

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

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

# Aviva Investor



## Disclaimer/Disclosure

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## Economy

The Indian economy has been going from strength to strength as reflected in the sustainability of the high frequency economic data points. Recent demand due to ongoing festivals is supporting the current business cycle while there are headwinds due to weakening of demand from the advanced world.

India's GST has soared to second highest ever at INR 1.52 trillion in October 2022, aided by festive demand, good tax buoyancy and greater compliance. The GST collection remained above the Rs 1.4-trillion mark for the ninth straight month.

The Consumer Price Index (CPI) inflation for September 2022 printed at 7.41%, which is higher than the previous month's reading of 7.00%. The headline reading breached the RBI's upper tolerance band of 6% for the ninth consecutive month. Food & Beverage inflation stood at 8.4% in Sept 2022, up from 7.6% in Aug 2022 which mainly came from higher vegetable prices. Core inflation stood at 6.1% in Sept 2022, up from 5.85% in Aug 2022.

Fiscal deficit for April-Sept quarter was at 37.30% of BE target. Total expenditure has rose to 12-month high, continued to be driven by higher capex & pickup in revenue expenditure. However, revenue expenditure ex subsidies and interest was remained in contraction. On a FYTD (Apr-Sep 2022) basis, expenditure rose to 12.2% in Sep 2022, from 8.9% in the prior month. Total receipts rose by 22.1% YoY in Sep 2022, from contraction of 50.1% in Aug 2022, as non-tax revenues and net tax revenues accelerated despite a decline in capital receipts. Gross taxes improved to 14.5% YoY in Sep 2022, from contraction of 7.7% in Aug 2022, while slowing a tad on a FYTD basis. Whilst both direct and indirect taxes have gained momentum on a monthly basis, direct taxes slowed and indirect taxes inched up on a fiscal year-to-date basis.

The S&P Global India Manufacturing PMI increased to 55.3 in October 2022 from 55.1 in September 2022 and remaining above its long-run average of 53.7. October 2022 data has showed historically marked expansions in factory orders and quantities of purchases, while production growth outpaced its long-run average despite softening to a four-month low. India core sector IIP picked up for the month of Sep 2022 to 7.9%, with a lower base in electricity, coal and cement adding to decent refining and good fertilizer output.

Monsoon season ended 'Above Normal' at 6.5% surplus but with highly uneven distribution (195 districts received deficient rainfall) impacting paddy sowing and output. Reservoir levels at the end of monsoon season were much better compared to previous year. Across India, reservoirs were 87% full this year compared to 80% last year and 77% on average in the last 10 years.

RBI has closely debated increase in policy rates between 35 bps Vs 50 bps & went ahead with 50 bps this time to anchor inflation expectations and to continue to support growth. There was a clear division of opinion between the external MPC members & RBI members. External members suggested a tapering of the rate hike cycle going ahead as rate hikes act with a time lag. They also seemed to be concerned about raising policy rates too much above the real rates. On the other hand RBI members favored frontloading of rate hikes & to do whatever it takes to bring down the inflation within the target range. RBI members seem to be also focused on the currency and the external sector while the external members seem to be largely focused on inflation and growth as the key inputs for policy making.

The banking liquidity conditions have tightened during the month of October on back of higher demand for credit during the festival season (currency leakages) and the central bank's intervention in the foreign exchange market to curb volatility in the rupee. Lack of government spending has added to the liquidity pressure. Liquidity conditions worsened from ~ INR 330 Billion surplus (beginning of the month) to deficit of ~ INR 800 Billion by end of the month.

## Fixed Income Outlook and Strategy

Domestic bond yields largely traded with a bearish undertone throughout the month. Crude oil prices edged higher as OPEC+ decided to cut its output by 2 million barrels per day. Additionally, a sharp depreciation of rupee weighed on the yields. Also, delay in bond index inclusion, higher US-Treasury yields & strong dollar index weighed on the yields in the beginning of the month. However some value buying and short covering lead to relief rally towards the end of the month.

The rupee has touched all-time low of INR 83.30/\$ during the month driven by firm remarks from Federal Reserve policymakers, high Trade deficit, persistent domestic inflation & absence of aggressive intervention by RBI to stem fall in the currency due to decline in FX reserve cover. Reported FX reserves fell by USD 3.85bn to 2 year low of \$524.52bn for week ending 21st Oct 2022 from \$550.87bn. FX reserve cover has reduced with import cover (spot plus forward book) at 9.2 months as of September 2022 v/s 14 months in January 2022. However overall dollar weakening at the end of the month has pulled it back to INR 82.50-82.70/\$.

We expect Indian bond yields to move in a range in near term. We would be closely tracking parameters like Crude oil & other commodity prices, movement in global yields, dollar index etc. In near term, benchmark 10 years government bond will trade in the range of 7.25% - 7.55%. The RBI has announced a single day MPC meet to discuss and draft the letter required to be sent to GOI subsequent to inflation above tolerance for 3 consecutive quarters.

We are continuing to maintain lower term to maturity of the funds against index in order to mitigate the expected adverse impact of rise in interest rates. Further, we would look out to increase the portfolio yield through high quality corporate bonds as and when there are opportunities arise.

## Equity: Strategy

Amidst weak global milieu, India's relative growth trajectory is better and domestic political environment much more stable. Several indicators are looking up for the Indian economy, enabling decent growth prospects over the next two years. Banking credit growth has seen a gradual pickup and across segments now. The impact of monetary tightening is now visible with sharp correction in base metal prices. Global freight rates have also plunged ~66% since the beginning of 2022. This will fully reflect in profitability of Indian corporates going ahead. Profitability of the Nifty-50 index is still estimated to grow strong over the next two years.

We remain nimble and continue with our bottoms-up portfolio construction approach. We are inclined towards businesses focused on emerging opportunities, operating in concentrated industry structures with strong growth tailwinds coupled with business moat and pricing power. We continue to look for growth visibility with a domestic bias. Portfolios have been suitably aligned to reflect the key identified themes as discussed above. Excessive market volatility and/or any unexpected adverse impact on the funds are cushioned by having a judiciously balanced portfolio of growth and value themes.



Global Economy:

The annual inflation rate in the US slowed for the third month running to 8.2% in Sep 2022, the lowest in seven months, compared to 8.3% in August 2022. High core inflation was aided by housing, medical care, auto insurance and education services. US initial jobless claims rose for the second consecutive month, with continuing claims also higher, but still at strong levels.

The European Central Bank announced a 75-basis-point interest rate hike its third consecutive increase this year while also scaling back support for European banks. This hike took the ECB's main benchmark from 0.75% to 1.5%, a level not seen since 2009 before the sovereign debt crisis. ECB has confirmed that its rating hike cycle is not yet over. In the press conference, the ECB President Lagarde has clarified that future decisions would be based on three key factors: (a) inflation outlook, (b) measures taken to date and (c) transmission lag of monetary policy.

Equity Outlook

Global markets has made a sharp comeback in October 2022 amidst hope of nearing the end of aggressive rate hike cycle despite subdued quarterly corporate performance. Nifty has gained 5.4% in October 2022 and notably performed remarkably better than the MSCI EM index. The domestic results season has been encouraging coupled with strong outlook. Global central banks continue to hike rates assertively to contain the stubborn inflation.

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

- De-leveraged corporate balance sheet
- Robust Banking sector
- Lean household leverage and healthy savings rate coupled with financialisation of savings
- Better fiscal health with scope for improvement- enviable digital infrastructure, streamlined welfare spending through DBT, etc
- Improving external position- lowest external debt-to-GDP, strong forex reserves, steady FDI, rising share of global exports
- Proactive management of inflationary pressures through supply side & other measures

Despite inflationary pressures, volatility in commodities and monetary tightening, we expect the following themes to play out over the medium term led by the above mentioned favorable factors

1. Convergence of public, private capex and real estate up-cycles -
    - a. Despite recent inflationary and fiscal pressures, government has enough levers to push infra and capex spends, especially in sectors such as defense.
    - b. After almost a decade of muted demand, time correction in prices and rising income levels has improved housing affordability. Further, robust regulatory regime and sector consolidation is favoring strong organized players with better execution capabilities
    - c. Pickup in the real estate cycle and public capex leads to strong consumption growth as well. This would drive utilization levels up and the private sector capex. Typically, such convergence in the past has led to strong multi-year economic growth
    - d. Climate risk management and de-carbonization has initiated another capex stream- green energy production and EVs
  2. Momentum in discretionary consumption- The demand tailwinds can be witnessed in many high frequency indicators as strong GST collection, increase in personal loans etc.
  3. Normalization of supply chain disruptions
- Indian economy is also undergoing some strong structural changes which lay the roadmap for a more sustainable long term growth:
- a. Improving formalization, tax compliance, digitization and financial inclusion- UPI, etc.
  - b. Onset of open community network ONDC will democratize e-commerce, empowering both consumers and small businesses mainly by expanding reach
  - c. Financial and fiscal stability- RERA, IBC, etc
  - d. Government ceding its monopolies and stepping up privatization to attract private & foreign capital- ease of doing business
  - e. Efforts to establish India as a credible & competitive global supply chain alternative, driving exports- GST, GIFT city, increase in FDI, new labor codes, PLI schemes, multi-modal connectivity, national logistics policy
  - f. Thriving entrepreneurship which is visible from the start-up ecosystem and large investments by venture capitalists driving innovations and employment

The risks to growth are more external than domestic. These risks emanate from high input cost inflation, random supply disruptions and coordinated global tightening cycle and the associated outflows. Even as commodity and energy prices have fallen from their highs, still remain elevated and extremely volatile. These risks linked to geopolitics (Russia-Ukraine, potential China-Taiwan and now US-China friction) and climate change warrant caution. Continued energy price shocks in the next few months cannot be ruled out. The US Fed is assertively focused on inflation, at the cost of growth or even a mild recession. Other central banks may have to raise rates beyond that warranted by domestic inflation alone as they also have to contend with large & rapid currency depreciation.

In the short term, mighty USD, currency devaluation, CAD, trade deficit, forex reserves and liquidity situation are the key monitorables. Markets can remain volatile in the near term on the back of these risks however, India's multi-year structural growth drivers discussed above and the corporate profitability keeps us constructive on Indian equities over the long term.

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  
October 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 October 31,2022:	28.1442
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.18%	1.47%	1.01%	2.99%	4.96%	7.27%
Benchmark**	0.24%	1.18%	1.43%	2.64%	5.67%	7.12%

\* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

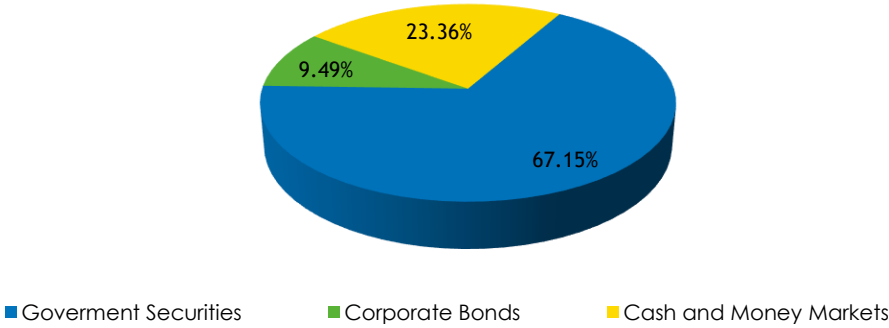
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	5.16
Total	5.16

Modified Duration#

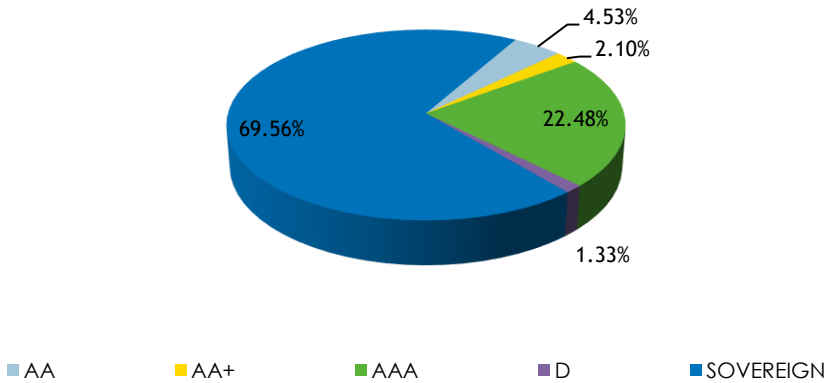
Security Type	Duration
Fixed Income Investments	3.43

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>67.15%</b>
6.84% GOI 2022	18.99%
07.54% GOI 2024	9.82%
07.80% Tamilnadu SDL 2032	9.68%
07.26% GOI 2032	8.79%
07.38% Madhya Pradesh SDL 2026	5.40%
06.99% GOI 2051	3.79%
07.62% Madhya Pradesh SDL 2026	2.91%
05.63% GOI 2026	2.39%
07.96% Maharashtra SDL 2026	2.16%
07.37% Tamil Nadu SDL 2026	2.12%
Others	1.10%
<b>Corporate Bonds</b>	<b>9.49%</b>
Indiabulls Housing Finance Ltd.	3.91%
Adani Ports and Special Economic Zone Ltd.	2.02%
NABARD	1.81%
Reliance Capital Ltd.	1.29%
Piramal Capital & Housing Finance Ltd.	0.46%
<b>Cash and Money Markets</b>	<b>23.36%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

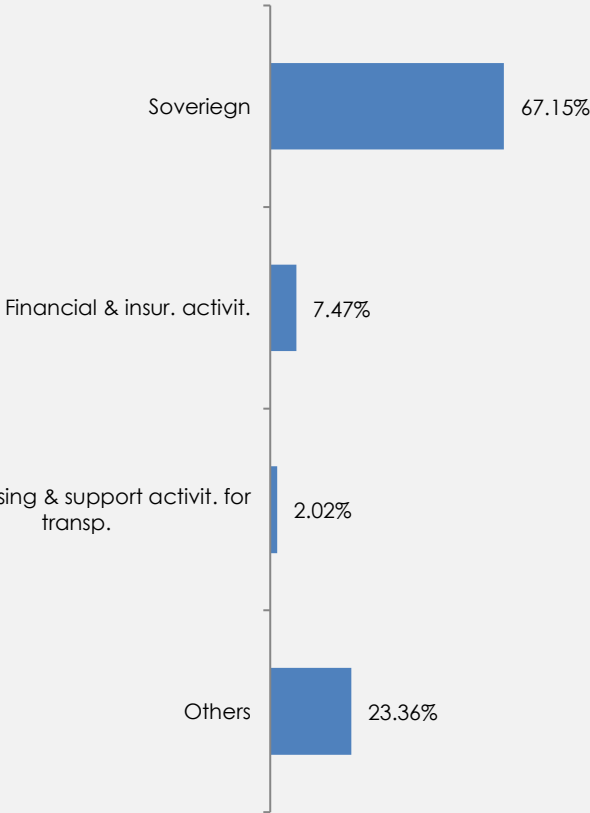
Asset Mix



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  
October 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 October 31,2022:	37.4762
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	1.11%	2.30%	1.16%	7.54%	7.31%	7.81%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	7.57%

\* 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.

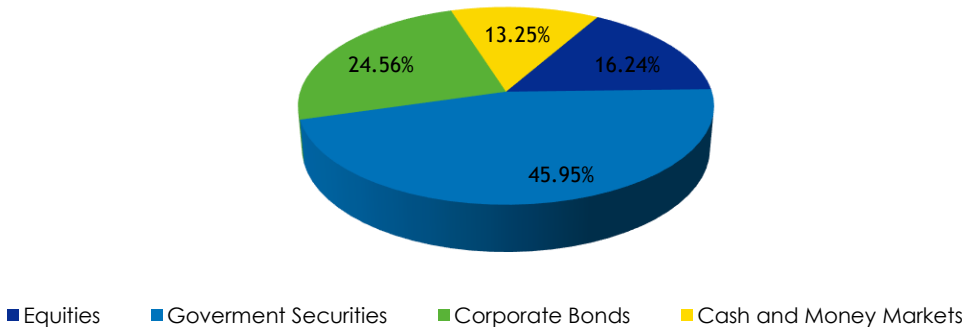
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.83
Debt	91.98
Total	109.81

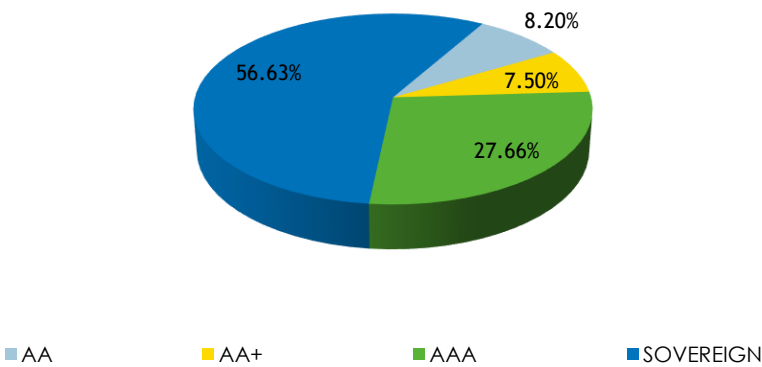
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.61

Asset Mix

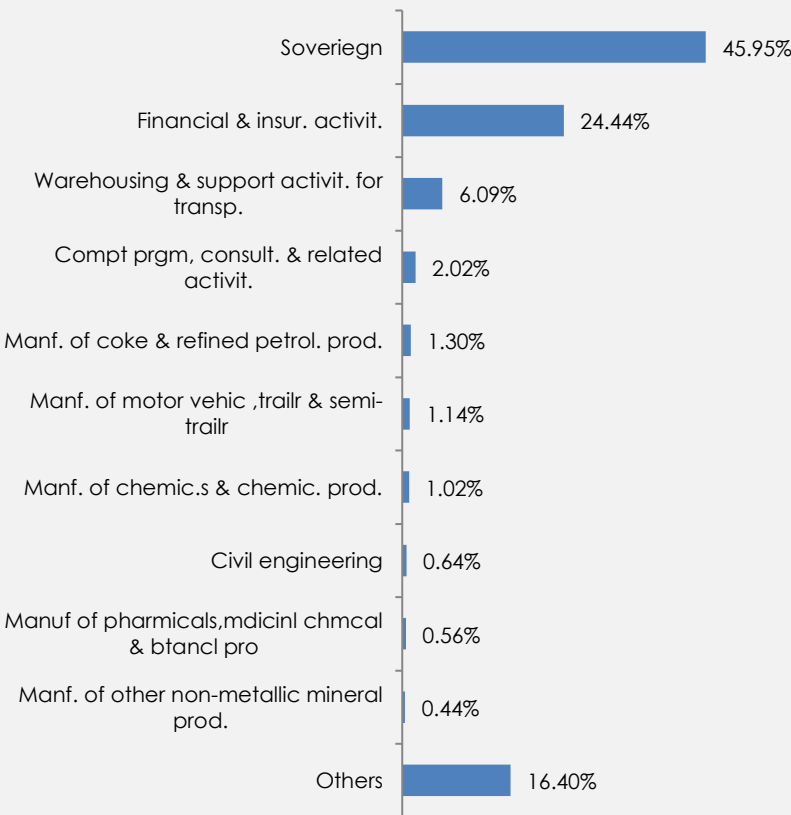


Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>16.24%</b>
ICICI Bank Ltd.	1.48%
Infosys Ltd.	1.37%
HDFC Bank Ltd.	1.33%
Reliance Industries Ltd.	1.28%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.64%
State Bank of India	0.64%
Maruti Suzuki India Ltd.	0.55%
Housing Development Finance Corporation Ltd.	0.46%
Sun Pharmaceuticals Industries Ltd.	0.37%
Others	7.39%
<b>Government Securities</b>	<b>45.95%</b>
6.84% GOI 2022	18.34%
07.54% GOI 2024	8.37%
07.26% GOI 2032	7.50%
06.99% GOI 2051	3.19%
07.96% Maharashtra SDL 2026	1.98%
07.62% Madhya Pradesh SDL 2026	1.97%
05.63% GOI 2026	1.95%
07.37% Tamil Nadu SDL 2026	1.94%
05.15% GOI 2025	0.71%
<b>Corporate Bonds</b>	<b>24.56%</b>
Adani Ports and Special Economic Zone Ltd.	6.09%
Indiabulls Housing Finance Ltd.	6.07%
NABARD	3.43%
Indian Railway Finance Corporation Ltd.	2.86%
Indian Railway Finance Corporation Ltd.	1.67%
NABARD	1.18%
NABARD	1.11%
Indian Railway Finance Corporation Ltd.	0.81%
NABARD	0.76%
Piramal Capital & Housing Finance Ltd.	0.58%
Others	0.00%
<b>Cash and Money Markets</b>	<b>13.25%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

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	
<b>Investment Objective:</b> 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	
<b>NAV as on October 31,2022:</b>	31.6900
<b>Inception Date:</b>	11-Jul-06
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.19%	2.37%	1.24%	7.56%	7.32%	7.32%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	8.07%

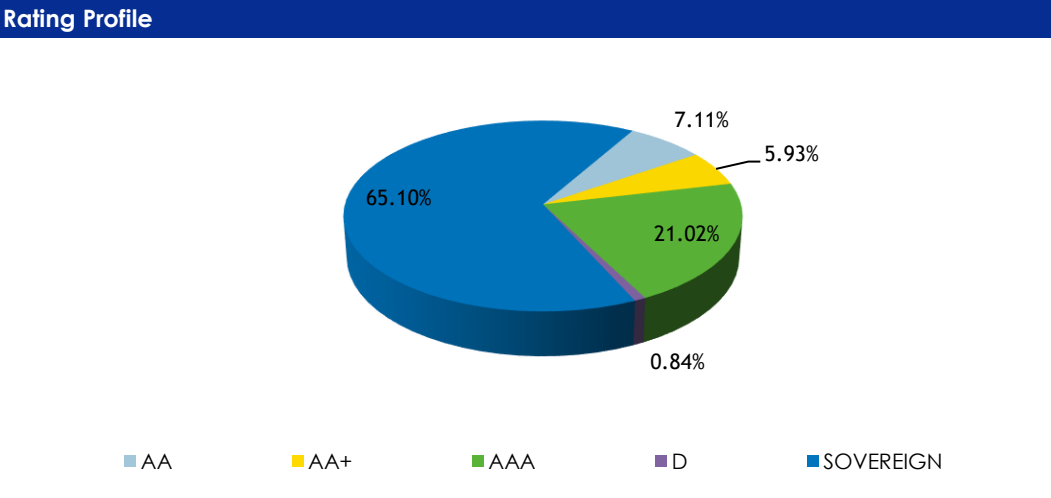
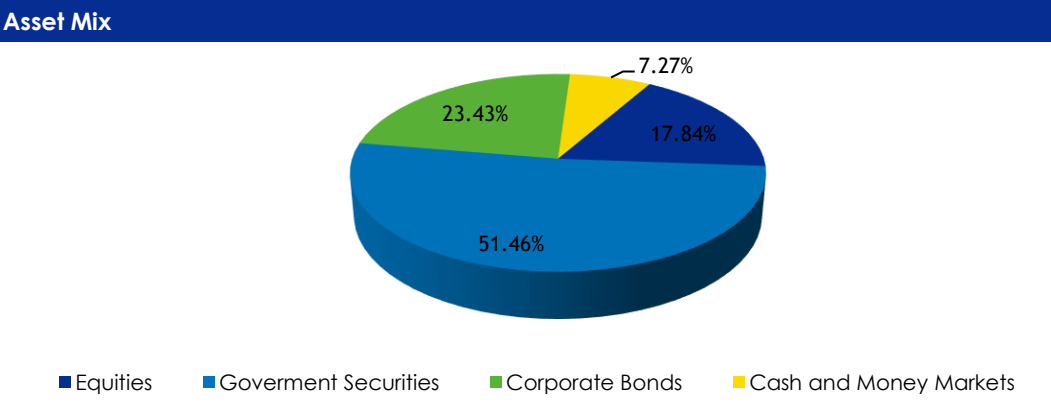
\* Compound Annual Growth Rate (CAGR)

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%

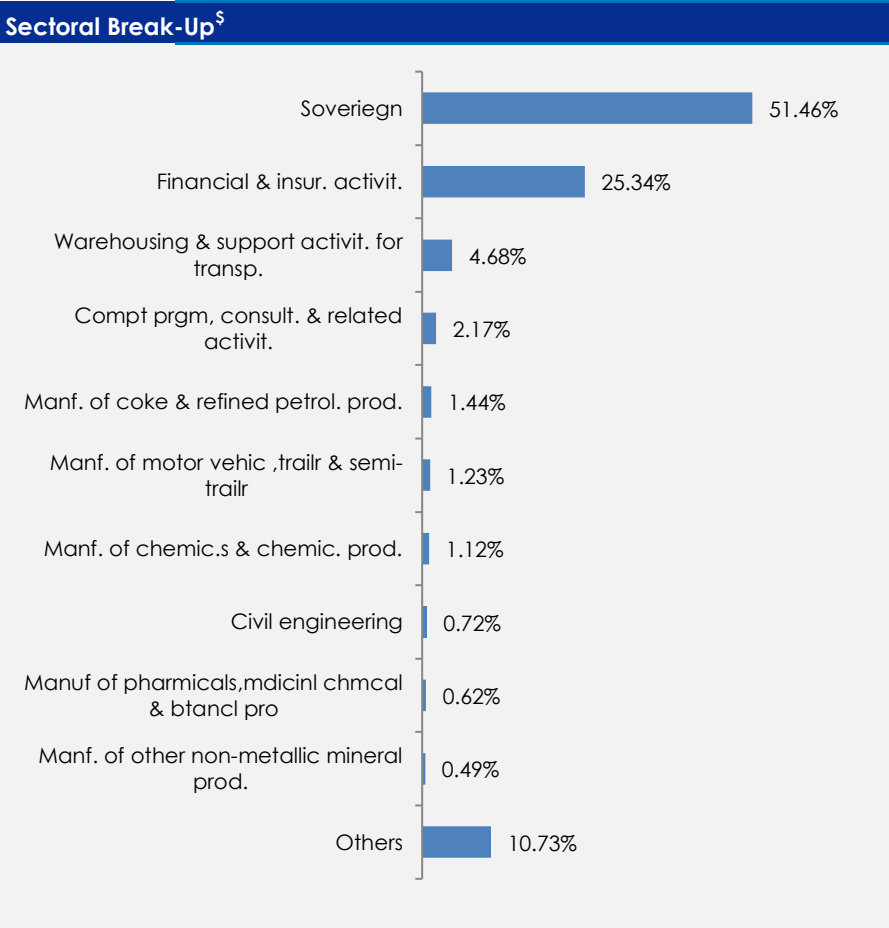
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	4.77
Debt	21.99
Total	26.76

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.72



Security Name	Net Asset (%)
<b>Equities</b>	
ICICI Bank Ltd.	1.63%
HDFC Bank Ltd.	1.47%
Infosys Ltd.	1.45%
Reliance Industries Ltd.	1.42%
Axis Bank Ltd.	0.80%
Larsen & Toubro Ltd.	0.72%
State Bank of India	0.71%
Maruti Suzuki India Ltd.	0.58%
Housing Development Finance Corporation Ltd.	0.51%
Sun Pharmaceuticals Industries Ltd.	0.41%
Others	8.14%
<b>Government Securities</b>	
6.84% GOI 2022	21.45%
07.54% GOI 2024	8.35%
07.26% GOI 2032	7.49%
06.99% GOI 2051	3.20%
07.84% Tamil Nadu SDL 2026	2.08%
07.62% Madhya Pradesh SDL 2026	2.03%
05.63% GOI 2026	1.99%
07.96% Maharashtra SDL 2026	1.97%
07.37% Tamil Nadu SDL 2026	1.94%
05.15% GOI 2025	0.74%
Others	0.22%
<b>Corporate Bonds</b>	
Indiabulls Housing Finance Ltd.	4.91%
Adani Ports and Special Economic Zone Ltd.	4.68%
NABARD	3.51%
Indian Railway Finance Corporation Ltd.	2.84%
Indian Railway Finance Corporation Ltd.	2.17%
NABARD	1.40%
NABARD	1.11%
Indian Railway Finance Corporation Ltd.	0.74%
Piramal Capital & Housing Finance Ltd.	0.71%
NABARD	0.70%
Others	0.66%
<b>Cash and Money Markets</b>	
<b>Portfolio Total</b>	
<b>100.00%</b>	
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



<sup>\$</sup>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 October 31,2022:	92.3302
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	2.21%	3.36%	1.08%	11.56%	9.35%	11.92%
Benchmark**	2.02%	2.76%	1.97%	10.11%	9.42%	10.37%

\* 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.

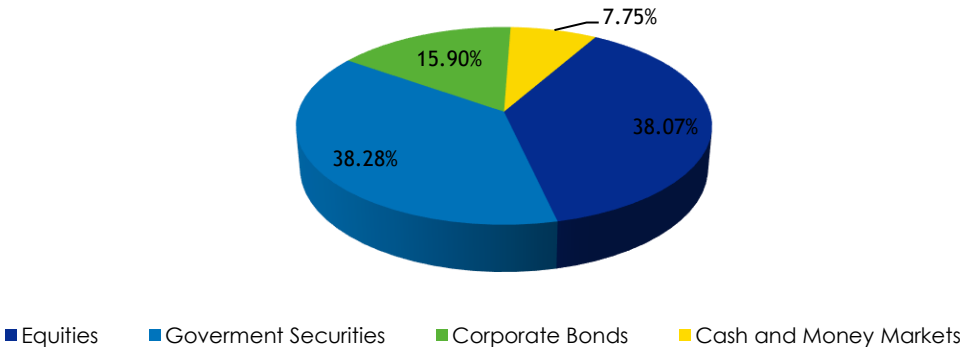
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	97.80
Debt	158.93
Total	256.72

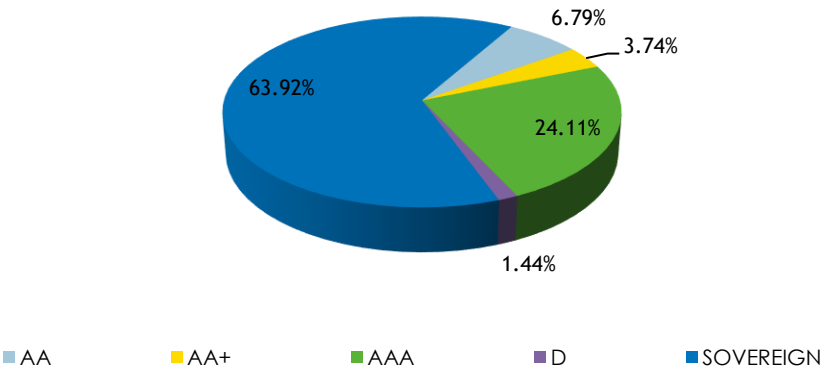
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.69

Asset Mix



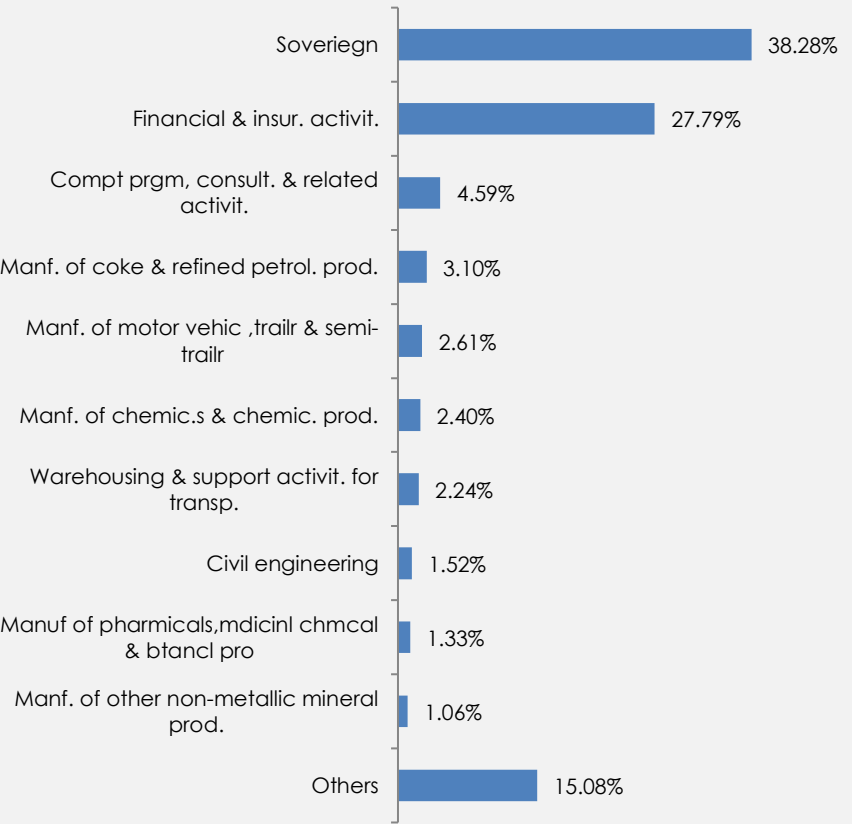
Rating Profile



Security Name Net Asset (%)

<b>Equities</b>		<b>38.07%</b>
ICICI Bank Ltd.		3.48%
HDFC Bank Ltd.		3.18%
Infosys Ltd.		3.07%
Reliance Industries Ltd.		3.05%
Axis Bank Ltd.		1.70%
State Bank of India		1.53%
Larsen & Toubro Ltd.		1.52%
Maruti Suzuki India Ltd.		1.21%
Housing Development Finance Corporation Ltd.		1.10%
Ultratech Cement Ltd.		0.88%
Others		17.35%
<b>Government Securities</b>		<b>38.28%</b>
6.84% GOI 2022		14.40%
07.54% GOI 2024		6.38%
07.26% GOI 2032		5.72%
06.99% GOI 2051		2.43%
07.96% Maharashtra SDL 2026		1.50%
05.63% GOI 2026		1.49%
07.62% Madhya Pradesh SDL 2026		1.47%
07.37% Tamil Nadu SDL 2026		1.47%
07.38% Madhya Pradesh SDL 2026		1.34%
07.84% Tamil Nadu SDL 2026		0.87%
Others		1.21%
<b>Corporate Bonds</b>		<b>15.90%</b>
Indiabulls Housing Finance Ltd.		3.94%
NABARD		2.52%
Adani Ports and Special Economic Zone Ltd.		2.24%
Indian Railway Finance Corporation Ltd.		2.15%
Indian Railway Finance Corporation Ltd.		1.24%
Reliance Capital Ltd.		0.86%
NABARD		0.85%
NABARD		0.84%
Indian Railway Finance Corporation Ltd.		0.58%
NABARD		0.55%
Others		0.13%
<b>Cash and Money Markets</b>		<b>7.75%</b>
<b>Portfolio Total</b>		<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>		

Sectoral Break-Up<sup>\$</sup>



<sup>\$</sup>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  
October 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 October 31,2022:	91.4813
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	4.32%	6.46%	2.18%	22.18%	13.39%	13.03%
Benchmark**	4.08%	4.39%	2.11%	18.83%	13.03%	11.86%

\* 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.

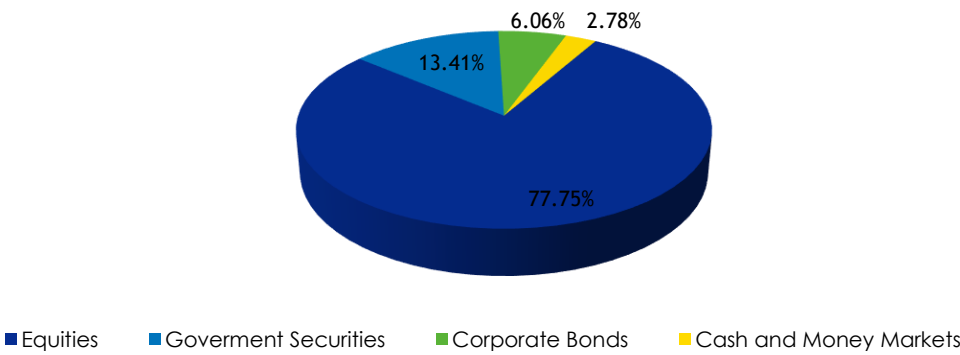
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	623.64
Debt	178.03
Total	801.66

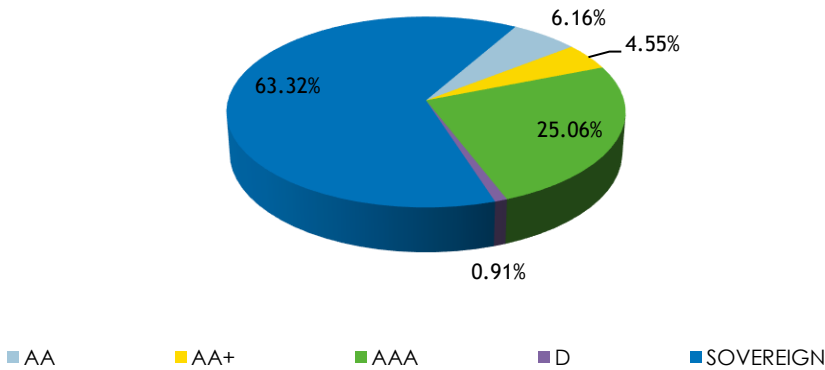
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.94

Asset Mix

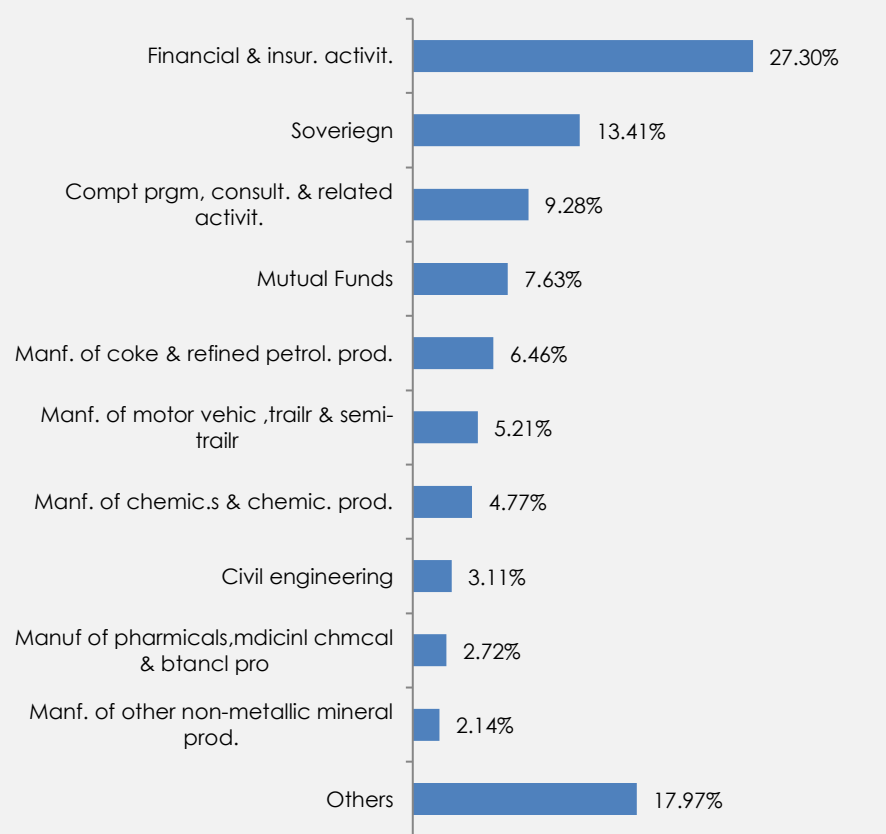


Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>77.75%</b>
Reliance Industries Ltd.	6.37%
Infosys Ltd.	6.29%
ICICI Bank Ltd.	5.23%
HDFC Bank Ltd.	4.77%
Kotak Mahindra Mutual Fund	4.60%
Larsen & Toubro Ltd.	3.11%
Nippon India Mutual Fund	3.03%
Axis Bank Ltd.	2.58%
Housing Development Finance Corporation Ltd.	2.28%
State Bank of India	2.25%
Others	37.24%
<b>Government Securities</b>	<b>13.41%</b>
6.84% GOI 2022	4.25%
07.54% GOI 2024	2.44%
07.26% GOI 2032	2.19%
06.99% GOI 2051	0.93%
07.38% Madhya Pradesh SDL 2026	0.82%
05.63% GOI 2026	0.57%
07.96% Maharashtra SDL 2026	0.57%
07.37% Tamil Nadu SDL 2026	0.56%
07.62% Madhya Pradesh SDL 2026	0.55%
07.84% Tamil Nadu SDL 2026	0.32%
Others	0.21%
<b>Corporate Bonds</b>	<b>6.06%</b>
Indiabulls Housing Finance Ltd.	1.26%
Adani Ports and Special Economic Zone Ltd.	0.96%
NABARD	0.94%
Indian Railway Finance Corporation Ltd.	0.69%
Indian Railway Finance Corporation Ltd.	0.50%
Indian Railway Finance Corporation Ltd.	0.45%
NABARD	0.31%
NABARD	0.29%
Indian Railway Finance Corporation Ltd.	0.22%
NABARD	0.21%
Others	0.23%
<b>Cash and Money Markets</b>	<b>2.78%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>5</sup>



<sup>5</sup>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	
<b>Investment Objective:</b> 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	
<b>NAV as on October 31,2022:</b>	41.7899
<b>Inception Date:</b>	30-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.36%	8.11%	2.69%	28.63%	15.60%	10.21%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	8.83%

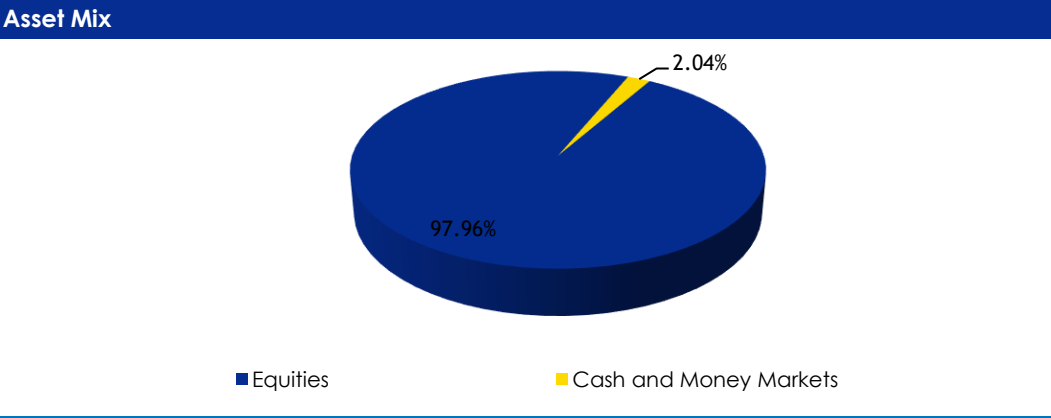
\* Compound Annual Growth Rate (CAGR)

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

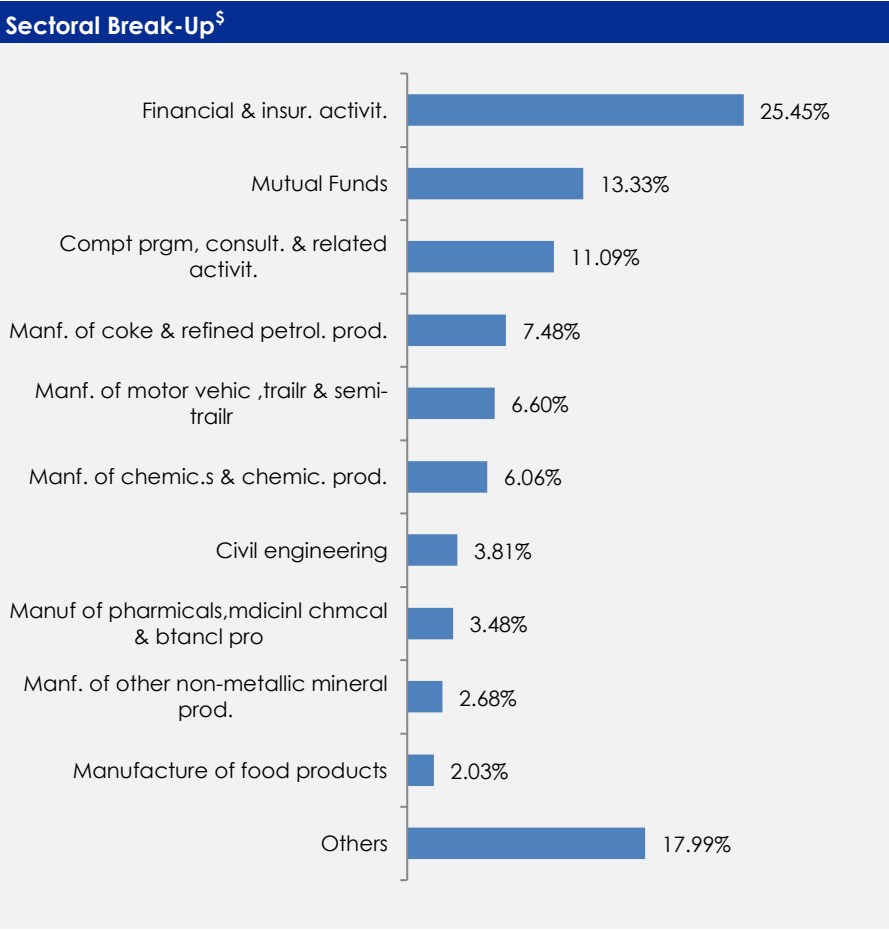
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	61.49
Debt	1.27
Total	62.76

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



Security Name	Net Asset (%)
<b>Equities</b>	
Kotak Mahindra Mutual Fund	9.40%
Infosys Ltd.	8.00%
Reliance Industries Ltd.	7.36%
ICICI Bank Ltd.	6.20%
HDFC Bank Ltd.	4.91%
Larsen & Toubro Ltd.	3.81%
Axis Bank Ltd.	2.96%
Housing Development Finance Corporation Ltd.	2.90%
Maruti Suzuki India Ltd.	2.73%
State Bank of India	2.62%
Others	47.07%
<b>Cash and Money Markets</b>	
<b>Portfolio Total</b>	
<b>100.00%</b>	
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



\$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  
October 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 October 31,2022:	31.2693
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	5.58%	8.21%	4.10%	28.50%	16.19%	8.00%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	7.48%

\* 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.

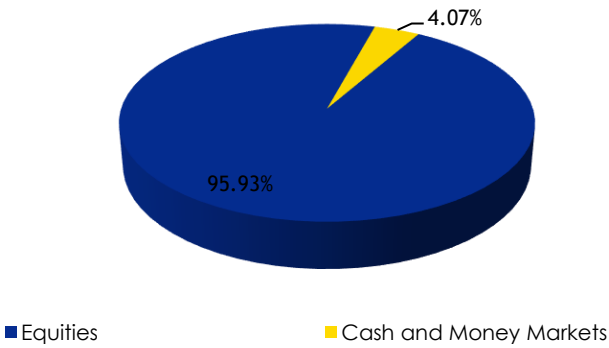
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.02
Debt	2.49
Total	61.51

Modified Duration#

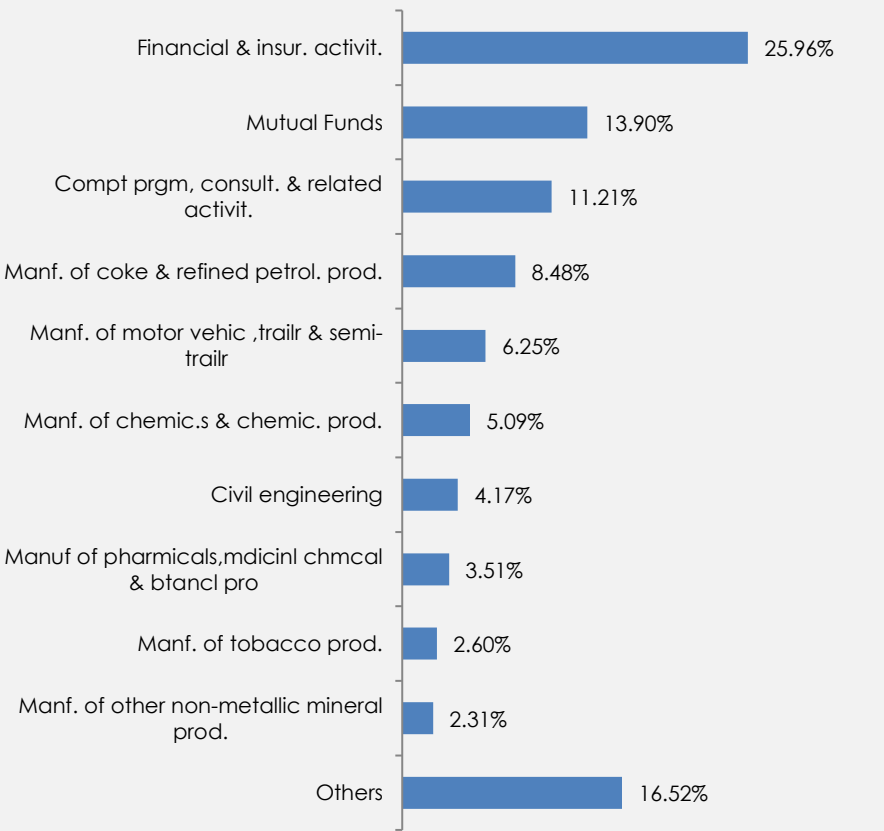
Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name	Net Asset (%)
<b>Equities</b>	<b>95.93%</b>
Kotak Mahindra Mutual Fund	9.81%
Reliance Industries Ltd.	8.21%
Infosys Ltd.	7.78%
ICICI Bank Ltd.	6.02%
HDFC Bank Ltd.	4.62%
Larsen & Toubro Ltd.	4.17%
Housing Development Finance Corporation Ltd.	4.11%
Axis Bank Ltd.	2.87%
Hindustan Unilever Ltd.	2.81%
Nippon India Mutual Fund	2.78%
Others	42.75%
<b>Cash and Money Markets</b>	<b>4.07%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

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 October 31,2022:	20.0612
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	8.74%	7.60%	10.70%	50.31%	15.21%	5.58%
Benchmark**	8.42%	7.47%	10.13%	44.37%	9.76%	-0.18%

\* 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.

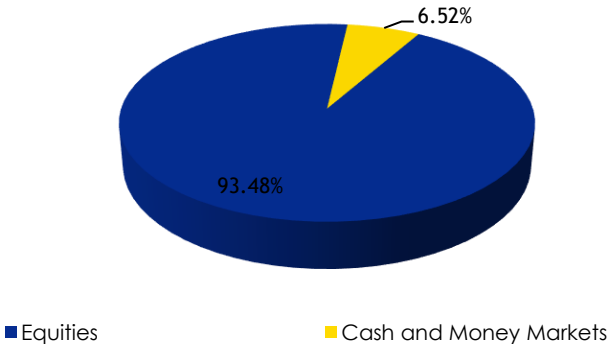
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	65.63
Debt	4.58
Total	70.21

Modified Duration#

Security Type	Duration
Fixed Income Investments	N.A.

Asset Mix



Security Name

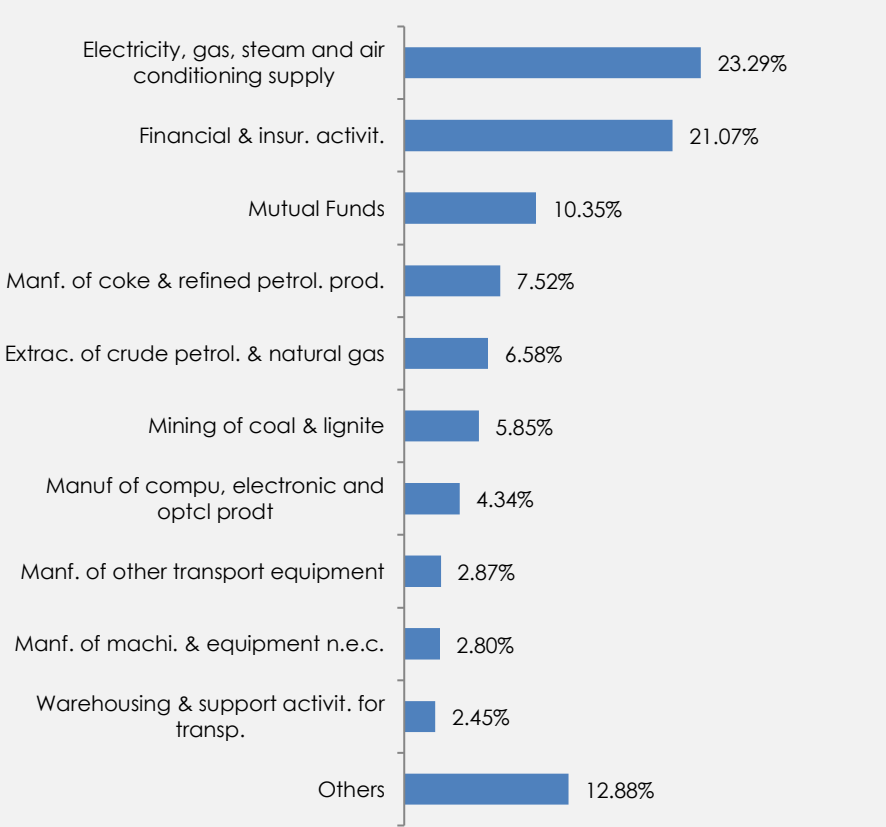
Equities	Net Asset (%)
Kotak Mahindra Mutual Fund	10.35%
NTPC Ltd.	9.50%
State Bank of India	9.47%
Power Grid Corporation of India Ltd.	8.87%
Oil & Natural Gas Corpn Ltd.	5.86%
Coal India Ltd.	5.85%
Bharat Electronics Ltd.	4.34%
Bharat Petroleum Corporation Ltd.	3.20%
Bank of Baroda	3.09%
Indian Oil Corporation Ltd.	2.85%
Others	30.10%

Cash and Money Markets

Portfolio Total	100.00%
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Fund Annexure Details (Other Than Top 10 Securities)

Sectoral Break-Up\$



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

\*\*Benchmark for this fund is BSE PSU Index

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



Fund Details	
Investment Objective:	To generate steady returns through investment in infrastructure and related equities
The risk profile for this fund is High	
NAV as on October 31,2022:	21.9334
Inception Date:	08-Jan-10
Fund Manager:	Gurpreet Arora

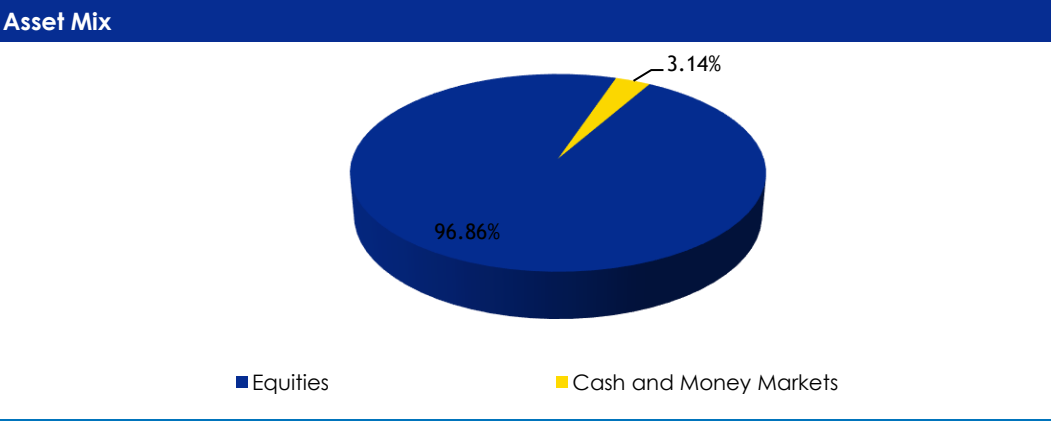
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.24%	3.96%	1.77%	38.16%	25.60%	6.32%
Benchmark**	5.58%	2.08%	3.76%	29.28%	16.34%	2.81%
* Compound Annual Growth Rate (CAGR)						

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%

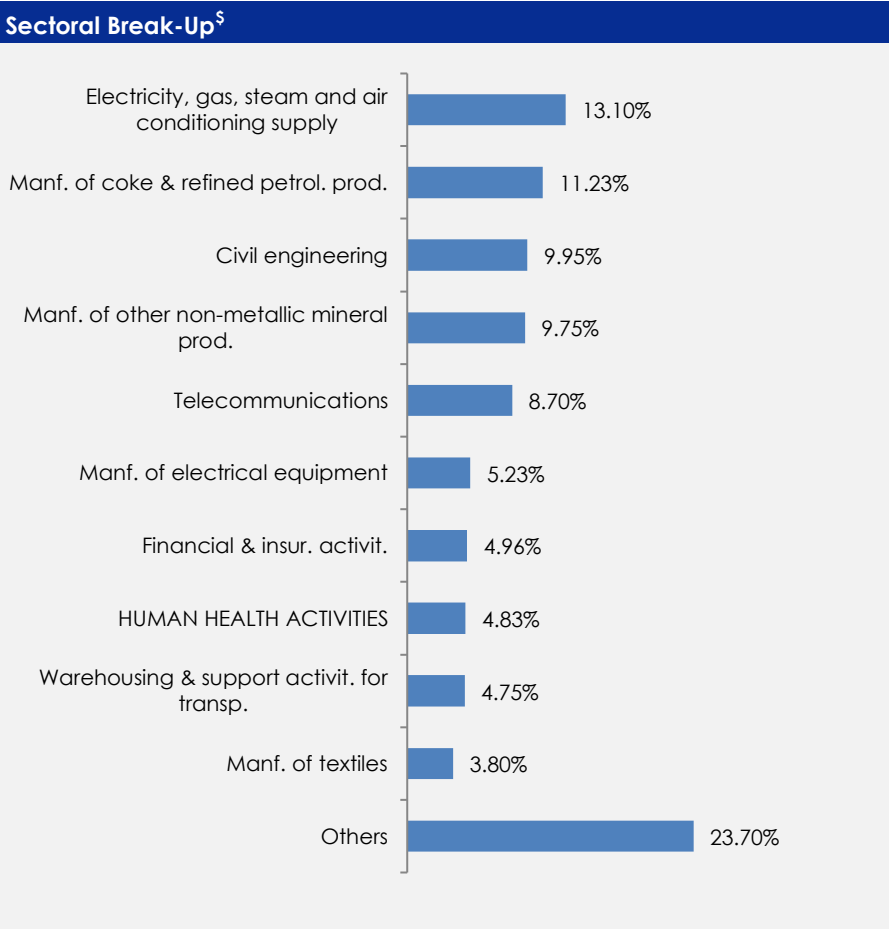
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	31.24
Debt	1.01
Total	32.25

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



Security Name	Net Asset (%)
Equities	96.86%
Bharti Airtel Ltd.	8.70%
Reliance Industries Ltd.	8.67%
Larsen & Toubro Ltd.	8.18%
NTPC Ltd.	5.10%
Power Grid Corporation of India Ltd.	4.60%
Ultratech Cement Ltd.	4.56%
Grasim Industries Ltd.	3.80%
Adani Ports and Special Economic Zone Ltd.	3.45%
Apollo Hospitals Enterprise Ltd.	2.87%
Oil & Natural Gas Corpn Ltd.	2.60%
Others	44.33%
Cash and Money Markets	3.14%
Portfolio Total	100.00%
Fund Annexure Details (Other Than Top 10 Securities)	



<sup>\$</sup>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	
<b>Investment Objective:</b> 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	
<b>NAV as on October 31,2022:</b>	33.2103
<b>Inception Date:</b>	01-Aug-11
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.37%	7.65%	3.93%	24.20%	14.75%	11.25%
Benchmark**	4.15%	4.83%	3.47%	19.48%	14.60%	10.92%

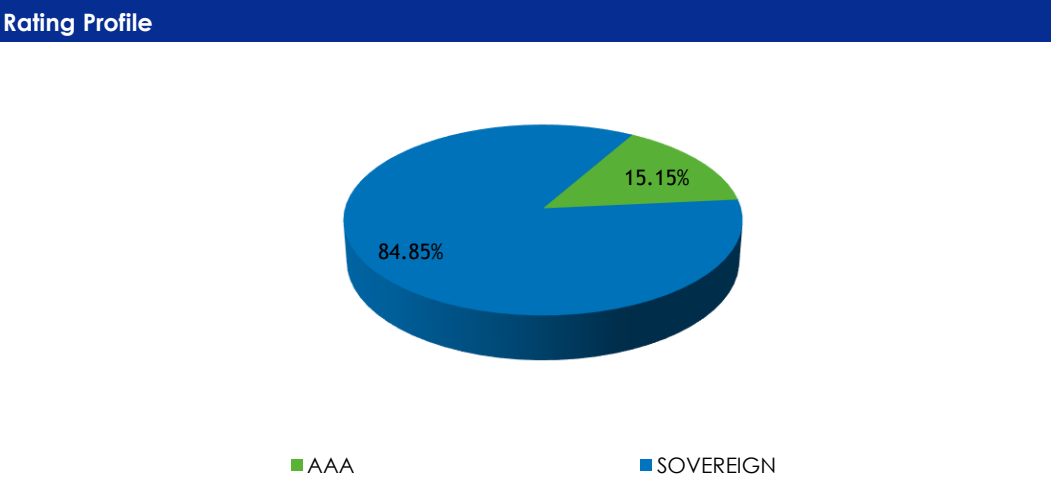
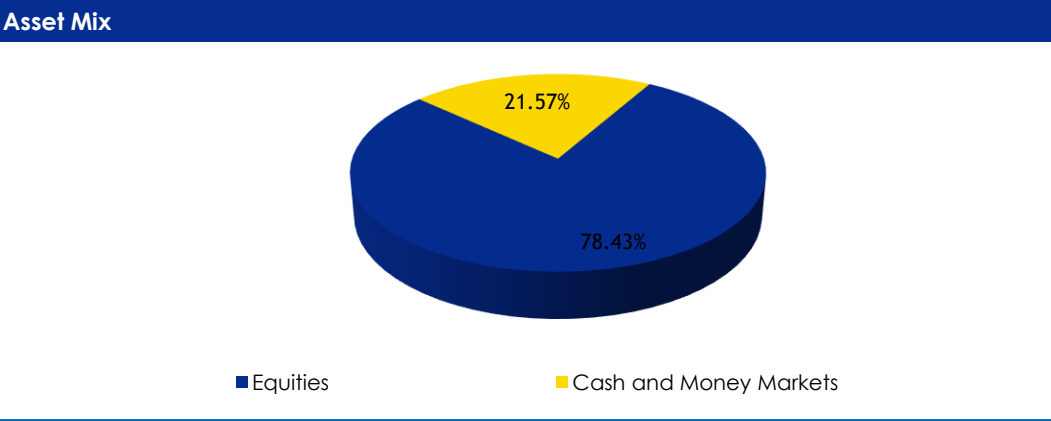
\* Compound Annual Growth Rate (CAGR)

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

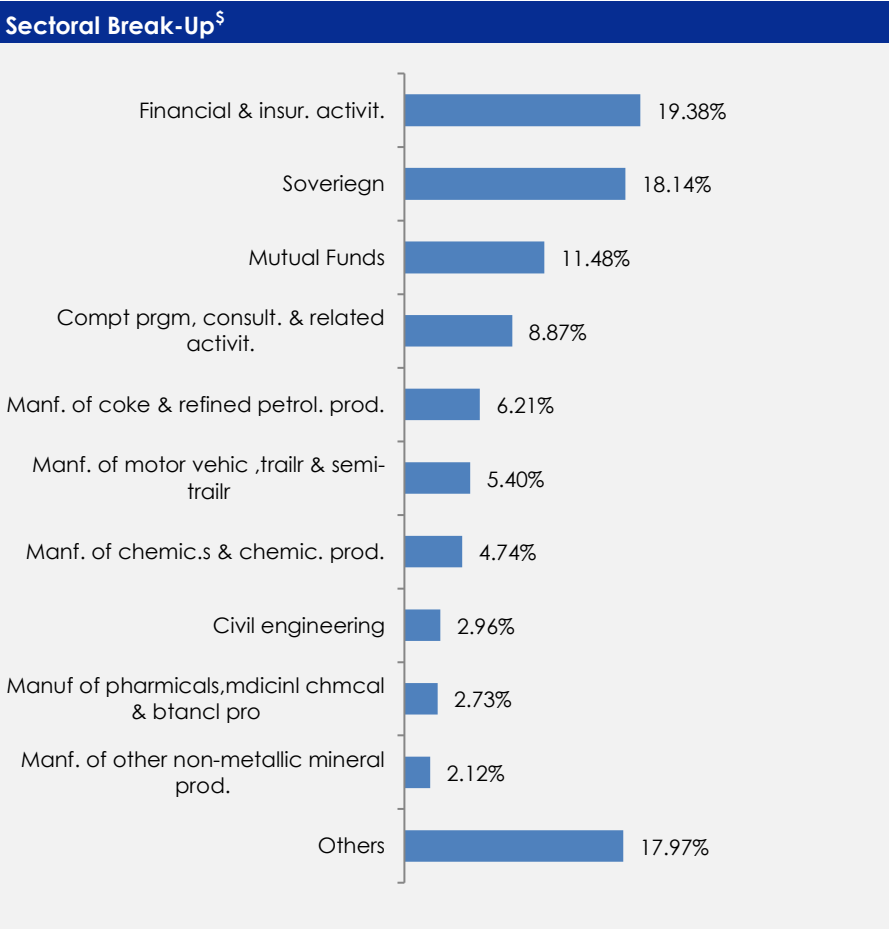
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	63.68
Debt	17.53
Total	81.20

Modified Duration#	
Security Type	Duration
Fixed Income Investments	0.25



Security Name	Net Asset (%)
<b>Equities</b>	<b>78.43%</b>
Kotak Mahindra Mutual Fund	8.81%
Infosys Ltd.	6.13%
Reliance Industries Ltd.	6.11%
ICICI Bank Ltd.	4.69%
HDFC Bank Ltd.	3.80%
Larsen & Toubro Ltd.	2.96%
Maruti Suzuki India Ltd.	2.37%
Housing Development Finance Corporation Ltd.	2.23%
Axis Bank Ltd.	2.20%
State Bank of India	1.92%
Others	37.21%
<b>Cash and Money Markets</b>	<b>21.57%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



\$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 October 31,2022:	23.0339
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	0.25%	1.08%	0.39%	2.17%	4.93%	6.73%
Benchmark**	0.24%	1.18%	1.43%	2.64%	5.67%	7.68%

\* 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

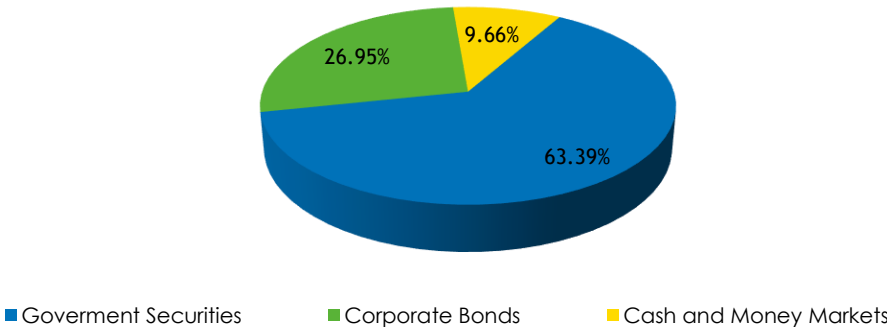
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	84.77
Total	84.77

Modified Duration#

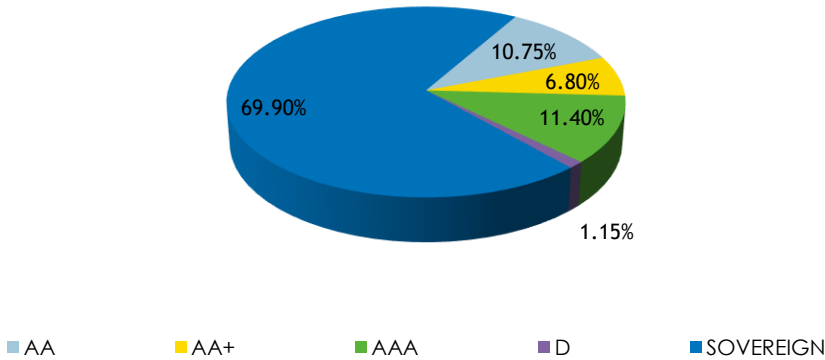
Security Type	Duration
Fixed Income Investments	3.36

Security Name	Net Asset (%)
<b>Government Securities</b>	<b>63.39%</b>
6.84% GOI 2022	32.52%
07.54% GOI 2024	9.80%
07.26% GOI 2032	8.89%
06.99% GOI 2051	3.82%
07.96% Maharashtra SDL 2026	2.37%
07.37% Tamil Nadu SDL 2026	2.33%
07.62% Madhya Pradesh SDL 2026	2.25%
05.15% GOI 2025	0.92%
07.84% Tamil Nadu SDL 2026	0.49%
<b>Corporate Bonds</b>	<b>26.95%</b>
Indiabulls Housing Finance Ltd.	8.35%
Adani Ports and Special Economic Zone Ltd.	6.16%
NABARD	4.07%
NABARD	1.41%
Piramal Capital & Housing Finance Ltd.	1.40%
NABARD	1.33%
Reliance Capital Ltd.	1.05%
Indian Railway Finance Corporation Ltd.	0.94%
Indian Railway Finance Corporation Ltd.	0.90%
NABARD	0.88%
Others	0.46%
<b>Cash and Money Markets</b>	<b>9.66%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

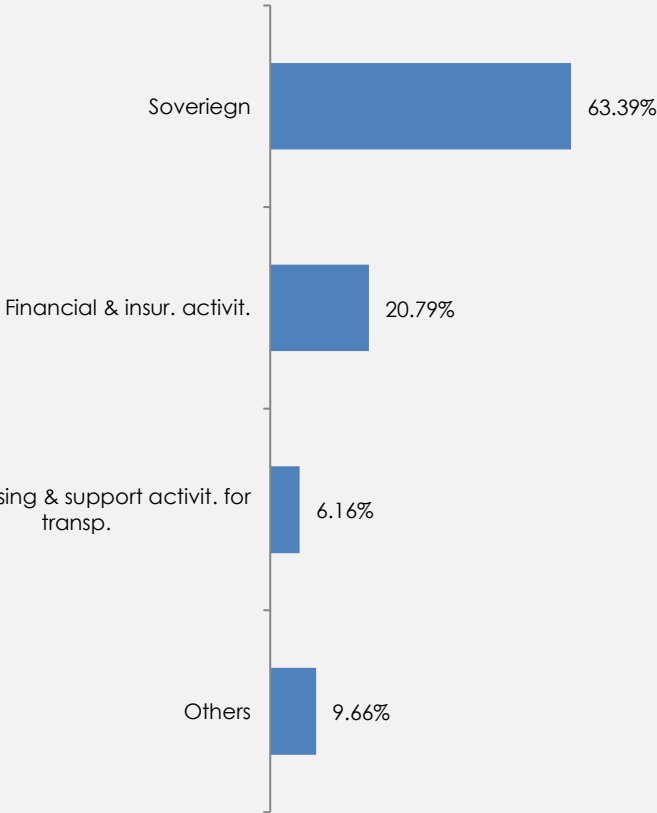
Asset Mix



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 October 31,2022:	24.3100
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	1.07%	2.41%	1.03%	6.23%	7.15%	7.18%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	8.23%

\* Compound Annual Growth Rate (CAGR)

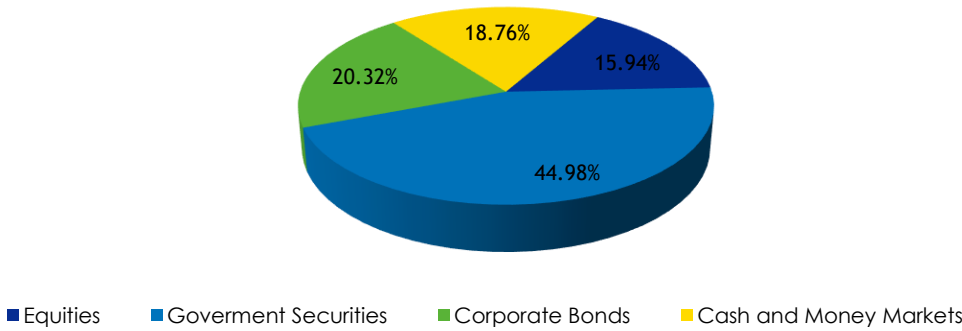
Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

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

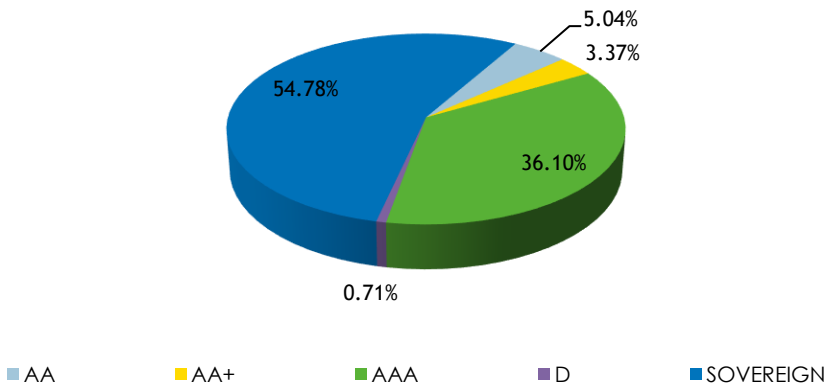
Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	9.03
Debt	47.66
Total	56.69

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.46

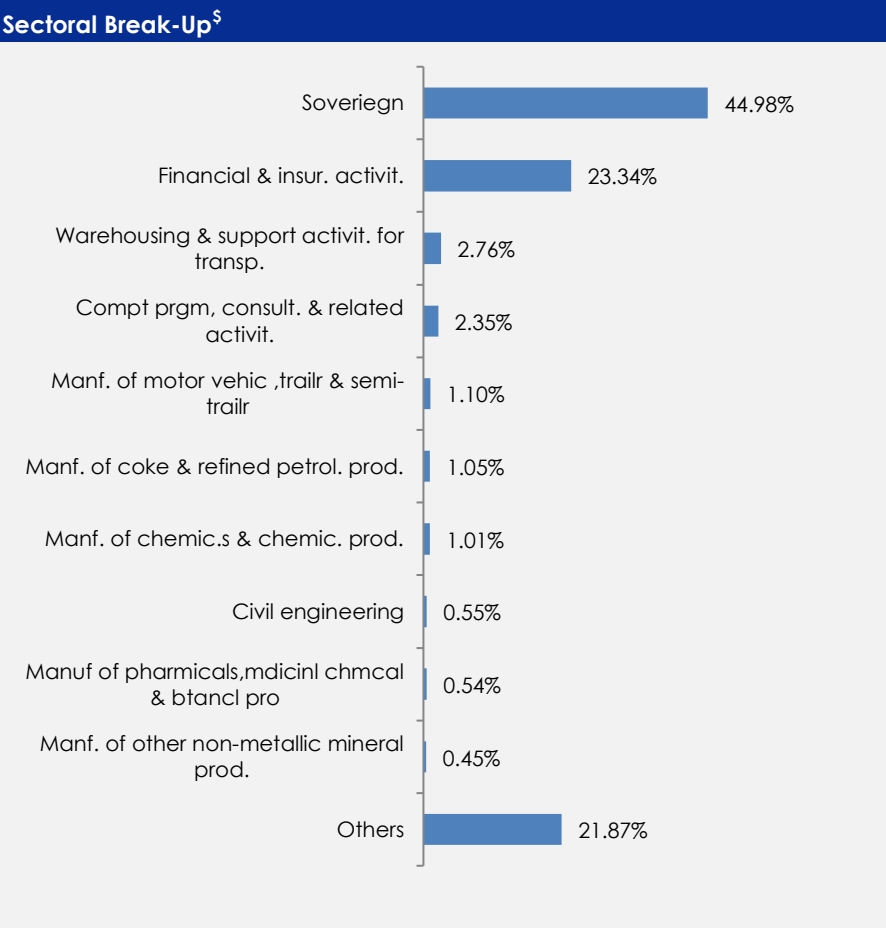
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	15.94%
Infosys Ltd.	1.62%
ICICI Bank Ltd.	1.44%
HDFC Bank Ltd.	1.27%
Reliance Industries Ltd.	1.03%
Axis Bank Ltd.	0.71%
State Bank of India	0.64%
Larsen & Toubro Ltd.	0.55%
Maruti Suzuki India Ltd.	0.52%
Housing Development Finance Corporation Ltd.	0.46%
Ultratech Cement Ltd.	0.38%
Others	7.32%
Government Securities	44.98%
6.84% GOI 2022	16.15%
07.54% GOI 2024	8.37%
07.26% GOI 2032	7.50%
06.99% GOI 2051	3.18%
07.96% Maharashtra SDL 2026	1.93%
05.63% GOI 2026	1.91%
07.37% Tamil Nadu SDL 2026	1.90%
07.62% Madhya Pradesh SDL 2026	1.84%
07.38% Madhya Pradesh SDL 2026	1.53%
05.15% GOI 2025	0.67%
Corporate Bonds	20.32%
Indiabulls Housing Finance Ltd.	3.39%
NABARD	3.32%
Indian Railway Finance Corporation Ltd.	3.07%
Adani Ports and Special Economic Zone Ltd.	2.76%
Indian Railway Finance Corporation Ltd.	2.69%
NABARD	1.23%
NABARD	1.16%
Piramal Capital & Housing Finance Ltd.	0.75%
Indian Railway Finance Corporation Ltd.	0.70%
NABARD	0.66%
Others	0.59%
Cash and Money Markets	18.76%
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 October 31,2022:	28.2474
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	2.45%	4.27%	2.03%	12.78%	10.04%	8.44%
Benchmark**	2.28%	2.97%	2.02%	11.19%	9.91%	9.10%

\* 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.

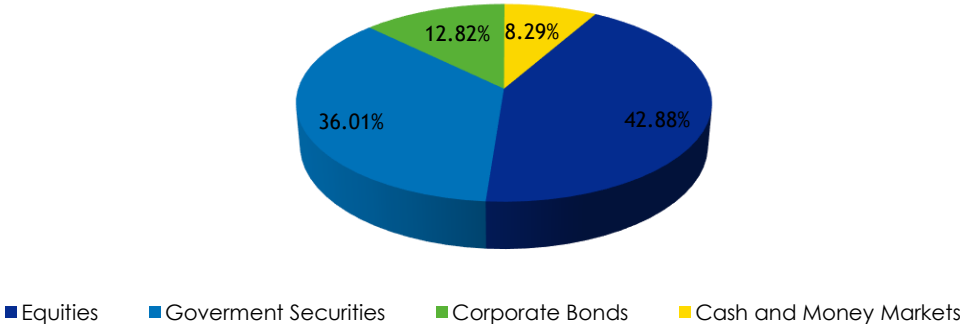
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	62.90
Debt	83.79
Total	146.68

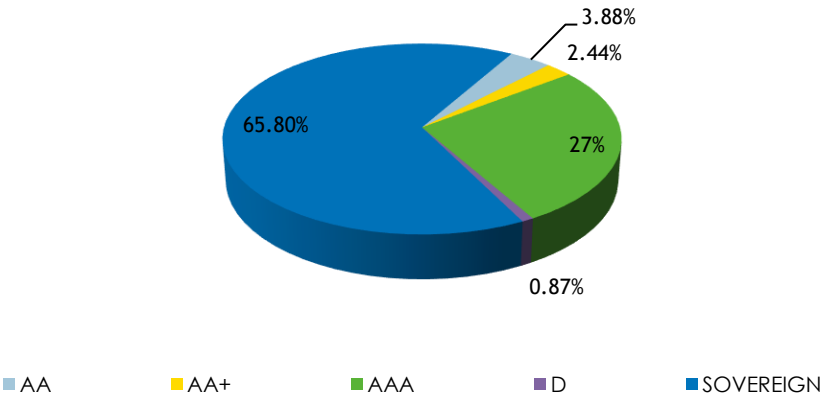
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.67

Asset Mix



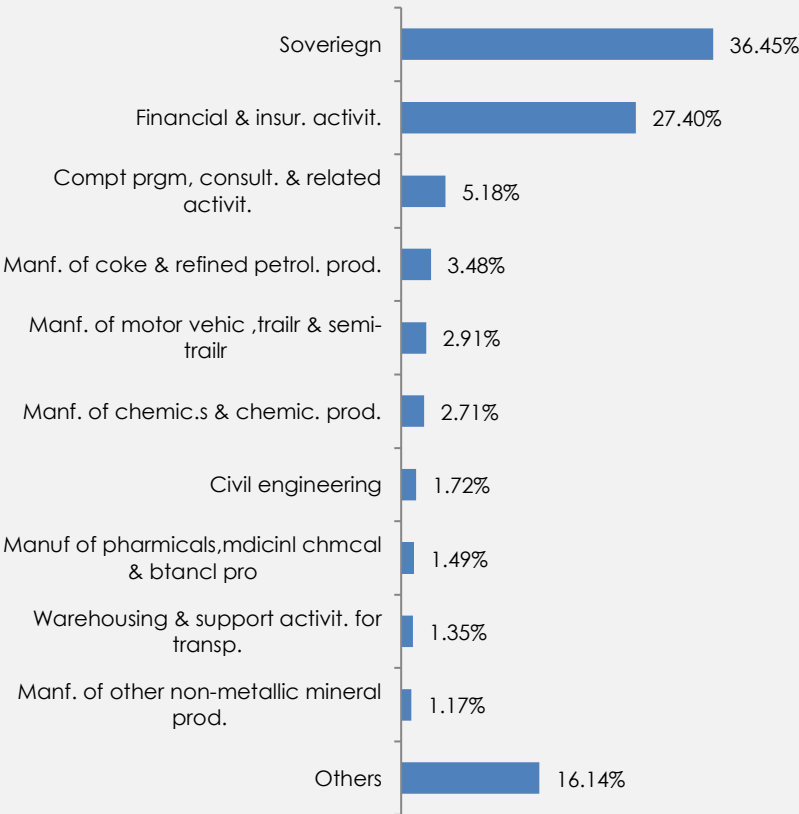
Rating Profile



Security Name Net Asset (%)

<b>Equities</b>	<b>42.88%</b>
ICICI Bank Ltd.	3.92%
HDFC Bank Ltd.	3.59%
Infosys Ltd.	3.46%
Reliance Industries Ltd.	3.43%
Axis Bank Ltd.	1.92%
Larsen & Toubro Ltd.	1.72%
State Bank of India	1.72%
Maruti Suzuki India Ltd.	1.33%
Housing Development Finance Corporation Ltd.	1.24%
Sun Pharmaceuticals Industries Ltd.	0.98%
Others	19.57%
<b>Government Securities</b>	<b>36.01%</b>
6.84% GOI 2022	13.57%
07.54% GOI 2024	5.89%
07.26% GOI 2032	5.28%
06.99% GOI 2051	2.24%
07.38% Madhya Pradesh SDL 2026	1.91%
05.63% GOI 2026	1.38%
07.96% Maharashtra SDL 2026	1.36%
07.62% Madhya Pradesh SDL 2026	1.33%
07.37% Tamil Nadu SDL 2026	1.33%
07.80% Tamilnadu SDL 2032	1.21%
Others	0.51%
<b>Corporate Bonds</b>	<b>12.82%</b>
NABARD	2.21%
Indiabulls Housing Finance Ltd.	2.07%
Indian Railway Finance Corporation Ltd.	2.05%
Indian Railway Finance Corporation Ltd.	1.95%
Adani Ports and Special Economic Zone Ltd.	1.35%
NABARD	0.81%
NABARD	0.77%
Indian Railway Finance Corporation Ltd.	0.54%
NABARD	0.51%
Reliance Capital Ltd.	0.48%
Others	0.08%
<b>Cash and Money Markets</b>	<b>8.29%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>\$</sup>



<sup>\$</sup>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 October 31,2022:	32.6243
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	4.23%	6.58%	2.48%	22.41%	13.70%	9.66%
Benchmark**	4.08%	4.39%	2.11%	18.83%	13.03%	9.80%

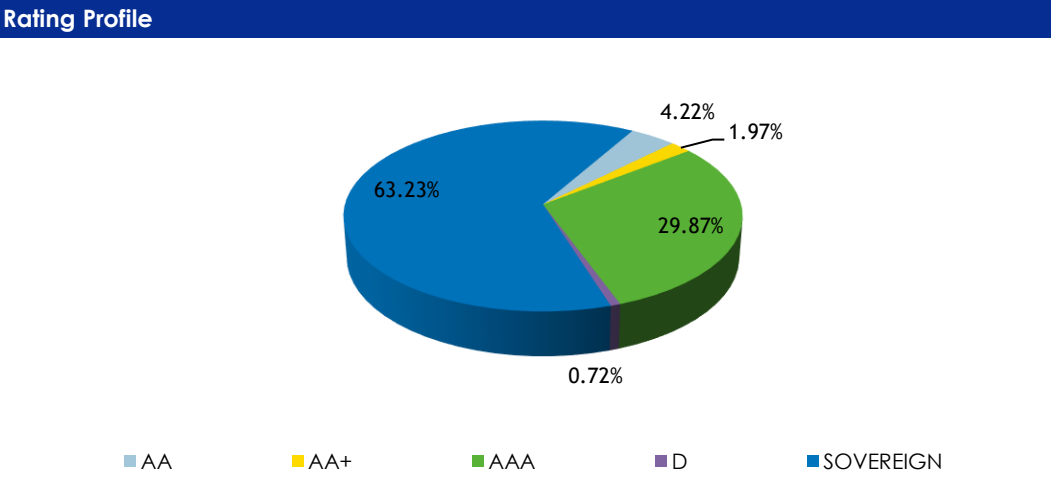
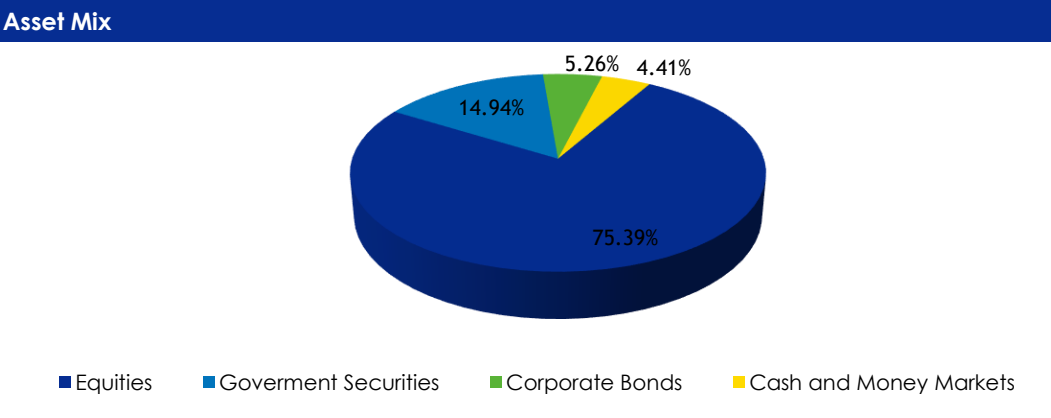
\* Compound Annual Growth Rate (CAGR)

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%

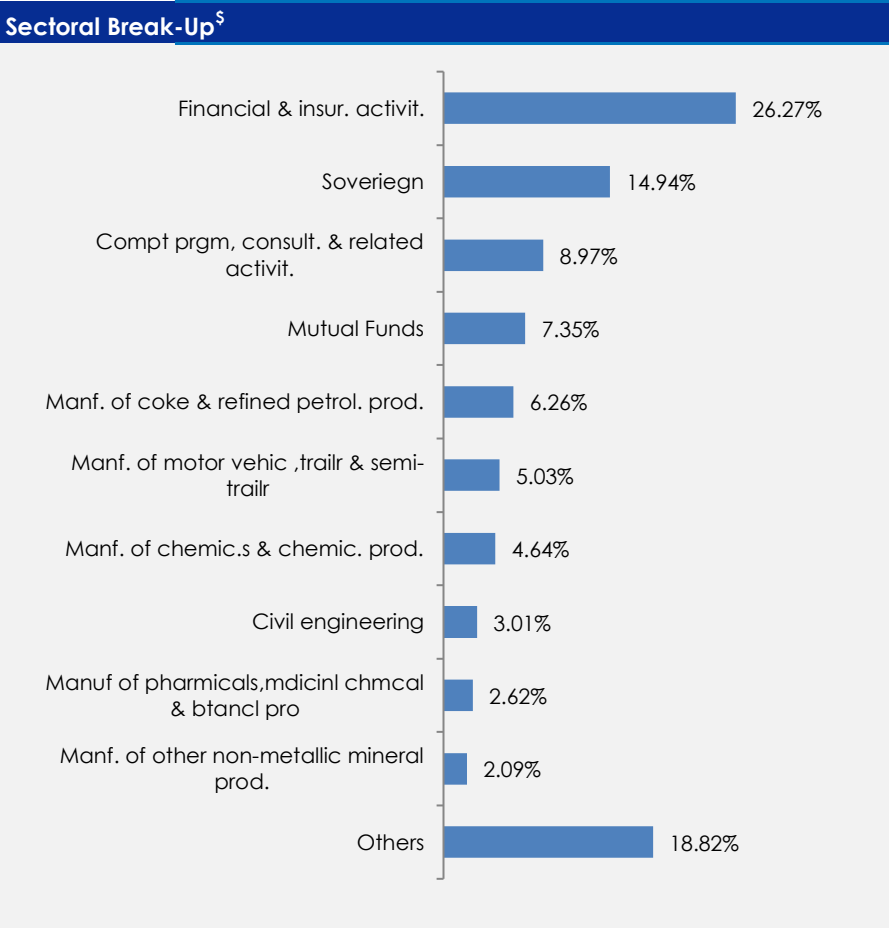
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	118.18
Debt	38.58
Total	156.76

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.45



Security Name	Net Asset (%)
Equities	
75.39%	
Reliance Industries Ltd.	6.17%
Infosys Ltd.	6.11%
ICICI Bank Ltd.	5.07%
HDFC Bank Ltd.	4.63%
Kotak Mahindra Mutual Fund	4.45%
Larsen & Toubro Ltd.	3.01%
Nippon India Mutual Fund	2.90%
Axis Bank Ltd.	2.50%
Housing Development Finance Corporation Ltd.	2.21%
State Bank of India	2.19%
Others	36.15%
Government Securities	
14.94%	
6.84% GOI 2022	5.83%
07.54% GOI 2024	2.44%
07.26% GOI 2032	2.19%
07.38% Madhya Pradesh SDL 2026	0.95%
06.99% GOI 2051	0.93%
05.63% GOI 2026	0.56%
07.96% Maharashtra SDL 2026	0.52%
07.62% Madhya Pradesh SDL 2026	0.51%
07.37% Tamil Nadu SDL 2026	0.51%
07.84% Tamil Nadu SDL 2026	0.30%
Others	0.20%
Corporate Bonds	
5.26%	
Indiabulls Housing Finance Ltd.	0.97%
NABARD	0.87%
Indian Railway Finance Corporation Ltd.	0.73%
Indian Railway Finance Corporation Ltd.	0.49%
Indian Railway Finance Corporation Ltd.	0.48%
Adani Ports and Special Economic Zone Ltd.	0.47%
NABARD	0.36%
NABARD	0.32%
Indian Railway Finance Corporation Ltd.	0.19%
NABARD	0.18%
Others	0.20%
Cash and Money Markets	
4.41%	
Portfolio Total	
100.00%	
Fund Annexure Details (Other Than Top 10 Securities)	



<sup>\$</sup>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 October 31,2022:	40.8655
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	5.31%	8.17%	3.18%	28.93%	16.24%	11.61%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	10.10%

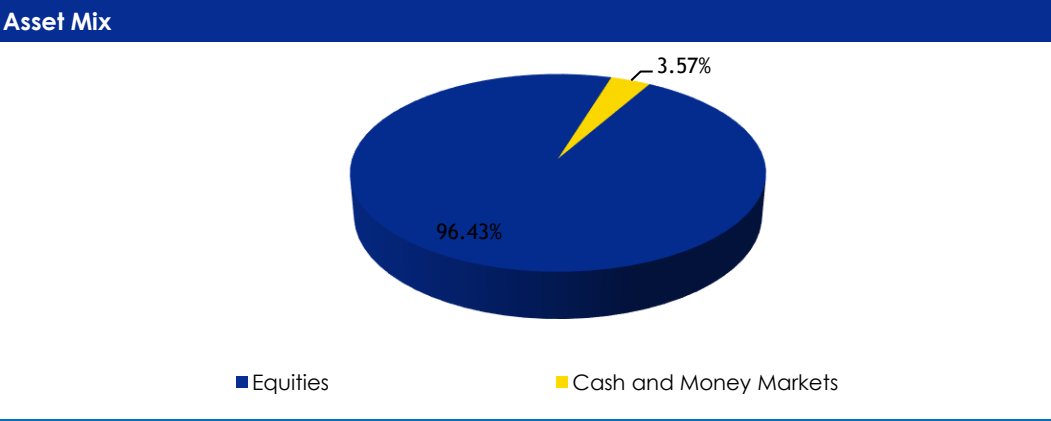
\* Compound Annual Growth Rate (CAGR)

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%

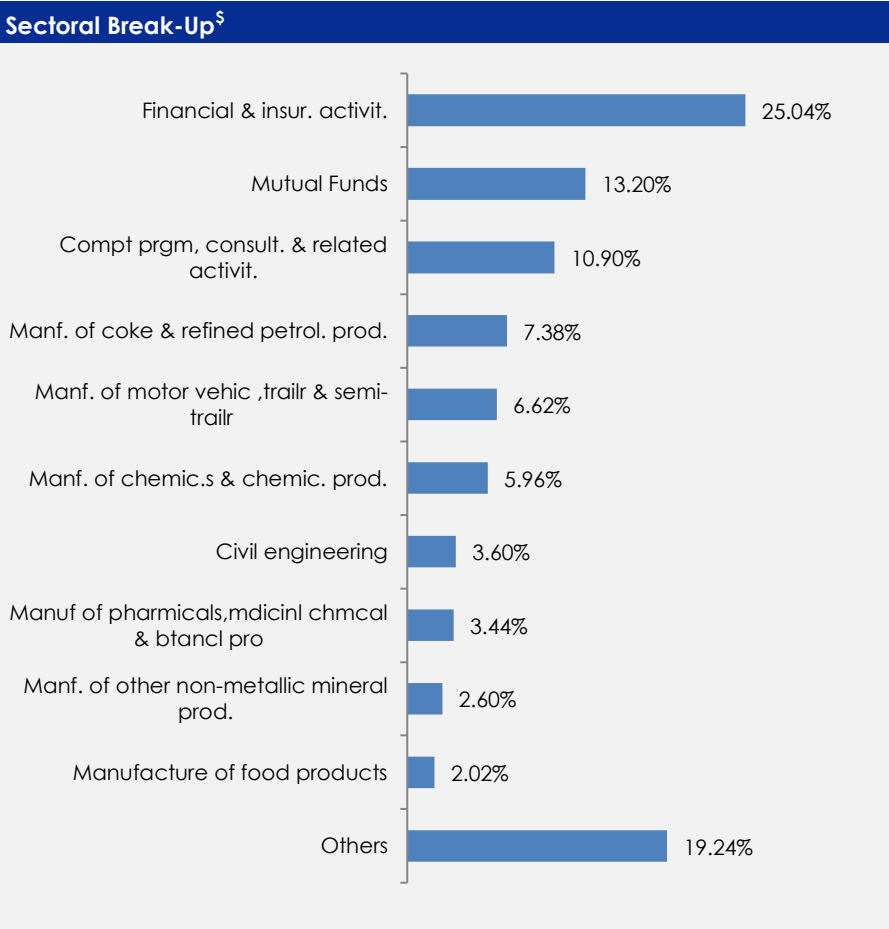
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	683.94
Debt	25.35
Total	709.28

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



Security Name	Net Asset (%)
Equities	96.43%
Kotak Mahindra Mutual Fund	9.30%
Infosys Ltd.	7.83%
Reliance Industries Ltd.	7.27%
ICICI Bank Ltd.	6.19%
HDFC Bank Ltd.	4.95%
Larsen & Toubro Ltd.	3.60%
Axis Bank Ltd.	2.96%
Housing Development Finance Corporation Ltd.	2.85%
Maruti Suzuki India Ltd.	2.81%
Nippon India Mutual Fund	2.48%
Others	46.19%
Cash and Money Markets	3.57%
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	
<b>Investment Objective:</b> To generate returns in line with the stock market index - NIFTY 50.	
The risk profile for this fund is High	
<b>NAV as on October 31,2022:</b>	33.5323
<b>Inception Date:</b>	08-Jan-10
<b>Fund Manager:</b>	Jayesh Sundar

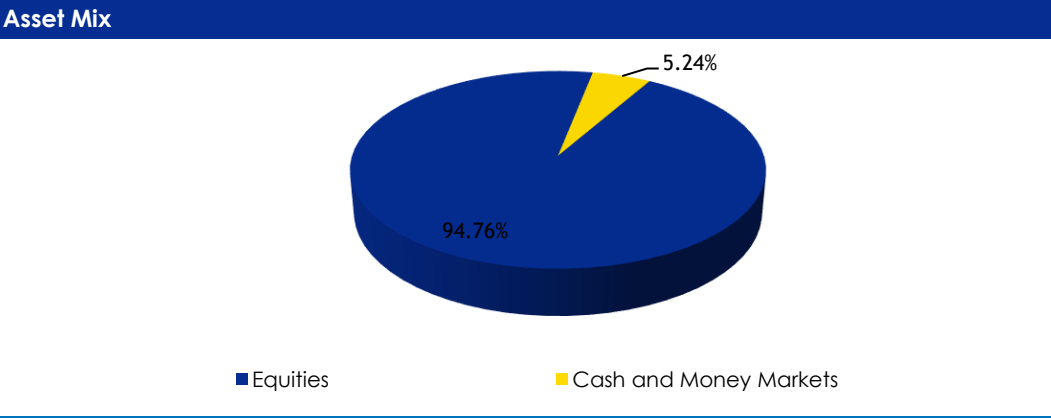
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.41%	7.67%	3.19%	27.80%	15.60%	9.90%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	10.10%
* Compound Annual Growth Rate (CAGR)						

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

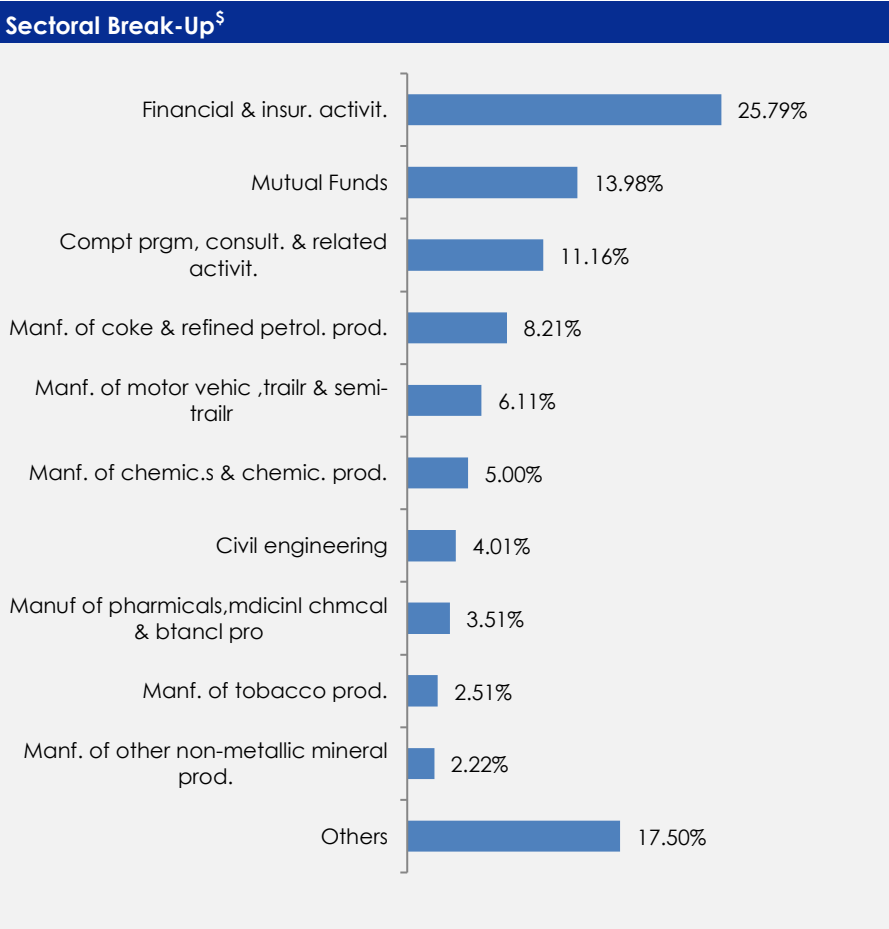
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	72.30
Debt	4.02
Total	76.32

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



Security Name	Net Asset (%)
<b>Equities</b>	<b>94.76%</b>
Kotak Mahindra Mutual Fund	9.86%
Reliance Industries Ltd.	7.94%
Infosys Ltd.	7.79%
ICICI Bank Ltd.	6.02%
HDFC Bank Ltd.	4.62%
Housing Development Finance Corporation Ltd.	4.03%
Larsen & Toubro Ltd.	4.01%
Axis Bank Ltd.	2.88%
Nippon India Mutual Fund	2.83%
Hindustan Unilever Ltd.	2.73%
Others	42.05%
<b>Cash and Money Markets</b>	<b>5.24%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



\$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 October 31,2022:	20.4830
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	0.42%	2.02%	3.76%	3.37%	3.77%	6.28%

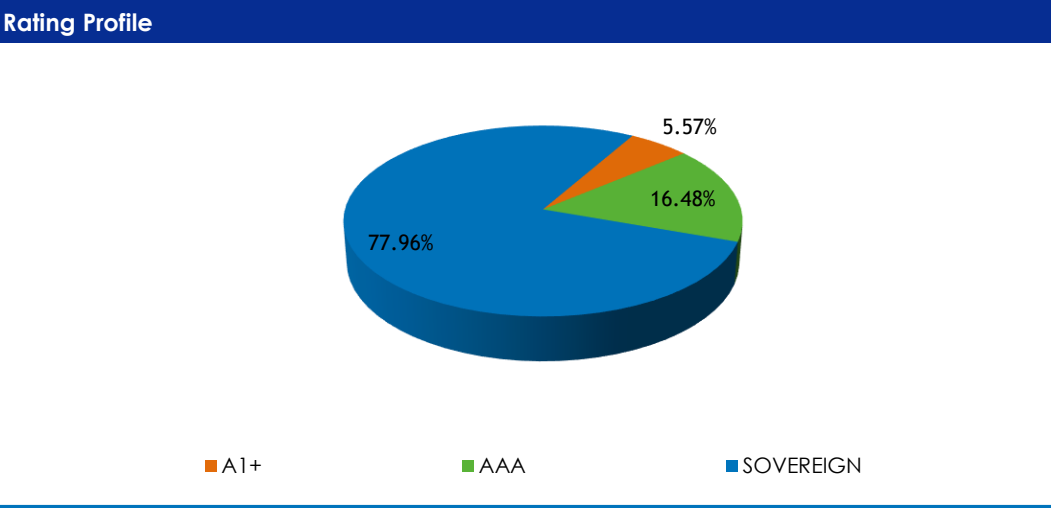
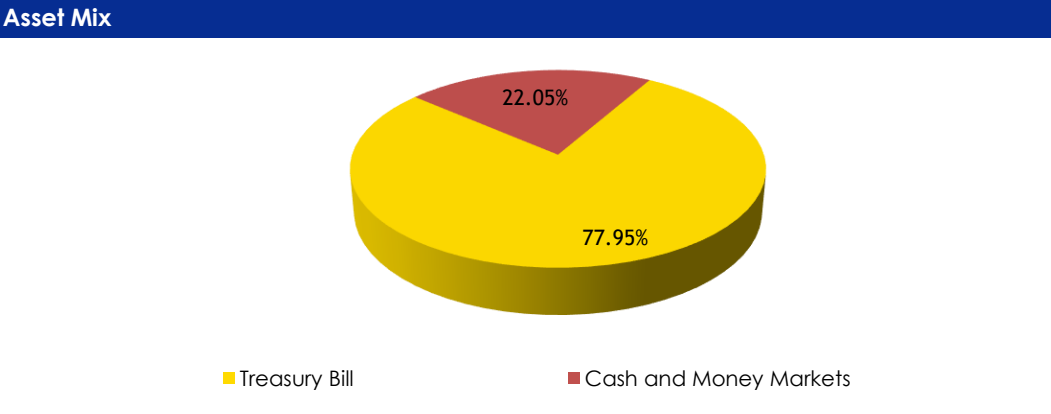
\* Compound Annual Growth Rate (CAGR)

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

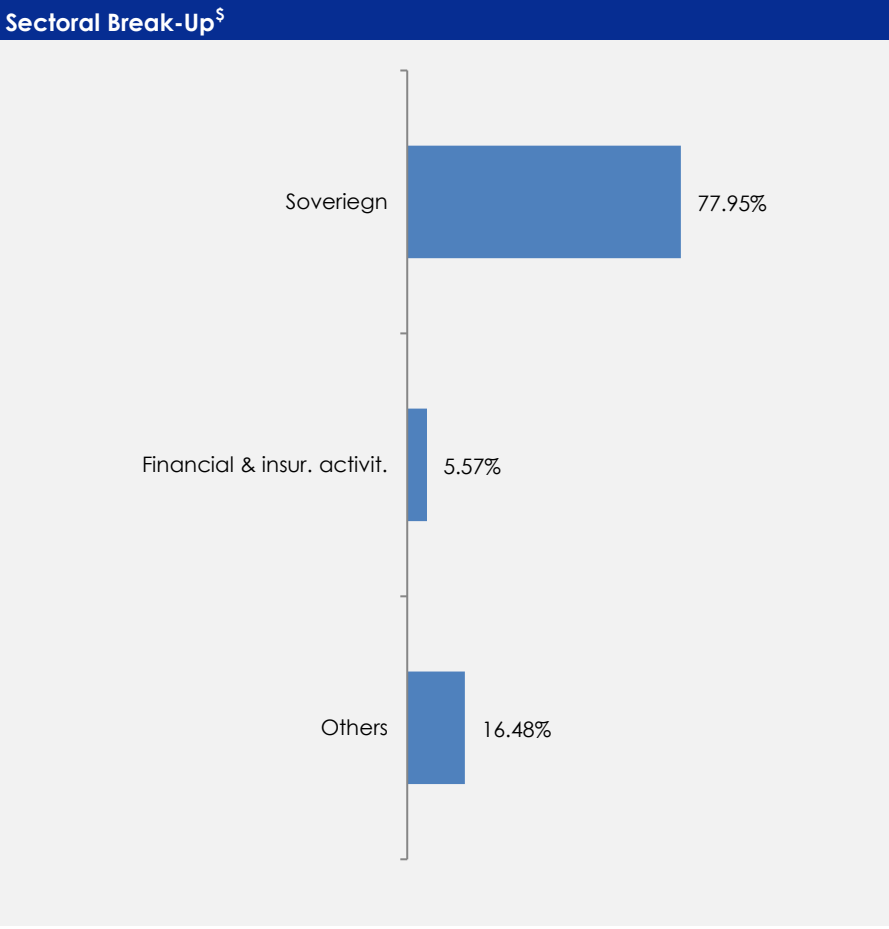
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	Nil
Debt	179.46
Total	179.46

Modified Duration#	
Security Type	Duration
Fixed Income Investments	0.20



Security Name	Net Asset (%)
Treasury Bill	77.95%
182 Days Treasury Bill 2023	21.69%
CS 0% 2022	13.83%
364 Days Treasury Bill 2023	10.99%
364 Days Treasury Bill 2023	10.95%
CS 0% 2022	8.29%
182 Days Treasury Bill 2023	5.29%
364 Days Treasury Bill 2022	2.61%
364 Days Treasury Bill 2023	2.53%
182 Days Treasury Bill 2023	1.77%
Cash and Money Markets	22.05%
Portfolio Total	100.00%



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

<sup>#</sup>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 October 31,2022:	33.8331
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	1.14%	2.03%	0.79%	5.78%	6.75%	7.70%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	7.98%

\* 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.

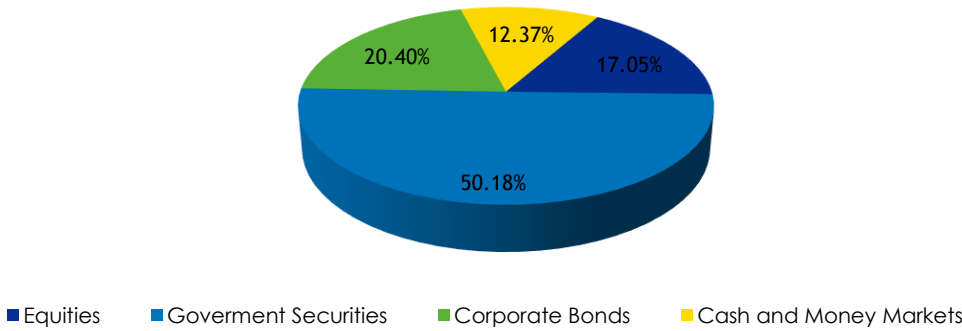
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.05
Debt	10.00
Total	12.06

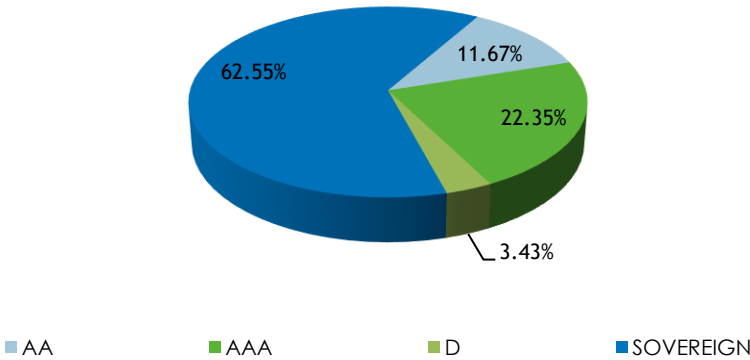
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.51

Asset Mix

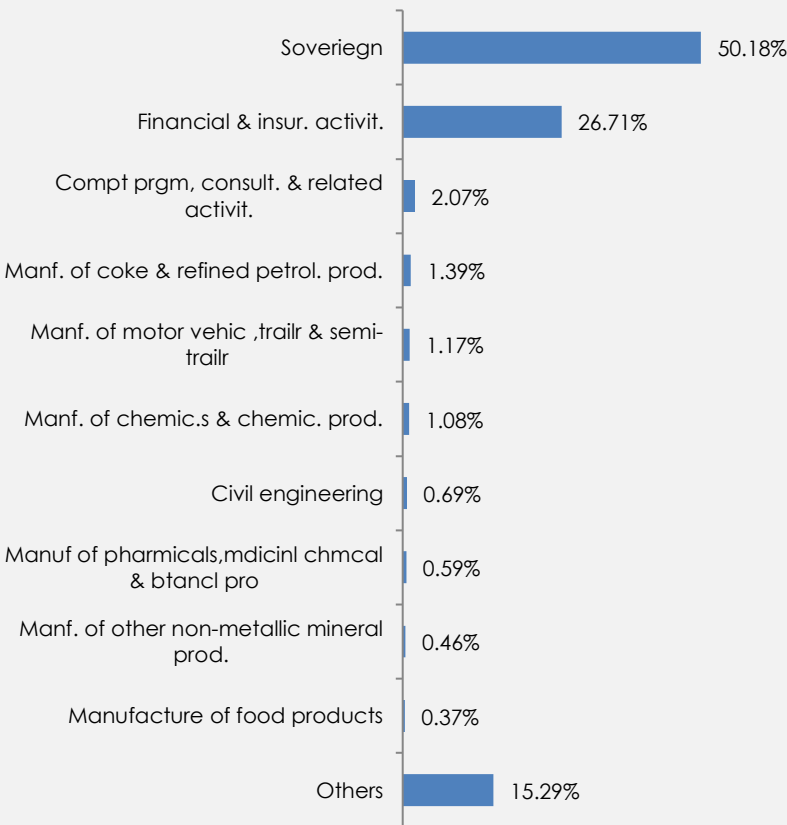


Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>17.05%</b>
ICICI Bank Ltd.	1.56%
HDFC Bank Ltd.	1.41%
Infosys Ltd.	1.38%
Reliance Industries Ltd.	1.37%
Axis Bank Ltd.	0.76%
Larsen & Toubro Ltd.	0.69%
State Bank of India	0.68%
Maruti Suzuki India Ltd.	0.55%
Housing Development Finance Corporation Ltd.	0.49%
Sun Pharmaceuticals Industries Ltd.	0.39%
Others	7.77%
<b>Government Securities</b>	<b>50.18%</b>
6.84% GOI 2022	17.43%
07.54% GOI 2024	8.39%
07.26% GOI 2032	7.53%
07.38% Madhya Pradesh SDL 2026	3.97%
06.99% GOI 2051	3.18%
07.62% Madhya Pradesh SDL 2026	2%
05.63% GOI 2026	1.97%
07.96% Maharashtra SDL 2026	1.94%
07.37% Tamil Nadu SDL 2026	1.90%
07.84% Tamil Nadu SDL 2026	1.17%
Others	0.70%
<b>Corporate Bonds</b>	<b>20.40%</b>
Indiabulls Housing Finance Ltd.	8.38%
NABARD	3.47%
Reliance Capital Ltd.	2.76%
NABARD	1.65%
Piramal Capital & Housing Finance Ltd.	0.98%
Indian Railway Finance Corporation Ltd.	0.82%
Indian Railway Finance Corporation Ltd.	0.79%
NABARD	0.78%
NABARD	0.77%
NTPC Ltd.	0.00%
<b>Cash and Money Markets</b>	<b>12.37%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>\$</sup>



<sup>\$</sup>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	
<b>Investment Objective:</b> 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	
<b>NAV as on October 31,2022:</b>	27.9298
<b>Inception Date:</b>	08-Feb-08
<b>Fund Manager:</b>	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	1.11%	2.27%	0.97%	6.90%	7.34%	7.22%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	7.63%

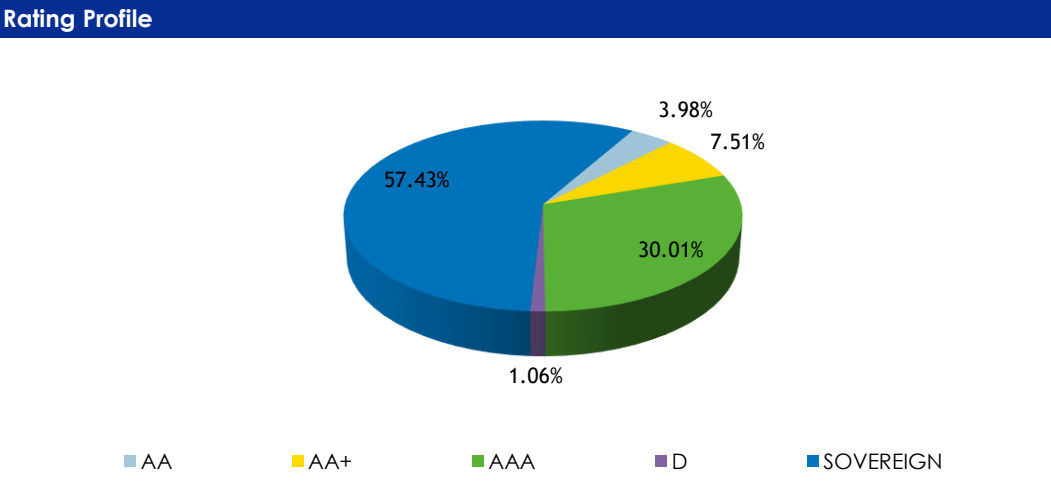
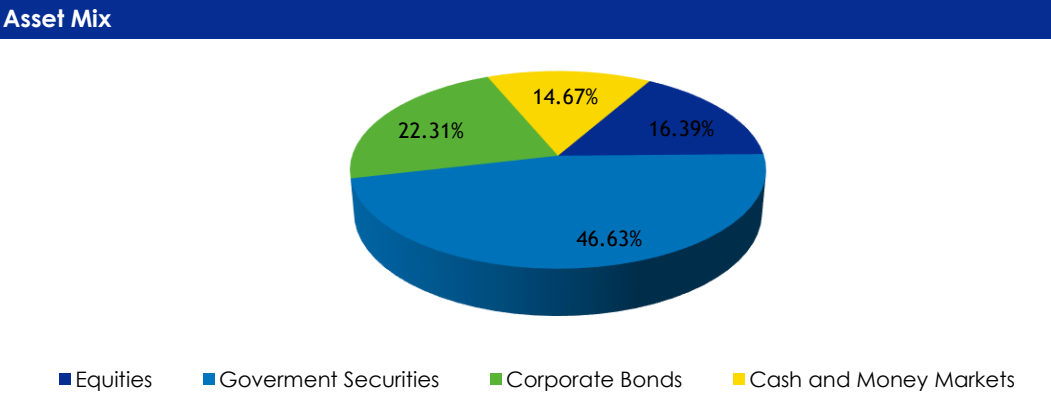
\* Compound Annual Growth Rate (CAGR)

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%

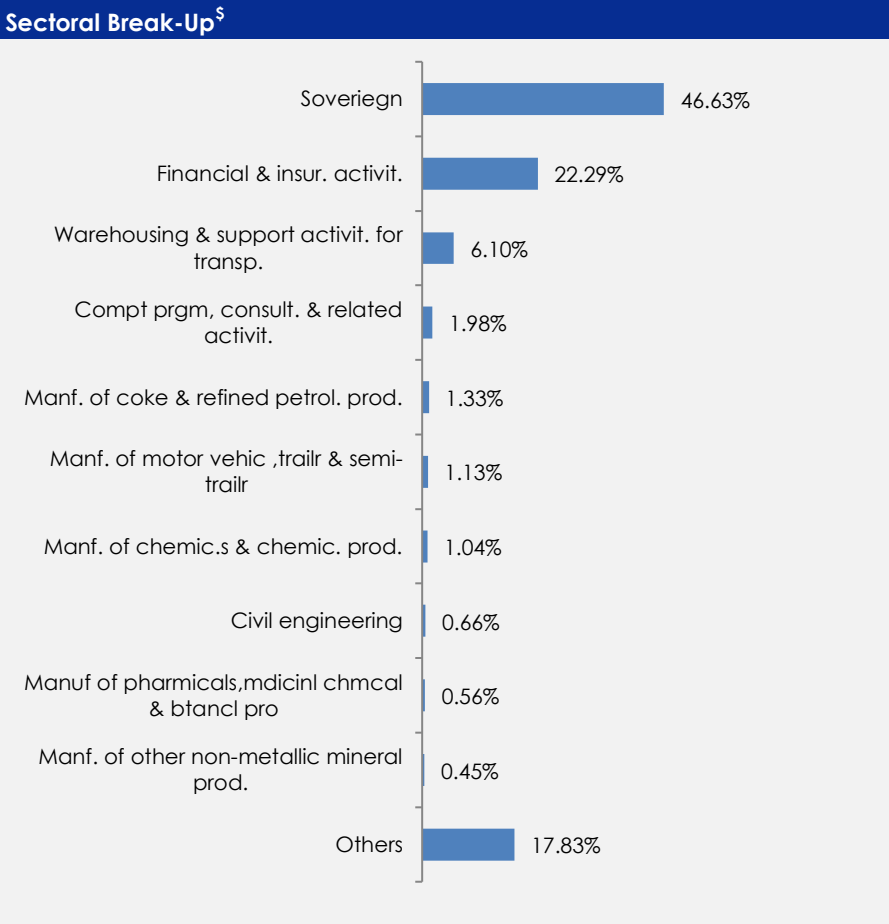
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	2.53
Debt	12.89
Total	15.42

Modified Duration#	
Security Type	Duration
Fixed Income Investments	3.52



Security Name	Net Asset (%)
<b>Equities</b>	
ICICI Bank Ltd.	1.50%
HDFC Bank Ltd.	1.35%
Infosys Ltd.	1.32%
Reliance Industries Ltd.	1.31%
Axis Bank Ltd.	0.73%
Larsen & Toubro Ltd.	0.66%
State Bank of India	0.66%
Maruti Suzuki India Ltd.	0.53%
Housing Development Finance Corporation Ltd.	0.47%
Sun Pharmaceuticals Industries Ltd.	0.37%
Others	7.49%
<b>Government Securities</b>	
6.84% GOI 2022	18.46%
07.54% GOI 2024	8.39%
07.26% GOI 2032	7.52%
06.99% GOI 2051	3.18%
05.63% GOI 2026	1.97%
07.62% Madhya Pradesh SDL 2026	1.89%
07.96% Maharashtra SDL 2026	1.84%
07.37% Tamil Nadu SDL 2026	1.81%
07.80% Tamilnadu SDL 2032	0.84%
05.15% GOI 2025	0.73%
<b>Corporate Bonds</b>	
Adani Ports and Special Economic Zone Ltd.	6.10%
NABARD	3.39%
Indiabulls Housing Finance Ltd.	2.62%
Indian Railway Finance Corporation Ltd.	2.51%
Indian Railway Finance Corporation Ltd.	2.47%
NABARD	1.29%
NABARD	1.21%
Reliance Capital Ltd.	0.86%
Indian Railway Finance Corporation Ltd.	0.64%
NABARD	0.61%
Others	0.61%
<b>Cash and Money Markets</b>	
<b>Portfolio Total</b>	
<b>100.00%</b>	
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



<sup>\$</sup>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 October 31,2022:	71.5127
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	2.15%	3.42%	1.02%	11.40%	9.36%	10.91%
Benchmark**	2.02%	2.76%	1.97%	10.11%	9.42%	9.87%

\* 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.

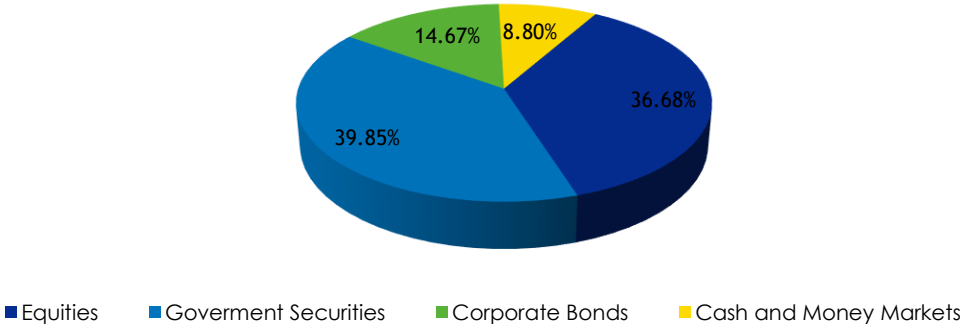
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	17.64
Debt	30.42
Total	48.06

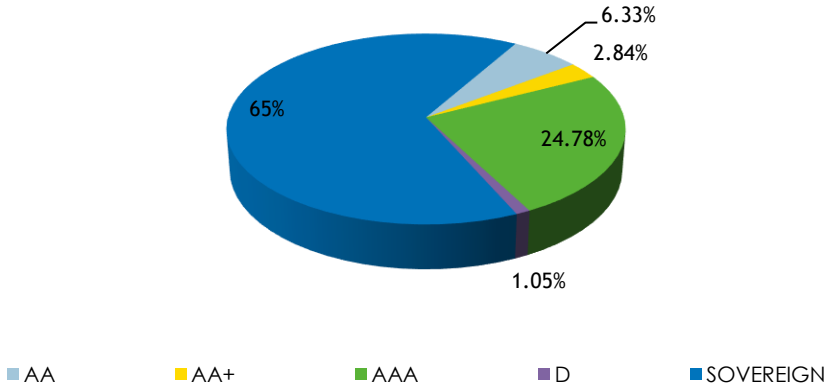
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.47

Asset Mix

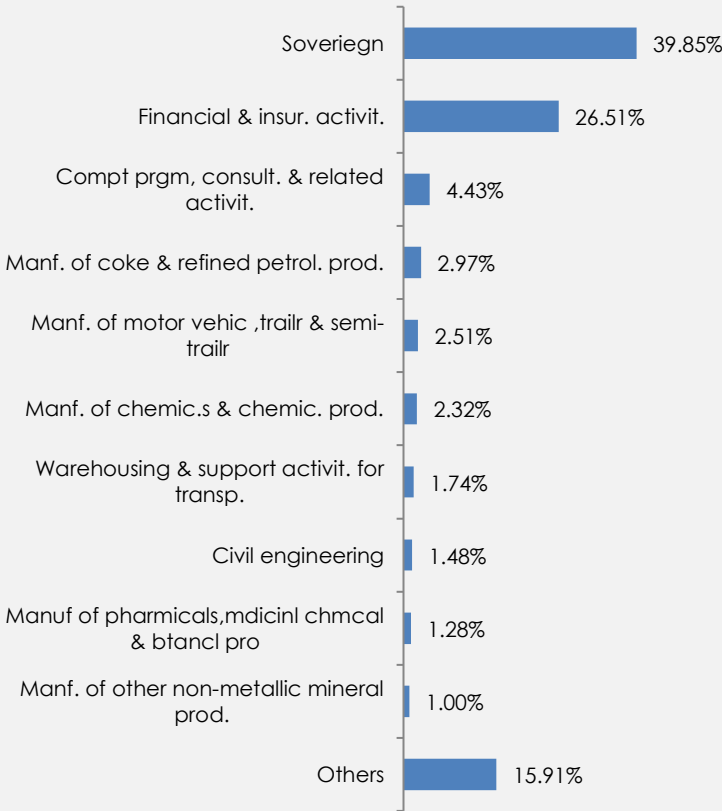


Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>36.68%</b>
ICICI Bank Ltd.	3.36%
HDFC Bank Ltd.	3.02%
Infosys Ltd.	2.96%
Reliance Industries Ltd.	2.93%
Axis Bank Ltd.	1.64%
Larsen & Toubro Ltd.	1.48%
State Bank of India	1.47%
Maruti Suzuki India Ltd.	1.17%
Housing Development Finance Corporation Ltd.	1.06%
Sun Pharmaceuticals Industries Ltd.	0.84%
Others	16.75%
<b>Government Securities</b>	<b>39.85%</b>
6.84% GOI 2022	16.64%
07.54% GOI 2024	6.39%
07.26% GOI 2032	5.71%
06.99% GOI 2051	2.42%
07.38% Madhya Pradesh SDL 2026	1.76%
05.63% GOI 2026	1.48%
07.62% Madhya Pradesh SDL 2026	1.38%
07.96% Maharashtra SDL 2026	1.37%
07.37% Tamil Nadu SDL 2026	1.35%
07.84% Tamil Nadu SDL 2026	0.82%
Others	0.53%
<b>Corporate Bonds</b>	<b>14.67%</b>
Indiabulls Housing Finance Ltd.	3.79%
NABARD	2.39%
Indian Railway Finance Corporation Ltd.	1.98%
Adani Ports and Special Economic Zone Ltd.	1.74%
Indian Railway Finance Corporation Ltd.	1.21%
NABARD	0.83%
NABARD	0.78%
Reliance Capital Ltd.	0.65%
Indian Railway Finance Corporation Ltd.	0.62%
NABARD	0.58%
Others	0.10%
<b>Cash and Money Markets</b>	<b>8.80%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>5</sup>



<sup>5</sup>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 October 31,2022:	50.6340
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	3.11%	4.90%	1.64%	16.48%	11.36%	10.20%
Benchmark**	3.05%	3.60%	2.10%	14.45%	11.32%	10.44%

\* 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.

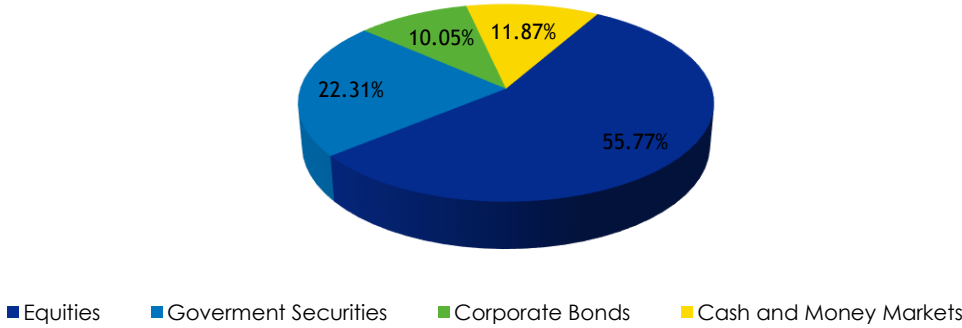
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.96
Debt	19.80
Total	44.76

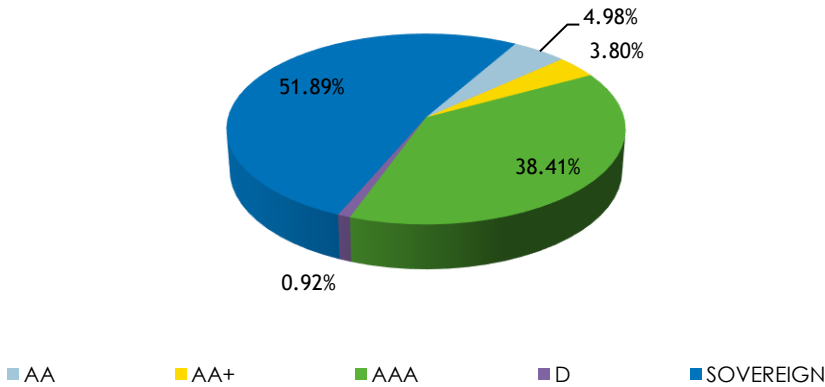
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.48

Asset Mix



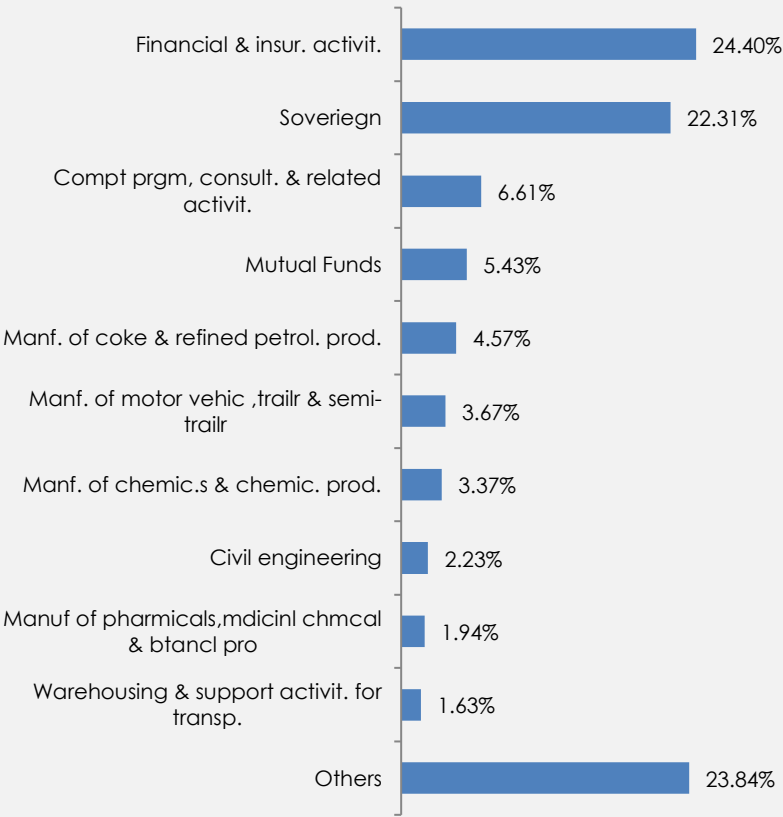
Rating Profile



Security Name Net Asset (%)

<b>Equities</b>	<b>55.77%</b>
Reliance Industries Ltd.	4.50%
Infosys Ltd.	4.50%
ICICI Bank Ltd.	3.75%
HDFC Bank Ltd.	3.42%
Kotak Mahindra Mutual Fund	3.29%
Larsen & Toubro Ltd.	2.23%
Nippon India Mutual Fund	2.14%
Axis Bank Ltd.	1.85%
Housing Development Finance Corporation Ltd.	1.61%
State Bank of India	1.59%
Others	26.89%
<b>Government Securities</b>	<b>22.31%</b>
6.84% GOI 2022	5.28%
07.54% GOI 2024	4.40%
07.26% GOI 2032	3.95%
07.38% Madhya Pradesh SDL 2026	1.85%
06.99% GOI 2051	1.67%
07.96% Maharashtra SDL 2026	1.27%
07.62% Madhya Pradesh SDL 2026	1.26%
07.37% Tamil Nadu SDL 2026	1.25%
05.63% GOI 2026	1.00%
05.15% GOI 2025	0.38%
<b>Corporate Bonds</b>	<b>10.05%</b>
Indiabulls Housing Finance Ltd.	2.03%
Adani Ports and Special Economic Zone Ltd.	1.63%
Indian Railway Finance Corporation Ltd.	1.30%
Indian Railway Finance Corporation Ltd.	1.06%
NABARD	0.93%
NABARD	0.89%
NABARD	0.84%
Indian Railway Finance Corporation Ltd.	0.44%
NABARD	0.42%
Reliance Capital Ltd.	0.40%
Others	0.11%
<b>Cash and Money Markets</b>	<b>11.87%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

Sectoral Break-Up<sup>\$</sup>



<sup>\$</sup>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	
<b>Investment Objective:</b> 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	
<b>NAV as on October 31,2022:</b>	38.5197
<b>Inception Date:</b>	22-Jan-08
<b>Fund Manager:</b>	Jayesh Sundar

Fund v/s Benchmark Return (%)	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.61%	8.12%	4.05%	28.51%	16.14%	9.58%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	9.21%

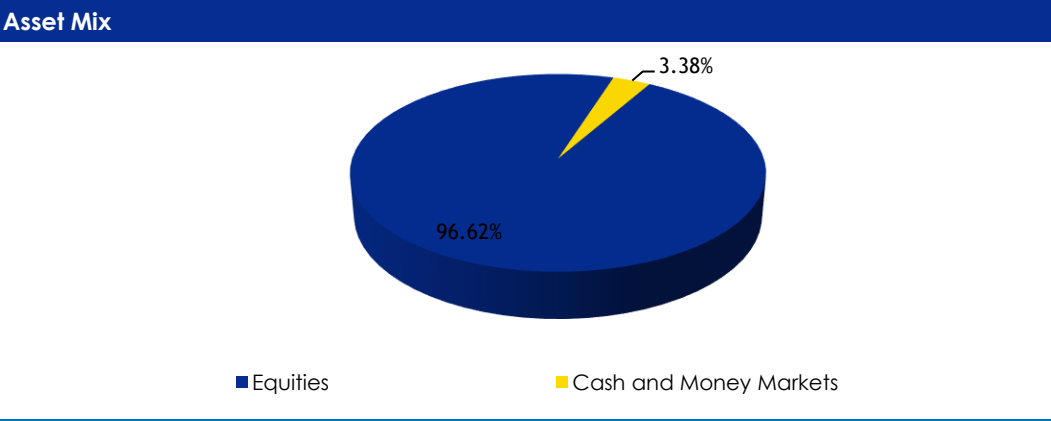
\* Compound Annual Growth Rate (CAGR)

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

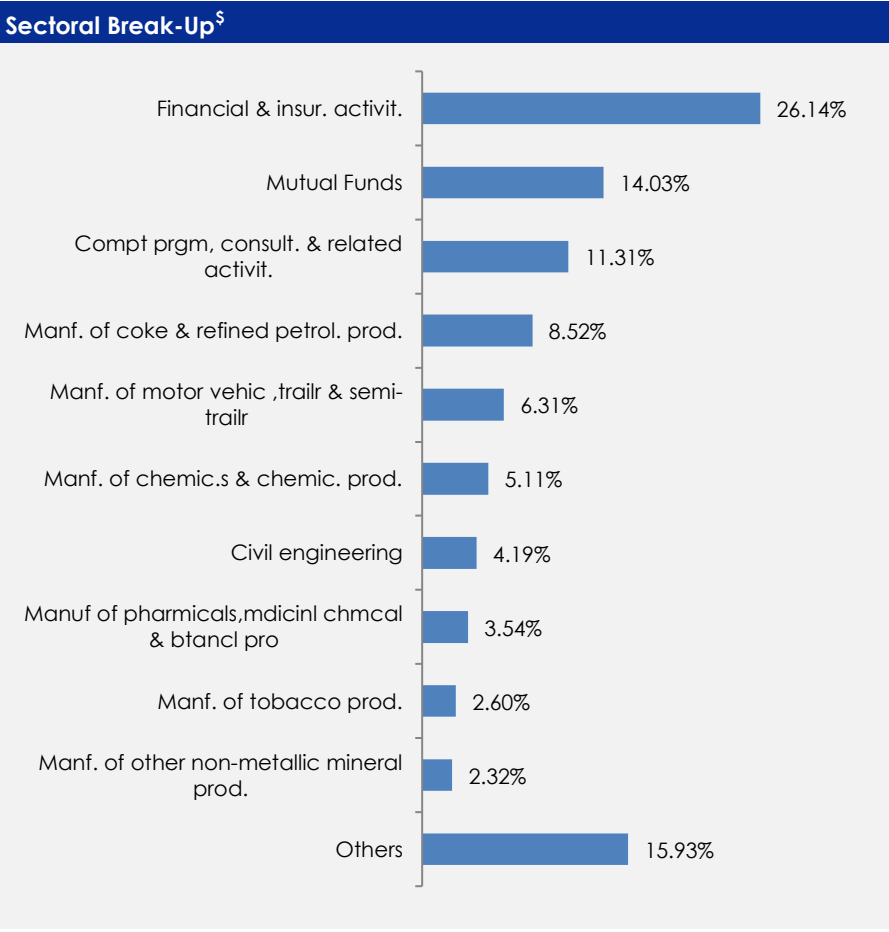
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	119.11
Debt	4.17
Total	123.28

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



Security Name	Net Asset (%)
<b>Equities</b>	<b>96.62%</b>
Kotak Mahindra Mutual Fund	9.87%
Reliance Industries Ltd.	8.24%
Infosys Ltd.	7.86%
ICICI Bank Ltd.	6.02%
HDFC Bank Ltd.	4.62%
Larsen & Toubro Ltd.	4.19%
Housing Development Finance Corporation Ltd.	4.17%
Axis Bank Ltd.	2.87%
Hindustan Unilever Ltd.	2.82%
Nippon India Mutual Fund	2.81%
Others	43.15%
<b>Corporate Bonds</b>	<b>0.00%</b>
NTPC Ltd.	0.00%
<b>Cash and Money Markets</b>	<b>3.38%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



\$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	
<b>Investment Objective:</b> This fund is designed to generate steady returns through investment in infrastructure and related equities.	
The risk profile for this fund is High	
<b>NAV as on October 31,2022:</b>	22.3043
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

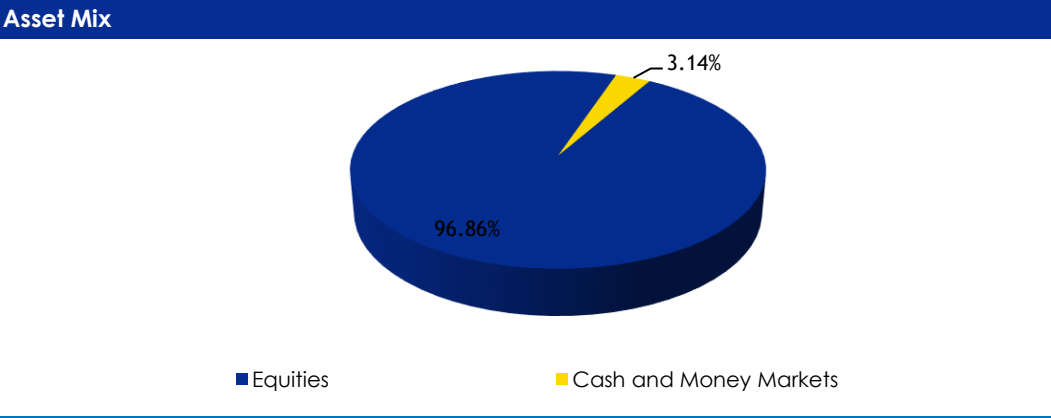
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	4.23%	4.06%	1.66%	38.18%	24.82%	6.48%
Benchmark**	5.58%	2.08%	3.76%	29.28%	16.34%	3.22%
* Compound Annual Growth Rate (CAGR)						

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

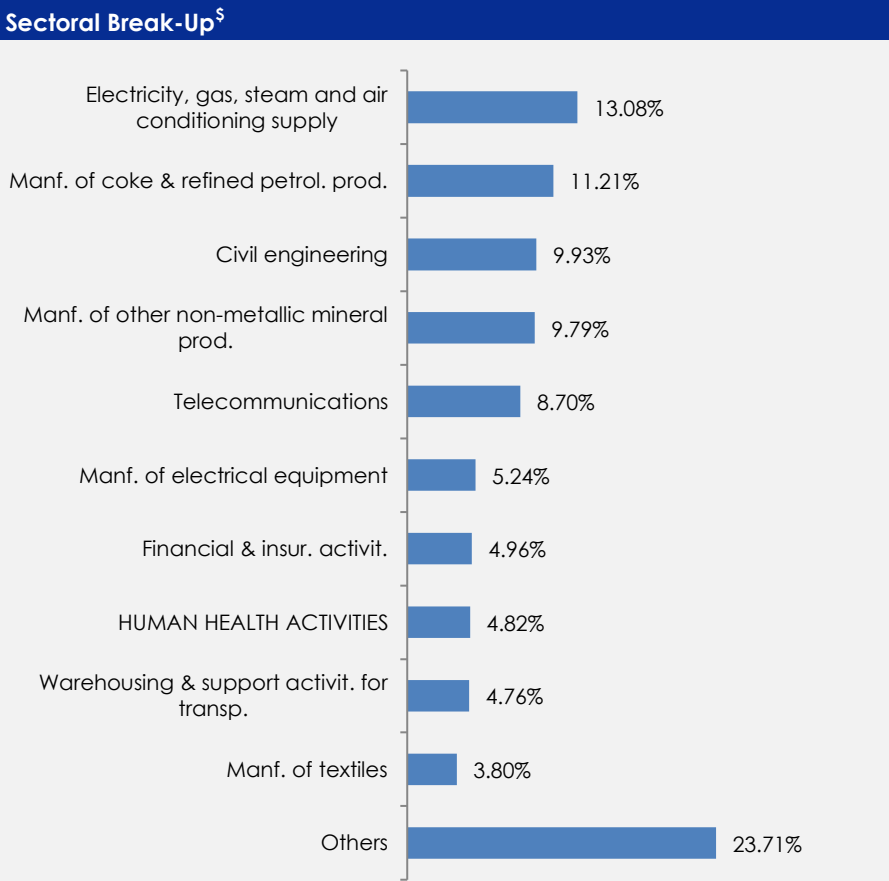
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	2.93
Debt	0.10
Total	3.03

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



Security Name	Net Asset (%)
<b>Equities</b>	
Bharti Airtel Ltd.	8.70%
Reliance Industries Ltd.	8.67%
Larsen & Toubro Ltd.	8.16%
NTPC Ltd.	5.09%
Power Grid Corporation of India Ltd.	4.60%
Ultratech Cement Ltd.	4.57%
Grasim Industries Ltd.	3.80%
Adani Ports and Special Economic Zone Ltd.	3.46%
Apollo Hospitals Enterprise Ltd.	2.86%
Oil & Natural Gas Corpn Ltd.	2.59%
Others	44.36%
<b>Corporate Bonds</b>	
NTPC Ltd.	0.00%
<b>Cash and Money Markets</b>	
<b>Portfolio Total</b>	
<b>100.00%</b>	
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



<sup>\$</sup>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	
<b>Investment Objective:</b> This fund is designed to generate steady returns through investment in PSU and related equities.	
The risk profile for this fund is High	
<b>NAV as on October 31,2022:</b>	20.5735
<b>Inception Date:</b>	25-Jan-10
<b>Fund Manager:</b>	Gurpreet Arora

Fund v/s Benchmark Return (%)	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	8.78%	7.87%	10.88%	50.39%	15.62%	5.81%
Benchmark**	8.42%	7.47%	10.13%	44.37%	9.76%	-0.17%

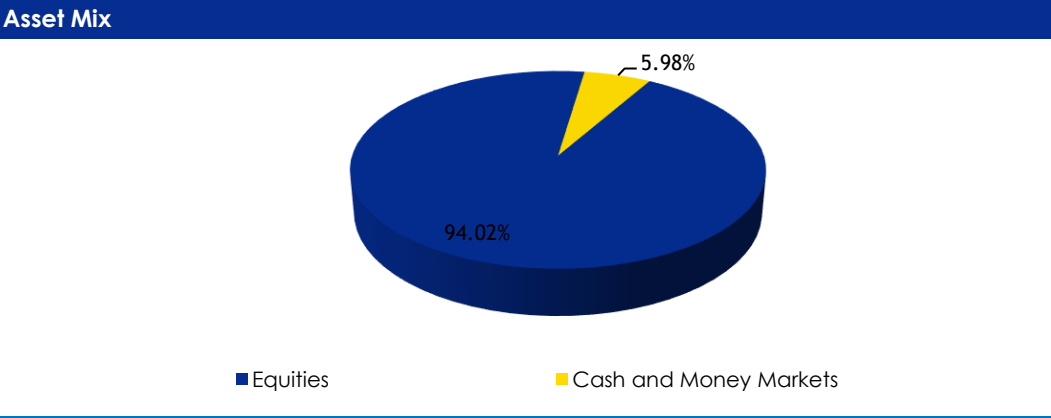
\* Compound Annual Growth Rate (CAGR)

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

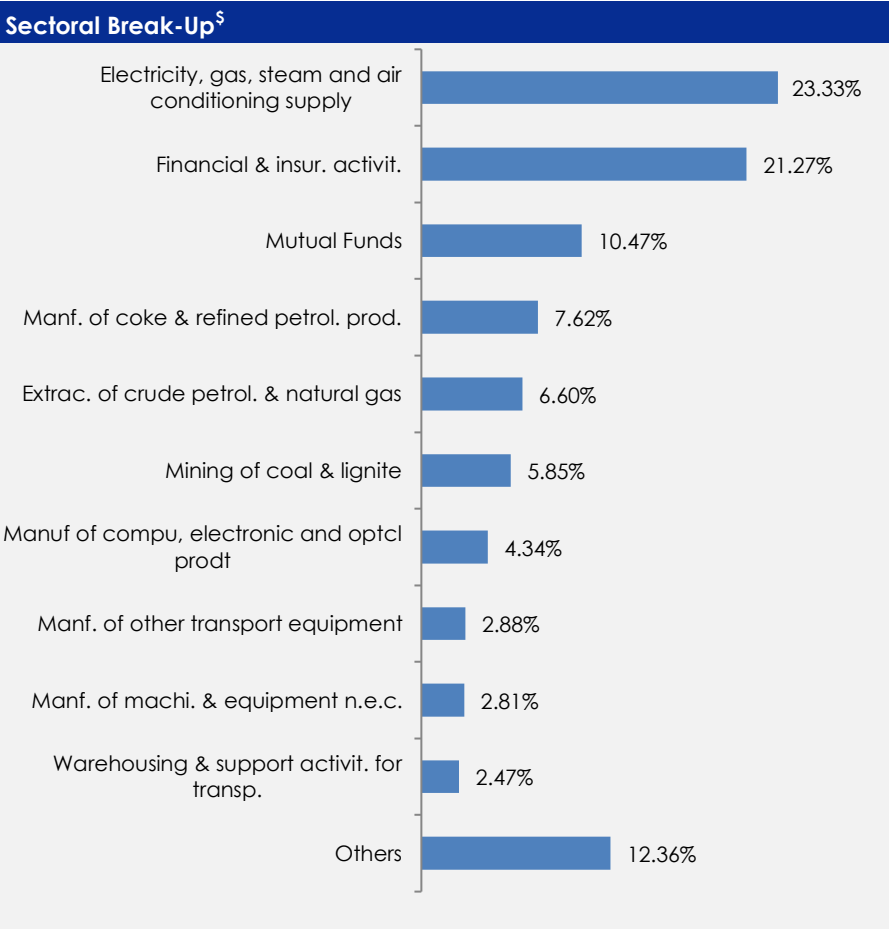
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	AUM (in Cr.)
Asset Class	
Equity	7.49
Debt	0.47
Total	7.96

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



Security Name	Net Asset (%)
<b>Equities</b>	<b>94.02%</b>
Kotak Mahindra Mutual Fund	10.47%
State Bank of India	9.57%
NTPC Ltd.	9.50%
Power Grid Corporation of India Ltd.	8.87%
Oil & Natural Gas Corpn Ltd.	5.86%
Coal India Ltd.	5.85%
Bharat Electronics Ltd.	4.34%
Bharat Petroleum Corporation Ltd.	3.23%
Bank of Baroda	3.09%
Indian Oil Corporation Ltd.	2.88%
Others	30.36%
<b>Cash and Money Markets</b>	<b>5.98%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	



\$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 October 31,2022:	22.5952
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	0.98%	2.05%	0.70%	6.55%	7.01%	6.59%
Benchmark**	1.00%	1.88%	1.71%	5.82%	7.34%	8.25%

\* 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

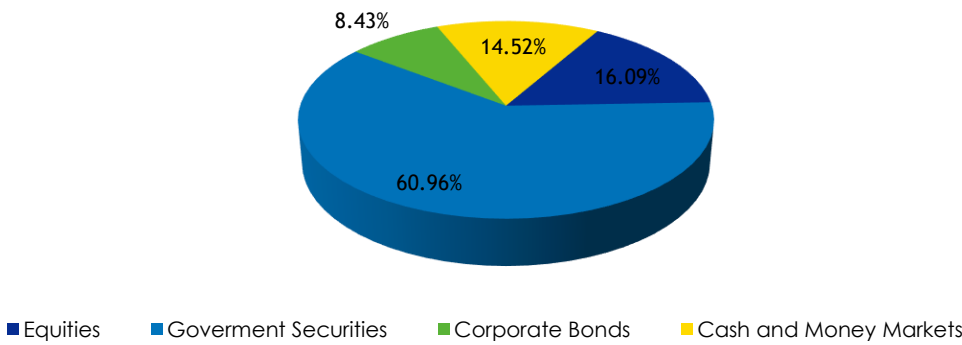
Asset Class	AUM (in Cr.)
Equity	0.41
Debt	2.14
Total	2.55

Modified Duration#

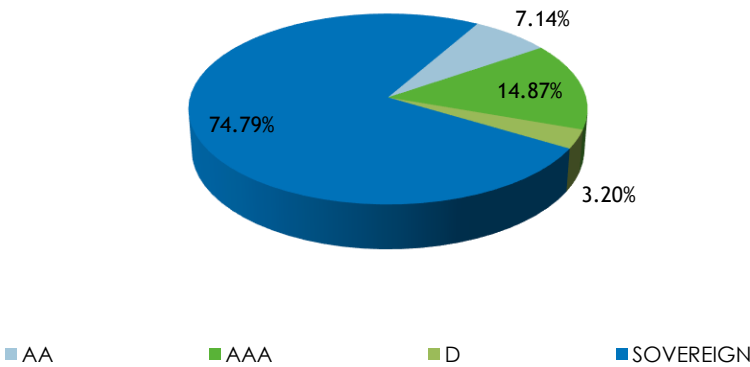
Security Type	Duration
Fixed Income Investments	3.54

Security Name	Net Asset (%)
<b>Equities</b>	<b>16.09%</b>
ICICI Bank Ltd.	1.45%
Infosys Ltd.	1.33%
HDFC Bank Ltd.	1.29%
Reliance Industries Ltd.	1.26%
Axis Bank Ltd.	0.72%
State Bank of India	0.64%
Larsen & Toubro Ltd.	0.63%
Maruti Suzuki India Ltd.	0.52%
Housing Development Finance Corporation Ltd.	0.47%
Sun Pharmaceuticals Industries Ltd.	0.37%
Others	7.41%
<b>Government Securities</b>	<b>60.96%</b>
6.84% GOI 2022	17.86%
07.80% Tamilnadu SDL 2032	8.63%
07.54% GOI 2024	8.20%
07.26% GOI 2032	7.55%
07.38% Madhya Pradesh SDL 2026	5.47%
06.99% GOI 2051	3.25%
07.96% Maharashtra SDL 2026	2.39%
07.62% Madhya Pradesh SDL 2026	2.36%
07.37% Tamil Nadu SDL 2026	2.34%
05.63% GOI 2026	2.24%
Others	0.67%
<b>Corporate Bonds</b>	<b>8.43%</b>
Indiabulls Housing Finance Ltd.	3.96%
Reliance Capital Ltd.	2.61%
Piramal Capital & Housing Finance Ltd.	1.86%
NTPC Ltd.	0.00%
<b>Cash and Money Markets</b>	<b>14.52%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

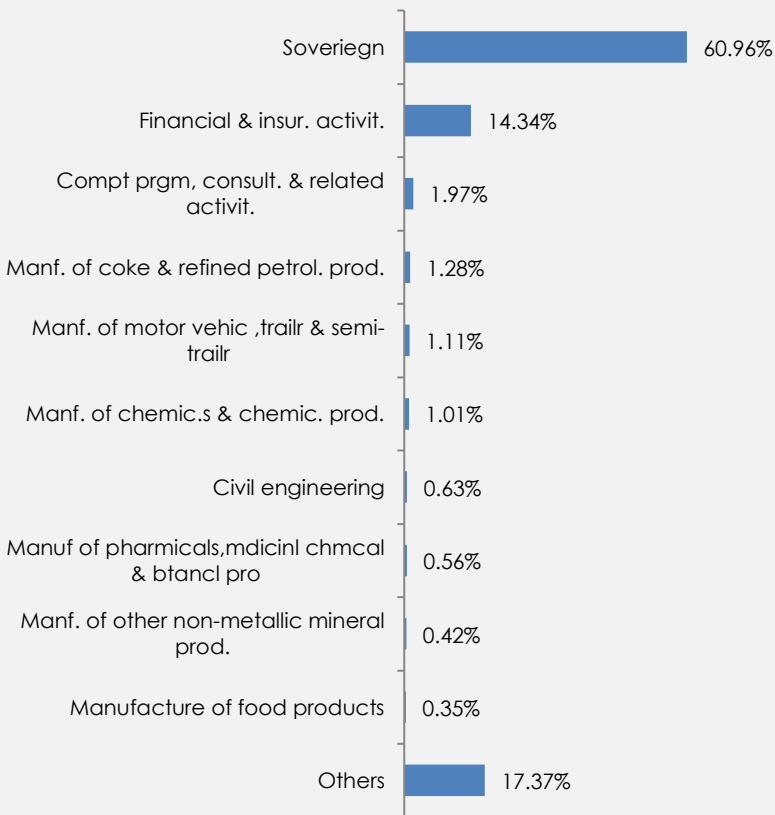
Asset Mix



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 October 31,2022:	26.9039
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	2.09%	3.23%	1.00%	11.74%	9.54%	8.06%
Benchmark**	2.02%	2.76%	1.97%	10.11%	9.42%	9.06%

\* 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

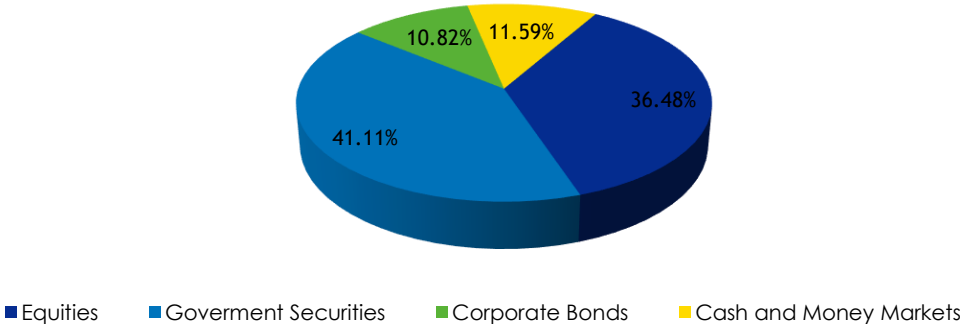
Asset Class	AUM (in Cr.)
Equity	2.48
Debt	4.32
Total	6.80

Modified Duration#

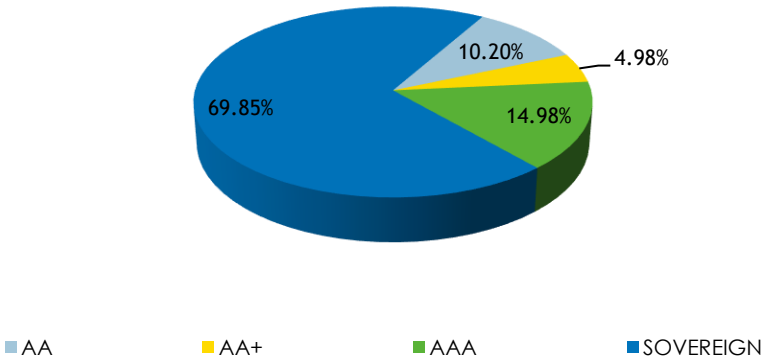
Security Type	Duration
Fixed Income Investments	3.55

Security Name	Net Asset (%)
<b>Equities</b>	<b>36.48%</b>
ICICI Bank Ltd.	3.34%
HDFC Bank Ltd.	3.00%
Infosys Ltd.	2.95%
Reliance Industries Ltd.	2.91%
Axis Bank Ltd.	1.63%
Larsen & Toubro Ltd.	1.47%
State Bank of India	1.46%
Maruti Suzuki India Ltd.	1.16%
Housing Development Finance Corporation Ltd.	1.05%
Sun Pharmaceuticals Industries Ltd.	0.83%
Others	16.68%
<b>Government Securities</b>	<b>41.11%</b>
6.84% GOI 2022	14.13%
07.54% GOI 2024	6.41%
07.26% GOI 2032	5.73%
07.80% Tamilnadu SDL 2032	5%
06.99% GOI 2051	2.41%
05.63% GOI 2026	1.54%
07.96% Maharashtra SDL 2026	1.34%
07.84% Tamil Nadu SDL 2026	1.34%
07.62% Madhya Pradesh SDL 2026	1.33%
07.37% Tamil Nadu SDL 2026	1.32%
Others	0.56%
<b>Corporate Bonds</b>	<b>10.82%</b>
Indiabulls Housing Finance Ltd.	5.94%
Adani Ports and Special Economic Zone Ltd.	3.07%
Indian Railway Finance Corporation Ltd.	1.46%
Piramal Capital & Housing Finance Ltd.	0.35%
<b>Cash and Money Markets</b>	<b>11.59%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

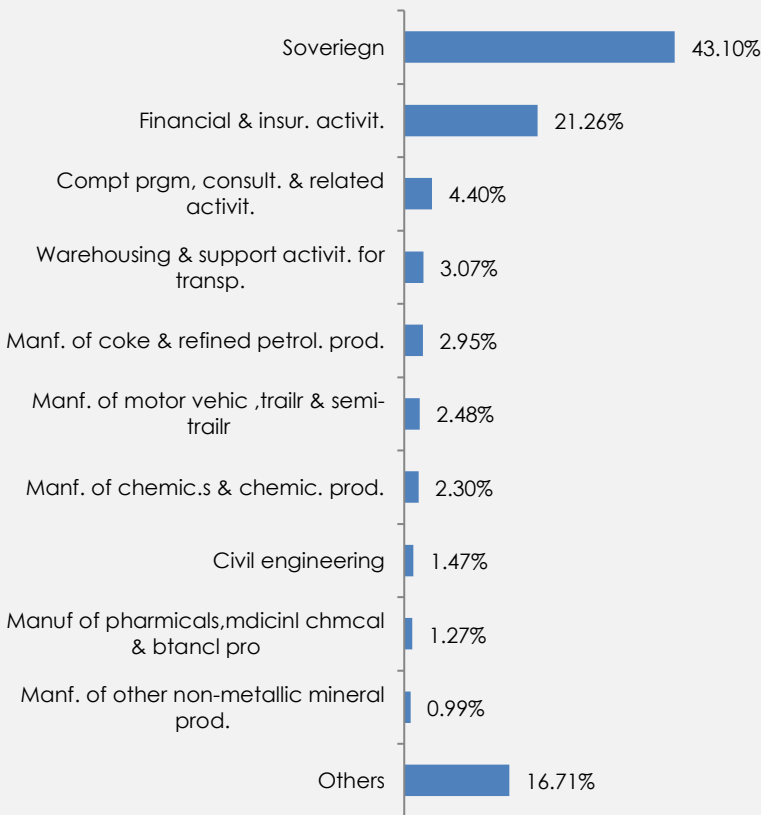
Asset Mix



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 October 31,2022:	30.9070
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	3.16%	5.09%	1.64%	16.92%	11.48%	9.24%
Benchmark**	3.05%	3.60%	2.10%	14.45%	11.32%	9.61%

\* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

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

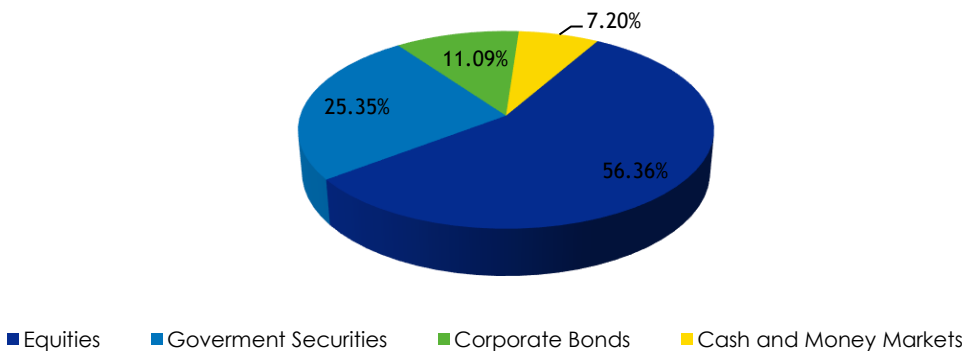
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.60
Debt	4.34
Total	9.94

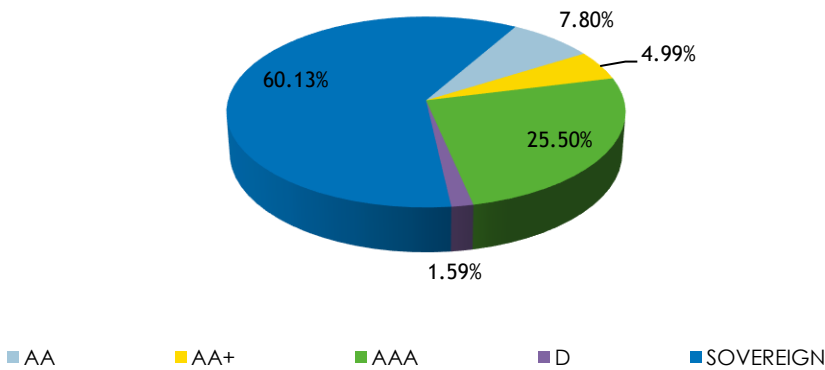
Modified Duration#

Security Type	Duration
Fixed Income Investments	3.66

Asset Mix

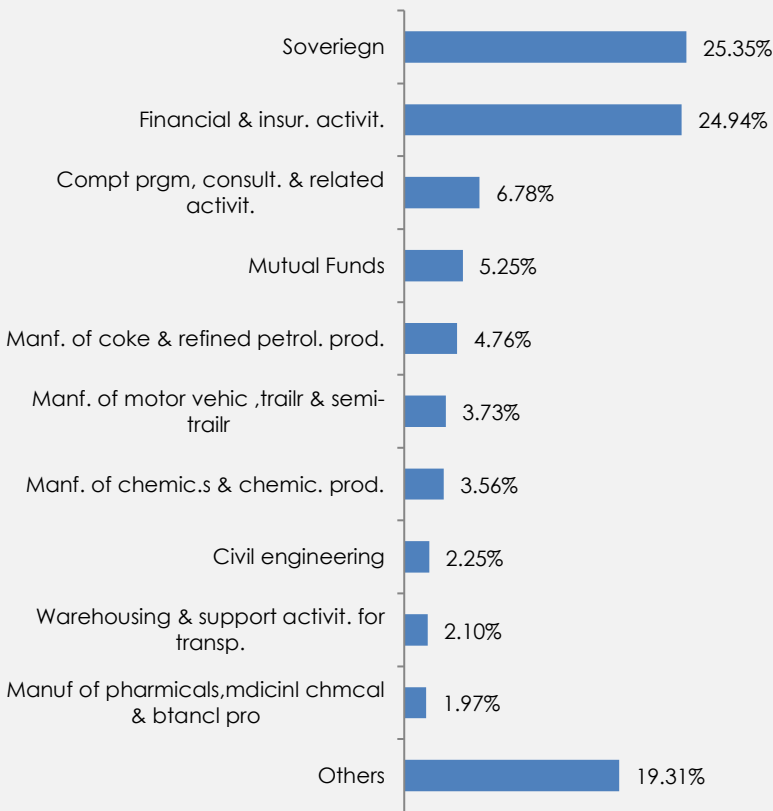


Rating Profile



Security Name	Net Asset (%)
<b>Equities</b>	<b>56.36%</b>
Reliance Industries Ltd.	4.69%
Infosys Ltd.	4.64%
ICICI Bank Ltd.	3.68%
HDFC Bank Ltd.	3.42%
Kotak Mahindra Mutual Fund	3.19%
Larsen & Toubro Ltd.	2.25%
Nippon India Mutual Fund	2.06%
Axis Bank Ltd.	1.87%
Housing Development Finance Corporation Ltd.	1.68%
State Bank of India	1.66%
Others	27.22%
<b>Government Securities</b>	<b>25.35%</b>
6.84% GOI 2022	8.56%
07.54% GOI 2024	4.41%
07.26% GOI 2032	3.92%
06.99% GOI 2051	1.68%
07.80% Tamilnadu SDL 2032	1.51%
05.63% GOI 2026	1.06%
07.38% Madhya Pradesh SDL 2026	1%
07.96% Maharashtra SDL 2026	0.92%
07.62% Madhya Pradesh SDL 2026	0.91%
07.37% Tamil Nadu SDL 2026	0.90%
Others	0.48%
<b>Corporate Bonds</b>	<b>11.09%</b>
Indiabulls Housing Finance Ltd.	3.05%
Adani Ports and Special Economic Zone Ltd.	2.10%
NABARD	2.10%
NABARD	1.00%
Indian Railway Finance Corporation Ltd.	0.97%
Indian Railway Finance Corporation Ltd.	0.96%
Reliance Capital Ltd.	0.67%
Piramal Capital & Housing Finance Ltd.	0.24%
<b>Cash and Money Markets</b>	<b>7.20%</b>
<b>Portfolio Total</b>	<b>100.00%</b>
<b>Fund Annexure Details (Other Than Top 10 Securities)</b>	

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 October 31,2022:	37.1458
Inception Date:	25-Jan-10
Fund Manager:	Jayesh Sundar

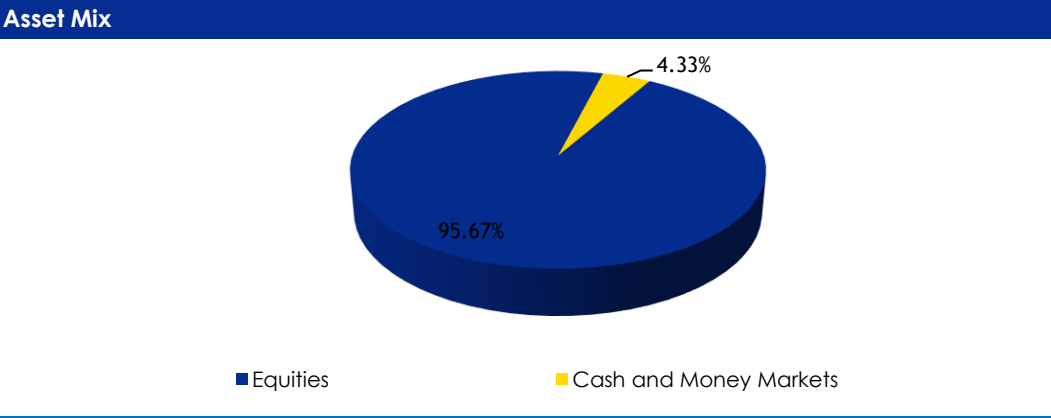
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	5.54%	8.06%	3.80%	28.27%	15.72%	10.82%
Benchmark**	5.37%	5.32%	1.93%	24.35%	14.88%	10.54%
* Compound Annual Growth Rate (CAGR)						

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

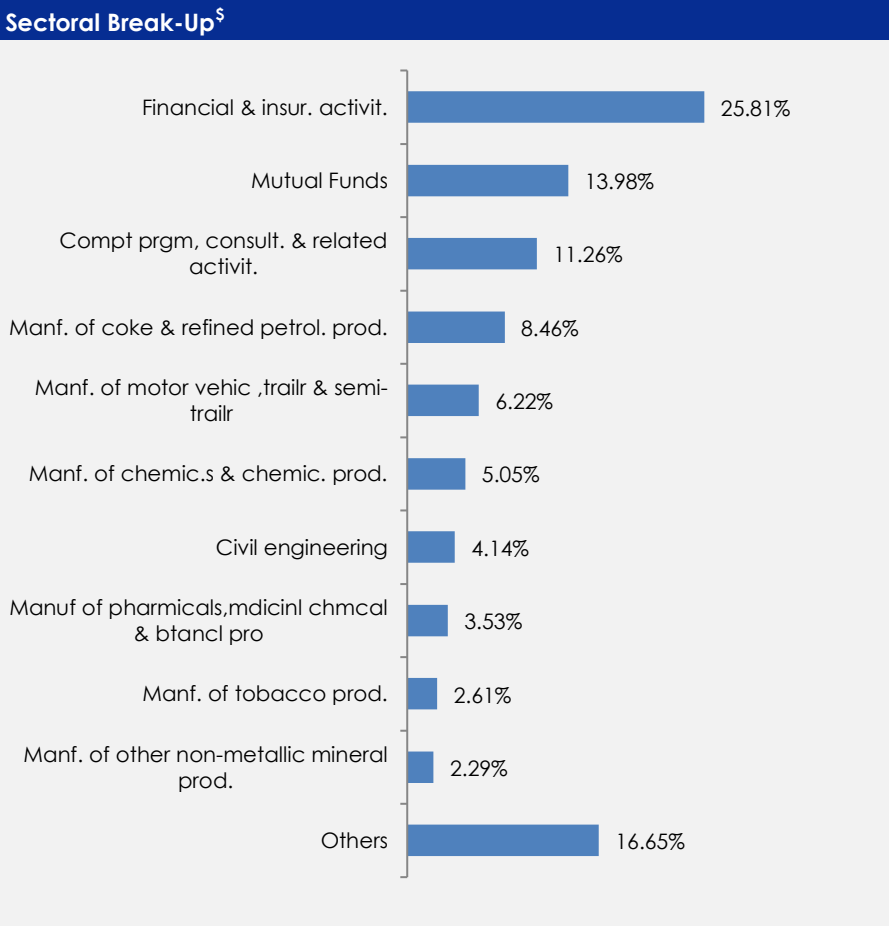
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	23.48
Debt	1.05
Total	24.53

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



Security Name	Net Asset (%)
Equities	95.67%
Kotak Mahindra Mutual Fund	9.81%
Reliance Industries Ltd.	8.19%
Infosys Ltd.	7.85%
ICICI Bank Ltd.	6.02%
HDFC Bank Ltd.	4.62%
Larsen & Toubro Ltd.	4.14%
Housing Development Finance Corporation Ltd.	4.07%
Nippon India Mutual Fund	2.95%
Axis Bank Ltd.	2.87%
Hindustan Unilever Ltd.	2.78%
Others	42.37%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%
Cash and Money Markets	4.33%
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

Bond Fund

ULIF01306/02/2008LIFEDEBTFU122

October 2022



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Government Securities	1.10%
05.15% GOI 2025	1.10%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.39%
Ultratech Cement Ltd.	0.36%
Hindustan Unilever Ltd.	0.35%
IndusInd Bank Ltd.	0.27%
PI Industries Ltd.	0.27%
Bajaj Finance Ltd.	0.26%
ITC Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.26%
NTPC Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Asian Paints Ltd.	0.24%
Bajaj Finance Ltd.	0.24%
Tata Motors Ltd.	0.22%
Tata Consultancy Services Ltd.	0.22%
Tech Mahindra Ltd.	0.22%
United Spirits Ltd.	0.22%
Bharti Airtel Ltd.	0.21%
HCL Technologies Ltd.	0.21%
Britannia Industries Ltd.	0.19%
Page Industries Ltd.	0.19%
Eicher Motors Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Hindalco Industries Ltd.	0.17%
Jubilant Foodworks Ltd	0.17%
Navin Fluorine International Ltd.	0.16%
Titan Company Ltd.	0.16%
Bata India Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
VIP Industries Ltd.	0.11%
Grasim Industries Ltd.	0.10%
Ashok Leyland Ltd	0.09%
Tata Steel Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.08%
Endurance Technologies Ltd.	0.07%
Avenue Supermarts Ltd.	0.06%
Cipla Ltd.	0.06%
HDFC Life Insurance Co. Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Bharat Petroleum Corporation Ltd.	0.02%
Divis Laboratories Ltd.	0.02%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Corporate Bonds	0.00%
NTPC Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	8.14%
Ultratech Cement Ltd.	0.40%
Hindustan Unilever Ltd.	0.38%
IndusInd Bank Ltd.	0.30%
PI Industries Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
ITC Ltd.	0.29%
Kotak Mahindra Bank Ltd.	0.29%
Mahindra & Mahindra Ltd.	0.29%
SBI Life Insurance Company Ltd.	0.29%
NTPC Ltd.	0.28%
Asian Paints Ltd.	0.26%
Bajaj Finance Ltd.	0.26%
Tech Mahindra Ltd.	0.25%
Titan Company Ltd.	0.24%
United Spirits Ltd.	0.24%
Bharti Airtel Ltd.	0.24%
Tata Motors Ltd.	0.24%
Tata Consultancy Services Ltd.	0.24%
HCL Technologies Ltd.	0.23%
Britannia Industries Ltd.	0.21%
Brigade Enterprises Ltd.	0.19%
Eicher Motors Ltd.	0.19%
Page Industries Ltd.	0.19%
Jubilant Foodworks Ltd	0.18%
Navin Fluorine International Ltd.	0.18%
Bata India Ltd.	0.17%
Bharat Electronics Ltd.	0.15%
Hindalco Industries Ltd.	0.14%
VIP Industries Ltd.	0.12%
Dr Reddys Laboratories Ltd.	0.12%
Max Healthcare Institute Ltd.	0.12%
Grasim Industries Ltd.	0.11%
Ashok Leyland Ltd	0.10%
Tata Steel Ltd.	0.10%
Ambuja Cements Ltd.	0.09%
Century Plyboards Ltd.	0.09%
Endurance Technologies Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Cipla Ltd.	0.07%
HDFC Life Insurance Co. Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Voltas Ltd.	0.02%
Bharat Petroleum Corporation Ltd.	0.02%
Divis Laboratories Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	0.22%
07.38% Madhya Pradesh SDL 2026	0.22%
Corporate Bonds	0.66%
Reliance Capital Ltd.	0.66%
NTPC Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	17.35%
Sun Pharmaceuticals Industries Ltd.	0.87%
Hindustan Unilever Ltd.	0.82%
PI Industries Ltd.	0.64%
IndusInd Bank Ltd.	0.64%
Mahindra & Mahindra Ltd.	0.62%
SBI Life Insurance Company Ltd.	0.62%
Bajaj Finance Ltd.	0.62%
NTPC Ltd.	0.61%
ITC Ltd.	0.61%
Kotak Mahindra Bank Ltd.	0.61%
Asian Paints Ltd.	0.56%
Bajaj Finance Ltd.	0.56%
Tech Mahindra Ltd.	0.53%
Tata Motors Ltd.	0.52%
Bharti Airtel Ltd.	0.52%
Tata Consultancy Services Ltd.	0.51%
United Spirits Ltd.	0.50%
Titan Company Ltd.	0.48%
HCL Technologies Ltd.	0.48%
Britannia Industries Ltd.	0.46%
Eicher Motors Ltd.	0.41%
Page Industries Ltd.	0.40%
Brigade Enterprises Ltd.	0.40%
Navin Fluorine International Ltd.	0.38%
Jubilant Foodworks Ltd	0.37%
Bata India Ltd.	0.36%
Bharat Electronics Ltd.	0.32%
Hindalco Industries Ltd.	0.30%
Dr Reddys Laboratories Ltd.	0.26%
VIP Industries Ltd.	0.25%
Grasim Industries Ltd.	0.24%
Max Healthcare Institute Ltd.	0.24%
Tata Steel Ltd.	0.21%
Ashok Leyland Ltd	0.21%
Century Plyboards Ltd.	0.19%
Ambuja Cements Ltd.	0.18%
Endurance Technologies Ltd.	0.18%
Avenue Supermarts Ltd.	0.15%
Cipla Ltd.	0.15%
HDFC Life Insurance Co. Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Bharat Petroleum Corporation Ltd.	0.05%
Divis Laboratories Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	1.21%
07.80% Tamilnadu SDL 2032	0.67%
05.15% GOI 2025	0.54%
Corporate Bonds	0.13%
Piramal Capital & Housing Finance Ltd.	0.13%
NTPC Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
<b>Equities</b>	<b>37.24%</b>
Maruti Suzuki India Ltd.	2.16%
Sun Pharmaceuticals Industries Ltd.	1.78%
Ultratech Cement Ltd.	1.78%
Hindustan Unilever Ltd.	1.71%
Mahindra & Mahindra Ltd.	1.53%
Bajaj Finance Ltd.	1.30%
NTPC Ltd.	1.25%
ITC Ltd.	1.22%
SBI Life Insurance Company Ltd.	1.20%
Bajaj Finance Ltd.	1.15%
Asian Paints Ltd.	1.14%
PI Industries Ltd.	1.13%
Bharti Airtel Ltd.	1.11%
Tata Motors Ltd.	1.08%
Tata Consultancy Services Ltd.	1.04%
United Spirits Ltd.	1.03%
Tech Mahindra Ltd.	1.01%
HCL Technologies Ltd.	0.94%
Titan Company Ltd.	0.94%
Britannia Industries Ltd.	0.93%
Eicher Motors Ltd.	0.86%
Page Industries Ltd.	0.80%
Brigade Enterprises Ltd.	0.80%
Navin Fluorine International Ltd.	0.79%
Bata India Ltd.	0.76%
IndusInd Bank Ltd.	0.72%
Bharat Electronics Ltd.	0.66%
Jubilant Foodworks Ltd	0.65%
Hindalco Industries Ltd.	0.62%
Dr Reddys Laboratories Ltd.	0.53%
Kotak Mahindra Bank Ltd.	0.52%
Tata Steel Ltd.	0.51%
Grasim Industries Ltd.	0.50%
Max Healthcare Institute Ltd.	0.50%
Ashok Leyland Ltd	0.44%
Ambuja Cements Ltd.	0.36%
Endurance Technologies Ltd.	0.35%
Century Plyboards Ltd.	0.33%
Cipla Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.20%
Larsen & Toubro Infotech Ltd.	0.18%
VIP Industries Ltd.	0.13%
Divis Laboratories Ltd.	0.11%
Voltas Ltd.	0.10%
Bharat Petroleum Corporation Ltd.	0.09%
<b>Government Securities</b>	<b>0.21%</b>
05.15% GOI 2025	0.21%
<b>Corporate Bonds</b>	<b>0.23%</b>
Reliance Capital Ltd.	0.19%
Piramal Capital & Housing Finance Ltd.	0.04%
NTPC Ltd.	0.00%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	47.07%
Nippon India Mutual Fund	2.51%
Sun Pharmaceuticals Industries Ltd.	2.28%
Ultratech Cement Ltd.	2.22%
Hindustan Unilever Ltd.	2.15%
Mahindra & Mahindra Ltd.	1.95%
Bajaj Finance Ltd.	1.60%
NTPC Ltd.	1.60%
ITC Ltd.	1.54%
SBI Life Insurance Company Ltd.	1.51%
Bajaj Finance Ltd.	1.46%
PI Industries Ltd.	1.45%
Asian Paints Ltd.	1.45%
Nippon India Mutual Fund	1.42%
Tata Motors Ltd.	1.37%
Bharti Airtel Ltd.	1.33%
United Spirits Ltd.	1.32%
Britannia Industries Ltd.	1.20%
Titan Company Ltd.	1.19%
HCL Technologies Ltd.	1.16%
Tech Mahindra Ltd.	1.16%
Eicher Motors Ltd.	1.08%
Brigade Enterprises Ltd.	1.02%
Navin Fluorine International Ltd.	1.01%
Page Industries Ltd.	0.99%
Bata India Ltd.	0.94%
Bharat Electronics Ltd.	0.85%
IndusInd Bank Ltd.	0.83%
Jubilant Foodworks Ltd	0.83%
Hindalco Industries Ltd.	0.80%
Tata Consultancy Services Ltd.	0.77%
Dr Reddys Laboratories Ltd.	0.68%
Tata Steel Ltd.	0.65%
Grasim Industries Ltd.	0.63%
Max Healthcare Institute Ltd.	0.63%
Ashok Leyland Ltd	0.55%
Ambuja Cements Ltd.	0.46%
Endurance Technologies Ltd.	0.45%
Century Plyboards Ltd.	0.42%
Cipla Ltd.	0.38%
HDFC Life Insurance Co. Ltd.	0.25%
Larsen & Toubro Infotech Ltd.	0.22%
Kotak Mahindra Bank Ltd.	0.21%
VIP Industries Ltd.	0.16%
Divis Laboratories Ltd.	0.14%
Voltas Ltd.	0.13%
Bharat Petroleum Corporation Ltd.	0.12%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.75%
Maruti Suzuki India Ltd.	2.76%
ITC Ltd.	2.60%
State Bank of India	2.39%
Sun Pharmaceuticals Industries Ltd.	2.32%
Ultratech Cement Ltd.	2.31%
Mahindra & Mahindra Ltd.	1.97%
Asian Paints Ltd.	1.75%
Bharti Airtel Ltd.	1.74%
NTPC Ltd.	1.60%
Titan Company Ltd.	1.58%
SBI Life Insurance Company Ltd.	1.55%
Bajaj Finance Ltd.	1.53%
Tata Motors Ltd.	1.52%
Bajaj Finance Ltd.	1.48%
Nippon India Mutual Fund	1.31%
HCL Technologies Ltd.	1.26%
Britannia Industries Ltd.	1.19%
Eicher Motors Ltd.	1.12%
Tech Mahindra Ltd.	1.09%
Tata Consultancy Services Ltd.	1.08%
Grasim Industries Ltd.	0.97%
Hindalco Industries Ltd.	0.83%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.73%
Dr Reddys Laboratories Ltd.	0.67%
Tata Consumer Products Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.56%
Bajaj Auto Ltd.	0.53%
UPL Ltd.	0.53%
Cipla Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.36%
JSW Steel Ltd.	0.35%
Bharat Petroleum Corporation Ltd.	0.27%
Nestle India Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.13%
Oil & Natural Gas Corpn Ltd.	0.09%





Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.10%
Gail (India) Ltd.	2.68%
Beml Ltd.	2.51%
Container Corporation Of India Ltd.	2.45%
Hindustan Aeronautics Ltd.	2.38%
Indian Railway Catering and Tourism Corporation Ltd.	2.27%
Canara Bank Ltd.	2.16%
Union Bank Of India Ltd.	1.76%
Punjab National Bank	1.62%
Power Finance Corporation Ltd.	1.51%
Hindustan Petroleum Corporation Ltd.	1.47%
Rural Electrification Corporation	1.46%
NHPC	1.30%
National Mineral Development Corporation Ltd.	1.27%
Steel Authority of India Ltd.	1.25%
Bharat Heavy Electricals Ltd.	1.09%
Gujarat Gas Co. Ltd.	0.94%
Oil India Ltd.	0.72%
Cochin Shipyard Ltd.	0.49%
NMDC Steel Ltd.	0.48%
Beml Land Assets Ltd.	0.29%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.33%
Tata Power Co. Ltd.	2.47%
Ambuja Cements Ltd.	2.31%
Thermax Ltd.	2.03%
Siemens Ltd.	2.02%
Kec International Ltd.	2.00%
Max Healthcare Institute Ltd.	1.96%
Century Plyboards Ltd.	1.78%
KNR Constructions Ltd.	1.77%
Indian Hotels Ltd.	1.72%
The Phoenix Mills Ltd.	1.71%
Shree Cement Ltd.	1.71%
Hindustan Aeronautics Ltd.	1.54%
Bharat Electronics Ltd.	1.51%
Transport Corporation of India	1.42%
Prestige Estates Projects Ltd.	1.41%
Ashok Leyland Ltd	1.30%
Container Corporation Of India Ltd.	1.30%
Bharat Petroleum Corporation Ltd.	1.23%
ABB India Ltd.	1.21%
ACC Ltd.	1.17%
Indian Railway Catering and Tourism Corporation Ltd.	1.16%
Indian Oil Corporation Ltd.	1.02%
Oberoi Realty Ltd.	0.95%
Brigade Enterprises Ltd.	0.93%
Gail (India) Ltd.	0.93%
SBI Life Insurance Company Ltd.	0.93%
Axis Bank Ltd.	0.73%
Cholamandalam Investment and Finance Company Ltd.	0.73%
City Union Bank Ltd.	0.72%
ICICI Bank Ltd.	0.72%
IndusInd Bank Ltd.	0.66%
Tata Steel Ltd.	0.50%
Bajaj Finance Ltd.	0.47%
Hindustan Petroleum Corporation Ltd.	0.31%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	37.21%
Nippon India Mutual Fund	1.84%
Sun Pharmaceuticals Industries Ltd.	1.79%
Ultratech Cement Ltd.	1.76%
Hindustan Unilever Ltd.	1.68%
Mahindra & Mahindra Ltd.	1.52%
NTPC Ltd.	1.25%
Bajaj Finance Ltd.	1.24%
Titan Company Ltd.	1.23%
ITC Ltd.	1.20%
Bharti Airtel Ltd.	1.16%
SBI Life Insurance Company Ltd.	1.16%
Asian Paints Ltd.	1.15%
Bajaj Finance Ltd.	1.15%
PI Industries Ltd.	1.13%
Tata Motors Ltd.	1.08%
United Spirits Ltd.	1.04%
Tech Mahindra Ltd.	1.01%
Britannia Industries Ltd.	0.94%
HCL Technologies Ltd.	0.91%
Eicher Motors Ltd.	0.83%
Nippon India Mutual Fund	0.83%
Page Industries Ltd.	0.82%
Tata Consultancy Services Ltd.	0.82%
Brigade Enterprises Ltd.	0.79%
Navin Fluorine International Ltd.	0.78%
Bata India Ltd.	0.73%
Jubilant Foodworks Ltd	0.69%
Bharat Electronics Ltd.	0.66%
Hindalco Industries Ltd.	0.63%
IndusInd Bank Ltd.	0.63%
Dr Reddys Laboratories Ltd.	0.53%
Tata Steel Ltd.	0.51%
Max Healthcare Institute Ltd.	0.50%
Grasim Industries Ltd.	0.49%
Ashok Leyland Ltd	0.43%
Ambuja Cements Ltd.	0.36%
Endurance Technologies Ltd.	0.34%
Century Plyboards Ltd.	0.33%
Cipla Ltd.	0.30%
HDFC Life Insurance Co. Ltd.	0.19%
Kotak Mahindra Bank Ltd.	0.17%
Larsen & Toubro Infotech Ltd.	0.17%
VIP Industries Ltd.	0.13%
Divis Laboratories Ltd.	0.11%
Bharat Petroleum Corporation Ltd.	0.10%
Voltas Ltd.	0.10%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Corporate Bonds	0.46%
Indian Railway Finance Corporation Ltd.	0.46%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.32%
Hindustan Unilever Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.35%
Bharti Airtel Ltd.	0.28%
IndusInd Bank Ltd.	0.27%
PI Industries Ltd.	0.27%
Tech Mahindra Ltd.	0.27%
ITC Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.26%
NTPC Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
HCL Technologies Ltd.	0.25%
SBI Life Insurance Company Ltd.	0.24%
Asian Paints Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.22%
Tata Motors Ltd.	0.22%
Tata Consultancy Services Ltd.	0.21%
Titan Company Ltd.	0.21%
United Spirits Ltd.	0.21%
Britannia Industries Ltd.	0.19%
Jubilant Foodworks Ltd	0.18%
Page Industries Ltd.	0.17%
Brigade Enterprises Ltd.	0.17%
Navin Fluorine International Ltd.	0.16%
Eicher Motors Ltd.	0.16%
Bata India Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
VIP Industries Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.11%
Max Healthcare Institute Ltd.	0.10%
Tata Steel Ltd.	0.09%
Ashok Leyland Ltd	0.08%
Grasim Industries Ltd.	0.08%
Ambuja Cements Ltd.	0.07%
Century Plyboards Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Cipla Ltd.	0.06%
HDFC Life Insurance Co. Ltd.	0.05%
Avenue Supermarts Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.03%
Voltas Ltd.	0.02%
Bharat Petroleum Corporation Ltd.	0.02%
Divis Laboratories Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Corporate Bonds	0.59%
Reliance Capital Ltd.	0.59%
NTPC Ltd.	0.00%





Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	19.57%
Ultratech Cement Ltd.	0.96%
Hindustan Unilever Ltd.	0.93%
IndusInd Bank Ltd.	0.72%
PI Industries Ltd.	0.72%
Mahindra & Mahindra Ltd.	0.70%
SBI Life Insurance Company Ltd.	0.70%
Bajaj Finance Ltd.	0.69%
ITC Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.69%
NTPC Ltd.	0.68%
Asian Paints Ltd.	0.63%
Bajaj Finance Ltd.	0.63%
Tech Mahindra Ltd.	0.60%
Tata Motors Ltd.	0.59%
Bharti Airtel Ltd.	0.57%
Tata Consultancy Services Ltd.	0.57%
Titan Company Ltd.	0.57%
United Spirits Ltd.	0.57%
HCL Technologies Ltd.	0.55%
Britannia Industries Ltd.	0.51%
Eicher Motors Ltd.	0.47%
Brigade Enterprises Ltd.	0.45%
Page Industries Ltd.	0.44%
Jubilant Foodworks Ltd	0.43%
Navin Fluorine International Ltd.	0.43%
Bata India Ltd.	0.40%
Bharat Electronics Ltd.	0.36%
Hindalco Industries Ltd.	0.34%
Dr Reddys Laboratories Ltd.	0.29%
Max Healthcare Institute Ltd.	0.29%
VIP Industries Ltd.	0.29%
Grasim Industries Ltd.	0.27%
Ashok Leyland Ltd	0.24%
Tata Steel Ltd.	0.24%
Ambuja Cements Ltd.	0.21%
Century Plyboards Ltd.	0.21%
Endurance Technologies Ltd.	0.19%
Avenue Supermarts Ltd.	0.16%
Cipla Ltd.	0.16%
HDFC Life Insurance Co. Ltd.	0.11%
Larsen & Toubro Infotech Ltd.	0.10%
Divis Laboratories Ltd.	0.06%
Voltas Ltd.	0.06%
Bharat Petroleum Corporation Ltd.	0.05%
Samvardhana Motherson International Ltd.	0.03%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	0.51%
05.15% GOI 2025	0.51%
Corporate Bonds	0.08%
Piramal Capital & Housing Finance Ltd.	0.08%

Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	36.15%
Maruti Suzuki India Ltd.	2.08%
Ultratech Cement Ltd.	1.74%
Sun Pharmaceuticals Industries Ltd.	1.72%
Hindustan Unilever Ltd.	1.67%
Mahindra & Mahindra Ltd.	1.47%
Bajaj Finance Ltd.	1.24%
NTPC Ltd.	1.21%
ITC Ltd.	1.19%
SBI Life Insurance Company Ltd.	1.16%
Bajaj Finance Ltd.	1.12%
Asian Paints Ltd.	1.11%
PI Industries Ltd.	1.09%
Titan Company Ltd.	1.09%
Tata Motors Ltd.	1.05%
Bharti Airtel Ltd.	1.03%
Tata Consultancy Services Ltd.	1.01%
United Spirits Ltd.	1.01%
Tech Mahindra Ltd.	0.94%
HCL Technologies Ltd.	0.91%
Britannia Industries Ltd.	0.90%
Eicher Motors Ltd.	0.84%
Page Industries Ltd.	0.79%
Brigade Enterprises Ltd.	0.78%
Navin Fluorine International Ltd.	0.77%
Bata India Ltd.	0.72%
IndusInd Bank Ltd.	0.70%
Bharat Electronics Ltd.	0.64%
Jubilant Foodworks Ltd	0.63%
Hindalco Industries Ltd.	0.60%
Dr Reddys Laboratories Ltd.	0.51%
Grasim Industries Ltd.	0.49%
Tata Steel Ltd.	0.49%
Max Healthcare Institute Ltd.	0.48%
Kotak Mahindra Bank Ltd.	0.47%
Ashok Leyland Ltd	0.43%
Ambuja Cements Ltd.	0.35%
Endurance Technologies Ltd.	0.34%
Century Plyboards Ltd.	0.32%
Cipla Ltd.	0.29%
HDFC Life Insurance Co. Ltd.	0.19%
Larsen & Toubro Infotech Ltd.	0.17%
VIP Industries Ltd.	0.12%
Divis Laboratories Ltd.	0.10%
Voltas Ltd.	0.10%
Bharat Petroleum Corporation Ltd.	0.09%
Government Securities	0.20%
05.15% GOI 2025	0.20%
Corporate Bonds	0.20%
Reliance Capital Ltd.	0.17%
Piramal Capital & Housing Finance Ltd.	0.03%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	46.19%
State Bank of India	2.44%
Sun Pharmaceuticals Industries Ltd.	2.27%
Ultratech Cement Ltd.	2.15%
Hindustan Unilever Ltd.	2.13%
Mahindra & Mahindra Ltd.	1.93%
NTPC Ltd.	1.59%
Bajaj Finance Ltd.	1.59%
ITC Ltd.	1.52%
Asian Paints Ltd.	1.46%
Nippon India Mutual Fund	1.42%
PI Industries Ltd.	1.42%
Bajaj Finance Ltd.	1.40%
SBI Life Insurance Company Ltd.	1.39%
Tata Motors Ltd.	1.36%
United Spirits Ltd.	1.33%
Bharti Airtel Ltd.	1.31%
Britannia Industries Ltd.	1.20%
Titan Company Ltd.	1.18%
HCL Technologies Ltd.	1.16%
Tech Mahindra Ltd.	1.15%
Eicher Motors Ltd.	1.01%
Brigade Enterprises Ltd.	1.00%
Navin Fluorine International Ltd.	0.95%
Page Industries Ltd.	0.94%
Bata India Ltd.	0.94%
IndusInd Bank Ltd.	0.83%
Bharat Electronics Ltd.	0.83%
Jubilant Foodworks Ltd	0.82%
Hindalco Industries Ltd.	0.80%
Tata Consultancy Services Ltd.	0.76%
Dr Reddys Laboratories Ltd.	0.66%
Max Healthcare Institute Ltd.	0.64%
Tata Steel Ltd.	0.64%
Grasim Industries Ltd.	0.59%
Ashok Leyland Ltd	0.52%
Ambuja Cements Ltd.	0.45%
Endurance Technologies Ltd.	0.43%
Century Plyboards Ltd.	0.42%
Cipla Ltd.	0.38%
HDFC Life Insurance Co. Ltd.	0.24%
Larsen & Toubro Infotech Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.20%
VIP Industries Ltd.	0.16%
Voltas Ltd.	0.13%
Divis Laboratories Ltd.	0.13%
Bharat Petroleum Corporation Ltd.	0.11%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.05%
Maruti Suzuki India Ltd.	2.68%
ITC Ltd.	2.51%
State Bank of India	2.37%
Sun Pharmaceuticals Industries Ltd.	2.32%
Ultratech Cement Ltd.	2.22%
Mahindra & Mahindra Ltd.	1.94%
Asian Paints Ltd.	1.75%
Bharti Airtel Ltd.	1.68%
NTPC Ltd.	1.60%
Titan Company Ltd.	1.56%
SBI Life Insurance Company Ltd.	1.52%
Bajaj Finance Ltd.	1.50%
Tata Motors Ltd.	1.49%
Bajaj Finance Ltd.	1.48%
Nippon India Mutual Fund	1.29%
HCL Technologies Ltd.	1.26%
Britannia Industries Ltd.	1.20%
Eicher Motors Ltd.	1.09%
Tech Mahindra Ltd.	1.06%
Tata Consultancy Services Ltd.	1.05%
Grasim Industries Ltd.	0.94%
Hindalco Industries Ltd.	0.83%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.72%
Dr Reddys Laboratories Ltd.	0.67%
Tata Consumer Products Ltd.	0.57%
Adani Ports and Special Economic Zone Ltd.	0.55%
UPL Ltd.	0.52%
Bajaj Auto Ltd.	0.52%
Cipla Ltd.	0.38%
HDFC Life Insurance Co. Ltd.	0.35%
JSW Steel Ltd.	0.34%
Bharat Petroleum Corporation Ltd.	0.27%
Nestle India Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.19%
Hero MotoCorp Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.09%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.77%
Ultratech Cement Ltd.	0.38%
Hindustan Unilever Ltd.	0.37%
IndusInd Bank Ltd.	0.29%
PI Industries Ltd.	0.29%
Bajaj Finance Ltd.	0.28%
Mahindra & Mahindra Ltd.	0.28%
SBI Life Insurance Company Ltd.	0.28%
ITC Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.27%
NTPC Ltd.	0.27%
Asian Paints Ltd.	0.25%
Bajaj Finance Ltd.	0.25%
Bharti Airtel Ltd.	0.24%
Tech Mahindra Ltd.	0.24%
Tata Motors Ltd.	0.23%
Tata Consultancy Services Ltd.	0.23%
United Spirits Ltd.	0.23%
HCL Technologies Ltd.	0.22%
Titan Company Ltd.	0.22%
Britannia Industries Ltd.	0.20%
Eicher Motors Ltd.	0.19%
Brigade Enterprises Ltd.	0.18%
Jubilant Foodworks Ltd	0.17%
Navin Fluorine International Ltd.	0.17%
Page Industries Ltd.	0.17%
Bata India Ltd.	0.16%
Bharat Electronics Ltd.	0.14%
Hindalco Industries Ltd.	0.14%
Dr Reddys Laboratories Ltd.	0.11%
Grasim Industries Ltd.	0.11%
Max Healthcare Institute Ltd.	0.11%
VIP Industries Ltd.	0.11%
Ashok Leyland Ltd	0.09%
Tata Steel Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.08%
Endurance Technologies Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Cipla Ltd.	0.07%
HDFC Life Insurance Co. Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Bharat Petroleum Corporation Ltd.	0.02%
Divis Laboratories Ltd.	0.02%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	0.70%
05.15% GOI 2025	0.70%





Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.49%
Ultratech Cement Ltd.	0.37%
Hindustan Unilever Ltd.	0.35%
IndusInd Bank Ltd.	0.28%
PI Industries Ltd.	0.28%
Bajaj Finance Ltd.	0.27%
Kotak Mahindra Bank Ltd.	0.27%
Mahindra & Mahindra Ltd.	0.27%
SBI Life Insurance Company Ltd.	0.27%
ITC Ltd.	0.26%
NTPC Ltd.	0.26%
Asian Paints Ltd.	0.24%
Bajaj Finance Ltd.	0.24%
Bharti Airtel Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Tata Motors Ltd.	0.22%
Tata Consultancy Services Ltd.	0.22%
Titan Company Ltd.	0.22%
United Spirits Ltd.	0.22%
HCL Technologies Ltd.	0.21%
Britannia Industries Ltd.	0.20%
Eicher Motors Ltd.	0.18%
Brigade Enterprises Ltd.	0.17%
Navin Fluorine International Ltd.	0.17%
Jubilant Foodworks Ltd	0.16%
Page Industries Ltd.	0.16%
Bata India Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
Dr Reddys Laboratories Ltd.	0.11%
VIP Industries Ltd.	0.11%
Grasim Industries Ltd.	0.10%
Max Healthcare Institute Ltd.	0.10%
Ashok Leyland Ltd	0.09%
Tata Steel Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Century Plyboards Ltd.	0.08%
Avenue Supermarts Ltd.	0.07%
Endurance Technologies Ltd.	0.07%
Cipla Ltd.	0.06%
HDFC Life Insurance Co. Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Bharat Petroleum Corporation Ltd.	0.02%
Divis Laboratories Ltd.	0.02%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Corporate Bonds	0.61%
Piramal Capital & Housing Finance Ltd.	0.61%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.75%
Ultratech Cement Ltd.	0.82%
Hindustan Unilever Ltd.	0.80%
IndusInd Bank Ltd.	0.62%
PI Industries Ltd.	0.61%
Mahindra & Mahindra Ltd.	0.60%
SBI Life Insurance Company Ltd.	0.60%
Bajaj Finance Ltd.	0.59%
ITC Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.59%
NTPC Ltd.	0.59%
Asian Paints Ltd.	0.54%
Bajaj Finance Ltd.	0.54%
Tech Mahindra Ltd.	0.51%
Tata Motors Ltd.	0.50%
Tata Consultancy Services Ltd.	0.49%
Titan Company Ltd.	0.49%
United Spirits Ltd.	0.49%
Bharti Airtel Ltd.	0.49%
HCL Technologies Ltd.	0.47%
Britannia Industries Ltd.	0.44%
Eicher Motors Ltd.	0.41%
Brigade Enterprises Ltd.	0.39%
Page Industries Ltd.	0.39%
Navin Fluorine International Ltd.	0.37%
Bata India Ltd.	0.35%
Jubilant Foodworks Ltd	0.35%
Bharat Electronics Ltd.	0.31%
Hindalco Industries Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.25%
VIP Industries Ltd.	0.24%
Grasim Industries Ltd.	0.23%
Max Healthcare Institute Ltd.	0.23%
Ashok Leyland Ltd	0.20%
Tata Steel Ltd.	0.20%
Ambuja Cements Ltd.	0.18%
Century Plyboards Ltd.	0.18%
Endurance Technologies Ltd.	0.17%
Avenue Supermarts Ltd.	0.15%
Cipla Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Voltas Ltd.	0.05%
Divis Laboratories Ltd.	0.05%
Bharat Petroleum Corporation Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	0.53%
05.15% GOI 2025	0.53%
Corporate Bonds	0.10%
Piramal Capital & Housing Finance Ltd.	0.10%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	26.89%
Maruti Suzuki India Ltd.	1.51%
Ultratech Cement Ltd.	1.29%
Sun Pharmaceuticals Industries Ltd.	1.27%
Hindustan Unilever Ltd.	1.20%
Mahindra & Mahindra Ltd.	1.08%
Bajaj Finance Ltd.	0.90%
NTPC Ltd.	0.89%
Britannia Industries Ltd.	0.87%
ITC Ltd.	0.87%
SBI Life Insurance Company Ltd.	0.84%
Bajaj Finance Ltd.	0.83%
Asian Paints Ltd.	0.82%
PI Industries Ltd.	0.79%
Bharti Airtel Ltd.	0.78%
Tata Motors Ltd.	0.77%
United Spirits Ltd.	0.74%
Tata Consultancy Services Ltd.	0.73%
Tech Mahindra Ltd.	0.71%
Titan Company Ltd.	0.70%
HCL Technologies Ltd.	0.67%
IndusInd Bank Ltd.	0.64%
Eicher Motors Ltd.	0.60%
Brigade Enterprises Ltd.	0.57%
Navin Fluorine International Ltd.	0.56%
Page Industries Ltd.	0.54%
Bata India Ltd.	0.53%
Bharat Electronics Ltd.	0.47%
Jubilant Foodworks Ltd	0.46%
Hindalco Industries Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.41%
Max Healthcare Institute Ltd.	0.40%
Dr Reddys Laboratories Ltd.	0.38%
Tata Steel Ltd.	0.36%
Grasim Industries Ltd.	0.35%
Ashok Leyland Ltd	0.31%
Century Plyboards Ltd.	0.28%
Ambuja Cements Ltd.	0.26%
Endurance Technologies Ltd.	0.25%
Cipla Ltd.	0.21%
HDFC Life Insurance Co. Ltd.	0.14%
VIP Industries Ltd.	0.12%
Larsen & Toubro Infotech Ltd.	0.12%
Divis Laboratories Ltd.	0.08%
Voltas Ltd.	0.07%
Bharat Petroleum Corporation Ltd.	0.07%
Corporate Bonds	0.11%
Piramal Capital & Housing Finance Ltd.	0.11%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	43.15%
Maruti Suzuki India Ltd.	2.78%
ITC Ltd.	2.60%
State Bank of India	2.45%
Sun Pharmaceuticals Industries Ltd.	2.32%
Ultratech Cement Ltd.	2.32%
Mahindra & Mahindra Ltd.	1.99%
Asian Paints Ltd.	1.75%
Bharti Airtel Ltd.	1.74%
Titan Company Ltd.	1.62%
NTPC Ltd.	1.60%
Bajaj Finance Ltd.	1.57%
SBI Life Insurance Company Ltd.	1.56%
Tata Motors Ltd.	1.54%
Bajaj Finance Ltd.	1.48%
Nippon India Mutual Fund	1.35%
HCL Technologies Ltd.	1.27%
Britannia Industries Ltd.	1.20%
Eicher Motors Ltd.	1.13%
Tech Mahindra Ltd.	1.10%
Tata Consultancy Services Ltd.	1.08%
Grasim Industries Ltd.	0.97%
Hindalco Industries Ltd.	0.84%
IndusInd Bank Ltd.	0.84%
Tata Steel Ltd.	0.75%
Dr Reddys Laboratories Ltd.	0.68%
Tata Consumer Products Ltd.	0.59%
Adani Ports and Special Economic Zone Ltd.	0.57%
UPL Ltd.	0.54%
Bajaj Auto Ltd.	0.53%
Cipla Ltd.	0.40%
HDFC Life Insurance Co. Ltd.	0.36%
JSW Steel Ltd.	0.35%
Bharat Petroleum Corporation Ltd.	0.28%
Nestle India Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.20%
Hero MotoCorp Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.09%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	44.36%
Tata Power Co. Ltd.	2.47%
Ambuja Cements Ltd.	2.31%
Siemens Ltd.	2.03%
Thermax Ltd.	2.03%
Kec International Ltd.	2.00%
Max Healthcare Institute Ltd.	1.96%
Century Plyboards Ltd.	1.78%
KNR Constructions Ltd.	1.77%
Shree Cement Ltd.	1.73%
Indian Hotels Ltd.	1.72%
The Phoenix Mills Ltd.	1.71%
Hindustan Aeronautics Ltd.	1.55%
Bharat Electronics Ltd.	1.51%
Transport Corporation of India	1.43%
Prestige Estates Projects Ltd.	1.40%
Ashok Leyland Ltd	1.30%
Container Corporation Of India Ltd.	1.30%
Bharat Petroleum Corporation Ltd.	1.22%
ABB India Ltd.	1.21%
ACC Ltd.	1.18%
Indian Railway Catering and Tourism Corporation Ltd.	1.16%
Indian Oil Corporation Ltd.	1.02%
Oberoi Realty Ltd.	0.95%
Brigade Enterprises Ltd.	0.93%
SBI Life Insurance Company Ltd.	0.93%
Gail (India) Ltd.	0.92%
Axis Bank Ltd.	0.73%
Cholamandalam Investment and Finance Company Ltd.	0.73%
City Union Bank Ltd.	0.72%
ICICI Bank Ltd.	0.72%
IndusInd Bank Ltd.	0.66%
Tata Steel Ltd.	0.51%
Bajaj Finance Ltd.	0.47%
Hindustan Petroleum Corporation Ltd.	0.30%





Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	30.36%
Gail (India) Ltd.	2.70%
Beml Ltd.	2.51%
Container Corporation Of India Ltd.	2.47%
Hindustan Aeronautics Ltd.	2.38%
Indian Railway Catering and Tourism Corporation Ltd.	2.28%
Canara Bank Ltd.	2.16%
Union Bank Of India Ltd.	1.81%
Punjab National Bank	1.66%
Power Finance Corporation Ltd.	1.52%
Hindustan Petroleum Corporation Ltd.	1.51%
Rural Electrification Corporation	1.46%
NHPC	1.30%
National Mineral Development Corporation Ltd.	1.27%
Steel Authority of India Ltd.	1.25%
Bharat Heavy Electricals Ltd.	1.09%
Gujarat Gas Co. Ltd.	0.96%
Oil India Ltd.	0.74%
Cochin Shipyard Ltd.	0.50%
NMDC Steel Ltd.	0.49%
Beml Land Assets Ltd.	0.30%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	7.41%
Hindustan Unilever Ltd.	0.34%
Ultratech Cement Ltd.	0.34%
Bajaj Finance Ltd.	0.28%
IndusInd Bank Ltd.	0.27%
PI Industries Ltd.	0.27%
ITC Ltd.	0.26%
Mahindra & Mahindra Ltd.	0.26%
NTPC Ltd.	0.26%
SBI Life Insurance Company Ltd.	0.26%
Kotak Mahindra Bank Ltd.	0.25%
Asian Paints Ltd.	0.24%
Bajaj Finance Ltd.	0.24%
Bharti Airtel Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Tata Motors Ltd.	0.22%
Tata Consultancy Services Ltd.	0.21%
Titan Company Ltd.	0.21%
United Spirits Ltd.	0.21%
HCL Technologies Ltd.	0.20%
Page Industries Ltd.	0.20%
Britannia Industries Ltd.	0.19%
Eicher Motors Ltd.	0.18%
Brigade Enterprises Ltd.	0.16%
Jubilant Foodworks Ltd	0.16%
Navin Fluorine International Ltd.	0.16%
Bata India Ltd.	0.15%
Bharat Electronics Ltd.	0.14%
Hindalco Industries Ltd.	0.13%
Max Healthcare Institute Ltd.	0.11%
VIP Industries Ltd.	0.11%
Dr Reddys Laboratories Ltd.	0.10%
Grasim Industries Ltd.	0.10%
Ashok Leyland Ltd	0.09%
Endurance Technologies Ltd.	0.09%
Tata Steel Ltd.	0.09%
Ambuja Cements Ltd.	0.08%
Avenue Supermarts Ltd.	0.08%
Century Plyboards Ltd.	0.08%
Cipla Ltd.	0.06%
HDFC Life Insurance Co. Ltd.	0.04%
Larsen & Toubro Infotech Ltd.	0.04%
Divis Laboratories Ltd.	0.03%
Bharat Petroleum Corporation Ltd.	0.02%
Voltas Ltd.	0.02%
Samvardhana Motherson International Ltd.	0.01%
Mothersun Sumi Wiring India Ltd.	0.01%
Government Securities	0.67%
05.15% GOI 2025	0.67%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	16.68%
Ultratech Cement Ltd.	0.81%
Hindustan Unilever Ltd.	0.79%
IndusInd Bank Ltd.	0.62%
PI Industries Ltd.	0.61%
SBI Life Insurance Company Ltd.	0.60%
Bajaj Finance Ltd.	0.59%
ITC Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.59%
Mahindra & Mahindra Ltd.	0.59%
NTPC Ltd.	0.58%
Bajaj Finance Ltd.	0.54%
Asian Paints Ltd.	0.53%
Tech Mahindra Ltd.	0.51%
Titan Company Ltd.	0.51%
Tata Motors Ltd.	0.50%
Bharti Airtel Ltd.	0.49%
Tata Consultancy Services Ltd.	0.48%
United Spirits Ltd.	0.48%
HCL Technologies Ltd.	0.46%
Britannia Industries Ltd.	0.44%
Page Industries Ltd.	0.44%
Eicher Motors Ltd.	0.40%
Brigade Enterprises Ltd.	0.38%
Navin Fluorine International Ltd.	0.37%
Jubilant Foodworks Ltd	0.35%
Bata India Ltd.	0.34%
Bharat Electronics Ltd.	0.31%
Hindalco Industries Ltd.	0.29%
Dr Reddys Laboratories Ltd.	0.25%
VIP Industries Ltd.	0.24%
Grasim Industries Ltd.	0.23%
Max Healthcare Institute Ltd.	0.23%
Tata Steel Ltd.	0.20%
Ashok Leyland Ltd	0.19%
Ambuja Cements Ltd.	0.18%
Century Plyboards Ltd.	0.18%
Endurance Technologies Ltd.	0.16%
Avenue Supermarts Ltd.	0.14%
Cipla Ltd.	0.14%
HDFC Life Insurance Co. Ltd.	0.09%
Larsen & Toubro Infotech Ltd.	0.08%
Divis Laboratories Ltd.	0.05%
Voltas Ltd.	0.05%
Bharat Petroleum Corporation Ltd.	0.04%
Samvardhana Motherson International Ltd.	0.02%
Mothersun Sumi Wiring India Ltd.	0.02%
Government Securities	0.56%
05.15% GOI 2025	0.56%



Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	27.22%
Maruti Suzuki India Ltd.	1.57%
Ultratech Cement Ltd.	1.36%
Hindustan Unilever Ltd.	1.32%
Sun Pharmaceuticals Industries Ltd.	1.29%
Mahindra & Mahindra Ltd.	1.04%
Bajaj Finance Ltd.	0.95%
ITC Ltd.	0.90%
NTPC Ltd.	0.90%
SBI Life Insurance Company Ltd.	0.88%
Bajaj Finance Ltd.	0.84%
Asian Paints Ltd.	0.83%
PI Industries Ltd.	0.83%
Titan Company Ltd.	0.82%
Tata Motors Ltd.	0.80%
Bharti Airtel Ltd.	0.79%
Tata Consultancy Services Ltd.	0.77%
United Spirits Ltd.	0.75%
Tech Mahindra Ltd.	0.69%
HCL Technologies Ltd.	0.68%
Britannia Industries Ltd.	0.67%
Page Industries Ltd.	0.65%
Eicher Motors Ltd.	0.63%
Brigade Enterprises Ltd.	0.59%
Navin Fluorine International Ltd.	0.58%
IndusInd Bank Ltd.	0.52%
Bata India Ltd.	0.51%
Bharat Electronics Ltd.	0.49%
Jubilant Foodworks Ltd	0.48%
Hindalco Industries Ltd.	0.45%
Dr Reddys Laboratories Ltd.	0.39%
Tata Steel Ltd.	0.38%
Grasim Industries Ltd.	0.37%
Max Healthcare Institute Ltd.	0.36%
Ashok Leyland Ltd	0.32%
Kotak Mahindra Bank Ltd.	0.31%
Ambuja Cements Ltd.	0.25%
Century Plyboards Ltd.	0.24%
Endurance Technologies Ltd.	0.24%
Cipla Ltd.	0.22%
HDFC Life Insurance Co. Ltd.	0.14%
Larsen & Toubro Infotech Ltd.	0.12%
VIP Industries Ltd.	0.09%
Bharat Petroleum Corporation Ltd.	0.07%
Divis Laboratories Ltd.	0.07%
Voltas Ltd.	0.07%
Government Securities	0.48%
05.15% GOI 2025	0.38%
07.84% Tamil Nadu SDL 2026	0.10%











Fund Annexure Details (Other Than Top 10 Securities)

Security Name	Net Asset (%)
Equities	42.37%
Maruti Suzuki India Ltd.	2.75%
ITC Ltd.	2.61%
State Bank of India	2.32%
Sun Pharmaceuticals Industries Ltd.	2.32%
Ultratech Cement Ltd.	2.29%
Mahindra & Mahindra Ltd.	1.96%
Asian Paints Ltd.	1.74%
Bharti Airtel Ltd.	1.68%
NTPC Ltd.	1.60%
Titan Company Ltd.	1.55%
Bajaj Finance Ltd.	1.53%
SBI Life Insurance Company Ltd.	1.52%
Tata Motors Ltd.	1.51%
Bajaj Finance Ltd.	1.48%
HCL Technologies Ltd.	1.27%
Nippon India Mutual Fund	1.22%
Britannia Industries Ltd.	1.19%
Eicher Motors Ltd.	1.13%
Tech Mahindra Ltd.	1.08%
Tata Consultancy Services Ltd.	1.06%
Grasim Industries Ltd.	0.96%
Hindalco Industries Ltd.	0.83%
IndusInd Bank Ltd.	0.83%
Tata Steel Ltd.	0.73%
Dr Reddys Laboratories Ltd.	0.68%
Tata Consumer Products Ltd.	0.58%
Adani Ports and Special Economic Zone Ltd.	0.54%
Bajaj Auto Ltd.	0.53%
UPL Ltd.	0.53%
Cipla Ltd.	0.39%
HDFC Life Insurance Co. Ltd.	0.36%
JSW Steel Ltd.	0.34%
Bharat Petroleum Corporation Ltd.	0.27%
Nestle India Ltd.	0.23%
Kotak Mahindra Bank Ltd.	0.19%
Hero MotoCorp Ltd.	0.18%
Apollo Hospitals Enterprise Ltd.	0.16%
Divis Laboratories Ltd.	0.14%
Oil & Natural Gas Corpn Ltd.	0.09%



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

#### WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:

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

#### CAGR- Compounded Annualised Growth Rate

For more details on risk factors, terms & condition, please read sales brochures carefully before concluding a sale. Tax benefits are as per applicable tax laws which are subject to change. Past performance are not indicative of future returns. Unit-Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the unit linked life insurance contract and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your sales representative or the Intermediary or policy document issued by insurance company. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subjects to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured results.

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