

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.



# January 2025

## Aviva Investor



### Disclaimer/Disclosure

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## Economy:

As we entered the new calendar year, global trade war fears continued spooking the market with announcement of new tariffs by US on Canada, Mexico and China leading to concerns about potential inflationary pressures. US Fed decided to pause given sticky inflation and strong labor market. Fed decided to assess rising inflation concerns linked to the proposed tariff from the new administration before moving ahead with further cuts. Indian rupee continued its downfall with continued FPI outflows in equity, however some buying in FAR securities by FPIs arrested the outflows in the debt segment to some extent. Domestic debt market showed strength, with FPI flows and heavy RBI buying in secondary market to support dying liquidity coupled with expectation of continued fiscal discipline by the government in Union Budget for FY26. The Services PMI improved to 59.3 in Dec 24 from 58.4 in Nov 24 while manufacturing PMI was largely steady at 56.4. The Naukri Jobspeak index was up 8.7% YoY and 9.1% MoM in Dec 24, indicating signs of recovery in formal job creation.

Credit outstanding reached Rs 178 tn, reflecting an 11.5% YoY increase, slower than last year's rate of 12.7%. This slowdown could be attributed to a higher base effect, alongside measures implemented by the Reserve Bank of India (RBI), such as increased risk weights on non-banking financial companies (NBFCs) and consumer credit, as well as market concerns regarding elevated credit to deposit ratios ratio. Deposits rose 10.8% YoY, totaling Rs 221.5 tn, a decrease from 11.2% the previous year.

India CPI inflation dipped to 5.22% YoY in Dec 2024 from 5.48% in Nov 2024 given cooling of food inflation due to seasonal impact on vegetable prices. Rural inflation continued to outpace urban inflation. Core CPI rose by 3.6% YoY in Dec 2024 marginally lower than 3.7% YoY rise seen in the Nov 2024 print. WPI rose to 2.4% YoY in Dec 2024, from 1.9% YoY in Nov 2024, driven by a broad-based rise across categories. IIP rose 5.2% YoY in Nov 2024, highest in 6 months, from 3.7% YoY in Oct 2024, underpinned by revival in infrastructure and construction. Union released tax devolution of Rs. 1.73 tn to states in Jan 2025, against Rs. 890 bn in Dec 2024, to enable states to accelerate capex.

India FM presented India's Union Budget for FY2025-26 on February 1, 2025. The budget focused on stimulating economic growth, enhancing the spending/saving/investment power of the middle class by meaningfully raising the minimum taxable income, and promoting inclusive development. The fiscal deficit target was set at 4.4% of GDP for FY26, down from 4.5% indicated for FY26 in the fiscal glide path before, indicating a commitment to fiscal consolidation. The fiscal deficit for FY25 was revised lower to 4.8% of GDP, down from the budget estimates of 4.9%. The expected market borrowing on net basis was kept broadly unchanged at Rs 11.54 tn from the Rs.11.63 tn in FY2025. Total government expenditure was projected at Rs. 50.65 tn, up from Rs. 47.16 tn in the revised estimates for 2024-25. Capital expenditure was allocated Rs. 11.21 tn, focusing on infrastructure development to spur economic growth. The CAPEX allocation including the Grants in aid provided to the state governments show an increase of 17.5% YoY. The government plans to raise the foreign direct investment (FDI) limit in the insurance sector to 100%, aiming to attract more foreign investment.

India's Merchandise trade deficit moderated in December to USD 21.9 bn from USD 32.8 bn deficit in November. On FYTD basis trade deficit has widened to USD 210.8 bn (Apr-Dec) against USD 189.7 bn deficit in FYTD24. Net crude oil imports have risen to USD 90.5 bn in FYTD25 against USD 68.1 bn in FYTD24, reflecting higher volumes and lower discount on imports from Russia.

Domestic currency continued to trade with weak bias, touching all-time low of 86.65 per USD during the month with continued FPI outflows and strong dollar. Efforts of RBI to curb volatility in domestic currency resulted in further depletion in foreign exchange reserves to USD 629 bn as on 24th January 2025 from USD 644 bn as on 20th December 2024. For the first time since April 2010 India's banking system faced its sharpest liquidity deficit with a Rs 3.3 tn shortfall. Factors responsible were tax outflows and forex interventions due to continued dollar outflows. In a bid to boost banking liquidity amidst deficit, RBI not only introduced daily VRR operations but also announced a slew of other measures including OMO purchases of Government Securities, longer term VRR operations, USD/INR Buy/Sell swap for a 6-month tenor amounting to worth Rs 1.5tn.

## Global:

US economy demonstrated resilience apparent from the strong jobless claims, retail sales and NFP prints. US economy grew 2.3% YoY in Q4CY24, lower than 3.1% YoY in Q3CY24. Growth was driven by consumer spending and government expenditure, while a decline in investment acted as a drag. US CPI clocked 2.9% YoY in Dec'24 against 2.7% in previous month. Japan's CPI rose by 3.96% YoY in December 2024 against November 2024 (2.9% YoY), driven by services-sector inflation. Notably, core inflation rose by 3.0% YoY to hit 16month high. Chinese Central Bank injected CNY 1.7 tn (USD 233 bn) of cash via repo operations in Dec 2024, dialing up support for the economy. The Central Bank also bought (net) CNY 300 bn of bonds to boost liquidity and to promote consumption.

The FOMC left rates unchanged at 4.25%-4.5% on expected lines. Strong growth and labor market conditions provided policy space to remain on pause and assess the durability of disinflation. Current policy rates were characterized as restrictive enough to ensure moderation in inflation and support a strong labor market. Undertone of the commentary remained cautious dropping statement on "progress on inflation" while acknowledging economic resilience. Fed maintained their dot plot and growth-inflation projections. ECB slashed its key policy rate by 25 basis points to 2.75% keeping more easing on the table. This was given fragile growth outlook & inflation expectation to be below ECB target of 2%. Canada's Central Bank cuts interest rate by 25 bps as threat of new tariffs weighed in already slack economy. On the other hand, Bank of Japan raised its short-term policy rate from 0.25% to 0.5%, a level Japan has not seen in 17 years. It revised up its inflation forecasts, underscoring its confidence that rising wages will keep inflation stable around its 2% target.

**Fixed Income Outlook and Strategy:**

Dot plot and economic guidance by FOMC indicated that Fed may stay put on the rate front for longer than anticipated. Strength in the US labor market, uncertainty associated with tariff impact and unprecedented fiscal deficit levels resulting in higher supply of Government Bonds may keep the US yields under pressure. However fiscal rectitude shown by the Indian government in the Union Budget for FY2026 and FDI flows related to bond inclusion in Bloomberg EM index should keep domestic bonds supported. The liquidity measures taken by RBI to ease tight liquidity hints at a possible rate cut in the month of February. The MPC may resort to shallow rate cut cycle to boost consumption while awaiting further clarity on growth inflation dynamics and evolving geopolitical situation. Given all these factors at play we are tactically managing our duration.

**Equity Outlook and Strategy:**

In the first month of the new year, Nifty ended lower by 0.6%, The strength in the US capital markets and the USD sustained the FPI drawdown from India. In this milieu, gold prices went up by more than 7% while brent crude prices remained firm on expectations of increase in supply from the US. BFSI, IT, Pharma and Metals were the key sectoral losers for the month. Global markets gathered some support from optimism surrounding higher AI spending under President Donald Trump and revision in global growth projection upwards by IMF to 3.3% in CY25, from 3.2% earlier mainly led by 50bps upgrade in US growth forecast to 2.7%. Domestic markets, in addition, secured relief from soft December CPI, better November IIP and liquidity enhancement measures by RBI. Global investors also took note of the Chinese startup Deep Seek releasing a cost-effective AI model, which has evolving implications.

Expected tariff actions by the US and the already commenced export controls by China of critical minerals and equipment will likely disrupt global supply chains again with higher volatility of the input commodity prices leading to sticky inflation, upsetting the global demand momentum. This may work in favor of India in terms of likely acceleration of China-plus-one strategy of global manufacturers and availability of key inputs like crude and metals at a bargain. We expect domestic inflation to continue its southwards trend, driven by both domestic (seasonality and supply enhancements) and global aspects (geopolitics and tapering demand). However, increasing economic fragmentation and AI-driven innovations skewing labor share and potentially threatening India’s services exports remain as key monitorable. The latest union budget has focused on Investments and consumption alike with emphasis on various critical sectors and aspects. The consumption push is also expected to lead to private CAPEX. We expect economic momentum to pick up in CY25 led by increased government spending and improvement in rural and urban incomes. We expect Nifty earnings to rebound to long-term trend-lines by the end of the current fiscal.

The valuations have moderated from the CY24 highs though in many pockets they are still elevated. Our investment strategy is focused on discovering opportunities within sectors in favor of high-quality companies with solid cash flows and reasonable valuations with a distinct bias towards large-caps and market leaders. We note that enhanced physical and digital infrastructure has eased availability of factors of production. In addition, ease of equity capital availability especially, for the mid-segment manufacturers coupled with Govt’s PLI (production linked incentive) scheme is aiding the expansion of world class manufacturers, across industries, from India. We expect the real estate demand (both dwelling including affordable and commercial including hospitality) to continue to grow steadily even as rising land costs and higher government charges has increased the overall cost of ownership. Consolidation in large critical sectors like aviation and cement and dominance of few large players in new-age businesses like e-retail and fintech has accelerated growth and coverage in these industries. Growth in IT services is also expected to revive, based on expectations of economic resilience in the US. The push to consumption given by the recently presented budget through the direct tax measures can have a rub-off effect on many consumption related themes while we have to be watchful of the valuations. As the American philosopher Ralph Emerson said: “This time, like all times, is a very good one, if we but know what to do with it”.

**No. Of Funds Managed**

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Vivek Verma	7	NA	6
Gurpreet S Arora	4	NA	12
Mandar Pandeshwar	NA	3	17

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	32.4435
<b>Inception Date:</b>	06-Feb-08
<b>Fund Manager:</b>	Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.64%	2.02%	5.98%	6.37%	5.16%	7.17%
Benchmark**	0.70%	4.03%	8.77%	8.24%	6.63%	7.28%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.12
<b>Total</b>	<b>4.12</b>

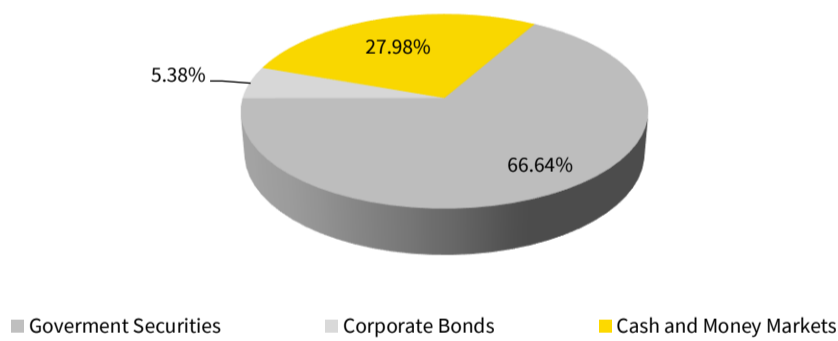
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	3.96

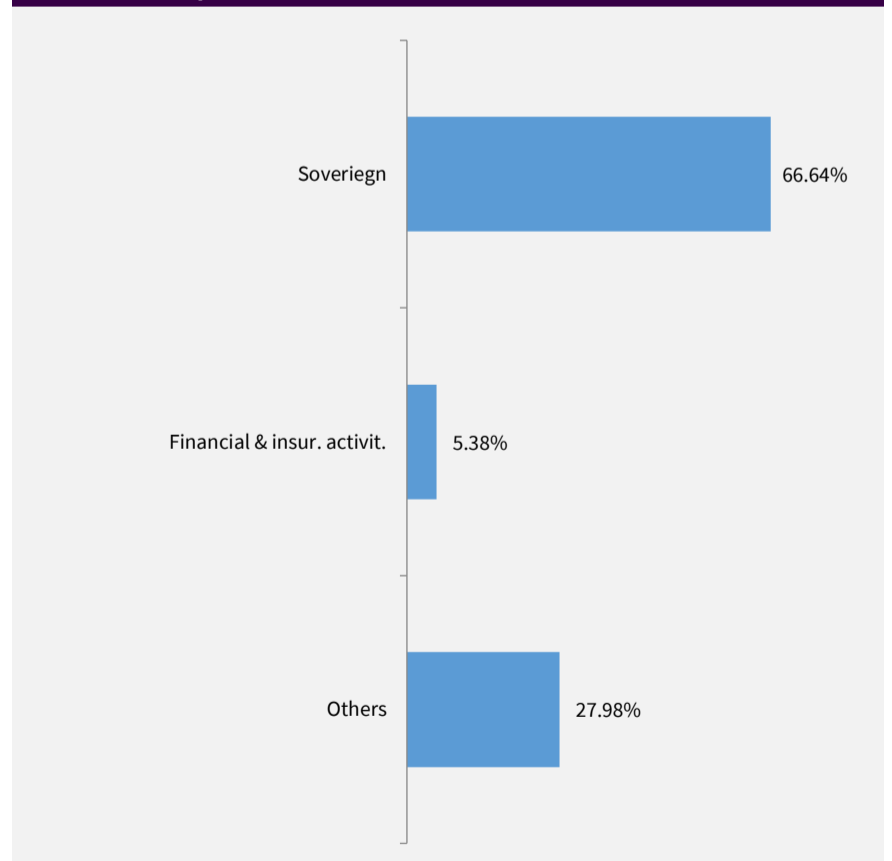
**Security Name**

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>66.64%</b>
07.37% GOI 2028	23.92%
7.23% GOI 2039	7.36%
07.10% GOI 2034	7.18%
7.34% TS SDL 2034	4.60%
7.70% AP SGS 2029	4.21%
7.42% HR SGS 2034	3.79%
7.34% GS 2064	3.50%
7.52% HR SGS 2034	2.84%
7.44% TN SGS 2034	2.58%
7.04% GS 2029	2.39%
Others	4.27%
<b>Corporate Bonds</b>	<b>5.38%</b>
8.43% Samman Capital Ltd 2028	4.85%
6.75% Piramal Capital and Housing Finance Limited 2031	0.53%
<b>Cash and Money Markets</b>	<b>27.98%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

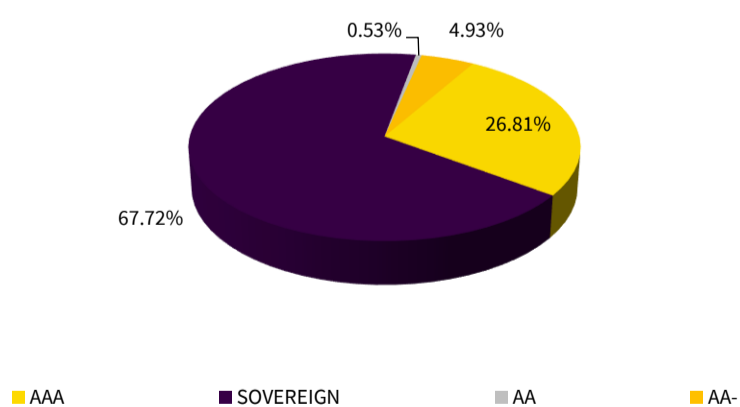
**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



**Rating Profile**



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

\*\*Benchmark for this fund is CRISIL Composite Bond 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 debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	44.9994
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.45%	2.25%	8.46%	9.06%	6.73%	7.88%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	7.73%

\* 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.

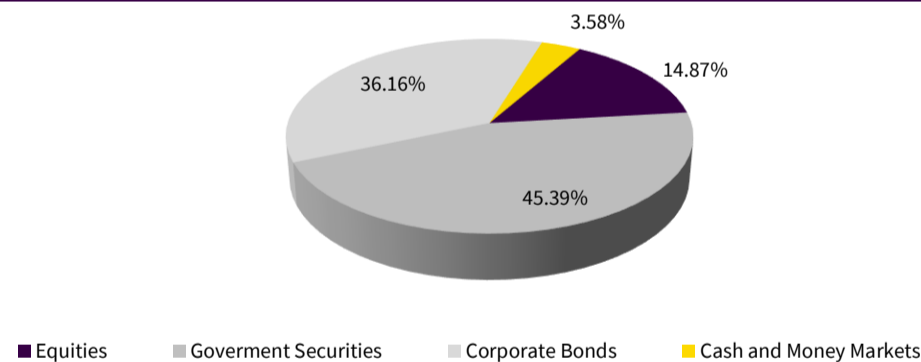
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	13.37
Debt	76.54
<b>Total</b>	<b>89.91</b>

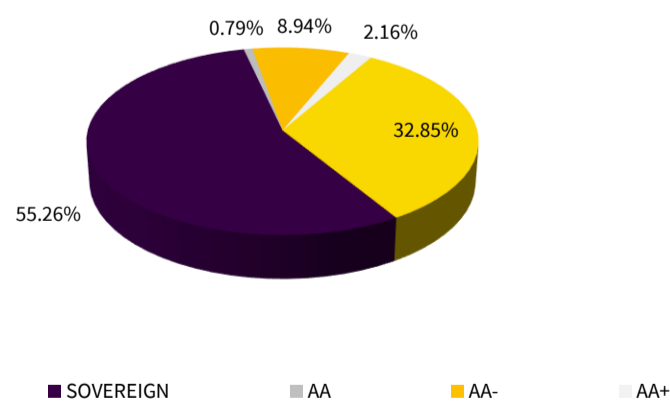
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.09

**Asset Mix**



**Rating Profile**



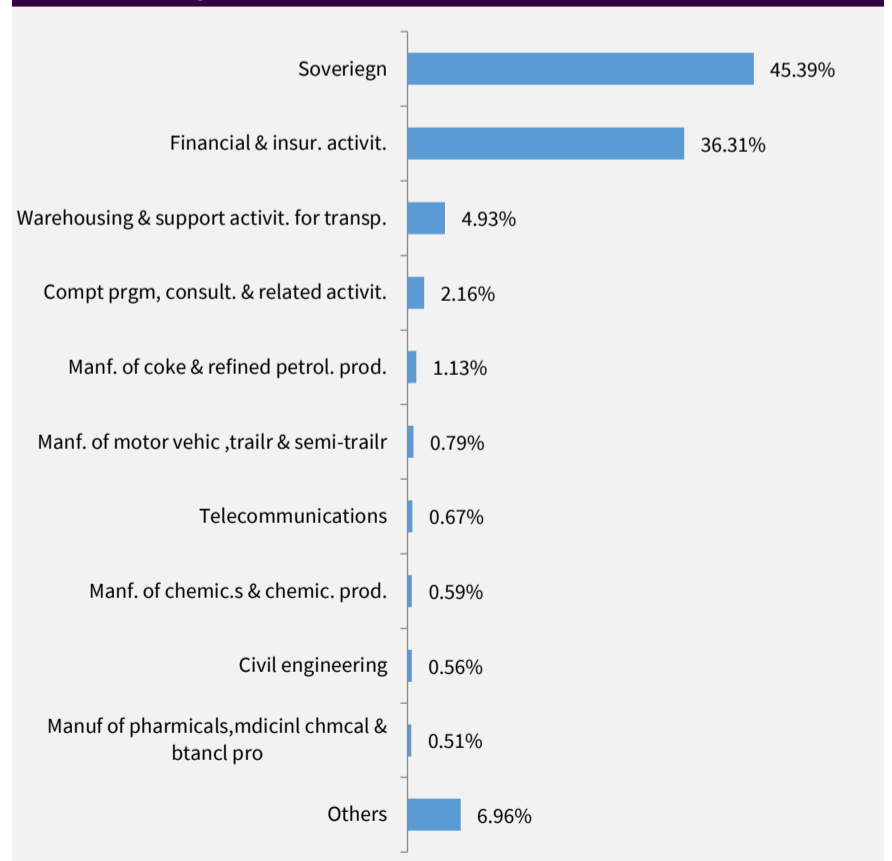
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities 14.87%</b>	
HDFC Bank Ltd.	1.46%
ICICI Bank Ltd.	1.26%
Reliance Industries Ltd.	1.06%
Infosys Ltd.	0.97%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.60%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.44%
Axis Bank Ltd.	0.41%
Mahindra & Mahindra Ltd.	0.37%
Others	7.07%
<b>Government Securities 45.39%</b>	
7.23% GOI 2039	5.97%
7.34% GS 2064	5.25%
07.10% GOI 2034	4.74%
6.79% GS 2034	4.21%
7.68% GJ SGS 2030	4.03%
7.42% HR SGS 2034	3.88%
7.26% MP SGS 2038	3.58%
7.52% HR SGS 2034	2.16%
07.09% GOI 2054	2.06%
7.42% TN SGS 2034	1.97%
Others	7.54%
<b>Corporate Bonds 36.16%</b>	
8.43% Samman Capital Ltd 2028	7.35%
9.35% Adani Ports & SEZ Ltd. 2026	4.89%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.20%
7.93 % LIC Housing Finance Ltd. 2027	3.70%
7.95% HDFC BANK Ltd. 2026	3.13%
7.44% NABARD 2028	2.89%
7.58% NABARD 2026	2.56%
7.62% NABARD 2028	2.34%
7.77% HDFC BANK LTD 2027	2.24%
8.75% Shriram Finance 2026	1.34%
Others	1.52%
<b>Cash and Money Markets 3.58%</b>	
<b>Portfolio Total 100.00%</b>	

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	37.6143
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.45%	1.09%	7.19%	8.43%	6.35%	7.39%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	8.19%

\* 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.

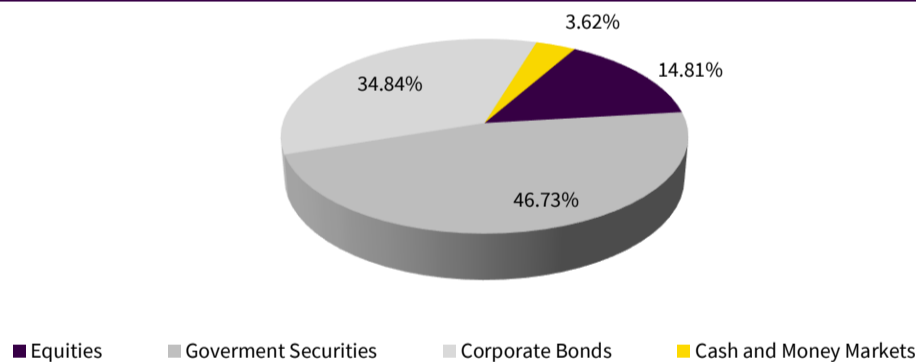
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	2.36
Debt	13.56
<b>Total</b>	<b>15.92</b>

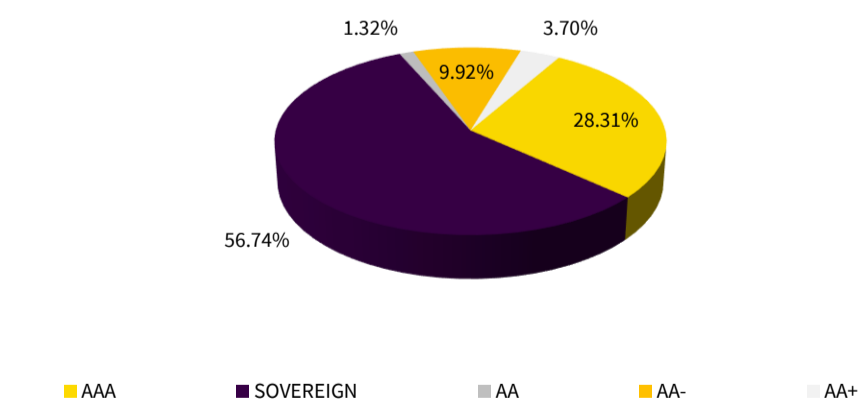
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.11

**Asset Mix**



**Rating Profile**



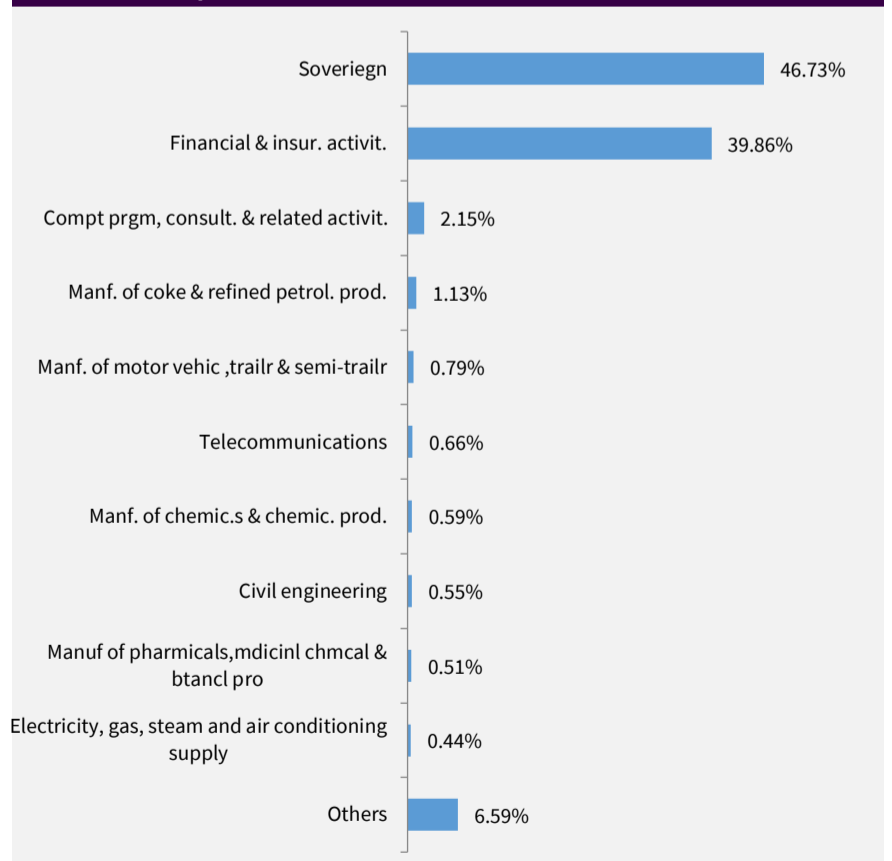
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.81%</b>
HDFC Bank Ltd.	1.45%
ICICI Bank Ltd.	1.25%
Reliance Industries Ltd.	1.06%
Infosys Ltd.	0.96%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.60%
Larsen & Toubro Ltd.	0.55%
State Bank of India	0.44%
Axis Bank Ltd.	0.41%
Mahindra & Mahindra Ltd.	0.37%
Others	7.06%
<b>Government Securities</b>	<b>46.73%</b>
7.23% GOI 2039	6.32%
07.10% GOI 2034	5.69%
7.42% HR SGS 2034	4.26%
7.26% MP SGS 2038	3.96%
7.34% GS 2064	3.83%
7.68% GJ SGS 2030	3.43%
6.79% GS 2034	2.68%
7.52% HR SGS 2034	2.60%
07.09% GOI 2054	2.20%
7.70% AP SGS 2029	2.07%
Others	9.69%
<b>Corporate Bonds</b>	<b>34.84%</b>
8.43% Samman Capital Ltd 2028	8.17%
7.93 % LIC Housing Finance Ltd. 2027	5.70%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.87%
7.95% HDFC BANK Ltd. 2026	4.42%
7.62% NABARD 2028	3.78%
9.20% Shriram Finance 2026	3.05%
7.58% NABARD 2026	2.51%
7.44% NABARD 2028	1.25%
6.75% Piramal Capital and Housing Finance Limited 2031	1.09%
<b>Cash and Money Markets</b>	<b>3.62%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on January 31,2025:</b>	112.0388
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.13%	-1.15%	7.25%	10.22%	7.27%	11.62%
Benchmark**	0.27%	0.58%	8.80%	10.86%	8.25%	10.33%

\* 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.

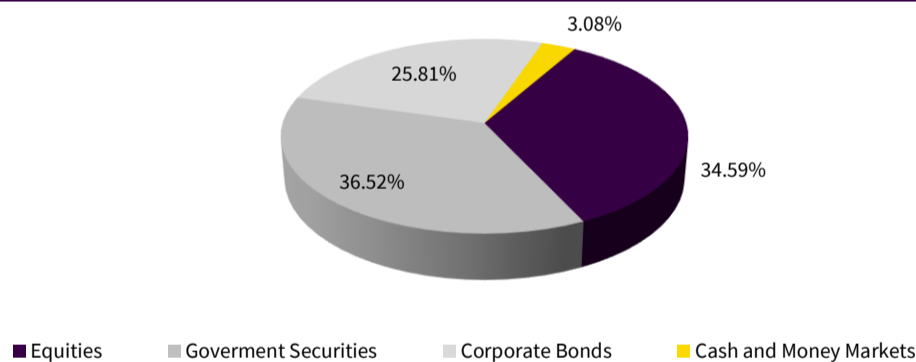
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	71.95
Debt	136.38
<b>Total</b>	<b>208.32</b>

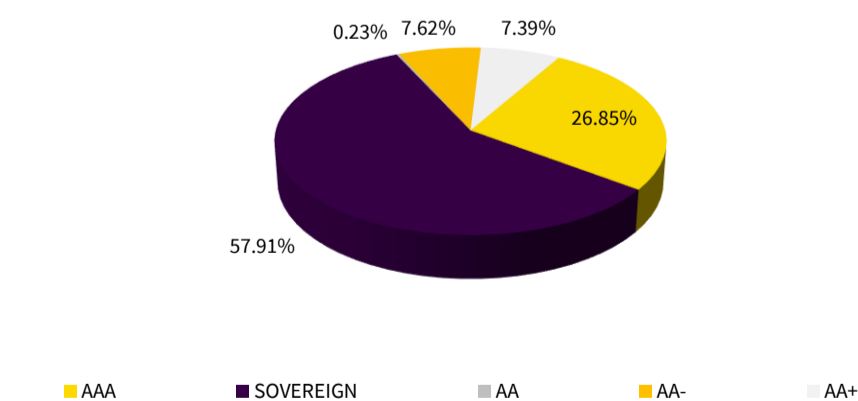
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.09

**Asset Mix**



**Rating Profile**



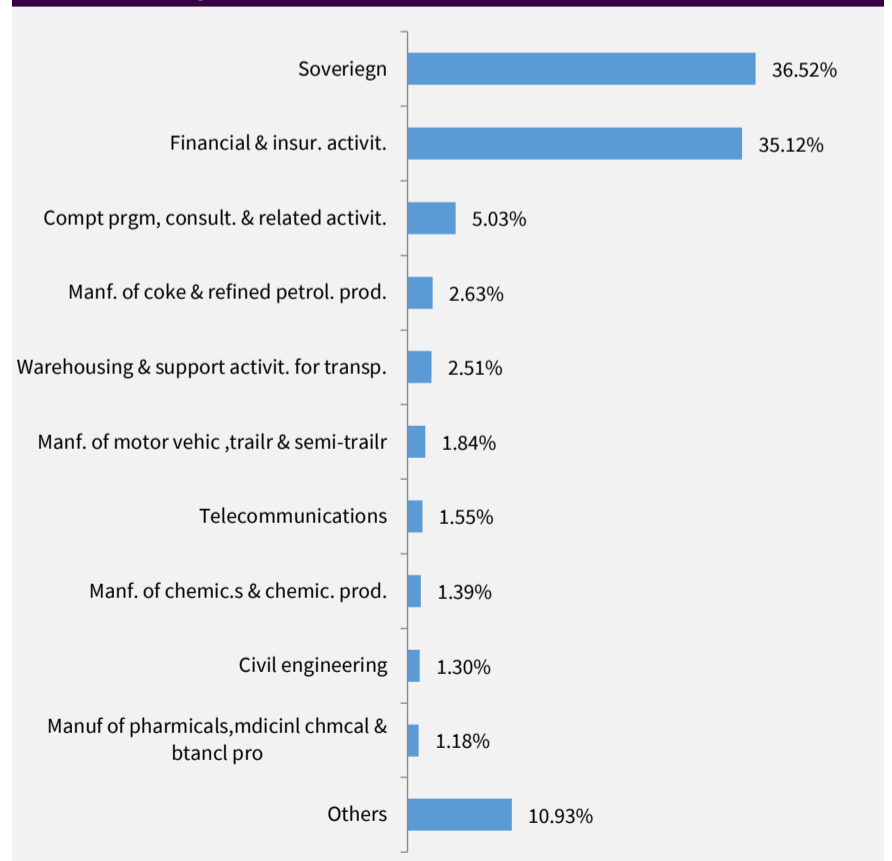
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.59%</b>
HDFC Bank Ltd.	3.39%
ICICI Bank Ltd.	2.92%
Reliance Industries Ltd.	2.46%
Infosys Ltd.	2.24%
Bharti Airtel Ltd.	1.55%
Tata Consultancy Services Ltd.	1.40%
Larsen & Toubro Ltd.	1.30%
State Bank of India	1.03%
Axis Bank Ltd.	0.96%
Mahindra & Mahindra Ltd.	0.86%
Others	16.48%
<b>Government Securities</b>	<b>36.52%</b>
7.23% GOI 2039	4.73%
07.10% GOI 2034	4.39%
7.34% GS 2064	3.95%
7.26% MP SGS 2038	3.08%
7.68% GJ SGS 2030	2.71%
6.79% GS 2034	2.60%
7.42% HR SGS 2034	2.12%
7.70% AP SGS 2029	1.80%
7.52% HR SGS 2034	1.75%
07.09% GOI 2054	1.58%
Others	7.81%
<b>Corporate Bonds</b>	<b>25.81%</b>
8.43% Samman Capital Ltd 2028	4.80%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.40%
7.93 % LIC Housing Finance Ltd. 2027	2.90%
9.20% Shriram Finance 2026	2.87%
7.95% HDFC BANK Ltd. 2026	2.51%
9.35% Adani Ports & SEZ Ltd. 2026	2.41%
8.75% Shriram Finance 2026	1.79%
7.44% NABARD 2028	1.77%
7.62% NABARD 2028	1.73%
7.58% NABARD 2026	1.10%
Others	0.53%
<b>Cash and Money Markets</b>	<b>3.08%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

**Fund Details**

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

<b>NAV as on January 31,2025:</b>	115.3147
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.63%	-4.54%	7.55%	13.35%	9.32%	12.79%
Benchmark**	-0.24%	-3.34%	8.53%	13.68%	9.83%	11.83%

\* 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.

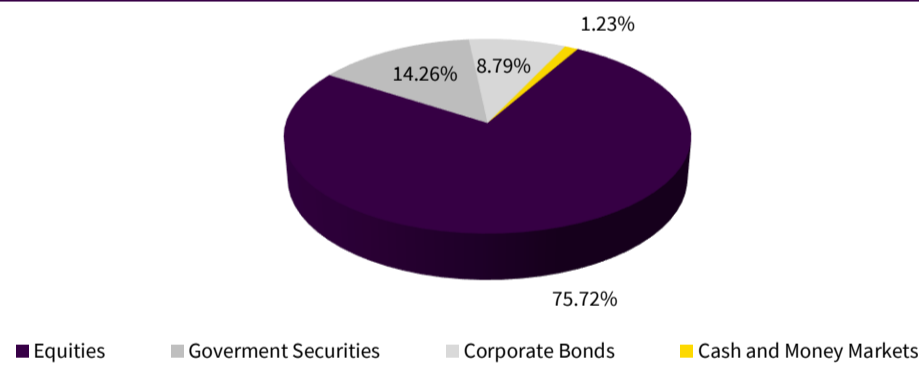
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	524.62
Debt	168.07
<b>Total</b>	<b>692.69</b>

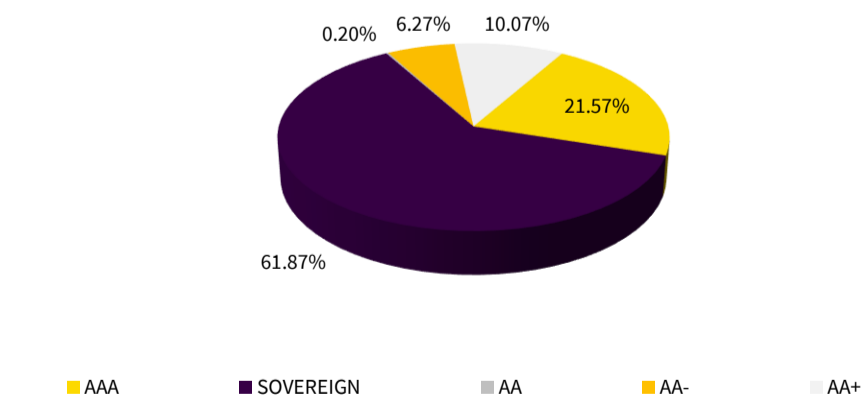
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.27

**Asset Mix**



**Rating Profile**



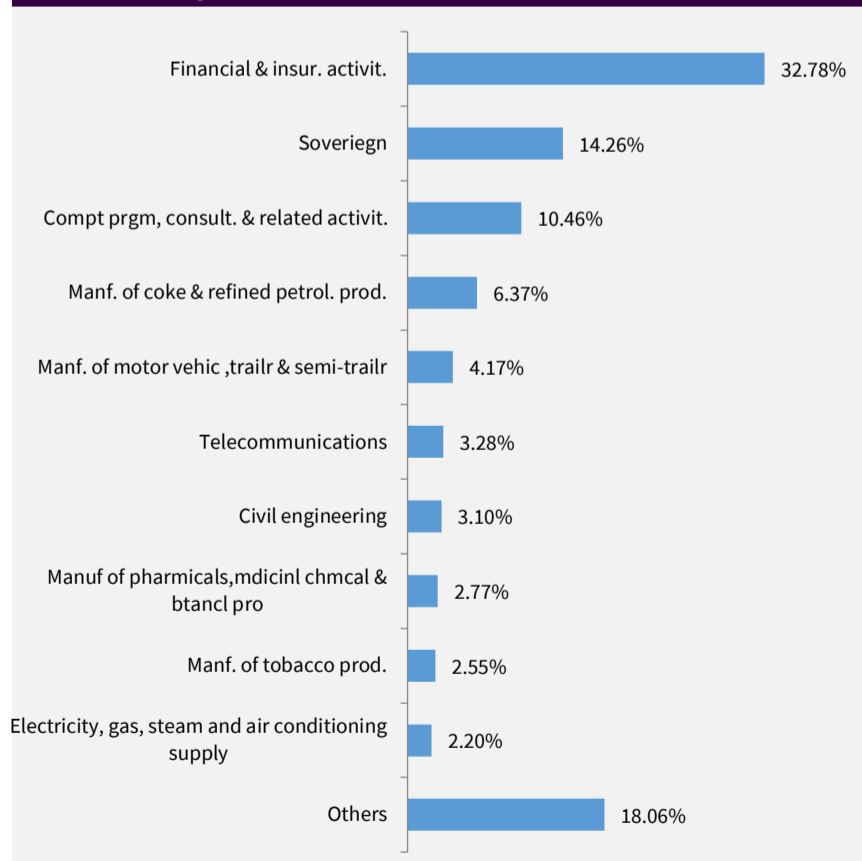
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities 75.72%</b>	
HDFC Bank Ltd.	7.82%
ICICI Bank Ltd.	6.06%
Reliance Industries Ltd.	5.97%
Infosys Ltd.	4.83%
Bharti Airtel Ltd.	3.28%
Larsen & Toubro Ltd.	3.10%
Tata Consultancy Services Ltd.	2.94%
ITC Ltd.	2.55%
Mahindra & Mahindra Ltd.	2.07%
State Bank of India	2.07%
Others	35.03%
<b>Government Securities 14.26%</b>	
7.23% GOI 2039	1.85%
7.34% GS 2064	1.46%
7.34% TS SDL 2034	1.30%
07.10% GOI 2034	1.23%
7.68% GJ SGS 2030	1.22%
7.26% MP SGS 2038	1.21%
7.42% HR SGS 2034	0.98%
6.79% GS 2034	0.75%
07.09% GOI 2054	0.75%
07.18% GS 2033	0.73%
Others	2.78%
<b>Corporate Bonds 8.79%</b>	
8.43% Samman Capital Ltd 2028	1.44%
7.44% NABARD 2028	1.33%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.29%
8.75% Shriram Finance 2026	1.24%
9.20% Shriram Finance 2026	1.08%
7.95% HDFC BANK Ltd. 2026	0.90%
6% HDFC SERIES Z-001 2026	0.54%
7.58% NABARD 2026	0.42%
7.93 % LIC Housing Finance Ltd. 2027	0.29%
9.35% Adani Ports & SEZ Ltd. 2026	0.21%
Others	0.05%
<b>Cash and Money Markets 1.23%</b>	
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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



**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	53.7815
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.00%	-6.73%	7.36%	15.15%	10.38%	10.42%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	9.31%

\* 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	60.50
Debt	0.19
<b>Total</b>	<b>60.69</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.44%
Reliance Industries Ltd.	7.89%
ICICI Bank Ltd.	7.44%
Infosys Ltd.	6.40%
Bharti Airtel Ltd.	4.29%
Larsen & Toubro Ltd.	4.09%
Tata Consultancy Services Ltd.	3.80%
ITC Ltd.	3.30%
Mahindra & Mahindra Ltd.	2.72%
State Bank of India	2.48%
Others	47.86%

**Cash and Money Markets**

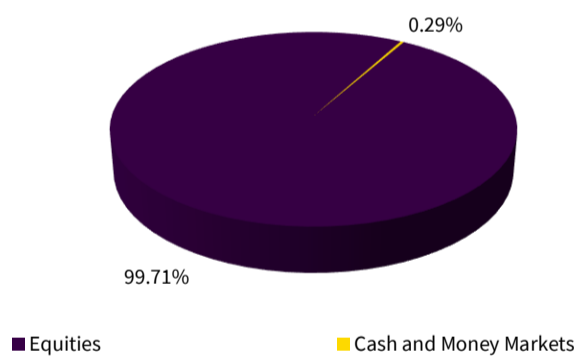
**0.29%**

**Portfolio Total**

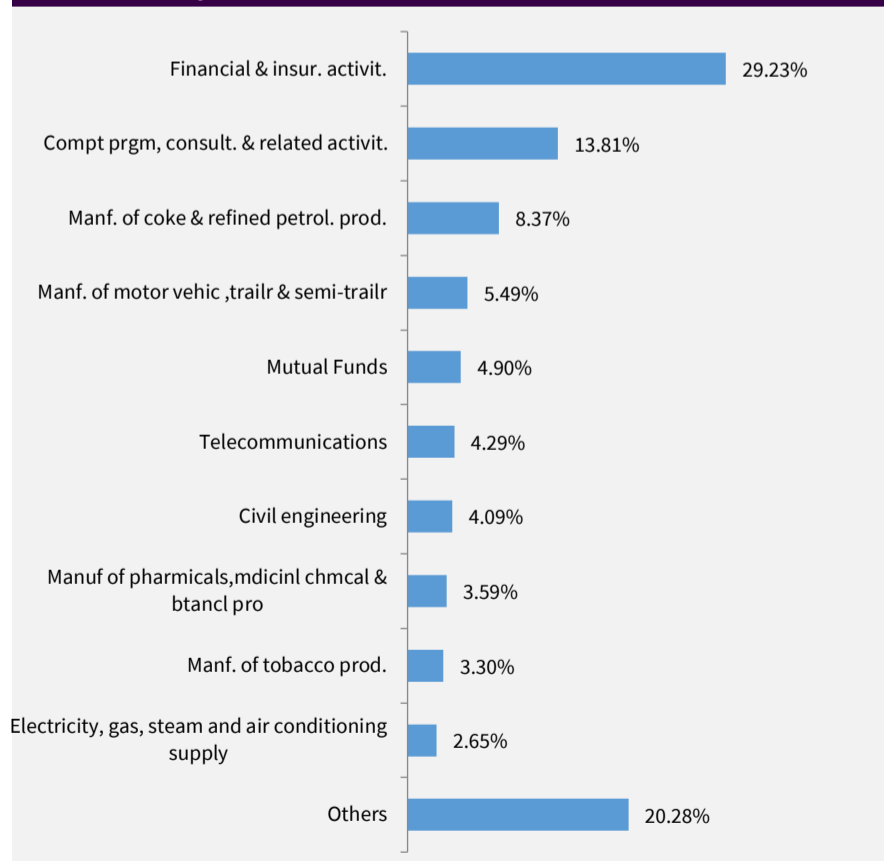
**100.00%**

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	41.3346
<b>Inception Date:</b>	02-Jan-08
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.52%	-5.86%	8.47%	15.84%	11.82%	8.67%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	8.13%

\* 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.

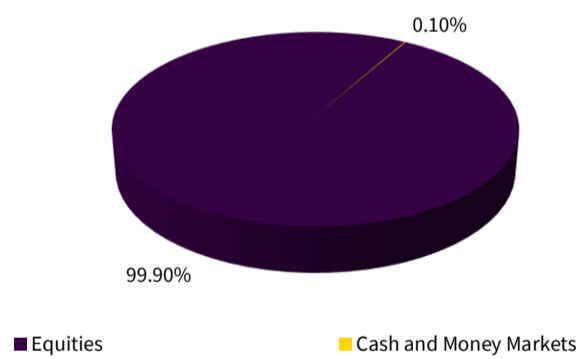
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	55.30
Debt	0.04
<b>Total</b>	<b>55.35</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.48%
Reliance Industries Ltd.	8.10%
ICICI Bank Ltd.	7.13%
Infosys Ltd.	6.41%
Bharti Airtel Ltd.	4.13%
Tata Consultancy Services Ltd.	3.98%
Larsen & Toubro Ltd.	3.98%
ITC Ltd.	3.95%
Mahindra & Mahindra Ltd.	2.53%
State Bank of India	2.27%
Others	47.94%

**Cash and Money Markets**

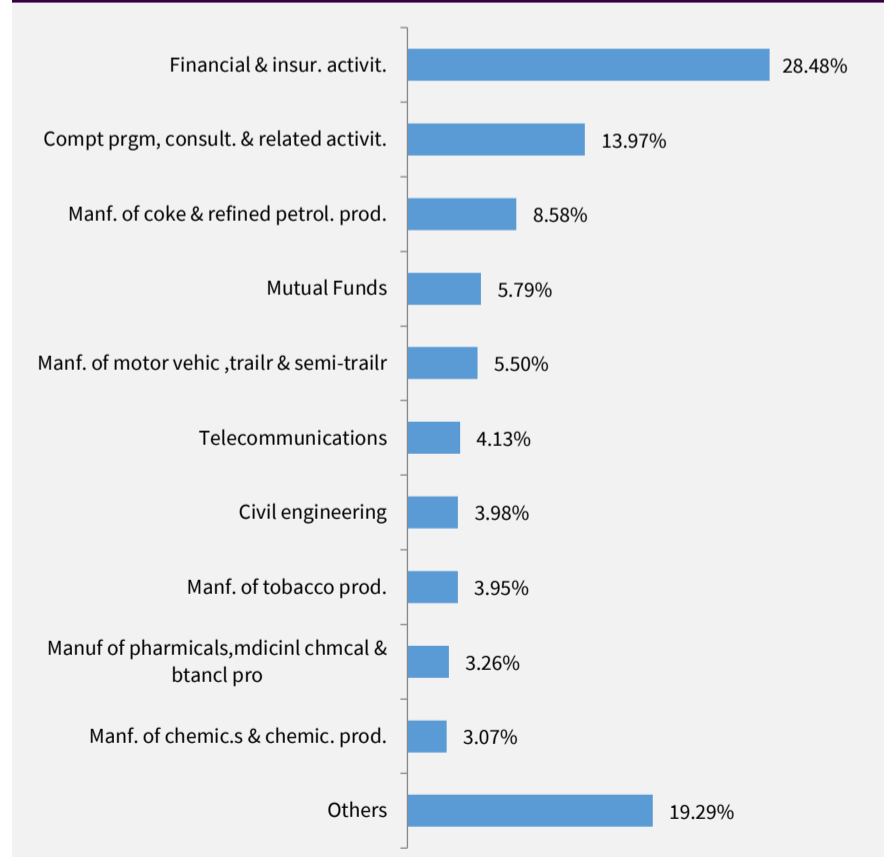
**0.10%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31, 2025:</b>	39.1025
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.53%	-19.26%	4.72%	36.83%	27.89%	9.47%
Benchmark**	-2.53%	-19.38%	6.33%	37.28%	26.78%	4.32%

\* 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.

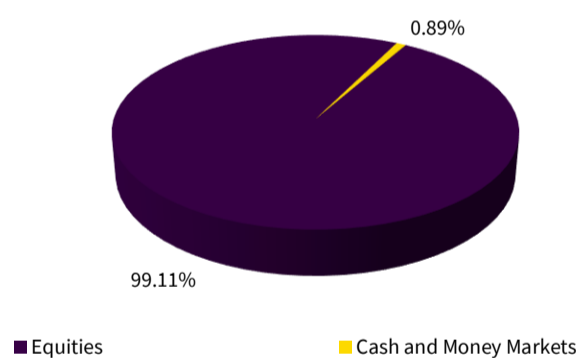
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	213.30
Debt	1.88
<b>Total</b>	<b>215.18</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	Net Asset (%)
State Bank of India	9.69%
NTPC Ltd.	8.50%
Power Grid Corporation of India Ltd.	7.61%
Bharat Electronics Ltd.	5.95%
Oil & Natural Gas Corpn Ltd.	5.70%
Coal India Ltd.	4.91%
Hindustan Aeronautics Ltd.	4.24%
Power Finance Corporation Ltd.	3.69%
REC Ltd.	3.31%
Bharat Petroleum Corporation Ltd.	2.83%
Others	42.68%

## Cash and Money Markets

0.89%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

Financial & insur. activit.	34.17%
Electricity, gas, steam and air conditioning supply	21.65%
Manf. of coke & refined petrol. prod.	7.45%
Extrac. of crude petrol. & natural gas	7.04%
Manuf of compu, electronic and optcl prod	5.95%
Manf. of other transport equipment	5.90%
Mining of coal & lignite	4.91%
Manf. of basic metals	2.67%
Civil engineering	2.37%
Manf. of electrical equipment	1.56%
Others	6.33%

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	34.1366
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.49%	-13.17%	6.41%	27.98%	16.67%	8.49%
Benchmark**	-2.39%	-12.64%	8.35%	30.38%	19.36%	5.81%

\* 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.

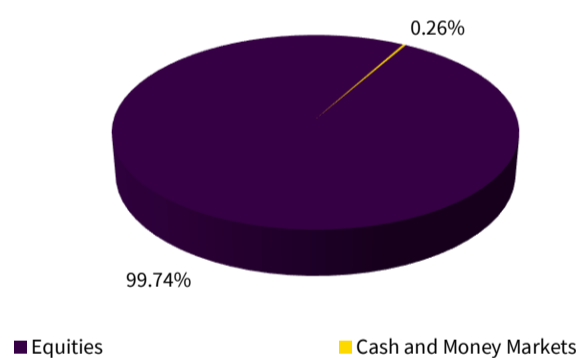
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	85.88
Debt	0.22
<b>Total</b>	<b>86.10</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	99.74%
Larsen & Toubro Ltd.	9.94%
Reliance Industries Ltd.	9.78%
Bharti Airtel Ltd.	9.65%
Ultratech Cement Ltd.	6.32%
NTPC Ltd.	5.79%
Power Grid Corporation of India Ltd.	5.12%
Oil & Natural Gas Corpn Ltd.	4.91%
Grasim Industries Ltd.	4.48%
InterglobeAviation Ltd.	4.09%
Adani Ports and Special Economic Zone Ltd.	3.90%
Others	35.76%

## Cash and Money Markets

0.26%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	15.02%
Manf. of coke & refined petrol. prod.	12.61%
Telecommunications	11.50%
Civil engineering	9.94%
Manf. of other non-metallic mineral prod.	9.78%
Warehousing & support activit. for transp.	4.96%
Extrac. of crude petrol. & natural gas	4.91%
Manf. of textiles	4.48%
Air transport	4.09%
Manf. of motor vehic ,trailr & semi-trailr	3.62%
Others	19.09%

§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 31,2025:** 42.3144

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

**Fund Manager:** Vivek Verma, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.52%	-3.53%	8.31%	14.03%	10.18%	11.27%
Benchmark**	-0.28%	-2.72%	8.98%	14.02%	10.27%	11.08%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

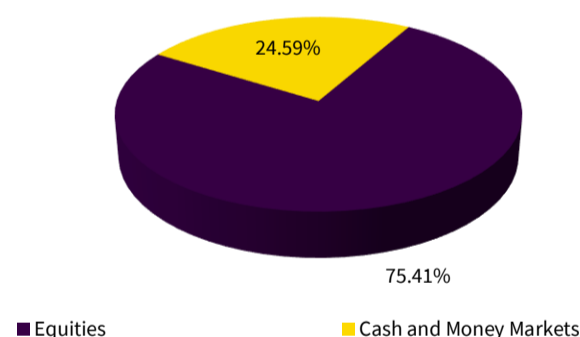
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	66.45
Debt	21.67
<b>Total</b>	<b>88.12</b>

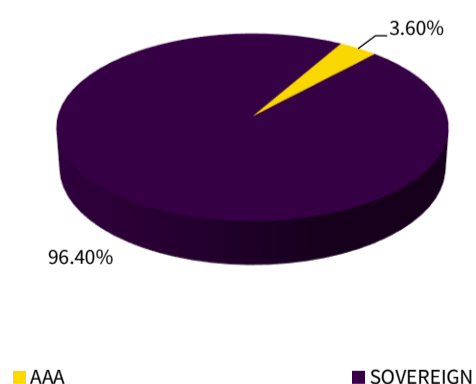
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.42

## Asset Mix



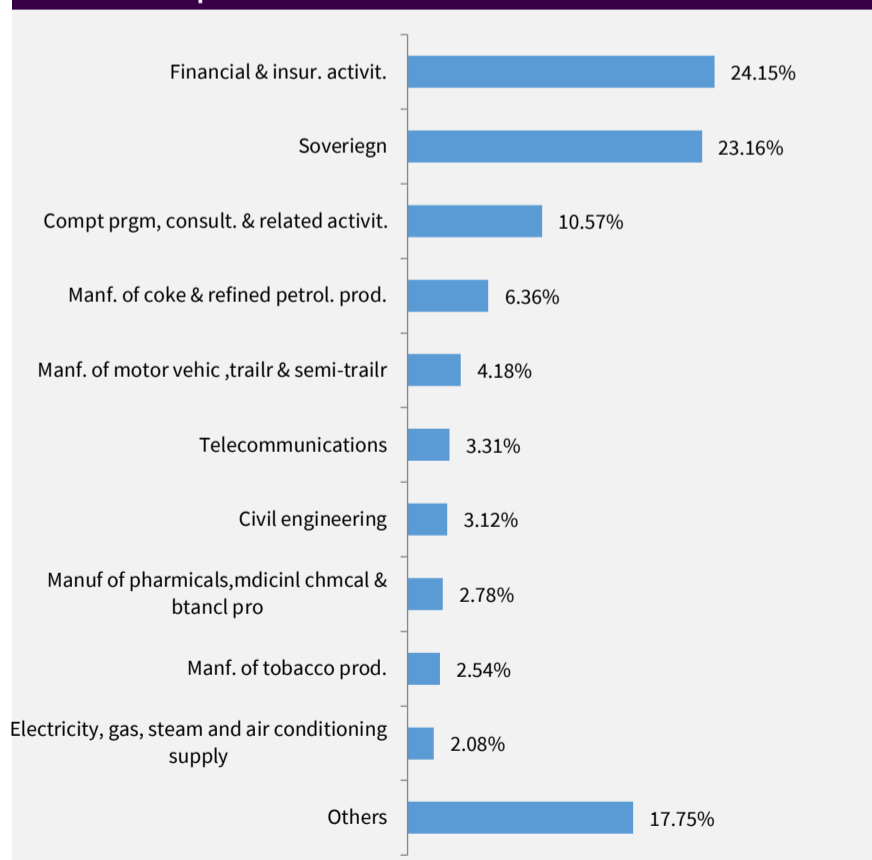
## Rating Profile



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>75.41%</b>
HDFC Bank Ltd.	8.12%
Reliance Industries Ltd.	5.98%
ICICI Bank Ltd.	5.90%
Infosys Ltd.	4.92%
Bharti Airtel Ltd.	3.31%
Larsen & Toubro Ltd.	3.12%
Tata Consultancy Services Ltd.	2.94%
ITC Ltd.	2.54%
Mahindra & Mahindra Ltd.	2.08%
State Bank of India	2.04%
Others	34.46%
<b>Cash and Money Markets</b>	<b>24.59%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

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

\*\*Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL 91 day T-Bill Index Return

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	26.4775
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.64%	2.42%	6.47%	6.39%	4.87%	6.67%
Benchmark**	0.70%	4.03%	8.77%	8.24%	6.63%	7.78%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	77.88
<b>Total</b>	<b>77.88</b>

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

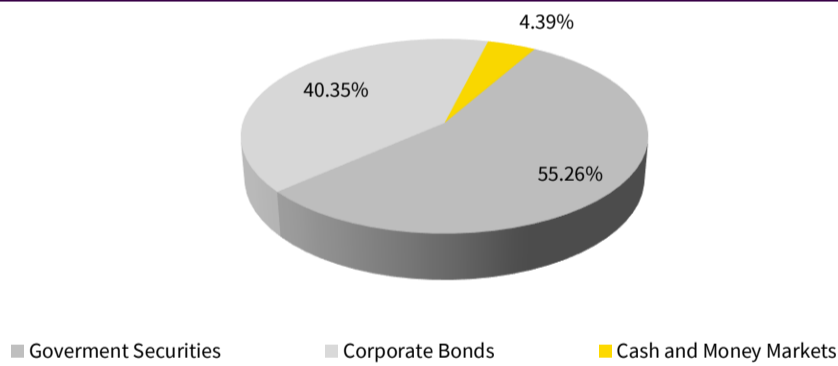
Security Type	Duration
Fixed Income Investments	5.41

**Security Name**

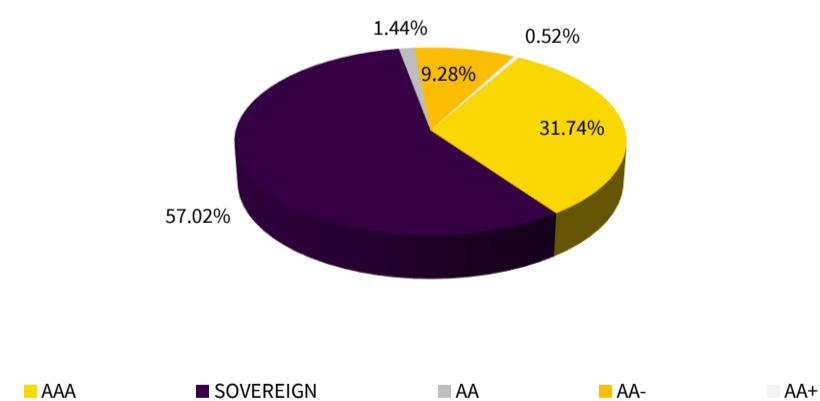
**Net Asset (%)**

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>55.26%</b>
7.34% GS 2064	8.99%
6.79% GS 2034	6.96%
7.23% GOI 2039	6.64%
07.10% GOI 2034	5.04%
7.26% MP SGS 2038	4.27%
07.18% GS 2033	3.75%
07.18% GS 2037	3.66%
7.68% GJ SGS 2030	3.50%
7.42% HR SGS 2034	3.10%
7.52% HR SGS 2034	2.14%
Others	7.21%
<b>Corporate Bonds</b>	<b>40.35%</b>
8.43% Samman Capital Ltd 2028	8.99%
7.93 % LIC Housing Finance Ltd. 2027	7.12%
9.35% Adani Ports & SEZ Ltd. 2026	4.86%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.98%
7.58% NABARD 2026	3.72%
7.95% HDFC BANK Ltd. 2026	3.49%
7.44% NABARD 2028	3.46%
7.77% HDFC BANK LTD 2027	2.19%
6.75% Piramal Capital and Housing Finance Limited 2031	1.39%
7.62% NABARD 2028	0.64%
Others	0.51%
<b>Cash and Money Markets</b>	<b>4.39%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

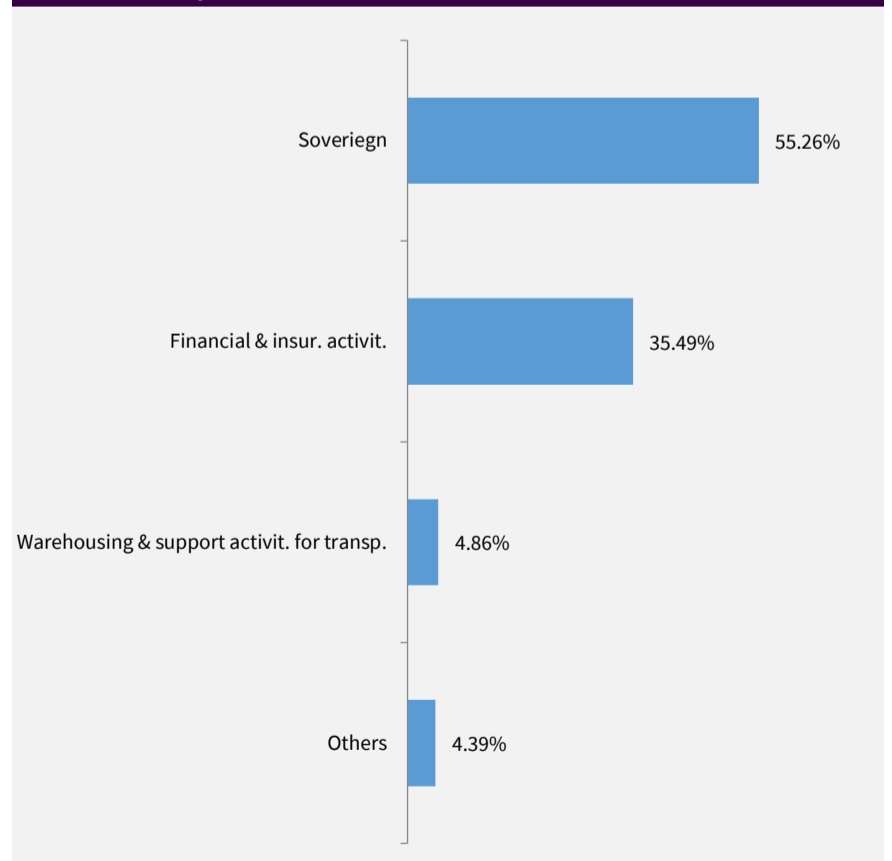
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	28.7780
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.41%	1.37%	7.45%	8.32%	6.23%	7.26%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	8.35%

\* 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.

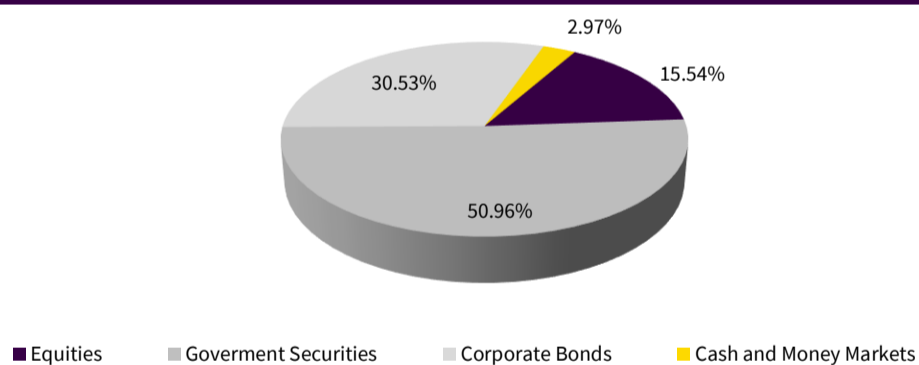
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.31
Debt	45.15
<b>Total</b>	<b>53.46</b>

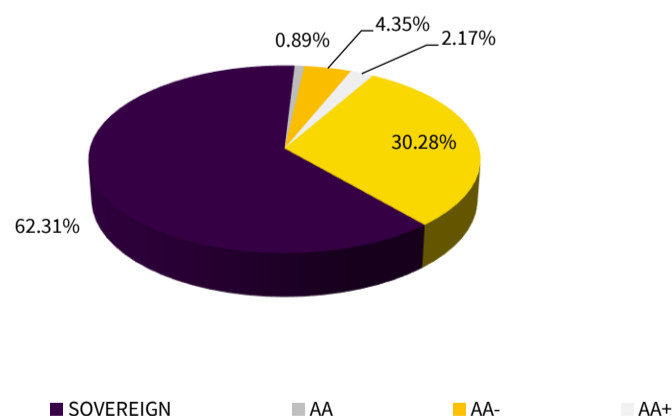
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.24

## Asset Mix



## Rating Profile

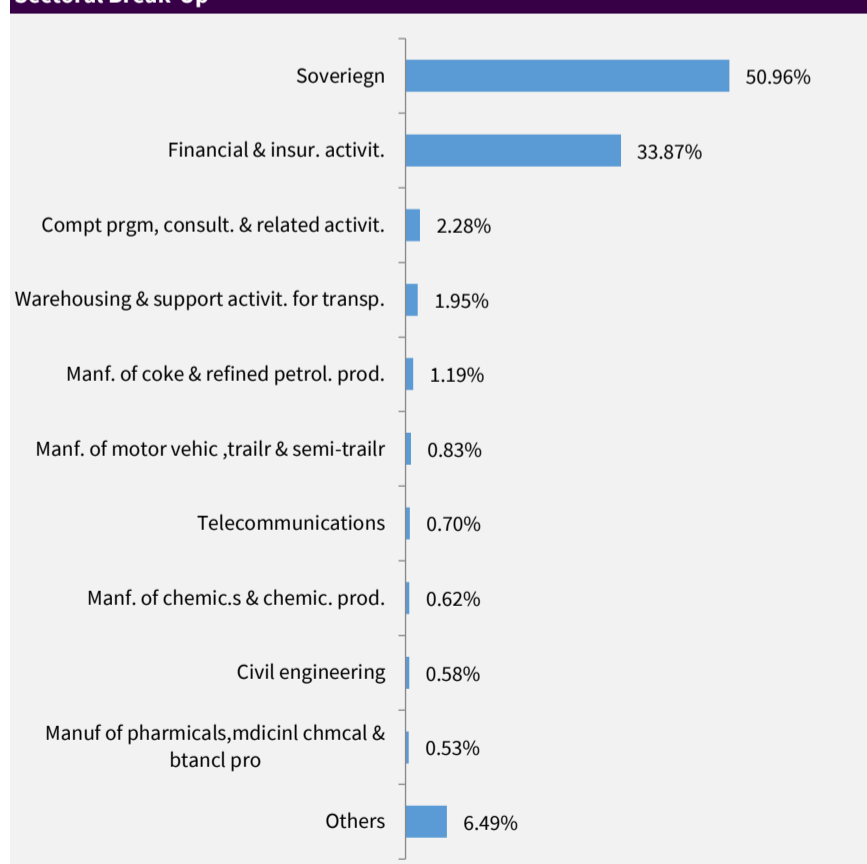


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.54%</b>
HDFC Bank Ltd.	1.52%
ICICI Bank Ltd.	1.31%
Reliance Industries Ltd.	1.11%
Infosys Ltd.	1.01%
Bharti Airtel Ltd.	0.70%
Tata Consultancy Services Ltd.	0.63%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.47%
Axis Bank Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.39%
Others	7.39%
<b>Government Securities</b>	<b>50.96%</b>
7.49% TN SGS 2034	6.63%
7.23% GOI 2039	5.99%
7.70% AP SGS 2029	5.59%
7.34% GS 2064	4.29%
7.68% GJ SGS 2030	3.99%
7.26% MP SGS 2038	3.83%
07.09% GOI 2054	2.97%
07.18% GS 2033	2.66%
7.52% HR SGS 2034	2.59%
7.42% TN SGS 2034	2.37%
Others	10.05%
<b>Corporate Bonds</b>	<b>30.53%</b>
7.93 % LIC Housing Finance Ltd. 2027	5.66%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.35%
7.62% NABARD 2028	3.56%
8.43% Samman Capital Ltd 2028	3.56%
7.95% HDFC BANK Ltd. 2026	2.82%
7.58% NABARD 2026	2.62%
9.35% Adani Ports & SEZ Ltd. 2026	1.91%
7.77% HDFC BANK LTD 2027	1.88%
8.75% Shriram Finance 2026	1.32%
7.44% NABARD 2028	1.12%
Others	1.73%
<b>Cash and Money Markets</b>	<b>2.97%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

Sectoral Break-Up<sup>§</sup>

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

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

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

**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on January 31,2025:</b>	34.5965
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.06%	-1.22%	7.72%	10.88%	7.94%	8.58%
Benchmark**	0.21%	0.09%	8.78%	11.22%	8.47%	9.26%

\* 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%

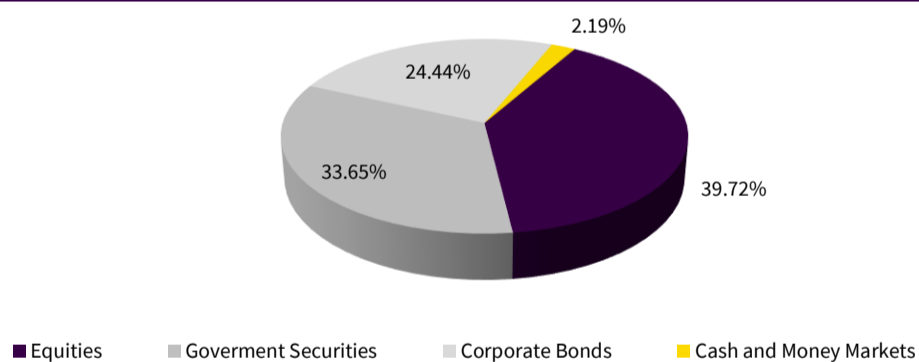
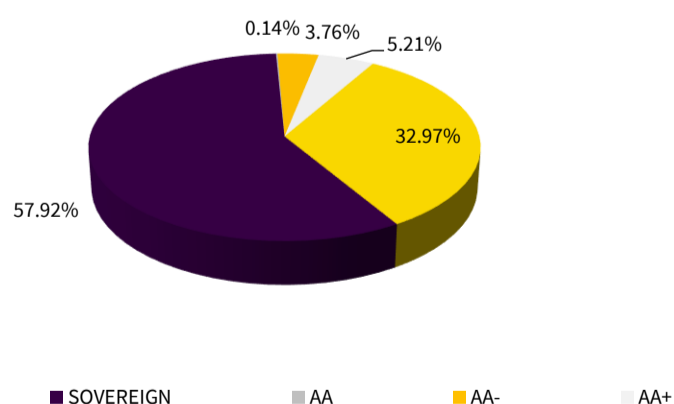
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

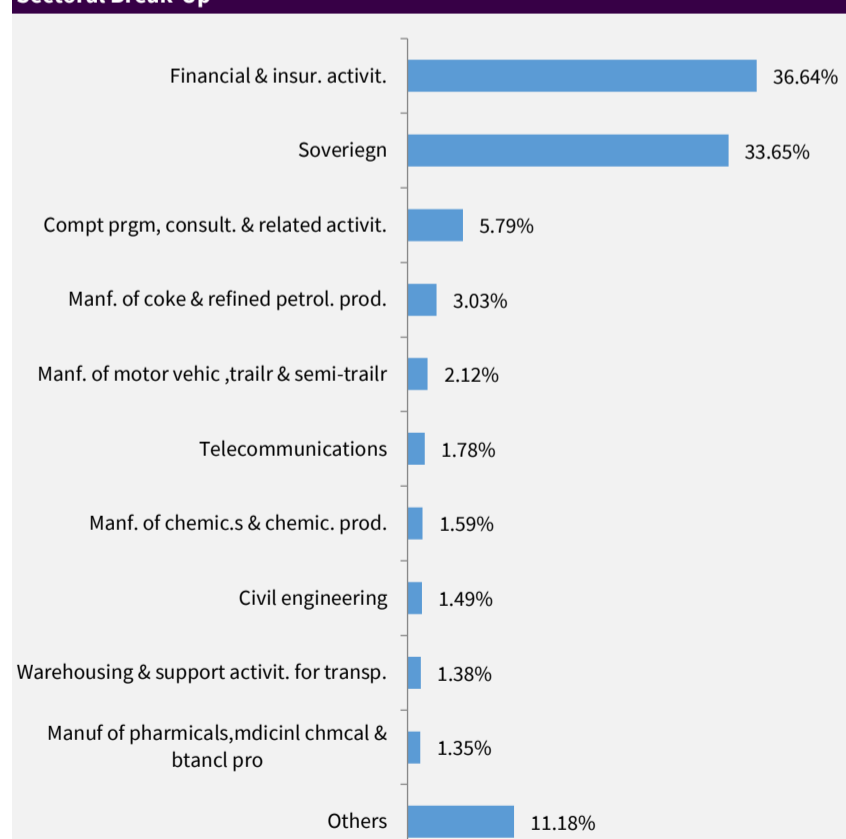
Asset Class	AUM (in Cr.)
Equity	54.54
Debt	82.68
<b>Total</b>	<b>137.23</b>

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

Security Type	Duration
Fixed Income Investments	5.17

**Asset Mix****Rating Profile****Security Name****Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>39.72%</b>
HDFC Bank Ltd.	3.90%
ICICI Bank Ltd.	3.36%
Reliance Industries Ltd.	2.83%
Infosys Ltd.	2.58%
Bharti Airtel Ltd.	1.78%
Tata Consultancy Services Ltd.	1.61%
Larsen & Toubro Ltd.	1.49%
State Bank of India	1.19%
Axis Bank Ltd.	1.10%
Mahindra & Mahindra Ltd.	0.98%
Others	18.90%
<b>Government Securities</b>	<b>33.65%</b>
07.10% GOI 2034	4.99%
7.23% GOI 2039	4.34%
7.34% GS 2064	3.78%
7.26% MP SGS 2038	3.30%
6.79% GS 2034	2.94%
7.68% GJ SGS 2030	2.14%
7.70% AP SGS 2029	1.90%
7.52% HR SGS 2034	1.54%
07.18% GS 2033	1.53%
07.09% GOI 2054	1.53%
Others	5.66%
<b>Corporate Bonds</b>	<b>24.44%</b>
7.93 % LIC Housing Finance Ltd. 2027	5.07%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.97%
7.62% NABARD 2028	2.49%
8.43% Samman Capital Ltd 2028	2.19%
8.75% Shriram Finance 2026	2.06%
7.95% HDFC BANK Ltd. 2026	2.05%
7.77% HDFC BANK LTD 2027	1.46%
6% HDFC SERIES Z-001 2026	1.43%
7.44% NABARD 2028	1.38%
9.35% Adani Ports & SEZ Ltd. 2026	1.27%
Others	2.07%
<b>Cash and Money Markets</b>	<b>2.19%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

**Fund Annexure Details (Other Than Top 10 Securities)****Sectoral Break-Up<sup>§</sup>**

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

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

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



**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on January 31,2025:</b>	41.1655
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.59%	-4.34%	7.75%	13.38%	9.43%	9.84%
Benchmark**	-0.24%	-3.34%	8.53%	13.68%	9.83%	10.07%

\* 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.

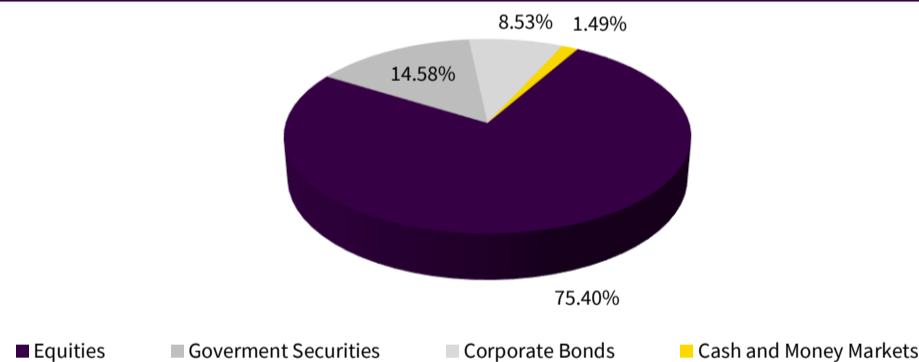
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	132.91
Debt	43.43
<b>Total</b>	<b>176.34</b>

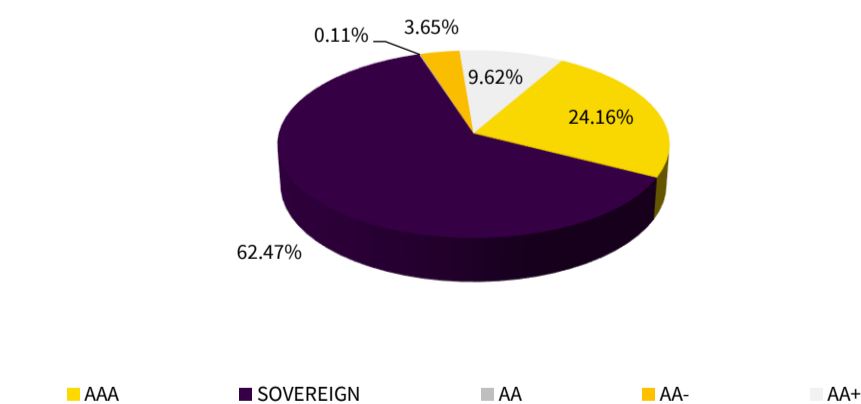
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.37

**Asset Mix**



**Rating Profile**



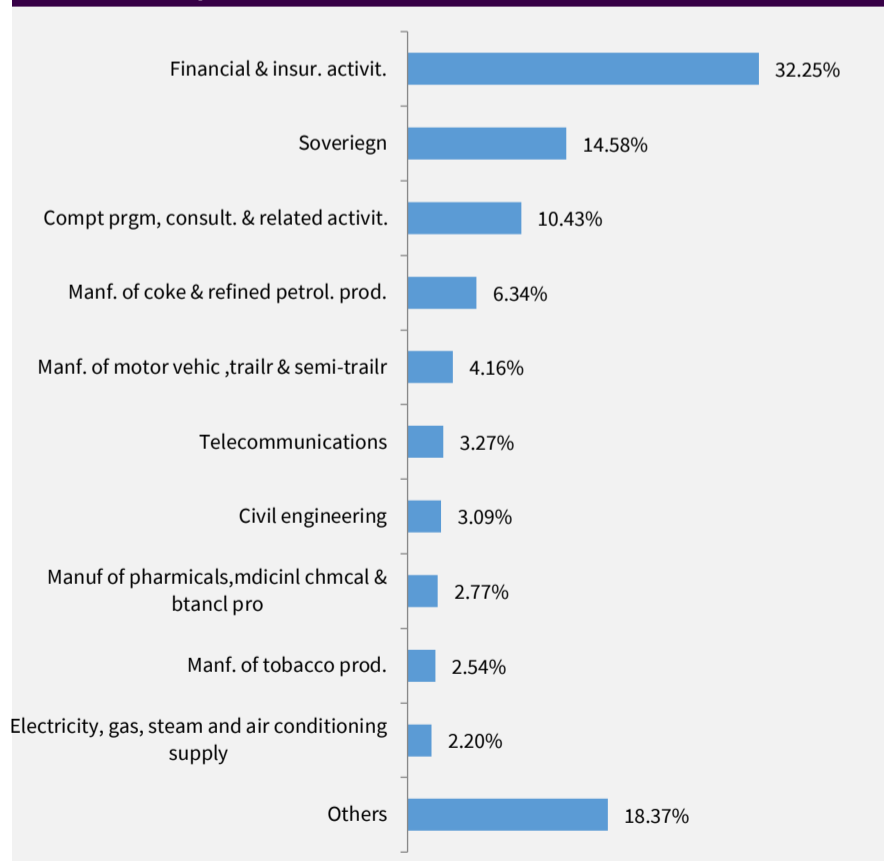
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>75.40%</b>
HDFC Bank Ltd.	7.78%
ICICI Bank Ltd.	6.03%
Reliance Industries Ltd.	5.94%
Infosys Ltd.	4.81%
Bharti Airtel Ltd.	3.27%
Larsen & Toubro Ltd.	3.09%
Tata Consultancy Services Ltd.	2.93%
ITC Ltd.	2.54%
Mahindra & Mahindra Ltd.	2.06%
State Bank of India	2.06%
Others	34.89%
<b>Government Securities</b>	<b>14.58%</b>
7.34% GS 2064	1.90%
7.23% GOI 2039	1.83%
07.10% GOI 2034	1.82%
6.79% GS 2034	1.71%
7.68% GJ SGS 2030	1.15%
7.26% MP SGS 2038	1.15%
07.18% GS 2033	0.85%
7.34% TS SDL 2034	0.67%
7.42% TN SGS 2034	0.63%
07.09% GOI 2054	0.63%
Others	2.24%
<b>Corporate Bonds</b>	<b>8.53%</b>
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.21%
8.75% Shriram Finance 2026	1.20%
9.20% Shriram Finance 2026	1.04%
7.44% NABARD 2028	1.02%
7.95% HDFC BANK Ltd. 2026	0.86%
8.43% Samman Capital Ltd 2028	0.85%
6% HDFC SERIES Z-001 2026	0.56%
7.62% NABARD 2028	0.51%
7.93 % LIC Housing Finance Ltd. 2027	0.51%
7.58% NABARD 2026	0.40%
Others	0.37%
<b>Cash and Money Markets</b>	<b>1.49%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	52.9352
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.98%	-6.50%	7.61%	15.43%	10.73%	11.69%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	10.46%

\* 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%

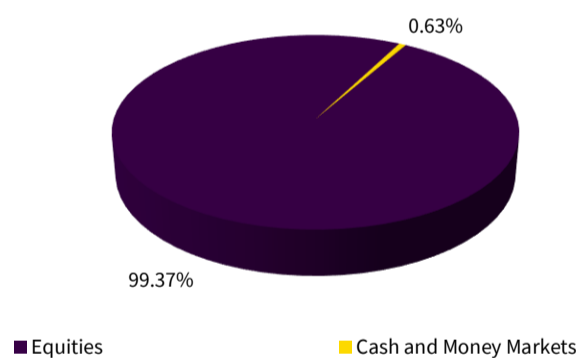
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

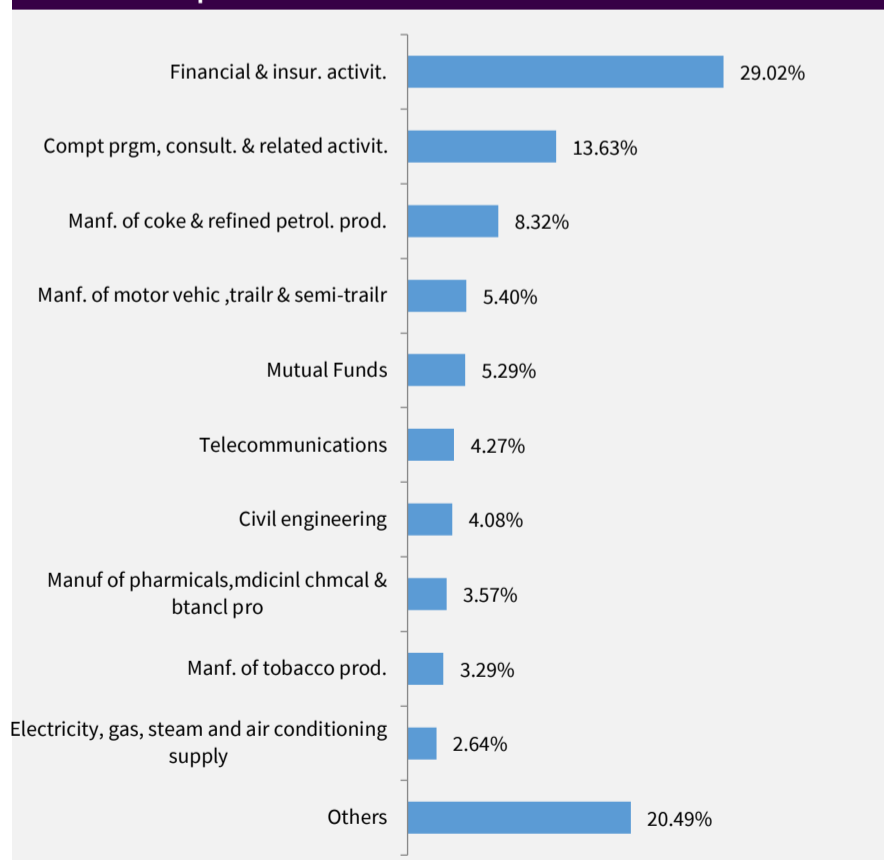
Asset Class	AUM (in Cr.)
Equity	1002.19
Debt	6.22
<b>Total</b>	<b>1008.41</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>99.37%</b>
HDFC Bank Ltd.	9.41%
Reliance Industries Ltd.	7.85%
ICICI Bank Ltd.	7.31%
Infosys Ltd.	6.37%
Bharti Airtel Ltd.	4.27%
Larsen & Toubro Ltd.	4.08%
Tata Consultancy Services Ltd.	3.69%
ITC Ltd.	3.29%
Mahindra & Mahindra Ltd.	2.65%
State Bank of India	2.40%
Others	48.05%

**Cash and Money Markets****0.63%****Portfolio Total****100.00%****Fund Annexure Details (Other Than Top 10 Securities)****Sectoral Break-Up<sup>§</sup>**

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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	43.5407
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.59%	-6.19%	7.73%	14.89%	10.91%	10.25%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	10.46%

\* 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	81.17
Debt	0.15
<b>Total</b>	<b>81.32</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

**Net Asset (%)**

Equities	99.82%
HDFC Bank Ltd.	9.46%
Reliance Industries Ltd.	8.13%
ICICI Bank Ltd.	7.10%
Infosys Ltd.	6.41%
Bharti Airtel Ltd.	4.13%
Tata Consultancy Services Ltd.	3.98%
Larsen & Toubro Ltd.	3.98%
ITC Ltd.	3.94%
Mahindra & Mahindra Ltd.	2.53%
State Bank of India	2.27%
Others	47.89%

**Cash and Money Markets**

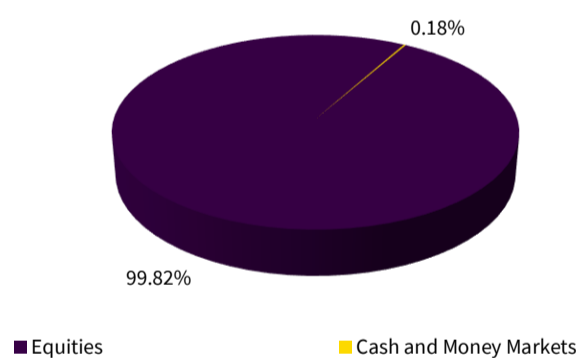
**0.18%**

**Portfolio Total**

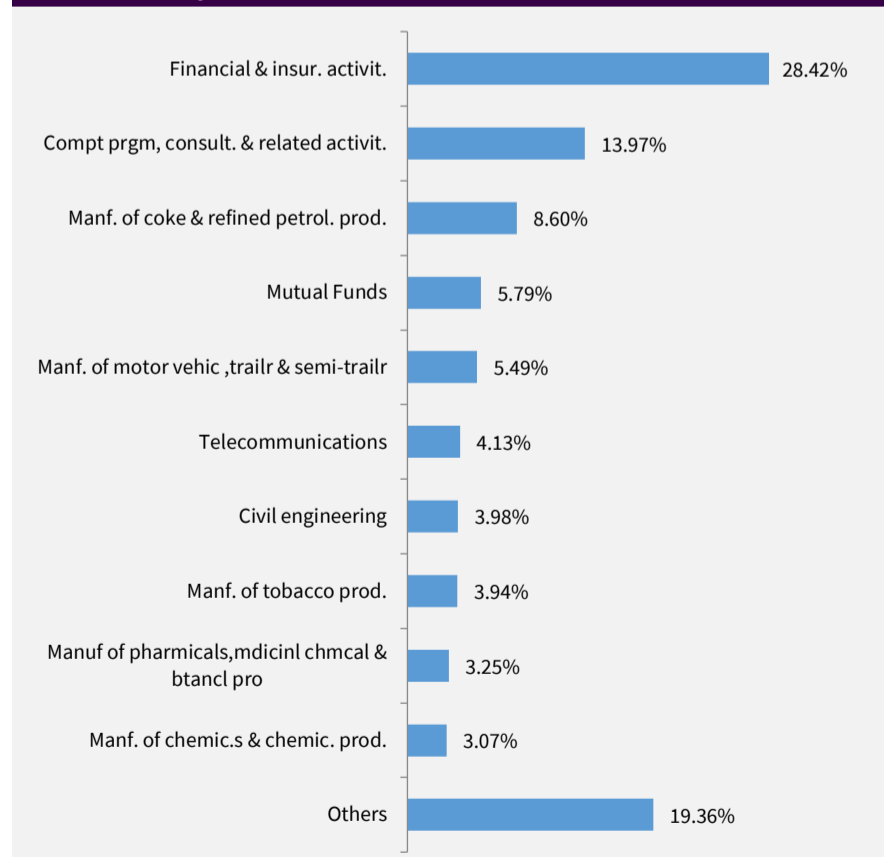
**100.00%**

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	23.6017
<b>Inception Date:</b>	27-Jan-11
<b>Fund Manager:</b>	Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.57%	3.32%	6.69%	6.59%	5.84%	6.32%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

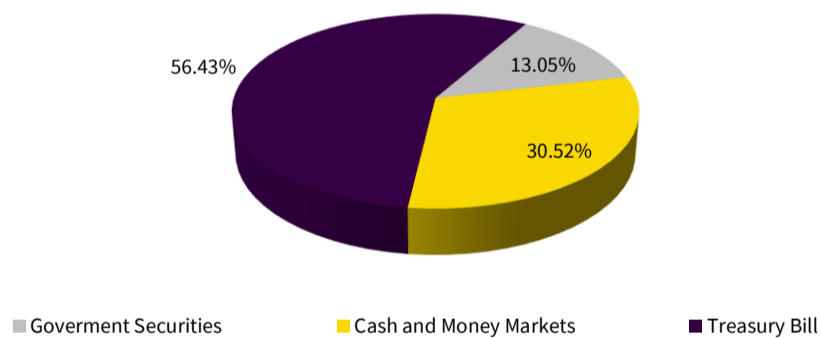
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	193.37
<b>Total</b>	<b>193.37</b>

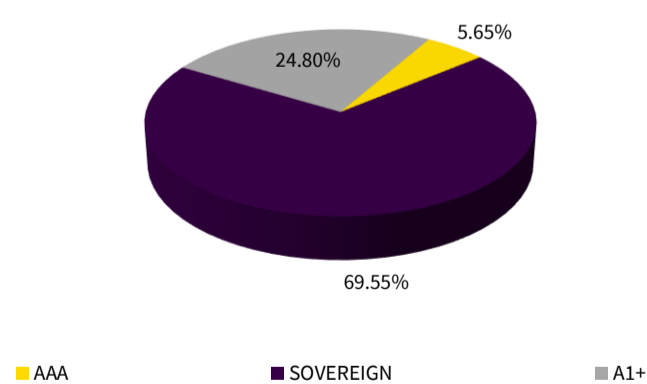
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.62

## Asset Mix

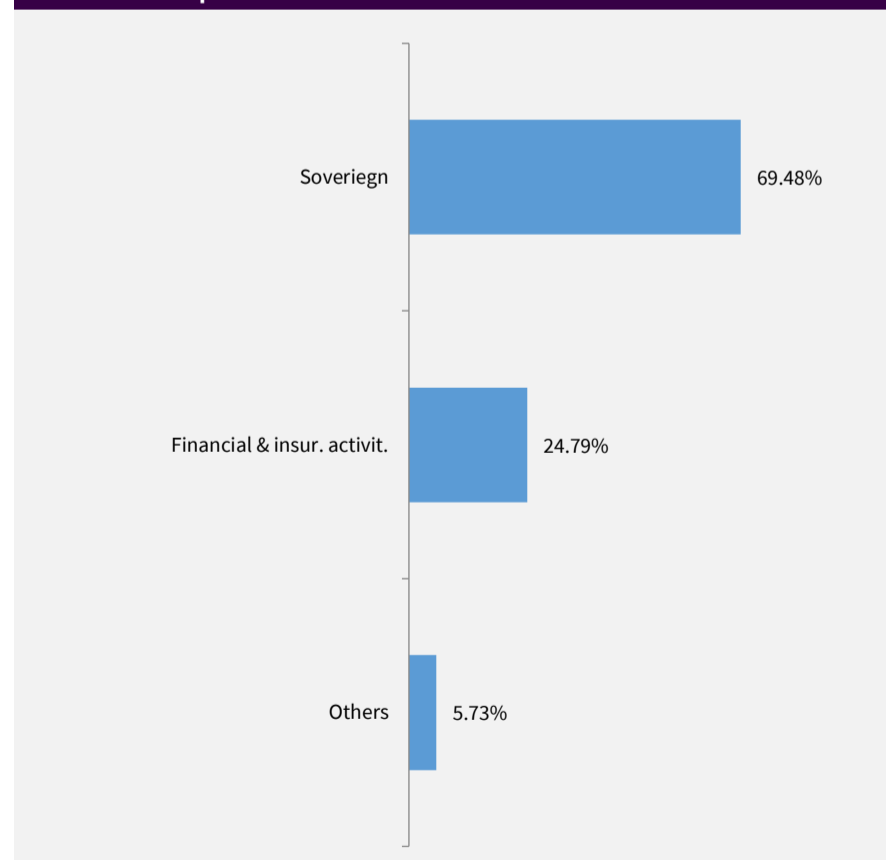


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>69.48%</b>
364 Days Treasury Bill 2025	20.35%
07.18% Tamil Nadu SDL 2027	10.42%
182 Days Treasury Bill 2025	7.61%
364 Days Treasury Bill 2025	7.40%
364 Days Treasury Bill 2025	5.08%
364 Days Treasury Bill 2025	5%
364 Days Treasury Bill 2025	4.91%
364 Days Treasury Bill 2025	4.80%
07.64% Gujarat SDL 2027	2.63%
364 Days Treasury Bill 2025	1.28%
<b>Cash and Money Markets</b>	<b>30.52%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

Sectoral Break-Up<sup>§</sup>

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	38.8792
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.42%	-1.78%	4.05%	6.73%	5.07%	7.55%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	8.10%

\* 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	1.25
Debt	7.11
<b>Total</b>	<b>8.36</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.24

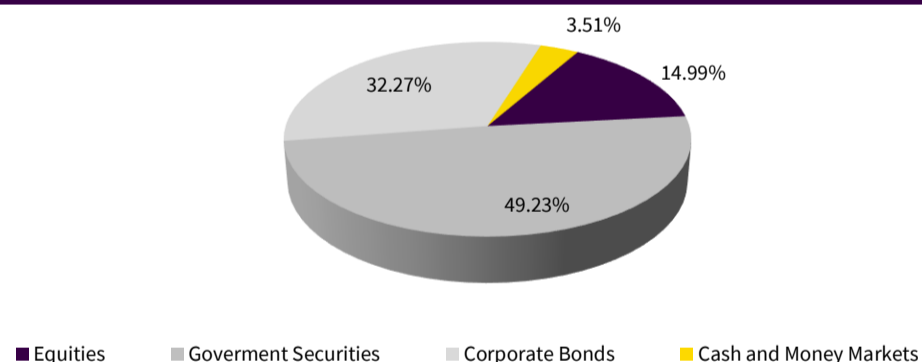
## Security Name

## Net Asset (%)

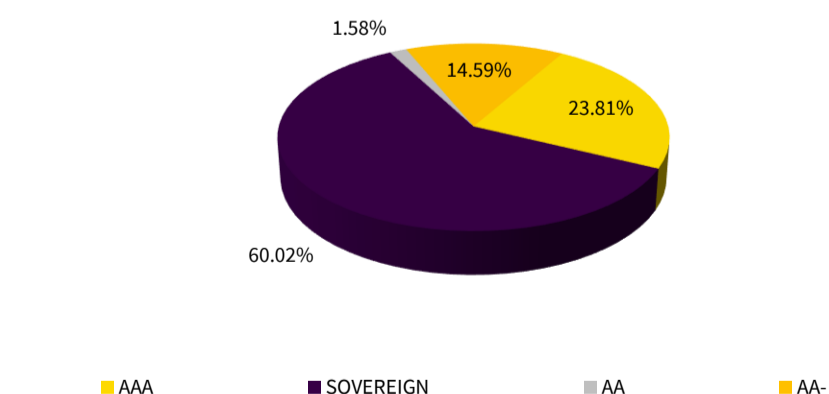
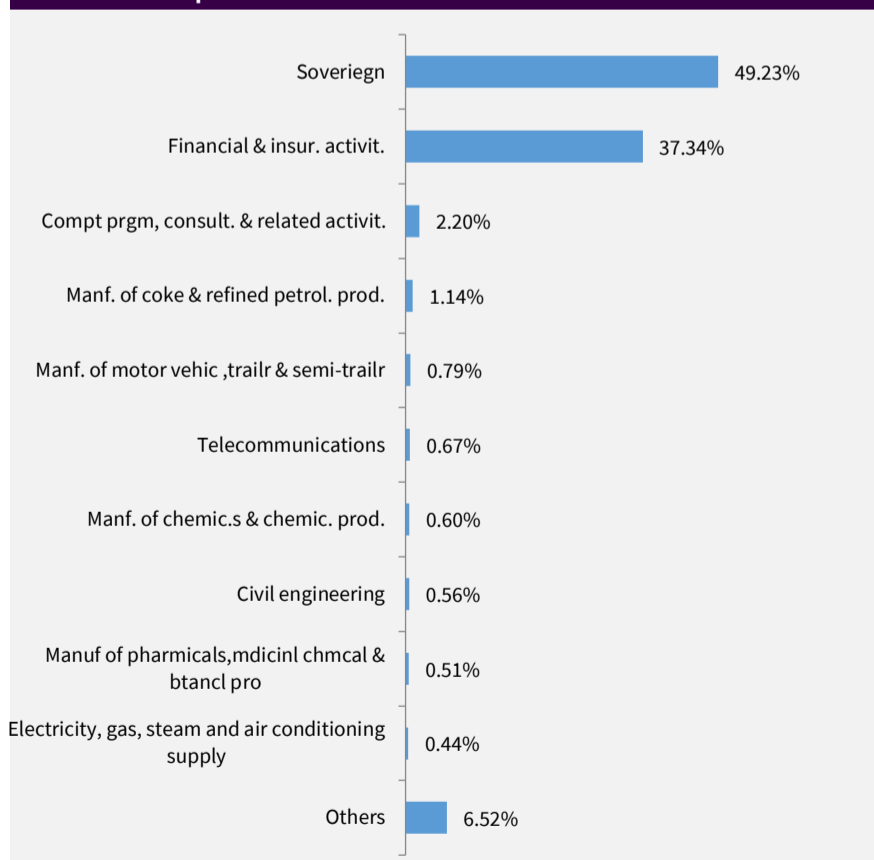
Security Name	Net Asset (%)
<b>Equities</b>	<b>14.99%</b>
HDFC Bank Ltd.	1.47%
ICICI Bank Ltd.	1.27%
Reliance Industries Ltd.	1.07%
Infosys Ltd.	0.98%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.60%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.45%
Axis Bank Ltd.	0.41%
Mahindra & Mahindra Ltd.	0.37%
Others	7.14%
<b>Government Securities</b>	<b>49.23%</b>
7.23% GOI 2039	6.50%
07.10% GOI 2034	5.53%
7.34% GS 2064	5.04%
7.68% GJ SGS 2030	4.58%
7.26% MP SGS 2038	3.98%
07.37% GOI 2028	3.91%
7.42% HR SGS 2034	3.26%
7.52% HR SGS 2034	2.43%
07.09% GOI 2054	2.43%
7.42% TN SGS 2034	2.25%
Others	9.32%
<b>Corporate Bonds</b>	<b>32.27%</b>
8.43% Samman Capital Ltd 2028	11.96%
7.58% NABARD 2026	4.78%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.63%
7.95% HDFC BANK Ltd. 2026	3.61%
7.77% HDFC BANK LTD 2027	2.40%
7.44% NABARD 2028	2.39%
6.75% Piramal Capital and Housing Finance Limited 2031	1.30%
7.62% NABARD 2028	1.20%
<b>Cash and Money Markets</b>	<b>3.51%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

### Fund Details

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	33.1310
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.50%	1.03%	7.18%	8.38%	6.24%	7.30%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	7.82%

\* 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	1.48
Debt	8.44
<b>Total</b>	<b>9.93</b>

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

Security Type	Duration
Fixed Income Investments	5.20

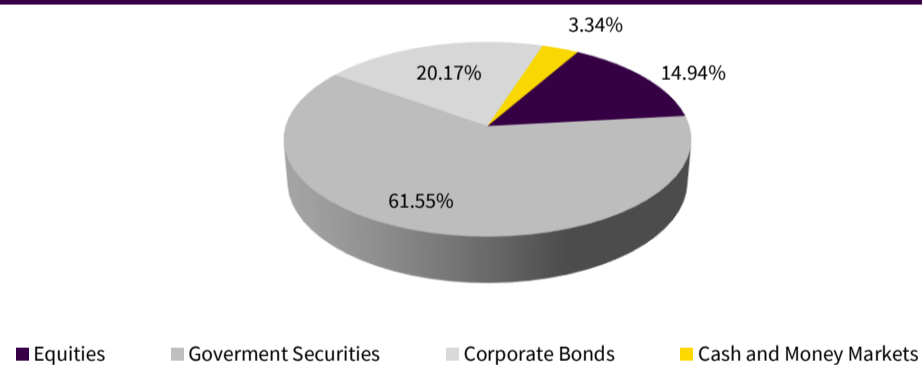
### Security Name

### Net Asset (%)

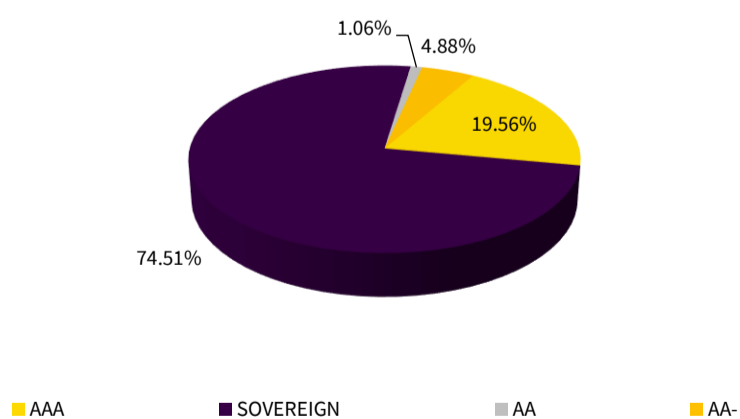
Security Name	Net Asset (%)
<b>Equities</b>	<b>14.94%</b>
HDFC Bank Ltd.	1.46%
ICICI Bank Ltd.	1.26%
Reliance Industries Ltd.	1.06%
Infosys Ltd.	0.97%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.60%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.45%
Axis Bank Ltd.	0.41%
Mahindra & Mahindra Ltd.	0.37%
Others	7.13%
<b>Government Securities</b>	<b>61.55%</b>
7.70% AP SGS 2029	7.67%
7.23% GOI 2039	6.74%
07.10% GOI 2034	6.40%
07.37% GOI 2028	5.96%
07.18% GS 2037	5.49%
7.26% MP SGS 2038	4.15%
7.68% GJ SGS 2030	3.93%
7.49% TN SGS 2034	3.72%
6.79% GS 2034	3.18%
07.18% GS 2033	2.66%
Others	11.65%
<b>Corporate Bonds</b>	<b>20.17%</b>
7.93 % LIC Housing Finance Ltd. 2027	6.10%
9.35% Adani Ports & SEZ Ltd. 2026	4.12%
8.43% Samman Capital Ltd 2028	4.03%
7.95% HDFC BANK Ltd. 2026	3.04%
7.58% NABARD 2026	2.01%
6.75% Piramal Capital and Housing Finance Limited 2031	0.87%
<b>Cash and Money Markets</b>	<b>3.34%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

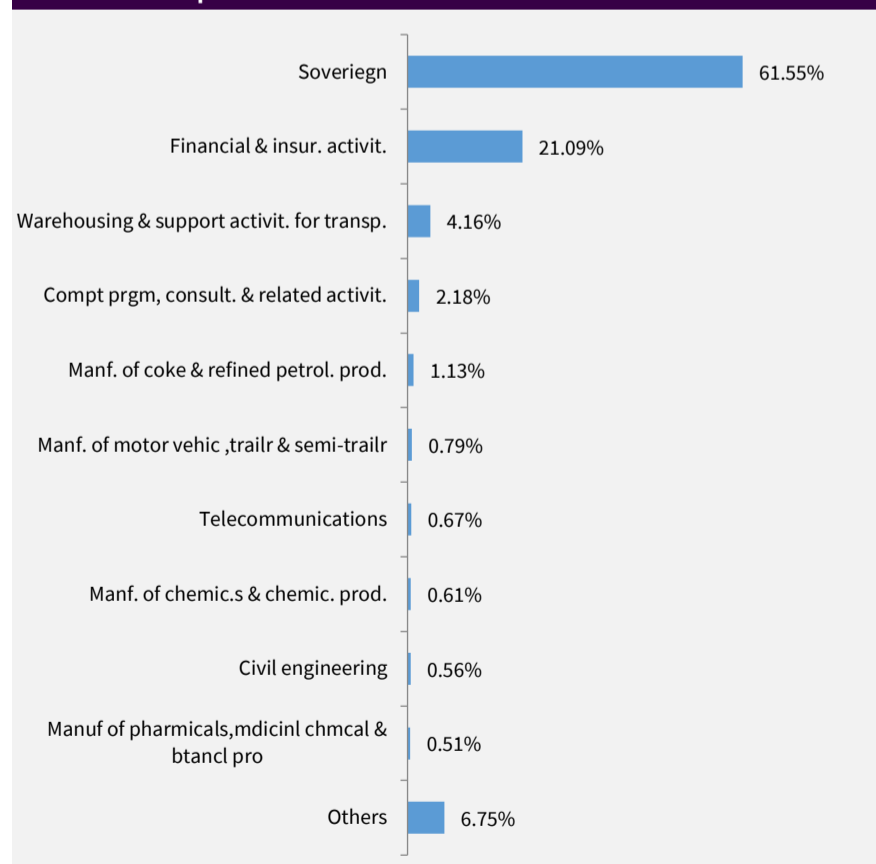
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



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

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

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

### Fund Details

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

The risk profile for this fund is Medium

<b>NAV as on January 31,2025:</b>	86.5944
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.12%	-0.96%	7.40%	10.17%	7.17%	10.70%
Benchmark**	0.27%	0.58%	8.80%	10.86%	8.25%	9.88%

\* 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.

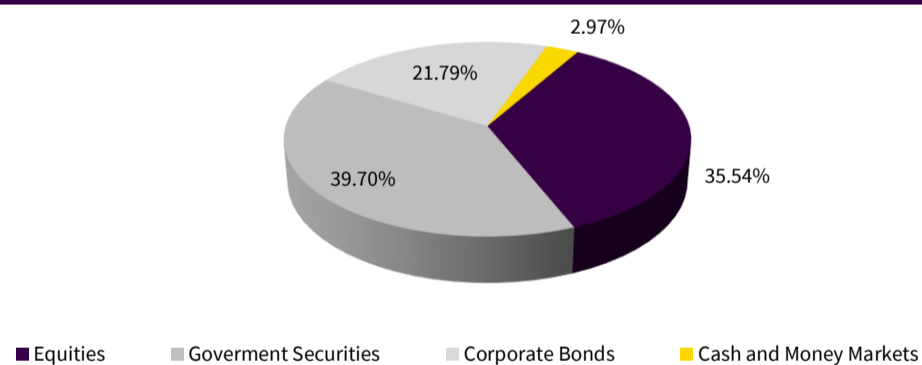
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.46
Debt	26.21
<b>Total</b>	<b>40.67</b>

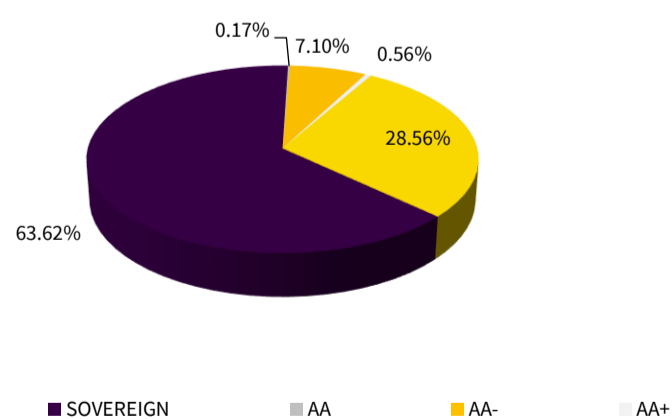
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.48

### Asset Mix



### Rating Profile

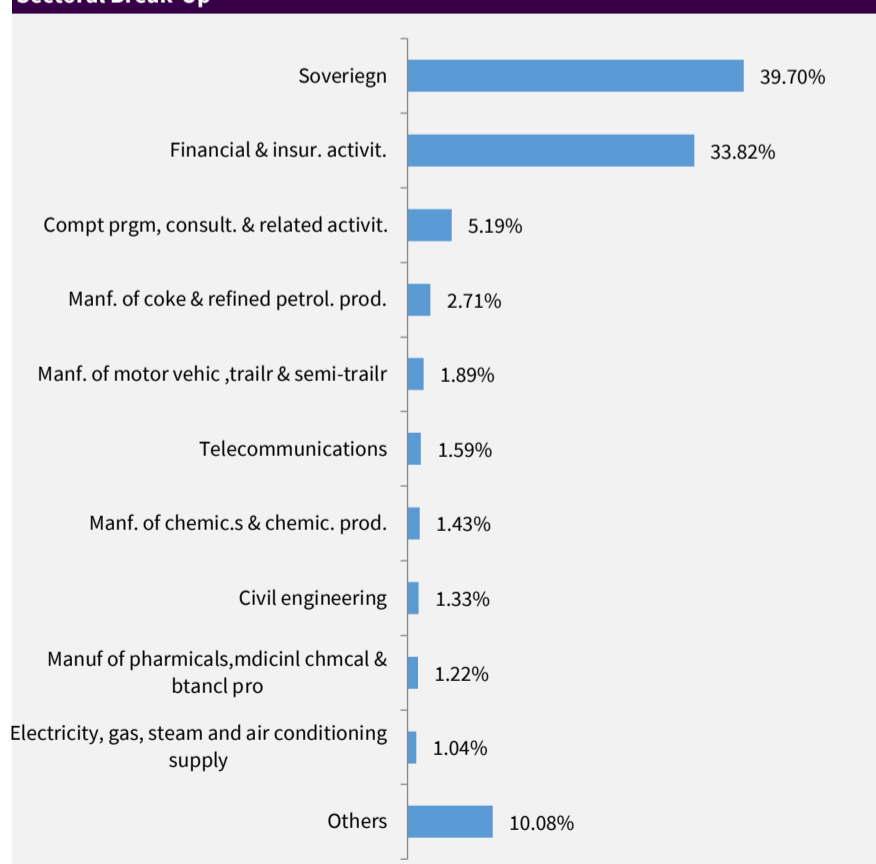


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.54%</b>
HDFC Bank Ltd.	3.49%
ICICI Bank Ltd.	3%
Reliance Industries Ltd.	2.53%
Infosys Ltd.	2.31%
Bharti Airtel Ltd.	1.59%
Tata Consultancy Services Ltd.	1.44%
Larsen & Toubro Ltd.	1.33%
State Bank of India	1.06%
Axis Bank Ltd.	0.98%
Mahindra & Mahindra Ltd.	0.88%
Others	16.93%
<b>Government Securities</b>	<b>39.70%</b>
7.23% GOI 2039	4.67%
07.10% GOI 2034	4.31%
7.34% GS 2064	4.16%
7.68% GJ SGS 2030	3.04%
7.26% MP SGS 2038	2.91%
07.18% GS 2037	2.77%
6.79% GS 2034	2.72%
7.34% TS SDL 2034	2.52%
7.42% HR SGS 2034	2.03%
7.70% AP SGS 2029	1.92%
Others	8.65%
<b>Corporate Bonds</b>	<b>21.79%</b>
8.43% Samman Capital Ltd 2028	4.43%
7.93% LIC Housing Finance Ltd. 2027	3.47%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.34%
7.62% NABARD 2028	2.71%
7.95% HDFC BANK Ltd. 2026	2.47%
7.77% HDFC BANK LTD 2027	1.73%
7.44% NABARD 2028	1.72%
7.58% NABARD 2026	0.98%
6% HDFC SERIES Z-001 2026	0.48%
9.20% Shriram Finance 2026	0.35%
Others	0.11%
<b>Cash and Money Markets</b>	<b>2.97%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

### Sectoral Break-Up<sup>§</sup>



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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	62.3451
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.27%	-2.62%	7.37%	11.51%	8.11%	10.14%
Benchmark**	0.02%	-1.38%	8.70%	12.29%	9.08%	10.49%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

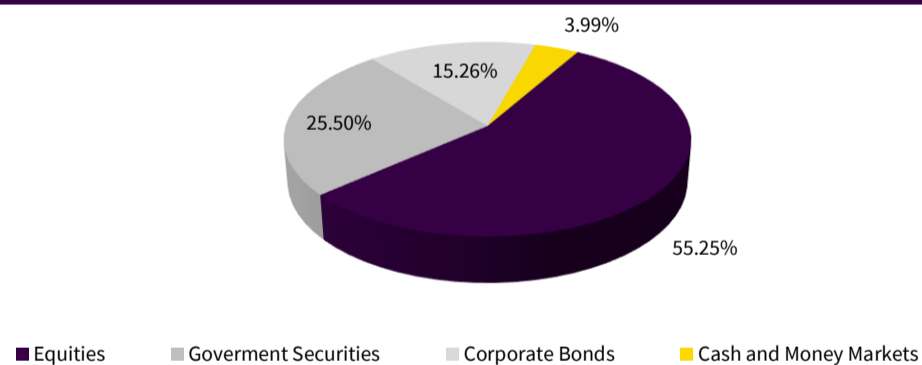
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.56
Debt	18.27
<b>Total</b>	<b>40.82</b>

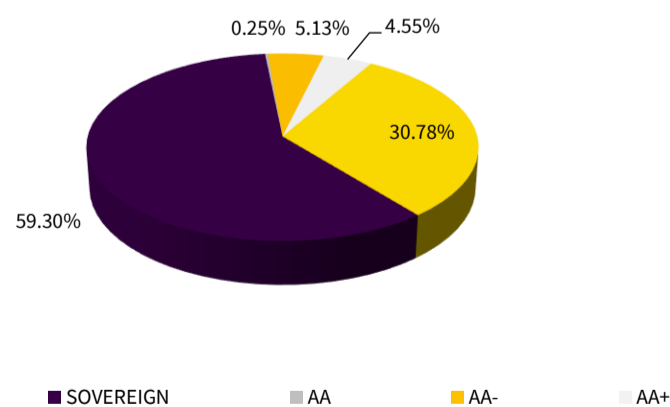
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.16

## Asset Mix



## Rating Profile

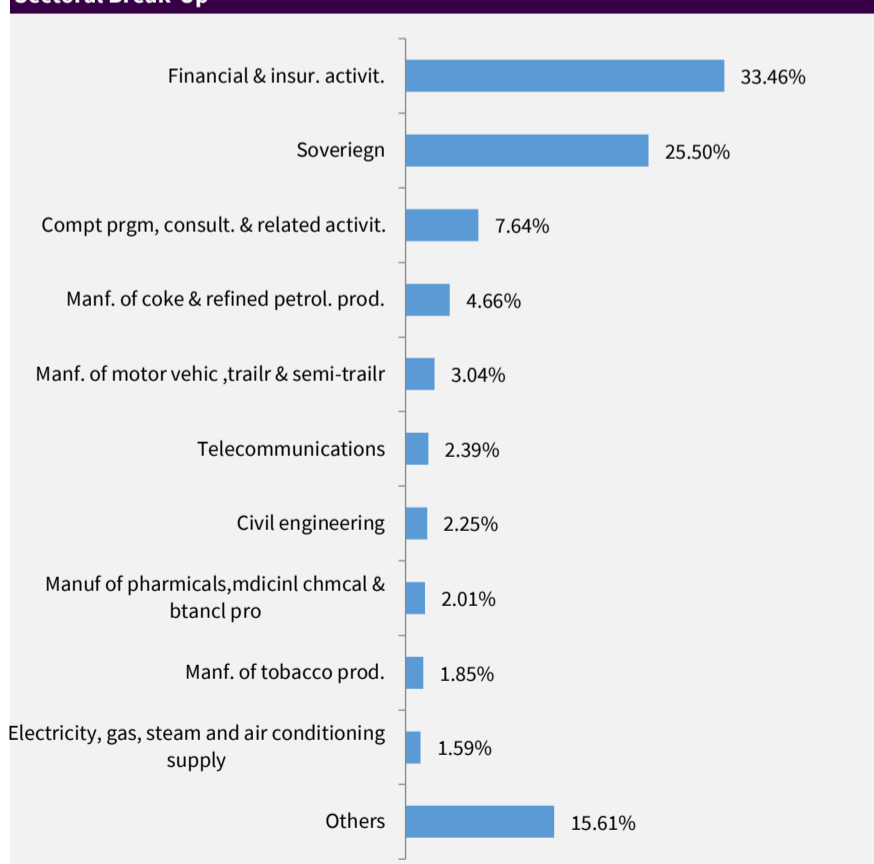


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>55.25%</b>
HDFC Bank Ltd.	6.06%
ICICI Bank Ltd.	4.43%
Reliance Industries Ltd.	4.37%
Infosys Ltd.	3.54%
Bharti Airtel Ltd.	2.39%
Larsen & Toubro Ltd.	2.25%
Tata Consultancy Services Ltd.	2.13%
ITC Ltd.	1.85%
State Bank of India	1.53%
Mahindra & Mahindra Ltd.	1.50%
Others	25.20%
<b>Government Securities</b>	<b>25.50%</b>
7.23% GOI 2039	3.07%
7.34% GS 2064	2.61%
07.10% GOI 2034	2.56%
6.79% GS 2034	2.44%
7.34% TS SDL 2034	2.22%
7.26% MP SGS 2038	2.04%
7.68% GJ SGS 2030	1.92%
07.18% GS 2033	1.63%
7.42% HR SGS 2034	1.62%
7.52% HR SGS 2034	1.15%
Others	4.24%
<b>Corporate Bonds</b>	<b>15.26%</b>
7.93 % LIC Housing Finance Ltd. 2027	3.46%
8.43% Samman Capital Ltd 2028	2.21%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.14%
7.95% HDFC BANK Ltd. 2026	1.72%
7.44% NABARD 2028	1.47%
7.62% NABARD 2028	1.23%
9.20% Shriram Finance 2026	1.21%
8.75% Shriram Finance 2026	0.74%
7.58% NABARD 2026	0.73%
6% HDFC SERIES Z-001 2026	0.24%
Others	0.11%
<b>Cash and Money Markets</b>	<b>3.99%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

Sectoral Break-Up<sup>§</sup>

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

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

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



## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	50.8869
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Vivek Verma

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.52%	-5.81%	8.51%	15.82%	11.77%	10.05%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	9.64%

\* 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.

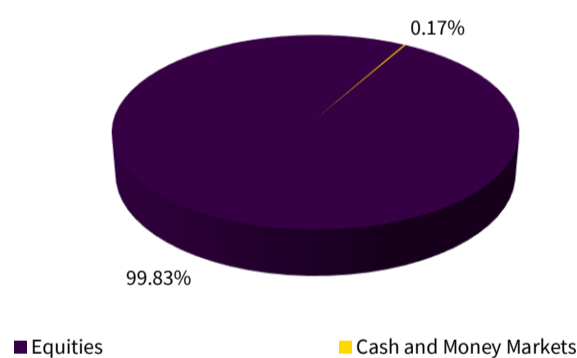
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	115.31
Debt	0.18
<b>Total</b>	<b>115.50</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	99.83%
HDFC Bank Ltd.	9.43%
Reliance Industries Ltd.	8.13%
ICICI Bank Ltd.	7.09%
Infosys Ltd.	6.41%
Bharti Airtel Ltd.	4.13%
Tata Consultancy Services Ltd.	3.98%
Larsen & Toubro Ltd.	3.98%
ITC Ltd.	3.94%
Mahindra & Mahindra Ltd.	2.53%
State Bank of India	2.27%
Others	47.94%

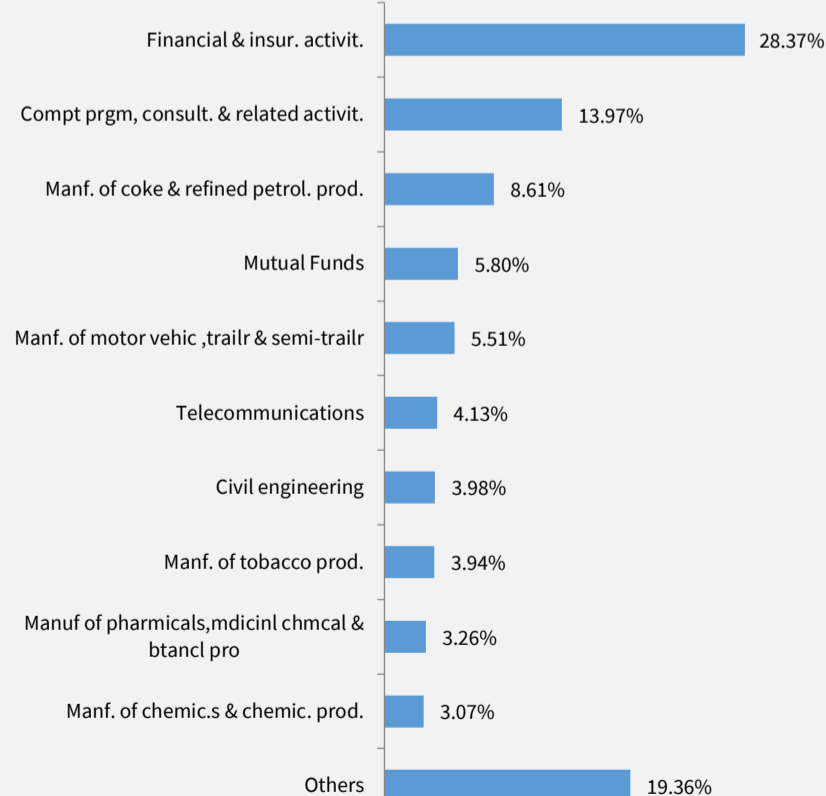
## Cash and Money Markets

0.17%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	34.6012
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.50%	-13.06%	6.75%	27.83%	16.49%	8.61%
Benchmark**	-2.39%	-12.64%	8.35%	30.38%	19.36%	6.19%

\* 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.

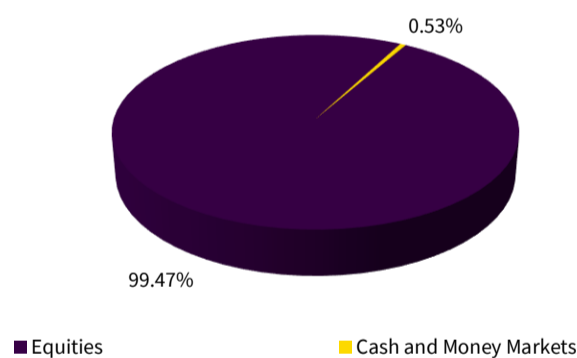
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.42
Debt	0.02
<b>Total</b>	<b>4.44</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

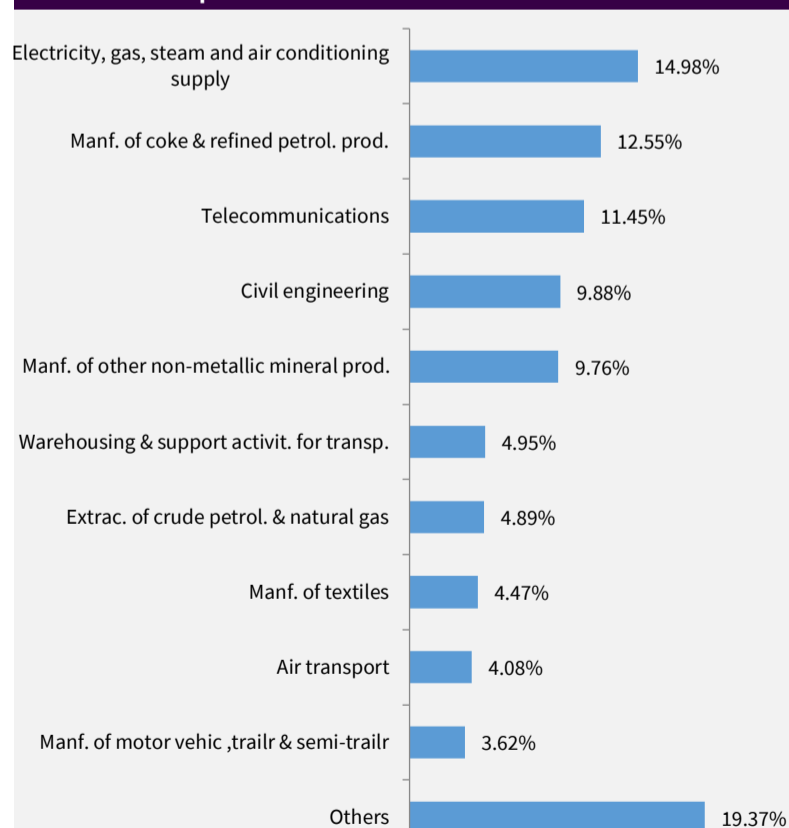
## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>99.47%</b>
Larsen & Toubro Ltd.	9.88%
Reliance Industries Ltd.	9.72%
Bharti Airtel Ltd.	9.58%
Ultratech Cement Ltd.	6.29%
NTPC Ltd.	5.76%
Power Grid Corporation of India Ltd.	5.11%
Oil & Natural Gas Corpn Ltd.	4.89%
Grasim Industries Ltd.	4.47%
InterglobeAviation Ltd.	4.08%
Adani Ports and Special Economic Zone Ltd.	3.89%
Others	35.80%
<b>Cash and Money Markets</b>	<b>0.53%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	40.7155
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.51%	-19.17%	5.45%	37.88%	28.54%	9.79%
Benchmark**	-2.53%	-19.38%	6.33%	37.28%	26.78%	4.34%

\* 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.

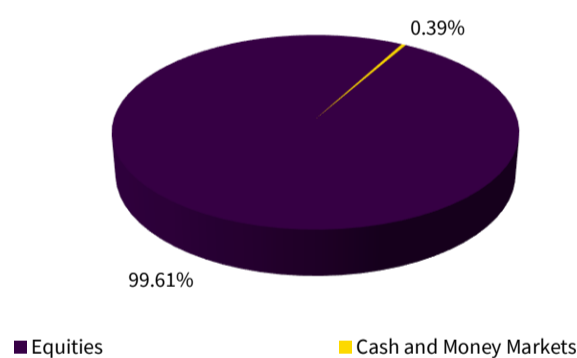
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	12.83
Debt	0.05
<b>Total</b>	<b>12.88</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	99.61%
State Bank of India	9.69%
NTPC Ltd.	8.56%
Power Grid Corporation of India Ltd.	7.62%
Bharat Electronics Ltd.	5.95%
Oil & Natural Gas Corpn Ltd.	5.75%
Coal India Ltd.	4.96%
Hindustan Aeronautics Ltd.	4.28%
Power Finance Corporation Ltd.	3.72%
REC Ltd.	3.34%
Bharat Petroleum Corporation Ltd.	2.86%
Others	42.88%

## Cash and Money Markets

0.39%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

Financial & insur. activit.	34.36%
Electricity, gas, steam and air conditioning supply	21.69%
Manf. of coke & refined petrol. prod.	7.53%
Extrac. of crude petrol. & natural gas	7.08%
Manf. of other transport equipment	5.96%
Manuf of compu, electronic and optcl prod	5.95%
Mining of coal & lignite	4.96%
Manf. of basic metals	2.67%
Civil engineering	2.38%
Manf. of electrical equipment	1.58%
Others	5.84%

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

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on January 31,2025:</b>	25.8577
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.44%	-1.50%	3.94%	6.51%	4.95%	6.53%
Benchmark**	0.52%	2.55%	8.81%	9.38%	7.35%	8.37%

\* 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	0.28
Debt	1.59
<b>Total</b>	<b>1.87</b>

Modified Duration<sup>#</sup>

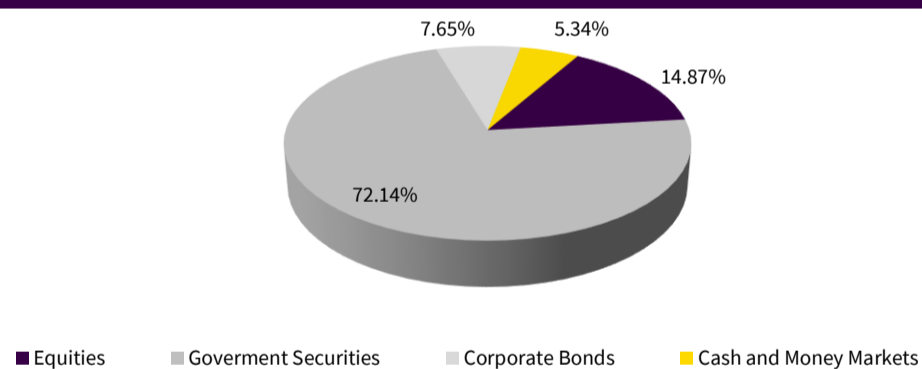
Security Type	Duration
Fixed Income Investments	6.12

## Security Name

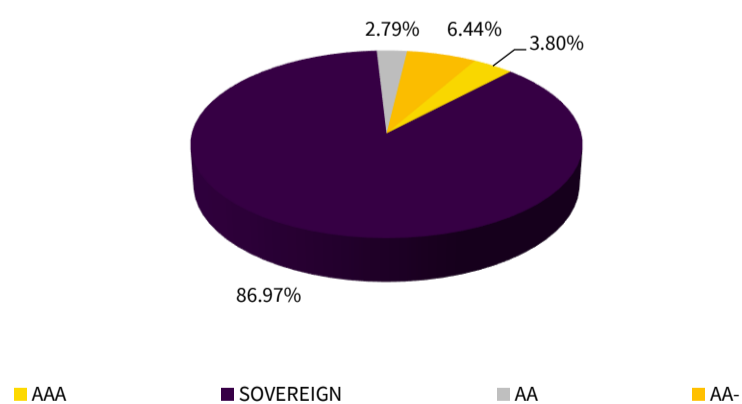
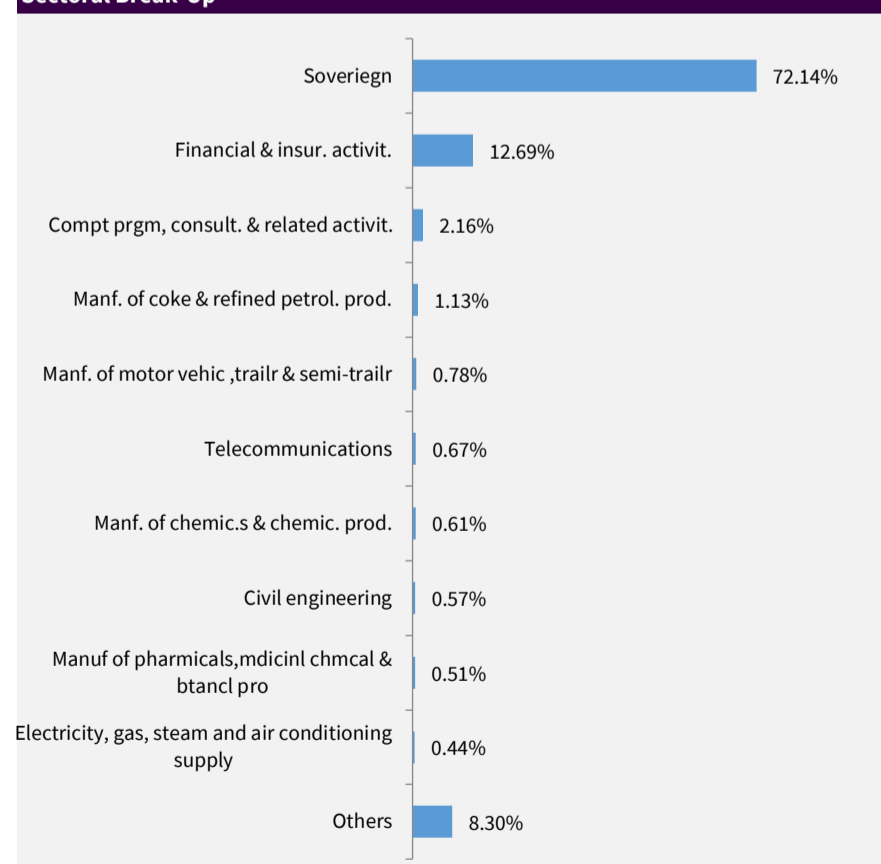
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.87%</b>
HDFC Bank Ltd.	1.45%
ICICI Bank Ltd.	1.25%
Reliance Industries Ltd.	1.06%
Infosys Ltd.	0.96%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.59%
Larsen & Toubro Ltd.	0.57%
State Bank of India	0.45%
Axis Bank Ltd.	0.42%
Mahindra & Mahindra Ltd.	0.37%
Others	7.08%
<b>Government Securities</b>	<b>72.14%</b>
07.37% GOI 2028	10.23%
7.70% AP SGS 2029	10.09%
7.34% GS 2064	6.88%
7.23% GOI 2039	6.08%
07.18% GS 2037	5.38%
6.79% GS 2034	4.84%
07.18% GS 2033	4.44%
7.42% TN SGS 2034	3.33%
7.26% MP SGS 2038	3.31%
7.68% GJ SGS 2030	3.23%
Others	14.33%
<b>Corporate Bonds</b>	<b>7.65%</b>
8.43% Samman Capital Ltd 2028	5.34%
6.75% Piramal Capital and Housing Finance Limited 2031	2.31%
<b>Cash and Money Markets</b>	<b>5.34%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on January 31,2025:</b>	33.0194
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.15%	-0.16%	8.39%	10.82%	7.65%	8.27%
Benchmark**	0.27%	0.58%	8.80%	10.86%	8.25%	9.19%

\* 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	1.68
Debt	3.39
<b>Total</b>	<b>5.08</b>

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

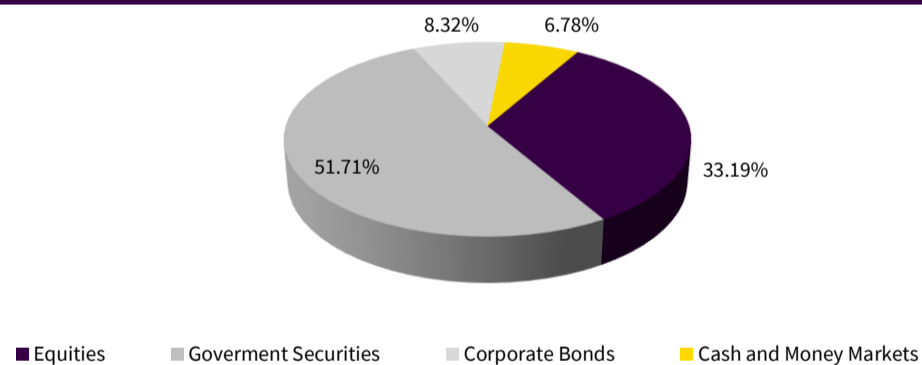
Security Type	Duration
Fixed Income Investments	5.74

**Security Name**

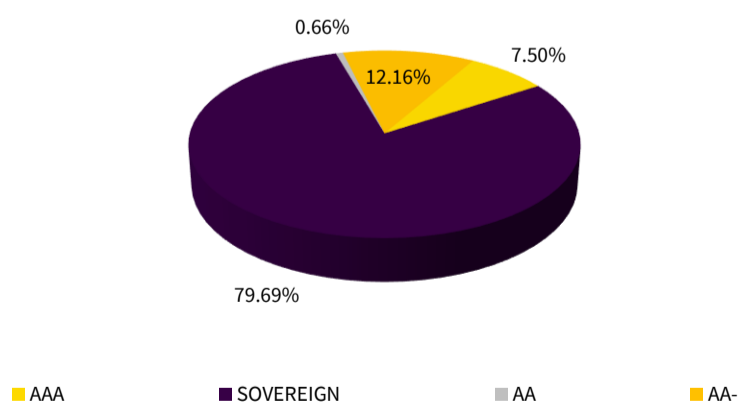
**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>33.19%</b>
HDFC Bank Ltd.	3.25%
ICICI Bank Ltd.	2.80%
Reliance Industries Ltd.	2.37%
Infosys Ltd.	2.15%
Bharti Airtel Ltd.	1.49%
Tata Consultancy Services Ltd.	1.34%
Larsen & Toubro Ltd.	1.25%
State Bank of India	0.99%
Axis Bank Ltd.	0.92%
Mahindra & Mahindra Ltd.	0.82%
Others	15.81%
<b>Government Securities</b>	<b>51.71%</b>
07.37% GOI 2028	6.82%
07.18% GS 2037	5.27%
6.79% GS 2034	4.96%
7.23% GOI 2039	4.45%
7.70% AP SGS 2029	4.19%
07.10% GOI 2034	3.87%
7.34% GS 2064	3.68%
7.26% MP SGS 2038	3.58%
7.34% TS SDL 2034	2.60%
7.68% GJ SGS 2030	2.35%
Others	9.94%
<b>Corporate Bonds</b>	<b>8.32%</b>
8.43% Samman Capital Ltd 2028	7.89%
6.75% Piramal Capital and Housing Finance Limited 2031	0.43%
<b>Cash and Money Markets</b>	<b>6.78%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

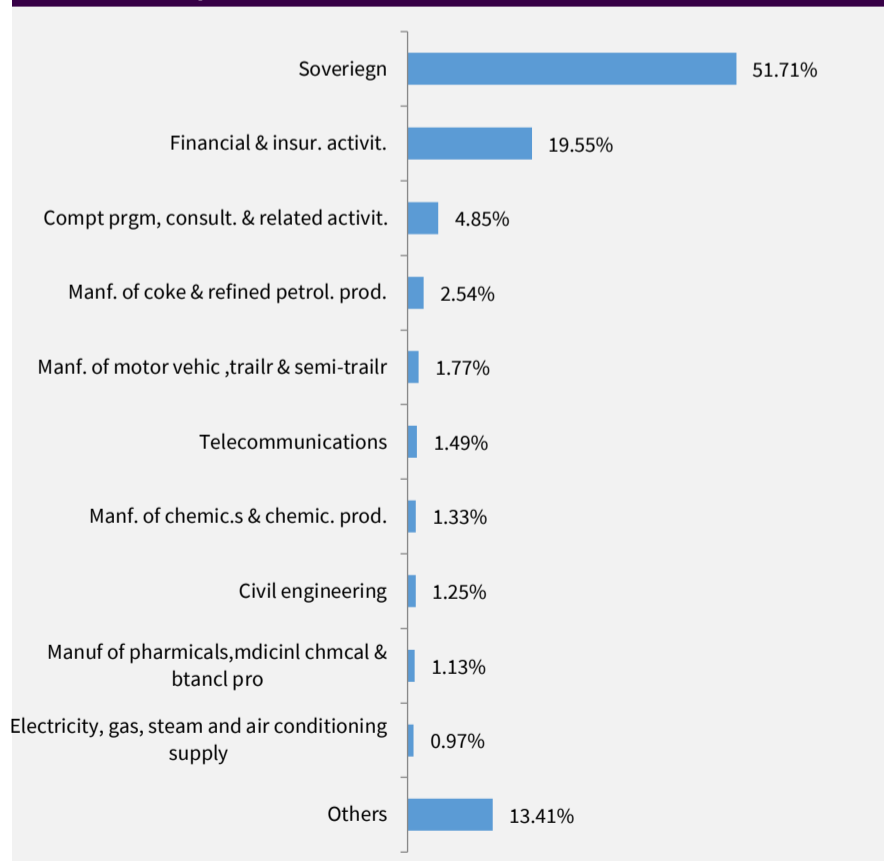
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	38.0223
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.24%	-2.54%	7.33%	11.44%	8.07%	9.29%
Benchmark**	0.02%	-1.38%	8.70%	12.29%	9.08%	9.79%

\* 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	6.10
Debt	4.66
<b>Total</b>	<b>10.76</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.05

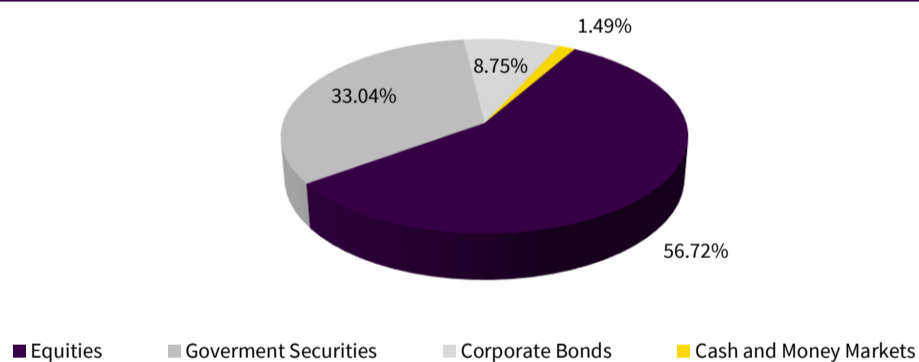
## Security Name

## Net Asset (%)

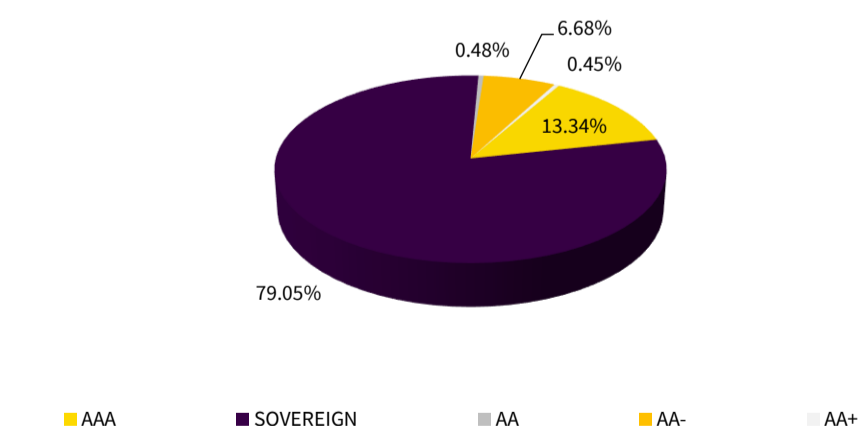
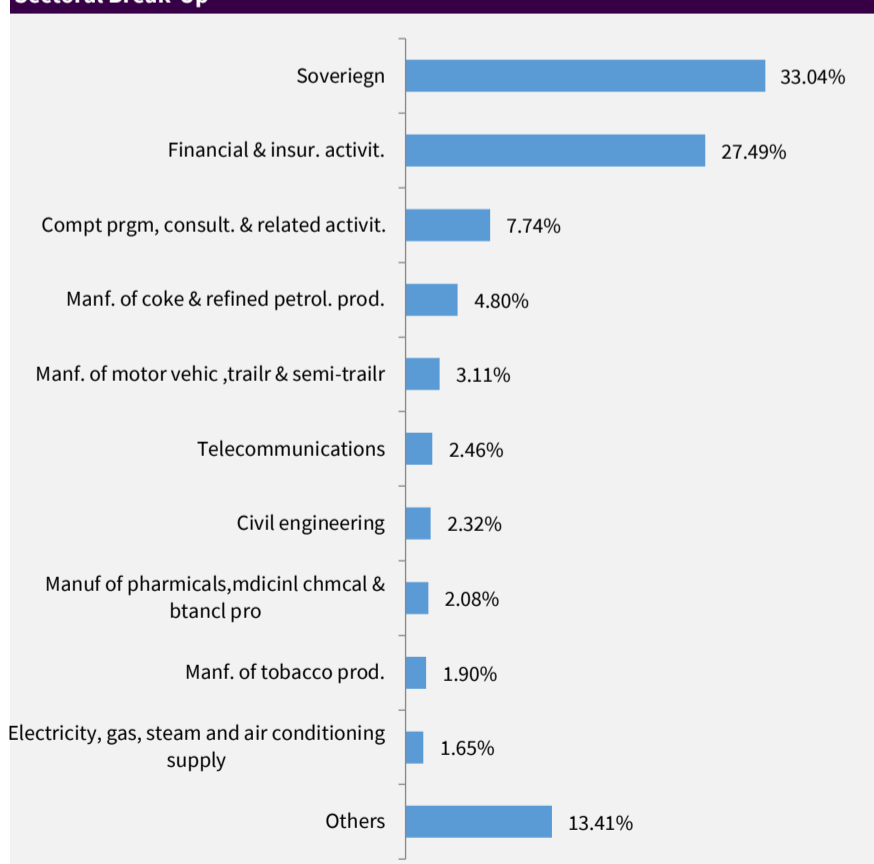
Security Name	Net Asset (%)
<b>Equities</b>	<b>56.72%</b>
HDFC Bank Ltd.	6.24%
ICICI Bank Ltd.	4.56%
Reliance Industries Ltd.	4.50%
Infosys Ltd.	3.64%
Bharti Airtel Ltd.	2.46%
Larsen & Toubro Ltd.	2.32%
Tata Consultancy Services Ltd.	2.20%
ITC Ltd.	1.90%
State Bank of India	1.58%
Mahindra & Mahindra Ltd.	1.55%
Others	25.77%
<b>Government Securities</b>	<b>33.04%</b>
07.10% GOI 2034	3.50%
6.79% GS 2034	3.44%
07.18% GS 2037	3.37%
7.23% GOI 2039	3.26%
7.70% AP SGS 2029	3.14%
7.34% GS 2064	2.98%
7.68% GJ SGS 2030	2.10%
7.26% MP SGS 2038	2.01%
07.37% GOI 2028	1.55%
7.42% HR SGS 2034	1.53%
Others	6.16%
<b>Corporate Bonds</b>	<b>8.75%</b>
7.93 % LIC Housing Finance Ltd. 2027	2.81%
8.43% Samman Capital Ltd 2028	2.79%
7.95% HDFC BANK Ltd. 2026	0.93%
7.44% NABARD 2028	0.93%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	0.90%
6.75% Piramal Capital and Housing Finance Limited 2031	0.20%
9.20% Shriram Finance 2026	0.19%
<b>Cash and Money Markets</b>	<b>1.49%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	48.5578
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Vivek Verma

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.56%	-6.01%	7.90%	15.21%	11.31%	11.09%
Benchmark**	-0.58%	-5.78%	8.21%	15.35%	10.67%	10.84%

\* 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.

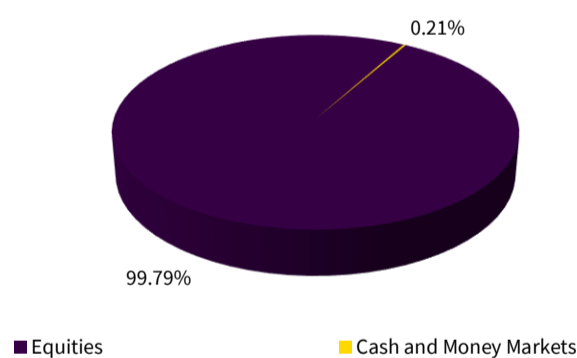
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	26.16
Debt	0.06
<b>Total</b>	<b>26.21</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	99.79%
HDFC Bank Ltd.	9.47%
Reliance Industries Ltd.	8.13%
ICICI Bank Ltd.	7.04%
Infosys Ltd.	6.41%
Bharti Airtel Ltd.	4.13%
Tata Consultancy Services Ltd.	3.98%
Larsen & Toubro Ltd.	3.98%
ITC Ltd.	3.98%
Mahindra & Mahindra Ltd.	2.53%
State Bank of India	2.27%
Others	47.87%

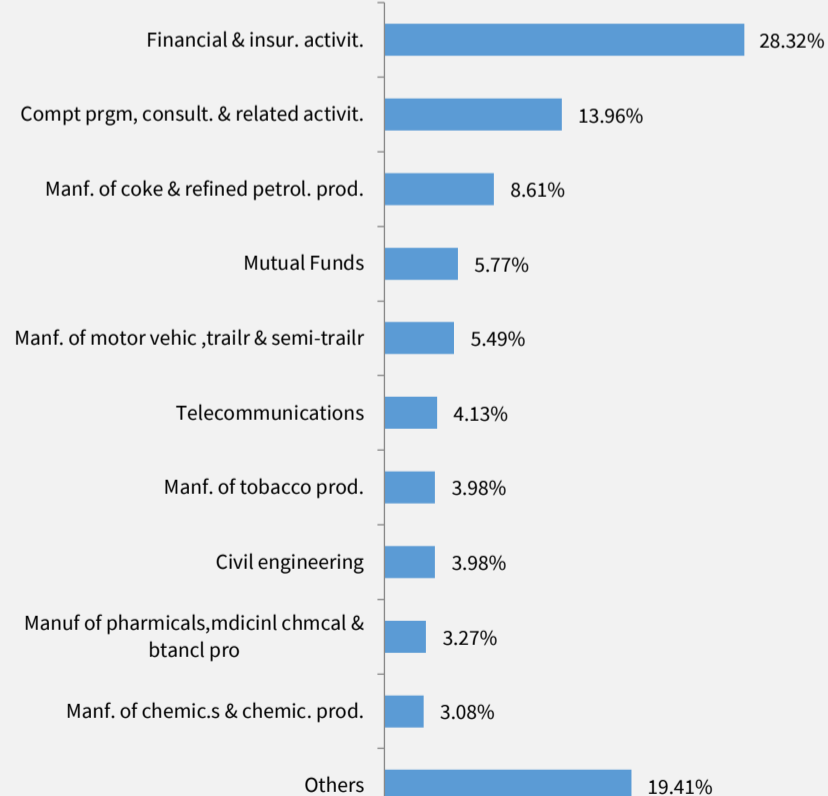
## Cash and Money Markets

0.21%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

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

\*\*Benchmark for this fund is 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 from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

The risk profile for this fund is High

<b>NAV as on January 31,2025:</b>	10.2991
<b>Inception Date:</b>	23-Jan-24
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.58%	-11.33%	--	--	--	2.99%
Benchmark**	-6.42%	-10.28%	--	--	--	6.89%

\* 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	65.41
Debt	0.32
<b>Total</b>	<b>65.73</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

**Net Asset (%)**

Equities	99.56%
Max Healthcare Institute Ltd.	4.79%
Suzlon Energy Ltd.	4.15%
Indian Hotels Ltd.	4.08%
Dixon Technologies (India) Ltd.	3.80%
Persistent Systems Ltd.	3.72%
PB Fintech Ltd.	3.46%
Lupin Ltd.	3%
Federal Bank Ltd.	2.74%
Indus Towers Ltd.	2.54%
SRF Ltd.	2.41%
Others	64.87%

**Cash and Money Markets**

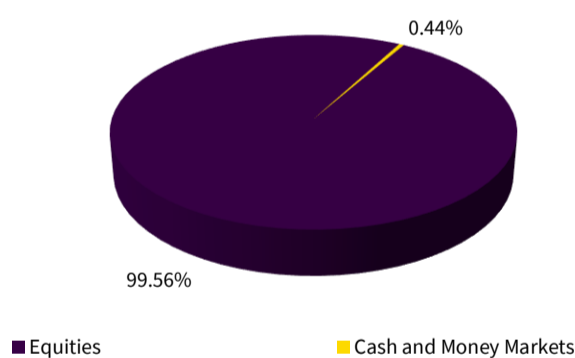
**0.44%**

**Portfolio Total**

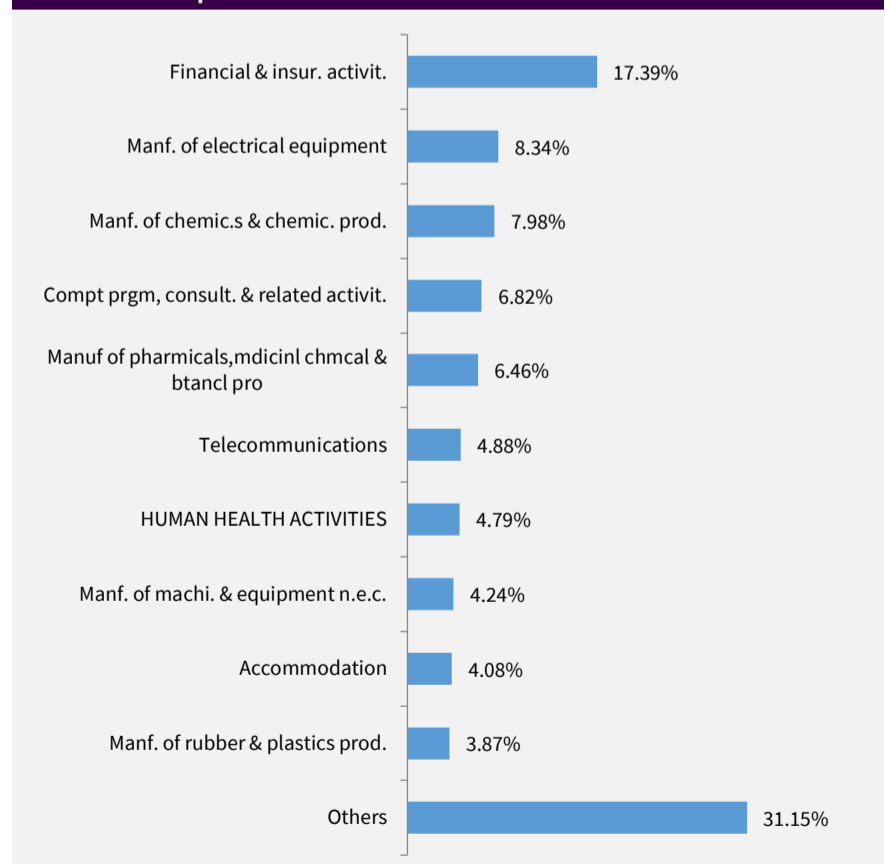
**100.00%**

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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



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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>4.27%</b>
7.42% TN SGS 2034	2.15%
07.18% GS 2033	1.87%
7.49% TN SGS 2034	0.25%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.07%</b>
Kotak Mahindra Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
HCL Technologies Ltd.	0.26%
NTPC Ltd.	0.24%
Titan Company Ltd.	0.21%
Maruti Suzuki India Ltd.	0.21%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
TRENT LIMITED	0.15%
Bharat Electronics Ltd.	0.15%
Asian Paints Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.15%
Tech Mahindra Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Tata Steel Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Cipla Ltd.	0.12%
LIC Housing Finance	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Shriram Finance Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Hero MotoCorp Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
Federal Bank Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
Godrej Properties Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Central Depository Services (India) Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>7.54%</b>
7.34% TS SDL 2034	1.84%
07.18% GS 2033	1.40%
7.44% TN SGS 2034	1.39%
7.04% GS 2029	1.22%
7.49% TN SGS 2034	0.97%
07.18% GS 2037	0.53%
7.70% AP SGS 2029	0.19%

Corporate Bonds	1.52%
6.75% Piramal Capital and Housing Finance Limited 2031	0.65%
6% HDFC SERIES Z-001 2026	0.44%
9.20% Shriram Finance 2026	0.43%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.06%</b>
Kotak Mahindra Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
HCL Technologies Ltd.	0.26%
NTPC Ltd.	0.24%
Titan Company Ltd.	0.21%
Maruti Suzuki India Ltd.	0.21%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
TRENT LIMITED	0.15%
Bharat Electronics Ltd.	0.15%
Asian Paints Ltd.	0.15%
Tech Mahindra Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.14%
Bajaj Auto Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Tata Steel Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Cipla Ltd.	0.12%
JSW Steel Ltd.	0.11%
LIC Housing Finance	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Shriram Finance Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Brigade Enterprises Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Federal Bank Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
Godrej Properties Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Central Depository Services (India) Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>9.69%</b>
7.44% TN SGS 2034	2.01%
7.42% TN SGS 2034	1.98%
07.18% GS 2037	1.86%
7.04% GS 2029	1.34%
7.34% TS SDL 2034	1.00%
7.49% TN SGS 2034	0.90%
07.18% GS 2033	0.60%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.48%</b>
Kotak Mahindra Bank Ltd.	0.86%
Hindustan Unilever Ltd.	0.74%
ITC Ltd.	0.70%
Bajaj Finance Ltd.	0.68%
Sun Pharmaceuticals Industries Ltd.	0.65%
HCL Technologies Ltd.	0.61%
NTPC Ltd.	0.56%
Maruti Suzuki India Ltd.	0.50%
Titan Company Ltd.	0.49%
Tata Motors Ltd.	0.48%
Power Grid Corporation of India Ltd.	0.46%
Bharat Electronics Ltd.	0.36%
Asian Paints Ltd.	0.36%
Tech Mahindra Ltd.	0.36%
Ultratech Cement Ltd.	0.35%
TRENT LIMITED	0.34%
Oil & Natural Gas Corpn Ltd.	0.34%
Bajaj Auto Ltd.	0.34%
Grasim Industries Ltd.	0.32%
Tata Steel Ltd.	0.31%
Nestle India Ltd.	0.30%
Bajaj Finance Ltd.	0.30%
Wipro Ltd.	0.30%
Godrej Consumer Product Ltd.	0.29%
Hindalco Industries Ltd.	0.29%
Coal India Ltd.	0.28%
Cipla Ltd.	0.28%
JSW Steel Ltd.	0.27%
Shriram Finance Ltd.	0.26%
LIC Housing Finance	0.25%
Dr Reddys Laboratories Ltd.	0.25%
Eicher Motors Ltd.	0.25%
Tata Consumer Products Ltd.	0.24%
HDFC Life Insurance Company Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Britannia Industries Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Hero MotoCorp Ltd.	0.19%
Cholamandalam Investment and Finance Company Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Federal Bank Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
Varun Beverages Ltd.	0.16%
Godrej Properties Ltd.	0.15%
IndusInd Bank Ltd.	0.13%
Central Depository Services (India) Ltd.	0.12%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.12%
TVS Motor Company Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
Ambuja Cements Ltd.	0.10%
Zomato Ltd.	0.09%
THOMAS COOK (INDIA) LTD.	0.08%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>7.81%</b>
7.44% TN SGS 2034	1.53%
7.42% TN SGS 2034	1.47%
07.18% GS 2033	1.39%
7.34% TS SDL 2034	1.20%
7.04% GS 2029	1.00%
7.49% TN SGS 2034	0.70%
07.18% GS 2037	0.52%

Corporate Bonds	0.53%
6% HDFC SERIES Z-001 2026	0.38%
6.75% Piramal Capital and Housing Finance Limited 2031	0.15%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.03%</b>
Axis Bank Ltd.	1.91%
Kotak Mahindra Bank Ltd.	1.67%
Bajaj Finance Ltd.	1.60%
Hindustan Unilever Ltd.	1.45%
Sun Pharmaceuticals Industries Ltd.	1.44%
HCL Technologies Ltd.	1.30%
NTPC Ltd.	1.17%
Maruti Suzuki India Ltd.	1.16%
Titan Company Ltd.	1.03%
Ultratech Cement Ltd.	0.99%
Tata Motors Ltd.	0.94%
Power Grid Corporation of India Ltd.	0.90%
Bharat Electronics Ltd.	0.82%
TRENT LIMITED	0.77%
Tech Mahindra Ltd.	0.76%
Tata Steel Ltd.	0.74%
Shriram Finance Ltd.	0.71%
Bajaj Auto Ltd.	0.69%
Grasim Industries Ltd.	0.67%
Wipro Ltd.	0.63%
Oil & Natural Gas Corpn Ltd.	0.62%
JSW Steel Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.59%
Coal India Ltd.	0.58%
Hindalco Industries Ltd.	0.58%
Bajaj Finance Ltd.	0.56%
Apollo Hospitals Enterprise Ltd.	0.52%
Cipla Ltd.	0.52%
Nestle India Ltd.	0.51%
Eicher Motors Ltd.	0.51%
Asian Paints Ltd.	0.47%
Dr Reddys Laboratories Ltd.	0.46%
SBI Life Insurance Company Ltd.	0.45%
HDFC Life Insurance Company Ltd.	0.43%
Britannia Industries Ltd.	0.40%
HDFC Nifty Bank ETF	0.40%
Tata Consumer Products Ltd.	0.40%
Bharat Petroleum Corporation Ltd.	0.40%
Hero MotoCorp Ltd.	0.38%
Aditya Birla Sun Life Mutual Fund	0.33%
Indian Hotels Ltd.	0.27%
IndusInd Bank Ltd.	0.26%
Nippon India Mutual Fund	0.25%
Brigade Enterprises Ltd.	0.25%
ICICI Prudential Mutual Fund	0.21%
InterglobeAviation Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.18%
Blue Star Ltd.	0.17%
Zomato Ltd.	0.16%
Polycab India Ltd.	0.16%
Lupin Ltd.	0.16%
Varun Beverages Ltd.	0.15%
Godrej Consumer Product Ltd.	0.15%
Adani Enterprises Ltd.	0.15%
United Spirits Ltd.	0.14%
JSW Energy Ltd.	0.13%
Suzlon Energy Ltd.	0.12%
Federal Bank Ltd.	0.09%
ITC HOTELS Ltd.	0.09%
The Phoenix Mills Ltd.	0.07%

<b>Equities</b>	
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>2.78%</b>
7.44% TN SGS 2034	0.66%
7.52% HR SGS 2034	0.65%
7.42% TN SGS 2034	0.59%
7.04% GS 2029	0.39%
7.49% TN SGS 2034	0.37%
07.18% GS 2037	0.12%
<b>Corporate Bonds</b>	<b>0.05%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.05%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.86%</b>
Bajaj Finance Ltd.	2.12%
Axis Bank Ltd.	2.10%
Sun Pharmaceuticals Industries Ltd.	1.88%
Hindustan Unilever Ltd.	1.88%
Kotak Mahindra Bank Ltd.	1.86%
HCL Technologies Ltd.	1.75%
Maruti Suzuki India Ltd.	1.53%
NTPC Ltd.	1.45%
SBI Mutual Fund	1.40%
Titan Company Ltd.	1.36%
Ultratech Cement Ltd.	1.31%
Tata Motors Ltd.	1.24%
Power Grid Corporation of India Ltd.	1.20%
UTI Mutual Fund	1.11%
Bharat Electronics Ltd.	1.08%
Nippon India Mutual Fund	1.05%
TRENT LIMITED	1.02%
Tech Mahindra Ltd.	1.02%
ICICI Prudential Mutual Fund	0.99%
Tata Steel Ltd.	0.96%
Shriram Finance Ltd.	0.94%
Bajaj Auto Ltd.	0.93%
Wipro Ltd.	0.84%
Grasim Industries Ltd.	0.84%
Oil & Natural Gas Corpn Ltd.	0.82%
Coal India Ltd.	0.80%
Adani Ports and Special Economic Zone Ltd.	0.79%
Hindalco Industries Ltd.	0.76%
JSW Steel Ltd.	0.75%
Bajaj Finance Ltd.	0.74%
Apollo Hospitals Enterprise Ltd.	0.69%
Nestle India Ltd.	0.68%
Eicher Motors Ltd.	0.68%
Cipla Ltd.	0.67%
Asian Paints Ltd.	0.61%
Dr Reddys Laboratories Ltd.	0.60%
SBI Life Insurance Company Ltd.	0.58%
HDFC Life Insurance Company Ltd.	0.56%
Tata Consumer Products Ltd.	0.54%
Britannia Industries Ltd.	0.52%
Hero MotoCorp Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.48%
Indian Hotels Ltd.	0.36%
HDFC Nifty Bank ETF	0.35%
IndusInd Bank Ltd.	0.29%
Brigade Enterprises Ltd.	0.28%
InterglobeAviation Ltd.	0.26%
ICICI Lombard General Insurance Company Ltd.	0.25%
Divis Laboratories Ltd.	0.24%
Blue Star Ltd.	0.23%
Polycab India Ltd.	0.21%
Suzlon Energy Ltd.	0.20%
Zomato Ltd.	0.20%
Adani Enterprises Ltd.	0.20%
Lupin Ltd.	0.20%
Varun Beverages Ltd.	0.19%
United Spirits Ltd.	0.18%
Muthoot Finance Ltd.	0.18%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.15%
ITC HOTELS Ltd.	0.12%
Federal Bank Ltd.	0.10%
Grasim Industries Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.94%</b>
Axis Bank Ltd.	2.23%
Bajaj Finance Ltd.	2.09%
Hindustan Unilever Ltd.	2.08%
Kotak Mahindra Bank Ltd.	2.00%
Sun Pharmaceuticals Industries Ltd.	1.79%
HCL Technologies Ltd.	1.73%
Maruti Suzuki India Ltd.	1.53%
NTPC Ltd.	1.45%
Tata Motors Ltd.	1.44%
Titan Company Ltd.	1.37%
UTI Mutual Fund	1.31%
Power Grid Corporation of India Ltd.	1.30%
Ultratech Cement Ltd.	1.25%
TRENT LIMITED	1.21%
Tata Steel Ltd.	1.06%
ICICI Prudential Mutual Fund	1.05%
Nippon India Mutual Fund	1.03%
Tech Mahindra Ltd.	1.01%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.99%
Oil & Natural Gas Corpn Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.93%
Bajaj Auto Ltd.	0.93%
SBI Mutual Fund	0.93%
Bajaj Finance Ltd.	0.90%
Grasim Industries Ltd.	0.88%
JSW Steel Ltd.	0.86%
Coal India Ltd.	0.85%
Wipro Ltd.	0.84%
Hindalco Industries Ltd.	0.82%
Nestle India Ltd.	0.79%
Cipla Ltd.	0.77%
Adani Ports and Special Economic Zone Ltd.	0.75%
Shriram Finance Ltd.	0.72%
Dr Reddys Laboratories Ltd.	0.70%
Eicher Motors Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.64%
Tata Consumer Products Ltd.	0.63%
SBI Life Insurance Company Ltd.	0.63%
Britannia Industries Ltd.	0.57%
HDFC Nifty Bank ETF	0.54%
Hero MotoCorp Ltd.	0.53%
Adani Enterprises Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.48%
IndusInd Bank Ltd.	0.39%
ITC HOTELS Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>42.68%</b>
Bank of Baroda	2.73%
Gail (India) Ltd.	2.70%
Indian Oil Corporation Ltd.	2.67%
Canara Bank Ltd.	2.33%
Punjab National Bank	2.26%
Hindustan Petroleum Corporation Ltd.	1.95%
Union Bank Of India Ltd.	1.80%
Indian Bank	1.69%
Bharat Heavy Electricals Ltd.	1.56%
Rail Vikas Nigam Ltd.	1.54%
Indian Railway Finance Corporation Ltd.	1.48%
NHPC	1.45%
Indian Railway Catering and Tourism Corporation Ltd.	1.45%
BANK OF INDIA	1.39%
Oil India Ltd.	1.34%
National Mineral Development Corporation Ltd.	1.32%
Container Corporation Of India Ltd.	1.26%
LIFE INSURANCE CORPORATION OF INDIA	1.12%
National Aluminium Company Ltd.	1.09%
Mazagon Dock Shipbuilders Ltd.	0.96%
Steel Authority of India Ltd.	0.92%
Housing & Urban Development Corporation Ltd.	0.88%
General Insurance Corporation Of India Ltd.	0.80%
Cochin Shipyard Ltd.	0.70%
National Buildings Construction Corporation Ltd.	0.68%
Hindustan Copper Ltd.	0.52%
Gujarat Gas Co. Ltd.	0.51%
Bank of Maharashtra	0.51%
Beml Ltd.	0.49%
The New India Assurance Company Ltd.	0.49%
Ircon International Ltd.	0.48%
Sjvn Ltd.	0.46%
NLC India Ltd.	0.42%
Engineers India Ltd.	0.35%
Rites Ltd.	0.24%
Mishra Dhatu Nigam Ltd.	0.14%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.76%</b>
Apollo Hospitals Enterprise Ltd.	3.33%
Indian Hotels Ltd.	3.24%
Siemens Ltd.	2.59%
DLF Ltd.	2.39%
Tata Power Co. Ltd.	2.31%
Samvardhana Motherson International Ltd.	2.04%
Cummins India Ltd.	1.92%
Indus Towers Ltd.	1.85%
Shree Cement Ltd.	1.81%
Gail (India) Ltd.	1.80%
Godrej Properties Ltd.	1.70%
Ambuja Cements Ltd.	1.65%
Bharat Forge Ltd.	1.59%
Ashok Leyland Ltd	1.58%
Indian Railway Catering and Tourism Corporation Ltd.	1.11%
Container Corporation Of India Ltd.	1.06%
Indian Oil Corporation Ltd.	0.98%
MRF Ltd.	0.96%
Bharat Petroleum Corporation Ltd.	0.94%
Hindustan Petroleum Corporation Ltd.	0.91%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.46%</b>
Axis Bank Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.63%
Bajaj Finance Ltd.	1.49%
Sun Pharmaceuticals Industries Ltd.	1.45%
Hindustan Unilever Ltd.	1.45%
HCL Technologies Ltd.	1.32%
NTPC Ltd.	1.17%
Maruti Suzuki India Ltd.	1.16%
Titan Company Ltd.	1.03%
Ultratech Cement Ltd.	1.00%
Tata Motors Ltd.	0.94%
Power Grid Corporation of India Ltd.	0.91%
Bharat Electronics Ltd.	0.82%
TRENT LIMITED	0.77%
Tech Mahindra Ltd.	0.77%
Tata Steel Ltd.	0.74%
Bajaj Auto Ltd.	0.72%
Shriram Finance Ltd.	0.71%
Grasim Industries Ltd.	0.67%
JSW Steel Ltd.	0.65%
ICICI Prudential Mutual Fund	0.65%
Coal India Ltd.	0.63%
Oil & Natural Gas Corpn Ltd.	0.62%
Wipro Ltd.	0.62%
Adani Ports and Special Economic Zone Ltd.	0.60%
Hindalco Industries Ltd.	0.59%
Bajaj Finance Ltd.	0.56%
Apollo Hospitals Enterprise Ltd.	0.52%
Cipla Ltd.	0.52%
Nestle India Ltd.	0.51%
Eicher Motors Ltd.	0.51%
Asian Paints Ltd.	0.47%
Dr Reddys Laboratories Ltd.	0.46%
SBI Life Insurance Company Ltd.	0.45%
HDFC Life Insurance Company Ltd.	0.43%
Tata Consumer Products Ltd.	0.41%
Britannia Industries Ltd.	0.40%
Hero MotoCorp Ltd.	0.38%
Bharat Petroleum Corporation Ltd.	0.38%
IndusInd Bank Ltd.	0.33%
Indian Hotels Ltd.	0.27%
Brigade Enterprises Ltd.	0.23%
InterglobeAviation Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.19%
Blue Star Ltd.	0.18%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.17%
Polycab India Ltd.	0.16%
Lupin Ltd.	0.16%
HDFC Nifty Bank ETF	0.15%
Suzlon Energy Ltd.	0.15%
Godrej Consumer Product Ltd.	0.15%
Zomato Ltd.	0.15%
Adani Enterprises Ltd.	0.15%
United Spirits Ltd.	0.14%
Varun Beverages Ltd.	0.14%
Federal Bank Ltd.	0.13%
ITC HOTELS Ltd.	0.09%
Grasim Industries Ltd.	0.02%

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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>7.21%</b>
07.09% GOI 2054	1.94%
7.04% GS 2029	1.91%
7.49% TN SGS 2034	1.44%
7.34% TS SDL 2034	1.12%
7.44% TN SGS 2034	0.58%
07.37% GOI 2028	0.17%
7.42% TN SGS 2034	0.05%
<b>Corporate Bonds</b>	<b>0.51%</b>
9.20% Shriram Finance 2026	0.51%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.39%</b>
Mahindra & Mahindra Ltd.	0.38%
Hindustan Unilever Ltd.	0.33%
Bajaj Finance Ltd.	0.31%
ITC Ltd.	0.31%
Sun Pharmaceuticals Industries Ltd.	0.29%
HCL Technologies Ltd.	0.28%
NTPC Ltd.	0.25%
Maruti Suzuki India Ltd.	0.23%
Titan Company Ltd.	0.22%
Tata Motors Ltd.	0.22%
Power Grid Corporation of India Ltd.	0.21%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
TRENT LIMITED	0.15%
Oil & Natural Gas Corpn Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Grasim Industries Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Nestle India Ltd.	0.14%
Tata Steel Ltd.	0.14%
Wipro Ltd.	0.14%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Cipla Ltd.	0.13%
JSW Steel Ltd.	0.12%
LIC Housing Finance	0.11%
Tata Consumer Products Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Shriram Finance Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Hero MotoCorp Ltd.	0.09%
Brigade Enterprises Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Godrej Properties Ltd.	0.07%
Varun Beverages Ltd.	0.07%
Federal Bank Ltd.	0.07%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Central Depository Services (India) Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>10.05%</b>
07.10% GOI 2034	2.35%
7.42% HR SGS 2034	2.31%
7.44% TN SGS 2034	2.30%
6.79% GS 2034	1.30%
7.34% TS SDL 2034	0.92%
7.04% GS 2029	0.87%
<b>Corporate Bonds</b>	<b>1.73%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.73%

#### Corporate Bonds

6% HDFC SERIES Z-001 2026	0.55%
9.20% Shriram Finance 2026	0.45%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.90%</b>
Kotak Mahindra Bank Ltd.	0.98%
Hindustan Unilever Ltd.	0.85%
ITC Ltd.	0.80%
Bajaj Finance Ltd.	0.79%
Sun Pharmaceuticals Industries Ltd.	0.74%
HCL Technologies Ltd.	0.70%
NTPC Ltd.	0.64%
Maruti Suzuki India Ltd.	0.58%
Titan Company Ltd.	0.56%
Tata Motors Ltd.	0.56%
Power Grid Corporation of India Ltd.	0.53%
Bharat Electronics Ltd.	0.41%
Asian Paints Ltd.	0.41%
Tech Mahindra Ltd.	0.41%
Ultratech Cement Ltd.	0.40%
TRENT LIMITED	0.39%
Oil & Natural Gas Corpn Ltd.	0.39%
Bajaj Auto Ltd.	0.39%
Grasim Industries Ltd.	0.37%
Tata Steel Ltd.	0.36%
Nestle India Ltd.	0.35%
Wipro Ltd.	0.35%
Bajaj Finance Ltd.	0.34%
Hindalco Industries Ltd.	0.34%
Godrej Consumer Product Ltd.	0.33%
Coal India Ltd.	0.32%
Cipla Ltd.	0.32%
JSW Steel Ltd.	0.31%
Shriram Finance Ltd.	0.30%
LIC Housing Finance	0.29%
Dr Reddys Laboratories Ltd.	0.29%
Eicher Motors Ltd.	0.28%
Tata Consumer Products Ltd.	0.27%
HDFC Life Insurance Company Ltd.	0.27%
Apollo Hospitals Enterprise Ltd.	0.26%
Britannia Industries Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Hero MotoCorp Ltd.	0.22%
Cholamandalam Investment and Finance Company Ltd.	0.21%
Brigade Enterprises Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.20%
Federal Bank Ltd.	0.19%
Varun Beverages Ltd.	0.18%
Godrej Properties Ltd.	0.17%
IndusInd Bank Ltd.	0.15%
Central Depository Services (India) Ltd.	0.14%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.14%
TVS Motor Company Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
Adani Ports and Special Economic Zone Ltd.	0.11%
Ambuja Cements Ltd.	0.11%
Zomato Ltd.	0.10%
THOMAS COOK (INDIA) LTD.	0.10%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>5.66%</b>
7.44% TN SGS 2034	1.52%
7.04% GS 2029	0.89%
7.34% TS SDL 2034	0.75%
7.49% TN SGS 2034	0.73%
07.18% GS 2037	0.65%
7.42% TN SGS 2034	0.62%
7.42% HR SGS 2034	0.50%

Corporate Bonds	2.07%
7.58% NABARD 2026	1.02%
9.20% Shriram Finance 2026	0.97%
6.75% Piramal Capital and Housing Finance Limited 2031	0.08%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.89%</b>
Axis Bank Ltd.	1.90%
Kotak Mahindra Bank Ltd.	1.66%
Bajaj Finance Ltd.	1.59%
Sun Pharmaceuticals Industries Ltd.	1.44%
Hindustan Unilever Ltd.	1.44%
HCL Technologies Ltd.	1.30%
NTPC Ltd.	1.17%
Maruti Suzuki India Ltd.	1.16%
Titan Company Ltd.	1.03%
Ultratech Cement Ltd.	0.98%
Tata Motors Ltd.	0.94%
Power Grid Corporation of India Ltd.	0.90%
Bharat Electronics Ltd.	0.81%
TRENT LIMITED	0.76%
Tech Mahindra Ltd.	0.76%
Tata Steel Ltd.	0.74%
Shriram Finance Ltd.	0.71%
Bajaj Auto Ltd.	0.68%
Grasim Industries Ltd.	0.67%
Wipro Ltd.	0.63%
Oil & Natural Gas Corpn Ltd.	0.62%
JSW Steel Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.59%
Coal India Ltd.	0.58%
Hindalco Industries Ltd.	0.58%
Bajaj Finance Ltd.	0.56%
Apollo Hospitals Enterprise Ltd.	0.52%
Cipla Ltd.	0.52%
Nestle India Ltd.	0.51%
Eicher Motors Ltd.	0.51%
Asian Paints Ltd.	0.47%
Dr Reddys Laboratories Ltd.	0.46%
SBI Life Insurance Company Ltd.	0.44%
HDFC Life Insurance Company Ltd.	0.42%
Britannia Industries Ltd.	0.40%
Tata Consumer Products Ltd.	0.40%
Bharat Petroleum Corporation Ltd.	0.40%
HDFC Nifty Bank ETF	0.39%
Hero MotoCorp Ltd.	0.38%
Aditya Birla Sun Life Mutual Fund	0.32%
Indian Hotels Ltd.	0.27%
IndusInd Bank Ltd.	0.26%
Nippon India Mutual Fund	0.25%
Brigade Enterprises Ltd.	0.25%
ICICI Prudential Mutual Fund	0.21%
InterglobeAviation Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.18%
Blue Star Ltd.	0.17%
Polycab India Ltd.	0.16%
Lupin Ltd.	0.16%
Godrej Consumer Product Ltd.	0.15%
Zomato Ltd.	0.15%
Adani Enterprises Ltd.	0.15%
United Spirits Ltd.	0.14%
Varun Beverages Ltd.	0.14%
JSW Energy Ltd.	0.13%
Suzlon Energy Ltd.	0.12%
Federal Bank Ltd.	0.09%
ITC HOTELS Ltd.	0.09%
The Phoenix Mills Ltd.	0.07%

<b>Equities</b>	
Grasim Industries Ltd.	0.02%
<b>Government Securities</b>	<b>2.24%</b>
7.52% HR SGS 2034	0.62%
07.18% GS 2037	0.40%
7.04% GS 2029	0.38%
7.44% TN SGS 2034	0.35%
7.42% HR SGS 2034	0.26%
7.49% TN SGS 2034	0.23%
<b>Corporate Bonds</b>	<b>0.37%</b>
9.35% Adani Ports & SEZ Ltd. 2026	0.35%
6.75% Piramal Capital and Housing Finance Limited 2031	0.02%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.05%</b>
Axis Bank Ltd.	2.06%
Bajaj Finance Ltd.	2.05%
Sun Pharmaceuticals Industries Ltd.	1.87%
Hindustan Unilever Ltd.	1.87%
Kotak Mahindra Bank Ltd.	1.86%
HCL Technologies Ltd.	1.74%
Maruti Suzuki India Ltd.	1.52%
NTPC Ltd.	1.45%
Titan Company Ltd.	1.36%
Ultratech Cement Ltd.	1.29%
Tata Motors Ltd.	1.23%
Power Grid Corporation of India Ltd.	1.19%
SBI Mutual Fund	1.14%
UTI Mutual Fund	1.11%
Bharat Electronics Ltd.	1.07%
Aditya Birla Sun Life Mutual Fund	1.02%
TRENT LIMITED	1.01%
Tech Mahindra Ltd.	1.00%
Tata Steel Ltd.	0.96%
Shriram Finance Ltd.	0.94%
Bajaj Auto Ltd.	0.93%
Grasim Industries Ltd.	0.86%
Nippon India Mutual Fund	0.85%
ICICI Prudential Mutual Fund	0.83%
Wipro Ltd.	0.83%
Oil & Natural Gas Corpn Ltd.	0.81%
Coal India Ltd.	0.80%
Adani Ports and Special Economic Zone Ltd.	0.77%
JSW Steel Ltd.	0.75%
Hindalco Industries Ltd.	0.75%
Bajaj Finance Ltd.	0.72%
Apollo Hospitals Enterprise Ltd.	0.68%
Nestle India Ltd.	0.67%
Cipla Ltd.	0.67%
Eicher Motors Ltd.	0.67%
Asian Paints Ltd.	0.61%
Dr Reddys Laboratories Ltd.	0.60%
HDFC Life Insurance Company Ltd.	0.60%
SBI Life Insurance Company Ltd.	0.56%
Britannia Industries Ltd.	0.52%
Tata Consumer Products Ltd.	0.52%
Hero MotoCorp Ltd.	0.50%
Bharat Petroleum Corporation Ltd.	0.47%
Indian Hotels Ltd.	0.36%
HDFC Nifty Bank ETF	0.34%
Brigade Enterprises Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
InterglobeAviation Ltd.	0.26%
Muthoot Finance Ltd.	0.26%
ICICI Lombard General Insurance Company Ltd.	0.24%
Divis Laboratories Ltd.	0.23%
Blue Star Ltd.	0.23%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.23%
Polycab India Ltd.	0.21%
Suzlon Energy Ltd.	0.20%
Zomato Ltd.	0.20%
Adani Enterprises Ltd.	0.20%
Lupin Ltd.	0.20%
Varun Beverages Ltd.	0.19%
United Spirits Ltd.	0.18%
ITC HOTELS Ltd.	0.12%
Federal Bank Ltd.	0.10%
Grasim Industries Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.89%</b>
Axis Bank Ltd.	2.23%
Bajaj Finance Ltd.	2.09%
Hindustan Unilever Ltd.	2.08%
Kotak Mahindra Bank Ltd.	1.99%
Sun Pharmaceuticals Industries Ltd.	1.78%
HCL Technologies Ltd.	1.73%
Maruti Suzuki India Ltd.	1.54%
NTPC Ltd.	1.45%
Tata Motors Ltd.	1.42%
Titan Company Ltd.	1.37%
UTI Mutual Fund	1.31%
Power Grid Corporation of India Ltd.	1.29%
Ultratech Cement Ltd.	1.24%
TRENT LIMITED	1.21%
Tata Steel Ltd.	1.05%
ICICI Prudential Mutual Fund	1.05%
Nippon India Mutual Fund	1.03%
Tech Mahindra Ltd.	1.01%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.99%
Oil & Natural Gas Corpn Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.94%
SBI Mutual Fund	0.93%
Bajaj Auto Ltd.	0.92%
Bajaj Finance Ltd.	0.90%
Grasim Industries Ltd.	0.88%
JSW Steel Ltd.	0.86%
Coal India Ltd.	0.85%
Wipro Ltd.	0.84%
Hindalco Industries Ltd.	0.82%
Nestle India Ltd.	0.79%
Adani Ports and Special Economic Zone Ltd.	0.77%
Cipla Ltd.	0.77%
Shriram Finance Ltd.	0.72%
Dr Reddys Laboratories Ltd.	0.70%
Eicher Motors Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.64%
Tata Consumer Products Ltd.	0.63%
SBI Life Insurance Company Ltd.	0.63%
Britannia Industries Ltd.	0.57%
HDFC Nifty Bank ETF	0.53%
Hero MotoCorp Ltd.	0.53%
Adani Enterprises Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.47%
IndusInd Bank Ltd.	0.39%
ITC HOTELS Ltd.	0.15%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.14%</b>
Kotak Mahindra Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
HCL Technologies Ltd.	0.27%
NTPC Ltd.	0.24%
Titan Company Ltd.	0.21%
Maruti Suzuki India Ltd.	0.21%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
Tech Mahindra Ltd.	0.16%
TRENT LIMITED	0.15%
Bharat Electronics Ltd.	0.15%
Asian Paints Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Tata Steel Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Nestle India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Cipla Ltd.	0.12%
LIC Housing Finance	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Shriram Finance Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Brigade Enterprises Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Godrej Properties Ltd.	0.07%
Varun Beverages Ltd.	0.07%
Federal Bank Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Central Depository Services (India) Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>9.32%</b>
7.34% TS SDL 2034	2.13%
6.79% GS 2034	2.01%
7.49% TN SGS 2034	1.45%
7.04% GS 2029	1.36%
07.18% GS 2033	1.03%
07.18% GS 2037	0.68%
7.44% TN SGS 2034	0.66%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.13%</b>
Kotak Mahindra Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
HCL Technologies Ltd.	0.26%
NTPC Ltd.	0.24%
Titan Company Ltd.	0.21%
Maruti Suzuki India Ltd.	0.21%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
TRENT LIMITED	0.16%
Asian Paints Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Tata Steel Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Cipla Ltd.	0.12%
LIC Housing Finance	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Shriram Finance Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Eicher Motors Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Brigade Enterprises Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Godrej Properties Ltd.	0.07%
Varun Beverages Ltd.	0.07%
Federal Bank Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.06%
TVS Motor Company Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Central Depository Services (India) Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>11.65%</b>
7.52% HR SGS 2034	2.49%
7.34% TS SDL 2034	2.47%
07.09% GOI 2054	2.29%
7.42% TN SGS 2034	1.71%
7.04% GS 2029	1.34%
7.42% HR SGS 2034	0.60%
7.34% GS 2064	0.40%
7.44% TN SGS 2034	0.35%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.93%</b>
Kotak Mahindra Bank Ltd.	0.88%
Hindustan Unilever Ltd.	0.76%
ITC Ltd.	0.72%
Bajaj Finance Ltd.	0.70%
Sun Pharmaceuticals Industries Ltd.	0.67%
HCL Technologies Ltd.	0.63%
NTPC Ltd.	0.57%
Maruti Suzuki India Ltd.	0.51%
Titan Company Ltd.	0.50%
Tata Motors Ltd.	0.50%
Power Grid Corporation of India Ltd.	0.47%
Bharat Electronics Ltd.	0.37%
Asian Paints Ltd.	0.37%
Tech Mahindra Ltd.	0.37%
Ultratech Cement Ltd.	0.36%
TRENT LIMITED	0.35%
Oil & Natural Gas Corpn Ltd.	0.35%
Bajaj Auto Ltd.	0.35%
Grasim Industries Ltd.	0.33%
Tata Steel Ltd.	0.32%
Nestle India Ltd.	0.31%
Bajaj Finance Ltd.	0.31%
Wipro Ltd.	0.31%
Godrej Consumer Product Ltd.	0.30%
Hindalco Industries Ltd.	0.30%
Coal India Ltd.	0.29%
Cipla Ltd.	0.29%
JSW Steel Ltd.	0.28%
Shriram Finance Ltd.	0.27%
LIC Housing Finance	0.26%
Dr Reddys Laboratories Ltd.	0.26%
Eicher Motors Ltd.	0.25%
Apollo Hospitals Enterprise Ltd.	0.24%
Tata Consumer Products Ltd.	0.24%
HDFC Life Insurance Company Ltd.	0.24%
Britannia Industries Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Hero MotoCorp Ltd.	0.20%
Cholamandalam Investment and Finance Company Ltd.	0.19%
Brigade Enterprises Ltd.	0.18%
Bharat Petroleum Corporation Ltd.	0.18%
Federal Bank Ltd.	0.17%
Varun Beverages Ltd.	0.16%
Godrej Properties Ltd.	0.15%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.13%
IndusInd Bank Ltd.	0.13%
Central Depository Services (India) Ltd.	0.12%
TVS Motor Company Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
Ambuja Cements Ltd.	0.10%
Zomato Ltd.	0.09%
THOMAS COOK (INDIA) LTD.	0.09%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>8.65%</b>
07.18% GS 2033	1.71%
7.52% HR SGS 2034	1.70%
7.42% TN SGS 2034	1.60%
07.09% GOI 2054	1.54%
7.04% GS 2029	0.95%
7.49% TN SGS 2034	0.67%
07.37% GOI 2028	0.35%
7.44% TN SGS 2034	0.13%

Corporate Bonds	0.11%
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>25.20%</b>
Axis Bank Ltd.	1.45%
Kotak Mahindra Bank Ltd.	1.22%
Bajaj Finance Ltd.	1.16%
Hindustan Unilever Ltd.	1.05%
Sun Pharmaceuticals Industries Ltd.	1.04%
HCL Technologies Ltd.	0.95%
NTPC Ltd.	0.85%
Maruti Suzuki India Ltd.	0.85%
Titan Company Ltd.	0.75%
Ultratech Cement Ltd.	0.72%
Tata Motors Ltd.	0.69%
Power Grid Corporation of India Ltd.	0.65%
Bharat Electronics Ltd.	0.60%
Tech Mahindra Ltd.	0.56%
TRENT LIMITED	0.55%
Tata Steel Ltd.	0.54%
Shriram Finance Ltd.	0.52%
Bajaj Auto Ltd.	0.50%
Grasim Industries Ltd.	0.48%
Wipro Ltd.	0.46%
JSW Steel Ltd.	0.45%
Oil & Natural Gas Corpn Ltd.	0.45%
Adani Ports and Special Economic Zone Ltd.	0.43%
Coal India Ltd.	0.42%
Hindalco Industries Ltd.	0.42%
Bajaj Finance Ltd.	0.41%
Apollo Hospitals Enterprise Ltd.	0.38%
Cipla Ltd.	0.38%
Eicher Motors Ltd.	0.38%
Nestle India Ltd.	0.37%
Asian Paints Ltd.	0.34%
Dr Reddys Laboratories Ltd.	0.34%
SBI Life Insurance Company Ltd.	0.32%
HDFC Life Insurance Company Ltd.	0.31%
Britannia Industries Ltd.	0.29%
Tata Consumer Products Ltd.	0.29%
Bharat Petroleum Corporation Ltd.	0.29%
HDFC Nifty Bank ETF	0.28%
Hero MotoCorp Ltd.	0.28%
IndusInd Bank Ltd.	0.27%
Indian Hotels Ltd.	0.20%
Brigade Enterprises Ltd.	0.17%
Muthoot Finance Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
ICICI Prudential Mutual Fund	0.14%
InterglobeAviation Ltd.	0.14%
Blue Star Ltd.	0.13%
ICICI Lombard General Insurance Company Ltd.	0.13%
Polycab India Ltd.	0.12%
Federal Bank Ltd.	0.12%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.12%
Varun Beverages Ltd.	0.11%
Godrej Consumer Product Ltd.	0.11%
Zomato Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Lupin Ltd.	0.11%
United Spirits Ltd.	0.10%
JSW Energy Ltd.	0.09%
Suzlon Energy Ltd.	0.09%
ITC HOTELS Ltd.	0.06%
The Phoenix Mills Ltd.	0.05%
Grasim Industries Ltd.	0.01%

Government Securities	4.24%
07.18% GS 2037	1.14%
07.09% GOI 2054	1.00%
7.42% TN SGS 2034	0.84%
7.04% GS 2029	0.71%
7.49% TN SGS 2034	0.47%
7.44% TN SGS 2034	0.08%
<b>Corporate Bonds</b>	<b>0.11%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.94%</b>
Axis Bank Ltd.	2.22%
Bajaj Finance Ltd.	2.09%
Hindustan Unilever Ltd.	2.08%
Kotak Mahindra Bank Ltd.	1.99%
Sun Pharmaceuticals Industries Ltd.	1.79%
HCL Technologies Ltd.	1.73%
Maruti Suzuki India Ltd.	1.54%
NTPC Ltd.	1.45%
Tata Motors Ltd.	1.44%
Titan Company Ltd.	1.37%
UTI Mutual Fund	1.31%
Power Grid Corporation of India Ltd.	1.30%
Ultratech Cement Ltd.	1.24%
TRENT LIMITED	1.21%
Tata Steel Ltd.	1.06%
ICICI Prudential Mutual Fund	1.06%
Nippon India Mutual Fund	1.03%
Tech Mahindra Ltd.	1.01%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.99%
Oil & Natural Gas Corpn Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.94%
Bajaj Auto Ltd.	0.93%
SBI Mutual Fund	0.92%
Bajaj Finance Ltd.	0.90%
Grasim Industries Ltd.	0.88%
JSW Steel Ltd.	0.86%
Coal India Ltd.	0.85%
Wipro Ltd.	0.84%
Hindalco Industries Ltd.	0.82%
Nestle India Ltd.	0.79%
Adani Ports and Special Economic Zone Ltd.	0.77%
Cipla Ltd.	0.77%
Shriram Finance Ltd.	0.72%
Dr Reddys Laboratories Ltd.	0.70%
Eicher Motors Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.63%
Tata Consumer Products Ltd.	0.62%
Britannia Industries Ltd.	0.57%
HDFC Nifty Bank ETF	0.54%
Hero MotoCorp Ltd.	0.53%
Adani Enterprises Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.48%
IndusInd Bank Ltd.	0.39%
ITC HOTELS Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.80%</b>
Apollo Hospitals Enterprise Ltd.	3.31%
Indian Hotels Ltd.	3.23%
Siemens Ltd.	2.57%
DLF Ltd.	2.38%
Tata Power Co. Ltd.	2.31%
Samvardhana Motherson International Ltd.	2.04%
Cummins India Ltd.	1.92%
Indus Towers Ltd.	1.87%
Shree Cement Ltd.	1.82%
Gail (India) Ltd.	1.80%
Godrej Properties Ltd.	1.69%
Ambuja Cements Ltd.	1.65%
Bharat Forge Ltd.	1.61%
Ashok Leyland Ltd	1.58%
Indian Railway Catering and Tourism Corporation Ltd.	1.11%
Container Corporation Of India Ltd.	1.06%
MRF Ltd.	1.02%
Indian Oil Corporation Ltd.	0.98%
Bharat Petroleum Corporation Ltd.	0.94%
Hindustan Petroleum Corporation Ltd.	0.91%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>42.88%</b>
Bank of Baroda	2.75%
Gail (India) Ltd.	2.70%
Indian Oil Corporation Ltd.	2.70%
Canara Bank Ltd.	2.35%
Punjab National Bank	2.28%
Hindustan Petroleum Corporation Ltd.	1.97%
Union Bank Of India Ltd.	1.81%
Indian Bank	1.70%
Bharat Heavy Electricals Ltd.	1.58%
Rail Vikas Nigam Ltd.	1.54%
Indian Railway Finance Corporation Ltd.	1.49%
Indian Railway Catering and Tourism Corporation Ltd.	1.44%
NHPC	1.42%
BANK OF INDIA	1.41%
Oil India Ltd.	1.33%
National Mineral Development Corporation Ltd.	1.32%
Container Corporation Of India Ltd.	1.27%
LIFE INSURANCE CORPORATION OF INDIA	1.12%
National Aluminium Company Ltd.	1.10%
Mazagon Dock Shipbuilders Ltd.	0.97%
Steel Authority of India Ltd.	0.91%
Housing & Urban Development Corporation Ltd.	0.89%
General Insurance Corporation Of India Ltd.	0.81%
Cochin Shipyard Ltd.	0.71%
National Buildings Construction Corporation Ltd.	0.68%
Hindustan Copper Ltd.	0.52%
Gujarat Gas Co. Ltd.	0.51%
Bank of Maharashtra	0.51%
Beml Ltd.	0.50%
Ircon International Ltd.	0.49%
The New India Assurance Company Ltd.	0.49%
Sjvn Ltd.	0.47%
NLC India Ltd.	0.41%
Engineers India Ltd.	0.35%
Rites Ltd.	0.24%
Mishra Dhatu Nigam Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.08%</b>
Kotak Mahindra Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
HCL Technologies Ltd.	0.27%
NTPC Ltd.	0.24%
Titan Company Ltd.	0.21%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
Maruti Suzuki India Ltd.	0.20%
Asian Paints Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.15%
Tech Mahindra Ltd.	0.15%
Grasim Industries Ltd.	0.15%
Nestle India Ltd.	0.14%
Tata Steel Ltd.	0.14%
Bajaj Auto Ltd.	0.14%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
TRENT LIMITED	0.12%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Ultratech Cement Ltd.	0.12%
Cipla Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
LIC Housing Finance	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Shriram Finance Ltd.	0.10%
Hero MotoCorp Ltd.	0.09%
Britannia Industries Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Federal Bank Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Central Depository Services (India) Ltd.	0.06%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
THOMAS COOK (INDIA) LTD.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>14.33%</b>
7.42% HR SGS 2034	3.10%
7.49% TN SGS 2034	2.74%
07.09% GOI 2054	2.42%
07.10% GOI 2034	2.35%
7.52% HR SGS 2034	2.30%
7.44% TN SGS 2034	1.37%
7.04% GS 2029	0.05%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.81%</b>
Kotak Mahindra Bank Ltd.	0.82%
Hindustan Unilever Ltd.	0.71%
ITC Ltd.	0.67%
Bajaj Finance Ltd.	0.65%
Sun Pharmaceuticals Industries Ltd.	0.62%
HCL Technologies Ltd.	0.59%
NTPC Ltd.	0.53%
Maruti Suzuki India Ltd.	0.49%
Tata Motors Ltd.	0.46%
Titan Company Ltd.	0.45%
Power Grid Corporation of India Ltd.	0.44%
Tech Mahindra Ltd.	0.35%
Bharat Electronics Ltd.	0.34%
Asian Paints Ltd.	0.34%
Ultratech Cement Ltd.	0.34%
Oil & Natural Gas Corpn Ltd.	0.33%
Bajaj Auto Ltd.	0.33%
TRENT LIMITED	0.32%
Grasim Industries Ltd.	0.31%
Tata Steel Ltd.	0.30%
Nestle India Ltd.	0.29%
Bajaj Finance Ltd.	0.29%
Wipro Ltd.	0.29%
Godrej Consumer Product Ltd.	0.28%
Hindalco Industries Ltd.	0.28%
Coal India Ltd.	0.27%
Cipla Ltd.	0.27%
JSW Steel Ltd.	0.26%
Shriram Finance Ltd.	0.25%
LIC Housing Finance	0.24%
Dr Reddys Laboratories Ltd.	0.24%
Eicher Motors Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Tata Consumer Products Ltd.	0.23%
HDFC Life Insurance Company Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.22%
Britannia Industries Ltd.	0.21%
Hero MotoCorp Ltd.	0.19%
Cholamandalam Investment and Finance Company Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
Federal Bank Ltd.	0.16%
Varun Beverages Ltd.	0.15%
Godrej Properties Ltd.	0.14%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.13%
IndusInd Bank Ltd.	0.12%
TVS Motor Company Ltd.	0.11%
Central Depository Services (India) Ltd.	0.11%
Adani Enterprises Ltd.	0.10%
Adani Ports and Special Economic Zone Ltd.	0.09%
Ambuja Cements Ltd.	0.09%
Zomato Ltd.	0.09%
THOMAS COOK (INDIA) LTD.	0.08%
ITC HOTELS Ltd.	0.02%
<b>Government Securities</b>	<b>9.94%</b>
7.52% HR SGS 2034	1.90%
07.09% GOI 2054	1.89%
7.42% HR SGS 2034	1.61%
07.18% GS 2033	1.48%
7.42% TN SGS 2034	1.39%
7.04% GS 2029	0.98%
7.49% TN SGS 2034	0.57%
7.44% TN SGS 2034	0.12%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>25.77%</b>
Axis Bank Ltd.	1.50%
Kotak Mahindra Bank Ltd.	1.24%
Bajaj Finance Ltd.	1.19%
Sun Pharmaceuticals Industries Ltd.	1.08%
Hindustan Unilever Ltd.	1.08%
HCL Technologies Ltd.	0.98%
NTPC Ltd.	0.88%
Maruti Suzuki India Ltd.	0.85%
Ultratech Cement Ltd.	0.74%
Titan Company Ltd.	0.73%
Tata Motors Ltd.	0.71%
Power Grid Corporation of India Ltd.	0.68%
Bharat Electronics Ltd.	0.62%
TRENT LIMITED	0.57%
Tata Steel Ltd.	0.56%
Shriram Finance Ltd.	0.54%
Tech Mahindra Ltd.	0.53%
Bajaj Auto Ltd.	0.52%
Grasim Industries Ltd.	0.50%
Oil & Natural Gas Corpn Ltd.	0.47%
JSW Steel Ltd.	0.46%
Adani Ports and Special Economic Zone Ltd.	0.44%
Hindalco Industries Ltd.	0.44%
Coal India Ltd.	0.43%
Bajaj Finance Ltd.	0.42%
Apollo Hospitals Enterprise Ltd.	0.39%
Wipro Ltd.	0.39%
Cipla Ltd.	0.39%
Nestle India Ltd.	0.38%
Eicher Motors Ltd.	0.38%
Asian Paints Ltd.	0.35%
Dr Reddys Laboratories Ltd.	0.35%
SBI Life Insurance Company Ltd.	0.33%
HDFC Life Insurance Company Ltd.	0.32%
Britannia Industries Ltd.	0.30%
Tata Consumer Products Ltd.	0.30%
Bharat Petroleum Corporation Ltd.	0.30%
Hero MotoCorp Ltd.	0.29%
IndusInd Bank Ltd.	0.28%
HDFC Nifty Bank ETF	0.26%
Indian Hotels Ltd.	0.21%
Brigade Enterprises Ltd.	0.18%
InterglobeAviation Ltd.	0.15%
Muthoot Finance Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
ICICI Prudential Mutual Fund	0.14%
ICICI Lombard General Insurance Company Ltd.	0.14%
Blue Star Ltd.	0.13%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.13%
Godrej Consumer Product Ltd.	0.12%
Zomato Ltd.	0.12%
Polycab India Ltd.	0.12%
Federal Bank Ltd.	0.12%
Lupin Ltd.	0.12%
Varun Beverages Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
United Spirits Ltd.	0.10%
JSW Energy Ltd.	0.09%
Suzlon Energy Ltd.	0.09%
ITC HOTELS Ltd.	0.07%
The Phoenix Mills Ltd.	0.05%
Grasim Industries Ltd.	0.01%

Government Securities	6.16%
07.09% GOI 2054	1.10%
07.18% GS 2033	1.08%
7.52% HR SGS 2034	1.08%
7.34% TS SDL 2034	1.00%
7.04% GS 2029	0.72%
7.42% TN SGS 2034	0.49%
7.49% TN SGS 2034	0.42%
7.44% TN SGS 2034	0.27%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.87%</b>
Axis Bank Ltd.	2.22%
Hindustan Unilever Ltd.	2.09%
Bajaj Finance Ltd.	2.09%
Kotak Mahindra Bank Ltd.	1.96%
Sun Pharmaceuticals Industries Ltd.	1.79%
HCL Technologies Ltd.	1.73%
Maruti Suzuki India Ltd.	1.53%
NTPC Ltd.	1.45%
Tata Motors Ltd.	1.43%
Titan Company Ltd.	1.37%
UTI Mutual Fund	1.31%
Power Grid Corporation of India Ltd.	1.29%
Ultratech Cement Ltd.	1.25%
TRENT LIMITED	1.20%
Tata Steel Ltd.	1.06%
ICICI Prudential Mutual Fund	1.06%
Nippon India Mutual Fund	1.03%
Tech Mahindra Ltd.	1.01%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.99%
Oil & Natural Gas Corpn Ltd.	0.97%
Bajaj Auto Ltd.	0.93%
SBI Mutual Fund	0.93%
Aditya Birla Sun Life Mutual Fund	0.92%
Bajaj Finance Ltd.	0.90%
Grasim Industries Ltd.	0.88%
JSW Steel Ltd.	0.86%
Coal India Ltd.	0.85%
Wipro Ltd.	0.83%
Hindalco Industries Ltd.	0.82%
Nestle India Ltd.	0.78%
Adani Ports and Special Economic Zone Ltd.	0.77%
Cipla Ltd.	0.77%
Shriram Finance Ltd.	0.72%
Dr Reddys Laboratories Ltd.	0.71%
Eicher Motors Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.66%
HDFC Life Insurance Company Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.63%
Tata Consumer Products Ltd.	0.62%
Britannia Industries Ltd.	0.58%
Hero MotoCorp Ltd.	0.53%
HDFC Nifty Bank ETF	0.52%
Adani Enterprises Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.48%
IndusInd Bank Ltd.	0.38%
ITC HOTELS Ltd.	0.15%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>64.87%</b>
Cg Power And Ind Sol Ltd.	2.40%
Cummins India Ltd.	2.34%
HDFC Asset Management Co. Ltd.	2.33%
Colgate Palmolive (India) Ltd.	2.20%
Marico Ltd.	2.09%
IDFC First Bank Ltd.	2.09%
Godrej Properties Ltd.	2.05%
Hindustan Petroleum Corporation Ltd.	2.05%
Yes Bank Ltd.	2.00%
Aurobindo Pharma Ltd.	1.94%
AU Small Finance Bank Ltd.	1.94%
Bharat Forge Ltd.	1.89%
Sundaram Finance Ltd.	1.87%
MPHASIS Ltd.	1.86%
Ashok Leyland Ltd	1.83%
The Phoenix Mills Ltd.	1.81%
Polycab India Ltd.	1.79%
UPL Ltd.	1.75%
Voltas Ltd.	1.70%
PI Industries Ltd.	1.62%
APL Apollo Tubes Ltd.	1.57%
Muthoot Finance Ltd.	1.54%
Alkem Laboratories Ltd.	1.52%
GMR Airports Infrastructure Ltd.	1.49%
Oberoi Realty Ltd.	1.45%
SBI Cards & Payment Services	1.44%
Supreme Industries Ltd.	1.42%
MRF Ltd.	1.38%
Petronet Lng Ltd.	1.36%
National Mineral Development Corporation Ltd.	1.32%
Kpit Technologies Ltd.	1.32%
Container Corporation Of India Ltd.	1.24%
ORACLE FINANCIAL SERVICES SOFTWARE Ltd.	1.24%
Vodafone Idea Ltd.	1.24%
Tata Communications Ltd.	1.10%
ASTRAL POLY TECHNIK Ltd.	1.07%
Steel Authority of India Ltd.	0.90%
ACC Ltd.	0.80%
Aditya Birla Capital Ltd.	0.75%
L&T Finance Ltd.	0.69%
Blue Star Ltd.	0.20%
Brigade Enterprises Ltd.	0.20%
Zomato Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD	0.00%

**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.

## Where and how can make your premium payments



Walk into any of our branch offices and pay your premium through multiple mode (Cash payment upto ₹75,000/- only).



Pay your premium online via net-banking (available selected banks).



Make payments through Net banking or by submitting the NEFT form to the bank.



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