

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 2024

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 suspense over highly anticipated US presidential election ended with Donald Trump being elected as 47th president of United States. The Republican Party regaining control of the Senate and defending its majority in the House of Representatives, shall give Trump a unified government and a strong mandate to push through his legislative agenda of expansionary fiscal policy bringing back uncertainty around global inflation, trade wars, raised fiscal deficits and a stronger dollar. As a result of which FII outflow continued through the month of November, though at reduced pace against previous month despite fading enthusiasm over China stimulus. Domestically bumper kharif season and seasonal impact seem to auger well for the food inflation print going forward.

As of 15th November 2024, year on year deposit growth (11.21%) in Banking sector continued to outpace credit growth (11.15%) demonstrating success of recent RBI measures to bring down CD ratio in the system. The mellowing of credit growth may indicate some slowdown in consumption and higher household savings. India's Gross Goods and Services Tax (GST) collections continued to exhibit strong trend in November at Rs.1.82 lakh crore growing at 8.9% on year. However, with reduced urban as well as rural consumption high frequency indicators continued to demonstrate some sluggishness.

India CPI rose to a 14-month high of 6.2% in Oct-24 from 5.49% in Sep-24, crossing the upper limit of the RBI's inflation tolerance band. The rise in inflation was due to surge in food inflation pressures, rising to a 15-month high, at 9.7% YoY in October. Within food, vegetable prices surged for the second consecutive month due to unseasonal rainfall. Meanwhile edible oil prices were higher due to rise in import duties. Core inflation (ex. Tobacco) was slightly higher at 3.7% in October. India WPI inflation too printed higher at 2.36% YoY in October 2024 (September: 1.84%), led by rise in food prices. WPI core inflation reported a nearly flat annual growth. IIP growth for September 24 stood at 3.1% YoY after a 0.1% decline in August 24. Growth was led by Manufacturing 3.9%. 18 of 23 manufacturing sectors were in positive territory in September against previous month.

India GDP moderated to 5.4% YoY in 3QFY24, its lowest since Mar 2023 Vs 6.7% in 2QFY24. Slowdown was evident in both capex and private consumption. However, consumption growth at 6% outpaced capex growth of 5.4%. GVA slowed to 5.6% YoY in 3QFY24 from 6.8% in 2QFY24, with net indirect taxes continuing to decline in the current quarter. By sector, industry remained weak at 3.9% with manufacturing & electricity being a drag. Services sector remained steady at 7.1%, while agriculture rose to 3.5%.

Center's fiscal deficit in 7MFY25 came in at Rs. 7.51 lakh crore (46.5% of FY25BE) Vs Rs. 8.00 lakh crore in 7MFY24 led by the RBI's healthy dividend payment as well as the continuing YoY contraction in the capital expenditure. Net tax revenues were lower as the center released an advance instalment of tax devolution to states in addition to the regular instalment due in October. Revenues were supported by strong growth in personal income taxes, while corporate taxes remained weak. Direct tax growth in 7MFY25 was 12% YoY, supported by personal income tax growth of 27%, while corporate tax collections grew at 1.2%. Indirect tax receipt growth was 9.1% YoY, with GST revenues in line with the target. Revenue expenditure continued to hold pace even as the pace of capital expenditure continued to be weak.

India's Merchandise trade deficit rose to USD 27.1 bn in October from USD 20.8 bn in September. The rise was led by higher imports (+USD 11.0 bn MoM), which outpaced the rise in exports (+USD 4.6 bn MoM). The rise in imports was led by oil imports and non-oil non-gold imports. Gold imports also picked-up in October to USD 7.1 bn from USD 4.4 bn in September, with demand supported by festival season. On FYTD basis (Apr-Oct) trade deficit has widened to USD 164.7 bn in FYTD25 v/s USD 149.7 bn deficit in FYTD24, led by rise in net crude oil imports (29.1%YoY) and net gems & jewellery imports (14.1%YoY). Domestic currency slumped to all time low despite RBI's consistent efforts to protect it given continued dollar outflows, leading to drop in foreign exchange reserves from the peak of USD 705 bn to USD 657 bn as on 22 Nov 2024. Liquidity conditions turned tight during the month due to negative balance of payments & foreign investor outflows.

Global:

US initial jobless claims remained on a strong footing while continuing claims were at 3 Year high indicating slowdown in those laid off finding jobs. US retail sales grew 2.8% YoY in October 2024 with robust consumer spending helping the economy maintain its strong pace of growth. In October 2024, the U.S. economy added only 12,000 jobs, marking the slowest growth since 2020 due to heavy data distortions given recent hurricanes and the dockworkers strike. The unemployment rate held steady at 4.1%. While US PCE and core PCE prints remained flat, CPI rose 2.6% YoY in October 2024 (2.4% in September 2024), while core CPI rose by 3.3% YoY.

US FOMC delivered a rate cut of 25 bps in line with market consensus lowering rates to 4.50-4.75%. The FOMC stated that "the risks to achieving its employment and inflation goals were roughly in balance" a shift from its September assessment, where it expressed "greater confidence" in the outlook. FOMC minutes indicated that future course of action to be data dependent and ruled out any large size cuts in upcoming policies. China's policymakers announced USD 840 mn worth of debt swaps to allow local governments to refinance their off-balance sheet debt to revive the economy.

Fixed Income Outlook and Strategy:

Inflation stoking events like tax cuts, increased tariffs by US on its global trade partner may falter the downward inflation trajectory path and may compel Fed to adopt a cautious approach with respect to rate cuts going forward keeping global yields elevated. India witnessed some FPI outflows from debt segment given heightened volatility in global yields. However, this may have reduced effect on the domestic bond market because of the local government's fiscal prudence. Domestically headline inflation has likely peaked in October 2024, with some moderation in food inflation pressures in coming months is expected due to seasonality. De-escalation of geopolitical tensions in the Middle East should support lower oil prices. However, impact of imported inflation given global trade war concerns will hold the key in shaping inflation outlook going forward. Despite weaker growth prints RBI's razor-sharp focus on structurally bringing inflation to 4% may hold the rate cuts to the next calendar year. Thus, we are tactically managing our duration.

Equity Outlook and Strategy:

The second quarter domestic corporate earnings were weak, with consumption emerging as constrained, while select segments of BFSI witnessed asset-quality pressures. The weak government spending in the first half of the fiscal along with rainfall disruptions also impacted demand. We assess that the urban demand on a high base of last couple of years is normalizing while rural demand continues to gradually improve. As government spending picks pace in the remainder of the current fiscal along with a good kharif crop, we expect the corporate earnings to gather pace ahead. However, we believe margin expansion levers are limited because input prices are now normalizing and so is the credit cost for lenders. Demand revival is critical for both margins as well as absolute profits to improve. Post the results season, consensus earnings estimates have been recalibrated.

A comfortable majority for the incumbent state government in the politically and economically important state of Maharashtra has boosted political stability. However, the rise of populist schemes (largely targeting women beneficiaries via direct income transfer) is now entrenched amongst states. Even in the fiscally conservative state like Maharashtra, such scheme has taken centerstage. Fourteen states so far commenced income transfer schemes for adult women, taking annualized spend to more than rupees two trillion, translating into 0.6% of GDP. Much of the financing for these schemes comes from expenditure substitution and some from higher deficits. State capex (read employment generation expenditure) has already waned in last six months. Notably, the most populous states of UP and Bihar are yet to launch such schemes. The election calendar for 2025 is benign compared to 2024 with just two state elections- Delhi (Feb' 25) and Bihar (Nov/Dec' 25) due. Additionally, the convergence between deposit growth and credit growth implies that regulatory pressure to lower credit growth has peaked. We now expect the central government to accelerate capex and overrule the prospect of any fiscal stimulus from the center. However, while central fiscal deficit may continue to improve, the increasing shift towards populism in states will gradually weigh on India's consolidated fiscal deficit.

We feel from now on, the risks for India market are more external than local. The economic war against China by the west will accentuate under the new regime in the US. In a déjà vu moment, global supply chains are anticipated to get disrupted again, input commodity prices will be further volatile, and inflation may remain sticky, upsetting the global demand momentum. Increasing economic fragmentation ('self-reliance'), climate change costs and AI-driven innovations (skewing labor share and potential threat to India's services exports) are evolving real challenges. India's long-term trends remain intact and the recent correction in the markets offers pockets of attractive bottoms-up opportunities for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Vivek Verma	7	NA	6
Gurpreet S Arora	4	NA	12
Nitin Garg	NA	6	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 29, 2024:	32.5917
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	0.41%	3.63%	8.50%	7.01%	5.10%	7.27%
Benchmark**	0.54%	4.45%	9.45%	8.08%	5.95%	7.28%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.39
Total	4.39

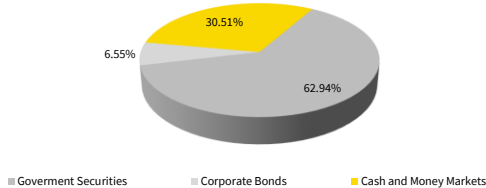
Modified Duration[†]

Security Type	Duration
Fixed Income Investments	4.13

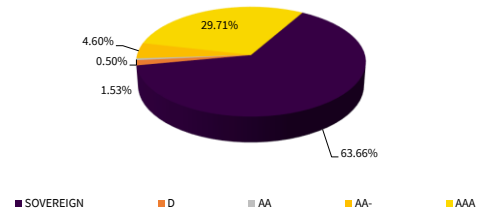
Security Name

Security Name	Net Asset (%)
Government Securities	62.94%
07.37% GOI 2028	22.41%
7.23% GOI 2039	6.89%
07.10% GOI 2034	6.72%
7.34% TS SDL 2034	4.29%
7.70% AP SGS 2029	3.95%
7.42% HR SGS 2034	3.54%
7.34% GS 2064	3.29%
7.52% HR SGS 2034	2.65%
7.44% TN SGS 2034	2.41%
07.30% GOI 2053	2.29%
Others	4.50%
Corporate Bonds	6.55%
8.43% Samman Capital Ltd 2028	4.55%
9.00% Reliance Capital NCD 2026	1.51%
6.75% Piramal Capital and Housing Finance Limited 2031	0.49%
Cash and Money Markets	30.51%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

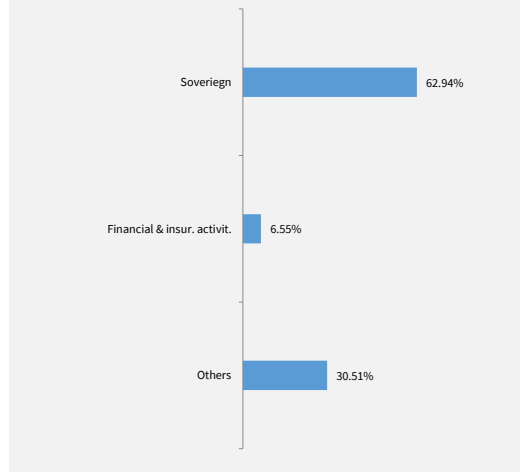
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 29, 2024:	44.7501
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	0.28%	4.60%	11.12%	8.49%	6.53%	7.92%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	7.76%

* 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.

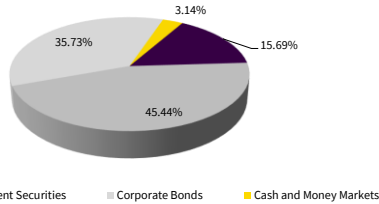
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.26
Debt	76.63
Total	90.88

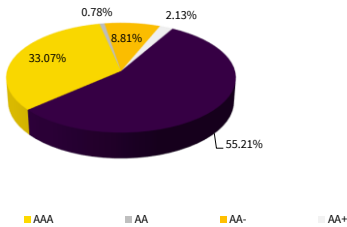
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.84

Asset Mix



Rating Profile



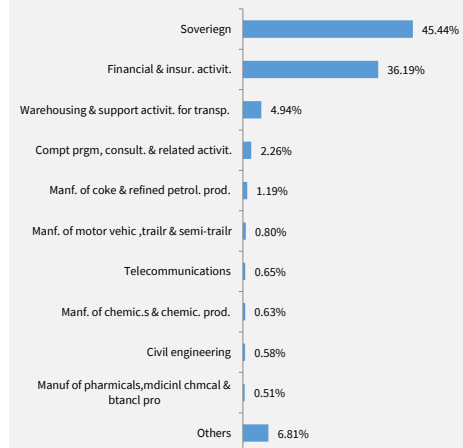
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.69%
HDFC Bank Ltd.	1.55%
ICICI Bank Ltd.	1.34%
Reliance Industries Ltd.	1.11%
Infosys Ltd.	0.98%
Bharti Airtel Ltd.	0.65%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.47%
Axis Bank Ltd.	0.42%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.57%
Government Securities	45.44%
7.23% GOI 2039	9.91%
7.34% GS 2064	6.25%
07.10% GOI 2034	6.09%
7.42% HR SGS 2034	3.82%
7.26% MP SGS 2038	3.51%
7.52% HR SGS 2034	2.13%
07.09% GOI 2054	2.04%
6.62% GOI 2051	1.96%
7.42% TN SGS 2034	1.94%
7.34% TS SDL 2034	1.82%
Others	5.97%
Corporate Bonds	35.73%
8.43% Samman Capital Ltd 2028	7.25%
9.35% Adani Ports & SEZ Ltd. 2026	4.85%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.15%
7.93 % LIC Housing Finance Ltd. 2027	3.66%
7.95% HDFC BANK Ltd. 2026	3.10%
7.44% NABARD 2028	2.85%
7.58% NABARD 2026	2.53%
7.62% NABARD 2028	2.31%
7.77% HDFC BANK LTD 2027	2.21%
8.75% Shriram Finance 2026	1.33%
Others	1.49%
Cash and Money Markets	3.14%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark 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 29, 2024:	37.8170
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	0.26%	4.58%	11.04%	8.44%	6.52%	7.50%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	8.23%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

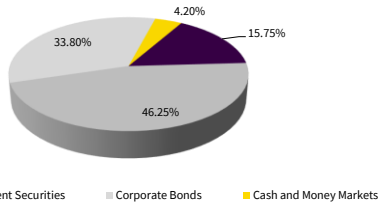
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.67
Debt	14.25
Total	16.91

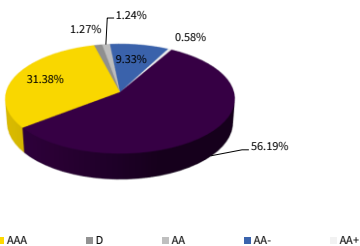
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.83

Asset Mix



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.

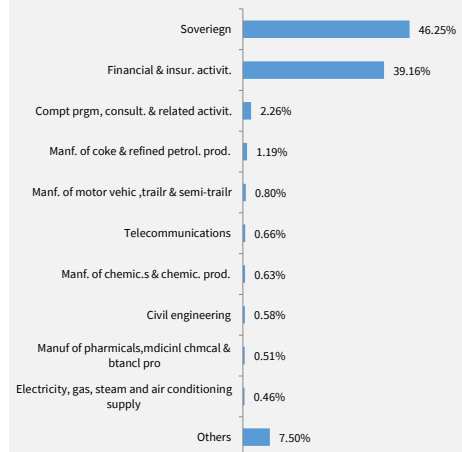
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.75%
HDFC Bank Ltd.	1.56%
ICICI Bank Ltd.	1.35%
Reliance Industries Ltd.	1.11%
Infosys Ltd.	0.98%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.47%
Axis Bank Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.59%
Government Securities	46.25%
7.23% GOI 2039	9.18%
7.34% GS 2064	5.77%
07.10% GOI 2034	5.35%
7.42% HR SGS 2034	3.99%
7.26% MP SGS 2038	3.70%
7.52% HR SGS 2034	2.44%
6.62% GOI 2051	2.20%
07.09% GOI 2054	2.07%
7.70% AP SGS 2029	1.95%
7.44% TN SGS 2034	1.89%
Others	7.71%
Corporate Bonds	33.80%
8.43% Samman Capital Ltd 2028	7.68%
7.93 % LIC Housing Finance Ltd. 2027	5.36%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.58%
7.95% HDFC BANK Ltd. 2026	4.16%
7.62% NABARD 2028	3.55%
7.77% HDFC BANK LTD 2027	2.38%
7.58% NABARD 2026	2.36%
7.44% NABARD 2028	1.18%
9.00% Reliance Capital NCD 2026	1.05%
6.75% Piramal Capital and Housing Finance Limited 2031	1.02%
Others	0.48%
Cash and Money Markets	4.20%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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 29, 2024:	113.6290
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	0.17%	5.01%	13.67%	9.93%	8.00%	11.79%
Benchmark**	0.26%	5.52%	13.23%	10.09%	8.41%	10.42%

* 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.

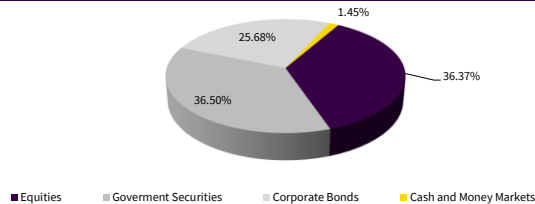
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	79.15
Debt	138.77
Total	217.92

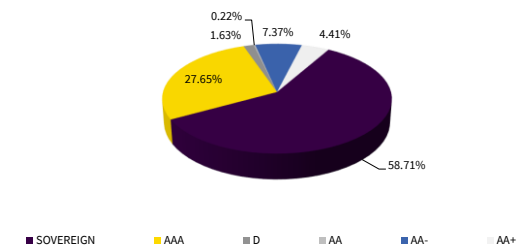
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.92

Asset Mix



Rating Profile

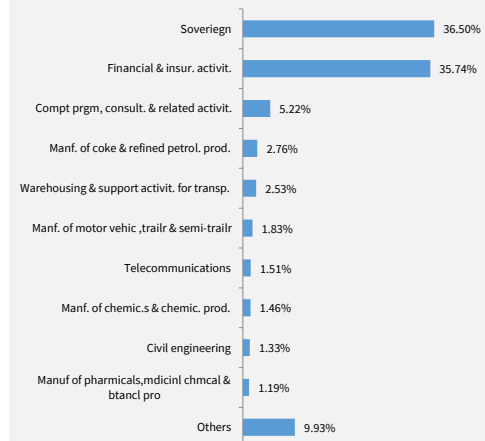


Security Name

Security Name	Net Asset (%)
Equities	36.37%
HDFC Bank Ltd.	3.60%
ICICI Bank Ltd.	3.11%
Reliance Industries Ltd.	2.57%
Infosys Ltd.	2.27%
Bharti Airtel Ltd.	1.51%
Tata Consultancy Services Ltd.	1.48%
Larsen & Toubro Ltd.	1.33%
State Bank of India	1.09%
Axis Bank Ltd.	0.98%
Kotak Mahindra Bank Ltd.	0.88%
Others	17.55%
Government Securities	36.50%
7.23% GOI 2039	7.12%
07.10% GOI 2034	5.92%
7.34% GS 2064	4.83%
7.26% MP SGS 2038	2.92%
7.42% HR SGS 2034	2.01%
7.70% AP SGS 2029	1.72%
7.52% HR SGS 2034	1.67%
6.62% GOI 2051	1.54%
07.09% GOI 2054	1.51%
7.44% TN SGS 2034	1.46%
Others	5.80%
Corporate Bonds	25.68%
8.43% Samman Capital Ltd 2028	4.58%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.24%
7.93 % LIC Housing Finance Ltd. 2027	2.78%
7.95% HDFC BANK Ltd. 2026	2.40%
9.35% Adani Ports & SEZ Ltd. 2026	2.31%
7.77% HDFC BANK LTD 2027	1.71%
8.75% Shriram Finance 2026	1.71%
7.44% NABARD 2028	1.69%
7.62% NABARD 2028	1.65%
7.58% NABARD 2026	1.06%
Others	2.55%
Cash and Money Markets	1.45%
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 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 29, 2024:	118.0021
Inception Date:	27-Jan-04
Fund Manager:	Vivek Verma, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.04%	5.60%	17.49%	12.07%	10.88%	13.03%
Benchmark**	-0.08%	6.56%	17.37%	12.21%	10.97%	12.02%

* 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.

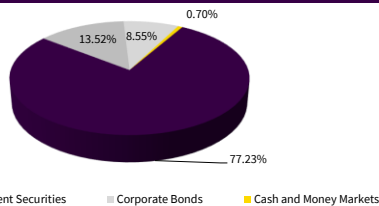
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	563.30
Debt	166.03
Total	729.33

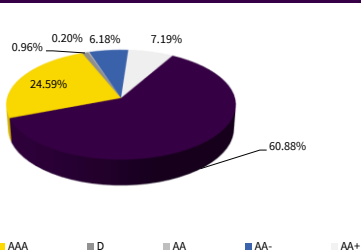
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	6.14

Asset Mix



Rating Profile

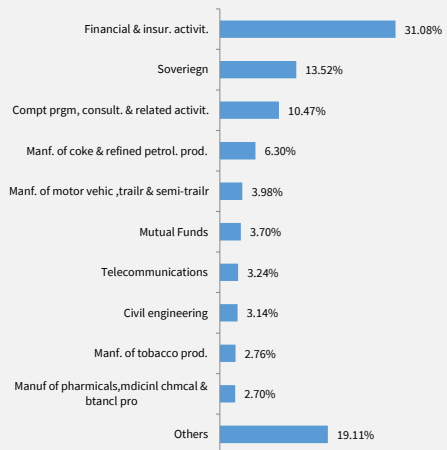


Security Name

Security Name	Net Asset (%)
Equities	77.23%
HDFC Bank Ltd.	7.83%
Reliance Industries Ltd.	5.87%
ICICI Bank Ltd.	5.68%
Infosys Ltd.	4.74%
Bharti Airtel Ltd.	3.24%
Larsen & Toubro Ltd.	3.14%
Tata Consultancy Services Ltd.	2.97%
ITC Ltd.	2.76%
State Bank of India	2.02%
Mahindra & Mahindra Ltd.	1.97%
Others	37.01%
Government Securities	13.52%
7.23% GOI 2039	2.92%
7.34% GS 2064	1.67%
7.34% TS SDL 2034	1.23%
07.10% GOI 2034	1.17%
7.26% MP SGS 2038	1.14%
7.42% HR SGS 2034	0.93%
07.09% GOI 2054	0.71%
7.52% HR SGS 2034	0.62%
7.44% TN SGS 2034	0.62%
6.62% GOI 2051	0.59%
Others	1.92%
Corporate Bonds	8.55%
8.43% Samman Capital Ltd 2028	1.37%
7.44% NABARD 2028	1.26%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.22%
8.75% Shriram Finance 2026	1.17%
7.95% HDFC BANK Ltd. 2026	0.86%
7.77% HDFC BANK LTD 2027	0.61%
6% HDFC SERIES Z-001 2026	0.51%
9.20% Shriram Finance 2026	0.42%
7.58% NABARD 2026	0.40%
7.93 % LIC Housing Finance Ltd. 2027	0.28%
Others	0.45%
Cash and Money Markets	0.70%
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 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 29, 2024:	55.4489
Inception Date:	30-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.11%	5.84%	19.73%	13.48%	12.41%	10.73%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	9.58%

* 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	64.40
Debt	0.13
Total	64.53

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	99.81%
HDFC Bank Ltd.	9.83%
Reliance Industries Ltd.	7.70%
ICICI Bank Ltd.	7.46%
Infosys Ltd.	6.26%
Bharti Airtel Ltd.	4.24%
Larsen & Toubro Ltd.	4%
Tata Consultancy Services Ltd.	3.81%
ITC Ltd.	3.48%
Mahindra & Mahindra Ltd.	2.61%
State Bank of India	2.60%
Others	47.82%

Cash and Money Markets

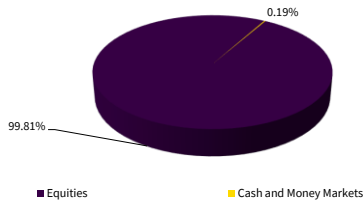
0.19%

Portfolio Total

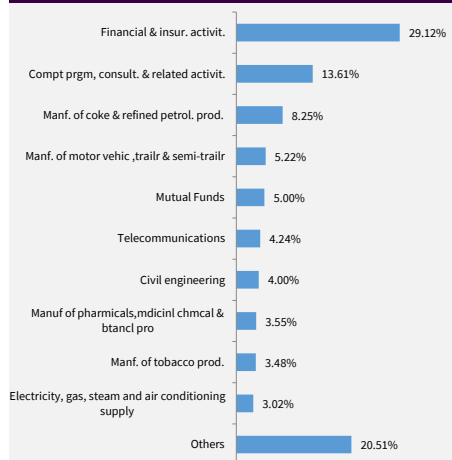
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁸Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

**Benchmark for this fund is NIFTY 50 INDEX

⁹Duration 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 29, 2024:	42.4445
Inception Date:	02-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Portfolio return	-0.36%	7.01%	20.23%	14.42%	13.81%	8.93%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	8.38%

* 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	57.47
Debt	0.10
Total	57.58

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	99.80%
HDFC Bank Ltd.	9.87%
Reliance Industries Ltd.	8.07%
ICICI Bank Ltd.	7.18%
Infosys Ltd.	6.16%
ITC Ltd.	4.08%
Larsen & Toubro Ltd.	4.04%
Tata Consultancy Services Ltd.	4.02%
Bharti Airtel Ltd.	4.02%
Axis Bank Ltd.	2.50%
Mahindra & Mahindra Ltd.	2.43%
Others	47.43%

Cash and Money Markets

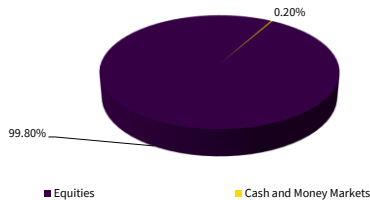
0.20%

Portfolio Total

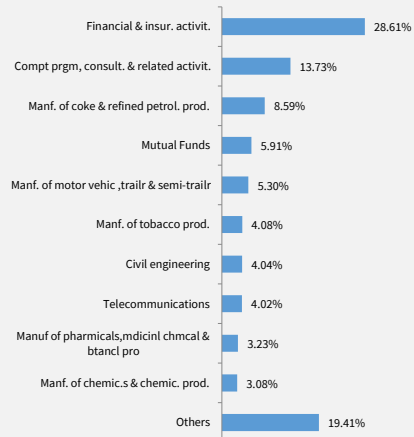
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁹Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

**Benchmark for this fund is NIFTY 50 INDEX

⁸Duration 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 29, 2024:	42.4055
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	0.37%	-4.57%	45.37%	41.15%	35.04%	10.18%
Benchmark**	9.45E-05	-4.75%	47.50%	40.90%	34.64%	4.92%

* 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	235.86
Debt	1.78
Total	237.64

Modified Duration[†]

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	Net Asset (%)
State Bank of India	9.69%
NTPC Ltd.	8.85%
Power Grid Corporation of India Ltd.	7.67%
Bharat Electronics Ltd.	5.77%
Oil & Natural Gas Corpn Ltd.	5.23%
Coal India Ltd.	4.97%
Hindustan Aeronautics Ltd.	4.38%
Power Finance Corporation Ltd.	3.90%
REC Ltd.	3.57%
Bharat Petroleum Corporation Ltd.	3.01%
Others	42.19%

Cash and Money Markets

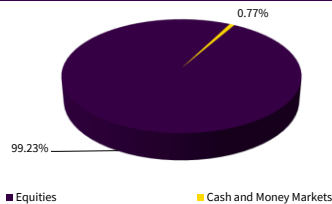
0.77%

Portfolio Total

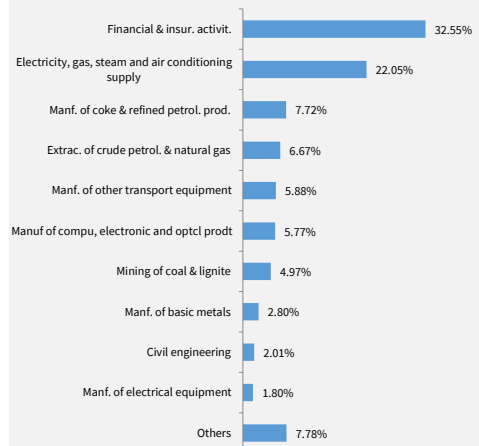
100.00%

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 29, 2024:	35.9592
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	-0.92%	0.06%	33.73%	26.56%	18.48%	8.97%
Benchmark**	-0.84%	1.88%	36.56%	28.84%	22.17%	6.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	89.09
Debt	0.74
Total	89.83

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

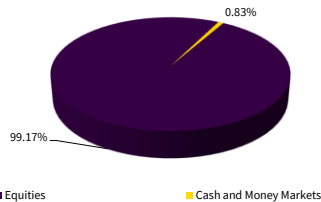
Security Name	Net Asset (%)
Equities	99.17%
Bharti Airtel Ltd.	9.97%
Larsen & Toubro Ltd.	9.71%
Reliance Industries Ltd.	9.53%
Ultratech Cement Ltd.	6.08%
NTPC Ltd.	5.55%
Power Grid Corporation of India Ltd.	4.80%
Oil & Natural Gas Corpn Ltd.	4.73%
Grasim Industries Ltd.	4.61%
Adani Ports and Special Economic Zone Ltd.	4.17%
InterglobeAviation Ltd.	3.60%
Others	36.42%

Cash and Money Markets

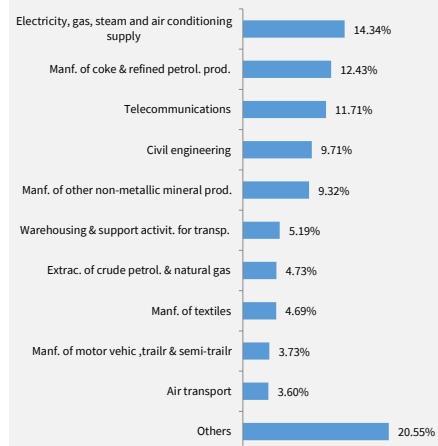
Portfolio Total	100.00%
------------------------	----------------

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁸Sector 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

⁹Duration 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 29, 2024: 43.1509

Inception Date: 01-Aug-11

Fund Manager: Vivek Verma, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.07%	6.16%	17.68%	12.56%	11.67%	11.58%
Benchmark**	-0.08%	7.15%	17.69%	12.59%	11.53%	11.37%

* 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	67.69
Debt	22.42
Total	90.11

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	0.56

Security Name

Net Asset (%)

Equities	75.15%
HDFC Bank Ltd.	7.45%
Reliance Industries Ltd.	5.78%
ICICI Bank Ltd.	5.21%
Infosys Ltd.	4.68%
Bharti Airtel Ltd.	3.17%
Larsen & Toubro Ltd.	3.07%
Tata Consultancy Services Ltd.	2.88%
ITC Ltd.	2.70%
Mahindra & Mahindra Ltd.	1.94%
State Bank of India	1.87%
Others	36.40%

Cash and Money Markets

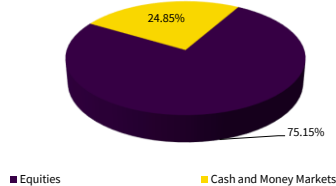
24.85%

Portfolio Total

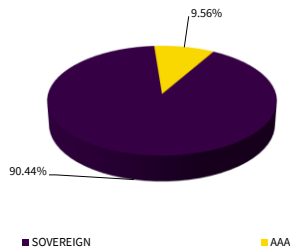
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

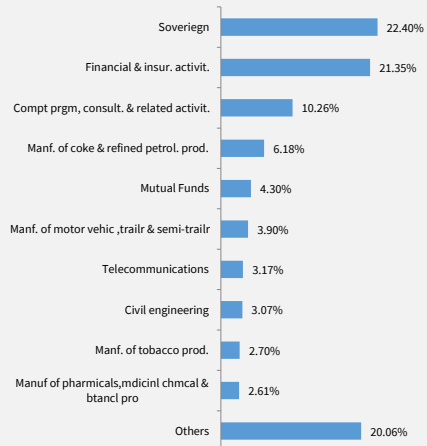
Asset Mix



Rating Profile



Sectoral Break-Up⁹



⁸Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

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

⁹Duration 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 29, 2024:	26.5035
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	0.31%	3.95%	8.52%	6.71%	4.67%	6.76%
Benchmark**	0.54%	4.45%	9.45%	8.08%	5.95%	7.78%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	72.05
Total	72.05

Modified Duration[§]

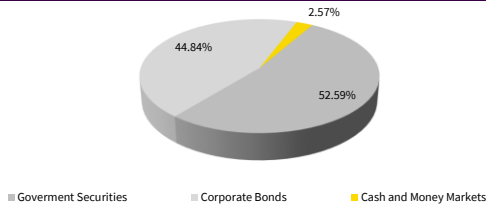
Security Type	Duration
Fixed Income Investments	5.76

Security Name

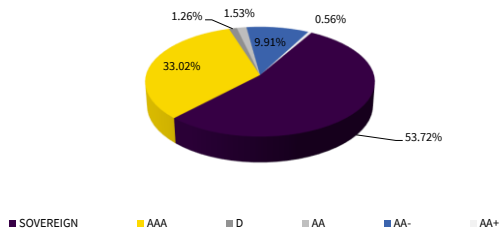
Security Name	Net Asset (%)
Government Securities	52.59%
7.23% GOI 2039	10.97%
07.10% GOI 2034	7.05%
7.34% GS 2064	6.37%
7.70% MH SGS 2034	5.39%
7.26% MP SGS 2038	4.58%
7.42% HR SGS 2034	3.34%
7.52% HR SGS 2034	2.30%
6.62% GOI 2051	2.15%
07.30% GOI 2053	2.10%
07.09% GOI 2054	2.10%
Others	6.24%
Corporate Bonds	44.84%
8.43% Samman Capital Ltd 2028	9.70%
7.93 % LIC Housing Finance Ltd. 2027	7.69%
9.35% Adani Ports & SEZ Ltd. 2026	5.27%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.30%
7.58% NABARD 2026	4.02%
7.95% HDFC BANK Ltd. 2026	3.77%
7.44% NABARD 2028	3.74%
7.77% HDFC BANK LTD 2027	2.37%
6.75% Piramal Capital and Housing Finance Limited 2031	1.50%
9.00% Reliance Capital NCD 2026	1.23%
Others	1.25%
Cash and Money Markets	2.57%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

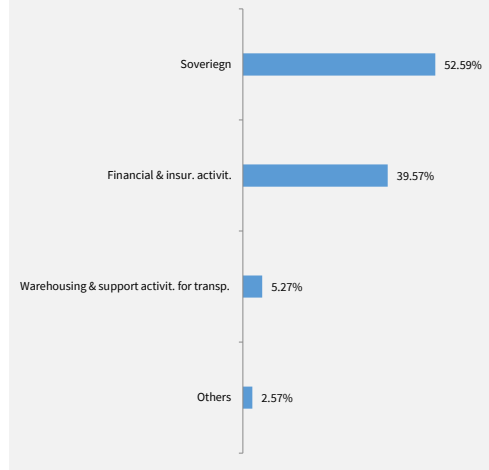
Asset Mix



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 29, 2024:	28.8221
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	0.22%	4.50%	10.77%	8.14%	6.25%	7.36%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	8.41%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

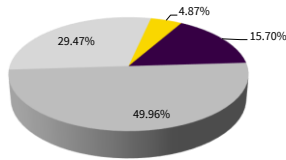
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.87
Debt	47.66
Total	56.52

Modified Duration[§]

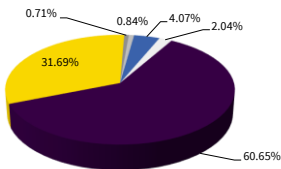
Security Type	Duration
Fixed Income Investments	5.81

Asset Mix



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

Rating Profile



■ SOVEREIGN ■ AAA ■ D ■ AA ■ AA- ■ AA+

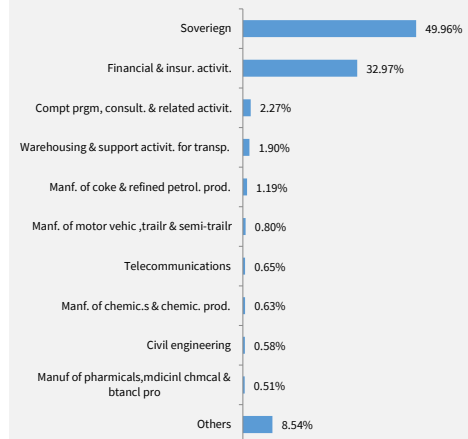
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.70%
HDFC Bank Ltd.	1.55%
ICICI Bank Ltd.	1.34%
Reliance Industries Ltd.	1.11%
Infosys Ltd.	0.98%
Bharti Airtel Ltd.	0.65%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.47%
Axis Bank Ltd.	0.42%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.58%
Government Securities	49.96%
7.23% GOI 2039	9.45%
7.49% TN SGS 2034	6.24%
7.70% AP SGS 2029	5.29%
7.34% GS 2064	4.44%
7.26% MP SGS 2038	3.59%
07.09% GOI 2054	2.81%
7.52% HR SGS 2034	2.44%
6.62% GOI 2051	2.42%
7.42% TN SGS 2034	2.23%
07.10% GOI 2034	2.22%
Others	8.83%
Corporate Bonds	29.47%
7.93 % LIC Housing Finance Ltd. 2027	5.35%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.11%
7.62% NABARD 2028	3.37%
8.43% Samman Capital Ltd 2028	3.36%
7.95% HDFC BANK Ltd. 2026	2.67%
7.58% NABARD 2026	2.48%
9.35% Adani Ports & SEZ Ltd. 2026	1.81%
7.77% HDFC BANK LTD 2027	1.78%
8.75% Shriram Finance 2026	1.25%
7.44% NABARD 2028	1.06%
Others	2.23%
Cash and Money Markets	4.87%
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 29, 2024:	34.9740
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	0.16%	5.05%	14.13%	10.23%	8.56%	8.77%
Benchmark**	0.22%	5.66%	13.76%	10.37%	8.75%	9.40%

* 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.

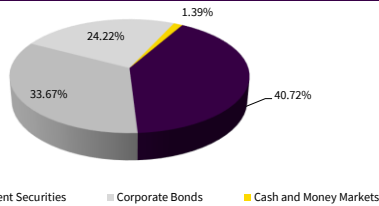
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	57.50
Debt	83.75
Total	141.24

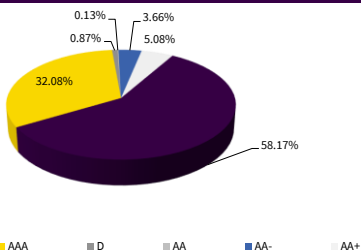
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.85

Asset Mix



Rating Profile

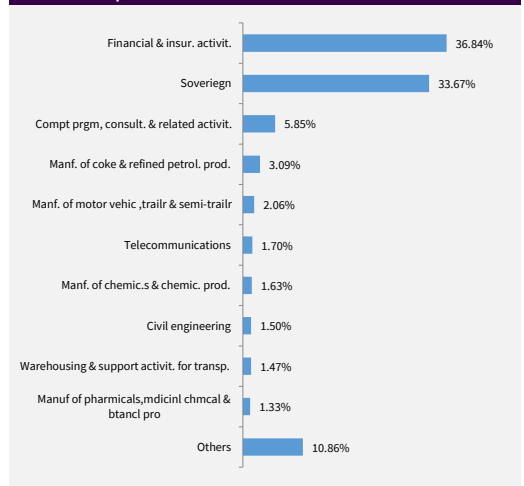


Security Name

Security Name	Net Asset (%)
Equities	40.72%
HDFC Bank Ltd.	4.03%
ICICI Bank Ltd.	3.48%
Reliance Industries Ltd.	2.88%
Infosys Ltd.	2.54%
Bharti Airtel Ltd.	1.70%
Tata Consultancy Services Ltd.	1.66%
Larsen & Toubro Ltd.	1.50%
State Bank of India	1.22%
Axis Bank Ltd.	1.10%
Kotak Mahindra Bank Ltd.	0.98%
Others	19.63%
Government Securities	33.67%
07.10% GOI 2034	7.47%
7.23% GOI 2039	6.30%
7.34% GS 2064	4.23%
7.26% MP SGS 2038	3.19%
7.70% AP SGS 2029	1.85%
7.52% HR SGS 2034	1.49%
07.09% GOI 2054	1.49%
7.44% TN SGS 2034	1.47%
6.62% GOI 2051	1.38%
7.46% AP SGS 2041	0.89%
Others	3.91%
Corporate Bonds	24.22%
7.93 % LIC Housing Finance Ltd. 2027	4.92%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.88%
7.62% NABARD 2028	2.41%
8.43% Samman Capital Ltd 2028	2.12%
8.75% Shriram Finance 2026	2%
7.95% HDFC BANK Ltd. 2026	1.99%
7.77% HDFC BANK LTD 2027	1.42%
6% HDFC SERIES Z-001 2026	1.39%
7.44% NABARD 2028	1.34%
9.35% Adani Ports & SEZ Ltd. 2026	1.23%
Others	2.52%
Cash and Money Markets	1.39%
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 29, 2024:	42.0585
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.05%	5.60%	17.47%	12.09%	10.90%	10.12%
Benchmark**	-0.08%	6.56%	17.37%	12.21%	10.97%	10.31%

* 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	139.76
Debt	43.15
Total	182.91

Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.90

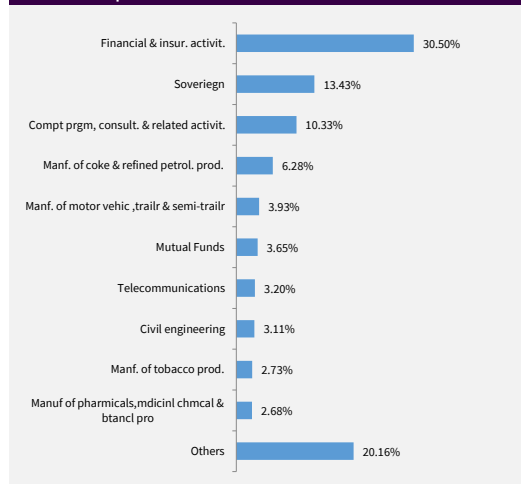
Security Name

Net Asset (%)

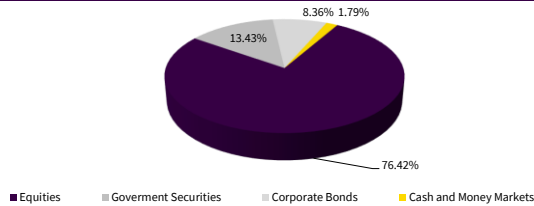
Security Name	Net Asset (%)
Equities	76.42%
HDFC Bank Ltd.	7.74%
Reliance Industries Ltd.	5.85%
ICICI Bank Ltd.	5.62%
Infosys Ltd.	4.69%
Bharti Airtel Ltd.	3.20%
Larsen & Toubro Ltd.	3.11%
Tata Consultancy Services Ltd.	2.93%
ITC Ltd.	2.73%
State Bank of India	2.01%
Mahindra & Mahindra Ltd.	1.95%
Others	36.59%
Government Securities	13.43%
7.23% GOI 2039	2.87%
07.10% GOI 2034	2.65%
7.34% GS 2064	1.86%
7.26% MP SGS 2038	1.10%
7.34% TS SDL 2034	0.64%
7.42% TN SGS 2034	0.61%
07.09% GOI 2054	0.61%
7.52% HR SGS 2034	0.59%
6.62% GOI 2051	0.56%
07.30% GOI 2053	0.38%
Others	1.56%
Corporate Bonds	8.36%
6.45% ICICI Bank Ltd, Series DJU21LB 2028	1.16%
8.75% Shriram Finance 2026	1.16%
7.44% NABARD 2028	0.98%
7.95% HDFC BANK Ltd, 2026	0.83%
8.43% Samman Capital Ltd 2028	0.82%
7.77% HDFC BANK LTD 2027	0.60%
6% HDFC SERIES Z-001 2026	0.53%
7.93 % LIC Housing Finance Ltd, 2027	0.50%
7.62% NABARD 2028	0.49%
9.20% Shriram Finance 2026	0.40%
Others	0.89%
Cash and Money Markets	1.79%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

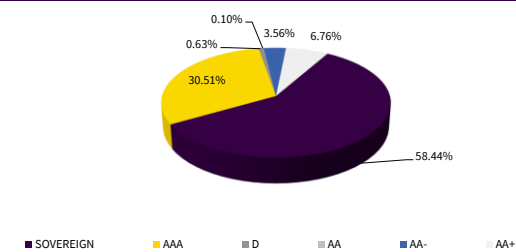
Sectoral Break-Up[§]



Asset Mix



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

The risk profile for this fund is High

NAV as on November 29, 2024:	54.5357
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.05%	5.80%	19.96%	13.80%	12.76%	12.06%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	10.79%

* 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	1030.00
Debt	1.41
Total	1031.42

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	99.87%
HDFC Bank Ltd.	9.87%
Reliance Industries Ltd.	7.70%
ICICI Bank Ltd.	7.24%
Infosys Ltd.	6.24%
Bharti Airtel Ltd.	4.21%
Larsen & Toubro Ltd.	4.11%
Tata Consultancy Services Ltd.	3.77%
ITC Ltd.	3.49%
Mahindra & Mahindra Ltd.	2.57%
State Bank of India	2.56%
Others	48.11%

Cash and Money Markets

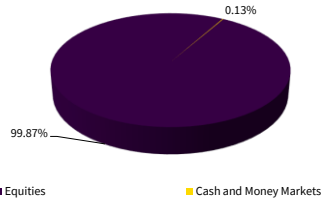
0.13%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁵



⁵Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is NIFTY 50 INDEX

⁸Duration 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 29, 2024:	44.7662
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.42%	6.67%	19.32%	13.51%	12.88%	10.58%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	10.79%

* 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	84.80
Debt	0.15
Total	84.95

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	99.81%
HDFC Bank Ltd.	9.87%
Reliance Industries Ltd.	8.07%
ICICI Bank Ltd.	7.16%
Infosys Ltd.	6.16%
ITC Ltd.	4.08%
Larsen & Toubro Ltd.	4.04%
Tata Consultancy Services Ltd.	4.02%
Bharti Airtel Ltd.	4.02%
Axis Bank Ltd.	2.50%
Mahindra & Mahindra Ltd.	2.44%
Others	47.45%

Cash and Money Markets

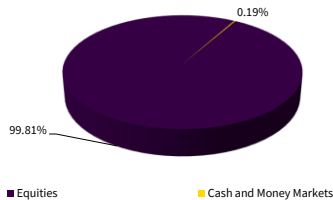
0.19%

Portfolio Total

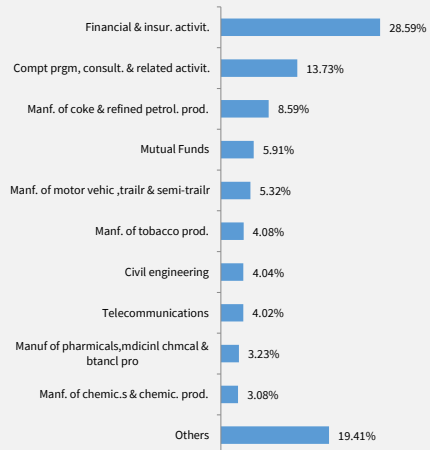
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁹Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

**Benchmark for this fund is NIFTY 50 INDEX

⁸Duration 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 29, 2024:	23.3447
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	0.49%	3.33%	6.66%	6.53%	5.64%	6.31%

* 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	185.34
Total	185.34

Modified Duration[®]

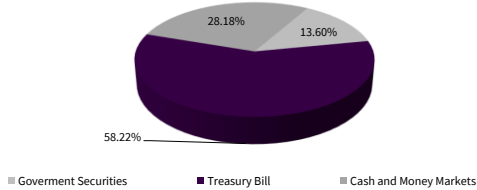
Security Type	Duration
Fixed Income Investments	0.76

Security Name

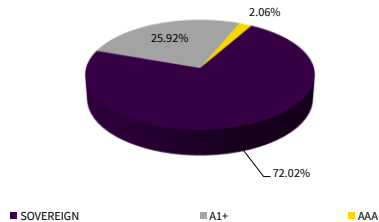
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	71.82%
364 Days Treasury Bill 2025	20.99%
07.18% Tamil Nadu SDL 2027	10.85%
182 Days Treasury Bill 2025	7.85%
364 Days Treasury Bill 2025	7.64%
364 Days Treasury Bill 2025	5.24%
364 Days Treasury Bill 2025	5.16%
364 Days Treasury Bill 2025	5.07%
364 Days Treasury Bill 2025	4.95%
07.64% Gujarat SDL 2027	2.75%
364 Days Treasury Bill 2025	1.32%
Cash and Money Markets	28.18%
Portfolio Total	100.00%

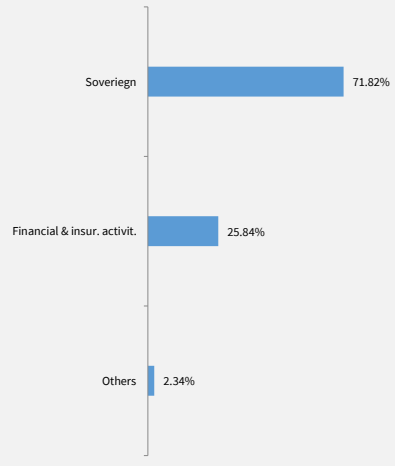
Asset Mix



Rating Profile



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 29, 2024:	40.1792
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	0.26%	4.33%	10.75%	8.21%	6.21%	7.79%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	8.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

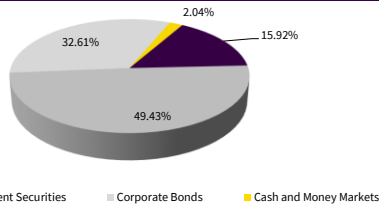
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.48
Debt	7.81
Total	9.29

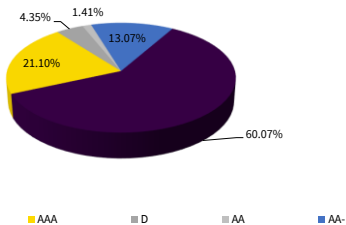
Modified Duration⁸

Security Type	Duration
Fixed Income Investments	5.97

Asset Mix



Rating Profile



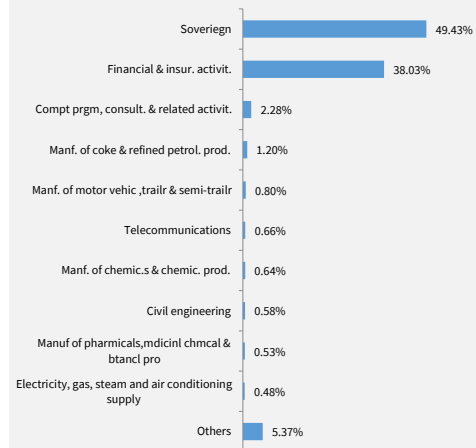
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.92%
HDFC Bank Ltd.	1.58%
ICICI Bank Ltd.	1.36%
Reliance Industries Ltd.	1.12%
Infosys Ltd.	0.99%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.65%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.48%
Axis Bank Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.69%
Government Securities	49.43%
7.23% GOI 2039	9.99%
07.10% GOI 2034	6.71%
7.34% GS 2064	6.24%
7.26% MP SGS 2038	3.56%
07.37% GOI 2028	3.51%
7.42% HR SGS 2034	2.92%
07.09% GOI 2054	2.52%
7.52% HR SGS 2034	2.18%
7.42% TN SGS 2034	2.01%
6.62% GOI 2051	1.98%
Others	7.81%
Corporate Bonds	32.61%
8.43% Samman Capital Ltd 2028	10.75%
7.58% NABARD 2026	4.31%
6.45% ICICI Bank Ltd, Series DJU21LB 2028	4.17%
9.00% Reliance Capital NCD 2026	3.58%
7.95% HDFC BANK Ltd. 2026	3.25%
7.77% HDFC BANK LTD 2027	2.16%
7.44% NABARD 2028	2.15%
6.75% Piramal Capital and Housing Finance Limited 2031	1.16%
7.62% NABARD 2028	1.08%
Cash and Money Markets	2.04%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up⁹



⁸Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

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

⁹Duration 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 29, 2024:	33.3428
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	0.32%	4.65%	11.11%	8.48%	6.47%	7.42%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	7.86%

* 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	1.71
Debt	9.55
Total	11.27

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	5.85

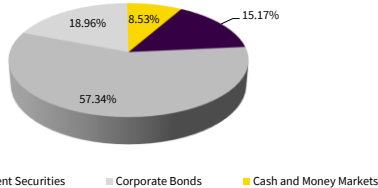
Security Name

Net Asset (%)

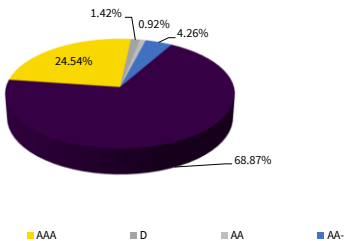
Equities	15.17%
HDFC Bank Ltd.	1.51%
ICICI Bank Ltd.	1.30%
Reliance Industries Ltd.	1.07%
Infosys Ltd.	0.95%
Bharti Airtel Ltd.	0.63%
Tata Consultancy Services Ltd.	0.62%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.45%
Axis Bank Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.37%
Others	7.30%
Government Securities	57.34%
7.23% GOI 2039	9.41%
07.10% GOI 2034	8.03%
7.34% GS 2064	6.79%
7.70% AP SGS 2029	6.76%
07.37% GOI 2028	5.24%
7.26% MP SGS 2038	3.63%
7.49% TN SGS 2034	3.26%
7.52% HR SGS 2034	2.19%
7.34% TS SDL 2034	2.17%
6.62% GOI 2051	2.07%
Others	7.79%
Corporate Bonds	18.96%
7.93 % LIC Housing Finance Ltd. 2027	5.37%
9.35% Adani Ports & SEZ Ltd. 2026	3.64%
8.43% Samman Capital Ltd 2028	3.55%
7.95% HDFC BANK Ltd. 2026	2.68%
7.58% NABARD 2026	1.77%
9.00% Reliance Capital NCD 2026	1.18%
6.75% Piramal Capital and Housing Finance Limited 2031	0.77%
Cash and Money Markets	8.53%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

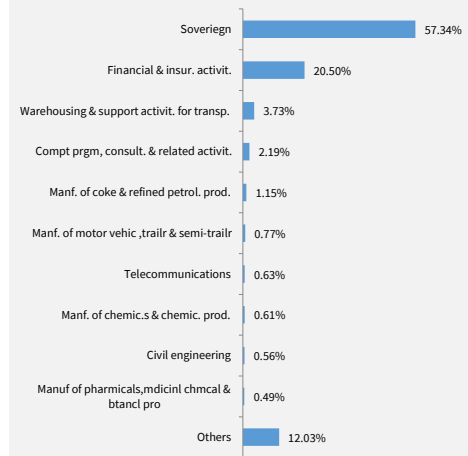
Asset Mix



Rating Profile



Sectoral Break-Up⁹



⁹Sector 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

⁸Duration 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 29, 2024:	87.5988
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	0.16%	4.95%	13.50%	9.71%	7.80%	10.85%
Benchmark**	0.26%	5.52%	13.23%	10.09%	8.41%	9.97%

* 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.

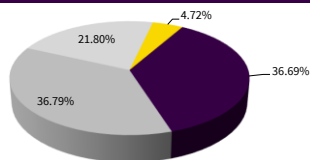
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.42
Debt	26.61
Total	42.03

Modified Duration[§]

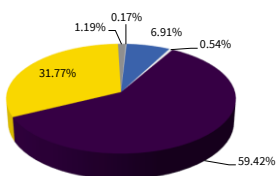
Security Type	Duration
Fixed Income Investments	5.87

Asset Mix



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

Rating Profile



■ SOVEREIGN ■ AAA ■ D ■ AA ■ AA- ■ AA+

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	36.69%
HDFC Bank Ltd.	3.63%
ICICI Bank Ltd.	3.14%
Reliance Industries Ltd.	2.59%
Infosys Ltd.	2.29%
Bharti Airtel Ltd.	1.53%
Tata Consultancy Services Ltd.	1.50%
Larsen & Toubro Ltd.	1.35%
State Bank of India	1.10%
Axis Bank Ltd.	0.99%
Kotak Mahindra Bank Ltd.	0.88%
Others	17.69%
Government Securities	36.79%
7.23% GOI 2039	7.47%
07.10% GOI 2034	5.87%
7.34% GS 2064	4.54%
7.26% MP SGS 2038	2.79%
7.34% TS SDL 2034	2.42%
7.42% HR SGS 2034	1.96%
7.70% AP SGS 2029	1.86%
7.52% HR SGS 2034	1.63%
7.42% TN SGS 2034	1.54%
6.62% GOI 2051	1.53%
Others	5.18%
Corporate Bonds	21.80%
8.43% Samman Capital Ltd 2028	4.28%
7.93 % LIC Housing Finance Ltd. 2027	3.36%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.22%
7.62% NABARD 2028	2.62%
7.95% HDFC BANK Ltd. 2026	2.39%
7.77% HDFC BANK LTD 2027	1.67%
7.44% NABARD 2028	1.66%
7.58% NABARD 2026	0.95%
9.00% Reliance Capital NCD 2026	0.74%
6% HDFC SERIES Z-001 2026	0.47%
Others	0.44%

Cash and Money Markets

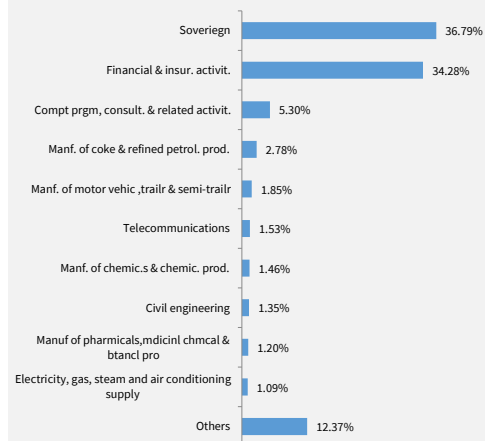
4.72%

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 weights 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 29, 2024:	63.3862
Inception Date:	03-Mar-05
Fund Manager:	Vivek Verma, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.12%	5.20%	15.07%	10.66%	9.17%	10.32%
Benchmark**	0.10%	6.06%	15.32%	11.18%	9.73%	10.63%

* 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.

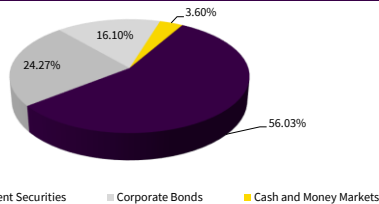
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.26
Debt	17.48
Total	39.74

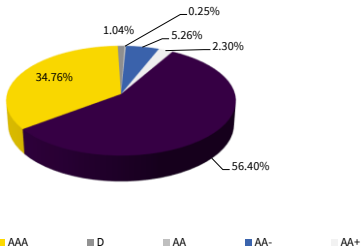
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.84

Asset Mix



Rating Profile



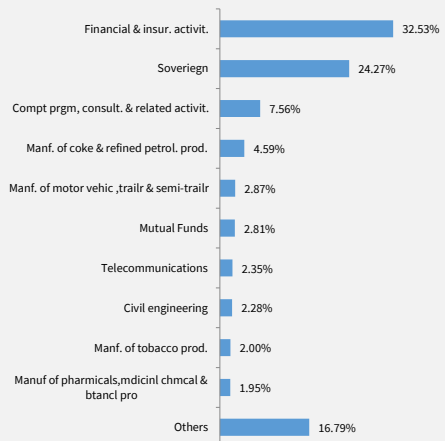
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	56.03%
HDFC Bank Ltd.	5.65%
Reliance Industries Ltd.	4.28%
ICICI Bank Ltd.	4.11%
Infosys Ltd.	3.43%
Bharti Airtel Ltd.	2.35%
Larsen & Toubro Ltd.	2.28%
Tata Consultancy Services Ltd.	2.15%
ITC Ltd.	2%
State Bank of India	1.47%
Mahindra & Mahindra Ltd.	1.42%
Others	26.89%
Government Securities	24.27%
7.23% GOI 2039	5.14%
7.34% GS 2064	3.46%
07.10% GOI 2034	2.62%
7.34% TS SDL 2034	2.27%
7.26% MP SGS 2038	2.08%
7.42% HR SGS 2034	1.66%
7.52% HR SGS 2034	1.18%
6.62% GOI 2051	1.08%
07.09% GOI 2054	1.03%
7.42% TN SGS 2034	0.86%
Others	2.89%
Corporate Bonds	16.10%
7.93 % LIC Housing Finance Ltd. 2027	3.55%
8.43% Samman Capital Ltd 2028	2.26%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.19%
7.95% HDFC BANK Ltd. 2026	1.77%
7.44% NABARD 2028	1.51%
7.62% NABARD 2028	1.26%
7.77% HDFC BANK LTD 2027	1.01%
8.75% Shriram Finance 2026	0.76%
7.58% NABARD 2026	0.75%
9.00% Reliance Capital NCD 2026	0.45%
Others	0.59%
Cash and Money Markets	3.60%
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 29, 2024:	52.2522
Inception Date:	22-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.36%	7.07%	20.27%	14.37%	13.75%	10.33%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	9.91%

* 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	123.22
Debt	0.27
Total	123.50

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	99.75%
HDFC Bank Ltd.	9.87%
Reliance Industries Ltd.	8.07%
ICICI Bank Ltd.	7.14%
Infosys Ltd.	6.16%
ITC Ltd.	4.08%
Larsen & Toubro Ltd.	4.04%
Tata Consultancy Services Ltd.	4.02%
Bharti Airtel Ltd.	4.02%
Axis Bank Ltd.	2.49%
Mahindra & Mahindra Ltd.	2.43%
Others	47.43%

Cash and Money Markets

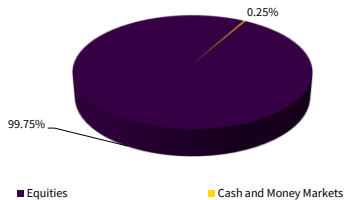
0.25%

Portfolio Total

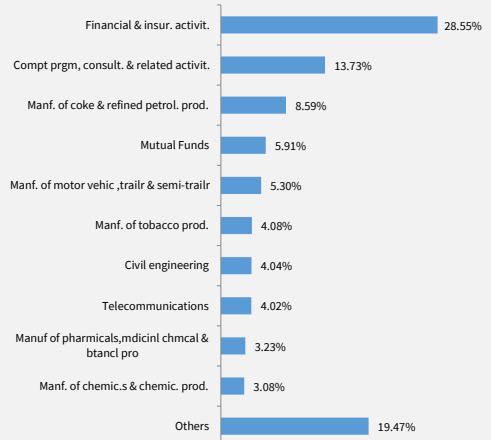
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁹Sector Classification is as per National Industrial Classification (All Economic Activities) - 2008 NIC

**Benchmark for this fund is NIFTY 50 INDEX

⁸Duration 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 29, 2024:	36.4502
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	-0.91%	1.31%	33.38%	26.39%	18.32%	9.10%
Benchmark**	-0.84%	1.88%	36.56%	28.84%	22.17%	6.62%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

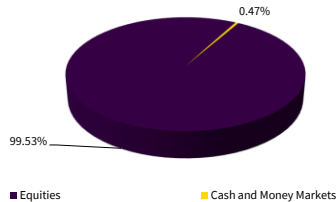
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.72
Debt	0.02
Total	4.74

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.53%
Bharti Airtel Ltd.	9.97%
Larsen & Toubro Ltd.	9.72%
Reliance Industries Ltd.	9.53%
Ultratech Cement Ltd.	6.09%
NTPC Ltd.	5.55%
Power Grid Corporation of India Ltd.	4.80%
Oil & Natural Gas Corpn Ltd.	4.74%
Grasim Industries Ltd.	4.62%
Adani Ports and Special Economic Zone Ltd.	4.17%
InterglobeAviation Ltd.	3.60%
Others	36.74%

Cash and Money Markets

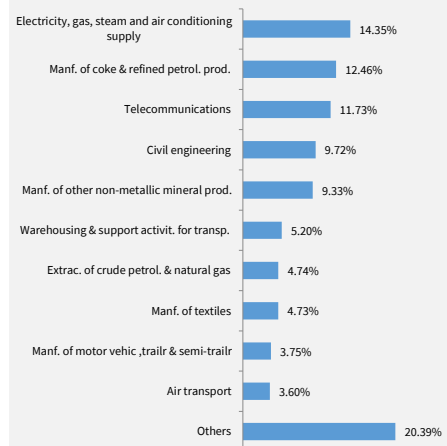
0.47%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up⁹



⁸Sector 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

⁹Duration 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 29, 2024:	44.1337
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	0.28%	-4.58%	46.59%	42.19%	35.82%	10.51%
Benchmark**	9.45E-05	-4.75%	47.50%	40.90%	34.64%	4.94%

* 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	13.97
Debt	0.22
Total	14.19

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	Net Asset (%)
State Bank of India	9.70%
NTPC Ltd.	8.78%
Power Grid Corporation of India Ltd.	7.61%
Bharat Electronics Ltd.	5.72%
Oil & Natural Gas Corpn Ltd.	5.13%
Coal India Ltd.	4.92%
Hindustan Aeronautics Ltd.	4.34%
Power Finance Corporation Ltd.	3.90%
REC Ltd.	3.57%
Bharat Petroleum Corporation Ltd.	2.94%
Others	41.83%

Cash and Money Markets

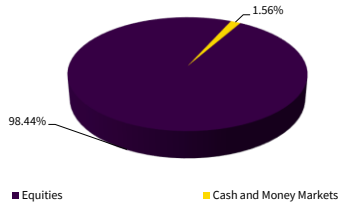
1.56%

Portfolio Total

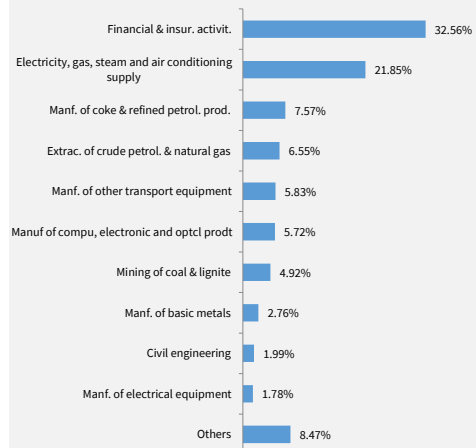
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁹Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is BSE PSU Index

⁸Duration 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 29, 2024:	26.6629
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	0.26%	4.13%	10.26%	7.90%	5.94%	6.82%
Benchmark**	0.42%	4.92%	11.09%	8.96%	7.03%	8.43%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.28
Debt	1.62
Total	1.90

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	5.84

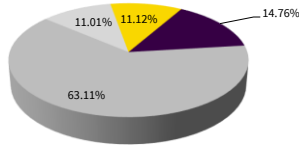
Security Name

Net Asset (%)

Equities	14.76%
HDFC Bank Ltd.	1.46%
ICICI Bank Ltd.	1.26%
Reliance Industries Ltd.	1.04%
Infosys Ltd.	0.92%
Bharti Airtel Ltd.	0.62%
Tata Consultancy Services Ltd.	0.61%
Larsen & Toubro Ltd.	0.55%
State Bank of India	0.44%
Axis Bank Ltd.	0.40%
Kotak Mahindra Bank Ltd.	0.35%
Others	7.11%
Government Securities	63.11%
07.37% GOI 2028	10.05%
7.70% AP SGS 2029	9.94%
7.23% GOI 2039	9.18%
7.34% GS 2064	6.78%
7.42% TN SGS 2034	3.26%
7.26% MP SGS 2038	3.23%
7.42% HR SGS 2034	3.04%
6.62% GOI 2051	2.75%
7.49% TN SGS 2034	2.69%
07.09% GOI 2054	2.39%
Others	9.80%
Corporate Bonds	11.01%
8.43% Samman Capital Ltd 2028	5.25%
9.00% Reliance Capital NCD 2026	3.49%
6.75% Piramal Capital and Housing Finance Limited 2031	2.27%
Cash and Money Markets	11.12%
Portfolio Total	100.00%

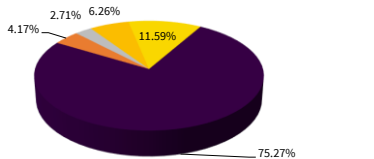
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



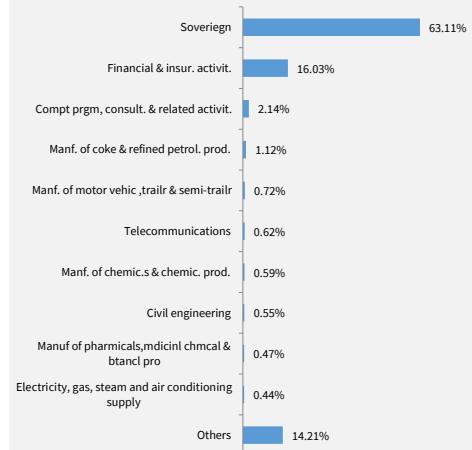
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ D ■ AA ■ AA- ■ AAA

Sectoral Break-Up⁹



⁸Sector 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

⁹Duration 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 29, 2024:	33.1416
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	0.18%	4.85%	13.71%	10.02%	8.01%	8.40%
Benchmark**	0.26%	5.52%	13.23%	10.09%	8.41%	9.31%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.78
Debt	3.17
Total	4.95

Modified Duration⁸

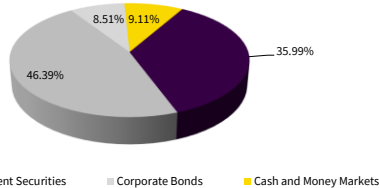
Security Type	Duration
Fixed Income Investments	6.00

Security Name

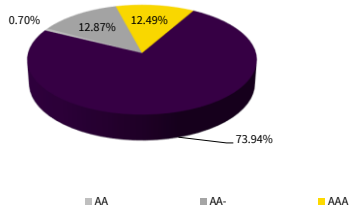
Security Name	Net Asset (%)
Equities	35.99%
HDFC Bank Ltd.	3.56%
ICICI Bank Ltd.	3.07%
Reliance Industries Ltd.	2.54%
Infosys Ltd.	2.24%
Bharti Airtel Ltd.	1.50%
Tata Consultancy Services Ltd.	1.47%
Larsen & Toubro Ltd.	1.32%
State Bank of India	1.07%
Axis Bank Ltd.	0.98%
Kotak Mahindra Bank Ltd.	0.87%
Others	17.37%
Government Securities	46.39%
07.37% GOI 2028	6.98%
7.23% GOI 2039	6.97%
07.10% GOI 2034	5.45%
7.34% GS 2064	4.94%
7.70% AP SGS 2029	4.30%
7.26% MP SGS 2038	3.64%
7.34% TS SDL 2034	2.65%
7.52% HR SGS 2034	1.94%
07.09% GOI 2054	1.94%
7.42% HR SGS 2034	1.64%
Others	5.94%
Corporate Bonds	8.51%
8.43% Samman Capital Ltd 2028	8.07%
6.75% Piramal Capital and Housing Finance Limited 2031	0.44%
Cash and Money Markets	9.11%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

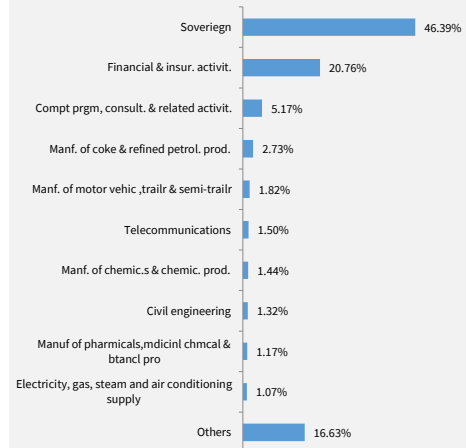
Asset Mix



Rating Profile



Sectoral Break-Up⁹



⁸Sector 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

⁹Duration 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 29, 2024:	38.6885
Inception Date:	25-Jan-10
Fund Manager:	Vivek Verma, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Portfolio return	0.19%	5.31%	15.09%	10.67%	9.15%	9.54%
Benchmark**	0.10%	6.06%	15.32%	11.18%	9.73%	9.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.20
Debt	4.91
Total	11.11

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	5.80

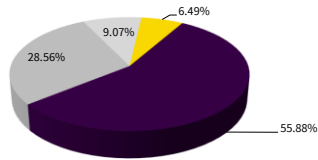
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	55.88%
HDFC Bank Ltd.	5.63%
Reliance Industries Ltd.	4.27%
ICICI Bank Ltd.	4.09%
Infosys Ltd.	3.42%
Bharti Airtel Ltd.	2.34%
Larsen & Toubro Ltd.	2.27%
Tata Consultancy Services Ltd.	2.14%
ITC Ltd.	1.99%
State Bank of India	1.47%
Mahindra & Mahindra Ltd.	1.42%
Others	26.84%
Government Securities	28.56%
7.23% GOI 2039	5.20%
07.10% GOI 2034	5.10%
7.34% GS 2064	3.41%
7.70% AP SGS 2029	3.04%
7.26% MP SGS 2038	1.93%
07.37% GOI 2028	1.50%
7.42% HR SGS 2034	1.47%
07.09% GOI 2054	1.06%
7.52% HR SGS 2034	1.04%
6.62% GOI 2051	0.97%
Others	3.84%
Corporate Bonds	9.07%
7.93 % LIC Housing Finance Ltd. 2027	2.72%
8.43% Samman Capital Ltd 2028	2.70%
7.95% HDFC BANK Ltd. 2026	0.91%
7.44% NABARD 2028	0.90%
6.45% ICICI Bank Ltd. Series DJU211B 2028	0.87%
9.00% Reliance Capital NCD 2026	0.60%
6.75% Piramal Capital and Housing Finance Limited 2031	0.19%
9.20% Shriram Finance 2026	0.18%
Cash and Money Markets	6.49%
Portfolio Total	100.00%

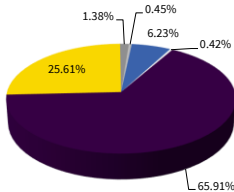
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



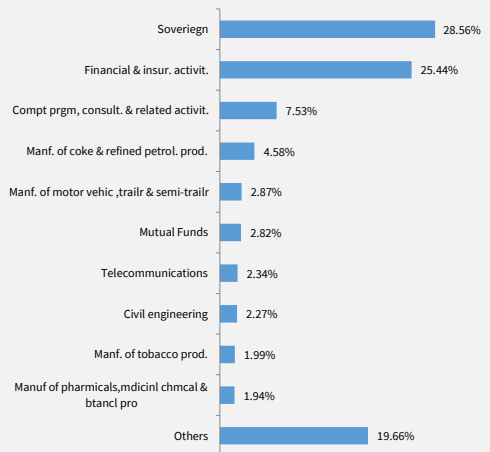
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AAA ■ D ■ AA ■ AA- ■ AA+

Sectoral Break-Up⁹



⁹Sector 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

⁸Duration 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 29, 2024:	49.8925
Inception Date:	25-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.38%	6.74%	19.55%	13.82%	13.30%	11.43%
Benchmark**	-0.31%	7.10%	19.86%	13.42%	12.42%	11.17%

* 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	27.69
Debt	0.05
Total	27.74

Modified Duration[†]

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

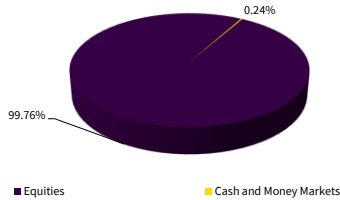
Security Name	Net Asset (%)
Equities	99.76%
HDFC Bank Ltd.	9.87%
Reliance Industries Ltd.	8.08%
ICICI Bank Ltd.	7.11%
Infosys Ltd.	6.16%
ITC Ltd.	4.09%
Larsen & Toubro Ltd.	4.04%
Tata Consultancy Services Ltd.	4.02%
Bharti Airtel Ltd.	4.02%
Axis Bank Ltd.	2.48%
Mahindra & Mahindra Ltd.	2.44%
Others	47.45%

Cash and Money Markets

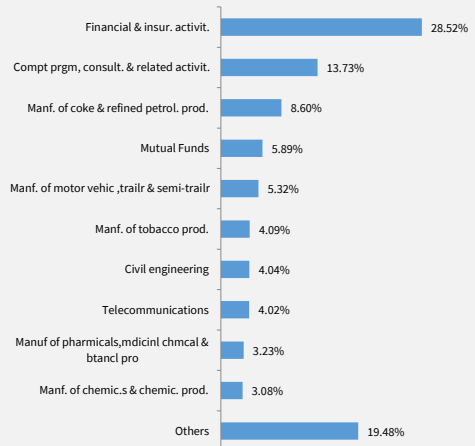
Portfolio Total	100.00%
------------------------	----------------

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 long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

The risk profile for this fund is High

NAV as on November 29, 2024:	10.8483
Inception Date:	23-Jan-24
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years *	3 Years *	Inception *
Portfolio return	0.95%	5.84%	--	--	--	8.48%
Benchmark**	1.02%	8.68%	--	--	--	12.26%

* 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	62.71
Debt	0.27
Total	62.99

Modified Duration⁸

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	Net Asset (%)
Suzlon Energy Ltd.	4.32%
Max Healthcare Institute Ltd.	4.14%
Indian Hotels Ltd.	4.05%
Persistent Systems Ltd.	3.57%
Dixon Technologies (India) Ltd.	3.49%
PB Fintech Ltd.	3.40%
Federal Bank Ltd.	2.93%
Lupin Ltd.	2.81%
Cummins India Ltd.	2.69%
Cg Power And Ind Sol Ltd.	2.66%
Others	65.53%

Cash and Money Markets

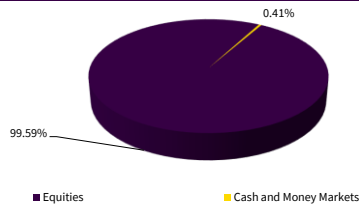
0.41%

Portfolio Total

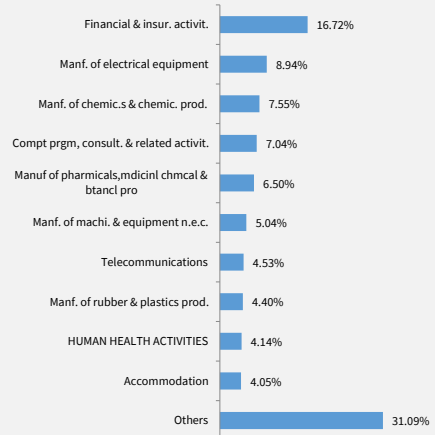
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up⁹



⁸Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is NIFTY Midcap 50 INDEX

⁹Duration 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	4.50%
7.42% TN SGS 2034	2.01%
6.62% GOI 2051	1.63%
7.25% GOI 2063	0.63%
7.49% TN SGS 2034	0.23%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.57%
Mahindra & Mahindra Ltd.	0.37%
Hindustan Unilever Ltd.	0.33%
ITC Ltd.	0.32%
HCL Technologies Ltd.	0.29%
Bajaj Finance Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.25%
Tata Motors Ltd.	0.23%
Power Grid Corporation of India Ltd.	0.21%
Titan Company Ltd.	0.20%
Maruti Suzuki India Ltd.	0.20%
TRENT LIMITED	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Bajaj Auto Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Coal India Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.12%
Cipla Ltd.	0.12%
Cholamandalam Investment and Finance Company Ltd.	0.12%
Wipro Ltd.	0.12%
Shriram Finance Ltd.	0.12%
THOMAS COOK (INDIA) LTD.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Brigade Enterprises Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
LIC Housing Finance	0.10%
Bajaj Finance Ltd.	0.10%
Varun Beverages Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Adani Ports and Special Economic Zone Ltd.	0.09%
The Phoenix Mills Ltd.	0.09%
Federal Bank Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.07%
Central Depository Services (India) Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Adani Enterprises Ltd.	0.05%
Escorts Ltd.	0.05%
Zomato Ltd.	0.05%
Godrej Properties Ltd.	0.05%
Grasim Industries Ltd.	0.00%
Government Securities	5.97%
7.44% TN SGS 2034	1.37%
7.46% AP SGS 2041	1.27%
07.30% GOI 2053	1.23%
7.49% TN SGS 2034	0.95%
7.25% GOI 2063	0.82%
7.70% AP SGS 2029	0.18%
7.70% MH SGS 2034	0.15%

Corporate Bonds	1.49%
6.75% Piramal Capital and Housing Finance Limited 2031	0.64%
6% HDFC SERIES Z-001 2026	0.43%
9.20% Shriram Finance 2026	0.42%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.59%
Mahindra & Mahindra Ltd.	0.37%
Hindustan Unilever Ltd.	0.33%
ITC Ltd.	0.32%
Bajaj Finance Ltd.	0.30%
HCL Technologies Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.25%
Tata Motors Ltd.	0.23%
Power Grid Corporation of India Ltd.	0.21%
Titan Company Ltd.	0.20%
Maruti Suzuki India Ltd.	0.20%
TRENT LIMITED	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Ultratech Cement Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Coal India Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
JSW Steel Ltd.	0.13%
Cholamandalam Investment and Finance Company Ltd.	0.13%
Nestle India Ltd.	0.12%
Cipla Ltd.	0.12%
Wipro Ltd.	0.12%
Shriram Finance Ltd.	0.12%
THOMAS COOK (INDIA) LTD.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Brigade Enterprises Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
LIC Housing Finance	0.10%
Bajaj Finance Ltd.	0.10%
Varun Beverages Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Adani Ports and Special Economic Zone Ltd.	0.09%
The Phoenix Mills Ltd.	0.09%
Federal Bank Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.07%
Central Depository Services (India) Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Adani Enterprises Ltd.	0.05%
Escorts Ltd.	0.05%
Zomato Ltd.	0.05%
Godrej Properties Ltd.	0.05%
Grasim Industries Ltd.	0.00%
Government Securities	7.71%
7.42% TN SGS 2034	1.85%
7.46% AP SGS 2041	1.43%
07.30% GOI 2053	1.29%
7.34% TS SDL 2034	0.94%
7.25% GOI 2063	0.93%
7.49% TN SGS 2034	0.85%
7.70% MH SGS 2034	0.42%
Corporate Bonds	0.48%
9.20% Shriram Finance 2026	0.48%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)		
Equities	17.55%	Corporate Bonds	2.55%
Mahindra & Mahindra Ltd.	0.85%	9.20% Shriram Finance 2026	1.03%
Hindustan Unilever Ltd.	0.76%	9.00% Reliance Capital NCD 2026	1.02%
ITC Ltd.	0.73%	6% HDFC SERIES Z-001 2026	0.36%
Bajaj Finance Ltd.	0.68%	6.75% Piramal Capital and Housing Finance Limited 2031	0.14%
HCL Technologies Ltd.	0.66%		
Sun Pharmaceuticals Industries Ltd.	0.65%		
NTPC Ltd.	0.58%		
Tata Motors Ltd.	0.52%		
Power Grid Corporation of India Ltd.	0.50%		
Titan Company Ltd.	0.46%		
Maruti Suzuki India Ltd.	0.46%		
TRENT LIMITED	0.39%		
Asian Paints Ltd.	0.38%		
Bharat Electronics Ltd.	0.37%		
Tech Mahindra Ltd.	0.37%		
Bajaj Auto Ltd.	0.36%		
Grasim Industries Ltd.	0.33%		
Tata Steel Ltd.	0.33%		
Oil & Natural Gas Corpn Ltd.	0.33%		
Ultratech Cement Ltd.	0.33%		
Hindalco Industries Ltd.	0.32%		
Coal India Ltd.	0.32%		
Godrej Consumer Product Ltd.	0.32%		
JSW Steel Ltd.	0.30%		
Nestle India Ltd.	0.29%		
Cipla Ltd.	0.29%		
Cholamandalam Investment and Finance Company Ltd.	0.29%		
Shriram Finance Ltd.	0.29%		
Wipro Ltd.	0.27%		
SBI Life Insurance Company Ltd.	0.26%		
HDFC Life Insurance Company Ltd.	0.26%		
Brigade Enterprises Ltd.	0.26%		
THOMAS COOK (INDIA) LTD.	0.25%		
Tata Consumer Products Ltd.	0.25%		
Dr Reddys Laboratories Ltd.	0.25%		
LIC Housing Finance	0.24%		
Apollo Hospitals Enterprise Ltd.	0.23%		
Bajaj Finance Ltd.	0.23%		
Varun Beverages Ltd.	0.23%		
Eicher Motors Ltd.	0.23%		
Britannia Industries Ltd.	0.22%		
Adani Ports and Special Economic Zone Ltd.	0.22%		
Hero MotoCorp Ltd.	0.22%		
The Phoenix Mills Ltd.	0.20%		
Bharat Petroleum Corporation Ltd.	0.19%		
Federal Bank Ltd.	0.18%		
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.17%		
Central Depository Services (India) Ltd.	0.15%		
IndusInd Bank Ltd.	0.13%		
Adani Enterprises Ltd.	0.11%		
Escorts Ltd.	0.11%		
Zomato Ltd.	0.11%		
Godrej Properties Ltd.	0.11%		
Grasim Industries Ltd.	0.01%		
Government Securities	5.80%		
7.42% TN SGS 2034	1.40%		
7.34% TS SDL 2034	1.14%		
7.46% AP SGS 2041	1.00%		
07.30% GOI 2053	0.97%		
7.49% TN SGS 2034	0.67%		
7.25% GOI 2063	0.62%		

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	37.01%
Axis Bank Ltd.	1.87%
Sun Pharmaceuticals Industries Ltd.	1.43%
Hindustan Unilever Ltd.	1.43%
HCL Technologies Ltd.	1.37%
Bajaj Finance Ltd.	1.29%
NTPC Ltd.	1.25%
Kotak Mahindra Bank Ltd.	1.25%
Power Grid Corporation of India Ltd.	1.04%
Tata Motors Ltd.	1.03%
Maruti Suzuki India Ltd.	0.98%
Ultratech Cement Ltd.	0.93%
Titan Company Ltd.	0.88%
Nippon India Mutual Fund	0.86%
Shriram Finance Ltd.	0.84%
Tata Steel Ltd.	0.83%
Bharat Electronics Ltd.	0.82%
TRENT LIMITED	0.80%
ICICI Prudential Mutual Fund	0.79%
Aditya Birla Sun Life Mutual Fund	0.77%
Bajaj Auto Ltd.	0.74%
Tech Mahindra Ltd.	0.71%
Hindalco Industries Ltd.	0.66%
JSW Steel Ltd.	0.64%
Grasim Industries Ltd.	0.63%
Coal India Ltd.	0.62%
Adani Ports and Special Economic Zone Ltd.	0.62%
Oil & Natural Gas Corpn Ltd.	0.58%
Cipla Ltd.	0.54%
Apollo Hospitals Enterprise Ltd.	0.51%
Asian Paints Ltd.	0.50%
Bajaj Finance Ltd.	0.50%
UTI Mutual Fund	0.49%
Nestle India Ltd.	0.48%
Wipro Ltd.	0.48%
Eicher Motors Ltd.	0.46%
Dr Reddys Laboratories Ltd.	0.46%
HDFC Life Insurance Company Ltd.	0.43%
Bharat Petroleum Corporation Ltd.	0.43%
SBI Life Insurance Company Ltd.	0.42%
Hero MotoCorp Ltd.	0.42%
HDFC Nifty Bank ETF	0.40%
SBI Mutual Fund	0.39%
Britannia Industries Ltd.	0.38%
Tata Consumer Products Ltd.	0.37%
Zomato Ltd.	0.32%
Indian Hotels Ltd.	0.31%
Brigade Enterprises Ltd.	0.25%
Polycab India Ltd.	0.21%
IndusInd Bank Ltd.	0.21%
Divis Laboratories Ltd.	0.20%
Blue Star Ltd.	0.20%
Ltimindtree Ltd.	0.20%
Varun Beverages Ltd.	0.19%
InterglobeAviation Ltd.	0.18%
Godrej Consumer Product Ltd.	0.18%
ICICI Lombard General Insurance Company Ltd.	0.18%
Adani Enterprises Ltd.	0.16%
JSW Energy Ltd.	0.16%
Bharat Heavy Electricals Ltd.	0.11%
Federal Bank Ltd.	0.10%
Suzlon Energy Ltd.	0.10%
Escorts Ltd.	0.09%
United Spirits Ltd.	0.08%
Lupin Ltd.	0.07%
Muthoot Finance Ltd.	0.07%
The Phoenix Mills Ltd.	0.06%

Equities	
HDFC Asset Management Co. Ltd.	0.04%
Grasim Industries Ltd.	0.02%
Government Securities	1.92%
7.42% TN SGS 2034	0.56%
07.30% GOI 2053	0.38%
7.46% AP SGS 2041	0.38%
7.49% TN SGS 2034	0.35%
7.25% GOI 2063	0.25%
Corporate Bonds	0.45%
9.00% Reliance Capital NCD 2026	0.21%
9.35% Adani Ports & SEZ Ltd. 2026	0.20%
6.75% Piramal Capital and Housing Finance Limited 2031	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.82%
Axis Bank Ltd.	2.33%
Sun Pharmaceuticals Industries Ltd.	1.89%
Hindustan Unilever Ltd.	1.85%
HCL Technologies Ltd.	1.81%
Bajaj Finance Ltd.	1.70%
Kotak Mahindra Bank Ltd.	1.63%
NTPC Ltd.	1.62%
SBI Mutual Fund	1.56%
Tata Motors Ltd.	1.32%
Maruti Suzuki India Ltd.	1.29%
Power Grid Corporation of India Ltd.	1.24%
Ultratech Cement Ltd.	1.22%
Titan Company Ltd.	1.15%
UTI Mutual Fund	1.13%
Tata Steel Ltd.	1.08%
Shriram Finance Ltd.	1.08%
Nippon India Mutual Fund	1.07%
TRENT LIMITED	1.05%
Bharat Electronics Ltd.	1.02%
ICICI Prudential Mutual Fund	1.01%
Tech Mahindra Ltd.	1.00%
Bajaj Auto Ltd.	0.99%
Hindalco Industries Ltd.	0.87%
JSW Steel Ltd.	0.84%
Grasim Industries Ltd.	0.84%
Adani Ports and Special Economic Zone Ltd.	0.82%
Coal India Ltd.	0.81%
Oil & Natural Gas Corpn Ltd.	0.76%
Wipro Ltd.	0.73%
Cipla Ltd.	0.71%
Asian Paints Ltd.	0.67%
Apollo Hospitals Enterprise Ltd.	0.66%
Bajaj Finance Ltd.	0.65%
Nestle India Ltd.	0.64%
Eicher Motors Ltd.	0.61%
Dr Reddys Laboratories Ltd.	0.61%
HDFC Life Insurance Company Ltd.	0.56%
SBI Life Insurance Company Ltd.	0.55%
Bharat Petroleum Corporation Ltd.	0.55%
Hero MotoCorp Ltd.	0.55%
Britannia Industries Ltd.	0.50%
Tata Consumer Products Ltd.	0.48%
Zomato Ltd.	0.45%
Indian Hotels Ltd.	0.42%
Brigade Enterprises Ltd.	0.32%
Polycab India Ltd.	0.29%
IndusInd Bank Ltd.	0.28%
Varun Beverages Ltd.	0.25%
Divis Laboratories Ltd.	0.24%
Blue Star Ltd.	0.24%
InterglobeAviation Ltd.	0.24%
ICICI Lombard General Insurance Company Ltd.	0.24%
HDFC Nifty Bank ETF	0.23%
Godrej Consumer Product Ltd.	0.23%
Adani Enterprises Ltd.	0.21%
JSW Energy Ltd.	0.16%
Suzlon Energy Ltd.	0.14%
Federal Bank Ltd.	0.11%
United Spirits Ltd.	0.10%
Lupin Ltd.	0.10%
HDFC Asset Management Co. Ltd.	0.05%
Muthoot Finance Ltd.	0.05%
Grasim Industries Ltd.	0.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.43%
State Bank of India	2.39%
Hindustan Unilever Ltd.	2.05%
HCL Technologies Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.80%
Sun Pharmaceuticals Industries Ltd.	1.77%
Bajaj Finance Ltd.	1.69%
NTPC Ltd.	1.59%
Tata Motors Ltd.	1.53%
TRENT LIMITED	1.39%
Power Grid Corporation of India Ltd.	1.37%
Maruti Suzuki India Ltd.	1.34%
UTI Mutual Fund	1.34%
Titan Company Ltd.	1.24%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.10%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.05%
Asian Paints Ltd.	1.03%
Bharat Electronics Ltd.	1.01%
Tech Mahindra Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.95%
SBI Mutual Fund	0.94%
Oil & Natural Gas Corpn Ltd.	0.92%
Bajaj Auto Ltd.	0.92%
Grasim Industries Ltd.	0.89%
Hindalco Industries Ltd.	0.88%
Coal India Ltd.	0.87%
JSW Steel Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.81%
Bajaj Finance Ltd.	0.79%
Cipla Ltd.	0.78%
Shriram Finance Ltd.	0.78%
Wipro Ltd.	0.75%
Nestle India Ltd.	0.74%
Dr Reddys Laboratories Ltd.	0.68%
HDFC Life Insurance Company Ltd.	0.64%
Apollo Hospitals Enterprise Ltd.	0.63%
Eicher Motors Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.57%
Hero MotoCorp Ltd.	0.57%
HDFC Nifty Bank ETF	0.55%
Britannia Industries Ltd.	0.54%
Adani Enterprises Ltd.	0.53%
Bharat Petroleum Corporation Ltd.	0.52%
IndusInd Bank Ltd.	0.38%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.19%
Gail (India) Ltd.	2.80%
Indian Oil Corporation Ltd.	2.69%
Bank of Baroda	2.64%
Canara Bank Ltd.	2.25%
Hindustan Petroleum Corporation Ltd.	2.02%
Punjab National Bank	1.85%
Bharat Heavy Electricals Ltd.	1.80%
Kotak Mahindra Mutual Fund	1.70%
Union Bank Of India Ltd.	1.48%
Indian Railway Finance Corporation Ltd.	1.47%
National Mineral Development Corporation Ltd.	1.45%
Oil India Ltd.	1.44%
Indian Bank	1.38%
NHPC	1.35%
Indian Railway Catering and Tourism Corporation Ltd.	1.33%
Rail Vikas Nigam Ltd.	1.30%
National Aluminium Company Ltd.	1.22%
Container Corporation Of India Ltd.	1.21%
LIFE INSURANCE CORPORATION OF INDIA	1.21%
Steel Authority of India Ltd.	0.93%
BANK OF INDIA	0.87%
Mazagon Dock Shipbuilders Ltd.	0.83%
Housing & Urban Development Corporation Ltd.	0.74%
Cochin Shipyard Ltd.	0.67%
General Insurance Corporation Of India Ltd.	0.66%
National Buildings Construction Corporation Ltd.	0.59%
Hindustan Copper Ltd.	0.55%
Beml Ltd.	0.52%
Bank of Maharashtra	0.51%
Sjvn Ltd.	0.47%
Gujarat Gas Co. Ltd.	0.46%
NLC India Ltd.	0.45%
Ircon International Ltd.	0.39%
The New India Assurance Company Ltd.	0.33%
Engineers India Ltd.	0.32%
Rites Ltd.	0.21%
Mishra Dhatu Nigam Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.42%
Indian Hotels Ltd.	3.30%
Apollo Hospitals Enterprise Ltd.	3.29%
Siemens Ltd.	3.17%
DLF Ltd.	2.51%
Tata Power Co. Ltd.	2.25%
Cummins India Ltd.	2.24%
Samvardhana Motherson International Ltd.	2.15%
Gail (India) Ltd.	1.74%
Indus Towers Ltd.	1.74%
Shree Cement Ltd.	1.70%
Bharat Forge Ltd.	1.64%
Ashok Leyland Ltd	1.58%
Ambuja Cements Ltd.	1.54%
Godrej Properties Ltd.	1.54%
Hindustan Petroleum Corporation Ltd.	1.04%
Container Corporation Of India Ltd.	1.02%
MRF Ltd.	1.02%
Indian Railway Catering and Tourism Corporation Ltd.	1.01%
Bharat Petroleum Corporation Ltd.	0.97%
Indian Oil Corporation Ltd.	0.89%
Grasim Industries Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.40%
Axis Bank Ltd.	1.74%
Sun Pharmaceuticals Industries Ltd.	1.40%
Hindustan Unilever Ltd.	1.39%
HCL Technologies Ltd.	1.34%
NTPC Ltd.	1.23%
Kotak Mahindra Bank Ltd.	1.22%
Bajaj Finance Ltd.	1.19%
Power Grid Corporation of India Ltd.	1.02%
SBI Mutual Fund	1.02%
Tata Motors Ltd.	1.00%
Maruti Suzuki India Ltd.	0.96%
Ultratech Cement Ltd.	0.91%
UTI Mutual Fund	0.90%
Titan Company Ltd.	0.86%
Aditya Birla Sun Life Mutual Fund	0.86%
Tata Steel Ltd.	0.81%
Bharat Electronics Ltd.	0.80%
Shriram Finance Ltd.	0.79%
TRENT LIMITED	0.78%
Tech Mahindra Ltd.	0.74%
Bajaj Auto Ltd.	0.72%
Nippon India Mutual Fund	0.70%
ICICI Prudential Mutual Fund	0.67%
Hindalco Industries Ltd.	0.65%
JSW Steel Ltd.	0.63%
Grasim Industries Ltd.	0.63%
Adani Ports and Special Economic Zone Ltd.	0.62%
Coal India Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.57%
Cipla Ltd.	0.53%
Apollo Hospitals Enterprise Ltd.	0.50%
Asian Paints Ltd.	0.49%
Bajaj Finance Ltd.	0.48%
Nestle India Ltd.	0.47%
Eicher Motors Ltd.	0.45%
HDFC Life Insurance Company Ltd.	0.42%
SBI Life Insurance Company Ltd.	0.41%
Hero MotoCorp Ltd.	0.41%
Dr Reddys Laboratories Ltd.	0.41%
Wipro Ltd.	0.40%
Bharat Petroleum Corporation Ltd.	0.40%
Britannia Industries Ltd.	0.37%
Tata Consumer Products Ltd.	0.36%
Zomato Ltd.	0.32%
Indian Hotels Ltd.	0.30%
Brigade Enterprises Ltd.	0.23%
Polycab India Ltd.	0.21%
IndusInd Bank Ltd.	0.21%
Divis Laboratories Ltd.	0.20%
Varun Beverages Ltd.	0.19%
Ltimindtree Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
Blue Star Ltd.	0.17%
InterglobeAviation Ltd.	0.17%
Godrej Consumer Product Ltd.	0.17%
Adani Enterprises Ltd.	0.16%
HDFC Nifty Bank ETF	0.15%
JSW Energy Ltd.	0.13%
Suzlon Energy Ltd.	0.10%
Escorts Ltd.	0.09%
United Spirits Ltd.	0.08%
Federal Bank Ltd.	0.08%
Lupin Ltd.	0.07%
Muthoot Finance Ltd.	0.07%
HDFC Asset Management Co. Ltd.	0.03%
MPHASIS Ltd.	0.03%

Equities

Grasim Industries Ltd.	0.02%
------------------------	-------

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	6.24%
7.49% TN SGS 2034	1.55%
7.46% AP SGS 2041	1.41%
7.25% GOI 2063	1.21%
7.34% TS SDL 2034	1.20%
7.44% TN SGS 2034	0.62%
07.37% GOI 2028	0.19%
7.42% TN SGS 2034	0.06%
Corporate Bonds	1.25%
7.62% NABARD 2028	0.70%
9.20% Shriram Finance 2026	0.55%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.58%
Mahindra & Mahindra Ltd.	0.37%
Hindustan Unilever Ltd.	0.33%
ITC Ltd.	0.32%
Bajaj Finance Ltd.	0.30%
HCL Technologies Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.28%
NTPC Ltd.	0.25%
Tata Motors Ltd.	0.23%
Power Grid Corporation of India Ltd.	0.21%
Titan Company Ltd.	0.20%
Maruti Suzuki India Ltd.	0.20%
TRENT LIMITED	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Bajaj Auto Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Coal India Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.12%
Cipla Ltd.	0.12%
Cholamandalam Investment and Finance Company Ltd.	0.12%
Wipro Ltd.	0.12%
Shriram Finance Ltd.	0.12%
THOMAS COOK (INDIA) LTD.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Brigade Enterprises Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
LIC Housing Finance	0.10%
Bajaj Finance Ltd.	0.10%
Varun Beverages Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Adani Ports and Special Economic Zone Ltd.	0.09%
The Phoenix Mills Ltd.	0.09%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
Federal Bank Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Central Depository Services (India) Ltd.	0.06%
Adani Enterprises Ltd.	0.05%
Escorts Ltd.	0.05%
Zomato Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
Godrej Properties Ltd.	0.05%
Grasim Industries Ltd.	0.00%
Government Securities	8.83%
7.42% HR SGS 2034	2.17%
7.44% TN SGS 2034	2.16%
7.46% AP SGS 2041	1.58%
7.25% GOI 2063	1.10%
7.34% TS SDL 2034	0.86%
07.30% GOI 2053	0.84%
7.70% MH SGS 2034	0.12%

Corporate Bonds	2.23%
6.75% Piramal Capital and Housing Finance Limited 2031	0.69%
9.00% Reliance Capital NCD 2026	0.59%
6% HDFC SERIES Z-001 2026	0.52%
9.20% Shriram Finance 2026	0.43%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)		
Equities	19.63%	Corporate Bonds	2.52%
Mahindra & Mahindra Ltd.	0.96%	7.58% NABARD 2026	0.99%
Hindustan Unilever Ltd.	0.85%	9.20% Shriram Finance 2026	0.95%
ITC Ltd.	0.82%	9.00% Reliance Capital NCD 2026	0.50%
Bajaj Finance Ltd.	0.78%	6.75% Piramal Capital and Housing Finance Limited 2031	0.08%
HCL Technologies Ltd.	0.74%		
Sun Pharmaceuticals Industries Ltd.	0.73%		
NTPC Ltd.	0.66%		
Tata Motors Ltd.	0.59%		
Power Grid Corporation of India Ltd.	0.56%		
Titan Company Ltd.	0.51%		
Maruti Suzuki India Ltd.	0.51%		
TRENT LIMITED	0.44%		
Asian Paints Ltd.	0.43%		
Bharat Electronics Ltd.	0.42%		
Bajaj Auto Ltd.	0.41%		
Tech Mahindra Ltd.	0.41%		
Grasim Industries Ltd.	0.37%		
Tata Steel Ltd.	0.37%		
Oil & Natural Gas Corpn Ltd.	0.37%		
Ultratech Cement Ltd.	0.37%		
Hindalco Industries Ltd.	0.36%		
Coal India Ltd.	0.35%		
Godrej Consumer Product Ltd.	0.35%		
JSW Steel Ltd.	0.33%		
Nestle India Ltd.	0.32%		
Cipla Ltd.	0.32%		
Cholamandalam Investment and Finance Company Ltd.	0.32%		
Shriram Finance Ltd.	0.32%		
Wipro Ltd.	0.31%		
SBI Life Insurance Company Ltd.	0.29%		
HDFC Life Insurance Company Ltd.	0.29%		
Brigade Enterprises Ltd.	0.29%		
THOMAS COOK (INDIA) LTD.	0.28%		
Dr Reddys Laboratories Ltd.	0.28%		
LIC Housing Finance	0.27%		
Tata Consumer Products Ltd.	0.27%		
Bajaj Finance Ltd.	0.26%		
Varun Beverages Ltd.	0.26%		
Apollo Hospitals Enterprise Ltd.	0.25%		
Eicher Motors Ltd.	0.25%		
Hero MotoCorp Ltd.	0.25%		
Britannia Industries Ltd.	0.24%		
Adani Ports and Special Economic Zone Ltd.	0.24%		
The Phoenix Mills Ltd.	0.22%		
Federal Bank Ltd.	0.21%		
Bharat Petroleum Corporation Ltd.	0.21%		
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.19%		
Central Depository Services (India) Ltd.	0.16%		
IndusInd Bank Ltd.	0.14%		
Adani Enterprises Ltd.	0.13%		
Escorts Ltd.	0.12%		
Zomato Ltd.	0.12%		
Godrej Properties Ltd.	0.12%		
Grasim Industries Ltd.	0.01%		
Government Securities	3.91%		
07.30% GOI 2053	0.88%		
7.34% TS SDL 2034	0.72%		
7.49% TN SGS 2034	0.70%		
7.42% TN SGS 2034	0.60%		
7.25% GOI 2063	0.53%		
7.42% HR SGS 2034	0.48%		

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.59%
Axis Bank Ltd.	1.85%
Sun Pharmaceuticals Industries Ltd.	1.41%
Hindustan Unilever Ltd.	1.41%
HCL Technologies Ltd.	1.35%
Bajaj Finance Ltd.	1.28%
NTPC Ltd.	1.24%
Kotak Mahindra Bank Ltd.	1.23%
Power Grid Corporation of India Ltd.	1.04%
Tata Motors Ltd.	1.01%
Maruti Suzuki India Ltd.	0.97%
Ultratech Cement Ltd.	0.92%
Titan Company Ltd.	0.87%
Nippon India Mutual Fund	0.85%
Shriram Finance Ltd.	0.83%
Bharat Electronics Ltd.	0.82%
Tata Steel Ltd.	0.82%
TRENT LIMITED	0.79%
ICICI Prudential Mutual Fund	0.78%
Aditya Birla Sun Life Mutual Fund	0.76%
Bajaj Auto Ltd.	0.73%
Tech Mahindra Ltd.	0.70%
Hindalco Industries Ltd.	0.65%
JSW Steel Ltd.	0.63%
Grasim Industries Ltd.	0.63%
Coal India Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.61%
Oil & Natural Gas Corpn Ltd.	0.57%
Cipla Ltd.	0.54%
Apollo Hospitals Enterprise Ltd.	0.50%
Asian Paints Ltd.	0.50%
Bajaj Finance Ltd.	0.49%
Nestle India Ltd.	0.48%
UTI Mutual Fund	0.48%
Wipro Ltd.	0.47%
Eicher Motors Ltd.	0.46%
Dr Reddys Laboratories Ltd.	0.46%
Bharat Petroleum Corporation Ltd.	0.43%
HDFC Life Insurance Company Ltd.	0.42%
Hero MotoCorp Ltd.	0.42%
SBI Life Insurance Company Ltd.	0.41%
HDFC Nifty Bank ETF	0.39%
SBI Mutual Fund	0.39%
Britannia Industries Ltd.	0.38%
Tata Consumer Products Ltd.	0.36%
Zomato Ltd.	0.32%
Indian Hotels Ltd.	0.31%
Brigade Enterprises Ltd.	0.25%
IndusInd Bank Ltd.	0.21%
Divis Laboratories Ltd.	0.20%
Blue Star Ltd.	0.20%
Polycab India Ltd.	0.20%
Varun Beverages Ltd.	0.19%
Ltimindtree Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
InterglobeAviation Ltd.	0.17%
Godrej Consumer Product Ltd.	0.17%
Adani Enterprises Ltd.	0.16%
JSW Energy Ltd.	0.16%
Bharat Heavy Electricals Ltd.	0.11%
Federal Bank Ltd.	0.10%
Suzlon Energy Ltd.	0.10%
Escorts Ltd.	0.09%
United Spirits Ltd.	0.08%
Lupin Ltd.	0.07%
Muthoot Finance Ltd.	0.07%
The Phoenix Mills Ltd.	0.06%

Equities	
HDFC Asset Management Co. Ltd.	0.04%
Grasim Industries Ltd.	0.02%
Government Securities	
1.56%	
7.46% AP SGS 2041	0.36%
7.44% TN SGS 2034	0.34%
7.42% HR SGS 2034	0.25%
7.25% GOI 2063	0.23%
7.49% TN SGS 2034	0.22%
7.70% MH SGS 2034	0.16%
Corporate Bonds	
0.89%	
7.58% NABARD 2026	0.38%
9.35% Adani Ports & SEZ Ltd. 2026	0.34%
9.00% Reliance Capital NCD 2026	0.15%
6.75% Piramal Capital and Housing Finance Limited 2031	0.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	48.11%
Axis Bank Ltd.	2.33%
Sun Pharmaceuticals Industries Ltd.	1.87%
Hindustan Unilever Ltd.	1.85%
HCL Technologies Ltd.	1.77%
Bajaj Finance Ltd.	1.68%
NTPC Ltd.	1.64%
Kotak Mahindra Bank Ltd.	1.62%
Power Grid Corporation of India Ltd.	1.37%
Tata Motors Ltd.	1.29%
SBI Mutual Fund	1.29%
Maruti Suzuki India Ltd.	1.28%
Ultratech Cement Ltd.	1.22%
Titan Company Ltd.	1.15%
UTI Mutual Fund	1.14%
TRENT LIMITED	1.13%
Bharat Electronics Ltd.	1.08%
Shriram Finance Ltd.	1.08%
Tata Steel Ltd.	1.07%
Aditya Birla Sun Life Mutual Fund	1.05%
Tech Mahindra Ltd.	0.99%
Bajaj Auto Ltd.	0.96%
Nippon India Mutual Fund	0.88%
Hindalco Industries Ltd.	0.85%
ICICI Prudential Mutual Fund	0.85%
JSW Steel Ltd.	0.83%
Grasim Industries Ltd.	0.82%
Adani Ports and Special Economic Zone Ltd.	0.81%
Coal India Ltd.	0.80%
Oil & Natural Gas Corpn Ltd.	0.75%
Wipro Ltd.	0.72%
Cipla Ltd.	0.70%
Apollo Hospitals Enterprise Ltd.	0.66%
Asian Paints Ltd.	0.65%
Bajaj Finance Ltd.	0.64%
Nestle India Ltd.	0.63%
HDFC Life Insurance Company Ltd.	0.60%
Eicher Motors Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.60%
Hero MotoCorp Ltd.	0.55%
SBI Life Insurance Company Ltd.	0.54%
Bharat Petroleum Corporation Ltd.	0.53%
Britannia Industries Ltd.	0.50%
Tata Consumer Products Ltd.	0.48%
Zomato Ltd.	0.43%
Indian Hotels Ltd.	0.40%
Brigade Enterprises Ltd.	0.30%
Polycab India Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
Varun Beverages Ltd.	0.25%
Divis Laboratories Ltd.	0.24%
Blue Star Ltd.	0.23%
Godrej Consumer Product Ltd.	0.23%
ICICI Lombard General Insurance Company Ltd.	0.23%
InterglobeAviation Ltd.	0.22%
Adani Enterprises Ltd.	0.21%
HDFC Nifty Bank ETF	0.19%
JSW Energy Ltd.	0.16%
Suzlon Energy Ltd.	0.13%
Federal Bank Ltd.	0.11%
United Spirits Ltd.	0.10%
Lupin Ltd.	0.10%
Muthoot Finance Ltd.	0.10%
HDFC Asset Management Co. Ltd.	0.05%
Grasim Industries Ltd.	0.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.45%
State Bank of India	2.39%
Hindustan Unilever Ltd.	2.05%
HCL Technologies Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.80%
Sun Pharmaceuticals Industries Ltd.	1.77%
Bajaj Finance Ltd.	1.69%
NTPC Ltd.	1.59%
Tata Motors Ltd.	1.54%
TRENT LIMITED	1.39%
Power Grid Corporation of India Ltd.	1.37%
Maruti Suzuki India Ltd.	1.34%
UTI Mutual Fund	1.34%
Titan Company Ltd.	1.24%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.10%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.05%
Asian Paints Ltd.	1.03%
Bharat Electronics Ltd.	1.01%
Tech Mahindra Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.96%
SBI Mutual Fund	0.94%
Oil & Natural Gas Corpn Ltd.	0.92%
Bajaj Auto Ltd.	0.92%
Grasim Industries Ltd.	0.89%
Hindalco Industries Ltd.	0.88%
Coal India Ltd.	0.87%
JSW Steel Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.81%
Bajaj Finance Ltd.	0.79%
Cipla Ltd.	0.78%
Shriram Finance Ltd.	0.78%
Wipro Ltd.	0.75%
Nestle India Ltd.	0.74%
Dr Reddys Laboratories Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.64%
HDFC Life Insurance Company Ltd.	0.64%
Eicher Motors Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.57%
Hero MotoCorp Ltd.	0.57%
Britannia Industries Ltd.	0.54%
HDFC Nifty Bank ETF	0.54%
Adani Enterprises Ltd.	0.53%
Bharat Petroleum Corporation Ltd.	0.52%
IndusInd Bank Ltd.	0.38%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.69%
Mahindra & Mahindra Ltd.	0.37%
Hindustan Unilever Ltd.	0.33%
ITC Ltd.	0.32%
Bajaj Finance Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.29%
HCL Technologies Ltd.	0.29%
NTPC Ltd.	0.26%
Tata Motors Ltd.	0.23%
Power Grid Corporation of India Ltd.	0.22%
Titan Company Ltd.	0.20%
Maruti Suzuki India Ltd.	0.20%
TRENT LIMITED	0.17%
Asian Paints Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Bajaj Auto Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Grasim Industries Ltd.	0.15%
Hindalco Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Coal India Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
JSW Steel Ltd.	0.13%
Nestle India Ltd.	0.13%
Cipla Ltd.	0.13%
Cholamandalam Investment and Finance Company Ltd.	0.13%
Shriram Finance Ltd.	0.13%
Wipro Ltd.	0.12%
THOMAS COOK (INDIA) LTD.	0.11%
LIC Housing Finance	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Brigade Enterprises Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
Varun Beverages Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Adani Ports and Special Economic Zone Ltd.	0.09%
The Phoenix Mills Ltd.	0.09%
Federal Bank Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.07%
Central Depository Services (India) Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Adani Enterprises Ltd.	0.05%
Escorts Ltd.	0.05%
Zomato Ltd.	0.05%
Godrej Properties Ltd.	0.05%
Grasim Industries Ltd.	0.00%
Government Securities	7.81%
7.34% TS SDL 2034	1.91%
7.49% TN SGS 2034	1.30%
7.46% AP SGS 2041	1.28%
07.30% GOI 2053	1.25%
7.25% GOI 2063	0.81%
7.70% MH SGS 2034	0.67%
7.44% TN SGS 2034	0.59%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.30%
Mahindra & Mahindra Ltd.	0.36%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.31%
Bajaj Finance Ltd.	0.29%
HCL Technologies Ltd.	0.28%
Sun Pharmaceuticals Industries Ltd.	0.27%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.22%
Power Grid Corporation of India Ltd.	0.21%
Titan Company Ltd.	0.19%
Maruti Suzuki India Ltd.	0.19%
TRENT LIMITED	0.16%
Asian Paints Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
JSW Steel Ltd.	0.12%
Nestle India Ltd.	0.12%
Cipla Ltd.	0.12%
Cholamandalam Investment and Finance Company Ltd.	0.12%
Shriram Finance Ltd.	0.12%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
Wipro Ltd.	0.11%
Brigade Enterprises Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
THOMAS COOK (INDIA) LTD.	0.10%
LIC Housing Finance	0.10%
Bajaj Finance Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Adani Ports and Special Economic Zone Ltd.	0.09%
Varun Beverages Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Federal Bank Ltd.	0.08%
The Phoenix Mills Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.07%
Central Depository Services (India) Ltd.	0.06%
Adani Enterprises Ltd.	0.05%
Zomato Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
Escorts Ltd.	0.04%
Godrej Properties Ltd.	0.04%
Grasim Industries Ltd.	0.00%
Government Securities	7.79%
07.09% GOI 2054	2.02%
7.42% TN SGS 2034	1.50%
7.46% AP SGS 2041	1.37%
07.30% GOI 2053	1.20%
7.25% GOI 2063	0.76%
7.42% HR SGS 2034	0.52%
7.44% TN SGS 2034	0.31%
7.70% MH SGS 2034	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.69%
Mahindra & Mahindra Ltd.	0.86%
Hindustan Unilever Ltd.	0.76%
ITC Ltd.	0.74%
Bajaj Finance Ltd.	0.69%
HCL Technologies Ltd.	0.67%
Sun Pharmaceuticals Industries Ltd.	0.66%
NTPC Ltd.	0.59%
Tata Motors Ltd.	0.53%
Power Grid Corporation of India Ltd.	0.50%
Titan Company Ltd.	0.46%
Maruti Suzuki India Ltd.	0.46%
TRENT LIMITED	0.39%
Tech Mahindra Ltd.	0.39%
Asian Paints Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Bajaj Auto Ltd.	0.37%
Ultratech Cement Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Tata Steel Ltd.	0.33%
Oil & Natural Gas Corpn Ltd.	0.33%
Hindalco Industries Ltd.	0.32%
Coal India Ltd.	0.32%
Godrej Consumer Product Ltd.	0.32%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.29%
Cipla Ltd.	0.29%
Cholamandalam Investment and Finance Company Ltd.	0.29%
Shriram Finance Ltd.	0.29%
Wipro Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.26%
HDFC Life Insurance Company Ltd.	0.26%
Brigade Enterprises Ltd.	0.26%
THOMAS COOK (INDIA) LTD.	0.25%
Tata Consumer Products Ltd.	0.25%
Dr Reddys Laboratories Ltd.	0.25%
LIC Housing Finance	0.24%
Bajaj Finance Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Varun Beverages Ltd.	0.23%
Eicher Motors Ltd.	0.23%
Britannia Industries Ltd.	0.22%
Adani Ports and Special Economic Zone Ltd.	0.22%
Hero MotoCorp Ltd.	0.22%
The Phoenix Mills Ltd.	0.20%
Federal Bank Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.19%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.17%
Central Depository Services (India) Ltd.	0.15%
IndusInd Bank Ltd.	0.13%
Adani Enterprises Ltd.	0.11%
Escorts Ltd.	0.11%
Zomato Ltd.	0.11%
Godrej Properties Ltd.	0.11%
Grasim Industries Ltd.	0.01%
Government Securities	5.18%
07.09% GOI 2054	1.49%
7.46% AP SGS 2041	0.99%
07.30% GOI 2053	0.94%
7.25% GOI 2063	0.65%
7.49% TN SGS 2034	0.65%
07.37% GOI 2028	0.34%
7.44% TN SGS 2034	0.12%

Corporate Bonds	0.44%
9.20% Shriram Finance 2026	0.34%
6.75% Piramal Capital and Housing Finance Limited 2031	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.89%
Axis Bank Ltd.	1.36%
Sun Pharmaceuticals Industries Ltd.	1.03%
Hindustan Unilever Ltd.	1.03%
HCL Technologies Ltd.	0.99%
Bajaj Finance Ltd.	0.94%
NTPC Ltd.	0.91%
Kotak Mahindra Bank Ltd.	0.90%
Power Grid Corporation of India Ltd.	0.74%
Tata Motors Ltd.	0.74%
Maruti Suzuki India Ltd.	0.71%
Ultratech Cement Ltd.	0.67%
Nippon India Mutual Fund	0.65%
Titan Company Ltd.	0.64%
Bharat Electronics Ltd.	0.60%
Tata Steel Ltd.	0.60%
Shriram Finance Ltd.	0.60%
TRENT LIMITED	0.58%
ICICI Prudential Mutual Fund	0.57%
Bajaj Auto Ltd.	0.53%
Aditya Birla Sun Life Mutual Fund	0.51%
Tech Mahindra Ltd.	0.51%
UTI Mutual Fund	0.50%
Hindalco Industries Ltd.	0.48%
JSW Steel Ltd.	0.46%
Grasim Industries Ltd.	0.46%
Coal India Ltd.	0.45%
Adani Ports and Special Economic Zone Ltd.	0.45%
Oil & Natural Gas Corpn Ltd.	0.42%
Cipla Ltd.	0.39%
Apollo Hospitals Enterprise Ltd.	0.37%
Asian Paints Ltd.	0.36%
Bajaj Finance Ltd.	0.36%
Nestle India Ltd.	0.35%
Wipro Ltd.	0.34%
Eicher Motors Ltd.	0.34%
Dr Reddys Laboratories Ltd.	0.33%
HDFC Life Insurance Company Ltd.	0.31%
Bharat Petroleum Corporation Ltd.	0.31%
Hero MotoCorp Ltd.	0.31%
HDFC Nifty Bank ETF	0.30%
SBI Life Insurance Company Ltd.	0.30%
Britannia Industries Ltd.	0.28%
SBI Mutual Fund	0.28%
Tata Consumer Products Ltd.	0.26%
Zomato Ltd.	0.23%
Indian Hotels Ltd.	0.22%
Brigade Enterprises Ltd.	0.18%
Divis Laboratories Ltd.	0.15%
Blue Star Ltd.	0.15%
Polycab India Ltd.	0.15%
IndusInd Bank Ltd.	0.15%
Varun Beverages Ltd.	0.14%
Ltimindtree Ltd.	0.14%
InterglobeAviation Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
ICICI Lombard General Insurance Company Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
JSW Energy Ltd.	0.11%
Bharat Heavy Electricals Ltd.	0.08%
Escorts Ltd.	0.07%
Federal Bank Ltd.	0.07%
Suzlon Energy Ltd.	0.07%
United Spirits Ltd.	0.06%
The Phoenix Mills Ltd.	0.05%
Lupin Ltd.	0.05%
Muthoot Finance Ltd.	0.05%

Equities	
HDFC Asset Management Co. Ltd.	0.03%
Grasim Industries Ltd.	0.01%
Government Securities	
2.89%	
07.30% GOI 2053	0.74%
7.46% AP SGS 2041	0.71%
7.70% MH SGS 2034	0.51%
7.49% TN SGS 2034	0.48%
7.25% GOI 2063	0.37%
7.44% TN SGS 2034	0.08%
Corporate Bonds	
0.59%	
6% HDFC SERIES Z-001 2026	0.25%
9.20% Shriram Finance 2026	0.23%
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.43%
State Bank of India	2.39%
Hindustan Unilever Ltd.	2.05%
HCL Technologies Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.79%
Sun Pharmaceuticals Industries Ltd.	1.77%
Bajaj Finance Ltd.	1.69%
NTPC Ltd.	1.59%
Tata Motors Ltd.	1.53%
TRENT LIMITED	1.39%
Power Grid Corporation of India Ltd.	1.37%
Maruti Suzuki India Ltd.	1.34%
UTI Mutual Fund	1.34%
Titan Company Ltd.	1.24%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.10%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.05%
Asian Paints Ltd.	1.03%
Bharat Electronics Ltd.	1.01%
Tech Mahindra Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.95%
SBI Mutual Fund	0.94%
Oil & Natural Gas Corpn Ltd.	0.92%
Bajaj Auto Ltd.	0.92%
Grasim Industries Ltd.	0.89%
Hindalco Industries Ltd.	0.88%
Coal India Ltd.	0.87%
JSW Steel Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.81%
Bajaj Finance Ltd.	0.79%
Cipla Ltd.	0.78%
Shriram Finance Ltd.	0.78%
Wipro Ltd.	0.75%
Nestle India Ltd.	0.74%
Dr Reddys Laboratories Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.64%
HDFC Life Insurance Company Ltd.	0.64%
Eicher Motors Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.57%
Hero MotoCorp Ltd.	0.57%
HDFC Nifty Bank ETF	0.55%
Britannia Industries Ltd.	0.54%
Adani Enterprises Ltd.	0.53%
Bharat Petroleum Corporation Ltd.	0.52%
IndusInd Bank Ltd.	0.38%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.74%
Indian Hotels Ltd.	3.36%
Apollo Hospitals Enterprise Ltd.	3.30%
Siemens Ltd.	3.19%
DLF Ltd.	2.52%
Cummins India Ltd.	2.26%
Tata Power Co. Ltd.	2.26%
Samvardhana Motherson International Ltd.	2.16%
Indus Towers Ltd.	1.76%
Gail (India) Ltd.	1.74%
Shree Cement Ltd.	1.70%
Bharat Forge Ltd.	1.64%
Ashok Leyland Ltd	1.59%
Godrej Properties Ltd.	1.57%
Ambuja Cements Ltd.	1.54%
MRF Ltd.	1.06%
Hindustan Petroleum Corporation Ltd.	1.06%
Container Corporation Of India Ltd.	1.03%
Indian Railway Catering and Tourism Corporation Ltd.	1.02%
Bharat Petroleum Corporation Ltd.	0.98%
Indian Oil Corporation Ltd.	0.89%
Grasim Industries Ltd.	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.83%
Gail (India) Ltd.	2.78%
Indian Oil Corporation Ltd.	2.66%
Bank of Baroda	2.65%
Canara Bank Ltd.	2.25%
Hindustan Petroleum Corporation Ltd.	1.97%
Punjab National Bank	1.85%
Bharat Heavy Electricals Ltd.	1.78%
Kotak Mahindra Mutual Fund	1.70%
Indian Railway Finance Corporation Ltd.	1.49%
Union Bank Of India Ltd.	1.48%
Oil India Ltd.	1.42%
National Mineral Development Corporation Ltd.	1.40%
Indian Bank	1.38%
NHPC	1.32%
Indian Railway Catering and Tourism Corporation Ltd.	1.31%
Rail Vikas Nigam Ltd.	1.29%
Container Corporation Of India Ltd.	1.21%
National Aluminium Company Ltd.	1.21%
LIFE INSURANCE CORPORATION OF INDIA	1.20%
Steel Authority of India Ltd.	0.91%
BANK OF INDIA	0.87%
Mazagon Dock Shipbuilders Ltd.	0.83%
Housing & Urban Development Corporation Ltd.	0.72%
Cochin Shipyard Ltd.	0.66%
General Insurance Corporation Of India Ltd.	0.65%
National Buildings Construction Corporation Ltd.	0.58%
Hindustan Copper Ltd.	0.55%
Bank of Maharashtra	0.52%
Beml Ltd.	0.51%
Sjvn Ltd.	0.46%
Gujarat Gas Co. Ltd.	0.46%
NLC India Ltd.	0.44%
Ircon International Ltd.	0.39%
The New India Assurance Company Ltd.	0.33%
Engineers India Ltd.	0.31%
Rites Ltd.	0.20%
Mishra Dhatu Nigam Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.11%
Mahindra & Mahindra Ltd.	0.34%
Hindustan Unilever Ltd.	0.30%
ITC Ltd.	0.30%
Bajaj Finance Ltd.	0.28%
HCL Technologies Ltd.	0.27%
Sun Pharmaceuticals Industries Ltd.	0.26%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.20%
Titan Company Ltd.	0.19%
Maruti Suzuki India Ltd.	0.17%
Asian Paints Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Tech Mahindra Ltd.	0.15%
TRENT LIMITED	0.14%
Grasim Industries Ltd.	0.14%
Tata Steel Ltd.	0.14%
Bajaj Auto Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Coal India Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
JSW Steel Ltd.	0.12%
Nestle India Ltd.	0.12%
Ultratech Cement Ltd.	0.12%
Cholamandalam Investment and Finance Company Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
Cipla Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
Wipro Ltd.	0.11%
Shriram Finance Ltd.	0.11%
THOMAS COOK (INDIA) LTD.	0.10%
LIC Housing Finance	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Brigade Enterprises Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Adani Ports and Special Economic Zone Ltd.	0.09%
Bajaj Finance Ltd.	0.09%
Varun Beverages Ltd.	0.09%
Britannia Industries Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
Federal Bank Ltd.	0.08%
The Phoenix Mills Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
Adani Enterprises Ltd.	0.05%
Zomato Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
Escorts Ltd.	0.04%
Godrej Properties Ltd.	0.04%
Grasim Industries Ltd.	0.01%
Government Securities	9.80%
07.10% GOI 2034	2.31%
7.52% HR SGS 2034	2.26%
7.46% AP SGS 2041	1.83%
7.70% MH SGS 2034	1.42%
7.44% TN SGS 2034	1.34%
7.25% GOI 2063	0.59%
07.30% GOI 2053	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.37%
Mahindra & Mahindra Ltd.	0.85%
Hindustan Unilever Ltd.	0.75%
ITC Ltd.	0.73%
Bajaj Finance Ltd.	0.70%
HCL Technologies Ltd.	0.65%
Sun Pharmaceuticals Industries Ltd.	0.64%
NTPC Ltd.	0.58%
Tata Motors Ltd.	0.52%
Power Grid Corporation of India Ltd.	0.49%
Maruti Suzuki India Ltd.	0.45%
Titan Company Ltd.	0.42%
TRENT LIMITED	0.38%
Asian Paints Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Bajaj Auto Ltd.	0.37%
Tech Mahindra Ltd.	0.36%
Ultratech Cement Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Tata Steel Ltd.	0.33%
Hindalco Industries Ltd.	0.32%
Oil & Natural Gas Corpn Ltd.	0.32%
Coal India Ltd.	0.31%
Godrej Consumer Product Ltd.	0.31%
JSW Steel Ltd.	0.29%
Cholamandalam Investment and Finance Company Ltd.	0.29%
Nestle India Ltd.	0.28%
Cipla Ltd.	0.28%
Shriram Finance Ltd.	0.28%
Wipro Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.26%
Brigade Enterprises Ltd.	0.26%
THOMAS COOK (INDIA) LTD.	0.25%
HDFC Life Insurance Company Ltd.	0.25%
Dr Reddys Laboratories Ltd.	0.25%
LIC Housing Finance	0.24%
Tata Consumer Products Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Varun Beverages Ltd.	0.23%
Adani Ports and Special Economic Zone Ltd.	0.22%
Eicher Motors Ltd.	0.22%
Hero MotoCorp Ltd.	0.22%
Britannia Industries Ltd.	0.21%
The Phoenix Mills Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.19%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.18%
Federal Bank Ltd.	0.18%
Central Depository Services (India) Ltd.	0.14%
IndusInd Bank Ltd.	0.13%
Adani Enterprises Ltd.	0.11%
Escorts Ltd.	0.11%
Zomato Ltd.	0.11%
Godrej Properties Ltd.	0.11%
Grasim Industries Ltd.	0.01%
Government Securities	5.94%
7.42% TN SGS 2034	1.42%
6.62% GOI 2051	1.40%
07.30% GOI 2053	1.03%
7.46% AP SGS 2041	0.91%
7.49% TN SGS 2034	0.58%
7.25% GOI 2063	0.48%
7.44% TN SGS 2034	0.12%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.84%
Axis Bank Ltd.	1.35%
Sun Pharmaceuticals Industries Ltd.	1.03%
Hindustan Unilever Ltd.	1.03%
HCL Technologies Ltd.	0.98%
Bajaj Finance Ltd.	0.93%
NTPC Ltd.	0.91%
Kotak Mahindra Bank Ltd.	0.90%
Power Grid Corporation of India Ltd.	0.74%
Tata Motors Ltd.	0.74%
Maruti Suzuki India Ltd.	0.71%
Ultratech Cement Ltd.	0.68%
Titan Company Ltd.	0.64%
Nippon India Mutual Fund	0.62%
Bharat Electronics Ltd.	0.60%
Tata Steel Ltd.	0.60%
Shriram Finance Ltd.	0.60%
TRENT LIMITED	0.58%
Aditya Birla Sun Life Mutual Fund	0.57%
ICICI Prudential Mutual Fund	0.57%
Bajaj Auto Ltd.	0.53%
UTI Mutual Fund	0.52%
Tech Mahindra Ltd.	0.51%
Hindalco Industries Ltd.	0.48%
JSW Steel Ltd.	0.46%
Grasim Industries Ltd.	0.46%
Coal India Ltd.	0.45%
Adani Ports and Special Economic Zone Ltd.	0.45%
Oil & Natural Gas Corpn Ltd.	0.42%
Cipla Ltd.	0.39%
Apollo Hospitals Enterprise Ltd.	0.37%
Asian Paints Ltd.	0.36%
Bajaj Finance Ltd.	0.36%
Nestle India Ltd.	0.35%
Wipro Ltd.	0.34%
Eicher Motors Ltd.	0.33%
Dr Reddys Laboratories Ltd.	0.33%
HDFC Life Insurance Company Ltd.	0.31%
Bharat Petroleum Corporation Ltd.	0.31%
SBI Life Insurance Company Ltd.	0.30%
Hero MotoCorp Ltd.	0.30%
Britannia Industries Ltd.	0.28%
SBI Mutual Fund	0.28%
HDFC Nifty Bank ETF	0.26%
Tata Consumer Products Ltd.	0.26%
Zomato Ltd.	0.23%
Indian Hotels Ltd.	0.22%
Brigade Enterprises Ltd.	0.18%
Blue Star Ltd.	0.15%
Polycab India Ltd.	0.15%
IndusInd Bank Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
Varun Beverages Ltd.	0.14%
Ltimindtree Ltd.	0.14%
InterglobeAviation Ltd.	0.13%
Godrej Consumer Product Ltd.	0.13%
ICICI Lombard General Insurance Company Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
JSW Energy Ltd.	0.11%
Bharat Heavy Electricals Ltd.	0.08%
Federal Bank Ltd.	0.07%
Suzlon Energy Ltd.	0.07%
United Spirits Ltd.	0.06%
Escorts Ltd.	0.06%
The Phoenix Mills Ltd.	0.05%
Lupin Ltd.	0.05%
Muthoot Finance Ltd.	0.05%

Equities	
HDFC Asset Management Co. Ltd.	0.03%
Grasim Industries Ltd.	0.01%
Government Securities	
3.84%	
7.34% TS SDL 2034	0.96%
07.30% GOI 2053	0.71%
7.46% AP SGS 2041	0.63%
7.42% TN SGS 2034	0.48%
7.25% GOI 2063	0.40%
7.49% TN SGS 2034	0.40%
7.44% TN SGS 2034	0.26%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.45%
State Bank of India	2.39%
Hindustan Unilever Ltd.	2.05%
HCL Technologies Ltd.	1.80%
Kotak Mahindra Bank Ltd.	1.79%
Sun Pharmaceuticals Industries Ltd.	1.77%
Bajaj Finance Ltd.	1.70%
NTPC Ltd.	1.59%
Tata Motors Ltd.	1.53%
TRENT LIMITED	1.39%
Power Grid Corporation of India Ltd.	1.38%
Maruti Suzuki India Ltd.	1.35%
UTI Mutual Fund	1.34%
Titan Company Ltd.	1.24%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.10%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.05%
Asian Paints Ltd.	1.03%
Bharat Electronics Ltd.	1.02%
Tech Mahindra Ltd.	1.00%
SBI Mutual Fund	0.95%
Aditya Birla Sun Life Mutual Fund	0.94%
Oil & Natural Gas Corpn Ltd.	0.92%
Bajaj Auto Ltd.	0.92%
Grasim Industries Ltd.	0.89%
Hindalco Industries Ltd.	0.88%
Coal India Ltd.	0.87%
JSW Steel Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.81%
Bajaj Finance Ltd.	0.80%
Cipla Ltd.	0.78%
Shriram Finance Ltd.	0.78%
Wipro Ltd.	0.75%
Nestle India Ltd.	0.74%
Dr Reddys Laboratories Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.64%
HDFC Life Insurance Company Ltd.	0.64%
Eicher Motors Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.57%
Hero MotoCorp Ltd.	0.57%
Britannia Industries Ltd.	0.54%
Adani Enterprises Ltd.	0.53%
HDFC Nifty Bank ETF	0.53%
Bharat Petroleum Corporation Ltd.	0.52%
IndusInd Bank Ltd.	0.37%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	65.53%
Indus Towers Ltd.	2.47%
HDFC Asset Management Co. Ltd.	2.42%
Colgate Palmolive (India) Ltd.	2.18%
Voltas Ltd.	2.15%
Hindustan Petroleum Corporation Ltd.	2.09%
IDFC First Bank Ltd.	2.09%
Yes Bank Ltd.	2.05%
Aurobindo Pharma Ltd.	2.01%
Polycab India Ltd.	1.96%
Bharat Forge Ltd.	1.93%
Marico Ltd.	1.93%
MPHASIS Ltd.	1.91%
Ashok Leyland Ltd	1.89%
SRF Ltd.	1.87%
PI Industries Ltd.	1.87%
AU Small Finance Bank Ltd.	1.86%
Godrej Properties Ltd.	1.82%
The Phoenix Mills Ltd.	1.75%
Supreme Industries Ltd.	1.71%
GMR Airports Infrastructure Ltd.	1.69%
Alkem Laboratories Ltd.	1.68%
UPL Ltd.	1.56%
APL Apollo Tubes Ltd.	1.56%
ORACLE FINANCIAL SERVICES SOFTWARE Ltd.	1.56%
Sundaram Finance Ltd.	1.53%
National Mineral Development Corporation Ltd.	1.51%
MRF Ltd.	1.43%
Petronet Lng Ltd.	1.42%
Oberoi Realty Ltd.	1.40%
Container Corporation Of India Ltd.	1.30%
Kpit Technologies Ltd.	1.27%
ASTRAL POLY TECHNIK Ltd.	1.26%
Muthoot Finance Ltd.	1.22%
SBI Cards & Payment Services	1.19%
Tata Communications Ltd.	1.17%
Steel Authority of India Ltd.	0.96%
Vodafone Idea Ltd.	0.89%
ACC Ltd.	0.86%
Aditya Birla Capital Ltd.	0.79%
L&T Finance Ltd.	0.64%
Brigade Enterprises Ltd.	0.21%
Blue Star Ltd.	0.20%
Zomato Ltd.	0.20%
UPL Limited_Right	0.07%
SONA BLW PRECISION FORGINGS LTD	0.00%

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

Where and how can make your premium payments



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



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



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



Pay your premium at any of the Axis Bank branches.



Pay your premium online using your Visa or MasterCard credit card



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



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



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

Disclaimer

Benchmark Indices Provided by CRISIL

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

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

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

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