

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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Economy

The trend of healthy domestic demand continues to be robust on back of festive season. High-frequency indicators are reflecting a mixed trend, with some indicators slowing sequentially, reflecting the impact of festival-related holidays. Globally, impact of higher interest rates are reflecting in weak global PMI, lower employment & consumer confidence numbers. These developments may catalyze the leading Central banks across the globe to go for lower interest rate increase for longer period.

The Consumer Price Index for October 2022 has printed at 6.8% (YoY), lower than the previous month's 7.4% (YoY). However, the CPI has breached the RBI's upper tolerance band of 6% for the tenth consecutive month. Food Inflation has stood at 7.0% (YoY) as compared to 8.4% (YoY) in the previous month. The moderation in headline inflation was due to moderation in the prices of major components like vegetables, oils and fats, pulses, fruits in the food basket in addition to a strong favorable base effect. Also there was decline in the fuel basket due to the prices of crude staying benign. Core inflation printed lower at 6% as compared to 6.1% in the previous month.

The Manufacturing Purchasing Managers' Index (PMI), compiled by S&P Global, has rose to 55.7 in last month from 55.3 in October, signaling the strongest improvement in operating conditions in three months. India's manufacturing sector continued to perform well in November, besides heightened recession fears elsewhere and a deteriorating outlook for the global economy.

India April-October fiscal deficit was on track, with good tax growth and capex & relatively muted revenue spending. Taxes collected rose 18% YoY, driven by still-strong growth in direct taxes. Indirect taxes were hold back by reduction in excise on petrol & diesel. Non-tax revenues were down 13.6% YoY, in line with the lower RBI dividend while offset by improved receipts from economic services (telecom). Non-debt capital receipts have received a boost by disinvestment in the year so far. Expenditure growth of 17.4% YoY was boosted by strong capex, subsidies and interest, weak scheme-based revenue spending.

The liquidity conditions were tight at the onset of the month, which has improved later on due to spending by the government leading to overnight rates moving close to the repo level. It is likely that banking liquidity will be lower as demand for credit will outstrip availability of the fixed deposits.

Fixed Income Outlook and Strategy

Interest rates have softened during the month on the back of sharp fall in all kind of commodities and rise in INR against USD, which if sustained, paves the way for benign inflationary outlook. Yield on benchmark 10 year government bond has come down by 19 bps to 7.28% during the month.

We expect that RBI will increase the policy rates last time in ensuing meeting in Dec 2022 to bring the policy rates in positive territory and take a pause.

Thus, we have increased our portfolio duration, as odds are now getting favorable, as interest rates should be in narrow range due to stable inflationary outlook. Further, we would look out for opportunities in high quality corporate bonds, as and when, to optimize the portfolio yield.

Equity: Strategy

Amidst challenging global milieu, India's relative growth trajectory is better and domestic political environment & macro-policy much more stable. Several indicators are looking up for the Indian economy- banking credit growth across segments now, peak power demand, replacement cycle of CVs, sharp correction in input prices including plunged global freight rates and strong tax collections. Benefit of falling input prices will fully reflect in profits of Indian corporates going ahead. In the short term, mighty USD, CAD, trade deficit, forex reserves, liquidity situation and the widening gap between credit and deposit growth are the key monitorables, which can keep the markets volatile.

At the current market levels we believe the risk reward is evenly balanced and going ahead earnings growth will be the key driver. Eschewing global slowdown, profitability of the Nifty-50 index is still estimated to grow strong over the next two years. Rural recovery we believe has commenced and will gain sustained momentum over next few months, adding vigor to the earnings outlook. We remain nimble and continue with our bottoms-up portfolio construction approach, looking for growth visibility with a domestic bias. We are inclined towards franchises operating in concentrated industry structures having strong growth tailwinds, business moat and pricing power and we are also focused on emerging opportunities. Portfolios have been suitably aligned to reflect the key identified themes as discussed above. Excessive market volatility and/or any unexpected adverse impact on the funds are cushioned by having a judiciously balanced portfolio across themes. The focus now shifts on the ensuing general budget and further policy direction.

Global Economy:

The theme of increase of policy rates are continuing in order to tame the persistent high inflation.

The US consumer price index (CPI) for October has come at 7.76% (YoY) against last month's 8.22% (YoY). The core inflation has come at 6.3% (YoY), down from 6.6% (YoY) in September. The FOMC has hiked policy rates by 75 bps while emphasizing the need of positive real rates.

The Bank of England has also raised policy rates by 75 bps and signaled that more increase in the rates are on the card to bring down the inflation. The Reserve Bank of Australia too has raised policy rates by 25 bps and indicated a slow pace of hikes ahead.

Equity Outlook

The Nifty index closed at an all-time high level in November and gained 4.1%. Amongst sectoral indices metals, oil & gas and IT were the top gainers. Investors cheered satisfactory domestic results, lower-than-expected US CPI inflation and fall in crude oil prices. However, geo-political tensions and rising Covid-2019 in china and dampened the positive sentiments.

Despite inflationary pressures and the resultant monetary tightening, we expect the following themes to play out over the medium term:

1. Convergence of public, private capex and real estate up-cycles -
 - a. Despite fiscal pressures, government has accelerated infra and capex spends, especially in vital sectors of transportation and defense
 - b. After almost a decade of muted demand, time correction in prices and rising income levels has improved housing affordability. Further, robust regulatory regime and sector consolidation is favoring strong organized real estate players with better execution capabilities
 - c. Pickup in the real estate cycle and public capex leads to strong consumption growth as well. This would drive private sector capex (cement, steel, renewables, data center, etc.).
 - d. Climate risk management and de-carbonization has initiated a new and unconventional capex stream- ethanol blending, green energy production and EVs
 - e. Digital infrastructure and communications capex- witnessing acceleration
2. Momentum in discretionary consumption- The demand tailwinds can be witnessed in many high frequency indicators as strong GST collections, increase in personal loans etc.
 - a. Additionally, trend of increasing aspiration and demand for premium product is clearly playing out, even in rural areas
3. Consistently growing power demand- to drive further reforms and renew fresh investments meaningfully
4. Rise of geopolitical tensions, normalization of supply chain disruptions and rebuilding of supply chains- creating a new world order with sticky export opportunities for India, mainly in manufacturing, technology and energy
5. Continued investments in human capital- professional education and healthcare
6. New-age internet businesses- remain challengers and now prioritize profitability in at least the core business in the near term

Indian economy is rewired, laying the roadmap for a new model of multi-year growth with a more efficient and interconnected economy:

1. Improving formalization, financial inclusion, digitization and tax compliance- vast national unified market, sector consolidations, UPI, CSC, planned Bima Sugam, etc.
2. Financial and fiscal stability- RERA, etc.
3. Government ceding its monopolies and stepping up privatization to attract private & foreign capital- corporate tax cut, ease of doing business, IBC, import substitution, etc.
4. Efforts to establish India as a credible & competitive global supply chain alternative, driving exports- communication networks, GST, GIFT city, increase in FDI, new labor codes, PLI schemes, multi-modal connectivity and national logistics policy
5. Thriving entrepreneurship which is visible from the start-up ecosystem and large investments by venture capitalists- innovations and employment
6. Onset of open community network ONDC- democratize e-commerce, empowering both small businesses and consumers

In addition, Indian economy is in a relatively stronger footing having favourable demand tailwinds, given the following enablers:

1. De-leveraged corporate balance sheet- structural shift and rising accountability
2. Robust banking sector and financial stability- trinity of benign credit costs, high capitalization and healthy margins
3. Lean household leverage and healthy savings rate- increasing financialisation of savings
4. Better fiscal health with scope for improvement- enviable digital infrastructure, streamlined welfare spending through DBT, etc.
5. Improving external position- lowest external debt-to-GDP, strong forex reserves, steady FDI and rising share of global exports
6. Pragmatic management of inflationary pressures- through supply side and other effective measures

The risks to growth emanate from random supply disruptions, the coordinated global tightening cycle. These risks mainly linked to geopolitics and climate change weigh on financial markets and warrant caution. China's constant teeter related to Covid-2019 restrictions is raising volatility. Normalization of China and Europe economies will be gradual only mainly due to precincts of their financial systems. However, this is expected to play to India's advantage.

Favorably, the benefit of frontloading of global rate hikes is now evident from abating cost pressures (across food, fuel and base metals) which we expect to get even better over next couple of months. While the initial fear was that the significant rate hikes might lead to a recession in the developed world, recent data suggests that it can be milder than earlier imagined versus the last three years. The 2023 is likely to bring less volatility and a greater balance in commodities, supply chain and growth.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Jayesh Sundar	6	NA	19
Nitin Garg	NA	6	19
Gurpreet Arora	4	NA	NA

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 November 30,2022:	28.4628
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	1.13%	3.42%	1.38%	2.71%	5.06%	7.31%
Benchmark**	1.34%	3.95%	1.83%	2.93%	5.86%	7.17%

* 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	6.56
Total	6.56

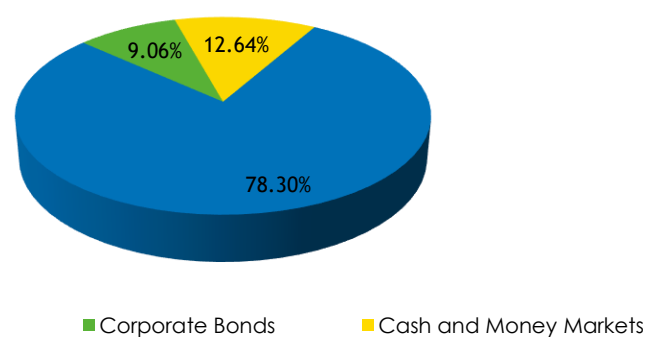
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.83

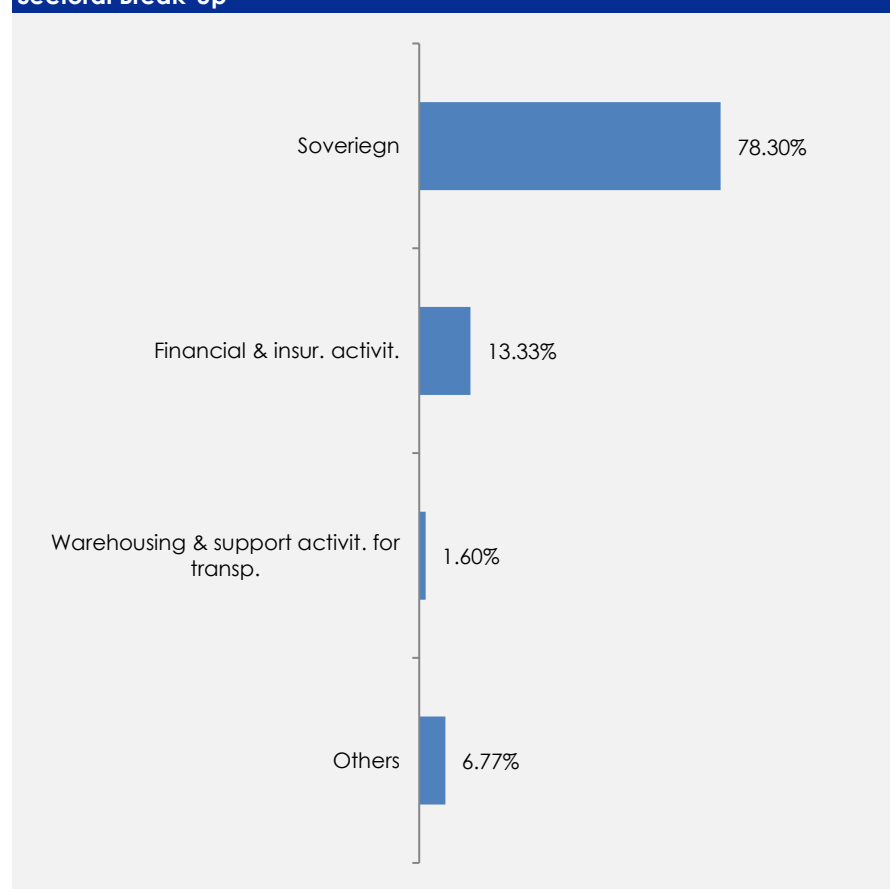
Security Name

Security Name	Net Asset (%)
Government Securities	78.30%
07.54% GOI 2024	16.78%
07.80% Tamilnadu SDL 2032	13.12%
6.84% GOI 2022	12.81%
07.26% GOI 2032	9.28%
07.38% Madhya Pradesh SDL 2026	4.27%
06.99% GOI 2051	3.91%
07.36% GS 12-09-2052	2.58%
7.81% HR SDL 27-10-2032	2.32%
07.62% Madhya Pradesh SDL 2026	2.30%
07.10% GOI 2029	2.27%
Others	8.66%
Corporate Bonds	9.06%
Indiabulls Housing Finance Ltd.	3.10%
Adani Ports and Special Economic Zone Ltd.	1.60%
HDFC Bank Ltd.	1.55%
NABARD	1.44%
Reliance Capital Ltd.	1.01%
Piramal Capital & Housing Finance Ltd.	0.36%
Cash and Money Markets	12.64%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

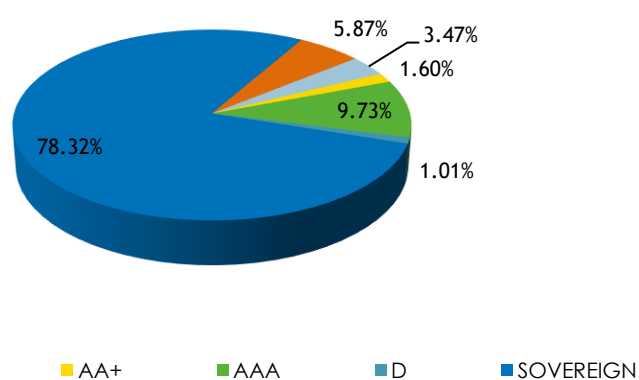
Asset Mix



Sectoral Break-Up[§]



Rating Profile



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

**Benchmark 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 November 30,2022:	38.0190
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	1.45%	5.12%	2.72%	5.69%	7.48%	7.86%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	7.64%

* 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.

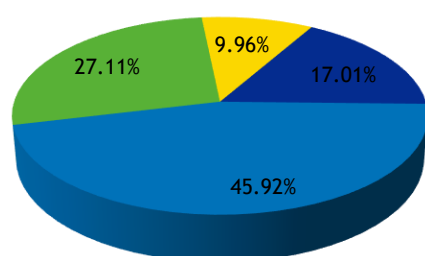
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.36
Debt	89.77
Total	108.13

Modified Duration[#]

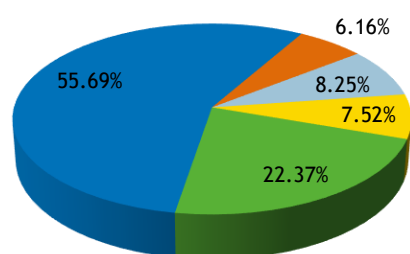
Security Type	Duration
Fixed Income Investments	4.96

Asset Mix



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

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

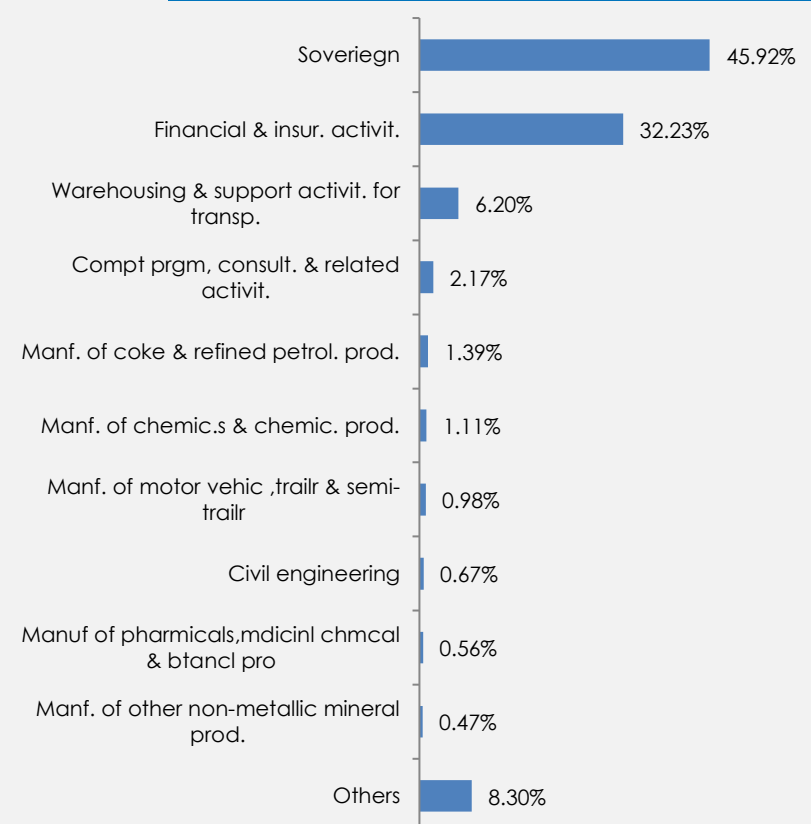
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.01%
ICICI Bank Ltd.	1.56%
Infosys Ltd.	1.48%
HDFC Bank Ltd.	1.45%
Reliance Industries Ltd.	1.39%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.67%
State Bank of India	0.67%
Housing Development Finance Corporation Ltd.	0.51%
Hindustan Unilever Ltd.	0.42%
ITC Ltd.	0.40%
Others	7.73%
Government Securities	45.92%
07.54% GOI 2024	14.25%
07.26% GOI 2032	7.70%
6.84% GOI 2022	6.39%
06.99% GOI 2051	3.30%
07.36% GS 12-09-2052	2.21%
07.96% Maharashtra SDL 2026	2.02%
07.62% Madhya Pradesh SDL 2026	2.01%
07.37% Tamil Nadu SDL 2026	1.98%
7.81% HR SDL 27-10-2032	1.94%
07.10% GOI 2029	1.89%
Others	2.23%
Corporate Bonds	27.11%
Indiabulls Housing Finance Ltd.	6.21%
Adani Ports and Special Economic Zone Ltd.	6.20%
NABARD	3.51%
Indian Railway Finance Corporation Ltd.	2.93%
HDFC Bank Ltd.	1.97%
Indian Railway Finance Corporation Ltd.	1.72%
NABARD	1.21%
NABARD	1.14%
Indian Railway Finance Corporation Ltd.	0.84%
NABARD	0.78%
Others	0.60%
Cash and Money Markets	9.96%
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: 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 November 30,2022:	32.1622
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.49%	5.17%	2.79%	6.02%	7.47%	7.38%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	8.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

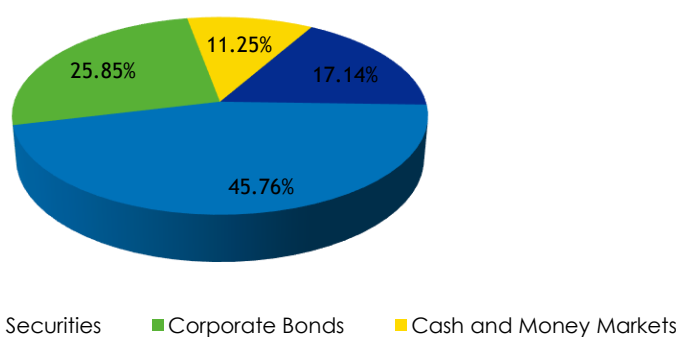
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.53
Debt	21.88
Total	26.40

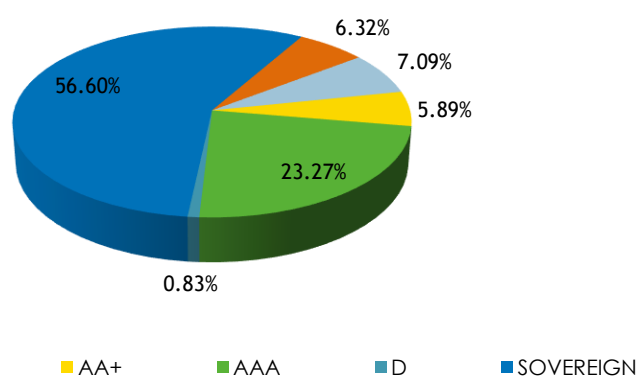
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.99

Asset Mix



Rating Profile

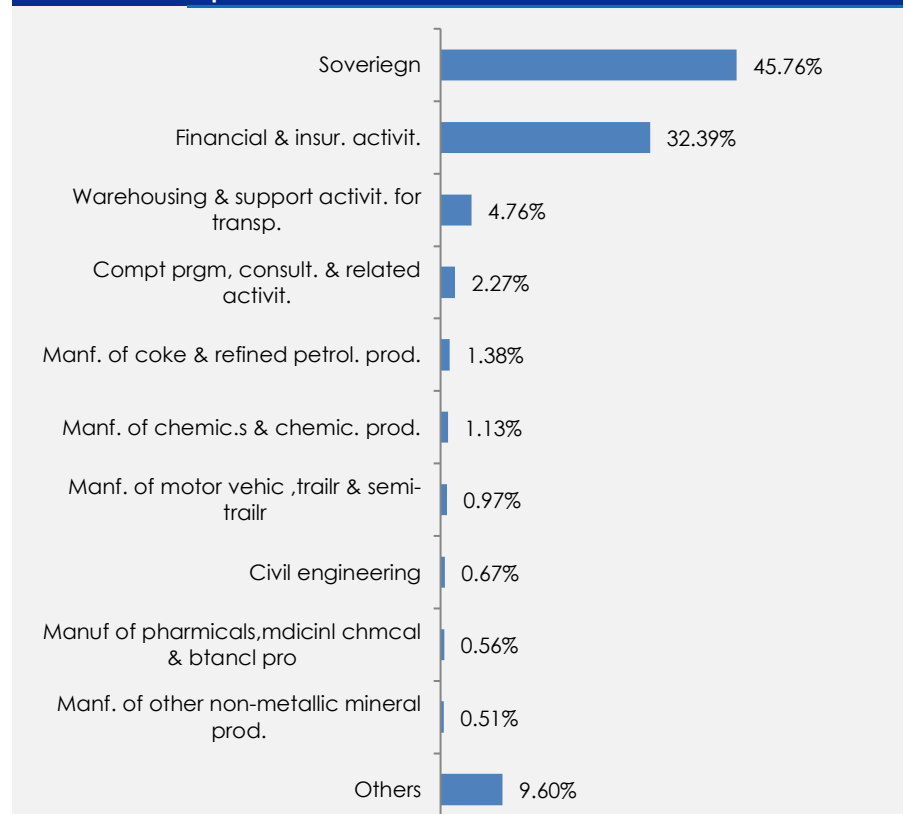


Security Name

Net Asset (%)

Equities	17.14%
Infosys Ltd.	1.56%
ICICI Bank Ltd.	1.53%
HDFC Bank Ltd.	1.44%
Reliance Industries Ltd.	1.38%
Axis Bank Ltd.	0.72%
Larsen & Toubro Ltd.	0.67%
State Bank of India	0.66%
Housing Development Finance Corporation Ltd.	0.51%
Hindustan Unilever Ltd.	0.46%
Ultratech Cement Ltd.	0.43%
Others	7.78%
Government Securities	45.76%
07.54% GOI 2024	14.39%
07.26% GOI 2032	7.67%
6.84% GOI 2022	4.00%
06.99% GOI 2051	3.30%
07.36% GS 12-09-2052	2.19%
07.84% Tamil Nadu SDL 2026	2.12%
07.62% Madhya Pradesh SDL 2026	2.06%
07.96% Maharashtra SDL 2026	2.01%
07.37% Tamil Nadu SDL 2026	1.97%
7.81% HR SDL 27-10-2032	1.92%
Others	4.13%
Corporate Bonds	25.85%
Indiabulls Housing Finance Ltd.	5.01%
Adani Ports and Special Economic Zone Ltd.	4.76%
NABARD	3.59%
Indian Railway Finance Corporation Ltd.	2.91%
Indian Railway Finance Corporation Ltd.	2.22%
HDFC Bank Ltd.	1.92%
NABARD	1.44%
NABARD	1.14%
Indian Railway Finance Corporation Ltd.	0.76%
Piramal Capital & Housing Finance Ltd.	0.72%
Others	1.38%
Cash and Money Markets	11.25%
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 controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on November 30, 2022:	94.0218
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.83%	7.04%	4.25%	9.77%	9.59%	11.97%
Benchmark**	2.32%	7.18%	5.13%	9.00%	9.87%	10.45%

* 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.

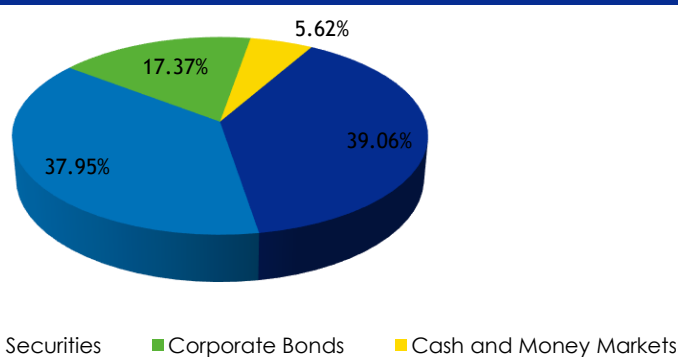
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	100.96
Debt	157.56
Total	258.53

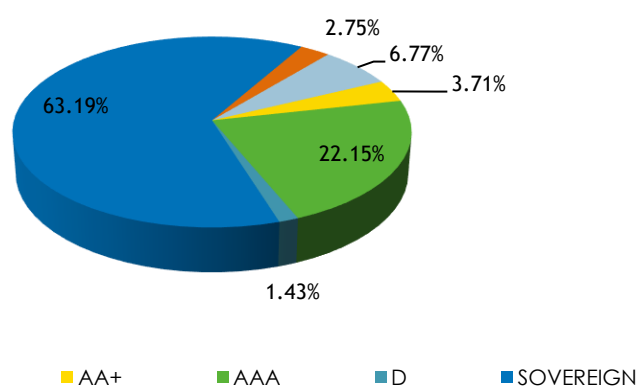
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.03

Asset Mix



Rating Profile

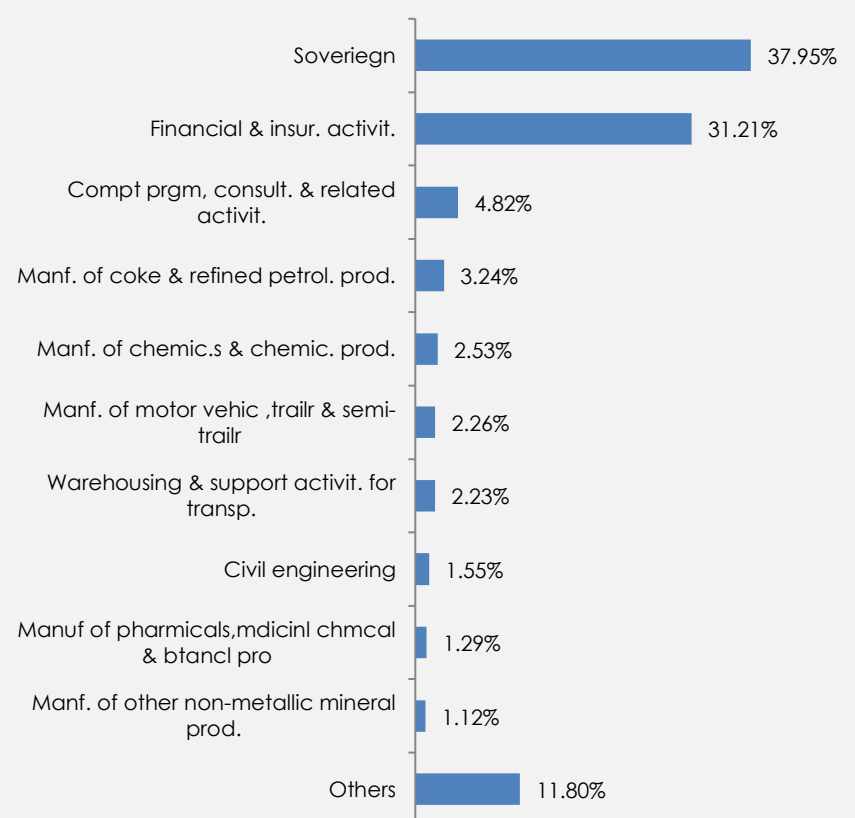


Security Name

Security Name	Net Asset (%)
Equities	39.06%
ICICI Bank Ltd.	3.58%
HDFC Bank Ltd.	3.40%
Reliance Industries Ltd.	3.24%
Infosys Ltd.	3.24%
Axis Bank Ltd.	1.68%
State Bank of India	1.55%
Larsen & Toubro Ltd.	1.55%
Housing Development Finance Corporation Ltd.	1.19%
Hindustan Unilever Ltd.	0.96%
ITC Ltd.	0.93%
Others	17.74%
Government Securities	37.95%
07.54% GOI 2024	10.81%
07.26% GOI 2032	5.74%
6.84% GOI 2022	5.29%
06.99% GOI 2051	2.46%
07.36% GS 12-09-2052	1.73%
07.96% Maharashtra SDL 2026	1.50%
07.62% Madhya Pradesh SDL 2026	1.47%
07.37% Tamil Nadu SDL 2026	1.47%
7.81% HR SDL 27-10-2032	1.46%
07.10% GOI 2029	1.43%
Others	4.59%
Corporate Bonds	17.37%
Indiabulls Housing Finance Ltd.	3.93%
NABARD	2.53%
Adani Ports and Special Economic Zone Ltd.	2.23%
Indian Railway Finance Corporation Ltd.	2.16%
HDFC Bank Ltd.	1.45%
Indian Railway Finance Corporation Ltd.	1.25%
NABARD	0.86%
Reliance Capital Ltd.	0.86%
NABARD	0.84%
Indian Railway Finance Corporation Ltd.	0.58%
Others	0.68%
Cash and Money Markets	5.62%
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 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 November 30,2022:	93.9550
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.70%	11.96%	8.53%	18.42%	13.85%	13.13%
Benchmark**	3.44%	10.84%	8.54%	15.90%	13.80%	12.00%

* 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.

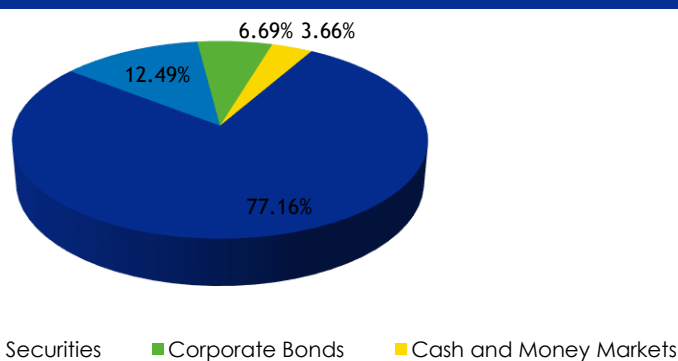
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	616.19
Debt	182.26
Total	798.45

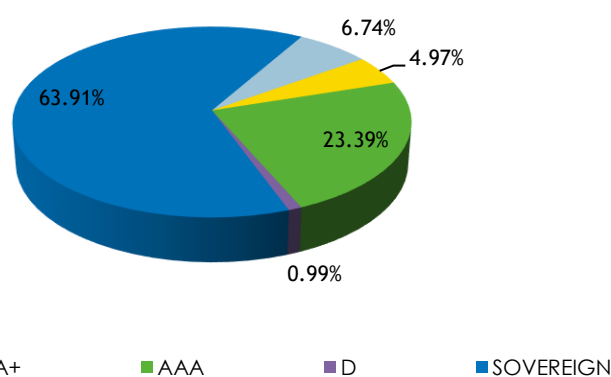
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.15

Asset Mix



Rating Profile

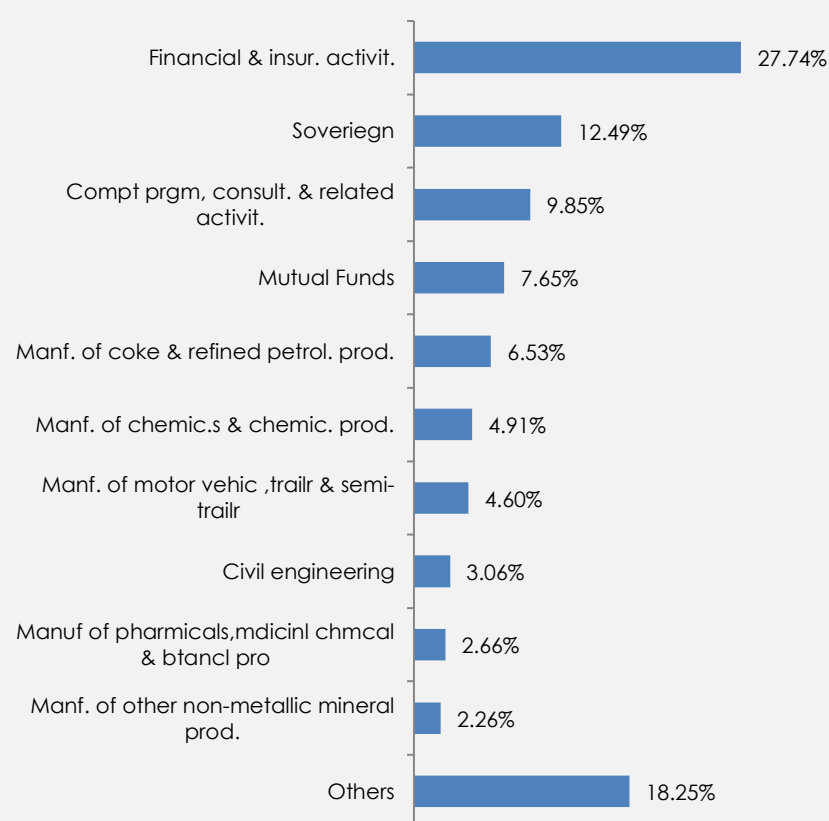


Security Name

Security Name	Net Asset (%)
Equities	77.16%
Infosys Ltd.	6.72%
Reliance Industries Ltd.	6.53%
ICICI Bank Ltd.	5.17%
HDFC Bank Ltd.	4.91%
Kotak Mahindra Mutual Fund	4.61%
Larsen & Toubro Ltd.	3.06%
Nippon India Mutual Fund	3.04%
Axis Bank Ltd.	2.46%
Housing Development Finance Corporation Ltd.	2.39%
State Bank of India	2.23%
Others	36.04%
Government Securities	12.49%
07.54% GOI 2024	4.16%
07.26% GOI 2032	2.20%
06.99% GOI 2051	0.94%
07.38% Madhya Pradesh SDL 2026	0.83%
07.36% GS 12-09-2052	0.67%
07.96% Maharashtra SDL 2026	0.58%
7.81% HR SDL 27-10-2032	0.57%
07.37% Tamil Nadu SDL 2026	0.57%
07.10% GOI 2029	0.55%
07.62% Madhya Pradesh SDL 2026	0.55%
Others	0.87%
Corporate Bonds	6.69%
Indiabulls Housing Finance Ltd.	1.27%
Adani Ports and Special Economic Zone Ltd.	0.97%
NABARD	0.95%
Indian Railway Finance Corporation Ltd.	0.70%
HDFC Bank Ltd.	0.57%
Indian Railway Finance Corporation Ltd.	0.50%
Indian Railway Finance Corporation Ltd.	0.45%
NABARD	0.31%
NABARD	0.30%
Indian Railway Finance Corporation Ltd.	0.23%
Others	0.44%
Cash and Money Markets	3.66%
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 November 30,2022:	43.0597
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	3.04%	14.41%	10.30%	23.24%	16.21%	10.37%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	9.07%

* 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.

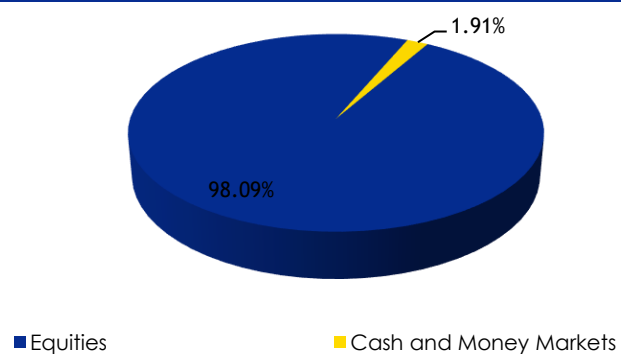
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.08
Debt	1.21
Total	64.29

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

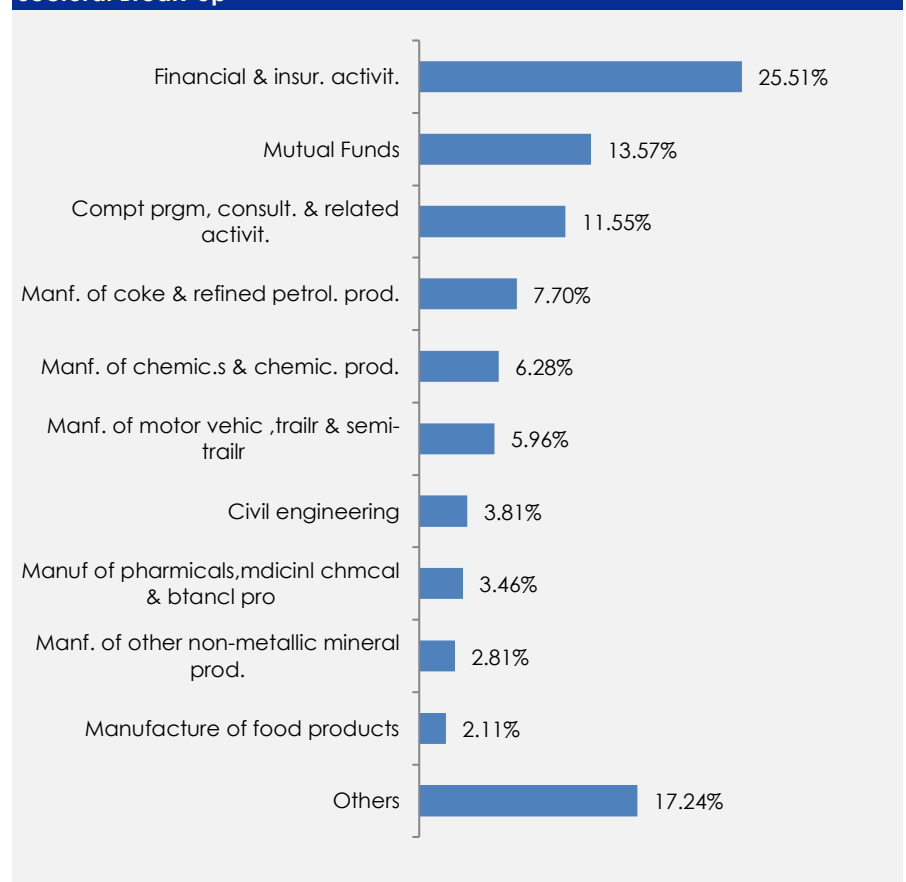
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.09%
Kotak Mahindra Mutual Fund	9.53%
Infosys Ltd.	8.30%
Reliance Industries Ltd.	7.70%
ICICI Bank Ltd.	6.19%
HDFC Bank Ltd.	5.15%
Larsen & Toubro Ltd.	3.81%
Housing Development Finance Corporation Ltd.	3.08%
Axis Bank Ltd.	2.88%
State Bank of India	2.58%
Nippon India Mutual Fund	2.57%
Others	46.30%
Cash and Money Markets	1.91%
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 November 30, 2022:	32.4230
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	3.69%	15.13%	12.60%	23.40%	17.01%	8.22%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	7.73%

* 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.

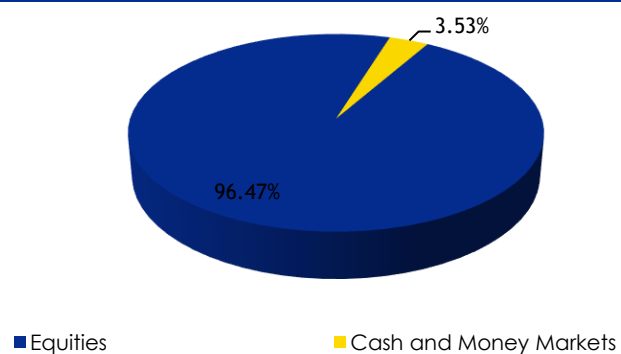
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.96
Debt	2.22
Total	63.18

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

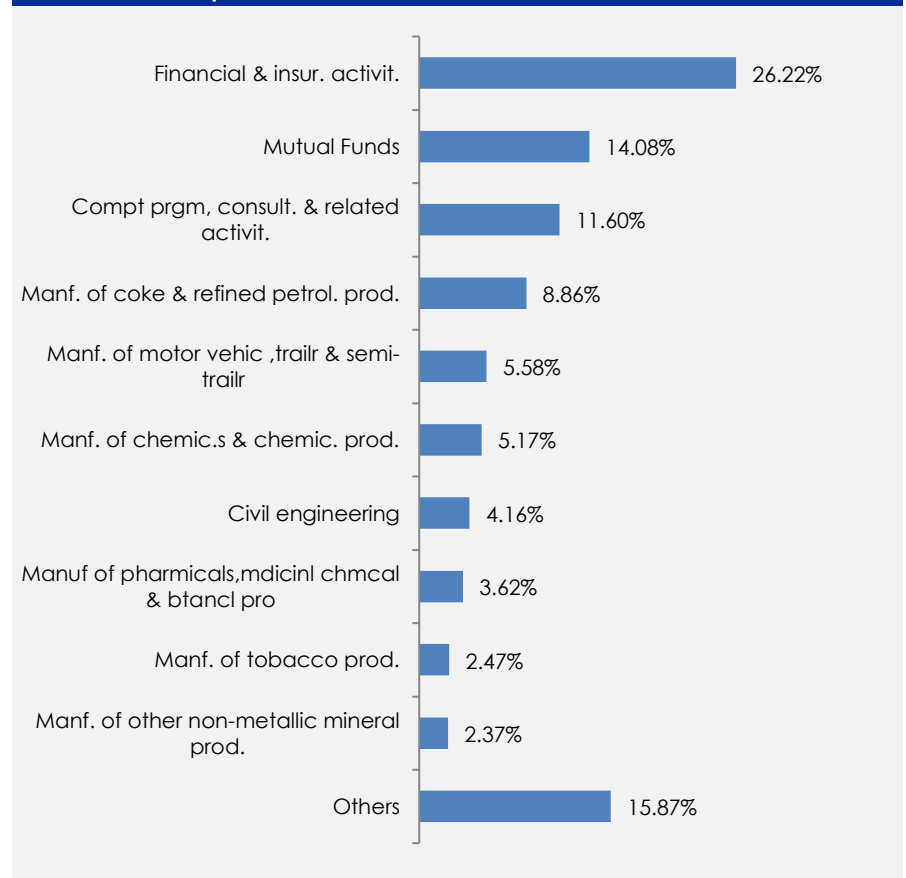
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	96.47%
Kotak Mahindra Mutual Fund	9.88%
Reliance Industries Ltd.	8.56%
Infosys Ltd.	8.05%
ICICI Bank Ltd.	6.07%
HDFC Bank Ltd.	4.83%
Housing Development Finance Corporation Ltd.	4.36%
Larsen & Toubro Ltd.	4.16%
Hindustan Unilever Ltd.	3.00%
Nippon India Mutual Fund	2.84%
Axis Bank Ltd.	2.78%
Others	41.94%
Cash and Money Markets	3.53%
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 November 30,2022:	21.2850
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.10%	21.02%	23.60%	41.75%	18.24%	6.03%
Benchmark**	5.38%	18.13%	22.93%	37.39%	12.29%	0.23%

* 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.

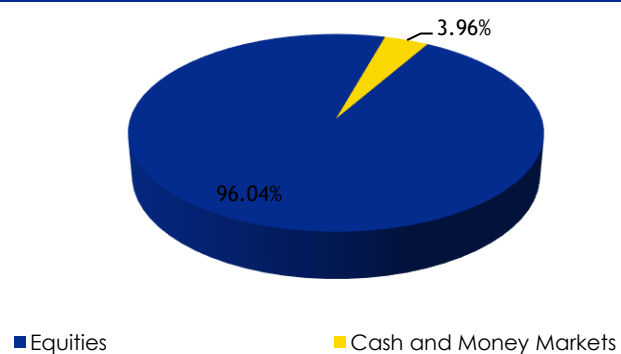
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	71.20
Debt	2.92
Total	74.13

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

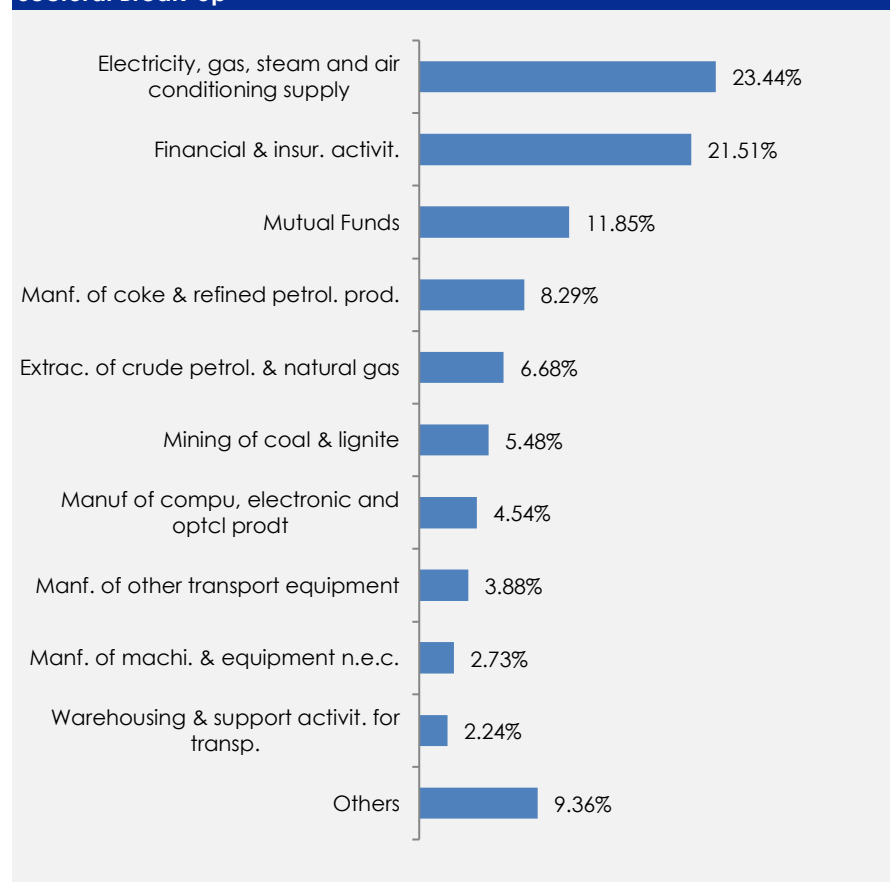


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.04%
Kotak Mahindra Mutual Fund	11.85%
NTPC Ltd.	9.51%
State Bank of India	9.35%
Power Grid Corporation of India Ltd.	8.35%
Oil & Natural Gas Corpn Ltd.	5.91%
Coal India Ltd.	5.48%
Bharat Electronics Ltd.	4.54%
Bharat Petroleum Corporation Ltd.	3.51%
Bank of Baroda	3.35%
Hindustan Aeronautics Ltd.	3.30%
Others	30.89%
Cash and Money Markets	3.96%
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 November 30,2022:	22.4515
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.36%	12.90%	3.85%	31.39%	26.34%	6.47%
Benchmark**	4.06%	11.69%	9.84%	26.00%	17.87%	3.11%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

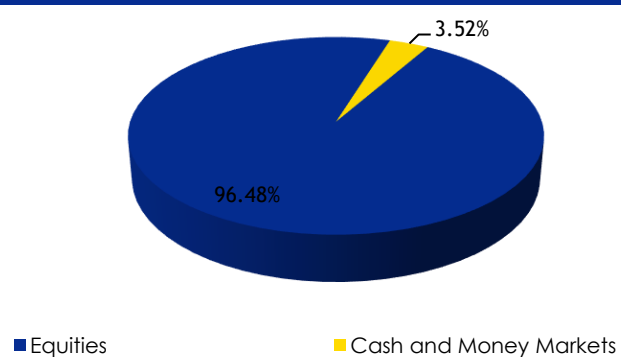
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	32.03
Debt	1.18
Total	33.21

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

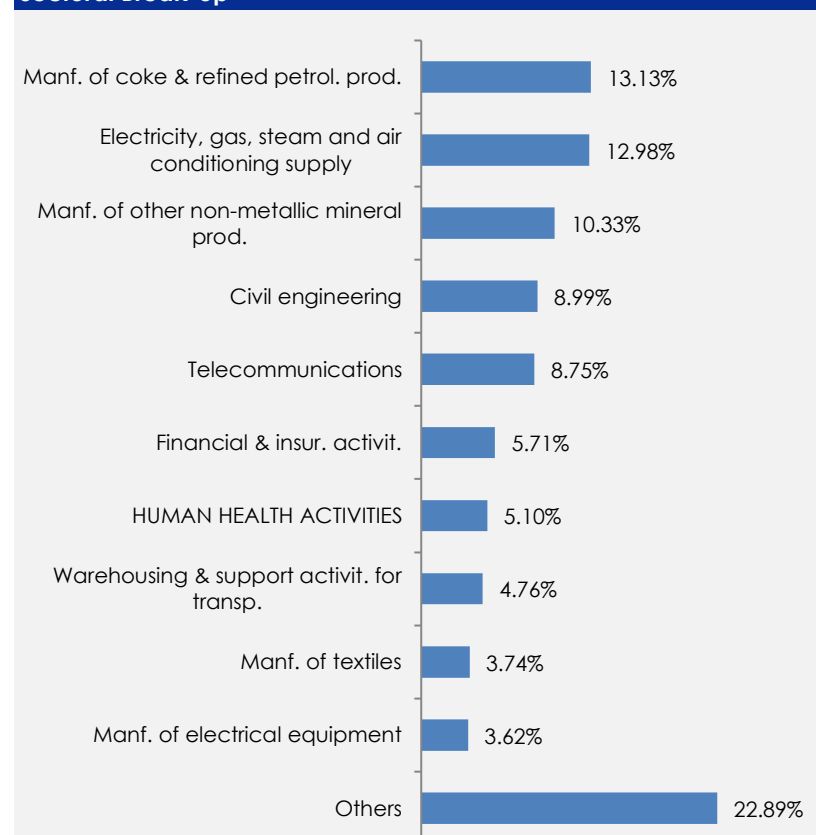
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.48%
Reliance Industries Ltd.	9.03%
Larsen & Toubro Ltd.	8.89%
Bharti Airtel Ltd.	8.75%
NTPC Ltd.	5.12%
Ultratech Cement Ltd.	4.88%
Power Grid Corporation of India Ltd.	4.30%
Grasim Industries Ltd.	3.74%
Adani Ports and Special Economic Zone Ltd.	3.57%
Apollo Hospitals Enterprise Ltd.	3.03%
Tata Power Co. Ltd.	2.63%
Others	42.54%
Cash and Money Markets	3.52%
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 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 November 30,2022: 34.0571

Inception Date: 01-Aug-11

Fund Manager: Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.55%	12.72%	9.91%	19.51%	15.25%	11.41%
Benchmark**	3.24%	11.01%	9.45%	16.49%	15.28%	11.15%

* 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.

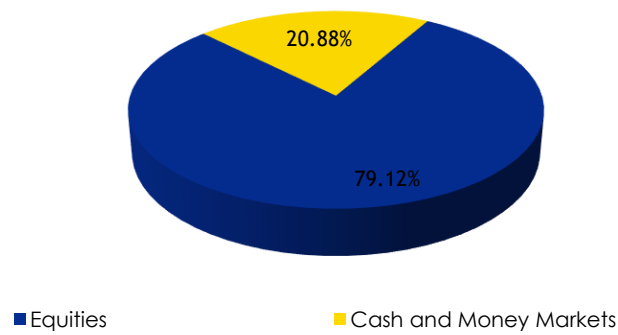
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	65.21
Debt	17.20
Total	82.41

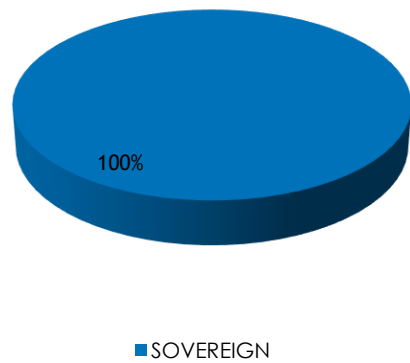
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.19

Asset Mix



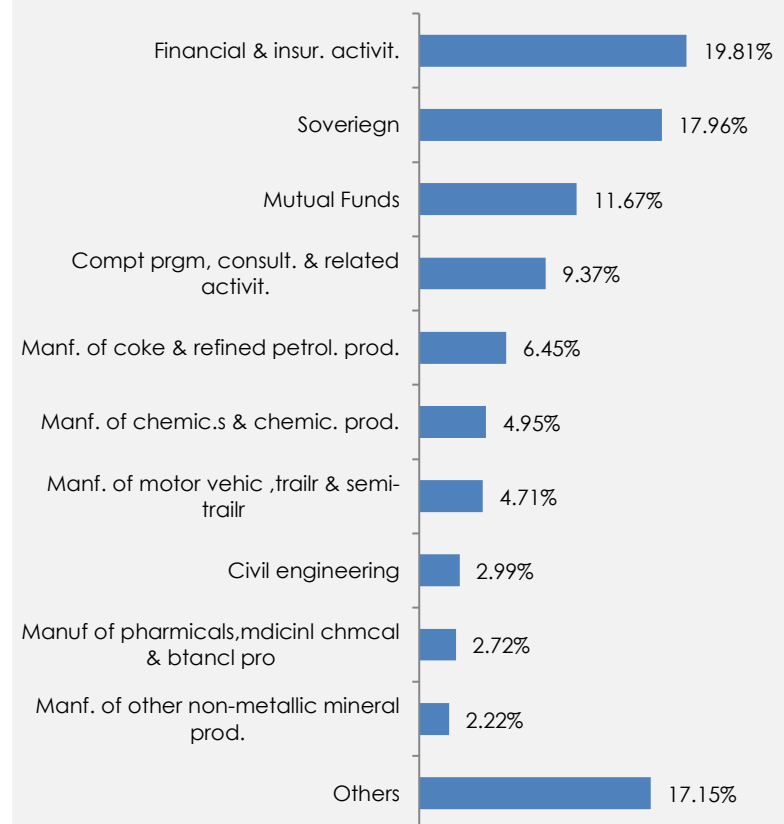
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	79.12%
Kotak Mahindra Mutual Fund	8.90%
Infosys Ltd.	6.47%
Reliance Industries Ltd.	6.45%
ICICI Bank Ltd.	4.84%
HDFC Bank Ltd.	4.02%
Larsen & Toubro Ltd.	2.99%
Housing Development Finance Corporation Ltd.	2.39%
Axis Bank Ltd.	2.16%
State Bank of India	1.99%
Hindustan Unilever Ltd.	1.95%
Others	36.96%
Cash and Money Markets	20.88%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark 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 November 30,2022:	23.2772
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.06%	3.09%	0.72%	2.40%	5.02%	6.77%
Benchmark**	1.34%	3.95%	1.83%	2.93%	5.86%	7.74%

* 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

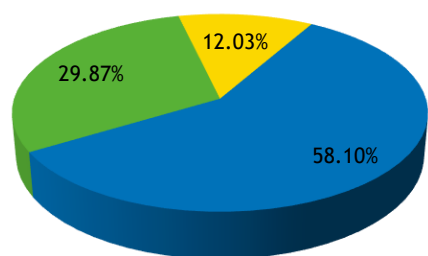
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	83.35
Total	83.35

Modified Duration[#]

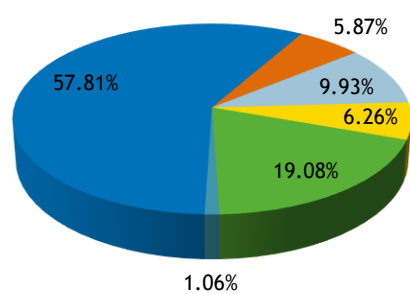
Security Type	Duration
Fixed Income Investments	4.72

Security Name**Net Asset (%)**

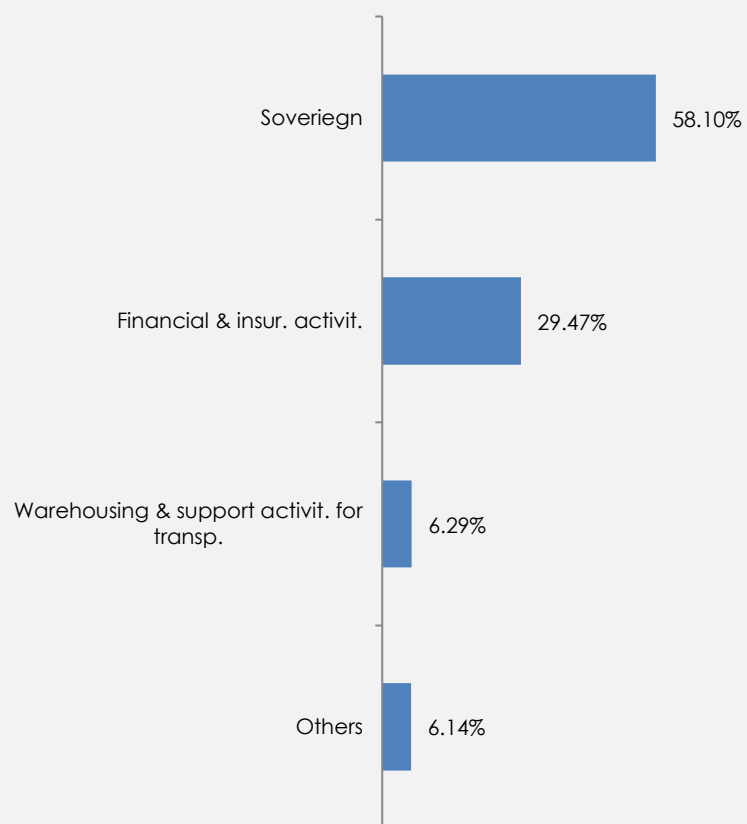
Security Name	Net Asset (%)
Government Securities	58.10%
07.54% GOI 2024	16.64%
6.84% GOI 2022	10.24%
07.26% GOI 2032	9.14%
06.99% GOI 2051	3.96%
07.24% Gujarat SDL 28.12.2026	3.37%
07.36% GS 12-09-2052	2.52%
07.96% Maharashtra SDL 2026	2.42%
07.37% Tamil Nadu SDL 2026	2.38%
07.62% Madhya Pradesh SDL 2026	2.30%
7.81% HR SDL 27-10-2032	2.25%
Others	2.88%
Corporate Bonds	29.87%
Indiabulls Housing Finance Ltd.	8.54%
Adani Ports and Special Economic Zone Ltd.	6.29%
NABARD	4.17%
HDFC Bank Ltd.	2.32%
NABARD	1.45%
Piramal Capital & Housing Finance Ltd.	1.43%
NABARD	1.36%
Reliance Capital Ltd.	1.06%
Indian Railway Finance Corporation Ltd.	0.96%
Indian Railway Finance Corporation Ltd.	0.92%
Others	1.37%
Cash and Money Markets	12.03%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile

■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Sectoral Break-Up[§]

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

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

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

Fund Details

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

The risk profile for this fund is Low

NAV as on November 30,2022:	24.6485
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	1.39%	5.05%	2.59%	5.71%	7.31%	7.24%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	8.32%

* 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.

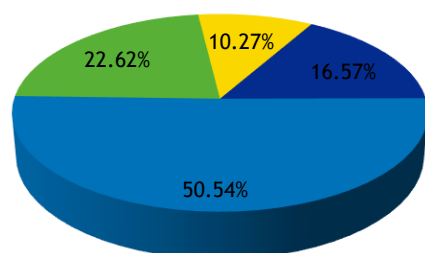
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.32
Debt	46.92
Total	56.24

Modified Duration[#]

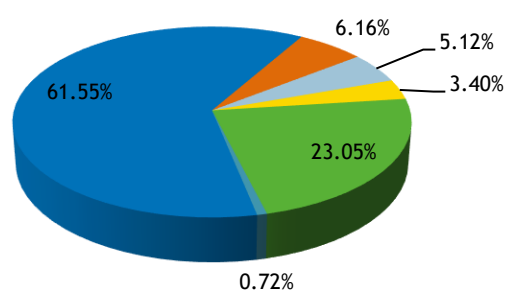
Security Type	Duration
Fixed Income Investments	4.87

Asset Mix



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

Rating Profile



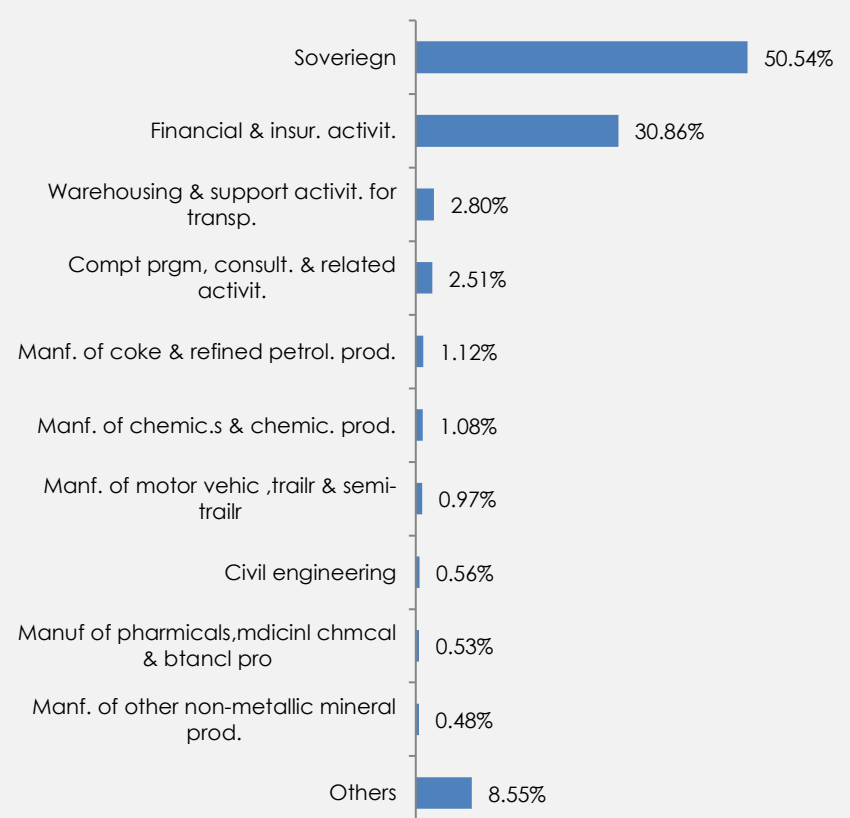
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Equities	16.57%
Infosys Ltd.	1.73%
ICICI Bank Ltd.	1.52%
HDFC Bank Ltd.	1.37%
Reliance Industries Ltd.	1.12%
Axis Bank Ltd.	0.71%
State Bank of India	0.66%
Larsen & Toubro Ltd.	0.56%
Housing Development Finance Corporation Ltd.	0.51%
Hindustan Unilever Ltd.	0.41%
Ultratech Cement Ltd.	0.40%
Others	7.58%
Government Securities	50.54%
07.54% GOI 2024	14.31%
6.84% GOI 2022	7.91%
07.26% GOI 2032	7.64%
06.99% GOI 2051	3.27%
07.36% GS 12-09-2052	2.27%
07.96% Maharashtra SDL 2026	1.96%
07.37% Tamil Nadu SDL 2026	1.92%
07.10% GOI 2029	1.89%
7.81% HR SDL 27-10-2032	1.89%
07.62% Madhya Pradesh SDL 2026	1.86%
Others	5.62%
Corporate Bonds	22.62%
Indiabulls Housing Finance Ltd.	3.44%
NABARD	3.37%
Indian Railway Finance Corporation Ltd.	3.13%
Adani Ports and Special Economic Zone Ltd.	2.80%
Indian Railway Finance Corporation Ltd.	2.73%
HDFC Bank Ltd.	1.99%
NABARD	1.25%
NABARD	1.18%
Piramal Capital & Housing Finance Ltd.	0.76%
Indian Railway Finance Corporation Ltd.	0.71%
Others	1.26%
Cash and Money Markets	10.27%
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 a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on November 30,2022:	28.7821
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	1.89%	7.84%	5.28%	10.99%	10.30%	8.54%
Benchmark**	2.46%	7.64%	5.58%	9.86%	10.40%	9.25%

* 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.

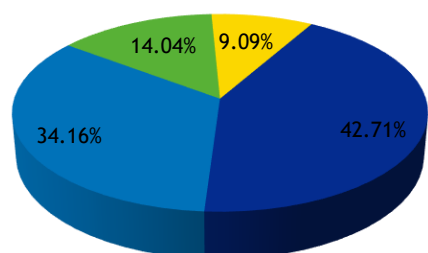
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.79
Debt	85.59
Total	149.38

Modified Duration[#]

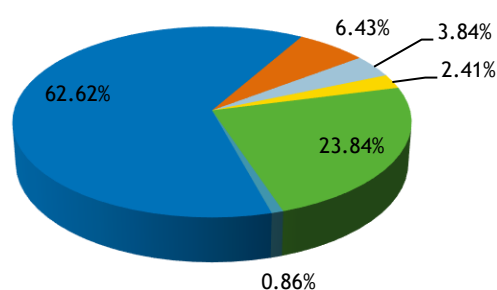
Security Type	Duration
Fixed Income Investments	4.93

Asset Mix



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

Rating Profile



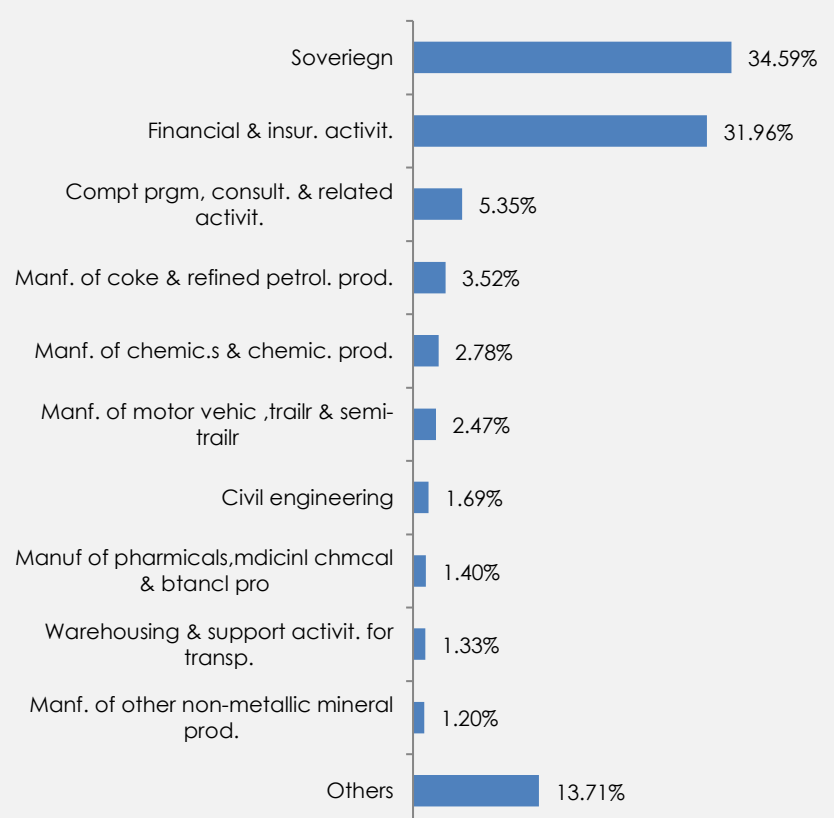
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	42.71%
ICICI Bank Ltd.	3.90%
HDFC Bank Ltd.	3.70%
Infosys Ltd.	3.61%
Reliance Industries Ltd.	3.52%
Axis Bank Ltd.	1.83%
Larsen & Toubro Ltd.	1.69%
State Bank of India	1.69%
Housing Development Finance Corporation Ltd.	1.29%
Hindustan Unilever Ltd.	1.07%
ITC Ltd.	1.01%
Others	19.40%
Government Securities	34.16%
07.54% GOI 2024	9.91%
07.26% GOI 2032	5.24%
6.84% GOI 2022	3.39%
06.99% GOI 2051	2.24%
07.38% Madhya Pradesh SDL 2026	1.88%
07.36% GS 12-09-2052	1.63%
7.81% HR SDL 27-10-2032	1.34%
07.96% Maharashtra SDL 2026	1.34%
07.62% Madhya Pradesh SDL 2026	1.32%
07.10% GOI 2029	1.31%
Others	4.56%
Corporate Bonds	14.04%
NABARD	2.19%
Indiabulls Housing Finance Ltd.	2.04%
Indian Railway Finance Corporation Ltd.	2.03%
Indian Railway Finance Corporation Ltd.	1.93%
HDFC Bank Ltd.	1.36%
Adani Ports and Special Economic Zone Ltd.	1.33%
NABARD	0.81%
NABARD	0.76%
Indian Railway Finance Corporation Ltd.	0.54%
NABARD	0.50%
Others	0.55%
Cash and Money Markets	9.09%
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 November 30,2022:	33.4739
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.60%	11.76%	8.55%	18.57%	14.16%	9.82%
Benchmark**	3.44%	10.84%	8.54%	15.90%	13.80%	10.02%

* 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.

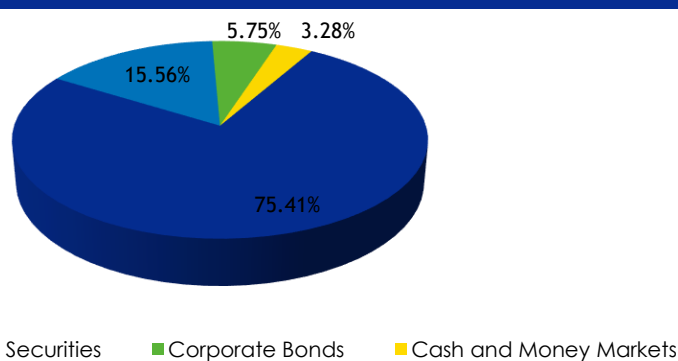
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	121.22
Debt	39.61
Total	160.83

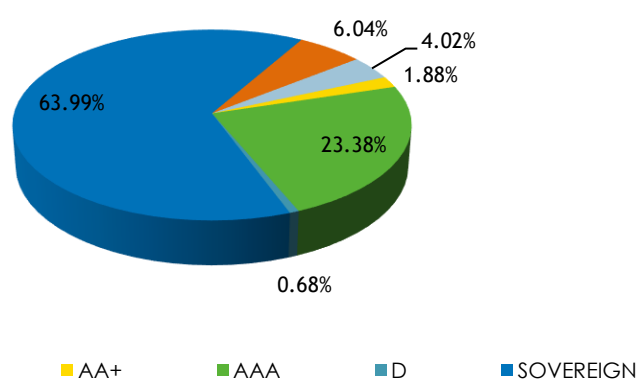
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.65

Asset Mix



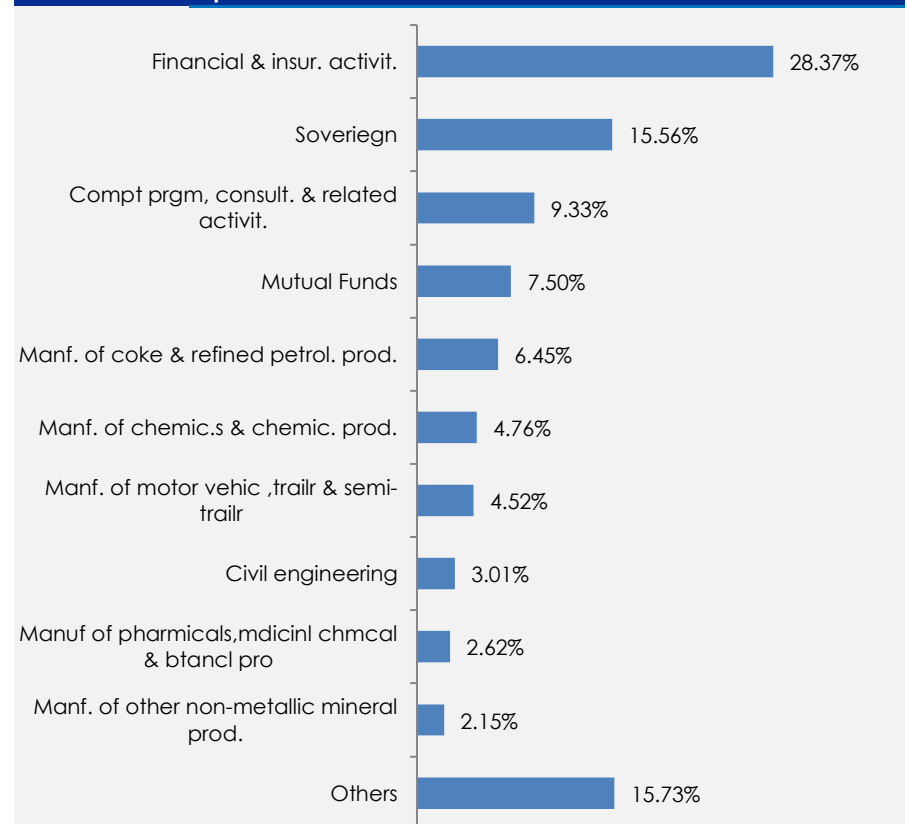
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	75.41%
Reliance Industries Ltd.	6.45%
Infosys Ltd.	6.33%
ICICI Bank Ltd.	5.10%
HDFC Bank Ltd.	4.85%
Kotak Mahindra Mutual Fund	4.54%
Larsen & Toubro Ltd.	3.01%
Nippon India Mutual Fund	2.96%
Axis Bank Ltd.	2.43%
Housing Development Finance Corporation Ltd.	2.35%
State Bank of India	2.20%
Others	35.19%
Government Securities	15.56%
07.54% GOI 2024	4.11%
6.84% GOI 2022	3.09%
07.26% GOI 2032	2.16%
06.99% GOI 2051	0.93%
07.38% Madhya Pradesh SDL 2026	0.93%
07.36% GS 12-09-2052	0.68%
7.81% HR SDL 27-10-2032	0.55%
07.10% GOI 2029	0.54%
07.96% Maharashtra SDL 2026	0.51%
07.62% Madhya Pradesh SDL 2026	0.50%
Others	1.56%
Corporate Bonds	5.75%
Indiabulls Housing Finance Ltd.	0.95%
NABARD	0.85%
Indian Railway Finance Corporation Ltd.	0.72%
HDFC Bank Ltd.	0.57%
Indian Railway Finance Corporation Ltd.	0.49%
Indian Railway Finance Corporation Ltd.	0.48%
Adani Ports and Special Economic Zone Ltd.	0.46%
NABARD	0.35%
NABARD	0.31%
Indian Railway Finance Corporation Ltd.	0.19%
Others	0.38%
Cash and Money Markets	3.28%
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 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 November 30,2022:	42.1136
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	3.05%	14.31%	10.71%	23.61%	16.86%	11.79%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	10.38%

* 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.

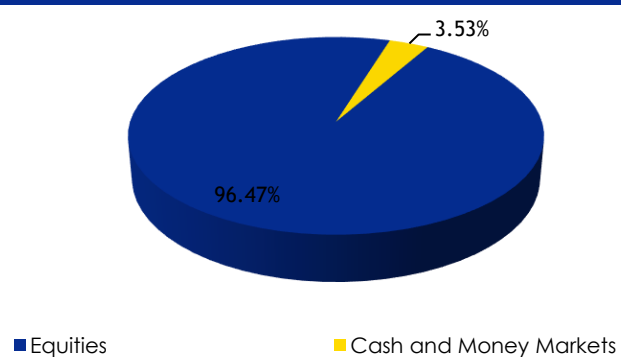
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	706.67
Debt	25.95
Total	732.62

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.47%
Kotak Mahindra Mutual Fund	9.43%
Infosys Ltd.	8.17%
Reliance Industries Ltd.	7.61%
ICICI Bank Ltd.	6.18%
HDFC Bank Ltd.	5.15%
Larsen & Toubro Ltd.	3.58%
Housing Development Finance Corporation Ltd.	3.01%
Axis Bank Ltd.	2.85%
Nippon India Mutual Fund	2.51%
State Bank of India	2.48%
Others	45.50%
Cash and Money Markets	3.53%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	25.06%
Mutual Funds	13.40%
Compt prgm, consult. & related activit.	11.38%
Manf. of coke & refined petrol. prod.	7.61%
Manf. of chemic.s & chemic. prod.	6.17%
Manf. of motor vehic ,trailr & semi-trailr	5.90%
Civil engineering	3.58%
Manuf of pharmaceuticals,mdicinal chmcal & btancl pro	3.39%
Manf. of other non-metallic mineral prod.	2.79%
Manufacture of food products	2.10%
Others	18.62%

§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 November 30,2022:	34.7439
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	3.61%	14.58%	11.63%	22.68%	16.42%	10.13%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	10.38%

* 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	74.78
Debt	3.33
Total	78.12

Modified Duration#

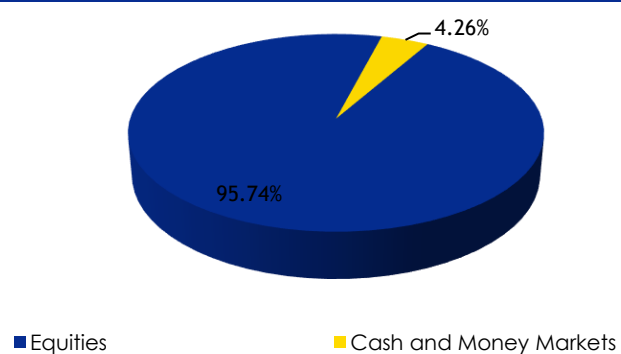
Security Type	Duration
Fixed Income Investments	N.A.

Security Name **Net Asset (%)**

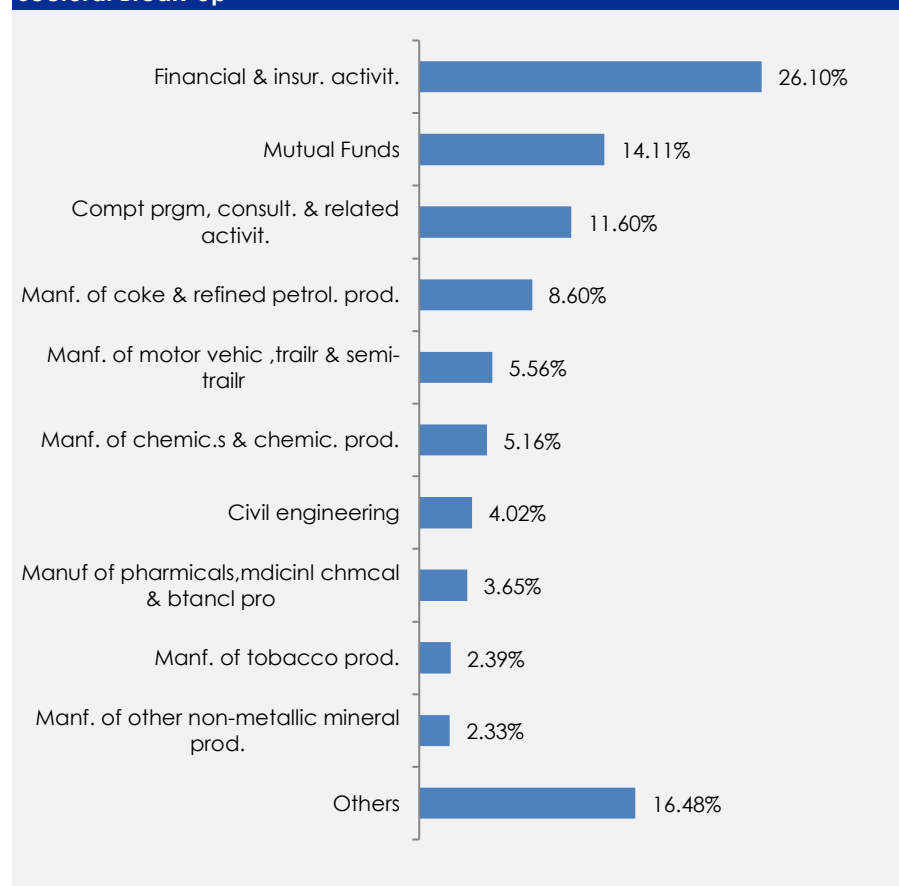
Equities	95.74%
Kotak Mahindra Mutual Fund	9.88%
Reliance Industries Ltd.	8.31%
Infosys Ltd.	8.10%
ICICI Bank Ltd.	6.08%
HDFC Bank Ltd.	4.85%
Housing Development Finance Corporation Ltd.	4.29%
Larsen & Toubro Ltd.	4.02%
Hindustan Unilever Ltd.	3.00%
Nippon India Mutual Fund	2.89%
Axis Bank Ltd.	2.79%
Others	41.53%
Cash and Money Markets	4.26%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix



Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

Investment Objective: 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 November 30,2022:	20.5712
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	0.43%	2.28%	3.90%	3.46%	3.76%	6.28%

* 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	179.38
Total	179.38

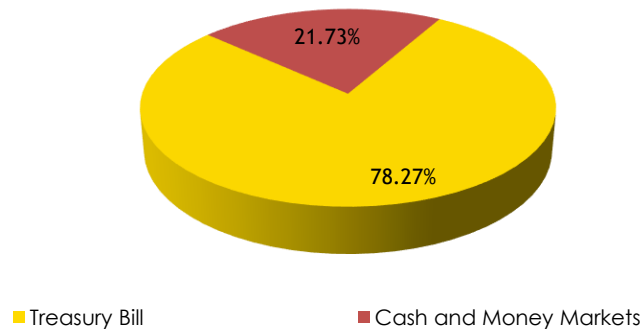
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.19

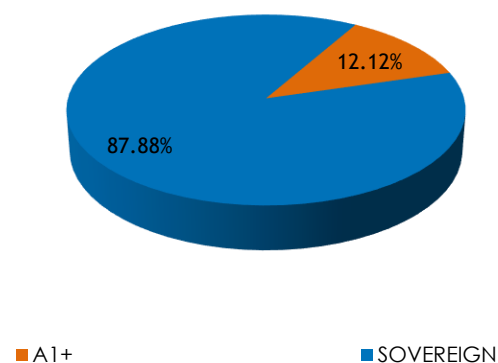
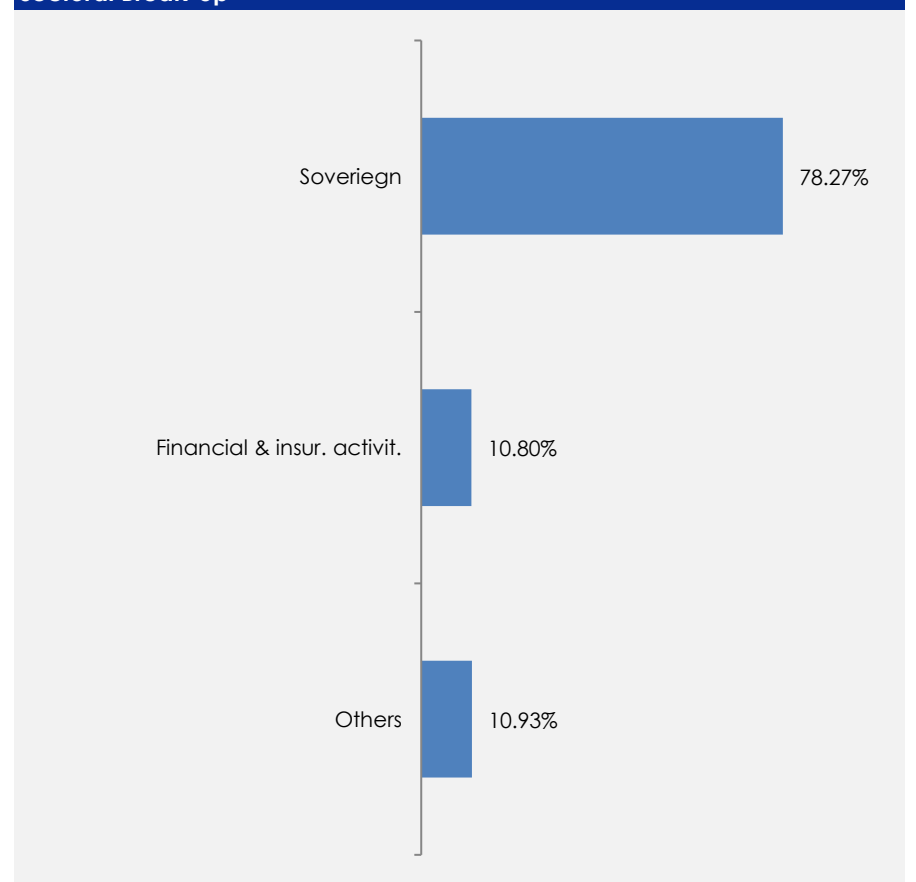
Security Name

Security Name	Net Asset (%)
Treasury Bill	78.27%
182 Days Treasury Bill 2023	21.81%
CS 0% 2022	13.90%
364 Days Treasury Bill 2023	11.05%
364 Days Treasury Bill 2023	11.01%
CS 0% 2022	8.33%
182 Days Treasury Bill 2023	5.31%
182 Days Treasury Bill 2023	2.54%
364 Days Treasury Bill 2023	2.54%
182 Days Treasury Bill 2023	1.78%
Cash and Money Markets	21.73%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up[§]

§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 November 30,2022:	34.3156
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	1.43%	4.80%	2.32%	5.39%	6.93%	7.75%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	8.05%

* 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.

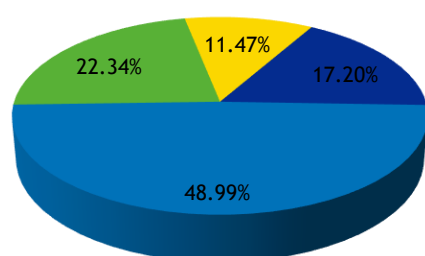
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.06
Debt	9.93
Total	11.99

Modified Duration[#]

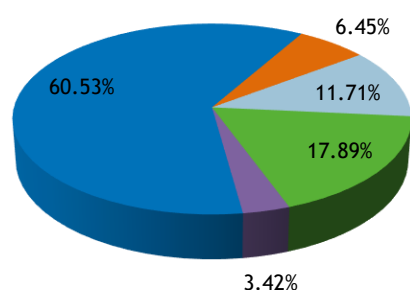
Security Type	Duration
Fixed Income Investments	4.82

Asset Mix



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

Rating Profile



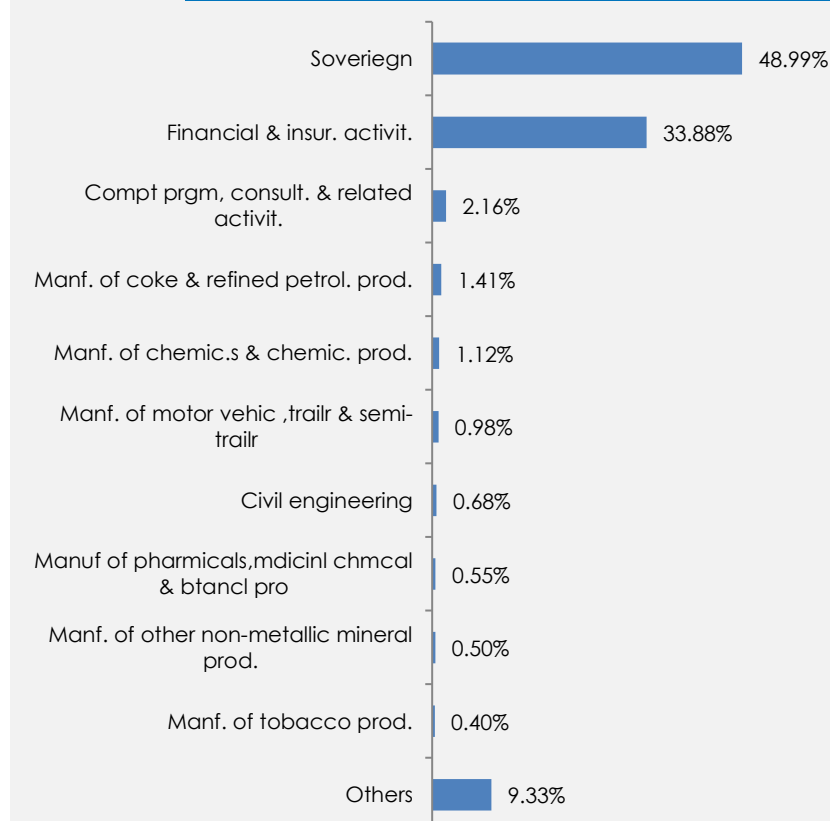
■ A1+ ■ AA ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.20%
ICICI Bank Ltd.	1.62%
Infosys Ltd.	1.47%
HDFC Bank Ltd.	1.46%
Reliance Industries Ltd.	1.41%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.68%
State Bank of India	0.67%
Housing Development Finance Corporation Ltd.	0.51%
Hindustan Unilever Ltd.	0.44%
Ultratech Cement Ltd.	0.41%
Others	7.80%
Government Securities	48.99%
07.54% GOI 2024	14.28%
07.26% GOI 2032	7.66%
07.38% Madhya Pradesh SDL 2026	4.00%
6.84% GOI 2022	3.92%
06.99% GOI 2051	3.26%
07.36% GS 12-09-2052	2.24%
07.62% Madhya Pradesh SDL 2026	2.02%
07.96% Maharashtra SDL 2026	1.96%
7.81% HR SDL 27-10-2032	1.94%
07.37% Tamil Nadu SDL 2026	1.92%
Others	5.79%
Corporate Bonds	22.34%
Indiabulls Housing Finance Ltd.	8.48%
NABARD	3.51%
Reliance Capital Ltd.	2.77%
HDFC Bank Ltd.	1.69%
NABARD	1.68%
Piramal Capital & Housing Finance Ltd.	1.00%
Indian Railway Finance Corporation Ltd.	0.84%
Indian Railway Finance Corporation Ltd.	0.80%
NABARD	0.79%
NABARD	0.78%
Others	0.00%
Cash and Money Markets	11.47%
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: 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 November 30,2022:	28.3361
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.45%	5.01%	2.57%	6.17%	7.56%	7.28%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	7.72%

* 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.

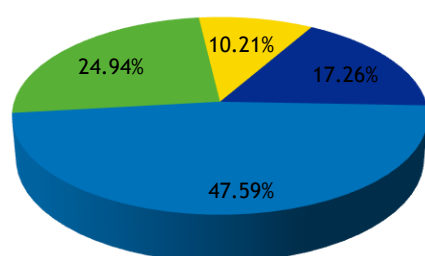
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.61
Debt	12.50
Total	15.11

Modified Duration[#]

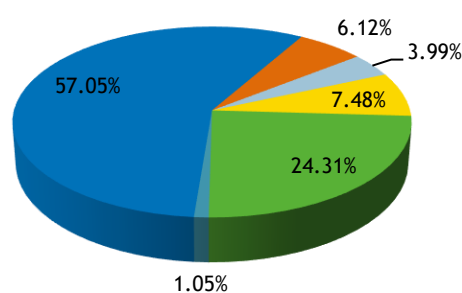
Security Type	Duration
Fixed Income Investments	4.88

Asset Mix



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

Rating Profile



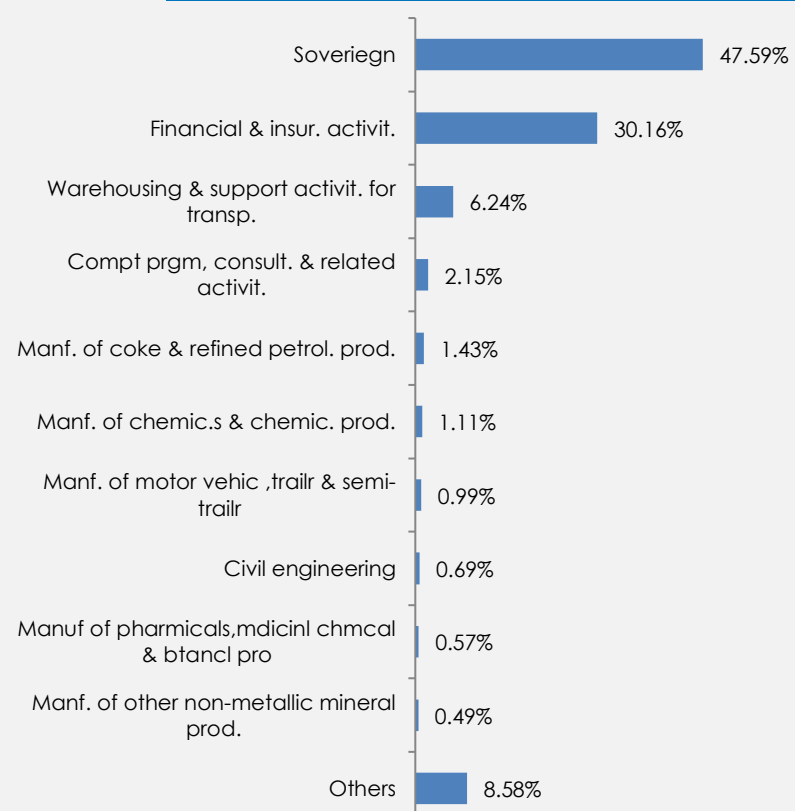
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	17.26%
ICICI Bank Ltd.	1.58%
HDFC Bank Ltd.	1.48%
Infosys Ltd.	1.44%
Reliance Industries Ltd.	1.43%
Axis Bank Ltd.	0.74%
State Bank of India	0.69%
Larsen & Toubro Ltd.	0.69%
Housing Development Finance Corporation Ltd.	0.52%
Hindustan Unilever Ltd.	0.42%
ITC Ltd.	0.41%
Others	7.86%
Government Securities	47.59%
07.54% GOI 2024	14.17%
07.26% GOI 2032	7.76%
6.84% GOI 2022	7.45%
06.99% GOI 2051	3.31%
07.36% GS 12-09-2052	2.24%
07.62% Madhya Pradesh SDL 2026	1.93%
07.96% Maharashtra SDL 2026	1.89%
7.81% HR SDL 27-10-2032	1.88%
07.37% Tamil Nadu SDL 2026	1.85%
07.10% GOI 2029	1.84%
Others	3.27%
Corporate Bonds	24.94%
Adani Ports and Special Economic Zone Ltd.	6.24%
NABARD	3.49%
Indiabulls Housing Finance Ltd.	2.69%
Indian Railway Finance Corporation Ltd.	2.59%
Indian Railway Finance Corporation Ltd.	2.54%
HDFC Bank Ltd.	2.02%
NABARD	1.33%
NABARD	1.25%
Reliance Capital Ltd.	0.88%
Indian Railway Finance Corporation Ltd.	0.66%
Others	1.25%
Cash and Money Markets	10.21%
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 controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on November 30,2022:	72.7820
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.77%	6.99%	4.07%	9.86%	9.63%	10.97%
Benchmark**	2.32%	7.18%	5.13%	9.00%	9.87%	9.96%

* 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.

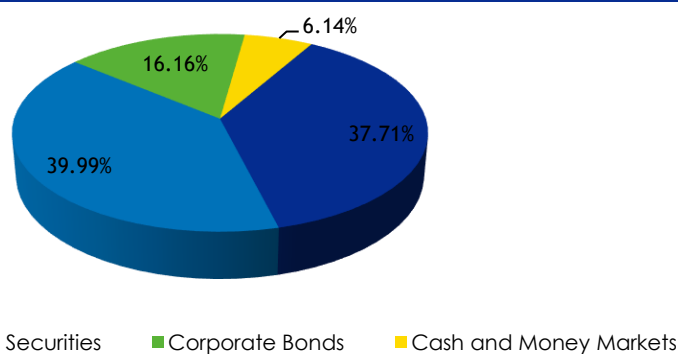
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.20
Debt	30.10
Total	48.30

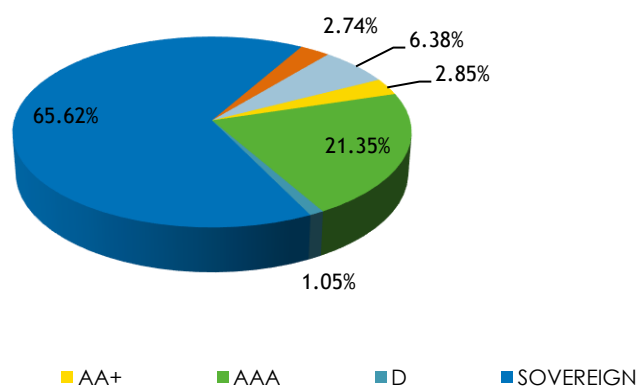
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.81

Asset Mix



Rating Profile

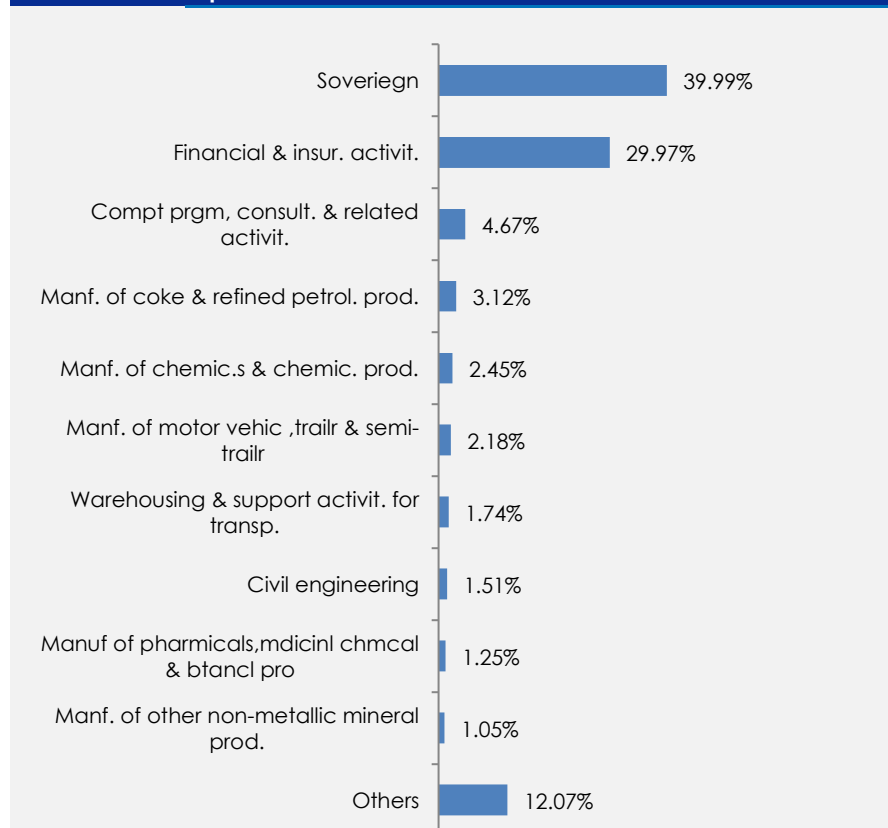


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	37.71%
ICICI Bank Ltd.	3.46%
HDFC Bank Ltd.	3.23%
Infosys Ltd.	3.14%
Reliance Industries Ltd.	3.12%
Axis Bank Ltd.	1.63%
Larsen & Toubro Ltd.	1.51%
State Bank of India	1.50%
Housing Development Finance Corporation Ltd.	1.15%
Hindustan Unilever Ltd.	0.93%
ITC Ltd.	0.90%
Others	17.14%
Government Securities	39.99%
07.54% GOI 2024	10.82%
6.84% GOI 2022	7.62%
07.26% GOI 2032	5.75%
06.99% GOI 2051	2.46%
07.38% Madhya Pradesh SDL 2026	1.76%
07.36% GS 12-09-2052	1.73%
7.81% HR SDL 27-10-2032	1.47%
07.10% GOI 2029	1.44%
07.62% Madhya Pradesh SDL 2026	1.38%
07.96% Maharashtra SDL 2026	1.37%
Others	4.19%
Corporate Bonds	16.16%
Indiabulls Housing Finance Ltd.	3.79%
NABARD	2.40%
Indian Railway Finance Corporation Ltd.	1.99%
Adani Ports and Special Economic Zone Ltd.	1.74%
HDFC Bank Ltd.	1.47%
Indian Railway Finance Corporation Ltd.	1.22%
NABARD	0.83%
NABARD	0.78%
Reliance Capital Ltd.	0.64%
Indian Railway Finance Corporation Ltd.	0.62%
Others	0.68%
Cash and Money Markets	6.14%
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 growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on November 30,2022:	51.7626
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	2.23%	9.37%	6.25%	13.93%	11.72%	10.28%
Benchmark**	2.88%	9.01%	6.88%	12.46%	11.93%	10.57%

* 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.

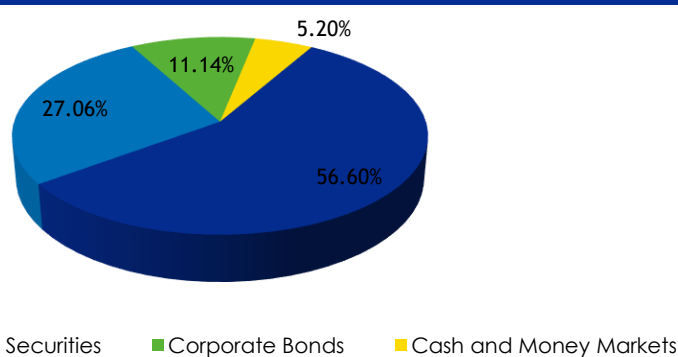
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	25.64
Debt	19.68
Total	45.32

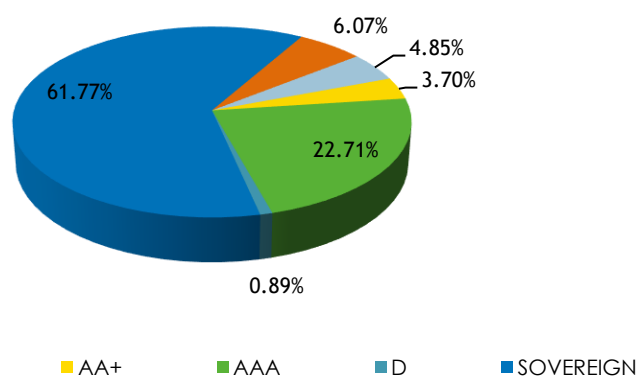
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.80

Asset Mix



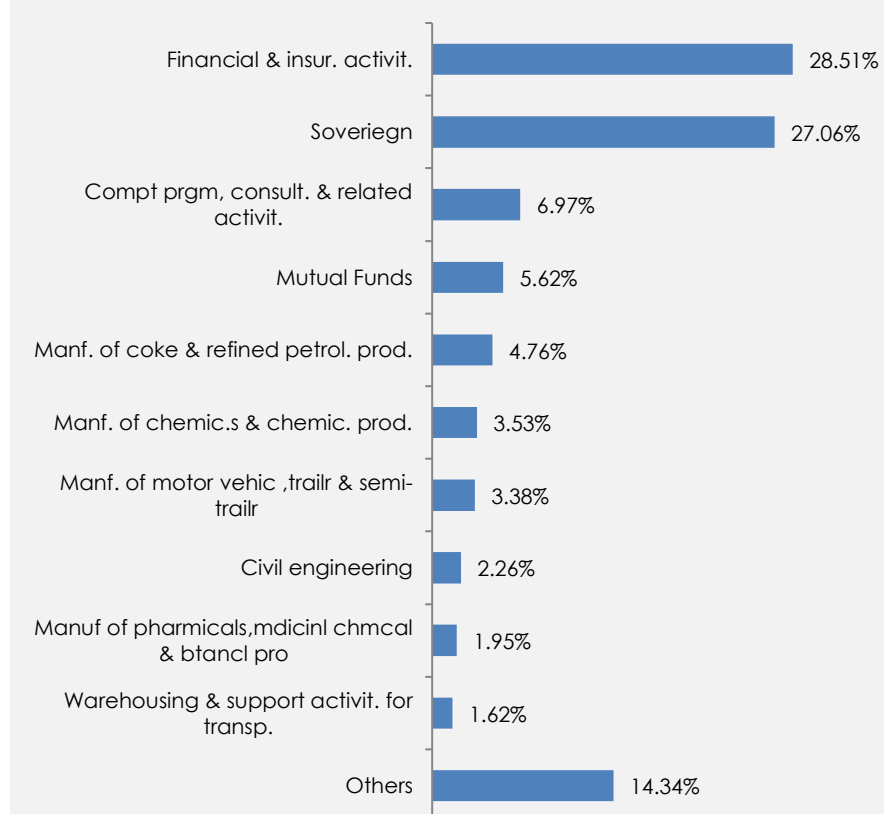
Rating Profile



Security Name

Net Asset (%)

Equities	56.60%
Reliance Industries Ltd.	4.76%
Infosys Ltd.	4.72%
ICICI Bank Ltd.	3.82%
HDFC Bank Ltd.	3.63%
Kotak Mahindra Mutual Fund	3.40%
Larsen & Toubro Ltd.	2.26%
Nippon India Mutual Fund	2.22%
Axis Bank Ltd.	1.82%
Housing Development Finance Corporation Ltd.	1.74%
State Bank of India	1.65%
Others	26.58%
Government Securities	27.06%
07.54% GOI 2024	7.46%
6.84% GOI 2022	4.33%
07.26% GOI 2032	3.94%
07.38% Madhya Pradesh SDL 2026	1.83%
06.99% GOI 2051	1.69%
07.96% Maharashtra SDL 2026	1.26%
07.62% Madhya Pradesh SDL 2026	1.25%
07.37% Tamil Nadu SDL 2026	1.24%
07.36% GS 12-09-2052	1.21%
7.81% HR SDL 27-10-2032	1.01%
Others	1.84%
Corporate Bonds	11.14%
Indiabulls Housing Finance Ltd.	2.02%
Adani Ports and Special Economic Zone Ltd.	1.62%
Indian Railway Finance Corporation Ltd.	1.30%
HDFC Bank Ltd.	1.12%
Indian Railway Finance Corporation Ltd.	1.06%
NABARD	0.93%
NABARD	0.89%
NABARD	0.84%
Indian Railway Finance Corporation Ltd.	0.44%
NABARD	0.42%
Others	0.50%
Cash and Money Markets	5.20%
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 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 November 30,2022:	39.9495
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	3.71%	15.12%	12.53%	23.38%	16.98%	9.80%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	9.45%

* 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.

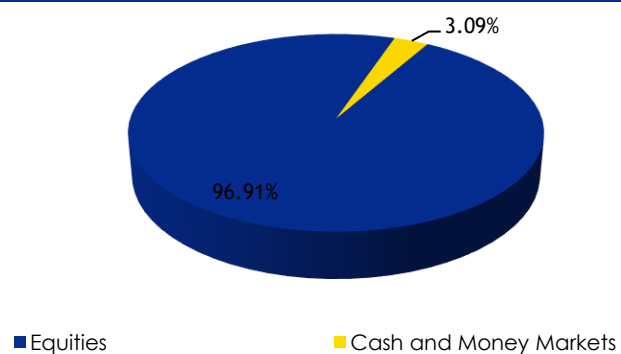
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	122.89
Debt	3.91
Total	126.80

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

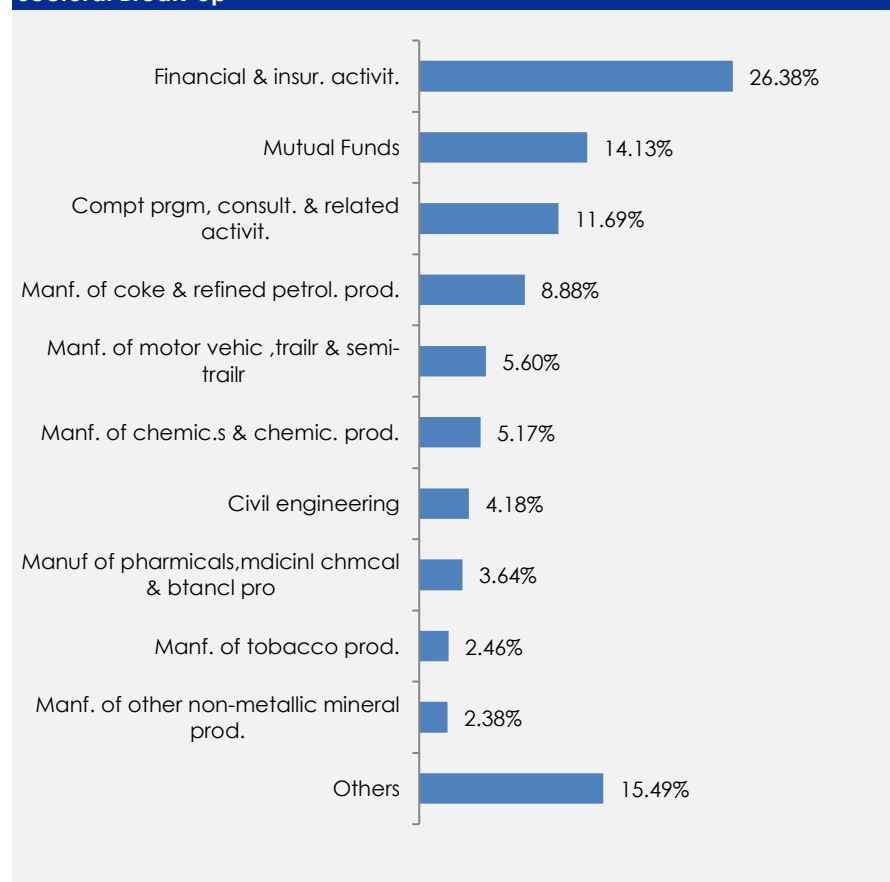


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.91%
Kotak Mahindra Mutual Fund	9.88%
Reliance Industries Ltd.	8.58%
Infosys Ltd.	8.13%
ICICI Bank Ltd.	6.08%
HDFC Bank Ltd.	4.83%
Housing Development Finance Corporation Ltd.	4.42%
Larsen & Toubro Ltd.	4.18%
Hindustan Unilever Ltd.	3.00%
Nippon India Mutual Fund	2.86%
Axis Bank Ltd.	2.78%
Others	42.17%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	3.09%
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 November 30,2022:	22.8194
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.31%	12.96%	3.69%	31.46%	25.56%	6.63%
Benchmark**	4.06%	11.69%	9.84%	26.00%	17.87%	3.52%

* 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.

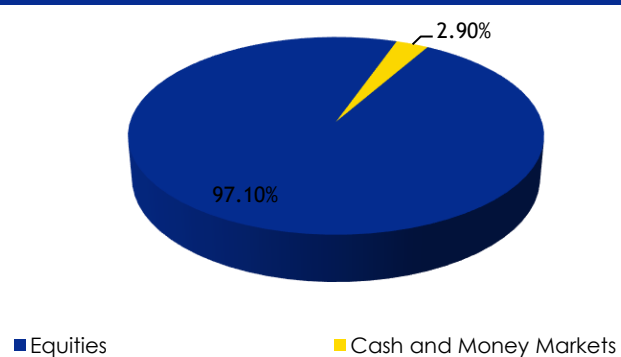
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.56
Debt	0.08
Total	2.64

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.10%
Reliance Industries Ltd.	9.05%
Larsen & Toubro Ltd.	8.92%
Bharti Airtel Ltd.	8.78%
NTPC Ltd.	5.17%
Ultratech Cement Ltd.	4.94%
Power Grid Corporation of India Ltd.	4.35%
Grasim Industries Ltd.	3.70%
Adani Ports and Special Economic Zone Ltd.	3.55%
Apollo Hospitals Enterprise Ltd.	3.07%
Tata Power Co. Ltd.	2.66%
Others	42.91%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	2.90%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

Manf. of coke & refined petrol. prod.	13.17%
Electricity, gas, steam and air conditioning supply	13.14%
Manf. of other non-metallic mineral prod.	10.41%
Civil engineering	9.02%
Telecommunications	8.78%
Financial & insur. activit.	5.74%
HUMAN HEALTH ACTIVITIES	5.16%
Warehousing & support activit. for transp.	4.75%
Manf. of electrical equipment	3.71%
Manf. of textiles	3.70%
Others	22.42%

§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 November 30,2022:	21.8300
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	6.11%	21.25%	23.93%	41.91%	18.62%	6.26%
Benchmark**	5.38%	18.13%	22.93%	37.39%	12.29%	0.24%

* 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.

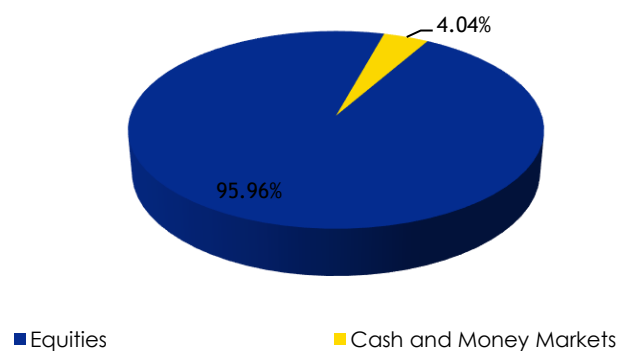
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.71
Debt	0.32
Total	8.03

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

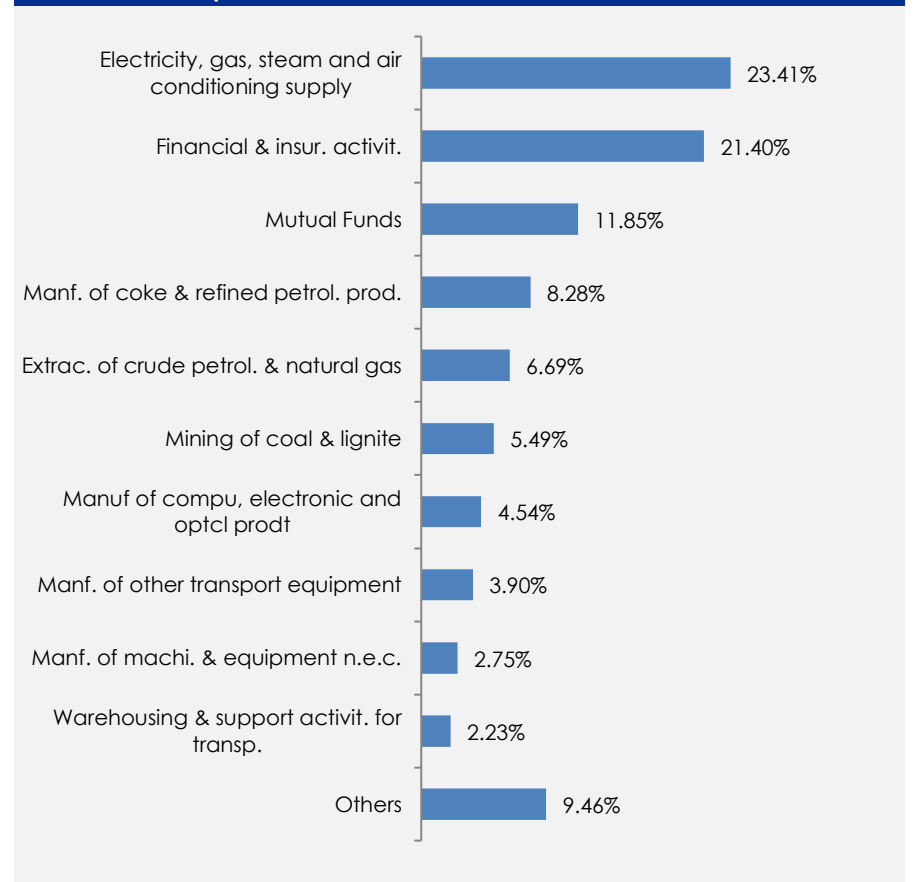


Security Name

Security Name	Net Asset (%)
Equities	95.96%
Kotak Mahindra Mutual Fund	11.85%
NTPC Ltd.	9.50%
State Bank of India	9.33%
Power Grid Corporation of India Ltd.	8.35%
Oil & Natural Gas Corpn Ltd.	5.91%
Coal India Ltd.	5.49%
Bharat Electronics Ltd.	4.54%
Bharat Petroleum Corporation Ltd.	3.51%
Bank of Baroda	3.35%
Hindustan Aeronautics Ltd.	3.29%
Others	30.84%
Cash and Money Markets	4.04%
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 November 30,2022:	22.9026
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	1.36%	4.56%	2.13%	6.08%	7.17%	6.66%
Benchmark**	1.76%	5.34%	3.28%	5.53%	7.64%	8.34%

* 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	0.42
Debt	2.16
Total	2.58

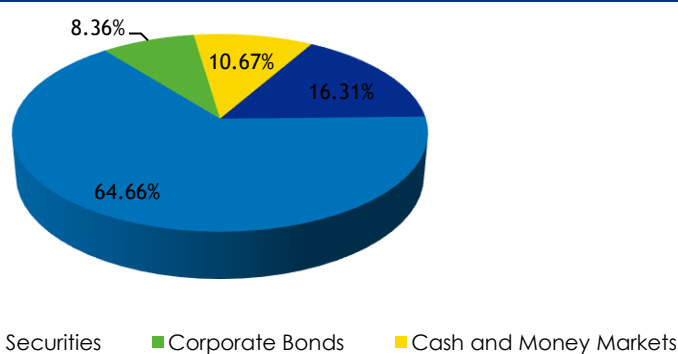
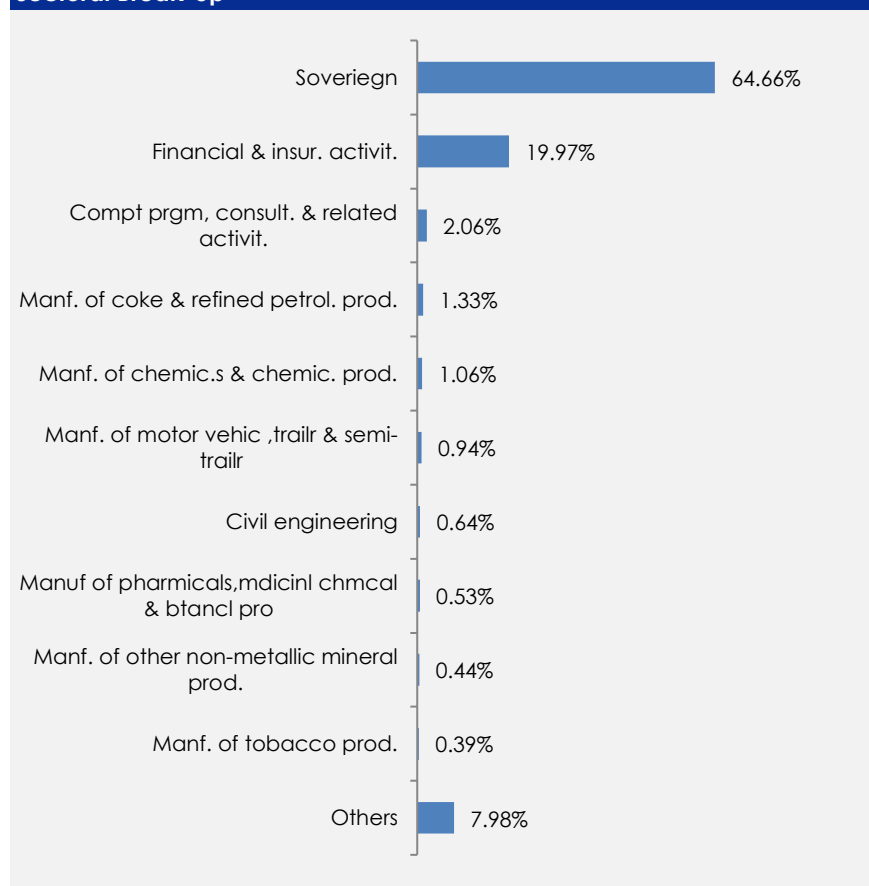
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.82

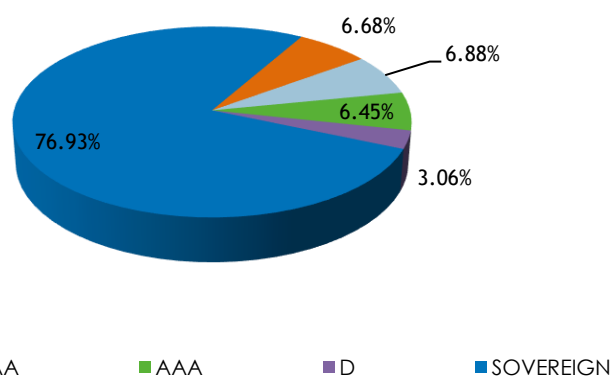
Security Name

Security Name	Net Asset (%)
Equities	16.31%
ICICI Bank Ltd.	1.50%
Infosys Ltd.	1.39%
HDFC Bank Ltd.	1.36%
Reliance Industries Ltd.	1.33%
Axis Bank Ltd.	0.70%
State Bank of India	0.65%
Larsen & Toubro Ltd.	0.64%
Housing Development Finance Corporation Ltd.	0.50%
Hindustan Unilever Ltd.	0.41%
ITC Ltd.	0.39%
Others	7.44%
Government Securities	64.66%
07.54% GOI 2024	14.07%
07.80% Tamilnadu SDL 2032	8.62%
6.84% GOI 2022	7.94%
07.26% GOI 2032	7.54%
07.38% Madhya Pradesh SDL 2026	5.42%
06.99% GOI 2051	3.27%
07.96% Maharashtra SDL 2026	2.37%
07.62% Madhya Pradesh SDL 2026	2.34%
07.37% Tamil Nadu SDL 2026	2.32%
07.36% GS 12-09-2052	2.31%
Others	8.46%
Corporate Bonds	8.36%
Indiabulls Housing Finance Ltd.	3.94%
Reliance Capital Ltd.	2.57%
Piramal Capital & Housing Finance Ltd.	1.85%
NTPC Ltd.	0.00%
Cash and Money Markets	10.67%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

Sectoral Break-Up[§]

Rating Profile



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

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

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

Fund Details

Investment Objective: The fund is designed to provide long-term cumulative 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 November 30,2022:	27.3786
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.76%	6.85%	4.10%	10.13%	9.79%	8.15%
Benchmark**	2.32%	7.18%	5.13%	9.00%	9.87%	9.19%

* 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	2.56
Debt	4.34
Total	6.90

Modified Duration[#]

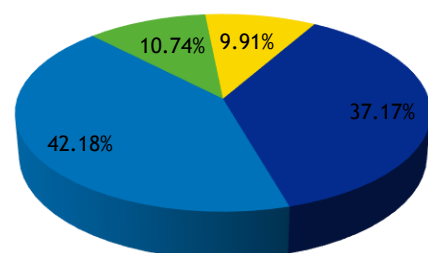
Security Type	Duration
Fixed Income Investments	4.88

Security Name

Net Asset (%)

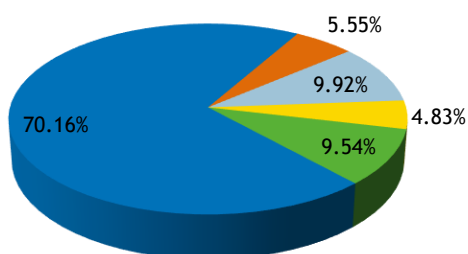
Security Name	Net Asset (%)
Equities	37.17%
ICICI Bank Ltd.	3.41%
HDFC Bank Ltd.	3.18%
Infosys Ltd.	3.09%
Reliance Industries Ltd.	3.08%
Axis Bank Ltd.	1.60%
Larsen & Toubro Ltd.	1.49%
State Bank of India	1.48%
Housing Development Finance Corporation Ltd.	1.13%
Hindustan Unilever Ltd.	0.91%
ITC Ltd.	0.88%
Others	16.92%
Government Securities	42.18%
07.54% GOI 2024	10.80%
07.26% GOI 2032	5.71%
07.80% Tamilnadu SDL 2032	4.99%
6.84% GOI 2022	4.20%
06.99% GOI 2051	2.42%
07.24% Gujarat SDL 28.12.2026	2.31%
07.36% GS 12-09-2052	1.73%
7.81% HR SDL 27-10-2032	1.47%
07.10% GOI 2029	1.44%
07.96% Maharashtra SDL 2026	1.33%
Others	5.78%
Corporate Bonds	10.74%
Indiabulls Housing Finance Ltd.	5.90%
Adani Ports and Special Economic Zone Ltd.	3.04%
Indian Railway Finance Corporation Ltd.	1.45%
Piramal Capital & Housing Finance Ltd.	0.35%
Cash and Money Markets	9.91%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

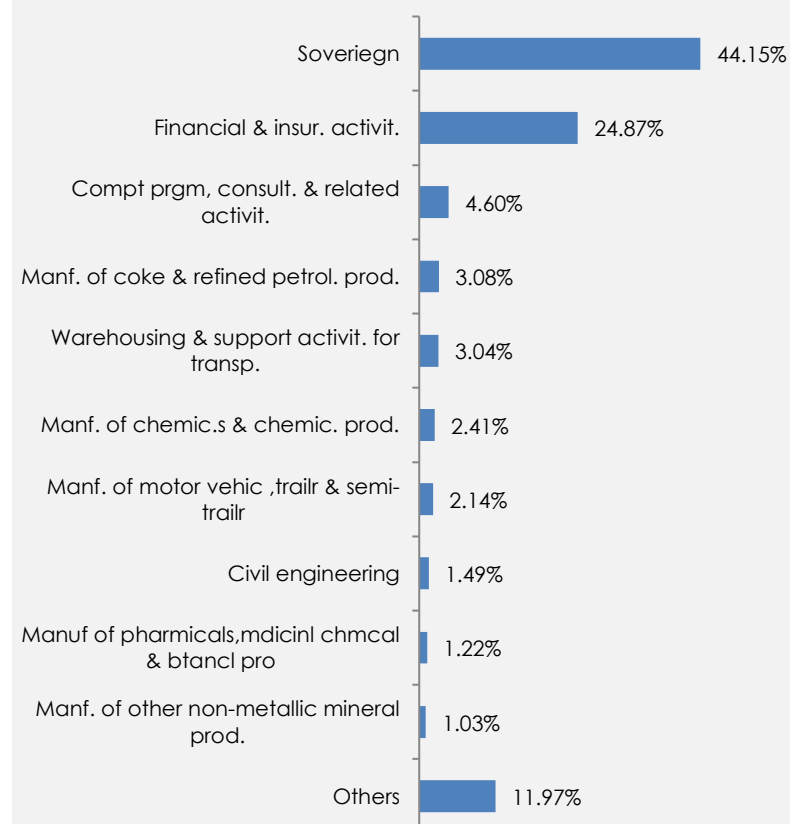


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ SOVEREIGN

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 November 30,2022:	31.5874
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.20%	9.54%	6.18%	14.17%	11.84%	9.36%
Benchmark**	2.88%	9.01%	6.88%	12.46%	11.93%	9.79%

* 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.

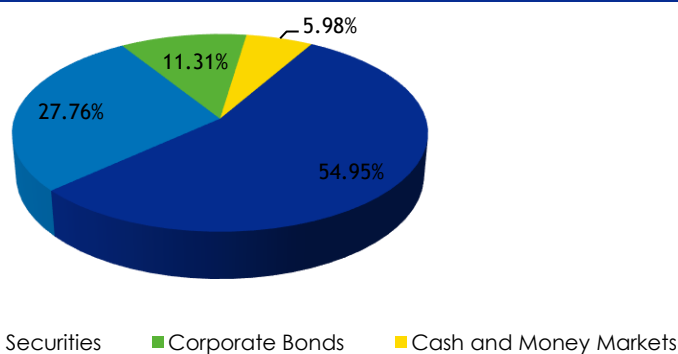
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.90
Debt	4.83
Total	10.72

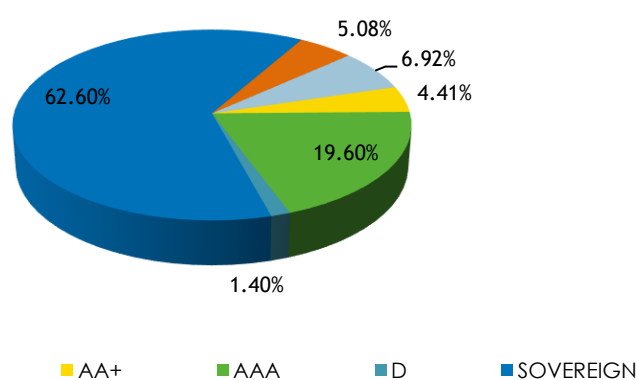
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.63

Asset Mix



Rating Profile

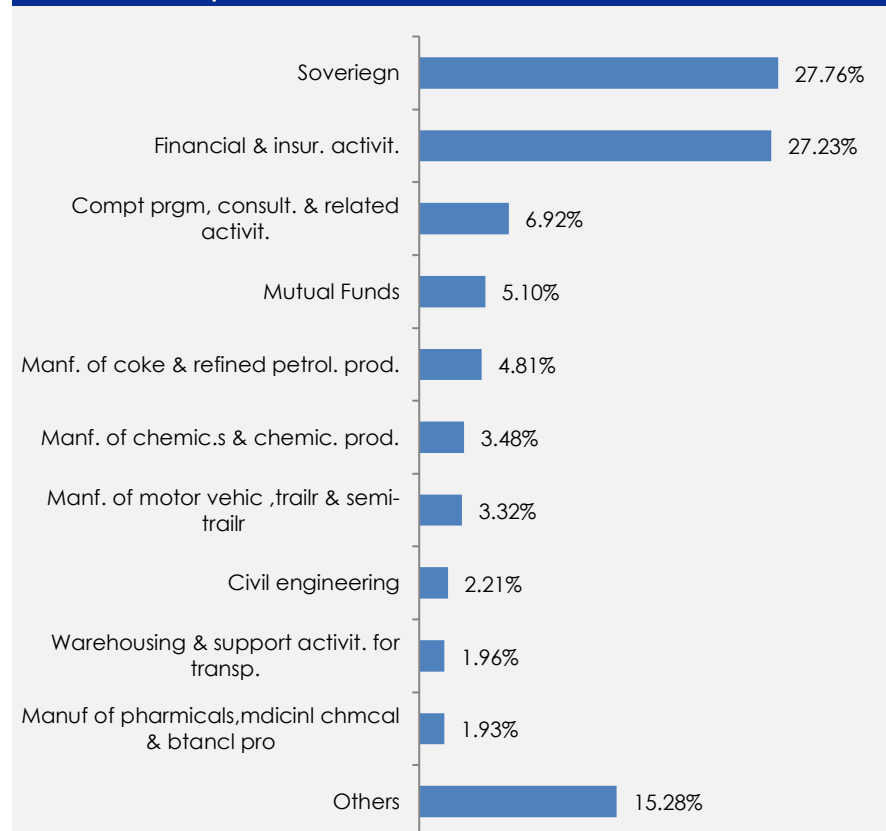


Security Name

Net Asset (%)

Equities	54.95%
Reliance Industries Ltd.	4.81%
Infosys Ltd.	4.72%
ICICI Bank Ltd.	3.58%
HDFC Bank Ltd.	3.52%
Kotak Mahindra Mutual Fund	3.10%
Larsen & Toubro Ltd.	2.21%
Nippon India Mutual Fund	2.00%
Axis Bank Ltd.	1.78%
Housing Development Finance Corporation Ltd.	1.76%
State Bank of India	1.56%
Others	25.91%
Government Securities	27.76%
07.54% GOI 2024	7.63%
6.84% GOI 2022	5.22%
07.26% GOI 2032	3.68%
06.99% GOI 2051	1.59%
07.80% Tamilnadu SDL 2032	1.42%
07.36% GS 12-09-2052	1.21%
07.10% GOI 2029	1.02%
7.81% HR SDL 27-10-2032	0.95%
07.38% Madhya Pradesh SDL 2026	0.93%
07.96% Maharashtra SDL 2026	0.86%
Others	3.25%
Corporate Bonds	11.31%
Indiabulls Housing Finance Ltd.	2.85%
NABARD	1.96%
Adani Ports and Special Economic Zone Ltd.	1.96%
HDFC Bank Ltd.	0.95%
NABARD	0.94%
Indian Railway Finance Corporation Ltd.	0.91%
Indian Railway Finance Corporation Ltd.	0.90%
Reliance Capital Ltd.	0.62%
Piramal Capital & Housing Finance Ltd.	0.22%
Cash and Money Markets	5.98%
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 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 November 30,2022:	38.5089
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	3.67%	15.04%	12.26%	23.13%	16.56%	11.06%
Benchmark**	4.14%	13.11%	10.45%	20.18%	15.85%	10.82%

* 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.

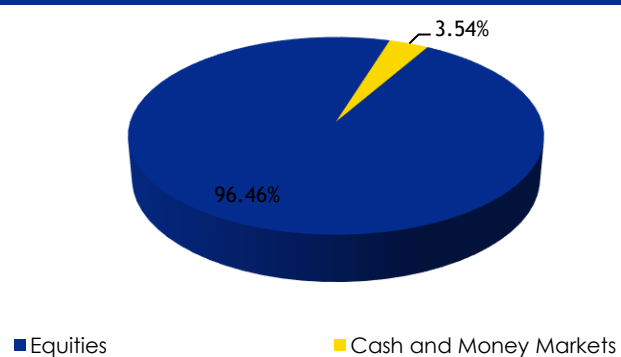
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.28
Debt	0.89
Total	25.17

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

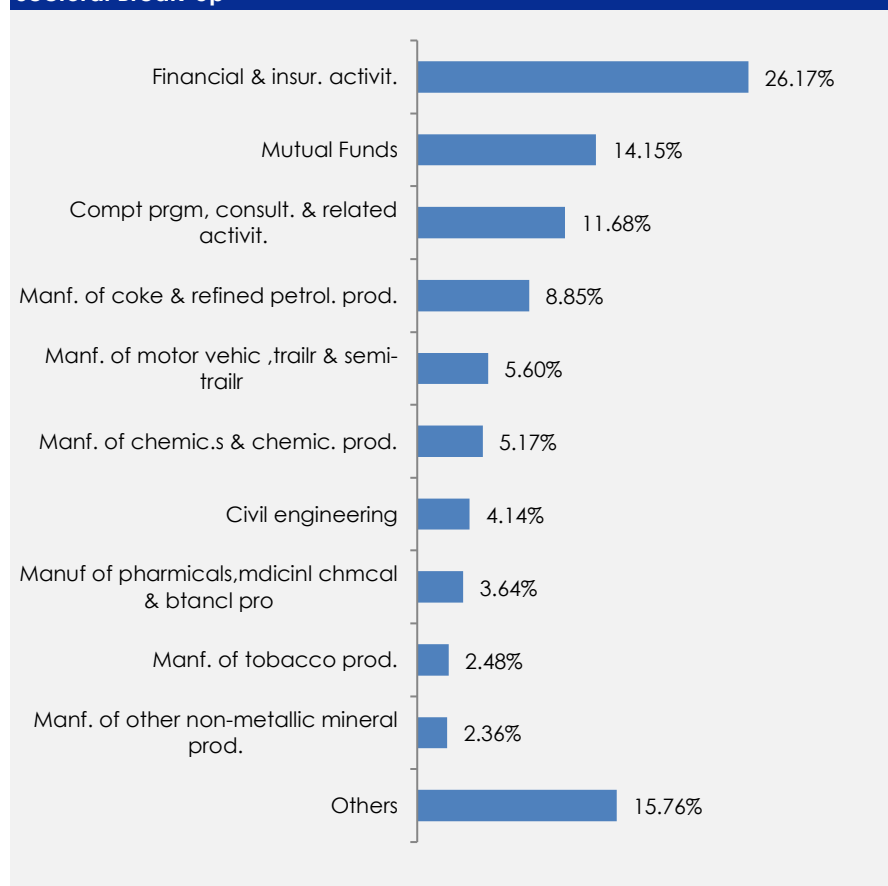


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.46%
Kotak Mahindra Mutual Fund	9.88%
Reliance Industries Ltd.	8.55%
Infosys Ltd.	8.14%
ICICI Bank Ltd.	6.14%
HDFC Bank Ltd.	4.84%
Housing Development Finance Corporation Ltd.	4.32%
Larsen & Toubro Ltd.	4.14%
Nippon India Mutual Fund	3.01%
Hindustan Unilever Ltd.	3.00%
Axis Bank Ltd.	2.79%
Others	41.65%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	3.54%
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 (%)
Government Securities	8.66%
07.24% Gujarat SDL 28.12.2026	1.97%
07.96% Maharashtra SDL 2026	1.71%
07.37% Tamil Nadu SDL 2026	1.68%
05.63% GOI 2026	1.46%
7.49% GJ SDL 28-09-2026	1.23%
7.58% Maharashtra SGS 24-08-2026	0.61%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.73%
Sun Pharmaceuticals Industries Ltd.	0.39%
Ultratech Cement Ltd.	0.38%
Maruti Suzuki India Ltd.	0.37%
PI Industries Ltd.	0.30%
IndusInd Bank Ltd.	0.28%
NTPC Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.27%
Mahindra & Mahindra Ltd.	0.26%
Bajaj Finance Ltd.	0.25%
Bajaj Finance Ltd.	0.24%
Tata Motors Ltd.	0.24%
Asian Paints Ltd.	0.23%
Britannia Industries Ltd.	0.23%
HCL Technologies Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
United Spirits Ltd.	0.23%
Bharti Airtel Ltd.	0.22%
Hindalco Industries Ltd.	0.20%
Page Industries Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Navin Fluorine International Ltd.	0.16%
Titan Company Ltd.	0.16%
Jubilant Foodworks Ltd	0.15%
PVR Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Eicher Motors Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.11%
Grasim Industries Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Endurance Technologies Ltd.	0.10%
Ambuja Cements Ltd.	0.09%
Ashok Leyland Ltd	0.09%
Bata India Ltd.	0.09%
Tata Steel Ltd.	0.09%
VIP Industries Ltd.	0.09%
Century Plyboards Ltd.	0.08%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	2.23%
05.63% GOI 2026	1.19%
7.49% GJ SDL 28-09-2026	0.70%
7.58% Maharashtra SGS 24-08-2026	0.34%
Corporate Bonds	0.60%
Piramal Capital & Housing Finance Ltd.	0.60%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.78%
ITC Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.38%
Maruti Suzuki India Ltd.	0.37%
IndusInd Bank Ltd.	0.31%
NTPC Ltd.	0.30%
PI Industries Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.27%
Bajaj Finance Ltd.	0.25%
HCL Technologies Ltd.	0.25%
Mahindra & Mahindra Ltd.	0.25%
United Spirits Ltd.	0.25%
Bajaj Finance Ltd.	0.23%
Tata Motors Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Asian Paints Ltd.	0.22%
Bharti Airtel Ltd.	0.22%
Britannia Industries Ltd.	0.22%
Titan Company Ltd.	0.21%
PVR Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
Page Industries Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Jubilant Foodworks Ltd	0.14%
Eicher Motors Ltd.	0.13%
Max Healthcare Institute Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
Ashok Leyland Ltd	0.10%
Grasim Industries Ltd.	0.10%
Bata India Ltd.	0.09%
Tata Steel Ltd.	0.09%
VIP Industries Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Cipla Ltd.	0.07%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	4.13%
07.10% GOI 2029	1.91%
05.63% GOI 2026	1.23%
7.49% GJ SDL 28-09-2026	0.49%
7.58% Maharashtra SGS 24-08-2026	0.27%
07.38% Madhya Pradesh SDL 2026	0.23%
Corporate Bonds	1.38%
NABARD	0.71%
Reliance Capital Ltd.	0.67%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.74%
Ultratech Cement Ltd.	0.92%
Sun Pharmaceuticals Industries Ltd.	0.89%
Maruti Suzuki India Ltd.	0.86%
PI Industries Ltd.	0.68%
IndusInd Bank Ltd.	0.65%
NTPC Ltd.	0.64%
SBI Life Insurance Company Ltd.	0.63%
Kotak Mahindra Bank Ltd.	0.62%
Mahindra & Mahindra Ltd.	0.60%
Bajaj Finance Ltd.	0.58%
Tata Motors Ltd.	0.55%
Bajaj Finance Ltd.	0.54%
Tata Consultancy Services Ltd.	0.53%
Tech Mahindra Ltd.	0.53%
United Spirits Ltd.	0.53%
Asian Paints Ltd.	0.53%
Bharti Airtel Ltd.	0.53%
Britannia Industries Ltd.	0.52%
HCL Technologies Ltd.	0.52%
Titan Company Ltd.	0.46%
Brigade Enterprises Ltd.	0.39%
Page Industries Ltd.	0.38%
Navin Fluorine International Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
PVR Ltd.	0.35%
Jubilant Foodworks Ltd	0.33%
Bharat Electronics Ltd.	0.32%
Eicher Motors Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.26%
Max Healthcare Institute Ltd.	0.25%
Grasim Industries Ltd.	0.24%
Endurance Technologies Ltd.	0.23%
Tata Steel Ltd.	0.22%
Bata India Ltd.	0.22%
VIP Industries Ltd.	0.20%
Ambuja Cements Ltd.	0.20%
Ashok Leyland Ltd	0.20%
Century Plyboards Ltd.	0.17%
Avenue Supermarts Ltd.	0.14%
Cipla Ltd.	0.14%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherison International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	4.59%
07.38% Madhya Pradesh SDL 2026	1.33%
05.63% GOI 2026	0.89%
07.84% Tamil Nadu SDL 2026	0.87%
7.49% GJ SDL 28-09-2026	0.64%
07.80% Tamilnadu SDL 2032	0.54%
7.58% Maharashtra SGS 24-08-2026	0.32%
Corporate Bonds	0.68%
NABARD	0.55%
Piramal Capital & Housing Finance Ltd.	0.13%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.04%
Hindustan Unilever Ltd.	1.97%
Ultratech Cement Ltd.	1.89%
Sun Pharmaceuticals Industries Ltd.	1.75%
Maruti Suzuki India Ltd.	1.70%
Mahindra & Mahindra Ltd.	1.36%
NTPC Ltd.	1.32%
Bajaj Finance Ltd.	1.17%
PI Industries Ltd.	1.17%
SBI Life Insurance Company Ltd.	1.16%
ITC Ltd.	1.14%
Tata Motors Ltd.	1.11%
HCL Technologies Ltd.	1.09%
United Spirits Ltd.	1.09%
Bharti Airtel Ltd.	1.08%
Bajaj Finance Ltd.	1.07%
Tata Consultancy Services Ltd.	1.06%
Asian Paints Ltd.	1.04%
Britannia Industries Ltd.	1.03%
Tech Mahindra Ltd.	0.98%
Titan Company Ltd.	0.86%
Brigade Enterprises Ltd.	0.75%
IndusInd Bank Ltd.	0.74%
Navin Fluorine International Ltd.	0.73%
Page Industries Ltd.	0.73%
Hindalco Industries Ltd.	0.71%
Bharat Electronics Ltd.	0.63%
Jubilant Foodworks Ltd	0.58%
Eicher Motors Ltd.	0.57%
Max Healthcare Institute Ltd.	0.52%
Tata Steel Ltd.	0.52%
Dr Reddys Laboratories Ltd.	0.51%
Kotak Mahindra Bank Ltd.	0.51%
Grasim Industries Ltd.	0.49%
Endurance Technologies Ltd.	0.45%
Bata India Ltd.	0.43%
Ashok Leyland Ltd	0.43%
Ambuja Cements Ltd.	0.37%
Century Plyboards Ltd.	0.36%
Cipla Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.21%
Larsen & Toubro Infotech Ltd.	0.17%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.10%
Voltas Ltd.	0.09%
Government Securities	0.87%
05.63% GOI 2026	0.34%
07.84% Tamil Nadu SDL 2026	0.32%
7.49% GJ SDL 28-09-2026	0.14%
7.58% Maharashtra SGS 24-08-2026	0.07%
Corporate Bonds	0.44%
NABARD	0.21%
Reliance Capital Ltd.	0.19%
Piramal Capital & Housing Finance Ltd.	0.04%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.30%
Hindustan Unilever Ltd.	2.46%
Ultratech Cement Ltd.	2.33%
Sun Pharmaceuticals Industries Ltd.	2.29%
Maruti Suzuki India Ltd.	2.23%
Mahindra & Mahindra Ltd.	1.78%
NTPC Ltd.	1.65%
PI Industries Ltd.	1.52%
SBI Life Insurance Company Ltd.	1.49%
Bajaj Finance Ltd.	1.47%
Nippon India Mutual Fund	1.47%
ITC Ltd.	1.46%
Tata Motors Ltd.	1.43%
Bajaj Finance Ltd.	1.37%
Asian Paints Ltd.	1.36%
United Spirits Ltd.	1.36%
Britannia Industries Ltd.	1.35%
Bharti Airtel Ltd.	1.32%
HCL Technologies Ltd.	1.30%
Tech Mahindra Ltd.	1.15%
Titan Company Ltd.	1.12%
Brigade Enterprises Ltd.	0.97%
Navin Fluorine International Ltd.	0.94%
Hindalco Industries Ltd.	0.92%
Page Industries Ltd.	0.92%
Bharat Electronics Ltd.	0.83%
IndusInd Bank Ltd.	0.83%
Tata Consultancy Services Ltd.	0.80%
Jubilant Foodworks Ltd	0.76%
Eicher Motors Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.67%
Tata Steel Ltd.	0.67%
Max Healthcare Institute Ltd.	0.65%
Grasim Industries Ltd.	0.63%
Endurance Technologies Ltd.	0.60%
Bata India Ltd.	0.56%
Ashok Leyland Ltd	0.52%
Ambuja Cements Ltd.	0.48%
Century Plyboards Ltd.	0.45%
Cipla Ltd.	0.37%
HDFC Life Insurance Co. Ltd.	0.26%
Larsen & Toubro Infotech Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.21%
Divis Laboratories Ltd.	0.13%
VIP Industries Ltd.	0.13%
Voltas Ltd.	0.12%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.94%
ITC Ltd.	2.47%
Sun Pharmaceuticals Industries Ltd.	2.47%
State Bank of India	2.45%
Ultratech Cement Ltd.	2.37%
Maruti Suzuki India Ltd.	2.23%
Mahindra & Mahindra Ltd.	1.78%
Bharti Airtel Ltd.	1.72%
NTPC Ltd.	1.65%
Asian Paints Ltd.	1.61%
Tata Motors Ltd.	1.57%
SBI Life Insurance Company Ltd.	1.53%
Titan Company Ltd.	1.48%
Bajaj Finance Ltd.	1.40%
Bajaj Finance Ltd.	1.39%
HCL Technologies Ltd.	1.36%
Nippon India Mutual Fund	1.36%
Britannia Industries Ltd.	1.35%
Tata Consultancy Services Ltd.	1.11%
Tech Mahindra Ltd.	1.08%
Grasim Industries Ltd.	0.96%
Hindalco Industries Ltd.	0.93%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.76%
Eicher Motors Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.66%
Tata Consumer Products Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.58%
UPL Ltd.	0.56%
Bajaj Auto Ltd.	0.52%
HDFC Life Insurance Co. Ltd.	0.38%
Cipla Ltd.	0.37%
JSW Steel Ltd.	0.37%
Bharat Petroleum Corporation Ltd.	0.30%
Nestle India Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.12%
Oil & Natural Gas Corpn Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.89%
Indian Oil Corporation Ltd.	3.15%
Gail (India) Ltd.	2.71%
Beml Ltd.	2.45%
Canara Bank Ltd.	2.28%
Container Corporation Of India Ltd.	2.24%
Punjab National Bank	2.11%
Indian Railway Catering and Tourism Corporation Ltd.	2.09%
NHPC	1.96%
Power Finance Corporation Ltd.	1.82%
Hindustan Petroleum Corporation Ltd.	1.63%
Rural Electrification Corporation	1.59%
Steel Authority of India Ltd.	1.32%
Bharat Heavy Electricals Ltd.	1.14%
Union Bank Of India Ltd.	1.01%
Gujarat Gas Co. Ltd.	0.91%
Oil India Ltd.	0.77%
Cochin Shipyard Ltd.	0.58%
NMDC Steel Ltd.	0.45%
National Mineral Development Corporation Ltd.	0.40%
Beml Land Assets Ltd.	0.28%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.54%
Oil & Natural Gas Corpn Ltd.	2.48%
Ambuja Cements Ltd.	2.40%
Max Healthcare Institute Ltd.	2.07%
Indian Hotels Ltd.	2.02%
The Phoenix Mills Ltd.	2.00%
Hindustan Aeronautics Ltd.	1.96%
Thermax Ltd.	1.95%
Transport Corporation of India	1.92%
Siemens Ltd.	1.86%
Bharat Petroleum Corporation Ltd.	1.73%
ABB India Ltd.	1.67%
Indian Oil Corporation Ltd.	1.63%
Bharat Electronics Ltd.	1.54%
ACC Ltd.	1.53%
Shree Cement Ltd.	1.52%
Prestige Estates Projects Ltd.	1.37%
Ashok Leyland Ltd	1.23%
Container Corporation Of India Ltd.	1.19%
Indian Railway Catering and Tourism Corporation Ltd.	1.10%
Axis Bank Ltd.	1.01%
IndusInd Bank Ltd.	0.98%
Gail (India) Ltd.	0.93%
SBI Life Insurance Company Ltd.	0.91%
ICICI Bank Ltd.	0.90%
Hindustan Petroleum Corporation Ltd.	0.74%
Punjab National Bank	0.52%
Tata Steel Ltd.	0.52%
Cholamandalam Investment and Finance Company Ltd.	0.48%
City Union Bank Ltd.	0.47%
Oberoi Realty Ltd.	0.47%
Brigade Enterprises Ltd.	0.46%
Bajaj Finance Ltd.	0.44%
APL Apollo Tubes Ltd	0.25%
Century Plyboards Ltd.	0.10%
KNR Constructions Ltd.	0.10%
Kec International Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.96%
Nippon India Mutual Fund	1.90%
Ultratech Cement Ltd.	1.84%
Sun Pharmaceuticals Industries Ltd.	1.81%
Maruti Suzuki India Ltd.	1.76%
Mahindra & Mahindra Ltd.	1.41%
NTPC Ltd.	1.30%
PI Industries Ltd.	1.20%
Titan Company Ltd.	1.17%
Bharti Airtel Ltd.	1.16%
SBI Life Insurance Company Ltd.	1.16%
Bajaj Finance Ltd.	1.15%
ITC Ltd.	1.15%
Tata Motors Ltd.	1.13%
Bajaj Finance Ltd.	1.09%
United Spirits Ltd.	1.08%
Asian Paints Ltd.	1.07%
Britannia Industries Ltd.	1.07%
HCL Technologies Ltd.	1.03%
Tech Mahindra Ltd.	1.01%
Nippon India Mutual Fund	0.87%
Tata Consultancy Services Ltd.	0.86%
Page Industries Ltd.	0.77%
Brigade Enterprises Ltd.	0.76%
Hindalco Industries Ltd.	0.73%
Navin Fluorine International Ltd.	0.73%
Bharat Electronics Ltd.	0.66%
IndusInd Bank Ltd.	0.63%
Jubilant Foodworks Ltd	0.61%
Eicher Motors Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.53%
Tata Steel Ltd.	0.53%
Max Healthcare Institute Ltd.	0.51%
Grasim Industries Ltd.	0.49%
Endurance Technologies Ltd.	0.47%
Bata India Ltd.	0.45%
Ashok Leyland Ltd	0.41%
Ambuja Cements Ltd.	0.38%
Century Plyboards Ltd.	0.35%
Cipla Ltd.	0.28%
HDFC Life Insurance Co. Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.17%
Larsen & Toubro Infotech Ltd.	0.17%
Divis Laboratories Ltd.	0.10%
VIP Industries Ltd.	0.10%
Voltas Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	2.88%
07.10% GOI 2029	2.19%
07.84% Tamil Nadu SDL 2026	0.50%
7.49% GJ SDL 28-09-2026	0.13%
7.58% Maharashtra SGS 24-08-2026	0.06%
Corporate Bonds	1.37%
NABARD	0.90%
Indian Railway Finance Corporation Ltd.	0.47%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.58%
ITC Ltd.	0.39%
Maruti Suzuki India Ltd.	0.37%
Sun Pharmaceuticals Industries Ltd.	0.36%
Bharti Airtel Ltd.	0.29%
PI Industries Ltd.	0.29%
IndusInd Bank Ltd.	0.28%
Tech Mahindra Ltd.	0.28%
HCL Technologies Ltd.	0.27%
NTPC Ltd.	0.27%
Mahindra & Mahindra Ltd.	0.26%
Bajaj Finance Ltd.	0.24%
SBI Life Insurance Company Ltd.	0.24%
Tata Motors Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
Asian Paints Ltd.	0.22%
Bajaj Finance Ltd.	0.22%
Britannia Industries Ltd.	0.22%
United Spirits Ltd.	0.22%
Titan Company Ltd.	0.20%
Brigade Enterprises Ltd.	0.16%
Jubilant Foodworks Ltd	0.16%
Navin Fluorine International Ltd.	0.16%
Page Industries Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
PVR Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Eicher Motors Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Endurance Technologies Ltd.	0.10%
Bata India Ltd.	0.09%
Tata Steel Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Ashok Leyland Ltd	0.08%
Grasim Industries Ltd.	0.08%
VIP Industries Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Cipla Ltd.	0.06%
Avenue Supermarts Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	5.62%
07.24% Gujarat SDL 28.12.2026	1.72%
07.38% Madhya Pradesh SDL 2026	1.55%
05.63% GOI 2026	1.16%
7.49% GJ SDL 28-09-2026	0.80%
7.58% Maharashtra SGS 24-08-2026	0.39%
Corporate Bonds	1.26%
NABARD	0.67%
Reliance Capital Ltd.	0.59%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	19.40%
Ultratech Cement Ltd.	0.99%
Sun Pharmaceuticals Industries Ltd.	0.96%
Maruti Suzuki India Ltd.	0.94%
PI Industries Ltd.	0.74%
IndusInd Bank Ltd.	0.72%
NTPC Ltd.	0.71%
Kotak Mahindra Bank Ltd.	0.68%
SBI Life Insurance Company Ltd.	0.68%
Mahindra & Mahindra Ltd.	0.65%
Bajaj Finance Ltd.	0.62%
Tata Motors Ltd.	0.60%
Bajaj Finance Ltd.	0.59%
United Spirits Ltd.	0.59%
HCL Technologies Ltd.	0.58%
Tata Consultancy Services Ltd.	0.58%
Tech Mahindra Ltd.	0.58%
Asian Paints Ltd.	0.57%
Britannia Industries Ltd.	0.57%
Bharti Airtel Ltd.	0.56%
Titan Company Ltd.	0.53%
Brigade Enterprises Ltd.	0.42%
Navin Fluorine International Ltd.	0.40%
Page Industries Ltd.	0.40%
Hindalco Industries Ltd.	0.39%
PVR Ltd.	0.39%
Jubilant Foodworks Ltd	0.37%
Bharat Electronics Ltd.	0.35%
Eicher Motors Ltd.	0.32%
Dr Reddys Laboratories Ltd.	0.28%
Max Healthcare Institute Ltd.	0.28%
Grasim Industries Ltd.	0.27%
Endurance Technologies Ltd.	0.26%
Bata India Ltd.	0.24%
Tata Steel Ltd.	0.24%
Ashok Leyland Ltd	0.23%
VIP Industries Ltd.	0.22%
Ambuja Cements Ltd.	0.21%
Century Plyboards Ltd.	0.19%
Cipla Ltd.	0.16%
Avenue Supermarts Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.09%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	4.56%
07.37% Tamil Nadu SDL 2026	1.31%
07.80% Tamilnadu SDL 2032	1.21%
7.49% GJ SDL 28-09-2026	0.82%
05.63% GOI 2026	0.81%
7.58% Maharashtra SGS 24-08-2026	0.41%
Corporate Bonds	0.55%
Reliance Capital Ltd.	0.47%
Piramal Capital & Housing Finance Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.19%
Hindustan Unilever Ltd.	1.86%
Ultratech Cement Ltd.	1.79%
Sun Pharmaceuticals Industries Ltd.	1.73%
Maruti Suzuki India Ltd.	1.68%
Mahindra & Mahindra Ltd.	1.35%
NTPC Ltd.	1.24%
PI Industries Ltd.	1.15%
SBI Life Insurance Company Ltd.	1.14%
Bajaj Finance Ltd.	1.13%
ITC Ltd.	1.13%
Tata Motors Ltd.	1.09%
Tata Consultancy Services Ltd.	1.05%
Bajaj Finance Ltd.	1.05%
United Spirits Ltd.	1.03%
Asian Paints Ltd.	1.03%
Titan Company Ltd.	1.02%
Bharti Airtel Ltd.	1.02%
Britannia Industries Ltd.	1.02%
HCL Technologies Ltd.	1.02%
Tech Mahindra Ltd.	0.93%
Brigade Enterprises Ltd.	0.74%
Page Industries Ltd.	0.73%
Navin Fluorine International Ltd.	0.72%
Hindalco Industries Ltd.	0.70%
IndusInd Bank Ltd.	0.70%
Bharat Electronics Ltd.	0.63%
Eicher Motors Ltd.	0.57%
Jubilant Foodworks Ltd	0.57%
Tata Steel Ltd.	0.51%
Dr Reddys Laboratories Ltd.	0.51%
Grasim Industries Ltd.	0.49%
Max Healthcare Institute Ltd.	0.49%
Kotak Mahindra Bank Ltd.	0.46%
Endurance Technologies Ltd.	0.45%
Bata India Ltd.	0.42%
Ashok Leyland Ltd	0.40%
Ambuja Cements Ltd.	0.36%
Century Plyboards Ltd.	0.34%
Cipla Ltd.	0.28%
HDFC Life Insurance Co. Ltd.	0.20%
Larsen & Toubro Infotech Ltd.	0.17%
VIP Industries Ltd.	0.10%
Divis Laboratories Ltd.	0.10%
Voltas Ltd.	0.09%
Government Securities	1.56%
07.37% Tamil Nadu SDL 2026	0.50%
05.63% GOI 2026	0.33%
07.84% Tamil Nadu SDL 2026	0.30%
7.49% GJ SDL 28-09-2026	0.29%
7.58% Maharashtra SGS 24-08-2026	0.14%
Corporate Bonds	0.38%
NABARD	0.18%
Reliance Capital Ltd.	0.17%
Piramal Capital & Housing Finance Ltd.	0.03%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.50%
Hindustan Unilever Ltd.	2.46%
Ultratech Cement Ltd.	2.33%
Sun Pharmaceuticals Industries Ltd.	2.26%
Maruti Suzuki India Ltd.	2.22%
Mahindra & Mahindra Ltd.	1.79%
NTPC Ltd.	1.64%
PI Industries Ltd.	1.49%
Nippon India Mutual Fund	1.46%
Bajaj Finance Ltd.	1.44%
ITC Ltd.	1.44%
Tata Motors Ltd.	1.40%
SBI Life Insurance Company Ltd.	1.36%
United Spirits Ltd.	1.36%
Asian Paints Ltd.	1.35%
Britannia Industries Ltd.	1.34%
Bajaj Finance Ltd.	1.31%
HCL Technologies Ltd.	1.30%
Bharti Airtel Ltd.	1.29%
Tech Mahindra Ltd.	1.13%
Titan Company Ltd.	1.09%
Brigade Enterprises Ltd.	0.95%
Hindalco Industries Ltd.	0.92%
Navin Fluorine International Ltd.	0.87%
Page Industries Ltd.	0.87%
Bharat Electronics Ltd.	0.83%
IndusInd Bank Ltd.	0.82%
Tata Consultancy Services Ltd.	0.78%
Jubilant Foodworks Ltd	0.76%
Eicher Motors Ltd.	0.75%
Tata Steel Ltd.	0.66%
Dr Reddys Laboratories Ltd.	0.65%
Max Healthcare Institute Ltd.	0.65%
Endurance Technologies Ltd.	0.60%
Grasim Industries Ltd.	0.59%
Bata India Ltd.	0.56%
Ashok Leyland Ltd	0.49%
Ambuja Cements Ltd.	0.46%
Century Plyboards Ltd.	0.45%
Cipla Ltd.	0.36%
HDFC Life Insurance Co. Ltd.	0.26%
Larsen & Toubro Infotech Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
Divis Laboratories Ltd.	0.12%
VIP Industries Ltd.	0.12%
Voltas Ltd.	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.53%
Sun Pharmaceuticals Industries Ltd.	2.48%
State Bank of India	2.43%
ITC Ltd.	2.39%
Ultratech Cement Ltd.	2.33%
Maruti Suzuki India Ltd.	2.23%
Mahindra & Mahindra Ltd.	1.78%
Bharti Airtel Ltd.	1.67%
NTPC Ltd.	1.65%
Asian Paints Ltd.	1.61%
Tata Motors Ltd.	1.55%
SBI Life Insurance Company Ltd.	1.50%
Titan Company Ltd.	1.46%
Bajaj Finance Ltd.	1.39%
Bajaj Finance Ltd.	1.38%
Britannia Industries Ltd.	1.36%
HCL Technologies Ltd.	1.36%
Nippon India Mutual Fund	1.34%
Tata Consultancy Services Ltd.	1.09%
Tech Mahindra Ltd.	1.05%
Grasim Industries Ltd.	0.94%
Hindalco Industries Ltd.	0.93%
IndusInd Bank Ltd.	0.83%
Eicher Motors Ltd.	0.75%
Tata Steel Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.67%
Tata Consumer Products Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.58%
UPL Ltd.	0.55%
Bajaj Auto Ltd.	0.52%
Cipla Ltd.	0.37%
HDFC Life Insurance Co. Ltd.	0.37%
JSW Steel Ltd.	0.36%
Bharat Petroleum Corporation Ltd.	0.29%
Nestle India Ltd.	0.22%
Hero MotoCorp Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.80%
ITC Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.38%
Maruti Suzuki India Ltd.	0.37%
IndusInd Bank Ltd.	0.30%
NTPC Ltd.	0.29%
PI Industries Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.27%
Mahindra & Mahindra Ltd.	0.26%
Bajaj Finance Ltd.	0.25%
Bharti Airtel Ltd.	0.24%
Tata Motors Ltd.	0.24%
United Spirits Ltd.	0.24%
Asian Paints Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Britannia Industries Ltd.	0.23%
HCL Technologies Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Titan Company Ltd.	0.20%
Brigade Enterprises Ltd.	0.17%
Hindalco Industries Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
Page Industries Ltd.	0.16%
PVR Ltd.	0.16%
Bharat Electronics Ltd.	0.14%
Jubilant Foodworks Ltd	0.14%
Eicher Motors Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.11%
Endurance Technologies Ltd.	0.11%
Grasim Industries Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
Bata India Ltd.	0.10%
Tata Steel Ltd.	0.10%
Ambuja Cements Ltd.	0.09%
Ashok Leyland Ltd	0.09%
VIP Industries Ltd.	0.09%
Century Plyboards Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Cipla Ltd.	0.06%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	5.79%
07.10% GOI 2029	1.90%
05.63% GOI 2026	1.20%
07.84% Tamil Nadu SDL 2026	1.19%
7.49% GJ SDL 28-09-2026	1.00%
7.58% Maharashtra SGS 24-08-2026	0.50%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.86%
Ultratech Cement Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.39%
Maruti Suzuki India Ltd.	0.38%
PI Industries Ltd.	0.30%
IndusInd Bank Ltd.	0.29%
NTPC Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
Kotak Mahindra Bank Ltd.	0.28%
Mahindra & Mahindra Ltd.	0.26%
Bajaj Finance Ltd.	0.26%
Tata Motors Ltd.	0.24%
Tata Consultancy Services Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Bajaj Finance Ltd.	0.24%
Bharti Airtel Ltd.	0.24%
United Spirits Ltd.	0.23%
Asian Paints Ltd.	0.23%
Britannia Industries Ltd.	0.23%
HCL Technologies Ltd.	0.23%
Titan Company Ltd.	0.21%
Brigade Enterprises Ltd.	0.17%
Navin Fluorine International Ltd.	0.16%
Page Industries Ltd.	0.16%
Hindalco Industries Ltd.	0.16%
PVR Ltd.	0.15%
Jubilant Foodworks Ltd	0.15%
Bharat Electronics Ltd.	0.14%
Eicher Motors Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.12%
Max Healthcare Institute Ltd.	0.11%
Grasim Industries Ltd.	0.11%
Tata Steel Ltd.	0.10%
Bata India Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
VIP Industries Ltd.	0.09%
Ambuja Cements Ltd.	0.09%
Ashok Leyland Ltd	0.09%
Century Plyboards Ltd.	0.08%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	3.27%
05.63% GOI 2026	1.27%
07.80% Tamilnadu SDL 2032	0.87%
7.49% GJ SDL 28-09-2026	0.73%
7.58% Maharashtra SGS 24-08-2026	0.40%
Corporate Bonds	1.25%
Piramal Capital & Housing Finance Ltd.	0.63%
NABARD	0.62%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.14%
Sun Pharmaceuticals Industries Ltd.	0.86%
Ultratech Cement Ltd.	0.86%
Maruti Suzuki India Ltd.	0.83%
PI Industries Ltd.	0.66%
IndusInd Bank Ltd.	0.63%
NTPC Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.61%
Kotak Mahindra Bank Ltd.	0.60%
Mahindra & Mahindra Ltd.	0.57%
Bajaj Finance Ltd.	0.55%
Tata Motors Ltd.	0.53%
Tata Consultancy Services Ltd.	0.52%
Bajaj Finance Ltd.	0.52%
Tech Mahindra Ltd.	0.51%
United Spirits Ltd.	0.51%
Asian Paints Ltd.	0.51%
Britannia Industries Ltd.	0.51%
Bharti Airtel Ltd.	0.50%
HCL Technologies Ltd.	0.50%
Titan Company Ltd.	0.47%
Page Industries Ltd.	0.37%
Brigade Enterprises Ltd.	0.37%
Navin Fluorine International Ltd.	0.35%
Hindalco Industries Ltd.	0.35%
PVR Ltd.	0.34%
Jubilant Foodworks Ltd	0.32%
Bharat Electronics Ltd.	0.31%
Eicher Motors Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.25%
Max Healthcare Institute Ltd.	0.24%
Grasim Industries Ltd.	0.24%
Endurance Technologies Ltd.	0.22%
Tata Steel Ltd.	0.21%
Bata India Ltd.	0.21%
Ashok Leyland Ltd	0.20%
VIP Industries Ltd.	0.19%
Ambuja Cements Ltd.	0.19%
Century Plyboards Ltd.	0.17%
Avenue Supermarts Ltd.	0.14%
Cipla Ltd.	0.14%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	4.19%
07.37% Tamil Nadu SDL 2026	1.35%
05.63% GOI 2026	0.89%
07.84% Tamil Nadu SDL 2026	0.82%
7.49% GJ SDL 28-09-2026	0.75%
7.58% Maharashtra SGS 24-08-2026	0.38%
Corporate Bonds	0.68%
NABARD	0.58%
Piramal Capital & Housing Finance Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.58%
Hindustan Unilever Ltd.	1.39%
Ultratech Cement Ltd.	1.34%
Sun Pharmaceuticals Industries Ltd.	1.29%
Maruti Suzuki India Ltd.	1.26%
Mahindra & Mahindra Ltd.	1.01%
Britannia Industries Ltd.	0.99%
NTPC Ltd.	0.93%
PI Industries Ltd.	0.84%
SBI Life Insurance Company Ltd.	0.84%
Bajaj Finance Ltd.	0.83%
ITC Ltd.	0.83%
Tata Motors Ltd.	0.81%
Bajaj Finance Ltd.	0.79%
Bharti Airtel Ltd.	0.78%
Asian Paints Ltd.	0.77%
HCL Technologies Ltd.	0.77%
Tata Consultancy Services Ltd.	0.77%
United Spirits Ltd.	0.77%
Tech Mahindra Ltd.	0.71%
Titan Company Ltd.	0.66%
IndusInd Bank Ltd.	0.65%
Brigade Enterprises Ltd.	0.55%
Navin Fluorine International Ltd.	0.53%
Hindalco Industries Ltd.	0.52%
Page Industries Ltd.	0.51%
Bharat Electronics Ltd.	0.47%
Eicher Motors Ltd.	0.43%
Jubilant Foodworks Ltd	0.43%
Kotak Mahindra Bank Ltd.	0.41%
Max Healthcare Institute Ltd.	0.39%
Dr Reddys Laboratories Ltd.	0.38%
Tata Steel Ltd.	0.38%
Grasim Industries Ltd.	0.36%
Endurance Technologies Ltd.	0.34%
Bata India Ltd.	0.32%
Ashok Leyland Ltd	0.30%
Ambuja Cements Ltd.	0.27%
Century Plyboards Ltd.	0.25%
Cipla Ltd.	0.21%
HDFC Life Insurance Co. Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.12%
VIP Industries Ltd.	0.09%
Divis Laboratories Ltd.	0.07%
Voltas Ltd.	0.07%
Government Securities	1.84%
07.10% GOI 2029	0.98%
05.63% GOI 2026	0.61%
7.49% GJ SDL 28-09-2026	0.16%
7.58% Maharashtra SGS 24-08-2026	0.09%
Corporate Bonds	0.50%
Reliance Capital Ltd.	0.39%
Piramal Capital & Housing Finance Ltd.	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.17%
State Bank of India	2.50%
ITC Ltd.	2.46%
Sun Pharmaceuticals Industries Ltd.	2.46%
Ultratech Cement Ltd.	2.38%
Maruti Suzuki India Ltd.	2.22%
Mahindra & Mahindra Ltd.	1.78%
Bharti Airtel Ltd.	1.72%
NTPC Ltd.	1.64%
Asian Paints Ltd.	1.60%
Tata Motors Ltd.	1.60%
SBI Life Insurance Company Ltd.	1.54%
Titan Company Ltd.	1.51%
Bajaj Finance Ltd.	1.43%
Bajaj Finance Ltd.	1.39%
Nippon India Mutual Fund	1.39%
HCL Technologies Ltd.	1.36%
Britannia Industries Ltd.	1.35%
Tata Consultancy Services Ltd.	1.12%
Tech Mahindra Ltd.	1.08%
Grasim Industries Ltd.	0.96%
Hindalco Industries Ltd.	0.93%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.77%
Eicher Motors Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.67%
Tata Consumer Products Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.59%
UPL Ltd.	0.57%
Bajaj Auto Ltd.	0.53%
Cipla Ltd.	0.38%
HDFC Life Insurance Co. Ltd.	0.38%
JSW Steel Ltd.	0.37%
Bharat Petroleum Corporation Ltd.	0.30%
Nestle India Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.91%
Oil & Natural Gas Corpn Ltd.	2.49%
Ambuja Cements Ltd.	2.38%
Max Healthcare Institute Ltd.	2.09%
Indian Hotels Ltd.	2.04%
The Phoenix Mills Ltd.	2.00%
Hindustan Aeronautics Ltd.	1.97%
Thermax Ltd.	1.97%
Siemens Ltd.	1.94%
Transport Corporation of India	1.94%
Bharat Petroleum Corporation Ltd.	1.74%
ABB India Ltd.	1.67%
Indian Oil Corporation Ltd.	1.64%
Bharat Electronics Ltd.	1.56%
ACC Ltd.	1.55%
Shree Cement Ltd.	1.54%
Prestige Estates Projects Ltd.	1.37%
Ashok Leyland Ltd	1.22%
Container Corporation Of India Ltd.	1.20%
Indian Railway Catering and Tourism Corporation Ltd.	1.09%
Axis Bank Ltd.	1.03%
IndusInd Bank Ltd.	0.98%
Gail (India) Ltd.	0.96%
ICICI Bank Ltd.	0.91%
SBI Life Insurance Company Ltd.	0.91%
Hindustan Petroleum Corporation Ltd.	0.74%
Tata Steel Ltd.	0.54%
Punjab National Bank	0.53%
Brigade Enterprises Ltd.	0.47%
Cholamandalam Investment and Finance Company Ltd.	0.47%
Oberoi Realty Ltd.	0.47%
City Union Bank Ltd.	0.46%
Bajaj Finance Ltd.	0.45%
APL Apollo Tubes Ltd	0.29%
Century Plyboards Ltd.	0.10%
Kec International Ltd.	0.10%
KNR Constructions Ltd.	0.10%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.84%
Indian Oil Corporation Ltd.	3.14%
Gail (India) Ltd.	2.69%
Beml Ltd.	2.45%
Canara Bank Ltd.	2.28%
Container Corporation Of India Ltd.	2.23%
Punjab National Bank	2.10%
Indian Railway Catering and Tourism Corporation Ltd.	2.08%
NHPC	1.96%
Power Finance Corporation Ltd.	1.77%
Hindustan Petroleum Corporation Ltd.	1.63%
Rural Electrification Corporation	1.56%
Steel Authority of India Ltd.	1.32%
Bharat Heavy Electricals Ltd.	1.13%
Union Bank Of India Ltd.	1.01%
Gujarat Gas Co. Ltd.	0.91%
Oil India Ltd.	0.78%
Cochin Shipyard Ltd.	0.61%
NMDC Steel Ltd.	0.49%
National Mineral Development Corporation Ltd.	0.40%
Beml Land Assets Ltd.	0.30%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.44%
Sun Pharmaceuticals Industries Ltd.	0.37%
Ultratech Cement Ltd.	0.36%
Maruti Suzuki India Ltd.	0.35%
PI Industries Ltd.	0.28%
IndusInd Bank Ltd.	0.27%
NTPC Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Bajaj Finance Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.25%
Tata Motors Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Bharti Airtel Ltd.	0.23%
HCL Technologies Ltd.	0.22%
Tata Consultancy Services Ltd.	0.22%
United Spirits Ltd.	0.22%
Asian Paints Ltd.	0.22%
Britannia Industries Ltd.	0.22%
Titan Company Ltd.	0.20%
Page Industries Ltd.	0.18%
Brigade Enterprises Ltd.	0.16%
Hindalco Industries Ltd.	0.15%
Navin Fluorine International Ltd.	0.15%
Jubilant Foodworks Ltd	0.14%
PVR Ltd.	0.14%
Bharat Electronics Ltd.	0.13%
Eicher Motors Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.10%
Endurance Technologies Ltd.	0.10%
Grasim Industries Ltd.	0.10%
Max Healthcare Institute Ltd.	0.10%
Tata Steel Ltd.	0.09%
Bata India Ltd.	0.09%
VIP Industries Ltd.	0.08%
Ambuja Cements Ltd.	0.08%
Ashok Leyland Ltd	0.08%
Avenue Supermarts Ltd.	0.08%
Century Plyboards Ltd.	0.07%
Cipla Ltd.	0.06%
Larsen & Toubro Infotech Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.02%
Voltas Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	8.46%
7.81% HR SDL 27-10-2032	1.96%
07.24% Gujarat SDL 28.12.2026	1.93%
07.10% GOI 2029	1.92%
05.63% GOI 2026	1.48%
7.49% GJ SDL 28-09-2026	0.78%
7.58% Maharashtra SGS 24-08-2026	0.39%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.92%
Sun Pharmaceuticals Industries Ltd.	0.84%
Ultratech Cement Ltd.	0.84%
Maruti Suzuki India Ltd.	0.82%
PI Industries Ltd.	0.65%
IndusInd Bank Ltd.	0.62%
NTPC Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.60%
Kotak Mahindra Bank Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.57%
Bajaj Finance Ltd.	0.55%
Tata Motors Ltd.	0.52%
Bajaj Finance Ltd.	0.51%
Tata Consultancy Services Ltd.	0.51%
Tech Mahindra Ltd.	0.51%
Asian Paints Ltd.	0.50%
Britannia Industries Ltd.	0.50%
United Spirits Ltd.	0.50%
Bharti Airtel Ltd.	0.49%
HCL Technologies Ltd.	0.49%
Titan Company Ltd.	0.48%
Page Industries Ltd.	0.41%
Brigade Enterprises Ltd.	0.37%
Navin Fluorine International Ltd.	0.35%
Hindalco Industries Ltd.	0.34%
PVR Ltd.	0.33%
Bharat Electronics Ltd.	0.31%
Jubilant Foodworks Ltd	0.31%
Eicher Motors Ltd.	0.28%
Dr Reddys Laboratories Ltd.	0.25%
Max Healthcare Institute Ltd.	0.24%
Grasim Industries Ltd.	0.23%
Endurance Technologies Ltd.	0.22%
Bata India Ltd.	0.21%
Tata Steel Ltd.	0.21%
Ambuja Cements Ltd.	0.19%
VIP Industries Ltd.	0.19%
Ashok Leyland Ltd	0.18%
Century Plyboards Ltd.	0.16%
Avenue Supermarts Ltd.	0.13%
Cipla Ltd.	0.13%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	5.78%
07.84% Tamil Nadu SDL 2026	1.32%
07.62% Madhya Pradesh SDL 2026	1.31%
07.37% Tamil Nadu SDL 2026	1.31%
05.63% GOI 2026	0.97%
7.49% GJ SDL 28-09-2026	0.58%
7.58% Maharashtra SGS 24-08-2026	0.29%

Fund Annexure Details (Other Than Top 10 Securities)









Security Name	Net Asset (%)
Equities	25.91%
Ultratech Cement Ltd.	1.38%
Hindustan Unilever Ltd.	1.36%
Sun Pharmaceuticals Industries Ltd.	1.27%
Maruti Suzuki India Ltd.	1.24%
Mahindra & Mahindra Ltd.	0.97%
NTPC Ltd.	0.91%
Bajaj Finance Ltd.	0.86%
PI Industries Ltd.	0.86%
SBI Life Insurance Company Ltd.	0.86%
ITC Ltd.	0.84%
Tata Motors Ltd.	0.81%
Tata Consultancy Services Ltd.	0.78%
Bharti Airtel Ltd.	0.77%
Asian Paints Ltd.	0.75%
Bajaj Finance Ltd.	0.75%
Britannia Industries Ltd.	0.75%
HCL Technologies Ltd.	0.75%
Titan Company Ltd.	0.75%
United Spirits Ltd.	0.75%
Tech Mahindra Ltd.	0.67%
Page Industries Ltd.	0.57%
Brigade Enterprises Ltd.	0.55%
Hindalco Industries Ltd.	0.51%
IndusInd Bank Ltd.	0.51%
Navin Fluorine International Ltd.	0.51%
Bharat Electronics Ltd.	0.46%
Jubilant Foodworks Ltd	0.42%
Eicher Motors Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.38%
Tata Steel Ltd.	0.38%
Grasim Industries Ltd.	0.36%
Max Healthcare Institute Ltd.	0.36%
Endurance Technologies Ltd.	0.33%
Ashok Leyland Ltd	0.30%
Bata India Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.30%
Ambuja Cements Ltd.	0.25%
Century Plyboards Ltd.	0.25%
Cipla Ltd.	0.21%
HDFC Life Insurance Co. Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.12%
Divis Laboratories Ltd.	0.07%
VIP Industries Ltd.	0.07%
Voltas Ltd.	0.07%
Government Securities	3.25%
07.62% Madhya Pradesh SDL 2026	0.85%
07.37% Tamil Nadu SDL 2026	0.84%
05.63% GOI 2026	0.63%
7.49% GJ SDL 28-09-2026	0.56%
7.58% Maharashtra SGS 24-08-2026	0.28%
07.84% Tamil Nadu SDL 2026	0.09%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	41.65%
ITC Ltd.	2.48%
Sun Pharmaceuticals Industries Ltd.	2.47%
State Bank of India	2.38%
Ultratech Cement Ltd.	2.36%
Maruti Suzuki India Ltd.	2.23%
Mahindra & Mahindra Ltd.	1.80%
Bharti Airtel Ltd.	1.67%
NTPC Ltd.	1.65%
Asian Paints Ltd.	1.61%
Tata Motors Ltd.	1.57%
SBI Life Insurance Company Ltd.	1.50%
Titan Company Ltd.	1.45%
Bajaj Finance Ltd.	1.41%
Bajaj Finance Ltd.	1.39%
HCL Technologies Ltd.	1.37%
Britannia Industries Ltd.	1.35%
Nippon India Mutual Fund	1.26%
Tata Consultancy Services Ltd.	1.10%
Tech Mahindra Ltd.	1.07%
Grasim Industries Ltd.	0.95%
Hindalco Industries Ltd.	0.93%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.75%
Eicher Motors Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.67%
Tata Consumer Products Ltd.	0.60%
Adani Ports and Special Economic Zone Ltd.	0.57%
UPL Ltd.	0.56%
Bajaj Auto Ltd.	0.52%
HDFC Life Insurance Co. Ltd.	0.38%
JSW Steel Ltd.	0.37%
Cipla Ltd.	0.37%
Bharat Petroleum Corporation Ltd.	0.30%
Nestle India Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.19%
Hero MotoCorp Ltd.	0.19%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.09%

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.

WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:

 <p>Branch Offices</p> <p>Walk into any of our branch offices and pay your premium through multiple modes (cash payments upto ₹75,000/- only).</p>	 <p>EBPP</p> <p>Pay your premium online via net-banking (available with selected banks).</p>
 <p>NEFT</p> <p>Make payments through Net banking or by submitting the NEFT form to the bank.</p>	 <p>Axis Bank</p> <p>Pay your Premium at any of the Axis Bank Branches.</p>
 <p>Credit Card</p> <p>Pay your premium online using your Visa or MasterCard Credit Card.</p>	 <p>Free Cheque pick-up</p> <p>Avail this facility if your premium amount is above ₹5,000.</p>
 <p>ECS</p> <p>Give ECS Instructions to your bank account and make premium payments.</p>	 <p>NR</p> <p>Pay your premium with your credit card (VISA or Master Card) by calling us on 1800-180-2266/ 1800-103-7766.</p>

CAGR- Compounded Annualised Growth Rate

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