

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.



November 2023

Aviva Investor



Disclaimer/Disclosure

Aviva Life Insurance Company India Limited, 401, 4th Floor, Block A, DLF Cyber Park, Sector -20, NH-8, Gurugram, Haryana – 122008
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

Economy:

The Indian economy has been remarkably resilient amid a global slowdown, buoyed by solid domestic demand and backed by capital expenditure which was demonstrated in strong Q2 FY 2024 GDP print. It is expected that agriculture production will also pick up in near future. High frequency indicators like PMI, E-way bills, GST & direct tax collections are all points towards the buoyant economy.

India's CPI was at 4.8% (YoY) for the month of October 2023. Volatility in food prices, like onion, wheat, rice & pulses have been imparting uncertainty to inflation going forward. Higher crude prices due to geopolitical tensions may continue to exert pressure on the downward trajectory of the inflation forecast.

India is placed well to meet fiscal targets for FY 24 with strong pace of tax collection while well managed capital & revenue expenditure. GST collection numbers have maintained a run rate well above what is required to meet FY24 estimates. Core sector IIP was strong, boosted by continued coal and electricity, as well as cement and steel. India's merchandise trade deficit in October 2023 has widened to \$31.46 billion, a record level partly due to a sharp rise in gold imports during the festival season. However, RBI intervention has kept INR against USD in a tight range despite the volatility in the global currency basket.

Globally, softness in high-frequency indicators are indicating sluggishness industrial activity. On the other hand, softer inflation data globally across the Atlantic may prompt central banks to hold while watching impacts of recent successive increase in policy rates. This was well and truly reflected in sharp turnaround in 10 years US treasury yields from the 5%+ peak previous month to 4.4%.

Fixed Income Outlook and Strategy:

Strong growth print and uncertain food price inflation risks will keep policy rates to be stable. However, tight liquidity conditions are keeping RBI on hold to sell securities to reduce excess cash in the banking system. Absence of extra borrowing, given fiscal discipline & expected inflow towards inclusion of Indian bonds in the global index during next year bodes well for Indian bonds.

We would like to be closer to benchmark in terms of duration. Given attractive spreads of State Government Securities over comparable Government bonds, we have shifted our focus to SGSs from corporate bonds.

Equities:

Nifty gained 5.5% in the month of November 2023 while touching all time high levels. The broader market has moved even higher with NSE 200 gaining 7%. All sectoral indices have ended higher with realty, oil & gas and healthcare being the remarkable gainers. The gains were a result of global relief rally driven by steady rate decision of the US Fed, global inflation trending below estimates and drop in crude prices. In addition, the domestic second quarter earnings were a mixed bag with positive surprises. Key domestic event in the month was the RBI's decision to control the growth in unsecured credit and bank lending to NBFCs (excl. to MFI and HFCs) by increasing the risk weights.

2023: "Peace dividend is over"

- Geopolitical complexities: After a millennium there is shift of power from west back to the east especially with China's quest to establish itself as the dominant global super power. Multi-polarized world with unresolved tensions of US-China, India-China, China-Taiwan, Russia-Ukraine, Middle East and Korean peninsula continue to impart uncertainty.
- US economy has proved remarkably resilient to the biggest tightening in last many decades driven mainly by rapid spending of cash on balance sheets even as profits have started to decline.
- The decisive breakout of US bond yield near 5% spooked capital markets, even as the US Fed approached the end of its jumbo rate hike cycle driven by a moderating inflation outlook.
- China's tepid demand recovery post the pandemic was an unforeseen drag.
- Eurozone stepped into a technical recession.
- Emergence of Japan after decades.

2024: "A whole new future"

- Geopolitical: Important to monitor the outcome of the Russia-Ukraine conflict as it has great mineral resources, defense capabilities and technology prowess in which India has deep interests. Chinese inroads into West Asia is critical for India's energy security and also as many Indians are settled there. Given the significance of Taiwan to both US and China, the conflict can rapidly escalate, adding to concerns in the Indo-Pacific where India's substantial interests lie.
- USA of today has the reduced ability to manage the global systems and they need regional partners like India. US election results of November' 24 hence becomes another key monitorable. If the results are not in favor of the US allies then they may move to mend their ties with China. That said, USD will remain relevant for the predictable future.
- US economic Outlook: Moody's downgrade of US debt outlook to negative from stable is noteworthy. The likelihood of higher-for-longer interest rates means that debt service costs will creep higher. As Fed continues quantitative tightening and the government continues to run large deficits, there will be a possible gap in the bond market that will essentially pull money from other assets. 10 years US Yields should stabilize at 4.3-4.5% levels from the recent peak of 5%.
- China rebound: Even as China may be slowing down; the size of its economy is still meaningful. China is now focusing on boosting domestic demand by consumption expansion.
- Weather imbalances and the EL Nino: Scanty rainfall and in general depleting water levels across the globe. Resultant impact on global food inflation.
- India-General elections, welfare spends, policy continuity, FTA with UK and share of China+1 & Europe+1 supply chain shift.

Equity Outlook Strategy:

Important aspects of the future of the world: Freedom, democracy, food, energy and immigration are at risk due to the ongoing geopolitical conflicts. Along with regional instability, the escalating conflicts exert inflationary pressures and eventually arrest the pace of economic growth. Indo-US, Indo-Russia and Indo-China relations need to be strengthened. Thankfully India and US have mutual dependency, India needs to deepen economic ties with Russia and restart diplomatic talks with China. In the last twelve months three of India's critical partners (Japan, US and Australia) have quietly moved to restore their relationships with China. Alongside, India also needs to strengthen maritime defense covering key trade routes and sea lanes of communication. Global interest rates are expected to stay elevated for a longer time while the US yields are expected to stabilize around the current levels.

India is rewire for multi-year growth with scope for corporate earnings to structurally outpace its nominal GDP growth. India's compounding of economic formalization has surprised many. India's domestic growth continue to remain robust with capex cycle and firm urban consumption. India's current account deficit (CAD) and fiscal deficit (FD) continue to improve, driven by strong services exports and tax buoyancy respectively. Post second quarter results, the PAT/GDP ratio of the listed corporates have almost doubled to ~5% levels from 2.4% in FY19-20. Margin is reverting to pre-pandemic level, forward-looking consensus estimates are stable and we believe the risks of EPS cuts are low. This notably also means that Nifty's recent gain are driven by valuations expansion. Nifty index touched new highs and delivered handsome 11% CYTD returns while the broader markets have ascended even higher with NSE 200 gaining 14%.

The narrative is now increasingly shifting towards the 2024 general elections. State freebies have started in a big way across major states and may likely exert pressure on central government for boosting social spending. Continued weakness in rural consumption in conjunction with fall in the net financial savings of households with rise in financial liabilities, is a key near-term worry. That said, government spending during the election year, continued public infrastructure outlay and abating inflation should aid rural improvement. We expect the markets to consolidate for some time taking near term cues from the geopolitics, the assembly election results and rural recovery. We would buy all the dips as the medium term remains strong. We remain focus on companies with industry leading growth, optimum leverage and high return on capital. We add companies with sustained earnings' momentum with valuations comfort. Our strategy of focusing more on domestic economy stocks while being extremely selective of the export-dominated ones is playing out well.

Concluding with a tribute to the great Charlie Munger who has held that: "The big money is not in the buying or selling, but in the waiting". Charlie impressed that wealth creation in investing does not come from high frequency trading with an attempt to time the markets instead, wealth creation happens when one holds onto quality stocks for extended periods, allowing time for the power of compounding to work.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Nitin Garg	NA	6	19
Gurpreet S Arora	10	NA	19

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	30.0382
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.68%	1.13%	5.53%	3.43%	3.64%	7.20%
Benchmark**	0.74%	1.94%	6.72%	4.25%	4.18%	7.15%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	3.48
Total	3.48

Modified Duration#

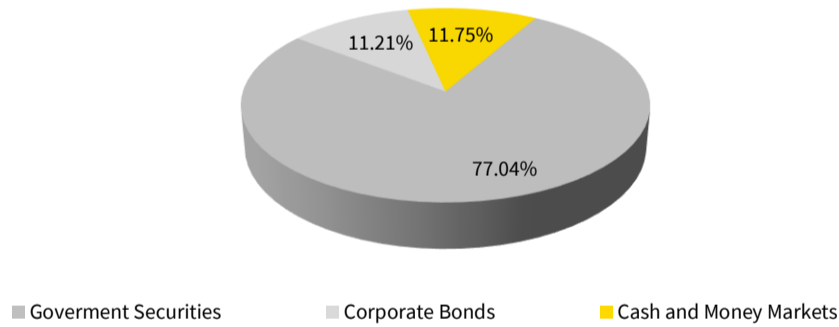
Security Type	Duration
Fixed Income Investments	4.79

Security Name

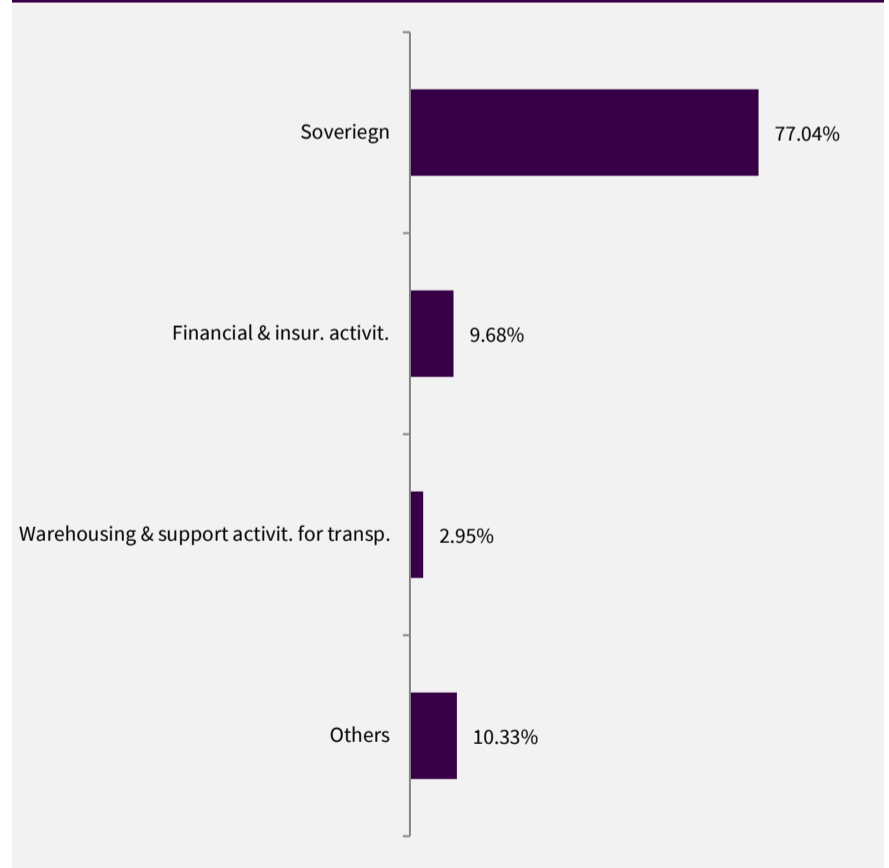
Security Name	Net Asset (%)
Government Securities	77.04%
07.18% GOI 2037	13.46%
07.38% GOI 2027	13.28%
07.18% GOI 2033	9.40%
7.62% Tamil Nadu SDL 2033	6.58%
07.62% Madhya Pradesh SDL 2026	6.05%
07.30% GOI 2053	5.98%
7.71% Gujarat SGS 2034	4.92%
6.69% Madhya Pradesh SGS 2025	4.16%
7.39% Maharashtra SDL 2026	3.73%
07.24% Gujarat SDL 2026	3.14%
Others	6.34%
Corporate Bonds	11.21%
Indiabulls Housing Finance Ltd.	5.70%
Adani Ports and Special Economic Zone Ltd.	2.95%
Reliance Capital Ltd.	1.91%
Piramal Capital & Housing Finance Ltd.	0.65%
Cash and Money Markets	11.75%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

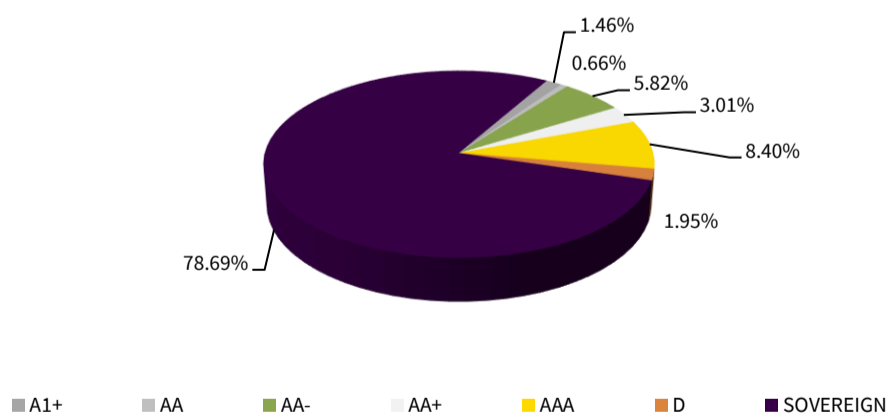
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	40.2710
Inception Date:	27-Jan-04
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.39%	2.53%	5.92%	4.31%	5.77%	7.76%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	7.60%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.35
Debt	81.67
Total	97.02

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.80

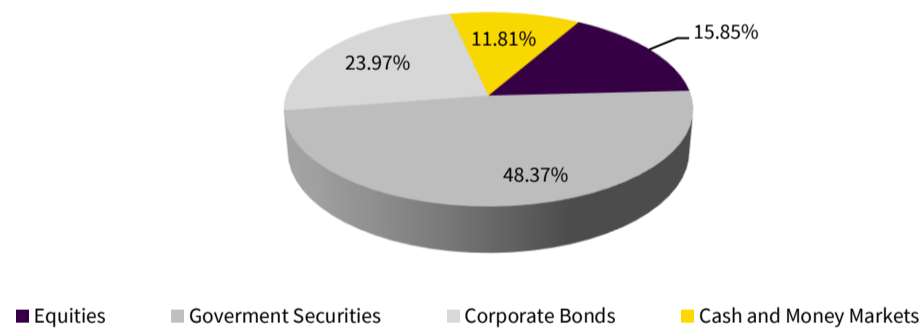
Security Name

Net Asset (%)

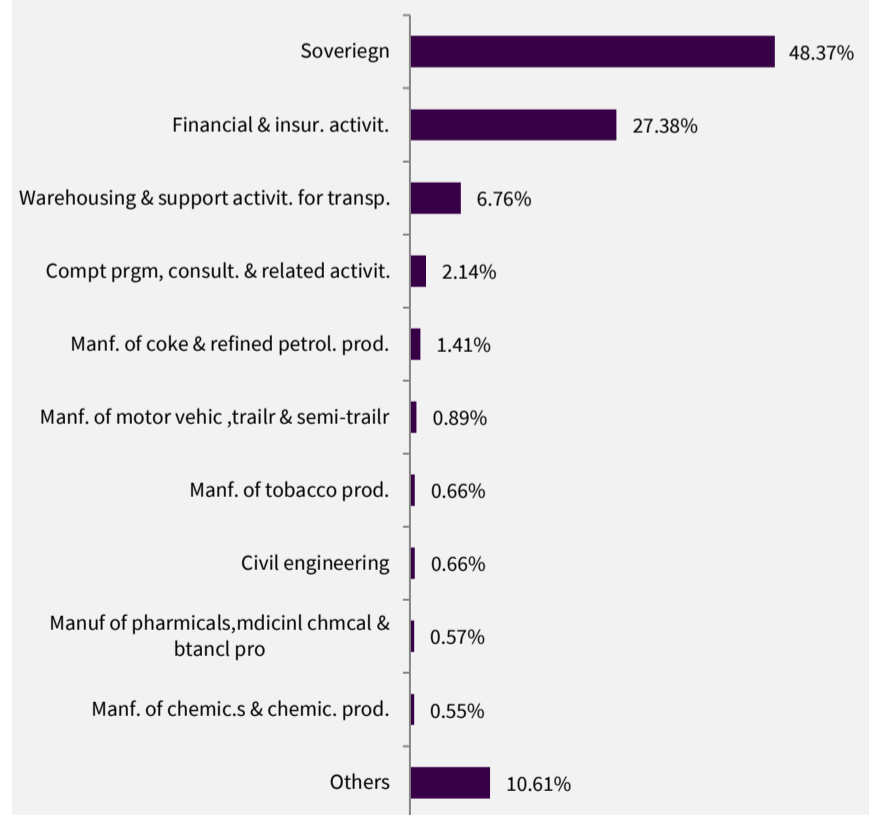
Equities	15.85%
HDFC Bank Ltd.	1.53%
ICICI Bank Ltd.	1.50%
Reliance Industries Ltd.	1.41%
Infosys Ltd.	0.96%
State Bank of India	0.74%
Larsen & Toubro Ltd.	0.66%
ITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.54%
Axis Bank Ltd.	0.54%
Bharti Airtel Ltd.	0.44%
Others	6.87%
Government Securities	48.37%
07.18% GOI 2037	11.43%
07.38% GOI 2027	8.30%
07.18% GOI 2033	7.97%
07.30% GOI 2053	5.09%
7.65% Tamil Nadu SDL 2033	3.30%
7.62% Tamil Nadu SDL 2033	3.07%
7.64% Maharashtra SDL 2033	2.40%
7.71% Gujarat SGS 2034	2.10%
7.65% Tamil Nadu SDL 2033	1.78%
7.73% Maharashtra SGS 2034	1.63%
Others	1.30%
Corporate Bonds	23.97%
Adani Ports and Special Economic Zone Ltd.	6.76%
Indiabulls Housing Finance Ltd.	6.74%
HDFC Bank Ltd.	2.17%
REC Ltd.	2.15%
NABARD	2.15%
Power Finance Corporation Ltd.	2.05%
NABARD	1.33%
Piramal Capital & Housing Finance Ltd.	0.62%
Cash and Money Markets	11.81%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

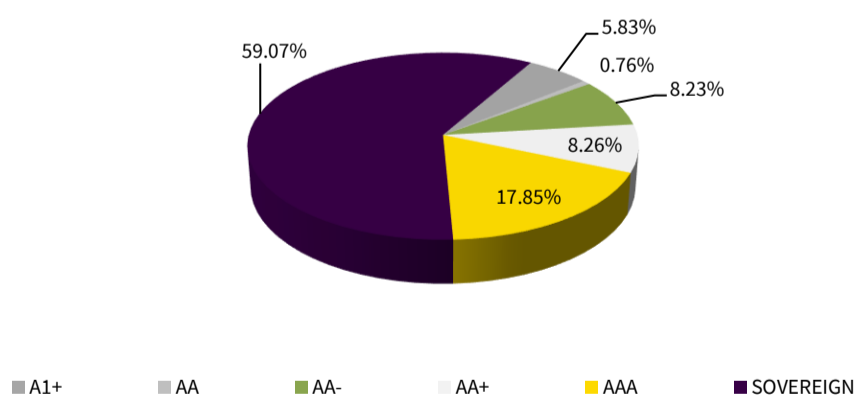
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	34.0578
Inception Date:	11-Jul-06
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.39%	2.50%	5.89%	4.33%	5.98%	7.30%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	8.07%

* 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.

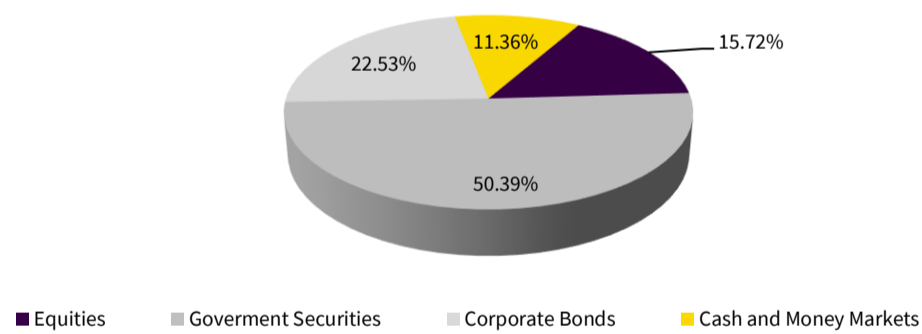
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.60
Debt	19.32
Total	22.92

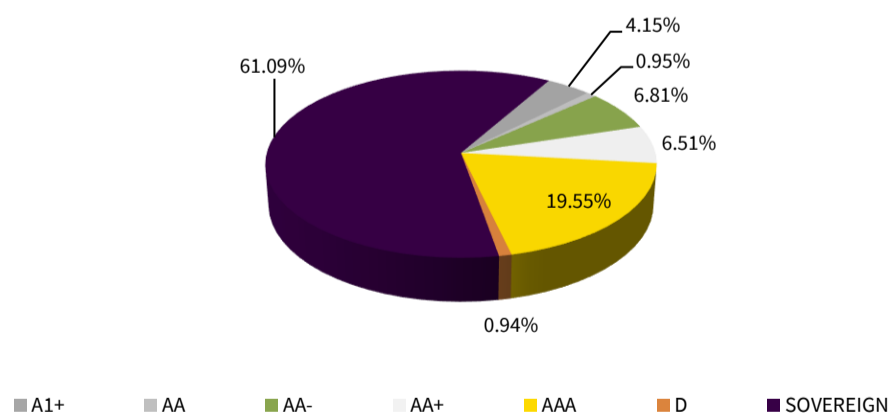
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.76

Asset Mix



Rating Profile



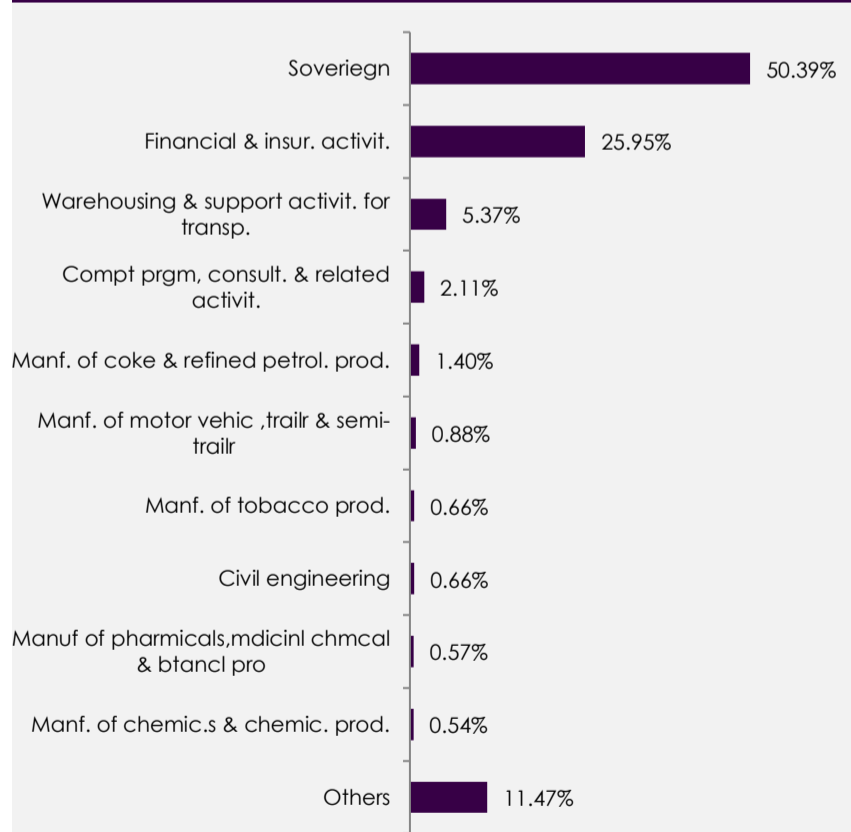
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.72%
HDFC Bank Ltd.	1.52%
ICICI Bank Ltd.	1.49%
Reliance Industries Ltd.	1.40%
Infosys Ltd.	0.95%
State Bank of India	0.74%
Larsen & Toubro Ltd.	0.66%
ITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.53%
Bharti Airtel Ltd.	0.43%
Others	6.81%
Government Securities	50.39%
07.18% GOI 2037	11.42%
07.38% GOI 2027	8.51%
07.18% GOI 2033	7.97%
7.64% Maharashtra SDL 2033	5.10%
07.30% GOI 2053	5.09%
07.96% Maharashtra SDL 2026	2.29%
7.62% Tamil Nadu SDL 2033	2.23%
7.65% Tamil Nadu SDL 2033	1.89%
7.71% Gujarat SGS 2034	1.87%
7.73% Maharashtra SGS 2034	1.61%
Others	2.41%
Corporate Bonds	22.53%
Indiabulls Housing Finance Ltd.	5.62%
Adani Ports and Special Economic Zone Ltd.	5.37%
HDFC Bank Ltd.	2.19%
REC Ltd.	2.17%
Power Finance Corporation Ltd.	2.17%
NABARD	2.16%
NABARD	1.30%
Piramal Capital & Housing Finance Ltd.	0.78%
Reliance Capital Ltd.	0.77%
Cash and Money Markets	11.36%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on 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

NAV as on November 30, 2023:	99.9681
Inception Date:	06-Jun-02
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.37%	4.11%	6.32%	5.28%	8.61%	11.70%
Benchmark**	2.40%	4.28%	7.05%	6.08%	8.35%	10.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	87.37
Debt	150.25
Total	237.62

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.87

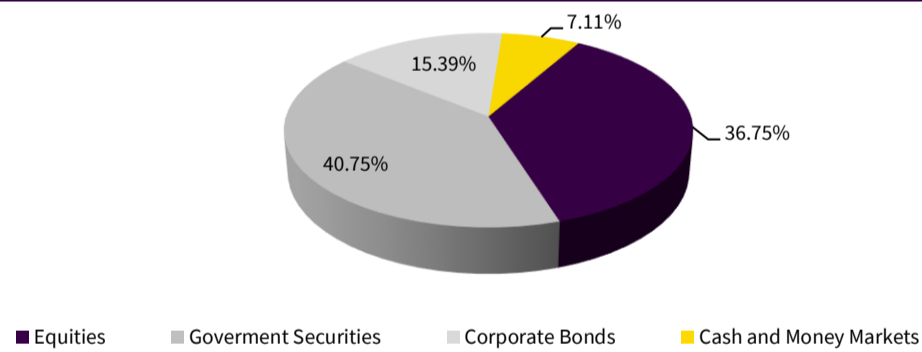
Security Name

Net Asset (%)

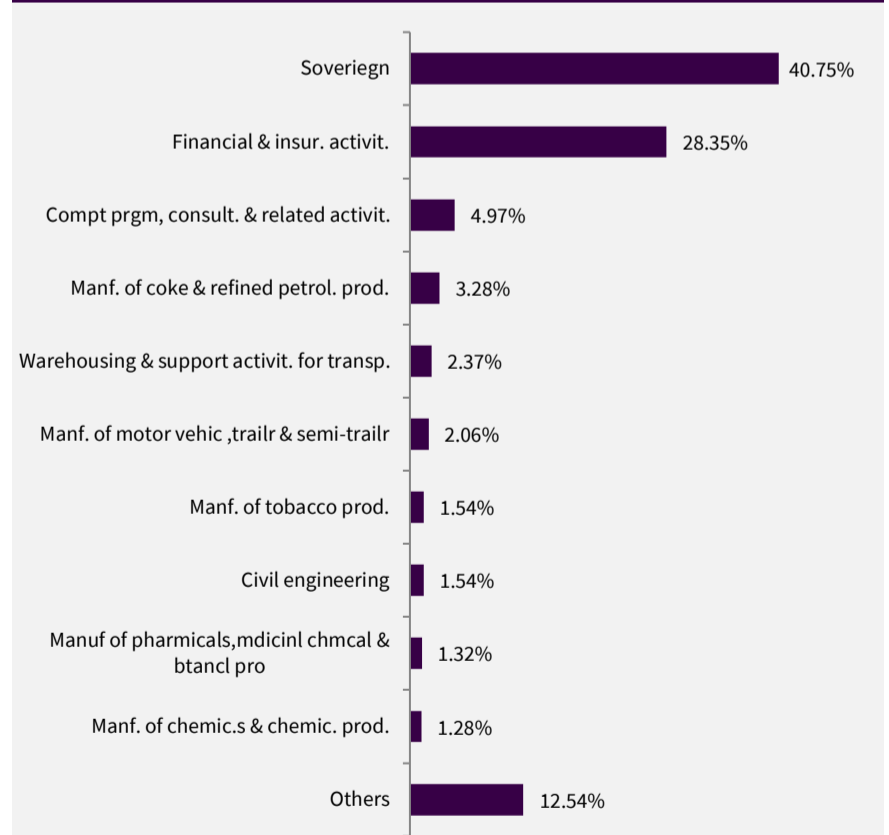
Security Name	Net Asset (%)
Equities	36.75%
HDFC Bank Ltd.	3.56%
ICICI Bank Ltd.	3.48%
Reliance Industries Ltd.	3.28%
Infosys Ltd.	2.23%
State Bank of India	1.72%
Larsen & Toubro Ltd.	1.54%
ITC Ltd.	1.54%
Tata Consultancy Services Ltd.	1.25%
Axis Bank Ltd.	1.25%
Bharti Airtel Ltd.	1.01%
Others	15.89%
Government Securities	40.75%
07.18% GOI 2037	8.73%
07.38% GOI 2027	6.55%
07.18% GOI 2033	6.09%
07.30% GOI 2053	3.89%
7.62% Tamil Nadu SDL 2033	2.29%
7.64% Maharashtra SDL 2033	2.18%
7.65% Tamil Nadu SDL 2033	2.07%
7.71% Gujarat SGS 2034	1.75%
7.73% Maharashtra SGS 2034	1.73%
07.96% Maharashtra SDL 2026	1.61%
Others	3.86%
Corporate Bonds	15.39%
Indiabulls Housing Finance Ltd.	4.17%
REC Ltd.	3.14%
Adani Ports and Special Economic Zone Ltd.	2.37%
Power Finance Corporation Ltd.	1.59%
HDFC Bank Ltd.	1.56%
NABARD	1.50%
Reliance Capital Ltd.	0.93%
Piramal Capital & Housing Finance Ltd.	0.13%
Cash and Money Markets	7.11%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

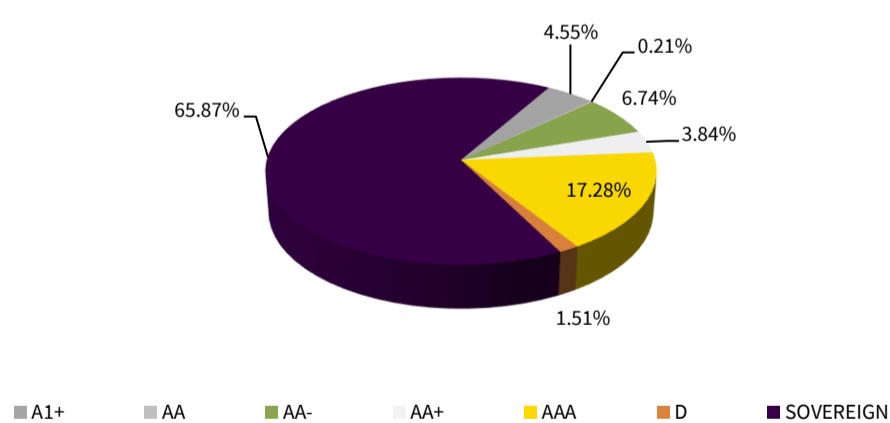
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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

NAV as on November 30,2023:	100.4334
Inception Date:	27-Jan-04
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.24%	6.99%	6.90%	7.71%	14.46%	12.81%
Benchmark**	4.31%	6.95%	7.27%	7.90%	12.96%	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	537.19
Debt	179.26
Total	716.45

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.70

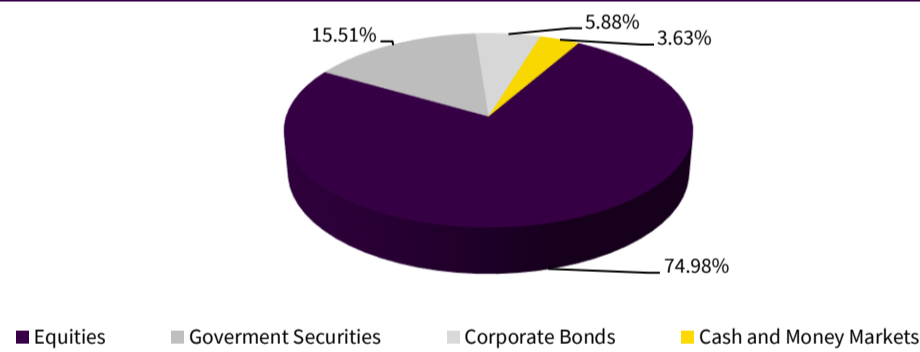
Security Name

Net Asset (%)

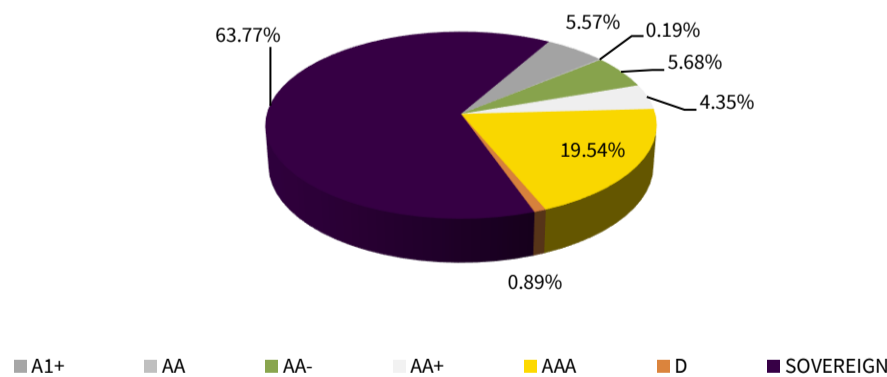
Security Name	Net Asset (%)
Equities	74.98%
HDFC Bank Ltd.	7.04%
Reliance Industries Ltd.	6.68%
ICICI Bank Ltd.	5.68%
Infosys Ltd.	5.10%
Larsen & Toubro Ltd.	3.19%
ITC Ltd.	2.81%
Axis Bank Ltd.	2.64%
State Bank of India	2.57%
Bharti Airtel Ltd.	2.11%
Hindustan Unilever Ltd.	1.89%
Others	35.27%
Government Securities	15.51%
07.18% GOI 2037	3.35%
07.38% GOI 2027	2.35%
07.18% GOI 2033	2.34%
7.64% Maharashtra SDL 2033	1.73%
07.30% GOI 2053	1.49%
7.71% Gujarat SGS 2034	0.71%
7.65% Tamil Nadu SDL 2033	0.62%
7.73% Maharashtra SGS 2034	0.51%
7.65% Tamil Nadu SDL 2033	0.51%
07.24% Gujarat SDL 2026	0.50%
Others	1.40%
Corporate Bonds	5.88%
Indiabulls Housing Finance Ltd.	1.38%
Adani Ports and Special Economic Zone Ltd.	1.06%
NABARD	0.77%
HDFC Bank Ltd.	0.63%
REC Ltd.	0.62%
Power Finance Corporation Ltd.	0.60%
NABARD	0.55%
Reliance Capital Ltd.	0.22%
Piramal Capital & Housing Finance Ltd.	0.05%
Cash and Money Markets	3.63%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

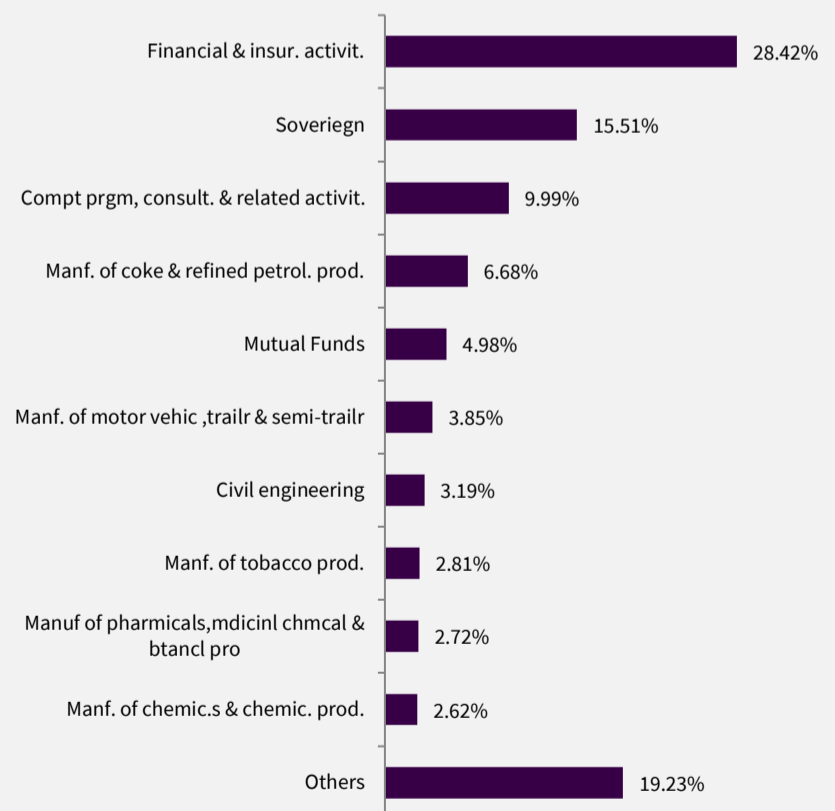
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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

NAV as on November 30,2023:	46.3112
Inception Date:	30-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.57%	8.92%	7.55%	8.92%	17.79%	10.19%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	8.96%

* 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	61.85
Debt	1.47
Total	63.32

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name **Net Asset (%)**

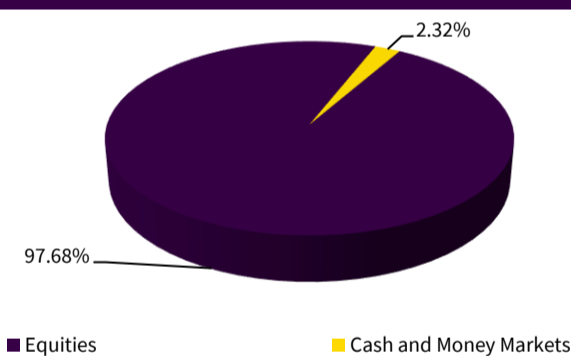
Equities	97.68%
HDFC Bank Ltd.	7.97%
Reliance Industries Ltd.	7.40%
Infosys Ltd.	6.97%
ICICI Bank Ltd.	6.89%
Larsen & Toubro Ltd.	4.39%
State Bank of India	3.53%
Axis Bank Ltd.	3.39%
Bharti Airtel Ltd.	2.86%
ITC Ltd.	2.83%
Hindustan Unilever Ltd.	2.51%
Others	48.94%

Cash and Money Markets **2.32%**

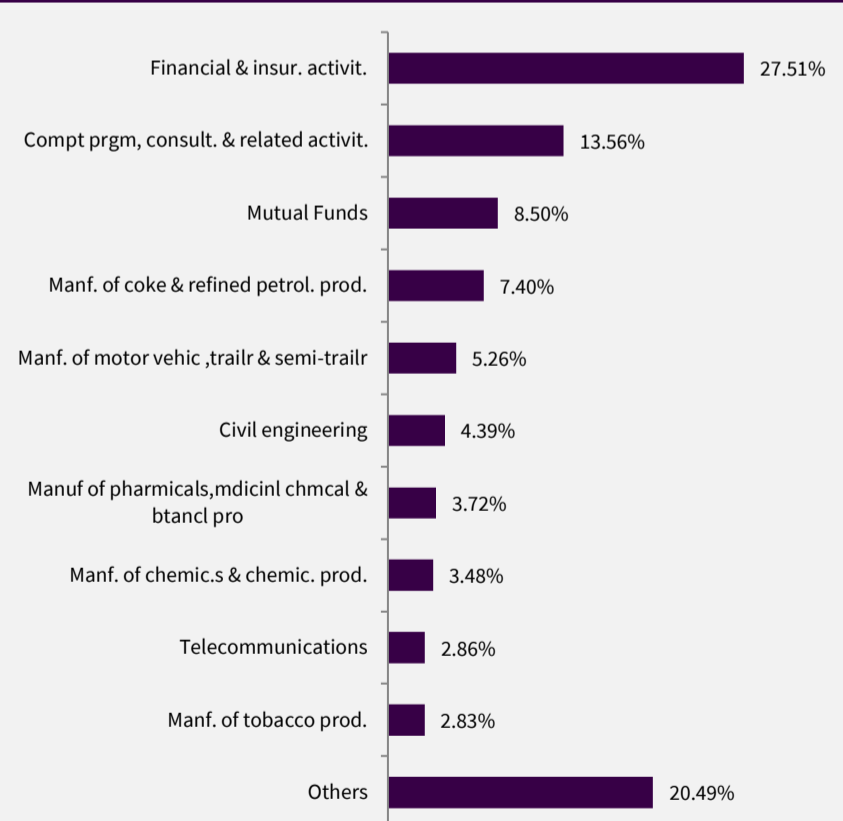
Portfolio Total **100.00%**

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

NAV as on November 30, 2023:	35.3030
Inception Date:	02-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.37%	9.48%	8.88%	10.72%	18.37%	8.26%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	7.70%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	52.97
Debt	1.22
Total	54.19

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Security Name	Net Asset (%)
Equities	97.72%
Reliance Industries Ltd.	8.23%
HDFC Bank Ltd.	7.84%
ICICI Bank Ltd.	7.36%
Infosys Ltd.	7.04%
ITC Ltd.	4.46%
Larsen & Toubro Ltd.	4.43%
Axis Bank Ltd.	3.42%
Bharti Airtel Ltd.	2.94%
Tata Consultancy Services Ltd.	2.68%
State Bank of India	2.67%
Others	46.65%

Cash and Money Markets

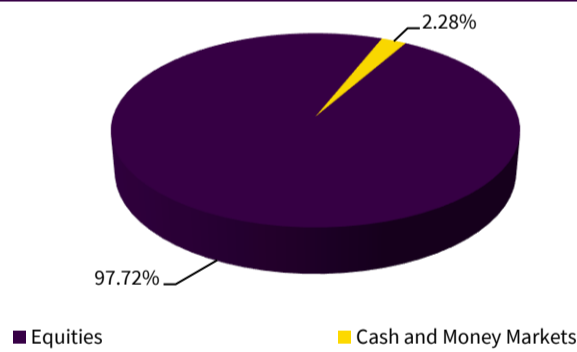
Cash and Money Markets	2.28%
-------------------------------	--------------

Portfolio Total

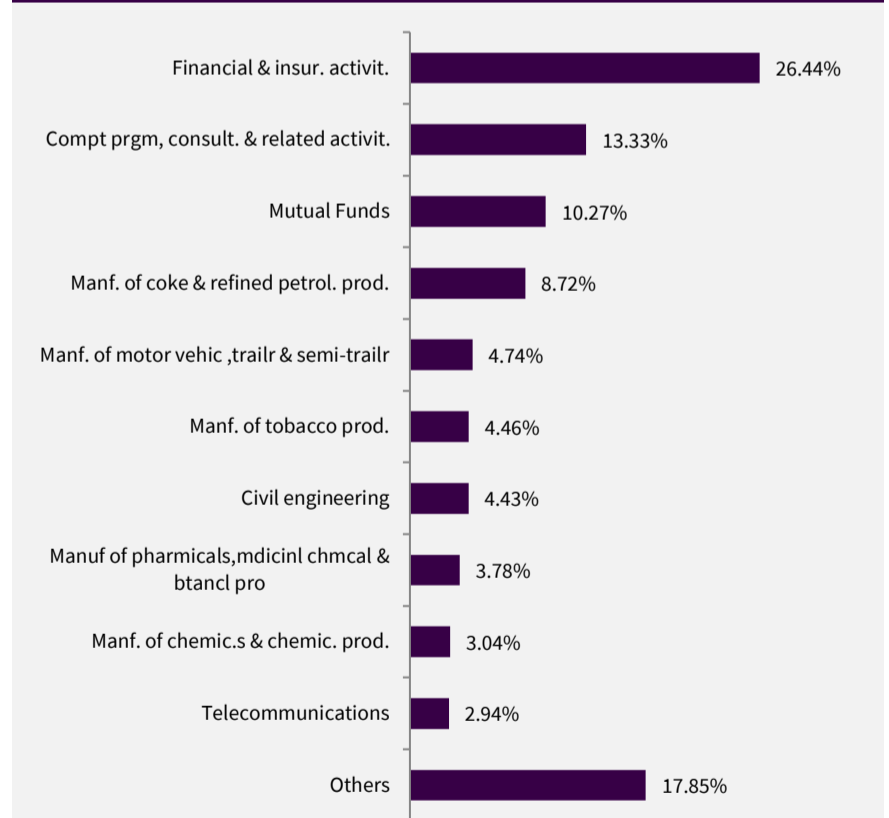
Portfolio Total	100.00%
------------------------	----------------

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

Investment Objective: To generate steady returns through investment in PSU and related equities.
 The risk profile for this fund is High

NAV as on November 30,2023:	29.1715
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	11.01%	30.90%	37.05%	30.15%	40.17%	8.01%
Benchmark**	10.26%	30.19%	34.60%	28.63%	36.46%	2.38%

* 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	155.02
Debt	6.08
Total	161.10

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	96.23%
NTPC Ltd.	9.42%
State Bank of India	9.37%
Kotak Mahindra Mutual Fund	9.29%
Power Grid Corporation of India Ltd.	7.35%
Coal India Ltd.	5.89%
Oil & Natural Gas Corpn Ltd.	5.76%
Bharat Electronics Ltd.	4.07%
Power Finance Corporation Ltd.	3.71%
Rural Electrification Corporation	3.51%
Hindustan Aeronautics Ltd.	3.43%
Others	34.43%

Cash and Money Markets

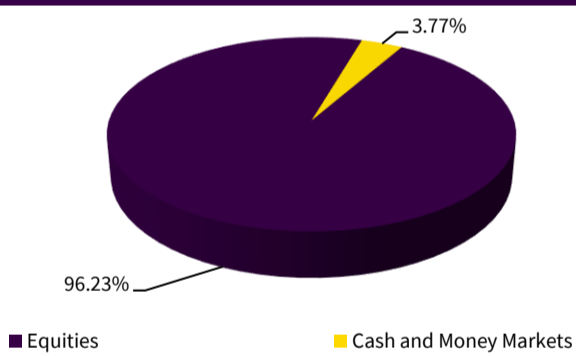
3.77%

Portfolio Total

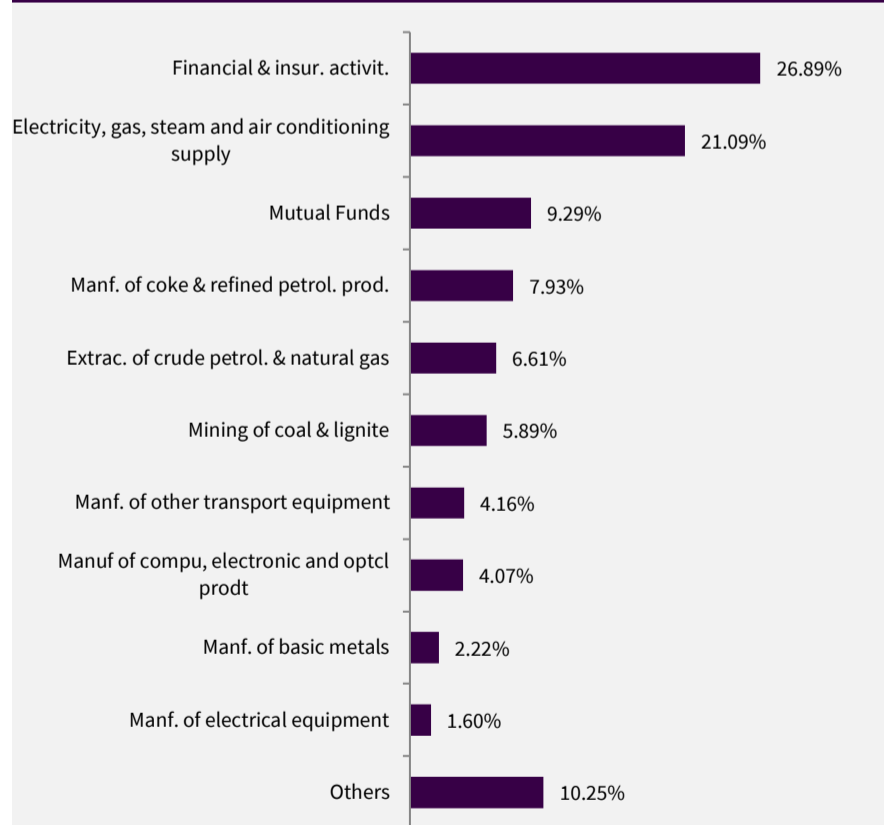
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is BSE PSU Index

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30,2023:	26.8896
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	8.03%	19.31%	19.77%	11.53%	27.41%	7.37%
Benchmark**	8.36%	20.53%	21.56%	15.55%	24.50%	4.33%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	69.97
Debt	1.00
Total	70.96

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name **Net Asset (%)**

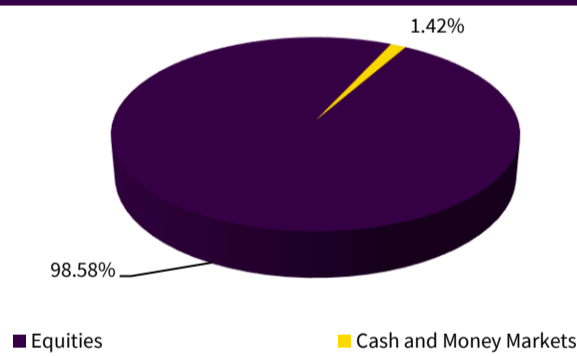
Equities	98.58%
Bharti Airtel Ltd.	9.03%
Larsen & Toubro Ltd.	8.96%
Reliance Industries Ltd.	8.78%
Ultratech Cement Ltd.	7.75%
NTPC Ltd.	6.25%
Oil & Natural Gas Corpn Ltd.	5.51%
Grasim Industries Ltd.	5.38%
Power Grid Corporation of India Ltd.	4.89%
Adani Ports and Special Economic Zone Ltd.	4.78%
Apollo Hospitals Enterprise Ltd.	3.93%
Others	33.32%

Cash and Money Markets **1.42%**

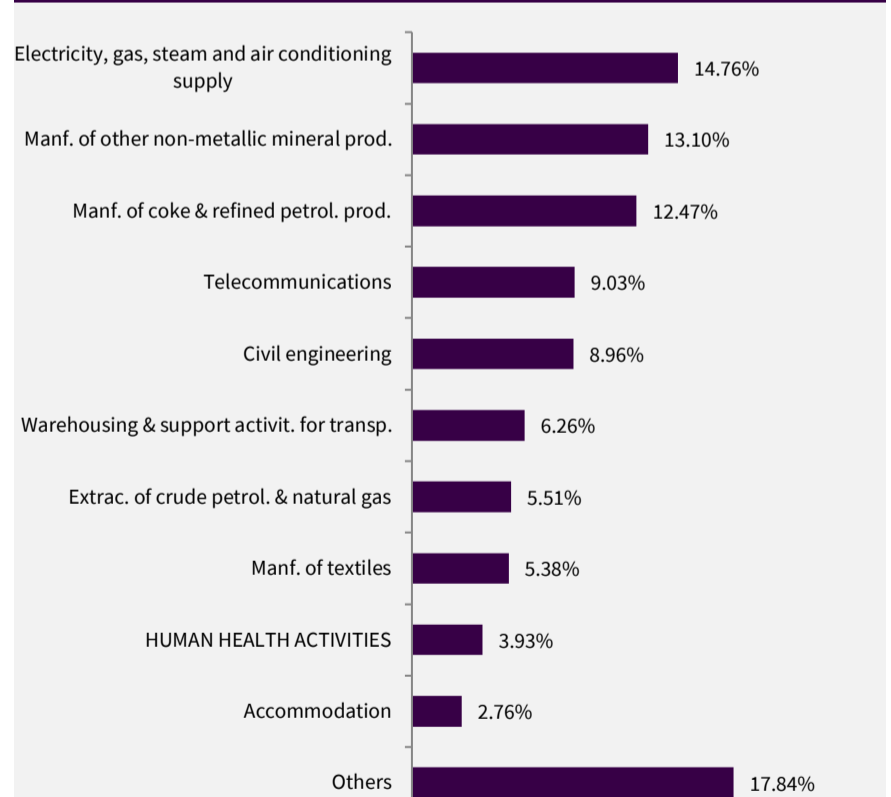
Portfolio Total **100.00%**

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30,2023:	36.6670
Inception Date:	01-Aug-11
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.50%	7.64%	7.66%	8.78%	15.43%	11.10%
Benchmark**	4.27%	7.22%	7.71%	8.58%	13.49%	10.87%

* 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	63.30
Debt	19.46
Total	82.77

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.15

Security Name

Net Asset (%)

Equities	76.51%
HDFC Bank Ltd.	6.41%
Infosys Ltd.	5.97%
Reliance Industries Ltd.	5.73%
ICICI Bank Ltd.	5.34%
Larsen & Toubro Ltd.	3.41%
Axis Bank Ltd.	2.95%
State Bank of India	2.71%
Bharti Airtel Ltd.	2.23%
ITC Ltd.	2.21%
Hindustan Unilever Ltd.	1.91%
Others	37.64%

Cash and Money Markets

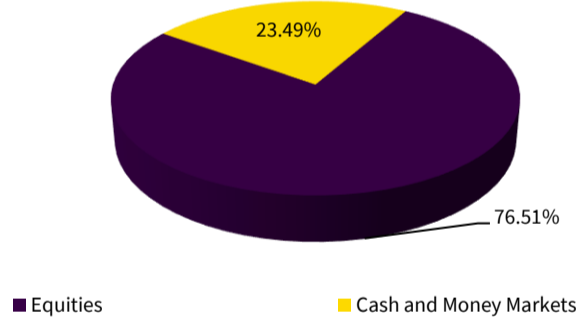
23.49%

Portfolio Total

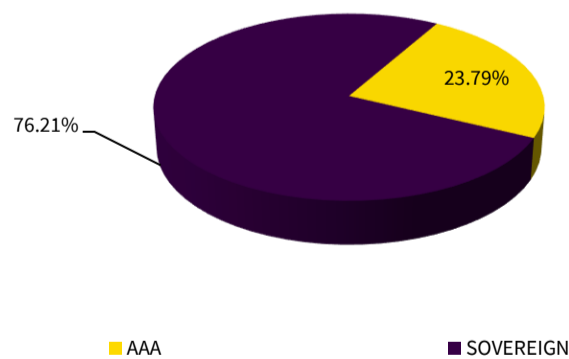
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

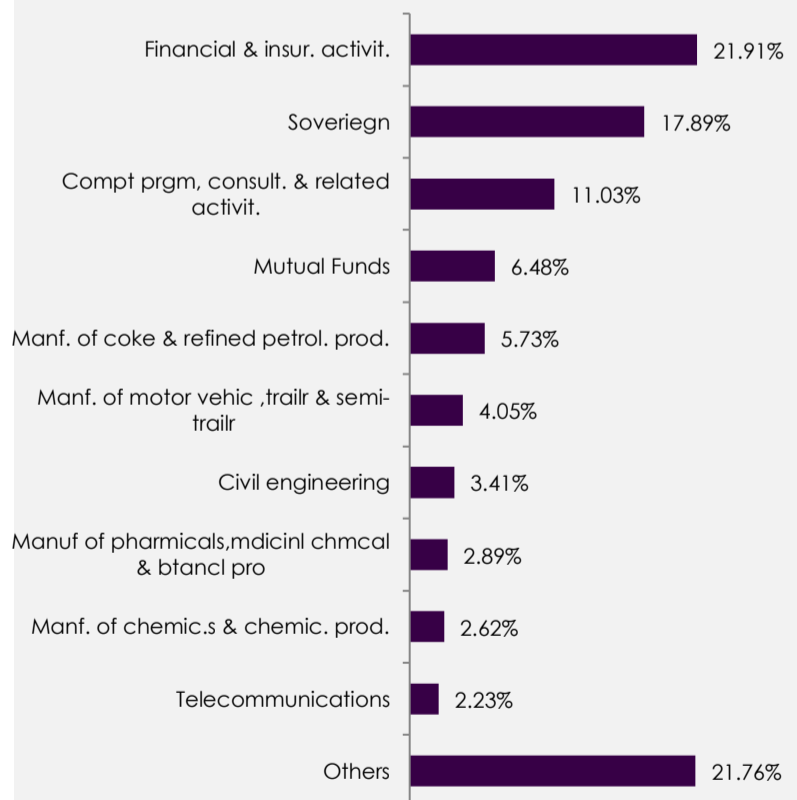
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on 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

NAV as on November 30,2023:	24.4216
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.64%	0.95%	4.92%	2.80%	3.23%	6.63%
Benchmark**	0.74%	1.94%	6.72%	4.25%	4.18%	7.66%

* 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	71.80
Total	71.80

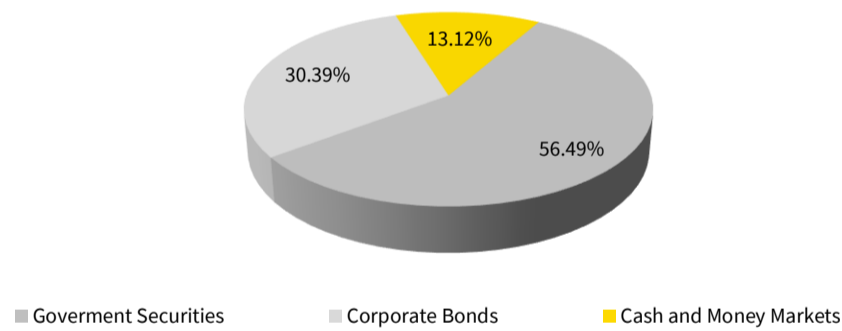
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.81

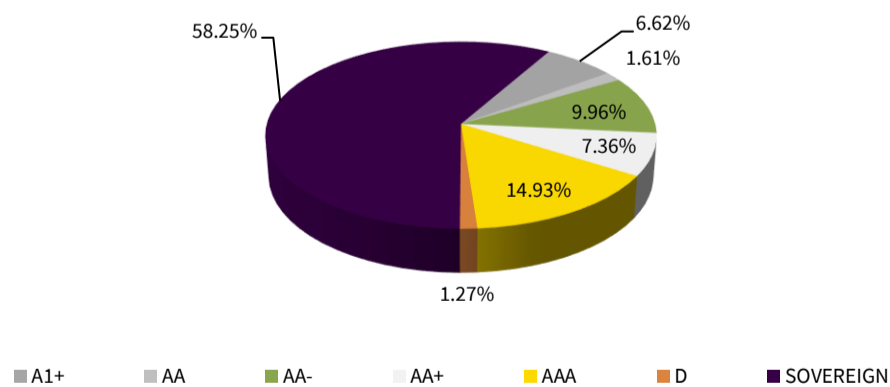
Security Name

Security Name	Net Asset (%)
Government Securities	56.49%
07.18% GOI 2037	13.45%
07.18% GOI 2033	9.39%
07.38% GOI 2027	8.51%
07.30% GOI 2053	5.99%
7.62% Tamil Nadu SDL 2033	4.31%
7.47% Maharashtra SDL 2034	3.50%
7.73% Maharashtra SGS 2034	2.79%
7.64% Maharashtra SDL 2033	2.58%
7.71% Gujarat SGS 2034	2.51%
07.96% Maharashtra SDL 2026	1.28%
Others	2.18%
Corporate Bonds	30.39%
Indiabulls Housing Finance Ltd.	9.66%
Adani Ports and Special Economic Zone Ltd.	7.14%
NABARD	3.17%
HDFC Bank Ltd.	2.65%
NABARD	2.62%
Power Finance Corporation Ltd.	2.36%
Piramal Capital & Housing Finance Ltd.	1.56%
Reliance Capital Ltd.	1.23%
Cash and Money Markets	13.12%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

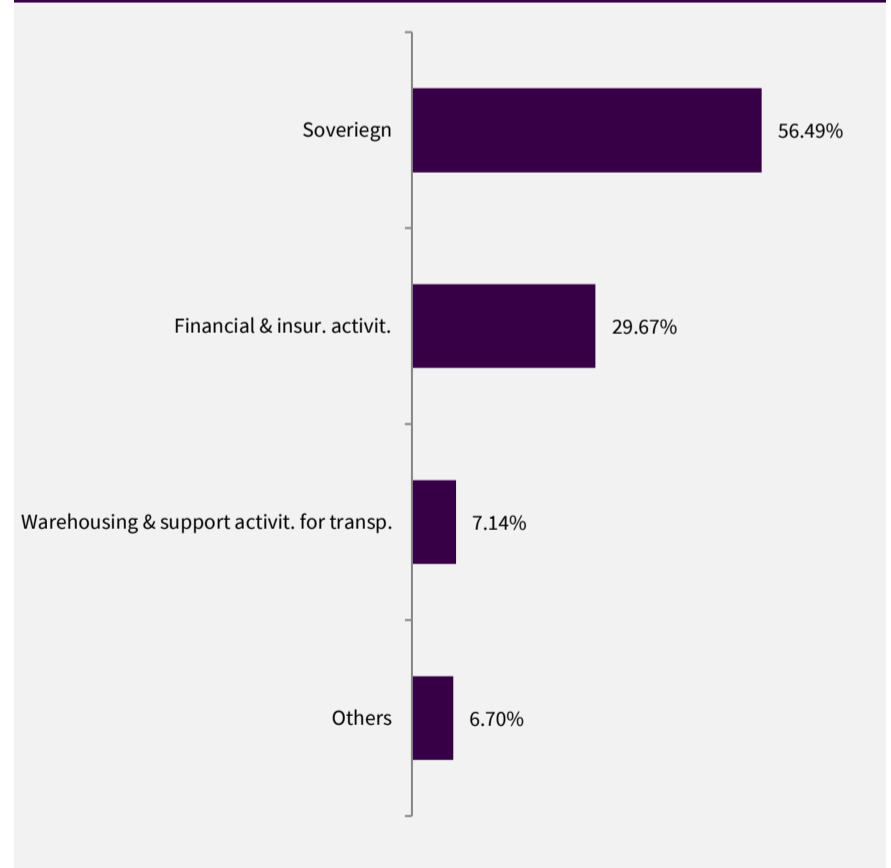
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark 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

NAV as on November 30,2023:	26.0187
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.35%	2.32%	5.56%	4.06%	5.66%	7.12%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	8.21%

* 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.

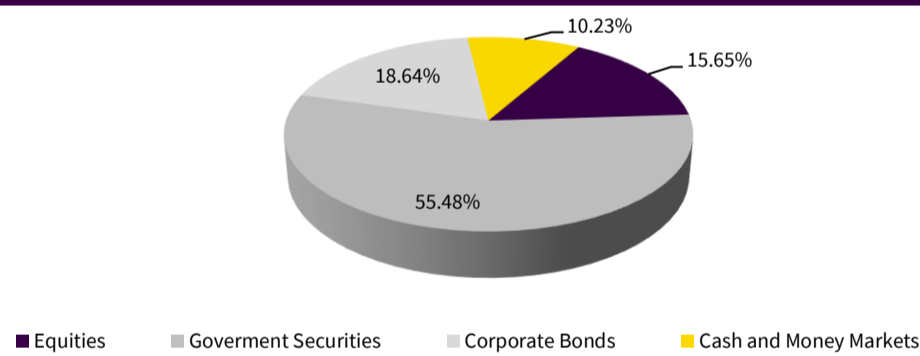
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.75
Debt	41.77
Total	49.52

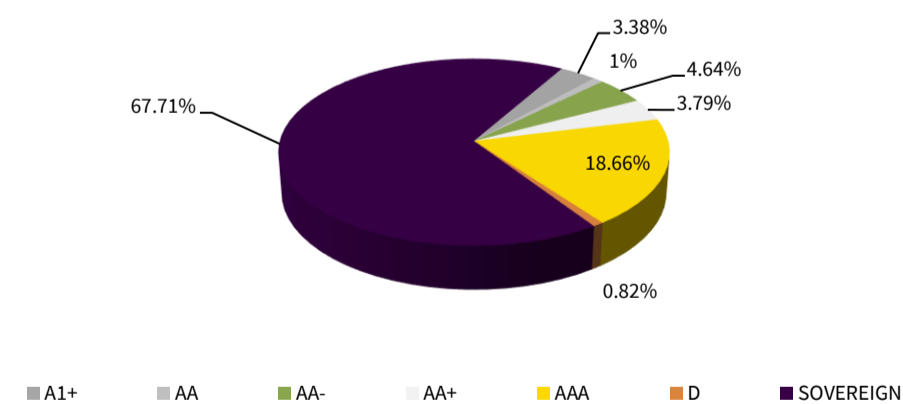
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.78

Asset Mix



Rating Profile

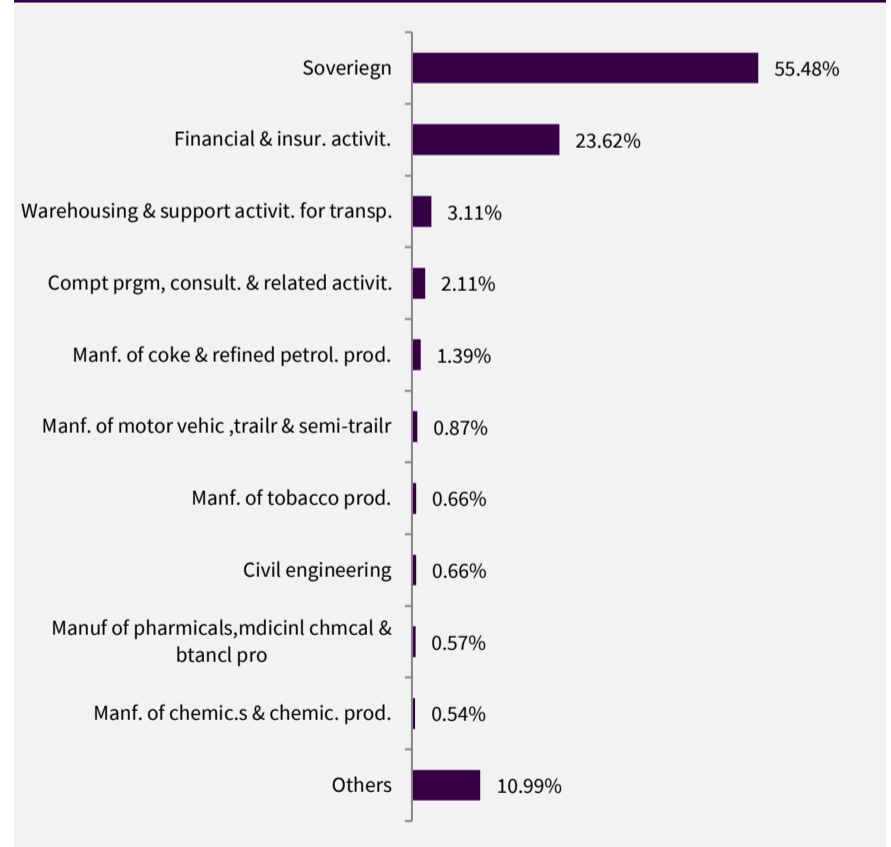


Security Name

Security Name	Net Asset (%)
Equities	15.65%
HDFC Bank Ltd.	1.51%
ICICI Bank Ltd.	1.48%
Reliance Industries Ltd.	1.39%
Infosys Ltd.	0.95%
State Bank of India	0.73%
Larsen & Toubro Ltd.	0.66%
ITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.53%
Bharti Airtel Ltd.	0.43%
Others	6.78%
Government Securities	55.48%
07.18% GOI 2037	11.43%
07.18% GOI 2033	7.97%
07.38% GOI 2027	7.75%
07.30% GOI 2053	5.09%
7.64% Maharashtra SDL 2033	4.57%
07.24% Gujarat SDL 2026	4.29%
7.65% Tamil Nadu SDL 2033	2.12%
07.96% Maharashtra SDL 2026	2.02%
7.62% Tamil Nadu SDL 2033	1.87%
7.73% Maharashtra SGS 2034	1.84%
Others	6.53%
Corporate Bonds	18.64%
Indiabulls Housing Finance Ltd.	3.80%
Adani Ports and Special Economic Zone Ltd.	3.11%
NABARD	2.80%
HDFC Bank Ltd.	2.23%
NABARD	2.20%
Power Finance Corporation Ltd.	2.01%
REC Ltd.	1%
Piramal Capital & Housing Finance Ltd.	0.82%
Reliance Capital Ltd.	0.67%
Cash and Money Markets	10.23%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on 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

NAV as on November 30,2023:	30.6448
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.61%	4.55%	6.47%	5.87%	9.47%	8.39%
Benchmark**	2.64%	4.61%	7.08%	6.33%	8.93%	9.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

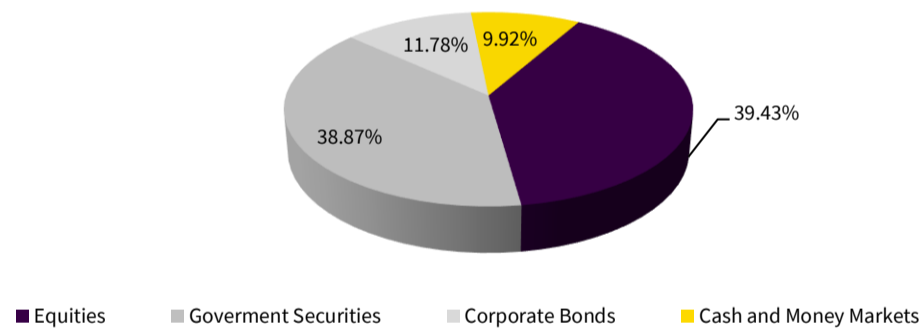
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.07
Debt	90.91
Total	149.99

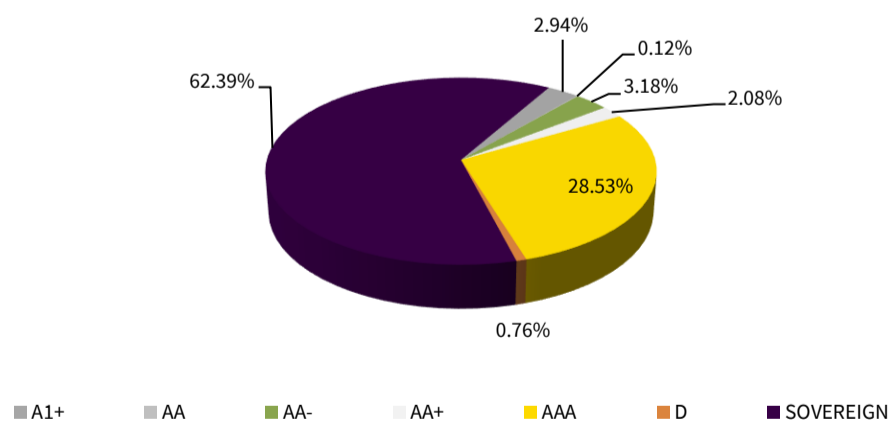
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.58

Asset Mix



Rating Profile

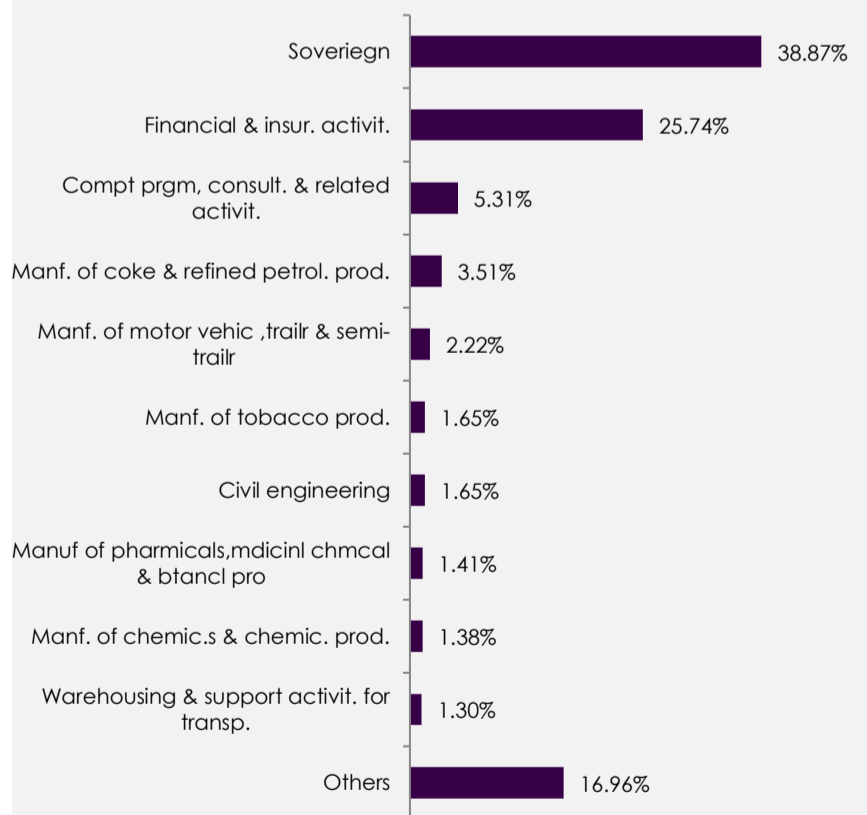


Security Name

Security Name	Net Asset (%)
Equities	39.43%
HDFC Bank Ltd.	3.81%
ICICI Bank Ltd.	3.73%
Reliance Industries Ltd.	3.51%
Infosys Ltd.	2.39%
State Bank of India	1.84%
Larsen & Toubro Ltd.	1.65%
ITC Ltd.	1.65%
Tata Consultancy Services Ltd.	1.34%
Axis Bank Ltd.	1.34%
Bharti Airtel Ltd.	1.09%
Others	17.08%
Government Securities	38.87%
07.18% GOI 2037	8.02%
07.38% GOI 2027	5.95%
07.18% GOI 2033	5.62%
07.30% GOI 2053	3.63%
7.64% Madhya Pradesh SDL 2033	2.18%
7.39% Maharashtra SDL 2026	2.09%
7.64% Maharashtra SDL 2033	1.86%
7.73% Maharashtra SGS 2034	1.57%
7.71% Gujarat SGS 2034	1.41%
07.62% Madhya Pradesh SDL 2026	1.17%
Others	5.37%
Corporate Bonds	11.78%
REC Ltd.	1.99%
Indiabulls Housing Finance Ltd.	1.98%
NABARD	1.92%
Power Finance Corporation Ltd.	1.39%
HDFC Bank Ltd.	1.34%
NABARD	1.32%
Adani Ports and Special Economic Zone Ltd.	1.30%
Reliance Capital Ltd.	0.47%
Piramal Capital & Housing Finance Ltd.	0.07%
Cash and Money Markets	9.92%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark 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 long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on November 30,2023:	35.8023
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.23%	6.97%	6.96%	7.75%	14.58%	9.61%
Benchmark**	4.31%	6.95%	7.27%	7.90%	12.96%	9.82%

* 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%

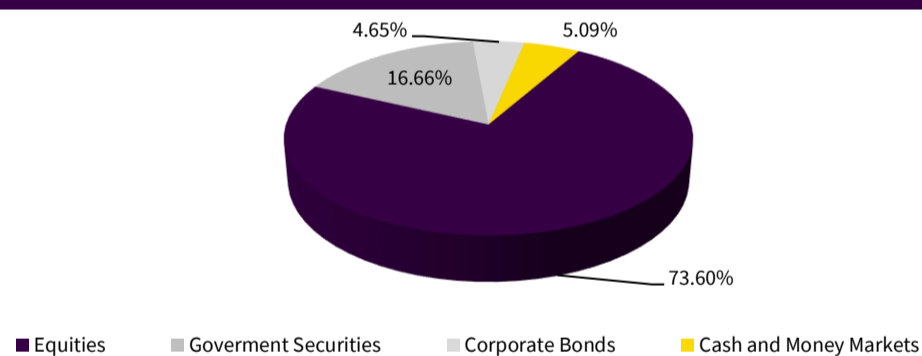
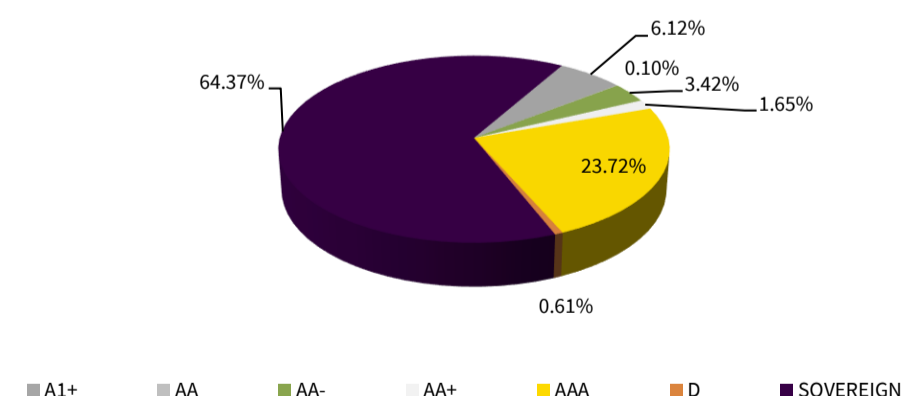
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

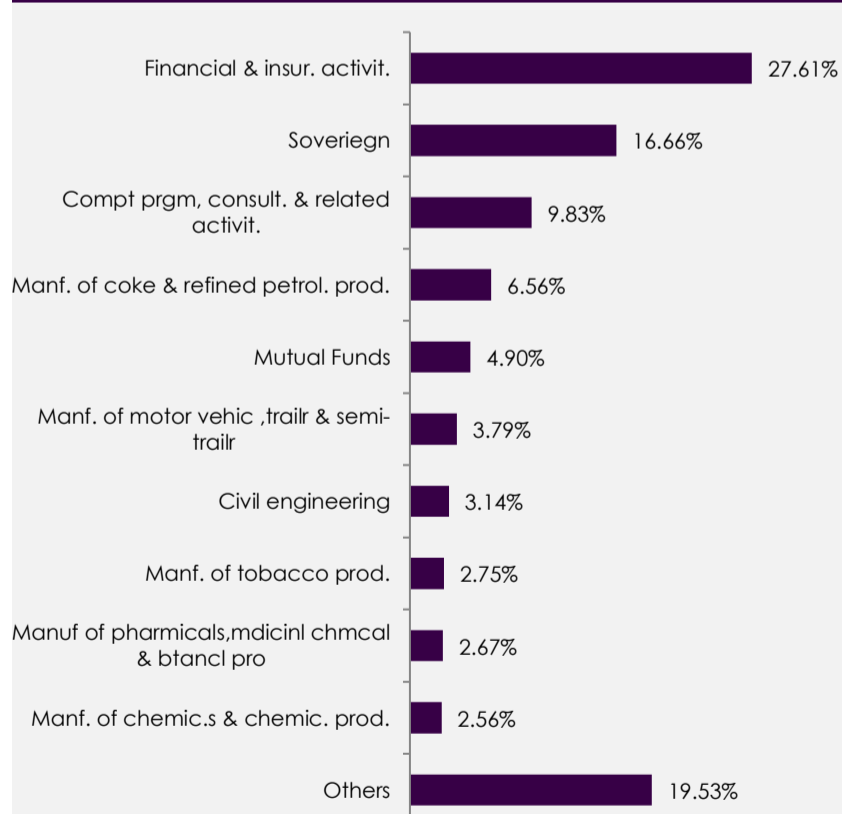
Asset Class	AUM (in Cr.)
Equity	123.59
Debt	44.30
Total	167.90

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.45

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

Security Name	Net Asset (%)
Equities	73.60%
HDFC Bank Ltd.	6.91%
Reliance Industries Ltd.	6.56%
ICICI Bank Ltd.	5.52%
Infosys Ltd.	5.01%
Larsen & Toubro Ltd.	3.14%
ITC Ltd.	2.75%
Axis Bank Ltd.	2.60%
State Bank of India	2.52%
Bharti Airtel Ltd.	2.07%
Hindustan Unilever Ltd.	1.85%
Others	34.67%
Government Securities	16.66%
07.18% GOI 2037	3.35%
07.38% GOI 2027	2.75%
07.18% GOI 2033	2.34%
07.30% GOI 2053	1.49%
7.64% Maharashtra SDL 2033	1.46%
07.62% Madhya Pradesh SDL 2026	0.82%
7.39% Maharashtra SDL 2026	0.70%
7.71% Gujarat SGS 2034	0.68%
7.73% Maharashtra SGS 2034	0.52%
7.65% Tamil Nadu SDL 2033	0.51%
Others	2.04%
Corporate Bonds	4.65%
Indiabulls Housing Finance Ltd.	0.89%
REC Ltd.	0.77%
NABARD	0.71%
Power Finance Corporation Ltd.	0.59%
HDFC Bank Ltd.	0.54%
NABARD	0.53%
Adani Ports and Special Economic Zone Ltd.	0.43%
Reliance Capital Ltd.	0.16%
Piramal Capital & Housing Finance Ltd.	0.03%
Cash and Money Markets	5.09%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)**Sectoral Break-Up[§]**

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

**Benchmark return has been computed by applying benchmark weightages on 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

NAV as on November 30,2023:	45.4617
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.57%	9.12%	7.95%	9.32%	18.17%	11.51%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	10.16%

* 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	783.70
Debt	19.02
Total	802.72

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	97.61%
HDFC Bank Ltd.	7.97%
Reliance Industries Ltd.	7.40%
Infosys Ltd.	7.02%
ICICI Bank Ltd.	6.84%
Larsen & Toubro Ltd.	4.40%
State Bank of India	3.54%
Axis Bank Ltd.	3.39%
ITC Ltd.	2.84%
Bharti Airtel Ltd.	2.84%
Hindustan Unilever Ltd.	2.51%
Others	48.86%

Cash and Money Markets

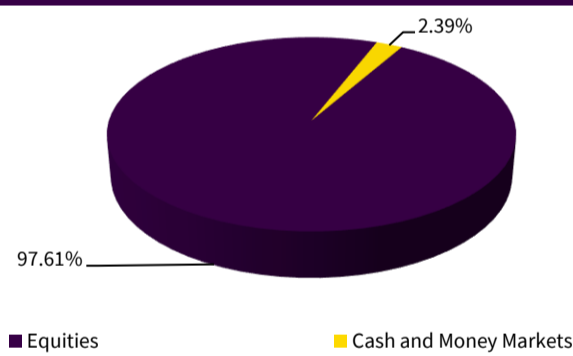
2.39%

Portfolio Total

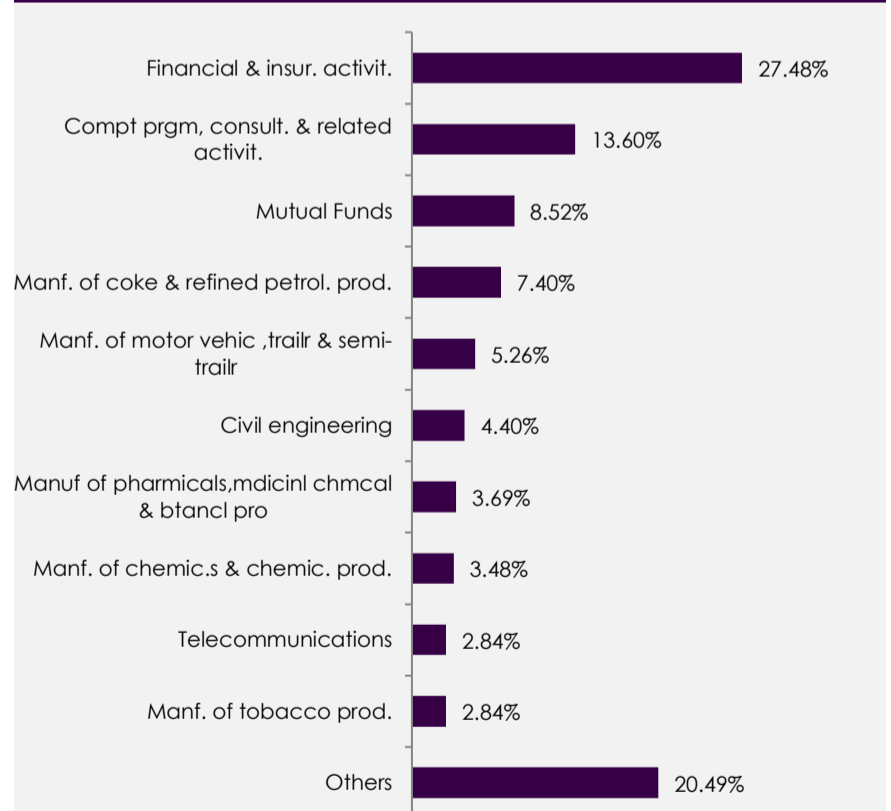
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30,2023:	37.5166
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.25%	8.91%	7.98%	9.79%	17.58%	9.98%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	10.16%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	74.91
Debt	2.97
Total	77.88

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	96.18%
Reliance Industries Ltd.	8.14%
HDFC Bank Ltd.	7.74%
ICICI Bank Ltd.	7.22%
Infosys Ltd.	6.88%
Larsen & Toubro Ltd.	4.37%
ITC Ltd.	4.36%
Axis Bank Ltd.	3.36%
Bharti Airtel Ltd.	2.89%
Tata Consultancy Services Ltd.	2.68%
State Bank of India	2.63%
Others	45.91%

Cash and Money Markets

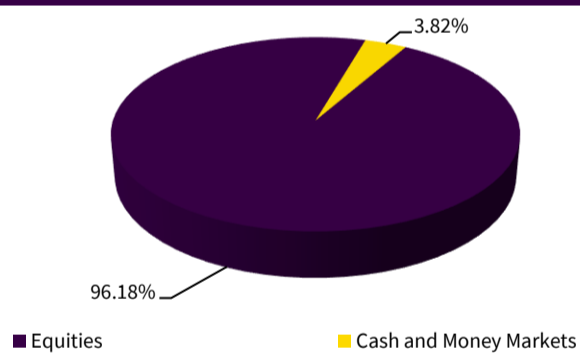
3.82%

Portfolio Total

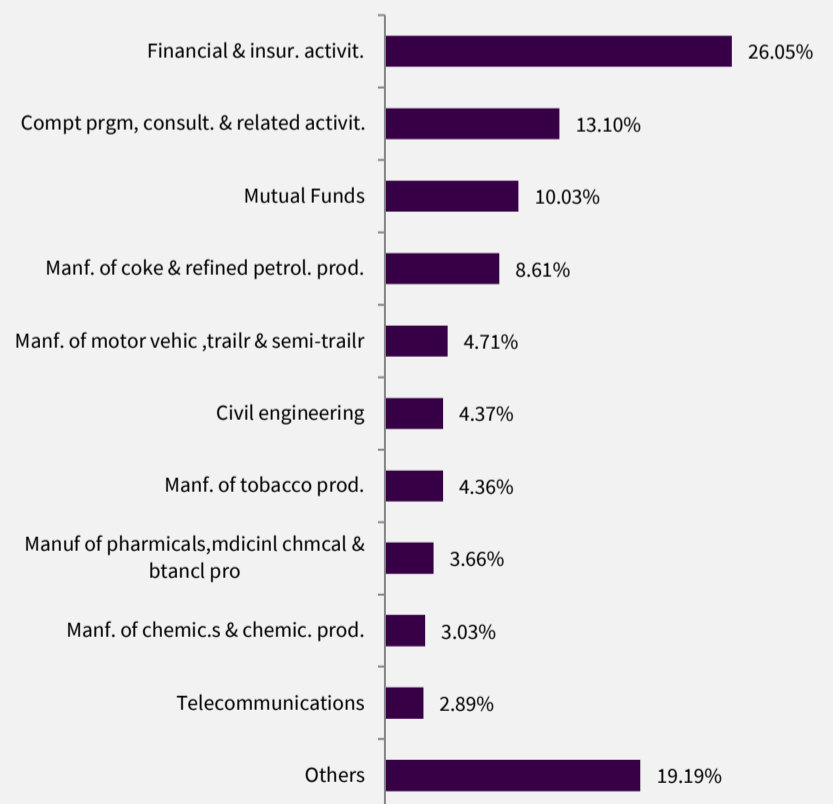
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	21.8862
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.51%	3.21%	6.39%	5.14%	4.43%	6.29%

* 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.

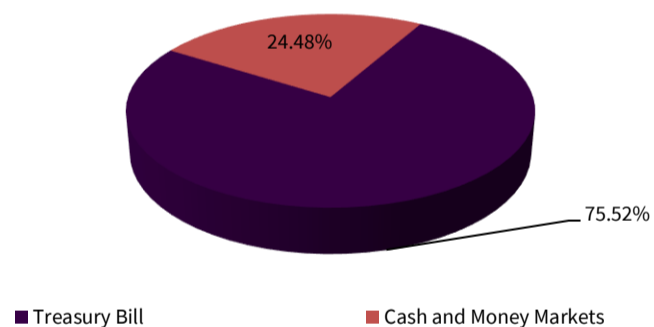
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	167.22
Total	167.22

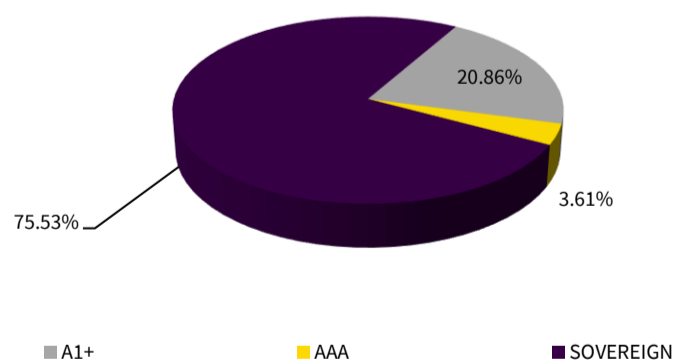
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.14

Asset Mix

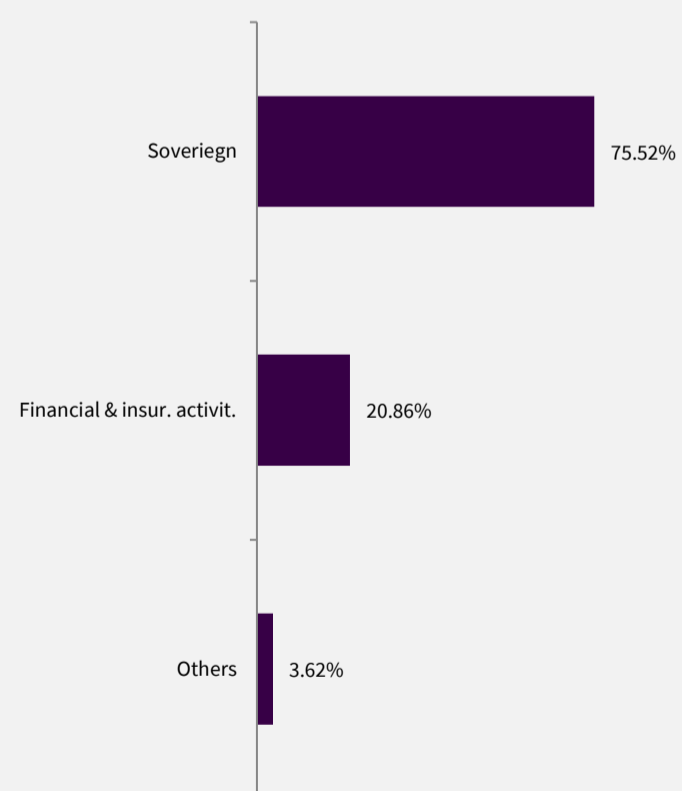


Rating Profile



Security Name

Security Name	Net Asset (%)
Treasury Bill	75.52%
182 Day Treasury Bill 07-12-2023	26.52%
182 Day Treasury Bill 11-01-2024	17.80%
182 Day Treasury Bill 01-02-2024	14.78%
182 Day Treasury Bill 07-03-2024	5.27%
182 Day Treasury Bill 22-02-2024	5.25%
182 Day Treasury Bill 14-12-2023	2.98%
182 Day Treasury Bill 29-03-2024	2.92%
Cash and Money Markets	24.48%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30, 2023:	36.2789
Inception Date:	03-Mar-05
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.37%	2.43%	5.72%	4.01%	5.50%	7.64%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	7.98%

* 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	1.63
Debt	8.71
Total	10.34

Modified Duration#

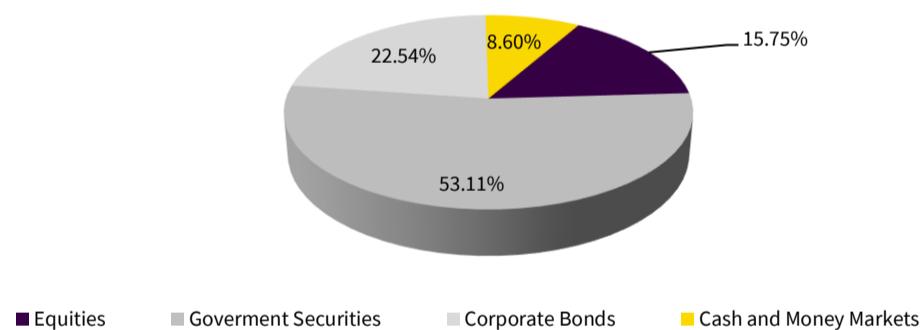
Security Type	Duration
Fixed Income Investments	4.83

Security Name

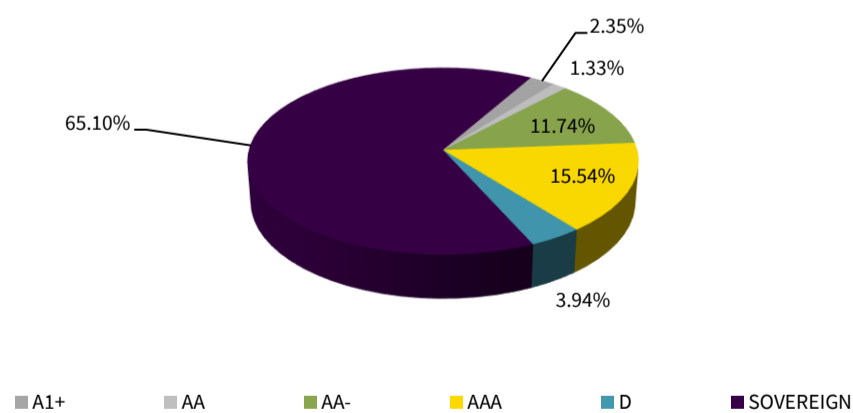
Security Name	Net Asset (%)
Equities	15.75%
HDFC Bank Ltd.	1.52%
ICICI Bank Ltd.	1.49%
Reliance Industries Ltd.	1.40%
Infosys Ltd.	0.95%
State Bank of India	0.74%
Larsen & Toubro Ltd.	0.66%
ITC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.53%
Axis Bank Ltd.	0.53%
Bharti Airtel Ltd.	0.43%
Others	6.84%
Government Securities	53.11%
07.18% GOI 2037	11.43%
07.38% GOI 2027	8.14%
07.18% GOI 2033	7.97%
07.30% GOI 2053	5.09%
7.62% Tamil Nadu SDL 2033	3.27%
7.64% Maharashtra SDL 2033	2.74%
7.65% Tamil Nadu SDL 2033	2.57%
7.39% Maharashtra SDL 2026	2.31%
07.96% Maharashtra SDL 2026	2.25%
7.71% Gujarat SGS 2034	2.04%
Others	5.30%
Corporate Bonds	22.54%
Indiabulls Housing Finance Ltd.	9.58%
Reliance Capital Ltd.	3.21%
NABARD	2.87%
HDFC Bank Ltd.	1.94%
Power Finance Corporation Ltd.	1.93%
NABARD	1.92%
Piramal Capital & Housing Finance Ltd.	1.09%
Cash and Money Markets	8.60%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

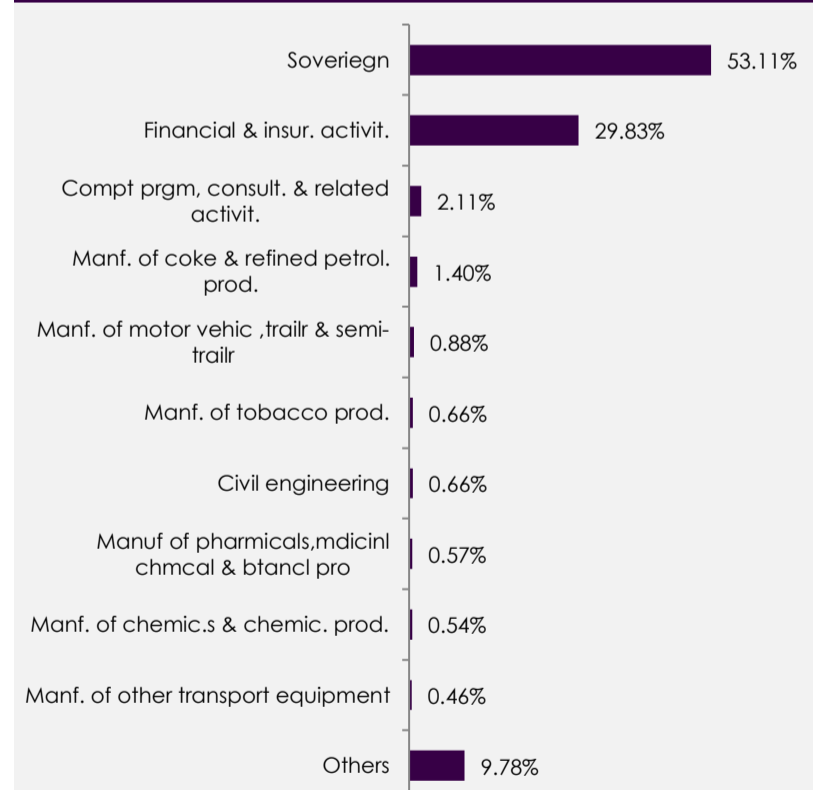
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	30.0092
Inception Date:	08-Feb-08
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.40%	2.48%	5.90%	4.23%	6.08%	7.19%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	7.66%

* 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	1.90
Debt	9.98
Total	11.88

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.78

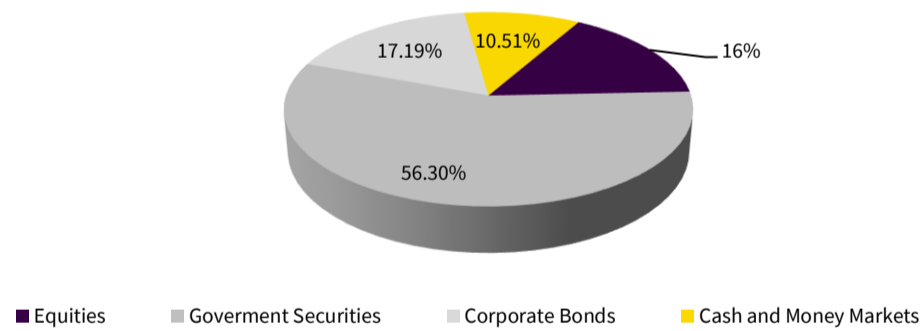
Security Name

Net Asset (%)

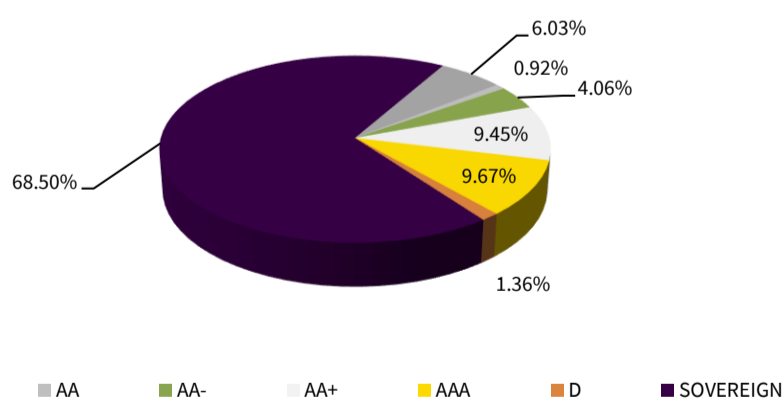
Equities	16.00%
HDFC Bank Ltd.	1.54%
ICICI Bank Ltd.	1.51%
Reliance Industries Ltd.	1.43%
Infosys Ltd.	0.97%
State Bank of India	0.75%
Larsen & Toubro Ltd.	0.67%
ITC Ltd.	0.67%
Tata Consultancy Services Ltd.	0.54%
Axis Bank Ltd.	0.54%
Bharti Airtel Ltd.	0.44%
Others	6.94%
Government Securities	56.30%
07.18% GOI 2037	11.42%
07.38% GOI 2027	8.19%
07.18% GOI 2033	7.98%
07.24% Gujarat SDL 2026	5.35%
07.30% GOI 2053	5.09%
7.64% Madhya Pradesh SDL 2033	4.17%
6.69% Madhya Pradesh SGS 2025	2.48%
7.62% Tamil Nadu SDL 2033	2.18%
7.64% Maharashtra SDL 2033	2.01%
7.71% Gujarat SGS 2034	1.92%
Others	5.51%
Corporate Bonds	17.19%
Adani Ports and Special Economic Zone Ltd.	7.77%
Indiabulls Housing Finance Ltd.	3.34%
HDFC Bank Ltd.	2.53%
NABARD	1.67%
Reliance Capital Ltd.	1.12%
Piramal Capital & Housing Finance Ltd.	0.76%
Cash and Money Markets	10.51%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

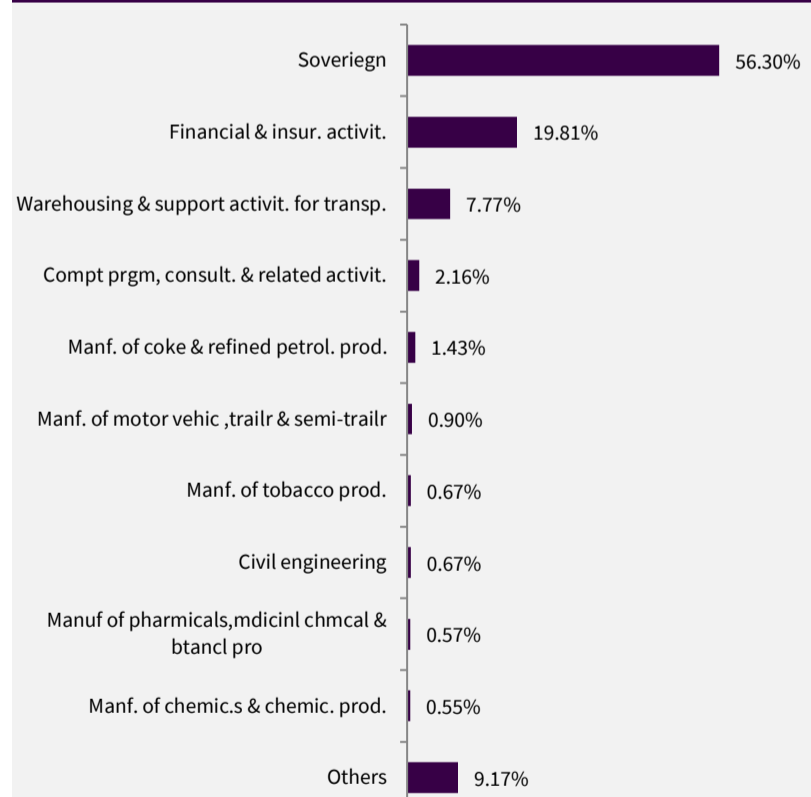
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on November 30,2023:	77.1819
Inception Date:	11-Feb-03
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.36%	4.06%	6.05%	5.05%	8.58%	10.72%
Benchmark**	2.40%	4.28%	7.05%	6.08%	8.35%	9.82%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.63
Debt	27.54
Total	43.16

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.85

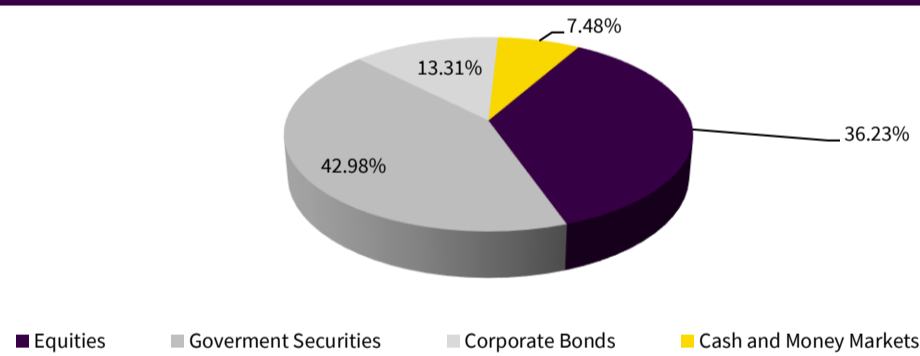
Security Name

Net Asset (%)

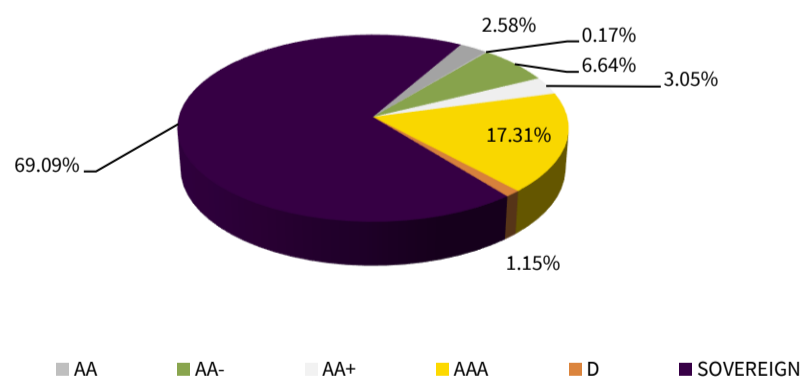
Equities	36.23%
HDFC Bank Ltd.	3.50%
ICICI Bank Ltd.	3.43%
Reliance Industries Ltd.	3.23%
Infosys Ltd.	2.20%
State Bank of India	1.70%
Larsen & Toubro Ltd.	1.52%
ITC Ltd.	1.52%
Tata Consultancy Services Ltd.	1.23%
Axis Bank Ltd.	1.23%
Bharti Airtel Ltd.	1%
Others	15.67%
Government Securities	42.98%
07.18% GOI 2037	8.73%
07.38% GOI 2027	7.60%
07.18% GOI 2033	6.09%
07.30% GOI 2053	3.89%
7.65% Tamil Nadu SDL 2033	2.66%
7.62% Tamil Nadu SDL 2033	2.24%
07.96% Maharashtra SDL 2026	2.06%
7.39% Maharashtra SDL 2026	2.03%
7.64% Maharashtra SDL 2033	2.03%
7.71% Gujarat SGS 2034	1.92%
Others	3.73%
Corporate Bonds	13.31%
Indiabulls Housing Finance Ltd.	4.13%
Adani Ports and Special Economic Zone Ltd.	1.90%
REC Ltd.	1.84%
HDFC Bank Ltd.	1.63%
Power Finance Corporation Ltd.	1.61%
NABARD	1.38%
Reliance Capital Ltd.	0.72%
Piramal Capital & Housing Finance Ltd.	0.10%
Cash and Money Markets	7.48%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

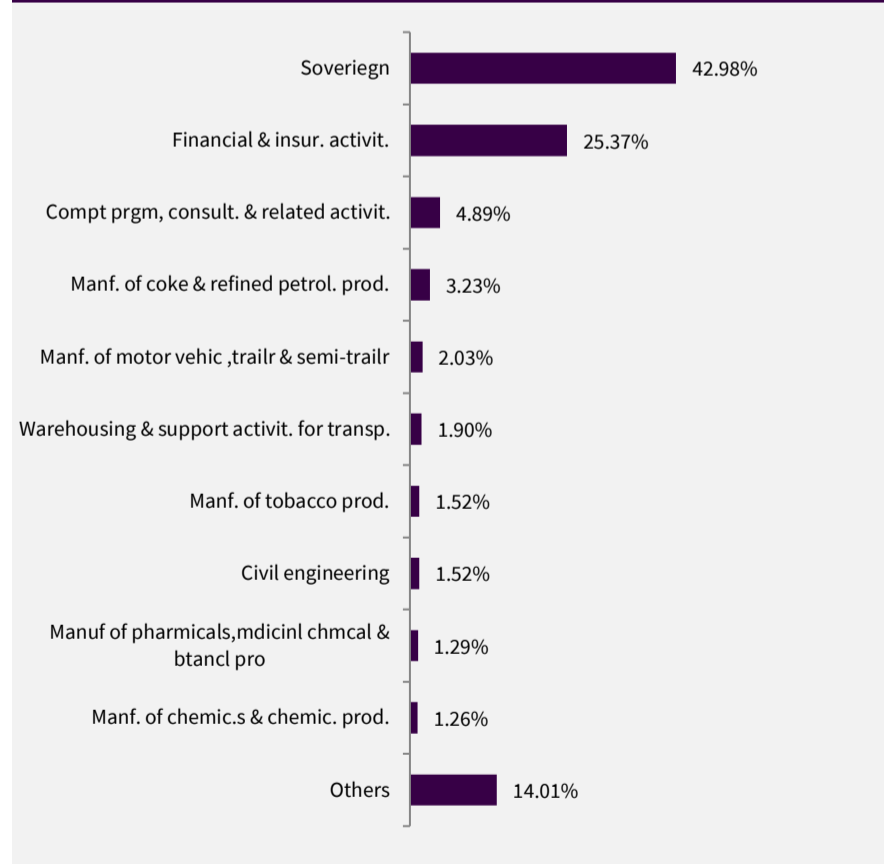
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30, 2023:	55.0838
Inception Date:	03-Mar-05
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.25%	5.38%	6.42%	6.34%	11.38%	10.07%
Benchmark**	3.35%	5.61%	7.18%	7.03%	10.67%	10.39%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

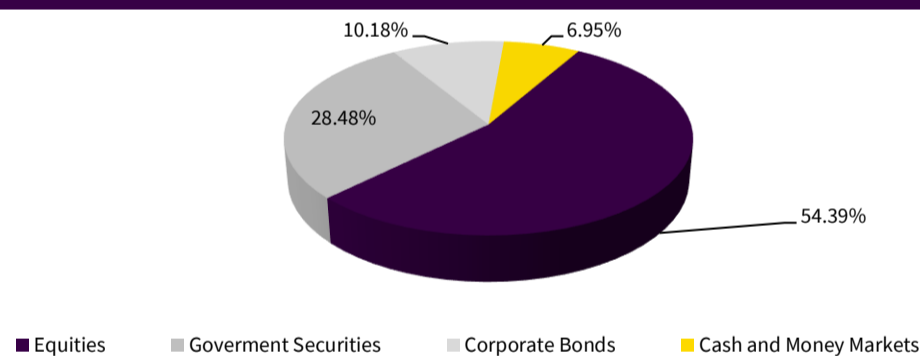
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.54
Debt	18.91
Total	41.45

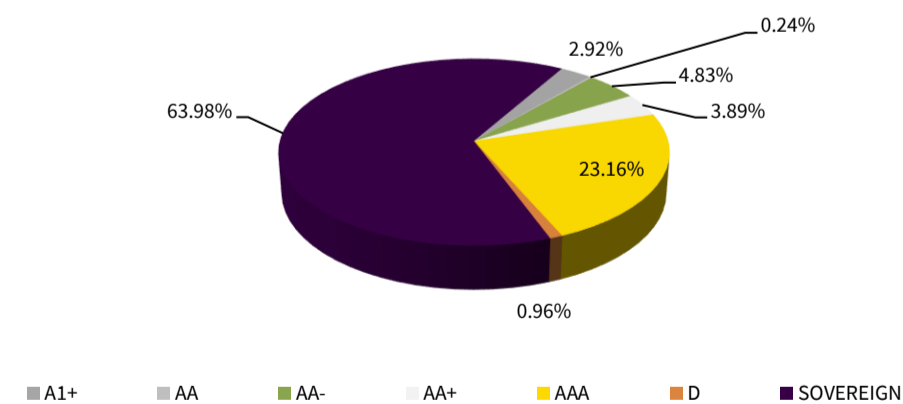
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.65

Asset Mix



Rating Profile

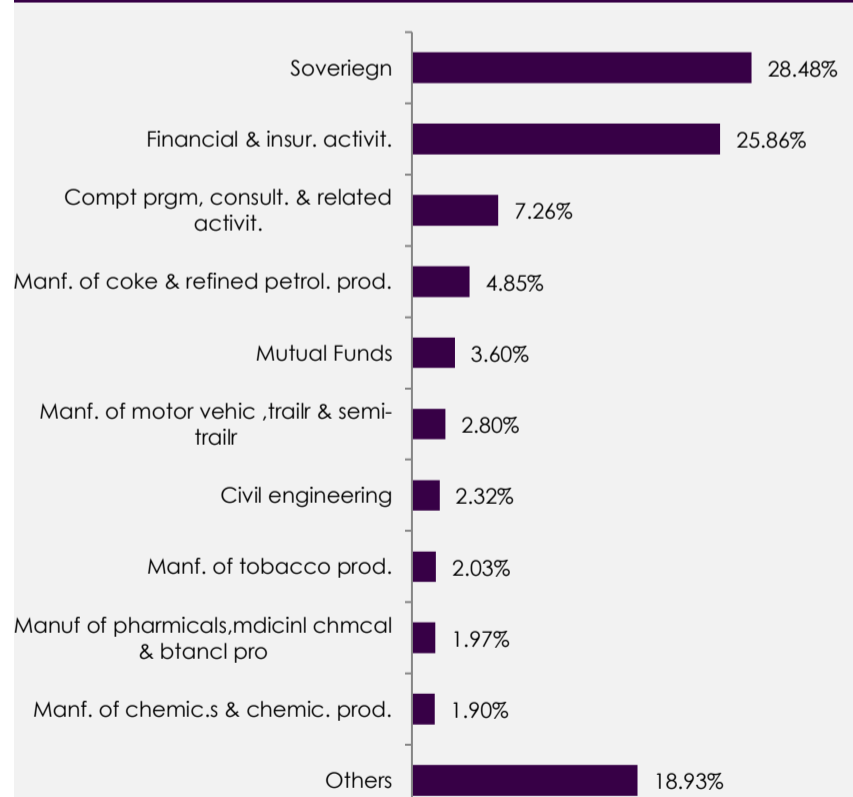


Security Name

Security Name	Net Asset (%)
Equities	54.39%
HDFC Bank Ltd.	5.11%
Reliance Industries Ltd.	4.85%
ICICI Bank Ltd.	4.11%
Infosys Ltd.	3.70%
Larsen & Toubro Ltd.	2.32%
ITC Ltd.	2.03%
Axis Bank Ltd.	1.92%
State Bank of India	1.86%
Bharti Airtel Ltd.	1.53%
Hindustan Unilever Ltd.	1.37%
Others	25.59%
Government Securities	28.48%
07.18% GOI 2037	6.04%
07.38% GOI 2027	5.02%
07.18% GOI 2033	4.21%
07.30% GOI 2053	2.69%
7.64% Maharashtra SDL 2033	2.01%
07.96% Maharashtra SDL 2026	1.37%
7.71% Gujarat SGS 2034	1.30%
7.62% Tamil Nadu SDL 2033	1.11%
7.73% Maharashtra SGS 2034	1.01%
7.65% Tamil Nadu SDL 2033	0.93%
Others	2.79%
Corporate Bonds	10.18%
Indiabulls Housing Finance Ltd.	2.15%
Adani Ports and Special Economic Zone Ltd.	1.73%
NABARD	1.43%
HDFC Bank Ltd.	1.21%
Power Finance Corporation Ltd.	1.20%
REC Ltd.	0.96%
NABARD	0.96%
Reliance Capital Ltd.	0.43%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	6.95%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on 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 November 30,2023:	43.4454
Inception Date:	22-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.40%	9.33%	8.75%	10.63%	18.31%	9.73%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	9.32%

* 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	111.51
Debt	2.39
Total	113.90

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

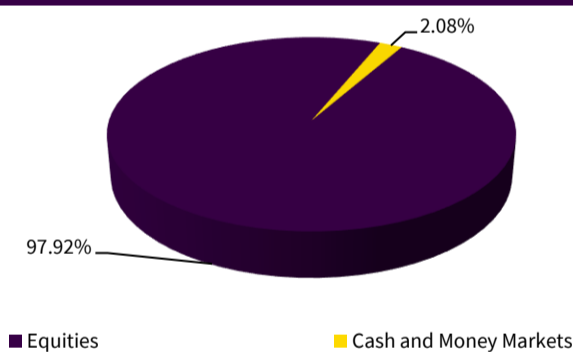
Equities	97.92%
Reliance Industries Ltd.	8.21%
HDFC Bank Ltd.	7.80%
ICICI Bank Ltd.	7.29%
Infosys Ltd.	7.26%
Larsen & Toubro Ltd.	4.47%
ITC Ltd.	4.43%
Axis Bank Ltd.	3.39%
Bharti Airtel Ltd.	2.93%
Tata Consultancy Services Ltd.	2.70%
State Bank of India	2.65%
Others	46.79%

Cash and Money Markets 2.08%

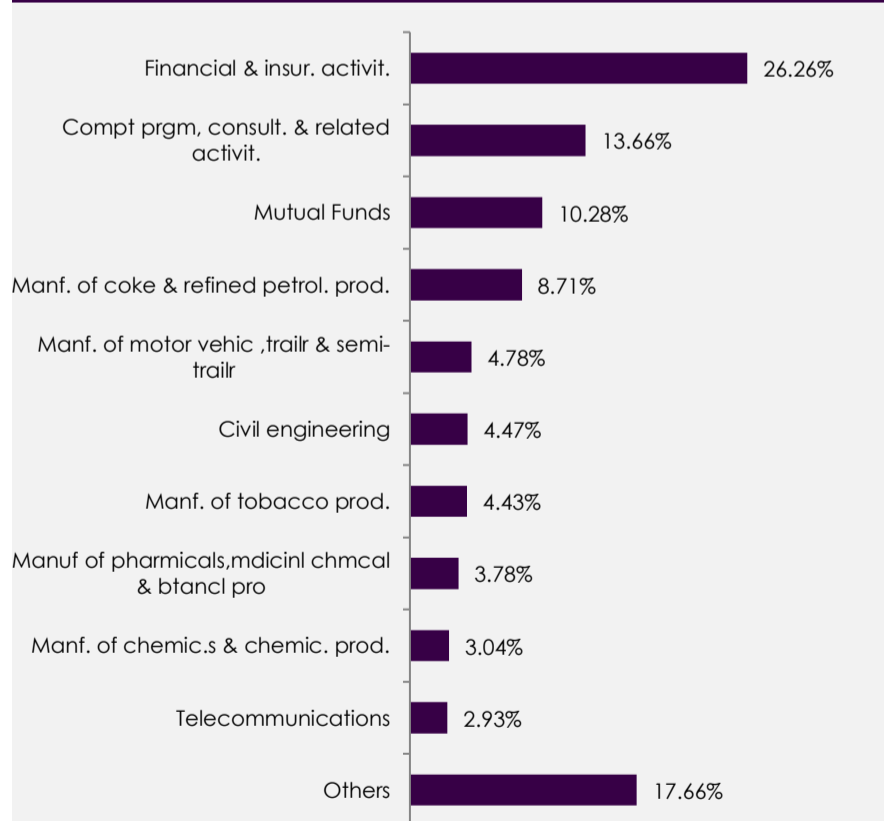
Portfolio Total 100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30, 2023:	27.3290
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	8.21%	19.43%	19.76%	11.44%	27.45%	7.53%
Benchmark**	8.36%	20.53%	21.56%	15.55%	24.50%	4.73%

* 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.

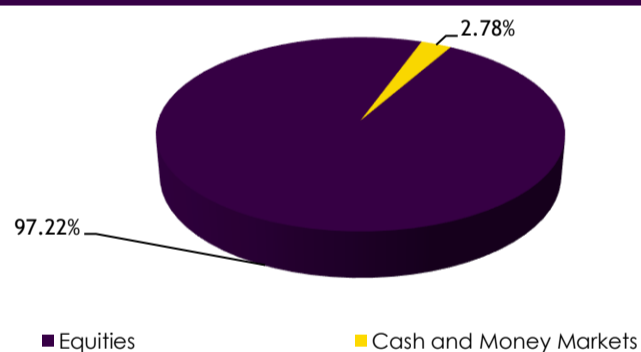
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.12
Debt	0.09
Total	3.20

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.22%
Bharti Airtel Ltd.	9.91%
Larsen & Toubro Ltd.	9.40%
Reliance Industries Ltd.	9.34%
Ultratech Cement Ltd.	7.47%
NTPC Ltd.	5.98%
Oil & Natural Gas Corpn Ltd.	5.20%
Grasim Industries Ltd.	5.06%
Power Grid Corporation of India Ltd.	4.62%
Adani Ports and Special Economic Zone Ltd.	4.50%
Apollo Hospitals Enterprise Ltd.	3.92%
Others	31.82%

Cash and Money Markets

2.78%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	14.06%
Manf. of coke & refined petrol. prod.	12.88%
Manf. of other non-metallic mineral prod.	12.53%
Telecommunications	9.91%
Civil engineering	9.40%
Warehousing & support activit. for transp.	5.91%
Extrac. of crude petrol. & natural gas	5.20%
Manf. of textiles	5.06%
HUMAN HEALTH ACTIVITIES	3.92%
Accommodation	2.68%
Others	18.45%

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30,2023:	30.1072
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	11.13%	31.63%	37.92%	30.74%	40.57%	8.28%
Benchmark**	10.26%	30.19%	34.60%	28.63%	36.46%	2.40%

* 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	9.56
Debt	0.39
Total	9.94

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	96.13%
NTPC Ltd.	9.45%
Kotak Mahindra Mutual Fund	9.41%
State Bank of India	8.79%
Power Grid Corporation of India Ltd.	7.26%
Coal India Ltd.	5.97%
Oil & Natural Gas Corpn Ltd.	5.79%
Bharat Electronics Ltd.	4.20%
Power Finance Corporation Ltd.	3.78%
Hindustan Aeronautics Ltd.	3.46%
Rural Electrification Corporation	3.30%
Others	34.72%

Cash and Money Markets

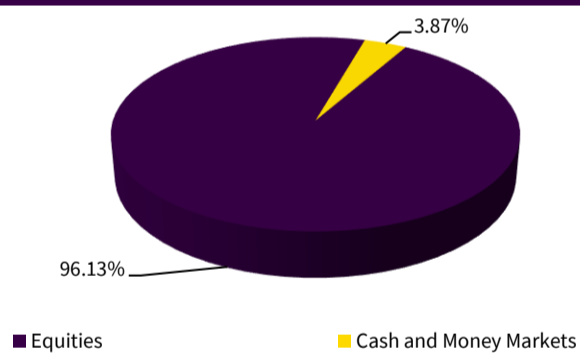
3.87%

Portfolio Total

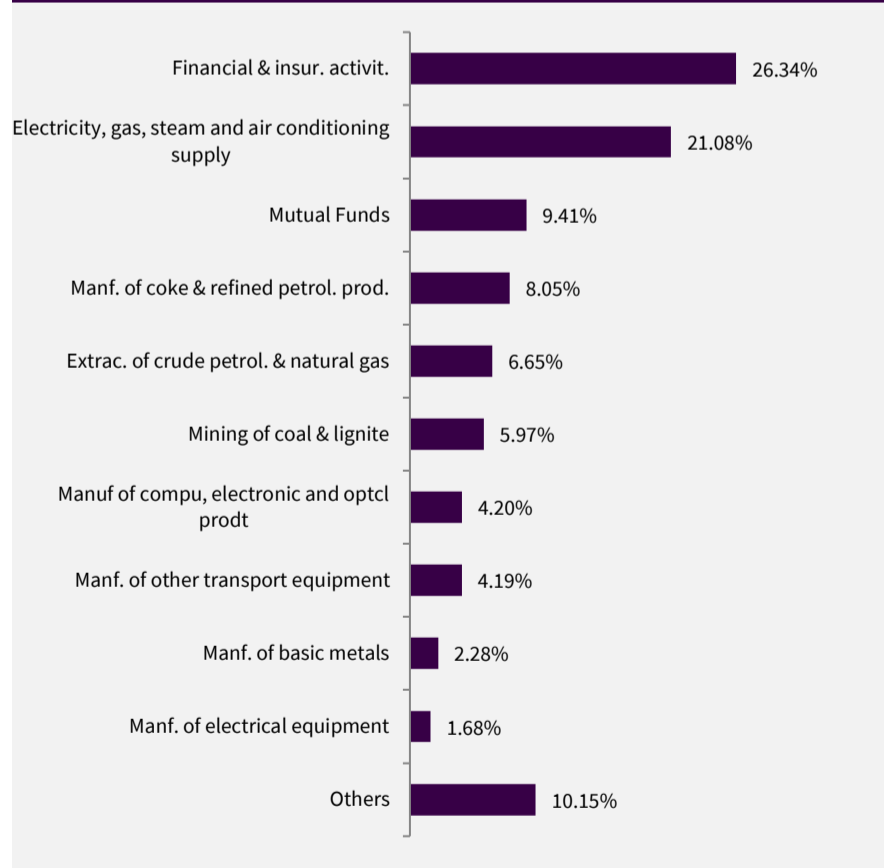
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is BSE PSU Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2023:	24.1815
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.37%	2.17%	5.58%	3.84%	5.91%	6.58%
Benchmark**	1.45%	2.94%	6.88%	5.06%	5.98%	8.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.39
Debt	2.08
Total	2.46

Modified Duration#

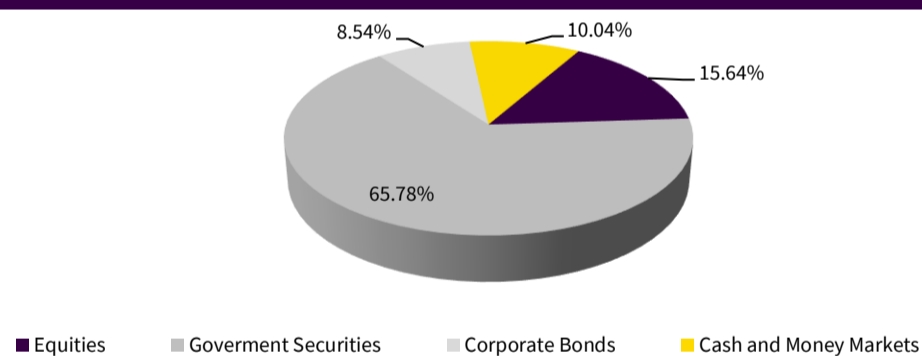
Security Type	Duration
Fixed Income Investments	4.80

Security Name

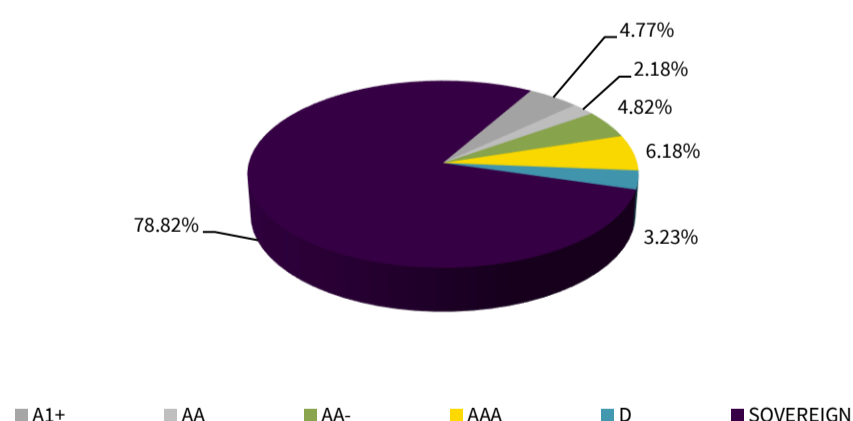
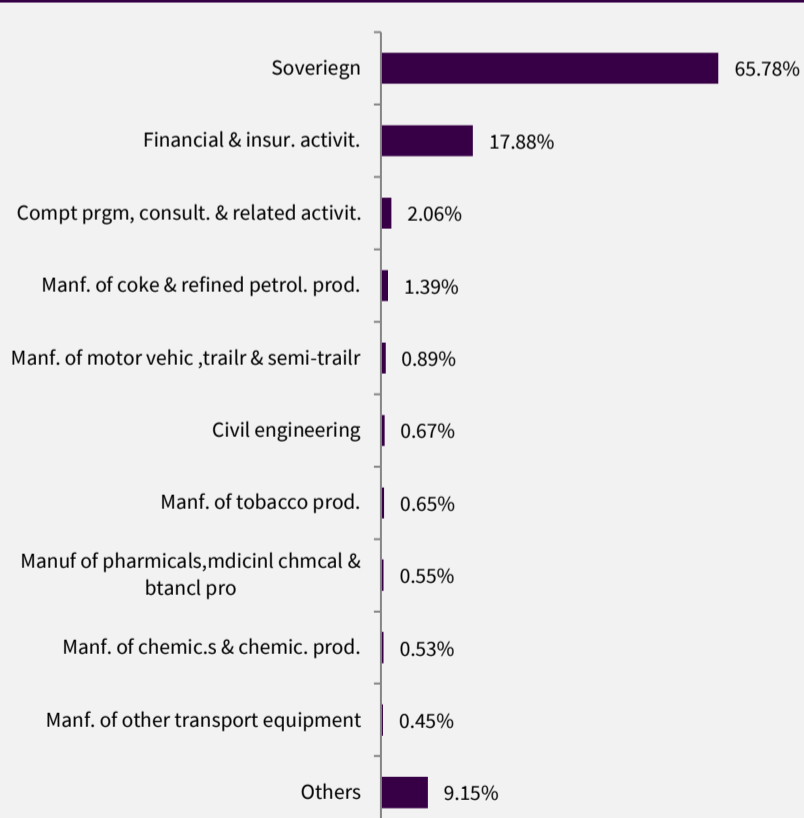
Net Asset (%)

Equities	15.64%
HDFC Bank Ltd.	1.51%
ICICI Bank Ltd.	1.48%
Reliance Industries Ltd.	1.39%
Infosys Ltd.	0.94%
State Bank of India	0.80%
Larsen & Toubro Ltd.	0.67%
ITC Ltd.	0.65%
Tata Consultancy Services Ltd.	0.52%
Axis Bank Ltd.	0.52%
Bharti Airtel Ltd.	0.40%
Others	6.76%
Government Securities	65.78%
07.38% GOI 2027	13.81%
07.18% GOI 2037	11.43%
07.18% GOI 2033	7.98%
07.30% GOI 2053	5.07%
07.62% Madhya Pradesh SDL 2026	4.06%
7.64% Madhya Pradesh SDL 2033	4.04%
07.24% Gujarat SDL 2026	3.62%
07.96% Maharashtra SDL 2026	2.46%
7.72% Gujarat SDL 2034	2.44%
6.69% Madhya Pradesh SGS 2025	1.81%
Others	9.06%
Corporate Bonds	8.54%
Indiabulls Housing Finance Ltd.	4.02%
Reliance Capital Ltd.	2.70%
Piramal Capital & Housing Finance Ltd.	1.82%
Cash and Money Markets	10.04%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on November 30,2023:	29.1453
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.37%	4.05%	6.45%	5.27%	8.89%	8.03%
Benchmark**	2.40%	4.28%	7.05%	6.08%	8.35%	9.03%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.31
Debt	4.06
Total	6.37

Modified Duration#

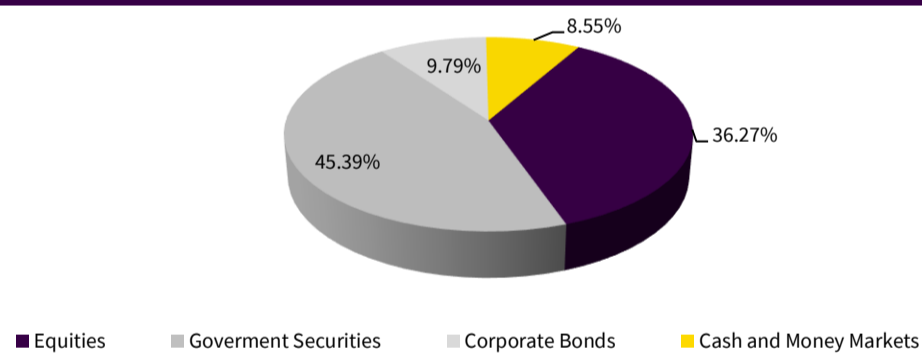
Security Type	Duration
Fixed Income Investments	4.87

Security Name

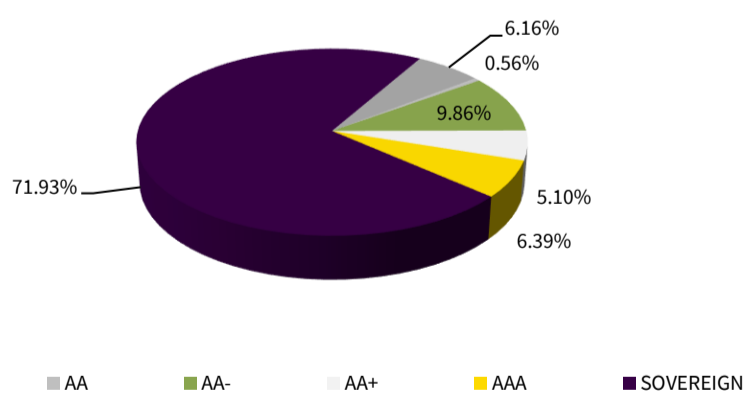
Security Name	Net Asset (%)
Equities	36.27%
HDFC Bank Ltd.	3.50%
ICICI Bank Ltd.	3.43%
Reliance Industries Ltd.	3.23%
Infosys Ltd.	2.20%
State Bank of India	1.70%
Larsen & Toubro Ltd.	1.52%
ITC Ltd.	1.52%
Tata Consultancy Services Ltd.	1.23%
Axis Bank Ltd.	1.23%
Bharti Airtel Ltd.	1%
Others	15.71%
Government Securities	45.39%
07.18% GOI 2037	8.73%
07.38% GOI 2027	6.44%
07.18% GOI 2033	6.10%
07.30% GOI 2053	3.89%
07.24% Gujarat SDL 2026	3.58%
7.64% Madhya Pradesh SDL 2033	2.19%
7.65% Tamil Nadu SDL 2033	2.14%
7.71% Gujarat SGS 2034	2.06%
7.62% Tamil Nadu SDL 2033	2.05%
6.69% Madhya Pradesh SGS 2025	1.88%
Others	6.33%
Corporate Bonds	9.79%
Indiabulls Housing Finance Ltd.	6.22%
Adani Ports and Special Economic Zone Ltd.	3.22%
Piramal Capital & Housing Finance Ltd.	0.35%
Cash and Money Markets	8.55%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

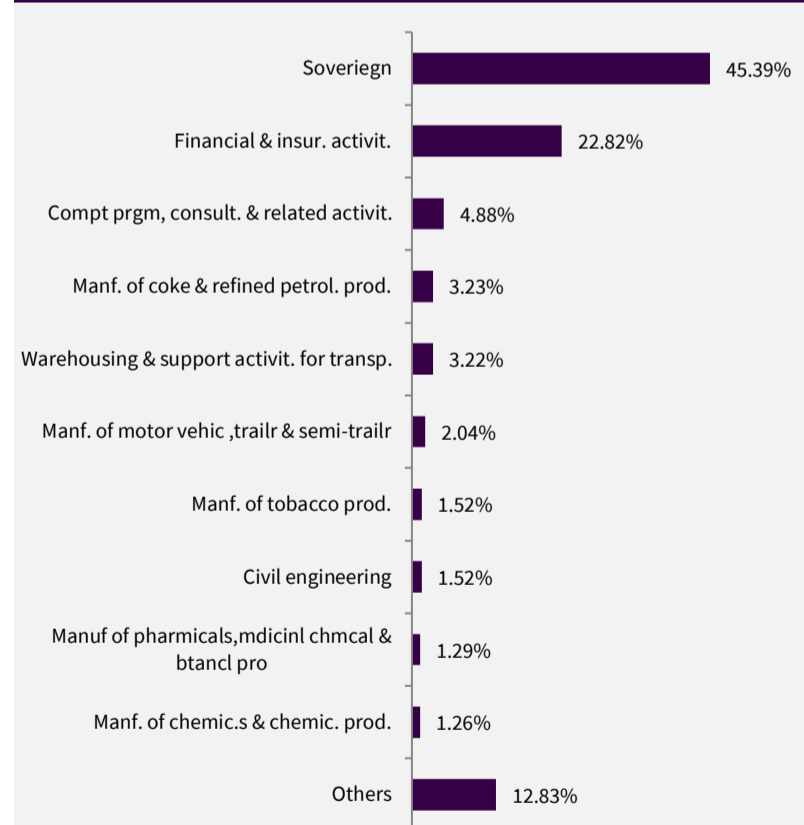
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on November 30,2023:	33.6157
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.24%	5.38%	6.42%	6.30%	11.53%	9.15%
Benchmark**	3.35%	5.61%	7.18%	7.03%	10.67%	9.60%

* 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	5.98
Debt	5.07
Total	11.04

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.64

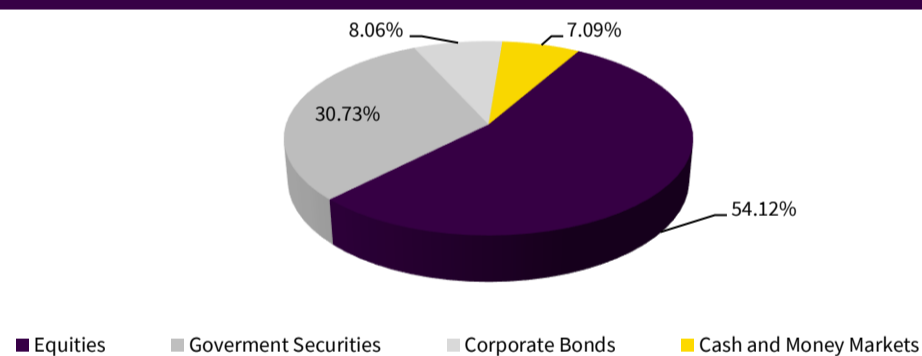
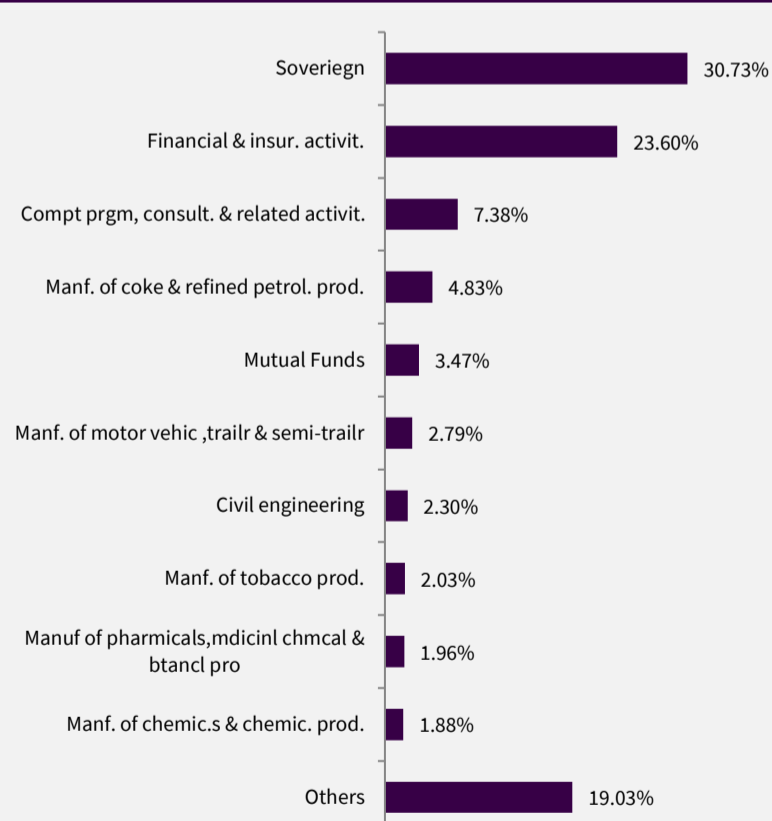
Security Name

Net Asset (%)

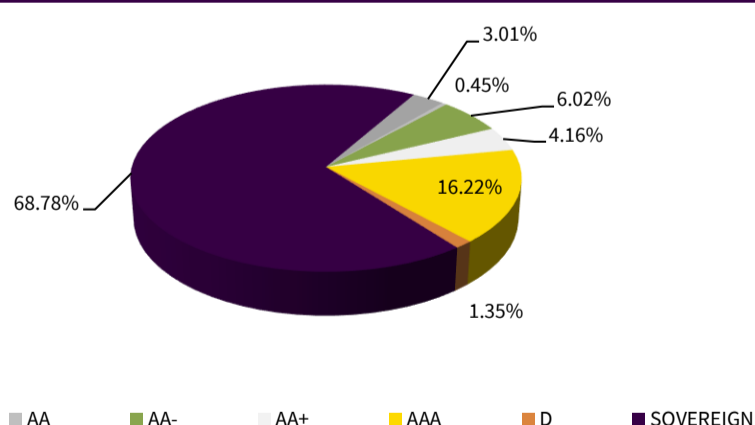
Equities	54.12%
HDFC Bank Ltd.	5.08%
Reliance Industries Ltd.	4.83%
ICICI Bank Ltd.	4.10%
Infosys Ltd.	3.68%
Larsen & Toubro Ltd.	2.30%
ITC Ltd.	2.03%
Axis Bank Ltd.	1.91%
State Bank of India	1.85%
Bharti Airtel Ltd.	1.52%
Hindustan Unilever Ltd.	1.36%
Others	25.46%
Government Securities	30.73%
07.18% GOI 2037	6.04%
07.38% GOI 2027	5.25%
07.18% GOI 2033	4.22%
07.30% GOI 2053	2.69%
7.64% Maharashtra SDL 2033	1.80%
07.24% Gujarat SDL 2026	1.71%
7.71% Gujarat SGS 2034	1.29%
6.69% Madhya Pradesh SGS 2025	1.22%
7.73% Maharashtra SGS 2034	1.09%
7.64% Madhya Pradesh SDL 2033	1.05%
Others	4.37%
Corporate Bonds	8.06%
Indiabulls Housing Finance Ltd.	2.69%
Adani Ports and Special Economic Zone Ltd.	1.86%
HDFC Bank Ltd.	0.91%
NABARD	0.90%
NABARD	0.90%
Reliance Capital Ltd.	0.60%
Piramal Capital & Housing Finance Ltd.	0.20%
Cash and Money Markets	7.09%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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 November 30,2023:	41.7332
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.29%	9.04%	8.37%	10.30%	18.02%	10.86%
Benchmark**	5.52%	8.63%	7.33%	8.88%	15.74%	10.56%

* 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	25.33
Debt	0.85
Total	26.18

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

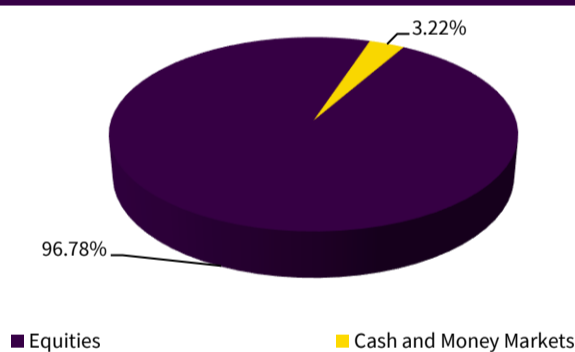
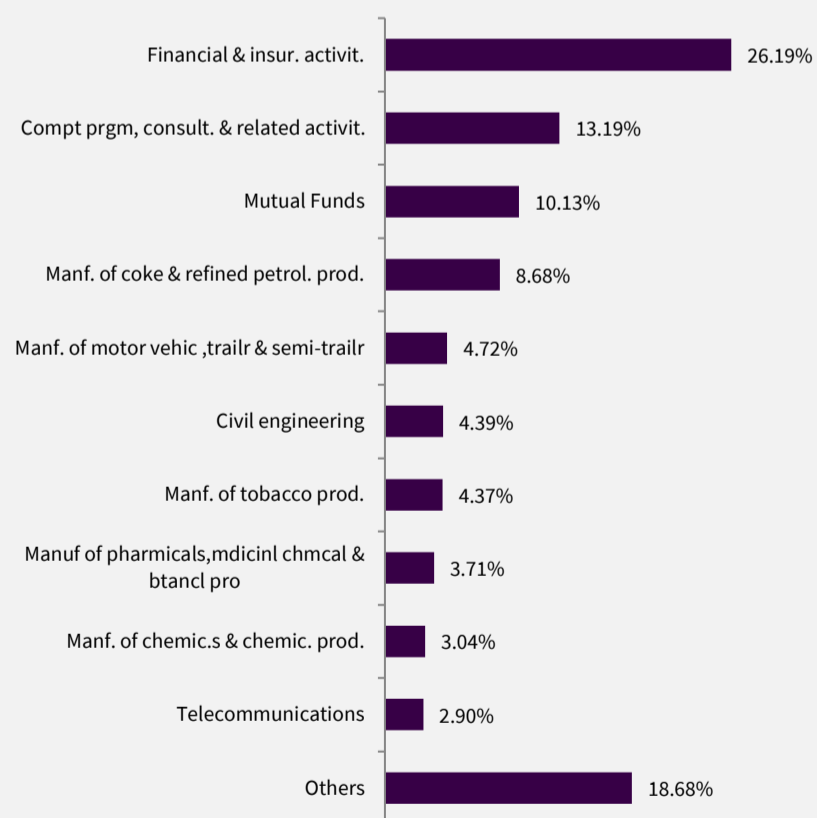
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.78%
Reliance Industries Ltd.	8.20%
HDFC Bank Ltd.	7.78%
ICICI Bank Ltd.	7.26%
Infosys Ltd.	6.94%
Larsen & Toubro Ltd.	4.39%
ITC Ltd.	4.37%
Axis Bank Ltd.	3.38%
Bharti Airtel Ltd.	2.90%
Tata Consultancy Services Ltd.	2.70%
State Bank of India	2.64%
Others	46.22%
Cash and Money Markets	3.22%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	6.34%
7.65% Tamil Nadu SDL 2033	3.04%
7.73% Maharashtra SGS 2034	2.88%
7.47% Maharashtra SDL 2034	0.42%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.87%
Hindustan Unilever Ltd.	0.40%
Bajaj Finance Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.34%
HCL Technologies Ltd.	0.30%
Mahindra & Mahindra Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Shriram Finance Ltd.	0.19%
Ultratech Cement Ltd.	0.18%
Tata Steel Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Power Grid Corporation of India Ltd.	0.16%
Bajaj Finance Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Nestle India Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Coal India Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
Tech Mahindra Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Brigade Enterprises Ltd.	0.09%
Samvardhana Motherson International Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Asian Paints Ltd.	0.07%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Indian Hotels Ltd.	0.05%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
AIA Engineering Ltd.	0.04%
United Spirits Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Tata Technologies Ltd.	0.01%
Government Securities	1.30%
7.72% Gujarat SDL 2034	0.54%
6.69% Madhya Pradesh SGS 2025	0.41%
7.47% Maharashtra SDL 2034	0.35%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.81%
Hindustan Unilever Ltd.	0.39%
Bajaj Finance Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.34%
HCL Technologies Ltd.	0.30%
Mahindra & Mahindra Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Shriram Finance Ltd.	0.19%
Ultratech Cement Ltd.	0.18%
Tata Steel Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Nestle India Ltd.	0.16%
Power Grid Corporation of India Ltd.	0.16%
Bajaj Finance Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Coal India Ltd.	0.13%
HDFC Life Insurance Co. Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Tech Mahindra Ltd.	0.11%
Cipla Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Asian Paints Ltd.	0.07%
Samvardhana Motherson International Ltd.	0.07%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Indian Hotels Ltd.	0.05%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
AIA Engineering Ltd.	0.04%
United Spirits Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Tata Technologies Ltd.	0.01%
Government Securities	2.41%
7.65% Tamil Nadu SDL 2033	1.43%
7.72% Gujarat SDL 2034	0.42%
7.47% Maharashtra SDL 2034	0.32%
6.69% Madhya Pradesh SGS 2025	0.24%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.89%
Hindustan Unilever Ltd.	0.92%
Bajaj Finance Ltd.	0.82%
Sun Pharmaceuticals Industries Ltd.	0.79%
HCL Technologies Ltd.	0.70%
Mahindra & Mahindra Ltd.	0.60%
Titan Company Ltd.	0.59%
Maruti Suzuki India Ltd.	0.58%
NTPC Ltd.	0.54%
Tata Motors Ltd.	0.49%
Shriram Finance Ltd.	0.43%
Ultratech Cement Ltd.	0.42%
Tata Steel Ltd.	0.41%
Hindustan Aeronautics Ltd.	0.39%
Power Grid Corporation of India Ltd.	0.38%
IndusInd Bank Ltd.	0.38%
Ltimindtree Ltd.	0.37%
Nestle India Ltd.	0.36%
Bajaj Finance Ltd.	0.36%
Bharat Electronics Ltd.	0.35%
PVR Ltd.	0.35%
Coal India Ltd.	0.32%
Grasim Industries Ltd.	0.30%
Hindalco Industries Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.29%
Bajaj Auto Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.28%
Tech Mahindra Ltd.	0.27%
Max Healthcare Institute Ltd.	0.27%
Cipla Ltd.	0.25%
Britannia Industries Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Tata Consumer Products Ltd.	0.22%
Eicher Motors Ltd.	0.21%
Hero MotoCorp Ltd.	0.20%
Brigade Enterprises Ltd.	0.20%
Asian Paints Ltd.	0.18%
Samvardhana Motherson International Ltd.	0.18%
Godrej Consumer Product Ltd.	0.18%
Krishna Institute of Medical Sciences Ltd.	0.14%
Havells India Ltd.	0.14%
Persistent Systems Ltd.	0.12%
Indian Hotels Ltd.	0.11%
Ashok Leyland Ltd	0.11%
APL Apollo Tubes Ltd.	0.11%
AIA Engineering Ltd.	0.10%
SONA BLW PRECISION FORGINGS LTD.	0.10%
United Spirits Ltd.	0.09%
Tata Technologies Ltd.	0.03%
Government Securities	3.86%
7.39% Maharashtra SDL 2026	1.35%
7.65% Tamil Nadu SDL 2033	1.35%
7.72% Gujarat SDL 2034	0.43%
07.62% Madhya Pradesh SDL 2026	0.37%
6.69% Madhya Pradesh SGS 2025	0.26%
7.47% Maharashtra SDL 2034	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.27%
Tata Consultancy Services Ltd.	1.89%
Sun Pharmaceuticals Industries Ltd.	1.64%
Bajaj Finance Ltd.	1.61%
HCL Technologies Ltd.	1.46%
Mahindra & Mahindra Ltd.	1.23%
Titan Company Ltd.	1.19%
Maruti Suzuki India Ltd.	1.17%
NTPC Ltd.	1.07%
Tata Motors Ltd.	1.03%
Axis Mutual Fund	0.91%
Ultratech Cement Ltd.	0.89%
Tata Steel Ltd.	0.85%
SBI Mutual Fund	0.78%
Power Grid Corporation of India Ltd.	0.78%
Aditya Birla Sun Life Mutual Fund	0.76%
Ltimindtree Ltd.	0.76%
UTI Mutual Fund	0.75%
Bajaj Finance Ltd.	0.75%
Nestle India Ltd.	0.74%
Bharat Electronics Ltd.	0.73%
ICICI Prudential Mutual Fund	0.70%
Nippon India Mutual Fund	0.64%
Coal India Ltd.	0.63%
Grasim Industries Ltd.	0.63%
Hindalco Industries Ltd.	0.63%
HDFC Life Insurance Co. Ltd.	0.60%
Bajaj Auto Ltd.	0.57%
Dr Reddys Laboratories Ltd.	0.57%
Max Healthcare Institute Ltd.	0.55%
Tech Mahindra Ltd.	0.53%
SBI Life Insurance Company Ltd.	0.51%
Cipla Ltd.	0.51%
Britannia Industries Ltd.	0.48%
Tata Consumer Products Ltd.	0.47%
Eicher Motors Ltd.	0.46%
Apollo Hospitals Enterprise Ltd.	0.45%
Hindustan Aeronautics Ltd.	0.45%
Kotak Mahindra Mutual Fund	0.44%
Shriram Finance Ltd.	0.43%
IndusInd Bank Ltd.	0.42%
Hero MotoCorp Ltd.	0.40%
Brigade Enterprises Ltd.	0.40%
Asian Paints Ltd.	0.37%
Godrej Consumer Product Ltd.	0.36%
Krishna Institute of Medical Sciences Ltd.	0.29%
Havells India Ltd.	0.29%
Persistent Systems Ltd.	0.24%
Indian Hotels Ltd.	0.22%
Ashok Leyland Ltd	0.22%
AIA Engineering Ltd.	0.21%
APL Apollo Tubes Ltd.	0.21%
SONA BLW PRECISION FORGINGS LTD.	0.20%
United Spirits Ltd.	0.19%
Tata Technologies Ltd.	0.01%
Government Securities	1.40%
07.96% Maharashtra SDL 2026	0.47%
7.39% Maharashtra SDL 2026	0.37%
7.62% Tamil Nadu SDL 2033	0.29%
7.72% Gujarat SDL 2034	0.16%
6.69% Madhya Pradesh SGS 2025	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	48.94%
Tata Consultancy Services Ltd.	2.47%
Sun Pharmaceuticals Industries Ltd.	2.22%
Bajaj Finance Ltd.	2.16%
HCL Technologies Ltd.	2.01%
SBI Mutual Fund	1.80%
UTI Mutual Fund	1.74%
Mahindra & Mahindra Ltd.	1.67%
Titan Company Ltd.	1.63%
Maruti Suzuki India Ltd.	1.60%
NTPC Ltd.	1.48%
Tata Motors Ltd.	1.41%
Axis Mutual Fund	1.24%
Aditya Birla Sun Life Mutual Fund	1.23%
Ultratech Cement Ltd.	1.19%
Tata Steel Ltd.	1.18%
Power Grid Corporation of India Ltd.	1.08%
Ltimindtree Ltd.	1.05%
Bajaj Finance Ltd.	1.03%
Bharat Electronics Ltd.	1.01%
ICICI Prudential Mutual Fund	0.99%
Nippon India Mutual Fund	0.89%
Coal India Ltd.	0.87%
Hindalco Industries Ltd.	0.86%
Grasim Industries Ltd.	0.82%
HDFC Life Insurance Co. Ltd.	0.81%
Dr Reddys Laboratories Ltd.	0.79%
Bajaj Auto Ltd.	0.77%
Max Healthcare Institute Ltd.	0.75%
Tech Mahindra Ltd.	0.74%
Cipla Ltd.	0.71%
SBI Life Insurance Company Ltd.	0.67%
Britannia Industries Ltd.	0.65%
Tata Consumer Products Ltd.	0.65%
Apollo Hospitals Enterprise Ltd.	0.63%
Hindustan Aeronautics Ltd.	0.62%
Kotak Mahindra Mutual Fund	0.61%
Shriram Finance Ltd.	0.60%
Eicher Motors Ltd.	0.59%
Hero MotoCorp Ltd.	0.55%
Brigade Enterprises Ltd.	0.54%
Godrej Consumer Product Ltd.	0.49%
Asian Paints Ltd.	0.48%
IndusInd Bank Ltd.	0.46%
Krishna Institute of Medical Sciences Ltd.	0.40%
Havells India Ltd.	0.40%
Nestle India Ltd.	0.35%
Persistent Systems Ltd.	0.31%
Indian Hotels Ltd.	0.30%
Ashok Leyland Ltd	0.30%
APL Apollo Tubes Ltd.	0.30%
AIA Engineering Ltd.	0.29%
SONA BLW PRECISION FORGINGS LTD.	0.28%
United Spirits Ltd.	0.26%
Tata Technologies Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.65%
Hindustan Unilever Ltd.	2.56%
Sun Pharmaceuticals Industries Ltd.	2.29%
Bajaj Finance Ltd.	2.19%
HCL Technologies Ltd.	1.96%
Aditya Birla Sun Life Mutual Fund	1.96%
SBI Mutual Fund	1.81%
UTI Mutual Fund	1.81%
Mahindra & Mahindra Ltd.	1.68%
Titan Company Ltd.	1.64%
Maruti Suzuki India Ltd.	1.60%
Axis Mutual Fund	1.48%
Tata Motors Ltd.	1.46%
NTPC Ltd.	1.45%
ICICI Prudential Mutual Fund	1.30%
Nippon India Mutual Fund	1.30%
Ultratech Cement Ltd.	1.21%
Tata Steel Ltd.	1.19%
Power Grid Corporation of India Ltd.	1.07%
Bajaj Finance Ltd.	1.04%
Nestle India Ltd.	1.03%
Ltimindtree Ltd.	0.91%
Coal India Ltd.	0.89%
Grasim Industries Ltd.	0.88%
Hindalco Industries Ltd.	0.87%
Oil & Natural Gas Corpn Ltd.	0.86%
HDFC Life Insurance Co. Ltd.	0.81%
Bajaj Auto Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.77%
Adani Ports and Special Economic Zone Ltd.	0.74%
Tech Mahindra Ltd.	0.74%
SBI Life Insurance Company Ltd.	0.72%
Cipla Ltd.	0.72%
Tata Consumer Products Ltd.	0.65%
Apollo Hospitals Enterprise Ltd.	0.64%
Kotak Mahindra Mutual Fund	0.61%
Eicher Motors Ltd.	0.61%
Hero MotoCorp Ltd.	0.55%
Britannia Industries Ltd.	0.52%
Bharat Petroleum Corporation Ltd.	0.49%
Asian Paints Ltd.	0.48%
IndusInd Bank Ltd.	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.43%
Indian Oil Corporation Ltd.	3.16%
Bharat Petroleum Corporation Ltd.	3.12%
Gail (India) Ltd.	2.64%
Canara Bank Ltd.	2.01%
Punjab National Bank	1.71%
Hindustan Petroleum Corporation Ltd.	1.65%
Bharat Heavy Electricals Ltd.	1.60%
National Mineral Development Corporation Ltd.	1.57%
Container Corporation Of India Ltd.	1.39%
Indian Railway Catering and Tourism Corporation Ltd.	1.39%
Union Bank Of India Ltd.	1.36%
Bank of Baroda	1.17%
NHPC	1.08%
Steel Authority of India Ltd.	1.00%
Indian Railway Finance Corporation Ltd.	0.99%
LIFE INSURANCE CORPORATION OF INDIA	0.96%
BANK OF INDIA	0.89%
Oil India Ltd.	0.85%
Rail Vikas Nigam Ltd.	0.68%
National Aluminium Company Ltd.	0.61%
General Insurance Corporation Of India Ltd.	0.57%
The New India Assurance Company Ltd.	0.44%
Mazagon Dock Shipbuilders Ltd.	0.42%
Hindustan Copper Ltd.	0.40%
National Buildings Construction Corporation Ltd.	0.35%
Ircon International Ltd.	0.33%
Sjvn Ltd.	0.32%
Cochin Shipyard Ltd.	0.31%
Engineers India Ltd.	0.29%
Beml Ltd.	0.28%
NLC India Ltd.	0.28%
Mishra Dhatu Nigam Ltd.	0.21%
Rites Ltd.	0.20%
Housing & Urban Development Corporation Ltd.	0.20%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.32%
Indian Hotels Ltd.	2.76%
DLF Ltd.	2.73%
InterglobeAviation Ltd.	2.35%
Siemens Ltd.	2.33%
Ambuja Cements Ltd.	2.26%
Shree Cement Ltd.	2.20%
Ashok Leyland Ltd	1.87%
Cummins India Ltd.	1.83%
Gail (India) Ltd.	1.64%
Tata Power Co. Ltd.	1.58%
Godrej Properties Ltd.	1.51%
Indian Railway Catering and Tourism Corporation Ltd.	1.50%
Container Corporation Of India Ltd.	1.48%
Balkrishna Industries Ltd.	1.43%
Hindustan Petroleum Corporation Ltd.	1.34%
Indian Oil Corporation Ltd.	1.18%
Bharat Petroleum Corporation Ltd.	1.17%
ACC Ltd.	0.89%
Hindustan Aeronautics Ltd.	0.55%
Petronet Lng Ltd.	0.40%
ABB India Ltd.	0.32%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	37.64%
Tata Consultancy Services Ltd.	1.88%
Bajaj Finance Ltd.	1.75%
Sun Pharmaceuticals Industries Ltd.	1.74%
HCL Technologies Ltd.	1.55%
SBI Mutual Fund	1.38%
Mahindra & Mahindra Ltd.	1.29%
UTI Mutual Fund	1.28%
Titan Company Ltd.	1.25%
Maruti Suzuki India Ltd.	1.22%
NTPC Ltd.	1.10%
Tata Motors Ltd.	1.09%
Axis Mutual Fund	0.97%
Aditya Birla Sun Life Mutual Fund	0.96%
Ultratech Cement Ltd.	0.91%
Tata Steel Ltd.	0.91%
Power Grid Corporation of India Ltd.	0.83%
Ltimindtree Ltd.	0.81%
Bajaj Finance Ltd.	0.80%
Bharat Electronics Ltd.	0.77%
ICICI Prudential Mutual Fund	0.74%
Nippon India Mutual Fund	0.69%
Coal India Ltd.	0.67%
Hindalco Industries Ltd.	0.67%
Grasim Industries Ltd.	0.64%
HDFC Life Insurance Co. Ltd.	0.62%
Dr Reddys Laboratories Ltd.	0.61%
Bajaj Auto Ltd.	0.59%
Max Healthcare Institute Ltd.	0.58%
Tech Mahindra Ltd.	0.56%
Cipla Ltd.	0.54%
Eicher Motors Ltd.	0.52%
SBI Life Insurance Company Ltd.	0.51%
Tata Consumer Products Ltd.	0.50%
Apollo Hospitals Enterprise Ltd.	0.48%
Hindustan Aeronautics Ltd.	0.48%
Kotak Mahindra Mutual Fund	0.46%
Shriram Finance Ltd.	0.46%
Britannia Industries Ltd.	0.44%
Hero MotoCorp Ltd.	0.42%
Brigade Enterprises Ltd.	0.42%
Godrej Consumer Product Ltd.	0.38%
IndusInd Bank Ltd.	0.36%
Asian Paints Ltd.	0.33%
Havells India Ltd.	0.31%
Krishna Institute of Medical Sciences Ltd.	0.30%
Nestle India Ltd.	0.27%
Persistent Systems Ltd.	0.24%
AIA Engineering Ltd.	0.23%
Indian Hotels Ltd.	0.23%
Ashok Leyland Ltd	0.23%
APL Apollo Tubes Ltd.	0.23%
SONA BLW PRECISION FORGINGS LTD.	0.22%
United Spirits Ltd.	0.20%
Tata Technologies Ltd.	0.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	2.18%
7.65% Tamil Nadu SDL 2033	1.18%
6.69% Madhya Pradesh SGS 2025	0.47%
7.64% Madhya Pradesh SDL 2033	0.44%
7.65% Tamil Nadu SDL 2033	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.78%
Hindustan Unilever Ltd.	0.39%
Bajaj Finance Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.34%
HCL Technologies Ltd.	0.30%
Mahindra & Mahindra Ltd.	0.26%
Titan Company Ltd.	0.25%
Maruti Suzuki India Ltd.	0.24%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Shriram Finance Ltd.	0.19%
Ultratech Cement Ltd.	0.18%
Tata Steel Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Power Grid Corporation of India Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Nestle India Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Coal India Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
HDFC Life Insurance Co. Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Tech Mahindra Ltd.	0.11%
Cipla Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Asian Paints Ltd.	0.07%
Samvardhana Motherson International Ltd.	0.07%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Indian Hotels Ltd.	0.05%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
AIA Engineering Ltd.	0.04%
United Spirits Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Tata Technologies Ltd.	0.01%
Government Securities	6.53%
7.71% Gujarat SGS 2034	1.77%
7.65% Tamil Nadu SDL 2033	1.65%
07.62% Madhya Pradesh SDL 2026	1.54%
7.72% Gujarat SDL 2034	0.58%
7.64% Madhya Pradesh SDL 2033	0.46%
6.69% Madhya Pradesh SGS 2025	0.45%
7.47% Maharashtra SDL 2034	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.08%
Hindustan Unilever Ltd.	0.99%
Bajaj Finance Ltd.	0.88%
Sun Pharmaceuticals Industries Ltd.	0.85%
HCL Technologies Ltd.	0.75%
Mahindra & Mahindra Ltd.	0.65%
Titan Company Ltd.	0.63%
Maruti Suzuki India Ltd.	0.62%
NTPC Ltd.	0.57%
Tata Motors Ltd.	0.53%
Shriram Finance Ltd.	0.47%
Ultratech Cement Ltd.	0.46%
Tata Steel Ltd.	0.44%
Hindustan Aeronautics Ltd.	0.42%
Power Grid Corporation of India Ltd.	0.41%
IndusInd Bank Ltd.	0.41%
Nestle India Ltd.	0.39%
Bajaj Finance Ltd.	0.39%
Ltimindtree Ltd.	0.39%
PVR Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Coal India Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Hindalco Industries Ltd.	0.33%
HDFC Life Insurance Co. Ltd.	0.31%
Bajaj Auto Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.30%
Tech Mahindra Ltd.	0.29%
Max Healthcare Institute Ltd.	0.29%
Cipla Ltd.	0.26%
Britannia Industries Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.25%
Apollo Hospitals Enterprise Ltd.	0.24%
Tata Consumer Products Ltd.	0.24%
Eicher Motors Ltd.	0.23%
Hero MotoCorp Ltd.	0.21%
Brigade Enterprises Ltd.	0.21%
Asian Paints Ltd.	0.20%
Samvardhana Motherson International Ltd.	0.19%
Godrej Consumer Product Ltd.	0.19%
Krishna Institute of Medical Sciences Ltd.	0.15%
Havells India Ltd.	0.15%
Persistent Systems Ltd.	0.12%
Ashok Leyland Ltd	0.12%
APL Apollo Tubes Ltd.	0.12%
AIA Engineering Ltd.	0.11%
Indian Hotels Ltd.	0.11%
SONA BLW PRECISION FORGINGS LTD.	0.11%
United Spirits Ltd.	0.10%
Tata Technologies Ltd.	0.03%
Government Securities	5.37%
07.96% Maharashtra SDL 2026	1.08%
7.62% Tamil Nadu SDL 2033	1.02%
7.65% Tamil Nadu SDL 2033	0.99%
07.24% Gujarat SDL 2026	0.74%
7.65% Tamil Nadu SDL 2033	0.74%
7.72% Gujarat SDL 2034	0.39%
6.69% Madhya Pradesh SGS 2025	0.26%
7.47% Maharashtra SDL 2034	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.67%
Tata Consultancy Services Ltd.	1.85%
Sun Pharmaceuticals Industries Ltd.	1.61%
Bajaj Finance Ltd.	1.58%
HCL Technologies Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.21%
Titan Company Ltd.	1.17%
Maruti Suzuki India Ltd.	1.15%
NTPC Ltd.	1.05%
Tata Motors Ltd.	1.01%
Axis Mutual Fund	0.89%
Ultratech Cement Ltd.	0.87%
Tata Steel Ltd.	0.84%
SBI Mutual Fund	0.77%
Power Grid Corporation of India Ltd.	0.77%
Aditya Birla Sun Life Mutual Fund	0.76%
Ltimindtree Ltd.	0.75%
UTI Mutual Fund	0.73%
Bajaj Finance Ltd.	0.73%
Nestle India Ltd.	0.72%
Bharat Electronics Ltd.	0.71%
ICICI Prudential Mutual Fund	0.69%
Nippon India Mutual Fund	0.63%
Coal India Ltd.	0.62%
Grasim Industries Ltd.	0.62%
Hindalco Industries Ltd.	0.61%
HDFC Life Insurance Co. Ltd.	0.59%
Bajaj Auto Ltd.	0.56%
Dr Reddys Laboratories Ltd.	0.56%
Max Healthcare Institute Ltd.	0.54%
Tech Mahindra Ltd.	0.52%
SBI Life Insurance Company Ltd.	0.51%
Cipla Ltd.	0.50%
Britannia Industries Ltd.	0.47%
Tata Consumer Products Ltd.	0.46%
Apollo Hospitals Enterprise Ltd.	0.45%
Eicher Motors Ltd.	0.45%
Hindustan Aeronautics Ltd.	0.44%
Kotak Mahindra Mutual Fund	0.43%
Shriram Finance Ltd.	0.43%
IndusInd Bank Ltd.	0.41%
Hero MotoCorp Ltd.	0.40%
Brigade Enterprises Ltd.	0.39%
Asian Paints Ltd.	0.36%
Godrej Consumer Product Ltd.	0.35%
Havells India Ltd.	0.29%
Krishna Institute of Medical Sciences Ltd.	0.28%
Persistent Systems Ltd.	0.23%
Indian Hotels Ltd.	0.22%
Ashok Leyland Ltd	0.22%
AIA Engineering Ltd.	0.21%
APL Apollo Tubes Ltd.	0.21%
SONA BLW PRECISION FORGINGS LTD.	0.20%
United Spirits Ltd.	0.18%
Tata Technologies Ltd.	0.03%
Government Securities	2.04%
7.65% Tamil Nadu SDL 2033	0.50%
07.96% Maharashtra SDL 2026	0.48%
7.64% Madhya Pradesh SDL 2033	0.42%
7.62% Tamil Nadu SDL 2033	0.22%
7.72% Gujarat SDL 2034	0.19%
6.69% Madhya Pradesh SGS 2025	0.11%
07.24% Gujarat SDL 2026	0.08%
7.47% Maharashtra SDL 2034	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	48.86%
Tata Consultancy Services Ltd.	2.47%
Sun Pharmaceuticals Industries Ltd.	2.19%
Bajaj Finance Ltd.	2.16%
HCL Technologies Ltd.	2.00%
SBI Mutual Fund	1.81%
UTI Mutual Fund	1.74%
Mahindra & Mahindra Ltd.	1.67%
Titan Company Ltd.	1.63%
Maruti Suzuki India Ltd.	1.60%
NTPC Ltd.	1.48%
Tata Motors Ltd.	1.41%
Axis Mutual Fund	1.25%
Aditya Birla Sun Life Mutual Fund	1.23%
Tata Steel Ltd.	1.19%
Ultratech Cement Ltd.	1.17%
Power Grid Corporation of India Ltd.	1.06%
Bajaj Finance Ltd.	1.04%
Ltimindtree Ltd.	1.04%
Bharat Electronics Ltd.	1.01%
ICICI Prudential Mutual Fund	0.99%
Nippon India Mutual Fund	0.89%
Coal India Ltd.	0.87%
Hindalco Industries Ltd.	0.86%
HDFC Life Insurance Co. Ltd.	0.81%
Grasim Industries Ltd.	0.81%
Dr Reddys Laboratories Ltd.	0.79%
Bajaj Auto Ltd.	0.77%
Tech Mahindra Ltd.	0.75%
Max Healthcare Institute Ltd.	0.75%
Cipla Ltd.	0.71%
SBI Life Insurance Company Ltd.	0.67%
Tata Consumer Products Ltd.	0.65%
Apollo Hospitals Enterprise Ltd.	0.63%
Britannia Industries Ltd.	0.62%
Kotak Mahindra Mutual Fund	0.61%
Hindustan Aeronautics Ltd.	0.61%
Shriram Finance Ltd.	0.60%
Eicher Motors Ltd.	0.59%
Hero MotoCorp Ltd.	0.55%
Brigade Enterprises Ltd.	0.55%
Godrej Consumer Product Ltd.	0.50%
Asian Paints Ltd.	0.47%
IndusInd Bank Ltd.	0.46%
Krishna Institute of Medical Sciences Ltd.	0.40%
Havells India Ltd.	0.40%
Nestle India Ltd.	0.35%
Persistent Systems Ltd.	0.31%
Indian Hotels Ltd.	0.30%
Ashok Leyland Ltd	0.30%
APL Apollo Tubes Ltd.	0.30%
AIA Engineering Ltd.	0.29%
SONA BLW PRECISION FORGINGS LTD.	0.28%
United Spirits Ltd.	0.26%
Tata Technologies Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.91%
Hindustan Unilever Ltd.	2.56%
Sun Pharmaceuticals Industries Ltd.	2.19%
Bajaj Finance Ltd.	2.16%
HCL Technologies Ltd.	1.91%
Aditya Birla Sun Life Mutual Fund	1.86%
SBI Mutual Fund	1.77%
UTI Mutual Fund	1.77%
Mahindra & Mahindra Ltd.	1.68%
Titan Company Ltd.	1.63%
Maruti Suzuki India Ltd.	1.60%
Axis Mutual Fund	1.47%
Tata Motors Ltd.	1.43%
NTPC Ltd.	1.42%
ICICI Prudential Mutual Fund	1.28%
Nippon India Mutual Fund	1.27%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.18%
Power Grid Corporation of India Ltd.	1.07%
Bajaj Finance Ltd.	1.03%
Nestle India Ltd.	1.01%
Ltimindtree Ltd.	0.89%
Coal India Ltd.	0.88%
Grasim Industries Ltd.	0.86%
Hindalco Industries Ltd.	0.86%
Oil & Natural Gas Corpn Ltd.	0.85%
HDFC Life Insurance Co. Ltd.	0.81%
Bajaj Auto Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.76%
Tech Mahindra Ltd.	0.74%
Adani Ports and Special Economic Zone Ltd.	0.73%
SBI Life Insurance Company Ltd.	0.72%
Cipla Ltd.	0.71%
Tata Consumer Products Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.63%
Kotak Mahindra Mutual Fund	0.61%
Eicher Motors Ltd.	0.60%
Hero MotoCorp Ltd.	0.55%
Britannia Industries Ltd.	0.51%
Asian Paints Ltd.	0.47%
Bharat Petroleum Corporation Ltd.	0.47%
IndusInd Bank Ltd.	0.38%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.84%
Hindustan Unilever Ltd.	0.39%
Bajaj Finance Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.34%
HCL Technologies Ltd.	0.30%
Mahindra & Mahindra Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Shriram Finance Ltd.	0.19%
Ultratech Cement Ltd.	0.18%
Tata Steel Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Nestle India Ltd.	0.16%
Power Grid Corporation of India Ltd.	0.16%
Bajaj Finance Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Coal India Ltd.	0.13%
HDFC Life Insurance Co. Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Tech Mahindra Ltd.	0.11%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Asian Paints Ltd.	0.07%
Samvardhana Motherson International Ltd.	0.07%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
AIA Engineering Ltd.	0.05%
Persistent Systems Ltd.	0.05%
Indian Hotels Ltd.	0.05%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
United Spirits Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Tata Technologies Ltd.	0.01%
Government Securities	5.30%
7.65% Tamil Nadu SDL 2033	1.77%
7.73% Maharashtra SGS 2034	1.74%
07.24% Gujarat SDL 2026	0.58%
6.69% Madhya Pradesh SGS 2025	0.49%
7.72% Gujarat SDL 2034	0.45%
7.47% Maharashtra SDL 2034	0.27%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.94%
Hindustan Unilever Ltd.	0.40%
Bajaj Finance Ltd.	0.36%
Sun Pharmaceuticals Industries Ltd.	0.34%
HCL Technologies Ltd.	0.30%
Titan Company Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.22%
Shriram Finance Ltd.	0.19%
Ultratech Cement Ltd.	0.18%
Tata Steel Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Power Grid Corporation of India Ltd.	0.17%
Nestle India Ltd.	0.16%
Bajaj Finance Ltd.	0.16%
IndusInd Bank Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Coal India Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
Tech Mahindra Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Cipla Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
SBI Life Insurance Company Ltd.	0.10%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Brigade Enterprises Ltd.	0.09%
Samvardhana Motherson International Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Asian Paints Ltd.	0.07%
Persistent Systems Ltd.	0.06%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
AIA Engineering Ltd.	0.05%
Indian Hotels Ltd.	0.05%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
United Spirits Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Tata Technologies Ltd.	0.01%
Government Securities	5.51%
7.73% Maharashtra SGS 2034	1.85%
7.65% Tamil Nadu SDL 2033	1.60%
7.72% Gujarat SDL 2034	0.88%
07.96% Maharashtra SDL 2026	0.43%
07.62% Madhya Pradesh SDL 2026	0.34%
7.47% Maharashtra SDL 2034	0.33%
7.65% Tamil Nadu SDL 2033	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.67%
Hindustan Unilever Ltd.	0.91%
Bajaj Finance Ltd.	0.81%
Sun Pharmaceuticals Industries Ltd.	0.78%
HCL Technologies Ltd.	0.69%
Mahindra & Mahindra Ltd.	0.59%
Titan Company Ltd.	0.58%
Maruti Suzuki India Ltd.	0.57%
NTPC Ltd.	0.53%
Tata Motors Ltd.	0.49%
Shriram Finance Ltd.	0.43%
Ultratech Cement Ltd.	0.42%
Tata Steel Ltd.	0.41%
Hindustan Aeronautics Ltd.	0.39%
Power Grid Corporation of India Ltd.	0.38%
IndusInd Bank Ltd.	0.37%
Bajaj Finance Ltd.	0.36%
Ltimindtree Ltd.	0.36%
Nestle India Ltd.	0.35%
PVR Ltd.	0.35%
Bharat Electronics Ltd.	0.34%
Coal India Ltd.	0.31%
Grasim Industries Ltd.	0.30%
Hindalco Industries Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.29%
Bajaj Auto Ltd.	0.27%
Max Healthcare Institute Ltd.	0.27%
Dr Reddys Laboratories Ltd.	0.27%
Tech Mahindra Ltd.	0.26%
Cipla Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Britannia Industries Ltd.	0.22%
Tata Consumer Products Ltd.	0.22%
Eicher Motors Ltd.	0.21%
Hero MotoCorp Ltd.	0.19%
Brigade Enterprises Ltd.	0.19%
Godrej Consumer Product Ltd.	0.18%
Asian Paints Ltd.	0.17%
Samvardhana Motherson International Ltd.	0.17%
Krishna Institute of Medical Sciences Ltd.	0.14%
Havells India Ltd.	0.14%
Persistent Systems Ltd.	0.12%
Indian Hotels Ltd.	0.11%
Ashok Leyland Ltd	0.11%
APL Apollo Tubes Ltd.	0.11%
AIA Engineering Ltd.	0.10%
SONA BLW PRECISION FORGINGS LTD.	0.10%
United Spirits Ltd.	0.09%
Tata Technologies Ltd.	0.03%
Government Securities	3.73%
7.65% Tamil Nadu SDL 2033	1.34%
7.73% Maharashtra SGS 2034	1.20%
07.62% Madhya Pradesh SDL 2026	0.49%
7.72% Gujarat SDL 2034	0.34%
6.69% Madhya Pradesh SGS 2025	0.19%
7.47% Maharashtra SDL 2034	0.17%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.59%
Tata Consultancy Services Ltd.	1.37%
Sun Pharmaceuticals Industries Ltd.	1.19%
Bajaj Finance Ltd.	1.16%
HCL Technologies Ltd.	1.06%
Mahindra & Mahindra Ltd.	0.89%
Titan Company Ltd.	0.87%
Maruti Suzuki India Ltd.	0.85%
NTPC Ltd.	0.78%
Tata Motors Ltd.	0.75%
Axis Mutual Fund	0.66%
Ultratech Cement Ltd.	0.64%
Tata Steel Ltd.	0.62%
Power Grid Corporation of India Ltd.	0.57%
SBI Mutual Fund	0.56%
Aditya Birla Sun Life Mutual Fund	0.55%
Ltimindtree Ltd.	0.55%
Nestle India Ltd.	0.54%
UTI Mutual Fund	0.54%
Bajaj Finance Ltd.	0.54%
Bharat Electronics Ltd.	0.53%
ICICI Prudential Mutual Fund	0.51%
Coal India Ltd.	0.46%
Grasim Industries Ltd.	0.46%
Nippon India Mutual Fund	0.46%
Hindalco Industries Ltd.	0.45%
HDFC Life Insurance Co. Ltd.	0.43%
Bajaj Auto Ltd.	0.41%
Dr Reddys Laboratories Ltd.	0.41%
Max Healthcare Institute Ltd.	0.40%
Tech Mahindra Ltd.	0.39%
SBI Life Insurance Company Ltd.	0.37%
Cipla Ltd.	0.37%
Britannia Industries Ltd.	0.35%
Tata Consumer Products Ltd.	0.34%
Apollo Hospitals Enterprise Ltd.	0.33%
Hindustan Aeronautics Ltd.	0.33%
Eicher Motors Ltd.	0.33%
Kotak Mahindra Mutual Fund	0.32%
Shriram Finance Ltd.	0.31%
IndusInd Bank Ltd.	0.30%
Hero MotoCorp Ltd.	0.29%
Brigade Enterprises Ltd.	0.29%
Asian Paints Ltd.	0.27%
Godrej Consumer Product Ltd.	0.26%
Krishna Institute of Medical Sciences Ltd.	0.21%
Havells India Ltd.	0.21%
Persistent Systems Ltd.	0.17%
AIA Engineering Ltd.	0.16%
Indian Hotels Ltd.	0.16%
Ashok Leyland Ltd	0.16%
APL Apollo Tubes Ltd.	0.16%
SONA BLW PRECISION FORGINGS LTD.	0.15%
United Spirits Ltd.	0.13%
Tata Technologies Ltd.	0.02%
Government Securities	2.79%
7.64% Madhya Pradesh SDL 2033	0.81%
7.65% Tamil Nadu SDL 2033	0.68%
7.39% Maharashtra SDL 2026	0.65%
7.72% Gujarat SDL 2034	0.28%
07.62% Madhya Pradesh SDL 2026	0.27%
6.69% Madhya Pradesh SGS 2025	0.07%
7.47% Maharashtra SDL 2034	0.03%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.79%
Hindustan Unilever Ltd.	2.56%
Sun Pharmaceuticals Industries Ltd.	2.29%
Bajaj Finance Ltd.	2.17%
HCL Technologies Ltd.	2.02%
Aditya Birla Sun Life Mutual Fund	2.00%
SBI Mutual Fund	1.80%
UTI Mutual Fund	1.79%
Mahindra & Mahindra Ltd.	1.68%
Titan Company Ltd.	1.64%
Maruti Suzuki India Ltd.	1.60%
Tata Motors Ltd.	1.50%
Axis Mutual Fund	1.49%
NTPC Ltd.	1.44%
ICICI Prudential Mutual Fund	1.30%
Nippon India Mutual Fund	1.29%
Ultratech Cement Ltd.	1.20%
Tata Steel Ltd.	1.19%
Power Grid Corporation of India Ltd.	1.07%
Bajaj Finance Ltd.	1.04%
Nestle India Ltd.	1.03%
Ltimindtree Ltd.	0.94%
Grasim Industries Ltd.	0.90%
Coal India Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.86%
Hindalco Industries Ltd.	0.86%
HDFC Life Insurance Co. Ltd.	0.81%
Bajaj Auto Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.77%
Adani Ports and Special Economic Zone Ltd.	0.74%
Tech Mahindra Ltd.	0.74%
SBI Life Insurance Company Ltd.	0.72%
Cipla Ltd.	0.72%
Tata Consumer Products Ltd.	0.65%
Apollo Hospitals Enterprise Ltd.	0.64%
Eicher Motors Ltd.	0.63%
Kotak Mahindra Mutual Fund	0.61%
Hero MotoCorp Ltd.	0.55%
Britannia Industries Ltd.	0.52%
Bharat Petroleum Corporation Ltd.	0.50%
Asian Paints Ltd.	0.48%
IndusInd Bank Ltd.	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.82%
Indian Hotels Ltd.	2.68%
DLF Ltd.	2.64%
InterglobeAviation Ltd.	2.28%
Ambuja Cements Ltd.	2.19%
Shree Cement Ltd.	2.00%
Ashok Leyland Ltd	1.80%
Siemens Ltd.	1.68%
Cummins India Ltd.	1.58%
Gail (India) Ltd.	1.53%
Tata Power Co. Ltd.	1.48%
Godrej Properties Ltd.	1.45%
Indian Railway Catering and Tourism Corporation Ltd.	1.44%
Container Corporation Of India Ltd.	1.41%
Balkrishna Industries Ltd.	1.37%
Hindustan Petroleum Corporation Ltd.	1.23%
Bharat Petroleum Corporation Ltd.	1.21%
Indian Oil Corporation Ltd.	1.10%
ACC Ltd.	0.87%
Bharat Electronics Ltd.	0.61%
Hindustan Aeronautics Ltd.	0.52%
Petronet Lng Ltd.	0.45%
ABB India Ltd.	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.72%
Indian Oil Corporation Ltd.	3.23%
Bharat Petroleum Corporation Ltd.	3.18%
Gail (India) Ltd.	2.66%
Canara Bank Ltd.	2.07%
Punjab National Bank	1.78%
Bharat Heavy Electricals Ltd.	1.68%
Hindustan Petroleum Corporation Ltd.	1.64%
National Mineral Development Corporation Ltd.	1.60%
Union Bank Of India Ltd.	1.40%
Container Corporation Of India Ltd.	1.25%
Indian Railway Catering and Tourism Corporation Ltd.	1.21%
Bank of Baroda	1.18%
NHPC	1.11%
Steel Authority of India Ltd.	1.02%
Indian Railway Finance Corporation Ltd.	1.02%
BANK OF INDIA	0.90%
Oil India Ltd.	0.86%
LIFE INSURANCE CORPORATION OF INDIA	0.85%
Rail Vikas Nigam Ltd.	0.71%
National Aluminium Company Ltd.	0.64%
General Insurance Corporation Of India Ltd.	0.59%
The New India Assurance Company Ltd.	0.47%
Mazagon Dock Shipbuilders Ltd.	0.42%
Hindustan Copper Ltd.	0.40%
National Buildings Construction Corporation Ltd.	0.36%
Ircon International Ltd.	0.33%
Sjvn Ltd.	0.32%
Cochin Shipyard Ltd.	0.31%
Beml Ltd.	0.31%
Engineers India Ltd.	0.29%
NLC India Ltd.	0.28%
Mishra Dhatu Nigam Ltd.	0.22%
Rites Ltd.	0.22%
Housing & Urban Development Corporation Ltd.	0.21%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.76%
Hindustan Unilever Ltd.	0.39%
Bajaj Finance Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.33%
HCL Technologies Ltd.	0.29%
Maruti Suzuki India Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.25%
Titan Company Ltd.	0.24%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Nestle India Ltd.	0.20%
Ultratech Cement Ltd.	0.18%
Shriram Finance Ltd.	0.18%
Tata Steel Ltd.	0.17%
Hindustan Aeronautics Ltd.	0.16%
Power Grid Corporation of India Ltd.	0.16%
Ltimindtree Ltd.	0.16%
Coal India Ltd.	0.15%
PVR Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
IndusInd Bank Ltd.	0.15%
Britannia Industries Ltd.	0.14%
Bharat Electronics Ltd.	0.14%
Grasim Industries Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
HDFC Life Insurance Co. Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Tech Mahindra Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.10%
Cipla Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Tata Consumer Products Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Samvardhana Motherson International Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Asian Paints Ltd.	0.06%
Krishna Institute of Medical Sciences Ltd.	0.06%
Havells India Ltd.	0.06%
Ashok Leyland Ltd	0.05%
APL Apollo Tubes Ltd.	0.05%
AIA Engineering Ltd.	0.04%
United Spirits Ltd.	0.04%
Indian Hotels Ltd.	0.04%
SONA BLW PRECISION FORGINGS LTD.	0.04%
Persistent Systems Ltd.	0.03%
Tata Technologies Ltd.	0.01%
Government Securities	9.06%
7.65% Tamil Nadu SDL 2033	1.78%
7.39% Maharashtra SDL 2026	1.62%
7.64% Maharashtra SDL 2033	1.62%
7.71% Gujarat SGS 2034	1.58%
7.62% Tamil Nadu SDL 2033	1.21%
7.73% Maharashtra SGS 2034	0.81%
7.47% Maharashtra SDL 2034	0.44%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.71%
Hindustan Unilever Ltd.	0.91%
Bajaj Finance Ltd.	0.82%
Sun Pharmaceuticals Industries Ltd.	0.78%
HCL Technologies Ltd.	0.69%
Mahindra & Mahindra Ltd.	0.60%
Titan Company Ltd.	0.58%
Maruti Suzuki India Ltd.	0.57%
NTPC Ltd.	0.53%
Tata Motors Ltd.	0.49%
Shriram Finance Ltd.	0.43%
Ultratech Cement Ltd.	0.42%
Tata Steel Ltd.	0.41%
Hindustan Aeronautics Ltd.	0.39%
Power Grid Corporation of India Ltd.	0.38%
IndusInd Bank Ltd.	0.37%
Bajaj Finance Ltd.	0.36%
Ltimindtree Ltd.	0.36%
PVR Ltd.	0.35%
Nestle India Ltd.	0.34%
Bharat Electronics Ltd.	0.34%
Coal India Ltd.	0.31%
Grasim Industries Ltd.	0.31%
Hindalco Industries Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.29%
Bajaj Auto Ltd.	0.28%
Max Healthcare Institute Ltd.	0.27%
Dr Reddys Laboratories Ltd.	0.27%
Tech Mahindra Ltd.	0.26%
Cipla Ltd.	0.24%
Britannia Industries Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Tata Consumer Products Ltd.	0.22%
Eicher Motors Ltd.	0.21%
Hero MotoCorp Ltd.	0.20%
Brigade Enterprises Ltd.	0.19%
Godrej Consumer Product Ltd.	0.18%
Asian Paints Ltd.	0.17%
Samvardhana Motherson International Ltd.	0.17%
Krishna Institute of Medical Sciences Ltd.	0.14%
Havells India Ltd.	0.14%
Persistent Systems Ltd.	0.11%
Indian Hotels Ltd.	0.11%
Ashok Leyland Ltd	0.11%
APL Apollo Tubes Ltd.	0.11%
AIA Engineering Ltd.	0.10%
SONA BLW PRECISION FORGINGS LTD.	0.10%
United Spirits Ltd.	0.09%
Tata Technologies Ltd.	0.03%
Government Securities	6.33%
07.62% Madhya Pradesh SDL 2026	1.73%
7.73% Maharashtra SGS 2034	1.57%
07.96% Maharashtra SDL 2026	1.43%
7.47% Maharashtra SDL 2034	0.55%
7.65% Tamil Nadu SDL 2033	0.44%
7.64% Maharashtra SDL 2033	0.31%
7.72% Gujarat SDL 2034	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.46%
Tata Consultancy Services Ltd.	1.36%
HCL Technologies Ltd.	1.22%
Sun Pharmaceuticals Industries Ltd.	1.18%
Bajaj Finance Ltd.	1.16%
Mahindra & Mahindra Ltd.	0.89%
Titan Company Ltd.	0.86%
Maruti Suzuki India Ltd.	0.85%
NTPC Ltd.	0.77%
Tata Motors Ltd.	0.74%
Axis Mutual Fund	0.65%
Ultratech Cement Ltd.	0.64%
Tata Steel Ltd.	0.61%
Power Grid Corporation of India Ltd.	0.56%
Ltimindtree Ltd.	0.55%
Bajaj Finance Ltd.	0.54%
Nestle India Ltd.	0.53%
SBI Mutual Fund	0.52%
Bharat Electronics Ltd.	0.52%
Aditya Birla Sun Life Mutual Fund	0.52%
ICICI Prudential Mutual Fund	0.51%
UTI Mutual Fund	0.49%
Grasim Industries Ltd.	0.46%
Nippon India Mutual Fund	0.46%
Coal India Ltd.	0.45%
Hindalco Industries Ltd.	0.45%
HDFC Life Insurance Co. Ltd.	0.43%
Bajaj Auto Ltd.	0.41%
Dr Reddys Laboratories Ltd.	0.41%
Max Healthcare Institute Ltd.	0.39%
Tech Mahindra Ltd.	0.38%
SBI Life Insurance Company Ltd.	0.37%
Cipla Ltd.	0.37%
Tata Consumer Products Ltd.	0.34%
Apollo Hospitals Enterprise Ltd.	0.33%
Britannia Industries Ltd.	0.33%
Hindustan Aeronautics Ltd.	0.33%
Eicher Motors Ltd.	0.33%
Kotak Mahindra Mutual Fund	0.32%
Shriram Finance Ltd.	0.31%
IndusInd Bank Ltd.	0.30%
Hero MotoCorp Ltd.	0.29%
Brigade Enterprises Ltd.	0.29%
Asian Paints Ltd.	0.26%
Godrej Consumer Product Ltd.	0.26%
Krishna Institute of Medical Sciences Ltd.	0.21%
Havells India Ltd.	0.21%
Persistent Systems Ltd.	0.17%
AIA Engineering Ltd.	0.16%
Indian Hotels Ltd.	0.16%
Ashok Leyland Ltd	0.16%
SONA BLW PRECISION FORGINGS LTD.	0.15%
APL Apollo Tubes Ltd.	0.15%
United Spirits Ltd.	0.13%
Tata Technologies Ltd.	0.02%
Government Securities	4.37%
7.65% Tamil Nadu SDL 2033	0.96%
7.62% Tamil Nadu SDL 2033	0.85%
07.96% Maharashtra SDL 2026	0.82%
07.62% Madhya Pradesh SDL 2026	0.73%
7.65% Tamil Nadu SDL 2033	0.60%
7.72% Gujarat SDL 2034	0.36%
7.47% Maharashtra SDL 2034	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.22%
Hindustan Unilever Ltd.	2.56%
Sun Pharmaceuticals Industries Ltd.	2.22%
Bajaj Finance Ltd.	2.17%
HCL Technologies Ltd.	1.91%
Aditya Birla Sun Life Mutual Fund	1.90%
SBI Mutual Fund	1.79%
UTI Mutual Fund	1.78%
Mahindra & Mahindra Ltd.	1.68%
Titan Company Ltd.	1.63%
Maruti Suzuki India Ltd.	1.60%
Axis Mutual Fund	1.48%
Tata Motors Ltd.	1.44%
NTPC Ltd.	1.43%
ICICI Prudential Mutual Fund	1.29%
Nippon India Mutual Fund	1.28%
Ultratech Cement Ltd.	1.19%
Tata Steel Ltd.	1.19%
Power Grid Corporation of India Ltd.	1.07%
Bajaj Finance Ltd.	1.04%
Nestle India Ltd.	1.02%
Coal India Ltd.	0.89%
Ltimindtree Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.86%
Hindalco Industries Ltd.	0.86%
Grasim Industries Ltd.	0.85%
HDFC Life Insurance Co. Ltd.	0.81%
Bajaj Auto Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.77%
Tech Mahindra Ltd.	0.75%
Adani Ports and Special Economic Zone Ltd.	0.74%
SBI Life Insurance Company Ltd.	0.72%
Cipla Ltd.	0.72%
Tata Consumer Products Ltd.	0.65%
Apollo Hospitals Enterprise Ltd.	0.64%
Kotak Mahindra Mutual Fund	0.61%
Eicher Motors Ltd.	0.60%
Hero MotoCorp Ltd.	0.55%
Britannia Industries Ltd.	0.52%
Asian Paints Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.48%
IndusInd Bank Ltd.	0.39%

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 you can make your premium payments



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



Pay your premium online via net-banking (available with 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 instructions to your bank account and make premium payments.



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

CAGR- Compounded Annualised Growth Rate

For more details on risk factors, terms & condition, please read sales brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Past performance are 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 India Limited 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 insurance company. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in 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 and returns. Unit-linked funds are subjects 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.