

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:

Indian economy continues to show signs of resilient domestic growth while facing head wind on account of softness in global demand. It is remarkable to note that astute policy making and execution across the country is the key driving force to make India as one of the fastest growing country in the world.

The Union Budget was well balanced in terms of focus on growth to boost consumption while following the path of fiscal prudence. The government expects to invest multi-year high to build infrastructure while reigning in the fiscal deficit to 5.9% of GDP in FY 24 from 6.4% of GDP in FY 23. In fact, the assumptions incorporated in the making of budget, be it expenditure or revenue, all are budgeted realistically.

Relentless focus of Government & RBI has brought the CPI within tolerance level for the second consecutive month at 5.72% (YoY) on account of seasonal softening of food prices. However, core CPI has been continuing to be firm at 6.08% (YoY), as producers may take some more time to lower the price as raw material prices are yet to soften sustainably.

It is interesting to note that though US Dollar Index has fallen ~10% in last one year, yet INR has not been able to appreciate to that extent. Ostensibly, the reason lies in the persistent high demand for USD, which is reflecting in high twin deficit of current and trade account. The latest measures announced to attract foreign capital through GIFT city may augment the supply of foreign exchange to balance the twin deficit and thus allow INR to achieve its intrinsic value in medium term.

Global Economy:

USA has been facing the conundrum of softness in the economy, especially in the IT sector while labor market continues to be strong. This is creating the dilemma for the Federal reserve to how long to continue to raise policy rates to tame persistent high inflation, which is now witnessing softening bias.

Europe and UK are also witnessing lower but still high inflation as prices of energy has cool down. The economic activity was sluggish in these economic areas.

It is expected that major advance economies will continue to tread the path of raising the policy rates to quell the inflation as well as to normalize the policy rates.

Fixed Income Outlook and Strategy:

We expect that interest rates are closer to the peak as inflationary outlook is well anchored. This is reflecting in lower volatility in the recent months across the yield curve. Demand for credit is inching up and this is prompting companies to visit bond market to raise debt capital. This is pushing spreads higher on corporate bonds.

We have been maintaining term to maturity closer to the benchmark while being underweight in the corporate bonds to mitigate the risk of widening of spreads.

Equity Strategy:

In the near term, as global demand weakens, the drag from slowing exports, resilient imports and still elevated input prices (especially crude) will pose a challenge for CAD funding coupled with depreciating rupee. That said, India is relatively better sheltered from external headwinds than more export-dependent economies like China. India's growth trajectory remains better and profitability of the Nifty-50 index is still estimated to grow strong over the next two years. The recent union budget further provides growth impetus through a huge jump in Capex allocations, which is expected to have a multiplier effect in the years to come.

Having already outperformed global markets in the past two years, returns from Indian equity hereafter are expected to be more steady and gradual. We had increased the allocations to defensives in anticipation of the market volatility. Post the recent correction, the risk reward is turning favourable. We remain nimble and continue with our bottoms-up portfolio construction approach, focusing of businesses with strong and clean balance sheet, efficient capital allocation and pricing power.

Equity Outlook:

Equities were sideways led by stiff market valuations amidst moderating growth. Further, FIIs has been continuing to reduce exposure to India and switch to other EMs such as China, led by re-opening drive after the Covid induced lockdowns. Domestic earnings were mixed with a key theme of urban demand normalising for base-effect and seasonality while momentum in rural demand is expected soon. Operating margins have improved across industries driven by pricing power and softening input prices.

India has done enough heavy lifting in the last couple of years to take the country to the next level and the recent union budget continues to focus on the structural growth drivers of the economy. Indian economy today is rewired with a new model of multi-year growth. We see these structural themes likely to play out over time:

- Entrenching financial inclusion, digitization and formalization:
 - Structures like Aadhar, GST, UPI, RERA, CSC, ONDC, planned Bima Sugam, etc. has created a vast, interconnected and a more efficient economy
 - Interconnectedness coupled with a diversified economy has led to one sector of the economy always doing well. This is also aiding growth in services exports and remittances (India remains one of the top remittance recipient of the world)
- Democracy, demography and demand:
 - Nearly half of Indians are below the age of 25 with majority having access to smart phones, internet and global products. They are English speaking, competitive and aspiring & they have become the largest global talent pool across labour market.
 - Affluence led consumption: resilient urban incomes and additionally demand for premium products are well entrenched even in rural areas.
- Strong levers for private capex and manufacturing uptick- multiplier effects:
 - 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.
 - Re-globalisation- India as a credible and competitive global factory
 - ❑ Communication networks, multi-modal logistics, PLI and FTAs are driving manufacturing exports and buoyancy every year. Stable policies and level playing field remain critical while increasing tariffs can be a dampener. The real test lies in attracting large number of global firms. South Korea, Poland, Vietnam, Malaysia and Indonesia are key challengers.
 - ❑ India's asymmetric trade with China led by deepening structural dependence on China imports needs to reduce as the foremost sign of success.
 - Thriving entrepreneurship, especially first generation and from new towns
 - ❑ Visible from the start-up ecosystem, large number of unicorns and huge investments by venture capitalists driving innovations and employment.
 - Consolidation and global competitiveness
 - ❑ Across industries driving efficiencies and self-reliance
 - Infrastructure augmentation
 - ❑ Continued investments across the spectrum has boosted competitiveness
- 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
- Healthcare and Tourism
 - Advancing like never before with brand India upgrade and fresh investments

A confluence of these themes and radical reforms provides scope for India's corporate earnings to structurally outpace its nominal GDP growth. Additionally, the world wants to diversify away from China as its key manufacturing centre and away from the US as its key consumption centre. India is perhaps the only country that furnishes both. More FTAs will be a remarkable growth catalyst.

In addition, Indian economy is in a relatively stronger footing, given the following strengths:

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

At this stage we believe that in 2023:

- Global recession though inevitable, is expected to be mild and orderly. China has reverted policy goal to growth with faster re-opening and financial support which will unleash huge pent-up consumption demand to start with.
- Global interest rates shall peak though will stay elevated and full impact of monetary tightening will be seen. The world is witnessing a big shift in terms of rise in cost of capital after more than a decade which is here to stay. Overshooting of interest rates remains an important risk to growth.
- The benefit of frontloading of global synchronized rate hikes is now evident from abating input cost pressures. That said, prices may soar sporadically as manufacturers continue to pass on the higher input costs coupled with pent-up consumption demand from China. Further, global oil demand is expected to exceed pre-pandemic levels. Overall global core- inflation will remain structurally sticky.
- Even as geopolitical conflicts will simmer, China's territorial assertions remain a watch.
- USD should weaken due to greater monetary policy convergence.

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

NAV as on January 31, 2023:	28.6696
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.35%	2.69%	2.77%	2.69%	5.20%	7.28%
Benchmark**	0.44%	3.45%	3.45%	3.26%	5.88%	7.15%

* 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	--
Debt	5.64
Total	5.64

Modified Duration[#]

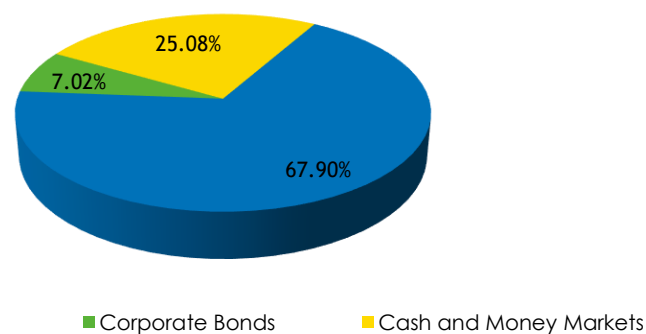
Security Type	Duration
Fixed Income Investments	4.62

Security Name

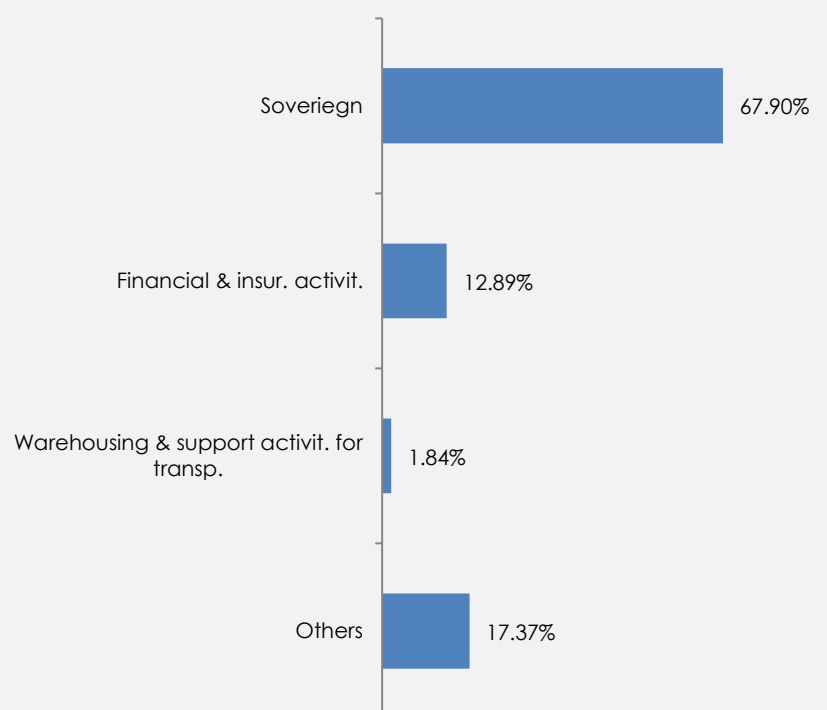
Security Name	Net Asset (%)
Government Securities	67.90%
07.41% GOI 2036	18.54%
7.81% Haryana SDL 2032	7.20%
07.64% Maharashtra SDL 2033	6.01%
07.62% Madhya Pradesh SDL 2026	5.35%
07.36% GOI 2052	4.56%
7.49% Gujarat SDL 2026	4.45%
07.10% GOI 2029	4.20%
07.80% Tamilnadu SDL 2032	3.94%
07.24% Gujarat SDL 2026	3.88%
07.62% Tamil Nadu SDL 2033	3.36%
Others	6.41%
Corporate Bonds	7.02%
Indiabulls Housing Finance Ltd.	3.58%
Adani Ports and Special Economic Zone Ltd.	1.84%
Reliance Capital Ltd.	1.18%
Piramal Capital & Housing Finance Ltd.	0.42%
Cash and Money Markets	25.08%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

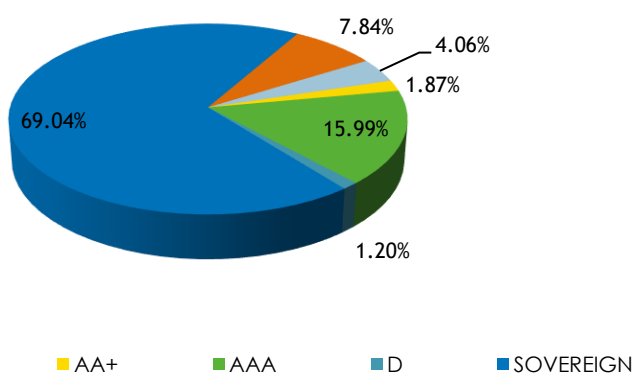
Asset Mix



Sectoral Break-Up[§]



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

NAV as on January 31, 2023:	37.8212
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.15%	2.64%	2.19%	4.60%	7.15%	7.76%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	7.56%

* 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	16.49
Debt	88.26
Total	104.75

Modified Duration[#]

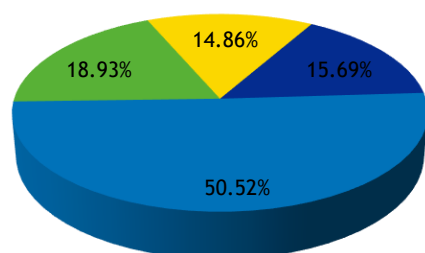
Security Type	Duration
Fixed Income Investments	4.69

Security Name

Net Asset (%)

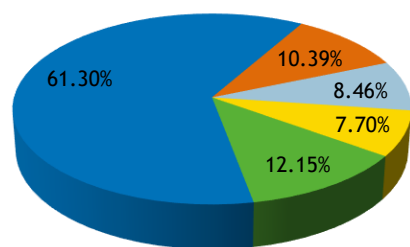
Security Name	Net Asset (%)
Equities	15.69%
HDFC Bank Ltd.	1.44%
Infosys Ltd.	1.37%
ICICI Bank Ltd.	1.34%
Reliance Industries Ltd.	1.20%
Axis Bank Ltd.	0.69%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.58%
Housing Development Finance Corporation Ltd.	0.50%
ITC Ltd.	0.46%
Hindustan Unilever Ltd.	0.42%
Others	7.11%
Government Securities	50.52%
07.41% GOI 2036	15.35%
07.62% Tamil Nadu SDL 2033	6.89%
07.62% Madhya Pradesh SDL 2026	4.23%
07.36% GOI 2052	3.89%
07.10% GOI 2029	3.48%
7.16% GOI 2023	2.54%
07.86% Haryana SDL 2032	2.32%
07.96% Maharashtra SDL 2026	2.08%
07.37% Tamil Nadu SDL 2026	2.04%
07.39% Maharashtra SDL 2026	1.88%
Others	5.82%
Corporate Bonds	18.93%
Indiabulls Housing Finance Ltd.	6.36%
Adani Ports and Special Economic Zone Ltd.	6.35%
NABARD	3.59%
HDFC Bank Ltd.	2.02%
Piramal Capital & Housing Finance Ltd.	0.61%
NTPC Ltd.	0%
Cash and Money Markets	14.86%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



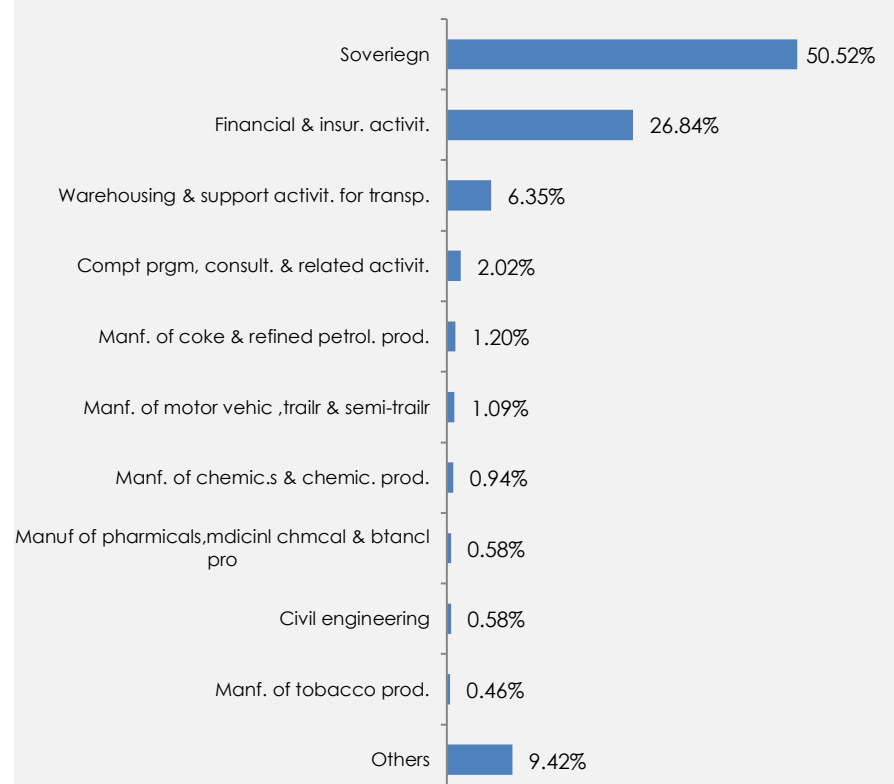
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

Sectoral Break-Up[§]



§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

NAV as on January 31, 2023:	31.9864
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.18%	2.64%	2.30%	4.86%	7.18%	7.27%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	8.04%

* 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	4.06
Debt	20.67
Total	24.73

Modified Duration[#]

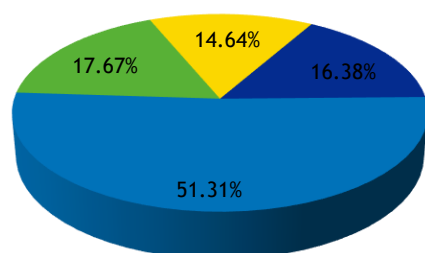
Security Type	Duration
Fixed Income Investments	4.71

Security Name

Net Asset (%)

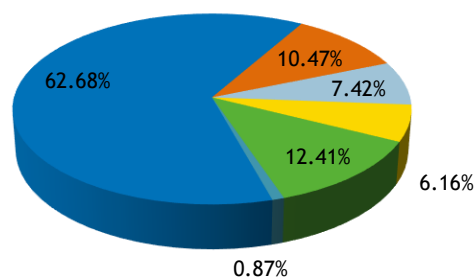
Security Name	Net Asset (%)
Equities	16.38%
HDFC Bank Ltd.	1.48%
Infosys Ltd.	1.43%
ICICI Bank Ltd.	1.40%
Reliance Industries Ltd.	1.22%
Axis Bank Ltd.	0.72%
Larsen & Toubro Ltd.	0.60%
State Bank of India	0.60%
Housing Development Finance Corporation Ltd.	0.51%
ITC Ltd.	0.48%
Ultratech Cement Ltd.	0.46%
Others	7.48%
Government Securities	51.31%
07.41% GOI 2036	15.40%
07.62% Tamil Nadu SDL 2033	6.12%
07.62% Madhya Pradesh SDL 2026	4.15%
07.36% GOI 2052	3.88%
07.10% GOI 2029	3.52%
07.84% Tamil Nadu SDL 2026	2.25%
07.96% Maharashtra SDL 2026	2.14%
07.86% Haryana SDL 2032	2.11%
07.37% Tamil Nadu SDL 2026	2.10%
7.81% Haryana SDL 2032	2.05%
Others	7.59%
Corporate Bonds	17.67%
Indiabulls Housing Finance Ltd.	5.30%
Adani Ports and Special Economic Zone Ltd.	5.04%
NABARD	3.80%
HDFC Bank Ltd.	2.04%
Piramal Capital & Housing Finance Ltd.	0.77%
Reliance Capital Ltd.	0.72%
NTPC Ltd.	0%
Cash and Money Markets	14.64%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

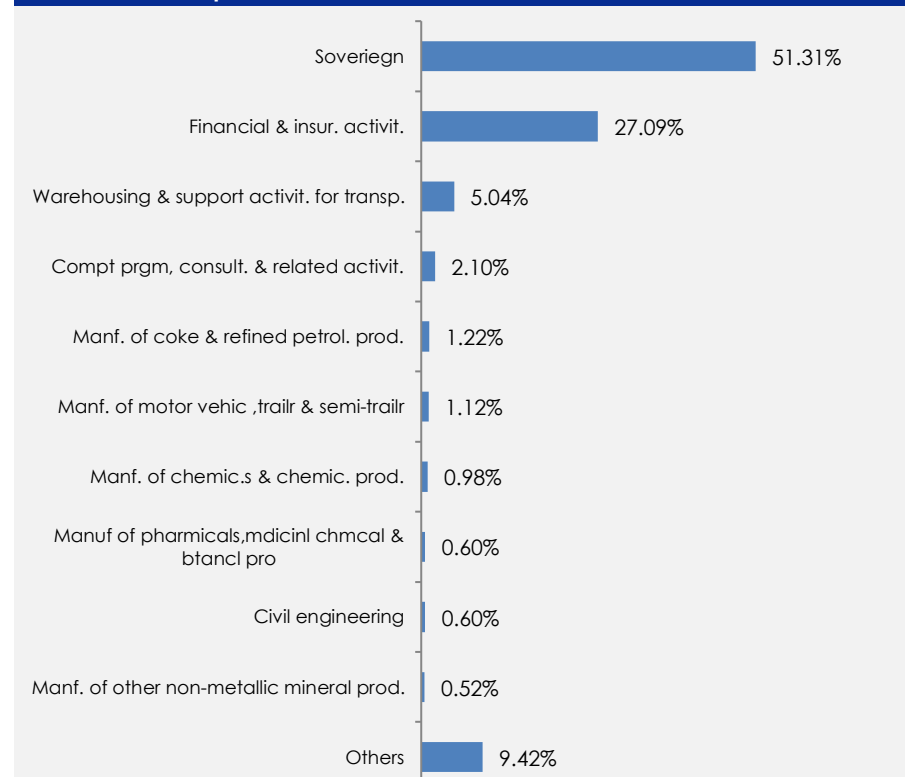


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



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

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	92.1974
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.77%	2.44%	1.58%	7.29%	8.91%	11.76%
Benchmark**	-0.57%	3.36%	3.22%	7.15%	9.22%	10.28%

* 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

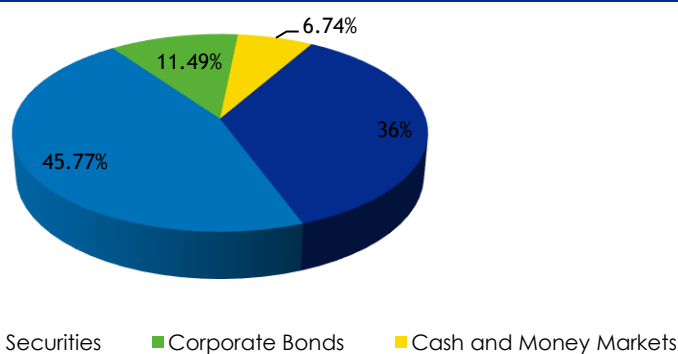
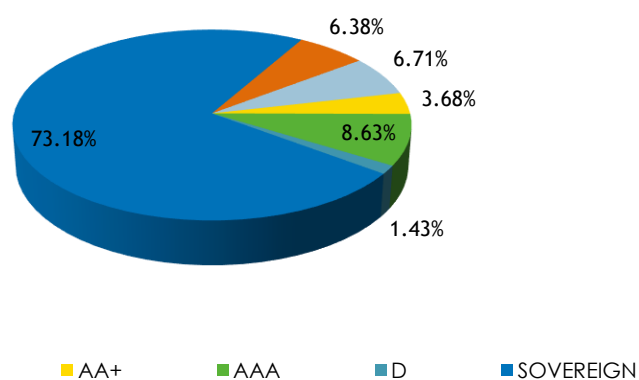
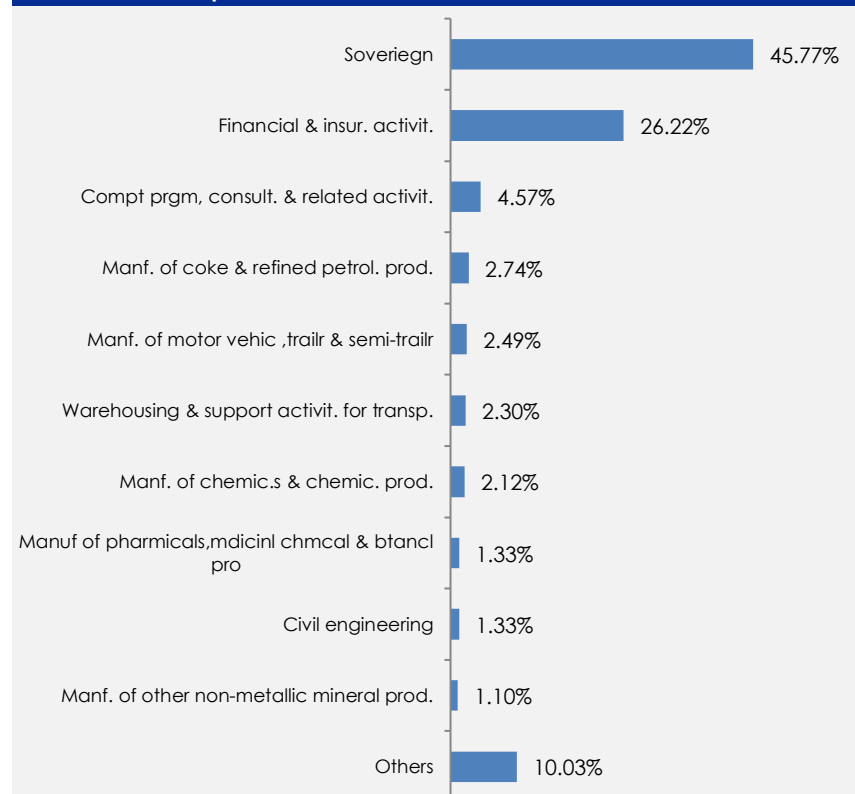
Asset Class	AUM (in Cr.)
Equity	89.44
Debt	158.98
Total	248.42

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.73

Security Name**Net Asset (%)**

Security Name	Net Asset (%)
Equities	36.00%
HDFC Bank Ltd.	3.32%
Infosys Ltd.	3.08%
ICICI Bank Ltd.	3.07%
Reliance Industries Ltd.	2.74%
Axis Bank Ltd.	1.58%
Larsen & Toubro Ltd.	1.33%
State Bank of India	1.32%
Housing Development Finance Corporation Ltd.	1.14%
ITC Ltd.	1.06%
Ultratech Cement Ltd.	0.96%
Others	16.40%
Government Securities	45.77%
07.41% GOI 2036	11.74%
7.16% GOI 2023	5.71%
07.62% Tamil Nadu SDL 2033	5.06%
07.62% Madhya Pradesh SDL 2026	3.03%
07.36% GOI 2052	2.97%
07.10% GOI 2029	2.67%
07.86% Haryana SDL 2032	2.47%
07.39% Maharashtra SDL 2026	1.58%
07.96% Maharashtra SDL 2026	1.55%
7.81% Haryana SDL 2032	1.52%
Others	7.47%
Corporate Bonds	11.49%
Indiabulls Housing Finance Ltd.	4.06%
NABARD	2.61%
Adani Ports and Special Economic Zone Ltd.	2.30%
HDFC Bank Ltd.	1.50%
Reliance Capital Ltd.	0.89%
Piramal Capital & Housing Finance Ltd.	0.13%
NTPC Ltd.	0.00%
Cash and Money Markets	6.74%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix**Rating Profile****Sectoral Break-Up[§]**

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

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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

NAV as on January 31,2023:	89.7240
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.87%	2.74%	1.69%	12.94%	12.36%	12.74%
Benchmark**	-1.72%	3.14%	2.52%	11.32%	12.33%	11.64%

* 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	550.96
Debt	178.96
Total	729.92

Modified Duration#

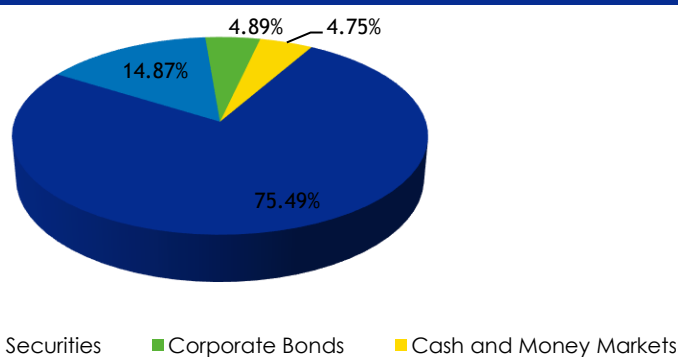
Security Type	Duration
Fixed Income Investments	4.73

Security Name

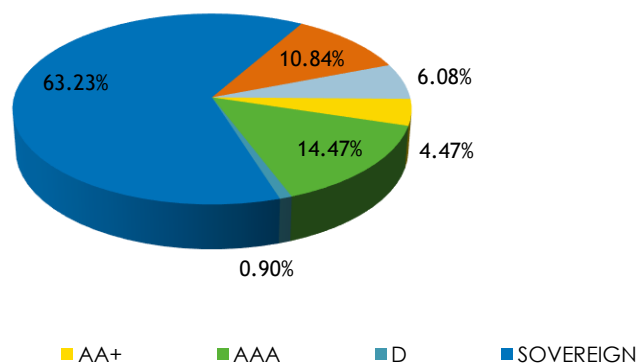
Security Name	Net Asset (%)
Equities	75.49%
Infosys Ltd.	6.66%
Reliance Industries Ltd.	5.95%
HDFC Bank Ltd.	5.10%
ICICI Bank Ltd.	4.68%
Kotak Mahindra Mutual Fund	4.46%
Nippon India Mutual Fund	3.04%
Larsen & Toubro Ltd.	2.79%
Axis Bank Ltd.	2.49%
Housing Development Finance Corporation Ltd.	2.46%
State Bank of India	2.07%
Others	35.79%
Government Securities	14.87%
07.41% GOI 2036	4.42%
07.62% Tamil Nadu SDL 2033	1.40%
07.62% Madhya Pradesh SDL 2026	1.17%
07.36% GOI 2052	1.16%
07.10% GOI 2029	1.03%
07.38% Madhya Pradesh SDL 2026	0.90%
07.86% Haryana SDL 2032	0.80%
07.64% Maharashtra SDL 2033	0.73%
07.96% Maharashtra SDL 2026	0.63%
7.81% Haryana SDL 2032	0.62%
Others	2.01%
Corporate Bonds	4.89%
Indiabulls Housing Finance Ltd.	1.38%
Adani Ports and Special Economic Zone Ltd.	1.05%
NABARD	1.03%
HDFC Bank Ltd.	0.62%
Indian Railway Finance Corporation Ltd.	0.55%
Reliance Capital Ltd.	0.21%
Piramal Capital & Housing Finance Ltd.	0.05%
NTPC Ltd.	0.00%
Cash and Money Markets	4.75%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

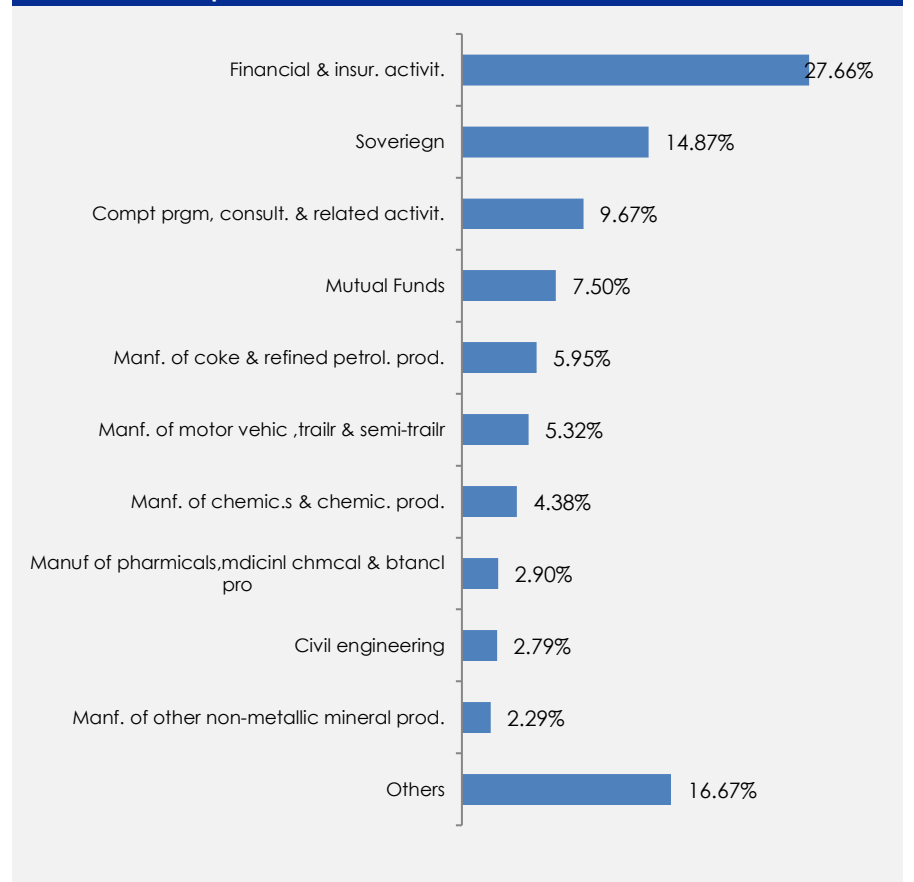
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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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

NAV as on January 31,2023:	40.5480
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.42%	2.70%	1.41%	16.10%	14.30%	9.81%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	8.53%

* 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.

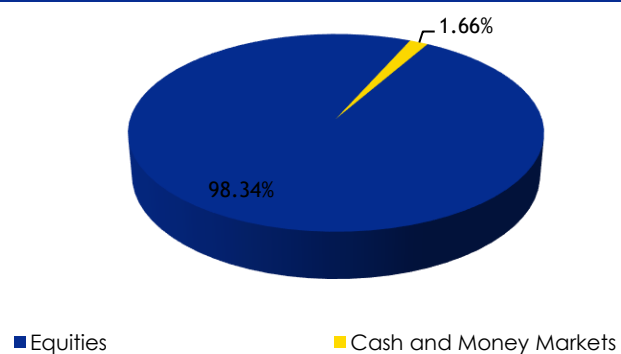
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.12
Debt	0.99
Total	60.11

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

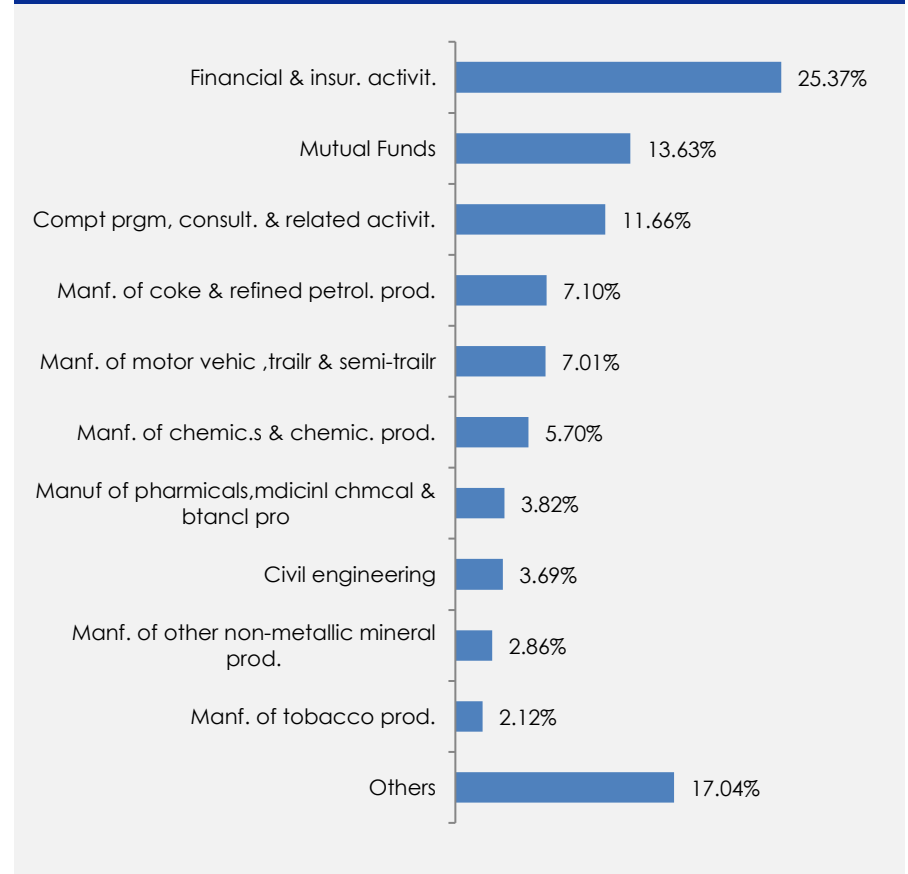
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.34%
Kotak Mahindra Mutual Fund	9.49%
Infosys Ltd.	8.36%
Reliance Industries Ltd.	7.10%
ICICI Bank Ltd.	5.68%
HDFC Bank Ltd.	5.65%
Larsen & Toubro Ltd.	3.69%
Housing Development Finance Corporation Ltd.	3.21%
Axis Bank Ltd.	2.98%
Hindustan Unilever Ltd.	2.68%
Nippon India Mutual Fund	2.59%
Others	46.91%
Cash and Money Markets	1.66%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	30.7918
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.91%	4.31%	4.19%	16.82%	15.44%	7.75%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	7.21%

* 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.

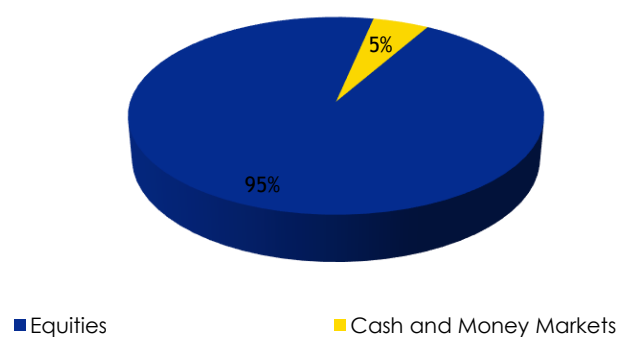
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	56.66
Debt	2.98
Total	59.64

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



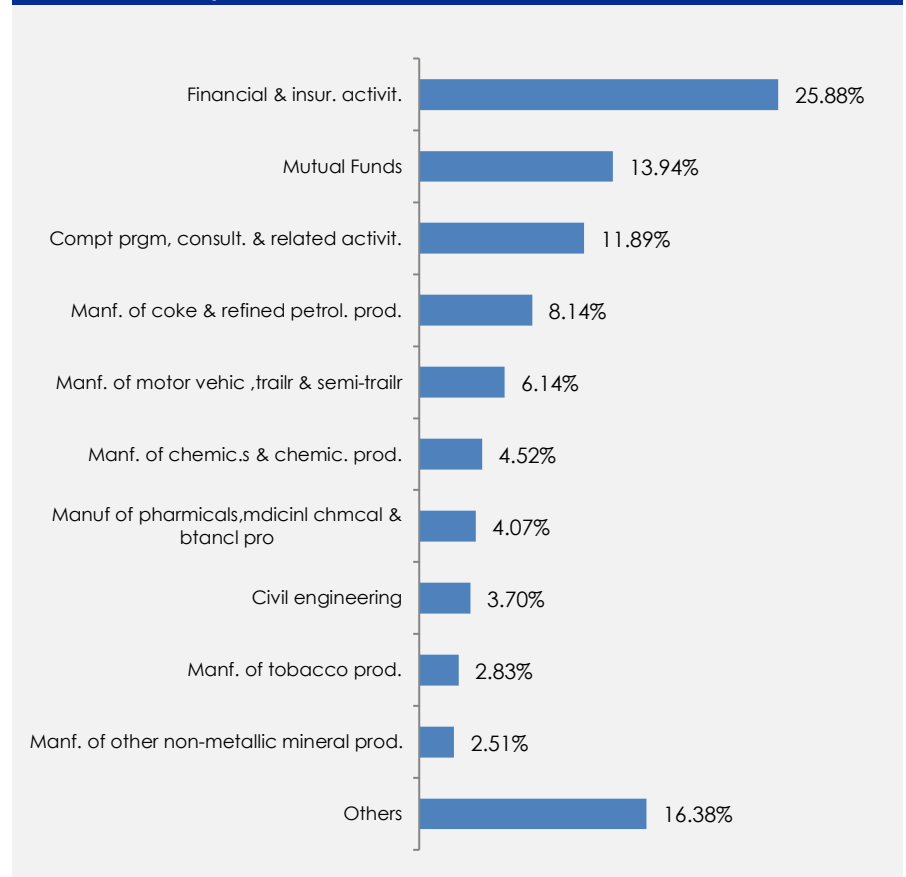
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.00%
Kotak Mahindra Mutual Fund	9.69%
Infosys Ltd.	8.20%
Reliance Industries Ltd.	7.82%
ICICI Bank Ltd.	5.51%
HDFC Bank Ltd.	5.16%
Housing Development Finance Corporation Ltd.	4.50%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	3.08%
Axis Bank Ltd.	2.87%
Nippon India Mutual Fund	2.84%
Others	41.63%
Cash and Money Markets	5.00%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



§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

NAV as on January 31, 2023:	20.8667
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.99%	16.14%	11.71%	34.33%	19.63%	5.79%
Benchmark**	-2.67%	12.63%	8.10%	30.40%	14.07%	0.02%

* 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.

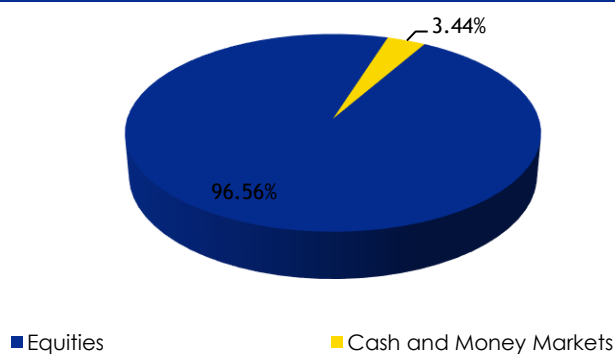
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	69.51
Debt	2.47
Total	71.98

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



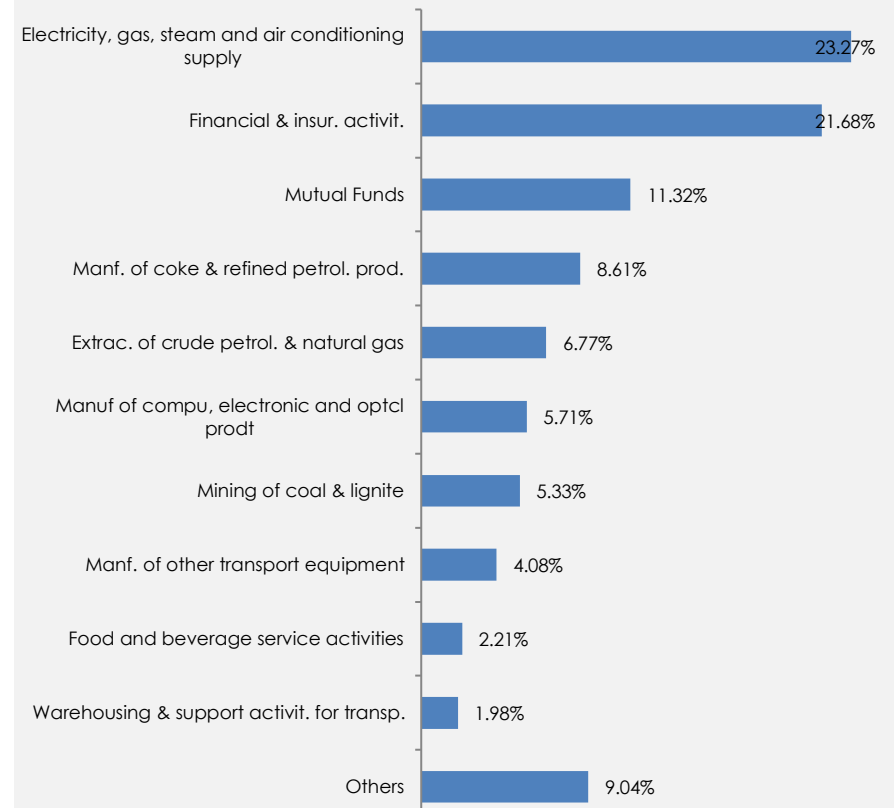
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.56%
Kotak Mahindra Mutual Fund	11.32%
State Bank of India	9.66%
NTPC Ltd.	9.62%
Power Grid Corporation of India Ltd.	7.53%
Oil & Natural Gas Corpn Ltd.	5.75%
Bharat Electronics Ltd.	5.71%
Coal India Ltd.	5.33%
Hindustan Aeronautics Ltd.	3.57%
Bharat Petroleum Corporation Ltd.	3.54%
Bank of Baroda	3.42%
Others	31.11%
Cash and Money Markets	3.44%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up^{\$}



^{\$}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

NAV as on January 31, 2023:	20.8263
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.88%	2.36%	-3.06%	20.08%	21.71%	5.77%
Benchmark**	-3.72%	3.40%	-4.30E-06	17.30%	15.84%	2.48%

* 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.

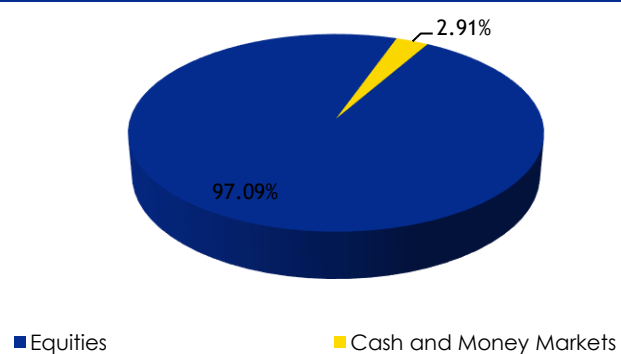
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	31.86
Debt	0.95
Total	32.81

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

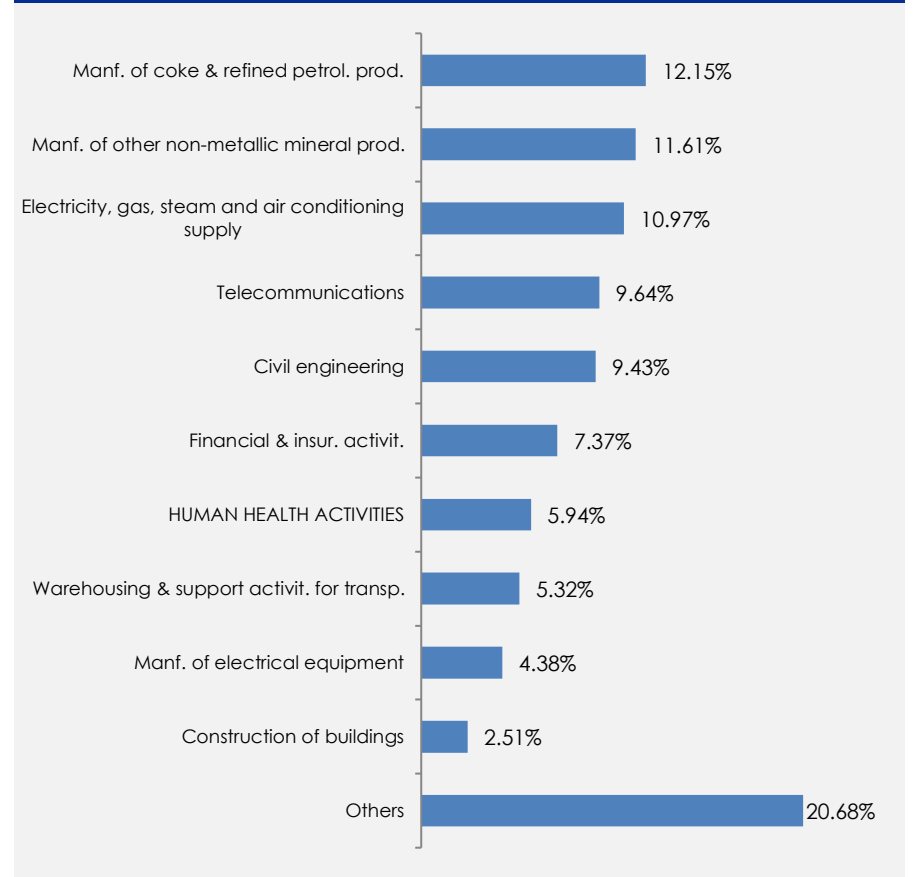
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.09%
Bharti Airtel Ltd.	9.64%
Larsen & Toubro Ltd.	9.43%
Reliance Industries Ltd.	9.39%
Ultratech Cement Ltd.	6.50%
NTPC Ltd.	5.94%
Adani Ports and Special Economic Zone Ltd.	4.02%
Apollo Hospitals Enterprise Ltd.	3.84%
Tata Power Co. Ltd.	2.61%
The Phoenix Mills Ltd.	2.51%
Ambuja Cements Ltd.	2.48%
Others	40.73%
Cash and Money Markets	2.91%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

§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 January 31,2023:	32.5314
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	-1.82%	3.02%	2.87%	13.53%	13.77%	10.79%
Benchmark**	-1.70%	3.24%	3.14%	11.76%	13.81%	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.

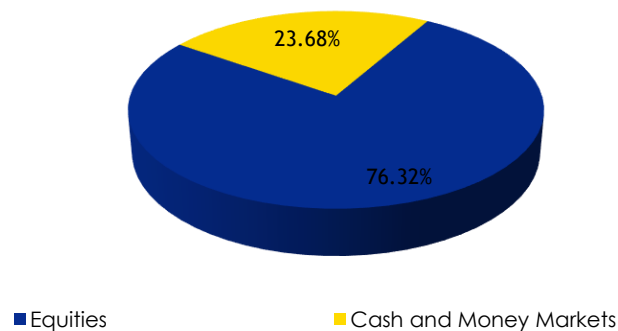
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.00
Debt	18.34
Total	77.34

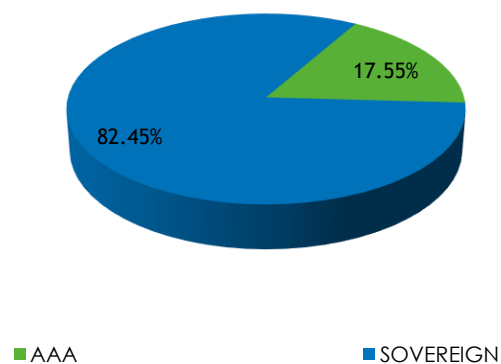
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.17

Asset Mix

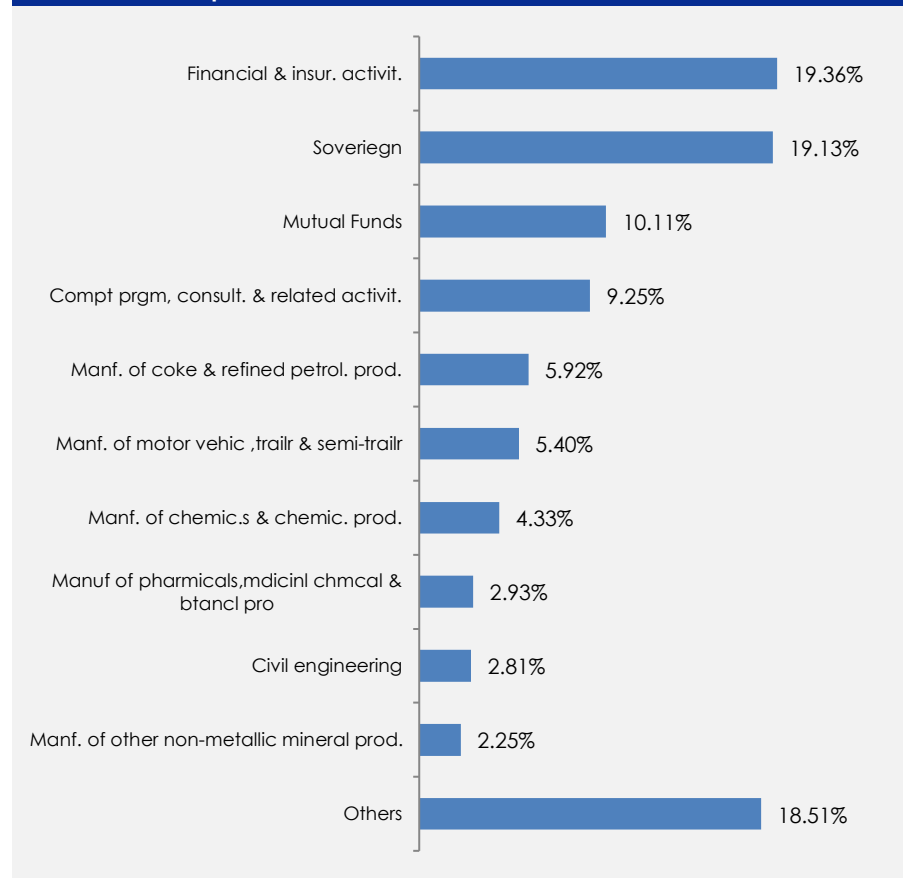


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	76.32%
Kotak Mahindra Mutual Fund	7.29%
Infosys Ltd.	6.47%
Reliance Industries Ltd.	5.92%
ICICI Bank Ltd.	4.33%
HDFC Bank Ltd.	4.29%
Larsen & Toubro Ltd.	2.81%
Housing Development Finance Corporation Ltd.	2.48%
Axis Bank Ltd.	2.26%
Hindustan Unilever Ltd.	2.03%
Ultratech Cement Ltd.	1.97%
Others	36.47%
Cash and Money Markets	23.68%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	23.3863
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.23%	2.26%	1.89%	2.30%	5.05%	6.72%
Benchmark**	0.44%	3.45%	3.45%	3.26%	5.88%	7.71%

* 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	--
Debt	82.61
Total	82.61

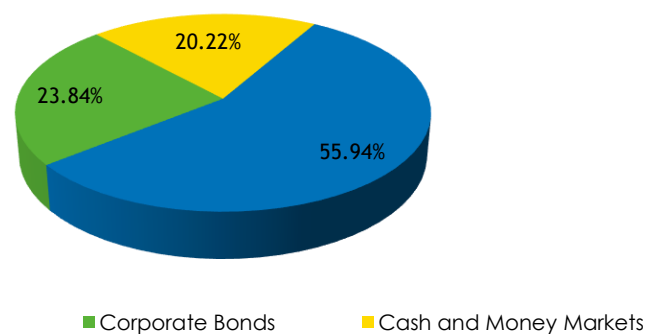
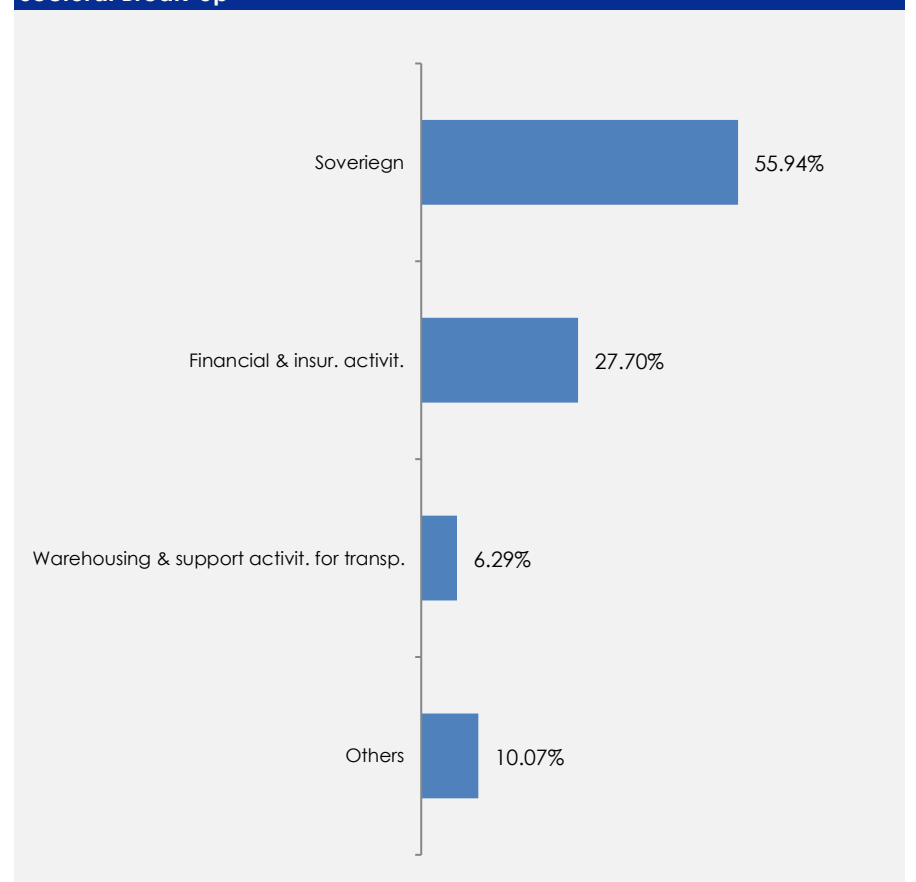
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.65

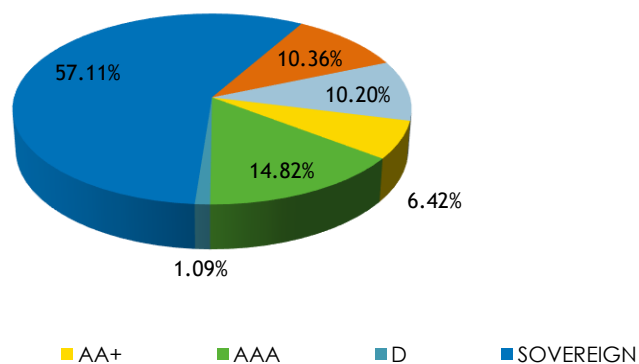
Security Name

Security Name	Net Asset (%)
Government Securities	55.94%
07.41% GOI 2036	18.04%
07.62% Tamil Nadu SDL 2033	8.78%
07.36% GOI 2052	4.58%
07.62% Madhya Pradesh SDL 2026	4.55%
07.10% GOI 2029	4.12%
07.24% Gujarat SDL 2026	3.63%
07.96% Maharashtra SDL 2026	2.44%
07.37% Tamil Nadu SDL 2026	2.39%
7.81% Haryana SDL 2032	2.27%
07.39% Maharashtra SDL 2026	1.34%
Others	3.80%
Corporate Bonds	23.84%
Indiabulls Housing Finance Ltd.	8.55%
Adani Ports and Special Economic Zone Ltd.	6.29%
NABARD	4.17%
HDFC Bank Ltd.	2.32%
Piramal Capital & Housing Finance Ltd.	1.44%
Reliance Capital Ltd.	1.07%
Cash and Money Markets	20.22%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

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

The risk profile for this fund is Low

NAV as on January 31, 2023:	24.5205
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.14%	2.47%	2.17%	4.59%	7.04%	7.10%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	8.20%

* 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	8.42
Debt	47.28
Total	55.70

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.61

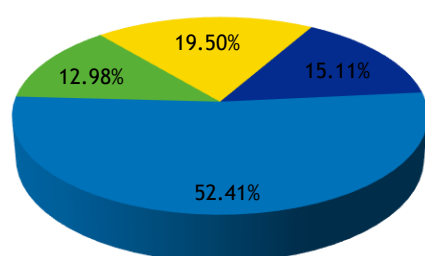
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.11%
HDFC Bank Ltd.	1.38%
Infosys Ltd.	1.36%
ICICI Bank Ltd.	1.29%
Reliance Industries Ltd.	0.97%
Axis Bank Ltd.	0.67%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.55%
Housing Development Finance Corporation Ltd.	0.50%
ITC Ltd.	0.44%
Ultratech Cement Ltd.	0.41%
Others	6.98%
Government Securities	52.41%
07.41% GOI 2036	15.19%
07.62% Tamil Nadu SDL 2033	5.62%
07.86% Haryana SDL 2032	5.06%
07.36% GOI 2052	3.89%
07.62% Madhya Pradesh SDL 2026	3.74%
07.10% GOI 2029	3.46%
07.24% Gujarat SDL 2026	3.06%
07.39% Maharashtra SDL 2026	2.03%
07.96% Maharashtra SDL 2026	1.97%
07.37% Tamil Nadu SDL 2026	1.94%
Others	6.45%
Corporate Bonds	12.98%
Indiabulls Housing Finance Ltd.	3.44%
NABARD	3.38%
Adani Ports and Special Economic Zone Ltd.	2.80%
HDFC Bank Ltd.	1.99%
Piramal Capital & Housing Finance Ltd.	0.77%
Reliance Capital Ltd.	0.60%
NTPC Ltd.	0.00%
Cash and Money Markets	19.50%
Portfolio Total	100.00%

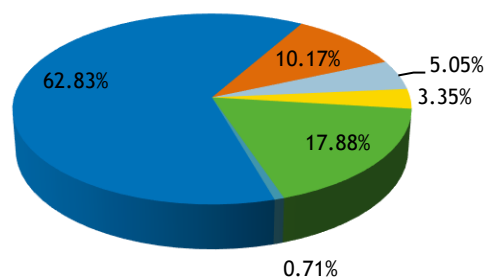
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

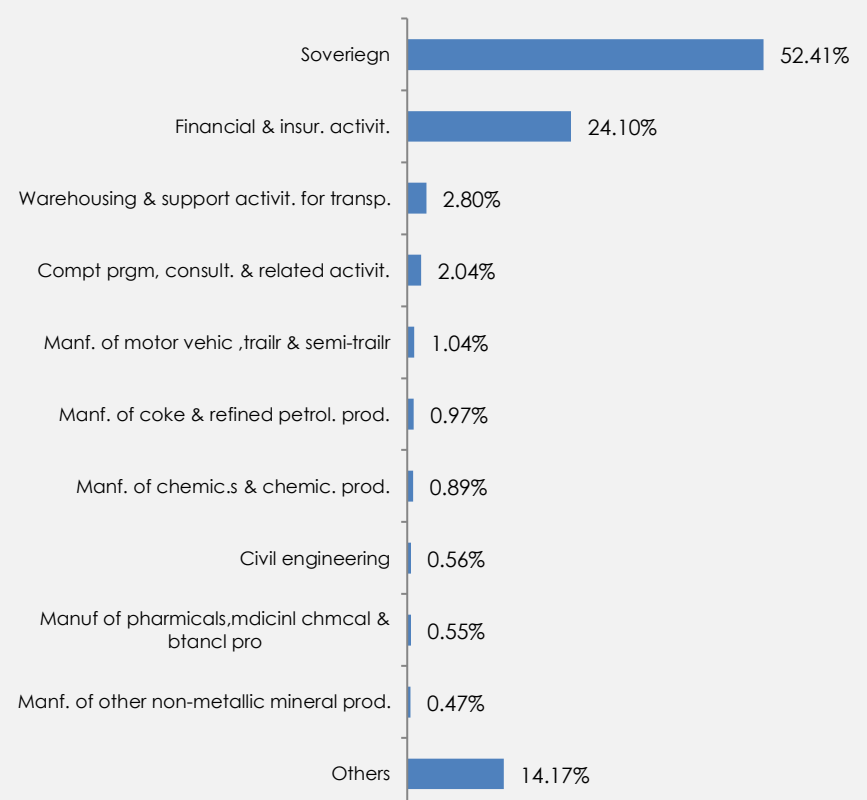


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



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

Sectoral Break-Up[§]

§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

NAV as on January 31,2023:	28.1305
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.90%	2.50%	2.26%	8.13%	9.51%	8.23%
Benchmark**	-0.71%	3.34%	3.16%	7.68%	9.65%	8.97%

* 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	59.12
Debt	87.67
Total	146.78

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.68

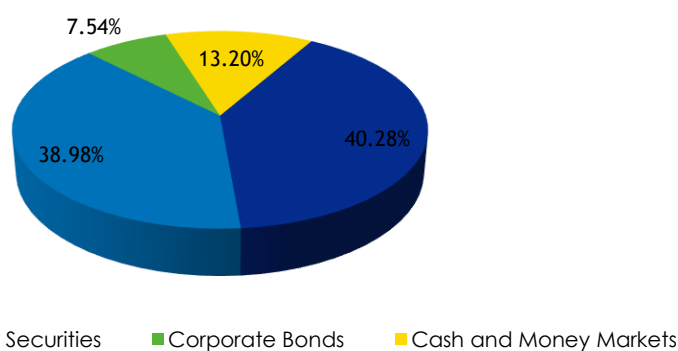
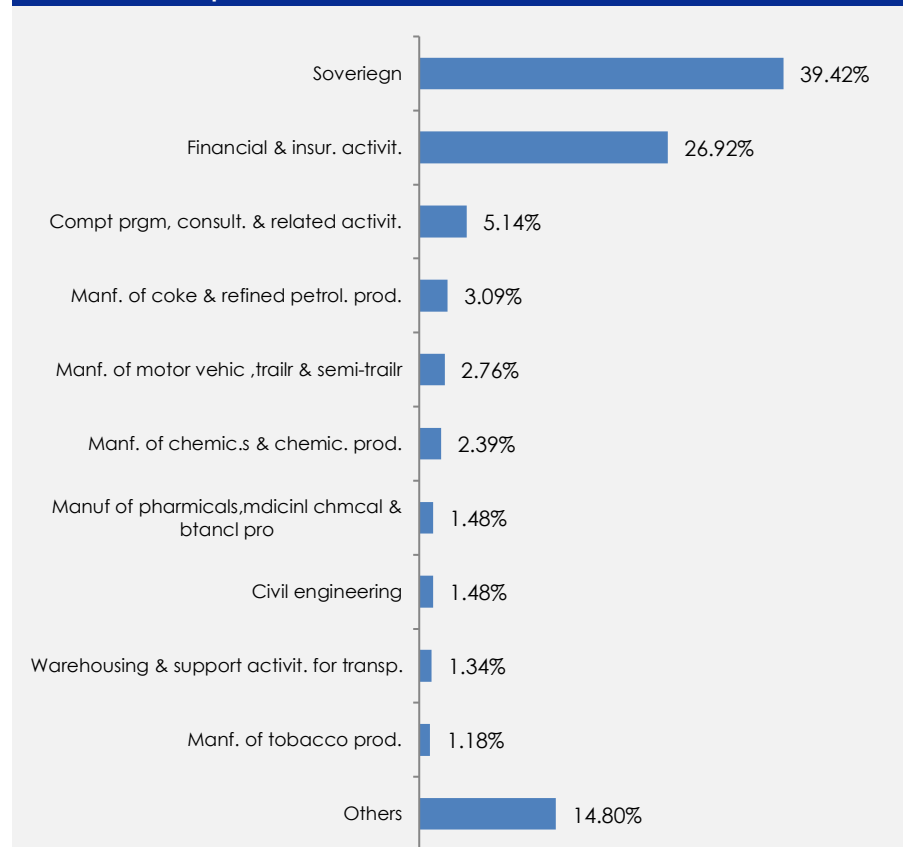
Security Name

Net Asset (%)

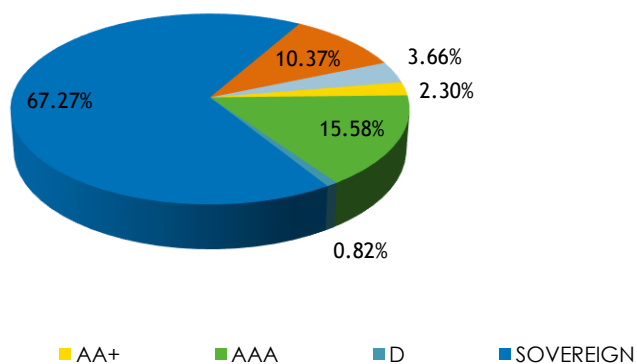
Security Name	Net Asset (%)
Equities	40.28%
HDFC Bank Ltd.	3.75%
Infosys Ltd.	3.47%
ICICI Bank Ltd.	3.44%
Reliance Industries Ltd.	3.09%
Axis Bank Ltd.	1.78%
State Bank of India	1.48%
Larsen & Toubro Ltd.	1.48%
Housing Development Finance Corporation Ltd.	1.28%
ITC Ltd.	1.18%
Hindustan Unilever Ltd.	1.08%
Others	18.25%
Government Securities	38.98%
07.41% GOI 2036	10.79%
07.62% Tamil Nadu SDL 2033	3.72%
07.86% Haryana SDL 2032	3.68%
07.36% GOI 2052	2.77%
07.62% Madhya Pradesh SDL 2026	2.72%
07.10% GOI 2029	2.49%
07.39% Maharashtra SDL 2026	2.07%
07.38% Madhya Pradesh SDL 2026	1.91%
7.81% Haryana SDL 2032	1.37%
07.96% Maharashtra SDL 2026	1.36%
Others	6.10%
Corporate Bonds	7.54%
NABARD	2.21%
Indiabulls Housing Finance Ltd.	2.06%
HDFC Bank Ltd.	1.37%
Adani Ports and Special Economic Zone Ltd.	1.34%
Reliance Capital Ltd.	0.48%
Piramal Capital & Housing Finance Ltd.	0.08%
Cash and Money Markets	13.20%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

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

NAV as on January 31, 2023:	32.0115
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.84%	2.74%	1.93%	13.14%	12.69%	9.31%
Benchmark**	-1.72%	3.14%	2.52%	11.32%	12.33%	9.52%

* 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	111.32
Debt	39.37
Total	150.69

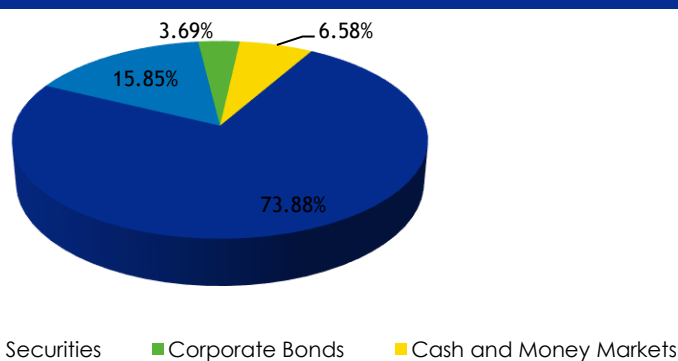
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.46

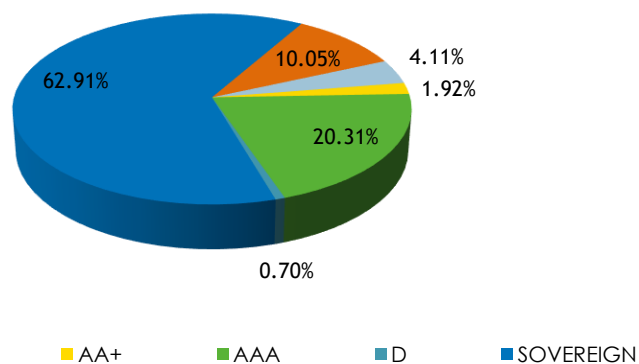
Security Name

Security Name	Net Asset (%)
Equities	73.88%
Infosys Ltd.	6.37%
Reliance Industries Ltd.	5.93%
HDFC Bank Ltd.	5.01%
ICICI Bank Ltd.	4.58%
Kotak Mahindra Mutual Fund	4.38%
Nippon India Mutual Fund	2.98%
Larsen & Toubro Ltd.	2.73%
Housing Development Finance Corporation Ltd.	2.45%
Axis Bank Ltd.	2.39%
State Bank of India	2.03%
Others	35.03%
Government Securities	15.85%
07.41% GOI 2036	4.51%
07.62% Tamil Nadu SDL 2033	1.48%
07.86% Haryana SDL 2032	1.25%
07.36% GOI 2052	1.15%
07.62% Madhya Pradesh SDL 2026	1.14%
07.10% GOI 2029	1.03%
07.38% Madhya Pradesh SDL 2026	1.00%
07.39% Maharashtra SDL 2026	0.78%
07.64% Maharashtra SDL 2033	0.62%
7.81% Haryana SDL 2032	0.59%
Others	2.30%
Corporate Bonds	3.69%
Indiabulls Housing Finance Ltd.	1.00%
NABARD	0.90%
HDFC Bank Ltd.	0.60%
Indian Railway Finance Corporation Ltd.	0.50%
Adani Ports and Special Economic Zone Ltd.	0.48%
Reliance Capital Ltd.	0.18%
Piramal Capital & Housing Finance Ltd.	0.03%
Cash and Money Markets	6.58%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

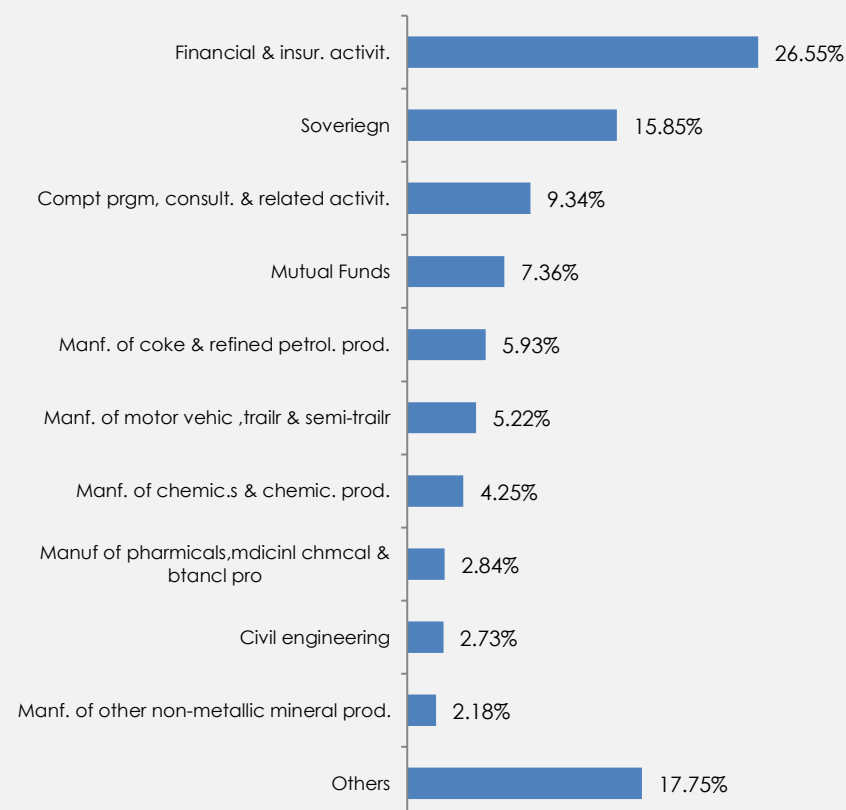
Asset Mix



Rating Profile



Sectoral Break-Up[§]



§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

NAV as on January 31,2023:	39.7124
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.34%	2.81%	1.90%	16.54%	14.97%	11.13%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	9.73%

* 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.

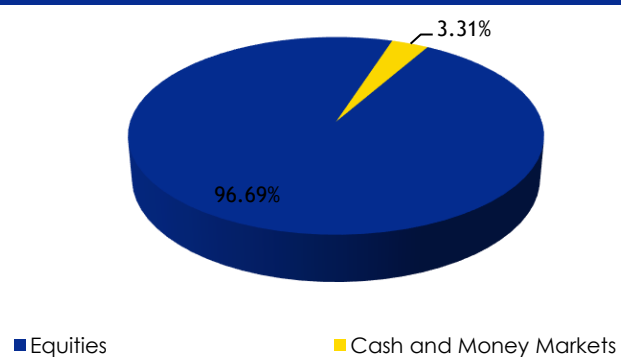
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	673.31
Debt	23.08
Total	696.38

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

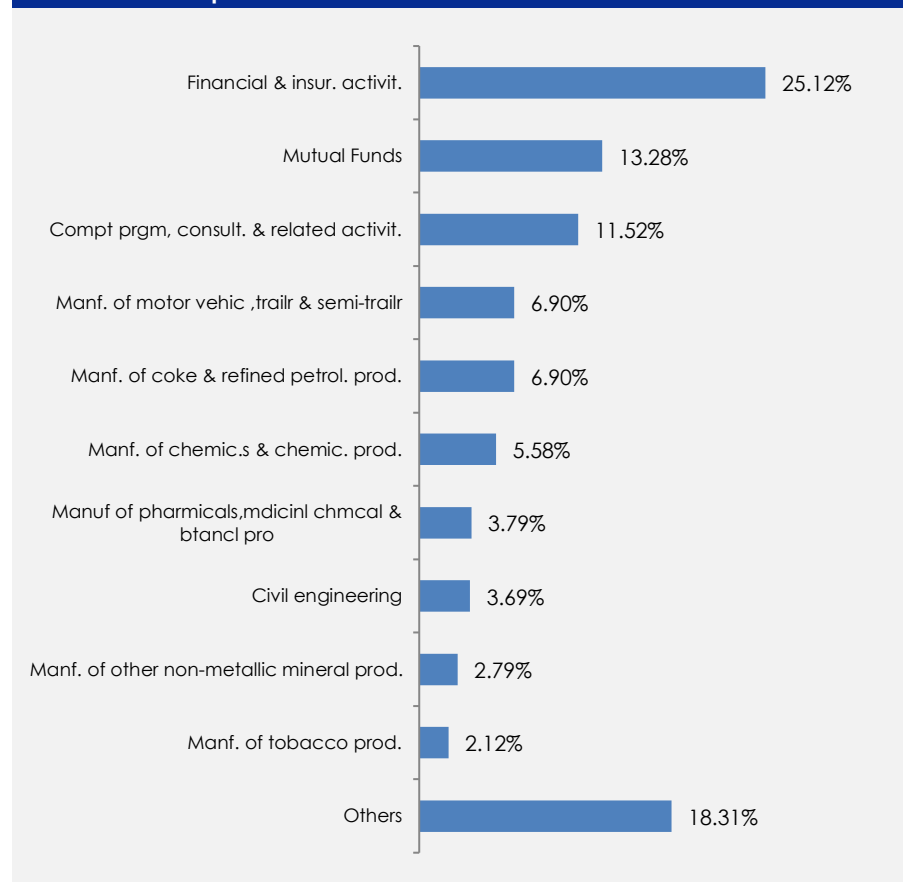


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.69%
Kotak Mahindra Mutual Fund	9.28%
Infosys Ltd.	8.27%
Reliance Industries Ltd.	6.90%
ICICI Bank Ltd.	5.68%
HDFC Bank Ltd.	5.62%
Larsen & Toubro Ltd.	3.69%
Housing Development Finance Corporation Ltd.	3.08%
Axis Bank Ltd.	2.97%
Hindustan Unilever Ltd.	2.64%
Nippon India Mutual Fund	2.50%
Others	46.06%
Cash and Money Markets	3.31%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	32.9725
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.95%	3.92%	3.35%	16.17%	14.88%	9.56%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	9.73%

* 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.

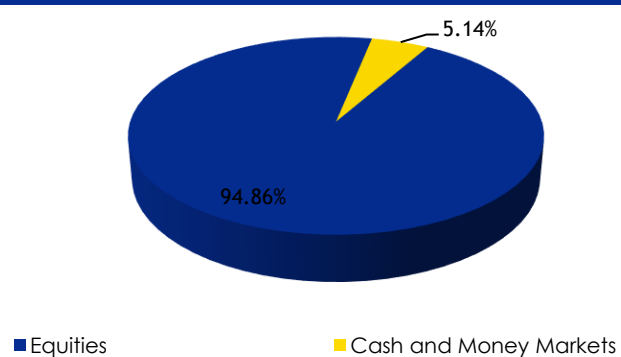
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	69.33
Debt	3.74
Total	73.08

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

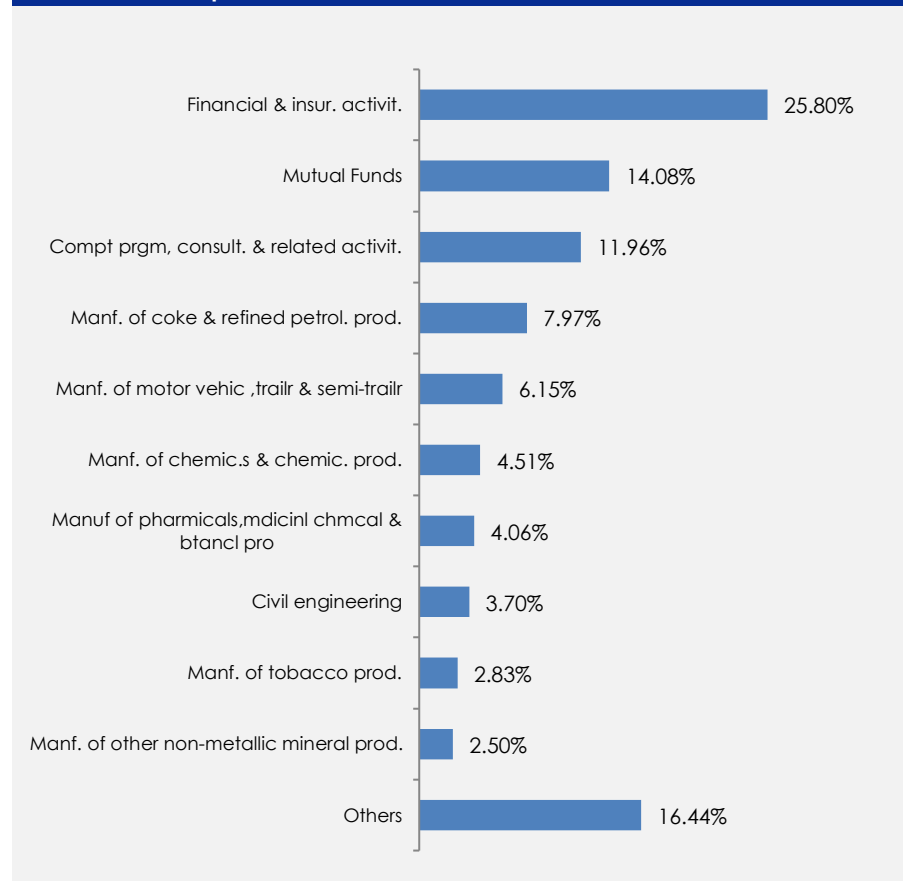
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.86%
Kotak Mahindra Mutual Fund	9.76%
Infosys Ltd.	8.29%
Reliance Industries Ltd.	7.65%
ICICI Bank Ltd.	5.50%
HDFC Bank Ltd.	5.17%
Housing Development Finance Corporation Ltd.	4.46%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	3.08%
Nippon India Mutual Fund	2.92%
Axis Bank Ltd.	2.86%
Others	41.47%
Cash and Money Markets	5.14%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	20.7709
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.50%	2.60%	4.35%	3.69%	3.80%	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	--
Debt	172.86
Total	172.86

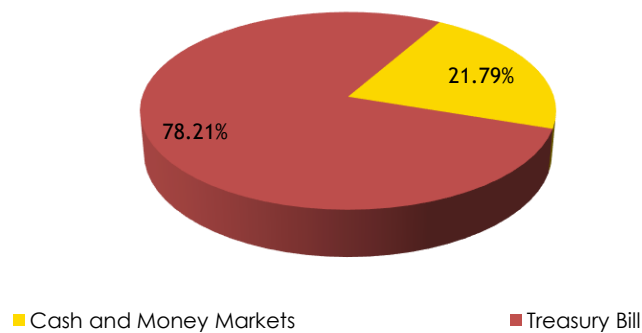
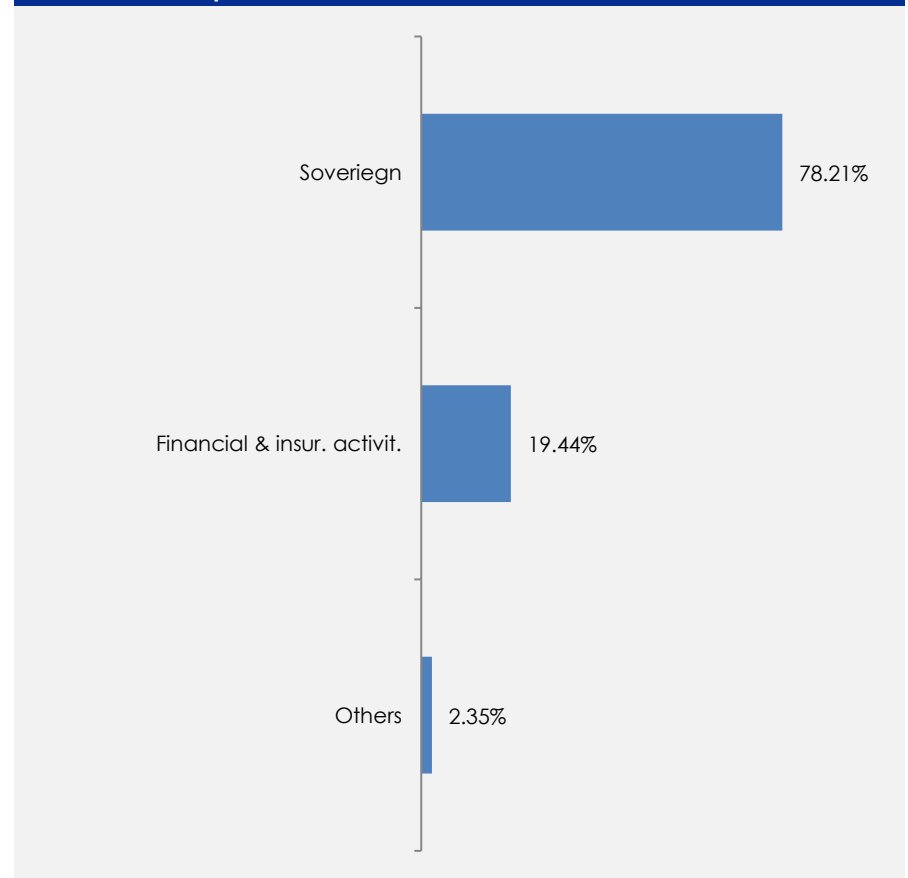
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.29

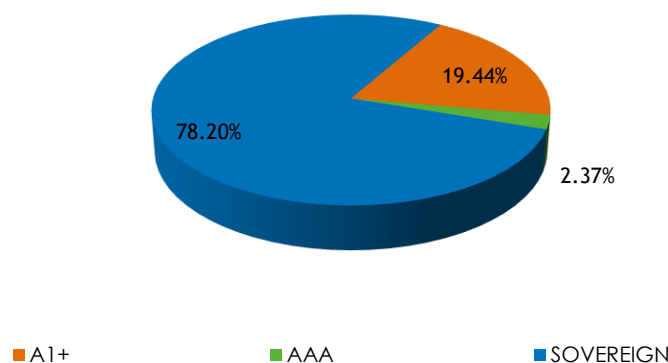
Security Name

Security Name	Net Asset (%)
Treasury Bill	78.21%
182 Days Treasury Bill 2023	22.86%
364 Days Treasury Bill 2023	16.90%
364 Days Treasury Bill 2023	11.54%
182 Days Treasury Bill 2023	8.40%
182 Days Treasury Bill 2023	5.64%
182 Days Treasury Bill 2023	5.57%
364 Days Treasury Bill 2023	2.77%
364 Days Treasury Bill 2023	2.66%
182 Days Treasury Bill 2023	1.87%
Cash and Money Markets	21.79%
Portfolio Total	100.00%

Asset Mix

Sectoral Break-Up[§]

Rating Profile



§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

NAV as on January 31, 2023:	34.1275
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.17%	2.24%	1.84%	4.35%	6.66%	7.64%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	7.96%

* 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	1.74
Debt	9.72
Total	11.46

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.63

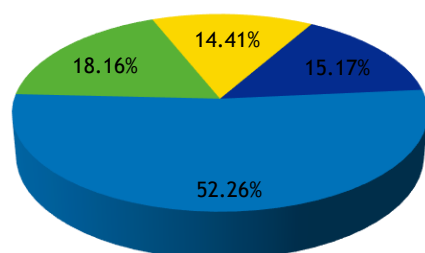
Security Name

Net Asset (%)

Equities	15.17%
HDFC Bank Ltd.	1.37%
ICICI Bank Ltd.	1.29%
Infosys Ltd.	1.28%
Reliance Industries Ltd.	1.13%
Axis Bank Ltd.	0.71%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.55%
Housing Development Finance Corporation Ltd.	0.46%
ITC Ltd.	0.44%
Hindustan Unilever Ltd.	0.43%
Others	6.95%
Government Securities	52.26%
07.41% GOI 2036	15.31%
07.62% Tamil Nadu SDL 2033	7.85%
07.62% Madhya Pradesh SDL 2026	5.01%
07.38% Madhya Pradesh SDL 2026	4.19%
07.36% GOI 2052	3.97%
07.10% GOI 2029	3.62%
07.39% Maharashtra SDL 2026	2.10%
7.81% Haryana SDL 2032	2.04%
07.96% Maharashtra SDL 2026	2.04%
07.37% Tamil Nadu SDL 2026	2.01%
Others	4.12%
Corporate Bonds	18.16%
Indiabulls Housing Finance Ltd.	8.81%
NABARD	3.65%
Reliance Capital Ltd.	2.90%
HDFC Bank Ltd.	1.76%
Piramal Capital & Housing Finance Ltd.	1.04%
NTPC Ltd.	0.00%
Cash and Money Markets	14.41%
Portfolio Total	100.00%

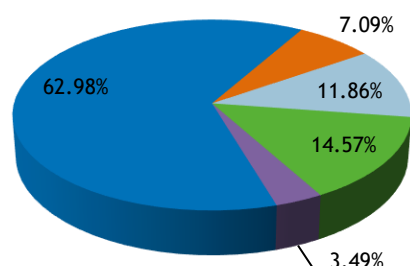
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

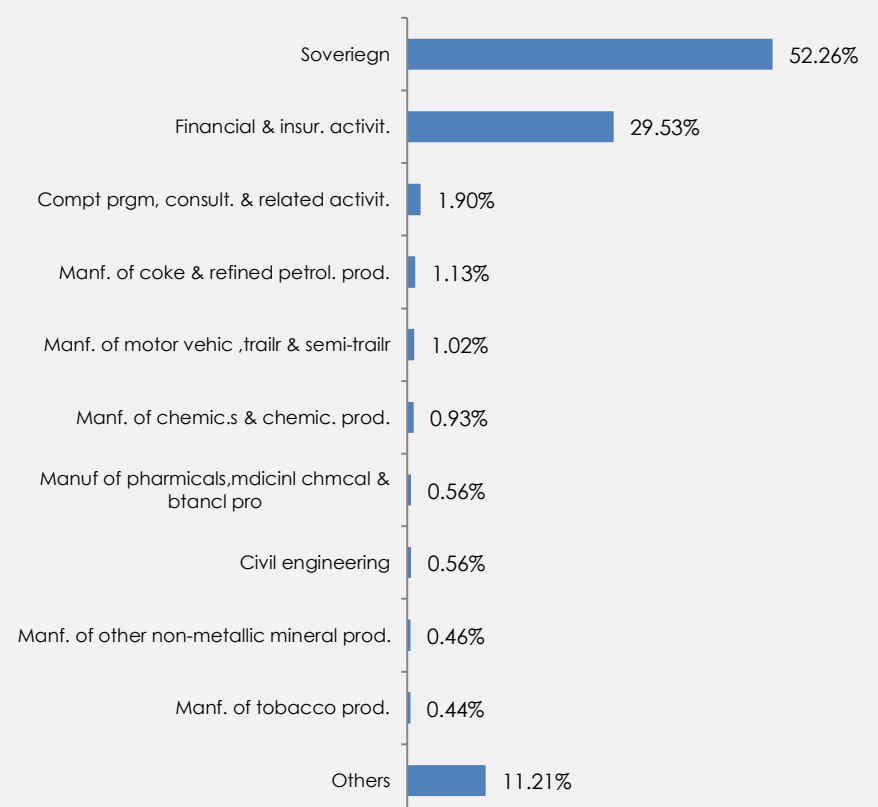


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	28.2013
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.13%	2.58%	2.08%	5.03%	7.29%	7.16%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	7.62%

* 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	2.22
Debt	12.39
Total	14.61

Modified Duration[#]

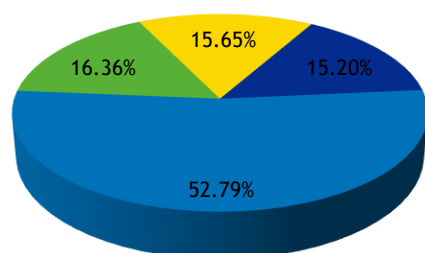
Security Type	Duration
Fixed Income Investments	4.71

Security Name

Net Asset (%)

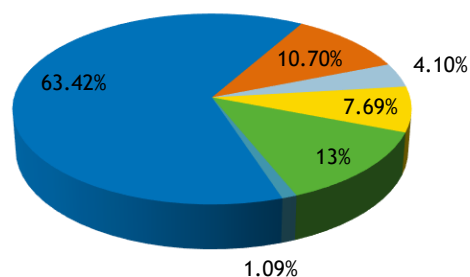
Security Name	Net Asset (%)
Equities	15.20%
HDFC Bank Ltd.	1.37%
Infosys Ltd.	1.34%
ICICI Bank Ltd.	1.30%
Reliance Industries Ltd.	1.15%
Axis Bank Ltd.	0.67%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.55%
Housing Development Finance Corporation Ltd.	0.48%
ITC Ltd.	0.45%
Hindustan Unilever Ltd.	0.41%
Others	6.92%
Government Securities	52.79%
07.41% GOI 2036	15.35%
07.62% Tamil Nadu SDL 2033	6.43%
07.86% Haryana SDL 2032	4.98%
07.36% GOI 2052	3.93%
07.62% Madhya Pradesh SDL 2026	3.86%
07.10% GOI 2029	3.59%
7.16% GOI 2023	2.54%
7.81% Haryana SDL 2032	1.95%
07.96% Maharashtra SDL 2026	1.95%
07.37% Tamil Nadu SDL 2026	1.91%
Others	6.30%
Corporate Bonds	16.36%
Adani Ports and Special Economic Zone Ltd.	6.40%
NABARD	3.57%
Indiabulls Housing Finance Ltd.	2.76%
HDFC Bank Ltd.	2.07%
Reliance Capital Ltd.	0.91%
Piramal Capital & Housing Finance Ltd.	0.65%
Cash and Money Markets	15.65%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

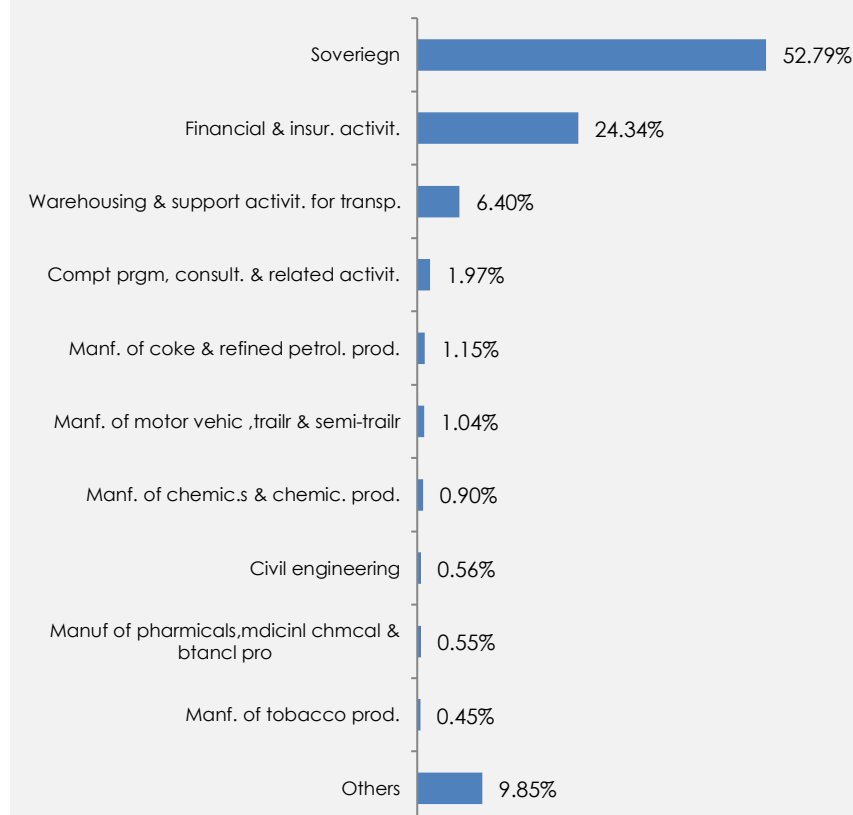


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



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

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	71.3302
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.81%	2.34%	1.40%	7.35%	8.90%	10.76%
Benchmark**	-0.57%	3.36%	3.22%	7.15%	9.22%	9.79%

* 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	16.85
Debt	28.59
Total	45.43

Modified Duration[#]

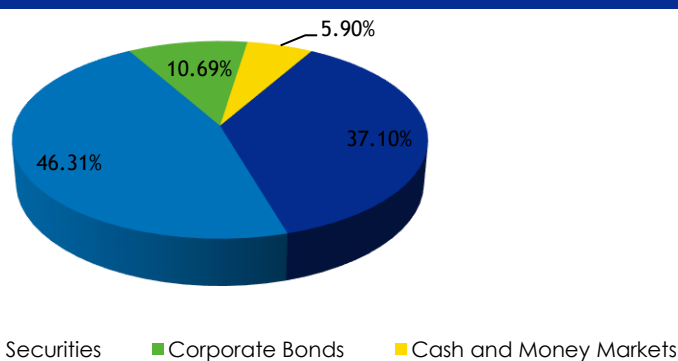
Security Type	Duration
Fixed Income Investments	4.82

Security Name

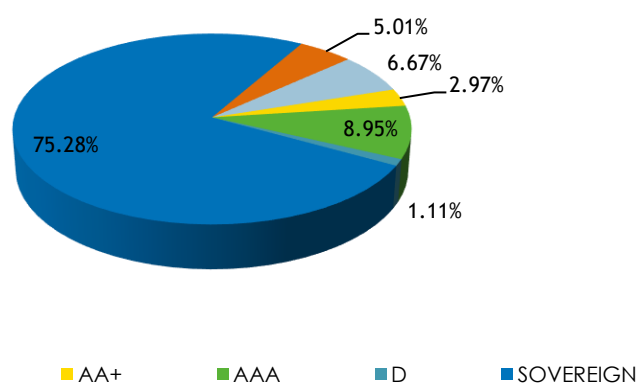
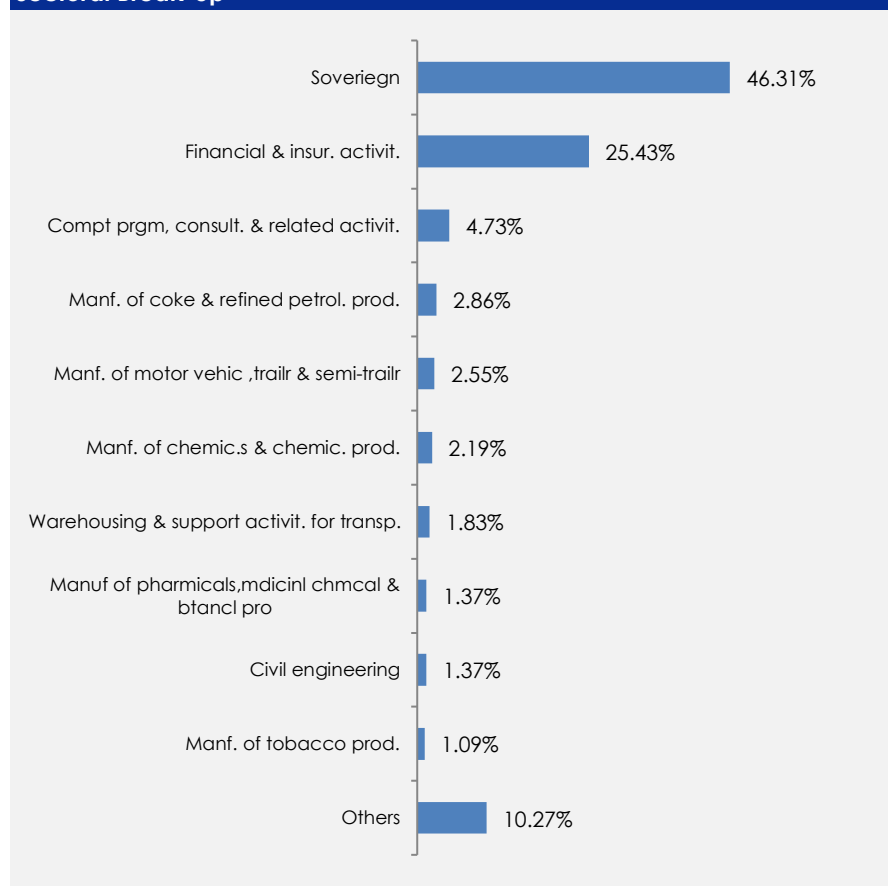
Net Asset (%)

Security Name	Net Asset (%)
Equities	37.10%
HDFC Bank Ltd.	3.43%
Infosys Ltd.	3.19%
ICICI Bank Ltd.	3.17%
Reliance Industries Ltd.	2.86%
Axis Bank Ltd.	1.64%
Larsen & Toubro Ltd.	1.37%
State Bank of India	1.36%
Housing Development Finance Corporation Ltd.	1.19%
ITC Ltd.	1.09%
Hindustan Unilever Ltd.	0.99%
Others	16.81%
Government Securities	46.31%
07.41% GOI 2036	11.76%
7.16% GOI 2023	5.27%
07.62% Tamil Nadu SDL 2033	4.80%
07.62% Madhya Pradesh SDL 2026	3.02%
07.36% GOI 2052	2.99%
07.10% GOI 2029	2.68%
07.86% Haryana SDL 2032	2.65%
07.39% Maharashtra SDL 2026	1.94%
07.38% Madhya Pradesh SDL 2026	1.87%
7.81% Haryana SDL 2032	1.56%
Others	7.77%
Corporate Bonds	10.69%
Indiabulls Housing Finance Ltd.	4.00%
NABARD	2.53%
Adani Ports and Special Economic Zone Ltd.	1.83%
HDFC Bank Ltd.	1.55%
Reliance Capital Ltd.	0.68%
Piramal Capital & Housing Finance Ltd.	0.10%
Cash and Money Markets	5.90%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



Rating Profile

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	50.1267
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.32%	2.54%	1.62%	9.97%	10.66%	9.99%
Benchmark**	-1.14%	3.26%	2.93%	9.27%	10.88%	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	23.31
Debt	18.60
Total	41.91

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.73

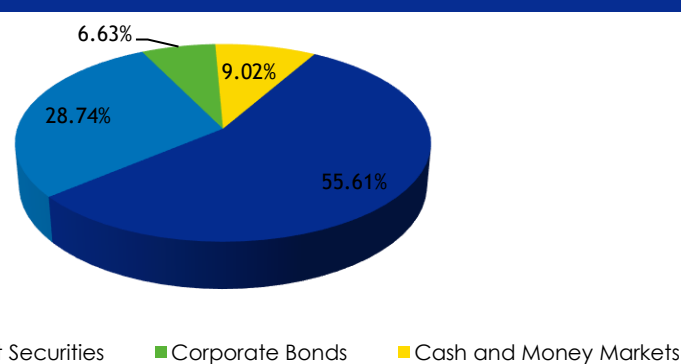
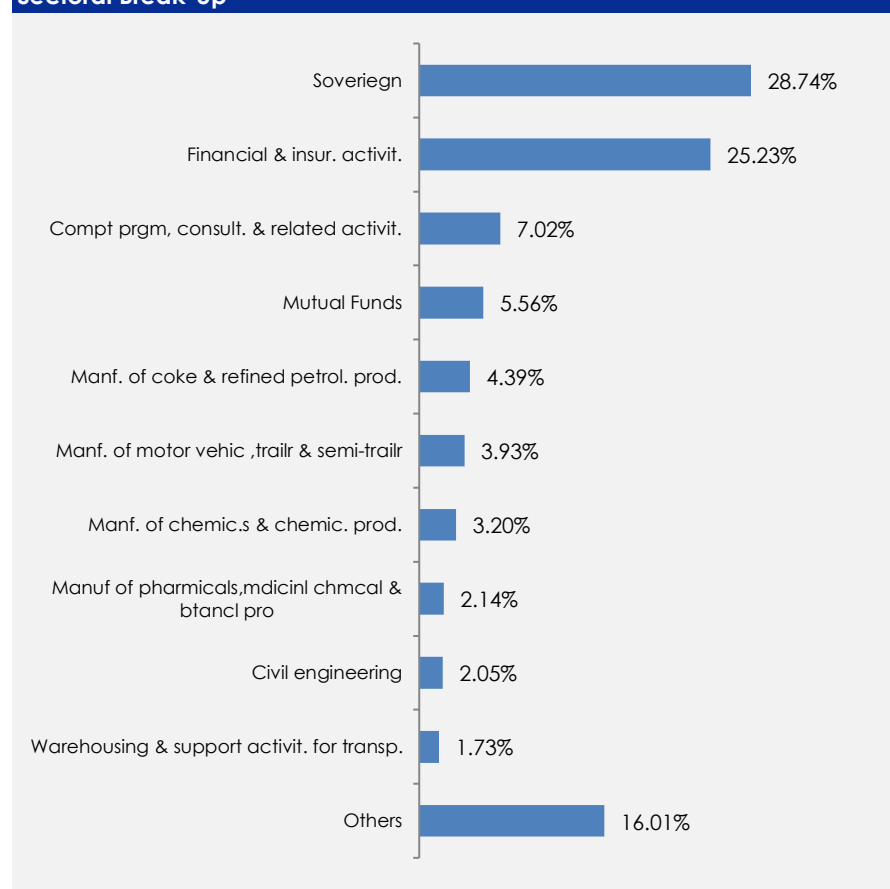
Security Name

Net Asset (%)

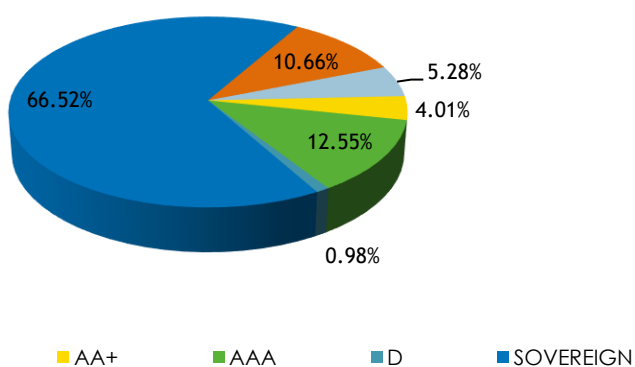
Equities	55.61%
Infosys Ltd.	4.80%
Reliance Industries Ltd.	4.39%
HDFC Bank Ltd.	3.79%
ICICI Bank Ltd.	3.45%
Kotak Mahindra Mutual Fund	3.32%
Nippon India Mutual Fund	2.24%
Larsen & Toubro Ltd.	2.05%
Housing Development Finance Corporation Ltd.	1.81%
Axis Bank Ltd.	1.80%
State Bank of India	1.53%
Others	26.43%
Government Securities	28.74%
07.41% GOI 2036	8.11%
07.86% Haryana SDL 2032	2.90%
07.62% Tamil Nadu SDL 2033	2.60%
07.62% Madhya Pradesh SDL 2026	2.45%
07.36% GOI 2052	2.08%
07.38% Madhya Pradesh SDL 2026	1.98%
07.10% GOI 2029	1.86%
07.64% Maharashtra SDL 2033	1.48%
07.96% Maharashtra SDL 2026	1.36%
07.37% Tamil Nadu SDL 2026	1.33%
Others	2.59%
Corporate Bonds	6.63%
Indiabulls Housing Finance Ltd.	2.17%
Adani Ports and Special Economic Zone Ltd.	1.73%
HDFC Bank Ltd.	1.20%
NABARD	1.00%
Reliance Capital Ltd.	0.42%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	9.02%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

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

NAV as on January 31,2023:	37.9175
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.94%	4.26%	4.06%	16.74%	15.38%	9.30%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	8.90%

* 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.

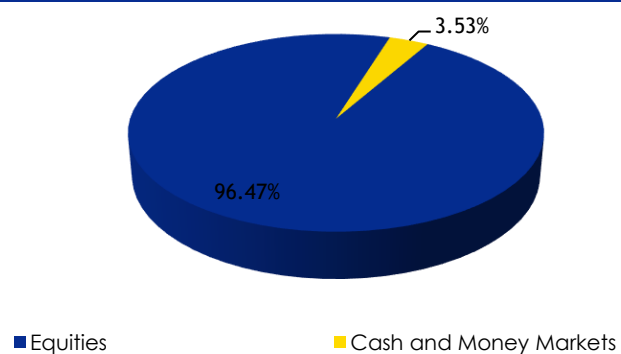
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	112.86
Debt	4.12
Total	116.98

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

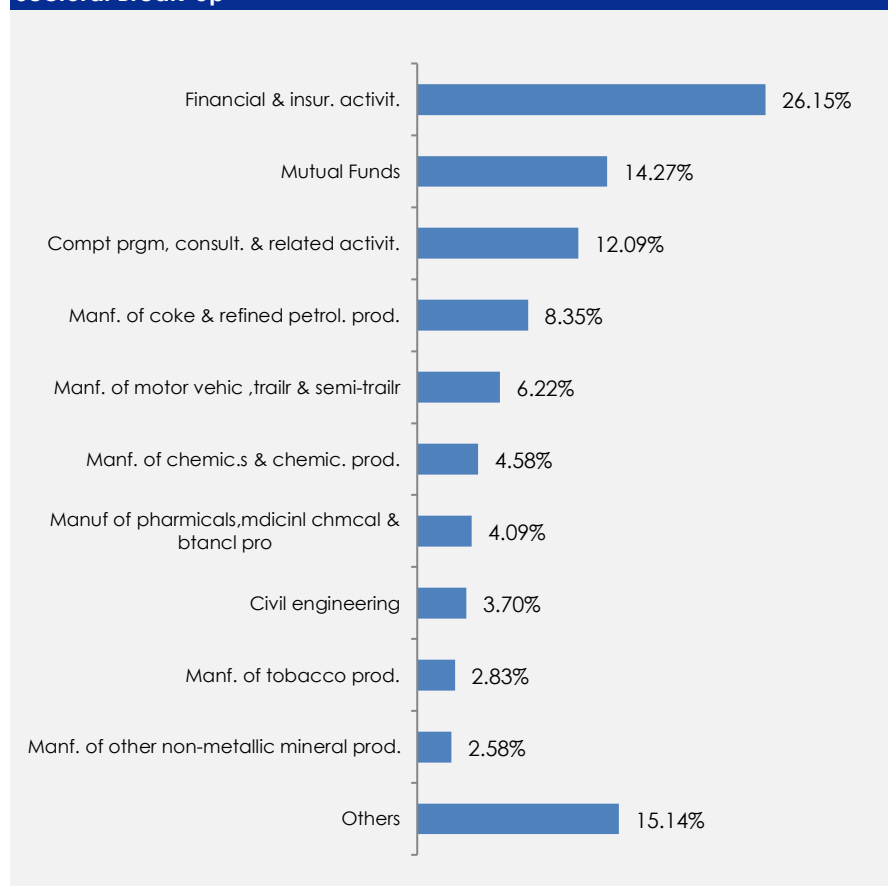


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.47%
Kotak Mahindra Mutual Fund	9.86%
Infosys Ltd.	8.36%
Reliance Industries Ltd.	8.02%
ICICI Bank Ltd.	5.52%
HDFC Bank Ltd.	5.22%
Housing Development Finance Corporation Ltd.	4.67%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	3.12%
Nippon India Mutual Fund	2.93%
Axis Bank Ltd.	2.86%
Others	42.21%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	3.53%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	21.1609
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.91%	2.24%	-3.29%	20.10%	21.02%	5.92%
Benchmark**	-3.72%	3.40%	0.00%	17.30%	15.84%	2.89%

* 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.

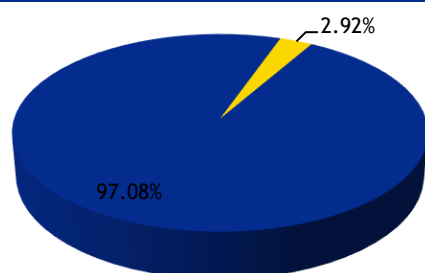
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.34
Debt	0.07
Total	2.41

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

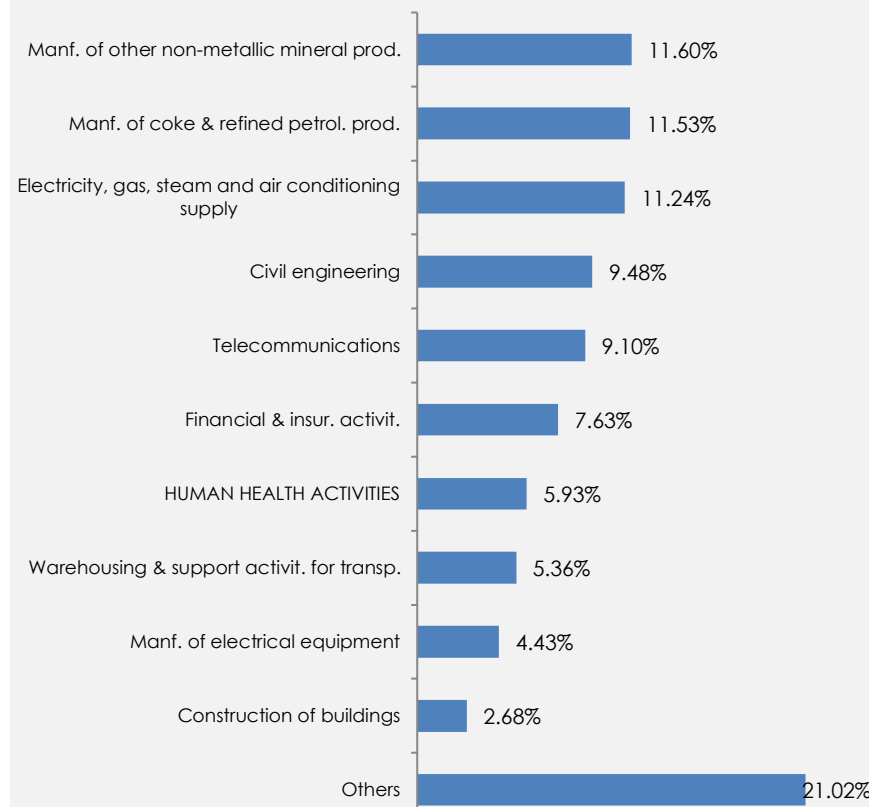


■ Equities ■ Cash and Money Markets

Security Name

Security Name	Net Asset (%)
Equities	97.08%
Larsen & Toubro Ltd.	9.48%
Bharti Airtel Ltd.	9.10%
Reliance Industries Ltd.	8.58%
Ultratech Cement Ltd.	6.50%
NTPC Ltd.	6.03%
Adani Ports and Special Economic Zone Ltd.	4.04%
Apollo Hospitals Enterprise Ltd.	3.83%
Tata Power Co. Ltd.	2.71%
The Phoenix Mills Ltd.	2.68%
Ambuja Cements Ltd.	2.47%
Others	41.66%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	2.92%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up^{\$}

^{\$}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

NAV as on January 31, 2023:	21.3996
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.98%	16.16%	11.69%	34.69%	20.02%	6.02%
Benchmark**	-2.67%	12.63%	8.10%	30.40%	14.07%	0.03%

* 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.

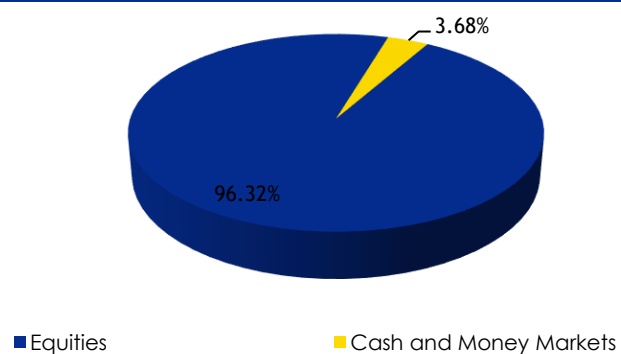
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.55
Debt	0.29
Total	7.84

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

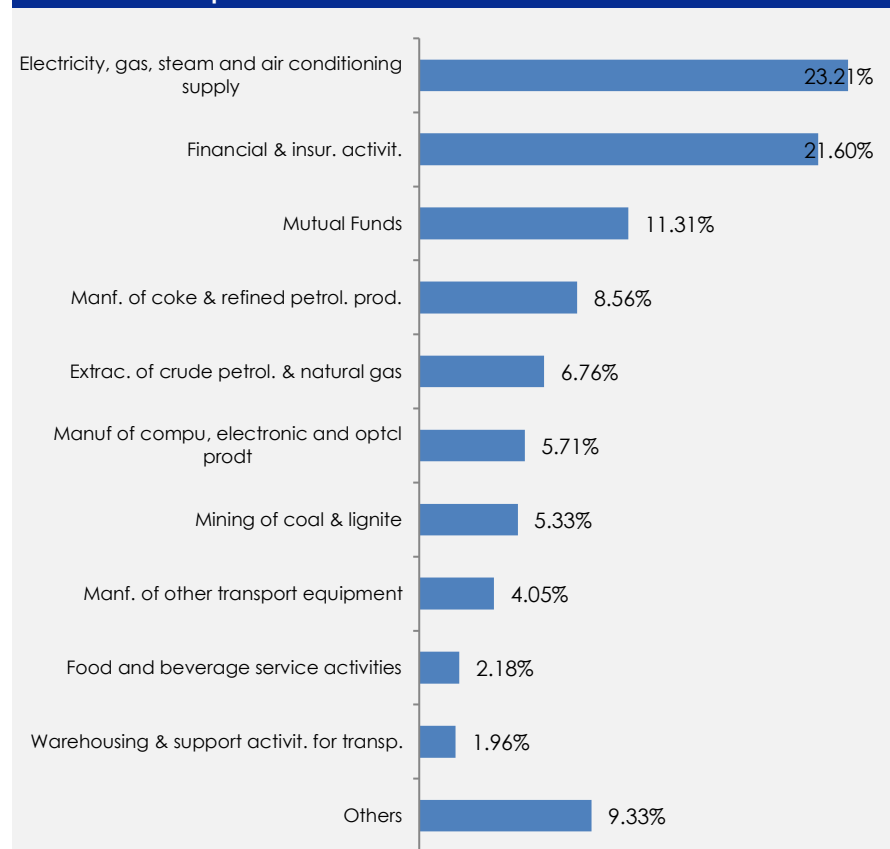
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.32%
Kotak Mahindra Mutual Fund	11.31%
State Bank of India	9.64%
NTPC Ltd.	9.62%
Power Grid Corporation of India Ltd.	7.50%
Oil & Natural Gas Corpn Ltd.	5.74%
Bharat Electronics Ltd.	5.71%
Coal India Ltd.	5.33%
Bharat Petroleum Corporation Ltd.	3.54%
Hindustan Aeronautics Ltd.	3.54%
Bank of Baroda	3.42%
Others	30.97%
Cash and Money Markets	3.68%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

§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

NAV as on January 31,2023:	22.7908
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.16%	2.09%	1.91%	5.03%	6.98%	6.53%
Benchmark**	0.01%	3.42%	3.40%	4.95%	7.38%	8.22%

* 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	0.39
Debt	2.18
Total	2.57

Modified Duration[#]

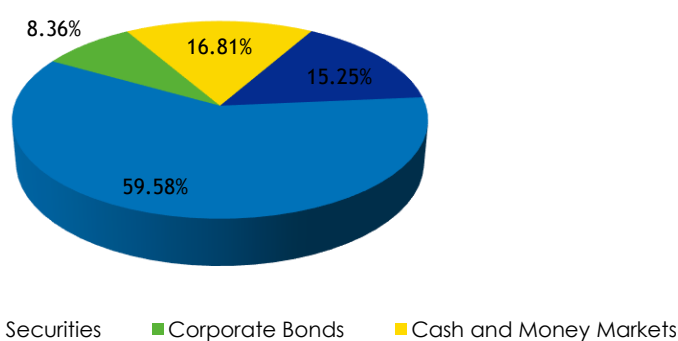
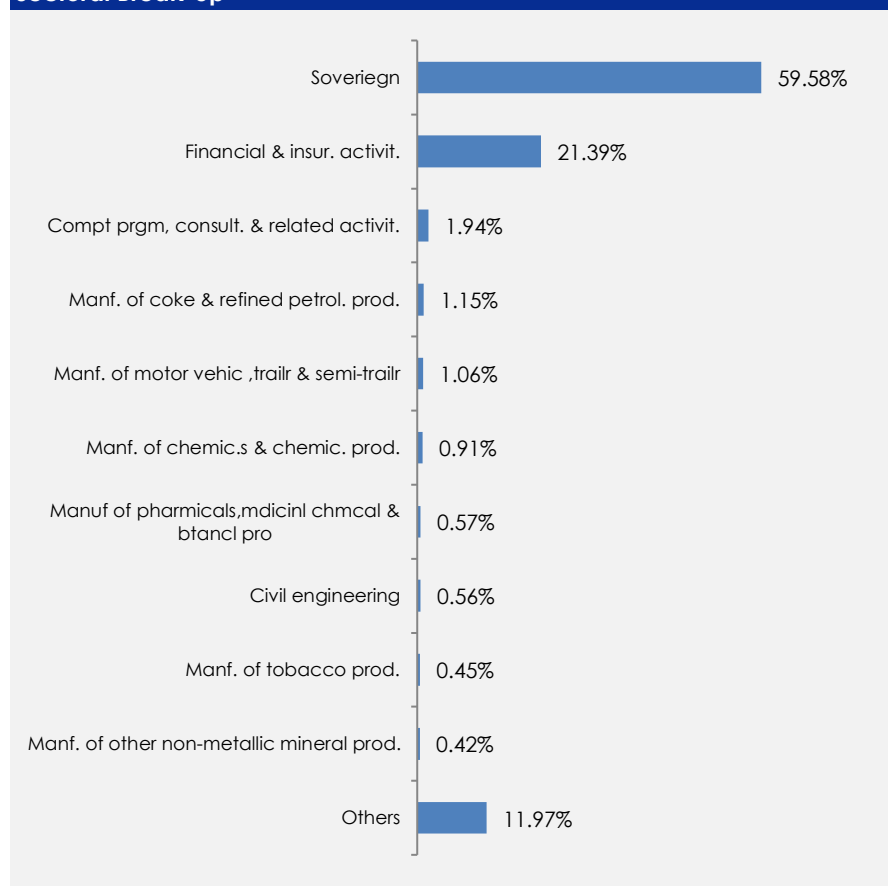
Security Type	Duration
Fixed Income Investments	4.73

Security Name

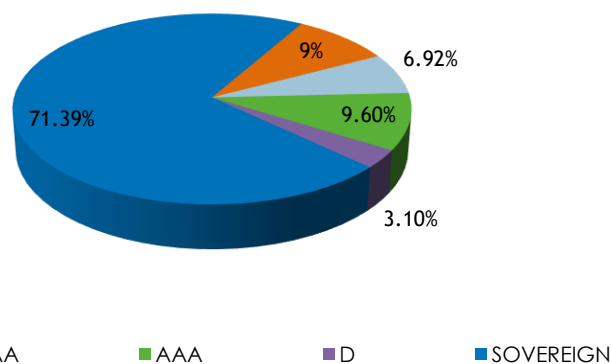
Net Asset (%)

Security Name	Net Asset (%)
Equities	15.25%
HDFC Bank Ltd.	1.37%
Infosys Ltd.	1.31%
ICICI Bank Ltd.	1.30%
Reliance Industries Ltd.	1.15%
Axis Bank Ltd.	0.67%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.56%
Housing Development Finance Corporation Ltd.	0.49%
ITC Ltd.	0.45%
Hindustan Unilever Ltd.	0.41%
Others	6.98%
Government Securities	59.58%
07.41% GOI 2036	15.12%
07.80% Tamilnadu SDL 2032	8.66%
07.38% Madhya Pradesh SDL 2026	5.44%
07.62% Tamil Nadu SDL 2033	4.28%
07.62% Madhya Pradesh SDL 2026	3.92%
07.36% GOI 2052	3.85%
07.24% Gujarat SDL 2026	3.48%
07.10% GOI 2029	3.46%
07.96% Maharashtra SDL 2026	2.37%
07.37% Tamil Nadu SDL 2026	2.33%
Others	6.67%
Corporate Bonds	8.36%
Indiabulls Housing Finance Ltd.	3.93%
Reliance Capital Ltd.	2.58%
Piramal Capital & Housing Finance Ltd.	1.85%
NTPC Ltd.	0.00%
Cash and Money Markets	16.81%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

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 controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on January 31,2023:	26.8780
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.68%	2.54%	1.58%	7.71%	9.13%	7.89%
Benchmark**	-0.57%	3.36%	3.22%	7.15%	9.22%	8.94%

* 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	2.37
Debt	4.81
Total	7.18

Modified Duration[#]

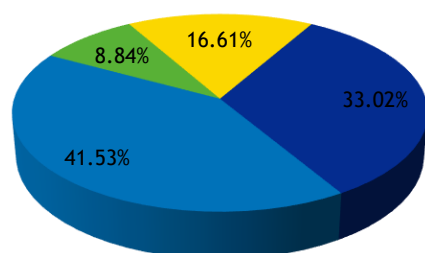
Security Type	Duration
Fixed Income Investments	4.56

Security Name

Net Asset (%)

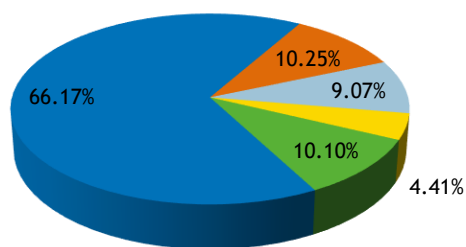
Equities	33.02%
HDFC Bank Ltd.	3.05%
Infosys Ltd.	2.84%
ICICI Bank Ltd.	2.82%
Reliance Industries Ltd.	2.55%
Axis Bank Ltd.	1.46%
Larsen & Toubro Ltd.	1.22%
State Bank of India	1.21%
Housing Development Finance Corporation Ltd.	1.06%
ITC Ltd.	0.97%
Hindustan Unilever Ltd.	0.89%
Others	14.95%
Government Securities	41.53%
07.41% GOI 2036	11.80%
07.62% Tamil Nadu SDL 2033	5.30%
07.80% Tamilnadu SDL 2032	4.79%
07.24% Gujarat SDL 2026	3.19%
07.36% GOI 2052	2.90%
07.62% Madhya Pradesh SDL 2026	2.67%
07.10% GOI 2029	2.62%
7.81% Haryana SDL 2032	1.41%
07.96% Maharashtra SDL 2026	1.28%
07.84% Tamil Nadu SDL 2026	1.27%
Others	4.30%
Corporate Bonds	8.84%
Indiabulls Housing Finance Ltd.	5.62%
Adani Ports and Special Economic Zone Ltd.	2.89%
Piramal Capital & Housing Finance Ltd.	0.33%
Cash and Money Markets	16.61%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

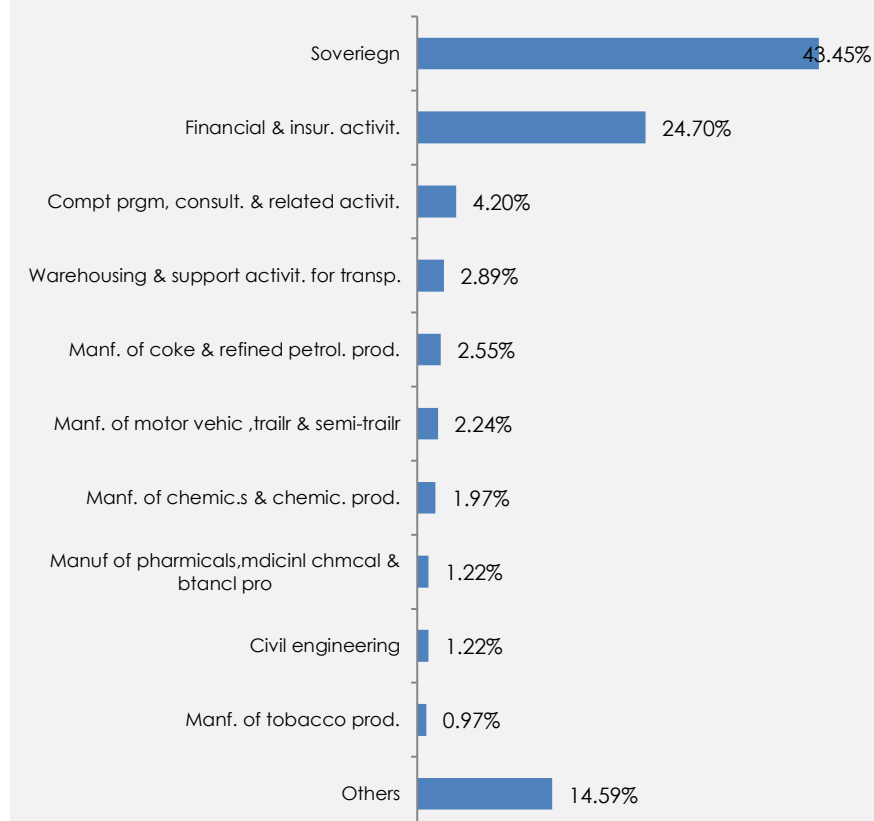


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

Sectoral Break-Up[§]

§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

NAV as on January 31, 2023:	30.6059
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.29%	2.58%	1.63%	10.23%	10.79%	8.97%
Benchmark**	-1.14%	3.26%	2.93%	9.27%	10.88%	9.42%

* 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	5.44
Debt	4.45
Total	9.89

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.70

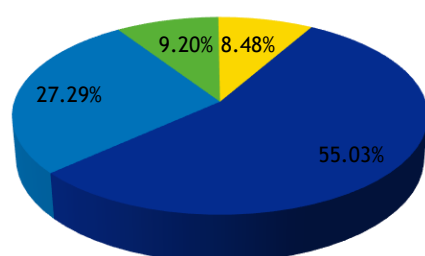
Security Name

Net Asset (%)

Equities	55.03%
Infosys Ltd.	4.80%
Reliance Industries Ltd.	4.49%
HDFC Bank Ltd.	3.72%
ICICI Bank Ltd.	3.39%
Kotak Mahindra Mutual Fund	3.17%
Nippon India Mutual Fund	2.05%
Larsen & Toubro Ltd.	2.03%
Housing Development Finance Corporation Ltd.	1.86%
Axis Bank Ltd.	1.78%
State Bank of India	1.51%
Others	26.23%
Government Securities	27.29%
07.41% GOI 2036	8.16%
07.62% Tamil Nadu SDL 2033	3.07%
07.36% GOI 2052	2.10%
07.62% Madhya Pradesh SDL 2026	2.04%
07.10% GOI 2029	1.90%
07.39% Maharashtra SDL 2026	1.62%
07.80% Tamilnadu SDL 2032	1.53%
7.81% Haryana SDL 2032	1.03%
07.38% Madhya Pradesh SDL 2026	1.01%
07.96% Maharashtra SDL 2026	0.93%
Others	3.90%
Corporate Bonds	9.20%
Indiabulls Housing Finance Ltd.	3.06%
NABARD	2.11%
Adani Ports and Special Economic Zone Ltd.	2.10%
HDFC Bank Ltd.	1.02%
Reliance Capital Ltd.	0.67%
Piramal Capital & Housing Finance Ltd.	0.24%
Cash and Money Markets	8.48%
Portfolio Total	100.00%

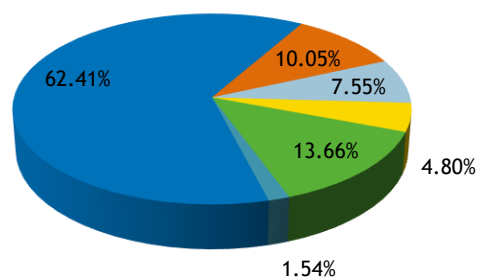
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

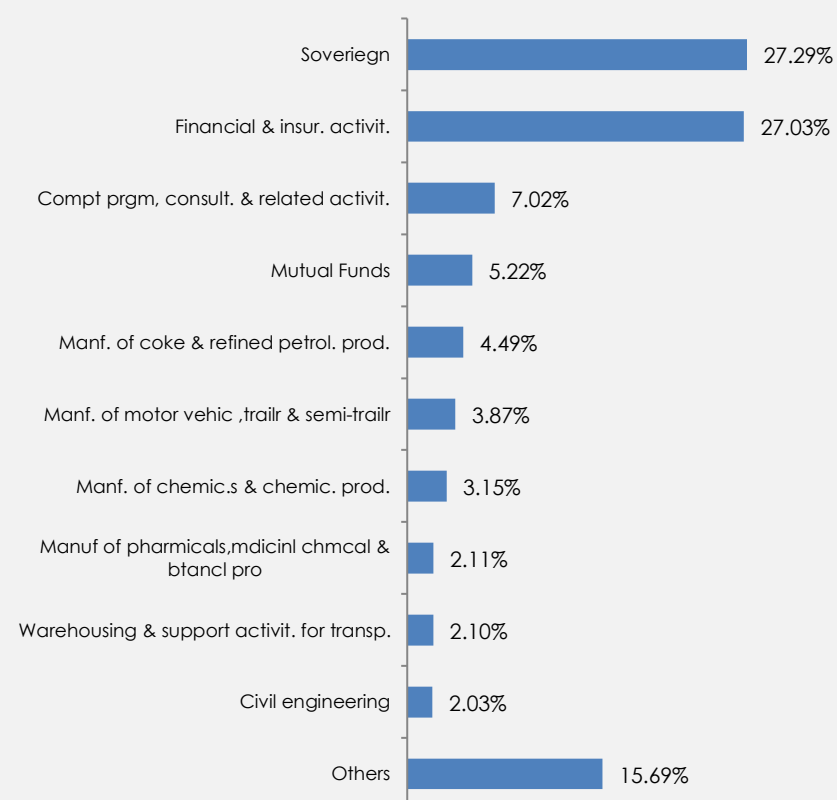


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



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

Sectoral Break-Up[§]

§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

NAV as on January 31,2023:	36.5691
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.92%	4.24%	3.91%	16.63%	15.01%	10.47%
Benchmark**	-2.45%	2.94%	1.86%	13.78%	13.86%	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.

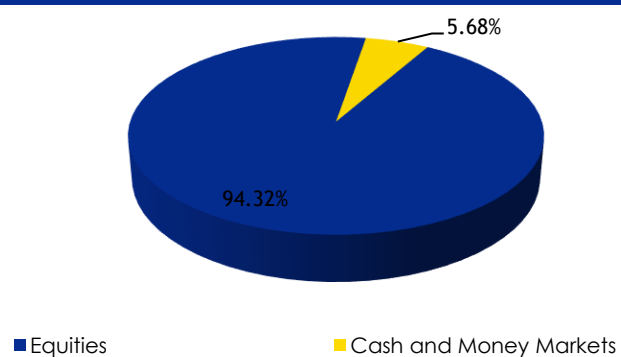
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.66
Debt	1.35
Total	24.01

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

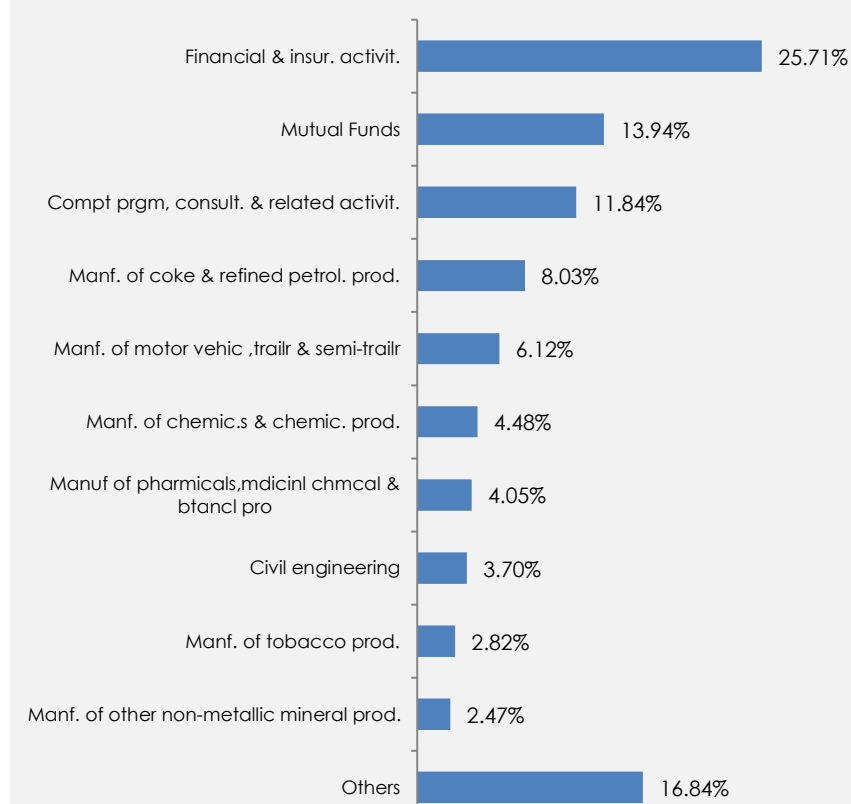


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.32%
Kotak Mahindra Mutual Fund	9.66%
Infosys Ltd.	8.19%
Reliance Industries Ltd.	7.72%
ICICI Bank Ltd.	5.50%
HDFC Bank Ltd.	5.13%
Housing Development Finance Corporation Ltd.	4.41%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	3.06%
Nippon India Mutual Fund	2.98%
Axis Bank Ltd.	2.86%
Others	41.11%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	5.68%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up^{\$}

^{\$}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 (%)
Government Securities	6.41%
07.96% Maharashtra SDL 2026	1.98%
07.37% Tamil Nadu SDL 2026	1.95%
07.38% Madhya Pradesh SDL 2026	1.42%
7.58% Maharashtra SDL 2026	0.71%
07.63% Haryana SDL 2033	0.35%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.11%
Ultratech Cement Ltd.	0.39%
Maruti Suzuki India Ltd.	0.36%
Sun Pharmaceuticals Industries Ltd.	0.36%
NTPC Ltd.	0.30%
IndusInd Bank Ltd.	0.29%
Mahindra & Mahindra Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.26%
Tata Motors Ltd.	0.26%
PI Industries Ltd.	0.25%
Kotak Mahindra Bank Ltd.	0.24%
HCL Technologies Ltd.	0.24%
Tata Consultancy Services Ltd.	0.23%
Bajaj Finance Ltd.	0.22%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.20%
Hindalco Industries Ltd.	0.20%
Tech Mahindra Ltd.	0.18%
Ashok Leyland Ltd	0.17%
Dr Reddys Laboratories Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Navin Fluorine International Ltd.	0.14%
PVR Ltd.	0.14%
Titan Company Ltd.	0.14%
Britannia Industries Ltd.	0.14%
Asian Paints Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Jubilant Foodworks Ltd	0.13%
Page Industries Ltd.	0.12%
Max Healthcare Institute Ltd.	0.11%
Kec International Ltd.	0.11%
Tata Steel Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
Bata India Ltd.	0.08%
Grasim Industries Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.05%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	5.82%
7.81% Haryana SDL 2032	1.76%
07.64% Maharashtra SDL 2033	1.39%
07.24% Gujarat SDL 2026	1.36%
7.49% Gujarat SDL 2026	0.56%
07.63% Haryana SDL 2033	0.39%
7.58% Maharashtra SDL 2026	0.36%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.48%
Hindustan Unilever Ltd.	0.45%
Maruti Suzuki India Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.37%
NTPC Ltd.	0.32%
IndusInd Bank Ltd.	0.31%
Mahindra & Mahindra Ltd.	0.29%
PI Industries Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Tata Motors Ltd.	0.26%
HCL Technologies Ltd.	0.25%
Kotak Mahindra Bank Ltd.	0.25%
Tata Consultancy Services Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
United Spirits Ltd.	0.22%
Bharti Airtel Ltd.	0.20%
Tech Mahindra Ltd.	0.19%
Titan Company Ltd.	0.19%
Ashok Leyland Ltd	0.18%
Brigade Enterprises Ltd.	0.17%
Dr Reddys Laboratories Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
PVR Ltd.	0.16%
Britannia Industries Ltd.	0.15%
Bajaj Finance Ltd.	0.14%
Navin Fluorine International Ltd.	0.14%
Asian Paints Ltd.	0.13%
Jubilant Foodworks Ltd	0.13%
Page Industries Ltd.	0.13%
Max Healthcare Institute Ltd.	0.12%
Endurance Technologies Ltd.	0.11%
Kec International Ltd.	0.11%
Tata Steel Ltd.	0.11%
Bata India Ltd.	0.09%
Century Plyboards Ltd.	0.08%
Grasim Industries Ltd.	0.08%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	7.59%
07.64% Maharashtra SDL 2033	1.94%
7.16% GOI 2023	1.70%
07.24% Gujarat SDL 2026	1.29%
07.39% Maharashtra SDL 2026	1.21%
7.49% Gujarat SDL 2026	0.53%
07.63% Haryana SDL 2033	0.40%
7.58% Maharashtra SDL 2026	0.28%
07.38% Madhya Pradesh SDL 2026	0.24%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.40%
Hindustan Unilever Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.82%
Maruti Suzuki India Ltd.	0.81%
NTPC Ltd.	0.70%
IndusInd Bank Ltd.	0.66%
Mahindra & Mahindra Ltd.	0.65%
Tata Motors Ltd.	0.59%
SBI Life Insurance Company Ltd.	0.58%
PI Industries Ltd.	0.56%
Kotak Mahindra Bank Ltd.	0.56%
HCL Technologies Ltd.	0.55%
Tata Consultancy Services Ltd.	0.52%
Bajaj Finance Ltd.	0.51%
Bharti Airtel Ltd.	0.47%
United Spirits Ltd.	0.46%
Tech Mahindra Ltd.	0.42%
Titan Company Ltd.	0.40%
Ashok Leyland Ltd	0.39%
Dr Reddys Laboratories Ltd.	0.39%
Brigade Enterprises Ltd.	0.38%
Hindalco Industries Ltd.	0.37%
Bharat Electronics Ltd.	0.35%
PVR Ltd.	0.33%
Britannia Industries Ltd.	0.33%
Navin Fluorine International Ltd.	0.31%
Bajaj Finance Ltd.	0.30%
Asian Paints Ltd.	0.29%
Jubilant Foodworks Ltd	0.29%
Page Industries Ltd.	0.28%
Max Healthcare Institute Ltd.	0.25%
Kec International Ltd.	0.25%
Tata Steel Ltd.	0.24%
Endurance Technologies Ltd.	0.23%
Bata India Ltd.	0.19%
Century Plyboards Ltd.	0.17%
Grasim Industries Ltd.	0.17%
Ambuja Cements Ltd.	0.14%
Avenue Supermarts Ltd.	0.12%
Cipla Ltd.	0.12%
VIP Industries Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Eicher Motors Ltd.	0.02%
Government Securities	7.47%
07.37% Tamil Nadu SDL 2026	1.52%
07.38% Madhya Pradesh SDL 2026	1.39%
07.24% Gujarat SDL 2026	0.99%
07.84% Tamil Nadu SDL 2026	0.91%
07.64% Maharashtra SDL 2033	0.81%
7.49% Gujarat SDL 2026	0.66%
07.80% Tamilnadu SDL 2032	0.56%
7.58% Maharashtra SDL 2026	0.33%
07.63% Haryana SDL 2033	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.79%
Hindustan Unilever Ltd.	2.06%
Ultratech Cement Ltd.	2.02%
Maruti Suzuki India Ltd.	1.71%
Sun Pharmaceuticals Industries Ltd.	1.71%
ITC Ltd.	1.60%
Mahindra & Mahindra Ltd.	1.54%
NTPC Ltd.	1.42%
Tata Motors Ltd.	1.25%
SBI Life Insurance Company Ltd.	1.18%
HCL Technologies Ltd.	1.15%
Tata Consultancy Services Ltd.	1.11%
Bajaj Finance Ltd.	1.09%
Bharti Airtel Ltd.	1.04%
PI Industries Ltd.	1.03%
United Spirits Ltd.	0.99%
IndusInd Bank Ltd.	0.85%
Ashok Leyland Ltd	0.82%
Titan Company Ltd.	0.82%
Dr Reddys Laboratories Ltd.	0.81%
Hindalco Industries Ltd.	0.78%
Brigade Enterprises Ltd.	0.76%
Tech Mahindra Ltd.	0.75%
Bharat Electronics Ltd.	0.74%
Britannia Industries Ltd.	0.69%
Navin Fluorine International Ltd.	0.67%
Bajaj Finance Ltd.	0.63%
Asian Paints Ltd.	0.62%
Page Industries Ltd.	0.61%
Tata Steel Ltd.	0.61%
Jubilant Foodworks Ltd	0.55%
Max Healthcare Institute Ltd.	0.54%
Endurance Technologies Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.48%
Bata India Ltd.	0.40%
Century Plyboards Ltd.	0.37%
Grasim Industries Ltd.	0.37%
Cipla Ltd.	0.28%
Ambuja Cements Ltd.	0.27%
HDFC Life Insurance Co. Ltd.	0.24%
Kec International Ltd.	0.23%
Larsen & Toubro Infotech Ltd.	0.17%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.10%
Voltas Ltd.	0.10%
Eicher Motors Ltd.	0.04%
Government Securities	2.01%
07.37% Tamil Nadu SDL 2026	0.62%
07.39% Maharashtra SDL 2026	0.36%
07.84% Tamil Nadu SDL 2026	0.35%
07.24% Gujarat SDL 2026	0.32%
7.49% Gujarat SDL 2026	0.16%
07.63% Haryana SDL 2033	0.12%
7.58% Maharashtra SDL 2026	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.91%
Ultratech Cement Ltd.	2.50%
State Bank of India	2.43%
Sun Pharmaceuticals Industries Ltd.	2.27%
Maruti Suzuki India Ltd.	2.26%
ITC Ltd.	2.12%
Mahindra & Mahindra Ltd.	2.02%
NTPC Ltd.	1.90%
Tata Motors Ltd.	1.64%
Nippon India Mutual Fund	1.55%
SBI Life Insurance Company Ltd.	1.52%
HCL Technologies Ltd.	1.46%
Bajaj Finance Ltd.	1.40%
PI Industries Ltd.	1.33%
Bharti Airtel Ltd.	1.28%
United Spirits Ltd.	1.28%
Ashok Leyland Ltd	1.09%
Dr Reddys Laboratories Ltd.	1.07%
Titan Company Ltd.	1.07%
Hindalco Industries Ltd.	1.03%
Brigade Enterprises Ltd.	1.00%
IndusInd Bank Ltd.	0.99%
Tech Mahindra Ltd.	0.99%
Bharat Electronics Ltd.	0.98%
Britannia Industries Ltd.	0.91%
Navin Fluorine International Ltd.	0.87%
Tata Consultancy Services Ltd.	0.85%
Bajaj Finance Ltd.	0.84%
Asian Paints Ltd.	0.82%
Tata Steel Ltd.	0.80%
Page Industries Ltd.	0.79%
Jubilant Foodworks Ltd	0.72%
Max Healthcare Institute Ltd.	0.68%
Endurance Technologies Ltd.	0.64%
Bata India Ltd.	0.54%
Grasim Industries Ltd.	0.48%
Century Plyboards Ltd.	0.46%
Ambuja Cements Ltd.	0.36%
Cipla Ltd.	0.35%
Kotak Mahindra Bank Ltd.	0.35%
HDFC Life Insurance Co. Ltd.	0.32%
Kec International Ltd.	0.30%
Larsen & Toubro Infotech Ltd.	0.21%
Divis Laboratories Ltd.	0.13%
VIP Industries Ltd.	0.13%
Voltas Ltd.	0.13%
Eicher Motors Ltd.	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.63%
ITC Ltd.	2.83%
Sun Pharmaceuticals Industries Ltd.	2.52%
Ultratech Cement Ltd.	2.51%
State Bank of India	2.37%
Maruti Suzuki India Ltd.	2.26%
Mahindra & Mahindra Ltd.	1.99%
Tata Motors Ltd.	1.89%
NTPC Ltd.	1.83%
Bharti Airtel Ltd.	1.66%
SBI Life Insurance Company Ltd.	1.59%
HCL Technologies Ltd.	1.58%
Nippon India Mutual Fund	1.41%
Titan Company Ltd.	1.41%
Bajaj Finance Ltd.	1.37%
Tata Consultancy Services Ltd.	1.17%
Dr Reddys Laboratories Ltd.	1.07%
Hindalco Industries Ltd.	1.02%
IndusInd Bank Ltd.	0.97%
Britannia Industries Ltd.	0.95%
Tech Mahindra Ltd.	0.94%
Tata Steel Ltd.	0.89%
Asian Paints Ltd.	0.87%
Bajaj Finance Ltd.	0.83%
Grasim Industries Ltd.	0.60%
Adani Ports and Special Economic Zone Ltd.	0.58%
Tata Consumer Products Ltd.	0.58%
UPL Ltd.	0.57%
Bajaj Auto Ltd.	0.56%
HDFC Life Insurance Co. Ltd.	0.41%
Cipla Ltd.	0.35%
JSW Steel Ltd.	0.33%
Bharat Petroleum Corporation Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.22%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%
Adani Enterprises Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.11%
Indian Oil Corporation Ltd.	3.41%
Gail (India) Ltd.	2.71%
NHPC	2.55%
Canara Bank Ltd.	2.27%
Indian Railway Catering and Tourism Corporation Ltd.	2.21%
Container Corporation Of India Ltd.	1.98%
Power Finance Corporation Ltd.	1.93%
Punjab National Bank	1.75%
Steel Authority of India Ltd.	1.75%
Hindustan Petroleum Corporation Ltd.	1.66%
Rural Electrification Corporation	1.66%
Bharat Heavy Electricals Ltd.	1.12%
Beml Ltd.	1.05%
Oil India Ltd.	1.02%
Union Bank Of India Ltd.	0.99%
Gujarat Gas Co. Ltd.	0.86%
National Mineral Development Corporation Ltd.	0.52%
Cochin Shipyard Ltd.	0.51%
NMDC Steel Ltd.	0.46%
Gujarat State Petronet Ltd.	0.41%
Beml Land Assets Ltd.	0.29%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	40.73%
Bharat Electronics Ltd.	2.38%
Indian Hotels Ltd.	2.34%
ABB India Ltd.	2.19%
Siemens Ltd.	2.19%
Thermax Ltd.	2.13%
Hindustan Aeronautics Ltd.	2.10%
Max Healthcare Institute Ltd.	2.10%
Ashok Leyland Ltd	1.96%
Transport Corporation of India	1.91%
ICICI Bank Ltd.	1.79%
Grasim Industries Ltd.	1.51%
Power Grid Corporation of India Ltd.	1.49%
Oil & Natural Gas Corpn Ltd.	1.46%
SBI Life Insurance Company Ltd.	1.43%
IndusInd Bank Ltd.	1.41%
ACC Ltd.	1.35%
Container Corporation Of India Ltd.	1.30%
Indian Railway Catering and Tourism Corporation Ltd.	1.28%
Shree Cement Ltd.	1.28%
Axis Bank Ltd.	0.99%
Bharat Petroleum Corporation Ltd.	0.97%
State Bank of India	0.97%
Gail (India) Ltd.	0.93%
Indian Oil Corporation Ltd.	0.93%
Hindustan Petroleum Corporation Ltd.	0.86%
Cholamandalam Investment and Finance Company Ltd.	0.78%
APL Apollo Tubes Ltd.	0.41%
Tata Steel Ltd.	0.29%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.47%
Nippon India Mutual Fund	1.91%
State Bank of India	1.85%
Sun Pharmaceuticals Industries Ltd.	1.73%
Maruti Suzuki India Ltd.	1.71%
ITC Ltd.	1.61%
Mahindra & Mahindra Ltd.	1.59%
NTPC Ltd.	1.45%
Tata Motors Ltd.	1.27%
SBI Life Insurance Company Ltd.	1.18%
Bharti Airtel Ltd.	1.12%
Titan Company Ltd.	1.12%
HCL Technologies Ltd.	1.11%
Bajaj Finance Ltd.	1.08%
PI Industries Ltd.	1.01%
United Spirits Ltd.	0.98%
Nippon India Mutual Fund	0.91%
Tata Consultancy Services Ltd.	0.91%
Ashok Leyland Ltd	0.83%
Dr Reddys Laboratories Ltd.	0.82%
Hindalco Industries Ltd.	0.81%
Brigade Enterprises Ltd.	0.78%
Bharat Electronics Ltd.	0.76%
Tech Mahindra Ltd.	0.76%
IndusInd Bank Ltd.	0.75%
Britannia Industries Ltd.	0.69%
Navin Fluorine International Ltd.	0.67%
Bajaj Finance Ltd.	0.63%
Tata Steel Ltd.	0.63%
Asian Paints Ltd.	0.62%
Page Industries Ltd.	0.61%
Jubilant Foodworks Ltd	0.58%
Max Healthcare Institute Ltd.	0.53%
Endurance Technologies Ltd.	0.49%
Bata India Ltd.	0.42%
Grasim Industries Ltd.	0.37%
Century Plyboards Ltd.	0.36%
Ambuja Cements Ltd.	0.28%
Cipla Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.27%
HDFC Life Insurance Co. Ltd.	0.24%
Kec International Ltd.	0.23%
Larsen & Toubro Infotech Ltd.	0.17%
Divis Laboratories Ltd.	0.11%
VIP Industries Ltd.	0.11%
Voltas Ltd.	0.10%
Eicher Motors Ltd.	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	3.80%
07.64% Maharashtra SDL 2033	1.23%
07.86% Haryana SDL 2032	1.06%
07.84% Tamil Nadu SDL 2026	0.50%
07.63% Haryana SDL 2033	0.43%
07.80% Tamilnadu SDL 2032	0.39%
7.49% Gujarat SDL 2026	0.13%
7.58% Maharashtra SDL 2026	0.06%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.98%
Hindustan Unilever Ltd.	0.40%
Maruti Suzuki India Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.34%
NTPC Ltd.	0.29%
IndusInd Bank Ltd.	0.28%
HCL Technologies Ltd.	0.27%
Mahindra & Mahindra Ltd.	0.27%
Bharti Airtel Ltd.	0.27%
Tata Motors Ltd.	0.25%
PI Industries Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
Bajaj Finance Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
United Spirits Ltd.	0.19%
Tech Mahindra Ltd.	0.18%
Titan Company Ltd.	0.18%
Hindalco Industries Ltd.	0.16%
Ashok Leyland Ltd	0.16%
Brigade Enterprises Ltd.	0.16%
Dr Reddys Laboratories Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Jubilant Foodworks Ltd	0.14%
PVR Ltd.	0.14%
Britannia Industries Ltd.	0.14%
Navin Fluorine International Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Page Industries Ltd.	0.12%
Asian Paints Ltd.	0.12%
Kec International Ltd.	0.11%
Tata Steel Ltd.	0.11%
Max Healthcare Institute Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
Bata India Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Grasim Industries Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Avenue Supermarts Ltd.	0.03%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	6.45%
7.81% Haryana SDL 2032	1.91%
07.38% Madhya Pradesh SDL 2026	1.56%
07.64% Maharashtra SDL 2033	1.38%
7.49% Gujarat SDL 2026	0.81%
7.58% Maharashtra SDL 2026	0.40%
07.63% Haryana SDL 2033	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	18.25%
Ultratech Cement Ltd.	1.01%
Sun Pharmaceuticals Industries Ltd.	0.91%
Maruti Suzuki India Ltd.	0.91%
NTPC Ltd.	0.75%
IndusInd Bank Ltd.	0.74%
Mahindra & Mahindra Ltd.	0.70%
SBI Life Insurance Company Ltd.	0.66%
Tata Motors Ltd.	0.66%
PI Industries Ltd.	0.63%
Kotak Mahindra Bank Ltd.	0.62%
HCL Technologies Ltd.	0.61%
Tata Consultancy Services Ltd.	0.59%
Bajaj Finance Ltd.	0.56%
Bharti Airtel Ltd.	0.52%
United Spirits Ltd.	0.52%
Titan Company Ltd.	0.48%
Tech Mahindra Ltd.	0.47%
Ashok Leyland Ltd	0.44%
Dr Reddys Laboratories Ltd.	0.43%
Brigade Enterprises Ltd.	0.41%
Hindalco Industries Ltd.	0.41%
Bharat Electronics Ltd.	0.40%
Britannia Industries Ltd.	0.37%
PVR Ltd.	0.36%
Navin Fluorine International Ltd.	0.35%
Bajaj Finance Ltd.	0.34%
Jubilant Foodworks Ltd	0.34%
Asian Paints Ltd.	0.33%
Page Industries Ltd.	0.32%
Kec International Ltd.	0.28%
Max Healthcare Institute Ltd.	0.28%
Tata Steel Ltd.	0.27%
Endurance Technologies Ltd.	0.26%
Bata India Ltd.	0.21%
Century Plyboards Ltd.	0.19%
Grasim Industries Ltd.	0.19%
Ambuja Cements Ltd.	0.15%
Cipla Ltd.	0.14%
Avenue Supermarts Ltd.	0.13%
VIP Industries Ltd.	0.10%
Larsen & Toubro Infotech Ltd.	0.09%
Voltas Ltd.	0.05%
Samvardhana Motherison International Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	6.10%
07.37% Tamil Nadu SDL 2026	1.33%
07.80% Tamilnadu SDL 2032	1.23%
07.24% Gujarat SDL 2026	1.03%
07.64% Maharashtra SDL 2033	0.98%
7.49% Gujarat SDL 2026	0.83%
7.58% Maharashtra SDL 2026	0.42%
07.63% Haryana SDL 2033	0.28%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.03%
Hindustan Unilever Ltd.	1.98%
Ultratech Cement Ltd.	1.91%
Sun Pharmaceuticals Industries Ltd.	1.68%
Maruti Suzuki India Ltd.	1.67%
ITC Ltd.	1.57%
Mahindra & Mahindra Ltd.	1.52%
NTPC Ltd.	1.38%
Tata Motors Ltd.	1.23%
SBI Life Insurance Company Ltd.	1.16%
HCL Technologies Ltd.	1.13%
Tata Consultancy Services Ltd.	1.11%
Bajaj Finance Ltd.	1.06%
PI Industries Ltd.	1.01%
Bharti Airtel Ltd.	0.99%
Titan Company Ltd.	0.97%
United Spirits Ltd.	0.95%
IndusInd Bank Ltd.	0.82%
Ashok Leyland Ltd	0.80%
Dr Reddys Laboratories Ltd.	0.79%
Hindalco Industries Ltd.	0.77%
Brigade Enterprises Ltd.	0.75%
Bharat Electronics Ltd.	0.73%
Tech Mahindra Ltd.	0.73%
Britannia Industries Ltd.	0.67%
Navin Fluorine International Ltd.	0.65%
Bajaj Finance Ltd.	0.62%
Asian Paints Ltd.	0.61%
Tata Steel Ltd.	0.61%
Page Industries Ltd.	0.59%
Jubilant Foodworks Ltd	0.54%
Max Healthcare Institute Ltd.	0.51%
Endurance Technologies Ltd.	0.47%
Kotak Mahindra Bank Ltd.	0.45%
Bata India Ltd.	0.40%
Grasim Industries Ltd.	0.36%
Century Plyboards Ltd.	0.34%
Ambuja Cements Ltd.	0.27%
Cipla Ltd.	0.27%
HDFC Life Insurance Co. Ltd.	0.24%
Kec International Ltd.	0.22%
Larsen & Toubro Infotech Ltd.	0.16%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.10%
Voltas Ltd.	0.10%
Eicher Motors Ltd.	0.04%
Government Securities	2.30%
07.96% Maharashtra SDL 2026	0.54%
07.37% Tamil Nadu SDL 2026	0.53%
07.24% Gujarat SDL 2026	0.34%
07.84% Tamil Nadu SDL 2026	0.32%
7.49% Gujarat SDL 2026	0.31%
7.58% Maharashtra SDL 2026	0.15%
07.63% Haryana SDL 2033	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.06%
Ultratech Cement Ltd.	2.45%
State Bank of India	2.42%
Sun Pharmaceuticals Industries Ltd.	2.26%
Maruti Suzuki India Ltd.	2.24%
ITC Ltd.	2.12%
Mahindra & Mahindra Ltd.	1.98%
NTPC Ltd.	1.82%
Tata Motors Ltd.	1.60%
Nippon India Mutual Fund	1.50%
SBI Life Insurance Company Ltd.	1.49%
HCL Technologies Ltd.	1.44%
Bajaj Finance Ltd.	1.38%
PI Industries Ltd.	1.30%
United Spirits Ltd.	1.25%
Bharti Airtel Ltd.	1.24%
Ashok Leyland Ltd	1.08%
Dr Reddys Laboratories Ltd.	1.07%
Titan Company Ltd.	1.03%
Hindalco Industries Ltd.	1.01%
Brigade Enterprises Ltd.	0.99%
Tech Mahindra Ltd.	0.99%
IndusInd Bank Ltd.	0.98%
Bharat Electronics Ltd.	0.96%
Britannia Industries Ltd.	0.90%
Bajaj Finance Ltd.	0.83%
Navin Fluorine International Ltd.	0.83%
Tata Consultancy Services Ltd.	0.82%
Asian Paints Ltd.	0.81%
Page Industries Ltd.	0.77%
Tata Steel Ltd.	0.77%
Jubilant Foodworks Ltd	0.71%
Max Healthcare Institute Ltd.	0.67%
Endurance Technologies Ltd.	0.63%
Bata India Ltd.	0.53%
Grasim Industries Ltd.	0.48%
Century Plyboards Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.35%
Ambuja Cements Ltd.	0.34%
Cipla Ltd.	0.34%
HDFC Life Insurance Co. Ltd.	0.32%
Kec International Ltd.	0.30%
Larsen & Toubro Infotech Ltd.	0.19%
VIP Industries Ltd.	0.13%
Divis Laboratories Ltd.	0.12%
Voltas Ltd.	0.12%
Eicher Motors Ltd.	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.47%
ITC Ltd.	2.83%
Sun Pharmaceuticals Industries Ltd.	2.51%
Ultratech Cement Ltd.	2.50%
State Bank of India	2.37%
Maruti Suzuki India Ltd.	2.24%
Mahindra & Mahindra Ltd.	2.01%
Tata Motors Ltd.	1.90%
NTPC Ltd.	1.84%
Bharti Airtel Ltd.	1.62%
HCL Technologies Ltd.	1.58%
SBI Life Insurance Company Ltd.	1.58%
Nippon India Mutual Fund	1.40%
Titan Company Ltd.	1.40%
Bajaj Finance Ltd.	1.36%
Tata Consultancy Services Ltd.	1.15%
Dr Reddys Laboratories Ltd.	1.07%
Hindalco Industries Ltd.	1.03%
IndusInd Bank Ltd.	0.96%
Britannia Industries Ltd.	0.94%
Tech Mahindra Ltd.	0.94%
Tata Steel Ltd.	0.89%
Asian Paints Ltd.	0.86%
Bajaj Finance Ltd.	0.83%
Grasim Industries Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.58%
Tata Consumer Products Ltd.	0.57%
UPL Ltd.	0.57%
Bajaj Auto Ltd.	0.56%
HDFC Life Insurance Co. Ltd.	0.41%
Cipla Ltd.	0.35%
Bharat Petroleum Corporation Ltd.	0.32%
JSW Steel Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.22%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.15%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%
Adani Enterprises Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.95%
Ultratech Cement Ltd.	0.40%
Maruti Suzuki India Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.34%
IndusInd Bank Ltd.	0.30%
NTPC Ltd.	0.29%
Mahindra & Mahindra Ltd.	0.26%
PI Industries Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.24%
Tata Motors Ltd.	0.24%
HCL Technologies Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.23%
Bajaj Finance Ltd.	0.21%
Tata Consultancy Services Ltd.	0.21%
United Spirits Ltd.	0.21%
Bharti Airtel Ltd.	0.20%
Tech Mahindra Ltd.	0.18%
Dr Reddys Laboratories Ltd.	0.17%
Titan Company Ltd.	0.17%
Ashok Leyland Ltd	0.16%
Bharat Electronics Ltd.	0.15%
Brigade Enterprises Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
PVR Ltd.	0.15%
Britannia Industries Ltd.	0.14%
Navin Fluorine International Ltd.	0.14%
Page Industries Ltd.	0.14%
Bajaj Finance Ltd.	0.13%
Asian Paints Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
Endurance Technologies Ltd.	0.11%
Kec International Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Grasim Industries Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	4.12%
07.84% Tamil Nadu SDL 2026	1.24%
7.49% Gujarat SDL 2026	1.05%
07.24% Gujarat SDL 2026	0.87%
7.58% Maharashtra SDL 2026	0.53%
07.63% Haryana SDL 2033	0.43%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.92%
Ultratech Cement Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.34%
Maruti Suzuki India Ltd.	0.34%
NTPC Ltd.	0.31%
IndusInd Bank Ltd.	0.28%
Mahindra & Mahindra Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.26%
Tata Motors Ltd.	0.25%
PI Industries Ltd.	0.24%
HCL Technologies Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.23%
Tata Consultancy Services Ltd.	0.22%
Bajaj Finance Ltd.	0.21%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.20%
Tech Mahindra Ltd.	0.18%
Titan Company Ltd.	0.18%
Ashok Leyland Ltd	0.16%
Brigade Enterprises Ltd.	0.16%
Dr Reddys Laboratories Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
PVR Ltd.	0.14%
Britannia Industries Ltd.	0.14%
Navin Fluorine International Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Asian Paints Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
Page Industries Ltd.	0.11%
Kec International Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Tata Steel Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
Bata India Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Grasim Industries Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Avenue Supermarts Ltd.	0.05%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	6.30%
07.39% Maharashtra SDL 2026	1.71%
07.64% Maharashtra SDL 2033	1.16%
07.24% Gujarat SDL 2026	0.95%
07.80% Tamilnadu SDL 2032	0.90%
7.49% Gujarat SDL 2026	0.76%
07.63% Haryana SDL 2033	0.41%
7.58% Maharashtra SDL 2026	0.41%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.81%
Ultratech Cement Ltd.	0.92%
Maruti Suzuki India Ltd.	0.84%
Sun Pharmaceuticals Industries Ltd.	0.84%
IndusInd Bank Ltd.	0.69%
NTPC Ltd.	0.69%
Mahindra & Mahindra Ltd.	0.65%
SBI Life Insurance Company Ltd.	0.61%
Tata Motors Ltd.	0.61%
PI Industries Ltd.	0.58%
HCL Technologies Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.57%
Tata Consultancy Services Ltd.	0.54%
Bajaj Finance Ltd.	0.52%
Bharti Airtel Ltd.	0.48%
United Spirits Ltd.	0.48%
Titan Company Ltd.	0.45%
Tech Mahindra Ltd.	0.43%
Ashok Leyland Ltd	0.40%
Dr Reddys Laboratories Ltd.	0.40%
Hindalco Industries Ltd.	0.38%
Brigade Enterprises Ltd.	0.37%
Bharat Electronics Ltd.	0.36%
Britannia Industries Ltd.	0.34%
PVR Ltd.	0.33%
Navin Fluorine International Ltd.	0.32%
Bajaj Finance Ltd.	0.31%
Asian Paints Ltd.	0.30%
Jubilant Foodworks Ltd	0.30%
Page Industries Ltd.	0.29%
Kec International Ltd.	0.26%
Max Healthcare Institute Ltd.	0.25%
Tata Steel Ltd.	0.25%
Endurance Technologies Ltd.	0.24%
Bata India Ltd.	0.20%
Grasim Industries Ltd.	0.18%
Century Plyboards Ltd.	0.17%
Ambuja Cements Ltd.	0.14%
Avenue Supermarts Ltd.	0.13%
Cipla Ltd.	0.13%
VIP Industries Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	7.77%
07.64% Maharashtra SDL 2033	1.47%
07.96% Maharashtra SDL 2026	1.46%
07.37% Tamil Nadu SDL 2026	1.43%
07.24% Gujarat SDL 2026	1.03%
07.84% Tamil Nadu SDL 2026	0.87%
7.49% Gujarat SDL 2026	0.80%
7.58% Maharashtra SDL 2026	0.40%
07.63% Haryana SDL 2033	0.31%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.43%
Hindustan Unilever Ltd.	1.49%
Ultratech Cement Ltd.	1.45%
Maruti Suzuki India Ltd.	1.26%
Sun Pharmaceuticals Industries Ltd.	1.26%
ITC Ltd.	1.18%
Mahindra & Mahindra Ltd.	1.15%
NTPC Ltd.	1.05%
Tata Motors Ltd.	0.92%
SBI Life Insurance Company Ltd.	0.87%
HCL Technologies Ltd.	0.85%
Tata Consultancy Services Ltd.	0.82%
Bajaj Finance Ltd.	0.79%
Bharti Airtel Ltd.	0.76%
PI Industries Ltd.	0.76%
United Spirits Ltd.	0.72%
IndusInd Bank Ltd.	0.65%
Titan Company Ltd.	0.63%
Dr Reddys Laboratories Ltd.	0.60%
Ashok Leyland Ltd	0.60%
Hindalco Industries Ltd.	0.58%
Brigade Enterprises Ltd.	0.57%
Bharat Electronics Ltd.	0.55%
Tech Mahindra Ltd.	0.55%
Britannia Industries Ltd.	0.51%
Navin Fluorine International Ltd.	0.49%
Bajaj Finance Ltd.	0.47%
Asian Paints Ltd.	0.46%
Page Industries Ltd.	0.45%
Tata Steel Ltd.	0.45%
Jubilant Foodworks Ltd	0.41%
Max Healthcare Institute Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.39%
Endurance Technologies Ltd.	0.36%
Bata India Ltd.	0.30%
Grasim Industries Ltd.	0.27%
Century Plyboards Ltd.	0.26%
Cipla Ltd.	0.20%
Ambuja Cements Ltd.	0.20%
HDFC Life Insurance Co. Ltd.	0.18%
Kec International Ltd.	0.17%
Larsen & Toubro Infotech Ltd.	0.12%
VIP Industries Ltd.	0.09%
Divis Laboratories Ltd.	0.08%
Voltas Ltd.	0.07%
Eicher Motors Ltd.	0.03%
Government Securities	2.59%
7.81% Haryana SDL 2032	1.09%
07.39% Maharashtra SDL 2026	0.64%
07.24% Gujarat SDL 2026	0.38%
07.63% Haryana SDL 2033	0.21%
7.49% Gujarat SDL 2026	0.17%
7.58% Maharashtra SDL 2026	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.21%
ITC Ltd.	2.83%
Ultratech Cement Ltd.	2.58%
Sun Pharmaceuticals Industries Ltd.	2.52%
State Bank of India	2.37%
Maruti Suzuki India Ltd.	2.27%
Mahindra & Mahindra Ltd.	2.04%
Tata Motors Ltd.	1.91%
NTPC Ltd.	1.86%
Bharti Airtel Ltd.	1.69%
HCL Technologies Ltd.	1.59%
SBI Life Insurance Company Ltd.	1.59%
Nippon India Mutual Fund	1.48%
Titan Company Ltd.	1.47%
Bajaj Finance Ltd.	1.40%
Tata Consultancy Services Ltd.	1.20%
Dr Reddys Laboratories Ltd.	1.08%
Hindalco Industries Ltd.	1.04%
IndusInd Bank Ltd.	0.97%
Britannia Industries Ltd.	0.95%
Tech Mahindra Ltd.	0.94%
Tata Steel Ltd.	0.93%
Asian Paints Ltd.	0.87%
Bajaj Finance Ltd.	0.84%
Grasim Industries Ltd.	0.60%
Tata Consumer Products Ltd.	0.59%
UPL Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.58%
Bajaj Auto Ltd.	0.58%
HDFC Life Insurance Co. Ltd.	0.41%
Cipla Ltd.	0.36%
Bharat Petroleum Corporation Ltd.	0.33%
JSW Steel Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.23%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.20%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%
Adani Enterprises Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.66%
Bharat Electronics Ltd.	2.38%
Indian Hotels Ltd.	2.35%
ABB India Ltd.	2.23%
Siemens Ltd.	2.20%
Thermax Ltd.	2.14%
Hindustan Aeronautics Ltd.	2.13%
Max Healthcare Institute Ltd.	2.10%
Transport Corporation of India	2.04%
Ashok Leyland Ltd	1.97%
ICICI Bank Ltd.	1.80%
SBI Life Insurance Company Ltd.	1.53%
Grasim Industries Ltd.	1.51%
Power Grid Corporation of India Ltd.	1.50%
Oil & Natural Gas Corpn Ltd.	1.46%
IndusInd Bank Ltd.	1.41%
Indian Railway Catering and Tourism Corporation Ltd.	1.37%
ACC Ltd.	1.35%
Container Corporation Of India Ltd.	1.32%
Shree Cement Ltd.	1.28%
Axis Bank Ltd.	1.09%
Bharat Petroleum Corporation Ltd.	1.04%
Gail (India) Ltd.	1.00%
Indian Oil Corporation Ltd.	0.99%
State Bank of India	0.97%
Hindustan Petroleum Corporation Ltd.	0.92%
Cholamandalam Investment and Finance Company Ltd.	0.83%
APL Apollo Tubes Ltd.	0.44%
Tata Steel Ltd.	0.31%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.97%
Indian Oil Corporation Ltd.	3.37%
Gail (India) Ltd.	2.71%
NHPC	2.53%
Canara Bank Ltd.	2.26%
Indian Railway Catering and Tourism Corporation Ltd.	2.18%
Container Corporation Of India Ltd.	1.96%
Power Finance Corporation Ltd.	1.92%
Steel Authority of India Ltd.	1.74%
Punjab National Bank	1.73%
Hindustan Petroleum Corporation Ltd.	1.65%
Rural Electrification Corporation	1.64%
Bharat Heavy Electricals Ltd.	1.12%
Beml Ltd.	1.05%
Oil India Ltd.	1.02%
Union Bank Of India Ltd.	0.99%
Gujarat Gas Co. Ltd.	0.85%
National Mineral Development Corporation Ltd.	0.52%
Cochin Shipyard Ltd.	0.51%
NMDC Steel Ltd.	0.50%
Gujarat State Petronet Ltd.	0.41%
Beml Land Assets Ltd.	0.31%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.98%
Ultratech Cement Ltd.	0.36%
Maruti Suzuki India Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.35%
IndusInd Bank Ltd.	0.28%
NTPC Ltd.	0.28%
Mahindra & Mahindra Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.25%
Tata Motors Ltd.	0.25%
Kotak Mahindra Bank Ltd.	0.24%
HCL Technologies Ltd.	0.23%
PI Industries Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Tata Consultancy Services Ltd.	0.22%
Bharti Airtel Ltd.	0.21%
United Spirits Ltd.	0.19%
Tech Mahindra Ltd.	0.18%
Titan Company Ltd.	0.18%
Ashok Leyland Ltd	0.17%
Dr Reddys Laboratories Ltd.	0.17%
Hindalco Industries Ltd.	0.16%
Page Industries Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Brigade Enterprises Ltd.	0.15%
Navin Fluorine International Ltd.	0.14%
Jubilant Foodworks Ltd	0.13%
PVR Ltd.	0.13%
Asian Paints Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Britannia Industries Ltd.	0.13%
Kec International Ltd.	0.11%
Endurance Technologies Ltd.	0.10%
Max Healthcare Institute Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.08%
Grasim Industries Ltd.	0.07%
Avenue Supermarts Ltd.	0.07%
Century Plyboards Ltd.	0.07%
Ambuja Cements Ltd.	0.06%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Samvardhana Motherson International Ltd.	0.02%
Voltas Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	6.67%
7.81% Haryana SDL 2032	1.97%
07.86% Haryana SDL 2032	1.19%
07.39% Maharashtra SDL 2026	1.17%
7.49% Gujarat SDL 2026	0.78%
07.64% Maharashtra SDL 2033	0.78%
07.63% Haryana SDL 2033	0.39%
7.58% Maharashtra SDL 2026	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	14.95%
Ultratech Cement Ltd.	0.81%
Sun Pharmaceuticals Industries Ltd.	0.75%
Maruti Suzuki India Ltd.	0.74%
IndusInd Bank Ltd.	0.61%
NTPC Ltd.	0.61%
Mahindra & Mahindra Ltd.	0.57%
SBI Life Insurance Company Ltd.	0.55%
Tata Motors Ltd.	0.54%
PI Industries Ltd.	0.52%
Kotak Mahindra Bank Ltd.	0.51%
HCL Technologies Ltd.	0.50%
Tata Consultancy Services Ltd.	0.48%
Bajaj Finance Ltd.	0.47%
Bharti Airtel Ltd.	0.43%
Titan Company Ltd.	0.42%
United Spirits Ltd.	0.42%
Tech Mahindra Ltd.	0.38%
Ashok Leyland Ltd	0.36%
Dr Reddys Laboratories Ltd.	0.36%
Hindalco Industries Ltd.	0.34%
Brigade Enterprises Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
Britannia Industries Ltd.	0.30%
Navin Fluorine International Ltd.	0.29%
PVR Ltd.	0.29%
Page Industries Ltd.	0.28%
Bajaj Finance Ltd.	0.28%
Jubilant Foodworks Ltd	0.27%
Asian Paints Ltd.	0.27%
Kec International Ltd.	0.23%
Max Healthcare Institute Ltd.	0.22%
Tata Steel Ltd.	0.22%
Endurance Technologies Ltd.	0.21%
Bata India Ltd.	0.18%
Grasim Industries Ltd.	0.16%
Century Plyboards Ltd.	0.15%
Ambuja Cements Ltd.	0.13%
Avenue Supermarts Ltd.	0.11%
Cipla Ltd.	0.11%
VIP Industries Ltd.	0.08%
Larsen & Toubro Infotech Ltd.	0.07%
Voltas Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	4.30%
07.39% Maharashtra SDL 2026	1.25%
07.37% Tamil Nadu SDL 2026	1.25%
07.86% Haryana SDL 2032	0.68%
7.49% Gujarat SDL 2026	0.56%
07.63% Haryana SDL 2033	0.28%
7.58% Maharashtra SDL 2026	0.28%

Fund Annexure Details (Other Than Top 10 Securities)









Security Name	Net Asset (%)
Equities	26.23%
Ultratech Cement Ltd.	1.50%
Hindustan Unilever Ltd.	1.47%
Sun Pharmaceuticals Industries Ltd.	1.25%
Maruti Suzuki India Ltd.	1.24%
ITC Ltd.	1.17%
Mahindra & Mahindra Ltd.	1.11%
NTPC Ltd.	1.03%
Tata Motors Ltd.	0.92%
SBI Life Insurance Company Ltd.	0.88%
HCL Technologies Ltd.	0.84%
Tata Consultancy Services Ltd.	0.84%
Bajaj Finance Ltd.	0.82%
Bharti Airtel Ltd.	0.76%
PI Industries Ltd.	0.75%
Titan Company Ltd.	0.73%
United Spirits Ltd.	0.71%
IndusInd Bank Ltd.	0.61%
Ashok Leyland Ltd	0.60%
Dr Reddys Laboratories Ltd.	0.59%
Hindalco Industries Ltd.	0.58%
Brigade Enterprises Ltd.	0.56%
Bharat Electronics Ltd.	0.54%
Tech Mahindra Ltd.	0.54%
Britannia Industries Ltd.	0.50%
Navin Fluorine International Ltd.	0.48%
Bajaj Finance Ltd.	0.46%
Tata Steel Ltd.	0.46%
Asian Paints Ltd.	0.45%
Page Industries Ltd.	0.45%
Jubilant Foodworks Ltd	0.41%
Max Healthcare Institute Ltd.	0.38%
Endurance Technologies Ltd.	0.35%
Kotak Mahindra Bank Ltd.	0.33%
Bata India Ltd.	0.29%
Grasim Industries Ltd.	0.27%
Century Plyboards Ltd.	0.26%
Cipla Ltd.	0.20%
Ambuja Cements Ltd.	0.19%
HDFC Life Insurance Co. Ltd.	0.18%
Kec International Ltd.	0.17%
Larsen & Toubro Infotech Ltd.	0.12%
Divis Laboratories Ltd.	0.07%
VIP Industries Ltd.	0.07%
Voltas Ltd.	0.07%
Eicher Motors Ltd.	0.03%
Government Securities	3.90%
07.37% Tamil Nadu SDL 2026	0.91%
07.64% Maharashtra SDL 2033	0.91%
07.24% Gujarat SDL 2026	0.70%
7.49% Gujarat SDL 2026	0.61%
7.58% Maharashtra SDL 2026	0.31%
07.63% Haryana SDL 2033	0.20%
07.86% Haryana SDL 2032	0.16%
07.84% Tamil Nadu SDL 2026	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.11%
ITC Ltd.	2.82%
Sun Pharmaceuticals Industries Ltd.	2.51%
Ultratech Cement Ltd.	2.47%
State Bank of India	2.37%
Maruti Suzuki India Ltd.	2.24%
Mahindra & Mahindra Ltd.	1.99%
Tata Motors Ltd.	1.89%
NTPC Ltd.	1.81%
Bharti Airtel Ltd.	1.59%
SBI Life Insurance Company Ltd.	1.58%
HCL Technologies Ltd.	1.57%
Titan Company Ltd.	1.36%
Bajaj Finance Ltd.	1.36%
Nippon India Mutual Fund	1.30%
Tata Consultancy Services Ltd.	1.14%
Dr Reddys Laboratories Ltd.	1.07%
Hindalco Industries Ltd.	1.01%
IndusInd Bank Ltd.	0.96%
Britannia Industries Ltd.	0.94%
Tech Mahindra Ltd.	0.94%
Tata Steel Ltd.	0.88%
Asian Paints Ltd.	0.86%
Bajaj Finance Ltd.	0.83%
Grasim Industries Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.58%
Tata Consumer Products Ltd.	0.56%
UPL Ltd.	0.56%
Bajaj Auto Ltd.	0.56%
HDFC Life Insurance Co. Ltd.	0.41%
Cipla Ltd.	0.34%
JSW Steel Ltd.	0.32%
Bharat Petroleum Corporation Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
Nestle India Ltd.	0.22%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.15%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%
Adani Enterprises Ltd.	0.08%

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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