

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



October 2025

Aviva Group Investor



Economy:

The MPC unanimously voted to keep the repo rate unchanged at 5.5% as impact of front-loaded rate cuts and fiscal measures was still unfolding. The decision to keep rates unchanged was supported by a favorable inflation outlook, while growth remained driven by consumption. The inflation forecast was revised downwards for the second consecutive time to 2.6%, from 3.1% in the August policy. Additionally, the annual GDP growth forecast for FY26 was upgraded to 6.8%, from the previous estimate of 6.5%. While the MPC minutes acknowledged some room for a rate cut, most members preferred to wait and watch for (1) the impact of the past measures, (2) evolving growth-inflation dynamics and (3) the need to preserve policy space.

Persisting food price deflation continued to dominate disinflationary trends, with Sept-25 headline inflation at a 98-month low of 1.54% YoY. However, core CPI rose to 4.6% from 4.2% in the previous month due to surge in the prices of precious metals. Also, core ex-gold saw a mild uptick. GST reforms are expected to have a one-time 30-50 bps disinflationary impact on the CPI on an annual basis. Headline WPI eased to 0.1% YoY in Sept-25 from 0.5% YoY in Aug-25. The decline was largely driven by persistent deflation in primary articles owing to subdued food prices, along with a fall in fuel and power. Meanwhile, manufactured products reported positive inflation, though the pace of price increase was lower than in the previous month. Unseasonal rains post monsoon may pose threat to vegetable inflation Going ahead.

The IIP for Sep-25 moderated marginally to 4.0% YoY, from 4.1% in Aug-25. The manufacturing and electricity sectors continued to anchor overall activity, even as mining output slipped into contraction due to extended monsoon rains and lower commodity extraction. On the demand side, the standout development was the sharp improvement in consumer durables reflecting robust festive demand, GST rationalization, and easing inflationary pressures that have strengthened discretionary spending. In contrast, consumer non-durables remained in contraction for the second consecutive month, suggesting uneven recovery in essential goods consumption, particularly in rural segments. Meanwhile, infrastructure and construction goods grew strong supported by sustained government capital expenditure and ongoing infrastructure execution. The pace of private sector capex revival remains to be closely monitored, as global uncertainties could temper new investment momentum. Despite a minor decline from the top, high frequency indicators, such as the Manufacturing & services PMI stayed steady.

India's trade deficit for Sep-25 widened to 13 months high of USD 32.2 bn from USD 26.4 bn in previous month primarily driven by gold imports. The surge in gold imports was from strong demand ahead of the festival season and was supported by the outperformance of gold prices. India's exports to the US continued to drop for four months in a row in Sept-25 reflecting the impact of 50% tariffs imposed from August 27. Services trade surplus remained steady at USD 15.5 bn. Services trade surplus continued to offset the impact of merchandise trade deficit. Export slowdown following frontloading to the US and prolonged trade negotiations, firm imports on the back of higher gold prices and weak currency pose challenges to India's CAD. Domestic currency has remained under pressure amid tariff-led uncertainties. RBI recently stepped-up FX intervention to cap sharp downside, signaling a clear intent to avert speculative positions. India Liquidity conditions turned tight given currency leakages related to CIC due to festive demand, moving liquidity into deficit. RBI continued to actively manage liquidity via repo auctions.

The fiscal deficit stood at 36.5% of BE in FYTD26 (Apr-25 to Sep-25) against 29.4% of BE previous year. The widening of the fiscal deficit is a combination of muted growth in tax revenues and front-loaded capital expenditure. Gross tax revenue was subdued at 2.9% YoY while net tax revenue declined 2.8% YoY on account of transfers to states. Going forward, the GST cut may weigh on growth in indirect taxes. Total receipts were up 5.7% YoY supported by RBI dividends, spectrum receipts and divestment revenues. Total expenditure was up, outpaced growth in receipts. Capital expenditure rose 30.9% YoY. GST collection in October rose 4.6% YoY to 1.95 Tn, mainly due to rise in domestic sales and improved compliance on back of GST tax reforms but much lower than the government's target annual growth rate.

Global:

Global markets took note of the volatile trade narratives, uncertainty surrounding the prolonged US government shutdown, and emerging stress in US credit markets. The shutdown resulted in delays in key economic data releases such as NFP and inflation, blinding Fed while making rate decision as well as leaving investors nervous. US Treasury yields rose above 4% post hawkish Fed, reduced trade tensions between US and Asian countries towards the end of the month. However, high US budget deficit continued to raise concerns over long-term debt sustainability, raising worries about funding the deficit, thus maintaining pressure on long-term yields. The political turmoil in France and appointment of fiscally liberal Japanese PM contributed to currency fluctuations in their respective domestic currencies.

The Federal Reserve cut its policy rate by 25bps to 3.75%–4.00% 2nd consecutive time in a row, but the decision revealed deep divisions within the FOMC. Chair Powell acknowledged “strongly differing views” about the December rate decision and signaled that a December rate cut is uncertain. The Fed was concerned about increased risk to labor market despite moderate growth and limited tariff-driven inflation pressures. Core PCE inflation excluding tariffs is near target, with housing inflation easing. The Fed also announced a halt in balance sheet runoff from December, citing tighter liquidity conditions. Expectations for future rate cuts have moderated, with fewer cuts priced in till 2026. ECB & BOJ maintained their policy rates. Higher wage growth may push BOJ to raise rates in their next policy meeting.

Fixed Income Outlook and Strategy:

The depreciating currency and ongoing trade related global uncertainties kept investors cautious about the Indian bond market. The RBI’s efforts to stabilize the domestic currency and address tight liquidity conditions may create some space for open market operations auguring well for demand supply dynamics for Indian bonds. Government’s fiscal commitment in spite of headwinds to tax collection arising from GST reforms supports a stable fiscal outlook. MPC's dovish pause leaves the door open for additional policy easing. Additionally consecutive rate cuts from US FOMC will allow MPC some headroom to reduce rate while cushioning depreciating currency. A strong monsoon and structural GST reform bodes well for inflation outlook while increasing demand and consumption in rural areas. Going forward, a flexible and balanced duration strategy will remain key, as investors continue to assess evolving global geopolitical dynamics, interest rate trends, and inflation outlook. Even after the best bond returns have passed, investors should take advantage of any increase in yields and continue to invest to generate reasonable returns.

Equity Outlook and Strategy:

Indian Equity market clocked their biggest monthly gain, in last seven months, in October 2025. Nifty 50 Index gained 4.5%, just 2.1% shy of all-time high reached in September 2024. Earnings season till now hasn’t seen any major disappointments; and a good monsoon also augurs well for inflation. This, along with one year of time correction has made valuation of markets less expensive. Amongst sectors, Nifty IT index gained 6.1%, led by better than priced-in quarterly results and a balanced management commentary. Nifty Real estate and Nifty PSU bank Indices outperformed the most with 9.2% and 8.7% gains respectively. Midcaps continued to outperform, with Nifty Midcap 50 Index gaining 6.65%, and breaching all-time highs of 17066.75 in September 2024, registering a new high of 17119.25 in October 2025.

Not to be left behind, India’s primary market registered blockbuster month in October 2025, with 14 IPOs hitting mainboard clocking 46,000cr fundraising. FII's net sold Rs 2,346 crores of cash Equities last month, while DIIs net bought Rs 52,794 crores of cash Equities.

We believe government impetus on GST reforms coupled with time correction in equity markets over last 1 year, provides a good foundation for medium to long term attractive returns. With major part of corporate earnings season over without any major negative surprises, and a probable resolution to India US trade deadlock, we see markets to be more driven by corporate earnings growth trends ahead. Policyholders should continue to stay invested and follow their asset allocation through systematic investment plans for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund	Cash Fund
Anshul Mishra	-	NA	3	NA
Mandar Pandeshwar	NA	1	3	1



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 31,2025:	40.4118
Inception Date:	10-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.46%	0.85%	6.97%	8.23%	7.50%	5.87%	5.57%	7.67%
Benchmark**	0.68%	1.89%	7.30%	8.47%	8.10%	6.38%	5.88%	7.39%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	60.00%	100.00%
Money Market Instruments & Cash	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	237.38
Total	237.38

Modified Duration#

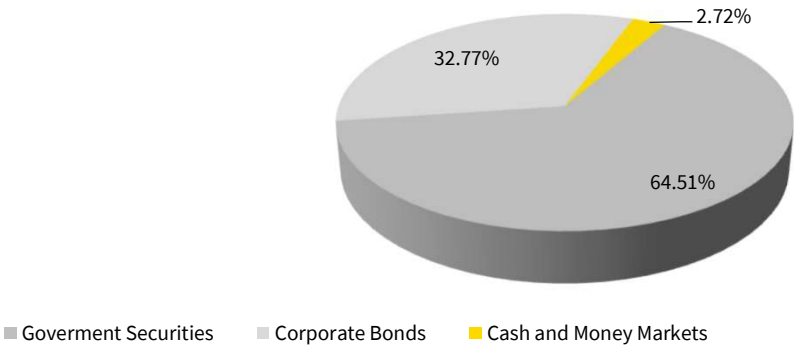
Security Type	Duration
Debt and Money Market Instruments	6.33

Security Name

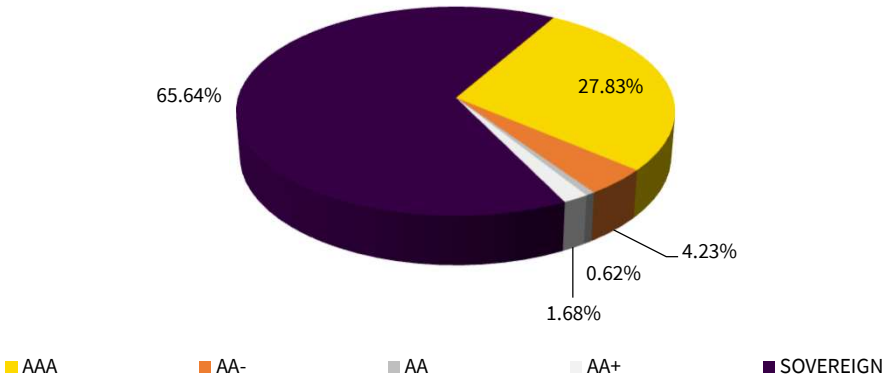
Net Asset (%)

Government Securities	64.51%
6.90% GS 15-04-2065	13.88%
6.33% GS 05-05-2035	8.90%
6.68% GS 07-07-2040	7.15%
6.75% GS 23-12-2029	4.02%
7.09% GS 05-08-2054	3.74%
7.27% Maharashtra SGS 24-09-2036	3.46%
7.09% GS 25-11-2074	3.41%
7.24% GS 18-08-2055	2.91%
7.20% Maharashtra SGS 23-10-2036	2.83%
7.25% GS 12-06-2063	2.64%
Others	11.57%
Corporate Bonds	32.77%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.76%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.35%
8.43% Samman Capital Ltd 22-02-2028	4.16%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.69%
7.58% NABARD 31-07-2026	3.43%
7.95% HDFC BANK Ltd. 21-09-2026	2.98%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.57%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.44%
8.75% Shriram Finance 15-06-2026	1.21%
6.83% HDFC Limited 08-01-2031	1.13%
Others	1.05%
Cash and Money Markets	2.72%
Portfolio Total	100.00%

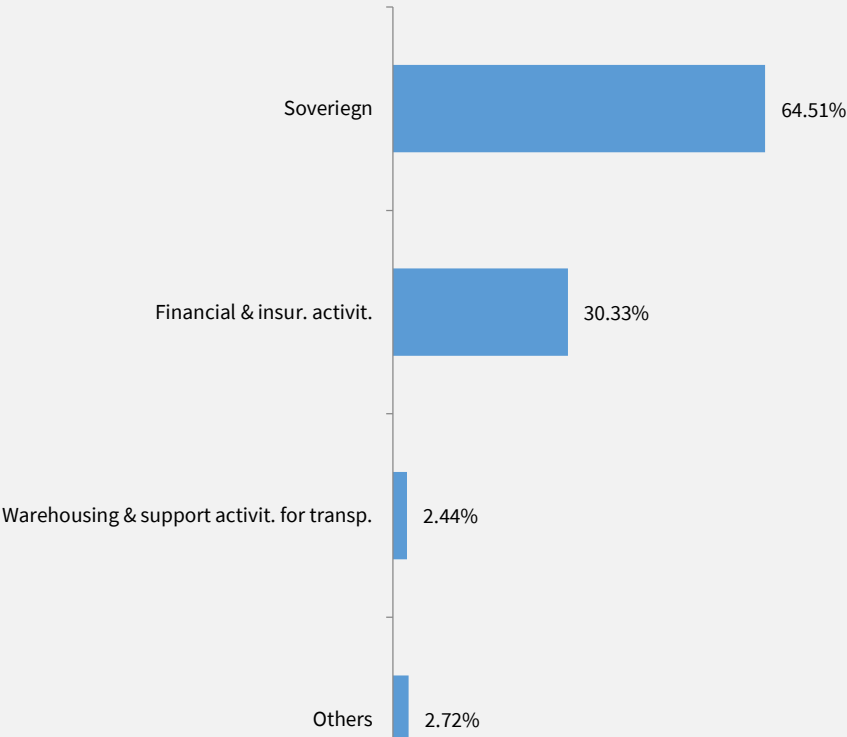
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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



Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on October 31,2025:	48.0079
Inception Date:	13-Jul-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.29%	2.14%	7.26%	10.16%	8.78%	6.97%	8.41%	8.37%
Benchmark**	1.36%	2.61%	7.23%	9.93%	9.01%	7.14%	7.98%	8.24%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	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.

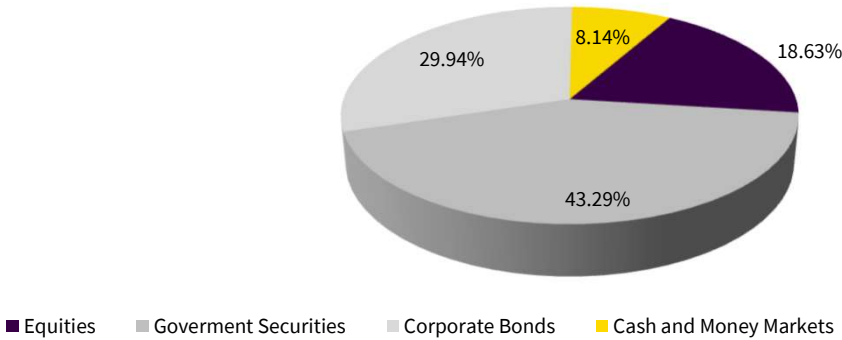
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.60
Debt	46.32
Total	56.91

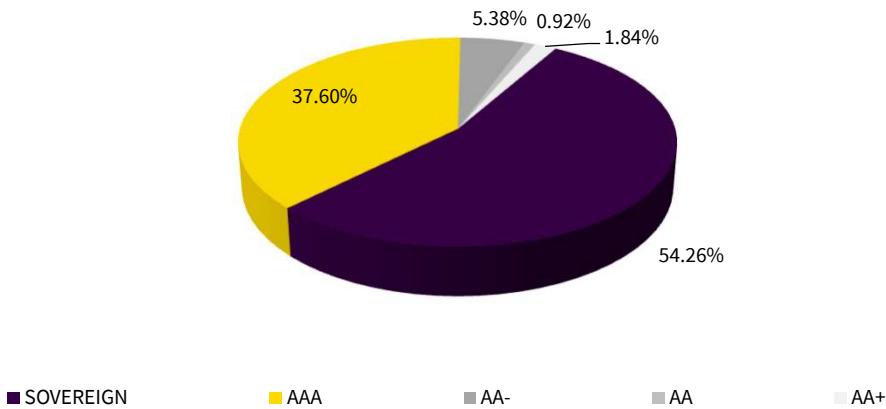
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	5.12

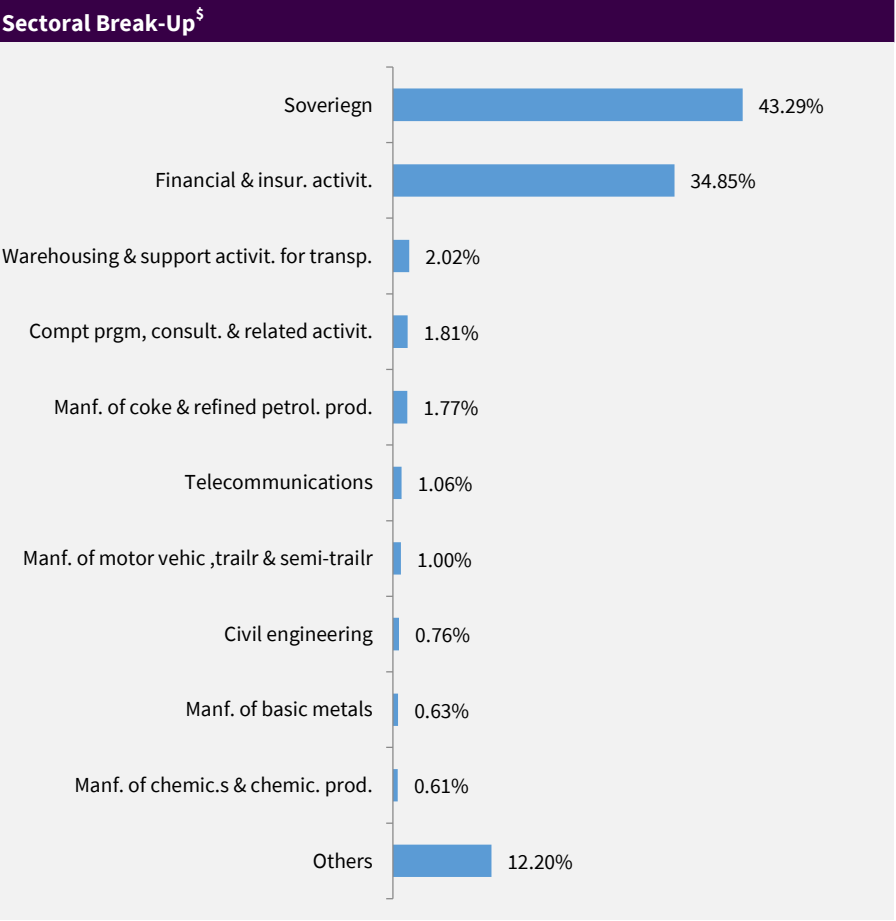
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	18.63%
HDFC Bank Ltd.	2.28%
Reliance Industries Ltd.	1.67%
ICICI Bank Ltd.	1.51%
Bharti Airtel Ltd.	1.06%
Larsen & Toubro Ltd.	0.76%
Infosys Ltd.	0.69%
Mahindra & Mahindra Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.54%
Bajaj Finance Ltd.	0.53%
State Bank of India	0.49%
Others	8.55%
Goverment Securities	43.29%
6.90% GS 15-04-2065	7.15%
6.33% GS 05-05-2035	6.38%
6.68% GS 07-07-2040	6.02%
7.09% GS 05-08-2054	3.11%
7.27% Maharashtra SGS 24-09-2036	2.36%
7.52% HR SGS 02-05-2034	2.07%
6.75% GS 23-12-2029	2.06%
7.24% GS 18-08-2055	2.05%
07.06% GS 10-04-2028	2.01%
7.42% TN SGS 03-04-2034	1.97%
Others	8.11%
Corporate Bonds	29.94%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.73%
8.43% Samman Capital Ltd 22-02-2028	4.29%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.19%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.40%
7.95% HDFC BANK Ltd. 21-09-2026	2.84%
7.58% NABARD 31-07-2026	2.65%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.97%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.96%
8.75% Shriram Finance 15-06-2026	1.06%
6.75% Piramal Finance Limited 26-09-2031	0.73%
Others	1.12%
Cash and Money Markets	8.14%
Portfolio Total	100.00%



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

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

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

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on October 31,2025:	48.6027
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.92%	2.78%	7.34%	11.84%	9.92%	7.81%	10.68%	8.80%
Benchmark**	2.01%	3.28%	7.12%	11.28%	9.83%	7.80%	9.94%	9.03%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	15.00%	90.00%
Equity	0.00%	45.00%
Money Market Instruments & Cash	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.

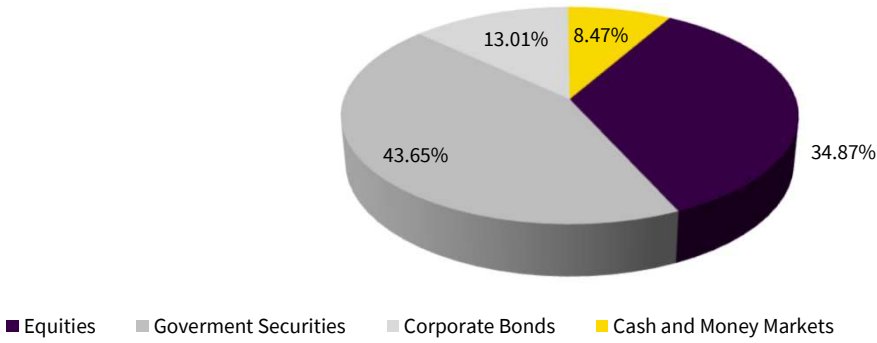
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.77
Debt	12.65
Total	19.42

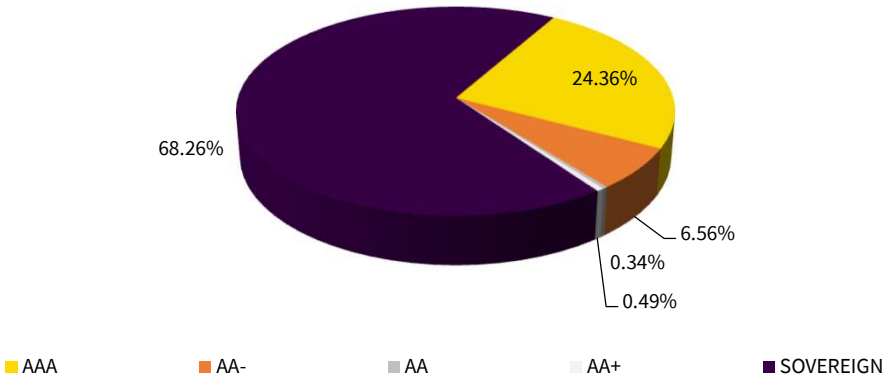
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	6.05

Asset Mix

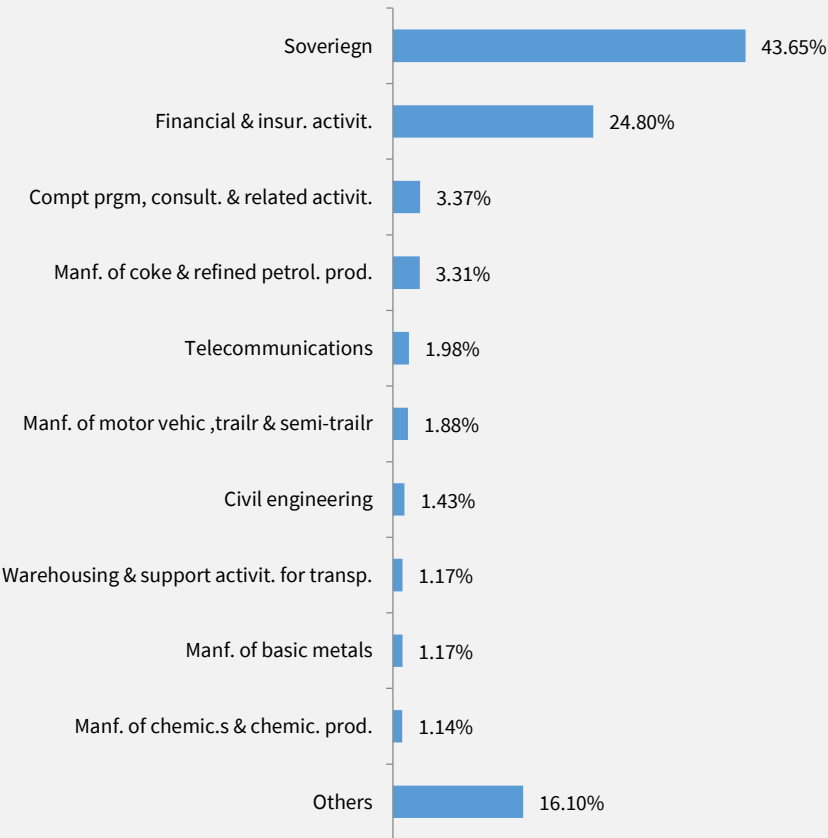


Rating Profile



Security Name	Net Asset (%)
Equities	34.87%
HDFC Bank Ltd.	4.26%
Reliance Industries Ltd.	3.12%
ICICI Bank Ltd.	2.82%
Bharti Airtel Ltd.	1.98%
Larsen & Toubro Ltd.	1.43%
Infosys Ltd.	1.29%
Mahindra & Mahindra Ltd.	1.04%
Kotak Mahindra Bank Ltd.	1.02%
Bajaj Finance Ltd.	1.00%
State Bank of India	0.91%
Others	16.00%
Government Securities	43.65%
6.90% GS 15-04-2065	10.40%
6.33% GS 05-05-2035	5.07%
6.68% GS 07-07-2040	4.75%
7.70% AP SGS 06-12-2029	3.70%
7.09% GS 05-08-2054	2.45%
7.37% GS 23-10-2028	2.10%
7.27% Maharashtra SGS 24-09-2036	1.86%
6.75% GS 23-12-2029	1.64%
7.24% GS 18-08-2055	1.61%
07.06% GS 10-04-2028	1.58%
Others	8.49%
Corporate Bonds	13.01%
8.43% Samman Capital Ltd 22-02-2028	4.19%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.07%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.10%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.05%
7.95% HDFC BANK Ltd. 21-09-2026	1.04%
7.58% NABARD 31-07-2026	1.04%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.31%
6.75% Piramal Finance Limited 26-09-2031	0.21%
Cash and Money Markets	8.47%
Portfolio Total	100.00%

Sectoral Break-Up\$



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

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

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



Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on October 31,2025:	63.8184
Inception Date:	10-Mar-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	2.83%	3.91%	6.72%	12.74%	10.54%	8.54%	13.22%	10.31%
Benchmark**	2.78%	4.04%	6.93%	12.82%	10.74%	8.51%	12.21%	9.73%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

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

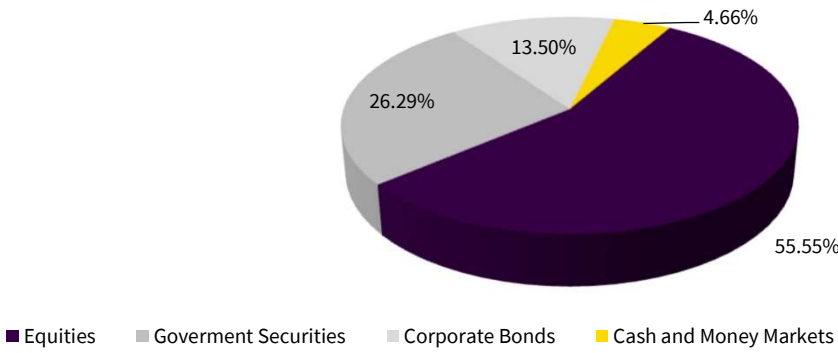
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.32
Debt	11.49
Total	25.81

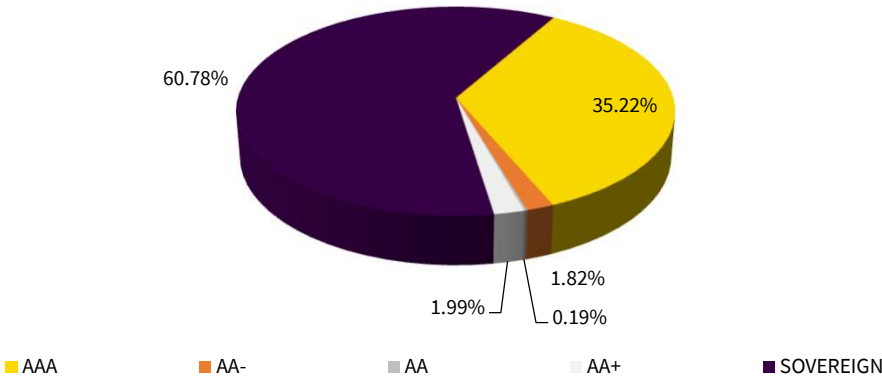
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	5.53

Asset Mix

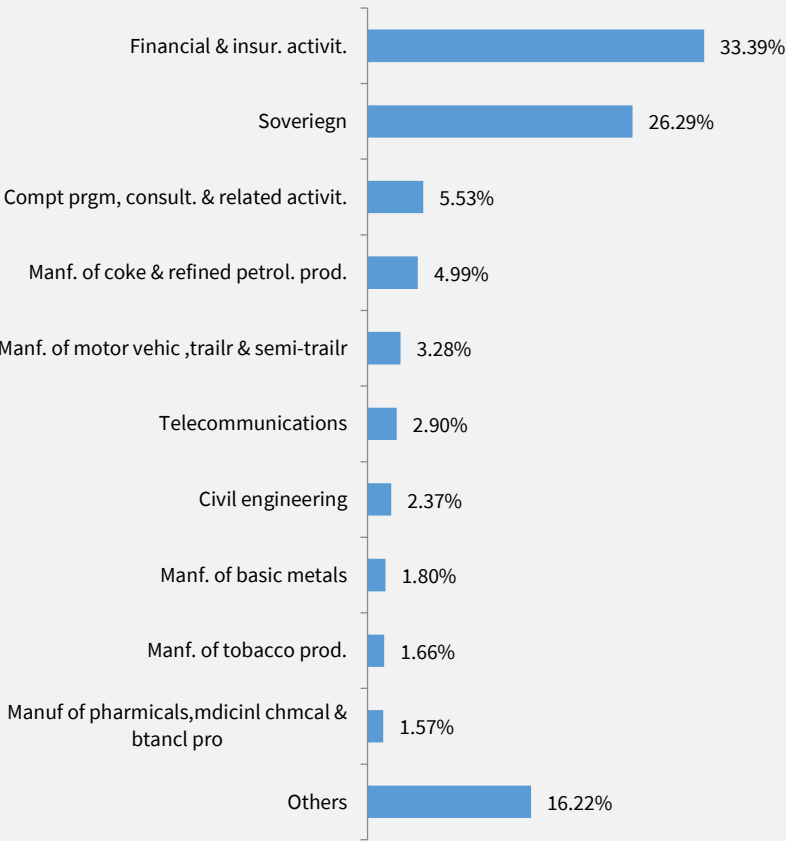


Rating Profile



Security Name	Net Asset (%)
Equities	55.55%
HDFC Bank Ltd.	6.71%
Reliance Industries Ltd.	4.84%
ICICI Bank Ltd.	4.71%
Bharti Airtel Ltd.	2.90%
Infosys Ltd.	2.60%
Larsen & Toubro Ltd.	2.37%
State Bank of India	1.77%
Mahindra & Mahindra Ltd.	1.67%
ITC Ltd.	1.66%
Axis Bank Ltd.	1.64%
Others	24.68%
Government Securities	26.29%
6.90% GS 15-04-2065	5.40%
6.33% GS 05-05-2035	3.51%
6.68% GS 07-07-2040	3.31%
7.70% AP SGS 06-12-2029	2.33%
7.09% GS 05-08-2054	1.67%
7.27% Maharashtra SGS 24-09-2036	1.28%
7.52% HR SGS 02-05-2034	1.15%
6.75% GS 23-12-2029	1.14%
7.24% GS 18-08-2055	1.10%
07.06% GS 10-04-2028	1.08%
Others	4.32%
Corporate Bonds	13.50%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.16%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.31%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.98%
7.95% HDFC BANK Ltd. 21-09-2026	1.57%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.18%
7.44% NABARD 24-02-2028	1.18%
8.43% Samman Capital Ltd 22-02-2028	0.79%
8.75% Shriram Finance 15-06-2026	0.63%
7.58% NABARD 31-07-2026	0.39%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.23%
Others	0.08%
Cash and Money Markets	4.66%
Portfolio Total	100.00%

Sectoral Break-Up\$



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

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

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

Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on October 31,2025:	34.6674
Inception Date:	31-Mar-06
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.39%	2.55%	5.53%	5.91%	5.91%	5.24%	4.75%	6.83%
Benchmark**	0.44%	2.84%	6.38%	6.80%	6.87%	6.29%	5.74%	6.96%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	20.00%
Money Market Instruments & Cash	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.

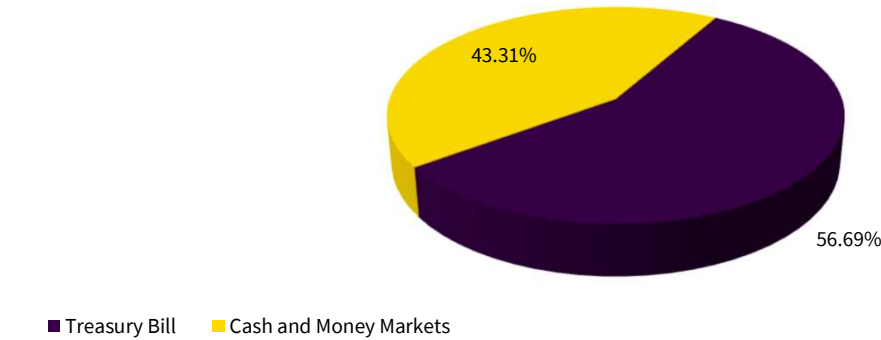
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	3.01
Total	3.01

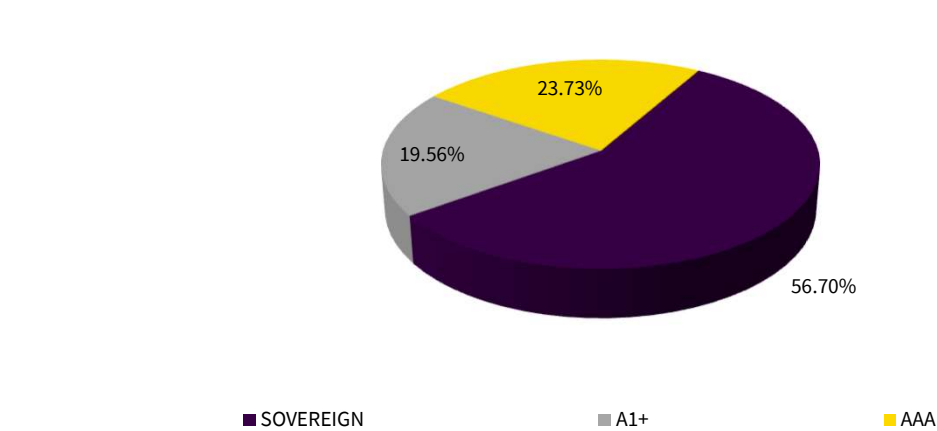
Modified Duration#

Security Type	Duration
Debt and Money Market Instruments	0.32

Asset Mix



Rating Profile

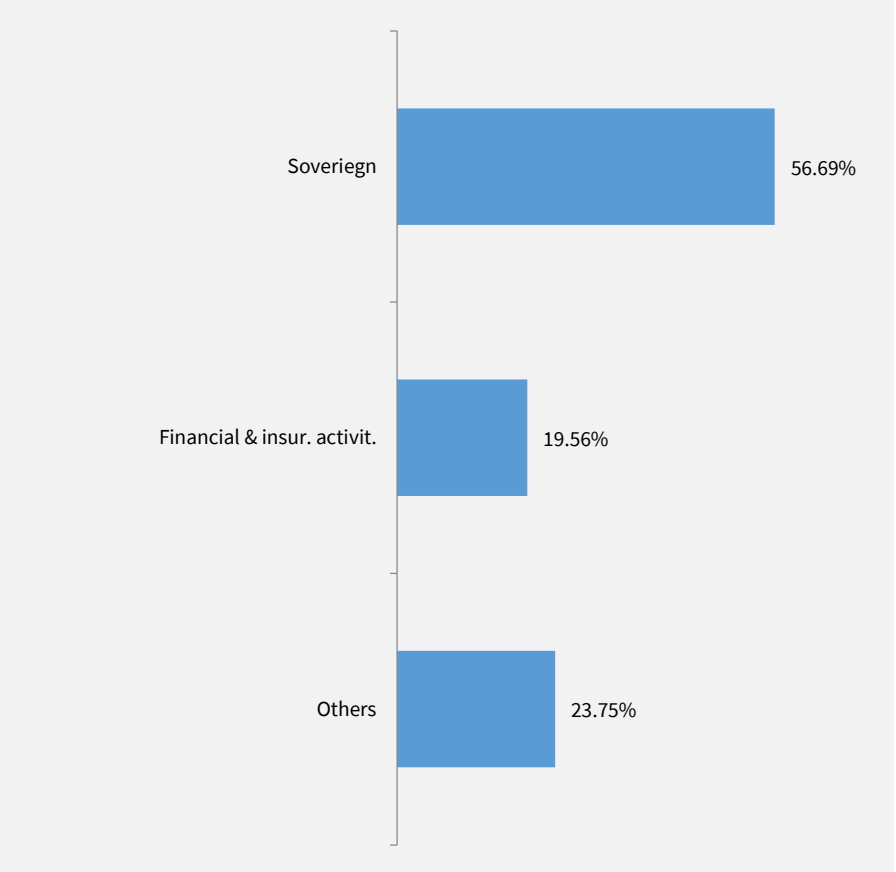


Security Name

Net Asset (%)

Cash and Money Markets	100.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark return is CRISIL 91 day T-Bill Index Return

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



Disclaimer

Benchmark Indices Provided by CRISIL

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

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