

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

Aviva Life Insurance Company India Limited, 401, 4th Floor, Block A, DLF Cyber Park, Sector -20, NH-8, Gurugram, Haryana – 122008
Tel:+91(0)1242709000-01, Fax: +91(0)124 2571 214 Registered office:2nd Floor,Prakashdeep Building, 7,Tolstoy Marg, New Delhi -110 001

Economy:

There are months when nothing happened and there is a September 2023 when so much has happened. India has successfully shepherded the grand event of G20 while showcasing its diplomatic and event management skills. India has also achieved the coveted seat in the global Bond Index of J P Morgan after an arduous wait at an allocation of 10% from June 2024 which entails potential inflow of USD 20 billion at its own terms. This will herald further confidence of the global investors and will possibly paves way to eventual upgrade of the sovereign rating of the India as various macro parameters will improve in medium term.

Indian economic caravan continues to run at decent pace. Anecdotal evidences and various high frequency data points are all indicating continuous expansion in the economy. It is expected that onset of the festivity from Oct 2023 till Jan 2024 will keep economy buoyant. Recovery in external demand & expected confidence in rural economy in India are the wild card.

Food prices did the summersault as vegetables have reverted back to mean during last quarter. On the other hand, recent firming of the global energy prices may impart little upward bias to the CPI while gasoline prices are capped and unlikely to be reviewed. We expect CPI to be achieve glide path to 4.2% to 4.5% by March 2024 barring unanticipated shocks in economic variables.

Central government tax collections also exhibit buoyant economy as they have registered growth of 16.5% (April- Aug 2023) against annual target of 10% for FY 24. This bring confidence on the table that we are going to meet budgeted numbers of FY 24 and possibly exceed it basis current achievements.

Globally, Central banks across the world are acting as per the local inflationary outlook. USA & UK have chosen to be on sideline as inflation is stabilizing and expected to decline in next couple of years. ECB has opted to increase the policy rates to contain persistent high inflation. Bond yields have reached almost two decades in advanced economies, high reflecting the higher for longer period of inflationary outlook, while economy is expanding at solid pace in US

There are interesting trends in the foreign exchange markets. On the one hand USD has appreciated and consequently JPY has touched multi year low while INR was well respected on the CYTD basis. This has also underscored the underlying strength of the Indian economy and well-behaved inflation vis a vis persistent high inflation in the western world.

Fixed Income Strategy:

The outlook on both inflation and liquidity is balanced and thus we expect that RBI will maintain status quo in terms of policy rates. There is a perceptible increase in the issuance of bonds by the corporate and this has led to increase in spreads over comparable maturity of the sovereign bonds. Our stance of lower allocation to corporate bonds and compensatory allocation to State Government Securities (SGS) has worked well where spreads have widened.

Going forward, we would like to continue to stay invested closer to the benchmark in terms of duration and investment in SGS in lieu of Corporate bonds as spreads are not expected to narrow

Equities:

Nifty has gained 2% in the month of September and was amongst the top-performing markets globally. Domestic sentiments were boosted by drop in August CPI inflation mainly due to a reversal in vegetable prices, narrowing of cumulative rainfall deficit supported by better September rains and 0.2% higher Kharif acreage. However, global sentiments were affected by multi-months high crude prices at more than \$90/barrel after production cut announcements, rate hike by ECB with raised inflation projections & trimmed growth forecast, weak economic recovery in China and the hawkish US Fed reinforcing higher for longer interest rate scenario coupled with clear indication of one more rate hike ahead. These above factors are looking to unsettle the long baked in goldilocks assumptions and USD is likely to strengthen further.

Apart from being the world's fastest growing economy, India is now also the world's populous nation. To unleash the potential of this demographic dividend, India has done enough heavy lifting and is rewired with a new model of multi-year growth. We see these mega trends likely to play out over time:

1. Entrenching financial inclusion, digitization and formalization- Autonomous structures like Aadhar, GST, UPI, RERA, CSC, ONDC, planned Bima Sugam, etc. have created a vast, interconnected and a more efficient economy (continued democratization), aiding growth in services exports and remittances
2. Democracy, demography and demand- There is a growing importance of democracy in the backdrop of recent geopolitical conflicts. Large labor pool below the age of 25, having access to smart phones and internet is aiding growth in addition to driving demand for premium products in both urban and rural areas. India benefits from the TINA factor
3. Strong levers for private capex and manufacturing uptick fetching multiplier effects-
 - i. Government ceding monopolies and stepping up privatization- Enablers like corporate tax cut, simplification of indirect taxes, ease of doing business, IBC, FDI limit hikes, etc.
 - ii. Re-globalization with India as a credible global factory- Skills-arbitrage, Communication networks, multi-modal logistics, PLI and FTAs are driving buoyancy in manufacturing exports every year. Stable policies and level playing field remain critical while increasing tariffs can be a dampener. Additionally, efforts towards Internationalization of Rupee augurs quite well
 - iii. Thriving entrepreneurship, especially first generation and from new towns- Visible from the admirable start-up ecosystem, large number of unicorns and huge investments by venture capitalists driving innovations, employment and inclusivity
 - iv. Consolidation and global competitiveness- Across industries driving efficiencies and self-reliance
 - v. Infrastructure augmentation- Increasing investments across the spectrum has boosted competitiveness

4. De-carbonization lead- Green energy, fastest global transition from Euro IV to VI, EVs, etc. to reduce adverse impact of abrupt climate changes and over a period of time offer energy security

5. Healthcare and Tourism- Advancing like never before with brand India upgrade and fresh investments

A confluence of these themes provides scope for India's corporate earnings to structurally outpace its nominal GDP growth.

Equity Outlook Strategy:

The global economic outlook is mixed bag due to persistent high global inflation though receded from multi years high & low economic growth in various parts of the world. While the Euro zone stepped into a technical recession, the US is continuing to expand & China's domestic demand implosion post the pandemic has stunned. Strong USD is putting some pressure on EM currencies. We believe impact on inflation will be transient, which is still seems to be exposed to the risks from volatile energy, metal & chemical prices and/or regional unrest. India's current account deficit (CAD) and fiscal deficit (FD) continue to improve, driven by strong services exports and tax buoyancy respectively. Even in this uncertain milieu, global equity markets including India have delivered handsome returns in YTD 2023.

India's compounding of economic formalization has surprised many. India's domestic growth parameters like PMI's, GST collection, E-way bill, auto sales, electricity demand, rail traffic continue to remain robust despite not so conducive external environment. Capex cycle is intact with government thrust and expected to accelerate with strong private participation going ahead. Monsoon concerns have also subsided with good September rains. Additionally, recent data has highlighted fall in the net financial savings of households in addition to rise in financial liabilities. Government spending during the election year and continued spending on public infrastructure should help. In India, the risks arise out of spill-over of global economic threats of elevated input prices, strong USD and hardening US interest rates. As we enter the second half of the year, narrative is expected to increasingly shift towards the ensuing state elections and the 2024 general elections. State freebies have started in a big way across major states and may likely exert pressure on GOI for boosting social spending.

The Indian market after witnessing new highs during the year now remains sideways and is fairly valued while notably the profitability of the index is estimated to continue to grow strong ahead. We expect domestic market to remain volatile ahead driven by global cues, possible rural recovery and the ensuing elections. We remain nimble and continue with our bottoms-up portfolio construction approach and maintain our posture towards market leaders and large caps as growth in that segment remains strong and valuations comfortable. We have reduced portfolio beta in favor of defensives, long-term compounders, value and discretionary as growth-inflation dynamics remain uncertain. We believe that domestic oriented stocks especially in B2B sectors and in select consumer discretionary sectors should do well. We would buy the dips as the medium term remains strong.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Gurpreet S Arora	10	NA	19
Nitin Garg	NA	6	19

Fund Details

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

The risk profile for this fund is Low

NAV as on September 30,2023:	29.9286
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.18%	3.20%	6.53%	3.52%	4.79%	7.25%
Benchmark**	0.33%	3.76%	7.72%	4.32%	4.82%	7.18%

* 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	5.06
Total	5.06

Modified Duration[#]

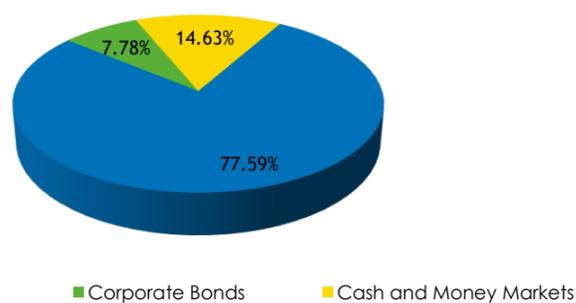
Security Type	Duration
Fixed Income Investments	4.82

Security Name

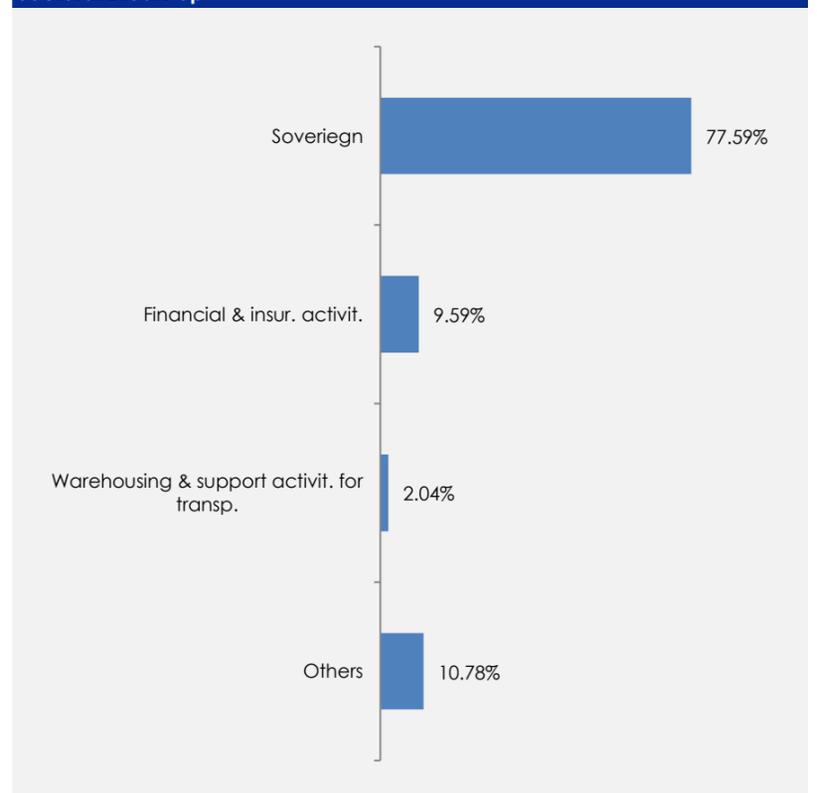
Security Name	Net Asset (%)
Government Securities	77.59%
07.18% GOI 2037	13.19%
07.24% Gujarat SDL 28.12.2026	11.79%
07.38% GOI 2027	9.47%
07.26% GOI 2033	9.40%
07.30% GOI 2053	6.55%
7.62% Tamil Nadu SDL 2033	4.60%
7.64% Maharashtra SDL 2033	4.40%
07.62% Madhya Pradesh SDL 2026	4.17%
07.18% GOI 2033	3.73%
6.69% Madhya Pradesh SGS 2025	2.86%
Others	7.43%
Corporate Bonds	7.78%
Indiabulls Housing Finance Ltd.	3.98%
Adani Ports and Special Economic Zone Ltd.	2.04%
Reliance Capital Ltd.	1.31%
Piramal Capital & Housing Finance Ltd.	0.45%
Cash and Money Markets	14.63%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

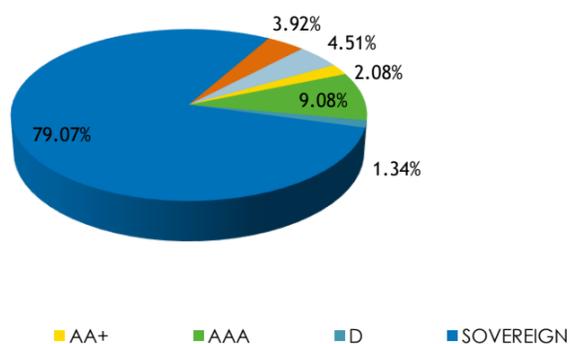
Asset Mix



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 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 September 30,2023:	39.9989
Inception Date:	27-Jan-04
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.40%	5.00%	7.91%	4.02%	8.07%	7.79%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	7.61%

* 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.

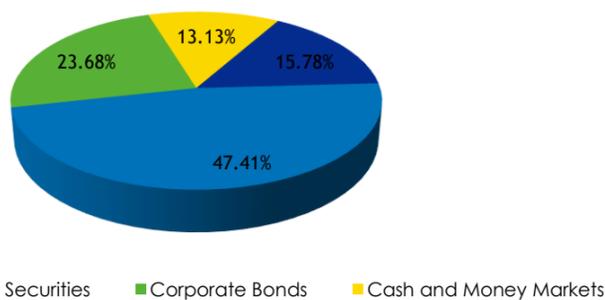
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.61
Debt	83.36
Total	98.98

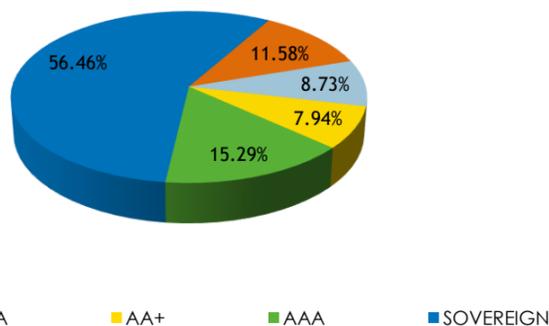
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.85

Asset Mix



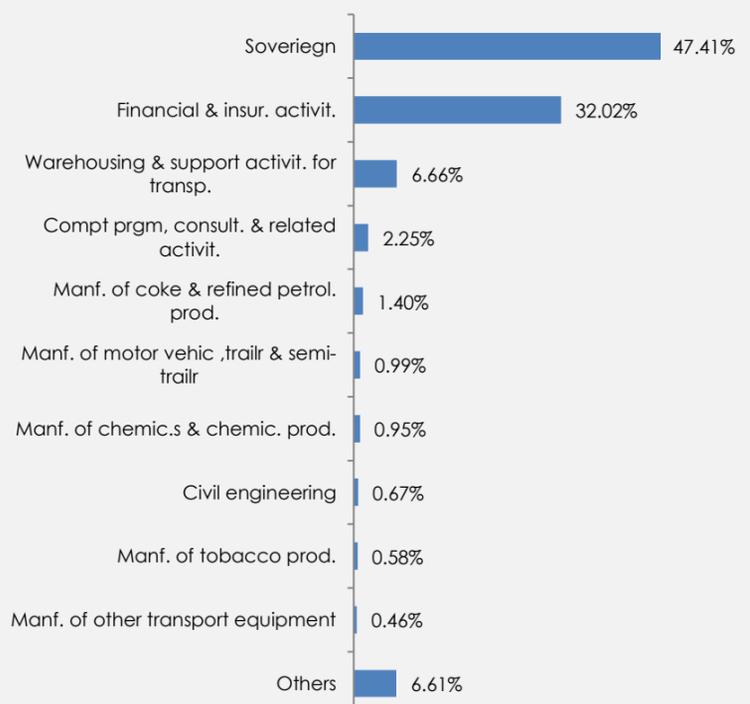
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities 15.78%	
HDFC Bank Ltd.	1.62%
Reliance Industries Ltd.	1.40%
ICICI Bank Ltd.	1.36%
Infosys Ltd.	1.25%
State Bank of India	0.81%
Larsen & Toubro Ltd.	0.67%
ITC Ltd.	0.58%
Axis Bank Ltd.	0.49%
Tata Consultancy Services Ltd.	0.47%
Bharti Airtel Ltd.	0.43%
Others	6.70%
Government Securities 47.41%	
07.18% GOI 2037	11.18%
07.38% GOI 2027	8.08%
07.26% GOI 2033	7.23%
07.30% GOI 2053	5.55%
7.65% Tamil Nadu SDL 2033	3.29%
07.18% GOI 2033	3.23%
7.62% Tamil Nadu SDL 2033	3.06%
7.64% Maharashtra SDL 2033	2.02%
7.71% Gujarat SGS 2034	1.74%
7.73% Maharashtra SGS 2034	1.63%
Others	0.40%
Corporate Bonds 23.68%	
Indiabulls Housing Finance Ltd.	6.71%
Adani Ports and Special Economic Zone Ltd.	6.66%
HDFC Bank Ltd.	2.14%
REC Ltd.	2.12%
NABARD	2.11%
Power Finance Corporation Ltd.	2.02%
NABARD	1.30%
Piramal Capital & Housing Finance Ltd.	0.62%
Cash and Money Markets 13.13%	
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 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 September 30,2023:	33.8226
Inception Date:	11-Jul-06
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.38%	4.99%	8.00%	4.11%	8.15%	7.33%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	8.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

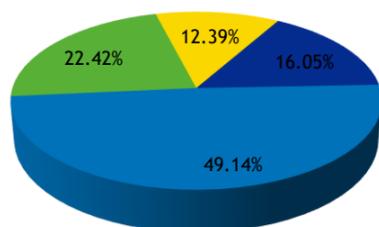
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	3.71
Debt	19.47
Total	23.18

Modified Duration[#]

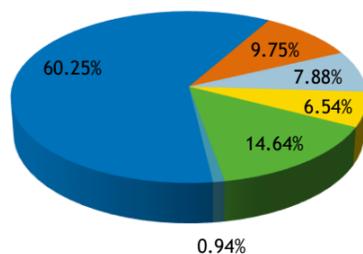
Security Type	Duration
Fixed Income Investments	4.82

Asset Mix



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

Rating Profile



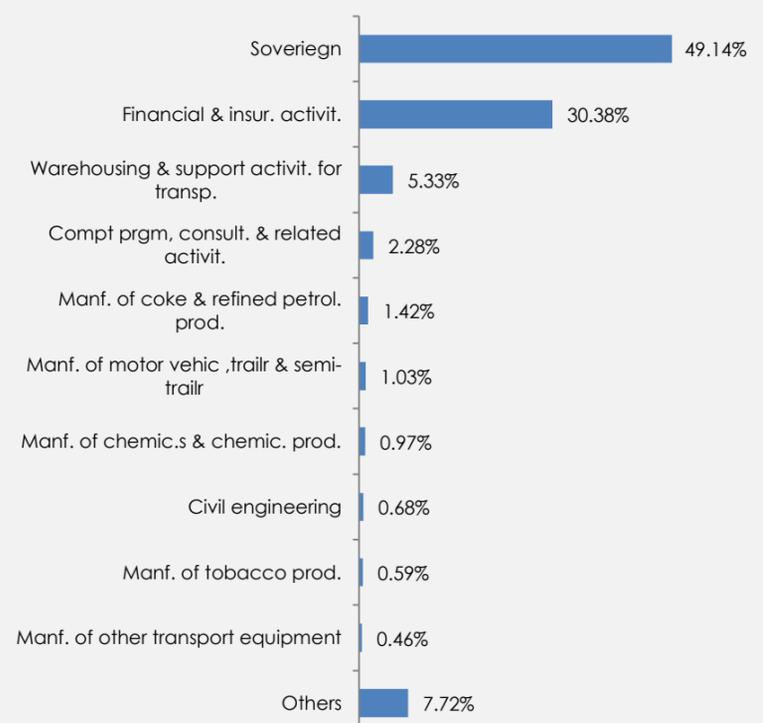
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.05%
HDFC Bank Ltd.	1.64%
Reliance Industries Ltd.	1.42%
ICICI Bank Ltd.	1.38%
Infosys Ltd.	1.26%
State Bank of India	0.82%
Larsen & Toubro Ltd.	0.68%
ITC Ltd.	0.59%
Axis Bank Ltd.	0.49%
Tata Consultancy Services Ltd.	0.48%
Bharti Airtel Ltd.	0.44%
Others	6.85%
Government Securities	49.14%
07.18% GOI 2037	11%
07.38% GOI 2027	8.13%
07.26% GOI 2033	7.32%
07.30% GOI 2053	5.60%
7.64% Maharashtra SDL 2033	4.67%
07.18% GOI 2033	3.19%
07.96% Maharashtra SDL 2026	2.27%
7.62% Tamil Nadu SDL 2033	2.24%
7.73% Maharashtra SGS 2034	1.63%
7.65% Tamil Nadu SDL 2033	1.43%
Others	1.66%
Corporate Bonds	22.42%
Indiabulls Housing Finance Ltd.	5.64%
Adani Ports and Special Economic Zone Ltd.	5.33%
HDFC Bank Ltd.	2.17%
REC Ltd.	2.15%
Power Finance Corporation Ltd.	2.15%
NABARD	2.15%
NABARD	1.29%
Piramal Capital & Housing Finance Ltd.	0.78%
Reliance Capital Ltd.	0.76%
Cash and Money Markets	12.39%
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 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 September 30,2023:	98.9000
Inception Date:	06-Jun-02
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.62%	7.12%	9.48%	4.49%	10.98%	11.74%
Benchmark**	0.92%	6.98%	10.30%	5.01%	10.31%	10.31%

* 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%

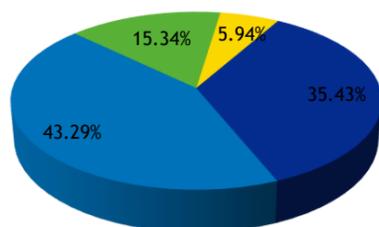
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

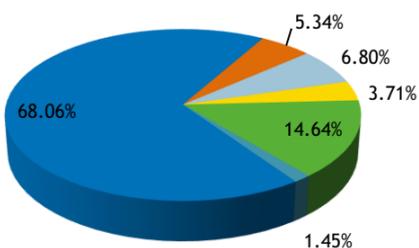
Asset Class	AUM (in Cr.)
Equity	85.05
Debt	155.04
Total	240.09

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.80

Asset Mix

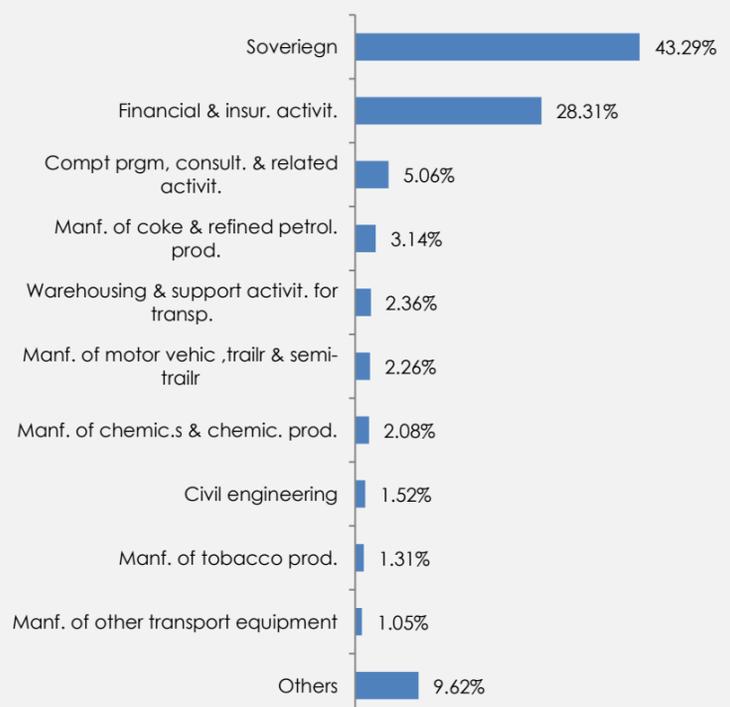
■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile

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

Security Name**Net Asset (%)**

Security Name	Net Asset (%)
Equities	35.43%
HDFC Bank Ltd.	3.62%
ICICI Bank Ltd.	3.17%
Reliance Industries Ltd.	3.14%
Infosys Ltd.	2.80%
State Bank of India	1.82%
Larsen & Toubro Ltd.	1.52%
ITC Ltd.	1.31%
Axis Bank Ltd.	1.09%
Tata Consultancy Services Ltd.	1.06%
Bharti Airtel Ltd.	0.97%
Others	14.93%
Government Securities	43.29%
07.18% GOI 2037	8.49%
07.38% GOI 2027	6.15%
07.26% GOI 2033	5.54%
07.30% GOI 2053	4.24%
08.83% GOI 2023	3.60%
07.18% GOI 2033	2.45%
7.62% Tamil Nadu SDL 2033	2.30%
7.65% Tamil Nadu SDL 2033	2.09%
7.64% Maharashtra SDL 2033	1.89%
7.73% Maharashtra SGS 2034	1.74%
Others	4.80%
Corporate Bonds	15.34%
Indiabulls Housing Finance Ltd.	4.19%
REC Ltd.	3.12%
Adani Ports and Special Economic Zone Ltd.	2.36%
Power Finance Corporation Ltd.	1.58%
HDFC Bank Ltd.	1.55%
NABARD	1.49%
Reliance Capital Ltd.	0.92%
Piramal Capital & Housing Finance Ltd.	0.13%
Cash and Money Markets	5.94%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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#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 September 30,2023:	98.6836
Inception Date:	27-Jan-04
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.00%	11.18%	12.53%	5.95%	18.41%	12.83%
Benchmark**	1.58%	10.74%	13.15%	5.47%	16.55%	11.75%

* 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.

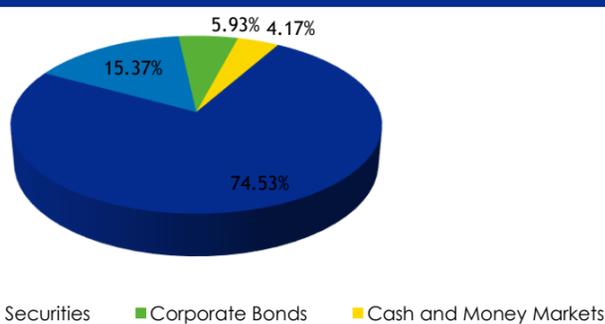
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	533.90
Debt	182.51
Total	716.42

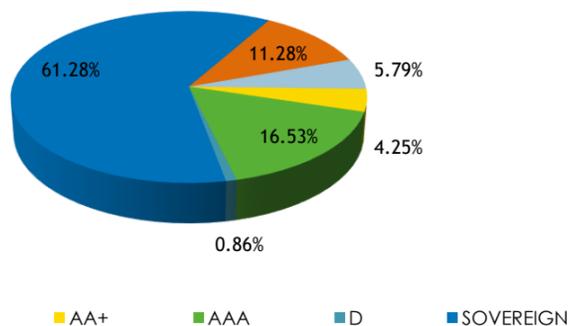
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.71

Asset Mix



Rating Profile

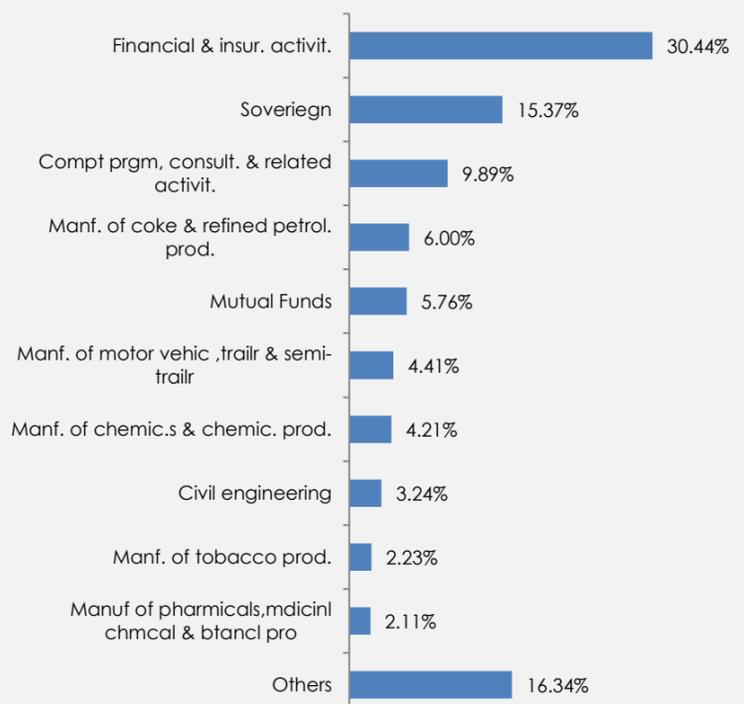


Security Name

Security Name	Net Asset (%)
Equities	74.53%
HDFC Bank Ltd.	7.32%
Reliance Industries Ltd.	6%
Infosys Ltd.	5.84%
ICICI Bank Ltd.	5.77%
Larsen & Toubro Ltd.	3.24%
State Bank of India	2.75%
Axis Bank Ltd.	2.48%
ITC Ltd.	2.23%
Hindustan Unilever Ltd.	1.91%
Bharti Airtel Ltd.	1.78%
Others	35.21%
Government Securities	15.37%
07.18% GOI 2037	3.28%
07.38% GOI 2027	2.38%
07.26% GOI 2033	2.13%
7.64% Maharashtra SDL 2033	1.64%
07.30% GOI 2053	1.63%
07.18% GOI 2033	0.94%
7.65% Tamil Nadu SDL 2033	0.63%
7.73% Maharashtra SGS 2034	0.52%
07.24% Gujarat SDL 28.12.2026	0.51%
07.96% Maharashtra SDL 2026	0.47%
Others	1.24%
Corporate Bonds	5.93%
Indiabulls Housing Finance Ltd.	1.40%
Adani Ports and Special Economic Zone Ltd.	1.06%
NABARD	0.78%
HDFC Bank Ltd.	0.63%
REC Ltd.	0.63%
Power Finance Corporation Ltd.	0.60%
NABARD	0.56%
Reliance Capital Ltd.	0.22%
Piramal Capital & Housing Finance Ltd.	0.05%
Cash and Money Markets	4.17%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]



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

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

Fund Details

Investment Objective: The 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 September 30,2023:	45.2578
Inception Date:	30-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.20%	13.69%	14.11%	6.82%	22.90%	10.14%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	8.89%

* 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.

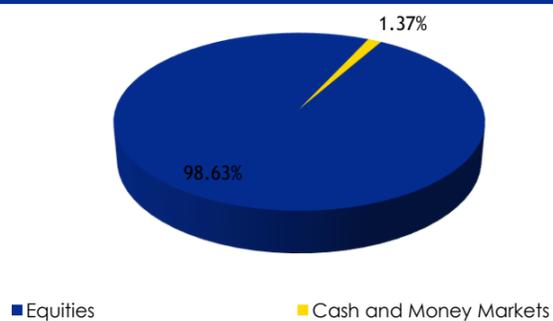
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	60.96
Debt	0.83
Total	61.79

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

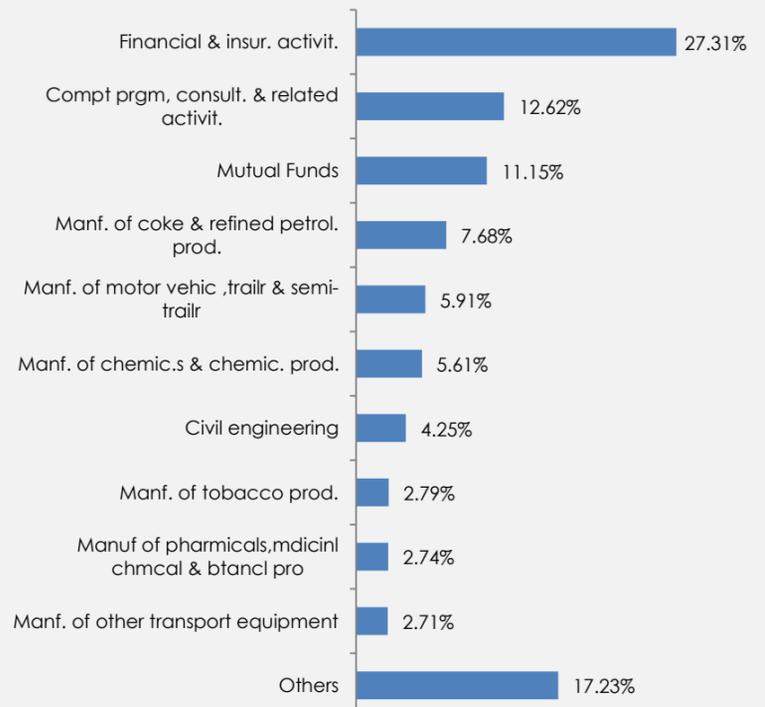
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.63%
HDFC Bank Ltd.	7.91%
Reliance Industries Ltd.	7.68%
Infosys Ltd.	7.31%
ICICI Bank Ltd.	7.03%
Larsen & Toubro Ltd.	4.25%
State Bank of India	3.41%
Axis Bank Ltd.	3.15%
ITC Ltd.	2.79%
Hindustan Unilever Ltd.	2.56%
Bharti Airtel Ltd.	2.39%
Others	50.15%
Cash and Money Markets	1.37%
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 September 30, 2023:	34.4810
Inception Date:	02-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.91%	13.65%	16.42%	8.10%	23.70%	8.19%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	7.62%

* 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.

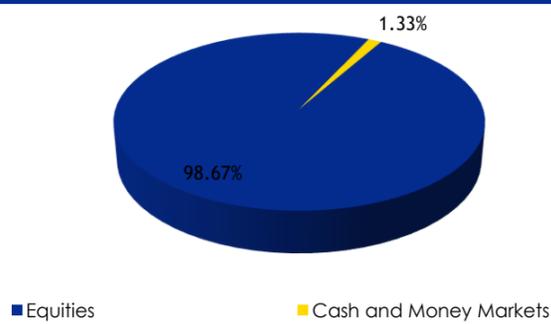
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	54.00
Debt	0.73
Total	54.73

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

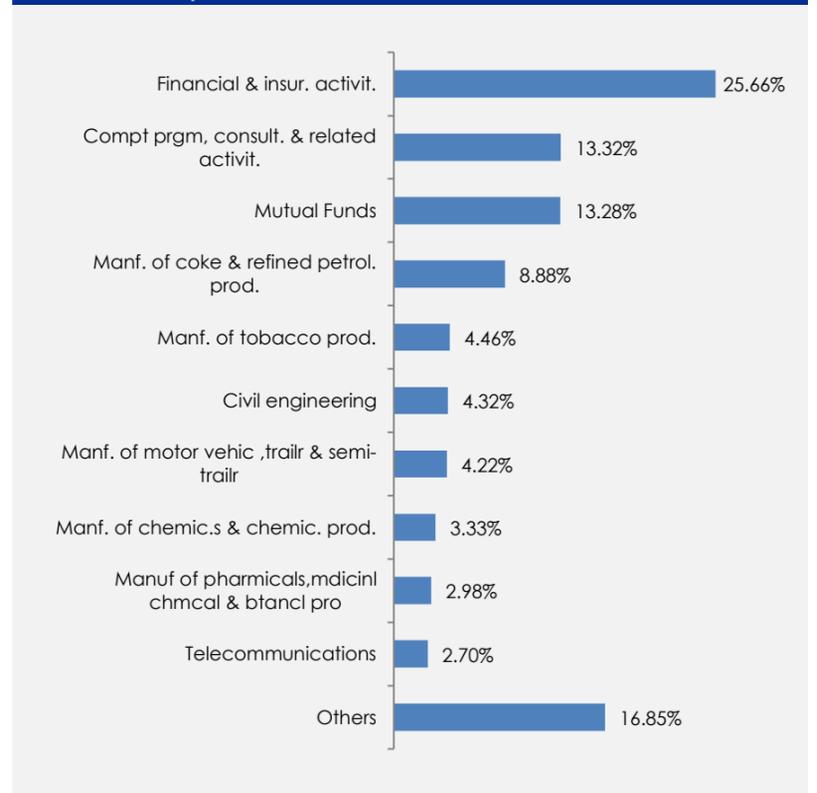


Security Name

Security Name	Net Asset (%)
Equities	98.67%
HDFC Bank Ltd.	8.62%
Reliance Industries Ltd.	8.49%
Infosys Ltd.	7.37%
ICICI Bank Ltd.	7.01%
ITC Ltd.	4.46%
Larsen & Toubro Ltd.	4.32%
Axis Bank Ltd.	3.06%
State Bank of India	2.74%
Bharti Airtel Ltd.	2.70%
Hindustan Unilever Ltd.	2.57%
Others	47.33%
Cash and Money Markets	1.33%
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 September 30,2023:	27.2485
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	10.45%	31.80%	47.70%	23.14%	44.90%	7.57%
Benchmark**	10.58%	33.16%	44.19%	22.18%	40.71%	1.93%

* 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.

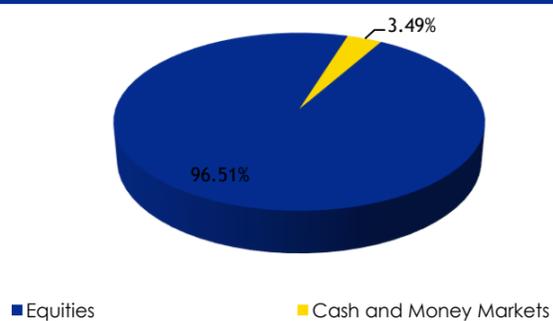
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	143.16
Debt	5.20
Total	148.36

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

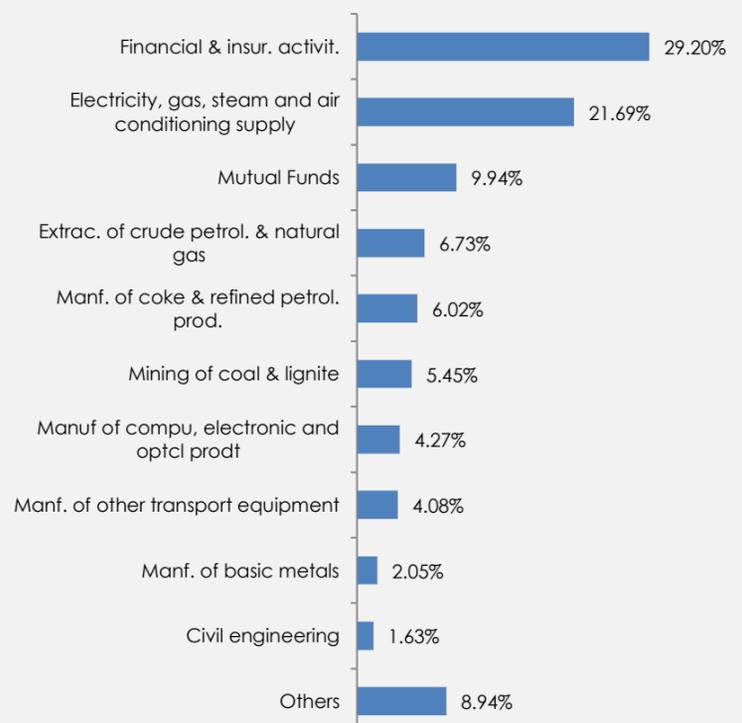


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.51%
Kotak Mahindra Mutual Fund	9.94%
NTPC Ltd.	9.49%
State Bank of India	9.33%
Power Grid Corporation of India Ltd.	7.52%
Bank of Baroda	7.50%
Oil & Natural Gas Corpn Ltd.	6.06%
Coal India Ltd.	5.45%
Bharat Electronics Ltd.	4.27%
Power Finance Corporation Ltd.	2.96%
Rural Electrification Corporation	2.94%
Others	31.05%
Cash and Money Markets	3.49%
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 September 30,2023:	25.5014
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.13%	20.86%	21.20%	10.67%	32.17%	7.05%
Benchmark**	4.98%	22.53%	26.12%	11.55%	26.61%	3.95%

* 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.

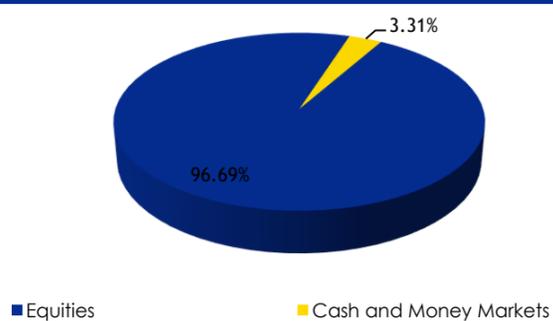
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	67.62
Debt	2.29
Total	69.91

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

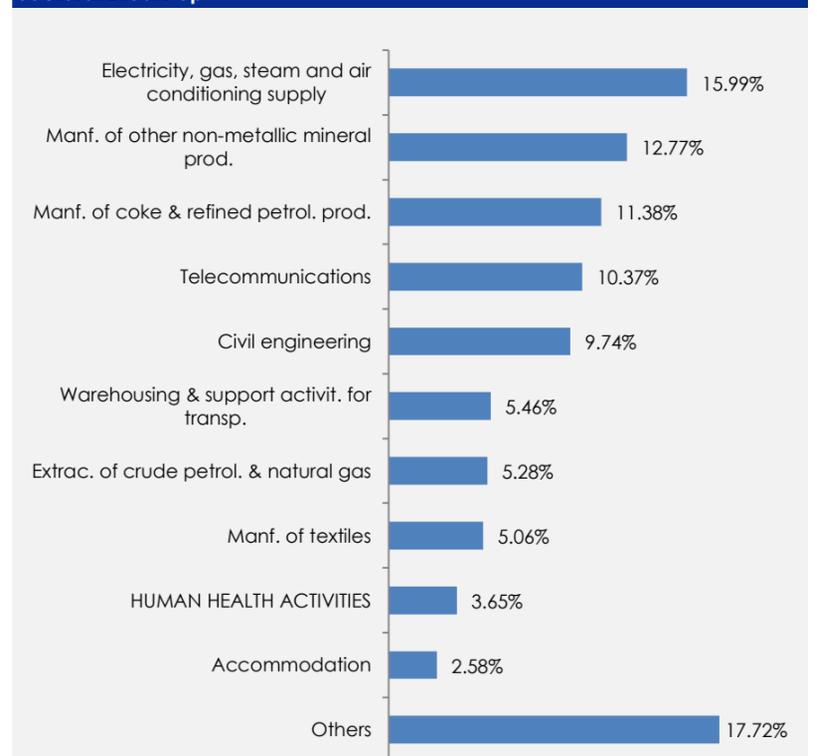
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.69%
Larsen & Toubro Ltd.	9.74%
Bharti Airtel Ltd.	9.65%
Reliance Industries Ltd.	9.28%
Ultratech Cement Ltd.	8.10%
NTPC Ltd.	6.32%
Oil & Natural Gas Corpn Ltd.	5.28%
Grasim Industries Ltd.	5.06%
Power Grid Corporation of India Ltd.	4.88%
Adani Ports and Special Economic Zone Ltd.	4.50%
Apollo Hospitals Enterprise Ltd.	3.65%
Others	30.23%
Cash and Money Markets	3.31%
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 has been changed to Life Infrastructure wef 12th January' 23 from NSE Infrastructure earlier

#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 September 30,2023: 36.0467

Inception Date: 01-Aug-11

Fund Manager: Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.06%	12.17%	13.28%	7.20%	20.01%	11.11%
Benchmark**	1.61%	11.48%	13.68%	6.43%	17.20%	10.86%

* 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.

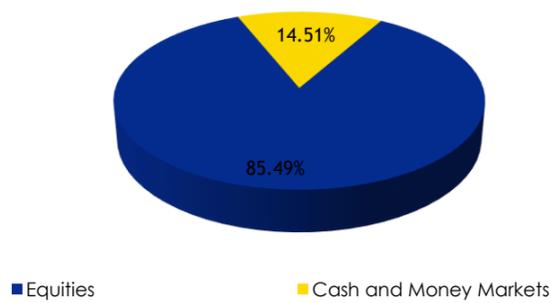
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	69.84
Debt	11.87
Total	81.71

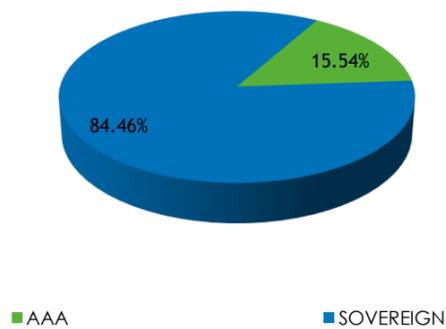
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.15

Asset Mix

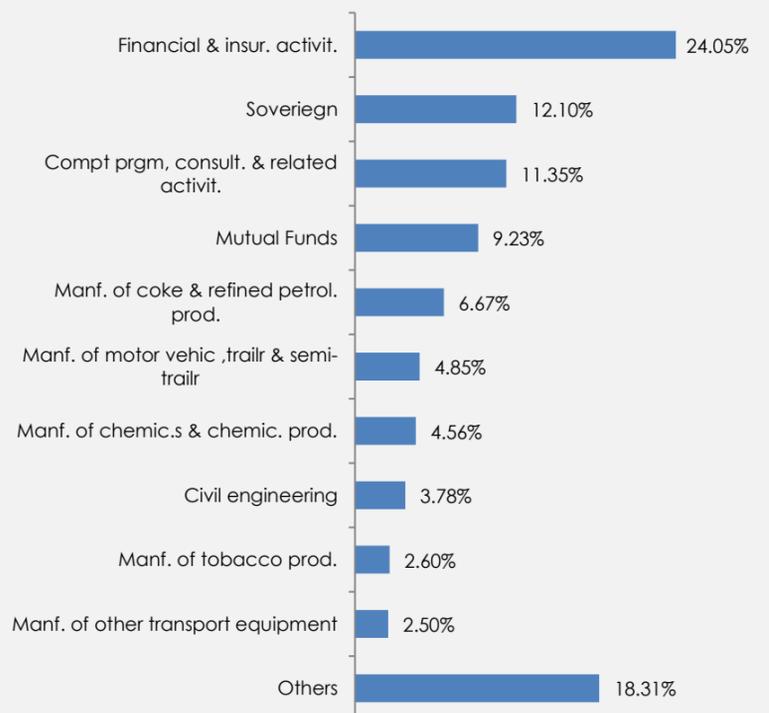


Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	85.49%
HDFC Bank Ltd.	7.09%
Reliance Industries Ltd.	6.67%
Infosys Ltd.	6.57%
ICICI Bank Ltd.	6.02%
Larsen & Toubro Ltd.	3.78%
State Bank of India	3.02%
Axis Bank Ltd.	2.89%
ITC Ltd.	2.60%
Bharti Airtel Ltd.	2.04%
Sun Pharmaceuticals Industries Ltd.	1.94%
Others	42.87%
Cash and Money Markets	14.51%
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 91 day T-Bill Index Return

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

Fund Details

Investment Objective: To generate a steady income through investment in high quality fixed income securities

The risk profile for this fund is Low

NAV as on September 30,2023:	24.3516
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.15%	3.00%	5.98%	2.88%	4.08%	6.69%
Benchmark**	0.33%	3.76%	7.72%	4.32%	4.82%	7.71%

* 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	73.20
Total	73.20

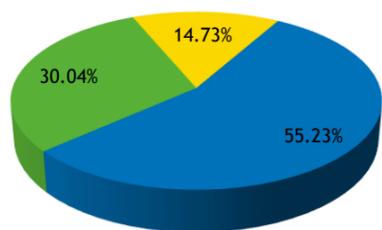
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.77

Security Name

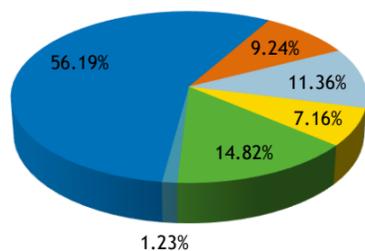
Security Name	Net Asset (%)
Government Securities	55.23%
07.18% GOI 2037	12.85%
07.38% GOI 2027	9.37%
07.26% GOI 2033	8.36%
07.30% GOI 2053	6.45%
7.62% Tamil Nadu SDL 2033	4.29%
07.18% GOI 2033	3.74%
7.73% Maharashtra SGS 2034	2.79%
7.64% Maharashtra SDL 2033	2.06%
7.71% Gujarat SGS 2034	1.99%
07.96% Maharashtra SDL 2026	1.26%
Others	2.07%
Corporate Bonds	30.04%
Indiabulls Housing Finance Ltd.	9.62%
Adani Ports and Special Economic Zone Ltd.	7.04%
NABARD	3.12%
HDFC Bank Ltd.	2.61%
NABARD	2.58%
Power Finance Corporation Ltd.	2.32%
Piramal Capital & Housing Finance Ltd.	1.54%
Reliance Capital Ltd.	1.21%
Cash and Money Markets	14.73%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

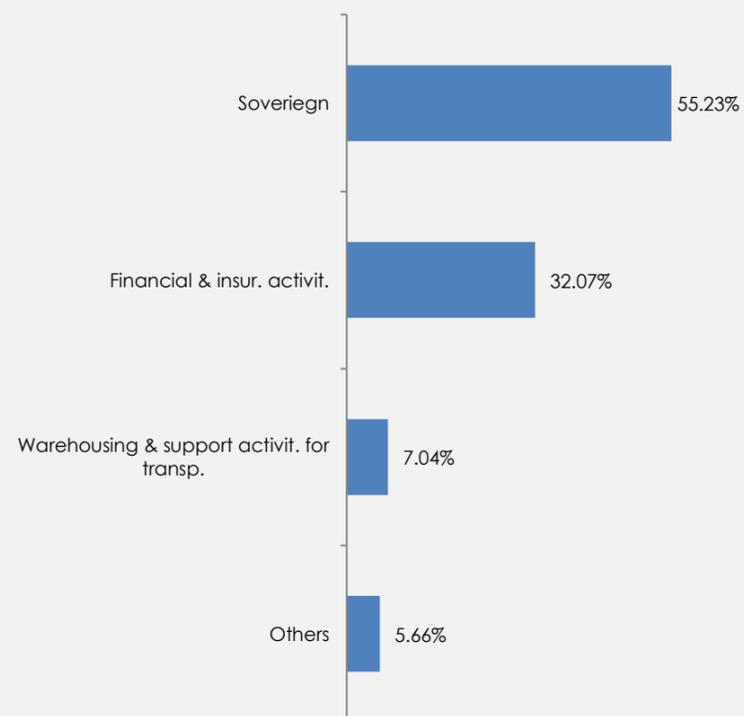


■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

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 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 September 30,2023:	25.8590
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.34%	4.75%	7.51%	3.79%	7.15%	7.16%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	8.25%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	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.

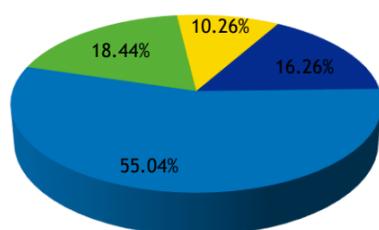
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	8.19
Debt	42.18
Total	50.38

Modified Duration[#]

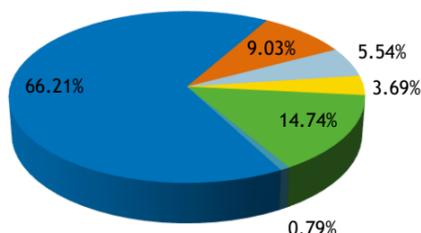
Security Type	Duration
Fixed Income Investments	4.93

Asset Mix



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

Rating Profile



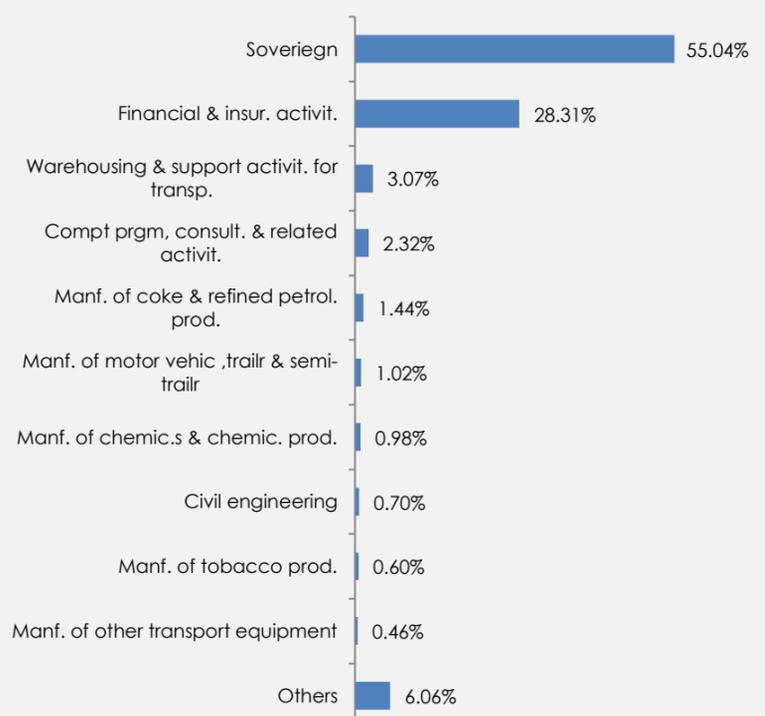
■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.26%
HDFC Bank Ltd.	1.67%
Reliance Industries Ltd.	1.44%
ICICI Bank Ltd.	1.41%
Infosys Ltd.	1.29%
State Bank of India	0.83%
Larsen & Toubro Ltd.	0.70%
ITC Ltd.	0.60%
Axis Bank Ltd.	0.50%
Tata Consultancy Services Ltd.	0.49%
Bharti Airtel Ltd.	0.44%
Others	6.89%
Government Securities	55.04%
07.18% GOI 2037	11.21%
07.38% GOI 2027	8.47%
07.26% GOI 2033	7.46%
07.30% GOI 2053	5.71%
7.64% Maharashtra SDL 2033	3.88%
07.24% Gujarat SDL 28.12.2026	3.38%
07.18% GOI 2033	3.25%
7.65% Tamil Nadu SDL 2033	2.11%
07.96% Maharashtra SDL 2026	1.99%
7.62% Tamil Nadu SDL 2033	1.87%
Others	5.71%
Corporate Bonds	18.44%
Indiabulls Housing Finance Ltd.	3.80%
Adani Ports and Special Economic Zone Ltd.	3.07%
NABARD	2.76%
HDFC Bank Ltd.	2.20%
NABARD	2.17%
Power Finance Corporation Ltd.	1.98%
REC Ltd.	0.99%
Piramal Capital & Housing Finance Ltd.	0.81%
Reliance Capital Ltd.	0.66%
Cash and Money Markets	10.26%
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 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 September 30,2023:	30.2806
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.70%	7.61%	9.82%	5.11%	11.84%	8.40%
Benchmark**	1.00%	7.45%	10.66%	5.08%	11.09%	9.09%

* 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.

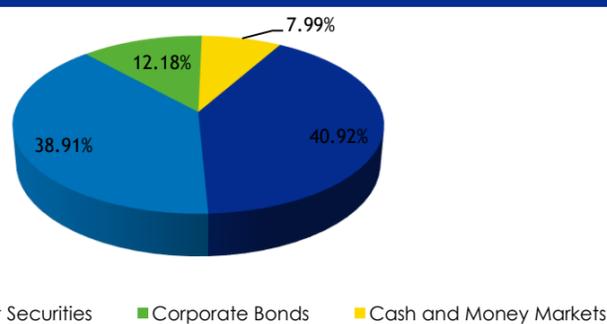
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.68
Debt	86.28
Total	145.96

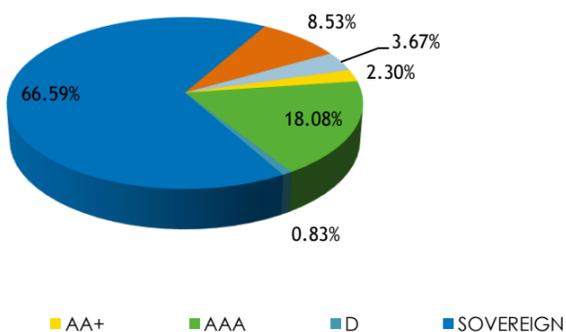
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.84

Asset Mix



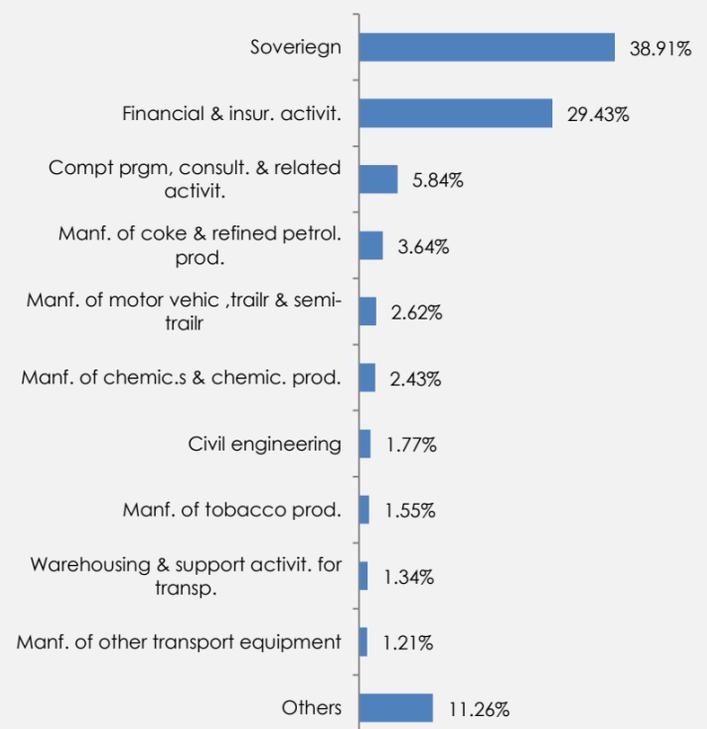
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	40.92%
HDFC Bank Ltd.	4.16%
Reliance Industries Ltd.	3.64%
ICICI Bank Ltd.	3.50%
Infosys Ltd.	3.25%
State Bank of India	2.10%
Larsen & Toubro Ltd.	1.77%
ITC Ltd.	1.55%
Axis Bank Ltd.	1.25%
Tata Consultancy Services Ltd.	1.22%
Bharti Airtel Ltd.	1.12%
Others	17.36%
Government Securities	38.91%
07.18% GOI 2037	7.85%
07.38% GOI 2027	5.69%
07.26% GOI 2033	5.12%
07.30% GOI 2053	3.93%
7.64% Madhya Pradesh SDL 2033	2.27%
07.18% GOI 2033	2.26%
7.39% Maharashtra SDL 2026	2.15%
7.64% Maharashtra SDL 2033	1.68%
7.73% Maharashtra SGS 2034	1.64%
07.62% Madhya Pradesh SDL 2026	1.21%
Others	5.11%
Corporate Bonds	12.18%
Indiabulls Housing Finance Ltd.	2.07%
REC Ltd.	2.05%
NABARD	1.97%
Power Finance Corporation Ltd.	1.44%
HDFC Bank Ltd.	1.38%
NABARD	1.36%
Adani Ports and Special Economic Zone Ltd.	1.34%
Reliance Capital Ltd.	0.49%
Piramal Capital & Housing Finance Ltd.	0.08%
Cash and Money Markets	7.99%
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 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 September 30,2023:	35.1678
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.00%	11.05%	12.36%	6.08%	18.55%	9.59%
Benchmark**	1.58%	10.74%	13.15%	5.47%	16.55%	9.78%

* 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.

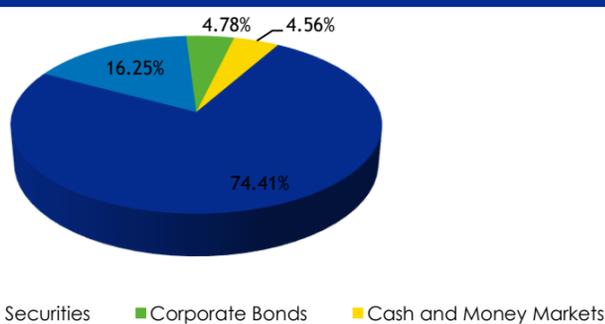
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	121.56
Debt	41.80
Total	163.37

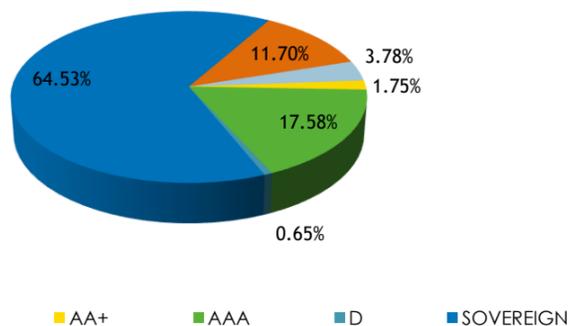
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.67

Asset Mix



Rating Profile

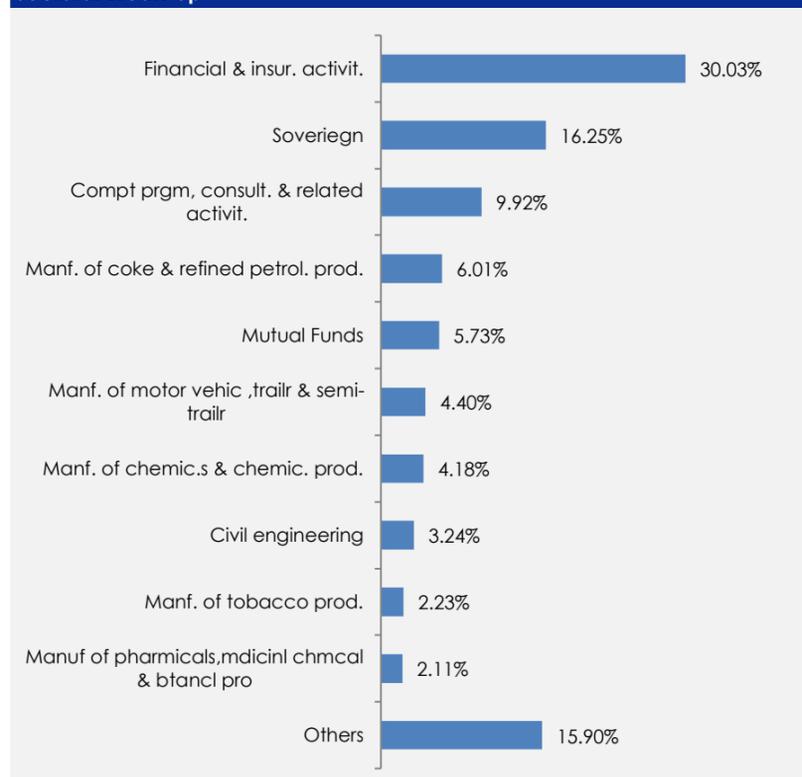


Security Name

Security Name	Net Asset (%)
Equities	74.41%
HDFC Bank Ltd.	7.33%
Reliance Industries Ltd.	6.01%
Infosys Ltd.	5.84%
ICICI Bank Ltd.	5.76%
Larsen & Toubro Ltd.	3.24%
State Bank of India	2.76%
Axis Bank Ltd.	2.49%
ITC Ltd.	2.23%
Hindustan Unilever Ltd.	1.89%
Bharti Airtel Ltd.	1.78%
Others	35.08%
Government Securities	16.25%
07.18% GOI 2037	3.32%
07.38% GOI 2027	2.36%
07.26% GOI 2033	2.16%
07.30% GOI 2053	1.64%
7.64% Maharashtra SDL 2033	1.41%
07.18% GOI 2033	0.94%
07.62% Madhya Pradesh SDL 2026	0.84%
7.39% Maharashtra SDL 2026	0.72%
7.73% Maharashtra SGS 2034	0.54%
7.65% Tamil Nadu SDL 2033	0.52%
Others	1.80%
Corporate Bonds	4.78%
Indiabulls Housing Finance Ltd.	0.92%
REC Ltd.	0.79%
NABARD	0.73%
Power Finance Corporation Ltd.	0.61%
HDFC Bank Ltd.	0.55%
NABARD	0.55%
Adani Ports and Special Economic Zone Ltd.	0.44%
Reliance Capital Ltd.	0.16%
Piramal Capital & Housing Finance Ltd.	0.03%
Cash and Money Markets	4.56%
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 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 September 30,2023:	44.4099
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.27%	13.77%	14.44%	7.28%	23.19%	11.47%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	10.09%

* 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.

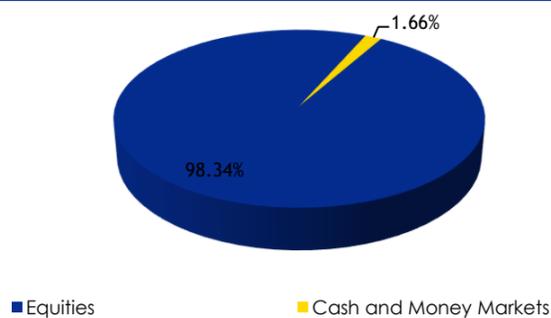
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	765.36
Debt	12.89
Total	778.24

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.34%
HDFC Bank Ltd.	7.94%
Reliance Industries Ltd.	7.49%
Infosys Ltd.	7.32%
ICICI Bank Ltd.	7.04%
Larsen & Toubro Ltd.	4.23%
State Bank of India	3.39%
Axis Bank Ltd.	3.18%
ITC Ltd.	2.77%
Hindustan Unilever Ltd.	2.55%
Bharti Airtel Ltd.	2.39%
Others	50.04%
Cash and Money Markets	1.66%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

Financial & insur. activit.	27.38%
Compt prgm, consult. & related activit.	12.60%
Mutual Funds	11.25%
Manf. of coke & refined petrol. prod.	7.49%
Manf. of motor vehic ,trailr & semi-trailr	5.83%
Manf. of chemics & chemic. prod.	5.59%
Civil engineering	4.23%
Manf. of tobacco prod.	2.77%
Manuf of pharmaceuticals, medicinal chemical & botanical products	2.72%
Manf. of other transport equipment	2.71%
Others	17.43%

§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 September 30,2023:	36.7054
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.82%	13.01%	15.38%	7.21%	23.04%	9.93%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	10.09%

* 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.

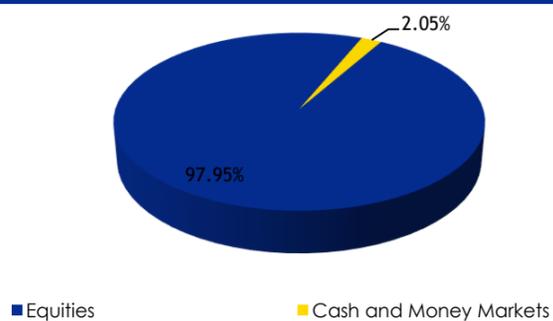
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	76.38
Debt	1.61
Total	77.98

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

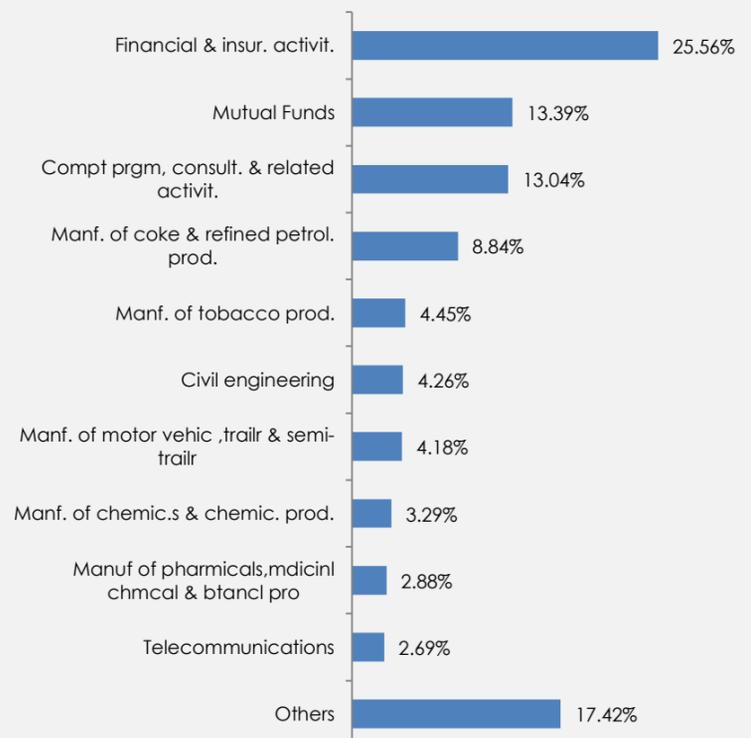
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.95%
HDFC Bank Ltd.	8.62%
Reliance Industries Ltd.	8.45%
Infosys Ltd.	7.16%
ICICI Bank Ltd.	6.99%
ITC Ltd.	4.45%
Larsen & Toubro Ltd.	4.26%
Axis Bank Ltd.	3.05%
State Bank of India	2.74%
Bharti Airtel Ltd.	2.69%
Hindustan Unilever Ltd.	2.57%
Others	46.97%
Cash and Money Markets	2.05%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up[§]

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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time. The risk profile for this fund is Low

NAV as on September 30,2023:	21.6604
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	0.52%	3.26%	6.19%	4.87%	4.25%	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.

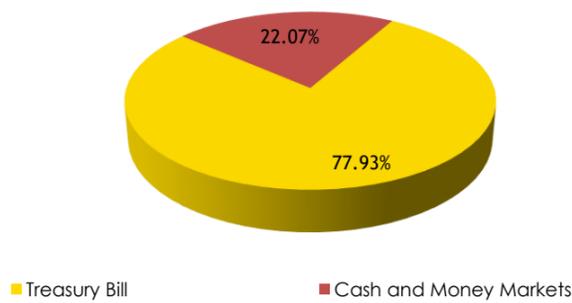
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	160.35
Total	160.35

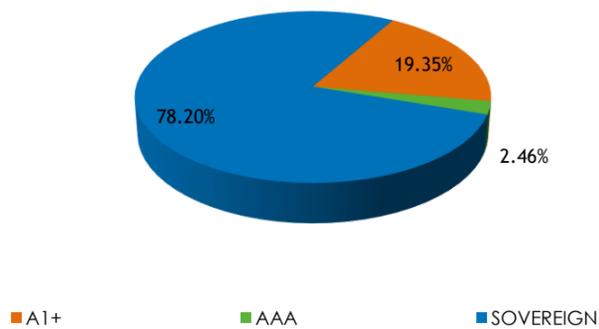
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.27

Asset Mix



Rating Profile

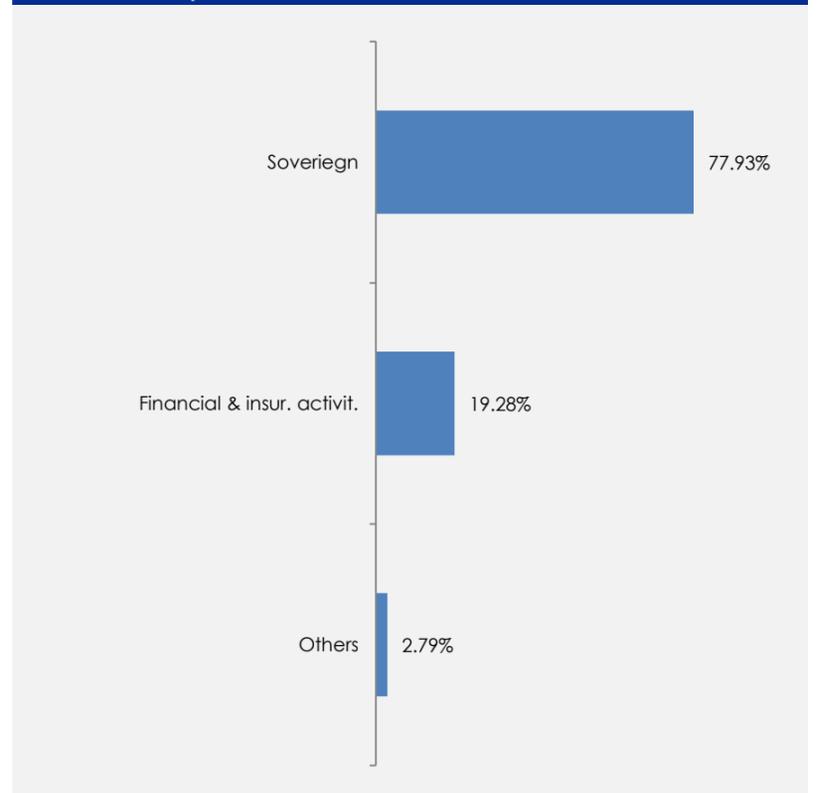


Security Name

Security Name	Net Asset (%)
Treasury Bill	77.93%
182 Day Treasury Bill 07-12-2023	27.35%
182 Day Treasury Bill 11-01-2024	18.31%
182 Day Treasury Bill 01-02-2024	15.24%
182 Day Treasury Bill 07-03-2024	5.43%
182 Day Treasury Bill 22-02-2024	5.42%
182 Day Treasury Bill 02-11-2023	3.10%
182 Day Treasury Bill 14-12-2023	3.08%

Cash and Money Markets

Cash and Money Markets	22.07%
Portfolio Total	100.00%

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 September 30,2023:	36.0628
Inception Date:	03-Mar-05
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.39%	4.94%	7.80%	3.80%	6.75%	7.67%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	8.00%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.69
Debt	8.84
Total	10.52

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.81

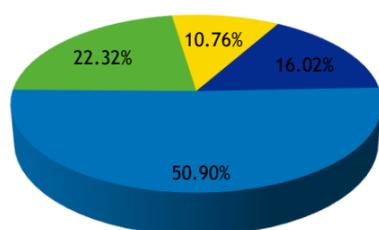
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	16.02%
HDFC Bank Ltd.	1.64%
Reliance Industries Ltd.	1.42%
ICICI Bank Ltd.	1.38%
Infosys Ltd.	1.27%
State Bank of India	0.82%
Larsen & Toubro Ltd.	0.68%
ITC Ltd.	0.59%
Axis Bank Ltd.	0.49%
Tata Consultancy Services Ltd.	0.48%
Bharti Airtel Ltd.	0.44%
Others	6.81%
Government Securities	50.90%
07.18% GOI 2037	11.05%
07.38% GOI 2027	7.96%
07.26% GOI 2033	7.14%
07.30% GOI 2053	5.48%
7.62% Tamil Nadu SDL 2033	3.27%
07.18% GOI 2033	3.19%
7.65% Tamil Nadu SDL 2033	2.57%
7.39% Maharashtra SDL 2026	2.28%
07.96% Maharashtra SDL 2026	2.21%
7.64% Maharashtra SDL 2033	1.92%
Others	3.83%
Corporate Bonds	22.32%
Indiabulls Housing Finance Ltd.	9.56%
Reliance Capital Ltd.	3.16%
NABARD	2.83%
HDFC Bank Ltd.	1.91%
Power Finance Corporation Ltd.	1.90%
NABARD	1.89%
Piramal Capital & Housing Finance Ltd.	1.07%
Cash and Money Markets	10.76%
Portfolio Total	100.00%

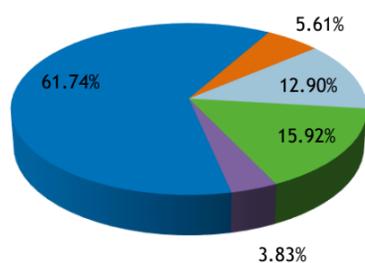
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

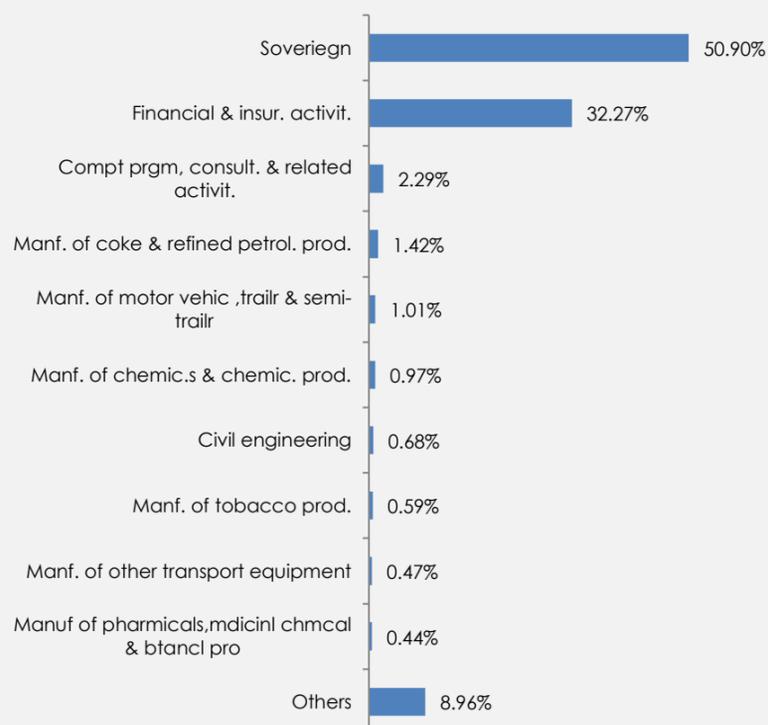


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ 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 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 September 30,2023:	29.7941
Inception Date:	08-Feb-08
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.41%	4.85%	7.85%	3.95%	7.69%	7.22%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	7.68%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.90
Debt	10.06
Total	11.95

Modified Duration#

Security Type	Duration
Fixed Income Investments	4.84

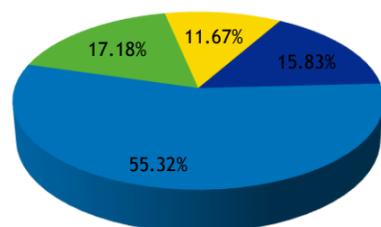
Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	15.83%
HDFC Bank Ltd.	1.63%
Reliance Industries Ltd.	1.40%
ICICI Bank Ltd.	1.37%
Infosys Ltd.	1.25%
State Bank of India	0.81%
Larsen & Toubro Ltd.	0.68%
ITC Ltd.	0.58%
Axis Bank Ltd.	0.49%
Tata Consultancy Services Ltd.	0.48%
Bharti Airtel Ltd.	0.43%
Others	6.71%
Government Securities	55.32%
07.18% GOI 2037	11%
07.38% GOI 2027	7.64%
07.26% GOI 2033	7.17%
07.30% GOI 2053	5.45%
07.24% Gujarat SDL 28.12.2026	5.32%
7.64% Madhya Pradesh SDL 2033	4.21%
07.18% GOI 2033	3.17%
6.69% Madhya Pradesh SGS 2025	2.46%
7.62% Tamil Nadu SDL 2033	2.20%
7.64% Maharashtra SDL 2033	2.03%
Others	4.67%
Corporate Bonds	17.18%
Adani Ports and Special Economic Zone Ltd.	7.76%
Indiabulls Housing Finance Ltd.	3.37%
HDFC Bank Ltd.	2.53%
NABARD	1.66%
Reliance Capital Ltd.	1.11%
Piramal Capital & Housing Finance Ltd.	0.75%
Cash and Money Markets	11.67%
Portfolio Total	100.00%

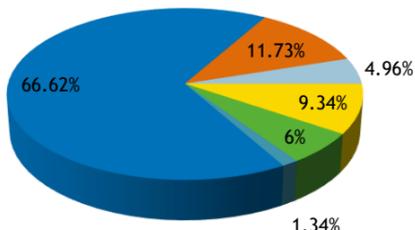
Fund Annexure Details (Other Than Top 10 Securities)

Asset Mix

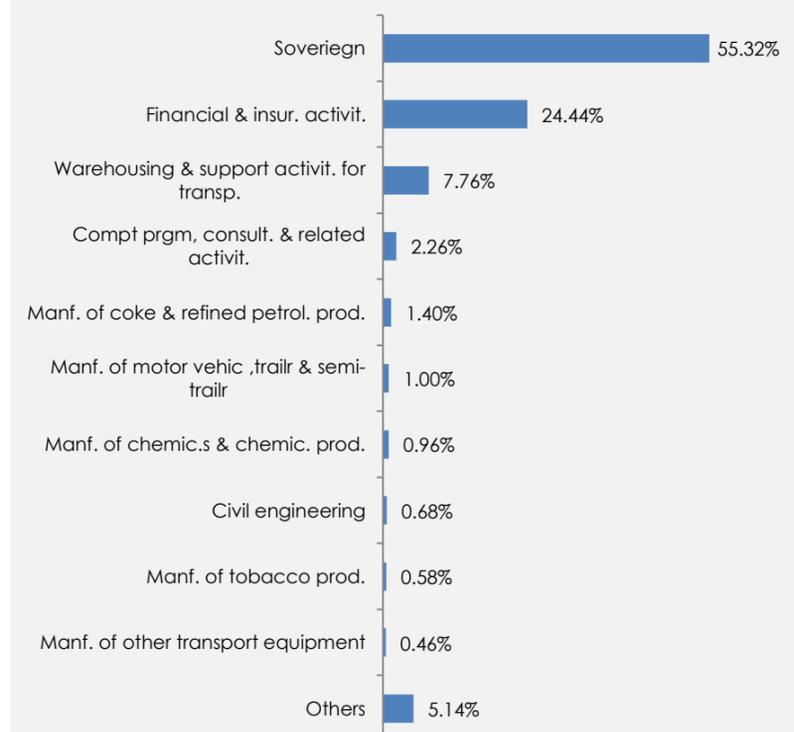


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ 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 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 September 30,2023:	76.3596
Inception Date:	11-Feb-03
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.66%	6.99%	9.07%	4.30%	10.77%	10.76%
Benchmark**	0.92%	6.98%	10.30%	5.01%	10.31%	9.83%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

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

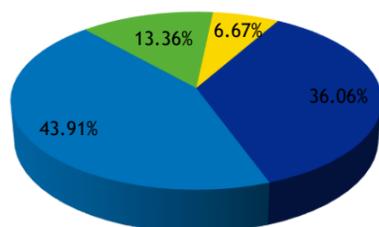
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	15.62
Debt	27.71
Total	43.33

Modified Duration[#]

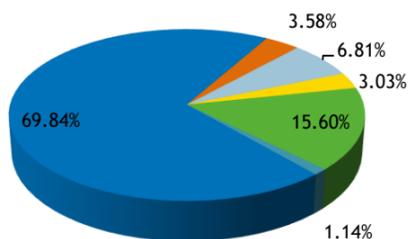
Security Type	Duration
Fixed Income Investments	4.80

Asset Mix



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

Rating Profile

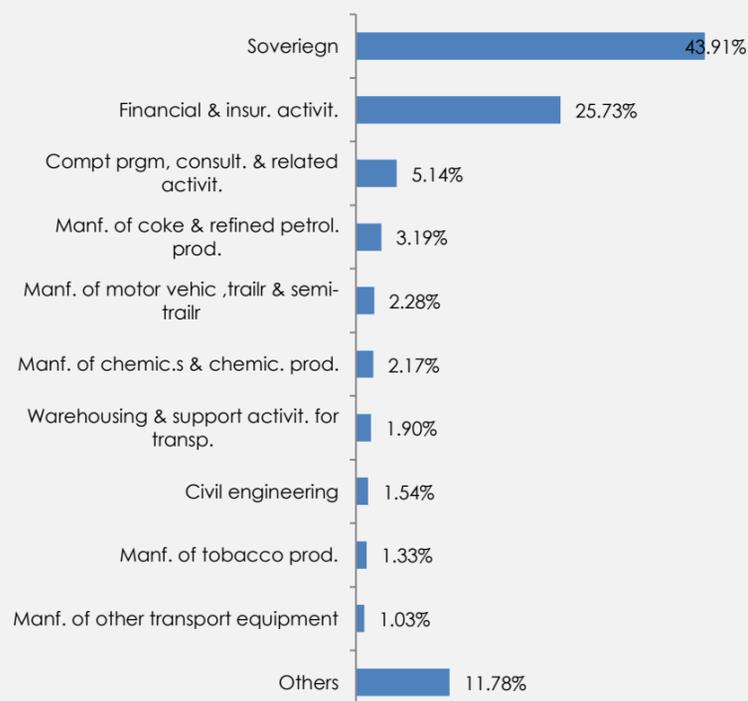


■ A1+ ■ AA ■ AA+ ■ AAA ■ D ■ SOVEREIGN

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	36.06%
HDFC Bank Ltd.	3.69%
Reliance Industries Ltd.	3.19%
ICICI Bank Ltd.	3.12%
Infosys Ltd.	2.85%
State Bank of India	1.84%
Larsen & Toubro Ltd.	1.54%
ITC Ltd.	1.33%
Axis Bank Ltd.	1.11%
Tata Consultancy Services Ltd.	1.08%
Bharti Airtel Ltd.	0.98%
Others	15.33%
Government Securities	43.91%
07.18% GOI 2037	8.52%
07.38% GOI 2027	6.21%
07.26% GOI 2033	5.50%
07.30% GOI 2053	4.23%
08.83% GOI 2023	3.17%
7.65% Tamil Nadu SDL 2033	2.70%
07.18% GOI 2033	2.46%
7.62% Tamil Nadu SDL 2033	2.26%
07.96% Maharashtra SDL 2026	2.06%
7.39% Maharashtra SDL 2026	2.03%
Others	4.77%
Corporate Bonds	13.36%
Indiabulls Housing Finance Ltd.	4.18%
Adani Ports and Special Economic Zone Ltd.	1.90%
REC Ltd.	1.84%
HDFC Bank Ltd.	1.63%
Power Finance Corporation Ltd.	1.61%
NABARD	1.38%
Reliance Capital Ltd.	0.72%
Piramal Capital & Housing Finance Ltd.	0.10%
Cash and Money Markets	6.67%
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 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 September 30,2023:	54.3274
Inception Date:	03-Mar-05
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.77%	9.02%	10.63%	5.19%	14.38%	10.09%
Benchmark**	1.25%	8.85%	11.74%	5.28%	13.44%	10.39%

* 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.

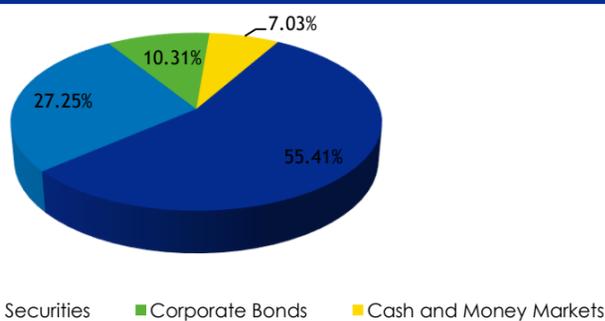
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	22.79
Debt	18.36
Total	41.15

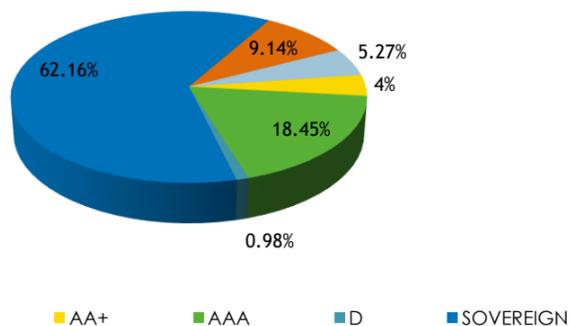
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	4.76

Asset Mix



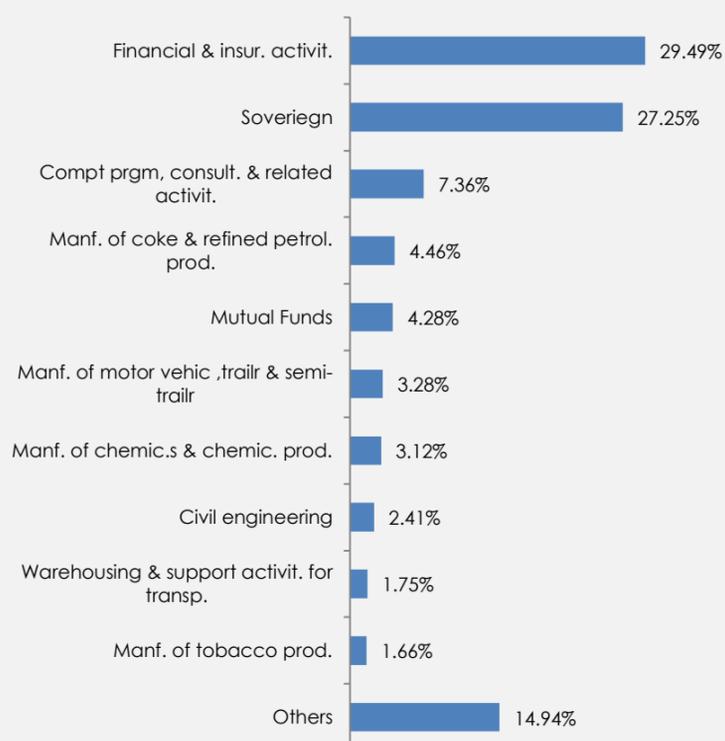
Rating Profile



Security Name

Security Name	Net Asset (%)
Equities	55.41%
HDFC Bank Ltd.	5.44%
Reliance Industries Ltd.	4.46%
Infosys Ltd.	4.34%
ICICI Bank Ltd.	4.29%
Larsen & Toubro Ltd.	2.41%
State Bank of India	2.05%
Axis Bank Ltd.	1.85%
ITC Ltd.	1.66%
Hindustan Unilever Ltd.	1.42%
Bharti Airtel Ltd.	1.32%
Others	26.17%
Government Securities	27.25%
07.18% GOI 2037	5.86%
07.38% GOI 2027	4.22%
07.26% GOI 2033	3.84%
07.30% GOI 2053	2.92%
7.64% Maharashtra SDL 2033	1.82%
07.18% GOI 2033	1.69%
07.96% Maharashtra SDL 2026	1.38%
7.62% Tamil Nadu SDL 2033	1.13%
7.73% Maharashtra SGS 2034	1.04%
7.64% Madhya Pradesh SDL 2033	0.83%
Others	2.52%
Corporate Bonds	10.31%
Indiabulls Housing Finance Ltd.	2.20%
Adani Ports and Special Economic Zone Ltd.	1.75%
NABARD	1.45%
HDFC Bank Ltd.	1.22%
Power Finance Corporation Ltd.	1.21%
REC Ltd.	0.97%
NABARD	0.97%
Reliance Capital Ltd.	0.43%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	7.03%
Portfolio Total	100.00%

Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up[§]

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

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

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

Fund Details

Investment Objective: The investment objective 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 September 30,2023:	42.4630
Inception Date:	22-Jan-08
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.90%	13.65%	16.42%	8.05%	23.69%	9.68%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	9.25%

* 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.

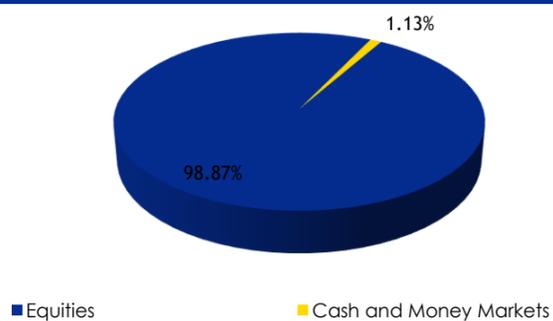
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	116.32
Debt	1.33
Total	117.66

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix

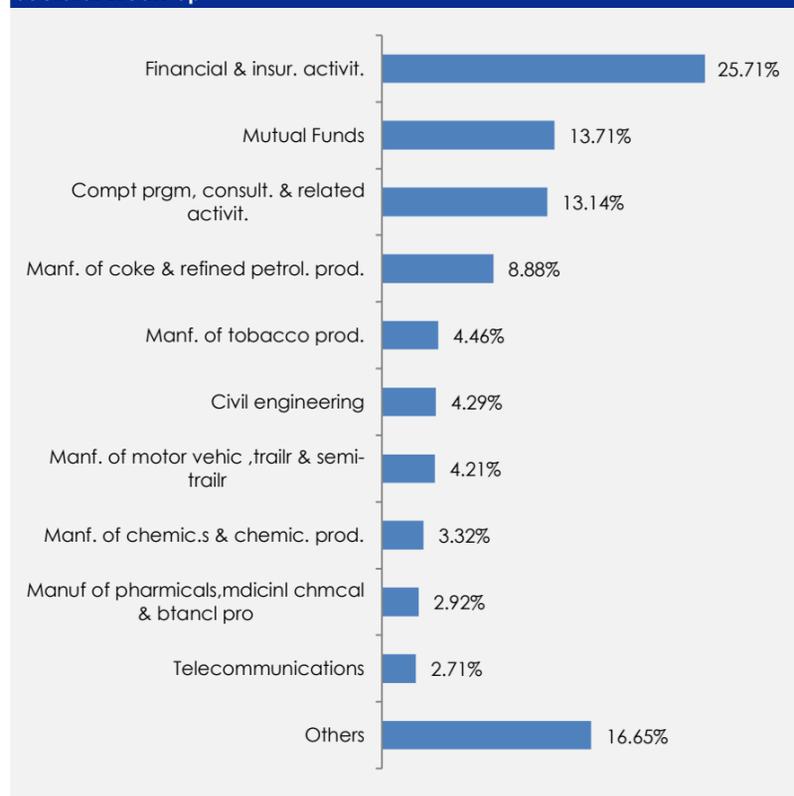


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.87%
HDFC Bank Ltd.	8.68%
Reliance Industries Ltd.	8.49%
Infosys Ltd.	7.21%
ICICI Bank Ltd.	7.02%
ITC Ltd.	4.46%
Larsen & Toubro Ltd.	4.29%
Axis Bank Ltd.	3.06%
State Bank of India	2.76%
Bharti Airtel Ltd.	2.71%
Hindustan Unilever Ltd.	2.59%
Others	47.60%
Cash and Money Markets	1.13%
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 September 30,2023:	25.9000
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.12%	20.96%	21.04%	10.52%	32.16%	7.20%
Benchmark**	4.98%	22.53%	26.12%	11.55%	26.61%	4.35%

* 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.

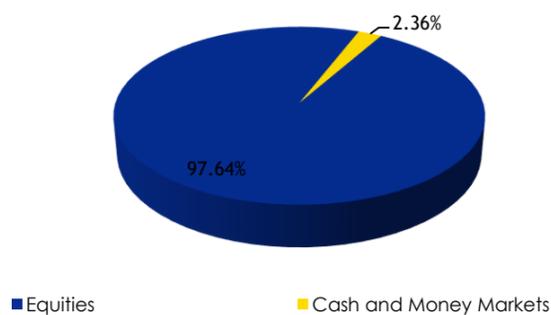
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.98
Debt	0.07
Total	3.05

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

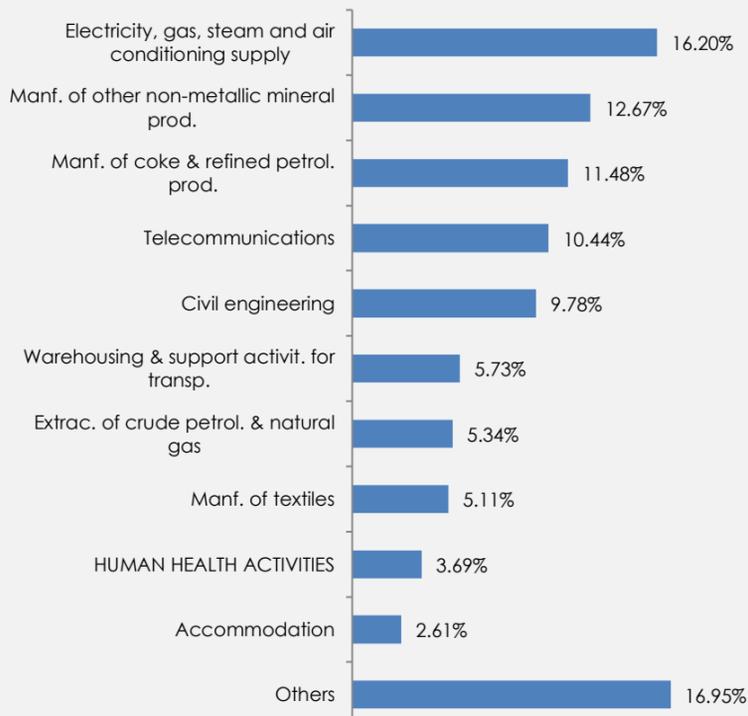
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	97.64%
Larsen & Toubro Ltd.	9.78%
Bharti Airtel Ltd.	9.72%
Reliance Industries Ltd.	9.32%
Ultratech Cement Ltd.	7.90%
NTPC Ltd.	6.40%
Oil & Natural Gas Corpn Ltd.	5.34%
Grasim Industries Ltd.	5.11%
Power Grid Corporation of India Ltd.	4.91%
Adani Ports and Special Economic Zone Ltd.	4.72%
Apollo Hospitals Enterprise Ltd.	3.69%
Others	30.75%
Cash and Money Markets	2.36%
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 has been changed to Life Infrastructure wef 12th January' 23 from NSE Infrastructure earlier

#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 September 30,2023:	28.1026
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	10.50%	32.54%	48.59%	23.58%	45.22%	7.84%
Benchmark**	10.58%	33.16%	44.19%	22.18%	40.71%	1.94%

* 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.

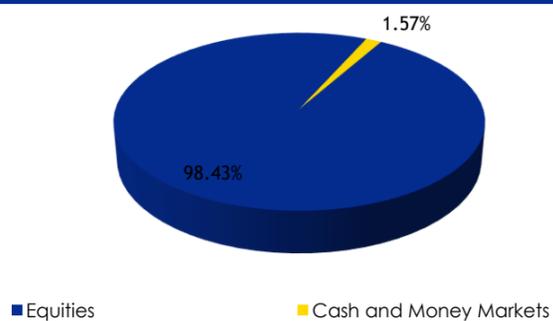
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.12
Debt	0.14
Total	9.27

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

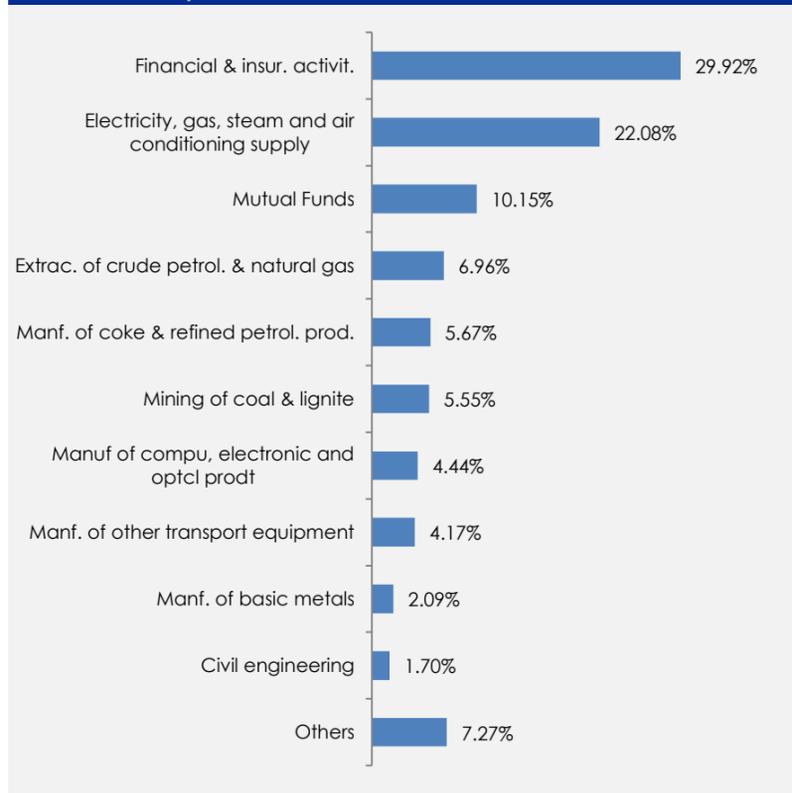
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.43%
Kotak Mahindra Mutual Fund	10.15%
NTPC Ltd.	9.61%
State Bank of India	9.52%
Power Grid Corporation of India Ltd.	7.69%
Bank of Baroda	7.64%
Oil & Natural Gas Corpn Ltd.	6.25%
Coal India Ltd.	5.55%
Bharat Electronics Ltd.	4.44%
Rural Electrification Corporation	3.03%
Power Finance Corporation Ltd.	3.03%
Others	31.52%
Cash and Money Markets	1.57%
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 September 30,2023:	24.0376
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.35%	4.74%	7.42%	3.66%	7.26%	6.62%
Benchmark**	0.58%	5.13%	8.83%	4.65%	7.18%	8.27%

* 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	0.29
Debt	1.66
Total	1.95

Modified Duration[#]

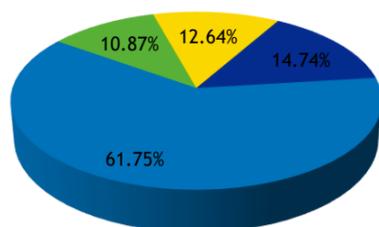
Security Type	Duration
Fixed Income Investments	4.69

Security Name

Net Asset (%)

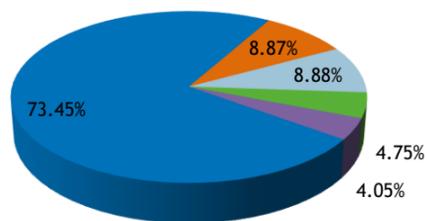
Security Name	Net Asset (%)
Equities	14.74%
HDFC Bank Ltd.	1.51%
ICICI Bank Ltd.	1.32%
Reliance Industries Ltd.	1.31%
Infosys Ltd.	1.17%
State Bank of India	0.75%
Larsen & Toubro Ltd.	0.64%
ITC Ltd.	0.55%
Axis Bank Ltd.	0.45%
Tata Consultancy Services Ltd.	0.43%
Bharti Airtel Ltd.	0.40%
Others	6.21%
Government Securities	61.75%
07.18% GOI 2037	11.18%
07.38% GOI 2027	7.82%
07.26% GOI 2033	7.13%
07.30% GOI 2053	5.46%
7.64% Madhya Pradesh SDL 2033	5.18%
07.62% Madhya Pradesh SDL 2026	5.14%
07.24% Gujarat SDL 28.12.2026	4.59%
07.18% GOI 2033	3.17%
07.96% Maharashtra SDL 2026	3.11%
6.69% Madhya Pradesh SGS 2025	2.29%
Others	6.68%
Corporate Bonds	10.87%
Indiabulls Housing Finance Ltd.	5.16%
Reliance Capital Ltd.	3.40%
Piramal Capital & Housing Finance Ltd.	2.31%
Cash and Money Markets	12.64%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

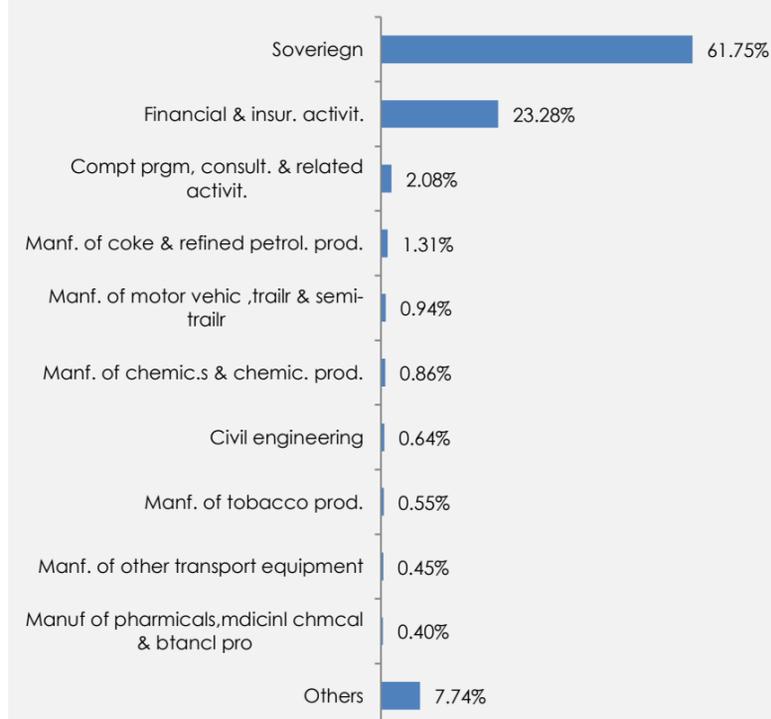


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

Rating Profile



■ A1+ ■ AA ■ AAA ■ D ■ 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 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 September 30, 2023:	28.8392
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.65%	7.08%	9.43%	4.47%	11.10%	8.05%
Benchmark**	0.92%	6.98%	10.30%	5.01%	10.31%	9.05%

* 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	2.35
Debt	4.45
Total	6.80

Modified Duration[#]

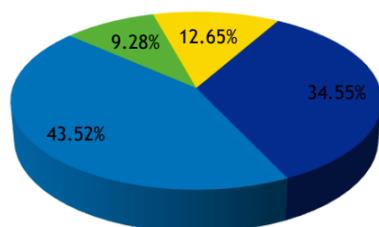
Security Type	Duration
Fixed Income Investments	4.69

Security Name

Net Asset (%)

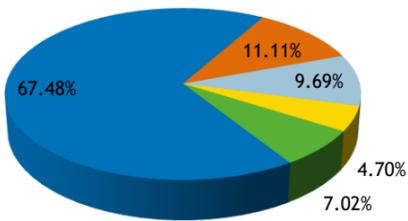
Security Name	Net Asset (%)
Equities	34.55%
HDFC Bank Ltd.	3.54%
Reliance Industries Ltd.	3.06%
ICICI Bank Ltd.	2.99%
Infosys Ltd.	2.73%
State Bank of India	1.77%
Larsen & Toubro Ltd.	1.48%
ITC Ltd.	1.27%
Axis Bank Ltd.	1.06%
Tata Consultancy Services Ltd.	1.04%
Bharti Airtel Ltd.	0.94%
Others	14.67%
Government Securities	43.52%
07.18% GOI 2037	8.30%
07.38% GOI 2027	6.07%
07.26% GOI 2033	5.46%
07.30% GOI 2053	4.16%
07.24% Gujarat SDL 28.12.2026	3.36%
07.18% GOI 2033	2.44%
7.64% Madhya Pradesh SDL 2033	2.08%
7.65% Tamil Nadu SDL 2033	2.04%
7.62% Tamil Nadu SDL 2033	1.95%
6.69% Madhya Pradesh SGS 2025	1.76%
Others	5.90%
Corporate Bonds	9.28%
Indiabulls Housing Finance Ltd.	5.92%
Adani Ports and Special Economic Zone Ltd.	3.03%
Piramal Capital & Housing Finance Ltd.	0.33%
Cash and Money Markets	12.65%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Asset Mix

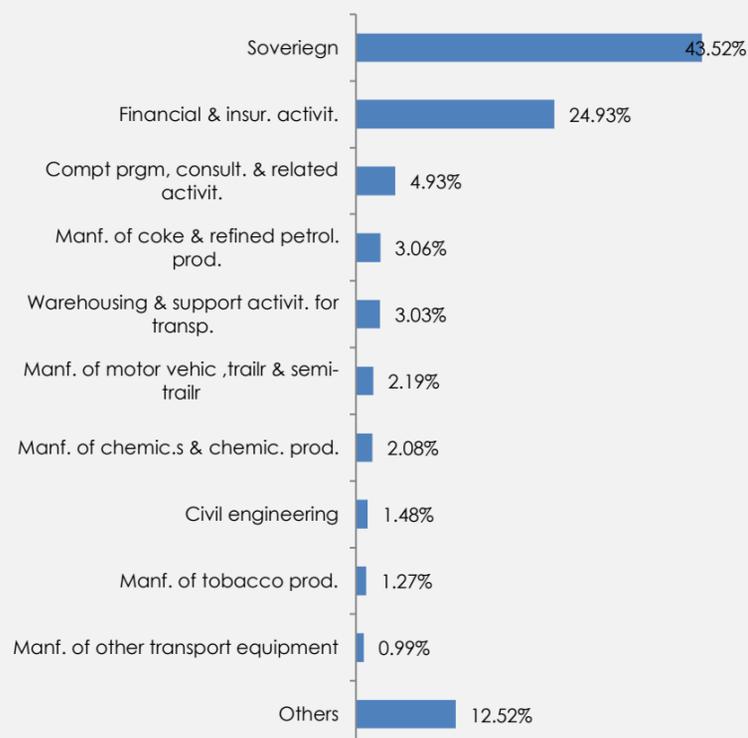


■ Equities ■ Government Securities ■ Corporate Bonds ■ Cash and Money Markets

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 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 September 30,2023:	33.1510
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.78%	8.83%	10.65%	5.09%	14.70%	9.15%
Benchmark**	1.25%	8.85%	11.74%	5.28%	13.44%	9.59%

* 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	6.01
Debt	4.81
Total	10.82

Modified Duration[#]

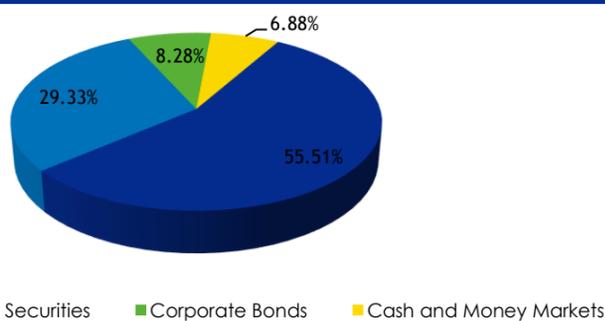
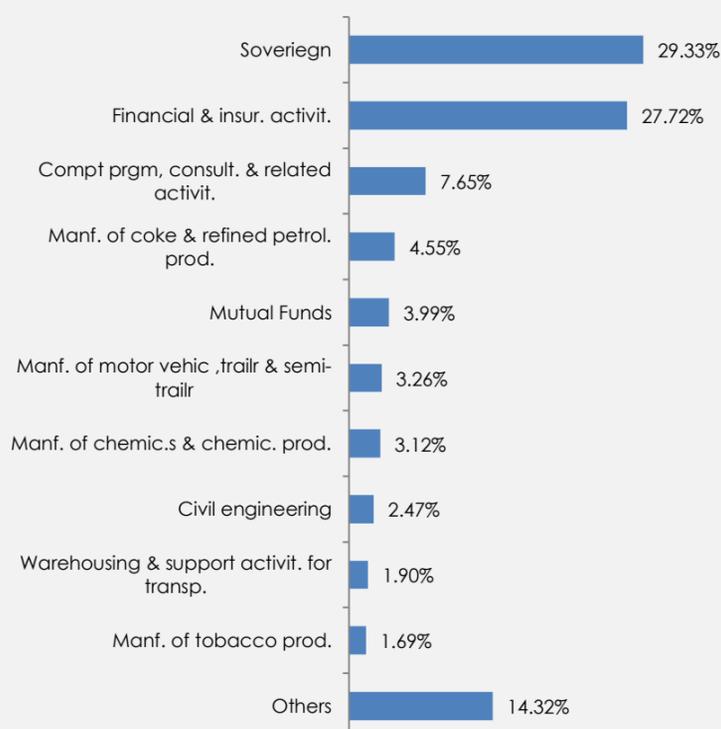
Security Type	Duration
Fixed Income Investments	4.79

Security Name

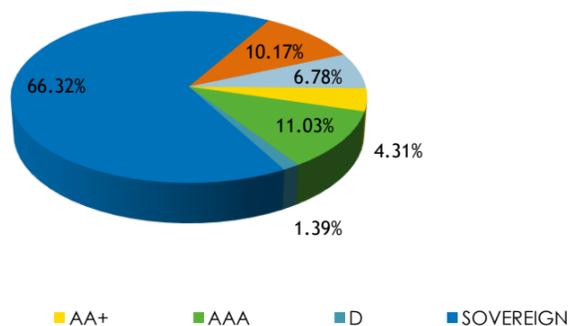
Net Asset (%)

Equities	55.51%
HDFC Bank Ltd.	5.29%
Reliance Industries Ltd.	4.55%
Infosys Ltd.	4.37%
ICICI Bank Ltd.	4.30%
Larsen & Toubro Ltd.	2.47%
State Bank of India	2.09%
Axis Bank Ltd.	1.84%
ITC Ltd.	1.69%
Hindustan Unilever Ltd.	1.40%
Bharti Airtel Ltd.	1.33%
Others	26.18%
Government Securities	29.33%
07.18% GOI 2037	5.86%
07.38% GOI 2027	4.14%
07.26% GOI 2033	3.84%
07.30% GOI 2053	2.92%
07.24% Gujarat SDL 28.12.2026	1.75%
07.18% GOI 2033	1.70%
7.64% Maharashtra SDL 2033	1.68%
6.69% Madhya Pradesh SGS 2025	1.25%
7.73% Maharashtra SGS 2034	1.13%
7.64% Madhya Pradesh SDL 2033	1.08%
Others	3.98%
Corporate Bonds	8.28%
Indiabulls Housing Finance Ltd.	2.79%
Adani Ports and Special Economic Zone Ltd.	1.90%
HDFC Bank Ltd.	0.93%
NABARD	0.92%
NABARD	0.92%
Reliance Capital Ltd.	0.61%
Piramal Capital & Housing Finance Ltd.	0.21%
Cash and Money Markets	6.88%
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 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 September 30,2023:	40.8052
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet S Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.87%	13.13%	15.94%	7.73%	23.44%	10.82%
Benchmark**	2.00%	13.13%	14.88%	5.58%	20.42%	10.50%

* 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.

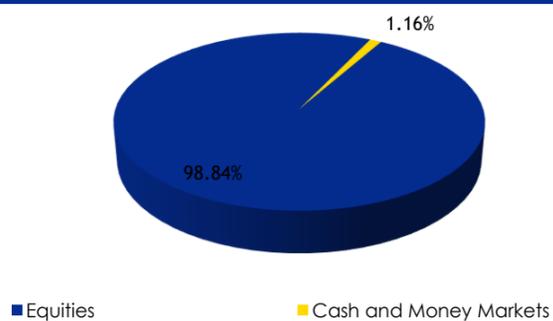
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	25.41
Debt	0.30
Total	25.71

Modified Duration[#]

Security Type	Duration
Fixed Income Investments	N.A.

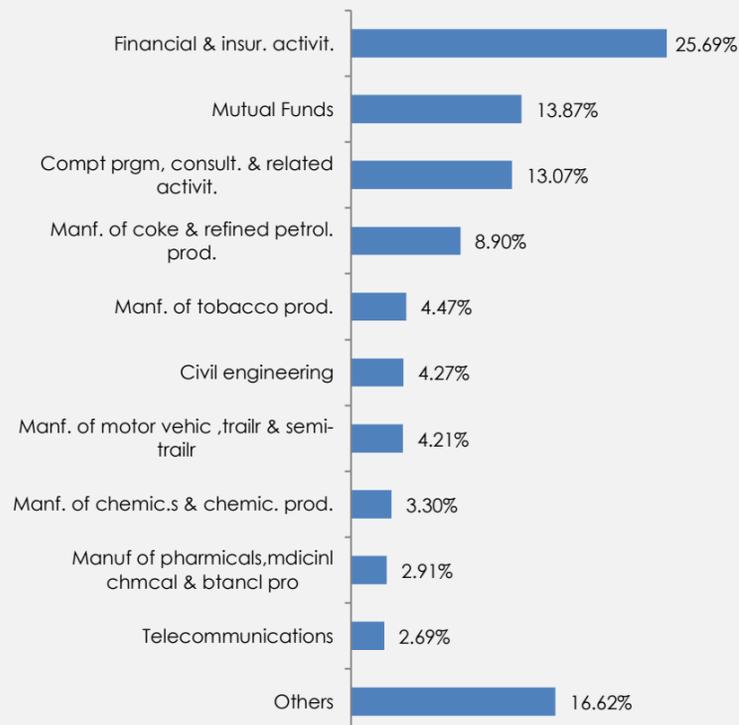
Asset Mix



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	98.84%
HDFC Bank Ltd.	8.64%
Reliance Industries Ltd.	8.51%
Infosys Ltd.	7.17%
ICICI Bank Ltd.	7.03%
ITC Ltd.	4.47%
Larsen & Toubro Ltd.	4.27%
Axis Bank Ltd.	3.07%
State Bank of India	2.74%
Bharti Airtel Ltd.	2.69%
Hindustan Unilever Ltd.	2.57%
Others	47.68%
Cash and Money Markets	1.16%
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	7.43%
7.71% Gujarat SGS 2034	2.84%
7.39% Maharashtra SDL 2026	2.57%
7.73% Maharashtra SGS 2034	2.02%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.70%
Hindustan Unilever Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.36%
Bajaj Finance Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.24%
HCL Technologies Ltd.	0.24%
NTPC Ltd.	0.24%
Ultratech Cement Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.19%
Tata Steel Ltd.	0.19%
Bank of Baroda	0.16%
Bharat Electronics Ltd.	0.16%
Tata Consumer Products Ltd.	0.16%
Max Healthcare Institute Ltd.	0.16%
Tata Motors Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Tech Mahindra Ltd.	0.15%
PVR Ltd.	0.15%
Hero MotoCorp Ltd.	0.15%
Pidilite Industries Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Ashok Leyland Ltd	0.14%
United Spirits Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.12%
PI Industries Ltd.	0.12%
Navin Fluorine International Ltd.	0.12%
Jio Financial Services Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
VIP Industries Ltd.	0.09%
Hindustan Aeronautics Ltd.	0.09%
Shriram Transport Finance Co. Ltd.	0.09%
Ltimindtree Ltd.	0.09%
Asian Paints Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
Blue Star Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD.	0.07%
Tata Motors Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
IndusInd Bank Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Federal Bank Ltd.	0.05%
Dr Reddys Laboratories Ltd.	0.04%
Cipla Ltd.	0.04%
Government Securities	0.40%
6.69% Madhya Pradesh SGS 2025	0.40%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.85%
Hindustan Unilever Ltd.	0.41%
Sun Pharmaceuticals Industries Ltd.	0.37%
Bajaj Finance Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.25%
Ultratech Cement Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.20%
Tata Steel Ltd.	0.19%
PVR Ltd.	0.17%
Tata Motors Ltd.	0.17%
Bank of Baroda	0.16%
Bharat Electronics Ltd.	0.16%
Tata Consumer Products Ltd.	0.16%
Max Healthcare Institute Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Tech Mahindra Ltd.	0.15%
Hero MotoCorp Ltd.	0.15%
Pidilite Industries Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
United Spirits Ltd.	0.14%
Ashok Leyland Ltd	0.14%
Navin Fluorine International Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.12%
PI Industries Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.12%
Jio Financial Services Ltd.	0.12%
Britannia Industries Ltd.	0.10%
VIP Industries Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
Shriram Transport Finance Co. Ltd.	0.10%
Hindustan Aeronautics Ltd.	0.09%
Ltimindtree Ltd.	0.09%
Asian Paints Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD.	0.08%
Blue Star Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Tata Motors Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
IndusInd Bank Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Federal Bank Ltd.	0.05%
Dr Reddys Laboratories Ltd.	0.04%
Cipla Ltd.	0.04%
Government Securities	1.66%
7.71% Gujarat SGS 2034	1.42%
6.69% Madhya Pradesh SGS 2025	0.24%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	14.93%
Hindustan Unilever Ltd.	0.90%
Sun Pharmaceuticals Industries Ltd.	0.77%
Bajaj Finance Ltd.	0.59%
Maruti Suzuki India Ltd.	0.55%
Titan Company Ltd.	0.55%
HCL Technologies Ltd.	0.55%
NTPC Ltd.	0.54%
Ultratech Cement Ltd.	0.51%
Mahindra & Mahindra Ltd.	0.45%
Tata Steel Ltd.	0.43%
Bharat Electronics Ltd.	0.37%
Tata Motors Ltd.	0.37%
Bank of Baroda	0.35%
Hero MotoCorp Ltd.	0.35%
Max Healthcare Institute Ltd.	0.35%
SBI Life Insurance Company Ltd.	0.35%
PVR Ltd.	0.34%
Tech Mahindra Ltd.	0.33%
Bajaj Auto Ltd.	0.32%
Ashok Leyland Ltd	0.32%
Hindalco Industries Ltd.	0.31%
United Spirits Ltd.	0.30%
Navin Fluorine International Ltd.	0.28%
Pidilite Industries Ltd.	0.28%
Coal India Ltd.	0.27%
Jio Financial Services Ltd.	0.27%
PI Industries Ltd.	0.26%
Tata Consumer Products Ltd.	0.25%
Samvardhana Motherson International Ltd.	0.25%
Britannia Industries Ltd.	0.22%
Bajaj Finance Ltd.	0.22%
VIP Industries Ltd.	0.21%
Hindustan Aeronautics Ltd.	0.21%
Shriram Transport Finance Co. Ltd.	0.21%
Ltimindtree Ltd.	0.21%
Asian Paints Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.18%
Godrej Consumer Product Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
SONA BLW PRECISION FORGINGS LTD.	0.17%
Blue Star Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Tata Motors Ltd.	0.15%
IndusInd Bank Ltd.	0.14%
Persistent Systems Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.10%
Federal Bank Ltd.	0.10%
Cipla Ltd.	0.08%
Government Securities	4.80%
07.96% Maharashtra SDL 2026	1.60%
7.39% Maharashtra SDL 2026	1.33%
7.71% Gujarat SGS 2034	1.25%
07.62% Madhya Pradesh SDL 2026	0.36%
6.69% Madhya Pradesh SGS 2025	0.26%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.21%
Sun Pharmaceuticals Industries Ltd.	1.65%
Tata Consultancy Services Ltd.	1.53%
Bajaj Finance Ltd.	1.37%
Ultratech Cement Ltd.	1.33%
HCL Technologies Ltd.	1.26%
Maruti Suzuki India Ltd.	1.20%
Titan Company Ltd.	1.15%
NTPC Ltd.	1.14%
Mahindra & Mahindra Ltd.	1.05%
Axis Mutual Fund	0.98%
ICICI Prudential Mutual Fund	0.94%
Tata Steel Ltd.	0.90%
Hero MotoCorp Ltd.	0.81%
Bharat Electronics Ltd.	0.79%
SBI Mutual Fund	0.78%
Nippon India Mutual Fund	0.78%
Aditya Birla Sun Life Mutual Fund	0.77%
Tata Motors Ltd.	0.77%
Kotak Mahindra Mutual Fund	0.76%
UTI Mutual Fund	0.75%
SBI Life Insurance Company Ltd.	0.75%
Tech Mahindra Ltd.	0.70%
Jio Financial Services Ltd.	0.69%
Ashok Leyland Ltd	0.68%
Bajaj Auto Ltd.	0.67%
United Spirits Ltd.	0.63%
Tata Consumer Products Ltd.	0.63%
Hindalco Industries Ltd.	0.63%
Pidilite Industries Ltd.	0.62%
Endurance Technologies Ltd.	0.60%
PI Industries Ltd.	0.58%
Brigade Enterprises Ltd.	0.58%
Ltimindtree Ltd.	0.56%
Bank of Baroda	0.53%
Grasim Industries Ltd.	0.53%
Max Healthcare Institute Ltd.	0.51%
Bajaj Finance Ltd.	0.50%
Britannia Industries Ltd.	0.45%
VIP Industries Ltd.	0.44%
SONA BLW PRECISION FORGINGS LTD.	0.41%
Asian Paints Ltd.	0.38%
Godrej Consumer Product Ltd.	0.38%
Power Grid Corporation of India Ltd.	0.37%
IndusInd Bank Ltd.	0.37%
Navin Fluorine International Ltd.	0.34%
Tata Motors Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.28%
Federal Bank Ltd.	0.21%
Cipla Ltd.	0.18%
Government Securities	1.24%
7.71% Gujarat SGS 2034	0.47%
7.39% Maharashtra SDL 2026	0.37%
7.62% Tamil Nadu SDL 2033	0.29%
6.69% Madhya Pradesh SGS 2025	0.11%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	50.15%
Sun Pharmaceuticals Industries Ltd.	2.15%
Tata Consultancy Services Ltd.	2.12%
SBI Mutual Fund	1.85%
Aditya Birla Sun Life Mutual Fund	1.83%
UTI Mutual Fund	1.78%
Ultratech Cement Ltd.	1.78%
Bajaj Finance Ltd.	1.77%
Maruti Suzuki India Ltd.	1.61%
Titan Company Ltd.	1.57%
Axis Mutual Fund	1.54%
NTPC Ltd.	1.53%
HCL Technologies Ltd.	1.51%
Mahindra & Mahindra Ltd.	1.39%
Kotak Mahindra Mutual Fund	1.23%
Tata Steel Ltd.	1.21%
Hero MotoCorp Ltd.	1.07%
Tata Motors Ltd.	1.05%
Bharat Electronics Ltd.	1.02%
ICICI Prudential Mutual Fund	1.01%
SBI Life Insurance Company Ltd.	1.01%
Nippon India Mutual Fund	1.00%
Tech Mahindra Ltd.	0.94%
Nippon India Mutual Fund	0.91%
Jio Financial Services Ltd.	0.91%
Ashok Leyland Ltd	0.88%
Bajaj Auto Ltd.	0.87%
Hindalco Industries Ltd.	0.85%
United Spirits Ltd.	0.84%
Tata Consumer Products Ltd.	0.83%
Pidilite Industries Ltd.	0.82%
Endurance Technologies Ltd.	0.77%
PI Industries Ltd.	0.75%
Brigade Enterprises Ltd.	0.75%
Lfimindtree Ltd.	0.74%
Bank of Baroda	0.70%
Grasim Industries Ltd.	0.70%
Max Healthcare Institute Ltd.	0.68%
Bajaj Finance Ltd.	0.64%
Britannia Industries Ltd.	0.62%
VIP Industries Ltd.	0.59%
SONA BLW PRECISION FORGINGS LTD.	0.56%
Godrej Consumer Product Ltd.	0.52%
Asian Paints Ltd.	0.50%
Power Grid Corporation of India Ltd.	0.50%
IndusInd Bank Ltd.	0.49%
Navin Fluorine International Ltd.	0.46%
Tata Motors Ltd.	0.42%
Dr Reddys Laboratories Ltd.	0.36%
Federal Bank Ltd.	0.29%
Cipla Ltd.	0.23%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.33%
Tata Consultancy Services Ltd.	2.36%
Sun Pharmaceuticals Industries Ltd.	2.21%
SBI Mutual Fund	2.00%
Aditya Birla Sun Life Mutual Fund	1.98%
UTI Mutual Fund	1.92%
Nippon India Mutual Fund	1.85%
Bajaj Finance Ltd.	1.83%
HCL Technologies Ltd.	1.81%
ICICI Prudential Mutual Fund	1.70%
Maruti Suzuki India Ltd.	1.53%
Titan Company Ltd.	1.53%
NTPC Ltd.	1.53%
Hero MotoCorp Ltd.	1.51%
Axis Mutual Fund	1.50%
Ultratech Cement Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.38%
Tata Motors Ltd.	1.31%
Kotak Mahindra Mutual Fund	1.28%
Tata Steel Ltd.	1.20%
Nippon India Mutual Fund	1.05%
Power Grid Corporation of India Ltd.	1.05%
Tech Mahindra Ltd.	1.04%
SBI Life Insurance Company Ltd.	1.00%
Bajaj Auto Ltd.	0.90%
Nestle India Ltd.	0.89%
Tata Consumer Products Ltd.	0.88%
Grasim Industries Ltd.	0.84%
Hindalco Industries Ltd.	0.82%
Adani Ports and Special Economic Zone Ltd.	0.81%
Asian Paints Ltd.	0.76%
Ltimindtree Ltd.	0.74%
Bajaj Finance Ltd.	0.70%
IndusInd Bank Ltd.	0.70%
Apollo Hospitals Enterprise Ltd.	0.63%
Britannia Industries Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.39%
JSW Steel Ltd.	0.38%
Dr Reddys Laboratories Ltd.	0.38%
Cipla Ltd.	0.24%
Divis Laboratories Ltd.	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.05%
Hindustan Aeronautics Ltd.	2.93%
Bharat Petroleum Corporation Ltd.	2.68%
Gail (India) Ltd.	2.68%
Indian Oil Corporation Ltd.	2.42%
Canara Bank Ltd.	2.03%
Punjab National Bank	1.88%
Union Bank Of India Ltd.	1.45%
Bharat Heavy Electricals Ltd.	1.34%
National Mineral Development Corporation Ltd.	1.34%
NHPC	1.23%
Indian Railway Finance Corporation Ltd.	1.11%
Steel Authority of India Ltd.	1.10%
Container Corporation Of India Ltd.	0.93%
Hindustan Petroleum Corporation Ltd.	0.92%
Indian Railway Catering and Tourism Corporation Ltd.	0.87%
Rail Vikas Nigam Ltd.	0.76%
National Aluminium Company Ltd.	0.70%
Mazagon Dock Shipbuilders Ltd.	0.68%
Oil India Ltd.	0.67%
Gujarat Gas Co. Ltd.	0.51%
Ircon International Ltd.	0.50%
Rites Ltd.	0.50%
Cochin Shipyard Ltd.	0.47%
Beml Ltd.	0.47%
Engineers India Ltd.	0.37%
Sjvn Ltd.	0.26%
Mishra Dhatu Nigam Ltd.	0.25%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.23%
Indian Hotels Ltd.	2.58%
Siemens Ltd.	2.53%
DLF Ltd.	2.33%
Ambuja Cements Ltd.	2.21%
InterglobeAviation Ltd.	2.07%
Tata Power Co. Ltd.	2.04%
Gail (India) Ltd.	1.83%
Ashok Leyland Ltd	1.82%
Shree Cement Ltd.	1.62%
Balkrishna Industries Ltd.	1.42%
Godrej Properties Ltd.	1.26%
Container Corporation Of India Ltd.	0.96%
Indian Railway Catering and Tourism Corporation Ltd.	0.93%
Petronet Lng Ltd.	0.92%
ACC Ltd.	0.84%
Bharat Petroleum Corporation Ltd.	0.83%
Indus Towers Ltd.	0.72%
Cummins India Ltd.	0.67%
Indian Oil Corporation Ltd.	0.65%
Hindustan Petroleum Corporation Ltd.	0.62%
AIA Engineering Ltd.	0.46%
Bharat Electronics Ltd.	0.46%
Hindustan Aeronautics Ltd.	0.46%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.87%
Hindustan Unilever Ltd.	1.94%
Tata Consultancy Services Ltd.	1.87%
Bajaj Finance Ltd.	1.59%
Ultratech Cement Ltd.	1.58%
SBI Mutual Fund	1.55%
Aditya Birla Sun Life Mutual Fund	1.55%
HCL Technologies Ltd.	1.43%
UTI Mutual Fund	1.43%
Titan Company Ltd.	1.36%
Axis Mutual Fund	1.31%
Mahindra & Mahindra Ltd.	1.23%
Maruti Suzuki India Ltd.	1.22%
NTPC Ltd.	1.15%
Tata Steel Ltd.	1.03%
Kotak Mahindra Mutual Fund	0.97%
Hero MotoCorp Ltd.	0.97%
Bharat Electronics Ltd.	0.91%
ICICI Prudential Mutual Fund	0.83%
Tech Mahindra Ltd.	0.83%
Nippon India Mutual Fund	0.82%
Jio Financial Services Ltd.	0.81%
Ashok Leyland Ltd	0.78%
Endurance Technologies Ltd.	0.77%
Nippon India Mutual Fund	0.77%
Tata Motors Ltd.	0.77%
Bajaj Auto Ltd.	0.76%
SBI Life Insurance Company Ltd.	0.76%
Hindalco Industries Ltd.	0.74%
Tata Consumer Products Ltd.	0.73%
Pidilite Industries Ltd.	0.73%
PI Industries Ltd.	0.67%
Brigade Enterprises Ltd.	0.67%
Ltimindtree Ltd.	0.65%
United Spirits Ltd.	0.63%
Grasim Industries Ltd.	0.61%
Bank of Baroda	0.60%
Max Healthcare Institute Ltd.	0.60%
Bajaj Finance Ltd.	0.58%
VIP Industries Ltd.	0.51%
SONA BLW PRECISION FORGINGS LTD.	0.49%
Britannia Industries Ltd.	0.45%
Godrej Consumer Product Ltd.	0.45%
IndusInd Bank Ltd.	0.44%
Power Grid Corporation of India Ltd.	0.43%
Navin Fluorine International Ltd.	0.39%
Asian Paints Ltd.	0.38%
Tata Motors Ltd.	0.36%
Dr Reddys Laboratories Ltd.	0.33%
Federal Bank Ltd.	0.25%
Cipla Ltd.	0.19%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	2.07%
7.65% Tamil Nadu SDL 2033	1.17%
6.69% Madhya Pradesh SGS 2025	0.46%
7.64% Madhya Pradesh SDL 2033	0.44%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.89%
Hindustan Unilever Ltd.	0.42%
Sun Pharmaceuticals Industries Ltd.	0.37%
Bajaj Finance Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.25%
Ultratech Cement Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.20%
Tata Steel Ltd.	0.20%
Bharat Electronics Ltd.	0.17%
Tata Motors Ltd.	0.17%
Bank of Baroda	0.16%
Tata Consumer Products Ltd.	0.16%
PVR Ltd.	0.16%
Max Healthcare Institute Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Tech Mahindra Ltd.	0.15%
Hero MotoCorp Ltd.	0.15%
Pidilite Industries Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
United Spirits Ltd.	0.14%
Ashok Leyland Ltd	0.14%
Hindalco Industries Ltd.	0.14%
Coal India Ltd.	0.13%
Navin Fluorine International Ltd.	0.13%
PI Industries Ltd.	0.12%
Jio Financial Services Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.11%
Britannia Industries Ltd.	0.10%
VIP Industries Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
Shriram Transport Finance Co. Ltd.	0.10%
Hindustan Aeronautics Ltd.	0.09%
Ltimindtree Ltd.	0.09%
Asian Paints Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD.	0.08%
Blue Star Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Tata Motors Ltd.	0.07%
IndusInd Bank Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
Persistent Systems Ltd.	0.05%
Federal Bank Ltd.	0.05%
Dr Reddys Laboratories Ltd.	0.04%
Cipla Ltd.	0.04%
Government Securities	5.71%
7.73% Maharashtra SGS 2034	1.84%
07.62% Madhya Pradesh SDL 2026	1.51%
7.71% Gujarat SGS 2034	1.46%
7.64% Madhya Pradesh SDL 2033	0.46%
6.69% Madhya Pradesh SGS 2025	0.44%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.36%
Hindustan Unilever Ltd.	1.05%
Sun Pharmaceuticals Industries Ltd.	0.92%
Bajaj Finance Ltd.	0.70%
Maruti Suzuki India Ltd.	0.64%
Titan Company Ltd.	0.63%
HCL Technologies Ltd.	0.63%
NTPC Ltd.	0.63%
Ultratech Cement Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.53%
Tata Steel Ltd.	0.51%
Bharat Electronics Ltd.	0.44%
Tata Motors Ltd.	0.43%
Hero MotoCorp Ltd.	0.41%
Bank of Baroda	0.40%
PVR Ltd.	0.40%
Max Healthcare Institute Ltd.	0.40%
SBI Life Insurance Company Ltd.	0.40%
Ashok Leyland Ltd	0.38%
Tech Mahindra Ltd.	0.38%
Bajaj Auto Ltd.	0.36%
Hindalco Industries Ltd.	0.36%
United Spirits Ltd.	0.34%
Pidilite Industries Ltd.	0.33%
Coal India Ltd.	0.32%
Navin Fluorine International Ltd.	0.32%
Jio Financial Services Ltd.	0.31%
PI Industries Ltd.	0.30%
Tata Consumer Products Ltd.	0.29%
Samvardhana Motherson International Ltd.	0.28%
Britannia Industries Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
Shriram Transport Finance Co. Ltd.	0.25%
VIP Industries Ltd.	0.24%
Hindustan Aeronautics Ltd.	0.24%
Ltimindtree Ltd.	0.24%
Asian Paints Ltd.	0.22%
Power Grid Corporation of India Ltd.	0.21%
Godrej Consumer Product Ltd.	0.21%
Endurance Technologies Ltd.	0.20%
Blue Star Ltd.	0.20%
SONA BLW PRECISION FORGINGS LTD.	0.19%
Brigade Enterprises Ltd.	0.19%
Tata Motors Ltd.	0.17%
IndusInd Bank Ltd.	0.16%
Persistent Systems Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Federal Bank Ltd.	0.12%
Cipla Ltd.	0.10%
Government Securities	5.11%
7.71% Gujarat SGS 2034	1.13%
07.96% Maharashtra SDL 2026	1.12%
7.62% Tamil Nadu SDL 2033	1.07%
7.65% Tamil Nadu SDL 2033	0.77%
07.24% Gujarat SDL 28.12.2026	0.76%
6.69% Madhya Pradesh SGS 2025	0.26%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.08%
Sun Pharmaceuticals Industries Ltd.	1.65%
Tata Consultancy Services Ltd.	1.54%
Bajaj Finance Ltd.	1.37%
Ultratech Cement Ltd.	1.31%
HCL Technologies Ltd.	1.28%
Maruti Suzuki India Ltd.	1.19%
Titan Company Ltd.	1.15%
NTPC Ltd.	1.13%
Mahindra & Mahindra Ltd.	1.05%
Axis Mutual Fund	0.98%
ICICI Prudential Mutual Fund	0.94%
Tata Steel Ltd.	0.90%
Hero MotoCorp Ltd.	0.81%
SBI Mutual Fund	0.78%
Bharat Electronics Ltd.	0.78%
Aditya Birla Sun Life Mutual Fund	0.77%
Nippon India Mutual Fund	0.77%
Tata Motors Ltd.	0.77%
Kotak Mahindra Mutual Fund	0.76%
SBI Life Insurance Company Ltd.	0.74%
UTI Mutual Fund	0.73%
Tech Mahindra Ltd.	0.70%
Jio Financial Services Ltd.	0.69%
Ashok Leyland Ltd	0.67%
Bajaj Auto Ltd.	0.65%
Tata Consumer Products Ltd.	0.63%
Hindalco Industries Ltd.	0.63%
United Spirits Ltd.	0.62%
Pidilite Industries Ltd.	0.62%
Endurance Technologies Ltd.	0.58%
PI Industries Ltd.	0.58%
Brigade Enterprises Ltd.	0.57%
Ltimindtree Ltd.	0.56%
Bank of Baroda	0.53%
Grasim Industries Ltd.	0.53%
Max Healthcare Institute Ltd.	0.51%
Bajaj Finance Ltd.	0.50%
Britannia Industries Ltd.	0.45%
VIP Industries Ltd.	0.44%
SONA BLW PRECISION FORGINGS LTD.	0.42%
Godrej Consumer Product Ltd.	0.38%
Asian Paints Ltd.	0.37%
Power Grid Corporation of India Ltd.	0.37%
IndusInd Bank Ltd.	0.37%
Navin Fluorine International Ltd.	0.34%
Tata Motors Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.28%
Federal Bank Ltd.	0.21%
Cipla Ltd.	0.18%
Government Securities	1.80%
07.96% Maharashtra SDL 2026	0.50%
7.64% Madhya Pradesh SDL 2033	0.44%
7.71% Gujarat SGS 2034	0.44%
7.62% Tamil Nadu SDL 2033	0.23%
6.69% Madhya Pradesh SGS 2025	0.11%
07.24% Gujarat SDL 28.12.2026	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	50.04%
Sun Pharmaceuticals Industries Ltd.	2.14%
Tata Consultancy Services Ltd.	2.11%
SBI Mutual Fund	1.87%
Aditya Birla Sun Life Mutual Fund	1.85%
Bajaj Finance Ltd.	1.80%
UTI Mutual Fund	1.80%
Ultratech Cement Ltd.	1.77%
Maruti Suzuki India Ltd.	1.60%
Axis Mutual Fund	1.57%
NTPC Ltd.	1.53%
Titan Company Ltd.	1.52%
HCL Technologies Ltd.	1.51%
Mahindra & Mahindra Ltd.	1.38%
Kotak Mahindra Mutual Fund	1.23%
Tata Steel Ltd.	1.21%
Hero MotoCorp Ltd.	1.06%
Bharat Electronics Ltd.	1.03%
ICICI Prudential Mutual Fund	1.03%
Tata Motors Ltd.	1.02%
SBI Life Insurance Company Ltd.	1.00%
Nippon India Mutual Fund	0.98%
Tech Mahindra Ltd.	0.93%
Nippon India Mutual Fund	0.92%
Jio Financial Services Ltd.	0.90%
Bajaj Auto Ltd.	0.88%
Ashok Leyland Ltd	0.88%
United Spirits Ltd.	0.84%
Hindalco Industries Ltd.	0.83%
Tata Consumer Products Ltd.	0.82%
Pidilite Industries Ltd.	0.82%
Endurance Technologies Ltd.	0.77%
PI Industries Ltd.	0.76%
Brigade Enterprises Ltd.	0.75%
Lfимindtree Ltd.	0.73%
Bank of Baroda	0.70%
Grasim Industries Ltd.	0.70%
Max Healthcare Institute Ltd.	0.68%
Bajaj Finance Ltd.	0.65%
Britannia Industries Ltd.	0.60%
VIP Industries Ltd.	0.60%
SONA BLW PRECISION FORGINGS LTD.	0.55%
Godrej Consumer Product Ltd.	0.51%
Power Grid Corporation of India Ltd.	0.50%
Asian Paints Ltd.	0.49%
IndusInd Bank Ltd.	0.49%
Navin Fluorine International Ltd.	0.46%
Tata Motors Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.36%
Federal Bank Ltd.	0.29%
Cipla Ltd.	0.22%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.97%
Tata Consultancy Services Ltd.	2.35%
Sun Pharmaceuticals Industries Ltd.	2.12%
Axis Mutual Fund	1.95%
SBI Mutual Fund	1.94%
Aditya Birla Sun Life Mutual Fund	1.92%
UTI Mutual Fund	1.86%
HCL Technologies Ltd.	1.80%
Nippon India Mutual Fund	1.80%
Bajaj Finance Ltd.	1.78%
ICICI Prudential Mutual Fund	1.65%
Titan Company Ltd.	1.53%
Maruti Suzuki India Ltd.	1.52%
NTPC Ltd.	1.52%
Hero MotoCorp Ltd.	1.49%
Ultratech Cement Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.36%
Tata Motors Ltd.	1.30%
Kotak Mahindra Mutual Fund	1.25%
Tata Steel Ltd.	1.20%
Power Grid Corporation of India Ltd.	1.04%
Nippon India Mutual Fund	1.02%
Tech Mahindra Ltd.	1.00%
SBI Life Insurance Company Ltd.	1.00%
Nestle India Ltd.	0.89%
Bajaj Auto Ltd.	0.88%
Tata Consumer Products Ltd.	0.86%
Grasim Industries Ltd.	0.84%
Hindalco Industries Ltd.	0.82%
Adani Ports and Special Economic Zone Ltd.	0.80%
Ltimindtree Ltd.	0.73%
Asian Paints Ltd.	0.72%
IndusInd Bank Ltd.	0.70%
Bajaj Finance Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.63%
Britannia Industries Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.50%
Bharat Petroleum Corporation Ltd.	0.39%
Dr Reddys Laboratories Ltd.	0.37%
JSW Steel Ltd.	0.33%
Cipla Ltd.	0.24%
Divis Laboratories Ltd.	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.81%
Hindustan Unilever Ltd.	0.41%
Sun Pharmaceuticals Industries Ltd.	0.36%
Bajaj Finance Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Titan Company Ltd.	0.25%
HCL Technologies Ltd.	0.25%
NTPC Ltd.	0.25%
Ultratech Cement Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.19%
Tata Steel Ltd.	0.19%
PVR Ltd.	0.17%
Tata Motors Ltd.	0.17%
Bank of Baroda	0.16%
Bharat Electronics Ltd.	0.16%
Tata Consumer Products Ltd.	0.16%
Max Healthcare Institute Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Tech Mahindra Ltd.	0.15%
Hero MotoCorp Ltd.	0.15%
Pidilite Industries Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
United Spirits Ltd.	0.14%
Ashok Leyland Ltd	0.14%
Navin Fluorine International Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.12%
PI Industries Ltd.	0.12%
Jio Financial Services Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Hindustan Aeronautics Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
VIP Industries Ltd.	0.09%
Shriram Transport Finance Co. Ltd.	0.09%
Ltimindtree Ltd.	0.09%
Asian Paints Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD.	0.08%
Blue Star Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Tata Motors Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
IndusInd Bank Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Federal Bank Ltd.	0.05%
Dr Reddys Laboratories Ltd.	0.04%
Cipla Ltd.	0.04%
Government Securities	3.83%
7.73% Maharashtra SGS 2034	1.74%
7.71% Gujarat SGS 2034	1.61%
6.69% Madhya Pradesh SGS 2025	0.48%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.71%
Hindustan Unilever Ltd.	0.41%
Sun Pharmaceuticals Industries Ltd.	0.36%
Maruti Suzuki India Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
Titan Company Ltd.	0.24%
HCL Technologies Ltd.	0.24%
NTPC Ltd.	0.24%
Ultratech Cement Ltd.	0.23%
Mahindra & Mahindra Ltd.	0.19%
Tata Steel Ltd.	0.19%
Tata Motors Ltd.	0.17%
Bank of Baroda	0.16%
Bharat Electronics Ltd.	0.16%
Tata Consumer Products Ltd.	0.16%
Max Healthcare Institute Ltd.	0.16%
SBI Life Insurance Company Ltd.	0.16%
Tech Mahindra Ltd.	0.15%
PVR Ltd.	0.15%
Hero MotoCorp Ltd.	0.15%
Pidilite Industries Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Ashok Leyland Ltd	0.14%
United Spirits Ltd.	0.13%
Hindalco Industries Ltd.	0.13%
Coal India Ltd.	0.12%
PI Industries Ltd.	0.12%
Navin Fluorine International Ltd.	0.12%
Jio Financial Services Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.11%
Britannia Industries Ltd.	0.10%
Bajaj Finance Ltd.	0.10%
VIP Industries Ltd.	0.09%
Hindustan Aeronautics Ltd.	0.09%
Shriram Transport Finance Co. Ltd.	0.09%
Ltimindtree Ltd.	0.09%
Asian Paints Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
Blue Star Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
SONA BLW PRECISION FORGINGS LTD.	0.07%
Tata Motors Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
IndusInd Bank Ltd.	0.06%
Persistent Systems Ltd.	0.05%
Federal Bank Ltd.	0.05%
Dr Reddys Laboratories Ltd.	0.04%
Cipla Ltd.	0.04%
Government Securities	4.67%
7.71% Gujarat SGS 2034	1.95%
7.73% Maharashtra SGS 2034	1.88%
07.96% Maharashtra SDL 2026	0.42%
07.62% Madhya Pradesh SDL 2026	0.34%
7.65% Tamil Nadu SDL 2033	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	15.33%
Hindustan Unilever Ltd.	0.92%
Sun Pharmaceuticals Industries Ltd.	0.83%
Bajaj Finance Ltd.	0.58%
Maruti Suzuki India Ltd.	0.56%
Titan Company Ltd.	0.56%
NTPC Ltd.	0.56%
HCL Technologies Ltd.	0.55%
Ultratech Cement Ltd.	0.52%
Mahindra & Mahindra Ltd.	0.44%
Tata Steel Ltd.	0.44%
Tata Motors Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Tata Consumer Products Ltd.	0.37%
Bank of Baroda	0.36%
Max Healthcare Institute Ltd.	0.36%
SBI Life Insurance Company Ltd.	0.36%
PVR Ltd.	0.35%
Tech Mahindra Ltd.	0.34%
Hero MotoCorp Ltd.	0.34%
Pidilite Industries Ltd.	0.34%
Bajaj Auto Ltd.	0.31%
United Spirits Ltd.	0.31%
Ashok Leyland Ltd	0.31%
Hindalco Industries Ltd.	0.30%
Coal India Ltd.	0.28%
Navin Fluorine International Ltd.	0.28%
Samvardhana Motherson International Ltd.	0.27%
Jio Financial Services Ltd.	0.27%
PI Industries Ltd.	0.26%
Britannia Industries Ltd.	0.22%
Bajaj Finance Ltd.	0.22%
Shriram Transport Finance Co. Ltd.	0.22%
VIP Industries Ltd.	0.21%
Hindustan Aeronautics Ltd.	0.21%
Ltimindtree Ltd.	0.21%
Godrej Consumer Product Ltd.	0.19%
Asian Paints Ltd.	0.18%
Blue Star Ltd.	0.18%
Power Grid Corporation of India Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
SONA BLW PRECISION FORGINGS LTD.	0.17%
Brigade Enterprises Ltd.	0.16%
Tata Motors Ltd.	0.15%
IndusInd Bank Ltd.	0.15%
Persistent Systems Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.10%
Federal Bank Ltd.	0.10%
Cipla Ltd.	0.08%
Government Securities	4.77%
7.64% Maharashtra SDL 2033	1.63%
7.71% Gujarat SGS 2034	1.24%
7.73% Maharashtra SGS 2034	1.22%
07.62% Madhya Pradesh SDL 2026	0.49%
6.69% Madhya Pradesh SGS 2025	0.19%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.17%
Sun Pharmaceuticals Industries Ltd.	1.22%
Tata Consultancy Services Ltd.	1.14%
Bajaj Finance Ltd.	1.02%
Ultratech Cement Ltd.	0.98%
HCL Technologies Ltd.	0.94%
Maruti Suzuki India Ltd.	0.89%
Titan Company Ltd.	0.85%
NTPC Ltd.	0.85%
Mahindra & Mahindra Ltd.	0.78%
Axis Mutual Fund	0.73%
ICICI Prudential Mutual Fund	0.70%
Tata Steel Ltd.	0.67%
Hero MotoCorp Ltd.	0.60%
SBI Mutual Fund	0.58%
Bharat Electronics Ltd.	0.58%
Nippon India Mutual Fund	0.58%
Kotak Mahindra Mutual Fund	0.57%
Aditya Birla Sun Life Mutual Fund	0.57%
Tata Motors Ltd.	0.57%
SBI Life Insurance Company Ltd.	0.56%
UTI Mutual Fund	0.55%
Tech Mahindra Ltd.	0.52%
Jio Financial Services Ltd.	0.51%
Bajaj Auto Ltd.	0.50%
Ashok Leyland Ltd	0.50%
United Spirits Ltd.	0.47%
Tata Consumer Products Ltd.	0.47%
Hindalco Industries Ltd.	0.47%
Pidilite Industries Ltd.	0.46%
Endurance Technologies Ltd.	0.44%
PI Industries Ltd.	0.43%
Brigade Enterprises Ltd.	0.43%
Ltimindtree Ltd.	0.42%
Bank of Baroda	0.39%
Grasim Industries Ltd.	0.39%
Max Healthcare Institute Ltd.	0.38%
Bajaj Finance Ltd.	0.37%
Britannia Industries Ltd.	0.34%
VIP Industries Ltd.	0.33%
SONA BLW PRECISION FORGINGS LTD.	0.31%
Asian Paints Ltd.	0.28%
Power Grid Corporation of India Ltd.	0.28%
Godrej Consumer Product Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
Navin Fluorine International Ltd.	0.25%
Tata Motors Ltd.	0.23%
Dr Reddys Laboratories Ltd.	0.21%
Federal Bank Ltd.	0.16%
Cipla Ltd.	0.14%
Government Securities	2.52%
7.71% Gujarat SGS 2034	0.83%
7.65% Tamil Nadu SDL 2033	0.69%
7.39% Maharashtra SDL 2026	0.66%
07.62% Madhya Pradesh SDL 2026	0.27%
6.69% Madhya Pradesh SGS 2025	0.07%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.60%
Tata Consultancy Services Ltd.	2.36%
Sun Pharmaceuticals Industries Ltd.	2.16%
Axis Mutual Fund	2.01%
SBI Mutual Fund	1.98%
Aditya Birla Sun Life Mutual Fund	1.96%
UTI Mutual Fund	1.90%
Nippon India Mutual Fund	1.84%
HCL Technologies Ltd.	1.82%
Bajaj Finance Ltd.	1.80%
ICICI Prudential Mutual Fund	1.69%
Titan Company Ltd.	1.54%
Maruti Suzuki India Ltd.	1.53%
NTPC Ltd.	1.53%
Hero MotoCorp Ltd.	1.51%
Ultratech Cement Ltd.	1.45%
Mahindra & Mahindra Ltd.	1.37%
Tata Motors Ltd.	1.31%
Kotak Mahindra Mutual Fund	1.29%
Tata Steel Ltd.	1.21%
Power Grid Corporation of India Ltd.	1.05%
Nippon India Mutual Fund	1.04%
Tech Mahindra Ltd.	1.01%
SBI Life Insurance Company Ltd.	1.00%
Bajaj Auto Ltd.	0.90%
Nestle India Ltd.	0.89%
Tata Consumer Products Ltd.	0.87%
Grasim Industries Ltd.	0.84%
Hindalco Industries Ltd.	0.83%
Adani Ports and Special Economic Zone Ltd.	0.80%
Ltimindtree Ltd.	0.74%
Asian Paints Ltd.	0.73%
IndusInd Bank Ltd.	0.70%
Bajaj Finance Ltd.	0.69%
Apollo Hospitals Enterprise Ltd.	0.63%
Britannia Industries Ltd.	0.61%
Oil & Natural Gas Corpn Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.39%
Dr Reddys Laboratories Ltd.	0.37%
JSW Steel Ltd.	0.35%
Cipla Ltd.	0.24%
Divis Laboratories Ltd.	0.15%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.75%
Indian Hotels Ltd.	2.61%
Siemens Ltd.	2.55%
DLF Ltd.	2.35%
Ambuja Cements Ltd.	2.23%
InterglobeAviation Ltd.	2.09%
Tata Power Co. Ltd.	2.07%
Gail (India) Ltd.	1.86%
Ashok Leyland Ltd	1.84%
Shree Cement Ltd.	1.67%
Balkrishna Industries Ltd.	1.43%
Godrej Properties Ltd.	1.27%
Container Corporation Of India Ltd.	1.01%
Petronet Lng Ltd.	0.96%
Indian Railway Catering and Tourism Corporation Ltd.	0.94%
ACC Ltd.	0.87%
Bharat Petroleum Corporation Ltd.	0.84%
Indus Towers Ltd.	0.72%
Cummins India Ltd.	0.68%
Indian Oil Corporation Ltd.	0.67%
Hindustan Petroleum Corporation Ltd.	0.65%
AIA Engineering Ltd.	0.48%
Bharat Electronics Ltd.	0.48%
Hindustan Aeronautics Ltd.	0.48%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	31.52%
Hindustan Aeronautics Ltd.	2.98%
Gail (India) Ltd.	2.76%
Indian Oil Corporation Ltd.	2.47%
Bharat Petroleum Corporation Ltd.	2.25%
Canara Bank Ltd.	2.09%
Punjab National Bank	1.98%
Union Bank Of India Ltd.	1.48%
National Mineral Development Corporation Ltd.	1.47%
Bharat Heavy Electricals Ltd.	1.39%
NHPC	1.23%
Indian Railway Finance Corporation Ltd.	1.15%
Steel Authority of India Ltd.	1.11%
Hindustan Petroleum Corporation Ltd.	0.95%
Container Corporation Of India Ltd.	0.93%
Indian Railway Catering and Tourism Corporation Ltd.	0.91%
Rail Vikas Nigam Ltd.	0.79%
National Aluminium Company Ltd.	0.73%
Oil India Ltd.	0.71%
Mazagon Dock Shipbuilders Ltd.	0.71%
Ircon International Ltd.	0.52%
Rites Ltd.	0.52%
Gujarat Gas Co. Ltd.	0.52%
Cochin Shipyard Ltd.	0.48%
Beml Ltd.	0.48%
Engineers India Ltd.	0.39%
Sjvn Ltd.	0.27%
Mishra Dhatu Nigam Ltd.	0.25%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	6.21%
Hindustan Unilever Ltd.	0.38%
Sun Pharmaceuticals Industries Ltd.	0.31%
Bajaj Finance Ltd.	0.24%
Titan Company Ltd.	0.23%
HCL Technologies Ltd.	0.23%
NTPC Ltd.	0.23%
Maruti Suzuki India Ltd.	0.22%
Ultratech Cement Ltd.	0.21%
Mahindra & Mahindra Ltd.	0.18%
Tata Steel Ltd.	0.18%
Bajaj Auto Ltd.	0.16%
Tata Motors Ltd.	0.16%
Bharat Electronics Ltd.	0.15%
PVR Ltd.	0.15%
Max Healthcare Institute Ltd.	0.15%
SBI Life Insurance Company Ltd.	0.15%
Bank of Baroda	0.14%
Tech Mahindra Ltd.	0.14%
Hero MotoCorp Ltd.	0.14%
Ashok Leyland Ltd	0.13%
Hindalco Industries Ltd.	0.13%
United Spirits Ltd.	0.12%
Samvardhana Motherson International Ltd.	0.12%
Navin Fluorine International Ltd.	0.12%
Coal India Ltd.	0.11%
PI Industries Ltd.	0.11%
Pidilite Industries Ltd.	0.11%
Jio Financial Services Ltd.	0.11%
Tata Consumer Products Ltd.	0.10%
Britannia Industries Ltd.	0.09%
VIP Industries Ltd.	0.09%
Bajaj Finance Ltd.	0.09%
Shriram Transport Finance Co. Ltd.	0.09%
Hindustan Aeronautics Ltd.	0.08%
Power Grid Corporation of India Ltd.	0.08%
Godrej Consumer Product Ltd.	0.08%
Ltimindtree Ltd.	0.08%
Endurance Technologies Ltd.	0.07%
SONA BLW PRECISION FORGINGS LTD.	0.07%
Blue Star Ltd.	0.07%
Brigade Enterprises Ltd.	0.07%
Asian Paints Ltd.	0.06%
Tata Motors Ltd.	0.06%
Dr Reddys Laboratories Ltd.	0.06%
IndusInd Bank Ltd.	0.06%
Federal Bank Ltd.	0.04%
Persistent Systems Ltd.	0.03%
Cipla Ltd.	0.03%
Government Securities	6.68%
7.39% Maharashtra SDL 2026	2.05%
7.62% Tamil Nadu SDL 2033	1.55%
7.71% Gujarat SGS 2034	1.52%
7.73% Maharashtra SGS 2034	1.04%
7.64% Maharashtra SDL 2033	0.52%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	14.67%
Hindustan Unilever Ltd.	0.88%
Sun Pharmaceuticals Industries Ltd.	0.79%
Bajaj Finance Ltd.	0.56%
Maruti Suzuki India Ltd.	0.55%
Titan Company Ltd.	0.53%
HCL Technologies Ltd.	0.53%
NTPC Ltd.	0.53%
Ultratech Cement Ltd.	0.50%
Mahindra & Mahindra Ltd.	0.42%
Tata Steel Ltd.	0.42%
Tata Motors Ltd.	0.36%
Bank of Baroda	0.35%
Bharat Electronics Ltd.	0.35%
Tata Consumer Products Ltd.	0.35%
Max Healthcare Institute Ltd.	0.35%
SBI Life Insurance Company Ltd.	0.34%
Tech Mahindra Ltd.	0.33%
PVR Ltd.	0.33%
Hero MotoCorp Ltd.	0.33%
Pidilite Industries Ltd.	0.33%
Ashok Leyland Ltd	0.30%
Bajaj Auto Ltd.	0.29%
United Spirits Ltd.	0.29%
Hindalco Industries Ltd.	0.29%
Coal India Ltd.	0.27%
Navin Fluorine International Ltd.	0.27%
PI Industries Ltd.	0.25%
Samvardhana Motherson International Ltd.	0.25%
Jio Financial Services Ltd.	0.25%
Britannia Industries Ltd.	0.21%
VIP Industries Ltd.	0.21%
Bajaj Finance Ltd.	0.21%
Shriram Transport Finance Co. Ltd.	0.21%
Hindustan Aeronautics Ltd.	0.20%
Ltimindtree Ltd.	0.20%
Power Grid Corporation of India Ltd.	0.18%
Godrej Consumer Product Ltd.	0.18%
Asian Paints Ltd.	0.17%
Endurance Technologies Ltd.	0.17%
Blue Star Ltd.	0.17%
SONA BLW PRECISION FORGINGS LTD.	0.16%
Brigade Enterprises Ltd.	0.16%
Tata Motors Ltd.	0.15%
IndusInd Bank Ltd.	0.14%
Persistent Systems Ltd.	0.10%
Federal Bank Ltd.	0.10%
Dr Reddys Laboratories Ltd.	0.09%
Cipla Ltd.	0.07%
Government Securities	5.90%
07.62% Madhya Pradesh SDL 2026	1.62%
7.73% Maharashtra SGS 2034	1.50%
7.71% Gujarat SGS 2034	1.44%
07.96% Maharashtra SDL 2026	1.34%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.18%
Sun Pharmaceuticals Industries Ltd.	1.25%
HCL Technologies Ltd.	1.16%
Tata Consultancy Services Ltd.	1.16%
Bajaj Finance Ltd.	1.05%
Ultratech Cement Ltd.	0.94%
Titan Company Ltd.	0.88%
Maruti Suzuki India Ltd.	0.85%
NTPC Ltd.	0.81%
Mahindra & Mahindra Ltd.	0.81%
Axis Mutual Fund	0.68%
Tata Steel Ltd.	0.67%
ICICI Prudential Mutual Fund	0.65%
Hero MotoCorp Ltd.	0.62%
Bharat Electronics Ltd.	0.60%
Tata Motors Ltd.	0.56%
SBI Mutual Fund	0.54%
Aditya Birla Sun Life Mutual Fund	0.54%
Nippon India Mutual Fund	0.54%
Kotak Mahindra Mutual Fund	0.53%
Tech Mahindra Ltd.	0.53%
Jio Financial Services Ltd.	0.53%
SBI Life Insurance Company Ltd.	0.53%
UTI Mutual Fund	0.51%
Bajaj Auto Ltd.	0.51%
Ashok Leyland Ltd	0.51%
Tata Consumer Products Ltd.	0.48%
Pidilite Industries Ltd.	0.47%
Endurance Technologies Ltd.	0.46%
Hindalco Industries Ltd.	0.46%
PI Industries Ltd.	0.44%
United Spirits Ltd.	0.44%
Brigade Enterprises Ltd.	0.44%
Ltimindtree Ltd.	0.43%
Bank of Baroda	0.39%
Grasim Industries Ltd.	0.39%
Bajaj Finance Ltd.	0.38%
Max Healthcare Institute Ltd.	0.38%
VIP Industries Ltd.	0.33%
Britannia Industries Ltd.	0.32%
SONA BLW PRECISION FORGINGS LTD.	0.31%
Godrej Consumer Product Ltd.	0.29%
Power Grid Corporation of India Ltd.	0.28%
IndusInd Bank Ltd.	0.28%
Asian Paints Ltd.	0.27%
Navin Fluorine International Ltd.	0.25%
Tata Motors Ltd.	0.22%
Dr Reddys Laboratories Ltd.	0.22%
Federal Bank Ltd.	0.16%
Cipla Ltd.	0.13%
Government Securities	3.98%
7.71% Gujarat SGS 2034	0.89%
7.62% Tamil Nadu SDL 2033	0.88%
07.96% Maharashtra SDL 2026	0.84%
07.62% Madhya Pradesh SDL 2026	0.74%
7.65% Tamil Nadu SDL 2033	0.63%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.68%
Tata Consultancy Services Ltd.	2.36%
Sun Pharmaceuticals Industries Ltd.	2.15%
SBI Mutual Fund	1.98%
Axis Mutual Fund	1.95%
Aditya Birla Sun Life Mutual Fund	1.95%
UTI Mutual Fund	1.89%
Nippon India Mutual Fund	1.83%
Bajaj Finance Ltd.	1.82%
HCL Technologies Ltd.	1.80%
ICICI Prudential Mutual Fund	1.68%
Maruti Suzuki India Ltd.	1.54%
Titan Company Ltd.	1.53%
NTPC Ltd.	1.53%
Hero MotoCorp Ltd.	1.49%
Ultratech Cement Ltd.	1.44%
Mahindra & Mahindra Ltd.	1.36%
Nippon India Mutual Fund	1.31%
Tata Motors Ltd.	1.31%
Kotak Mahindra Mutual Fund	1.28%
Tata Steel Ltd.	1.21%
Power Grid Corporation of India Ltd.	1.05%
Tech Mahindra Ltd.	1.01%
SBI Life Insurance Company Ltd.	1.01%
Bajaj Auto Ltd.	0.90%
Nestle India Ltd.	0.89%
Tata Consumer Products Ltd.	0.88%
Grasim Industries Ltd.	0.84%
Hindalco Industries Ltd.	0.83%
Adani Ports and Special Economic Zone Ltd.	0.80%
Asian Paints Ltd.	0.73%
Ltimindtree Ltd.	0.73%
IndusInd Bank Ltd.	0.70%
Bajaj Finance Ltd.	0.68%
Apollo Hospitals Enterprise Ltd.	0.63%
Britannia Industries Ltd.	0.60%
Oil & Natural Gas Corpn Ltd.	0.51%
Bharat Petroleum Corporation Ltd.	0.39%
Dr Reddys Laboratories Ltd.	0.38%
JSW Steel Ltd.	0.33%
Cipla Ltd.	0.23%
Divis Laboratories Ltd.	0.15%

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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CIN: U66010DL2000PLC107880

Tel: +91(0) 124 270 9000-01, Fax: +91(0) 124 257 1214

E-mail: customerservices@avivaindia.com

www.avivaindia.com

Registered Office: 2nd Floor, Prakashdeep Building, 7 Tolstoy Marg, New Delhi - 110 001