

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

Nifty-50 hit all-time high levels in the middle of October month. However, steep valuations, rising commodity prices, inflationary pressure and liquidity normalization signals by the central bank continue to be key headwinds for the markets. Key developments during the month were: RBI decided to keep policy rates & accommodative stance unchanged, Air India divestment bids were finalized and PM launched GatiShakti to boost India's infra development.

Moody's changed India's sovereign rating outlook from 'negative' to 'stable'. Fitch ratings cut India's FY22 GDP forecast to 8.7% from 10%. IMF retained India's GDP projections at 9.5% for the current fiscal year and 8.5% for the next year.

On expected lines, RBI in its fourth bi-monthly monetary policy in October retained the policy repo rate at a record low of 4% and has maintained the accommodative monetary policy stance. The central bank's focus on supporting economic revival and growth prevailed, even as it announced measures that can be read as a very gradual and calibrated move towards policy normalization. The RBI announced measures to temporarily suck out excess liquidity from the system by rolling back liquidity operations. It however reiterated that it would continue to maintain adequate liquidity to facilitate economic growth.

Core sector output grew by 4.4% YoY in September 2021, significantly lower than double-digit expansion of 11.5% in August 2021. The moderation in growth was primarily due to weakening of base effect. All sectors expect crude oil expanded in September. PMI rose to 55.9 in October from 53.7 in the previous month. The reading in October was the highest since February.

Automotive is one of the critical sectors of Indian economy and serves as one of the most important drivers of economic growth. The revival trajectory of the automotive industry appears to be facing turbulence due to prolonged but recently exacerbated semi-conductor shortage. While the major regulatory challenges such as transition to BS-VI, higher insurance costs, change in axle load norms and Covid-2019 related disruption, etc, are under rear view mirror now, the ongoing semi-conductor shortage is keeping the industry in commotion.

The overall financial position of the central government during the first half of the current fiscal has been much better than that in the corresponding period of FY21 and FY20. Robust tax and non-tax collections have translated into higher revenue inflows aided by faster than anticipated economic recovery. Fiscal deficit in H1-FY22 was at 35% of FY2022BE. Gross tax collections for H1-FY22 increased by 64% with direct taxes and indirect taxes increasing 84% and 48%, respectively. Among direct taxes, corporate taxes increased by 105% while income taxes increased by 65%. Among indirect taxes, GST increased by 42%, excise duty increased by 33% and customs duty increased by 130%. GST collections surged to Rs.1.30 lakh crores in October 2021, second highest collection since implementation of the GST regime. Expenditure increased 9.9% with revenue expenditure increasing by 6.3% and capital expenditure increasing by encouraging 38.3%.

On the external front, merchandise exports continued to remain robust in the month of October, rising 42% to \$35.47 bn. Imports continued to remain high mainly due to the festive season and hardening of commodity prices, at \$55.37 bn, up 62.5% YoY and 45.8% over October 2019. Trade deficit, fell to \$19.9 bn in October after expanding to a record high of \$22.6 bn in September. Merchandise exports in April-October stood at \$232.58 bn, up 54.5% YoY and rising by a fourth over the same period in 2019. On a positive note, the merchandise exports have continuously exceeded the \$30 bn mark since March 2021 restricting the cumulative trade deficit for the first half of the current fiscal at \$78 bn which is the lowest since FY18 (barring FY21).

Global Market Updates

The minutes of the FOMC's September meeting highlighted that the Federal Reserve could begin reducing asset purchases as soon as mid-November. The ECB left its key interest rates and stance unchanged in its October monetary policy meeting. ECB stated that inflation pressures would last longer than expected on account of supply bottlenecks and rising energy prices. ECB also noted that the conditions for raising interest rates were not satisfied and that it would not happen in the near future; pushing back market expectations that a hike could occur in 2022. The BOJ kept monetary policy steady while reducing inflation and growth forecasts. It maintained that the economy is "picking up as a trend, although remaining in a severe state due to the impact of the pandemic". It will maintain its accommodative policies.

Crude oil prices averaged \$72/bbl in Q3-2021, an increase of 7% on the previous quarter. Prices initially softened in August amid worries about renewed outbreaks of the pandemic, but these were offset later in the quarter by supply disruptions in the U.S. arising from Hurricane Ida, as well as the broader rally in energy prices. Crude oil prices have risen rapidly over the past few months, with the price of Brent reaching a seven-year high of almost \$85/bbl by mid-October. Natural gas prices rose by 69% in Q3-2021, and coal prices by 44%. The economic recovery particularly in China is largely behind the surge as it has boosted demand for fossil fuels for electricity generation. Unusually hot weather in some countries also boosted electricity demand. Furthermore, electricity production from renewable sources declined in several countries due to drought and low wind speeds. In China, the world's largest coal producer as well as consumer, safety regulations introduced earlier this year have limited the ability of coal mines to raise production. Coal production in China- up 4% between January to August 2021 compared to the previous year- has been broadly flat since the first quarter, while electricity demand soared.

No. Of Funds Managed

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

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.

India has lifted restrictions imposed during the 2nd wave and the pace of economic recovery is encouraging. With the Gol 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 within March 2022. Gol'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. A virtuous cycle, supported by strong capex and productivity, is taking off in India. This cycle will be unlike the past decade and more like 2003-07. Policymakers are making concerted efforts to improve the business environment, incentivize corporate activity and attract manufacturing investment. From a more structural standpoint, the pandemic has accelerated the progress on strong reforms:

- .Gol's focus on Atmanirbhar Bharat and PLI (product-linked incentivisation) would encourage domestic manufacturing and would reduce import dependency and encourage domestic manufacturing
- New labour laws passed recently is another momentous reform which will propel ease of doing business and manufacturing
- 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

Further, Housing, NPA cycle and corporate profitability cycle have convincingly turned positive. Corporate leverage is at a cyclical low. While the broader capex cycle (read private) has not gathered pace yet, it usually follows housing cycle with a lag and is expected in the next 12 months. Interest rates have probably bottomed out globally as well as in India. This is unlikely to be a big economic headwind. Initial rate rise will be seen as policy normalization and not a worry. The risks to the overall outlook are more external than domestic and cyclical rather than structural in nature like high inflation led by globally high input prices of metals & crude, supply shortages, global liquidity unwind, etc.

In the near term with a sharp bounce back, the markets have broadly priced in the normalization. The market is expected to consolidate in the near term, given the rich valuations amidst the cautious global cues.

Fixed Income Outlook:

India Bond Yields went up by ~10-15 bps in the month of October, mainly on account of inflation concerns across the globe and expectation of earlier tapering across. Liquidity in the banking system continues to stay in surplus mode. However, the RBI's well calibrated actions to absorb excess liquidity on a durable basis, is also setting the stage for a reverse repo rate hike.

India Covid-19 situation seems is further improving. India active caseload stands at only 0.16 mn as at Oct end. As of 2nd Nov, 2021, 24.9% of the population had received both doses of the vaccine while 54.7% had received at least one dose of the vaccine. Supported by the opening up of the economy, urban unemployment is on the decline while rural unemployment has edged up over the month.

September CPI inflation moderated further to 4.35% (August: 5.3%) i.e. 5 months low as food prices continued to soften even as core inflation remained sticky and elevated. The moderation in headline inflation was partly led by favorable base effect. Food and beverages inflation eased further to 1.6% (August: 3.7%) led primarily by fall in prices of meat and fish, eggs, fruits and vegetables. Fuel and light inflation picked up further to 13.6% (August: 12.9%). Urban inflation moderated to 4.57% but remained higher than rural inflation at 4.13%. Core inflation (CPI excluding food, fuel, pan and tobacco) at 6% remained unchanged from August while increasing sequentially by 0.2% (0.5% mom in August). Prices increased across all categories except for housing, which fell by 0.2% from August levels. Rural core inflation was at 6.6% and continued to remain higher than urban core inflation at 5.4%. We expect core inflation to remain elevated amid lagged pass-through of global commodity prices and persistence of supply-side disruptions.

September WPI also fell to 6-month low of 10.7% (August: 11.4%). Inflation in primary, fuel & power segments have shown signs of moderation, however sticky prices in the manufacturing segment have kept wholesale inflation at elevated level. The inflation in primary articles, having a weight of 22.62% in the WPI basket, decreased to 4.1% in September compared with 6.2% in August. Price pressures have been building up in the non-food segment whereas deflation in the food segment has restricted the upside to inflation in primary articles. Inflation in non-food articles stood at 29.4%. This is the 7th successive month of double-digit price growth in non-food articles. Fuel & power inflation moderated to 24.8% in during the month compared with 26.1% inflation in the previous month. Inflation in this segment is likely to persist on account of escalating international crude oil prices driven by recovery in demand, restrained supplies and the ongoing energy crisis. The domestic fuel prices have been climbing up adding to the existing price pressures. Inflation in the manufactured products was stable at 11.4% in September compared with the previous month. Pass-through of rising input costs and firm pricing power of manufacturers amid revival in demand could have contributed to elevated and sticky factory gate prices of manufactured items.

August industrial production (IP) growth increased to +11.9% yoy, from 11.5% yoy in July, driven by a low base last year. IP contracted 0.4% mom in August (after rising 8.8% mom in July), mainly driven by contraction in the automobile sector due to global chip shortages. Manufacturing growth declined to 9.7% yoy in August from 10.5% yoy in July which was offset by increase in growth in mining and electricity sub-sectors. The main sub-sectors contributing to the fall in manufacturing sector growth were motor vehicles (-11% mom) and other transport equipment (-6.6% mom).

Trade deficit narrowed marginally in October 2021 to USD 19.9 bn vs USD 22.6 bn in September. During Apr-Oct 2021, trade deficit has widened to USD 97.4 bn compared with USD 35.1 bn a year ago, but it remained below its pre-COVID level of USD 100.7 bn seen during Apr-Oct 2019. India's merchandise exports maintained momentum and reached USD 35.5bn in October 2021, a YoY increase of 42.3% compared with an increase of 22.6% seen in September 2021. Over a 2-year period, exports are higher by 35.2%. In absolute term, exports are at an-all time high now. Imports moderated on a sequential basis by 1.8% MoM to 55.4bn in October 2021 (vs. USD 56.4bn in September) led by decline in oil imports. Gold imports remained at par with levels seen in September (USD 5.1bn). Non-oil-non-gold imports, barometer of domestic demand, increased by USD 2bn on sequential basis to USD 35.8bn compared with USD 33.8bn in September.

For the period Apr-Sep FY22, the fiscal deficit stood at Rs. 5.27 Lakh Crore as against the budget estimate of Rs. 15.07 Lakh Crore for FY22. Consequently, the fiscal deficit reached 35% of budget estimate, substantially lower than 114.8% in the corresponding period last year. Following the similar trend as fiscal deficit, revenue deficit and primary deficit came in substantially lower than the previous year at 27.7% and 23.4% of budget estimates respectively as compared to 125.2% and 690.2% of budget estimates respectively in the corresponding period last year. Total receipts for the period Apr-Sep FY22 stood at 55.6% of budget estimate, considerably higher than 25.2% seen in the same period last year, largely on account better than anticipated tax collections, both direct and indirect. Total expenditure stood at 46.7% of budget estimate, marginally lower than 48.6% in the corresponding period last year.

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 October 29, 2021:	27.8617
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	-0.24%	2.18%	5.01%	7.01%	5.51%	7.74%
Benchmark**	-0.15%	2.38%	3.86%	7.88%	9.74%	7.55%

* 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	6.98
Total	6.98

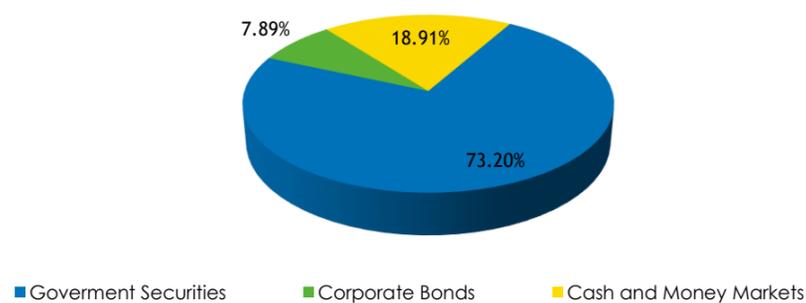
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.07

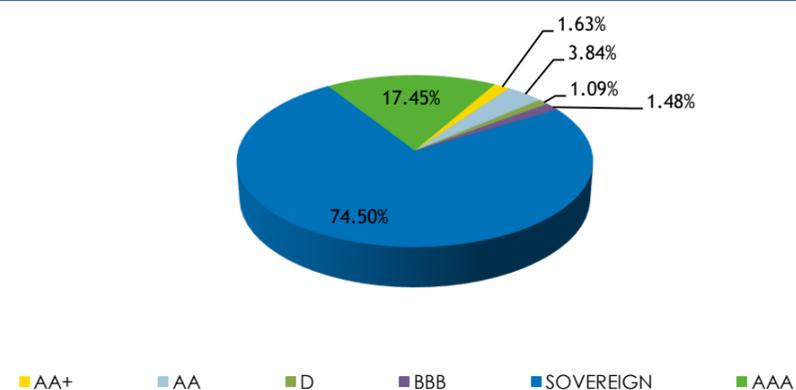
Security Name

Security Name	Net Asset (%)
Government Securities	73.20%
6.84% GOI 2022	16.50%
7.17% GOI 2028	14.28%
7.88% GOI 2030	12.09%
6.67% GOI 2035	7.37%
9.15% GOI 2024	6.04%
06.10% GOI 2031	4.66%
6.67% GOI 2050	4.25%
06.64% GOI 2035	4.08%
6.97% GOI 2026	3.00%
8.83% GOI 2023	0.93%
Corporate Bonds	7.89%
Indiabulls Housing Finance Ltd.	3.08%
Adani Ports and Special Economic Zone Ltd.	1.60%
Yes Bank Ltd.	1.45%
Reliance Capital Ltd.	1.07%
Piramal Capital & Housing Finance Ltd.	0.38%
Indiabulls Housing Finance Ltd.	0.31%
Cash and Money Markets	18.91%
Portfolio Total	100.00%

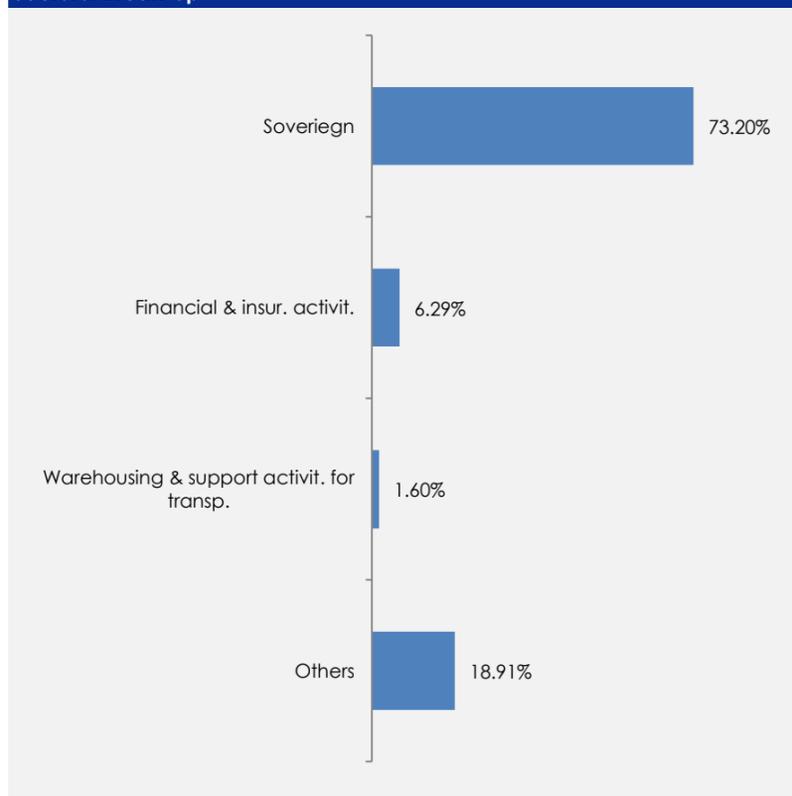
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond 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 October 29, 2021:	37.0476
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	0.21%	5.56%	14.34%	10.56%	9.91%	8.20%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	7.91%

* 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	23.80
Debt	109.75
Total	133.55

Modified Duration[#]

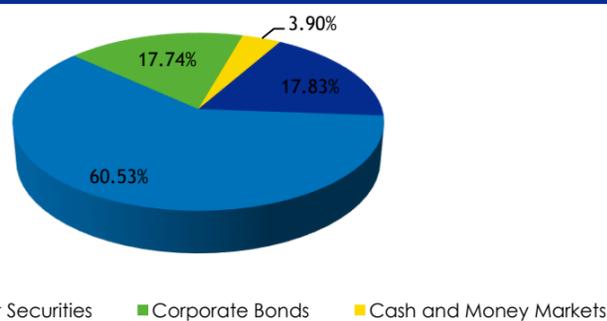
Security Type	Duration
Fixed Income Investments	4.39

Security Name

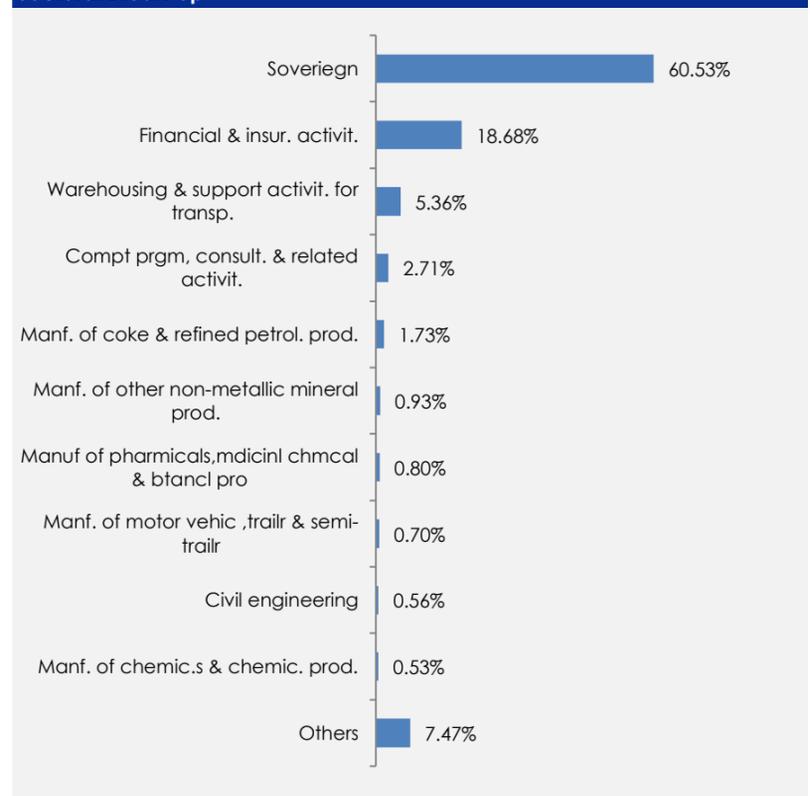
Net Asset (%)

Equities	17.83%
Infosys Ltd.	1.58%
ICICI Bank Ltd.	1.38%
HDFC Bank Ltd.	1.29%
Reliance Industries Ltd.	1.19%
State Bank of India	0.82%
Housing Development Finance Corporation Ltd.	0.81%
Axis Bank Ltd.	0.72%
Larsen & Toubro Ltd.	0.56%
Ultratech Cement Ltd.	0.52%
Tata Consultancy Services Ltd.	0.42%
Others	8.54%
Government Securities	60.53%
6.84% GOI 2022	17.36%
7.17% GOI 2028	12.12%
7.88% GOI 2030	10.11%
6.67% GOI 2035	6.61%
06.10% GOI 2031	3.99%
6.67% GOI 2050	3.14%
06.64% GOI 2035	2.79%
6.97% GOI 2026	2.48%
9.15% GOI 2024	1.93%
Corporate Bonds	17.74%
Yes Bank Ltd.	6.53%
Adani Ports and Special Economic Zone Ltd.	5.36%
Indiabulls Housing Finance Ltd.	5.32%
Piramal Capital & Housing Finance Ltd.	0.53%
NTPC Ltd.	0.00%
Cash and Money Markets	3.90%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

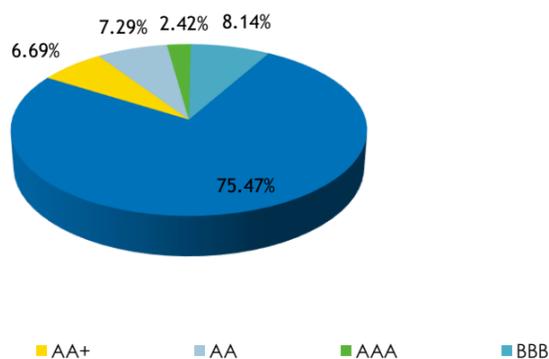
Asset Mix



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: 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 October 29, 2021:	31.3012
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	0.30%	6.09%	14.30%	10.52%	8.72%	7.74%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	8.50%

* 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	5.17
Debt	23.51
Total	28.68

Modified Duration[#]

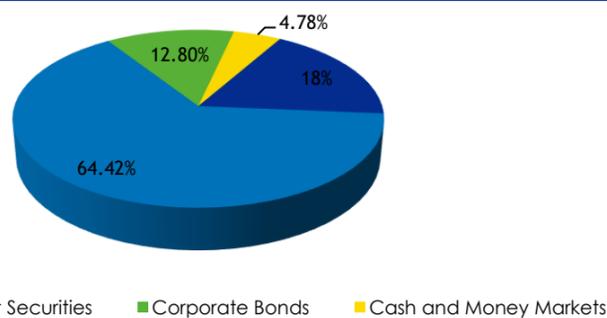
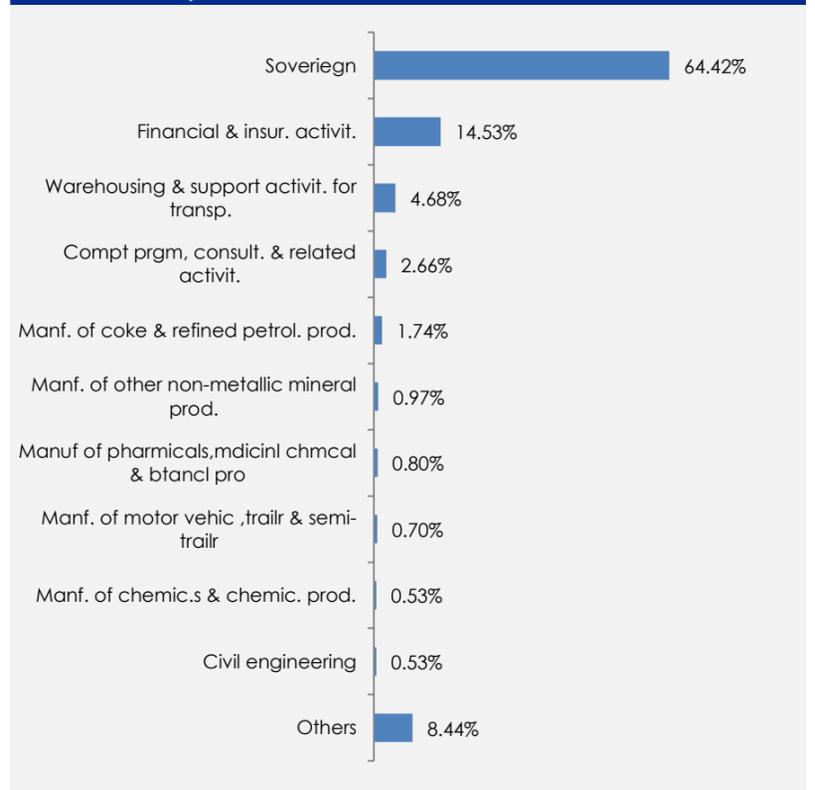
Security Type	Duration
Fixed Income Investments	4.26

Security Name

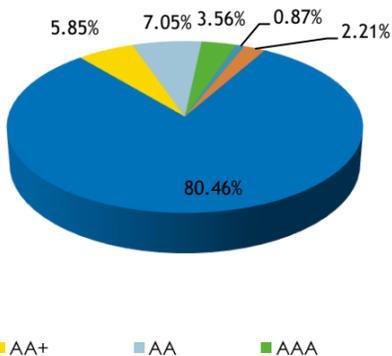
Net Asset (%)

Security Name	Net Asset (%)
Equities	18.00%
Infosys Ltd.	1.54%
ICICI Bank Ltd.	1.37%
HDFC Bank Ltd.	1.28%
Reliance Industries Ltd.	1.20%
State Bank of India	0.89%
Housing Development Finance Corporation Ltd.	0.80%
Axis Bank Ltd.	0.76%
Larsen & Toubro Ltd.	0.53%
Ultratech Cement Ltd.	0.53%
Tata Consultancy Services Ltd.	0.42%
Others	8.68%
Government Securities	64.42%
6.84% GOI 2022	18.10%
7.17% GOI 2028	12.14%
8.83% GOI 2023	6.47%
6.67% GOI 2035	5.99%
7.88% GOI 2030	5.73%
06.10% GOI 2031	3.99%
6.67% GOI 2050	3.55%
06.64% GOI 2035	3.42%
6.97% GOI 2026	2.41%
9.15% GOI 2024	1.93%
Others	0.69%
Corporate Bonds	12.80%
Indiabulls Housing Finance Ltd.	4.88%
Adani Ports and Special Economic Zone Ltd.	4.68%
Yes Bank Ltd.	1.77%
Piramal Capital & Housing Finance Ltd.	0.73%
Reliance Capital Ltd.	0.70%
Indiabulls Housing Finance Ltd.	0.04%
NTPC Ltd.	0.00%
Cash and Money Markets	4.78%
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 risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on October 29, 2021:	91.3478
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	0.85%	10.78%	23.17%	13.77%	11.77%	12.52%
Benchmark**	0.02%	8.55%	18.93%	13.38%	13.62%	10.83%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

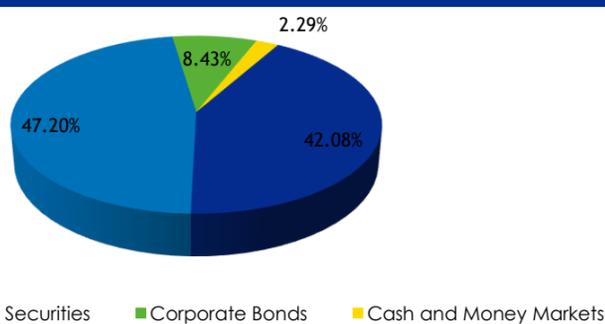
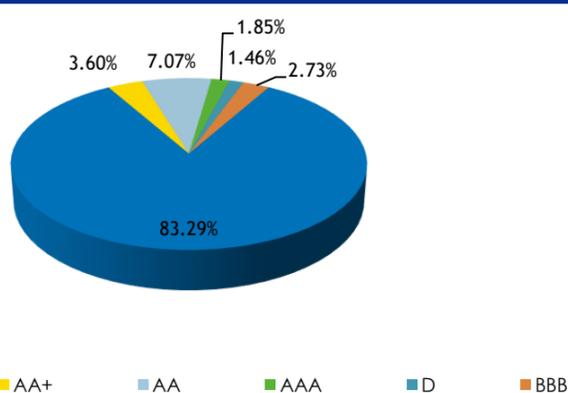
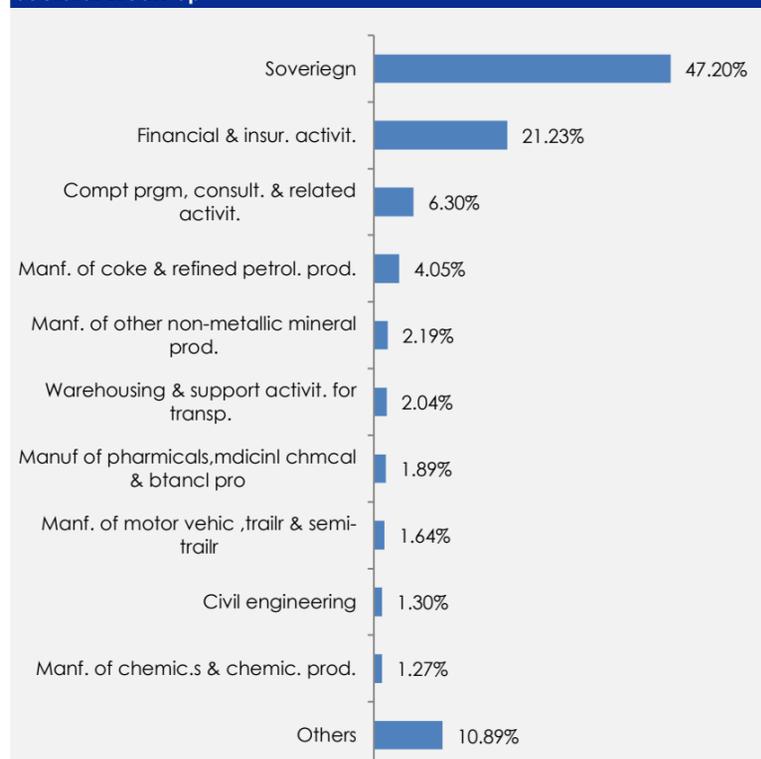
Asset Class	AUM (in Cr.)
Equity	126.97
Debt	174.98
Total	301.95

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.61

Security Name**Net Asset (%)**

Equities	42.08%
Infosys Ltd.	3.65%
ICICI Bank Ltd.	3.23%
HDFC Bank Ltd.	3.06%
Reliance Industries Ltd.	2.79%
State Bank of India	1.93%
Housing Development Finance Corporation Ltd.	1.81%
Axis Bank Ltd.	1.69%
Larsen & Toubro Ltd.	1.30%
Ultratech Cement Ltd.	1.21%
Tata Consultancy Services Ltd.	1.00%
Others	20.41%
Government Securities	47.20%
6.84% GOI 2022	9.57%
7.17% GOI 2028	9.31%
7.88% GOI 2030	5.97%
6.67% GOI 2035	4.58%
7.16% GOI 2023	3.79%
6.97% GOI 2026	3.25%
06.10% GOI 2031	3.06%
6.67% GOI 2050	2.80%
06.64% GOI 2035	2.57%
9.15% GOI 2024	1.46%
Others	0.84%
Corporate Bonds	8.43%
Indiabulls Housing Finance Ltd.	3.56%
Adani Ports and Special Economic Zone Ltd.	2.04%
Yes Bank Ltd.	1.55%
Reliance Capital Ltd.	0.83%
Indiabulls Housing Finance Ltd.	0.33%
Piramal Capital & Housing Finance Ltd.	0.12%
NTPC Ltd.	0.00%
Cash and Money Markets	2.29%
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 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 October 29, 2021:	89.5319
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	1.85%	20.10%	46.18%	19.49%	16.04%	13.68%
Benchmark**	0.20%	15.95%	38.36%	18.97%	17.42%	12.44%

* 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.

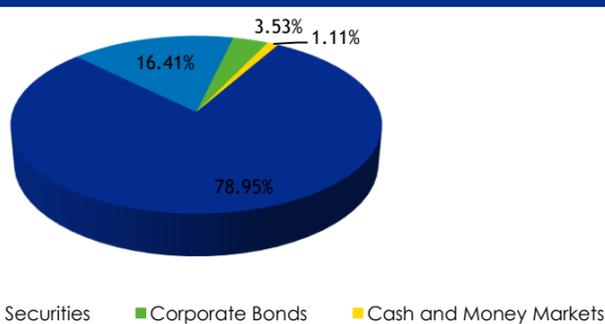
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	758.42
Debt	202.01
Total	960.44

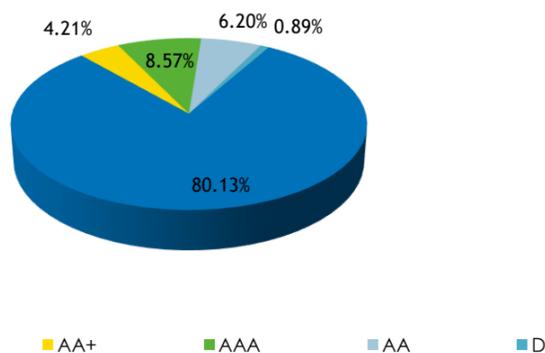
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.62

Asset Mix



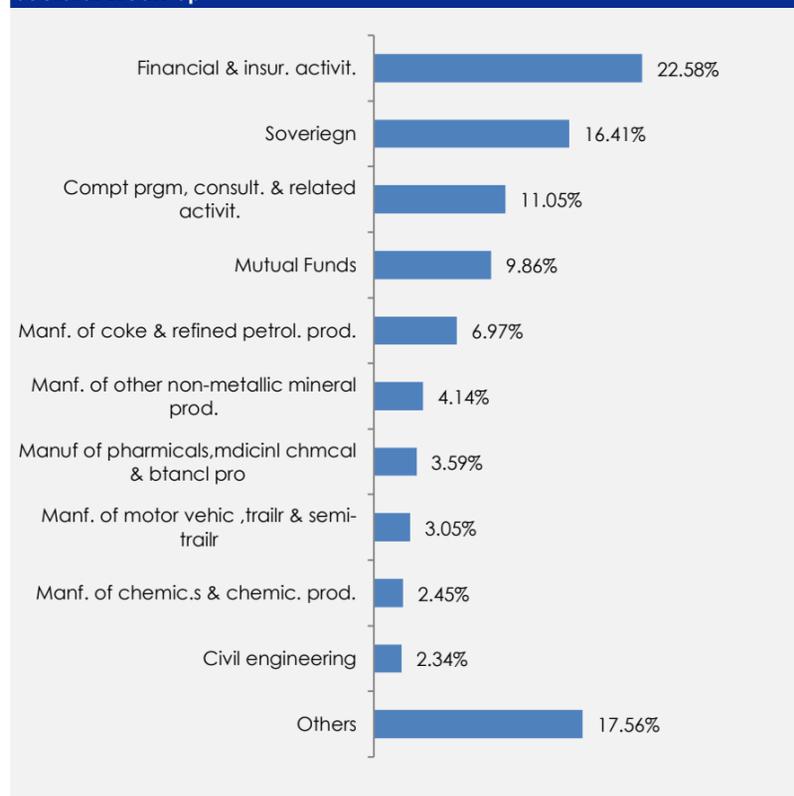
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	78.95%
Infosys Ltd.	6.50%
Kotak Mahindra Mutual Fund	6.33%
Reliance Industries Ltd.	5.23%
ICICI Bank Ltd.	4.15%
HDFC Bank Ltd.	3.79%
Nippon India Mutual Fund	3.53%
Housing Development Finance Corporation Ltd.	3.28%
State Bank of India	2.35%
Larsen & Toubro Ltd.	2.34%
Ultratech Cement Ltd.	2.28%
Others	39.17%
Government Securities	16.41%
7.17% GOI 2028	3.63%
6.84% GOI 2022	2.37%
8.83% GOI 2023	1.83%
6.67% GOI 2035	1.73%
6.97% GOI 2026	1.51%
06.10% GOI 2031	1.19%
6.67% GOI 2050	1.07%
06.64% GOI 2035	1.03%
7.88% GOI 2030	0.93%
8.26% GOI 2027	0.82%
Others	0.30%
Corporate Bonds	3.53%
Indiabulls Housing Finance Ltd.	1.12%
Adani Ports and Special Economic Zone Ltd.	0.86%
Housing Development Finance Corporation Ltd.	0.52%
REC LTD.	0.47%
NTPC Ltd.	0.23%
Reliance Capital Ltd.	0.18%
Indiabulls Housing Finance Ltd.	0.11%
Piramal Capital & Housing Finance Ltd.	0.04%
Cash and Money Markets	1.11%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]



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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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 October 29, 2021:	40.6961
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	2.59%	25.07%	61.24%	22.71%	18.35%	10.78%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	9.35%

* 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.

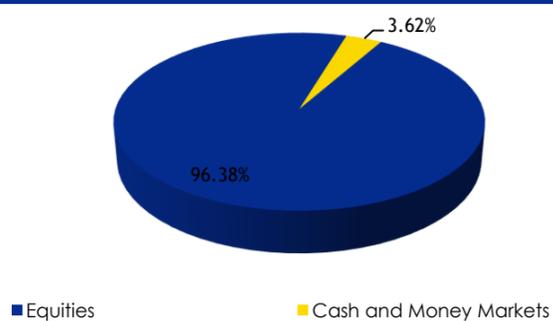
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.01
Debt	2.29
Total	63.29

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

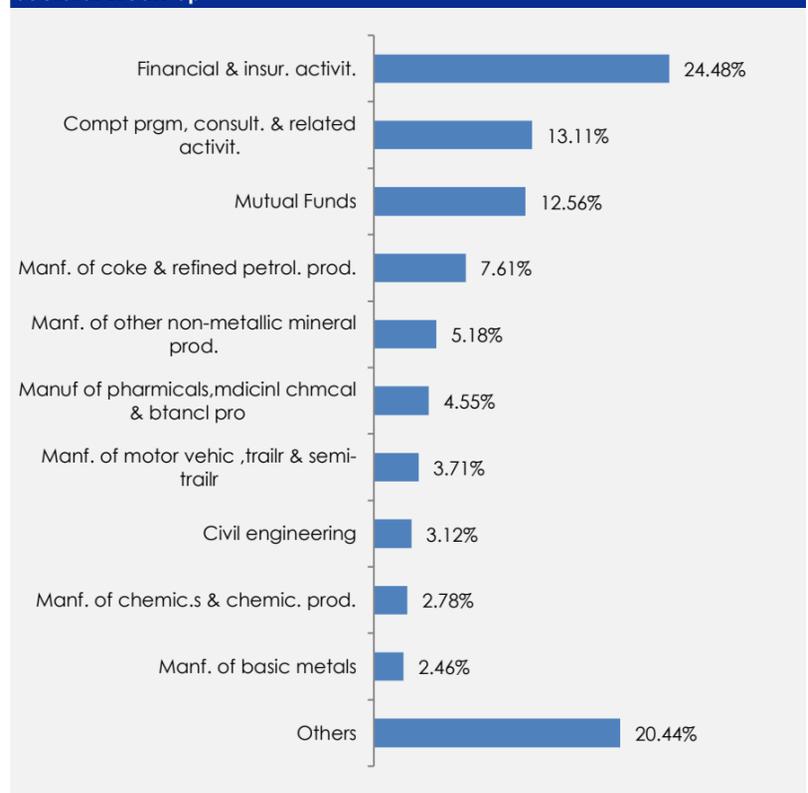
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.38%
Kotak Mahindra Mutual Fund	9.16%
Infosys Ltd.	8.16%
ICICI Bank Ltd.	5.47%
Reliance Industries Ltd.	4.16%
HDFC Bank Ltd.	4.12%
Housing Development Finance Corporation Ltd.	3.98%
Larsen & Toubro Ltd.	3.12%
State Bank of India	2.95%
Axis Bank Ltd.	2.89%
Ultratech Cement Ltd.	2.83%
Others	49.54%
Cash and Money Markets	3.62%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark 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 October 29, 2021:	30.0382
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	1.79%	22.66%	58.73%	22.81%	19.54%	8.29%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	7.89%

* 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.

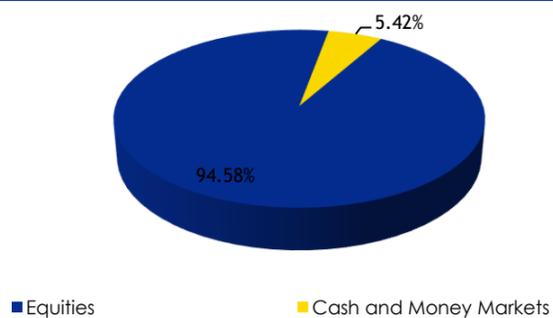
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.49
Debt	3.46
Total	63.95

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



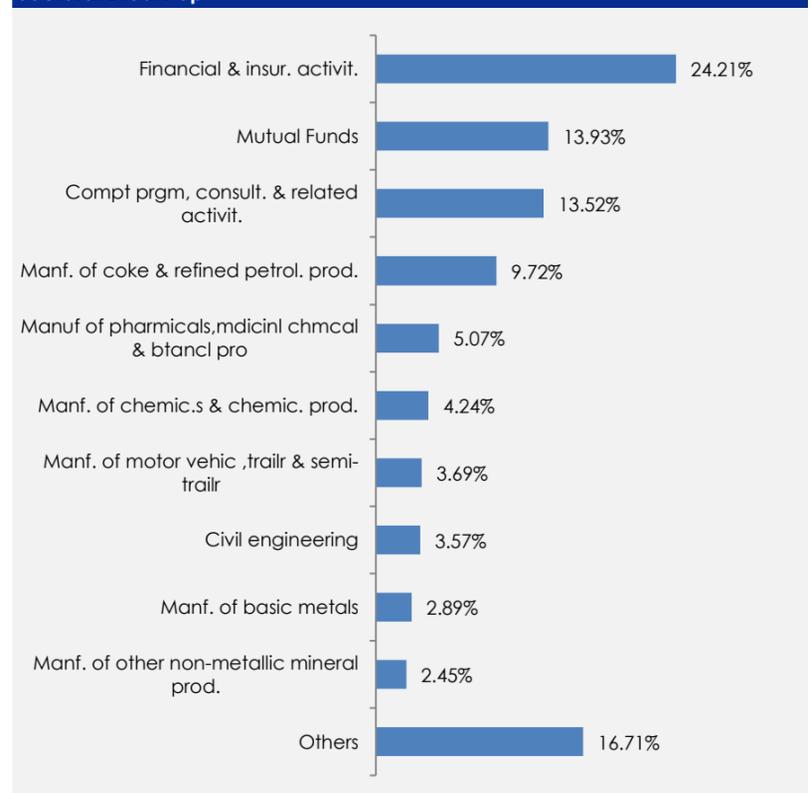
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.58%
Kotak Mahindra Mutual Fund	10.42%
Infosys Ltd.	8.44%
ICICI Bank Ltd.	5.60%
Housing Development Finance Corporation Ltd.	5.20%
HDFC Bank Ltd.	4.26%
Reliance Industries Ltd.	4.14%
Larsen & Toubro Ltd.	3.57%
Reliance Industries Ltd.	3.57%
Hindustan Unilever Ltd.	2.73%
Nippon India Mutual Fund	2.53%
Others	44.12%
Corporate Bonds	0.00%
Britannia Industries Ltd.	0.00%
Cash and Money Markets	5.42%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

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

The risk profile for this fund is High

NAV as on October 29, 2021:	18.1225
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	0.86%	27.38%	104.32%	17.58%	12.92%	5.16%
Benchmark**	1.93%	28.28%	89.44%	9.60%	6.85%	-1.00%

* 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.

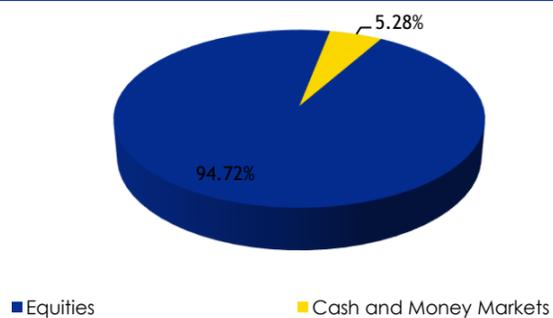
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	68.06
Debt	3.78
Total	71.84

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



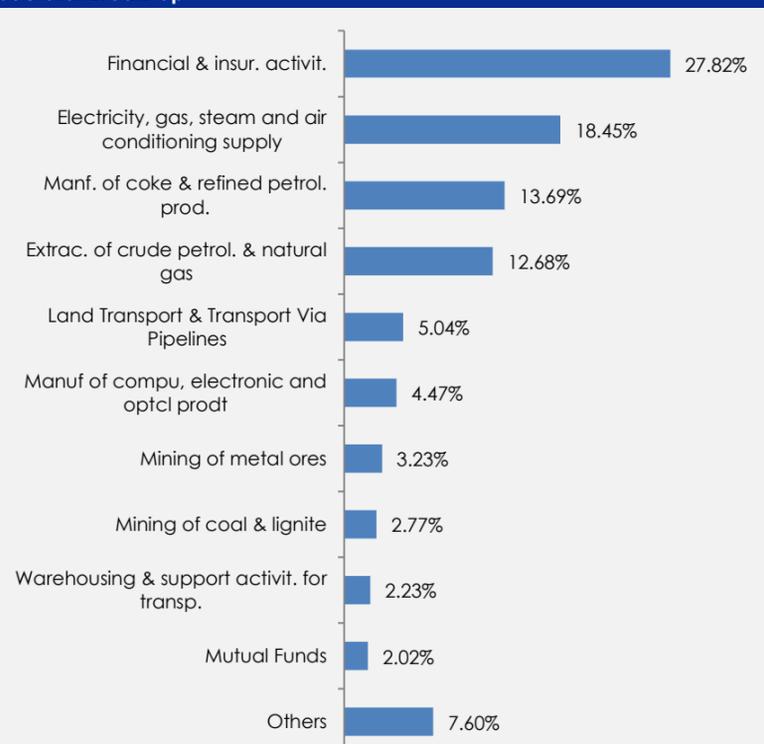
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.72%
State Bank of India	9.26%
Oil & Natural Gas Corpn Ltd.	8.43%
Rural Electrification Corporation	7.11%
Canara Bank Ltd.	6.72%
Hindustan Petroleum Corporation Ltd.	6.02%
Gujarat Gas Co. Ltd.	5.41%
Indian Oil Corporation Ltd.	5.13%
Gujarat State Petronet Ltd.	5.04%
Gail (India) Ltd.	4.63%
Bharat Electronics Ltd.	4.47%
Others	32.50%
Cash and Money Markets	5.28%
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 October 29, 2021:	21.5517
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	3.51%	32.53%	87.72%	39.64%	26.83%	6.72%
Benchmark**	0.39%	24.48%	61.20%	23.26%	19.34%	2.73%

* 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.

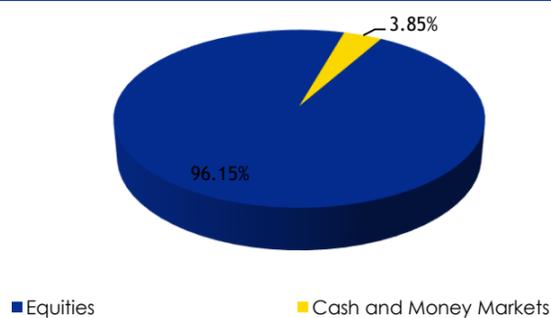
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	31.76
Debt	1.28
Total	33.04

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.15%
Larsen & Toubro Ltd.	8.21%
Bharti Airtel Ltd.	7.80%
Ultratech Cement Ltd.	7.06%
Reliance Industries Ltd.	6.25%
ICICI Bank Ltd.	4.49%
Grasim Industries Ltd.	3.73%
Brigade Enterprises Ltd.	3.60%
Apollo Hospitals Enterprise Ltd.	3.35%
Transport Corporation of India	3.31%
Dixon Technologies (India) Ltd.	3.16%
Others	45.19%
Cash and Money Markets	3.85%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	14.79%
Manf. of other non-metallic mineral prod.	13.45%
Civil engineering	9.14%
Telecommunications	8.07%
Manf. of coke & refined petrol. prod.	6.91%
Manf. of machi. & equipment n.e.c.	5.51%
Manf. of electrical equipment	5.32%
Manuf of compu, electronic and optcl prod	4.74%
Electricity, gas, steam and air conditioning supply	4.41%
Manf. of textiles	3.73%
Others	23.93%

§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 October 29, 2021: 31.9559

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	1.87%	19.57%	48.53%	20.64%	16.93%	12.00%
Benchmark**	0.30%	15.93%	38.03%	20.66%	18.14%	11.69%

* 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.

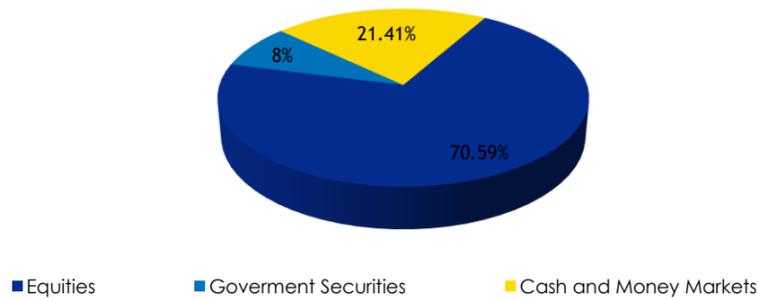
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.45
Debt	26.49
Total	89.94

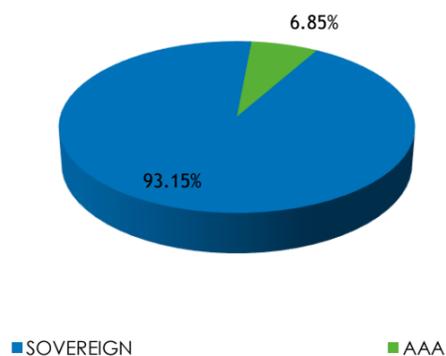
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.57

Asset Mix



Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	70.59%
Kotak Mahindra Mutual Fund	9.07%
Infosys Ltd.	5.73%
ICICI Bank Ltd.	3.85%
Reliance Industries Ltd.	3.05%
HDFC Bank Ltd.	2.97%
Housing Development Finance Corporation Ltd.	2.68%
Larsen & Toubro Ltd.	2.20%
Ultratech Cement Ltd.	2.20%
Axis Bank Ltd.	2.00%
State Bank of India	2.00%
Others	34.84%
Government Securities	8.00%
6.84% GOI 2022	8.00%
Cash and Money Markets	21.41%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Sovereign	27.16%
Financial & insur. activit.	16.95%
Mutual Funds	11.58%
Compt prgm, consult. & related activit.	9.17%
Manf. of coke & refined petrol. prod.	5.45%
Manf. of other non-metallic mineral prod.	3.82%
Manuf of pharmaceuticals, medicinal chemical & botanical prod.	3.12%
Manf. of motor vehicle, trailer & semi-trailer	2.55%
Civil engineering	2.20%
Manf. of chemicals & chemical products	2.12%
Others	15.88%

§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 October 29, 2021:	22.9450
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	-0.26%	2.54%	3.98%	7.30%	6.04%	7.28%
Benchmark**	-0.15%	2.38%	3.86%	7.88%	9.74%	8.23%

* 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

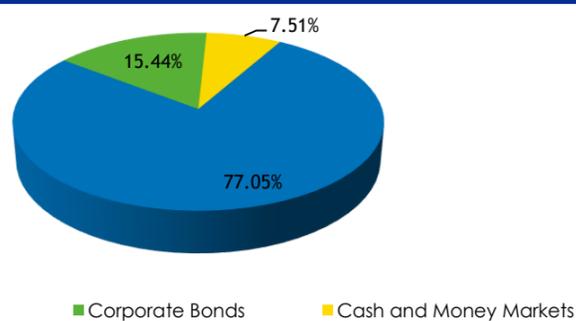
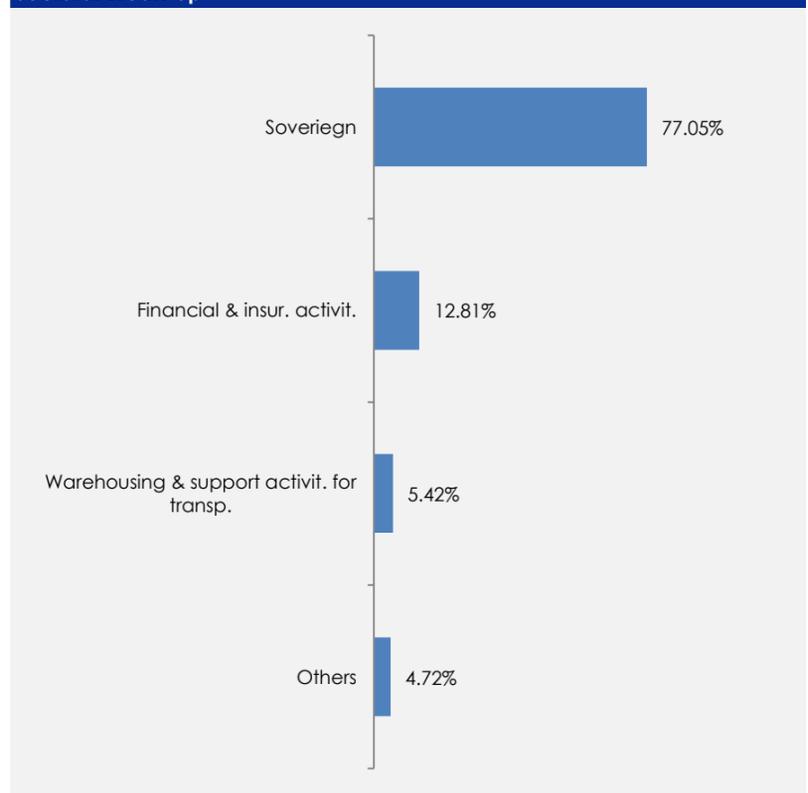
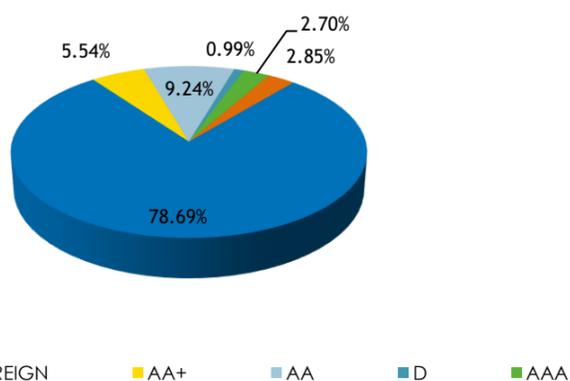
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	103.23
Total	103.23

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.49

Security Name**Net Asset (%)**

Security Name	Net Asset (%)
Government Securities	77.05%
6.84% GOI 2022	20.50%
7.17% GOI 2028	14.12%
7.88% GOI 2030	11.18%
8.83% GOI 2023	7.58%
6.67% GOI 2035	7.47%
06.10% GOI 2031	4.69%
6.67% GOI 2050	4.50%
06.64% GOI 2035	4.10%
6.97% GOI 2026	2.91%
Corporate Bonds	15.44%
Indiabulls Housing Finance Ltd.	7.29%
Adani Ports and Special Economic Zone Ltd.	5.42%
Piramal Capital & Housing Finance Ltd.	1.27%
Reliance Capital Ltd.	0.97%
Indiabulls Housing Finance Ltd.	0.49%
Cash and Money Markets	7.51%
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: To generate steady returns with a minimum exposure to equities

The risk profile for this fund is Low

NAV as on October 29, 2021:	24.0623
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	0.24%	6.04%	11.71%	10.38%	8.44%	7.72%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	8.80%

* 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	10.57
Debt	48.22
Total	58.78

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.27

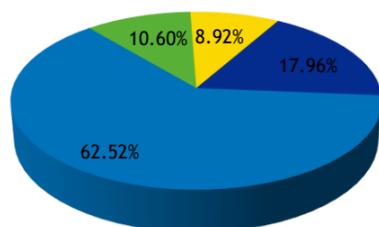
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.96%
Infosys Ltd.	1.55%
ICICI Bank Ltd.	1.37%
HDFC Bank Ltd.	1.29%
Reliance Industries Ltd.	1.19%
State Bank of India	0.85%
Housing Development Finance Corporation Ltd.	0.80%
Axis Bank Ltd.	0.72%
Larsen & Toubro Ltd.	0.53%
Ultratech Cement Ltd.	0.52%
Tata Consultancy Services Ltd.	0.42%
Others	8.72%
Government Securities	62.52%
7.17% GOI 2028	12.10%
7.88% GOI 2030	9.26%
8.83% GOI 2023	8.00%
6.84% GOI 2022	7.26%
6.67% GOI 2035	6.00%
06.10% GOI 2031	4.00%
8.13% GOI 2022	3.87%
6.67% GOI 2050	3.46%
06.64% GOI 2035	3.34%
9.15% GOI 2024	2.79%
Others	2.44%
Corporate Bonds	10.60%
Indiabulls Housing Finance Ltd.	3.48%
Adani Ports and Special Economic Zone Ltd.	2.86%
Housing Development Finance Corporation Ltd.	2.56%
Piramal Capital & Housing Finance Ltd.	0.80%
Reliance Capital Ltd.	0.64%
Indiabulls Housing Finance Ltd.	0.26%
NTPC Ltd.	0.00%
Cash and Money Markets	8.92%
Portfolio Total	100.00%

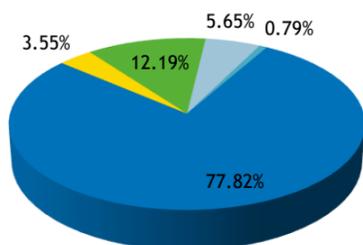
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

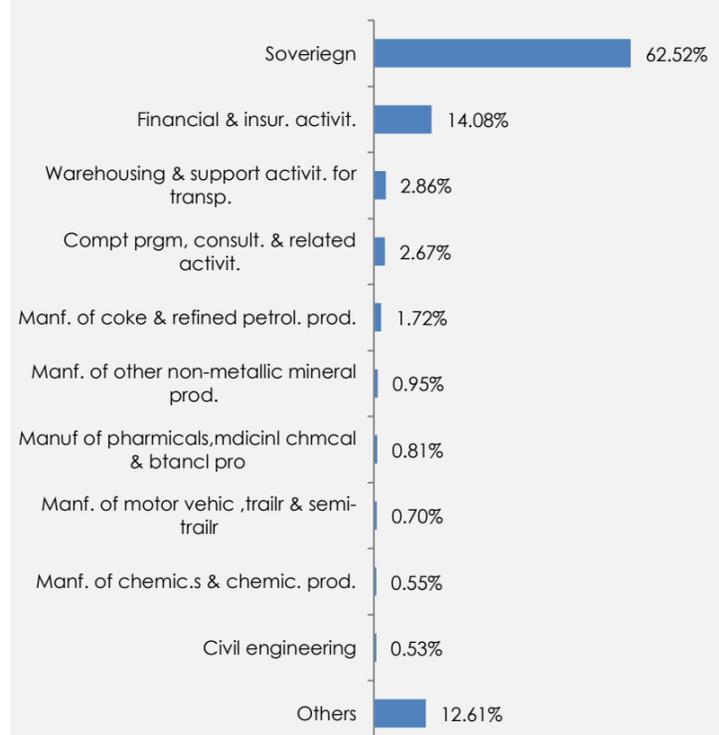


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA+ ■ AAA ■ AA ■ 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 generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on October 29, 2021:	27.6849
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	1.01%	11.36%	24.70%	14.31%	12.28%	9.00%
Benchmark**	0.04%	9.45%	21.23%	14.13%	14.14%	9.73%

* 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.

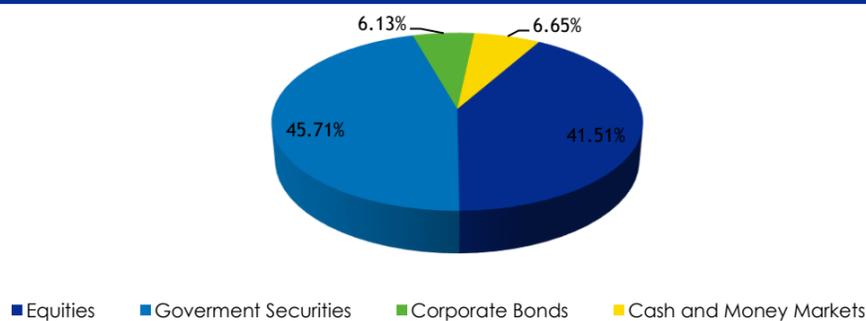
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	64.12
Debt	90.08
Total	154.19

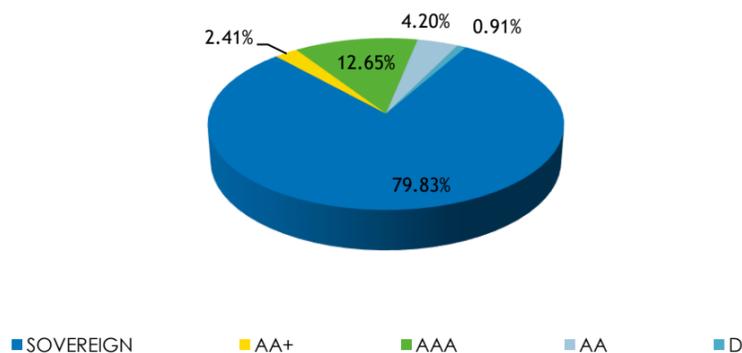
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.14

Asset Mix



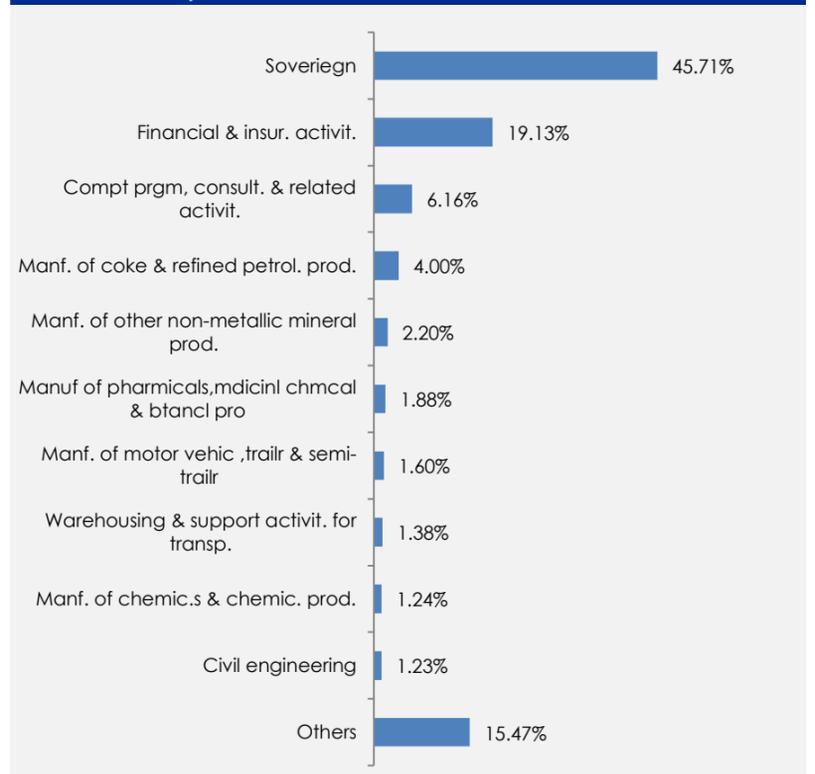
Rating Profile



Security Name

Net Asset (%)

Equities	41.51%
Infosys Ltd.	3.57%
ICICI Bank Ltd.	3.17%
HDFC Bank Ltd.	2.97%
Reliance Industries Ltd.	2.76%
State Bank of India	2.01%
Housing Development Finance Corporation Ltd.	1.81%
Axis Bank Ltd.	1.72%
Larsen & Toubro Ltd.	1.23%
Ultratech Cement Ltd.	1.20%
Tata Consultancy Services Ltd.	0.98%
Others	20.09%
Government Securities	45.71%
6.84% GOI 2022	8.86%
7.17% GOI 2028	8.59%
7.88% GOI 2030	5.74%
6.67% GOI 2035	4.26%
6.97% GOI 2026	4.21%
8.13% GOI 2022	2.88%
06.10% GOI 2031	2.83%
6.67% GOI 2050	2.45%
06.64% GOI 2035	2.35%
8.83% GOI 2023	2.27%
Others	1.27%
Corporate Bonds	6.13%
Indiabulls Housing Finance Ltd.	2.09%
Housing Development Finance Corporation Ltd.	1.50%
Adani Ports and Special Economic Zone Ltd.	1.38%
Reliance Capital Ltd.	0.52%
Power Grid Corporation of India Ltd.	0.33%
Indiabulls Housing Finance Ltd.	0.23%
Piramal Capital & Housing Finance Ltd.	0.08%
NTPC Ltd.	0.00%
Cash and Money Markets	6.65%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond 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 October 29, 2021:	31.8360
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	1.87%	20.07%	46.31%	19.82%	16.38%	10.30%
Benchmark**	0.20%	15.95%	38.36%	18.97%	17.42%	10.48%

* 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	122.17
Debt	36.34
Total	158.51

Modified Duration[#]

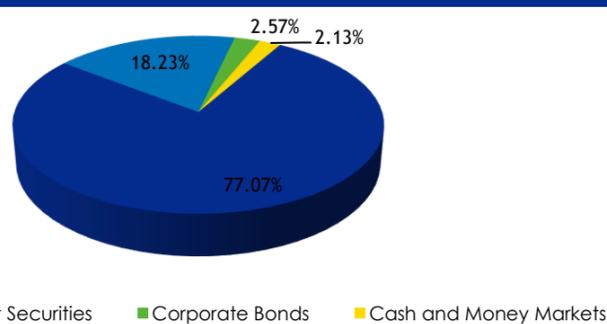
Security Type	Duration
Fixed Income Investments	4.37

Security Name Net Asset (%)

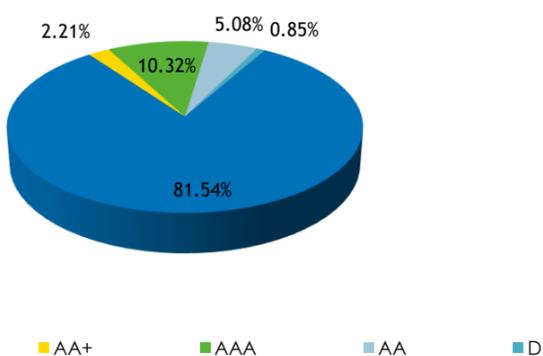
Security Name	Net Asset (%)
Equities	77.07%
Infosys Ltd.	6.34%
Kotak Mahindra Mutual Fund	6.01%
Reliance Industries Ltd.	5.11%
ICICI Bank Ltd.	4.06%
HDFC Bank Ltd.	3.71%
Nippon India Mutual Fund	3.38%
Housing Development Finance Corporation Ltd.	3.21%
Larsen & Toubro Ltd.	2.30%
State Bank of India	2.29%
Axis Bank Ltd.	2.22%
Others	38.44%
Government Securities	18.23%
7.17% GOI 2028	3.59%
6.84% GOI 2022	2.52%
8.83% GOI 2023	2.37%
6.97% GOI 2026	2.23%
6.67% GOI 2035	1.76%
8.26% GOI 2027	1.19%
06.10% GOI 2031	1.18%
6.67% GOI 2050	1.08%
7.88% GOI 2030	1.04%
06.64% GOI 2035	0.97%
Others	0.30%
Corporate Bonds	2.57%
Indiabulls Housing Finance Ltd.	1.02%
Housing Development Finance Corporation Ltd.	0.76%
Adani Ports and Special Economic Zone Ltd.	0.49%
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	2.13%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

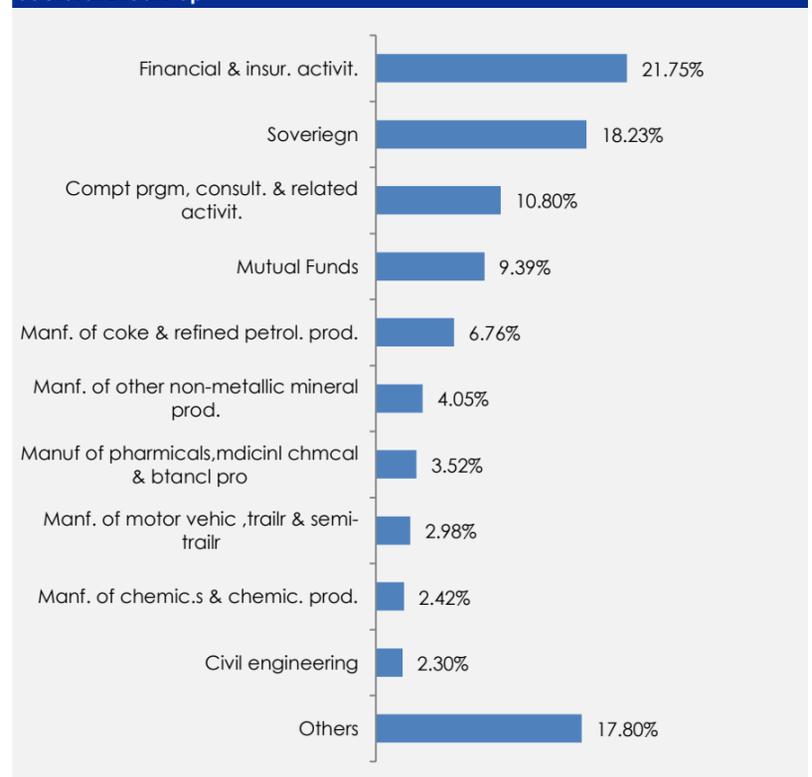
Asset Mix



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

The risk profile for this fund is High

NAV as on October 29,2021:	39.6042
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	2.63%	25.02%	61.21%	23.43%	18.99%	12.36%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	10.83%

* 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.

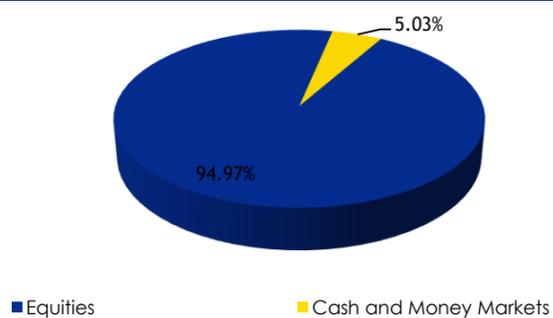
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	614.46
Debt	32.77
Total	647.23

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

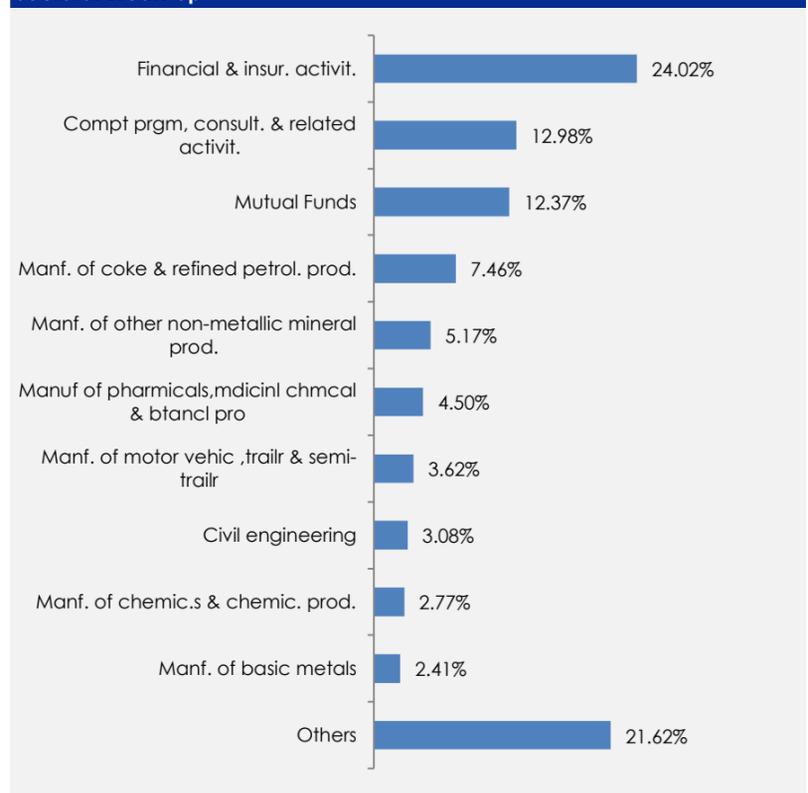
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.97%
Kotak Mahindra Mutual Fund	9.09%
Infosys Ltd.	8.09%
ICICI Bank Ltd.	5.44%
HDFC Bank Ltd.	4.10%
Reliance Industries Ltd.	4.07%
Housing Development Finance Corporation Ltd.	3.84%
Larsen & Toubro Ltd.	3.08%
State Bank of India	2.88%
Axis Bank Ltd.	2.83%
Ultratech Cement Ltd.	2.83%
Others	48.72%
Cash and Money Markets	5.03%
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 October 29, 2021:	32.4942
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	1.75%	22.40%	58.38%	22.41%	19.03%	10.49%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	10.83%

* 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.

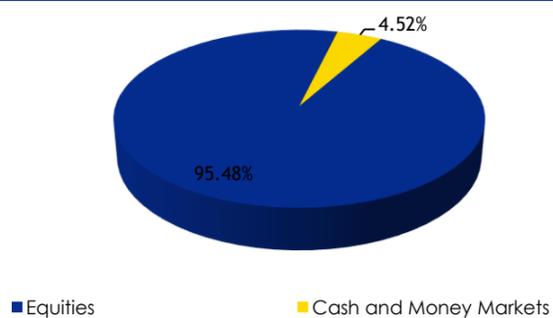
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	74.03
Debt	3.52
Total	77.55

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

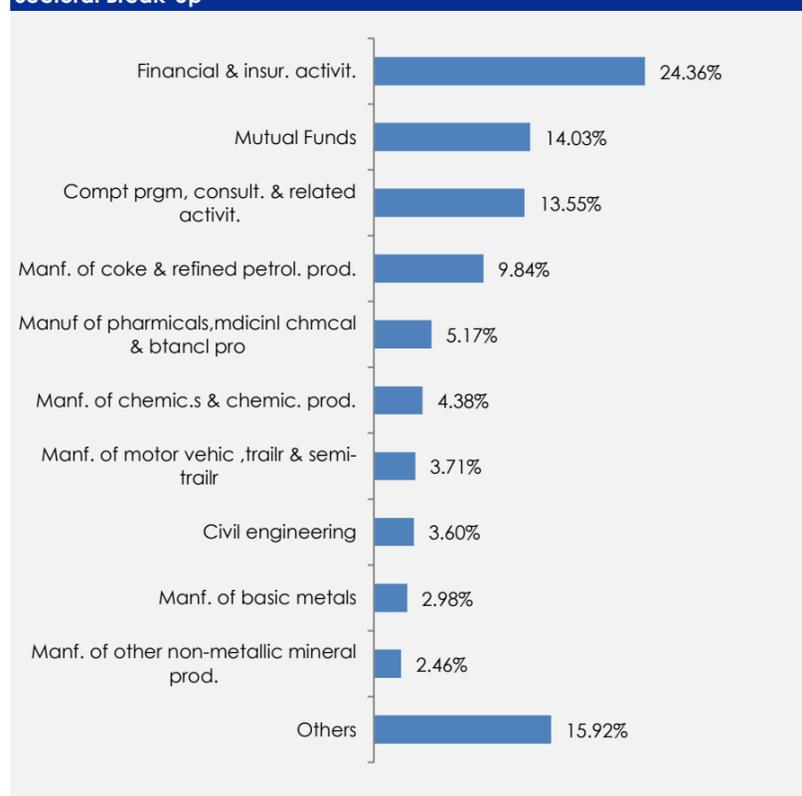


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.48%
Kotak Mahindra Mutual Fund	10.42%
Infosys Ltd.	8.43%
ICICI Bank Ltd.	5.60%
Housing Development Finance Corporation Ltd.	5.26%
HDFC Bank Ltd.	4.30%
Reliance Industries Ltd.	4.23%
Larsen & Toubro Ltd.	3.60%
Reliance Industries Ltd.	3.58%
Hindustan Unilever Ltd.	2.76%
Nippon India Mutual Fund	2.63%
Others	44.67%
Corporate Bonds	0.00%
Britannia Industries Ltd.	0.00%
Cash and Money Markets	4.52%
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 October 29, 2021:	19.7403
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	0.22%	1.44%	3.00%	3.79%	4.62%	6.52%

* 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	181.52
Total	181.52

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.64

Security Name

Security Name	Net Asset (%)
Treasury Bill	83.53%
364 Day Treasury Bill 2022	24.38%
364 Day Treasury Bill 2022	21.29%
0% GOI 2022	13.12%
0% GOI 2021	8.60%
0% GOI 2022	7.86%
364 Day Treasury Bill 2022	2.73%
364 Day Treasury Bill 2022	2.35%
364 Day Treasury Bill 2022	2.29%
364 Day Treasury Bill 2022	0.91%

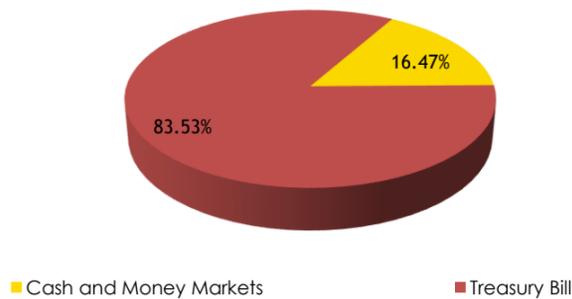
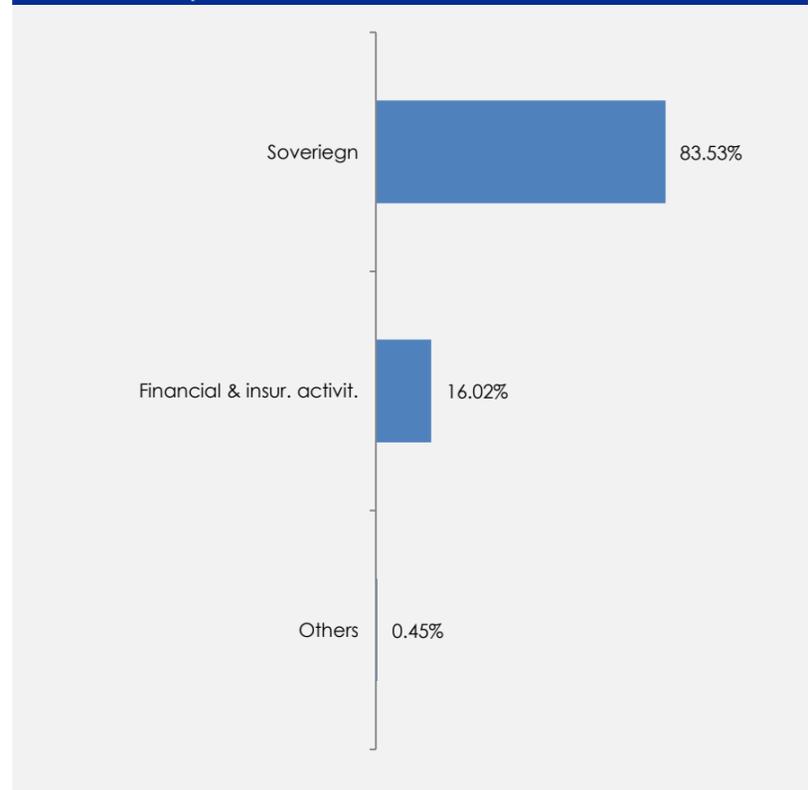
Cash and Money Markets

16.47%

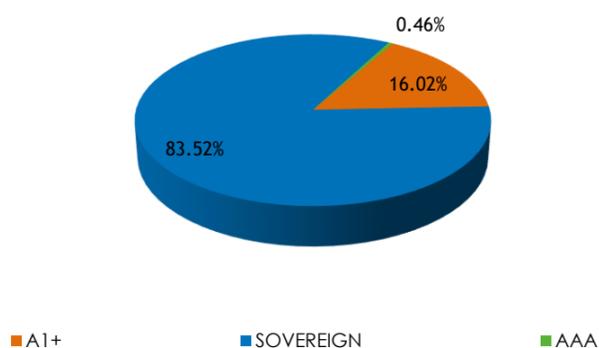
Portfolio Total

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 October 29, 2021:	33.5681
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	0.29%	5.68%	11.04%	9.89%	8.51%	8.13%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	8.37%

* 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	10.94
Total	13.35

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.28

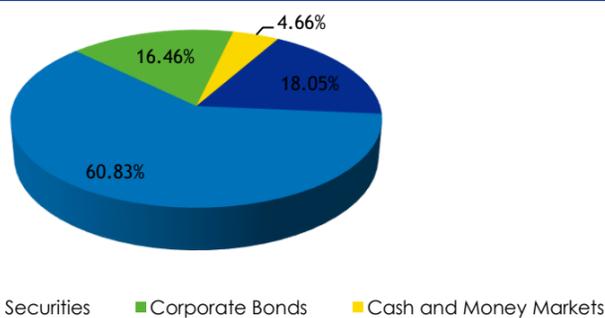
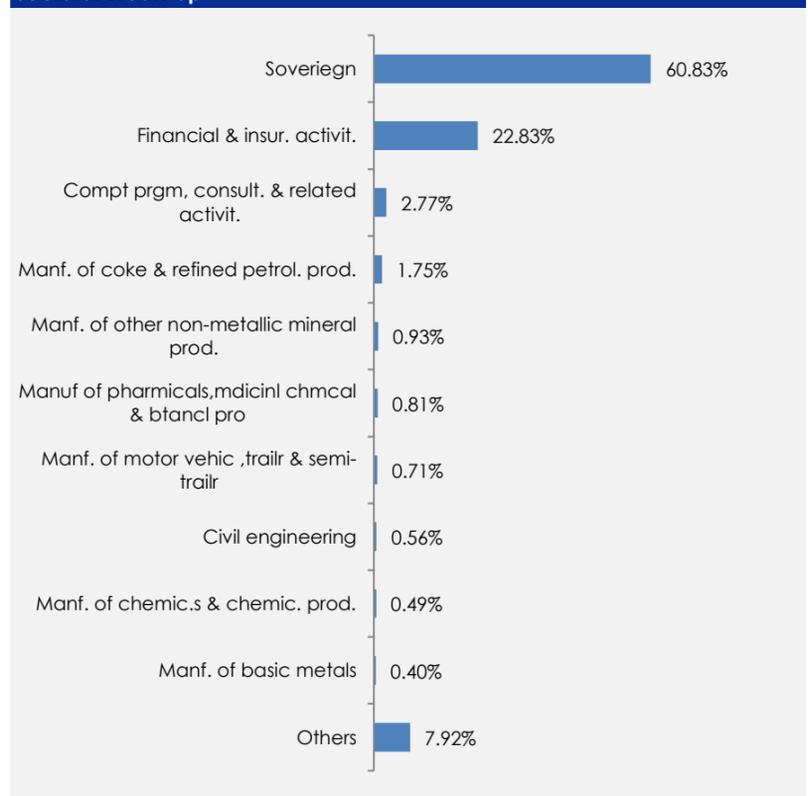
Security Name

Net Asset (%)

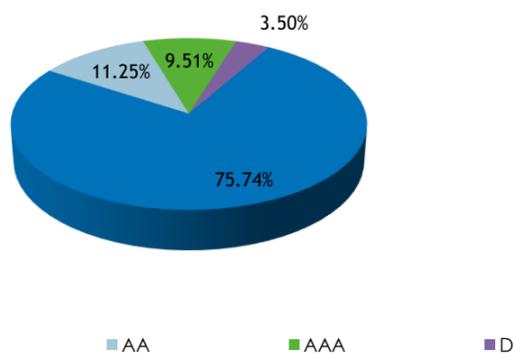
Equities	18.05%
Infosys Ltd.	1.61%
ICICI Bank Ltd.	1.40%
HDFC Bank Ltd.	1.34%
Reliance Industries Ltd.	1.20%
State Bank of India	0.85%
Housing Development Finance Corporation Ltd.	0.79%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.56%
Ultratech Cement Ltd.	0.52%
Tata Consultancy Services Ltd.	0.44%
Others	8.61%
Government Securities	60.83%
7.17% GOI 2028	12.10%
7.16% GOI 2023	6.84%
6.84% GOI 2022	6.39%
6.67% GOI 2035	5.90%
05.63% GOI 2026	5.89%
8.13% GOI 2022	4.03%
06.10% GOI 2031	3.96%
6.67% GOI 2050	3.89%
7.88% GOI 2030	3.45%
06.64% GOI 2035	3.38%
Others	5.00%
Corporate Bonds	16.46%
Indiabulls Housing Finance Ltd.	8.06%
REC LTD.	4.61%
Reliance Capital Ltd.	2.81%
Piramal Capital & Housing Finance Ltd.	0.98%
NTPC Ltd.	0.00%
Cash and Money Markets	4.66%
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: 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 October 29, 2021:	27.6625
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	0.33%	6.43%	13.20%	10.71%	8.42%	7.69%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	8.08%

* 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	2.96
Debt	13.09
Total	16.05

Modified Duration[#]

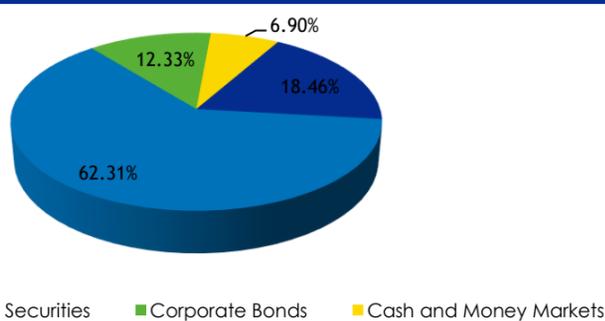
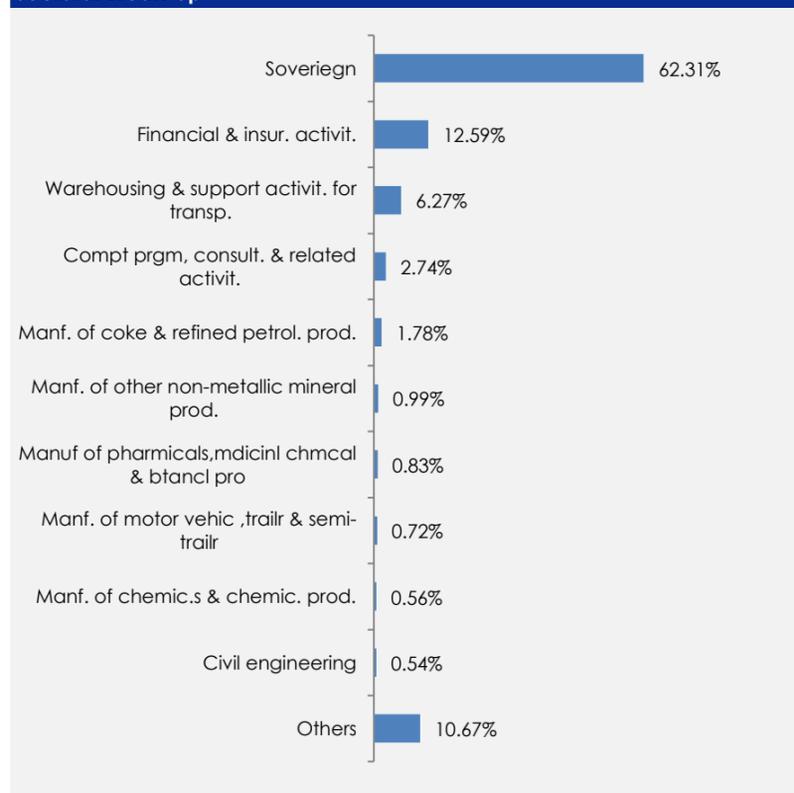
Security Type	Duration
Fixed Income Investments	4.53

Security Name

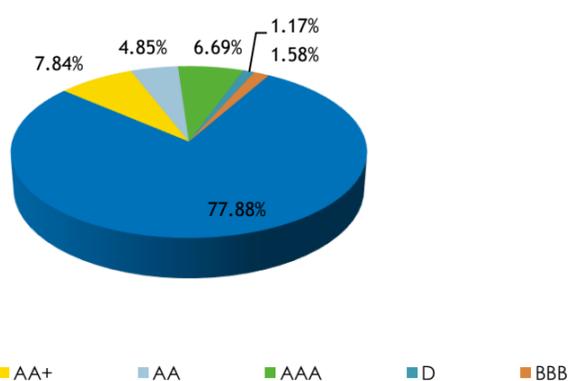
Net Asset (%)

Security Name	Net Asset (%)
Equities	18.46%
Infosys Ltd.	1.59%
ICICI Bank Ltd.	1.40%
HDFC Bank Ltd.	1.31%
Reliance Industries Ltd.	1.23%
State Bank of India	0.91%
Housing Development Finance Corporation Ltd.	0.79%
Axis Bank Ltd.	0.77%
Ultratech Cement Ltd.	0.55%
Larsen & Toubro Ltd.	0.54%
Tata Consultancy Services Ltd.	0.43%
Others	8.94%
Government Securities	62.31%
6.84% GOI 2022	14.67%
7.17% GOI 2028	12.42%
7.88% GOI 2030	10.37%
6.67% GOI 2035	6.12%
06.10% GOI 2031	4.08%
6.67% GOI 2050	3.73%
06.64% GOI 2035	3.42%
6.97% GOI 2026	2.67%
05.63% GOI 2026	2.05%
8.13% GOI 2022	1.81%
Others	0.97%
Corporate Bonds	12.33%
Adani Ports and Special Economic Zone Ltd.	6.27%
Indiabulls Housing Finance Ltd.	2.68%
Yes Bank Ltd.	1.26%
Reliance Capital Ltd.	0.93%
Piramal Capital & Housing Finance Ltd.	0.65%
Indiabulls Housing Finance Ltd.	0.54%
NTPC Ltd.	0.00%
Cash and Money Markets	6.90%
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 October 29, 2021:	70.7925
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	0.86%	10.91%	22.88%	13.82%	11.43%	11.47%
Benchmark**	0.02%	8.55%	18.93%	13.38%	13.62%	10.32%

* 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	21.02
Debt	29.63
Total	50.65

Modified Duration[#]

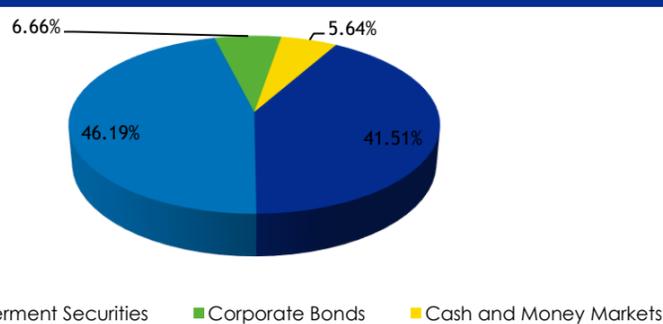
Security Type	Duration
Fixed Income Investments	4.57

Security Name

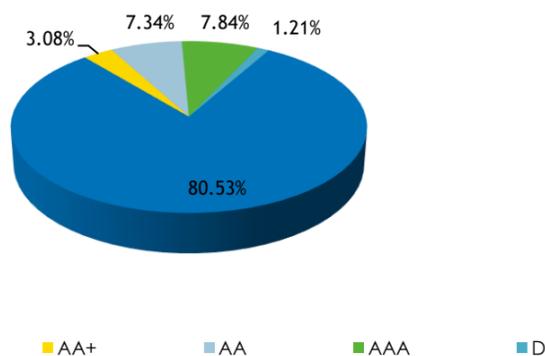
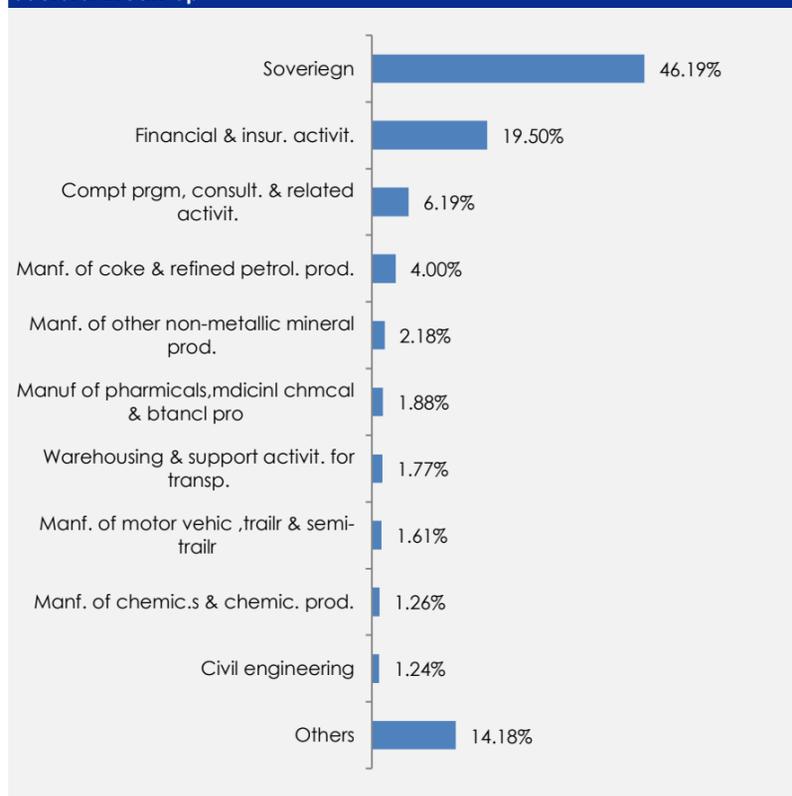
Net Asset (%)

Equities	41.51%
Infosys Ltd.	3.59%
ICICI Bank Ltd.	3.19%
HDFC Bank Ltd.	2.98%
Reliance Industries Ltd.	2.76%
State Bank of India	1.89%
Housing Development Finance Corporation Ltd.	1.80%
Axis Bank Ltd.	1.67%
Larsen & Toubro Ltd.	1.24%
Ultratech Cement Ltd.	1.20%
Tata Consultancy Services Ltd.	0.98%
Others	20.21%
Government Securities	46.19%
7.17% GOI 2028	9.28%
7.88% GOI 2030	8.22%
7.16% GOI 2023	5.90%
6.84% GOI 2022	5.05%
6.67% GOI 2035	4.05%
6.97% GOI 2026	3.31%
06.10% GOI 2031	3.06%
06.64% GOI 2035	2.62%
6.67% GOI 2050	2.55%
8.13% GOI 2022	1.45%
Others	0.70%
Corporate Bonds	6.66%
Indiabulls Housing Finance Ltd.	3.82%
Adani Ports and Special Economic Zone Ltd.	1.77%
Reliance Capital Ltd.	0.69%
Indiabulls Housing Finance Ltd.	0.28%
Piramal Capital & Housing Finance Ltd.	0.10%
NTPC Ltd.	0.00%
Cash and Money Markets	5.64%
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 October 29, 2021:	49.8173
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	1.46%	15.09%	33.55%	16.61%	13.93%	10.74%
Benchmark**	0.11%	12.20%	28.34%	16.28%	15.61%	10.97%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	36.04
Debt	27.08
Total	63.12

Modified Duration[#]

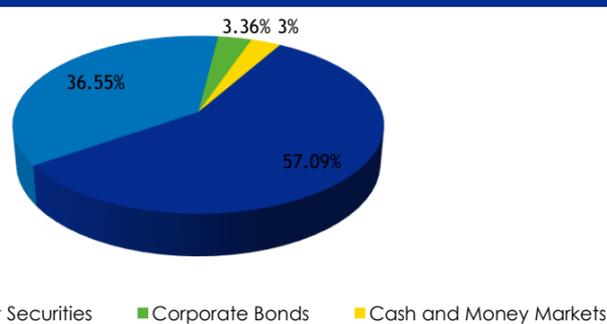
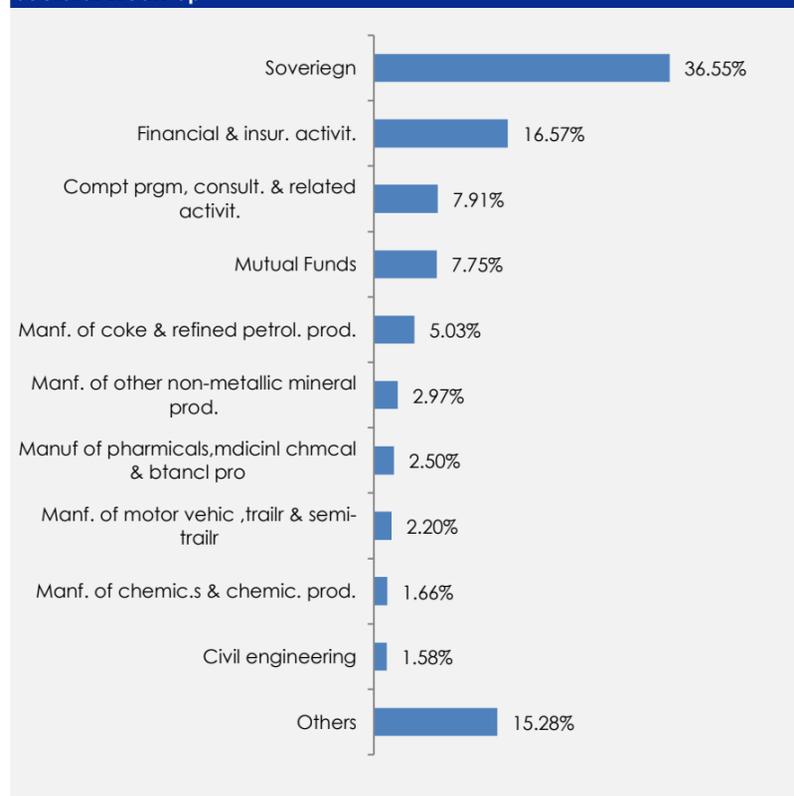
Security Type	Duration
Fixed Income Investments	4.58

Security Name

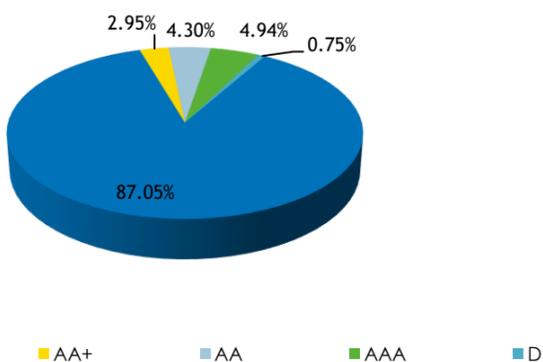
Net Asset (%)

Security Name	Net Asset (%)
Equities	57.09%
Kotak Mahindra Mutual Fund	4.79%
Infosys Ltd.	4.69%
Reliance Industries Ltd.	3.72%
ICICI Bank Ltd.	2.98%
Nippon India Mutual Fund	2.96%
HDFC Bank Ltd.	2.71%
Housing Development Finance Corporation Ltd.	2.34%
State Bank of India	1.77%
Axis Bank Ltd.	1.71%
Ultratech Cement Ltd.	1.65%
Others	27.77%
Government Securities	36.55%
7.17% GOI 2028	6.55%
6.84% GOI 2022	5.34%
8.83% GOI 2023	4.48%
6.97% GOI 2026	4.34%
7.88% GOI 2030	4.18%
6.67% GOI 2035	3.23%
06.10% GOI 2031	2.15%
6.67% GOI 2050	1.87%
06.64% GOI 2035	1.80%
9.15% GOI 2024	1.35%
Others	1.26%
Corporate Bonds	3.36%
Indiabulls Housing Finance Ltd.	1.53%
Adani Ports and Special Economic Zone Ltd.	1.24%
Reliance Capital Ltd.	0.32%
Indiabulls Housing Finance Ltd.	0.19%
Piramal Capital & Housing Finance Ltd.	0.08%
NTPC Ltd.	0.00%
Cash and Money Markets	3.00%
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 October 29, 2021:	37.0204
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	1.79%	22.53%	58.82%	22.76%	19.51%	10.00%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	9.76%

* 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.

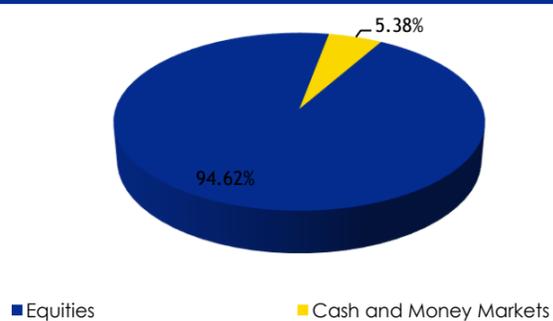
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	123.62
Debt	7.01
Total	130.63

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

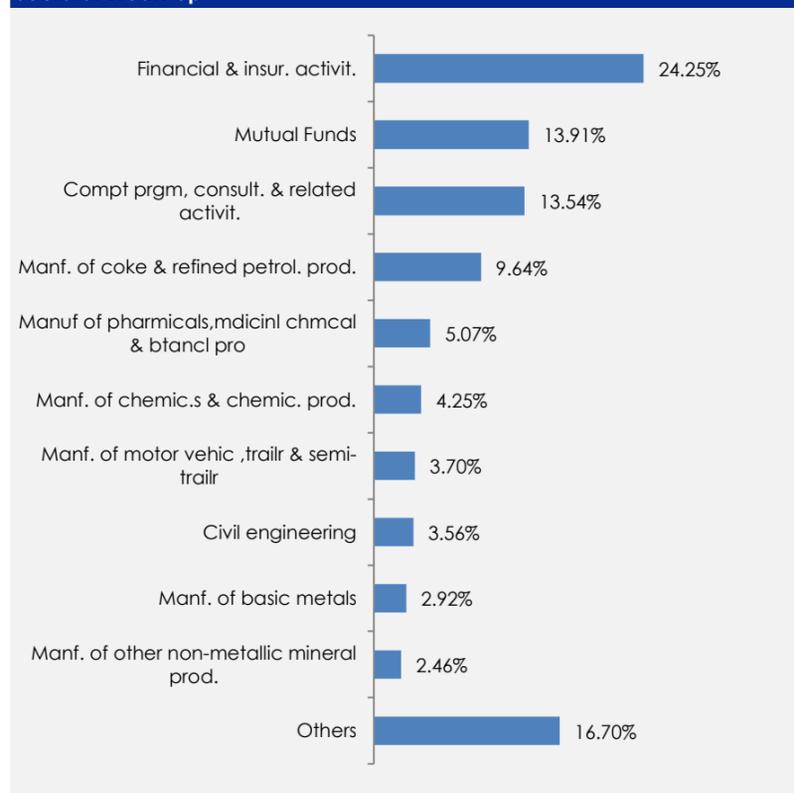
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.62%
Kotak Mahindra Mutual Fund	10.42%
Infosys Ltd.	8.45%
ICICI Bank Ltd.	5.60%
Housing Development Finance Corporation Ltd.	5.24%
HDFC Bank Ltd.	4.25%
Reliance Industries Ltd.	4.06%
Reliance Industries Ltd.	3.57%
Larsen & Toubro Ltd.	3.56%
Hindustan Unilever Ltd.	2.74%
Nippon India Mutual Fund	2.51%
Others	44.22%
Corporate Bonds	0.00%
Britannia Industries Ltd.	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	5.38%
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 October 29, 2021:	21.9391
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	3.48%	32.57%	87.97%	38.41%	25.89%	6.90%
Benchmark**	0.39%	24.48%	61.20%	23.26%	19.34%	3.18%

* 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.

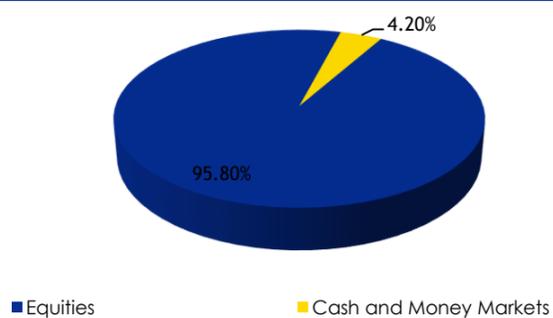
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.34
Debt	0.15
Total	3.48

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	95.80%
Larsen & Toubro Ltd.	8.06%
Bharti Airtel Ltd.	7.86%
Ultratech Cement Ltd.	7.06%
Reliance Industries Ltd.	6.17%
ICICI Bank Ltd.	4.53%
Grasim Industries Ltd.	3.73%
Brigade Enterprises Ltd.	3.54%
Transport Corporation of India	3.34%
Apollo Hospitals Enterprise Ltd.	3.28%
Dixon Technologies (India) Ltd.	3.20%
Others	45.03%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	4.20%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Financial & insur. activit.	14.75%
Manf. of other non-metallic mineral prod.	13.40%
Civil engineering	8.99%
Telecommunications	8.13%
Manf. of coke & refined petrol. prod.	6.83%
Manf. of machi. & equipment n.e.c.	5.58%
Manf. of electrical equipment	5.45%
Manuf of compu, electronic and optcl prod	4.79%
Electricity, gas, steam and air conditioning supply	4.40%
Manf. of textiles	3.73%
Others	23.95%

§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 October 29, 2021:	18.5547
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	0.84%	27.77%	104.21%	18.12%	13.21%	5.39%
Benchmark**	1.93%	28.28%	89.44%	9.60%	6.85%	-1.00%

* 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.

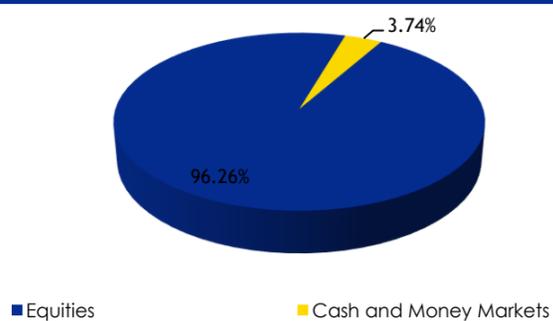
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.80
Debt	0.30
Total	8.10

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

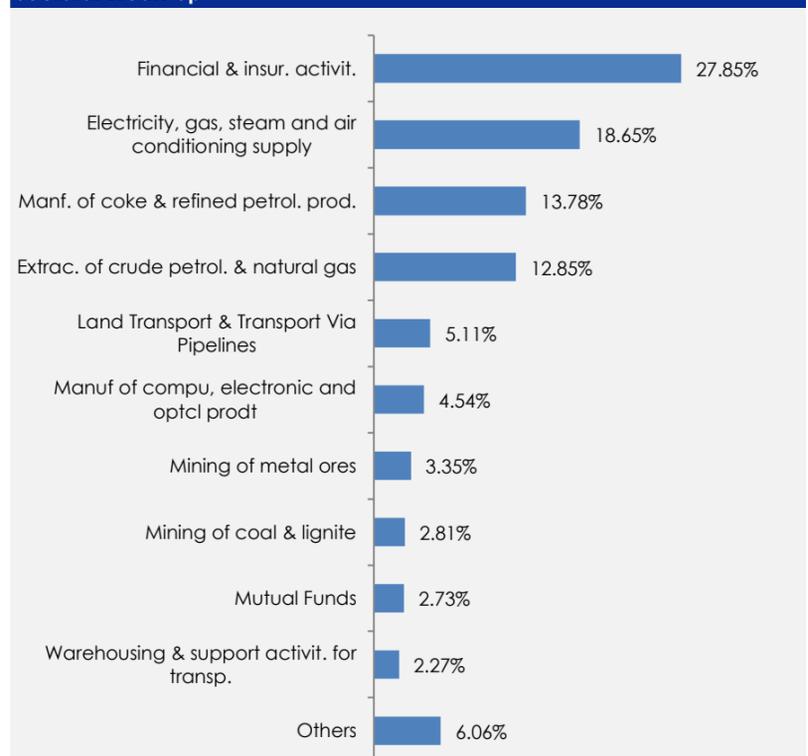
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.26%
State Bank of India	9.27%
Oil & Natural Gas Corpn Ltd.	8.55%
Rural Electrification Corporation	7.23%
Canara Bank Ltd.	6.55%
Hindustan Petroleum Corporation Ltd.	6.03%
Gujarat Gas Co. Ltd.	5.48%
Indian Oil Corporation Ltd.	5.21%
Gujarat State Petronet Ltd.	5.11%
Gail (India) Ltd.	4.65%
Bharat Electronics Ltd.	4.54%
Others	33.64%
Cash and Money Markets	3.74%
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 October 29, 2021:	22.4373
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	0.30%	7.03%	12.76%	10.33%	5.84%	7.11%
Benchmark**	-0.08%	4.99%	10.11%	10.30%	11.46%	8.83%

* 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	0.61
Debt	2.99
Total	3.60

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.05

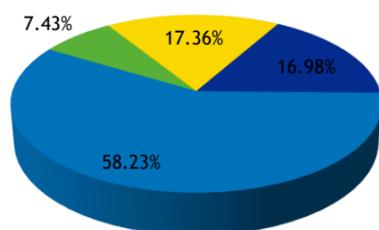
Security Name

Net Asset (%)

Equities	16.98%
Infosys Ltd.	1.46%
ICICI Bank Ltd.	1.29%
HDFC Bank Ltd.	1.21%
Reliance Industries Ltd.	1.13%
State Bank of India	0.82%
Housing Development Finance Corporation Ltd.	0.72%
Axis Bank Ltd.	0.70%
Larsen & Toubro Ltd.	0.50%
Ultratech Cement Ltd.	0.49%
Tata Consultancy Services Ltd.	0.40%
Others	8.26%
Government Securities	58.23%
7.17% GOI 2028	11.66%
7.88% GOI 2030	7.91%
8.83% GOI 2023	7.79%
6.97% GOI 2026	6.11%
6.84% GOI 2022	5.71%
6.67% GOI 2035	5.42%
06.10% GOI 2031	3.76%
6.67% GOI 2050	3.44%
06.64% GOI 2035	3.27%
05.63% GOI 2026	1.38%
Others	1.78%
Corporate Bonds	7.43%
Indiabulls Housing Finance Ltd.	2.99%
Reliance Capital Ltd.	2.08%
Piramal Capital & Housing Finance Ltd.	1.45%
Indiabulls Housing Finance Ltd.	0.91%
NTPC Ltd.	0.00%
Cash and Money Markets	17.36%
Portfolio Total	100.00%

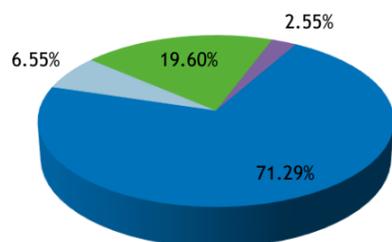
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

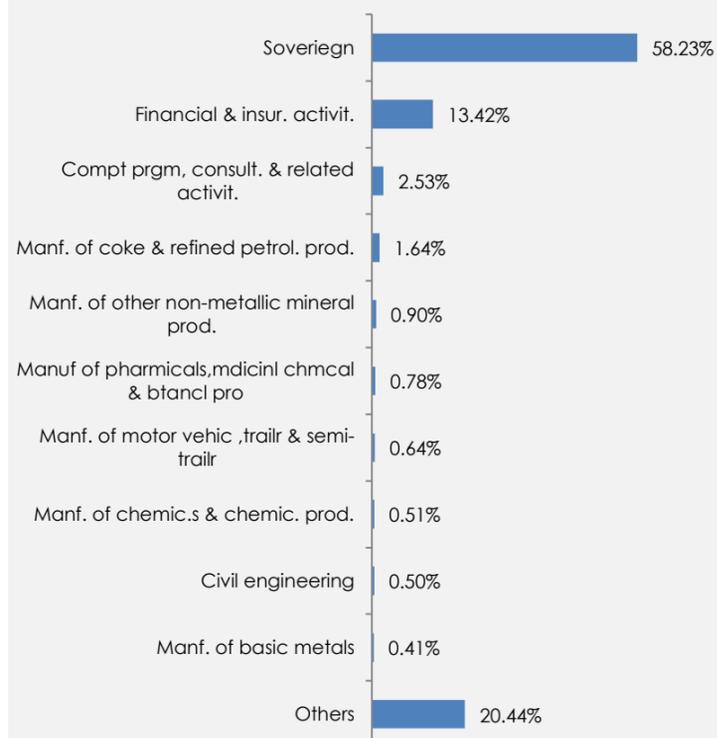


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ SOVEREIGN ■ AA ■ 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: 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 October 29, 2021:	26.6375
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	0.81%	11.45%	23.66%	14.11%	12.20%	8.68%
Benchmark**	0.02%	8.55%	18.93%	13.38%	13.62%	9.69%

* 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	2.78
Debt	3.78
Total	6.56

Modified Duration[#]

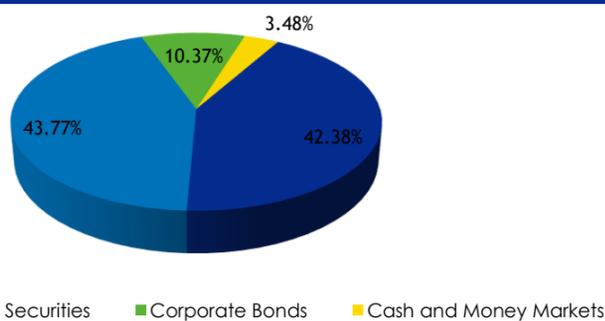
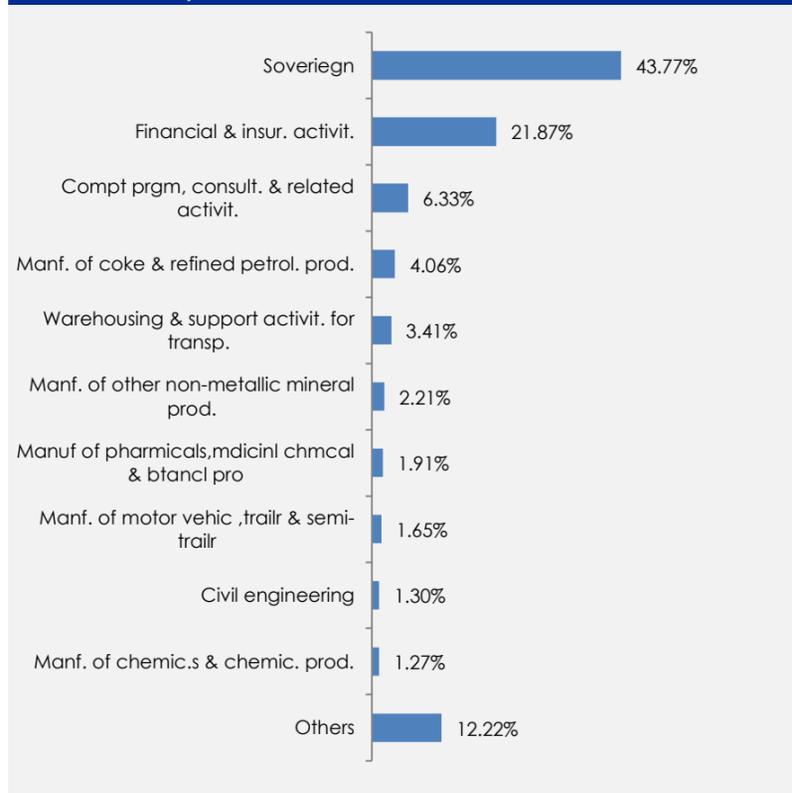
Security Type	Duration
Fixed Income Investments	4.82

Security Name

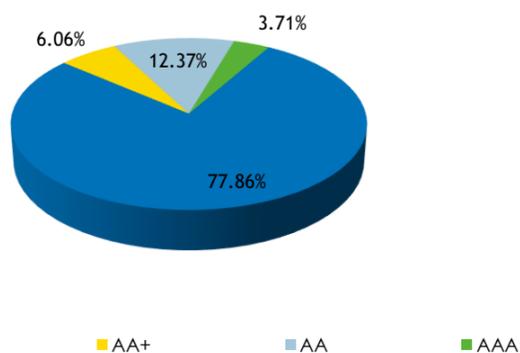
Net Asset (%)

Equities	42.38%
Infosys Ltd.	3.67%
ICICI Bank Ltd.	3.26%
HDFC Bank Ltd.	3.05%
Reliance Industries Ltd.	2.79%
State Bank of India	1.94%
Housing Development Finance Corporation Ltd.	1.82%
Axis Bank Ltd.	1.70%
Larsen & Toubro Ltd.	1.30%
Ultratech Cement Ltd.	1.22%
Tata Consultancy Services Ltd.	1.00%
Others	20.63%
Government Securities	43.77%
7.17% GOI 2028	9.59%
7.88% GOI 2030	6.51%
6.84% GOI 2022	6.27%
6.67% GOI 2035	4.59%
8.83% GOI 2023	4.27%
7.16% GOI 2023	3.16%
06.10% GOI 2031	3.15%
6.67% GOI 2050	2.70%
06.64% GOI 2035	2.69%
9.15% GOI 2024	0.84%
Corporate Bonds	10.37%
Indiabulls Housing Finance Ltd.	6.56%
Adani Ports and Special Economic Zone Ltd.	3.41%
Piramal Capital & Housing Finance Ltd.	0.40%
NTPC Ltd.	0.00%
Cash and Money Markets	3.48%
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 October 29, 2021:	30.4075
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	1.31%	15.27%	34.55%	16.80%	13.39%	9.91%
Benchmark**	0.11%	12.20%	28.34%	16.28%	15.61%	10.28%

* 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	5.64
Debt	4.16
Total	9.80

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.70

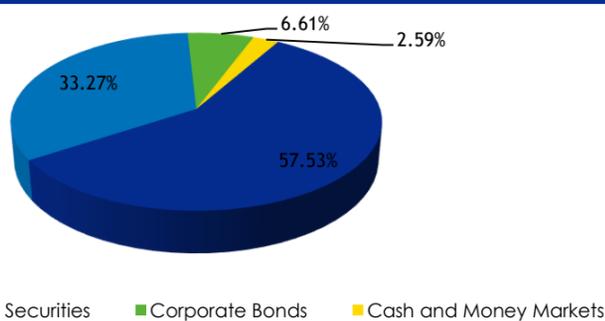
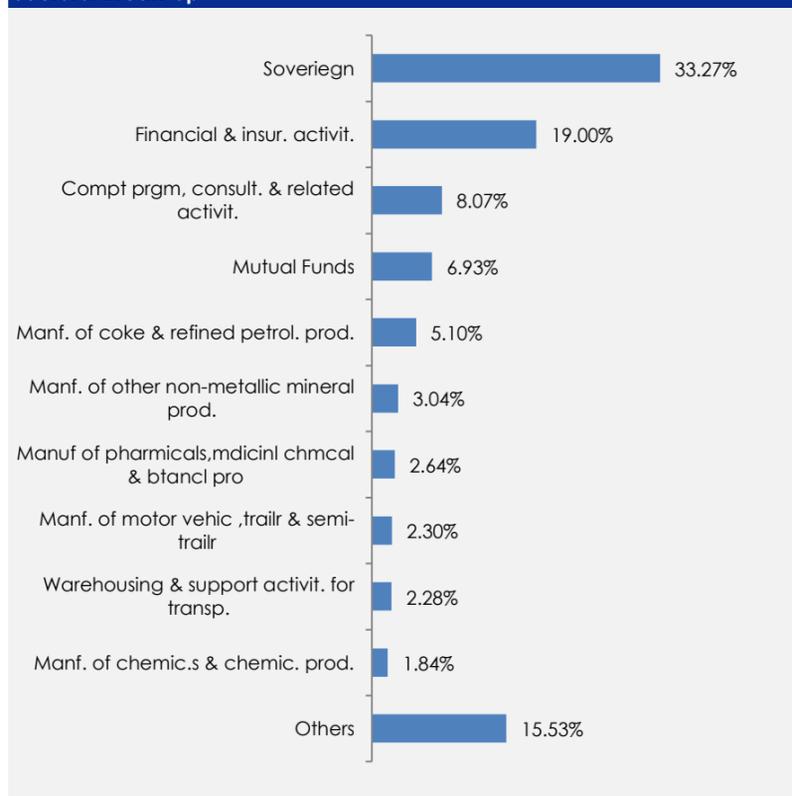
Security Name

Net Asset (%)

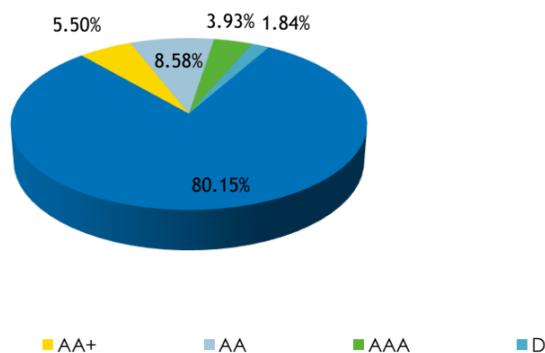
Equities	57.53%
Infosys Ltd.	4.73%
Kotak Mahindra Mutual Fund	4.47%
Reliance Industries Ltd.	3.80%
ICICI Bank Ltd.	3.02%
HDFC Bank Ltd.	2.76%
Nippon India Mutual Fund	2.46%
Housing Development Finance Corporation Ltd.	2.39%
Larsen & Toubro Ltd.	1.72%
State Bank of India	1.71%
Ultratech Cement Ltd.	1.66%
Others	28.81%
Government Securities	33.27%
7.17% GOI 2028	6.53%
7.88% GOI 2030	4.36%
8.83% GOI 2023	4.29%
6.97% GOI 2026	3.95%
6.67% GOI 2035	2.65%
06.10% GOI 2031	2.09%
9.15% GOI 2024	2.04%
8.13% GOI 2022	1.90%
6.67% GOI 2050	1.81%
06.64% GOI 2035	1.80%
Others	1.85%
Corporate Bonds	6.61%
Indiabulls Housing Finance Ltd.	3.29%
Adani Ports and Special Economic Zone Ltd.	2.28%
Reliance Capital Ltd.	0.77%
Piramal Capital & Housing Finance Ltd.	0.27%
NTPC Ltd.	0.00%
Cash and Money Markets	2.59%
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 October 29, 2021:	35.7843
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	1.77%	22.44%	58.61%	22.24%	19.03%	11.44%
Benchmark**	0.30%	20.78%	51.79%	22.01%	19.40%	11.31%

* 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.

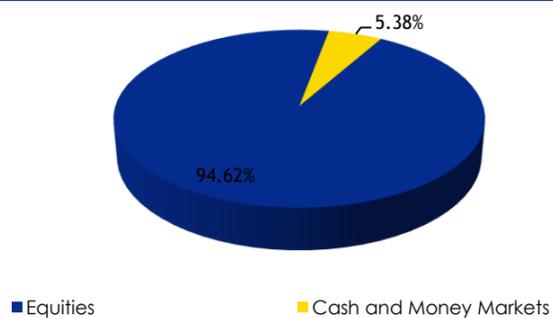
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.66
Debt	1.40
Total	26.06

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

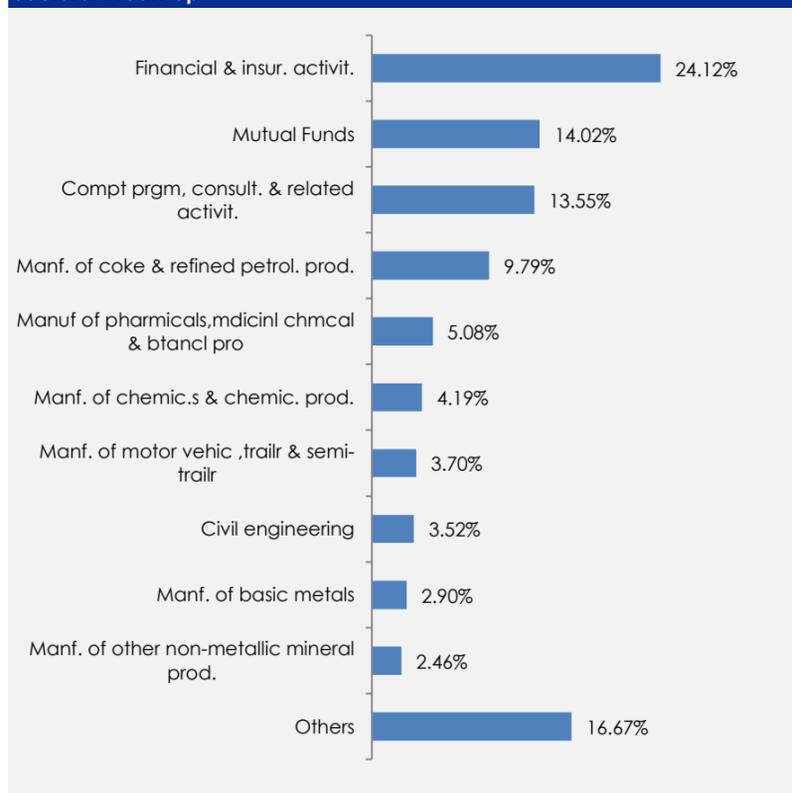
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.62%
Kotak Mahindra Mutual Fund	10.41%
Infosys Ltd.	8.45%
ICICI Bank Ltd.	5.60%
Housing Development Finance Corporation Ltd.	5.20%
Reliance Industries Ltd.	4.22%
HDFC Bank Ltd.	4.20%
Reliance Industries Ltd.	3.57%
Larsen & Toubro Ltd.	3.52%
Hindustan Unilever Ltd.	2.72%
Nippon India Mutual Fund	2.63%
Others	44.10%
Corporate Bonds	0.00%
Britannia Industries Ltd.	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	5.38%
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 Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.54%
HCL Technologies Limited	0.41%
Tata Motors Limited	0.38%
Bharti Airtel Limited	0.37%
Sun Pharmaceutical Industries Limited	0.32%
Tata Steel Limited	0.31%
Reliance Industries Limited Partly Paid Up	0.30%
SBI Life Insurance Company Limited	0.30%
Kotak Mahindra Bank Limited	0.29%
Divis Laboratories Limited	0.29%
Hindustan Unilever Limited	0.28%
Bharat Petroleum Corporation Limited	0.24%
Tech Mahindra	0.24%
Bajaj Financial Services Ltd.	0.24%
Bata India Limited	0.22%
United Spirits Limited	0.22%
Hindalco Industries Limited	0.21%
Bajaj Finance Limited	0.20%
Grasim Industries Limited	0.20%
Voltas Limited	0.20%
Crompton Greaves Consumers Electrical Limited	0.19%
Brigade Enterprises Limited	0.18%
Ashok Leyland Ltd	0.17%
Grindwell Norton Limited	0.16%
ITC Limited	0.16%
PVR Limited	0.16%
Titan Company Limited	0.15%
ENDURANCE TECHNOLOGIES LIMITED	0.15%
VIP Industries Limited	0.14%
Bharat Electronics Limited	0.14%
Havells India Limited	0.14%
Federal Bank	0.14%
United Breweries Limited	0.13%
Ambuja Cement Limited	0.13%
Jubilant Foodworks Limited	0.12%
Carborundum Universal Limited	0.12%
Maruti Suzuki India Limited	0.11%
Cipla Limited	0.11%
Navin Fluorine International Limited	0.11%
Indusind Bank	0.11%
Page Industries Limited	0.10%
Dr. Reddys Laboratories Limited.	0.08%
Avenue Supermarts Limited	0.07%
PI Industries Limited	0.07%
Asian Paints Limited	0.07%
Wipro Limited	0.06%
Mahindra & Mahindra Limited.	0.04%
Bharti Airtel Partly Paid Up Shares	0.01%
Indian Oil Corporation Ltd	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.68%
HCL Technologies Ltd.	0.40%
Tata Motors Ltd.	0.38%
Bharti Airtel Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.32%
Reliance Industries Ltd.	0.31%
Tata Steel Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.28%
Divis Laboratories Ltd.	0.28%
Hindustan Unilever Ltd.	0.27%
ITC Ltd.	0.25%
Tech Mahindra Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
Bharat Petroleum Corporation Ltd.	0.23%
United Spirits Ltd.	0.22%
Bata India Ltd.	0.22%
Federal Bank Ltd.	0.21%
Brigade Enterprises Ltd.	0.20%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Grasim Industries Ltd.	0.20%
Titan Company Ltd.	0.19%
Voltas Ltd.	0.19%
Bajaj Finance Ltd.	0.19%
Ashok Leyland Ltd	0.17%
PVR Ltd.	0.16%
Ambuja Cements Ltd.	0.16%
Grindwell Norton Ltd.	0.16%
Endurance Technologies Ltd.	0.15%
VIP Industries Ltd.	0.14%
Bharat Electronics Ltd.	0.14%
Havells India Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
United Breweries Ltd.	0.13%
Jubilant Foodworks Ltd	0.12%
Carborundum Universal Ltd.	0.12%
Cipla Ltd.	0.12%
IndusInd Bank Ltd.	0.11%
Maruti Suzuki India Ltd.	0.11%
Navin Fluorine International Ltd.	0.10%
Page Industries Ltd.	0.09%
Asian Paints Ltd.	0.09%
Dr Reddys Laboratories Ltd.	0.08%
PI Industries Ltd.	0.07%
Avenue Supermarts Ltd.	0.07%
Wipro Ltd.	0.06%
Mahindra & Mahindra Ltd.	0.04%
Tvs Motor Company Ltd.	0.04%
Bharti Airtel Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.69%
8.26% GOI 2027	0.69%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	20.41%
HCL Technologies Ltd.	0.94%
Tata Motors Ltd.	0.90%
Bharti Airtel Ltd.	0.87%
Sun Pharmaceuticals Industries Ltd.	0.75%
Reliance Industries Ltd.	0.71%
SBI Life Insurance Company Ltd.	0.69%
Tata Steel Ltd.	0.69%
Divis Laboratories Ltd.	0.66%
Kotak Mahindra Bank Ltd.	0.65%
Hindustan Unilever Ltd.	0.63%
ITC Ltd.	0.59%
Tech Mahindra Ltd.	0.56%
Bharat Petroleum Corporation Ltd.	0.55%
Bajaj Finance Ltd.	0.53%
Federal Bank Ltd.	0.53%
United Spirits Ltd.	0.53%
Bata India Ltd.	0.51%
Brigade Enterprises Ltd.	0.47%
Grasim Industries Ltd.	0.47%
Voltas Ltd.	0.46%
Bajaj Finance Ltd.	0.45%
Titan Company Ltd.	0.45%
Crompton Greaves Consumer Electricals Ltd.	0.43%
Ashok Leyland Ltd	0.41%
PVR Ltd.	0.38%
Grindwell Norton Ltd.	0.37%
Endurance Technologies Ltd.	0.35%
VIP Industries Ltd.	0.34%
Ambuja Cements Ltd.	0.33%
Bharat Electronics Ltd.	0.33%
Havells India Ltd.	0.32%
United Breweries Ltd.	0.31%
Hindalco Industries Ltd.	0.30%
Cipla Ltd.	0.29%
Carborundum Universal Ltd.	0.28%
Jubilant Foodworks Ltd	0.28%
IndusInd Bank Ltd.	0.27%
Maruti Suzuki India Ltd.	0.25%
Navin Fluorine International Ltd.	0.23%
Page Industries Ltd.	0.23%
Asian Paints Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.19%
PI Industries Ltd.	0.19%
Avenue Supermarts Ltd.	0.17%
Wipro Ltd.	0.15%
Tvs Motor Company Ltd.	0.09%
Mahindra & Mahindra Ltd.	0.08%
Bharti Airtel Ltd.	0.03%
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	39.17%
Axis Bank Ltd.	2.27%
Tata Consultancy Services Ltd.	1.86%
Tata Motors Ltd.	1.66%
Bharti Airtel Ltd.	1.60%
Sun Pharmaceuticals Industries Ltd.	1.43%
HCL Technologies Ltd.	1.37%
Tata Steel Ltd.	1.32%
Divis Laboratories Ltd.	1.24%
Hindustan Unilever Ltd.	1.21%
SBI Life Insurance Company Ltd.	1.07%
Tech Mahindra Ltd.	1.05%
Bajaj Finance Ltd.	0.99%
Reliance Industries Ltd.	0.99%
United Spirits Ltd.	0.98%
Bata India Ltd.	0.96%
Brigade Enterprises Ltd.	0.92%
Grasim Industries Ltd.	0.88%
Bajaj Finance Ltd.	0.87%
Federal Bank Ltd.	0.87%
Voltas Ltd.	0.86%
Crompton Greaves Consumer Electricals Ltd.	0.79%
Titan Company Ltd.	0.79%
Ashok Leyland Ltd	0.76%
Bharat Petroleum Corporation Ltd.	0.75%
PVR Ltd.	0.72%
ITC Ltd.	0.70%
Grindwell Norton Ltd.	0.69%
Endurance Technologies Ltd.	0.65%
Ambuja Cements Ltd.	0.64%
VIP Industries Ltd.	0.63%
Havells India Ltd.	0.62%
Bharat Electronics Ltd.	0.61%
Hindalco Industries Ltd.	0.58%
United Breweries Ltd.	0.58%
Cipla Ltd.	0.57%
Carborundum Universal Ltd.	0.53%
Jubilant Foodworks Ltd	0.52%
Maruti Suzuki India Ltd.	0.47%
Asian Paints Ltd.	0.45%
Navin Fluorine International Ltd.	0.45%
Page Industries Ltd.	0.42%
IndusInd Bank Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.35%
PI Industries Ltd.	0.34%
Wipro Ltd.	0.27%
Tvs Motor Company Ltd.	0.18%
Mahindra & Mahindra Ltd.	0.16%
Kotak Mahindra Bank Ltd.	0.12%
Bharti Airtel Ltd.	0.05%
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	49.54%
Reliance Industries Ltd.	2.49%
Nippon India Mutual Fund	2.44%
Tata Motors Ltd.	2.12%
Bharti Airtel Ltd.	1.90%
Sun Pharmaceuticals Industries Ltd.	1.87%
Tata Consultancy Services Ltd.	1.76%
Tata Steel Ltd.	1.65%
HCL Technologies Ltd.	1.63%
Divis Laboratories Ltd.	1.56%
SBI Life Insurance Company Ltd.	1.35%
Bajaj Finance Ltd.	1.34%
Tech Mahindra Ltd.	1.33%
Hindustan Unilever Ltd.	1.27%
United Spirits Ltd.	1.24%
Bata India Ltd.	1.16%
Brigade Enterprises Ltd.	1.15%
Grasim Industries Ltd.	1.12%
Voltas Ltd.	1.09%
Titan Company Ltd.	1.06%
Bajaj Finance Ltd.	1.02%
Federal Bank Ltd.	1.02%
Ashok Leyland Ltd	0.99%
Crompton Greaves Consumer Electricals Ltd.	0.98%
Nippon India Mutual Fund	0.96%
Bharat Petroleum Corporation Ltd.	0.95%
PVR Ltd.	0.91%
Grindwell Norton Ltd.	0.88%
ITC Ltd.	0.84%
Endurance Technologies Ltd.	0.83%
Hindalco Industries Ltd.	0.81%
Ambuja Cements Ltd.	0.80%
VIP Industries Ltd.	0.80%
Bharat Electronics Ltd.	0.77%
Havells India Ltd.	0.77%
United Breweries Ltd.	0.73%
Carborundum Universal Ltd.	0.67%
Cipla Ltd.	0.67%
Jubilant Foodworks Ltd	0.66%
Maruti Suzuki India Ltd.	0.60%
Asian Paints Ltd.	0.55%
Navin Fluorine International Ltd.	0.54%
Page Industries Ltd.	0.54%
Dr Reddys Laboratories Ltd.	0.45%
PI Industries Ltd.	0.42%
IndusInd Bank Ltd.	0.34%
Wipro Ltd.	0.23%
Tvs Motor Company Ltd.	0.21%
Bharti Airtel Ltd.	0.06%
Indian Oil Corporation Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.12%
Ultratech Cement Ltd.	2.45%
Tata Motors Ltd.	2.41%
Axis Bank Ltd.	2.32%
Bharti Airtel Ltd.	2.09%
State Bank of India	2.02%
Sun Pharmaceuticals Industries Ltd.	1.98%
ITC Ltd.	1.89%
Tata Consultancy Services Ltd.	1.82%
HCL Technologies Ltd.	1.75%
Divis Laboratories Ltd.	1.68%
Tata Steel Ltd.	1.56%
Tech Mahindra Ltd.	1.51%
Bajaj Finance Ltd.	1.39%
Asian Paints Ltd.	1.31%
Titan Company Ltd.	1.31%
Tata Consumer Products Ltd.	1.29%
Grasim Industries Ltd.	1.23%
SBI Life Insurance Company Ltd.	1.23%
Bajaj Auto Ltd.	1.20%
Bajaj Finance Ltd.	1.17%
Bharat Petroleum Corporation Ltd.	1.06%
Nippon India Mutual Fund	0.98%
Indian Oil Corporation Ltd.	0.95%
Hindalco Industries Ltd.	0.89%
Cipla Ltd.	0.84%
Maruti Suzuki India Ltd.	0.79%
Dr Reddys Laboratories Ltd.	0.57%
NTPC Ltd.	0.50%
IndusInd Bank Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.49%
Hero MotoCorp Ltd.	0.47%
Adani Ports and Special Economic Zone Ltd.	0.45%
JSW Steel Ltd.	0.44%
HDFC Life Insurance Co. Ltd.	0.33%
Nestle India Ltd.	0.33%
Britannia Industries Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.20%
UPL Ltd.	0.20%
Oil & Natural Gas Corpn Ltd.	0.19%
Bharti Airtel Ltd.	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	32.50%
Oil India Ltd.	4.25%
NTPC Ltd.	4.19%
Bank of Baroda	3.91%
Mahanagar Gas Ltd.	3.39%
National Mineral Development Corporation Ltd.	3.23%
Coal India Ltd.	2.77%
Bharat Petroleum Corporation Ltd.	2.54%
Container Corporation Of India Ltd.	2.23%
Kotak Mahindra Mutual Fund	2.02%
Steel Authority of India Ltd.	1.42%
Indian Railway Catering and Tourism Corporation Ltd.	0.90%
Indraprastha Gas Ltd.	0.83%
Union Bank Of India Ltd.	0.82%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.19%
Ahluwalia Contracts Ltd.	3.02%
Ambuja Cements Ltd.	3.02%
Crompton Greaves Consumer Electricals Ltd.	2.91%
HDFC Bank Ltd.	2.80%
State Bank of India	2.46%
Ashok Leyland Ltd	2.41%
Voltas Ltd.	2.29%
Axis Bank Ltd.	2.28%
Havells India Ltd.	2.12%
Bajaj Finance Ltd.	1.96%
Torrent Power Ltd.	1.90%
Grindwell Norton Ltd.	1.78%
Amber Enterprises India Ltd.	1.63%
Carborundum Universal Ltd.	1.59%
Cummins India Ltd.	1.59%
Bharat Electronics Ltd.	1.58%
Tata Power Co. Ltd.	1.56%
3M India Ltd.	1.48%
Bharat Forge Ltd.	1.39%
Indraprastha Gas Ltd.	0.95%
KNR Constructions Ltd.	0.93%
Bank of Baroda	0.80%
Reliance Industries Ltd.	0.66%
Adani Ports and Special Economic Zone Ltd.	0.56%
Tata Steel Ltd.	0.50%
Container Corporation Of India Ltd.	0.46%
ABB India Ltd.	0.29%
Bharti Airtel Ltd.	0.27%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.84%
Nippon India Mutual Fund	1.75%
Reliance Industries Ltd.	1.75%
Tata Motors Ltd.	1.46%
Bharti Airtel Ltd.	1.32%
Sun Pharmaceuticals Industries Ltd.	1.23%
Tata Consultancy Services Ltd.	1.21%
HCL Technologies Ltd.	1.13%
Tata Steel Ltd.	1.13%
Divis Laboratories Ltd.	1.11%
Bajaj Finance Ltd.	0.93%
Tech Mahindra Ltd.	0.92%
SBI Life Insurance Company Ltd.	0.91%
Hindustan Unilever Ltd.	0.89%
Titan Company Ltd.	0.87%
United Spirits Ltd.	0.86%
Bata India Ltd.	0.82%
Brigade Enterprises Ltd.	0.80%
Grasim Industries Ltd.	0.79%
Nippon India Mutual Fund	0.76%
Voltas Ltd.	0.76%
Bajaj Finance Ltd.	0.72%
Crompton Greaves Consumer Electricals Ltd.	0.72%
Federal Bank Ltd.	0.72%
Ashok Leyland Ltd	0.67%
Bharat Petroleum Corporation Ltd.	0.65%
Grindwell Norton Ltd.	0.62%
PVR Ltd.	0.61%
ITC Ltd.	0.60%
VIP Industries Ltd.	0.58%
Endurance Technologies Ltd.	0.57%
Hindalco Industries Ltd.	0.57%
Ambuja Cements Ltd.	0.55%
Bharat Electronics Ltd.	0.54%
Havells India Ltd.	0.54%
Asian Paints Ltd.	0.53%
United Breweries Ltd.	0.51%
Cipla Ltd.	0.47%
Jubilant Foodworks Ltd	0.46%
Carborundum Universal Ltd.	0.45%
Maruti Suzuki India Ltd.	0.42%
Navin Fluorine International Ltd.	0.41%
Page Industries Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.31%
PI Industries Ltd.	0.29%
Wipro Ltd.	0.18%
IndusInd Bank Ltd.	0.17%
Tvs Motor Company Ltd.	0.15%
Bharti Airtel Ltd.	0.05%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.72%
HCL Technologies Ltd.	0.40%
Tata Motors Ltd.	0.38%
Bharti Airtel Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.33%
Reliance Industries Ltd.	0.30%
Tata Steel Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
Divis Laboratories Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.28%
Hindustan Unilever Ltd.	0.27%
ITC Ltd.	0.26%
Tech Mahindra Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
Bharat Petroleum Corporation Ltd.	0.23%
Bata India Ltd.	0.22%
United Spirits Ltd.	0.22%
Federal Bank Ltd.	0.21%
Brigade Enterprises Ltd.	0.20%
Grasim Industries Ltd.	0.20%
Titan Company Ltd.	0.20%
Voltas Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Crompton Greaves Consumer Electricals Ltd.	0.19%
Ashok Leyland Ltd	0.17%
Grindwell Norton Ltd.	0.16%
PVR Ltd.	0.16%
Ambuja Cements Ltd.	0.15%
Endurance Technologies Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Havells India Ltd.	0.14%
VIP Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
United Breweries Ltd.	0.13%
Carborundum Universal Ltd.	0.12%
Cipla Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
IndusInd Bank Ltd.	0.11%
Maruti Suzuki India Ltd.	0.11%
Navin Fluorine International Ltd.	0.11%
Page Industries Ltd.	0.10%
Asian Paints Ltd.	0.09%
Dr Reddys Laboratories Ltd.	0.08%
PI Industries Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Wipro Ltd.	0.06%
Mahindra & Mahindra Ltd.	0.04%
Tvs Motor Company Ltd.	0.04%
Bharti Airtel Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	2.44%
6.97% GOI 2026	2.44%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	20.09%
HCL Technologies Ltd.	0.92%
Tata Motors Ltd.	0.87%
Bharti Airtel Ltd.	0.85%
Sun Pharmaceuticals Industries Ltd.	0.75%
Reliance Industries Ltd.	0.70%
Tata Steel Ltd.	0.68%
SBI Life Insurance Company Ltd.	0.67%
Divis Laboratories Ltd.	0.65%
Kotak Mahindra Bank Ltd.	0.65%
Hindustan Unilever Ltd.	0.62%
ITC Ltd.	0.59%
Tech Mahindra Ltd.	0.55%
Bharat Petroleum Corporation Ltd.	0.54%
Bajaj Finance Ltd.	0.53%
United Spirits Ltd.	0.52%
Bata India Ltd.	0.51%
Federal Bank Ltd.	0.49%
Grasim Industries Ltd.	0.47%
Brigade Enterprises Ltd.	0.46%
Titan Company Ltd.	0.45%
Voltas Ltd.	0.45%
Crompton Greaves Consumer Electricals Ltd.	0.45%
Bajaj Finance Ltd.	0.44%
Ashok Leyland Ltd	0.40%
Grindwell Norton Ltd.	0.37%
PVR Ltd.	0.37%
Ambuja Cements Ltd.	0.35%
Endurance Technologies Ltd.	0.34%
VIP Industries Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
Havells India Ltd.	0.32%
United Breweries Ltd.	0.30%
Cipla Ltd.	0.30%
Hindalco Industries Ltd.	0.30%
Carborundum Universal Ltd.	0.28%
Jubilant Foodworks Ltd	0.27%
IndusInd Bank Ltd.	0.25%
Maruti Suzuki India Ltd.	0.25%
Navin Fluorine International Ltd.	0.23%
Asian Paints Ltd.	0.22%
Page Industries Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.18%
Avenue Supermarts Ltd.	0.17%
PI Industries Ltd.	0.17%
Wipro Ltd.	0.14%
Tvs Motor Company Ltd.	0.09%
Mahindra & Mahindra Ltd.	0.08%
Bharti Airtel Ltd.	0.03%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.27%
9.15% GOI 2024	1.27%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	38.44%
Ultratech Cement Ltd.	2.22%
Tata Consultancy Services Ltd.	1.82%
Tata Motors Ltd.	1.62%
Bharti Airtel Ltd.	1.57%
Sun Pharmaceuticals Industries Ltd.	1.41%
HCL Technologies Ltd.	1.35%
Tata Steel Ltd.	1.32%
Divis Laboratories Ltd.	1.21%
Hindustan Unilever Ltd.	1.21%
SBI Life Insurance Company Ltd.	1.06%
Tech Mahindra Ltd.	1.02%
Bajaj Finance Ltd.	0.96%
United Spirits Ltd.	0.96%
Bata India Ltd.	0.93%
Brigade Enterprises Ltd.	0.92%
Reliance Industries Ltd.	0.92%
Bajaj Finance Ltd.	0.87%
Titan Company Ltd.	0.87%
Grasim Industries Ltd.	0.86%
Voltas Ltd.	0.84%
Federal Bank Ltd.	0.81%
Crompton Greaves Consumer Electricals Ltd.	0.78%
Ashok Leyland Ltd	0.74%
Bharat Petroleum Corporation Ltd.	0.73%
PVR Ltd.	0.70%
ITC Ltd.	0.69%
Grindwell Norton Ltd.	0.68%
Endurance Technologies Ltd.	0.64%
Ambuja Cements Ltd.	0.63%
Havells India Ltd.	0.61%
VIP Industries Ltd.	0.61%
Bharat Electronics Ltd.	0.59%
Hindalco Industries Ltd.	0.58%
United Breweries Ltd.	0.57%
Cipla Ltd.	0.55%
Carborundum Universal Ltd.	0.52%
Jubilant Foodworks Ltd	0.51%
Maruti Suzuki India Ltd.	0.46%
Asian Paints Ltd.	0.44%
Navin Fluorine International Ltd.	0.43%
Page Industries Ltd.	0.41%
IndusInd Bank Ltd.	0.37%
Dr Reddys Laboratories Ltd.	0.35%
PI Industries Ltd.	0.34%
Wipro Ltd.	0.27%
Tvs Motor Company Ltd.	0.17%
Mahindra & Mahindra Ltd.	0.16%
Kotak Mahindra Bank Ltd.	0.11%
Bharti Airtel Ltd.	0.05%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.30%
9.15% GOI 2024	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	48.72%
Reliance Industries Ltd.	2.46%
Nippon India Mutual Fund	2.35%
Tata Motors Ltd.	2.07%
Bharti Airtel Ltd.	1.88%
Sun Pharmaceuticals Industries Ltd.	1.84%
Tata Consultancy Services Ltd.	1.71%
HCL Technologies Ltd.	1.65%
Tata Steel Ltd.	1.64%
Divis Laboratories Ltd.	1.56%
SBI Life Insurance Company Ltd.	1.34%
Tech Mahindra Ltd.	1.31%
Bajaj Finance Ltd.	1.30%
Hindustan Unilever Ltd.	1.26%
United Spirits Ltd.	1.22%
Bata India Ltd.	1.15%
Brigade Enterprises Ltd.	1.14%
Grasim Industries Ltd.	1.12%
Voltas Ltd.	1.07%
Titan Company Ltd.	1.05%
Bajaj Finance Ltd.	0.99%
Federal Bank Ltd.	0.97%
Ashok Leyland Ltd	0.96%
Crompton Greaves Consumer Electricals Ltd.	0.96%
Nippon India Mutual Fund	0.93%
Bharat Petroleum Corporation Ltd.	0.92%
PVR Ltd.	0.90%
Grindwell Norton Ltd.	0.88%
ITC Ltd.	0.82%
Endurance Technologies Ltd.	0.81%
Ambuja Cements Ltd.	0.79%
VIP Industries Ltd.	0.79%
Hindalco Industries Ltd.	0.77%
Havells India Ltd.	0.76%
Bharat Electronics Ltd.	0.75%
United Breweries Ltd.	0.72%
Carborundum Universal Ltd.	0.67%
Cipla Ltd.	0.66%
Jubilant Foodworks Ltd	0.66%
Maruti Suzuki India Ltd.	0.59%
Asian Paints Ltd.	0.55%
Navin Fluorine International Ltd.	0.54%
Page Industries Ltd.	0.53%
Dr Reddys Laboratories Ltd.	0.44%
PI Industries Ltd.	0.42%
IndusInd Bank Ltd.	0.33%
Wipro Ltd.	0.22%
Tvs Motor Company Ltd.	0.20%
Bharti Airtel Ltd.	0.06%
Indian Oil Corporation Ltd.	0.01%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.67%
Ultratech Cement Ltd.	2.46%
Tata Motors Ltd.	2.43%
Axis Bank Ltd.	2.34%
Bharti Airtel Ltd.	2.10%
State Bank of India	2.04%
Sun Pharmaceuticals Industries Ltd.	1.99%
ITC Ltd.	1.92%
Tata Consultancy Services Ltd.	1.84%
HCL Technologies Ltd.	1.77%
Divis Laboratories Ltd.	1.74%
Tata Steel Ltd.	1.58%
Tech Mahindra Ltd.	1.51%
Asian Paints Ltd.	1.41%
Bajaj Finance Ltd.	1.39%
Titan Company Ltd.	1.32%
Tata Consumer Products Ltd.	1.31%
Grasim Industries Ltd.	1.23%
SBI Life Insurance Company Ltd.	1.23%
Bajaj Auto Ltd.	1.21%
Bajaj Finance Ltd.	1.18%
Bharat Petroleum Corporation Ltd.	1.07%
Nippon India Mutual Fund	0.98%
Indian Oil Corporation Ltd.	0.96%
Hindalco Industries Ltd.	0.90%
Cipla Ltd.	0.86%
Maruti Suzuki India Ltd.	0.79%
Dr Reddys Laboratories Ltd.	0.58%
NTPC Ltd.	0.51%
JSW Steel Ltd.	0.50%
IndusInd Bank Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.49%
Hero MotoCorp Ltd.	0.48%
Adani Ports and Special Economic Zone Ltd.	0.46%
HDFC Life Insurance Co. Ltd.	0.33%
Nestle India Ltd.	0.33%
Britannia Industries Ltd.	0.27%
UPL Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
Oil & Natural Gas Corpn Ltd.	0.19%
Bharti Airtel Ltd.	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.61%
HCL Technologies Ltd.	0.41%
Tata Motors Ltd.	0.39%
Bharti Airtel Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.33%
Reliance Industries Ltd.	0.31%
SBI Life Insurance Company Ltd.	0.30%
Tata Steel Ltd.	0.28%
Divis Laboratories Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.27%
Hindustan Unilever Ltd.	0.25%
ITC Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Bharat Petroleum Corporation Ltd.	0.24%
PVR Ltd.	0.23%
United Spirits Ltd.	0.23%
Bata India Ltd.	0.22%
Bajaj Finance Ltd.	0.21%
Voltas Ltd.	0.20%
Federal Bank Ltd.	0.20%
Grasim Industries Ltd.	0.20%
Titan Company Ltd.	0.19%
Bajaj Finance Ltd.	0.18%
Brigade Enterprises Ltd.	0.18%
Ashok Leyland Ltd	0.17%
Crompton Greaves Consumer Electricals Ltd.	0.17%
Grindwell Norton Ltd.	0.16%
Havells India Ltd.	0.16%
VIP Industries Ltd.	0.15%
Endurance Technologies Ltd.	0.15%
United Breweries Ltd.	0.13%
Ambuja Cements Ltd.	0.13%
Jubilant Foodworks Ltd	0.12%
Carborundum Universal Ltd.	0.12%
Cipla Ltd.	0.12%
Hindalco Industries Ltd.	0.12%
Maruti Suzuki India Ltd.	0.11%
IndusInd Bank Ltd.	0.10%
Bharat Electronics Ltd.	0.10%
Asian Paints Ltd.	0.09%
Navin Fluorine International Ltd.	0.08%
Page Industries Ltd.	0.08%
Avenue Supermarts Ltd.	0.08%
Dr Reddys Laboratories Ltd.	0.08%
PI Industries Ltd.	0.07%
Wipro Ltd.	0.07%
Mahindra & Mahindra Ltd.	0.04%
Tvs Motor Company Ltd.	0.04%
Bharti Airtel Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	5.00%
6.97% GOI 2026	2.51%
9.15% GOI 2024	2.49%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.94%
HCL Technologies Ltd.	0.41%
Tata Motors Ltd.	0.39%
Bharti Airtel Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.33%
Reliance Industries Ltd.	0.31%
Tata Steel Ltd.	0.31%
SBI Life Insurance Company Ltd.	0.30%
Divis Laboratories Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.29%
Hindustan Unilever Ltd.	0.28%
ITC Ltd.	0.26%
Tech Mahindra Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
United Spirits Ltd.	0.23%
Bata India Ltd.	0.22%
Federal Bank Ltd.	0.22%
Brigade Enterprises Ltd.	0.21%
Grasim Industries Ltd.	0.21%
Bajaj Finance Ltd.	0.20%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Titan Company Ltd.	0.20%
Voltas Ltd.	0.20%
Ashok Leyland Ltd	0.18%
Ambuja Cements Ltd.	0.16%
Grindwell Norton Ltd.	0.16%
PVR Ltd.	0.16%
Endurance Technologies Ltd.	0.15%
VIP Industries Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Havells India Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Cipla Ltd.	0.13%
United Breweries Ltd.	0.13%
Carborundum Universal Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
IndusInd Bank Ltd.	0.11%
Maruti Suzuki India Ltd.	0.11%
Asian Paints Ltd.	0.10%
Navin Fluorine International Ltd.	0.10%
Page Industries Ltd.	0.09%
Avenue Supermarts Ltd.	0.08%
Dr Reddys Laboratories Ltd.	0.08%
PI Industries Ltd.	0.08%
Wipro Ltd.	0.06%
Mahindra & Mahindra Ltd.	0.04%
Tvs Motor Company Ltd.	0.04%
Bharti Airtel Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.97%
9.15% GOI 2024	0.97%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	20.21%
HCL Technologies Ltd.	0.92%
Tata Motors Ltd.	0.88%
Bharti Airtel Ltd.	0.86%
Sun Pharmaceuticals Industries Ltd.	0.76%
Reliance Industries Ltd.	0.70%
Tata Steel Ltd.	0.70%
SBI Life Insurance Company Ltd.	0.68%
Kotak Mahindra Bank Ltd.	0.66%
Divis Laboratories Ltd.	0.65%
Hindustan Unilever Ltd.	0.64%
ITC Ltd.	0.59%
Tech Mahindra Ltd.	0.55%
Bharat Petroleum Corporation Ltd.	0.54%
Bajaj Finance Ltd.	0.53%
United Spirits Ltd.	0.52%
Bata India Ltd.	0.50%
Federal Bank Ltd.	0.50%
Brigade Enterprises Ltd.	0.47%
Titan Company Ltd.	0.46%
Bajaj Finance Ltd.	0.46%
Grasim Industries Ltd.	0.46%
Voltas Ltd.	0.45%
Crompton Greaves Consumer Electricals Ltd.	0.43%
Ashok Leyland Ltd	0.40%
Grindwell Norton Ltd.	0.37%
PVR Ltd.	0.37%
Endurance Technologies Ltd.	0.35%
VIP Industries Ltd.	0.33%
Ambuja Cements Ltd.	0.33%
Havells India Ltd.	0.33%
Bharat Electronics Ltd.	0.32%
United Breweries Ltd.	0.31%
Hindalco Industries Ltd.	0.31%
Cipla Ltd.	0.29%
Carborundum Universal Ltd.	0.28%
Jubilant Foodworks Ltd	0.27%
IndusInd Bank Ltd.	0.25%
Maruti Suzuki India Ltd.	0.25%
Asian Paints Ltd.	0.22%
Navin Fluorine International Ltd.	0.22%
Page Industries Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.18%
PI Industries Ltd.	0.18%
Avenue Supermarts Ltd.	0.17%
Wipro Ltd.	0.15%
Tvs Motor Company Ltd.	0.09%
Mahindra & Mahindra Ltd.	0.08%
Bharti Airtel Ltd.	0.03%
Indian Oil Corporation Ltd.	0.00%
Government Securities	0.70%
9.15% GOI 2024	0.70%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	27.77%
Larsen & Toubro Ltd.	1.58%
Tata Consultancy Services Ltd.	1.33%
Tata Motors Ltd.	1.18%
Bharti Airtel Ltd.	1.13%
Sun Pharmaceuticals Industries Ltd.	0.98%
HCL Technologies Ltd.	0.94%
Tata Steel Ltd.	0.90%
Divis Laboratories Ltd.	0.89%
Hindustan Unilever Ltd.	0.83%
Reliance Industries Ltd.	0.78%
Tech Mahindra Ltd.	0.75%
SBI Life Insurance Company Ltd.	0.73%
United Spirits Ltd.	0.70%
Bata India Ltd.	0.69%
Bajaj Finance Ltd.	0.67%
Grasim Industries Ltd.	0.64%
Brigade Enterprises Ltd.	0.63%
Voltas Ltd.	0.62%
Bajaj Finance Ltd.	0.60%
Titan Company Ltd.	0.60%
Federal Bank Ltd.	0.59%
Crompton Greaves Consumer Electricals Ltd.	0.58%
Ashok Leyland Ltd	0.57%
PVR Ltd.	0.56%
Bharat Petroleum Corporation Ltd.	0.53%
Grindwell Norton Ltd.	0.50%
Havells India Ltd.	0.49%
ITC Ltd.	0.49%
Ambuja Cements Ltd.	0.46%
Endurance Technologies Ltd.	0.46%
VIP Industries Ltd.	0.46%
Bharat Electronics Ltd.	0.43%
Hindalco Industries Ltd.	0.41%
United Breweries Ltd.	0.41%
Cipla Ltd.	0.38%
Jubilant Foodworks Ltd	0.38%
Carborundum Universal Ltd.	0.36%
Maruti Suzuki India Ltd.	0.34%
Asian Paints Ltd.	0.30%
Navin Fluorine International Ltd.	0.30%
Page Industries Ltd.	0.30%
IndusInd Bank Ltd.	0.27%
Dr Reddys Laboratories Ltd.	0.25%
PI Industries Ltd.	0.23%
Wipro Ltd.	0.20%
Tvs Motor Company Ltd.	0.12%
Mahindra & Mahindra Ltd.	0.11%
Kotak Mahindra Bank Ltd.	0.08%
Bharti Airtel Ltd.	0.04%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.26%
8.26% GOI 2027	1.26%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.22%
Ultratech Cement Ltd.	2.46%
Tata Motors Ltd.	2.42%
Axis Bank Ltd.	2.32%
Bharti Airtel Ltd.	2.08%
State Bank of India	2.02%
Sun Pharmaceuticals Industries Ltd.	1.99%
ITC Ltd.	1.90%
Tata Consultancy Services Ltd.	1.83%
HCL Technologies Ltd.	1.75%
Divis Laboratories Ltd.	1.66%
Tata Steel Ltd.	1.57%
Tech Mahindra Ltd.	1.51%
Bajaj Finance Ltd.	1.39%
Titan Company Ltd.	1.32%
Asian Paints Ltd.	1.31%
Tata Consumer Products Ltd.	1.29%
Grasim Industries Ltd.	1.23%
SBI Life Insurance Company Ltd.	1.23%
Bajaj Auto Ltd.	1.21%
Bajaj Finance Ltd.	1.18%
Bharat Petroleum Corporation Ltd.	1.06%
Nippon India Mutual Fund	0.98%
Indian Oil Corporation Ltd.	0.95%
Hindalco Industries Ltd.	0.90%
Cipla Ltd.	0.85%
Maruti Suzuki India Ltd.	0.79%
Dr Reddys Laboratories Ltd.	0.57%
NTPC Ltd.	0.50%
IndusInd Bank Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.49%
Hero MotoCorp Ltd.	0.48%
Adani Ports and Special Economic Zone Ltd.	0.45%
JSW Steel Ltd.	0.45%
HDFC Life Insurance Co. Ltd.	0.33%
Nestle India Ltd.	0.33%
Britannia Industries Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.20%
UPL Ltd.	0.20%
Oil & Natural Gas Corpn Ltd.	0.19%
Bharti Airtel Ltd.	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.03%
Ahluwalia Contracts Ltd.	2.99%
Ambuja Cements Ltd.	2.97%
Crompton Greaves Consumer Electricals Ltd.	2.90%
HDFC Bank Ltd.	2.75%
State Bank of India	2.46%
Ashok Leyland Ltd	2.41%
Voltas Ltd.	2.37%
Axis Bank Ltd.	2.27%
Havells India Ltd.	2.15%
Bajaj Finance Ltd.	1.94%
Torrent Power Ltd.	1.89%
Grindwell Norton Ltd.	1.79%
Amber Enterprises India Ltd.	1.65%
Bharat Electronics Ltd.	1.59%
Carborundum Universal Ltd.	1.58%
Cummins India Ltd.	1.56%
Tata Power Co. Ltd.	1.56%
3M India Ltd.	1.53%
Bharat Forge Ltd.	1.41%
Indraprastha Gas Ltd.	0.95%
KNR Constructions Ltd.	0.93%
Bank of Baroda	0.80%
Reliance Industries Ltd.	0.66%
Tata Steel Ltd.	0.49%
Container Corporation Of India Ltd.	0.45%
ABB India Ltd.	0.40%
Adani Ports and Special Economic Zone Ltd.	0.31%
Bharti Airtel Ltd.	0.27%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	33.64%
Oil India Ltd.	4.30%
NTPC Ltd.	4.20%
Bank of Baroda	3.96%
Mahanagar Gas Ltd.	3.46%
National Mineral Development Corporation Ltd.	3.35%
Coal India Ltd.	2.81%
Kotak Mahindra Mutual Fund	2.73%
Bharat Petroleum Corporation Ltd.	2.54%
Container Corporation Of India Ltd.	2.27%
Steel Authority of India Ltd.	1.42%
Indian Railway Catering and Tourism Corporation Ltd.	0.90%
Indraprastha Gas Ltd.	0.86%
Union Bank Of India Ltd.	0.84%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.26%
HCL Technologies Ltd.	0.38%
Tata Motors Ltd.	0.35%
Bharti Airtel Ltd.	0.34%
Sun Pharmaceuticals Industries Ltd.	0.31%
Reliance Industries Ltd.	0.29%
Tata Steel Ltd.	0.28%
Divis Laboratories Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.27%
Hindustan Unilever Ltd.	0.26%
Bajaj Finance Ltd.	0.25%
ITC Ltd.	0.24%
Tech Mahindra Ltd.	0.23%
Bharat Petroleum Corporation Ltd.	0.22%
United Spirits Ltd.	0.21%
Bata India Ltd.	0.20%
Federal Bank Ltd.	0.20%
Brigade Enterprises Ltd.	0.19%
Crompton Greaves Consumer Electricals Ltd.	0.19%
Grasim Industries Ltd.	0.19%
Titan Company Ltd.	0.19%
Voltas Ltd.	0.19%
Ashok Leyland Ltd	0.16%
Bajaj Finance Ltd.	0.16%
Ambuja Cements Ltd.	0.15%
Grindwell Norton Ltd.	0.15%
PVR Ltd.	0.15%
Endurance Technologies Ltd.	0.14%
Bharat Electronics Ltd.	0.13%
Havells India Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
VIP Industries Ltd.	0.13%
Cipla Ltd.	0.12%
United Breweries Ltd.	0.12%
Carborundum Universal Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
IndusInd Bank Ltd.	0.10%
Maruti Suzuki India Ltd.	0.10%
Page Industries Ltd.	0.10%
Asian Paints Ltd.	0.09%
Navin Fluorine International Ltd.	0.09%
Avenue Supermarts Ltd.	0.08%
Dr Reddys Laboratories Ltd.	0.08%
PI Industries Ltd.	0.07%
Wipro Ltd.	0.06%
Tvs Motor Company Ltd.	0.04%
Mahindra & Mahindra Ltd.	0.03%
Bharti Airtel Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.78%
9.15% GOI 2024	0.92%
8.13% GOI 2022	0.86%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	20.63%
HCL Technologies Ltd.	0.94%
Tata Motors Ltd.	0.90%
Bharti Airtel Ltd.	0.88%
Sun Pharmaceuticals Industries Ltd.	0.77%
Reliance Industries Ltd.	0.72%
Tata Steel Ltd.	0.71%
SBI Life Insurance Company Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.67%
Divis Laboratories Ltd.	0.66%
Hindustan Unilever Ltd.	0.63%
ITC Ltd.	0.60%
Tech Mahindra Ltd.	0.57%
Bharat Petroleum Corporation Ltd.	0.55%
Bajaj Finance Ltd.	0.54%
United Spirits Ltd.	0.53%
Bata India Ltd.	0.52%
Federal Bank Ltd.	0.52%
Titan Company Ltd.	0.50%
Brigade Enterprises Ltd.	0.48%
Grasim Industries Ltd.	0.47%
Bajaj Finance Ltd.	0.46%
Voltas Ltd.	0.46%
Crompton Greaves Consumer Electricals Ltd.	0.44%
Ashok Leyland Ltd	0.41%
PVR Ltd.	0.38%
Grindwell Norton Ltd.	0.37%
Endurance Technologies Ltd.	0.35%
Ambuja Cements Ltd.	0.34%
VIP Industries Ltd.	0.34%
Bharat Electronics Ltd.	0.33%
Havells India Ltd.	0.33%
Hindalco Industries Ltd.	0.31%
United Breweries Ltd.	0.31%
Cipla Ltd.	0.30%
Carborundum Universal Ltd.	0.28%
Jubilant Foodworks Ltd	0.28%
IndusInd Bank Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Navin Fluorine International Ltd.	0.24%
Page Industries Ltd.	0.23%
Asian Paints Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.18%
PI Industries Ltd.	0.18%
Avenue Supermarts Ltd.	0.17%
Wipro Ltd.	0.15%
Mahindra & Mahindra Ltd.	0.09%
Tvs Motor Company Ltd.	0.09%
Bharti Airtel Ltd.	0.03%
Indian Oil Corporation Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	28.81%
Axis Bank Ltd.	1.65%
Tata Consultancy Services Ltd.	1.36%
Tata Motors Ltd.	1.21%
Bharti Airtel Ltd.	1.17%
Sun Pharmaceuticals Industries Ltd.	1.07%
HCL Technologies Ltd.	1.02%
Tata Steel Ltd.	0.97%
Divis Laboratories Ltd.	0.90%
Hindustan Unilever Ltd.	0.89%
SBI Life Insurance Company Ltd.	0.80%
Reliance Industries Ltd.	0.76%
Tech Mahindra Ltd.	0.76%
Bajaj Finance Ltd.	0.73%
Brigade Enterprises Ltd.	0.73%
United Spirits Ltd.	0.71%
Bata India Ltd.	0.69%
Titan Company Ltd.	0.64%
Federal Bank Ltd.	0.64%
Grasim Industries Ltd.	0.64%
Voltas Ltd.	0.63%
Ashok Leyland Ltd	0.63%
Bajaj Finance Ltd.	0.61%
Crompton Greaves Consumer Electricals Ltd.	0.58%
Bharat Petroleum Corporation Ltd.	0.54%
PVR Ltd.	0.52%
Grindwell Norton Ltd.	0.51%
ITC Ltd.	0.50%
Endurance Technologies Ltd.	0.48%
Ambuja Cements Ltd.	0.47%
Havells India Ltd.	0.46%
VIP Industries Ltd.	0.45%
Bharat Electronics Ltd.	0.44%
United Breweries Ltd.	0.42%
Cipla Ltd.	0.41%
Carborundum Universal Ltd.	0.40%
Jubilant Foodworks Ltd	0.38%
Navin Fluorine International Ltd.	0.37%
Hindalco Industries Ltd.	0.35%
Maruti Suzuki India Ltd.	0.34%
Asian Paints Ltd.	0.33%
Page Industries Ltd.	0.31%
IndusInd Bank Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.26%
PI Industries Ltd.	0.25%
Wipro Ltd.	0.20%
Mahindra & Mahindra Ltd.	0.12%
Tvs Motor Company Ltd.	0.11%
Kotak Mahindra Bank Ltd.	0.08%
Bharti Airtel Ltd.	0.04%
Indian Oil Corporation Ltd.	0.00%
Government Securities	1.85%
8.26% GOI 2027	1.01%
6.84% GOI 2022	0.84%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.10%
Ultratech Cement Ltd.	2.46%
Tata Motors Ltd.	2.42%
Axis Bank Ltd.	2.31%
Bharti Airtel Ltd.	2.07%
State Bank of India	2.01%
Sun Pharmaceuticals Industries Ltd.	2.00%
ITC Ltd.	1.89%
Tata Consultancy Services Ltd.	1.84%
HCL Technologies Ltd.	1.75%
Divis Laboratories Ltd.	1.66%
Tata Steel Ltd.	1.56%
Tech Mahindra Ltd.	1.51%
Bajaj Finance Ltd.	1.39%
Titan Company Ltd.	1.32%
Tata Consumer Products Ltd.	1.29%
Asian Paints Ltd.	1.27%
Grasim Industries Ltd.	1.23%
SBI Life Insurance Company Ltd.	1.23%
Bajaj Auto Ltd.	1.21%
Bajaj Finance Ltd.	1.17%
Bharat Petroleum Corporation Ltd.	1.06%
Nippon India Mutual Fund	0.98%
Indian Oil Corporation Ltd.	0.94%
Hindalco Industries Ltd.	0.89%
Cipla Ltd.	0.84%
Maruti Suzuki India Ltd.	0.79%
Dr Reddys Laboratories Ltd.	0.58%
NTPC Ltd.	0.50%
IndusInd Bank Ltd.	0.49%
Mahindra & Mahindra Ltd.	0.49%
Hero MotoCorp Ltd.	0.47%
JSW Steel Ltd.	0.45%
Adani Ports and Special Economic Zone Ltd.	0.45%
Nestle India Ltd.	0.33%
HDFC Life Insurance Co. Ltd.	0.32%
Britannia Industries Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.20%
UPL Ltd.	0.20%
Oil & Natural Gas Corpn Ltd.	0.19%
Bharti Airtel Ltd.	0.07%

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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