

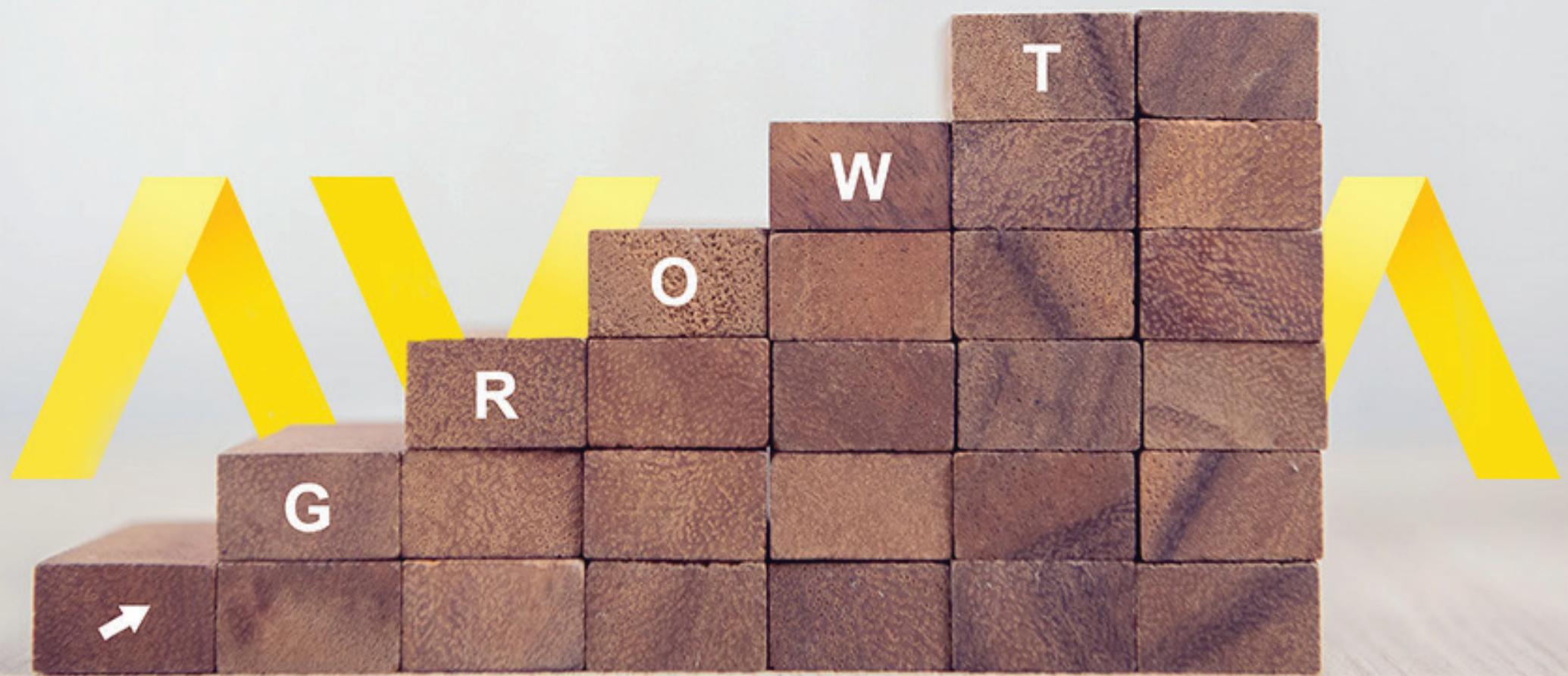
IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

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.



January 2026

Aviva Investor



Economy:

As we transitioned into 2026, global macro conditions remained shaped by policy uncertainty and geopolitical undercurrents rather than clear directional shifts. Markets contended with renewed geopolitical noise, including tensions around the US–Greenland issue, while protectionist rhetoric resurfaced as President Trump reiterated threats of higher tariffs, reviving concerns over global trade fragmentation. For India, external headwinds were compounded by the delayed inclusion of Indian government bonds in global bond indices, which postponed anticipated passive inflows and added to pressure on domestic yields and the currency. The recently concluded India–EU trade agreement is expected to boost bilateral trade and investment, improve market access for Indian exports such as pharmaceuticals, textiles, engineering goods, and services, reduce tariff and non-tariff barriers, strengthen supply-chain diversification, and enhance regulatory cooperation and technology transfer, supporting long-term growth and strategic economic ties between India and Europe.

The FY 2027 budget laid emphasis on sustaining growth, building capacities and ensuring inclusive development while ensuring fiscal discipline, with a fiscal deficit target of about 4.3 % of GDP and the debt-to-GDP ratio expected to ease to around 55.6 % in the coming year, signaling gradual consolidation. The government's tax assumptions were broadly anchored on continued buoyant revenue growth without major changes to headline rates, relying instead on a stable tax regime, improved compliance and economic expansion to drive collections. The budget kept income tax slabs unchanged following recent reforms, signaling that no fresh major tax relief or burden was introduced for individual taxpayers. While assuming Nominal GDP growth of 10% for FY27 in order to fund its priorities such as infrastructure, manufacturing and strategic sectors, Center has planned gross market borrowing of roughly Rs 17.2 Tn and net market borrowing around Rs 11.7 Tn, alongside record capital expenditure outlays, reflecting a balance between development spending and macroeconomic stability that aims to support growth and market confidence.

Headline CPI for the month of Dec-25 increased to 1.3% YoY from 0.71% YoY in Nov-25 even though it stayed well below the RBI's lower tolerance limit of 2%, supported by the continued food price deflation especially by declines in vegetables, fruits and pulses. Sequentially, inflation eased to 0.05% MoM from 0.3% MoM in Nov-25 due to winter seasonality. Core inflation increased to 4.7% against 4.4% in earlier month, led by sharp rise in premium metal prices. Excluding precious metals & other volatile components, inflation remained low due to broad base effect of GST rationalization. After being in deflation for two months, India's WPI inflation moved to positive territory in Dec-25 rising to 0.83% YoY against -0.3% in Nov-25. Gradual fading of favorable base effect and some bit of easing of deflationary pressure in food articles pushed the prices up. Further, inflation in manufactured products has also picked up gradually, partly driven by higher prices of gold and ornaments. Fuel inflation stayed negative, even as electricity and coal prices showed incremental improvement.

The IIP for Dec-25 continued to show strength printing 7.8% YoY against 7.2% in the previous month supported by manufacturing, electricity & mining. Manufacturing segment grew at a healthy pace of 8.1% The top three contributors within manufacturing segment were basic metals, automobile production & pharmaceuticals. Electricity segment too reported significant growth as compared to decline in previous month. The sharp increase in electricity generation was largely driven by seasonal consumption. Growth in capital goods and construction goods softened a tad bit. Primary goods, intermediate goods, consumer durables and non-durables goods showed healthy growth, due to favorable base effects. High-frequency indicators for Dec-25 pointed to a sustained momentum in growth impulses. Credit growth continued to outpace deposit growth leading to a widening credit-deposit growth gap, with the CD ratio reaching a multi-decadal high of 82.2% as of January 15, 2026. India's gross GST collection for Jan-26 rose 6.2% YoY to over Rs 1.93 Tn, driven by robust import growth and steady domestic activity.

India's Merchandise trade deficit remained broadly steady at USD 25bn in Dec-25. Goods exports growth was muted (1.9% YoY) due to moderate growth in non-oil exports, while oil exports contracted. Goods import growth was broad based (8.8% YoY) outpacing exports growth. Non-oil imports remained steady, with growth driven by electronics and machinery. Oil imports rose marginally. Exports to the US declined as the risk of persistence of elevated tariffs continued. After frontloaded exports to the US until August, exports contracted marginally between September and December. Services trade surplus improved to USD 18.1bn. Risks to India's Current Account Balance stem from heightened geopolitical tensions, sustained high tariffs from US, with no India-US trade deal in sight and deferment of India's inclusion in the Bloomberg Barclays Bond Index.

Global:

The US Federal Reserve concluded its first policy meeting of 2026 by keeping its benchmark interest rate unchanged in the target range of 3.5% to 3.75%. This decision was widely expected and marked a pause after three consecutive rate cuts in late 2025. The FOMC noted that economic activity has been expanding at a solid pace, with job gains stabilizing and inflation remaining somewhat elevated. The decision reflects Fed's cautious approach as it balances the need to support economic growth while managing inflationary pressures. While The People's Bank of China (PBOC) lowered interest rates by 25 basis points to support its economy, Bank of Japan chose to stay put on the rates.

U.S. producer prices increased by the most in five months in December amid some pass-through from import tariffs, suggesting inflation could pick up in the months ahead and compel the Federal Reserve to keep interest rates steady for a while. Similar trends were witnessed in terms of CPI and PCE core print, indicating some stickiness in the prices. NFP payroll data indicated some bit of strain in the job market with unemployment rate at 4.4%, however jobless claim numbers continued to show resilience. US economy estimates demonstrated robust economic growth for the Q3 of 2025. Rising geopolitical stress, doubts over Fed Reserve independence, uncertain trade policies by the US, snap elections in Japan & rising global debt levels kept the global bond yields under pressure during the month.

Fixed Income Outlook and Strategy:

Domestic bond yields are expected to remain range bound with a slight bearish bias stemming from unfavourable demand supply dynamics & rising external risks. On the supply side, higher-than-expected state development loan (SDL) issuance and elevated central government gross market borrowing could exert upward pressure on yields, while currency pressures, persistent geopolitical turmoil, rising global bond yields, and continued uncertainty around a potential US-India trade agreement could add to the volatility. However, these headwinds are partly offset by a benign inflation outlook, which strengthens the case for policy support, alongside the RBI's active liquidity management and OMO buybacks, which should help absorb supply and anchor demand for government securities. In this environment, bond markets are likely to remain sensitive to global cues, but domestic fundamentals and central bank support provide a stabilising counterbalance, favouring a cautious and selective duration stance.

Equity Outlook and Strategy:

Indian Equity market saw steep fall in the month of January 2026, with Nifty50 Index declining 3.1%, and NSE Midcap100 Index declining 3.4%. Small cap saw continued underperformance with NSE Small cap 100 Index losing 4.7% for the month. Heightened geopolitical tensions following US military action in Venezuela, and renewed concerns on potential US Tariffs, weighed on market sentiments. Metal sector, BSE Metal Index, continued its outperformance registering gain of 5.5%, while BSE PSU bank Index outperformed with gain of 5.23%, after a muted December return. Real estate, FMCG and Consumer durables sector underperformed with decline of 10.3%, 7.9% and 7.8% on their respective BSE indices. India and European Union concluded its Free Trade Agreement, paving the way for duty free access to over 99% Indian exports in EU markets, while India will eliminate tariffs on ~95% of EU goods in a phased manner.

Corporate earnings for December quarter, reported till now, came in slightly ahead of expectations for Nifty 50 companies. FIIs net sold Rs 41,435 crores of cash Equities last month, while DIIs net bought Rs 69,221 crores of cash Equities.

Ongoing Corporate earnings season coupled with Budget announcements will pave the course of future market movement. Positive earnings outlook and buoyant business sentiment makes us cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. Finalization of the India US trade pact is a key monitorable. We continue to focus on opportunities in the market that offer decent risk reward balance. ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation.

No. Of Funds Managed

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

Fund Details

Investment Objective: 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 January 30,2026: 35.7100

Inception Date: 06-Feb-08

Fund Manager: Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.33%	1.41%	10.07%	8.00%	7.59%	6.37%	5.60%	7.33%
Benchmark**	-0.15%	1.32%	5.93%	7.34%	7.47%	6.46%	5.77%	7.21%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

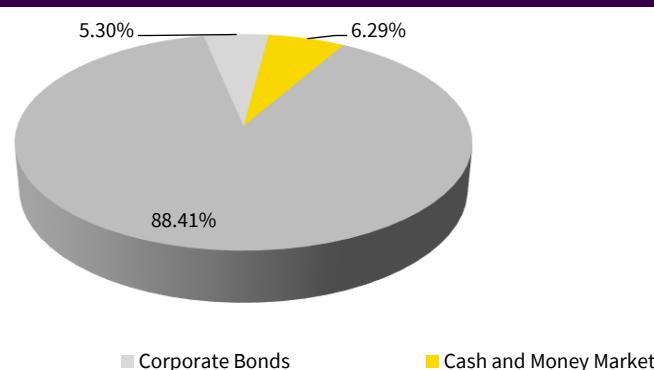
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	4.19
Total	4.19

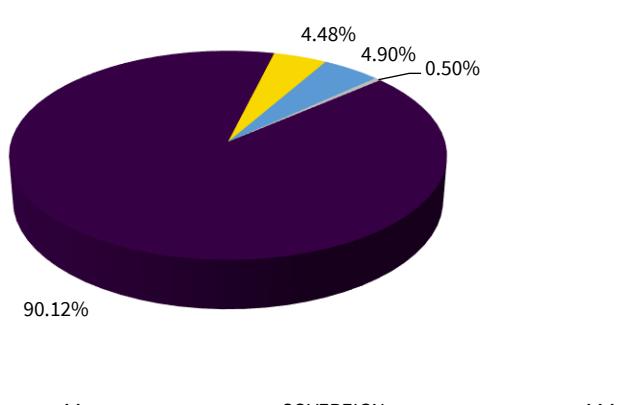
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.71

Asset Mix



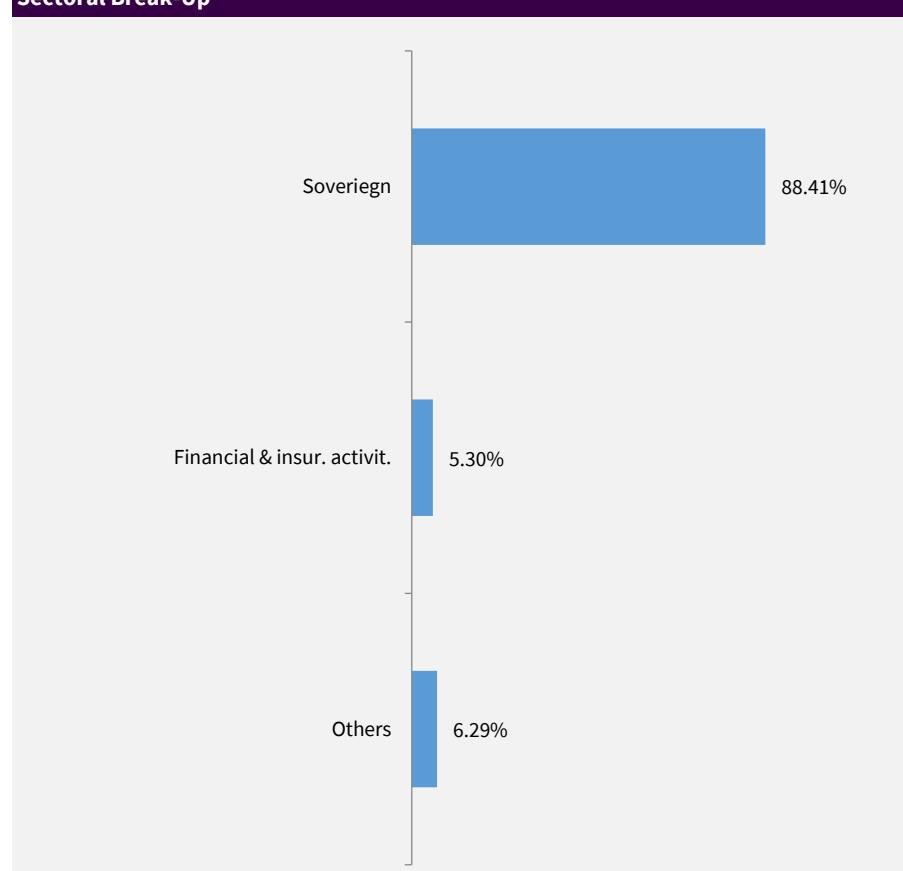
Rating Profile



Security Name

Security Name	Net Asset (%)
Goverment Securities	88.41%
05.63% GS 12-04-2026	78.80%
7.70% AP SGS 06-12-2029	4.13%
7.52% HR SGS 02-05-2034	2.74%
7.42% TN SGS 03-04-2034	2.08%
7.04% GS 03-06-2029	0.66%
Corporate Bonds	5.30%
8.43% Samman Capital Ltd 22-02-2028	4.81%
6.75% Piramal Finance Limited 26-09-2031	0.49%
Cash and Money Markets	6.29%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 January 30,2026: 47.5038

Inception Date: 27-Jan-04

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.51%	1.16%	5.57%	7.00%	7.89%	6.44%	6.56%	7.78%
Benchmark**	-0.59%	1.48%	6.28%	7.54%	8.34%	7.09%	6.97%	7.67%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

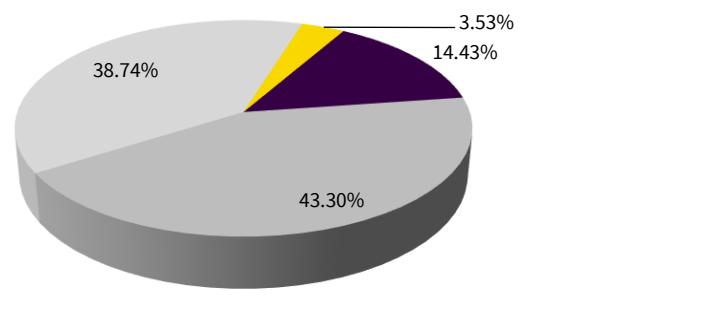
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.97
Debt	71.01
Total	82.99

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.70

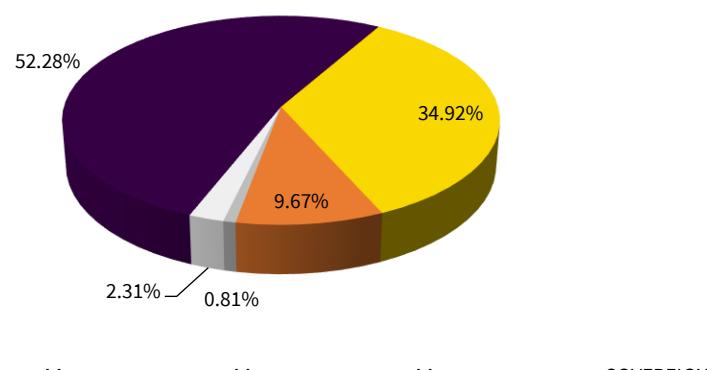
Asset Mix

■ Equities

■ Government Securities

■ Corporate Bonds

■ Cash and Money Markets

Rating Profile

■ AAA

■ AA-

■ AA

■ AA+

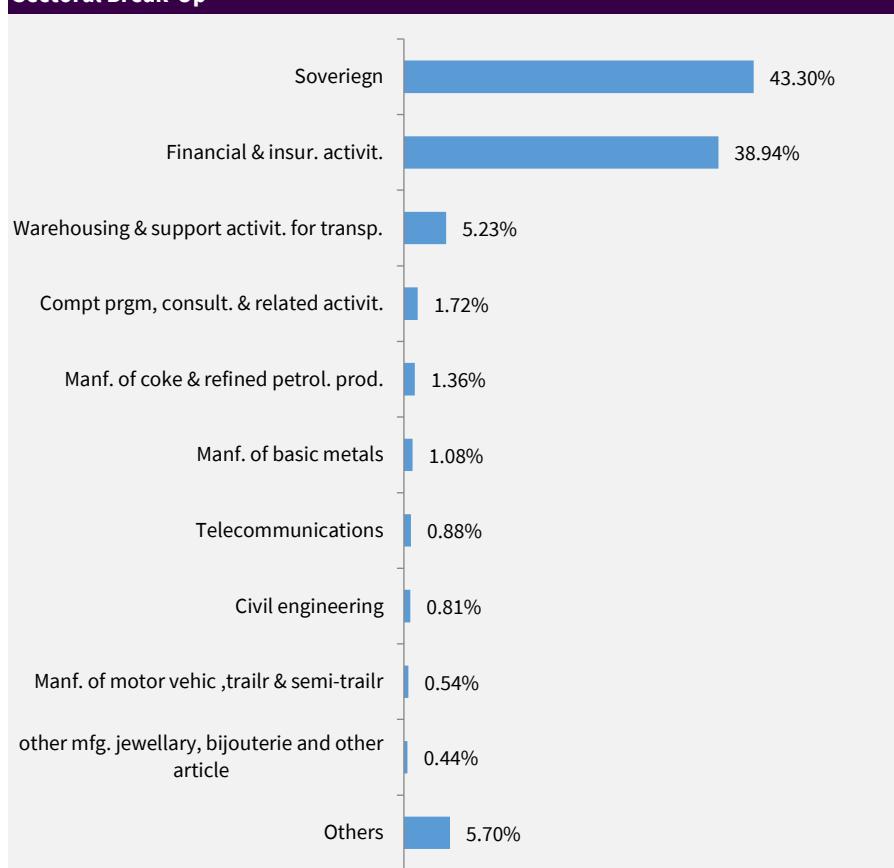
■ SOVEREIGN

Security Name

Security Name	Net Asset (%)
Equities	14.43%
HDFC Bank Ltd.	1.86%
Reliance Industries Ltd.	1.36%
ICICI Bank Ltd.	1.32%
Bharti Airtel Ltd.	0.88%
Infosys Ltd.	0.82%
Larsen & Toubro Ltd.	0.81%
State Bank of India	0.66%
JSW Steel Ltd.	0.47%
Axis Bank Ltd.	0.44%
Titan Company Ltd.	0.44%
Others	5.37%

Goverment Securities

6.48% GS 06-10-2035	8.96%
6.68% GS 07-07-2040	6.34%
6.90% GS 15-04-2065	3.90%
7.24% GS 18-08-2055	2.94%
6.33% GS 05-05-2035	2.52%
7.27% Maharashtra SGS 24-09-2036	2.48%
7.09% GS 05-08-2054	2.32%
7.52% HR SGS 02-05-2034	2.29%
6.75% GS 23-12-2029	2.19%
07.06% GS 10-04-2028	2.16%
Others	7.20%
Corporate Bonds	38.74%
8.43% Samman Capital Ltd 22-02-2028	8.01%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	5.23%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.62%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.01%
7.95% HDFC BANK Ltd. 21-09-2026	3.39%
7.44% NABARD 24-02-2028	3.15%
7.58% NABARD 31-07-2026	2.77%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.55%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.43%
8.75% Shriram Finance 15-06-2026	1.45%
Others	1.13%
Cash and Money Markets	3.53%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 40.8233

Inception Date: 11-Jul-06

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.46%	1.21%	8.53%	7.86%	8.47%	6.90%	7.01%	7.45%
Benchmark**	-0.59%	1.48%	6.28%	7.54%	8.34%	7.09%	6.97%	8.09%

* 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.

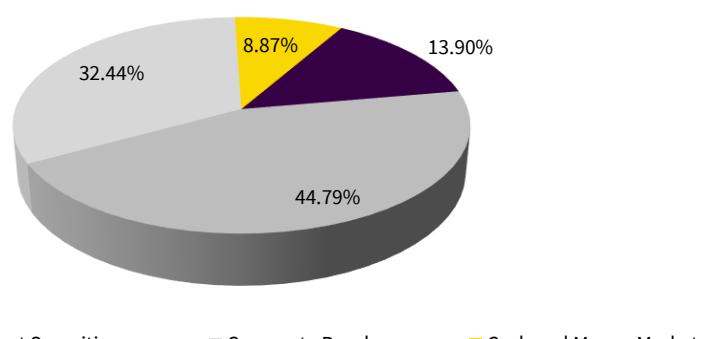
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.38
Debt	14.75
Total	17.13

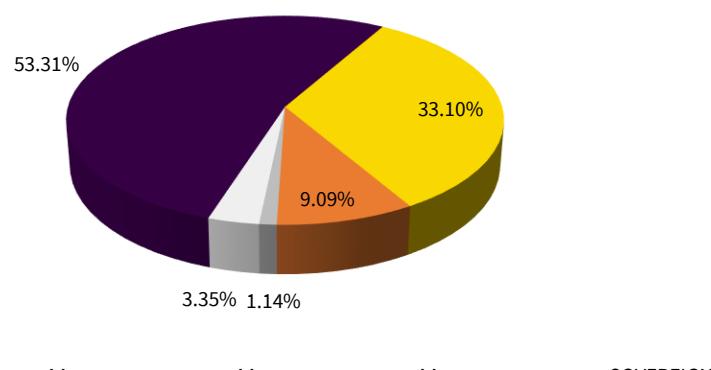
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.67

Asset Mix



Rating Profile



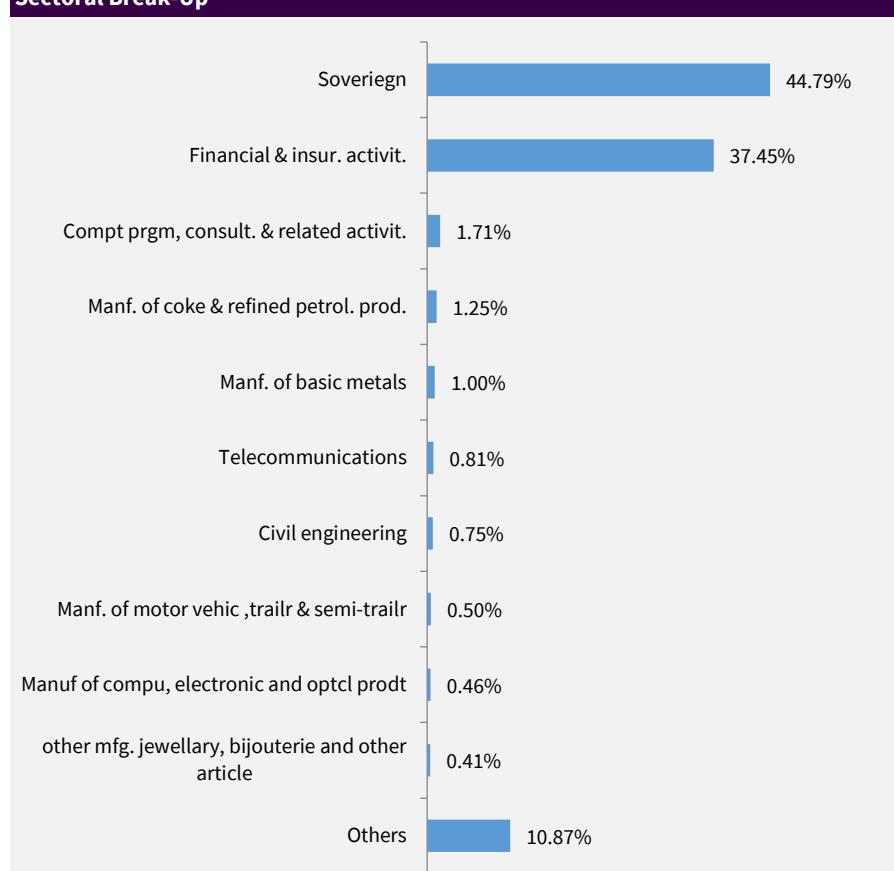
Security Name

Security Name	Net Asset (%)
Equities	13.90%
HDFC Bank Ltd.	1.72%
Reliance Industries Ltd.	1.25%
ICICI Bank Ltd.	1.22%
Bharti Airtel Ltd.	0.81%
Infosys Ltd.	0.75%
Larsen & Toubro Ltd.	0.75%
State Bank of India	0.61%
Bharat Electronics Ltd.	0.46%
JSW Steel Ltd.	0.44%
Titan Company Ltd.	0.41%
Others	5.48%

Goverment Securities

6.48% GS 06-10-2035	9.66%
6.68% GS 07-07-2040	6.19%
6.90% GS 15-04-2065	3.86%
7.24% GS 18-08-2055	2.91%
6.33% GS 05-05-2035	2.50%
7.27% Maharashtra SGS 24-09-2036	2.41%
7.52% HR SGS 02-05-2034	2.37%
7.09% GS 05-08-2054	2.31%
6.75% GS 23-12-2029	2.15%
07.06% GS 10-04-2028	2.05%
Others	8.38%
Corporate Bonds	32.44%
8.43% Samman Capital Ltd 22-02-2028	7.64%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.30%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.59%
7.95% HDFC BANK Ltd. 21-09-2026	4.10%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.53%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	2.82%
7.58% NABARD 31-07-2026	2.33%
7.44% NABARD 24-02-2028	1.17%
6.75% Piramal Finance Limited 26-09-2031	0.96%
Cash and Money Markets <td>8.87%</td>	8.87%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 January 30,2026: 121.9665

Inception Date: 06-Jun-02

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.10%	1.45%	8.86%	8.05%	9.78%	7.67%	8.77%	11.51%
Benchmark**	-1.18%	1.68%	6.70%	7.74%	9.46%	7.87%	8.53%	10.18%

* 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.

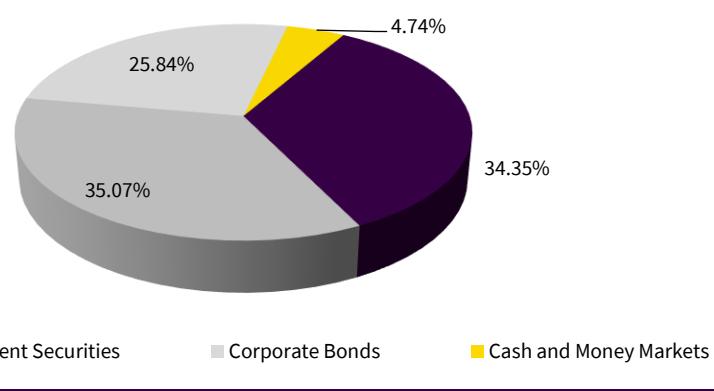
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	70.64
Debt	134.89
Total	205.53

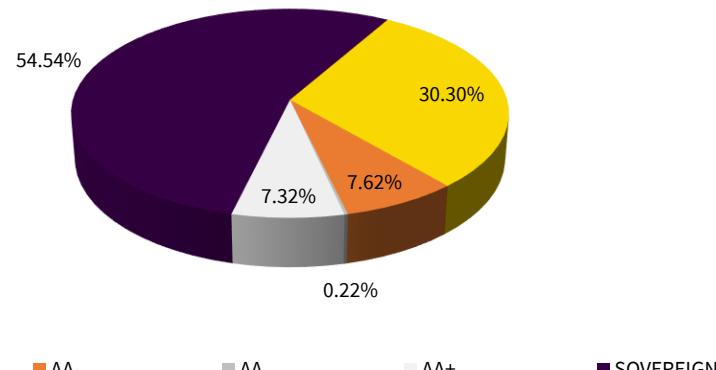
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.69

Asset Mix



Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	34.35%
HDFC Bank Ltd.	4.25%
Reliance Industries Ltd.	3.10%
ICICI Bank Ltd.	3.01%
Bharti Airtel Ltd.	2.01%
Infosys Ltd.	1.86%
Larsen & Toubro Ltd.	1.84%
State Bank of India	1.50%
Bharat Electronics Ltd.	1.13%
JSW Steel Ltd.	1.09%
Axis Bank Ltd.	1.00%
Others	13.56%

Goverment Securities

6.48% GS 06-10-2035	7.40%
6.68% GS 07-07-2040	4.81%
6.90% GS 15-04-2065	2.97%
7.24% GS 18-08-2055	2.29%
6.33% GS 05-05-2035	1.92%
7.27% Maharashtra SGS 24-09-2036	1.88%
7.70% AP SGS 06-12-2029	1.82%
7.09% GS 05-08-2054	1.78%
7.52% HR SGS 02-05-2034	1.74%
6.75% GS 23-12-2029	1.67%
Others	6.79%

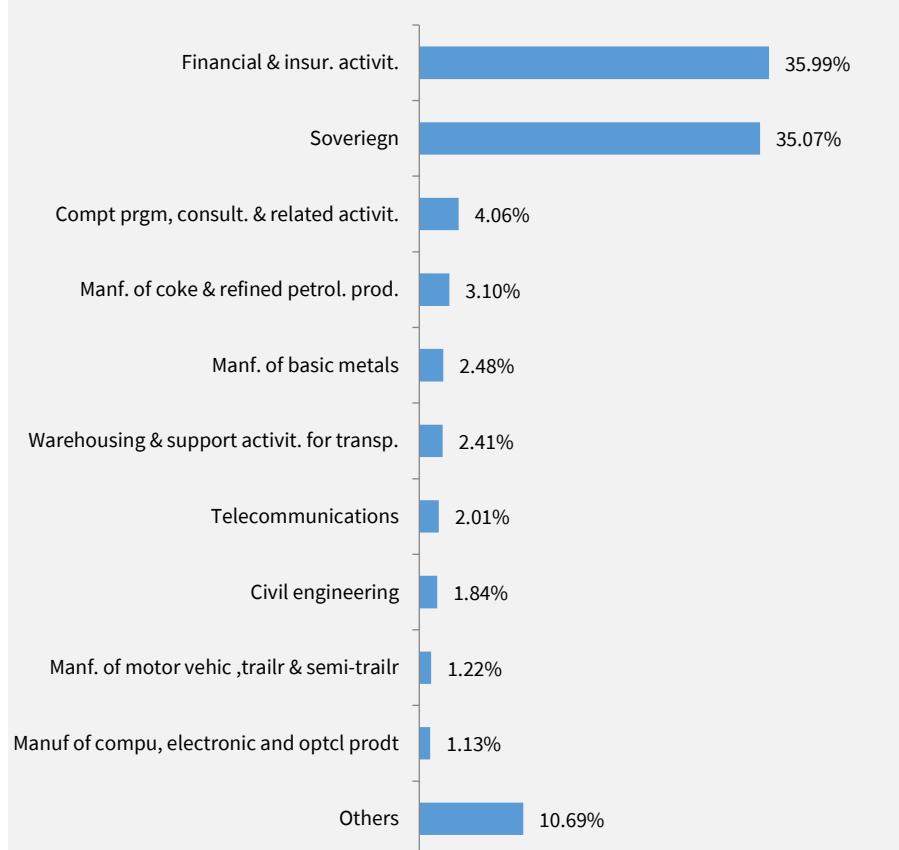
Corporate Bonds

8.43% Samman Capital Ltd 22-02-2028	4.90%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.49%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.95%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	2.90%
7.95% HDFC BANK Ltd. 21-09-2026	2.54%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.41%
7.44% NABARD 24-02-2028	1.81%
8.75% Shriram Finance 15-06-2026	1.81%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.77%
7.58% NABARD 31-07-2026	1.12%
Others	0.14%

Cash and Money Markets

4.74%
100.00%

Sectoral Break-Up^{\$}



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 January 30,2026: 124.1667

Inception Date: 27-Jan-04

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.20%	2.33%	7.68%	7.62%	11.44%	8.92%	12.04%	12.56%
Benchmark**	-2.36%	2.03%	7.39%	7.96%	11.56%	9.22%	11.46%	11.63%

* 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.

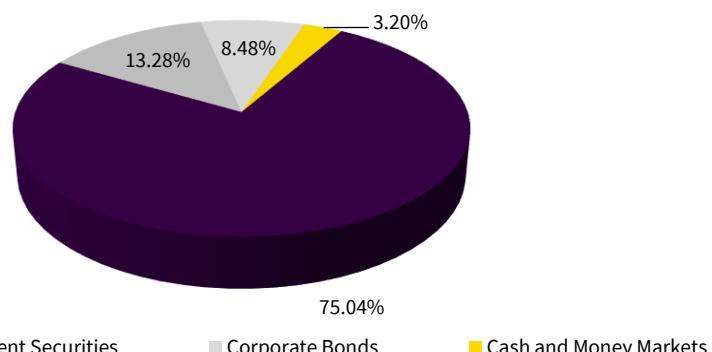
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	518.65
Debt	172.71
Total	691.35

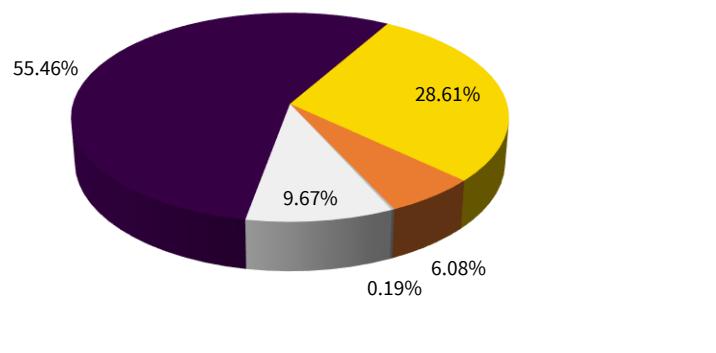
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.78

Asset Mix



Rating Profile



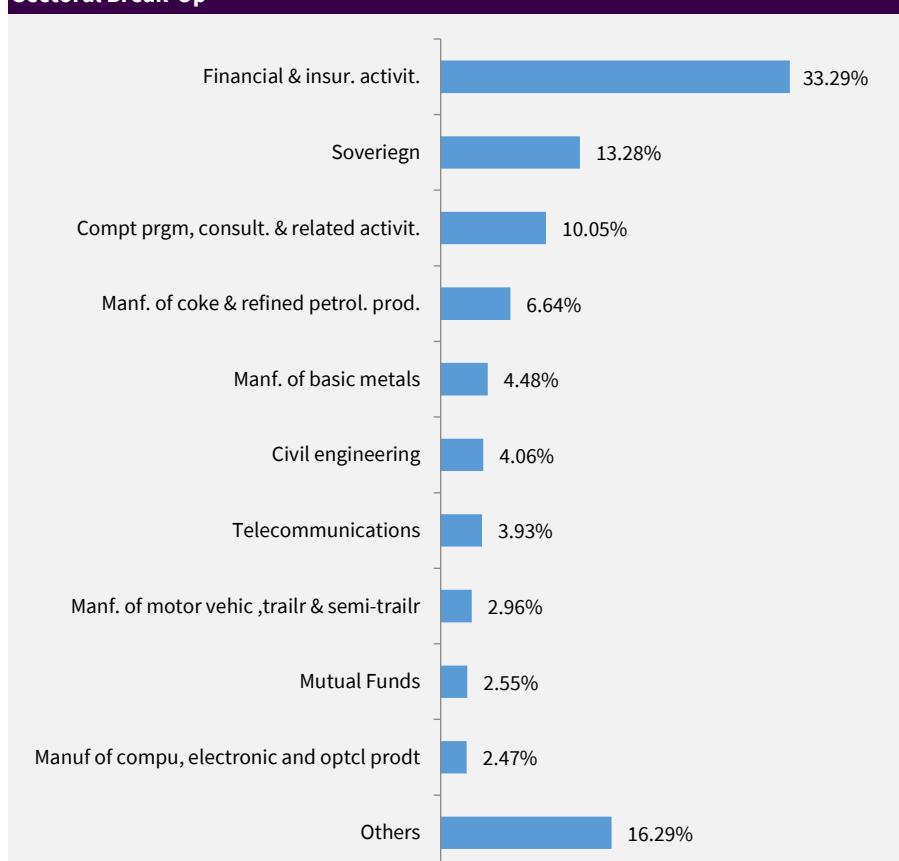
Security Name

Security Name	Net Asset (%)
Equities	75.04%
HDFC Bank Ltd.	8.18%
Reliance Industries Ltd.	6.42%
ICICI Bank Ltd.	5.55%
Infosys Ltd.	4.78%
Larsen & Toubro Ltd.	4.06%
Bharti Airtel Ltd.	3.93%
State Bank of India	3.49%
Bharat Electronics Ltd.	2.47%
Axis Bank Ltd.	2.45%
Titan Company Ltd.	2.44%
Others	31.27%

Goverment Securities

6.48% GS 06-10-2035	3.06%
6.68% GS 07-07-2040	1.86%
6.90% GS 15-04-2065	1.15%
7.09% GS 05-08-2054	0.95%
7.24% GS 18-08-2055	0.87%
6.33% GS 05-05-2035	0.74%
7.27% Maharashtra SGS 24-09-2036	0.72%
6.75% GS 23-12-2029	0.66%
7.52% HR SGS 02-05-2034	0.64%
07.06% GS 10-04-2028	0.62%
Others	2.01%
Corporate Bonds	8.48%
8.43% Samman Capital Ltd 22-02-2028	1.46%
7.44% NABARD 24-02-2028	1.34%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.31%
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9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.08%
7.95% HDFC BANK Ltd. 21-09-2026	0.90%
7.58% NABARD 31-07-2026	0.42%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.29%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.20%
6.83% HDFC Limited 08-01-2031	0.20%
Others	0.04%
Cash and Money Markets	3.20%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 January 30, 2026: 57.7820

Inception Date: 30-Jan-08

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.85%	2.59%	7.44%	7.40%	12.53%	9.64%	13.95%	10.26%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	9.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

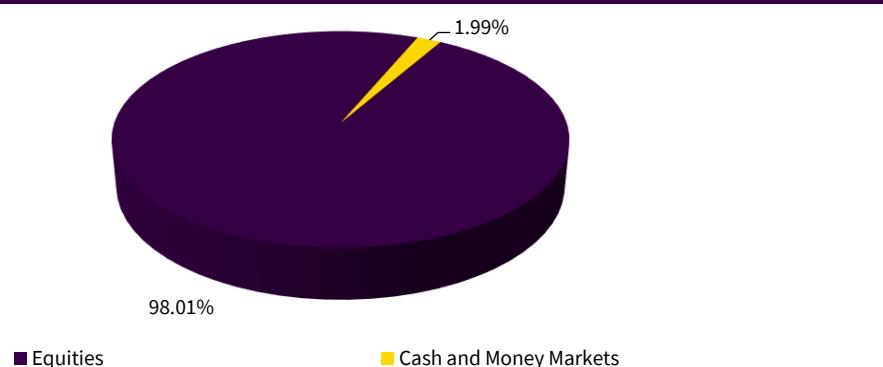
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.21
Debt	1.24
Total	62.45

Modified Duration[#]

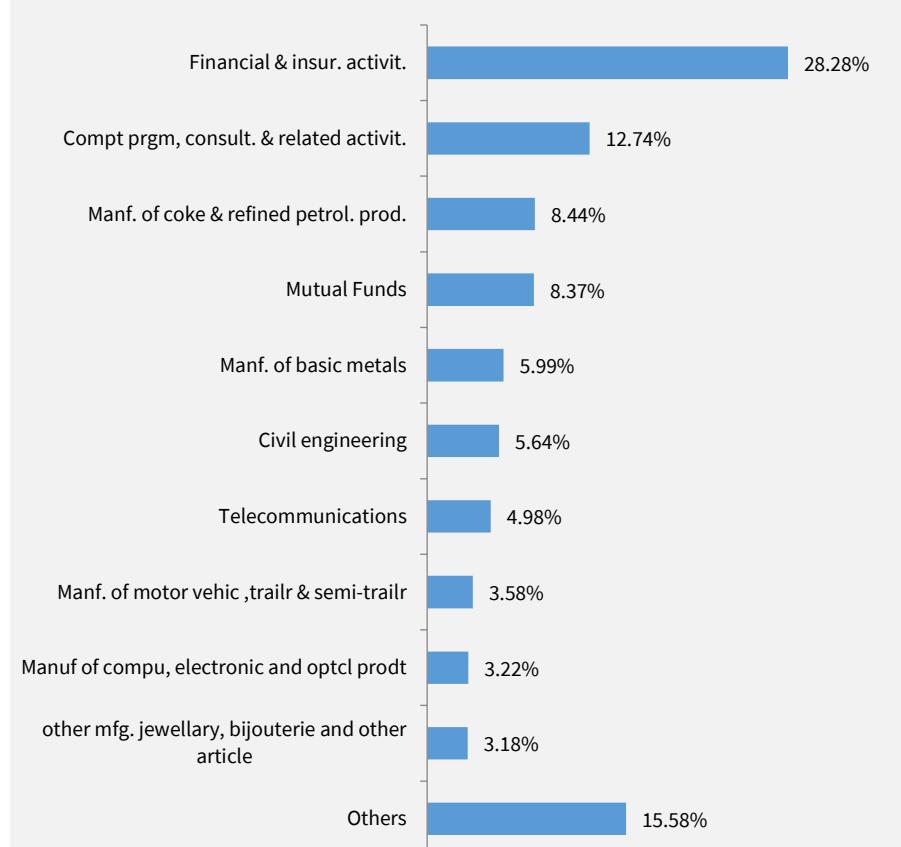
Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	98.01%
HDFC Bank Ltd.	8.95%
Reliance Industries Ltd.	8.44%
ICICI Bank Ltd.	6.62%
Infosys Ltd.	5.95%
Larsen & Toubro Ltd.	5.64%
Bharti Airtel Ltd.	4.98%
State Bank of India	3.85%
Bharat Electronics Ltd.	3.22%
Titan Company Ltd.	3.18%
JSW Steel Ltd.	3.04%
Others	44.14%
Cash and Money Markets	1.99%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 44.9578

Inception Date: 02-Jan-08

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.95%	2.89%	8.77%	8.62%	13.45%	11.06%	14.79%	8.68%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	8.11%

* 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.

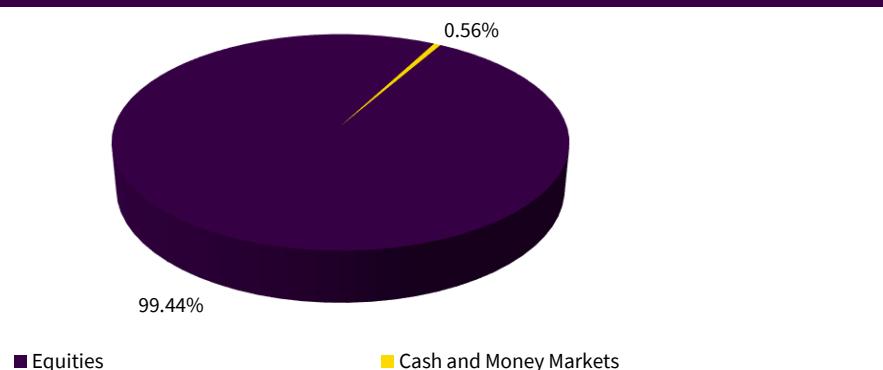
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	58.76
Debt	0.33
Total	59.09

Modified Duration[#]

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

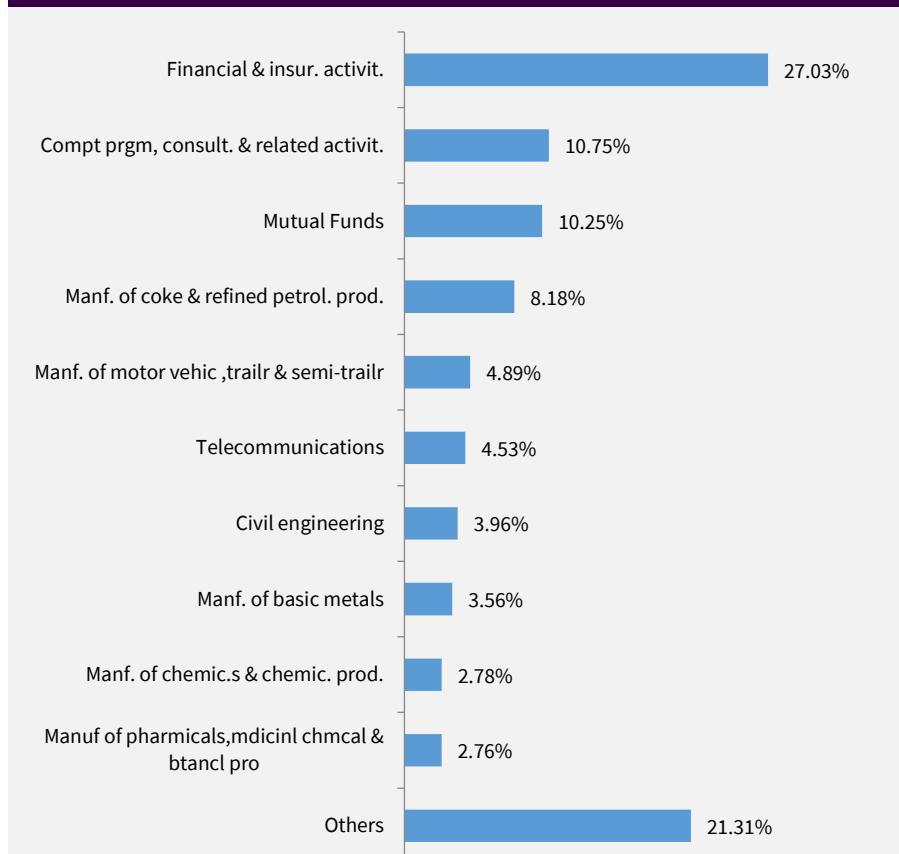
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	99.44%
HDFC Bank Ltd.	8.56%
Reliance Industries Ltd.	8.18%
ICICI Bank Ltd.	5.67%
Infosys Ltd.	4.94%
Bharti Airtel Ltd.	4.53%
Larsen & Toubro Ltd.	3.96%
Tata Consultancy Services Ltd.	2.74%
Mahindra & Mahindra Ltd.	2.61%
ITC Ltd.	2.58%
State Bank of India	2.36%
Others	53.31%
Cash and Money Markets	0.56%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 January 30,2026: 46.3299

Inception Date: 08-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	3.79%	12.18%	18.48%	11.39%	30.46%	25.49%	32.00%	10.01%
Benchmark**	3.83%	11.79%	17.87%	11.95%	30.52%	24.51%	30.47%	5.11%

* 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.

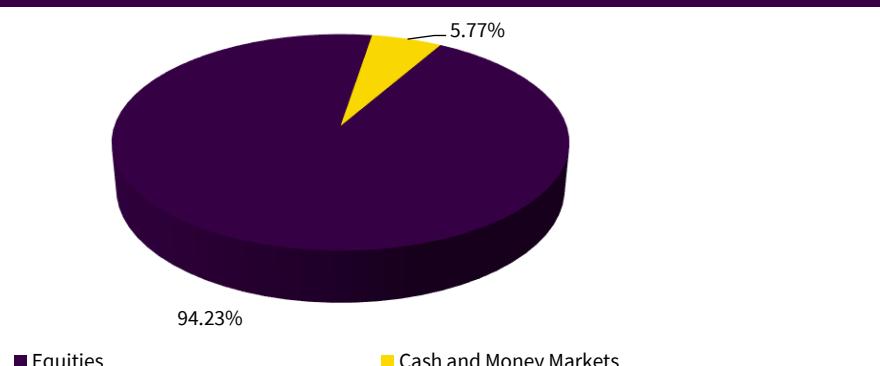
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	212.08
Debt	12.95
Total	225.03

Modified Duration[#]

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

Asset Mix



Security Name

Equities	Net Asset (%)
Bharat Electronics Ltd.	9.54%
State Bank of India	9.36%
Coal India Ltd.	8.97%
Oil & Natural Gas Corp Ltd.	8.18%
NTPC Ltd.	6.14%
Bharat Petroleum Corporation Ltd.	4.95%
Hindustan Aeronautics Ltd.	4.21%
National Mineral Development Corporation Ltd.	4.09%
Punjab National Bank	3.96%
Bank of Baroda	3.64%
Others	31.19%
Cash and Money Markets	5.77%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Financial & insur. activit.	29.62%
Extrac. of crude petrol. & natural gas	10.37%
Manf. of coke & refined petrol. prod.	10.24%
Electricity, gas, steam and air conditioning supply	9.97%
Manuf of compu, electronic and optcl prod	9.54%
Mining of coal & lignite	8.97%
Manf. of other transport equipment	4.21%
Mining of metal ores	4.09%
Manf. of electrical equipment	2.38%
Manf. of basic metals	1.87%
Others	8.74%

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 January 30,2026: 37.2186

Inception Date: 08-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.48%	0.96%	9.03%	7.71%	21.35%	14.73%	20.84%	8.52%
Benchmark**	-3.42%	0.07%	8.24%	8.29%	22.57%	16.49%	20.43%	5.96%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

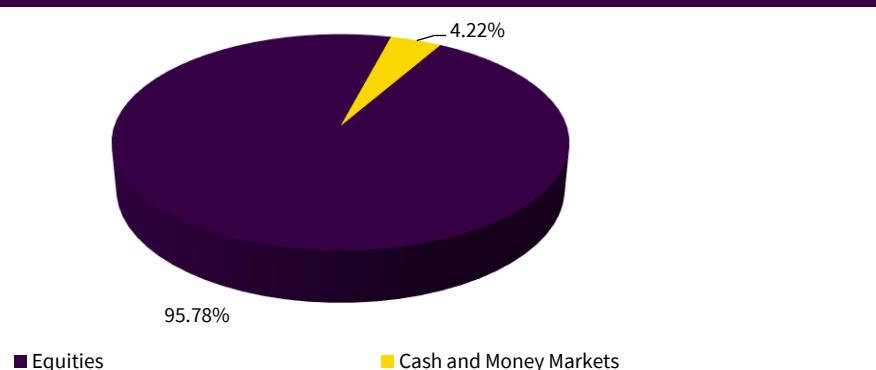
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

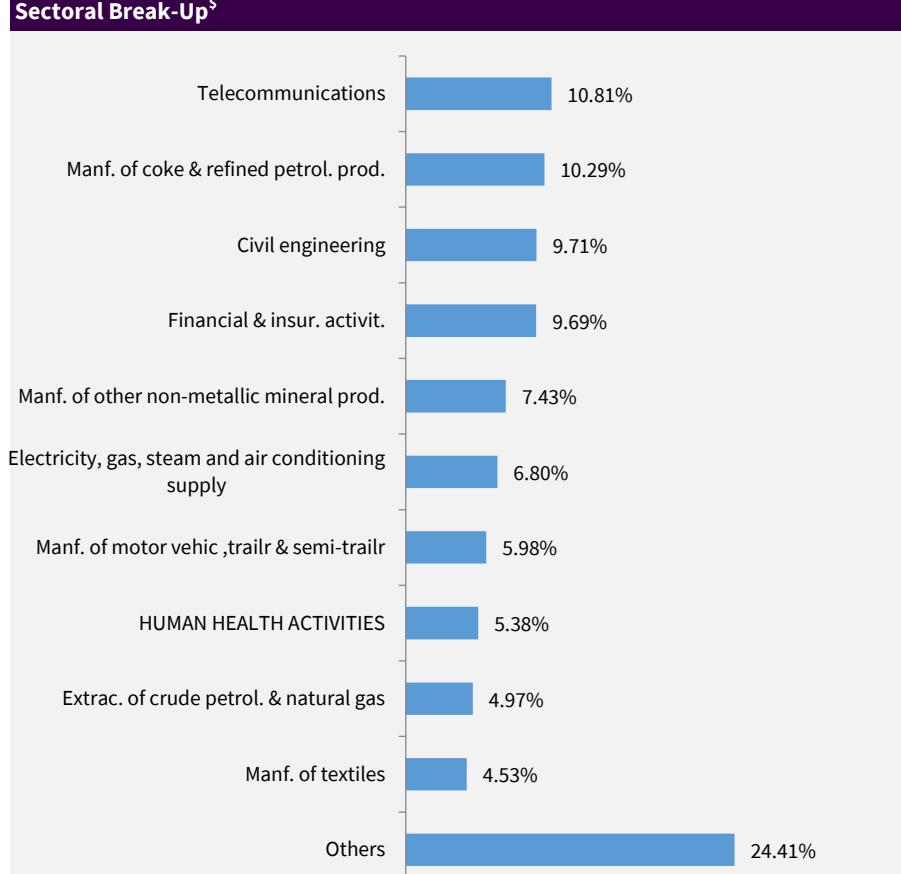
Asset Class	AUM (in Cr.)
Equity	69.34
Debt	3.05
Total	72.39

Modified Duration[#]

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

Asset Mix**Security Name**

Equities	Net Asset (%)
Larsen & Toubro Ltd.	9.71%
Reliance Industries Ltd.	9.00%
Bharti Airtel Ltd.	8.64%
Ultratech Cement Ltd.	5.70%
Oil & Natural Gas Corpn Ltd.	4.97%
NTPC Ltd.	4.90%
Grasim Industries Ltd.	4.53%
Apollo Hospitals Enterprise Ltd.	3.34%
Samvardhana Motherson International Ltd.	3.30%
Adani Ports and Special Economic Zone Ltd.	3.08%
Others	38.61%
Cash and Money Markets	4.22%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30, 2026: 45.1548

Inception Date: 01-Aug-11

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.86%	2.54%	6.71%	7.51%	11.55%	9.31%	12.34%	10.95%
Benchmark**	-1.88%	2.41%	7.31%	8.14%	11.75%	9.53%	11.75%	10.82%

* 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%
Total		

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

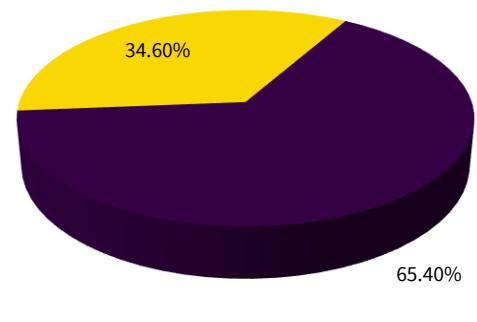
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.01
Debt	31.25
Total	90.25

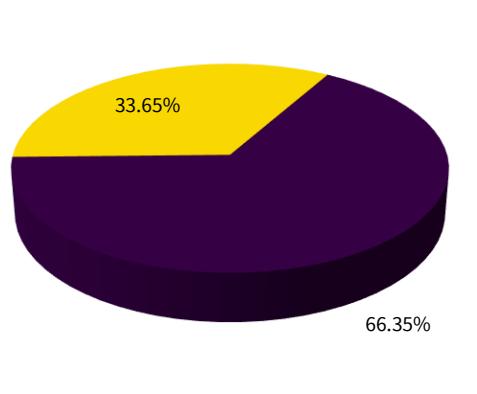
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.30

Asset Mix

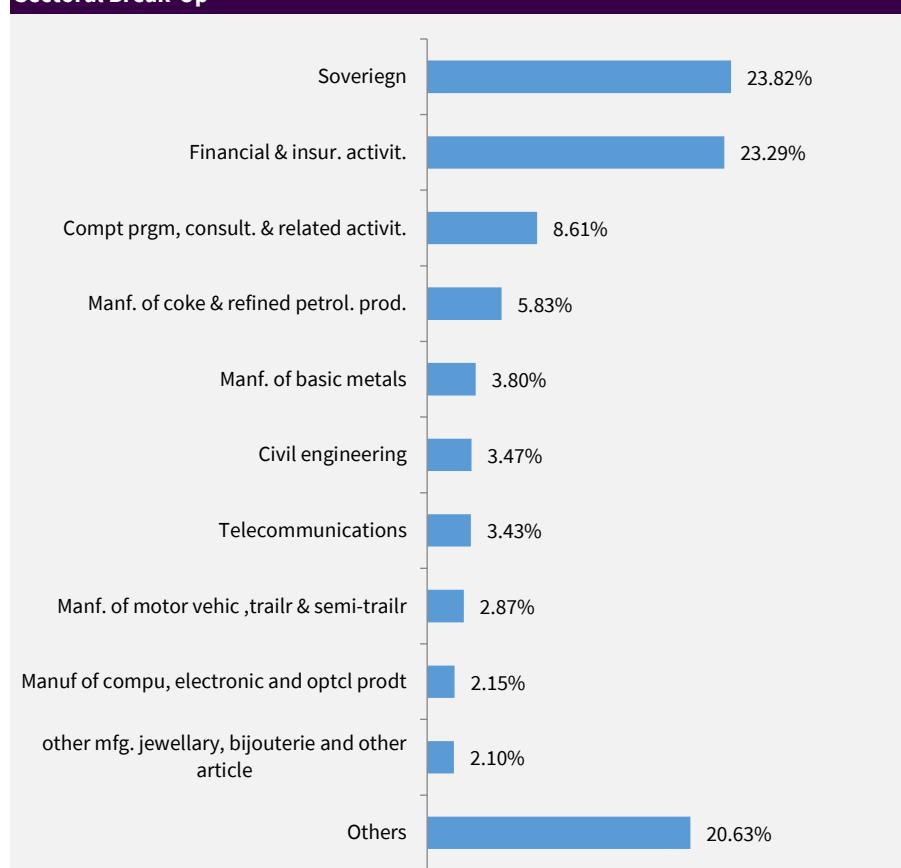


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	65.40%
HDFC Bank Ltd.	7.59%
Reliance Industries Ltd.	5.64%
ICICI Bank Ltd.	5.46%
Infosys Ltd.	4.10%
Larsen & Toubro Ltd.	3.47%
Bharti Airtel Ltd.	3.43%
State Bank of India	3.17%
Bharat Electronics Ltd.	2.15%
Axis Bank Ltd.	2.14%
Titan Company Ltd.	2.10%
Others	26.15%
Cash and Money Markets	34.60%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 28.4806

Inception Date: 08-Jan-10

Fund Manager: Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.06%	0.44%	7.57%	7.02%	6.79%	5.54%	4.97%	6.73%
Benchmark**	-0.15%	1.32%	5.93%	7.34%	7.47%	6.46%	5.77%	7.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

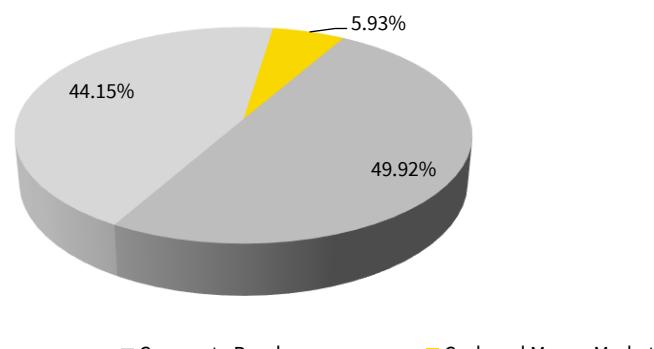
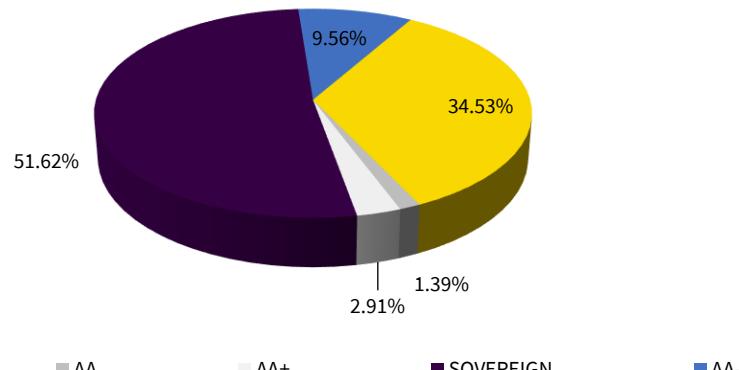
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

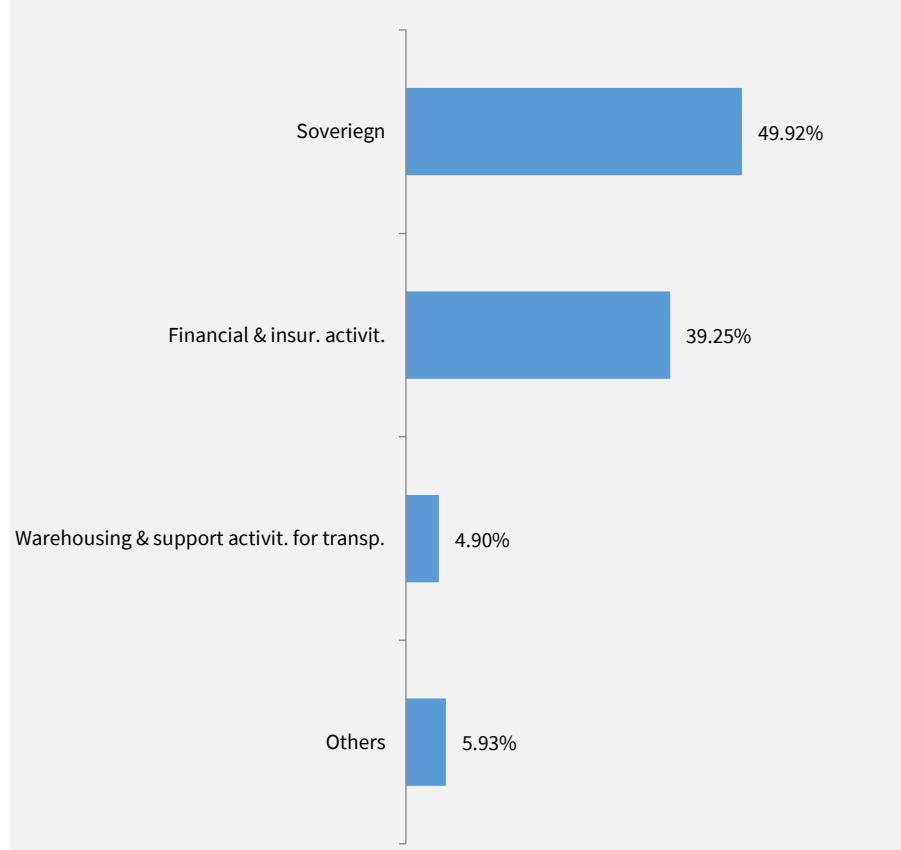
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	76.26
Total	76.26

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.63

Asset Mix**Rating Profile****Security Name**

Security Name	Net Asset (%)
Goverment Securities	49.92%
6.48% GS 06-10-2035	12.39%
7.09% GS 25-11-2074	5.69%
6.75% GS 23-12-2029	4.17%
7.27% Maharashtra SGS 24-09-2036	3.81%
7.20% Maharashtra SGS 23-10-2036	3.79%
07.06% GS 10-04-2028	3.50%
7.24% GS 18-08-2055	3.44%
6.33% GS 05-05-2035	2.80%
6.90% GS 15-04-2065	2.79%
7.09% GS 05-08-2054	2.55%
Others	4.99%
Corporate Bonds	44.15%
8.43% Samman Capital Ltd 22-02-2028	9.24%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	7.28%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	4.90%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.12%
7.58% NABARD 31-07-2026	3.80%
7.44% NABARD 24-02-2028	3.56%
7.95% HDFC BANK Ltd. 21-09-2026	3.55%
8.75% Shriram Finance 15-06-2026	2.30%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.24%
6.75% Piramal Finance Limited 26-09-2031	1.35%
Others	1.81%
Cash and Money Markets	5.93%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30, 2026: 30.5576

Inception Date: 08-Jan-10

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.55%	0.72%	6.18%	6.81%	7.61%	6.23%	6.39%	7.20%
Benchmark**	-0.59%	1.48%	6.28%	7.54%	8.34%	7.09%	6.97%	8.22%

* 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.

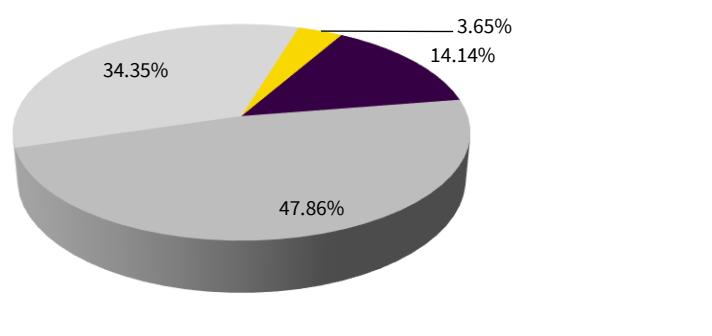
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.73
Debt	40.88
Total	47.61

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.77

Asset Mix



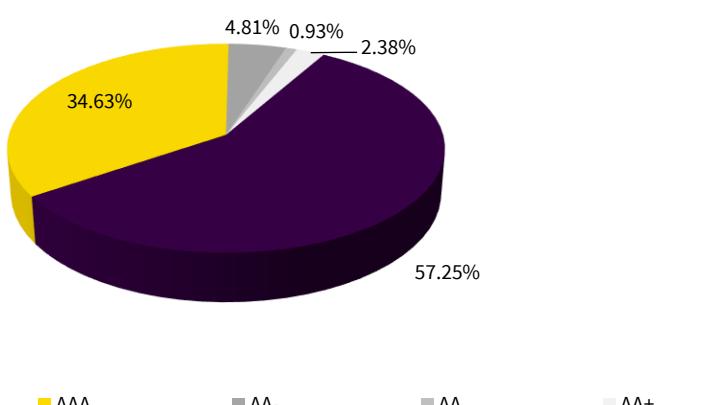
■ Equities

■ Government Securities

■ Corporate Bonds

■ Cash and Money Markets

Rating Profile



■ SOVEREIGN

■ AAA

■ AA-

■ AA

■ AA+

Security Name

Security Name	Net Asset (%)
Equities	14.14%
HDFC Bank Ltd.	1.97%
Reliance Industries Ltd.	1.44%
ICICI Bank Ltd.	1.40%
Infosys Ltd.	0.86%
Bharti Airtel Ltd.	0.75%
State Bank of India	0.70%
Larsen & Toubro Ltd.	0.62%
JSW Steel Ltd.	0.48%
Titan Company Ltd.	0.46%
Tata Consultancy Services Ltd.	0.44%
Others	5.02%

Government Securities

6.68% GS 07-07-2040	7.03%
7.70% AP SGS 06-12-2029	6.26%
6.48% GS 06-10-2035	5.21%
6.90% GS 15-04-2065	4.21%
7.52% HR SGS 02-05-2034	2.85%
7.27% Maharashtra SGS 24-09-2036	2.75%
7.42% TN SGS 03-04-2034	2.61%
6.33% GS 05-05-2035	2.57%
6.75% GS 23-12-2029	2.44%
7.24% GS 18-08-2055	2.38%
Others	9.55%
Corporate Bonds	34.35%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.36%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.95%
8.43% Samman Capital Ltd 22-02-2028	4.02%
7.62% NABARD 31-01-2028 Bonds Series 23I	4.02%
7.95% HDFC BANK Ltd. 21-09-2026	3.16%
7.58% NABARD 31-07-2026	2.94%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.12%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.12%
8.75% Shriram Finance 15-06-2026	1.48%
7.44% NABARD 24-02-2028	1.27%
Others	1.91%
Cash and Money Markets	3.65%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Sovereign	47.86%
Financial & insur. activit.	37.62%
Warehousing & support activit. for transp.	2.12%
Compt prgm, consult. & related activit.	1.87%
Manf. of coke & refined petrol. prod.	1.44%
Manf. of basic metals	1.11%
Telecommunications	0.75%
Civil engineering	0.62%
Manf. of motor vehic ,trailr & semi-trailr	0.60%
other mfg. jewellery, bijouterie and other article	0.46%
Others	5.55%

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 January 30,2026: 37.1133**Inception Date:** 08-Jan-10**Fund Manager:** Anshul Mishra, Mandar Pandeshwar**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.31%	1.47%	7.27%	7.50%	9.68%	7.78%	9.06%	8.50%
Benchmark**	-1.33%	1.73%	6.80%	7.78%	9.74%	8.05%	8.91%	9.11%

* 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%

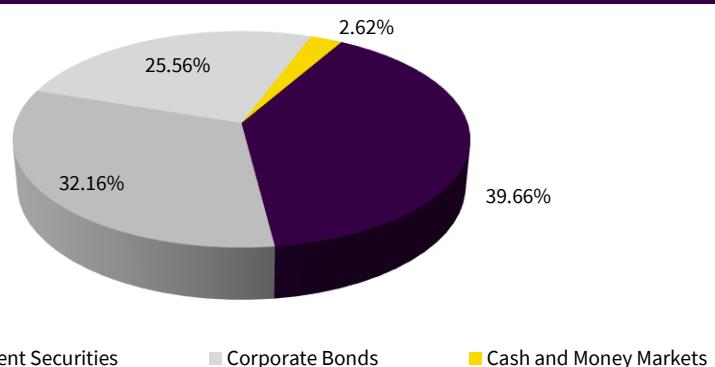
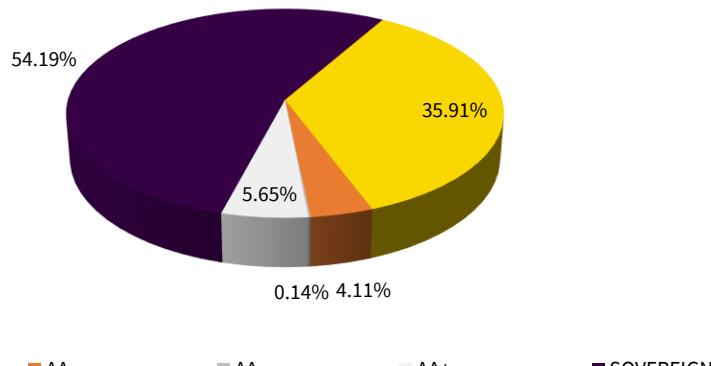
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	49.09
Debt	74.64
Total	123.72

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.71

Asset Mix**Rating Profile****Security Name**

Security Name	Net Asset (%)
Equities	39.66%
HDFC Bank Ltd.	5.21%
Reliance Industries Ltd.	3.60%
ICICI Bank Ltd.	3.27%
Bharti Airtel Ltd.	2.34%
Infosys Ltd.	2.17%
Larsen & Toubro Ltd.	2.15%
State Bank of India	1.81%
Bharat Electronics Ltd.	1.31%
Axis Bank Ltd.	1.22%
Titan Company Ltd.	1.17%
Others	15.41%

Goverment Securities

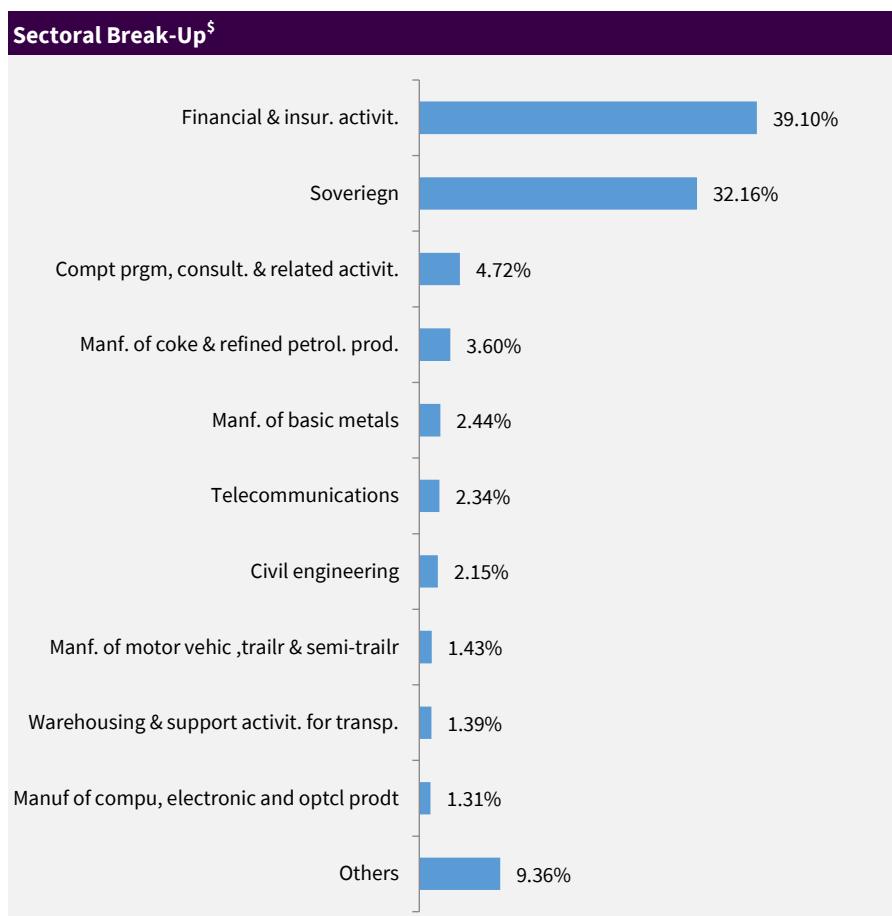
6.48% GS 06-10-2035	6.84%
6.68% GS 07-07-2040	4.59%
6.90% GS 15-04-2065	2.80%
7.70% AP SGS 06-12-2029	2.10%
7.24% GS 18-08-2055	1.94%
6.33% GS 05-05-2035	1.78%
7.52% HR SGS 02-05-2034	1.67%
7.09% GS 05-08-2054	1.65%
6.75% GS 23-12-2029	1.61%
07.06% GS 10-04-2028	1.56%
Others	5.62%

Corporate Bonds

7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.63%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.33%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.77%
8.43% Samman Capital Ltd 22-02-2028	2.44%
8.75% Shriram Finance 15-06-2026	2.28%
7.95% HDFC BANK Ltd. 21-09-2026	2.27%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.63%
7.44% NABARD 24-02-2028	1.54%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.39%
7.58% NABARD 31-07-2026	1.13%
Others	1.15%

Cash and Money Markets

Portfolio Total	100.00%
------------------------	----------------



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 January 30, 2026: 44.3363**Inception Date:** 08-Jan-10**Fund Manager:** Anshul Mishra, Mandar Pandeshwar**Fund v/s Benchmark Return (%)**

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.19%	2.53%	7.70%	7.73%	11.47%	9.00%	12.14%	9.71%
Benchmark**	-2.36%	2.03%	7.39%	7.96%	11.56%	9.22%	11.46%	9.90%

* 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%

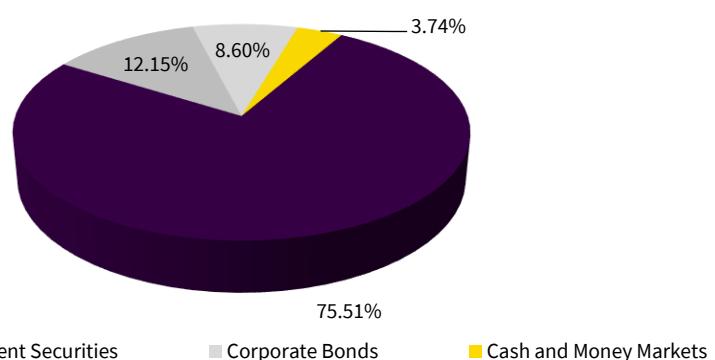
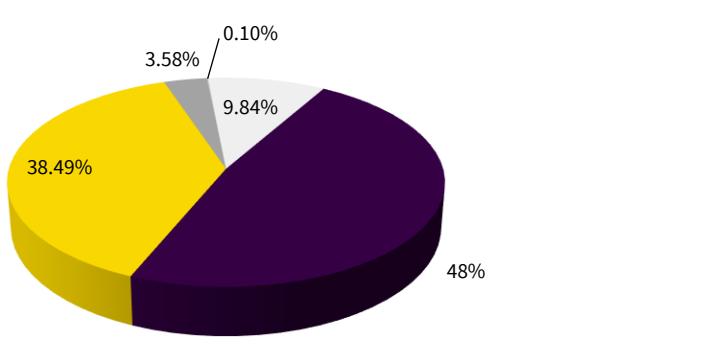
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	126.16
Debt	40.94
Total	167.10

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.42

Asset Mix**Rating Profile****Security Name**

Security Name	Net Asset (%)
Equities	75.51%
HDFC Bank Ltd.	8.29%
Reliance Industries Ltd.	6.45%
ICICI Bank Ltd.	5.63%
Infosys Ltd.	4.80%
Larsen & Toubro Ltd.	4.06%
Bharti Airtel Ltd.	3.96%
State Bank of India	3.55%
Axis Bank Ltd.	2.49%
Bharat Electronics Ltd.	2.48%
Titan Company Ltd.	2.45%
Others	31.35%

Government Securities

6.48% GS 06-10-2035	2.85%
6.68% GS 07-07-2040	1.57%
6.90% GS 15-04-2065	1.14%
7.24% GS 18-08-2055	0.87%
6.33% GS 05-05-2035	0.74%
7.09% GS 05-08-2054	0.69%
7.42% TN SGS 03-04-2034	0.65%
6.75% GS 23-12-2029	0.64%
7.52% HR SGS 02-05-2034	0.64%
07.06% GS 10-04-2028	0.62%
Others	1.74%
Corporate Bonds	8.60%
8.75% Shriram Finance 15-06-2026	1.39%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.29%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.10%
7.44% NABARD 24-02-2028	1.08%
7.95% HDFC BANK Ltd. 21-09-2026	0.90%
8.43% Samman Capital Ltd 22-02-2028	0.90%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.54%
7.62% NABARD 31-01-2028 Bonds Series 23I	0.54%
7.58% NABARD 31-07-2026	0.42%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.36%
Others	0.08%
Cash and Money Markets	3.74%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Financial & insur. activit.	33.78%
Sovereign	12.15%
Compt prgm, consult. & related activit.	10.08%
Manf. of coke & refined petrol. prod.	6.67%
Manf. of basic metals	4.41%
Civil engineering	4.06%
Telecommunications	3.96%
Manf. of motor vehic ,trailer & semi-trailr	2.99%
Manuf of compu, electronic and optcl prod	2.48%
other mfg. jewellery, bijouterie and other article	2.45%
Others	16.97%

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 January 30,2026: 57.2504

Inception Date: 08-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.61%	3.03%	8.15%	7.88%	12.97%	10.09%	14.38%	11.47%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	10.29%

* 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%

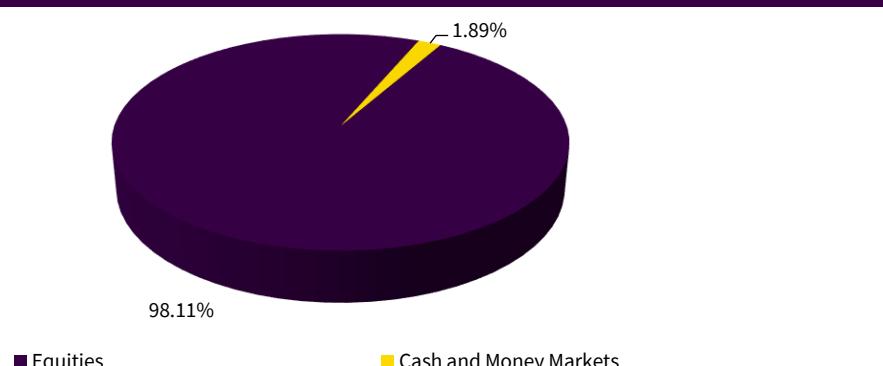
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

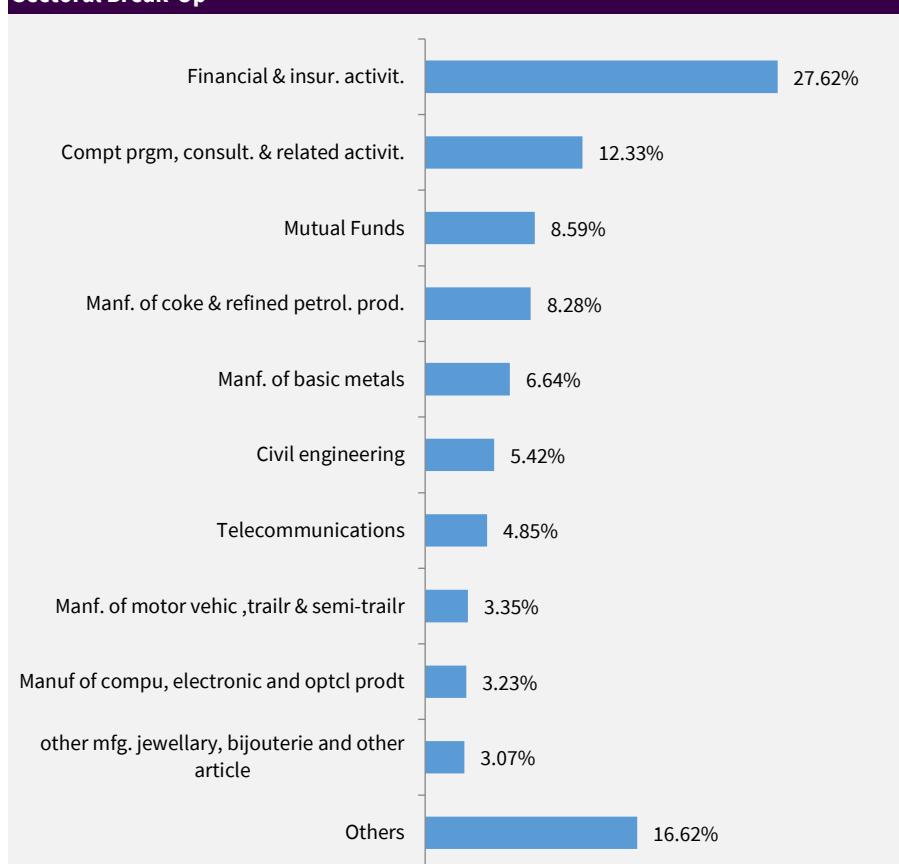
Asset Class	AUM (in Cr.)
Equity	1069.43
Debt	20.22
Total	1089.65

Modified Duration[#]

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

Asset Mix**Security Name**

Equities	Net Asset (%)
HDFC Bank Ltd.	8.74%
Reliance Industries Ltd.	8.04%
ICICI Bank Ltd.	6.37%
Infosys Ltd.	5.77%
Larsen & Toubro Ltd.	5.42%
Bharti Airtel Ltd.	4.85%
State Bank of India	3.67%
Bharat Electronics Ltd.	3.23%
Titan Company Ltd.	3.07%
JSW Steel Ltd.	3.04%
Others	45.91%
Cash and Money Markets	1.89%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 46.9564

Inception Date: 08-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-3.08%	2.42%	7.84%	7.79%	12.51%	10.15%	13.96%	10.10%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	10.29%

* 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%

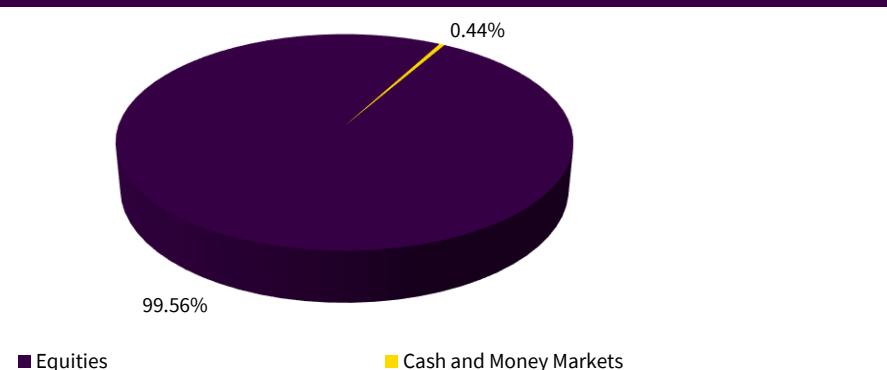
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	65.46
Debt	0.31
Total	65.76

Modified Duration[#]

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

Asset Mix**Security Name**

Equities	Net Asset (%)
HDFC Bank Ltd.	9.44%
Reliance Industries Ltd.	8.26%
ICICI Bank Ltd.	6.24%
Infosys Ltd.	4.98%
Bharti Airtel Ltd.	4.78%
Larsen & Toubro Ltd.	4.01%
Tata Consultancy Services Ltd.	2.75%
ITC Ltd.	2.68%
Mahindra & Mahindra Ltd.	2.61%
State Bank of India	2.60%
Others	51.21%

Cash and Money Markets

Portfolio Total	0.44%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Financial & insur. activit.	29.07%
Compt prgm, consult. & related activit.	10.79%
Manf. of coke & refined petrol. prod.	8.26%
Mutual Funds	7.87%
Manf. of motor vehic ,trailr & semi-trailr	4.88%
Telecommunications	4.78%
Civil engineering	4.01%
Manf. of basic metals	3.45%
Manf. of chemics & chemic. prod.	2.76%
Manuf of pharmicals,mdicinl chmcal & btanci pro	2.74%
Others	21.39%

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 January 30, 2026: 25.0131

Inception Date: 27-Jan-11

Fund Manager: Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.38%	2.67%	5.98%	6.33%	6.39%	5.88%	5.30%	6.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

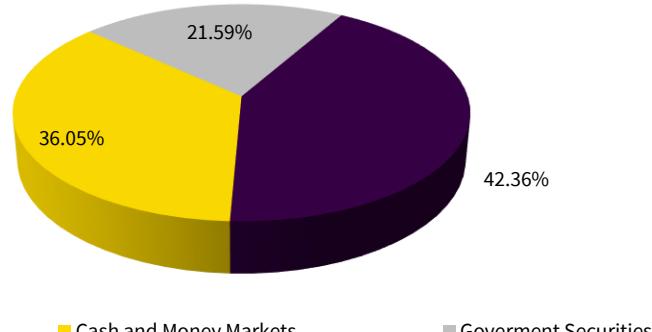
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	265.92
Total	265.92

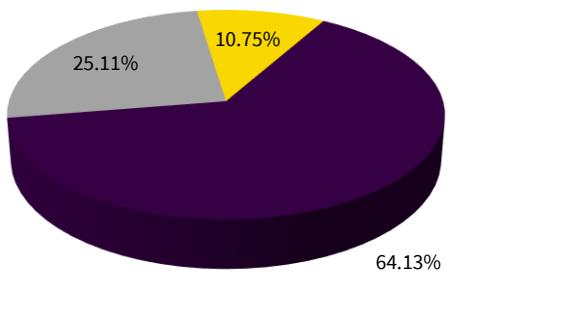
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.75

Asset Mix



Rating Profile

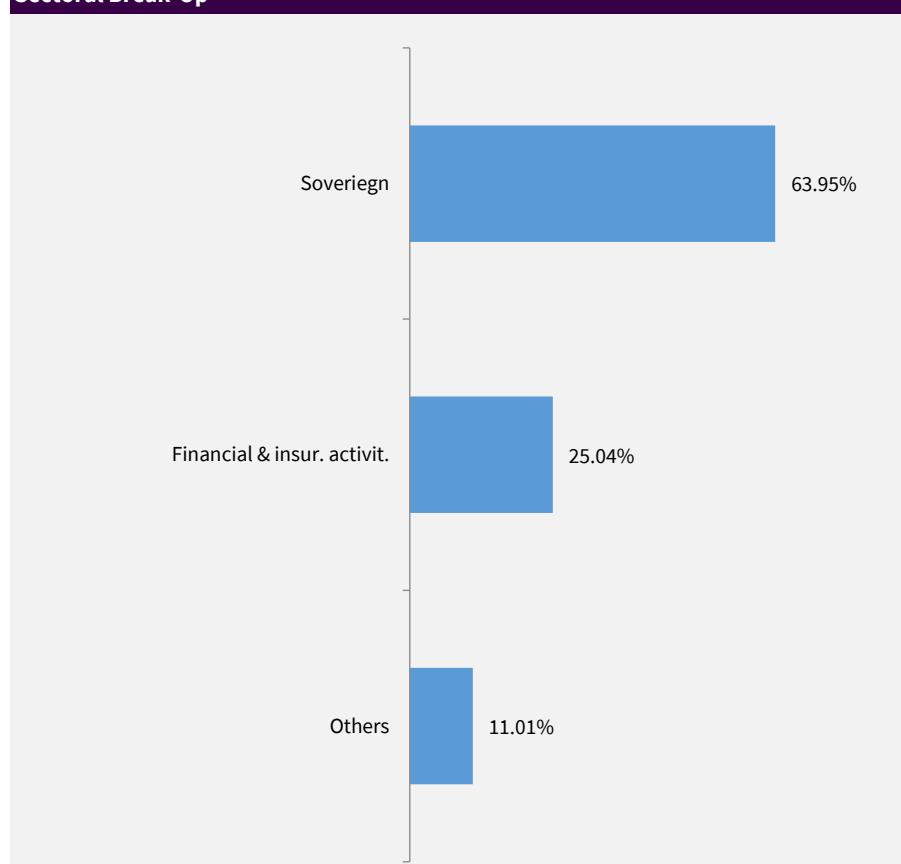


Security Name

Security Name	Net Asset (%)
Goverment Securities	63.95%
364 Days Treasury bill 15-10-2026	20.64%
7.18% Tamil Nadu SDL 26-07-2027	7.62%
7.36% MH SGS 12-04-2028	5.74%
364 Days Treasury bill 24-09-2026	5.45%
364 Days Treasury bill 23-10-2026	5.42%
364 Days Treasury Bill 26-03-2026	3.73%
364 Days Treasury Bill 25-06-2026	3.54%
364 Days Treasury Bill 02-04-2026	2.66%
05.63% GS 12-04-2026	2.52%
7.64% Gujarat SDL 08-11-2027	1.92%
Others	4.71%

Cash and Money Markets

Portfolio Total	100.00%
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Sectoral Break-Up^{\$}

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 January 30,2026: 45.2043

Inception Date: 03-Mar-05

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.54%	0.70%	16.27%	9.99%	9.82%	7.77%	7.59%	7.95%
Benchmark**	-0.59%	1.48%	6.28%	7.54%	8.34%	7.09%	6.97%	8.01%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.16
Debt	6.20
Total	7.36

Modified Duration[#]

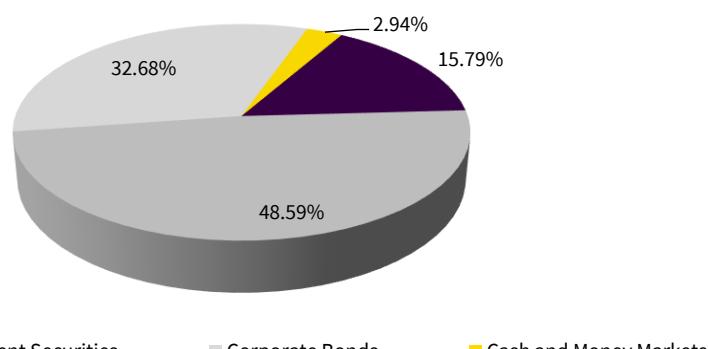
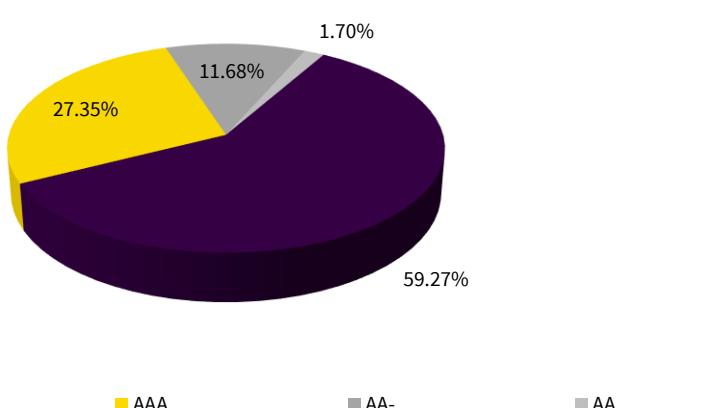
Security Type	Duration
Debt and Money Market Instruments	5.10

Security Name

Security Name	Net Asset (%)
Equities	15.79%
HDFC Bank Ltd.	2.01%
Reliance Industries Ltd.	1.47%
ICICI Bank Ltd.	1.43%
Bharti Airtel Ltd.	0.95%
Infosys Ltd.	0.88%
Larsen & Toubro Ltd.	0.88%
State Bank of India	0.71%
Bharat Electronics Ltd.	0.52%
Titan Company Ltd.	0.48%
Axis Bank Ltd.	0.47%
Others	5.99%

Goverment Securities

6.48% GS 06-10-2035	9.62%
6.68% GS 07-07-2040	6.91%
6.90% GS 15-04-2065	3.95%
7.24% GS 18-08-2055	2.96%
7.52% HR SGS 02-05-2034	2.71%
7.27% Maharashtra SGS 24-09-2036	2.70%
6.33% GS 05-05-2035	2.52%
7.42% TN SGS 03-04-2034	2.51%
6.75% GS 23-12-2029	2.38%
7.09% GS 05-08-2054	2.35%
Others	9.98%
Corporate Bonds	32.68%
8.43% Samman Capital Ltd 22-02-2028	9.58%
7.58% NABARD 31-07-2026	5.43%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.34%
7.95% HDFC BANK Ltd. 21-09-2026	4.09%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.74%
7.44% NABARD 24-02-2028	2.73%
6.75% Piramal Finance Limited 26-09-2031	1.40%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.37%
Cash and Money Markets	2.94%
Portfolio Total	100.00%

Asset Mix**Rating Profile****Sectoral Break-Up^{\$}**

Soverign	48.59%
Financial & insur. activit.	38.39%
Compt prgm, consult. & related activit.	2.00%
Manf. of coke & refined petrol. prod.	1.47%
Manf. of basic metals	0.98%
Telecommunications	0.95%
Civil engineering	0.88%
Manf. of motor vehic ,trailer & semi-trailr	0.62%
Manuf of compu, electronic and optcl prod	0.52%
other mfg. jewellery, bijouterie and other article	0.48%
Others	5.12%

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 January 30,2026: 36.0678

Inception Date: 08-Feb-08

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.43%	0.96%	8.86%	8.02%	8.55%	6.89%	7.13%	7.39%
Benchmark**	-0.59%	1.48%	6.28%	7.54%	8.34%	7.09%	6.97%	7.74%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.74
Debt	10.67
Total	12.41

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.77

Security Name

Security Name	Net Asset (%)
Equities	14.03%
HDFC Bank Ltd.	1.73%
Reliance Industries Ltd.	1.26%
ICICI Bank Ltd.	1.23%
Bharti Airtel Ltd.	0.82%
Infosys Ltd.	0.76%
Larsen & Toubro Ltd.	0.76%
State Bank of India	0.61%
Bharat Electronics Ltd.	0.46%
JSW Steel Ltd.	0.44%
Axis Bank Ltd.	0.41%
Others	5.55%

Goverment Securities

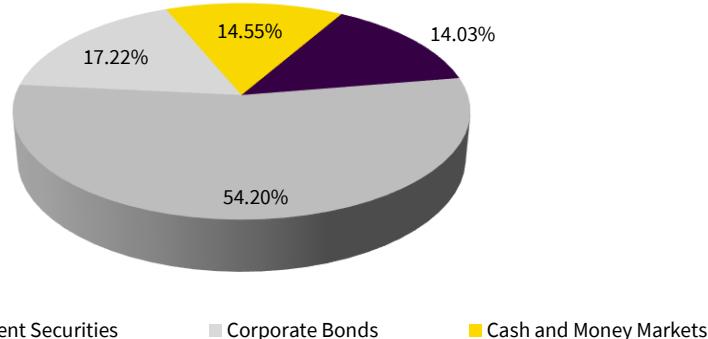
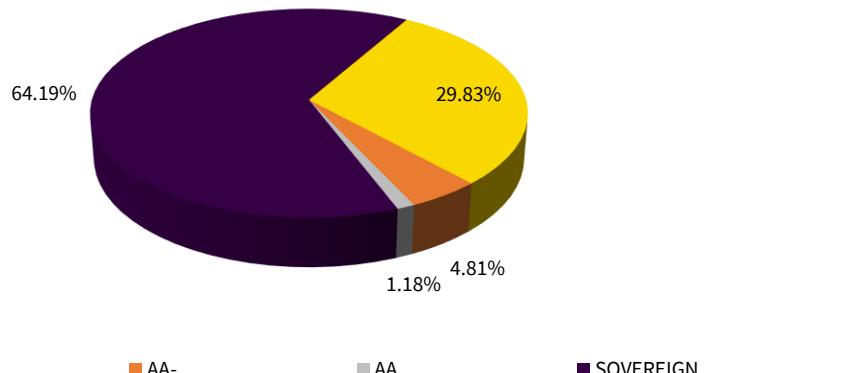
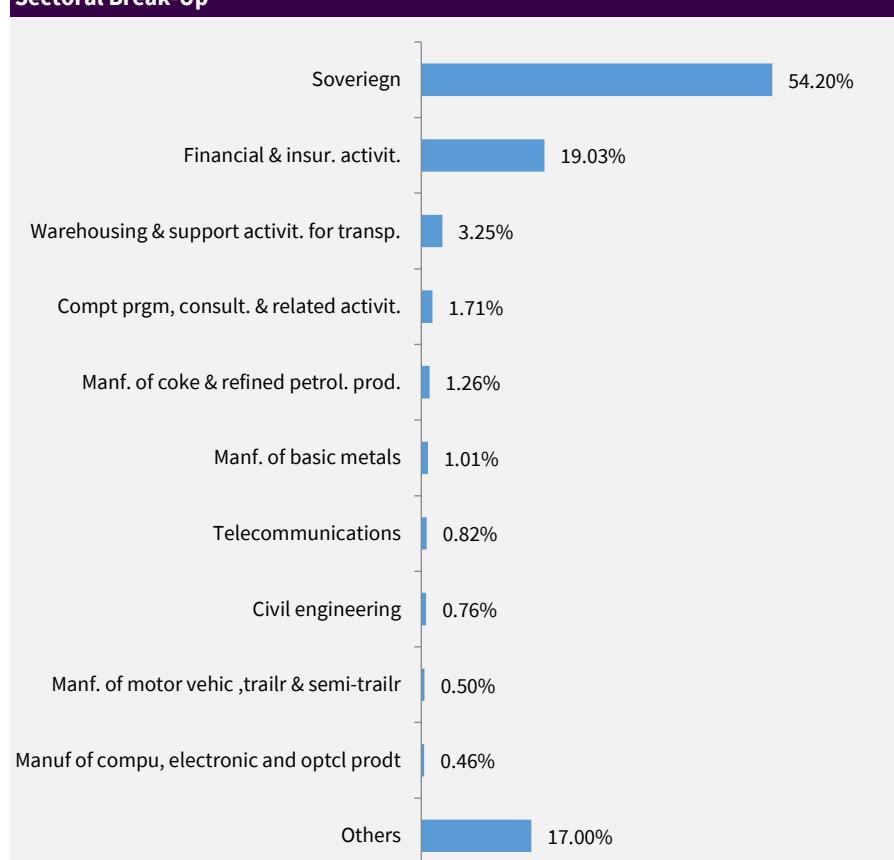
6.48% GS 06-10-2035	9.86%
7.70% AP SGS 06-12-2029	7.63%
6.68% GS 07-07-2040	6.04%
6.90% GS 15-04-2065	3.75%
7.37% GS 23-10-2028	3.07%
7.24% GS 18-08-2055	3.04%
6.33% GS 05-05-2035	2.50%
7.27% Maharashtra SGS 24-09-2036	2.36%
7.52% HR SGS 02-05-2034	2.29%
7.09% GS 05-08-2054	2.23%
Others	11.43%

Corporate Bonds

7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.88%
8.43% Samman Capital Ltd 22-02-2028	4.06%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	3.25%
7.95% HDFC BANK Ltd. 21-09-2026	2.43%
7.58% NABARD 31-07-2026	1.61%
6.75% Piramal Finance Limited 26-09-2031	0.99%

Cash and Money Markets

Portfolio Total	100.00%
------------------------	----------------

Asset Mix**Rating Profile****Sectoral Break-Up^{\$}**

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 January 30, 2026: 93.3955

Inception Date: 11-Feb-03

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.07%	1.38%	7.85%	7.63%	9.40%	7.34%	8.57%	10.58%
Benchmark**	-1.18%	1.68%	6.70%	7.74%	9.46%	7.87%	8.53%	9.74%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

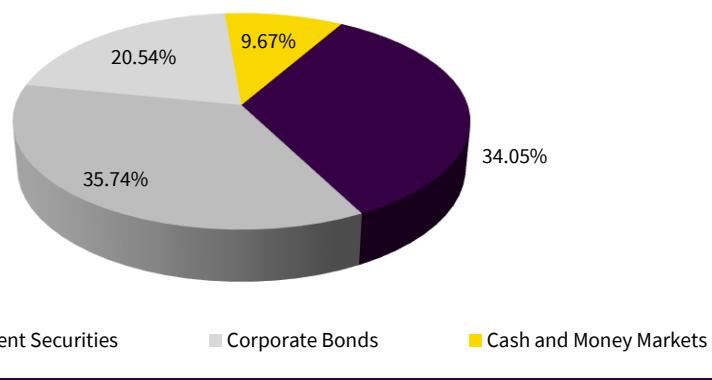
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.37
Debt	29.79
Total	45.16

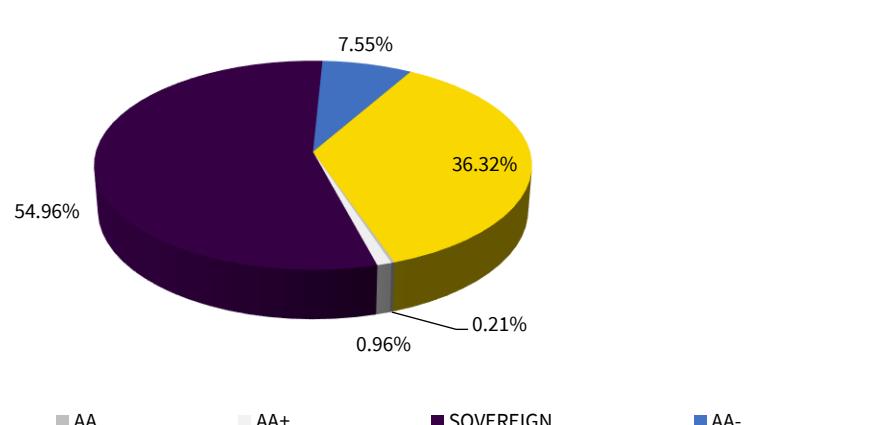
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.66

Asset Mix

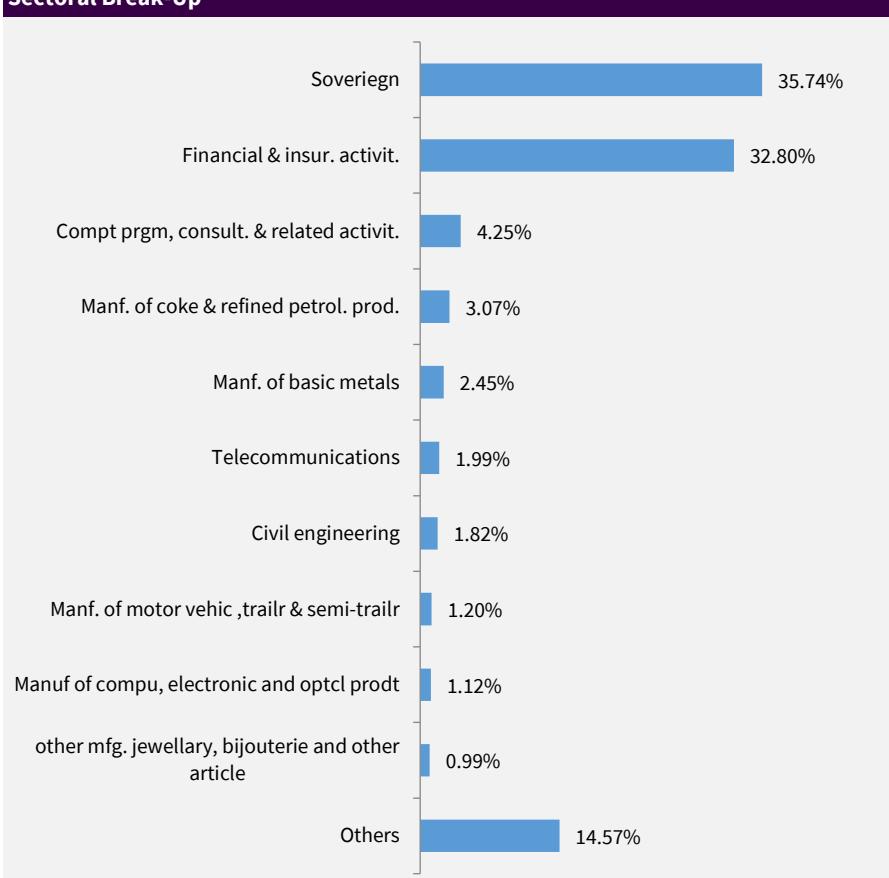


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	34.05%
HDFC Bank Ltd.	4.20%
Reliance Industries Ltd.	3.07%
ICICI Bank Ltd.	2.98%
Bharti Airtel Ltd.	1.99%
Infosys Ltd.	1.84%
Larsen & Toubro Ltd.	1.82%
State Bank of India	1.48%
Bharat Electronics Ltd.	1.12%
JSW Steel Ltd.	1.08%
Axis Bank Ltd.	0.99%
Others	13.48%
Goverment Securities	35.74%
6.48% GS 06-10-2035	7.38%
6.68% GS 07-07-2040	4.70%
6.90% GS 15-04-2065	2.95%
7.24% GS 18-08-2055	2.24%
7.70% AP SGS 06-12-2029	2.19%
6.33% GS 05-05-2035	1.92%
7.27% Maharashtra SGS 24-09-2036	1.91%
7.09% GS 05-08-2054	1.77%
7.52% HR SGS 02-05-2034	1.71%
6.75% GS 23-12-2029	1.63%
Others	7.34%
Corporate Bonds	20.54%
8.43% Samman Capital Ltd 22-02-2028	4.91%
7.9265% LIC Housing Finance Ltd. 14-07-2027	3.13%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.05%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.46%
7.95% HDFC BANK Ltd. 21-09-2026	2.22%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.56%
7.44% NABARD 24-02-2028	1.56%
7.58% NABARD 31-07-2026	0.89%
8.75% Shriram Finance 15-06-2026	0.31%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.31%
Others	0.14%
Cash and Money Markets	9.67%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30, 2026: 66.9766

Inception Date: 03-Mar-05

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.76%	1.70%	7.43%	7.40%	10.14%	7.95%	10.07%	10.01%
Benchmark**	-1.77%	1.86%	7.07%	7.88%	10.53%	8.58%	10.03%	10.32%

* 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%

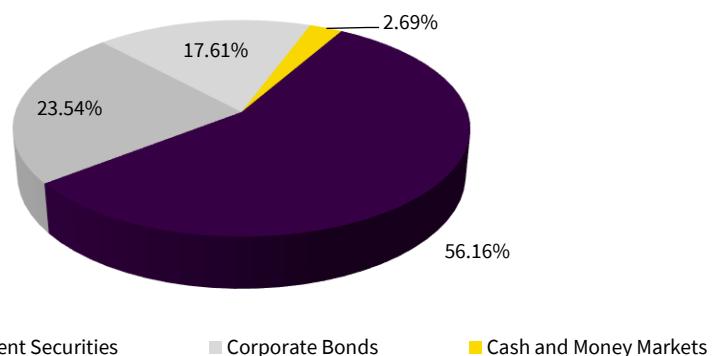
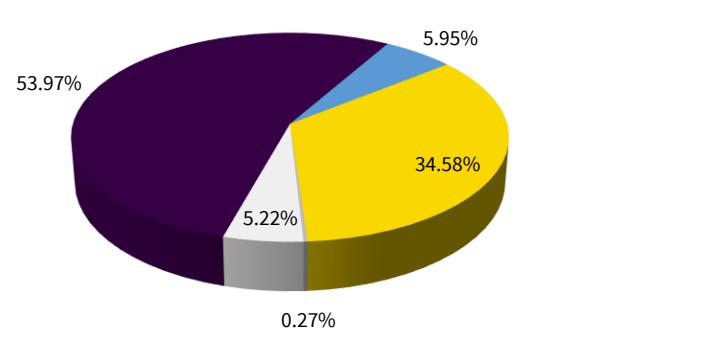
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	19.60
Debt	15.30
Total	34.90

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.88

Asset Mix**Rating Profile****Security Name**

Security Name	Net Asset (%)
Equities	56.16%
HDFC Bank Ltd.	6.76%
ICICI Bank Ltd.	4.93%
Reliance Industries Ltd.	4.85%
Infosys Ltd.	3.60%
Larsen & Toubro Ltd.	3.06%
Bharti Airtel Ltd.	3.00%
State Bank of India	2.82%
Axis Bank Ltd.	2.03%
Bharat Electronics Ltd.	1.85%
Titan Company Ltd.	1.85%
Others	21.41%

Government Securities

6.48% GS 06-10-2035	5.11%
6.68% GS 07-07-2040	3.47%
6.90% GS 15-04-2065	2.07%
7.24% GS 18-08-2055	1.57%
7.27% Maharashtra SGS 24-09-2036	1.34%
6.33% GS 05-05-2035	1.33%
7.52% HR SGS 02-05-2034	1.32%
7.09% GS 05-08-2054	1.25%
6.75% GS 23-12-2029	1.21%
07.06% GS 10-04-2028	1.15%
Others	3.72%
Corporate Bonds	17.61%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.05%
8.43% Samman Capital Ltd 22-02-2028	2.60%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.53%
7.95% HDFC BANK Ltd. 21-09-2026	2.01%
7.44% NABARD 24-02-2028	1.73%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.44%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.41%
7.58% NABARD 31-07-2026	0.86%
8.75% Shriram Finance 15-06-2026	0.86%
6.75% Piramal Finance Limited 26-09-2031	0.12%
Cash and Money Markets	2.69%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Financial & insur. activit.	38.58%
Sovereign	23.54%
Compt prgm, consult. & related activit.	6.97%
Manf. of coke & refined petrol. prod.	5.02%
Manf. of basic metals	3.30%
Civil engineering	3.06%
Telecommunications	3.00%
Manf. of motor vehic ,trailer & semi-trailr	2.27%
other mfg. jewellery, bijouterie and other article	1.85%
Manuf of compu, electronic and optcl prodrt	1.85%
Others	10.56%

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 January 30,2026: 55.3213

Inception Date: 22-Jan-08

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-3.03%	2.83%	8.71%	8.61%	13.42%	11.00%	14.74%	9.98%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	9.53%

* 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%
Total		

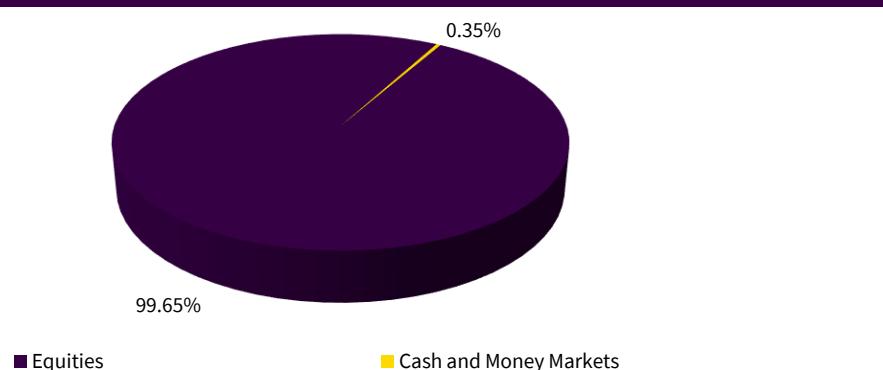
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

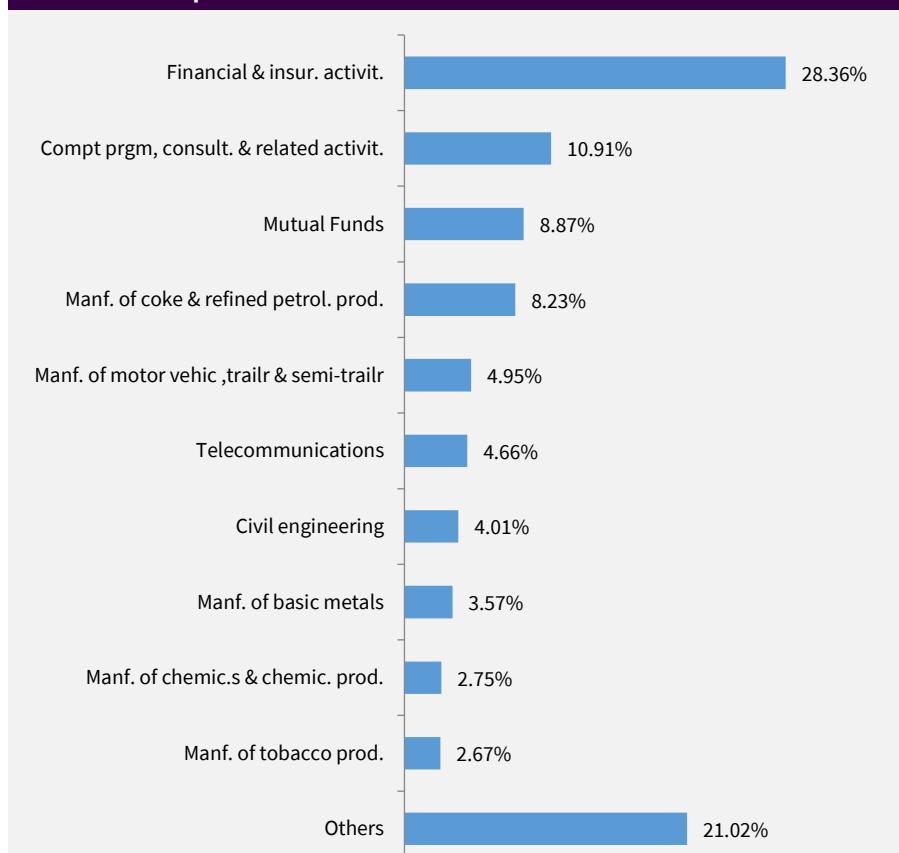
Asset Class	AUM (in Cr.)
Equity	116.20
Debt	0.43
Total	116.62

Modified Duration[#]

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

Asset Mix**Security Name**

Security Name	Net Asset (%)
Equities	99.65%
HDFC Bank Ltd.	9.35%
Reliance Industries Ltd.	8.23%
ICICI Bank Ltd.	6.07%
Infosys Ltd.	5.03%
Bharti Airtel Ltd.	4.66%
Larsen & Toubro Ltd.	4.01%
Tata Consultancy Services Ltd.	2.77%
ITC Ltd.	2.67%
Mahindra & Mahindra Ltd.	2.64%
State Bank of India	2.45%
Others	51.77%
Cash and Money Markets	0.35%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 48.3276

Inception Date: 25-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	3.80%	12.44%	18.70%	11.88%	31.20%	26.02%	32.59%	10.33%
Benchmark**	3.83%	11.79%	17.87%	11.95%	30.52%	24.51%	30.47%	5.13%

* 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%
Total		

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

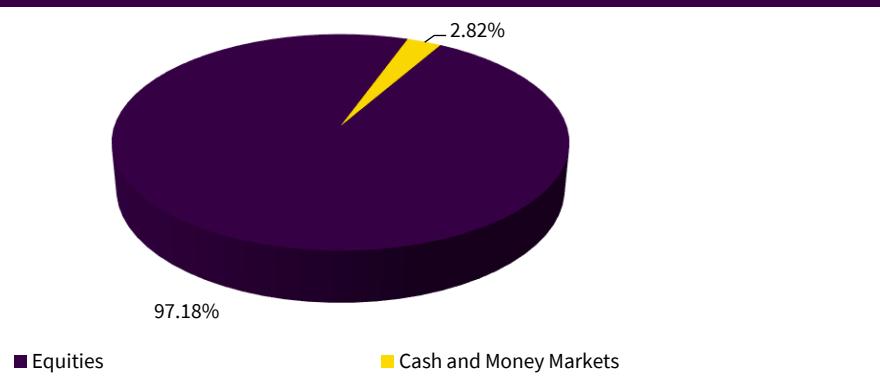
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.34
Debt	0.33
Total	11.66

Modified Duration[#]

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

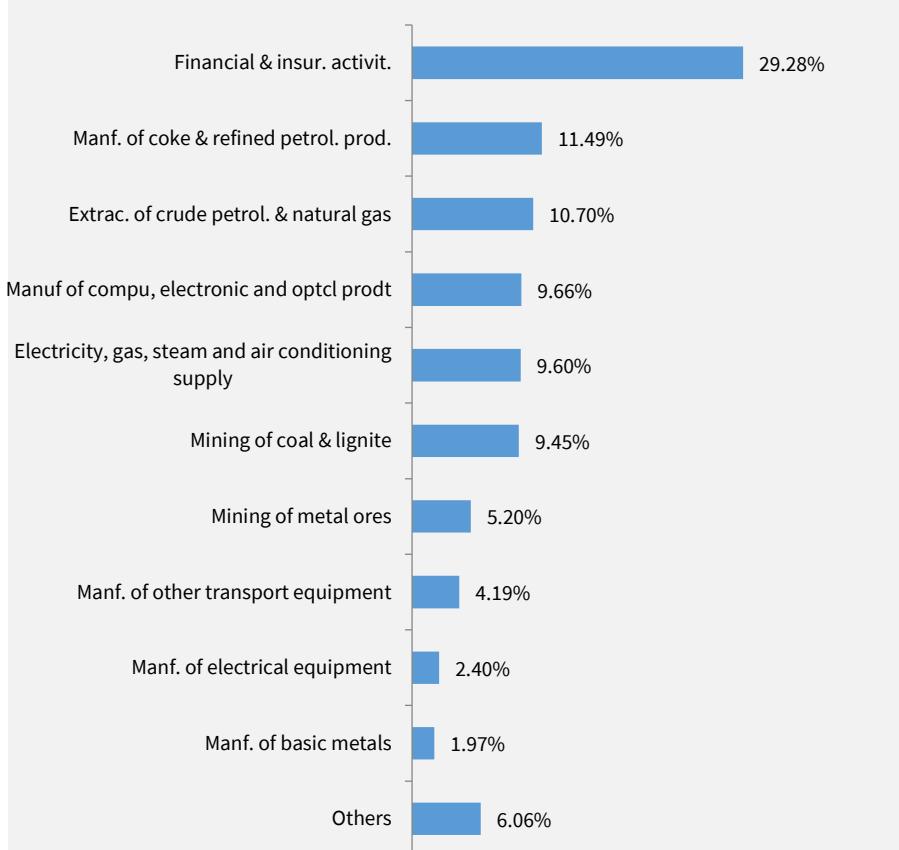
Asset Mix



Security Name

Equities	Net Asset (%)
State Bank of India	9.88%
Bharat Electronics Ltd.	9.66%
Coal India Ltd.	9.45%
Oil & Natural Gas Corp Ltd.	8.50%
NTPC Ltd.	6.18%
Bharat Petroleum Corporation Ltd.	5.48%
National Mineral Development Corporation Ltd.	5.20%
Hindustan Aeronautics Ltd.	4.19%
Punjab National Bank	4.08%
Indian Oil Corporation Ltd.	3.77%
Others	30.79%
Cash and Money Markets	2.82%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 January 30,2026: 41.1396

Inception Date: 25-Jan-10

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.74%	1.78%	8.20%	7.77%	10.36%	8.11%	10.31%	9.23%
Benchmark**	-1.77%	1.86%	7.07%	7.88%	10.53%	8.58%	10.03%	9.62%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	80.00%
Equity	20.00%	60.00%

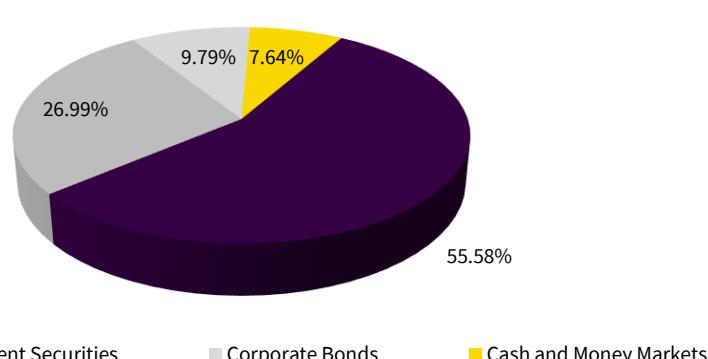
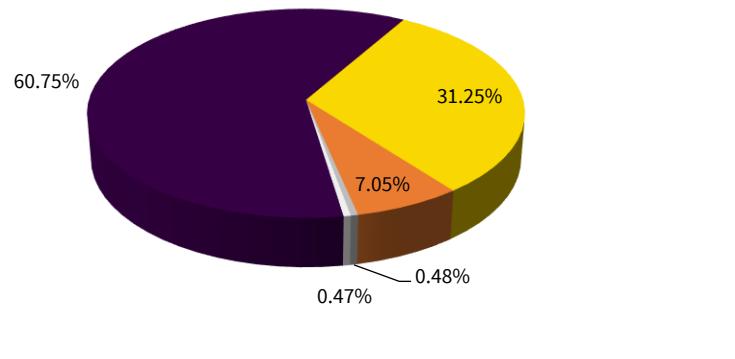
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

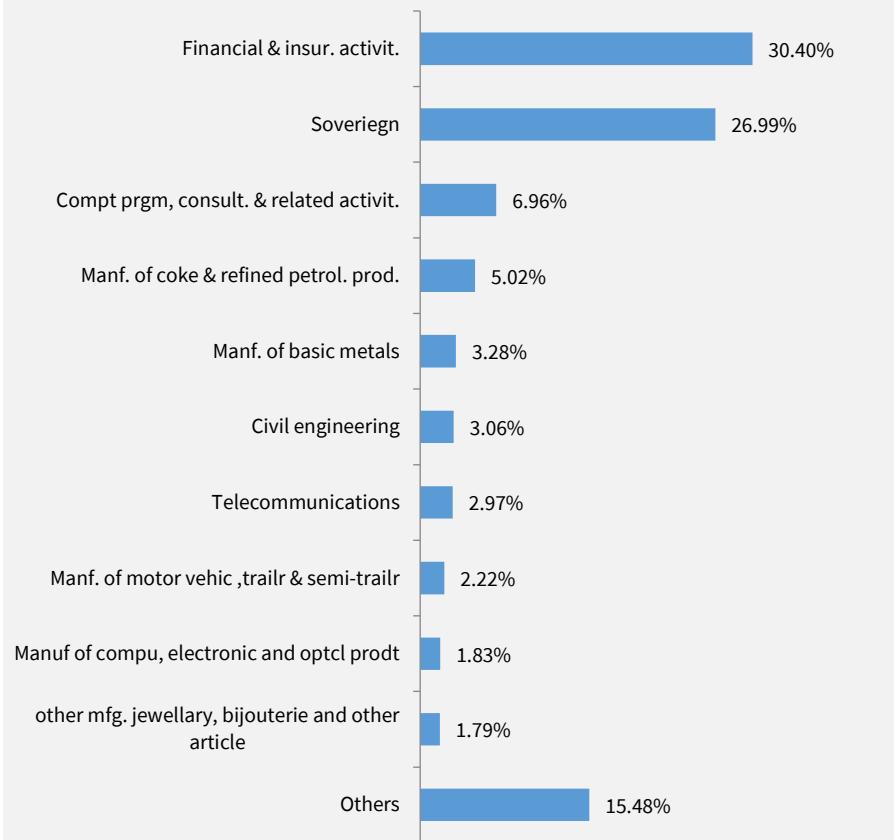
Asset Class	AUM (in Cr.)
Equity	5.36
Debt	4.28
Total	9.64

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.81

Asset Mix**Rating Profile****Security Name**

Security Name	Net Asset (%)
Equities	55.58%
HDFC Bank Ltd.	6.79%
Reliance Industries Ltd.	4.85%
ICICI Bank Ltd.	4.50%
Infosys Ltd.	3.61%
Larsen & Toubro Ltd.	3.06%
Bharti Airtel Ltd.	2.97%
State Bank of India	2.81%
Axis Bank Ltd.	1.95%
Bharat Electronics Ltd.	1.83%
Titan Company Ltd.	1.79%
Others	21.42%
Goverment Securities	26.99%
6.48% GS 06-10-2035	5.14%
7.70% AP SGS 06-12-2029	3.49%
6.68% GS 07-07-2040	3.37%
6.90% GS 15-04-2065	2.06%
7.24% GS 18-08-2055	1.55%
6.33% GS 05-05-2035	1.33%
7.27% Maharashtra SGS 24-09-2036	1.30%
7.09% GS 05-08-2054	1.23%
7.52% HR SGS 02-05-2034	1.18%
6.75% GS 23-12-2029	1.17%
Others	5.17%
Corporate Bonds	9.79%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.14%
8.43% Samman Capital Ltd 22-02-2028	3.13%
7.95% HDFC BANK Ltd. 21-09-2026	1.04%
7.44% NABARD 24-02-2028	1.04%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.02%
6.75% Piramal Finance Limited 26-09-2031	0.21%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.21%
Cash and Money Markets	7.64%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 January 30,2026: 52.6789

Inception Date: 25-Jan-10

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.97%	2.76%	8.49%	8.19%	12.94%	10.61%	14.40%	10.93%
Benchmark**	-3.10%	2.23%	7.71%	7.96%	12.76%	9.93%	13.16%	10.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

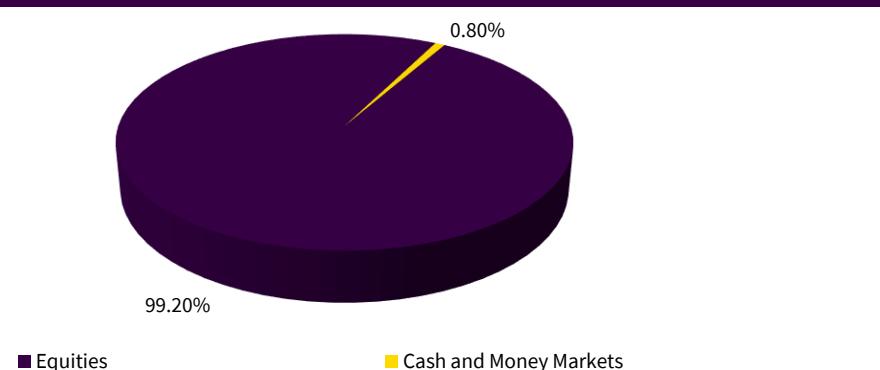
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

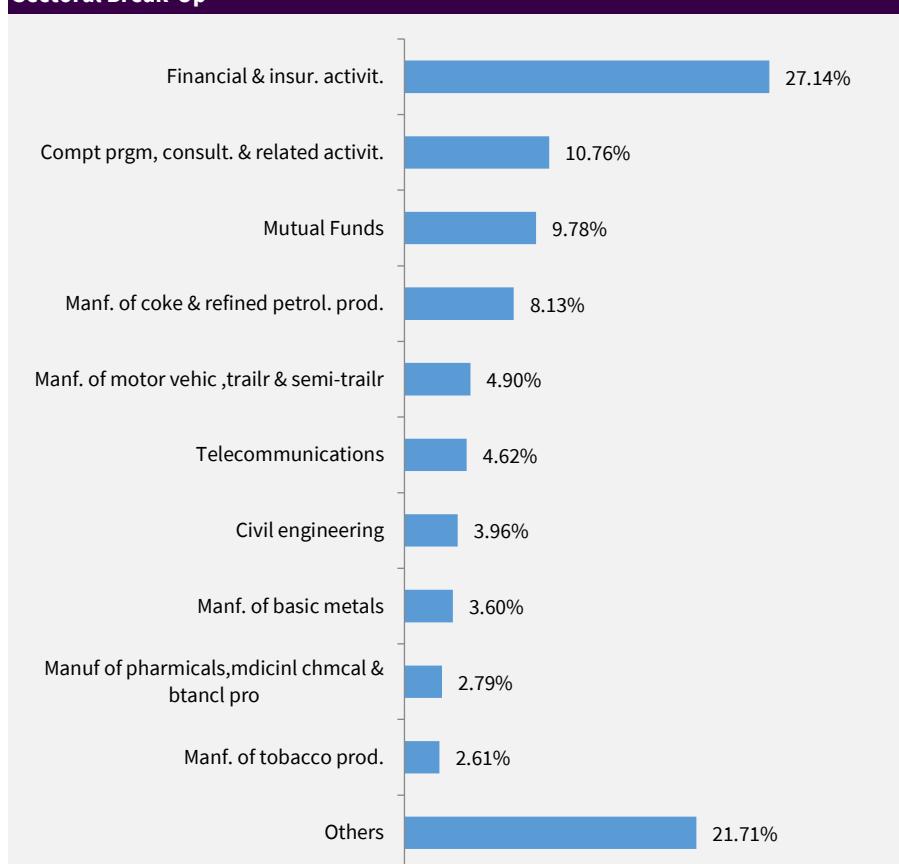
Asset Class	AUM (in Cr.)
Equity	25.03
Debt	0.20
Total	25.23

Modified Duration[#]

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

Asset Mix**Security Name**

Equities	Net Asset (%)
HDFC Bank Ltd.	8.53%
Reliance Industries Ltd.	8.13%
ICICI Bank Ltd.	5.78%
Infosys Ltd.	4.94%
Bharti Airtel Ltd.	4.62%
Larsen & Toubro Ltd.	3.96%
Tata Consultancy Services Ltd.	2.71%
ITC Ltd.	2.61%
Mahindra & Mahindra Ltd.	2.59%
HDFC Nifty Bank ETF	2.48%
Others	52.85%
Cash and Money Markets	0.80%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

Fund Details

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

The risk profile for this fund is High

NAV as on January 30,2026: 11.3720

Inception Date: 23-Jan-24

Fund Manager: Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-2.86%	3.05%	10.42%	--	--	--	--	6.84%
Benchmark**	-3.25%	2.97%	11.67%	--	--	--	--	9.55%

* 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%

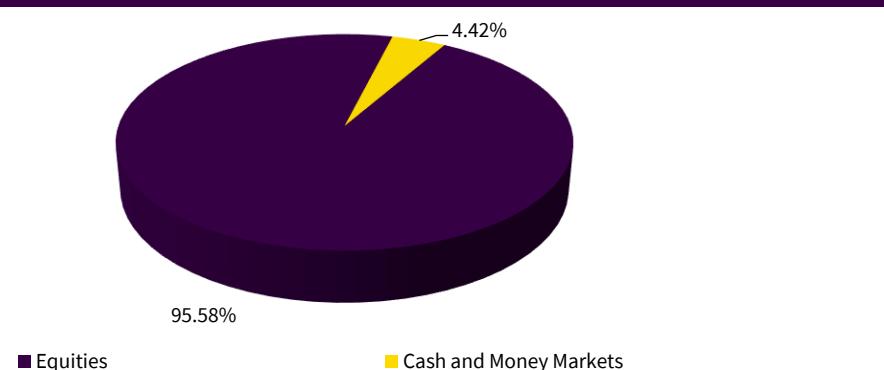
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

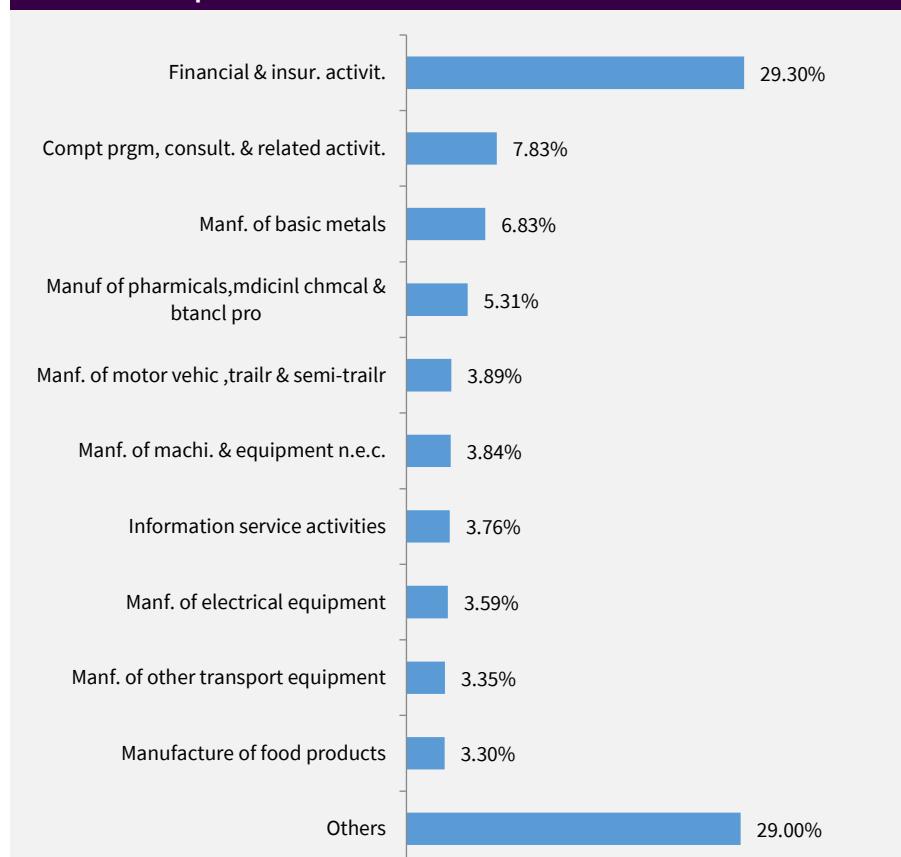
Asset Class	AUM (in Cr.)
Equity	153.19
Debt	7.04
Total	160.23

Modified Duration[#]

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

Asset Mix**Security Name**

Security Name	Net Asset (%)
Equities	95.58%
BSE Limited	4.57%
IDFC First Bank Ltd.	4.28%
Coforge Ltd.	4.00%
Cummins India Ltd.	3.84%
MAX FINANCIAL SERVICES LTD.	3.69%
IndusInd Bank Ltd.	3.46%
Hero MotoCorp Ltd.	3.35%
Persistent Systems Ltd.	3.24%
Indus Towers Ltd.	3.14%
Ashok Leyland Ltd	2.94%
Others	59.07%
Cash and Money Markets	4.42%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}

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 bechmarks of all the funds under management. The investment committee lays down the investment Mandates and Philiosophy which are reviewes perodically. All investments are made within the parameters laid down by the investment Mandates and Philosophy.

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