

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.



# December 2023

## Aviva Investor



### Disclaimer/Disclosure

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

## Economy:

“Great is the art of beginning, but greater is the art of ending.” As we bid goodbye to 2023 and step into 2024, this quote aptly fits for Indian economy which was in goldilocks for most part of the year. India was brightened with a resilient economy that surprised on growth, a stock market that attracted flows like there is no tomorrow, a bond market that got a seat at the global table and a monetary policy that succeeded in keeping demand-driven inflation under check.

Economy has built on the momentum from previous months with robust GST collection, resilient PMIs & double digit IIP print for October 2023. Annual retail and WPI inflation in India have risen on account of transitory higher food prices. However softer & stable core inflation has indicated generalisation of price pressure didn't take place. The key risk to inflation outlook remains from food inflation due to the uneven monsoon performance and low reservoir levels. Though government has been selling wheat and rice throughout the year in order to contain the price rise.

RBI has kept the repo rate unchanged & held on to its "withdrawal of accommodation" stance. RBI has raised growth forecast markedly to 7% (FY23) & maintained status quo in terms of outlook for inflation. RBI was sounded more relaxed on the liquidity front compared to the last few meetings where it had announced steps to tighten liquidity. The MPC minutes have indicated that monetary policy is still actively disinflationary while considering uncertain global environment, volatile crude oil prices and unpredictable nature of domestic food inflation.

India looks well on track of its journey to meet FY24 fiscal target. Fine balancing of a capex led growth strategy with fiscal consolidation imperatives has paid dividends this year. The fiscal deficit for April–November 2023 came in at 50.7% of the Budget Estimate, narrower than the 58.9% reported in the year-ago period. Lower revenue expenditure and higher tax collection have compensated for higher capex. The Q2FY24 current account deficit (CAD) has narrowed to US\$8.3bn from US\$9.2bn deficit in Q1. The reduction in CAD was led by higher services surplus and transfers, which has outpaced the rise in the trade deficit. Lower CAD & rise in the foreign reserves to multi month high have allowed RBI to intervene in the FX market keeping the INR rock solid despite the global volatility.

Weak US macroeconomic prints like muted labour data, softer headline and core Inflation have anchored the theory that the US economy is losing pace in the fourth quarter & on its way to a soft landing. This has strengthened the case for Fed rate cuts in 2024 and allowed USD to soften against world currencies.

Additionally, most major central banks have maintained stable policy rates which indicates stabilizing inflationary environment.

## Fixed Income Outlook and Strategy:

Stable inflationary & liquidity outlook are expected to keep interest rates anchored. Absence of extra borrowing given fiscal discipline and expected inflow towards inclusion of Indian bonds in the global index towards the year end should keep the interest rates stable.

We would like to maintain duration closer to the benchmark. Heavy supply of state bonds in upcoming quarter has led to widening of spreads for State Government Securities (SGS) over comparable Government bonds & hence we have trimmed our SGS holding and switched to high quality AAA corporate bonds.

## Equities:

Nifty has gained 8% in the month of December 2023 & emerged as the best performing market globally. All sectoral indices have ended higher with BFSI, IT and Power being the remarkable gainers. The gains were result of global relief rally driven by steady rate decision of the US Fed, global inflation trending below estimates and drop in crude prices. On the domestic front, the RBI has maintained the status quo on policy rates while CPI inflation in November 2023 inched up marginally largely due to seasonally higher vegetable prices. Outbreak of a new Covid-2019 variant in parts of Asia, militant attacks on the trade ships in the red sea area and Moody's downgrade of the China's economic outlook from 'stable' to 'negative' are keeping the investors vigilant.

2023: “peace dividend is over”

- Geopolitical complexities: After a millennium there is shift of power from west back to the east especially with China's quest to establish itself as the dominant global super power. Multi-polarized world with unresolved tensions of US-China, India-China, China-Taiwan, Russia-Ukraine, Middle East and Korean peninsula are continuing to impart uncertainty.
- US economy has proved remarkably resilient to the biggest tightening in last many decades driven mainly by rapid spending of cash on balance sheets even as profits have started to decline
- The decisive breakout of US bond yield near 5% before tapering to ~4% has spooked capital markets, even as the US Fed approached the end of its jumbo rate hike cycle driven by a moderating inflation outlook
- China's tepid demand recovery post the pandemic was an unforeseen drag
- Eurozone stepped into a technical recession
- Economic emergence of Japan after decades was a welcome surprise

2024: “a whole new future”

- Geopolitical: Important to monitor the outcome of the Russia-Ukraine conflict as it has great mineral resources, defense capabilities and technology prowess in which India has deep interests. Chinese inroads into West Asia is critical for India's energy security and also as many Indians are settled there. Given the significance of Taiwan to both US and China, the conflict can rapidly escalate, adding to concerns in the Indo-Pacific where India's substantial interests lie.
- US of today has the reduced ability to manage the global systems and they need regional partners like India. US election results of November' 24 hence becomes another key monitorable. If the results are not in favor of the US allies then they may move to mend their ties with China. That said, USD will remain relevant for the predictable future while continue to weaken.
- US economic outlook: Moody's downgrade of US debt outlook to 'negative' from 'stable' is noteworthy. As Fed continues quantitative tightening and the government continues to run large deficits, there will be a possible gap in the bond market that will essentially pull money from other assets. US Yields should stabilize at quiet lower levels from the peak of 5%.
- China rebound: Even as China may be slowing down; the size of its economy is still meaningful. China is now focusing on boosting domestic demand by consumption expansion
- Weather imbalances: The EL Nino and sporadic Covid-2019 & scanty rainfall and in general depleting water levels across the globe and the resultant impact on global food inflation.
- India: General elections, welfare spends, policy continuity, FTA with UK and share of China+1 & Europe+1 supply chain shift

**Equity Outlook Strategy:**

Vital aspects of the future of the world- freedom, democracy, food, energy and immigration are at risk due to the ongoing geopolitical conflicts. Along with regional instability, the escalating conflicts exert inflationary pressures and eventually arrest the pace of economic growth. Indo-US, Indo-Russia and Indo-China relations need to be strengthened. Thankfully India and US have mutual dependency. India needs to deepen economic ties with Russia and restart diplomatic talks with China. In the last twelve months, three of India’s critical partners (Japan, US and Australia) have quietly moved to restore their relationships with China. Alongside, India also needs to strengthen maritime defence covering key trade routes and sea lanes of communication.

India is rewired for multi-year growth with scope for corporate earnings to structurally outpace its nominal GDP growth. Growing top lines, stronger balance sheets, emergence of promising new-age companies that use technology to accelerate efficiency, PSUs getting back to profitability and tidal wave of IPOs reflect the changing economic face of India. The PAT/GDP ratio of the listed corporates have almost doubled to ~5% levels from 2.4% in FY19-20. Margins are reverting to pre-pandemic levels; forward-looking consensus estimates are stable and we believe the risks of EPS cuts are low. This notably also means that Nifty’s recent gains are driven by valuations expansion. Nifty index has delivered stellar 20% returns in the year 2023 while the broader markets have ascended even higher on solid financial growth.

We expect the markets to consolidate going ahead taking near term cues from the geopolitics, third quarter domestic results, upcoming general elections and rural recovery. The risk today is the possible sneaking of ‘irrational exuberance’. We would buy all the dips as the opportunity of greater predictability of growth over multiple years across sectors is exciting. We remain focused on companies with sustained industry leading growth, optimum leverage and high return on capital with valuations comfort.

**No. Of Funds Managed**

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31, 2023:</b>	30.3361
<b>Inception Date:</b>	06-Feb-08
<b>Fund Manager:</b>	Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.99%	2.35%	6.18%	4.13%	3.74%	7.22%
Benchmark**	0.99%	2.96%	7.29%	4.87%	4.39%	7.17%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	3.65
<b>Total</b>	<b>3.65</b>

**Modified Duration†**

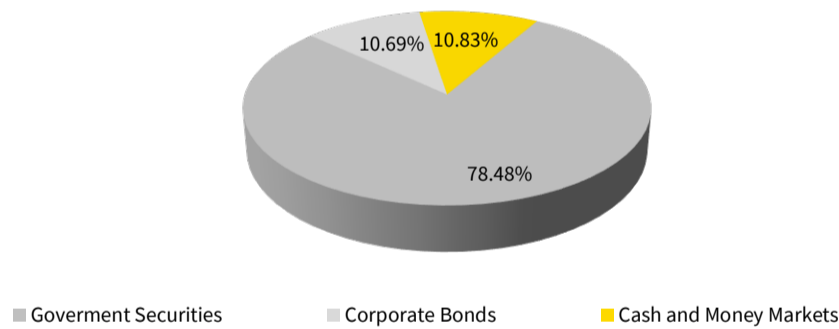
Security Type	Duration
Fixed Income Investments	5.04

**Security Name**

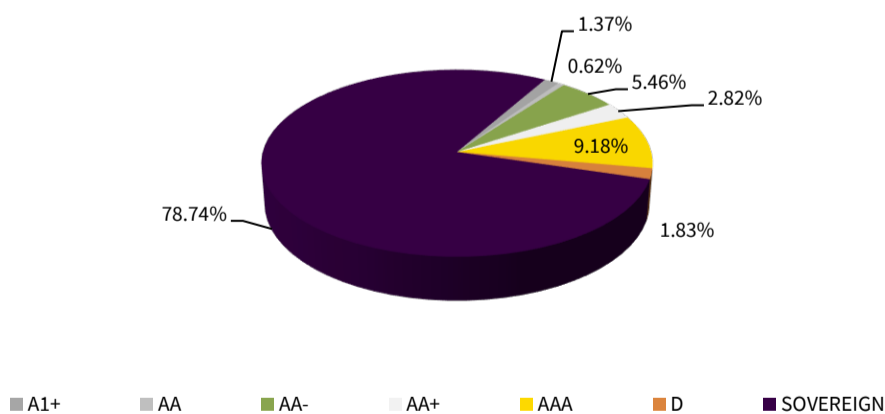
Security Name	Net Asset (%)
<b>Government Securities</b>	<b>78.48%</b>
07.18% GOI 2033	18.24%
07.38% GOI 2027	14.09%
07.18% GOI 2037	12.09%
07.30% GOI 2053	8.81%
7.62% Tamil Nadu SDL 2033	6.29%
07.62% Madhya Pradesh SDL 2026	5.77%
6.69% Madhya Pradesh SGS 2025	3.97%
7.39% Maharashtra SDL 2026	3.56%
07.24% Gujarat SDL 2026	3.00%
07.72% Maharashtra SDL 2034	1.35%
Others	1.31%
<b>Corporate Bonds</b>	<b>10.69%</b>
Indiabulls Housing Finance Ltd.	5.44%
Adani Ports and Special Economic Zone Ltd.	2.81%
Reliance Capital Ltd.	1.82%
Piramal Capital & Housing Finance Ltd.	0.62%
<b>Cash and Money Markets</b>	<b>10.83%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

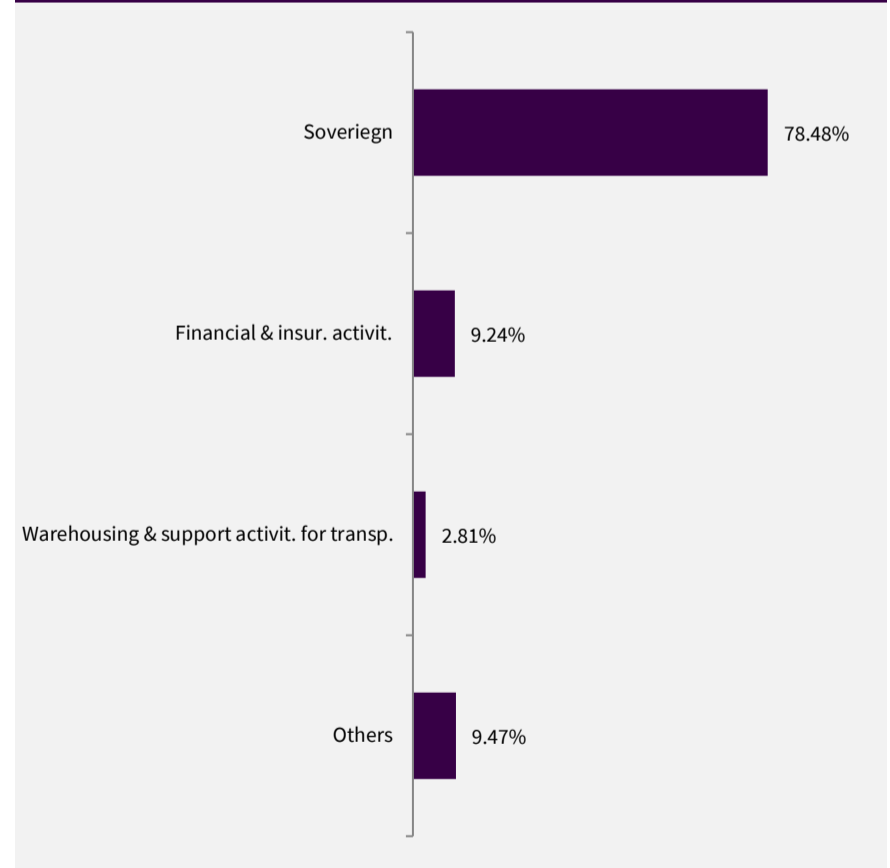
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

**Investment Objective:** 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

<b>NAV as on December 31,2023:</b>	41.1020
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.06%	4.17%	8.51%	5.28%	5.94%	7.84%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	7.67%

\* 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	16.38
Debt	81.68
<b>Total</b>	<b>98.07</b>

**Modified Duration†**

Security Type	Duration
Fixed Income Investments	5.10

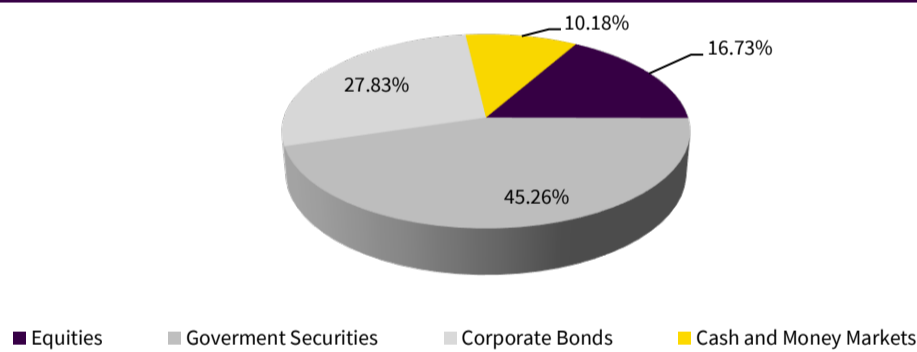
**Security Name**

**Net Asset (%)**

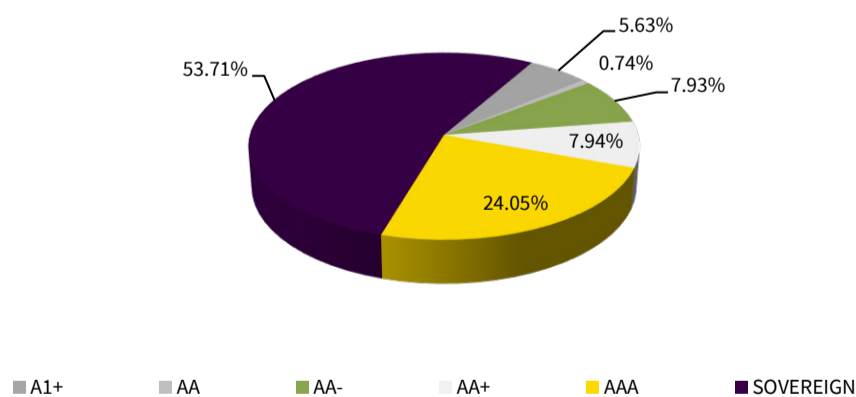
Security Name	Net Asset (%)
<b>Equities</b>	<b>16.73%</b>
HDFC Bank Ltd.	1.70%
Reliance Industries Ltd.	1.56%
ICICI Bank Ltd.	1.23%
Infosys Ltd.	0.98%
ITC Ltd.	0.73%
Larsen & Toubro Ltd.	0.68%
Tata Consultancy Services Ltd.	0.60%
Axis Bank Ltd.	0.55%
Bharti Airtel Ltd.	0.46%
State Bank of India	0.43%
Others	7.81%
<b>Government Securities</b>	<b>45.26%</b>
07.18% GOI 2033	14.82%
07.18% GOI 2037	10.31%
07.38% GOI 2027	8.00%
07.30% GOI 2053	7.51%
7.65% Tamil Nadu SDL 2033	2.03%
7.62% Tamil Nadu SDL 2033	1.12%
7.25% GOI 2063	0.77%
6.69% Madhya Pradesh SGS 2025	0.40%
07.72% Maharashtra SDL 2034	0.30%
<b>Corporate Bonds</b>	<b>27.83%</b>
Adani Ports and Special Economic Zone Ltd.	6.69%
Indiabulls Housing Finance Ltd.	6.69%
HDFC Bank Ltd.	2.15%
REC Ltd.	2.13%
NABARD	2.13%
Power Finance Corporation Ltd.	2.04%
REC Ltd.	2.04%
Power Finance Corporation Ltd.	2.03%
NABARD	1.31%
Piramal Capital & Housing Finance Ltd.	0.62%
<b>Cash and Money Markets</b>	<b>10.18%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

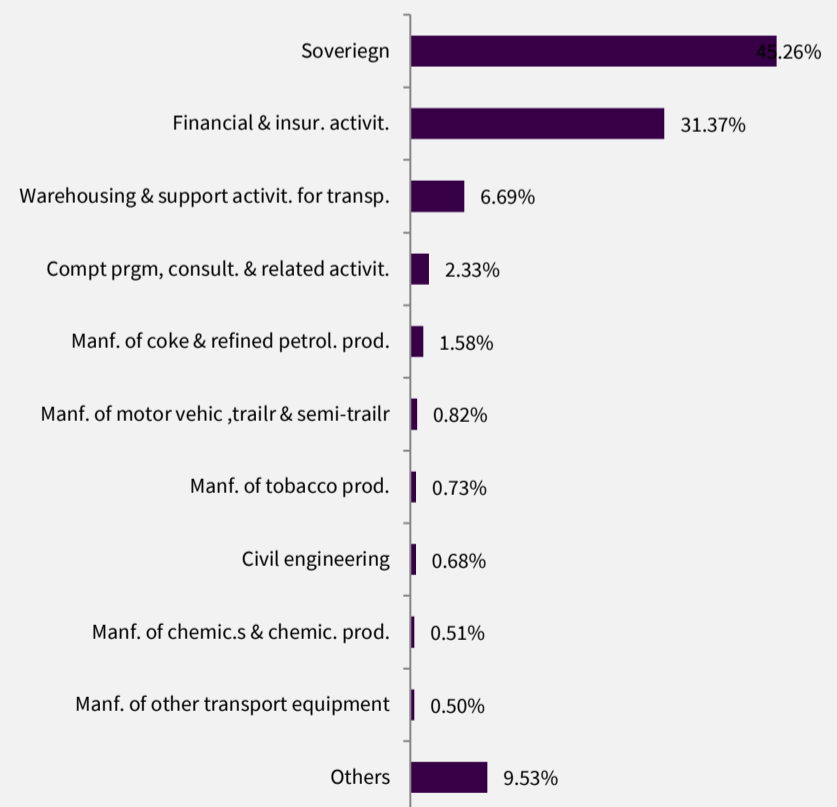
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31,2023:</b>	34.7608
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.06%	4.16%	8.48%	5.32%	6.11%	7.39%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	8.15%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

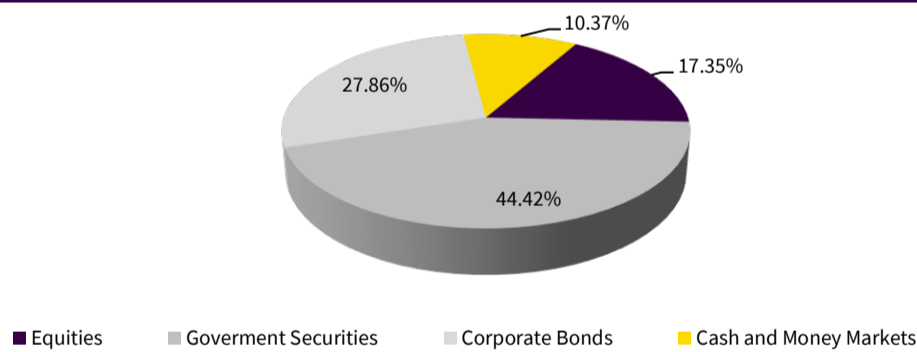
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	3.85
Debt	18.30
<b>Total</b>	<b>22.15</b>

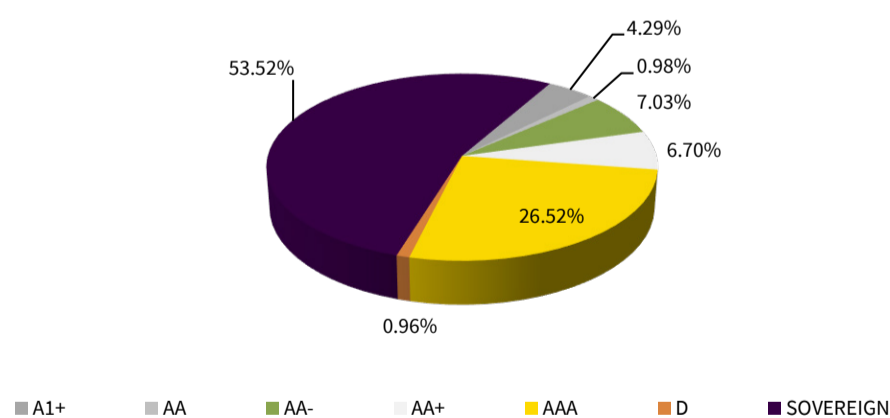
**Modified Duration\***

Security Type	Duration
Fixed Income Investments	5.00

**Asset Mix**



**Rating Profile**



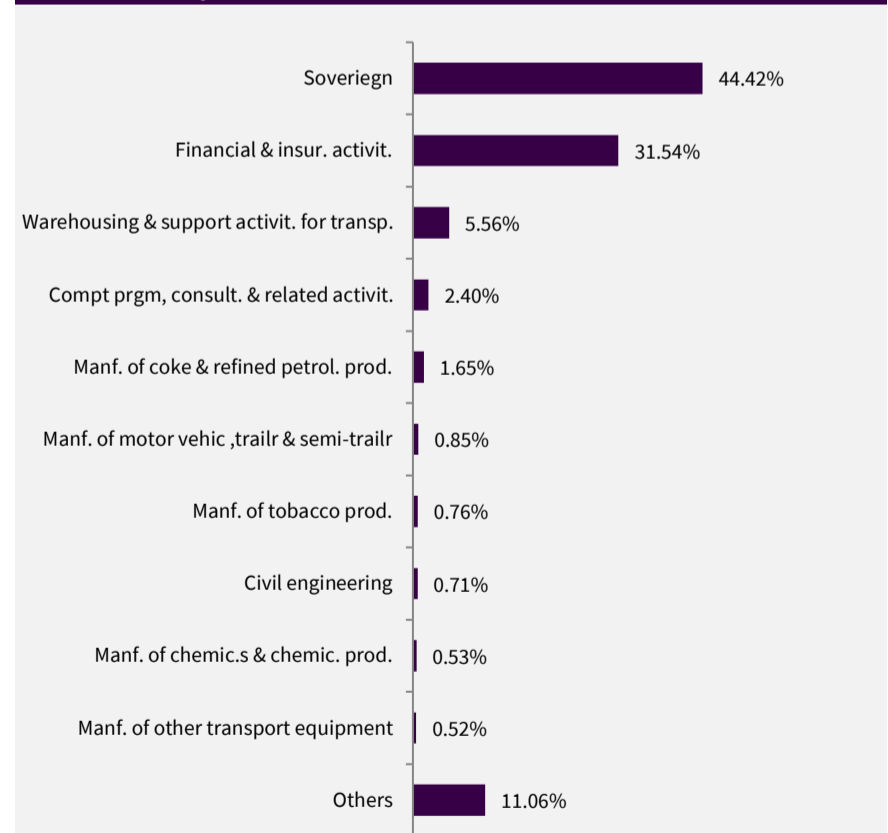
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>17.35%</b>
HDFC Bank Ltd.	1.76%
Reliance Industries Ltd.	1.63%
ICICI Bank Ltd.	1.28%
Infosys Ltd.	1.02%
ITC Ltd.	0.76%
Larsen & Toubro Ltd.	0.71%
Tata Consultancy Services Ltd.	0.62%
Axis Bank Ltd.	0.57%
Bharti Airtel Ltd.	0.48%
State Bank of India	0.45%
Others	8.07%
<b>Government Securities</b>	<b>44.42%</b>
07.18% GOI 2033	14.75%
07.18% GOI 2037	10.27%
07.30% GOI 2053	7.48%
07.38% GOI 2027	6.87%
07.96% Maharashtra SDL 2026	2.38%
7.65% Tamil Nadu SDL 2033	0.80%
7.25% GOI 2063	0.77%
7.62% Tamil Nadu SDL 2033	0.51%
07.72% Maharashtra SDL 2034	0.34%
6.69% Madhya Pradesh SGS 2025	0.25%
<b>Corporate Bonds</b>	<b>27.86%</b>
Indiabulls Housing Finance Ltd.	5.83%
Adani Ports and Special Economic Zone Ltd.	5.56%
HDFC Bank Ltd.	2.26%
Power Finance Corporation Ltd.	2.26%
REC Ltd.	2.26%
REC Ltd.	2.25%
Power Finance Corporation Ltd.	2.25%
NABARD	2.24%
NABARD	1.34%
Piramal Capital & Housing Finance Ltd.	0.81%
Others	0.80%
<b>Cash and Money Markets</b>	<b>10.37%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on December 31,2023:</b>	103.4388
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.47%	6.37%	11.33%	6.65%	8.77%	11.83%
Benchmark**	3.38%	6.50%	11.71%	7.52%	8.52%	10.42%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

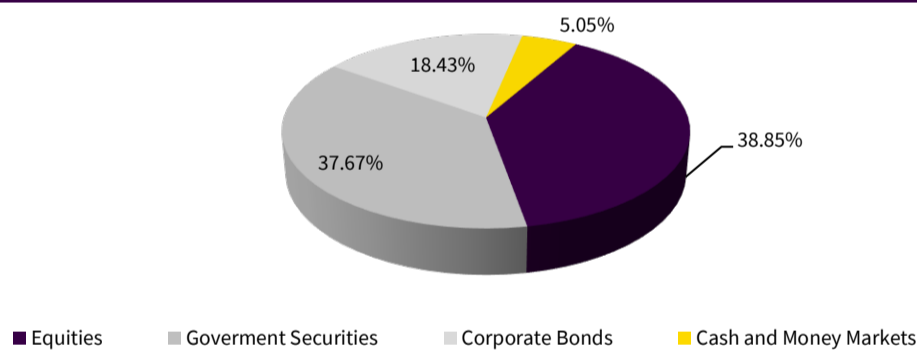
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	93.32
Debt	146.86
<b>Total</b>	<b>240.18</b>

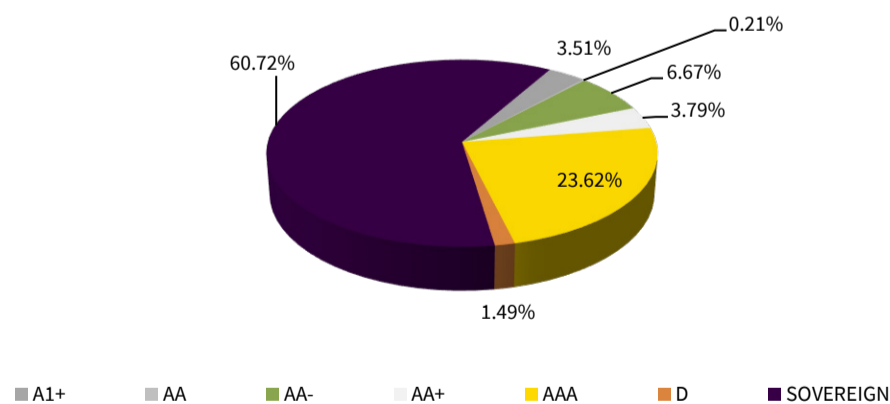
**Modified Duration†**

Security Type	Duration
Fixed Income Investments	5.24

**Asset Mix**



**Rating Profile**



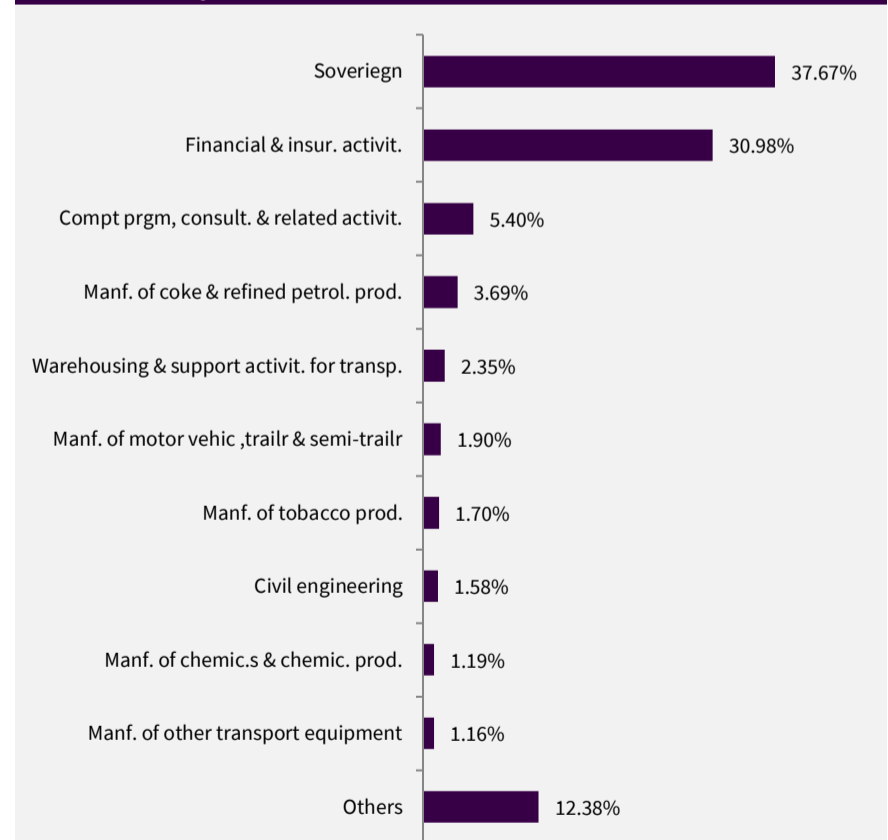
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>38.85%</b>
HDFC Bank Ltd.	3.95%
Reliance Industries Ltd.	3.64%
ICICI Bank Ltd.	2.87%
Infosys Ltd.	2.29%
ITC Ltd.	1.70%
Larsen & Toubro Ltd.	1.58%
Tata Consultancy Services Ltd.	1.39%
Axis Bank Ltd.	1.27%
Bharti Airtel Ltd.	1.07%
State Bank of India	1.00%
Others	18.09%
<b>Government Securities</b>	<b>37.67%</b>
07.18% GOI 2033	11.32%
07.18% GOI 2037	7.88%
07.38% GOI 2027	6.23%
07.30% GOI 2053	5.74%
7.65% Tamil Nadu SDL 2033	2.06%
07.96% Maharashtra SDL 2026	1.60%
7.39% Maharashtra SDL 2026	1.34%
7.25% GOI 2063	0.59%
07.62% Madhya Pradesh SDL 2026	0.36%
07.72% Maharashtra SDL 2034	0.29%
Others	0.26%
<b>Corporate Bonds</b>	<b>18.43%</b>
Indiabulls Housing Finance Ltd.	4.14%
REC Ltd.	3.11%
Adani Ports and Special Economic Zone Ltd.	2.35%
Power Finance Corporation Ltd.	1.58%
Power Finance Corporation Ltd.	1.58%
REC Ltd.	1.58%
HDFC Bank Ltd.	1.55%
NABARD	1.49%
Reliance Capital Ltd.	0.92%
Piramal Capital & Housing Finance Ltd.	0.13%
<b>Cash and Money Markets</b>	<b>5.05%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

<b>NAV as on December 31,2023:</b>	106.5187
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.06%	10.28%	16.50%	9.94%	14.53%	13.09%
Benchmark**	6.17%	10.63%	16.81%	10.30%	13.08%	12.04%

\* 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.

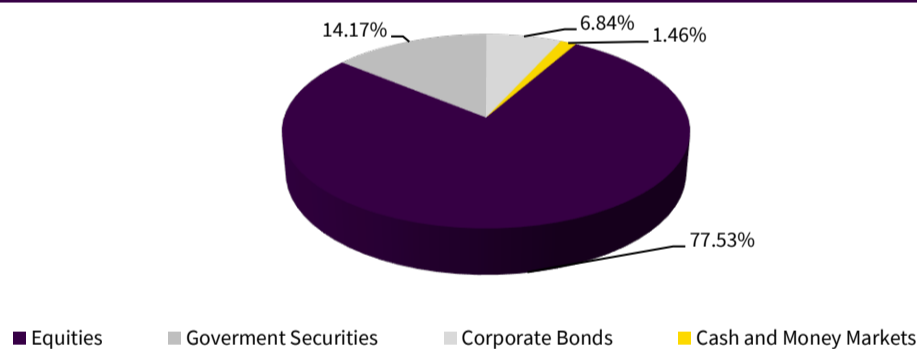
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	580.48
Debt	168.49
<b>Total</b>	<b>748.98</b>

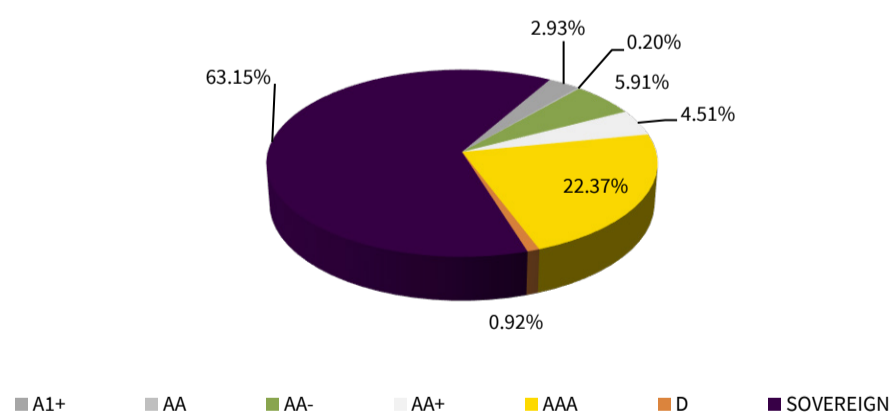
**Modified Duration†**

Security Type	Duration
Fixed Income Investments	5.42

**Asset Mix**



**Rating Profile**



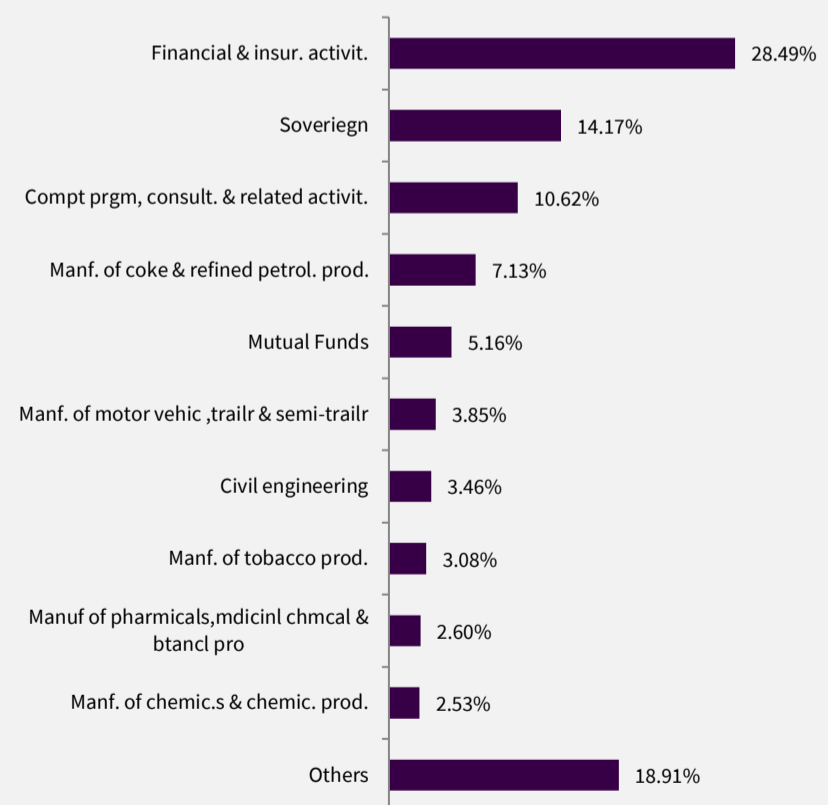
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>77.53%</b>
HDFC Bank Ltd.	7.53%
Reliance Industries Ltd.	7.13%
ICICI Bank Ltd.	5.36%
Infosys Ltd.	5.16%
Larsen & Toubro Ltd.	3.46%
ITC Ltd.	3.08%
Axis Bank Ltd.	2.49%
State Bank of India	2.40%
Tata Consultancy Services Ltd.	2.14%
Bharti Airtel Ltd.	2.11%
Others	36.67%
<b>Government Securities</b>	<b>14.17%</b>
07.18% GOI 2033	4.53%
07.18% GOI 2037	3.03%
07.30% GOI 2053	2.21%
07.38% GOI 2027	1.96%
7.65% Tamil Nadu SDL 2033	0.59%
07.24% Gujarat SDL 2026	0.48%
07.96% Maharashtra SDL 2026	0.45%
7.39% Maharashtra SDL 2026	0.35%
07.72% Maharashtra SDL 2034	0.23%
7.25% GOI 2063	0.23%
Others	0.11%
<b>Corporate Bonds</b>	<b>6.84%</b>
Indiabulls Housing Finance Ltd.	1.33%
Adani Ports and Special Economic Zone Ltd.	1.01%
NABARD	0.74%
HDFC Bank Ltd.	0.60%
REC Ltd.	0.60%
Power Finance Corporation Ltd.	0.60%
REC Ltd.	0.60%
Power Finance Corporation Ltd.	0.57%
NABARD	0.53%
Reliance Capital Ltd.	0.21%
Others	0.05%
<b>Cash and Money Markets</b>	<b>1.46%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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



**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	49.8053
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.54%	12.82%	19.85%	11.67%	17.79%	10.64%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	9.44%

\* 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	66.90
Debt	2.14
<b>Total</b>	<b>69.04</b>

**Modified Duration\***

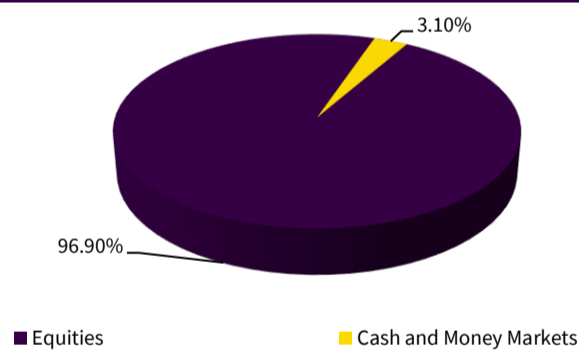
Security Type	Duration
Fixed Income Investments	N.A.

**Security Name**

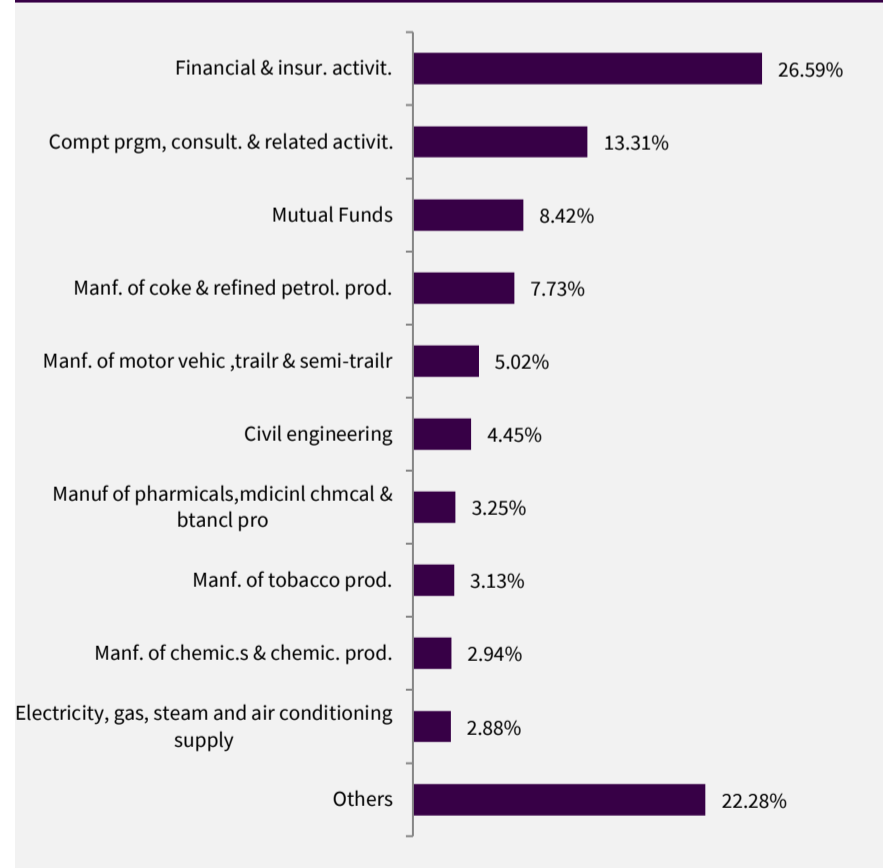
Security Name	Net Asset (%)
<b>Equities</b>	<b>96.90%</b>
HDFC Bank Ltd.	8.94%
Reliance Industries Ltd.	7.53%
Infosys Ltd.	6.63%
ICICI Bank Ltd.	6.18%
Larsen & Toubro Ltd.	4.45%
ITC Ltd.	3.13%
Axis Bank Ltd.	3.10%
State Bank of India	3.03%
Bharti Airtel Ltd.	2.70%
Tata Consultancy Services Ltd.	2.44%
Others	48.77%
<b>Cash and Money Markets</b>	<b>3.10%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

**Investment Objective:** The investment objective of 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

<b>NAV as on December 31, 2023:</b>	37.9458
<b>Inception Date:</b>	02-Jan-08
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.49%	13.29%	20.88%	13.57%	18.28%	8.71%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	8.17%

\* 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	56.99
Debt	0.63
<b>Total</b>	<b>57.61</b>

**Modified Duration†**

Security Type	Duration
Fixed Income Investments	N.A.

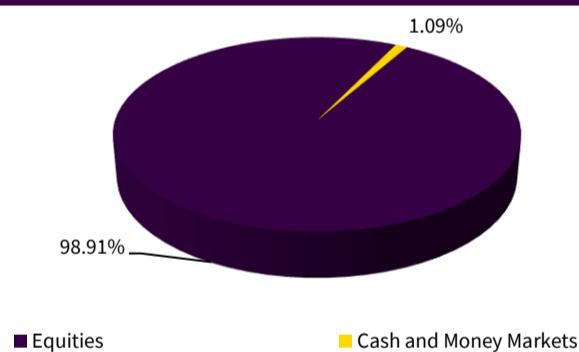
**Security Name**

**Net Asset (%)**

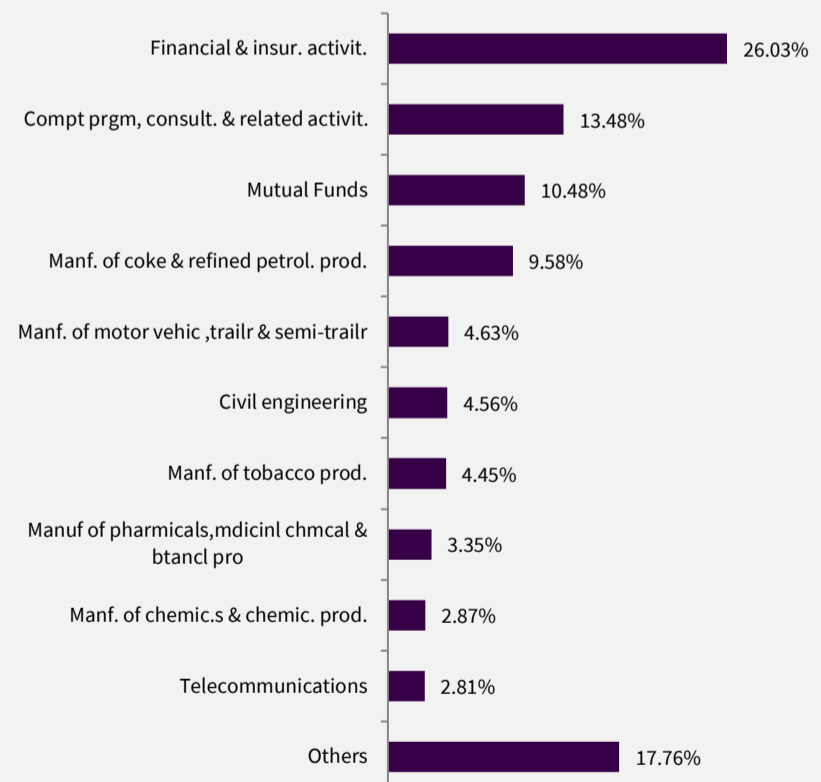
Security Name	Net Asset (%)
<b>Equities</b>	<b>98.91%</b>
HDFC Bank Ltd.	9.30%
Reliance Industries Ltd.	9.11%
Infosys Ltd.	6.71%
ICICI Bank Ltd.	5.74%
Larsen & Toubro Ltd.	4.56%
ITC Ltd.	4.45%
Tata Consultancy Services Ltd.	2.92%
Axis Bank Ltd.	2.88%
Bharti Airtel Ltd.	2.81%
Hindustan Unilever Ltd.	2.24%
Others	48.19%
<b>Cash and Money Markets</b>	<b>1.09%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

<b>NAV as on December 31,2023:</b>	33.4617
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	14.71%	44.41%	57.17%	40.27%	41.23%	9.02%
Benchmark**	15.34%	44.91%	55.30%	38.24%	39.09%	3.42%

\* 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	240.56
Debt	2.20
<b>Total</b>	<b>242.76</b>

**Modified Duration\***

Security Type	Duration
Fixed Income Investments	N.A.

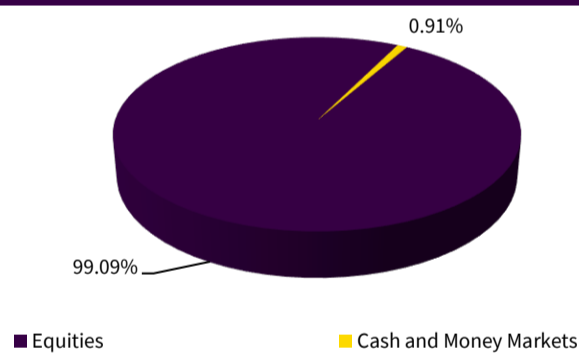
**Security Name**

**Net Asset (%)**

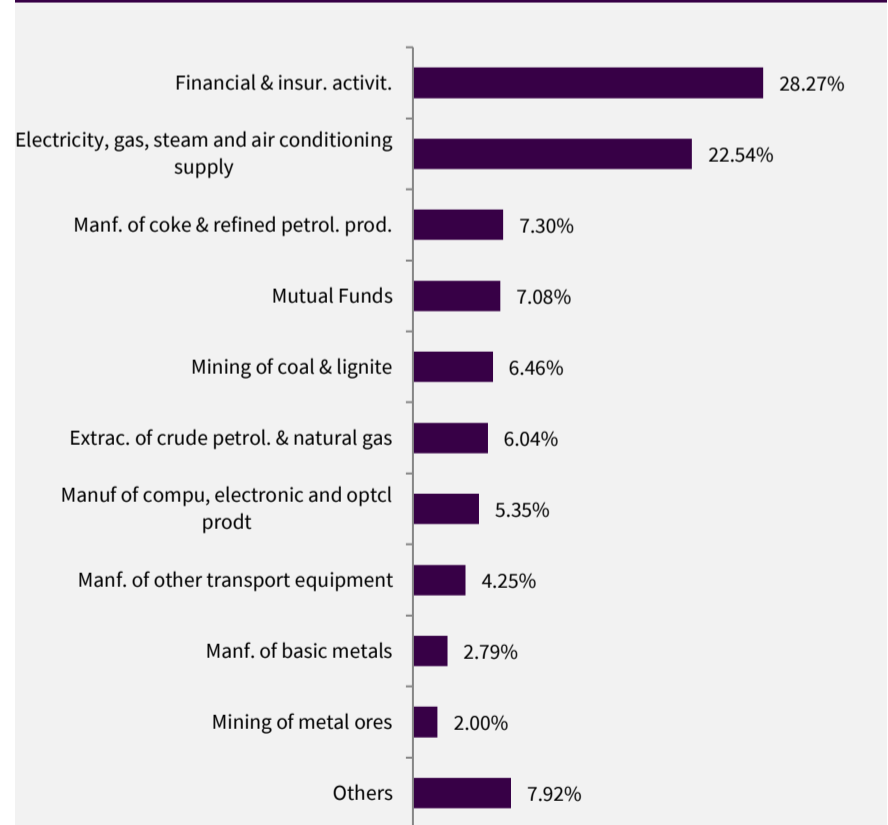
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.09%</b>
NTPC Ltd.	9.70%
State Bank of India	9.63%
Power Grid Corporation of India Ltd.	7.69%
Kotak Mahindra Mutual Fund	7.08%
Coal India Ltd.	6.46%
Bharat Electronics Ltd.	5.35%
Oil & Natural Gas Corpn Ltd.	5.17%
REC Ltd.	4.02%
Hindustan Aeronautics Ltd.	3.59%
Power Finance Corporation Ltd.	3.46%
Others	36.94%
<b>Cash and Money Markets</b>	<b>0.91%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

### Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31, 2023:</b>	29.8548
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	11.03%	26.64%	37.79%	17.32%	28.46%	8.13%
Benchmark**	11.11%	27.79%	40.08%	21.91%	26.31%	5.10%

\* 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	55.40
Debt	1.88
<b>Total</b>	<b>57.28</b>

### Modified Duration\*

Security Type	Duration
Fixed Income Investments	N.A.

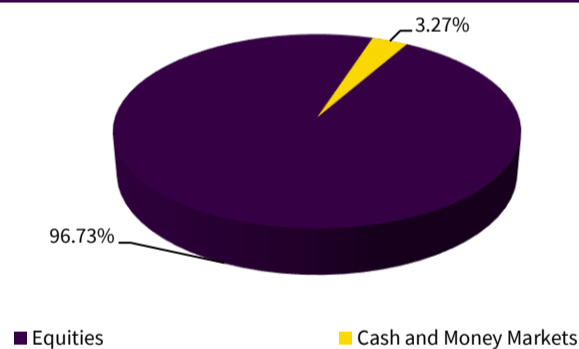
### Security Name

### Net Asset (%)

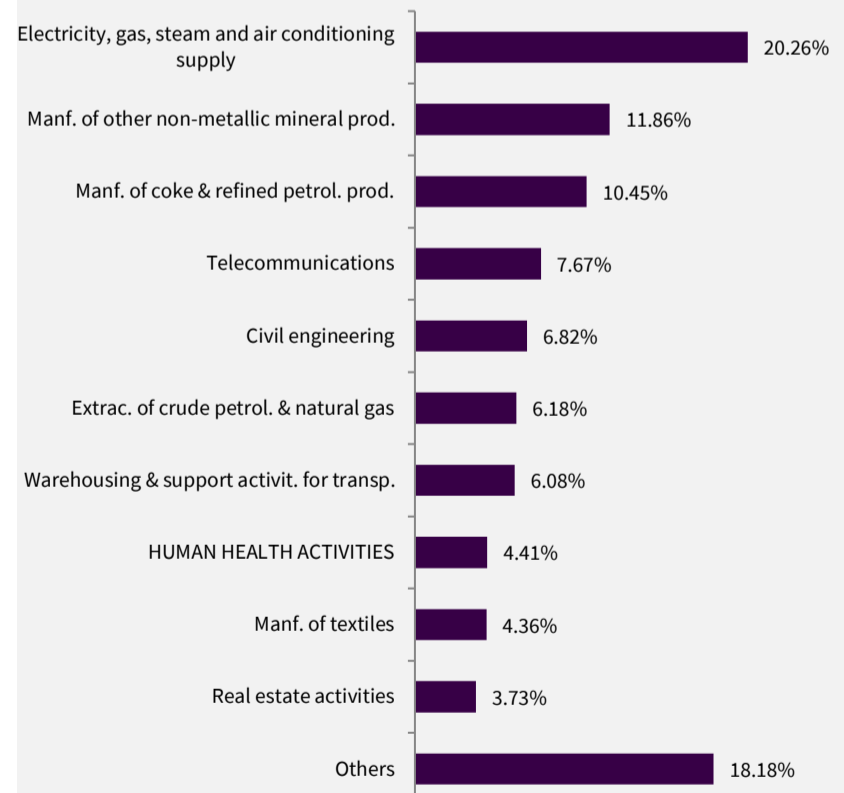
Equities	96.73%
NTPC Ltd.	8.10%
Bharti Airtel Ltd.	6.89%
Ultratech Cement Ltd.	6.86%
Larsen & Toubro Ltd.	6.82%
Reliance Industries Ltd.	6.81%
Oil & Natural Gas Corpn Ltd.	6.18%
Power Grid Corporation of India Ltd.	5.79%
Adani Ports and Special Economic Zone Ltd.	4.64%
Grasim Industries Ltd.	4.36%
DLF Ltd.	3.73%
Others	36.55%
Cash and Money Markets	3.27%
Portfolio Total	100.00%

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

### Asset Mix



### Sectoral Break-Up<sup>§</sup>



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	38.8683
<b>Inception Date:</b>	01-Aug-11
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.00%	10.42%	17.31%	11.06%	15.26%	11.55%
Benchmark**	6.07%	10.33%	17.14%	10.88%	13.62%	11.32%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	66.21
Debt	20.21
<b>Total</b>	<b>86.42</b>

**Modified Duration\***

Security Type	Duration
Fixed Income Investments	0.14

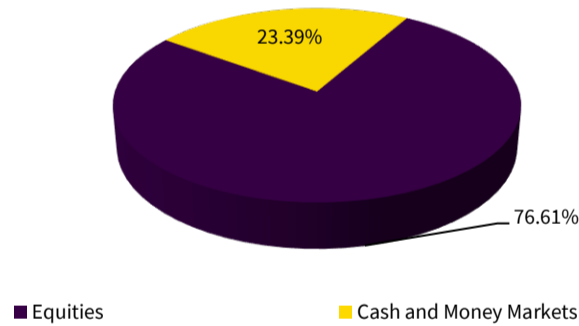
**Security Name**

**Net Asset (%)**

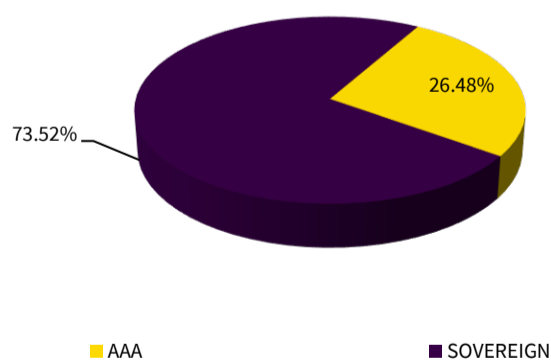
Equities	76.61%
HDFC Bank Ltd.	6.83%
Reliance Industries Ltd.	6.05%
Infosys Ltd.	5.13%
ICICI Bank Ltd.	4.81%
Larsen & Toubro Ltd.	3.57%
ITC Ltd.	2.51%
State Bank of India	2.42%
Axis Bank Ltd.	2.38%
Bharti Airtel Ltd.	2.17%
Tata Consultancy Services Ltd.	1.95%
Others	38.79%
Cash and Money Markets	23.39%
Portfolio Total	100.00%

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

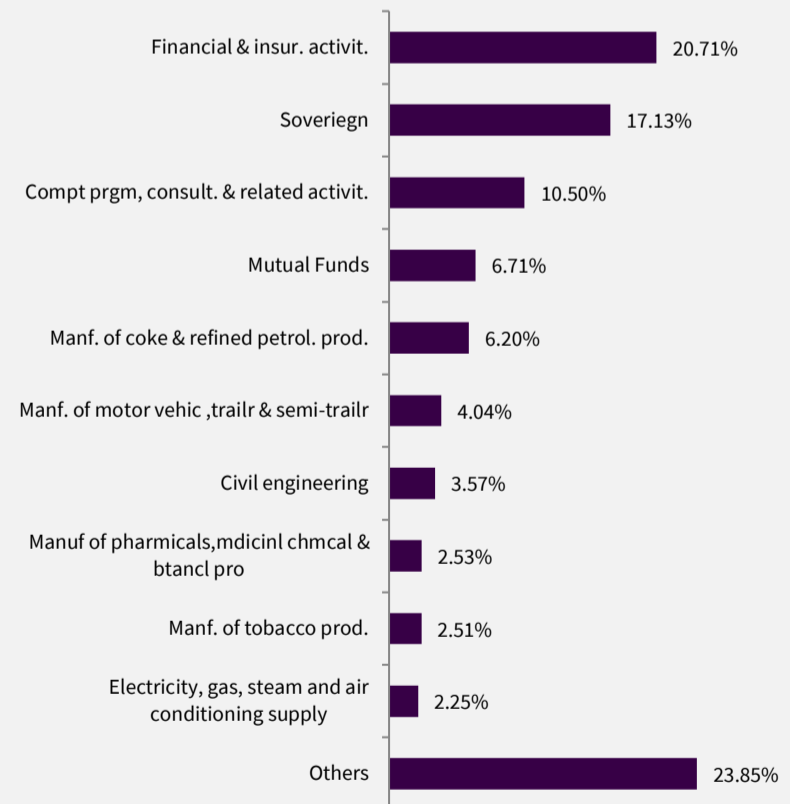
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31, 2023:</b>	24.6589
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.97%	2.17%	5.69%	3.48%	3.39%	6.67%
Benchmark**	0.99%	2.96%	7.29%	4.87%	4.39%	7.69%

\* 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	78.52
<b>Total</b>	<b>78.52</b>

**Modified Duration\***

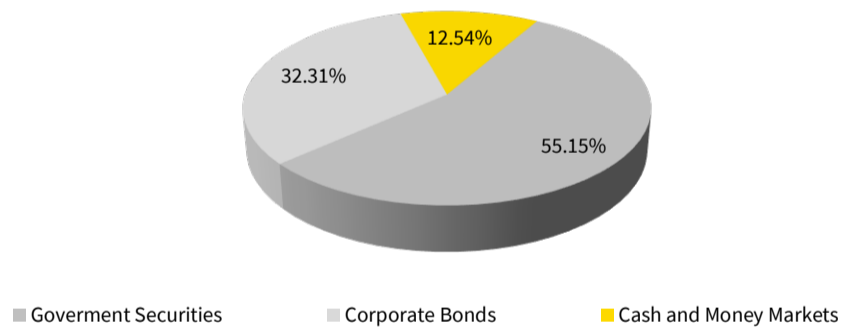
Security Type	Duration
Fixed Income Investments	5.03

**Security Name**

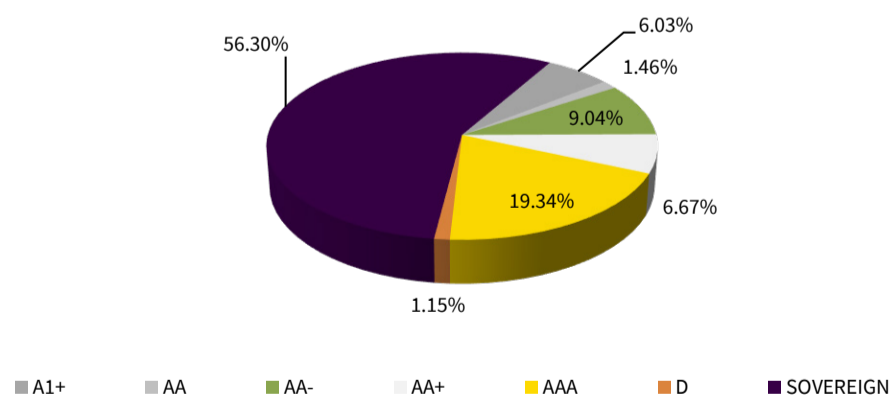
**Net Asset (%)**

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>55.15%</b>
07.18% GOI 2033	19.82%
07.18% GOI 2037	12.15%
07.38% GOI 2027	10.68%
07.30% GOI 2053	8.85%
07.96% Maharashtra SDL 2026	1.17%
7.65% Tamil Nadu SDL 2033	1.08%
7.25% GOI 2063	0.97%
6.69% Madhya Pradesh SGS 2025	0.43%
<b>Corporate Bonds</b>	<b>32.31%</b>
Indiabulls Housing Finance Ltd.	8.86%
Adani Ports and Special Economic Zone Ltd.	6.53%
NABARD	2.91%
HDFC Bank Ltd.	2.43%
NABARD	2.40%
Power Finance Corporation Ltd.	2.29%
REC Ltd.	2.17%
Power Finance Corporation Ltd.	2.16%
Piramal Capital & Housing Finance Ltd.	1.43%
Reliance Capital Ltd.	1.13%
<b>Cash and Money Markets</b>	<b>12.54%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

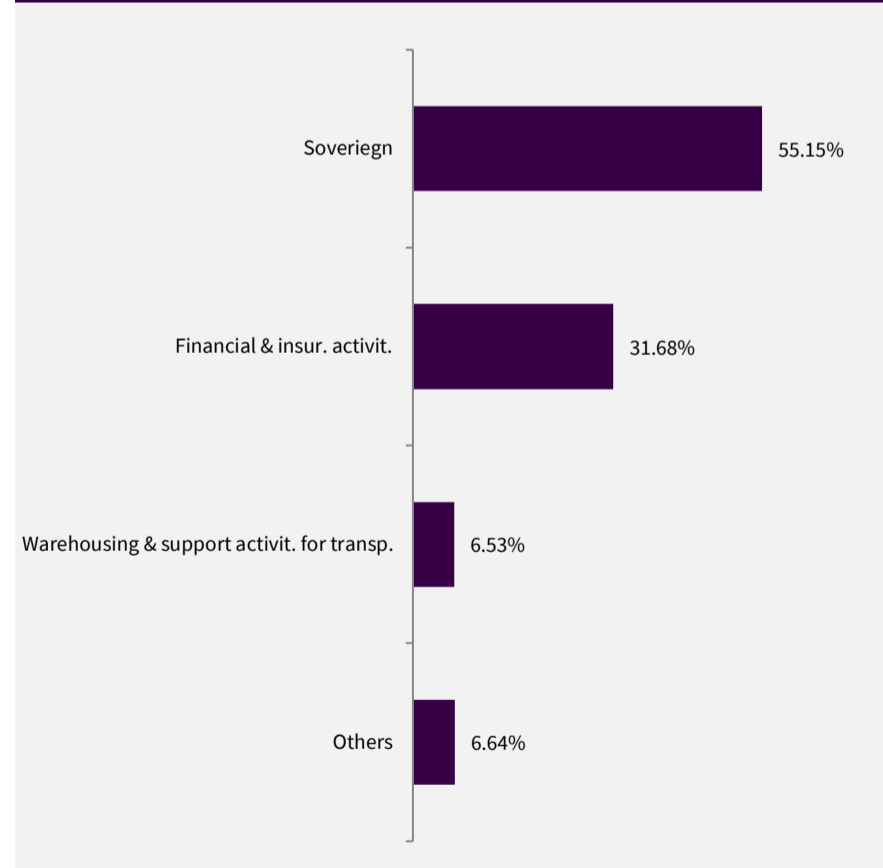
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31, 2023:</b>	26.5385
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.00%	3.92%	8.08%	5.04%	5.78%	7.23%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	8.32%

\* 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.

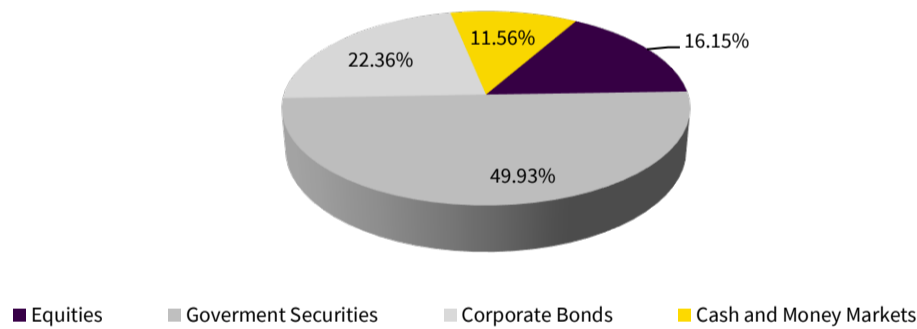
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	8.27
Debt	42.92
<b>Total</b>	<b>51.19</b>

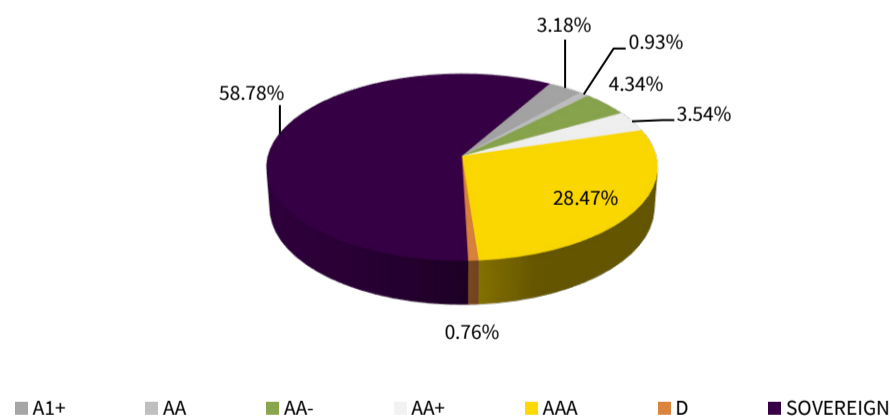
**Modified Duration†**

Security Type	Duration
Fixed Income Investments	4.94

**Asset Mix**



**Rating Profile**



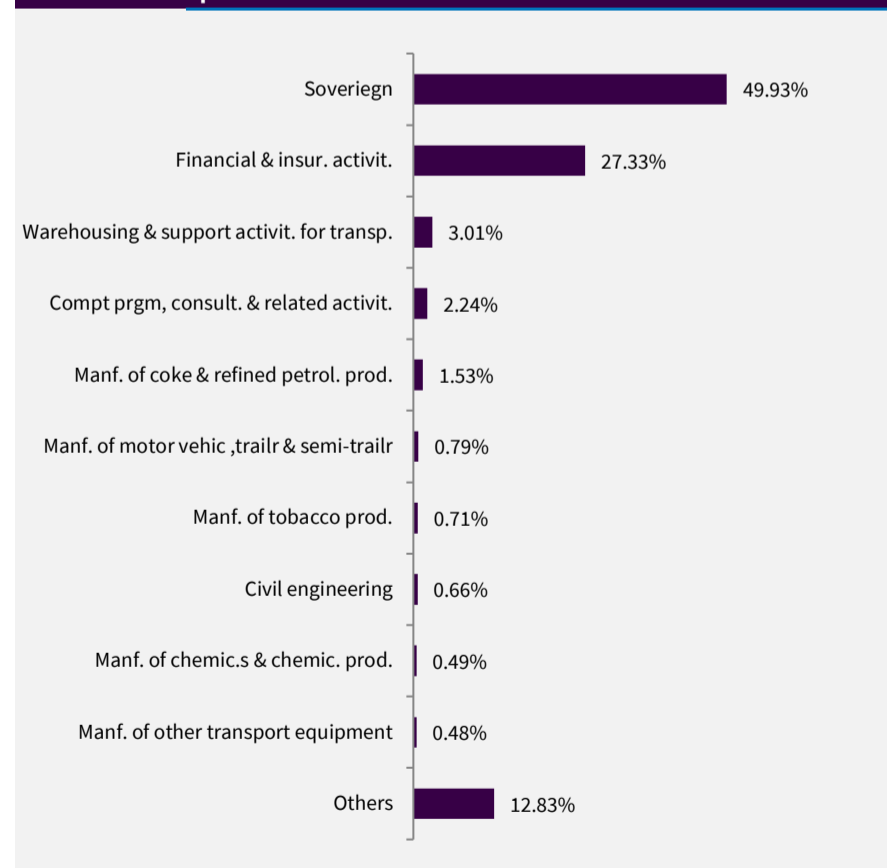
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.15%</b>
HDFC Bank Ltd.	1.64%
Reliance Industries Ltd.	1.51%
ICICI Bank Ltd.	1.19%
Infosys Ltd.	0.95%
ITC Ltd.	0.71%
Larsen & Toubro Ltd.	0.66%
Tata Consultancy Services Ltd.	0.58%
Axis Bank Ltd.	0.53%
Bharti Airtel Ltd.	0.44%
State Bank of India	0.42%
Others	7.52%
<b>Government Securities</b>	<b>49.93%</b>
07.18% GOI 2033	14.77%
07.18% GOI 2037	10.28%
07.30% GOI 2053	7.49%
07.38% GOI 2027	6.26%
07.24% Gujarat SDL 2026	4.16%
07.96% Maharashtra SDL 2026	1.96%
07.62% Madhya Pradesh SDL 2026	1.49%
7.65% Tamil Nadu SDL 2033	1.47%
7.25% GOI 2063	0.77%
07.72% Maharashtra SDL 2034	0.56%
Others	0.72%
<b>Corporate Bonds</b>	<b>22.36%</b>
Indiabulls Housing Finance Ltd.	3.69%
Adani Ports and Special Economic Zone Ltd.	3.01%
NABARD	2.71%
HDFC Bank Ltd.	2.16%
Power Finance Corporation Ltd.	2.15%
REC Ltd.	2.15%
NABARD	2.13%
Power Finance Corporation Ltd.	1.95%
REC Ltd.	0.97%
Piramal Capital & Housing Finance Ltd.	0.79%
Others	0.65%
<b>Cash and Money Markets</b>	<b>11.56%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Medium

<b>NAV as on December 31,2023:</b>	31.7995
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.77%	6.88%	12.03%	7.43%	9.59%	8.62%
Benchmark**	3.73%	7.01%	12.34%	7.88%	9.10%	9.32%

\* 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.

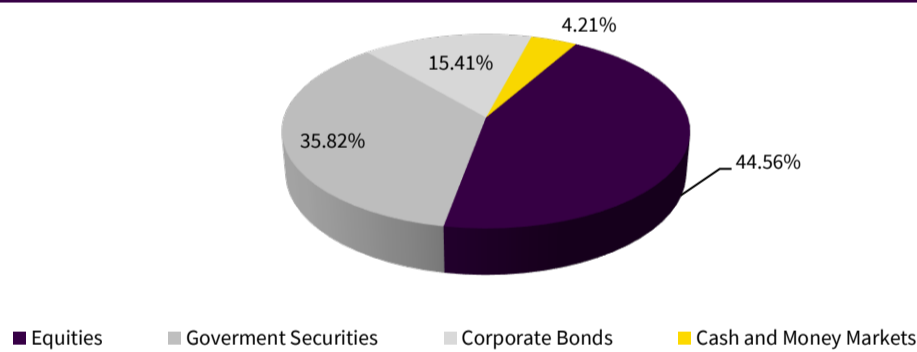
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	63.09
Debt	78.46
<b>Total</b>	<b>141.55</b>

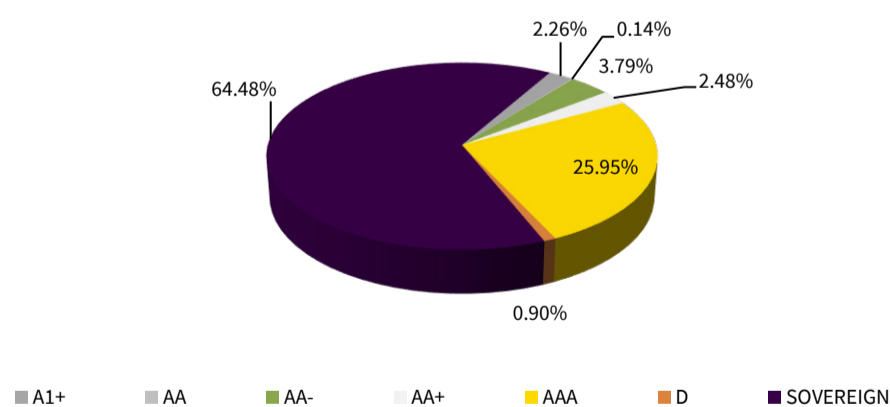
**Modified Duration†**

Security Type	Duration
Fixed Income Investments	5.29

**Asset Mix**



**Rating Profile**



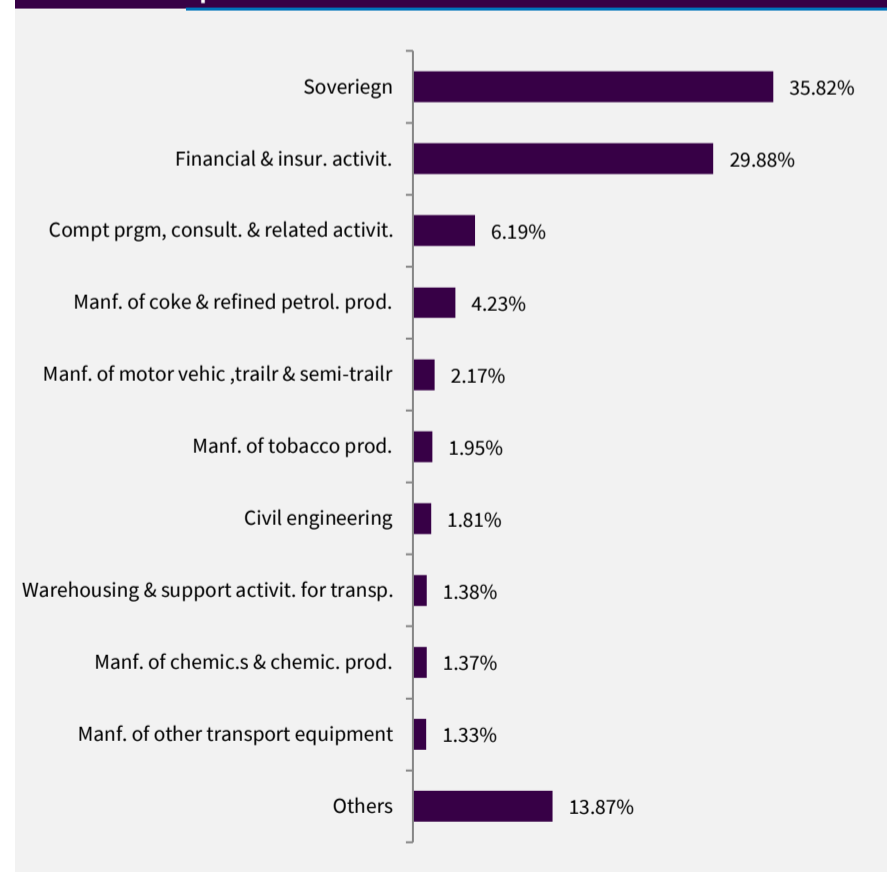
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>44.56%</b>
HDFC Bank Ltd.	4.53%
Reliance Industries Ltd.	4.17%
ICICI Bank Ltd.	3.29%
Infosys Ltd.	2.63%
ITC Ltd.	1.95%
Larsen & Toubro Ltd.	1.81%
Tata Consultancy Services Ltd.	1.60%
Axis Bank Ltd.	1.45%
Bharti Airtel Ltd.	1.23%
State Bank of India	1.15%
Others	20.75%
<b>Government Securities</b>	<b>35.82%</b>
07.18% GOI 2033	10.43%
07.18% GOI 2037	7.26%
07.30% GOI 2053	5.29%
07.38% GOI 2027	4.03%
7.64% Madhya Pradesh SDL 2033	2.32%
7.39% Maharashtra SDL 2026	2.22%
07.62% Madhya Pradesh SDL 2026	1.25%
07.96% Maharashtra SDL 2026	1.15%
07.24% Gujarat SDL 2026	0.79%
7.25% GOI 2063	0.54%
Others	0.54%
<b>Corporate Bonds</b>	<b>15.41%</b>
REC Ltd.	2.11%
Indiabulls Housing Finance Ltd.	2.11%
NABARD	2.03%
REC Ltd.	1.49%
Power Finance Corporation Ltd.	1.48%
HDFC Bank Ltd.	1.42%
Power Finance Corporation Ltd.	1.41%
NABARD	1.40%
Adani Ports and Special Economic Zone Ltd.	1.38%
Reliance Capital Ltd.	0.50%
Others	0.08%
<b>Cash and Money Markets</b>	<b>4.21%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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



**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31, 2023:</b>	37.9501
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.00%	10.25%	16.37%	9.97%	14.62%	10.01%
Benchmark**	6.17%	10.63%	16.81%	10.30%	13.08%	10.23%

\* 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.

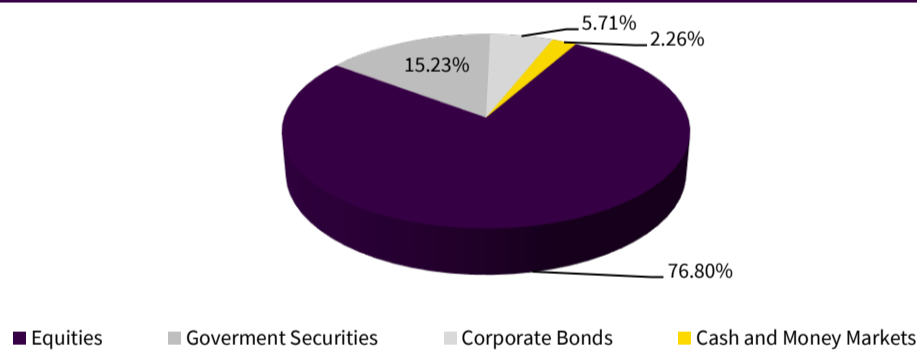
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	134.98
Debt	40.82
<b>Total</b>	<b>175.80</b>

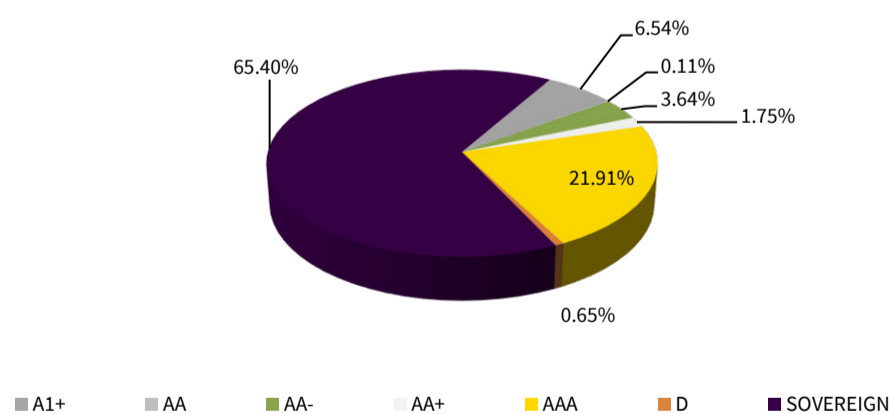
**Modified Duration†**

Security Type	Duration
Fixed Income Investments	5.24

**Asset Mix**



**Rating Profile**



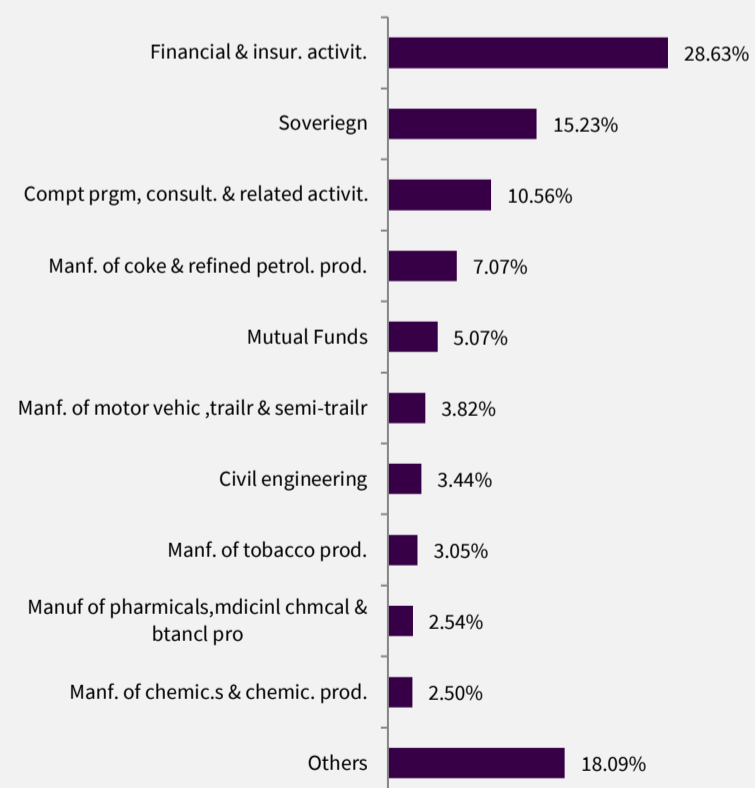
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>76.80%</b>
HDFC Bank Ltd.	7.46%
Reliance Industries Ltd.	7.07%
ICICI Bank Ltd.	5.31%
Infosys Ltd.	5.12%
Larsen & Toubro Ltd.	3.44%
ITC Ltd.	3.05%
Axis Bank Ltd.	2.47%
State Bank of India	2.38%
Tata Consultancy Services Ltd.	2.12%
Bharti Airtel Ltd.	2.09%
Others	36.29%
<b>Government Securities</b>	<b>15.23%</b>
07.18% GOI 2033	4.36%
07.18% GOI 2037	3.03%
07.38% GOI 2027	2.37%
07.30% GOI 2053	2.21%
07.62% Madhya Pradesh SDL 2026	0.78%
7.39% Maharashtra SDL 2026	0.67%
07.96% Maharashtra SDL 2026	0.46%
7.64% Madhya Pradesh SDL 2033	0.41%
7.65% Tamil Nadu SDL 2033	0.31%
07.72% Maharashtra SDL 2034	0.23%
Others	0.40%
<b>Corporate Bonds</b>	<b>5.71%</b>
Indiabulls Housing Finance Ltd.	0.85%
REC Ltd.	0.74%
NABARD	0.68%
Power Finance Corporation Ltd.	0.63%
REC Ltd.	0.63%
Power Finance Corporation Ltd.	0.57%
HDFC Bank Ltd.	0.51%
NABARD	0.51%
Adani Ports and Special Economic Zone Ltd.	0.41%
Reliance Capital Ltd.	0.15%
Others	0.03%
<b>Cash and Money Markets</b>	<b>2.26%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	48.9268
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.62%	13.12%	20.32%	12.12%	18.21%	12.02%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	10.70%

\* 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	837.77
Debt	4.65
<b>Total</b>	<b>842.42</b>

**Modified Duration†**

Security Type	Duration
Fixed Income Investments	N.A.

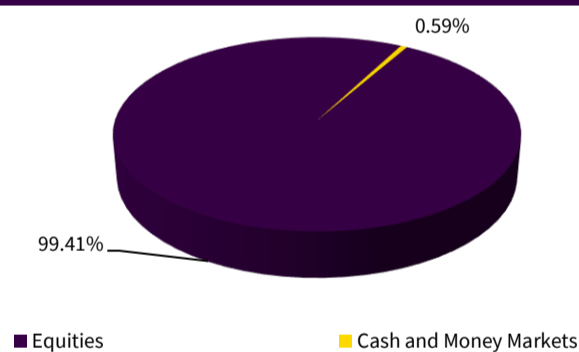
**Security Name**

**Net Asset (%)**

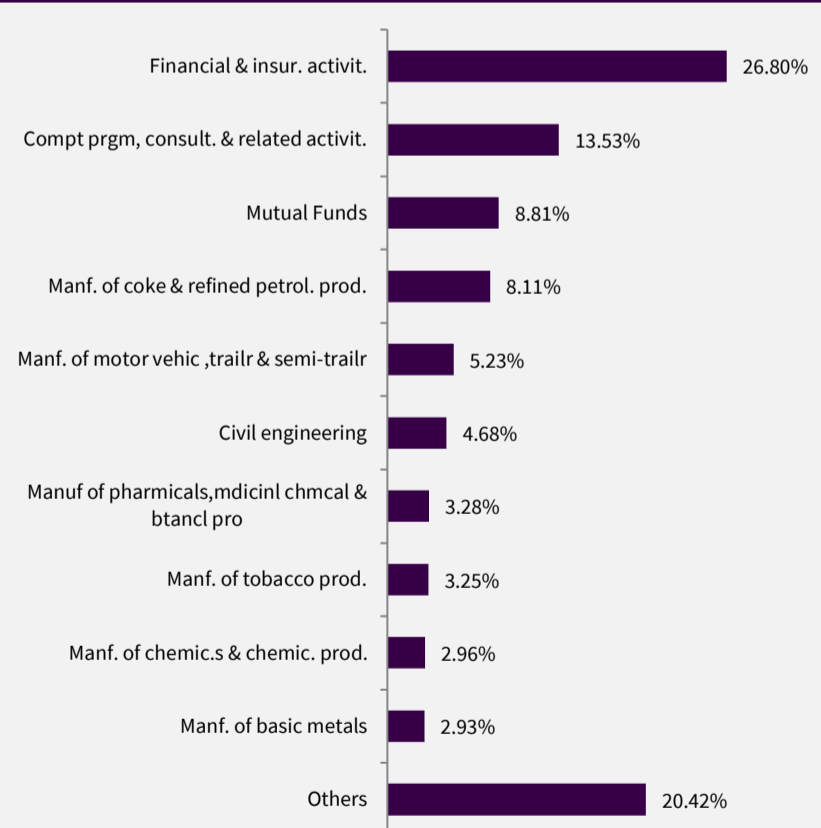
Equities	99.41%
HDFC Bank Ltd.	8.94%
Reliance Industries Ltd.	7.91%
Infosys Ltd.	6.61%
ICICI Bank Ltd.	6.20%
Larsen & Toubro Ltd.	4.68%
ITC Ltd.	3.25%
State Bank of India	3.09%
Axis Bank Ltd.	3.07%
Bharti Airtel Ltd.	2.81%
Tata Consultancy Services Ltd.	2.54%
Others	50.31%
Cash and Money Markets	0.59%
Portfolio Total	100.00%

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	40.2675
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.33%	12.66%	19.74%	12.57%	17.42%	10.47%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	10.70%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	81.30
Debt	1.52
<b>Total</b>	<b>82.83</b>

**Modified Duration\***

Security Type	Duration
Fixed Income Investments	N.A.

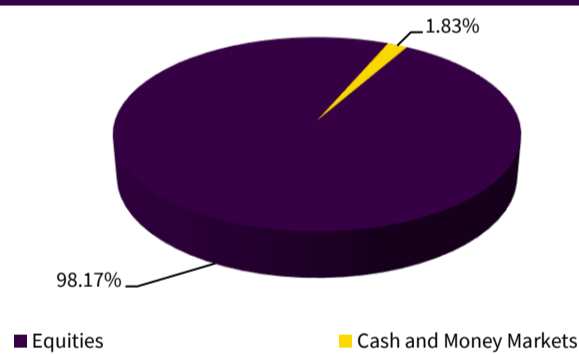
**Security Name**

**Net Asset (%)**

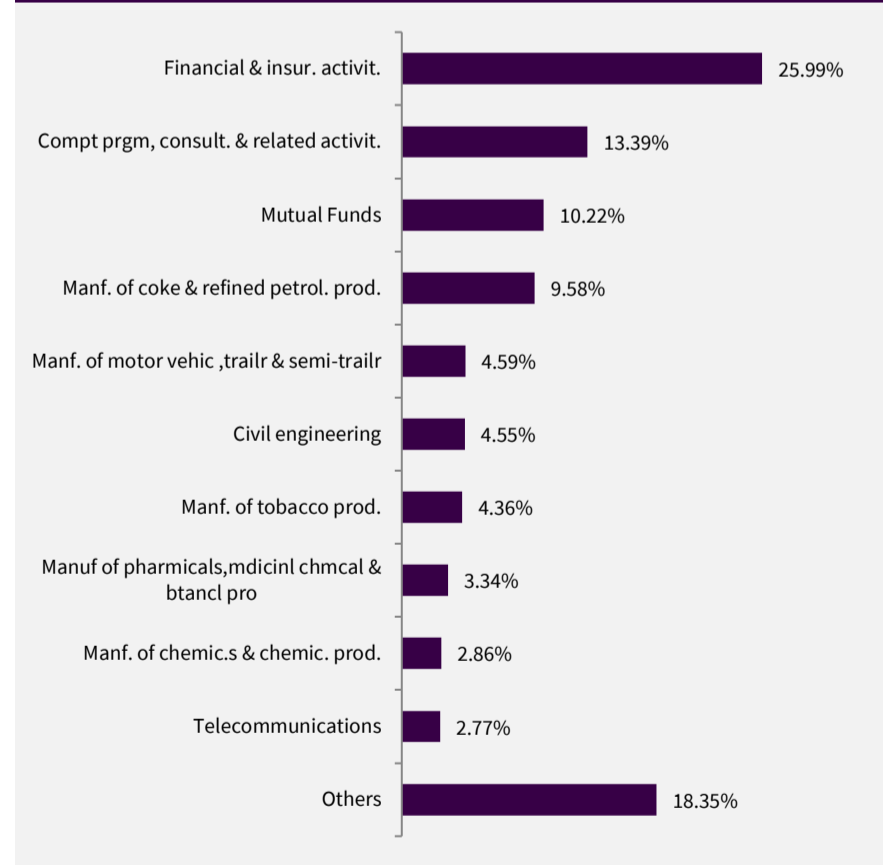
Security Name	Net Asset (%)
<b>Equities</b>	<b>98.17%</b>
HDFC Bank Ltd.	9.29%
Reliance Industries Ltd.	9.12%
Infosys Ltd.	6.71%
ICICI Bank Ltd.	5.75%
Larsen & Toubro Ltd.	4.55%
ITC Ltd.	4.36%
Tata Consultancy Services Ltd.	2.92%
Axis Bank Ltd.	2.88%
Bharti Airtel Ltd.	2.77%
Hindustan Unilever Ltd.	2.24%
Others	47.58%
<b>Cash and Money Markets</b>	<b>1.83%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Asset Mix**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

<b>NAV as on December 31, 2023:</b>	22.0038
<b>Inception Date:</b>	27-Jan-11
<b>Fund Manager:</b>	Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.54%	3.22%	6.46%	5.28%	4.52%	6.29%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	166.33
<b>Total</b>	<b>166.33</b>

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

Security Type	Duration
Fixed Income Investments	0.26

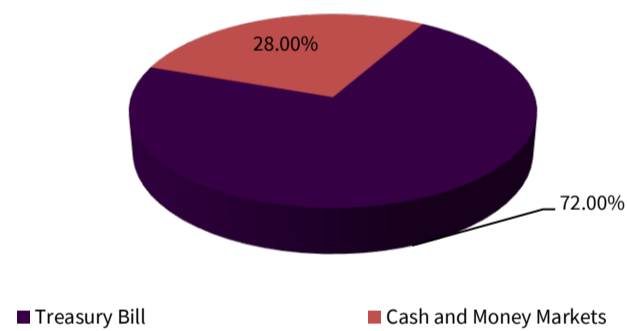
**Security Name** **Net Asset (%)**

Security Name	Net Asset (%)
<b>Treasury Bill</b>	<b>72.00%</b>
182 Day Treasury Bill 06.06.2024	25.90%
182 Day Treasury Bill 01-02-2024	14.95%
182 Day Treasury Bill 27.06.2024	14.53%
182 Day Treasury Bill 07-03-2024	5.36%
182 Day Treasury Bill 22-02-2024	5.31%
182 Day Treasury Bill 11-01-2024	2.99%
182 Day Treasury Bill 29-03-2024	2.96%

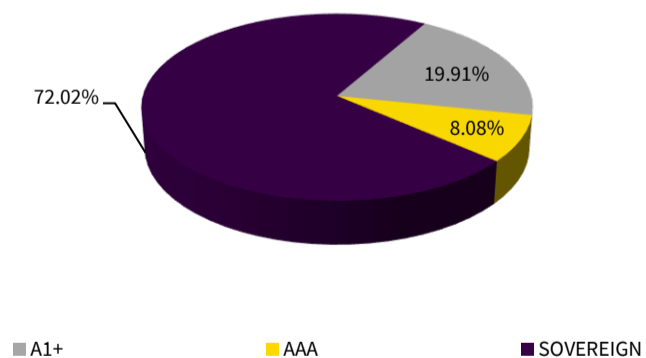
**Cash and Money Markets** **28.00%**

<b>Portfolio Total</b>	<b>100.00%</b>
------------------------	----------------

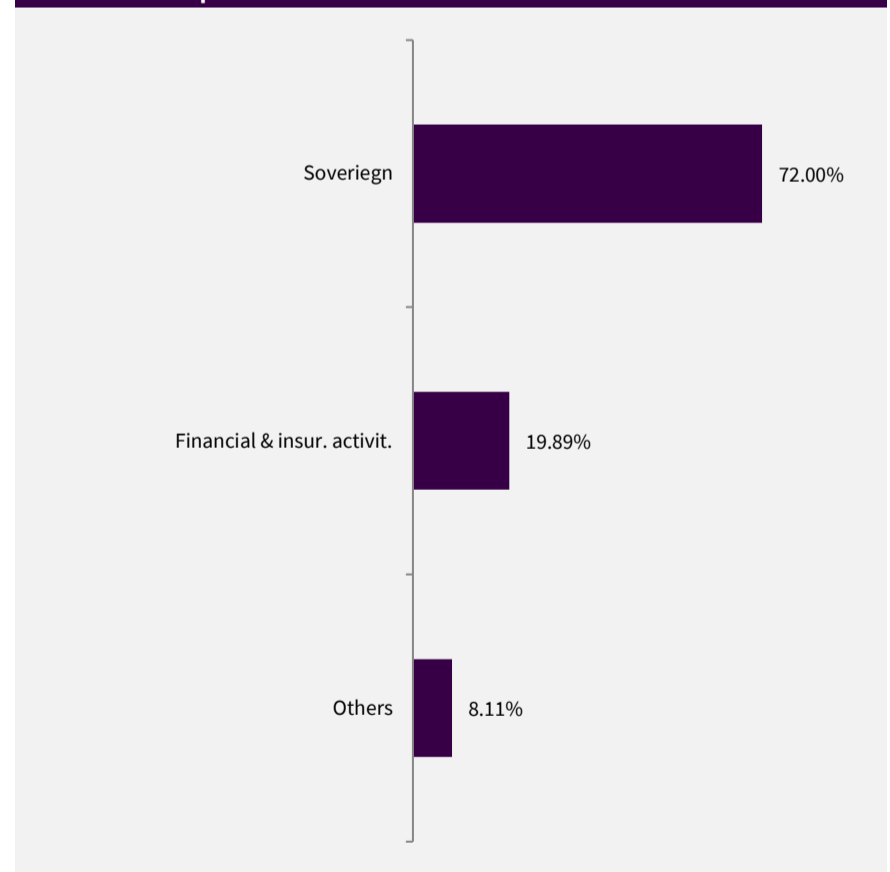
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

### Fund Details

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

The risk profile for this fund is Low

<b>NAV as on December 31,2023:</b>	37.0225
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.05%	4.02%	8.29%	4.98%	5.62%	7.72%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	8.06%

\* 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.

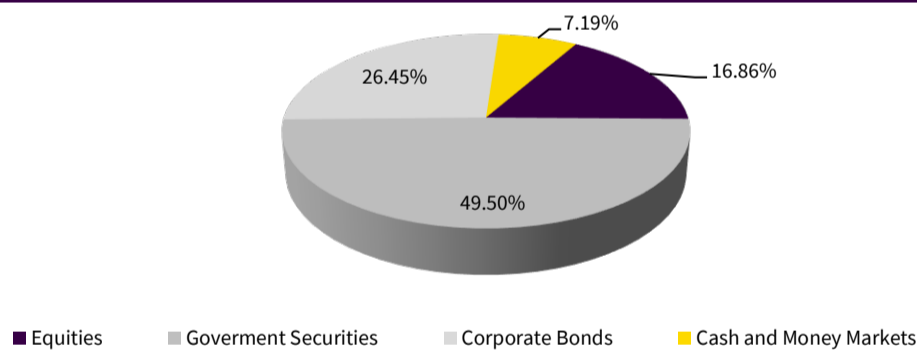
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.74
Debt	8.60
<b>Total</b>	<b>10.35</b>

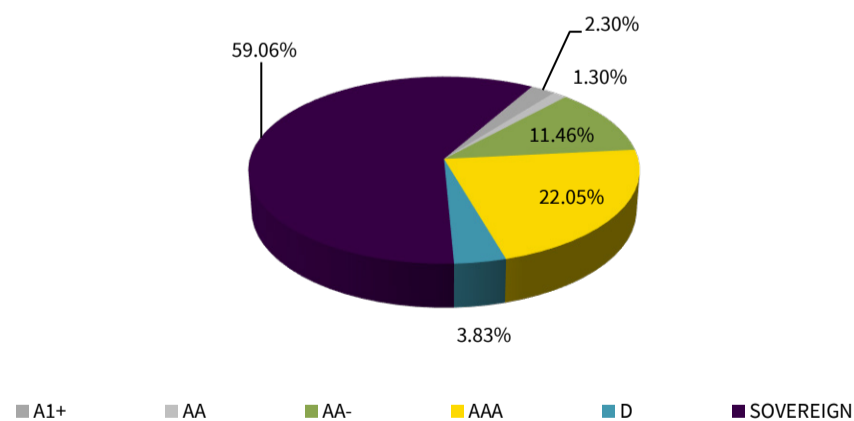
### Modified Duration†

Security Type	Duration
Fixed Income Investments	5.09

### Asset Mix



### Rating Profile

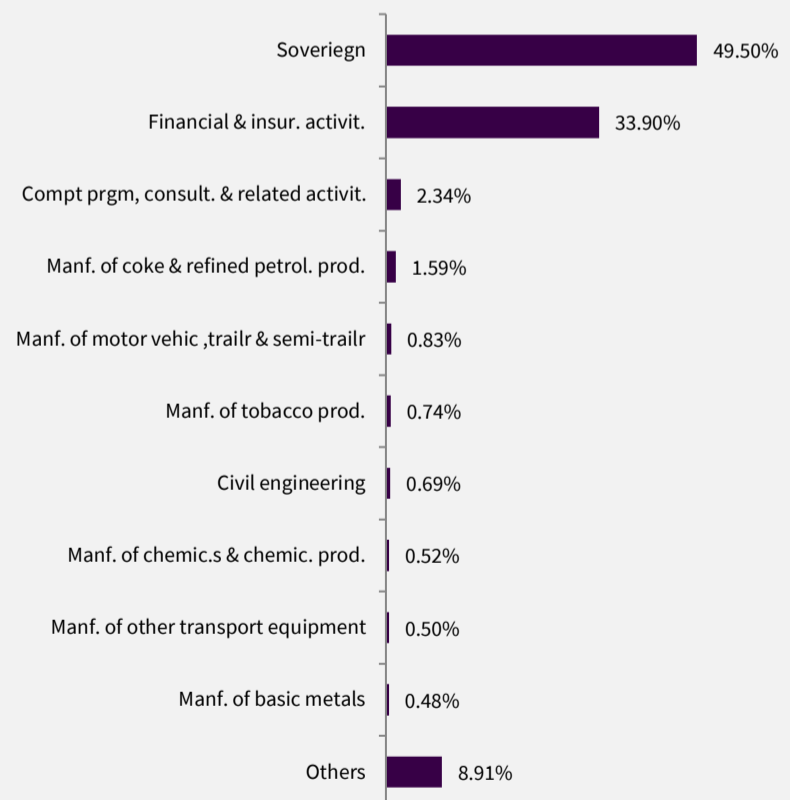


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.86%</b>
HDFC Bank Ltd.	1.71%
Reliance Industries Ltd.	1.57%
ICICI Bank Ltd.	1.24%
Infosys Ltd.	0.99%
ITC Ltd.	0.74%
Larsen & Toubro Ltd.	0.69%
Tata Consultancy Services Ltd.	0.60%
Axis Bank Ltd.	0.55%
Bharti Airtel Ltd.	0.46%
State Bank of India	0.44%
Others	7.87%
<b>Government Securities</b>	<b>49.50%</b>
07.18% GOI 2033	14.78%
07.18% GOI 2037	10.29%
07.38% GOI 2027	7.98%
07.30% GOI 2053	7.49%
7.39% Maharashtra SDL 2026	2.32%
07.96% Maharashtra SDL 2026	2.25%
7.62% Tamil Nadu SDL 2033	1.35%
7.65% Tamil Nadu SDL 2033	1.04%
7.25% GOI 2063	0.78%
07.24% Gujarat SDL 2026	0.58%
Others	0.64%
<b>Corporate Bonds</b>	<b>26.45%</b>
Indiabulls Housing Finance Ltd.	9.61%
Reliance Capital Ltd.	3.21%
NABARD	2.88%
HDFC Bank Ltd.	1.94%
REC Ltd.	1.94%
Power Finance Corporation Ltd.	1.93%
Power Finance Corporation Ltd.	1.93%
NABARD	1.92%
Piramal Capital & Housing Finance Ltd.	1.09%
<b>Cash and Money Markets</b>	<b>7.19%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

### Sectoral Break-Up<sup>§</sup>



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

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

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

### Fund Details

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

The risk profile for this fund is Low

<b>NAV as on December 31, 2023:</b>	30.6289
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.07%	4.16%	8.47%	5.21%	6.21%	7.29%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	7.75%

\* 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	2.03
Debt	11.28
<b>Total</b>	<b>13.31</b>

### Modified Duration†

Security Type	Duration
Fixed Income Investments	4.96

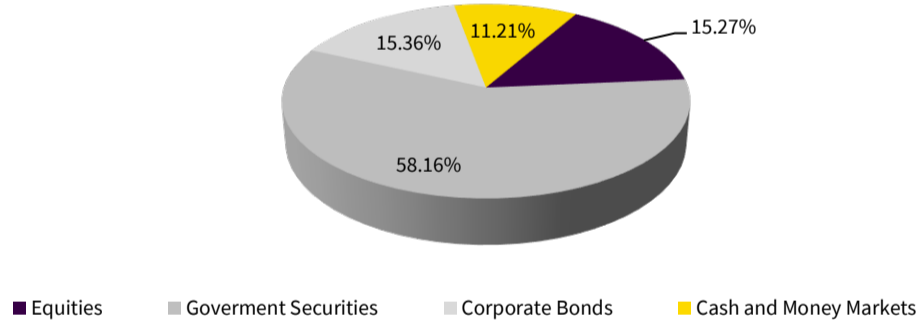
### Security Name

### Net Asset (%)

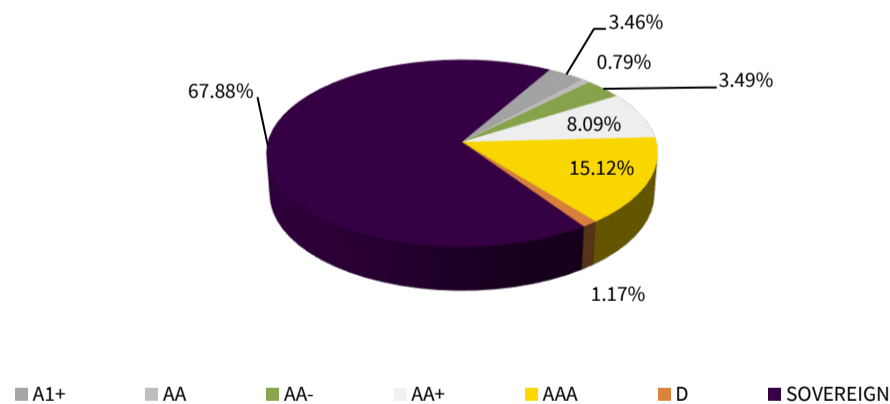
Security Name	Net Asset (%)
<b>Equities</b>	<b>15.27%</b>
HDFC Bank Ltd.	1.55%
Reliance Industries Ltd.	1.43%
ICICI Bank Ltd.	1.13%
Infosys Ltd.	0.90%
ITC Ltd.	0.67%
Larsen & Toubro Ltd.	0.62%
Tata Consultancy Services Ltd.	0.55%
Axis Bank Ltd.	0.50%
Bharti Airtel Ltd.	0.42%
State Bank of India	0.39%
Others	7.11%
<b>Government Securities</b>	<b>58.16%</b>
07.18% GOI 2033	16.06%
07.18% GOI 2037	10.28%
07.38% GOI 2027	9.70%
07.30% GOI 2053	7.49%
07.24% Gujarat SDL 2026	4.79%
7.64% Madhya Pradesh SDL 2033	3.75%
6.69% Madhya Pradesh SGS 2025	2.21%
7.62% Tamil Nadu SDL 2033	1.95%
7.25% GOI 2063	0.77%
07.72% Maharashtra SDL 2034	0.41%
Others	0.75%
<b>Corporate Bonds</b>	<b>15.36%</b>
Adani Ports and Special Economic Zone Ltd.	6.94%
Indiabulls Housing Finance Ltd.	2.99%
HDFC Bank Ltd.	2.26%
NABARD	1.49%
Reliance Capital Ltd.	1.00%
Piramal Capital & Housing Finance Ltd.	0.68%
<b>Cash and Money Markets</b>	<b>11.21%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

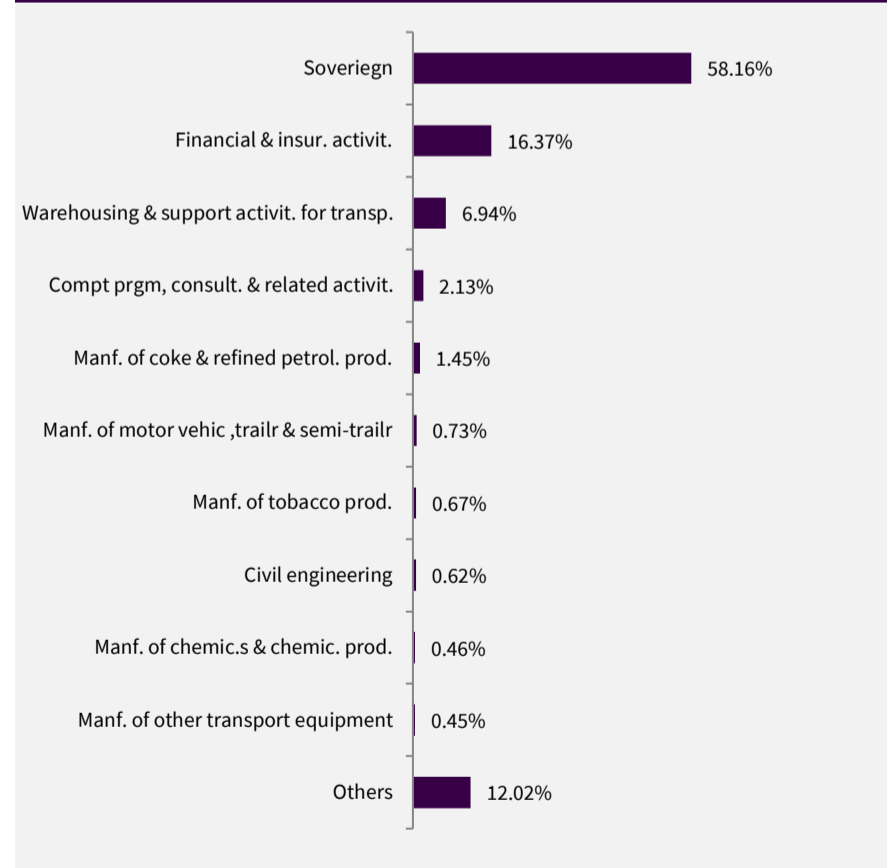
### Asset Mix



### Rating Profile



### Sectoral Break-Up<sup>§</sup>



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

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

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

### Fund Details

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

The risk profile for this fund is Medium

<b>NAV as on December 31, 2023:</b>	79.8344
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.44%	6.33%	11.02%	6.43%	8.72%	10.86%
Benchmark**	3.38%	6.50%	11.71%	7.52%	8.52%	9.95%

\* 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.

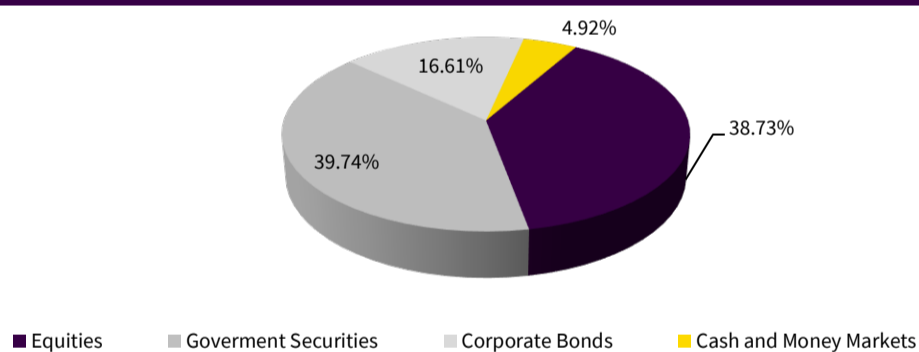
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.68
Debt	26.40
<b>Total</b>	<b>43.08</b>

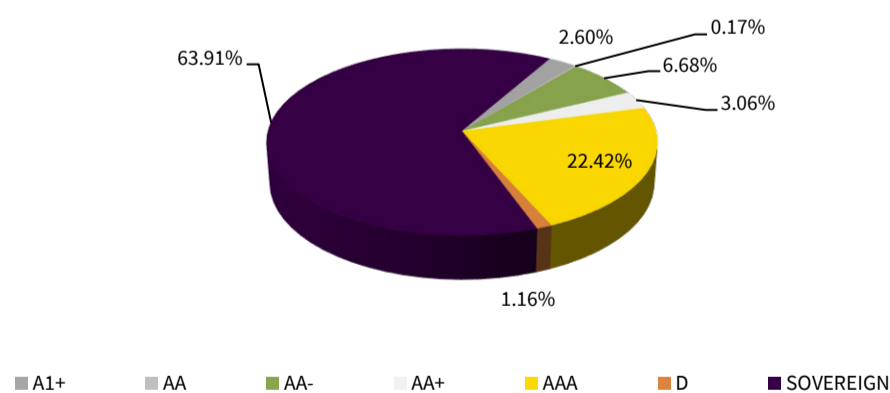
### Modified Duration†

Security Type	Duration
Fixed Income Investments	5.25

### Asset Mix



### Rating Profile

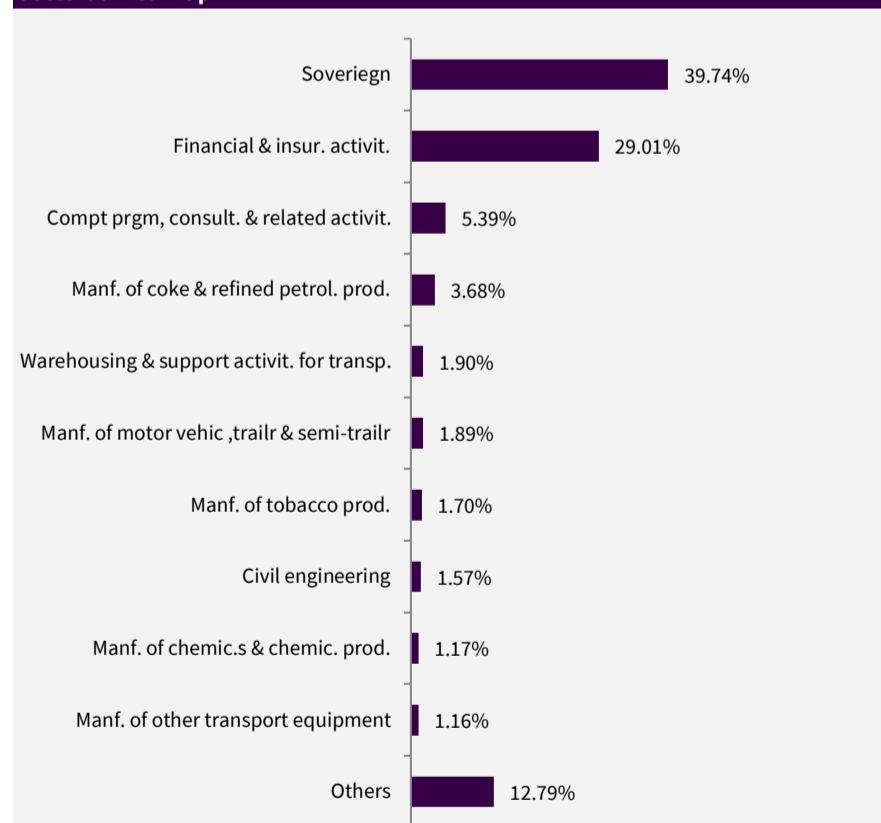


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>38.73%</b>
HDFC Bank Ltd.	3.93%
Reliance Industries Ltd.	3.63%
ICICI Bank Ltd.	2.86%
Infosys Ltd.	2.28%
ITC Ltd.	1.70%
Larsen & Toubro Ltd.	1.57%
Tata Consultancy Services Ltd.	1.39%
Axis Bank Ltd.	1.26%
Bharti Airtel Ltd.	1.07%
State Bank of India	1.00%
Others	18.04%
<b>Government Securities</b>	<b>39.74%</b>
07.18% GOI 2033	11.32%
07.18% GOI 2037	7.87%
07.38% GOI 2027	7.19%
07.30% GOI 2053	5.74%
07.96% Maharashtra SDL 2026	2.07%
7.39% Maharashtra SDL 2026	2.04%
7.65% Tamil Nadu SDL 2033	0.96%
7.62% Tamil Nadu SDL 2033	0.90%
7.25% GOI 2063	0.59%
07.62% Madhya Pradesh SDL 2026	0.49%
Others	0.57%
<b>Corporate Bonds</b>	<b>16.61%</b>
Indiabulls Housing Finance Ltd.	4.15%
Adani Ports and Special Economic Zone Ltd.	1.90%
REC Ltd.	1.85%
HDFC Bank Ltd.	1.63%
Power Finance Corporation Ltd.	1.63%
REC Ltd.	1.63%
Power Finance Corporation Ltd.	1.62%
NABARD	1.38%
Reliance Capital Ltd.	0.72%
Piramal Capital & Housing Finance Ltd.	0.10%
<b>Cash and Money Markets</b>	<b>4.92%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

### Sectoral Break-Up<sup>§</sup>



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

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

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

### Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31, 2023:</b>	57.6556
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.67%	8.06%	13.50%	8.15%	11.43%	10.29%
Benchmark**	4.77%	8.56%	14.25%	8.94%	10.82%	10.61%

\* 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.

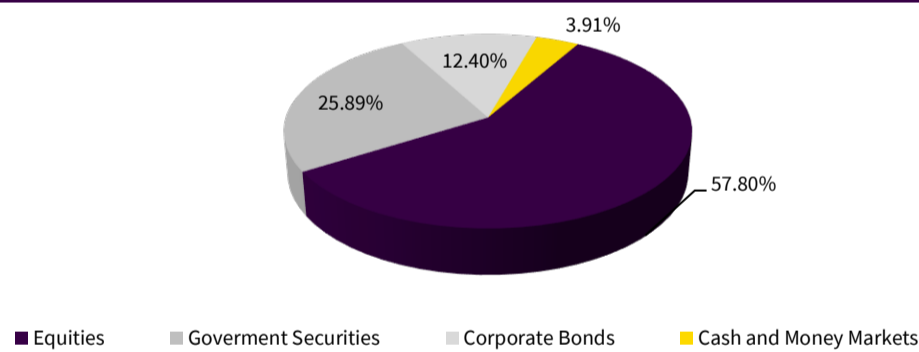
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.37
Debt	17.79
<b>Total</b>	<b>42.16</b>

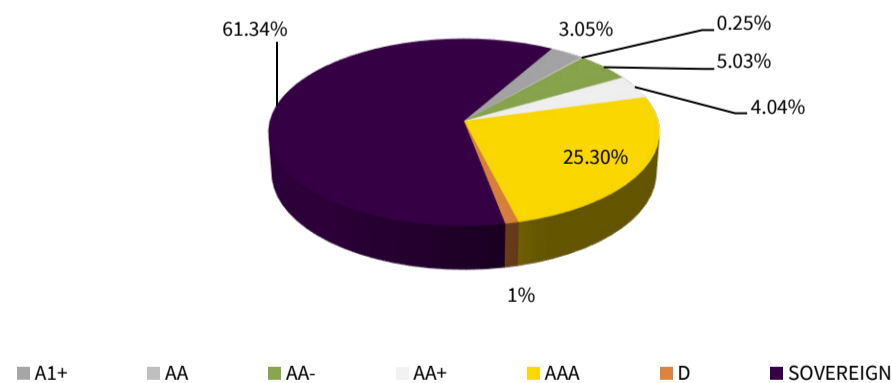
### Modified Duration†

Security Type	Duration
Fixed Income Investments	5.22

### Asset Mix



### Rating Profile

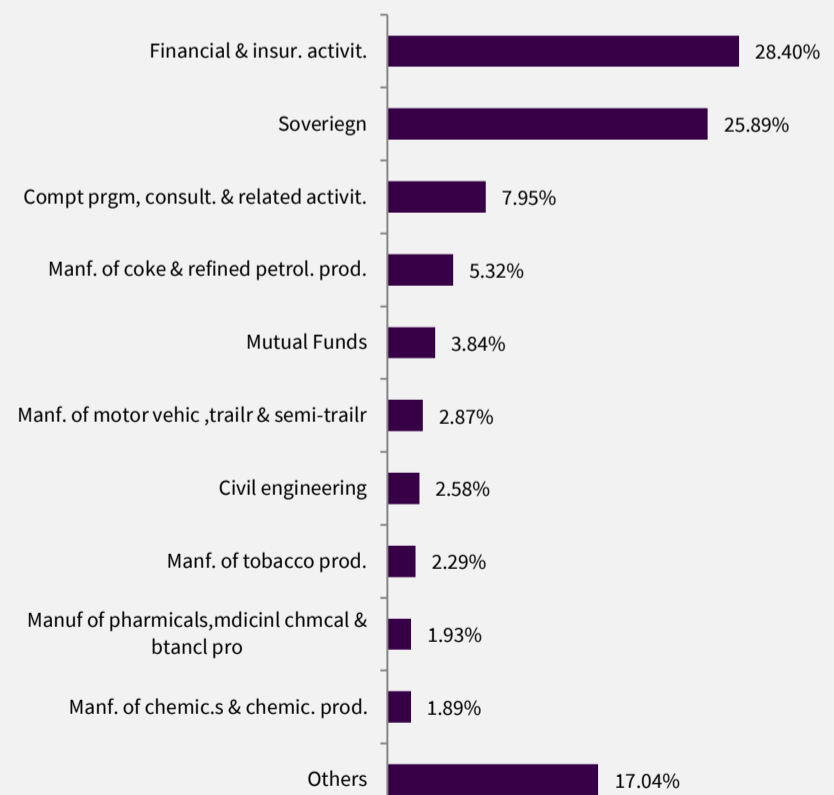


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>57.80%</b>
HDFC Bank Ltd.	5.61%
Reliance Industries Ltd.	5.32%
ICICI Bank Ltd.	4.00%
Infosys Ltd.	3.85%
Larsen & Toubro Ltd.	2.58%
ITC Ltd.	2.29%
Axis Bank Ltd.	1.86%
State Bank of India	1.79%
Tata Consultancy Services Ltd.	1.60%
Bharti Airtel Ltd.	1.57%
Others	27.33%
<b>Government Securities</b>	<b>25.89%</b>
07.18% GOI 2033	8.16%
07.18% GOI 2037	5.45%
07.38% GOI 2027	4.46%
07.30% GOI 2053	3.97%
07.96% Maharashtra SDL 2026	1.34%
7.65% Tamil Nadu SDL 2033	0.67%
7.39% Maharashtra SDL 2026	0.64%
7.25% GOI 2063	0.41%
07.72% Maharashtra SDL 2034	0.36%
07.62% Madhya Pradesh SDL 2026	0.26%
Others	0.17%
<b>Corporate Bonds</b>	<b>12.40%</b>
Indiabulls Housing Finance Ltd.	2.12%
Adani Ports and Special Economic Zone Ltd.	1.70%
NABARD	1.41%
HDFC Bank Ltd.	1.19%
Power Finance Corporation Ltd.	1.19%
REC Ltd.	1.19%
Power Finance Corporation Ltd.	1.18%
REC Ltd.	0.95%
NABARD	0.94%
Reliance Capital Ltd.	0.42%
Others	0.11%
<b>Cash and Money Markets</b>	<b>3.91%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

### Sectoral Break-Up<sup>§</sup>



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

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

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



#### Fund Details

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

<b>NAV as on December 31,2023:</b>	46.7029
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.50%	13.19%	20.78%	13.47%	18.19%	10.18%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	9.79%

\* 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	119.69
Debt	0.25
<b>Total</b>	<b>119.94</b>

#### Modified Duration\*

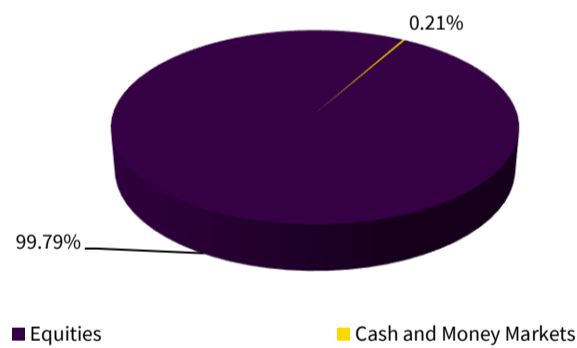
Security Type	Duration
Fixed Income Investments	N.A.

#### Security Name

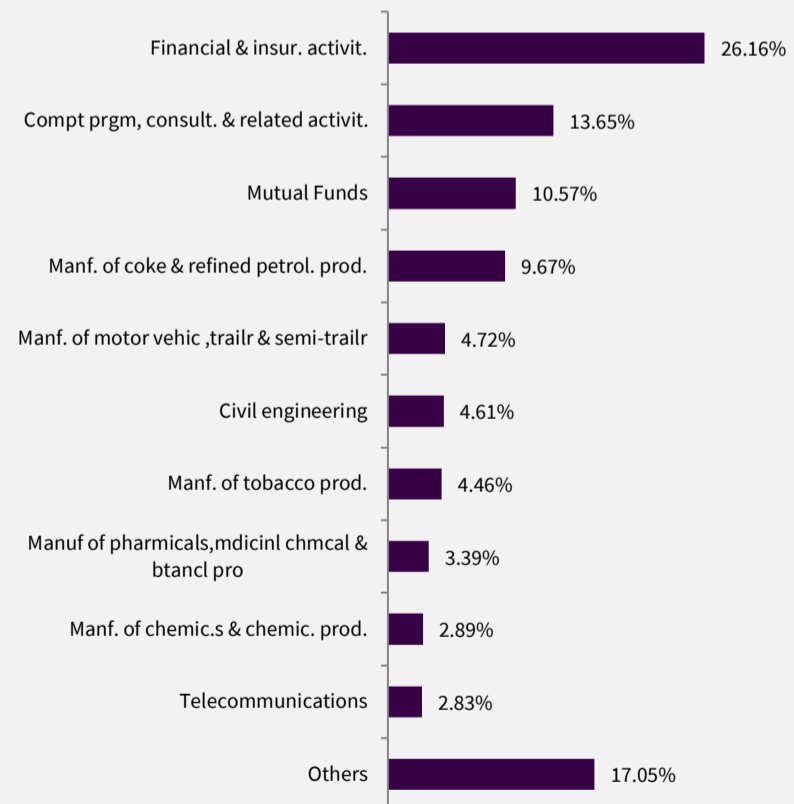
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.79%</b>
HDFC Bank Ltd.	9.36%
Reliance Industries Ltd.	9.18%
Infosys Ltd.	6.74%
ICICI Bank Ltd.	5.74%
Larsen & Toubro Ltd.	4.61%
ITC Ltd.	4.46%
Tata Consultancy Services Ltd.	2.94%
Axis Bank Ltd.	2.90%
Bharti Airtel Ltd.	2.83%
Hindustan Unilever Ltd.	2.26%
Others	48.77%
<b>Cash and Money Markets</b>	<b>0.21%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

#### Asset Mix



#### Sectoral Break-Up<sup>§</sup>



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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31, 2023:</b>	30.1858
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	10.45%	25.98%	37.07%	16.94%	28.21%	8.25%
Benchmark**	11.11%	27.79%	40.08%	21.91%	26.31%	5.49%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

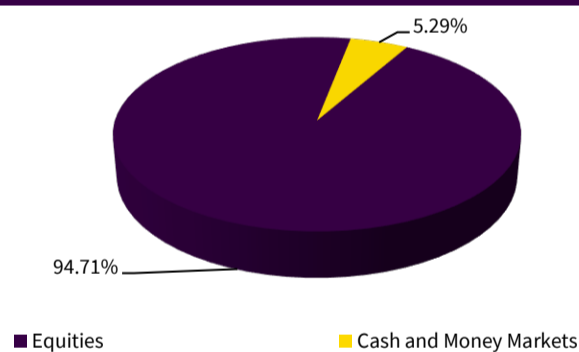
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.62
Debt	0.20
<b>Total</b>	<b>3.82</b>

## Modified Duration†

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

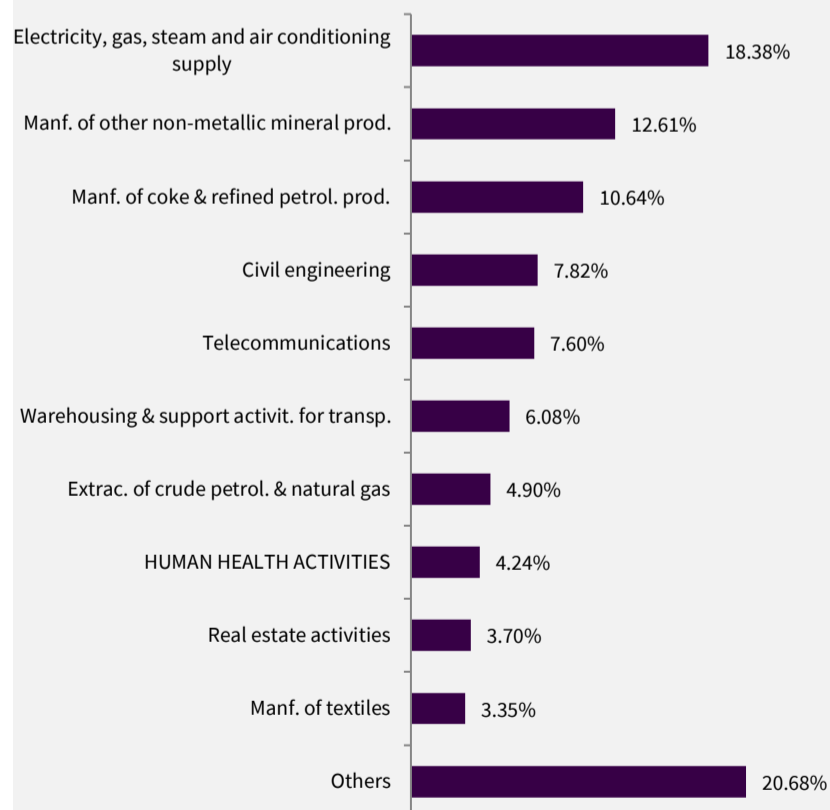
Security Name	Net Asset (%)
<b>Equities</b>	<b>94.71%</b>
NTPC Ltd.	8.03%
Larsen & Toubro Ltd.	7.82%
Ultratech Cement Ltd.	7.04%
Reliance Industries Ltd.	6.92%
Bharti Airtel Ltd.	6.83%
Power Grid Corporation of India Ltd.	5.73%
Oil & Natural Gas Corpn Ltd.	4.90%
Adani Ports and Special Economic Zone Ltd.	4.63%
DLF Ltd.	3.70%
Grasim Industries Ltd.	3.35%
Others	35.76%
<b>Cash and Money Markets</b>	<b>5.29%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

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

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

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

Sectoral Break-Up<sup>§</sup>

#### Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31, 2023:</b>	34.5814
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	14.86%	45.22%	58.40%	41.07%	41.85%	9.31%
Benchmark**	15.34%	44.91%	55.30%	38.24%	39.09%	3.43%

\* Compound Annual Growth Rate (CAGR)

#### Targeted Asset Allocation (%)

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

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

#### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.56
Debt	0.07
<b>Total</b>	<b>11.63</b>

#### Modified Duration†

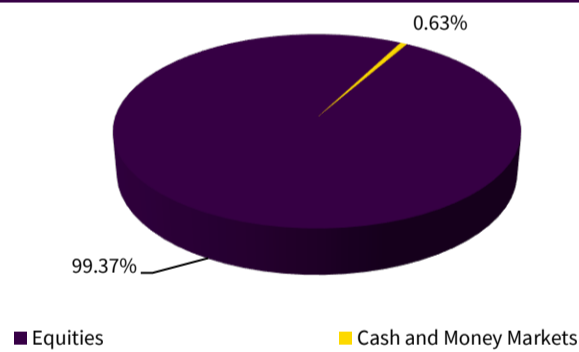
Security Type	Duration
Fixed Income Investments	N.A.

#### Security Name

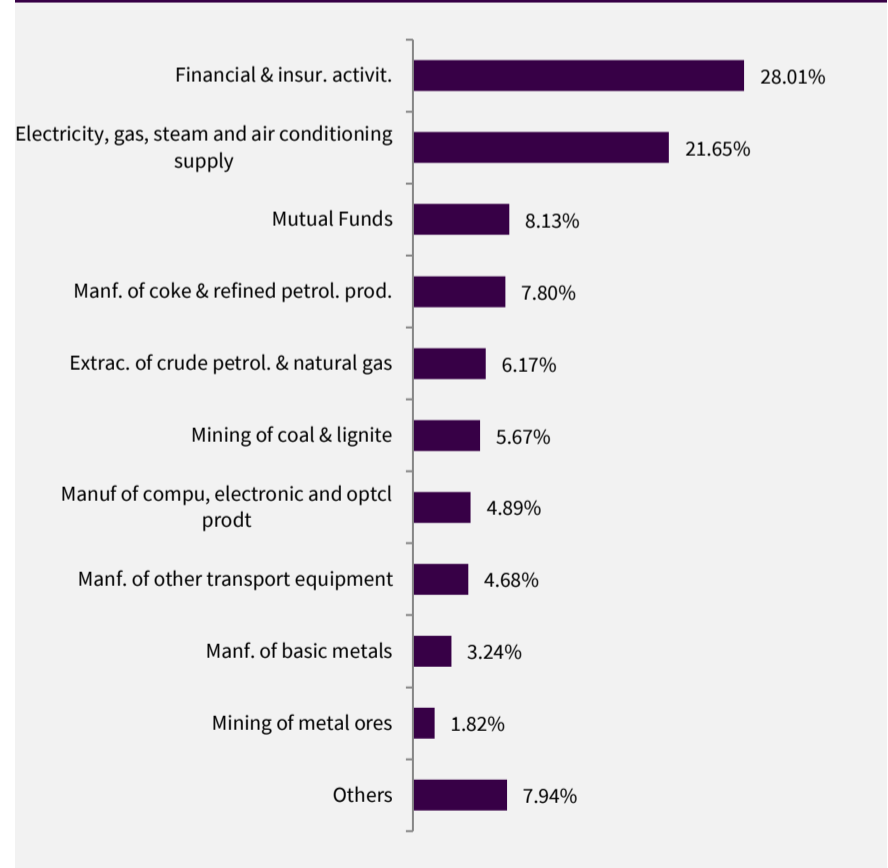
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.37%</b>
NTPC Ltd.	9.72%
State Bank of India	9.64%
Kotak Mahindra Mutual Fund	8.13%
Power Grid Corporation of India Ltd.	7.12%
Coal India Ltd.	5.67%
Oil & Natural Gas Corpn Ltd.	5.28%
Bharat Electronics Ltd.	4.89%
REC Ltd.	4.04%
Hindustan Aeronautics Ltd.	3.97%
Power Finance Corporation Ltd.	3.69%
Others	37.22%
<b>Cash and Money Markets</b>	<b>0.63%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

#### Asset Mix



#### Sectoral Break-Up<sup>§</sup>



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

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

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

## Fund Details

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

The risk profile for this fund is Low

<b>NAV as on December 31, 2023:</b>	24.6641
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.00%	3.82%	8.05%	4.84%	6.07%	6.69%
Benchmark**	2.01%	4.47%	9.18%	6.03%	6.18%	8.34%

\* 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	0.41
Debt	2.25
<b>Total</b>	<b>2.66</b>

## Modified Duration†

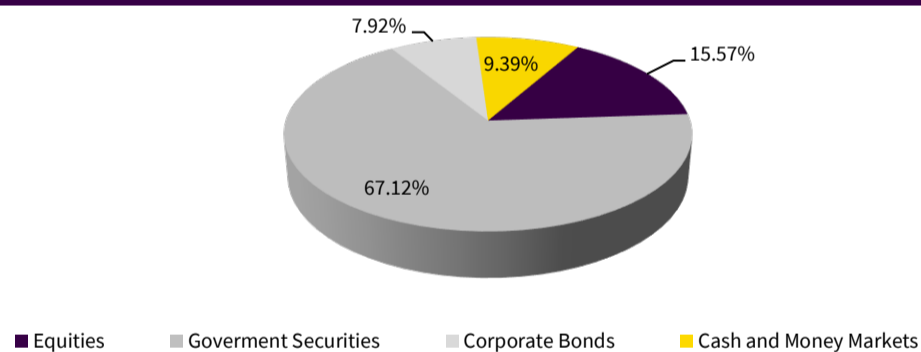
Security Type	Duration
Fixed Income Investments	5.06

## Security Name

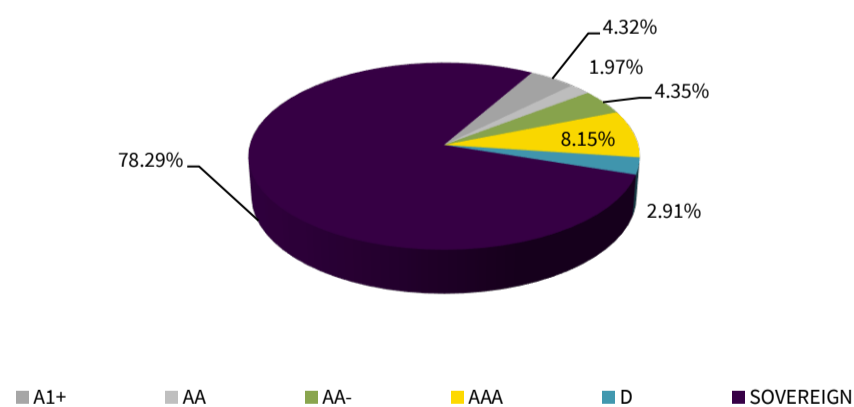
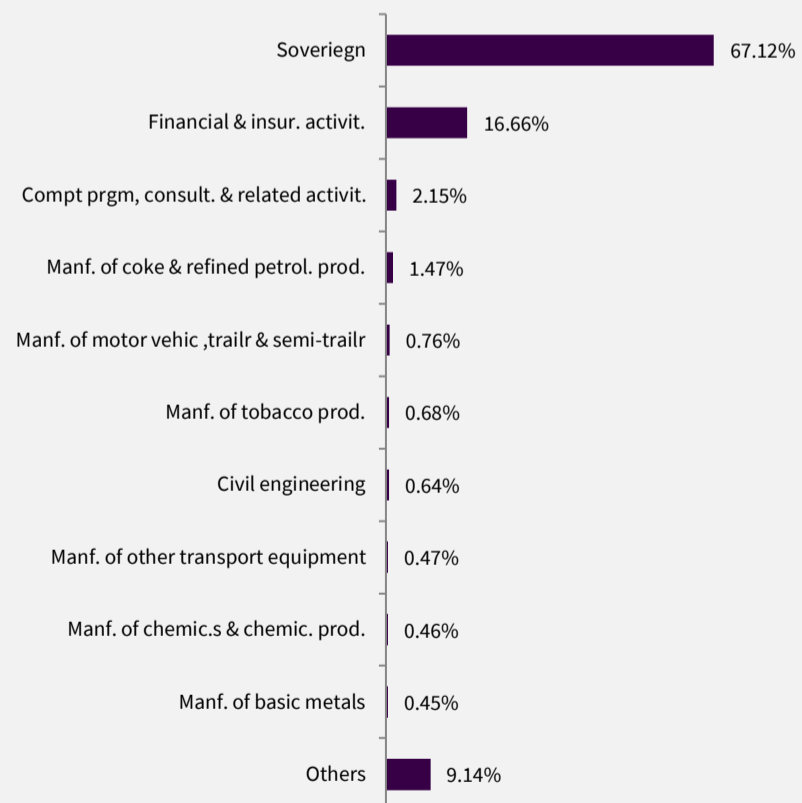
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.57%</b>
HDFC Bank Ltd.	1.57%
Reliance Industries Ltd.	1.45%
ICICI Bank Ltd.	1.14%
Infosys Ltd.	0.92%
ITC Ltd.	0.68%
Larsen & Toubro Ltd.	0.64%
Tata Consultancy Services Ltd.	0.56%
Axis Bank Ltd.	0.49%
Bharti Airtel Ltd.	0.42%
State Bank of India	0.40%
Others	7.30%
<b>Government Securities</b>	<b>67.12%</b>
07.18% GOI 2033	15.51%
07.38% GOI 2027	14.36%
07.18% GOI 2037	10.30%
07.30% GOI 2053	7.49%
07.62% Madhya Pradesh SDL 2026	3.77%
7.64% Madhya Pradesh SDL 2033	3.76%
07.24% Gujarat SDL 2026	3.36%
07.96% Maharashtra SDL 2026	2.28%
6.69% Madhya Pradesh SGS 2025	1.68%
7.39% Maharashtra SDL 2026	1.50%
Others	3.11%
<b>Corporate Bonds</b>	<b>7.92%</b>
Indiabulls Housing Finance Ltd.	3.73%
Reliance Capital Ltd.	2.50%
Piramal Capital & Housing Finance Ltd.	1.69%
<b>Cash and Money Markets</b>	<b>9.39%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is Medium

<b>NAV as on December 31, 2023:</b>	30.1629
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.49%	6.35%	11.46%	6.66%	9.06%	8.24%
Benchmark**	3.38%	6.50%	11.71%	7.52%	8.52%	9.24%

\* 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	2.46
Debt	3.62
<b>Total</b>	<b>6.08</b>

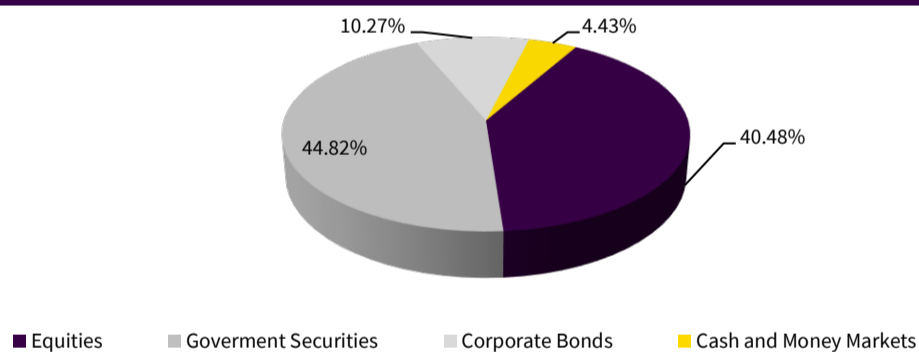
## Modified Duration†

Security Type	Duration
Fixed Income Investments	5.39

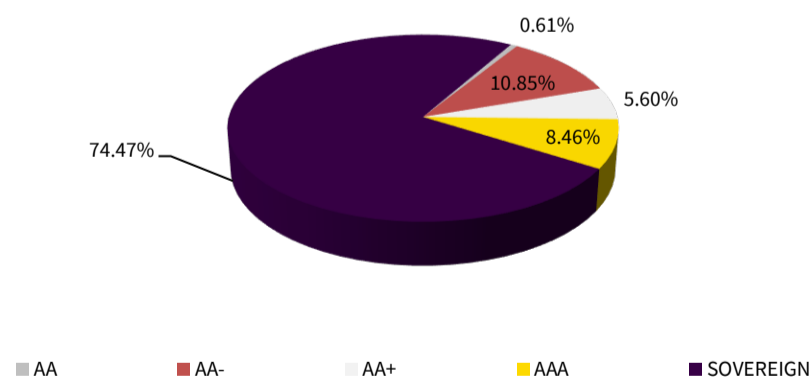
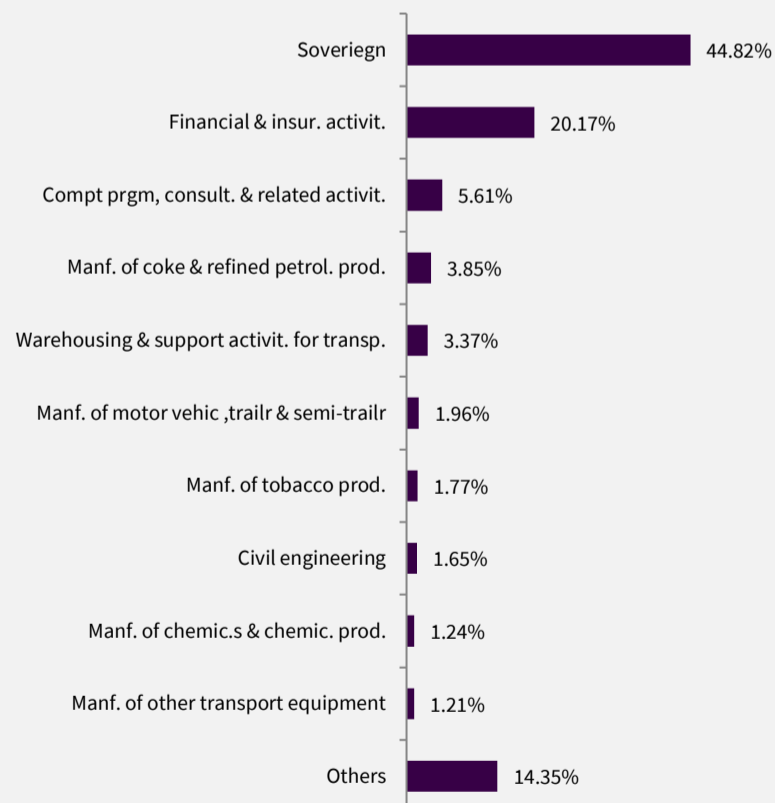
## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>40.48%</b>
HDFC Bank Ltd.	4.11%
Reliance Industries Ltd.	3.79%
ICICI Bank Ltd.	2.98%
Infosys Ltd.	2.39%
ITC Ltd.	1.77%
Larsen & Toubro Ltd.	1.65%
Tata Consultancy Services Ltd.	1.45%
Axis Bank Ltd.	1.32%
Bharti Airtel Ltd.	1.11%
State Bank of India	1.05%
Others	18.86%
<b>Government Securities</b>	<b>44.82%</b>
07.18% GOI 2033	11.31%
07.18% GOI 2037	7.88%
07.30% GOI 2053	5.73%
07.38% GOI 2027	4.92%
07.24% Gujarat SDL 2026	3.76%
7.64% Madhya Pradesh SDL 2033	2.30%
7.62% Tamil Nadu SDL 2033	2.15%
6.69% Madhya Pradesh SGS 2025	1.97%
07.62% Madhya Pradesh SDL 2026	1.81%
07.96% Maharashtra SDL 2026	1.50%
Others	1.49%
<b>Corporate Bonds</b>	<b>10.27%</b>
Indiabulls Housing Finance Ltd.	6.53%
Adani Ports and Special Economic Zone Ltd.	3.37%
Piramal Capital & Housing Finance Ltd.	0.37%
<b>Cash and Money Markets</b>	<b>4.43%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	35.1722
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Nitin Garg

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.63%	8.09%	13.44%	8.09%	11.59%	9.44%
Benchmark**	4.77%	8.56%	14.25%	8.94%	10.82%	9.91%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.44
Debt	5.13
<b>Total</b>	<b>11.57</b>

## Modified Duration†

Security Type	Duration
Fixed Income Investments	4.98

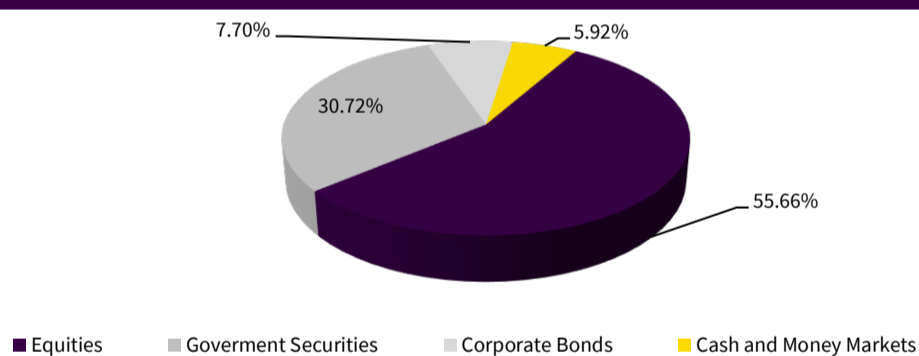
## Security Name

## Net Asset (%)

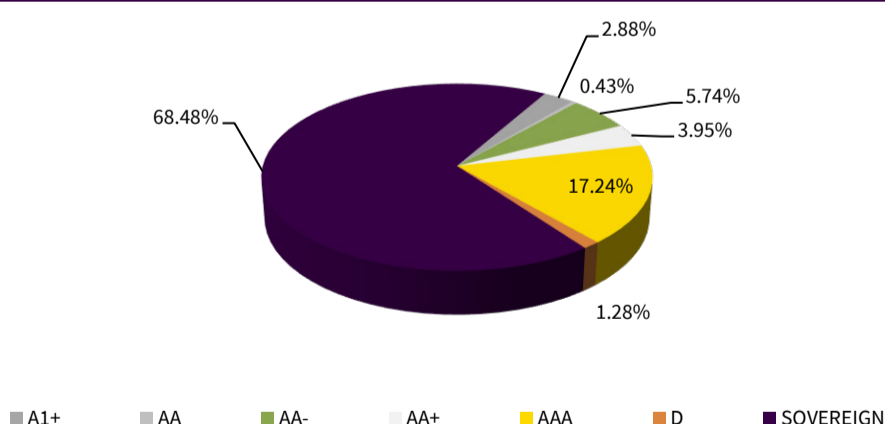
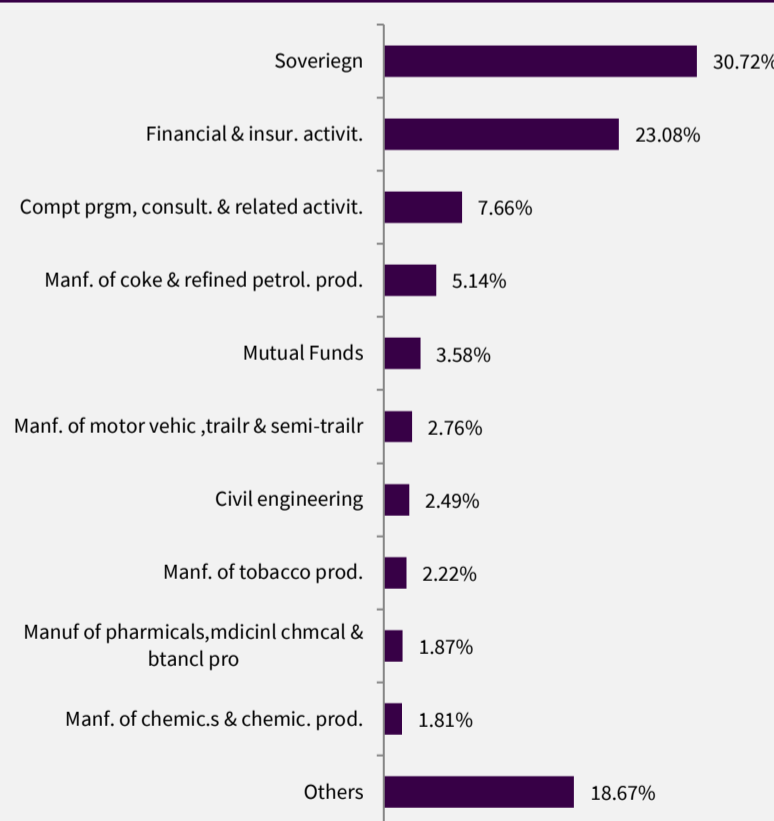
Security Name	Net Asset (%)
<b>Equities</b>	<b>55.66%</b>
HDFC Bank Ltd.	5.42%
Reliance Industries Ltd.	5.14%
ICICI Bank Ltd.	3.86%
Infosys Ltd.	3.72%
Larsen & Toubro Ltd.	2.49%
ITC Ltd.	2.22%
Axis Bank Ltd.	1.80%
State Bank of India	1.73%
Tata Consultancy Services Ltd.	1.54%
Bharti Airtel Ltd.	1.52%
Others	26.22%
<b>Government Securities</b>	<b>30.72%</b>
07.18% GOI 2033	8.88%
07.18% GOI 2037	5.45%
07.38% GOI 2027	4.99%
07.30% GOI 2053	3.97%
07.24% Gujarat SDL 2026	1.63%
6.69% Madhya Pradesh SGS 2025	1.17%
7.64% Madhya Pradesh SDL 2033	1.00%
7.62% Tamil Nadu SDL 2033	0.81%
07.96% Maharashtra SDL 2026	0.79%
07.62% Madhya Pradesh SDL 2026	0.69%
Others	1.34%
<b>Corporate Bonds</b>	<b>7.70%</b>
Indiabulls Housing Finance Ltd.	2.58%
Adani Ports and Special Economic Zone Ltd.	1.77%
HDFC Bank Ltd.	0.87%
NABARD	0.86%
NABARD	0.86%
Reliance Capital Ltd.	0.57%
Piramal Capital & Housing Finance Ltd.	0.19%
<b>Cash and Money Markets</b>	<b>5.92%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

## Asset Mix



## Rating Profile

Sectoral Break-Up<sup>§</sup>

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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31,2023:</b>	44.8265
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.41%	12.90%	20.23%	13.15%	17.89%	11.36%
Benchmark**	7.94%	13.25%	20.03%	11.90%	15.84%	11.10%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

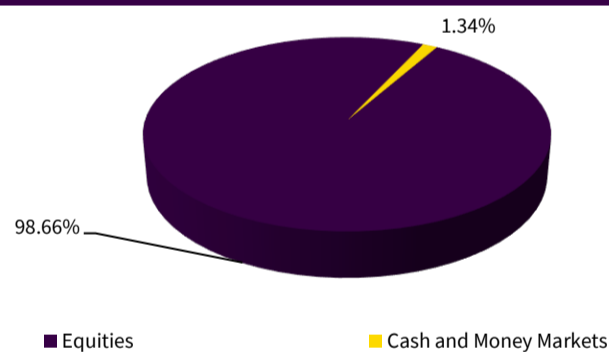
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	27.29
Debt	0.37
<b>Total</b>	<b>27.66</b>

## Modified Duration\*

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

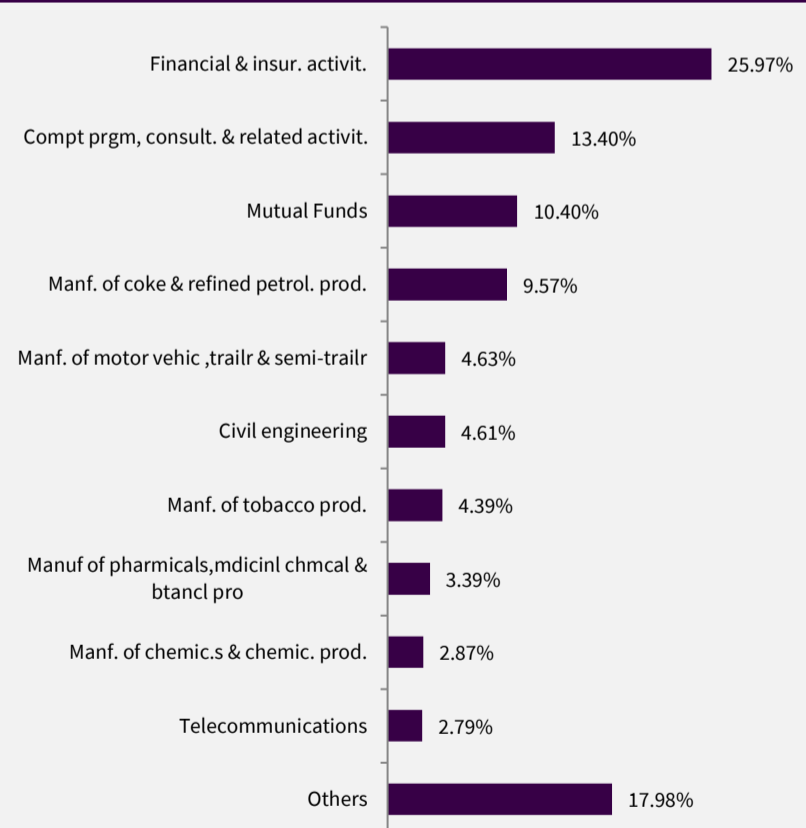
Security Name	Net Asset (%)
<b>Equities</b>	<b>98.66%</b>
HDFC Bank Ltd.	9.28%
Reliance Industries Ltd.	9.10%
Infosys Ltd.	6.69%
ICICI Bank Ltd.	5.74%
Larsen & Toubro Ltd.	4.61%
ITC Ltd.	4.39%
Tata Consultancy Services Ltd.	2.92%
Axis Bank Ltd.	2.87%
Bharti Airtel Ltd.	2.79%
Hindustan Unilever Ltd.	2.24%
Others	48.03%
<b>Cash and Money Markets</b>	<b>1.34%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

§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.

Sectoral Break-Up<sup>§</sup>

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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>1.31%</b>
7.25% GOI 2063	1.31%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.81%</b>
IndusInd Bank Ltd.	0.40%
Bajaj Finance Ltd.	0.36%
Hindustan Unilever Ltd.	0.34%
HCL Technologies Ltd.	0.33%
Mahindra & Mahindra Ltd.	0.28%
Titan Company Ltd.	0.27%
NTPC Ltd.	0.27%
Maruti Suzuki India Ltd.	0.25%
Sun Pharmaceuticals Industries Ltd.	0.25%
Tata Motors Ltd.	0.24%
Ultratech Cement Ltd.	0.22%
Tata Steel Ltd.	0.20%
Bharat Electronics Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.19%
Shriram Finance Ltd.	0.19%
Ltimindtree Ltd.	0.18%
Nestle India Ltd.	0.17%
SBI Life Insurance Company Ltd.	0.17%
Hindustan Aeronautics Ltd.	0.17%
Bajaj Finance Ltd.	0.16%
Coal India Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
HDFC Life Insurance Co. Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Bajaj Auto Ltd.	0.13%
Krishna Institute of Medical Sciences Ltd.	0.12%
Britannia Industries Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Cipla Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Godrej Consumer Product Ltd.	0.09%
Cyient Ltd.	0.09%
Brigade Enterprises Ltd.	0.09%
Asian Paints Ltd.	0.08%
Tech Mahindra Ltd.	0.08%
PVR Ltd.	0.08%
Zomato Ltd.	0.08%
AIA Engineering Ltd.	0.06%
Persistent Systems Ltd.	0.06%
APL Apollo Tubes Ltd.	0.06%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
REC Ltd.	0.05%
Ashok Leyland Ltd	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
Jio Financial Services Ltd.	0.05%
Havells India Ltd.	0.05%
Escorts Ltd.	0.05%
United Spirits Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>8.07%</b>
IndusInd Bank Ltd.	0.41%
Bajaj Finance Ltd.	0.37%
Hindustan Unilever Ltd.	0.36%
HCL Technologies Ltd.	0.34%
Mahindra & Mahindra Ltd.	0.29%
Titan Company Ltd.	0.28%
NTPC Ltd.	0.28%
Maruti Suzuki India Ltd.	0.26%
Sun Pharmaceuticals Industries Ltd.	0.26%
Tata Motors Ltd.	0.25%
Ultratech Cement Ltd.	0.23%
Tata Steel Ltd.	0.21%
Bharat Electronics Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.20%
Shriram Finance Ltd.	0.20%
Nestle India Ltd.	0.18%
Ltimindtree Ltd.	0.18%
SBI Life Insurance Company Ltd.	0.18%
Hindustan Aeronautics Ltd.	0.17%
Coal India Ltd.	0.16%
Bajaj Finance Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
Grasim Industries Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
HDFC Life Insurance Co. Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Krishna Institute of Medical Sciences Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.12%
Britannia Industries Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Apollo Hospitals Enterprise Ltd.	0.10%
Cipla Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Godrej Consumer Product Ltd.	0.09%
Cyient Ltd.	0.09%
Brigade Enterprises Ltd.	0.09%
Asian Paints Ltd.	0.08%
Tech Mahindra Ltd.	0.08%
PVR Ltd.	0.08%
Zomato Ltd.	0.08%
AIA Engineering Ltd.	0.06%
Persistent Systems Ltd.	0.06%
APL Apollo Tubes Ltd.	0.06%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
REC Ltd.	0.05%
Ashok Leyland Ltd	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
Jio Financial Services Ltd.	0.05%
Havells India Ltd.	0.05%
Escorts Ltd.	0.05%
United Spirits Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%
<b>Corporate Bonds</b>	<b>0.80%</b>
Reliance Capital Ltd.	0.80%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.09%</b>
IndusInd Bank Ltd.	0.92%
Bajaj Finance Ltd.	0.84%
Hindustan Unilever Ltd.	0.80%
HCL Technologies Ltd.	0.76%
Mahindra & Mahindra Ltd.	0.65%
Titan Company Ltd.	0.63%
NTPC Ltd.	0.63%
Sun Pharmaceuticals Industries Ltd.	0.58%
Maruti Suzuki India Ltd.	0.57%
Tata Motors Ltd.	0.57%
Ultratech Cement Ltd.	0.50%
Tata Steel Ltd.	0.47%
Power Grid Corporation of India Ltd.	0.45%
Bharat Electronics Ltd.	0.44%
Shriram Finance Ltd.	0.44%
Ltimindtree Ltd.	0.41%
Nestle India Ltd.	0.39%
SBI Life Insurance Company Ltd.	0.39%
Hindustan Aeronautics Ltd.	0.39%
Bajaj Finance Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
Coal India Ltd.	0.35%
Max Healthcare Institute Ltd.	0.34%
HDFC Life Insurance Co. Ltd.	0.34%
Grasim Industries Ltd.	0.32%
Bajaj Auto Ltd.	0.31%
Krishna Institute of Medical Sciences Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.27%
Tata Consumer Products Ltd.	0.26%
Britannia Industries Ltd.	0.25%
Eicher Motors Ltd.	0.24%
Cipla Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Hero MotoCorp Ltd.	0.22%
Godrej Consumer Product Ltd.	0.20%
Cyient Ltd.	0.20%
Brigade Enterprises Ltd.	0.20%
Asian Paints Ltd.	0.19%
Tech Mahindra Ltd.	0.19%
PVR Ltd.	0.18%
Zomato Ltd.	0.18%
APL Apollo Tubes Ltd.	0.14%
AIA Engineering Ltd.	0.13%
Persistent Systems Ltd.	0.13%
Ambuja Cements Ltd.	0.12%
Apollo Tyres Ltd.	0.12%
LIFE INSURANCE CORPORATION OF INDIA	0.12%
REC Ltd.	0.11%
Ashok Leyland Ltd	0.11%
Jio Financial Services Ltd.	0.11%
Havells India Ltd.	0.11%
Escorts Ltd.	0.11%
United Spirits Ltd.	0.09%
Indian Hotels Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.05%
Tata Technologies Ltd.	0.03%
<b>Government Securities</b>	<b>0.26%</b>
6.69% Madhya Pradesh SGS 2025	0.26%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.67%</b>
Hindustan Unilever Ltd.	1.75%
Sun Pharmaceuticals Industries Ltd.	1.61%
Bajaj Finance Ltd.	1.57%
HCL Technologies Ltd.	1.53%
Titan Company Ltd.	1.25%
Mahindra & Mahindra Ltd.	1.24%
NTPC Ltd.	1.22%
Maruti Suzuki India Ltd.	1.09%
Tata Motors Ltd.	1.09%
Ultratech Cement Ltd.	0.99%
Axis Mutual Fund	0.95%
Tata Steel Ltd.	0.93%
Bharat Electronics Ltd.	0.88%
Power Grid Corporation of India Ltd.	0.85%
SBI Mutual Fund	0.81%
Aditya Birla Sun Life Mutual Fund	0.79%
Nestle India Ltd.	0.77%
UTI Mutual Fund	0.77%
Ltimindtree Ltd.	0.77%
ICICI Prudential Mutual Fund	0.73%
Bajaj Finance Ltd.	0.72%
Hindalco Industries Ltd.	0.71%
Coal India Ltd.	0.69%
Nippon India Mutual Fund	0.66%
Grasim Industries Ltd.	0.64%
Bajaj Auto Ltd.	0.61%
Dr Reddys Laboratories Ltd.	0.53%
HDFC Life Insurance Co. Ltd.	0.53%
Tata Consumer Products Ltd.	0.52%
Britannia Industries Ltd.	0.51%
SBI Life Insurance Company Ltd.	0.51%
Hindustan Aeronautics Ltd.	0.51%
IndusInd Bank Ltd.	0.47%
Cipla Ltd.	0.46%
Eicher Motors Ltd.	0.46%
Kotak Mahindra Mutual Fund	0.45%
Apollo Hospitals Enterprise Ltd.	0.43%
Shriram Finance Ltd.	0.42%
Hero MotoCorp Ltd.	0.42%
Asian Paints Ltd.	0.39%
Godrej Consumer Product Ltd.	0.39%
Brigade Enterprises Ltd.	0.39%
Max Healthcare Institute Ltd.	0.37%
Tech Mahindra Ltd.	0.37%
Krishna Institute of Medical Sciences Ltd.	0.34%
Havells India Ltd.	0.29%
APL Apollo Tubes Ltd.	0.28%
AIA Engineering Ltd.	0.26%
Persistent Systems Ltd.	0.26%
Zomato Ltd.	0.26%
Cyient Ltd.	0.24%
Indian Hotels Ltd.	0.22%
SONA BLW PRECISION FORGINGS LTD.	0.22%
Ashok Leyland Ltd	0.21%
United Spirits Ltd.	0.19%
Wipro Ltd.	0.14%
Tata Technologies Ltd.	0.01%
<b>Government Securities</b>	<b>0.11%</b>
6.69% Madhya Pradesh SGS 2025	0.11%
<b>Corporate Bonds</b>	<b>0.05%</b>
Piramal Capital & Housing Finance Ltd.	0.05%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.77%</b>
Sun Pharmaceuticals Industries Ltd.	2.01%
Bajaj Finance Ltd.	1.98%
Hindustan Unilever Ltd.	1.95%
HCL Technologies Ltd.	1.93%
SBI Mutual Fund	1.79%
NTPC Ltd.	1.76%
UTI Mutual Fund	1.72%
Mahindra & Mahindra Ltd.	1.61%
Titan Company Ltd.	1.59%
Tata Motors Ltd.	1.43%
Maruti Suzuki India Ltd.	1.42%
Ultratech Cement Ltd.	1.27%
Axis Mutual Fund	1.24%
Tata Steel Ltd.	1.23%
Aditya Birla Sun Life Mutual Fund	1.22%
Bharat Electronics Ltd.	1.17%
Power Grid Corporation of India Ltd.	1.12%
Ltimindtree Ltd.	1.02%
ICICI Prudential Mutual Fund	0.98%
Nestle India Ltd.	0.97%
Bajaj Finance Ltd.	0.96%
Hindalco Industries Ltd.	0.90%
Coal India Ltd.	0.89%
Nippon India Mutual Fund	0.88%
Grasim Industries Ltd.	0.82%
Bajaj Auto Ltd.	0.79%
Tata Consumer Products Ltd.	0.68%
Hindustan Aeronautics Ltd.	0.67%
SBI Life Insurance Company Ltd.	0.66%
Dr Reddys Laboratories Ltd.	0.66%
Britannia Industries Ltd.	0.65%
IndusInd Bank Ltd.	0.60%
Kotak Mahindra Mutual Fund	0.59%
Cipla Ltd.	0.58%
HDFC Life Insurance Co. Ltd.	0.58%
Eicher Motors Ltd.	0.58%
Shriram Finance Ltd.	0.56%
Hero MotoCorp Ltd.	0.55%
Apollo Hospitals Enterprise Ltd.	0.54%
Godrej Consumer Product Ltd.	0.51%
Brigade Enterprises Ltd.	0.49%
Asian Paints Ltd.	0.48%
Max Healthcare Institute Ltd.	0.47%
Tech Mahindra Ltd.	0.47%
Krishna Institute of Medical Sciences Ltd.	0.38%
APL Apollo Tubes Ltd.	0.35%
AIA Engineering Ltd.	0.33%
Persistent Systems Ltd.	0.33%
Zomato Ltd.	0.32%
Cyient Ltd.	0.30%
Havells India Ltd.	0.30%
Indian Hotels Ltd.	0.29%
SONA BLW PRECISION FORGINGS LTD.	0.29%
Ashok Leyland Ltd	0.27%
United Spirits Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.20%
Wipro Ltd.	0.18%
Tata Technologies Ltd.	0.01%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.19%</b>
Bajaj Finance Ltd.	2.22%
Sun Pharmaceuticals Industries Ltd.	2.08%
HCL Technologies Ltd.	2.02%
Aditya Birla Sun Life Mutual Fund	2.00%
State Bank of India	1.97%
SBI Mutual Fund	1.85%
UTI Mutual Fund	1.84%
Mahindra & Mahindra Ltd.	1.65%
Titan Company Ltd.	1.63%
NTPC Ltd.	1.62%
Axis Mutual Fund	1.52%
Tata Motors Ltd.	1.52%
Maruti Suzuki India Ltd.	1.46%
Nippon India Mutual Fund	1.33%
Ultratech Cement Ltd.	1.33%
ICICI Prudential Mutual Fund	1.33%
Tata Steel Ltd.	1.27%
Power Grid Corporation of India Ltd.	1.14%
Nestle India Ltd.	1.07%
Bajaj Finance Ltd.	0.99%
Ltimindtree Ltd.	0.97%
Hindalco Industries Ltd.	0.95%
Coal India Ltd.	0.92%
Grasim Industries Ltd.	0.88%
Kotak Mahindra Bank Ltd.	0.88%
Adani Ports and Special Economic Zone Ltd.	0.86%
Oil & Natural Gas Corpn Ltd.	0.85%
Bajaj Auto Ltd.	0.81%
SBI Life Insurance Company Ltd.	0.81%
HDFC Life Insurance Co. Ltd.	0.74%
Tata Consumer Products Ltd.	0.71%
Dr Reddys Laboratories Ltd.	0.68%
Tech Mahindra Ltd.	0.67%
Britannia Industries Ltd.	0.66%
Kotak Mahindra Mutual Fund	0.61%
Eicher Motors Ltd.	0.61%
Apollo Hospitals Enterprise Ltd.	0.60%
Cipla Ltd.	0.59%
Hero MotoCorp Ltd.	0.56%
IndusInd Bank Ltd.	0.50%
Asian Paints Ltd.	0.49%
Bharat Petroleum Corporation Ltd.	0.47%
JSW Steel Ltd.	0.20%
Wipro Ltd.	0.19%
UPL Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.94%</b>
Gail (India) Ltd.	3.45%
Indian Oil Corporation Ltd.	3.21%
Bharat Petroleum Corporation Ltd.	2.57%
National Mineral Development Corporation Ltd.	2.00%
LIFE INSURANCE CORPORATION OF INDIA	1.97%
Bharat Heavy Electricals Ltd.	1.62%
Bank of Baroda	1.54%
Hindustan Petroleum Corporation Ltd.	1.52%
Indian Railway Catering and Tourism Corporation Ltd.	1.52%
Canara Bank Ltd.	1.39%
Container Corporation Of India Ltd.	1.37%
Punjab National Bank	1.28%
Steel Authority of India Ltd.	1.22%
Union Bank Of India Ltd.	1.14%
NHPC	1.12%
Indian Railway Finance Corporation Ltd.	1.05%
Indian Bank	0.98%
Oil India Ltd.	0.87%
BANK OF INDIA	0.81%
National Aluminium Company Ltd.	0.75%
Rail Vikas Nigam Ltd.	0.66%
Hindustan Copper Ltd.	0.61%
Beml Ltd.	0.45%
General Insurance Corporation Of India Ltd.	0.42%
Mazagon Dock Shipbuilders Ltd.	0.39%
National Buildings Construction Corporation Ltd.	0.36%
NLC India Ltd.	0.32%
Engineers India Ltd.	0.31%
Housing & Urban Development Corporation Ltd.	0.29%
The New India Assurance Company Ltd.	0.29%
Cochin Shipyard Ltd.	0.27%
Sjvn Ltd.	0.26%
Gujarat State Petronet Ltd.	0.24%
Ircon International Ltd.	0.24%
Rites Ltd.	0.24%
Mishra Dhatu Nigam Ltd.	0.21%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.55%</b>
Apollo Hospitals Enterprise Ltd.	2.97%
Siemens Ltd.	2.96%
Ambuja Cements Ltd.	2.74%
Tata Power Co. Ltd.	2.69%
Gail (India) Ltd.	2.47%
Godrej Properties Ltd.	2.23%
Indian Railway Catering and Tourism Corporation Ltd.	2.11%
Container Corporation Of India Ltd.	1.44%
Hindustan Petroleum Corporation Ltd.	1.33%
ACC Ltd.	1.30%
Balkrishna Industries Ltd.	1.29%
Indian Oil Corporation Ltd.	1.21%
Petronet Lng Ltd.	1.21%
Bharat Petroleum Corporation Ltd.	1.10%
Bharat Electronics Ltd.	1.00%
Ashok Leyland Ltd	1.00%
Shree Cement Ltd.	0.96%
Indian Hotels Ltd.	0.95%
Cummins India Ltd.	0.94%
InterglobeAviation Ltd.	0.93%
Fortis Healthcare Ltd.	0.78%
Indus Towers Ltd.	0.78%
Hindustan Aeronautics Ltd.	0.75%
Escorts Ltd.	0.75%
Max Healthcare Institute Ltd.	0.66%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>38.79%</b>
Bajaj Finance Ltd.	1.58%
Sun Pharmaceuticals Industries Ltd.	1.54%
HCL Technologies Ltd.	1.54%
Hindustan Unilever Ltd.	1.49%
SBI Mutual Fund	1.44%
NTPC Ltd.	1.34%
UTI Mutual Fund	1.32%
Mahindra & Mahindra Ltd.	1.30%
Titan Company Ltd.	1.27%
Tata Motors Ltd.	1.15%
Maruti Suzuki India Ltd.	1.13%
Axis Mutual Fund	1.01%
Ultratech Cement Ltd.	1.01%
Aditya Birla Sun Life Mutual Fund	0.99%
Tata Steel Ltd.	0.99%
Bharat Electronics Ltd.	0.93%
Power Grid Corporation of India Ltd.	0.91%
Ltimindtree Ltd.	0.82%
Nestle India Ltd.	0.78%
Bajaj Finance Ltd.	0.77%
ICICI Prudential Mutual Fund	0.77%
Hindalco Industries Ltd.	0.72%
Coal India Ltd.	0.71%
Nippon India Mutual Fund	0.71%
Grasim Industries Ltd.	0.65%
Bajaj Auto Ltd.	0.63%
Tata Consumer Products Ltd.	0.55%
Hindustan Aeronautics Ltd.	0.54%
Dr Reddys Laboratories Ltd.	0.53%
Eicher Motors Ltd.	0.53%
SBI Life Insurance Company Ltd.	0.52%
IndusInd Bank Ltd.	0.48%
Kotak Mahindra Mutual Fund	0.47%
HDFC Life Insurance Co. Ltd.	0.47%
Britannia Industries Ltd.	0.46%
Cipla Ltd.	0.46%
Shriram Finance Ltd.	0.45%
Apollo Hospitals Enterprise Ltd.	0.44%
Hero MotoCorp Ltd.	0.43%
Godrej Consumer Product Ltd.	0.41%
Brigade Enterprises Ltd.	0.40%
Max Healthcare Institute Ltd.	0.38%
Tech Mahindra Ltd.	0.38%
Asian Paints Ltd.	0.34%
Krishna Institute of Medical Sciences Ltd.	0.30%
APL Apollo Tubes Ltd.	0.28%
Persistent Systems Ltd.	0.27%
AIA Engineering Ltd.	0.26%
Zomato Ltd.	0.26%
Cyient Ltd.	0.24%
SONA BLW PRECISION FORGINGS LTD.	0.24%
Indian Hotels Ltd.	0.23%
Havells India Ltd.	0.23%
Ashok Leyland Ltd	0.22%
United Spirits Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.15%
Wipro Ltd.	0.15%
Tata Technologies Ltd.	0.02%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.52%</b>
IndusInd Bank Ltd.	0.38%
Bajaj Finance Ltd.	0.35%
Hindustan Unilever Ltd.	0.33%
HCL Technologies Ltd.	0.32%
Mahindra & Mahindra Ltd.	0.27%
Titan Company Ltd.	0.26%
NTPC Ltd.	0.26%
Maruti Suzuki India Ltd.	0.24%
Sun Pharmaceuticals Industries Ltd.	0.24%
Tata Motors Ltd.	0.24%
Ultratech Cement Ltd.	0.21%
Tata Steel Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.19%
Bharat Electronics Ltd.	0.18%
Shriram Finance Ltd.	0.18%
Ltimindtree Ltd.	0.17%
Nestle India Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Hindustan Aeronautics Ltd.	0.16%
Coal India Ltd.	0.15%
Bajaj Finance Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.14%
Bajaj Auto Ltd.	0.13%
Krishna Institute of Medical Sciences Ltd.	0.12%
Tata Consumer Products Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Cipla Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Asian Paints Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Cyient Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Tech Mahindra Ltd.	0.08%
PVR Ltd.	0.08%
Zomato Ltd.	0.08%
APL Apollo Tubes Ltd.	0.06%
AIA Engineering Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
REC Ltd.	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
Havells India Ltd.	0.05%
Persistent Systems Ltd.	0.05%
Escorts Ltd.	0.05%
United Spirits Ltd.	0.04%
Ashok Leyland Ltd	0.04%
Jio Financial Services Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%
<b>Government Securities</b>	<b>0.72%</b>
6.69% Madhya Pradesh SGS 2025	0.44%
7.62% Tamil Nadu SDL 2033	0.28%
<b>Corporate Bonds</b>	<b>0.65%</b>
Reliance Capital Ltd.	0.65%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>20.75%</b>
IndusInd Bank Ltd.	1.06%
Bajaj Finance Ltd.	0.96%
Hindustan Unilever Ltd.	0.91%
HCL Technologies Ltd.	0.87%
Mahindra & Mahindra Ltd.	0.74%
Titan Company Ltd.	0.72%
NTPC Ltd.	0.72%
Maruti Suzuki India Ltd.	0.66%
Sun Pharmaceuticals Industries Ltd.	0.66%
Tata Motors Ltd.	0.65%
Ultratech Cement Ltd.	0.58%
Tata Steel Ltd.	0.54%
Power Grid Corporation of India Ltd.	0.51%
Bharat Electronics Ltd.	0.50%
Shriram Finance Ltd.	0.50%
Ltimindtree Ltd.	0.47%
Nestle India Ltd.	0.45%
SBI Life Insurance Company Ltd.	0.45%
Hindustan Aeronautics Ltd.	0.45%
Bajaj Finance Ltd.	0.42%
Hindalco Industries Ltd.	0.41%
Coal India Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.40%
Max Healthcare Institute Ltd.	0.39%
Grasim Industries Ltd.	0.37%
Bajaj Auto Ltd.	0.35%
Krishna Institute of Medical Sciences Ltd.	0.33%
Dr Reddys Laboratories Ltd.	0.31%
Britannia Industries Ltd.	0.29%
Tata Consumer Products Ltd.	0.29%
Cipla Ltd.	0.27%
Eicher Motors Ltd.	0.27%
Hero MotoCorp Ltd.	0.26%
Apollo Hospitals Enterprise Ltd.	0.25%
Asian Paints Ltd.	0.23%
Godrej Consumer Product Ltd.	0.23%
Cyient Ltd.	0.23%
Brigade Enterprises Ltd.	0.23%
Tech Mahindra Ltd.	0.21%
PVR Ltd.	0.21%
Zomato Ltd.	0.21%
APL Apollo Tubes Ltd.	0.16%
AIA Engineering Ltd.	0.15%
Persistent Systems Ltd.	0.15%
Ambuja Cements Ltd.	0.14%
LIFE INSURANCE CORPORATION OF INDIA	0.14%
Apollo Tyres Ltd.	0.13%
REC Ltd.	0.13%
Havells India Ltd.	0.13%
Escorts Ltd.	0.13%
Ashok Leyland Ltd	0.12%
Jio Financial Services Ltd.	0.12%
United Spirits Ltd.	0.11%
Indian Hotels Ltd.	0.09%
Bharat Petroleum Corporation Ltd.	0.06%
Tata Technologies Ltd.	0.03%
<b>Government Securities</b>	<b>0.54%</b>
6.69% Madhya Pradesh SGS 2025	0.27%
07.72% Maharashtra SDL 2034	0.26%
7.65% Tamil Nadu SDL 2033	0.01%
<b>Corporate Bonds</b>	<b>0.08%</b>
Piramal Capital & Housing Finance Ltd.	0.08%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.29%</b>
Hindustan Unilever Ltd.	1.74%
Sun Pharmaceuticals Industries Ltd.	1.57%
Bajaj Finance Ltd.	1.55%
HCL Technologies Ltd.	1.52%
Titan Company Ltd.	1.24%
Mahindra & Mahindra Ltd.	1.23%
NTPC Ltd.	1.21%
Maruti Suzuki India Ltd.	1.08%
Tata Motors Ltd.	1.08%
Ultratech Cement Ltd.	0.98%
Axis Mutual Fund	0.93%
Tata Steel Ltd.	0.92%
Bharat Electronics Ltd.	0.87%
Power Grid Corporation of India Ltd.	0.84%
SBI Mutual Fund	0.80%
Aditya Birla Sun Life Mutual Fund	0.79%
Nestle India Ltd.	0.77%
Ltimindtree Ltd.	0.77%
UTI Mutual Fund	0.75%
Bajaj Finance Ltd.	0.72%
ICICI Prudential Mutual Fund	0.71%
Hindalco Industries Ltd.	0.70%
Coal India Ltd.	0.69%
Nippon India Mutual Fund	0.65%
Grasim Industries Ltd.	0.64%
Bajaj Auto Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.52%
HDFC Life Insurance Co. Ltd.	0.52%
Tata Consumer Products Ltd.	0.51%
SBI Life Insurance Company Ltd.	0.51%
Hindustan Aeronautics Ltd.	0.51%
Britannia Industries Ltd.	0.50%
IndusInd Bank Ltd.	0.47%
Eicher Motors Ltd.	0.46%
Cipla Ltd.	0.45%
Kotak Mahindra Mutual Fund	0.44%
Apollo Hospitals Enterprise Ltd.	0.43%
Shriram Finance Ltd.	0.42%
Hero MotoCorp Ltd.	0.41%
Asian Paints Ltd.	0.38%
Godrej Consumer Product Ltd.	0.38%
Brigade Enterprises Ltd.	0.38%
Max Healthcare Institute Ltd.	0.37%
Tech Mahindra Ltd.	0.37%
Krishna Institute of Medical Sciences Ltd.	0.33%
Havells India Ltd.	0.29%
APL Apollo Tubes Ltd.	0.27%
AIA Engineering Ltd.	0.26%
Persistent Systems Ltd.	0.26%
Zomato Ltd.	0.26%
Cyient Ltd.	0.23%
Indian Hotels Ltd.	0.22%
SONA BLW PRECISION FORGINGS LTD.	0.22%
Ashok Leyland Ltd	0.21%
United Spirits Ltd.	0.19%
Wipro Ltd.	0.14%
Tata Technologies Ltd.	0.03%
<b>Government Securities</b>	<b>0.40%</b>
7.25% GOI 2063	0.23%
6.69% Madhya Pradesh SGS 2025	0.10%
07.24% Gujarat SDL 2026	0.07%
<b>Corporate Bonds</b>	<b>0.03%</b>
Piramal Capital & Housing Finance Ltd.	0.03%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>50.31%</b>
Bajaj Finance Ltd.	2.02%
Sun Pharmaceuticals Industries Ltd.	1.99%
HCL Technologies Ltd.	1.97%
Hindustan Unilever Ltd.	1.94%
SBI Mutual Fund	1.87%
UTI Mutual Fund	1.80%
NTPC Ltd.	1.76%
Mahindra & Mahindra Ltd.	1.67%
Titan Company Ltd.	1.66%
Maruti Suzuki India Ltd.	1.48%
Tata Motors Ltd.	1.48%
Axis Mutual Fund	1.30%
Ultratech Cement Ltd.	1.30%
Tata Steel Ltd.	1.29%
Aditya Birla Sun Life Mutual Fund	1.27%
Bharat Electronics Ltd.	1.21%
Power Grid Corporation of India Ltd.	1.14%
Ltimindtree Ltd.	1.07%
ICICI Prudential Mutual Fund	1.03%
Nestle India Ltd.	1.01%
Bajaj Finance Ltd.	0.99%
Hindalco Industries Ltd.	0.94%
Coal India Ltd.	0.92%
Nippon India Mutual Fund	0.92%
Grasim Industries Ltd.	0.85%
Bajaj Auto Ltd.	0.82%
Tata Consumer Products Ltd.	0.71%
Dr Reddys Laboratories Ltd.	0.69%
SBI Life Insurance Company Ltd.	0.68%
Hindustan Aeronautics Ltd.	0.68%
Britannia Industries Ltd.	0.65%
IndusInd Bank Ltd.	0.63%
Kotak Mahindra Mutual Fund	0.62%
Cipla Ltd.	0.60%
HDFC Life Insurance Co. Ltd.	0.60%
Eicher Motors Ltd.	0.60%
Shriram Finance Ltd.	0.58%
Hero MotoCorp Ltd.	0.57%
Apollo Hospitals Enterprise Ltd.	0.56%
Godrej Consumer Product Ltd.	0.53%
Brigade Enterprises Ltd.	0.51%
Asian Paints Ltd.	0.49%
Max Healthcare Institute Ltd.	0.49%
Tech Mahindra Ltd.	0.49%
Krishna Institute of Medical Sciences Ltd.	0.38%
APL Apollo Tubes Ltd.	0.36%
AIA Engineering Ltd.	0.34%
Persistent Systems Ltd.	0.34%
Zomato Ltd.	0.34%
Cyient Ltd.	0.31%
SONA BLW PRECISION FORGINGS LTD.	0.31%
Indian Hotels Ltd.	0.30%
Havells India Ltd.	0.30%
Ashok Leyland Ltd	0.29%
United Spirits Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.20%
Wipro Ltd.	0.19%
Tata Technologies Ltd.	0.01%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.58%</b>
Bajaj Finance Ltd.	2.21%
Sun Pharmaceuticals Industries Ltd.	2.07%
HCL Technologies Ltd.	1.96%
State Bank of India	1.96%
Aditya Birla Sun Life Mutual Fund	1.90%
SBI Mutual Fund	1.81%
UTI Mutual Fund	1.80%
Mahindra & Mahindra Ltd.	1.65%
Titan Company Ltd.	1.63%
NTPC Ltd.	1.59%
Axis Mutual Fund	1.50%
Tata Motors Ltd.	1.48%
Maruti Suzuki India Ltd.	1.46%
Nippon India Mutual Fund	1.30%
Ultratech Cement Ltd.	1.30%
ICICI Prudential Mutual Fund	1.30%
Tata Steel Ltd.	1.26%
Power Grid Corporation of India Ltd.	1.14%
Nestle India Ltd.	1.05%
Bajaj Finance Ltd.	0.98%
Hindalco Industries Ltd.	0.95%
Ltimindtree Ltd.	0.95%
Coal India Ltd.	0.91%
Kotak Mahindra Bank Ltd.	0.88%
Grasim Industries Ltd.	0.87%
Adani Ports and Special Economic Zone Ltd.	0.85%
Oil & Natural Gas Corpn Ltd.	0.84%
Bajaj Auto Ltd.	0.81%
SBI Life Insurance Company Ltd.	0.81%
HDFC Life Insurance Co. Ltd.	0.74%
Tata Consumer Products Ltd.	0.70%
Dr Reddys Laboratories Ltd.	0.68%
Britannia Industries Ltd.	0.66%
Tech Mahindra Ltd.	0.66%
Kotak Mahindra Mutual Fund	0.61%
Apollo Hospitals Enterprise Ltd.	0.60%
Eicher Motors Ltd.	0.60%
Cipla Ltd.	0.59%
Hero MotoCorp Ltd.	0.56%
IndusInd Bank Ltd.	0.49%
Asian Paints Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
JSW Steel Ltd.	0.20%
Wipro Ltd.	0.19%
UPL Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.87%</b>
IndusInd Bank Ltd.	0.40%
Bajaj Finance Ltd.	0.36%
Hindustan Unilever Ltd.	0.35%
HCL Technologies Ltd.	0.33%
Mahindra & Mahindra Ltd.	0.28%
Titan Company Ltd.	0.27%
NTPC Ltd.	0.27%
Maruti Suzuki India Ltd.	0.25%
Sun Pharmaceuticals Industries Ltd.	0.25%
Tata Motors Ltd.	0.25%
Ultratech Cement Ltd.	0.22%
Tata Steel Ltd.	0.20%
Bharat Electronics Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.19%
Shriram Finance Ltd.	0.19%
Nestle India Ltd.	0.18%
Ltimindtree Ltd.	0.18%
SBI Life Insurance Company Ltd.	0.17%
Hindustan Aeronautics Ltd.	0.17%
Bajaj Finance Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
Coal India Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
HDFC Life Insurance Co. Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Bajaj Auto Ltd.	0.13%
Krishna Institute of Medical Sciences Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.12%
Britannia Industries Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
Cipla Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Godrej Consumer Product Ltd.	0.09%
Cyient Ltd.	0.09%
Brigade Enterprises Ltd.	0.09%
Asian Paints Ltd.	0.08%
Tech Mahindra Ltd.	0.08%
PVR Ltd.	0.08%
Zomato Ltd.	0.08%
AIA Engineering Ltd.	0.06%
Persistent Systems Ltd.	0.06%
APL Apollo Tubes Ltd.	0.06%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
REC Ltd.	0.05%
Ashok Leyland Ltd	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
Jio Financial Services Ltd.	0.05%
Havells India Ltd.	0.05%
Escorts Ltd.	0.05%
United Spirits Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%
<b>Government Securities</b>	<b>0.64%</b>
6.69% Madhya Pradesh SGS 2025	0.49%
07.72% Maharashtra SDL 2034	0.15%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.11%</b>
IndusInd Bank Ltd.	0.36%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.31%
HCL Technologies Ltd.	0.30%
Titan Company Ltd.	0.25%
NTPC Ltd.	0.25%
Mahindra & Mahindra Ltd.	0.25%
Sun Pharmaceuticals Industries Ltd.	0.23%
Maruti Suzuki India Ltd.	0.22%
Tata Motors Ltd.	0.22%
Ultratech Cement Ltd.	0.20%
Tata Steel Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.18%
Bharat Electronics Ltd.	0.17%
Shriram Finance Ltd.	0.17%
Nestle India Ltd.	0.16%
Ltimindtree Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.15%
Hindustan Aeronautics Ltd.	0.15%
Coal India Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.14%
Grasim Industries Ltd.	0.13%
Bajaj Auto Ltd.	0.12%
Krishna Institute of Medical Sciences Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Cipla Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Godrej Consumer Product Ltd.	0.08%
Cyient Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Asian Paints Ltd.	0.07%
Tech Mahindra Ltd.	0.07%
PVR Ltd.	0.07%
Zomato Ltd.	0.07%
Persistent Systems Ltd.	0.06%
APL Apollo Tubes Ltd.	0.06%
AIA Engineering Ltd.	0.05%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
REC Ltd.	0.04%
United Spirits Ltd.	0.04%
Ashok Leyland Ltd	0.04%
Jio Financial Services Ltd.	0.04%
Havells India Ltd.	0.04%
Escorts Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%
<b>Government Securities</b>	<b>0.75%</b>
07.96% Maharashtra SDL 2026	0.38%
07.62% Madhya Pradesh SDL 2026	0.30%
7.65% Tamil Nadu SDL 2033	0.07%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.04%</b>
IndusInd Bank Ltd.	0.92%
Bajaj Finance Ltd.	0.84%
Hindustan Unilever Ltd.	0.79%
HCL Technologies Ltd.	0.76%
Mahindra & Mahindra Ltd.	0.64%
Titan Company Ltd.	0.63%
NTPC Ltd.	0.63%
Maruti Suzuki India Ltd.	0.57%
Sun Pharmaceuticals Industries Ltd.	0.57%
Tata Motors Ltd.	0.57%
Ultratech Cement Ltd.	0.50%
Tata Steel Ltd.	0.47%
Power Grid Corporation of India Ltd.	0.45%
Bharat Electronics Ltd.	0.44%
Shriram Finance Ltd.	0.44%
Ltimindtree Ltd.	0.41%
Nestle India Ltd.	0.39%
SBI Life Insurance Company Ltd.	0.39%
Hindustan Aeronautics Ltd.	0.39%
Bajaj Finance Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
Coal India Ltd.	0.35%
Max Healthcare Institute Ltd.	0.34%
HDFC Life Insurance Co. Ltd.	0.34%
Grasim Industries Ltd.	0.32%
Bajaj Auto Ltd.	0.31%
Krishna Institute of Medical Sciences Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.27%
Tata Consumer Products Ltd.	0.26%
Britannia Industries Ltd.	0.25%
Eicher Motors Ltd.	0.24%
Cipla Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Hero MotoCorp Ltd.	0.22%
Godrej Consumer Product Ltd.	0.20%
Cyient Ltd.	0.20%
Brigade Enterprises Ltd.	0.20%
Tech Mahindra Ltd.	0.19%
Asian Paints Ltd.	0.18%
PVR Ltd.	0.18%
Zomato Ltd.	0.18%
APL Apollo Tubes Ltd.	0.14%
AIA Engineering Ltd.	0.13%
Persistent Systems Ltd.	0.13%
Ambuja Cements Ltd.	0.12%
Apollo Tyres Ltd.	0.12%
LIFE INSURANCE CORPORATION OF INDIA	0.12%
REC Ltd.	0.11%
Ashok Leyland Ltd	0.11%
Jio Financial Services Ltd.	0.11%
Havells India Ltd.	0.11%
Escorts Ltd.	0.11%
United Spirits Ltd.	0.09%
Indian Hotels Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.05%
Tata Technologies Ltd.	0.03%
<b>Government Securities</b>	<b>0.57%</b>
07.72% Maharashtra SDL 2034	0.38%
6.69% Madhya Pradesh SGS 2025	0.19%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>27.33%</b>
Hindustan Unilever Ltd.	1.31%
Sun Pharmaceuticals Industries Ltd.	1.20%
Bajaj Finance Ltd.	1.17%
HCL Technologies Ltd.	1.14%
Titan Company Ltd.	0.93%
Mahindra & Mahindra Ltd.	0.92%
NTPC Ltd.	0.91%
Maruti Suzuki India Ltd.	0.81%
Tata Motors Ltd.	0.81%
Ultratech Cement Ltd.	0.74%
Axis Mutual Fund	0.71%
Tata Steel Ltd.	0.69%
Bharat Electronics Ltd.	0.65%
Power Grid Corporation of India Ltd.	0.63%
SBI Mutual Fund	0.60%
Aditya Birla Sun Life Mutual Fund	0.59%
Nestle India Ltd.	0.58%
UTI Mutual Fund	0.57%
Ltimindtree Ltd.	0.57%
Bajaj Finance Ltd.	0.54%
ICICI Prudential Mutual Fund	0.54%
Hindalco Industries Ltd.	0.53%
Coal India Ltd.	0.52%
Nippon India Mutual Fund	0.50%
Grasim Industries Ltd.	0.48%
Bajaj Auto Ltd.	0.45%
Dr Reddys Laboratories Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.39%
Britannia Industries Ltd.	0.38%
Tata Consumer Products Ltd.	0.38%
SBI Life Insurance Company Ltd.	0.38%
Hindustan Aeronautics Ltd.	0.38%
IndusInd Bank Ltd.	0.35%
Cipla Ltd.	0.34%
Eicher Motors Ltd.	0.34%
Kotak Mahindra Mutual Fund	0.33%
Apollo Hospitals Enterprise Ltd.	0.32%
Shriram Finance Ltd.	0.32%
Hero MotoCorp Ltd.	0.31%
Asian Paints Ltd.	0.29%
Godrej Consumer Product Ltd.	0.29%
Brigade Enterprises Ltd.	0.29%
Max Healthcare Institute Ltd.	0.28%
Tech Mahindra Ltd.	0.28%
Krishna Institute of Medical Sciences Ltd.	0.25%
Havells India Ltd.	0.22%
APL Apollo Tubes Ltd.	0.21%
Persistent Systems Ltd.	0.20%
AIA Engineering Ltd.	0.19%
Zomato Ltd.	0.19%
Cyient Ltd.	0.18%
SONA BLW PRECISION FORGINGS LTD.	0.17%
Indian Hotels Ltd.	0.16%
Ashok Leyland Ltd	0.16%
United Spirits Ltd.	0.14%
Wipro Ltd.	0.11%
Tata Technologies Ltd.	0.02%
<b>Government Securities</b>	<b>0.17%</b>
7.62% Tamil Nadu SDL 2033	0.10%
6.69% Madhya Pradesh SGS 2025	0.07%
<b>Corporate Bonds</b>	<b>0.11%</b>
Piramal Capital & Housing Finance Ltd.	0.11%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.77%</b>
Bajaj Finance Ltd.	2.24%
Sun Pharmaceuticals Industries Ltd.	2.10%
HCL Technologies Ltd.	2.10%
Aditya Birla Sun Life Mutual Fund	2.06%
State Bank of India	1.98%
SBI Mutual Fund	1.85%
UTI Mutual Fund	1.84%
Mahindra & Mahindra Ltd.	1.67%
Titan Company Ltd.	1.65%
NTPC Ltd.	1.63%
Tata Motors Ltd.	1.58%
Axis Mutual Fund	1.54%
Maruti Suzuki India Ltd.	1.47%
Nippon India Mutual Fund	1.33%
Ultratech Cement Ltd.	1.33%
ICICI Prudential Mutual Fund	1.33%
Tata Steel Ltd.	1.28%
Power Grid Corporation of India Ltd.	1.16%
Nestle India Ltd.	1.07%
Ltimindtree Ltd.	1.01%
Bajaj Finance Ltd.	0.99%
Hindalco Industries Ltd.	0.96%
Coal India Ltd.	0.93%
Grasim Industries Ltd.	0.91%
Kotak Mahindra Bank Ltd.	0.88%
Adani Ports and Special Economic Zone Ltd.	0.87%
Oil & Natural Gas Corpn Ltd.	0.86%
Bajaj Auto Ltd.	0.82%
SBI Life Insurance Company Ltd.	0.82%
HDFC Life Insurance Co. Ltd.	0.75%
Tata Consumer Products Ltd.	0.71%
Dr Reddys Laboratories Ltd.	0.69%
Tech Mahindra Ltd.	0.67%
Britannia Industries Ltd.	0.66%
Eicher Motors Ltd.	0.64%
Kotak Mahindra Mutual Fund	0.62%
Apollo Hospitals Enterprise Ltd.	0.60%
Cipla Ltd.	0.60%
Hero MotoCorp Ltd.	0.56%
IndusInd Bank Ltd.	0.50%
Asian Paints Ltd.	0.49%
Bharat Petroleum Corporation Ltd.	0.49%
JSW Steel Ltd.	0.20%
Wipro Ltd.	0.19%
UPL Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.76%</b>
Apollo Hospitals Enterprise Ltd.	2.96%
InterglobeAviation Ltd.	2.85%
Ambuja Cements Ltd.	2.77%
Gail (India) Ltd.	2.41%
Tata Power Co. Ltd.	2.21%
Godrej Properties Ltd.	2.20%
Siemens Ltd.	2.19%
Indian Hotels Ltd.	1.96%
Shree Cement Ltd.	1.80%
Indian Railway Catering and Tourism Corporation Ltd.	1.78%
Container Corporation Of India Ltd.	1.45%
Hindustan Petroleum Corporation Ltd.	1.36%
Indian Oil Corporation Ltd.	1.24%
Bharat Petroleum Corporation Ltd.	1.12%
Ashok Leyland Ltd	1.01%
ACC Ltd.	1.00%
Bharat Electronics Ltd.	0.99%
Cummins India Ltd.	0.93%
Fortis Healthcare Ltd.	0.77%
Indus Towers Ltd.	0.77%
Hindustan Aeronautics Ltd.	0.74%
Escorts Ltd.	0.74%
Max Healthcare Institute Ltd.	0.51%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>37.22%</b>
Gail (India) Ltd.	3.43%
Indian Oil Corporation Ltd.	3.28%
Bharat Petroleum Corporation Ltd.	2.84%
National Mineral Development Corporation Ltd.	1.82%
Indian Railway Catering and Tourism Corporation Ltd.	1.75%
Hindustan Petroleum Corporation Ltd.	1.68%
Bharat Heavy Electricals Ltd.	1.64%
Canara Bank Ltd.	1.59%
LIFE INSURANCE CORPORATION OF INDIA	1.53%
Container Corporation Of India Ltd.	1.52%
Punjab National Bank	1.46%
Steel Authority of India Ltd.	1.41%
Union Bank Of India Ltd.	1.33%
Indian Railway Finance Corporation Ltd.	1.21%
Bank of Baroda	1.19%
Oil India Ltd.	0.89%
National Aluminium Company Ltd.	0.87%
NHPC	0.71%
Hindustan Copper Ltd.	0.71%
Rail Vikas Nigam Ltd.	0.67%
Indian Bank	0.67%
BANK OF INDIA	0.57%
General Insurance Corporation Of India Ltd.	0.49%
Mazagon Dock Shipbuilders Ltd.	0.41%
NLC India Ltd.	0.37%
National Buildings Construction Corporation Ltd.	0.35%
The New India Assurance Company Ltd.	0.34%
Engineers India Ltd.	0.31%
Cochin Shipyard Ltd.	0.30%
Beml Ltd.	0.30%
Sjvn Ltd.	0.30%
Gujarat State Petronet Ltd.	0.29%
Iron International Ltd.	0.28%
Housing & Urban Development Corporation Ltd.	0.26%
Mishra Dhatu Nigam Ltd.	0.25%
Rites Ltd.	0.20%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.30%</b>
IndusInd Bank Ltd.	0.37%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.32%
HCL Technologies Ltd.	0.30%
Mahindra & Mahindra Ltd.	0.26%
Titan Company Ltd.	0.25%
NTPC Ltd.	0.25%
Maruti Suzuki India Ltd.	0.23%
Sun Pharmaceuticals Industries Ltd.	0.23%
Tata Motors Ltd.	0.23%
Nestle India Ltd.	0.20%
Ultratech Cement Ltd.	0.20%
Tata Steel Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.18%
Bharat Electronics Ltd.	0.17%
Shriram Finance Ltd.	0.17%
Ltimindtree Ltd.	0.17%
SBI Life Insurance Company Ltd.	0.16%
Hindustan Aeronautics Ltd.	0.16%
Coal India Ltd.	0.15%
Britannia Industries Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Max Healthcare Institute Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.14%
Bajaj Auto Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Krishna Institute of Medical Sciences Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Cipla Ltd.	0.09%
Eicher Motors Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Godrej Consumer Product Ltd.	0.08%
Cyient Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
Tech Mahindra Ltd.	0.08%
PVR Ltd.	0.07%
Zomato Ltd.	0.07%
Asian Paints Ltd.	0.06%
AIA Engineering Ltd.	0.06%
APL Apollo Tubes Ltd.	0.06%
Ambuja Cements Ltd.	0.05%
Apollo Tyres Ltd.	0.05%
LIFE INSURANCE CORPORATION OF INDIA	0.05%
Havells India Ltd.	0.05%
REC Ltd.	0.04%
United Spirits Ltd.	0.04%
Ashok Leyland Ltd	0.04%
Jio Financial Services Ltd.	0.04%
Escorts Ltd.	0.04%
Indian Hotels Ltd.	0.03%
Persistent Systems Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Tata Technologies Ltd.	0.01%
<b>Government Securities</b>	<b>3.11%</b>
07.72% Maharashtra SDL 2034	1.21%
7.62% Tamil Nadu SDL 2033	1.13%
7.25% GOI 2063	0.77%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>18.86%</b>
IndusInd Bank Ltd.	0.96%
Bajaj Finance Ltd.	0.88%
Hindustan Unilever Ltd.	0.83%
HCL Technologies Ltd.	0.79%
Mahindra & Mahindra Ltd.	0.67%
Titan Company Ltd.	0.66%
NTPC Ltd.	0.66%
Sun Pharmaceuticals Industries Ltd.	0.60%
Maruti Suzuki India Ltd.	0.59%
Tata Motors Ltd.	0.59%
Ultratech Cement Ltd.	0.52%
Tata Steel Ltd.	0.49%
Power Grid Corporation of India Ltd.	0.47%
Bharat Electronics Ltd.	0.46%
Shriram Finance Ltd.	0.46%
Ltimindtree Ltd.	0.42%
SBI Life Insurance Company Ltd.	0.41%
Hindustan Aeronautics Ltd.	0.41%
Nestle India Ltd.	0.39%
Bajaj Finance Ltd.	0.38%
Coal India Ltd.	0.37%
Hindalco Industries Ltd.	0.37%
Max Healthcare Institute Ltd.	0.36%
HDFC Life Insurance Co. Ltd.	0.36%
Grasim Industries Ltd.	0.34%
Bajaj Auto Ltd.	0.32%
Krishna Institute of Medical Sciences Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.28%
Tata Consumer Products Ltd.	0.27%
Britannia Industries Ltd.	0.26%
Eicher Motors Ltd.	0.25%
Cipla Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Hero MotoCorp Ltd.	0.23%
Godrej Consumer Product Ltd.	0.21%
Cyient Ltd.	0.21%
Brigade Enterprises Ltd.	0.21%
Asian Paints Ltd.	0.20%
Tech Mahindra Ltd.	0.19%
PVR Ltd.	0.19%
Zomato Ltd.	0.19%
APL Apollo Tubes Ltd.	0.15%
AIA Engineering Ltd.	0.14%
LIFE INSURANCE CORPORATION OF INDIA	0.13%
Persistent Systems Ltd.	0.13%
Ambuja Cements Ltd.	0.12%
Apollo Tyres Ltd.	0.12%
REC Ltd.	0.12%
Havells India Ltd.	0.12%
Escorts Ltd.	0.12%
Ashok Leyland Ltd	0.11%
Jio Financial Services Ltd.	0.11%
United Spirits Ltd.	0.10%
Indian Hotels Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.06%
Tata Technologies Ltd.	0.03%
<b>Government Securities</b>	<b>1.49%</b>
7.25% GOI 2063	0.60%
07.72% Maharashtra SDL 2034	0.45%
7.65% Tamil Nadu SDL 2033	0.44%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>26.22%</b>
Hindustan Unilever Ltd.	1.26%
Sun Pharmaceuticals Industries Ltd.	1.16%
Bajaj Finance Ltd.	1.13%
HCL Technologies Ltd.	1.10%
Titan Company Ltd.	0.90%
Mahindra & Mahindra Ltd.	0.89%
NTPC Ltd.	0.88%
Maruti Suzuki India Ltd.	0.78%
Tata Motors Ltd.	0.78%
Ultratech Cement Ltd.	0.71%
Axis Mutual Fund	0.68%
Tata Steel Ltd.	0.67%
Bharat Electronics Ltd.	0.63%
Power Grid Corporation of India Ltd.	0.61%
Nestle India Ltd.	0.55%
Ltimindtree Ltd.	0.55%
SBI Mutual Fund	0.54%
Aditya Birla Sun Life Mutual Fund	0.53%
Bajaj Finance Ltd.	0.52%
ICICI Prudential Mutual Fund	0.52%
UTI Mutual Fund	0.51%
Hindalco Industries Ltd.	0.51%
Coal India Ltd.	0.50%
Nippon India Mutual Fund	0.48%
Grasim Industries Ltd.	0.46%
Bajaj Auto Ltd.	0.43%
Dr Reddys Laboratories Ltd.	0.38%
HDFC Life Insurance Co. Ltd.	0.38%
Tata Consumer Products Ltd.	0.37%
SBI Life Insurance Company Ltd.	0.37%
Hindustan Aeronautics Ltd.	0.37%
Britannia Industries Ltd.	0.35%
IndusInd Bank Ltd.	0.34%
Cipla Ltd.	0.33%
Eicher Motors Ltd.	0.33%
Kotak Mahindra Mutual Fund	0.32%
Apollo Hospitals Enterprise Ltd.	0.31%
Shriram Finance Ltd.	0.31%
Hero MotoCorp Ltd.	0.30%
Godrej Consumer Product Ltd.	0.28%
Brigade Enterprises Ltd.	0.28%
Asian Paints Ltd.	0.27%
Max Healthcare Institute Ltd.	0.27%
Tech Mahindra Ltd.	0.27%
Krishna Institute of Medical Sciences Ltd.	0.24%
Havells India Ltd.	0.21%
APL Apollo Tubes Ltd.	0.20%
Persistent Systems Ltd.	0.19%
Zomato Ltd.	0.19%
AIA Engineering Ltd.	0.18%
Cyient Ltd.	0.17%
Indian Hotels Ltd.	0.16%
SONA BLW PRECISION FORGINGS LTD.	0.16%
Ashok Leyland Ltd	0.15%
United Spirits Ltd.	0.14%
Wipro Ltd.	0.10%
Tata Technologies Ltd.	0.02%
<b>Government Securities</b>	<b>1.34%</b>
7.65% Tamil Nadu SDL 2033	0.58%
7.25% GOI 2063	0.41%
07.72% Maharashtra SDL 2034	0.35%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.03%</b>
Bajaj Finance Ltd.	2.20%
Sun Pharmaceuticals Industries Ltd.	2.10%
HCL Technologies Ltd.	1.98%
State Bank of India	1.96%
Aditya Birla Sun Life Mutual Fund	1.95%
SBI Mutual Fund	1.83%
UTI Mutual Fund	1.83%
Mahindra & Mahindra Ltd.	1.66%
Titan Company Ltd.	1.64%
NTPC Ltd.	1.61%
Axis Mutual Fund	1.53%
Tata Motors Ltd.	1.50%
Maruti Suzuki India Ltd.	1.47%
Nippon India Mutual Fund	1.32%
Ultratech Cement Ltd.	1.32%
ICICI Prudential Mutual Fund	1.32%
Tata Steel Ltd.	1.26%
Power Grid Corporation of India Ltd.	1.15%
Nestle India Ltd.	1.06%
Bajaj Finance Ltd.	0.99%
Ltimindtree Ltd.	0.96%
Hindalco Industries Ltd.	0.95%
Coal India Ltd.	0.92%
Kotak Mahindra Bank Ltd.	0.88%
Oil & Natural Gas Corpn Ltd.	0.86%
Adani Ports and Special Economic Zone Ltd.	0.86%
Grasim Industries Ltd.	0.86%
SBI Life Insurance Company Ltd.	0.82%
Bajaj Auto Ltd.	0.81%
HDFC Life Insurance Co. Ltd.	0.74%
Tata Consumer Products Ltd.	0.71%
Dr Reddys Laboratories Ltd.	0.69%
Britannia Industries Ltd.	0.66%
Tech Mahindra Ltd.	0.66%
Kotak Mahindra Mutual Fund	0.62%
Eicher Motors Ltd.	0.61%
Apollo Hospitals Enterprise Ltd.	0.60%
Cipla Ltd.	0.60%
Hero MotoCorp Ltd.	0.56%
Asian Paints Ltd.	0.49%
IndusInd Bank Ltd.	0.49%
Bharat Petroleum Corporation Ltd.	0.47%
JSW Steel Ltd.	0.20%
Wipro Ltd.	0.19%
UPL Ltd.	0.14%

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

### Where and how you can make your premium payments



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



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



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



Pay your Premium at any of the Axis Bank Branches.



Pay your premium online using your Visa or MasterCard Credit Card.



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



Give ECS instructions to your bank account and make premium payments.



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

## Disclaimer

### Benchmark Indices Provided by CRISIL

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

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

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

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