

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.



February 2025

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:

Uncertainties associated with the timing, quantum and nature of the tariffs considering unclear communication from US administration kept the market participants nervous during the month resulting in significant volatility in capital markets across the globe. Due to the recent announcement by the US president to impose tariffs on Mexican, Canadian, & Chinese goods kept US Dollar & gold prices at elevated levels. We also witnessed sharp depreciation in local currency and significant foreign capital outflows from the country. De-escalation of geopolitical tension (Russia-Ukraine & Israel-Gaza) and fear of global recession from trade war impact lead to softening of crude oil prices. US Fed turned cautions while maintaining its policy rates acknowledging possible inflationary impact from Trump Trade policies. While the Indian economy demonstrates resilience through domestic demand and proactive policy measures, it continues to navigate challenges posed by global economic dynamics and currency fluctuations.

Credit offtake rose by 11.3% YoY, slower than last year's rate of 12.4%, for fortnight ending 21st Feb 2025. In response to challenging liquidity conditions, RBI relaxed lending regulations, particularly for NBFC companies and microfinance institutions which should boost credit growth in coming months. Deposits rose 10.6% YoY, a decrease from 10.9% the previous year. Goods and Services Tax (GST) collections in February, in gross terms, stood at Rs 1.84 lakh crore, with a yearly jump of 9.1% underscoring robust domestic consumption. The figure bodes well for the country's fiscal health and economic recovery efforts, signaling resilience amidst global uncertainties. Manufacturing & services PMI remained in expansion zone. GDP growth improved to 6.2% YoY in Q3FY25 from 5.6% in the previous quarter. The internals suggest that the uptick in GDP was led primarily by strength in both private consumption supported by a buoyant rural economy and government consumption. Gross capital formation, on the other hand, remained largely steady at previous-quarter levels at 5.7% YoY. GVA advanced to 6.2% YoY in Q3FY25 from 5.8% in Q2FY25 led by broad-based growth across sectors. The agricultural sector grew at 5.6% YoY in Q3FY25, highest since Sep-23, against the backdrop of a strong monsoon that supported the summer and winter crops. Within industry, manufacturing activity and electricity, gas & consumption grew while construction activity moderated from the last quarter.

India headline CPI softened to 4.3% YoY in Jan-25 from 5.2% in Dec-24. Food CPI slowed to 6% YoY in Jan-25, lowest since Sep-24, from 8.4% in Dec-24, led by softening prices of vegetables, eggs, cereals & pulses. However, core CPI ticked up to 3.7% YoY in Jan-25 from 3.6% in Dec-24, as it recorded a mixed trend across core goods and services. WPI slowed to 2.3% YoY in Jan-25 from 2.4% in Dec-24 with food inflation moderating to a 5-month low of 7.1% YoY in Jan-25 from 8.4% in Dec-24, led by slowing primary food prices. Fuel CPI declined at a softer pace of 2.8% YoY in Jan-25 due to a broad-based decline across categories. Core WPI (manufacturing ex-food) inched up to a 6-month high of 1% YoY in Jan-25 from 0.7% in the previous month. IIP growth in Dec-24 moderated to 3.2% YoY from 5.2% in Nov-24 due to a slowdown in the manufacturing sector. According to the sectoral classification, the electricity sector led growth at 6.2%, followed by manufacturing at 3.0% and mining at 2.6% YoY. In terms of the use-based classification, all categories registered growth, led by capital goods 10.3% and consumer durables 8.3%, barring consumer non-durables, which contracted 7.6%.

The MPC voted to cut the repo rate by 25bps to 6.25% while maintaining the neutral stance marking the 1st rate cut in nearly five years. The tone of the policy was neutral with policy space to ease rates derived from easing inflation pressures rather than worries on growth. According to MPC, Headline inflation is expected to average 4.8% in FY25 and 4.2% in FY26. Meanwhile, growth conditions are expected to improve led by rural demand supported by strong crop output and continued government support to capex cycle. FY26 GDP estimate was unveiled at 6.7% v/s 6.4% in FY25 (Advanced Estimate). Comments indicated scope for a follow-up rate cut in FY26, as well as delayed adoption of new LCR rules to ensure smoother transition. MPC minutes showed divide between external and RBI members on assessment on growth and urgency to ease policy rates. The concerns on growth were more pronounced among external members who raised the risk of monetary policy exerting downward pressure on growth. Meanwhile, among the RBI members the concern on growth was more tempered with growth momentum expected to revive in H2FY25 onwards, with both consumption and investment likely to rise.

India's Merchandise trade deficit widened in January to USD 23 bn from USD 21.9 bn deficit in December. The decline was led primarily by lower oil exports. Imports broadly remained steady. The services trade surplus was at USD 20.3 bn in January on the back of USD 19.3 bn in December. Softening exports stemming from the global trade distortions, higher goods imports despite moderate domestic growth coupled with RBI's renewed tolerance for INR depreciation are key risks to India's external sector balance going forward. India's fiscal deficit for the first 10 months of this fiscal year through January stood at Rs 11.70 tn (74.5% of annual estimates) against Rs 11.03 tn previous year (63.6% of annual estimates). The increase follows higher revenue expenditure and capital expenditure during the ongoing fiscal. Gross tax collections grew 10.3% annually during the April-January FY2025 period, driven by strong income tax growth. While corporate tax collections dipped 0.6%.

Domestic currency continued its downhill journey, touching an all-time low of 87.94 per USD during the month with continued FPI outflows and strength in greenback. India's forex reserves jumped by USD 4.8 bn to USD 640.5 bn in the week ended February 21 after they plunged to USD 635.7 bn in prior week. Forex reserves have been declining for several weeks due to revaluation and RBI forex market interventions to curb rupee volatility. India's banking system liquidity continued to face challenges with GST related and RBI FX intervention related outflows. RBI along with daily VRR operations continued with its other liquidity measures including OMO purchases, longer term VRR operations, long term USD/INR Buy/Sell swap to support structural liquidity and support local currency.

Global:

US economy showed signs of strain as President Trump's moves to shrink federal spending, lay off government workers and impose tariffs on America's largest trading partners rattle businesses stoking fear of price pressures and suppressed growth. This was evident from spike in the jobless claim prints, lower NFP numbers, lower consumer spending & weak retail sales prints. The US economy grew 2.3% YoY in Q4CY24, lower than 3.1% YoY in Q3CY24 with business investment slowdown & price pressure ticking up. Personal Consumption Expenditures (PCE) price index, the Federal Reserve's preferred inflation measure, increased at a 2.5% annual rate, staying above the central bank's 2% target. Similar trends were observed in CPI and PPI prints with core remaining sticky and inching up marginally.

Bank of England lowered its interest rate by 25 bps to 4.5% considering substantial progress on disinflation over past 2 years despite sounding cautious about forward guidance. Japan's CPI rose by 2.9% YoY in Feb-25 against previous month's 3.4% rise indicating some softening of price pressure due to central bank's restrictive monetary policy. Chinese policymaker's efforts to revive economy by rolling out a blitz of stimulus measures since September, including interest rate cuts, cash injections seem to have raised the interest foreign funds in the Chinese capital market.

Fixed Income Outlook and Strategy:

Uncertainties around the US administration’s tariff policies, spending cuts have raised fears of subdued growth coupled with sticky inflation with potential stagflation scenario in the US. Cautious tone from global central bankers indicates the rates may stay put for longer than previously expected. Domestic commitment of the government towards fiscal prudence and index inclusion related flows should insulate the local bond yields from any sharp rise. Softer inflation expectations in coming quarter and RBI’s willingness to provide liquidity support opens space for further rate cuts. RBI may adopt a shallow rate cut cycle depending on evolving growth inflation dynamics and geopolitical situation. Given all these factors at play we are tactically managing our duration.

Equity Outlook and Strategy:

Led by heavy FII outflows, NIFTY corrected by about 6% in month of February, underperforming both developed (MSCI World: -1.8%) and emerging markets (MXEF: +3%). Positives of Union Budget failed to impress foreign investors, in backdrop of Indian market’s rich valuations, moderating earnings and rising global uncertainties. In domestic markets, the correction was more strongly pronounced in the mid cap (NIFTYM50: -7.4%) and small cap (NSES50: -8.9%) stocks. In overall weak environment for Indian Equities, the BFSI, Telecom and metal stocks showed some strength.

3QFY25 results of the BSE-500 companies showed moderation with revenue/ EBITDA/ Earnings growing sub-10%. Banks, capital goods, capital markets, diversified financials, healthcare, real estate, retailing and telecommunication services reported decent sales growth. While the large cap stocks saw minor cuts in consensus estimates; the downgrades, however, were more pronounced in case of mid/small cap stocks. The tug of war between FPIs and DIIs continued. Given a challenging global investment environment for EMs, FPIs maintained their cautious stance selling about c.\$4bn of Indian equities. DIIs continued to deploy aggressively (+c.\$6bn), given high cash positions with MFs. The government is actively taking steps to counter growth moderation. Union Budget 2025 had its desired positives, particularly putting more disposable income (about Rs1 tn) in the hands of taxpayers which should start reflecting in earnings gradually. Govt capex has started to rise in post elections. Additionally, after being on a pause for 24 months, the RBI started off a rate-cut cycle with a 25-bps cut to reduce the repo rate to 6.25%. Lately, RBI rolled back risk weights on NBFC and MFI space that should ease availability of credit. Easing monetary and fiscal conditions should augur well for earnings over next 6-12 months.

Valuations have moderated from the peak seen in CY24. We see value emerging in certain pockets (BFSI, Capital Goods, Defense etc.). We continue to emphasize bottom-up stock selection in favor of high-quality companies with solid cash flows and reasonable valuations with a distinct bias towards large-caps and market leaders. We see current correction in the market as good opportunity to build long-term position in such stocks.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Vivek Verma	7	NA	6
Sumit Singhania	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

NAV as on February 28,2025:	32.5753
Inception Date:	06-Feb-08
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.41%	1.65%	5.45%	6.50%	5.27%	7.16%
Benchmark**	0.18%	3.32%	7.86%	8.20%	6.42%	7.26%

* 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	4.13
Total	4.13

Modified Duration#

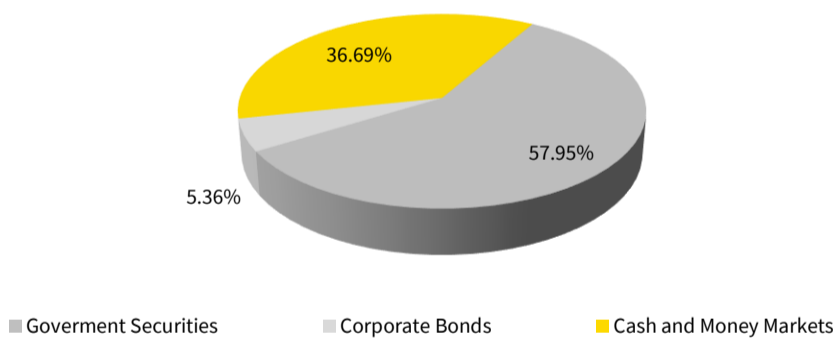
Security Type	Duration
Fixed Income Investments	3.31

Security Name

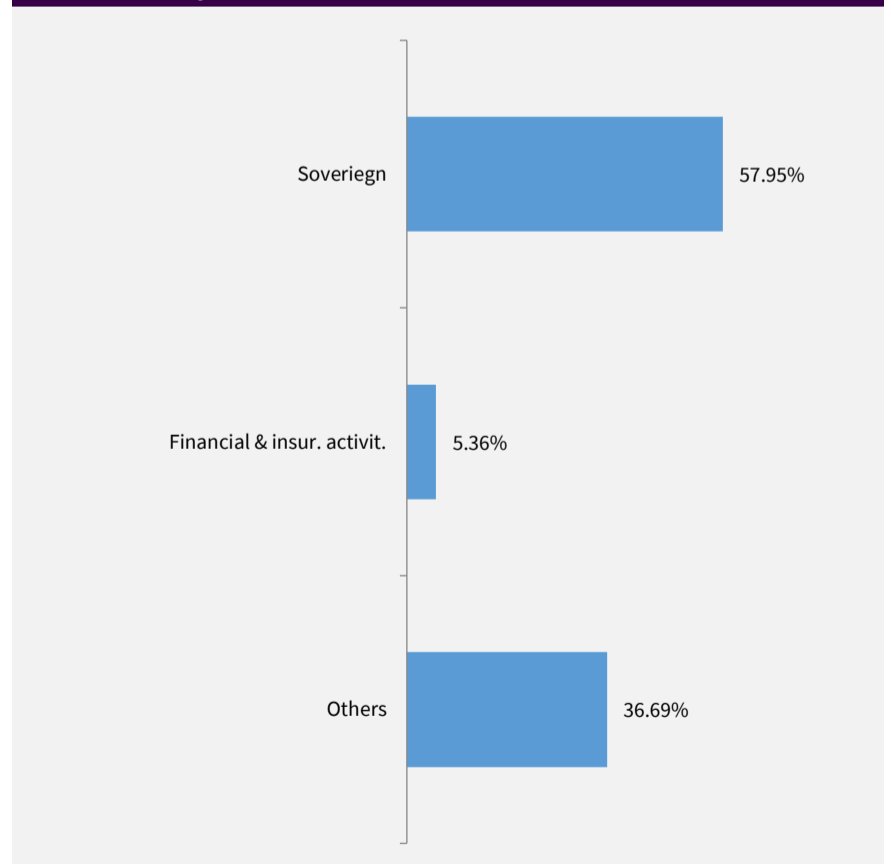
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	57.95%
07.37% GOI 2028	23.89%
7.23% GOI 2039	6.05%
7.34% TS SDL 2034	4.58%
7.70% AP SGS 2029	4.21%
7.42% HR SGS 2034	3.76%
7.34% GS 2064	3.45%
7.52% HR SGS 2034	2.82%
7.44% TN SGS 2034	2.56%
7.04% GS 2029	2.38%
7.42% TN SGS 2034	2.14%
Others	2.11%
Corporate Bonds	5.36%
8.43% Samman Capital Ltd 2028	4.84%
6.75% Piramal Capital and Housing Finance Limited 2031	0.52%
Cash and Money Markets	36.69%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

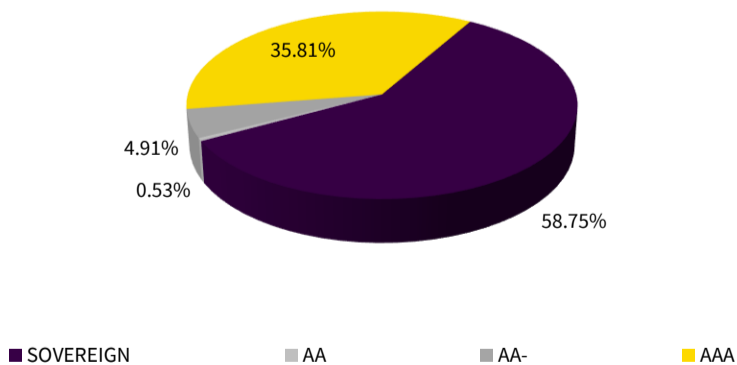
Asset Mix



Sectoral Break-Up\$



Rating Profile



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	44.6533
Inception Date:	27-Jan-04
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.77%	0.56%	6.47%	8.71%	6.59%	7.81%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	7.66%

* 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.

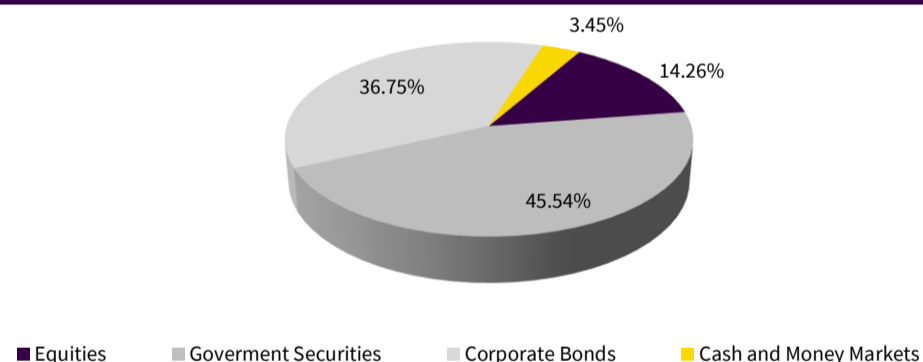
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	12.60
Debt	75.78
Total	88.38

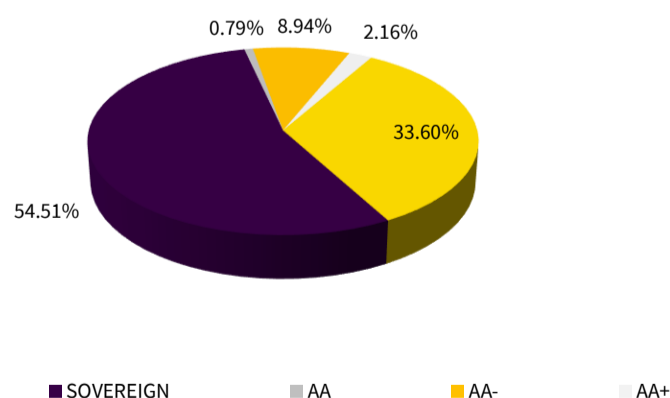
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.07

Asset Mix



Rating Profile



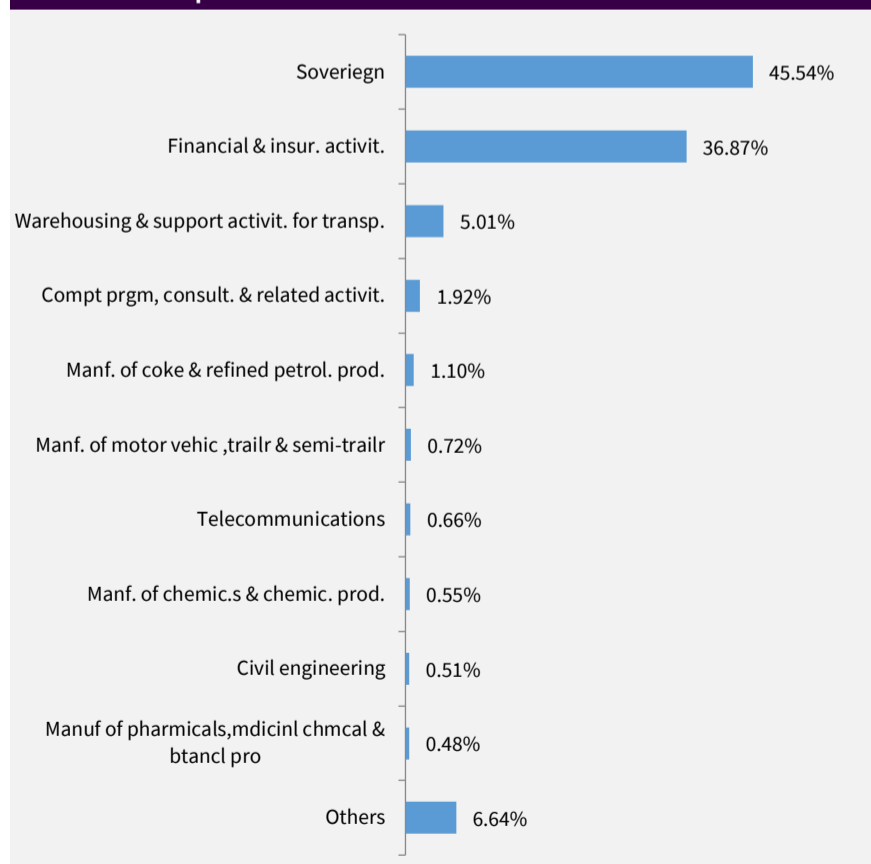
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities 14.26%	
HDFC Bank Ltd.	1.66%
ICICI Bank Ltd.	1.24%
Reliance Industries Ltd.	1.03%
Infosys Ltd.	0.89%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.51%
Axis Bank Ltd.	0.43%
State Bank of India	0.41%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.53%
Government Securities 45.54%	
6.79% GS 2034	8.25%
7.23% GOI 2039	6.03%
7.34% GS 2064	5.27%
7.68% GJ SGS 2030	4.10%
7.42% HR SGS 2034	3.93%
7.26% MP SGS 2038	3.62%
07.09% GOI 2054	2.50%
7.52% HR SGS 2034	2.19%
7.42% TN SGS 2034	2%
7.34% TS SDL 2034	1.87%
Others	5.78%
Corporate Bonds 36.75%	
8.43% Samman Capital Ltd 2028	7.47%
9.35% Adani Ports & SEZ Ltd. 2026	4.97%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.28%
7.93 % LIC Housing Finance Ltd. 2027	3.76%
7.95% HDFC BANK Ltd. 2026	3.18%
7.44% NABARD 2028	2.94%
7.58% NABARD 2026	2.60%
7.62% NABARD 2028	2.38%
7.77% HDFC BANK LTD 2027	2.27%
8.75% Shriram Finance 2026	1.37%
Others	1.53%
Cash and Money Markets 3.45%	
Portfolio Total 100.00%	

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	37.3316
Inception Date:	11-Jul-06
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.75%	-0.54%	5.25%	8.09%	6.24%	7.32%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	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%

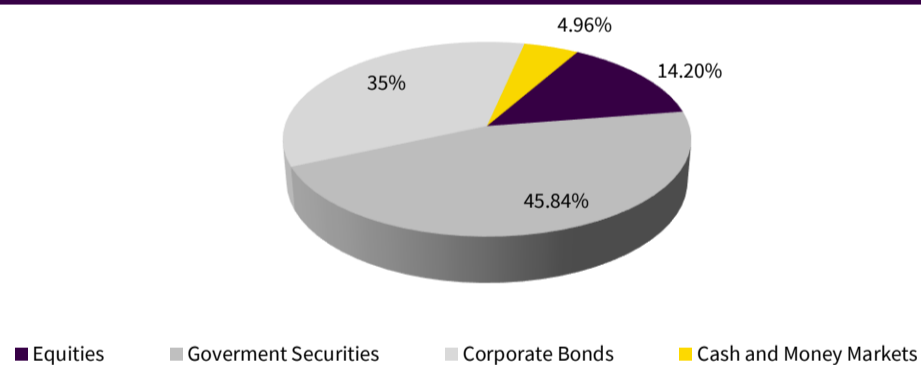
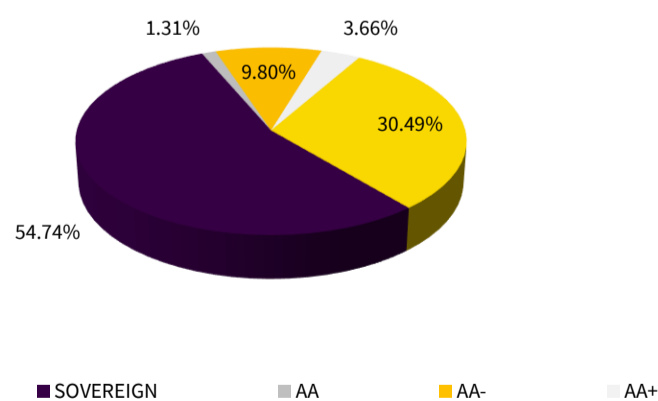
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

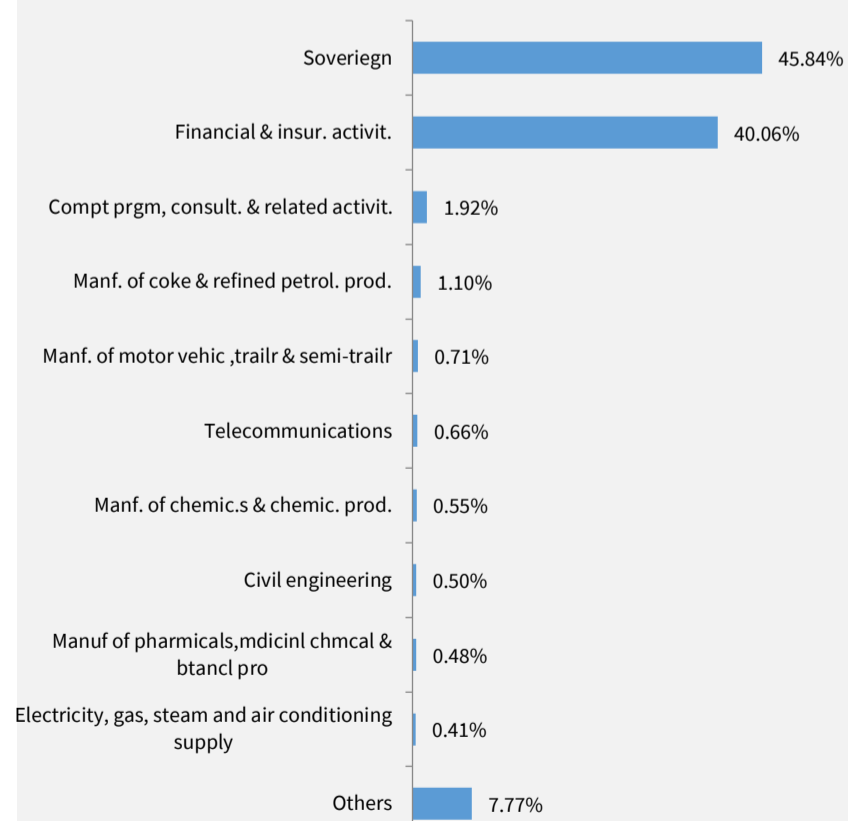
Asset Class	AUM (in Cr.)
Equity	2.25
Debt	13.59
Total	15.84

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.99

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

Security Name	Net Asset (%)
Equities	14.20%
HDFC Bank Ltd.	1.66%
ICICI Bank Ltd.	1.23%
Reliance Industries Ltd.	1.03%
Infosys Ltd.	0.89%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.50%
Axis Bank Ltd.	0.43%
State Bank of India	0.40%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.50%
Government Securities	45.84%
6.79% GS 2034	7.51%
7.23% GOI 2039	6.31%
7.42% HR SGS 2034	4.26%
7.26% MP SGS 2038	3.95%
7.34% GS 2064	3.80%
7.68% GJ SGS 2030	3.44%
7.52% HR SGS 2034	2.60%
07.09% GOI 2054	2.18%
7.70% AP SGS 2029	2.09%
7.44% TN SGS 2034	2.01%
Others	7.69%
Corporate Bonds	35%
8.43% Samman Capital Ltd 2028	8.21%
7.93% LIC Housing Finance Ltd. 2027	5.72%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.90%
7.95% HDFC BANK Ltd. 2026	4.44%
7.62% NABARD 2028	3.80%
9.20% Shriram Finance 2026	3.06%
7.58% NABARD 2026	2.52%
7.44% NABARD 2028	1.26%
6.75% Piramal Capital and Housing Finance Limited 2031	1.09%
Cash and Money Markets	4.96%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2025:	109.7150
Inception Date:	06-Jun-02
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.07%	-4.01%	3.73%	9.35%	7.01%	11.48%
Benchmark**	-1.98%	-2.37%	5.50%	10.05%	7.74%	10.20%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

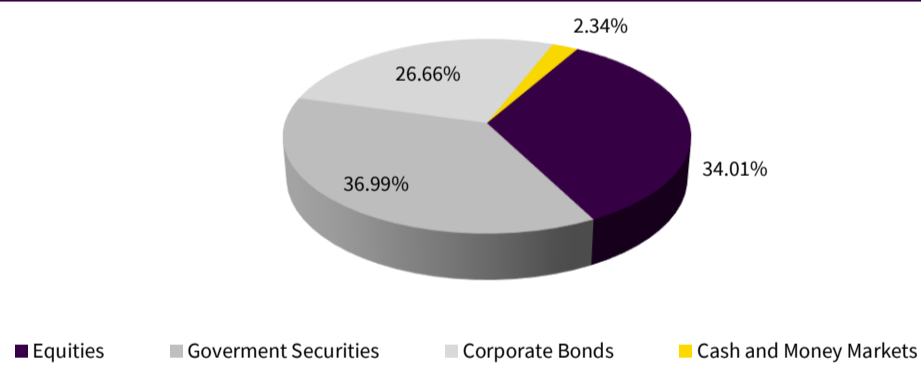
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	68.62
Debt	133.00
Total	201.61

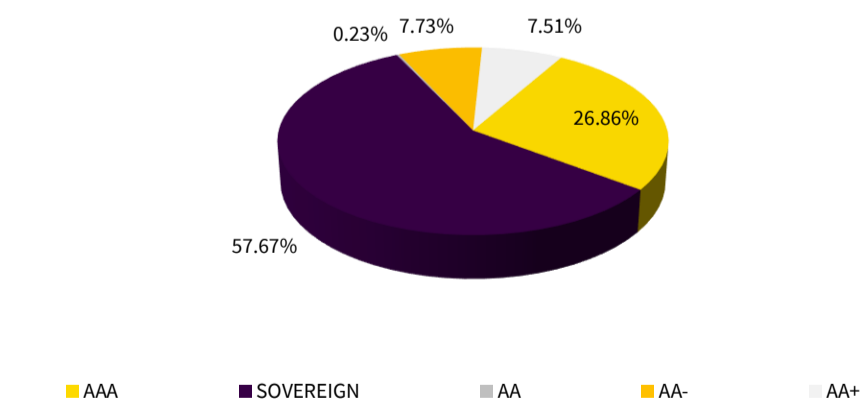
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.13

Asset Mix



Rating Profile



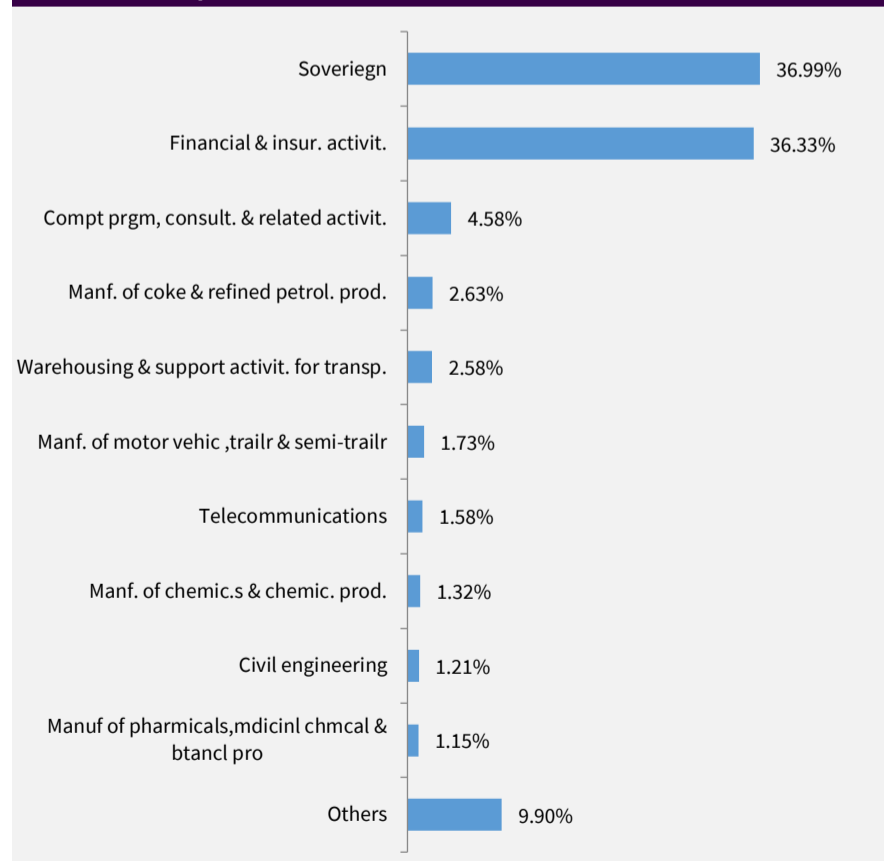
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities 34.01%	
HDFC Bank Ltd.	3.97%
ICICI Bank Ltd.	2.95%
Reliance Industries Ltd.	2.46%
Infosys Ltd.	2.12%
Bharti Airtel Ltd.	1.58%
Tata Consultancy Services Ltd.	1.25%
Larsen & Toubro Ltd.	1.21%
Axis Bank Ltd.	1.04%
State Bank of India	0.97%
Kotak Mahindra Bank Ltd.	0.90%
Others	15.56%
Government Securities 36.99%	
6.79% GS 2034	6.33%
7.23% GOI 2039	4.86%
7.34% GS 2064	4.02%
7.26% MP SGS 2038	3.16%
7.68% GJ SGS 2030	2.79%
7.42% HR SGS 2034	2.18%
07.09% GOI 2054	1.94%
7.70% AP SGS 2029	1.87%
7.52% HR SGS 2034	1.80%
7.44% TN SGS 2034	1.57%
Others	6.47%
Corporate Bonds 26.66%	
8.43% Samman Capital Ltd 2028	4.96%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.51%
7.93 % LIC Housing Finance Ltd. 2027	3%
9.20% Shriram Finance 2026	2.97%
7.95% HDFC BANK Ltd. 2026	2.59%
9.35% Adani Ports & SEZ Ltd. 2026	2.48%
8.75% Shriram Finance 2026	1.85%
7.44% NABARD 2028	1.83%
7.62% NABARD 2028	1.79%
7.58% NABARD 2026	1.14%
Others	0.54%
Cash and Money Markets 2.34%	
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

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

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

Fund Details

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

NAV as on February 28,2025:	110.0492
Inception Date:	27-Jan-04
Fund Manager:	Vivek Verma, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.57%	-9.65%	0.93%	11.51%	8.69%	12.49%
Benchmark**	-4.40%	-8.59%	2.58%	11.97%	8.98%	11.55%

* 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.

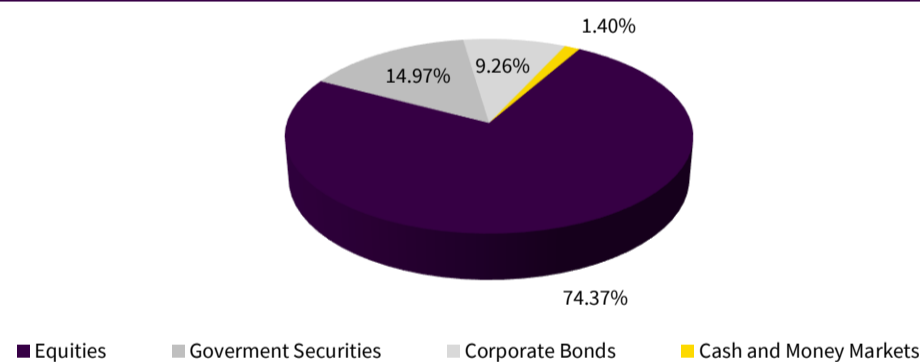
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	488.59
Debt	168.55
Total	657.13

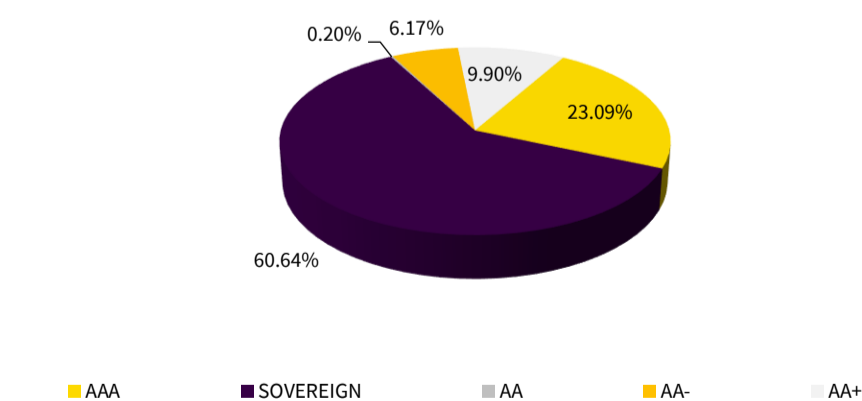
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.21

Asset Mix



Rating Profile



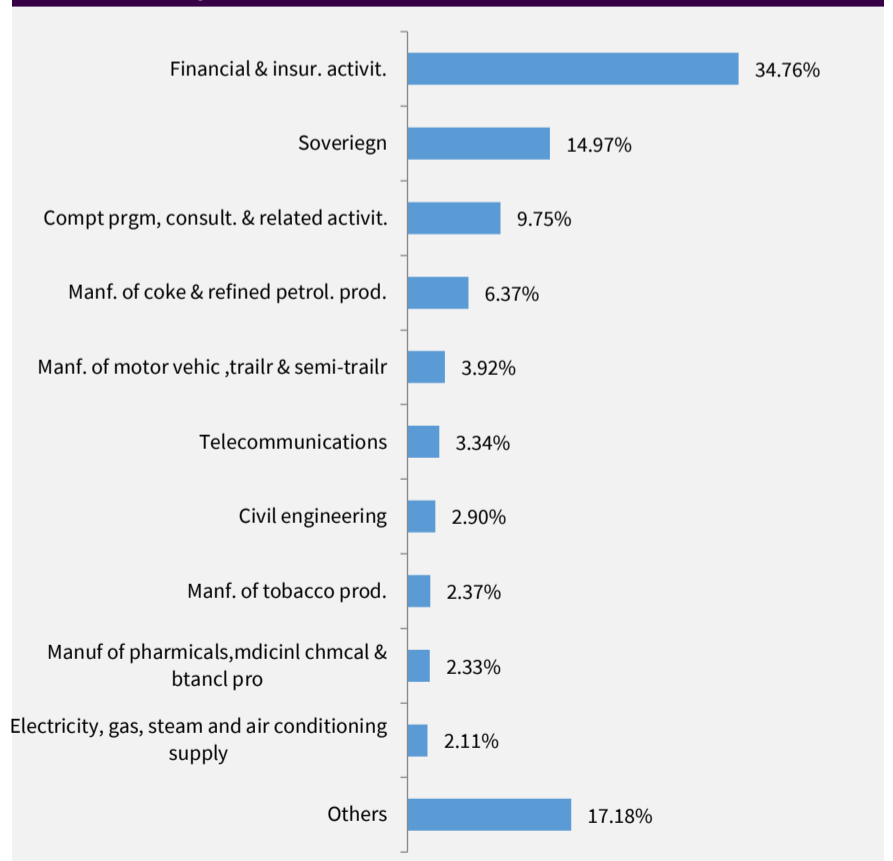
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	74.37%
HDFC Bank Ltd.	8.42%
ICICI Bank Ltd.	6.32%
Reliance Industries Ltd.	5.99%
Infosys Ltd.	4.57%
Bharti Airtel Ltd.	3.34%
Larsen & Toubro Ltd.	2.90%
Tata Consultancy Services Ltd.	2.63%
ITC Ltd.	2.37%
Axis Bank Ltd.	2.03%
Kotak Mahindra Bank Ltd.	1.99%
Others	33.81%
Government Securities	14.97%
6.79% GS 2034	2.12%
7.23% GOI 2039	1.93%
7.34% GS 2064	1.51%
7.34% TS SDL 2034	1.36%
7.68% GJ SGS 2030	1.29%
7.26% MP SGS 2038	1.26%
7.42% HR SGS 2034	1.03%
07.09% GOI 2054	0.78%
07.18% GS 2033	0.77%
7.52% HR SGS 2034	0.69%
Others	2.23%
Corporate Bonds	9.26%
8.43% Samman Capital Ltd 2028	1.52%
7.44% NABARD 2028	1.40%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.36%
8.75% Shriram Finance 2026	1.30%
9.20% Shriram Finance 2026	1.14%
7.95% HDFC BANK Ltd. 2026	0.95%
6% HDFC SERIES Z-001 2026	0.57%
7.58% NABARD 2026	0.44%
7.93 % LIC Housing Finance Ltd. 2027	0.31%
9.35% Adani Ports & SEZ Ltd. 2026	0.22%
Others	0.05%
Cash and Money Markets	1.40%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	50.6191
Inception Date:	30-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.88%	-12.95%	-0.81%	12.74%	9.48%	9.98%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	8.88%

* 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	56.32
Debt	0.95
Total	57.27

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Security Name

Net Asset (%)

Equities	98.36%
HDFC Bank Ltd.	9.96%
Reliance Industries Ltd.	7.99%
ICICI Bank Ltd.	7.38%
Infosys Ltd.	6.11%
Bharti Airtel Ltd.	4.50%
Larsen & Toubro Ltd.	3.83%
Tata Consultancy Services Ltd.	3.35%
ITC Ltd.	3.03%
Mahindra & Mahindra Ltd.	2.49%
Bajaj Finance Ltd.	2.37%
Others	47.35%

Cash and Money Markets

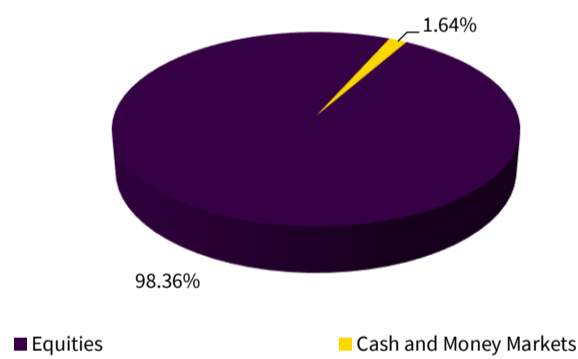
1.64%

Portfolio Total

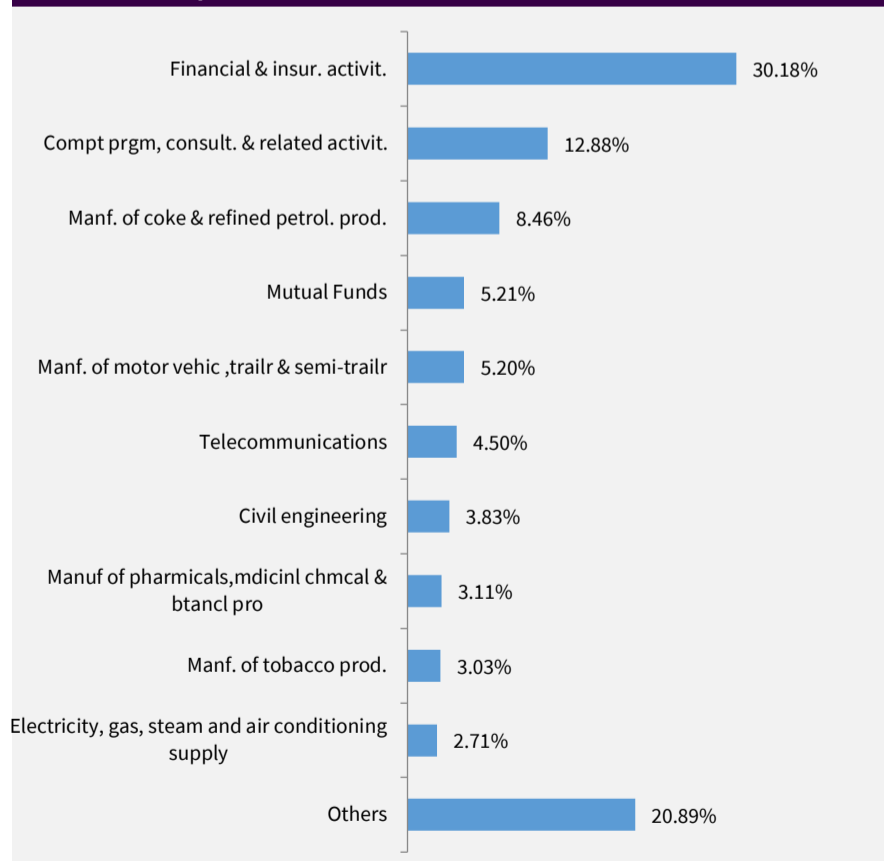
100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	38.8801
Inception Date:	02-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.94%	-12.51%	0.39%	13.37%	10.83%	8.24%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	7.71%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

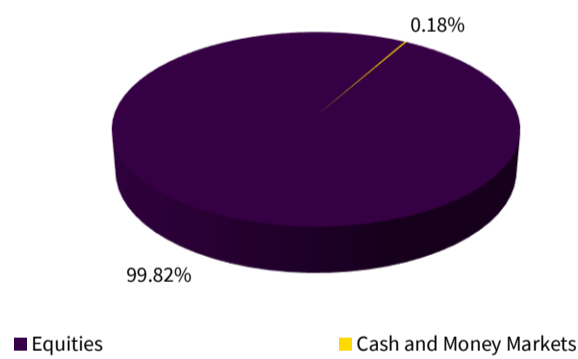
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	52.04
Debt	0.10
Total	52.14

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.82%
HDFC Bank Ltd.	10.29%
Reliance Industries Ltd.	8.18%
ICICI Bank Ltd.	7.29%
Infosys Ltd.	6.13%
Bharti Airtel Ltd.	4.25%
Larsen & Toubro Ltd.	3.76%
ITC Ltd.	3.71%
Tata Consultancy Services Ltd.	3.59%
Axis Bank Ltd.	2.45%
Bajaj Finance Ltd.	2.41%
Others	47.76%

Cash and Money Markets

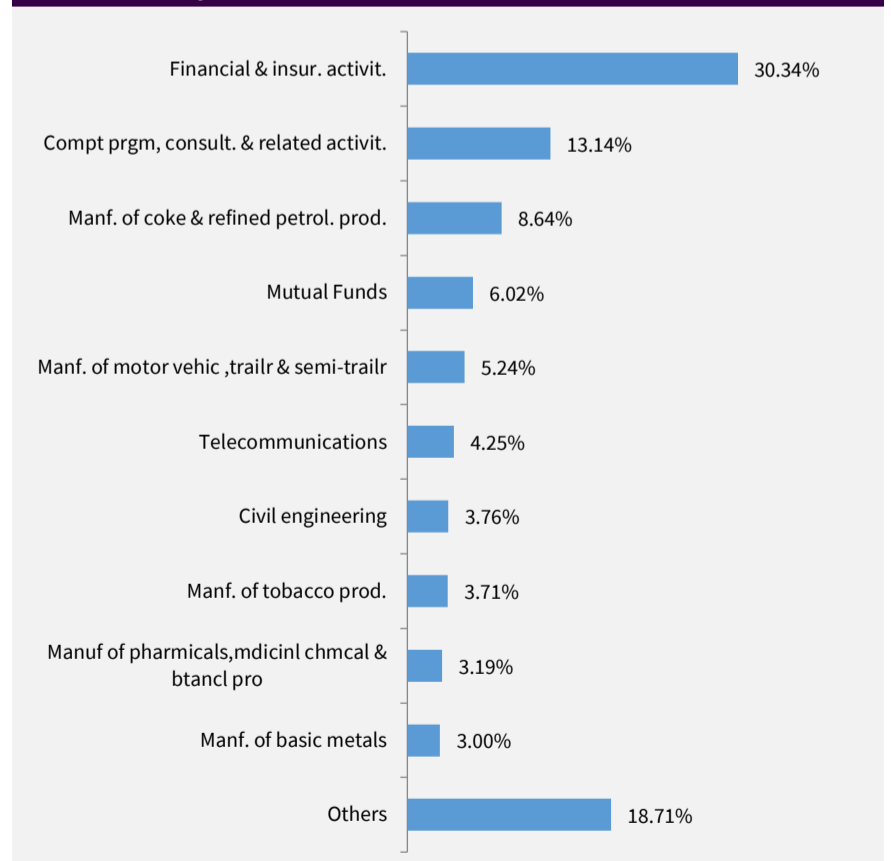
0.18%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	33.9685
Inception Date:	08-Jan-10
Fund Manager:	Sumit Singhania

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-13.13%	-27.51%	-14.20%	29.21%	24.15%	8.41%
Benchmark**	-13.53%	-27.64%	-13.23%	30.26%	23.79%	3.30%

* 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%

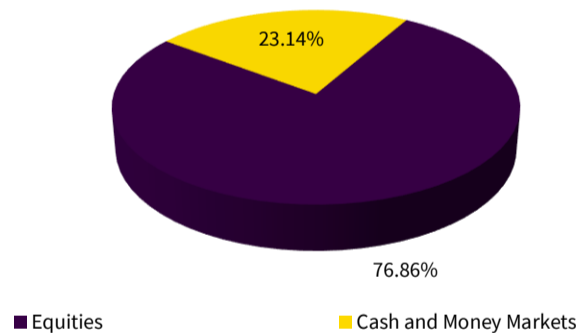
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

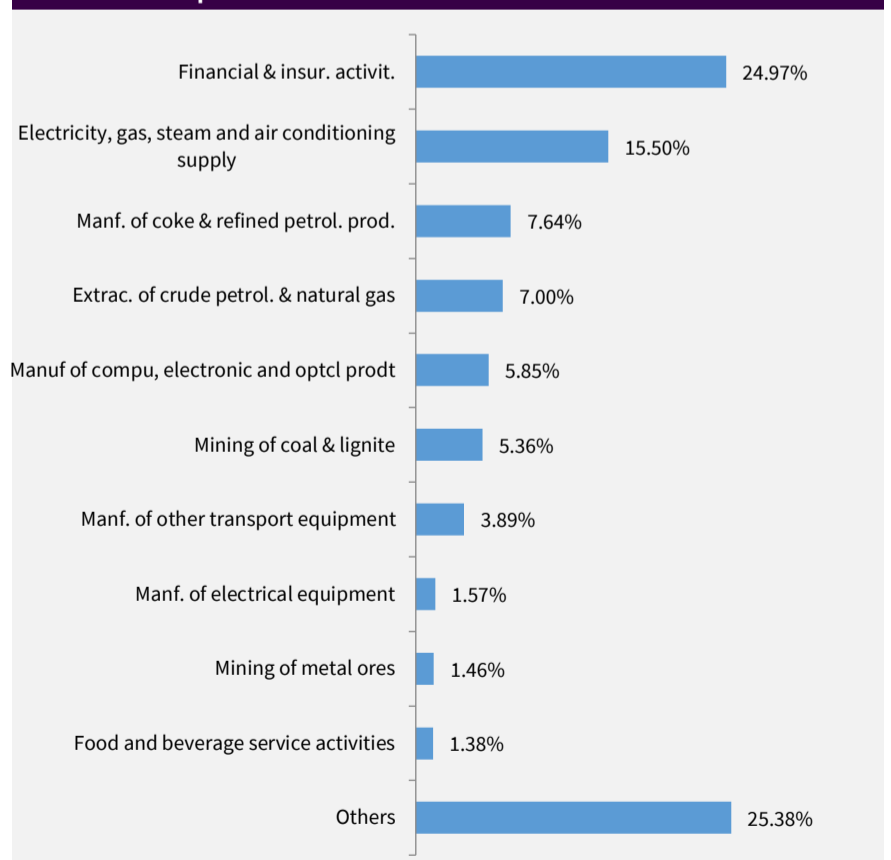
Asset Class	AUM (in Cr.)
Equity	144.06
Debt	43.39
Total	187.44

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

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

Security Name	Net Asset (%)
Equities	76.86%
State Bank of India	9.70%
NTPC Ltd.	7.05%
Bharat Electronics Ltd.	5.85%
Oil & Natural Gas Corpn Ltd.	5.72%
Power Grid Corporation of India Ltd.	5.47%
Coal India Ltd.	5.36%
Hindustan Aeronautics Ltd.	3.89%
Power Finance Corporation Ltd.	3.01%
Bharat Petroleum Corporation Ltd.	3.01%
Indian Oil Corporation Ltd.	2.76%
Others	25.04%
Cash and Money Markets	23.14%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is BSE PSU Index

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	31.1293
Inception Date:	08-Jan-10
Fund Manager:	Sumit Singhania

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-8.81%	-19.69%	-5.94%	22.49%	14.93%	7.78%
Benchmark**	-8.81%	-19.22%	-4.15%	24.82%	17.78%	5.14%

* 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.

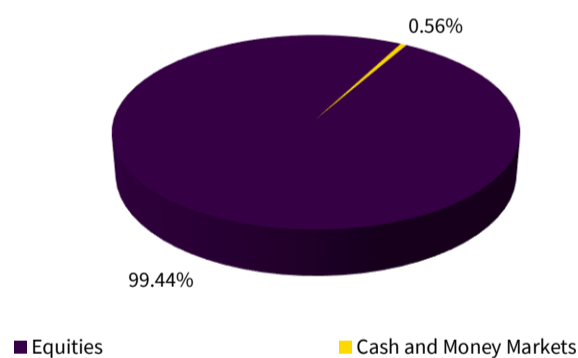
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	83.07
Debt	0.47
Total	83.54

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Equities	99.44%
Reliance Industries Ltd.	10.05%
Larsen & Toubro Ltd.	9.92%
Bharti Airtel Ltd.	9.61%
Ultratech Cement Ltd.	6.14%
NTPC Ltd.	6.13%
Power Grid Corporation of India Ltd.	4.69%
InterglobeAviation Ltd.	4.67%
Oil & Natural Gas Corpn Ltd.	4.64%
Grasim Industries Ltd.	4.55%
Adani Ports and Special Economic Zone Ltd.	4.18%
Others	34.86%

Cash and Money Markets

0.56%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	14.94%
Manf. of coke & refined petrol. prod.	12.77%
Telecommunications	11.51%
Civil engineering	9.92%
Manf. of other non-metallic mineral prod.	9.75%
Warehousing & support activit. for transp.	5.12%
Air transport	4.67%
Extrac. of crude petrol. & natural gas	4.64%
Manf. of textiles	4.55%
Manf. of motor vehic ,trailr & semi-trailr	3.60%
Others	18.53%

§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 February 28,2025: 40.4286

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	-4.46%	-8.52%	1.91%	12.20%	9.52%	10.83%
Benchmark**	-4.31%	-7.85%	3.20%	12.36%	9.49%	10.65%

* 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.

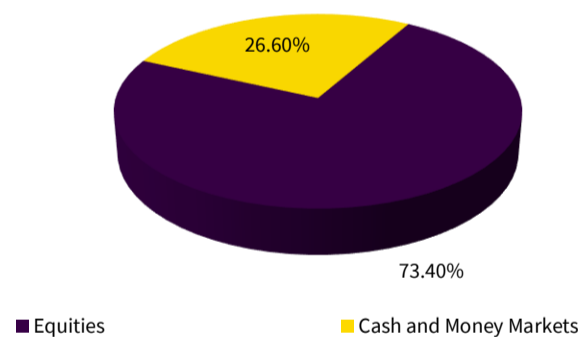
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.81
Debt	22.40
Total	84.21

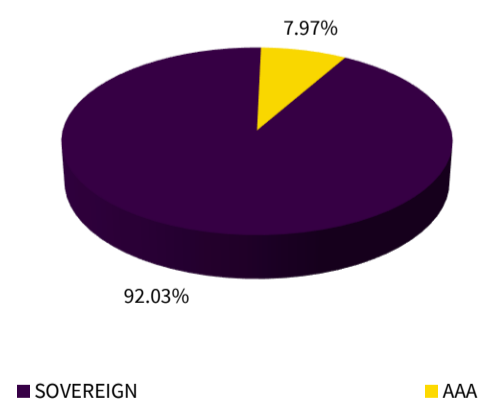
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.34

Asset Mix



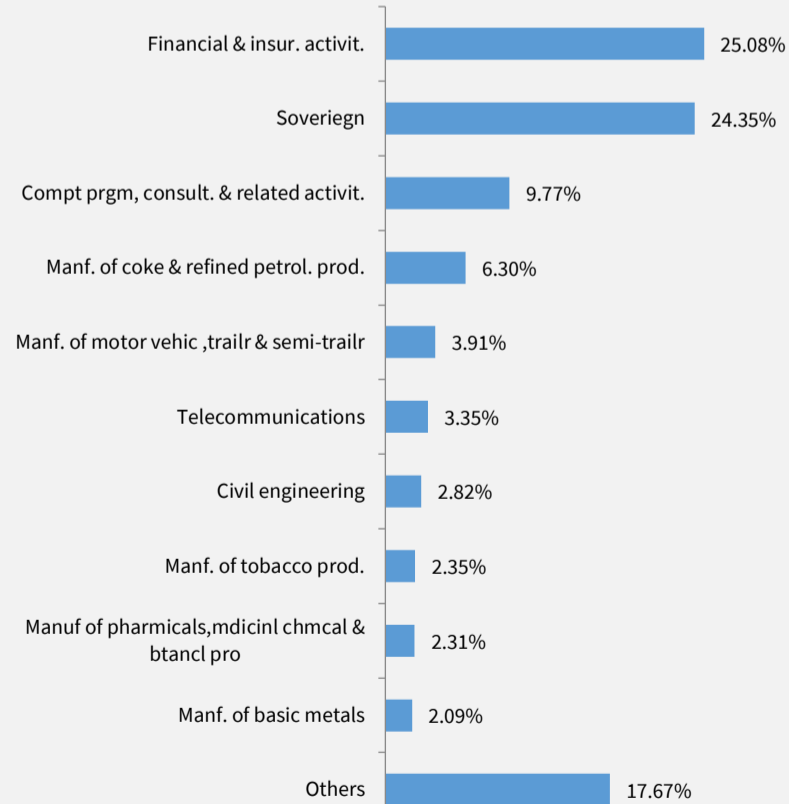
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	73.40%
HDFC Bank Ltd.	8.66%
Reliance Industries Ltd.	5.94%
ICICI Bank Ltd.	5.93%
Infosys Ltd.	4.62%
Bharti Airtel Ltd.	3.35%
Larsen & Toubro Ltd.	2.82%
Tata Consultancy Services Ltd.	2.60%
ITC Ltd.	2.35%
Axis Bank Ltd.	1.94%
State Bank of India	1.90%
Others	33.29%
Cash and Money Markets	26.60%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	26.5050
Inception Date:	08-Jan-10
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.10%	1.67%	5.59%	6.36%	4.84%	6.65%
Benchmark**	0.18%	3.32%	7.86%	8.20%	6.42%	7.75%

* 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	76.54
Total	76.54

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.50

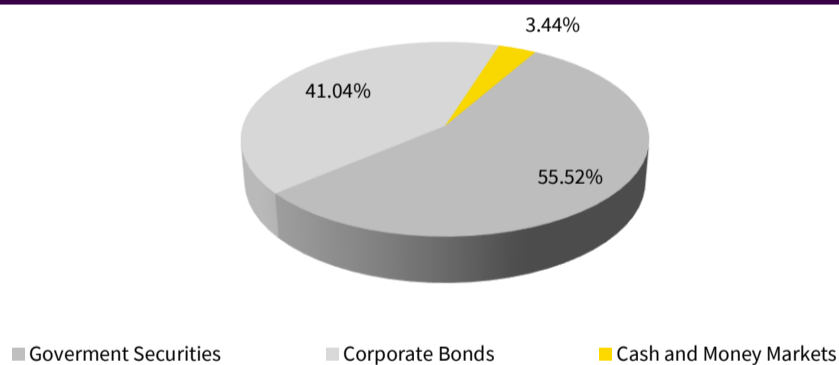
Security Name

Net Asset (%)

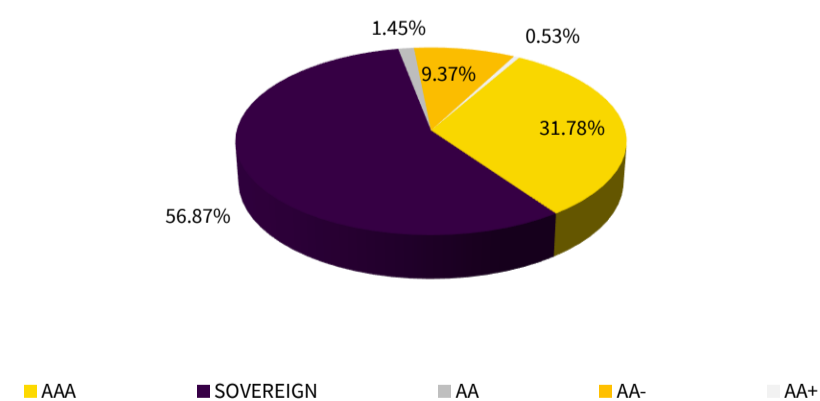
Security Name	Net Asset (%)
Government Securities	55.52%
6.79% GS 2034	9.62%
7.34% GS 2064	9.02%
7.23% GOI 2039	6.71%
6.92% GS 2039	5.29%
7.26% MP SGS 2038	4.31%
07.18% GS 2033	3.80%
7.68% GJ SGS 2030	3.56%
7.42% HR SGS 2034	3.15%
07.09% GOI 2054	2.54%
7.52% HR SGS 2034	2.17%
Others	5.35%
Corporate Bonds	41.04%
8.43% Samman Capital Ltd 2028	9.15%
7.93 % LIC Housing Finance Ltd. 2027	7.24%
9.35% Adani Ports & SEZ Ltd. 2026	4.94%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.05%
7.58% NABARD 2026	3.79%
7.95% HDFC BANK Ltd. 2026	3.54%
7.44% NABARD 2028	3.52%
7.77% HDFC BANK LTD 2027	2.23%
6.75% Piramal Capital and Housing Finance Limited 2031	1.42%
7.62% NABARD 2028	0.65%
Others	0.51%
Cash and Money Markets	3.44%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

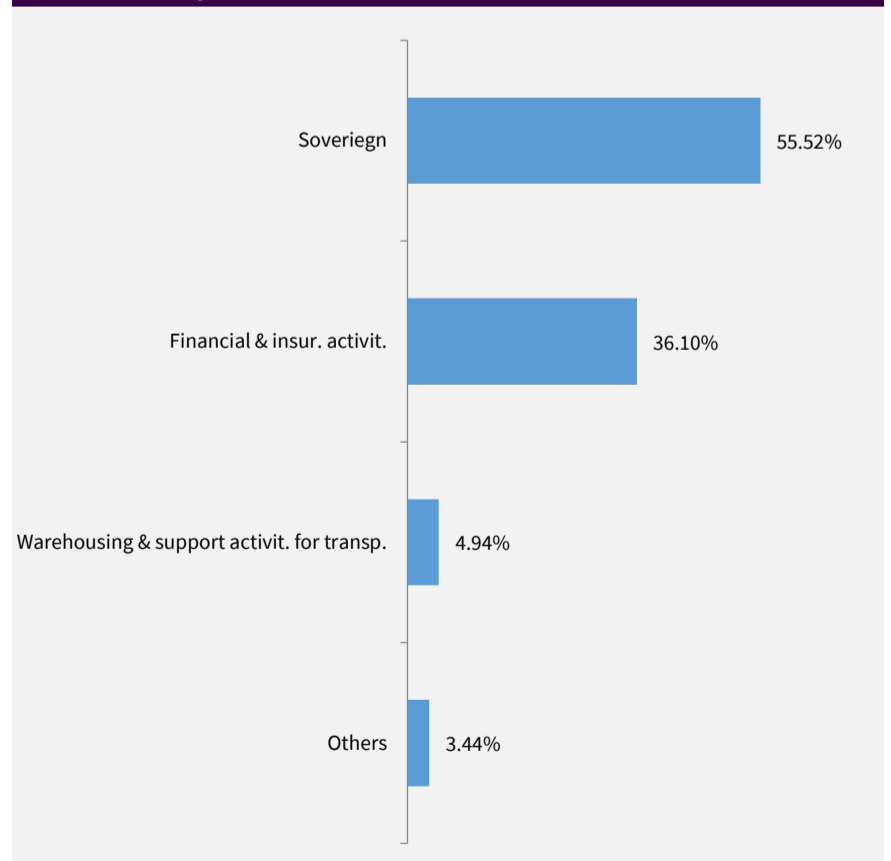
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	28.5661
Inception Date:	08-Jan-10
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.74%	-0.24%	5.53%	8.00%	6.15%	7.17%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	8.25%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

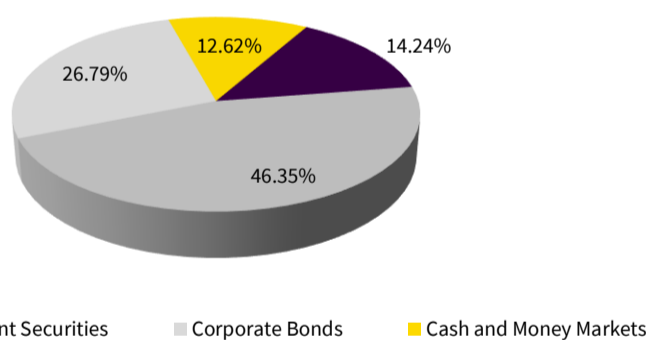
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.67
Debt	52.24
Total	60.91

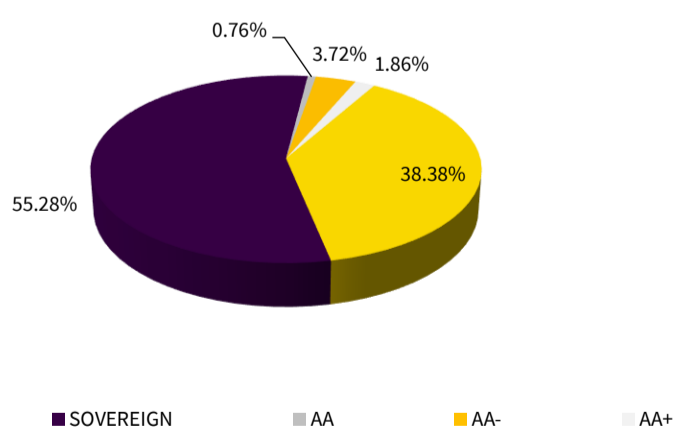
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.68

Asset Mix



Rating Profile

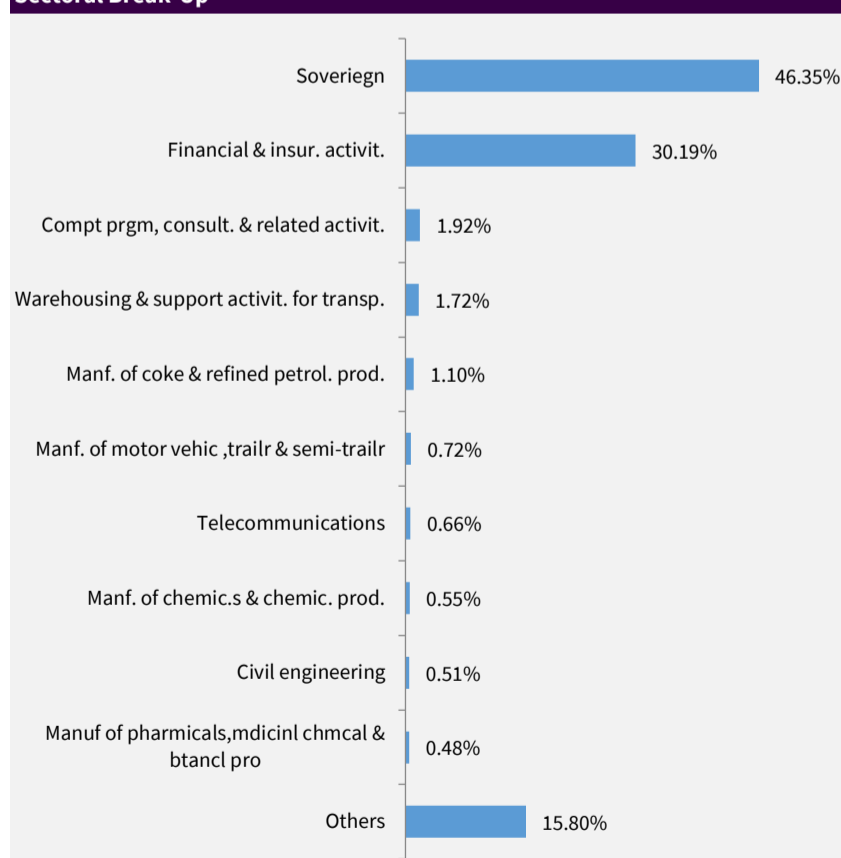


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	14.24%
HDFC Bank Ltd.	1.66%
ICICI Bank Ltd.	1.24%
Reliance Industries Ltd.	1.03%
Infosys Ltd.	0.89%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.51%
Axis Bank Ltd.	0.43%
State Bank of India	0.41%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.51%
Government Securities	46.35%
7.49% TN SGS 2034	5.80%
7.23% GOI 2039	5.22%
7.70% AP SGS 2029	4.92%
6.79% GS 2034	3.96%
7.34% GS 2064	3.71%
07.09% GOI 2054	3.63%
7.68% GJ SGS 2030	3.51%
7.26% MP SGS 2038	3.34%
07.18% GS 2033	2.33%
7.52% HR SGS 2034	2.27%
Others	7.66%
Corporate Bonds	26.79%
7.93 % LIC Housing Finance Ltd. 2027	4.96%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.82%
7.62% NABARD 2028	3.13%
8.43% Samman Capital Ltd 2028	3.12%
7.95% HDFC BANK Ltd. 2026	2.47%
7.58% NABARD 2026	2.30%
9.35% Adani Ports & SEZ Ltd. 2026	1.68%
7.77% HDFC BANK LTD 2027	1.65%
8.75% Shriram Finance 2026	1.16%
7.44% NABARD 2028	0.98%
Others	1.52%
Cash and Money Markets	12.62%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2025:	33.7545
Inception Date:	08-Jan-10
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.43%	-4.35%	3.76%	9.84%	7.54%	8.36%
Benchmark**	-2.28%	-3.16%	5.15%	10.30%	7.91%	9.05%

* 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%

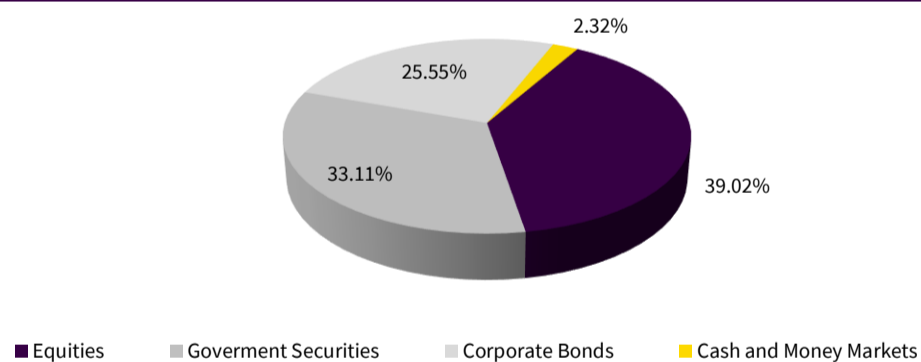
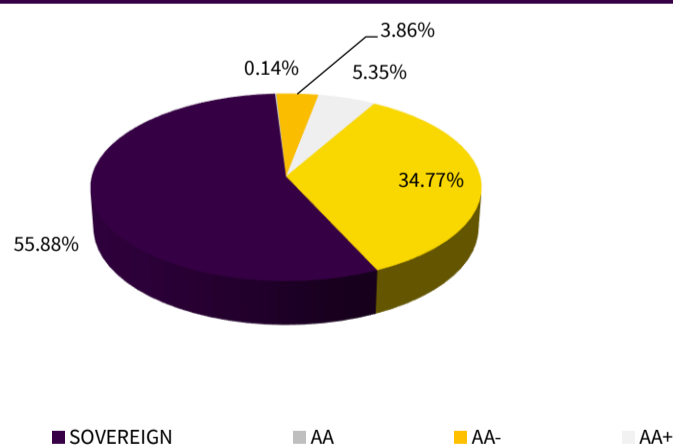
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

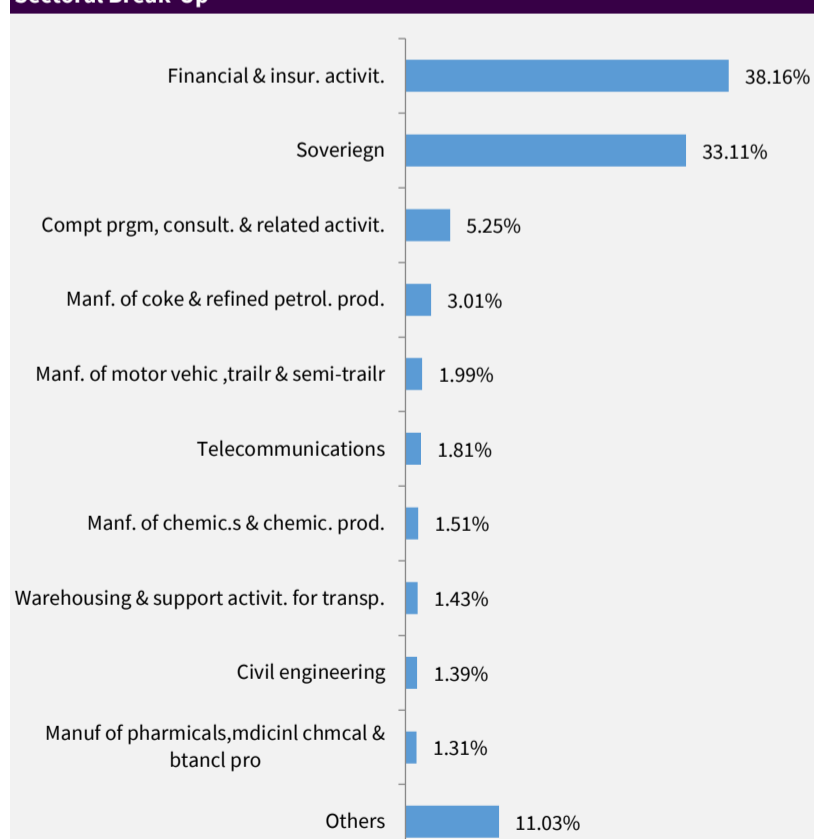
Asset Class	AUM (in Cr.)
Equity	51.18
Debt	79.98
Total	131.16

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.12

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

Security Name	Net Asset (%)
Equities	39.02%
HDFC Bank Ltd.	4.55%
ICICI Bank Ltd.	3.39%
Reliance Industries Ltd.	2.82%
Infosys Ltd.	2.43%
Bharti Airtel Ltd.	1.81%
Tata Consultancy Services Ltd.	1.43%
Larsen & Toubro Ltd.	1.39%
Axis Bank Ltd.	1.19%
State Bank of India	1.11%
Kotak Mahindra Bank Ltd.	1.03%
Others	17.87%
Government Securities	33.11%
6.79% GS 2034	5.81%
7.23% GOI 2039	4.51%
7.34% GS 2064	3.90%
7.26% MP SGS 2038	3.44%
7.68% GJ SGS 2030	2.23%
07.09% GOI 2054	2.12%
7.70% AP SGS 2029	2%
07.18% GS 2033	1.60%
7.52% HR SGS 2034	1.60%
7.44% TN SGS 2034	1.59%
Others	4.31%
Corporate Bonds	25.55%
7.93 % LIC Housing Finance Ltd. 2027	5.30%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.10%
7.62% NABARD 2028	2.60%
8.43% Samman Capital Ltd 2028	2.29%
8.75% Shriram Finance 2026	2.15%
7.95% HDFC BANK Ltd. 2026	2.14%
7.77% HDFC BANK LTD 2027	1.53%
6% HDFC SERIES Z-001 2026	1.50%
7.44% NABARD 2028	1.45%
9.35% Adani Ports & SEZ Ltd. 2026	1.32%
Others	2.17%
Cash and Money Markets	2.32%
Portfolio Total	100.00%

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

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2025:	39.2925
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-4.55%	-9.47%	1.14%	11.53%	8.75%	9.45%
Benchmark**	-4.40%	-8.59%	2.58%	11.97%	8.98%	9.69%

* 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%

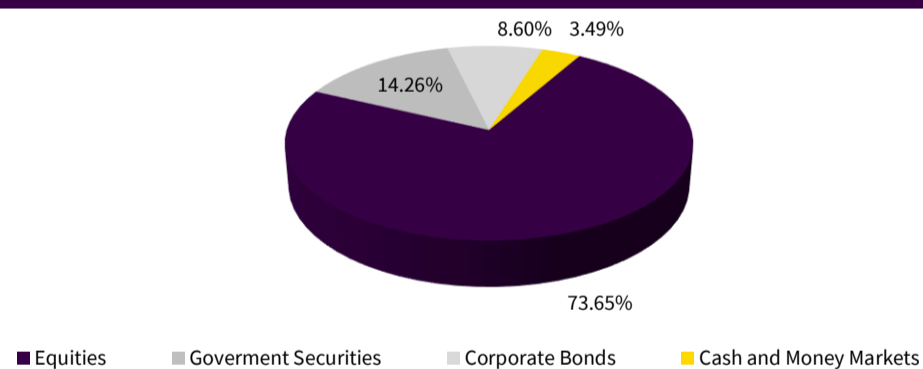
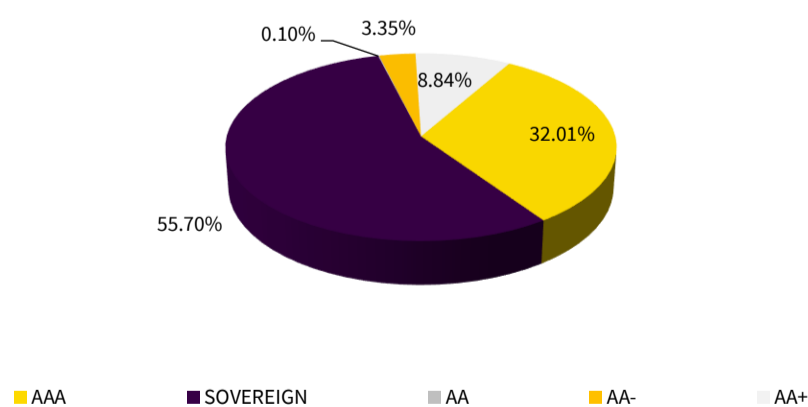
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

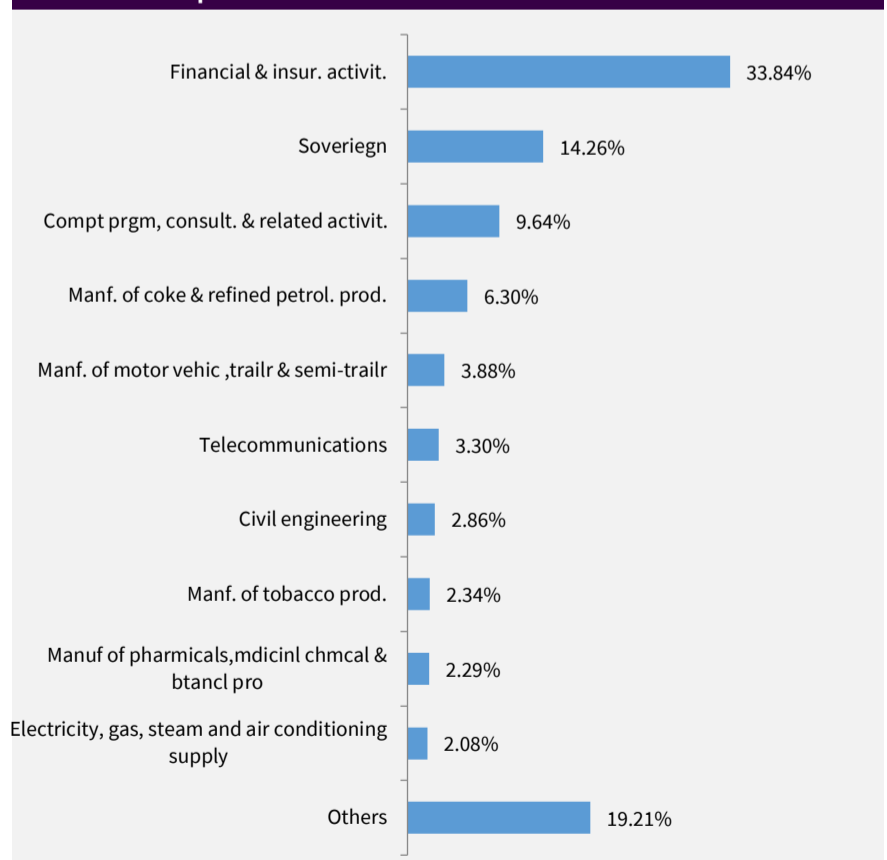
Asset Class	AUM (in Cr.)
Equity	128.78
Debt	46.05
Total	174.83

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.08

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

Security Name	Net Asset (%)
Equities	73.65%
HDFC Bank Ltd.	8.38%
ICICI Bank Ltd.	6.29%
Reliance Industries Ltd.	5.92%
Infosys Ltd.	4.52%
Bharti Airtel Ltd.	3.30%
Larsen & Toubro Ltd.	2.86%
Tata Consultancy Services Ltd.	2.60%
ITC Ltd.	2.34%
Axis Bank Ltd.	2.02%
Kotak Mahindra Bank Ltd.	1.98%
Others	33.44%
Government Securities	14.26%
6.79% GS 2034	2.44%
7.34% GS 2064	1.89%
7.23% GOI 2039	1.83%
07.09% GOI 2054	1.37%
7.68% GJ SGS 2030	1.16%
7.26% MP SGS 2038	1.15%
07.18% GS 2033	0.85%
7.34% TS SDL 2034	0.68%
7.42% TN SGS 2034	0.63%
7.52% HR SGS 2034	0.62%
Others	1.64%
Corporate Bonds	8.60%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	1.22%
8.75% Shriram Finance 2026	1.21%
9.20% Shriram Finance 2026	1.05%
7.44% NABARD 2028	1.03%
7.95% HDFC BANK Ltd. 2026	0.86%
8.43% Samman Capital Ltd 2028	0.86%
6% HDFC SERIES Z-001 2026	0.56%
7.62% NABARD 2028	0.52%
7.93 % LIC Housing Finance Ltd. 2027	0.52%
7.58% NABARD 2026	0.40%
Others	0.37%
Cash and Money Markets	3.49%
Portfolio Total	100.00%

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

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	49.7460
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.02%	-12.91%	-0.82%	12.88%	9.72%	11.17%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	9.97%

* 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%

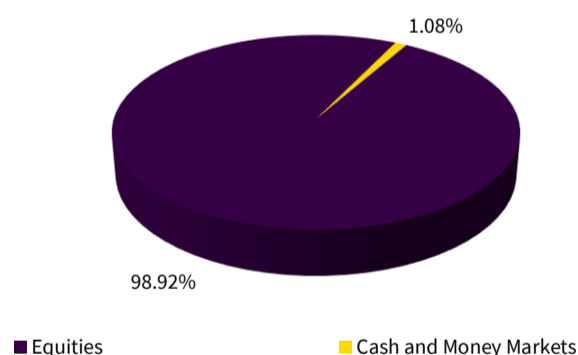
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

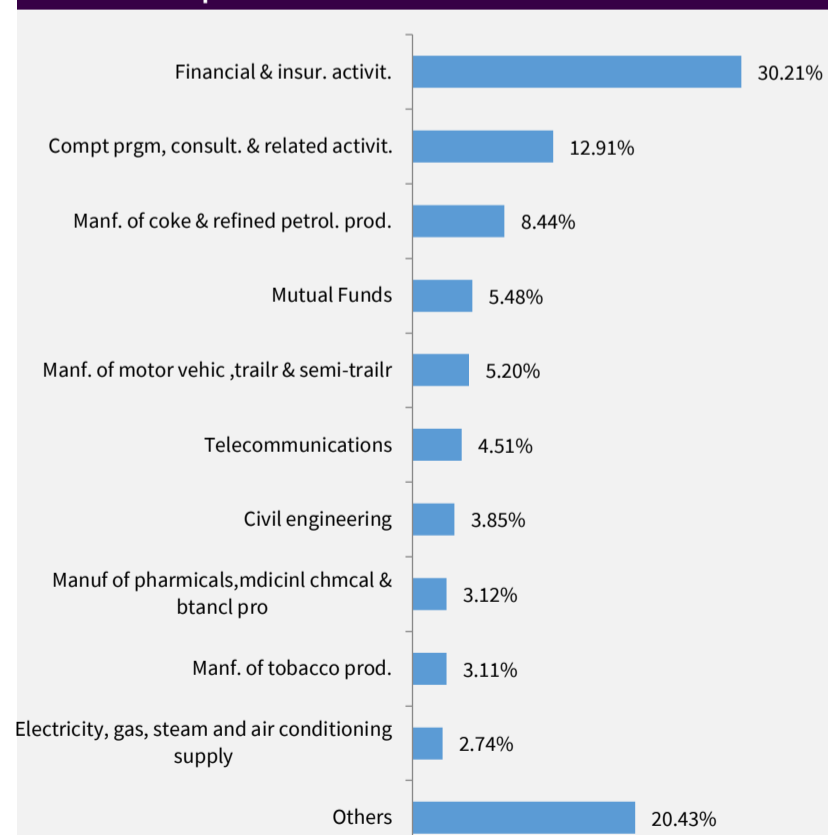
Asset Class	AUM (in Cr.)
Equity	916.17
Debt	9.85
Total	926.02

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

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

Equities	98.92%
HDFC Bank Ltd.	10.06%
Reliance Industries Ltd.	7.98%
ICICI Bank Ltd.	7.36%
Infosys Ltd.	6.12%
Bharti Airtel Ltd.	4.51%
Larsen & Toubro Ltd.	3.85%
Tata Consultancy Services Ltd.	3.35%
ITC Ltd.	3.11%
Mahindra & Mahindra Ltd.	2.50%
Bajaj Finance Ltd.	2.32%
Others	47.76%

Cash and Money Markets**1.08%****Portfolio Total****100.00%****Fund Annexure Details (Other Than Top 10 Securities)****Sectoral Break-Up[§]**

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	40.9249
Inception Date:	08-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-6.01%	-12.84%	-0.29%	12.39%	9.92%	9.75%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	9.97%

* 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.

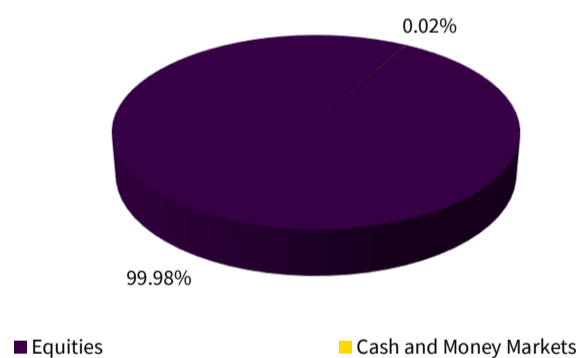
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	75.56
Debt	0.02
Total	75.58

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name **Net Asset (%)**

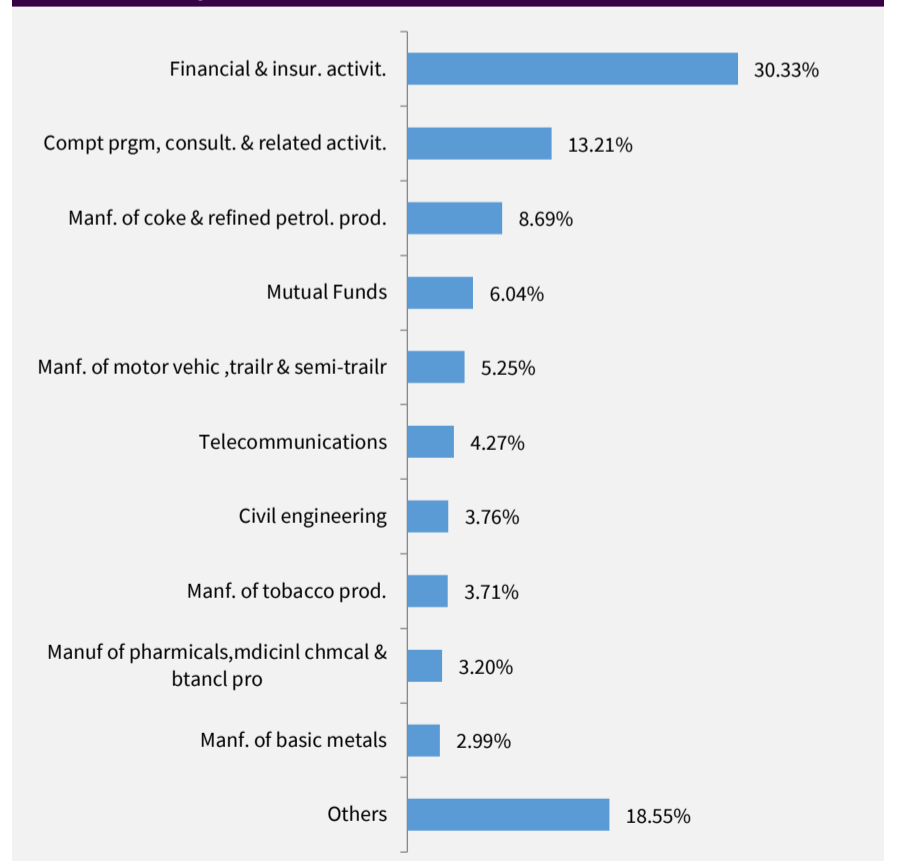
Security Name	Net Asset (%)
Equities	99.98%
HDFC Bank Ltd.	10.29%
Reliance Industries Ltd.	8.23%
ICICI Bank Ltd.	7.28%
Infosys Ltd.	6.15%
Bharti Airtel Ltd.	4.27%
Larsen & Toubro Ltd.	3.76%
ITC Ltd.	3.71%
Tata Consultancy Services Ltd.	3.61%
Axis Bank Ltd.	2.45%
Bajaj Finance Ltd.	2.41%
Others	47.82%

Cash and Money Markets **0.02%**

Portfolio Total **100.00%**

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	23.7169
Inception Date:	27-Jan-11
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.49%	3.24%	6.73%	6.61%	5.91%	6.32%

* 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.

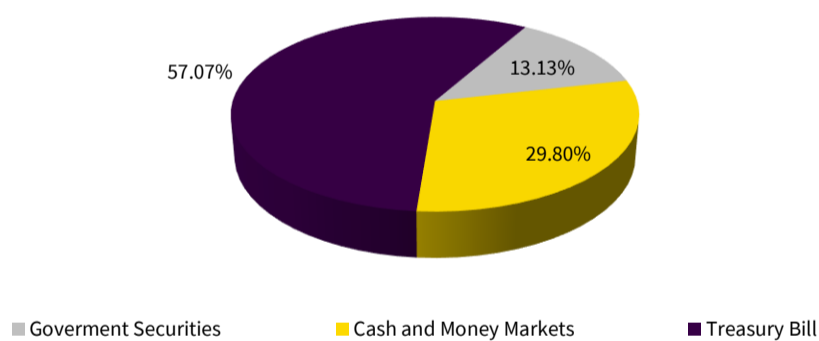
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	192.22
Total	192.22

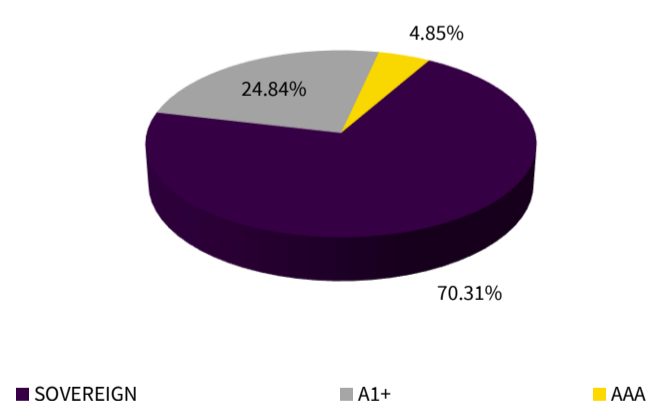
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.59

Asset Mix

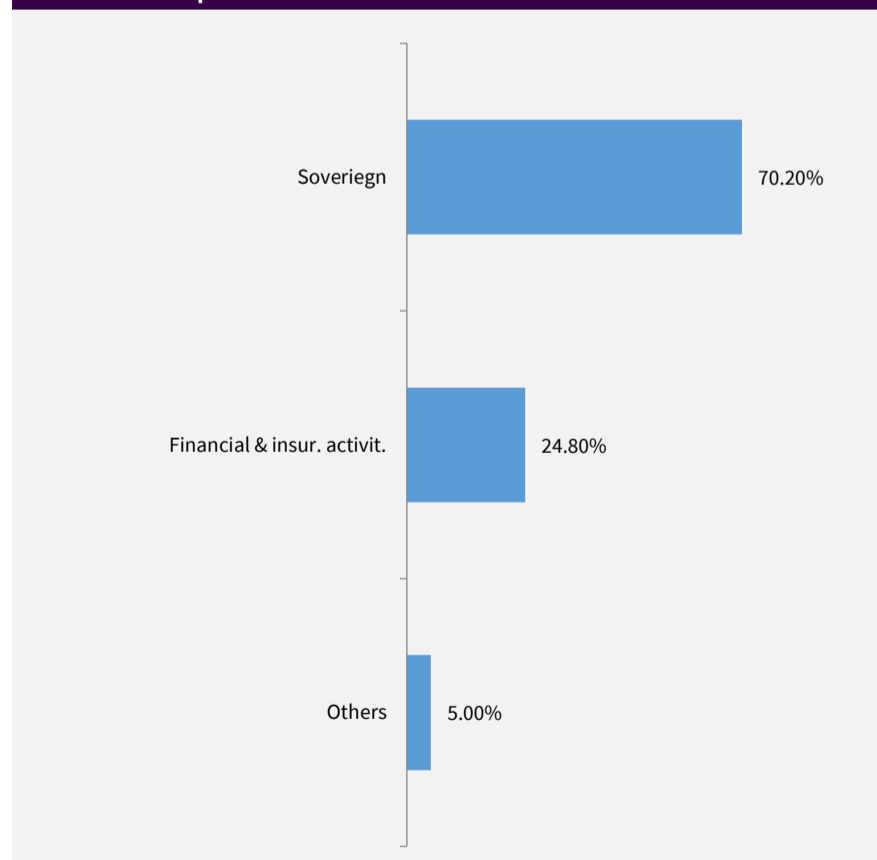


Rating Profile



Security Name

Security Name	Net Asset (%)
Government Securities	70.20%
364 Days Treasury Bill 2025	20.58%
07.18% Tamil Nadu SDL 2027	10.48%
182 Days Treasury Bill 2025	7.69%
364 Days Treasury Bill 2025	7.48%
364 Days Treasury Bill 2025	5.14%
364 Days Treasury Bill 2025	5.06%
364 Days Treasury Bill 2025	4.96%
364 Days Treasury Bill 2025	4.86%
07.64% Gujarat SDL 2027	2.65%
364 Days Treasury Bill 2025	1.30%
Cash and Money Markets	29.80%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	38.5800
Inception Date:	03-Mar-05
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.77%	-3.38%	2.15%	6.38%	4.96%	7.47%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	8.03%

* 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	1.17
Debt	7.02
Total	8.19

Modified Duration#

Security Type	Duration
Fixed Income Investments	5.20

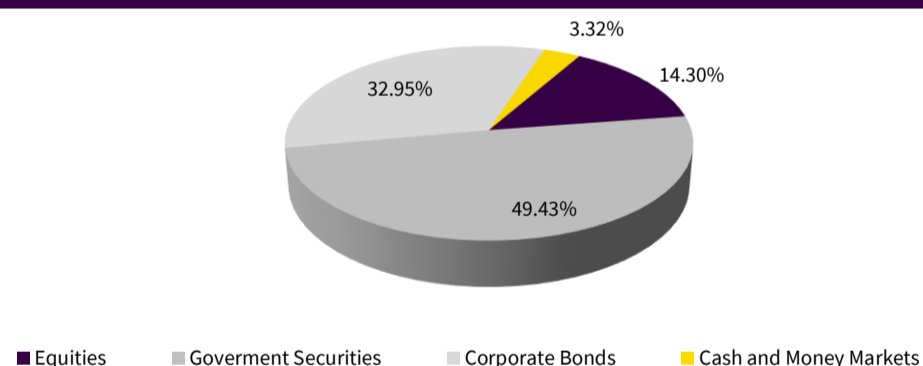
Security Name

Net Asset (%)

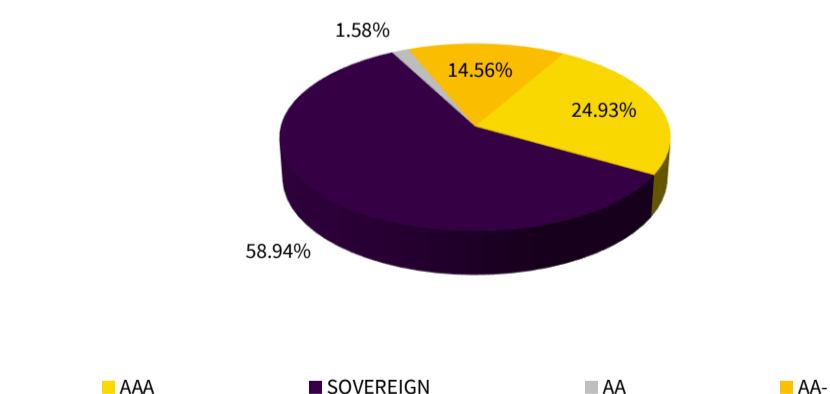
Security Name	Net Asset (%)
Equities	14.30%
HDFC Bank Ltd.	1.67%
ICICI Bank Ltd.	1.24%
Reliance Industries Ltd.	1.04%
Infosys Ltd.	0.89%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.51%
Axis Bank Ltd.	0.44%
State Bank of India	0.41%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.54%
Government Securities	49.43%
6.79% GS 2034	7.09%
7.23% GOI 2039	6.59%
7.34% GS 2064	5.08%
7.68% GJ SGS 2030	4.67%
7.26% MP SGS 2038	4.04%
07.37% GOI 2028	3.99%
7.42% HR SGS 2034	3.31%
7.52% HR SGS 2034	2.47%
07.09% GOI 2054	2.45%
7.42% TN SGS 2034	2.29%
Others	7.45%
Corporate Bonds	32.95%
8.43% Samman Capital Ltd 2028	12.22%
7.58% NABARD 2026	4.88%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	4.74%
7.95% HDFC BANK Ltd. 2026	3.68%
7.77% HDFC BANK LTD 2027	2.45%
7.44% NABARD 2028	2.44%
6.75% Piramal Capital and Housing Finance Limited 2031	1.32%
7.62% NABARD 2028	1.22%
Cash and Money Markets	3.32%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

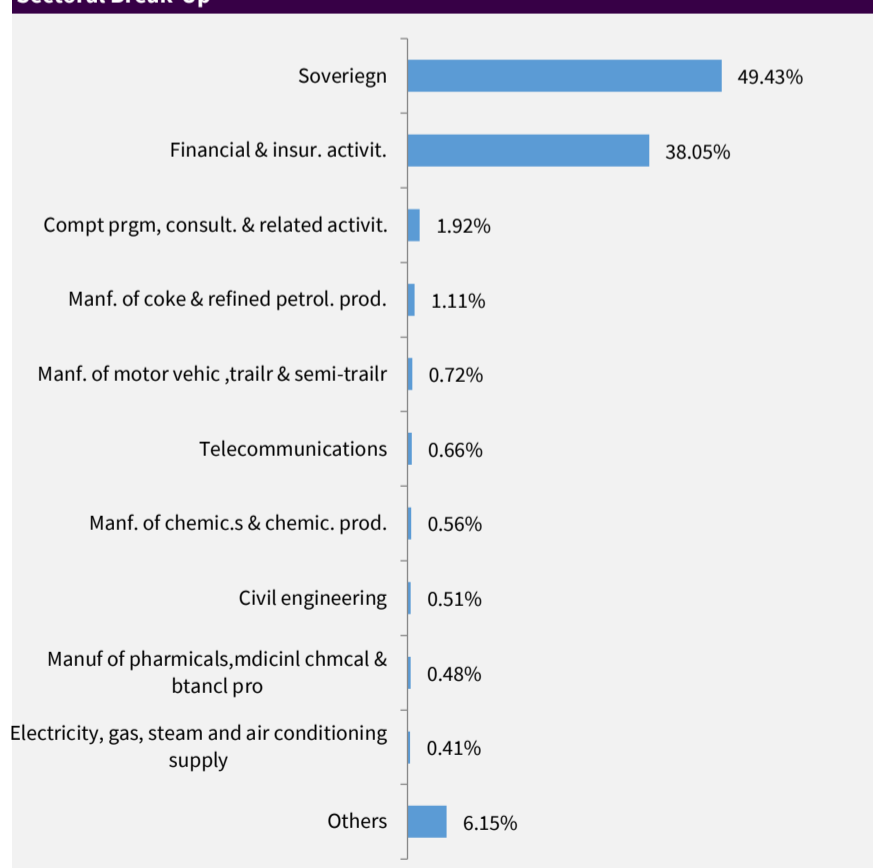
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	32.8877
Inception Date:	08-Feb-08
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.73%	-0.59%	5.26%	8.02%	6.13%	7.22%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	7.74%

* 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	1.40
Debt	8.31
Total	9.71

Modified Duration#

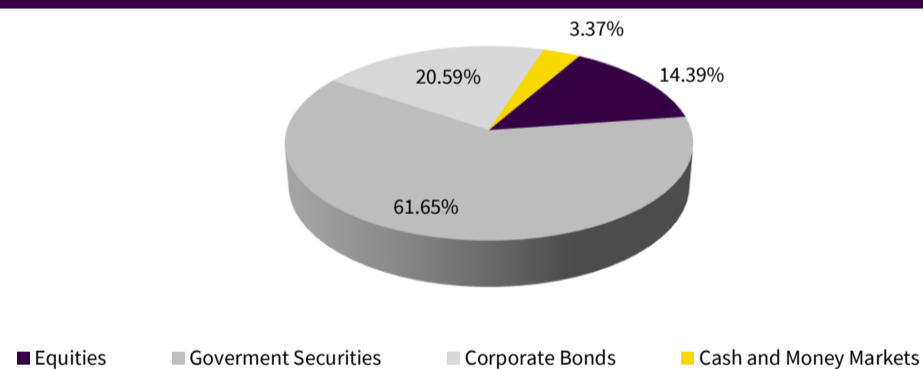
Security Type	Duration
Fixed Income Investments	5.24

Security Name **Net Asset (%)**

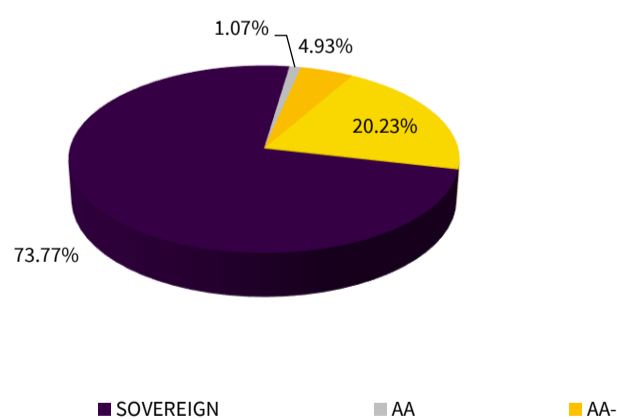
Equities 14.39%	
HDFC Bank Ltd.	1.68%
ICICI Bank Ltd.	1.25%
Reliance Industries Ltd.	1.04%
Infosys Ltd.	0.90%
Bharti Airtel Ltd.	0.67%
Tata Consultancy Services Ltd.	0.53%
Larsen & Toubro Ltd.	0.51%
Axis Bank Ltd.	0.44%
State Bank of India	0.41%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.58%
Government Securities 61.65%	
6.79% GS 2034	8.24%
7.70% AP SGS 2029	7.86%
7.23% GOI 2039	6.84%
07.37% GOI 2028	6.10%
6.92% GS 2039	5.63%
7.26% MP SGS 2038	4.22%
7.68% GJ SGS 2030	4.02%
7.49% TN SGS 2034	3.79%
07.18% GS 2033	2.71%
07.09% GOI 2054	2.70%
Others	9.54%
Corporate Bonds 20.59%	
7.93 % LIC Housing Finance Ltd. 2027	6.22%
9.35% Adani Ports & SEZ Ltd. 2026	4.20%
8.43% Samman Capital Ltd 2028	4.12%
7.95% HDFC BANK Ltd. 2026	3.10%
7.58% NABARD 2026	2.06%
6.75% Piramal Capital and Housing Finance Limited 2031	0.89%
Cash and Money Markets 3.37%	
Portfolio Total 100.00%	

Fund Annexure Details (Other Than Top 10 Securities)

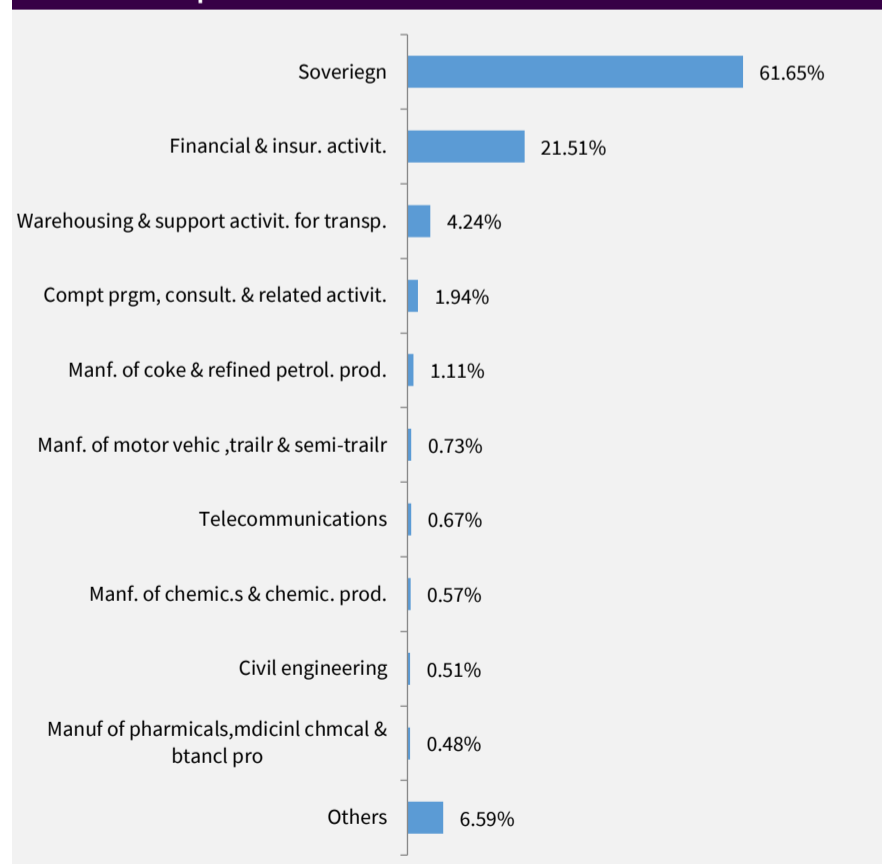
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2025:	84.7392
Inception Date:	11-Feb-03
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.14%	-3.89%	3.81%	9.29%	6.89%	10.55%
Benchmark**	-1.98%	-2.37%	5.50%	10.05%	7.74%	9.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

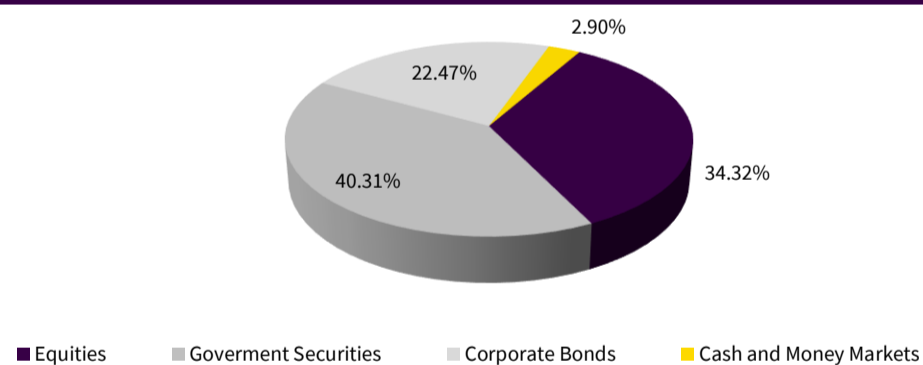
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	13.52
Debt	25.91
Total	39.43

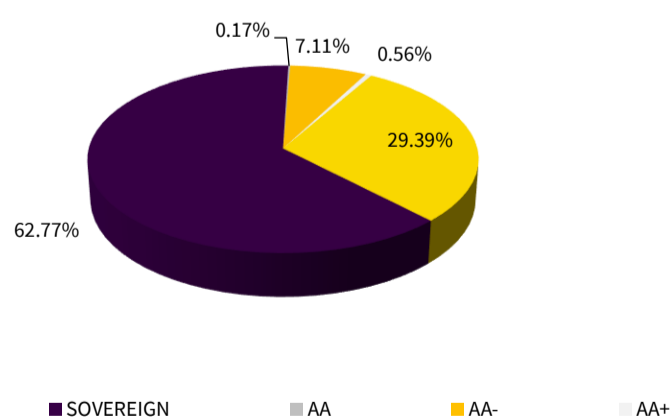
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.52

Asset Mix



Rating Profile



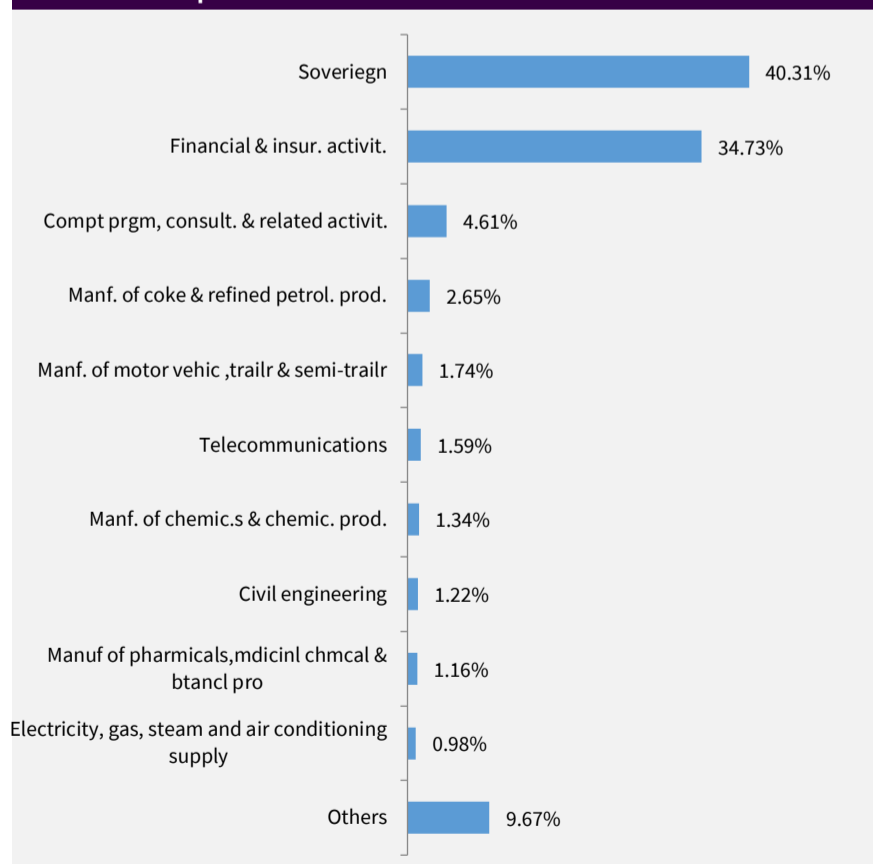
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	34.32%
HDFC Bank Ltd.	4%
ICICI Bank Ltd.	2.98%
Reliance Industries Ltd.	2.48%
Infosys Ltd.	2.14%
Bharti Airtel Ltd.	1.59%
Tata Consultancy Services Ltd.	1.26%
Larsen & Toubro Ltd.	1.22%
Axis Bank Ltd.	1.04%
State Bank of India	0.98%
Kotak Mahindra Bank Ltd.	0.91%
Others	15.72%
Government Securities	40.31%
6.79% GS 2034	6.33%
7.23% GOI 2039	4.79%
7.34% GS 2064	4.23%
7.68% GJ SGS 2030	3.13%
7.26% MP SGS 2038	2.98%
6.92% GS 2039	2.86%
7.34% TS SDL 2034	2.59%
7.42% HR SGS 2034	2.09%
07.09% GOI 2054	2.02%
7.70% AP SGS 2029	1.98%
Others	7.31%
Corporate Bonds	22.47%
8.43% Samman Capital Ltd 2028	4.57%
7.93% LIC Housing Finance Ltd. 2027	3.58%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	3.44%
7.62% NABARD 2028	2.80%
7.95% HDFC BANK Ltd. 2026	2.55%
7.77% HDFC BANK LTD 2027	1.78%
7.44% NABARD 2028	1.77%
7.58% NABARD 2026	1.01%
6% HDFC SERIES Z-001 2026	0.50%
9.20% Shriram Finance 2026	0.36%
Others	0.11%
Cash and Money Markets	2.90%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	60.2719
Inception Date:	03-Mar-05
Fund Manager:	Vivek Verma, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.33%	-6.66%	2.29%	10.21%	7.62%	9.91%
Benchmark**	-3.19%	-5.51%	4.07%	11.04%	8.39%	10.27%

* 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.

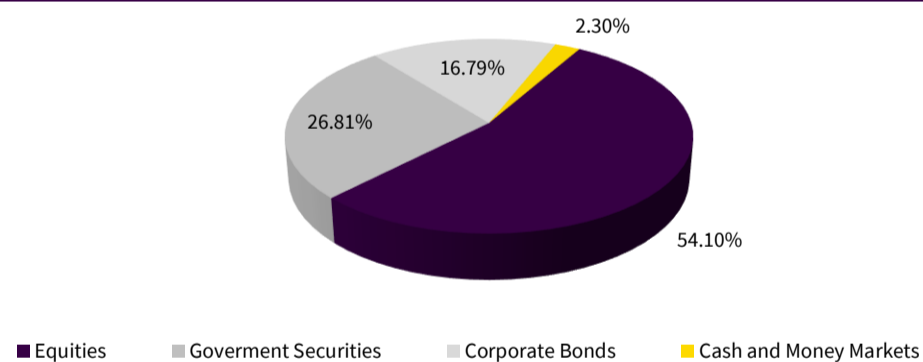
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	20.05
Debt	17.03
Total	37.08

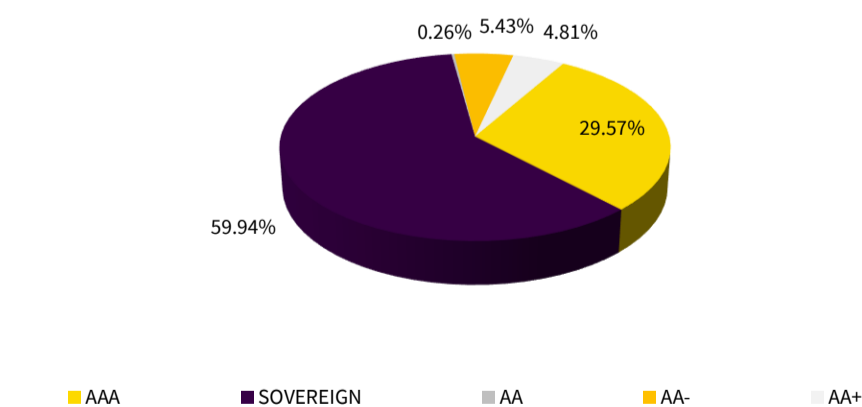
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.32

Asset Mix



Rating Profile

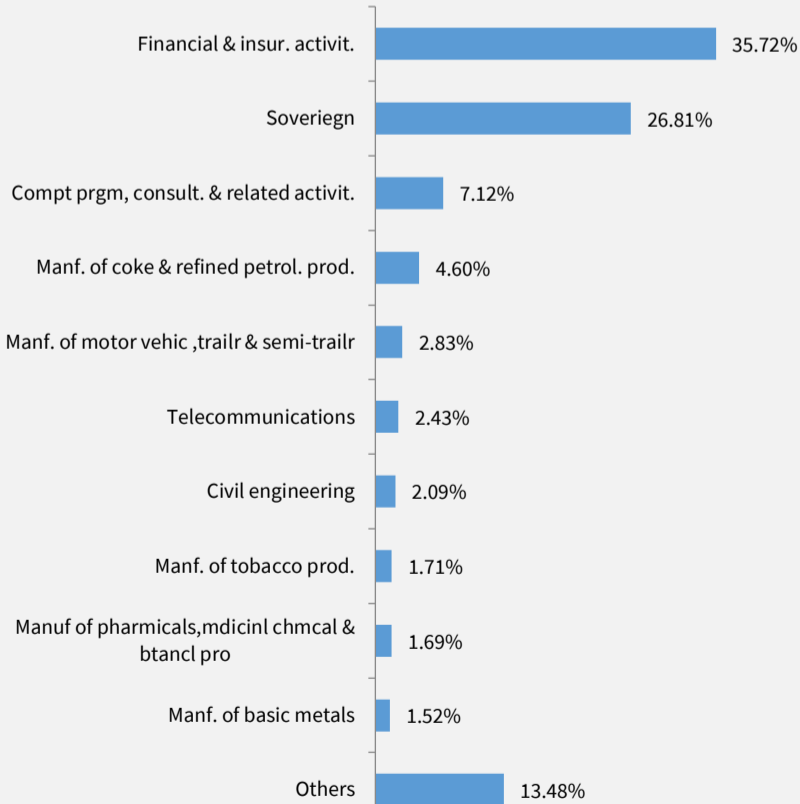


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	54.10%
HDFC Bank Ltd.	6.46%
ICICI Bank Ltd.	4.45%
Reliance Industries Ltd.	4.33%
Infosys Ltd.	3.32%
Bharti Airtel Ltd.	2.43%
Larsen & Toubro Ltd.	2.09%
Tata Consultancy Services Ltd.	1.89%
ITC Ltd.	1.71%
Axis Bank Ltd.	1.56%
State Bank of India	1.43%
Others	24.43%
Government Securities	26.81%
6.79% GS 2034	4.37%
7.23% GOI 2039	3.36%
7.34% GS 2064	2.83%
7.34% TS SDL 2034	2.44%
7.26% MP SGS 2038	2.23%
7.68% GJ SGS 2030	2.11%
07.18% GS 2033	1.78%
7.42% HR SGS 2034	1.78%
7.52% HR SGS 2034	1.26%
6.92% GS 2039	1.25%
Others	3.40%
Corporate Bonds	16.79%
7.93 % LIC Housing Finance Ltd. 2027	3.80%
8.43% Samman Capital Ltd 2028	2.43%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	2.35%
7.95% HDFC BANK Ltd. 2026	1.90%
7.44% NABARD 2028	1.62%
7.62% NABARD 2028	1.35%
9.20% Shriram Finance 2026	1.34%
7.58% NABARD 2026	0.81%
8.75% Shriram Finance 2026	0.81%
6% HDFC SERIES Z-001 2026	0.26%
Others	0.12%
Cash and Money Markets	2.30%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	47.8596
Inception Date:	22-Jan-08
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.95%	-12.48%	0.44%	13.34%	10.76%	9.61%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	9.21%

* 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.

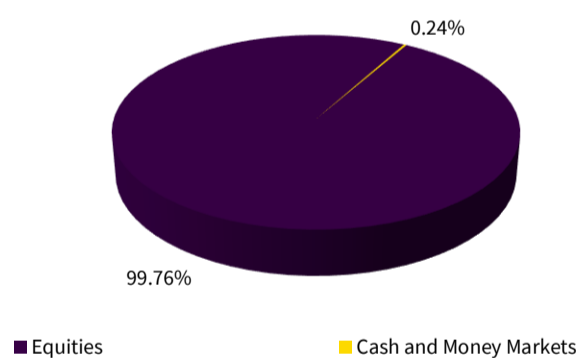
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	108.25
Debt	0.26
Total	108.51

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

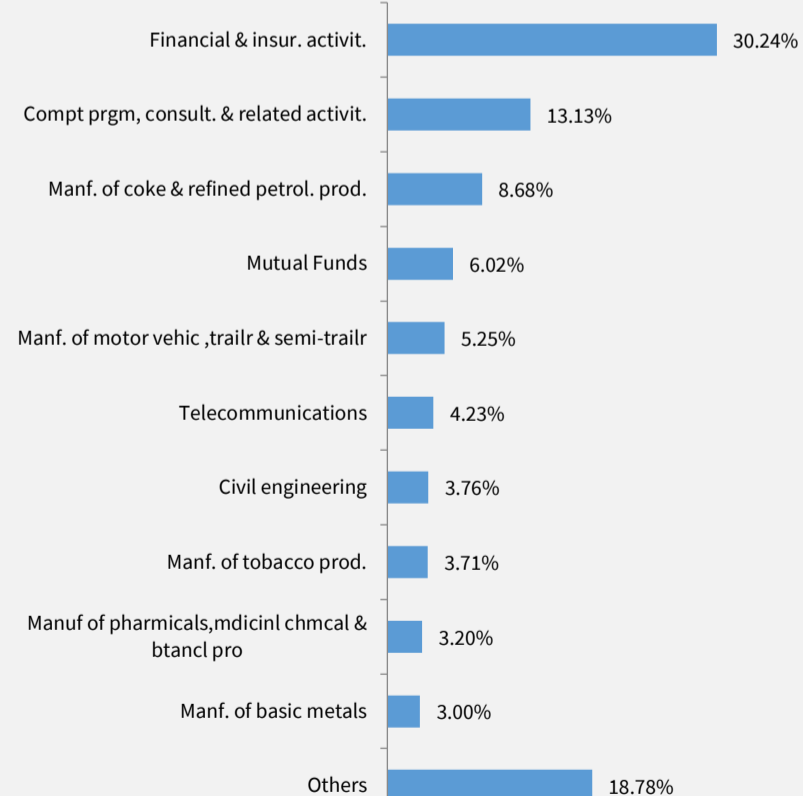
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.76%
HDFC Bank Ltd.	10.25%
Reliance Industries Ltd.	8.22%
ICICI Bank Ltd.	7.26%
Infosys Ltd.	6.13%
Bharti Airtel Ltd.	4.23%
Larsen & Toubro Ltd.	3.76%
ITC Ltd.	3.71%
Tata Consultancy Services Ltd.	3.59%
Axis Bank Ltd.	2.44%
Bajaj Finance Ltd.	2.40%
Others	47.77%
Cash and Money Markets	0.24%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	31.5634
Inception Date:	25-Jan-10
Fund Manager:	Sumit Singhania

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-8.78%	-19.64%	-5.59%	22.42%	14.80%	7.91%
Benchmark**	-8.81%	-19.22%	-4.15%	24.82%	17.78%	5.51%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

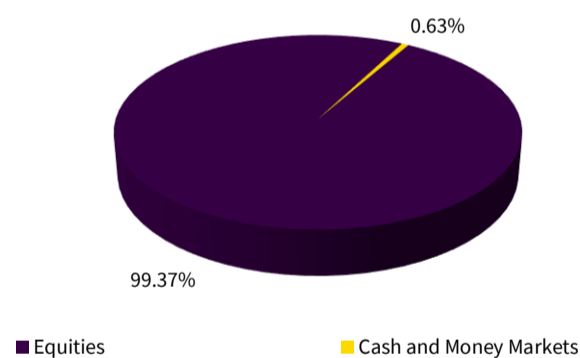
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.98
Debt	0.03
Total	4.01

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.37%
Reliance Industries Ltd.	10.05%
Larsen & Toubro Ltd.	9.92%
Bharti Airtel Ltd.	9.61%
Ultratech Cement Ltd.	6.12%
NTPC Ltd.	6.11%
Power Grid Corporation of India Ltd.	4.68%
InterglobeAviation Ltd.	4.66%
Oil & Natural Gas Corpn Ltd.	4.62%
Grasim Industries Ltd.	4.53%
Adani Ports and Special Economic Zone Ltd.	4.17%
Others	34.90%
Cash and Money Markets	0.63%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Electricity, gas, steam and air conditioning supply	14.89%
Manf. of coke & refined petrol. prod.	12.77%
Telecommunications	11.53%
Civil engineering	9.92%
Manf. of other non-metallic mineral prod.	9.73%
Warehousing & support activit. for transp.	5.10%
Air transport	4.66%
Extrac. of crude petrol. & natural gas	4.62%
Manf. of textiles	4.53%
Manf. of motor vehic ,trailr & semi-trailr	3.60%
Others	18.65%

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	35.3581
Inception Date:	25-Jan-10
Fund Manager:	Sumit Singhania

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-13.16%	-27.45%	-13.50%	30.19%	24.86%	8.72%
Benchmark**	-13.53%	-27.64%	-13.23%	30.26%	23.79%	3.31%

* 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.

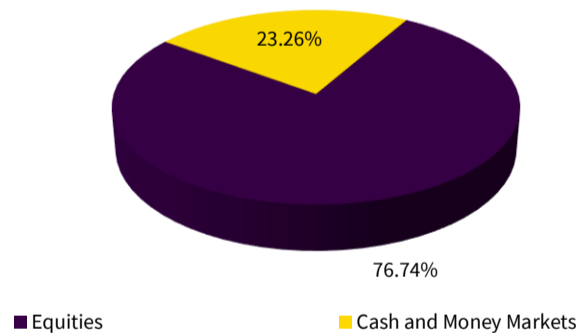
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.19
Debt	2.48
Total	10.67

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name **Net Asset (%)**

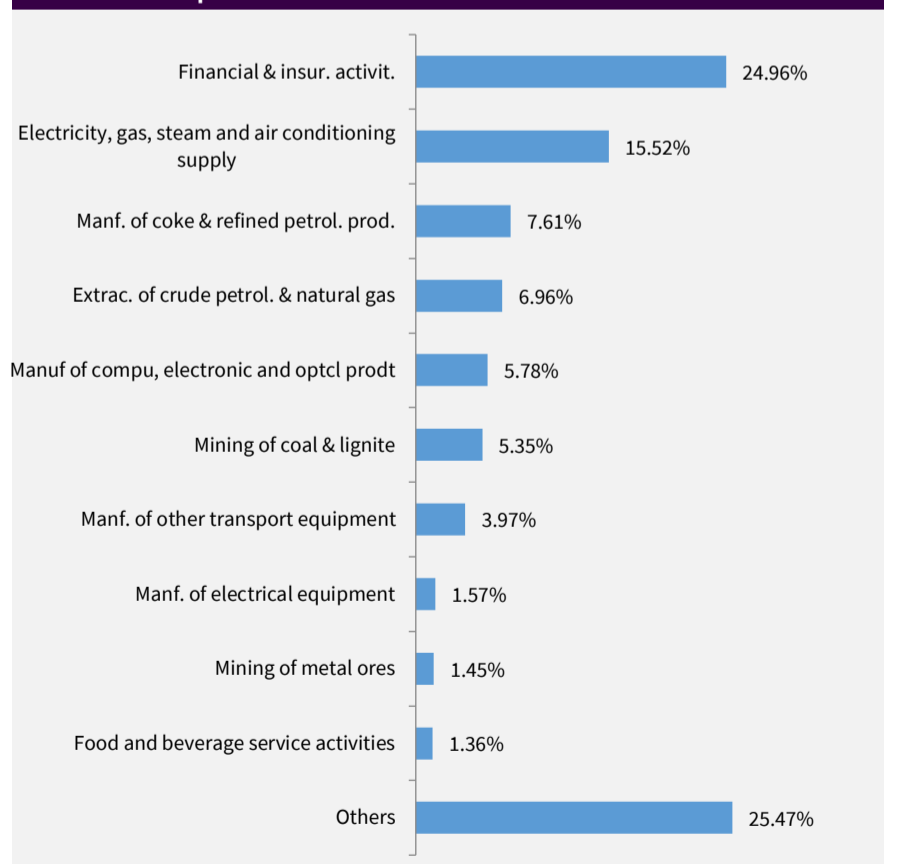
Security Name	Net Asset (%)
Equities 76.74%	
State Bank of India	9.70%
NTPC Ltd.	7.06%
Bharat Electronics Ltd.	5.78%
Oil & Natural Gas Corpn Ltd.	5.70%
Power Grid Corporation of India Ltd.	5.48%
Coal India Ltd.	5.35%
Hindustan Aeronautics Ltd.	3.97%
Power Finance Corporation Ltd.	3%
Bharat Petroleum Corporation Ltd.	3%
Indian Oil Corporation Ltd.	2.75%
Others	24.95%

Cash and Money Markets **23.26%**

Portfolio Total **100.00%**

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is BSE PSU Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on February 28,2025:	25.6444
Inception Date:	08-Jan-10
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.82%	-3.15%	2.04%	6.14%	4.83%	6.43%
Benchmark**	-0.75%	0.85%	6.87%	9.01%	7.01%	8.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.27
Debt	1.60
Total	1.87

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.36

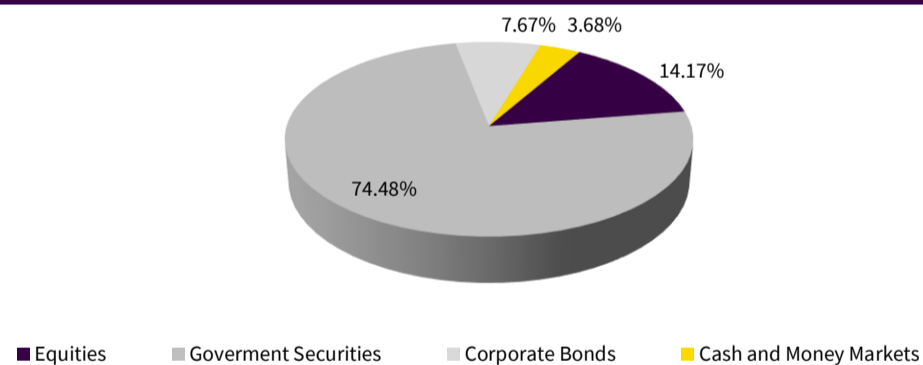
Security Name

Net Asset (%)

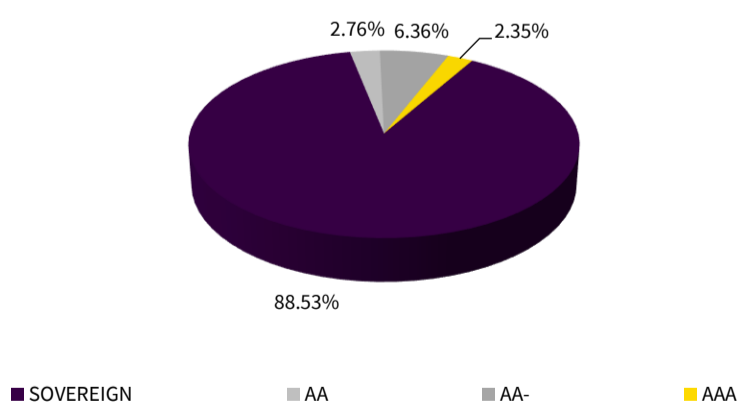
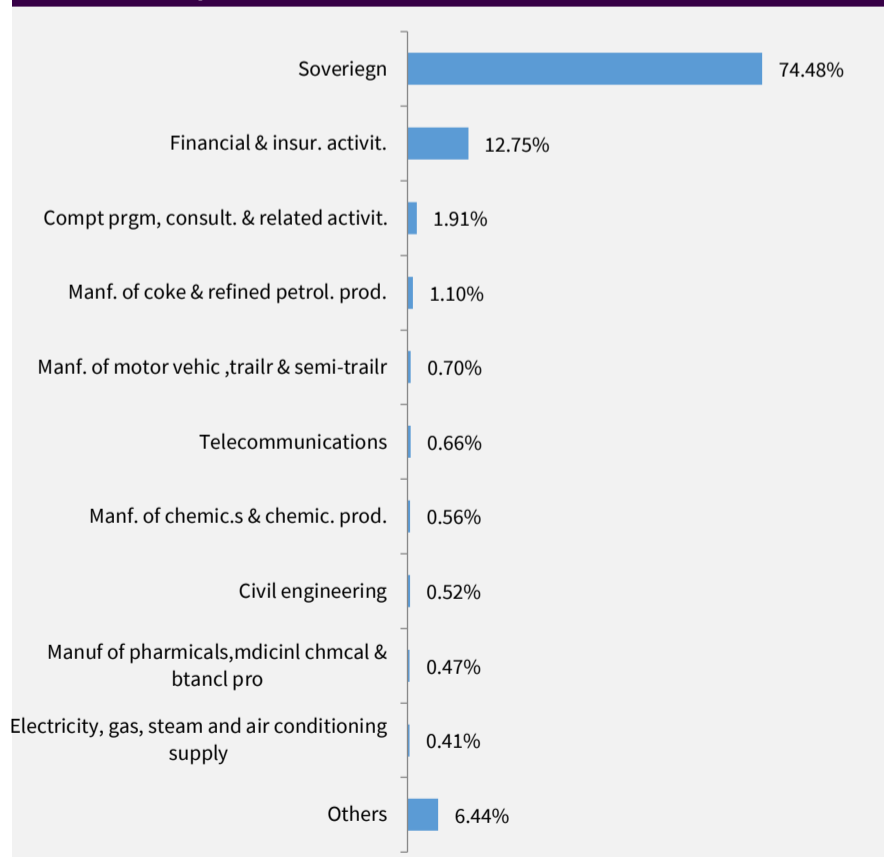
Security Name	Net Asset (%)
Equities	14.17%
HDFC Bank Ltd.	1.66%
ICICI Bank Ltd.	1.24%
Reliance Industries Ltd.	1.03%
Infosys Ltd.	0.88%
Bharti Airtel Ltd.	0.66%
Tata Consultancy Services Ltd.	0.52%
Larsen & Toubro Ltd.	0.52%
Axis Bank Ltd.	0.44%
State Bank of India	0.41%
Kotak Mahindra Bank Ltd.	0.38%
Others	6.43%
Government Securities	74.48%
07.37% GOI 2028	10.25%
7.70% AP SGS 2029	10.14%
6.79% GS 2034	8.22%
7.34% GS 2064	6.80%
7.23% GOI 2039	6.05%
6.92% GS 2039	5.41%
07.18% GS 2033	4.44%
07.09% GOI 2054	3.78%
7.42% TN SGS 2034	3.32%
7.26% MP SGS 2038	3.29%
Others	12.78%
Corporate Bonds	7.67%
8.43% Samman Capital Ltd 2028	5.35%
6.75% Piramal Capital and Housing Finance Limited 2031	2.32%
Cash and Money Markets	3.68%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on February 28,2025:	32.3327
Inception Date:	25-Jan-10
Fund Manager:	Sumit Singhania, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.08%	-3.02%	4.84%	9.90%	7.38%	8.08%
Benchmark**	-1.98%	-2.37%	5.50%	10.05%	7.74%	9.00%

* 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	1.66
Debt	3.12
Total	4.78

Modified Duration#

Security Type	Duration
Fixed Income Investments	6.55

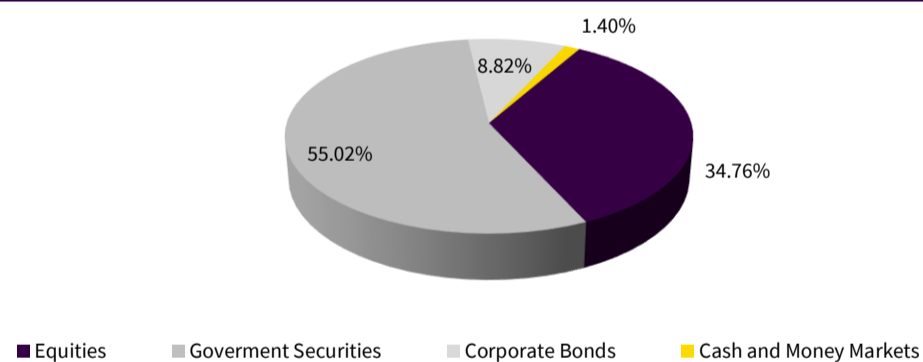
Security Name

Net Asset (%)

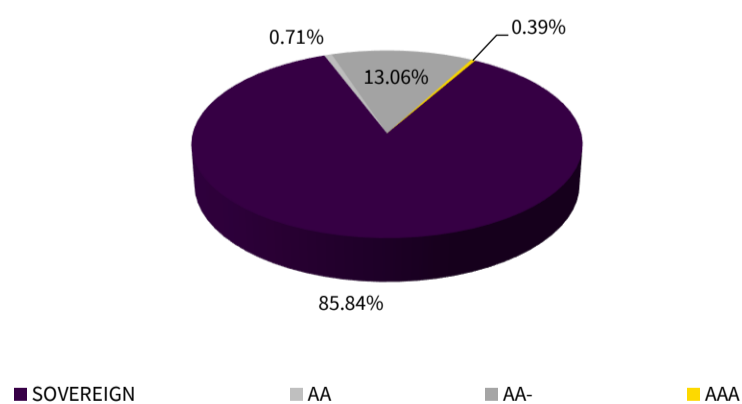
Security Name	Net Asset (%)
Equities	34.76%
HDFC Bank Ltd.	4.05%
ICICI Bank Ltd.	3.02%
Reliance Industries Ltd.	2.52%
Infosys Ltd.	2.16%
Bharti Airtel Ltd.	1.61%
Tata Consultancy Services Ltd.	1.27%
Larsen & Toubro Ltd.	1.24%
Axis Bank Ltd.	1.06%
State Bank of India	0.99%
Kotak Mahindra Bank Ltd.	0.92%
Others	15.92%
Government Securities	55.02%
07.37% GOI 2028	7.25%
6.79% GS 2034	6.39%
6.92% GS 2039	5.62%
07.09% GOI 2054	5.22%
7.23% GOI 2039	4.69%
7.70% AP SGS 2029	4.46%
7.34% GS 2064	3.86%
7.26% MP SGS 2038	3.78%
7.34% TS SDL 2034	2.75%
7.68% GJ SGS 2030	2.49%
Others	8.51%
Corporate Bonds	8.82%
8.43% Samman Capital Ltd 2028	8.37%
6.75% Piramal Capital and Housing Finance Limited 2031	0.45%
Cash and Money Markets	1.40%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

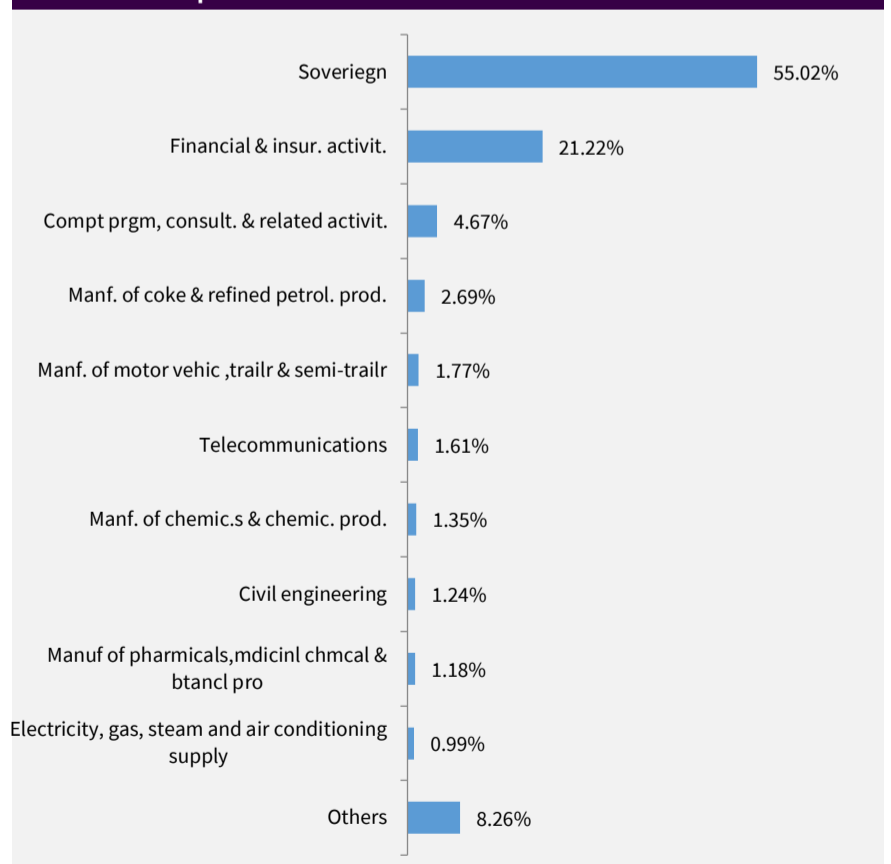
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	36.7393
Inception Date:	25-Jan-10
Fund Manager:	Vivek Verma, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-3.37%	-6.65%	2.25%	10.06%	7.57%	9.00%
Benchmark**	-3.19%	-5.51%	4.07%	11.04%	8.39%	9.51%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.72
Debt	4.57
Total	10.29

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	6.25

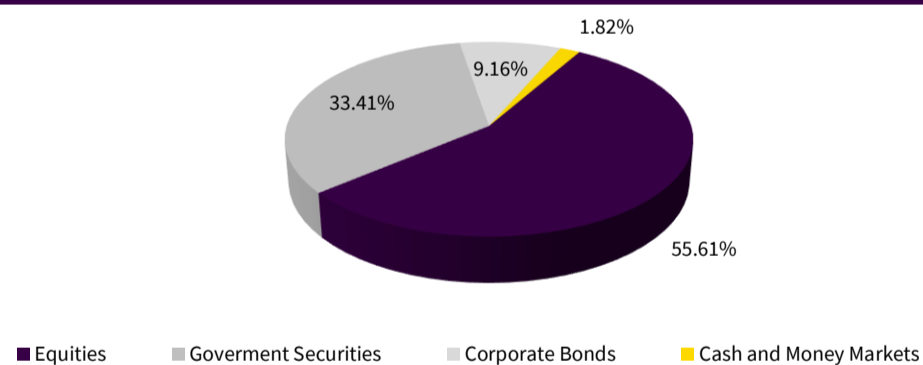
Security Name

Net Asset (%)

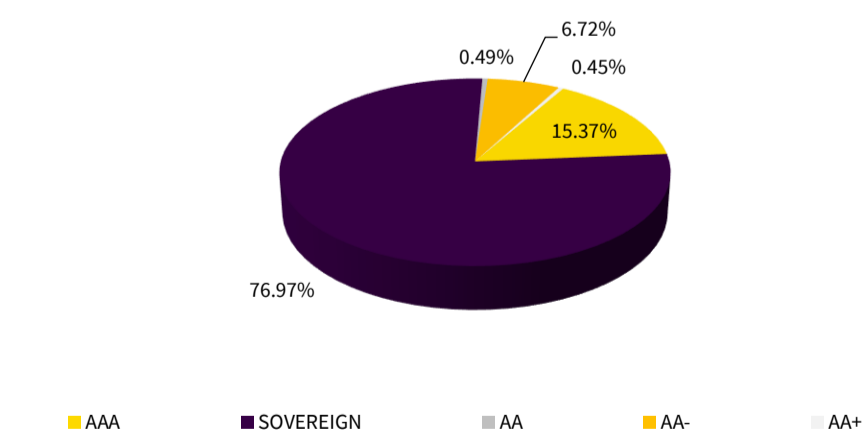
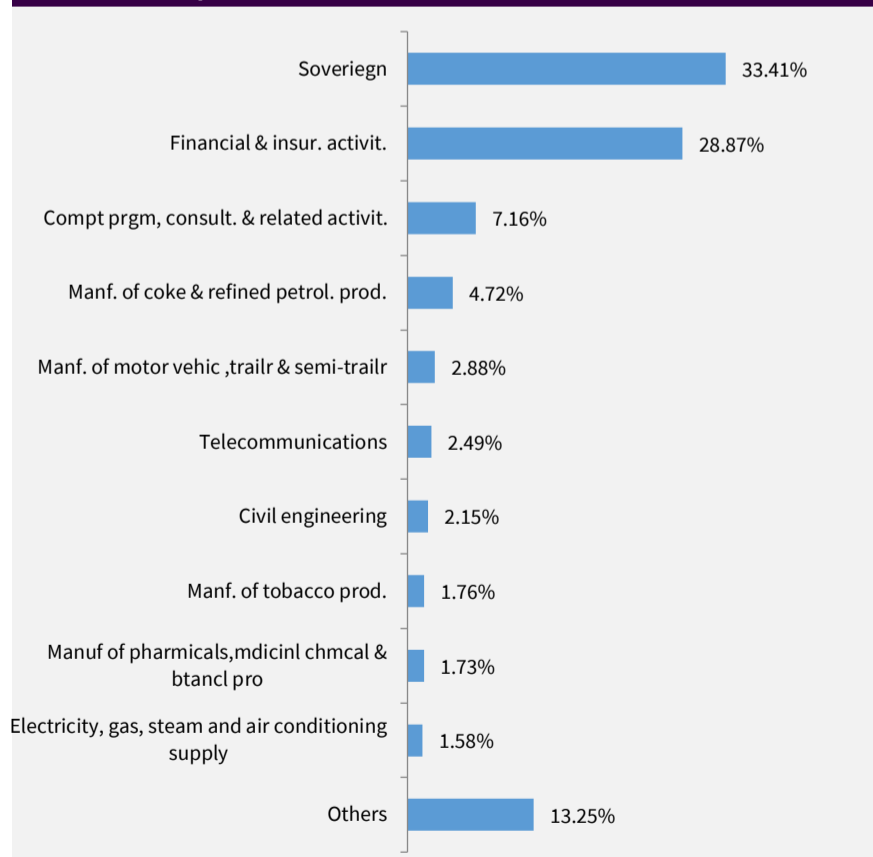
Security Name	Net Asset (%)
Equities	55.61%
HDFC Bank Ltd.	6.65%
ICICI Bank Ltd.	4.73%
Reliance Industries Ltd.	4.44%
Infosys Ltd.	3.42%
Bharti Airtel Ltd.	2.49%
Larsen & Toubro Ltd.	2.15%
Tata Consultancy Services Ltd.	1.95%
ITC Ltd.	1.76%
Axis Bank Ltd.	1.52%
Kotak Mahindra Bank Ltd.	1.48%
Others	25.02%
Government Securities	33.41%
6.79% GS 2034	4.38%
6.92% GS 2039	3.53%
7.23% GOI 2039	3.39%
7.70% AP SGS 2029	3.29%
7.34% GS 2064	3.08%
07.09% GOI 2054	2.97%
7.68% GJ SGS 2030	2.20%
7.26% MP SGS 2038	2.09%
07.37% GOI 2028	1.62%
7.42% HR SGS 2034	1.59%
Others	5.27%
Corporate Bonds	9.16%
7.93 % LIC Housing Finance Ltd. 2027	2.94%
8.43% Samman Capital Ltd 2028	2.92%
7.95% HDFC BANK Ltd. 2026	0.98%
7.44% NABARD 2028	0.97%
6.45% ICICI Bank Ltd. Series DJU21LB 2028	0.94%
6.75% Piramal Capital and Housing Finance Limited 2031	0.21%
9.20% Shriram Finance 2026	0.20%
Cash and Money Markets	1.82%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	45.6572
Inception Date:	25-Jan-10
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.97%	-12.65%	-0.13%	12.69%	10.29%	10.58%
Benchmark**	-5.89%	-12.33%	0.65%	13.06%	9.62%	10.34%

* 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.

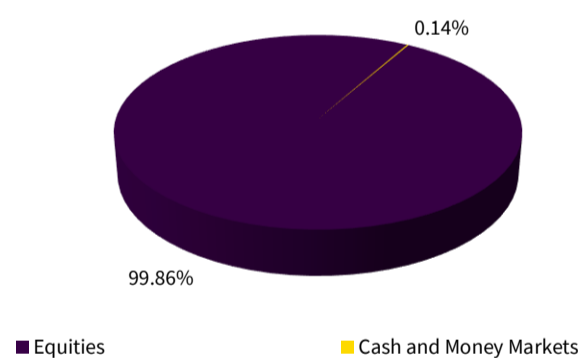
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.61
Debt	0.03
Total	24.64

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

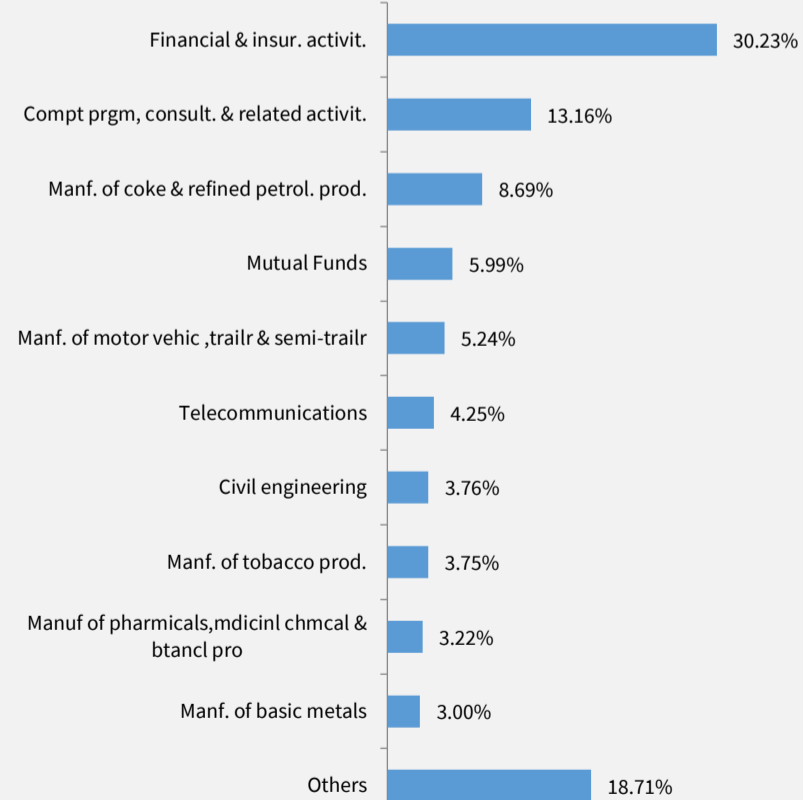
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.86%
HDFC Bank Ltd.	10.30%
Reliance Industries Ltd.	8.23%
ICICI Bank Ltd.	7.22%
Infosys Ltd.	6.14%
Bharti Airtel Ltd.	4.25%
Larsen & Toubro Ltd.	3.76%
ITC Ltd.	3.75%
Tata Consultancy Services Ltd.	3.60%
Axis Bank Ltd.	2.43%
Bajaj Finance Ltd.	2.42%
Others	47.76%
Cash and Money Markets	0.14%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 28,2025:	9.3319
Inception Date:	23-Jan-24
Fund Manager:	Vivek Verma

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-9.39%	-19.45%	-5.25%	--	--	-6.68%
Benchmark**	-9.42%	-18.53%	-1.50%	--	--	-3.17%

* 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.

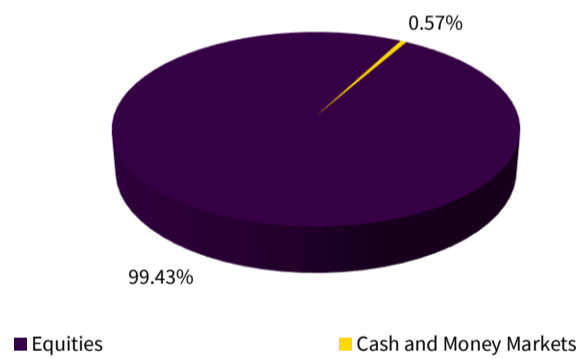
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.34
Debt	0.34
Total	61.68

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.43%
Max Healthcare Institute Ltd.	4.87%
Indian Hotels Ltd.	4.22%
Suzlon Energy Ltd.	3.91%
Dixon Technologies (India) Ltd.	3.91%
Persistent Systems Ltd.	3.62%
PB Fintech Ltd.	3.23%
Lupin Ltd.	2.99%
Federal Bank Ltd.	2.87%
SRF Ltd.	2.64%
Indus Towers Ltd.	2.62%
Others	64.55%

Cash and Money Markets

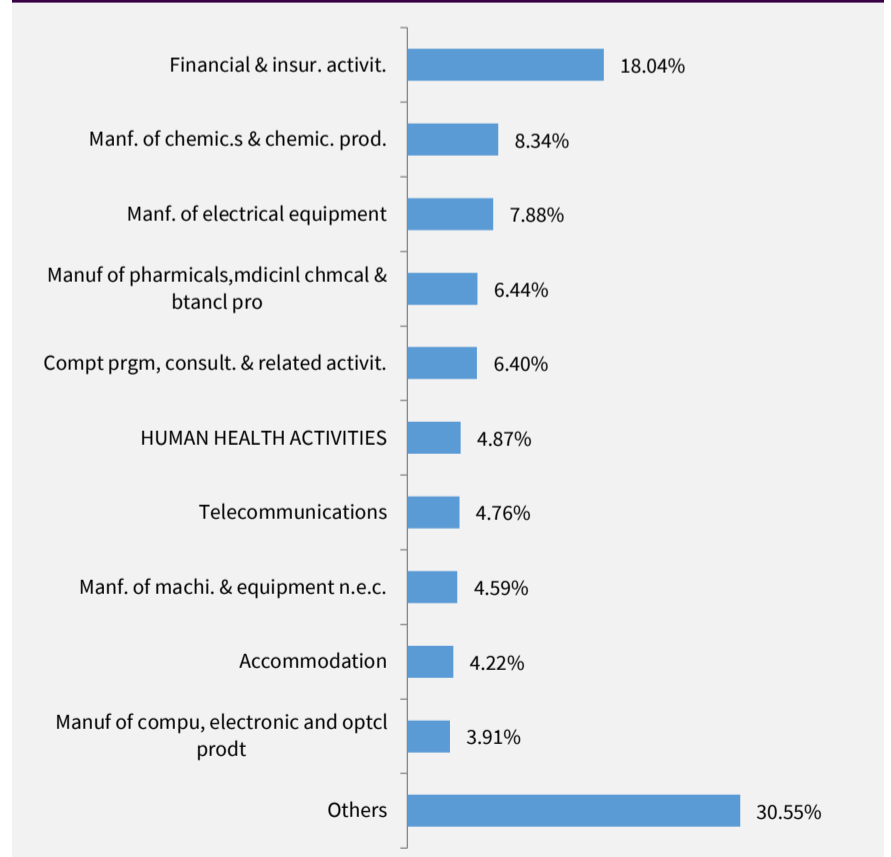
0.57%

Portfolio Total

100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 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 (%)
Government Securities	2.11%
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 (%)
Equities	6.53%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.33%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.21%
Titan Company Ltd.	0.19%
Tata Motors Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
TRENT LIMITED	0.13%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Ultratech Cement Ltd.	0.13%
Shriram Finance Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.12%
Cipla Ltd.	0.12%
Godrej Consumer Product Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Britannia Industries Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.04%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	5.78%
07.18% GS 2033	1.42%
7.44% TN SGS 2034	1.41%
7.04% GS 2029	1.24%
7.49% TN SGS 2034	0.98%
6.92% GS 2039	0.54%
7.70% AP SGS 2029	0.19%
Corporate Bonds	1.53%
6.75% Piramal Capital and Housing Finance Limited 2031	0.66%
6% HDFC SERIES Z-001 2026	0.44%
9.20% Shriram Finance 2026	0.43%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.50%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.32%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.21%
Titan Company Ltd.	0.19%
Tata Motors Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
TRENT LIMITED	0.13%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Ultratech Cement Ltd.	0.13%
Shriram Finance Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.12%
Cipla Ltd.	0.12%
Godrej Consumer Product Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Britannia Industries Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Godrej Properties Ltd.	0.05%
TVS Motor Company Ltd.	0.04%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	7.69%
7.42% TN SGS 2034	1.98%
6.92% GS 2039	1.87%
7.04% GS 2029	1.34%
7.34% TS SDL 2034	1.00%
7.49% TN SGS 2034	0.90%
07.18% GS 2033	0.60%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.56%
ITC Ltd.	0.86%
Mahindra & Mahindra Ltd.	0.78%
Bajaj Finance Ltd.	0.78%
Hindustan Unilever Ltd.	0.69%
Sun Pharmaceuticals Industries Ltd.	0.62%
HCL Technologies Ltd.	0.59%
NTPC Ltd.	0.56%
Maruti Suzuki India Ltd.	0.51%
Titan Company Ltd.	0.45%
Tata Motors Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.40%
Asian Paints Ltd.	0.36%
Bajaj Finance Ltd.	0.34%
Tech Mahindra Ltd.	0.34%
Tata Steel Ltd.	0.33%
Hindalco Industries Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
Bajaj Auto Ltd.	0.32%
Ultratech Cement Ltd.	0.32%
Oil & Natural Gas Corpn Ltd.	0.31%
Grasim Industries Ltd.	0.31%
Shriram Finance Ltd.	0.31%
TRENT LIMITED	0.30%
Nestle India Ltd.	0.30%
JSW Steel Ltd.	0.28%
Coal India Ltd.	0.28%
Wipro Ltd.	0.28%
Cipla Ltd.	0.28%
Godrej Consumer Product Ltd.	0.27%
Dr Reddys Laboratories Ltd.	0.25%
Eicher Motors Ltd.	0.24%
Tata Consumer Products Ltd.	0.23%
Apollo Hospitals Enterprise Ltd.	0.22%
Britannia Industries Ltd.	0.21%
Cholamandalam Investment and Finance Company Ltd.	0.21%
Federal Bank Ltd.	0.17%
SBI Life Insurance Company Ltd.	0.17%
Hero MotoCorp Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
HDFC Life Insurance Company Ltd.	0.17%
Brigade Enterprises Ltd.	0.15%
IndusInd Bank Ltd.	0.14%
Godrej Properties Ltd.	0.13%
Varun Beverages Ltd.	0.13%
TVS Motor Company Ltd.	0.10%
Adani Ports and Special Economic Zone Ltd.	0.10%
Adani Enterprises Ltd.	0.10%
Ambuja Cements Ltd.	0.09%
Zomato Ltd.	0.09%
LIC Housing Finance	0.03%
ITC HOTELS Ltd.	0.03%
Government Securities	6.47%
7.42% TN SGS 2034	1.51%
07.18% GS 2033	1.43%
7.34% TS SDL 2034	1.24%
7.04% GS 2029	1.03%
7.49% TN SGS 2034	0.72%
6.92% GS 2039	0.54%
Corporate Bonds	0.54%
6% HDFC SERIES Z-001 2026	0.39%
6.75% Piramal Capital and Housing Finance Limited 2031	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.81%
State Bank of India	1.95%
Mahindra & Mahindra Ltd.	1.89%
Bajaj Finance Ltd.	1.81%
Hindustan Unilever Ltd.	1.36%
Sun Pharmaceuticals Industries Ltd.	1.29%
HCL Technologies Ltd.	1.25%
Maruti Suzuki India Ltd.	1.19%
NTPC Ltd.	1.18%
Titan Company Ltd.	0.96%
Ultratech Cement Ltd.	0.94%
Tata Motors Ltd.	0.84%
Shriram Finance Ltd.	0.84%
Tata Steel Ltd.	0.80%
Power Grid Corporation of India Ltd.	0.79%
Bharat Electronics Ltd.	0.74%
Tech Mahindra Ltd.	0.71%
TRENT LIMITED	0.69%
Grasim Industries Ltd.	0.67%
JSW Steel Ltd.	0.65%
Bajaj Auto Ltd.	0.65%
Hindalco Industries Ltd.	0.65%
Bajaj Finance Ltd.	0.63%
Adani Ports and Special Economic Zone Ltd.	0.61%
Wipro Ltd.	0.59%
Coal India Ltd.	0.57%
Oil & Natural Gas Corpn Ltd.	0.56%
Nestle India Ltd.	0.52%
Eicher Motors Ltd.	0.50%
Apollo Hospitals Enterprise Ltd.	0.49%
Asian Paints Ltd.	0.47%
HDFC Nifty Bank ETF	0.41%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.39%
HDFC Life Insurance Company Ltd.	0.39%
Bharat Petroleum Corporation Ltd.	0.38%
Britannia Industries Ltd.	0.36%
Cipla Ltd.	0.35%
Dr Reddys Laboratories Ltd.	0.35%
Hero MotoCorp Ltd.	0.34%
IndusInd Bank Ltd.	0.29%
Indian Hotels Ltd.	0.28%
InterglobeAviation Ltd.	0.24%
ICICI Prudential Mutual Fund	0.21%
Brigade Enterprises Ltd.	0.21%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
Blue Star Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
Zomato Ltd.	0.17%
Godrej Consumer Product Ltd.	0.15%
Adani Enterprises Ltd.	0.15%
Lupin Ltd.	0.15%
JSW Energy Ltd.	0.14%
United Spirits Ltd.	0.13%
Polycab India Ltd.	0.13%
Varun Beverages Ltd.	0.12%
Suzlon Energy Ltd.	0.11%
Federal Bank Ltd.	0.09%
The Phoenix Mills Ltd.	0.07%
Aditya Birla Sun Life Mutual Fund	0.06%
Government Securities	2.23%
7.44% TN SGS 2034	0.69%

Government Securities	
7.42% TN SGS 2034	0.62%
7.04% GS 2029	0.41%
7.49% TN SGS 2034	0.38%
6.92% GS 2039	0.13%
Corporate Bonds	0.05%
6.75% Piramal Capital and Housing Finance Limited 2031	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.35%
State Bank of India	2.28%
Axis Bank Ltd.	2.23%
Kotak Mahindra Bank Ltd.	1.93%
Hindustan Unilever Ltd.	1.82%
Sun Pharmaceuticals Industries Ltd.	1.73%
HCL Technologies Ltd.	1.67%
Maruti Suzuki India Ltd.	1.59%
NTPC Ltd.	1.58%
SBI Mutual Fund	1.42%
Titan Company Ltd.	1.29%
Ultratech Cement Ltd.	1.26%
UTI Mutual Fund	1.14%
Tata Motors Ltd.	1.12%
Shriram Finance Ltd.	1.10%
Nippon India Mutual Fund	1.07%
Power Grid Corporation of India Ltd.	1.04%
Tata Steel Ltd.	1.03%
ICICI Prudential Mutual Fund	1.01%
Bharat Electronics Ltd.	0.99%
Tech Mahindra Ltd.	0.95%
TRENT LIMITED	0.93%
Bajaj Auto Ltd.	0.87%
Grasim Industries Ltd.	0.87%
Hindalco Industries Ltd.	0.85%
Bajaj Finance Ltd.	0.83%
Adani Ports and Special Economic Zone Ltd.	0.80%
Wipro Ltd.	0.80%
JSW Steel Ltd.	0.79%
Oil & Natural Gas Corpn Ltd.	0.73%
Coal India Ltd.	0.71%
Nestle India Ltd.	0.70%
Eicher Motors Ltd.	0.67%
Apollo Hospitals Enterprise Ltd.	0.64%
Asian Paints Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.58%
HDFC Nifty Bank ETF	0.57%
HDFC Life Insurance Company Ltd.	0.55%
Tata Consumer Products Ltd.	0.53%
Britannia Industries Ltd.	0.49%
Cipla Ltd.	0.47%
Dr Reddys Laboratories Ltd.	0.47%
Bharat Petroleum Corporation Ltd.	0.47%
Hero MotoCorp Ltd.	0.45%
Indian Hotels Ltd.	0.35%
IndusInd Bank Ltd.	0.30%
InterglobeAviation Ltd.	0.29%
Blue Star Ltd.	0.26%
Divis Laboratories Ltd.	0.24%
Brigade Enterprises Ltd.	0.24%
ICICI Lombard General Insurance Company Ltd.	0.23%
Zomato Ltd.	0.21%
Lupin Ltd.	0.20%
Adani Enterprises Ltd.	0.19%
Suzlon Energy Ltd.	0.18%
Muthoot Finance Ltd.	0.18%
United Spirits Ltd.	0.17%
Polycab India Ltd.	0.17%
Varun Beverages Ltd.	0.16%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.16%
Federal Bank Ltd.	0.10%
JSW Energy Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.76%
Mahindra & Mahindra Ltd.	2.32%
State Bank of India	2.15%
Kotak Mahindra Bank Ltd.	2.13%
Hindustan Unilever Ltd.	1.97%
Sun Pharmaceuticals Industries Ltd.	1.74%
HCL Technologies Ltd.	1.68%
Maruti Suzuki India Ltd.	1.59%
NTPC Ltd.	1.49%
UTI Mutual Fund	1.36%
Tata Motors Ltd.	1.33%
Titan Company Ltd.	1.28%
Ultratech Cement Ltd.	1.17%
Tata Steel Ltd.	1.15%
Power Grid Corporation of India Ltd.	1.15%
ICICI Prudential Mutual Fund	1.10%
TRENT LIMITED	1.09%
Nippon India Mutual Fund	1.07%
Bajaj Finance Ltd.	1.03%
Asian Paints Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.97%
SBI Mutual Fund	0.96%
Tech Mahindra Ltd.	0.95%
Hindalco Industries Ltd.	0.93%
JSW Steel Ltd.	0.92%
Bharat Electronics Ltd.	0.89%
Bajaj Auto Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.88%
Shriram Finance Ltd.	0.87%
Grasim Industries Ltd.	0.86%
Coal India Ltd.	0.85%
Nestle India Ltd.	0.79%
Wipro Ltd.	0.79%
Adani Ports and Special Economic Zone Ltd.	0.78%
Cipla Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.68%
Eicher Motors Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
Apollo Hospitals Enterprise Ltd.	0.62%
HDFC Nifty Bank ETF	0.56%
Britannia Industries Ltd.	0.55%
Adani Enterprises Ltd.	0.50%
Hero MotoCorp Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
IndusInd Bank Ltd.	0.42%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.04%
REC Ltd.	2.55%
Bank of Baroda	2.05%
Gail (India) Ltd.	1.93%
Hindustan Petroleum Corporation Ltd.	1.87%
Punjab National Bank	1.69%
Bharat Heavy Electricals Ltd.	1.57%
Canara Bank Ltd.	1.51%
National Mineral Development Corporation Ltd.	1.46%
Indian Railway Catering and Tourism Corporation Ltd.	1.38%
Oil India Ltd.	1.28%
Container Corporation Of India Ltd.	1.18%
Union Bank Of India Ltd.	1.17%
Indian Railway Finance Corporation Ltd.	1.15%
Steel Authority of India Ltd.	1.06%
NHPC	1.05%
Indian Bank	0.98%
BANK OF INDIA	0.62%
Bank of Maharashtra	0.54%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.86%
Indian Hotels Ltd.	3.34%
Apollo Hospitals Enterprise Ltd.	3.26%
Tata Power Co. Ltd.	2.37%
DLF Ltd.	2.24%
Siemens Ltd.	2.17%
Cummins India Ltd.	1.97%
Shree Cement Ltd.	1.96%
Indus Towers Ltd.	1.90%
Samvardhana Motherson International Ltd.	1.89%
Gail (India) Ltd.	1.75%
Ashok Leyland Ltd	1.71%
Ambuja Cements Ltd.	1.65%
Godrej Properties Ltd.	1.56%
Bharat Forge Ltd.	1.45%
Indian Railway Catering and Tourism Corporation Ltd.	1.00%
MRF Ltd.	0.98%
Indian Oil Corporation Ltd.	0.96%
Container Corporation Of India Ltd.	0.94%
Bharat Petroleum Corporation Ltd.	0.94%
Hindustan Petroleum Corporation Ltd.	0.82%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.29%
Mahindra & Mahindra Ltd.	1.88%
Kotak Mahindra Bank Ltd.	1.71%
Bajaj Finance Ltd.	1.68%
Hindustan Unilever Ltd.	1.35%
Sun Pharmaceuticals Industries Ltd.	1.28%
HCL Technologies Ltd.	1.26%
NTPC Ltd.	1.18%
Maruti Suzuki India Ltd.	1.18%
Titan Company Ltd.	0.95%
Ultratech Cement Ltd.	0.93%
Tata Motors Ltd.	0.85%
Shriram Finance Ltd.	0.84%
Tata Steel Ltd.	0.79%
Power Grid Corporation of India Ltd.	0.79%
Bharat Electronics Ltd.	0.73%
Tech Mahindra Ltd.	0.71%
TRENT LIMITED	0.68%
Grasim Industries Ltd.	0.67%
ICICI Prudential Mutual Fund	0.66%
Hindalco Industries Ltd.	0.66%
Bajaj Auto Ltd.	0.65%
JSW Steel Ltd.	0.64%
Bajaj Finance Ltd.	0.63%
Adani Ports and Special Economic Zone Ltd.	0.59%
Wipro Ltd.	0.58%
Oil & Natural Gas Corpn Ltd.	0.56%
Coal India Ltd.	0.56%
Nestle India Ltd.	0.51%
Apollo Hospitals Enterprise Ltd.	0.49%
Eicher Motors Ltd.	0.49%
Asian Paints Ltd.	0.47%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.38%
HDFC Life Insurance Company Ltd.	0.38%
Britannia Industries Ltd.	0.36%
Bharat Petroleum Corporation Ltd.	0.36%
IndusInd Bank Ltd.	0.35%
Dr Reddys Laboratories Ltd.	0.35%
Cipla Ltd.	0.34%
Hero MotoCorp Ltd.	0.34%
Indian Hotels Ltd.	0.27%
InterglobeAviation Ltd.	0.21%
Brigade Enterprises Ltd.	0.20%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
Blue Star Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.18%
Zomato Ltd.	0.16%
HDFC Nifty Bank ETF	0.15%
Adani Enterprises Ltd.	0.15%
Lupin Ltd.	0.15%
Suzlon Energy Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
United Spirits Ltd.	0.13%
Polycab India Ltd.	0.13%
Varun Beverages Ltd.	0.12%
Federal Bank Ltd.	0.12%
JSW Energy Ltd.	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	5.35%
7.04% GS 2029	1.94%
7.49% TN SGS 2034	1.46%
7.34% TS SDL 2034	1.14%
7.44% TN SGS 2034	0.58%
07.37% GOI 2028	0.18%
7.42% TN SGS 2034	0.05%
Corporate Bonds	0.51%
9.20% Shriram Finance 2026	0.51%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.51%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.21%
Titan Company Ltd.	0.19%
Tata Motors Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
TRENT LIMITED	0.13%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Ultratech Cement Ltd.	0.13%
Shriram Finance Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.12%
Cipla Ltd.	0.12%
Godrej Consumer Product Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Britannia Industries Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Godrej Properties Ltd.	0.05%
TVS Motor Company Ltd.	0.04%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	7.66%
7.42% TN SGS 2034	2.07%
7.42% HR SGS 2034	2.02%
7.44% TN SGS 2034	2.01%
7.34% TS SDL 2034	0.80%
7.04% GS 2029	0.76%
Corporate Bonds	1.52%
6.75% Piramal Capital and Housing Finance Limited 2031	0.64%
6% HDFC SERIES Z-001 2026	0.48%
9.20% Shriram Finance 2026	0.40%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.87%
ITC Ltd.	0.98%
Mahindra & Mahindra Ltd.	0.89%
Bajaj Finance Ltd.	0.89%
Hindustan Unilever Ltd.	0.79%
Sun Pharmaceuticals Industries Ltd.	0.71%
HCL Technologies Ltd.	0.68%
NTPC Ltd.	0.65%
Maruti Suzuki India Ltd.	0.59%
Titan Company Ltd.	0.52%
Tata Motors Ltd.	0.51%
Power Grid Corporation of India Ltd.	0.46%
Asian Paints Ltd.	0.41%
Tata Steel Ltd.	0.39%
Bajaj Finance Ltd.	0.39%
Tech Mahindra Ltd.	0.39%
Hindalco Industries Ltd.	0.38%
Ultratech Cement Ltd.	0.37%
Bharat Electronics Ltd.	0.36%
Bajaj Auto Ltd.	0.36%
Grasim Industries Ltd.	0.36%
Shriram Finance Ltd.	0.36%
TRENT LIMITED	0.35%
Oil & Natural Gas Corpn Ltd.	0.35%
Nestle India Ltd.	0.34%
JSW Steel Ltd.	0.32%
Coal India Ltd.	0.32%
Wipro Ltd.	0.32%
Cipla Ltd.	0.32%
Godrej Consumer Product Ltd.	0.31%
Dr Reddys Laboratories Ltd.	0.28%
Tata Consumer Products Ltd.	0.27%
Eicher Motors Ltd.	0.27%
Apollo Hospitals Enterprise Ltd.	0.25%
Britannia Industries Ltd.	0.25%
Cholamandalam Investment and Finance Company Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.20%
Hero MotoCorp Ltd.	0.20%
HDFC Life Insurance Company Ltd.	0.20%
Federal Bank Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.19%
Brigade Enterprises Ltd.	0.17%
Godrej Properties Ltd.	0.15%
Varun Beverages Ltd.	0.15%
IndusInd Bank Ltd.	0.15%
TVS Motor Company Ltd.	0.12%
Adani Enterprises Ltd.	0.12%
Adani Ports and Special Economic Zone Ltd.	0.11%
Ambuja Cements Ltd.	0.11%
Zomato Ltd.	0.11%
LIC Housing Finance	0.04%
ITC HOTELS Ltd.	0.03%
Government Securities	4.31%
7.04% GS 2029	0.93%
7.34% TS SDL 2034	0.78%
7.49% TN SGS 2034	0.76%
6.92% GS 2039	0.68%
7.42% TN SGS 2034	0.64%
7.42% HR SGS 2034	0.52%
Corporate Bonds	2.17%
7.58% NABARD 2026	1.07%
9.20% Shriram Finance 2026	1.02%
6.75% Piramal Capital and Housing Finance Limited 2031	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.44%
State Bank of India	1.94%
Mahindra & Mahindra Ltd.	1.87%
Bajaj Finance Ltd.	1.80%
Hindustan Unilever Ltd.	1.34%
Sun Pharmaceuticals Industries Ltd.	1.27%
HCL Technologies Ltd.	1.24%
Maruti Suzuki India Ltd.	1.18%
NTPC Ltd.	1.16%
Titan Company Ltd.	0.95%
Ultratech Cement Ltd.	0.93%
Shriram Finance Ltd.	0.84%
Tata Motors Ltd.	0.83%
Tata Steel Ltd.	0.79%
Power Grid Corporation of India Ltd.	0.78%
Bharat Electronics Ltd.	0.73%
Tech Mahindra Ltd.	0.70%
TRENT LIMITED	0.68%
Grasim Industries Ltd.	0.66%
JSW Steel Ltd.	0.64%
Bajaj Auto Ltd.	0.64%
Hindalco Industries Ltd.	0.64%
Bajaj Finance Ltd.	0.63%
Adani Ports and Special Economic Zone Ltd.	0.60%
Wipro Ltd.	0.58%
Oil & Natural Gas Corpn Ltd.	0.56%
Coal India Ltd.	0.56%
Nestle India Ltd.	0.52%
Eicher Motors Ltd.	0.49%
Apollo Hospitals Enterprise Ltd.	0.48%
Asian Paints Ltd.	0.47%
HDFC Nifty Bank ETF	0.40%
Tata Consumer Products Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.38%
Bharat Petroleum Corporation Ltd.	0.38%
HDFC Life Insurance Company Ltd.	0.38%
Britannia Industries Ltd.	0.36%
Cipla Ltd.	0.34%
Dr Reddys Laboratories Ltd.	0.34%
Hero MotoCorp Ltd.	0.34%
IndusInd Bank Ltd.	0.29%
Indian Hotels Ltd.	0.28%
InterglobeAviation Ltd.	0.23%
ICICI Prudential Mutual Fund	0.21%
Brigade Enterprises Ltd.	0.21%
Muthoot Finance Ltd.	0.20%
Divis Laboratories Ltd.	0.19%
Blue Star Ltd.	0.19%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.19%
ICICI Lombard General Insurance Company Ltd.	0.18%
Zomato Ltd.	0.16%
Adani Enterprises Ltd.	0.15%
Lupin Ltd.	0.15%
JSW Energy Ltd.	0.14%
Godrej Consumer Product Ltd.	0.14%
United Spirits Ltd.	0.13%
Polycab India Ltd.	0.13%
Varun Beverages Ltd.	0.12%
Suzlon Energy Ltd.	0.11%
Federal Bank Ltd.	0.09%
The Phoenix Mills Ltd.	0.07%
Aditya Birla Sun Life Mutual Fund	0.06%
Government Securities	1.64%
6.92% GS 2039	0.41%

Government Securities	
7.04% GS 2029	0.39%
7.44% TN SGS 2034	0.35%
7.42% HR SGS 2034	0.26%
7.49% TN SGS 2034	0.23%
Corporate Bonds	0.37%
9.35% Adani Ports & SEZ Ltd. 2026	0.35%
6.75% Piramal Capital and Housing Finance Limited 2031	0.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.76%
State Bank of India	2.24%
Axis Bank Ltd.	2.22%
Kotak Mahindra Bank Ltd.	1.95%
Hindustan Unilever Ltd.	1.81%
Sun Pharmaceuticals Industries Ltd.	1.73%
HCL Technologies Ltd.	1.70%
NTPC Ltd.	1.59%
Maruti Suzuki India Ltd.	1.58%
Titan Company Ltd.	1.28%
Ultratech Cement Ltd.	1.27%
SBI Mutual Fund	1.19%
Tata Motors Ltd.	1.12%
Shriram Finance Ltd.	1.11%
UTI Mutual Fund	1.11%
Aditya Birla Sun Life Mutual Fund	1.07%
Power Grid Corporation of India Ltd.	1.06%
Tata Steel Ltd.	1.04%
Bharat Electronics Ltd.	0.99%
Tech Mahindra Ltd.	0.95%
TRENT LIMITED	0.92%
Nippon India Mutual Fund	0.89%
Bajaj Auto Ltd.	0.89%
Grasim Industries Ltd.	0.87%
ICICI Prudential Mutual Fund	0.86%
Hindalco Industries Ltd.	0.86%
Bajaj Finance Ltd.	0.81%
JSW Steel Ltd.	0.80%
Adani Ports and Special Economic Zone Ltd.	0.80%
Wipro Ltd.	0.79%
Oil & Natural Gas Corpn Ltd.	0.75%
Coal India Ltd.	0.71%
Nestle India Ltd.	0.70%
Eicher Motors Ltd.	0.67%
Apollo Hospitals Enterprise Ltd.	0.65%
Asian Paints Ltd.	0.61%
Tata Consumer Products Ltd.	0.52%
SBI Life Insurance Company Ltd.	0.51%
HDFC Life Insurance Company Ltd.	0.51%
Britannia Industries Ltd.	0.49%
Cipla Ltd.	0.47%
Dr Reddys Laboratories Ltd.	0.47%
Hero MotoCorp Ltd.	0.46%
Bharat Petroleum Corporation Ltd.	0.46%
Indian Hotels Ltd.	0.36%
HDFC Nifty Bank ETF	0.36%
IndusInd Bank Ltd.	0.30%
InterglobeAviation Ltd.	0.29%
Blue Star Ltd.	0.26%
Muthoot Finance Ltd.	0.26%
Divis Laboratories Ltd.	0.25%
Brigade Enterprises Ltd.	0.25%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.24%
ICICI Lombard General Insurance Company Ltd.	0.23%
Zomato Ltd.	0.22%
Lupin Ltd.	0.20%
Adani Enterprises Ltd.	0.19%
Suzlon Energy Ltd.	0.18%
United Spirits Ltd.	0.17%
Varun Beverages Ltd.	0.17%
Polycab India Ltd.	0.17%
JSW Energy Ltd.	0.09%
Federal Bank Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.82%
Mahindra & Mahindra Ltd.	2.34%
State Bank of India	2.16%
Kotak Mahindra Bank Ltd.	2.13%
Hindustan Unilever Ltd.	1.97%
Sun Pharmaceuticals Industries Ltd.	1.74%
HCL Technologies Ltd.	1.69%
Maruti Suzuki India Ltd.	1.59%
NTPC Ltd.	1.49%
UTI Mutual Fund	1.36%
Tata Motors Ltd.	1.32%
Titan Company Ltd.	1.29%
Ultratech Cement Ltd.	1.17%
Power Grid Corporation of India Ltd.	1.15%
Tata Steel Ltd.	1.14%
ICICI Prudential Mutual Fund	1.10%
TRENT LIMITED	1.09%
Nippon India Mutual Fund	1.08%
Bajaj Finance Ltd.	1.03%
Asian Paints Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.98%
SBI Mutual Fund	0.97%
Tech Mahindra Ltd.	0.96%
Hindalco Industries Ltd.	0.93%
JSW Steel Ltd.	0.92%
Bharat Electronics Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.88%
Bajaj Auto Ltd.	0.88%
Shriram Finance Ltd.	0.87%
Grasim Industries Ltd.	0.85%
Coal India Ltd.	0.84%
Nestle India Ltd.	0.80%
Adani Ports and Special Economic Zone Ltd.	0.80%
Wipro Ltd.	0.80%
Cipla Ltd.	0.78%
Dr Reddys Laboratories Ltd.	0.68%
SBI Life Insurance Company Ltd.	0.65%
Eicher Motors Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
Apollo Hospitals Enterprise Ltd.	0.62%
Britannia Industries Ltd.	0.55%
HDFC Nifty Bank ETF	0.55%
Adani Enterprises Ltd.	0.50%
Hero MotoCorp Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
IndusInd Bank Ltd.	0.41%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.54%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.20%
Titan Company Ltd.	0.19%
Tata Motors Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Bajaj Auto Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
TRENT LIMITED	0.13%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Shriram Finance Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Ultratech Cement Ltd.	0.12%
Cipla Ltd.	0.12%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Britannia Industries Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	7.45%
7.34% TS SDL 2034	2.17%
7.49% TN SGS 2034	1.47%
7.04% GS 2029	1.39%
07.18% GS 2033	1.05%
6.92% GS 2039	0.70%
7.44% TN SGS 2034	0.67%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.58%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.21%
Titan Company Ltd.	0.19%
Tata Motors Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
TRENT LIMITED	0.14%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Ultratech Cement Ltd.	0.14%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
Grasim Industries Ltd.	0.13%
Shriram Finance Ltd.	0.13%
JSW Steel Ltd.	0.12%
Coal India Ltd.	0.12%
Wipro Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Cipla Ltd.	0.12%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Apollo Hospitals Enterprise Ltd.	0.09%
Britannia Industries Ltd.	0.09%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Hero MotoCorp Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Godrej Properties Ltd.	0.06%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	9.54%
7.52% HR SGS 2034	2.54%
7.34% TS SDL 2034	2.52%
7.42% TN SGS 2034	1.74%
7.04% GS 2029	1.37%
7.42% HR SGS 2034	0.61%
7.34% GS 2064	0.40%
7.44% TN SGS 2034	0.36%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.72%
ITC Ltd.	0.87%
Bajaj Finance Ltd.	0.79%
Mahindra & Mahindra Ltd.	0.78%
Hindustan Unilever Ltd.	0.70%
Sun Pharmaceuticals Industries Ltd.	0.63%
HCL Technologies Ltd.	0.59%
NTPC Ltd.	0.57%
Maruti Suzuki India Ltd.	0.52%
Titan Company Ltd.	0.45%
Tata Motors Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.41%
Asian Paints Ltd.	0.36%
Tata Steel Ltd.	0.34%
Bajaj Finance Ltd.	0.34%
Tech Mahindra Ltd.	0.34%
Hindalco Industries Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
Bajaj Auto Ltd.	0.32%
Ultratech Cement Ltd.	0.32%
Shriram Finance Ltd.	0.32%
Oil & Natural Gas Corpn Ltd.	0.31%
Grasim Industries Ltd.	0.31%
TRENT LIMITED	0.30%
Nestle India Ltd.	0.30%
JSW Steel Ltd.	0.29%
Coal India Ltd.	0.28%
Wipro Ltd.	0.28%
Godrej Consumer Product Ltd.	0.28%
Cipla Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.25%
Tata Consumer Products Ltd.	0.24%
Eicher Motors Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.22%
Britannia Industries Ltd.	0.22%
Cholamandalam Investment and Finance Company Ltd.	0.21%
SBI Life Insurance Company Ltd.	0.18%
Federal Bank Ltd.	0.17%
Hero MotoCorp Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
HDFC Life Insurance Company Ltd.	0.17%
Brigade Enterprises Ltd.	0.15%
Varun Beverages Ltd.	0.14%
IndusInd Bank Ltd.	0.14%
Godrej Properties Ltd.	0.13%
TVS Motor Company Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
Adani Enterprises Ltd.	0.10%
Ambuja Cements Ltd.	0.09%
Zomato Ltd.	0.09%
LIC Housing Finance	0.03%
ITC HOTELS Ltd.	0.03%
Government Securities	7.31%
07.18% GS 2033	1.76%
7.52% HR SGS 2034	1.74%
7.42% TN SGS 2034	1.65%
7.04% GS 2029	0.98%
7.49% TN SGS 2034	0.69%
07.37% GOI 2028	0.36%
7.44% TN SGS 2034	0.13%
Corporate Bonds	0.11%
6.75% Piramal Capital and Housing Finance Limited 2031	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	24.43%
Mahindra & Mahindra Ltd.	1.36%
Bajaj Finance Ltd.	1.31%
Kotak Mahindra Bank Ltd.	1.28%
Hindustan Unilever Ltd.	0.98%
Sun Pharmaceuticals Industries Ltd.	0.94%
HCL Technologies Ltd.	0.94%
Maruti Suzuki India Ltd.	0.86%
NTPC Ltd.	0.80%
Titan Company Ltd.	0.70%
Ultratech Cement Ltd.	0.67%
Shriram Finance Ltd.	0.62%
Tata Motors Ltd.	0.61%
Tata Steel Ltd.	0.58%
Power Grid Corporation of India Ltd.	0.57%
Bharat Electronics Ltd.	0.53%
Tech Mahindra Ltd.	0.52%
TRENT LIMITED	0.50%
Grasim Industries Ltd.	0.48%
JSW Steel Ltd.	0.47%
Bajaj Auto Ltd.	0.47%
Hindalco Industries Ltd.	0.47%
Bajaj Finance Ltd.	0.46%
Wipro Ltd.	0.45%
Adani Ports and Special Economic Zone Ltd.	0.43%
Oil & Natural Gas Corpn Ltd.	0.41%
Coal India Ltd.	0.41%
Nestle India Ltd.	0.38%
Eicher Motors Ltd.	0.36%
Apollo Hospitals Enterprise Ltd.	0.35%
Asian Paints Ltd.	0.34%
Tata Consumer Products Ltd.	0.29%
HDFC Nifty Bank ETF	0.28%
SBI Life Insurance Company Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
HDFC Life Insurance Company Ltd.	0.28%
Britannia Industries Ltd.	0.27%
Bharat Petroleum Corporation Ltd.	0.27%
Cipla Ltd.	0.25%
Dr Reddys Laboratories Ltd.	0.25%
Hero MotoCorp Ltd.	0.25%
Indian Hotels Ltd.	0.21%
InterglobeAviation Ltd.	0.17%
Brigade Enterprises Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
Blue Star Ltd.	0.14%
ICICI Prudential Mutual Fund	0.14%
Muthoot Finance Ltd.	0.14%
ICICI Lombard General Insurance Company Ltd.	0.13%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.13%
Zomato Ltd.	0.12%
Federal Bank Ltd.	0.12%
Adani Enterprises Ltd.	0.11%
Lupin Ltd.	0.11%
Godrej Consumer Product Ltd.	0.10%
Polycab India Ltd.	0.10%
United Spirits Ltd.	0.09%
JSW Energy Ltd.	0.09%
Varun Beverages Ltd.	0.09%
Suzlon Energy Ltd.	0.08%
ITC HOTELS Ltd.	0.07%
The Phoenix Mills Ltd.	0.05%
Government Securities	3.40%
07.09% GOI 2054	1.09%

Government Securities

7.42% TN SGS 2034	0.92%
7.04% GS 2029	0.78%
7.49% TN SGS 2034	0.52%
7.44% TN SGS 2034	0.09%

Corporate Bonds

6.75% Piramal Capital and Housing Finance Limited 2031	0.12%
--	-------

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.77%
Mahindra & Mahindra Ltd.	2.33%
State Bank of India	2.15%
Kotak Mahindra Bank Ltd.	2.12%
Hindustan Unilever Ltd.	1.96%
Sun Pharmaceuticals Industries Ltd.	1.74%
HCL Technologies Ltd.	1.67%
Maruti Suzuki India Ltd.	1.59%
NTPC Ltd.	1.49%
UTI Mutual Fund	1.36%
Tata Motors Ltd.	1.33%
Titan Company Ltd.	1.28%
Ultratech Cement Ltd.	1.17%
Tata Steel Ltd.	1.15%
Power Grid Corporation of India Ltd.	1.15%
ICICI Prudential Mutual Fund	1.10%
TRENT LIMITED	1.09%
Nippon India Mutual Fund	1.07%
Bajaj Finance Ltd.	1.03%
Asian Paints Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.97%
SBI Mutual Fund	0.96%
Tech Mahindra Ltd.	0.95%
Hindalco Industries Ltd.	0.93%
JSW Steel Ltd.	0.92%
Bharat Electronics Ltd.	0.89%
Bajaj Auto Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.88%
Grasim Industries Ltd.	0.87%
Shriram Finance Ltd.	0.87%
Coal India Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.80%
Nestle India Ltd.	0.79%
Wipro Ltd.	0.79%
Cipla Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.69%
Eicher Motors Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
Apollo Hospitals Enterprise Ltd.	0.62%
HDFC Nifty Bank ETF	0.56%
Britannia Industries Ltd.	0.55%
Adani Enterprises Ltd.	0.49%
Hero MotoCorp Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
IndusInd Bank Ltd.	0.42%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.90%
Indian Hotels Ltd.	3.33%
Apollo Hospitals Enterprise Ltd.	3.25%
Tata Power Co. Ltd.	2.36%
DLF Ltd.	2.24%
Siemens Ltd.	2.16%
Cummins India Ltd.	1.97%
Shree Cement Ltd.	1.97%
Indus Towers Ltd.	1.92%
Samvardhana Motherson International Ltd.	1.89%
Gail (India) Ltd.	1.74%
Ashok Leyland Ltd	1.71%
Ambuja Cements Ltd.	1.64%
Godrej Properties Ltd.	1.55%
Bharat Forge Ltd.	1.47%
MRF Ltd.	1.05%
Indian Railway Catering and Tourism Corporation Ltd.	1.00%
Indian Oil Corporation Ltd.	0.96%
Bharat Petroleum Corporation Ltd.	0.94%
Container Corporation Of India Ltd.	0.93%
Hindustan Petroleum Corporation Ltd.	0.82%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	24.95%
REC Ltd.	2.54%
Bank of Baroda	2.05%
Gail (India) Ltd.	1.93%
Hindustan Petroleum Corporation Ltd.	1.86%
Punjab National Bank	1.69%
Bharat Heavy Electricals Ltd.	1.57%
Canara Bank Ltd.	1.51%
National Mineral Development Corporation Ltd.	1.45%
Indian Railway Catering and Tourism Corporation Ltd.	1.36%
Oil India Ltd.	1.26%
Container Corporation Of India Ltd.	1.18%
Union Bank Of India Ltd.	1.18%
Indian Railway Finance Corporation Ltd.	1.15%
NHPC	1.05%
Steel Authority of India Ltd.	1.03%
Indian Bank	0.98%
BANK OF INDIA	0.63%
Bank of Maharashtra	0.53%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.43%
ITC Ltd.	0.36%
Mahindra & Mahindra Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.26%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.24%
Maruti Suzuki India Ltd.	0.19%
Titan Company Ltd.	0.18%
Tata Motors Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.17%
Asian Paints Ltd.	0.15%
Tata Steel Ltd.	0.14%
Bajaj Finance Ltd.	0.14%
Tech Mahindra Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Bharat Electronics Ltd.	0.13%
Nestle India Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.13%
Bajaj Auto Ltd.	0.13%
JSW Steel Ltd.	0.12%
Wipro Ltd.	0.12%
Godrej Consumer Product Ltd.	0.12%
Shriram Finance Ltd.	0.12%
Coal India Ltd.	0.11%
Ultratech Cement Ltd.	0.11%
Cipla Ltd.	0.11%
TRENT LIMITED	0.10%
Apollo Hospitals Enterprise Ltd.	0.10%
Tata Consumer Products Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.10%
Eicher Motors Ltd.	0.10%
Cholamandalam Investment and Finance Company Ltd.	0.09%
Hero MotoCorp Ltd.	0.08%
Britannia Industries Ltd.	0.07%
Federal Bank Ltd.	0.07%
SBI Life Insurance Company Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
HDFC Life Insurance Company Ltd.	0.07%
Varun Beverages Ltd.	0.06%
Brigade Enterprises Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
TVS Motor Company Ltd.	0.05%
Godrej Properties Ltd.	0.05%
Adani Ports and Special Economic Zone Ltd.	0.04%
Ambuja Cements Ltd.	0.04%
Zomato Ltd.	0.04%
Adani Enterprises Ltd.	0.04%
LIC Housing Finance	0.01%
ITC HOTELS Ltd.	0.01%
Government Securities	12.78%
7.68% GJ SGS 2030	3.24%
7.42% HR SGS 2034	3.10%
7.49% TN SGS 2034	2.73%
7.52% HR SGS 2034	2.30%
7.44% TN SGS 2034	1.36%
7.04% GS 2029	0.05%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.92%
ITC Ltd.	0.88%
Mahindra & Mahindra Ltd.	0.80%
Bajaj Finance Ltd.	0.79%
Hindustan Unilever Ltd.	0.71%
Sun Pharmaceuticals Industries Ltd.	0.64%
HCL Technologies Ltd.	0.60%
NTPC Ltd.	0.58%
Maruti Suzuki India Ltd.	0.52%
Tata Motors Ltd.	0.45%
Titan Company Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.41%
Asian Paints Ltd.	0.36%
Bajaj Finance Ltd.	0.35%
Tech Mahindra Ltd.	0.35%
Tata Steel Ltd.	0.34%
Hindalco Industries Ltd.	0.34%
Ultratech Cement Ltd.	0.34%
Bajaj Auto Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
Grasim Industries Ltd.	0.32%
Nestle India Ltd.	0.31%
Oil & Natural Gas Corpn Ltd.	0.31%
Shriram Finance Ltd.	0.31%
TRENT LIMITED	0.30%
JSW Steel Ltd.	0.29%
Wipro Ltd.	0.29%
Cipla Ltd.	0.29%
Coal India Ltd.	0.28%
Godrej Consumer Product Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.25%
Tata Consumer Products Ltd.	0.24%
Eicher Motors Ltd.	0.24%
Apollo Hospitals Enterprise Ltd.	0.23%
Cholamandalam Investment and Finance Company Ltd.	0.22%
Britannia Industries Ltd.	0.21%
SBI Life Insurance Company Ltd.	0.18%
Hero MotoCorp Ltd.	0.18%
Federal Bank Ltd.	0.17%
Bharat Petroleum Corporation Ltd.	0.17%
HDFC Life Insurance Company Ltd.	0.17%
Brigade Enterprises Ltd.	0.15%
Varun Beverages Ltd.	0.14%
IndusInd Bank Ltd.	0.14%
Godrej Properties Ltd.	0.13%
TVS Motor Company Ltd.	0.11%
Adani Ports and Special Economic Zone Ltd.	0.10%
Ambuja Cements Ltd.	0.10%
Zomato Ltd.	0.10%
Adani Enterprises Ltd.	0.10%
LIC Housing Finance	0.03%
ITC HOTELS Ltd.	0.03%
Government Securities	8.51%
7.52% HR SGS 2034	2.01%
7.42% HR SGS 2034	1.70%
07.18% GS 2033	1.56%
7.42% TN SGS 2034	1.47%
7.04% GS 2029	1.04%
7.49% TN SGS 2034	0.60%
7.44% TN SGS 2034	0.13%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.02%
State Bank of India	1.47%
Mahindra & Mahindra Ltd.	1.40%
Bajaj Finance Ltd.	1.34%
Hindustan Unilever Ltd.	1.01%
Sun Pharmaceuticals Industries Ltd.	0.96%
HCL Technologies Ltd.	0.93%
NTPC Ltd.	0.88%
Maruti Suzuki India Ltd.	0.86%
Ultratech Cement Ltd.	0.70%
Titan Company Ltd.	0.67%
Shriram Finance Ltd.	0.64%
Tata Motors Ltd.	0.62%
Tata Steel Ltd.	0.59%
Power Grid Corporation of India Ltd.	0.59%
Bharat Electronics Ltd.	0.55%
TRENT LIMITED	0.51%
Grasim Industries Ltd.	0.50%
Tech Mahindra Ltd.	0.49%
Hindalco Industries Ltd.	0.49%
JSW Steel Ltd.	0.48%
Bajaj Auto Ltd.	0.48%
Bajaj Finance Ltd.	0.47%
Adani Ports and Special Economic Zone Ltd.	0.45%
Oil & Natural Gas Corpn Ltd.	0.42%
Coal India Ltd.	0.42%
Nestle India Ltd.	0.39%
Wipro Ltd.	0.37%
Eicher Motors Ltd.	0.37%
Apollo Hospitals Enterprise Ltd.	0.36%
Asian Paints Ltd.	0.35%
Tata Consumer Products Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
IndusInd Bank Ltd.	0.29%
HDFC Life Insurance Company Ltd.	0.29%
Bharat Petroleum Corporation Ltd.	0.28%
Britannia Industries Ltd.	0.27%
HDFC Nifty Bank ETF	0.26%
Cipla Ltd.	0.26%
Dr Reddys Laboratories Ltd.	0.26%
Hero MotoCorp Ltd.	0.26%
Indian Hotels Ltd.	0.21%
InterglobeAviation Ltd.	0.18%
Blue Star Ltd.	0.15%
ICICI Prudential Mutual Fund	0.15%
Brigade Enterprises Ltd.	0.15%
Muthoot Finance Ltd.	0.15%
Divis Laboratories Ltd.	0.14%
HOME FIRST FINANCE COMPANY INDIA Ltd.	0.14%
ICICI Lombard General Insurance Company Ltd.	0.13%
Zomato Ltd.	0.12%
Federal Bank Ltd.	0.12%
JSW Energy Ltd.	0.11%
Godrej Consumer Product Ltd.	0.11%
Adani Enterprises Ltd.	0.11%
Lupin Ltd.	0.11%
United Spirits Ltd.	0.10%
Polycab India Ltd.	0.10%
Varun Beverages Ltd.	0.09%
Suzlon Energy Ltd.	0.08%
The Phoenix Mills Ltd.	0.05%
Government Securities	5.27%
07.18% GS 2033	1.13%
7.52% HR SGS 2034	1.12%

Government Securities	
7.34% TS SDL 2034	1.04%
7.04% GS 2029	0.75%
7.42% TN SGS 2034	0.51%
7.49% TN SGS 2034	0.44%
7.44% TN SGS 2034	0.28%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.76%
Mahindra & Mahindra Ltd.	2.33%
State Bank of India	2.16%
Kotak Mahindra Bank Ltd.	2.09%
Hindustan Unilever Ltd.	1.97%
Sun Pharmaceuticals Industries Ltd.	1.75%
HCL Technologies Ltd.	1.68%
Maruti Suzuki India Ltd.	1.58%
NTPC Ltd.	1.49%
UTI Mutual Fund	1.36%
Tata Motors Ltd.	1.33%
Titan Company Ltd.	1.29%
Ultratech Cement Ltd.	1.18%
Tata Steel Ltd.	1.15%
Power Grid Corporation of India Ltd.	1.15%
ICICI Prudential Mutual Fund	1.10%
TRENT LIMITED	1.08%
Nippon India Mutual Fund	1.07%
Bajaj Finance Ltd.	1.03%
Asian Paints Ltd.	1.00%
Aditya Birla Sun Life Mutual Fund	0.96%
SBI Mutual Fund	0.96%
Tech Mahindra Ltd.	0.95%
Hindalco Industries Ltd.	0.93%
JSW Steel Ltd.	0.92%
Bharat Electronics Ltd.	0.89%
Bajaj Auto Ltd.	0.89%
Oil & Natural Gas Corpn Ltd.	0.88%
Grasim Industries Ltd.	0.87%
Shriram Finance Ltd.	0.87%
Coal India Ltd.	0.85%
Adani Ports and Special Economic Zone Ltd.	0.80%
Nestle India Ltd.	0.79%
Wipro Ltd.	0.79%
Cipla Ltd.	0.78%
Dr Reddys Laboratories Ltd.	0.69%
Eicher Motors Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.65%
HDFC Life Insurance Company Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
Apollo Hospitals Enterprise Ltd.	0.62%
Britannia Industries Ltd.	0.55%
HDFC Nifty Bank ETF	0.54%
Adani Enterprises Ltd.	0.50%
Hero MotoCorp Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
IndusInd Bank Ltd.	0.41%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	64.55%
Cummins India Ltd.	2.41%
HDFC Asset Management Co. Ltd.	2.38%
Cg Power And Ind Sol Ltd.	2.38%
IDFC First Bank Ltd.	2.14%
Colgate Palmolive (India) Ltd.	2.12%
Marico Ltd.	2.06%
UPL Ltd.	2.03%
Sundaram Finance Ltd.	2.03%
AU Small Finance Bank Ltd.	2.01%
Ashok Leyland Ltd	1.98%
Voltas Ltd.	1.96%
Yes Bank Ltd.	1.92%
Aurobindo Pharma Ltd.	1.91%
Godrej Properties Ltd.	1.88%
The Phoenix Mills Ltd.	1.88%
Hindustan Petroleum Corporation Ltd.	1.83%
Bharat Forge Ltd.	1.73%
SBI Cards & Payment Services	1.68%
APL Apollo Tubes Ltd.	1.65%
MPHASIS Ltd.	1.61%
Polycab India Ltd.	1.59%
Muthoot Finance Ltd.	1.59%
GMR Airports Infrastructure Ltd.	1.58%
PI Industries Ltd.	1.55%
Alkem Laboratories Ltd.	1.54%
MRF Ltd.	1.42%
National Mineral Development Corporation Ltd.	1.37%
Petronet Lng Ltd.	1.35%
Supreme Industries Ltd.	1.32%
Oberoi Realty Ltd.	1.31%
Kpit Technologies Ltd.	1.24%
ORACLE FINANCIAL SERVICES SOFTWARE Ltd.	1.17%
Vodafone Idea Ltd.	1.14%
Container Corporation Of India Ltd.	1.09%
ASTRAL POLY TECHNIK Ltd.	1.05%
Tata Communications Ltd.	1.00%
Steel Authority of India Ltd.	0.96%
ACC Ltd.	0.80%
Aditya Birla Capital Ltd.	0.72%
L&T Finance Ltd.	0.70%
Blue Star Ltd.	0.22%
Brigade Enterprises Ltd.	0.17%
Zomato Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD	0.00%

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

Where and how can make your premium payments



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



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



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



Pay your premium at any of the Axis Bank branches.



Pay your premium online using your Visa or MasterCard credit card



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



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



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

Disclaimer

Benchmark Indices Provided by CRISIL

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

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

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

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