

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.



# March 2025

## Aviva Investor



## Economy:

As we step into new financial year it not only marks the beginning of a fresh accounting period but also brings several key changes across banking, taxation and financial regulations. Uncertainties associated with the timing, quantum and nature of the tariffs considering unclear communication from US administration kept the market participants on the edge during the month resulting in significant volatility in capital markets across the globe. However, towards end of FY2025 domestic markets witnessed some smart recovery in equities given month end dollar flows. The FPI flows during the month led to sharp appreciation in local currency, easing most of its recent losses. Some rise in geopolitical tension and demand supply dynamics led to firming up of crude oil prices during the month. US Fed faced with pressing concerns over the tariff impact on a slowing economy, remained cautious while maintaining its policy rates. It acknowledged possible inflationary impact from Trump Trade policies, despite being optimistic with further rate cuts.

Loan growth at banks continued to remain moderate due to a drop in personal and credit card loans following tighter rules by the Reserve Bank of India. Banks' credit increased by 11.1% YoY, slower than the 20.4% rise a year earlier for fortnight ending 28th March 2025. Deposits rose 10.2% YoY, a decrease from 13.7% the previous year. India's gross goods and services tax (GST) collections surged by 9.9% YoY to about Rs.1.96 tn in March 2025. Gross GST collections for FY25 grew 9.4% YoY to Rs. 22.1 tn, while net collections grew 8.6% YoY to Rs. 19.6 tn. This should help the country to stay on its fiscal glide path, signaling resilience amidst global uncertainties. Manufacturing & services PMI remained resilient underscoring strong domestic economic activity. Other high frequency indicators like coal production, power supply, UPI transactions, Fastag, port volumes etc. exhibited strong growth.

India headline CPI eased to 7 months low of 3.6% YoY in Feb-25 against 4.3% in Jan-25. Food and beverage inflation decelerated to 3.8% YoY Vs 5.7% in January, led by sharp decline in vegetable prices. Core inflation clocked in higher at 4.0% YoY in Feb-25 v/s 3.8% YoY in Jan-25, led by elevated gold prices. India WPI inflation ticked higher to 2.40% YoY in Feb-25 compared to 2.30% YoY in the earlier month. Among the three major segments of WPI, primary articles eased, fuel and power continued to be in a deflationary trajectory for seven months in a row and manufacturing inched up on a year-on-year basis. Core WPI (manufacturing ex-food) inched up to 1.3% YoY in Feb-25 from 1% in Jan-25. IIP growth improved to 5% YoY in Jan-25 from 3.5% in Dec-24. Growth was led by Manufacturing at 5.5% YoY in Jan-25 vs. 3.4% in Dec-24. Mining was up 4.4% YoY while Electricity production was slower at 2.4% YoY. Capex-linked sectors have seen improvement in the recent past evident from Capital goods production, Infrastructure & construction goods prints. Consumer non-durables continued to remain sluggish.

India's Merchandise trade deficit surprised on the downside in Feb-25 at USD 14.1 bn against USD 23 bn in Jan-25. The reduction in deficit was led by lower imports 16.3% YoY to USD 51 bn with fall in Gold & petroleum imports. Meanwhile, exports fell by 10.9% YoY to USD 36.9 Bn though less than the imports amid the US reciprocal tariff threat. Interestingly, net trade balance plus services balance turned positive in Feb-25 at USD 4.4 bn, due to the sharp drop in trade deficit and robust services surplus. Services surplus remained robust at USD 18.5 bn in Feb-25 against USD 18 bn in Jan-25. The last time there was a positive reading was in May-21 (USD1.4 bn), during the Covid-19 pandemic. Trade war fears should likely keep the imports as well as exports on the softer side and will remain a key monitorable going forward for India's external sector outlook. The 12-month trailing deficit moderated to 4.7% of GDP in Feb-25 indicating narrowing of fiscal deficit. The FYTD fiscal deficit is annualizing at ~4.6% of GDP (vs. 4.8% for FY25RE) and tracking at ~85.8% of the FY2025 revised target. Feb-25 Central fiscal spending was down 18% YoY (capex -35% YoY, revex -13%), but only due to a high 2024 base. On FYTD basis, total spending growth slowed to a 3-month low. Gross tax collection growth touched an 8-month high of 19.7% YoY in Feb from 4.6% in Jan-25 and rose slightly on an FYTD basis. Within gross taxes, direct taxes grew, while indirect taxes softened, both on a monthly and FYTD basis. There is good possibility of the fiscal deficit for FY25 tracking lower than FY25RE, given a potential slippage on the capital spending front.

Domestic currency leaped higher on persistent dollar inflows during the month helping the local unit claw back most of its losses in 2025 so far. The rupee rose to a peak of 85.41 during the session, strengthening past levels last seen at the end of 2024 given RBI's steps to boost liquidity through Forex swap to shore up dollar reserves coupled with capital inflows. India's forex reserves jumped by USD 4.5 bn to USD 658.8 bn in the week ended March 28, 2025, after hitting a low of USD 635.7 bn in prior month. India's banking system liquidity turned to neutral given RBI's efforts to ramp up liquidity through various liquidity boosting measures like long term FX Buy/Sell swaps, OMO Purchases & Daily VRR despite seasonal tax outflows, along with currency leakage. The Union planned to borrow Rs. 8 tn (gross) in H1FY26 at 54% of FY26BE (H1FY25 as % of FY25BE: 53%), including Rs. 100 bn in Green Bonds and no FRBs issuance. The tenor profile remains heavy in belly of the curve while light in the intermediate and longer end of the curve.

## Global:

US economy showed indication of stress as President Trump's attempts to curtail federal spending, lay off government workers, and put tariffs on America's main trade partners spooked businesses, raising fears of "stagflation". This was clear from the elevated jobless claims, muted NFP prints, higher unemployment rate, and reduced consumer spending. US consumer confidence index plunged to 92.9 in Mar-25, with expectations falling to 65.2, their lowest in 12 years, in line with indications of a recession. The Personal Consumption Expenditures (PCE) price index, the Federal Reserve's preferred inflation measure, remained sticky. Similar trends were noted in CPI and PPI prints, with the core increasing modestly.

FOMC held the policy rate at 4.25% - 4.50%. The dot plot pegged median rate cuts expectation at 2 in CY25. The committee also decided to reduce monthly redemption cap on Treasury securities from USD 25 bn to USD 5 bn. GDP forecast was trimmed to 1.7% YoY in CY25. Policymakers now expect PCE to be notch higher at 2.7% YoY. Core PCE is expected to clock 2.8% YoY, a significant 0.3% above Dec-24 forecast.

ECB cut rates 25 bps as expected, stating that policy was becoming meaningfully less restrictive, while both growth and inflation projections were trimmed. Bank of England stayed put on interest rates citing risk posed by defense spending to growth and inflation.

**Fixed Income Outlook and Strategy:**

Concerns about muted growth, sticky inflation, and a possible stagflation scenario in the US have been heightened by uncertainties surrounding the US administration's spending cuts and trade proposals. Global central bankers' cautious stance suggests that they will gauge the impact of these uncertainties before moving ahead with further rate cuts. However, domestically the government's commitment to budgetary restraint and index inclusion-related foreign flows meant the bond yields eased lately. The outlook for additional rate reductions are getting confirmed by the RBI's readiness to support liquidity, and softer inflation estimates for the upcoming quarter. Our portfolio is positioned to participate in the bond rally.

**Equity Outlook and Strategy:**

After nearly five months of consistent selling, FIIs selling abated in March 2025, driving the NIFTY up by 6.3%, outperforming both developed markets (MSCI World: -4.5%) and emerging markets (MXEF: +2%). In domestic markets, the mid cap (NIFTYM50: +7.6%) and small cap (NSES50: +8.9%) recovery tracked the large caps. Power, PSU, capital goods, oil & gas and metals saw a very strong rebound. On the other hand, IT (CNX-IT: -1.5%) corrected, led by US tariff threats.

The market correction starting September 2024, was driven by weak Indian economic data in 2QFY25, weak corporate earnings in 2Q and 3QFY25, and FIIs outflows to China / US. The DII inflows continued to counterbalance the FII outflows, in the absence of which, the market correction could have been sharper. Incrementally, the trends in key indicators suggest an improvement. GDP grew at 6.2% in 3QFY25, picking up from the lows of 5.6% in 2QFY25; food inflation has come off sharply over the last few months to 3.8% in Feb'25. Further, Brent crude has also corrected from the peak of USD 91/bbl. in Apr'24 to USD 73/bbl. currently. RBI's policy easing measures, pick up in Central government capex, above-average reservoir levels along with FII buying suggest improving equity market outlook. That said lingering concerns over the potential impact of US President Donald Trump's tariff policies and their subsequent economic consequences should lead to market volatility.

Since Sep'24, the Nifty50 corrected by about 10% from its top and valuations have come off from the peak while the mid and small caps corrected even more. With this, the valuation multiples of Nifty50 reached long term average in early March. During this period, our diversified equity funds were tilting towards quality and large caps which ensured that our portfolios experienced less volatility. We continue to emphasize bottom-up stock selection in favor of high-quality companies with solid cash flows and reasonable valuations.

**No. Of Funds Managed**

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Vivek Verma	8	NA	5
Sumit Singhania	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 March 31,2025:</b>	34.2694
<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	5.20%	5.80%	10.21%	8.69%	7.06%	7.44%
Benchmark**	1.62%	3.88%	8.79%	8.51%	6.92%	7.32%

\* 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	4.34
<b>Total</b>	<b>4.34</b>

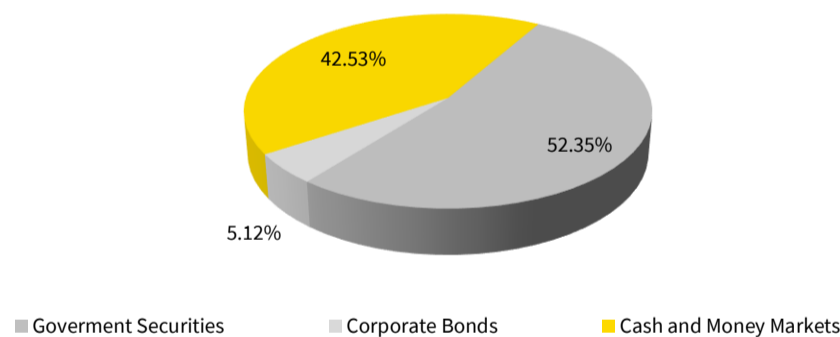
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	3.20

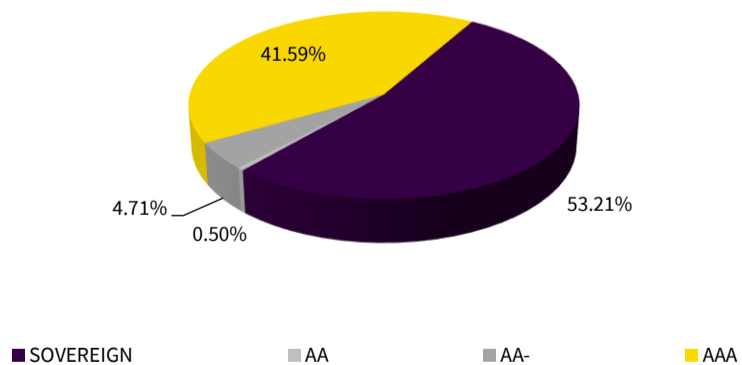
**Security Name**

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>52.35%</b>
07.37% GOI 2028	22.82%
7.34% GS 2064	7.95%
7.70% AP SGS 2029	4.02%
7.42% HR SGS 2034	3.63%
7.23% GOI 2039	2.97%
7.52% HR SGS 2034	2.72%
7.04% GS 2029	2.28%
6.79% GS 2034	2.10%
7.42% TN SGS 2034	2.07%
07.18% GS 2033	1.79%
<b>Corporate Bonds</b>	<b>5.12%</b>
8.43% Samman Capital Ltd 2028	4.63%
6.75% Piramal Capital and Housing Finance Limited 2031	0.49%
<b>Cash and Money Markets</b>	<b>42.53%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

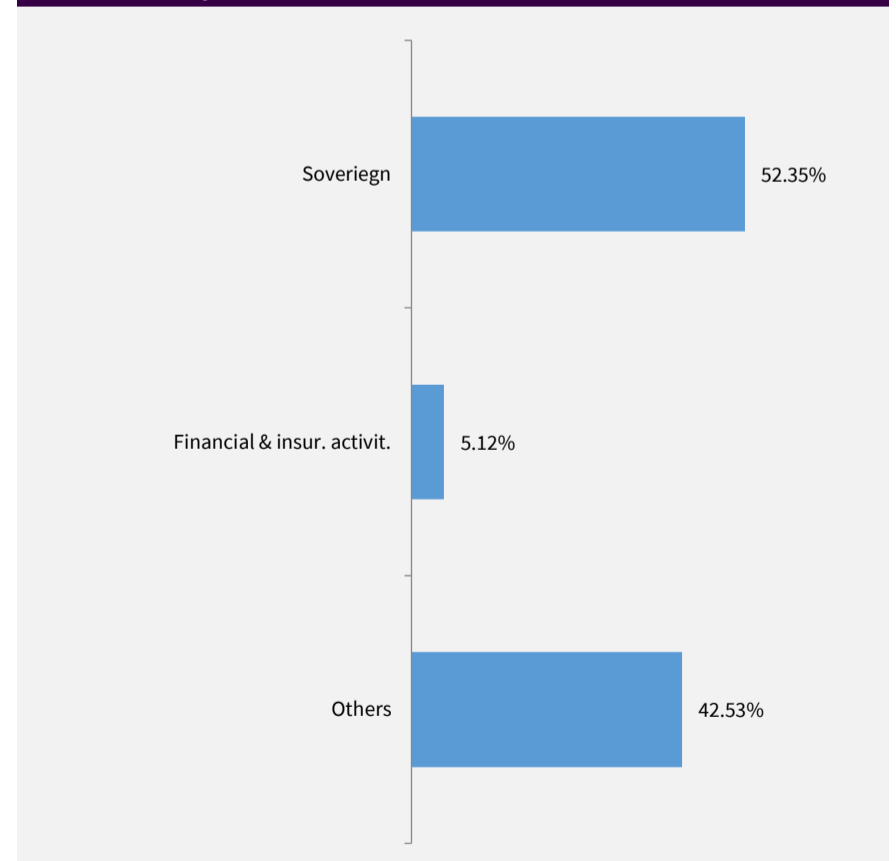
**Asset Mix**



**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:** 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 March 31,2025:</b>	45.6378
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.20%	1.29%	7.93%	9.44%	7.16%	7.89%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	7.75%

\* 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.

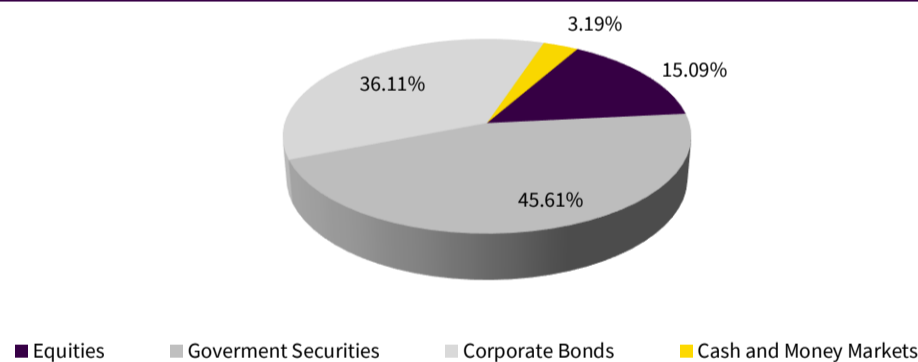
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	13.46
Debt	75.76
<b>Total</b>	<b>89.22</b>

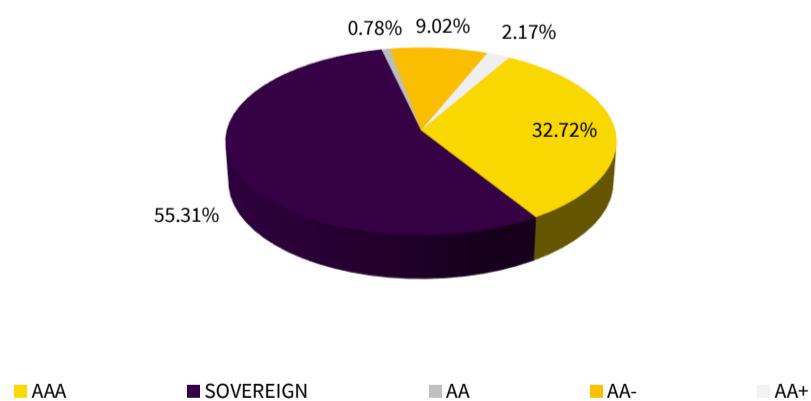
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.59

**Asset Mix**



**Rating Profile**



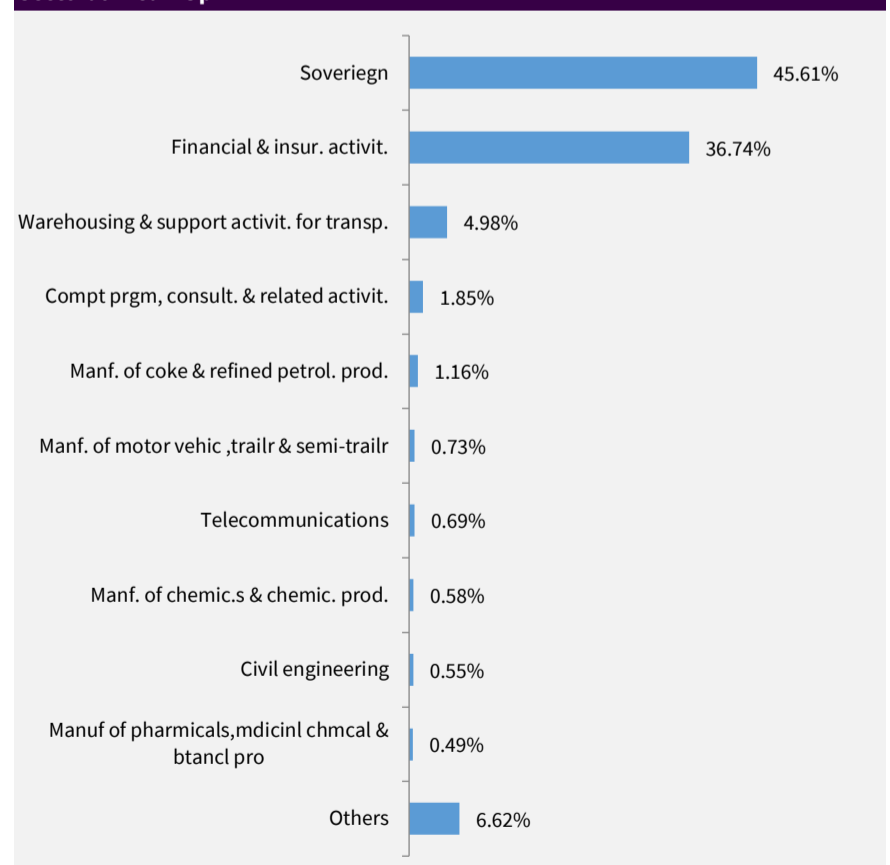
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.09%</b>
HDFC Bank Ltd.	1.74%
ICICI Bank Ltd.	1.37%
Reliance Industries Ltd.	1.16%
Infosys Ltd.	0.82%
Bharti Airtel Ltd.	0.69%
Larsen & Toubro Ltd.	0.55%
Tata Consultancy Services Ltd.	0.54%
Axis Bank Ltd.	0.47%
State Bank of India	0.45%
Kotak Mahindra Bank Ltd.	0.43%
Others	6.87%
<b>Government Securities</b>	<b>45.61%</b>
6.79% GS 2034	10.16%
7.34% GS 2064	9.04%
7.23% GOI 2039	6.09%
07.09% GOI 2054	4.96%
7.42% HR SGS 2034	3.94%
7.68% GJ SGS 2030	2.35%
7.52% HR SGS 2034	2.19%
6.92% GS 2039	2.02%
7.42% TN SGS 2034	2.01%
07.18% GS 2033	1.42%
Others	1.43%
<b>Corporate Bonds</b>	<b>36.11%</b>
8.43% Samman Capital Ltd 2028	7.44%
9.35% Adani Ports & SEZ Ltd. 2026	4.93%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.27%
7.93 % LIC Housing Finance Ltd. 2027	3.74%
7.95% HDFC BANK Ltd. 2026	3.16%
7.44% NABARD 2028	2.93%
7.58% NABARD 2026	2.58%
7.62% NABARD 2028	2.37%
7.77% HDFC BANK LTD 2027	2.26%
8.75% Shriram Finance 2026	1.36%
Others	1.07%
<b>Cash and Money Markets</b>	<b>3.19%</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:** 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 March 31,2025:</b>	39.2201
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Sumit Singhanian, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.06%	2.95%	9.68%	10.33%	7.79%	7.57%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	8.20%

\* 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.

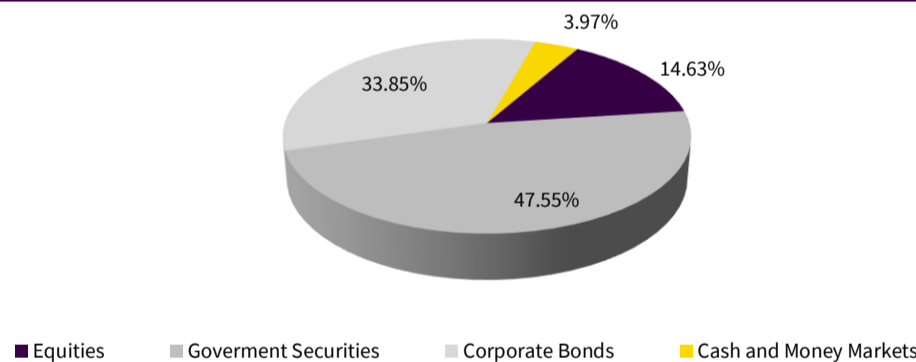
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	2.40
Debt	14.04
<b>Total</b>	<b>16.45</b>

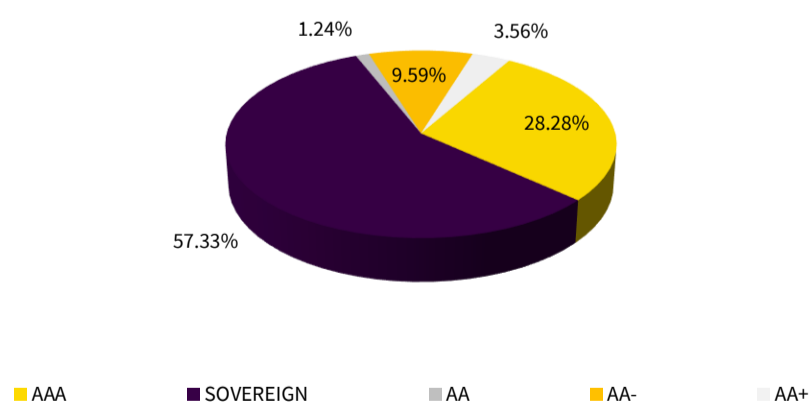
**Modified Duration#**

Security Type	Duration
Fixed Income Investments	5.80

**Asset Mix**



**Rating Profile**



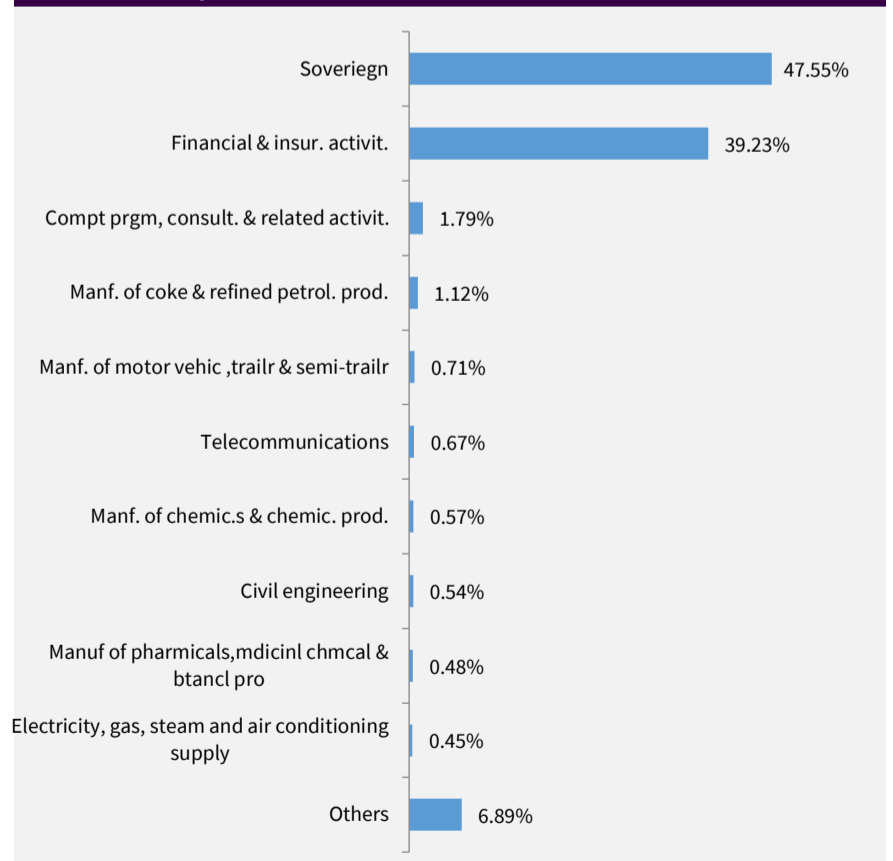
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.63%</b>
HDFC Bank Ltd.	1.68%
ICICI Bank Ltd.	1.33%
Reliance Industries Ltd.	1.12%
Infosys Ltd.	0.79%
Bharti Airtel Ltd.	0.67%
Larsen & Toubro Ltd.	0.54%
Tata Consultancy Services Ltd.	0.52%
Axis Bank Ltd.	0.45%
State Bank of India	0.44%
Kotak Mahindra Bank Ltd.	0.41%
Others	6.68%
<b>Government Securities</b>	<b>47.55%</b>
6.79% GS 2034	9.95%
7.34% GS 2064	9.15%
07.09% GOI 2054	7.17%
7.42% HR SGS 2034	4.15%
6.92% GS 2039	3.62%
7.23% GOI 2039	3.52%
7.52% HR SGS 2034	2.54%
7.70% AP SGS 2029	2.01%
7.42% TN SGS 2034	1.93%
7.68% GJ SGS 2030	1.62%
Others	1.89%
<b>Corporate Bonds</b>	<b>33.85%</b>
8.43% Samman Capital Ltd 2028	7.95%
7.93 % LIC Housing Finance Ltd. 2027	5.54%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.75%
7.95% HDFC BANK Ltd. 2026	4.29%
7.62% NABARD 2028	3.68%
9.20% Shriram Finance 2026	2.95%
7.58% NABARD 2026	2.44%
7.44% NABARD 2028	1.22%
6.75% Piramal Capital and Housing Finance Limited 2031	1.03%
<b>Cash and Money Markets</b>	<b>3.97%</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 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 March 31,2025:</b>	116.3234
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.02%	0.15%	9.01%	12.23%	8.62%	11.72%
Benchmark**	3.24%	-0.69%	7.80%	11.38%	8.33%	10.31%

\* 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.

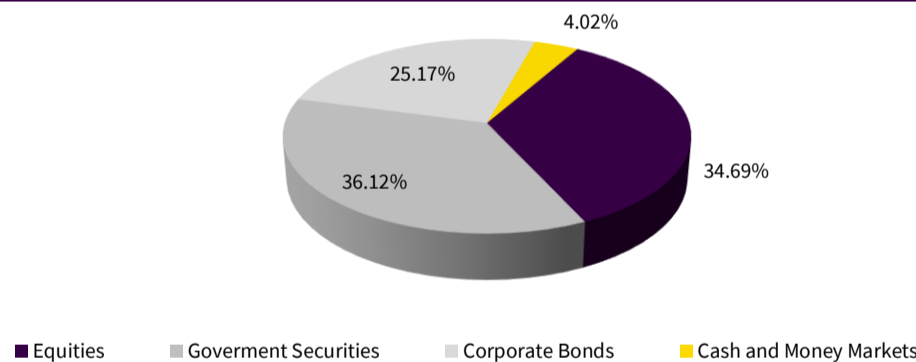
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	73.27
Debt	137.97
<b>Total</b>	<b>211.25</b>

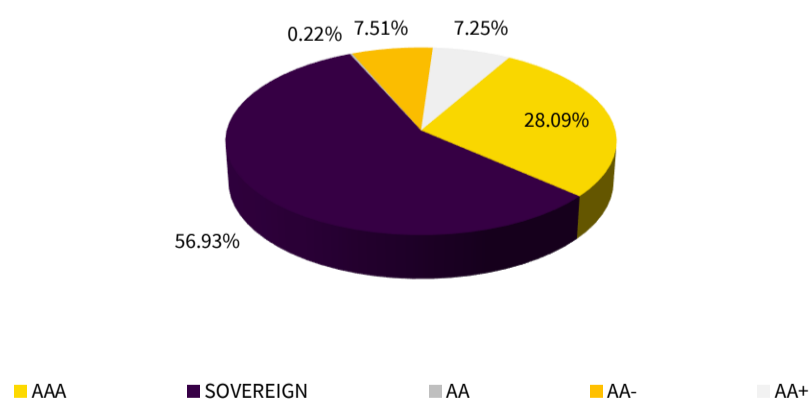
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.53

**Asset Mix**



**Rating Profile**



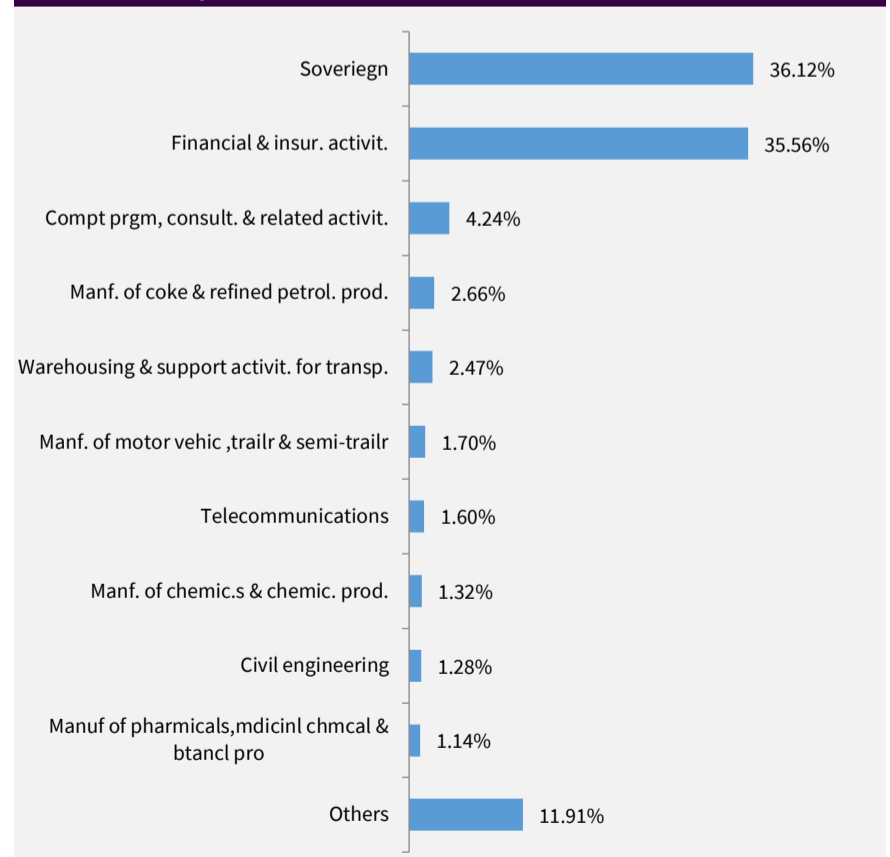
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.69%</b>
HDFC Bank Ltd.	4%
ICICI Bank Ltd.	3.16%
Reliance Industries Ltd.	2.66%
Infosys Ltd.	1.88%
Bharti Airtel Ltd.	1.60%
Larsen & Toubro Ltd.	1.28%
Tata Consultancy Services Ltd.	1.23%
Axis Bank Ltd.	1.07%
State Bank of India	1.04%
Kotak Mahindra Bank Ltd.	0.98%
Others	15.79%
<b>Government Securities</b>	<b>36.12%</b>
6.79% GS 2034	7.80%
7.34% GS 2064	7.27%
7.23% GOI 2039	4.73%
07.09% GOI 2054	3.51%
7.42% HR SGS 2034	2.10%
6.92% GS 2039	1.95%
7.70% AP SGS 2029	1.79%
7.52% HR SGS 2034	1.74%
7.42% TN SGS 2034	1.46%
7.68% GJ SGS 2030	1.40%
Others	2.37%
<b>Corporate Bonds</b>	<b>25.17%</b>
8.43% Samman Capital Ltd 2028	4.76%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.37%
7.93 % LIC Housing Finance Ltd. 2027	2.87%
9.20% Shriram Finance 2026	2.84%
7.95% HDFC BANK Ltd. 2026	2.48%
9.35% Adani Ports & SEZ Ltd. 2026	2.37%
8.75% Shriram Finance 2026	1.77%
7.44% NABARD 2028	1.76%
7.62% NABARD 2028	1.72%
7.58% NABARD 2026	1.09%
Others	0.14%
<b>Cash and Money Markets</b>	<b>4.02%</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 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 March 31,2025:</b>	116.3631
<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	5.74%	-6.27%	5.56%	14.48%	9.79%	12.74%
Benchmark**	5.12%	-5.78%	6.38%	14.51%	9.70%	11.76%

\* 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.

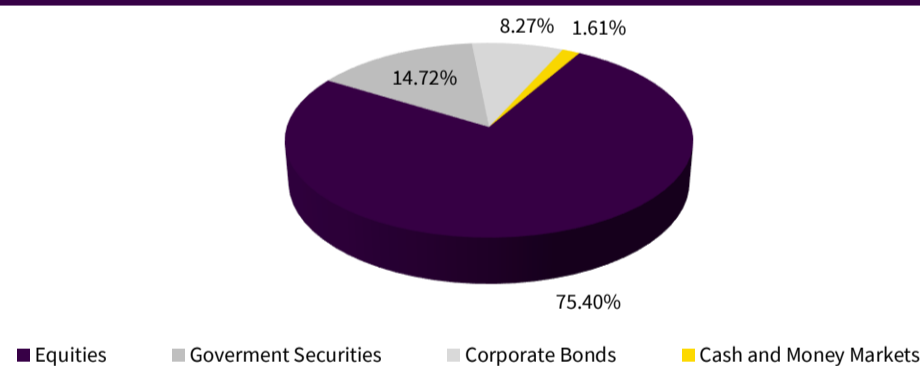
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	522.03
Debt	170.67
<b>Total</b>	<b>692.70</b>

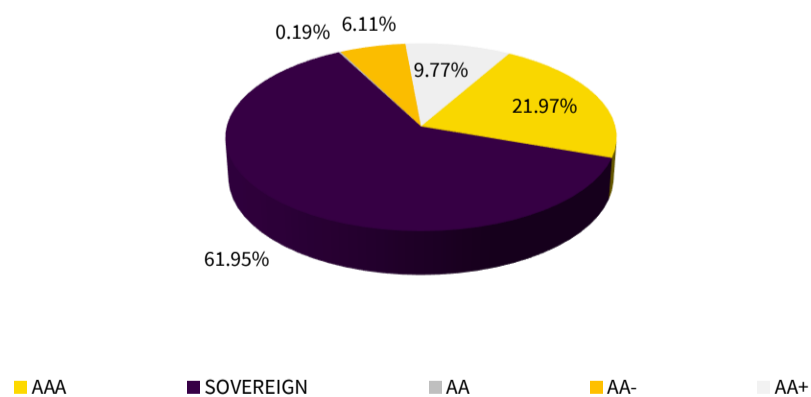
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.01

### Asset Mix



### Rating Profile



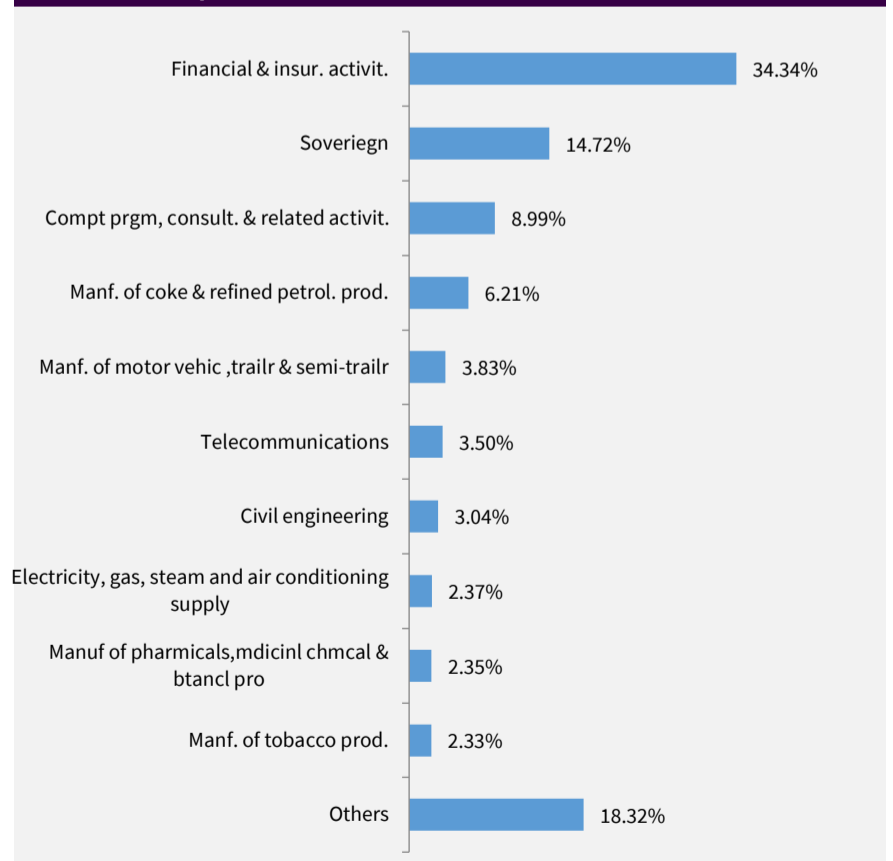
### Security Name

### Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>75.40%</b>
HDFC Bank Ltd.	8.45%
ICICI Bank Ltd.	6.76%
Reliance Industries Ltd.	6.04%
Infosys Ltd.	4.04%
Bharti Airtel Ltd.	3.50%
Larsen & Toubro Ltd.	3.04%
Tata Consultancy Services Ltd.	2.58%
ITC Ltd.	2.33%
Kotak Mahindra Bank Ltd.	2.19%
Axis Bank Ltd.	2.09%
Others	34.38%
<b>Government Securities</b>	<b>14.72%</b>
7.34% GS 2064	3.38%
6.79% GS 2034	3.02%
7.23% GOI 2039	1.87%
07.09% GOI 2054	1.64%
7.42% HR SGS 2034	0.99%
07.18% GS 2033	0.74%
7.68% GJ SGS 2030	0.73%
6.92% GS 2039	0.70%
7.52% HR SGS 2034	0.66%
7.42% TN SGS 2034	0.60%
Others	0.39%
<b>Corporate Bonds</b>	<b>8.27%</b>
8.43% Samman Capital Ltd 2028	1.45%
7.44% NABARD 2028	1.33%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.30%
8.75% Shriram Finance 2026	1.24%
9.20% Shriram Finance 2026	1.08%
7.95% HDFC BANK Ltd. 2026	0.90%
7.58% NABARD 2026	0.42%
7.93 % LIC Housing Finance Ltd. 2027	0.29%
9.35% Adani Ports & SEZ Ltd. 2026	0.21%
6.75% Piramal Capital and Housing Finance Limited 2031	0.05%
<b>Cash and Money Markets</b>	<b>1.61%</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 March 31,2025:</b>	53.7571
<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	6.20%	-9.41%	4.10%	16.18%	10.57%	10.32%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	9.22%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	59.67
Debt	0.65
<b>Total</b>	<b>60.33</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

**Net Asset (%)**

Equities	98.93%
HDFC Bank Ltd.	9.89%
Reliance Industries Ltd.	8.11%
ICICI Bank Ltd.	7.67%
Infosys Ltd.	5.44%
Bharti Airtel Ltd.	4.74%
Larsen & Toubro Ltd.	4.10%
Tata Consultancy Services Ltd.	3.32%
ITC Ltd.	3.01%
Mahindra & Mahindra Ltd.	2.45%
State Bank of India	2.34%
Others	47.86%

**Cash and Money Markets**

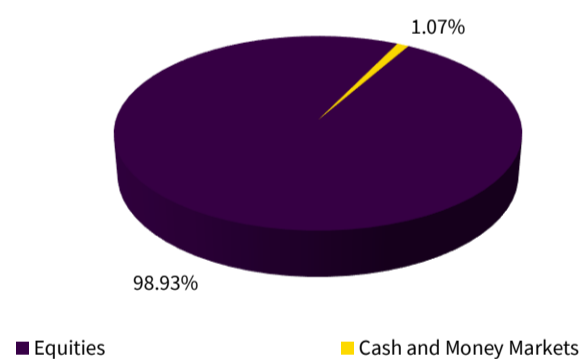
**1.07%**

**Portfolio Total**

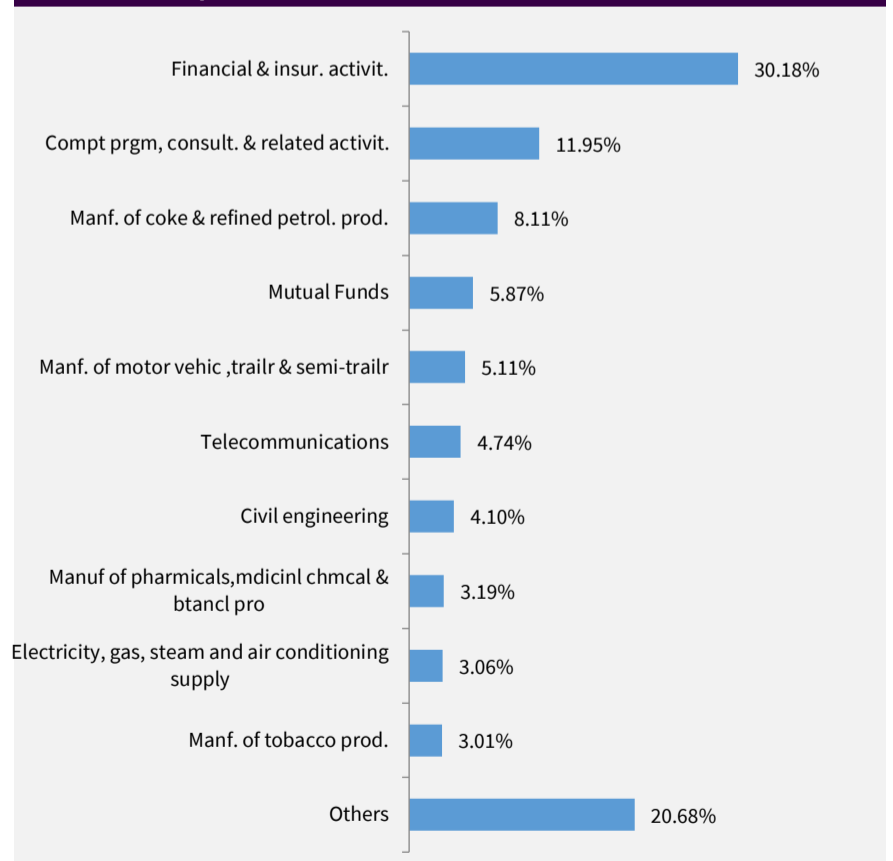
**100.00%**

**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 March 31,2025:</b>	41.2921
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	6.20%	-9.08%	5.13%	16.64%	11.80%	8.58%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	8.05%

\* 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.

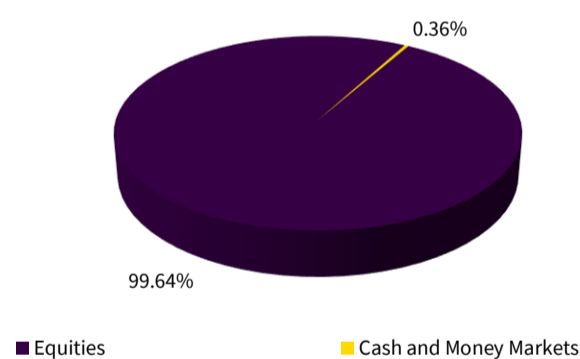
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.13
Debt	0.21
<b>Total</b>	<b>55.34</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>99.64%</b>
HDFC Bank Ltd.	9.85%
Reliance Industries Ltd.	7.97%
ICICI Bank Ltd.	6.06%
Infosys Ltd.	5.21%
Bharti Airtel Ltd.	4.29%
Larsen & Toubro Ltd.	3.78%
ITC Ltd.	3.52%
Tata Consultancy Services Ltd.	3.40%
HDFC Nifty Bank ETF	2.30%
Mahindra & Mahindra Ltd.	2.18%
Others	51.08%

### Cash and Money Markets

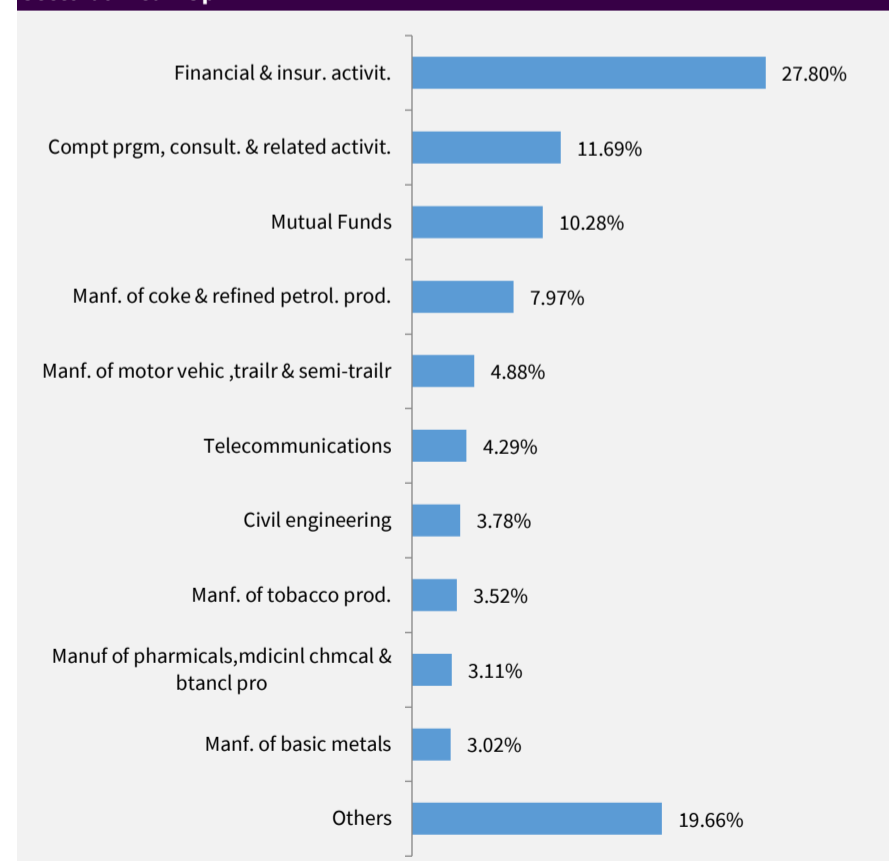
0.36%

### 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 March 31,2025:</b>	39.0754
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Sumit Singhania

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

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	15.03%	-14.40%	-0.02%	37.42%	28.83%	9.36%
Benchmark**	15.01%	-14.54%	0.09%	38.71%	28.54%	4.23%

\* 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%

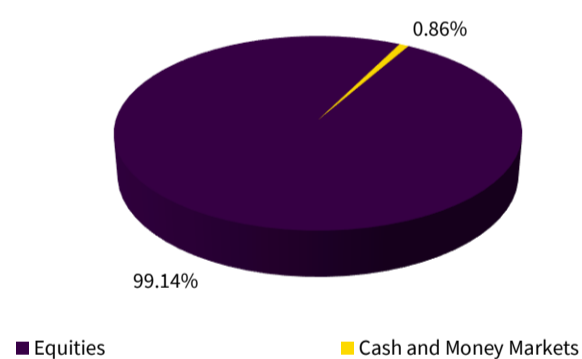
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

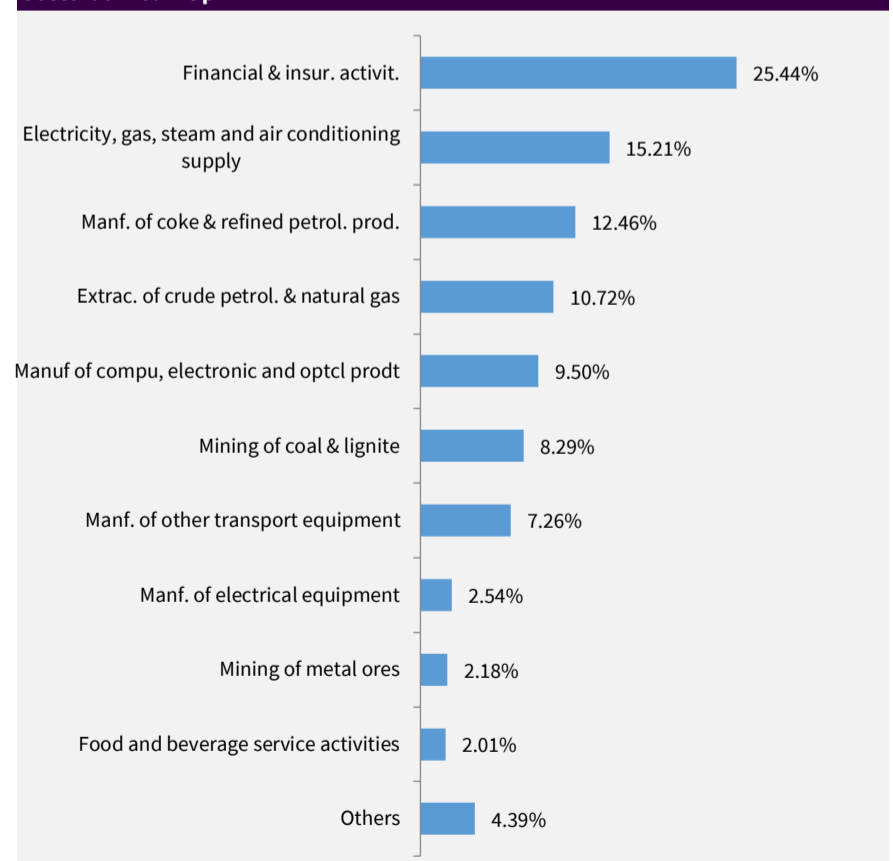
Asset Class	AUM (in Cr.)
Equity	210.31
Debt	1.78
<b>Total</b>	<b>212.08</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>99.14%</b>
Bharat Electronics Ltd.	9.50%
State Bank of India	9.44%
Oil & Natural Gas Corpn Ltd.	8.78%
Coal India Ltd.	8.29%
Hindustan Aeronautics Ltd.	7.26%
NTPC Ltd.	6.87%
Power Grid Corporation of India Ltd.	5.37%
Bharat Petroleum Corporation Ltd.	4.94%
Indian Oil Corporation Ltd.	4.36%
Hindustan Petroleum Corporation Ltd.	3.16%
Others	31.17%
<b>Cash and Money Markets</b>	<b>0.86%</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 PSU wef 1st March 2025 from BSE PSU 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 generate steady returns through investment in infrastructure and related equities

The risk profile for this fund is High

<b>NAV as on March 31,2025:</b>	34.4647
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Sumit Singhania

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	10.71%	-12.30%	0.98%	27.76%	17.75%	8.46%
Benchmark**	10.91%	-11.89%	3.49%	30.52%	20.11%	5.83%

\* 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.

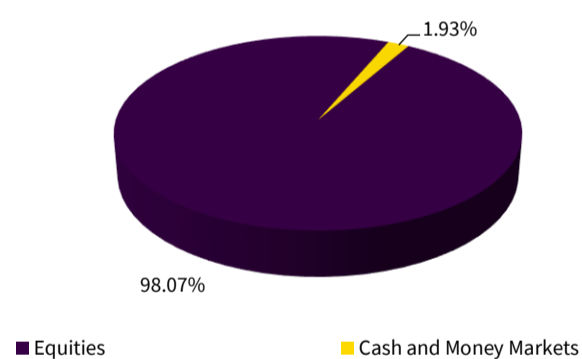
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	89.16
Debt	1.74
<b>Total</b>	<b>90.89</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	98.07%
Larsen & Toubro Ltd.	9.54%
Bharti Airtel Ltd.	9.48%
Reliance Industries Ltd.	9.41%
Ultratech Cement Ltd.	6.58%
NTPC Ltd.	4.99%
InterglobeAviation Ltd.	4.93%
Grasim Industries Ltd.	4.92%
Oil & Natural Gas Corpn Ltd.	4.71%
Adani Ports and Special Economic Zone Ltd.	4.29%
Power Grid Corporation of India Ltd.	3.89%
Others	35.33%

## Cash and Money Markets

1.93%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	12.20%
Manf. of coke & refined petrol. prod.	12.04%
Telecommunications	11.17%
Manf. of other non-metallic mineral prod.	10.35%
Civil engineering	9.54%
HUMAN HEALTH ACTIVITIES	5.62%
Air transport	4.93%
Manf. of textiles	4.92%
Extrac. of crude petrol. & natural gas	4.71%
Warehousing & support activit. for transp.	4.29%
Others	20.23%

§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 March 31,2025:** 42.3415

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

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

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

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	4.73%	-5.94%	5.64%	14.77%	10.35%	11.13%
Benchmark**	4.85%	-5.23%	6.80%	14.83%	10.11%	10.97%

\* 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	66.05
Debt	21.91
<b>Total</b>	<b>87.97</b>

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

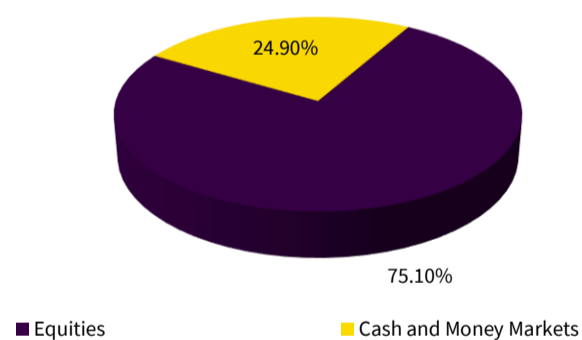
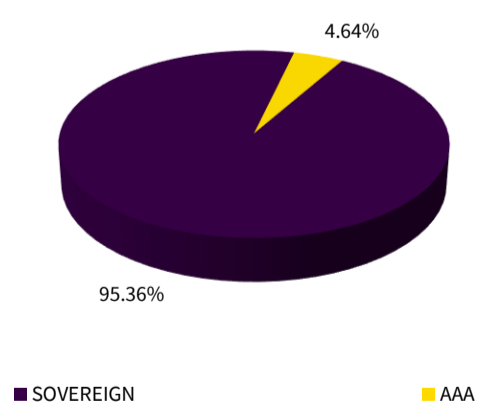
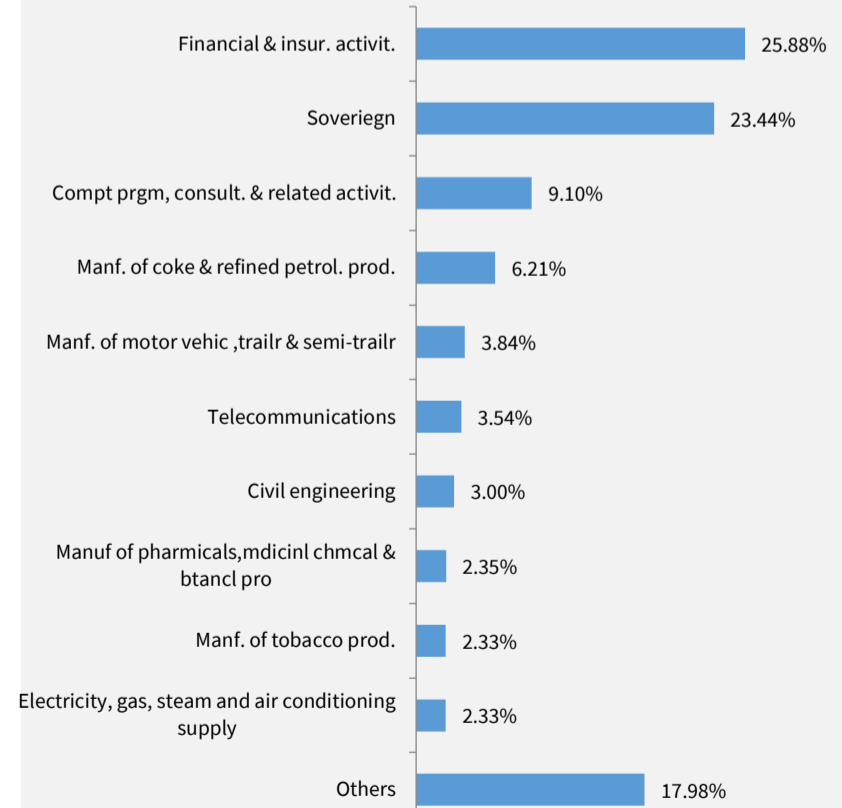
Security Type	Duration
Fixed Income Investments	0.27

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

Equities	75.10%
HDFC Bank Ltd.	8.75%
ICICI Bank Ltd.	6.36%
Reliance Industries Ltd.	6.04%
Infosys Ltd.	4.12%
Bharti Airtel Ltd.	3.54%
Larsen & Toubro Ltd.	3%
Tata Consultancy Services Ltd.	2.58%
ITC Ltd.	2.33%
State Bank of India	2.04%
Axis Bank Ltd.	2.02%
Others	34.32%

**Cash and Money Markets** 24.90%

**Portfolio Total** 100.00%

**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 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 March 31,2025:</b>	27.7206
<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	4.59%	4.94%	9.68%	8.27%	6.45%	6.92%
Benchmark**	1.62%	3.88%	8.79%	8.51%	6.92%	7.82%

\* 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	81.29
<b>Total</b>	<b>81.29</b>

**Modified Duration#**

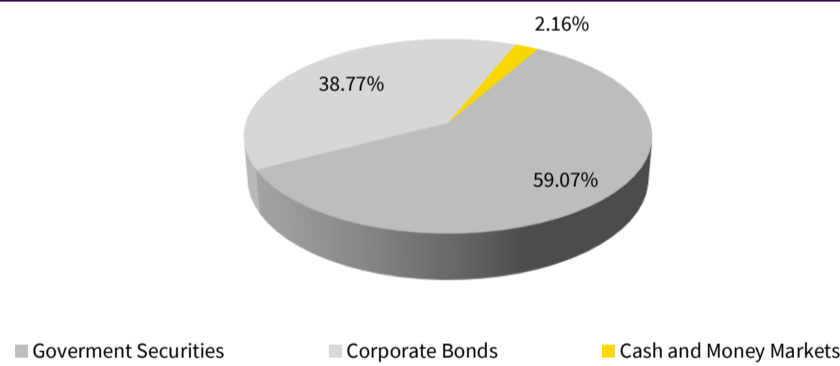
Security Type	Duration
Fixed Income Investments	6.32

**Security Name**

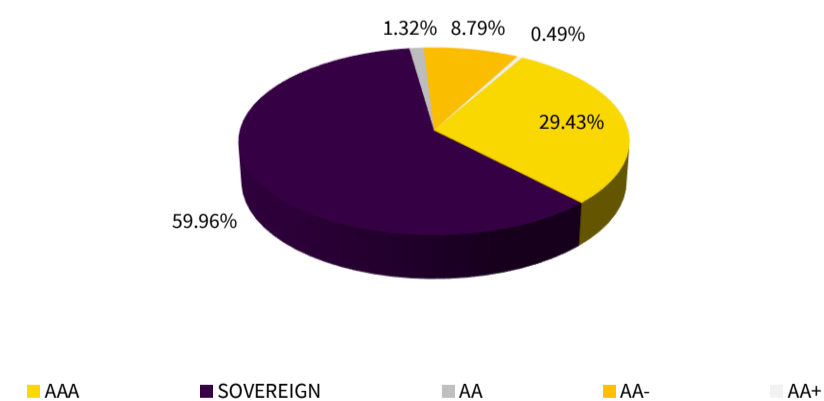
Security Name	Net Asset (%)
<b>Government Securities</b>	<b>59.07%</b>
6.79% GS 2034	12.14%
7.34% GS 2064	11.75%
07.09% GOI 2054	10.53%
7.23% GOI 2039	6.60%
6.92% GS 2039	5.85%
07.18% GS 2033	3.62%
7.42% HR SGS 2034	3%
7.52% HR SGS 2034	2.07%
7.04% GS 2029	1.84%
7.68% GJ SGS 2030	1.45%
Others	0.22%
<b>Corporate Bonds</b>	<b>38.77%</b>
8.43% Samman Capital Ltd 2028	8.66%
7.93 % LIC Housing Finance Ltd. 2027	6.84%
9.35% Adani Ports & SEZ Ltd. 2026	4.65%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.84%
7.58% NABARD 2026	3.58%
7.95% HDFC BANK Ltd. 2026	3.35%
7.44% NABARD 2028	3.33%
7.77% HDFC BANK LTD 2027	2.11%
6.75% Piramal Capital and Housing Finance Limited 2031	1.30%
7.62% NABARD 2028	0.62%
Others	0.49%
<b>Cash and Money Markets</b>	<b>2.16%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

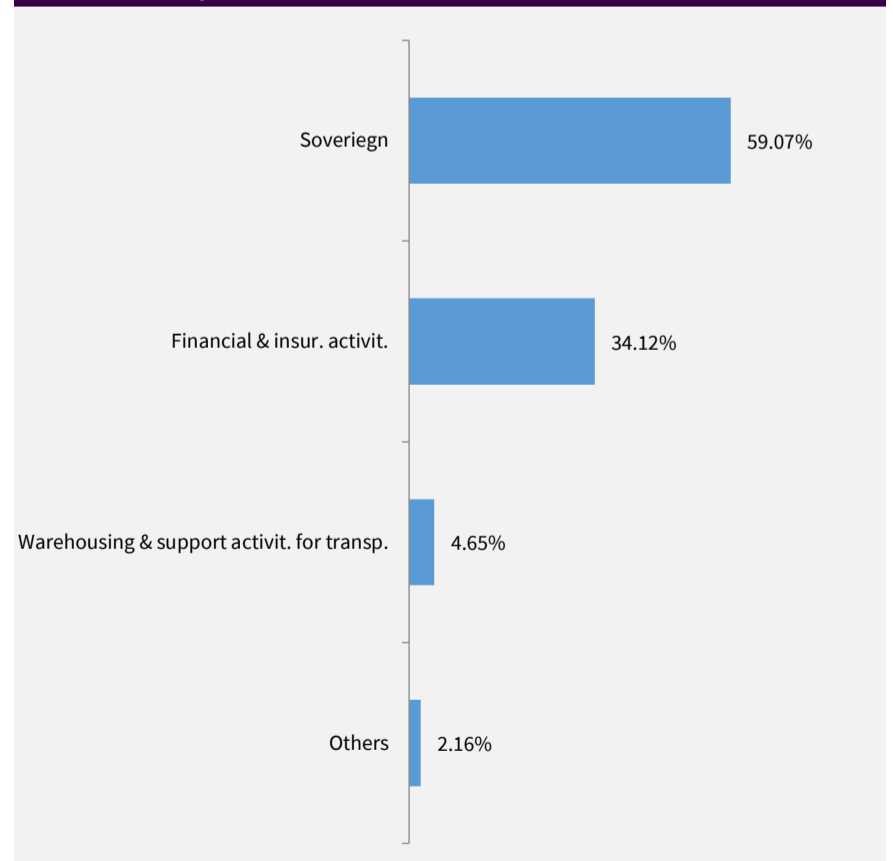
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

\*\*Benchmark 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 March 31,2025:</b>	29.5859
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	3.57%	1.85%	8.49%	9.46%	7.21%	7.38%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	8.37%

\* 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.

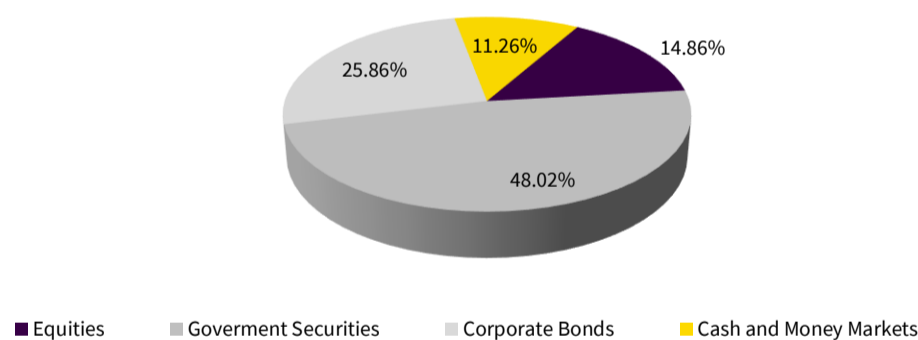
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.24
Debt	52.92
<b>Total</b>	<b>62.17</b>

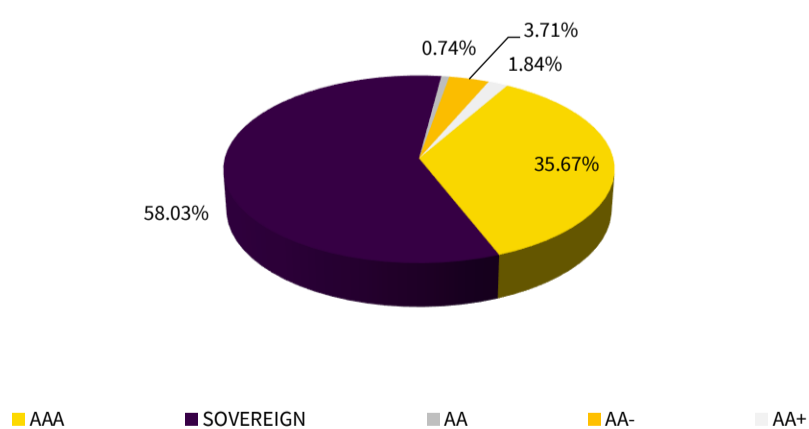
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.64

## Asset Mix



## Rating Profile

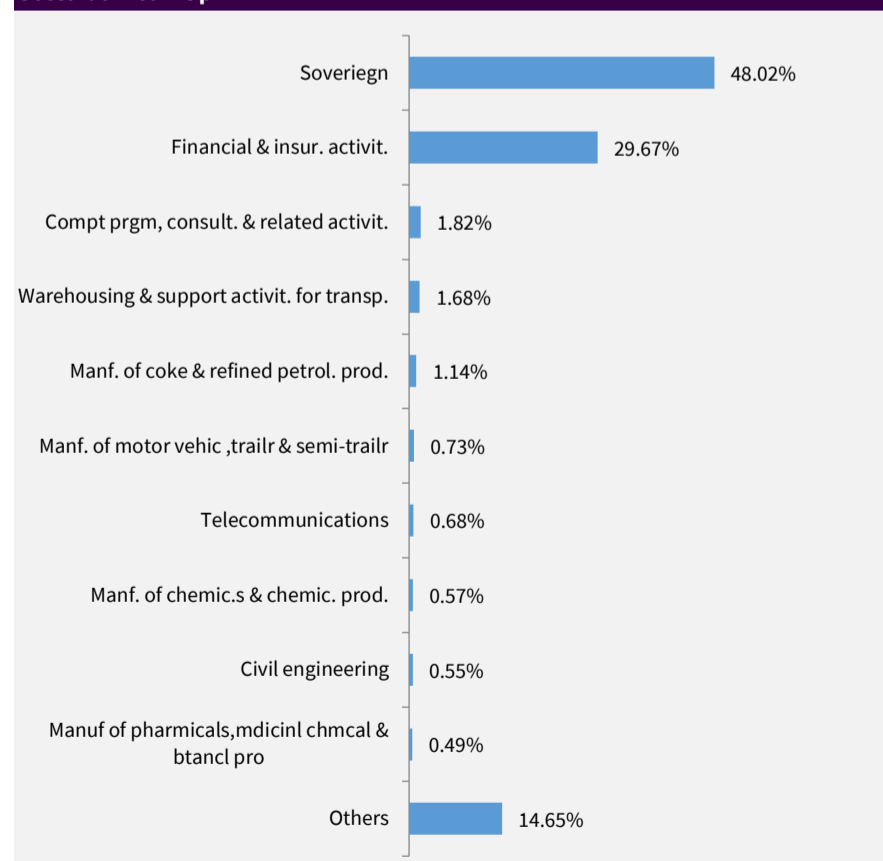


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.86%</b>
HDFC Bank Ltd.	1.71%
ICICI Bank Ltd.	1.35%
Reliance Industries Ltd.	1.14%
Infosys Ltd.	0.81%
Bharti Airtel Ltd.	0.68%
Larsen & Toubro Ltd.	0.55%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.46%
State Bank of India	0.44%
Kotak Mahindra Bank Ltd.	0.42%
Others	6.77%
<b>Government Securities</b>	<b>48.02%</b>
7.34% GS 2064	9.17%
07.09% GOI 2054	7.98%
7.23% GOI 2039	5.98%
6.79% GS 2034	5.71%
7.70% AP SGS 2029	4.83%
6.92% GS 2039	3.24%
07.18% GS 2033	2.31%
7.52% HR SGS 2034	2.25%
7.42% TN SGS 2034	2.06%
7.42% HR SGS 2034	2%
Others	2.49%
<b>Corporate Bonds</b>	<b>25.86%</b>
7.93 % LIC Housing Finance Ltd. 2027	4.88%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.77%
7.62% NABARD 2028	3.08%
8.43% Samman Capital Ltd 2028	3.07%
7.95% HDFC BANK Ltd. 2026	2.43%
7.58% NABARD 2026	2.26%
9.35% Adani Ports & SEZ Ltd. 2026	1.64%
7.77% HDFC BANK LTD 2027	1.62%
8.75% Shriram Finance 2026	1.14%
7.44% NABARD 2028	0.97%
Others	1%
<b>Cash and Money Markets</b>	<b>11.26%</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 March 31,2025:</b>	35.3609
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.76%	-1.45%	7.73%	12.08%	8.73%	8.64%
Benchmark**	3.48%	-1.33%	7.64%	11.78%	8.52%	9.24%

\* 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%

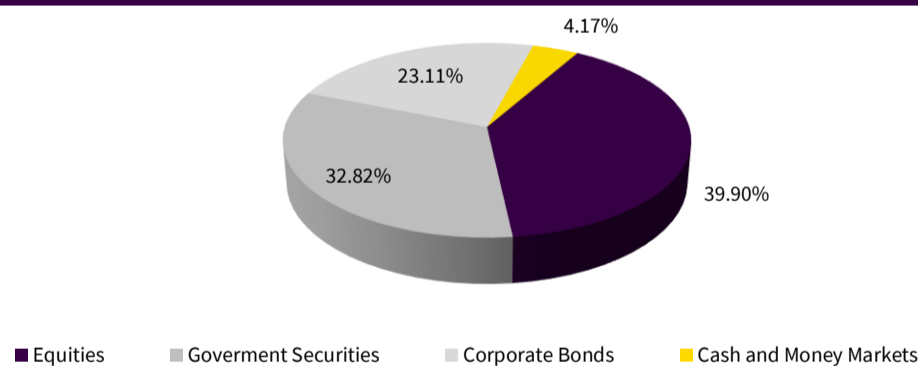
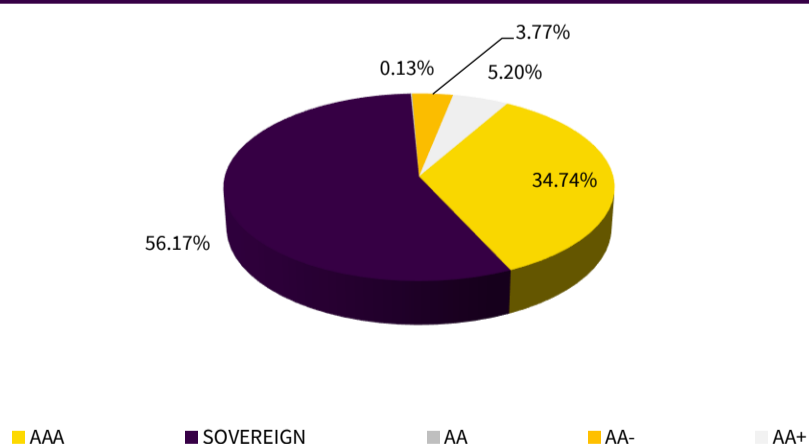
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

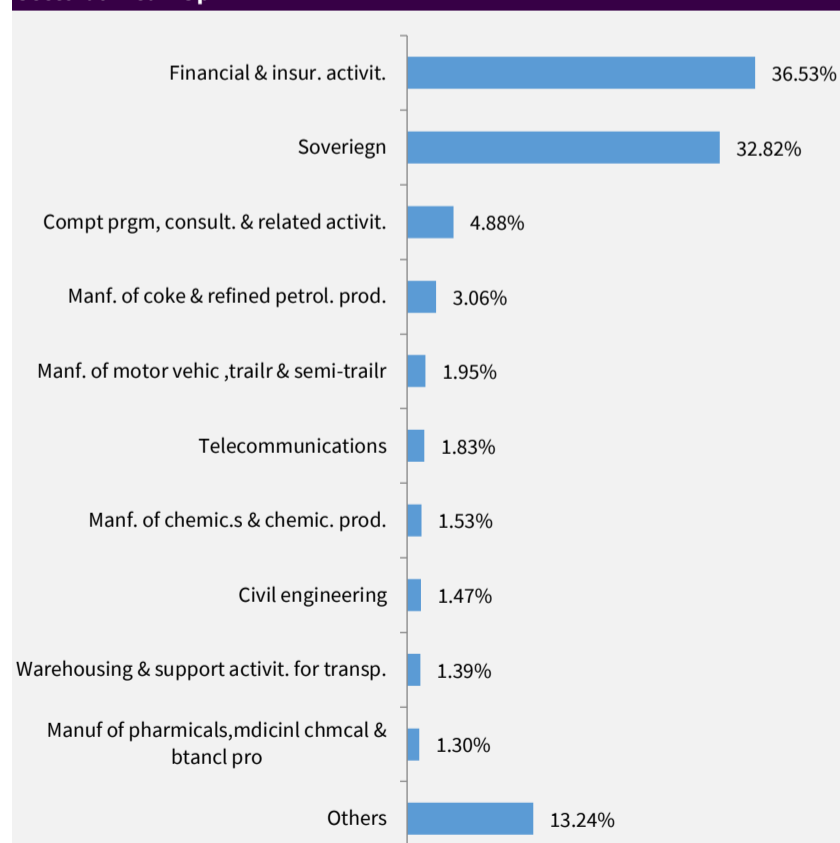
Asset Class	AUM (in Cr.)
Equity	54.66
Debt	82.34
<b>Total</b>	<b>137.00</b>

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

Security Type	Duration
Fixed Income Investments	5.61

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>39.90%</b>
HDFC Bank Ltd.	4.60%
ICICI Bank Ltd.	3.63%
Reliance Industries Ltd.	3.06%
Infosys Ltd.	2.17%
Bharti Airtel Ltd.	1.83%
Larsen & Toubro Ltd.	1.47%
Tata Consultancy Services Ltd.	1.42%
Axis Bank Ltd.	1.24%
State Bank of India	1.19%
Kotak Mahindra Bank Ltd.	1.13%
Others	18.16%
<b>Government Securities</b>	<b>32.82%</b>
6.79% GS 2034	7.24%
7.34% GS 2064	6.74%
7.23% GOI 2039	4.41%
07.09% GOI 2054	4%
6.92% GS 2039	2.45%
7.70% AP SGS 2029	1.92%
07.18% GS 2033	1.55%
7.52% HR SGS 2034	1.55%
7.68% GJ SGS 2030	0.95%
7.04% GS 2029	0.89%
Others	1.12%
<b>Corporate Bonds</b>	<b>23.11%</b>
7.93 % LIC Housing Finance Ltd. 2027	5.09%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.99%
7.62% NABARD 2028	2.50%
8.43% Samman Capital Ltd 2028	2.20%
7.95% HDFC BANK Ltd. 2026	2.06%
8.75% Shriram Finance 2026	2.06%
7.77% HDFC BANK LTD 2027	1.47%
7.44% NABARD 2028	1.39%
9.35% Adani Ports & SEZ Ltd. 2026	1.27%
7.58% NABARD 2026	1.02%
Others	1.06%
<b>Cash and Money Markets</b>	<b>4.17%</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 March 31,2025:</b>	41.4733
<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	5.55%	-6.24%	5.60%	14.42%	9.83%	9.79%
Benchmark**	5.12%	-5.78%	6.38%	14.51%	9.70%	9.99%

\* 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.

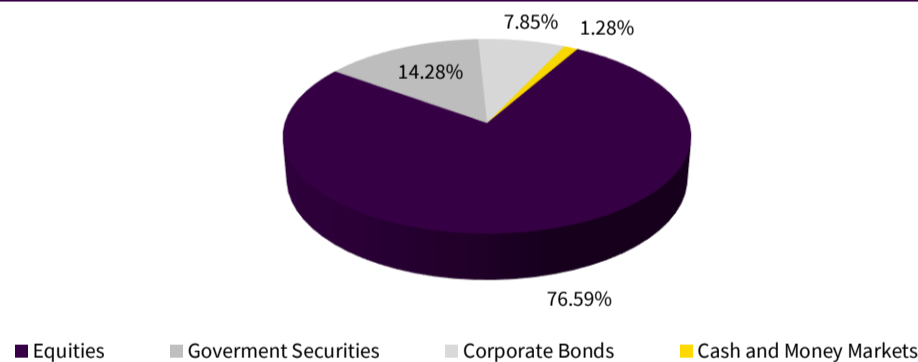
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	137.62
Debt	42.15
<b>Total</b>	<b>179.78</b>

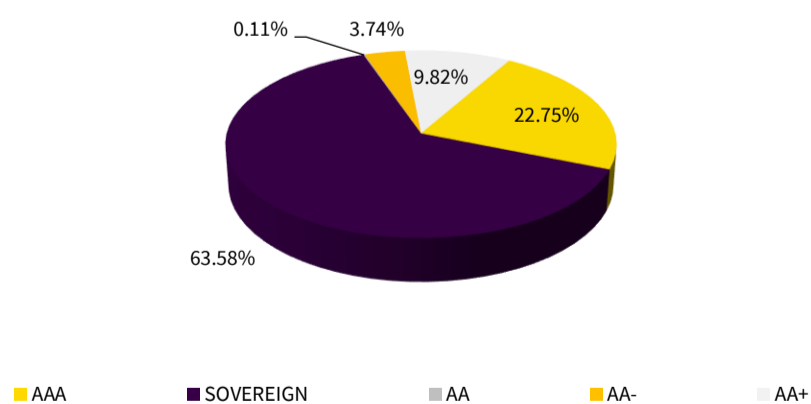
**Modified Duration#**

Security Type	Duration
Fixed Income Investments	6.19

**Asset Mix**



**Rating Profile**



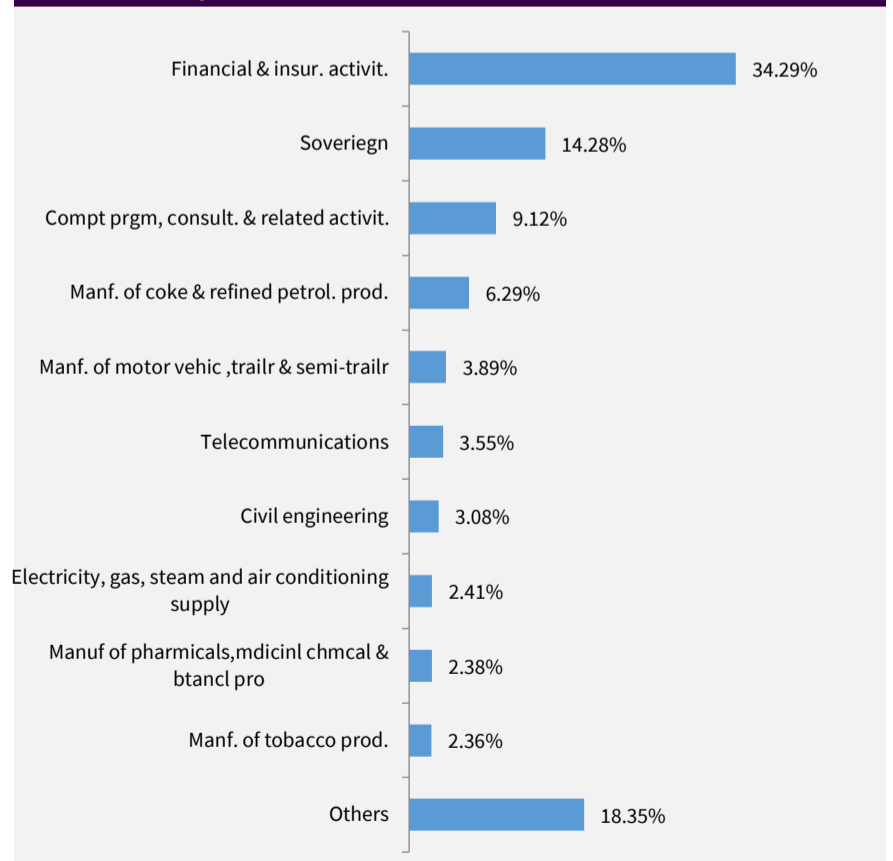
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>76.59%</b>
HDFC Bank Ltd.	8.60%
ICICI Bank Ltd.	6.85%
Reliance Industries Ltd.	6.12%
Infosys Ltd.	4.09%
Bharti Airtel Ltd.	3.55%
Larsen & Toubro Ltd.	3.08%
Tata Consultancy Services Ltd.	2.62%
ITC Ltd.	2.36%
Kotak Mahindra Bank Ltd.	2.19%
Axis Bank Ltd.	2.13%
Others	35%
<b>Government Securities</b>	<b>14.28%</b>
6.79% GS 2034	3.03%
7.34% GS 2064	2.80%
07.09% GOI 2054	2.37%
7.23% GOI 2039	1.82%
6.92% GS 2039	0.91%
07.18% GS 2033	0.84%
7.68% GJ SGS 2030	0.63%
7.42% TN SGS 2034	0.63%
7.52% HR SGS 2034	0.61%
7.04% GS 2029	0.38%
Others	0.26%
<b>Corporate Bonds</b>	<b>7.85%</b>
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.20%
8.75% Shriram Finance 2026	1.18%
9.20% Shriram Finance 2026	1.02%
7.44% NABARD 2028	1.01%
7.95% HDFC BANK Ltd. 2026	0.84%
8.43% Samman Capital Ltd 2028	0.84%
7.93 % LIC Housing Finance Ltd. 2027	0.51%
7.62% NABARD 2028	0.50%
7.58% NABARD 2026	0.39%
9.35% Adani Ports & SEZ Ltd. 2026	0.34%
Others	0.02%
<b>Cash and Money Markets</b>	<b>1.28%</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 March 31,2025:</b>	52.8560
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	6.25%	-9.33%	4.08%	16.34%	10.82%	11.55%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	10.35%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

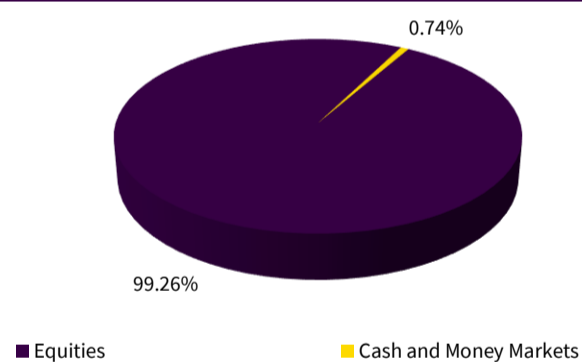
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	978.98
Debt	7.23
<b>Total</b>	<b>986.21</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

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

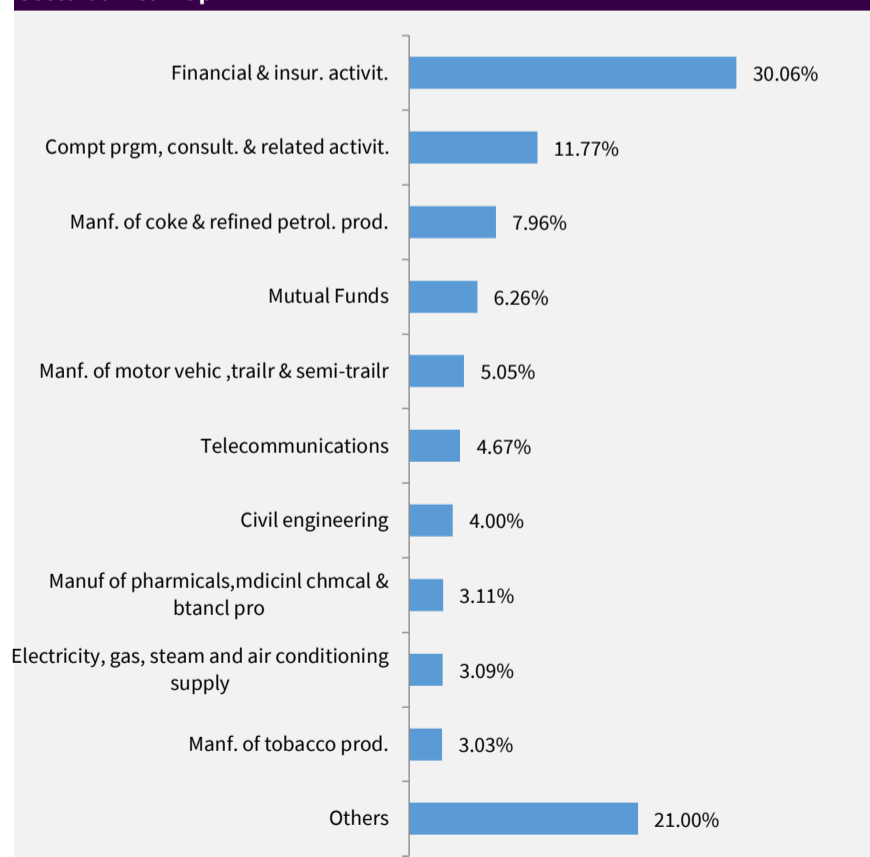
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.26%</b>
HDFC Bank Ltd.	9.75%
Reliance Industries Ltd.	7.96%
ICICI Bank Ltd.	7.67%
Infosys Ltd.	5.35%
Bharti Airtel Ltd.	4.67%
Larsen & Toubro Ltd.	4%
Tata Consultancy Services Ltd.	3.25%
ITC Ltd.	3.03%
Mahindra & Mahindra Ltd.	2.42%
State Bank of India	2.35%
Others	48.81%

**Cash and Money Markets**

0.74%

**Portfolio Total**

100.00%

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

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

\*\*Benchmark for this fund is 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 March 31,2025:</b>	43.4513
<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	6.17%	-9.40%	4.43%	15.64%	10.89%	10.12%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	10.35%

\* 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	78.12
Debt	0.45
<b>Total</b>	<b>78.57</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

### Security Name

### Net Asset (%)

Equities	99.46%
HDFC Bank Ltd.	9.86%
Reliance Industries Ltd.	7.97%
ICICI Bank Ltd.	6.05%
Infosys Ltd.	5.21%
Bharti Airtel Ltd.	4.29%
Larsen & Toubro Ltd.	3.78%
ITC Ltd.	3.52%
Tata Consultancy Services Ltd.	3.40%
HDFC Nifty Bank ETF	2.24%
Mahindra & Mahindra Ltd.	2.18%
Others	50.96%

### Cash and Money Markets

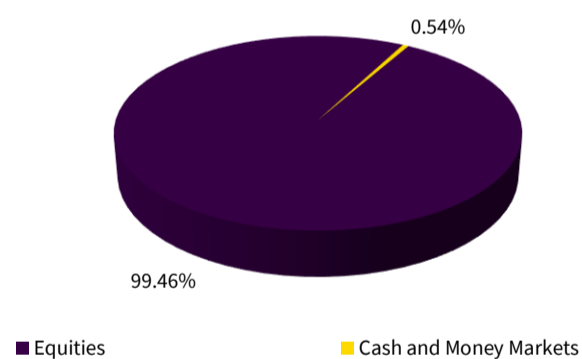
0.54%

### Portfolio Total

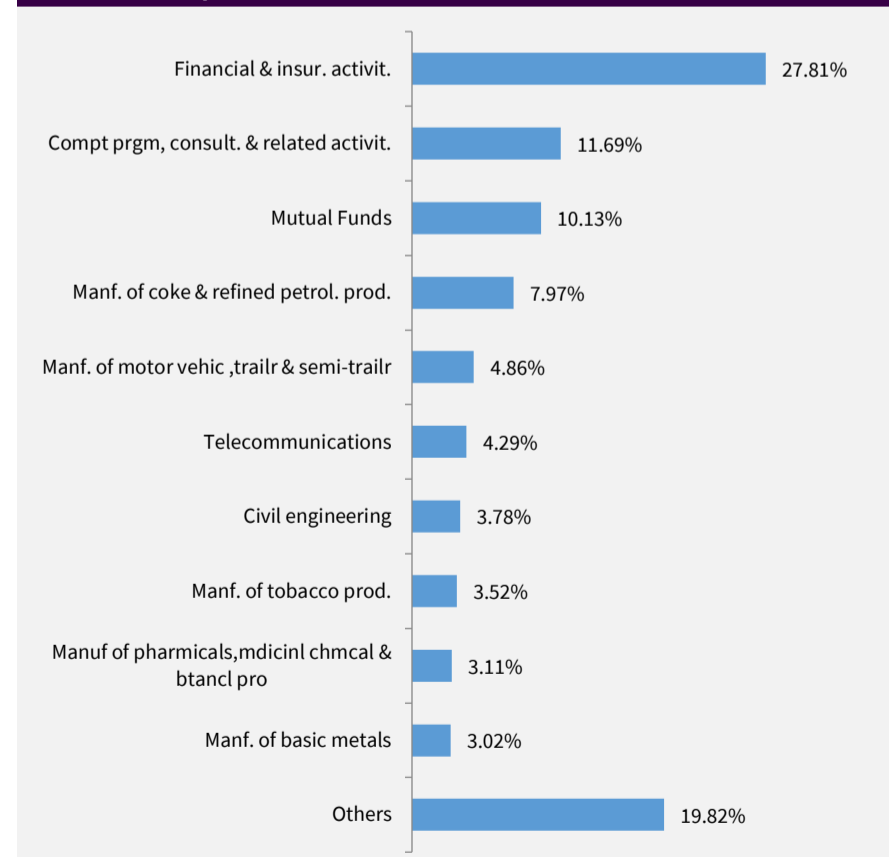
100.00%

### 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 March 31,2025:</b>	23.8441
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	0.54%	3.18%	6.71%	6.61%	5.99%	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%

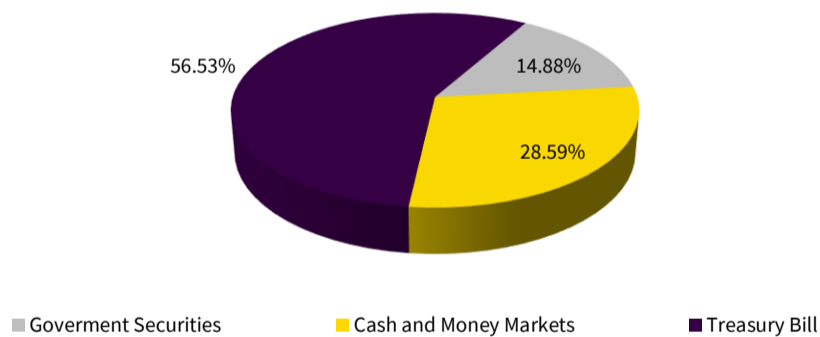
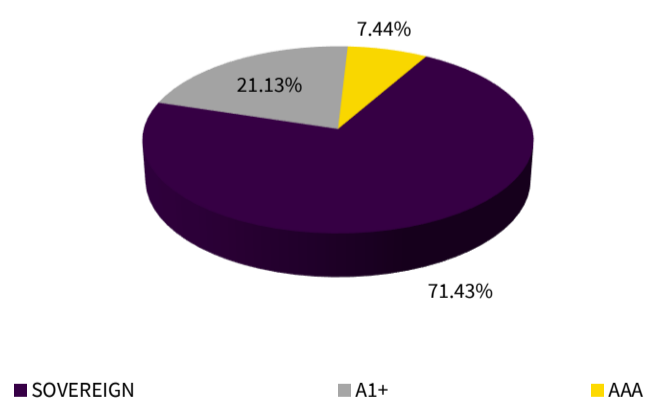
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

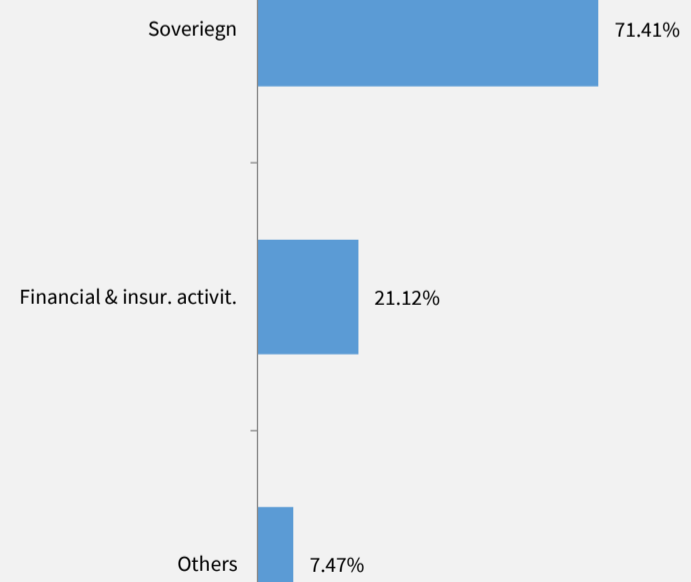
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	203.81
<b>Total</b>	<b>203.81</b>

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

Security Type	Duration
Fixed Income Investments	0.55

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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>71.41%</b>
364 Days Treasury Bill 2025	19.52%
07.18% Tamil Nadu SDL 2027	9.89%
182 Days Treasury Bill 2025	7.29%
364 Days Treasury Bill 2025	7.10%
364 Days Treasury Bill 2025	4.87%
364 Days Treasury Bill 2025	4.80%
364 Days Treasury Bill 2025	4.71%
364 Days Treasury Bill 2025	4.61%
07.64% Gujarat SDL 2027	2.50%
7.44% Haryana SDL 2027	2.49%
Others	3.63%

**Cash and Money Markets****28.59%****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

#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 March 31,2025:</b>	43.6109
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	13.04%	7.74%	14.57%	12.64%	9.13%	8.10%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	8.11%

\* 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	1.31
Debt	7.45
<b>Total</b>	<b>8.76</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.59

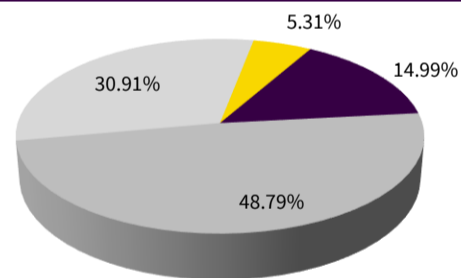
## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>14.99%</b>
HDFC Bank Ltd.	1.73%
ICICI Bank Ltd.	1.37%
Reliance Industries Ltd.	1.15%
Infosys Ltd.	0.82%
Bharti Airtel Ltd.	0.69%
Larsen & Toubro Ltd.	0.55%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.46%
State Bank of India	0.45%
Kotak Mahindra Bank Ltd.	0.42%
Others	6.82%
<b>Government Securities</b>	<b>48.79%</b>
6.79% GS 2034	10.44%
7.34% GS 2064	9.34%
7.23% GOI 2039	6.28%
07.09% GOI 2054	3.86%
07.37% GOI 2028	3.75%
7.42% HR SGS 2034	3.13%
7.68% GJ SGS 2030	2.80%
6.92% GS 2039	2.40%
7.52% HR SGS 2034	2.34%
7.42% TN SGS 2034	2.16%
Others	2.29%
<b>Corporate Bonds</b>	<b>30.91%</b>
8.43% Samman Capital Ltd 2028	11.48%
7.58% NABARD 2026	4.57%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.46%
7.95% HDFC BANK Ltd. 2026	3.45%
7.77% HDFC BANK LTD 2027	2.30%
7.44% NABARD 2028	2.29%
6.75% Piral Capital and Housing Finance Limited 2031	1.21%
7.62% NABARD 2028	1.15%
<b>Cash and Money Markets</b>	<b>5.31%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

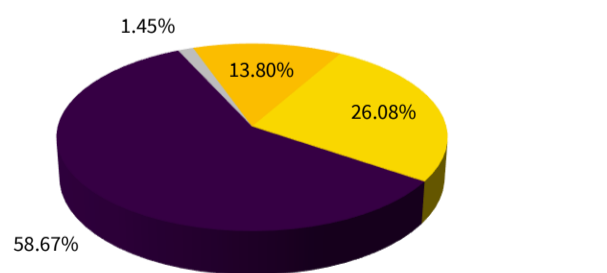
## Fund Annexure Details (Other Than Top 10 Securities)

## Asset Mix

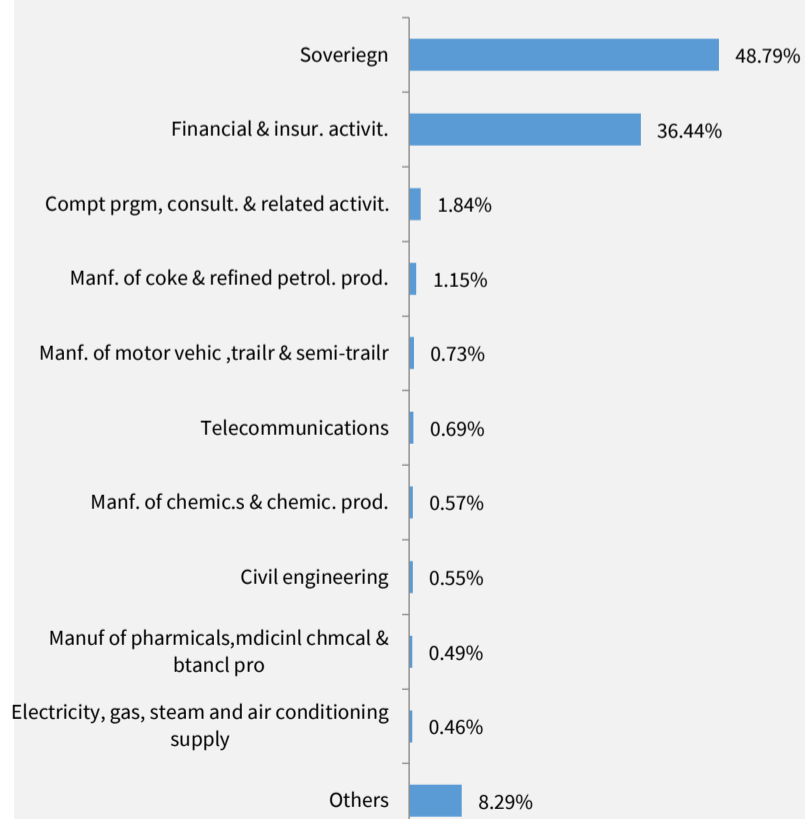


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

## Rating Profile



■ AAA ■ SOVEREIGN ■ AA ■ AA-

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 March 31,2025:</b>	34.7628
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	5.70%	3.58%	10.41%	10.59%	7.93%	7.53%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	7.84%

\* 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	1.50
Debt	8.53
<b>Total</b>	<b>10.02</b>

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

Security Type	Duration
Fixed Income Investments	6.07

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

Equities	14.95%
HDFC Bank Ltd.	1.72%
ICICI Bank Ltd.	1.36%
Reliance Industries Ltd.	1.14%
Infosys Ltd.	0.81%
Bharti Airtel Ltd.	0.69%
Larsen & Toubro Ltd.	0.55%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.46%
State Bank of India	0.45%
Kotak Mahindra Bank Ltd.	0.42%
Others	6.82%

**Government Securities****62.27%**

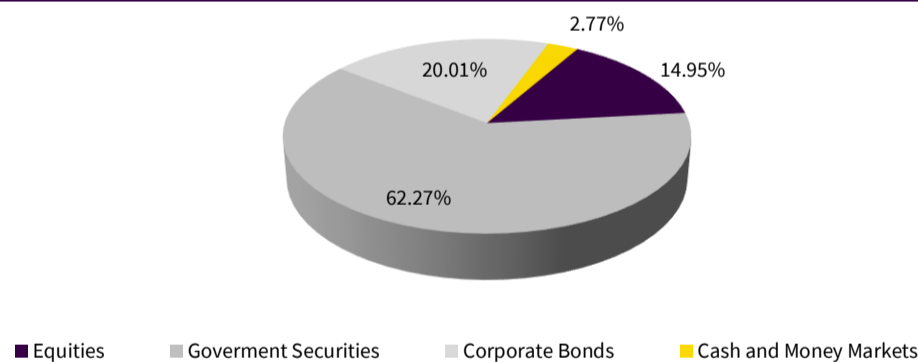
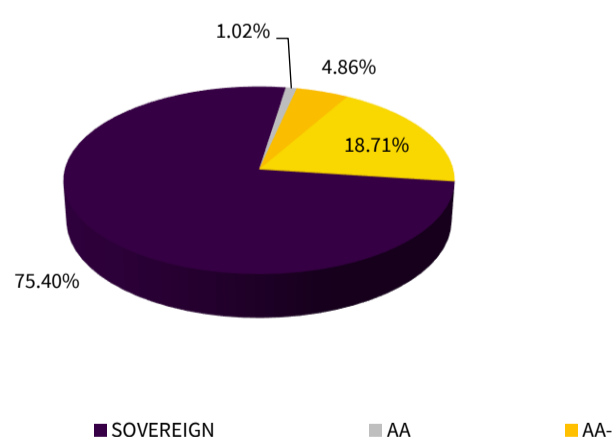
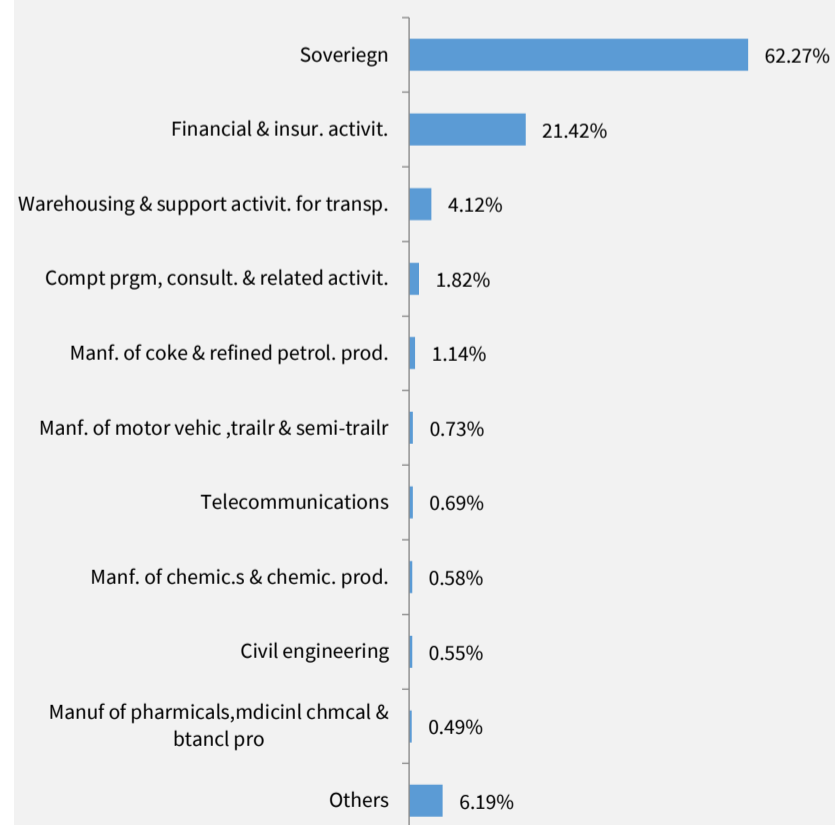
6.79% GS 2034	10.39%
7.34% GS 2064	8.17%
7.70% AP SGS 2029	7.63%
6.92% GS 2039	7.33%
7.23% GOI 2039	6.76%
07.37% GOI 2028	5.93%
07.09% GOI 2054	5.06%
07.18% GS 2033	2.66%
7.52% HR SGS 2034	2.49%
7.68% GJ SGS 2030	2.21%
Others	3.64%

**Corporate Bonds****20.01%**

7.93 % LIC Housing Finance Ltd. 2027	6.05%
9.35% Adani Ports & SEZ Ltd. 2026	4.08%
8.43% Samman Capital Ltd 2028	4.01%
7.95% HDFC BANK Ltd. 2026	3.02%
7.58% NABARD 2026	2%
6.75% Piramal Capital and Housing Finance Limited 2031	0.85%

**Cash and Money Markets****2.77%**

<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 March 31,2025:</b>	89.2386
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Sumit Singhanian, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	5.31%	-0.42%	8.38%	11.80%	8.27%	10.77%
Benchmark**	3.24%	-0.69%	7.80%	11.38%	8.33%	9.87%

\* 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.

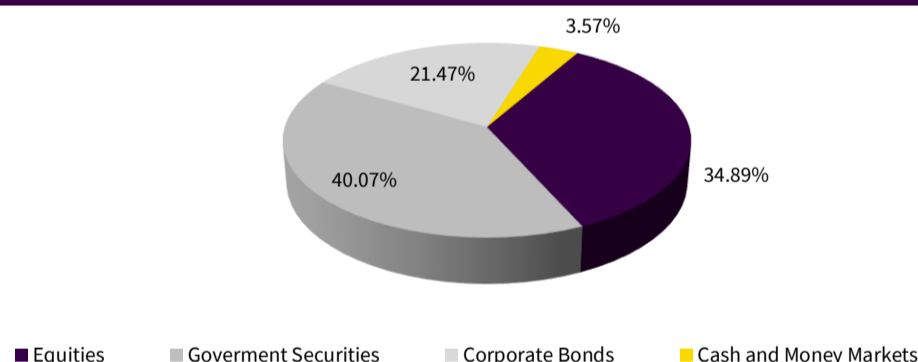
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.14
Debt	26.38
<b>Total</b>	<b>40.52</b>

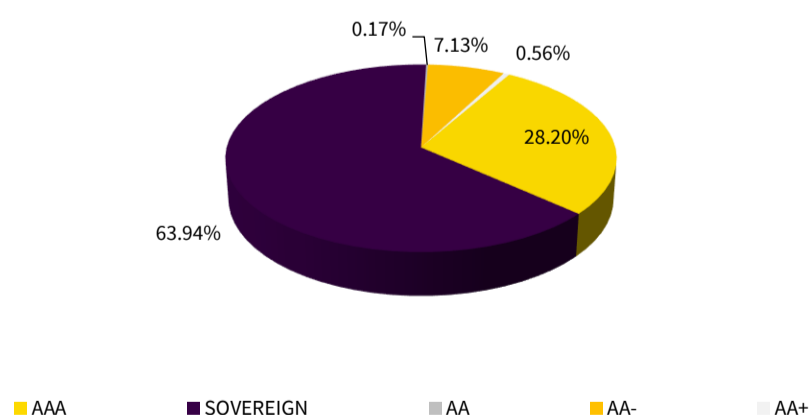
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.02

## Asset Mix



## Rating Profile

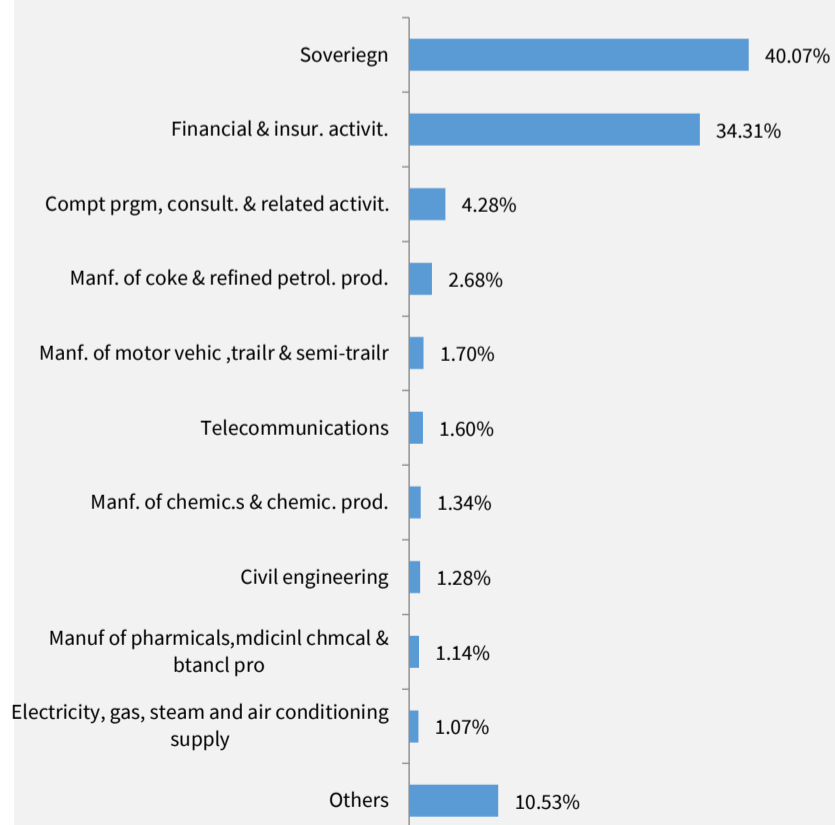


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.89%</b>
HDFC Bank Ltd.	4.02%
ICICI Bank Ltd.	3.18%
Reliance Industries Ltd.	2.68%
Infosys Ltd.	1.90%
Bharti Airtel Ltd.	1.60%
Larsen & Toubro Ltd.	1.28%
Tata Consultancy Services Ltd.	1.24%
Axis Bank Ltd.	1.08%
State Bank of India	1.04%
Kotak Mahindra Bank Ltd.	0.99%
Others	15.88%
<b>Government Securities</b>	<b>40.07%</b>
6.79% GS 2034	7.82%
7.34% GS 2064	7.55%
7.23% GOI 2039	4.75%
6.92% GS 2039	4.13%
07.09% GOI 2054	3.67%
7.42% HR SGS 2034	2.06%
7.70% AP SGS 2029	1.93%
7.68% GJ SGS 2030	1.77%
07.18% GS 2033	1.73%
7.52% HR SGS 2034	1.72%
Others	2.94%
<b>Corporate Bonds</b>	<b>21.47%</b>
8.43% Samman Capital Ltd 2028	4.47%
7.93 % LIC Housing Finance Ltd. 2027	3.49%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.37%
7.62% NABARD 2028	2.74%
7.95% HDFC BANK Ltd. 2026	2.49%
7.77% HDFC BANK LTD 2027	1.74%
7.44% NABARD 2028	1.73%
7.58% NABARD 2026	0.99%
9.20% Shriram Finance 2026	0.35%
6.75% Piramal Capital and Housing Finance Limited 2031	0.10%
<b>Cash and Money Markets</b>	<b>3.57%</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 March 31,2025:</b>	63.4443
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	5.26%	-3.49%	6.63%	12.81%	8.82%	10.15%
Benchmark**	4.18%	-3.25%	7.13%	12.96%	9.05%	10.45%

\* 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.

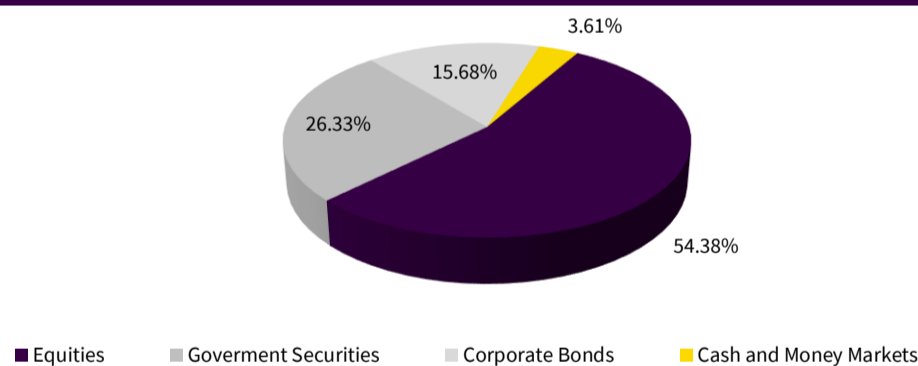
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	21.36
Debt	17.89
<b>Total</b>	<b>39.25</b>

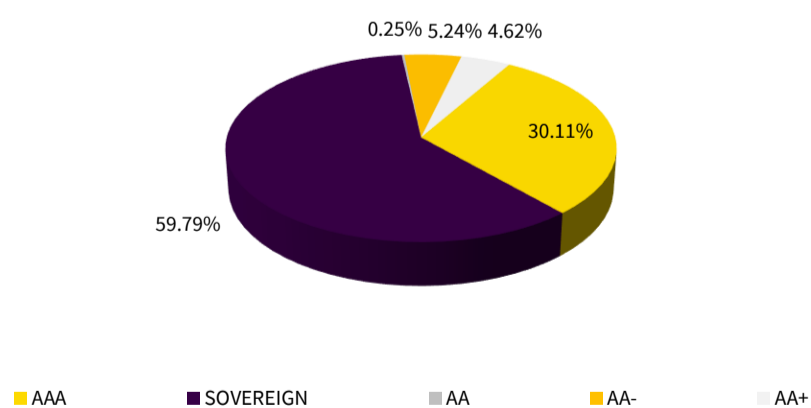
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.85

## Asset Mix



## Rating Profile

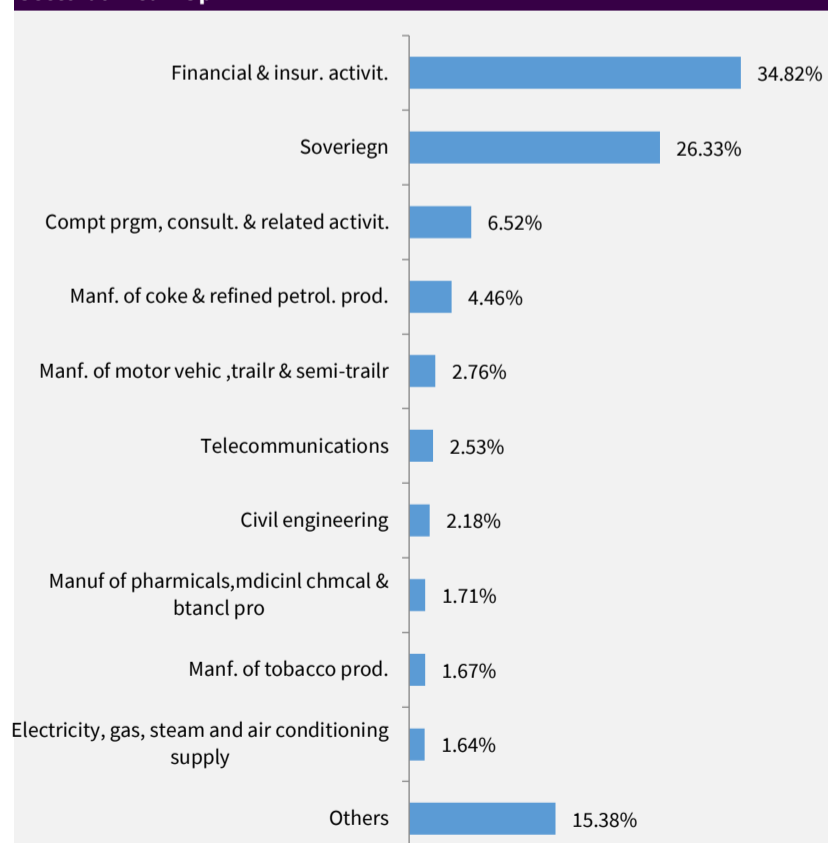


## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>54.38%</b>
HDFC Bank Ltd.	6.44%
ICICI Bank Ltd.	4.71%
Reliance Industries Ltd.	4.34%
Infosys Ltd.	2.92%
Bharti Airtel Ltd.	2.53%
Larsen & Toubro Ltd.	2.18%
Tata Consultancy Services Ltd.	1.85%
ITC Ltd.	1.67%
Axis Bank Ltd.	1.60%
State Bank of India	1.51%
Others	24.63%
<b>Government Securities</b>	<b>26.33%</b>
7.34% GS 2064	5.93%
6.79% GS 2034	5.40%
7.23% GOI 2039	3.24%
07.09% GOI 2054	2.21%
6.92% GS 2039	2.18%
07.18% GS 2033	1.71%
7.42% HR SGS 2034	1.70%
7.52% HR SGS 2034	1.21%
7.68% GJ SGS 2030	1.12%
7.42% TN SGS 2034	0.89%
Others	0.74%
<b>Corporate Bonds</b>	<b>15.68%</b>
7.93 % LIC Housing Finance Ltd. 2027	3.61%
8.43% Samman Capital Ltd 2028	2.31%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.24%
7.95% HDFC BANK Ltd. 2026	1.80%
7.44% NABARD 2028	1.53%
7.62% NABARD 2028	1.28%
9.20% Shriram Finance 2026	1.26%
7.58% NABARD 2026	0.77%
8.75% Shriram Finance 2026	0.77%
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%
<b>Cash and Money Markets</b>	<b>3.61%</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 March 31,2025:</b>	50.8328
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	6.21%	-9.05%	5.19%	16.61%	11.74%	9.94%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	9.55%

\* 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%

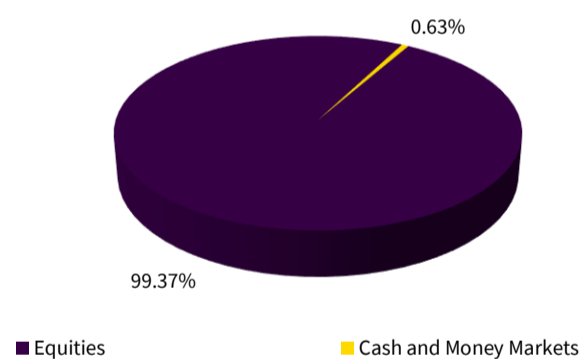
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

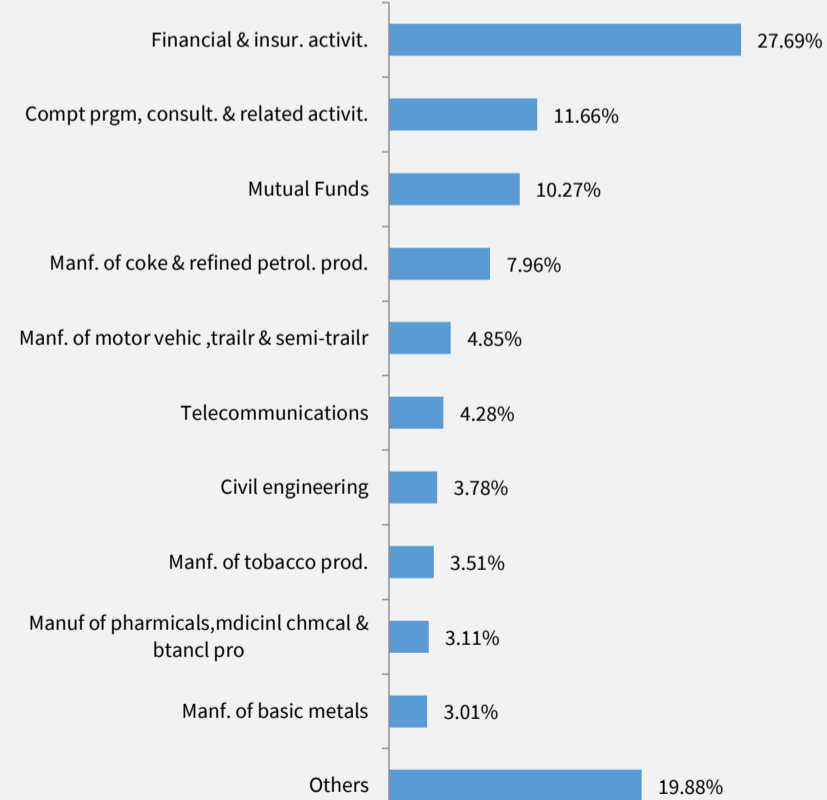
Asset Class	AUM (in Cr.)
Equity	114.37
Debt	0.69
<b>Total</b>	<b>115.06</b>

**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.	9.81%
Reliance Industries Ltd.	7.96%
ICICI Bank Ltd.	6.05%
Infosys Ltd.	5.20%
Bharti Airtel Ltd.	4.28%
Larsen & Toubro Ltd.	3.78%
ITC Ltd.	3.51%
Tata Consultancy Services Ltd.	3.39%
HDFC Nifty Bank ETF	2.30%
Mahindra & Mahindra Ltd.	2.17%
Others	50.92%

**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:** 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 March 31,2025:</b>	34.9409
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Sumit Singhania

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	10.70%	-12.30%	1.95%	27.70%	17.67%	8.59%
Benchmark**	10.91%	-11.89%	3.49%	30.52%	20.11%	6.20%

\* 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.

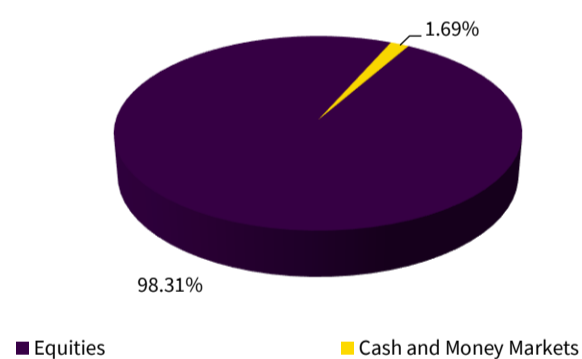
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.37
Debt	0.08
<b>Total</b>	<b>4.45</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>98.31%</b>
Larsen & Toubro Ltd.	9.56%
Bharti Airtel Ltd.	9.51%
Reliance Industries Ltd.	9.43%
Ultratech Cement Ltd.	6.60%
NTPC Ltd.	5.01%
InterglobeAviation Ltd.	4.94%
Grasim Industries Ltd.	4.94%
Oil & Natural Gas Corpn Ltd.	4.72%
Adani Ports and Special Economic Zone Ltd.	4.30%
Power Grid Corporation of India Ltd.	3.90%
Others	35.40%
<b>Cash and Money Markets</b>	<b>1.69%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	12.24%
Manf. of coke & refined petrol. prod.	12.08%
Telecommunications	11.21%
Manf. of other non-metallic mineral prod.	10.36%
Civil engineering	9.56%
HUMAN HEALTH ACTIVITIES	5.62%
Manf. of textiles	4.94%
Air transport	4.94%
Extrac. of crude petrol. & natural gas	4.72%
Warehousing & support activit. for transp.	4.30%
Others	20.03%

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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on March 31,2025:</b>	40.6701
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Sumit Singhania

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

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	15.02%	-14.37%	0.02%	38.44%	29.56%	9.68%
Benchmark**	15.01%	-14.54%	0.09%	38.71%	28.54%	4.25%

\* 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%

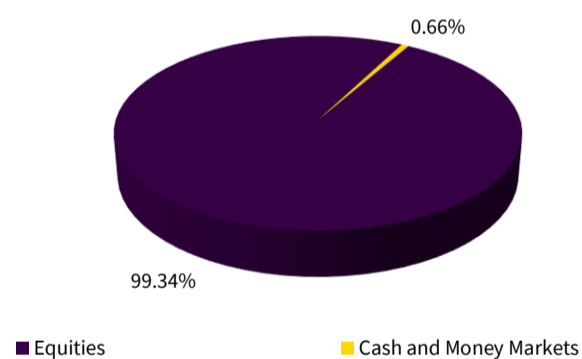
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

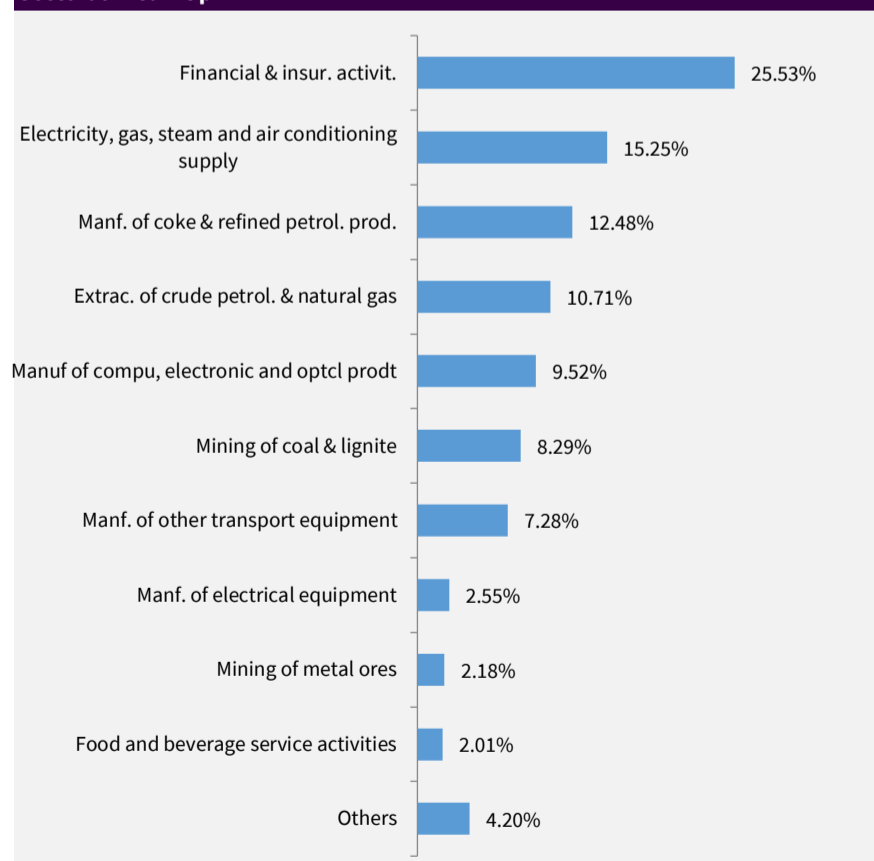
Asset Class	AUM (in Cr.)
Equity	11.78
Debt	0.08
<b>Total</b>	<b>11.86</b>

**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>99.34%</b>
Bharat Electronics Ltd.	9.52%
State Bank of India	9.48%
Oil & Natural Gas Corpn Ltd.	8.77%
Coal India Ltd.	8.29%
Hindustan Aeronautics Ltd.	7.28%
NTPC Ltd.	6.89%
Power Grid Corporation of India Ltd.	5.39%
Bharat Petroleum Corporation Ltd.	4.94%
Indian Oil Corporation Ltd.	4.37%
Hindustan Petroleum Corporation Ltd.	3.17%
Others	31.24%
<b>Cash and Money Markets</b>	<b>0.66%</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 PSU wef 1st March 2025 from BSE PSU 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:** 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 March 31,2025:</b>	28.5150
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	11.19%	6.11%	12.70%	11.45%	8.41%	7.14%
Benchmark**	2.31%	1.91%	8.40%	9.75%	7.55%	8.39%

\* 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	0.32
Debt	1.82
<b>Total</b>	<b>2.14</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.39

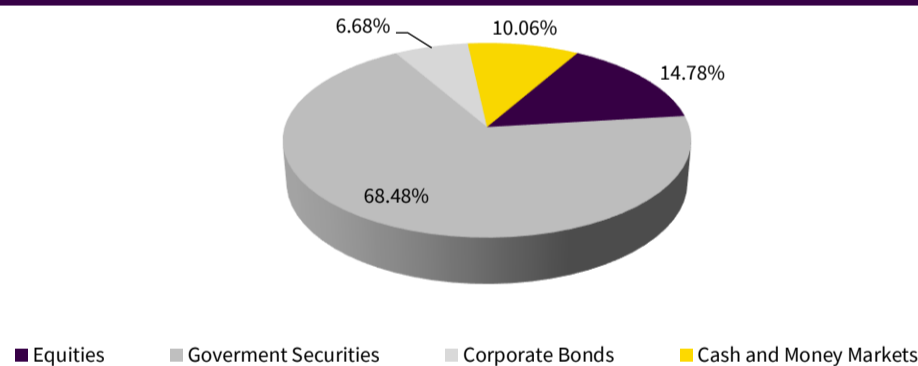
## Security Name

## Net Asset (%)

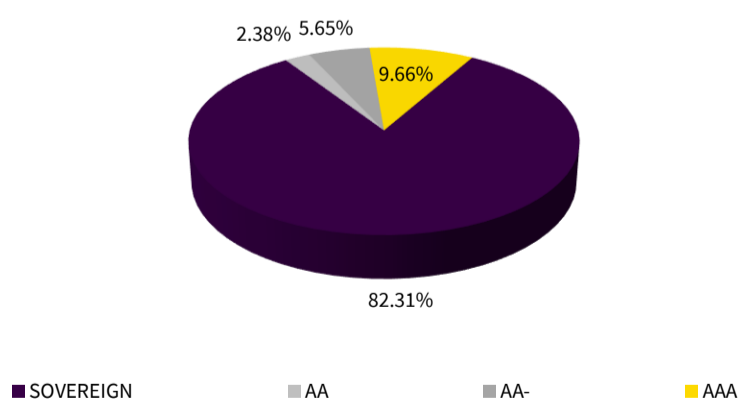
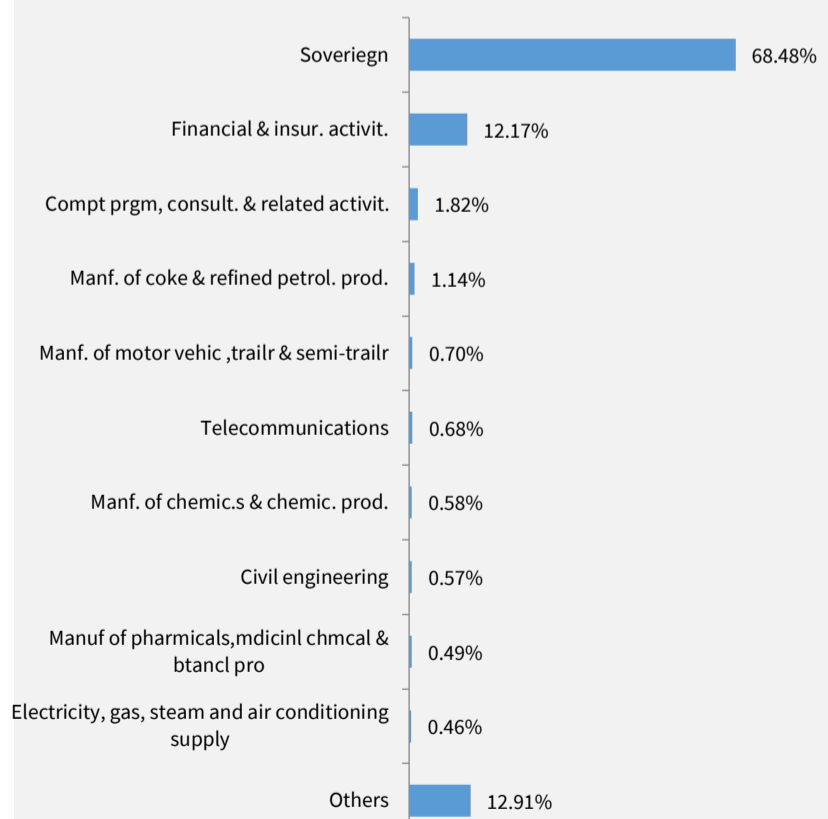
Security Name	Net Asset (%)
<b>Equities</b>	<b>14.78%</b>
HDFC Bank Ltd.	1.72%
ICICI Bank Ltd.	1.36%
Reliance Industries Ltd.	1.14%
Infosys Ltd.	0.81%
Bharti Airtel Ltd.	0.68%
Larsen & Toubro Ltd.	0.57%
Tata Consultancy Services Ltd.	0.52%
Axis Bank Ltd.	0.47%
State Bank of India	0.45%
Kotak Mahindra Bank Ltd.	0.43%
Others	6.63%
<b>Government Securities</b>	<b>68.48%</b>
6.79% GS 2034	10.20%
7.34% GS 2064	9.39%
07.37% GOI 2028	8.99%
7.70% AP SGS 2029	8.88%
07.09% GOI 2054	6.82%
6.92% GS 2039	5.87%
7.23% GOI 2039	5.39%
07.18% GS 2033	3.92%
7.42% TN SGS 2034	2.94%
7.42% HR SGS 2034	2.74%
Others	3.34%
<b>Corporate Bonds</b>	<b>6.68%</b>
8.43% Samman Capital Ltd 2028	4.70%
6.75% Piramal Capital and Housing Finance Limited 2031	1.98%
<b>Cash and Money Markets</b>	<b>10.06%</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 March 31,2025:</b>	33.4100
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Sumit Singhania, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	3.33%	-1.42%	7.44%	11.36%	8.03%	8.27%
Benchmark**	3.24%	-0.69%	7.80%	11.38%	8.33%	9.18%

\* 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	1.72
Debt	3.21
<b>Total</b>	<b>4.93</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.90

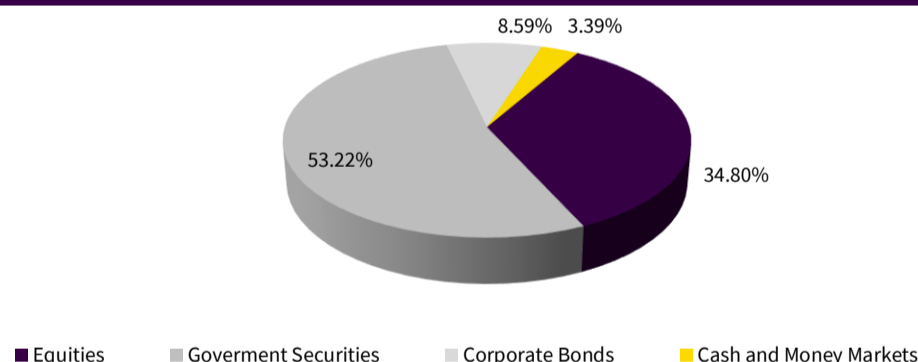
## Security Name

## Net Asset (%)

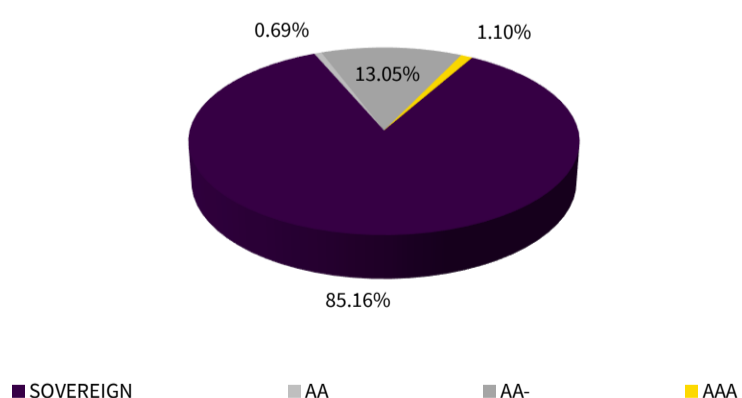
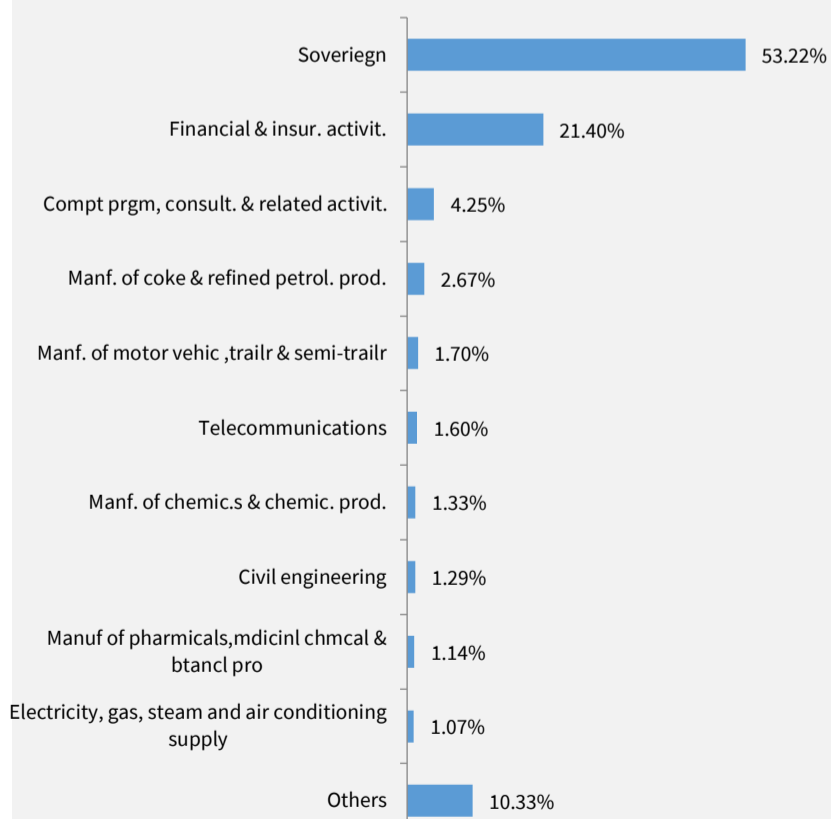
Security Name	Net Asset (%)
<b>Equities</b>	<b>34.80%</b>
HDFC Bank Ltd.	4.01%
ICICI Bank Ltd.	3.17%
Reliance Industries Ltd.	2.67%
Infosys Ltd.	1.89%
Bharti Airtel Ltd.	1.60%
Larsen & Toubro Ltd.	1.29%
Tata Consultancy Services Ltd.	1.23%
Axis Bank Ltd.	1.08%
State Bank of India	1.04%
Kotak Mahindra Bank Ltd.	0.99%
Others	15.83%
<b>Government Securities</b>	<b>53.22%</b>
7.34% GS 2064	7.83%
6.92% GS 2039	7.62%
6.79% GS 2034	7.24%
07.37% GOI 2028	7.05%
07.09% GOI 2054	6.42%
7.70% AP SGS 2029	4.33%
7.23% GOI 2039	4%
7.52% HR SGS 2034	1.97%
7.42% HR SGS 2034	1.67%
07.18% GS 2033	1.53%
Others	3.56%
<b>Corporate Bonds</b>	<b>8.59%</b>
8.43% Samman Capital Ltd 2028	8.16%
6.75% Piramal Capital and Housing Finance Limited 2031	0.43%
<b>Cash and Money Markets</b>	<b>3.39%</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 growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

<b>NAV as on March 31,2025:</b>	38.9318
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	5.97%	-2.84%	7.32%	13.03%	9.10%	9.36%
Benchmark**	4.18%	-3.25%	7.13%	12.96%	9.05%	9.75%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.45
Debt	4.47
<b>Total</b>	<b>9.91</b>

Modified Duration<sup>#</sup>

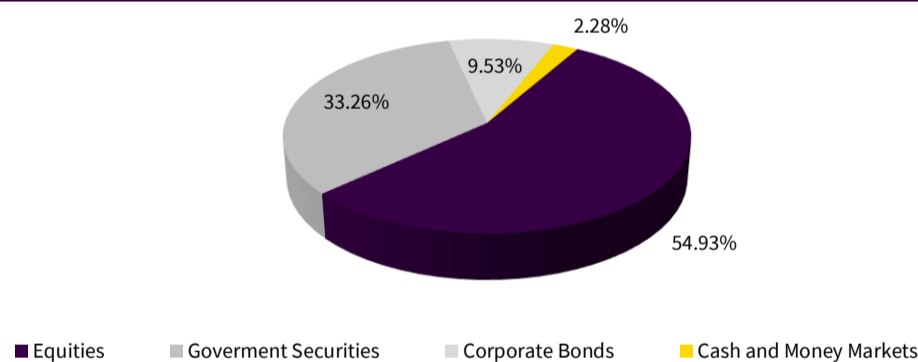
Security Type	Duration
Fixed Income Investments	6.61

## Security Name

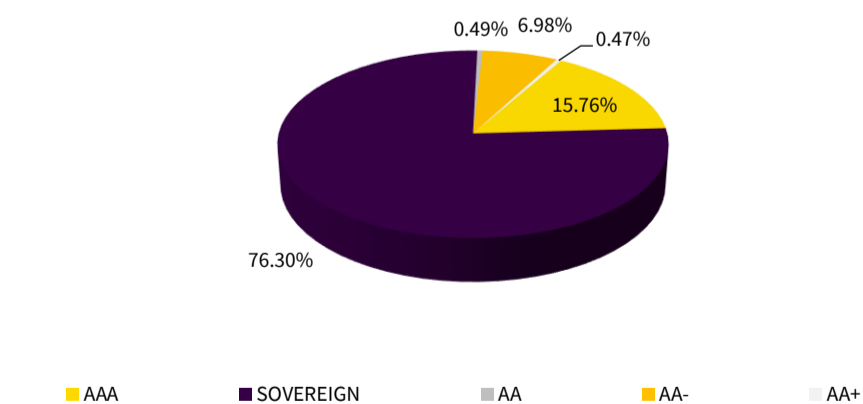
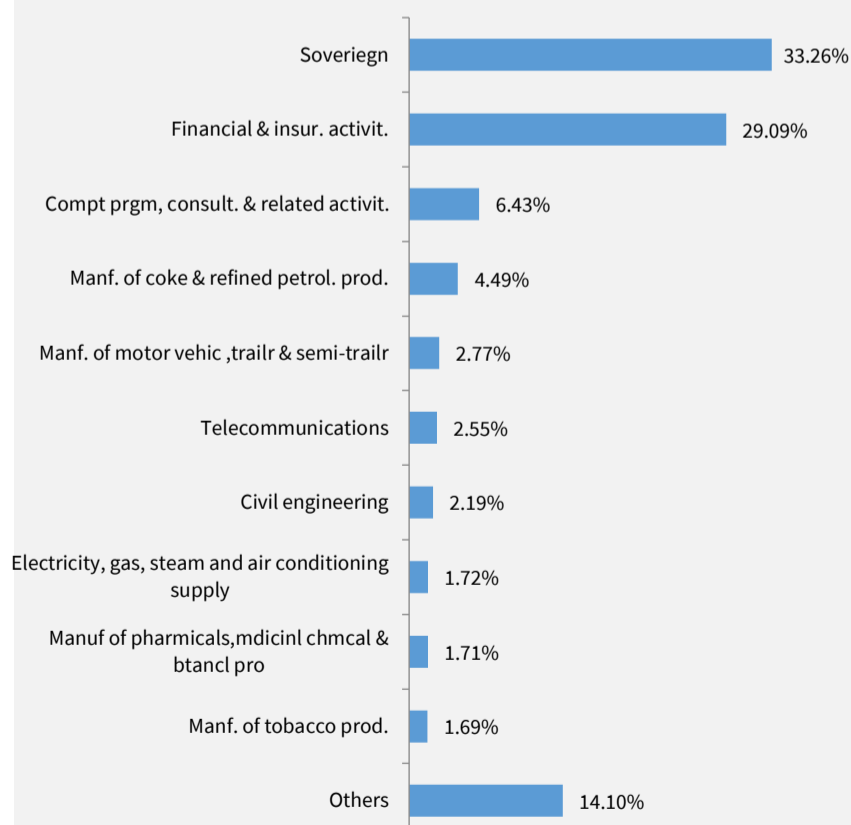
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>54.93%</b>
HDFC Bank Ltd.	6.50%
ICICI Bank Ltd.	4.91%
Reliance Industries Ltd.	4.37%
Infosys Ltd.	2.94%
Bharti Airtel Ltd.	2.55%
Larsen & Toubro Ltd.	2.19%
Tata Consultancy Services Ltd.	1.87%
ITC Ltd.	1.69%
Kotak Mahindra Bank Ltd.	1.57%
State Bank of India	1.52%
Others	24.82%
<b>Government Securities</b>	<b>33.26%</b>
7.34% GS 2064	5.47%
6.79% GS 2034	5.39%
07.09% GOI 2054	4.45%
7.23% GOI 2039	3.58%
7.70% AP SGS 2029	3.43%
6.92% GS 2039	2.59%
07.37% GOI 2028	1.69%
7.42% HR SGS 2034	1.67%
7.68% GJ SGS 2030	1.31%
07.18% GS 2033	1.18%
Others	2.50%
<b>Corporate Bonds</b>	<b>9.53%</b>
7.93 % LIC Housing Finance Ltd. 2027	3.06%
8.43% Samman Capital Ltd 2028	3.04%
7.95% HDFC BANK Ltd. 2026	1.02%
7.44% NABARD 2028	1.01%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	0.99%
6.75% Piramal Capital and Housing Finance Limited 2031	0.21%
9.20% Shriram Finance 2026	0.20%
<b>Cash and Money Markets</b>	<b>2.28%</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 investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50

The risk profile for this fund is High

**NAV as on March 31,2025:** 48.5010

**Inception Date:** 25-Jan-10

**Fund Manager:** Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	6.23%	-9.18%	4.64%	15.94%	11.30%	10.96%
Benchmark**	6.30%	-8.88%	5.34%	16.37%	10.42%	10.72%

\* 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%

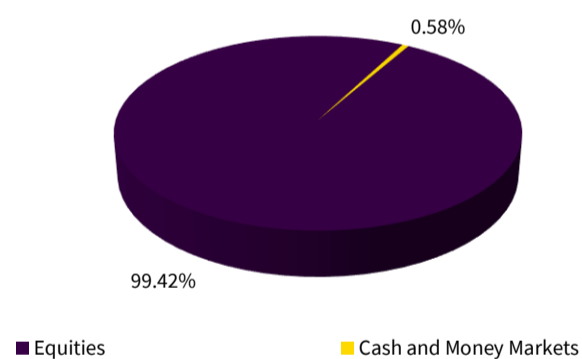
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

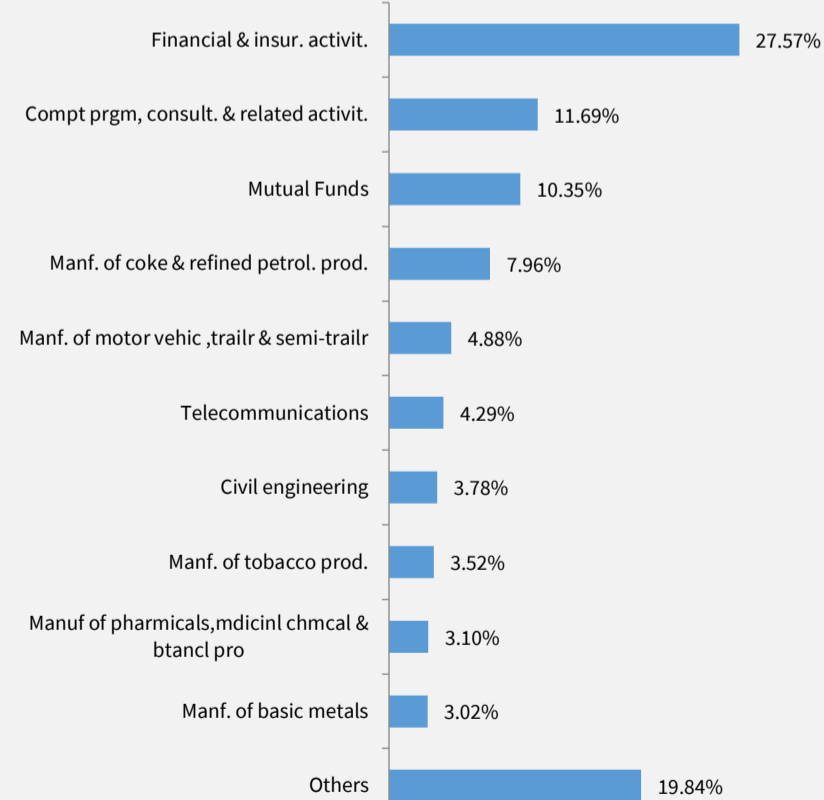
Asset Class	AUM (in Cr.)
Equity	25.93
Debt	0.16
<b>Total</b>	<b>26.09</b>

**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>99.42%</b>
HDFC Bank Ltd.	9.82%
Reliance Industries Ltd.	7.96%
ICICI Bank Ltd.	6.08%
Infosys Ltd.	5.21%
Bharti Airtel Ltd.	4.29%
Larsen & Toubro Ltd.	3.78%
ITC Ltd.	3.52%
Tata Consultancy Services Ltd.	3.40%
HDFC Nifty Bank ETF	2.33%
Mahindra & Mahindra Ltd.	2.18%
Others	50.85%

**Cash and Money Markets****0.58%****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 March 31,2025:</b>	10.0157
<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 <sup>*</sup>	3 Years <sup>*</sup>	Inception <sup>*</sup>
Portfolio return	7.33%	-14.55%	4.00%	--	--	0.14%
Benchmark**	7.54%	-13.75%	7.65%	--	--	3.72%

\* 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%

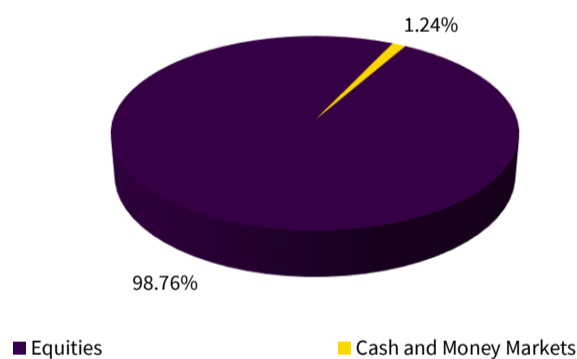
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

**Asset Class Wise AUM**

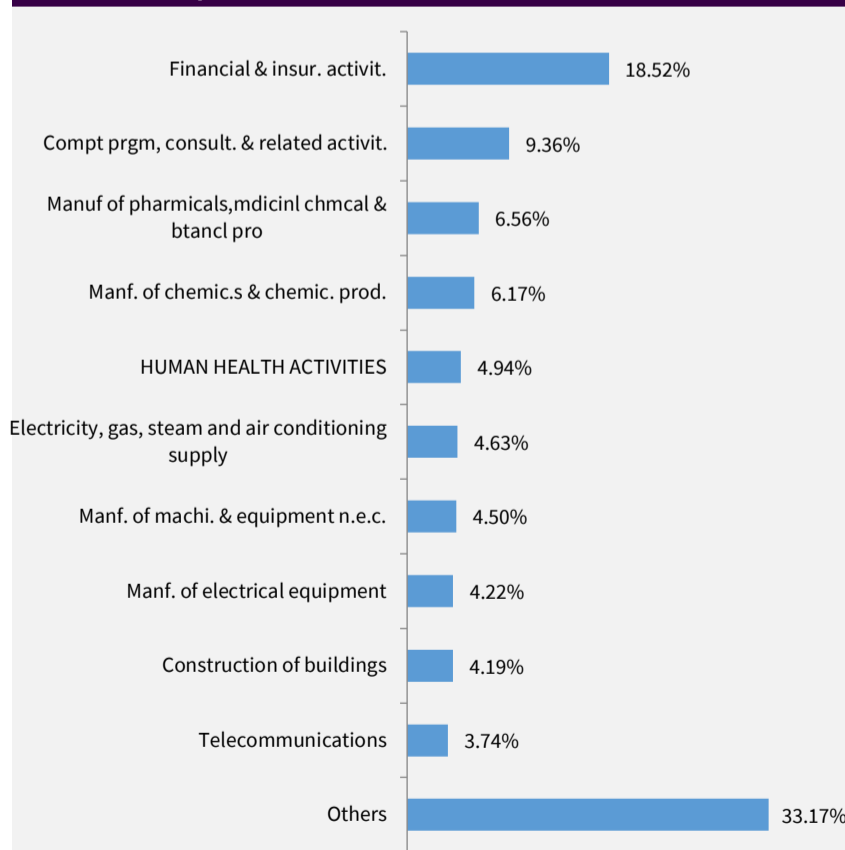
Asset Class	AUM (in Cr.)
Equity	69.91
Debt	0.86
<b>Total</b>	<b>70.77</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

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

Equities	98.76%
Max Healthcare Institute Ltd.	4.94%
BSE Limited	4.17%
Persistent Systems Ltd.	3.44%
PB Fintech Ltd.	3.24%
Coforge Ltd.	3.17%
Dixon Technologies (India) Ltd.	3.13%
Lupin Ltd.	3.01%
Federal Bank Ltd.	2.86%
Indus Towers Ltd.	2.68%
SRF Ltd.	2.59%
Others	65.53%

**Cash and Money Markets****1.24%****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 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>Equities</b>	<b>6.87%</b>
ITC Ltd.	0.37%
Bajaj Finance Ltd.	0.34%
Mahindra & Mahindra Ltd.	0.33%
Hindustan Unilever Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.27%
HCL Technologies Ltd.	0.25%
Maruti Suzuki India Ltd.	0.20%
Tata Motors Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Titan Company Ltd.	0.18%
Bharat Electronics Ltd.	0.16%
Tata Steel Ltd.	0.16%
Asian Paints Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Zomato Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
TRENT LIMITED	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Shriram Finance Ltd.	0.14%
Grasim Industries Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Coal India Ltd.	0.12%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Cholamandalam Investment and Finance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.08%
SBI Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>1.43%</b>
7.04% GS 2029	1.24%
7.70% AP SGS 2029	0.19%
<b>Corporate Bonds</b>	<b>1.07%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.64%
9.20% Shriram Finance 2026	0.43%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>6.68%</b>
ITC Ltd.	0.36%
Bajaj Finance Ltd.	0.33%
Mahindra & Mahindra Ltd.	0.32%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.27%
NTPC Ltd.	0.26%
HCL Technologies Ltd.	0.24%
Maruti Suzuki India Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Tata Motors Ltd.	0.19%
Titan Company Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Tata Steel Ltd.	0.15%
Asian Paints Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
TRENT LIMITED	0.14%
Zomato Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
JSW Steel Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Shriram Finance Ltd.	0.13%
Nestle India Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
HDFC Life Insurance Company Ltd.	0.08%
SBI Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises 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%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>1.89%</b>
7.04% GS 2029	1.30%
07.18% GS 2033	0.59%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.79%</b>
ITC Ltd.	0.85%
Bajaj Finance Ltd.	0.78%
Mahindra & Mahindra Ltd.	0.77%
Hindustan Unilever Ltd.	0.68%
Sun Pharmaceuticals Industries Ltd.	0.65%
NTPC Ltd.	0.62%
HCL Technologies Ltd.	0.57%
Maruti Suzuki India Ltd.	0.47%
Tata Motors Ltd.	0.46%
Power Grid Corporation of India Ltd.	0.45%
Titan Company Ltd.	0.41%
Bharat Electronics Ltd.	0.37%
Tata Steel Ltd.	0.36%
Bajaj Finance Ltd.	0.35%
Ultratech Cement Ltd.	0.35%
Asian Paints Ltd.	0.34%
Zomato Ltd.	0.34%
Hindalco Industries Ltd.	0.34%
TRENT LIMITED	0.32%
Oil & Natural Gas Corpn Ltd.	0.32%
Shriram Finance Ltd.	0.32%
Grasim Industries Ltd.	0.32%
Tech Mahindra Ltd.	0.31%
JSW Steel Ltd.	0.30%
Bajaj Auto Ltd.	0.30%
Godrej Consumer Product Ltd.	0.30%
Nestle India Ltd.	0.29%
Coal India Ltd.	0.28%
Cipla Ltd.	0.26%
Wipro Ltd.	0.25%
Eicher Motors Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Dr Reddys Laboratories Ltd.	0.23%
Tata Consumer Products Ltd.	0.23%
Jio Financial Services Limited	0.23%
Cholamandalam Investment and Finance Company Ltd.	0.22%
HDFC Life Insurance Company Ltd.	0.18%
SBI Life Insurance Company Ltd.	0.18%
Hero MotoCorp Ltd.	0.17%
Federal Bank Ltd.	0.17%
Varun Beverages Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Godrej Properties Ltd.	0.14%
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%
IndusInd Bank Ltd.	0.08%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>2.37%</b>
07.18% GS 2033	1.38%
7.04% GS 2029	0.99%
<b>Corporate Bonds</b>	<b>0.14%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.38%</b>
State Bank of India	2.06%
Mahindra & Mahindra Ltd.	1.84%
Bajaj Finance Ltd.	1.77%
Sun Pharmaceuticals Industries Ltd.	1.33%
Hindustan Unilever Ltd.	1.33%
NTPC Ltd.	1.28%
HCL Technologies Ltd.	1.20%
Maruti Suzuki India Ltd.	1.09%
Ultratech Cement Ltd.	1.02%
Power Grid Corporation of India Ltd.	0.93%
Titan Company Ltd.	0.91%
Tata Motors Ltd.	0.90%
Bharat Electronics Ltd.	0.86%
Tata Steel Ltd.	0.85%
Shriram Finance Ltd.	0.85%
TRENT LIMITED	0.75%
JSW Steel Ltd.	0.72%
Grasim Industries Ltd.	0.72%
Zomato Ltd.	0.71%
Hindalco Industries Ltd.	0.68%
Adani Ports and Special Economic Zone Ltd.	0.66%
Bajaj Finance Ltd.	0.64%
Tech Mahindra Ltd.	0.64%
Bajaj Auto Ltd.	0.61%
Coal India Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.58%
Wipro Ltd.	0.53%
Eicher Motors Ltd.	0.53%
Apollo Hospitals Enterprise Ltd.	0.51%
Nestle India Ltd.	0.51%
Asian Paints Ltd.	0.48%
HDFC Nifty Bank ETF	0.41%
HDFC Life Insurance Company Ltd.	0.41%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.34%
Cipla Ltd.	0.34%
Hero MotoCorp Ltd.	0.33%
Indian Hotels Ltd.	0.30%
InterglobeAviation Ltd.	0.26%
ICICI Prudential Mutual Fund	0.22%
Blue Star Ltd.	0.21%
Brigade Enterprises Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
Britannia Industries Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.17%
United Spirits Ltd.	0.16%
JSW Energy Ltd.	0.16%
Adani Enterprises Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Varun Beverages Ltd.	0.16%
ICICI Lombard General Insurance Company Ltd.	0.16%
Godrej Consumer Product Ltd.	0.16%
Lupin Ltd.	0.15%
Suzlon Energy Ltd.	0.12%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.10%
The Phoenix Mills Ltd.	0.07%
Aditya Birla Sun Life Mutual Fund	0.06%
Polycab India Ltd.	0.06%
Federal Bank Ltd.	0.04%
<b>Government Securities</b>	<b>0.39%</b>
7.04% GS 2029	0.39%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.86%</b>
Bajaj Finance Ltd.	2.34%
Axis Bank Ltd.	2.19%
Kotak Mahindra Bank Ltd.	2.06%
Sun Pharmaceuticals Industries Ltd.	1.82%
Hindustan Unilever Ltd.	1.79%
NTPC Ltd.	1.73%
HCL Technologies Ltd.	1.61%
Maruti Suzuki India Ltd.	1.46%
SBI Mutual Fund	1.45%
Ultratech Cement Ltd.	1.37%
Titan Company Ltd.	1.23%
UTI Mutual Fund	1.22%
Power Grid Corporation of India Ltd.	1.20%
Tata Motors Ltd.	1.20%
Bharat Electronics Ltd.	1.16%
Nippon India Mutual Fund	1.14%
Tata Steel Ltd.	1.11%
ICICI Prudential Mutual Fund	1.08%
Shriram Finance Ltd.	1.03%
TRENT LIMITED	1.01%
Grasim Industries Ltd.	0.94%
HDFC Nifty Bank ETF	0.93%
JSW Steel Ltd.	0.91%
Hindalco Industries Ltd.	0.91%
Adani Ports and Special Economic Zone Ltd.	0.88%
Tech Mahindra Ltd.	0.86%
Bajaj Finance Ltd.	0.85%
Bajaj Auto Ltd.	0.83%
Coal India Ltd.	0.78%
Oil & Natural Gas Corpn Ltd.	0.76%
Wipro Ltd.	0.72%
Eicher Motors Ltd.	0.71%
Nestle India Ltd.	0.69%
Apollo Hospitals Enterprise Ltd.	0.67%
Asian Paints Ltd.	0.62%
HDFC Life Insurance Company Ltd.	0.55%
SBI Life Insurance Company Ltd.	0.55%
Tata Consumer Products Ltd.	0.52%
Dr Reddys Laboratories Ltd.	0.46%
Cipla Ltd.	0.46%
Hero MotoCorp Ltd.	0.43%
Indian Hotels Ltd.	0.37%
InterglobeAviation Ltd.	0.31%
Blue Star Ltd.	0.27%
Divis Laboratories Ltd.	0.25%
Brigade Enterprises Ltd.	0.24%
ICICI Lombard General Insurance Company Ltd.	0.22%
United Spirits Ltd.	0.21%
Zomato Ltd.	0.21%
Adani Enterprises Ltd.	0.20%
Varun Beverages Ltd.	0.20%
Suzlon Energy Ltd.	0.20%
Lupin Ltd.	0.20%
Muthoot Finance Ltd.	0.19%
IndusInd Bank Ltd.	0.15%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.15%
JSW Energy Ltd.	0.13%
Polycab India Ltd.	0.08%
Aditya Birla Sun Life Mutual Fund	0.05%
Federal Bank Ltd.	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>51.08%</b>
Bajaj Finance Ltd.	2.15%
Nippon India Mutual Fund	2.06%
Kotak Mahindra Bank Ltd.	2.04%
Axis Bank Ltd.	1.99%
Aditya Birla Sun Life Mutual Fund	1.92%
Hindustan Unilever Ltd.	1.85%
State Bank of India	1.82%
Sun Pharmaceuticals Industries Ltd.	1.72%
UTI Mutual Fund	1.57%
HCL Technologies Ltd.	1.56%
NTPC Ltd.	1.56%
Maruti Suzuki India Ltd.	1.40%
Tata Motors Ltd.	1.30%
Zomato Ltd.	1.29%
ICICI Prudential Mutual Fund	1.28%
Ultratech Cement Ltd.	1.24%
Power Grid Corporation of India Ltd.	1.21%
Tata Steel Ltd.	1.18%
Titan Company Ltd.	1.17%
SBI Mutual Fund	1.15%
TRENT LIMITED	1.09%
Bajaj Finance Ltd.	1.01%
Bharat Electronics Ltd.	1.00%
Asian Paints Ltd.	0.98%
JSW Steel Ltd.	0.93%
Grasim Industries Ltd.	0.93%
Hindalco Industries Ltd.	0.91%
Oil & Natural Gas Corpn Ltd.	0.88%
Shriram Finance Ltd.	0.85%
Coal India Ltd.	0.83%
Tech Mahindra Ltd.	0.83%
Adani Ports and Special Economic Zone Ltd.	0.81%
Bajaj Auto Ltd.	0.81%
Cipla Ltd.	0.75%
Nestle India Ltd.	0.74%
Wipro Ltd.	0.69%
Eicher Motors Ltd.	0.68%
Jio Financial Services Limited	0.68%
HDFC Life Insurance Company Ltd.	0.68%
Dr Reddys Laboratories Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.62%
Tata Consumer Products Ltd.	0.60%
Adani Enterprises Ltd.	0.56%
Hero MotoCorp Ltd.	0.45%
IndusInd Bank Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>31.17%</b>
Power Finance Corporation Ltd.	3.14%
REC Ltd.	2.79%
Bharat Heavy Electricals Ltd.	2.54%
Bank of Baroda	2.21%
National Mineral Development Corporation Ltd.	2.18%
Indian Railway Catering and Tourism Corporation Ltd.	2.01%
Gail (India) Ltd.	1.95%
Oil India Ltd.	1.94%
Rail Vikas Nigam Ltd.	1.78%
Container Corporation Of India Ltd.	1.75%
Punjab National Bank	1.73%
Canara Bank Ltd.	1.56%
Union Bank Of India Ltd.	1.27%
Indian Railway Finance Corporation Ltd.	1.16%
NHPC	1.02%
Indian Bank	1.00%
BANK OF INDIA	0.67%
Bank of Maharashtra	0.47%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.33%</b>
Indian Hotels Ltd.	3.41%
Apollo Hospitals Enterprise Ltd.	3.29%
Max Healthcare Institute Ltd.	2.33%
Siemens Ltd.	2.29%
DLF Ltd.	2.16%
Cummins India Ltd.	2.03%
Shree Cement Ltd.	2.00%
Cg Power And Ind Sol Ltd.	1.97%
Samvardhana Motherson International Ltd.	1.90%
Tata Power Co. Ltd.	1.86%
Ambuja Cements Ltd.	1.77%
Indus Towers Ltd.	1.69%
Godrej Properties Ltd.	1.58%
Bharat Forge Ltd.	1.53%
Gail (India) Ltd.	1.46%
Ashok Leyland Ltd	1.43%
Bharat Petroleum Corporation Ltd.	1.04%
Indian Oil Corporation Ltd.	0.92%
Hindustan Petroleum Corporation Ltd.	0.67%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.32%</b>
Kotak Mahindra Bank Ltd.	1.87%
Mahindra & Mahindra Ltd.	1.85%
Bajaj Finance Ltd.	1.69%
Sun Pharmaceuticals Industries Ltd.	1.33%
Hindustan Unilever Ltd.	1.33%
NTPC Ltd.	1.30%
HCL Technologies Ltd.	1.22%
Maruti Suzuki India Ltd.	1.09%
Ultratech Cement Ltd.	1.01%
Power Grid Corporation of India Ltd.	0.93%
Titan Company Ltd.	0.91%
Tata Motors Ltd.	0.90%
Shriram Finance Ltd.	0.86%
Bharat Electronics Ltd.	0.85%
Tata Steel Ltd.	0.85%
TRENT LIMITED	0.75%
JSW Steel Ltd.	0.72%
Grasim Industries Ltd.	0.72%
Zomato Ltd.	0.71%
ICICI Prudential Mutual Fund	0.68%
Hindalco Industries Ltd.	0.68%
Adani Ports and Special Economic Zone Ltd.	0.66%
Bajaj Finance Ltd.	0.65%
Tech Mahindra Ltd.	0.65%
Bajaj Auto Ltd.	0.62%
Coal India Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.58%
Wipro Ltd.	0.53%
Eicher Motors Ltd.	0.53%
Apollo Hospitals Enterprise Ltd.	0.51%
Nestle India Ltd.	0.50%
Asian Paints Ltd.	0.48%
HDFC Life Insurance Company Ltd.	0.41%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.34%
Cipla Ltd.	0.34%
Hero MotoCorp Ltd.	0.33%
Indian Hotels Ltd.	0.28%
InterglobeAviation Ltd.	0.23%
IndusInd Bank Ltd.	0.22%
Blue Star Ltd.	0.21%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
Britannia Industries Ltd.	0.19%
Brigade Enterprises Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
Bharat Petroleum Corporation Ltd.	0.17%
United Spirits Ltd.	0.16%
Adani Enterprises Ltd.	0.16%
Varun Beverages Ltd.	0.16%
Godrej Consumer Product Ltd.	0.16%
HDFC Nifty Bank ETF	0.15%
Suzlon Energy Ltd.	0.15%
Lupin Ltd.	0.15%
Federal Bank Ltd.	0.13%
JSW Energy Ltd.	0.10%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.10%
Polycab India Ltd.	0.06%

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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>0.22%</b>
07.37% GOI 2028	0.17%
7.42% TN SGS 2034	0.05%
<b>Corporate Bonds</b>	<b>0.49%</b>
9.20% Shriram Finance 2026	0.49%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>6.77%</b>
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.27%
HCL Technologies Ltd.	0.24%
Maruti Suzuki India Ltd.	0.20%
Tata Motors Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Titan Company Ltd.	0.18%
Bharat Electronics Ltd.	0.16%
Tata Steel Ltd.	0.15%
Asian Paints Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
TRENT LIMITED	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Zomato Ltd.	0.14%
Grasim Industries Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Shriram Finance Ltd.	0.13%
Coal India Ltd.	0.12%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Cholamandalam Investment and Finance Company Ltd.	0.09%
HDFC Life Insurance Company Ltd.	0.08%
SBI Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises 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%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>2.49%</b>
7.68% GJ SGS 2030	1.74%
7.04% GS 2029	0.75%
<b>Corporate Bonds</b>	<b>1.00%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.61%
9.20% Shriram Finance 2026	0.39%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.16%</b>
ITC Ltd.	0.98%
Bajaj Finance Ltd.	0.90%
Mahindra & Mahindra Ltd.	0.88%
Hindustan Unilever Ltd.	0.78%
Sun Pharmaceuticals Industries Ltd.	0.74%
NTPC Ltd.	0.71%
HCL Technologies Ltd.	0.65%
Maruti Suzuki India Ltd.	0.54%
Tata Motors Ltd.	0.53%
Power Grid Corporation of India Ltd.	0.51%
Titan Company Ltd.	0.47%
Bharat Electronics Ltd.	0.43%
Tata Steel Ltd.	0.41%
Asian Paints Ltd.	0.40%
Bajaj Finance Ltd.	0.40%
Ultratech Cement Ltd.	0.40%
Zomato Ltd.	0.39%
Hindalco Industries Ltd.	0.39%
Oil & Natural Gas Corpn Ltd.	0.37%
Grasim Industries Ltd.	0.37%
TRENT LIMITED	0.36%
Shriram Finance Ltd.	0.36%
JSW Steel Ltd.	0.35%
Bajaj Auto Ltd.	0.35%
Tech Mahindra Ltd.	0.35%
Godrej Consumer Product Ltd.	0.35%
Nestle India Ltd.	0.34%
Coal India Ltd.	0.33%
Cipla Ltd.	0.30%
Wipro Ltd.	0.29%
Eicher Motors Ltd.	0.27%
Tata Consumer Products Ltd.	0.27%
Jio Financial Services Limited	0.27%
Apollo Hospitals Enterprise Ltd.	0.26%
Dr Reddys Laboratories Ltd.	0.26%
Cholamandalam Investment and Finance Company Ltd.	0.25%
HDFC Life Insurance Company Ltd.	0.21%
SBI Life Insurance Company Ltd.	0.21%
Federal Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.19%
Varun Beverages Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Godrej Properties Ltd.	0.16%
TVS Motor Company Ltd.	0.13%
Adani Ports and Special Economic Zone Ltd.	0.12%
Ambuja Cements Ltd.	0.12%
Adani Enterprises Ltd.	0.12%
IndusInd Bank Ltd.	0.10%
ITC HOTELS Ltd.	0.04%
<b>Government Securities</b>	<b>1.12%</b>
7.42% TN SGS 2034	0.62%
7.42% HR SGS 2034	0.50%
<b>Corporate Bonds</b>	<b>1.06%</b>
9.20% Shriram Finance 2026	0.98%
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>35.00%</b>
State Bank of India	2.12%
Mahindra & Mahindra Ltd.	1.87%
Bajaj Finance Ltd.	1.84%
Sun Pharmaceuticals Industries Ltd.	1.35%
Hindustan Unilever Ltd.	1.35%
NTPC Ltd.	1.30%
HCL Technologies Ltd.	1.22%
Maruti Suzuki India Ltd.	1.10%
Ultratech Cement Ltd.	1.03%
Power Grid Corporation of India Ltd.	0.95%
Titan Company Ltd.	0.92%
Tata Motors Ltd.	0.92%
Bharat Electronics Ltd.	0.87%
Shriram Finance Ltd.	0.87%
Tata Steel Ltd.	0.86%
TRENT LIMITED	0.76%
JSW Steel Ltd.	0.74%
Zomato Ltd.	0.73%
Grasim Industries Ltd.	0.73%
Hindalco Industries Ltd.	0.69%
Adani Ports and Special Economic Zone Ltd.	0.68%
Bajaj Finance Ltd.	0.66%
Tech Mahindra Ltd.	0.65%
Bajaj Auto Ltd.	0.62%
Coal India Ltd.	0.61%
Oil & Natural Gas Corpn Ltd.	0.59%
Wipro Ltd.	0.54%
Eicher Motors Ltd.	0.54%
Nestle India Ltd.	0.52%
Apollo Hospitals Enterprise Ltd.	0.51%
Asian Paints Ltd.	0.49%
HDFC Life Insurance Company Ltd.	0.42%
HDFC Nifty Bank ETF	0.41%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.34%
Cipla Ltd.	0.34%
Hero MotoCorp Ltd.	0.33%
Indian Hotels Ltd.	0.30%
InterglobeAviation Ltd.	0.26%
ICICI Prudential Mutual Fund	0.22%
Blue Star Ltd.	0.21%
Brigade Enterprises Ltd.	0.21%
Divis Laboratories Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Britannia Industries Ltd.	0.19%
IndusInd Bank Ltd.	0.18%
United Spirits Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
ICICI Lombard General Insurance Company Ltd.	0.17%
JSW Energy Ltd.	0.16%
Adani Enterprises Ltd.	0.16%
Varun Beverages Ltd.	0.16%
Godrej Consumer Product Ltd.	0.16%
Lupin Ltd.	0.15%
Suzlon Energy Ltd.	0.12%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.11%
The Phoenix Mills Ltd.	0.07%
Aditya Birla Sun Life Mutual Fund	0.06%
Polycab India Ltd.	0.06%
Federal Bank Ltd.	0.04%
<b>Government Securities</b>	<b>0.26%</b>
7.42% HR SGS 2034	0.26%

Corporate Bonds	0.02%
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>48.81%</b>
Bajaj Finance Ltd.	2.28%
Axis Bank Ltd.	2.19%
Kotak Mahindra Bank Ltd.	2.08%
Sun Pharmaceuticals Industries Ltd.	1.77%
Hindustan Unilever Ltd.	1.75%
NTPC Ltd.	1.71%
HCL Technologies Ltd.	1.62%
Maruti Suzuki India Ltd.	1.43%
Ultratech Cement Ltd.	1.35%
SBI Mutual Fund	1.25%
Power Grid Corporation of India Ltd.	1.24%
Titan Company Ltd.	1.20%
Tata Motors Ltd.	1.20%
UTI Mutual Fund	1.17%
Aditya Birla Sun Life Mutual Fund	1.15%
Bharat Electronics Ltd.	1.14%
Nippon India Mutual Fund	1.11%
Tata Steel Ltd.	1.10%
Shriram Finance Ltd.	1.10%
TRENT LIMITED	1.00%
ICICI Prudential Mutual Fund	0.98%
JSW Steel Ltd.	0.96%
Zomato Ltd.	0.95%
Grasim Industries Ltd.	0.93%
Hindalco Industries Ltd.	0.90%
Adani Ports and Special Economic Zone Ltd.	0.89%
Tech Mahindra Ltd.	0.85%
Bajaj Auto Ltd.	0.83%
Bajaj Finance Ltd.	0.81%
Coal India Ltd.	0.80%
Oil & Natural Gas Corpn Ltd.	0.77%
Wipro Ltd.	0.70%
Eicher Motors Ltd.	0.70%
Apollo Hospitals Enterprise Ltd.	0.67%
Nestle India Ltd.	0.67%
Asian Paints Ltd.	0.62%
HDFC Nifty Bank ETF	0.60%
HDFC Life Insurance Company Ltd.	0.54%
SBI Life Insurance Company Ltd.	0.52%
Tata Consumer Products Ltd.	0.51%
Dr Reddys Laboratories Ltd.	0.45%
Cipla Ltd.	0.45%
Hero MotoCorp Ltd.	0.43%
Indian Hotels Ltd.	0.37%
InterglobeAviation Ltd.	0.31%
Blue Star Ltd.	0.27%
Muthoot Finance Ltd.	0.26%
Divis Laboratories Ltd.	0.24%
Brigade Enterprises Ltd.	0.24%
United Spirits Ltd.	0.22%
ICICI Lombard General Insurance Company Ltd.	0.22%
Varun Beverages Ltd.	0.21%
Adani Enterprises Ltd.	0.20%
Lupin Ltd.	0.20%
Suzlon Energy Ltd.	0.19%
IndusInd Bank Ltd.	0.15%
JSW Energy Ltd.	0.14%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.14%
Polycab India Ltd.	0.08%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>50.96%</b>
Bajaj Finance Ltd.	2.15%
Nippon India Mutual Fund	2.06%
Kotak Mahindra Bank Ltd.	2.04%
Axis Bank Ltd.	2.00%
Hindustan Unilever Ltd.	1.85%
Aditya Birla Sun Life Mutual Fund	1.85%
State Bank of India	1.82%
Sun Pharmaceuticals Industries Ltd.	1.72%
HCL Technologies Ltd.	1.56%
NTPC Ltd.	1.56%
UTI Mutual Fund	1.55%
Maruti Suzuki India Ltd.	1.39%
Zomato Ltd.	1.29%
Tata Motors Ltd.	1.29%
ICICI Prudential Mutual Fund	1.28%
Ultratech Cement Ltd.	1.24%
Power Grid Corporation of India Ltd.	1.21%
Tata Steel Ltd.	1.18%
Titan Company Ltd.	1.16%
SBI Mutual Fund	1.15%
TRENT LIMITED	1.09%
Bajaj Finance Ltd.	1.01%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.98%
Grasim Industries Ltd.	0.94%
JSW Steel Ltd.	0.93%
Hindalco Industries Ltd.	0.91%
Oil & Natural Gas Corpn Ltd.	0.88%
Shriram Finance Ltd.	0.85%
Coal India Ltd.	0.83%
Tech Mahindra Ltd.	0.83%
Bajaj Auto Ltd.	0.81%
Adani Ports and Special Economic Zone Ltd.	0.80%
Cipla Ltd.	0.75%
Nestle India Ltd.	0.74%
Wipro Ltd.	0.69%
Eicher Motors Ltd.	0.68%
Jio Financial Services Limited	0.68%
HDFC Life Insurance Company Ltd.	0.68%
Dr Reddys Laboratories Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.62%
Tata Consumer Products Ltd.	0.60%
Adani Enterprises Ltd.	0.56%
Hero MotoCorp Ltd.	0.45%
IndusInd Bank Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>6.82%</b>
ITC Ltd.	0.37%
Bajaj Finance Ltd.	0.34%
Mahindra & Mahindra Ltd.	0.33%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.27%
HCL Technologies Ltd.	0.25%
Maruti Suzuki India Ltd.	0.20%
Tata Motors Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Titan Company Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Tata Steel Ltd.	0.16%
Asian Paints Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Zomato Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
TRENT LIMITED	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Shriram Finance Ltd.	0.14%
Grasim Industries Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Ultratech Cement Ltd.	0.13%
Coal India Ltd.	0.12%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Cholamandalam Investment and Finance Company Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.08%
SBI Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>2.29%</b>
7.04% GS 2029	1.30%
07.18% GS 2033	0.99%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>6.82%</b>
ITC Ltd.	0.37%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.27%
HCL Technologies Ltd.	0.24%
Maruti Suzuki India Ltd.	0.20%
Tata Motors Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Titan Company Ltd.	0.18%
Bharat Electronics Ltd.	0.16%
TRENT LIMITED	0.15%
Tata Steel Ltd.	0.15%
Asian Paints Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.14%
Zomato Ltd.	0.14%
Shriram Finance Ltd.	0.14%
Grasim Industries Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
Coal India Ltd.	0.12%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Cholamandalam Investment and Finance Company Ltd.	0.09%
HDFC Life Insurance Company Ltd.	0.08%
SBI Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>3.64%</b>
7.42% TN SGS 2034	1.71%
7.04% GS 2029	1.33%
7.42% HR SGS 2034	0.60%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.88%</b>
ITC Ltd.	0.86%
Bajaj Finance Ltd.	0.78%
Mahindra & Mahindra Ltd.	0.77%
Hindustan Unilever Ltd.	0.69%
Sun Pharmaceuticals Industries Ltd.	0.65%
NTPC Ltd.	0.62%
HCL Technologies Ltd.	0.57%
Maruti Suzuki India Ltd.	0.47%
Tata Motors Ltd.	0.46%
Power Grid Corporation of India Ltd.	0.45%
Titan Company Ltd.	0.41%
Bharat Electronics Ltd.	0.37%
Tata Steel Ltd.	0.36%
Asian Paints Ltd.	0.35%
Bajaj Finance Ltd.	0.35%
Ultratech Cement Ltd.	0.35%
Zomato Ltd.	0.34%
Hindalco Industries Ltd.	0.34%
Grasim Industries Ltd.	0.33%
TRENT LIMITED	0.32%
Oil & Natural Gas Corpn Ltd.	0.32%
Shriram Finance Ltd.	0.32%
Tech Mahindra Ltd.	0.31%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.30%
Bajaj Auto Ltd.	0.30%
Godrej Consumer Product Ltd.	0.30%
Coal India Ltd.	0.29%
Wipro Ltd.	0.26%
Cipla Ltd.	0.26%
Eicher Motors Ltd.	0.24%
Jio Financial Services Limited	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Dr Reddys Laboratories Ltd.	0.23%
Tata Consumer Products Ltd.	0.23%
Cholamandalam Investment and Finance Company Ltd.	0.22%
HDFC Life Insurance Company Ltd.	0.18%
SBI Life Insurance Company Ltd.	0.18%
Hero MotoCorp Ltd.	0.17%
Federal Bank Ltd.	0.17%
Varun Beverages Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Godrej Properties Ltd.	0.14%
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%
IndusInd Bank Ltd.	0.09%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>2.94%</b>
7.42% TN SGS 2034	1.62%
7.04% GS 2029	0.96%
07.37% GOI 2028	0.36%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>24.63%</b>
Kotak Mahindra Bank Ltd.	1.38%
Mahindra & Mahindra Ltd.	1.32%
Bajaj Finance Ltd.	1.30%
Sun Pharmaceuticals Industries Ltd.	0.97%
Hindustan Unilever Ltd.	0.95%
HCL Technologies Ltd.	0.89%
NTPC Ltd.	0.87%
Maruti Suzuki India Ltd.	0.79%
Ultratech Cement Ltd.	0.73%
Power Grid Corporation of India Ltd.	0.67%
Titan Company Ltd.	0.66%
Tata Motors Ltd.	0.65%
Shriram Finance Ltd.	0.62%
Bharat Electronics Ltd.	0.61%
Tata Steel Ltd.	0.61%
TRENT LIMITED	0.54%
JSW Steel Ltd.	0.52%
Zomato Ltd.	0.52%
Grasim Industries Ltd.	0.51%
Hindalco Industries Ltd.	0.49%
Adani Ports and Special Economic Zone Ltd.	0.48%
Bajaj Finance Ltd.	0.46%
Tech Mahindra Ltd.	0.46%
Bajaj Auto Ltd.	0.44%
Coal India Ltd.	0.43%
Oil & Natural Gas Corpn Ltd.	0.42%
Wipro Ltd.	0.40%
Eicher Motors Ltd.	0.38%
Nestle India Ltd.	0.37%
Apollo Hospitals Enterprise Ltd.	0.36%
Asian Paints Ltd.	0.34%
HDFC Life Insurance Company Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
HDFC Nifty Bank ETF	0.28%
Tata Consumer Products Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.25%
Hero MotoCorp Ltd.	0.24%
Cipla Ltd.	0.24%
Indian Hotels Ltd.	0.22%
InterglobeAviation Ltd.	0.19%
IndusInd Bank Ltd.	0.17%
Blue Star Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
Britannia Industries Ltd.	0.14%
ICICI Prudential Mutual Fund	0.14%
Brigade Enterprises Ltd.	0.14%
Muthoot Finance Ltd.	0.14%
United Spirits Ltd.	0.12%
Bharat Petroleum Corporation Ltd.	0.12%
Varun Beverages Ltd.	0.12%
ICICI Lombard General Insurance Company Ltd.	0.12%
Adani Enterprises Ltd.	0.11%
Godrej Consumer Product Ltd.	0.11%
Lupin Ltd.	0.11%
JSW Energy Ltd.	0.10%
Suzlon Energy Ltd.	0.08%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.08%
The Phoenix Mills Ltd.	0.05%
Polycab India Ltd.	0.04%
Federal Bank Ltd.	0.02%
<b>Government Securities</b>	<b>0.74%</b>
7.04% GS 2029	0.74%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>50.92%</b>
Bajaj Finance Ltd.	2.14%
Nippon India Mutual Fund	2.06%
Kotak Mahindra Bank Ltd.	2.04%
Axis Bank Ltd.	1.98%
Aditya Birla Sun Life Mutual Fund	1.92%
Hindustan Unilever Ltd.	1.85%
State Bank of India	1.82%
Sun Pharmaceuticals Industries Ltd.	1.72%
NTPC Ltd.	1.56%
UTI Mutual Fund	1.56%
HCL Technologies Ltd.	1.55%
Maruti Suzuki India Ltd.	1.39%
Zomato Ltd.	1.29%
Tata Motors Ltd.	1.29%
ICICI Prudential Mutual Fund	1.28%
Ultratech Cement Ltd.	1.23%
Power Grid Corporation of India Ltd.	1.21%
Tata Steel Ltd.	1.17%
Titan Company Ltd.	1.16%
SBI Mutual Fund	1.15%
TRENT LIMITED	1.09%
Bajaj Finance Ltd.	1.00%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.98%
JSW Steel Ltd.	0.93%
Grasim Industries Ltd.	0.93%
Hindalco Industries Ltd.	0.91%
Oil & Natural Gas Corpn Ltd.	0.88%
Shriram Finance Ltd.	0.84%
Coal India Ltd.	0.83%
Tech Mahindra Ltd.	0.83%
Adani Ports and Special Economic Zone Ltd.	0.80%
Bajaj Auto Ltd.	0.80%
Cipla Ltd.	0.75%
Nestle India Ltd.	0.74%
Wipro Ltd.	0.69%
Eicher Motors Ltd.	0.68%
Jio Financial Services Limited	0.67%
HDFC Life Insurance Company Ltd.	0.67%
Dr Reddys Laboratories Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.62%
Tata Consumer Products Ltd.	0.60%
Adani Enterprises Ltd.	0.56%
Hero MotoCorp Ltd.	0.45%
IndusInd Bank Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.40%</b>
Indian Hotels Ltd.	3.41%
Apollo Hospitals Enterprise Ltd.	3.29%
Max Healthcare Institute Ltd.	2.33%
Siemens Ltd.	2.30%
DLF Ltd.	2.16%
Cummins India Ltd.	2.03%
Shree Cement Ltd.	1.99%
Cg Power And Ind Sol Ltd.	1.98%
Samvardhana Motherson International Ltd.	1.90%
Tata Power Co. Ltd.	1.87%
Ambuja Cements Ltd.	1.77%
Indus Towers Ltd.	1.70%
Godrej Properties Ltd.	1.58%
Bharat Forge Ltd.	1.54%
Gail (India) Ltd.	1.46%
Ashok Leyland Ltd	1.44%
Bharat Petroleum Corporation Ltd.	1.05%
Indian Oil Corporation Ltd.	0.93%
Hindustan Petroleum Corporation Ltd.	0.67%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>31.24%</b>
Power Finance Corporation Ltd.	3.15%
REC Ltd.	2.80%
Bharat Heavy Electricals Ltd.	2.55%
Bank of Baroda	2.22%
National Mineral Development Corporation Ltd.	2.18%
Indian Railway Catering and Tourism Corporation Ltd.	2.01%
Gail (India) Ltd.	1.95%
Oil India Ltd.	1.94%
Rail Vikas Nigam Ltd.	1.79%
Container Corporation Of India Ltd.	1.75%
Punjab National Bank	1.73%
Canara Bank Ltd.	1.57%
Union Bank Of India Ltd.	1.27%
Indian Railway Finance Corporation Ltd.	1.17%
NHPC	1.02%
Indian Bank	1.00%
BANK OF INDIA	0.67%
Bank of Maharashtra	0.47%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>6.63%</b>
ITC Ltd.	0.37%
Mahindra & Mahindra Ltd.	0.34%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.27%
HCL Technologies Ltd.	0.25%
Tata Motors Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Titan Company Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Tata Steel Ltd.	0.16%
Maruti Suzuki India Ltd.	0.16%
Bajaj Finance Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Asian Paints Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Zomato Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Tech Mahindra Ltd.	0.13%
Shriram Finance Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Coal India Ltd.	0.12%
Bajaj Auto Ltd.	0.11%
Wipro Ltd.	0.11%
Cipla Ltd.	0.11%
Ultratech Cement Ltd.	0.11%
TRENT LIMITED	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Jio Financial Services Limited	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
HDFC Life Insurance Company Ltd.	0.08%
Varun Beverages Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Federal Bank Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
IndusInd Bank Ltd.	0.04%
ITC HOTELS Ltd.	0.01%
<b>Government Securities</b>	<b>3.34%</b>
7.52% HR SGS 2034	2.03%
7.68% GJ SGS 2030	1.26%
7.04% GS 2029	0.05%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.83%</b>
ITC Ltd.	0.85%
Bajaj Finance Ltd.	0.78%
Mahindra & Mahindra Ltd.	0.77%
Hindustan Unilever Ltd.	0.68%
Sun Pharmaceuticals Industries Ltd.	0.65%
NTPC Ltd.	0.62%
HCL Technologies Ltd.	0.57%
Maruti Suzuki India Ltd.	0.47%
Tata Motors Ltd.	0.46%
Power Grid Corporation of India Ltd.	0.45%
Titan Company Ltd.	0.42%
Bharat Electronics Ltd.	0.37%
Tata Steel Ltd.	0.36%
Asian Paints Ltd.	0.35%
Bajaj Finance Ltd.	0.35%
Ultratech Cement Ltd.	0.35%
Zomato Ltd.	0.34%
Hindalco Industries Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Oil & Natural Gas Corpn Ltd.	0.32%
TRENT LIMITED	0.31%
Tech Mahindra Ltd.	0.31%
Shriram Finance Ltd.	0.31%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.30%
Bajaj Auto Ltd.	0.30%
Godrej Consumer Product Ltd.	0.30%
Coal India Ltd.	0.29%
Cipla Ltd.	0.26%
Wipro Ltd.	0.25%
Eicher Motors Ltd.	0.24%
Jio Financial Services Limited	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Dr Reddys Laboratories Ltd.	0.23%
Tata Consumer Products Ltd.	0.23%
Cholamandalam Investment and Finance Company Ltd.	0.22%
HDFC Life Insurance Company Ltd.	0.18%
SBI Life Insurance Company Ltd.	0.18%
Hero MotoCorp Ltd.	0.17%
Federal Bank Ltd.	0.17%
Varun Beverages Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Godrej Properties Ltd.	0.14%
TVS Motor Company Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
Ambuja Cements Ltd.	0.10%
Adani Enterprises Ltd.	0.10%
IndusInd Bank Ltd.	0.09%
ITC HOTELS Ltd.	0.03%
<b>Government Securities</b>	<b>3.56%</b>
7.42% TN SGS 2034	1.44%
7.68% GJ SGS 2030	1.11%
7.04% GS 2029	1.01%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>24.82%</b>
Axis Bank Ltd.	1.52%
Mahindra & Mahindra Ltd.	1.34%
Bajaj Finance Ltd.	1.31%
Sun Pharmaceuticals Industries Ltd.	0.97%
Hindustan Unilever Ltd.	0.96%
NTPC Ltd.	0.93%
HCL Technologies Ltd.	0.87%
Maruti Suzuki India Ltd.	0.77%
Ultratech Cement Ltd.	0.73%
Power Grid Corporation of India Ltd.	0.68%
Tata Motors Ltd.	0.66%
Shriram Finance Ltd.	0.63%
Titan Company Ltd.	0.62%
Bharat Electronics Ltd.	0.62%
Tata Steel Ltd.	0.62%
TRENT LIMITED	0.55%
JSW Steel Ltd.	0.53%
Zomato Ltd.	0.52%
Grasim Industries Ltd.	0.52%
Adani Ports and Special Economic Zone Ltd.	0.49%
Hindalco Industries Ltd.	0.49%
Bajaj Finance Ltd.	0.47%
Bajaj Auto Ltd.	0.45%
Coal India Ltd.	0.44%
Tech Mahindra Ltd.	0.43%
Oil & Natural Gas Corpn Ltd.	0.42%
Eicher Motors Ltd.	0.38%
Apollo Hospitals Enterprise Ltd.	0.37%
Nestle India Ltd.	0.37%
Asian Paints Ltd.	0.35%
Wipro Ltd.	0.32%
HDFC Life Insurance Company Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
Tata Consumer Products Ltd.	0.28%
HDFC Nifty Bank ETF	0.26%
Dr Reddys Laboratories Ltd.	0.25%
Hero MotoCorp Ltd.	0.24%
Cipla Ltd.	0.24%
Indian Hotels Ltd.	0.21%
InterglobeAviation Ltd.	0.19%
IndusInd Bank Ltd.	0.18%
Blue Star Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
ICICI Prudential Mutual Fund	0.14%
Brigade Enterprises Ltd.	0.14%
Muthoot Finance Ltd.	0.14%
Britannia Industries Ltd.	0.13%
United Spirits Ltd.	0.12%
Bharat Petroleum Corporation Ltd.	0.12%
Varun Beverages Ltd.	0.12%
ICICI Lombard General Insurance Company Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
JSW Energy Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Lupin Ltd.	0.11%
Suzlon Energy Ltd.	0.08%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.08%
Polycab India Ltd.	0.05%
The Phoenix Mills Ltd.	0.05%
Federal Bank Ltd.	0.02%
<b>Government Securities</b>	<b>2.50%</b>
7.52% HR SGS 2034	1.18%
7.04% GS 2029	0.78%

Government Securities	
7.42% TN SGS 2034	0.54%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>50.85%</b>
Bajaj Finance Ltd.	2.14%
Nippon India Mutual Fund	2.06%
Axis Bank Ltd.	1.98%
Aditya Birla Sun Life Mutual Fund	1.95%
Hindustan Unilever Ltd.	1.85%
State Bank of India	1.84%
Kotak Mahindra Bank Ltd.	1.83%
Sun Pharmaceuticals Industries Ltd.	1.72%
UTI Mutual Fund	1.57%
HCL Technologies Ltd.	1.56%
NTPC Ltd.	1.56%
Maruti Suzuki India Ltd.	1.40%
Tata Motors Ltd.	1.30%
ICICI Prudential Mutual Fund	1.29%
Zomato Ltd.	1.29%
Ultratech Cement Ltd.	1.23%
Power Grid Corporation of India Ltd.	1.21%
Tata Steel Ltd.	1.18%
Titan Company Ltd.	1.16%
SBI Mutual Fund	1.15%
TRENT LIMITED	1.09%
Bharat Electronics Ltd.	1.00%
Bajaj Finance Ltd.	1.00%
Asian Paints Ltd.	0.98%
JSW Steel Ltd.	0.93%
Grasim Industries Ltd.	0.92%
Hindalco Industries Ltd.	0.91%
Oil & Natural Gas Corpn Ltd.	0.88%
Shriram Finance Ltd.	0.85%
Coal India Ltd.	0.83%
Tech Mahindra Ltd.	0.83%
Bajaj Auto Ltd.	0.81%
Adani Ports and Special Economic Zone Ltd.	0.80%
Nestle India Ltd.	0.74%
Cipla Ltd.	0.74%
Wipro Ltd.	0.69%
Eicher Motors Ltd.	0.68%
Jio Financial Services Limited	0.68%
HDFC Life Insurance Company Ltd.	0.68%
Dr Reddys Laboratories Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.62%
Tata Consumer Products Ltd.	0.60%
Adani Enterprises Ltd.	0.56%
Hero MotoCorp Ltd.	0.45%
IndusInd Bank Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>65.53%</b>
Cummins India Ltd.	2.50%
HDFC Asset Management Co. Ltd.	2.47%
Godrej Properties Ltd.	2.14%
Hindustan Petroleum Corporation Ltd.	2.10%
Marico Ltd.	2.09%
IDFC First Bank Ltd.	2.06%
The Phoenix Mills Ltd.	2.05%
Aurobindo Pharma Ltd.	1.97%
Yes Bank Ltd.	1.92%
Colgate Palmolive (India) Ltd.	1.90%
Bharat Forge Ltd.	1.89%
AU Small Finance Bank Ltd.	1.82%
Tube Investments Of India Ltd.	1.80%
Voltas Ltd.	1.77%
Ashok Leyland Ltd	1.77%
TORRENT POWER LIMITED	1.72%
Bharat Heavy Electricals Ltd.	1.68%
PI Industries Ltd.	1.68%
GMR Airports Infrastructure Ltd.	1.64%
Page Industries Ltd.	1.63%
MPHASIS Ltd.	1.63%
Muthoot Finance Ltd.	1.62%
SBI Cards & Payment Services	1.60%
Alkem Laboratories Ltd.	1.58%
NHPC	1.58%
Polycab India Ltd.	1.57%
National Mineral Development Corporation Ltd.	1.44%
MRF Ltd.	1.39%
Oberoi Realty Ltd.	1.36%
Supreme Industries Ltd.	1.34%
Indian Railway Catering and Tourism Corporation Ltd.	1.33%
Petronet Lng Ltd.	1.33%
Oil India Ltd.	1.28%
Container Corporation Of India Ltd.	1.16%
ORACLE FINANCIAL SERVICES SOFTWARE Ltd.	1.12%
Vodafone Idea Ltd.	1.06%
Steel Authority of India Ltd.	1.01%
ASTRAL POLY TECHNIK Ltd.	0.97%
Brigade Enterprises Ltd.	0.93%
Cg Power And Ind Sol Ltd.	0.54%
Indian Hotels Ltd.	0.43%
Suzlon Energy Ltd.	0.43%
Blue Star Ltd.	0.23%
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.



Pay your premium at any of the Axis Bank branches.



Pay your premium online using your Visa or MasterCard credit card



Avail this facility if your premium amount is above ₹5,000.



Give ECS instruction to your bank account and make premium Payments.



Pay your premium with your credit card (Visa or Master Card) by calling us on 180-266/1800-103-7766.

## Disclaimer

### Benchmark Indices Provided by CRISIL

The composite indices are computed based on notional Asset allocation (weights for sub-indices) provided by Aviva from time to time. Such weights for the sub-indices would impact the return of the composite index. CRISIL does not take responsibility of variations in the returns due to such changes in weights for sub-indices. CRISIL Indices are the sole property of CRISIL Limited (CRISIL) indices shall not be copied, retransmitted or redistributed in any manner for any commercial use. CRISIL has taken due care and caution in computation of indices, based on data obtained for any errors or for the results obtained from the use of the Indices. CRISIL especially states that it has no financial liability whatsoever to the users of CRISIL indices.

For more details on risk factors, terms & conditions, please read Sales Brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Past performance is not indicative of future returns. Unit- Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The Premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit linked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by the Insurance Company. The premiums and funds are subject to certain changes related to the fund or to the premium paid and there is a possibility of increase of charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects or returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed/assured results.

### BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.