

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

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

Aviva Investor



Disclaimer/Disclosure

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Equity Commentary:

India Market Updates

After reaching record highs during the September month, Nifty-50 index fell slightly by 2.8%, as global markets also consolidated a bit. Market sentiments got a boost as the US Fed stated that it is not in a hurry to raise rates even after they taper their asset purchases, the Govt announced a slew of reforms: PLI (Production Linked Incentive) schemes for auto, drone and textiles sectors, a relief package for telecom sector & further steps towards formation of a bad bank. Covid-2019 cases continued to decline in India and pace of vaccination picked up. However rising US bond yield, surge in crude oil prices, fear of contagion from China's property giant Evergrande (the world's most indebted developer) and ongoing debt ceiling debate in the US weighed on sentiments. Meanwhile, a deal to avoid a government shutdown in the US, central bankers assurances about the transitory nature of inflation and reassurance over the rise in bond yields and People's Bank of China's \$17 billion injection into the banking system prevented investor mood from turning extremely sour.

The performance of the eight core sectors has been strong in August 2021 with 11.6% growth led by strong growth in coal, natural gas, cement and power sector. The cumulative index for the first five months of FY22 was higher by 19.3% YoY, however the growth was lower by 1.3% when compared with the index for the same period in FY20. Manufacturing PMI rose to 53.7 in September from 52.3 recorded in August, highlighting a stronger expansion in overall business conditions.

In a much-awaited relief, the Govt, approved the reforms for telecom sector through which the liquidity woes of the telecom sector have been addressed to a large extent. Moratorium up to four years in payment of Adjusted Gross Revenue (AGR) and spectrum dues is expected to free up cash of about Rs 45,000 crores annually for the telecom players along with release of Bank Guarantee (BG) limits aggregating ~ Rs 30,000-32,000 crores. Also BG requirements towards License Fee & other levies has been reduced and 100% FDI is now allowed. For the players now the real litmus test will be their ability to raise tariffs in the near to medium term.

Govt approved the PLI scheme in auto and drone industries with the total allocation of Rs 26,060 crores. The scheme is expected to generate employment opportunity for over 0.7mn in the auto sector and provide an investment opportunity of over Rs 42,500 crores in the next 5 years. PLI scheme for drones will result in fresh investment of Rs 5,000 crores in 3 years and incremental production of Rs 15,000 crores.

The validity of ECLGS scheme has been extended till March 31, 2022, from September 30, 2021, or till Rs 4.5 lakh crore is sanctioned. Disbursements are allowed till June 30, 2022. This is the fifth extension since its launch in May' 20. Since its inception, ECLGS has extended relief to over 1.15 crore MSMEs and businesses and as on September 24th, 2021, loans sanctioned have crossed Rs 2.86 lakh crores.

India's merchandise exports rose to \$33.3 bn in August 2021 witnessing a robust growth of 45.8% YoY. Merchandise imports during the month inched up to a 5-month high of \$47.1 bn, up 51.7% YoY. India's cumulative merchandise exports stood at \$164.1 bn during the first five months of FY22, highest level since FY18 (April-August period). Cumulative merchandise imports were at \$219.8 bn in FY22 close to the pre-pandemic level of \$218.9 bn and \$210.4 bn in FY19 and FY20 respectively. On a cumulative basis the healthy growth in exports has helped restrict India's trade deficit at \$55.6 bn (lowest since FY18). The Govt has undertaken several measures to promote competitiveness of Indian exports.

The Govt's finances continued to show healthy and upbeat trend for the first five months (April-August). Fiscal deficit touched 31.1% of the annual target at end of August and was significantly lower than the last year's figure of 109.3% for the same period. Stronger-than-expected tax and non-tax collections coupled with calibrated expenditure so far have benefitted the fiscal position. Capital expenditure at 31% of the target also showed encouraging trend in line with the Govt's push for infrastructure spending. Govt, expectedly, has kept its H2-FY22 borrowings program unchanged.

India's CPI inflation moderated to four month low at 5.3% in August 2021 led by food which softened to 3.1% (4% in July 2021). Core inflation eased by 10bps to 5.9%. A favourable base and uptick in rainfall in September bodes well for inflation outlook. However, core inflation is likely to remain sticky with an impending increase when contact intensive services sector opens up fully.

Global Market Updates

The US Federal Reserves at its sixth monetary policy meeting of 2021 announced that it would reduce monetary stimulus and signalled earlier than expected interest rate hikes. The central bank said that if the US economy continues to strengthen, it would "soon" dial down the massive asset purchases (of \$120 bn per month) and conclude the tapering process by mid-2022. Although, the Fed stopped short of giving the timing to begin cutting down its monthly asset purchases, it is being interpreted as being as early as November 2021. The forecast for US GDP growth for 2021 at 5.9% has been revised lower from the June outlook of 7%.

The factory output in China contracted for the first time in 18 months in September with PMI at 49.6 while the non-manufacturing PMI climbed back to expansion territory with a reading of 53.2. The fall in manufacturing PMI signals weakness in the Chinese economy, as the country grapples with power shortages and the outbreak of the Delta variant. China's energy problems also risk triggering a renewed surge in world agriculture and food prices. Over the past year, China imported a record amount of agricultural products due to domestic shortage, driving prices and global food costs to multiyear highs.

September was the month for the US dollar as the Fed announcement of tightening of rates post rollback of QE made the currency stronger. Gold witnessed a steady decline in prices during September and dropped to the lowest level in 5 months driven by improvement in risk appetite in the global economies. The price of the precious metal during the month was largely driven by the movement in the US dollar. Crude oil prices rose to a 3 year high in September driven by improved global demand outlook and supply tightness especially in the US.

Outlook

Global economies have not only recovered from the effects of the pandemic but continue to show growth traction, led by faster than expected vaccinations and policy support. As economies are reopening, the bunching up of demand and disruption in supply chain has led to sharp rise in inflation. Despite this, key Central banks continue to view this as transitory and continue their accommodative stance. Biden's infrastructure push and less restrictive immigration policies are positive for global growth and should drive recovery in emerging markets as well. As the delta variant remains a worry, the progress on the pace of vaccinations remains a key monitorable.

On a positive note, the 3rd wave in the UK seems to have already peaked with new cases much lesser than expectations, despite the UK removing all Covid related restrictions since July 19, 2021 (the Freedom Day). The relative severity of the 3rd wave is far lower as indicated by the lower instances of hospitalization and fatalities compared to the 2nd wave. A similar experience has been seen in Israel as well, where a large majority of the population has been vaccinated. These case studies highlight the benefits and efficacy of vaccines.

Though fear of a possible third wave of Covid-2019 looms over India too, the pace of vaccination is encouraging. With the Govt removing regulatory and procedural hurdles, availability of vaccines is improving every month. At the current pace, estimates suggest that India can vaccinate its entire adult population by December 2021.

India has majorly lifted restrictions imposed during the 2nd wave and the pace of economic recovery is encouraging. Govt's slew of targeted measures for the MSMEs, Agri/Rural economy and Lenders and RBI's rate cuts and strong easing measures is supporting the recovery process. Also, the Union Budget for 2021-22, with a pro growth focus and thrust on infrastructure creation is akin to fiscal stimulus. There are sustained signs of revival in the real estate sector, with decadal low interest rates, correction in prices and better affordability. The data of new business registrations indicate a palpable traction in new business registrations.

Declining interest rate environment, massive global liquidity which has started flowing into EMs aided the cyclical recovery in the economy over the medium to long term. The key risk remains consumer sentiment/postponement of demand & a more gradual recovery given the larger number of households been impacted during the second wave and high inflation led by high input prices of metals & crude and supply shortages. However, in the near term with a sharp bounce back, the markets have broadly priced in the normalization. The market is likely to continue with its consolidation given the rich valuations amidst the cautious global cues.

From a more structural standpoint, the pandemic has accelerated the progress on strong reforms

- o The cut in corporate tax rates, Govt's focus on Atmanirbhar Bharat and PLI (product-linked incentivisation) would encourage domestic manufacturing and would reduce import dependency and encourage domestic manufacturing.
- o New labour laws passed recently is another momentous reform which will propel ease of doing business and manufacturing
- o The farm sector reforms and the proposed power sector reforms will help strengthen the rural economy and improve urban infrastructure over the next 5-10 years

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	10	NA	19
Nitin Garg	NA	6	19

Fixed Income Outlook:

India Bond Yields came down by ~3-5 bps in the month of September, mainly on account of the large and growing systemic liquidity surplus (trending around Rs 11 lakh crore) supporting demand in an environment of very low overnight and money market rates. However, RBI later in the month introduced increasing Variable Reverse Repo auctions (current Rs 6 lakh crore) leading to spike in short term rates by 5-10 bps.

India Covid-19 situation seems in control as it has not witnessed the third wave yet, which was widely expected. India active caseload stands at only 0.27 mn as at Sept end. A total of 897.5 mn vaccine doses have been administered till Oct 1 (654.3 mn first dose and 243.1 mn second dose) with vaccination rates improving drastically to 7-10 mn per day in October compared to ~5 mn per day in previous month.

CPI headline inflation eased to 5.3% in Aug-21 from 5.6% in the previous month. The moderation in inflation was led by softening food prices in the month and a strong base from last year. Core CPI (CPI excluding food and fuel) also inched down to 5.8% YoY in Aug-21 from 5.9% in July-21 on account of a moderation in personal care and effects. However, categories like health and recreation and amusement continued to remain elevated. Going forward, slightly weaker monsoon and kharif crops together with the continuous rise in food and commodity prices globally are likely to exert upward pressure on inflation.

Headline WPI inflation for Aug-21 printed at 11.4%, marginally higher than 11.2% recorded in July-21. This is fifth successive month of double digit wholesale inflation and is likely to continue for next few months. The relentless price increase in crude oil in global markets is impacting both wholesale and consumer price inflation. Manufactured goods inflation is high mainly due to high global commodity prices that are increasing as demand pushes forth. This is visible in Fuel and Power Inflation which is at 26.1% and Basic Metals Inflation which is at 27.5%.

Core Infrastructure output (weight of 40.3% in IIP) grew 11.6% in August (July: 9.9%). Cement production increased by 36.3%, natural gas production by 20.6%, coal production by 20.6%, electricity production by 15.3%, refinery products production by 9.1%, steel production by 5.1%. On other hand, crude oil production fell by 2.3%, and fertilizer production declined by 3.1%. Infrastructure output declined by 0.9% in August on a sequential basis.

India Sept (flash) trade deficit spiked to an all-time high of USD 22.9 bn with petro and core imports up. Stripping out petro and precious items, deficit widened to USD 6 bn, widest since Sep' 19. September exports increased by 21.4% to US\$33.4 bn and imports increased by 84.8% to US\$56.4 bn. Non-oil exports grew 18.7% (US\$28.5 bn) while non-oil imports increased 57.8% (US\$39 bn). In 1HFY22, exports at US\$197.7 bn increased by 57.7% over 1HFY21 (24.2% over 1HFY20). In 1HFY22, imports at US\$276 bn increased by 82.5% over 1HFY21 (11.3% over 1HFY20). Trade deficit in 1HFY22 was at US\$78.4 bn compared to US\$25.9 bn (US\$88.9 bn in 1HFY20). The quick increase in imports likely reflects stronger than expected recovery trends, as seen in other high frequency indicators.

Fiscal trends remained strong, with Fiscal deficit in 5MFY22 at only 31.1% of FY2022BE. Gross tax collections for 5MFY22 increased by 70% over 5MFY21. Among direct taxes, corporate taxes increased by 160% while income taxes increased by 69%. Among indirect taxes, GST increased by 46%, excise duty increased by 37% and customs duty increased by 136%. On the other hand, Expenditure increased by only 2.3% with revenue expenditure falling by 0.8% and capital expenditure increasing 28%. India announced the H2FY22 Borrowing Calendar and kept the Gross Borrowings numbers unchanged at Rs 5 trn, in spite of the estimated GST compensation loss transfer to States – owing to the strong tax collection trends.

Outlook

We believe the inflation may remain within the RBI target range in H2FY2022. However, sharp growth recovery and sharp increase in global commodity prices and manufacturing inflation may result in inflation overshooting RBI band at times. Also, if the growth recovery momentum continues further aided by the improved vaccination trends, we may see a gradual rollback of monetary accommodation measures by the RBI, which can cause some uptick in yields. While the current yields are somewhat supported by RBI intervention across the yield curve, the space for incremental intervention has considerably reduced given the future outlook on growth and inflation. We are currently underweight in duration versus benchmark.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	10	NA	19
Nitin Garg	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 September 30,2021:	27.9289
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.90%	3.44%	7.39%	7.66%	5.87%	7.81%
Benchmark**	0.73%	3.39%	5.83%	8.56%	10.23%	7.61%

* 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	6.16
Total	6.16

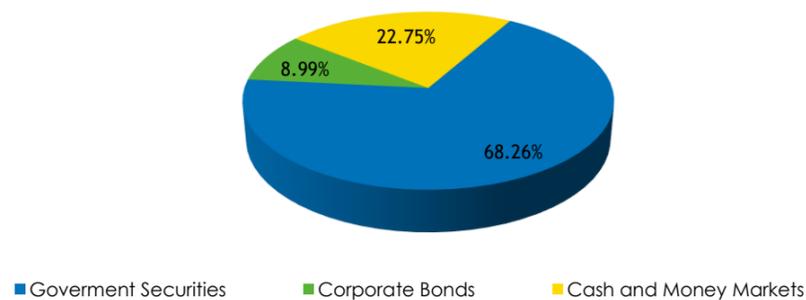
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	3.95

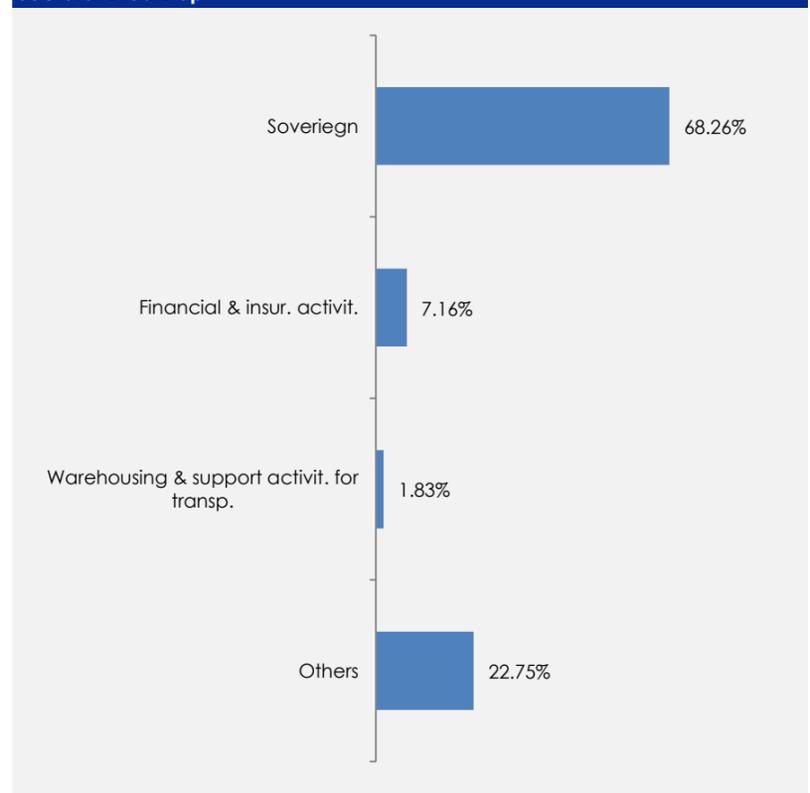
Security Name

Security Name	Net Asset (%)
Government Securities	68.26%
6.84% GOI 2022	17.76%
06.10% GOI 2031	12.22%
7.88% GOI 2030	11.09%
7.61% GOI 2030	9.54%
9.15% GOI 2024	6.88%
6.67% GOI 2050	5.34%
6.67% GOI 2035	4.37%
8.83% GOI 2023	1.06%
Corporate Bonds	8.99%
Indiabulls Housing Finance Ltd.	3.51%
Adani Ports and Special Economic Zone Ltd.	1.83%
Yes Bank Ltd.	1.65%
Reliance Capital Ltd.	1.22%
Piramal Capital & Housing Finance Ltd.	0.42%
Indiabulls Housing Finance Ltd.	0.36%
Cash and Money Markets	22.75%
Portfolio Total	100.00%

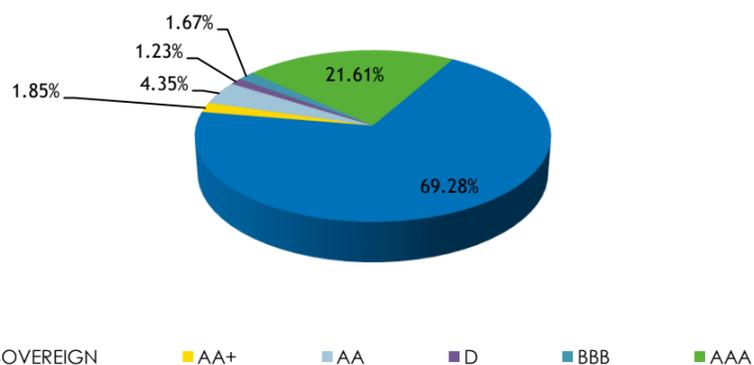
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

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

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

Fund Details

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

NAV as on September 30,2021:	36.9694
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.42%	5.99%	16.66%	11.14%	9.81%	8.23%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	7.96%

* 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	23.33
Debt	111.91
Total	135.24

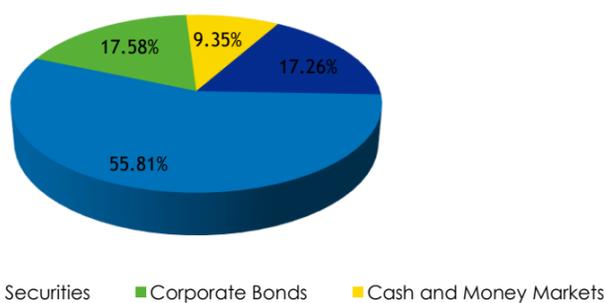
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.00

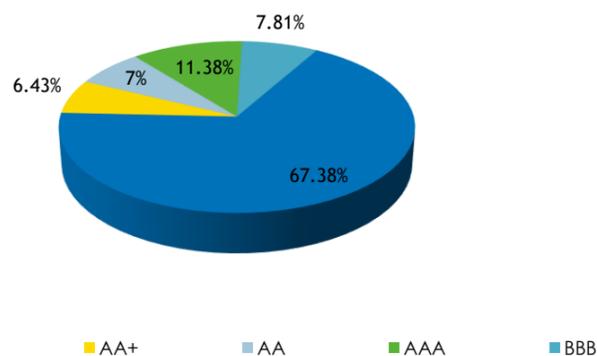
Security Name

Security Name	Net Asset (%)
Equities	17.26%
Infosys Ltd.	1.57%
HDFC Bank Ltd.	1.25%
ICICI Bank Ltd.	1.24%
Reliance Industries Ltd.	1.23%
Housing Development Finance Corporation Ltd.	0.77%
Axis Bank Ltd.	0.67%
State Bank of India	0.66%
Larsen & Toubro Ltd.	0.54%
Tata Consultancy Services Ltd.	0.52%
Ultratech Cement Ltd.	0.49%
Others	8.32%
Government Securities	55.81%
6.84% GOI 2022	21.65%
06.10% GOI 2031	11.30%
7.88% GOI 2030	10.16%
6.67% GOI 2035	6.09%
6.67% GOI 2050	3.14%
9.15% GOI 2024	1.92%
7.17% GOI 2028	1.24%
7.61% GOI 2030	0.31%
Corporate Bonds	17.58%
Yes Bank Ltd.	6.47%
Adani Ports and Special Economic Zone Ltd.	5.32%
Indiabulls Housing Finance Ltd.	5.27%
Piramal Capital & Housing Finance Ltd.	0.52%
NTPC Ltd.	0.00%
Cash and Money Markets	9.35%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

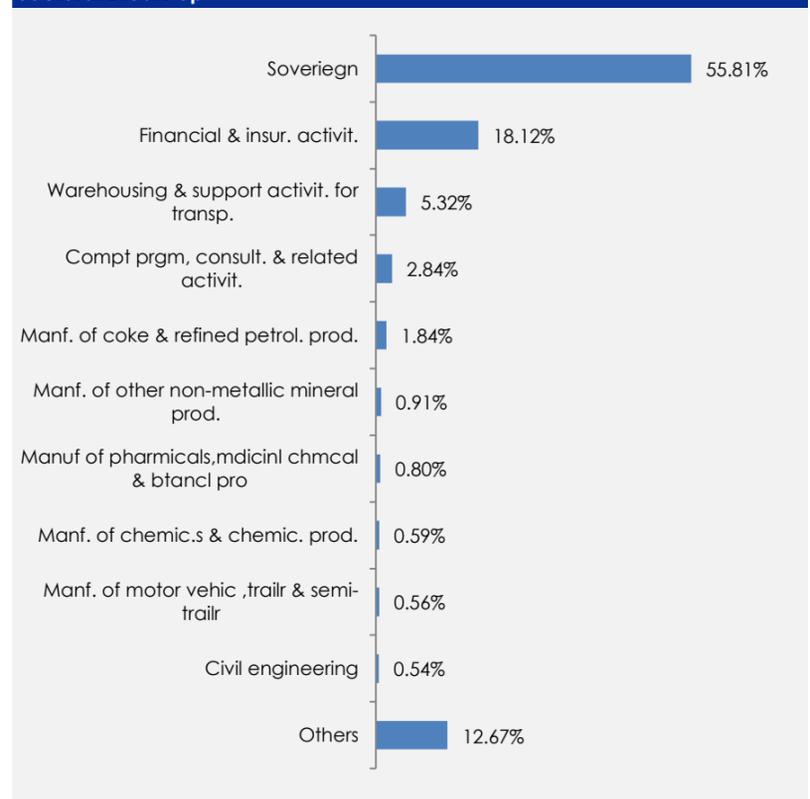
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

Investment Objective: 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 September 30,2021:	31.2078
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.64%	6.52%	16.73%	11.05%	8.58%	7.76%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	8.55%

* 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	5.44
Debt	23.76
Total	29.19

Modified Duration[#]

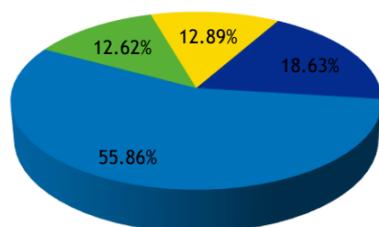
Security Type	Duration
Fixed Income Investments	4.05

Security Name

Net Asset (%)

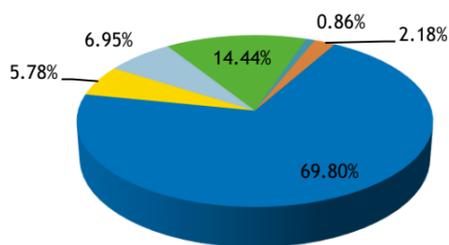
Equities	18.63%
Infosys Ltd.	1.66%
HDFC Bank Ltd.	1.38%
Reliance Industries Ltd.	1.32%
ICICI Bank Ltd.	1.28%
Housing Development Finance Corporation Ltd.	0.83%
Axis Bank Ltd.	0.73%
State Bank of India	0.72%
Tata Consultancy Services Ltd.	0.55%
Larsen & Toubro Ltd.	0.54%
Ultratech Cement Ltd.	0.51%
Others	9.11%
Government Securities	55.86%
6.84% GOI 2022	13.48%
06.10% GOI 2031	11.75%
8.83% GOI 2023	6.39%
7.88% GOI 2030	5.66%
6.67% GOI 2035	4.79%
7.17% GOI 2028	4.74%
6.67% GOI 2050	3.53%
6.97% GOI 2026	2.05%
9.15% GOI 2024	1.91%
7.61% GOI 2030	0.88%
Others	0.68%
Corporate Bonds	12.62%
Indiabulls Housing Finance Ltd.	4.81%
Adani Ports and Special Economic Zone Ltd.	4.62%
Yes Bank Ltd.	1.74%
Piramal Capital & Housing Finance Ltd.	0.72%
Reliance Capital Ltd.	0.69%
Indiabulls Housing Finance Ltd.	0.04%
NTPC Ltd.	0.00%
Cash and Money Markets	12.89%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



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

Rating Profile



■ SOVEREIGN ■ AA+ ■ AA ■ AAA ■ D ■ BBB

Sectoral Break-Up[§]

Sovereign	55.86%
Financial & insur. activit.	14.34%
Warehousing & support activit. for transp.	4.62%
Compt prgm, consult. & related activit.	3.03%
Manf. of coke & refined petrol. prod.	1.99%
Manf. of other non-metallic mineral prod.	0.97%
Manuf of pharmaceuticals, medicinal chemical & botanical products	0.87%
Manf. of chemicals & chemical products	0.63%
Manf. of motor vehicles, trailers & semi-trailers	0.60%
Civil engineering	0.54%
Others	16.55%

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

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

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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 September 30,2021:	90.5778
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.63%	10.34%	25.19%	14.17%	10.97%	12.52%
Benchmark**	1.47%	8.99%	21.74%	14.45%	13.24%	10.87%

* 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

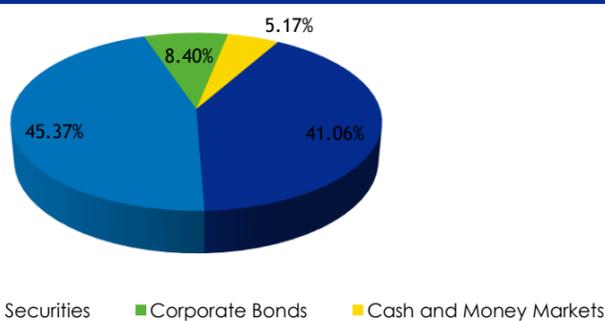
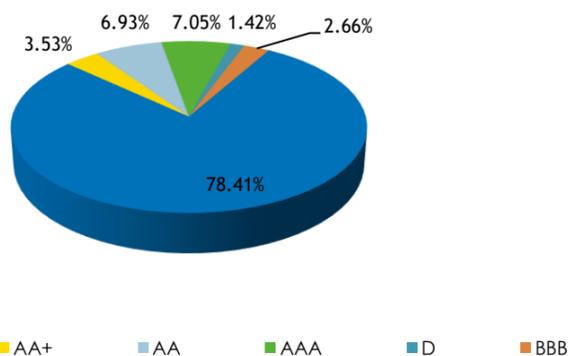
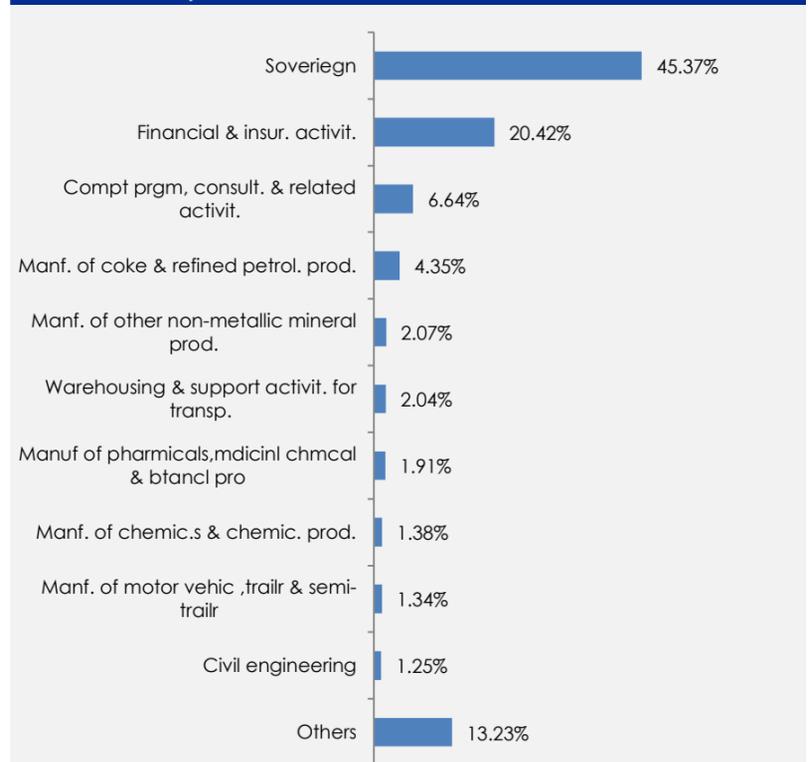
Asset Class	AUM (in Cr.)
Equity	124.59
Debt	178.84
Total	303.43

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.20

Security Name**Net Asset (%)**

Equities	41.06%
Infosys Ltd.	3.65%
HDFC Bank Ltd.	3.07%
Reliance Industries Ltd.	2.91%
ICICI Bank Ltd.	2.82%
Housing Development Finance Corporation Ltd.	1.74%
Axis Bank Ltd.	1.70%
State Bank of India	1.66%
Larsen & Toubro Ltd.	1.25%
Tata Consultancy Services Ltd.	1.22%
Ultratech Cement Ltd.	1.10%
Others	19.94%
Government Securities	45.37%
6.84% GOI 2022	13.23%
06.10% GOI 2031	7.16%
7.88% GOI 2030	5.98%
7.16% GOI 2023	3.79%
6.67% GOI 2035	3.71%
6.97% GOI 2026	3.24%
7.61% GOI 2030	3.14%
6.67% GOI 2050	2.82%
9.15% GOI 2024	1.46%
05.63% GOI 2026	0.84%
Corporate Bonds	8.40%
Indiabulls Housing Finance Ltd.	3.56%
Adani Ports and Special Economic Zone Ltd.	2.04%
Yes Bank Ltd.	1.54%
Reliance Capital Ltd.	0.82%
Indiabulls Housing Finance Ltd.	0.32%
Piramal Capital & Housing Finance Ltd.	0.12%
NTPC Ltd.	0.00%
Cash and Money Markets	5.17%
Portfolio Total	100.00%

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

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#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 September 30,2021:	87.9047
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.30%	18.02%	47.87%	19.57%	13.96%	13.63%
Benchmark**	2.31%	15.64%	42.34%	20.52%	15.95%	12.48%

* 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	735.51
Debt	219.94
Total	955.45

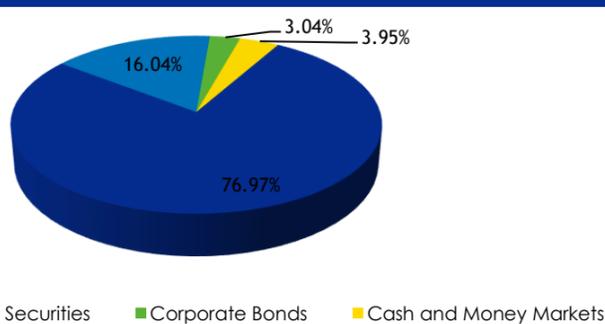
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.34

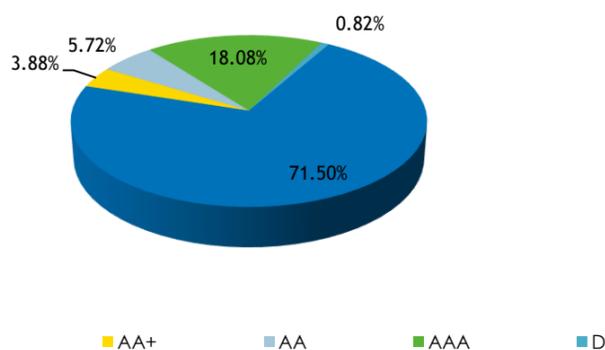
Security Name

Security Name	Net Asset (%)
Equities	76.97%
Infosys Ltd.	6.52%
Kotak Mahindra Mutual Fund	6.09%
Reliance Industries Ltd.	5.40%
HDFC Bank Ltd.	3.73%
ICICI Bank Ltd.	3.69%
Nippon India Mutual Fund	3.40%
Housing Development Finance Corporation Ltd.	3.11%
Larsen & Toubro Ltd.	2.27%
Axis Bank Ltd.	2.25%
Tata Consultancy Services Ltd.	2.22%
Others	38.29%
Government Securities	16.04%
06.10% GOI 2031	3.41%
6.84% GOI 2022	2.60%
6.67% GOI 2035	2.15%
8.83% GOI 2023	1.85%
6.97% GOI 2026	1.53%
7.61% GOI 2030	1.14%
6.67% GOI 2050	1.08%
7.88% GOI 2030	0.94%
8.26% GOI 2027	0.83%
7.17% GOI 2028	0.21%
Others	0.30%
Corporate Bonds	3.04%
Indiabulls Housing Finance Ltd.	1.13%
Adani Ports and Special Economic Zone Ltd.	0.87%
REC LTD.	0.47%
NTPC Ltd.	0.24%
Reliance Capital Ltd.	0.18%
Indiabulls Housing Finance Ltd.	0.11%
Piramal Capital & Housing Finance Ltd.	0.04%
Cash and Money Markets	3.95%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

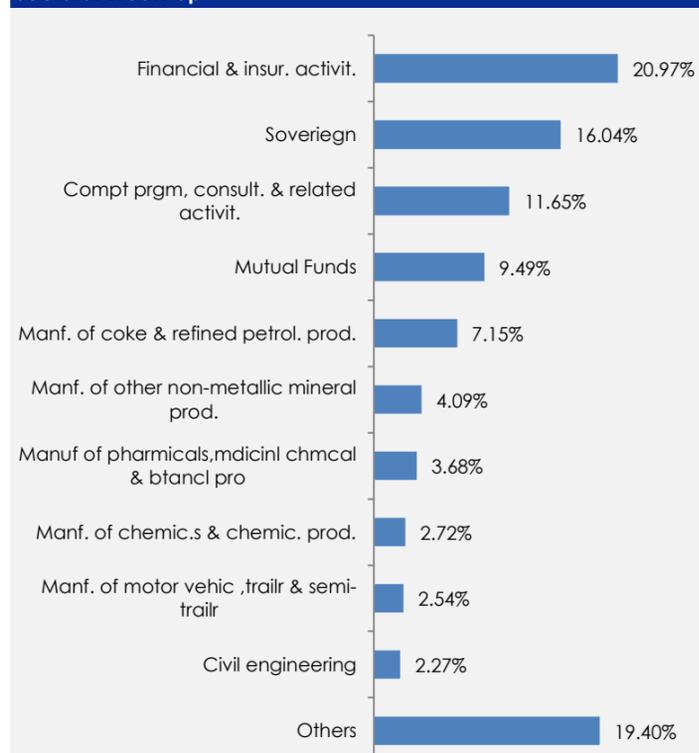
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

Investment Objective: The 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 September 30,2021:	39.6669
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.63%	21.99%	62.71%	22.60%	15.48%	10.64%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	9.38%

* 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.

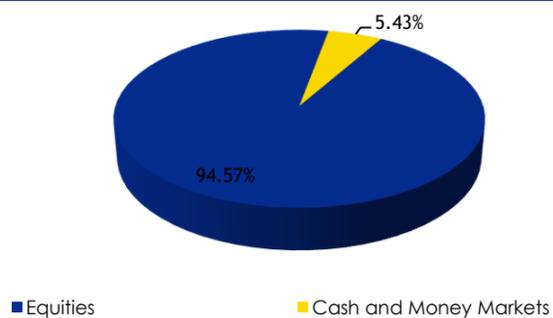
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.92
Debt	3.48
Total	63.40

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

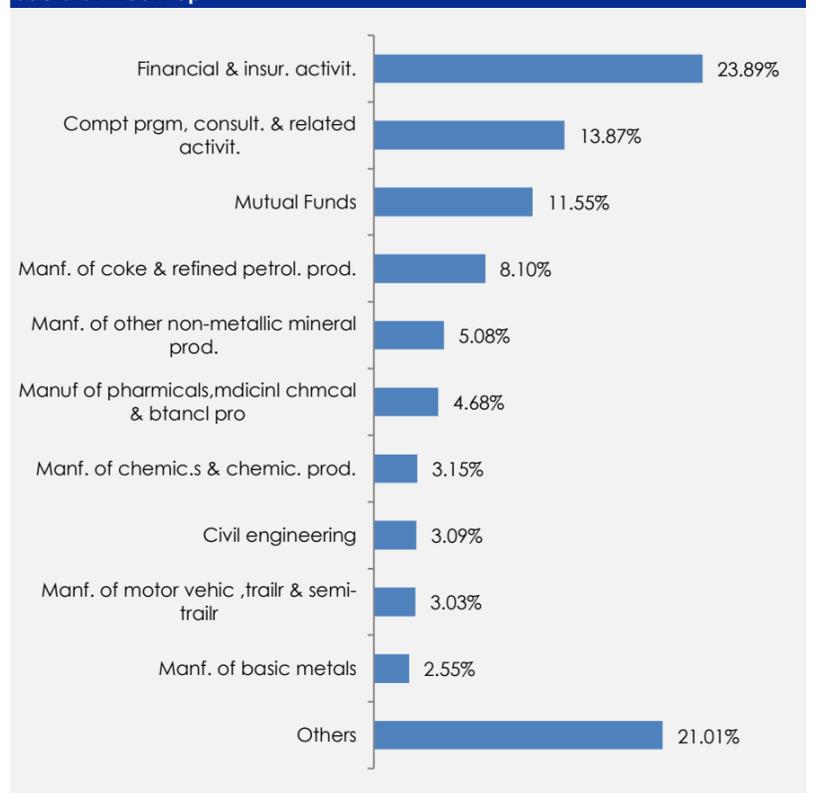
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.57%
Kotak Mahindra Mutual Fund	8.39%
Infosys Ltd.	8.38%
ICICI Bank Ltd.	5.25%
HDFC Bank Ltd.	4.37%
Reliance Industries Ltd.	4.21%
Housing Development Finance Corporation Ltd.	3.70%
Larsen & Toubro Ltd.	3.09%
Axis Bank Ltd.	2.93%
Reliance Industries Ltd.	2.87%
Ultratech Cement Ltd.	2.68%
Others	48.70%
Cash and Money Markets	5.43%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

NAV as on September 30, 2021:	29.5099
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.45%	20.76%	61.98%	23.28%	16.80%	8.20%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	7.92%

* 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	60.65
Debt	2.69
Total	63.34

Modified Duration[#]

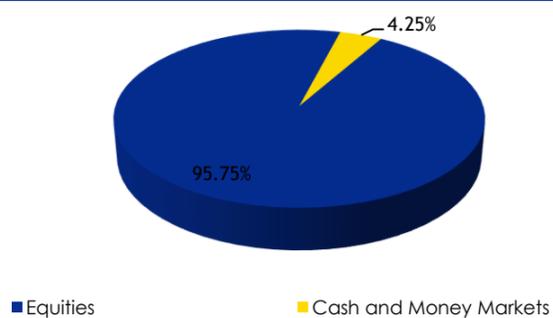
Security Type	Duration
Fixed Income Investments	N.A.

Security Name

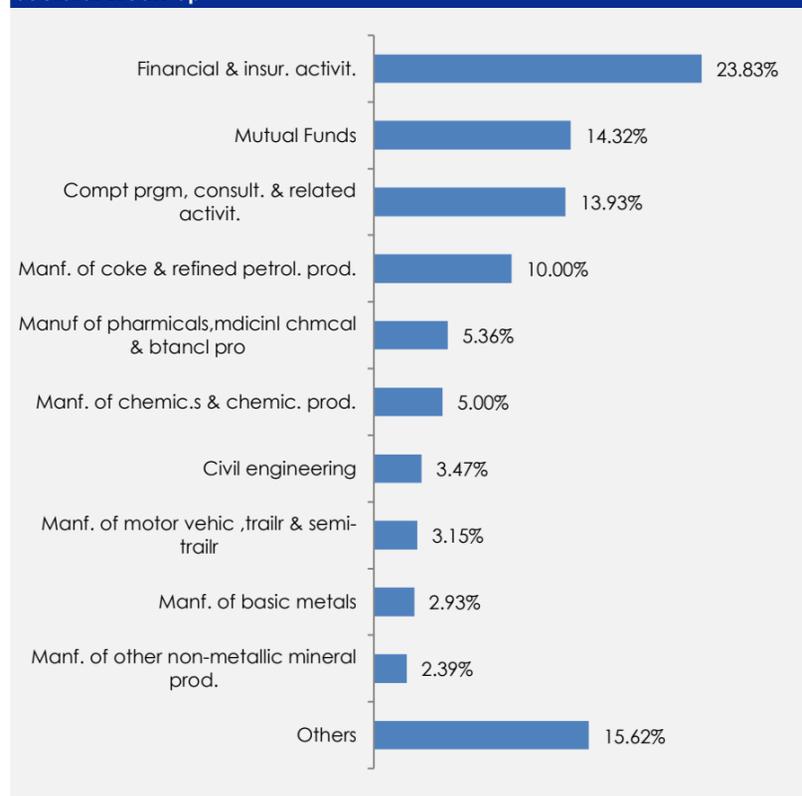
Security Name	Net Asset (%)
Equities	95.75%
Kotak Mahindra Mutual Fund	10.88%
Infosys Ltd.	8.41%
ICICI Bank Ltd.	5.34%
Housing Development Finance Corporation Ltd.	5.08%
HDFC Bank Ltd.	4.33%
Reliance Industries Ltd.	4.11%
Reliance Industries Ltd.	3.84%
Larsen & Toubro Ltd.	3.47%
Hindustan Unilever Ltd.	3.41%
Nippon India Mutual Fund	2.44%
Others	44.44%
Cash and Money Markets	4.25%
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: To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on September 30,2021:	17.9688
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.42%	29.68%	100.63%	21.01%	11.47%	5.12%
Benchmark**	9.50%	26.38%	86.62%	12.77%	5.71%	-1.17%

* 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.

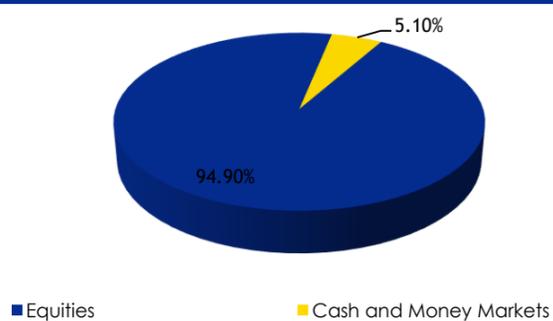
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	68.15
Debt	3.65
Total	71.80

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



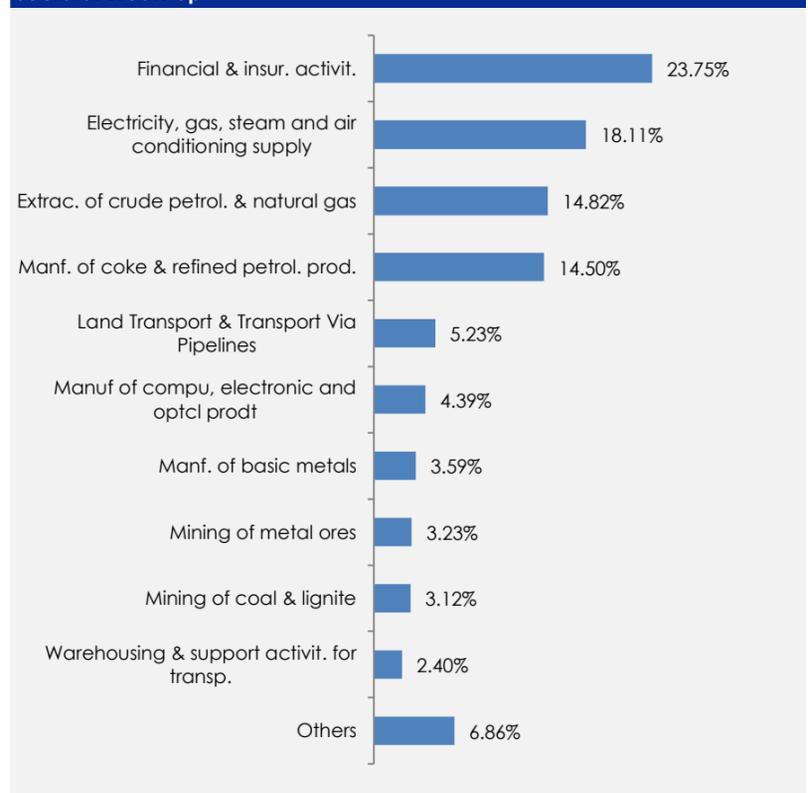
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.90%
State Bank of India	9.01%
Oil & Natural Gas Corpn Ltd.	8.56%
Rural Electrification Corporation	7.56%
Hindustan Petroleum Corporation Ltd.	6.26%
Oil India Ltd.	6.26%
Gujarat Gas Co. Ltd.	5.54%
Canara Bank Ltd.	5.42%
Gujarat State Petronet Ltd.	5.23%
Indian Oil Corporation Ltd.	5.03%
Gail (India) Ltd.	4.94%
Others	31.09%
Cash and Money Markets	5.10%
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 September 30,2021:	20.8204
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.40%	26.95%	88.51%	36.56%	24.58%	6.45%
Benchmark**	6.70%	22.94%	63.11%	25.11%	19.18%	2.71%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

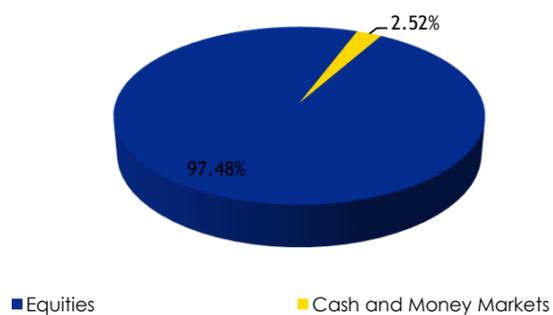
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	31.17
Debt	0.81
Total	31.99

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.48%
Bharti Airtel Ltd.	9.35%
Larsen & Toubro Ltd.	8.17%
Ultratech Cement Ltd.	6.64%
Reliance Industries Ltd.	6.35%
ICICI Bank Ltd.	4.74%
Apollo Hospitals Enterprise Ltd.	3.64%
Transport Corporation of India	3.48%
Crompton Greaves Consumer Electricals Ltd.	3.36%
Brigade Enterprises Ltd.	3.28%
Dixon Technologies (India) Ltd.	3.22%
Others	45.25%
Cash and Money Markets	2.52%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	14.58%
Manf. of other non-metallic mineral prod.	13.44%
Civil engineering	9.56%
Telecommunications	9.50%
Manf. of coke & refined petrol. prod.	7.53%
Manf. of machi. & equipment n.e.c.	6.47%
Manf. of electrical equipment	6.00%
Electricity, gas, steam and air conditioning supply	5.52%
Manuf of compu, electronic and optcl prod	4.97%
HUMAN HEALTH ACTIVITIES	3.64%
Others	18.79%

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

**Benchmark for this fund is Nifty Infrastructure

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

Fund Details

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

NAV as on September 30,2021:	31.3686
Inception Date:	01-Aug-11
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.09%	17.46%	50.40%	20.66%	14.48%	11.89%
Benchmark**	2.33%	15.54%	42.10%	22.24%	16.23%	11.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

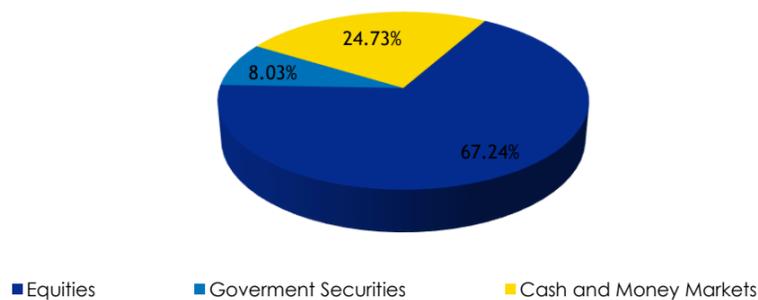
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.55
Debt	29.51
Total	90.06

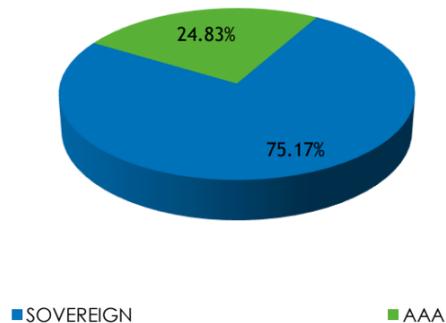
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.58

Asset Mix



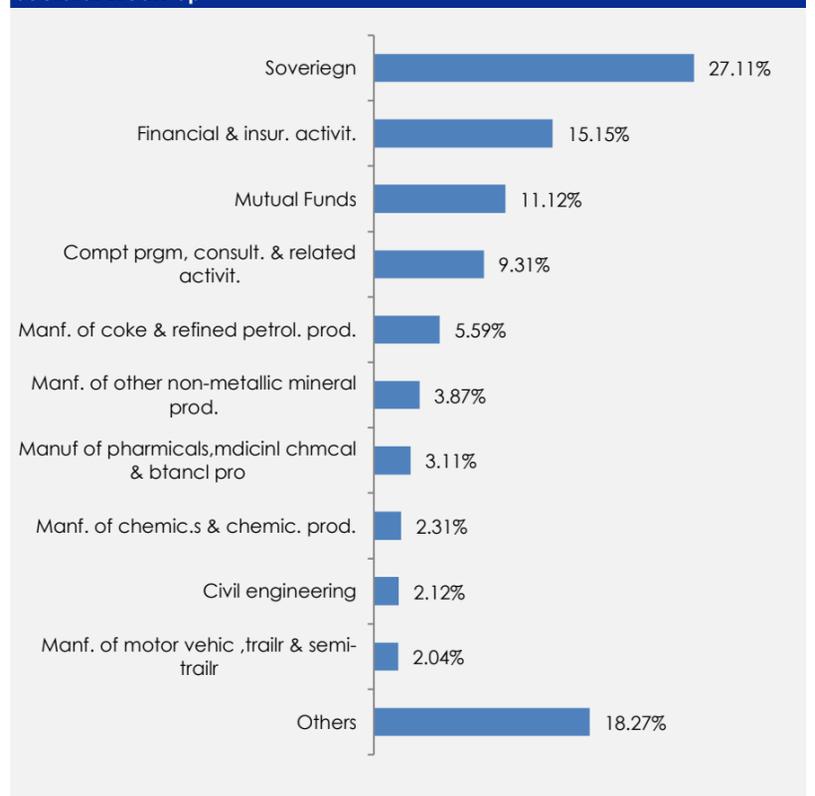
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	67.24%
Kotak Mahindra Mutual Fund	8.68%
Infosys Ltd.	5.62%
ICICI Bank Ltd.	3.45%
Reliance Industries Ltd.	2.99%
Housing Development Finance Corporation Ltd.	2.49%
HDFC Bank Ltd.	2.29%
Ultratech Cement Ltd.	2.13%
Larsen & Toubro Ltd.	2.12%
Reliance Industries Ltd.	1.92%
Axis Bank Ltd.	1.88%
Others	33.67%
Government Securities	8.03%
6.84% GOI 2022	8.03%
Cash and Money Markets	24.73%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on September 30,2021:	23.0059
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.67%	3.63%	6.53%	7.91%	6.39%	7.36%
Benchmark**	0.73%	3.39%	5.83%	8.56%	10.23%	8.30%

* 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%

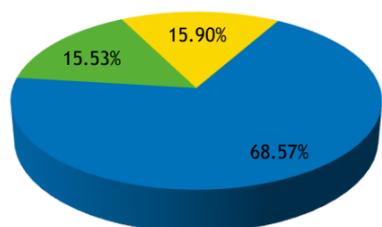
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

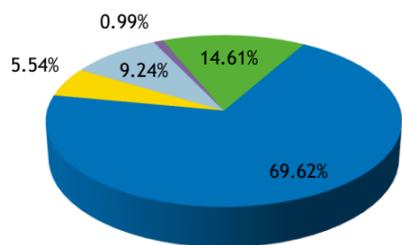
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	103.04
Total	103.04

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.18

Asset Mix

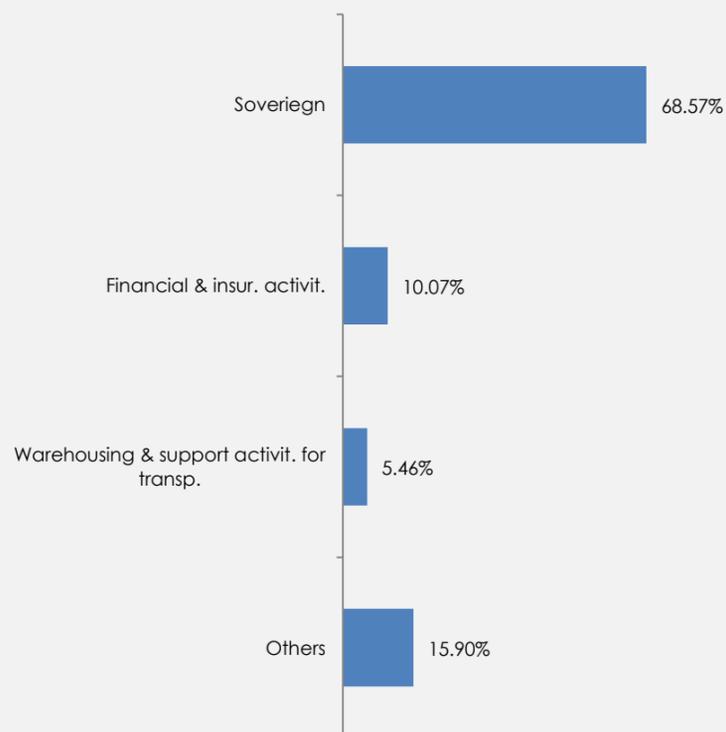
■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile

■ SOVEREIGN ■ AA+ ■ AA ■ D ■ AAA

Security Name

Security Name	Net Asset (%)
Government Securities	68.57%
6.84% GOI 2022	19.39%
06.10% GOI 2031	11.78%
7.88% GOI 2030	11.27%
8.83% GOI 2023	7.64%
6.67% GOI 2035	5.66%
7.61% GOI 2030	5.10%
6.67% GOI 2050	4.59%
7.17% GOI 2028	3.14%
Corporate Bonds	15.53%
Indiabulls Housing Finance Ltd.	7.34%
Adani Ports and Special Economic Zone Ltd.	5.46%
Piramal Capital & Housing Finance Ltd.	1.27%
Reliance Capital Ltd.	0.97%
Indiabulls Housing Finance Ltd.	0.49%
Cash and Money Markets	15.90%
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 Fund Index

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

Fund Details

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

The risk profile for this fund is Low

NAV as on September 30,2021:	24.0041
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.67%	6.52%	14.19%	10.87%	8.30%	7.75%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	8.87%

* 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	10.65
Debt	47.74
Total	58.39

Modified Duration[#]

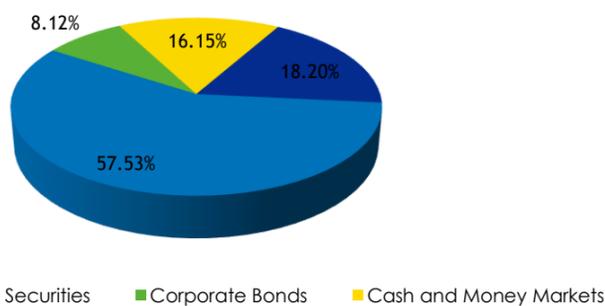
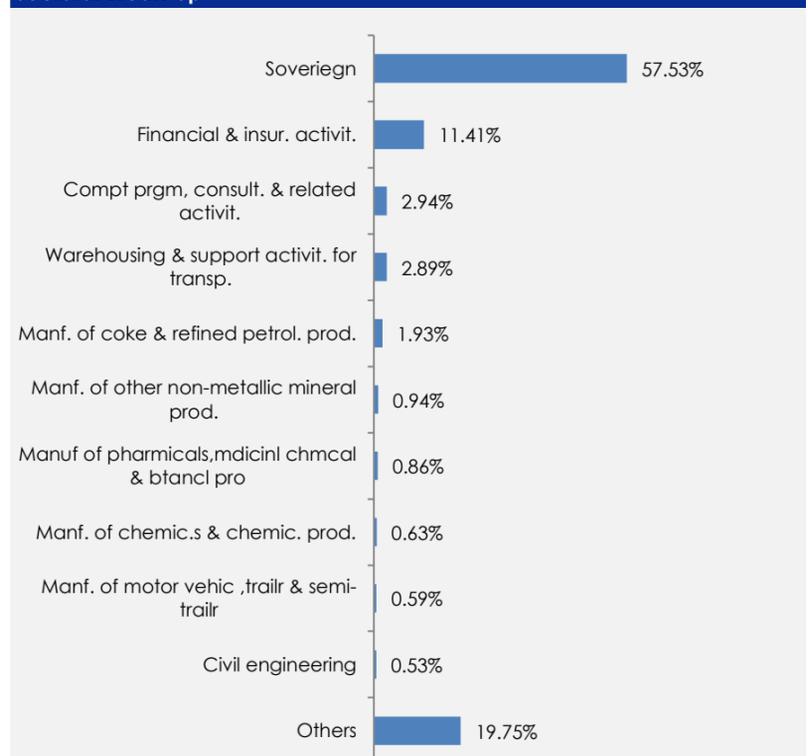
Security Type	Duration
Fixed Income Investments	4.14

Security Name

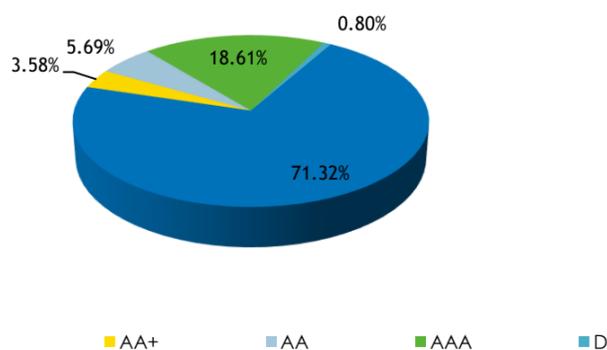
Net Asset (%)

Security Name	Net Asset (%)
Equities	18.20%
Infosys Ltd.	1.62%
HDFC Bank Ltd.	1.34%
Reliance Industries Ltd.	1.28%
ICICI Bank Ltd.	1.25%
Housing Development Finance Corporation Ltd.	0.81%
Axis Bank Ltd.	0.72%
State Bank of India	0.70%
Tata Consultancy Services Ltd.	0.54%
Larsen & Toubro Ltd.	0.53%
Ultratech Cement Ltd.	0.49%
Others	8.92%
Government Securities	57.53%
06.10% GOI 2031	10.58%
7.88% GOI 2030	9.38%
8.83% GOI 2023	8.10%
6.84% GOI 2022	5.70%
6.67% GOI 2035	4.77%
8.13% GOI 2022	3.91%
7.17% GOI 2028	3.86%
6.67% GOI 2050	3.53%
7.61% GOI 2030	3.39%
9.15% GOI 2024	2.83%
Others	1.48%
Corporate Bonds	8.12%
Indiabulls Housing Finance Ltd.	3.52%
Adani Ports and Special Economic Zone Ltd.	2.89%
Piramal Capital & Housing Finance Ltd.	0.81%
Reliance Capital Ltd.	0.64%
Indiabulls Housing Finance Ltd.	0.26%
NTPC Ltd.	0.00%
Cash and Money Markets	16.15%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

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

The risk profile for this fund is Medium

NAV as on September 30,2021:	27.4094
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.58%	10.70%	26.62%	14.64%	11.32%	8.97%
Benchmark**	1.57%	9.81%	24.17%	15.25%	13.62%	9.79%

* 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	66.23
Debt	86.58
Total	152.80

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.04

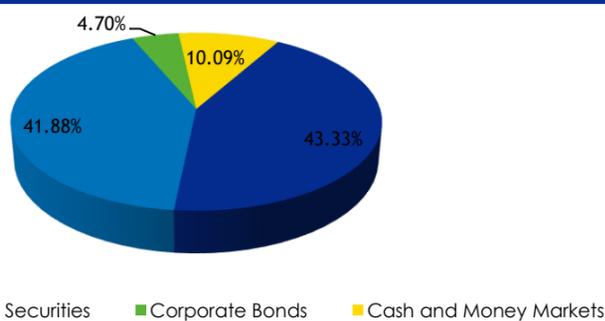
Security Name

Net Asset (%)

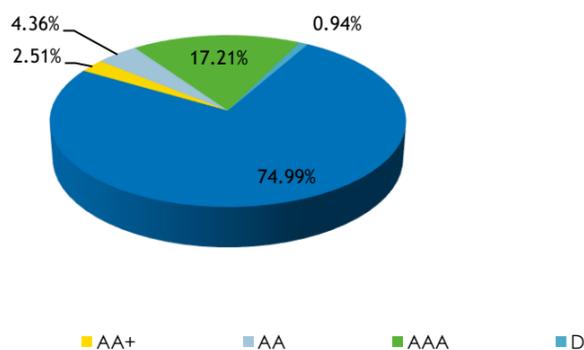
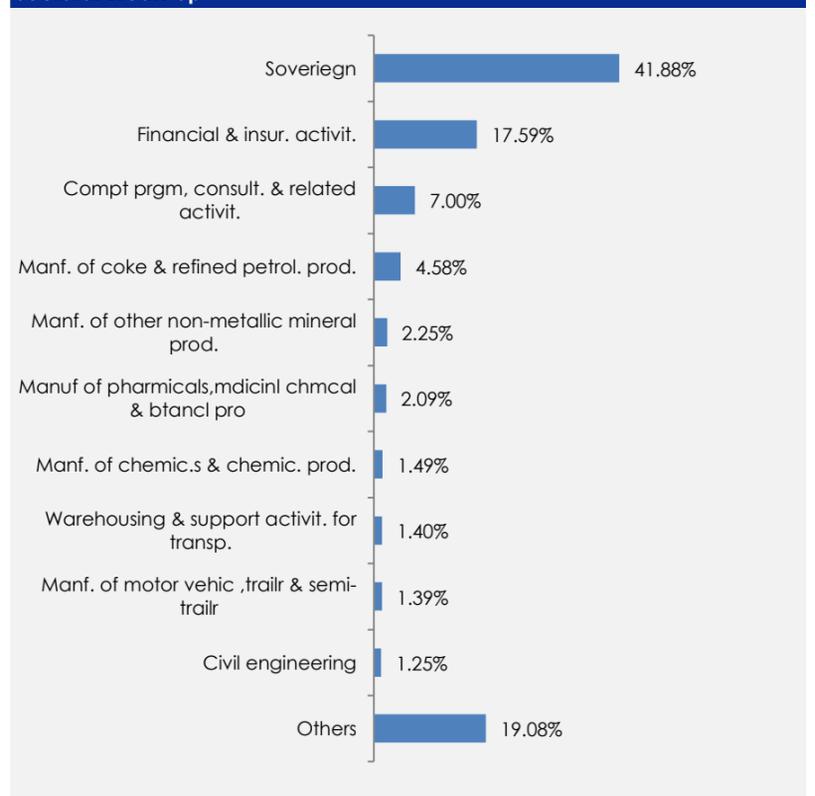
Equities	43.33%
Infosys Ltd.	3.85%
HDFC Bank Ltd.	3.18%
Reliance Industries Ltd.	3.04%
ICICI Bank Ltd.	2.98%
Housing Development Finance Corporation Ltd.	1.88%
Axis Bank Ltd.	1.69%
State Bank of India	1.66%
Tata Consultancy Services Ltd.	1.28%
Larsen & Toubro Ltd.	1.25%
Ultratech Cement Ltd.	1.17%
Others	21.35%
Government Securities	41.88%
6.84% GOI 2022	8.54%
06.10% GOI 2031	6.84%
7.88% GOI 2030	5.83%
6.97% GOI 2026	4.27%
7.61% GOI 2030	3.97%
6.67% GOI 2035	3.42%
8.13% GOI 2022	2.92%
6.67% GOI 2050	2.50%
8.83% GOI 2023	2.30%
9.15% GOI 2024	1.29%
Corporate Bonds	4.70%
Indiabulls Housing Finance Ltd.	2.12%
Adani Ports and Special Economic Zone Ltd.	1.40%
Reliance Capital Ltd.	0.52%
Power Grid Corporation of India Ltd.	0.34%
Indiabulls Housing Finance Ltd.	0.23%
Piramal Capital & Housing Finance Ltd.	0.09%
NTPC Ltd.	0.00%
Cash and Money Markets	10.09%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	31.2526
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.31%	18.05%	48.06%	19.84%	14.25%	10.20%
Benchmark**	2.31%	15.64%	42.34%	20.52%	15.95%	10.53%

* 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	118.53
Debt	37.25
Total	155.78

Modified Duration#

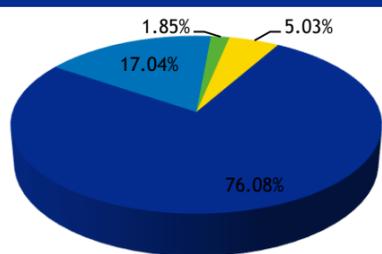
Security Type	Duration
Fixed Income Investments	4.05

Security Name Net Asset (%)

Security Name	Net Asset (%)
Equities	76.08%
Infosys Ltd.	6.41%
Kotak Mahindra Mutual Fund	5.86%
Reliance Industries Ltd.	5.36%
ICICI Bank Ltd.	3.75%
HDFC Bank Ltd.	3.68%
Nippon India Mutual Fund	3.29%
Housing Development Finance Corporation Ltd.	3.07%
Larsen & Toubro Ltd.	2.26%
Axis Bank Ltd.	2.22%
Tata Consultancy Services Ltd.	2.19%
Others	37.99%
Government Securities	17.04%
6.84% GOI 2022	2.82%
06.10% GOI 2031	2.69%
8.83% GOI 2023	2.42%
6.97% GOI 2026	2.28%
6.67% GOI 2035	2.02%
8.26% GOI 2027	1.21%
7.61% GOI 2030	1.12%
6.67% GOI 2050	1.11%
7.88% GOI 2030	1.06%
9.15% GOI 2024	0.31%
Corporate Bonds	1.85%
Indiabulls Housing Finance Ltd.	1.04%
Adani Ports and Special Economic Zone Ltd.	0.51%
Reliance Capital Ltd.	0.19%
Indiabulls Housing Finance Ltd.	0.08%
Piramal Capital & Housing Finance Ltd.	0.03%
NTPC Ltd.	0.00%
Cash and Money Markets	5.03%
Portfolio Total	100.00%

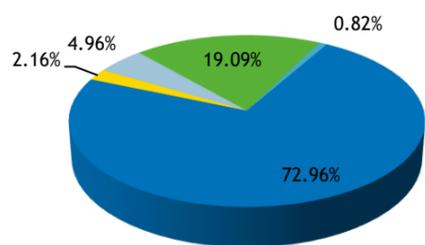
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



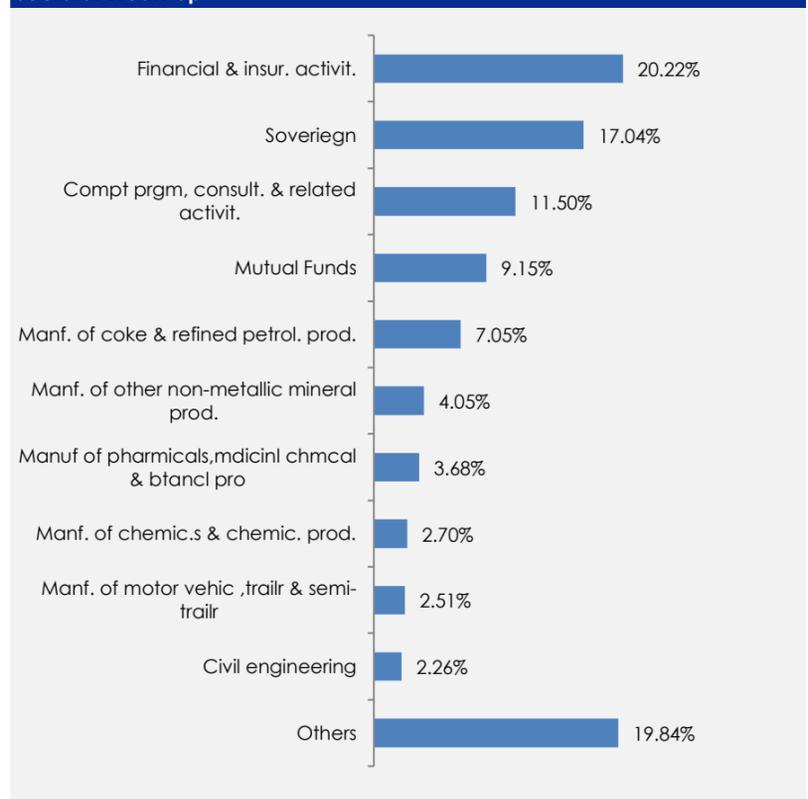
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA+ ■ AA ■ AAA ■ D

Sectoral Break-Up[§]



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	38.5880
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.59%	22.00%	62.45%	23.30%	16.09%	12.20%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	10.88%

* 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.

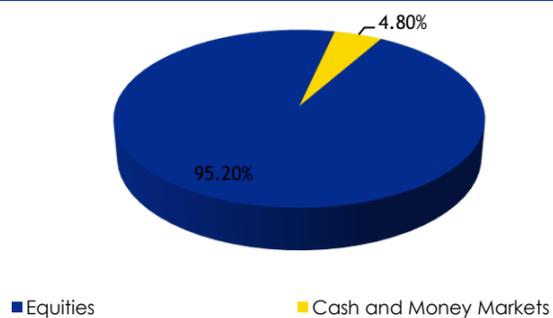
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	594.73
Debt	29.97
Total	624.71

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

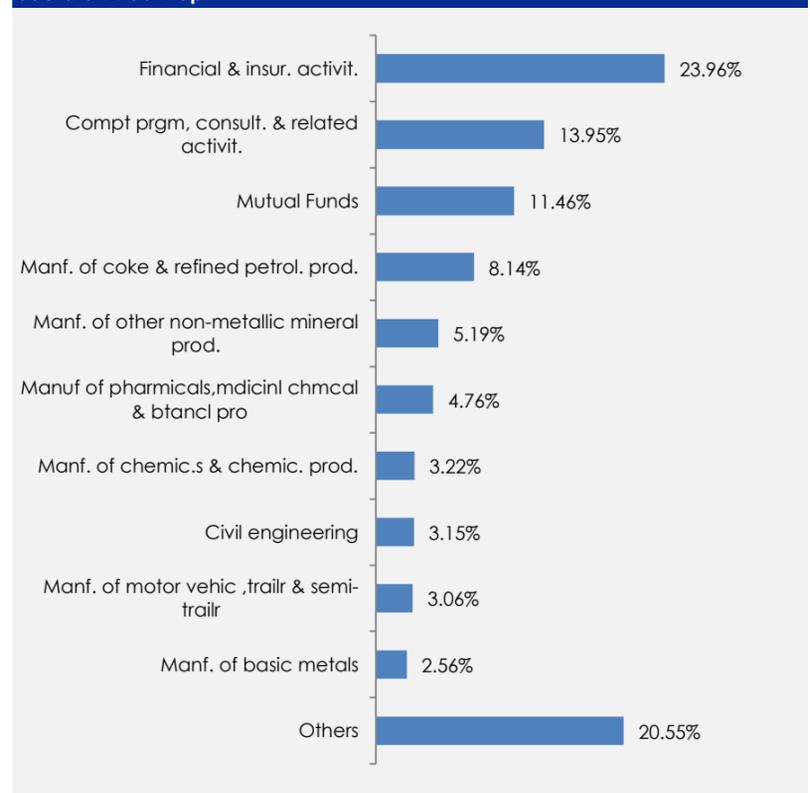
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.20%
Infosys Ltd.	8.39%
Kotak Mahindra Mutual Fund	8.33%
ICICI Bank Ltd.	5.30%
HDFC Bank Ltd.	4.39%
Reliance Industries Ltd.	4.24%
Housing Development Finance Corporation Ltd.	3.70%
Larsen & Toubro Ltd.	3.15%
Axis Bank Ltd.	2.93%
Reliance Industries Ltd.	2.88%
Ultratech Cement Ltd.	2.74%
Others	49.15%
Cash and Money Markets	4.80%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	31.9365
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.42%	20.51%	62.06%	22.88%	16.34%	10.40%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	10.88%

* 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.

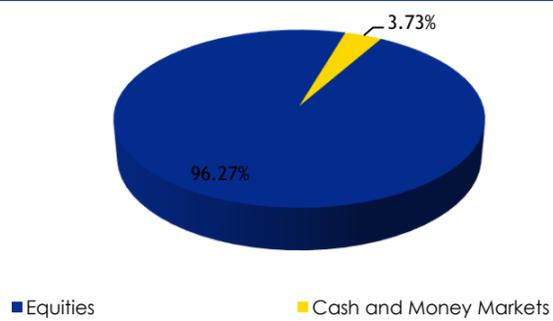
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	74.47
Debt	2.91
Total	77.39

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

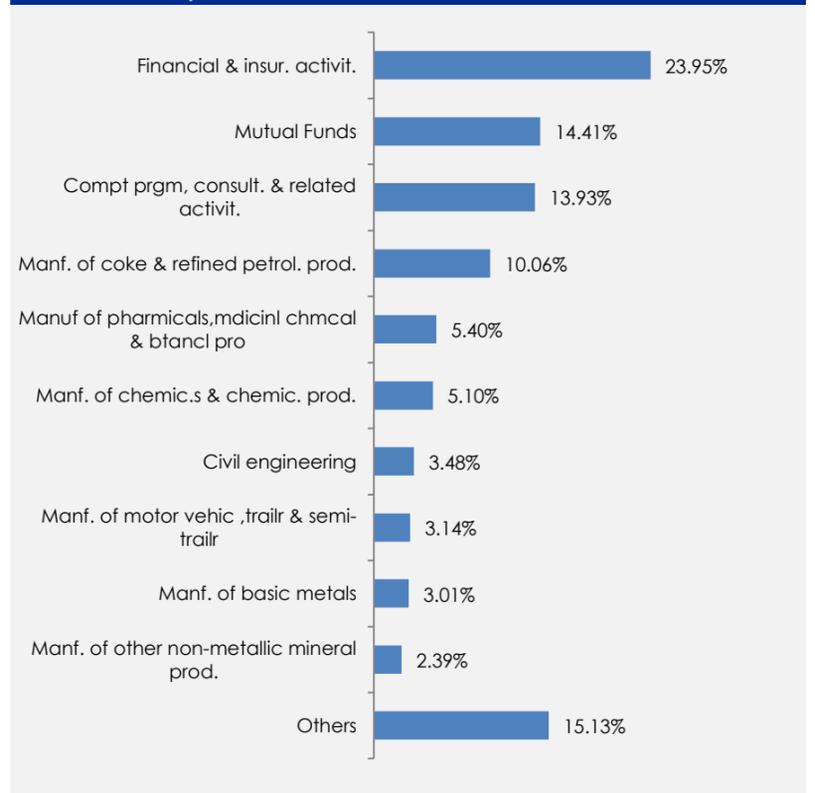
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.27%
Kotak Mahindra Mutual Fund	10.89%
Infosys Ltd.	8.39%
ICICI Bank Ltd.	5.36%
Housing Development Finance Corporation Ltd.	5.10%
HDFC Bank Ltd.	4.34%
Reliance Industries Ltd.	4.17%
Reliance Industries Ltd.	3.84%
Larsen & Toubro Ltd.	3.48%
Hindustan Unilever Ltd.	3.42%
Nippon India Mutual Fund	2.52%
Others	44.76%
Cash and Money Markets	3.73%
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 September 30,2021:	19.6967
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.21%	1.48%	3.04%	3.91%	4.71%	6.55%

* 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	186.96
Total	186.96

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.67

Security Name

Security Name	Net Asset (%)
Treasury Bill	91.41%
364 Day Treasury Bill 2022	23.60%
364 Day Treasury Bill 2022	20.61%
0% GOI 2022	12.72%
364 Day Treasury Bill 2022	10.51%
0% GOI 2021	8.32%
0% GOI 2022	7.63%
364 Day Treasury Bill 2022	2.64%
364 Day Treasury Bill 2022	2.28%
364 Day Treasury Bill 2022	2.22%
364 Day Treasury Bill 2022	0.88%

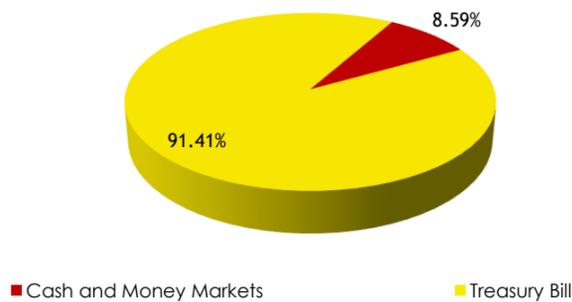
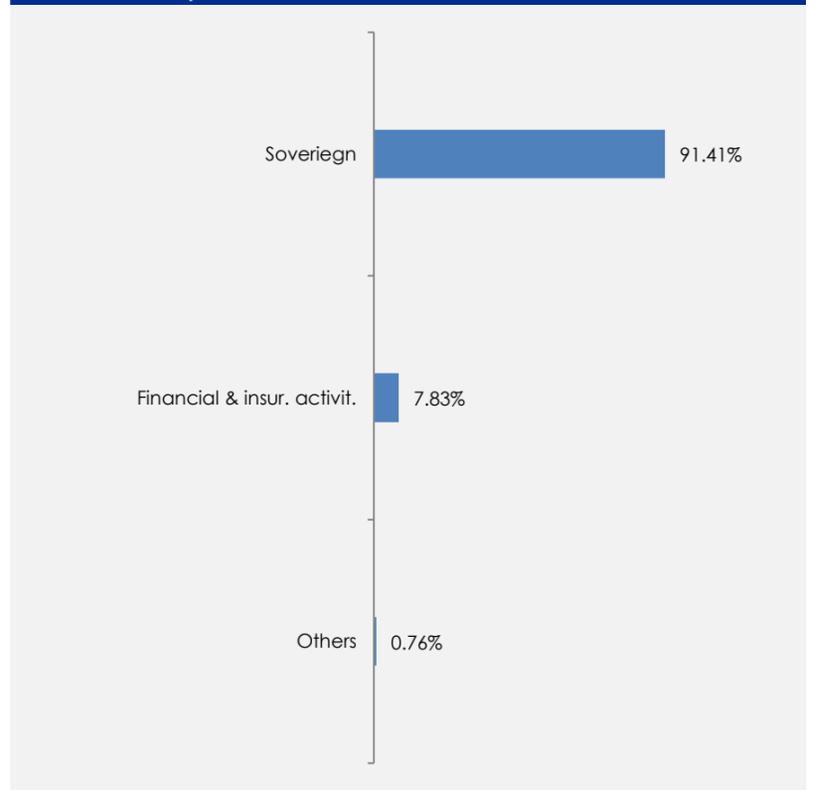
Cash and Money Markets

8.59%

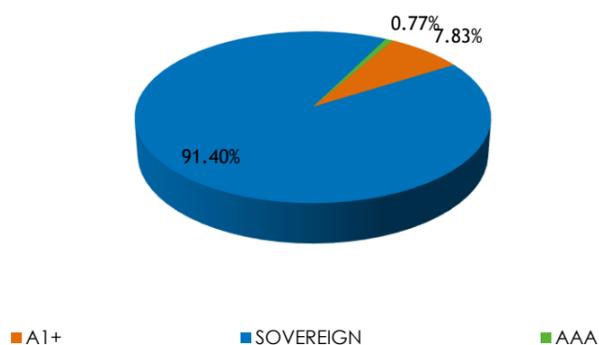
Portfolio Total

100.00%

Asset Mix

Sectoral Break-Up[§]

Rating Profile



§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 September 30,2021:	33.4719
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.84%	6.22%	12.90%	10.34%	8.39%	8.15%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	8.42%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	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	2.41
Debt	11.00
Total	13.41

Modified Duration[#]

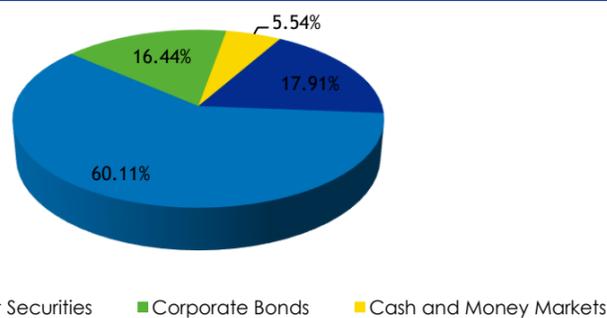
Security Type	Duration
Fixed Income Investments	3.82

Security Name

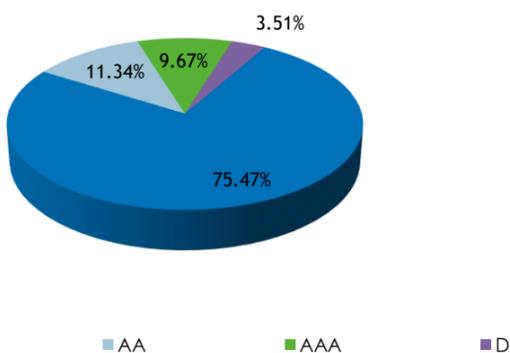
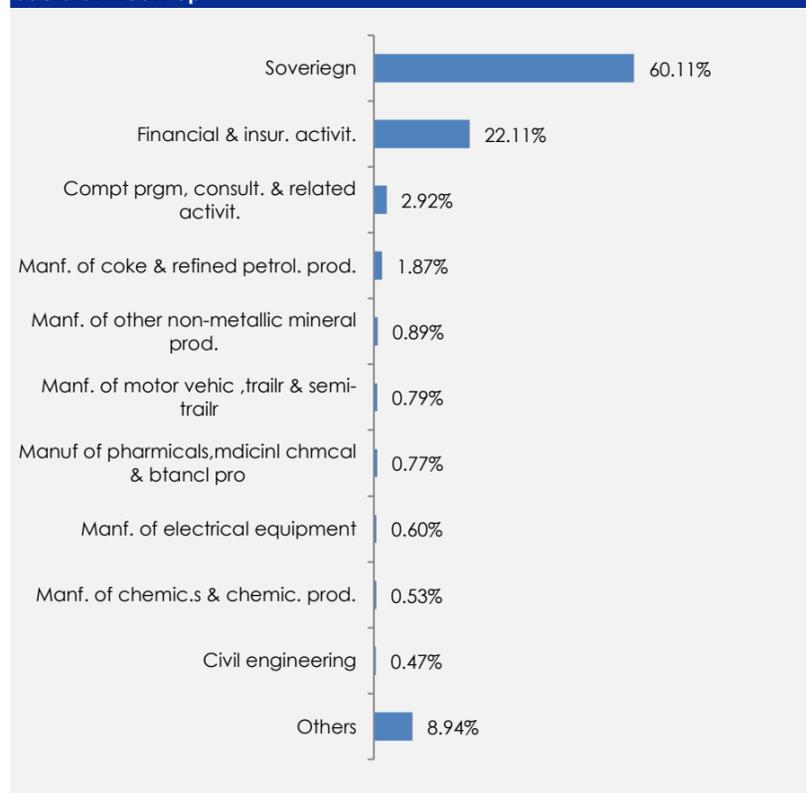
Net Asset (%)

Security Name	Net Asset (%)
Equities	17.91%
Infosys Ltd.	1.61%
ICICI Bank Ltd.	1.27%
HDFC Bank Ltd.	1.20%
Reliance Industries Ltd.	1.20%
Housing Development Finance Corporation Ltd.	0.69%
Axis Bank Ltd.	0.63%
State Bank of India	0.63%
Tata Consultancy Services Ltd.	0.54%
Ultratech Cement Ltd.	0.49%
Larsen & Toubro Ltd.	0.47%
Others	9.18%
Government Securities	60.11%
6.84% GOI 2022	16.33%
06.10% GOI 2031	11.60%
7.16% GOI 2023	6.84%
05.63% GOI 2026	5.88%
8.13% GOI 2022	4.03%
6.67% GOI 2050	3.92%
7.88% GOI 2030	3.45%
6.67% GOI 2035	3.42%
9.15% GOI 2024	2.50%
7.61% GOI 2030	2.14%
Corporate Bonds	16.44%
Indiabulls Housing Finance Ltd.	8.06%
REC LTD.	4.60%
Reliance Capital Ltd.	2.80%
Piramal Capital & Housing Finance Ltd.	0.98%
NTPC Ltd.	0.00%
Cash and Money Markets	5.54%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

Investment Objective: 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 September 30,2021:	27.5706
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.58%	7.04%	15.55%	11.24%	8.25%	7.71%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	8.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.11
Debt	13.33
Total	16.44

Modified Duration[#]

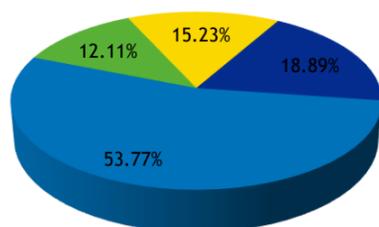
Security Type	Duration
Fixed Income Investments	4.13

Security Name

Net Asset (%)

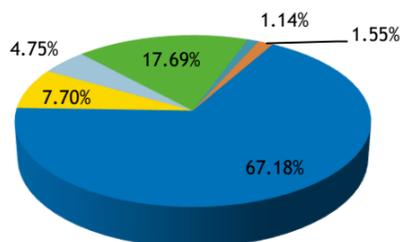
Security Name	Net Asset (%)
Equities	18.89%
Infosys Ltd.	1.69%
HDFC Bank Ltd.	1.39%
Reliance Industries Ltd.	1.34%
ICICI Bank Ltd.	1.30%
Housing Development Finance Corporation Ltd.	0.81%
Axis Bank Ltd.	0.74%
State Bank of India	0.73%
Tata Consultancy Services Ltd.	0.56%
Larsen & Toubro Ltd.	0.55%
Ultratech Cement Ltd.	0.52%
Others	9.26%
Government Securities	53.77%
6.84% GOI 2022	13.07%
06.10% GOI 2031	10.19%
7.88% GOI 2030	10.19%
6.67% GOI 2035	4.80%
6.67% GOI 2050	3.69%
7.61% GOI 2030	2.75%
6.97% GOI 2026	2.62%
05.63% GOI 2026	2.00%
8.13% GOI 2022	1.77%
7.17% GOI 2028	1.74%
Others	0.95%
Corporate Bonds	12.11%
Adani Ports and Special Economic Zone Ltd.	6.16%
Indiabulls Housing Finance Ltd.	2.63%
Yes Bank Ltd.	1.24%
Reliance Capital Ltd.	0.91%
Piramal Capital & Housing Finance Ltd.	0.64%
Indiabulls Housing Finance Ltd.	0.53%
NTPC Ltd.	0.00%
Cash and Money Markets	15.23%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

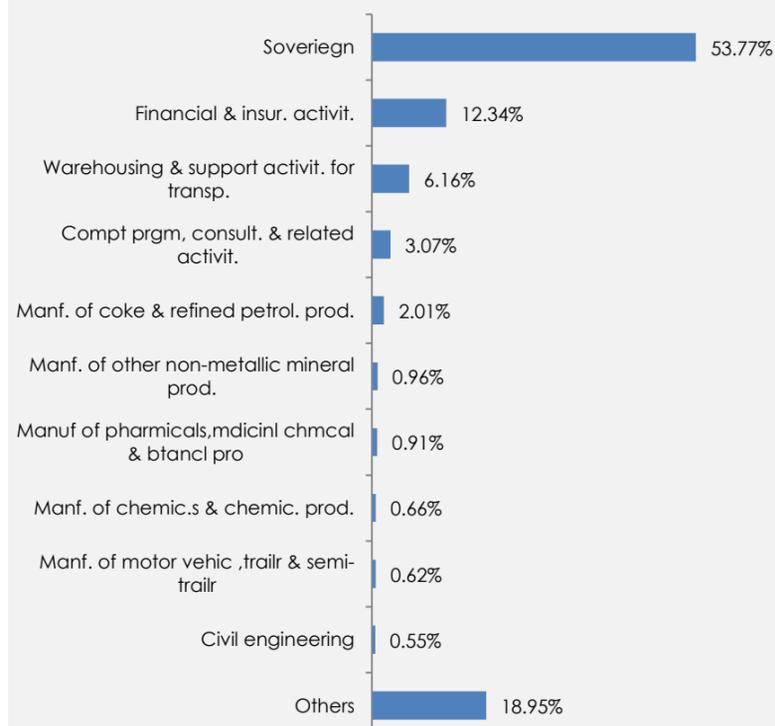


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA+ ■ AA ■ AAA ■ D ■ BBB

Sectoral Break-Up[§]

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

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

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

Fund Details

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

NAV as on September 30,2021:	70.1909
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.60%	10.70%	24.93%	14.22%	10.66%	11.47%
Benchmark**	1.47%	8.99%	21.74%	14.45%	13.24%	10.36%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	20.51
Debt	29.25
Total	49.77

Modified Duration[#]

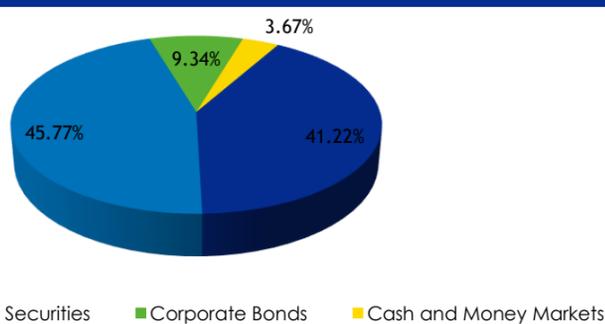
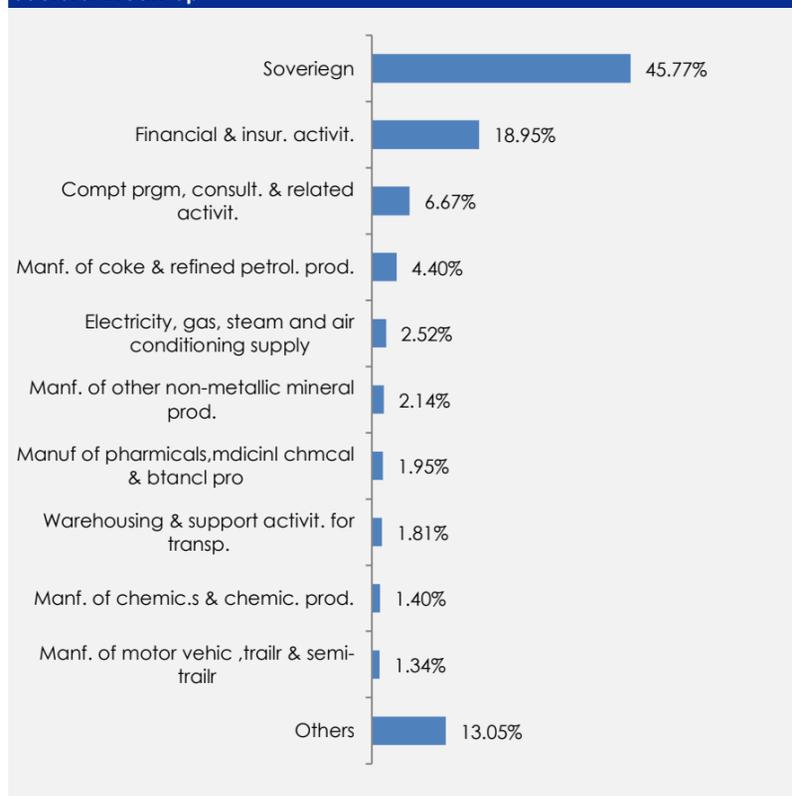
Security Type	Duration
Fixed Income Investments	4.19

Security Name

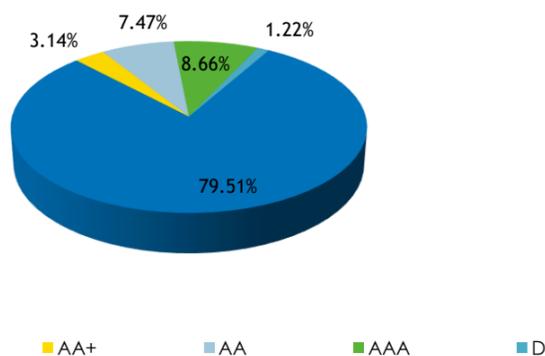
Net Asset (%)

Equities	41.22%
Infosys Ltd.	3.67%
HDFC Bank Ltd.	3.04%
Reliance Industries Ltd.	2.93%
ICICI Bank Ltd.	2.83%
Housing Development Finance Corporation Ltd.	1.77%
Axis Bank Ltd.	1.62%
State Bank of India	1.58%
Tata Consultancy Services Ltd.	1.22%
Larsen & Toubro Ltd.	1.19%
Ultratech Cement Ltd.	1.14%
Others	20.23%
Government Securities	45.77%
6.84% GOI 2022	10.69%
7.88% GOI 2030	8.41%
7.16% GOI 2023	6.03%
06.10% GOI 2031	5.82%
7.61% GOI 2030	3.98%
6.67% GOI 2035	3.23%
6.97% GOI 2026	2.68%
6.67% GOI 2050	2.62%
8.13% GOI 2022	1.48%
9.15% GOI 2024	0.72%
Others	0.11%
Corporate Bonds	9.34%
Indiabulls Housing Finance Ltd.	3.91%
Power Grid Corporation of India Ltd.	2.52%
Adani Ports and Special Economic Zone Ltd.	1.81%
Reliance Capital Ltd.	0.70%
Indiabulls Housing Finance Ltd.	0.29%
Piramal Capital & Housing Finance Ltd.	0.11%
NTPC Ltd.	0.00%
Cash and Money Markets	3.67%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	49.1012
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.87%	13.95%	35.25%	16.76%	12.47%	10.69%
Benchmark**	1.89%	12.28%	31.70%	17.58%	14.69%	11.02%

* 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	36.34
Debt	27.70
Total	64.04

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	3.92

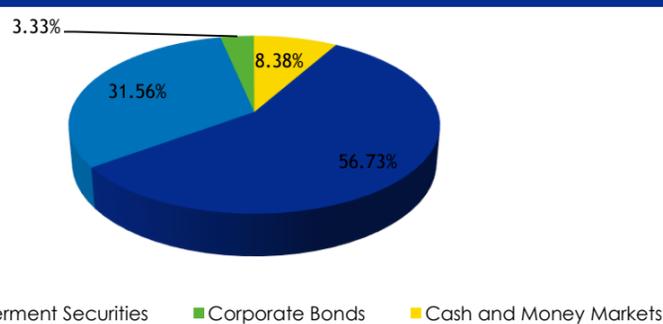
Security Name

Net Asset (%)

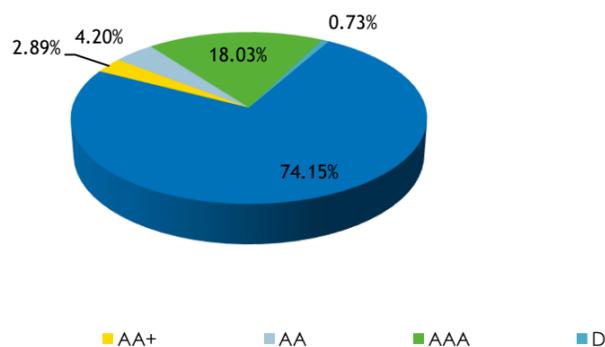
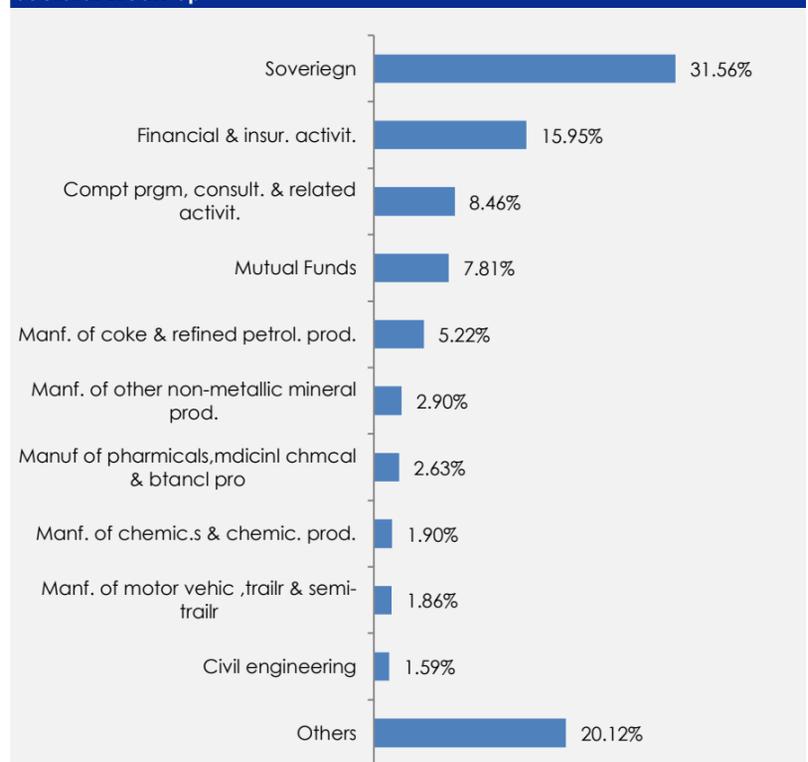
Equities	56.73%
Kotak Mahindra Mutual Fund	5.02%
Infosys Ltd.	4.76%
Reliance Industries Ltd.	3.85%
Nippon India Mutual Fund	2.79%
HDFC Bank Ltd.	2.74%
ICICI Bank Ltd.	2.71%
Housing Development Finance Corporation Ltd.	2.28%
Axis Bank Ltd.	1.65%
Tata Consultancy Services Ltd.	1.61%
Larsen & Toubro Ltd.	1.59%
Others	27.73%
Government Securities	31.56%
6.84% GOI 2022	5.73%
8.83% GOI 2023	4.44%
6.97% GOI 2026	4.30%
7.88% GOI 2030	4.15%
06.10% GOI 2031	3.85%
6.67% GOI 2035	2.57%
7.61% GOI 2030	2%
6.67% GOI 2050	1.86%
9.15% GOI 2024	1.34%
8.26% GOI 2027	1.25%
Others	0.07%
Corporate Bonds	3.33%
Indiabulls Housing Finance Ltd.	1.52%
Adani Ports and Special Economic Zone Ltd.	1.23%
Reliance Capital Ltd.	0.31%
Indiabulls Housing Finance Ltd.	0.19%
Piramal Capital & Housing Finance Ltd.	0.08%
NTPC Ltd.	0.00%
Cash and Money Markets	8.38%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	36.3700
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.44%	20.62%	62.07%	23.23%	16.79%	9.92%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	9.79%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

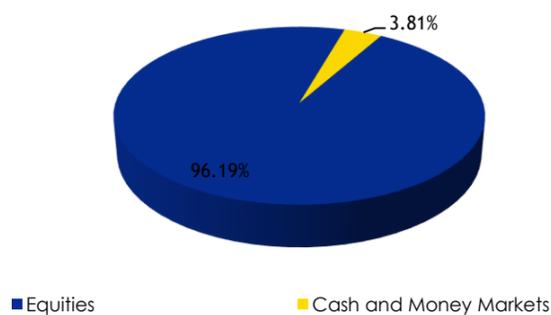
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	123.97
Debt	4.89
Total	128.87

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

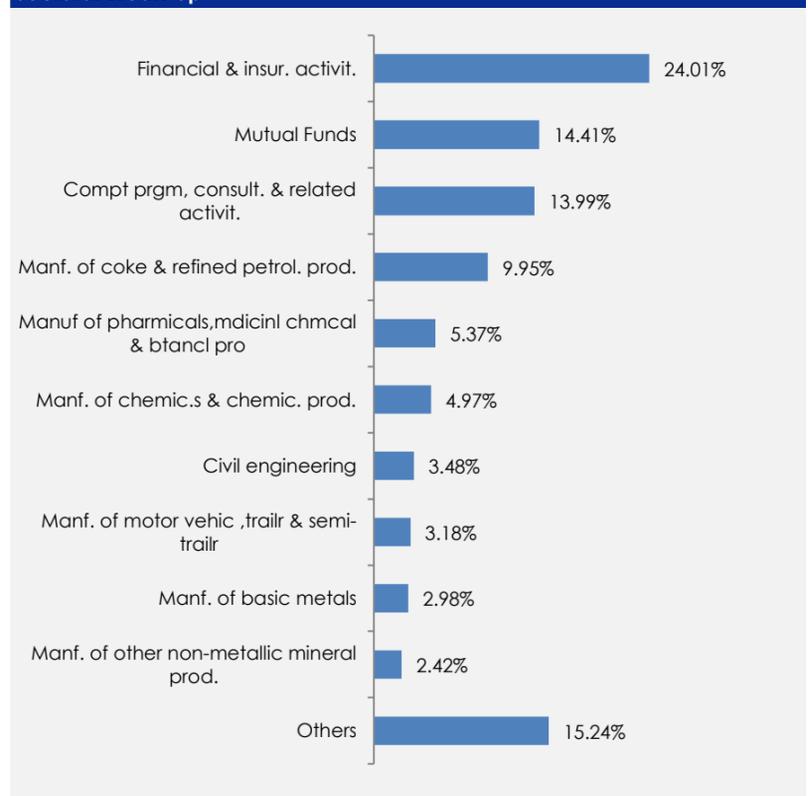
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.19%
Kotak Mahindra Mutual Fund	10.98%
Infosys Ltd.	8.42%
ICICI Bank Ltd.	5.36%
Housing Development Finance Corporation Ltd.	5.15%
HDFC Bank Ltd.	4.34%
Reliance Industries Ltd.	4.05%
Reliance Industries Ltd.	3.85%
Larsen & Toubro Ltd.	3.48%
Hindustan Unilever Ltd.	3.38%
Nippon India Mutual Fund	2.43%
Others	44.75%
Cash and Money Markets	3.81%
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 September 30,2021:	21.2022
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	3.36%	27.07%	88.95%	35.39%	23.66%	6.64%
Benchmark**	6.70%	22.94%	63.11%	25.11%	19.18%	3.17%

* 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.

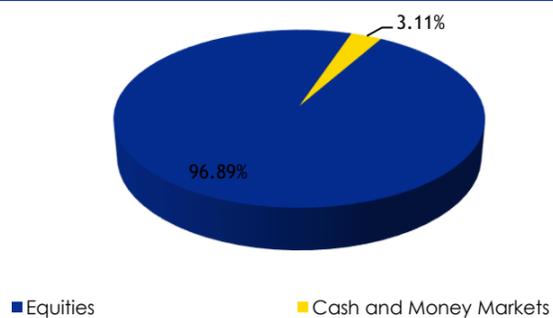
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.25
Debt	0.10
Total	3.36

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.89%
Bharti Airtel Ltd.	9.24%
Larsen & Toubro Ltd.	8.07%
Ultratech Cement Ltd.	6.57%
Reliance Industries Ltd.	6.30%
ICICI Bank Ltd.	4.73%
Apollo Hospitals Enterprise Ltd.	3.58%
Transport Corporation of India	3.42%
Crompton Greaves Consumer Electricals Ltd.	3.36%
Brigade Enterprises Ltd.	3.24%
Dixon Technologies (India) Ltd.	3.13%
Others	45.25%
Cash and Money Markets	3.11%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	14.55%
Manf. of other non-metallic mineral prod.	13.46%
Civil engineering	9.46%
Telecommunications	9.39%
Manf. of coke & refined petrol. prod.	7.49%
Manf. of machi. & equipment n.e.c.	6.43%
Manf. of electrical equipment	6.15%
Electricity, gas, steam and air conditioning supply	5.54%
Manuf of compu, electronic and optcl prod	4.88%
HUMAN HEALTH ACTIVITIES	3.58%
Others	19.07%

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

**Benchmark for this fund is Nifty Infrastructure

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

Fund Details

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

The risk profile for this fund is High

NAV as on September 30,2021:	18.3999
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	7.42%	29.93%	100.53%	21.47%	11.79%	5.36%
Benchmark**	9.50%	26.38%	86.62%	12.77%	5.71%	-1.17%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

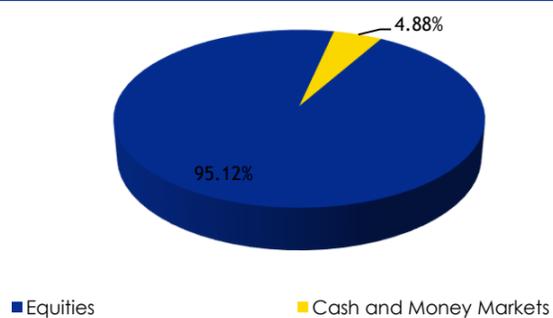
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.77
Debt	0.40
Total	8.17

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

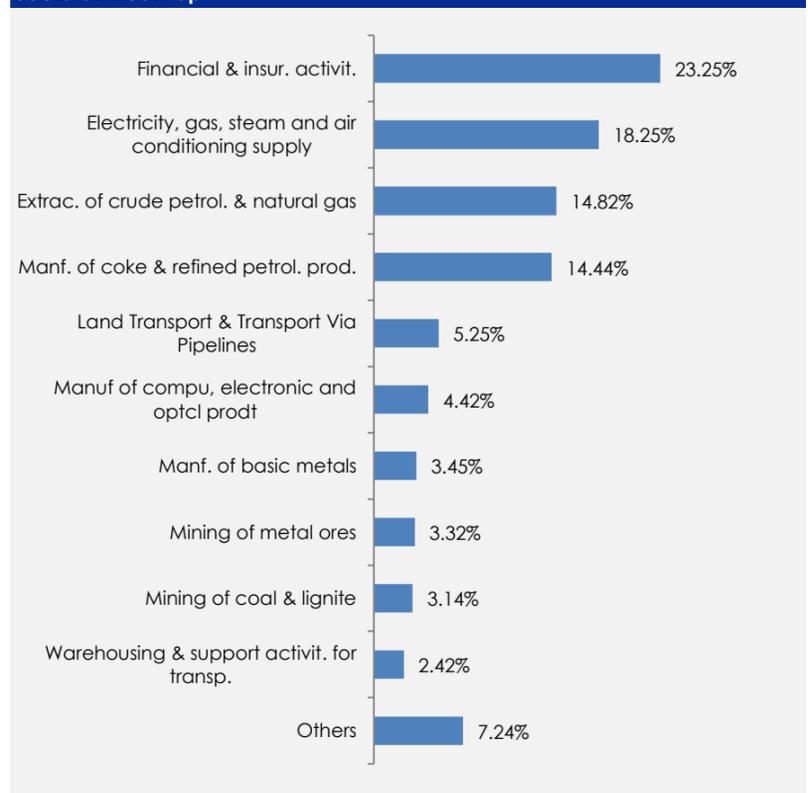
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.12%
State Bank of India	8.64%
Oil & Natural Gas Corpn Ltd.	8.51%
Rural Electrification Corporation	7.62%
Oil India Ltd.	6.31%
Hindustan Petroleum Corporation Ltd.	6.28%
Gujarat Gas Co. Ltd.	5.56%
Gujarat State Petronet Ltd.	5.25%
Canara Bank Ltd.	5.24%
Indian Oil Corporation Ltd.	5.06%
Gail (India) Ltd.	4.93%
Others	31.72%
Cash and Money Markets	4.88%
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 September 30,2021:	22.3702
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.35%	7.59%	14.85%	10.84%	5.65%	7.13%
Benchmark**	1.04%	5.77%	12.42%	11.14%	11.59%	8.90%

* 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	0.63
Debt	2.77
Total	3.40

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.18

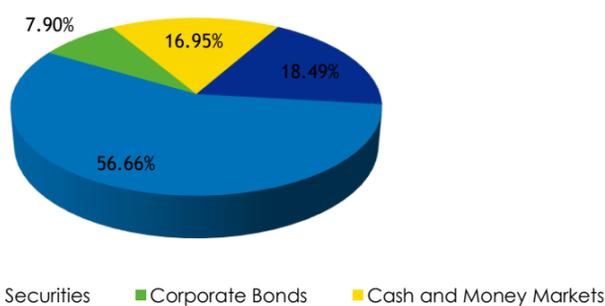
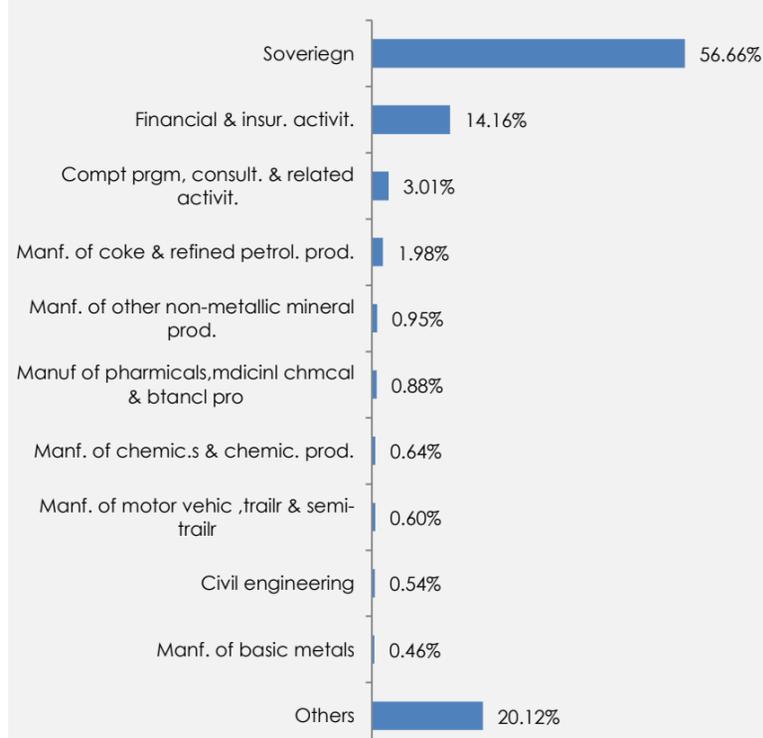
Security Name

Net Asset (%)

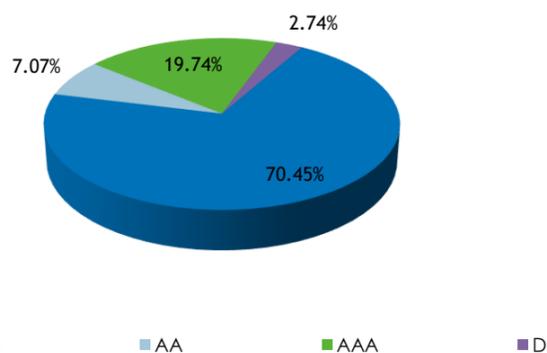
Equities	18.49%
Infosys Ltd.	1.65%
HDFC Bank Ltd.	1.36%
Reliance Industries Ltd.	1.31%
ICICI Bank Ltd.	1.27%
Housing Development Finance Corporation Ltd.	0.79%
Axis Bank Ltd.	0.73%
State Bank of India	0.71%
Tata Consultancy Services Ltd.	0.56%
Larsen & Toubro Ltd.	0.54%
Ultratech Cement Ltd.	0.50%
Others	9.07%
Government Securities	56.66%
06.10% GOI 2031	9.92%
7.88% GOI 2030	8.43%
8.83% GOI 2023	8.30%
6.97% GOI 2026	6.49%
6.84% GOI 2022	5.17%
7.61% GOI 2030	4.72%
6.67% GOI 2035	4.70%
6.67% GOI 2050	3.68%
7.17% GOI 2028	1.87%
05.63% GOI 2026	1.47%
Others	1.91%
Corporate Bonds	7.90%
Indiabulls Housing Finance Ltd.	3.18%
Reliance Capital Ltd.	2.21%
Piramal Capital & Housing Finance Ltd.	1.54%
Indiabulls Housing Finance Ltd.	0.97%
NTPC Ltd.	0.00%
Cash and Money Markets	16.95%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

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

NAV as on September 30,2021:	26.4245
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.76%	11.30%	25.65%	14.49%	11.45%	8.67%
Benchmark**	1.47%	8.99%	21.74%	14.45%	13.24%	9.75%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.72
Debt	3.99
Total	6.71

Modified Duration[#]

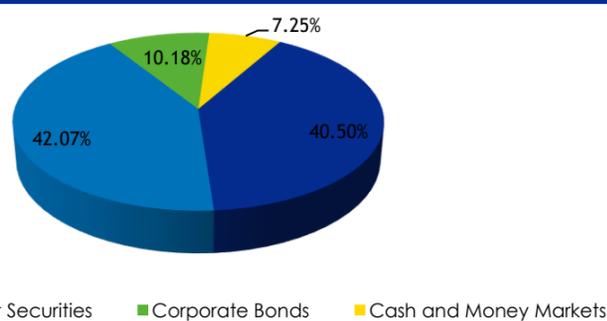
Security Type	Duration
Fixed Income Investments	4.43

Security Name

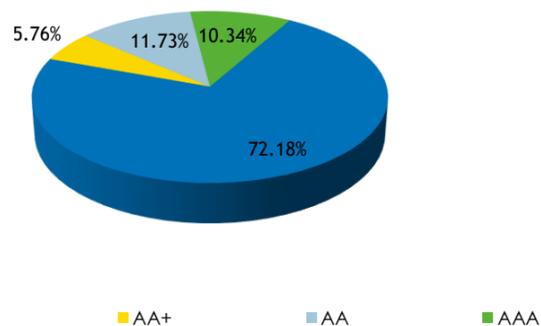
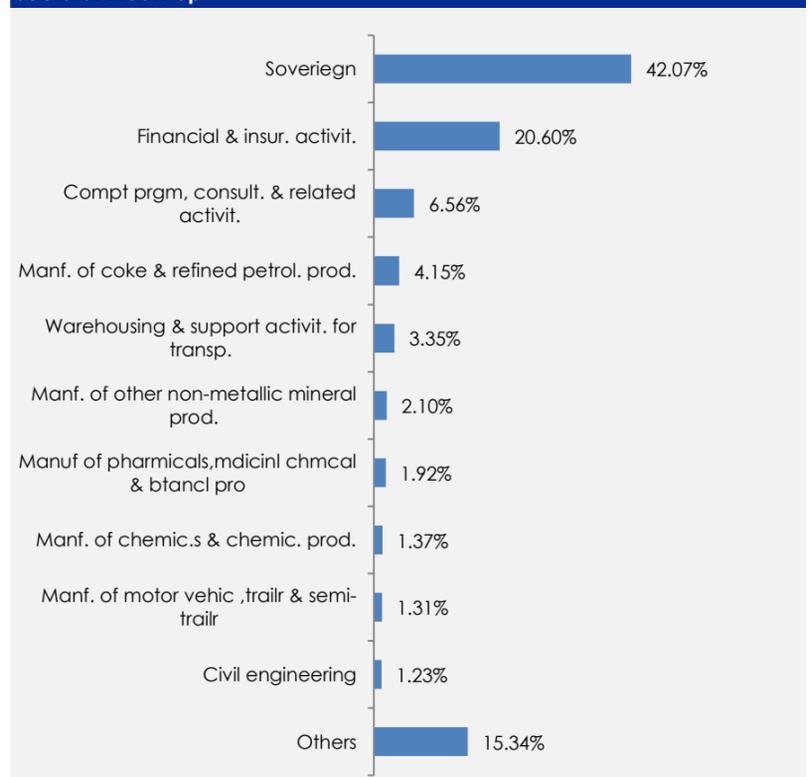
Net Asset (%)

Security Name	Net Asset (%)
Equities	40.50%
Infosys Ltd.	3.60%
HDFC Bank Ltd.	3.01%
ICICI Bank Ltd.	2.79%
Reliance Industries Ltd.	2.71%
Housing Development Finance Corporation Ltd.	1.71%
Axis Bank Ltd.	1.61%
State Bank of India	1.59%
Larsen & Toubro Ltd.	1.23%
Tata Consultancy Services Ltd.	1.20%
Ultratech Cement Ltd.	1.09%
Others	19.96%
Government Securities	42.07%
6.84% GOI 2022	8.62%
06.10% GOI 2031	7.39%
7.88% GOI 2030	6.41%
8.83% GOI 2023	4.21%
6.67% GOI 2035	3.72%
7.61% GOI 2030	3.69%
7.16% GOI 2023	3.11%
6.67% GOI 2050	2.67%
7.17% GOI 2028	1.42%
9.15% GOI 2024	0.83%
Corporate Bonds	10.18%
Indiabulls Housing Finance Ltd.	6.44%
Adani Ports and Special Economic Zone Ltd.	3.35%
Piramal Capital & Housing Finance Ltd.	0.39%
NTPC Ltd.	0.00%
Cash and Money Markets	7.25%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix



Rating Profile

Sectoral Break-Up[§]

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

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

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

Fund Details

Investment Objective: The 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 September 30,2021:	30.0152
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.01%	14.27%	36.64%	17.00%	11.97%	9.86%
Benchmark**	1.89%	12.28%	31.70%	17.58%	14.69%	10.34%

* 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	5.46
Debt	4.32
Total	9.78

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	3.99

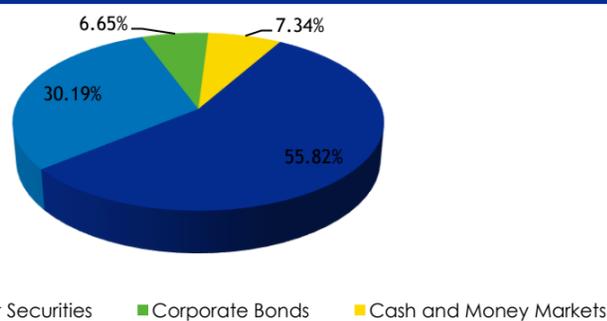
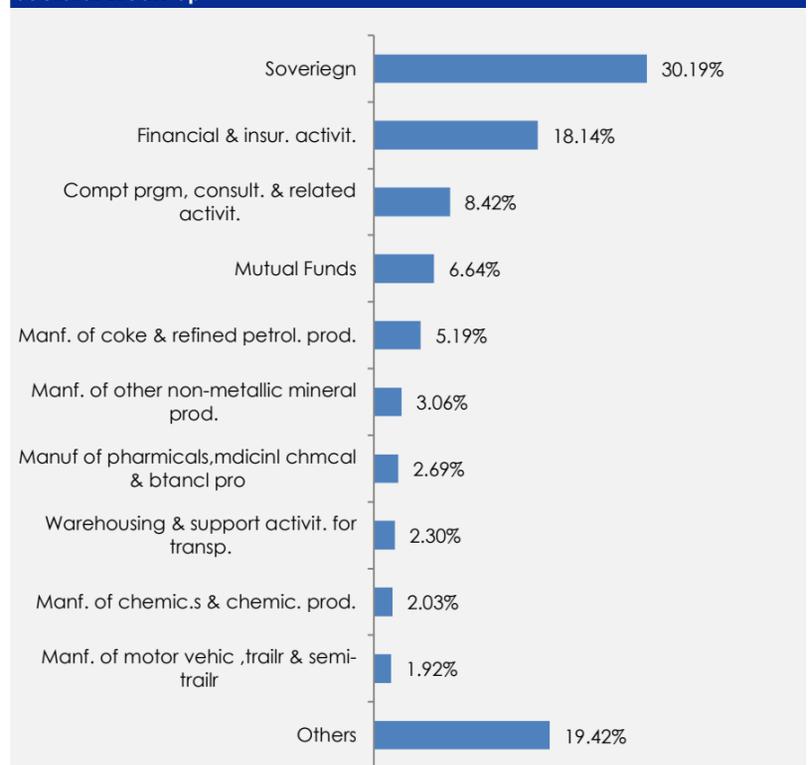
Security Name

Net Asset (%)

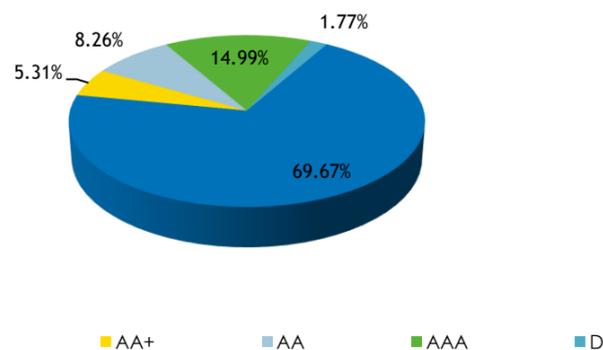
Equities	55.82%
Infosys Ltd.	4.68%
Kotak Mahindra Mutual Fund	4.29%
Reliance Industries Ltd.	3.88%
HDFC Bank Ltd.	2.70%
ICICI Bank Ltd.	2.67%
Nippon India Mutual Fund	2.35%
Housing Development Finance Corporation Ltd.	2.24%
Larsen & Toubro Ltd.	1.66%
Axis Bank Ltd.	1.63%
Tata Consultancy Services Ltd.	1.60%
Others	28.12%
Government Securities	30.19%
7.88% GOI 2030	4.39%
8.83% GOI 2023	4.33%
6.97% GOI 2026	3.97%
06.10% GOI 2031	3.95%
6.84% GOI 2022	2.75%
7.61% GOI 2030	2.26%
9.15% GOI 2024	2.05%
8.13% GOI 2022	1.91%
6.67% GOI 2050	1.83%
6.67% GOI 2035	1.73%
Others	1.02%
Corporate Bonds	6.65%
Indiabulls Housing Finance Ltd.	3.31%
Adani Ports and Special Economic Zone Ltd.	2.30%
Reliance Capital Ltd.	0.77%
Piramal Capital & Housing Finance Ltd.	0.27%
NTPC Ltd.	0.00%
Cash and Money Markets	7.34%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

Investment Objective: The 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 September 30,2021:	35.1609
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.42%	20.50%	62.09%	22.71%	16.36%	11.36%
Benchmark**	2.84%	19.93%	56.64%	23.88%	17.23%	11.36%

* 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.

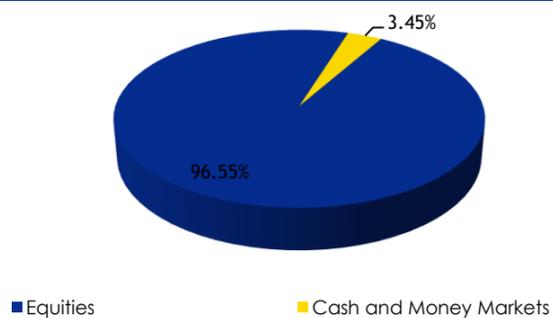
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.72
Debt	0.88
Total	25.60

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.55%
Kotak Mahindra Mutual Fund	11.01%
Infosys Ltd.	8.46%
ICICI Bank Ltd.	5.32%
Housing Development Finance Corporation Ltd.	5.13%
HDFC Bank Ltd.	4.31%
Reliance Industries Ltd.	4.22%
Reliance Industries Ltd.	3.84%
Hindustan Unilever Ltd.	3.46%
Larsen & Toubro Ltd.	3.45%
Nippon India Mutual Fund	2.56%
Others	44.79%
Cash and Money Markets	3.45%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	23.89%
Mutual Funds	14.58%
Compt prgm, consult. & related activit.	14.10%
Manf. of coke & refined petrol. prod.	10.12%
Manuf of pharmaceuticals, medicinal chemical & botanical prod.	5.39%
Manf. of chemicals & chemical prod.	5.02%
Civil engineering	3.45%
Manf. of motor vehicle, trailer & semi-trailer	3.18%
Manf. of basic metals	2.97%
Manf. of other non-metallic mineral prod.	2.43%
Others	14.87%

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.32%
HCL Technologies Ltd.	0.45%
Reliance Industries Ltd.	0.37%
Bharti Airtel Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.32%
Hindustan Unilever Ltd.	0.32%
SBI Life Insurance Company Ltd.	0.31%
Tata Steel Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.29%
Divis Laboratories Ltd.	0.26%
Tata Motors Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Voltas Ltd.	0.24%
Bata India Ltd.	0.24%
United Spirits Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Hindalco Industries Ltd.	0.22%
Bajaj Finance Ltd.	0.21%
Crompton Greaves Consumer Electricals Ltd.	0.19%
ITC Ltd.	0.17%
Ashok Leyland Ltd	0.16%
Grindwell Norton Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
PVR Ltd.	0.15%
Havells India Ltd.	0.15%
Titan Company Ltd.	0.14%
Bharat Electronics Ltd.	0.14%
Carborundum Universal Ltd.	0.13%
Ambuja Cements Ltd.	0.13%
United Breweries Ltd.	0.13%
VIP Industries Ltd.	0.13%
Federal Bank Ltd.	0.12%
Maruti Suzuki India Ltd.	0.12%
Navin Fluorine International Ltd.	0.12%
Cipla Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Avenue Supermarts Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
Asian Paints Ltd.	0.08%
PI Industries Ltd.	0.07%
Wipro Ltd.	0.06%
Grasim Industries Ltd.	0.03%
Mahindra & Mahindra Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Bharti Airtel Ltd - Rights (27.09.2021)	0.01%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	9.11%
HCL Technologies Ltd.	0.48%
Reliance Industries Ltd.	0.41%
Bharti Airtel Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.36%
Hindustan Unilever Ltd.	0.33%
SBI Life Insurance Company Ltd.	0.33%
Tata Steel Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
ITC Ltd.	0.29%
Bharat Petroleum Corporation Ltd.	0.26%
Tata Motors Ltd.	0.26%
Tech Mahindra Ltd.	0.26%
Voltas Ltd.	0.26%
Bata India Ltd.	0.25%
Divis Laboratories Ltd.	0.25%
United Spirits Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
Bajaj Finance Ltd.	0.22%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Federal Bank Ltd.	0.20%
Brigade Enterprises Ltd.	0.19%
Titan Company Ltd.	0.19%
Ashok Leyland Ltd	0.17%
Grindwell Norton Ltd.	0.17%
Havells India Ltd.	0.16%
PVR Ltd.	0.16%
Ambuja Cements Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Carborundum Universal Ltd.	0.14%
Cipla Ltd.	0.14%
United Breweries Ltd.	0.14%
VIP Industries Ltd.	0.14%
Maruti Suzuki India Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.12%
Navin Fluorine International Ltd.	0.12%
Avenue Supermarts Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Asian Paints Ltd.	0.10%
PI Industries Ltd.	0.08%
Wipro Ltd.	0.08%
Mahindra & Mahindra Ltd.	0.04%
Grasim Industries Ltd.	0.03%
Tvs Motor Company Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.68%
6.84% GOI 2022	0.68%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	19.94%
HCL Technologies Ltd.	1.04%
Bharti Airtel Ltd.	0.87%
Reliance Industries Ltd.	0.87%
Sun Pharmaceuticals Industries Ltd.	0.77%
SBI Life Insurance Company Ltd.	0.73%
Hindustan Unilever Ltd.	0.70%
Tata Steel Ltd.	0.67%
Kotak Mahindra Bank Ltd.	0.64%
ITC Ltd.	0.62%
Tata Motors Ltd.	0.60%
Bata India Ltd.	0.59%
Divis Laboratories Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.57%
Voltas Ltd.	0.57%
Tech Mahindra Ltd.	0.56%
United Spirits Ltd.	0.55%
Bajaj Finance Ltd.	0.52%
Bajaj Finance Ltd.	0.46%
Federal Bank Ltd.	0.46%
Crompton Greaves Consumer Electricals Ltd.	0.44%
Brigade Enterprises Ltd.	0.41%
Titan Company Ltd.	0.41%
Ashok Leyland Ltd	0.38%
Bharat Electronics Ltd.	0.36%
PVR Ltd.	0.36%
Grindwell Norton Ltd.	0.35%
Havells India Ltd.	0.35%
Ambuja Cements Ltd.	0.33%
Hindalco Industries Ltd.	0.32%
Cipla Ltd.	0.31%
VIP Industries Ltd.	0.31%
United Breweries Ltd.	0.30%
Carborundum Universal Ltd.	0.29%
Maruti Suzuki India Ltd.	0.28%
Endurance Technologies Ltd.	0.26%
IndusInd Bank Ltd.	0.26%
Dr Reddys Laboratories Ltd.	0.25%
Navin Fluorine International Ltd.	0.25%
Avenue Supermarts Ltd.	0.24%
Asian Paints Ltd.	0.23%
Jubilant Foodworks Ltd	0.23%
PI Industries Ltd.	0.20%
Wipro Ltd.	0.17%
Mahindra & Mahindra Ltd.	0.08%
Grasim Industries Ltd.	0.07%
Tvs Motor Company Ltd.	0.07%
Eicher Motors Ltd.	0.05%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%
Nippon India Mutual Fund	0.00%
Government Securities	0.84%
05.63% GOI 2026	0.84%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	38.29%
Ultratech Cement Ltd.	2.17%
State Bank of India	2.00%
Bharti Airtel Ltd.	1.61%
HCL Technologies Ltd.	1.54%
Sun Pharmaceuticals Industries Ltd.	1.48%
Hindustan Unilever Ltd.	1.37%
Tata Steel Ltd.	1.30%
SBI Life Insurance Company Ltd.	1.14%
Tata Motors Ltd.	1.13%
Divis Laboratories Ltd.	1.09%
Voltas Ltd.	1.06%
Tech Mahindra Ltd.	1.05%
United Spirits Ltd.	1.03%
Bajaj Finance Ltd.	1.00%
Bata India Ltd.	0.99%
Reliance Industries Ltd.	0.98%
Bajaj Finance Ltd.	0.91%
Brigade Enterprises Ltd.	0.82%
Crompton Greaves Consumer Electricals Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.77%
Federal Bank Ltd.	0.76%
ITC Ltd.	0.74%
Grindwell Norton Ltd.	0.73%
Ashok Leyland Ltd	0.72%
Titan Company Ltd.	0.72%
PVR Ltd.	0.69%
Havells India Ltd.	0.68%
Bharat Electronics Ltd.	0.65%
Ambuja Cements Ltd.	0.63%
Cipla Ltd.	0.62%
Hindalco Industries Ltd.	0.61%
VIP Industries Ltd.	0.59%
United Breweries Ltd.	0.58%
Carborundum Universal Ltd.	0.56%
Endurance Technologies Ltd.	0.54%
Maruti Suzuki India Ltd.	0.54%
Navin Fluorine International Ltd.	0.50%
Dr Reddys Laboratories Ltd.	0.49%
Asian Paints Ltd.	0.48%
Jubilant Foodworks Ltd	0.48%
PI Industries Ltd.	0.37%
Wipro Ltd.	0.32%
IndusInd Bank Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.19%
Grasim Industries Ltd.	0.15%
Mahindra & Mahindra Ltd.	0.15%
Tvs Motor Company Ltd.	0.15%
Eicher Motors Ltd.	0.10%
Bharti Airtel Ltd - Rights	0.03%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.30%
9.15% GOI 2024	0.12%
8.13% GOI 2022	0.12%
05.63% GOI 2026	0.06%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	48.70%
State Bank of India	2.56%
Nippon India Mutual Fund	2.19%
Tata Consultancy Services Ltd.	2.01%
Bharti Airtel Ltd.	1.97%
Sun Pharmaceuticals Industries Ltd.	1.92%
HCL Technologies Ltd.	1.88%
Tata Steel Ltd.	1.66%
Hindustan Unilever Ltd.	1.48%
SBI Life Insurance Company Ltd.	1.48%
Tata Motors Ltd.	1.42%
Bajaj Finance Ltd.	1.38%
Divis Laboratories Ltd.	1.37%
Tech Mahindra Ltd.	1.37%
Voltas Ltd.	1.34%
United Spirits Ltd.	1.27%
Bata India Ltd.	1.21%
Bajaj Finance Ltd.	1.09%
Brigade Enterprises Ltd.	1.05%
Crompton Greaves Consumer Electricals Ltd.	1.04%
Bharat Petroleum Corporation Ltd.	1.01%
Titan Company Ltd.	0.99%
Nippon India Mutual Fund	0.97%
Ashok Leyland Ltd	0.93%
ITC Ltd.	0.92%
Hindalco Industries Ltd.	0.89%
Federal Bank Ltd.	0.88%
Grindwell Norton Ltd.	0.86%
Havells India Ltd.	0.86%
PVR Ltd.	0.86%
Ambuja Cements Ltd.	0.81%
Bharat Electronics Ltd.	0.79%
Cipla Ltd.	0.75%
United Breweries Ltd.	0.75%
VIP Industries Ltd.	0.74%
Carborundum Universal Ltd.	0.73%
Maruti Suzuki India Ltd.	0.68%
Endurance Technologies Ltd.	0.65%
Dr Reddys Laboratories Ltd.	0.64%
Jubilant Foodworks Ltd	0.61%
Navin Fluorine International Ltd.	0.61%
Asian Paints Ltd.	0.60%
PI Industries Ltd.	0.46%
IndusInd Bank Ltd.	0.25%
Wipro Ltd.	0.23%
Grasim Industries Ltd.	0.19%
Tvs Motor Company Ltd.	0.18%
Eicher Motors Ltd.	0.13%
Bharti Airtel Ltd - Rights	0.03%
Indian Oil Corporation Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.44%
Ultratech Cement Ltd.	2.39%
Axis Bank Ltd.	2.33%
ITC Ltd.	2.22%
Bharti Airtel Ltd.	2.12%
Sun Pharmaceuticals Industries Ltd.	2.06%
Tata Consultancy Services Ltd.	2.04%
HCL Technologies Ltd.	1.86%
Tata Motors Ltd.	1.68%
State Bank of India	1.65%
Bajaj Finance Ltd.	1.63%
Divis Laboratories Ltd.	1.58%
Tata Steel Ltd.	1.54%
Tech Mahindra Ltd.	1.52%
Asian Paints Ltd.	1.39%
SBI Life Insurance Company Ltd.	1.31%
Bajaj Auto Ltd.	1.25%
Bajaj Finance Ltd.	1.23%
Titan Company Ltd.	1.20%
Bharat Petroleum Corporation Ltd.	1.11%
Maruti Suzuki India Ltd.	1.02%
Nippon India Mutual Fund	1.00%
Hindalco Industries Ltd.	0.95%
Indian Oil Corporation Ltd.	0.94%
Cipla Ltd.	0.93%
Oil & Natural Gas Corpn Ltd.	0.89%
Dr Reddys Laboratories Ltd.	0.79%
Tata Consumer Products Ltd.	0.68%
NTPC Ltd.	0.54%
Hero MotoCorp Ltd.	0.51%
Adani Ports and Special Economic Zone Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.45%
JSW Steel Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.35%
Nestle India Ltd.	0.34%
Britannia Industries Ltd.	0.29%
Grasim Industries Ltd.	0.21%
UPL Ltd.	0.20%
Eicher Motors Ltd.	0.18%
IndusInd Bank Ltd.	0.18%
Wipro Ltd.	0.10%
Bharti Airtel Ltd - Rights	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.09%
Bharat Electronics Ltd.	4.39%
Mahanagar Gas Ltd.	3.66%
Steel Authority of India Ltd.	3.59%
National Mineral Development Corporation Ltd.	3.23%
Bharat Petroleum Corporation Ltd.	3.21%
Coal India Ltd.	3.12%
NTPC Ltd.	3.03%
Container Corporation Of India Ltd.	2.40%
Kotak Mahindra Mutual Fund	1.76%
Bank of Baroda	1.12%
Indraprastha Gas Ltd.	0.94%
Union Bank Of India Ltd.	0.64%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.25%
Ambuja Cements Ltd.	3.08%
Voltas Ltd.	2.98%
Ahluwalia Contracts Ltd.	2.94%
HDFC Bank Ltd.	2.91%
Axis Bank Ltd.	2.43%
Havells India Ltd.	2.38%
Bajaj Finance Ltd.	2.35%
Torrent Power Ltd.	2.32%
State Bank of India	2.15%
Tata Power Co. Ltd.	2.09%
Ashok Leyland Ltd	2.06%
Carborundum Universal Ltd.	1.96%
Cummins India Ltd.	1.82%
Grindwell Norton Ltd.	1.76%
Bharat Electronics Ltd.	1.75%
Amber Enterprises India Ltd.	1.67%
3M India Ltd.	1.50%
KNR Constructions Ltd.	1.39%
Bharat Forge Ltd.	1.38%
Reliance Industries Ltd.	1.18%
Indraprastha Gas Ltd.	1.11%
Adani Ports and Special Economic Zone Ltd.	0.61%
Container Corporation Of India Ltd.	0.51%
Tata Steel Ltd.	0.51%
ABB India Ltd.	0.26%
Bharti Airtel Ltd - Rights	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.67%
Nippon India Mutual Fund	1.67%
State Bank of India	1.62%
Tata Consultancy Services Ltd.	1.34%
Bharti Airtel Ltd.	1.32%
HCL Technologies Ltd.	1.26%
Sun Pharmaceuticals Industries Ltd.	1.26%
Tata Steel Ltd.	1.10%
Voltas Ltd.	1.05%
Hindustan Unilever Ltd.	1.00%
SBI Life Insurance Company Ltd.	0.97%
Tata Motors Ltd.	0.96%
Bajaj Finance Ltd.	0.92%
Divis Laboratories Ltd.	0.92%
Tech Mahindra Ltd.	0.91%
United Spirits Ltd.	0.85%
Bata India Ltd.	0.81%
Titan Company Ltd.	0.79%
Nippon India Mutual Fund	0.77%
Bajaj Finance Ltd.	0.74%
Crompton Greaves Consumer Electricals Ltd.	0.74%
Grindwell Norton Ltd.	0.72%
Brigade Enterprises Ltd.	0.70%
Bharat Petroleum Corporation Ltd.	0.68%
ITC Ltd.	0.63%
Ashok Leyland Ltd	0.62%
Federal Bank Ltd.	0.62%
Hindalco Industries Ltd.	0.60%
Bharat Electronics Ltd.	0.58%
Havells India Ltd.	0.58%
PVR Ltd.	0.58%
VIP Industries Ltd.	0.58%
Asian Paints Ltd.	0.55%
Ambuja Cements Ltd.	0.54%
Cipla Ltd.	0.51%
United Breweries Ltd.	0.50%
Carborundum Universal Ltd.	0.48%
Maruti Suzuki India Ltd.	0.46%
Navin Fluorine International Ltd.	0.45%
Endurance Technologies Ltd.	0.43%
Dr Reddys Laboratories Ltd.	0.42%
Jubilant Foodworks Ltd	0.42%
PI Industries Ltd.	0.31%
Wipro Ltd.	0.18%
IndusInd Bank Ltd.	0.17%
Grasim Industries Ltd.	0.13%
Tvs Motor Company Ltd.	0.12%
Eicher Motors Ltd.	0.09%
Bharti Airtel Ltd - Rights	0.02%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.92%
HCL Technologies Ltd.	0.46%
Reliance Industries Ltd.	0.40%
Bharti Airtel Ltd.	0.39%
Sun Pharmaceuticals Industries Ltd.	0.35%
Hindustan Unilever Ltd.	0.32%
SBI Life Insurance Company Ltd.	0.32%
Tata Steel Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.29%
ITC Ltd.	0.28%
Bata India Ltd.	0.26%
Tata Motors Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.25%
Divis Laboratories Ltd.	0.25%
Tech Mahindra Ltd.	0.25%
Voltas Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
United Spirits Ltd.	0.24%
Bajaj Finance Ltd.	0.21%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Federal Bank Ltd.	0.19%
Titan Company Ltd.	0.19%
Brigade Enterprises Ltd.	0.18%
Ashok Leyland Ltd	0.17%
Grindwell Norton Ltd.	0.17%
Havells India Ltd.	0.16%
PVR Ltd.	0.16%
Ambuja Cements Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
Cipla Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
United Breweries Ltd.	0.14%
VIP Industries Ltd.	0.14%
Carborundum Universal Ltd.	0.13%
Maruti Suzuki India Ltd.	0.13%
Navin Fluorine International Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.12%
Avenue Supermarts Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Asian Paints Ltd.	0.10%
PI Industries Ltd.	0.08%
Wipro Ltd.	0.07%
Grasim Industries Ltd.	0.03%
Mahindra & Mahindra Ltd.	0.03%
Tvs Motor Company Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.48%
6.97% GOI 2026	1.48%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	21.35%
HCL Technologies Ltd.	1.10%
Reliance Industries Ltd.	0.94%
Bharti Airtel Ltd.	0.92%
Sun Pharmaceuticals Industries Ltd.	0.83%
SBI Life Insurance Company Ltd.	0.77%
Hindustan Unilever Ltd.	0.76%
Tata Steel Ltd.	0.72%
Kotak Mahindra Bank Ltd.	0.69%
ITC Ltd.	0.67%
Bata India Ltd.	0.65%
Divis Laboratories Ltd.	0.64%
Tata Motors Ltd.	0.61%
Bharat Petroleum Corporation Ltd.	0.60%
Voltas Ltd.	0.60%
Tech Mahindra Ltd.	0.59%
United Spirits Ltd.	0.58%
Bajaj Finance Ltd.	0.57%
Bajaj Finance Ltd.	0.49%
Crompton Greaves Consumer Electricals Ltd.	0.47%
Federal Bank Ltd.	0.46%
Brigade Enterprises Ltd.	0.44%
Titan Company Ltd.	0.44%
Grindwell Norton Ltd.	0.41%
Ashok Leyland Ltd	0.40%
Havells India Ltd.	0.38%
PVR Ltd.	0.38%
Bharat Electronics Ltd.	0.36%
Cipla Ltd.	0.35%
Ambuja Cements Ltd.	0.35%
Hindalco Industries Ltd.	0.34%
VIP Industries Ltd.	0.33%
Carborundum Universal Ltd.	0.32%
United Breweries Ltd.	0.32%
Maruti Suzuki India Ltd.	0.30%
Endurance Technologies Ltd.	0.28%
Navin Fluorine International Ltd.	0.28%
Avenue Supermarts Ltd.	0.27%
Dr Reddys Laboratories Ltd.	0.27%
IndusInd Bank Ltd.	0.26%
Jubilant Foodworks Ltd	0.26%
Asian Paints Ltd.	0.25%
PI Industries Ltd.	0.20%
Wipro Ltd.	0.18%
Grasim Industries Ltd.	0.08%
Mahindra & Mahindra Ltd.	0.08%
Tvs Motor Company Ltd.	0.08%
Eicher Motors Ltd.	0.06%
Bharti Airtel Ltd - Rights	0.02%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	37.99%
Ultratech Cement Ltd.	2.16%
State Bank of India	1.98%
Bharti Airtel Ltd.	1.60%
HCL Technologies Ltd.	1.54%
Sun Pharmaceuticals Industries Ltd.	1.48%
Hindustan Unilever Ltd.	1.38%
Tata Steel Ltd.	1.31%
SBI Life Insurance Company Ltd.	1.14%
Tata Motors Ltd.	1.11%
Divis Laboratories Ltd.	1.10%
Tech Mahindra Ltd.	1.04%
Voltas Ltd.	1.04%
United Spirits Ltd.	1.02%
Bajaj Finance Ltd.	0.98%
Bata India Ltd.	0.96%
Reliance Industries Ltd.	0.93%
Bajaj Finance Ltd.	0.91%
Brigade Enterprises Ltd.	0.82%
Crompton Greaves Consumer Electricals Ltd.	0.81%
Titan Company Ltd.	0.80%
Bharat Petroleum Corporation Ltd.	0.76%
ITC Ltd.	0.74%
Ashok Leyland Ltd	0.71%
Federal Bank Ltd.	0.71%
Grindwell Norton Ltd.	0.70%
PVR Ltd.	0.68%
Havells India Ltd.	0.68%
Bharat Electronics Ltd.	0.64%
Ambuja Cements Ltd.	0.63%
Hindalco Industries Ltd.	0.63%
Cipla Ltd.	0.61%
United Breweries Ltd.	0.58%
VIP Industries Ltd.	0.58%
Carborundum Universal Ltd.	0.56%
Maruti Suzuki India Ltd.	0.54%
Endurance Technologies Ltd.	0.53%
Navin Fluorine International Ltd.	0.49%
Dr Reddys Laboratories Ltd.	0.49%
Asian Paints Ltd.	0.47%
Jubilant Foodworks Ltd	0.46%
PI Industries Ltd.	0.36%
Wipro Ltd.	0.32%
IndusInd Bank Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.18%
Mahindra & Mahindra Ltd.	0.15%
Grasim Industries Ltd.	0.15%
Tvs Motor Company Ltd.	0.14%
Eicher Motors Ltd.	0.10%
Bharti Airtel Ltd - Rights	0.03%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	49.15%
State Bank of India	2.56%
Nippon India Mutual Fund	2.16%
Tata Consultancy Services Ltd.	2.01%
Bharti Airtel Ltd.	2.00%
Sun Pharmaceuticals Industries Ltd.	1.96%
HCL Technologies Ltd.	1.95%
Tata Steel Ltd.	1.70%
Hindustan Unilever Ltd.	1.51%
SBI Life Insurance Company Ltd.	1.50%
Tata Motors Ltd.	1.43%
Divis Laboratories Ltd.	1.39%
Bajaj Finance Ltd.	1.38%
Tech Mahindra Ltd.	1.37%
Voltas Ltd.	1.37%
United Spirits Ltd.	1.27%
Bata India Ltd.	1.21%
Bajaj Finance Ltd.	1.08%
Brigade Enterprises Ltd.	1.07%
Crompton Greaves Consumer Electricals Ltd.	1.04%
Bharat Petroleum Corporation Ltd.	1.01%
Titan Company Ltd.	1.01%
Nippon India Mutual Fund	0.97%
Ashok Leyland Ltd	0.93%
ITC Ltd.	0.91%
PVR Ltd.	0.89%
Federal Bank Ltd.	0.87%
Grindwell Norton Ltd.	0.87%
Havells India Ltd.	0.87%
Hindalco Industries Ltd.	0.86%
Ambuja Cements Ltd.	0.83%
Bharat Electronics Ltd.	0.80%
Cipla Ltd.	0.76%
United Breweries Ltd.	0.76%
VIP Industries Ltd.	0.76%
Carborundum Universal Ltd.	0.75%
Maruti Suzuki India Ltd.	0.70%
Dr Reddys Laboratories Ltd.	0.65%
Endurance Technologies Ltd.	0.65%
Jubilant Foodworks Ltd	0.63%
Navin Fluorine International Ltd.	0.63%
Asian Paints Ltd.	0.61%
PI Industries Ltd.	0.47%
IndusInd Bank Ltd.	0.25%
Wipro Ltd.	0.23%
Grasim Industries Ltd.	0.18%
Tvs Motor Company Ltd.	0.17%
Eicher Motors Ltd.	0.13%
Bharti Airtel Ltd - Rights	0.03%
Indian Oil Corporation Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.76%
Ultratech Cement Ltd.	2.39%
Axis Bank Ltd.	2.36%
ITC Ltd.	2.23%
Bharti Airtel Ltd.	2.12%
Sun Pharmaceuticals Industries Ltd.	2.06%
Tata Consultancy Services Ltd.	2.05%
HCL Technologies Ltd.	1.86%
Tata Motors Ltd.	1.68%
State Bank of India	1.66%
Bajaj Finance Ltd.	1.64%
Divis Laboratories Ltd.	1.62%
Tata Steel Ltd.	1.55%
Tech Mahindra Ltd.	1.53%
Asian Paints Ltd.	1.48%
SBI Life Insurance Company Ltd.	1.31%
Bajaj Auto Ltd.	1.25%
Bajaj Finance Ltd.	1.23%
Titan Company Ltd.	1.20%
Bharat Petroleum Corporation Ltd.	1.11%
Maruti Suzuki India Ltd.	1.02%
Nippon India Mutual Fund	1.00%
Hindalco Industries Ltd.	0.96%
Indian Oil Corporation Ltd.	0.94%
Cipla Ltd.	0.93%
Oil & Natural Gas Corpn Ltd.	0.89%
Dr Reddys Laboratories Ltd.	0.79%
Tata Consumer Products Ltd.	0.68%
NTPC Ltd.	0.54%
Hero MotoCorp Ltd.	0.51%
JSW Steel Ltd.	0.50%
Adani Ports and Special Economic Zone Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.36%
Nestle India Ltd.	0.34%
Britannia Industries Ltd.	0.29%
Grasim Industries Ltd.	0.21%
UPL Ltd.	0.20%
IndusInd Bank Ltd.	0.19%
Eicher Motors Ltd.	0.18%
Wipro Ltd.	0.10%
Bharti Airtel Ltd - Rights	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	9.18%
HCL Technologies Ltd.	0.46%
Havells India Ltd.	0.43%
Reliance Industries Ltd.	0.42%
Ashok Leyland Ltd	0.40%
PVR Ltd.	0.40%
Bharti Airtel Ltd.	0.38%
VIP Industries Ltd.	0.33%
SBI Life Insurance Company Ltd.	0.32%
Sun Pharmaceuticals Industries Ltd.	0.31%
Hindustan Unilever Ltd.	0.28%
Tata Steel Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.25%
ITC Ltd.	0.25%
Tata Motors Ltd.	0.25%
Voltas Ltd.	0.25%
Tech Mahindra Ltd.	0.24%
United Spirits Ltd.	0.24%
Bata India Ltd.	0.22%
Divis Laboratories Ltd.	0.22%
Bajaj Finance Ltd.	0.21%
Bajaj Finance Ltd.	0.19%
Crompton Greaves Consumer Electricals Ltd.	0.17%
Federal Bank Ltd.	0.17%
Titan Company Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Grindwell Norton Ltd.	0.15%
Ambuja Cements Ltd.	0.13%
Cipla Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Carborundum Universal Ltd.	0.12%
United Breweries Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.11%
Maruti Suzuki India Ltd.	0.11%
Avenue Supermarts Ltd.	0.10%
Bharat Electronics Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
IndusInd Bank Ltd.	0.10%
Asian Paints Ltd.	0.09%
Jubilant Foodworks Ltd	0.09%
Navin Fluorine International Ltd.	0.09%
PI Industries Ltd.	0.07%
Wipro Ltd.	0.07%
Grasim Industries Ltd.	0.03%
Mahindra & Mahindra Ltd.	0.03%
Tvs Motor Company Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	9.26%
HCL Technologies Ltd.	0.48%
Reliance Industries Ltd.	0.41%
Bharti Airtel Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.36%
Hindustan Unilever Ltd.	0.34%
SBI Life Insurance Company Ltd.	0.34%
Tata Steel Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.30%
ITC Ltd.	0.29%
Divis Laboratories Ltd.	0.28%
Tata Motors Ltd.	0.27%
Tech Mahindra Ltd.	0.26%
Voltas Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.26%
United Spirits Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
Bata India Ltd.	0.25%
Bajaj Finance Ltd.	0.22%
Brigade Enterprises Ltd.	0.20%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Federal Bank Ltd.	0.20%
Titan Company Ltd.	0.19%
Ashok Leyland Ltd	0.18%
PVR Ltd.	0.17%
Havells India Ltd.	0.17%
Bharat Electronics Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
Ambuja Cements Ltd.	0.15%
Cipla Ltd.	0.15%
Grindwell Norton Ltd.	0.15%
United Breweries Ltd.	0.14%
VIP Industries Ltd.	0.14%
Carborundum Universal Ltd.	0.14%
Maruti Suzuki India Ltd.	0.13%
Navin Fluorine International Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
IndusInd Bank Ltd.	0.11%
Asian Paints Ltd.	0.11%
Avenue Supermarts Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
Jubilant Foodworks Ltd	0.10%
PI Industries Ltd.	0.09%
Wipro Ltd.	0.08%
Mahindra & Mahindra Ltd.	0.04%
Grasim Industries Ltd.	0.04%
Tvs Motor Company Ltd.	0.03%
Eicher Motors Ltd.	0.03%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.95%
9.15% GOI 2024	0.95%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	20.23%
HCL Technologies Ltd.	1.05%
Reliance Industries Ltd.	0.90%
Bharti Airtel Ltd.	0.88%
Sun Pharmaceuticals Industries Ltd.	0.79%
SBI Life Insurance Company Ltd.	0.73%
Hindustan Unilever Ltd.	0.73%
Tata Steel Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.66%
ITC Ltd.	0.64%
Tata Motors Ltd.	0.59%
Divis Laboratories Ltd.	0.58%
Voltas Ltd.	0.57%
Bharat Petroleum Corporation Ltd.	0.57%
Tech Mahindra Ltd.	0.56%
Bata India Ltd.	0.56%
United Spirits Ltd.	0.55%
Bajaj Finance Ltd.	0.54%
Bajaj Finance Ltd.	0.48%
Crompton Greaves Consumer Electricals Ltd.	0.45%
Federal Bank Ltd.	0.44%
Brigade Enterprises Ltd.	0.43%
Titan Company Ltd.	0.42%
Ashok Leyland Ltd	0.38%
PVR Ltd.	0.36%
Grindwell Norton Ltd.	0.36%
Havells India Ltd.	0.36%
Ambuja Cements Ltd.	0.34%
Bharat Electronics Ltd.	0.34%
Hindalco Industries Ltd.	0.33%
VIP Industries Ltd.	0.32%
Cipla Ltd.	0.32%
United Breweries Ltd.	0.31%
Carborundum Universal Ltd.	0.30%
Maruti Suzuki India Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.26%
Avenue Supermarts Ltd.	0.25%
Endurance Technologies Ltd.	0.25%
IndusInd Bank Ltd.	0.25%
Navin Fluorine International Ltd.	0.24%
Asian Paints Ltd.	0.24%
Jubilant Foodworks Ltd	0.24%
PI Industries Ltd.	0.19%
Wipro Ltd.	0.17%
Grasim Industries Ltd.	0.08%
Mahindra & Mahindra Ltd.	0.08%
Tvs Motor Company Ltd.	0.07%
Eicher Motors Ltd.	0.06%
Bharti Airtel Ltd - Rights	0.02%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.11%
9.15% GOI 2024	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	27.73%
Ultratech Cement Ltd.	1.54%
State Bank of India	1.47%
Bharti Airtel Ltd.	1.18%
HCL Technologies Ltd.	1.09%
Sun Pharmaceuticals Industries Ltd.	1.05%
Hindustan Unilever Ltd.	0.97%
Tata Steel Ltd.	0.92%
SBI Life Insurance Company Ltd.	0.81%
Tata Motors Ltd.	0.81%
Divis Laboratories Ltd.	0.80%
Reliance Industries Ltd.	0.80%
Tech Mahindra Ltd.	0.77%
Voltas Ltd.	0.77%
United Spirits Ltd.	0.76%
Bajaj Finance Ltd.	0.69%
Bata India Ltd.	0.69%
Bajaj Finance Ltd.	0.64%
Crompton Greaves Consumer Electricals Ltd.	0.59%
Brigade Enterprises Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.57%
Titan Company Ltd.	0.57%
Ashok Leyland Ltd	0.56%
Havells India Ltd.	0.56%
PVR Ltd.	0.55%
ITC Ltd.	0.54%
Federal Bank Ltd.	0.53%
Grindwell Norton Ltd.	0.51%
VIP Industries Ltd.	0.46%
Ambuja Cements Ltd.	0.45%
Bharat Electronics Ltd.	0.45%
Hindalco Industries Ltd.	0.45%
Cipla Ltd.	0.43%
United Breweries Ltd.	0.41%
Carborundum Universal Ltd.	0.40%
Endurance Technologies Ltd.	0.39%
Maruti Suzuki India Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.35%
Navin Fluorine International Ltd.	0.35%
Jubilant Foodworks Ltd	0.34%
Asian Paints Ltd.	0.32%
PI Industries Ltd.	0.26%
Wipro Ltd.	0.23%
IndusInd Bank Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.14%
Mahindra & Mahindra Ltd.	0.11%
Tvs Motor Company Ltd.	0.11%
Grasim Industries Ltd.	0.10%
Eicher Motors Ltd.	0.07%
Bharti Airtel Ltd - Rights	0.02%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.07%
9.15% GOI 2024	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.75%
Ultratech Cement Ltd.	2.42%
Axis Bank Ltd.	2.33%
ITC Ltd.	2.25%
Bharti Airtel Ltd.	2.12%
Sun Pharmaceuticals Industries Ltd.	2.07%
Tata Consultancy Services Ltd.	2.06%
HCL Technologies Ltd.	1.87%
Tata Motors Ltd.	1.69%
Bajaj Finance Ltd.	1.67%
State Bank of India	1.67%
Divis Laboratories Ltd.	1.57%
Tata Steel Ltd.	1.56%
Tech Mahindra Ltd.	1.54%
Asian Paints Ltd.	1.39%
SBI Life Insurance Company Ltd.	1.32%
Bajaj Auto Ltd.	1.26%
Bajaj Finance Ltd.	1.24%
Titan Company Ltd.	1.21%
Bharat Petroleum Corporation Ltd.	1.11%
Maruti Suzuki India Ltd.	1.04%
Nippon India Mutual Fund	1.00%
Hindalco Industries Ltd.	0.97%
Cipla Ltd.	0.94%
Indian Oil Corporation Ltd.	0.94%
Oil & Natural Gas Corpn Ltd.	0.89%
Dr Reddys Laboratories Ltd.	0.79%
Tata Consumer Products Ltd.	0.68%
NTPC Ltd.	0.55%
Hero MotoCorp Ltd.	0.52%
Adani Ports and Special Economic Zone Ltd.	0.49%
JSW Steel Ltd.	0.45%
Mahindra & Mahindra Ltd.	0.45%
Power Grid Corporation of India Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.35%
Nestle India Ltd.	0.34%
Britannia Industries Ltd.	0.29%
Grasim Industries Ltd.	0.20%
UPL Ltd.	0.20%
Eicher Motors Ltd.	0.18%
IndusInd Bank Ltd.	0.18%
Wipro Ltd.	0.10%
Bharti Airtel Ltd - Rights	0.04%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.25%
Ambuja Cements Ltd.	3.05%
Voltas Ltd.	2.95%
Ahluwalia Contracts Ltd.	2.93%
HDFC Bank Ltd.	2.87%
Axis Bank Ltd.	2.43%
Havells India Ltd.	2.43%
Torrent Power Ltd.	2.36%
Bajaj Finance Ltd.	2.33%
State Bank of India	2.19%
Tata Power Co. Ltd.	2.07%
Ashok Leyland Ltd	2.05%
Carborundum Universal Ltd.	1.98%
Grindwell Norton Ltd.	1.86%
Cummins India Ltd.	1.79%
Bharat Electronics Ltd.	1.75%
Amber Enterprises India Ltd.	1.69%
3M India Ltd.	1.55%
Bharat Forge Ltd.	1.41%
KNR Constructions Ltd.	1.39%
Reliance Industries Ltd.	1.19%
Indraprastha Gas Ltd.	1.11%
Container Corporation Of India Ltd.	0.51%
Tata Steel Ltd.	0.50%
ABB India Ltd.	0.36%
Adani Ports and Special Economic Zone Ltd.	0.35%
Bharti Airtel Ltd - Rights	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.72%
Bharat Electronics Ltd.	4.42%
Mahanagar Gas Ltd.	3.70%
Steel Authority of India Ltd.	3.45%
National Mineral Development Corporation Ltd.	3.32%
Coal India Ltd.	3.14%
Bharat Petroleum Corporation Ltd.	3.10%
NTPC Ltd.	3.10%
Container Corporation Of India Ltd.	2.42%
Kotak Mahindra Mutual Fund	2.36%
Bank of Baroda	1.10%
Indraprastha Gas Ltd.	0.96%
Union Bank Of India Ltd.	0.65%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	9.07%
HCL Technologies Ltd.	0.47%
Reliance Industries Ltd.	0.41%
Bharti Airtel Ltd.	0.39%
Sun Pharmaceuticals Industries Ltd.	0.36%
Hindustan Unilever Ltd.	0.33%
SBI Life Insurance Company Ltd.	0.33%
Tata Steel Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
ITC Ltd.	0.29%
Divis Laboratories Ltd.	0.27%
Bajaj Finance Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.26%
Tata Motors Ltd.	0.26%
Tech Mahindra Ltd.	0.25%
United Spirits Ltd.	0.25%
Voltas Ltd.	0.25%
Bata India Ltd.	0.24%
Bajaj Finance Ltd.	0.20%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Federal Bank Ltd.	0.20%
Brigade Enterprises Ltd.	0.19%
Titan Company Ltd.	0.19%
Ashok Leyland Ltd	0.17%
Grindwell Norton Ltd.	0.16%
Havells India Ltd.	0.16%
PVR Ltd.	0.16%
Ambuja Cements Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
Hindalco Industries Ltd.	0.15%
Carborundum Universal Ltd.	0.14%
Cipla Ltd.	0.14%
United Breweries Ltd.	0.14%
VIP Industries Ltd.	0.14%
Maruti Suzuki India Ltd.	0.13%
Navin Fluorine International Ltd.	0.12%
Asian Paints Ltd.	0.11%
Avenue Supermarts Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
PI Industries Ltd.	0.08%
Wipro Ltd.	0.08%
Mahindra & Mahindra Ltd.	0.04%
Grasim Industries Ltd.	0.03%
Tvs Motor Company Ltd.	0.03%
Eicher Motors Ltd.	0.02%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.91%
9.15% GOI 2024	0.99%
8.13% GOI 2022	0.92%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	19.96%
HCL Technologies Ltd.	1.03%
Reliance Industries Ltd.	0.88%
Bharti Airtel Ltd.	0.86%
Sun Pharmaceuticals Industries Ltd.	0.77%
SBI Life Insurance Company Ltd.	0.72%
Hindustan Unilever Ltd.	0.69%
Tata Steel Ltd.	0.68%
Kotak Mahindra Bank Ltd.	0.65%
ITC Ltd.	0.63%
Bata India Ltd.	0.59%
Divis Laboratories Ltd.	0.59%
Tata Motors Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.56%
Tech Mahindra Ltd.	0.56%
Voltas Ltd.	0.56%
United Spirits Ltd.	0.54%
Bajaj Finance Ltd.	0.53%
Bajaj Finance Ltd.	0.47%
Crompton Greaves Consumer Electricals Ltd.	0.44%
Federal Bank Ltd.	0.44%
Titan Company Ltd.	0.44%
Brigade Enterprises Ltd.	0.41%
Grindwell Norton Ltd.	0.39%
Ashok Leyland Ltd	0.38%
Havells India Ltd.	0.35%
PVR Ltd.	0.35%
Bharat Electronics Ltd.	0.34%
Ambuja Cements Ltd.	0.33%
Hindalco Industries Ltd.	0.32%
Cipla Ltd.	0.31%
VIP Industries Ltd.	0.31%
United Breweries Ltd.	0.30%
Carborundum Universal Ltd.	0.29%
Jubilant Foodworks Ltd	0.29%
Endurance Technologies Ltd.	0.27%
Maruti Suzuki India Ltd.	0.27%
Navin Fluorine International Ltd.	0.26%
Dr Reddys Laboratories Ltd.	0.25%
IndusInd Bank Ltd.	0.25%
Asian Paints Ltd.	0.23%
Avenue Supermarts Ltd.	0.21%
PI Industries Ltd.	0.19%
Wipro Ltd.	0.17%
Mahindra & Mahindra Ltd.	0.08%
Grasim Industries Ltd.	0.07%
Tvs Motor Company Ltd.	0.07%
Eicher Motors Ltd.	0.05%
Bharti Airtel Ltd - Rights	0.01%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	28.12%
Ultratech Cement Ltd.	1.56%
State Bank of India	1.45%
Bharti Airtel Ltd.	1.18%
HCL Technologies Ltd.	1.15%
Sun Pharmaceuticals Industries Ltd.	1.10%
Hindustan Unilever Ltd.	1.01%
Tata Steel Ltd.	0.95%
SBI Life Insurance Company Ltd.	0.85%
Tata Motors Ltd.	0.80%
Divis Laboratories Ltd.	0.77%
Tech Mahindra Ltd.	0.76%
Voltas Ltd.	0.76%
Reliance Industries Ltd.	0.75%
United Spirits Ltd.	0.75%
Bata India Ltd.	0.74%
Bajaj Finance Ltd.	0.73%
Bajaj Finance Ltd.	0.64%
Brigade Enterprises Ltd.	0.64%
Grindwell Norton Ltd.	0.61%
Ashok Leyland Ltd	0.60%
Crompton Greaves Consumer Electricals Ltd.	0.60%
Titan Company Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.56%
Federal Bank Ltd.	0.56%
ITC Ltd.	0.53%
PVR Ltd.	0.50%
Havells India Ltd.	0.50%
Ambuja Cements Ltd.	0.47%
Bharat Electronics Ltd.	0.47%
Cipla Ltd.	0.45%
United Breweries Ltd.	0.43%
VIP Industries Ltd.	0.42%
Carborundum Universal Ltd.	0.42%
Maruti Suzuki India Ltd.	0.41%
Navin Fluorine International Ltd.	0.41%
Endurance Technologies Ltd.	0.39%
Hindalco Industries Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.37%
Asian Paints Ltd.	0.35%
Jubilant Foodworks Ltd	0.32%
PI Industries Ltd.	0.26%
Wipro Ltd.	0.23%
IndusInd Bank Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.13%
Mahindra & Mahindra Ltd.	0.11%
Grasim Industries Ltd.	0.10%
Tvs Motor Company Ltd.	0.09%
Eicher Motors Ltd.	0.07%
Bharti Airtel Ltd - Rights	0.02%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.79%
Ultratech Cement Ltd.	2.43%
Axis Bank Ltd.	2.33%
ITC Ltd.	2.24%
Bharti Airtel Ltd.	2.11%
Sun Pharmaceuticals Industries Ltd.	2.09%
Tata Consultancy Services Ltd.	2.08%
HCL Technologies Ltd.	1.90%
Tata Motors Ltd.	1.70%
State Bank of India	1.65%
Bajaj Finance Ltd.	1.65%
Divis Laboratories Ltd.	1.57%
Tata Steel Ltd.	1.55%
Tech Mahindra Ltd.	1.55%
Asian Paints Ltd.	1.36%
SBI Life Insurance Company Ltd.	1.33%
Bajaj Auto Ltd.	1.27%
Bajaj Finance Ltd.	1.24%
Titan Company Ltd.	1.22%
Bharat Petroleum Corporation Ltd.	1.12%
Maruti Suzuki India Ltd.	1.03%
Nippon India Mutual Fund	1.01%
Hindalco Industries Ltd.	0.96%
Indian Oil Corporation Ltd.	0.94%
Cipla Ltd.	0.93%
Oil & Natural Gas Corpn Ltd.	0.91%
Dr Reddys Laboratories Ltd.	0.80%
Tata Consumer Products Ltd.	0.68%
NTPC Ltd.	0.54%
Hero MotoCorp Ltd.	0.51%
Adani Ports and Special Economic Zone Ltd.	0.49%
JSW Steel Ltd.	0.46%
Mahindra & Mahindra Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.40%
Power Grid Corporation of India Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.35%
Nestle India Ltd.	0.34%
Britannia Industries Ltd.	0.29%
Grasim Industries Ltd.	0.20%
UPL Ltd.	0.20%
Eicher Motors Ltd.	0.18%
IndusInd Bank Ltd.	0.18%
Wipro Ltd.	0.11%
Bharti Airtel Ltd - Rights	0.04%

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

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