

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

# Aviva Investor



**Disclaimer/Disclosure**

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## Economy

RBI has taken a measured approach while pausing the normalizing the policy rate (REPO) after raising it cumulatively by 250 bps over last one year. Ostensibly, they would like to see desirable impact on the broader economy before deciding further to raise rates to quell the inflation. In any case, CPI for the month of April 2023 has moderated to 5.66% (YoY), which is 15 months low, on the back of favorable base effect and well behaved both prices of core and agricultural products. It is expected that with the onset of good procurement of current agricultural produce as well as passing of lower raw material prices by the companies will bring much needed stabilization in the pricing outlook.

Domestic High-frequency demand indicators are healthy, while external demand is now stabilizing. The salubrious impact of the Production Linked Incentive (PLI) Scheme is very well received by the exporters and India has turned from importer to exporter of mobile phones and toys. Foreign Exchange reserve of the India has touched multi months high at USD 584 billion while INR has also starting appreciating. India's GST collections were strong at all time Rs 1.8 trillion for April 2023. India's S&P global manufacturing PMI has strengthened further and indicated output and new orders expanding at the fastest pace in 3 months. However, service sector showed some signs of peaking off. Demand for credit and deposit remained good and indicating well entrenched strength in the economy.

## Global Economy:

Uncertainty continue to persist due to firm inflation in the advanced world. Central banks were having dilemma about how much more to raise policy rates without much collateral impact on the broader economy while containing the inflation. USA has been continuing to face financial instability due to Asset – Liability mismatch of few banks and they are looking vulnerable.

## Fixed Income Outlook and Strategy:

We expect that CPI would be around 5.5% in FY24 and liquidity will be evenly balanced. The interest rates will be expected to trade in the narrow range.

We have been maintaining duration closer to the benchmark as well as lower allocation to corporate bonds to guard against the widening of the spreads.

## Equities:

Nifty gained 4.1% in the month and meaningfully outperformed the global indices with INR strengthening by 0.6% against USD. The last month has presented two surprises: first, OPEC+ has announced a cut in production and second, RBI's MPC unanimously hit the pause button while emphasized "it's a pause, not a pivot". Apart from the rate hike pause, Nifty's ascend was led by expansion in manufacturing PMI and ease in CPI while further upside was curtailed by weak global macro data, global stagflation concerns.

Apart from being the world's fastest growing economy, India is now also the world's populous nation. To unleash the potential of this demographic dividend, India has done enough heavy lifting and is rewired with a new model of multi-year growth. We see these structural themes likely to play out over time:

1. Entrenching financial inclusion, digitization and formalization- Autonomous structures like Aadhar, GST, UPI, RERA, CSC, ONDC, planned Bima Sugam, etc. have created a vast, interconnected and a more efficient economy, aiding growth in services exports and remittances
2. Democracy, demography and demand- Large labor pool below the age of 25, having access to smartphones and internet is aiding growth in addition to driving demand for premium products in both urban and rural areas
3. Strong levers for private capex and manufacturing uptick fetching multiplier effects-
  - i. Government ceding monopolies and stepping up privatization- Enablers like corporate tax cut, simplification of indirect taxes, ease of doing business, IBC, FDI limit hikes, etc.
  - ii. Re-globalization with India as a credible global factory- Communication networks, multi-modal logistics, PLI and FTAs are driving buoyancy in manufacturing exports every year. Stable policies and level playing field remain critical while increasing tariffs can be a dampener
  - iii. Thriving entrepreneurship, especially first generation and from new towns- Visible from the admirable start-up ecosystem, large number of unicorns and huge investments by venture capitalists driving innovations, employment and inclusivity
  - iv. Consolidation and global competitiveness- Across industries driving efficiencies and self-reliance
4. De-carbonization lead- Green energy, fastest global transition from Euro IV to VI, EVs, etc. to reduce adverse impact of abrupt climate changes and over a period of time offer energy security
5. Healthcare and Tourism- Advancing like never before with brand India upgrade and fresh investments

A confluence of these themes combined with the world desire to diversify manufacturing/sourcing, provides scope for India's corporate earnings to structurally outpace its nominal GDP growth. Next, we believe that improvement in public services, education system upgrade and increasing participation of women workforce is forthcoming as add-on conduits of India's economic growth.

Amidst the global growth-inflation-rate conundrum, India is relatively better placed:

1. Better fiscal health with scope for improvement- Enviable digital infrastructure, impactful welfare spending through DBT, etc.
2. Improving external position- Lowest external debt-to-GDP, strong forex reserves and steady FDI
3. Strong profit cycle and De-leveraged corporate balance sheet- Structural shift with growing accountability amongst corporate borrowers
4. Financial stability- Well capitalized financial institutions, robust regulatory oversight, fine asset quality of lenders and RBI's relatively benign view on liquidity
5. Healthy savings rate and lean household leverage- Increasing financialisation of savings coupled with low household debt

## Equity Outlook & Strategy:

Uncertainty is persisting, going forward, which would be creating short term volatility and un-foreseen circumstances due to:

1. Demand recovery in China is being counterweighed by weakness in rest of the world. Even as, global recession is inevitable, is expected to be mild. About two dozen nations have lined up for aid from IMF. Financial sector stress as seen in US and Europe lately may potentially lead to rating downgrades of certain global borrowers, triggering self-reinforcing downward spirals
2. Prices may 'fat tail' as manufacturers continue to pass on the higher input costs. Globally, core-inflation continues to remain sticky. Wealth erosion at individual level may start getting pronounced, further impairing consumer sentiment
3. The world is witnessing a big shift in terms of rise in cost of capital after more than a decade, which remains an important risk to growth. The global policy path ahead is uncertain considering financial markets and real economy have had offsetting developments
4. US economic decisions may be guided by the contentious 2024 presidential elections and geopolitics. Separately, USD should weaken due to greater monetary policy convergence
5. China's territorial assertions and its rift with USA hover. China's economic support to Russia could elicit more sanctions from USA and fuel further strain

As global growth slows, segments of the economy exposed to exports and the expected El-Nino & its impact on agri output are the two key monitorables. So far, CAD and FD continue to improve driven by strong services exports and tax buoyancy. Recent price correction in commodities augurs well. India's decisive and avant-garde monetary and fiscal steps continue to bolster a durable growth trajectory. Capex cycle is intact and expected to accelerate. Interest rates are not choking growth in India; it is the weak real income growth, which we believe will improve over next few months itself.

Even as the profitability of the Nifty-50 index is still estimated to grow strong ahead; having already outperformed global markets in the past two years, returns from Indian equities hereafter are expected to be more gradual. We remain nimble and continue with our bottoms-up portfolio construction approach, focusing on businesses with pricing power, efficient capital allocation and clean & strong balance sheet. We continue to prefer market leaders, large caps and corporates with optimum leverage. Given the volatility, we have increased allocation to defensives while we are also proactively utilizing the ongoing earnings season as an opportunity to enrich the portfolio.

## No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	6	NA	19
Nitin Garg	NA	6	19
Gurpreet Arora	4	NA	NA

### Fund Details

**Investment Objective:** The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	29.3594
<b>Inception Date:</b>	06-Feb-08
<b>Fund Manager:</b>	Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.24%	4.32%	5.87%	3.78%	5.27%	7.33%
Benchmark**	1.27%	4.89%	6.15%	4.38%	5.51%	7.22%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	5.60
<b>Total</b>	<b>5.60</b>

### Modified Duration<sup>#</sup>

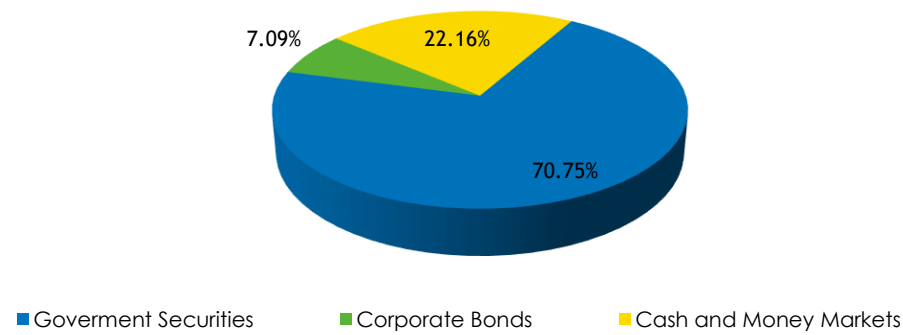
Security Type	Duration
Fixed Income Investments	5.13

### Security Name

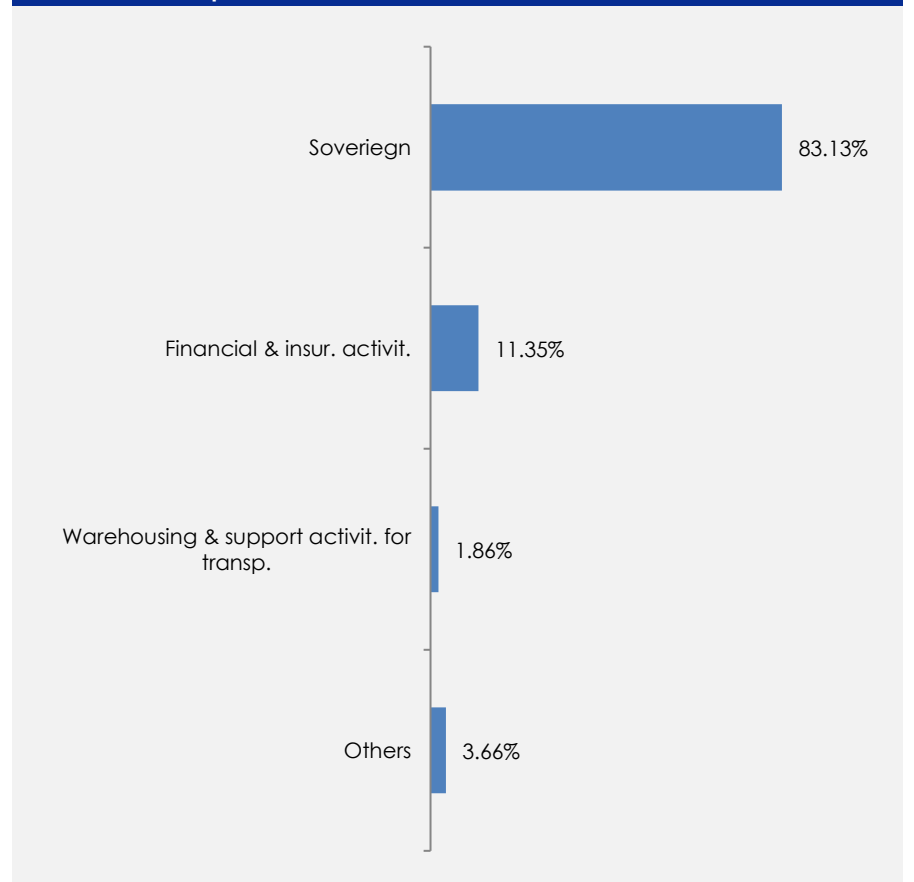
Security Name	Net Asset (%)
<b>Government Securities</b>	<b>70.75%</b>
07.41% GOI 2036	17.63%
07.26% GOI 2033	9.32%
07.81% Haryana SDL 2032	7.31%
7.74% Maharashtra SDL 2033	6.94%
7.64% Maharashtra SDL 2033	6.17%
07.36% GOI 2052	5.29%
07.24% Gujarat SDL 28.12.2026	3.93%
07.62% Madhya Pradesh SDL 2026	3.79%
7.62% Tamil Nadu SDL 2033	3.43%
07.38% GOI 2027	2.35%
Others	4.59%
<b>Corporate Bonds</b>	<b>7.09%</b>
Indiabulls Housing Finance Ltd.	3.62%
Adani Ports and Special Economic Zone Ltd.	1.86%
Reliance Capital Ltd.	1.19%
Piramal Capital & Housing Finance Ltd.	0.42%
<b>Cash and Money Markets</b>	<b>22.16%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

### Fund Annexure Details (Other Than Top 10 Securities)

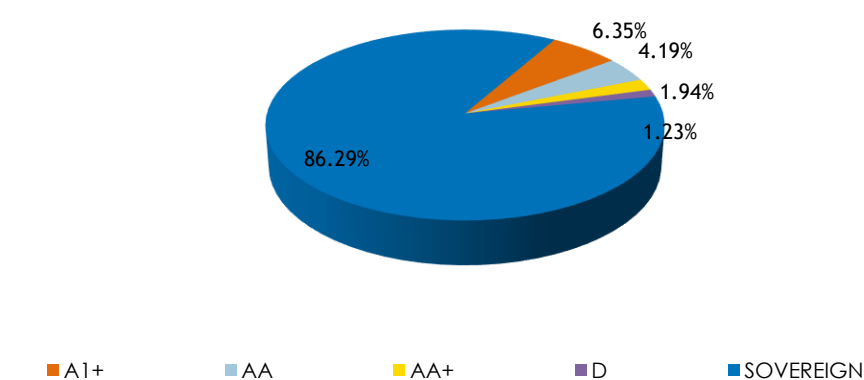
### Asset Mix



### Sectoral Break-Up<sup>§</sup>



### Rating Profile



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	38.7019
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.60%	3.27%	5.66%	5.03%	8.61%	7.79%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	7.60%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.13
Debt	85.78
<b>Total</b>	<b>102.91</b>

### Modified Duration<sup>#</sup>

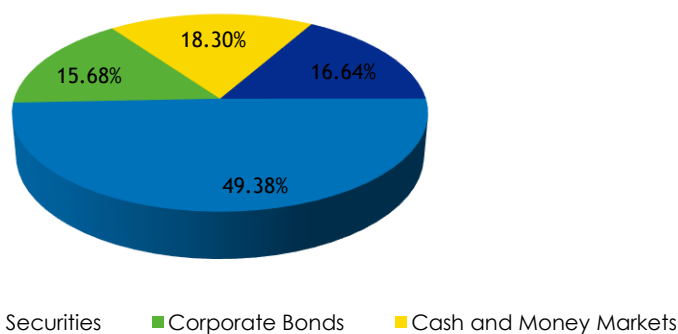
Security Type	Duration
Fixed Income Investments	5.22

### Security Name

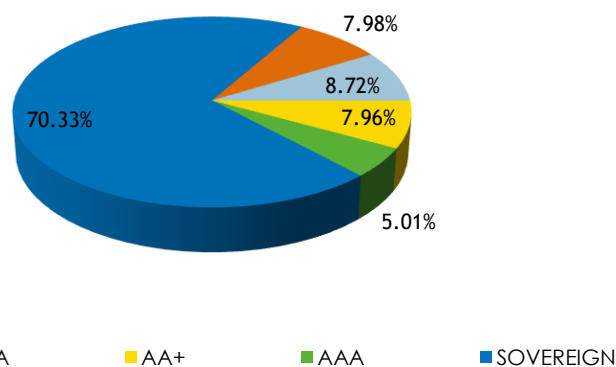
### Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.64%</b>
ICICI Bank Ltd.	1.54%
Reliance Industries Ltd.	1.33%
HDFC Bank Ltd.	1.13%
Infosys Ltd.	1.09%
Housing Development Finance Corporation Ltd.	0.89%
Axis Bank Ltd.	0.70%
State Bank of India	0.67%
Larsen & Toubro Ltd.	0.60%
ITC Ltd.	0.57%
Hindustan Unilever Ltd.	0.50%
Others	7.62%
<b>Government Securities</b>	<b>49.38%</b>
07.41% GOI 2036	14.73%
07.26% GOI 2033	7.95%
7.62% Tamil Nadu SDL 2033	7.09%
07.36% GOI 2052	4.35%
7.65% Tamil Nadu SDL 2033	3.98%
7.64% Madhya Pradesh SDL 2033	3.84%
7.64% Maharashtra SDL 2033	2.81%
07.38% GOI 2027	1.99%
07.81% Haryana SDL 2032	1.81%
7.74% Maharashtra SDL 2033	0.83%
<b>Corporate Bonds</b>	<b>15.68%</b>
Indiabulls Housing Finance Ltd.	6.51%
Adani Ports and Special Economic Zone Ltd.	6.49%
HDFC Bank Ltd.	2.07%
Piramal Capital & Housing Finance Ltd.	0.61%
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>18.30%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

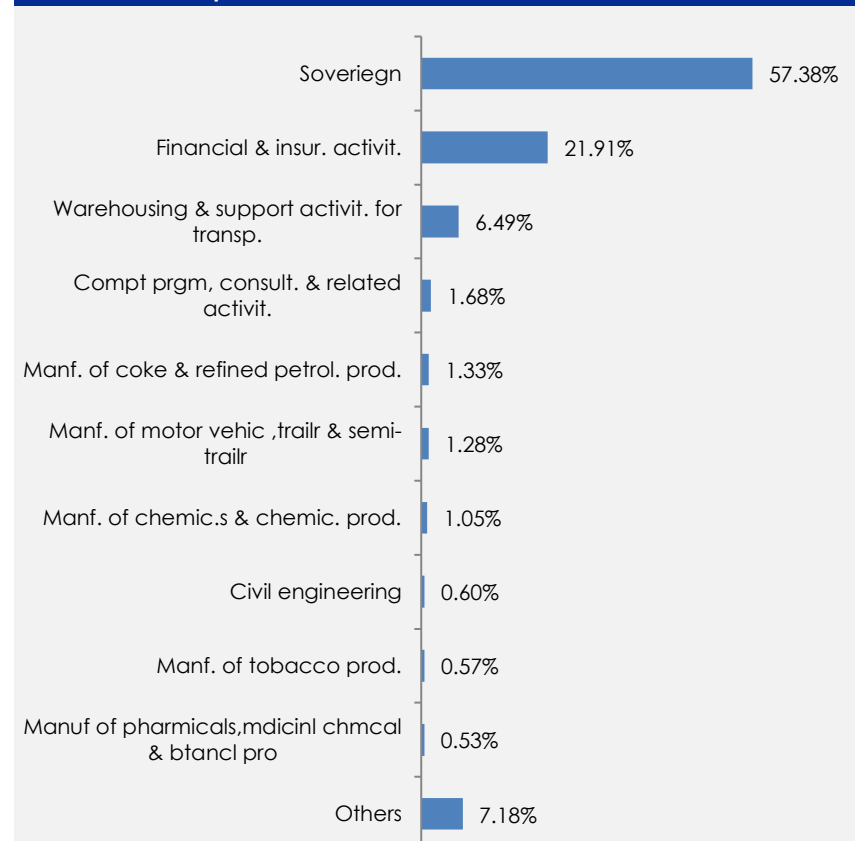
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	32.7370
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.62%	3.30%	5.77%	5.35%	8.66%	7.31%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	8.09%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

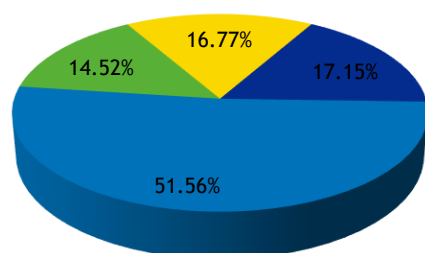
Asset Class	AUM (in Cr.)
Equity	4.08
Debt	19.66
<b>Total</b>	<b>23.74</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.25

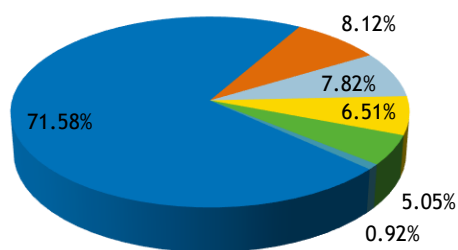
Security Name	Net Asset (%)
<b>Equities</b>	<b>17.15%</b>
ICICI Bank Ltd.	1.58%
Reliance Industries Ltd.	1.36%
HDFC Bank Ltd.	1.17%
Infosys Ltd.	1.12%
Housing Development Finance Corporation Ltd.	0.92%
Axis Bank Ltd.	0.71%
State Bank of India	0.69%
Larsen & Toubro Ltd.	0.62%
ITC Ltd.	0.58%
Hindustan Unilever Ltd.	0.53%
Others	7.87%
<b>Government Securities</b>	<b>51.56%</b>
07.41% GOI 2036	14.79%
07.26% GOI 2033	8.05%
7.62% Tamil Nadu SDL 2033	6.45%
7.64% Maharashtra SDL 2033	4.92%
07.36% GOI 2052	4.38%
7.65% Tamil Nadu SDL 2033	2.51%
07.96% Maharashtra SDL 2026	2.24%
07.81% Haryana SDL 2032	2.16%
7.64% Madhya Pradesh SDL 2033	2.10%
07.38% GOI 2027	2.02%
Others	1.94%
<b>Corporate Bonds</b>	<b>14.52%</b>
Indiabulls Housing Finance Ltd.	5.56%
Adani Ports and Special Economic Zone Ltd.	5.28%
HDFC Bank Ltd.	2.14%
Piramal Capital & Housing Finance Ltd.	0.79%
Reliance Capital Ltd.	0.75%
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>16.77%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix

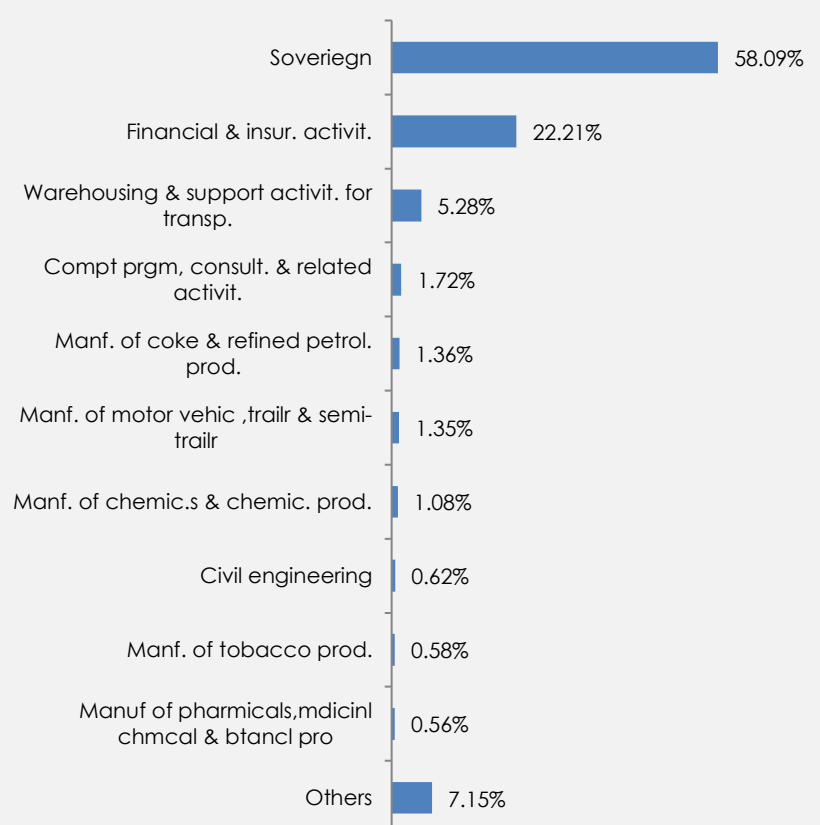


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

**Fund Details**

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

<b>NAV as on April 28,2023:</b>	94.1882
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.02%	2.01%	5.45%	6.90%	11.53%	11.73%
Benchmark**	2.24%	3.32%	6.18%	6.96%	11.49%	10.29%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

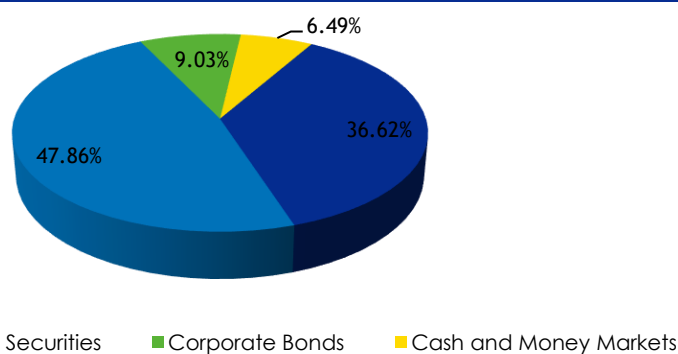
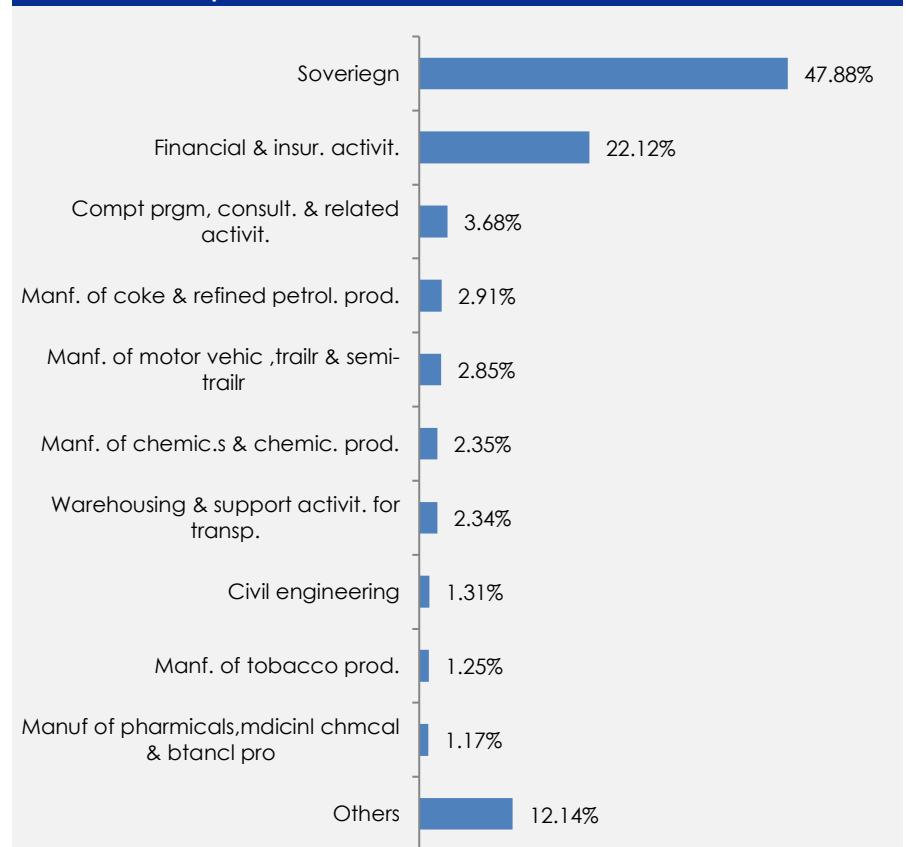
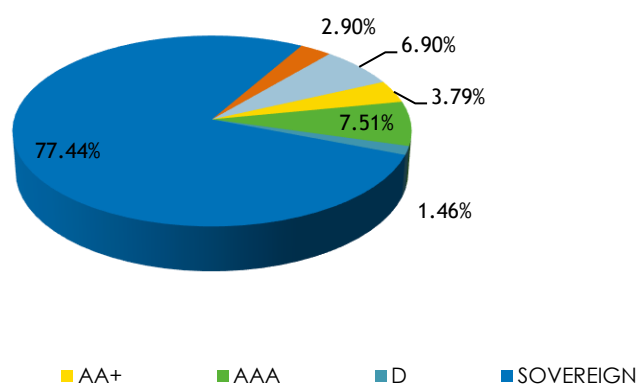
Asset Class	AUM (in Cr.)
Equity	89.88
Debt	155.52
<b>Total</b>	<b>245.40</b>

**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.18

**Security Name****Net Asset (%)**

Equities	36.62%
ICICI Bank Ltd.	3.38%
Reliance Industries Ltd.	2.91%
HDFC Bank Ltd.	2.49%
Infosys Ltd.	2.38%
Housing Development Finance Corporation Ltd.	1.96%
Axis Bank Ltd.	1.53%
State Bank of India	1.48%
Larsen & Toubro Ltd.	1.31%
ITC Ltd.	1.25%
Hindustan Unilever Ltd.	1.15%
Others	16.78%
Government Securities	47.86%
07.41% GOI 2036	11.24%
07.16% GOI 2023	6.55%
07.26% GOI 2033	6.05%
7.62% Tamil Nadu SDL 2033	5.18%
07.36% GOI 2052	3.32%
7.64% Madhya Pradesh SDL 2033	3.10%
7.65% Tamil Nadu SDL 2033	2.69%
7.64% Maharashtra SDL 2033	2.12%
07.96% Maharashtra SDL 2026	1.58%
07.81% Haryana SDL 2032	1.56%
Others	4.47%
Corporate Bonds	9.03%
Indiabulls Housing Finance Ltd.	4.13%
Adani Ports and Special Economic Zone Ltd.	2.34%
HDFC Bank Ltd.	1.53%
Reliance Capital Ltd.	0.90%
Piramal Capital & Housing Finance Ltd.	0.13%
NTPC Ltd.	0%
Cash and Money Markets	6.49%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

**Asset Mix****Sectoral Break-Up<sup>§</sup>****Rating Profile**

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High

<b>NAV as on April 28, 2023:</b>	91.3406
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.91%	-0.15%	6.29%	10.72%	19.17%	12.67%
Benchmark**	3.36%	1.47%	5.94%	9.64%	18.25%	11.62%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	534.31
Debt	170.19
<b>Total</b>	<b>704.50</b>

### Modified Duration<sup>#</sup>

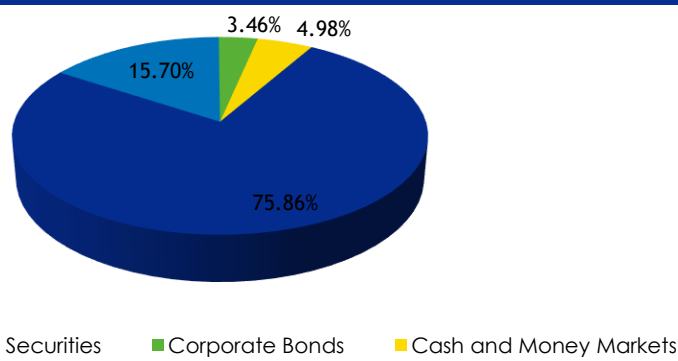
Security Type	Duration
Fixed Income Investments	5.24

### Security Name

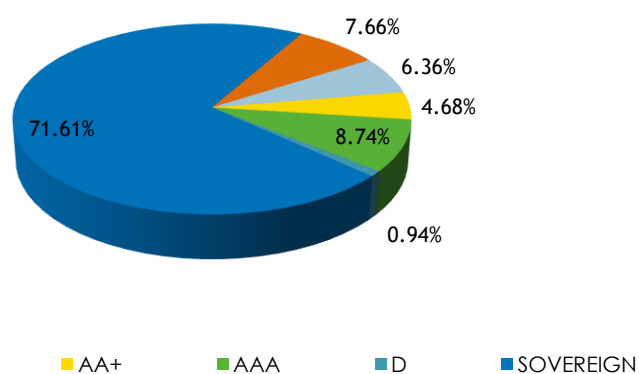
Security Name	Net Asset (%)
<b>Equities</b>	<b>75.86%</b>
Reliance Industries Ltd.	6.14%
ICICI Bank Ltd.	5.70%
Infosys Ltd.	5.10%
Housing Development Finance Corporation Ltd.	4.81%
HDFC Bank Ltd.	3.66%
Larsen & Toubro Ltd.	2.74%
Axis Bank Ltd.	2.64%
State Bank of India	2.43%
Hindustan Unilever Ltd.	2.32%
ITC Ltd.	2.16%
Others	38.16%
<b>Government Securities</b>	<b>15.70%</b>
07.41% GOI 2036	4.34%
07.26% GOI 2033	2.32%
7.64% Maharashtra SDL 2033	1.70%
7.62% Tamil Nadu SDL 2033	1.47%
07.36% GOI 2052	1.28%
7.64% Madhya Pradesh SDL 2033	1.09%
7.65% Tamil Nadu SDL 2033	0.89%
07.81% Haryana SDL 2032	0.65%
07.38% GOI 2027	0.59%
07.96% Maharashtra SDL 2026	0.43%
Others	0.94%
<b>Corporate Bonds</b>	<b>3.46%</b>
Indiabulls Housing Finance Ltd.	1.44%
Adani Ports and Special Economic Zone Ltd.	1.10%
HDFC Bank Ltd.	0.65%
Reliance Capital Ltd.	0.22%
Piramal Capital & Housing Finance Ltd.	0.05%
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>4.98%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

### Fund Annexure Details (Other Than Top 10 Securities)

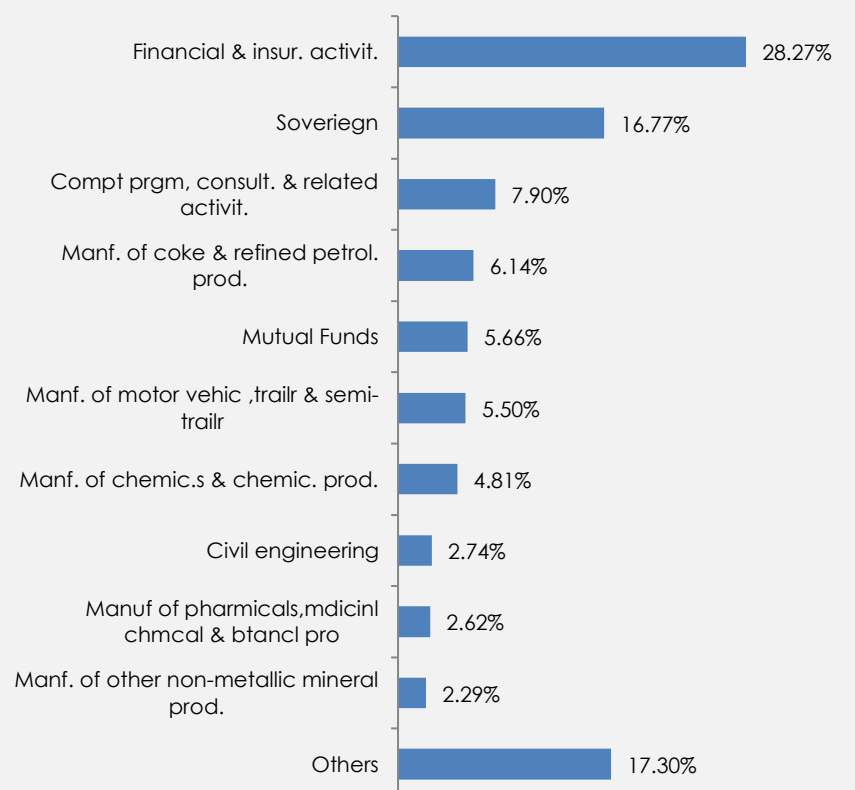
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.  
The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	41.1378
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.34%	-1.56%	6.42%	12.47%	23.72%	9.75%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	8.55%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

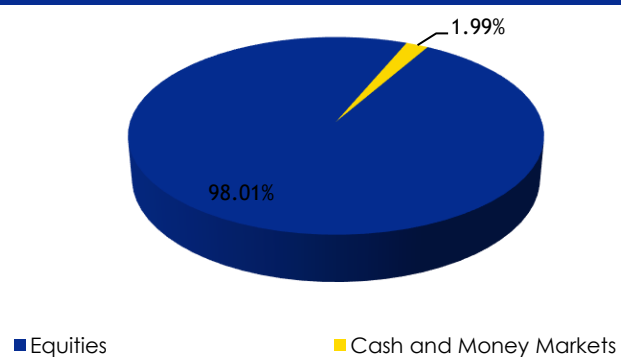
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	57.50
Debt	1.17
<b>Total</b>	<b>58.67</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

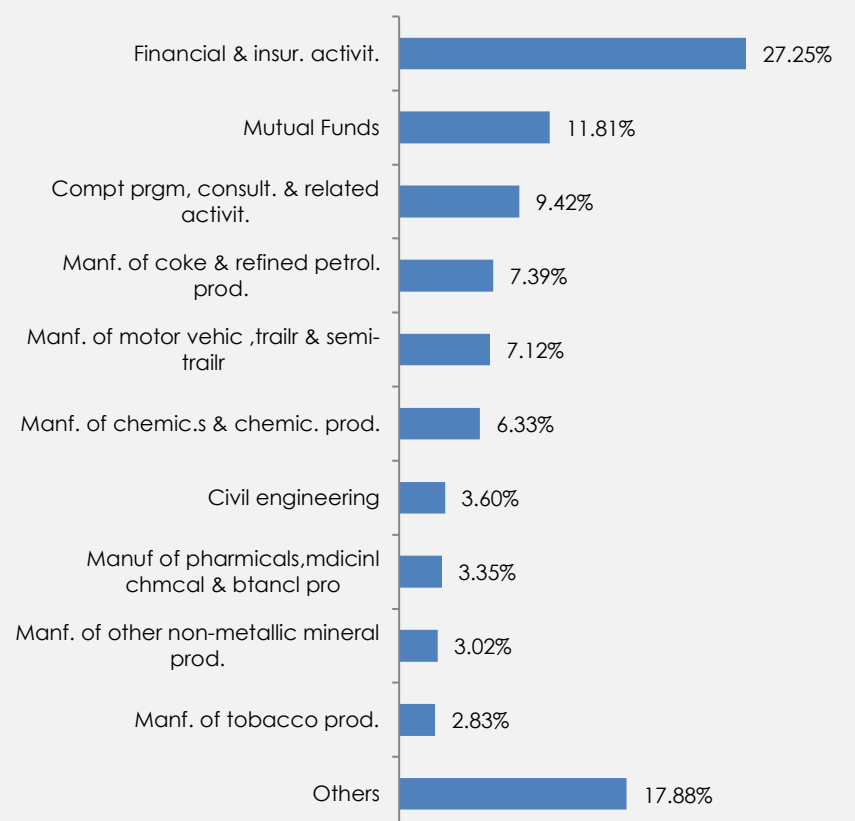
## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>98.01%</b>
Reliance Industries Ltd.	7.39%
ICICI Bank Ltd.	6.67%
Infosys Ltd.	6.46%
HDFC Bank Ltd.	4.86%
Housing Development Finance Corporation Ltd.	4.48%
Larsen & Toubro Ltd.	3.60%
Axis Bank Ltd.	3.04%
Hindustan Unilever Ltd.	3.04%
ITC Ltd.	2.83%
State Bank of India	2.82%
Others	52.82%
<b>Cash and Money Markets</b>	<b>1.99%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50. Subject to exposure norms applicable under the IRDA of India (Investment) regulations. The risk profile for this fund is High

<b>NAV as on April 28, 2023:</b>	31.3377
<b>Inception Date:</b>	02-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.29%	0.22%	8.44%	13.16%	24.37%	7.75%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	7.25%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

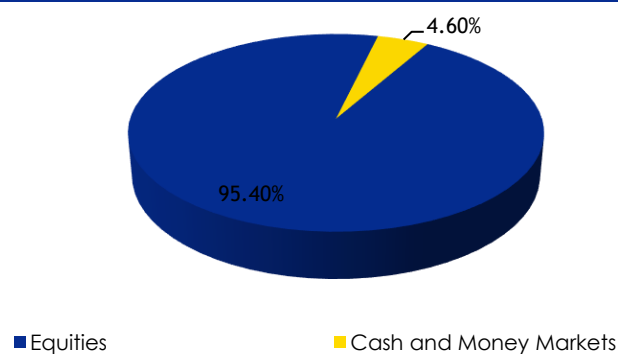
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	52.10
Debt	2.50
<b>Total</b>	<b>54.59</b>

### Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

### Asset Mix

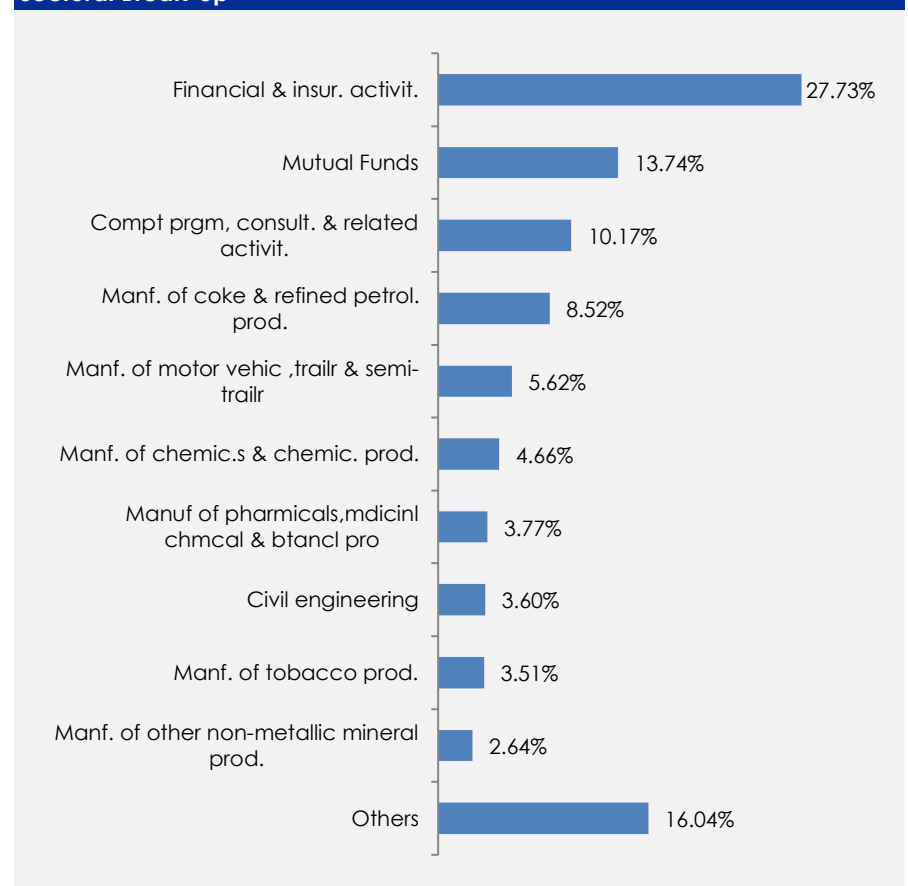


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>95.40%</b>
Reliance Industries Ltd.	8.29%
Infosys Ltd.	6.45%
ICICI Bank Ltd.	6.32%
Housing Development Finance Corporation Ltd.	5.85%
HDFC Bank Ltd.	4.58%
Larsen & Toubro Ltd.	3.60%
ITC Ltd.	3.51%
Hindustan Unilever Ltd.	3.14%
Axis Bank Ltd.	2.89%
State Bank of India	2.65%
Others	48.12%
<b>Cash and Money Markets</b>	<b>4.60%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

### Fund Annexure Details (Other Than Top 10 Securities)

### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	21.9836
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.34%	9.58%	17.90%	24.38%	32.67%	6.10%
Benchmark**	7.24%	7.10%	15.10%	23.07%	28.69%	0.35%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

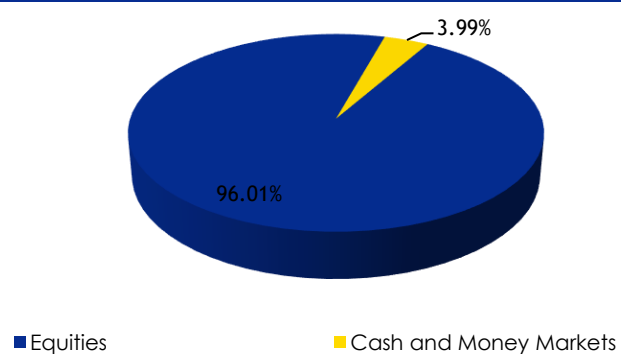
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	75.89
Debt	3.16
<b>Total</b>	<b>79.05</b>

### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

### Asset Mix



### Security Name

### Net Asset (%)

Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	12.69%
State Bank of India	9.84%
NTPC Ltd.	8.96%
Power Grid Corporation of India Ltd.	8.44%
Oil & Natural Gas Corpn Ltd.	6.41%
Coal India Ltd.	5.19%
Bharat Electronics Ltd.	4.54%
Bank of Baroda	3.69%
Bharat Petroleum Corporation Ltd.	3.60%
Indian Oil Corporation Ltd.	3.29%
Others	29.36%

### Cash and Money Markets

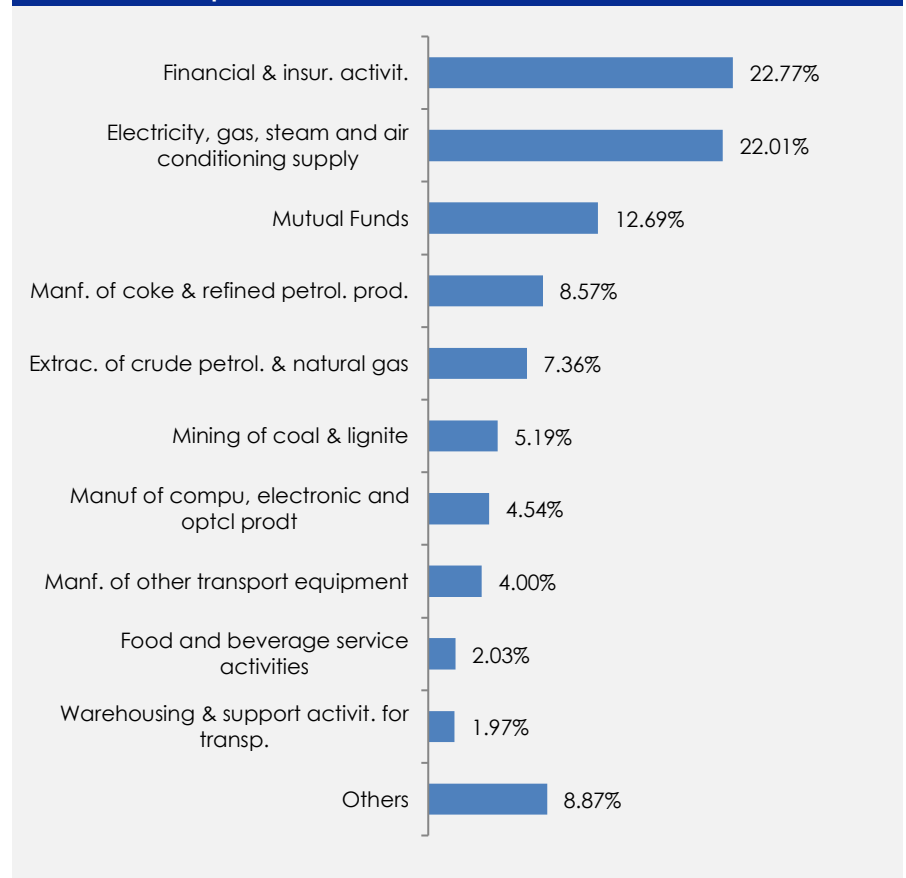
3.99%

### Portfolio Total

100.00%

### Fund Annexure Details (Other Than Top 10 Securities)

### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is BSE PSU Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

<b>NAV as on April 28, 2023:</b>	21.9694
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.12%	0.16%	4.13%	16.28%	34.99%	6.09%
Benchmark**	4.95%	2.31%	4.44%	15.00%	24.88%	2.88%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

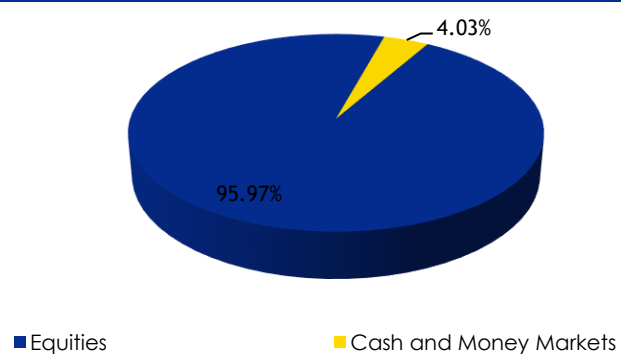
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	33.75
Debt	1.41
<b>Total</b>	<b>35.16</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>95.97%</b>
Larsen & Toubro Ltd.	9.79%
Bharti Airtel Ltd.	9.73%
Reliance Industries Ltd.	9.70%
Ultratech Cement Ltd.	6.68%
NTPC Ltd.	6.24%
Power Grid Corporation of India Ltd.	6.09%
Oil & Natural Gas Corpn Ltd.	4.63%
Adani Ports and Special Economic Zone Ltd.	4.01%
Apollo Hospitals Enterprise Ltd.	3.55%
Bharat Petroleum Corporation Ltd.	2.61%
Others	32.94%
<b>Cash and Money Markets</b>	<b>4.03%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	16.66%
Manf. of coke & refined petrol. prod.	14.32%
Manf. of other non-metallic mineral prod.	12.57%
Civil engineering	10.28%
Telecommunications	9.73%
Warehousing & support activit. for transp.	5.34%
Extrac. of crude petrol. & natural gas	4.63%
HUMAN HEALTH ACTIVITIES	4.21%
Manf. of electrical equipment	3.05%
Financial & insur. activit.	2.75%
Others	16.46%

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

\*\*Benchmark for this fund has been changed to Life Infrastructure wef 12th January '23 from NSE Infrastructure earlier

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is High

**NAV as on April 28,2023:** 33.0811

**Inception Date:** 01-Aug-11

**Fund Manager:** Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.94%	-0.39%	7.23%	11.29%	20.77%	10.72%
Benchmark**	3.53%	1.37%	6.27%	10.29%	19.11%	10.57%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

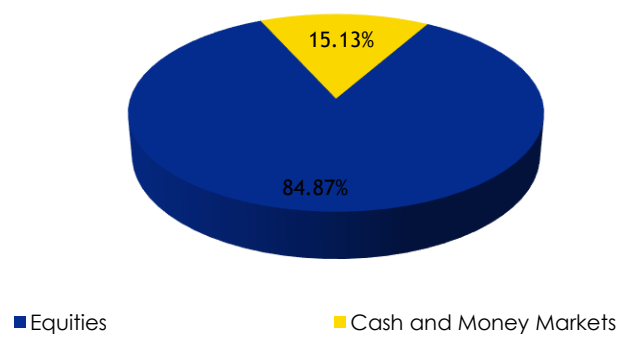
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	66.28
Debt	11.82
<b>Total</b>	<b>78.10</b>

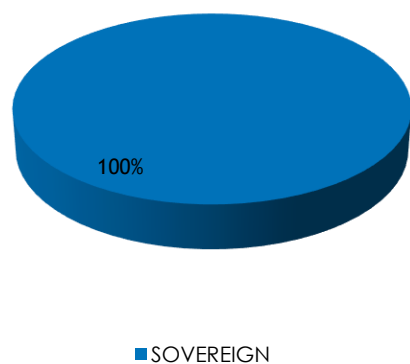
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.20

## Asset Mix



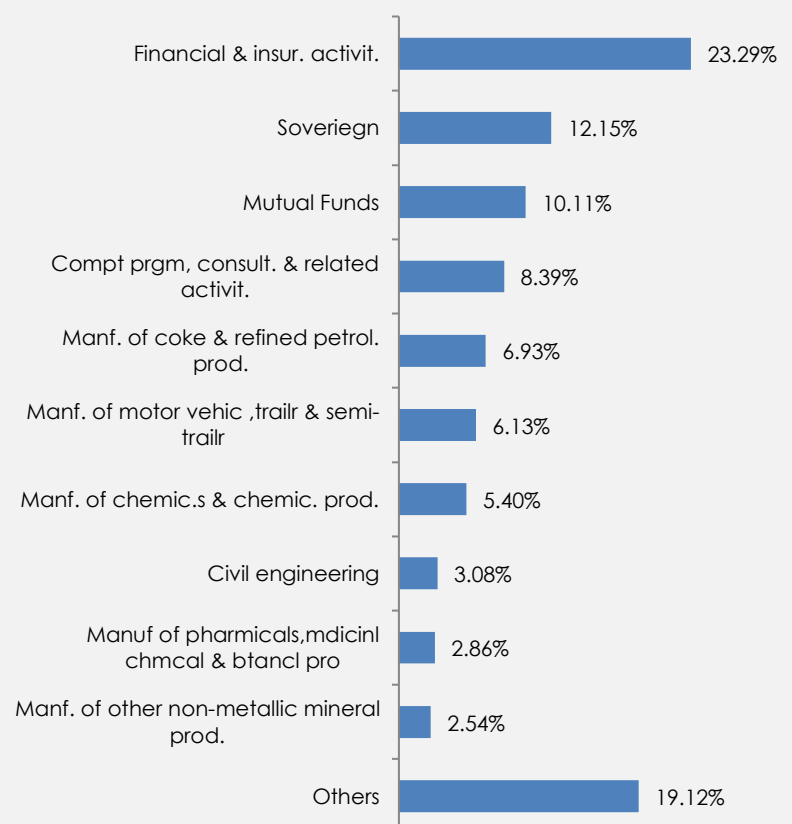
## Rating Profile



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>84.87%</b>
Reliance Industries Ltd.	6.93%
ICICI Bank Ltd.	5.71%
Infosys Ltd.	5.58%
HDFC Bank Ltd.	4.15%
Housing Development Finance Corporation Ltd.	3.83%
Larsen & Toubro Ltd.	3.08%
Axis Bank Ltd.	2.60%
Hindustan Unilever Ltd.	2.60%
ITC Ltd.	2.42%
State Bank of India	2.40%
Others	45.57%
<b>Cash and Money Markets</b>	<b>15.13%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	23.9368
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.24%	3.92%	5.05%	3.43%	4.59%	6.78%
Benchmark**	1.27%	4.89%	6.15%	4.38%	5.51%	7.77%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	85.24
<b>Total</b>	<b>85.24</b>

Modified Duration<sup>#</sup>

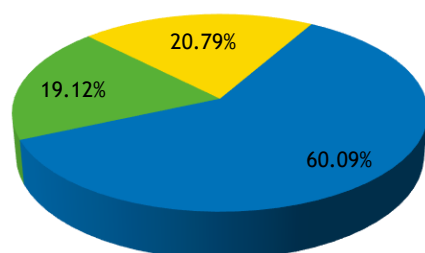
Security Type	Duration
Fixed Income Investments	5.22

## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>60.09%</b>
07.41% GOI 2036	17.39%
07.26% GOI 2033	9.31%
7.62% Tamil Nadu SDL 2033	8.61%
7.64% Madhya Pradesh SDL 2033	8.58%
07.36% GOI 2052	5.25%
07.38% GOI 2027	2.37%
07.81% Haryana SDL 2032	2.22%
7.64% Maharashtra SDL 2033	2.16%
7.65% Tamil Nadu SDL 2033	1.84%
07.96% Maharashtra SDL 2026	1.32%
Others	1.04%
<b>Corporate Bonds</b>	<b>19.12%</b>
Indiabulls Housing Finance Ltd.	8.33%
Adani Ports and Special Economic Zone Ltd.	6.12%
HDFC Bank Ltd.	2.26%
Piramal Capital & Housing Finance Ltd.	1.37%
Reliance Capital Ltd.	1.04%
<b>Cash and Money Markets</b>	<b>20.79%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

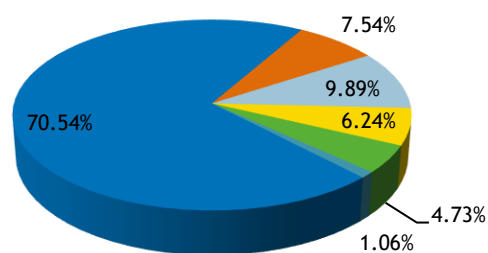
## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

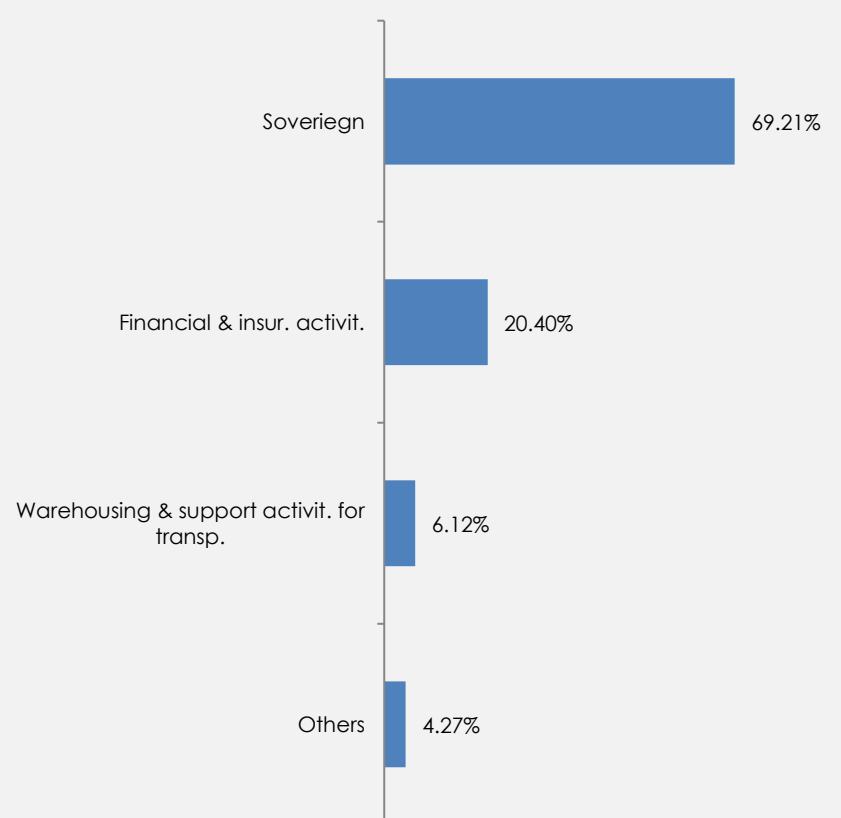


■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	25.0670
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.54%	3.11%	5.61%	5.12%	7.64%	7.15%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	8.25%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.80
Debt	47.59
<b>Total</b>	<b>56.39</b>

Modified Duration<sup>#</sup>

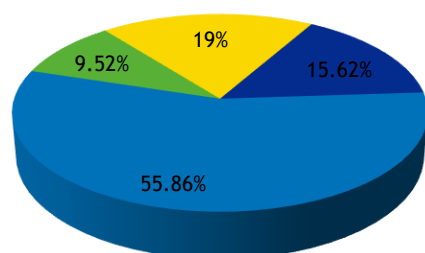
Security Type	Duration
Fixed Income Investments	5.14

## Security Name

## Net Asset (%)

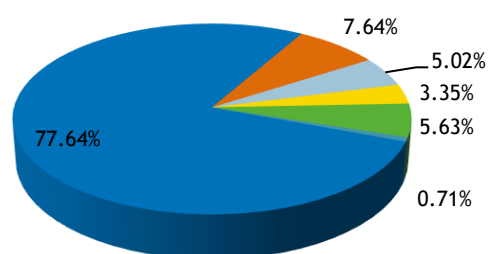
Equities	15.62%
ICICI Bank Ltd.	1.44%
Reliance Industries Ltd.	1.23%
HDFC Bank Ltd.	1.06%
Infosys Ltd.	1.03%
Housing Development Finance Corporation Ltd.	0.84%
Axis Bank Ltd.	0.65%
State Bank of India	0.63%
Larsen & Toubro Ltd.	0.56%
ITC Ltd.	0.53%
Hindustan Unilever Ltd.	0.47%
Others	7.18%
Government Securities	55.86%
07.41% GOI 2036	14.64%
07.26% GOI 2033	7.99%
7.62% Tamil Nadu SDL 2033	5.62%
7.74% Maharashtra SDL 2033	5.48%
07.36% GOI 2052	4.36%
7.64% Maharashtra SDL 2033	4.29%
07.24% Gujarat SDL 28.12.2026	3.04%
07.38% GOI 2027	2.02%
7.65% Tamil Nadu SDL 2033	1.96%
07.81% Haryana SDL 2032	1.91%
Others	4.55%
Corporate Bonds	9.52%
Indiabulls Housing Finance Ltd.	3.42%
Adani Ports and Special Economic Zone Ltd.	2.78%
HDFC Bank Ltd.	1.98%
Piramal Capital & Housing Finance Ltd.	0.75%
Reliance Capital Ltd.	0.59%
NTPC Ltd.	0%
Cash and Money Markets	19.00%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

## Asset Mix

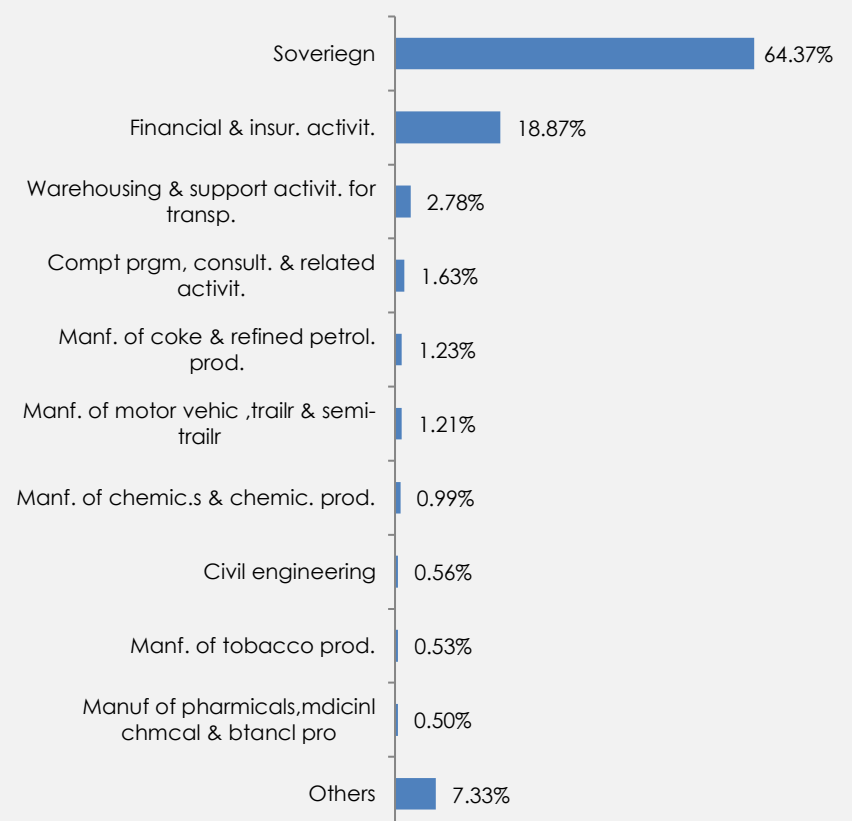


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

<b>NAV as on April 28,2023:</b>	28.7291
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.10%	1.71%	6.05%	7.52%	12.39%	8.25%
Benchmark**	2.38%	3.09%	6.17%	7.31%	12.34%	9.00%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.36
Debt	87.79
<b>Total</b>	<b>149.14</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.16

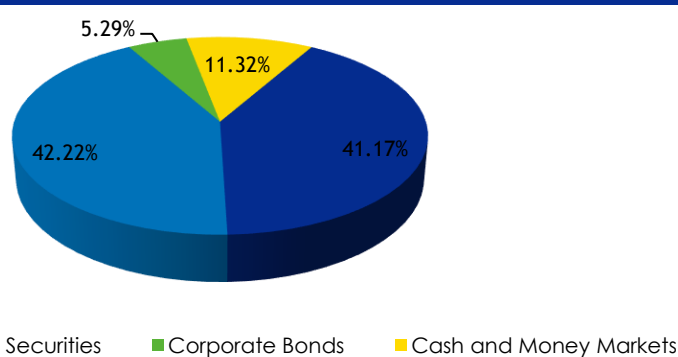
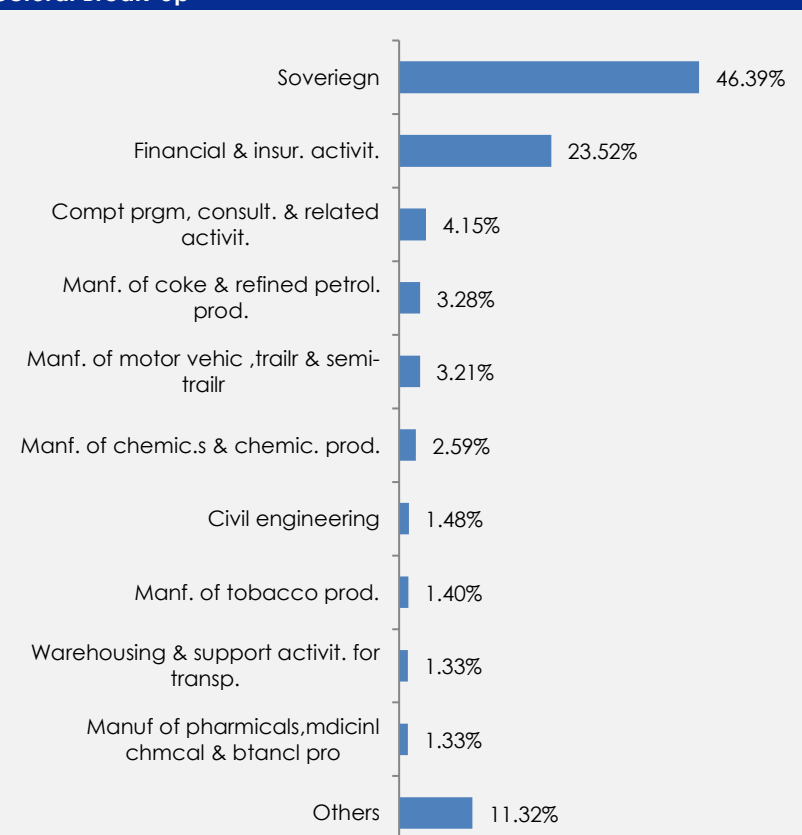
## Security Name

## Net Asset (%)

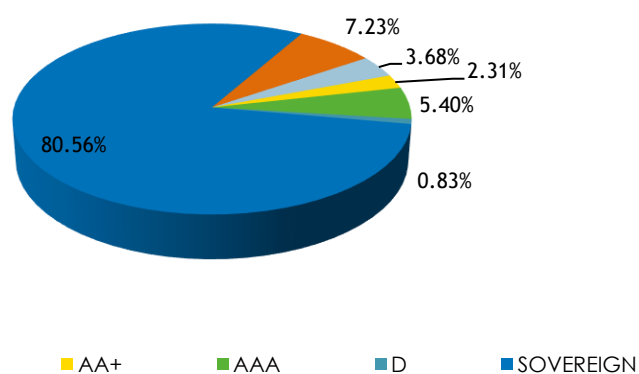
Equities	41.17%
ICICI Bank Ltd.	3.81%
Reliance Industries Ltd.	3.28%
HDFC Bank Ltd.	2.80%
Infosys Ltd.	2.68%
Housing Development Finance Corporation Ltd.	2.21%
Axis Bank Ltd.	1.73%
State Bank of India	1.66%
Larsen & Toubro Ltd.	1.48%
ITC Ltd.	1.40%
Hindustan Unilever Ltd.	1.25%
Others	18.87%
Government Securities	42.22%
07.41% GOI 2036	10.37%
07.26% GOI 2033	5.57%
7.62% Tamil Nadu SDL 2033	3.70%
7.74% Maharashtra SDL 2033	3.65%
07.36% GOI 2052	3.06%
7.64% Madhya Pradesh SDL 2033	3.03%
7.39% Maharashtra SDL 2026	2.12%
7.64% Maharashtra SDL 2033	1.89%
07.16% GOI 2023	1.53%
07.38% GOI 2027	1.39%
Others	5.91%
Corporate Bonds	5.29%
Indiabulls Housing Finance Ltd.	2.04%
HDFC Bank Ltd.	1.36%
Adani Ports and Special Economic Zone Ltd.	1.33%
Reliance Capital Ltd.	0.48%
Piramal Capital & Housing Finance Ltd.	0.08%
Cash and Money Markets	11.32%
Portfolio Total	100.00%

## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

Sectoral Break-Up<sup>§</sup>

## Rating Profile



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



### Fund Details

**Investment Objective:** To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	32.5768
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.87%	-0.15%	6.43%	10.87%	19.39%	9.28%
Benchmark**	3.36%	1.47%	5.94%	9.64%	18.25%	9.54%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	116.69
Debt	38.81
<b>Total</b>	<b>155.51</b>

### Modified Duration#

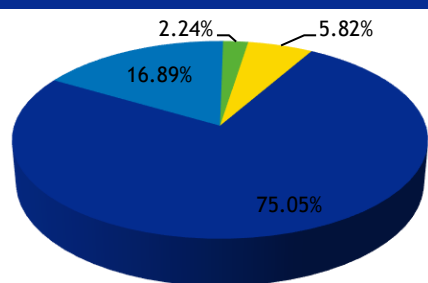
Security Type	Duration
Fixed Income Investments	5.05

### Security Name Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>75.05%</b>
Reliance Industries Ltd.	6.21%
ICICI Bank Ltd.	5.64%
Infosys Ltd.	5%
Housing Development Finance Corporation Ltd.	4.76%
HDFC Bank Ltd.	3.62%
Larsen & Toubro Ltd.	2.71%
Axis Bank Ltd.	2.58%
State Bank of India	2.40%
Hindustan Unilever Ltd.	2.29%
ITC Ltd.	2.13%
Others	37.71%
<b>Government Securities</b>	<b>16.89%</b>
07.41% GOI 2036	4.31%
07.26% GOI 2033	2.33%
7.64% Maharashtra SDL 2033	1.48%
7.62% Tamil Nadu SDL 2033	1.45%
07.36% GOI 2052	1.26%
07.62% Madhya Pradesh SDL 2026	0.89%
7.74% Maharashtra SDL 2033	0.88%
7.64% Madhya Pradesh SDL 2033	0.88%
7.65% Tamil Nadu SDL 2033	0.87%
7.39% Maharashtra SDL 2026	0.76%
Others	1.78%
<b>Corporate Bonds</b>	<b>2.24%</b>
Indiabulls Housing Finance Ltd.	0.98%
HDFC Bank Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.47%
Reliance Capital Ltd.	0.17%
Piramal Capital & Housing Finance Ltd.	0.03%
<b>Cash and Money Markets</b>	<b>5.82%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

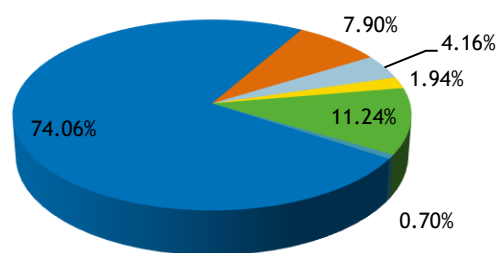
### Fund Annexure Details (Other Than Top 10 Securities)

### Asset Mix



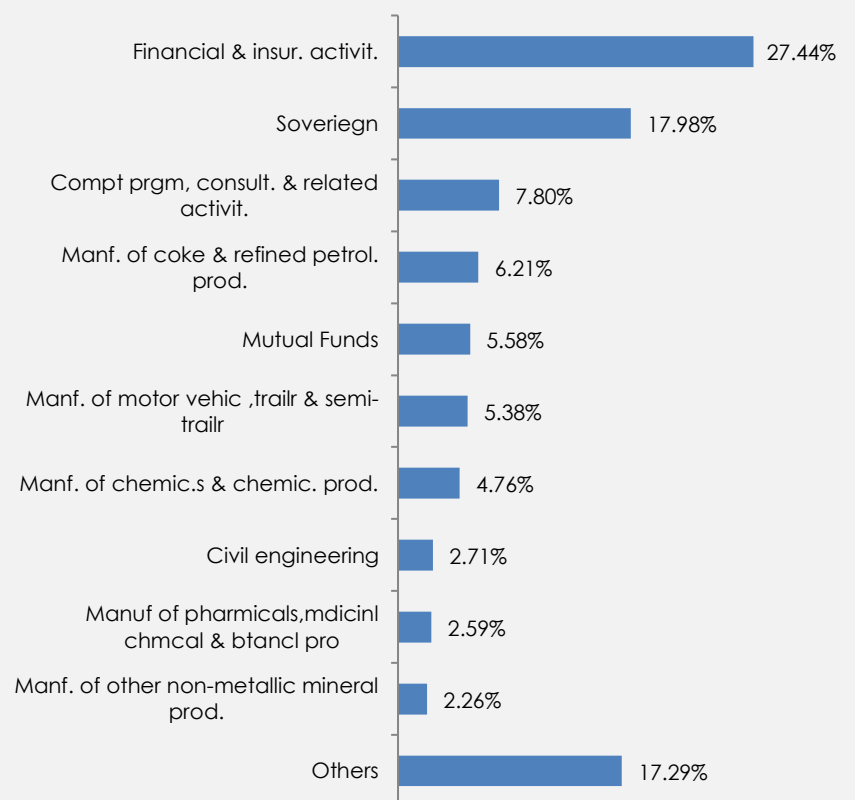
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

### Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	40.3204
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.30%	-1.33%	6.72%	12.86%	24.12%	11.04%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	9.74%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

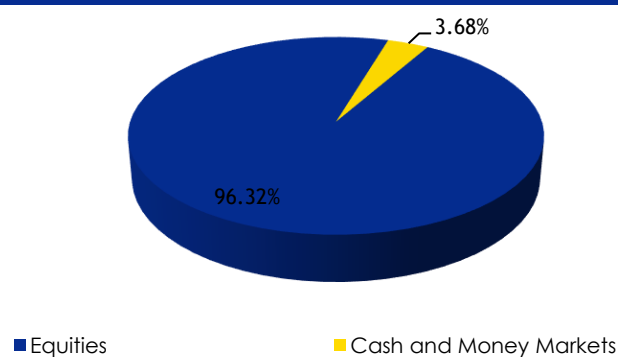
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	717.26
Debt	27.81
<b>Total</b>	<b>745.08</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

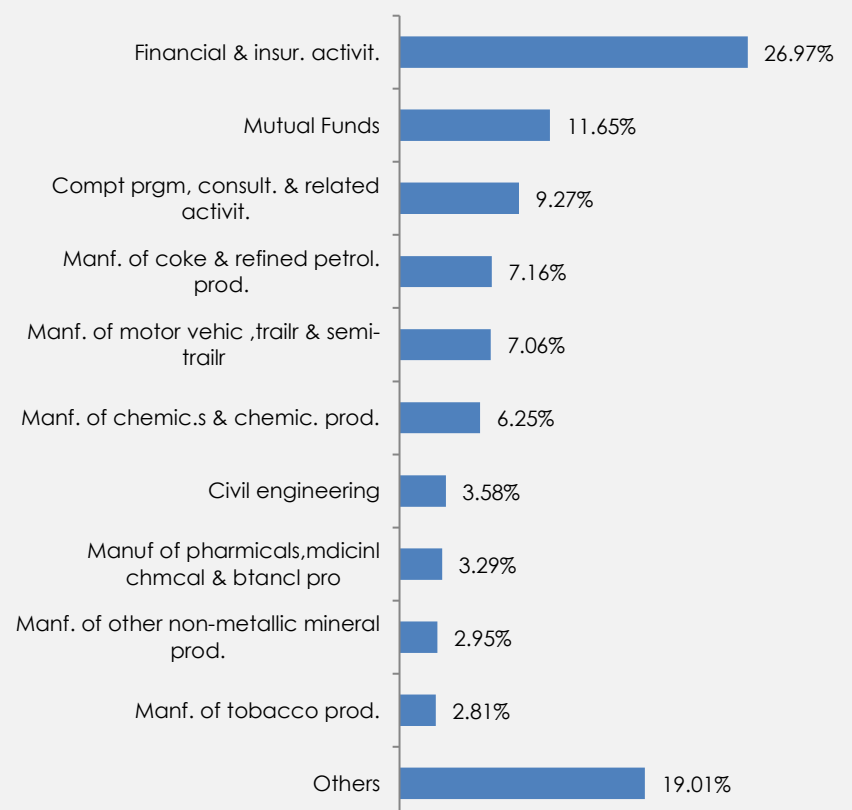
## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>96.32%</b>
Reliance Industries Ltd.	7.16%
ICICI Bank Ltd.	6.61%
Infosys Ltd.	6.36%
HDFC Bank Ltd.	4.85%
Housing Development Finance Corporation Ltd.	4.47%
Larsen & Toubro Ltd.	3.58%
Hindustan Unilever Ltd.	3.02%
Axis Bank Ltd.	3.01%
ITC Ltd.	2.81%
State Bank of India	2.80%
Others	51.65%
<b>Cash and Money Markets</b>	<b>3.68%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** To generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	33.5047
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.16%	-0.08%	7.57%	12.38%	23.83%	9.51%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	9.74%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

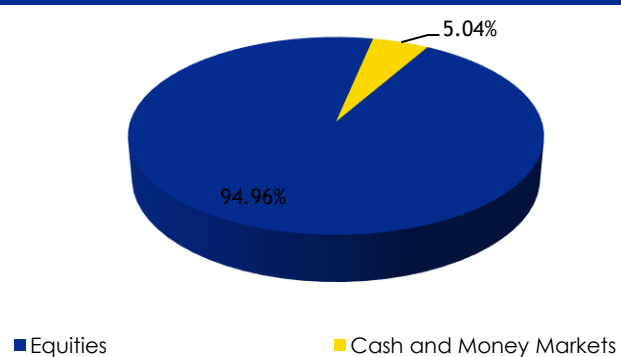
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	70.33
Debt	3.75
<b>Total</b>	<b>74.08</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

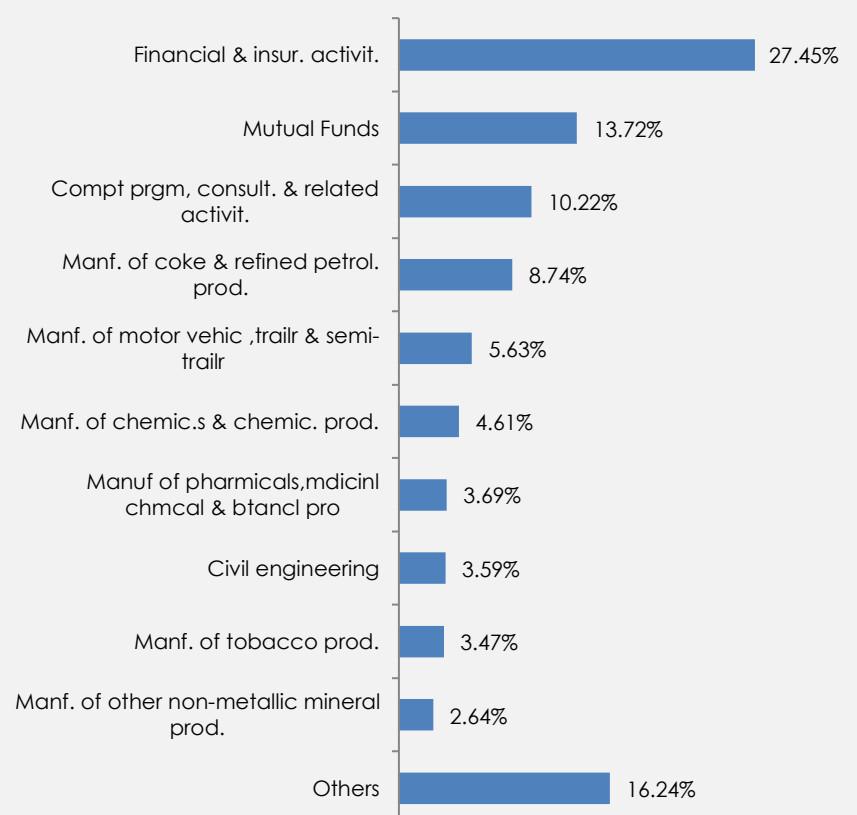
## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>94.96%</b>
Reliance Industries Ltd.	8.50%
Infosys Ltd.	6.46%
ICICI Bank Ltd.	6.30%
Housing Development Finance Corporation Ltd.	5.85%
HDFC Bank Ltd.	4.58%
Larsen & Toubro Ltd.	3.59%
ITC Ltd.	3.47%
Hindustan Unilever Ltd.	3.15%
Axis Bank Ltd.	2.78%
Ultratech Cement Ltd.	2.64%
Others	47.64%
<b>Cash and Money Markets</b>	<b>5.04%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	21.0821
<b>Inception Date:</b>	27-Jan-11
<b>Fund Manager:</b>	Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.50%	2.92%	5.01%	4.10%	3.91%	6.27%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

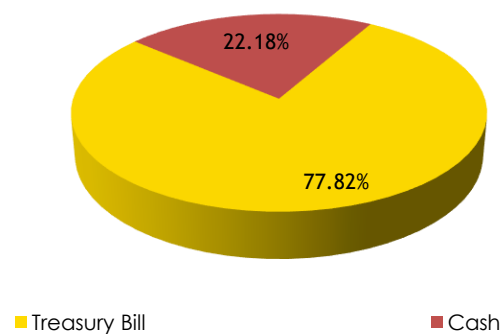
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	153.16
<b>Total</b>	<b>153.16</b>

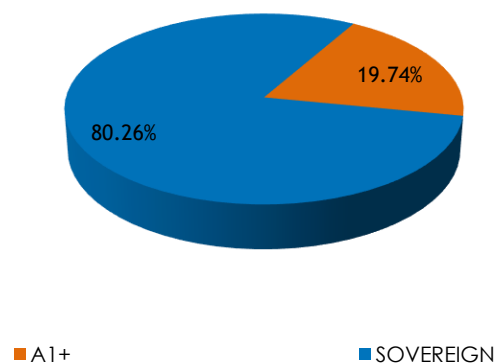
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.36

## Asset Mix

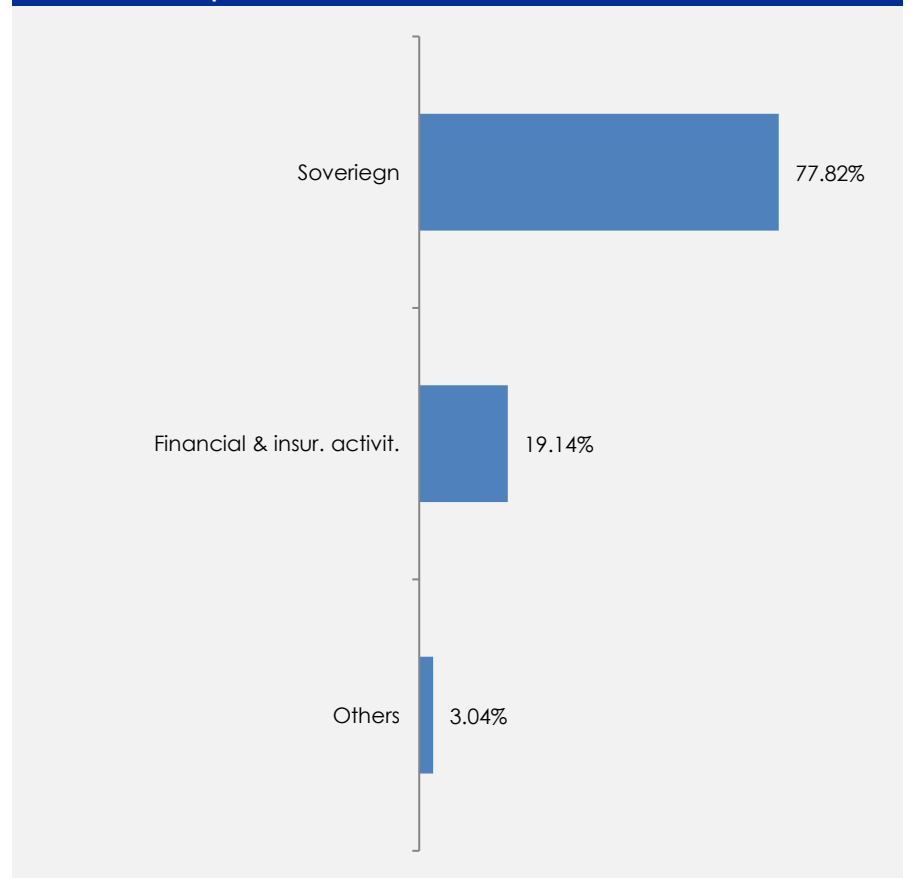


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Treasury Bill</b>	<b>77.82%</b>
182 Day Treasury Bill 26-10-2023	22.09%
364 Days Treasury Bill 14.09.2023	15.89%
182 Day Treasury Bill 07.09.2023	14.70%
182 Day Treasury Bill 28.07.2023	9.63%
182 Day Treasury Bill 14.09.2023	6.36%
364 DAYS TREASURY BILL 27.07.2023	3.17%
182 Day Treasury Bill 31.08.2023	3.03%
182 Day Treasury Bill 03.08.2023	2.95%
<b>Cash and Money Markets</b>	<b>22.18%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	34.9000
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.56%	3.15%	5.26%	4.83%	7.19%	7.67%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	8.00%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.82
Debt	9.38
<b>Total</b>	<b>11.20</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.23

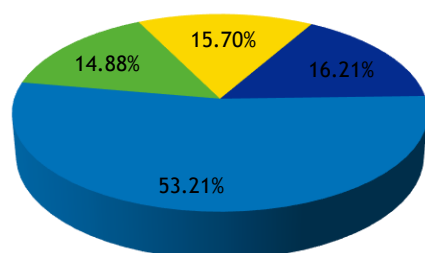
## Security Name

## Net Asset (%)

Equities	16.21%
ICICI Bank Ltd.	1.50%
Reliance Industries Ltd.	1.28%
HDFC Bank Ltd.	1.10%
Infosys Ltd.	1.05%
Housing Development Finance Corporation Ltd.	0.87%
Axis Bank Ltd.	0.72%
State Bank of India	0.66%
Larsen & Toubro Ltd.	0.58%
ITC Ltd.	0.55%
Hindustan Unilever Ltd.	0.49%
Others	7.41%
Government Securities	53.21%
07.41% GOI 2036	14.74%
7.62% Tamil Nadu SDL 2033	8.13%
07.26% GOI 2033	8.06%
07.36% GOI 2052	4.35%
7.65% Tamil Nadu SDL 2033	3.23%
7.64% Madhya Pradesh SDL 2033	2.90%
7.64% Maharashtra SDL 2033	2.63%
7.39% Maharashtra SDL 2026	2.16%
07.81% Haryana SDL 2032	2.10%
07.96% Maharashtra SDL 2026	2.10%
Others	2.81%
Corporate Bonds	14.88%
Indiabulls Housing Finance Ltd.	9.06%
Reliance Capital Ltd.	2.97%
HDFC Bank Ltd.	1.81%
Piramal Capital & Housing Finance Ltd.	1.04%
NTPC Ltd.	0%
Cash and Money Markets	15.70%
Portfolio Total	100.00%

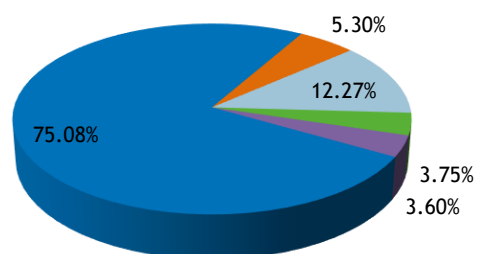
## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

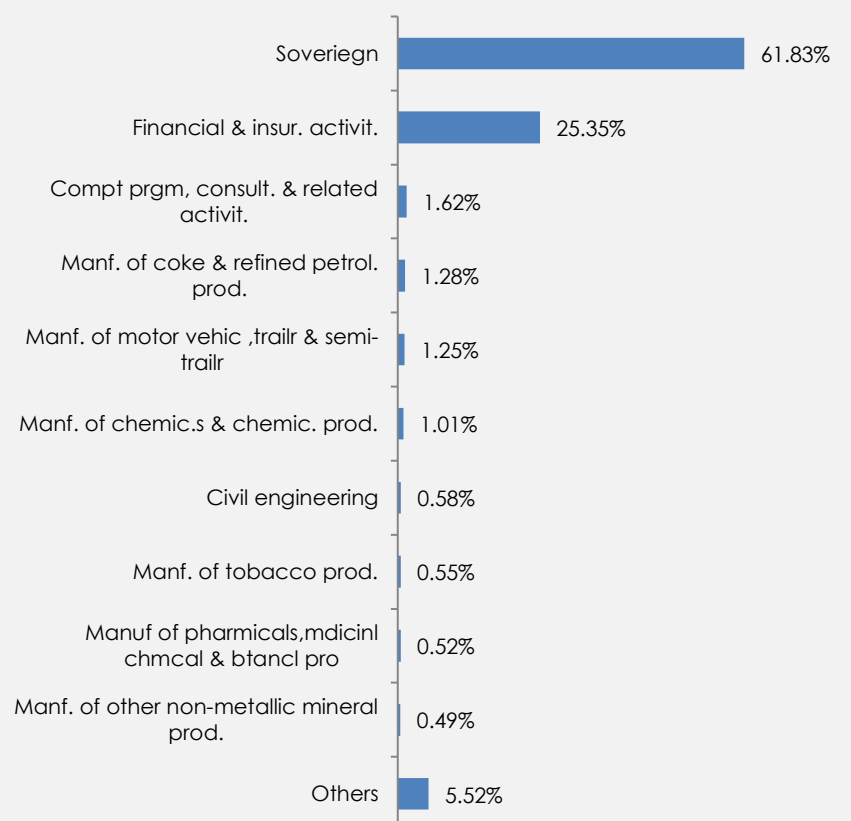


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	28.8641
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.58%	3.35%	5.71%	5.40%	8.13%	7.21%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	7.67%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.32
Debt	12.58
<b>Total</b>	<b>14.89</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.03

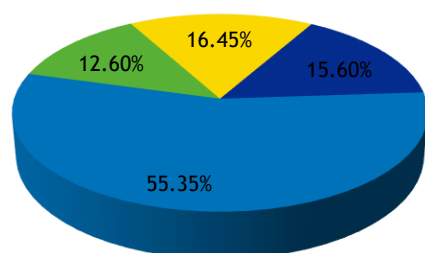
## Security Name

## Net Asset (%)

Equities	15.60%
ICICI Bank Ltd.	1.43%
Reliance Industries Ltd.	1.24%
HDFC Bank Ltd.	1.06%
Infosys Ltd.	1.02%
Housing Development Finance Corporation Ltd.	0.83%
Axis Bank Ltd.	0.65%
State Bank of India	0.63%
Larsen & Toubro Ltd.	0.56%
ITC Ltd.	0.53%
Hindustan Unilever Ltd.	0.47%
Others	7.18%
Government Securities	55.35%
07.41% GOI 2036	14.63%
07.26% GOI 2033	8.13%
7.62% Tamil Nadu SDL 2033	6.38%
07.36% GOI 2052	4.43%
7.74% Maharashtra SDL 2033	4.39%
7.64% Madhya Pradesh SDL 2033	4.14%
07.16% GOI 2023	3.42%
07.38% GOI 2027	1.99%
7.64% Maharashtra SDL 2033	1.98%
07.81% Haryana SDL 2032	1.92%
Others	3.94%
Corporate Bonds	12.60%
Adani Ports and Special Economic Zone Ltd.	6.31%
Indiabulls Housing Finance Ltd.	2.73%
HDFC Bank Ltd.	2.04%
Reliance Capital Ltd.	0.89%
Piramal Capital & Housing Finance Ltd.	0.63%
Cash and Money Markets	16.45%
Portfolio Total	100.00%

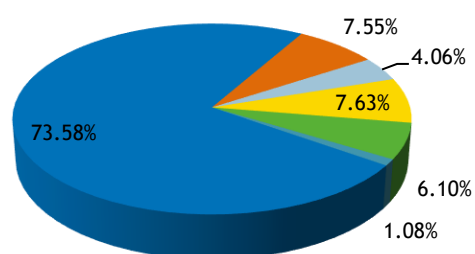
## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

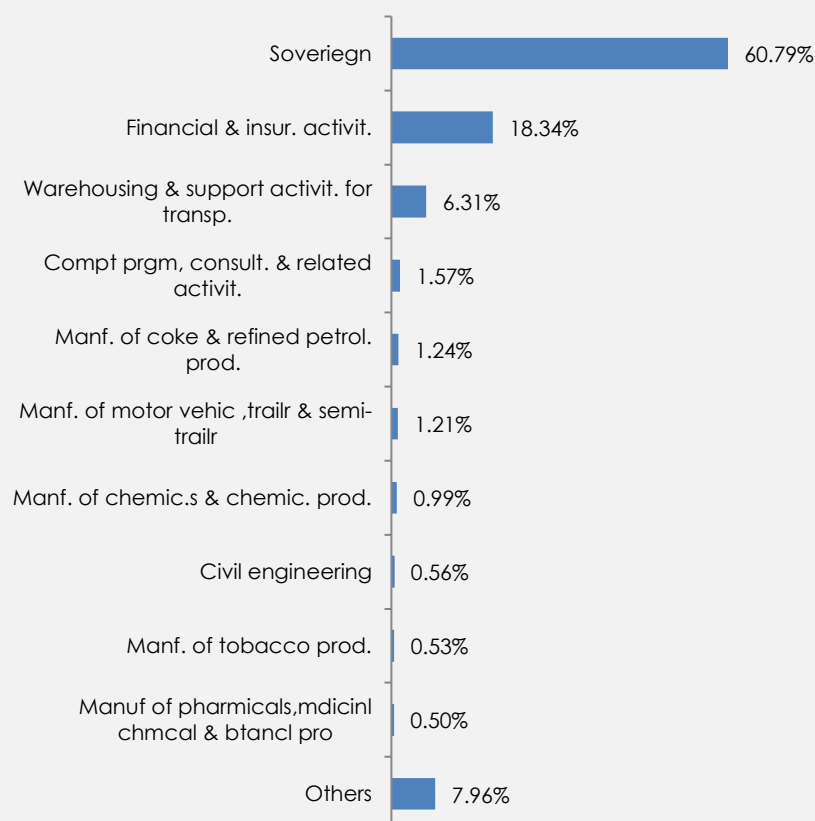


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

<b>NAV as on April 28,2023:</b>	72.8301
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.04%	1.84%	5.33%	6.84%	11.32%	10.74%
Benchmark**	2.24%	3.32%	6.18%	6.96%	11.49%	9.80%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.33
Debt	26.14
<b>Total</b>	<b>41.47</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.38

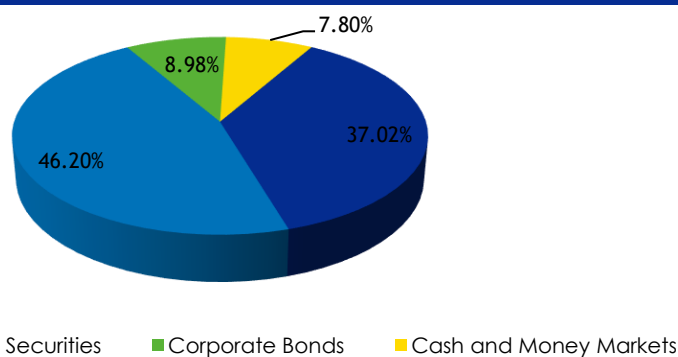
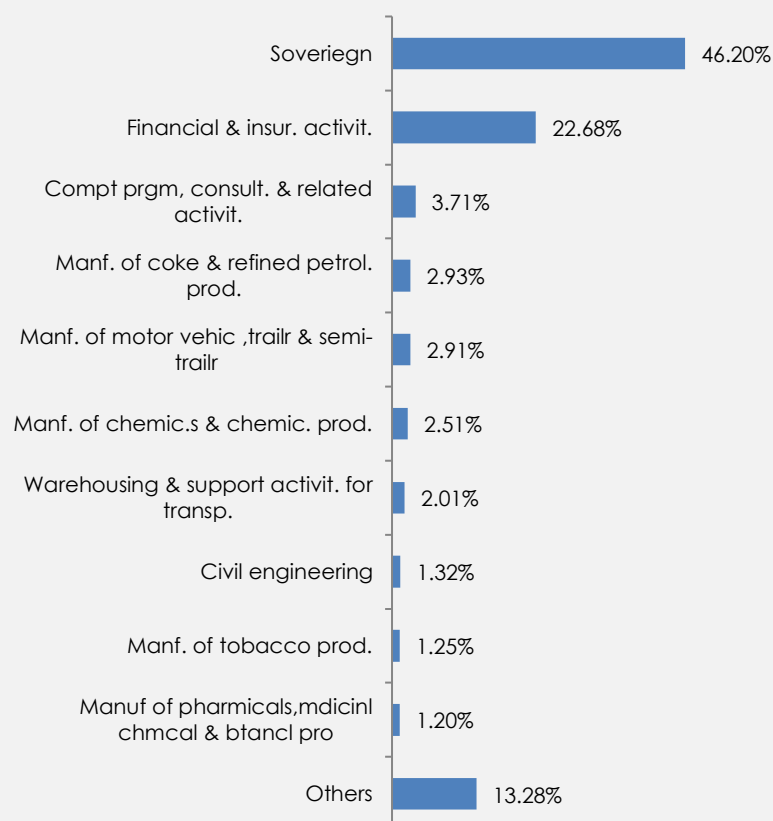
## Security Name

## Net Asset (%)

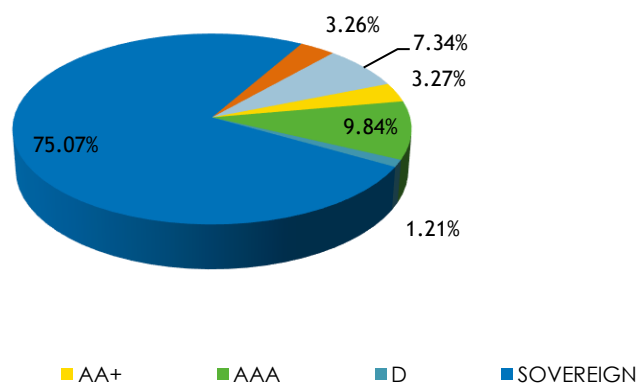
Equities	37.02%
ICICI Bank Ltd.	3.39%
Reliance Industries Ltd.	2.93%
HDFC Bank Ltd.	2.49%
Infosys Ltd.	2.39%
Housing Development Finance Corporation Ltd.	1.96%
Axis Bank Ltd.	1.53%
State Bank of India	1.48%
Larsen & Toubro Ltd.	1.32%
Hindustan Unilever Ltd.	1.28%
ITC Ltd.	1.25%
Others	17%
Government Securities	46.20%
07.41% GOI 2036	11.16%
07.26% GOI 2033	6.07%
7.62% Tamil Nadu SDL 2033	5.32%
07.36% GOI 2052	3.31%
7.65% Tamil Nadu SDL 2033	3.28%
07.16% GOI 2023	2.79%
7.64% Maharashtra SDL 2033	2.72%
7.39% Maharashtra SDL 2026	2.13%
7.74% Maharashtra SDL 2033	2.02%
7.64% Madhya Pradesh SDL 2033	1.97%
Others	5.43%
Corporate Bonds	8.98%
Indiabulls Housing Finance Ltd.	4.40%
Adani Ports and Special Economic Zone Ltd.	2.01%
HDFC Bank Ltd.	1.71%
Reliance Capital Ltd.	0.75%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	7.80%
Portfolio Total	100.00%

## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

Sectoral Break-Up<sup>§</sup>

## Rating Profile



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

<b>NAV as on April 28, 2023:</b>	51.0756
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.49%	0.87%	5.81%	8.65%	15.06%	9.96%
Benchmark**	2.80%	2.40%	6.10%	8.34%	14.88%	10.29%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.73
Debt	17.26
<b>Total</b>	<b>40.00</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.28

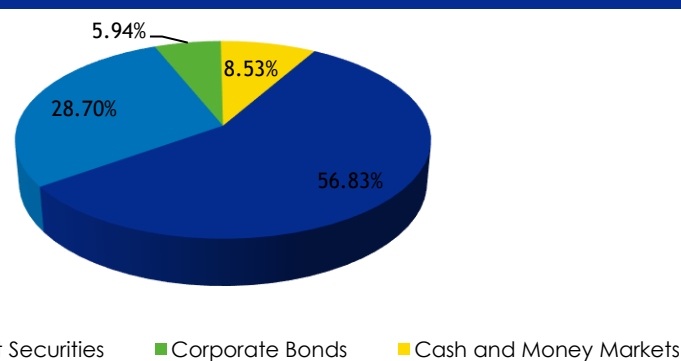
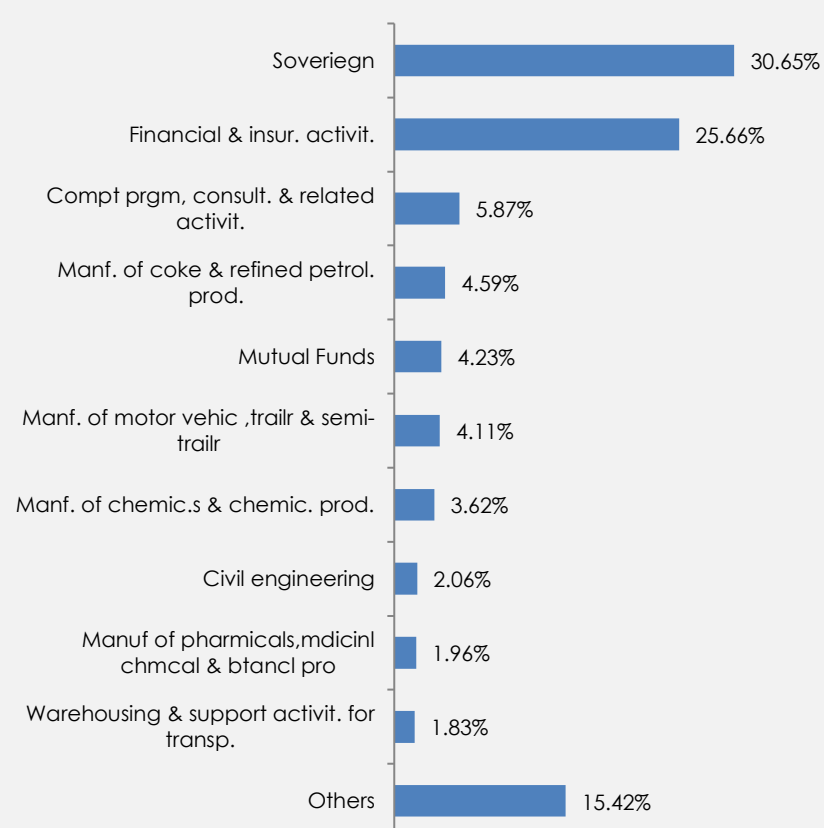
## Security Name

## Net Asset (%)

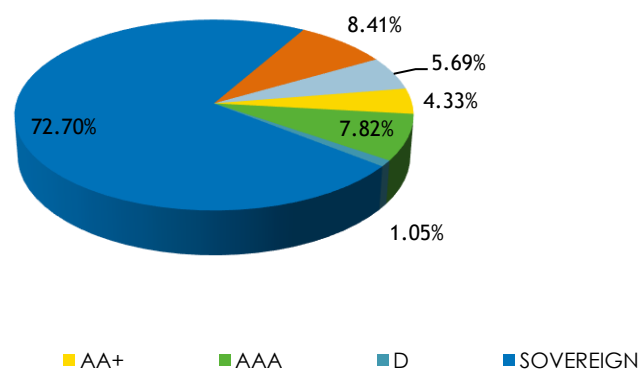
Security Name	Net Asset (%)
<b>Equities</b>	<b>56.83%</b>
Reliance Industries Ltd.	4.59%
ICICI Bank Ltd.	4.25%
Infosys Ltd.	3.78%
Housing Development Finance Corporation Ltd.	3.60%
HDFC Bank Ltd.	2.74%
Larsen & Toubro Ltd.	2.06%
Axis Bank Ltd.	1.94%
State Bank of India	1.82%
Hindustan Unilever Ltd.	1.76%
ITC Ltd.	1.62%
Others	28.67%
<b>Government Securities</b>	<b>28.70%</b>
07.41% GOI 2036	7.79%
07.26% GOI 2033	4.15%
7.74% Maharashtra SDL 2033	2.76%
7.62% Tamil Nadu SDL 2033	2.76%
07.36% GOI 2052	2.32%
7.64% Maharashtra SDL 2033	2.06%
07.96% Maharashtra SDL 2026	1.43%
7.65% Tamil Nadu SDL 2033	1.35%
07.81% Haryana SDL 2032	1.15%
07.38% GOI 2027	1.04%
Others	1.89%
<b>Corporate Bonds</b>	<b>5.94%</b>
Indiabulls Housing Finance Ltd.	2.28%
Adani Ports and Special Economic Zone Ltd.	1.83%
HDFC Bank Ltd.	1.27%
Reliance Capital Ltd.	0.44%
Piramal Capital & Housing Finance Ltd.	0.12%
<b>Cash and Money Markets</b>	<b>8.53%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

Sectoral Break-Up<sup>§</sup>

## Rating Profile



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



## Fund Details

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	38.6097
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.33%	0.23%	8.37%	13.08%	24.34%	9.28%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	8.92%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

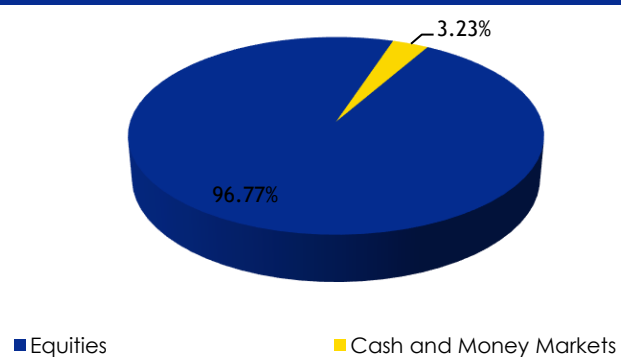
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	109.83
Debt	3.70
<b>Total</b>	<b>113.53</b>

## Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>96.77%</b>
Reliance Industries Ltd.	8.56%
Infosys Ltd.	6.52%
ICICI Bank Ltd.	6.47%
Housing Development Finance Corporation Ltd.	5.86%
HDFC Bank Ltd.	4.58%
Larsen & Toubro Ltd.	3.60%
ITC Ltd.	3.58%
Hindustan Unilever Ltd.	3.15%
Axis Bank Ltd.	2.91%
State Bank of India	2.72%
Others	48.82%
<b>Corporate Bonds</b>	<b>0%</b>
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>3.23%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up<sup>§</sup>

Financial & insur. activit.	28.00%
Mutual Funds	14.08%
Compt prgm, consult. & related activit.	10.33%
Manf. of coke & refined petrol. prod.	8.80%
Manf. of motor vehic ,trailr & semi-trailr	5.63%
Manf. of chemic.s & chemic. prod.	4.70%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	3.80%
Civil engineering	3.60%
Manf. of tobacco prod.	3.58%
Manf. of other non-metallic mineral prod.	2.65%
Others	14.83%

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	22.2997
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.14%	-0.02%	4.04%	16.13%	34.70%	6.23%
Benchmark**	4.95%	2.31%	4.44%	15.00%	24.88%	3.28%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

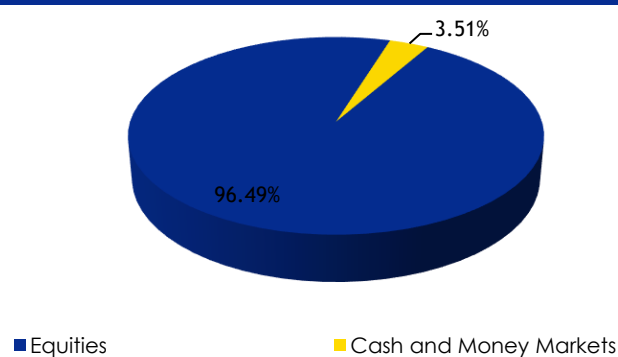
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.41
Debt	0.09
<b>Total</b>	<b>2.50</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>96.49%</b>
Bharti Airtel Ltd.	9.79%
Larsen & Toubro Ltd.	9.75%
Reliance Industries Ltd.	9.67%
Ultratech Cement Ltd.	6.75%
NTPC Ltd.	6.26%
Power Grid Corporation of India Ltd.	6.09%
Oil & Natural Gas Corpn Ltd.	4.63%
Adani Ports and Special Economic Zone Ltd.	4.02%
Apollo Hospitals Enterprise Ltd.	3.60%
Shree Cement Ltd.	2.63%
Others	33.30%
<b>Corporate Bonds</b>	<b>0%</b>
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>3.51%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	16.70%
Manf. of coke & refined petrol. prod.	14.34%
Manf. of other non-metallic mineral prod.	12.81%
Civil engineering	10.24%
Telecommunications	9.79%
Warehousing & support activit. for transp.	5.40%
Extrac. of crude petrol. & natural gas	4.63%
HUMAN HEALTH ACTIVITIES	4.25%
Manf. of electrical equipment	3.05%
Financial & insur. activit.	2.76%
Others	16.03%

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund has been changed to Life Infrastructure wef 12th January' 23 from NSE Infrastructure earlier

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Fund Details

**Investment Objective:** This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	22.5530
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

### Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.37%	9.62%	18.24%	24.70%	32.68%	6.32%
Benchmark**	7.24%	7.10%	15.10%	23.07%	28.69%	0.35%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

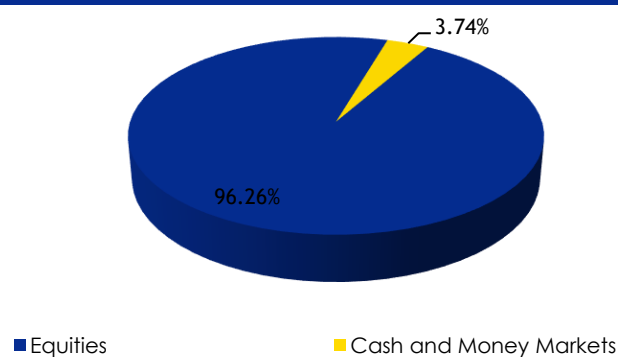
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.90
Debt	0.31
<b>Total</b>	<b>8.21</b>

### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

### Asset Mix



### Security Name

### Net Asset (%)

Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	12.66%
State Bank of India	9.84%
NTPC Ltd.	8.94%
Power Grid Corporation of India Ltd.	8.44%
Oil & Natural Gas Corpn Ltd.	6.41%
Coal India Ltd.	5.18%
Bharat Electronics Ltd.	4.53%
Bank of Baroda	3.69%
Bharat Petroleum Corporation Ltd.	3.60%
Indian Oil Corporation Ltd.	3.29%
Others	29.68%

### Cash and Money Markets

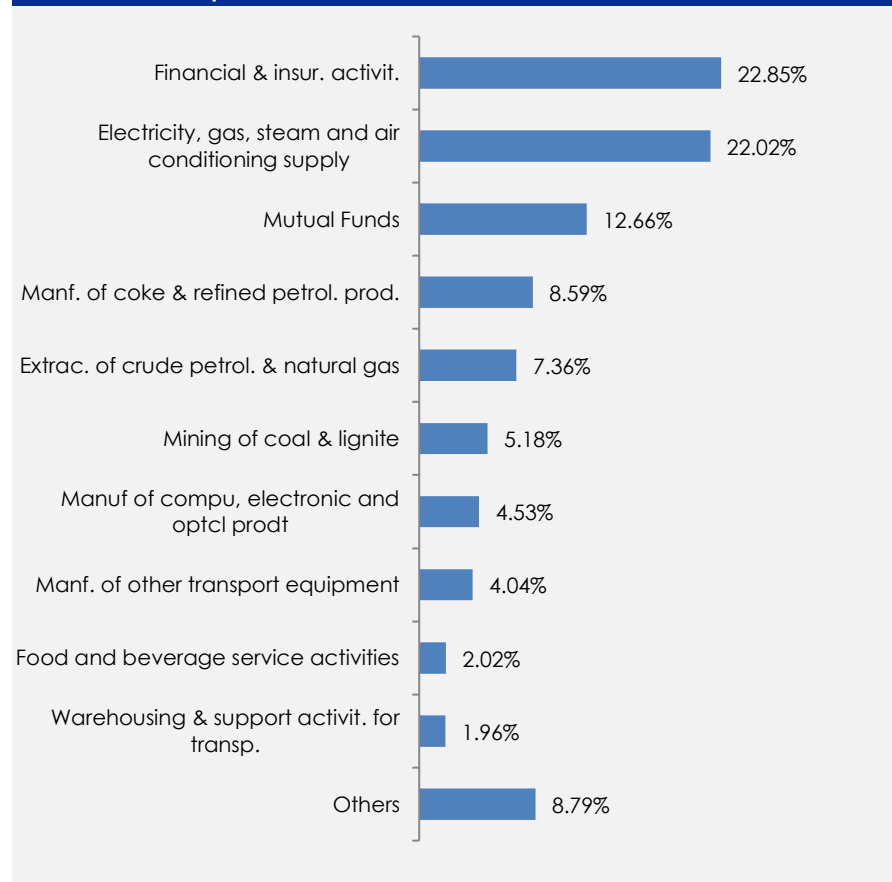
3.74%

### Portfolio Total

100.00%

### Fund Annexure Details (Other Than Top 10 Securities)

### Sectoral Break-Up<sup>§</sup>



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is BSE PSU Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities

The risk profile for this fund is Low

<b>NAV as on April 28,2023:</b>	23.3290
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.65%	3.25%	5.38%	5.51%	7.65%	6.60%
Benchmark**	1.69%	4.22%	6.19%	5.51%	8.08%	8.27%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.36
Debt	1.72
<b>Total</b>	<b>2.08</b>

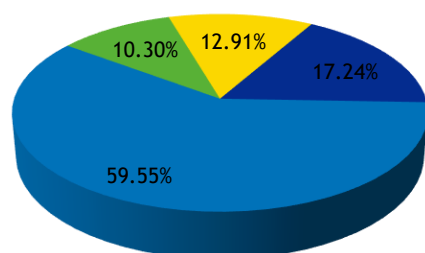
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.36

## Security Name

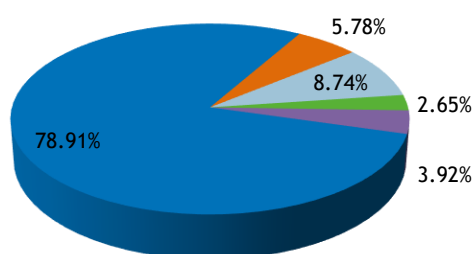
Security Name	Net Asset (%)
<b>Equities</b>	<b>17.24%</b>
ICICI Bank Ltd.	1.56%
Reliance Industries Ltd.	1.34%
HDFC Bank Ltd.	1.18%
Infosys Ltd.	1.11%
Housing Development Finance Corporation Ltd.	0.92%
Axis Bank Ltd.	0.71%
State Bank of India	0.70%
Larsen & Toubro Ltd.	0.61%
Hindustan Unilever Ltd.	0.58%
ITC Ltd.	0.57%
Others	7.96%
<b>Government Securities</b>	<b>59.55%</b>
07.41% GOI 2036	14.93%
7.64% Madhya Pradesh SDL 2033	10.70%
07.26% GOI 2033	8.20%
7.62% Tamil Nadu SDL 2033	5.34%
07.62% Madhya Pradesh SDL 2026	4.86%
07.36% GOI 2052	4.23%
07.96% Maharashtra SDL 2026	2.94%
07.81% Haryana SDL 2032	2.46%
07.38% GOI 2027	2%
7.39% Maharashtra SDL 2026	1.93%
Others	1.96%
<b>Corporate Bonds</b>	<b>10.30%</b>
Indiabulls Housing Finance Ltd.	4.87%
Reliance Capital Ltd.	3.19%
Piramal Capital & Housing Finance Ltd.	2.24%
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>12.91%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix

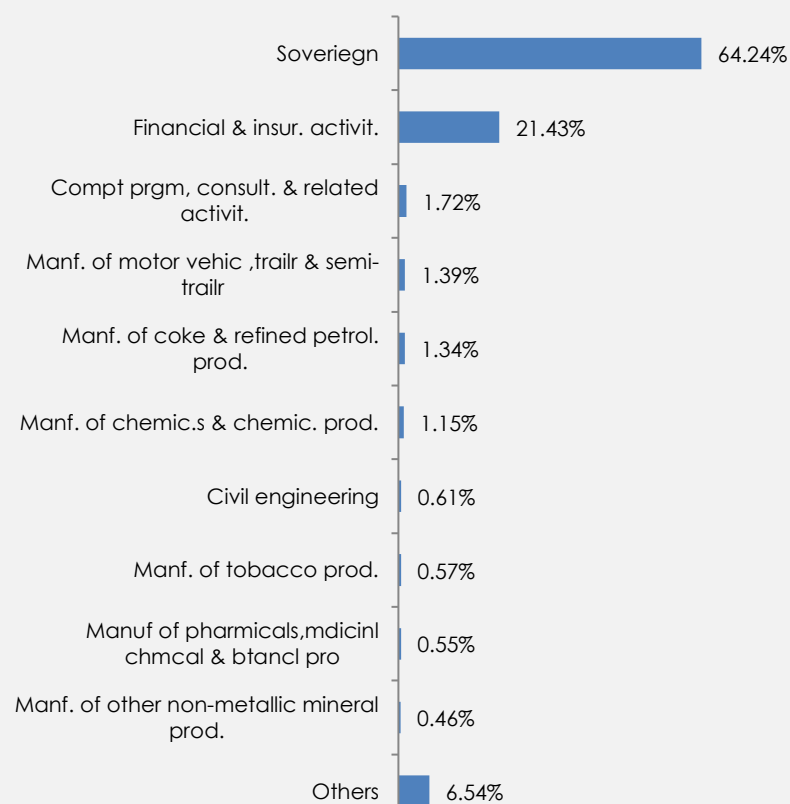


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

<b>NAV as on April 28,2023:</b>	27.4755
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.02%	2.12%	5.43%	7.24%	11.61%	7.92%
Benchmark**	2.24%	3.32%	6.18%	6.96%	11.49%	8.98%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.51
Debt	4.34
<b>Total</b>	<b>6.85</b>

Modified Duration<sup>#</sup>

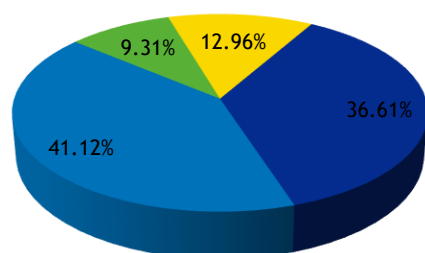
Security Type	Duration
Fixed Income Investments	5.29

## Security Name

## Net Asset (%)

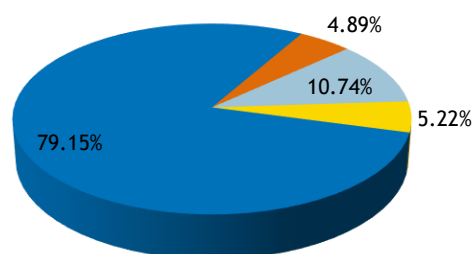
<b>Equities</b>	<b>36.61%</b>
ICICI Bank Ltd.	3.39%
Reliance Industries Ltd.	2.91%
HDFC Bank Ltd.	2.48%
Infosys Ltd.	2.38%
Housing Development Finance Corporation Ltd.	1.95%
Axis Bank Ltd.	1.53%
State Bank of India	1.47%
Larsen & Toubro Ltd.	1.31%
ITC Ltd.	1.25%
Hindustan Unilever Ltd.	1.17%
Others	16.77%
<b>Government Securities</b>	<b>41.12%</b>
07.41% GOI 2036	11.22%
7.64% Madhya Pradesh SDL 2033	6.21%
07.26% GOI 2033	5.98%
7.62% Tamil Nadu SDL 2033	5.62%
07.36% GOI 2052	3.39%
7.65% Tamil Nadu SDL 2033	2.17%
07.62% Madhya Pradesh SDL 2026	1.62%
07.81% Haryana SDL 2032	1.49%
07.38% GOI 2027	1.48%
07.96% Maharashtra SDL 2026	1.34%
Others	0.60%
<b>Corporate Bonds</b>	<b>9.31%</b>
Indiabulls Housing Finance Ltd.	5.92%
Adani Ports and Special Economic Zone Ltd.	3.05%
Piramal Capital & Housing Finance Ltd.	0.34%
<b>Cash and Money Markets</b>	<b>12.96%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix

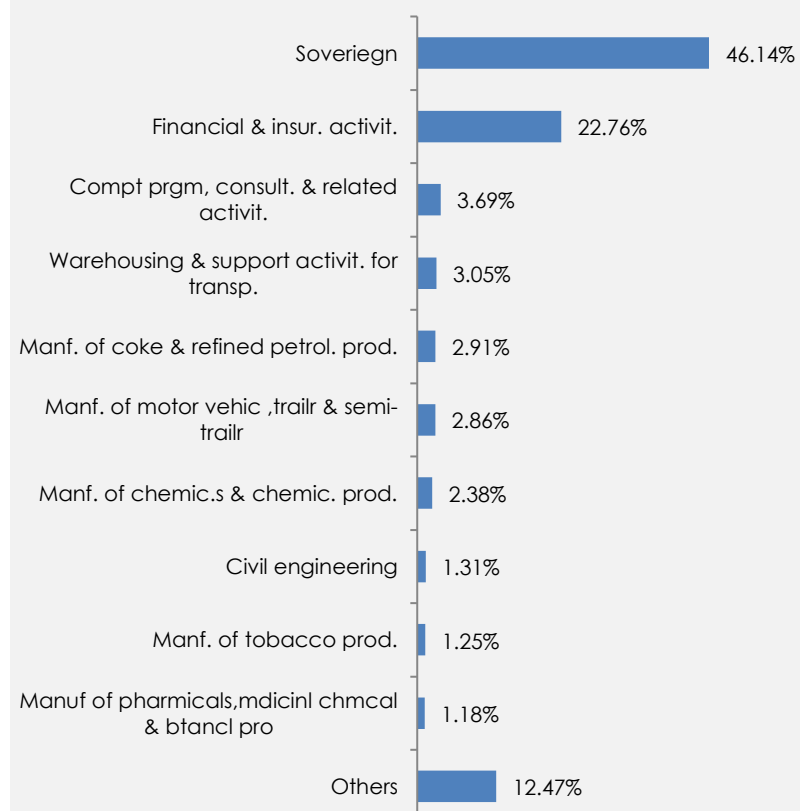


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ A1+ ■ AA ■ AA+ ■ SOVEREIGN

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

<b>NAV as on April 28, 2023:</b>	31.1940
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.40%	0.93%	6.07%	8.77%	15.45%	8.96%
Benchmark**	2.80%	2.40%	6.10%	8.34%	14.88%	9.44%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.58
Debt	4.72
<b>Total</b>	<b>10.30</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	4.95

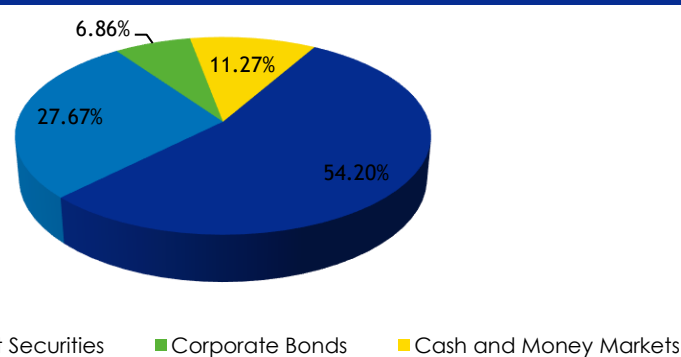
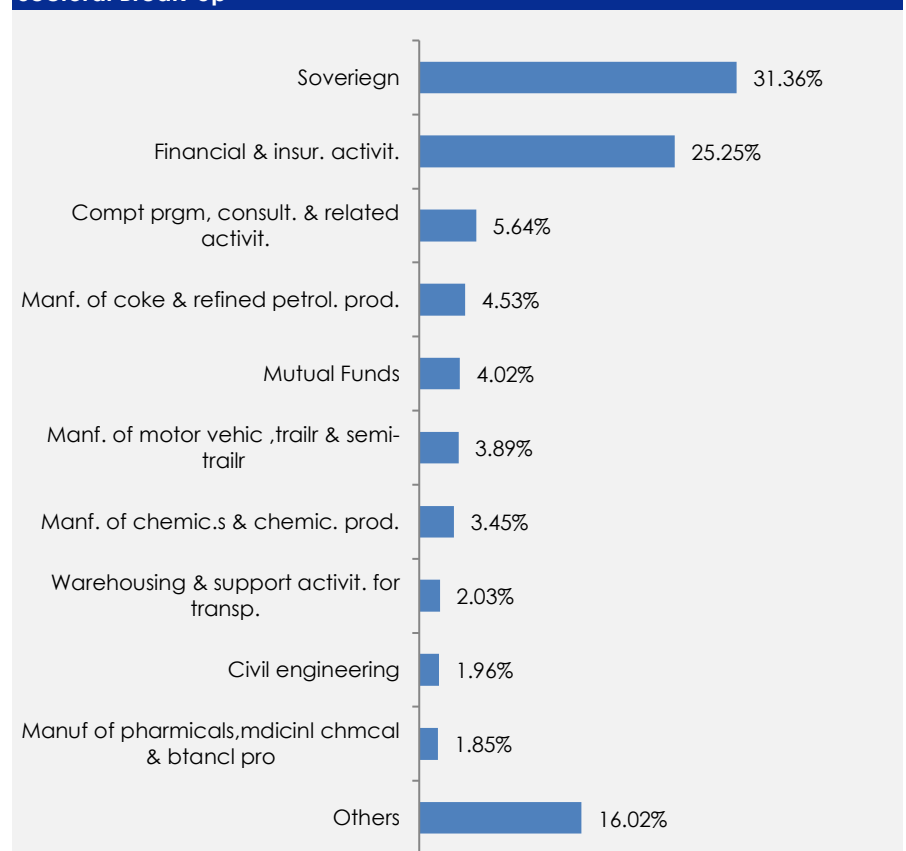
## Security Name

## Net Asset (%)

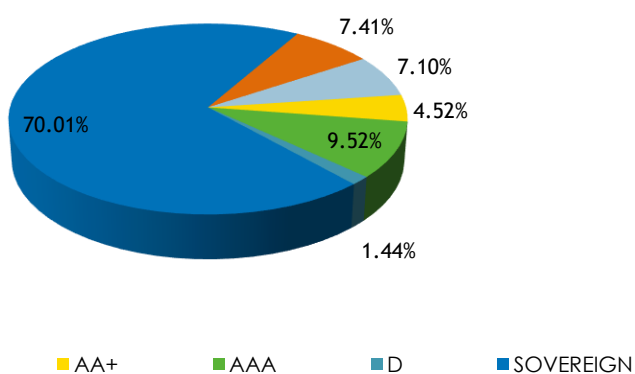
Equities	54.20%
Reliance Industries Ltd.	4.53%
ICICI Bank Ltd.	4.02%
Infosys Ltd.	3.62%
Housing Development Finance Corporation Ltd.	3.43%
HDFC Bank Ltd.	2.61%
Larsen & Toubro Ltd.	1.96%
Axis Bank Ltd.	1.83%
State Bank of India	1.73%
Hindustan Unilever Ltd.	1.66%
ITC Ltd.	1.54%
Others	27.27%
Government Securities	27.67%
07.41% GOI 2036	7.69%
07.26% GOI 2033	4.17%
7.64% Madhya Pradesh SDL 2033	3.30%
7.62% Tamil Nadu SDL 2033	2.98%
07.36% GOI 2052	2.26%
7.64% Maharashtra SDL 2033	1.77%
7.65% Tamil Nadu SDL 2033	1.45%
07.81% Haryana SDL 2032	0.99%
07.38% GOI 2027	0.98%
07.96% Maharashtra SDL 2026	0.89%
Others	1.19%
Corporate Bonds	6.86%
Indiabulls Housing Finance Ltd.	2.96%
Adani Ports and Special Economic Zone Ltd.	2.03%
HDFC Bank Ltd.	0.99%
Reliance Capital Ltd.	0.65%
Piramal Capital & Housing Finance Ltd.	0.23%
Cash and Money Markets	11.27%
Portfolio Total	100.00%

## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

Sectoral Break-Up<sup>§</sup>

## Rating Profile



§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Details

**Investment Objective:** The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

<b>NAV as on April 28,2023:</b>	37.2119
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.17%	0.18%	8.25%	12.88%	24.16%	10.41%
Benchmark**	4.06%	0.29%	5.63%	11.15%	22.41%	10.16%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

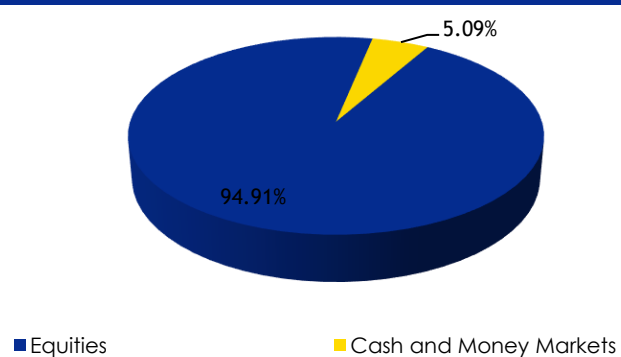
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.19
Debt	1.25
<b>Total</b>	<b>24.44</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix

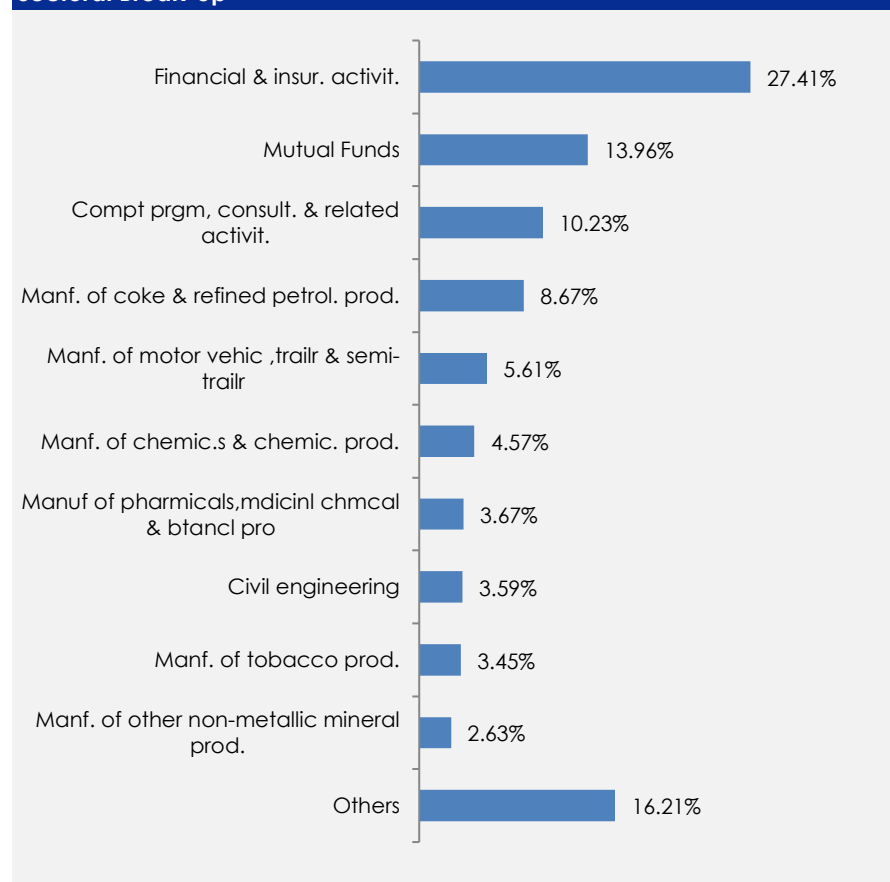


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>94.91%</b>
Reliance Industries Ltd.	8.43%
Infosys Ltd.	6.47%
ICICI Bank Ltd.	6.31%
Housing Development Finance Corporation Ltd.	5.85%
HDFC Bank Ltd.	4.58%
Larsen & Toubro Ltd.	3.59%
ITC Ltd.	3.45%
Hindustan Unilever Ltd.	3.13%
Axis Bank Ltd.	2.77%
State Bank of India	2.63%
Others	47.70%
<b>Corporate Bonds</b>	<b>0%</b>
NTPC Ltd.	0%
<b>Cash and Money Markets</b>	<b>5.09%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

## Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up<sup>§</sup>

§Sector Classification is as per National Industrial Classification ( All Economic Activities) -2008 NIC

\*\*Benchmark for this fund is NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>4.59%</b>
7.39% Maharashtra SDL 2026	2.34%
07.96% Maharashtra SDL 2026	2.01%
7.65% Tamil Nadu SDL 2033	0.13%
7.64% Madhya Pradesh SDL 2033	0.11%



## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.62%</b>
Ultratech Cement Ltd.	0.43%
Sun Pharmaceuticals Industries Ltd.	0.35%
Maruti Suzuki India Ltd.	0.33%
IndusInd Bank Ltd.	0.32%
Bajaj Finance Ltd.	0.31%
NTPC Ltd.	0.31%
Tata Motors Ltd.	0.31%
Bharti Airtel Ltd.	0.27%
HCL Technologies Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.23%
Tata Consultancy Services Ltd.	0.22%
United Spirits Ltd.	0.21%
Ashok Leyland Ltd	0.20%
Hindalco Industries Ltd.	0.19%
Brigade Enterprises Ltd.	0.18%
Bharat Electronics Ltd.	0.17%
Navin Fluorine International Ltd.	0.17%
PI Industries Ltd.	0.17%
Titan Company Ltd.	0.16%
Britannia Industries Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
Page Industries Ltd.	0.15%
Asian Paints Ltd.	0.13%
PVR Ltd.	0.13%
SONA BLW PRECISION FORGINGS LTD.	0.13%
Tech Mahindra Ltd.	0.13%
Bajaj Finance Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
Kec International Ltd.	0.11%
Dr Lal PathLabs Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bajaj Auto Ltd.	0.09%
Bata India Ltd.	0.08%
Dr Reddys Laboratories Ltd.	0.08%
Samvardhana Motherson International Ltd.	0.08%
SRF Ltd.	0.08%
Divis Laboratories Ltd.	0.07%
Federal Bank Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.05%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Cipla Ltd.	0.03%
Voltas Ltd.	0.03%
Grasim Industries Ltd.	0.02%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.87%</b>
Ultratech Cement Ltd.	0.45%
Sun Pharmaceuticals Industries Ltd.	0.36%
Maruti Suzuki India Ltd.	0.34%
IndusInd Bank Ltd.	0.33%
Tata Motors Ltd.	0.33%
NTPC Ltd.	0.32%
Bajaj Finance Ltd.	0.31%
Bharti Airtel Ltd.	0.28%
HCL Technologies Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.24%
Mahindra & Mahindra Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.24%
Tata Consultancy Services Ltd.	0.22%
United Spirits Ltd.	0.22%
Ashok Leyland Ltd	0.21%
Titan Company Ltd.	0.20%
Bharat Electronics Ltd.	0.18%
Brigade Enterprises Ltd.	0.18%
Navin Fluorine International Ltd.	0.17%
PI Industries Ltd.	0.17%
Britannia Industries Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
Page Industries Ltd.	0.15%
PVR Ltd.	0.14%
SONA BLW PRECISION FORGINGS LTD.	0.14%
Tech Mahindra Ltd.	0.14%
Asian Paints Ltd.	0.13%
Endurance Technologies Ltd.	0.12%
Kec International Ltd.	0.12%
Bajaj Finance Ltd.	0.11%
Bajaj Auto Ltd.	0.10%
Dr Lal PathLabs Ltd.	0.10%
Tata Steel Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.09%
Samvardhana Motherson International Ltd.	0.09%
Bata India Ltd.	0.08%
Divis Laboratories Ltd.	0.08%
Federal Bank Ltd.	0.08%
SRF Ltd.	0.08%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.06%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Cipla Ltd.	0.03%
Voltas Ltd.	0.03%
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>1.94%</b>
7.74% Maharashtra SDL 2033	1.94%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.78%</b>
Ultratech Cement Ltd.	0.97%
Sun Pharmaceuticals Industries Ltd.	0.76%
Maruti Suzuki India Ltd.	0.72%
IndusInd Bank Ltd.	0.69%
NTPC Ltd.	0.69%
Tata Motors Ltd.	0.69%
Bajaj Finance Ltd.	0.67%
Bharti Airtel Ltd.	0.59%
SBI Life Insurance Company Ltd.	0.53%
HCL Technologies Ltd.	0.52%
Kotak Mahindra Bank Ltd.	0.51%
Mahindra & Mahindra Ltd.	0.51%
Tata Consultancy Services Ltd.	0.48%
United Spirits Ltd.	0.45%
Ashok Leyland Ltd	0.45%
Titan Company Ltd.	0.44%
Brigade Enterprises Ltd.	0.38%
Navin Fluorine International Ltd.	0.37%
PI Industries Ltd.	0.37%
Bharat Electronics Ltd.	0.37%
Max Healthcare Institute Ltd.	0.33%
Page Industries Ltd.	0.33%
Britannia Industries Ltd.	0.33%
Hindalco Industries Ltd.	0.33%
Tech Mahindra Ltd.	0.30%
SONA BLW PRECISION FORGINGS LTD.	0.29%
PVR Ltd.	0.28%
Asian Paints Ltd.	0.28%
Kec International Ltd.	0.25%
Endurance Technologies Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
Dr Lal PathLabs Ltd.	0.23%
Tata Steel Ltd.	0.21%
Bajaj Auto Ltd.	0.21%
Samvardhana Motherson International Ltd.	0.19%
SRF Ltd.	0.18%
Dr Reddys Laboratories Ltd.	0.18%
Bata India Ltd.	0.17%
Divis Laboratories Ltd.	0.16%
Federal Bank Ltd.	0.16%
Ambuja Cements Ltd.	0.13%
Avenue Supermarts Ltd.	0.12%
Century Plyboards Ltd.	0.11%
Jubilant Foodworks Ltd	0.10%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.07%
Cipla Ltd.	0.07%
Grasim Industries Ltd.	0.04%
<b>Government Securities</b>	<b>4.47%</b>
07.38% GOI 2027	1.52%
7.39% Maharashtra SDL 2026	1.32%
7.74% Maharashtra SDL 2033	1.27%
07.62% Madhya Pradesh SDL 2026	0.36%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>38.16%</b>
Ultratech Cement Ltd.	2.02%
Sun Pharmaceuticals Industries Ltd.	1.64%
Maruti Suzuki India Ltd.	1.50%
Tata Motors Ltd.	1.45%
NTPC Ltd.	1.43%
Bajaj Finance Ltd.	1.41%
Bharti Airtel Ltd.	1.24%
HCL Technologies Ltd.	1.12%
SBI Life Insurance Company Ltd.	1.11%
Mahindra & Mahindra Ltd.	1.07%
Tata Consultancy Services Ltd.	1.07%
IndusInd Bank Ltd.	1.02%
United Spirits Ltd.	1.00%
Axis Mutual Fund	0.96%
ICICI Prudential Mutual Fund	0.93%
Titan Company Ltd.	0.91%
Ashok Leyland Ltd	0.87%
Bharat Electronics Ltd.	0.81%
Brigade Enterprises Ltd.	0.80%
Navin Fluorine International Ltd.	0.77%
Nippon India Mutual Fund	0.77%
SBI Mutual Fund	0.77%
PI Industries Ltd.	0.76%
Aditya Birla Sun Life Mutual Fund	0.75%
Kotak Mahindra Mutual Fund	0.75%
Hindalco Industries Ltd.	0.73%
UTI Mutual Fund	0.73%
Max Healthcare Institute Ltd.	0.70%
Britannia Industries Ltd.	0.69%
Page Industries Ltd.	0.62%
SONA BLW PRECISION FORGINGS LTD.	0.61%
Tech Mahindra Ltd.	0.61%
Asian Paints Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.58%
Tata Steel Ltd.	0.55%
Endurance Technologies Ltd.	0.54%
Bajaj Finance Ltd.	0.53%
Dr Reddys Laboratories Ltd.	0.50%
Bajaj Auto Ltd.	0.43%
Kec International Ltd.	0.40%
SRF Ltd.	0.37%
Bata India Ltd.	0.36%
Divis Laboratories Ltd.	0.34%
Ambuja Cements Ltd.	0.27%
Century Plyboards Ltd.	0.23%
Federal Bank Ltd.	0.23%
Jubilant Foodworks Ltd	0.22%
Larsen & Toubro Infotech Ltd.	0.18%
Cipla Ltd.	0.14%
Grasim Industries Ltd.	0.08%
<b>Government Securities</b>	<b>0.94%</b>
7.39% Maharashtra SDL 2026	0.38%
7.74% Maharashtra SDL 2033	0.29%
07.24% Gujarat SDL 28.12.2026	0.27%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>52.82%</b>
Ultratech Cement Ltd.	2.65%
Sun Pharmaceuticals Industries Ltd.	2.10%
Maruti Suzuki India Ltd.	1.97%
SBI Mutual Fund	1.97%
Aditya Birla Sun Life Mutual Fund	1.96%
NTPC Ltd.	1.94%
UTI Mutual Fund	1.85%
Bajaj Finance Ltd.	1.84%
Tata Motors Ltd.	1.81%
Axis Mutual Fund	1.68%
Bharti Airtel Ltd.	1.63%
HCL Technologies Ltd.	1.41%
Mahindra & Mahindra Ltd.	1.40%
Kotak Mahindra Mutual Fund	1.37%
United Spirits Ltd.	1.31%
SBI Life Insurance Company Ltd.	1.30%
Ashok Leyland Ltd	1.19%
IndusInd Bank Ltd.	1.11%
Titan Company Ltd.	1.09%
Bharat Electronics Ltd.	1.08%
Brigade Enterprises Ltd.	1.05%
ICICI Prudential Mutual Fund	1.05%
Navin Fluorine International Ltd.	1.01%
PI Industries Ltd.	1.00%
Nippon India Mutual Fund	1.00%
Hindalco Industries Ltd.	0.97%
Max Healthcare Institute Ltd.	0.94%
Britannia Industries Ltd.	0.93%
Nippon India Mutual Fund	0.93%
Tata Consultancy Services Ltd.	0.83%
Page Industries Ltd.	0.82%
Asian Paints Ltd.	0.79%
SONA BLW PRECISION FORGINGS LTD.	0.75%
Tata Steel Ltd.	0.73%
Endurance Technologies Ltd.	0.72%
Tech Mahindra Ltd.	0.72%
Bajaj Finance Ltd.	0.70%
Dr Reddys Laboratories Ltd.	0.65%
Bajaj Auto Ltd.	0.57%
Kec International Ltd.	0.52%
SRF Ltd.	0.49%
Bata India Ltd.	0.48%
Divis Laboratories Ltd.	0.41%
Ambuja Cements Ltd.	0.37%
Century Plyboards Ltd.	0.30%
Jubilant Foodworks Ltd	0.30%
Kotak Mahindra Bank Ltd.	0.25%
Larsen & Toubro Infotech Ltd.	0.22%
Voltas Ltd.	0.19%
Cipla Ltd.	0.19%
Federal Bank Ltd.	0.18%
Grasim Industries Ltd.	0.10%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.12%</b>
Ultratech Cement Ltd.	2.64%
Sun Pharmaceuticals Industries Ltd.	2.46%
Tata Motors Ltd.	2.24%
SBI Mutual Fund	2.05%
Aditya Birla Sun Life Mutual Fund	2.02%
Maruti Suzuki India Ltd.	1.97%
UTI Mutual Fund	1.97%
Bharti Airtel Ltd.	1.97%
NTPC Ltd.	1.88%
Bajaj Finance Ltd.	1.84%
Kotak Mahindra Mutual Fund	1.82%
Nippon India Mutual Fund	1.82%
ICICI Prudential Mutual Fund	1.72%
HCL Technologies Ltd.	1.56%
SBI Life Insurance Company Ltd.	1.52%
Axis Mutual Fund	1.43%
Mahindra & Mahindra Ltd.	1.41%
Titan Company Ltd.	1.26%
Tata Consultancy Services Ltd.	1.17%
IndusInd Bank Ltd.	1.07%
Hindalco Industries Ltd.	1.02%
Tech Mahindra Ltd.	0.99%
Asian Paints Ltd.	0.95%
Nippon India Mutual Fund	0.91%
Britannia Industries Ltd.	0.89%
Tata Steel Ltd.	0.82%
Bajaj Auto Ltd.	0.73%
Bajaj Finance Ltd.	0.71%
Adani Ports and Special Economic Zone Ltd.	0.67%
Dr Reddys Laboratories Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
UPL Ltd.	0.57%
Divis Laboratories Ltd.	0.47%
JSW Steel Ltd.	0.35%
Kotak Mahindra Bank Ltd.	0.30%
Grasim Industries Ltd.	0.29%
Nestle India Ltd.	0.26%
Oil & Natural Gas Corpn Ltd.	0.24%
Bharat Petroleum Corporation Ltd.	0.23%
Hero MotoCorp Ltd.	0.19%
Cipla Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.18%
Adani Enterprises Ltd.	0.06%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>29.36%</b>
Hindustan Aeronautics Ltd.	3.03%
Gail (India) Ltd.	2.85%
Canara Bank Ltd.	2.27%
Power Finance Corporation Ltd.	2.11%
Rural Electrification Corporation	2.04%
Indian Railway Catering and Tourism Corporation Ltd.	2.03%
Container Corporation Of India Ltd.	1.97%
Hindustan Petroleum Corporation Ltd.	1.68%
Punjab National Bank	1.66%
Steel Authority of India Ltd.	1.25%
Union Bank Of India Ltd.	1.16%
Bharat Heavy Electricals Ltd.	1.07%
Cochin Shipyard Ltd.	0.97%
NHPC	0.96%
Oil India Ltd.	0.95%
National Mineral Development Corporation Ltd.	0.86%
Gujarat Gas Co. Ltd.	0.80%
Beml Ltd.	0.67%
Gujarat State Petronet Ltd.	0.48%
NMDC Steel Ltd.	0.41%
Beml Land Assets Ltd.	0.14%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>32.94%</b>
Shree Cement Ltd.	2.55%
Grasim Industries Ltd.	2.43%
Ambuja Cements Ltd.	2.34%
Tata Power Co. Ltd.	2.26%
Siemens Ltd.	2.15%
Indian Hotels Ltd.	2.08%
Gail (India) Ltd.	2.07%
ICICI Bank Ltd.	1.73%
Ashok Leyland Ltd	1.65%
Hindustan Aeronautics Ltd.	1.50%
Bharat Electronics Ltd.	1.48%
Indian Railway Catering and Tourism Corporation Ltd.	1.44%
Container Corporation Of India Ltd.	1.33%
Hindustan Petroleum Corporation Ltd.	1.04%
ACC Ltd.	1.00%
Indian Oil Corporation Ltd.	0.97%
Max Healthcare Institute Ltd.	0.66%
The Phoenix Mills Ltd.	0.52%
State Bank of India	0.52%
ABB India Ltd.	0.51%
Cholamandalam Investment and Finance Company Ltd.	0.50%
KNR Constructions Ltd.	0.49%
Thermax Ltd.	0.47%
APL Apollo Tubes Ltd.	0.46%
Escorts Ltd.	0.40%
Kec International Ltd.	0.39%



## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>45.57%</b>
Ultratech Cement Ltd.	2.26%
Sun Pharmaceuticals Industries Ltd.	1.81%
SBI Mutual Fund	1.70%
Aditya Birla Sun Life Mutual Fund	1.70%
Maruti Suzuki India Ltd.	1.68%
NTPC Ltd.	1.66%
Tata Motors Ltd.	1.59%
Bajaj Finance Ltd.	1.58%
UTI Mutual Fund	1.56%
Axis Mutual Fund	1.43%
Bharti Airtel Ltd.	1.39%
Mahindra & Mahindra Ltd.	1.21%
HCL Technologies Ltd.	1.20%
Kotak Mahindra Mutual Fund	1.16%
Titan Company Ltd.	1.12%
United Spirits Ltd.	1.12%
SBI Life Insurance Company Ltd.	1.11%
Ashok Leyland Ltd	1.01%
Tata Consultancy Services Ltd.	0.99%
IndusInd Bank Ltd.	0.95%
Bharat Electronics Ltd.	0.94%
ICICI Prudential Mutual Fund	0.91%
Brigade Enterprises Ltd.	0.90%
Navin Fluorine International Ltd.	0.86%
Hindalco Industries Ltd.	0.86%
PI Industries Ltd.	0.85%
Nippon India Mutual Fund	0.84%
Nippon India Mutual Fund	0.81%
Max Healthcare Institute Ltd.	0.80%
Britannia Industries Ltd.	0.78%
Page Industries Ltd.	0.70%
Asian Paints Ltd.	0.67%
SONA BLW PRECISION FORGINGS LTD.	0.64%
Tata Steel Ltd.	0.64%
Tech Mahindra Ltd.	0.62%
Endurance Technologies Ltd.	0.62%
Bajaj Finance Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.56%
Bajaj Auto Ltd.	0.48%
Kec International Ltd.	0.45%
SRF Ltd.	0.42%
Bata India Ltd.	0.35%
Divis Laboratories Ltd.	0.35%
Ambuja Cements Ltd.	0.28%
Century Plyboards Ltd.	0.25%
Jubilant Foodworks Ltd	0.22%
Kotak Mahindra Bank Ltd.	0.21%
Larsen & Toubro Infotech Ltd.	0.19%
Voltas Ltd.	0.16%
Federal Bank Ltd.	0.15%
Cipla Ltd.	0.14%
Grasim Industries Ltd.	0.09%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>1.04%</b>
7.74% Maharashtra SDL 2033	1.04%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.18%</b>
Ultratech Cement Ltd.	0.41%
Sun Pharmaceuticals Industries Ltd.	0.32%
Maruti Suzuki India Ltd.	0.31%
Tata Motors Ltd.	0.29%
Bajaj Finance Ltd.	0.29%
IndusInd Bank Ltd.	0.29%
NTPC Ltd.	0.29%
Bharti Airtel Ltd.	0.27%
HCL Technologies Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.22%
Mahindra & Mahindra Ltd.	0.22%
Tata Consultancy Services Ltd.	0.21%
SBI Life Insurance Company Ltd.	0.21%
Titan Company Ltd.	0.19%
United Spirits Ltd.	0.19%
Ashok Leyland Ltd	0.19%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
PI Industries Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
Britannia Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
Page Industries Ltd.	0.14%
Tech Mahindra Ltd.	0.13%
SONA BLW PRECISION FORGINGS LTD.	0.12%
Asian Paints Ltd.	0.12%
PVR Ltd.	0.12%
Endurance Technologies Ltd.	0.11%
Kec International Ltd.	0.11%
Bajaj Finance Ltd.	0.10%
Tata Steel Ltd.	0.09%
Bajaj Auto Ltd.	0.09%
Dr Lal PathLabs Ltd.	0.09%
SRF Ltd.	0.08%
Dr Reddys Laboratories Ltd.	0.08%
Samvardhana Motherson International Ltd.	0.08%
Bata India Ltd.	0.07%
Divis Laboratories Ltd.	0.07%
Federal Bank Ltd.	0.07%
Ambuja Cements Ltd.	0.05%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.04%
Voltas Ltd.	0.03%
Avenue Supermarts Ltd.	0.03%
Cipla Ltd.	0.03%
Larsen & Toubro Infotech Ltd.	0.03%
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>4.55%</b>
07.96% Maharashtra SDL 2026	1.79%
7.64% Madhya Pradesh SDL 2033	1.40%
07.62% Madhya Pradesh SDL 2026	1.36%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.87%</b>
Ultratech Cement Ltd.	1.06%
Sun Pharmaceuticals Industries Ltd.	0.86%
Maruti Suzuki India Ltd.	0.82%
IndusInd Bank Ltd.	0.78%
Tata Motors Ltd.	0.77%
Bajaj Finance Ltd.	0.76%
NTPC Ltd.	0.74%
Bharti Airtel Ltd.	0.67%
SBI Life Insurance Company Ltd.	0.61%
HCL Technologies Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.58%
Mahindra & Mahindra Ltd.	0.58%
Tata Consultancy Services Ltd.	0.55%
Ashok Leyland Ltd	0.51%
United Spirits Ltd.	0.51%
Titan Company Ltd.	0.50%
Brigade Enterprises Ltd.	0.43%
Bharat Electronics Ltd.	0.42%
PI Industries Ltd.	0.42%
Navin Fluorine International Ltd.	0.41%
Hindalco Industries Ltd.	0.38%
Britannia Industries Ltd.	0.37%
Max Healthcare Institute Ltd.	0.37%
Page Industries Ltd.	0.37%
Tech Mahindra Ltd.	0.33%
SONA BLW PRECISION FORGINGS LTD.	0.32%
Asian Paints Ltd.	0.31%
PVR Ltd.	0.31%
Bajaj Finance Ltd.	0.28%
Endurance Technologies Ltd.	0.28%
Kec International Ltd.	0.28%
Dr Lal PathLabs Ltd.	0.25%
Tata Steel Ltd.	0.24%
Bajaj Auto Ltd.	0.23%
Dr Reddys Laboratories Ltd.	0.21%
Samvardhana Motherson International Ltd.	0.21%
SRF Ltd.	0.20%
Bata India Ltd.	0.19%
Divis Laboratories Ltd.	0.18%
Federal Bank Ltd.	0.18%
Ambuja Cements Ltd.	0.15%
Avenue Supermarts Ltd.	0.13%
Century Plyboards Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
Larsen & Toubro Infotech Ltd.	0.09%
Cipla Ltd.	0.08%
Voltas Ltd.	0.08%
Grasim Industries Ltd.	0.04%
<b>Government Securities</b>	<b>5.91%</b>
07.81% Haryana SDL 2032	1.36%
7.65% Tamil Nadu SDL 2033	1.24%
07.62% Madhya Pradesh SDL 2026	1.19%
07.96% Maharashtra SDL 2026	1.10%
07.24% Gujarat SDL 28.12.2026	1.02%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>37.71%</b>
Ultratech Cement Ltd.	2.00%
Sun Pharmaceuticals Industries Ltd.	1.63%
Maruti Suzuki India Ltd.	1.49%
NTPC Ltd.	1.42%
Tata Motors Ltd.	1.39%
Bajaj Finance Ltd.	1.39%
Bharti Airtel Ltd.	1.23%
HCL Technologies Ltd.	1.11%
Tata Consultancy Services Ltd.	1.08%
SBI Life Insurance Company Ltd.	1.07%
Mahindra & Mahindra Ltd.	1.06%
IndusInd Bank Ltd.	0.98%
United Spirits Ltd.	0.96%
Axis Mutual Fund	0.95%
ICICI Prudential Mutual Fund	0.92%
Titan Company Ltd.	0.91%
Ashok Leyland Ltd	0.86%
Bharat Electronics Ltd.	0.81%
Brigade Enterprises Ltd.	0.79%
Navin Fluorine International Ltd.	0.76%
PI Industries Ltd.	0.76%
SBI Mutual Fund	0.76%
Nippon India Mutual Fund	0.75%
Aditya Birla Sun Life Mutual Fund	0.75%
Kotak Mahindra Mutual Fund	0.74%
Hindalco Industries Ltd.	0.73%
UTI Mutual Fund	0.71%
Max Healthcare Institute Ltd.	0.68%
Britannia Industries Ltd.	0.68%
Page Industries Ltd.	0.61%
Tech Mahindra Ltd.	0.61%
SONA BLW PRECISION FORGINGS LTD.	0.58%
Asian Paints Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.57%
Endurance Technologies Ltd.	0.54%
Tata Steel Ltd.	0.54%
Bajaj Finance Ltd.	0.51%
Dr Reddys Laboratories Ltd.	0.49%
Bajaj Auto Ltd.	0.43%
Kec International Ltd.	0.39%
SRF Ltd.	0.37%
Bata India Ltd.	0.34%
Divis Laboratories Ltd.	0.33%
Ambuja Cements Ltd.	0.26%
Federal Bank Ltd.	0.23%
Jubilant Foodworks Ltd	0.22%
Century Plyboards Ltd.	0.22%
Larsen & Toubro Infotech Ltd.	0.16%
Cipla Ltd.	0.14%
Voltas Ltd.	0.14%
Grasim Industries Ltd.	0.08%
<b>Government Securities</b>	<b>1.78%</b>
07.38% GOI 2027	0.59%
07.81% Haryana SDL 2032	0.58%
07.96% Maharashtra SDL 2026	0.53%
07.24% Gujarat SDL 28.12.2026	0.08%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>51.65%</b>
Ultratech Cement Ltd.	2.63%
Sun Pharmaceuticals Industries Ltd.	2.05%
Maruti Suzuki India Ltd.	1.97%
SBI Mutual Fund	1.95%
Aditya Birla Sun Life Mutual Fund	1.92%
UTI Mutual Fund	1.87%
NTPC Ltd.	1.86%
Tata Motors Ltd.	1.84%
Bajaj Finance Ltd.	1.83%
Axis Mutual Fund	1.63%
Bharti Airtel Ltd.	1.62%
Mahindra & Mahindra Ltd.	1.39%
HCL Technologies Ltd.	1.37%
Kotak Mahindra Mutual Fund	1.33%
SBI Life Insurance Company Ltd.	1.28%
United Spirits Ltd.	1.20%
Ashok Leyland Ltd	1.16%
Titan Company Ltd.	1.09%
ICICI Prudential Mutual Fund	1.07%
Brigade Enterprises Ltd.	1.05%
Bharat Electronics Ltd.	1.04%
IndusInd Bank Ltd.	1.02%
Navin Fluorine International Ltd.	1.00%
PI Industries Ltd.	1.00%
Nippon India Mutual Fund	0.96%
Hindalco Industries Ltd.	0.94%
Nippon India Mutual Fund	0.92%
Britannia Industries Ltd.	0.89%
Max Healthcare Institute Ltd.	0.87%
Tata Consultancy Services Ltd.	0.81%
Page Industries Ltd.	0.80%
Asian Paints Ltd.	0.75%
Tech Mahindra Ltd.	0.73%
Endurance Technologies Ltd.	0.71%
SONA BLW PRECISION FORGINGS LTD.	0.70%
Bajaj Finance Ltd.	0.67%
Tata Steel Ltd.	0.66%
Dr Reddys Laboratories Ltd.	0.65%
Bajaj Auto Ltd.	0.57%
Kec International Ltd.	0.52%
SRF Ltd.	0.48%
Bata India Ltd.	0.44%
Divis Laboratories Ltd.	0.40%
Ambuja Cements Ltd.	0.32%
Century Plyboards Ltd.	0.30%
Jubilant Foodworks Ltd	0.28%
Kotak Mahindra Bank Ltd.	0.25%
Larsen & Toubro Infotech Ltd.	0.21%
Cipla Ltd.	0.19%
Voltas Ltd.	0.18%
Federal Bank Ltd.	0.18%
Grasim Industries Ltd.	0.10%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.64%</b>
State Bank of India	2.64%
Sun Pharmaceuticals Industries Ltd.	2.37%
Tata Motors Ltd.	2.25%
SBI Mutual Fund	2.02%
Aditya Birla Sun Life Mutual Fund	1.99%
Maruti Suzuki India Ltd.	1.97%
Axis Mutual Fund	1.96%
UTI Mutual Fund	1.94%
Bharti Airtel Ltd.	1.92%
NTPC Ltd.	1.90%
Bajaj Finance Ltd.	1.84%
Nippon India Mutual Fund	1.84%
ICICI Prudential Mutual Fund	1.71%
HCL Technologies Ltd.	1.58%
SBI Life Insurance Company Ltd.	1.46%
Mahindra & Mahindra Ltd.	1.41%
Kotak Mahindra Mutual Fund	1.34%
Titan Company Ltd.	1.27%
Tata Consultancy Services Ltd.	1.18%
IndusInd Bank Ltd.	1.01%
Tech Mahindra Ltd.	1.00%
Hindalco Industries Ltd.	0.95%
Nippon India Mutual Fund	0.92%
Asian Paints Ltd.	0.91%
Britannia Industries Ltd.	0.91%
Tata Steel Ltd.	0.79%
Bajaj Auto Ltd.	0.73%
Bajaj Finance Ltd.	0.69%
Dr Reddys Laboratories Ltd.	0.65%
Adani Ports and Special Economic Zone Ltd.	0.63%
Tata Consumer Products Ltd.	0.59%
UPL Ltd.	0.55%
Divis Laboratories Ltd.	0.48%
JSW Steel Ltd.	0.32%
Grasim Industries Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Oil & Natural Gas Corpn Ltd.	0.24%
Cipla Ltd.	0.19%
Hero MotoCorp Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Adani Enterprises Ltd.	0.05%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.41%</b>
Ultratech Cement Ltd.	0.43%
Sun Pharmaceuticals Industries Ltd.	0.34%
IndusInd Bank Ltd.	0.32%
Maruti Suzuki India Ltd.	0.32%
Bajaj Finance Ltd.	0.30%
Tata Motors Ltd.	0.30%
NTPC Ltd.	0.29%
Bharti Airtel Ltd.	0.26%
HCL Technologies Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Tata Consultancy Services Ltd.	0.21%
United Spirits Ltd.	0.21%
Ashok Leyland Ltd	0.20%
Titan Company Ltd.	0.19%
Brigade Enterprises Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
PI Industries Ltd.	0.16%
Britannia Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
Page Industries Ltd.	0.14%
PVR Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Asian Paints Ltd.	0.12%
Kec International Ltd.	0.12%
SONA BLW PRECISION FORGINGS LTD.	0.12%
Bajaj Finance Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
Dr Lal PathLabs Ltd.	0.10%
Bajaj Auto Ltd.	0.09%
Tata Steel Ltd.	0.09%
Dr Reddys Laboratories Ltd.	0.08%
Samvardhana Motherson International Ltd.	0.08%
SRF Ltd.	0.08%
Bata India Ltd.	0.07%
Divis Laboratories Ltd.	0.07%
Federal Bank Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.06%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Cipla Ltd.	0.03%
Voltas Ltd.	0.03%
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>2.81%</b>
07.38% GOI 2027	1.99%
7.74% Maharashtra SDL 2033	0.82%



## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.18%</b>
Ultratech Cement Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.32%
Maruti Suzuki India Ltd.	0.31%
NTPC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
IndusInd Bank Ltd.	0.29%
Tata Motors Ltd.	0.29%
Bharti Airtel Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.24%
HCL Technologies Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.22%
Mahindra & Mahindra Ltd.	0.22%
United Spirits Ltd.	0.20%
Tata Consultancy Services Ltd.	0.20%
Ashok Leyland Ltd	0.19%
Titan Company Ltd.	0.19%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
PI Industries Ltd.	0.16%
Britannia Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
Page Industries Ltd.	0.14%
Tech Mahindra Ltd.	0.13%
Asian Paints Ltd.	0.12%
PVR Ltd.	0.12%
SONA BLW PRECISION FORGINGS LTD.	0.12%
Endurance Technologies Ltd.	0.11%
Kec International Ltd.	0.11%
Bajaj Finance Ltd.	0.10%
Bajaj Auto Ltd.	0.09%
Dr Lal PathLabs Ltd.	0.09%
Tata Steel Ltd.	0.09%
Dr Reddys Laboratories Ltd.	0.08%
Samvardhana Motherson International Ltd.	0.08%
SRF Ltd.	0.08%
Bata India Ltd.	0.07%
Divis Laboratories Ltd.	0.07%
Federal Bank Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.05%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.03%
Cipla Ltd.	0.03%
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>3.94%</b>
07.96% Maharashtra SDL 2026	1.92%
07.24% Gujarat SDL 28.12.2026	0.94%
7.65% Tamil Nadu SDL 2033	0.81%
07.62% Madhya Pradesh SDL 2026	0.27%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>17.00%</b>
Ultratech Cement Ltd.	0.93%
Sun Pharmaceuticals Industries Ltd.	0.76%
Maruti Suzuki India Ltd.	0.72%
IndusInd Bank Ltd.	0.69%
Tata Motors Ltd.	0.69%
Bajaj Finance Ltd.	0.68%
NTPC Ltd.	0.66%
Bharti Airtel Ltd.	0.60%
SBI Life Insurance Company Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.52%
HCL Technologies Ltd.	0.52%
Mahindra & Mahindra Ltd.	0.51%
Tata Consultancy Services Ltd.	0.50%
United Spirits Ltd.	0.46%
Ashok Leyland Ltd	0.45%
Titan Company Ltd.	0.44%
Brigade Enterprises Ltd.	0.39%
Bharat Electronics Ltd.	0.38%
Navin Fluorine International Ltd.	0.37%
PI Industries Ltd.	0.37%
Hindalco Industries Ltd.	0.34%
Max Healthcare Institute Ltd.	0.33%
Page Industries Ltd.	0.33%
SONA BLW PRECISION FORGINGS LTD.	0.33%
Britannia Industries Ltd.	0.33%
Tech Mahindra Ltd.	0.30%
Asian Paints Ltd.	0.28%
PVR Ltd.	0.27%
Kec International Ltd.	0.25%
Dr Lal PathLabs Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
Endurance Technologies Ltd.	0.25%
Tata Steel Ltd.	0.22%
Bajaj Auto Ltd.	0.22%
Samvardhana Motherson International Ltd.	0.21%
SRF Ltd.	0.21%
Dr Reddys Laboratories Ltd.	0.19%
Divis Laboratories Ltd.	0.18%
Bata India Ltd.	0.17%
Federal Bank Ltd.	0.16%
Ambuja Cements Ltd.	0.13%
Avenue Supermarts Ltd.	0.13%
Century Plyboards Ltd.	0.11%
Jubilant Foodworks Ltd	0.10%
Larsen & Toubro Infotech Ltd.	0.09%
Voltas Ltd.	0.07%
Cipla Ltd.	0.07%
Grasim Industries Ltd.	0.04%
<b>Government Securities</b>	<b>5.43%</b>
07.81% Haryana SDL 2032	1.73%
07.96% Maharashtra SDL 2026	1.60%
07.38% GOI 2027	1.59%
07.62% Madhya Pradesh SDL 2026	0.51%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>28.67%</b>
Ultratech Cement Ltd.	1.51%
Sun Pharmaceuticals Industries Ltd.	1.22%
Maruti Suzuki India Ltd.	1.13%
Tata Motors Ltd.	1.08%
NTPC Ltd.	1.07%
Bajaj Finance Ltd.	1.05%
Bharti Airtel Ltd.	0.93%
SBI Life Insurance Company Ltd.	0.83%
HCL Technologies Ltd.	0.83%
Mahindra & Mahindra Ltd.	0.80%
Tata Consultancy Services Ltd.	0.80%
IndusInd Bank Ltd.	0.79%
United Spirits Ltd.	0.74%
Axis Mutual Fund	0.72%
ICICI Prudential Mutual Fund	0.69%
Titan Company Ltd.	0.69%
Ashok Leyland Ltd	0.65%
Bharat Electronics Ltd.	0.61%
Brigade Enterprises Ltd.	0.60%
Nippon India Mutual Fund	0.58%
Navin Fluorine International Ltd.	0.57%
PI Industries Ltd.	0.57%
SBI Mutual Fund	0.57%
Kotak Mahindra Mutual Fund	0.56%
Aditya Birla Sun Life Mutual Fund	0.56%
UTI Mutual Fund	0.55%
Hindalco Industries Ltd.	0.55%
Max Healthcare Institute Ltd.	0.52%
Britannia Industries Ltd.	0.52%
Page Industries Ltd.	0.46%
Tech Mahindra Ltd.	0.46%
SONA BLW PRECISION FORGINGS LTD.	0.45%
Asian Paints Ltd.	0.44%
Kotak Mahindra Bank Ltd.	0.43%
Endurance Technologies Ltd.	0.42%
Tata Steel Ltd.	0.41%
Bajaj Finance Ltd.	0.39%
Dr Reddys Laboratories Ltd.	0.37%
Bajaj Auto Ltd.	0.32%
Kec International Ltd.	0.31%
SRF Ltd.	0.28%
Bata India Ltd.	0.26%
Divis Laboratories Ltd.	0.26%
Ambuja Cements Ltd.	0.20%
Jubilant Foodworks Ltd	0.17%
Century Plyboards Ltd.	0.17%
Federal Bank Ltd.	0.17%
Larsen & Toubro Infotech Ltd.	0.13%
Voltas Ltd.	0.11%
Cipla Ltd.	0.11%
Grasim Industries Ltd.	0.06%
<b>Government Securities</b>	<b>1.89%</b>
7.64% Madhya Pradesh SDL 2033	0.93%
7.39% Maharashtra SDL 2026	0.68%
07.62% Madhya Pradesh SDL 2026	0.28%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.82%</b>
Ultratech Cement Ltd.	2.65%
Sun Pharmaceuticals Industries Ltd.	2.48%
Tata Motors Ltd.	2.25%
SBI Mutual Fund	2.09%
Aditya Birla Sun Life Mutual Fund	2.06%
UTI Mutual Fund	2.00%
Axis Mutual Fund	1.99%
Maruti Suzuki India Ltd.	1.97%
Bharti Airtel Ltd.	1.96%
NTPC Ltd.	1.95%
Nippon India Mutual Fund	1.89%
Bajaj Finance Ltd.	1.84%
ICICI Prudential Mutual Fund	1.76%
HCL Technologies Ltd.	1.60%
SBI Life Insurance Company Ltd.	1.54%
Mahindra & Mahindra Ltd.	1.41%
Kotak Mahindra Mutual Fund	1.36%
Titan Company Ltd.	1.26%
Tata Consultancy Services Ltd.	1.20%
IndusInd Bank Ltd.	1.06%
Tech Mahindra Ltd.	1.01%
Hindalco Industries Ltd.	1.00%
Asian Paints Ltd.	0.96%
Britannia Industries Ltd.	0.93%
Nippon India Mutual Fund	0.93%
Tata Steel Ltd.	0.86%
Bajaj Auto Ltd.	0.73%
Bajaj Finance Ltd.	0.72%
Adani Ports and Special Economic Zone Ltd.	0.67%
Dr Reddys Laboratories Ltd.	0.65%
Tata Consumer Products Ltd.	0.64%
UPL Ltd.	0.59%
Divis Laboratories Ltd.	0.48%
JSW Steel Ltd.	0.34%
Grasim Industries Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.27%
Oil & Natural Gas Corpn Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Cipla Ltd.	0.19%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.18%
Adani Enterprises Ltd.	0.06%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>33.30%</b>
Bharat Petroleum Corporation Ltd.	2.62%
Grasim Industries Ltd.	2.44%
Ambuja Cements Ltd.	2.41%
Tata Power Co. Ltd.	2.28%
Siemens Ltd.	2.15%
Indian Hotels Ltd.	2.08%
Gail (India) Ltd.	2.07%
ICICI Bank Ltd.	1.73%
Ashok Leyland Ltd	1.64%
Hindustan Aeronautics Ltd.	1.55%
Bharat Electronics Ltd.	1.48%
Indian Railway Catering and Tourism Corporation Ltd.	1.45%
Container Corporation Of India Ltd.	1.38%
Hindustan Petroleum Corporation Ltd.	1.06%
ACC Ltd.	1.02%
Indian Oil Corporation Ltd.	0.99%
Max Healthcare Institute Ltd.	0.65%
The Phoenix Mills Ltd.	0.54%
State Bank of India	0.53%
ABB India Ltd.	0.51%
Cholamandalam Investment and Finance Company Ltd.	0.50%
KNR Constructions Ltd.	0.49%
Thermax Ltd.	0.48%
APL Apollo Tubes Ltd.	0.46%
Escorts Ltd.	0.40%
Kec International Ltd.	0.39%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>29.68%</b>
Hindustan Aeronautics Ltd.	3.03%
Gail (India) Ltd.	2.85%
Canara Bank Ltd.	2.27%
Power Finance Corporation Ltd.	2.10%
Rural Electrification Corporation	2.08%
Indian Railway Catering and Tourism Corporation Ltd.	2.02%
Container Corporation Of India Ltd.	1.96%
Hindustan Petroleum Corporation Ltd.	1.70%
Punjab National Bank	1.66%
Steel Authority of India Ltd.	1.26%
Union Bank Of India Ltd.	1.21%
Bharat Heavy Electricals Ltd.	1.11%
Cochin Shipyard Ltd.	1.01%
NHPC	0.96%
Oil India Ltd.	0.95%
National Mineral Development Corporation Ltd.	0.89%
Gujarat Gas Co. Ltd.	0.83%
Beml Ltd.	0.67%
Gujarat State Petronet Ltd.	0.50%
NMDC Steel Ltd.	0.46%
Beml Land Assets Ltd.	0.16%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.96%</b>
Ultratech Cement Ltd.	0.40%
Tata Motors Ltd.	0.37%
Bajaj Finance Ltd.	0.36%
Sun Pharmaceuticals Industries Ltd.	0.35%
Maruti Suzuki India Ltd.	0.33%
IndusInd Bank Ltd.	0.32%
NTPC Ltd.	0.30%
Bharti Airtel Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.25%
HCL Technologies Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.24%
Mahindra & Mahindra Ltd.	0.24%
Tata Consultancy Services Ltd.	0.23%
Ashok Leyland Ltd	0.21%
United Spirits Ltd.	0.21%
Titan Company Ltd.	0.20%
Page Industries Ltd.	0.19%
Brigade Enterprises Ltd.	0.18%
PI Industries Ltd.	0.18%
Bharat Electronics Ltd.	0.17%
Navin Fluorine International Ltd.	0.16%
Britannia Industries Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
SONA BLW PRECISION FORGINGS LTD.	0.15%
Asian Paints Ltd.	0.14%
Endurance Technologies Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Kec International Ltd.	0.13%
PVR Ltd.	0.12%
Bajaj Auto Ltd.	0.11%
Bajaj Finance Ltd.	0.11%
Dr Lal PathLabs Ltd.	0.10%
Tata Steel Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.09%
Samvardhana Motherson International Ltd.	0.09%
SRF Ltd.	0.09%
Bata India Ltd.	0.08%
Divis Laboratories Ltd.	0.08%
Federal Bank Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Century Plyboards Ltd.	0.05%
Jubilant Foodworks Ltd	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Cipla Ltd.	0.03%
Voltas Ltd.	0.03%
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>1.96%</b>
7.74% Maharashtra SDL 2033	0.98%
7.64% Maharashtra SDL 2033	0.98%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.77%</b>
Ultratech Cement Ltd.	0.93%
Sun Pharmaceuticals Industries Ltd.	0.76%
Maruti Suzuki India Ltd.	0.73%
IndusInd Bank Ltd.	0.69%
Tata Motors Ltd.	0.68%
Bajaj Finance Ltd.	0.67%
NTPC Ltd.	0.66%
Bharti Airtel Ltd.	0.59%
SBI Life Insurance Company Ltd.	0.55%
HCL Technologies Ltd.	0.52%
Kotak Mahindra Bank Ltd.	0.51%
Mahindra & Mahindra Ltd.	0.51%
Tata Consultancy Services Ltd.	0.49%
United Spirits Ltd.	0.46%
Ashok Leyland Ltd	0.45%
Titan Company Ltd.	0.44%
Bharat Electronics Ltd.	0.38%
Brigade Enterprises Ltd.	0.38%
PI Industries Ltd.	0.37%
Navin Fluorine International Ltd.	0.37%
Page Industries Ltd.	0.35%
Hindalco Industries Ltd.	0.34%
Britannia Industries Ltd.	0.33%
Max Healthcare Institute Ltd.	0.33%
SONA BLW PRECISION FORGINGS LTD.	0.30%
Tech Mahindra Ltd.	0.30%
Asian Paints Ltd.	0.28%
Bajaj Finance Ltd.	0.25%
PVR Ltd.	0.25%
Endurance Technologies Ltd.	0.25%
Kec International Ltd.	0.25%
Dr Lal PathLabs Ltd.	0.23%
Bajaj Auto Ltd.	0.21%
Tata Steel Ltd.	0.21%
SRF Ltd.	0.19%
Dr Reddys Laboratories Ltd.	0.19%
Samvardhana Motherson International Ltd.	0.19%
Divis Laboratories Ltd.	0.17%
Federal Bank Ltd.	0.16%
Bata India Ltd.	0.15%
Ambuja Cements Ltd.	0.12%
Avenue Supermarts Ltd.	0.12%
Century Plyboards Ltd.	0.11%
Jubilant Foodworks Ltd	0.10%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.07%
Cipla Ltd.	0.06%
Grasim Industries Ltd.	0.04%
<b>Government Securities</b>	<b>0.60%</b>
7.74% Maharashtra SDL 2033	0.60%



## Fund Annexure Details (Other Than Top 10 Securities)









Security Name	Net Asset (%)
<b>Equities</b>	<b>27.27%</b>
Ultratech Cement Ltd.	1.44%
Sun Pharmaceuticals Industries Ltd.	1.17%
Maruti Suzuki India Ltd.	1.08%
Bajaj Finance Ltd.	1.01%
NTPC Ltd.	1.01%
Tata Motors Ltd.	1.00%
Bharti Airtel Ltd.	0.89%
SBI Life Insurance Company Ltd.	0.81%
HCL Technologies Ltd.	0.79%
Tata Consultancy Services Ltd.	0.79%
Mahindra & Mahindra Ltd.	0.77%
IndusInd Bank Ltd.	0.71%
United Spirits Ltd.	0.70%
Axis Mutual Fund	0.69%
ICICI Prudential Mutual Fund	0.66%
Titan Company Ltd.	0.66%
Ashok Leyland Ltd	0.62%
Bharat Electronics Ltd.	0.58%
Brigade Enterprises Ltd.	0.57%
Navin Fluorine International Ltd.	0.55%
PI Industries Ltd.	0.55%
SBI Mutual Fund	0.55%
Aditya Birla Sun Life Mutual Fund	0.54%
Nippon India Mutual Fund	0.54%
Hindalco Industries Ltd.	0.53%
Kotak Mahindra Mutual Fund	0.53%
UTI Mutual Fund	0.51%
Britannia Industries Ltd.	0.50%
Max Healthcare Institute Ltd.	0.50%
Tech Mahindra Ltd.	0.44%
Page Industries Ltd.	0.43%
Asian Paints Ltd.	0.42%
SONA BLW PRECISION FORGINGS LTD.	0.42%
Kotak Mahindra Bank Ltd.	0.41%
Tata Steel Ltd.	0.41%
Endurance Technologies Ltd.	0.39%
Bajaj Finance Ltd.	0.37%
Dr Reddys Laboratories Ltd.	0.35%
Bajaj Auto Ltd.	0.31%
Kec International Ltd.	0.28%
SRF Ltd.	0.27%
Bata India Ltd.	0.25%
Divis Laboratories Ltd.	0.23%
Ambuja Cements Ltd.	0.18%
Century Plyboards Ltd.	0.16%
Federal Bank Ltd.	0.16%
Jubilant Foodworks Ltd	0.16%
Larsen & Toubro Infotech Ltd.	0.12%
Cipla Ltd.	0.10%
Voltas Ltd.	0.10%
Grasim Industries Ltd.	0.06%
<b>Government Securities</b>	<b>1.19%</b>
07.62% Madhya Pradesh SDL 2026	0.79%
7.74% Maharashtra SDL 2033	0.40%

## Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.70%</b>
Ultratech Cement Ltd.	2.63%
Sun Pharmaceuticals Industries Ltd.	2.36%
Tata Motors Ltd.	2.24%
SBI Mutual Fund	2.01%
Aditya Birla Sun Life Mutual Fund	1.98%
Maruti Suzuki India Ltd.	1.97%
Axis Mutual Fund	1.96%
Bharti Airtel Ltd.	1.92%
UTI Mutual Fund	1.92%
NTPC Ltd.	1.89%
Nippon India Mutual Fund	1.85%
Bajaj Finance Ltd.	1.83%
ICICI Prudential Mutual Fund	1.70%
HCL Technologies Ltd.	1.58%
SBI Life Insurance Company Ltd.	1.45%
Mahindra & Mahindra Ltd.	1.40%
Kotak Mahindra Mutual Fund	1.35%
Titan Company Ltd.	1.26%
Nippon India Mutual Fund	1.19%
Tata Consultancy Services Ltd.	1.18%
IndusInd Bank Ltd.	1.00%
Tech Mahindra Ltd.	1.00%
Hindalco Industries Ltd.	0.93%
Britannia Industries Ltd.	0.91%
Asian Paints Ltd.	0.90%
Tata Steel Ltd.	0.78%
Bajaj Auto Ltd.	0.73%
Bajaj Finance Ltd.	0.69%
Dr Reddys Laboratories Ltd.	0.65%
Adani Ports and Special Economic Zone Ltd.	0.63%
Tata Consumer Products Ltd.	0.58%
UPL Ltd.	0.54%
Divis Laboratories Ltd.	0.47%
JSW Steel Ltd.	0.32%
Grasim Industries Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Oil & Natural Gas Corpn Ltd.	0.23%
Cipla Ltd.	0.19%
Hero MotoCorp Ltd.	0.17%
Apollo Hospitals Enterprise Ltd.	0.16%
Adani Enterprises Ltd.	0.05%

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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 <p><b>NEFT</b></p> <p>Make payments through Net banking or by submitting the NEFT form to the bank.</p>	 <p><b>Axis Bank</b></p> <p>Pay your Premium at any of the Axis Bank Branches.</p>
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