

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor



Disclaimer/Disclosure

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Economy

The year 2022 was dominated by the two "I", Interest Rate and Inflation. US has witnessed the highest inflation in 40 years, while Euro zone has saw double digit inflation throughout the year. Globally, major central banks of the world have moved on from the Zero Interest Rate policy to increase the policy rates in-order to normalize it.

India is an oasis of growth as compared to its global peers. Though India has missed the target inflation band of 2-6% during most part of the year, inflation has moderated 5.88%(YoY) after peaking at 7.79% (YoY). On growth front, India was one of the fastest growing large economies with expected growth rate of 6.7-6.9% for 2022 underpinned by double digit credit growth & robust GST and direct tax collections set to surpass budget targets for 2022. However, Current Account Deficit (CAD) has risen to 4.4% of GDP in Q2 FY23 due to fall in exports on back of global slowdown and resilient imports due to strong domestic demand. Consequently, high CAD has resulted in sharp depreciation of the rupee against USD by around 10% (YoY). With interest rates expected to remain elevated for a longer period of time to tame inflation, 2023 is expected to be the year of subdued growth both globally while domestic growth will be driven by domestic demand.

India's Purchase Managers' Index (PMI), compiled by S&P Global has continued to show strength in the month of November unlike its global peers, indicating improved employment growth, with pickup in new orders & other activity indicators. GST collections for the month of December 2022 has continued to exhibit strong growth at ₹1.49 Trillion Vs ₹1.46 Trillion (November) along with continued uptick in E-way bills indicating continuing of production and demand.

RBI has decided to raise policy rates by 35 bps to 6.25% while indicating further hikes to tame persistent core inflation. The FY23 growth projections were marginally reduced to 6.8% (YoY) from 7% (YoY) & inflation projections were held at 6.7% (YoY). Later minutes of the monetary policy have revealed that the RBI members have expressed concern on persistent inflation while expressing confidence on growth. This has led us to believe that doors are open for policy rates to go marginally in next meeting before RBI takes a pause to assess the impact of series of increase of policy rates on economy.

Fixed Income Outlook and Strategy

Interest rates have been range-bounded during the month. Corporates are now raising funds in the form of bonds due to favorable pricing in comparison to loan from the banks. This is expecting to push the spreads of corporate bonds, which are multi years low, over comparable government bonds to widen.

Thus, we are maintaining portfolio duration around the benchmark as interest rates are expected to be in narrow range while reducing the exposure of the corporate bonds to mitigate the risk of widening of spread.

Equity: Strategy

Eschewing global slowdown, India's relative growth trajectory is better and profitability of the Nifty-50 index is still estimated to grow strong over the next two years. The focus now shifts on the third quarter earnings and the ensuing general budget. Demand normalisation and margin expansion is likely to be the guiding earnings theme. Government is expected to broadly continue with a capex and manufacturing focused budget coupled with some additional rural impetus. Being last full budget before the general elections, fiscal management and quality of expenditure hold key.

Having already outperformed global markets in the past two years, returns from Indian equity hereafter are expected to be more steady and gradual. At the current market level, we believe the risk reward is evenly balanced. We remain nimble and continue with our bottoms-up portfolio construction approach. Portfolios have been suitably aligned to reflect the key identified themes as discussed above. Excessive market volatility is cushioned by having a judiciously balanced portfolio across themes.

Global Economy:

Globally, major central banks are on the path of increasing the policy rates to tame persistent high inflation. In an unexpected move, Bank of Japan has decided to widen the upper band of the 10 years Government bond by 25 bps to 50 bps. This movement has resulted in sharp movement in foreign currencies and global bond yield, adjusting with new realities.

The PMIs for major industrial world are continuing to reflect the contraction in the economy, while some part of the world are facing threat from re-emergence of the Covid. This will further delay the onset of the growth in the world.

Equity Outlook

2022 was a year of exceptional volatility led by Russia's invasion of Ukraine and pandemic led sporadic lockdowns in China. Both these dislocated the global supply chains, drove demand-supply imbalances, fuelled inflation and accelerated the global synchronized rate hike cycle. With effective vaccinations, India emerged stronger out of the pandemic, resulting in robust domestic demand. In this milieu, the Nifty index gained 4.3% in the year 2022 and meaningfully outperformed most global markets.

India has done enough heavy lifting in the last couple of years to take the country to the next level.

Indian economy today is rewired with the roadmap for a new model of multi-year growth. We see these structural themes likely to play out over time:

- Entrenching financial inclusion, digitization and formalization
- Structures like Aadhar, GST, UPI, RERA, CSC, ONDC, planned Bima Sugam, etc. has created a vast, unified, interconnected and a more efficient economy
- Democracy, demography and demand
- Nearly half of Indians are below the age of 25 with majority having access to smartphones, internet and global products. They are english speaking, competitive and aspiring; they have become the largest global talent pool across streams
- Affluent consumption- resilient urban incomes and additionally, premiumization trend is clearly playing out, even in rural areas
- Thriving entrepreneurship, especially first generation and from new towns
- Visible from the start-up ecosystem, large number of unicorns and huge investments by venture capitalists driving innovations and employment
- Gov ceding monopolies and stepping up privatization
- Enablers like corporate tax cut, ease of doing business, IBC, FDI limit hikes, etc
- Re-globalisation- India as a credible and competitive global supply chain alternative
- Enablers like communication networks, multi-modal logistics, PLI and FTAs are driving manufacturing & exports and expected to increase buoyancy every year. Stable policies and level playing field remain critical while increasing tariffs can be a dampener. The real test lies in attracting large number of global firms. Vietnam is a key challenger due to its strategic location, competitive costs and plethora of FTAs
- Infrastructure augmentation
- Continued investments across roads, railways, metros, airports, power, drinking water, energy, affordable housing and defence has boosted competitiveness
- De-carbonization lead
- Green energy, fastest transition globally from Euro IV to VI norms, etc.
- Consolidation and global competitiveness
- Across industries driving efficiencies and self reliance
- Healthcare and Tourism
- Advancing like never before with brand India upgrade and fresh investments

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

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

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

2023 is expected to see less volatility in supply chain issues and witness price stability in comparison to last three years. The risk-reward trade-offs are likely to be better in 2023 versus extremes of 2022. At this stage we believe that in 2023:

- Global recession though inevitable, is expected to be mild and orderly. Further, China and Europe's opening will be gradual only mainly due to confines of their financial systems.
- The benefit of frontloading of global synchronized rate hikes is now evident from abating input cost pressures.
- Interest rates shall peak though will stay elevated and full impact of monetary tightening will be seen. The world is witnessing a big shift in terms of rise in cost of capital after more than a decade and this milieu is here to stay
- Even as geopolitical conflicts will simmer, China's territorial assertions is a key to watch
- USD should weaken due to greater monetary policy convergence
- Critical state elections in addition to the 2024 general elections could step-up Government's social agenda with a rural bias

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	6	NA	19
Nitin Garg	NA	6	19
Gurpreet Arora	4	NA	NA

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	28.5707
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	0.38%	3.39%	2.11%	2.55%	5.33%	7.29%
Benchmark**	0.45%	4.08%	2.51%	2.97%	5.98%	7.16%

* 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	4.03
Total	4.03

Modified Duration[#]

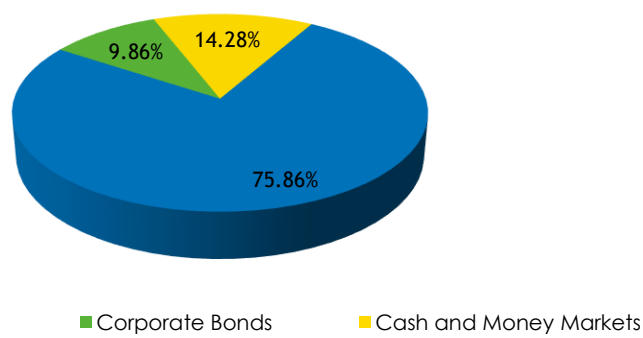
Security Type	Duration
Fixed Income Investments	5.31

Security Name

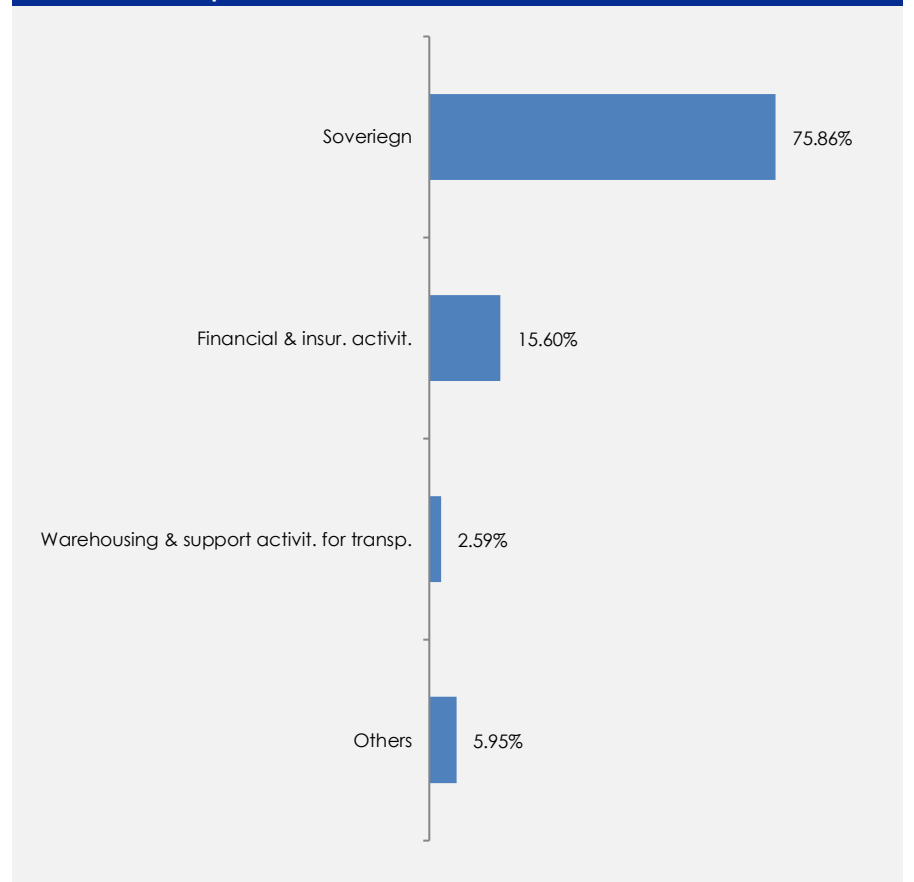
Security Name	Net Asset (%)
Government Securities	75.86%
7.81% Haryana SDL 2032	10.09%
07.41% GOI 2036	9.67%
07.26% GOI 2032	8.89%
07.54% GOI 2024	8.68%
7.49% Gujarat SDL 2026	6.23%
07.80% Tamilnadu SDL 2032	5.54%
07.24% Gujarat SDL 2026	5.44%
06.99% GOI 2051	4.94%
07.10% GOI 2029	4.91%
07.96% Maharashtra SDL 2026	2.78%
Others	8.69%
Corporate Bonds	9.86%
Indiabulls Housing Finance Ltd.	5.03%
Adani Ports and Special Economic Zone Ltd.	2.59%
Reliance Capital Ltd.	1.65%
Piramal Capital & Housing Finance Ltd.	0.59%
Cash and Money Markets	14.28%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

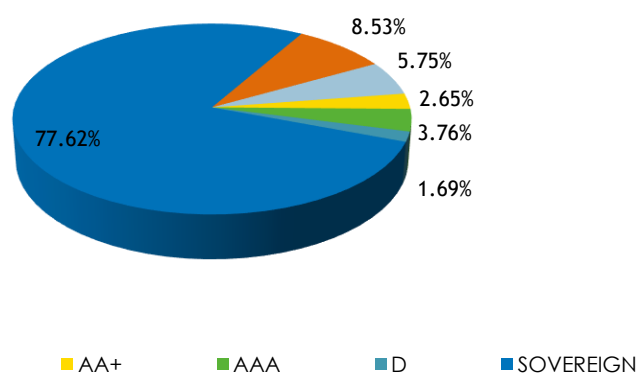
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	37.8790
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.37%	5.34%	2.14%	4.67%	7.40%	7.80%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	7.59%

* 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.

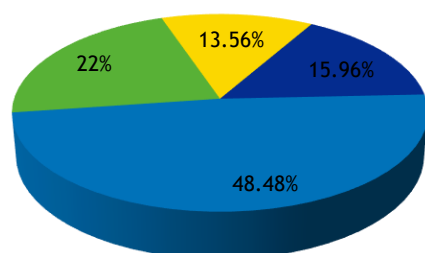
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.00
Debt	89.71
Total	106.71

Modified Duration[#]

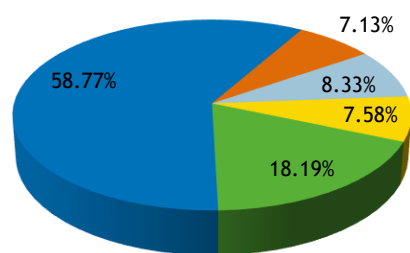
Security Type	Duration
Fixed Income Investments	5.05

Asset Mix



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

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

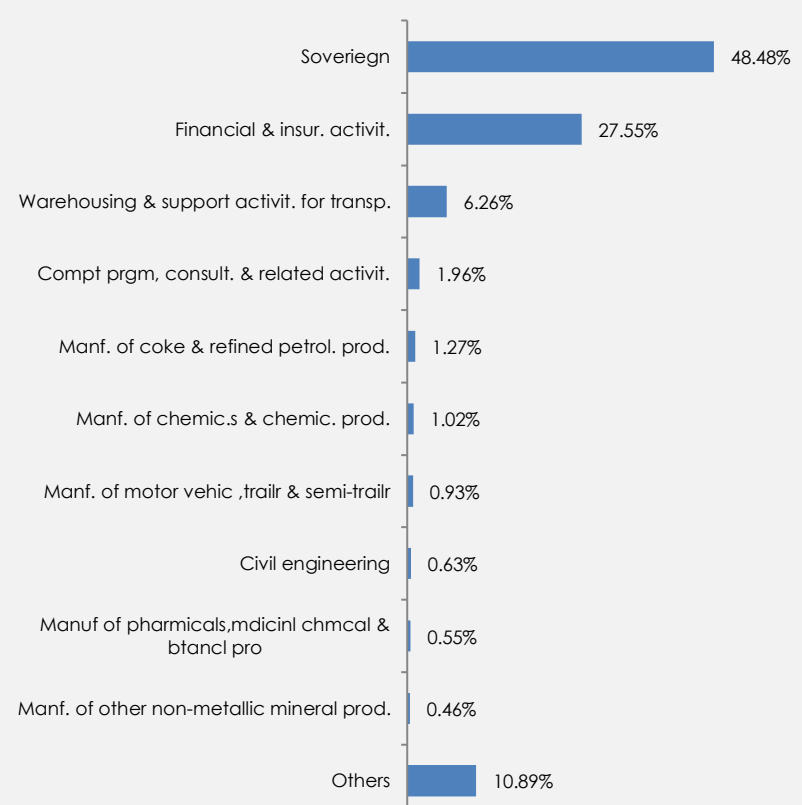
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.96%
HDFC Bank Ltd.	1.44%
ICICI Bank Ltd.	1.41%
Infosys Ltd.	1.33%
Reliance Industries Ltd.	1.27%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.63%
State Bank of India	0.63%
Housing Development Finance Corporation Ltd.	0.49%
Hindustan Unilever Ltd.	0.40%
ITC Ltd.	0.39%
Others	7.24%
Government Securities	48.48%
07.54% GOI 2024	8.55%
07.26% GOI 2032	7.78%
07.41% GOI 2036	6.53%
07.62% Madhya Pradesh SDL 2026	4.16%
07.10% GOI 2029	4.13%
06.99% GOI 2051	3.34%
07.36% GOI 2052	2.22%
07.96% Maharashtra SDL 2026	2.05%
07.37% Tamil Nadu SDL 2026	2.01%
07.39% Maharashtra SDL 2026	1.85%
Others	5.86%
Corporate Bonds	22%
Indiabulls Housing Finance Ltd.	6.27%
Adani Ports and Special Economic Zone Ltd.	6.26%
NABARD	3.55%
HDFC Bank Ltd.	1.99%
Indian Railway Finance Corporation Ltd.	1.31%
NABARD	1.22%
NABARD	0.80%
Piramal Capital & Housing Finance Ltd.	0.60%
NTPC Ltd.	0%
Cash and Money Markets	14%
Portfolio Total	100%

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 Fund Index and NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	32.0427
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.37%	5.33%	2.26%	4.94%	7.43%	7.32%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	8.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

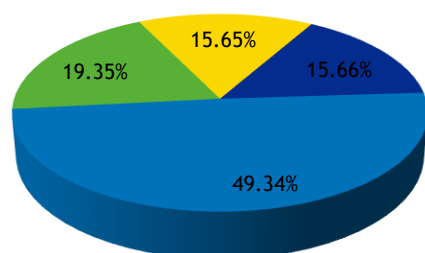
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.18
Debt	22.53
Total	26.72

Modified Duration[#]

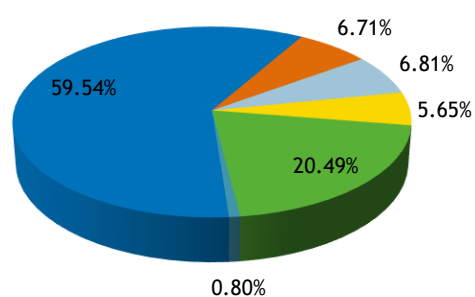
Security Type	Duration
Fixed Income Investments	4.89

Asset Mix



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

Rating Profile

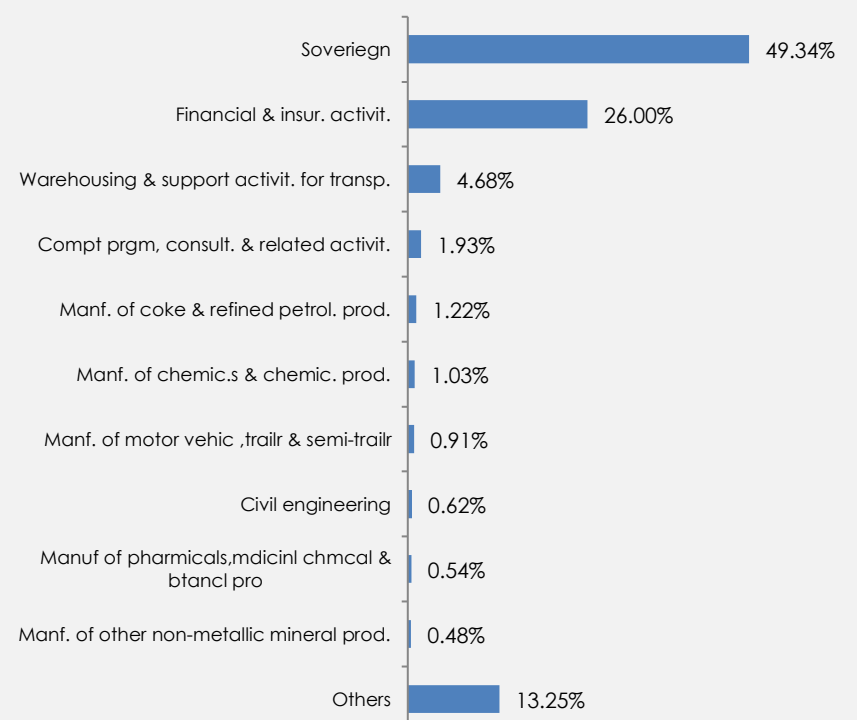


■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.66%
HDFC Bank Ltd.	1.38%
ICICI Bank Ltd.	1.36%
Infosys Ltd.	1.30%
Reliance Industries Ltd.	1.22%
Axis Bank Ltd.	0.71%
Larsen & Toubro Ltd.	0.62%
State Bank of India	0.62%
Housing Development Finance Corporation Ltd.	0.47%
Hindustan Unilever Ltd.	0.42%
Ultratech Cement Ltd.	0.41%
Others	7.15%
Government Securities	49.34%
07.54% GOI 2024	8.58%
07.26% GOI 2032	7.56%
07.41% GOI 2036	6.50%
07.10% GOI 2029	4.03%
07.62% Madhya Pradesh SDL 2026	3.85%
06.99% GOI 2051	3.26%
07.36% GOI 2052	2.15%
07.84% Tamil Nadu SDL 2026	2.09%
07.96% Maharashtra SDL 2026	1.99%
07.37% Tamil Nadu SDL 2026	1.95%
Others	7.38%
Corporate Bonds	19.35%
Indiabulls Housing Finance Ltd.	4.93%
Adani Ports and Special Economic Zone Ltd.	4.68%
NABARD	3.54%
HDFC Bank Ltd.	1.89%
NABARD	1.13%
NABARD	1.06%
Indian Railway Finance Corporation Ltd.	0.75%
Piramal Capital & Housing Finance Ltd.	0.71%
Reliance Capital Ltd.	0.66%
NTPC Ltd.	0%
Cash and Money Markets	15.65%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on December 31,2022:	92.9092
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.18%	7.60%	2.17%	7.52%	9.19%	11.85%
Benchmark**	-0.93%	7.78%	3.48%	6.96%	9.39%	10.36%

* 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.

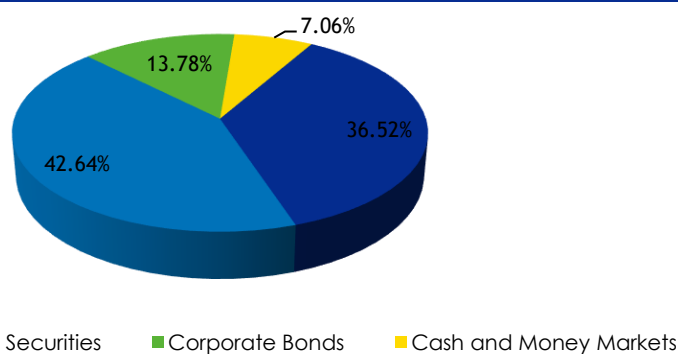
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	92.10
Debt	160.20
Total	252.30

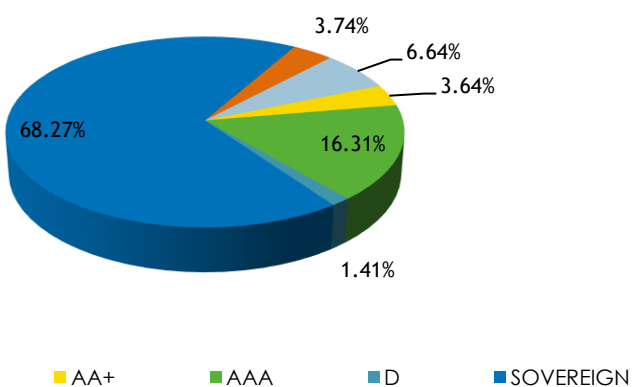
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.16

Asset Mix

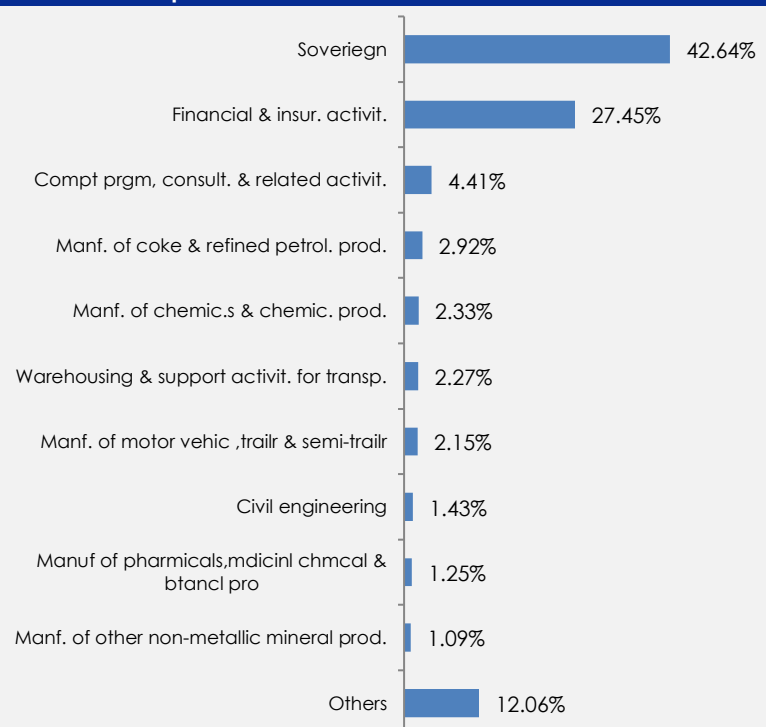


Rating Profile



Security Name	Net Asset (%)
Equities	36.52%
HDFC Bank Ltd.	3.32%
ICICI Bank Ltd.	3.22%
Infosys Ltd.	2.99%
Reliance Industries Ltd.	2.92%
Axis Bank Ltd.	1.67%
State Bank of India	1.44%
Larsen & Toubro Ltd.	1.43%
Housing Development Finance Corporation Ltd.	1.13%
Ultratech Cement Ltd.	0.92%
Hindustan Unilever Ltd.	0.91%
Others	16.57%
Government Securities	42.64%
07.54% GOI 2024	6.54%
07.26% GOI 2032	5.87%
07.41% GOI 2036	5%
07.10% GOI 2029	3.22%
07.62% Madhya Pradesh SDL 2026	2.99%
06.99% GOI 2051	2.51%
07.36% GOI 2052	1.76%
7.16% GOI 2023	1.63%
07.39% Maharashtra SDL 2026	1.56%
07.96% Maharashtra SDL 2026	1.53%
Others	10.03%
Corporate Bonds	13.78%
Indiabulls Housing Finance Ltd.	4.02%
NABARD	2.58%
Adani Ports and Special Economic Zone Ltd.	2.27%
HDFC Bank Ltd.	1.48%
Indian Railway Finance Corporation Ltd.	0.99%
Reliance Capital Ltd.	0.88%
NABARD	0.87%
NABARD	0.56%
Piramal Capital & Housing Finance Ltd.	0.13%
NTPC Ltd.	0%
Cash and Money Markets	7.06%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while 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 December 31,2022:	91.4306
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.69%	13.12%	3.75%	13.56%	12.72%	12.91%
Benchmark**	-2.50%	12.05%	4.15%	11.26%	12.58%	11.80%

* 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.

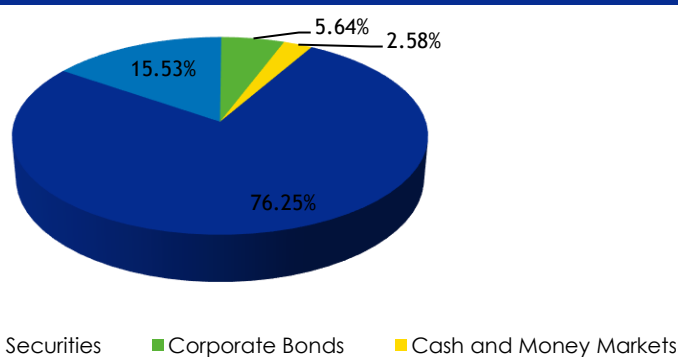
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	578.41
Debt	179.94
Total	758.35

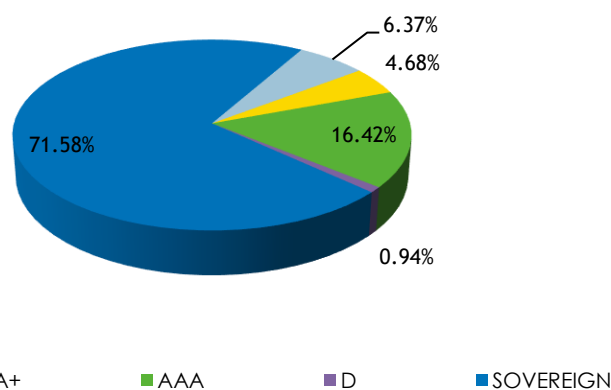
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.39

Asset Mix



Rating Profile

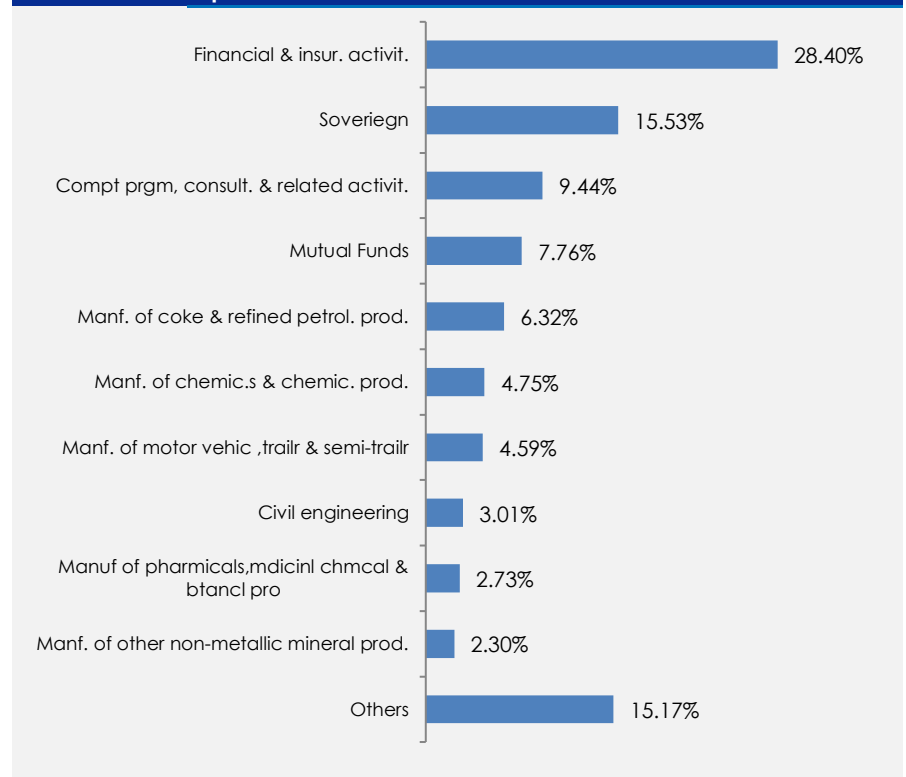


Security Name

Security Name	Net Asset (%)
Equities	76.25%
Infosys Ltd.	6.43%
Reliance Industries Ltd.	6.32%
HDFC Bank Ltd.	5.09%
ICICI Bank Ltd.	4.98%
Kotak Mahindra Mutual Fund	4.61%
Nippon India Mutual Fund	3.15%
Larsen & Toubro Ltd.	3.01%
Axis Bank Ltd.	2.56%
Housing Development Finance Corporation Ltd.	2.43%
State Bank of India	2.25%
Others	35.42%
Government Securities	15.53%
07.54% GOI 2024	2.53%
07.26% GOI 2032	2.31%
07.41% GOI 2036	1.93%
07.10% GOI 2029	1.26%
07.62% Madhya Pradesh SDL 2026	1.17%
06.99% GOI 2051	0.99%
07.38% Madhya Pradesh SDL 2026	0.87%
07.36% GOI 2052	0.68%
07.96% Maharashtra SDL 2026	0.61%
7.81% Haryana SDL 2032	0.60%
Others	2.58%
Corporate Bonds	5.64%
Indiabulls Housing Finance Ltd.	1.34%
Adani Ports and Special Economic Zone Ltd.	1.02%
NABARD	1.00%
HDFC Bank Ltd.	0.60%
Indian Railway Finance Corporation Ltd.	0.53%
Indian Railway Finance Corporation Ltd.	0.37%
NABARD	0.33%
NABARD	0.20%
Reliance Capital Ltd.	0.20%
Piramal Capital & Housing Finance Ltd.	0.05%
Others	0.00%
Cash and Money Markets	2.58%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while 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 December 31,2022:	41.5557
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.49%	15.83%	4.06%	16.77%	14.69%	10.04%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	8.76%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

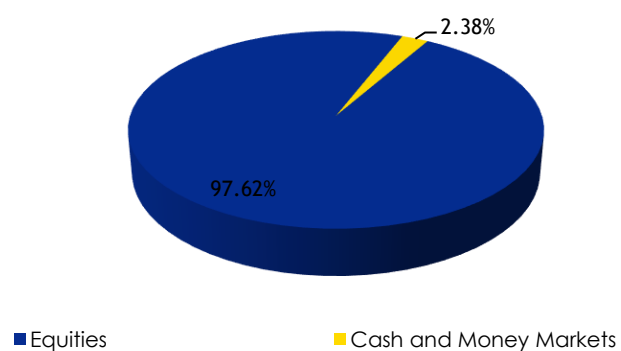
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.32
Debt	1.47
Total	61.79

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

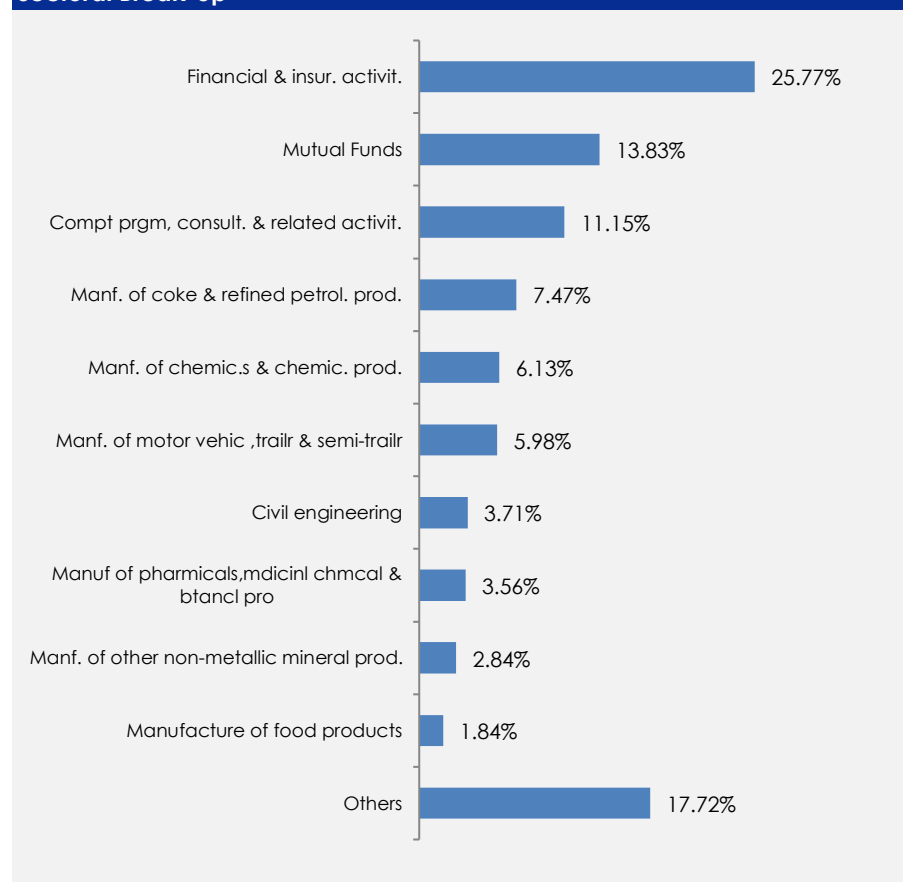
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.62%
Kotak Mahindra Mutual Fund	9.72%
Infosys Ltd.	8.00%
Reliance Industries Ltd.	7.47%
ICICI Bank Ltd.	6.00%
HDFC Bank Ltd.	5.53%
Larsen & Toubro Ltd.	3.71%
Housing Development Finance Corporation Ltd.	3.14%
Axis Bank Ltd.	2.96%
Nippon India Mutual Fund	2.66%
State Bank of India	2.60%
Others	45.83%
Cash and Money Markets	2.38%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

NAV as on December 31, 2022:	31.3908
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.18%	16.74%	6.70%	17.00%	15.55%	7.94%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	7.43%

* 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.

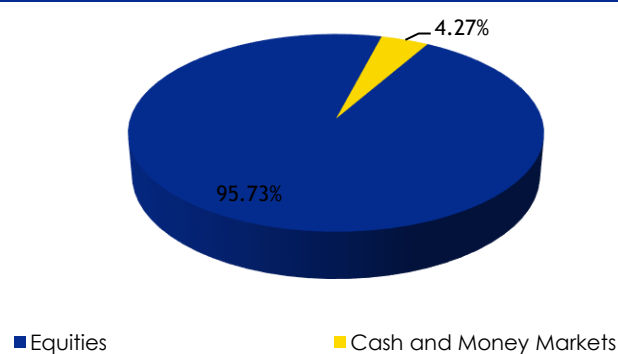
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	58.06
Debt	2.61
Total	60.66

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



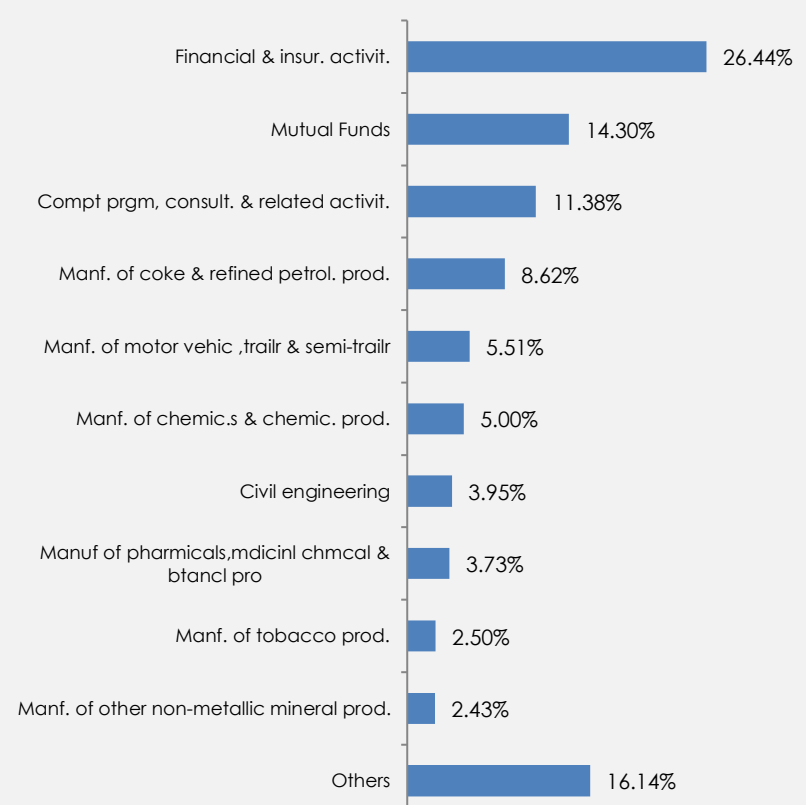
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.73%
Kotak Mahindra Mutual Fund	10.03%
Reliance Industries Ltd.	8.32%
Infosys Ltd.	7.93%
ICICI Bank Ltd.	5.81%
HDFC Bank Ltd.	5.12%
Housing Development Finance Corporation Ltd.	4.45%
Larsen & Toubro Ltd.	3.95%
Hindustan Unilever Ltd.	2.98%
Nippon India Mutual Fund	2.94%
Axis Bank Ltd.	2.90%
Others	41.30%
Cash and Money Markets	4.27%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	21.2899
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.02%	28.80%	25.19%	33.88%	18.45%	5.99%
Benchmark**	-0.03%	25.02%	23.05%	31.64%	12.92%	0.23%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

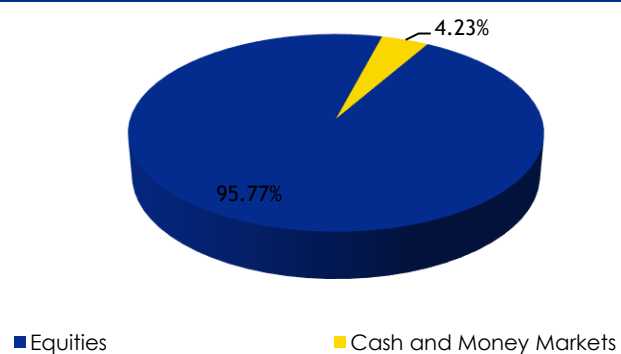
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	70.94
Debt	3.12
Total	74.06

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



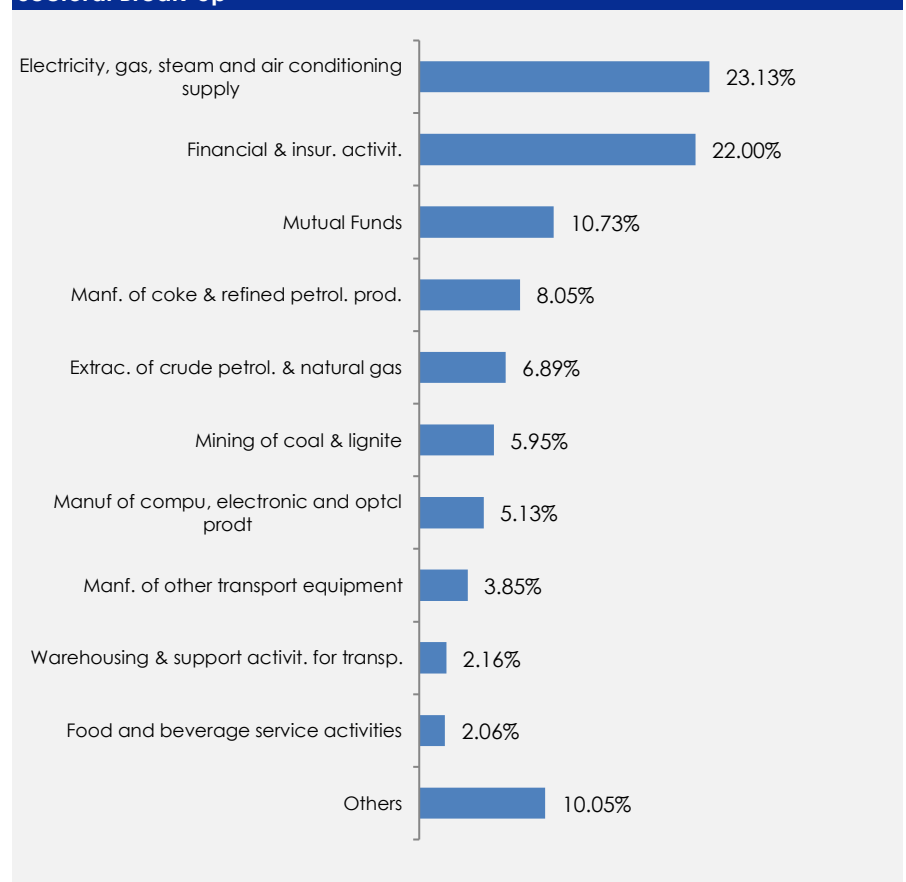
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.77%
Kotak Mahindra Mutual Fund	10.73%
State Bank of India	9.85%
NTPC Ltd.	9.59%
Power Grid Corporation of India Ltd.	7.74%
Oil & Natural Gas Corpn Ltd.	6.09%
Coal India Ltd.	5.95%
Bharat Electronics Ltd.	5.13%
Bank of Baroda	3.68%
Hindustan Aeronautics Ltd.	3.44%
Bharat Petroleum Corporation Ltd.	3.36%
Others	30.21%
Cash and Money Markets	4.23%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark 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 December 31,2022:	21.6663
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.50%	16.34%	-0.12%	24.03%	24.92%	6.13%
Benchmark**	-3.59%	13.69%	6.11%	19.94%	17.27%	2.80%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

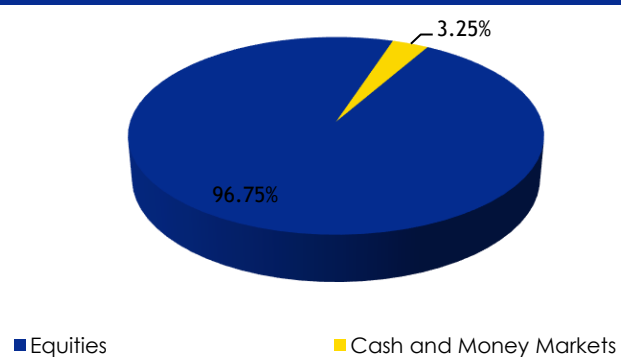
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	31.22
Debt	1.06
Total	32.28

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.75%
Larsen & Toubro Ltd.	9.45%
Reliance Industries Ltd.	8.45%
Bharti Airtel Ltd.	7.77%
Ultratech Cement Ltd.	5.17%
NTPC Ltd.	5.16%
Grasim Industries Ltd.	3.76%
Power Grid Corporation of India Ltd.	3.70%
Adani Ports and Special Economic Zone Ltd.	3.41%
Apollo Hospitals Enterprise Ltd.	3.31%
Tata Power Co. Ltd.	2.70%
Others	43.87%
Cash and Money Markets	3.25%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Manf. of coke & refined petrol. prod.	12.61%
Electricity, gas, steam and air conditioning supply	12.53%
Manf. of other non-metallic mineral prod.	10.58%
Civil engineering	9.55%
Telecommunications	7.77%
Financial & insur. activit.	6.31%
HUMAN HEALTH ACTIVITIES	5.39%
Warehousing & support activit. for transp.	4.59%
Manf. of electrical equipment	4.01%
Manf. of textiles	3.76%
Others	22.90%

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

**Benchmark for this fund is Nifty Infrastructure

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022: 33.1343

Inception Date: 01-Aug-11

Fund Manager: Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.71%	13.97%	5.15%	14.24%	14.06%	11.06%
Benchmark**	-2.47%	12.85%	4.96%	11.90%	14.02%	10.82%

* 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.

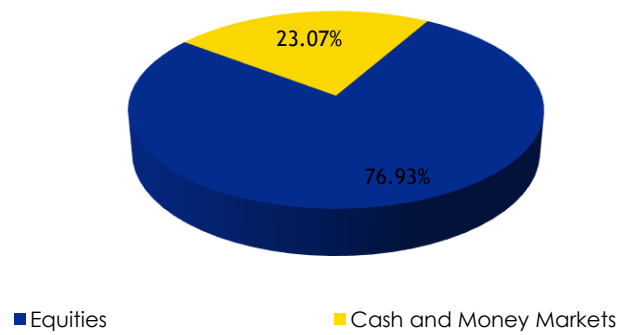
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.49
Debt	18.16
Total	78.64

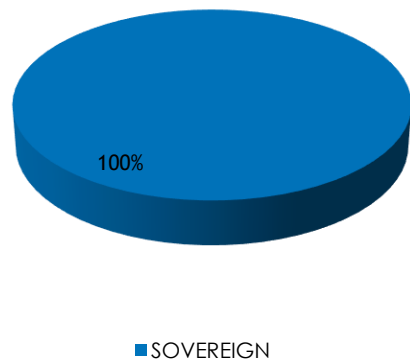
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.11

Asset Mix

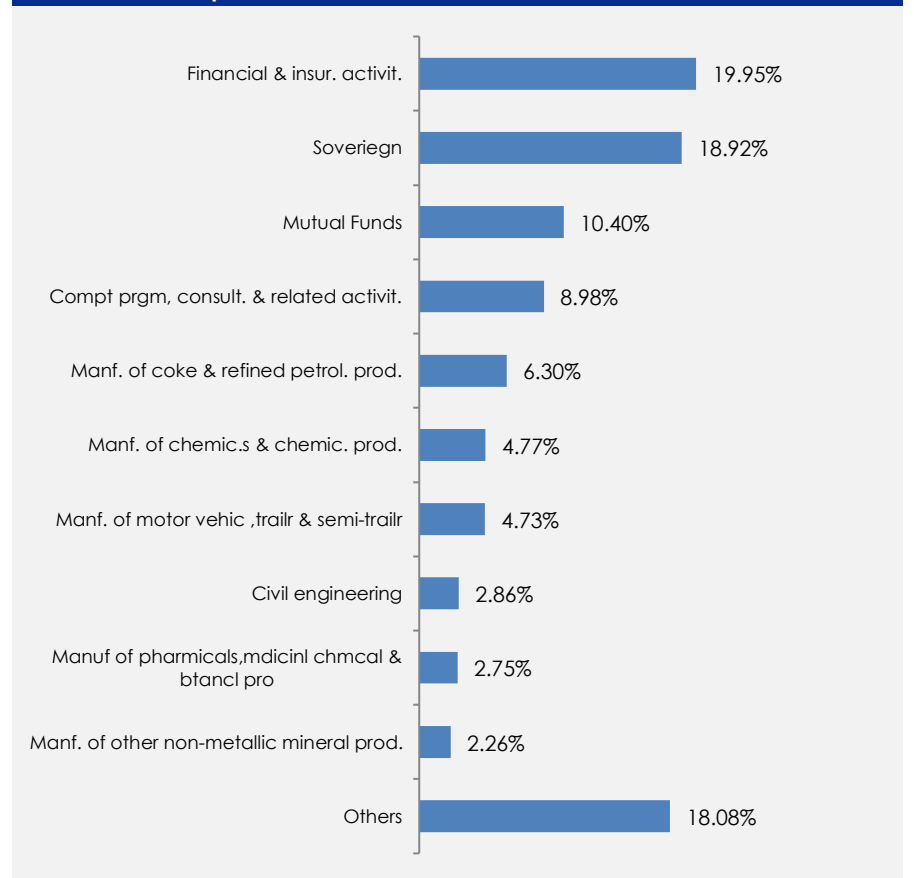


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	76.93%
Kotak Mahindra Mutual Fund	7.55%
Reliance Industries Ltd.	6.30%
Infosys Ltd.	6.25%
ICICI Bank Ltd.	4.62%
HDFC Bank Ltd.	4.27%
Larsen & Toubro Ltd.	2.86%
Housing Development Finance Corporation Ltd.	2.45%
Axis Bank Ltd.	2.28%
State Bank of India	2.00%
Nippon India Mutual Fund	1.99%
Others	36.36%
Cash and Money Markets	23.07%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID INDEX

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	23.3318
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.23%	3.09%	1.32%	2.25%	5.23%	6.74%
Benchmark**	0.45%	4.08%	2.51%	2.97%	5.98%	7.72%

* 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	84.78
Total	84.78

Modified Duration[#]

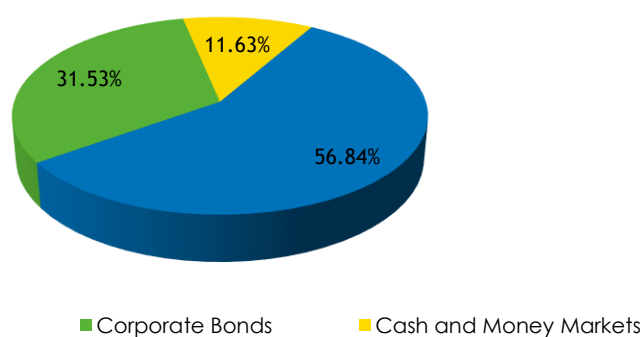
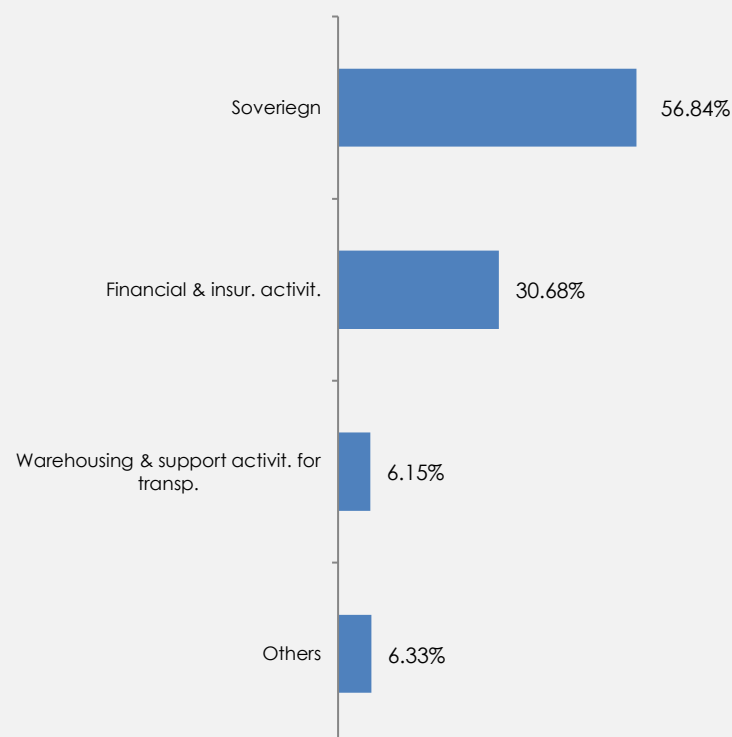
Security Type	Duration
Fixed Income Investments	5.38

Security Name

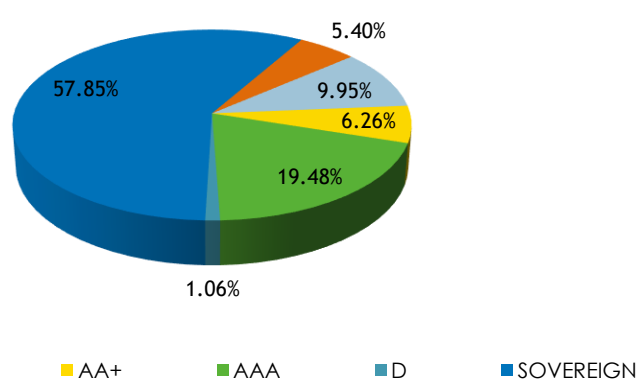
Security Name	Net Asset (%)
Government Securities	56.84%
07.54% GOI 2024	10.01%
07.26% GOI 2032	8.79%
07.41% GOI 2036	7.63%
07.10% GOI 2029	4.85%
07.62% Madhya Pradesh SDL 2026	4.44%
06.99% GOI 2051	3.88%
07.24% Gujarat SDL 2026	3.54%
07.36% GOI 2052	2.58%
07.96% Maharashtra SDL 2026	2.38%
07.37% Tamil Nadu SDL 2026	2.34%
Others	6.40%
Corporate Bonds	31.53%
Indiabulls Housing Finance Ltd.	8.36%
Adani Ports and Special Economic Zone Ltd.	6.15%
Indian Railway Finance Corporation Ltd.	5.90%
NABARD	4.09%
HDFC Bank Ltd.	2.27%
NABARD	1.42%
Piramal Capital & Housing Finance Ltd.	1.41%
Reliance Capital Ltd.	1.04%
NABARD	0.89%
Cash and Money Markets	11.63%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	24.5539
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.38%	5.13%	2.08%	4.65%	7.26%	7.16%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	8.25%

* 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.

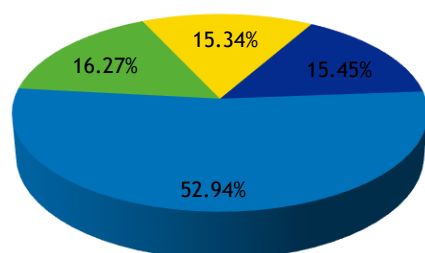
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.66
Debt	47.49
Total	56.15

Modified Duration[#]

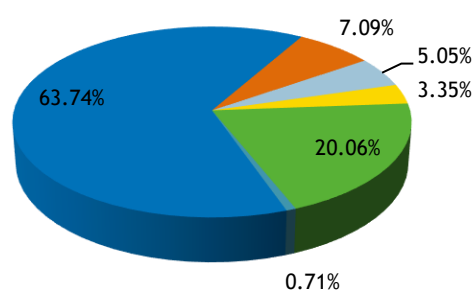
Security Type	Duration
Fixed Income Investments	4.98

Asset Mix



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

Rating Profile



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

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.45%
HDFC Bank Ltd.	1.39%
ICICI Bank Ltd.	1.37%
Infosys Ltd.	1.32%
Reliance Industries Ltd.	1.04%
Axis Bank Ltd.	0.71%
State Bank of India	0.61%
Larsen & Toubro Ltd.	0.57%
Housing Development Finance Corporation Ltd.	0.50%
Ultratech Cement Ltd.	0.40%
Hindustan Unilever Ltd.	0.39%
Others	7.15%
Government Securities	52.94%
07.54% GOI 2024	8.51%
07.26% GOI 2032	7.63%
07.41% GOI 2036	6.51%
07.10% GOI 2029	4.14%
07.62% Madhya Pradesh SDL 2026	3.72%
06.99% GOI 2051	3.27%
07.24% Gujarat SDL 2026	3.03%
07.36% GOI 2052	2.25%
07.86% Haryana SDL 2032	2.18%
07.39% Maharashtra SDL 2026	2.02%
Others	9.68%
Corporate Bonds	16.27%
Indiabulls Housing Finance Ltd.	3.43%
NABARD	3.37%
Adani Ports and Special Economic Zone Ltd.	2.79%
HDFC Bank Ltd.	1.98%
Indian Railway Finance Corporation Ltd.	1.25%
NABARD	1.25%
NABARD	0.84%
Piramal Capital & Housing Finance Ltd.	0.77%
Reliance Capital Ltd.	0.59%
NTPC Ltd.	0.00%
Cash and Money Markets	15.34%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Sovereign	52.94%
Financial & insur. activit.	25.08%
Warehousing & support activit. for transp.	2.79%
Compt prgm, consult. & related activit.	1.99%
Manf. of coke & refined petrol. prod.	1.04%
Manf. of chemic.s & chemic. prod.	0.99%
Manf. of motor vehic ,trailr & semi-trailr	0.92%
Civil engineering	0.57%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	0.54%
Manf. of other non-metallic mineral prod.	0.47%
Others	12.67%

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on December 31,2022:	28.3854
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.38%	8.24%	3.03%	8.39%	9.80%	8.37%
Benchmark**	-1.13%	8.32%	3.59%	7.51%	9.83%	9.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

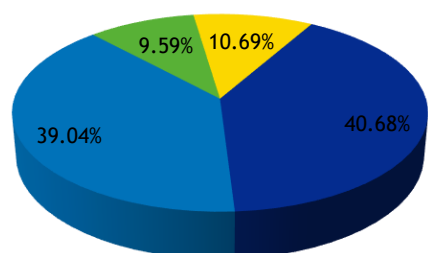
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.97
Debt	88.88
Total	149.85

Modified Duration[#]

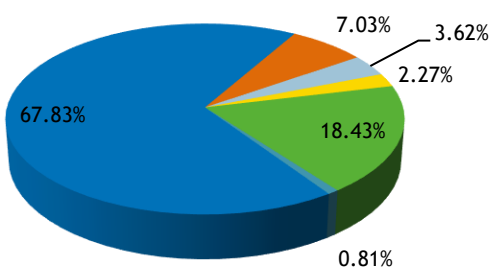
Security Type	Duration
Fixed Income Investments	5.02

Asset Mix



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

Rating Profile



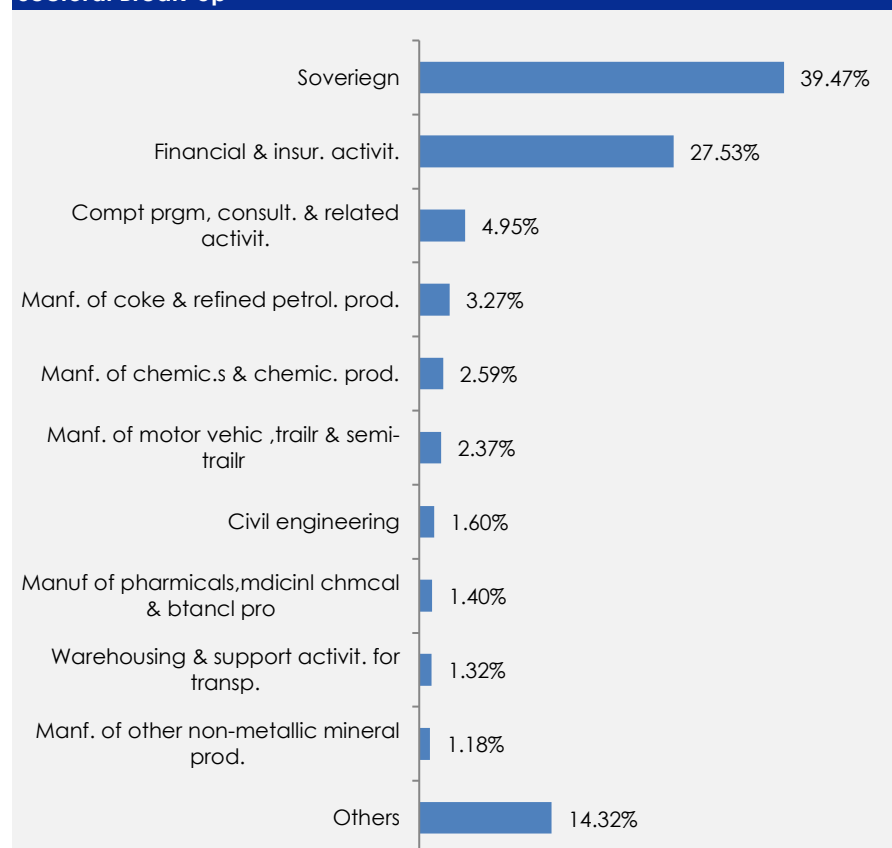
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	40.68%
HDFC Bank Ltd.	3.73%
ICICI Bank Ltd.	3.59%
Infosys Ltd.	3.34%
Reliance Industries Ltd.	3.27%
Axis Bank Ltd.	1.86%
Larsen & Toubro Ltd.	1.60%
State Bank of India	1.60%
Housing Development Finance Corporation Ltd.	1.26%
Hindustan Unilever Ltd.	1.02%
ITC Ltd.	0.98%
Others	18.43%
Government Securities	39.04%
07.54% GOI 2024	6.00%
07.26% GOI 2032	5.27%
07.41% GOI 2036	4.58%
07.10% GOI 2029	2.90%
07.62% Madhya Pradesh SDL 2026	2.66%
06.99% GOI 2051	2.23%
07.39% Maharashtra SDL 2026	2.03%
07.38% Madhya Pradesh SDL 2026	1.88%
07.86% Haryana SDL 2032	1.64%
07.36% GOI 2052	1.61%
Others	8.24%
Corporate Bonds	9.59%
NABARD	2.17%
Indiabulls Housing Finance Ltd.	2.03%
HDFC Bank Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.32%
Indian Railway Finance Corporation Ltd.	0.87%
NABARD	0.80%
NABARD	0.50%
Reliance Capital Ltd.	0.47%
Piramal Capital & Housing Finance Ltd.	0.08%
Cash and Money Markets	10.69%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

Investment Objective: To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is High

NAV as on December 31,2022:	32.6118
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.58%	12.83%	3.93%	13.76%	13.06%	9.53%
Benchmark**	-2.50%	12.05%	4.15%	11.26%	12.58%	9.74%

* 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.

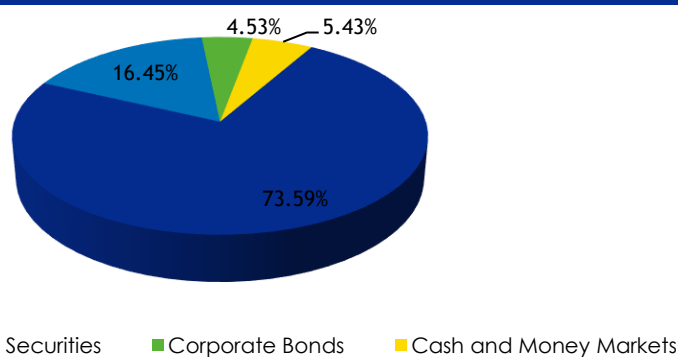
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	114.83
Debt	41.23
Total	156.05

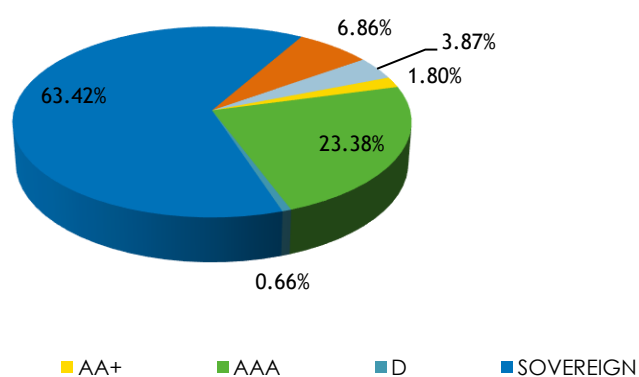
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.87

Asset Mix



Rating Profile

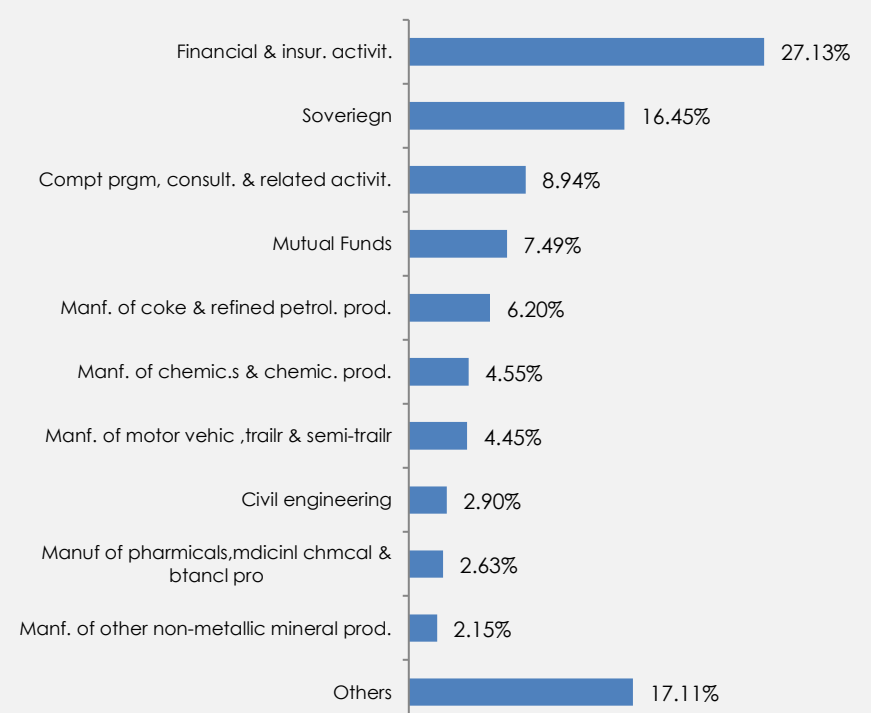


Security Name

Security Name	Net Asset (%)
Equities	73.59%
Reliance Industries Ltd.	6.20%
Infosys Ltd.	6.05%
HDFC Bank Ltd.	4.92%
ICICI Bank Ltd.	4.80%
Kotak Mahindra Mutual Fund	4.45%
Nippon India Mutual Fund	3.04%
Larsen & Toubro Ltd.	2.90%
Axis Bank Ltd.	2.47%
Housing Development Finance Corporation Ltd.	2.37%
State Bank of India	2.18%
Others	34.21%
Government Securities	16.45%
07.54% GOI 2024	2.51%
07.26% GOI 2032	2.30%
07.41% GOI 2036	1.93%
07.10% GOI 2029	1.25%
07.62% Madhya Pradesh SDL 2026	1.10%
06.99% GOI 2051	0.98%
07.38% Madhya Pradesh SDL 2026	0.96%
07.86% Haryana SDL 2032	0.93%
07.39% Maharashtra SDL 2026	0.76%
07.36% GOI 2052	0.70%
Others	3.03%
Corporate Bonds	4.53%
Indiabulls Housing Finance Ltd.	0.97%
NABARD	0.88%
HDFC Bank Ltd.	0.58%
Indian Railway Finance Corporation Ltd.	0.49%
Adani Ports and Special Economic Zone Ltd.	0.47%
Indian Railway Finance Corporation Ltd.	0.38%
NABARD	0.32%
NABARD	0.24%
Reliance Capital Ltd.	0.17%
Piramal Capital & Housing Finance Ltd.	0.03%
Cash and Money Markets	5.43%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	40.6627
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.45%	15.78%	4.47%	17.16%	15.34%	11.41%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	10.01%

* 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.

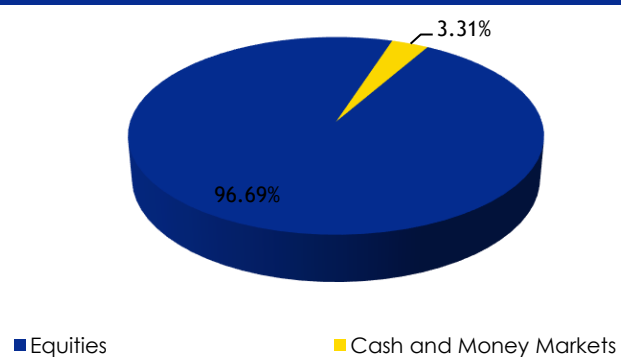
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	680.80
Debt	23.31
Total	704.10

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

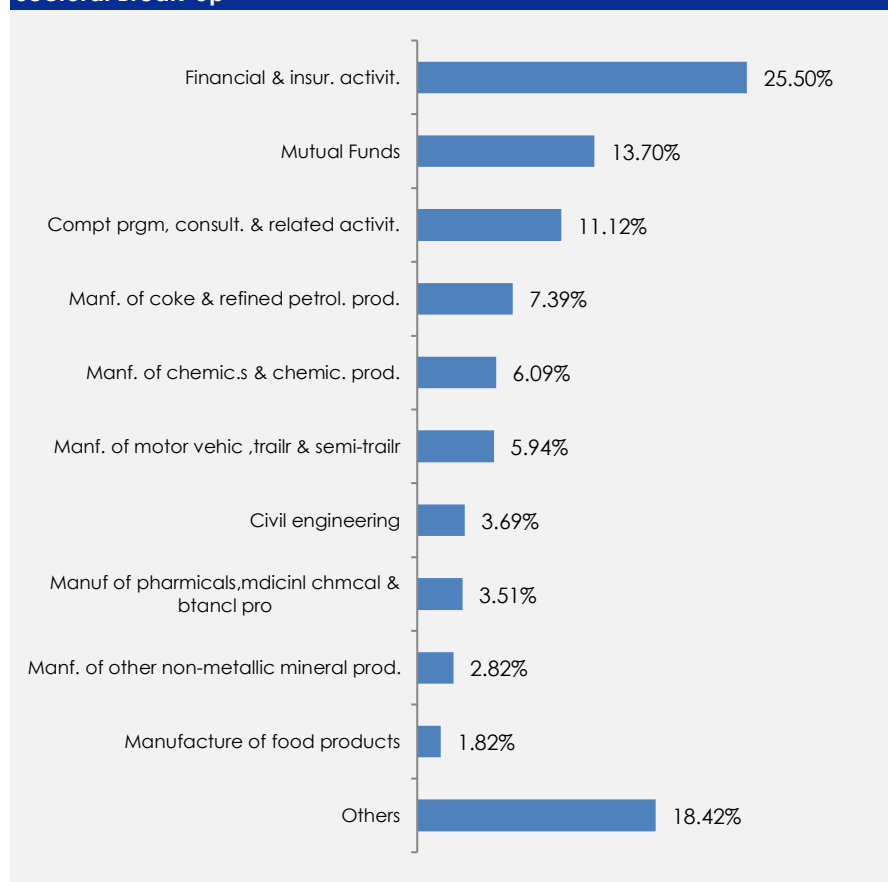
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.69%
Kotak Mahindra Mutual Fund	9.66%
Infosys Ltd.	7.99%
Reliance Industries Ltd.	7.39%
ICICI Bank Ltd.	5.95%
HDFC Bank Ltd.	5.50%
Larsen & Toubro Ltd.	3.69%
Housing Development Finance Corporation Ltd.	3.07%
Axis Bank Ltd.	2.94%
Nippon India Mutual Fund	2.61%
State Bank of India	2.58%
Others	45.31%
Cash and Money Markets	3.31%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	33.6287
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.21%	16.30%	5.83%	16.27%	14.99%	9.79%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	10.01%

* 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.

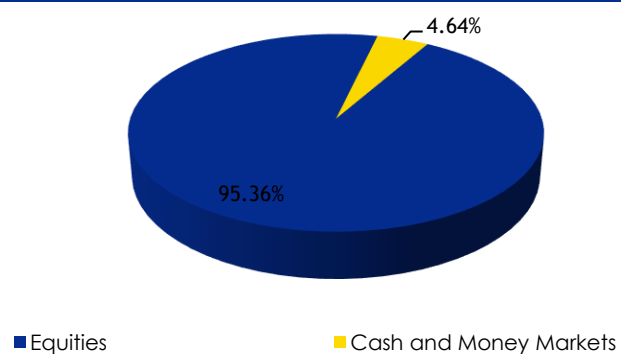
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	71.25
Debt	3.49
Total	74.74

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

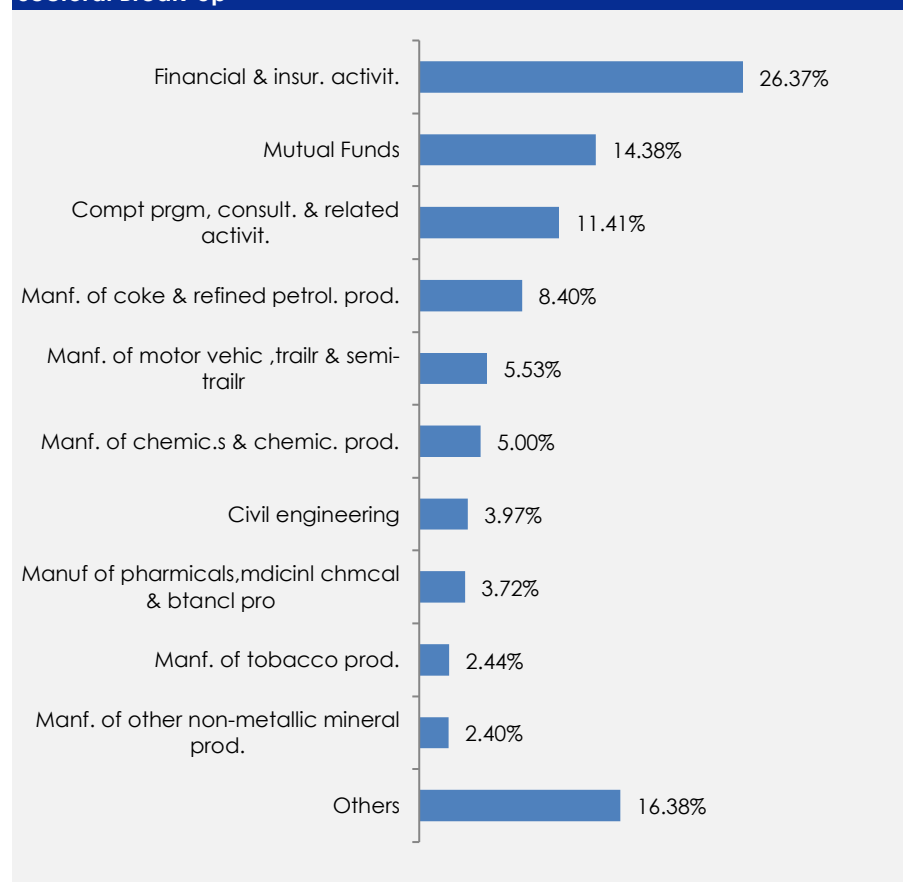
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.36%
Kotak Mahindra Mutual Fund	10.05%
Reliance Industries Ltd.	8.10%
Infosys Ltd.	7.97%
ICICI Bank Ltd.	5.82%
HDFC Bank Ltd.	5.14%
Housing Development Finance Corporation Ltd.	4.39%
Larsen & Toubro Ltd.	3.97%
Nippon India Mutual Fund	3.01%
Hindustan Unilever Ltd.	2.99%
Axis Bank Ltd.	2.90%
Others	41.02%
Cash and Money Markets	4.64%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	20.6685
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	0.47%	2.45%	4.11%	3.57%	3.77%	6.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

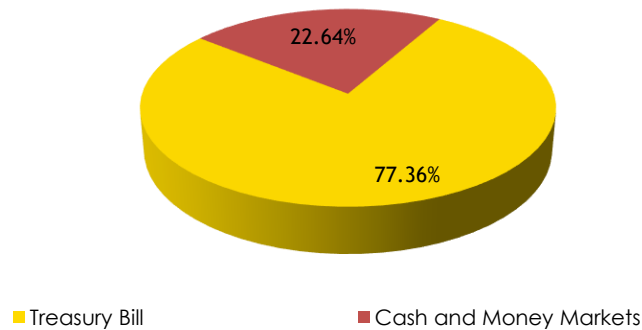
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	174.79
Total	174.79

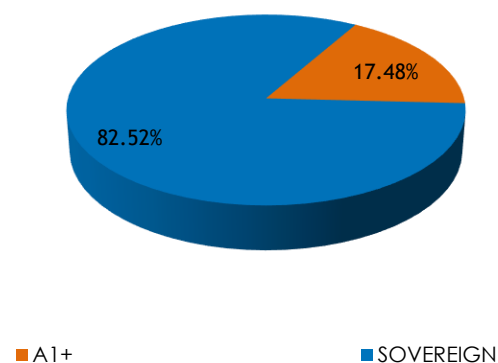
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.29

Asset Mix

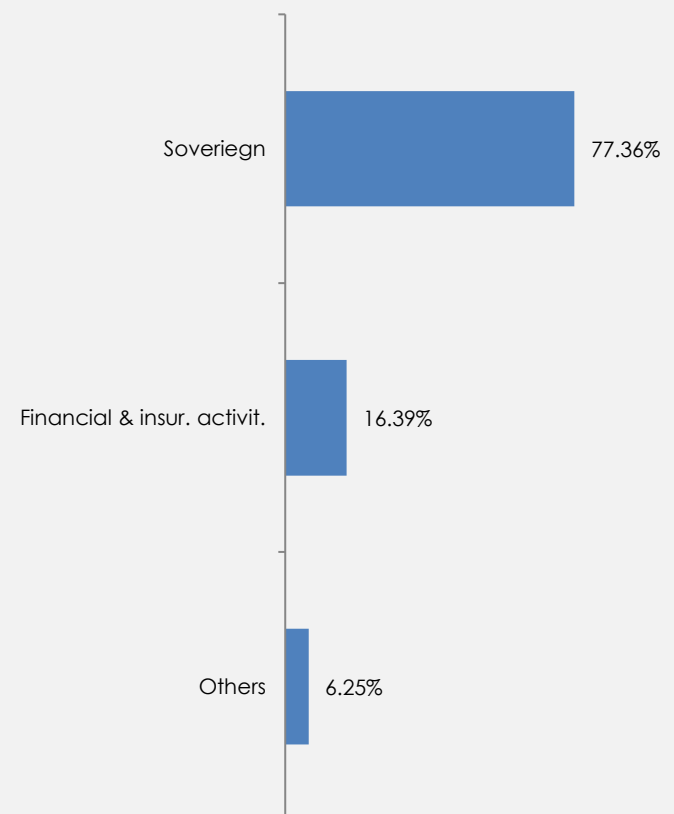


Rating Profile



Security Name

Security Name	Net Asset (%)
Treasury Bill	77.36%
182 Days Treasury Bill 2023	22.49%
364 Days Treasury Bill 2023	16.62%
364 Days Treasury Bill 2023	11.40%
364 Days Treasury Bill 2023	11.36%
182 Days Treasury Bill 2023	5.55%
182 Days Treasury Bill 2023	5.48%
364 Days Treasury Bill 2023	2.62%
182 Days Treasury Bill 2023	1.84%
Cash and Money Markets	22.64%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	34.1870
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.37%	4.99%	1.77%	4.30%	6.88%	7.69%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	8.00%

* 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.

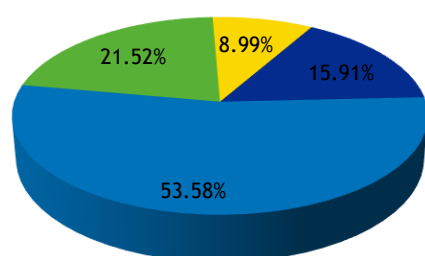
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.91
Debt	10.10
Total	12.01

Modified Duration[#]

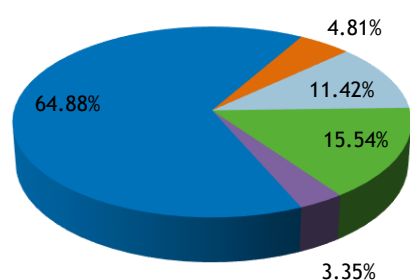
Security Type	Duration
Fixed Income Investments	5.15

Asset Mix



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

Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.91%
HDFC Bank Ltd.	1.42%
ICICI Bank Ltd.	1.40%
Infosys Ltd.	1.30%
Reliance Industries Ltd.	1.26%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.63%
State Bank of India	0.63%
Housing Development Finance Corporation Ltd.	0.48%
Hindustan Unilever Ltd.	0.40%
Ultratech Cement Ltd.	0.40%
Others	7.26%
Government Securities	53.58%
07.54% GOI 2024	8.58%
07.26% GOI 2032	7.63%
07.41% GOI 2036	6.49%
07.62% Madhya Pradesh SDL 2026	4.79%
07.10% GOI 2029	4.12%
07.38% Madhya Pradesh SDL 2026	4.00%
06.99% GOI 2051	3.25%
07.36% GOI 2052	2.22%
07.39% Maharashtra SDL 2026	2%
7.81% Haryana SDL 2032	1.95%
Others	8.55%
Corporate Bonds	21.52%
Indiabulls Housing Finance Ltd.	8.44%
NABARD	3.50%
Reliance Capital Ltd.	2.77%
HDFC Bank Ltd.	1.69%
Indian Railway Finance Corporation Ltd.	1.67%
NABARD	1.67%
Piramal Capital & Housing Finance Ltd.	0.99%
NABARD	0.79%
NTPC Ltd.	0.00%
Cash and Money Markets	8.99%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Sovereign	53.58%
Financial & insur. activit.	31.39%
Compt prgm, consult. & related activit.	1.92%
Manf. of coke & refined petrol. prod.	1.26%
Manf. of chemic.s & chemic. prod.	1.02%
Manf. of motor vehic ,trailr & semi-trailr	0.93%
Civil engineering	0.63%
Manuf of pharmaceuticals,mdicini chmcal & brancl pro	0.54%
Manf. of other non-metallic mineral prod.	0.48%
Manf. of tobacco prod.	0.38%
Others	7.87%

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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	28.2371
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.35%	5.20%	2.05%	5.09%	7.52%	7.21%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	7.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

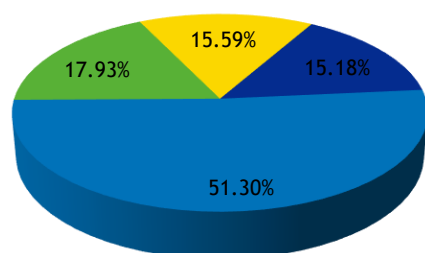
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.28
Debt	12.75
Total	15.03

Modified Duration[#]

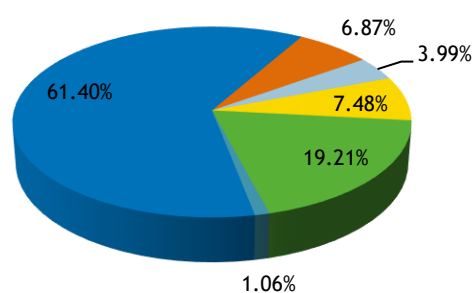
Security Type	Duration
Fixed Income Investments	4.95

Asset Mix



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

Rating Profile

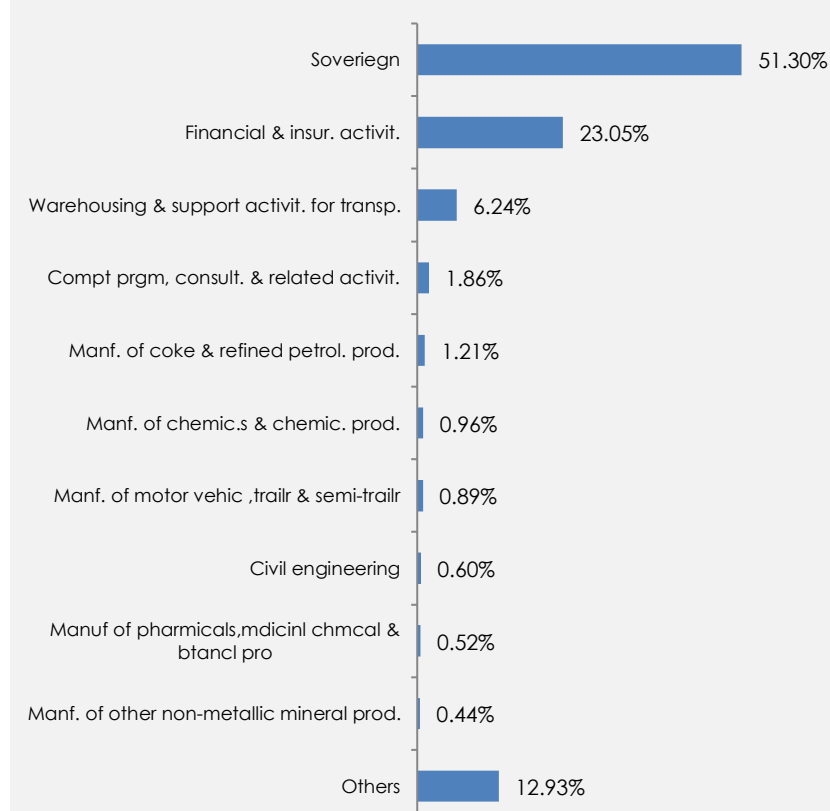


■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.18%
HDFC Bank Ltd.	1.36%
ICICI Bank Ltd.	1.33%
Infosys Ltd.	1.28%
Reliance Industries Ltd.	1.21%
Axis Bank Ltd.	0.69%
Larsen & Toubro Ltd.	0.60%
State Bank of India	0.60%
Housing Development Finance Corporation Ltd.	0.46%
Hindustan Unilever Ltd.	0.37%
Ultratech Cement Ltd.	0.37%
Others	6.91%
Government Securities	51.30%
07.54% GOI 2024	8.68%
07.26% GOI 2032	7.78%
07.41% GOI 2036	6.58%
07.10% GOI 2029	4.21%
07.62% Madhya Pradesh SDL 2026	3.76%
07.86% Haryana SDL 2032	3.33%
06.99% GOI 2051	3.32%
07.36% GOI 2052	2.24%
07.96% Maharashtra SDL 2026	1.90%
7.81% Haryana SDL 2032	1.89%
Others	7.61%
Corporate Bonds	17.93%
Adani Ports and Special Economic Zone Ltd.	6.24%
NABARD	3.50%
Indiabulls Housing Finance Ltd.	2.70%
HDFC Bank Ltd.	2.02%
NABARD	1.33%
Reliance Capital Ltd.	0.88%
NABARD	0.63%
Piramal Capital & Housing Finance Ltd.	0.63%
Cash and Money Markets	15.59%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

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

NAV as on December 31,2022:	71.9102
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.20%	7.53%	2.03%	7.59%	9.19%	10.85%
Benchmark**	-0.93%	7.78%	3.48%	6.96%	9.39%	9.86%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

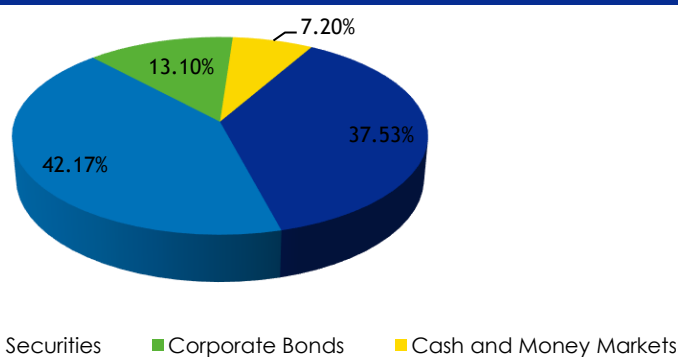
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.37
Debt	28.93
Total	46.30

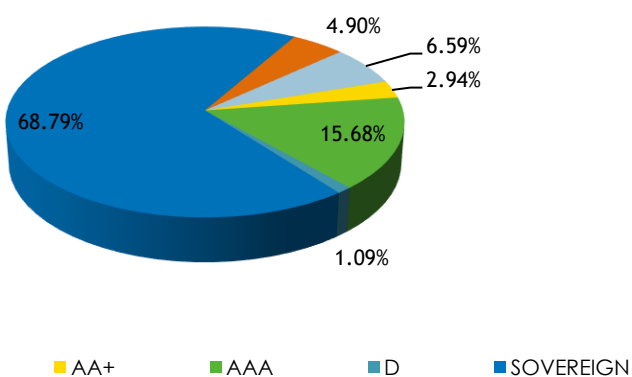
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.11

Asset Mix



Rating Profile

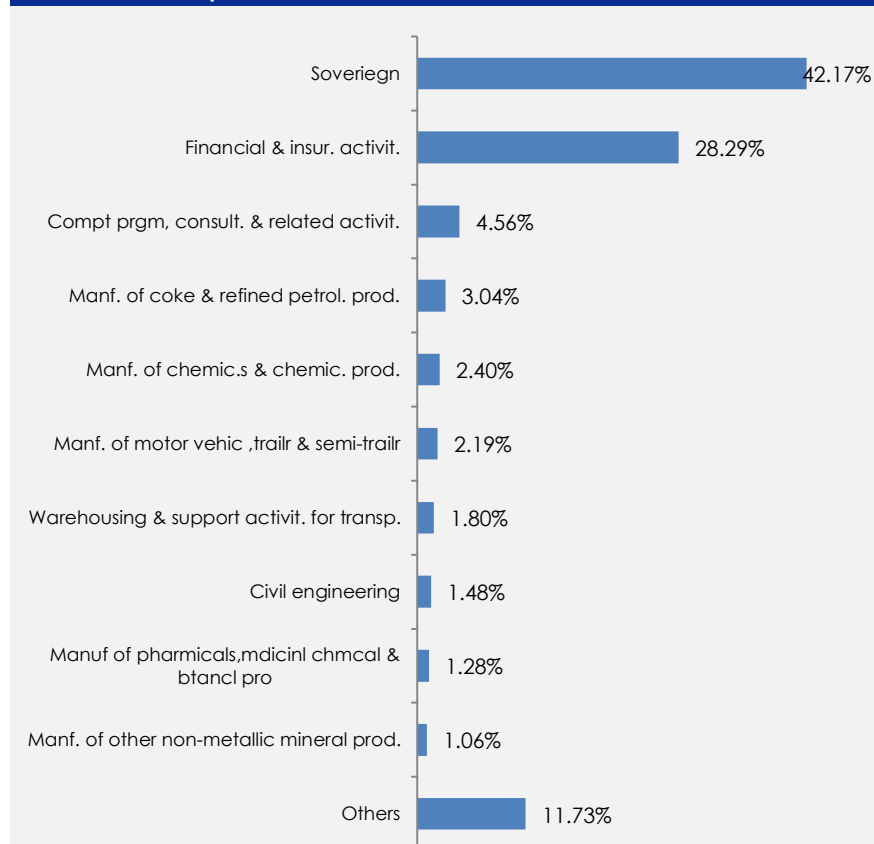


Security Name

Net Asset (%)

Equities	37.53%
HDFC Bank Ltd.	3.41%
ICICI Bank Ltd.	3.31%
Infosys Ltd.	3.08%
Reliance Industries Ltd.	3.04%
Axis Bank Ltd.	1.72%
Larsen & Toubro Ltd.	1.48%
State Bank of India	1.48%
Housing Development Finance Corporation Ltd.	1.17%
Hindustan Unilever Ltd.	0.94%
ITC Ltd.	0.91%
Others	16.99%
Government Securities	42.17%
07.54% GOI 2024	6.56%
07.26% GOI 2032	5.98%
07.41% GOI 2036	5.01%
07.10% GOI 2029	3.29%
07.62% Madhya Pradesh SDL 2026	2.96%
06.99% GOI 2051	2.56%
7.16% GOI 2023	1.95%
07.39% Maharashtra SDL 2026	1.90%
07.38% Madhya Pradesh SDL 2026	1.84%
07.36% GOI 2052	1.79%
Others	8.33%
Corporate Bonds	13.10%
Indiabulls Housing Finance Ltd.	3.94%
NABARD	2.50%
Adani Ports and Special Economic Zone Ltd.	1.80%
HDFC Bank Ltd.	1.53%
Indian Railway Finance Corporation Ltd.	1.08%
NABARD	0.87%
Reliance Capital Ltd.	0.67%
NABARD	0.61%
Piramal Capital & Housing Finance Ltd.	0.10%
Cash and Money Markets	7.20%
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 Fund Index and NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	50.7976
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.86%	10.24%	3.05%	10.41%	10.98%	10.12%
Benchmark**	-1.72%	9.92%	3.88%	9.15%	11.08%	10.41%

* 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.

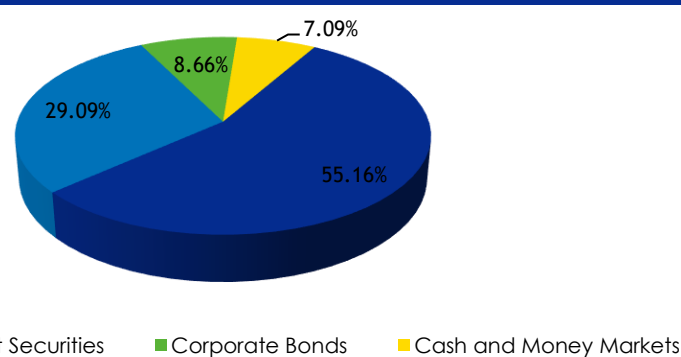
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.07
Debt	19.57
Total	43.64

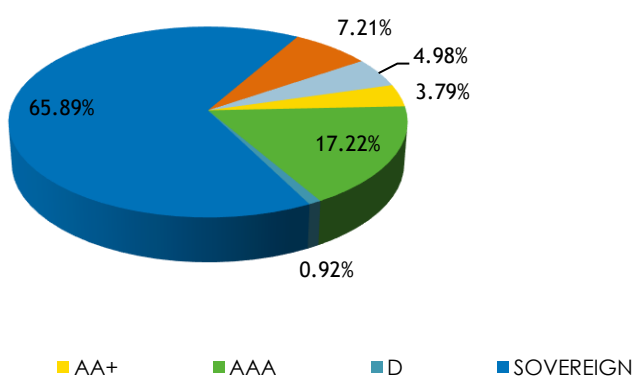
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.12

Asset Mix



Rating Profile

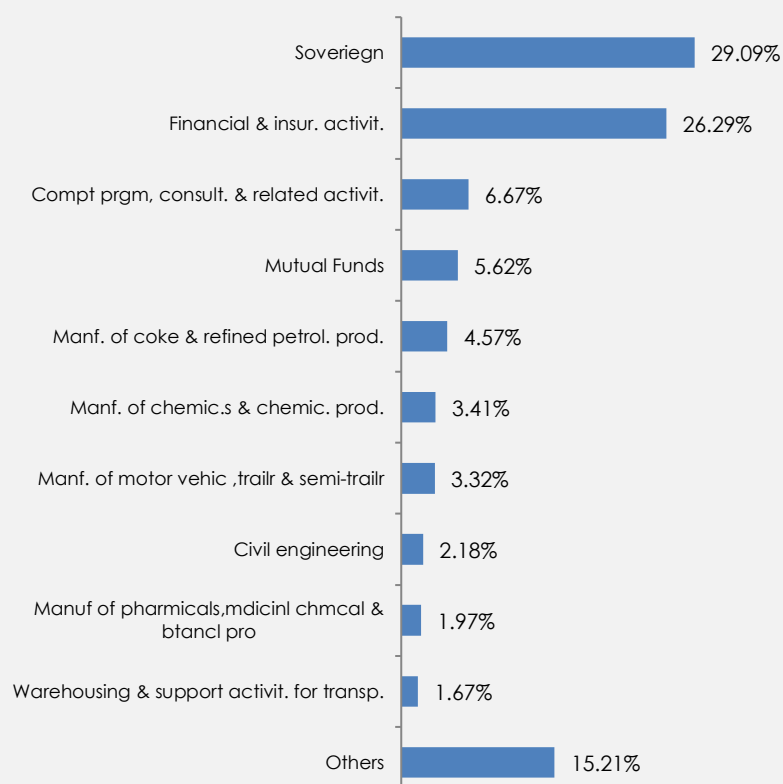


Security Name

Net Asset (%)

Equities	55.16%
Reliance Industries Ltd.	4.57%
Infosys Ltd.	4.53%
HDFC Bank Ltd.	3.70%
ICICI Bank Ltd.	3.60%
Kotak Mahindra Mutual Fund	3.35%
Nippon India Mutual Fund	2.27%
Larsen & Toubro Ltd.	2.18%
Axis Bank Ltd.	1.85%
Housing Development Finance Corporation Ltd.	1.75%
State Bank of India	1.63%
Others	25.73%
Government Securities	29.09%
07.54% GOI 2024	4.57%
07.26% GOI 2032	4.08%
07.41% GOI 2036	3.48%
07.62% Madhya Pradesh SDL 2026	2.36%
07.10% GOI 2029	2.24%
07.86% Haryana SDL 2032	1.96%
07.38% Madhya Pradesh SDL 2026	1.90%
06.99% GOI 2051	1.75%
07.96% Maharashtra SDL 2026	1.31%
07.37% Tamil Nadu SDL 2026	1.28%
Others	4.16%
Corporate Bonds	8.66%
Indiabulls Housing Finance Ltd.	2.09%
Adani Ports and Special Economic Zone Ltd.	1.67%
HDFC Bank Ltd.	1.16%
NABARD	0.96%
NABARD	0.92%
Indian Railway Finance Corporation Ltd.	0.69%
NABARD	0.65%
Reliance Capital Ltd.	0.41%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	7.09%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	38.6674
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.21%	16.74%	6.60%	16.92%	15.51%	9.50%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	9.14%

* 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.

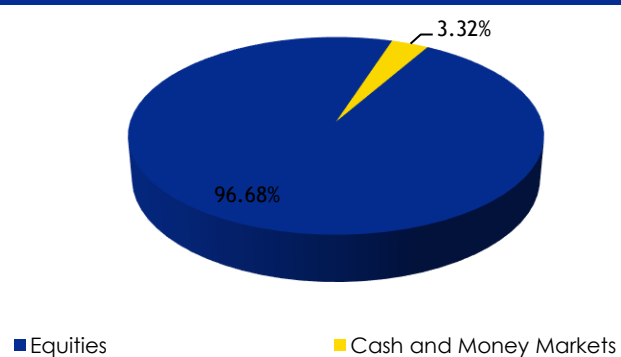
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	116.56
Debt	3.96
Total	120.52

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

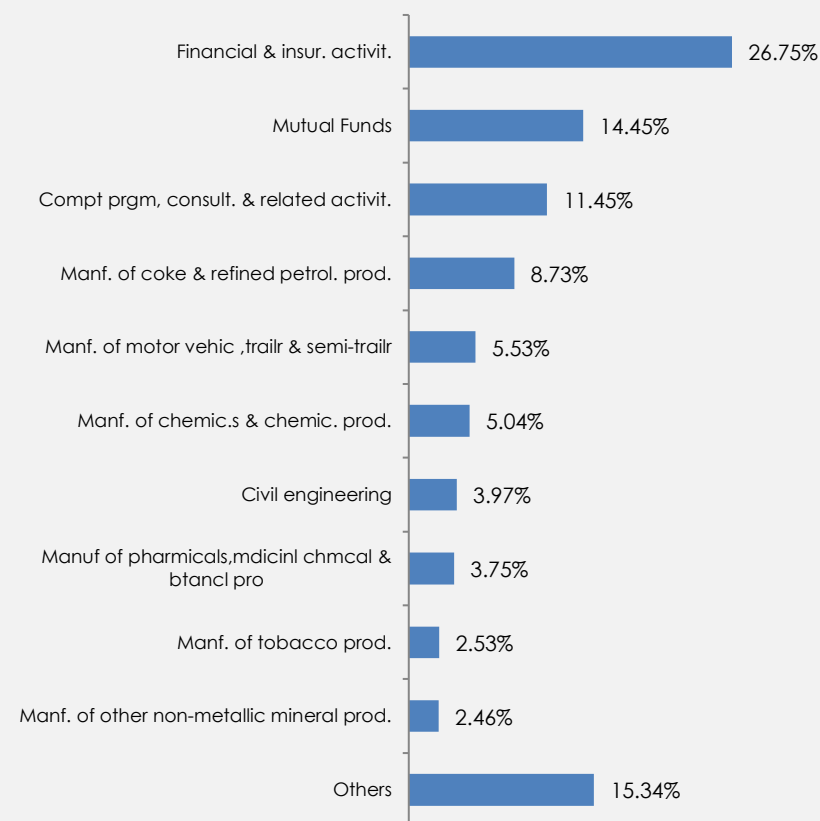


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.68%
Kotak Mahindra Mutual Fund	10.07%
Reliance Industries Ltd.	8.42%
Infosys Ltd.	7.98%
ICICI Bank Ltd.	5.86%
HDFC Bank Ltd.	5.14%
Housing Development Finance Corporation Ltd.	4.56%
Larsen & Toubro Ltd.	3.97%
Hindustan Unilever Ltd.	3.01%
Nippon India Mutual Fund	3.00%
Axis Bank Ltd.	2.92%
Others	41.75%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	3.32%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	22.0219
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.49%	16.31%	-0.24%	24.00%	24.26%	6.29%
Benchmark**	-3.59%	13.69%	6.11%	19.94%	17.27%	3.21%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

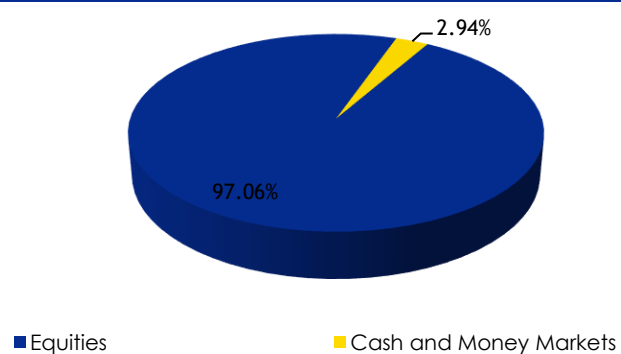
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.45
Debt	0.07
Total	2.53

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

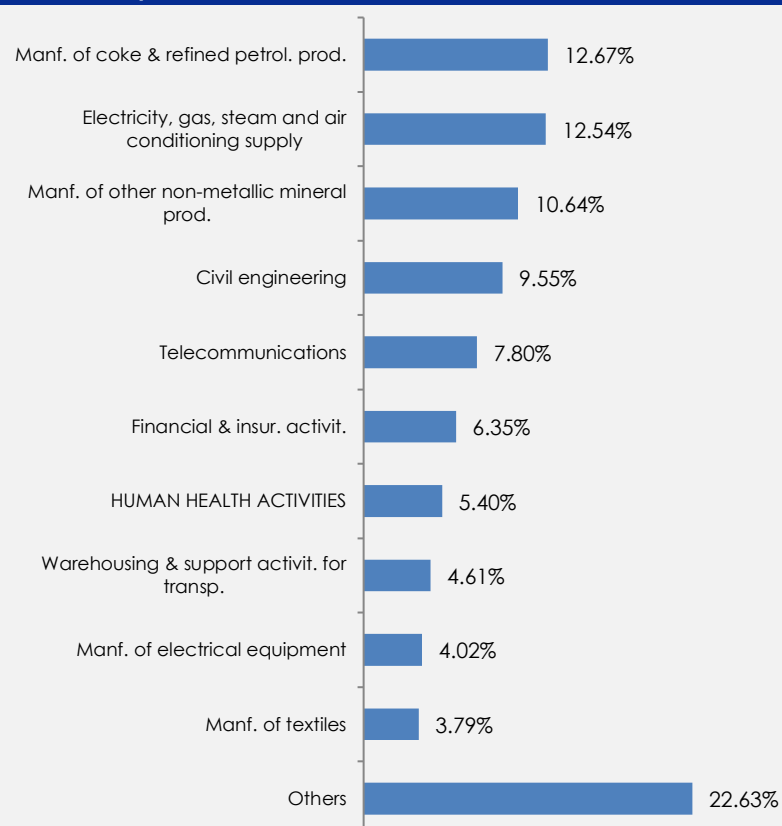


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.06%
Larsen & Toubro Ltd.	9.45%
Reliance Industries Ltd.	8.48%
Bharti Airtel Ltd.	7.80%
Ultratech Cement Ltd.	5.18%
NTPC Ltd.	5.15%
Grasim Industries Ltd.	3.79%
Power Grid Corporation of India Ltd.	3.72%
Adani Ports and Special Economic Zone Ltd.	3.44%
Apollo Hospitals Enterprise Ltd.	3.31%
Tata Power Co. Ltd.	2.70%
Others	44.04%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	2.94%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

**Benchmark for this fund is Nifty Infrastructure

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	21.8323
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.01%	28.97%	25.64%	34.23%	18.83%	6.22%
Benchmark**	-0.03%	25.02%	23.05%	31.64%	12.92%	0.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

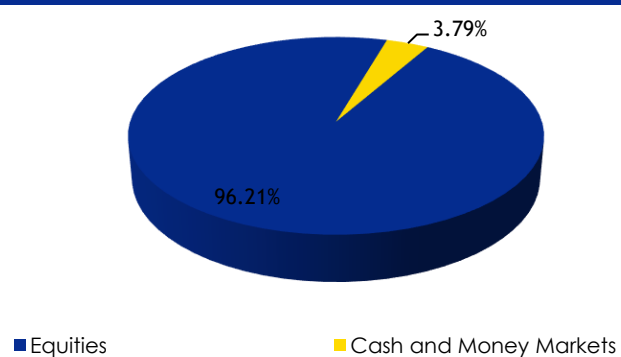
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.68
Debt	0.30
Total	7.98

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.21%
Kotak Mahindra Mutual Fund	10.74%
State Bank of India	9.86%
NTPC Ltd.	9.62%
Power Grid Corporation of India Ltd.	7.76%
Oil & Natural Gas Corpn Ltd.	6.14%
Coal India Ltd.	5.96%
Bharat Electronics Ltd.	5.14%
Bank of Baroda	3.71%
Hindustan Aeronautics Ltd.	3.45%
Bharat Petroleum Corporation Ltd.	3.38%
Others	30.45%
Cash and Money Markets	3.79%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	23.22%
Financial & insur. activit.	22.10%
Mutual Funds	10.74%
Manf. of coke & refined petrol. prod.	8.11%
Extrac. of crude petrol. & natural gas	6.95%
Mining of coal & lignite	5.96%
Manuf of compu, electronic and optcl prod	5.14%
Manf. of other transport equipment	3.86%
Warehousing & support activit. for transp.	2.17%
Food and beverage service activities	2.06%
Others	9.69%

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

**Benchmark for this fund is BSE PSU Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on December 31,2022:	22.8268
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.33%	4.71%	1.72%	5.09%	7.16%	6.59%
Benchmark**	-0.14%	5.66%	2.97%	4.70%	7.51%	8.27%

* 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	0.40
Debt	2.17
Total	2.58

Modified Duration[#]

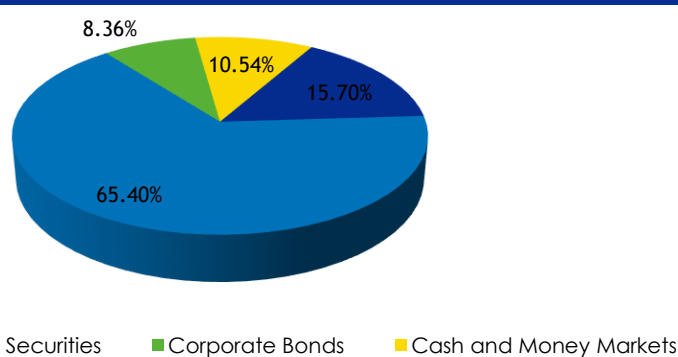
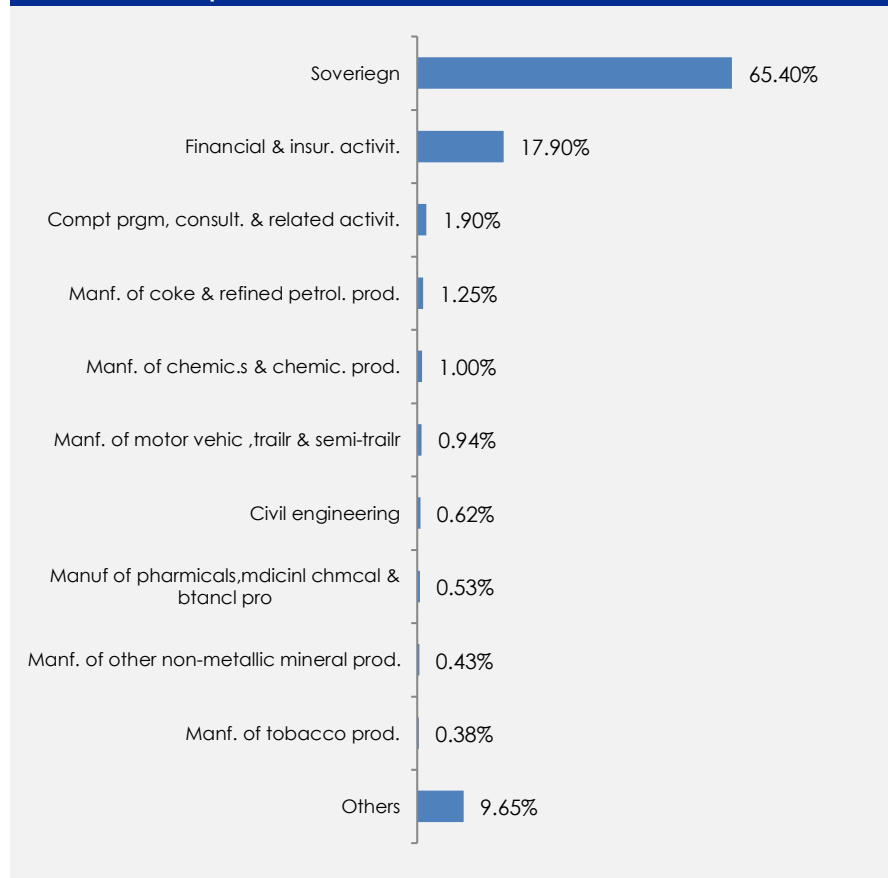
Security Type	Duration
Fixed Income Investments	5.26

Security Name

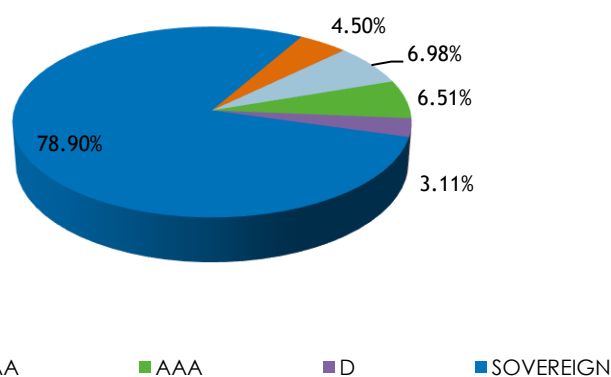
Net Asset (%)

Security Name	Net Asset (%)
Equities	15.70%
HDFC Bank Ltd.	1.38%
ICICI Bank Ltd.	1.38%
Infosys Ltd.	1.29%
Reliance Industries Ltd.	1.25%
Axis Bank Ltd.	0.72%
Larsen & Toubro Ltd.	0.62%
State Bank of India	0.62%
Housing Development Finance Corporation Ltd.	0.49%
Hindustan Unilever Ltd.	0.39%
ITC Ltd.	0.38%
Others	7.18%
Government Securities	65.40%
07.80% Tamilnadu SDL 2032	8.67%
07.54% GOI 2024	8.58%
07.26% GOI 2032	7.54%
07.41% GOI 2036	6.59%
07.38% Madhya Pradesh SDL 2026	5.44%
07.10% GOI 2029	4.22%
07.62% Madhya Pradesh SDL 2026	3.92%
07.24% Gujarat SDL 2026	3.48%
06.99% GOI 2051	3.28%
07.96% Maharashtra SDL 2026	2.38%
Others	11.30%
Corporate Bonds	8.36%
Indiabulls Housing Finance Ltd.	3.93%
Reliance Capital Ltd.	2.58%
Piramal Capital & Housing Finance Ltd.	1.85%
NTPC Ltd.	0.00%
Cash and Money Markets	10.54%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

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

NAV as on December 31,2022:	27.0613
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.16%	7.38%	2.06%	7.88%	9.37%	8.00%
Benchmark**	-0.93%	7.78%	3.48%	6.96%	9.39%	9.05%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.45
Debt	4.38
Total	6.82

Modified Duration[#]

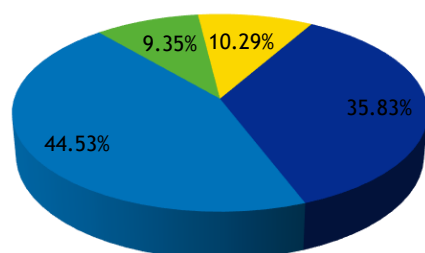
Security Type	Duration
Fixed Income Investments	5.11

Security Name

Net Asset (%)

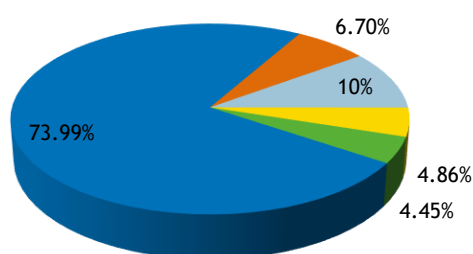
Security Name	Net Asset (%)
Equities	35.83%
HDFC Bank Ltd.	3.25%
ICICI Bank Ltd.	3.16%
Infosys Ltd.	2.94%
Reliance Industries Ltd.	2.90%
Axis Bank Ltd.	1.64%
Larsen & Toubro Ltd.	1.41%
State Bank of India	1.41%
Housing Development Finance Corporation Ltd.	1.12%
Hindustan Unilever Ltd.	0.90%
ITC Ltd.	0.87%
Others	16.23%
Government Securities	44.53%
07.54% GOI 2024	6.59%
07.26% GOI 2032	5.76%
07.80% Tamilnadu SDL 2032	5.06%
07.41% GOI 2036	4.98%
07.24% Gujarat SDL 2026	3.36%
07.10% GOI 2029	3.19%
07.62% Madhya Pradesh SDL 2026	2.81%
06.99% GOI 2051	2.45%
07.36% GOI 2052	1.74%
7.81% Haryana SDL 2032	1.49%
Others	7.10%
Corporate Bonds	9.35%
Indiabulls Housing Finance Ltd.	5.94%
Adani Ports and Special Economic Zone Ltd.	3.06%
Piramal Capital & Housing Finance Ltd.	0.35%
Cash and Money Markets	10.29%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

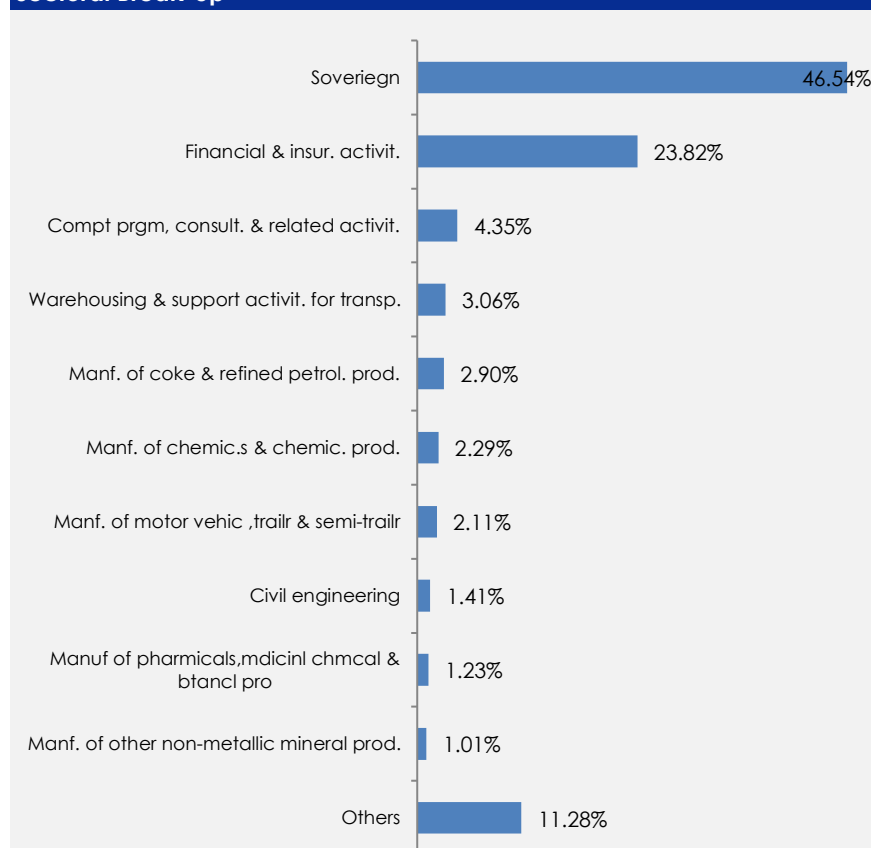


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on December 31,2022:	31.0050
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.84%	10.29%	2.99%	10.68%	11.11%	9.14%
Benchmark**	-1.72%	9.92%	3.88%	9.15%	11.08%	9.58%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.61
Debt	4.87
Total	10.47

Modified Duration[#]

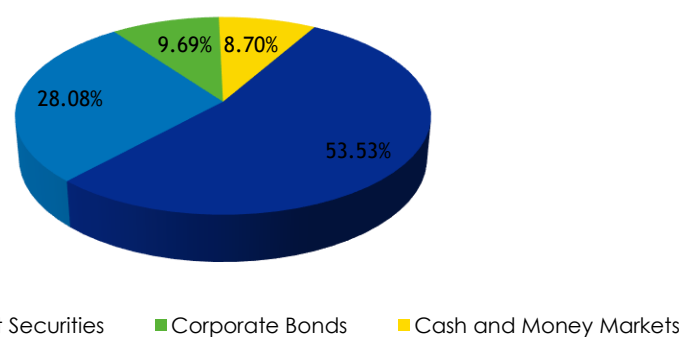
Security Type	Duration
Fixed Income Investments	4.80

Security Name

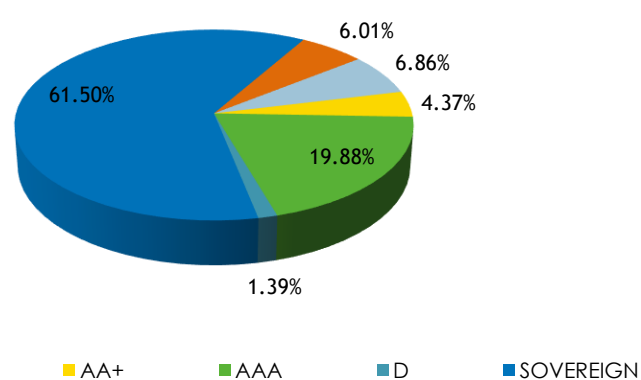
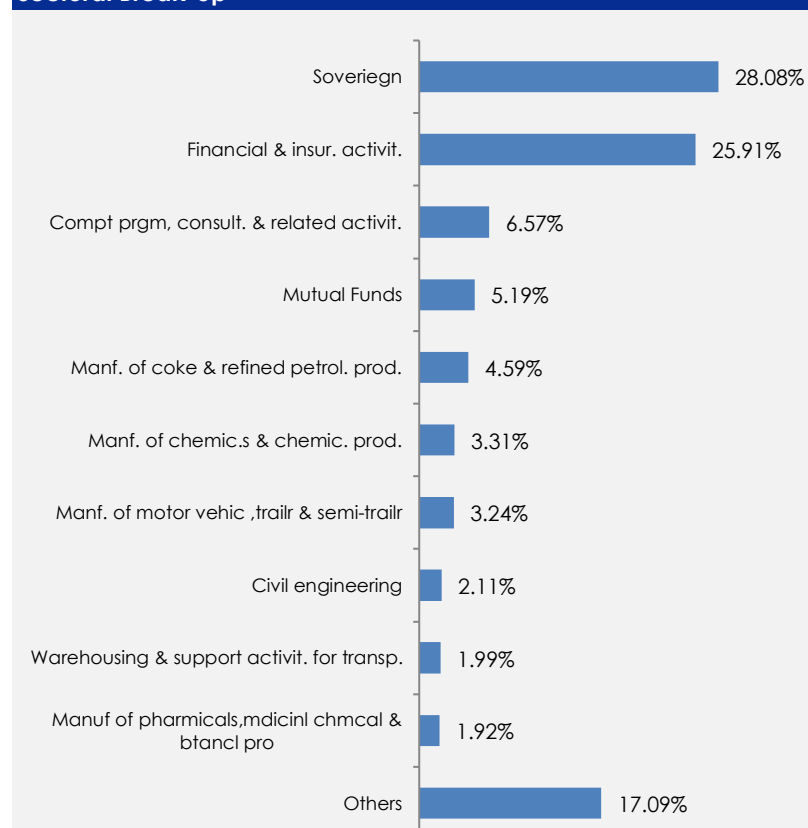
Net Asset (%)

Equities	53.53%
Reliance Industries Ltd.	4.59%
Infosys Ltd.	4.46%
HDFC Bank Ltd.	3.57%
ICICI Bank Ltd.	3.43%
Kotak Mahindra Mutual Fund	3.15%
Larsen & Toubro Ltd.	2.11%
Nippon India Mutual Fund	2.04%
Axis Bank Ltd.	1.80%
Housing Development Finance Corporation Ltd.	1.76%
State Bank of India	1.58%
Others	25.04%
Government Securities	28.08%
07.54% GOI 2024	4.51%
07.26% GOI 2032	4.04%
07.41% GOI 2036	3.53%
07.10% GOI 2029	2.17%
07.62% Madhya Pradesh SDL 2026	1.93%
06.99% GOI 2051	1.71%
07.39% Maharashtra SDL 2026	1.53%
07.80% Tamilnadu SDL 2032	1.45%
07.36% GOI 2052	1.23%
7.81% Haryana SDL 2032	0.97%
Others	5.01%
Corporate Bonds	9.69%
Indiabulls Housing Finance Ltd.	2.90%
NABARD	2.01%
Adani Ports and Special Economic Zone Ltd.	1.99%
HDFC Bank Ltd.	0.97%
NABARD	0.96%
Reliance Capital Ltd.	0.63%
Piramal Capital & Housing Finance Ltd.	0.23%
Cash and Money Markets	8.70%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

Investment Objective: The 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 December 31,2022:	37.2836
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.18%	16.64%	6.48%	16.74%	15.12%	10.71%
Benchmark**	-3.48%	14.73%	4.33%	13.79%	14.15%	10.44%

* 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.

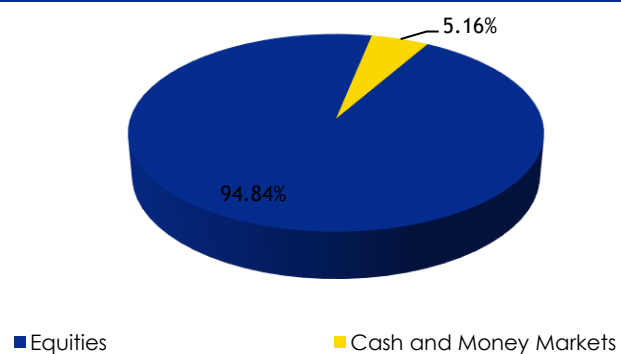
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.21
Debt	1.25
Total	24.46

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

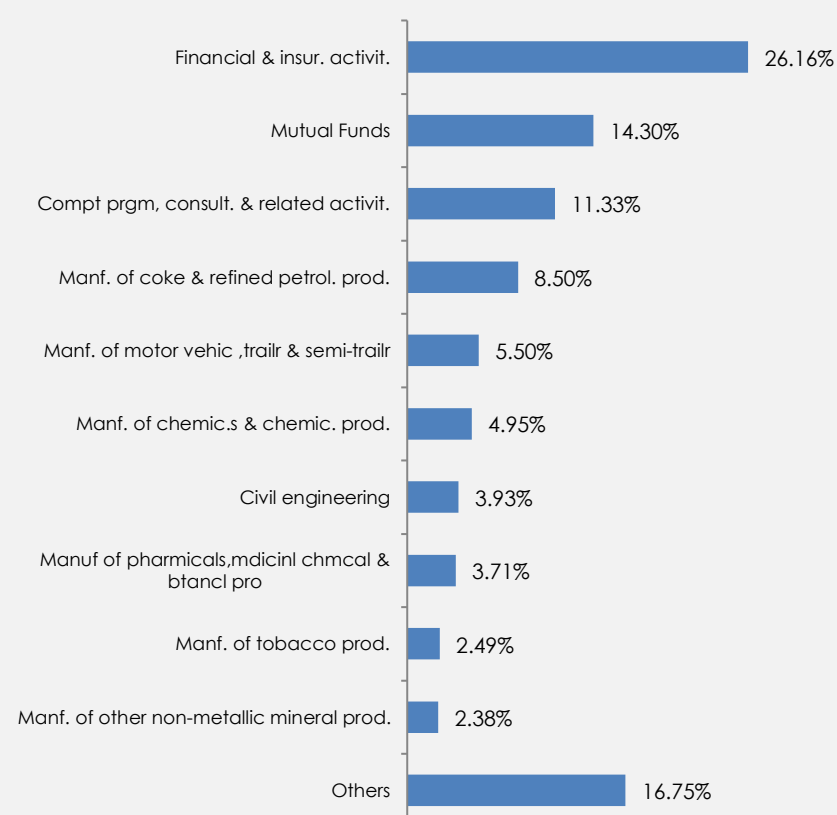


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.84%
Kotak Mahindra Mutual Fund	9.98%
Reliance Industries Ltd.	8.21%
Infosys Ltd.	7.91%
ICICI Bank Ltd.	5.80%
HDFC Bank Ltd.	5.09%
Housing Development Finance Corporation Ltd.	4.36%
Larsen & Toubro Ltd.	3.93%
Nippon India Mutual Fund	3.09%
Hindustan Unilever Ltd.	2.94%
Axis Bank Ltd.	2.89%
Others	40.64%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	5.16%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	8.69%
07.37% Tamil Nadu SDL 2026	2.73%
07.38% Madhya Pradesh SDL 2026	1.99%
07.36% GOI 2052	1.72%
07.38% GOI 2027	1.25%
7.58% Maharashtra SDL 2026	1.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.24%
Ultratech Cement Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.36%
Maruti Suzuki India Ltd.	0.35%
IndusInd Bank Ltd.	0.30%
NTPC Ltd.	0.29%
PI Industries Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.25%
Mahindra & Mahindra Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
United Spirits Ltd.	0.23%
Tata Consultancy Services Ltd.	0.22%
Bharti Airtel Ltd.	0.21%
Tech Mahindra Ltd.	0.21%
Asian Paints Ltd.	0.20%
HCL Technologies Ltd.	0.20%
Hindalco Industries Ltd.	0.20%
Tata Motors Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Britannia Industries Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Titan Company Ltd.	0.15%
Jubilant Foodworks Ltd	0.14%
Navin Fluorine International Ltd.	0.14%
PVR Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.13%
Page Industries Ltd.	0.13%
Kec International Ltd.	0.12%
Ashok Leyland Ltd	0.11%
Max Healthcare Institute Ltd.	0.11%
Grasim Industries Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.09%
Endurance Technologies Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	5.86%
7.81% Haryana SDL 2032	1.73%
07.24% Gujarat SDL 2026	1.33%
07.38% GOI 2027	1.15%
07.86% Haryana SDL 2032	0.75%
7.49% Gujarat SDL 2026	0.55%
7.58% Maharashtra SDL 2026	0.35%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.15%
ITC Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.35%
Maruti Suzuki India Ltd.	0.34%
IndusInd Bank Ltd.	0.32%
NTPC Ltd.	0.29%
PI Industries Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.24%
Mahindra & Mahindra Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
United Spirits Ltd.	0.23%
HCL Technologies Ltd.	0.22%
Tata Consultancy Services Ltd.	0.21%
Asian Paints Ltd.	0.20%
Bharti Airtel Ltd.	0.20%
Tata Motors Ltd.	0.20%
Tech Mahindra Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Titan Company Ltd.	0.19%
Britannia Industries Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
PVR Ltd.	0.15%
Navin Fluorine International Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.13%
Jubilant Foodworks Ltd	0.13%
Page Industries Ltd.	0.13%
Ashok Leyland Ltd	0.11%
Kec International Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Endurance Technologies Ltd.	0.10%
Grasim Industries Ltd.	0.10%
Bata India Ltd.	0.09%
Tata Steel Ltd.	0.09%
Century Plyboards Ltd.	0.08%
Ambuja Cements Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	7.38%
7.81% Haryana SDL 2032	1.90%
07.24% Gujarat SDL 2026	1.19%
07.38% GOI 2027	1.13%
07.39% Maharashtra SDL 2026	1.12%
07.86% Haryana SDL 2032	1.07%
7.49% Gujarat SDL 2026	0.49%
7.58% Maharashtra SDL 2026	0.26%
07.38% Madhya Pradesh SDL 2026	0.22%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.57%
ITC Ltd.	0.87%
Sun Pharmaceuticals Industries Ltd.	0.82%
Maruti Suzuki India Ltd.	0.80%
IndusInd Bank Ltd.	0.70%
NTPC Ltd.	0.67%
PI Industries Ltd.	0.63%
Mahindra & Mahindra Ltd.	0.58%
SBI Life Insurance Company Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.56%
Bajaj Finance Ltd.	0.55%
United Spirits Ltd.	0.52%
Bharti Airtel Ltd.	0.49%
Tata Consultancy Services Ltd.	0.49%
Asian Paints Ltd.	0.47%
Tata Motors Ltd.	0.47%
Tech Mahindra Ltd.	0.47%
HCL Technologies Ltd.	0.46%
Bajaj Finance Ltd.	0.43%
Titan Company Ltd.	0.43%
Britannia Industries Ltd.	0.40%
Brigade Enterprises Ltd.	0.38%
Bharat Electronics Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
PVR Ltd.	0.33%
Navin Fluorine International Ltd.	0.32%
Dr Reddys Laboratories Ltd.	0.30%
Jubilant Foodworks Ltd	0.30%
Page Industries Ltd.	0.30%
Kec International Ltd.	0.27%
Ashok Leyland Ltd	0.25%
Max Healthcare Institute Ltd.	0.25%
Grasim Industries Ltd.	0.23%
Endurance Technologies Ltd.	0.22%
Tata Steel Ltd.	0.22%
Bata India Ltd.	0.20%
Ambuja Cements Ltd.	0.17%
Century Plyboards Ltd.	0.17%
Avenue Supermarts Ltd.	0.14%
Cipla Ltd.	0.13%
VIP Industries Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	10.03%
7.81% Haryana SDL 2032	1.50%
07.37% Tamil Nadu SDL 2026	1.50%
07.86% Haryana SDL 2032	1.37%
07.38% Madhya Pradesh SDL 2026	1.37%
07.24% Gujarat SDL 2026	0.97%
07.38% GOI 2027	0.89%
07.84% Tamil Nadu SDL 2026	0.89%
7.49% Gujarat SDL 2026	0.65%
07.80% Tamilnadu SDL 2032	0.56%
7.58% Maharashtra SDL 2026	0.33%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.42%
Hindustan Unilever Ltd.	1.95%
Ultratech Cement Ltd.	1.95%
Sun Pharmaceuticals Industries Ltd.	1.71%
Maruti Suzuki India Ltd.	1.68%
Mahindra & Mahindra Ltd.	1.37%
NTPC Ltd.	1.36%
Bajaj Finance Ltd.	1.19%
ITC Ltd.	1.16%
SBI Life Insurance Company Ltd.	1.16%
PI Industries Ltd.	1.15%
United Spirits Ltd.	1.08%
Bharti Airtel Ltd.	1.07%
Tata Consultancy Services Ltd.	1.06%
HCL Technologies Ltd.	1.05%
Tata Motors Ltd.	1.01%
Asian Paints Ltd.	0.98%
Bajaj Finance Ltd.	0.91%
Tech Mahindra Ltd.	0.90%
Titan Company Ltd.	0.88%
Britannia Industries Ltd.	0.83%
IndusInd Bank Ltd.	0.81%
Bharat Electronics Ltd.	0.77%
Hindalco Industries Ltd.	0.77%
Brigade Enterprises Ltd.	0.76%
Navin Fluorine International Ltd.	0.67%
Dr Reddys Laboratories Ltd.	0.63%
Page Industries Ltd.	0.63%
Jubilant Foodworks Ltd	0.56%
Tata Steel Ltd.	0.56%
Ashok Leyland Ltd	0.53%
Max Healthcare Institute Ltd.	0.53%
Grasim Industries Ltd.	0.50%
Kotak Mahindra Bank Ltd.	0.50%
Bata India Ltd.	0.43%
Endurance Technologies Ltd.	0.43%
Century Plyboards Ltd.	0.36%
Ambuja Cements Ltd.	0.35%
Cipla Ltd.	0.29%
HDFC Life Insurance Co. Ltd.	0.21%
Kec International Ltd.	0.20%
Larsen & Toubro Infotech Ltd.	0.16%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.09%
Voltas Ltd.	0.09%
Eicher Motors Ltd.	0.04%
Government Securities	2.58%
07.37% Tamil Nadu SDL 2026	0.60%
07.86% Haryana SDL 2032	0.42%
07.38% GOI 2027	0.35%
07.39% Maharashtra SDL 2026	0.35%
07.84% Tamil Nadu SDL 2026	0.34%
07.24% Gujarat SDL 2026	0.30%
7.49% Gujarat SDL 2026	0.15%
7.58% Maharashtra SDL 2026	0.07%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.83%
Hindustan Unilever Ltd.	2.50%
Ultratech Cement Ltd.	2.38%
Sun Pharmaceuticals Industries Ltd.	2.24%
Maruti Suzuki India Ltd.	2.20%
NTPC Ltd.	1.80%
Mahindra & Mahindra Ltd.	1.78%
Bajaj Finance Ltd.	1.50%
ITC Ltd.	1.49%
SBI Life Insurance Company Ltd.	1.49%
PI Industries Ltd.	1.47%
Nippon India Mutual Fund	1.45%
United Spirits Ltd.	1.42%
Bharti Airtel Ltd.	1.31%
Tata Motors Ltd.	1.31%
Asian Paints Ltd.	1.29%
HCL Technologies Ltd.	1.25%
Bajaj Finance Ltd.	1.18%
Titan Company Ltd.	1.14%
Britannia Industries Ltd.	1.10%
Tech Mahindra Ltd.	1.10%
Hindalco Industries Ltd.	1.01%
Bharat Electronics Ltd.	1.00%
Brigade Enterprises Ltd.	0.99%
IndusInd Bank Ltd.	0.90%
Navin Fluorine International Ltd.	0.87%
Dr Reddys Laboratories Ltd.	0.83%
Page Industries Ltd.	0.83%
Tata Consultancy Services Ltd.	0.80%
Jubilant Foodworks Ltd	0.74%
Tata Steel Ltd.	0.73%
Ashok Leyland Ltd	0.69%
Max Healthcare Institute Ltd.	0.66%
Grasim Industries Ltd.	0.64%
Bata India Ltd.	0.56%
Endurance Technologies Ltd.	0.56%
Ambuja Cements Ltd.	0.46%
Century Plyboards Ltd.	0.44%
Cipla Ltd.	0.36%
HDFC Life Insurance Co. Ltd.	0.26%
Kec International Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.21%
Larsen & Toubro Infotech Ltd.	0.21%
Divis Laboratories Ltd.	0.13%
VIP Industries Ltd.	0.12%
Voltas Ltd.	0.12%
Eicher Motors Ltd.	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.30%
State Bank of India	2.54%
ITC Ltd.	2.50%
Ultratech Cement Ltd.	2.43%
Sun Pharmaceuticals Industries Ltd.	2.40%
Maruti Suzuki India Ltd.	2.20%
Mahindra & Mahindra Ltd.	1.77%
NTPC Ltd.	1.75%
Bharti Airtel Ltd.	1.71%
Tata Motors Ltd.	1.54%
SBI Life Insurance Company Ltd.	1.53%
Titan Company Ltd.	1.51%
Asian Paints Ltd.	1.49%
Bajaj Finance Ltd.	1.43%
HCL Technologies Ltd.	1.37%
Nippon India Mutual Fund	1.33%
Bajaj Finance Ltd.	1.19%
Tata Consultancy Services Ltd.	1.11%
Britannia Industries Ltd.	1.09%
Hindalco Industries Ltd.	1.02%
Grasim Industries Ltd.	0.98%
Tech Mahindra Ltd.	0.97%
IndusInd Bank Ltd.	0.90%
Dr Reddys Laboratories Ltd.	0.83%
Tata Steel Ltd.	0.83%
Tata Consumer Products Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.56%
Bajaj Auto Ltd.	0.53%
UPL Ltd.	0.53%
JSW Steel Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.38%
Cipla Ltd.	0.37%
Bharat Petroleum Corporation Ltd.	0.30%
Nestle India Ltd.	0.23%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.21%
Indian Oil Corporation Ltd.	3.10%
Gail (India) Ltd.	2.68%
Canara Bank Ltd.	2.42%
NHPC	2.24%
Container Corporation Of India Ltd.	2.16%
Indian Railway Catering and Tourism Corporation Ltd.	2.06%
Punjab National Bank	1.79%
Power Finance Corporation Ltd.	1.74%
Hindustan Petroleum Corporation Ltd.	1.59%
Steel Authority of India Ltd.	1.56%
Rural Electrification Corporation	1.54%
Beml Ltd.	1.53%
Bharat Heavy Electricals Ltd.	1.10%
Union Bank Of India Ltd.	0.98%
Gujarat Gas Co. Ltd.	0.88%
Oil India Ltd.	0.80%
National Mineral Development Corporation Ltd.	0.51%
NMDC Steel Ltd.	0.45%
Cochin Shipyard Ltd.	0.41%
Gujarat State Petronet Ltd.	0.39%
Beml Land Assets Ltd.	0.28%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	43.87%
Oil & Natural Gas Corpn Ltd.	2.67%
The Phoenix Mills Ltd.	2.65%
Ambuja Cements Ltd.	2.27%
Bharat Electronics Ltd.	2.23%
Indian Hotels Ltd.	2.11%
Max Healthcare Institute Ltd.	2.08%
Thermax Ltd.	2.08%
Transport Corporation of India	2.03%
Siemens Ltd.	1.99%
ABB India Ltd.	1.92%
Hindustan Aeronautics Ltd.	1.91%
Bharat Petroleum Corporation Ltd.	1.72%
Indian Oil Corporation Ltd.	1.69%
ACC Ltd.	1.62%
Shree Cement Ltd.	1.52%
SBI Life Insurance Company Ltd.	1.47%
Ashok Leyland Ltd	1.46%
IndusInd Bank Ltd.	1.28%
Container Corporation Of India Ltd.	1.18%
Axis Bank Ltd.	1.08%
ICICI Bank Ltd.	0.99%
Indian Railway Catering and Tourism Corporation Ltd.	0.98%
Gail (India) Ltd.	0.97%
Hindustan Petroleum Corporation Ltd.	0.75%
State Bank of India	0.61%
Cholamandalam Investment and Finance Company Ltd.	0.50%
APL Apollo Tubes Ltd.	0.30%
Punjab National Bank	0.29%
Prestige Estates Projects Ltd.	0.29%
Brigade Enterprises Ltd.	0.28%
Oberoi Realty Ltd.	0.28%
Tata Steel Ltd.	0.28%
Century Plyboards Ltd.	0.10%
Kec International Ltd.	0.10%
KNR Constructions Ltd.	0.10%
Bajaj Finance Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.36%
Hindustan Unilever Ltd.	1.97%
Ultratech Cement Ltd.	1.90%
Maruti Suzuki India Ltd.	1.73%
Sun Pharmaceuticals Industries Ltd.	1.72%
Mahindra & Mahindra Ltd.	1.42%
NTPC Ltd.	1.38%
Titan Company Ltd.	1.20%
Bajaj Finance Ltd.	1.18%
SBI Life Insurance Company Ltd.	1.17%
ITC Ltd.	1.17%
Bharti Airtel Ltd.	1.16%
PI Industries Ltd.	1.13%
United Spirits Ltd.	1.10%
Tata Motors Ltd.	1.05%
HCL Technologies Ltd.	1.00%
Asian Paints Ltd.	0.99%
Bajaj Finance Ltd.	0.92%
Tata Consultancy Services Ltd.	0.87%
Tech Mahindra Ltd.	0.86%
Nippon India Mutual Fund	0.86%
Britannia Industries Ltd.	0.84%
Hindalco Industries Ltd.	0.81%
Bharat Electronics Ltd.	0.78%
Brigade Enterprises Ltd.	0.78%
IndusInd Bank Ltd.	0.69%
Navin Fluorine International Ltd.	0.68%
Dr Reddys Laboratories Ltd.	0.64%
Page Industries Ltd.	0.64%
Jubilant Foodworks Ltd	0.60%
Tata Steel Ltd.	0.58%
Ashok Leyland Ltd	0.53%
Max Healthcare Institute Ltd.	0.52%
Grasim Industries Ltd.	0.51%
Bata India Ltd.	0.45%
Endurance Technologies Ltd.	0.45%
Ambuja Cements Ltd.	0.36%
Century Plyboards Ltd.	0.35%
Cipla Ltd.	0.28%
HDFC Life Insurance Co. Ltd.	0.21%
Kec International Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.16%
Larsen & Toubro Infotech Ltd.	0.16%
Divis Laboratories Ltd.	0.11%
VIP Industries Ltd.	0.10%
Voltas Ltd.	0.10%
Eicher Motors Ltd.	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	6.40%
7.81% Haryana SDL 2032	2.22%
07.38% GOI 2027	1.32%
07.39% Maharashtra SDL 2026	1.31%
07.86% Haryana SDL 2032	0.49%
07.84% Tamil Nadu SDL 2026	0.49%
07.80% Tamilnadu SDL 2032	0.38%
7.49% Gujarat SDL 2026	0.13%
7.58% Maharashtra SDL 2026	0.06%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.15%
ITC Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.35%
Maruti Suzuki India Ltd.	0.34%
IndusInd Bank Ltd.	0.29%
Bharti Airtel Ltd.	0.28%
NTPC Ltd.	0.28%
PI Industries Ltd.	0.27%
HCL Technologies Ltd.	0.25%
Mahindra & Mahindra Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
SBI Life Insurance Company Ltd.	0.23%
Tata Consultancy Services Ltd.	0.22%
United Spirits Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.21%
Tata Motors Ltd.	0.21%
Asian Paints Ltd.	0.20%
Tech Mahindra Ltd.	0.20%
Titan Company Ltd.	0.20%
Bajaj Finance Ltd.	0.18%
Britannia Industries Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
Jubilant Foodworks Ltd	0.15%
PVR Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.13%
Navin Fluorine International Ltd.	0.13%
Page Industries Ltd.	0.13%
Ashok Leyland Ltd	0.11%
Kec International Ltd.	0.11%
Max Healthcare Institute Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.09%
Endurance Technologies Ltd.	0.09%
Grasim Industries Ltd.	0.08%
Ambuja Cements Ltd.	0.07%
Century Plyboards Ltd.	0.07%
Cipla Ltd.	0.06%
Avenue Supermarts Ltd.	0.04%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	9.68%
07.96% Maharashtra SDL 2026	1.96%
07.37% Tamil Nadu SDL 2026	1.93%
7.81% Haryana SDL 2032	1.90%
07.38% Madhya Pradesh SDL 2026	1.55%
07.38% GOI 2027	1.15%
7.49% Gujarat SDL 2026	0.80%
7.58% Maharashtra SDL 2026	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	18.43%
Ultratech Cement Ltd.	0.98%
Sun Pharmaceuticals Industries Ltd.	0.91%
Maruti Suzuki India Ltd.	0.89%
IndusInd Bank Ltd.	0.75%
NTPC Ltd.	0.71%
PI Industries Ltd.	0.70%
SBI Life Insurance Company Ltd.	0.65%
Kotak Mahindra Bank Ltd.	0.64%
Mahindra & Mahindra Ltd.	0.62%
Bajaj Finance Ltd.	0.61%
United Spirits Ltd.	0.58%
Tata Consultancy Services Ltd.	0.56%
Bharti Airtel Ltd.	0.53%
HCL Technologies Ltd.	0.53%
Tata Motors Ltd.	0.53%
Asian Paints Ltd.	0.52%
Tech Mahindra Ltd.	0.52%
Titan Company Ltd.	0.52%
Bajaj Finance Ltd.	0.48%
Britannia Industries Ltd.	0.45%
Bharat Electronics Ltd.	0.41%
Hindalco Industries Ltd.	0.41%
Brigade Enterprises Ltd.	0.40%
PVR Ltd.	0.36%
Jubilant Foodworks Ltd	0.35%
Navin Fluorine International Ltd.	0.35%
Dr Reddys Laboratories Ltd.	0.34%
Page Industries Ltd.	0.33%
Kec International Ltd.	0.30%
Ashok Leyland Ltd	0.28%
Max Healthcare Institute Ltd.	0.27%
Grasim Industries Ltd.	0.26%
Tata Steel Ltd.	0.25%
Bata India Ltd.	0.23%
Endurance Technologies Ltd.	0.23%
Ambuja Cements Ltd.	0.20%
Century Plyboards Ltd.	0.18%
Avenue Supermarts Ltd.	0.15%
Cipla Ltd.	0.15%
VIP Industries Ltd.	0.10%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	8.24%
7.81% Haryana SDL 2032	1.34%
07.96% Maharashtra SDL 2026	1.33%
07.37% Tamil Nadu SDL 2026	1.31%
07.80% Tamilnadu SDL 2032	1.21%
07.24% Gujarat SDL 2026	1.01%
7.49% Gujarat SDL 2026	0.82%
07.38% GOI 2027	0.81%
7.58% Maharashtra SDL 2026	0.41%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.21%
Hindustan Unilever Ltd.	1.85%
Ultratech Cement Ltd.	1.81%
Sun Pharmaceuticals Industries Ltd.	1.65%
Maruti Suzuki India Ltd.	1.62%
Mahindra & Mahindra Ltd.	1.33%
NTPC Ltd.	1.30%
Bajaj Finance Ltd.	1.14%
ITC Ltd.	1.14%
SBI Life Insurance Company Ltd.	1.13%
PI Industries Ltd.	1.11%
United Spirits Ltd.	1.05%
Tata Consultancy Services Ltd.	1.04%
Titan Company Ltd.	1.03%
Bharti Airtel Ltd.	1.00%
Tata Motors Ltd.	0.99%
HCL Technologies Ltd.	0.98%
Asian Paints Ltd.	0.95%
Bajaj Finance Ltd.	0.88%
Tech Mahindra Ltd.	0.87%
Britannia Industries Ltd.	0.81%
Hindalco Industries Ltd.	0.76%
IndusInd Bank Ltd.	0.75%
Bharat Electronics Ltd.	0.74%
Brigade Enterprises Ltd.	0.73%
Navin Fluorine International Ltd.	0.64%
Page Industries Ltd.	0.61%
Dr Reddys Laboratories Ltd.	0.61%
Tata Steel Ltd.	0.55%
Jubilant Foodworks Ltd	0.55%
Ashok Leyland Ltd	0.51%
Max Healthcare Institute Ltd.	0.49%
Grasim Industries Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.45%
Bata India Ltd.	0.42%
Endurance Technologies Ltd.	0.42%
Ambuja Cements Ltd.	0.34%
Century Plyboards Ltd.	0.33%
Cipla Ltd.	0.27%
HDFC Life Insurance Co. Ltd.	0.20%
Kec International Ltd.	0.19%
Larsen & Toubro Infotech Ltd.	0.16%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.09%
Voltas Ltd.	0.09%
Eicher Motors Ltd.	0.04%
Government Securities	3.03%
7.81% Haryana SDL 2032	0.57%
07.96% Maharashtra SDL 2026	0.52%
07.37% Tamil Nadu SDL 2026	0.51%
07.38% GOI 2027	0.34%
07.24% Gujarat SDL 2026	0.33%
07.84% Tamil Nadu SDL 2026	0.31%
7.49% Gujarat SDL 2026	0.30%
7.58% Maharashtra SDL 2026	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.31%
Hindustan Unilever Ltd.	2.50%
Ultratech Cement Ltd.	2.38%
Sun Pharmaceuticals Industries Ltd.	2.22%
Maruti Suzuki India Ltd.	2.18%
Mahindra & Mahindra Ltd.	1.78%
NTPC Ltd.	1.75%
Bajaj Finance Ltd.	1.47%
ITC Ltd.	1.46%
PI Industries Ltd.	1.46%
SBI Life Insurance Company Ltd.	1.46%
Nippon India Mutual Fund	1.43%
United Spirits Ltd.	1.41%
Tata Motors Ltd.	1.29%
Asian Paints Ltd.	1.28%
Bharti Airtel Ltd.	1.28%
HCL Technologies Ltd.	1.25%
Bajaj Finance Ltd.	1.18%
Titan Company Ltd.	1.11%
Tech Mahindra Ltd.	1.10%
Britannia Industries Ltd.	1.09%
Hindalco Industries Ltd.	1.01%
Bharat Electronics Ltd.	1.00%
Brigade Enterprises Ltd.	0.99%
IndusInd Bank Ltd.	0.89%
Navin Fluorine International Ltd.	0.85%
Dr Reddys Laboratories Ltd.	0.82%
Page Industries Ltd.	0.82%
Tata Consultancy Services Ltd.	0.78%
Jubilant Foodworks Ltd	0.73%
Tata Steel Ltd.	0.72%
Ashok Leyland Ltd	0.69%
Max Healthcare Institute Ltd.	0.66%
Grasim Industries Ltd.	0.60%
Bata India Ltd.	0.56%
Endurance Technologies Ltd.	0.56%
Ambuja Cements Ltd.	0.44%
Century Plyboards Ltd.	0.44%
Cipla Ltd.	0.35%
HDFC Life Insurance Co. Ltd.	0.26%
Kec International Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.20%
Larsen & Toubro Infotech Ltd.	0.19%
Divis Laboratories Ltd.	0.12%
VIP Industries Ltd.	0.12%
Voltas Ltd.	0.12%
Eicher Motors Ltd.	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.02%
State Bank of India	2.54%
ITC Ltd.	2.44%
Sun Pharmaceuticals Industries Ltd.	2.40%
Ultratech Cement Ltd.	2.40%
Maruti Suzuki India Ltd.	2.21%
Mahindra & Mahindra Ltd.	1.78%
NTPC Ltd.	1.75%
Bharti Airtel Ltd.	1.66%
Tata Motors Ltd.	1.54%
SBI Life Insurance Company Ltd.	1.51%
Titan Company Ltd.	1.50%
Asian Paints Ltd.	1.49%
Bajaj Finance Ltd.	1.41%
HCL Technologies Ltd.	1.37%
Nippon India Mutual Fund	1.32%
Bajaj Finance Ltd.	1.19%
Britannia Industries Ltd.	1.09%
Tata Consultancy Services Ltd.	1.09%
Hindalco Industries Ltd.	1.02%
Tech Mahindra Ltd.	0.98%
Grasim Industries Ltd.	0.96%
IndusInd Bank Ltd.	0.91%
Dr Reddys Laboratories Ltd.	0.83%
Tata Steel Ltd.	0.82%
Tata Consumer Products Ltd.	0.58%
Adani Ports and Special Economic Zone Ltd.	0.56%
Bajaj Auto Ltd.	0.52%
UPL Ltd.	0.52%
JSW Steel Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.37%
Cipla Ltd.	0.36%
Bharat Petroleum Corporation Ltd.	0.30%
Nestle India Ltd.	0.22%
Oil & Natural Gas Corpn Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.26%
ITC Ltd.	0.38%
Maruti Suzuki India Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.35%
IndusInd Bank Ltd.	0.31%
NTPC Ltd.	0.29%
PI Industries Ltd.	0.28%
Mahindra & Mahindra Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.24%
United Spirits Ltd.	0.23%
Bharti Airtel Ltd.	0.22%
HCL Technologies Ltd.	0.21%
Tata Consultancy Services Ltd.	0.21%
Asian Paints Ltd.	0.20%
Tata Motors Ltd.	0.20%
Tech Mahindra Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Titan Company Ltd.	0.19%
Britannia Industries Ltd.	0.18%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
PVR Ltd.	0.15%
Navin Fluorine International Ltd.	0.14%
Page Industries Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.13%
Jubilant Foodworks Ltd	0.13%
Kec International Ltd.	0.12%
Ashok Leyland Ltd	0.11%
Max Healthcare Institute Ltd.	0.11%
Endurance Technologies Ltd.	0.10%
Grasim Industries Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	8.55%
07.96% Maharashtra SDL 2026	1.95%
07.37% Tamil Nadu SDL 2026	1.92%
07.84% Tamil Nadu SDL 2026	1.18%
07.38% GOI 2027	1.17%
7.49% Gujarat SDL 2026	1.00%
07.24% Gujarat SDL 2026	0.83%
7.58% Maharashtra SDL 2026	0.50%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.91%
ITC Ltd.	0.36%
Maruti Suzuki India Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.34%
NTPC Ltd.	0.29%
IndusInd Bank Ltd.	0.28%
PI Industries Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
United Spirits Ltd.	0.22%
Tata Consultancy Services Ltd.	0.20%
Asian Paints Ltd.	0.20%
Bharti Airtel Ltd.	0.20%
HCL Technologies Ltd.	0.19%
Tata Motors Ltd.	0.19%
Tech Mahindra Ltd.	0.19%
Titan Company Ltd.	0.19%
Bajaj Finance Ltd.	0.18%
Britannia Industries Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
Brigade Enterprises Ltd.	0.15%
PVR Ltd.	0.14%
Navin Fluorine International Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.13%
Jubilant Foodworks Ltd	0.12%
Kec International Ltd.	0.12%
Max Healthcare Institute Ltd.	0.11%
Page Industries Ltd.	0.11%
Ashok Leyland Ltd	0.10%
Grasim Industries Ltd.	0.10%
Tata Steel Ltd.	0.09%
Endurance Technologies Ltd.	0.09%
Bata India Ltd.	0.08%
Ambuja Cements Ltd.	0.07%
Century Plyboards Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Eicher Motors Ltd.	0.01%
Government Securities	7.61%
07.37% Tamil Nadu SDL 2026	1.86%
07.39% Maharashtra SDL 2026	1.67%
07.38% GOI 2027	1.14%
07.24% Gujarat SDL 2026	0.93%
07.80% Tamilnadu SDL 2032	0.88%
7.49% Gujarat SDL 2026	0.73%
7.58% Maharashtra SDL 2026	0.40%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.99%
Ultratech Cement Ltd.	0.88%
Sun Pharmaceuticals Industries Ltd.	0.84%
Maruti Suzuki India Ltd.	0.82%
IndusInd Bank Ltd.	0.69%
NTPC Ltd.	0.66%
PI Industries Ltd.	0.65%
SBI Life Insurance Company Ltd.	0.61%
Kotak Mahindra Bank Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.57%
Bajaj Finance Ltd.	0.56%
United Spirits Ltd.	0.53%
Tata Consultancy Services Ltd.	0.52%
Bharti Airtel Ltd.	0.49%
Tata Motors Ltd.	0.49%
Asian Paints Ltd.	0.48%
HCL Technologies Ltd.	0.48%
Tech Mahindra Ltd.	0.48%
Titan Company Ltd.	0.48%
Bajaj Finance Ltd.	0.44%
Britannia Industries Ltd.	0.41%
Bharat Electronics Ltd.	0.38%
Hindalco Industries Ltd.	0.38%
Brigade Enterprises Ltd.	0.37%
Navin Fluorine International Ltd.	0.33%
PVR Ltd.	0.33%
Dr Reddys Laboratories Ltd.	0.31%
Jubilant Foodworks Ltd	0.31%
Page Industries Ltd.	0.31%
Kec International Ltd.	0.28%
Ashok Leyland Ltd	0.26%
Max Healthcare Institute Ltd.	0.25%
Grasim Industries Ltd.	0.24%
Tata Steel Ltd.	0.23%
Bata India Ltd.	0.21%
Endurance Technologies Ltd.	0.21%
Ambuja Cements Ltd.	0.18%
Century Plyboards Ltd.	0.17%
Avenue Supermarts Ltd.	0.15%
Cipla Ltd.	0.13%
VIP Industries Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	8.33%
7.81% Haryana SDL 2032	1.54%
07.96% Maharashtra SDL 2026	1.43%
07.37% Tamil Nadu SDL 2026	1.41%
07.24% Gujarat SDL 2026	1.01%
07.38% GOI 2027	0.91%
07.84% Tamil Nadu SDL 2026	0.86%
7.49% Gujarat SDL 2026	0.78%
7.58% Maharashtra SDL 2026	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.73%
Hindustan Unilever Ltd.	1.39%
Ultratech Cement Ltd.	1.37%
Sun Pharmaceuticals Industries Ltd.	1.23%
Maruti Suzuki India Ltd.	1.21%
Mahindra & Mahindra Ltd.	1.00%
NTPC Ltd.	0.98%
ITC Ltd.	0.84%
Bajaj Finance Ltd.	0.84%
PI Industries Ltd.	0.83%
SBI Life Insurance Company Ltd.	0.83%
United Spirits Ltd.	0.78%
Tata Consultancy Services Ltd.	0.76%
Bharti Airtel Ltd.	0.76%
Tata Motors Ltd.	0.73%
HCL Technologies Ltd.	0.73%
IndusInd Bank Ltd.	0.71%
Asian Paints Ltd.	0.71%
Titan Company Ltd.	0.66%
Bajaj Finance Ltd.	0.66%
Tech Mahindra Ltd.	0.65%
Britannia Industries Ltd.	0.60%
Hindalco Industries Ltd.	0.57%
Bharat Electronics Ltd.	0.56%
Brigade Enterprises Ltd.	0.55%
Navin Fluorine International Ltd.	0.48%
Page Industries Ltd.	0.46%
Dr Reddys Laboratories Ltd.	0.46%
Jubilant Foodworks Ltd	0.41%
Tata Steel Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.40%
Max Healthcare Institute Ltd.	0.39%
Ashok Leyland Ltd	0.38%
Grasim Industries Ltd.	0.36%
Endurance Technologies Ltd.	0.32%
Bata India Ltd.	0.31%
Ambuja Cements Ltd.	0.26%
Century Plyboards Ltd.	0.25%
Cipla Ltd.	0.20%
HDFC Life Insurance Co. Ltd.	0.15%
Kec International Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.12%
VIP Industries Ltd.	0.09%
Divis Laboratories Ltd.	0.08%
Voltas Ltd.	0.07%
Eicher Motors Ltd.	0.03%
Government Securities	4.16%
07.36% GOI 2052	1.25%
7.81% Haryana SDL 2032	1.05%
07.38% GOI 2027	0.62%
07.39% Maharashtra SDL 2026	0.62%
07.24% Gujarat SDL 2026	0.37%
7.49% Gujarat SDL 2026	0.16%
7.58% Maharashtra SDL 2026	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.75%
State Bank of India	2.55%
ITC Ltd.	2.53%
Ultratech Cement Ltd.	2.46%
Sun Pharmaceuticals Industries Ltd.	2.42%
Maruti Suzuki India Ltd.	2.20%
Mahindra & Mahindra Ltd.	1.79%
NTPC Ltd.	1.76%
Bharti Airtel Ltd.	1.72%
SBI Life Insurance Company Ltd.	1.56%
Titan Company Ltd.	1.55%
Tata Motors Ltd.	1.54%
Asian Paints Ltd.	1.49%
Bajaj Finance Ltd.	1.48%
Nippon India Mutual Fund	1.38%
HCL Technologies Ltd.	1.37%
Bajaj Finance Ltd.	1.19%
Tata Consultancy Services Ltd.	1.13%
Britannia Industries Ltd.	1.11%
Hindalco Industries Ltd.	1.02%
Grasim Industries Ltd.	0.99%
Tech Mahindra Ltd.	0.97%
IndusInd Bank Ltd.	0.91%
Tata Steel Ltd.	0.85%
Dr Reddys Laboratories Ltd.	0.83%
Tata Consumer Products Ltd.	0.60%
Adani Ports and Special Economic Zone Ltd.	0.58%
Bajaj Auto Ltd.	0.54%
UPL Ltd.	0.54%
JSW Steel Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.38%
Cipla Ltd.	0.37%
Bharat Petroleum Corporation Ltd.	0.31%
Nestle India Ltd.	0.23%
Oil & Natural Gas Corpn Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.04%
Oil & Natural Gas Corpn Ltd.	2.68%
The Phoenix Mills Ltd.	2.66%
Ambuja Cements Ltd.	2.28%
Bharat Electronics Ltd.	2.23%
Indian Hotels Ltd.	2.11%
Max Healthcare Institute Ltd.	2.09%
Thermax Ltd.	2.08%
Transport Corporation of India	2.03%
Siemens Ltd.	1.99%
ABB India Ltd.	1.93%
Hindustan Aeronautics Ltd.	1.92%
Bharat Petroleum Corporation Ltd.	1.72%
Indian Oil Corporation Ltd.	1.71%
ACC Ltd.	1.61%
Shree Cement Ltd.	1.57%
SBI Life Insurance Company Ltd.	1.47%
Ashok Leyland Ltd	1.47%
IndusInd Bank Ltd.	1.29%
Container Corporation Of India Ltd.	1.17%
Axis Bank Ltd.	1.11%
ICICI Bank Ltd.	0.99%
Indian Railway Catering and Tourism Corporation Ltd.	0.98%
Gail (India) Ltd.	0.97%
Hindustan Petroleum Corporation Ltd.	0.76%
State Bank of India	0.61%
Cholamandalam Investment and Finance Company Ltd.	0.50%
APL Apollo Tubes Ltd.	0.30%
Punjab National Bank	0.29%
Prestige Estates Projects Ltd.	0.29%
Oberoi Realty Ltd.	0.28%
Tata Steel Ltd.	0.28%
Brigade Enterprises Ltd.	0.28%
Kec International Ltd.	0.10%
KNR Constructions Ltd.	0.10%
Century Plyboards Ltd.	0.10%
Bajaj Finance Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.45%
Indian Oil Corporation Ltd.	3.12%
Gail (India) Ltd.	2.70%
Canara Bank Ltd.	2.43%
NHPC	2.25%
Container Corporation Of India Ltd.	2.17%
Indian Railway Catering and Tourism Corporation Ltd.	2.06%
Punjab National Bank	1.79%
Power Finance Corporation Ltd.	1.75%
Hindustan Petroleum Corporation Ltd.	1.61%
Rural Electrification Corporation	1.57%
Steel Authority of India Ltd.	1.56%
Beml Ltd.	1.54%
Bharat Heavy Electricals Ltd.	1.11%
Union Bank Of India Ltd.	0.99%
Gujarat Gas Co. Ltd.	0.89%
Oil India Ltd.	0.81%
National Mineral Development Corporation Ltd.	0.51%
NMDC Steel Ltd.	0.49%
Cochin Shipyard Ltd.	0.41%
Gujarat State Petronet Ltd.	0.39%
Beml Land Assets Ltd.	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.18%
Maruti Suzuki India Ltd.	0.36%
Sun Pharmaceuticals Industries Ltd.	0.35%
Ultratech Cement Ltd.	0.35%
IndusInd Bank Ltd.	0.28%
NTPC Ltd.	0.27%
PI Industries Ltd.	0.27%
Bajaj Finance Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.25%
Kotak Mahindra Bank Ltd.	0.24%
Mahindra & Mahindra Ltd.	0.24%
Bharti Airtel Ltd.	0.22%
United Spirits Ltd.	0.22%
Tata Consultancy Services Ltd.	0.21%
Asian Paints Ltd.	0.20%
HCL Technologies Ltd.	0.20%
Tata Motors Ltd.	0.20%
Tech Mahindra Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Titan Company Ltd.	0.19%
Britannia Industries Ltd.	0.18%
Page Industries Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
Navin Fluorine International Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.13%
Jubilant Foodworks Ltd	0.13%
PVR Ltd.	0.13%
Kec International Ltd.	0.12%
Ashok Leyland Ltd	0.11%
Grasim Industries Ltd.	0.10%
Max Healthcare Institute Ltd.	0.10%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.09%
Endurance Technologies Ltd.	0.09%
Avenue Supermarts Ltd.	0.08%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Cipla Ltd.	0.05%
VIP Industries Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Samvardhana Motherson International Ltd.	0.02%
Voltas Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	11.30%
07.37% Tamil Nadu SDL 2026	2.33%
07.36% GOI 2052	2.30%
7.81% Haryana SDL 2032	1.97%
07.86% Haryana SDL 2032	1.19%
07.38% GOI 2027	1.17%
07.39% Maharashtra SDL 2026	1.17%
7.49% Gujarat SDL 2026	0.78%
7.58% Maharashtra SDL 2026	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.23%
Ultratech Cement Ltd.	0.84%
Sun Pharmaceuticals Industries Ltd.	0.80%
Maruti Suzuki India Ltd.	0.79%
IndusInd Bank Ltd.	0.65%
NTPC Ltd.	0.63%
PI Industries Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.56%
Mahindra & Mahindra Ltd.	0.55%
Bajaj Finance Ltd.	0.54%
United Spirits Ltd.	0.51%
Tata Consultancy Services Ltd.	0.49%
Titan Company Ltd.	0.48%
Bharti Airtel Ltd.	0.47%
Tata Motors Ltd.	0.47%
Asian Paints Ltd.	0.46%
HCL Technologies Ltd.	0.46%
Tech Mahindra Ltd.	0.46%
Bajaj Finance Ltd.	0.42%
Britannia Industries Ltd.	0.40%
Bharat Electronics Ltd.	0.36%
Brigade Enterprises Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
Navin Fluorine International Ltd.	0.31%
Page Industries Ltd.	0.31%
PVR Ltd.	0.31%
Dr Reddys Laboratories Ltd.	0.30%
Jubilant Foodworks Ltd	0.29%
Kec International Ltd.	0.26%
Ashok Leyland Ltd	0.25%
Grasim Industries Ltd.	0.23%
Max Healthcare Institute Ltd.	0.23%
Tata Steel Ltd.	0.22%
Bata India Ltd.	0.20%
Endurance Technologies Ltd.	0.20%
Ambuja Cements Ltd.	0.17%
Century Plyboards Ltd.	0.16%
Avenue Supermarts Ltd.	0.13%
Cipla Ltd.	0.13%
VIP Industries Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Eicher Motors Ltd.	0.01%
Government Securities	7.10%
07.96% Maharashtra SDL 2026	1.35%
07.84% Tamil Nadu SDL 2026	1.34%
07.39% Maharashtra SDL 2026	1.32%
07.37% Tamil Nadu SDL 2026	1.32%
07.38% GOI 2027	0.88%
7.49% Gujarat SDL 2026	0.59%
7.58% Maharashtra SDL 2026	0.30%

Fund Annexure Details (Other Than Top 10 Securities)









Security Name	Net Asset (%)
Equities	25.04%
Ultratech Cement Ltd.	1.39%
Hindustan Unilever Ltd.	1.34%
Sun Pharmaceuticals Industries Ltd.	1.20%
Maruti Suzuki India Ltd.	1.19%
Mahindra & Mahindra Ltd.	0.95%
NTPC Ltd.	0.94%
Bajaj Finance Ltd.	0.86%
SBI Life Insurance Company Ltd.	0.84%
ITC Ltd.	0.84%
PI Industries Ltd.	0.81%
Tata Consultancy Services Ltd.	0.77%
Titan Company Ltd.	0.76%
United Spirits Ltd.	0.76%
Bharti Airtel Ltd.	0.75%
Tata Motors Ltd.	0.73%
HCL Technologies Ltd.	0.71%
Asian Paints Ltd.	0.69%
Bajaj Finance Ltd.	0.64%
Tech Mahindra Ltd.	0.63%
Britannia Industries Ltd.	0.58%
Hindalco Industries Ltd.	0.55%
IndusInd Bank Ltd.	0.55%
Bharat Electronics Ltd.	0.54%
Brigade Enterprises Ltd.	0.54%
Navin Fluorine International Ltd.	0.47%
Page Industries Ltd.	0.45%
Dr Reddys Laboratories Ltd.	0.45%
Tata Steel Ltd.	0.41%
Jubilant Foodworks Ltd	0.40%
Ashok Leyland Ltd	0.37%
Max Healthcare Institute Ltd.	0.36%
Grasim Industries Ltd.	0.36%
Bata India Ltd.	0.30%
Endurance Technologies Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.29%
Ambuja Cements Ltd.	0.24%
Century Plyboards Ltd.	0.24%
Cipla Ltd.	0.20%
HDFC Life Insurance Co. Ltd.	0.15%
Kec International Ltd.	0.14%
Larsen & Toubro Infotech Ltd.	0.11%
VIP Industries Ltd.	0.07%
Voltas Ltd.	0.07%
Divis Laboratories Ltd.	0.07%
Eicher Motors Ltd.	0.03%
Government Securities	5.01%
07.38% Madhya Pradesh SDL 2026	0.96%
07.96% Maharashtra SDL 2026	0.88%
07.37% Tamil Nadu SDL 2026	0.86%
07.38% GOI 2027	0.67%
07.24% Gujarat SDL 2026	0.67%
7.49% Gujarat SDL 2026	0.58%
7.58% Maharashtra SDL 2026	0.29%
07.84% Tamil Nadu SDL 2026	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	40.64%
ITC Ltd.	2.49%
State Bank of India	2.49%
Sun Pharmaceuticals Industries Ltd.	2.40%
Ultratech Cement Ltd.	2.38%
Maruti Suzuki India Ltd.	2.19%
Mahindra & Mahindra Ltd.	1.77%
NTPC Ltd.	1.73%
Bharti Airtel Ltd.	1.63%
Tata Motors Ltd.	1.54%
Asian Paints Ltd.	1.49%
SBI Life Insurance Company Ltd.	1.48%
Titan Company Ltd.	1.46%
Bajaj Finance Ltd.	1.42%
HCL Technologies Ltd.	1.37%
Nippon India Mutual Fund	1.23%
Bajaj Finance Ltd.	1.18%
Britannia Industries Ltd.	1.09%
Tata Consultancy Services Ltd.	1.09%
Hindalco Industries Ltd.	1.01%
Grasim Industries Ltd.	0.96%
Tech Mahindra Ltd.	0.96%
IndusInd Bank Ltd.	0.89%
Dr Reddys Laboratories Ltd.	0.82%
Tata Steel Ltd.	0.81%
Tata Consumer Products Ltd.	0.58%
Adani Ports and Special Economic Zone Ltd.	0.54%
Bajaj Auto Ltd.	0.52%
UPL Ltd.	0.52%
JSW Steel Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.38%
Cipla Ltd.	0.36%
Bharat Petroleum Corporation Ltd.	0.29%
Nestle India Ltd.	0.22%
Oil & Natural Gas Corpn Ltd.	0.21%
Hero MotoCorp Ltd.	0.18%
Kotak Mahindra Bank Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Eicher Motors Ltd.	0.10%

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

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 Credit Card Pay your premium online using your Visa or MasterCard Credit Card.	 Free Cheque pick-up Avail this facility if your premium amount is above ₹5,000.
 ECS Give ECS Instructions to your bank account and make premium payments.	 NR Pay your premium with your credit card (VISA or Master Card) by calling us on 1800-180-2266/ 1800-103-7766.

CAGR- Compounded Annualised Growth Rate

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