

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



September 2026

Aviva Group Investor



Economy - India:

India's Aug-26 headline CPI further inched up to 4.8% YoY against 4.5% in previous month driven by rising food inflation. Food prices continued to see broad-based momentum with 40% of items by weight showing inflation of 6% or higher. Overall food inflation rose by 5.7% YoY. Core inflation too witnessed upward momentum (4.2% YoY) in Aug-26 after remaining stable around 3.9% for a few months. Continued increases are being seen in restaurant and accommodation services, reflecting the impact of the hike in commercial LPG prices in previous months. Core-core inflation, which excludes gold and silver jewelry prices, remained low given moderation in precious metals. Going forward upside risk to inflation stems from rising fuel costs, below-normal rainfall, volatility in global commodity prices and passthrough of elevated wholesale inflation. Wholesale price inflation (WPI) for Aug-26 rose to 9.9% YoY from 9.8% in the previous month. Moderation in primary article inflation was more than offset by a sharp acceleration in fuel & power inflation coupled with firmer food and manufactured product prices. Looking ahead, WPI inflation is likely to remain elevated amid renewed US–Iran tensions and higher crude oil prices, which could intensify fuel and imported inflation pressures. Meanwhile, El Niño conditions and the risk of deficient and uneven rainfall pose upside risks to food inflation. Elevated global commodity and input costs could further sustain price pressures.

India's Index of Industrial Production (IIP) for Aug-26 held strong at 8% YoY against upwardly revised 7.4% in previous month. Growth was led by manufacturing, electricity and water supply while mining and quarrying continued to remain a drag. Under the use-based classification, capital goods segment recorded the strongest growth followed by intermediate goods & consumer durables. However, consumer non-durables growth remained tepid. Industrial activity is expected to remain resilient, supported by sustained public capex, improving investment momentum and robust domestic demand. However, elevated input costs and persistent global uncertainties remain near-term risks. Manufacturing PMI for the month rebounded, hitting 7 months high underlining resilient consumption.

Economic activity continued to show resilience, with gross GST collections rising 14.7% YoY to Rs. 2.04 Tn in Sept- 26, aided by a sharp rise in import-linked revenues and healthy domestic collections. As on 15th September 26, deposit growth witnessed a sharp jump to 17.3% YoY owing to record inflow from RBI's FCNR(B) scheme against Credit growth of 18.1% YoY narrowing the gap between the two. RBI's recent measures to bring in dollar flows received an overwhelming response; resulting in strong FCNR(B) & ECB flows. The strong forex flows should cushion the blow to the domestic currency from unabating FPI selling and elevated global yields.

India's Merchandise trade deficit softened to USD 27 bn in Aug-26 (USD 32 bn in Jul-26). Imports rose 14.1% YoY to USD 71 bn while exports rose by 26% YoY to USD 44 bn. The rise in imports was led by rise in oil imports & non-oil non-gold imports, suggesting resilient domestic demand. Gold imports were sharply lower sequentially as well as on annual basis. Export growth was led by engineering goods, petroleum products and electronic goods. Net services exports stood at USD 17.5 bn. The current account deficit (CAD) for 1QFY27 widened to USD 4.2 bn (0.5% of GDP) from a revised USD 3.4 bn (0.4% of GDP) same period a year ago. Widening in CAD was primarily due to a higher merchandise trade deficit in Q1FY27 which was partly offset by higher net services receipts. The capital account recorded a net outflow of USD 3.9 bn mainly due to portfolio investment outflows. The 5MFY27 fiscal deficit stood at 41.9% of BE (Rs. 7.10 Tn) supported by stronger non-tax receipts in spite of sustained capital spending so far. Sustained high crude oil prices from Middle East war and potential weather shocks pose ongoing risks to the fiscal consolidation path while the government has maintained its FY27 target GFD at 4.3% of GDP.

Economy - Global:

The FOMC unanimously decided on a rate hike of 25bps, pushing the policy corridor to 3.75%-4.00%. Dot plot factored in another rate hike in the cycle, likely to be done in CY26 itself with 16 of the 18 members expecting another hike. The Fed bumped up the growth and inflation forecast for CY26 & CY27. Fed's decision to make larger purchases of long dated treasury securities to support rising bond yields failed to enthuse the bond markets. US treasuries witnessed a sharp uptick in the yields during the month particularly at the long end of the curve, reflecting continued concerns around sticky inflation, record high debt levels, resilient labor market and strong consumer spending. Q2CY26 GDP motored ahead by 2.2% (QoQ) ahead of the earlier estimates. Consumer spending chugged forward and investment increased at nearly double the pace previously envisaged. Inflation prints remained well above Fed's target, raising fears of accelerated hikes going forward. Meanwhile, the ECB and Bank of Japan also raised policy rates by 25 bps, signaling a broader shift towards tighter monetary policy amid persistent inflationary pressures. Going forward, elevated inflation, resilient economic activity, rising sovereign debt and increasingly restrictive monetary policies could keep global yields and bond-market volatility elevated.

Bond Outlook and Strategy:

The fixed-income outlook remains challenging amid re-escalation of tensions across West Asia, renewed trade and tariff frictions. Global bond yields have risen sharply, with long-term yields across major markets reaching multi-decade highs with elevated inflation risks, rising debt burden and fear of higher interest rates weigh on bond markets. The global monetary policy environment has also turned increasingly hawkish, with several major central banks either raising rates or signaling the possibility of further tightening in response to persistent inflationary pressures leading to bear flattening of the yield curve. Domestically, prolonged geopolitical tension and elevated crude oil prices pose risks to both India’s external-sector and fiscal outlook through higher import costs, pressure on the current account and potentially higher government expenditure. Weaker Monsoon, below average reservoir levels, sowing and weak soil moisture pose risk of higher food prices. This could add to inflationary pressures while growing expectations of rate hikes globally and in India could keep yields elevated. Demand-supply dynamics are expected to remain challenging, with sizeable government borrowing in the long duration coinciding with the risk of further RBI OMO sales to absorb surplus liquidity.

Despite near-term headwinds for bond market, the sharp rise in yields progressively improves the risk-reward equation for fixed income. As yields move higher, carry and valuations become increasingly attractive, providing a greater margin of safety and improving the opportunity set for investors with a medium-to-long-term investment horizon. ULIP policyholders should remain aligned with their long-term asset allocation and risk tolerance during periods of market volatility. Maintaining investment discipline and avoiding reactive portfolio changes remain important for long-term wealth creation.

Equity Outlook and Strategy:

September 2026 marked a sharp deterioration relative to August, with the Nifty 50 declining ~6.1% month-on-month versus a modest ~1.2% pullback in August, as sustained FII selling and global macro headwinds accelerated the drawdown, pushing the benchmark to its lowest close since late March 2026. The Nifty Midcap 50 underperformed at ~7.9% fall, reflecting higher beta and thinner liquidity in mid-cap names amid broad risk-off positioning, with the index reversing its +2.1% August gain entirely. Sectorally, Information Technology saw the steepest decline at ~11.2%, pressured by global demand uncertainty and hawkish Fed rhetoric weighing on discretionary tech spending; Automobiles fell ~8.8% on softening volume guidance and rising input costs. Metals and FMCG were relative outperformers, each declining ~3.3%, supported by commodity price stabilization and defensive demand characteristics. Real Estate corrected ~6.3% on tightening financial conditions, while Banking fell ~5.8% as NIM compression concerns resurfaced following a USD 133 billion FCNR(B) windfall. The primary macro driver was Brent crude's surge past USD 100/barrel, compounded by Fed officials signaling further modest rate hikes; this combination triggered the 10-year India sovereign yield to inch up to 7.19%, thereby increasing equity risk premiums. FIIs net sold Rs 44,013 crores of cash Equities last month, while DIIs net bought Rs 76,030 crores.

With Q2FY27 result season to commence shortly, we remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. The rise in global risk-free yields add further caution to the equity valuations, which we will constantly monitor. We continue to focus on opportunities in the market that offer decent risk reward balance.

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 is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on September 30,2026:	36.1426
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	0.42%	2.43%	4.66%	5.15%	5.54%	5.60%	5.09%	6.73%
Benchmark**	0.38%	2.59%	5.27%	5.87%	6.34%	6.49%	6.06%	6.89%

* 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.

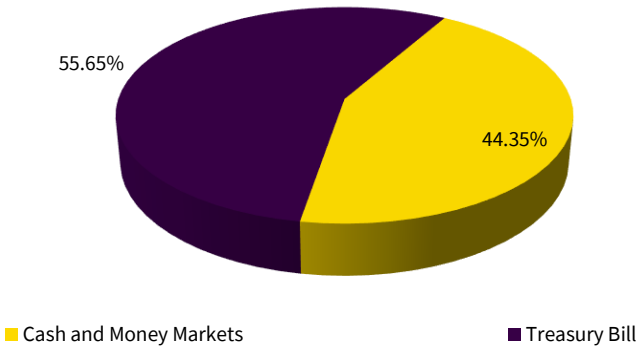
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	6.92
Total	6.92

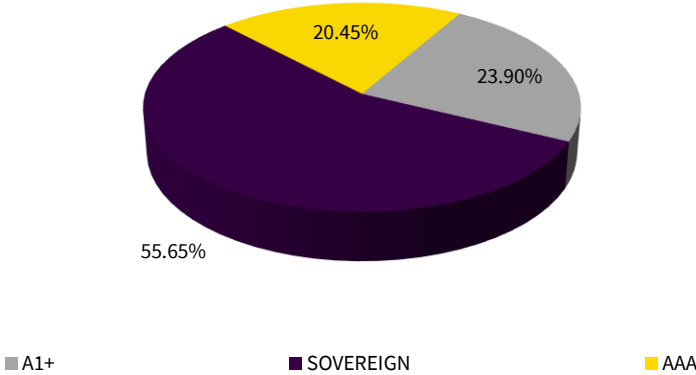
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	0.49

Asset Mix



Rating Profile

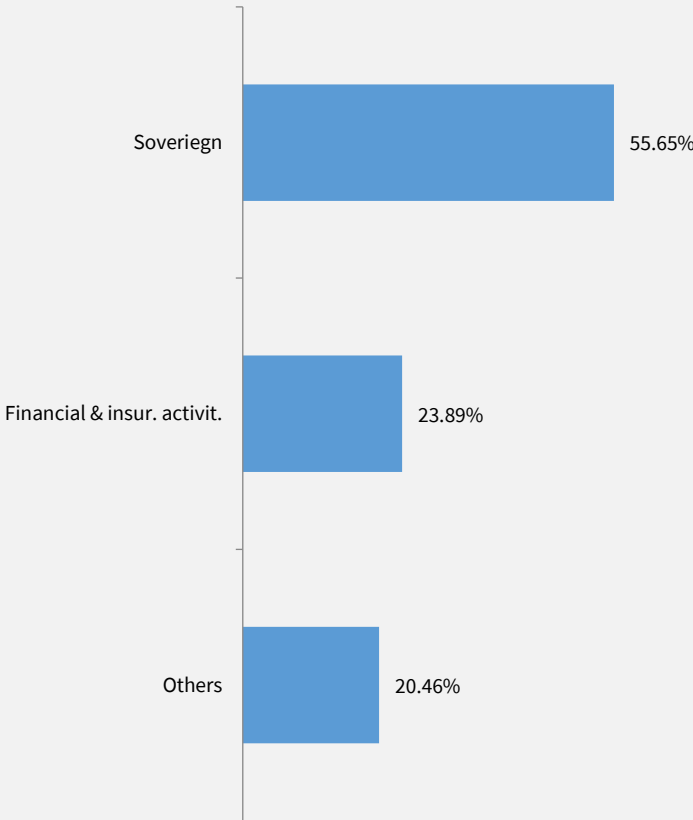


Security Name

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.

Fund Details

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

The risk profile for this fund is Low

NAV as on September 30,2026:	41.3215
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	-0.20%	2.88%	2.72%	4.61%	6.11%	6.24%	5.10%	7.43%
Benchmark**	-0.42%	3.10%	3.81%	5.33%	6.62%	6.89%	5.69%	7.21%

* 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.

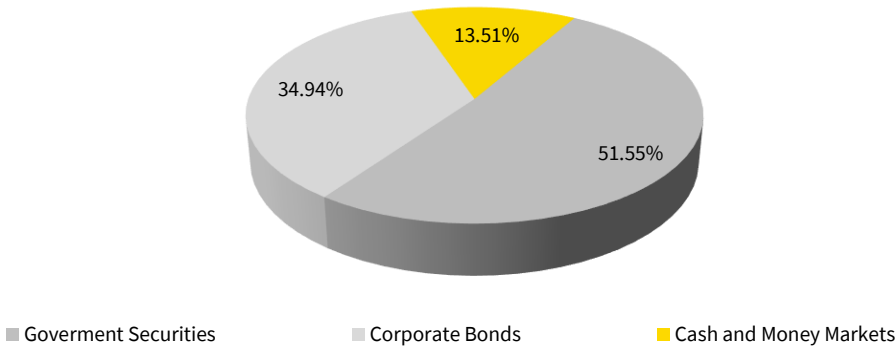
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	232.91
Total	232.91

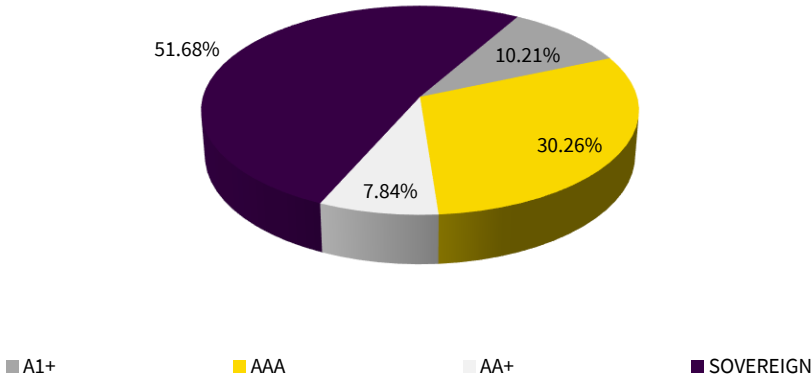
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	5.07

Asset Mix

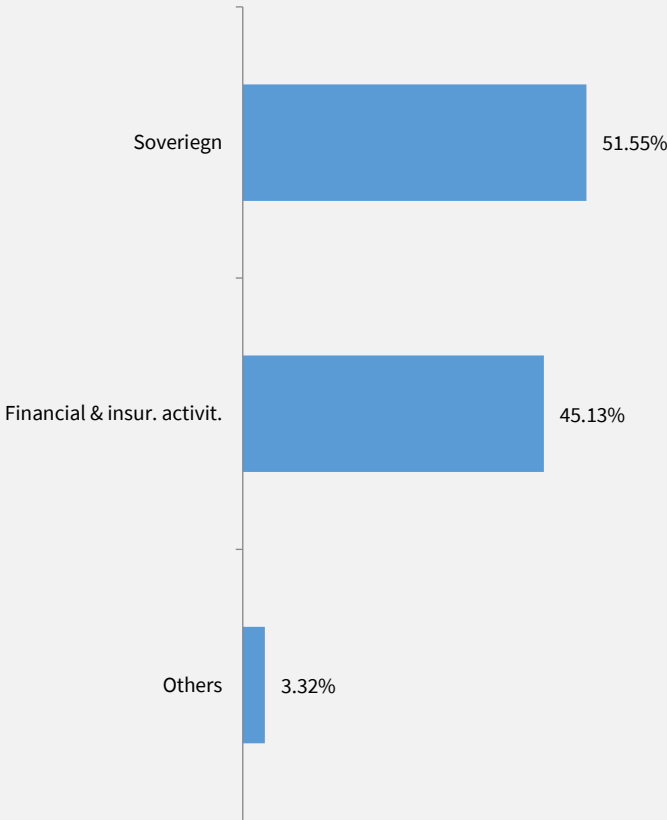


Rating Profile



Security Name	Net Asset (%)
Government Securities	51.55%
6.94% GS 11-05-2036	12.79%
7.71% GS 18-05-2066	12.76%
7.06% GS 27-07-2041	5.87%
7.63% GS 15-09-2056	4.99%
7.27% Maharashtra SGS 24-09-2036	3.37%
7.20% Maharashtra SGS 23-10-2036	2.76%
7.24% GS 18-08-2055	2.43%
6.36% GS 16-02-2031	2.26%
7.52% HR SGS 02-05-2034	2.10%
7.42% TN SGS 03-04-2034	1.92%
Others	0.30%
Corporate Bonds	34.94%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.76%
7.45% PFC 15-07-2028	5.08%
8.70% Shriram Finance 09-04-2028	4.53%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.37%
8.43% Sammaan Capital Ltd 22-02-2028	4.18%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.68%
9.15% Piramal Finance 17-06-2027	3.07%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.58%
6.83% HDFC Limited 08-01-2031	1.11%
6.75% Piramal Finance Limited 26-09-2031	0.58%
Cash and Money Markets	13.51%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on September 30,2026:	47.8865
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	-1.34%	2.40%	1.03%	2.83%	6.31%	6.78%	5.57%	7.98%
Benchmark**	-1.45%	2.82%	1.68%	3.24%	6.42%	7.07%	5.73%	7.89%

* 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.

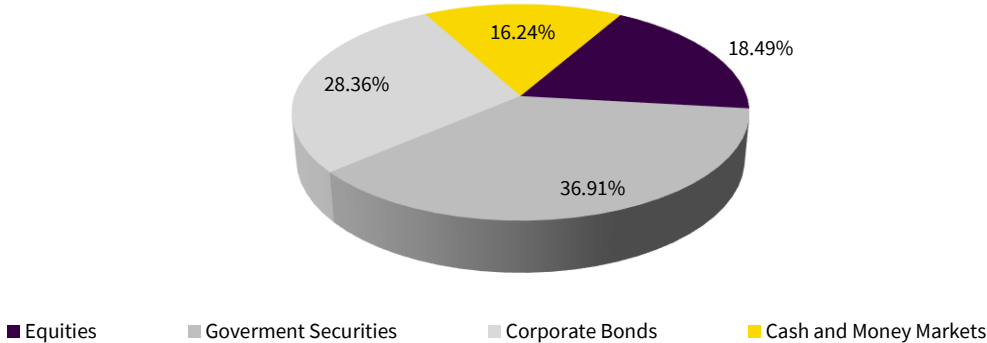
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	10.94
Debt	48.11
Total	59.05

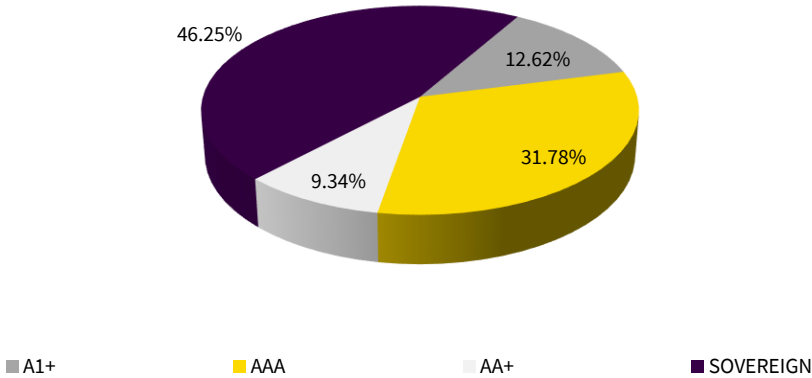
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.18

Asset Mix

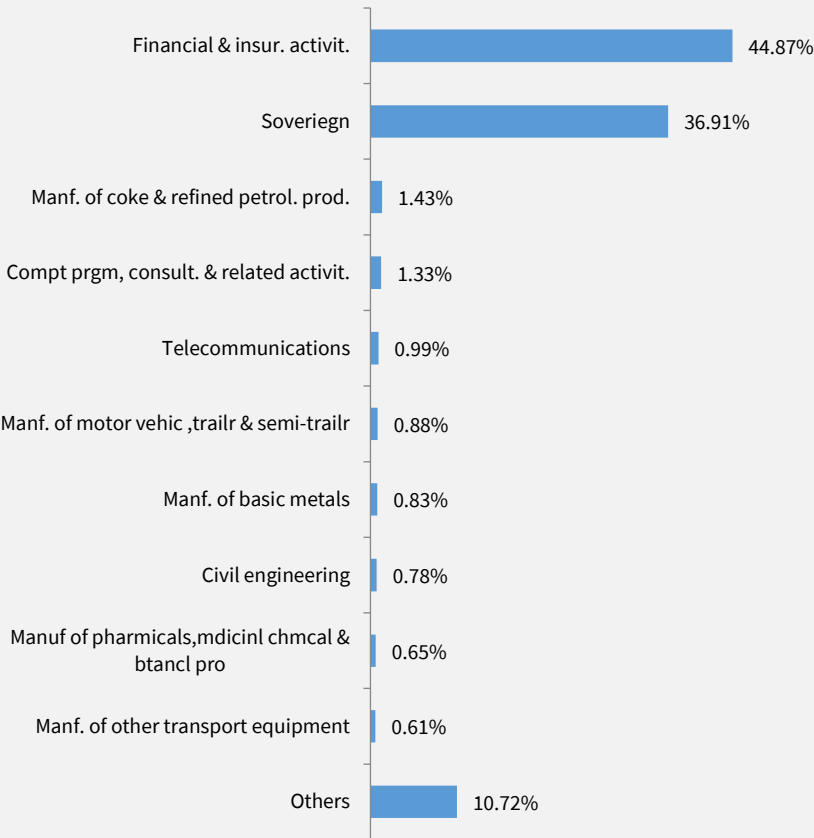


Rating Profile



Security Name	Net Asset (%)
Equities	18.49%
ICICI Bank Ltd.	1.73%
HDFC Bank Ltd.	1.62%
Reliance Industries Ltd.	1.43%
Bharti Airtel Ltd.	0.99%
State Bank of India	0.84%
Larsen & Toubro Ltd.	0.78%
Infosys Ltd.	0.60%
Bajaj Finance Ltd.	0.58%
Mahindra & Mahindra Ltd.	0.49%
ETERNAL LIMITED	0.41%
Others	9.02%
Government Securities	36.91%
6.94% GS 11-05-2036	10.51%
7.71% GS 18-05-2066	5.05%
7.06% GS 27-07-2041	4.85%
7.63% GS 15-09-2056	4.10%
7.27% Maharashtra SGS 24-09-2036	2.17%
7.24% GS 18-08-2055	1.92%
7.52% HR SGS 02-05-2034	1.92%
7.42% TN SGS 03-04-2034	1.83%
7.70% AP SGS 06-12-2029	1.78%
6.36% GS 16-02-2031	1.68%
Others	1.10%
Corporate Bonds	28.36%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.42%
8.43% Sammaan Capital Ltd 22-02-2028	4.08%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.98%
8.70% Shriram Finance 09-04-2028	3.40%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.21%
9.15% Piramal Finance 17-06-2027	2.73%
7.45% PFC 15-07-2028	2.36%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.86%
7.44% NABARD 24-02-2028	0.67%
6.75% Piramal Finance Limited 26-09-2031	0.65%
Cash and Money Markets	16.24%
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 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 September 30,2026:	47.0074
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	-2.71%	1.77%	-1.42%	0.68%	6.13%	7.06%	5.68%	8.22%
Benchmark**	-2.42%	2.54%	-0.34%	1.25%	6.18%	7.19%	5.71%	8.49%

* 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

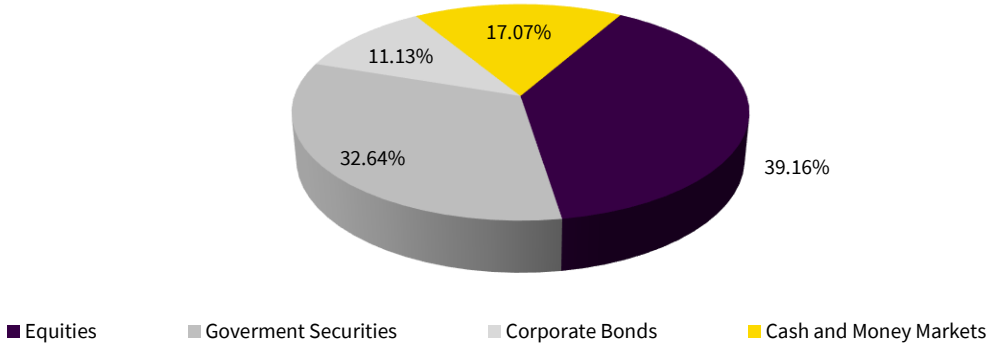
Asset Class	AUM (in Cr.)
Equity	7.14
Debt	11.09
Total	18.23

Modified Duration*

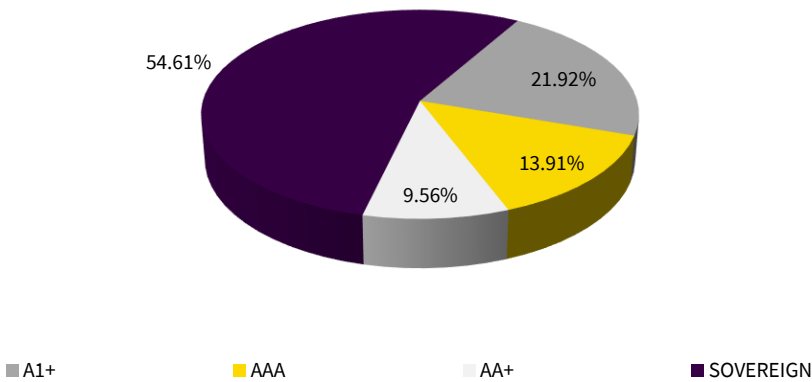
Security Type	Duration
Debt and Money Market Instruments	4.43

Security Name	Net Asset (%)
Equities	39.16%
ICICI Bank Ltd.	3.64%
HDFC Bank Ltd.	3.42%
Reliance Industries Ltd.	3.01%
Bharti Airtel Ltd.	2.08%
State Bank of India	1.76%
Larsen & Toubro Ltd.	1.66%
Infosys Ltd.	1.25%
Bajaj Finance Ltd.	1.23%
Mahindra & Mahindra Ltd.	1.05%
ETERNAL LIMITED	0.86%
Others	19.20%
Government Securities	32.64%
6.94% GS 11-05-2036	8.40%
7.71% GS 18-05-2066	4.00%
7.06% GS 27-07-2041	3.85%
7.70% AP SGS 06-12-2029	3.84%
7.63% GS 15-09-2056	3.26%
7.27% Maharashtra SGS 24-09-2036	1.89%
6.36% GS 16-02-2031	1.85%
7.52% HR SGS 02-05-2034	1.57%
7.24% GS 18-08-2055	1.52%
7.42% TN SGS 03-04-2034	1.35%
Others	1.11%
Corporate Bonds	11.13%
8.43% Sammaan Capital Ltd 22-02-2028	4.40%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.22%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.20%
9.15% Piramal Finance 17-06-2027	1.10%
6.75% Piramal Finance Limited 26-09-2031	0.21%
Cash and Money Markets	17.07%
Portfolio Total	100.00%

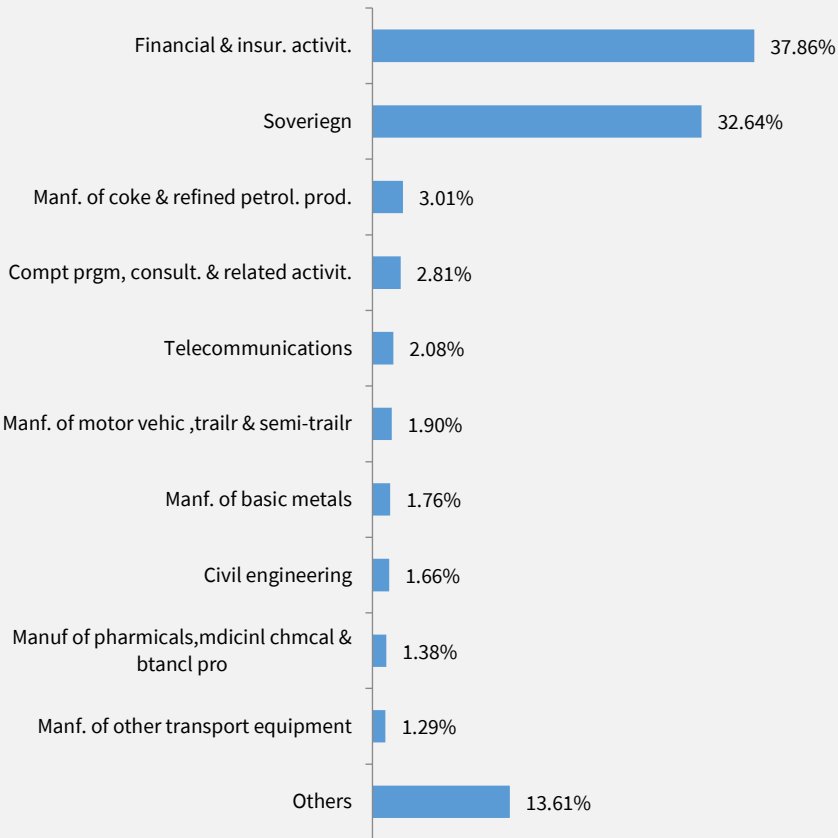
Asset Mix



Rating Profile



Sectoral Break-Up\$



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

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

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

Fund Details

Investment Objective: To 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 September 30,2026:	59.7309
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	-3.77%	1.46%	-3.76%	-1.89%	5.37%	6.89%	5.67%	9.47%
Benchmark**	-3.56%	2.19%	-2.73%	-1.09%	5.84%	7.28%	5.61%	8.99%

* 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.

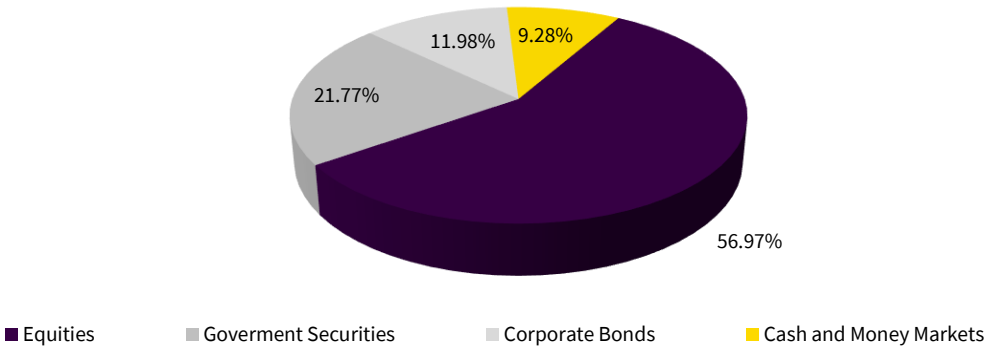
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.76
Debt	11.15
Total	25.91

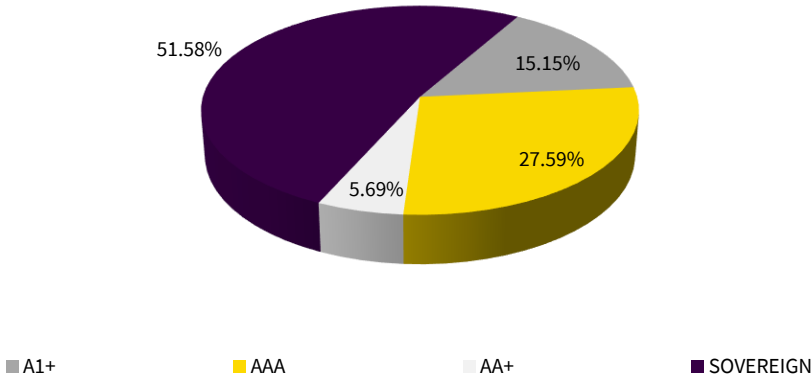
Modified Duration*

Security Type	Duration
Debt and Money Market Instruments	4.04

Asset Mix

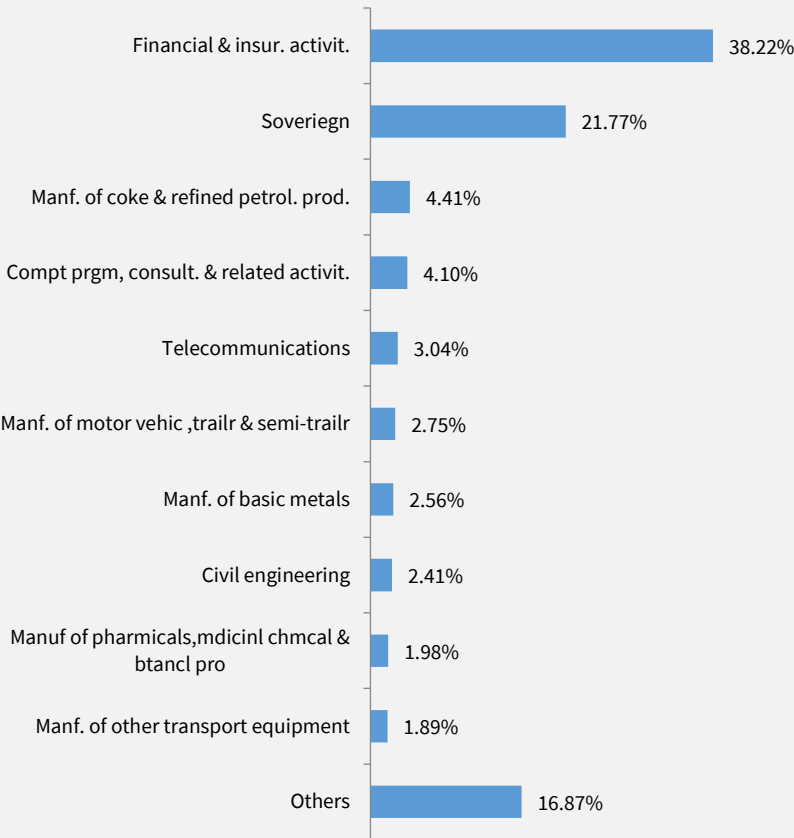


Rating Profile



Security Name	Net Asset (%)
Equities	56.97%
ICICI Bank Ltd.	5.29%
HDFC Bank Ltd.	4.98%
Reliance Industries Ltd.	4.41%
Bharti Airtel Ltd.	3.04%
State Bank of India	2.58%
Larsen & Toubro Ltd.	2.41%
Infosys Ltd.	1.84%
Bajaj Finance Ltd.	1.79%
Mahindra & Mahindra Ltd.	1.50%
ETERNAL LIMITED	1.25%
Others	27.88%
Government Securities	21.77%
6.94% GS 11-05-2036	4.35%
6.36% GS 16-02-2031	2.75%
7.06% GS 27-07-2041	2.68%
7.70% AP SGS 06-12-2029	2.26%
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7.71% GS 18-05-2066	1.88%
7.27% Maharashtra SGS 24-09-2036	1.22%
7.24% GS 18-08-2055	1.14%
7.52% HR SGS 02-05-2034	1.10%
7.42% TN SGS 03-04-2034	0.90%
Others	1.24%
Corporate Bonds	11.98%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.09%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.27%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.92%
9.15% Piramal Finance 17-06-2027	1.55%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.16%
7.44% NABARD 24-02-2028	1.15%
8.43% Sammaan Capital Ltd 22-02-2028	0.77%
6.75% Piramal Finance Limited 26-09-2031	0.07%
Cash and Money Markets	9.28%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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Disclaimer

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