

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.



May 2026

Aviva Investor



Economy - India:

The global macroeconomic environment continues to be shaped by persistent geopolitical uncertainties, particularly in West Asia, keeping financial markets volatile despite intermittent signs of de-escalation. During May, crude oil prices witnessed some moderation as optimism surrounding a potential US-Iran agreement raised hopes of improved energy supply conditions and reduced disruptions around the strategically important Strait of Hormuz. However, the broader geopolitical situation remained fluid, with conflicting signals around the progress of negotiations and no concrete resolution emerging so far. While hopes of a deal have periodically eased market concerns, recurring setbacks and uncertainty over its eventual outcome continue to keep energy markets and global risk sentiment on edge. Consequently, concerns around supply-chain disruptions, energy security, inflationary pressures and potential impact on demand remain relevant for policymakers and investors.

Headline Consumer Price Index (CPI) inflation edged marginally higher to 3.5% YoY in Apr-26 against 3.4% reported in previous month. The uptick was primarily driven by a rise in food inflation. Fuel inflation remained relatively contained in Apr-26 understandably so since the recent global crude oil price shock has not yet been materially transmitted to retail consumers. Core Inflation remained stable as moderation in precious metal prices negated rise in other categories. Inflation in restaurant and hotel services accelerated, indicating likely pass-through impact of higher commercial LPG prices. Impact of hike in retail fuel prices, global supply chain disruptions and weather-related disruptions (El-Nino impact) could exert further pressure on inflation. India's Wholesale Price Index (WPI) inflation surged to 8.3% YoY in Apr-26 vs 3.9% in previous month, driven by a broad-based rise across major categories. This was the highest print in 42 months. The sharpest pressure came from fuel and power prices which surged 24.7% YoY. This sharp uptick was due to rising costs of commercial LPG, petrol and high-speed diesel. Upside risk to WPI inflation stems from higher commodity prices given disruption of global supply chain, prediction of lower monsoon impacting crop production. Sharp depreciation of the domestic currency is exacerbating WPI pressures.

India's Index of Industrial Production (IIP) grew 4.9% in Apr-26 up from 3.2% last month largely driven by manufacturing activity. Manufacturing output grew by 6.2% YoY in Apr-26 while output for mining dropped by 5.1%. Electricity & Gas supplies output rose by 4.9% given harsh climate conditions. Within the use-based category, consumer durables output grew 4.3% and consumer non-durables output inched up by 2.8%. Infrastructure and intermediate goods output rose by 7.1% and 7.7%, respectively. Capital goods growth stood at solid 16%, while primary goods growth stood at a modest 0.8% during the month. GST collection print for May-26 moderated to Rs 1.94 Tn (3.2% growth YoY) from record high Rs 2.43 Tn in Apr-26. Despite headwinds from geopolitical tensions, high frequency indicators like PMI, motor vehicle production suggest resilience. In spite of healthy domestic demand, impact of fuel price hike on high frequency indicators needs to closely be watched in near future. Credit growth (16.2% YoY) & deposit growth (12.2% YoY) continued to widen leading to persistently high Credit-Deposit ratio. This trend led to drawdown in liquidity buffers, lower LCRs and drove greater dependence on high-cost funding instruments like CDs.

India's Merchandise trade deficit widened to USD 28.4 bn in Apr-26 from USD 20.7 bn earlier. Exports were supported by petroleum products while imports increase was broad-based, though led by crude oil, gold and electronics. Goods exports rose 13.8% YoY to USD 43.6 while imports rose by 10% to USD 71.9 bn. Higher oil imports reflected spike in crude prices despite volume decline compared to usual levels. Gold imports at USD 5.6 bn and electronics imports at USD 12.8 bn remained elevated. Non-oil, non-gold imports grew 14.7% YoY. Services trade surplus for the month remained steady at USD 20.6 bn driven by 13.3% growth in services exports. The escalation of the geopolitical stress, leading to higher crude oil and LNG prices, is likely to raise India's import bill while dampening export prospects through its adverse impact on global economic growth. A widening current account deficit and sustained capital outflows could exert continued pressure on the domestic currency, notwithstanding the RBI's unconventional interventions in the NDF market to contain speculative activity and stabilize the exchange rate. Consequently, foreign exchange reserves may remain under strain due to ongoing efforts to support the weakening rupee.

The Reserve Bank of India transferred Rs 2.87 Tn as record surplus to the Government for FY2025-26 aided by reduction in CRB from 7.5% to 6.5% and strong central bank earnings driven by higher income from foreign assets, foreign exchange operations. This is broadly in line with the budget numbers. In view of the increased subsidy burden and loss of excise duty on petroleum products, the fiscal math for FY27 is under stress and to be closely watched.

Economy - Global:

There was a growing unease amongst the US Federal Reserve members about the rising fuel costs and its impact on inflation with most of them striking a hawkish tone with increasing internal support for policy normalization, reinforcing expectations of rate hikes if inflation remains durable. Recent US economic data reinforced this cautious stance. Labor market conditions remain resilient, with jobless claims staying low and employment indicators pointing to continued strength. At the same time, inflation has shown signs of reacceleration, with both CPI and PCE measures edging higher amid rising energy costs. Consumer demand also remained strong, reflected in healthy retail sales data underscoring the economy's underlying resilience. Against this backdrop, US Treasury yields have remained elevated as investors reassess the pace of future rate path and factor in inflation risks. Concerns over widening fiscal deficits and increased government borrowing have added to upward pressure on long-term yields across economies. The combination of resilient growth, sticky inflation, and fiscal uncertainties suggests that monetary policy is likely to remain restrictive for longer than previously anticipated. Globally major central banks struck a cautious tone with willingness to raise rates if inflation remains elevated.

Bond Outlook and Strategy:

The overall market narrative structurally remains unchanged, with domestic and global bond markets continuing to navigate a complex mix of inflationary pressures, fiscal concerns, and geopolitical uncertainties. Ongoing geopolitical tensions, particularly in West Asia, have heightened concerns around global growth and inflation, keeping investors cautious. Domestically, attention is turning towards the upcoming RBI monetary policy and its assessment of evolving inflation risks. Significant upside risk to inflation through increased fuel and transportation costs & concerns around below-normal monsoon could place upward pressure on food prices, particularly in key agricultural commodities. These developments along with weak domestic currency may pose challenges to RBI's management of interest rate path in the near term. A weaker monsoon could necessitate higher government support for agriculture through increased subsidies and rural spending. Together with excise duty cuts and rising fuel subsidy costs, this may widen fiscal pressures and drive higher borrowing needs. Concurrently, heavy government and SDL issuances are expected to sustain upward pressure on domestic bond yields. The RBI's liquidity management, including OMOs, will be crucial in absorbing this heavy supply. Globally, elevated bond yields, cautious central banks, and volatile capital flows are likely to keep liquidity conditions tight. As a result, domestic bond yields are expected to remain elevated in the near term.

ULIP policyholders, should remain aligned with their long-term asset allocation and risk tolerance during periods of heightened market volatility. Historically, phases of elevated yields have created favourable opportunities for long-term fixed-income investors. While bond yields may remain elevated in the near term due to prevailing macroeconomic and fiscal uncertainties, the current environment is gradually enhancing the attractiveness of bond funds from a medium- to long-term perspective. Maintaining discipline and avoiding reactive portfolio changes remains critical as markets navigate this period of uncertainty.

Equity Outlook and Strategy:

Indian Equity market was volatile in the month of May, with Nifty50 Index posting a decline of 1.9%, while Nifty Midcap50 Index outperformed with a gain of 3.6% touching an all-time high of 17859.1. Amongst the sectoral indices, Nifty Metal and Pharma indices gained 4.7% and 4.6% respectively, while Nifty FMCG Index lost 3.3%. Indian market movement was largely driven by corporate earnings announcement as US-Iran conflict took a temporary backstage. During the month, Government announcements on import of precious metals, and gradual fuel price hikes, impacted the respective sector returns. Corporate earnings for March quarter have been largely better than expectations with commentaries for future quarters turning cautious. FIIs net sold Rs 55,963 crores of cash Equities last month, while DIIs net bought Rs 82,669 crores.

Soundbites around the geopolitical conflict will continue to cause short-term volatility, though any long-term resolution continue to present upside risk. For the long run, corporate earnings and management guidance will be crucial. We remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. We continue to focus on opportunities in the market that offer decent risk reward balance.

ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Anshul Mishra	10	NA	13
Mandar Pandeshwar	NA	3	13

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 May 29,2026:	28.5058
Inception Date:	08-Jan-10
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.27%	0.29%	0.39%	5.76%	5.63%	6.00%	4.90%	6.60%
Benchmark**	0.24%	0.77%	2.07%	6.18%	6.39%	7.00%	5.69%	7.55%

* 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	94.72
Total	94.72

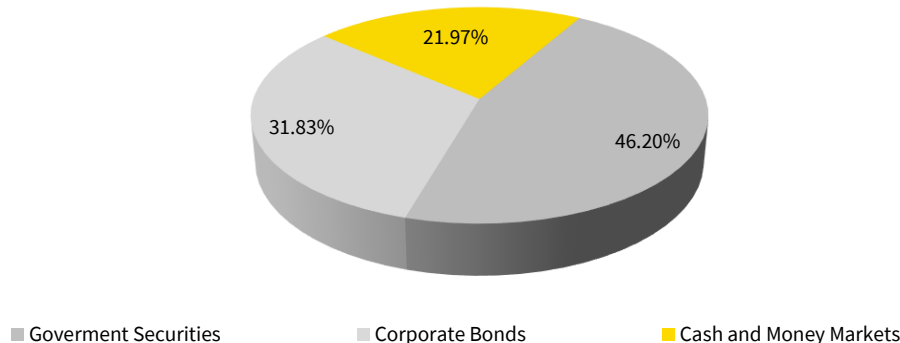
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.30

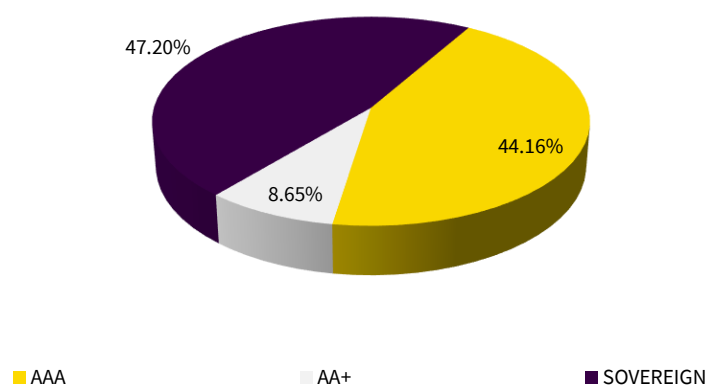
Security Name

Security Name	Net Asset (%)
Government Securities	46.20%
6.90% GS 15-04-2065	9.89%
6.48% GS 06-10-2035	7.97%
7.09% GS 25-11-2074	4.42%
7.24% GS 18-08-2055	3.93%
6.75% GS 23-12-2029	3.31%
7.27% Maharashtra SGS 24-09-2036	3.01%
7.20% Maharashtra SGS 23-10-2036	2.99%
6.68% GS 07-07-2040	2.58%
6.33% GS 05-05-2035	2.23%
07.06% GS 10-04-2028	2.23%
Others	3.64%
Corporate Bonds	31.83%
8.43% Sammaan Capital Ltd 22-02-2028	7.42%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.81%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	3.91%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.29%
7.95% HDFC BANK Ltd. 21-09-2026	2.85%
7.44% NABARD 24-02-2028	2.83%
8.75% Shriram Finance 15-06-2026	1.84%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.79%
6.75% Piramal Finance Limited 26-09-2031	1.05%
7.62% NABARD 31-01-2028 Bonds Series 231	0.53%
Others	0.51%
Cash and Money Markets	21.97%
Portfolio Total	100.00%

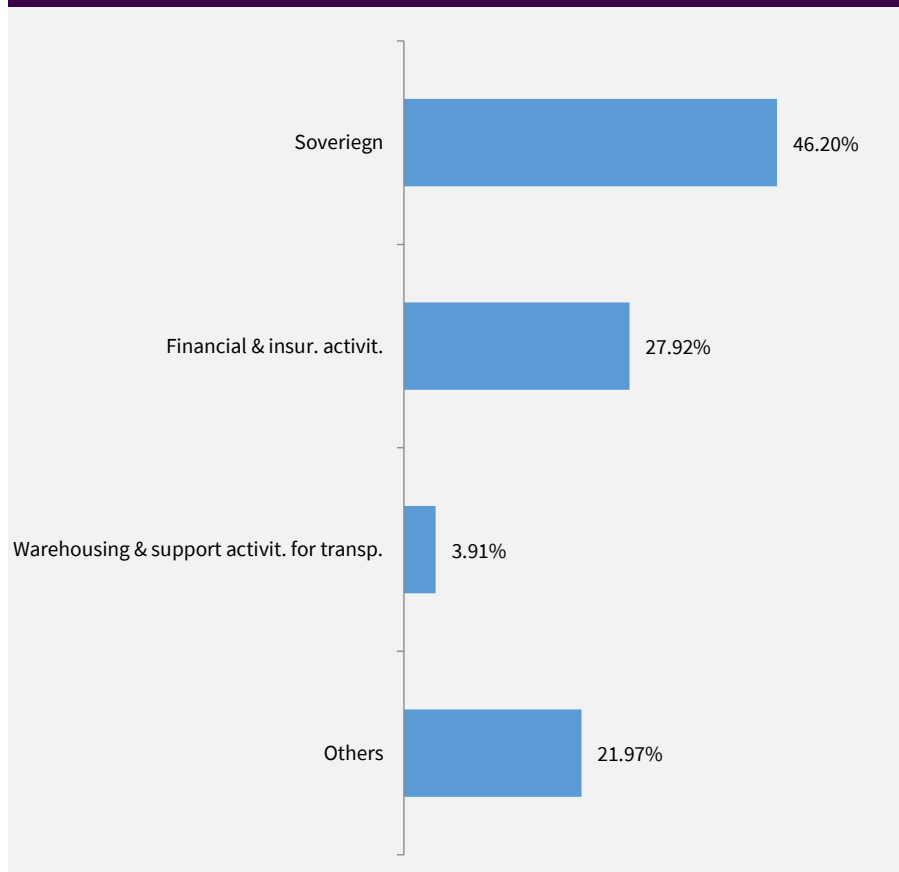
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on May 29,2026:	36.2069
Inception Date:	06-Feb-08
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.32%	2.06%	2.95%	7.32%	6.83%	7.10%	5.76%	7.28%
Benchmark**	0.24%	0.77%	2.07%	6.18%	6.39%	7.00%	5.69%	7.11%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	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.

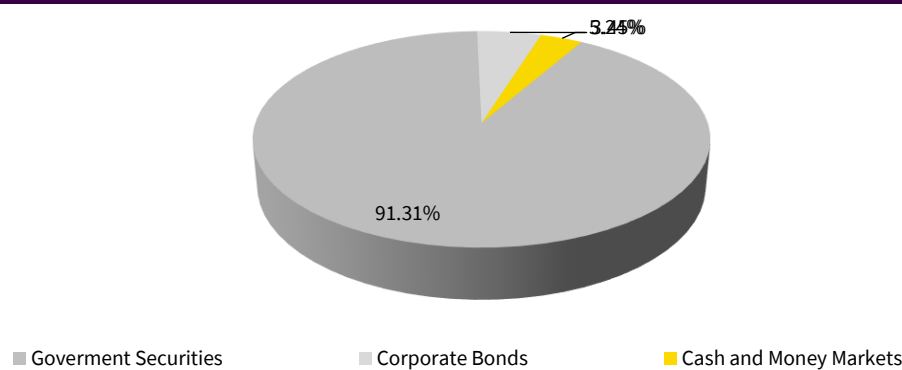
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.21
Total	4.21

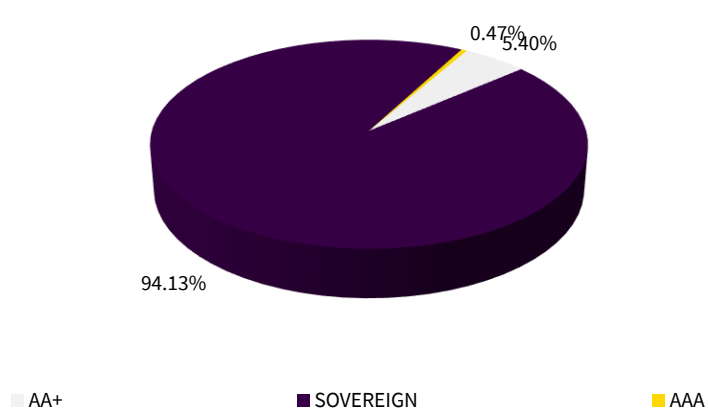
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	1.34

Asset Mix



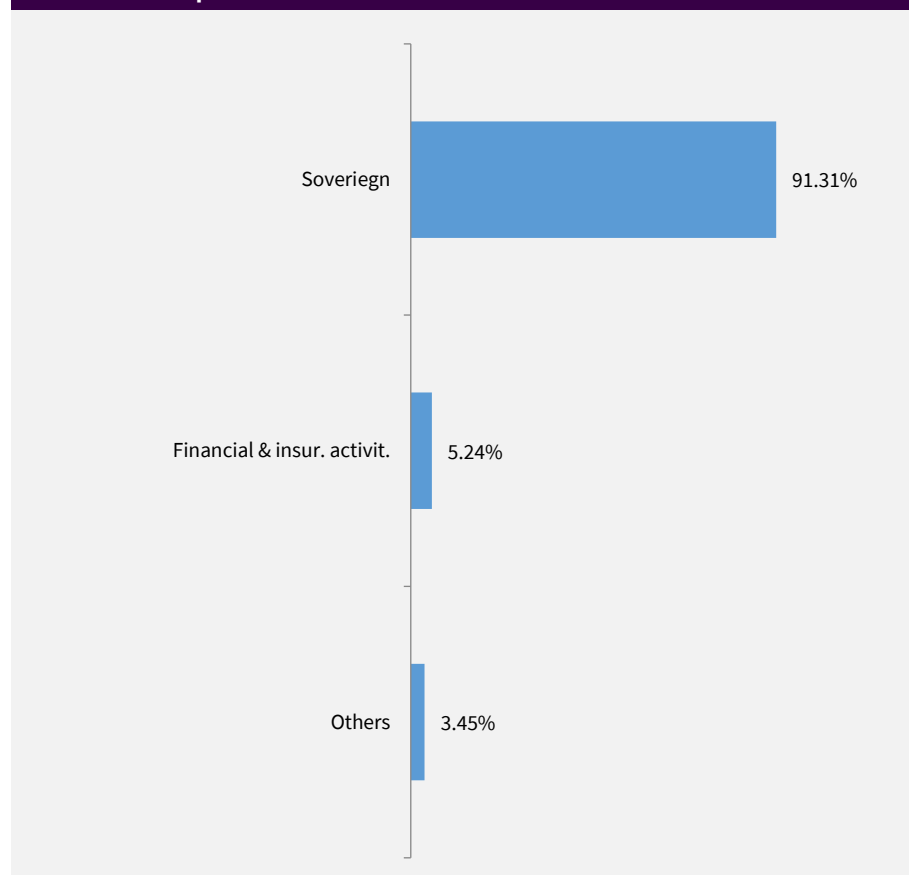
Rating Profile



Security Name

Security Name	Net Asset (%)
Government Securities	91.31%
07.38% GS 20-06-2027	81.90%
7.70% AP SGS 06-12-2029	4.05%
7.52% HR SGS 02-05-2034	2.67%
7.42% TN SGS 03-04-2034	2.04%
7.04% GS 03-06-2029	0.65%
Corporate Bonds	5.24%
8.43% Sammaan Capital Ltd 22-02-2028	4.77%
6.75% Piramal Finance Limited 26-09-2031	0.47%
Cash and Money Markets	3.45%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on May 29,2026:	47.1038
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.06%	-1.16%	0.33%	4.95%	6.25%	6.83%	5.82%	7.62%
Benchmark**	-0.07%	-0.88%	1.10%	5.71%	6.79%	7.43%	6.25%	7.53%

* 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.

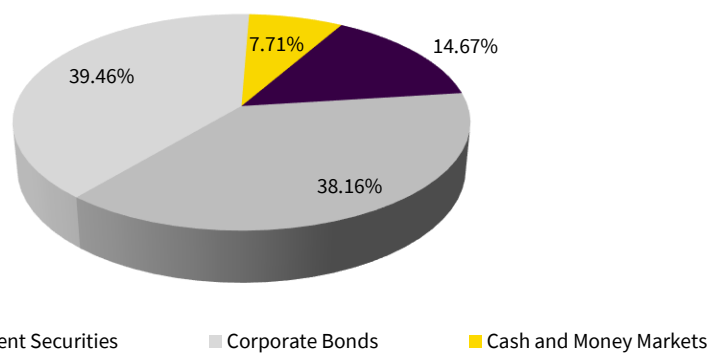
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.35
Debt	66.02
Total	77.37

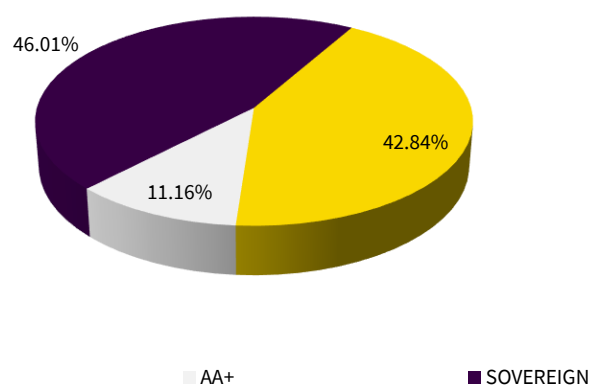
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.07

Asset Mix



Rating Profile

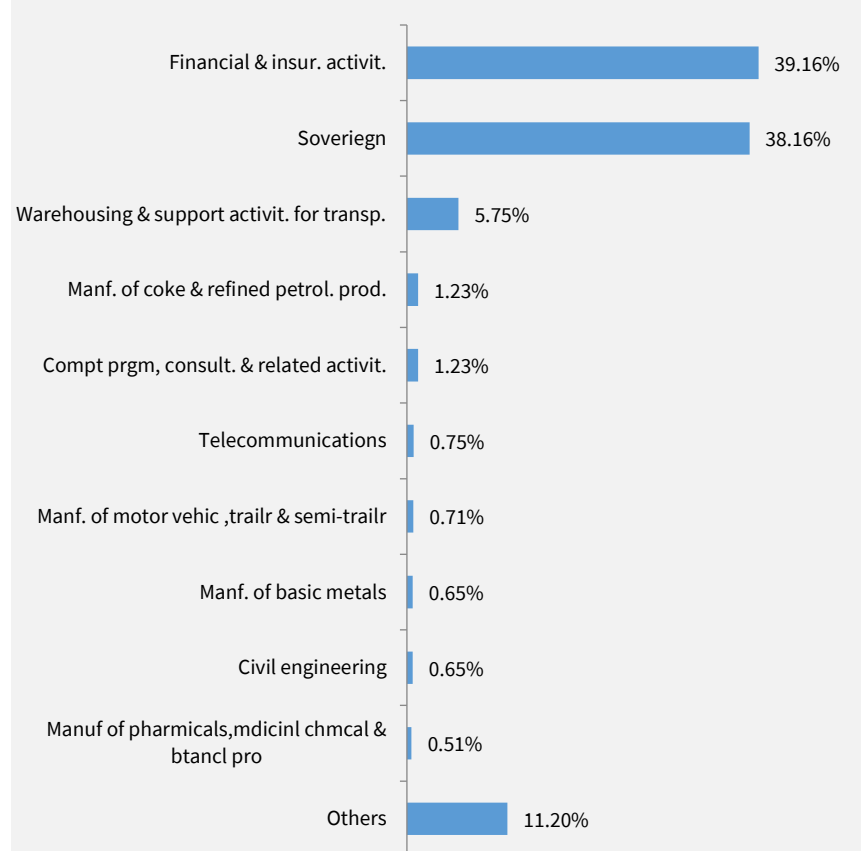


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	14.67%
HDFC Bank Ltd.	1.69%
Reliance Industries Ltd.	1.23%
ICICI Bank Ltd.	1.22%
Bharti Airtel Ltd.	0.75%
Larsen & Toubro Ltd.	0.65%
Infosys Ltd.	0.55%
State Bank of India	0.54%
Axis Bank Ltd.	0.50%
ITC Ltd.	0.40%
Kotak Mahindra Bank Ltd.	0.37%
Others	6.77%
Government Securities	38.16%
6.48% GS 06-10-2035	6.65%
6.90% GS 15-04-2065	5.69%
7.24% GS 18-08-2055	4.23%
6.33% GS 05-05-2035	2.67%
7.27% Maharashtra SGS 24-09-2036	2.61%
6.68% GS 07-07-2040	2.48%
7.52% HR SGS 02-05-2034	2.41%
6.75% GS 23-12-2029	2.32%
7.42% TN SGS 03-04-2034	2.21%
7.09% GS 25-11-2074	2.12%
Others	4.77%
Corporate Bonds	39.46%
8.43% Sammaan Capital Ltd 22-02-2028	8.56%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	5.57%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.91%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.27%
7.95% HDFC BANK Ltd. 21-09-2026	3.62%
7.44% NABARD 24-02-2028	3.34%
7.62% NABARD 31-01-2028 Bonds Series 231	2.70%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.58%
7.45% PFC 15-07-2028	1.67%
8.75% Shriram Finance 15-06-2026	1.55%
Others	0.69%
Cash and Money Markets	7.71%
Portfolio Total	100.00%

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 steady returns with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on May 29,2026:	30.3035
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.11%	-1.28%	-0.26%	4.83%	6.03%	6.61%	5.69%	7.00%
Benchmark**	-0.07%	-0.88%	1.10%	5.71%	6.79%	7.43%	6.25%	8.02%

* 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.

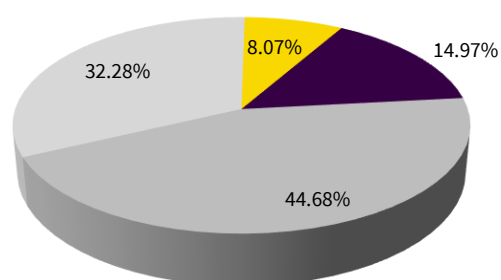
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.13
Debt	40.53
Total	47.66

Modified Duration#

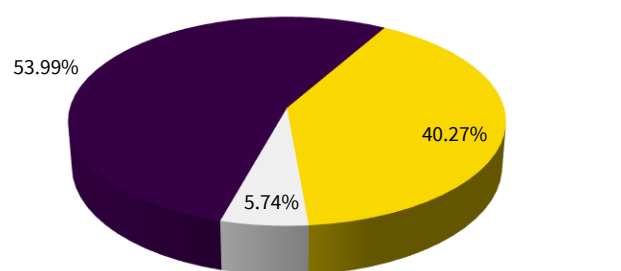
Security Type	Duration
Debt and Money Market Instruments	4.31

Asset Mix



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

Rating Profile



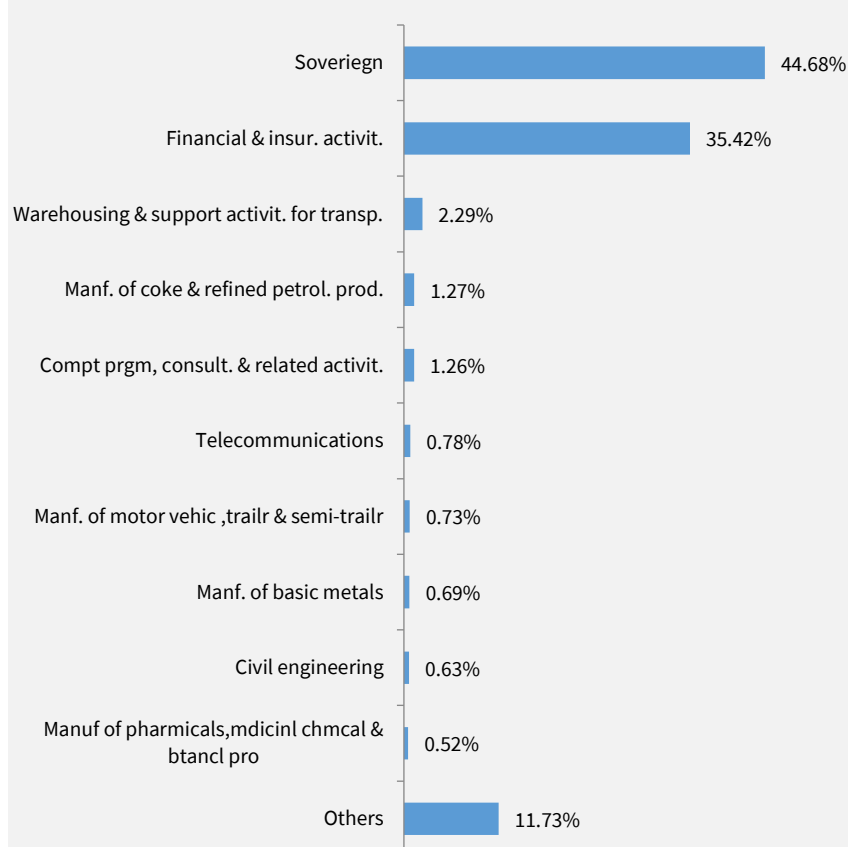
■ AAA ■ AA+ ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	14.97%
HDFC Bank Ltd.	1.55%
Reliance Industries Ltd.	1.27%
ICICI Bank Ltd.	1.24%
Bharti Airtel Ltd.	0.78%
Larsen & Toubro Ltd.	0.63%
Infosys Ltd.	0.56%
State Bank of India	0.55%
Axis Bank Ltd.	0.51%
ITC Ltd.	0.40%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.10%
Government Securities	44.68%
6.48% GS 06-10-2035	6.68%
7.70% AP SGS 06-12-2029	6.16%
6.90% GS 15-04-2065	5.81%
7.24% GS 18-08-2055	4.24%
7.52% HR SGS 02-05-2034	2.79%
7.27% Maharashtra SGS 24-09-2036	2.70%
7.42% TN SGS 03-04-2034	2.57%
6.33% GS 05-05-2035	2.54%
6.68% GS 07-07-2040	2.50%
6.75% GS 23-12-2029	2.40%
Others	6.29%
Corporate Bonds	32.28%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.30%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.91%
8.43% Sammaan Capital Ltd 22-02-2028	4.00%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.97%
7.95% HDFC BANK Ltd. 21-09-2026	3.15%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.10%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.10%
7.45% PFC 15-07-2028	1.67%
8.75% Shriram Finance 15-06-2026	1.47%
7.44% NABARD 24-02-2028	1.25%
Others	1.36%
Cash and Money Markets	8.07%
Portfolio Total	100.00%

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 May 29,2026:	40.4885
Inception Date:	11-Jul-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.07%	-1.09%	0.39%	5.83%	6.82%	7.27%	6.27%	7.28%
Benchmark**	-0.07%	-0.88%	1.10%	5.71%	6.79%	7.43%	6.25%	7.93%

* 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	2.33
Debt	13.64
Total	15.96

Modified Duration*

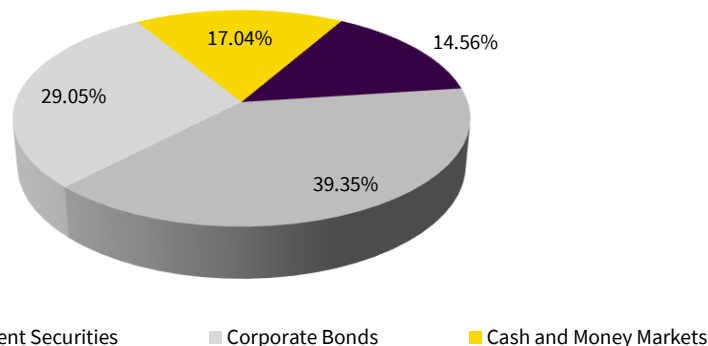
Security Type	Duration
Debt and Money Market Instruments	4.02

Security Name

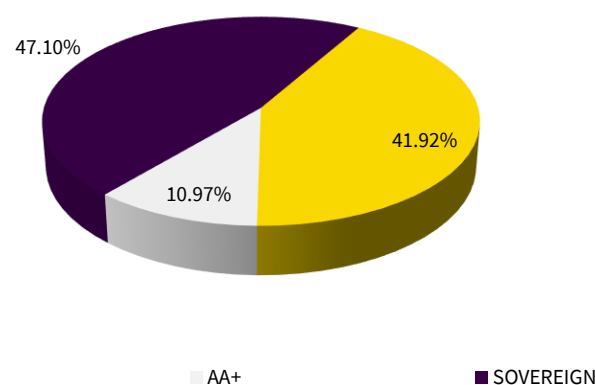
Net Asset (%)

Security Name	Net Asset (%)
Equities	14.56%
HDFC Bank Ltd.	1.55%
ICICI Bank Ltd.	1.25%
Reliance Industries Ltd.	1.23%
Bharti Airtel Ltd.	0.76%
Larsen & Toubro Ltd.	0.64%
Infosys Ltd.	0.55%
State Bank of India	0.54%
Axis Bank Ltd.	0.49%
ITC Ltd.	0.39%
Kotak Mahindra Bank Ltd.	0.37%
Others	6.79%
Government Securities	39.35%
6.48% GS 06-10-2035	6.69%
6.90% GS 15-04-2065	5.69%
7.24% GS 18-08-2055	4.24%
6.33% GS 05-05-2035	2.66%
7.27% Maharashtra SGS 24-09-2036	2.54%
7.52% HR SGS 02-05-2034	2.49%
6.68% GS 07-07-2040	2.48%
6.75% GS 23-12-2029	2.27%
7.70% AP SGS 06-12-2029	2.03%
7.09% GS 25-11-2074	2.00%
Others	6.26%
Corporate Bonds	29.05%
8.43% Sammaan Capital Ltd 22-02-2028	8.17%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.64%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.88%
7.95% HDFC BANK Ltd. 21-09-2026	4.39%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.74%
7.44% NABARD 24-02-2028	1.24%
6.75% Piramal Finance Limited 26-09-2031	0.99%
Cash and Money Markets	17.04%
Portfolio Total	100.00%

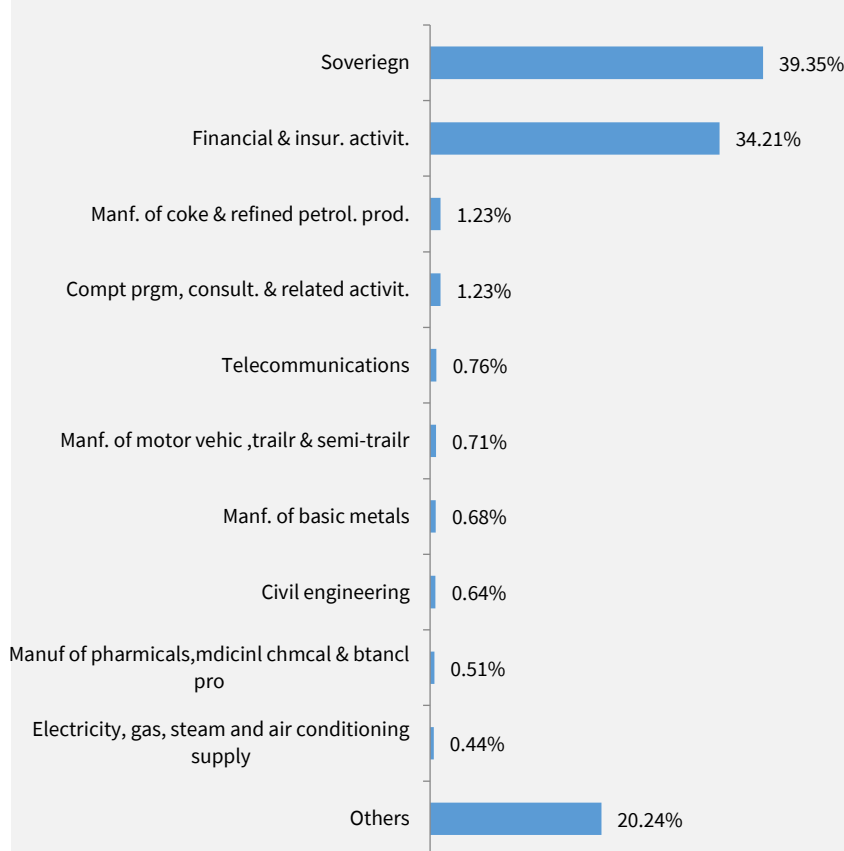
Asset Mix



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: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on May 29,2026:	35.9942
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.78%	-4.22%	-1.61%	3.99%	7.09%	7.77%	7.06%	8.12%
Benchmark**	-0.60%	-3.61%	-0.58%	4.83%	7.36%	8.06%	7.08%	8.76%

* 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.

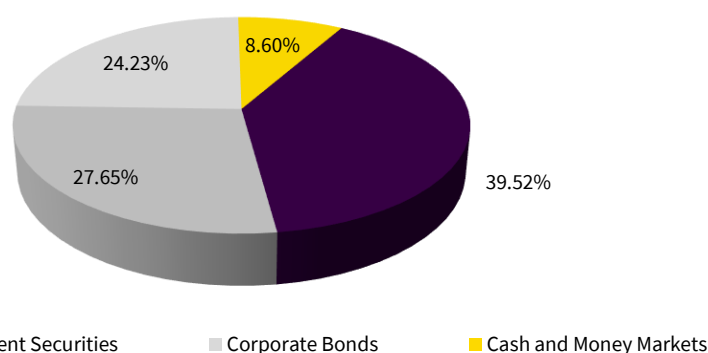
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	46.82
Debt	71.60
Total	118.42

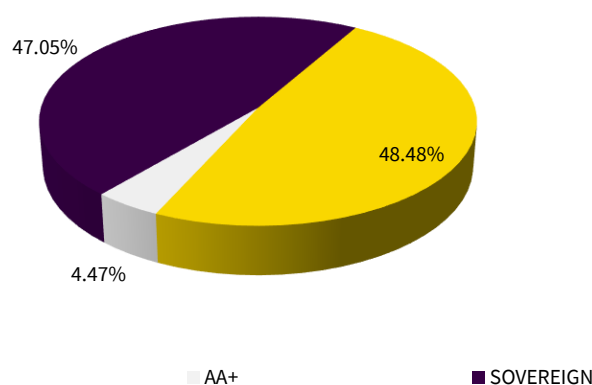
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	3.91

Asset Mix



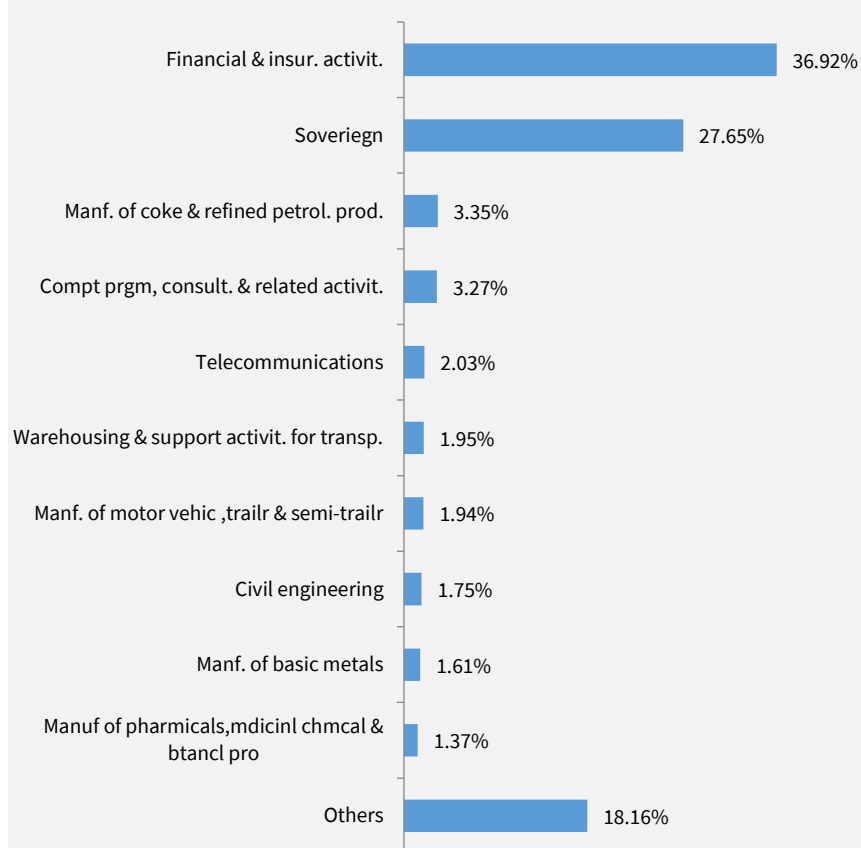
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	39.52%
HDFC Bank Ltd.	4.34%
Reliance Industries Ltd.	3.35%
ICICI Bank Ltd.	3.32%
Bharti Airtel Ltd.	2.03%
Larsen & Toubro Ltd.	1.75%
Infosys Ltd.	1.47%
State Bank of India	1.43%
Axis Bank Ltd.	1.35%
ITC Ltd.	1.05%
Kotak Mahindra Bank Ltd.	1.01%
Others	18.42%
Government Securities	27.65%
6.48% GS 06-10-2035	4.69%
6.90% GS 15-04-2065	4.02%
7.24% GS 18-08-2055	2.99%
7.70% AP SGS 06-12-2029	2.17%
6.33% GS 05-05-2035	1.83%
6.68% GS 07-07-2040	1.75%
7.52% HR SGS 02-05-2034	1.71%
6.75% GS 23-12-2029	1.66%
7.09% GS 25-11-2074	1.55%
7.27% Maharashtra SGS 24-09-2036	1.33%
Others	3.95%
Corporate Bonds	24.23%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.83%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.46%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.86%
8.43% Sammaan Capital Ltd 22-02-2028	2.54%
7.95% HDFC BANK Ltd. 21-09-2026	2.37%
8.75% Shriram Finance 15-06-2026	2.37%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.69%
7.44% NABARD 24-02-2028	1.59%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.44%
6.75% Piramal Finance Limited 26-09-2031	0.08%
Cash and Money Markets	8.60%
Portfolio Total	100.00%

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 May 29,2026:	118.9286
Inception Date:	06-Jun-02
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.59%	-3.48%	-1.04%	4.85%	7.40%	7.88%	7.04%	11.23%
Benchmark**	-0.49%	-3.07%	-0.24%	5.01%	7.26%	7.94%	6.92%	9.94%

* 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	68.51
Debt	125.34
Total	193.86

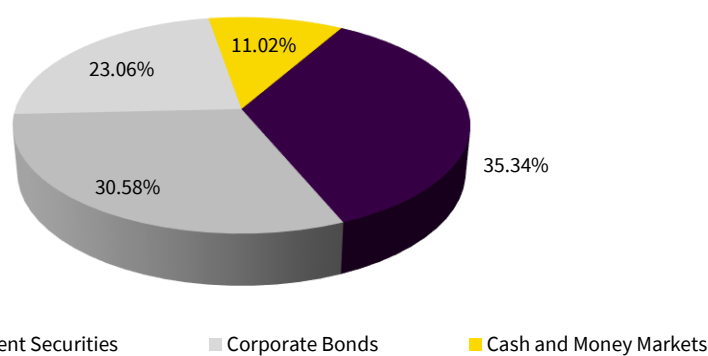
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.01

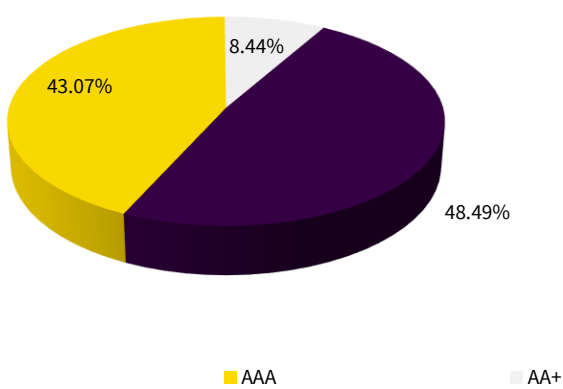
Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Equities	35.34%
HDFC Bank Ltd.	3.72%
Reliance Industries Ltd.	2.94%
ICICI Bank Ltd.	2.92%
Bharti Airtel Ltd.	1.82%
Larsen & Toubro Ltd.	1.52%
Infosys Ltd.	1.31%
State Bank of India	1.28%
Axis Bank Ltd.	1.17%
JSW Steel Ltd.	1.00%
ITC Ltd.	0.92%
Others	16.74%
Government Securities	30.58%
6.48% GS 06-10-2035	5.12%
6.90% GS 15-04-2065	4.37%
7.24% GS 18-08-2055	3.26%
6.33% GS 05-05-2035	2.01%
7.27% Maharashtra SGS 24-09-2036	1.95%
7.70% AP SGS 06-12-2029	1.90%
6.68% GS 07-07-2040	1.90%
7.52% HR SGS 02-05-2034	1.81%
6.75% GS 23-12-2029	1.75%
7.09% GS 25-11-2074	1.57%
Others	4.94%
Corporate Bonds	23.06%
8.43% Sammaan Capital Ltd 22-02-2028	5.18%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.67%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.10%
7.95% HDFC BANK Ltd. 21-09-2026	2.68%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.53%
7.44% NABARD 24-02-2028	2.00%
8.75% Shriram Finance 15-06-2026	1.91%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.85%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	11.02%
Portfolio Total	100.00%

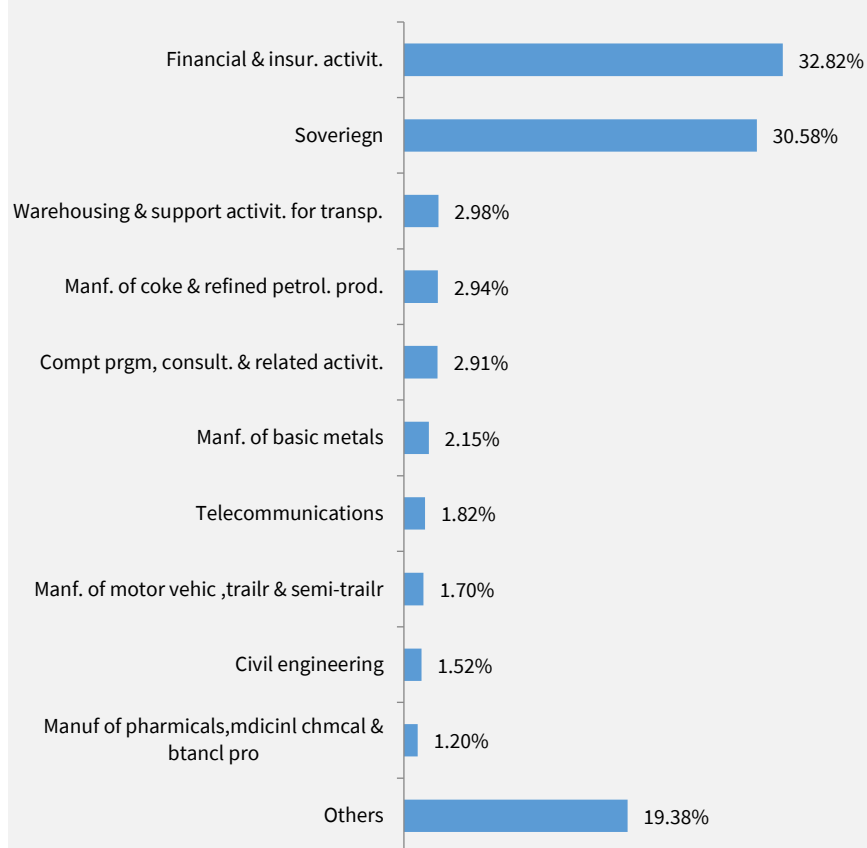
Asset Mix



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: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on May 29,2026:	41.5193
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.68%	-8.41%	-3.99%	2.11%	7.46%	8.51%	8.26%	9.07%
Benchmark**	-1.34%	-7.43%	-3.03%	3.39%	7.99%	8.78%	8.06%	9.35%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

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

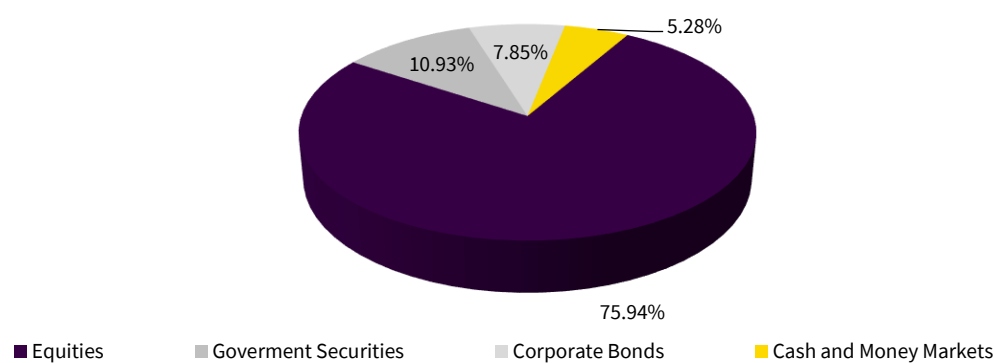
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	114.11
Debt	36.11
Total	150.22

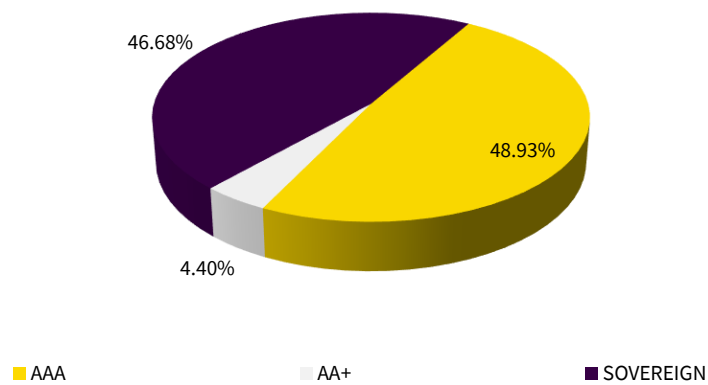
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	3.95

Asset Mix



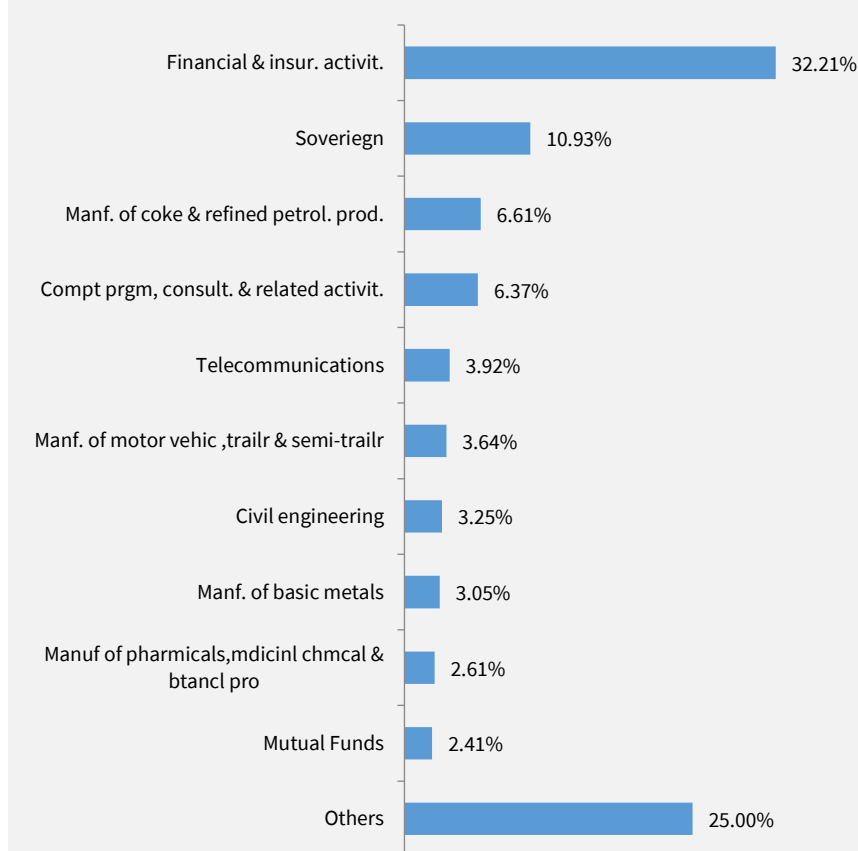
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	75.94%
HDFC Bank Ltd.	7.21%
Reliance Industries Ltd.	6.41%
ICICI Bank Ltd.	5.97%
Bharti Airtel Ltd.	3.92%
Larsen & Toubro Ltd.	3.25%
Infosys Ltd.	2.87%
State Bank of India	2.56%
Axis Bank Ltd.	2.29%
ITC Ltd.	2.07%
Mahindra & Mahindra Ltd.	1.91%
Others	37.48%
Government Securities	10.93%
6.48% GS 06-10-2035	1.97%
6.90% GS 15-04-2065	1.69%
7.24% GS 18-08-2055	1.26%
6.33% GS 05-05-2035	0.82%
6.68% GS 07-07-2040	0.74%
7.42% TN SGS 03-04-2034	0.72%
6.75% GS 23-12-2029	0.71%
7.52% HR SGS 02-05-2034	0.69%
7.09% GS 25-11-2074	0.63%
07.06% GS 10-04-2028	0.54%
Others	1.16%
Corporate Bonds	7.85%
8.75% Shriram Finance 15-06-2026	1.54%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.43%
7.44% NABARD 24-02-2028	1.19%
7.95% HDFC BANK Ltd. 21-09-2026	1.00%
8.43% Sammaan Capital Ltd 22-02-2028	1.00%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.60%
7.62% NABARD 31-01-2028 Bonds Series 231	0.60%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.40%
6.83% HDFC Limited 08-01-2031	0.06%
6.75% Piramal Finance Limited 26-09-2031	0.03%
Cash and Money Markets	5.28%
Portfolio Total	100.00%

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 May 29,2026:	116.2445
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.69%	-8.48%	-4.15%	2.00%	7.39%	8.49%	8.16%	12.03%
Benchmark**	-1.34%	-7.43%	-3.03%	3.39%	7.99%	8.78%	8.06%	11.19%

* 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.

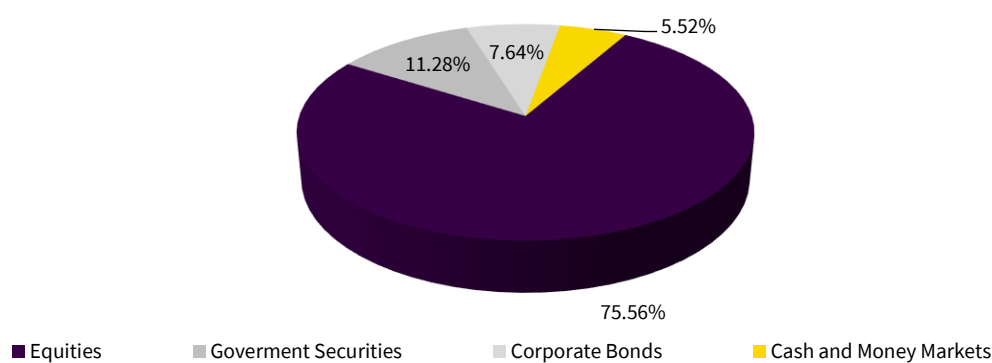
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	473.85
Debt	153.51
Total	627.36

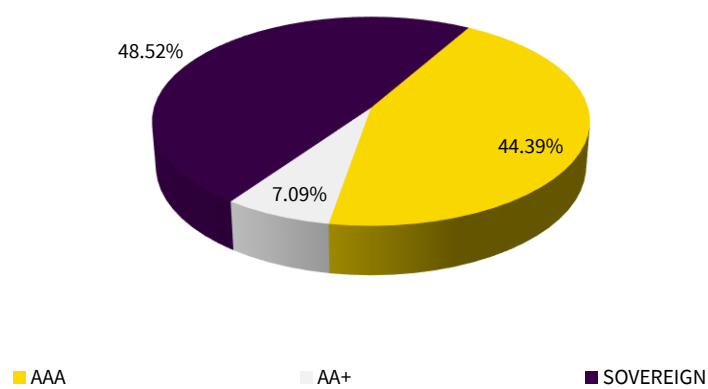
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.01

Asset Mix



Rating Profile

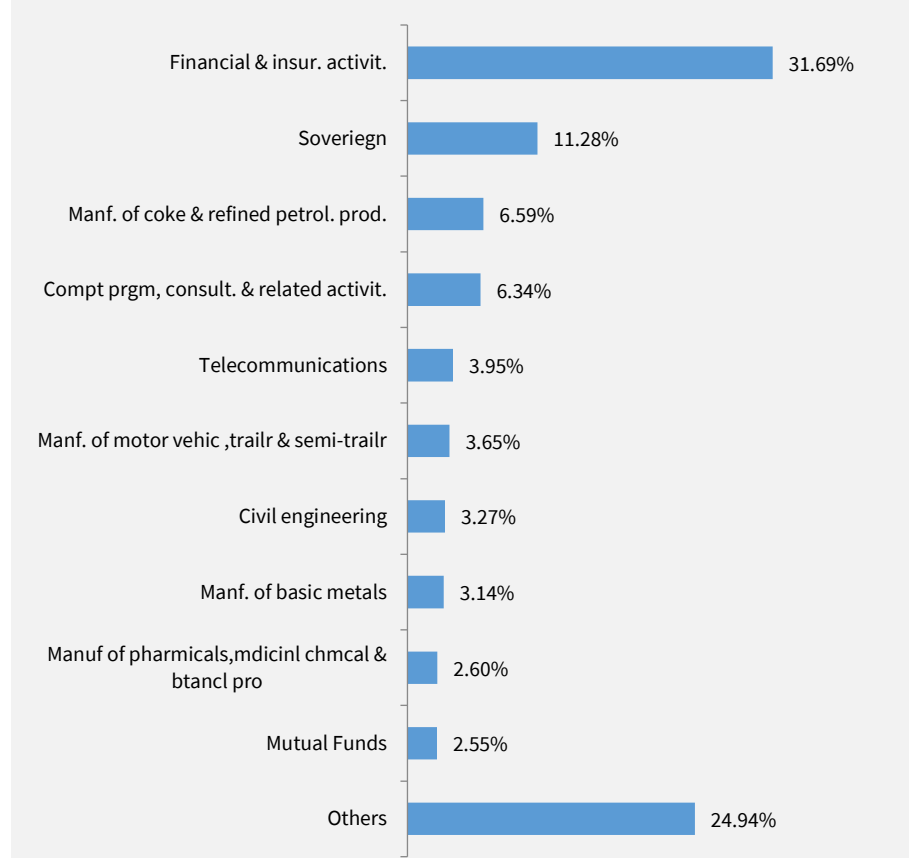


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	75.56%
HDFC Bank Ltd.	7.17%
Reliance Industries Ltd.	6.39%
ICICI Bank Ltd.	5.71%
Bharti Airtel Ltd.	3.95%
Larsen & Toubro Ltd.	3.27%
Infosys Ltd.	2.86%
State Bank of India	2.54%
Axis Bank Ltd.	2.28%
ITC Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.93%
Others	37.42%
Government Securities	11.28%
6.48% GS 06-10-2035	1.96%
6.90% GS 15-04-2065	1.70%
7.24% GS 18-08-2055	1.26%
6.33% GS 05-05-2035	0.81%
7.27% Maharashtra SGS 24-09-2036	0.78%
6.68% GS 07-07-2040	0.74%
6.75% GS 23-12-2029	0.71%
7.52% HR SGS 02-05-2034	0.69%
7.42% TN SGS 03-04-2034	0.63%
7.09% GS 25-11-2074	0.62%
Others	1.38%
Corporate Bonds	7.64%
8.43% Sammaan Capital Ltd 22-02-2028	1.60%
7.44% NABARD 24-02-2028	1.46%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.43%
8.75% Shriram Finance 15-06-2026	1.36%
7.95% HDFC BANK Ltd. 21-09-2026	0.99%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.32%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.22%
6.83% HDFC Limited 08-01-2031	0.21%
6.75% Piramal Finance Limited 26-09-2031	0.05%
Cash and Money Markets	5.52%
Portfolio Total	100.00%

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 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 May 29,2026:	42.5083
Inception Date:	01-Aug-11
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.71%	-7.63%	-3.17%	2.27%	7.67%	8.92%	8.66%	10.25%
Benchmark**	-1.30%	-6.61%	-2.13%	3.77%	8.24%	9.05%	8.49%	10.20%

* 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.

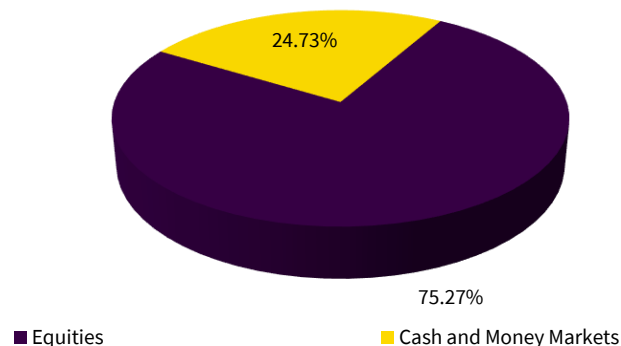
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	62.80
Debt	20.65
Total	83.45

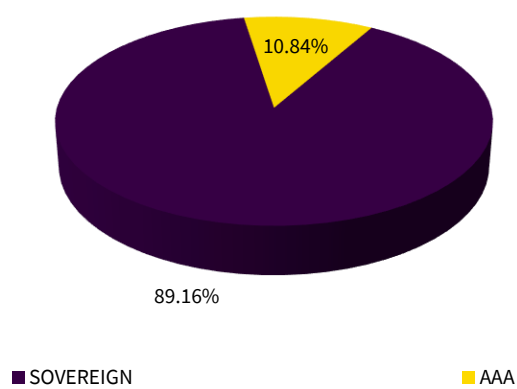
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.20

Asset Mix

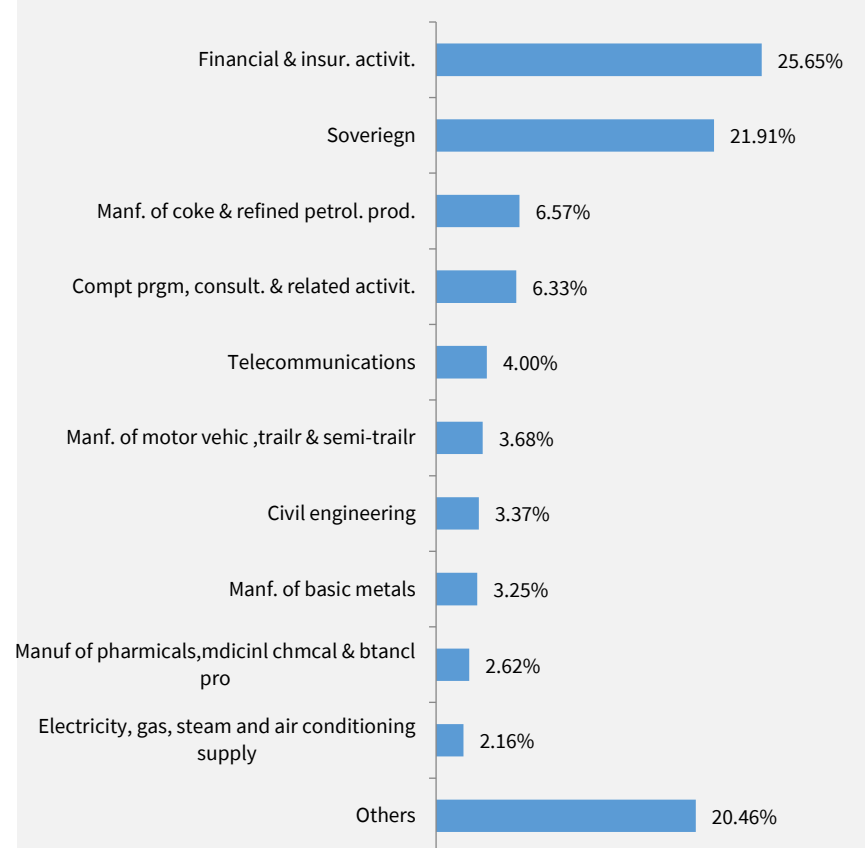


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	75.27%
HDFC Bank Ltd.	7.52%
Reliance Industries Ltd.	6.39%
ICICI Bank Ltd.	6.18%
Bharti Airtel Ltd.	4.00%
Larsen & Toubro Ltd.	3.37%
Infosys Ltd.	2.85%
State Bank of India	2.68%
Axis Bank Ltd.	2.52%
ITC Ltd.	2.04%
Mahindra & Mahindra Ltd.	1.93%
Others	35.79%
Cash and Money Markets	24.73%
Portfolio Total	100.00%

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

The risk profile for this fund is High

NAV as on May 29,2026:	43.7798
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.73%	-9.90%	-4.30%	2.14%	8.33%	9.62%	9.22%	9.42%
Benchmark**	-1.75%	-9.51%	-4.20%	2.59%	8.56%	9.35%	8.76%	9.64%

* 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.

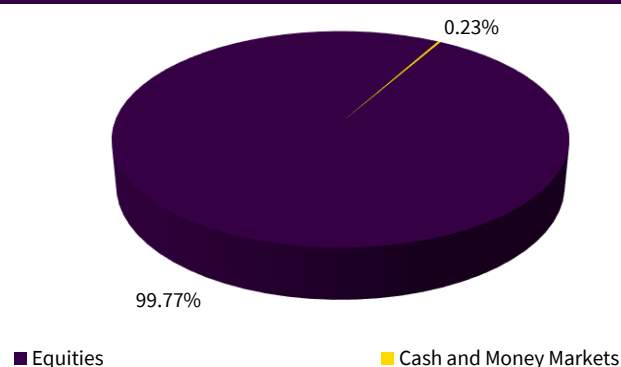
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	53.94
Debt	0.14
Total	54.07

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

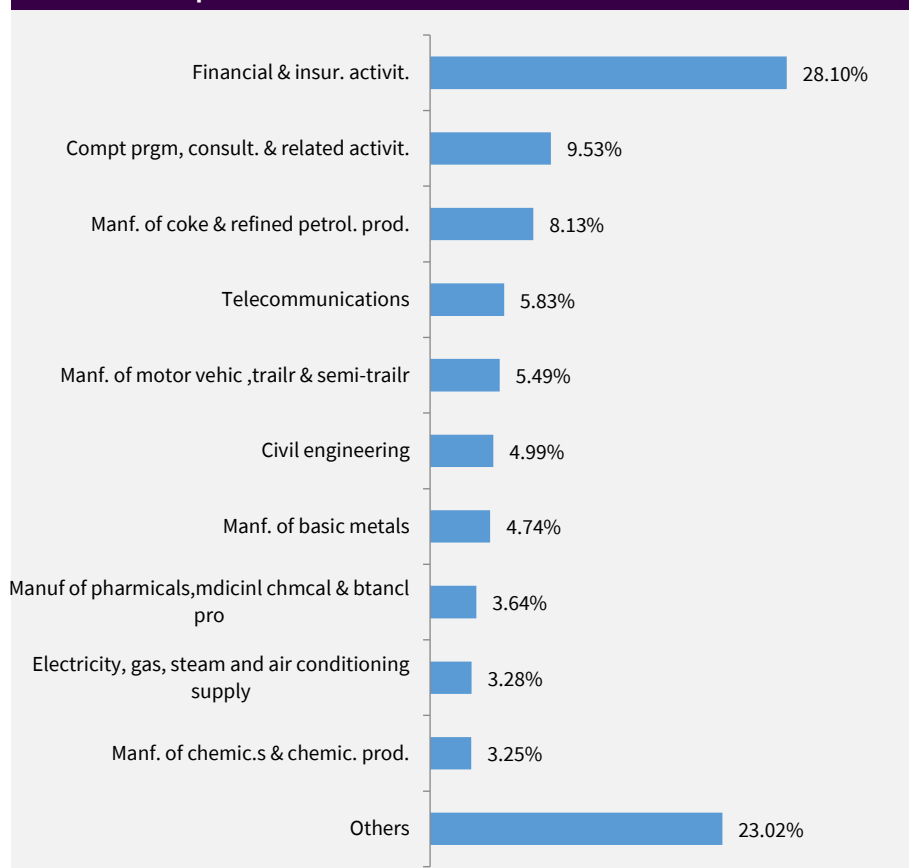


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.77%
HDFC Bank Ltd.	8.43%
Reliance Industries Ltd.	8.13%
ICICI Bank Ltd.	6.67%
Bharti Airtel Ltd.	5.83%
Larsen & Toubro Ltd.	4.99%
Infosys Ltd.	4.23%
State Bank of India	2.97%
ITC Ltd.	2.88%
Mahindra & Mahindra Ltd.	2.84%
Axis Bank Ltd.	2.70%
Others	50.10%
Cash and Money Markets	0.23%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX 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: 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 May 29,2026:	42.0137
Inception Date:	02-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.68%	-9.51%	-3.52%	2.93%	9.23%	10.52%	10.09%	8.12%
Benchmark**	-1.75%	-9.51%	-4.20%	2.59%	8.56%	9.35%	8.76%	7.57%

* 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.

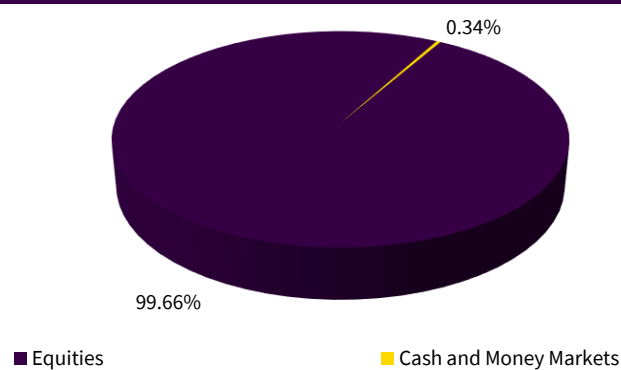
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	54.96
Debt	0.21
Total	55.17

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

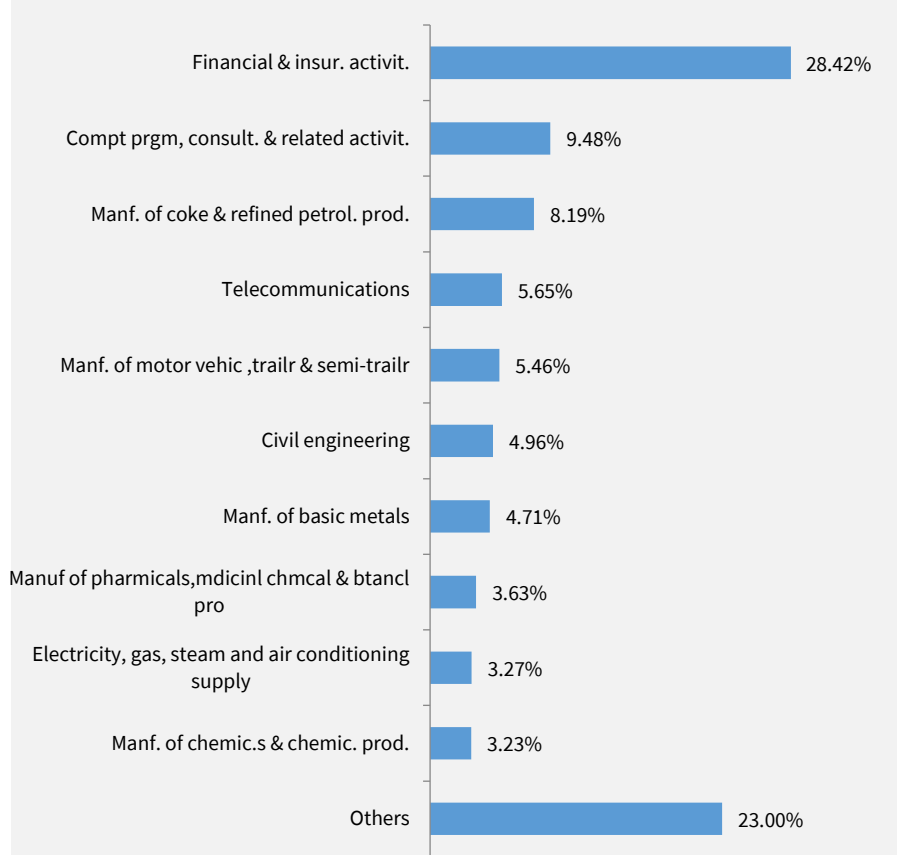


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.66%
HDFC Bank Ltd.	8.35%
Reliance Industries Ltd.	8.19%
ICICI Bank Ltd.	6.70%
Bharti Airtel Ltd.	5.65%
Larsen & Toubro Ltd.	4.96%
Infosys Ltd.	4.21%
State Bank of India	2.97%
ITC Ltd.	2.86%
Mahindra & Mahindra Ltd.	2.82%
Axis Bank Ltd.	2.78%
Others	50.17%
Cash and Money Markets	0.34%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX 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 aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on May 29,2026:	52.4584
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.21%	-10.97%	-5.44%	0.88%	7.99%	9.24%	9.29%	10.64%
Benchmark**	-1.87%	-10.13%	-4.86%	2.24%	8.32%	9.17%	8.61%	9.59%

* 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%

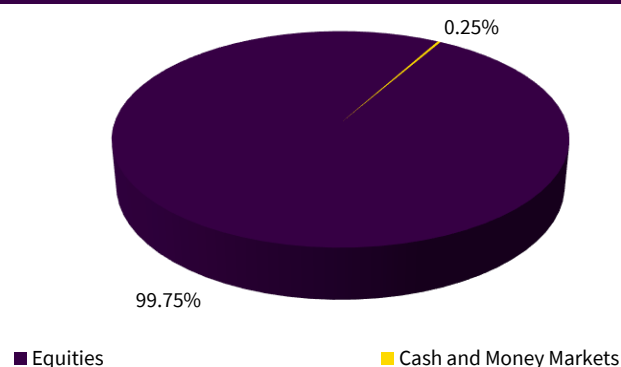
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

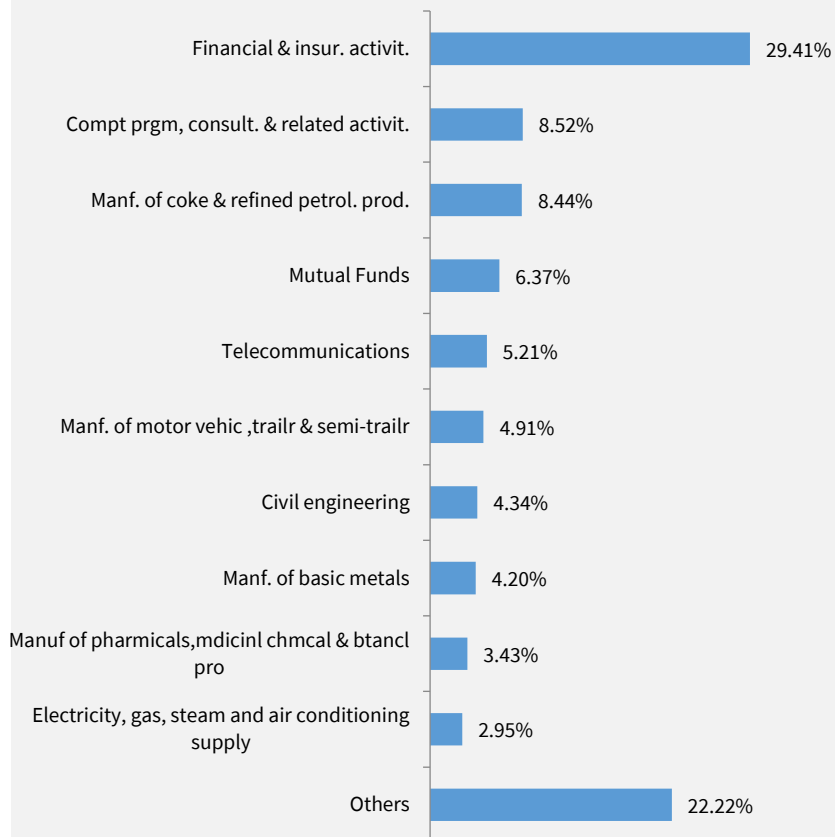
Asset Class	AUM (in Cr.)
Equity	998.17
Debt	2.36
Total	1000.53

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

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

Security Name	Net Asset (%)
Equities	99.75%
HDFC Bank Ltd.	8.28%
Reliance Industries Ltd.	8.22%
ICICI Bank Ltd.	7.23%
Bharti Airtel Ltd.	5.21%
Larsen & Toubro Ltd.	4.34%
Infosys Ltd.	3.81%
State Bank of India	2.88%
Mahindra & Mahindra Ltd.	2.62%
ITC Ltd.	2.57%
Axis Bank Ltd.	2.49%
Others	52.10%
Cash and Money Markets	0.25%
Portfolio Total	100.00%

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 May 29,2026:	53.0313
Inception Date:	30-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.22%	-11.04%	-5.80%	0.61%	7.65%	8.96%	8.94%	9.55%
Benchmark**	-1.87%	-10.13%	-4.86%	2.24%	8.32%	9.17%	8.61%	8.62%

* 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%

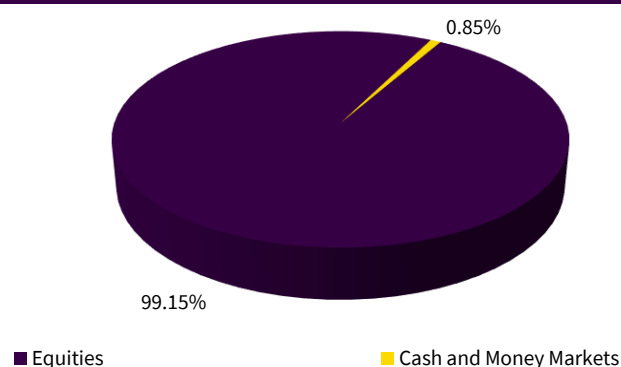
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

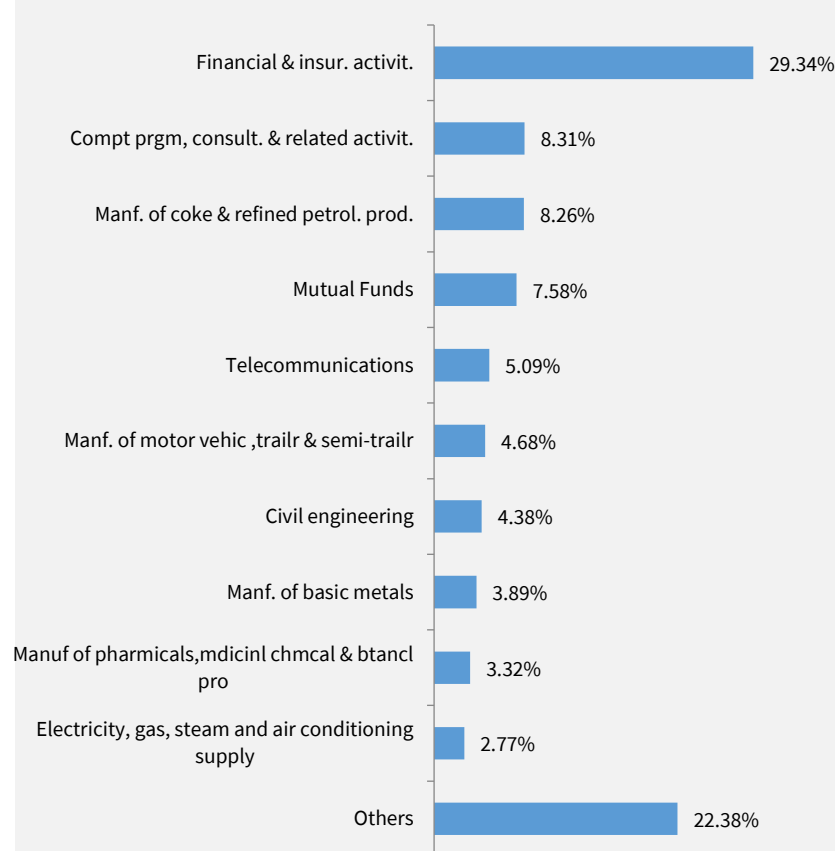
Asset Class	AUM (in Cr.)
Equity	56.57
Debt	0.48
Total	57.05

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

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

Security Name	Net Asset (%)
Equities	99.15%
HDFC Bank Ltd.	8.47%
Reliance Industries Ltd.	8.26%
ICICI Bank Ltd.	7.05%
Bharti Airtel Ltd.	5.09%
Larsen & Toubro Ltd.	4.38%
Infosys Ltd.	3.77%
State Bank of India	3.04%
Axis Bank Ltd.	2.55%
ITC Ltd.	2.55%
Mahindra & Mahindra Ltd.	2.47%
Others	51.52%
Cash and Money Markets	0.85%
Portfolio Total	100.00%

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 May 29,2026:	11.7461
Inception Date:	23-Jan-24
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	3.12%	-0.28%	7.04%	7.07%	NA	NA	NA	7.35%
Benchmark**	3.60%	0.39%	9.32%	10.07%	NA	NA	NA	10.37%

* 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.

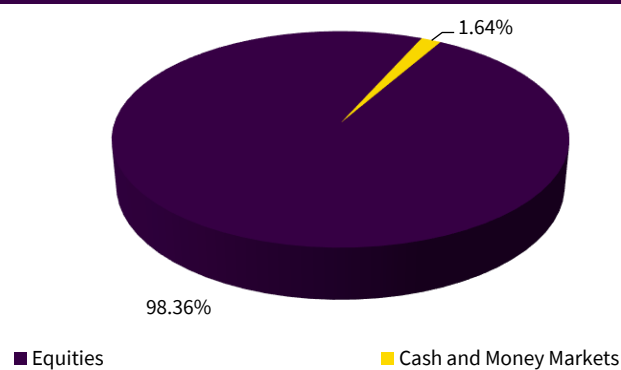
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	190.54
Debt	3.22
Total	193.76

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

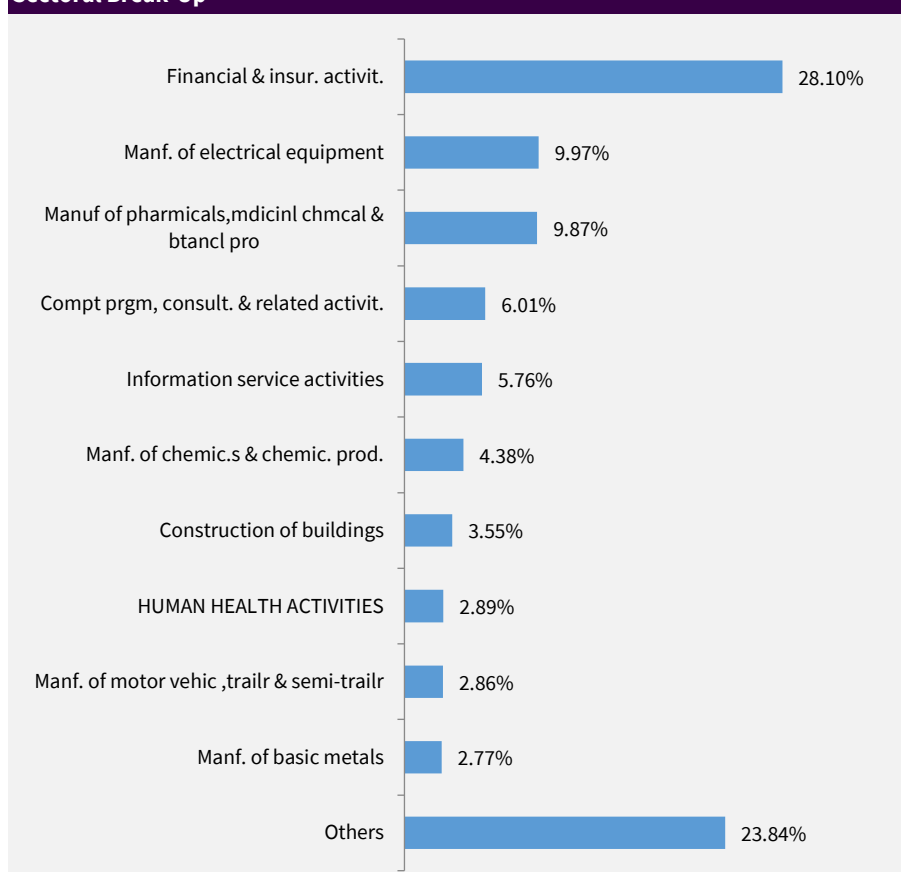
Asset Mix



Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Equities	98.36%
BSE Limited	7.56%
Multi Commodity Exchange of India Limited	3.36%
Federal Bank Ltd.	3.17%
Suzlon Energy Ltd.	3.07%
Laurus Labs Ltd	2.96%
Hero MotoCorp Ltd.	2.72%
Bharat Heavy Electricals Ltd.	2.71%
Indus Towers Ltd.	2.52%
Persistent Systems Ltd.	2.52%
IndusInd Bank Ltd.	2.49%
Others	65.28%
Cash and Money Markets	1.64%
Portfolio Total	100.00%

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 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 May 29,2026:	38.3689
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.47%	-0.22%	6.13%	3.33%	19.42%	17.87%	17.22%	8.55%
Benchmark**	1.16%	1.32%	7.75%	5.39%	21.53%	19.24%	17.90%	6.21%

* 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.

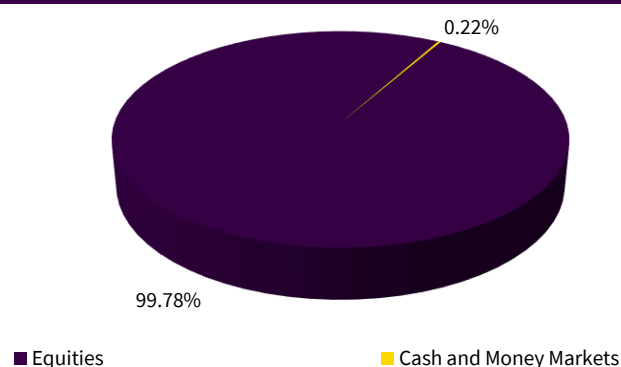
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	69.63
Debt	0.15
Total	69.79

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

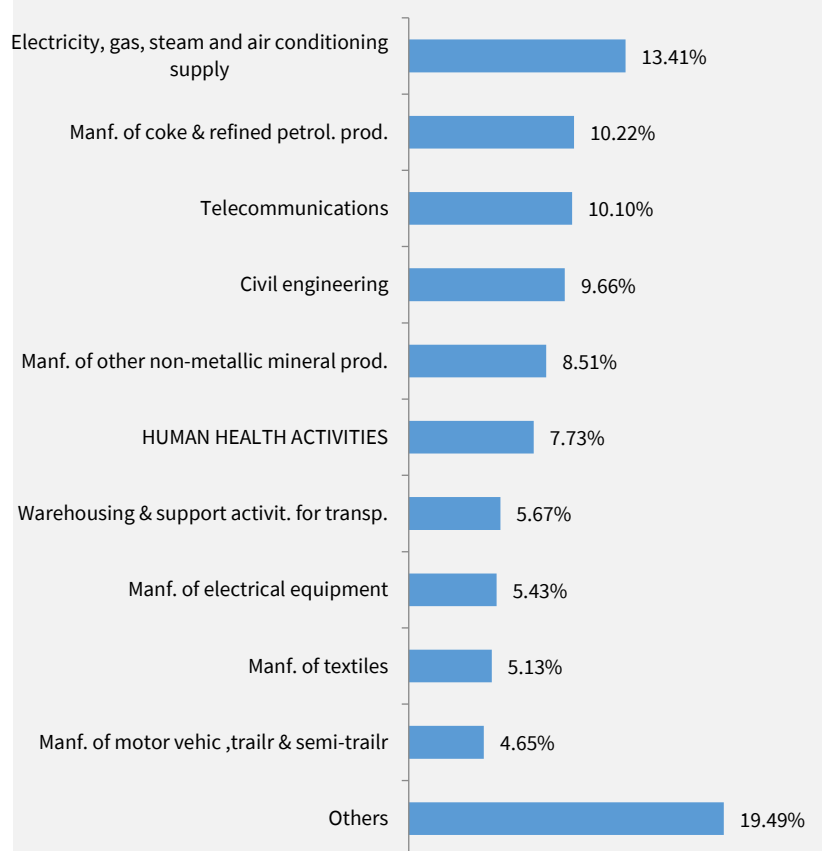
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	99.78%
Larsen & Toubro Ltd.	9.66%
Bharti Airtel Ltd.	8.42%
Reliance Industries Ltd.	7.80%
Ultratech Cement Ltd.	5.83%
Adani Ports and Special Economic Zone Ltd.	5.67%
Grasim Industries Ltd.	5.13%
Oil & Natural Gas Corpn Ltd.	4.56%
Interglobe Aviation Ltd.	4.37%
NTPC Ltd.	4.10%
Power Grid Corporation of India Ltd.	3.96%
Others	40.28%
Cash and Money Markets	0.22%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§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 generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on May 29,2026:	45.2124
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-3.86%	2.37%	7.07%	0.87%	26.62%	26.64%	23.49%	9.64%
Benchmark**	-3.76%	2.73%	7.06%	0.68%	26.92%	25.71%	22.73%	4.86%

* 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.

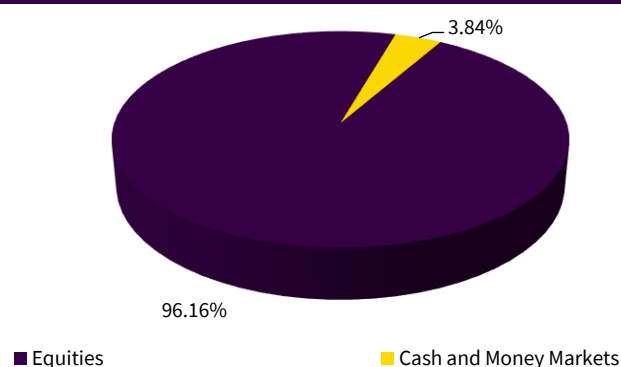
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	228.24
Debt	9.15
Total	237.38

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

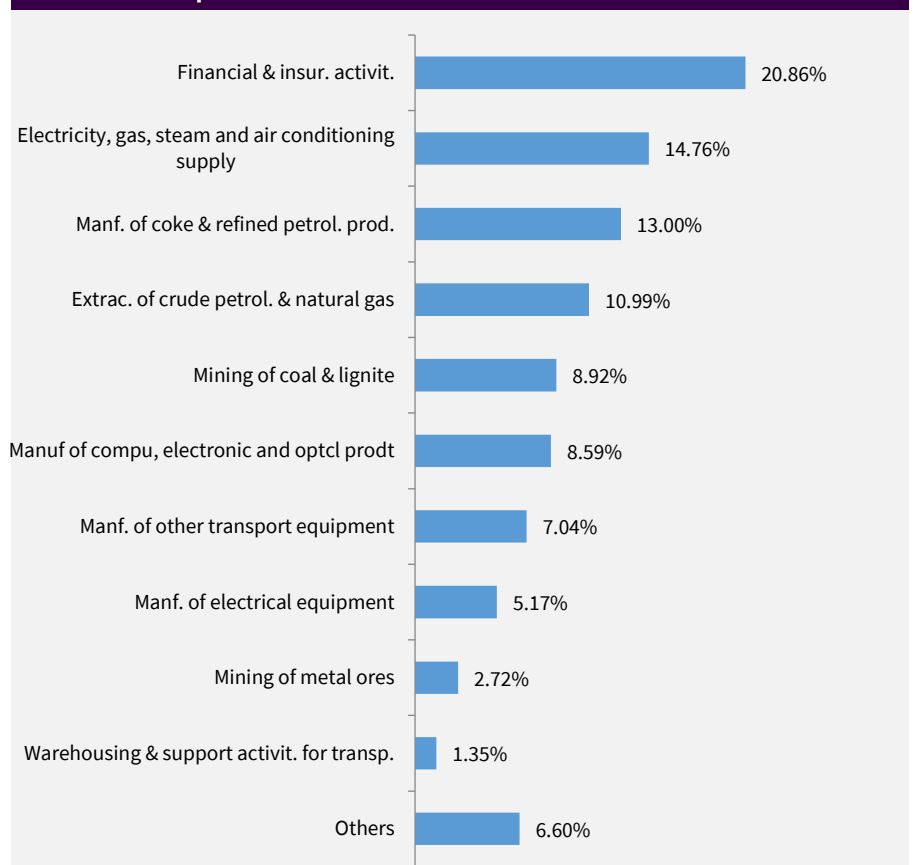


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.16%
Coal India Ltd.	8.92%
Oil & Natural Gas Corpn Ltd.	8.83%
Bharat Electronics Ltd.	8.59%
State Bank of India	8.43%
NTPC Ltd.	7.12%
Hindustan Aeronautics Ltd.	7.04%
Bharat Petroleum Corporation Ltd.	5.22%
Bharat Heavy Electricals Ltd.	5.17%
Power Grid Corporation of India Ltd.	5.06%
Indian Oil Corporation Ltd.	4.52%
Others	27.26%
Cash and Money Markets	3.84%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU 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: 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 May 29,2026:	25.4149
Inception Date:	27-Jan-11
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.35%	2.47%	5.31%	6.08%	6.23%	6.03%	5.44%	6.27%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

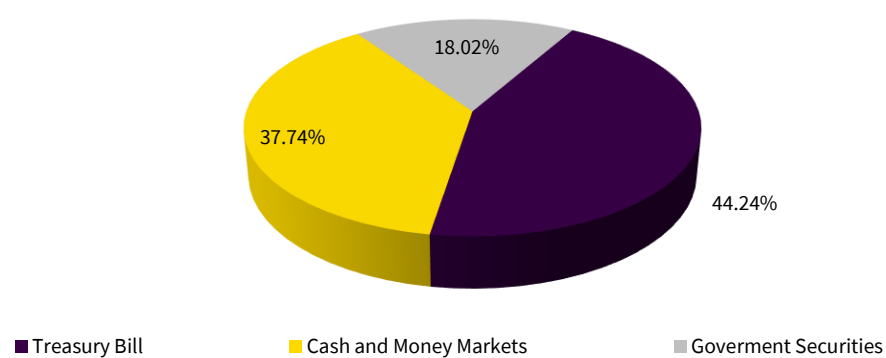
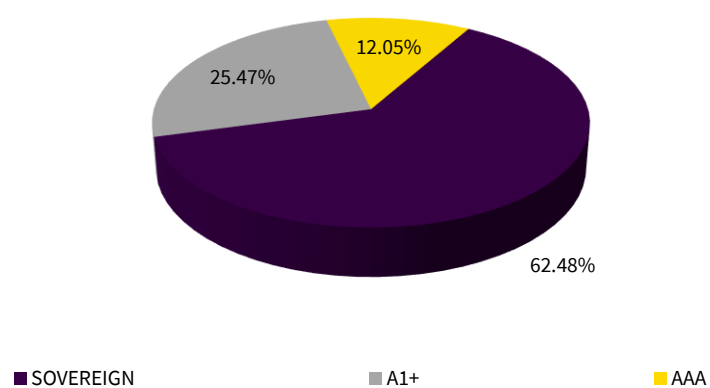
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

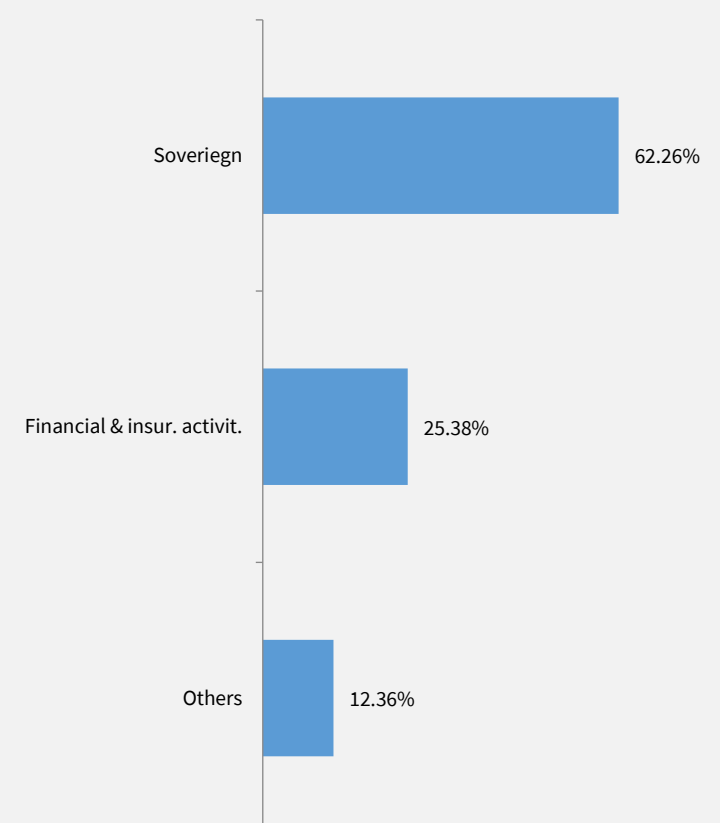
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	287.25
Total	287.25

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.47

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

Security Name	Net Asset (%)
Government Securities	62.26%
364 Days Treasury bill 15-10-2026	19.45%
7.18% Tamil Nadu SDL 26-07-2027	7.00%
91 Days Treasury Bill 30-07-2026	6.90%
7.36% MH SGS 12-04-2028	5.24%
364 Days Treasury bill 24-09-2026	5.13%
364 Days Treasury bill 23-10-2026	5.11%
364 Days Treasury Bill 13-08-2026	3.44%
364 Days Treasury Bill 25-06-2026	3.34%
7.64% Gujarat SDL 08-11-2027	1.76%
7.44% Haryana SDL 30-11-2027	1.75%
Others	3.14%
Cash and Money Markets	37.74%
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 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 May 29,2026:	44.7801
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.17%	-1.29%	-0.24%	7.86%	8.14%	8.15%	6.80%	7.77%
Benchmark**	-0.07%	-0.88%	1.10%	5.71%	6.79%	7.43%	6.25%	7.86%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.02
Debt	5.61
Total	6.64

Modified Duration*

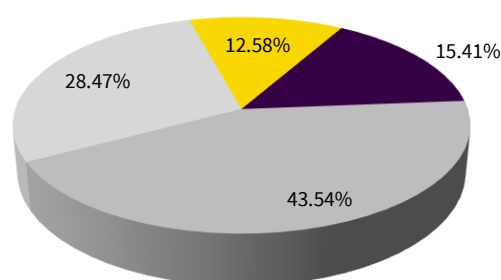
Security Type	Duration
Debt and Money Market Instruments	4.27

Security Name

Net Asset (%)

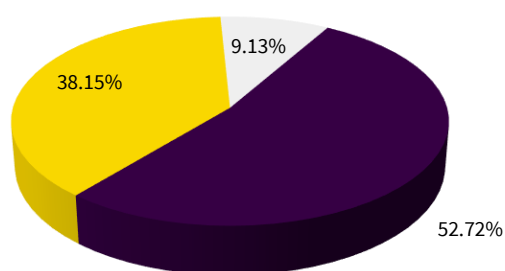
Security Name	Net Asset (%)
Equities	15.41%
HDFC Bank Ltd.	1.56%
ICICI Bank Ltd.	1.36%
Reliance Industries Ltd.	1.31%
Bharti Airtel Ltd.	0.80%
Larsen & Toubro Ltd.	0.68%
Infosys Ltd.	0.57%
State Bank of India	0.56%
Axis Bank Ltd.	0.53%
ITC Ltd.	0.42%
Kotak Mahindra Bank Ltd.	0.40%
Others	7.22%
Government Securities	43.54%
6.48% GS 06-10-2035	6.69%
6.90% GS 15-04-2065	5.99%
7.24% GS 18-08-2055	4.23%
7.52% HR SGS 02-05-2034	2.94%
7.27% Maharashtra SGS 24-09-2036	2.94%
6.33% GS 05-05-2035	2.76%
7.42% TN SGS 03-04-2034	2.73%
6.68% GS 07-07-2040	2.62%
6.75% GS 23-12-2029	2.60%
7.09% GS 25-11-2074	2.44%
Others	7.60%
Corporate Bonds	28.47%
8.43% Sammaan Capital Ltd 22-02-2028	6.05%
7.58% NABARD 31-07-2026	6.03%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.87%
7.95% HDFC BANK Ltd. 21-09-2026	4.52%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	3.01%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.50%
6.75% Piramal Finance Limited 26-09-2031	1.49%
Cash and Money Markets	12.58%
Portfolio Total	100.00%

Asset Mix



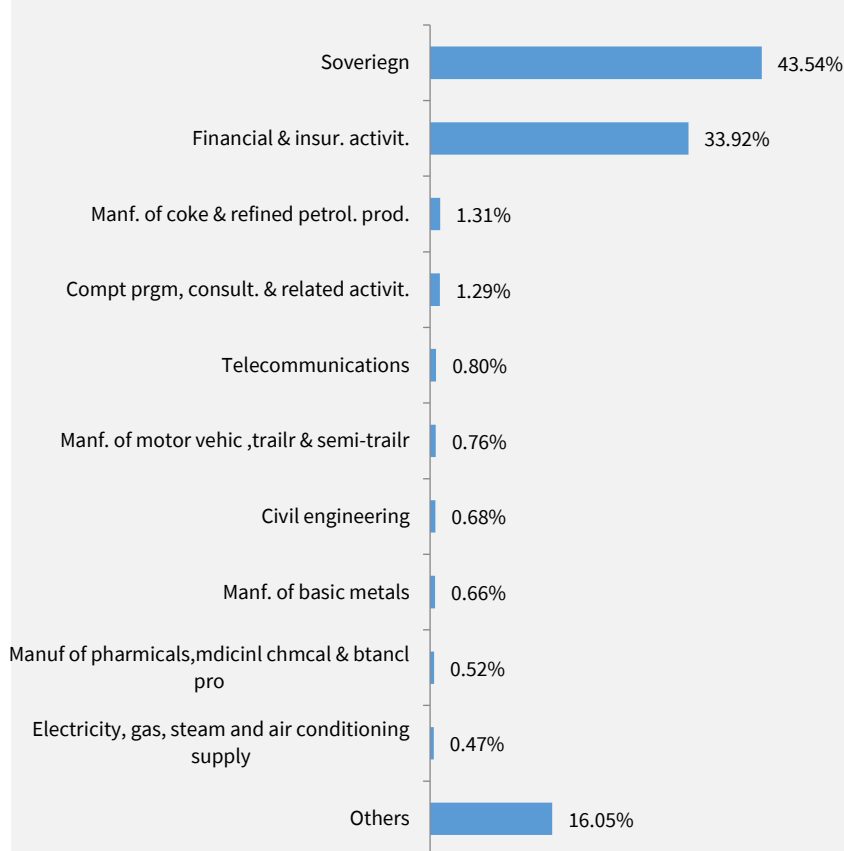
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AAA ■ AA+

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 May 29,2026:	35.8014
Inception Date:	08-Feb-08
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.05%	-1.00%	0.03%	6.02%	6.93%	7.33%	6.29%	7.21%
Benchmark**	-0.07%	-0.88%	1.10%	5.71%	6.79%	7.43%	6.25%	7.57%

* 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	1.82
Debt	10.24
Total	12.07

Modified Duration*

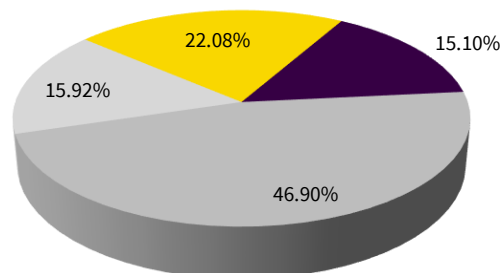
Security Type	Duration
Debt and Money Market Instruments	3.95

Security Name

Net Asset (%)

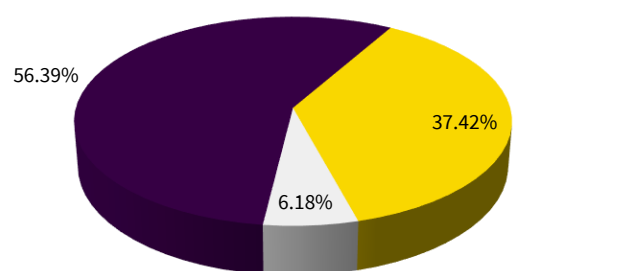
Security Name	Net Asset (%)
Equities	15.10%
HDFC Bank Ltd.	1.58%
Reliance Industries Ltd.	1.28%
ICICI Bank Ltd.	1.26%
Bharti Airtel Ltd.	0.77%
Larsen & Toubro Ltd.	0.66%
Infosys Ltd.	0.56%
State Bank of India	0.55%
Axis Bank Ltd.	0.50%
ITC Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.38%
Others	7.13%
Government Securities	46.90%
7.70% AP SGS 06-12-2029	7.73%
6.48% GS 06-10-2035	6.58%
6.90% GS 15-04-2065	5.83%
7.24% GS 18-08-2055	4.16%
7.37% GS 23-10-2028	3.10%
6.33% GS 05-05-2035	2.54%
6.68% GS 07-07-2040	2.42%
7.27% Maharashtra SGS 24-09-2036	2.38%
7.52% HR SGS 02-05-2034	2.31%
6.75% GS 23-12-2029	2.12%
Others	7.73%
Corporate Bonds	15.92%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.97%
8.43% Sammaan Capital Ltd 22-02-2028	4.16%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	3.32%
7.95% HDFC BANK Ltd. 21-09-2026	2.49%
6.75% Piramal Finance Limited 26-09-2031	0.98%
Cash and Money Markets	22.08%
Portfolio Total	100.00%

Asset Mix



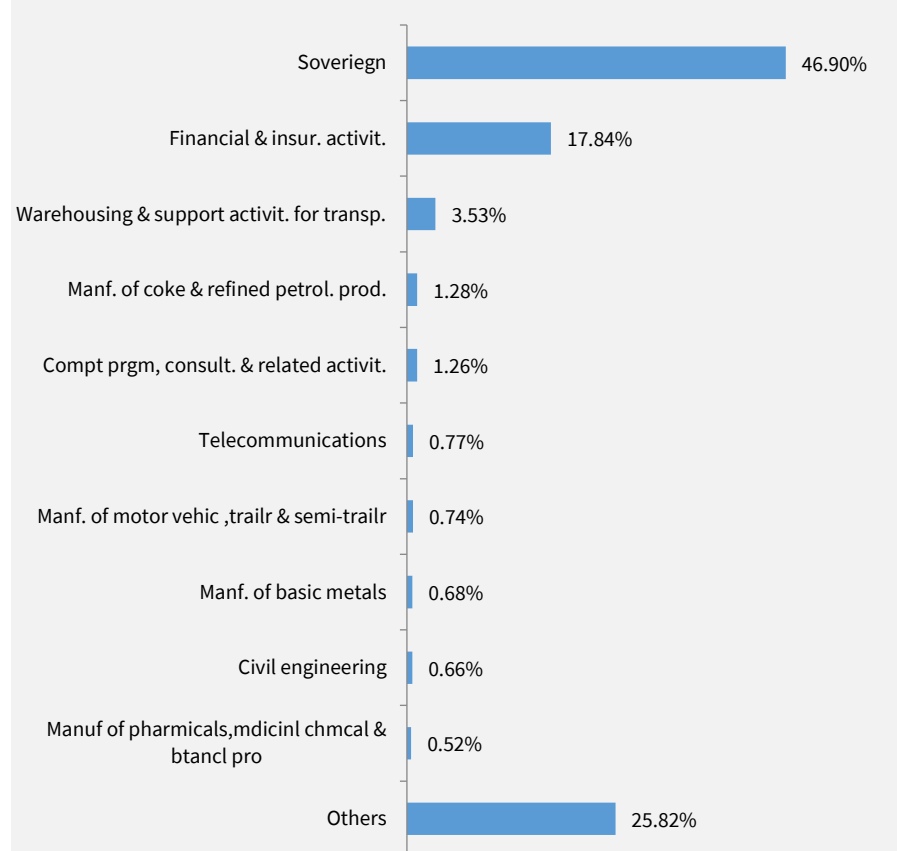
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ AAA ■ AA+ ■ SOVEREIGN

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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 May 29,2026:	90.8556
Inception Date:	11-Feb-03
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.60%	-3.66%	-1.47%	4.35%	7.01%	7.51%	6.71%	10.29%
Benchmark**	-0.49%	-3.07%	-0.24%	5.01%	7.26%	7.94%	6.92%	9.51%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.94
Debt	28.51
Total	43.45

Modified Duration#

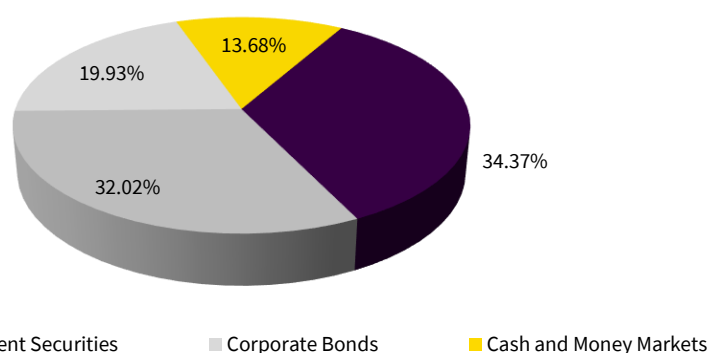
Security Type	Duration
Debt and Money Market Instruments	4.06

Security Name

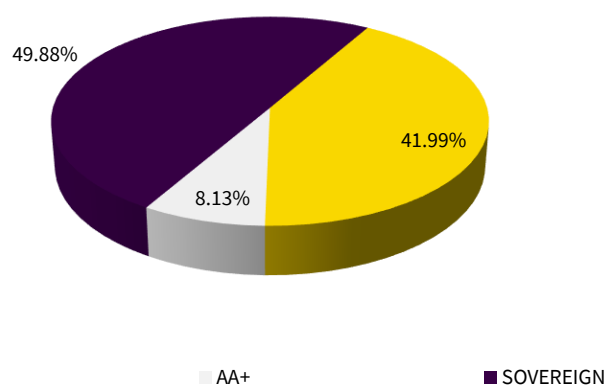
Net Asset (%)

Security Name	Net Asset (%)
Equities	34.37%
HDFC Bank Ltd.	3.80%
Reliance Industries Ltd.	2.87%
ICICI Bank Ltd.	2.84%
Bharti Airtel Ltd.	1.76%
Larsen & Toubro Ltd.	1.49%
State Bank of India	1.25%
Infosys Ltd.	1.24%
Axis Bank Ltd.	1.15%
JSW Steel Ltd.	0.94%
ITC Ltd.	0.89%
Others	16.14%
Government Securities	32.02%
6.48% GS 06-10-2035	6.03%
6.90% GS 15-04-2065	4.35%
7.24% GS 18-08-2055	3.24%
7.70% AP SGS 06-12-2029	2.24%
6.33% GS 05-05-2035	1.97%
7.27% Maharashtra SGS 24-09-2036	1.94%
6.68% GS 07-07-2040	1.89%
7.52% HR SGS 02-05-2034	1.74%
6.75% GS 23-12-2029	1.67%
7.42% TN SGS 03-04-2034	1.60%
Others	5.35%
Corporate Bonds	19.93%
8.43% Sammaan Capital Ltd 22-02-2028	5.08%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.22%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.14%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.52%
7.95% HDFC BANK Ltd. 21-09-2026	2.30%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.61%
7.44% NABARD 24-02-2028	1.60%
8.75% Shriram Finance 15-06-2026	0.32%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	13.68%
Portfolio Total	100.00%

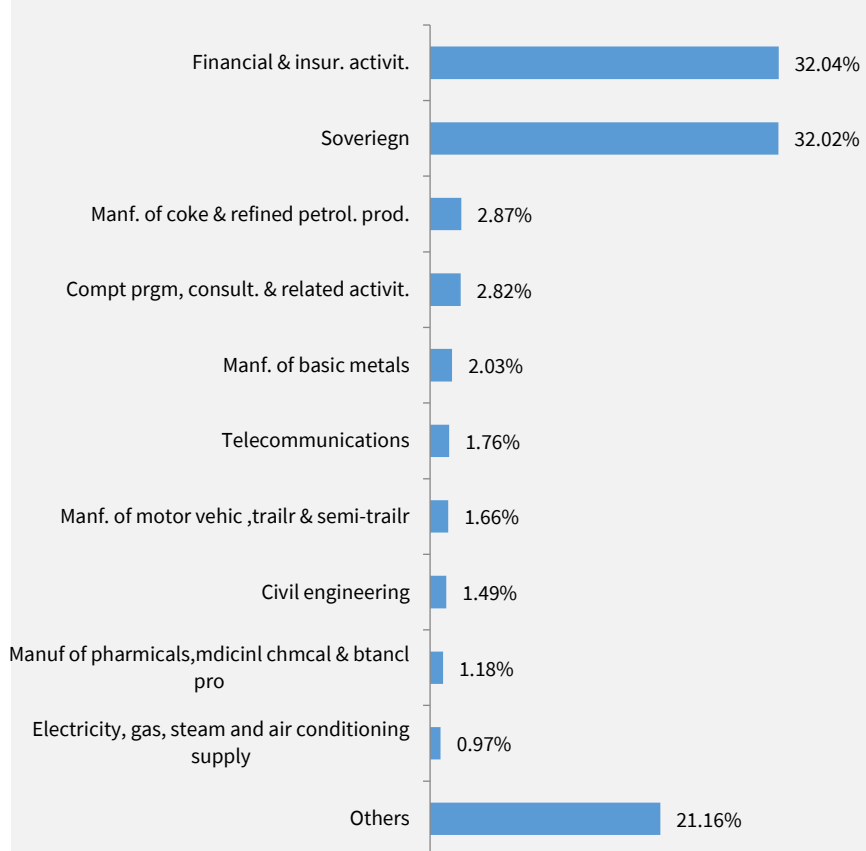
Asset Mix



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 May 29,2026:	39.2595
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.18%	-6.23%	-2.94%	3.39%	7.17%	8.03%	7.38%	8.72%
Benchmark**	-0.91%	-5.25%	-1.62%	4.24%	7.66%	8.39%	7.53%	9.18%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	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	5.77
Debt	4.80
Total	10.57

Modified Duration*

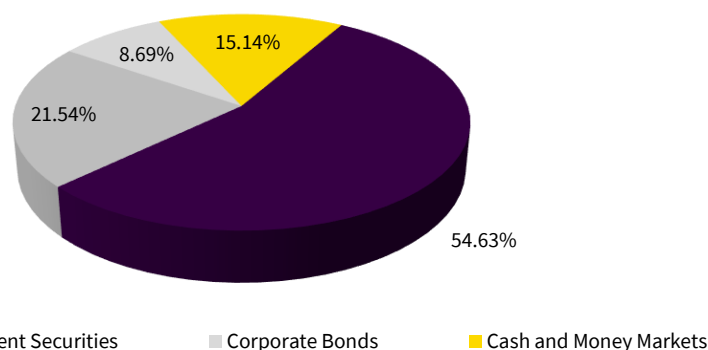
Security Type	Duration
Debt and Money Market Instruments	3.63

Security Name

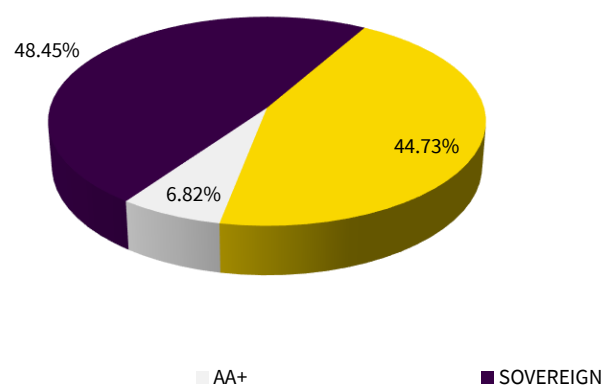
Net Asset (%)

Security Name	Net Asset (%)
Equities	54.63%
HDFC Bank Ltd.	5.60%
ICICI Bank Ltd.	4.31%
Reliance Industries Ltd.	4.31%
Bharti Airtel Ltd.	2.94%
Larsen & Toubro Ltd.	2.46%
Infosys Ltd.	2.11%
State Bank of India	2.05%
Axis Bank Ltd.	1.89%
ITC Ltd.	1.50%
Mahindra & Mahindra Ltd.	1.43%
Others	26.03%
Government Securities	21.54%
6.48% GS 06-10-2035	3.57%
7.70% AP SGS 06-12-2029	3.14%
6.90% GS 15-04-2065	2.65%
7.24% GS 18-08-2055	2.27%
6.33% GS 05-05-2035	1.20%
7.27% Maharashtra SGS 24-09-2036	1.16%
6.68% GS 07-07-2040	1.15%
6.75% GS 23-12-2029	1.05%
7.52% HR SGS 02-05-2034	1.05%
7.09% GS 25-11-2074	0.96%
Others	3.34%
Corporate Bonds	8.69%
8.43% Sammaan Capital Ltd 22-02-2028	2.85%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.84%
7.95% HDFC BANK Ltd. 21-09-2026	0.95%
7.44% NABARD 24-02-2028	0.94%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	0.92%
6.75% Piramal Finance Limited 26-09-2031	0.19%
Cash and Money Markets	15.14%
Portfolio Total	100.00%

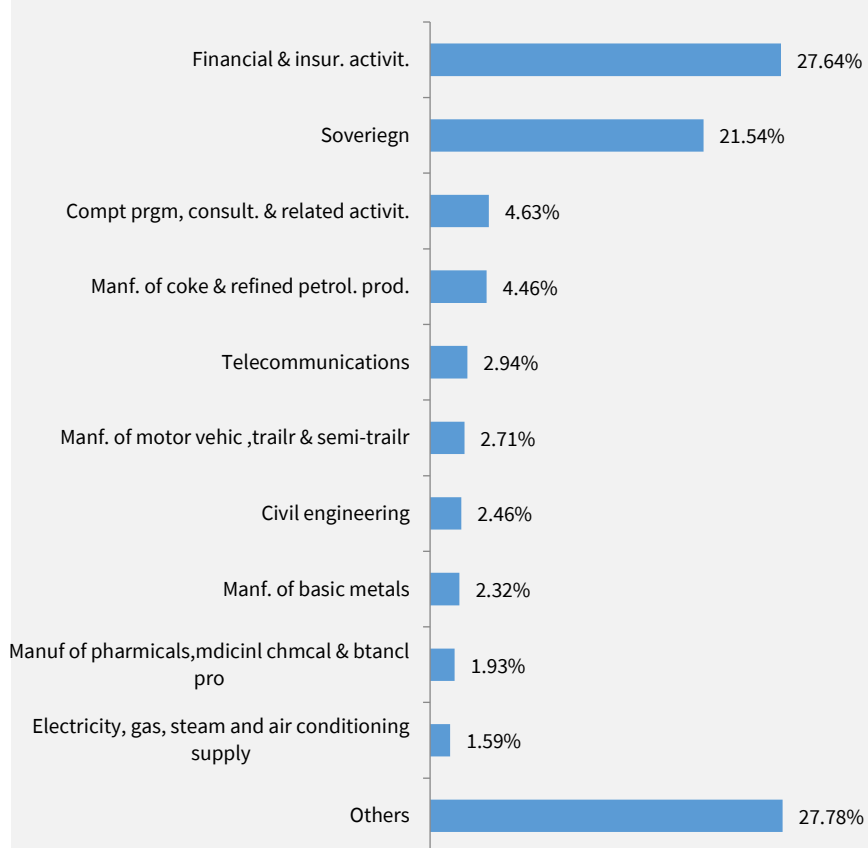
Asset Mix



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 May 29,2026:	63.9351
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.21%	-6.23%	-2.99%	3.02%	6.95%	7.82%	7.26%	9.61%
Benchmark**	-0.91%	-5.25%	-1.62%	4.24%	7.66%	8.39%	7.53%	9.97%

* 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	18.43
Debt	14.65
Total	33.08

Modified Duration*

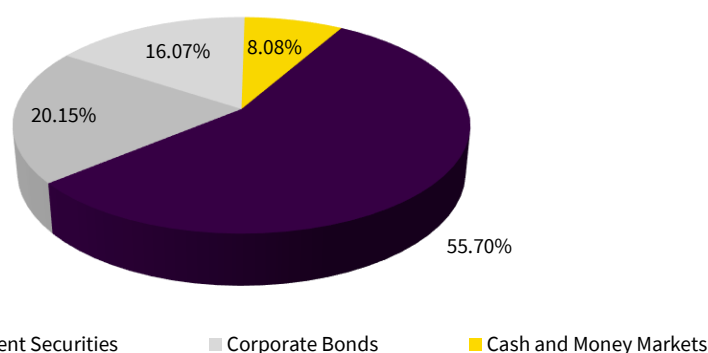
Security Type	Duration
Debt and Money Market Instruments	4.03

Security Name

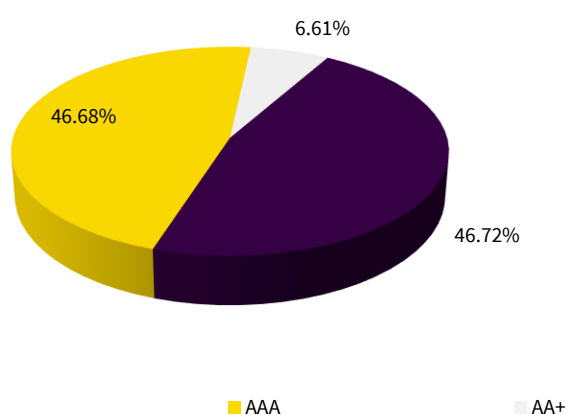
Net Asset (%)

Security Name	Net Asset (%)
Equities	55.70%
HDFC Bank Ltd.	5.85%
Reliance Industries Ltd.	4.68%
ICICI Bank Ltd.	4.65%
Bharti Airtel Ltd.	2.92%
Larsen & Toubro Ltd.	2.43%
Infosys Ltd.	2.10%
State Bank of India	2.04%
Axis Bank Ltd.	1.88%
ITC Ltd.	1.48%
Mahindra & Mahindra Ltd.	1.43%
Others	26.24%
Government Securities	20.15%
6.48% GS 06-10-2035	3.55%
6.90% GS 15-04-2065	3.00%
7.24% GS 18-08-2055	2.25%
6.33% GS 05-05-2035	1.39%
7.27% Maharashtra SGS 24-09-2036	1.39%
7.52% HR SGS 02-05-2034	1.36%
6.68% GS 07-07-2040	1.31%
6.75% GS 23-12-2029	1.26%
7.09% GS 25-11-2074	1.10%
7.42% TN SGS 03-04-2034	1.00%
Others	2.54%
Corporate Bonds	16.07%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.23%
8.43% Sammaan Capital Ltd 22-02-2028	2.73%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.65%
7.95% HDFC BANK Ltd. 21-09-2026	2.12%
7.44% NABARD 24-02-2028	1.80%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.51%
8.75% Shriram Finance 15-06-2026	0.91%
6.75% Piramal Finance Limited 26-09-2031	0.12%
Cash and Money Markets	8.08%
Portfolio Total	100.00%

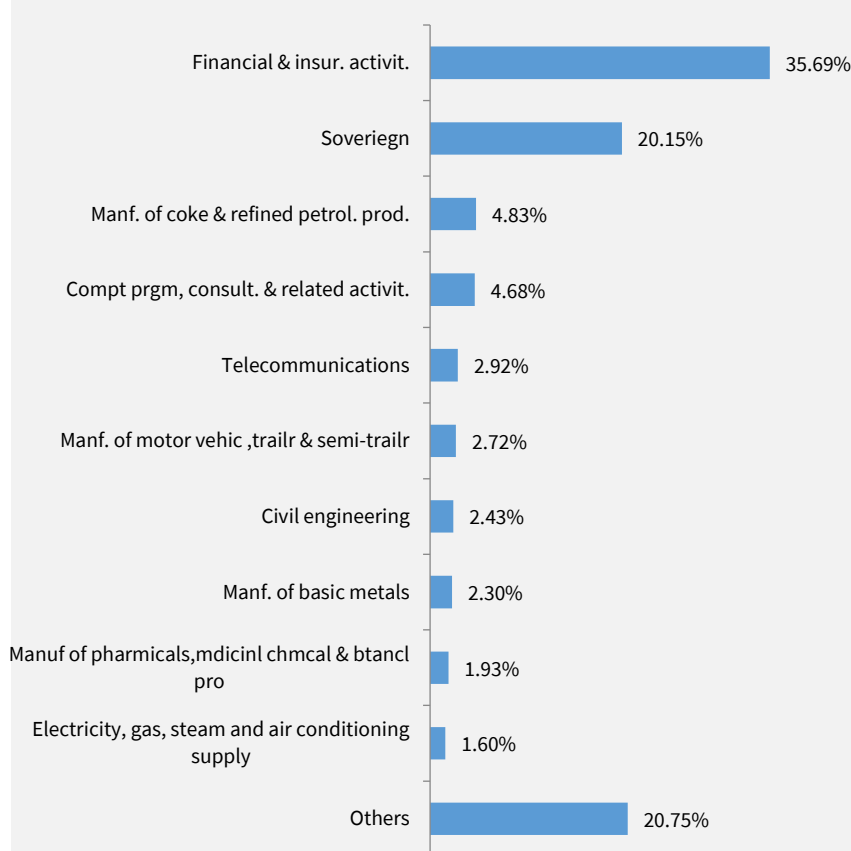
Asset Mix



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 May 29,2026:	49.2107
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.69%	-9.56%	-3.73%	2.61%	8.75%	10.12%	9.68%	10.24%
Benchmark**	-1.75%	-9.51%	-4.20%	2.59%	8.56%	9.35%	8.76%	9.98%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	23.30
Debt	0.07
Total	23.36

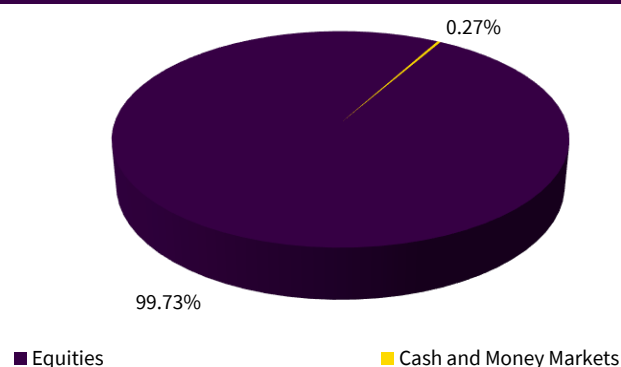
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	N.A.

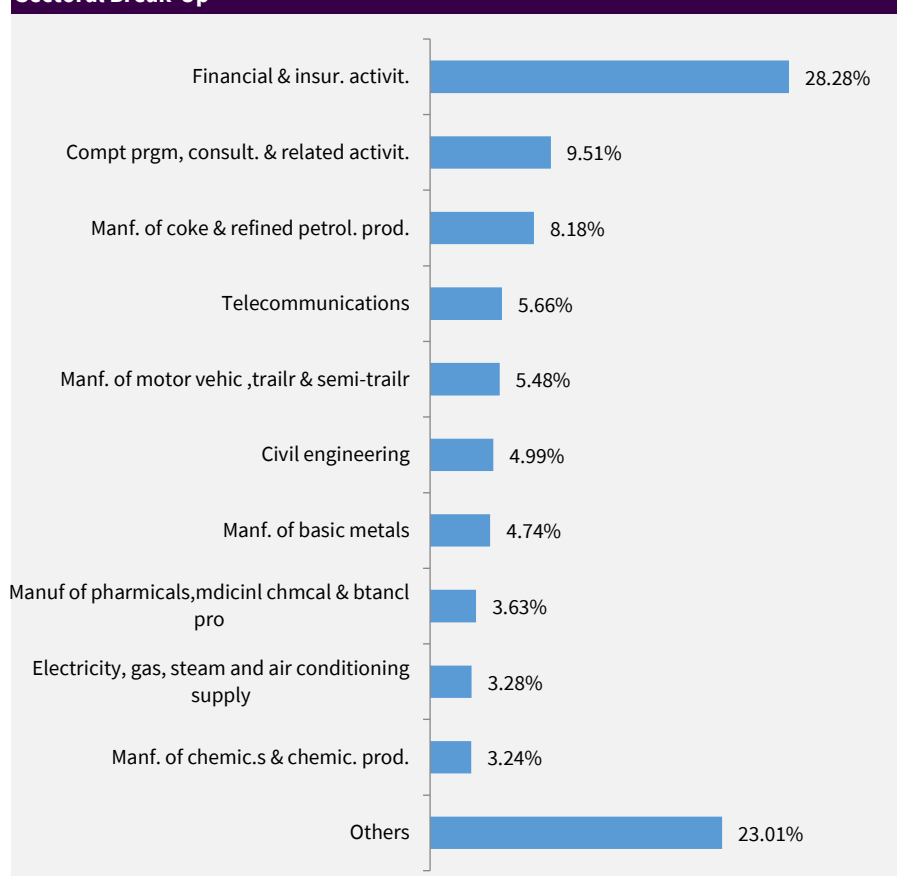
Security Name

Security Name	Net Asset (%)
Equities	99.73%
HDFC Bank Ltd.	8.32%
Reliance Industries Ltd.	8.18%
ICICI Bank Ltd.	6.69%
Bharti Airtel Ltd.	5.66%
Larsen & Toubro Ltd.	4.99%
Infosys Ltd.	4.23%
State Bank of India	2.96%
ITC Ltd.	2.87%
Mahindra & Mahindra Ltd.	2.83%
Axis Bank Ltd.	2.75%
Others	50.25%
Cash and Money Markets	0.27%
Portfolio Total	100.00%

Asset Mix



Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX 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: 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 May 29,2026:	51.7095
Inception Date:	22-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.67%	-9.56%	-3.55%	2.94%	9.18%	10.49%	10.04%	9.39%
Benchmark**	-1.75%	-9.51%	-4.20%	2.59%	8.56%	9.35%	8.76%	8.97%

* 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.

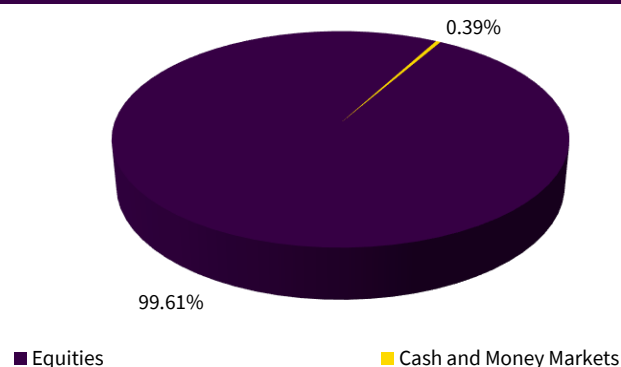
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	106.31
Debt	0.41
Total	106.71

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

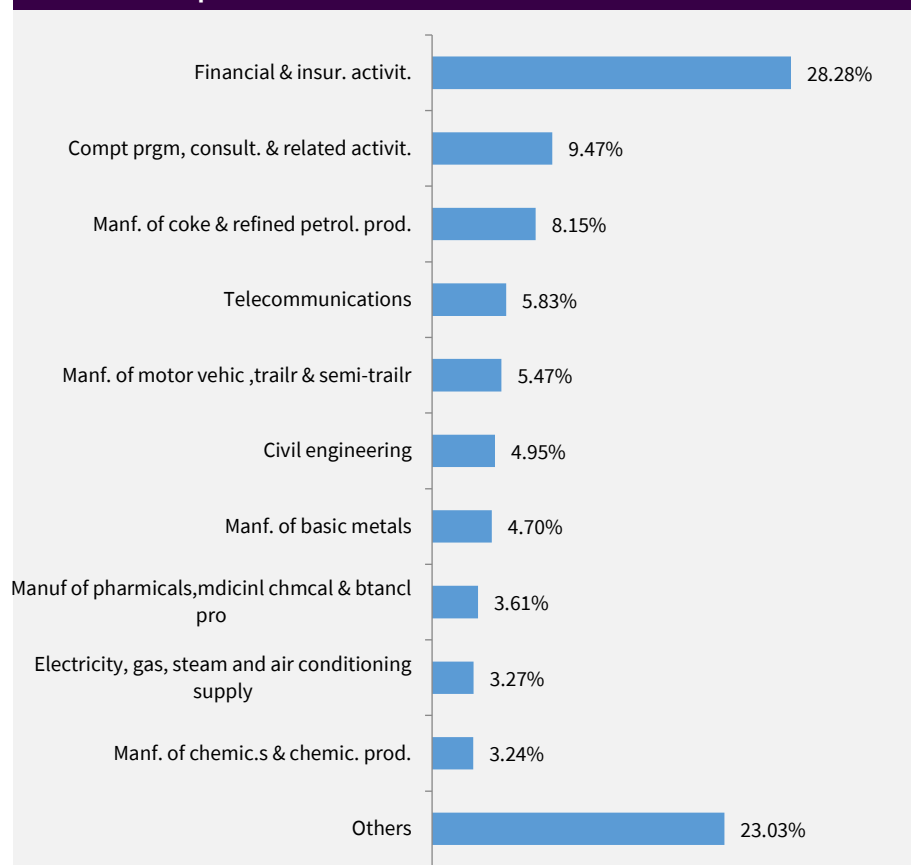
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	99.61%
HDFC Bank Ltd.	8.45%
Reliance Industries Ltd.	8.15%
ICICI Bank Ltd.	6.66%
Bharti Airtel Ltd.	5.83%
Larsen & Toubro Ltd.	4.95%
Infosys Ltd.	4.21%
State Bank of India	2.99%
ITC Ltd.	2.86%
Mahindra & Mahindra Ltd.	2.83%
Axis Bank Ltd.	2.70%
Others	49.98%
Cash and Money Markets	0.39%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX 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 May 29,2026:	47.2164
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-3.95%	2.91%	7.41%	1.04%	27.36%	27.28%	23.96%	9.96%
Benchmark**	-3.76%	2.73%	7.06%	0.68%	26.92%	25.71%	22.73%	4.88%

* 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.

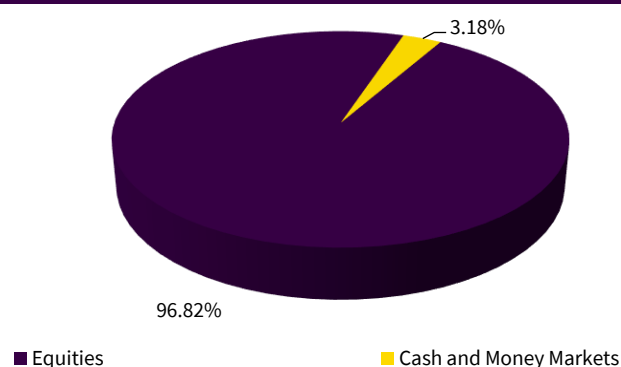
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.65
Debt	0.35
Total	11.00

Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	N.A.

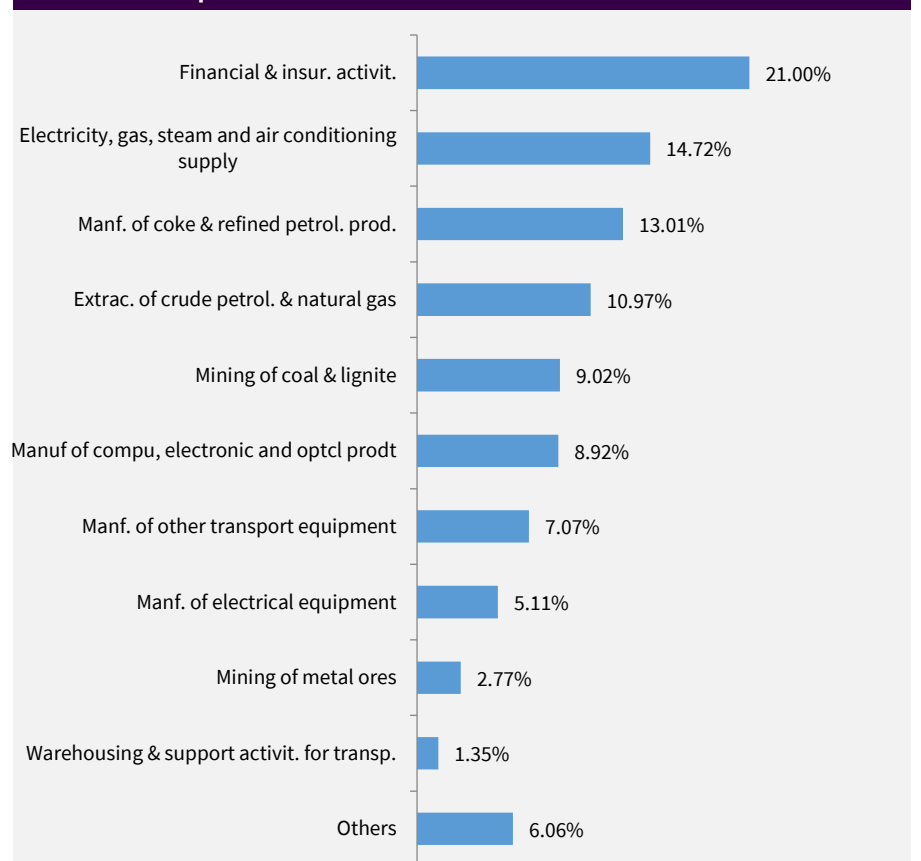
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	96.82%
Coal India Ltd.	9.02%
Bharat Electronics Ltd.	8.92%
Oil & Natural Gas Corpn Ltd.	8.86%
State Bank of India	8.53%
NTPC Ltd.	7.09%
Hindustan Aeronautics Ltd.	7.07%
Bharat Petroleum Corporation Ltd.	5.22%
Bharat Heavy Electricals Ltd.	5.11%
Power Grid Corporation of India Ltd.	5.05%
Indian Oil Corporation Ltd.	4.53%
Others	27.42%
Cash and Money Markets	3.18%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU 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.

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.