

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 2024

## Aviva Investor



### Disclaimer/Disclosure

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

## Economy:

As we draw curtains on calendar year 2024, Indian economy outpaced its global peers for better part of the year. This year was a “year of pivot” for major central banks across the globe as the inflation mellowed down and growth inflation dynamics turned favorable during 2nd half of the year. However, with record high debt levels and uncertainty surrounding potential trade policy adjustments considering anticipated economic strategies of incoming Trump administration, global yields remained volatile. Indian rupee witnessed a sharp fall towards the end of the year given FPI outflows, wider trade deficit, stronger dollar, and global trade war fears. Domestic debt market remained resilient, thanks to fiscal rectitude shown by the government and foreign fund flows related to inclusion of Indian bonds in global bond indices. Strong kharif harvest and good monsoon should be beneficial for the food inflation in the coming year. China continued to struggle despite fiscal and monetary measures implemented by Chinese government to revive its economy.

RBI's measures including higher risk weights on unsecured loans and restrictions on lending to NBFCs seems to have resulted in subdued credit growth for past couple months, hinting at some moderation in demand. The Reserve Bank of India in its Financial Stability Report raised concerns over risks in the retail lending segment (unsecured loans) along with sharp rise in write-offs, particularly among private sector banks. These write-offs might be masking deterioration in asset quality and pointing to a potential dilution in underwriting standards. India's banking regulator highlighted that while the growth of unsecured retail lending has moderated, other indicators point to potential vulnerabilities despite Banks have managed to maintain stable asset quality in their overall retail loan books.

CPI inflation for Nov-24 was lower than expected at 5.48% against 6.2% in Oct-24. Moderation in inflation was led by food inflation, while core was steady at 3.7%. Food and beverages inflation moderated to 8.2% YoY v/s 9.7% YoY in Oct-24. Some easing of food inflation pressures was led by vegetables with the start of winter season. Meanwhile edible oil prices continue to rise due to passthrough of import duty hike. WPI for Nov-24 printed at a three-month low of 1.9% Vs 2.4% in earlier month. Among the three major segments of WPI, primary articles (which include food items) eased, while manufacturing inched up on a year-on-year basis. Fuel and power continued to remain in deflation consecutively for the fourth month. WPI core inflation rose to 0.5%, as compared to 0.3% in Oct-24.

RBI MPC held the repo rate while maintaining neutral stance with a 4-2 majority, with 2 external members voting for a 25-bps cut. The undertone of the policy seemed balanced, even as they retained their focus on last mile disinflation. MPC raised inflation forecast by 30 bps to 4.80% and reduced growth forecast by 60 bps to 6.60% for FY25 acknowledging sticky prices and lower consumption. Recognizing the expected tightening in liquidity conditions, the RBI cut the CRR rate by 50 bps to 4% to be effective in two equal tranches of 25 bps each with effect from the fortnight beginning December 14, 2024, and December 28, 2024, respectively, injecting primary liquidity of about Rs. 1.16 lakh crore into the banking system. The MPC minutes revealed a divergence in thought process among members. Members from within the RBI, largely see the slowdown in GDP growth as a blip with growth expected to pick up in 2HFY25 while remaining anchored to the view that food inflation could potentially spill over into core inflation and view price stability crucial for sustainable growth. External members believed that monetary policy has little impact on food inflation while a rate cut could help in reducing the cost of capital and reviving consumer and investment demand. Fiscal deficit in 8MFY25 reached 52% of FY2025BE (Rs. 8.47 lakh crore) due to slower growth in expenditure. Receipts were at 59% of FY2025BE, while expenditure was at 57% out of which capital expenditure was at 46% of FY2025BE. Total receipts in 8MFY25 were 8.5% higher than that in 8MFY24, driven by strong growth in personal income taxes and non-tax revenues. However, Corporation tax contracted 0.5% YoY in 8MFY25. Indirect tax collection growth was at 7.7% YoY. GST collections remain close to target at 64% of FY2025BE (growth of 9.9%). Total expenditure in 8MFY25 was 3.3% higher than 8MFY24. Capital expenditure growth at -12.3% continued to be weak, with slow disbursements in loans to states. Revenue expenditure growth continued to be in line with budgeted target.

India's trade deficit reached a record high of USD 37.8 bn in November, amid a surge in merchandise imports, mainly driven by a 4.3 time jump in inbound shipments of gold. Imports increased by 27% to a record high of almost USD 70 bn. On the other hand, exports contracted 4.8% to a 25-month low of USD 32.1 bn in November given inventory-building by the West ahead of the Christmas season. Current account deficit widened to USD 11.2 bn (1.2% of GDP) in Q2FY25 from USD 10.2 bn deficit (1.1% of GDP) in Q1FY25 indicating domestic demand was stronger than external demand. The rise in CAD was due to wider trade deficit, somewhat countered by higher invisible surplus. Trade deficit widened to USD 75.3 bn in Q2FY25 from USD 65.1 bn in Q1FY25, led by lower exports and higher imports. Services surplus rose to USD 44.5 bn in Q2FY25 from USD 39.7 bn in Q1FY25. Domestic currency continued its freefall to all time low of 85.80 Rs per USD during the month given strength in dollar index and FPI outflows. Relentless efforts of RBI to curb volatility in domestic currency resulted in drop in foreign exchange reserves to USD 644 bn as on 27 Dec 2024 from the peak of USD 705 bn. Liquidity conditions remained tight during the month given tax related outflows despite month end government spending and CRR cut related liquidity infusion.

## Global:

US jobless claims remained lower in December however, continuing claims rose to the highest level in three years. This stark difference between the two datasets point towards an unclear trend in the labor market. However, US NFP data came in stronger than expected coupled with an upward revision of the last number aided by return of workers who were on strike in manufacturing and higher payrolls in services like healthcare, hospitality. The growth in average hourly earnings was stable despite lower labor force participation and marginally higher unemployment rate. US CPI climbed 2.7% YoY after increasing 2.6% in October along expected lines. The core CPI increased 0.3% MoM in November (3.3% YoY). US PPI rose more than expectation by 3.0% while core PPI rose by 3.4%. PCE core showed similar trends rising by 2.4% YoY above 2.3% YoY in October 24. China inflation prints continued to trend lower indicating weak economic outlook prompting Chinese government to increase the budget deficit, issue more debt and loosen monetary policy to maintain a stable economic growth rate.

US Fed cut policy rates by 25 bps to 4.25% - 4.5%, its third consecutive rate reduction totaling 100 bps since September 2024. However, undertone of the commentary remained hawkish due to sticky inflation and economic resilience. Real GDP projections for CY24 and CY25 were revised upwards by 50 bps and 10 bps to 2.5% and 2.1% respectively. Median Core PCE projection was increased by 20 bps and 30 bps to 2.8% and 2.5% for CY24 and CY25 respectively. Unemployment rate projections were revised downwards by 10 bps to 4.2% in CY24. The Bank of Canada slashed its key policy rate by 50 basis points while ECB cut policy rates by 25 bps keeping doors open for further easing. On the other hand, Japan kept its interest rate steady at 0.25%, amidst uncertainty in US economic plans despite higher CPI prints. BoE held interest rates at 4.75% as heightened uncertainty in the economy outweighed growth slowdown fears.

### Fixed Income Outlook and Strategy:

Tight labor market conditions coupled with expected inflationary impact given increased threat of US tariffs going forward as US President Donald Trump assumes office in January may compel Fed to move cautiously on rate trajectory which is evident from recently concluded FOMC meeting dot plot and economic projections, keeping global yields under pressure. From domestic perspective, moderation in capital expenditure coupled with robust tax collections should allow government for prudent fiscal management. MPC after adopting cautious approach for better visibility on growth and inflation outlook for CY2024 may resort to shallow rate cut cycle in new calendar year with inflation expected to moderate given seasonality and stable oil prices. The market will keenly watch out for any change in the voting dynamics with renewed composition of the February MPC including the new governor. Given all these factors, we are dynamically managing our duration.

### Equity Outlook Strategy:

Indian markets in CY24 demonstrated remarkable strength amidst weak global macros, geopolitics, high interest rates, a weak INR as DXY clears its way up and FPIs remaining sellers. Nifty index expanded by 9% in CY24 (largely front loaded in first half), outperforming the EM index meaningfully. Sector-wise, healthcare, technology, auto and realty were the best-performing sectors. Broader markets outperformed Nifty index with Nifty-200 gaining almost 14% in the past year. The primary market also experienced a remarkable year, with equity issuances across various categories increasing by more than two times compared to the previous year. Going ahead in CY25, global cues, INR movement and its impact on fiscal deficit, union budget, RBI policy action and corporate earnings will drive the markets.

In a déjà vu moment, global supply chains are anticipated to get disrupted again, input commodity prices to become further volatile and inflation may remain sticky, upsetting the global demand momentum. This will work in favor of India in terms of likely acceleration of China-plus-one strategy of global manufacturers and availability of key inputs like crude and metals at a bargain.

A nearly empty state-election calendar provides an opportune window to the GOI to resume and accelerate reforms and capital expenditure. Even as the consensus Nifty EPS has witnessed some fatigue and moderation in the past couple of months, we expect the seasonal (festive and weddings) demand to support in the third quarter of the current fiscal along with expected improvement in economic indicators from fourth quarter. We expect CY25 to witness gradual recovery in corporate earnings and consumption mainly due to increased government spending and improved rural incomes after a successful kharif season. We expect Nifty earnings to revert to long-term trend-lines by the end of the current fiscal from the unusual high growth seen in last three years.

After a relentless rise, valuations are starting to moderate. Our investment strategy is more focused on discovering opportunities within sectors than on taking large sectoral bets. Our non-thematic equity portfolios are built around high-quality large cap companies with solid cash flows and reasonable valuations. We note that enhanced physical and digital infrastructure has eased availability of factors of production. In addition, ease of equity capital availability especially, for the mid-segment manufacturers coupled with Govt's PLI (production linked incentive) scheme is aiding the expansion of world class manufacturers, across industries, from India. We expect the real estate demand (both dwelling including affordable and commercial including hospitality) to continue to grow steadily even as rising land costs and higher government charges has increased the overall cost of ownership. Green energy and electric vehicles are other investment drivers and they also present green financing opportunities. Consolidation in large sectors like aviation and cement and dominance of few large players in new-age businesses like e-retail and fintech has accelerated growth and coverage in these industries. Growth in IT services is also expected to revive, based on expectations of economic resilience in the US. Towards endless possibilities, welcome aboard 2025.

As Warren Buffet says: "In investing, just as in baseball, to put runs on the scoreboard, one must **watch the playing field**, not the scoreboard."

### No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Vivek Verma	7	NA	6
Gurpreet S Arora	4	NA	12
Mandar Pandeshwar	NA	6	19

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31,2024:</b>	32.2357
<b>Inception Date:</b>	06-Feb-08
<b>Fund Manager:</b>	Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.09%	2.11%	6.26%	6.21%	4.83%	7.17%
Benchmark**	0.52%	4.23%	8.95%	8.11%	6.21%	7.27%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.12
<b>Total</b>	<b>4.12</b>

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

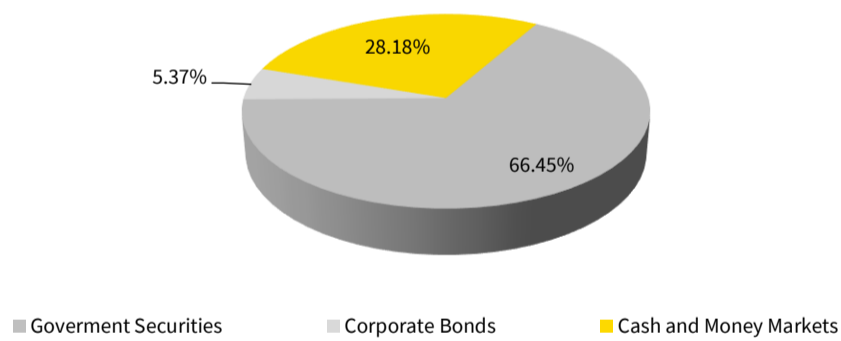
Security Type	Duration
Fixed Income Investments	3.98

**Security Name**

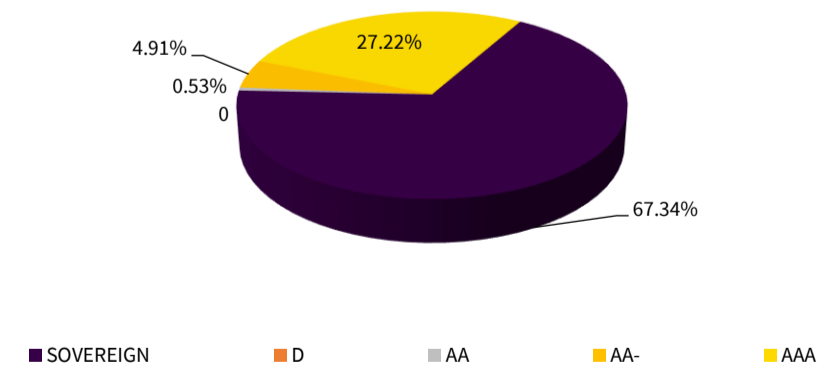
Security Name	Net Asset (%)
<b>Government Securities</b>	<b>66.45%</b>
07.37% GOI 2028	23.85%
7.23% GOI 2039	7.33%
07.10% GOI 2034	7.15%
7.34% TS SDL 2034	4.59%
7.70% AP SGS 2029	4.20%
7.42% HR SGS 2034	3.78%
7.34% GS 2064	3.50%
7.52% HR SGS 2034	2.84%
7.44% TN SGS 2034	2.57%
7.04% GS 2029	2.38%
Others	4.26%
<b>Corporate Bonds</b>	<b>5.37%</b>
8.43% Samman Capital Ltd 2028	4.85%
6.75% Piramal Capital and Housing Finance Limited 2031	0.52%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>28.18%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

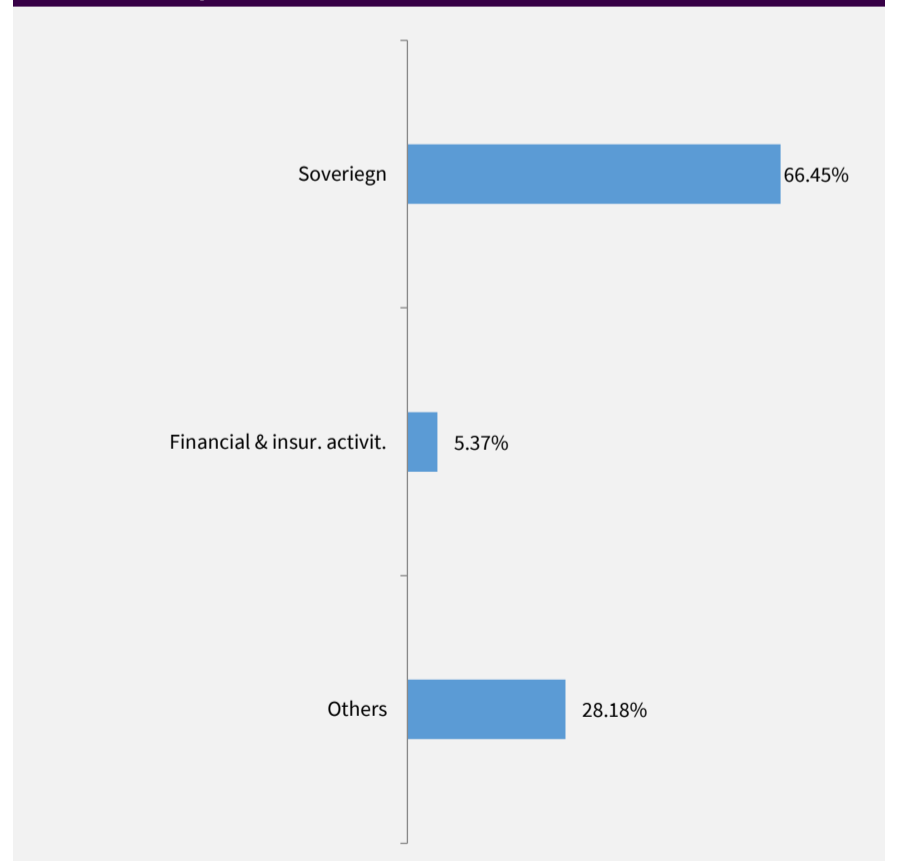
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31,2024:</b>	44.7994
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.11%	3.00%	9.00%	8.74%	6.50%	7.89%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	7.74%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

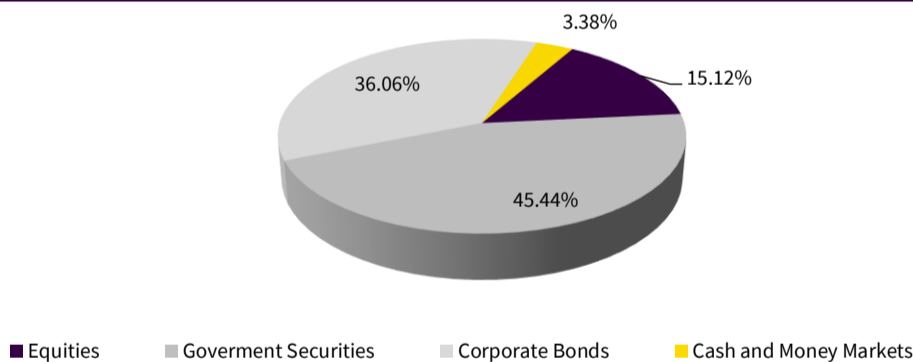
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	13.64
Debt	76.39
<b>Total</b>	<b>90.03</b>

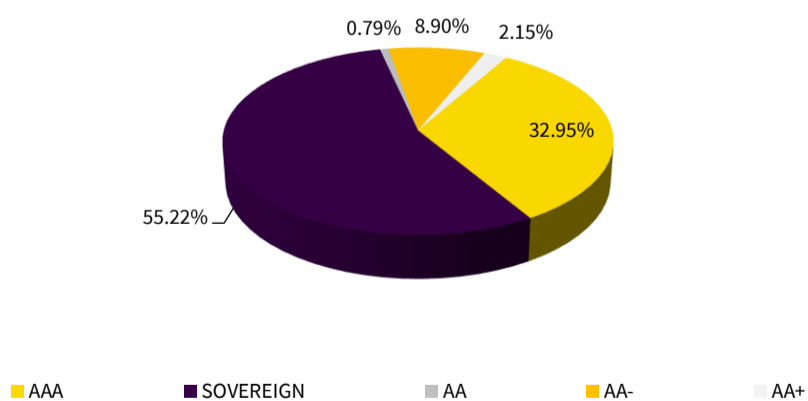
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.19

**Asset Mix**



**Rating Profile**



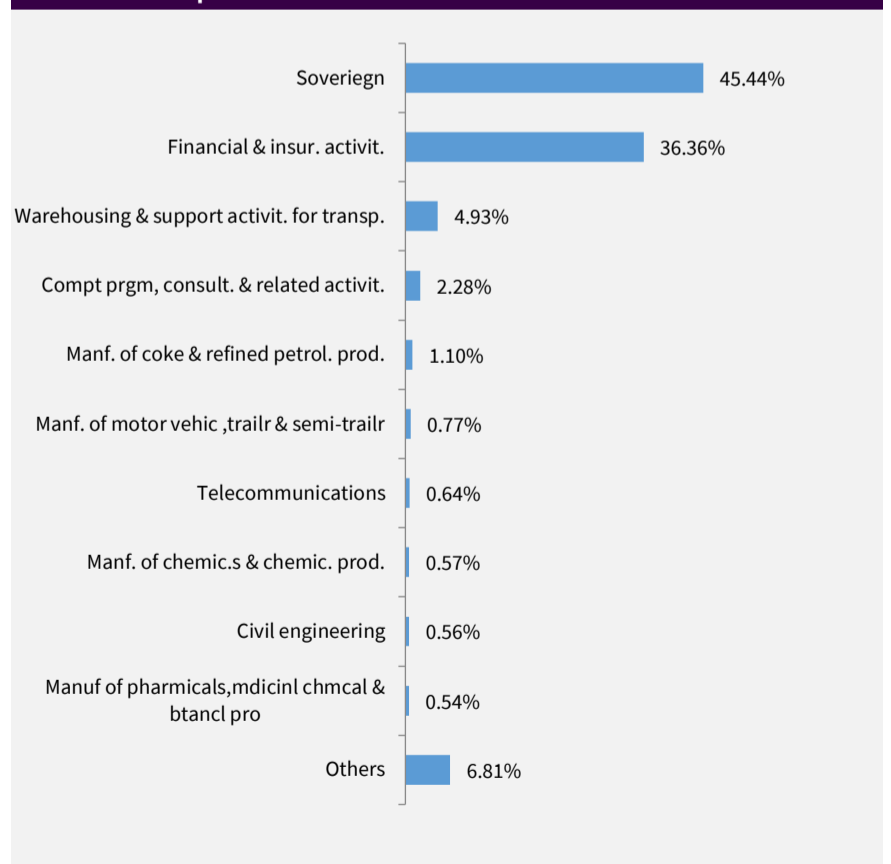
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.12%</b>
HDFC Bank Ltd.	1.48%
ICICI Bank Ltd.	1.33%
Reliance Industries Ltd.	1.02%
Infosys Ltd.	1%
Bharti Airtel Ltd.	0.64%
Tata Consultancy Services Ltd.	0.62%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.44%
Axis Bank Ltd.	0.44%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.21%
<b>Government Securities</b>	<b>45.44%</b>
7.23% GOI 2039	5.94%
7.34% GS 2064	5.25%
07.10% GOI 2034	4.72%
7.68% GJ SGS 2030	4.02%
7.42% HR SGS 2034	3.87%
7.26% MP SGS 2038	3.55%
6.79% GS 2034	3.12%
7.52% HR SGS 2034	2.15%
07.09% GOI 2054	2.06%
7.42% TN SGS 2034	1.97%
Others	8.79%
<b>Corporate Bonds</b>	<b>36.06%</b>
8.43% Samman Capital Ltd 2028	7.33%
9.35% Adani Ports & SEZ Ltd. 2026	4.88%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.19%
7.93 % LIC Housing Finance Ltd. 2027	3.69%
7.95% HDFC BANK Ltd. 2026	3.12%
7.44% NABARD 2028	2.88%
7.58% NABARD 2026	2.55%
7.62% NABARD 2028	2.34%
7.77% HDFC BANK LTD 2027	2.23%
8.75% Shriram Finance 2026	1.34%
Others	1.51%
<b>Cash and Money Markets</b>	<b>3.38%</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 31,2024:</b>	37.4460
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.98%	1.85%	7.72%	8.09%	6.11%	7.40%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	8.20%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

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

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

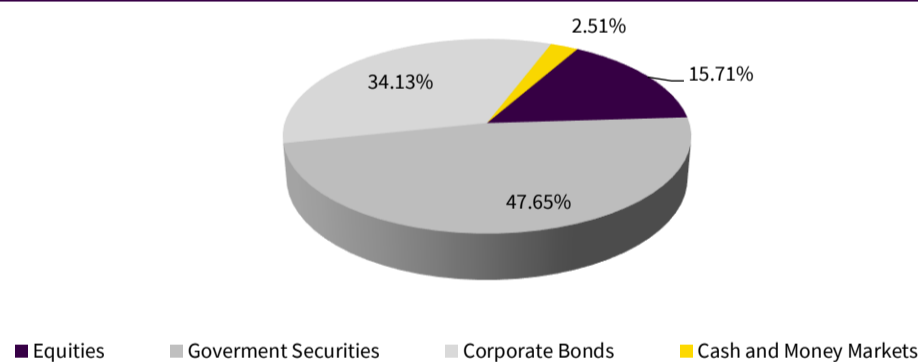
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.55
Debt	13.69
<b>Total</b>	<b>16.24</b>

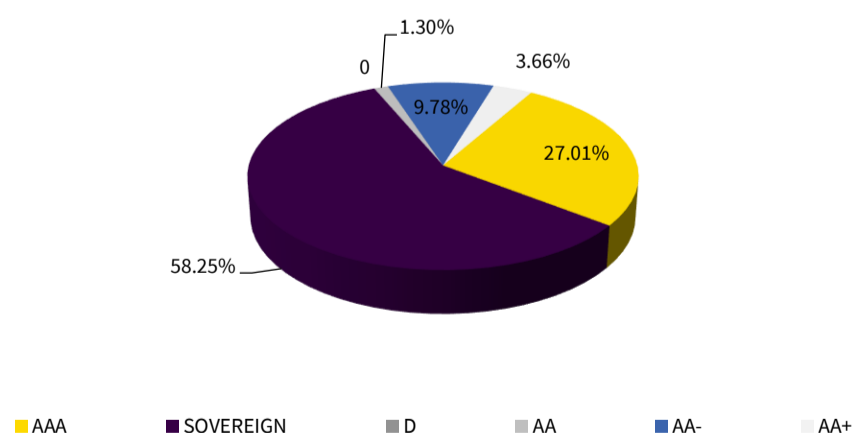
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.39

### Asset Mix



### Rating Profile

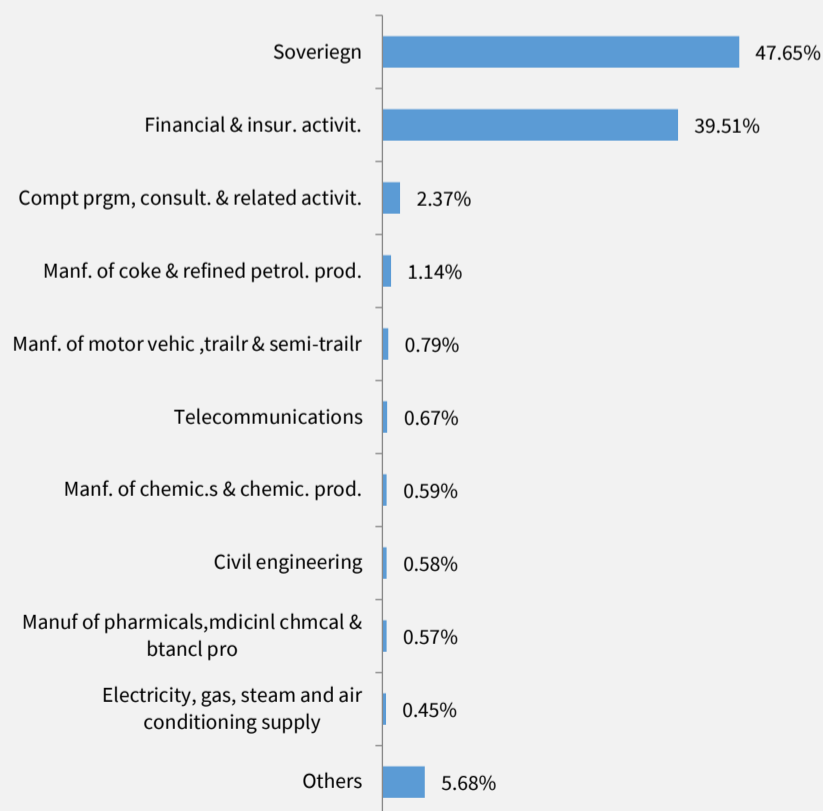


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.71%</b>
HDFC Bank Ltd.	1.54%
ICICI Bank Ltd.	1.38%
Reliance Industries Ltd.	1.05%
Infosys Ltd.	1.04%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.46%
Axis Bank Ltd.	0.46%
Kotak Mahindra Bank Ltd.	0.39%
Others	7.50%
<b>Government Securities</b>	<b>47.65%</b>
7.23% GOI 2039	6.18%
07.10% GOI 2034	5.56%
7.34% GS 2064	5.04%
7.42% HR SGS 2034	4.17%
7.26% MP SGS 2038	3.86%
7.68% GJ SGS 2030	3.35%
7.52% HR SGS 2034	2.55%
07.09% GOI 2054	2.15%
7.70% AP SGS 2029	2.03%
7.44% TN SGS 2034	1.97%
Others	10.79%
<b>Corporate Bonds</b>	<b>34.13%</b>
8.43% Samman Capital Ltd 2028	8%
7.93 % LIC Housing Finance Ltd. 2027	5.59%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.77%
7.95% HDFC BANK Ltd. 2026	4.33%
7.62% NABARD 2028	3.70%
9.20% Shriram Finance 2026	2.99%
7.58% NABARD 2026	2.46%
7.44% NABARD 2028	1.23%
6.75% Piramal Capital and Housing Finance Limited 2031	1.06%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>2.51%</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, 2024:</b>	111.8878
<b>Inception Date:</b>	06-Jun-02
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.53%	0.41%	8.17%	9.73%	7.15%	11.66%
Benchmark**	-0.36%	2.27%	9.13%	10.40%	8.04%	10.36%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

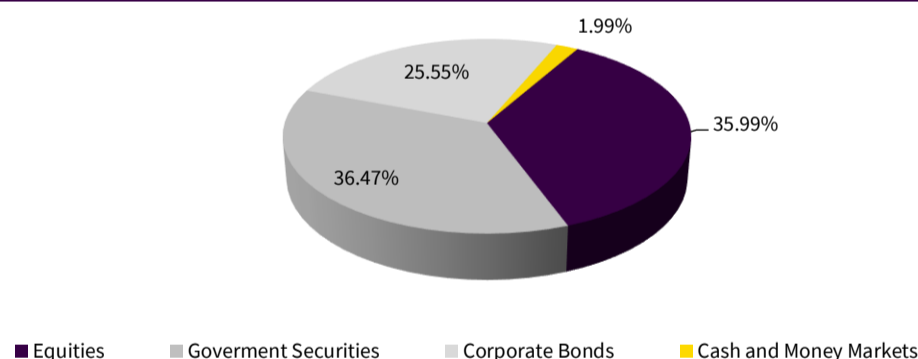
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	75.75
Debt	134.51
<b>Total</b>	<b>210.26</b>

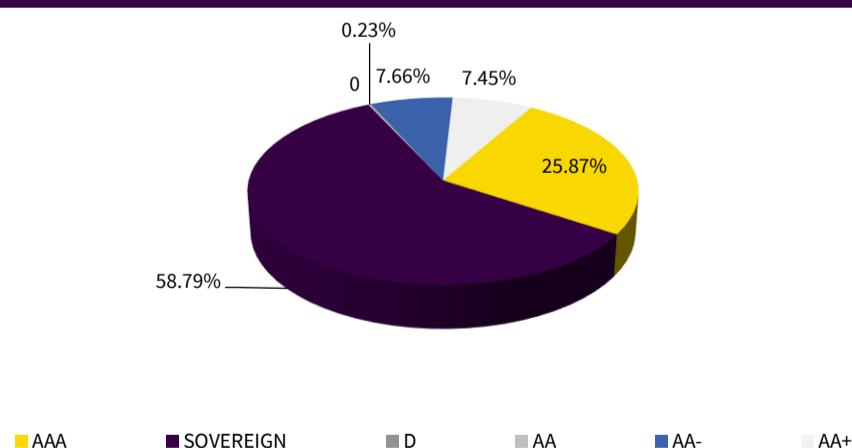
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.29

**Asset Mix**



**Rating Profile**

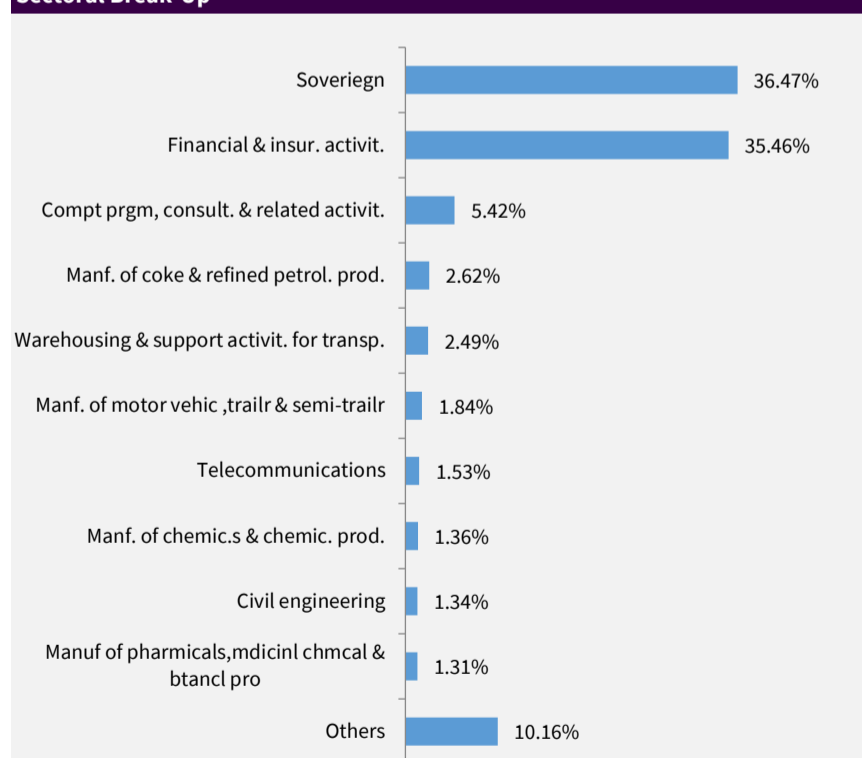


**Security Name**

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.99%</b>
HDFC Bank Ltd.	3.52%
ICICI Bank Ltd.	3.16%
Reliance Industries Ltd.	2.42%
Infosys Ltd.	2.38%
Bharti Airtel Ltd.	1.53%
Tata Consultancy Services Ltd.	1.47%
Larsen & Toubro Ltd.	1.34%
State Bank of India	1.05%
Axis Bank Ltd.	1.05%
Kotak Mahindra Bank Ltd.	0.90%
Others	17.17%
<b>Government Securities</b>	<b>36.47%</b>
7.23% GOI 2039	4.68%
07.10% GOI 2034	4.34%
7.34% GS 2064	4.06%
7.26% MP SGS 2038	3.03%
7.68% GJ SGS 2030	2.68%
7.42% HR SGS 2034	2.10%
7.70% AP SGS 2029	1.78%
6.79% GS 2034	1.75%
7.52% HR SGS 2034	1.74%
07.09% GOI 2054	1.57%
Others	8.74%
<b>Corporate Bonds</b>	<b>25.55%</b>
8.43% Samman Capital Ltd 2028	4.75%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.36%
7.93 % LIC Housing Finance Ltd. 2027	2.88%
9.20% Shriram Finance 2026	2.85%
7.95% HDFC BANK Ltd. 2026	2.48%
9.35% Adani Ports & SEZ Ltd. 2026	2.38%
8.75% Shriram Finance 2026	1.77%
7.44% NABARD 2028	1.76%
7.62% NABARD 2028	1.72%
7.58% NABARD 2026	1.09%
Others	0.51%
<b>Cash and Money Markets</b>	<b>1.99%</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 31,2024:</b>	116.0499
<b>Inception Date:</b>	27-Jan-04
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.65%	-1.24%	8.95%	12.64%	9.60%	12.88%
Benchmark**	-1.38%	-0.05%	9.03%	12.83%	9.87%	11.89%

\* 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.

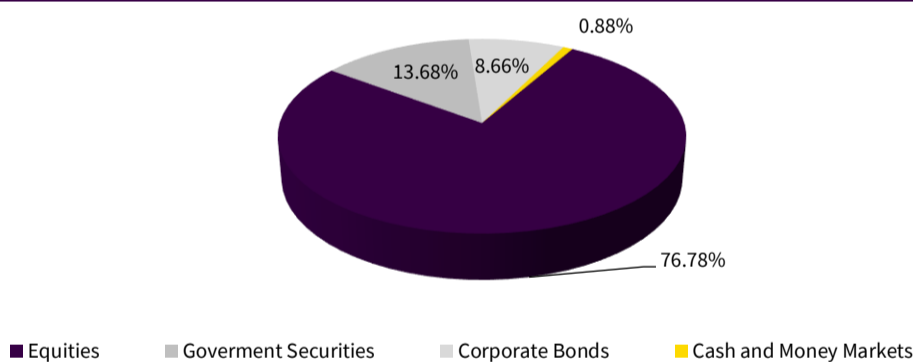
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	539.15
Debt	163.14
<b>Total</b>	<b>702.29</b>

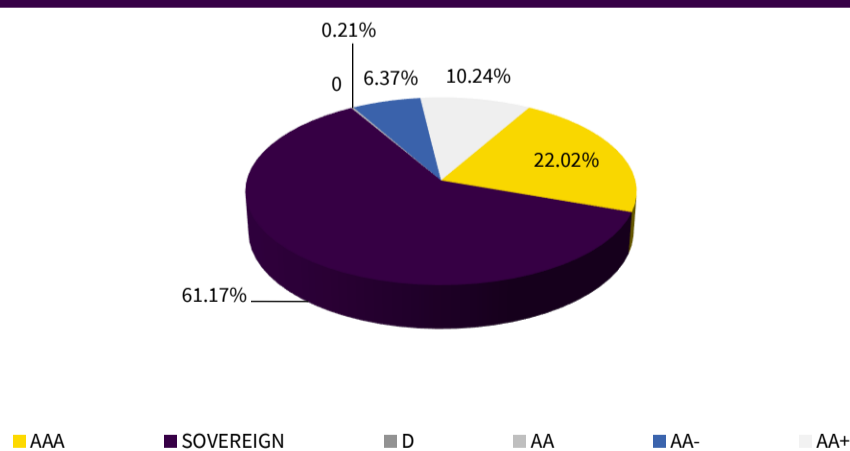
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.40

**Asset Mix**



**Rating Profile**



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

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

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

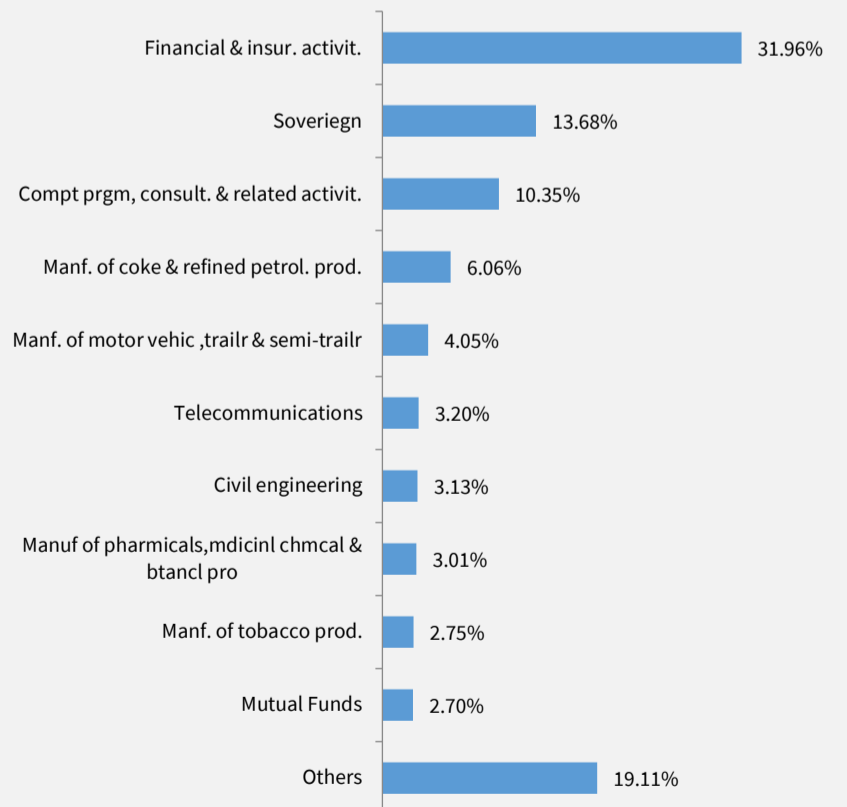
**Security Name**

**Net Asset (%)**

Security Name	Net Asset (%)
<b>Equities</b>	<b>76.78%</b>
HDFC Bank Ltd.	7.95%
ICICI Bank Ltd.	5.89%
Reliance Industries Ltd.	5.62%
Infosys Ltd.	4.76%
Bharti Airtel Ltd.	3.20%
Larsen & Toubro Ltd.	3.13%
Tata Consultancy Services Ltd.	2.92%
ITC Ltd.	2.75%
Mahindra & Mahindra Ltd.	2.08%
State Bank of India	2.04%
Others	36.44%
<b>Government Securities</b>	<b>13.68%</b>
7.23% GOI 2039	1.82%
7.34% GS 2064	1.44%
7.34% TS SDL 2034	1.28%
07.10% GOI 2034	1.21%
7.68% GJ SGS 2030	1.20%
7.26% MP SGS 2038	1.18%
7.42% HR SGS 2034	0.97%
07.09% GOI 2054	0.74%
07.18% GS 2033	0.72%
7.44% TN SGS 2034	0.65%
Others	2.47%
<b>Corporate Bonds</b>	<b>8.66%</b>
8.43% Samman Capital Ltd 2028	1.42%
7.44% NABARD 2028	1.31%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.27%
8.75% Shriram Finance 2026	1.22%
9.20% Shriram Finance 2026	1.07%
7.95% HDFC BANK Ltd. 2026	0.89%
6% HDFC SERIES Z-001 2026	0.53%
7.58% NABARD 2026	0.41%
7.93 % LIC Housing Finance Ltd. 2027	0.29%
9.35% Adani Ports & SEZ Ltd. 2026	0.20%
Others	0.05%
<b>Cash and Money Markets</b>	<b>0.88%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

**Sectoral Break-Up<sup>§</sup>**





**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 31,2024:</b>	54.3221
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.03%	-2.70%	9.07%	14.31%	10.79%	10.54%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	9.40%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

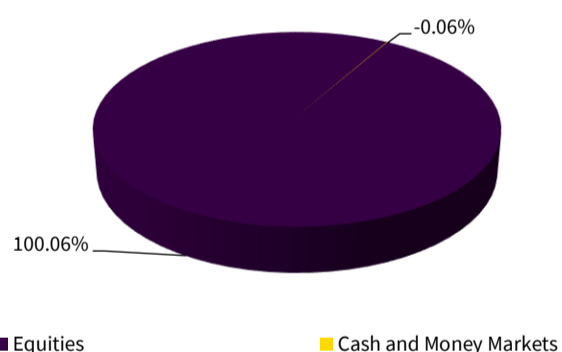
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	61.60
Debt	-0.03
<b>Total</b>	<b>61.57</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.79%
ICICI Bank Ltd.	7.56%
Reliance Industries Ltd.	7.40%
Infosys Ltd.	6.32%
Bharti Airtel Ltd.	4.16%
Larsen & Toubro Ltd.	4.07%
Tata Consultancy Services Ltd.	3.76%
ITC Ltd.	3.44%
Mahindra & Mahindra Ltd.	2.72%
State Bank of India	2.54%
Others	48.30%

**Cash and Money Markets**

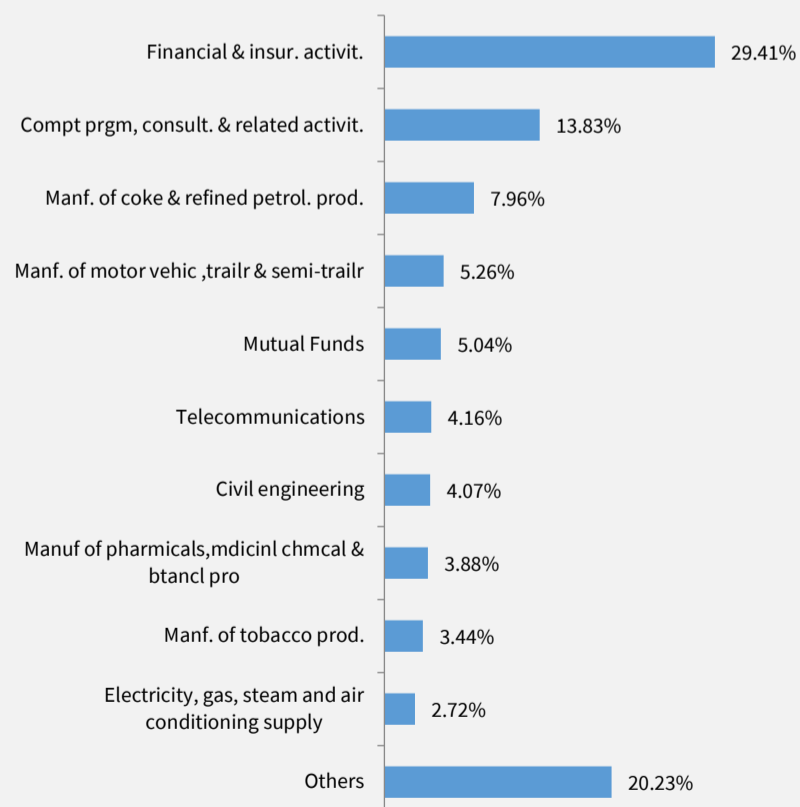
**-0.06%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

**Investment Objective:** 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 31,2024:</b>	41.5518
<b>Inception Date:</b>	02-Jan-08
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.10%	-1.76%	9.50%	15.03%	12.19%	8.75%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	8.21%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

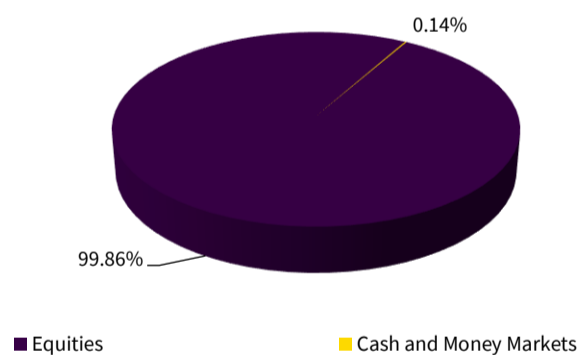
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	55.68
Debt	0.09
<b>Total</b>	<b>55.77</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.83%
Reliance Industries Ltd.	7.73%
ICICI Bank Ltd.	7.24%
Infosys Ltd.	6.37%
ITC Ltd.	4.24%
Bharti Airtel Ltd.	4.01%
Larsen & Toubro Ltd.	4%
Tata Consultancy Services Ltd.	3.94%
Mahindra & Mahindra Ltd.	2.52%
Axis Bank Ltd.	2.39%
Others	47.59%

**Cash and Money Markets**

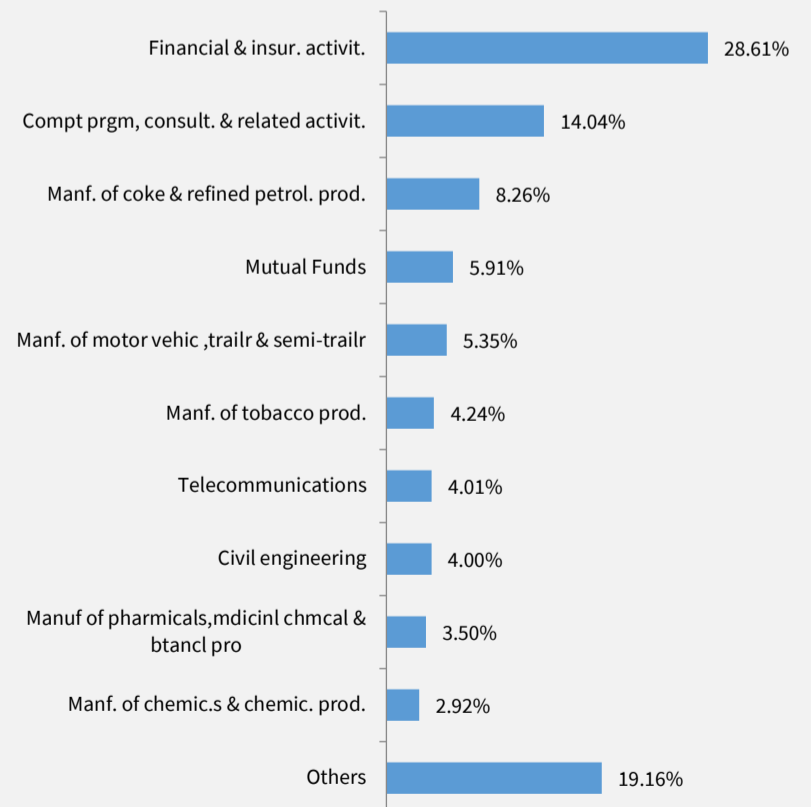
**0.14%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2024:</b>	40.1189
<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	-5.39%	-10.94%	19.89%	37.21%	33.09%	9.71%
Benchmark**	-5.16%	-11.01%	21.28%	37.18%	32.31%	4.52%

\* 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.

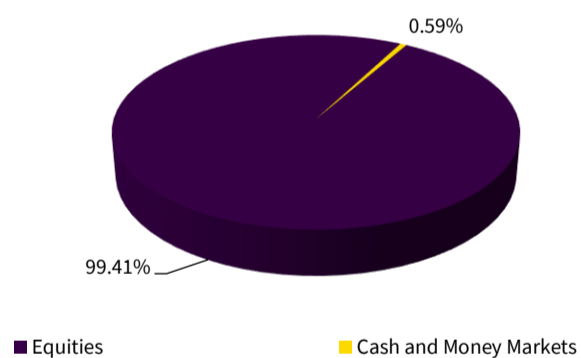
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	223.61
Debt	1.32
<b>Total</b>	<b>224.93</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
State Bank of India	9.71%
NTPC Ltd.	8.52%
Power Grid Corporation of India Ltd.	7.59%
Bharat Electronics Ltd.	5.80%
Oil & Natural Gas Corpn Ltd.	5.06%
Coal India Ltd.	4.64%
Hindustan Aeronautics Ltd.	4.39%
Power Finance Corporation Ltd.	3.82%
REC Ltd.	3.59%
Bharat Petroleum Corporation Ltd.	3.09%
Others	43.20%

**Cash and Money Markets**

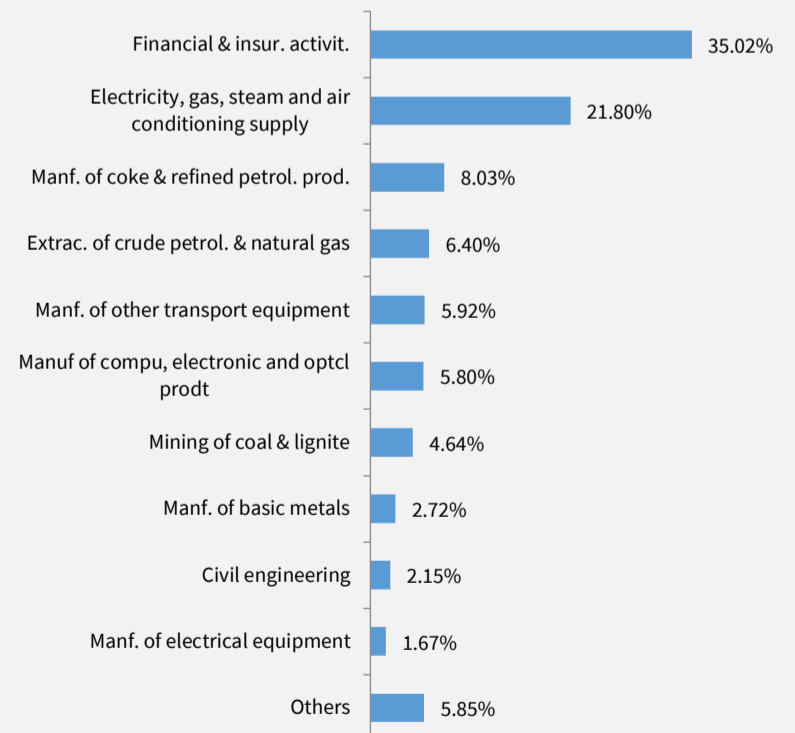
**0.59%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

\*\*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 31,2024:</b>	35.0095
<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	-2.64%	-7.11%	17.27%	27.07%	17.28%	8.72%
Benchmark**	-2.54%	-6.34%	19.79%	29.49%	21.18%	6.02%

\* 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.

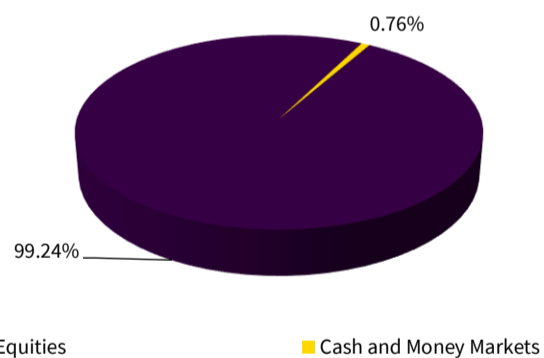
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	88.05
Debt	0.67
<b>Total</b>	<b>88.71</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
Bharti Airtel Ltd.	9.74%
Larsen & Toubro Ltd.	9.53%
Reliance Industries Ltd.	9.49%
Ultratech Cement Ltd.	6.04%
NTPC Ltd.	5.68%
Power Grid Corporation of India Ltd.	5.04%
Oil & Natural Gas Corpn Ltd.	4.30%
Adani Ports and Special Economic Zone Ltd.	4.20%
Grasim Industries Ltd.	4.20%
InterglobeAviation Ltd.	4.14%
Others	36.88%

**Cash and Money Markets**

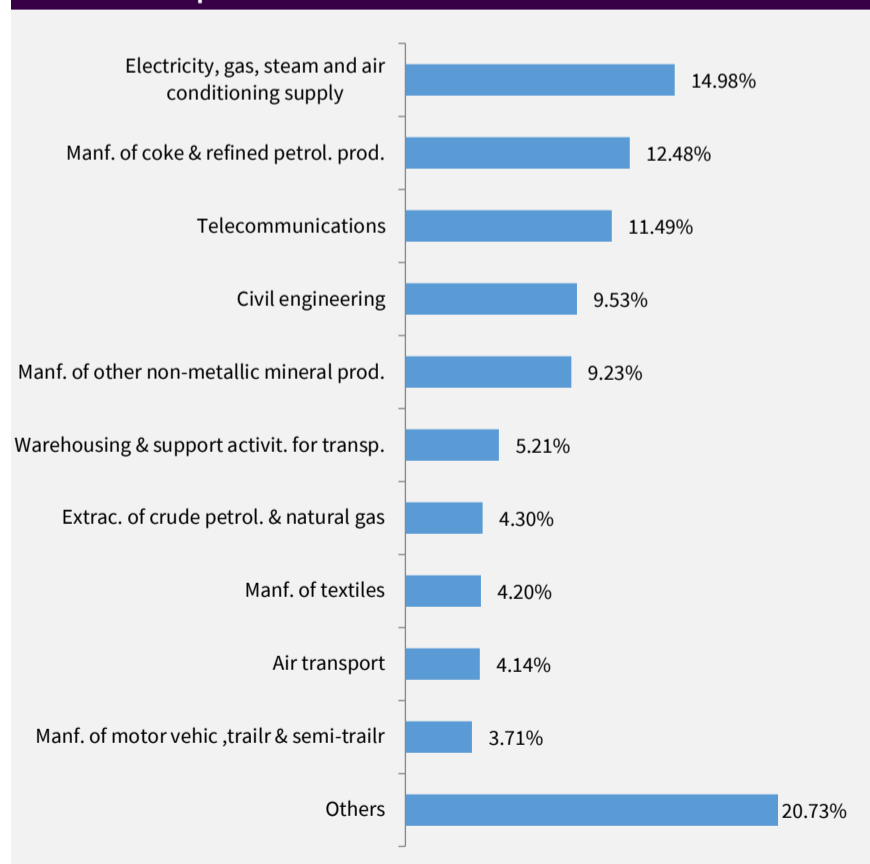
**0.76%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

**NAV as on December 31,2024:** 42.5356

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

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

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.43%	-0.41%	9.44%	13.28%	10.51%	11.38%
Benchmark**	-1.37%	0.56%	9.44%	13.21%	10.39%	11.18%

\* 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.

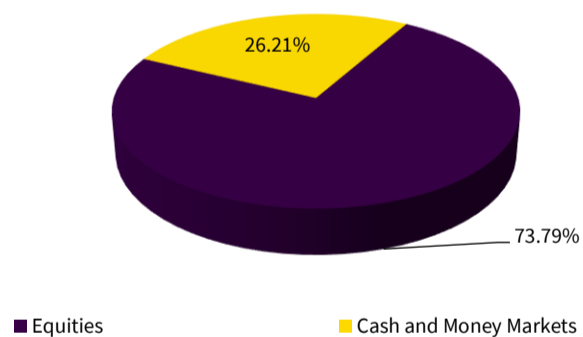
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	65.48
Debt	23.27
<b>Total</b>	<b>88.75</b>

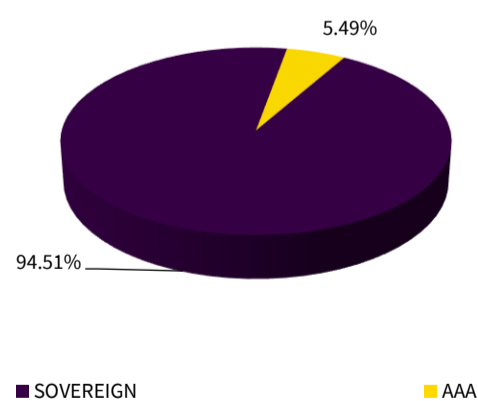
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	0.47

**Asset Mix**



**Rating Profile**



**Security Name**

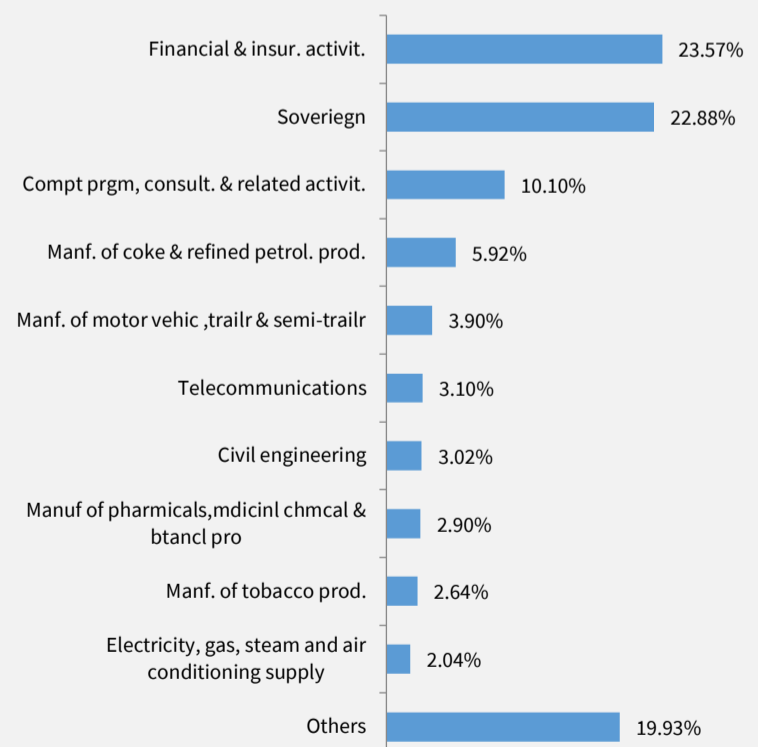
Security Name	Net Asset (%)
<b>Equities</b>	<b>73.79%</b>
HDFC Bank Ltd.	8.12%
ICICI Bank Ltd.	5.78%
Reliance Industries Ltd.	5.51%
Infosys Ltd.	4.72%
Bharti Airtel Ltd.	3.10%
Larsen & Toubro Ltd.	3.02%
Tata Consultancy Services Ltd.	2.80%
ITC Ltd.	2.64%
State Bank of India	2.01%
Mahindra & Mahindra Ltd.	2%
Others	34.09%

**Cash and Money Markets**

<b>Portfolio Total</b>	<b>100.00%</b>
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**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 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 31,2024:</b>	26.3092
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.73%	2.53%	6.69%	6.18%	4.54%	6.67%
Benchmark**	0.52%	4.23%	8.95%	8.11%	6.21%	7.77%

\* 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	70.87
<b>Total</b>	<b>70.87</b>

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

Security Type	Duration
Fixed Income Investments	5.18

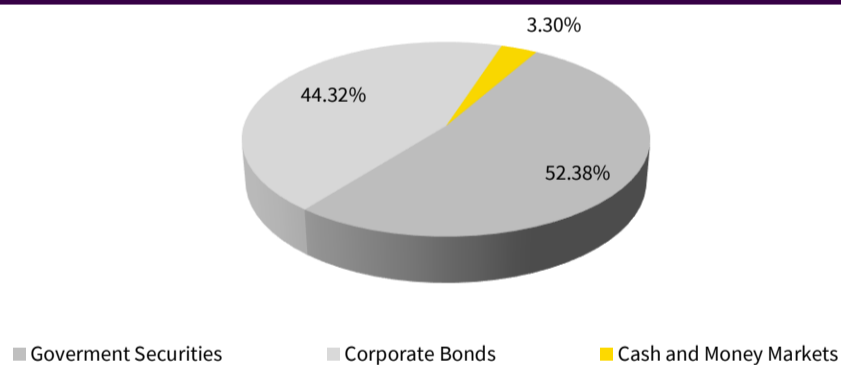
**Security Name**

**Net Asset (%)**

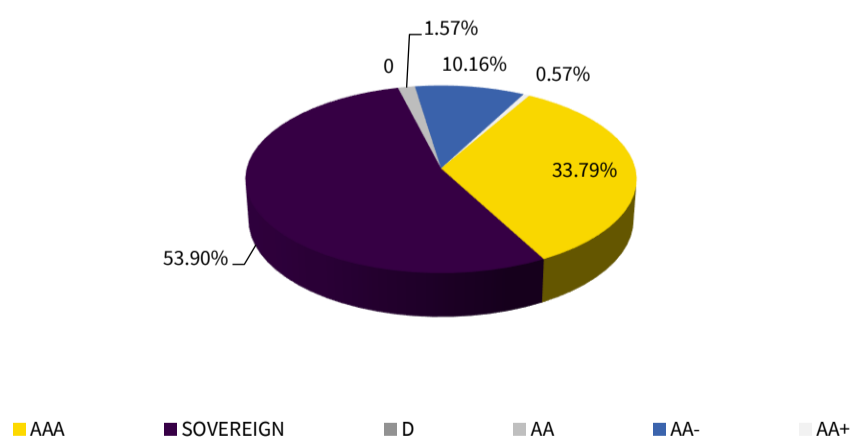
Security Name	Net Asset (%)
<b>Government Securities</b>	<b>52.38%</b>
7.23% GOI 2039	7.28%
7.34% GS 2064	5.74%
07.10% GOI 2034	5.53%
7.26% MP SGS 2038	4.66%
07.18% GS 2033	4.10%
07.18% GS 2037	4.01%
7.68% GJ SGS 2030	3.84%
7.42% HR SGS 2034	3.41%
7.52% HR SGS 2034	2.35%
07.09% GOI 2054	2.13%
Others	9.33%
<b>Corporate Bonds</b>	<b>44.32%</b>
8.43% Samman Capital Ltd 2028	9.87%
7.93 % LIC Housing Finance Ltd. 2027	7.82%
9.35% Adani Ports & SEZ Ltd. 2026	5.34%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.37%
7.58% NABARD 2026	4.09%
7.95% HDFC BANK Ltd. 2026	3.83%
7.44% NABARD 2028	3.80%
7.77% HDFC BANK LTD 2027	2.41%
6.75% Piramal Capital and Housing Finance Limited 2031	1.52%
7.62% NABARD 2028	0.71%
Others	0.56%
<b>Cash and Money Markets</b>	<b>3.30%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

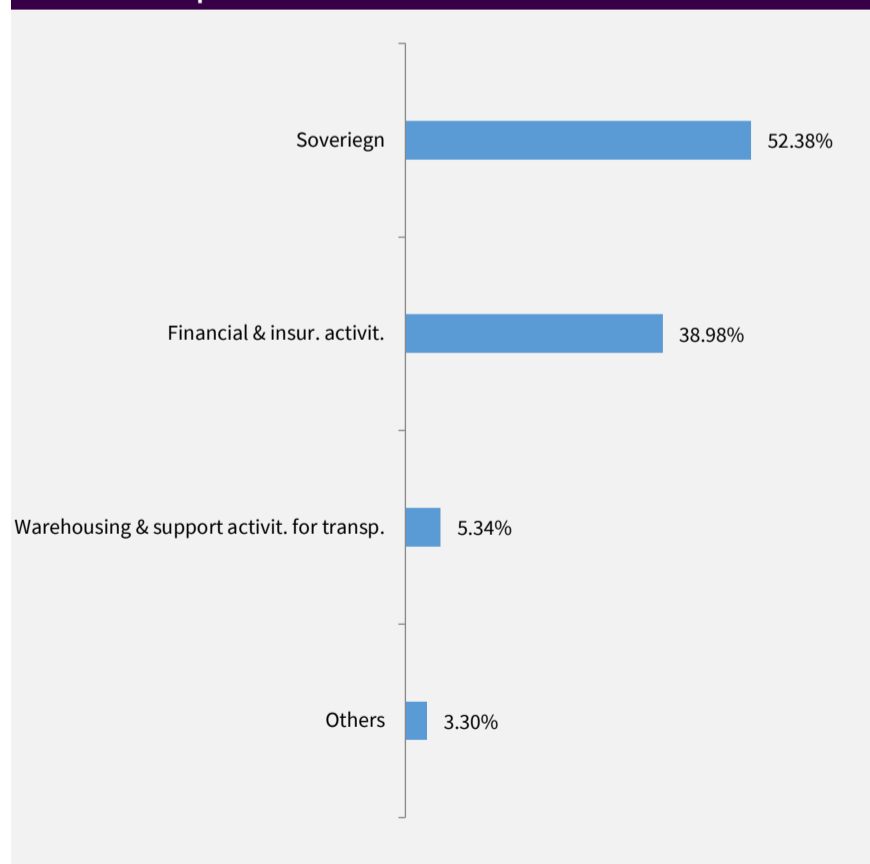
**Asset Mix**



**Rating Profile**



**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is Low

<b>NAV as on December 31,2024:</b>	28.6603
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.56%	2.16%	8.00%	8.03%	6.01%	7.28%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	8.36%

\* 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.

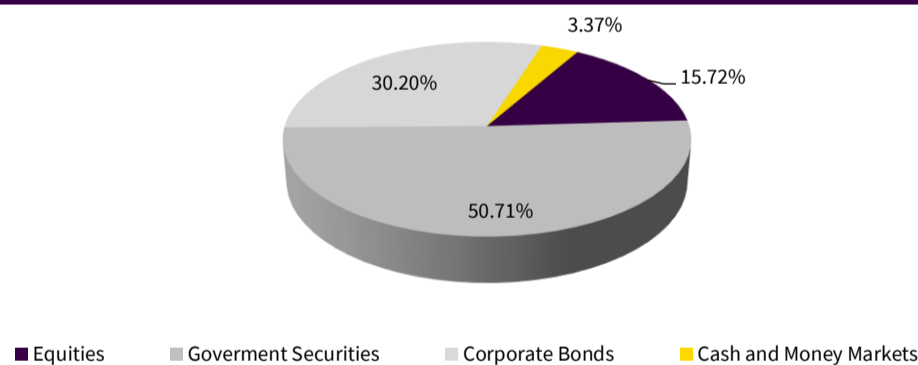
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	8.49
Debt	45.53
<b>Total</b>	<b>54.01</b>

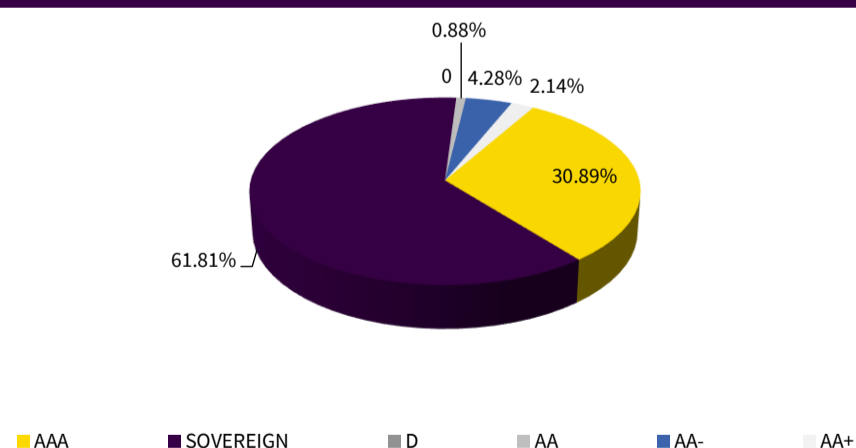
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.31

**Asset Mix**



**Rating Profile**

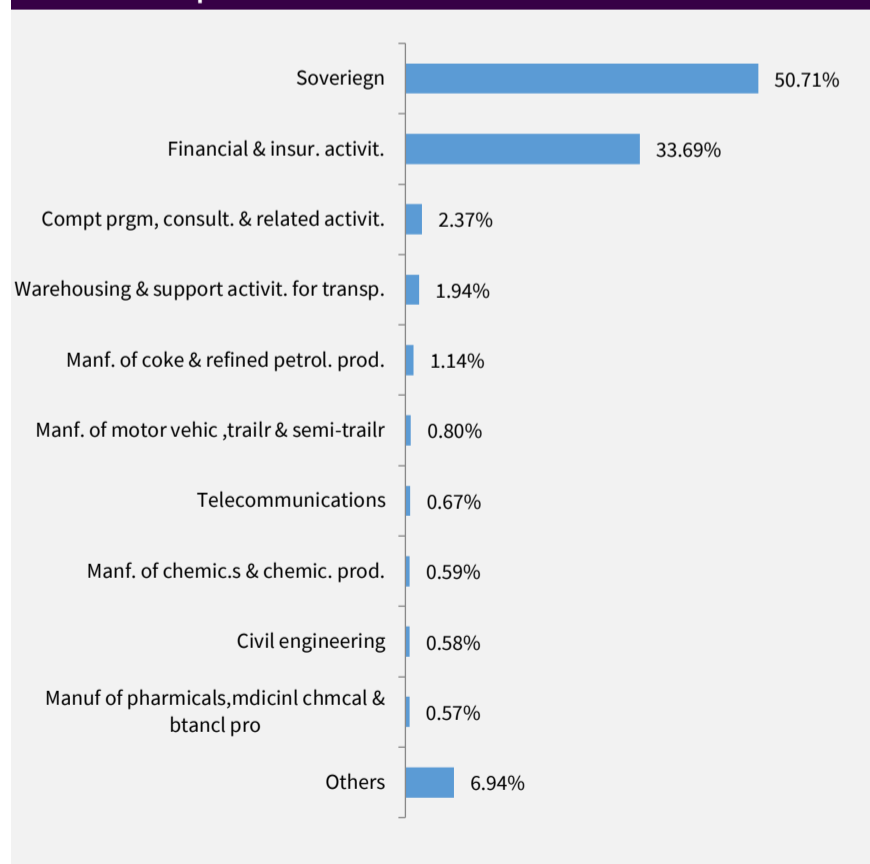


**Security Name**

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.72%</b>
HDFC Bank Ltd.	1.54%
ICICI Bank Ltd.	1.38%
Reliance Industries Ltd.	1.05%
Infosys Ltd.	1.04%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.46%
Axis Bank Ltd.	0.46%
Kotak Mahindra Bank Ltd.	0.39%
Others	7.51%
<b>Government Securities</b>	<b>50.71%</b>
7.49% TN SGS 2034	6.55%
7.23% GOI 2039	5.91%
7.70% AP SGS 2029	5.53%
7.34% GS 2064	4.25%
7.68% GJ SGS 2030	3.95%
7.26% MP SGS 2038	3.76%
07.09% GOI 2054	2.94%
07.18% GS 2033	2.62%
7.52% HR SGS 2034	2.56%
7.42% TN SGS 2034	2.34%
Others	10.30%
<b>Corporate Bonds</b>	<b>30.20%</b>
7.93 % LIC Housing Finance Ltd. 2027	5.60%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.30%
7.62% NABARD 2028	3.52%
8.43% Samman Capital Ltd 2028	3.52%
7.95% HDFC BANK Ltd. 2026	2.79%
7.58% NABARD 2026	2.59%
9.35% Adani Ports & SEZ Ltd. 2026	1.89%
7.77% HDFC BANK LTD 2027	1.86%
8.75% Shriram Finance 2026	1.31%
7.44% NABARD 2028	1.11%
Others	1.71%
<b>Cash and Money Markets</b>	<b>3.37%</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:** To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

<b>NAV as on December 31,2024:</b>	34.5744
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.14%	0.53%	8.73%	10.35%	7.86%	8.63%
Benchmark**	-0.49%	1.98%	9.13%	10.71%	8.29%	9.30%

\* 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.

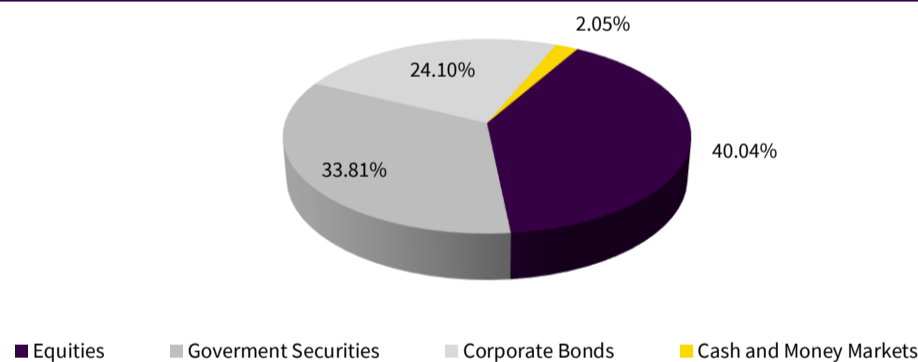
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.65
Debt	83.31
<b>Total</b>	<b>138.96</b>

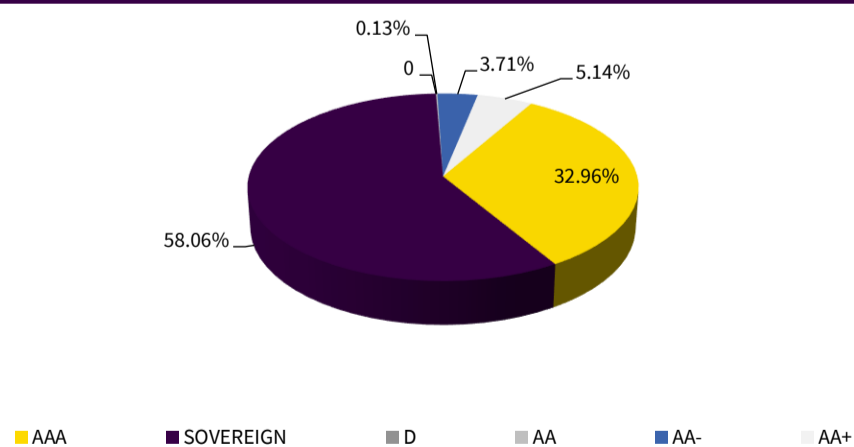
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.28

### Asset Mix



### Rating Profile



<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

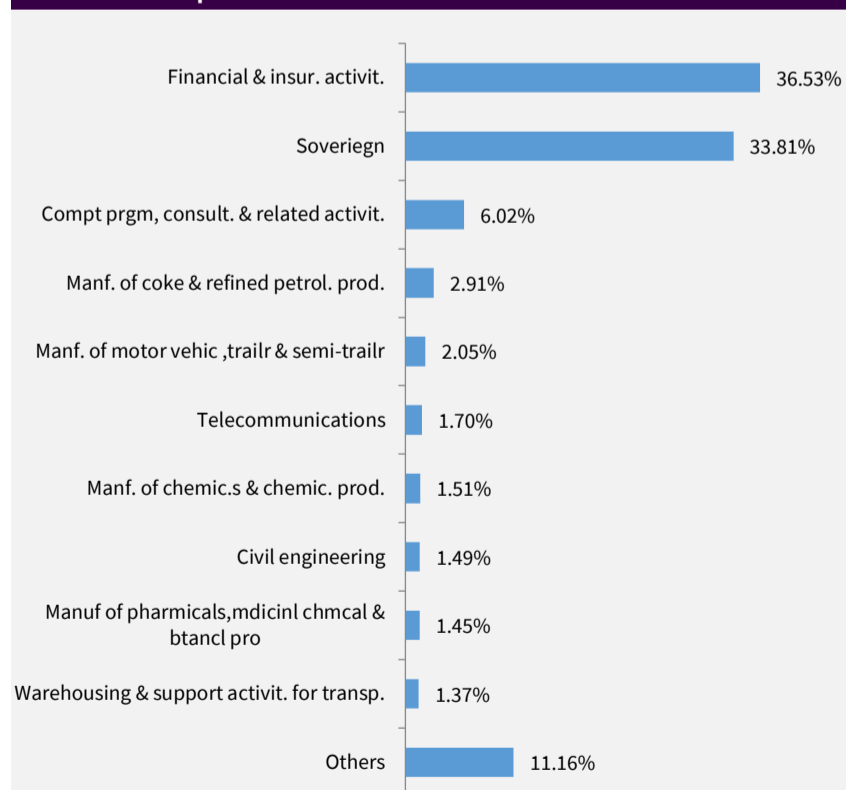
<sup>#</sup>Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>40.04%</b>
HDFC Bank Ltd.	3.91%
ICICI Bank Ltd.	3.52%
Reliance Industries Ltd.	2.69%
Infosys Ltd.	2.64%
Bharti Airtel Ltd.	1.70%
Tata Consultancy Services Ltd.	1.64%
Larsen & Toubro Ltd.	1.49%
State Bank of India	1.17%
Axis Bank Ltd.	1.17%
Kotak Mahindra Bank Ltd.	1%
Others	19.11%
<b>Government Securities</b>	<b>33.81%</b>
07.10% GOI 2034	4.92%
7.23% GOI 2039	4.28%
7.34% GS 2064	3.73%
7.26% MP SGS 2038	3.24%
6.79% GS 2034	2.63%
7.68% GJ SGS 2030	2.11%
7.70% AP SGS 2029	1.88%
7.52% HR SGS 2034	1.52%
07.09% GOI 2054	1.52%
07.18% GS 2033	1.51%
Others	6.47%
<b>Corporate Bonds</b>	<b>24.10%</b>
7.93 % LIC Housing Finance Ltd. 2027	5%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.92%
7.62% NABARD 2028	2.45%
8.43% Samman Capital Ltd 2028	2.16%
8.75% Shriram Finance 2026	2.03%
7.95% HDFC BANK Ltd. 2026	2.02%
7.77% HDFC BANK LTD 2027	1.45%
6% HDFC SERIES Z-001 2026	1.41%
7.44% NABARD 2028	1.36%
9.35% Adani Ports & SEZ Ltd. 2026	1.25%
Others	2.05%
<b>Cash and Money Markets</b>	<b>2.05%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

### Sectoral Break-Up<sup>§</sup>





**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 31,2024:</b>	41.4112
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.54%	-1.06%	9.12%	12.67%	9.68%	9.94%
Benchmark**	-1.38%	-0.05%	9.03%	12.83%	9.87%	10.14%

\* 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.

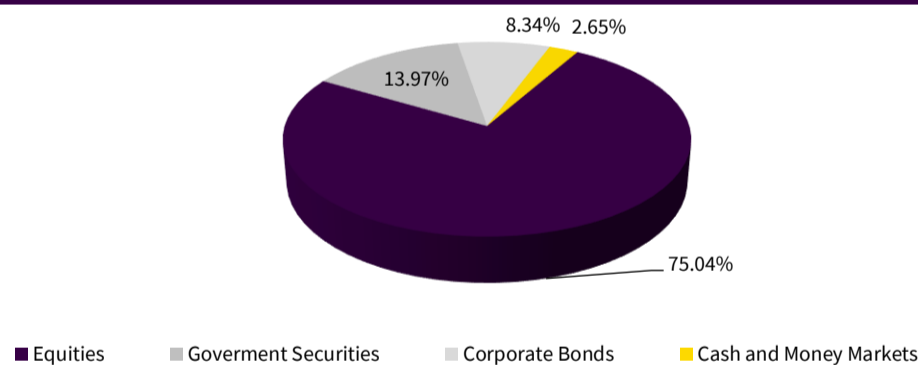
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	135.05
Debt	44.83
<b>Total</b>	<b>179.88</b>

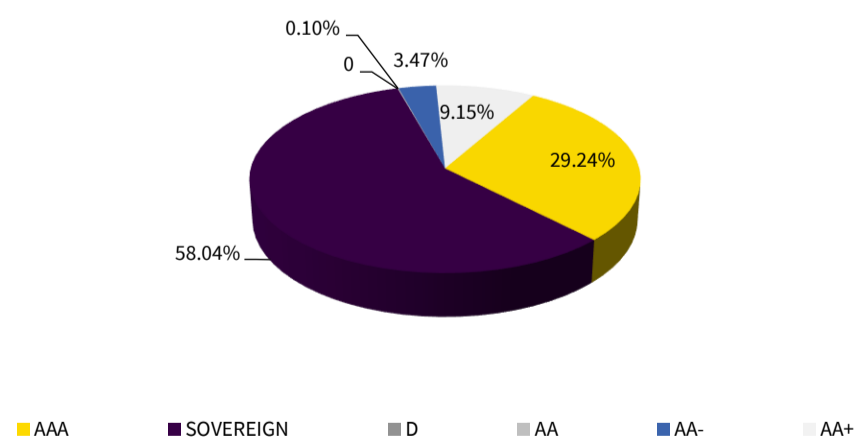
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.12

**Asset Mix**



**Rating Profile**

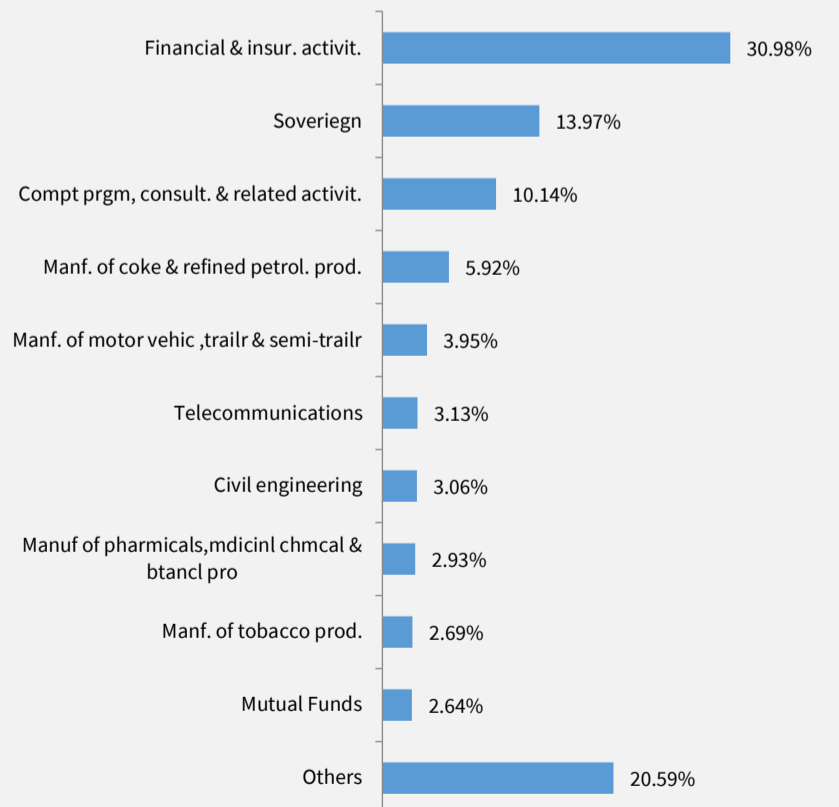


**Security Name**

Security Name	Net Asset (%)
<b>Equities</b>	<b>75.04%</b>
HDFC Bank Ltd.	7.77%
ICICI Bank Ltd.	5.77%
Reliance Industries Ltd.	5.49%
Infosys Ltd.	4.66%
Bharti Airtel Ltd.	3.13%
Larsen & Toubro Ltd.	3.06%
Tata Consultancy Services Ltd.	2.86%
ITC Ltd.	2.69%
Mahindra & Mahindra Ltd.	2.03%
State Bank of India	1.99%
Others	35.59%
<b>Government Securities</b>	<b>13.97%</b>
7.23% GOI 2039	1.79%
07.10% GOI 2034	1.78%
7.34% GS 2064	1.57%
6.79% GS 2034	1.29%
7.68% GJ SGS 2030	1.12%
7.26% MP SGS 2038	1.12%
07.18% GS 2033	0.83%
7.34% TS SDL 2034	0.66%
7.42% TN SGS 2034	0.62%
07.09% GOI 2054	0.62%
Others	2.57%
<b>Corporate Bonds</b>	<b>8.34%</b>
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.18%
8.75% Shriram Finance 2026	1.18%
9.20% Shriram Finance 2026	1.02%
7.44% NABARD 2028	1%
7.95% HDFC BANK Ltd. 2026	0.84%
8.43% Samman Capital Ltd 2028	0.83%
6% HDFC SERIES Z-001 2026	0.54%
7.62% NABARD 2028	0.50%
7.93 % LIC Housing Finance Ltd. 2027	0.50%
7.58% NABARD 2026	0.39%
Others	0.36%
<b>Cash and Money Markets</b>	<b>2.65%</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 31,2024:</b>	53.4604
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.97%	-2.47%	9.27%	14.64%	11.15%	11.83%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	10.57%

\* 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.

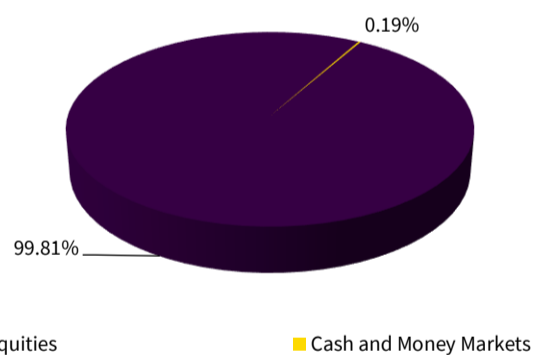
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	1011.56
Debt	2.18
<b>Total</b>	<b>1013.73</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

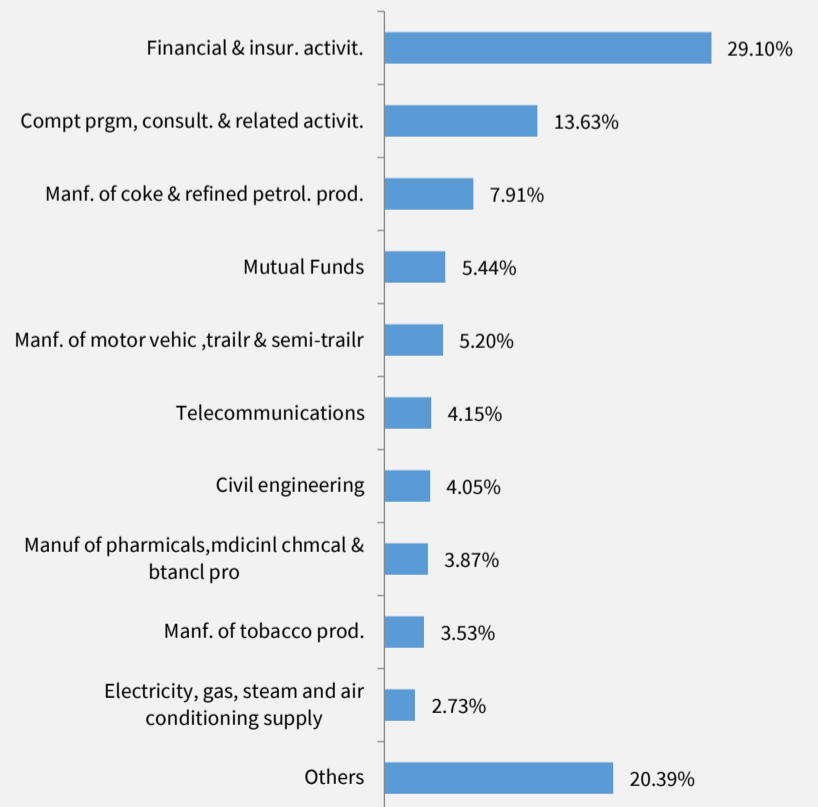
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.81%</b>
HDFC Bank Ltd.	9.82%
Reliance Industries Ltd.	7.37%
ICICI Bank Ltd.	7.27%
Infosys Ltd.	6.32%
Bharti Airtel Ltd.	4.15%
Larsen & Toubro Ltd.	4.05%
Tata Consultancy Services Ltd.	3.67%
ITC Ltd.	3.53%
Mahindra & Mahindra Ltd.	2.67%
State Bank of India	2.47%
Others	48.49%

**Cash and Money Markets**

<b>Portfolio Total</b>	<b>100.00%</b>
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**Fund Annexure Details (Other Than Top 10 Securities)**

**Sectoral Break-Up<sup>§</sup>**



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

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

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

**Fund Details**

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

The risk profile for this fund is High

<b>NAV as on December 31,2024:</b>	43.7980
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.16%	-2.12%	8.77%	14.10%	11.28%	10.36%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	10.57%

\* 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.

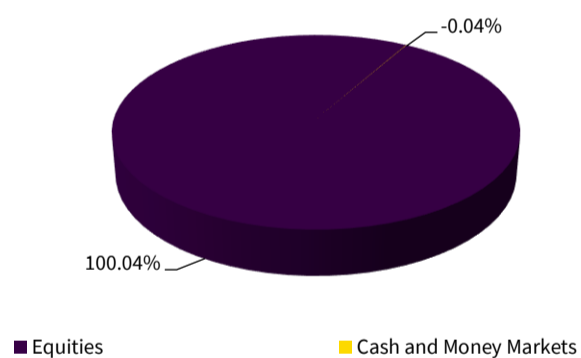
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	83.01
Debt	-0.02
<b>Total</b>	<b>83.00</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.85%
Reliance Industries Ltd.	7.78%
ICICI Bank Ltd.	7.23%
Infosys Ltd.	6.38%
ITC Ltd.	4.24%
Bharti Airtel Ltd.	4.02%
Larsen & Toubro Ltd.	4%
Tata Consultancy Services Ltd.	3.95%
Mahindra & Mahindra Ltd.	2.53%
Axis Bank Ltd.	2.40%
Others	47.66%

**Cash and Money Markets**

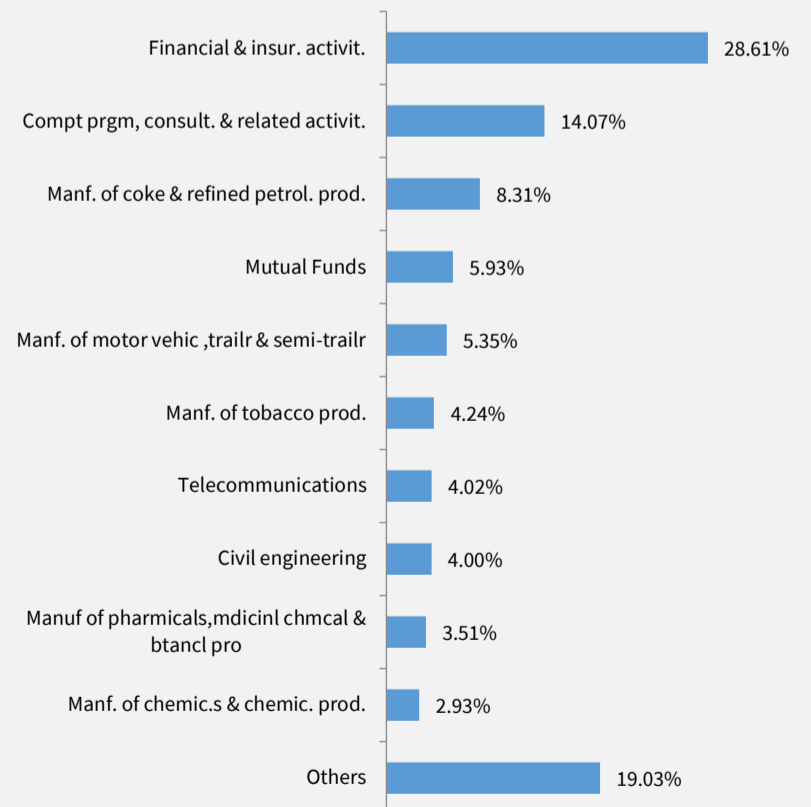
**-0.04%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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

## Fund Details

**Investment Objective:** 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 31,2024:</b>	23.4685
<b>Inception Date:</b>	27-Jan-11
<b>Fund Manager:</b>	Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.53%	3.33%	6.66%	6.55%	5.73%	6.31%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

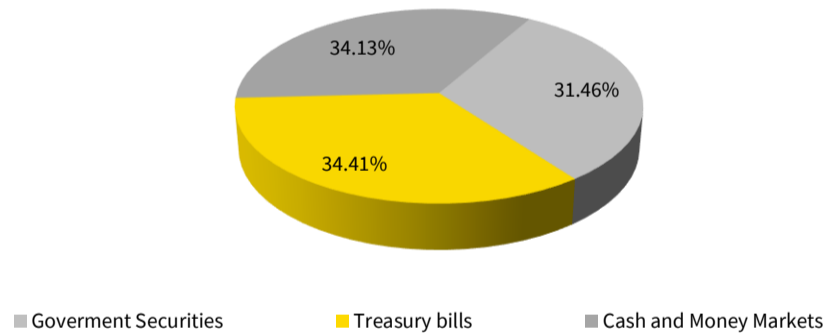
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	188.25
<b>Total</b>	<b>188.25</b>

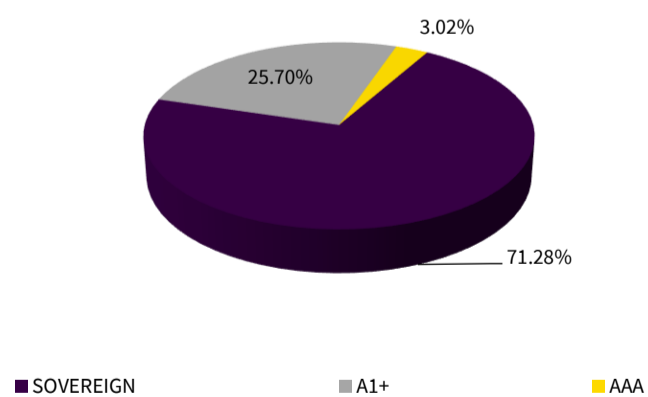
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	0.67

## Asset Mix

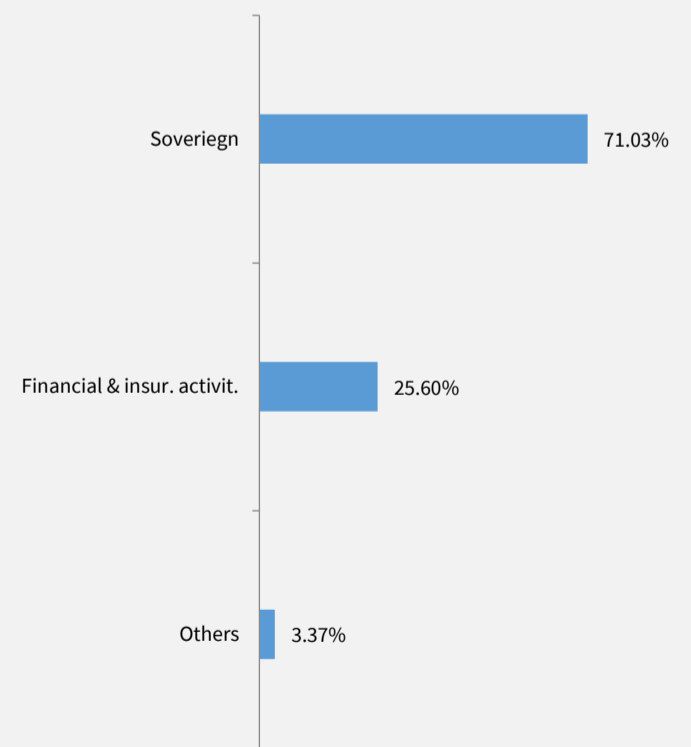


## Rating Profile



## Security Name

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>65.87%</b>
07.18% Tamil Nadu SDL 2027	20.79%
07.64% Gujarat SDL 2027	10.67%
364 Days Treasury Bill 2025	5.20%
364 Days Treasury Bill 2025	5.19%
364 Days Treasury Bill 2025	5.19%
364 Days Treasury Bill 2025	5.11%
364 Days Treasury Bill 2025	5.08%
364 Days Treasury Bill 2025	3.37%
364 Days Treasury Bill 2025	2.70%
182 Days Treasury Bill 2025	2.57%
<b>Cash and Money Markets</b>	<b>34.13%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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 31,2024:</b>	38.7173
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.64%	-1.10%	4.58%	6.41%	4.84%	7.56%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	8.11%

\* Compound Annual Growth Rate (CAGR)

### Targeted Asset Allocation (%)

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

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

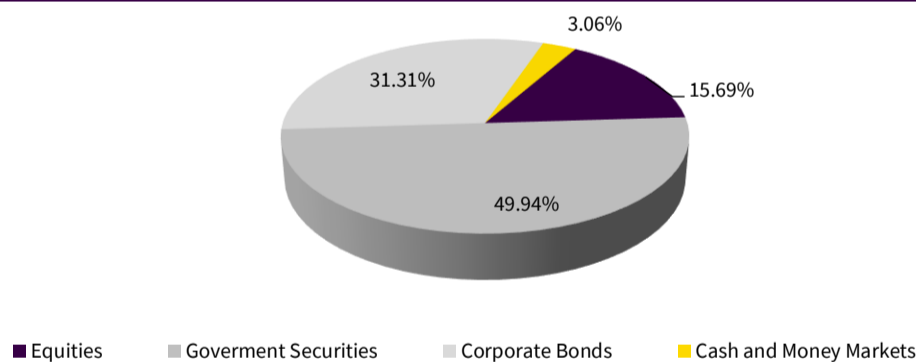
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.35
Debt	7.26
<b>Total</b>	<b>8.61</b>

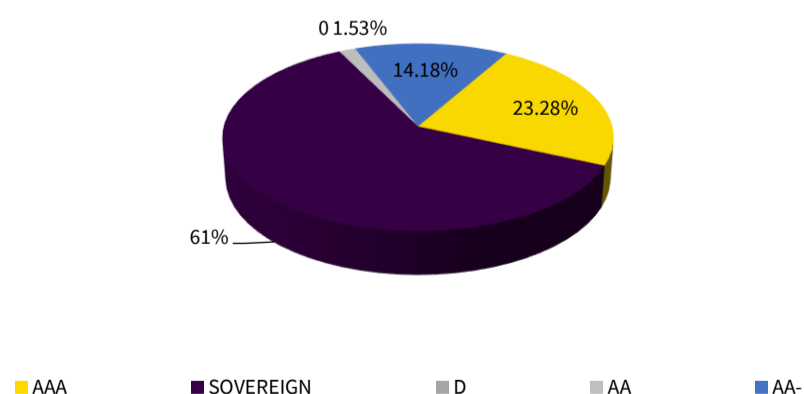
### Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.39

### Asset Mix



### Rating Profile

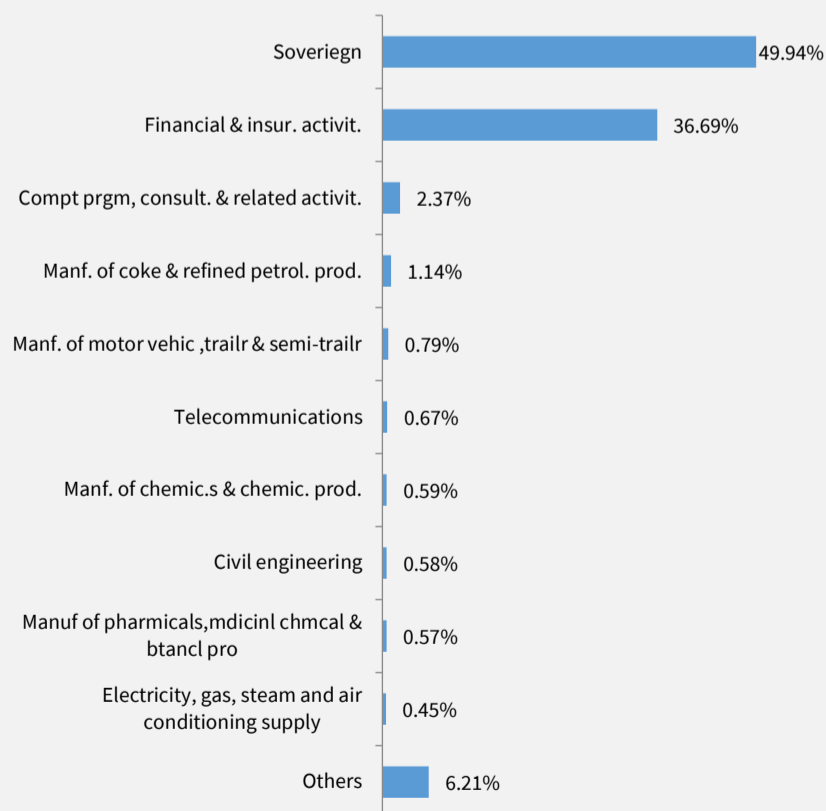


### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.69%</b>
HDFC Bank Ltd.	1.54%
ICICI Bank Ltd.	1.38%
Reliance Industries Ltd.	1.05%
Infosys Ltd.	1.04%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.58%
State Bank of India	0.46%
Axis Bank Ltd.	0.46%
Kotak Mahindra Bank Ltd.	0.39%
Others	7.48%
<b>Government Securities</b>	<b>49.94%</b>
7.23% GOI 2039	6.30%
07.10% GOI 2034	5.36%
7.34% GS 2064	4.90%
7.68% GJ SGS 2030	4.44%
7.26% MP SGS 2038	3.85%
07.37% GOI 2028	3.79%
7.42% HR SGS 2034	3.16%
6.79% GS 2034	2.76%
07.09% GOI 2054	2.37%
7.52% HR SGS 2034	2.36%
Others	10.65%
<b>Corporate Bonds</b>	<b>31.31%</b>
8.43% Samman Capital Ltd 2028	11.61%
7.58% NABARD 2026	4.64%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.50%
7.95% HDFC BANK Ltd. 2026	3.50%
7.77% HDFC BANK LTD 2027	2.33%
7.44% NABARD 2028	2.32%
6.75% Piramal Capital and Housing Finance Limited 2031	1.25%
7.62% NABARD 2028	1.16%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>3.06%</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 31,2024:</b>	32.9668
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.13%	1.74%	7.63%	8.04%	6.01%	7.31%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	7.83%

\* 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	1.68
Debt	9.41
<b>Total</b>	<b>11.09</b>

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

Security Type	Duration
Fixed Income Investments	5.82

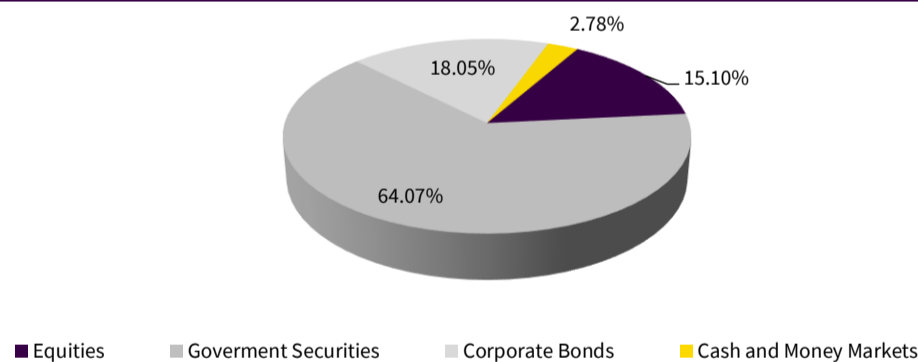
**Security Name**

**Net Asset (%)**

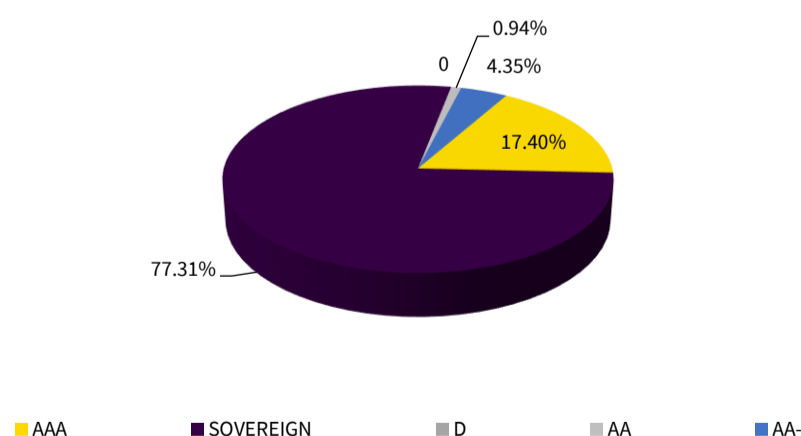
Security Name	Net Asset (%)
<b>Equities</b>	<b>15.10%</b>
HDFC Bank Ltd.	1.48%
ICICI Bank Ltd.	1.33%
Reliance Industries Ltd.	1.01%
Infosys Ltd.	1%
Bharti Airtel Ltd.	0.64%
Tata Consultancy Services Ltd.	0.62%
Larsen & Toubro Ltd.	0.56%
State Bank of India	0.44%
Axis Bank Ltd.	0.44%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.20%
<b>Government Securities</b>	<b>64.07%</b>
7.70% AP SGS 2029	6.85%
7.23% GOI 2039	6.01%
6.79% GS 2034	5.89%
07.10% GOI 2034	5.71%
07.37% GOI 2028	5.32%
7.34% GS 2064	5.04%
07.18% GS 2037	4.90%
7.26% MP SGS 2038	3.69%
7.68% GJ SGS 2030	3.51%
7.49% TN SGS 2034	3.32%
Others	13.83%
<b>Corporate Bonds</b>	<b>18.05%</b>
7.93 % LIC Housing Finance Ltd. 2027	5.45%
9.35% Adani Ports & SEZ Ltd. 2026	3.69%
8.43% Samman Capital Ltd 2028	3.61%
7.95% HDFC BANK Ltd. 2026	2.72%
7.58% NABARD 2026	1.80%
6.75% Piramal Capital and Housing Finance Limited 2031	0.78%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>2.78%</b>
<b>Portfolio Total</b>	<b>100.00%</b>

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

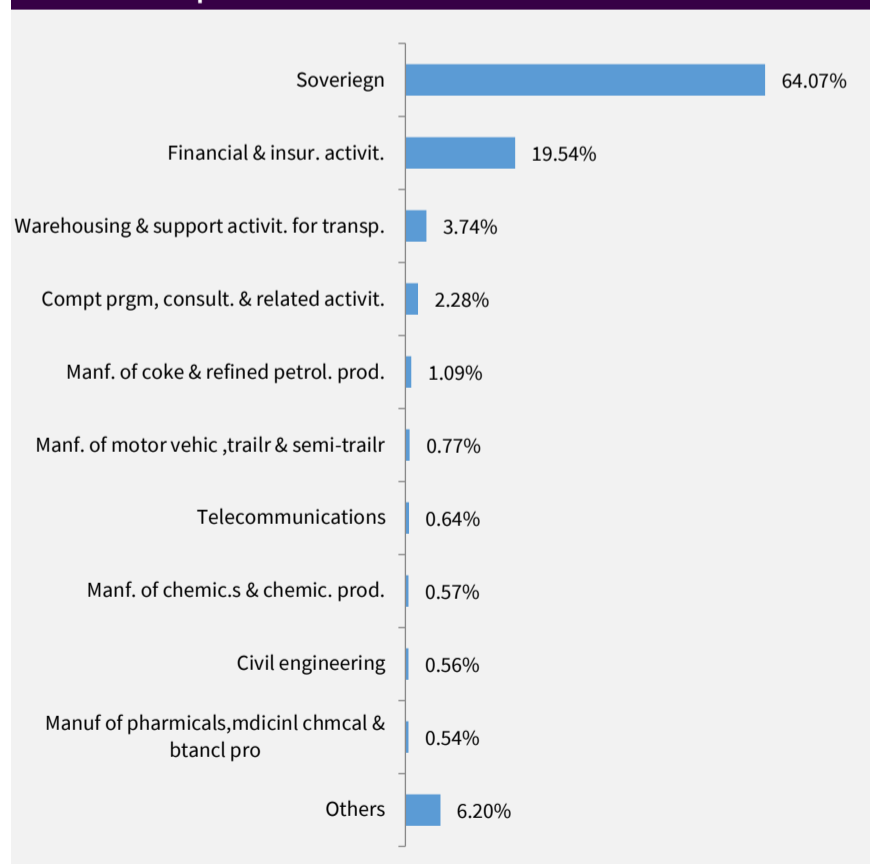
**Asset Mix**



**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 31,2024:</b>	86.4910
<b>Inception Date:</b>	11-Feb-03
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.26%	0.63%	8.34%	9.66%	7.06%	10.74%
Benchmark**	-0.36%	2.27%	9.13%	10.40%	8.04%	9.91%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

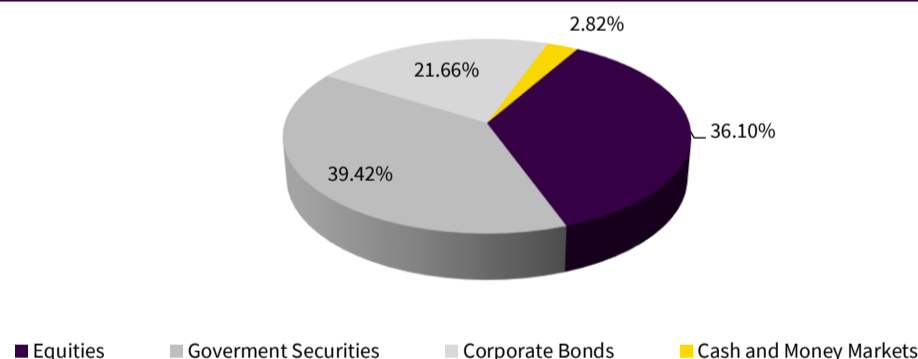
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	14.76
Debt	26.15
<b>Total</b>	<b>40.90</b>

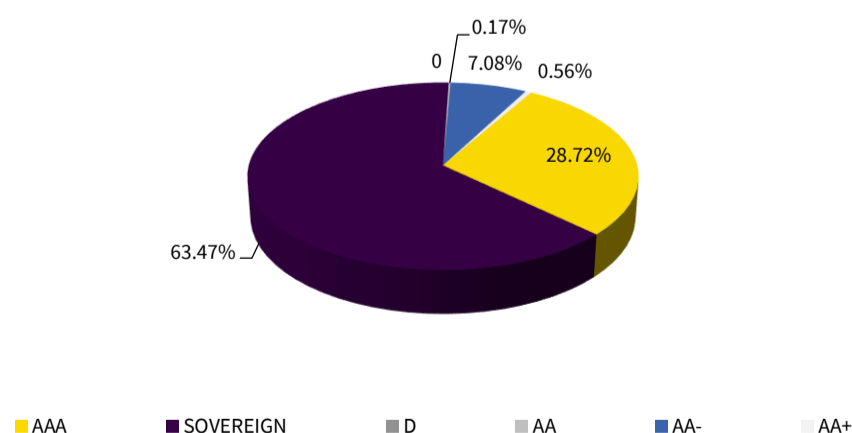
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.57

**Asset Mix**



**Rating Profile**

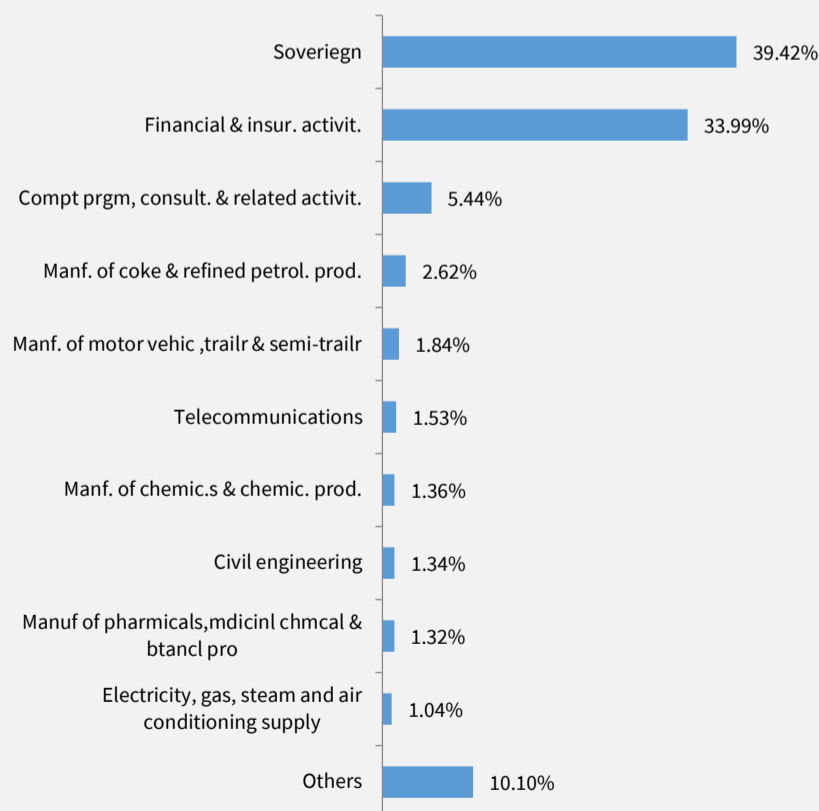


**Security Name**

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.10%</b>
HDFC Bank Ltd.	3.53%
ICICI Bank Ltd.	3.17%
Reliance Industries Ltd.	2.42%
Infosys Ltd.	2.38%
Bharti Airtel Ltd.	1.53%
Tata Consultancy Services Ltd.	1.47%
Larsen & Toubro Ltd.	1.34%
Axis Bank Ltd.	1.06%
State Bank of India	1.05%
Kotak Mahindra Bank Ltd.	0.90%
Others	17.25%
<b>Government Securities</b>	<b>39.42%</b>
7.23% GOI 2039	4.63%
07.10% GOI 2034	4.27%
7.34% GS 2064	4.14%
7.68% GJ SGS 2030	3.02%
7.26% MP SGS 2038	2.87%
07.18% GS 2037	2.74%
7.34% TS SDL 2034	2.50%
7.42% HR SGS 2034	2.02%
7.70% AP SGS 2029	1.90%
6.79% GS 2034	1.72%
Others	9.61%
<b>Corporate Bonds</b>	<b>21.66%</b>
8.43% Samman Capital Ltd 2028	4.40%
7.93 % LIC Housing Finance Ltd. 2027	3.45%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.31%
7.62% NABARD 2028	2.69%
7.95% HDFC BANK Ltd. 2026	2.46%
7.77% HDFC BANK LTD 2027	1.72%
7.44% NABARD 2028	1.71%
7.58% NABARD 2026	0.98%
6% HDFC SERIES Z-001 2026	0.48%
9.20% Shriram Finance 2026	0.35%
Others	0.11%
<b>Cash and Money Markets</b>	<b>2.82%</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 31,2024:</b>	62.5163
<b>Inception Date:</b>	03-Mar-05
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.37%	-0.19%	8.43%	10.92%	8.24%	10.20%
Benchmark**	-0.87%	1.12%	9.12%	11.64%	8.99%	10.53%

\* Compound Annual Growth Rate (CAGR)

**Targeted Asset Allocation (%)**

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

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

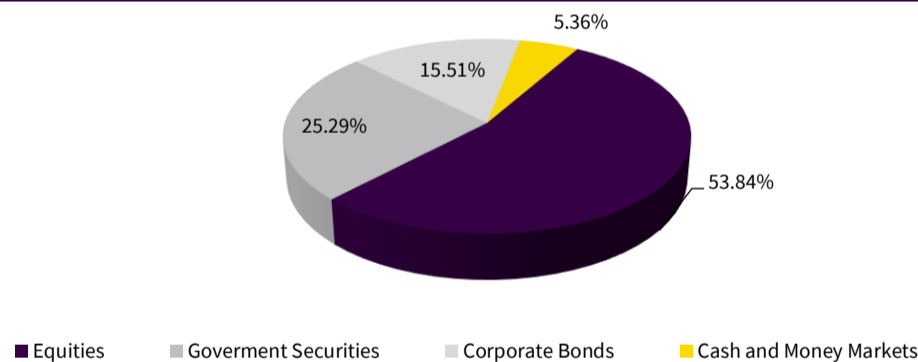
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	21.59
Debt	18.47
<b>Total</b>	<b>40.06</b>

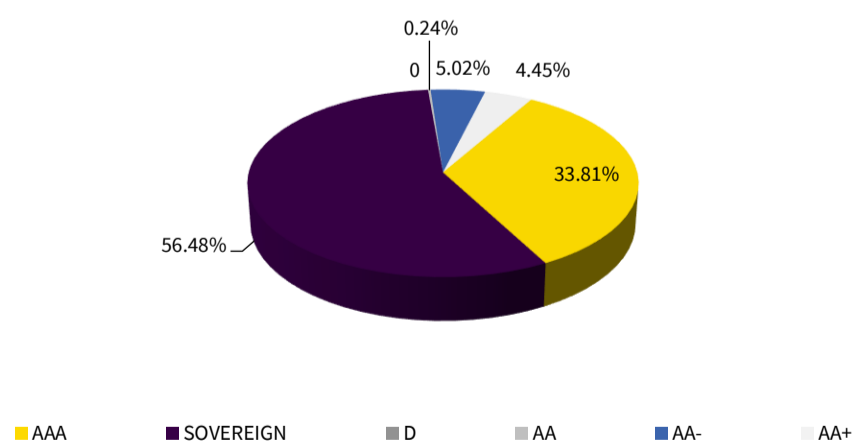
**Modified Duration<sup>#</sup>**

Security Type	Duration
Fixed Income Investments	5.07

**Asset Mix**



**Rating Profile**

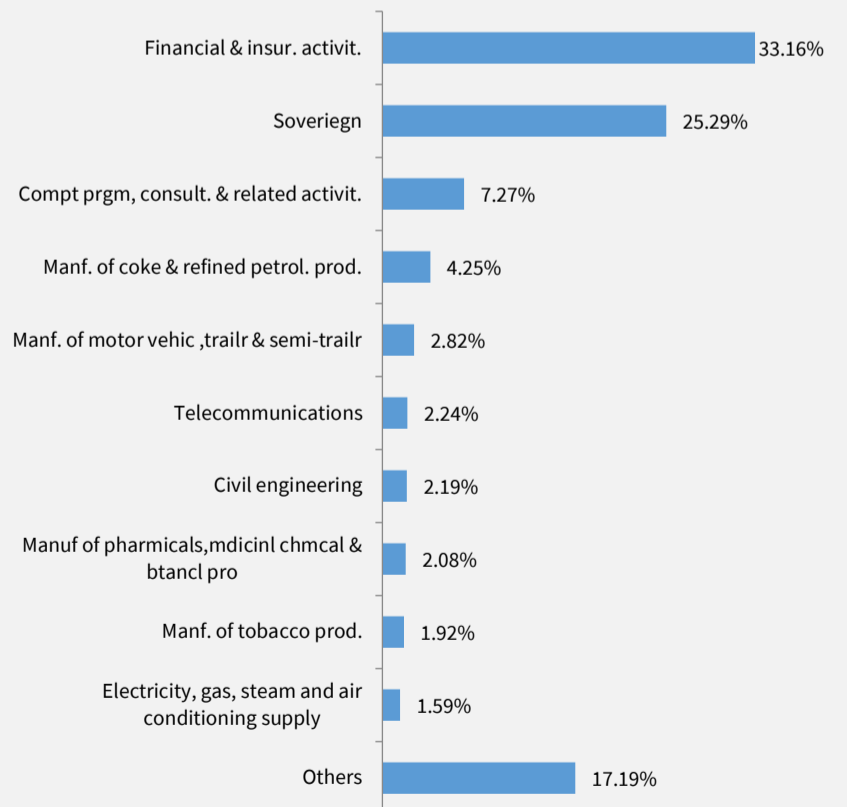


**Security Name**

Security Name	Net Asset (%)
<b>Equities</b>	<b>53.84%</b>
HDFC Bank Ltd.	6.08%
ICICI Bank Ltd.	4.36%
Reliance Industries Ltd.	3.94%
Infosys Ltd.	3.36%
Bharti Airtel Ltd.	2.24%
Larsen & Toubro Ltd.	2.19%
Tata Consultancy Services Ltd.	2.04%
ITC Ltd.	1.92%
State Bank of India	1.51%
Axis Bank Ltd.	1.51%
Others	24.69%
<b>Government Securities</b>	<b>25.29%</b>
7.23% GOI 2039	3.12%
7.34% GS 2064	2.66%
07.10% GOI 2034	2.60%
7.34% TS SDL 2034	2.26%
7.26% MP SGS 2038	2.07%
7.68% GJ SGS 2030	1.96%
07.18% GS 2033	1.65%
7.42% HR SGS 2034	1.65%
7.52% HR SGS 2034	1.17%
07.18% GS 2037	1.15%
Others	5%
<b>Corporate Bonds</b>	<b>15.51%</b>
7.93 % LIC Housing Finance Ltd. 2027	3.52%
8.43% Samman Capital Ltd 2028	2.24%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.17%
7.95% HDFC BANK Ltd. 2026	1.75%
7.44% NABARD 2028	1.49%
7.62% NABARD 2028	1.25%
9.20% Shriram Finance 2026	1.24%
7.58% NABARD 2026	0.75%
8.75% Shriram Finance 2026	0.75%
6% HDFC SERIES Z-001 2026	0.24%
Others	0.11%
<b>Cash and Money Markets</b>	<b>5.36%</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 31,2024:</b>	51.1545
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.10%	-1.71%	9.53%	15.00%	12.13%	10.14%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	9.73%

\* 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.

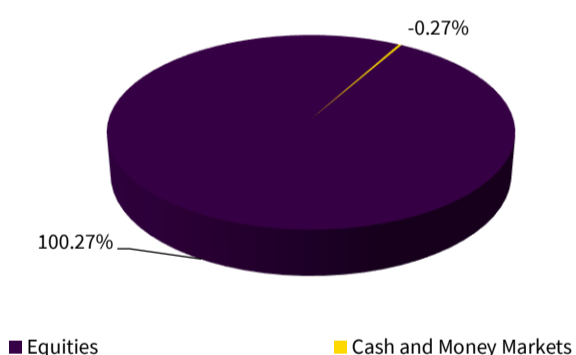
#### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	117.93
Debt	-0.27
<b>Total</b>	<b>117.65</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

#### Asset Mix



#### Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>100.27%</b>
HDFC Bank Ltd.	9.83%
Reliance Industries Ltd.	7.80%
ICICI Bank Ltd.	7.24%
Infosys Ltd.	6.40%
ITC Ltd.	4.25%
Bharti Airtel Ltd.	4.03%
Larsen & Toubro Ltd.	4.02%
Tata Consultancy Services Ltd.	3.96%
Mahindra & Mahindra Ltd.	2.54%
Axis Bank Ltd.	2.40%
Others	47.80%

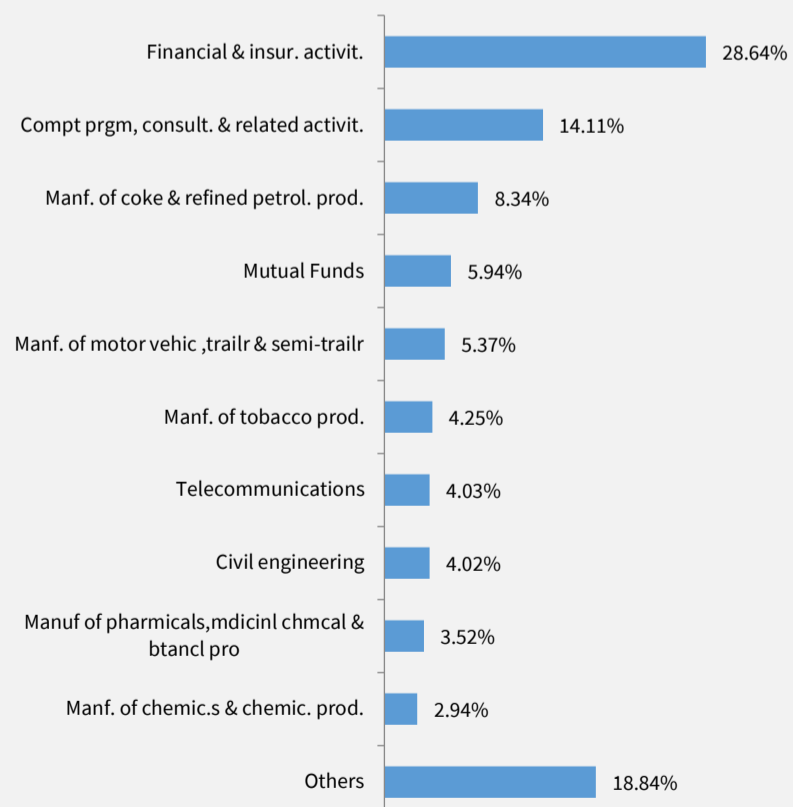
#### Cash and Money Markets

<b>Portfolio Total</b>	<b>-0.27%</b>
------------------------	---------------

#### Portfolio Total

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

#### Sectoral Break-Up<sup>§</sup>



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

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

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

## Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31,2024:</b>	35.4899
<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	-2.63%	-6.97%	17.57%	26.91%	17.13%	8.85%
Benchmark**	-2.54%	-6.34%	19.79%	29.49%	21.18%	6.39%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

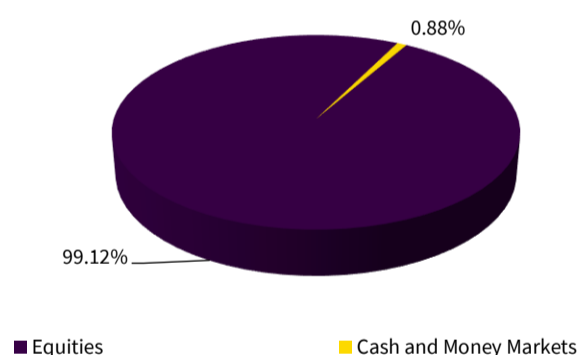
## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.58
Debt	0.04
<b>Total</b>	<b>4.62</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	N.A.

## Asset Mix



## Security Name

## Net Asset (%)

Equities	Net Asset (%)
Bharti Airtel Ltd.	9.77%
Larsen & Toubro Ltd.	9.45%
Reliance Industries Ltd.	9.25%
Ultratech Cement Ltd.	6.04%
NTPC Ltd.	5.68%
Power Grid Corporation of India Ltd.	5.04%
Oil & Natural Gas Corpn Ltd.	4.30%
Adani Ports and Special Economic Zone Ltd.	4.20%
Grasim Industries Ltd.	4.20%
InterglobeAviation Ltd.	4.14%
Others	37.05%

## Cash and Money Markets

0.88%

## Portfolio Total

100.00%

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

Sectoral Break-Up<sup>§</sup>

Electricity, gas, steam and air conditioning supply	14.98%
Manf. of coke & refined petrol. prod.	12.27%
Telecommunications	11.54%
Civil engineering	9.45%
Manf. of other non-metallic mineral prod.	9.24%
Warehousing & support activit. for transp.	5.22%
Extrac. of crude petrol. & natural gas	4.30%
Manf. of textiles	4.20%
Air transport	4.14%
Manf. of motor vehic ,trailr & semi-trailr	3.73%
Others	20.93%

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

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

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

#### Fund Details

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

The risk profile for this fund is High

<b>NAV as on December 31,2024:</b>	41.7655
<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	-5.37%	-10.82%	20.77%	38.25%	33.91%	10.04%
Benchmark**	-5.16%	-11.01%	21.28%	37.18%	32.31%	4.54%

\* Compound Annual Growth Rate (CAGR)

#### Targeted Asset Allocation (%)

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

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

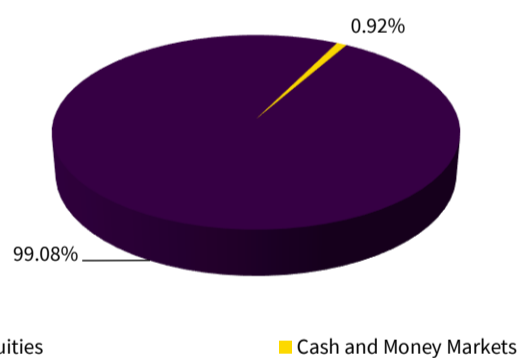
#### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	13.31
Debt	0.12
<b>Total</b>	<b>13.44</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

#### Asset Mix



#### Security Name

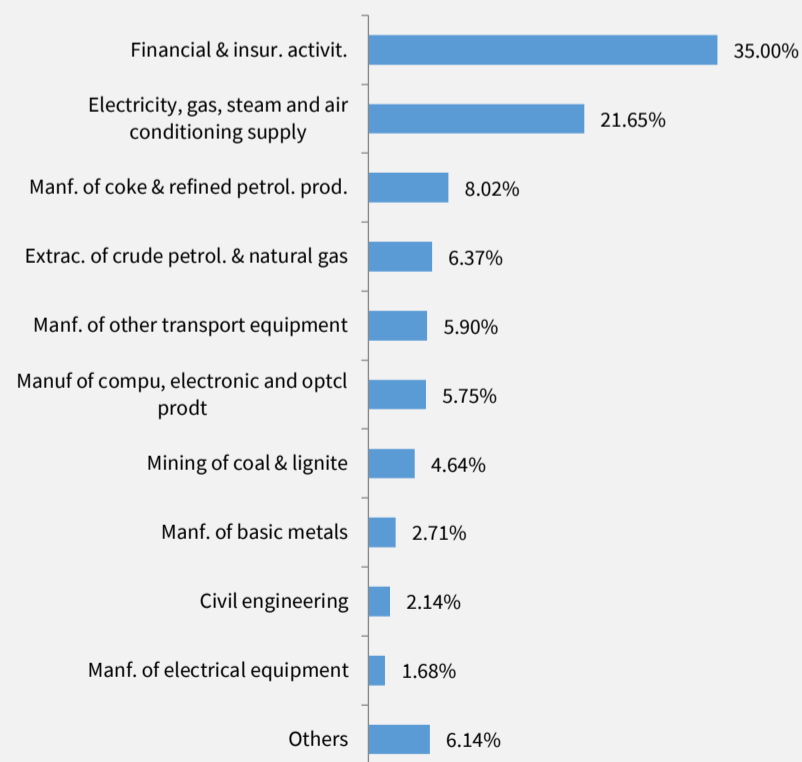
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.08%</b>
State Bank of India	9.70%
NTPC Ltd.	8.50%
Power Grid Corporation of India Ltd.	7.53%
Bharat Electronics Ltd.	5.75%
Oil & Natural Gas Corpn Ltd.	5.05%
Coal India Ltd.	4.64%
Hindustan Aeronautics Ltd.	4.38%
Power Finance Corporation Ltd.	3.82%
REC Ltd.	3.59%
Bharat Petroleum Corporation Ltd.	3.09%
Others	43.03%

#### Cash and Money Markets

<b>Portfolio Total</b>	<b>100.00%</b>
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#### Fund Annexure Details (Other Than Top 10 Securities)

#### Sectoral Break-Up<sup>§</sup>



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

\*\*Benchmark for this fund is 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 31,2024:</b>	25.7444
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.44%	-0.89%	4.38%	6.19%	4.68%	6.53%
Benchmark**	0.14%	3.40%	9.06%	9.11%	7.02%	8.38%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.28
Debt	1.57
<b>Total</b>	<b>1.85</b>

Modified Duration<sup>#</sup>

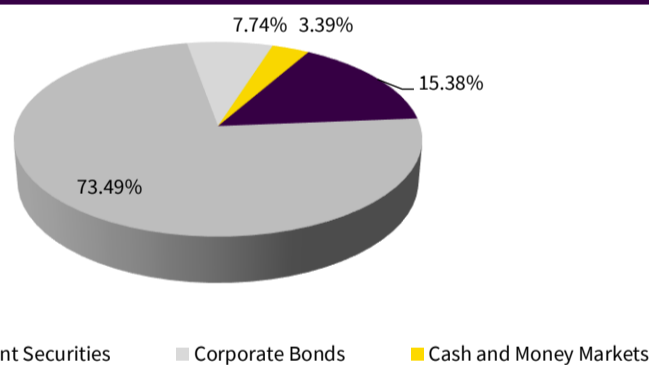
Security Type	Duration
Fixed Income Investments	6.37

## Security Name

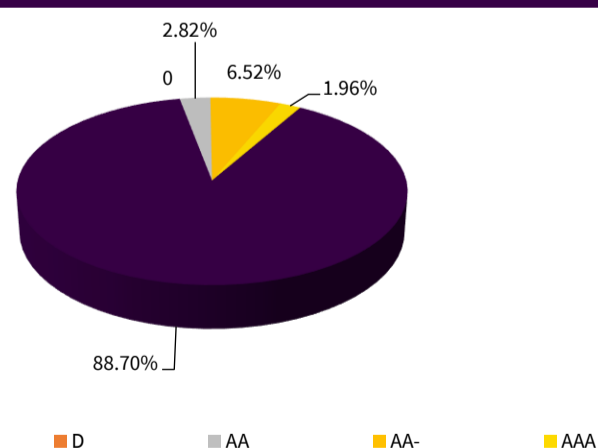
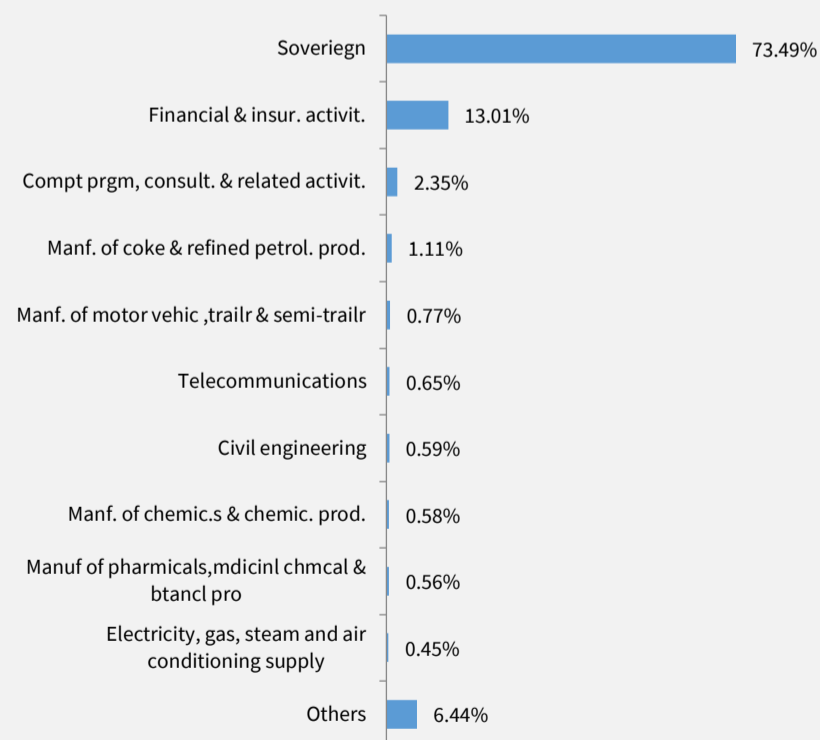
## Net Asset (%)

Security Name	Net Asset (%)
<b>Equities</b>	<b>15.38%</b>
HDFC Bank Ltd.	1.51%
ICICI Bank Ltd.	1.35%
Reliance Industries Ltd.	1.03%
Infosys Ltd.	1.02%
Bharti Airtel Ltd.	0.65%
Tata Consultancy Services Ltd.	0.64%
Larsen & Toubro Ltd.	0.59%
State Bank of India	0.45%
Axis Bank Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.39%
Others	7.30%
<b>Government Securities</b>	<b>73.49%</b>
07.37% GOI 2028	10.33%
7.70% AP SGS 2029	10.21%
7.34% GS 2064	6.97%
7.23% GOI 2039	6.14%
07.18% GS 2037	5.43%
07.18% GS 2033	4.48%
6.79% GS 2034	3.58%
7.42% TN SGS 2034	3.36%
7.26% MP SGS 2038	3.33%
7.68% GJ SGS 2030	3.27%
Others	16.39%
<b>Corporate Bonds</b>	<b>7.74%</b>
8.43% Samman Capital Ltd 2028	5.40%
6.75% Piramal Capital and Housing Finance Limited 2031	2.34%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>3.39%</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, 2024:</b>	32.9707
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet S Arora, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.52%	1.27%	9.31%	10.36%	7.53%	8.31%
Benchmark**	-0.36%	2.27%	9.13%	10.40%	8.04%	9.23%

\* Compound Annual Growth Rate (CAGR)

## Targeted Asset Allocation (%)

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

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

## Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.72
Debt	3.21
<b>Total</b>	<b>4.93</b>

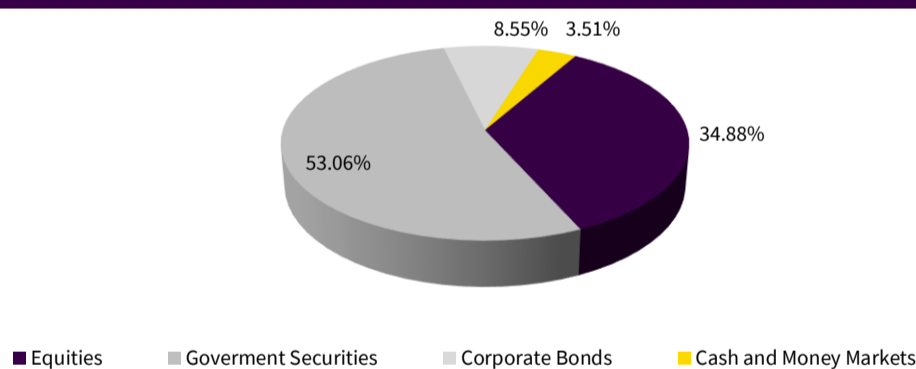
Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	6.11

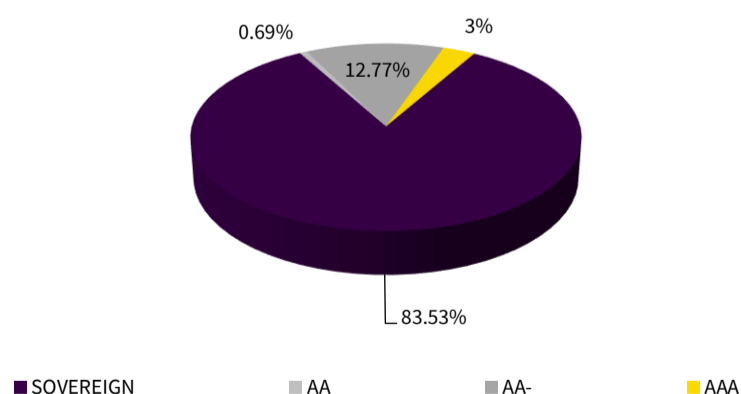
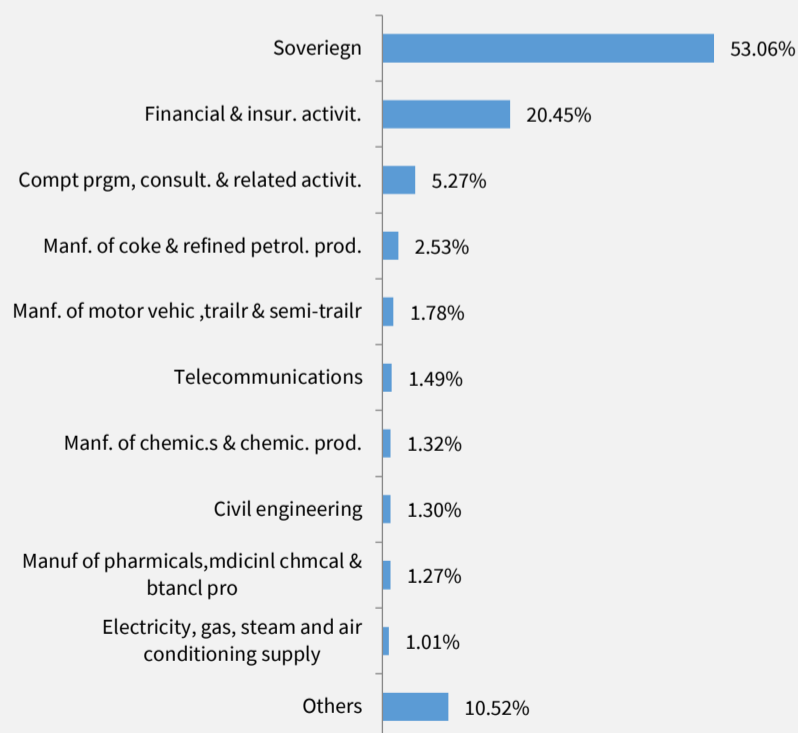
## Security Name

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.88%</b>
HDFC Bank Ltd.	3.41%
ICICI Bank Ltd.	3.06%
Reliance Industries Ltd.	2.34%
Infosys Ltd.	2.30%
Bharti Airtel Ltd.	1.49%
Tata Consultancy Services Ltd.	1.43%
Larsen & Toubro Ltd.	1.30%
State Bank of India	1.02%
Axis Bank Ltd.	1.02%
Kotak Mahindra Bank Ltd.	0.87%
Others	16.64%
<b>Government Securities</b>	<b>53.06%</b>
07.37% GOI 2028	7%
07.18% GS 2037	5.41%
7.23% GOI 2039	4.57%
7.70% AP SGS 2029	4.31%
6.79% GS 2034	4.11%
07.10% GOI 2034	3.98%
7.34% GS 2064	3.80%
7.26% MP SGS 2038	3.66%
7.34% TS SDL 2034	2.67%
7.68% GJ SGS 2030	2.41%
Others	11.14%
<b>Corporate Bonds</b>	<b>8.55%</b>
8.43% Samman Capital Ltd 2028	8.11%
6.75% Piramal Capital and Housing Finance Limited 2031	0.44%
<b>Cash and Money Markets</b>	<b>3.51%</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 31,2024:</b>	38.1128
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Vivek Verma, Mandar Pandeshwar

## Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.49%	-0.16%	8.36%	10.86%	8.17%	9.37%
Benchmark**	-0.87%	1.12%	9.12%	11.64%	8.99%	9.85%

\* 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	6.21
Debt	5.06
<b>Total</b>	<b>11.27</b>

Modified Duration<sup>#</sup>

Security Type	Duration
Fixed Income Investments	5.82

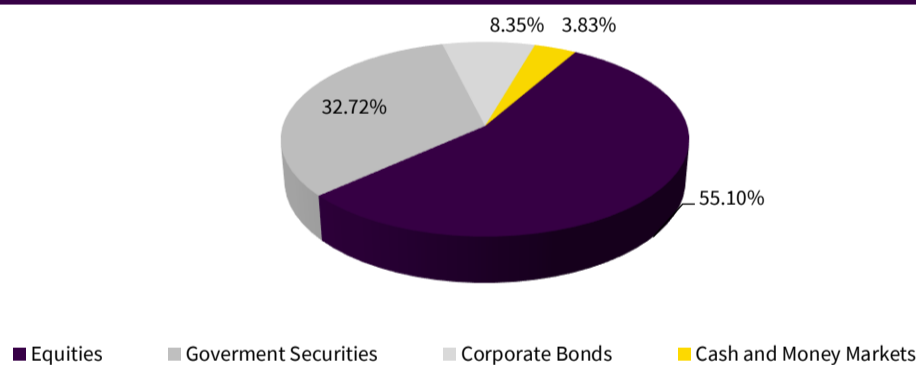
## Security Name

## Net Asset (%)

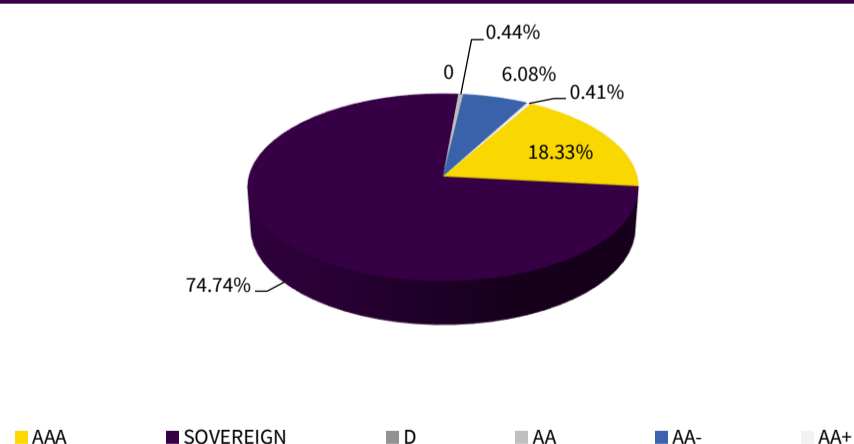
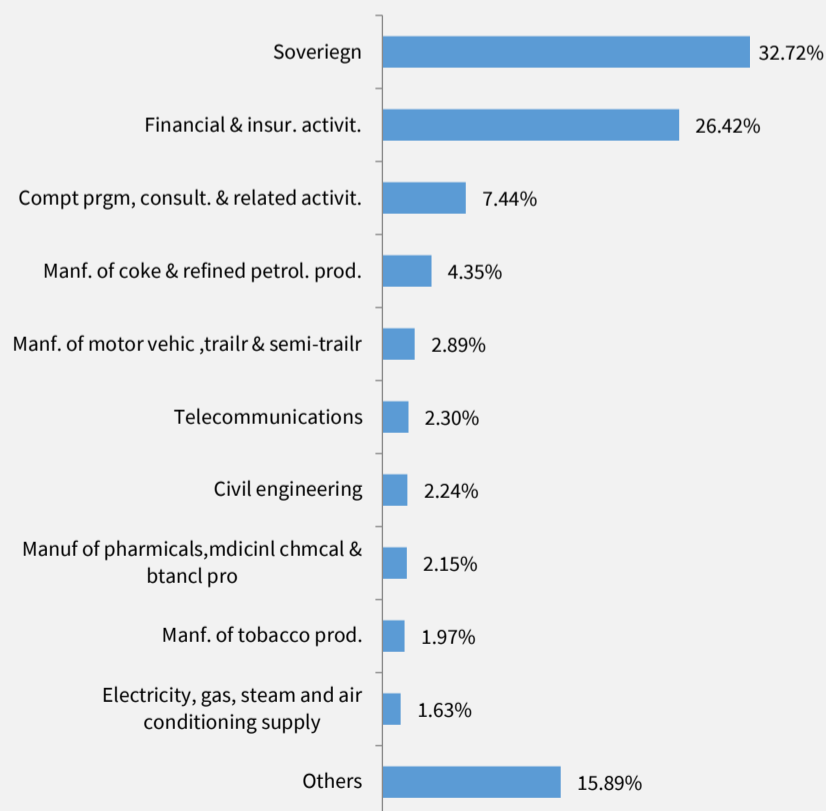
Security Name	Net Asset (%)
<b>Equities</b>	<b>55.10%</b>
HDFC Bank Ltd.	6.22%
ICICI Bank Ltd.	4.46%
Reliance Industries Ltd.	4.03%
Infosys Ltd.	3.44%
Bharti Airtel Ltd.	2.30%
Larsen & Toubro Ltd.	2.24%
Tata Consultancy Services Ltd.	2.09%
ITC Ltd.	1.97%
State Bank of India	1.55%
Axis Bank Ltd.	1.54%
Others	25.26%
<b>Government Securities</b>	<b>32.72%</b>
6.79% GS 2034	3.90%
07.10% GOI 2034	3.33%
07.18% GS 2037	3.21%
7.23% GOI 2039	3.11%
7.70% AP SGS 2029	2.99%
7.34% GS 2064	2.85%
7.68% GJ SGS 2030	2%
7.26% MP SGS 2038	1.91%
07.37% GOI 2028	1.48%
7.42% HR SGS 2034	1.46%
Others	6.48%
<b>Corporate Bonds</b>	<b>8.35%</b>
7.93 % LIC Housing Finance Ltd. 2027	2.68%
8.43% Samman Capital Ltd 2028	2.66%
7.95% HDFC BANK Ltd. 2026	0.89%
7.44% NABARD 2028	0.89%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	0.86%
6.75% Piramal Capital and Housing Finance Limited 2031	0.19%
9.20% Shriram Finance 2026	0.18%
9.00% Reliance Capital NCD 2026	0%
<b>Cash and Money Markets</b>	<b>3.83%</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 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 31,2024:</b>	48.8297
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.13%	-1.94%	8.93%	14.42%	11.71%	11.20%
Benchmark**	-2.02%	-1.52%	8.80%	14.26%	10.85%	10.95%

\* 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.

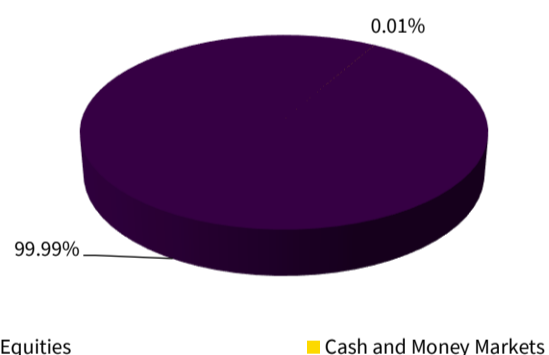
### Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	26.84
Debt	0.00
<b>Total</b>	<b>26.84</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

### Asset Mix



### Security Name

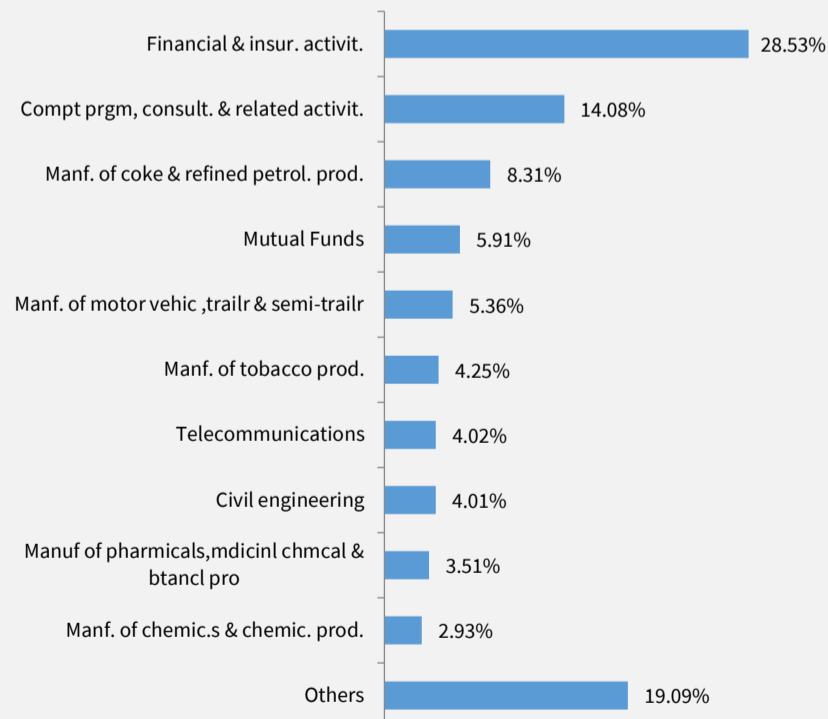
Security Name	Net Asset (%)
<b>Equities</b>	<b>99.99%</b>
HDFC Bank Ltd.	9.85%
Reliance Industries Ltd.	7.78%
ICICI Bank Ltd.	7.18%
Infosys Ltd.	6.39%
ITC Ltd.	4.25%
Bharti Airtel Ltd.	4.02%
Larsen & Toubro Ltd.	4.01%
Tata Consultancy Services Ltd.	3.95%
Mahindra & Mahindra Ltd.	2.53%
Axis Bank Ltd.	2.38%
Others	47.65%

### Cash and Money Markets

<b>Portfolio Total</b>	<b>100.00%</b>
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### Fund Annexure Details (Other Than Top 10 Securities)

### Sectoral Break-Up<sup>§</sup>



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

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

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

**Fund Details**

**Investment Objective:** To generate long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

The risk profile for this fund is High

<b>NAV as on December 31,2024:</b>	11.0246
<b>Inception Date:</b>	23-Jan-24
<b>Fund Manager:</b>	Vivek Verma

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

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.63%	-0.24%	--	--	--	10.25%
Benchmark**	1.76%	1.67%	--	--	--	14.23%

\* 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.

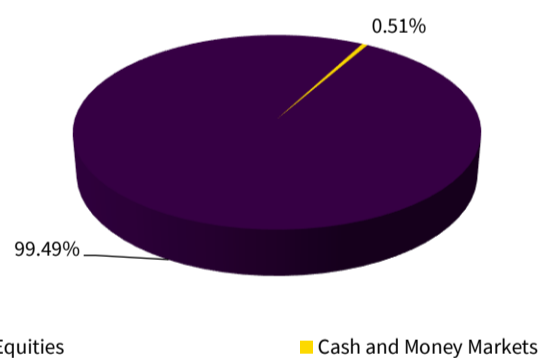
**Asset Class Wise AUM**

Asset Class	AUM (in Cr.)
Equity	65.35
Debt	0.35
<b>Total</b>	<b>65.70</b>

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

Security Type	Duration
Fixed Income Investments	N.A.

**Asset Mix**



**Security Name**

**Net Asset (%)**

Equities	Net Asset (%)
Max Healthcare Institute Ltd.	4.79%
Indian Hotels Ltd.	4.41%
Suzlon Energy Ltd.	4.22%
Dixon Technologies (India) Ltd.	3.88%
PB Fintech Ltd.	3.85%
Persistent Systems Ltd.	3.81%
Lupin Ltd.	3.23%
Federal Bank Ltd.	2.78%
Cg Power And Ind Sol Ltd.	2.61%
Cummins India Ltd.	2.50%
Others	63.41%

**Cash and Money Markets**

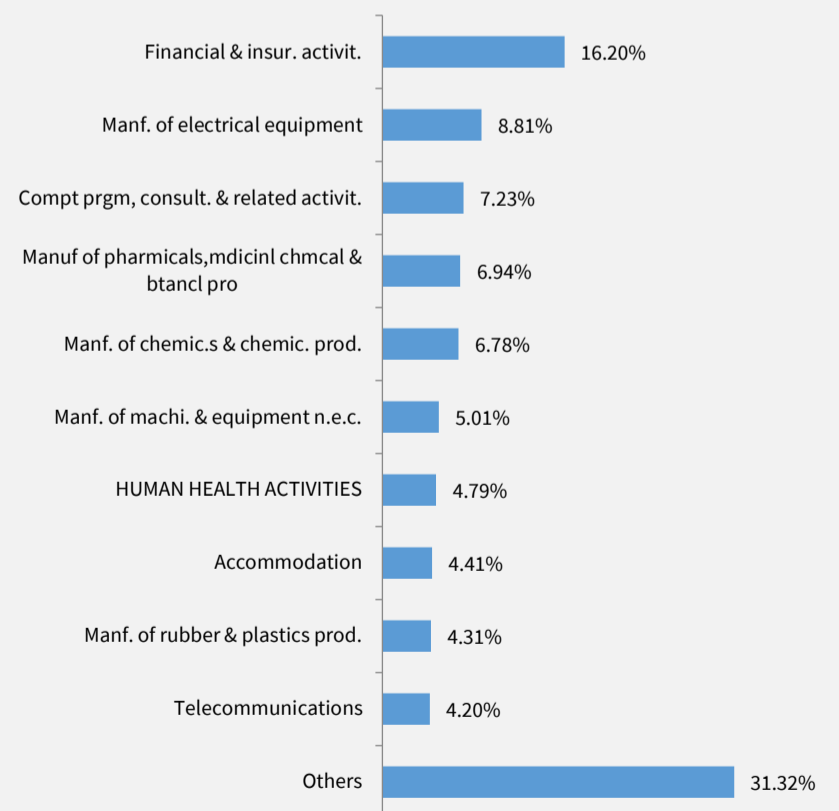
**0.51%**

**Portfolio Total**

**100.00%**

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

**Sectoral Break-Up<sup>§</sup>**



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

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

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



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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>4.26%</b>
7.42% TN SGS 2034	2.15%
07.18% GS 2033	1.86%
7.49% TN SGS 2034	0.25%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.21%</b>
Mahindra & Mahindra Ltd.	0.37%
ITC Ltd.	0.32%
Sun Pharmaceuticals Industries Ltd.	0.30%
HCL Technologies Ltd.	0.30%
Hindustan Unilever Ltd.	0.30%
Bajaj Finance Ltd.	0.28%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Titan Company Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.20%
Maruti Suzuki India Ltd.	0.19%
TRENT LIMITED	0.18%
Tech Mahindra Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Asian Paints Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Tata Steel Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Nestle India Ltd.	0.12%
Wipro Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Cipla Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
JSW Steel Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Tata Consumer Products Ltd.	0.10%
Eicher Motors Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
Federal Bank Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
The Phoenix Mills Ltd.	0.07%
Cholamandalam Investment and Finance Company Ltd.	0.07%
THOMAS COOK (INDIA) LTD.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
<b>Government Securities</b>	<b>8.79%</b>
7.34% TS SDL 2034	1.84%
07.18% GS 2033	1.39%
7.44% TN SGS 2034	1.38%
7.46% AP SGS 2041	1.29%
7.04% GS 2029	1.21%
7.49% TN SGS 2034	0.96%
07.18% GS 2037	0.53%
7.70% AP SGS 2029	0.19%
<b>Corporate Bonds</b>	<b>1.51%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.65%
6% HDFC SERIES Z-001 2026	0.43%
9.20% Shriram Finance 2026	0.43%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.50%</b>
Mahindra & Mahindra Ltd.	0.38%
ITC Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.31%
HCL Technologies Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Bajaj Finance Ltd.	0.29%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.22%
Titan Company Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.21%
TRENT LIMITED	0.19%
Maruti Suzuki India Ltd.	0.19%
Tech Mahindra Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Bajaj Auto Ltd.	0.16%
Ultratech Cement Ltd.	0.15%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Cipla Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.13%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
JSW Steel Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Eicher Motors Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Bharat Petroleum Corporation Ltd.	0.09%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
The Phoenix Mills Ltd.	0.08%
Federal Bank Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
THOMAS COOK (INDIA) LTD.	0.07%
IndusInd Bank Ltd.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
<b>Government Securities</b>	<b>10.79%</b>
7.42% TN SGS 2034	1.93%
07.18% GS 2037	1.82%
6.79% GS 2034	1.78%
7.46% AP SGS 2041	1.50%
7.04% GS 2029	1.31%
7.34% TS SDL 2034	0.98%
7.49% TN SGS 2034	0.88%
07.18% GS 2033	0.59%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>17.17%</b>
Mahindra & Mahindra Ltd.	0.88%
ITC Ltd.	0.77%
Sun Pharmaceuticals Industries Ltd.	0.71%
HCL Technologies Ltd.	0.71%
Hindustan Unilever Ltd.	0.71%
Bajaj Finance Ltd.	0.65%
NTPC Ltd.	0.56%
Tata Motors Ltd.	0.51%
Power Grid Corporation of India Ltd.	0.48%
Titan Company Ltd.	0.47%
Maruti Suzuki India Ltd.	0.45%
TRENT LIMITED	0.43%
Tech Mahindra Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Asian Paints Ltd.	0.36%
Bajaj Auto Ltd.	0.36%
Ultratech Cement Ltd.	0.35%
Tata Steel Ltd.	0.33%
Grasim Industries Ltd.	0.32%
Oil & Natural Gas Corpn Ltd.	0.31%
Hindalco Industries Ltd.	0.31%
Coal India Ltd.	0.30%
Bajaj Finance Ltd.	0.30%
Wipro Ltd.	0.30%
Cipla Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.30%
Nestle India Ltd.	0.29%
Godrej Consumer Product Ltd.	0.29%
Shriram Finance Ltd.	0.28%
JSW Steel Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Apollo Hospitals Enterprise Ltd.	0.25%
HDFC Life Insurance Company Ltd.	0.25%
Tata Consumer Products Ltd.	0.24%
LIC Housing Finance	0.23%
Eicher Motors Ltd.	0.23%
Britannia Industries Ltd.	0.22%
Hero MotoCorp Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.20%
Varun Beverages Ltd.	0.19%
Brigade Enterprises Ltd.	0.19%
Godrej Properties Ltd.	0.18%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.18%
The Phoenix Mills Ltd.	0.18%
Federal Bank Ltd.	0.18%
Cholamandalam Investment and Finance Company Ltd.	0.17%
Central Depository Services (India) Ltd.	0.16%
THOMAS COOK (INDIA) LTD.	0.15%
IndusInd Bank Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
Adani Ports and Special Economic Zone Ltd.	0.11%
Zomato Ltd.	0.11%
<b>Government Securities</b>	<b>8.74%</b>
7.44% TN SGS 2034	1.51%
7.42% TN SGS 2034	1.45%
07.18% GS 2033	1.37%
7.34% TS SDL 2034	1.19%
7.46% AP SGS 2041	1.04%
7.04% GS 2029	0.98%
7.49% TN SGS 2034	0.69%
07.18% GS 2037	0.51%
<b>Corporate Bonds</b>	<b>0.51%</b>
6% HDFC SERIES Z-001 2026	0.37%
6.75% Piramal Capital and Housing Finance Limited 2031	0.14%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.44%</b>
Axis Bank Ltd.	1.87%
Sun Pharmaceuticals Industries Ltd.	1.56%
HCL Technologies Ltd.	1.44%
Bajaj Finance Ltd.	1.38%
Hindustan Unilever Ltd.	1.36%
Kotak Mahindra Bank Ltd.	1.34%
NTPC Ltd.	1.20%
Maruti Suzuki India Ltd.	1.01%
Ultratech Cement Ltd.	0.98%
Tata Motors Ltd.	0.96%
TRENT LIMITED	0.95%
Titan Company Ltd.	0.92%
Power Grid Corporation of India Ltd.	0.92%
Shriram Finance Ltd.	0.82%
Bharat Electronics Ltd.	0.81%
Tata Steel Ltd.	0.76%
Tech Mahindra Ltd.	0.72%
Nippon India Mutual Fund	0.70%
Bajaj Auto Ltd.	0.68%
Adani Ports and Special Economic Zone Ltd.	0.66%
Grasim Industries Ltd.	0.65%
Aditya Birla Sun Life Mutual Fund	0.64%
JSW Steel Ltd.	0.58%
Hindalco Industries Ltd.	0.58%
Oil & Natural Gas Corpn Ltd.	0.57%
Apollo Hospitals Enterprise Ltd.	0.56%
Coal India Ltd.	0.56%
Cipla Ltd.	0.54%
Dr Reddys Laboratories Ltd.	0.53%
Bajaj Finance Ltd.	0.51%
Wipro Ltd.	0.51%
Nestle India Ltd.	0.48%
Eicher Motors Ltd.	0.48%
Asian Paints Ltd.	0.47%
ICICI Prudential Mutual Fund	0.44%
Bharat Petroleum Corporation Ltd.	0.44%
SBI Life Insurance Company Ltd.	0.42%
HDFC Nifty Bank ETF	0.41%
HDFC Life Insurance Company Ltd.	0.41%
Hero MotoCorp Ltd.	0.38%
Britannia Industries Ltd.	0.37%
Tata Consumer Products Ltd.	0.36%
Indian Hotels Ltd.	0.35%
Zomato Ltd.	0.33%
Brigade Enterprises Ltd.	0.26%
SBI Mutual Fund	0.26%
UTI Mutual Fund	0.25%
Blue Star Ltd.	0.24%
IndusInd Bank Ltd.	0.22%
InterglobeAviation Ltd.	0.21%
Divis Laboratories Ltd.	0.20%
Varun Beverages Ltd.	0.20%
Polycab India Ltd.	0.20%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.19%
Muthoot Finance Ltd.	0.19%
Lupin Ltd.	0.18%
ICICI Lombard General Insurance Company Ltd.	0.18%
Adani Enterprises Ltd.	0.17%
United Spirits Ltd.	0.16%
JSW Energy Ltd.	0.16%
Godrej Consumer Product Ltd.	0.15%
Suzlon Energy Ltd.	0.13%
Bharat Heavy Electricals Ltd.	0.11%
Federal Bank Ltd.	0.09%
The Phoenix Mills Ltd.	0.07%
Grasim Industries Ltd.	0.01%

Government Securities	2.47%
7.52% HR SGS 2034	0.64%
7.42% TN SGS 2034	0.58%
7.46% AP SGS 2041	0.39%
7.04% GS 2029	0.38%
7.49% TN SGS 2034	0.36%
07.18% GS 2037	0.12%
Corporate Bonds	0.05%
6.75% Piramal Capital and Housing Finance Limited 2031	0.05%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.30%</b>
Axis Bank Ltd.	2.25%
Sun Pharmaceuticals Industries Ltd.	2.02%
HCL Technologies Ltd.	1.93%
Bajaj Finance Ltd.	1.82%
Hindustan Unilever Ltd.	1.76%
Kotak Mahindra Bank Ltd.	1.70%
SBI Mutual Fund	1.57%
NTPC Ltd.	1.53%
Maruti Suzuki India Ltd.	1.30%
Ultratech Cement Ltd.	1.29%
Tata Motors Ltd.	1.24%
TRENT LIMITED	1.22%
Power Grid Corporation of India Ltd.	1.19%
Titan Company Ltd.	1.18%
UTI Mutual Fund	1.13%
Nippon India Mutual Fund	1.07%
Shriram Finance Ltd.	1.07%
Tech Mahindra Ltd.	1.03%
ICICI Prudential Mutual Fund	1.01%
Bharat Electronics Ltd.	1.00%
Tata Steel Ltd.	0.99%
Bajaj Auto Ltd.	0.92%
Adani Ports and Special Economic Zone Ltd.	0.87%
Grasim Industries Ltd.	0.81%
JSW Steel Ltd.	0.79%
Wipro Ltd.	0.79%
Coal India Ltd.	0.77%
Hindalco Industries Ltd.	0.77%
Apollo Hospitals Enterprise Ltd.	0.73%
Oil & Natural Gas Corpn Ltd.	0.73%
Cipla Ltd.	0.69%
Dr Reddys Laboratories Ltd.	0.68%
Bajaj Finance Ltd.	0.66%
Eicher Motors Ltd.	0.63%
Nestle India Ltd.	0.62%
Asian Paints Ltd.	0.60%
Bharat Petroleum Corporation Ltd.	0.56%
SBI Life Insurance Company Ltd.	0.54%
HDFC Life Insurance Company Ltd.	0.54%
Hero MotoCorp Ltd.	0.50%
Britannia Industries Ltd.	0.48%
Tata Consumer Products Ltd.	0.48%
Zomato Ltd.	0.46%
Indian Hotels Ltd.	0.45%
Brigade Enterprises Ltd.	0.33%
Blue Star Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
Varun Beverages Ltd.	0.27%
InterglobeAviation Ltd.	0.27%
Divis Laboratories Ltd.	0.26%
HDFC Nifty Bank ETF	0.26%
Polycab India Ltd.	0.25%
ICICI Lombard General Insurance Company Ltd.	0.24%
Lupin Ltd.	0.23%
Adani Enterprises Ltd.	0.22%
Suzlon Energy Ltd.	0.21%
United Spirits Ltd.	0.20%
Godrej Consumer Product Ltd.	0.19%
Muthoot Finance Ltd.	0.17%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.15%
Federal Bank Ltd.	0.10%
Grasim Industries Ltd.	0.02%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.59%</b>
State Bank of India	2.32%
Hindustan Unilever Ltd.	1.95%
Sun Pharmaceuticals Industries Ltd.	1.92%
HCL Technologies Ltd.	1.91%
Kotak Mahindra Bank Ltd.	1.87%
Bajaj Finance Ltd.	1.80%
TRENT LIMITED	1.49%
NTPC Ltd.	1.49%
Tata Motors Ltd.	1.48%
Maruti Suzuki India Ltd.	1.35%
UTI Mutual Fund	1.34%
Power Grid Corporation of India Ltd.	1.32%
Titan Company Ltd.	1.27%
Ultratech Cement Ltd.	1.23%
Tata Steel Ltd.	1.08%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.05%
Tech Mahindra Ltd.	1.02%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.95%
SBI Mutual Fund	0.94%
Bajaj Auto Ltd.	0.92%
Oil & Natural Gas Corpn Ltd.	0.87%
Grasim Industries Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.84%
Hindalco Industries Ltd.	0.83%
Coal India Ltd.	0.82%
JSW Steel Ltd.	0.81%
Bajaj Finance Ltd.	0.81%
Wipro Ltd.	0.80%
Cipla Ltd.	0.79%
Dr Reddys Laboratories Ltd.	0.79%
Shriram Finance Ltd.	0.76%
Nestle India Ltd.	0.73%
Apollo Hospitals Enterprise Ltd.	0.69%
Eicher Motors Ltd.	0.63%
HDFC Life Insurance Company Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.56%
Adani Enterprises Ltd.	0.56%
HDFC Nifty Bank ETF	0.55%
Britannia Industries Ltd.	0.53%
Bharat Petroleum Corporation Ltd.	0.53%
Hero MotoCorp Ltd.	0.51%
IndusInd Bank Ltd.	0.38%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>43.20%</b>
Bank of Baroda	3.00%
Gail (India) Ltd.	2.84%
Indian Oil Corporation Ltd.	2.77%
Canara Bank Ltd.	2.44%
Punjab National Bank	2.24%
Hindustan Petroleum Corporation Ltd.	2.17%
Union Bank Of India Ltd.	1.83%
Indian Railway Finance Corporation Ltd.	1.70%
Bharat Heavy Electricals Ltd.	1.67%
Indian Bank	1.57%
NHPC	1.41%
Indian Railway Catering and Tourism Corporation Ltd.	1.35%
Oil India Ltd.	1.34%
Rail Vikas Nigam Ltd.	1.33%
National Mineral Development Corporation Ltd.	1.29%
Container Corporation Of India Ltd.	1.24%
BANK OF INDIA	1.23%
LIFE INSURANCE CORPORATION OF INDIA	1.15%
National Aluminium Company Ltd.	1.11%
Steel Authority of India Ltd.	0.95%
Housing & Urban Development Corporation Ltd.	0.88%
General Insurance Corporation Of India Ltd.	0.84%
Mazagon Dock Shipbuilders Ltd.	0.84%
Cochin Shipyard Ltd.	0.69%
National Buildings Construction Corporation Ltd.	0.61%
The New India Assurance Company Ltd.	0.53%
Hindustan Copper Ltd.	0.52%
Beml Ltd.	0.51%
Gujarat Gas Co. Ltd.	0.51%
Bank of Maharashtra	0.49%
Sjvn Ltd.	0.48%
Ircon International Ltd.	0.46%
NLC India Ltd.	0.45%
Engineers India Ltd.	0.36%
Rites Ltd.	0.26%
Mishra Dhatu Nigam Ltd.	0.14%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.88%</b>
Indian Hotels Ltd.	3.58%
Apollo Hospitals Enterprise Ltd.	3.43%
Siemens Ltd.	2.68%
DLF Ltd.	2.54%
Tata Power Co. Ltd.	2.39%
Samvardhana Motherson International Ltd.	2.17%
Cummins India Ltd.	2.07%
Godrej Properties Ltd.	1.96%
Gail (India) Ltd.	1.87%
Indus Towers Ltd.	1.75%
Bharat Forge Ltd.	1.62%
Shree Cement Ltd.	1.61%
Ambuja Cements Ltd.	1.58%
Ashok Leyland Ltd	1.54%
MRF Ltd.	1.07%
Indian Railway Catering and Tourism Corporation Ltd.	1.02%
Container Corporation Of India Ltd.	1.01%
Indian Oil Corporation Ltd.	1.01%
Hindustan Petroleum Corporation Ltd.	1.00%
Bharat Petroleum Corporation Ltd.	0.98%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>34.09%</b>
Axis Bank Ltd.	1.91%
Sun Pharmaceuticals Industries Ltd.	1.51%
Kotak Mahindra Bank Ltd.	1.47%
HCL Technologies Ltd.	1.41%
Hindustan Unilever Ltd.	1.31%
Bajaj Finance Ltd.	1.26%
NTPC Ltd.	1.16%
Maruti Suzuki India Ltd.	0.97%
Ultratech Cement Ltd.	0.95%
Tata Motors Ltd.	0.93%
TRENT LIMITED	0.90%
Titan Company Ltd.	0.88%
Power Grid Corporation of India Ltd.	0.88%
Bharat Electronics Ltd.	0.78%
Shriram Finance Ltd.	0.76%
Tech Mahindra Ltd.	0.75%
Tata Steel Ltd.	0.73%
Aditya Birla Sun Life Mutual Fund	0.69%
Bajaj Auto Ltd.	0.69%
ICICI Prudential Mutual Fund	0.66%
Adani Ports and Special Economic Zone Ltd.	0.65%
Grasim Industries Ltd.	0.62%
JSW Steel Ltd.	0.59%
Coal India Ltd.	0.58%
Hindalco Industries Ltd.	0.57%
Apollo Hospitals Enterprise Ltd.	0.54%
Oil & Natural Gas Corpn Ltd.	0.54%
Cipla Ltd.	0.51%
Dr Reddys Laboratories Ltd.	0.51%
Bajaj Finance Ltd.	0.49%
Nestle India Ltd.	0.46%
Eicher Motors Ltd.	0.46%
Asian Paints Ltd.	0.45%
Wipro Ltd.	0.42%
Bharat Petroleum Corporation Ltd.	0.41%
SBI Life Insurance Company Ltd.	0.40%
HDFC Life Insurance Company Ltd.	0.40%
Hero MotoCorp Ltd.	0.37%
Britannia Industries Ltd.	0.36%
Tata Consumer Products Ltd.	0.35%
Indian Hotels Ltd.	0.34%
Zomato Ltd.	0.32%
IndusInd Bank Ltd.	0.31%
Brigade Enterprises Ltd.	0.24%
Blue Star Ltd.	0.22%
Divis Laboratories Ltd.	0.20%
InterglobeAviation Ltd.	0.20%
Varun Beverages Ltd.	0.19%
Polycab India Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.18%
Muthoot Finance Ltd.	0.18%
Lupin Ltd.	0.17%
ICICI Lombard General Insurance Company Ltd.	0.17%
Suzlon Energy Ltd.	0.16%
Adani Enterprises Ltd.	0.16%
United Spirits Ltd.	0.15%
HDFC Nifty Bank ETF	0.15%
Godrej Consumer Product Ltd.	0.14%
Federal Bank Ltd.	0.13%
Grasim Industries Ltd.	0.01%

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

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>9.33%</b>
6.79% GS 2034	2.11%
7.04% GS 2029	2.09%
7.49% TN SGS 2034	1.58%
7.46% AP SGS 2041	1.44%
7.34% TS SDL 2034	1.23%
7.44% TN SGS 2034	0.63%
07.37% GOI 2028	0.19%
7.42% TN SGS 2034	0.06%
<b>Corporate Bonds</b>	<b>0.56%</b>
9.20% Shriram Finance 2026	0.56%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.51%</b>
Mahindra & Mahindra Ltd.	0.38%
ITC Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.31%
HCL Technologies Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Bajaj Finance Ltd.	0.29%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.22%
Titan Company Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.21%
Maruti Suzuki India Ltd.	0.20%
TRENT LIMITED	0.19%
Tech Mahindra Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Bajaj Auto Ltd.	0.16%
Ultratech Cement Ltd.	0.15%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Cipla Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.13%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
JSW Steel Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Eicher Motors Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Bharat Petroleum Corporation Ltd.	0.09%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
The Phoenix Mills Ltd.	0.08%
Federal Bank Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
THOMAS COOK (INDIA) LTD.	0.07%
IndusInd Bank Ltd.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
<b>Government Securities</b>	<b>10.30%</b>
07.10% GOI 2034	2.32%
7.42% HR SGS 2034	2.28%
7.44% TN SGS 2034	2.27%
7.46% AP SGS 2041	1.67%
7.34% TS SDL 2034	0.90%
7.04% GS 2029	0.86%
<b>Corporate Bonds</b>	<b>1.71%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.72%
6% HDFC SERIES Z-001 2026	0.54%
9.20% Shriram Finance 2026	0.45%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>19.11%</b>
Mahindra & Mahindra Ltd.	0.98%
ITC Ltd.	0.86%
Sun Pharmaceuticals Industries Ltd.	0.79%
HCL Technologies Ltd.	0.79%
Hindustan Unilever Ltd.	0.79%
Bajaj Finance Ltd.	0.73%
NTPC Ltd.	0.62%
Tata Motors Ltd.	0.57%
Power Grid Corporation of India Ltd.	0.54%
Titan Company Ltd.	0.53%
Maruti Suzuki India Ltd.	0.50%
TRENT LIMITED	0.48%
Tech Mahindra Ltd.	0.42%
Bharat Electronics Ltd.	0.41%
Bajaj Auto Ltd.	0.41%
Asian Paints Ltd.	0.40%
Ultratech Cement Ltd.	0.39%
Tata Steel Ltd.	0.36%
Grasim Industries Ltd.	0.36%
Oil & Natural Gas Corpn Ltd.	0.35%
Hindalco Industries Ltd.	0.34%
Coal India Ltd.	0.33%
Bajaj Finance Ltd.	0.33%
Wipro Ltd.	0.33%
Cipla Ltd.	0.33%
Dr Reddys Laboratories Ltd.	0.33%
Nestle India Ltd.	0.32%
Godrej Consumer Product Ltd.	0.32%
Shriram Finance Ltd.	0.31%
JSW Steel Ltd.	0.29%
SBI Life Insurance Company Ltd.	0.29%
Apollo Hospitals Enterprise Ltd.	0.28%
HDFC Life Insurance Company Ltd.	0.28%
Tata Consumer Products Ltd.	0.27%
LIC Housing Finance	0.26%
Eicher Motors Ltd.	0.26%
Britannia Industries Ltd.	0.24%
Hero MotoCorp Ltd.	0.22%
Bharat Petroleum Corporation Ltd.	0.22%
Varun Beverages Ltd.	0.21%
Brigade Enterprises Ltd.	0.21%
Godrej Properties Ltd.	0.20%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.20%
The Phoenix Mills Ltd.	0.20%
Federal Bank Ltd.	0.20%
Cholamandalam Investment and Finance Company Ltd.	0.19%
Central Depository Services (India) Ltd.	0.18%
THOMAS COOK (INDIA) LTD.	0.17%
IndusInd Bank Ltd.	0.14%
Zomato Ltd.	0.13%
Adani Enterprises Ltd.	0.13%
Adani Ports and Special Economic Zone Ltd.	0.12%
<b>Government Securities</b>	<b>6.47%</b>
7.44% TN SGS 2034	1.50%
7.46% AP SGS 2041	0.91%
7.04% GS 2029	0.87%
7.34% TS SDL 2034	0.74%
7.49% TN SGS 2034	0.72%
07.18% GS 2037	0.63%
7.42% TN SGS 2034	0.61%
7.42% HR SGS 2034	0.49%
<b>Corporate Bonds</b>	<b>2.05%</b>
7.58% NABARD 2026	1.01%
9.20% Shriram Finance 2026	0.96%
6.75% Piramal Capital and Housing Finance Limited 2031	0.08%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>35.59%</b>
Axis Bank Ltd.	1.83%
Sun Pharmaceuticals Industries Ltd.	1.52%
HCL Technologies Ltd.	1.41%
Bajaj Finance Ltd.	1.35%
Hindustan Unilever Ltd.	1.33%
Kotak Mahindra Bank Ltd.	1.31%
NTPC Ltd.	1.18%
Maruti Suzuki India Ltd.	0.98%
Ultratech Cement Ltd.	0.95%
Tata Motors Ltd.	0.94%
TRENT LIMITED	0.92%
Power Grid Corporation of India Ltd.	0.90%
Titan Company Ltd.	0.89%
Shriram Finance Ltd.	0.81%
Bharat Electronics Ltd.	0.79%
Tata Steel Ltd.	0.74%
Tech Mahindra Ltd.	0.71%
Nippon India Mutual Fund	0.69%
Bajaj Auto Ltd.	0.67%
Adani Ports and Special Economic Zone Ltd.	0.65%
Grasim Industries Ltd.	0.64%
Aditya Birla Sun Life Mutual Fund	0.63%
JSW Steel Ltd.	0.57%
Hindalco Industries Ltd.	0.57%
Oil & Natural Gas Corpn Ltd.	0.55%
Coal India Ltd.	0.55%
Apollo Hospitals Enterprise Ltd.	0.54%
Cipla Ltd.	0.52%
Dr Reddys Laboratories Ltd.	0.52%
Wipro Ltd.	0.50%
Bajaj Finance Ltd.	0.49%
Nestle India Ltd.	0.47%
Asian Paints Ltd.	0.46%
Eicher Motors Ltd.	0.46%
ICICI Prudential Mutual Fund	0.43%
Bharat Petroleum Corporation Ltd.	0.43%
SBI Life Insurance Company Ltd.	0.41%
HDFC Life Insurance Company Ltd.	0.40%
HDFC Nifty Bank ETF	0.39%
Britannia Industries Ltd.	0.37%
Hero MotoCorp Ltd.	0.37%
Tata Consumer Products Ltd.	0.35%
Indian Hotels Ltd.	0.34%
Zomato Ltd.	0.32%
Brigade Enterprises Ltd.	0.26%
SBI Mutual Fund	0.25%
UTI Mutual Fund	0.25%
Blue Star Ltd.	0.24%
IndusInd Bank Ltd.	0.22%
Divis Laboratories Ltd.	0.20%
Varun Beverages Ltd.	0.20%
InterglobeAviation Ltd.	0.20%
Polycab India Ltd.	0.19%
Muthoot Finance Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.18%
Adani Enterprises Ltd.	0.17%
Lupin Ltd.	0.17%
ICICI Lombard General Insurance Company Ltd.	0.17%
JSW Energy Ltd.	0.16%
United Spirits Ltd.	0.15%
Godrej Consumer Product Ltd.	0.14%
Suzlon Energy Ltd.	0.13%
Bharat Heavy Electricals Ltd.	0.11%
Federal Bank Ltd.	0.09%
The Phoenix Mills Ltd.	0.06%
Grasim Industries Ltd.	0.01%

Government Securities	2.57%
7.52% HR SGS 2034	0.60%
07.18% GS 2037	0.40%
7.46% AP SGS 2041	0.37%
7.04% GS 2029	0.37%
7.44% TN SGS 2034	0.34%
7.42% HR SGS 2034	0.26%
7.49% TN SGS 2034	0.23%
Corporate Bonds	0.36%
9.35% Adani Ports & SEZ Ltd. 2026	0.34%
6.75% Piramal Capital and Housing Finance Limited 2031	0.02%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>48.49%</b>
Axis Bank Ltd.	2.22%
Sun Pharmaceuticals Industries Ltd.	2.01%
HCL Technologies Ltd.	1.87%
Bajaj Finance Ltd.	1.77%
Hindustan Unilever Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.66%
NTPC Ltd.	1.55%
Maruti Suzuki India Ltd.	1.29%
SBI Mutual Fund	1.29%
Ultratech Cement Ltd.	1.28%
Tata Motors Ltd.	1.24%
TRENT LIMITED	1.22%
Titan Company Ltd.	1.18%
Power Grid Corporation of India Ltd.	1.18%
UTI Mutual Fund	1.13%
Aditya Birla Sun Life Mutual Fund	1.05%
Shriram Finance Ltd.	1.05%
Bharat Electronics Ltd.	1.04%
Tech Mahindra Ltd.	1.00%
Tata Steel Ltd.	0.99%
Bajaj Auto Ltd.	0.92%
Nippon India Mutual Fund	0.88%
Adani Ports and Special Economic Zone Ltd.	0.86%
ICICI Prudential Mutual Fund	0.85%
Grasim Industries Ltd.	0.83%
JSW Steel Ltd.	0.79%
Coal India Ltd.	0.78%
Wipro Ltd.	0.77%
Hindalco Industries Ltd.	0.77%
Oil & Natural Gas Corpn Ltd.	0.73%
Apollo Hospitals Enterprise Ltd.	0.72%
Cipla Ltd.	0.69%
Dr Reddys Laboratories Ltd.	0.68%
Bajaj Finance Ltd.	0.65%
Nestle India Ltd.	0.61%
Eicher Motors Ltd.	0.61%
Asian Paints Ltd.	0.60%
HDFC Life Insurance Company Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.54%
SBI Life Insurance Company Ltd.	0.53%
Britannia Industries Ltd.	0.48%
Hero MotoCorp Ltd.	0.48%
Tata Consumer Products Ltd.	0.46%
Indian Hotels Ltd.	0.45%
Zomato Ltd.	0.43%
Brigade Enterprises Ltd.	0.31%
Blue Star Ltd.	0.29%
InterglobeAviation Ltd.	0.27%
IndusInd Bank Ltd.	0.27%
Divis Laboratories Ltd.	0.26%
Varun Beverages Ltd.	0.26%
Polycab India Ltd.	0.25%
HDFC Nifty Bank ETF	0.24%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.24%
Muthoot Finance Ltd.	0.24%
Lupin Ltd.	0.23%
ICICI Lombard General Insurance Company Ltd.	0.23%
Adani Enterprises Ltd.	0.22%
Suzlon Energy Ltd.	0.21%
United Spirits Ltd.	0.20%
Godrej Consumer Product Ltd.	0.19%
Federal Bank Ltd.	0.10%
Grasim Industries Ltd.	0.02%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.66%</b>
State Bank of India	2.32%
Hindustan Unilever Ltd.	1.96%
Sun Pharmaceuticals Industries Ltd.	1.92%
HCL Technologies Ltd.	1.91%
Kotak Mahindra Bank Ltd.	1.86%
Bajaj Finance Ltd.	1.80%
TRENT LIMITED	1.49%
NTPC Ltd.	1.49%
Tata Motors Ltd.	1.47%
Maruti Suzuki India Ltd.	1.35%
UTI Mutual Fund	1.34%
Power Grid Corporation of India Ltd.	1.32%
Titan Company Ltd.	1.27%
Ultratech Cement Ltd.	1.23%
Tata Steel Ltd.	1.08%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.06%
Tech Mahindra Ltd.	1.02%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.96%
SBI Mutual Fund	0.95%
Bajaj Auto Ltd.	0.92%
Oil & Natural Gas Corpn Ltd.	0.88%
Adani Ports and Special Economic Zone Ltd.	0.86%
Grasim Industries Ltd.	0.86%
Hindalco Industries Ltd.	0.83%
Coal India Ltd.	0.82%
JSW Steel Ltd.	0.81%
Bajaj Finance Ltd.	0.81%
Wipro Ltd.	0.81%
Dr Reddys Laboratories Ltd.	0.80%
Cipla Ltd.	0.79%
Shriram Finance Ltd.	0.76%
Nestle India Ltd.	0.73%
Apollo Hospitals Enterprise Ltd.	0.70%
Eicher Motors Ltd.	0.63%
HDFC Life Insurance Company Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.56%
Adani Enterprises Ltd.	0.56%
HDFC Nifty Bank ETF	0.54%
Britannia Industries Ltd.	0.53%
Bharat Petroleum Corporation Ltd.	0.53%
Hero MotoCorp Ltd.	0.51%
IndusInd Bank Ltd.	0.37%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.48%</b>
Mahindra & Mahindra Ltd.	0.38%
ITC Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.31%
HCL Technologies Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Bajaj Finance Ltd.	0.29%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.22%
Titan Company Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.21%
Maruti Suzuki India Ltd.	0.19%
TRENT LIMITED	0.18%
Tech Mahindra Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
Bajaj Auto Ltd.	0.15%
Ultratech Cement Ltd.	0.15%
Tata Steel Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Nestle India Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Cipla Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.13%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
JSW Steel Ltd.	0.11%
Tata Consumer Products Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Eicher Motors Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Hero MotoCorp Ltd.	0.09%
Bharat Petroleum Corporation Ltd.	0.09%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
The Phoenix Mills Ltd.	0.08%
Federal Bank Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
THOMAS COOK (INDIA) LTD.	0.07%
IndusInd Bank Ltd.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
<b>Government Securities</b>	<b>10.65%</b>
7.42% TN SGS 2034	2.18%
7.34% TS SDL 2034	2.07%
7.49% TN SGS 2034	1.40%
7.46% AP SGS 2041	1.39%
7.04% GS 2029	1.32%
07.18% GS 2033	1.00%
07.18% GS 2037	0.65%
7.44% TN SGS 2034	0.64%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.20%</b>
Mahindra & Mahindra Ltd.	0.37%
ITC Ltd.	0.32%
Sun Pharmaceuticals Industries Ltd.	0.30%
HCL Technologies Ltd.	0.30%
Hindustan Unilever Ltd.	0.30%
Bajaj Finance Ltd.	0.28%
NTPC Ltd.	0.23%
Tata Motors Ltd.	0.21%
Titan Company Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.20%
Maruti Suzuki India Ltd.	0.19%
TRENT LIMITED	0.18%
Tech Mahindra Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
Asian Paints Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Tata Steel Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Nestle India Ltd.	0.12%
Wipro Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Cipla Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Apollo Hospitals Enterprise Ltd.	0.11%
JSW Steel Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Tata Consumer Products Ltd.	0.10%
Eicher Motors Ltd.	0.10%
HDFC Life Insurance Company Ltd.	0.10%
Britannia Industries Ltd.	0.09%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
The Phoenix Mills Ltd.	0.08%
Federal Bank Ltd.	0.08%
Hero MotoCorp Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Central Depository Services (India) Ltd.	0.07%
Cholamandalam Investment and Finance Company Ltd.	0.07%
THOMAS COOK (INDIA) LTD.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
IndusInd Bank Ltd.	0.05%
<b>Government Securities</b>	<b>13.83%</b>
07.18% GS 2033	2.37%
7.52% HR SGS 2034	2.23%
7.34% TS SDL 2034	2.21%
07.09% GOI 2054	2.05%
7.42% TN SGS 2034	1.52%
7.46% AP SGS 2041	1.41%
7.04% GS 2029	1.20%
7.42% HR SGS 2034	0.53%
7.44% TN SGS 2034	0.31%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>17.25%</b>
Mahindra & Mahindra Ltd.	0.88%
ITC Ltd.	0.77%
Sun Pharmaceuticals Industries Ltd.	0.72%
HCL Technologies Ltd.	0.71%
Hindustan Unilever Ltd.	0.71%
Bajaj Finance Ltd.	0.66%
NTPC Ltd.	0.56%
Tata Motors Ltd.	0.51%
Titan Company Ltd.	0.48%
Power Grid Corporation of India Ltd.	0.48%
Maruti Suzuki India Ltd.	0.45%
TRENT LIMITED	0.43%
Tech Mahindra Ltd.	0.40%
Bharat Electronics Ltd.	0.37%
Bajaj Auto Ltd.	0.37%
Asian Paints Ltd.	0.36%
Ultratech Cement Ltd.	0.35%
Tata Steel Ltd.	0.33%
Oil & Natural Gas Corpn Ltd.	0.32%
Grasim Industries Ltd.	0.32%
Hindalco Industries Ltd.	0.31%
Coal India Ltd.	0.30%
Bajaj Finance Ltd.	0.30%
Wipro Ltd.	0.30%
Cipla Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.30%
Nestle India Ltd.	0.29%
Godrej Consumer Product Ltd.	0.29%
Shriram Finance Ltd.	0.28%
Apollo Hospitals Enterprise Ltd.	0.26%
JSW Steel Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
HDFC Life Insurance Company Ltd.	0.25%
Tata Consumer Products Ltd.	0.24%
LIC Housing Finance	0.23%
Eicher Motors Ltd.	0.23%
Britannia Industries Ltd.	0.22%
Hero MotoCorp Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.20%
Varun Beverages Ltd.	0.19%
Brigade Enterprises Ltd.	0.19%
Godrej Properties Ltd.	0.18%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.18%
The Phoenix Mills Ltd.	0.18%
Federal Bank Ltd.	0.18%
Cholamandalam Investment and Finance Company Ltd.	0.17%
Central Depository Services (India) Ltd.	0.16%
THOMAS COOK (INDIA) LTD.	0.15%
IndusInd Bank Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
Adani Ports and Special Economic Zone Ltd.	0.11%
Zomato Ltd.	0.11%
<b>Government Securities</b>	<b>9.61%</b>
07.18% GS 2033	1.69%
7.52% HR SGS 2034	1.69%
7.42% TN SGS 2034	1.59%
07.09% GOI 2054	1.53%
7.46% AP SGS 2041	1.03%
7.04% GS 2029	0.94%
7.49% TN SGS 2034	0.67%
07.37% GOI 2028	0.35%
7.44% TN SGS 2034	0.12%
<b>Corporate Bonds</b>	<b>0.11%</b>
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>24.69%</b>
Mahindra & Mahindra Ltd.	1.45%
Sun Pharmaceuticals Industries Ltd.	1.08%
HCL Technologies Ltd.	1.01%
Kotak Mahindra Bank Ltd.	0.98%
Bajaj Finance Ltd.	0.96%
Hindustan Unilever Ltd.	0.95%
NTPC Ltd.	0.84%
Maruti Suzuki India Ltd.	0.70%
Ultratech Cement Ltd.	0.68%
Tata Motors Ltd.	0.67%
TRENT LIMITED	0.66%
Titan Company Ltd.	0.64%
Power Grid Corporation of India Ltd.	0.64%
Shriram Finance Ltd.	0.57%
Bharat Electronics Ltd.	0.56%
ICICI Prudential Mutual Fund	0.55%
Tata Steel Ltd.	0.53%
Tech Mahindra Ltd.	0.50%
Bajaj Auto Ltd.	0.48%
Adani Ports and Special Economic Zone Ltd.	0.46%
Grasim Industries Ltd.	0.45%
JSW Steel Ltd.	0.41%
Hindalco Industries Ltd.	0.41%
Oil & Natural Gas Corpn Ltd.	0.40%
Apollo Hospitals Enterprise Ltd.	0.39%
Coal India Ltd.	0.39%
Cipla Ltd.	0.37%
Dr Reddys Laboratories Ltd.	0.37%
Wipro Ltd.	0.36%
Bajaj Finance Ltd.	0.35%
Nestle India Ltd.	0.33%
Asian Paints Ltd.	0.33%
Eicher Motors Ltd.	0.33%
Bharat Petroleum Corporation Ltd.	0.31%
HDFC Nifty Bank ETF	0.29%
SBI Life Insurance Company Ltd.	0.29%
HDFC Life Insurance Company Ltd.	0.29%
Hero MotoCorp Ltd.	0.27%
Britannia Industries Ltd.	0.26%
Tata Consumer Products Ltd.	0.25%
IndusInd Bank Ltd.	0.25%
Indian Hotels Ltd.	0.24%
Zomato Ltd.	0.23%
Brigade Enterprises Ltd.	0.18%
Blue Star Ltd.	0.17%
InterglobeAviation Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
Varun Beverages Ltd.	0.14%
Polycab India Ltd.	0.14%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.13%
Muthoot Finance Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
Federal Bank Ltd.	0.12%
Lupin Ltd.	0.12%
ICICI Lombard General Insurance Company Ltd.	0.12%
United Spirits Ltd.	0.11%
JSW Energy Ltd.	0.11%
Godrej Consumer Product Ltd.	0.10%
Suzlon Energy Ltd.	0.09%
Bharat Heavy Electricals Ltd.	0.08%
The Phoenix Mills Ltd.	0.05%
Grasim Industries Ltd.	0.01%
<b>Government Securities</b>	<b>5.00%</b>
6.79% GS 2034	1.13%
07.09% GOI 2054	1.02%
7.42% TN SGS 2034	0.86%

### Government Securities

7.04% GS 2029	0.72%
7.46% AP SGS 2041	0.71%
7.49% TN SGS 2034	0.48%
7.44% TN SGS 2034	0.08%

### Corporate Bonds

6.75% Piramal Capital and Housing Finance Limited 2031	0.11%
9.00% Reliance Capital NCD 2026	0.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.80%</b>
State Bank of India	2.33%
Hindustan Unilever Ltd.	1.96%
Sun Pharmaceuticals Industries Ltd.	1.93%
HCL Technologies Ltd.	1.92%
Kotak Mahindra Bank Ltd.	1.87%
Bajaj Finance Ltd.	1.81%
TRENT LIMITED	1.50%
NTPC Ltd.	1.49%
Tata Motors Ltd.	1.48%
Maruti Suzuki India Ltd.	1.35%
UTI Mutual Fund	1.34%
Power Grid Corporation of India Ltd.	1.32%
Titan Company Ltd.	1.27%
Ultratech Cement Ltd.	1.24%
Tata Steel Ltd.	1.08%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.06%
Tech Mahindra Ltd.	1.02%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.98%
Aditya Birla Sun Life Mutual Fund	0.96%
SBI Mutual Fund	0.95%
Bajaj Auto Ltd.	0.92%
Oil & Natural Gas Corpn Ltd.	0.88%
Adani Ports and Special Economic Zone Ltd.	0.86%
Grasim Industries Ltd.	0.86%
Hindalco Industries Ltd.	0.83%
JSW Steel Ltd.	0.82%
Coal India Ltd.	0.82%
Bajaj Finance Ltd.	0.81%
Wipro Ltd.	0.81%
Dr Reddys Laboratories Ltd.	0.80%
Cipla Ltd.	0.79%
Shriram Finance Ltd.	0.76%
Nestle India Ltd.	0.74%
Apollo Hospitals Enterprise Ltd.	0.70%
Eicher Motors Ltd.	0.63%
HDFC Life Insurance Company Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.59%
Tata Consumer Products Ltd.	0.56%
Adani Enterprises Ltd.	0.56%
HDFC Nifty Bank ETF	0.55%
Bharat Petroleum Corporation Ltd.	0.54%
Britannia Industries Ltd.	0.53%
Hero MotoCorp Ltd.	0.51%
IndusInd Bank Ltd.	0.38%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>37.05%</b>
Indian Hotels Ltd.	3.57%
Apollo Hospitals Enterprise Ltd.	3.43%
Siemens Ltd.	2.67%
DLF Ltd.	2.54%
Tata Power Co. Ltd.	2.39%
Samvardhana Motherson International Ltd.	2.18%
Cummins India Ltd.	2.08%
Godrej Properties Ltd.	1.95%
Gail (India) Ltd.	1.87%
Indus Towers Ltd.	1.77%
Bharat Forge Ltd.	1.65%
Shree Cement Ltd.	1.61%
Ambuja Cements Ltd.	1.59%
Ashok Leyland Ltd	1.55%
MRF Ltd.	1.13%
Indian Railway Catering and Tourism Corporation Ltd.	1.03%
Container Corporation Of India Ltd.	1.02%
Indian Oil Corporation Ltd.	1.01%
Bharat Petroleum Corporation Ltd.	1.01%
Hindustan Petroleum Corporation Ltd.	1.00%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>43.03%</b>
Bank of Baroda	3.00%
Gail (India) Ltd.	2.81%
Indian Oil Corporation Ltd.	2.76%
Canara Bank Ltd.	2.44%
Punjab National Bank	2.24%
Hindustan Petroleum Corporation Ltd.	2.17%
Union Bank Of India Ltd.	1.82%
Indian Railway Finance Corporation Ltd.	1.70%
Bharat Heavy Electricals Ltd.	1.68%
Indian Bank	1.57%
NHPC	1.38%
Indian Railway Catering and Tourism Corporation Ltd.	1.33%
Rail Vikas Nigam Ltd.	1.32%
Oil India Ltd.	1.32%
National Mineral Development Corporation Ltd.	1.27%
Container Corporation Of India Ltd.	1.24%
BANK OF INDIA	1.23%
LIFE INSURANCE CORPORATION OF INDIA	1.14%
National Aluminium Company Ltd.	1.12%
Steel Authority of India Ltd.	0.93%
Housing & Urban Development Corporation Ltd.	0.88%
General Insurance Corporation Of India Ltd.	0.84%
Mazagon Dock Shipbuilders Ltd.	0.84%
Cochin Shipyard Ltd.	0.68%
National Buildings Construction Corporation Ltd.	0.61%
The New India Assurance Company Ltd.	0.53%
Hindustan Copper Ltd.	0.52%
Beml Ltd.	0.51%
Gujarat Gas Co. Ltd.	0.50%
Bank of Maharashtra	0.50%
Sjvn Ltd.	0.48%
Ircon International Ltd.	0.46%
NLC India Ltd.	0.45%
Engineers India Ltd.	0.36%
Rites Ltd.	0.26%
Mishra Dhatu Nigam Ltd.	0.14%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>7.30%</b>
Mahindra & Mahindra Ltd.	0.37%
ITC Ltd.	0.33%
Sun Pharmaceuticals Industries Ltd.	0.31%
HCL Technologies Ltd.	0.31%
Hindustan Unilever Ltd.	0.30%
Bajaj Finance Ltd.	0.26%
NTPC Ltd.	0.24%
Tata Motors Ltd.	0.22%
Titan Company Ltd.	0.21%
Power Grid Corporation of India Ltd.	0.21%
Maruti Suzuki India Ltd.	0.18%
Tech Mahindra Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Asian Paints Ltd.	0.16%
TRENT LIMITED	0.15%
Grasim Industries Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Auto Ltd.	0.14%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Coal India Ltd.	0.13%
Bajaj Finance Ltd.	0.13%
Wipro Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.13%
Apollo Hospitals Enterprise Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Ultratech Cement Ltd.	0.12%
Cipla Ltd.	0.12%
JSW Steel Ltd.	0.11%
Shriram Finance Ltd.	0.11%
SBI Life Insurance Company Ltd.	0.11%
HDFC Life Insurance Company Ltd.	0.11%
LIC Housing Finance	0.10%
Tata Consumer Products Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Hero MotoCorp Ltd.	0.09%
Britannia Industries Ltd.	0.08%
Godrej Properties Ltd.	0.08%
Varun Beverages Ltd.	0.08%
Central Depository Services (India) Ltd.	0.08%
Brigade Enterprises Ltd.	0.08%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.08%
Federal Bank Ltd.	0.08%
Bharat Petroleum Corporation Ltd.	0.08%
Cholamandalam Investment and Finance Company Ltd.	0.08%
THOMAS COOK (INDIA) LTD.	0.07%
The Phoenix Mills Ltd.	0.07%
IndusInd Bank Ltd.	0.06%
Adani Ports and Special Economic Zone Ltd.	0.05%
Zomato Ltd.	0.05%
Adani Enterprises Ltd.	0.05%
<b>Government Securities</b>	<b>16.39%</b>
7.42% HR SGS 2034	3.14%
7.49% TN SGS 2034	2.77%
07.09% GOI 2054	2.45%
07.10% GOI 2034	2.37%
7.52% HR SGS 2034	2.33%
7.46% AP SGS 2041	1.90%
7.44% TN SGS 2034	1.38%
7.04% GS 2029	0.05%



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

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.64%</b>
Mahindra & Mahindra Ltd.	0.85%
ITC Ltd.	0.75%
Sun Pharmaceuticals Industries Ltd.	0.69%
HCL Technologies Ltd.	0.69%
Hindustan Unilever Ltd.	0.69%
Bajaj Finance Ltd.	0.62%
NTPC Ltd.	0.54%
Tata Motors Ltd.	0.49%
Power Grid Corporation of India Ltd.	0.47%
Maruti Suzuki India Ltd.	0.44%
Titan Company Ltd.	0.43%
TRENT LIMITED	0.40%
Tech Mahindra Ltd.	0.37%
Bharat Electronics Ltd.	0.36%
Bajaj Auto Ltd.	0.36%
Asian Paints Ltd.	0.35%
Ultratech Cement Ltd.	0.35%
Tata Steel Ltd.	0.32%
Oil & Natural Gas Corpn Ltd.	0.31%
Grasim Industries Ltd.	0.31%
Hindalco Industries Ltd.	0.30%
Coal India Ltd.	0.29%
Bajaj Finance Ltd.	0.29%
Wipro Ltd.	0.29%
Cipla Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.29%
Nestle India Ltd.	0.28%
Godrej Consumer Product Ltd.	0.28%
Shriram Finance Ltd.	0.27%
Apollo Hospitals Enterprise Ltd.	0.25%
JSW Steel Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.25%
HDFC Life Insurance Company Ltd.	0.24%
LIC Housing Finance	0.23%
Tata Consumer Products Ltd.	0.23%
Eicher Motors Ltd.	0.23%
Britannia Industries Ltd.	0.20%
Varun Beverages Ltd.	0.19%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.19%
Hero MotoCorp Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.19%
Godrej Properties Ltd.	0.18%
Brigade Enterprises Ltd.	0.18%
The Phoenix Mills Ltd.	0.18%
Federal Bank Ltd.	0.18%
Cholamandalam Investment and Finance Company Ltd.	0.17%
Central Depository Services (India) Ltd.	0.15%
THOMAS COOK (INDIA) LTD.	0.15%
IndusInd Bank Ltd.	0.12%
Zomato Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
<b>Government Securities</b>	<b>11.14%</b>
7.52% HR SGS 2034	1.96%
07.09% GOI 2054	1.94%
7.42% HR SGS 2034	1.66%
07.18% GS 2033	1.52%
7.42% TN SGS 2034	1.43%
7.04% GS 2029	1.01%
7.46% AP SGS 2041	0.92%
7.49% TN SGS 2034	0.58%
7.44% TN SGS 2034	0.12%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>25.26%</b>
Mahindra & Mahindra Ltd.	1.49%
Sun Pharmaceuticals Industries Ltd.	1.11%
HCL Technologies Ltd.	1.04%
Kotak Mahindra Bank Ltd.	1.01%
Hindustan Unilever Ltd.	0.98%
Bajaj Finance Ltd.	0.98%
NTPC Ltd.	0.86%
Maruti Suzuki India Ltd.	0.71%
Ultratech Cement Ltd.	0.70%
Tata Motors Ltd.	0.69%
TRENT LIMITED	0.67%
Power Grid Corporation of India Ltd.	0.66%
Titan Company Ltd.	0.65%
Bharat Electronics Ltd.	0.58%
Shriram Finance Ltd.	0.58%
Tata Steel Ltd.	0.55%
ICICI Prudential Mutual Fund	0.55%
Tech Mahindra Ltd.	0.51%
Bajaj Auto Ltd.	0.49%
Adani Ports and Special Economic Zone Ltd.	0.47%
Grasim Industries Ltd.	0.47%
JSW Steel Ltd.	0.42%
Hindalco Industries Ltd.	0.42%
Oil & Natural Gas Corpn Ltd.	0.41%
Apollo Hospitals Enterprise Ltd.	0.40%
Coal India Ltd.	0.40%
Cipla Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.38%
Bajaj Finance Ltd.	0.36%
Wipro Ltd.	0.36%
Nestle India Ltd.	0.34%
Eicher Motors Ltd.	0.34%
Asian Paints Ltd.	0.33%
Bharat Petroleum Corporation Ltd.	0.32%
SBI Life Insurance Company Ltd.	0.30%
HDFC Life Insurance Company Ltd.	0.29%
Britannia Industries Ltd.	0.27%
Hero MotoCorp Ltd.	0.27%
Tata Consumer Products Ltd.	0.26%
IndusInd Bank Ltd.	0.26%
Indian Hotels Ltd.	0.25%
HDFC Nifty Bank ETF	0.25%
Zomato Ltd.	0.23%
Brigade Enterprises Ltd.	0.18%
Blue Star Ltd.	0.17%
Divis Laboratories Ltd.	0.15%
Varun Beverages Ltd.	0.15%
InterglobeAviation Ltd.	0.15%
Polycab India Ltd.	0.14%
Muthoot Finance Ltd.	0.14%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.13%
Lupin Ltd.	0.13%
ICICI Lombard General Insurance Company Ltd.	0.13%
Adani Enterprises Ltd.	0.12%
Federal Bank Ltd.	0.12%
United Spirits Ltd.	0.11%
JSW Energy Ltd.	0.11%
Godrej Consumer Product Ltd.	0.11%
Suzlon Energy Ltd.	0.09%
Bharat Heavy Electricals Ltd.	0.08%
The Phoenix Mills Ltd.	0.05%
Grasim Industries Ltd.	0.01%
<b>Government Securities</b>	<b>6.48%</b>
07.09% GOI 2054	1.05%
07.18% GS 2033	1.03%
7.52% HR SGS 2034	1.03%

### Government Securities

7.34% TS SDL 2034	0.95%
7.04% GS 2029	0.68%
7.46% AP SGS 2041	0.62%
7.42% TN SGS 2034	0.47%
7.49% TN SGS 2034	0.40%
7.44% TN SGS 2034	0.25%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>47.65%</b>
State Bank of India	2.32%
Hindustan Unilever Ltd.	1.96%
Sun Pharmaceuticals Industries Ltd.	1.92%
HCL Technologies Ltd.	1.91%
Kotak Mahindra Bank Ltd.	1.85%
Bajaj Finance Ltd.	1.80%
TRENT LIMITED	1.49%
NTPC Ltd.	1.49%
Tata Motors Ltd.	1.48%
Maruti Suzuki India Ltd.	1.35%
UTI Mutual Fund	1.34%
Power Grid Corporation of India Ltd.	1.32%
Titan Company Ltd.	1.27%
Ultratech Cement Ltd.	1.24%
Tata Steel Ltd.	1.08%
ICICI Prudential Mutual Fund	1.08%
Nippon India Mutual Fund	1.06%
Tech Mahindra Ltd.	1.02%
Bharat Electronics Ltd.	0.99%
Asian Paints Ltd.	0.97%
Aditya Birla Sun Life Mutual Fund	0.95%
SBI Mutual Fund	0.95%
Bajaj Auto Ltd.	0.92%
Oil & Natural Gas Corpn Ltd.	0.88%
Adani Ports and Special Economic Zone Ltd.	0.86%
Grasim Industries Ltd.	0.86%
Hindalco Industries Ltd.	0.83%
JSW Steel Ltd.	0.82%
Coal India Ltd.	0.82%
Bajaj Finance Ltd.	0.81%
Wipro Ltd.	0.81%
Dr Reddys Laboratories Ltd.	0.80%
Cipla Ltd.	0.79%
Shriram Finance Ltd.	0.76%
Nestle India Ltd.	0.73%
Apollo Hospitals Enterprise Ltd.	0.70%
Eicher Motors Ltd.	0.63%
HDFC Life Insurance Company Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.59%
Adani Enterprises Ltd.	0.56%
Tata Consumer Products Ltd.	0.55%
Britannia Industries Ltd.	0.53%
HDFC Nifty Bank ETF	0.53%
Bharat Petroleum Corporation Ltd.	0.53%
Hero MotoCorp Ltd.	0.51%
IndusInd Bank Ltd.	0.37%

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

Security Name	Net Asset (%)
<b>Equities</b>	<b>63.41%</b>
HDFC Asset Management Co. Ltd.	2.41%
Indus Towers Ltd.	2.32%
Voltas Ltd.	2.29%
Hindustan Petroleum Corporation Ltd.	2.22%
Aurobindo Pharma Ltd.	2.10%
Colgate Palmolive (India) Ltd.	1.99%
IDFC First Bank Ltd.	1.99%
Polycab India Ltd.	1.98%
Yes Bank Ltd.	1.94%
Marico Ltd.	1.88%
Godrej Properties Ltd.	1.81%
Bharat Forge Ltd.	1.81%
SRF Ltd.	1.78%
MPHASIS Ltd.	1.76%
Ashok Leyland Ltd	1.73%
The Phoenix Mills Ltd.	1.72%
AU Small Finance Bank Ltd.	1.71%
Supreme Industries Ltd.	1.70%
ORACLE FINANCIAL SERVICES SOFTWARE Ltd.	1.66%
PI Industries Ltd.	1.63%
Alkem Laboratories Ltd.	1.61%
Sundaram Finance Ltd.	1.59%
Oberoi Realty Ltd.	1.58%
APL Apollo Tubes Ltd.	1.55%
GMR Airports Infrastructure Ltd.	1.54%
MRF Ltd.	1.49%
Petronet Lng Ltd.	1.42%
UPL Ltd.	1.38%
Muthoot Finance Ltd.	1.38%
Kpit Technologies Ltd.	1.30%
National Mineral Development Corporation Ltd.	1.25%
Container Corporation Of India Ltd.	1.19%
SBI Cards & Payment Services	1.12%
ASTRAL POLY TECHNIK Ltd.	1.12%
Tata Communications Ltd.	1.09%
Steel Authority of India Ltd.	0.90%
Vodafone Idea Ltd.	0.79%
ACC Ltd.	0.78%
Aditya Birla Capital Ltd.	0.69%
L&T Finance Ltd.	0.59%
Blue Star Ltd.	0.22%
Zomato Ltd.	0.20%
Brigade Enterprises Ltd.	0.20%
SONA BLW PRECISION FORGINGS LTD	0.00%

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

## Where and how can make your premium payments



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



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



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



Pay your premium at any of the Axis Bank branches.



Pay your premium online using your Visa or MasterCard credit card



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



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



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

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