

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

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor

**Disclaimer/Disclosure**

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Economy

India's real GDP grew at 8.7% in FY 2022 (nominal 19.5%) compared to contraction of 6.6% in previous financial year. The revival in economic growth was aided by opening up of lock downs also supported by increase in private consumption and government investments. However on a q-o-q basis growth slowed to 4.1% (Q4FY 22) led by higher inflation and partial restrictions to tackle Omicron variant in January 2022. The outlook on FY 2023 remains highly uncertain due to persistent geo-political tensions, higher commodity prices & tightening of financial conditions, while RBI projects real GDP to grow by 7.2% in FY 2023.

On the inflation front, the CPI print for the month of April 2022 came in at eight year high of 7.8% largely due to high energy & food inflation. For the year FY 2023, we expect CPI inflation to average in the range of 6.2% to 6.7% higher, than upper tolerance band of RBI of 6%.

To contain the pressure of higher energy prices government has cut excise duty on fuel, initiated export & import restrictions on food & steel respectively. These supply side measures should alleviate the inflationary pressures faced by consumers in time to come. On the other hand Monetary Policy Committee (MPC) has already changed stance to priorities price stability ahead of growth by hiking repo rate by 0.40%. We expect MPC to further raise to the tune of 100-150bps in current financial year to have a real positive rate. In response to reflect the change in stance from MPC, lenders have started raising interest rates on commercial loans, home loan and other lending rates by 0.20%-0.30%.

On the brighter side:

- a) India Metrological Department (IMD) forecasts southwest monsoon at 103% of long-period average. The satisfactory monsoon performance can limit upward pressure on food prices and also improve rural demand by supporting agriculture production.
- b) Governments tax collection remains strong as observed in strong GST collections. Strength in tax revenues will help government to finance higher than budgeted expenses on food & fertilizer subsidies.
- c) Credit off-take from banking system remains strong with recent growth at 11.9% (YoY) aided by retail pick-up and comfortable financial position of banking system, these should overall aid demand position in the economy.

Overall higher commodity prices & weak global demand outlook can challenge growth-inflation dynamics for the country and also put some pressure on external positions via higher current account deficit (CAD) which is seen at 2-3% of GDP. However, high level of FDI & comfortable foreign exchange reserve position will keep our external position unperturbed.

Fixed Income Outlook and Strategy

Bond market continues to remain under pressure with yield on 10 year government bond inching up to 3 year high of 7.45% as we expect front-loaded interest rate hikes by RBI. Persistent geo-political tensions has ensured energy prices at elevated levels- and sovereign yields in almost all major markets have sharply moved up in response to decadal high inflation out-turns.

In its upcoming June meeting (6-8th June) MPC is largely expected to hike interest rates in the range of 0.25-0.50% along with the possibility of CRR hike. MPC will intent to gradually reduce surplus banking system liquidity to neutral levels.

Reduction in liquidity surplus and expectations on more tightening actions has already put pressure on short-term yields making it to flatten in 1-5year segment.

We believe outlook on interest rates to remain higher with both bond yields and lending rates responding to turn in interest rate cycle.. Bond yields will continue remain under pressure due to heavy supply of government bonds and elevated commodity prices. The outturn of inflation and global commodity prices continues to remain key factors to watch.

We continue to maintain lower than benchmark duration in-order to protect from the adverse impact of rise in interest rates. Further, we would be maintaining high quality corporate bonds & will endeavor to increase the allocation once spreads reaches to reasonable risk-adjusted levels.

Equity Outlook

Nifty-50 corrected by 3.0% in the month of May 2022 amid volatility. Inflationary pressures led by prolonged Russia-Ukraine conflict, aggressive policy tightening and lockdowns in China led to worries of global economic slowdown. To tame Inflation, RBI in May announced an unanticipated rate hike of 40 bps. This was followed by GoI taking a number of supplementary measures. Equity markets remain guided by the evolving growth-inflation-fiscal dynamics, corporate results and volatile global commodity prices.

In the medium term we expect the following key themes to play out:

- 1. Convergence of public, private capex and real estate up-cycles
- 2. Momentum in discretionary consumption
- 3. Normalization of supply chain issues

The convergence of up-cycle in public and corporate capex and residential real estate cycle is emerging after many years. Typically, such convergence in the past has led to strong multi-year economic growth.

We look at some of the broad drivers of this convergence:

- 1. The formalization of the economy has led to strong tax buoyancy despite the momentary disruptions from the pandemic
- 2. Residential real estate follows its own saving-spending pattern. After almost a decade of muted demand and time correction in prices, affordability has improved along with income levels and competitive financing rates. Further, a robust regulatory regime (implementation of real estate regulator etc.) has led to the sector consolidation in favor of strong organized players, with better execution capabilities
- 3. Typically a pickup in the real estate cycle and public capex, leads to strong consumption growth as well. Further, more jobs being created in the organized sector also lends better confidence for spending. Hence, with a pickup in utilization levels and better corporate balance sheets would drive the private sector capex.

With effects of the pandemic receding with each wave, interest rates will likely move up. However, Central Banks are likely to remain balanced so as to not impact the recovery momentum and hence, unlikely to impact the investment cycle mentioned above.

We also foresee supply chain issues to get normalized during the year, led by capacities for key components & normalization of pent-up demand. However, in the near term there are concerns that the ongoing geopolitical stress could momentarily spark global supply chain disruptions. Equipped with vaccines, targeted drugs and treatments, the lockdowns are expected to keep getting less disruptive. This would also benefit sectors where demand was robust, but earnings were hit on account of such supply chain issues.

We see potential for strong corporate earnings growth led by:

- 1. Improving formalization, digitization & financial inclusion
- 2. Government ceding its monopolies & stepping up privatization to attract private & foreign capital
- 3. Financial and fiscal stability
- 4. Thriving entrepreneurship which is visible in the large investments by venture capitalists driving innovations and employment
- 5. Focus on efforts to establish India as a credible global supply chain alternative coupled with improving infrastructure efficiency, driving exports as well

The risks are more external than domestic and cyclical rather than structural in nature, that of high inflation led by globally high input prices of crude & metals (further accentuated in the short term by Russia Ukraine conflict), supply disruptions and US Fed policy actions. That said India's multi-year structural growth drivers discussed above and the corporate profitability make us constructive on Indian equities over the long term.

Equity: Strategy

Broad based valuations have become a lot more palatable after the past correction, given the modest earnings growth estimated for the Nifty-50 index over the next two years. Discretionary and out-of-home consumption continues to remain strong as expected. While rural economy has been languishing for the past one year, there are initial signs of a strong recovery. Despite inflationary pressures, corporate in these segments have been able to better manage profitability through price hikes and cost controls. Portfolios have been suitably aligned to benefit from this revival. Further, the portfolios are aligned to reflect the key themes, as identified above and its associated beneficiaries - pick up in capex (e.g. defense) and real estate cycle, supply chain normalization and technology disruptors (like EVs, etc.) and new age challengers.

No. Of Funds Managed

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

Life Unit Linked

Bond Fund

ULIF01306/02/2008LIFEDEBTFU122
May 2022



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 May 31,2022:	27.5213
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	-0.76%	-1.98%	0.54%	3.58%	3.04%	7.32%
Benchmark**	-1.34%	-2.04%	0.64%	3.39%	6.51%	7.14%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

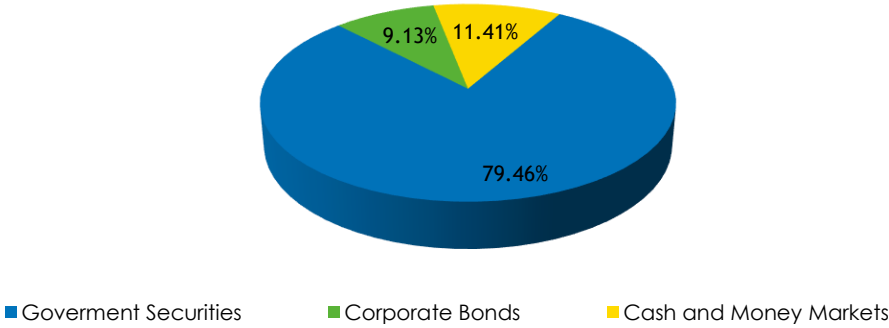
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	6.51
Total	6.51

Modified Duration#

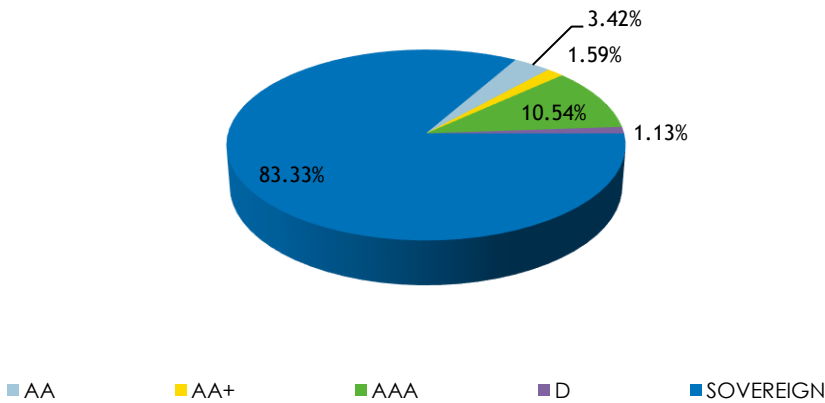
Security Type	Duration
Fixed Income Investments	3.70

Security Name	Net Asset (%)
Government Securities	79.46%
8.15% GOI 2022	12.14%
07.70% Maharashtra SDL 2032	12.05%
6.79% GOI 2027	8.75%
04.56% GOI 2023	6.15%
06.54 GOI 2032	5.92%
05.63% GOI 2026	5.26%
7.17% GOI 2028	4.36%
07.38% Madhya Pradesh SDL 2026	4.29%
07.54% GOI 2024	4.09%
6.67% GOI 2035	3.73%
Others	12.72%
Corporate Bonds	9.13%
Indiabulls Housing Finance Ltd.	3.12%
NABARD	2.87%
Adani Ports and Special Economic Zone Ltd.	1.62%
Reliance Capital Ltd.	1.15%
Piramal Capital & Housing Finance Ltd.	0.37%
Cash and Money Markets	11.41%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

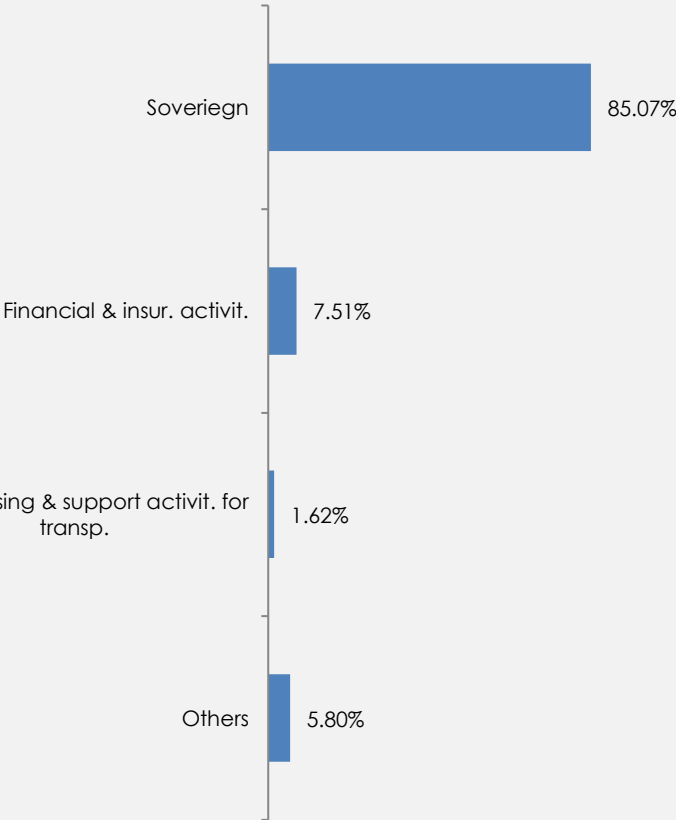
Asset Mix



Rating Profile



Sectoral Break-Up\$



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

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

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

Life Unit Linked

Secure Fund

ULIF00627/01/2004LIFESECURE122
May 2022



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 May 31,2022:	36.1688
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.26%	-2.28%	1.85%	8.71%	6.33%	7.79%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	7.55%

* 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.

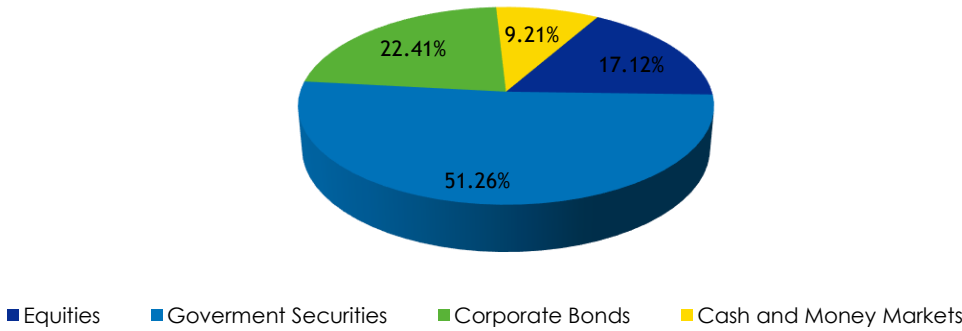
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	19.32
Debt	93.52
Total	112.85

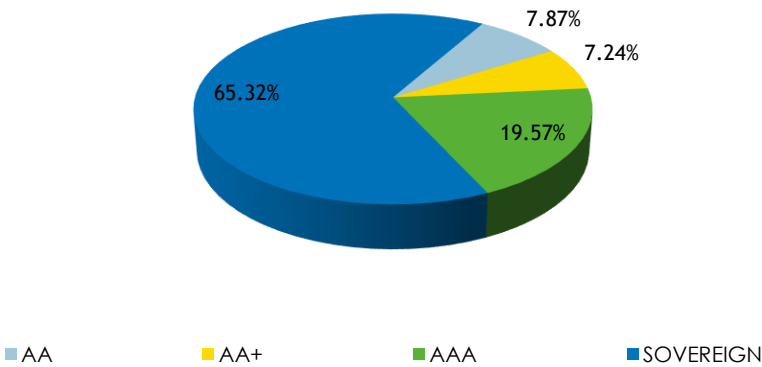
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.88

Asset Mix

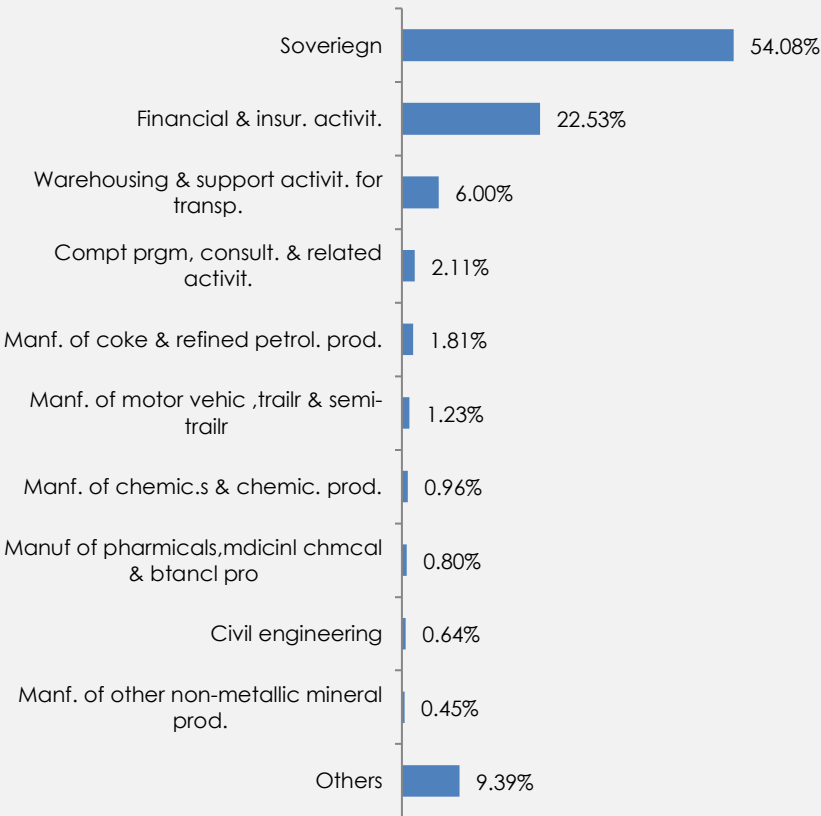


Rating Profile



Security Name	Net Asset (%)
Equities	17.12%
Reliance Industries Ltd.	1.67%
ICICI Bank Ltd.	1.45%
HDFC Bank Ltd.	1.43%
Infosys Ltd.	1.34%
Axis Bank Ltd.	0.70%
State Bank of India	0.70%
Larsen & Toubro Ltd.	0.64%
Housing Development Finance Corporation Ltd.	0.61%
Ultratech Cement Ltd.	0.45%
Sun Pharmaceuticals Industries Ltd.	0.41%
Others	7.72%
Government Securities	51.26%
6.79% GOI 2027	7.54%
8.15% GOI 2022	6.11%
06.54 GOI 2032	4.99%
05.63% GOI 2026	4.55%
04.56% GOI 2023	4.06%
7.17% GOI 2028	3.84%
07.54% GOI 2024	3.41%
05.22% GOI 2025	3.26%
6.67% GOI 2035	3.18%
05.15% GOI 2025	2.90%
Others	7.42%
Corporate Bonds	22.41%
Adani Ports and Special Economic Zone Ltd.	6.00%
Indiabulls Housing Finance Ltd.	5.93%
NABARD	3.36%
Indian Railway Finance Corporation Ltd.	2.78%
NABARD	1.15%
NABARD	1.08%
Indian Railway Finance Corporation Ltd.	0.79%
NABARD	0.74%
Piramal Capital & Housing Finance Ltd.	0.58%
NTPC Ltd.	0.00%
Cash and Money Markets	9.21%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up\$



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

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

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



Fund Details	
Investment Objective: 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 May 31,2022:	30.5812
Inception Date:	11-Jul-06
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.20%	-2.26%	2.36%	8.76%	5.39%	7.28%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	8.05%

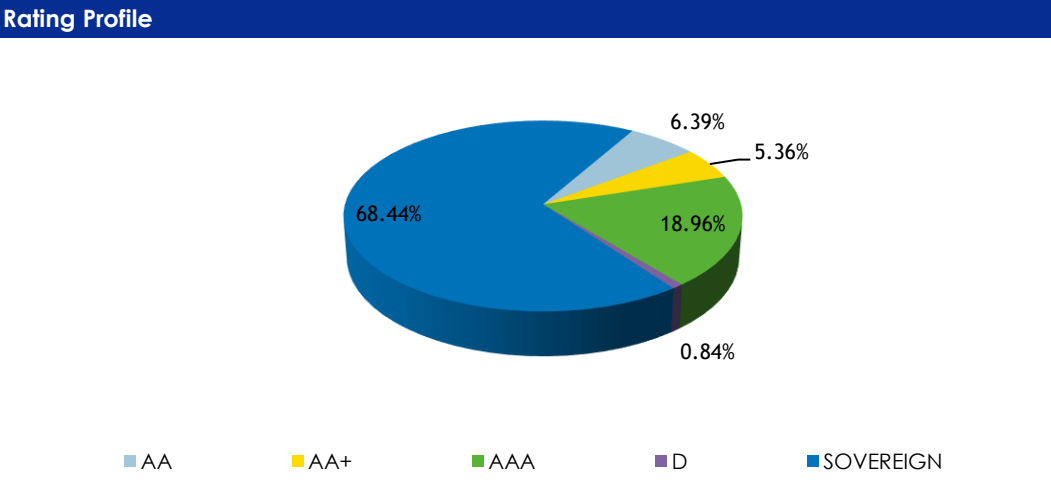
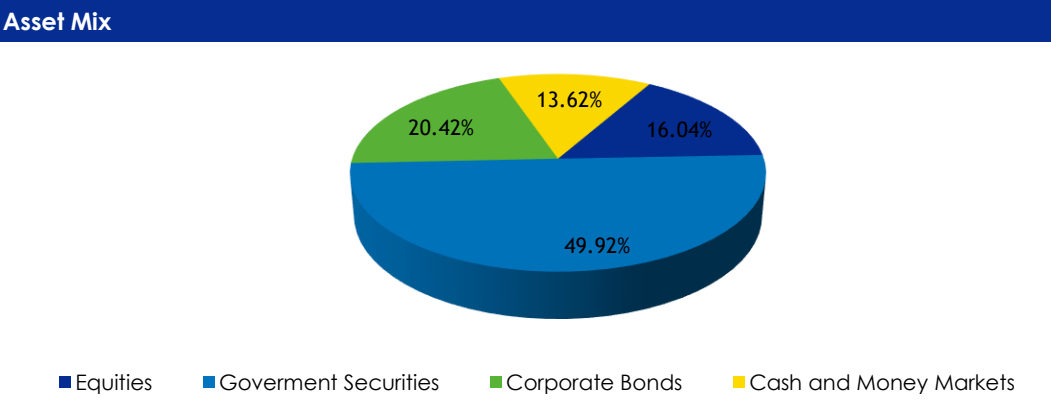
* Compound Annual Growth Rate (CAGR)

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

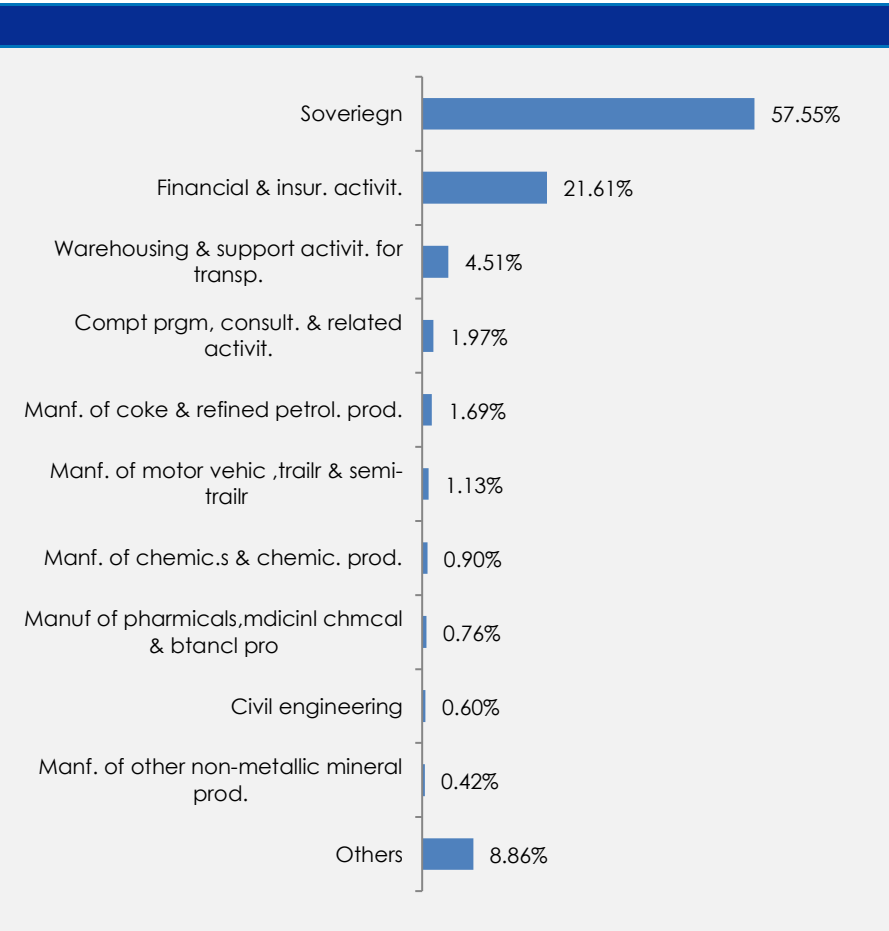
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	4.52
Debt	23.64
Total	28.15

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.70



Security Name	Net Asset (%)
Equities	16.04%
Reliance Industries Ltd.	1.56%
ICICI Bank Ltd.	1.35%
HDFC Bank Ltd.	1.33%
Infosys Ltd.	1.25%
State Bank of India	0.66%
Axis Bank Ltd.	0.65%
Larsen & Toubro Ltd.	0.60%
Housing Development Finance Corporation Ltd.	0.57%
Ultratech Cement Ltd.	0.42%
Sun Pharmaceuticals Industries Ltd.	0.39%
Others	7.26%
Government Securities	49.92%
6.79% GOI 2027	7.33%
8.15% GOI 2022	5.30%
06.54 GOI 2032	5.01%
05.63% GOI 2026	4.33%
04.56% GOI 2023	4.06%
7.17% GOI 2028	3.61%
07.54% GOI 2024	3.36%
05.22% GOI 2025	3.22%
6.67% GOI 2035	3.12%
05.15% GOI 2025	2.85%
Others	7.73%
Corporate Bonds	20.42%
Indiabulls Housing Finance Ltd.	4.68%
Adani Ports and Special Economic Zone Ltd.	4.51%
NABARD	3.37%
Indian Railway Finance Corporation Ltd.	2.70%
NABARD	1.33%
NABARD	1.06%
Indian Railway Finance Corporation Ltd.	0.71%
Reliance Capital Ltd.	0.71%
Piramal Capital & Housing Finance Ltd.	0.69%
NABARD	0.66%
Others	0.00%
Cash and Money Markets	13.62%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on May 31,2022:	87.8375
Inception Date:	06-Jun-02
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.66%	-2.61%	3.76%	13.66%	7.34%	11.91%
Benchmark**	-1.89%	-1.91%	2.95%	12.85%	8.90%	10.34%

* 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.

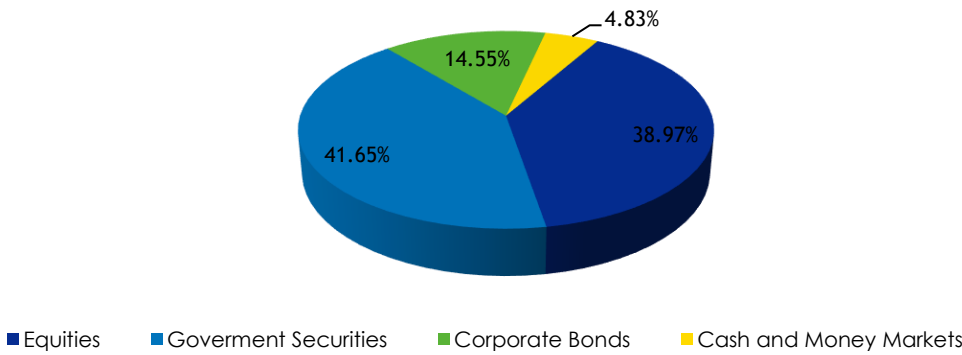
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	102.07
Debt	159.71
Total	261.77

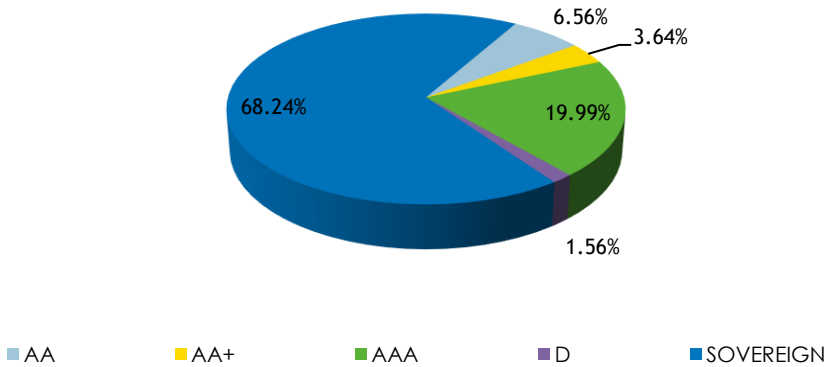
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.84

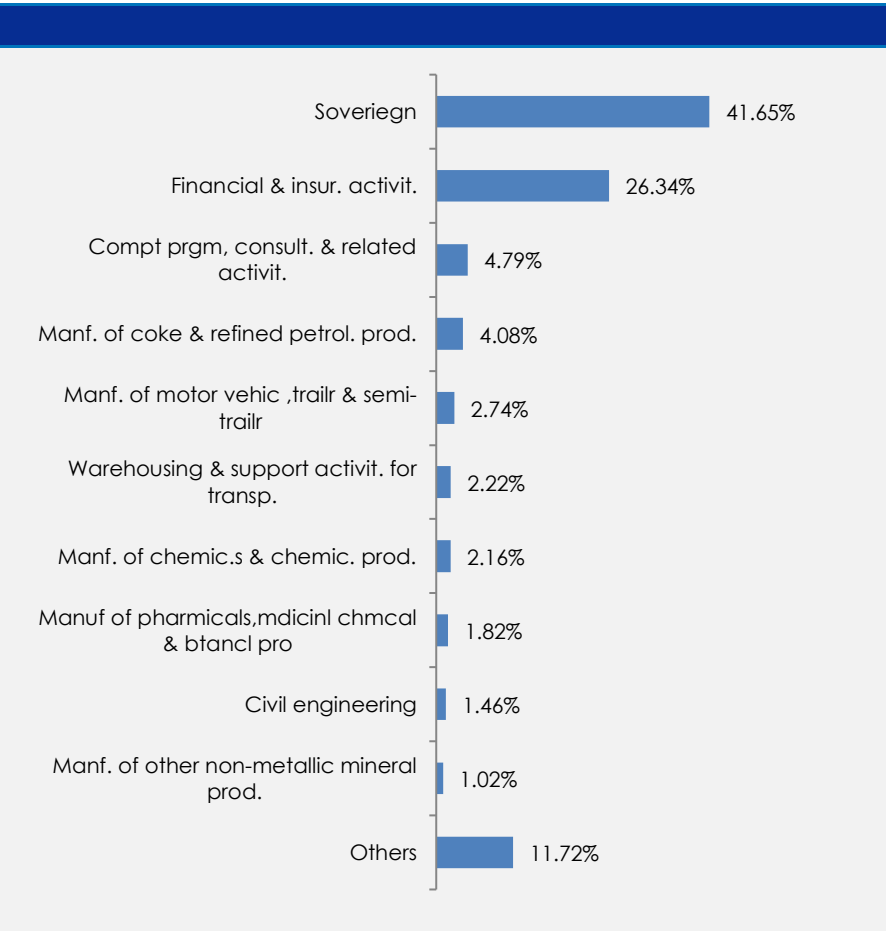
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	38.97%
Reliance Industries Ltd.	3.76%
ICICI Bank Ltd.	3.38%
HDFC Bank Ltd.	3.32%
Infosys Ltd.	3.04%
State Bank of India	1.59%
Axis Bank Ltd.	1.58%
Larsen & Toubro Ltd.	1.46%
Housing Development Finance Corporation Ltd.	1.39%
Ultratech Cement Ltd.	1.02%
Sun Pharmaceuticals Industries Ltd.	0.92%
Others	17.51%
Government Securities	41.65%
8.15% GOI 2022	5.84%
6.79% GOI 2027	5.76%
06.54 GOI 2032	3.80%
05.63% GOI 2026	3.41%
04.56% GOI 2023	3.09%
7.17% GOI 2028	2.82%
07.54% GOI 2024	2.58%
05.22% GOI 2025	2.49%
6.67% GOI 2035	2.39%
05.15% GOI 2025	2.20%
Others	7.27%
Corporate Bonds	14.55%
Indiabulls Housing Finance Ltd.	3.88%
NABARD	2.49%
Adani Ports and Special Economic Zone Ltd.	2.22%
Indian Railway Finance Corporation Ltd.	2.11%
Reliance Capital Ltd.	0.96%
NABARD	0.84%
NABARD	0.82%
Indian Railway Finance Corporation Ltd.	0.57%
NABARD	0.53%
Piramal Capital & Housing Finance Ltd.	0.13%
Others	0.00%
Cash and Money Markets	4.83%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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Life Unit Linked

Growth Fund

ULIF00527/01/2004LIFEGROWTH122
May 2022



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 May 31,2022:	83.9167
Inception Date:	27-Jan-04
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.35%	-3.06%	6.84%	25.94%	9.71%	12.82%
Benchmark**	-2.57%	-2.08%	5.22%	24.15%	10.85%	11.72%

* 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.

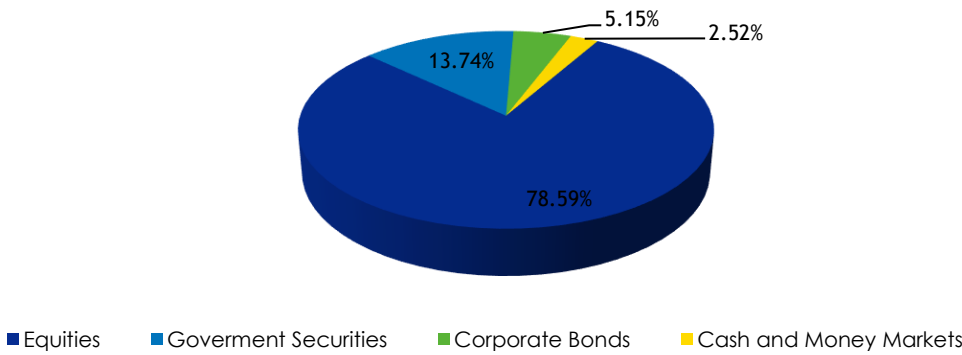
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	633.17
Debt	172.67
Total	805.84

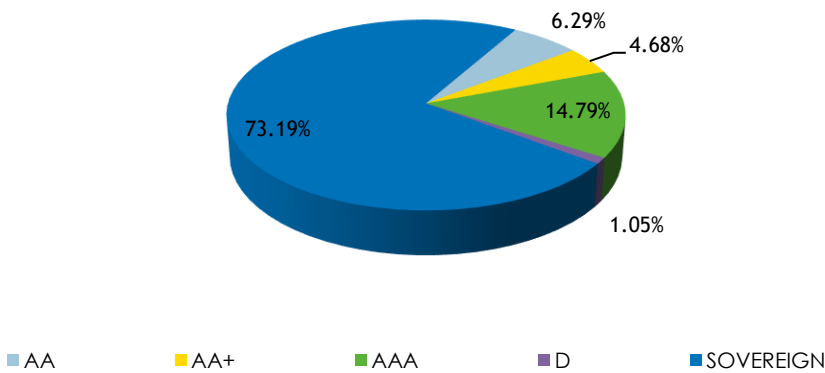
Modified Duration#

Security Type	Duration
Fixed Income Investments	4.19

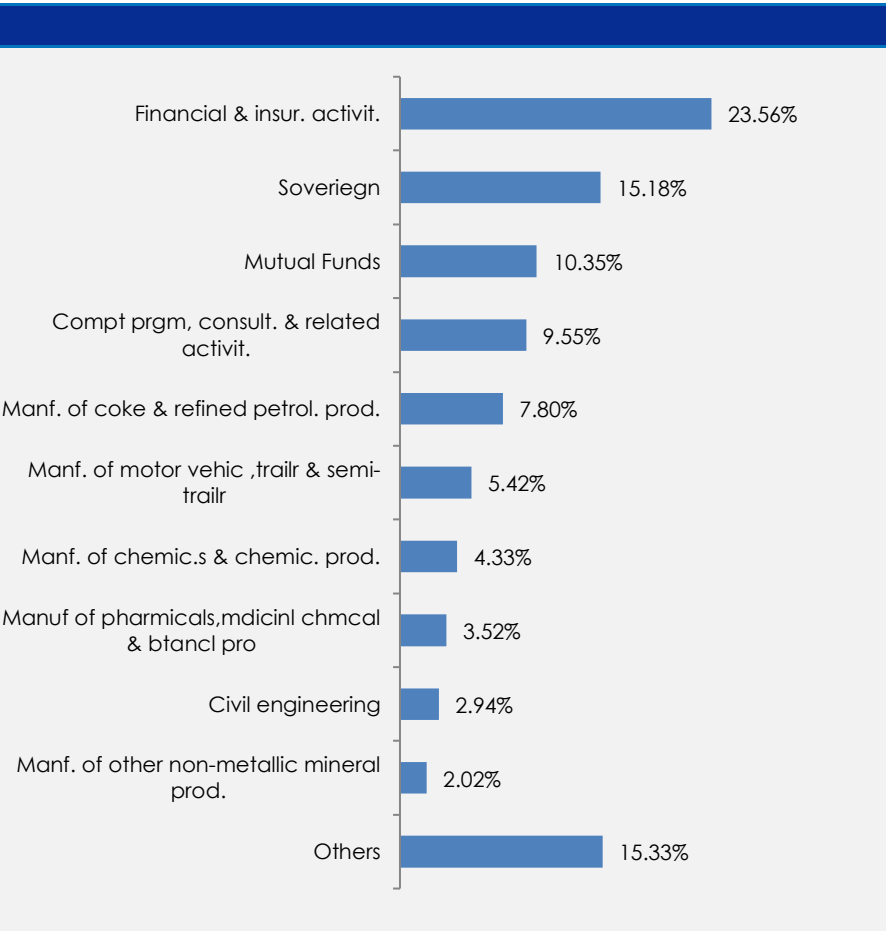
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	78.59%
Reliance Industries Ltd.	7.16%
Kotak Mahindra Mutual Fund	6.53%
Infosys Ltd.	6.18%
ICICI Bank Ltd.	4.54%
HDFC Bank Ltd.	3.94%
Nippon India Mutual Fund	3.82%
Larsen & Toubro Ltd.	2.94%
Housing Development Finance Corporation Ltd.	2.78%
Axis Bank Ltd.	2.06%
Ultratech Cement Ltd.	2.02%
Others	36.62%
Government Securities	13.74%
6.79% GOI 2027	2.23%
06.54 GOI 2032	1.45%
05.63% GOI 2026	1.32%
04.56% GOI 2023	1.18%
7.17% GOI 2028	1.06%
07.54% GOI 2024	0.98%
6.67% GOI 2035	0.91%
07.70% Maharashtra SDL 2032	0.88%
05.15% GOI 2025	0.85%
07.38% Madhya Pradesh SDL 2026	0.82%
Others	2.06%
Corporate Bonds	5.15%
Indiabulls Housing Finance Ltd.	1.26%
Adani Ports and Special Economic Zone Ltd.	0.97%
NABARD	0.94%
Indian Railway Finance Corporation Ltd.	0.68%
NABARD	0.31%
NABARD	0.29%
Indian Railway Finance Corporation Ltd.	0.22%
Reliance Capital Ltd.	0.22%
NABARD	0.21%
Piramal Capital & Housing Finance Ltd.	0.05%
Others	0.00%
Cash and Money Markets	2.52%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details	
Investment Objective:	The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High
NAV as on May 31,2022:	37.6365
Inception Date:	30-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.64%	-3.59%	8.87%	33.73%	10.81%	9.72%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	8.47%

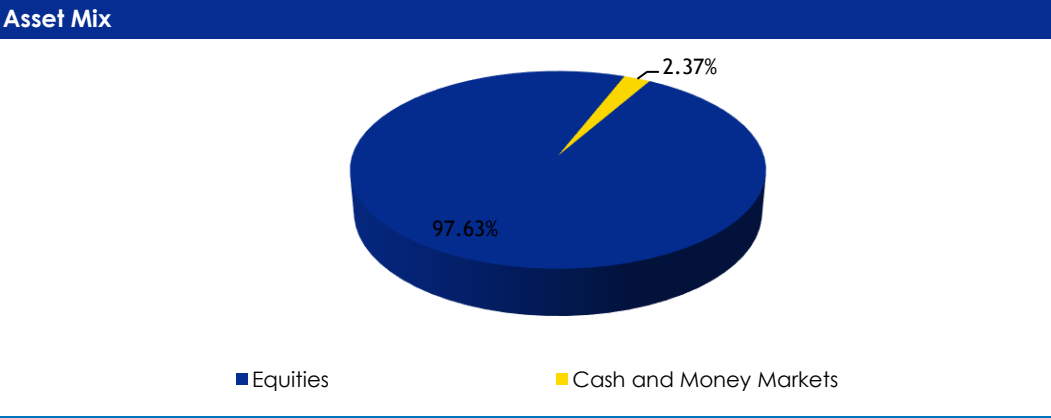
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

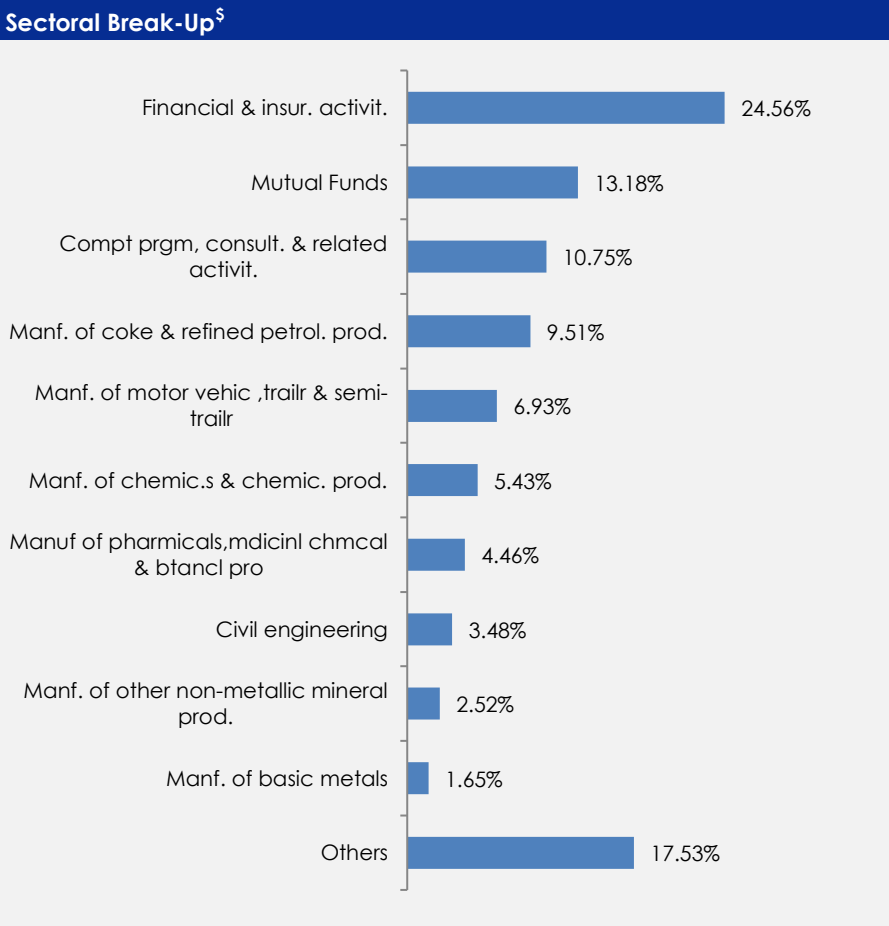
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	55.73
Debt	1.36
Total	57.09

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	97.63%
Kotak Mahindra Mutual Fund	9.12%
Reliance Industries Ltd.	8.68%
Infosys Ltd.	7.46%
ICICI Bank Ltd.	6.06%
HDFC Bank Ltd.	4.84%
Larsen & Toubro Ltd.	3.48%
Housing Development Finance Corporation Ltd.	3.35%
Axis Bank Ltd.	2.66%
State Bank of India	2.66%
Ultratech Cement Ltd.	2.52%
Others	46.80%
Cash and Money Markets	2.37%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



\$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.

Life Unit Linked

Index Fund

ULIF01002/01/2008LIFEINDEXF122
May 2022



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 May 31,2022:	28.1630
Inception Date:	02-Jan-08
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.55%	-2.20%	8.37%	33.39%	11.97%	7.46%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	7.09%

* 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.

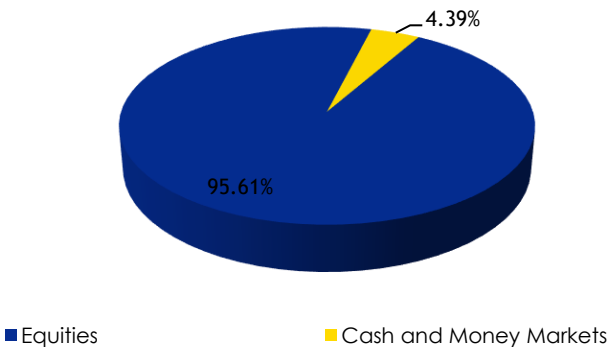
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	55.57
Debt	2.54
Total	58.11

Modified Duration[#]

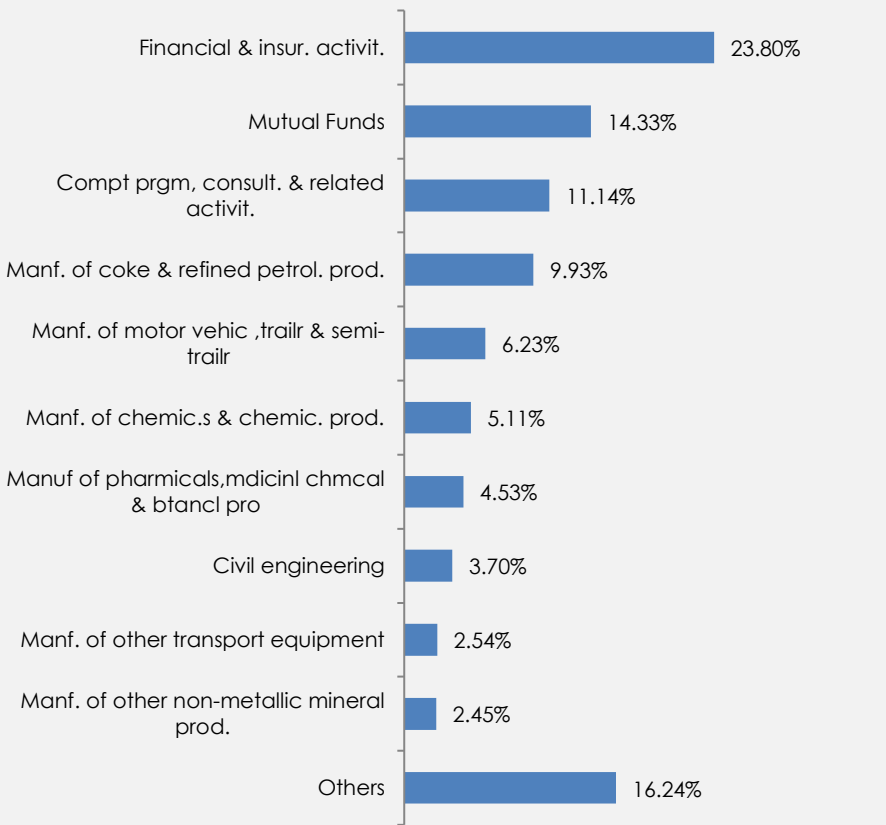
Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	95.61%
Kotak Mahindra Mutual Fund	10.38%
Reliance Industries Ltd.	9.12%
Infosys Ltd.	7.38%
ICICI Bank Ltd.	5.79%
Housing Development Finance Corporation Ltd.	4.24%
HDFC Bank Ltd.	4.13%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	2.74%
Axis Bank Ltd.	2.55%
Nippon India Mutual Fund	2.52%
Others	43.06%
Cash and Money Markets	4.39%
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 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 May 31,2022:	17.5879
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.67%	2.13%	11.63%	40.55%	7.81%	4.66%
Benchmark**	-4.13%	4.06%	11.53%	37.21%	2.72%	-1.10%

* 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.

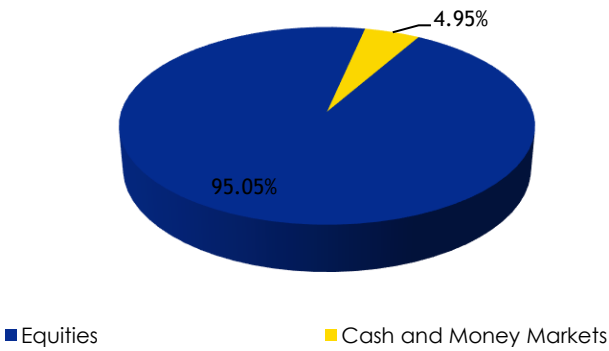
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	61.40
Debt	3.20
Total	64.60

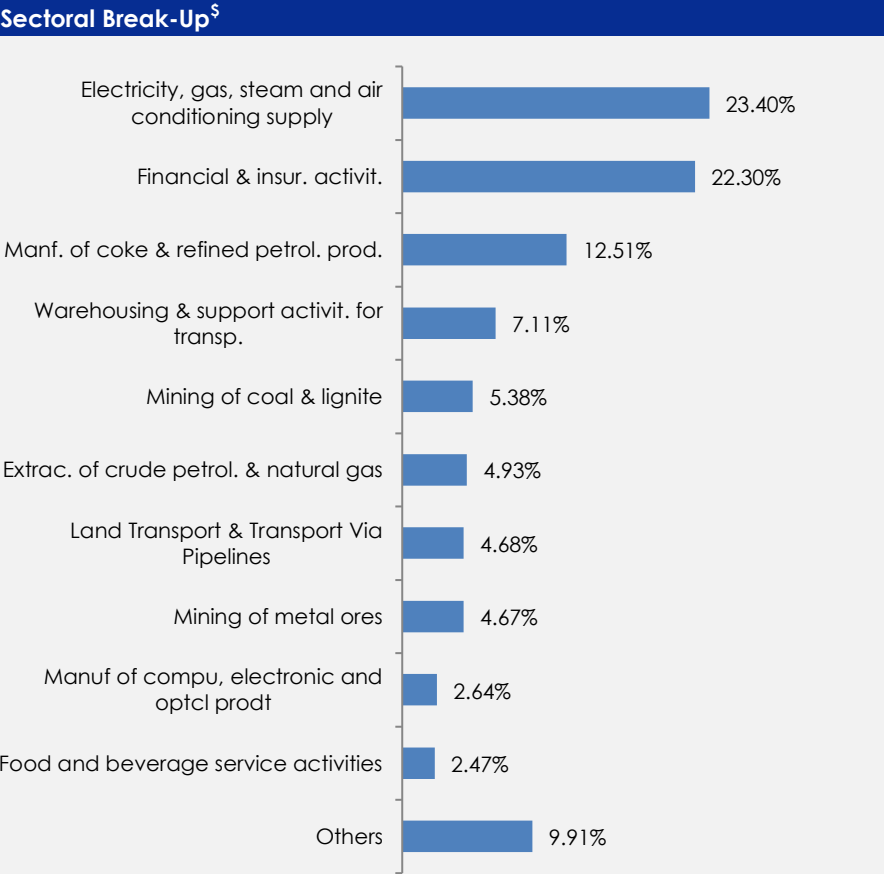
Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	95.05%
NTPC Ltd.	9.24%
State Bank of India	7.17%
Container Corporation Of India Ltd.	7.11%
Gail (India) Ltd.	6.18%
Rural Electrification Corporation	6.14%
Coal India Ltd.	5.38%
Indian Oil Corporation Ltd.	4.88%
Bharat Petroleum Corporation Ltd.	4.74%
Bank of Baroda	4.72%
Gujarat State Petronet Ltd.	4.68%
Others	34.81%
Cash and Money Markets	4.95%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



\$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 May 31,2022:	19.8859
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.75%	-8.01%	14.67%	47.62%	17.90%	5.70%
Benchmark**	-4.89%	-1.65%	12.69%	30.83%	13.46%	2.32%

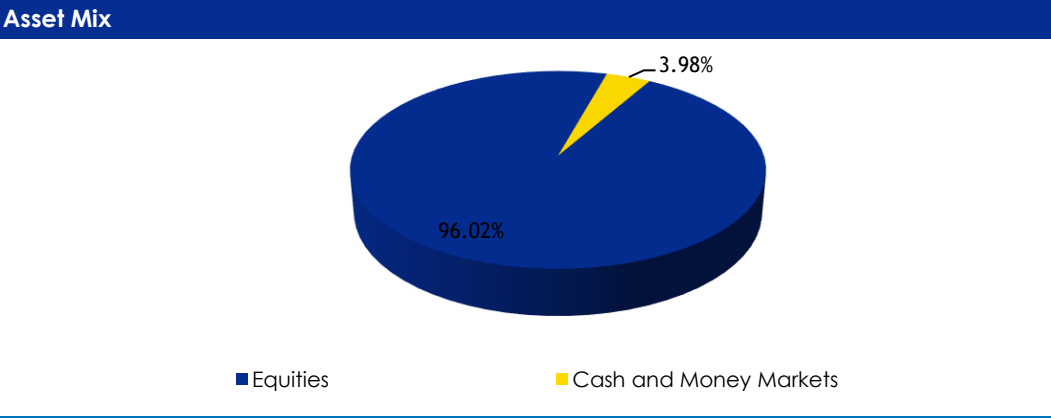
* Compound Annual Growth Rate (CAGR)

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%

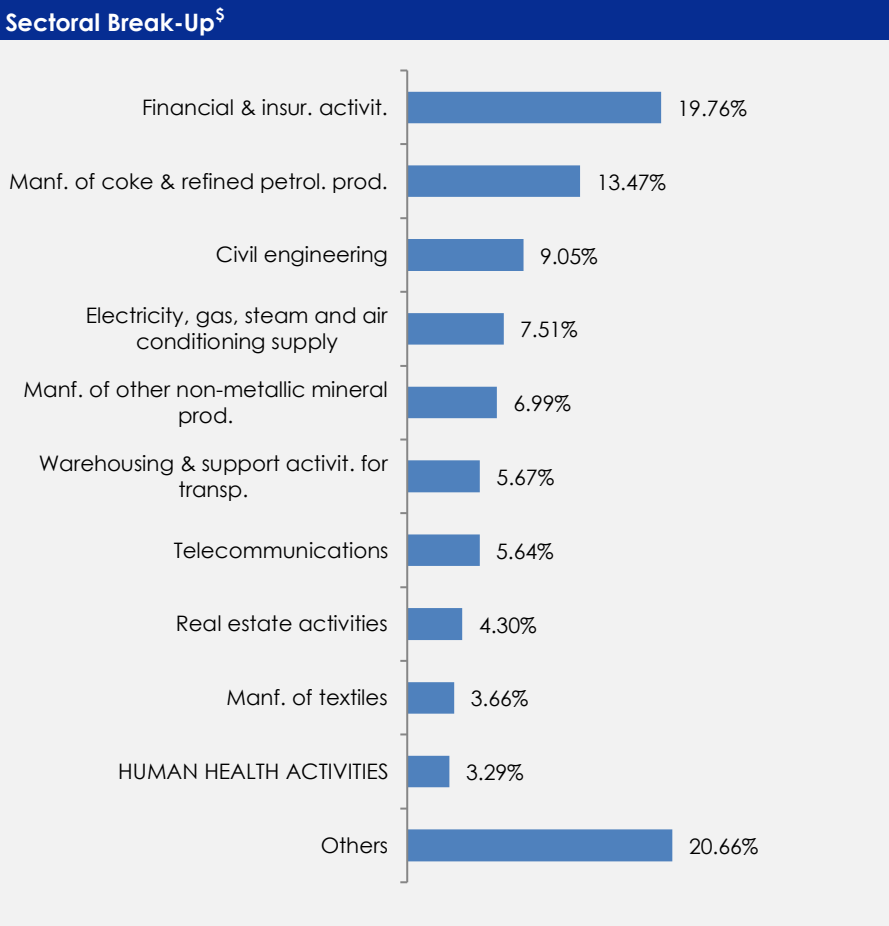
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	30.20
Debt	1.25
Total	31.45

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	96.02%
Larsen & Toubro Ltd.	9.05%
Reliance Industries Ltd.	8.77%
NTPC Ltd.	4.78%
Ultratech Cement Ltd.	4.55%
Bharti Airtel Ltd.	4.22%
ICICI Bank Ltd.	4.00%
Bajaj Finance Ltd.	3.83%
Grasim Industries Ltd.	3.66%
SBI Life Insurance Company Ltd.	3.33%
Apollo Hospitals Enterprise Ltd.	3.29%
Others	46.54%
Cash and Money Markets	3.98%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

**Benchmark for this fund is Nifty Infrastructure

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



Fund Details	
Investment Objective: To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments. The risk profile for this fund is High	
NAV as on May 31,2022:	30.2127
Inception Date:	01-Aug-11
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.07%	-2.50%	7.62%	28.70%	10.59%	10.74%
Benchmark**	-2.51%	-1.40%	6.30%	25.94%	11.91%	10.63%

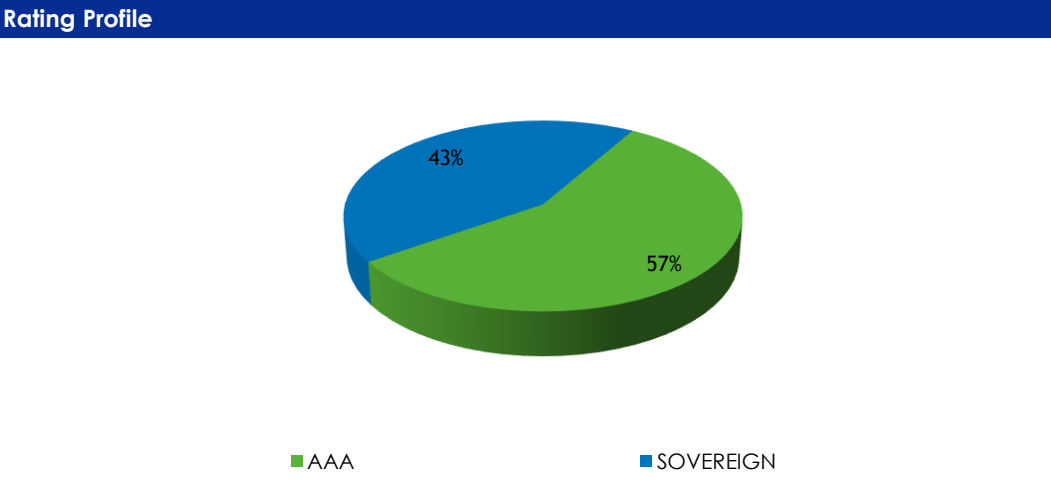
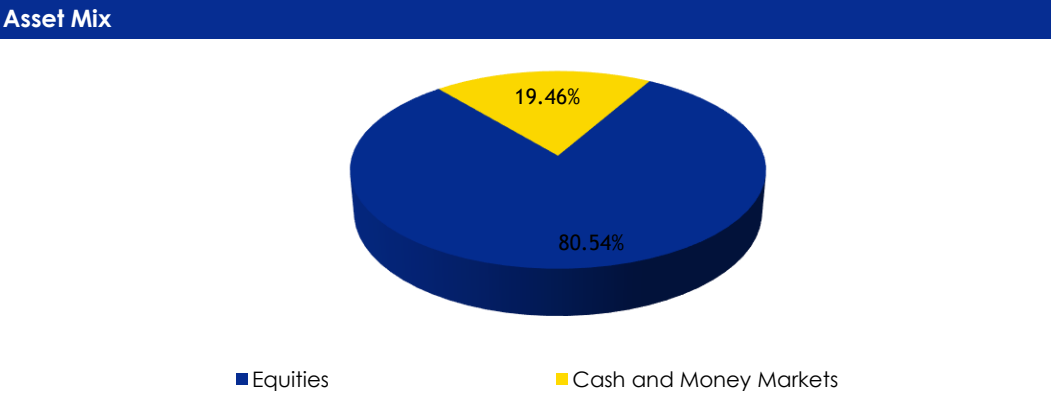
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

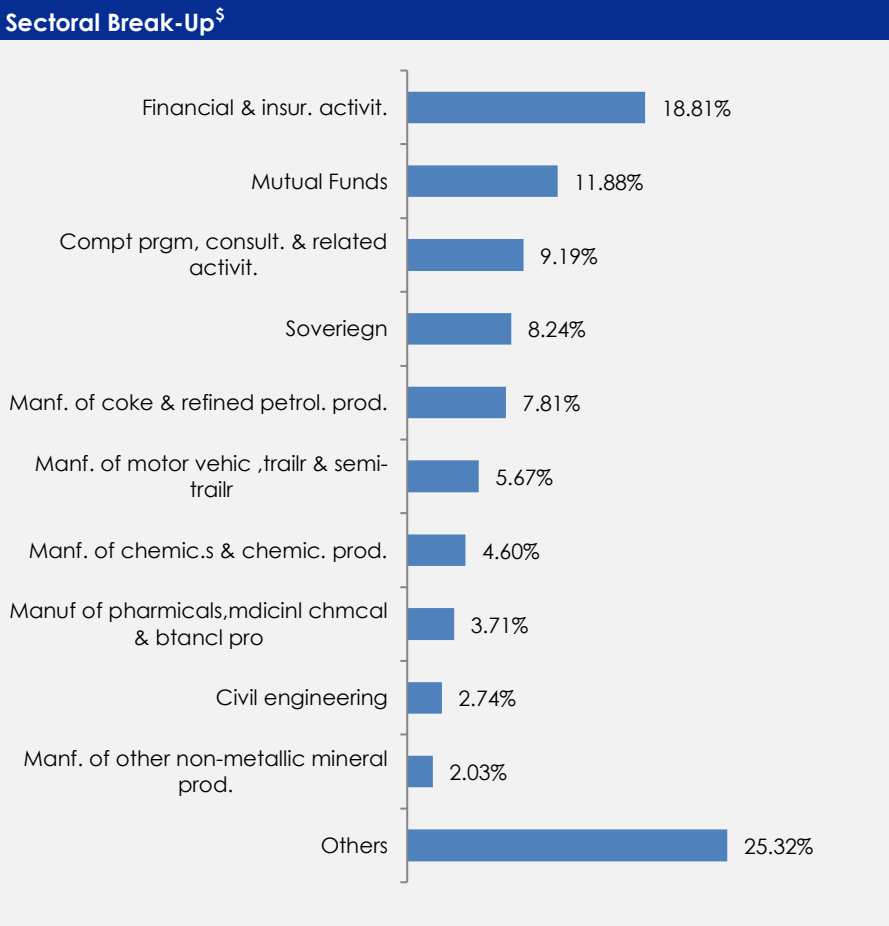
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	63.07
Debt	15.23
Total	78.30

Modified Duration#	
Security Type	Duration
Fixed Income Investments	0.08



Security Name	Net Asset (%)
Equities	80.54%
Kotak Mahindra Mutual Fund	9.18%
Reliance Industries Ltd.	7.15%
Infosys Ltd.	6.24%
ICICI Bank Ltd.	4.52%
HDFC Bank Ltd.	3.34%
Housing Development Finance Corporation Ltd.	2.89%
Larsen & Toubro Ltd.	2.74%
Ultratech Cement Ltd.	2.03%
State Bank of India	2.02%
Axis Bank Ltd.	1.95%
Others	38.48%
Cash and Money Markets	19.46%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

**Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL LIQUID INDEX

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



Fund Details

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

The risk profile for this fund is Low

NAV as on May 31,2022:	22.5796
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	-0.90%	-2.30%	0.58%	2.83%	3.50%	6.79%
Benchmark**	-1.34%	-2.04%	0.64%	3.39%	6.51%	7.73%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

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

Asset Class Wise AUM

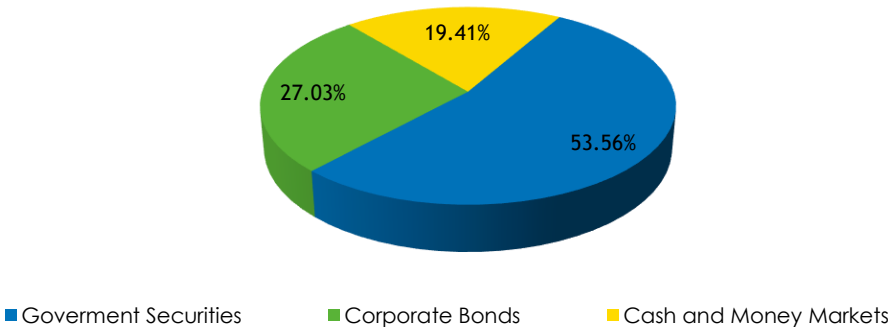
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	83.99
Total	83.99

Modified Duration#

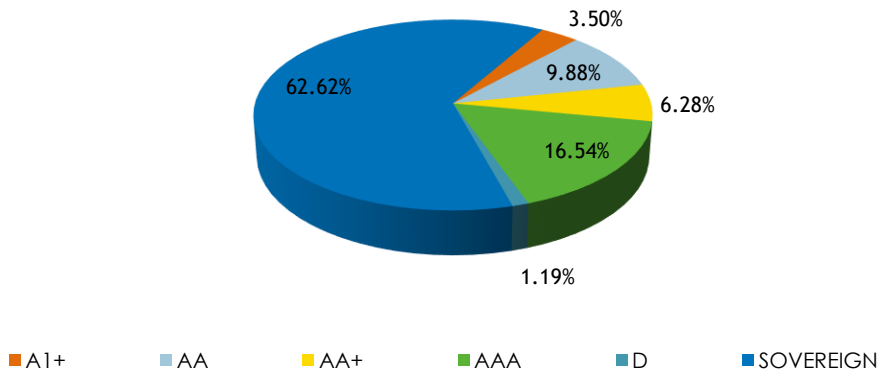
Security Type	Duration
Fixed Income Investments	3.78

Security Name	Net Asset (%)
Government Securities	53.56%
6.79% GOI 2027	9.03%
06.54 GOI 2032	5.89%
7.17% GOI 2028	4.84%
04.56% GOI 2023	4.83%
05.63% GOI 2026	4.65%
07.54% GOI 2024	4.06%
05.22% GOI 2025	4%
6.67% GOI 2035	3.76%
05.15% GOI 2025	3.50%
07.96% Maharashtra SDL 2026	2.40%
Others	6.60%
Corporate Bonds	27.03%
Indiabulls Housing Finance Ltd.	8.46%
Adani Ports and Special Economic Zone Ltd.	6.29%
NABARD	4.14%
Piramal Capital & Housing Finance Ltd.	1.45%
NABARD	1.42%
NABARD	1.33%
Reliance Capital Ltd.	1.19%
Indian Railway Finance Corporation Ltd.	0.95%
Indian Railway Finance Corporation Ltd.	0.91%
NABARD	0.89%
Cash and Money Markets	19.41%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

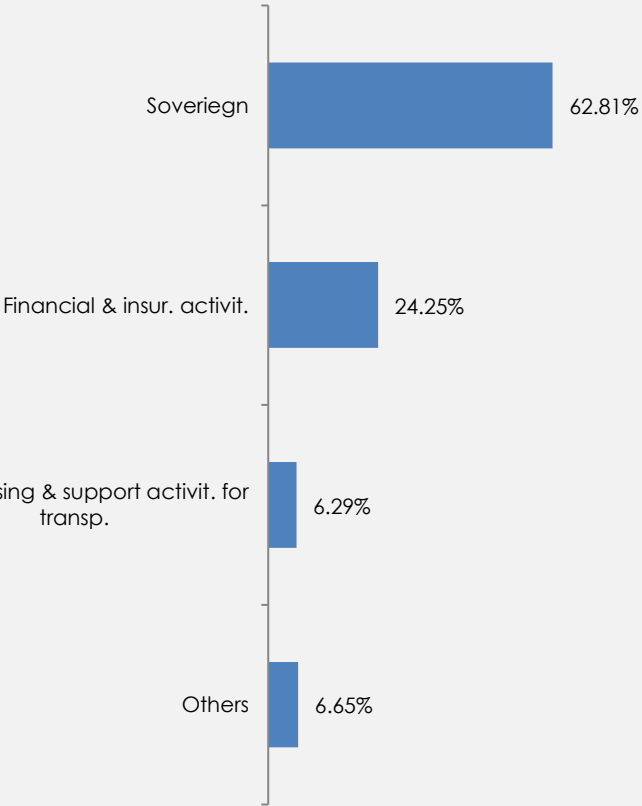
Asset Mix



Rating Profile



Sectoral Break-Up\$



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

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

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



Fund Details

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

The risk profile for this fund is Low

NAV as on May 31,2022:	23.4635
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.15%	-2.34%	2.10%	7.36%	5.18%	7.12%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	8.22%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

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

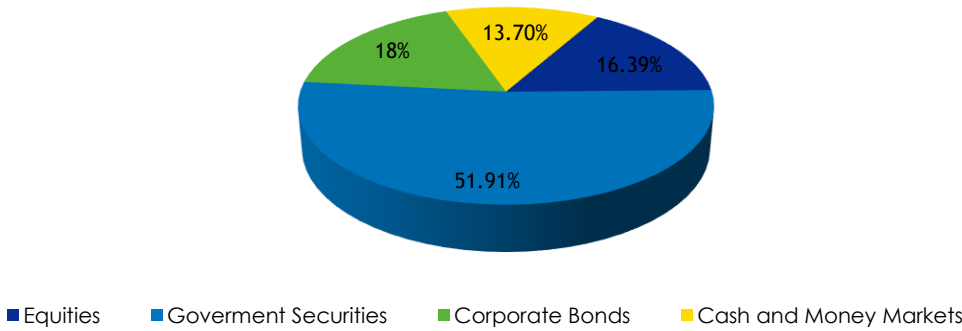
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.00
Debt	45.79
Total	54.79

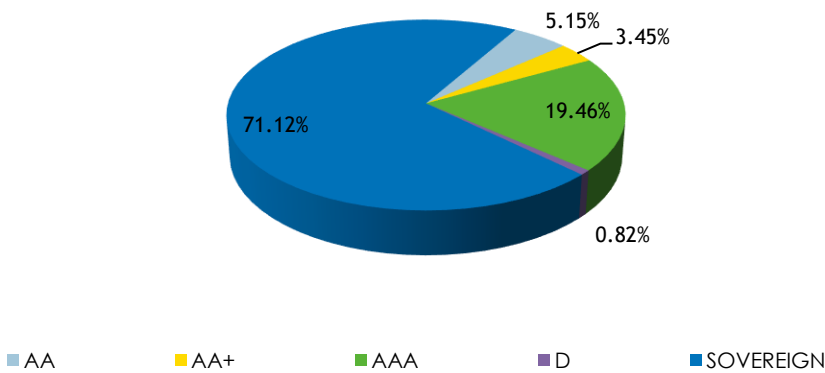
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.81

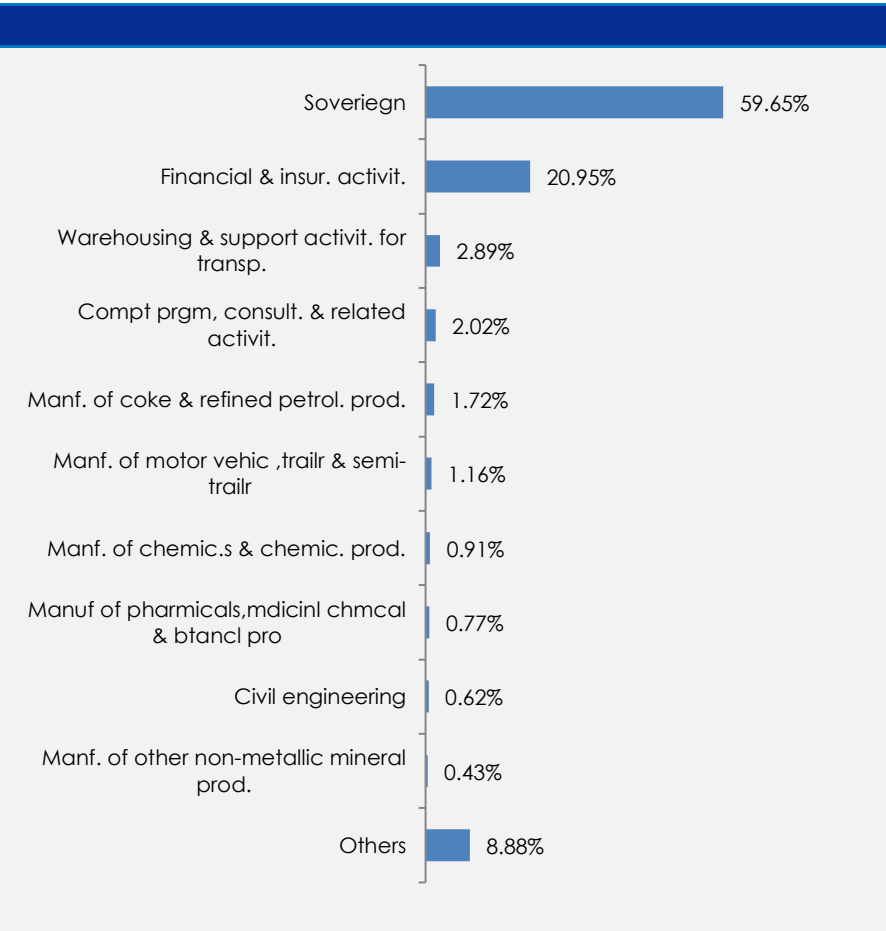
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	16.39%
Reliance Industries Ltd.	1.59%
ICICI Bank Ltd.	1.38%
HDFC Bank Ltd.	1.36%
Infosys Ltd.	1.28%
Axis Bank Ltd.	0.67%
State Bank of India	0.67%
Larsen & Toubro Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.59%
Ultratech Cement Ltd.	0.43%
Sun Pharmaceuticals Industries Ltd.	0.39%
Others	7.41%
Government Securities	51.91%
6.79% GOI 2027	7.69%
06.54 GOI 2032	5.03%
05.63% GOI 2026	4.55%
04.56% GOI 2023	4.08%
7.17% GOI 2028	3.87%
8.15% GOI 2022	3.64%
07.54% GOI 2024	3.41%
05.22% GOI 2025	3.40%
6.67% GOI 2035	3.20%
05.15% GOI 2025	2.95%
Others	10.09%
Corporate Bonds	18.00%
Indiabulls Housing Finance Ltd.	3.52%
NABARD	3.46%
Adani Ports and Special Economic Zone Ltd.	2.89%
Indian Railway Finance Corporation Ltd.	2.78%
NABARD	1.27%
NABARD	1.19%
Piramal Capital & Housing Finance Ltd.	0.80%
Indian Railway Finance Corporation Ltd.	0.73%
NABARD	0.68%
Reliance Capital Ltd.	0.68%
Others	0.00%
Cash and Money Markets	13.70%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details

Investment Objective: To generate a balance of capital growth and steady returns

The risk profile for this fund is Medium

NAV as on May 31,2022:	26.6891
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.48%	-2.38%	4.27%	14.91%	7.90%	8.24%
Benchmark**	-1.97%	-1.92%	3.25%	14.23%	9.19%	8.99%

* 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.

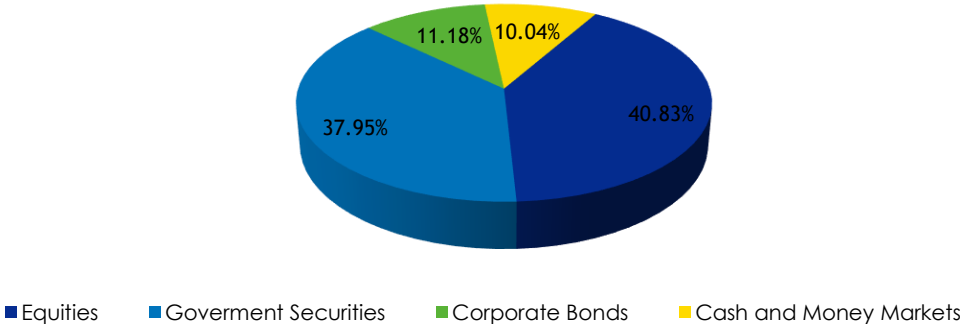
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.97
Debt	86.85
Total	146.82

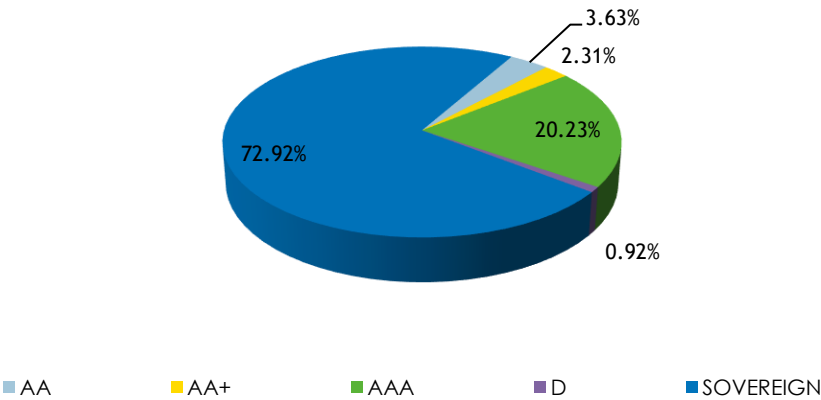
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.77

Asset Mix

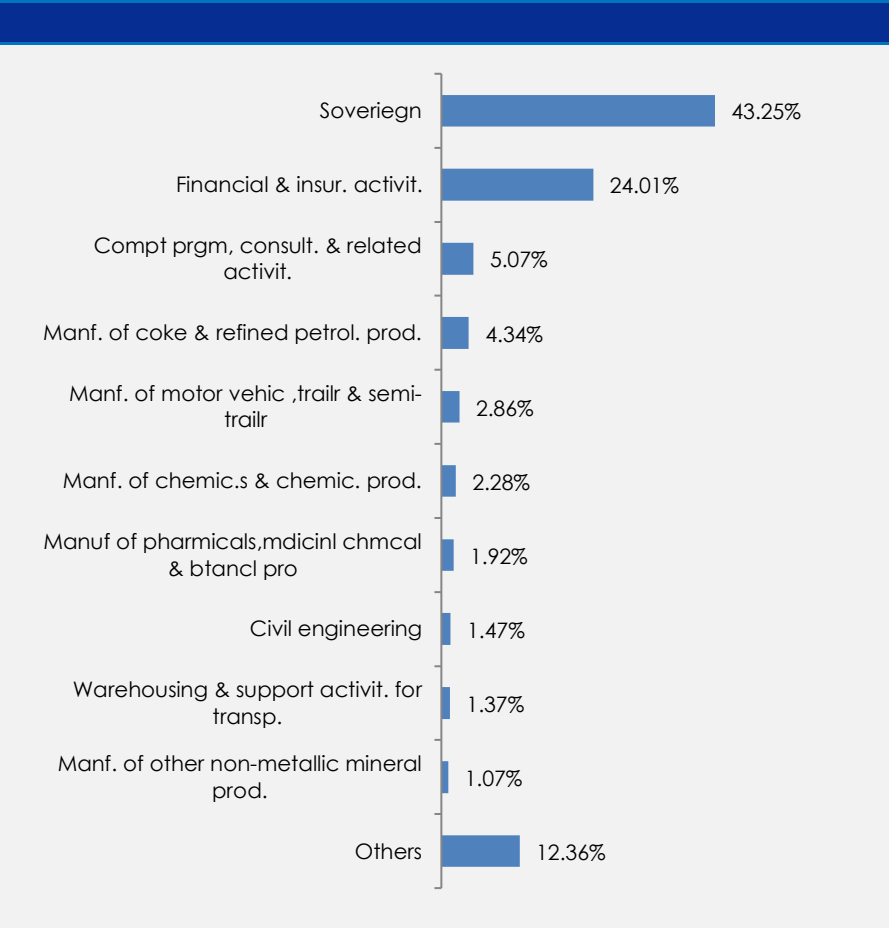


Rating Profile



Security Name Net Asset (%)

Equities		40.83%
Reliance Industries Ltd.		4.01%
ICICI Bank Ltd.		3.47%
HDFC Bank Ltd.		3.42%
Infosys Ltd.		3.22%
State Bank of India		1.68%
Axis Bank Ltd.		1.64%
Housing Development Finance Corporation Ltd.		1.48%
Larsen & Toubro Ltd.		1.47%
Ultratech Cement Ltd.		1.07%
Sun Pharmaceuticals Industries Ltd.		0.99%
Others		18.38%
Government Securities		37.95%
6.79% GOI 2027		5.19%
06.54 GOI 2032		3.50%
05.63% GOI 2026		3.07%
07.70% Maharashtra SDL 2032		3.03%
04.56% GOI 2023		2.85%
8.15% GOI 2022		2.77%
7.17% GOI 2028		2.72%
07.54% GOI 2024		2.38%
05.22% GOI 2025		2.29%
6.67% GOI 2035		2.21%
Others		7.94%
Corporate Bonds		11.18%
NABARD		2.22%
Indiabulls Housing Finance Ltd.		2.07%
Indian Railway Finance Corporation Ltd.		1.94%
Adani Ports and Special Economic Zone Ltd.		1.37%
NABARD		0.81%
NABARD		0.76%
Indian Railway Finance Corporation Ltd.		0.54%
Reliance Capital Ltd.		0.54%
NABARD		0.51%
Power Grid Corporation of India Ltd.		0.34%
Others		0.08%
Cash and Money Markets		10.04%
Portfolio Total		100.00%
Fund Annexure Details (Other Than Top 10 Securities)		



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

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

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



Fund Details	
Investment Objective:	To generate long term capital appreciation with high equity exposure.
The risk profile for this fund is High	
NAV as on May 31,2022:	29.9520
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.15%	-2.87%	7.27%	26.35%	10.22%	9.25%
Benchmark**	-2.57%	-2.08%	5.22%	24.15%	10.85%	9.53%

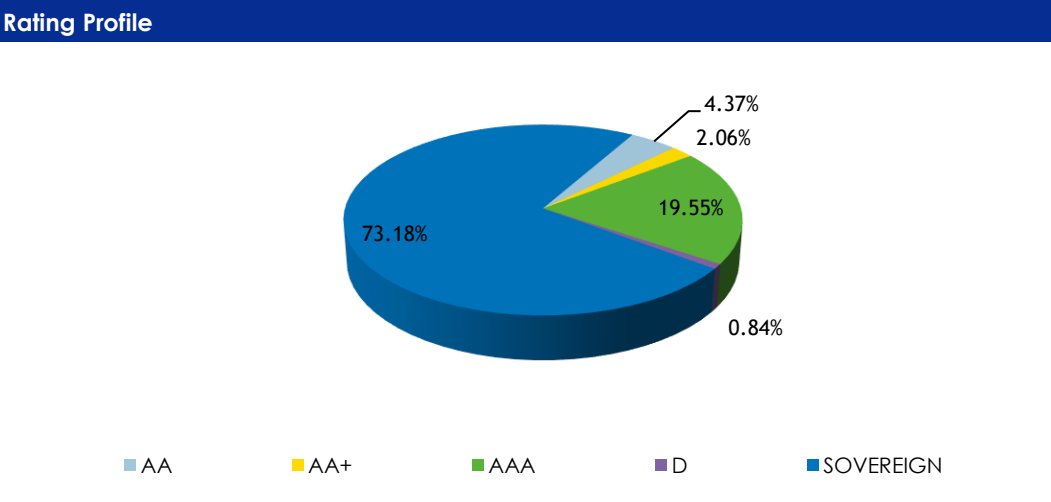
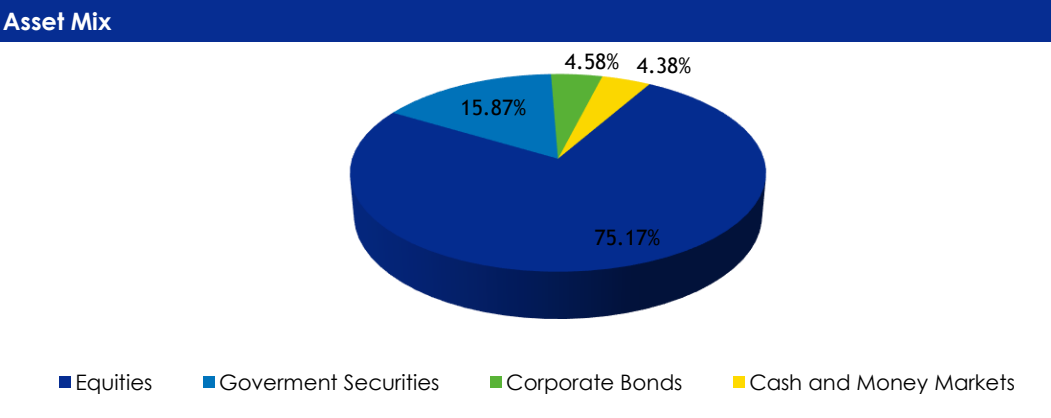
* Compound Annual Growth Rate (CAGR)

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%

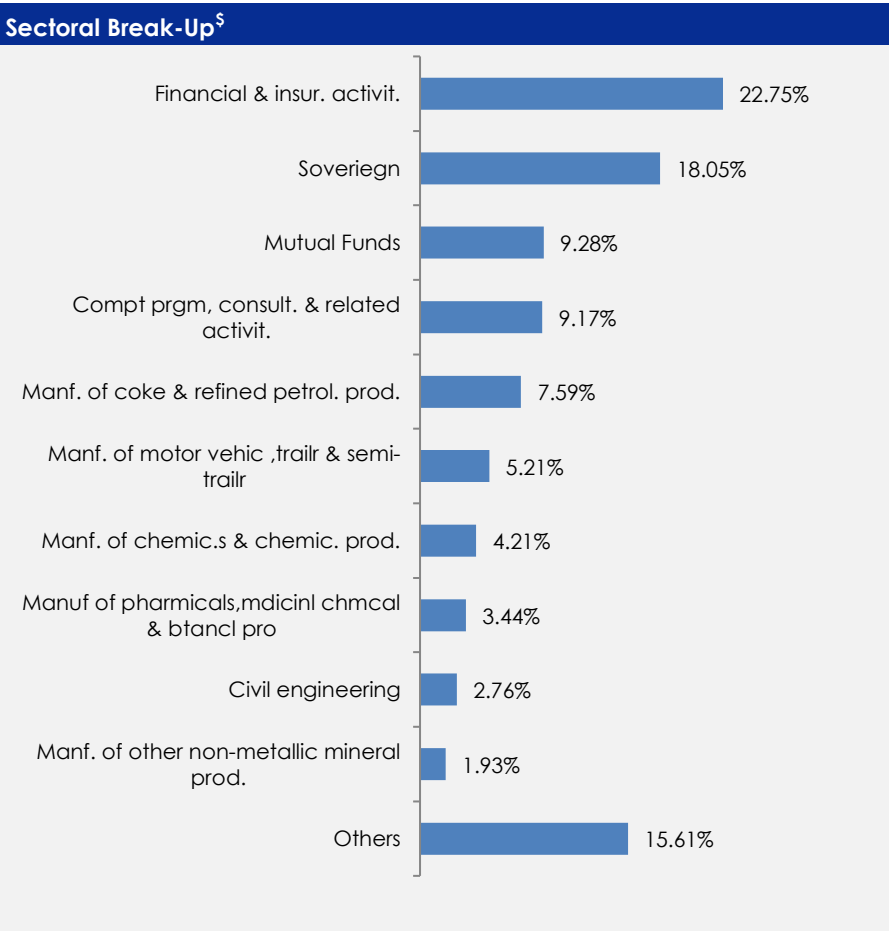
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	109.43
Debt	36.13
Total	145.56

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.71



Security Name	Net Asset (%)
Equities	
75.17%	
Reliance Industries Ltd.	6.98%
Kotak Mahindra Mutual Fund	5.94%
Infosys Ltd.	5.92%
ICICI Bank Ltd.	4.34%
HDFC Bank Ltd.	3.82%
Nippon India Mutual Fund	3.34%
Larsen & Toubro Ltd.	2.76%
Housing Development Finance Corporation Ltd.	2.71%
Axis Bank Ltd.	2.00%
State Bank of India	1.95%
Others	35.41%
Government Securities	
15.87%	
6.79% GOI 2027	2.13%
06.54 GOI 2032	1.45%
8.15% GOI 2022	1.32%
05.63% GOI 2026	1.25%
04.56% GOI 2023	1.17%
7.17% GOI 2028	1.13%
07.70% Maharashtra SDL 2032	1.07%
07.38% Madhya Pradesh SDL 2026	1.03%
07.54% GOI 2024	0.98%
05.22% GOI 2025	0.95%
Others	3.39%
Corporate Bonds	
4.58%	
Indiabulls Housing Finance Ltd.	1.05%
NABARD	0.94%
Indian Railway Finance Corporation Ltd.	0.78%
Adani Ports and Special Economic Zone Ltd.	0.51%
NABARD	0.34%
NABARD	0.32%
Indian Railway Finance Corporation Ltd.	0.21%
Reliance Capital Ltd.	0.21%
NABARD	0.19%
Piramal Capital & Housing Finance Ltd.	0.03%
Cash and Money Markets	
4.38%	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details

Investment Objective: To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on May 31,2022:	36.8402
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.49%	-3.15%	9.49%	34.17%	11.55%	11.09%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	9.73%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

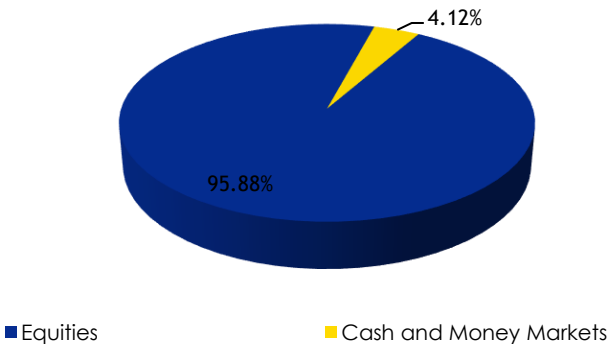
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	611.42
Debt	26.25
Total	637.67

Modified Duration#

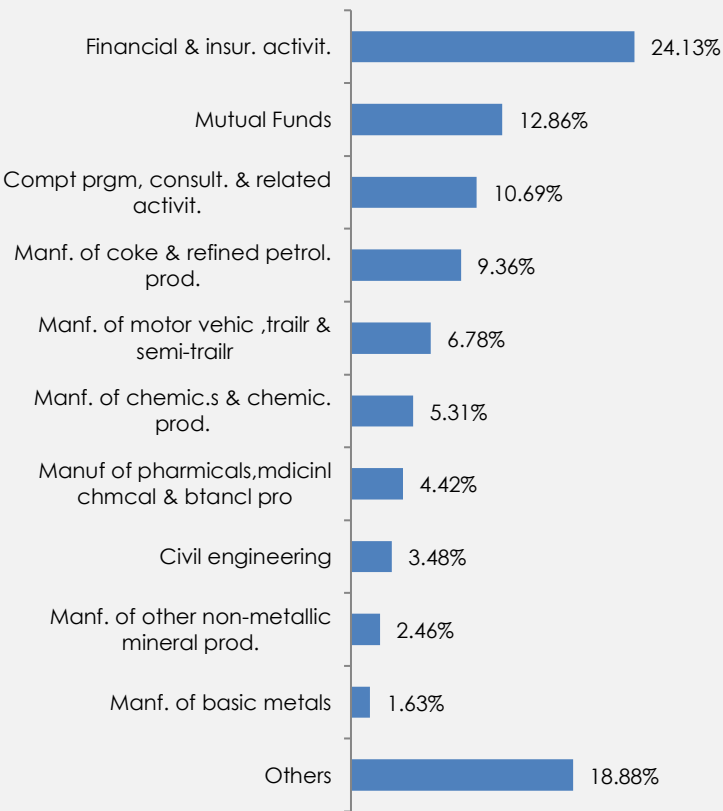
Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name	Net Asset (%)
Equities	95.88%
Kotak Mahindra Mutual Fund	8.94%
Reliance Industries Ltd.	8.55%
Infosys Ltd.	7.46%
ICICI Bank Ltd.	5.95%
HDFC Bank Ltd.	4.71%
Larsen & Toubro Ltd.	3.48%
Housing Development Finance Corporation Ltd.	3.32%
State Bank of India	2.65%
Axis Bank Ltd.	2.64%
Ultratech Cement Ltd.	2.46%
Others	45.72%
Cash and Money Markets	4.12%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

Sectoral Break-Up\$



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

**Benchmark for this fund is NIFTY 50 INDEX

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



Fund Details	
Investment Objective: To generate returns in line with the stock market index - NIFTY 50.	
The risk profile for this fund is High	
NAV as on May 31,2022:	30.3238
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.64%	-2.57%	7.62%	33.11%	11.48%	9.36%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	9.73%

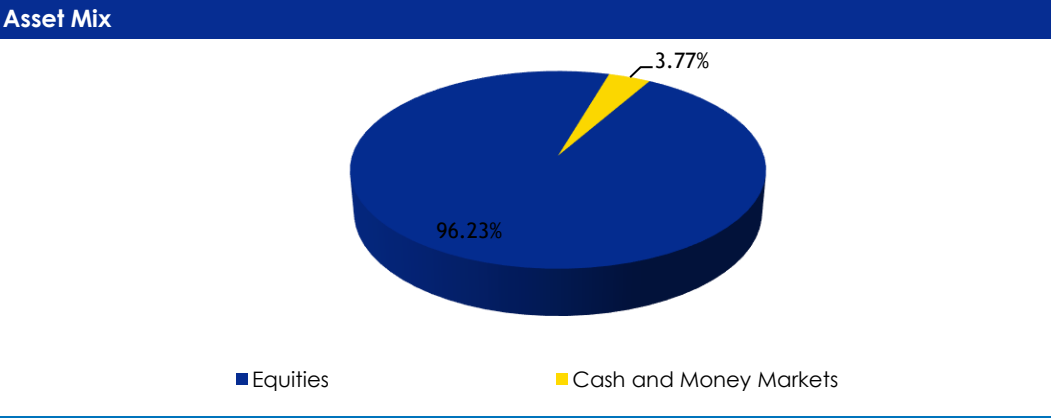
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

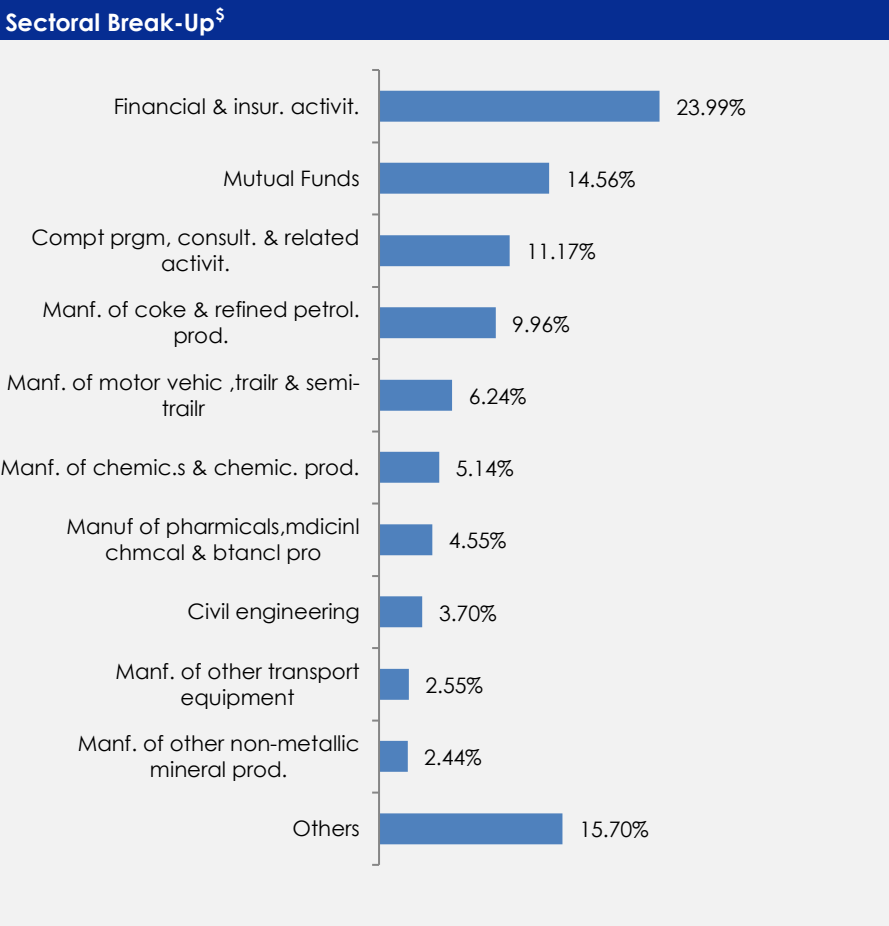
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	67.38
Debt	2.62
Total	69.99

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	
Kotak Mahindra Mutual Fund	10.48%
Reliance Industries Ltd.	9.15%
Infosys Ltd.	7.38%
ICICI Bank Ltd.	5.82%
Housing Development Finance Corporation Ltd.	4.26%
HDFC Bank Ltd.	4.18%
Larsen & Toubro Ltd.	3.70%
Hindustan Unilever Ltd.	2.74%
Nippon India Mutual Fund	2.64%
Axis Bank Ltd.	2.54%
Others	43.34%
Cash and Money Markets	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



\$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 May 31,2022:	20.1120
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	0.18%	1.58%	3.10%	3.23%	4.00%	6.35%

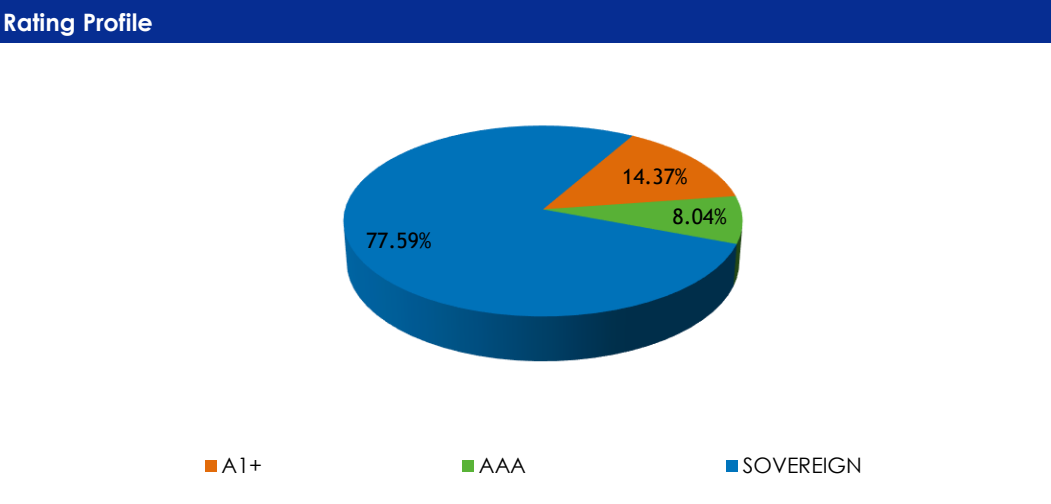
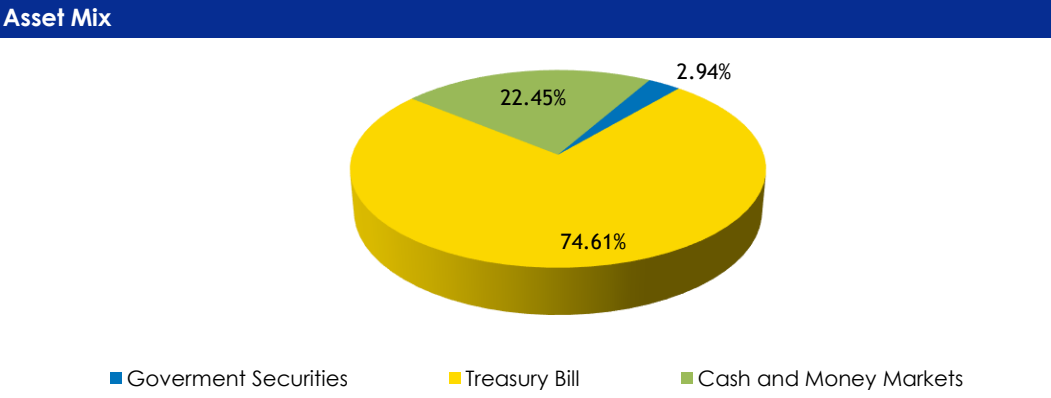
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

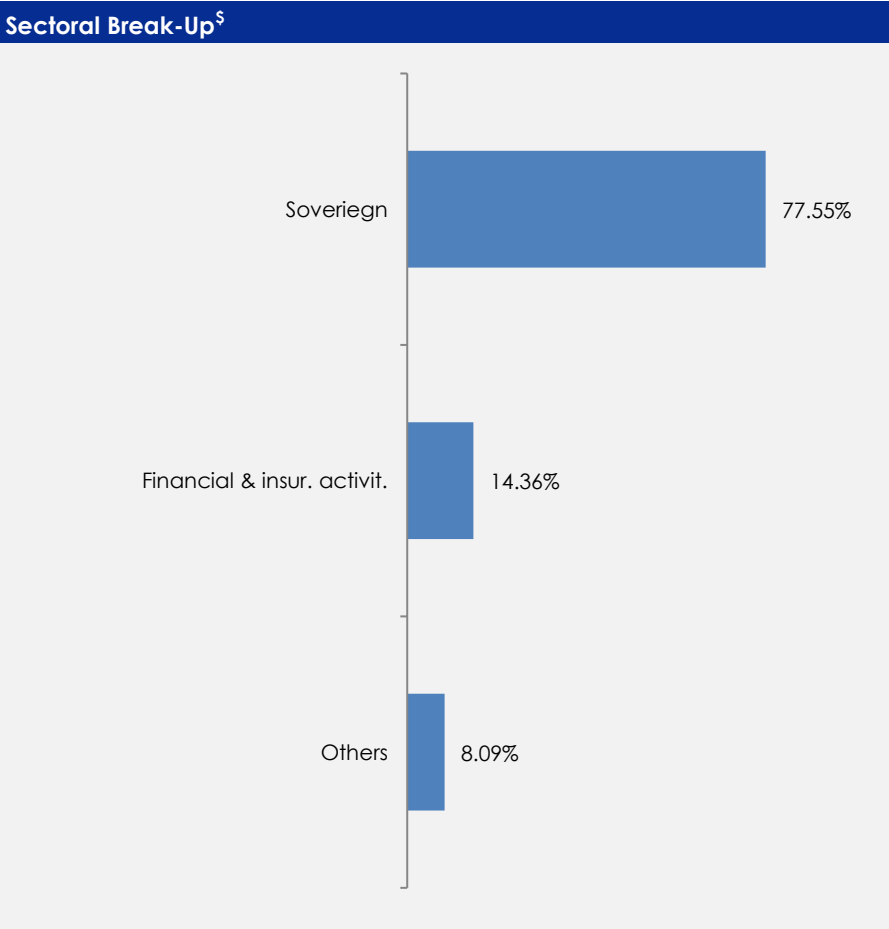
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	171.06
Total	171.06

Modified Duration#	
Security Type	Duration
Fixed Income Investments	0.34



Security Name	Net Asset (%)
Government Securities	2.94%
8.08% GOI 2022	2.94%
Treasury Bill	74.61%
182 Days Treasury Bill 2022	23.12%
182 Days Treasury Bill 2022	14.24%
CS 0% 2022	14.19%
CS 0% 2022	8.51%
364 Days Treasury Bill 2022	2.88%
182 Days Treasury Bill 2022	2.87%
182 Days Treasury Bill 2022	2.85%
364 Days Treasury Bill 2022	2.70%
182 Days Treasury Bill 2022	1.68%
364 Days Treasury Bill 2022	0.99%
182 Days Treasury Bill 2022	0.58%
Cash and Money Markets	22.45%
Portfolio Total	100.00%



^{\$}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 May 31,2022:	32.7451
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

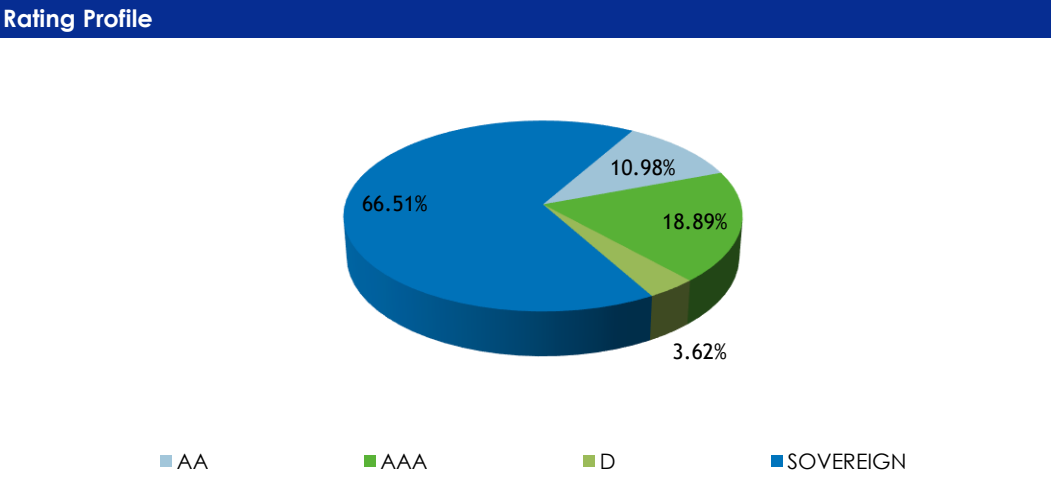
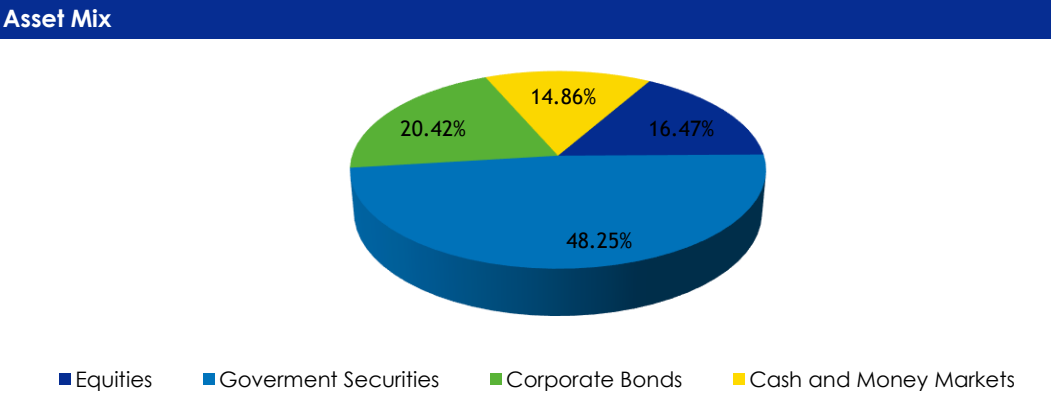
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.24%	-2.36%	1.60%	6.90%	5.24%	7.69%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	7.96%
* Compound Annual Growth Rate (CAGR)						

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

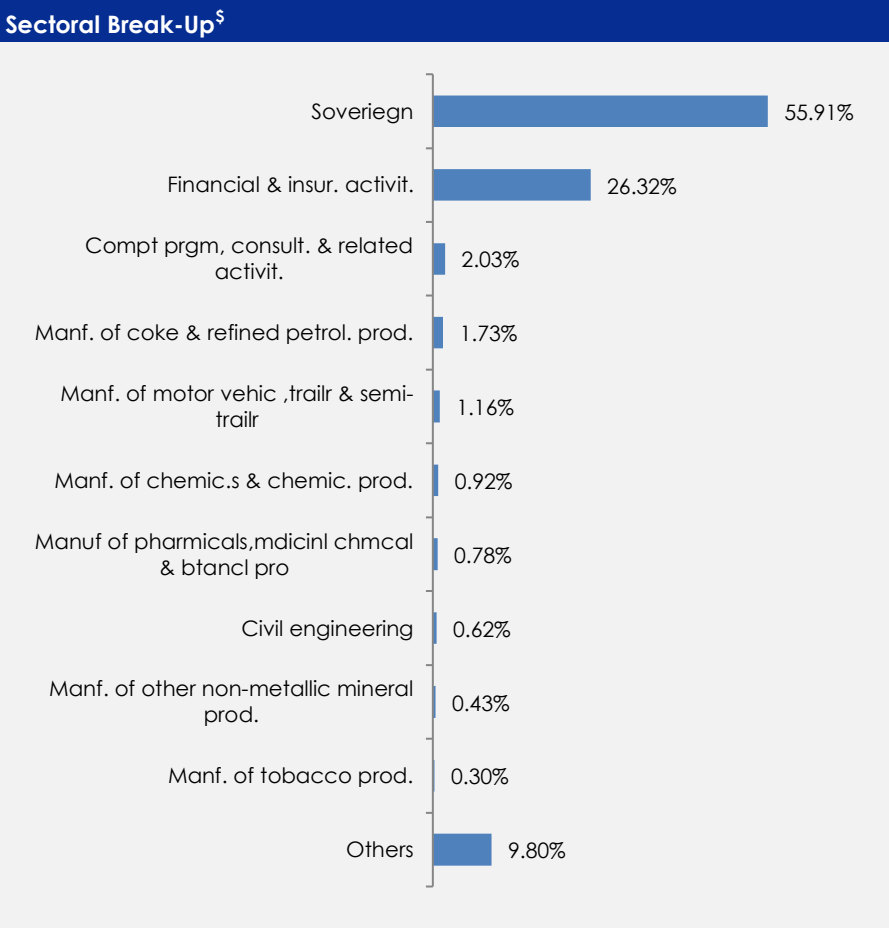
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	2.03
Debt	10.28
Total	12.31

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.76



Security Name	Net Asset (%)
Equities	16.47%
Reliance Industries Ltd.	1.60%
ICICI Bank Ltd.	1.40%
HDFC Bank Ltd.	1.37%
Infosys Ltd.	1.29%
Axis Bank Ltd.	0.67%
State Bank of India	0.67%
Larsen & Toubro Ltd.	0.62%
Housing Development Finance Corporation Ltd.	0.59%
Ultratech Cement Ltd.	0.43%
Sun Pharmaceuticals Industries Ltd.	0.40%
Others	7.43%
Government Securities	48.25%
6.79% GOI 2027	7.42%
06.54 GOI 2032	4.96%
05.63% GOI 2026	4.41%
04.56% GOI 2023	4.05%
07.38% Madhya Pradesh SDL 2026	3.89%
7.17% GOI 2028	3.64%
07.54% GOI 2024	3.36%
05.22% GOI 2025	3.18%
6.67% GOI 2035	3.08%
05.15% GOI 2025	2.84%
Others	7.42%
Corporate Bonds	20.42%
Indiabulls Housing Finance Ltd.	8.24%
NABARD	3.42%
Reliance Capital Ltd.	3.05%
NABARD	1.62%
Piramal Capital & Housing Finance Ltd.	0.99%
Indian Railway Finance Corporation Ltd.	0.81%
Indian Railway Finance Corporation Ltd.	0.77%
NABARD	0.76%
NABARD	0.76%
NTPC Ltd.	0.00%
Cash and Money Markets	14.86%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details	
Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities	
The risk profile for this fund is Low	
NAV as on May 31,2022:	26.9839
Inception Date:	08-Feb-08
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.18%	-2.32%	2.26%	8.19%	4.99%	7.18%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	7.61%

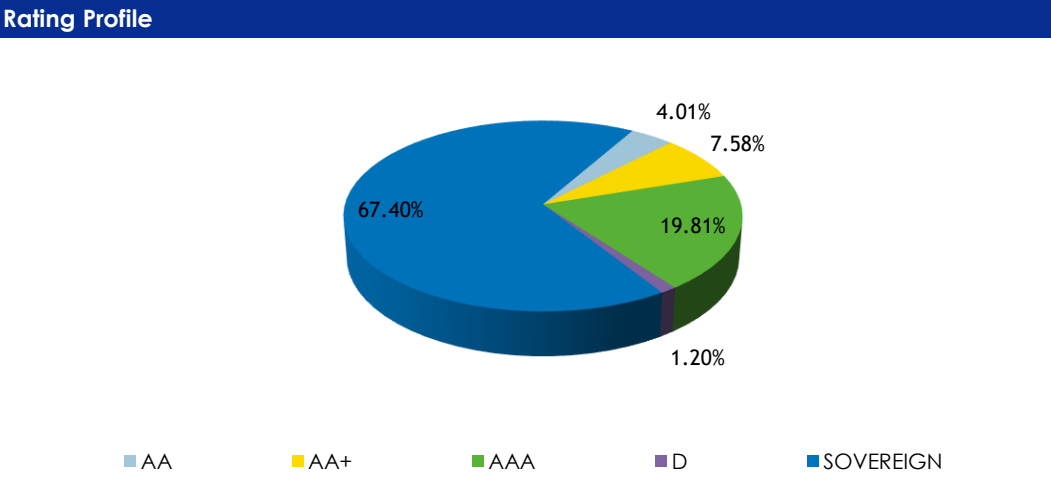
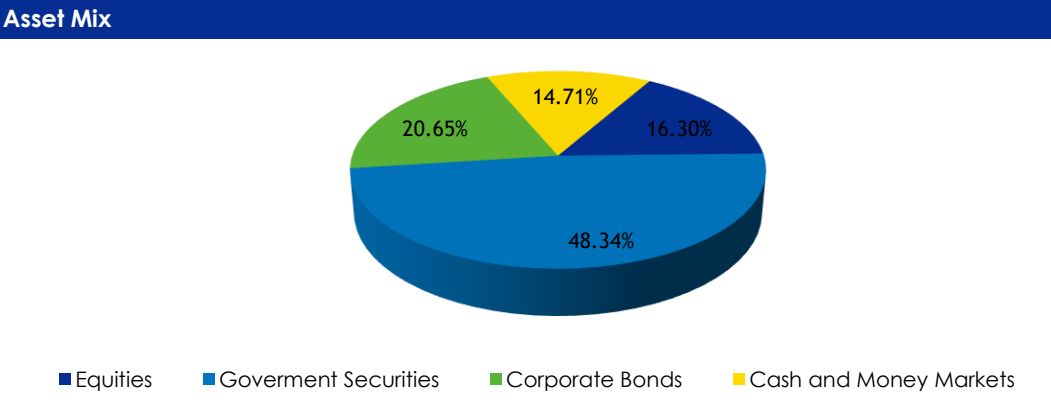
* Compound Annual Growth Rate (CAGR)

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

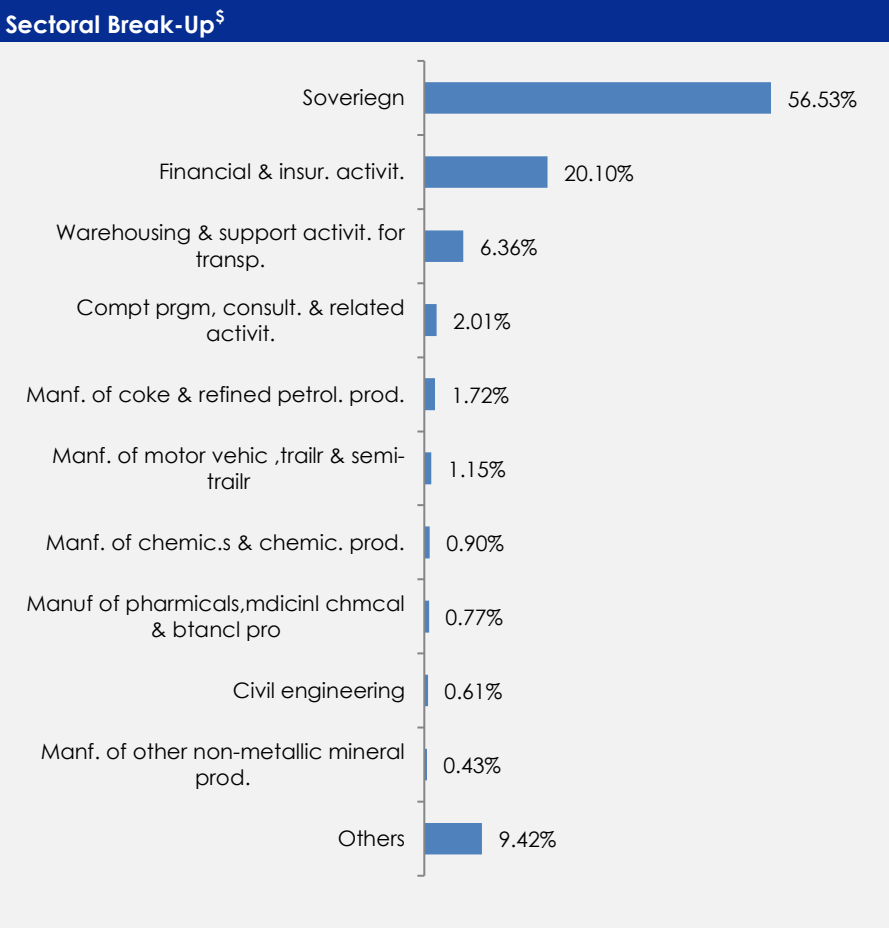
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	2.44
Debt	12.52
Total	14.96

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.90



Security Name	Net Asset (%)
Equities	16.30%
Reliance Industries Ltd.	1.59%
ICICI Bank Ltd.	1.38%
HDFC Bank Ltd.	1.35%
Infosys Ltd.	1.27%
Axis Bank Ltd.	0.67%
State Bank of India	0.67%
Larsen & Toubro Ltd.	0.61%
Housing Development Finance Corporation Ltd.	0.58%
Ultratech Cement Ltd.	0.43%
Sun Pharmaceuticals Industries Ltd.	0.39%
Others	7.36%
Government Securities	48.34%
6.79% GOI 2027	8.27%
05.63% GOI 2026	4.96%
06.54 GOI 2032	4.96%
04.56% GOI 2023	4.50%
7.17% GOI 2028	3.60%
07.70% Maharashtra SDL 2032	3.59%
07.54% GOI 2024	3.32%
6.67% GOI 2035	3.26%
05.22% GOI 2025	3.25%
05.15% GOI 2025	2.91%
Others	5.72%
Corporate Bonds	20.65%
Adani Ports and Special Economic Zone Ltd.	6.36%
NABARD	3.52%
Indiabulls Housing Finance Ltd.	2.71%
Indian Railway Finance Corporation Ltd.	2.54%
NABARD	1.33%
NABARD	1.25%
Reliance Capital Ltd.	1%
Indian Railway Finance Corporation Ltd.	0.67%
Piramal Capital & Housing Finance Ltd.	0.65%
NABARD	0.62%
Cash and Money Markets	14.71%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details	
Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium	
NAV as on May 31,2022:	68.0265
Inception Date:	11-Feb-03
Fund Manager:	Jayesh Sundar, Nitin Garg

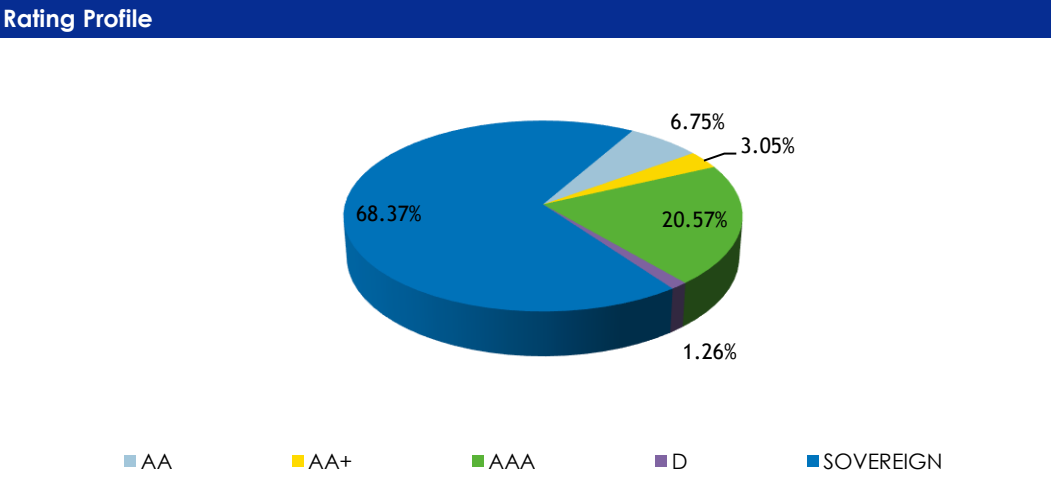
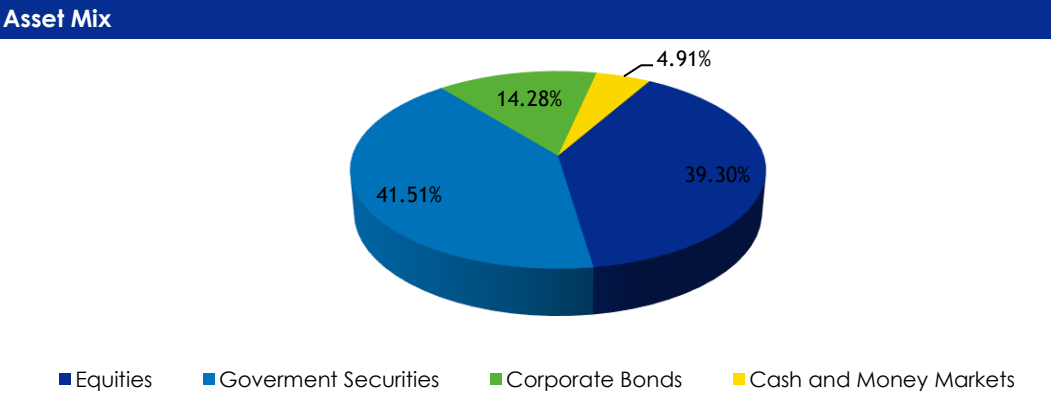
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.62%	-2.73%	3.60%	13.53%	6.96%	10.88%
Benchmark**	-1.89%	-1.91%	2.95%	12.85%	8.90%	9.83%
* Compound Annual Growth Rate (CAGR)						

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%

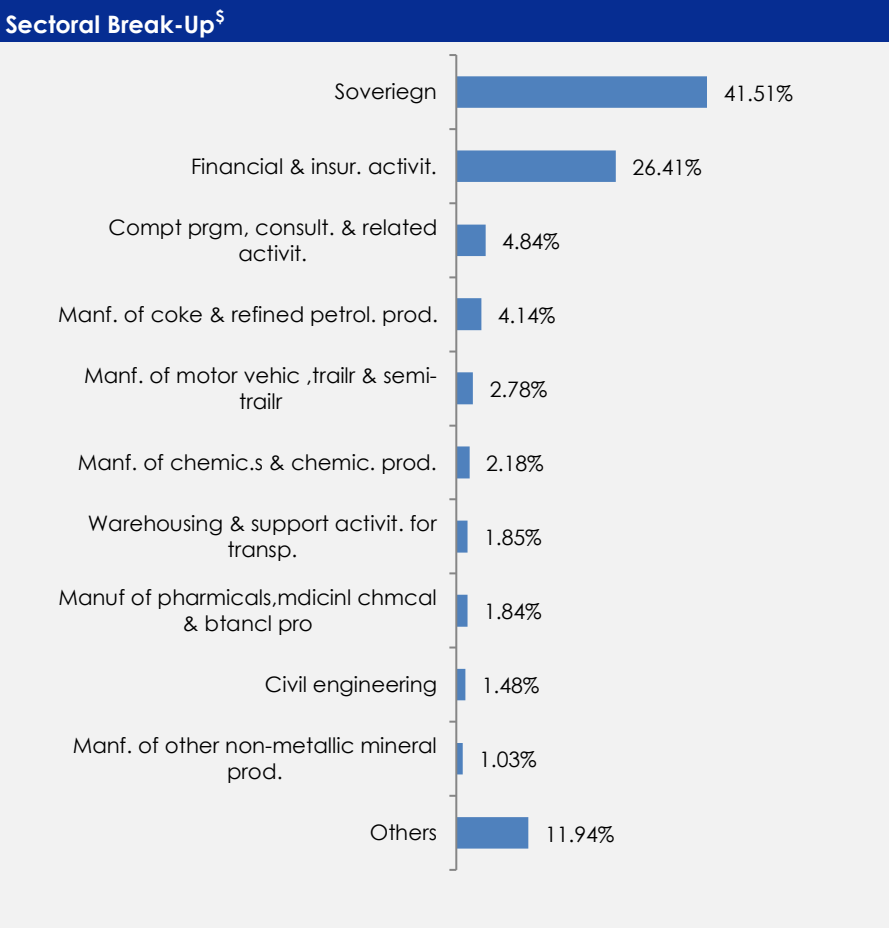
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	17.98
Debt	27.74
Total	45.72

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.86



Security Name	Net Asset (%)
Equities	39.30%
Reliance Industries Ltd.	3.82%
ICICI Bank Ltd.	3.31%
HDFC Bank Ltd.	3.26%
Infosys Ltd.	3.07%
State Bank of India	1.61%
Axis Bank Ltd.	1.60%
Larsen & Toubro Ltd.	1.48%
Housing Development Finance Corporation Ltd.	1.41%
Ultratech Cement Ltd.	1.03%
Sun Pharmaceuticals Industries Ltd.	0.94%
Others	17.77%
Govemernt Securities	41.51%
6.79% GOI 2027	5.70%
8.15% GOI 2022	5.43%
06.54 GOI 2032	3.80%
05.63% GOI 2026	3.37%
04.56% GOI 2023	3.33%
7.17% GOI 2028	2.84%
07.54% GOI 2024	2.55%
05.22% GOI 2025	2.46%
6.67% GOI 2035	2.39%
05.15% GOI 2025	2.19%
Others	7.45%
Corporate Bonds	14.28%
Indiabulls Housing Finance Ltd.	3.99%
NABARD	2.53%
Indian Railway Finance Corporation Ltd.	2.08%
Adani Ports and Special Economic Zone Ltd.	1.85%
NABARD	0.87%
NABARD	0.82%
Reliance Capital Ltd.	0.77%
Indian Railway Finance Corporation Ltd.	0.65%
NABARD	0.61%
Piramal Capital & Housing Finance Ltd.	0.11%
Cash and Money Markets	4.91%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on May 31,2022:	47.3266
Inception Date:	03-Mar-05
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.95%	-2.85%	5.04%	19.41%	8.65%	10.03%
Benchmark**	-2.22%	-1.95%	4.14%	18.44%	9.98%	10.34%

* 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.

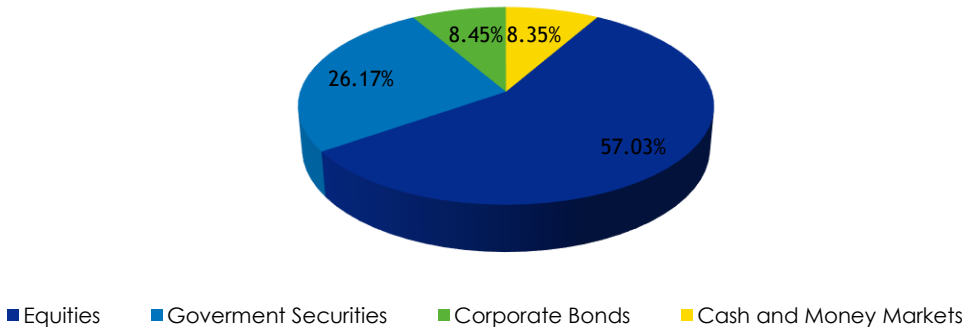
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	32.16
Debt	24.25
Total	56.41

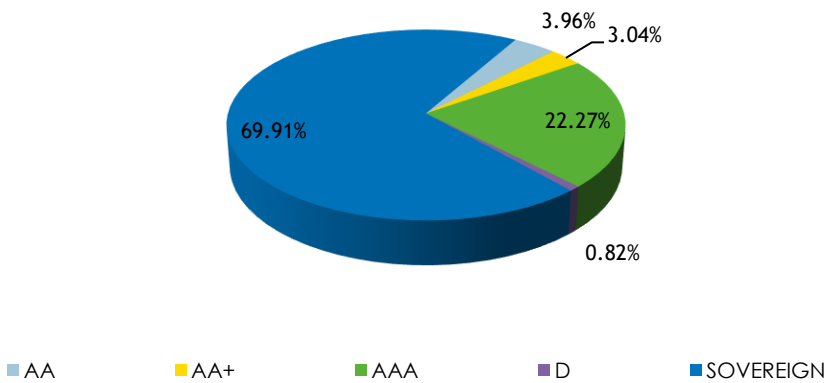
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.87

Asset Mix



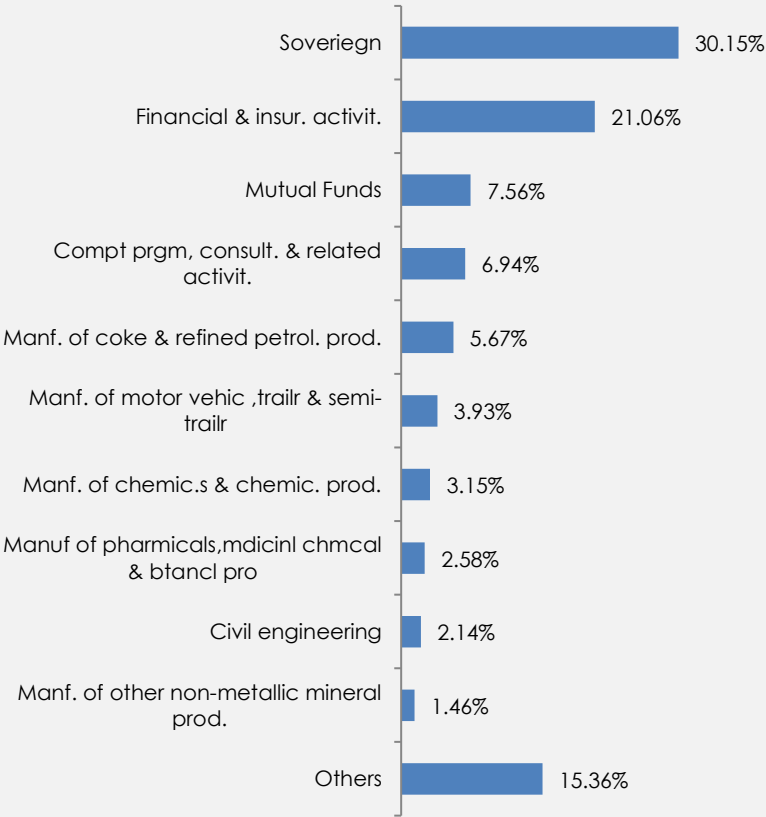
Rating Profile



Security NameNet Asset (%)

Equities		57.03%
Reliance Industries Ltd.		5.21%
Kotak Mahindra Mutual Fund		4.56%
Infosys Ltd.		4.49%
ICICI Bank Ltd.		3.18%
Nippon India Mutual Fund		3.00%
HDFC Bank Ltd.		2.83%
Larsen & Toubro Ltd.		2.14%
Housing Development Finance Corporation Ltd.		2.02%
Axis Bank Ltd.		1.50%
State Bank of India		1.46%
Others		26.64%
Government Securities		26.17%
6.79% GOI 2027		3.94%
06.54 GOI 2032		2.62%
05.63% GOI 2026		2.33%
04.56% GOI 2023		2.13%
07.70% Maharashtra SDL 2032		2.06%
7.17% GOI 2028		1.98%
07.54% GOI 2024		1.76%
05.22% GOI 2025		1.74%
6.67% GOI 2035		1.63%
05.15% GOI 2025		1.51%
Others		4.47%
Corporate Bonds		8.45%
NABARD		1.68%
Indiabulls Housing Finance Ltd.		1.62%
Indian Railway Finance Corporation Ltd.		1.35%
Adani Ports and Special Economic Zone Ltd.		1.31%
NABARD		0.71%
NABARD		0.66%
Indian Railway Finance Corporation Ltd.		0.35%
Reliance Capital Ltd.		0.35%
NABARD		0.33%
Piramal Capital & Housing Finance Ltd.		0.09%
Cash and Money Markets		8.35%
Portfolio Total		100.00%
Fund Annexure Details (Other Than Top 10 Securities)		

Sectoral Break-Up\$



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

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

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



Fund Details	
Investment Objective:	The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50
The risk profile for this fund is High	
NAV as on May 31,2022:	34.7010
Inception Date:	22-Jan-08
Fund Manager:	Jayesh Sundar

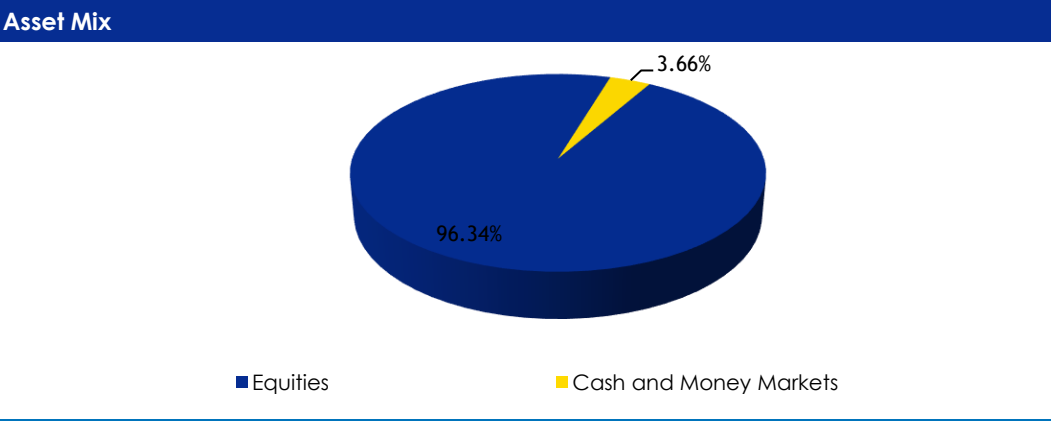
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.60%	-2.25%	8.27%	33.39%	11.95%	9.08%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	8.86%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

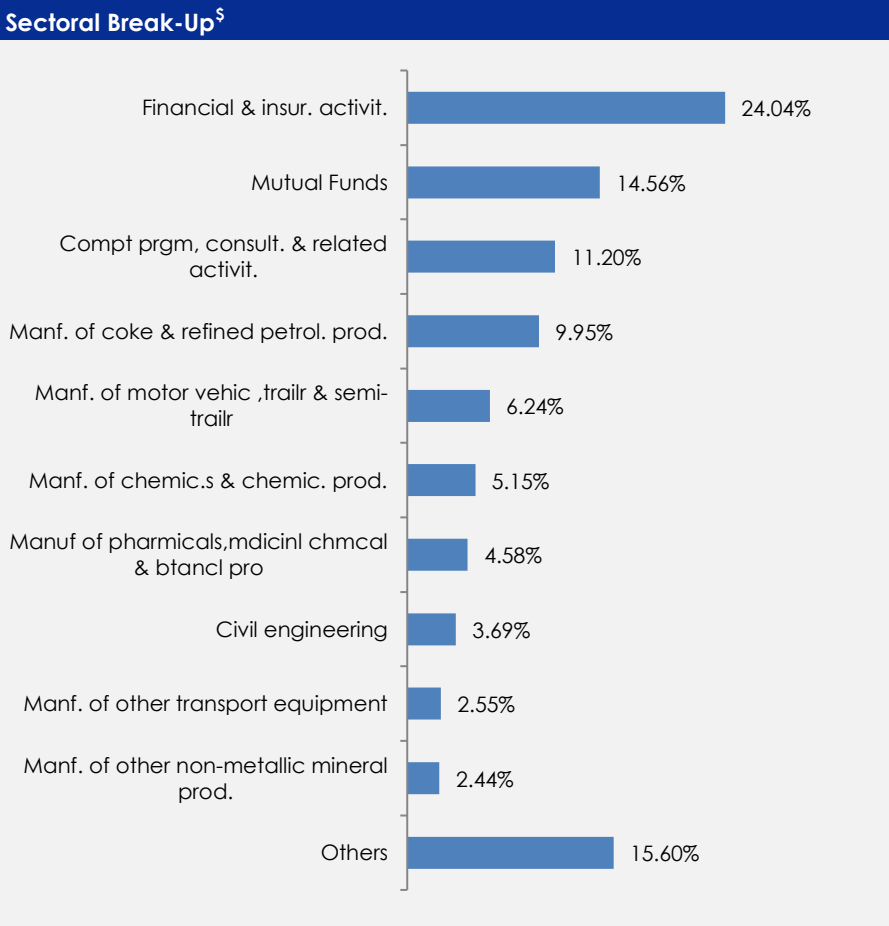
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	112.61
Debt	4.26
Total	116.86

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	
Kotak Mahindra Mutual Fund	10.56%
Reliance Industries Ltd.	9.14%
Infosys Ltd.	7.40%
ICICI Bank Ltd.	5.87%
Housing Development Finance Corporation Ltd.	4.25%
HDFC Bank Ltd.	4.17%
Larsen & Toubro Ltd.	3.69%
Hindustan Unilever Ltd.	2.74%
Nippon India Mutual Fund	2.54%
Axis Bank Ltd.	2.54%
Others	43.44%
Corporate Bonds	
NTPC Ltd.	0.00%
Cash and Money Markets	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



\$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 May 31,2022:	20.2022
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.75%	-8.20%	14.46%	47.27%	17.04%	5.86%
Benchmark**	-4.89%	-1.65%	12.69%	30.83%	13.46%	2.74%

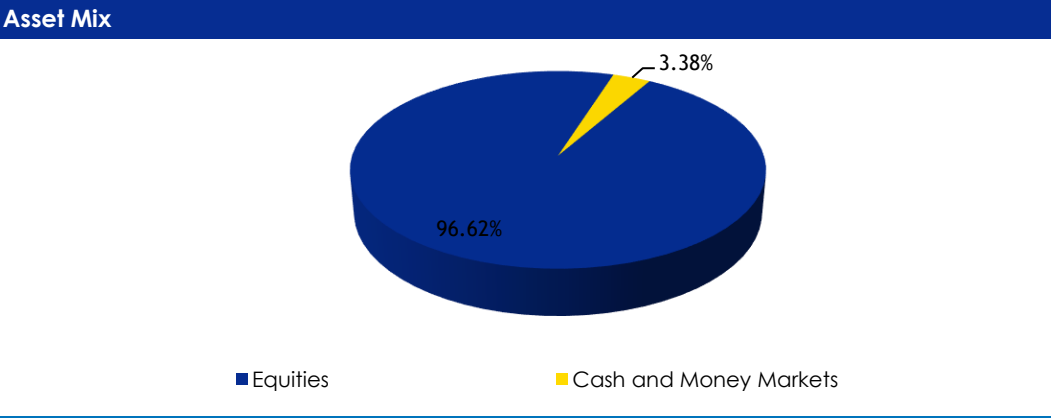
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

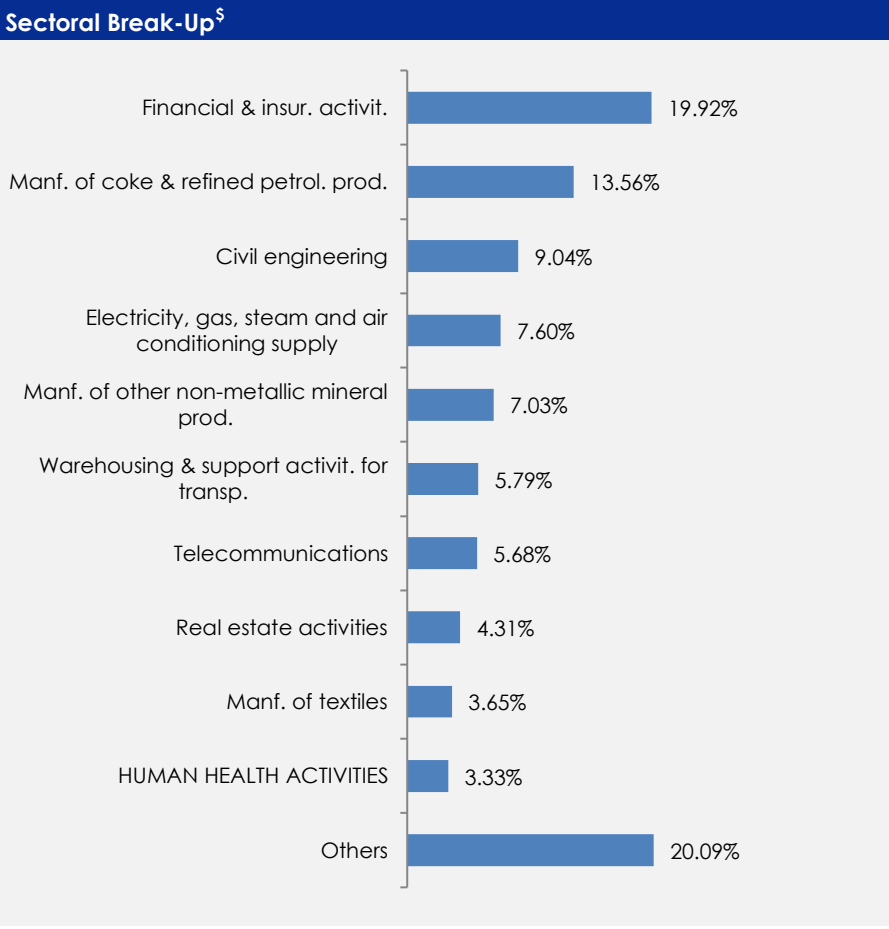
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	2.67
Debt	0.09
Total	2.76

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	
Larsen & Toubro Ltd.	9.04%
Reliance Industries Ltd.	8.85%
NTPC Ltd.	4.78%
Ultratech Cement Ltd.	4.60%
Bharti Airtel Ltd.	4.21%
ICICI Bank Ltd.	4.04%
Bajaj Finance Ltd.	3.84%
Grasim Industries Ltd.	3.65%
Apollo Hospitals Enterprise Ltd.	3.33%
SBI Life Insurance Company Ltd.	3.32%
Others	46.96%
Corporate Bonds	
NTPC Ltd.	0.00%
Cash and Money Markets	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



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

**Benchmark for this fund is Nifty Infrastructure

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



Fund Details

Investment Objective: This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on May 31,2022:	18.0042
Inception Date:	25-Jan-10
Fund Manager:	Gurpreet Arora

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-5.61%	2.21%	11.56%	40.49%	8.11%	4.88%
Benchmark**	-4.13%	4.06%	11.53%	37.21%	2.72%	-1.09%

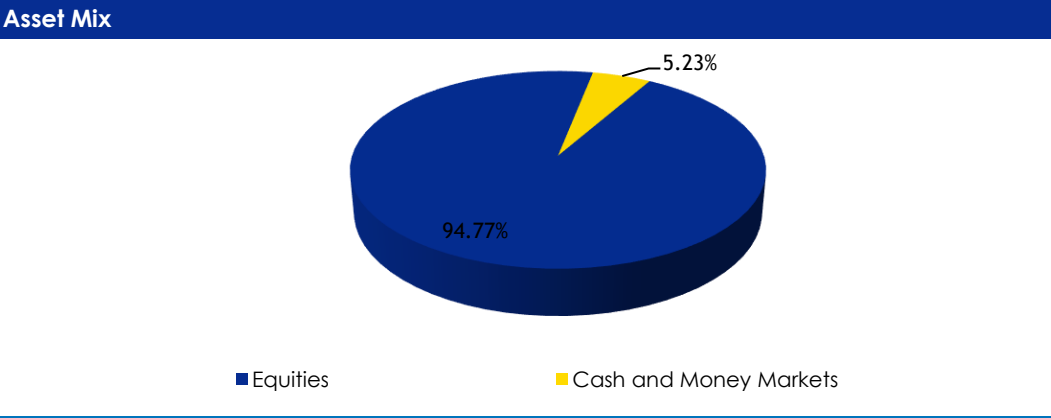
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

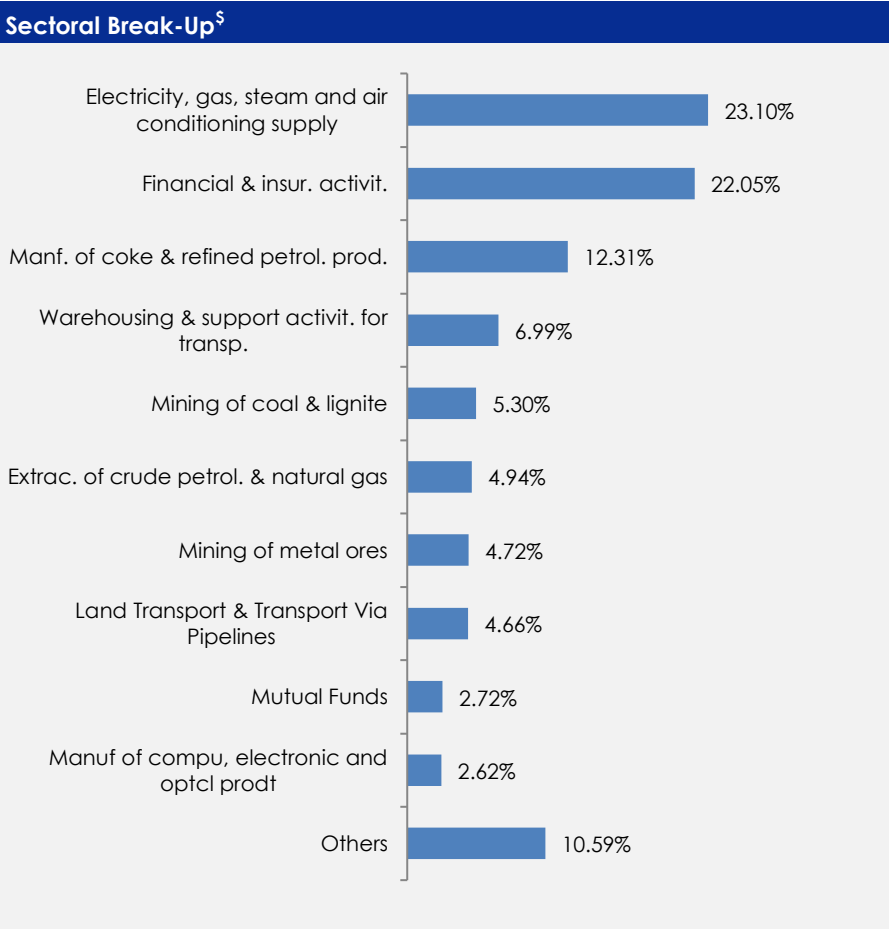
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	7.03
Debt	0.39
Total	7.41

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	
94.77%	
NTPC Ltd.	9.16%
State Bank of India	7.14%
Container Corporation Of India Ltd.	6.99%
Gail (India) Ltd.	6.07%
Rural Electrification Corporation	6.00%
Coal India Ltd.	5.30%
Indian Oil Corporation Ltd.	4.77%
National Mineral Development Corporation Ltd.	4.72%
Bharat Petroleum Corporation Ltd.	4.66%
Gujarat State Petronet Ltd.	4.66%
Others	35.30%
Cash and Money Markets	
5.23%	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



^{\$}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 May 31,2022:	21.9034
Inception Date:	08-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.06%	-2.32%	3.00%	7.67%	3.01%	6.55%
Benchmark**	-1.57%	-1.96%	1.67%	7.39%	7.61%	8.24%

* 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	0.53
Debt	2.82
Total	3.35

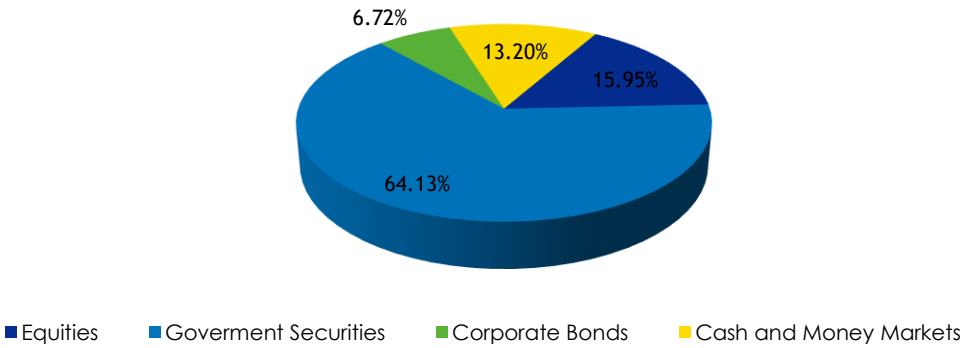
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.77

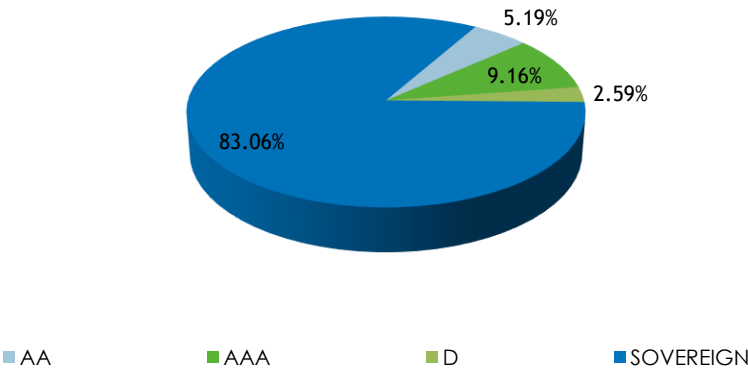
Security NameNet Asset (%)

Equities	15.95%
Reliance Industries Ltd.	1.55%
ICICI Bank Ltd.	1.33%
HDFC Bank Ltd.	1.32%
Infosys Ltd.	1.24%
State Bank of India	0.65%
Axis Bank Ltd.	0.65%
Larsen & Toubro Ltd.	0.60%
Housing Development Finance Corporation Ltd.	0.57%
Ultratech Cement Ltd.	0.42%
Sun Pharmaceuticals Industries Ltd.	0.38%
Others	7.24%
Government Securities	64.13%
07.70% Maharashtra SDL 2032	11.26%
6.79% GOI 2027	7.03%
8.15% GOI 2022	5.97%
06.54 GOI 2032	5.05%
05.63% GOI 2026	4.26%
7.17% GOI 2028	4.16%
07.38% Madhya Pradesh SDL 2026	4.16%
04.56% GOI 2023	4.08%
07.54% GOI 2024	3.59%
6.67% GOI 2035	3.22%
Others	11.35%
Corporate Bonds	6.72%
Indiabulls Housing Finance Ltd.	3.03%
Reliance Capital Ltd.	2.24%
Piramal Capital & Housing Finance Ltd.	1.45%
NTPC Ltd.	0.00%
Cash and Money Markets	13.20%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

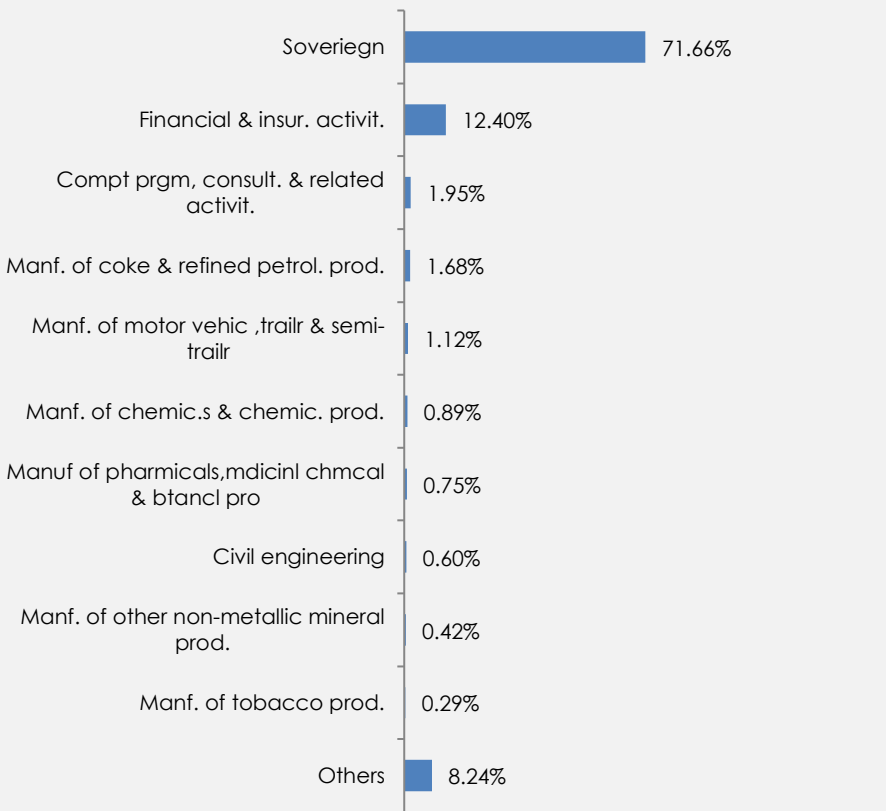
Asset Mix



Rating Profile



Sectoral Break-Up\$



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

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

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



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on May 31,2022:	25.6235
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.67%	-2.57%	3.99%	13.94%	7.67%	7.91%
Benchmark**	-1.89%	-1.91%	2.95%	12.85%	8.90%	8.97%

* 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

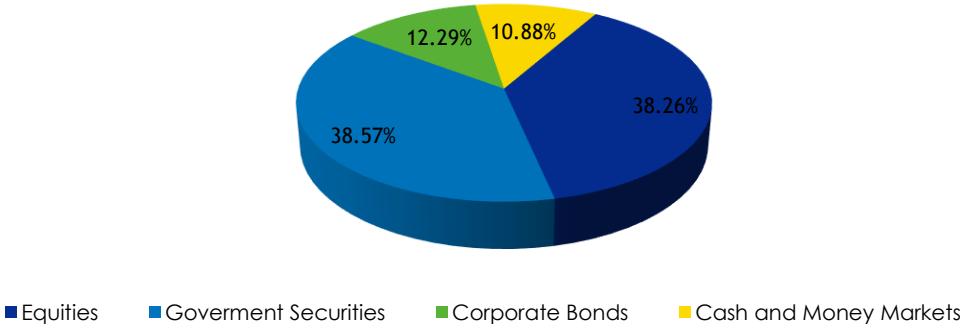
Asset Class	AUM (in Cr.)
Equity	2.31
Debt	3.72
Total	6.03

Modified Duration#

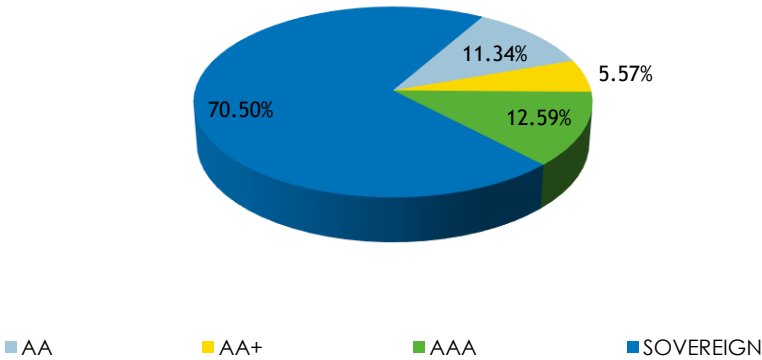
Security Type	Duration
Fixed Income Investments	3.91

Security Name	Net Asset (%)
Equities	38.26%
Reliance Industries Ltd.	3.70%
ICICI Bank Ltd.	3.21%
HDFC Bank Ltd.	3.16%
Infosys Ltd.	2.98%
State Bank of India	1.56%
Axis Bank Ltd.	1.56%
Larsen & Toubro Ltd.	1.44%
Housing Development Finance Corporation Ltd.	1.37%
Ultratech Cement Ltd.	1.00%
Sun Pharmaceuticals Industries Ltd.	0.92%
Others	17.36%
Goverment Securities	38.57%
6.79% GOI 2027	5.70%
07.70% Maharashtra SDL 2032	4.78%
05.63% GOI 2026	4.58%
06.54 GOI 2032	3.74%
04.56% GOI 2023	3.08%
7.17% GOI 2028	2.98%
07.54% GOI 2024	2.46%
05.22% GOI 2025	2.37%
6.67% GOI 2035	2.33%
05.15% GOI 2025	2.04%
Others	4.51%
Corporate Bonds	12.29%
Indiabulls Housing Finance Ltd.	6.73%
Adani Ports and Special Economic Zone Ltd.	3.51%
Indian Railway Finance Corporation Ltd.	1.65%
Piramal Capital & Housing Finance Ltd.	0.40%
Cash and Money Markets	10.88%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	

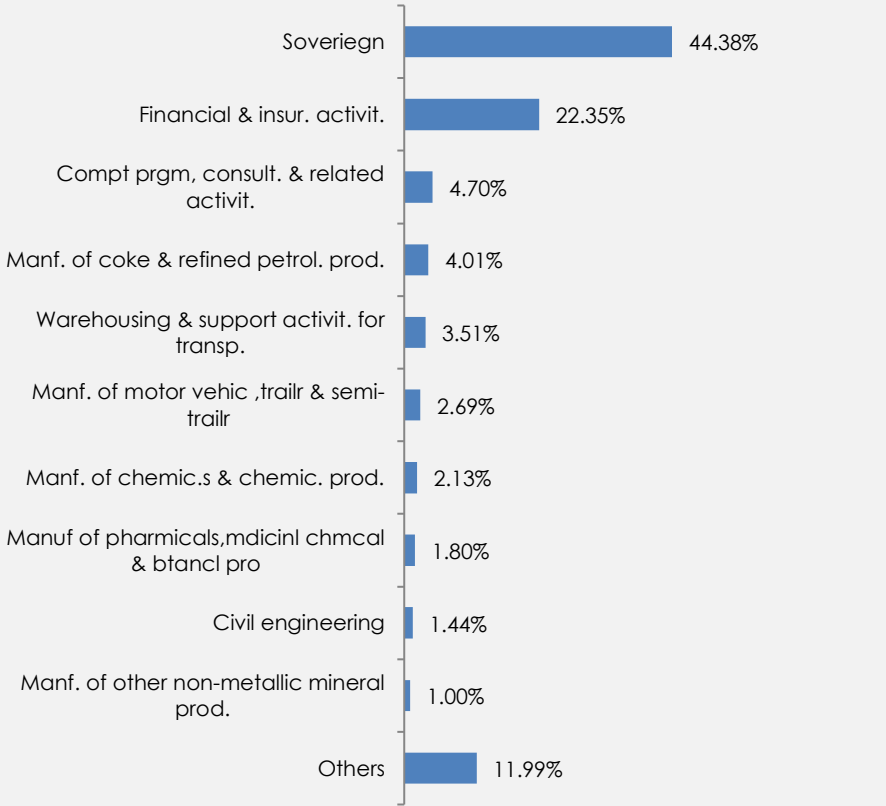
Asset Mix



Rating Profile



Sectoral Break-Up\$



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

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

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



Fund Details	
Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.	
The risk profile for this fund is High	
NAV as on May 31,2022:	28.8352
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.95%	-3.07%	4.85%	19.88%	8.09%	8.95%
Benchmark**	-2.22%	-1.95%	4.14%	18.44%	9.98%	9.44%

* Compound Annual Growth Rate (CAGR)

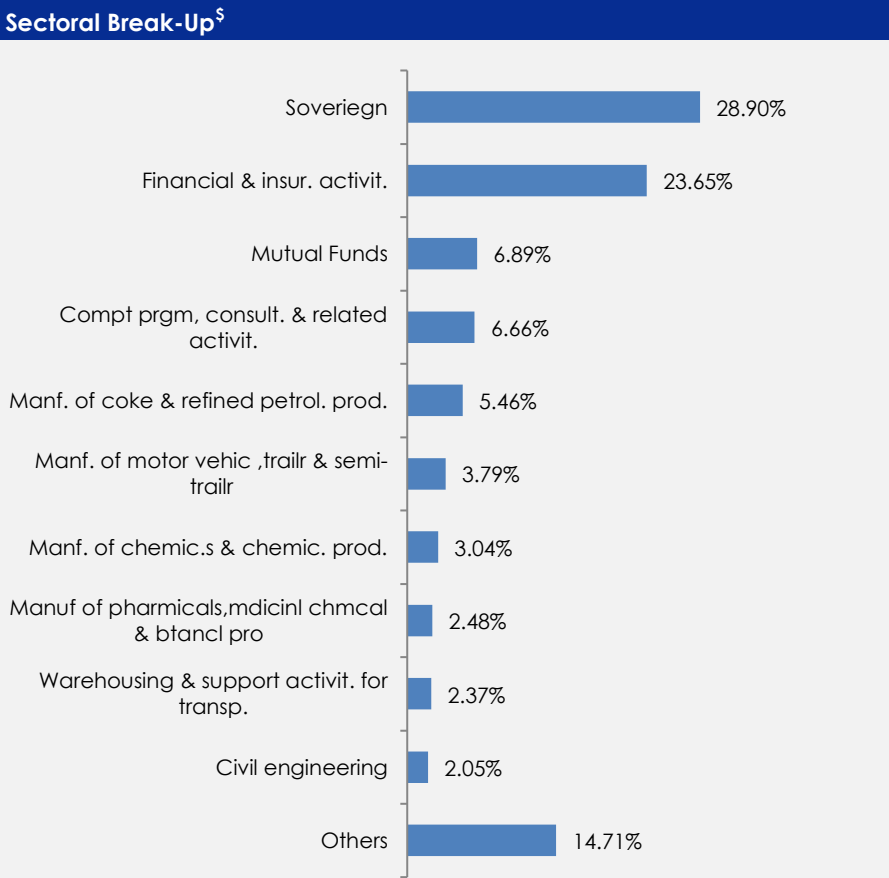
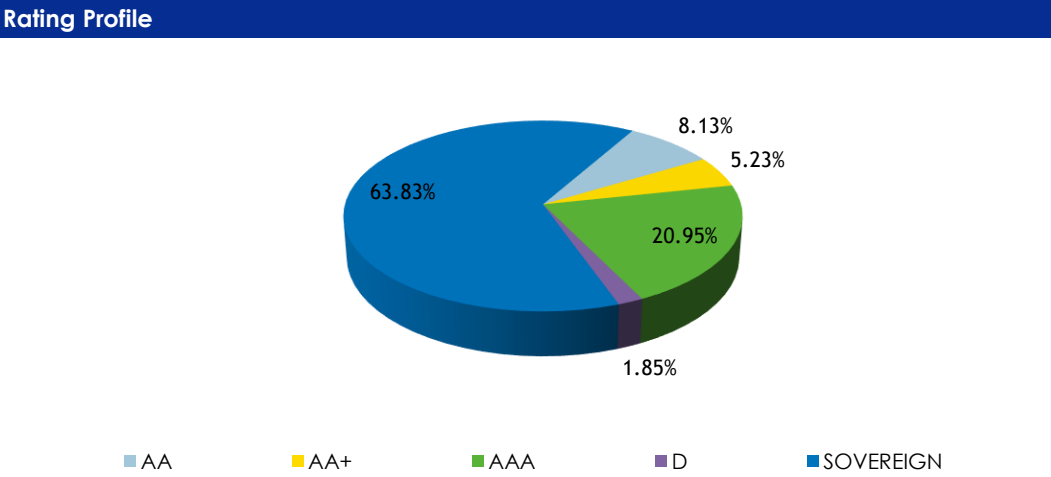
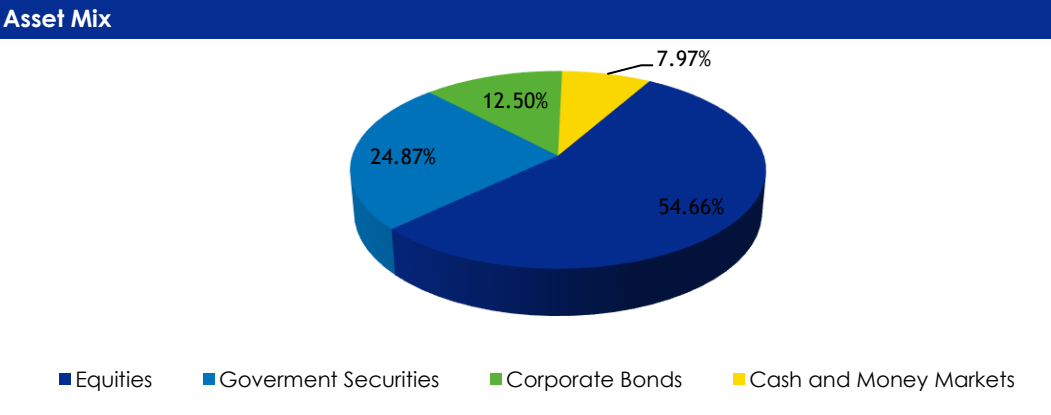
Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

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	4.88
Debt	4.04
Total	8.93

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.86

Security Name	Net Asset (%)
Equities	
54.66%	
Reliance Industries Ltd.	5.02%
Kotak Mahindra Mutual Fund	4.45%
Infosys Ltd.	4.30%
ICICI Bank Ltd.	3.14%
HDFC Bank Ltd.	2.76%
Nippon India Mutual Fund	2.44%
Larsen & Toubro Ltd.	2.05%
Housing Development Finance Corporation Ltd.	1.95%
Axis Bank Ltd.	1.44%
State Bank of India	1.40%
Others	25.71%
Government Securities	
24.87%	
6.79% GOI 2027	3.85%
06.54 GOI 2032	2.63%
05.63% GOI 2026	2.24%
04.56% GOI 2023	2.19%
7.17% GOI 2028	2.12%
07.54% GOI 2024	1.99%
05.22% GOI 2025	1.71%
6.67% GOI 2035	1.61%
05.15% GOI 2025	1.48%
07.38% Madhya Pradesh SDL 2026	1.12%
Others	3.93%
Corporate Bonds	
12.50%	
Indiabulls Housing Finance Ltd.	3.41%
Adani Ports and Special Economic Zone Ltd.	2.37%
NABARD	2.36%
Indian Railway Finance Corporation Ltd.	2.13%
NABARD	1.12%
Reliance Capital Ltd.	0.84%
Piramal Capital & Housing Finance Ltd.	0.27%
Cash and Money Markets	
7.97%	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



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

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

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



Fund Details	
Investment Objective:	The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50
The risk profile for this fund is High	
NAV as on May 31,2022:	33.4755
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-2.62%	-2.42%	7.94%	33.25%	11.50%	10.27%
Benchmark**	-3.03%	-2.35%	6.43%	31.47%	11.62%	10.18%

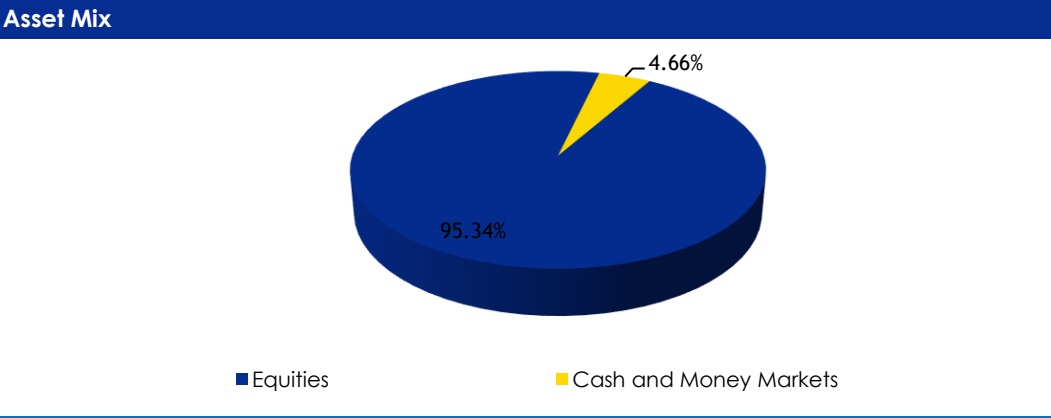
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

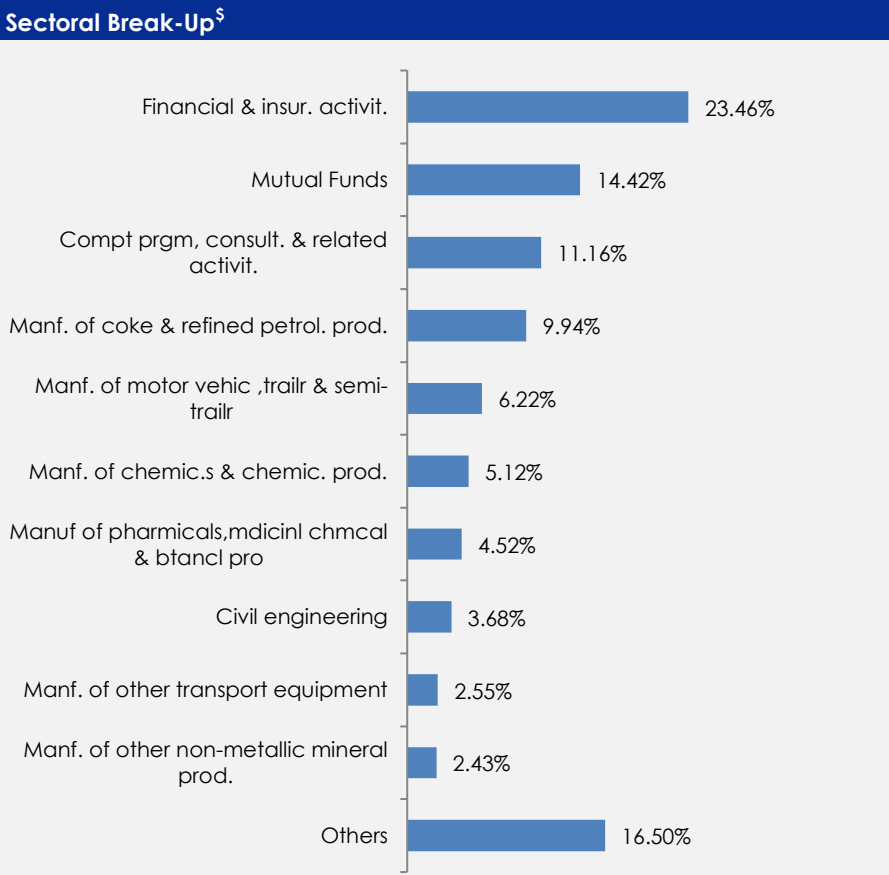
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	21.85
Debt	1.08
Total	22.93

Modified Duration#	
Security Type	Duration
Fixed Income Investments	N.A.



Security Name	Net Asset (%)
Equities	95.34%
Kotak Mahindra Mutual Fund	10.37%
Reliance Industries Ltd.	9.13%
Infosys Ltd.	7.39%
ICICI Bank Ltd.	5.68%
Housing Development Finance Corporation Ltd.	4.25%
HDFC Bank Ltd.	3.98%
Larsen & Toubro Ltd.	3.68%
Hindustan Unilever Ltd.	2.75%
Nippon India Mutual Fund	2.71%
Axis Bank Ltd.	2.53%
Others	42.87%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	4.66%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



\$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	12.72%
05.22% GOI 2025	3.66%
05.15% GOI 2025	3.34%
07.62% Madhya Pradesh SDL 2026	2.32%
07.96% Maharashtra SDL 2026	1.72%
07.37% Tamil Nadu SDL 2026	1.68%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.72%
Maruti Suzuki India Ltd.	0.40%
Mahindra & Mahindra Ltd.	0.40%
Hindustan Unilever Ltd.	0.34%
Kotak Mahindra Bank Ltd.	0.30%
SBI Life Insurance Company Ltd.	0.29%
Tata Consultancy Services Ltd.	0.29%
Tata Motors Ltd.	0.28%
Bajaj Finance Ltd.	0.26%
Tech Mahindra Ltd.	0.25%
Asian Paints Ltd.	0.24%
ITC Ltd.	0.24%
HCL Technologies Ltd.	0.23%
NTPC Ltd.	0.23%
PI Industries Ltd.	0.22%
Hindalco Industries Ltd.	0.21%
United Spirits Ltd.	0.21%
Bharti Airtel Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
Dr Reddys Laboratories Ltd.	0.18%
Bata India Ltd.	0.17%
Bharat Electronics Ltd.	0.17%
Page Industries Ltd.	0.17%
Brigade Enterprises Ltd.	0.16%
Navin Fluorine International Ltd.	0.16%
Grasim Industries Ltd.	0.15%
Titan Company Ltd.	0.15%
Bharat Petroleum Corporation Ltd.	0.14%
Tata Steel Ltd.	0.13%
Ashok Leyland Ltd	0.12%
Divis Laboratories Ltd.	0.12%
Eicher Motors Ltd.	0.12%
Jubilant Foodworks Ltd	0.12%
Britannia Industries Ltd.	0.11%
IndusInd Bank Ltd.	0.11%
Cipla Ltd.	0.09%
HDFC Life Insurance Co. Ltd.	0.08%
PVR Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Voltas Ltd.	0.07%
Crompton Greaves Consumer Electricals Ltd.	0.05%
Larsen & Toubro Infotech Ltd.	0.05%
Bajaj Auto Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	7.42%
07.96% Maharashtra SDL 2026	1.93%
07.62% Madhya Pradesh SDL 2026	1.92%
07.37% Tamil Nadu SDL 2026	1.89%
07.70% Maharashtra SDL 2032	1.68%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.26%
Maruti Suzuki India Ltd.	0.37%
Mahindra & Mahindra Ltd.	0.37%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
Tata Consultancy Services Ltd.	0.27%
Tata Motors Ltd.	0.26%
Bajaj Finance Ltd.	0.24%
Asian Paints Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
HCL Technologies Ltd.	0.22%
NTPC Ltd.	0.22%
PI Industries Ltd.	0.20%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.19%
Titan Company Ltd.	0.18%
Bajaj Finance Ltd.	0.17%
Dr Reddys Laboratories Ltd.	0.17%
Bata India Ltd.	0.16%
Bharat Electronics Ltd.	0.16%
Page Industries Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Navin Fluorine International Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Bharat Petroleum Corporation Ltd.	0.13%
Tata Steel Ltd.	0.13%
Ashok Leyland Ltd	0.11%
Divis Laboratories Ltd.	0.11%
Eicher Motors Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Britannia Industries Ltd.	0.10%
IndusInd Bank Ltd.	0.10%
Cipla Ltd.	0.09%
PVR Ltd.	0.08%
Endurance Technologies Ltd.	0.07%
HDFC Life Insurance Co. Ltd.	0.07%
Voltas Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Bajaj Auto Ltd.	0.04%
Crompton Greaves Consumer Electricals Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	7.73%
07.62% Madhya Pradesh SDL 2026	1.93%
07.96% Maharashtra SDL 2026	1.88%
07.70% Maharashtra SDL 2032	1.87%
07.37% Tamil Nadu SDL 2026	1.84%
07.38% Madhya Pradesh SDL 2026	0.21%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.51%
Mahindra & Mahindra Ltd.	0.90%
Maruti Suzuki India Ltd.	0.89%
Hindustan Unilever Ltd.	0.77%
ITC Ltd.	0.70%
Tata Consultancy Services Ltd.	0.67%
Kotak Mahindra Bank Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.66%
Tata Motors Ltd.	0.63%
Bajaj Finance Ltd.	0.60%
Tech Mahindra Ltd.	0.56%
Asian Paints Ltd.	0.54%
NTPC Ltd.	0.52%
HCL Technologies Ltd.	0.52%
PI Industries Ltd.	0.49%
United Spirits Ltd.	0.48%
Bharti Airtel Ltd.	0.46%
Titan Company Ltd.	0.43%
Dr Reddys Laboratories Ltd.	0.41%
Bajaj Finance Ltd.	0.40%
Page Industries Ltd.	0.38%
Bata India Ltd.	0.38%
Bharat Electronics Ltd.	0.38%
Navin Fluorine International Ltd.	0.36%
Brigade Enterprises Ltd.	0.36%
Hindalco Industries Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Bharat Petroleum Corporation Ltd.	0.32%
Tata Steel Ltd.	0.31%
Divis Laboratories Ltd.	0.28%
Ashok Leyland Ltd	0.27%
Eicher Motors Ltd.	0.27%
Jubilant Foodworks Ltd	0.26%
IndusInd Bank Ltd.	0.25%
Britannia Industries Ltd.	0.24%
Cipla Ltd.	0.21%
PVR Ltd.	0.19%
HDFC Life Insurance Co. Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
Voltas Ltd.	0.16%
Avenue Supermarts Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.11%
Bajaj Auto Ltd.	0.10%
Crompton Greaves Consumer Electricals Ltd.	0.10%
Bharti Airtel Ltd.	0.07%
Motherson Sumi Systems Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Indian Oil Corporation Ltd.	0.00%
Nippon India Mutual Fund	0.00%
Government Securities	7.27%
07.70% Maharashtra SDL 2032	1.59%
07.96% Maharashtra SDL 2026	1.48%
07.62% Madhya Pradesh SDL 2026	1.45%
07.37% Tamil Nadu SDL 2026	1.44%
07.38% Madhya Pradesh SDL 2026	1.31%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.62%
State Bank of India	2.00%
Sun Pharmaceuticals Industries Ltd.	1.83%
Mahindra & Mahindra Ltd.	1.82%
Maruti Suzuki India Ltd.	1.79%
Hindustan Unilever Ltd.	1.54%
Tata Consultancy Services Ltd.	1.35%
Tata Motors Ltd.	1.27%
Bajaj Finance Ltd.	1.19%
ITC Ltd.	1.14%
SBI Life Insurance Company Ltd.	1.14%
Tech Mahindra Ltd.	1.13%
Asian Paints Ltd.	1.07%
NTPC Ltd.	1.05%
PI Industries Ltd.	0.99%
United Spirits Ltd.	0.96%
Bharti Airtel Ltd.	0.93%
HCL Technologies Ltd.	0.89%
Bajaj Finance Ltd.	0.82%
Dr Reddys Laboratories Ltd.	0.82%
Titan Company Ltd.	0.82%
Bata India Ltd.	0.77%
Page Industries Ltd.	0.76%
Bharat Electronics Ltd.	0.75%
Navin Fluorine International Ltd.	0.73%
Brigade Enterprises Ltd.	0.72%
Hindalco Industries Ltd.	0.69%
Grasim Industries Ltd.	0.67%
Bharat Petroleum Corporation Ltd.	0.64%
Tata Steel Ltd.	0.62%
Divis Laboratories Ltd.	0.56%
Eicher Motors Ltd.	0.55%
Ashok Leyland Ltd	0.54%
Jubilant Foodworks Ltd	0.53%
Britannia Industries Ltd.	0.49%
PVR Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.36%
IndusInd Bank Ltd.	0.35%
Endurance Technologies Ltd.	0.34%
Voltas Ltd.	0.33%
Cipla Ltd.	0.31%
Crompton Greaves Consumer Electricals Ltd.	0.21%
Larsen & Toubro Infotech Ltd.	0.21%
Bajaj Auto Ltd.	0.20%
Kotak Mahindra Bank Ltd.	0.20%
Bharti Airtel Ltd.	0.15%
Indian Oil Corporation Ltd.	0.00%
Government Securities	2.06%
07.96% Maharashtra SDL 2026	0.57%
07.37% Tamil Nadu SDL 2026	0.56%
07.62% Madhya Pradesh SDL 2026	0.54%
05.22% GOI 2025	0.39%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.80%
Nippon India Mutual Fund	2.45%
Maruti Suzuki India Ltd.	2.32%
Mahindra & Mahindra Ltd.	2.32%
Sun Pharmaceuticals Industries Ltd.	2.31%
Hindustan Unilever Ltd.	1.96%
Nippon India Mutual Fund	1.61%
Tata Motors Ltd.	1.61%
Bajaj Finance Ltd.	1.45%
ITC Ltd.	1.45%
SBI Life Insurance Company Ltd.	1.44%
NTPC Ltd.	1.32%
Tech Mahindra Ltd.	1.29%
Asian Paints Ltd.	1.28%
PI Industries Ltd.	1.26%
United Spirits Ltd.	1.22%
Bharti Airtel Ltd.	1.13%
HCL Technologies Ltd.	1.06%
Titan Company Ltd.	1.05%
Bajaj Finance Ltd.	1.04%
Dr Reddys Laboratories Ltd.	1.04%
Bata India Ltd.	0.98%
Bharat Electronics Ltd.	0.98%
Page Industries Ltd.	0.97%
Tata Consultancy Services Ltd.	0.94%
Navin Fluorine International Ltd.	0.93%
Brigade Enterprises Ltd.	0.87%
Hindalco Industries Ltd.	0.87%
Grasim Industries Ltd.	0.85%
Bharat Petroleum Corporation Ltd.	0.82%
Tata Steel Ltd.	0.78%
Divis Laboratories Ltd.	0.71%
Eicher Motors Ltd.	0.70%
Ashok Leyland Ltd	0.68%
Jubilant Foodworks Ltd	0.68%
Britannia Industries Ltd.	0.62%
PVR Ltd.	0.50%
HDFC Life Insurance Co. Ltd.	0.46%
Endurance Technologies Ltd.	0.44%
Voltas Ltd.	0.42%
Cipla Ltd.	0.40%
IndusInd Bank Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.28%
Larsen & Toubro Infotech Ltd.	0.27%
Bajaj Auto Ltd.	0.26%
Crompton Greaves Consumer Electricals Ltd.	0.26%
Bharti Airtel Ltd.	0.19%
Indian Oil Corporation Ltd.	0.01%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	43.06%
Ultratech Cement Ltd.	2.45%
Sun Pharmaceuticals Industries Ltd.	2.43%
ITC Ltd.	2.40%
Maruti Suzuki India Ltd.	2.25%
Mahindra & Mahindra Ltd.	2.15%
State Bank of India	2.07%
Tata Motors Ltd.	1.83%
Asian Paints Ltd.	1.77%
Bharti Airtel Ltd.	1.50%
Nippon India Mutual Fund	1.43%
Bajaj Auto Ltd.	1.39%
Bajaj Finance Ltd.	1.38%
SBI Life Insurance Company Ltd.	1.38%
Titan Company Ltd.	1.34%
HCL Technologies Ltd.	1.28%
Tech Mahindra Ltd.	1.28%
NTPC Ltd.	1.23%
Tata Consultancy Services Ltd.	1.20%
Bajaj Finance Ltd.	1.11%
Dr Reddys Laboratories Ltd.	0.99%
Britannia Industries Ltd.	0.90%
Hindalco Industries Ltd.	0.90%
Grasim Industries Ltd.	0.85%
Tata Steel Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.81%
Eicher Motors Ltd.	0.78%
Divis Laboratories Ltd.	0.71%
Tata Consumer Products Ltd.	0.61%
UPL Ltd.	0.60%
Adani Ports and Special Economic Zone Ltd.	0.53%
HDFC Life Insurance Co. Ltd.	0.51%
IndusInd Bank Ltd.	0.44%
Cipla Ltd.	0.40%
Hero MotoCorp Ltd.	0.37%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
Apollo Hospitals Enterprise Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.11%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	34.81%
National Mineral Development Corporation Ltd.	4.67%
Canara Bank Ltd.	4.27%
Power Grid Corporation of India Ltd.	4.08%
Oil & Natural Gas Corpn Ltd.	3.85%
Hindustan Petroleum Corporation Ltd.	2.89%
Bharat Electronics Ltd.	2.64%
Indian Railway Catering and Tourism Corporation Ltd.	2.47%
Kotak Mahindra Mutual Fund	2.05%
Gujarat Gas Co. Ltd.	1.81%
Hindustan Aeronautics Ltd.	1.46%
Steel Authority of India Ltd.	1.45%
Oil India Ltd.	1.08%
Indraprastha Gas Ltd.	1.05%
Mahanagar Gas Ltd.	1.04%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.54%
Container Corporation Of India Ltd.	3.05%
HDFC Bank Ltd.	2.89%
Axis Bank Ltd.	2.87%
Ahluwalia Contracts Ltd.	2.67%
Adani Ports and Special Economic Zone Ltd.	2.62%
Oberoi Realty Ltd.	2.49%
Bharat Forge Ltd.	2.14%
Oil & Natural Gas Corpn Ltd.	2.10%
Transport Corporation of India	1.98%
Bharat Electronics Ltd.	1.98%
Bharat Petroleum Corporation Ltd.	1.86%
Kotak Mahindra Bank Ltd.	1.85%
Brigade Enterprises Ltd.	1.81%
Gail (India) Ltd.	1.76%
Indian Oil Corporation Ltd.	1.61%
Shree Cement Ltd.	1.48%
Bharti Airtel Ltd.	1.42%
Hindalco Industries Ltd.	1.40%
ABB India Ltd.	1.30%
Hindustan Petroleum Corporation Ltd.	1.23%
Tata Steel Ltd.	1.08%
Ashok Leyland Ltd	1.04%
Indian Railway Catering and Tourism Corporation Ltd.	0.99%
State Bank of India	0.99%
Indraprastha Gas Ltd.	0.97%
Grindwell Norton Ltd.	0.96%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	38.48%
Maruti Suzuki India Ltd.	1.95%
Sun Pharmaceuticals Industries Ltd.	1.95%
Mahindra & Mahindra Ltd.	1.89%
Nippon India Mutual Fund	1.82%
Hindustan Unilever Ltd.	1.64%
Tata Motors Ltd.	1.27%
Bajaj Finance Ltd.	1.17%
ITC Ltd.	1.17%
Asian Paints Ltd.	1.16%
SBI Life Insurance Company Ltd.	1.16%
NTPC Ltd.	1.14%
Titan Company Ltd.	1.10%
United Spirits Ltd.	1.05%
Tech Mahindra Ltd.	1.04%
PI Industries Ltd.	1.02%
Tata Consultancy Services Ltd.	0.96%
HCL Technologies Ltd.	0.95%
Bajaj Finance Ltd.	0.89%
Bharti Airtel Ltd.	0.89%
Nippon India Mutual Fund	0.88%
Dr Reddys Laboratories Ltd.	0.86%
Page Industries Ltd.	0.83%
Bharat Electronics Ltd.	0.82%
Bata India Ltd.	0.80%
Navin Fluorine International Ltd.	0.78%
Brigade Enterprises Ltd.	0.75%
Hindalco Industries Ltd.	0.71%
Grasim Industries Ltd.	0.68%
Bharat Petroleum Corporation Ltd.	0.65%
Tata Steel Ltd.	0.62%
Divis Laboratories Ltd.	0.58%
Eicher Motors Ltd.	0.57%
Ashok Leyland Ltd	0.56%
Jubilant Foodworks Ltd	0.54%
Britannia Industries Ltd.	0.51%
PVR Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.39%
Endurance Technologies Ltd.	0.37%
Voltas Ltd.	0.36%
Cipla Ltd.	0.32%
IndusInd Bank Ltd.	0.26%
Bajaj Auto Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.22%
Crompton Greaves Consumer Electricals Ltd.	0.21%
Larsen & Toubro Infotech Ltd.	0.21%
Bharti Airtel Ltd.	0.15%
Indian Oil Corporation Ltd.	0.01%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	6.60%
07.37% Tamil Nadu SDL 2026	2.35%
07.62% Madhya Pradesh SDL 2026	2.27%
07.70% Maharashtra SDL 2032	1.98%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.41%
Maruti Suzuki India Ltd.	0.38%
Mahindra & Mahindra Ltd.	0.38%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
Tata Consultancy Services Ltd.	0.28%
Tata Motors Ltd.	0.27%
Bajaj Finance Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Asian Paints Ltd.	0.23%
HCL Technologies Ltd.	0.22%
NTPC Ltd.	0.22%
PI Industries Ltd.	0.21%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.19%
Titan Company Ltd.	0.19%
Bajaj Finance Ltd.	0.18%
Dr Reddys Laboratories Ltd.	0.17%
Bata India Ltd.	0.16%
Bharat Electronics Ltd.	0.16%
Page Industries Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Navin Fluorine International Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Bharat Petroleum Corporation Ltd.	0.13%
Tata Steel Ltd.	0.13%
Divis Laboratories Ltd.	0.12%
Eicher Motors Ltd.	0.12%
Ashok Leyland Ltd	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Britannia Industries Ltd.	0.10%
Cipla Ltd.	0.09%
HDFC Life Insurance Co. Ltd.	0.08%
PVR Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Voltas Ltd.	0.07%
Larsen & Toubro Infotech Ltd.	0.05%
Bajaj Auto Ltd.	0.04%
Crompton Greaves Consumer Electricals Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	10.09%
07.70% Maharashtra SDL 2032	2.63%
07.96% Maharashtra SDL 2026	2.01%
07.37% Tamil Nadu SDL 2026	1.96%
07.62% Madhya Pradesh SDL 2026	1.91%
07.38% Madhya Pradesh SDL 2026	1.58%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	18.38%
Maruti Suzuki India Ltd.	0.95%
Mahindra & Mahindra Ltd.	0.95%
Hindustan Unilever Ltd.	0.81%
ITC Ltd.	0.74%
Kotak Mahindra Bank Ltd.	0.72%
Tata Consultancy Services Ltd.	0.70%
SBI Life Insurance Company Ltd.	0.69%
Tata Motors Ltd.	0.63%
Tech Mahindra Ltd.	0.59%
Bajaj Finance Ltd.	0.58%
Asian Paints Ltd.	0.58%
HCL Technologies Ltd.	0.56%
NTPC Ltd.	0.56%
PI Industries Ltd.	0.51%
United Spirits Ltd.	0.51%
Titan Company Ltd.	0.47%
Bharti Airtel Ltd.	0.46%
Dr Reddys Laboratories Ltd.	0.43%
Bajaj Finance Ltd.	0.42%
Page Industries Ltd.	0.41%
Bata India Ltd.	0.40%
Bharat Electronics Ltd.	0.40%
Brigade Enterprises Ltd.	0.39%
Navin Fluorine International Ltd.	0.38%
Hindalco Industries Ltd.	0.36%
Grasim Industries Ltd.	0.35%
Bharat Petroleum Corporation Ltd.	0.33%
Tata Steel Ltd.	0.31%
Divis Laboratories Ltd.	0.29%
Eicher Motors Ltd.	0.29%
Ashok Leyland Ltd	0.28%
Jubilant Foodworks Ltd	0.27%
Britannia Industries Ltd.	0.26%
IndusInd Bank Ltd.	0.25%
Cipla Ltd.	0.21%
PVR Ltd.	0.20%
HDFC Life Insurance Co. Ltd.	0.19%
Endurance Technologies Ltd.	0.18%
Voltas Ltd.	0.18%
Avenue Supermarts Ltd.	0.15%
Crompton Greaves Consumer Electricals Ltd.	0.11%
Bajaj Auto Ltd.	0.11%
Larsen & Toubro Infotech Ltd.	0.10%
Bharti Airtel Ltd.	0.07%
Motherson Sumi Systems Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Indian Oil Corporation Ltd.	0.00%
Government Securities	7.94%
05.15% GOI 2025	2.00%
07.38% Madhya Pradesh SDL 2026	1.91%
07.96% Maharashtra SDL 2026	1.36%
07.62% Madhya Pradesh SDL 2026	1.34%
07.37% Tamil Nadu SDL 2026	1.33%
Corporate Bonds	0.08%
Piramal Capital & Housing Finance Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.41%
Ultratech Cement Ltd.	1.93%
Sun Pharmaceuticals Industries Ltd.	1.81%
Maruti Suzuki India Ltd.	1.75%
Mahindra & Mahindra Ltd.	1.75%
Hindustan Unilever Ltd.	1.50%
Tata Consultancy Services Ltd.	1.29%
Tata Motors Ltd.	1.19%
SBI Life Insurance Company Ltd.	1.11%
ITC Ltd.	1.09%
Tech Mahindra Ltd.	1.09%
Bajaj Finance Ltd.	1.08%
Asian Paints Ltd.	1.05%
NTPC Ltd.	1.02%
PI Industries Ltd.	0.95%
United Spirits Ltd.	0.94%
Titan Company Ltd.	0.91%
Bharti Airtel Ltd.	0.87%
HCL Technologies Ltd.	0.87%
Dr Reddys Laboratories Ltd.	0.79%
Bajaj Finance Ltd.	0.78%
Page Industries Ltd.	0.75%
Bata India Ltd.	0.74%
Bharat Electronics Ltd.	0.74%
Brigade Enterprises Ltd.	0.71%
Navin Fluorine International Ltd.	0.71%
Hindalco Industries Ltd.	0.66%
Grasim Industries Ltd.	0.64%
Bharat Petroleum Corporation Ltd.	0.61%
Tata Steel Ltd.	0.58%
Divis Laboratories Ltd.	0.54%
Eicher Motors Ltd.	0.53%
Ashok Leyland Ltd	0.52%
Jubilant Foodworks Ltd	0.50%
Britannia Industries Ltd.	0.47%
PVR Ltd.	0.37%
HDFC Life Insurance Co. Ltd.	0.35%
IndusInd Bank Ltd.	0.34%
Endurance Technologies Ltd.	0.33%
Voltas Ltd.	0.32%
Cipla Ltd.	0.30%
Crompton Greaves Consumer Electricals Ltd.	0.20%
Kotak Mahindra Bank Ltd.	0.20%
Larsen & Toubro Infotech Ltd.	0.20%
Bajaj Auto Ltd.	0.19%
Bharti Airtel Ltd.	0.14%
Indian Oil Corporation Ltd.	0.00%
Government Securities	3.39%
6.67% GOI 2035	0.91%
05.15% GOI 2025	0.82%
07.96% Maharashtra SDL 2026	0.56%
07.62% Madhya Pradesh SDL 2026	0.55%
07.37% Tamil Nadu SDL 2026	0.55%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	45.72%
Nippon India Mutual Fund	2.38%
Sun Pharmaceuticals Industries Ltd.	2.30%
Mahindra & Mahindra Ltd.	2.27%
Maruti Suzuki India Ltd.	2.23%
Hindustan Unilever Ltd.	1.96%
Tata Motors Ltd.	1.61%
Nippon India Mutual Fund	1.54%
SBI Life Insurance Company Ltd.	1.42%
ITC Ltd.	1.42%
Bajaj Finance Ltd.	1.41%
NTPC Ltd.	1.30%
Tech Mahindra Ltd.	1.28%
PI Industries Ltd.	1.23%
United Spirits Ltd.	1.21%
Asian Paints Ltd.	1.19%
Bharti Airtel Ltd.	1.08%
Dr Reddys Laboratories Ltd.	1.02%
HCL Technologies Ltd.	1.02%
Bajaj Finance Ltd.	1.01%
Titan Company Ltd.	0.99%
Bata India Ltd.	0.96%
Bharat Electronics Ltd.	0.94%
Navin Fluorine International Ltd.	0.93%
Page Industries Ltd.	0.93%
Tata Consultancy Services Ltd.	0.93%
Grasim Industries Ltd.	0.85%
Hindalco Industries Ltd.	0.85%
Brigade Enterprises Ltd.	0.84%
Bharat Petroleum Corporation Ltd.	0.81%
Tata Steel Ltd.	0.78%
Divis Laboratories Ltd.	0.70%
Eicher Motors Ltd.	0.69%
Ashok Leyland Ltd	0.67%
Jubilant Foodworks Ltd	0.65%
Britannia Industries Ltd.	0.61%
PVR Ltd.	0.49%
HDFC Life Insurance Co. Ltd.	0.45%
Endurance Technologies Ltd.	0.43%
Voltas Ltd.	0.41%
Cipla Ltd.	0.40%
IndusInd Bank Ltd.	0.30%
Larsen & Toubro Infotech Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.27%
Crompton Greaves Consumer Electricals Ltd.	0.26%
Bajaj Auto Ltd.	0.25%
Bharti Airtel Ltd.	0.18%
Indian Oil Corporation Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	43.34%
Sun Pharmaceuticals Industries Ltd.	2.45%
Ultratech Cement Ltd.	2.44%
ITC Ltd.	2.41%
Maruti Suzuki India Ltd.	2.25%
Mahindra & Mahindra Ltd.	2.15%
State Bank of India	2.11%
Tata Motors Ltd.	1.84%
Asian Paints Ltd.	1.79%
Bharti Airtel Ltd.	1.50%
Nippon India Mutual Fund	1.44%
Bajaj Auto Ltd.	1.40%
Bajaj Finance Ltd.	1.40%
SBI Life Insurance Company Ltd.	1.40%
Titan Company Ltd.	1.36%
HCL Technologies Ltd.	1.30%
Tech Mahindra Ltd.	1.29%
NTPC Ltd.	1.24%
Tata Consultancy Services Ltd.	1.20%
Bajaj Finance Ltd.	1.12%
Dr Reddys Laboratories Ltd.	0.99%
Hindalco Industries Ltd.	0.92%
Britannia Industries Ltd.	0.90%
Grasim Industries Ltd.	0.85%
Tata Steel Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.81%
Eicher Motors Ltd.	0.78%
Divis Laboratories Ltd.	0.71%
Tata Consumer Products Ltd.	0.62%
UPL Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.54%
HDFC Life Insurance Co. Ltd.	0.51%
IndusInd Bank Ltd.	0.44%
Cipla Ltd.	0.40%
Hero MotoCorp Ltd.	0.37%
JSW Steel Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.21%
Nestle India Ltd.	0.21%
Apollo Hospitals Enterprise Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.11%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.43%
Maruti Suzuki India Ltd.	0.38%
Mahindra & Mahindra Ltd.	0.38%
Hindustan Unilever Ltd.	0.33%
ITC Ltd.	0.30%
Kotak Mahindra Bank Ltd.	0.29%
SBI Life Insurance Company Ltd.	0.29%
Tata Consultancy Services Ltd.	0.28%
Tata Motors Ltd.	0.27%
Bajaj Finance Ltd.	0.25%
Tech Mahindra Ltd.	0.24%
Asian Paints Ltd.	0.23%
HCL Technologies Ltd.	0.22%
NTPC Ltd.	0.22%
PI Industries Ltd.	0.21%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.19%
Bajaj Finance Ltd.	0.18%
Titan Company Ltd.	0.18%
Dr Reddys Laboratories Ltd.	0.17%
Bata India Ltd.	0.16%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.16%
Navin Fluorine International Ltd.	0.15%
Page Industries Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Bharat Petroleum Corporation Ltd.	0.13%
Tata Steel Ltd.	0.13%
Divis Laboratories Ltd.	0.12%
Eicher Motors Ltd.	0.12%
Ashok Leyland Ltd	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Britannia Industries Ltd.	0.10%
Cipla Ltd.	0.09%
HDFC Life Insurance Co. Ltd.	0.08%
PVR Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Voltas Ltd.	0.07%
Bajaj Auto Ltd.	0.04%
Crompton Greaves Consumer Electricals Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	7.42%
07.62% Madhya Pradesh SDL 2026	1.96%
07.96% Maharashtra SDL 2026	1.90%
07.37% Tamil Nadu SDL 2026	1.86%
07.70% Maharashtra SDL 2032	1.70%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.36%
Maruti Suzuki India Ltd.	0.38%
Mahindra & Mahindra Ltd.	0.38%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
Tata Consultancy Services Ltd.	0.28%
Tata Motors Ltd.	0.26%
Bajaj Finance Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Asian Paints Ltd.	0.23%
HCL Technologies Ltd.	0.22%
NTPC Ltd.	0.22%
PI Industries Ltd.	0.20%
United Spirits Ltd.	0.20%
Bharti Airtel Ltd.	0.19%
Titan Company Ltd.	0.19%
Bajaj Finance Ltd.	0.17%
Dr Reddys Laboratories Ltd.	0.17%
Bata India Ltd.	0.16%
Bharat Electronics Ltd.	0.16%
Brigade Enterprises Ltd.	0.15%
Navin Fluorine International Ltd.	0.15%
Page Industries Ltd.	0.15%
Grasim Industries Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Bharat Petroleum Corporation Ltd.	0.13%
Tata Steel Ltd.	0.13%
Divis Laboratories Ltd.	0.12%
Eicher Motors Ltd.	0.12%
Ashok Leyland Ltd	0.11%
IndusInd Bank Ltd.	0.11%
Jubilant Foodworks Ltd	0.11%
Britannia Industries Ltd.	0.10%
Cipla Ltd.	0.09%
HDFC Life Insurance Co. Ltd.	0.08%
PVR Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Voltas Ltd.	0.07%
Larsen & Toubro Infotech Ltd.	0.05%
Bajaj Auto Ltd.	0.04%
Crompton Greaves Consumer Electricals Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	5.72%
07.62% Madhya Pradesh SDL 2026	1.95%
07.96% Maharashtra SDL 2026	1.91%
07.37% Tamil Nadu SDL 2026	1.86%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.77%
Mahindra & Mahindra Ltd.	0.91%
Maruti Suzuki India Ltd.	0.90%
Hindustan Unilever Ltd.	0.77%
ITC Ltd.	0.71%
Kotak Mahindra Bank Ltd.	0.68%
SBI Life Insurance Company Ltd.	0.68%
Tata Consultancy Services Ltd.	0.67%
Tata Motors Ltd.	0.64%
Bajaj Finance Ltd.	0.58%
Tech Mahindra Ltd.	0.57%
Asian Paints Ltd.	0.55%
HCL Technologies Ltd.	0.53%
NTPC Ltd.	0.53%
PI Industries Ltd.	0.49%
United Spirits Ltd.	0.49%
Bharti Airtel Ltd.	0.46%
Titan Company Ltd.	0.46%
Bajaj Finance Ltd.	0.42%
Dr Reddys Laboratories Ltd.	0.41%
Bata India Ltd.	0.39%
Page Industries Ltd.	0.39%
Bharat Electronics Ltd.	0.38%
Brigade Enterprises Ltd.	0.37%
Navin Fluorine International Ltd.	0.37%
Hindalco Industries Ltd.	0.34%
Grasim Industries Ltd.	0.33%
Bharat Petroleum Corporation Ltd.	0.32%
Tata Steel Ltd.	0.31%
Divis Laboratories Ltd.	0.28%
Eicher Motors Ltd.	0.28%
Ashok Leyland Ltd	0.27%
Jubilant Foodworks Ltd	0.27%
Britannia Industries Ltd.	0.25%
IndusInd Bank Ltd.	0.25%
Cipla Ltd.	0.21%
PVR Ltd.	0.19%
HDFC Life Insurance Co. Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
Voltas Ltd.	0.17%
Avenue Supermarts Ltd.	0.16%
Larsen & Toubro Infotech Ltd.	0.11%
Bajaj Auto Ltd.	0.10%
Crompton Greaves Consumer Electricals Ltd.	0.10%
Bharti Airtel Ltd.	0.07%
Motherson Sumi Systems Ltd.	0.04%
Mothersun Sumi Wiring India Ltd.	0.02%
Indian Oil Corporation Ltd.	0.00%
Government Securities	7.45%
07.38% Madhya Pradesh SDL 2026	1.85%
07.96% Maharashtra SDL 2026	1.45%
07.62% Madhya Pradesh SDL 2026	1.45%
07.37% Tamil Nadu SDL 2026	1.42%
07.70% Maharashtra SDL 2032	1.28%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.64%
Ultratech Cement Ltd.	1.46%
Sun Pharmaceuticals Industries Ltd.	1.35%
Mahindra & Mahindra Ltd.	1.32%
Maruti Suzuki India Ltd.	1.30%
Hindustan Unilever Ltd.	1.12%
Tata Consultancy Services Ltd.	0.98%
Tata Motors Ltd.	0.92%
ITC Ltd.	0.83%
Bajaj Finance Ltd.	0.83%
SBI Life Insurance Company Ltd.	0.83%
Tech Mahindra Ltd.	0.82%
Asian Paints Ltd.	0.78%
NTPC Ltd.	0.76%
PI Industries Ltd.	0.72%
United Spirits Ltd.	0.70%
Bharti Airtel Ltd.	0.67%
HCL Technologies Ltd.	0.65%
Titan Company Ltd.	0.62%
Bajaj Finance Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.59%
Bata India Ltd.	0.56%
Page Industries Ltd.	0.55%
Bharat Electronics Ltd.	0.55%
Navin Fluorine International Ltd.	0.53%
Brigade Enterprises Ltd.	0.52%
Hindalco Industries Ltd.	0.50%
Grasim Industries Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.46%
Tata Steel Ltd.	0.45%
Divis Laboratories Ltd.	0.41%
Eicher Motors Ltd.	0.40%
Jubilant Foodworks Ltd	0.39%
Ashok Leyland Ltd	0.39%
Britannia Industries Ltd.	0.36%
PVR Ltd.	0.28%
HDFC Life Insurance Co. Ltd.	0.26%
IndusInd Bank Ltd.	0.26%
Endurance Technologies Ltd.	0.25%
Voltas Ltd.	0.24%
Cipla Ltd.	0.23%
Larsen & Toubro Infotech Ltd.	0.16%
Kotak Mahindra Bank Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Crompton Greaves Consumer Electricals Ltd.	0.15%
Bharti Airtel Ltd.	0.11%
Indian Oil Corporation Ltd.	0.00%
Government Securities	4.47%
07.38% Madhya Pradesh SDL 2026	1.47%
07.96% Maharashtra SDL 2026	1.01%
07.62% Madhya Pradesh SDL 2026	1.00%
07.37% Tamil Nadu SDL 2026	0.99%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	43.44%
Sun Pharmaceuticals Industries Ltd.	2.48%
Ultratech Cement Ltd.	2.44%
ITC Ltd.	2.41%
Maruti Suzuki India Ltd.	2.25%
Mahindra & Mahindra Ltd.	2.15%
State Bank of India	2.10%
Tata Motors Ltd.	1.84%
Asian Paints Ltd.	1.80%
Bharti Airtel Ltd.	1.50%
Nippon India Mutual Fund	1.46%
SBI Life Insurance Company Ltd.	1.41%
Bajaj Finance Ltd.	1.41%
Bajaj Auto Ltd.	1.40%
Titan Company Ltd.	1.37%
HCL Technologies Ltd.	1.31%
Tech Mahindra Ltd.	1.29%
NTPC Ltd.	1.24%
Tata Consultancy Services Ltd.	1.20%
Bajaj Finance Ltd.	1.13%
Dr Reddys Laboratories Ltd.	0.99%
Hindalco Industries Ltd.	0.93%
Britannia Industries Ltd.	0.90%
Grasim Industries Ltd.	0.85%
Tata Steel Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.81%
Eicher Motors Ltd.	0.78%
Divis Laboratories Ltd.	0.71%
Tata Consumer Products Ltd.	0.61%
UPL Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.54%
HDFC Life Insurance Co. Ltd.	0.51%
IndusInd Bank Ltd.	0.45%
Cipla Ltd.	0.40%
Hero MotoCorp Ltd.	0.37%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
Apollo Hospitals Enterprise Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.11%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.96%
Container Corporation Of India Ltd.	3.16%
HDFC Bank Ltd.	2.99%
Axis Bank Ltd.	2.89%
Ahluwalia Contracts Ltd.	2.68%
Adani Ports and Special Economic Zone Ltd.	2.63%
Oberoi Realty Ltd.	2.50%
Bharat Forge Ltd.	2.15%
Oil & Natural Gas Corpn Ltd.	2.09%
Bharat Electronics Ltd.	1.99%
Transport Corporation of India	1.97%
Bharat Petroleum Corporation Ltd.	1.86%
Kotak Mahindra Bank Ltd.	1.85%
Brigade Enterprises Ltd.	1.81%
Gail (India) Ltd.	1.77%
Indian Oil Corporation Ltd.	1.61%
Bharti Airtel Ltd.	1.47%
Shree Cement Ltd.	1.44%
Hindalco Industries Ltd.	1.42%
ABB India Ltd.	1.30%
Hindustan Petroleum Corporation Ltd.	1.24%
Tata Steel Ltd.	1.09%
Indraprastha Gas Ltd.	1.05%
Ashok Leyland Ltd	1.03%
Grindwell Norton Ltd.	0.99%
Indian Railway Catering and Tourism Corporation Ltd.	0.99%
State Bank of India	0.99%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	35.30%
Bank of Baroda	4.64%
Canara Bank Ltd.	4.27%
Power Grid Corporation of India Ltd.	4.08%
Oil & Natural Gas Corpn Ltd.	3.86%
Hindustan Petroleum Corporation Ltd.	2.88%
Kotak Mahindra Mutual Fund	2.72%
Bharat Electronics Ltd.	2.62%
Indian Railway Catering and Tourism Corporation Ltd.	2.46%
Gujarat Gas Co. Ltd.	1.80%
Hindustan Aeronautics Ltd.	1.45%
Steel Authority of India Ltd.	1.45%
Oil India Ltd.	1.08%
Indraprastha Gas Ltd.	1.00%
Mahanagar Gas Ltd.	0.99%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.24%
Mahindra & Mahindra Ltd.	0.37%
Maruti Suzuki India Ltd.	0.36%
Hindustan Unilever Ltd.	0.32%
ITC Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
Tata Consultancy Services Ltd.	0.27%
Tata Motors Ltd.	0.26%
Bajaj Finance Ltd.	0.24%
Tech Mahindra Ltd.	0.23%
Asian Paints Ltd.	0.22%
NTPC Ltd.	0.21%
HCL Technologies Ltd.	0.21%
PI Industries Ltd.	0.20%
United Spirits Ltd.	0.20%
Titan Company Ltd.	0.19%
Bajaj Finance Ltd.	0.19%
Bharti Airtel Ltd.	0.19%
Bata India Ltd.	0.16%
Dr Reddys Laboratories Ltd.	0.16%
Navin Fluorine International Ltd.	0.15%
Bharat Electronics Ltd.	0.15%
Brigade Enterprises Ltd.	0.15%
Hindalco Industries Ltd.	0.14%
Grasim Industries Ltd.	0.14%
Page Industries Ltd.	0.13%
Tata Steel Ltd.	0.13%
Bharat Petroleum Corporation Ltd.	0.13%
Divis Laboratories Ltd.	0.12%
Eicher Motors Ltd.	0.12%
Jubilant Foodworks Ltd	0.11%
Ashok Leyland Ltd	0.11%
IndusInd Bank Ltd.	0.10%
Britannia Industries Ltd.	0.10%
Cipla Ltd.	0.09%
PVR Ltd.	0.08%
Voltas Ltd.	0.07%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
HDFC Life Insurance Co. Ltd.	0.07%
Bajaj Auto Ltd.	0.05%
Larsen & Toubro Infotech Ltd.	0.04%
Crompton Greaves Consumer Electricals Ltd.	0.04%
Bharti Airtel Ltd.	0.03%
Motherson Sumi Systems Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Indian Oil Corporation Ltd.	0.00%
Government Securities	11.35%
05.22% GOI 2025	3.13%
05.15% GOI 2025	2.82%
07.96% Maharashtra SDL 2026	1.82%
07.62% Madhya Pradesh SDL 2026	1.80%
07.37% Tamil Nadu SDL 2026	1.78%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.36%
Mahindra & Mahindra Ltd.	0.89%
Maruti Suzuki India Ltd.	0.87%
Hindustan Unilever Ltd.	0.75%
ITC Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.66%
SBI Life Insurance Company Ltd.	0.65%
Tata Consultancy Services Ltd.	0.65%
Tata Motors Ltd.	0.62%
Bajaj Finance Ltd.	0.56%
Tech Mahindra Ltd.	0.55%
Asian Paints Ltd.	0.54%
HCL Technologies Ltd.	0.52%
NTPC Ltd.	0.51%
PI Industries Ltd.	0.48%
Titan Company Ltd.	0.47%
United Spirits Ltd.	0.47%
Bharti Airtel Ltd.	0.45%
Page Industries Ltd.	0.45%
Bajaj Finance Ltd.	0.41%
Dr Reddys Laboratories Ltd.	0.40%
Bata India Ltd.	0.38%
Bharat Electronics Ltd.	0.37%
Brigade Enterprises Ltd.	0.36%
Navin Fluorine International Ltd.	0.36%
Hindalco Industries Ltd.	0.33%
Grasim Industries Ltd.	0.32%
Bharat Petroleum Corporation Ltd.	0.31%
Tata Steel Ltd.	0.30%
Divis Laboratories Ltd.	0.27%
Eicher Motors Ltd.	0.27%
Jubilant Foodworks Ltd	0.26%
Ashok Leyland Ltd	0.26%
IndusInd Bank Ltd.	0.25%
Britannia Industries Ltd.	0.24%
Cipla Ltd.	0.21%
PVR Ltd.	0.19%
HDFC Life Insurance Co. Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
Voltas Ltd.	0.16%
Avenue Supermarts Ltd.	0.15%
Larsen & Toubro Infotech Ltd.	0.11%
Crompton Greaves Consumer Electricals Ltd.	0.10%
Bajaj Auto Ltd.	0.10%
Bharti Airtel Ltd.	0.07%
Motherson Sumi Systems Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Indian Oil Corporation Ltd.	0.00%
Government Securities	4.51%
07.96% Maharashtra SDL 2026	1.52%
07.62% Madhya Pradesh SDL 2026	1.50%
07.37% Tamil Nadu SDL 2026	1.49%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	25.71%
Ultratech Cement Ltd.	1.40%
Sun Pharmaceuticals Industries Ltd.	1.30%
Mahindra & Mahindra Ltd.	1.27%
Maruti Suzuki India Ltd.	1.26%
Hindustan Unilever Ltd.	1.08%
Tata Consultancy Services Ltd.	0.94%
Tata Motors Ltd.	0.88%
Bajaj Finance Ltd.	0.80%
SBI Life Insurance Company Ltd.	0.80%
ITC Ltd.	0.79%
Tech Mahindra Ltd.	0.79%
Asian Paints Ltd.	0.76%
NTPC Ltd.	0.73%
PI Industries Ltd.	0.69%
United Spirits Ltd.	0.67%
Bharti Airtel Ltd.	0.65%
Titan Company Ltd.	0.65%
HCL Technologies Ltd.	0.63%
Bajaj Finance Ltd.	0.58%
Dr Reddys Laboratories Ltd.	0.57%
Page Industries Ltd.	0.56%
Bata India Ltd.	0.54%
Bharat Electronics Ltd.	0.53%
Brigade Enterprises Ltd.	0.51%
Navin Fluorine International Ltd.	0.51%
Hindalco Industries Ltd.	0.48%
Grasim Industries Ltd.	0.46%
Bharat Petroleum Corporation Ltd.	0.44%
Tata Steel Ltd.	0.43%
Divis Laboratories Ltd.	0.39%
Eicher Motors Ltd.	0.39%
Ashok Leyland Ltd	0.38%
Jubilant Foodworks Ltd	0.37%
Britannia Industries Ltd.	0.34%
PVR Ltd.	0.27%
IndusInd Bank Ltd.	0.26%
HDFC Life Insurance Co. Ltd.	0.25%
Endurance Technologies Ltd.	0.24%
Voltas Ltd.	0.23%
Cipla Ltd.	0.22%
Larsen & Toubro Infotech Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
Crompton Greaves Consumer Electricals Ltd.	0.14%
Kotak Mahindra Bank Ltd.	0.14%
Bharti Airtel Ltd.	0.10%
Indian Oil Corporation Ltd.	0.00%
Government Securities	3.93%
07.96% Maharashtra SDL 2026	1.03%
07.62% Madhya Pradesh SDL 2026	1.01%
07.37% Tamil Nadu SDL 2026	1.00%
07.70% Maharashtra SDL 2032	0.89%











Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.87%
Ultratech Cement Ltd.	2.43%
Sun Pharmaceuticals Industries Ltd.	2.42%
ITC Ltd.	2.41%
Maruti Suzuki India Ltd.	2.24%
Mahindra & Mahindra Ltd.	2.14%
State Bank of India	2.03%
Tata Motors Ltd.	1.84%
Asian Paints Ltd.	1.76%
Bharti Airtel Ltd.	1.49%
Bajaj Auto Ltd.	1.40%
Bajaj Finance Ltd.	1.40%
SBI Life Insurance Company Ltd.	1.36%
Nippon India Mutual Fund	1.34%
Titan Company Ltd.	1.33%
Tech Mahindra Ltd.	1.29%
HCL Technologies Ltd.	1.28%
NTPC Ltd.	1.24%
Tata Consultancy Services Ltd.	1.20%
Bajaj Finance Ltd.	1.09%
Dr Reddys Laboratories Ltd.	0.99%
Britannia Industries Ltd.	0.90%
Hindalco Industries Ltd.	0.89%
Grasim Industries Ltd.	0.85%
Tata Steel Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.81%
Eicher Motors Ltd.	0.78%
Divis Laboratories Ltd.	0.71%
Tata Consumer Products Ltd.	0.61%
UPL Ltd.	0.61%
Adani Ports and Special Economic Zone Ltd.	0.52%
HDFC Life Insurance Co. Ltd.	0.51%
IndusInd Bank Ltd.	0.43%
Cipla Ltd.	0.40%
Hero MotoCorp Ltd.	0.37%
JSW Steel Ltd.	0.30%
Nestle India Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.20%
Apollo Hospitals Enterprise Ltd.	0.15%
Oil & Natural Gas Corpn Ltd.	0.11%

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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