

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.



February 2026

Aviva Investor



Economy:

Global macroeconomic environment continued to be defined by elevated policy uncertainty and persistent geopolitical stress. Rapid advancements and disruptions stemming from artificial intelligence are reshaping corporate investment cycles, productivity expectations and are contributing to market volatility. Heightened geopolitical tensions across middle eastern region have also contributed to renewed volatility across capital markets. Rising crude oil prices have reintroduced upside risks to global inflation trajectories. US Trade policy uncertainty remains a key overhang, although the recent U.S. Supreme Court ruling on the Trump tariff measures has provided temporary relief to global risk sentiment and moderated immediate concerns around trade escalation.

The new FY23 base year GDP series was released by MOSPI with Q3FY26 GDP growth at 7.8% moderating from 8.4% in Q2FY26 (revised-up from 8.2% on FY12 base year series). Softer Q3FY26 print is partly explained by an upward revision in Q3FY25 growth. Despite the underwhelming headline GDP figure, the internals were much more positive with core GVA which excludes agriculture and government services and measures underlying growth momentum ticked higher. Growth was led by both manufacturing (13.3%YoY) and private services (11.2% YoY) which included trade, hotels and transportation, financial and real estate services. From expenditure side, GDP growth was led by PFCE (8.7% in Q3FY26), reflecting pick-up in both rural and urban demand even though GFCE was sluggish. Meanwhile, investment growth (GFCF) moderated to 7.8% in Q3FY26 v/s 8.4% in Q2FY26, reflecting decline in Central government capex. Net imports dragged growth by 0.7%, reflecting rise in imports & a slowdown in exports as 50% bilateral tariffs were in effect. The second advance estimate for FY26 GDP growth was revised to 7.6% v/s first advance estimate of 7.4%. In terms of implications for fiscal deficit to GDP ratio, the nominal GDP in FY26 in level terms is lower than the revised estimate in the Union Budget. The new base series increases the fiscal deficit to GDP ratio by 0.1%.

In the sixth Bi-monthly Monetary Policy for FY2025-26, the RBI-MPC unanimously decided to maintain status-quo on policy repo rate as expected. Growth projections and inflation were revised marginally upwards by 10 bps to 7.4% & 2.10% respectively for FY26. With strong growth momentum visible ahead given trade agreements with major trade partners, revised GDP series and inflation expected to firm up as fading base effects, new CPI series, the MPC is now expected to hold the rates for longer. In minutes of the meeting members acknowledged that underlying inflation remains benign, with core-core inflation (excluding precious metals) staying within a comfortable range. While FY27 inflation is expected to edge up, it is still projected to remain well within MPC's target range. Most MPC members view the current policy rate as appropriate, given prevailing growth—inflation dynamics and pending clarity from the newly released CPI and GDP series.

The new CPI series with base year 2024 was released by MOSPI for the month of January 2026. Headline CPI inflation printed 2.75% YoY higher from 1.3% in previous month with 2012 base year series. While the headline was broadly in line with expectations, composition of the basket was revised to denote recent consumption pattern and is expected to lower volatility in headline CPI with lower weight to food inflation and higher weight to core inflation. Food and beverages inflation surprised at 2.1% moving away from deflationary trend witnessed in older series as the foods with higher inflation like fruits, dairy products, eggs, meat and edible oils were assigned higher weights while those with strong deflationary trend like vegetables, pulses and cereals saw lower weights in the new series. Core inflation was surprisingly lower at 3.4% against 4.7% in previous month, reflecting lower weight for jewellery made from gold, diamond, platinum and silver. India's WPI inflation too printed higher in Jan-26 rising to 1.80% YoY against 0.83% in Dec-25 as the base effect faded and food prices particularly vegetables firmed up. Among the three major components, fuel and power continued to contract, while inflation in primary articles and manufactured products increased during the month. With food and metal prices holding up and base effects turning less favorable, WPI inflation is likely to stay elevated in the near term and will start beginning to pass through to retail inflation, leading to a rise in both food and overall CPI Core.

The IIP for Jan-26 rose by 4.8% YoY against 8% in Dec-25 given broad based moderation across Mining, Manufacturing and electricity. User-based category indicated strong double-digit growth (13.7% YoY) in Infrastructure/ construction goods segment. While consumer durables, capital goods lost some steam from previous month. Consumer non-durables dragged lower by 2.7% YoY after a strong print last month. Primary and intermediate goods remained steady. In terms of high frequency indicators, electricity generation, domestic air traffic, toll collections, and the use of credit card at point of sales moderated from the previous fortnight but remained above the six-month average run rate. Credit growth (13.6% YoY) continued to outpace deposit growth (11.2% YoY) leading to a widening credit-deposit growth gap, resulting in sustained multi-decadal high CD ratio.

India's Merchandise trade deficit widened sharply to USD 35 bn in Jan-26 from USD 25.5 bn earlier driven by sharp surge in gold imports which increased to USD 12 bn in Jan-26 vs USD 4 bn in the previous month. As a result, Goods import grew at 19% YoY outpacing marginal growth in exports. Decline in Oil exports by 8.5% YoY contributed to sluggish growth in exports. Even though exports to the US fell 4% MoM, FYTD26 US-exports were 6% higher over same period indicating limited impact of higher US tariffs. Services trade surplus reported at USD 24 bn vs revised print of USD 22 bn in earlier month cushioning some of the impact of higher merchandise trade deficit. Risks to India's Current Account Balance stem from heightened geopolitical tensions and the impact on global oil prices, pressure on domestic currency given FPI outflows even though US-India trade deal leading to reduced tariff structure will limit the downside risk.

Global:

Post Federal Reserve's decision to hold the rates, FOMC minutes indicated growing divergence regarding the trajectory of interest rates with several members supporting two-sided rate language, with caution on slower than expected disinflation. With Kevin Warsh expected as Fed Chairman, the trajectory for interest rates is likely to lean towards a more dovish path in the 2nd half of the year while the Fed's balance sheet is expected to be reduced more aggressively. In Japan, weaker growth coupled with subdued inflation has raised doubts over pace of interest rate hikes. Growing anxiety over Japan's fiscal deterioration kept the long-term interest rates under pressure.

U.S. Headline CPI inflation for Jan-26 was at a 10-month low even though core CPI indicated some stickiness given firm service costs. Some passthroughs from import tariffs suggest inflation could pick up in the months ahead, compelling Federal Reserve to stay put on interest rates for a while. NFP payroll data came in strong given strength in health care and construction with unemployment rate dropping to 4.3%. Jobless claim prints continued to show resilience, indicating low hire and low fire policy across employers. US economy estimates demonstrated robust economic growth for the Q3 of 2025. AI led disruption, rising geopolitical unrest in middle east and uncertain trade policies by the US triggered risk off sentiments globally leading to cooling off of global bond yields during the month.

Fixed Income Outlook and Strategy:

Domestic bond yields are expected to remain range bound with a slight bearish bias stemming from unfavorable demand supply dynamics & rising external risks. On the supply side, large state development loan (SDL) issuance and higher central government gross market borrowing could exert upward pressure on yields, while currency pressures, persistent geopolitical turmoil, rising global bond yields, and continued uncertainty associated with global tariffs could add to the volatility. Intermittent switches, buybacks conducted by government of India and OMO buybacks from RBI to support liquidity should alleviate some of the supply pressure. Benign inflation outlook and resilient growth should allow RBI to pause on interest rates and undertake data driven approach. Global developments, particularly trade and tariff dynamics, may drive near-term volatility, but stable domestic fundamentals and policy support argue for a cautious, selectively constructive duration stance.

Equity Outlook and Strategy:

Indian Equity market was volatile in February and closed with a marginal loss of 0.56% on Nifty Index. Midcap and small cap indices, though, managed marginal gains of 0.43% and 0.3% on Nifty Midcap50 and Nifty Smallcap100 indices respectively, thereby outperforming the large caps. Amongst sectoral performance, IT sector stood out with 19.5% loss on Nifty IT index, caused by fears of AI led disruption in Saas companies globally, thereby dragging frontline indices. Energy and PSU Banks outperformed with 5.4% and 8.8% gains on their respective NSE indices.

February started with Indian Union Budget announcements, which created short term volatility in markets owing to increase of STT on equity market transactions. This was followed by announcement of US lowering trade tariffs on India from 50% to 18%, and signaling a potential Trade deal in future, thereby providing relief to market sentiment, but adding to the volatility. Towards the end of the month though, Geopolitical tensions flared up with US and Israel military action in Iran.

Corporate earnings for December quarter came in better than estimate on topline but saw some disappointments in operating margin. Overall, net profit reported for Q3FY26 came in line with estimates. FIIs net sold Rs 6,640 crores of cash Equities last month, while DIIs net bought Rs 38,423 crores of cash Equities.

Geopolitical tensions can cause short term volatility and provide direction to markets in March. In the long run, AI implementation in businesses globally and its resultant disruption, will be pivotal in transforming business models, but also creating economic challenges. We remain cautiously optimistic on return expectations ahead, while being watchful of the evolving global geo-political scenario and the challenges that are emerging on the external front. Finalization of the India US trade pact is a key monitorable. We continue to focus on opportunities in the market that offer decent risk reward balance. ULIP Policyholders should continue to follow their asset allocation and invest systematically for long term wealth creation.

No. Of Funds Managed

Fund Manager	Equity Fund	Debt Fund	Balanced Fund
Anshul Mishra	10	NA	13
Mandar Pandeshwar	NA	3	13

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 February 27,2026:	35.8649
Inception Date:	06-Feb-08
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.43%	3.02%	10.10%	7.76%	7.69%	6.46%	6.14%	7.32%
Benchmark**	0.86%	2.96%	6.65%	7.26%	7.69%	6.48%	6.34%	7.23%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	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.

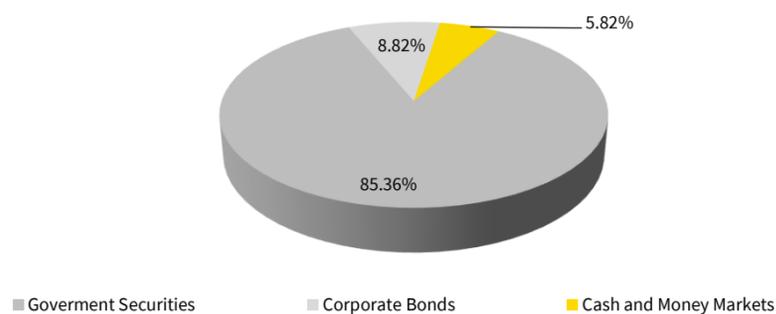
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	2.52
Total	2.52

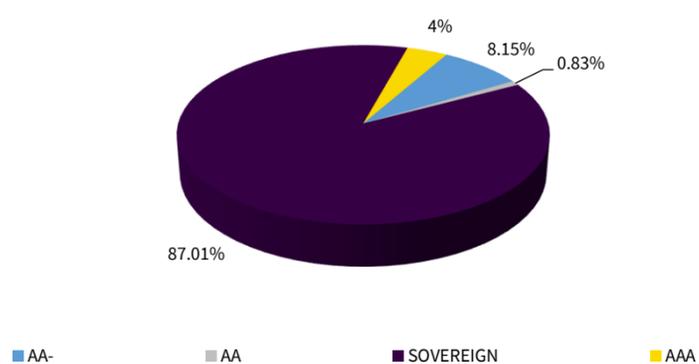
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	1.00

Asset Mix



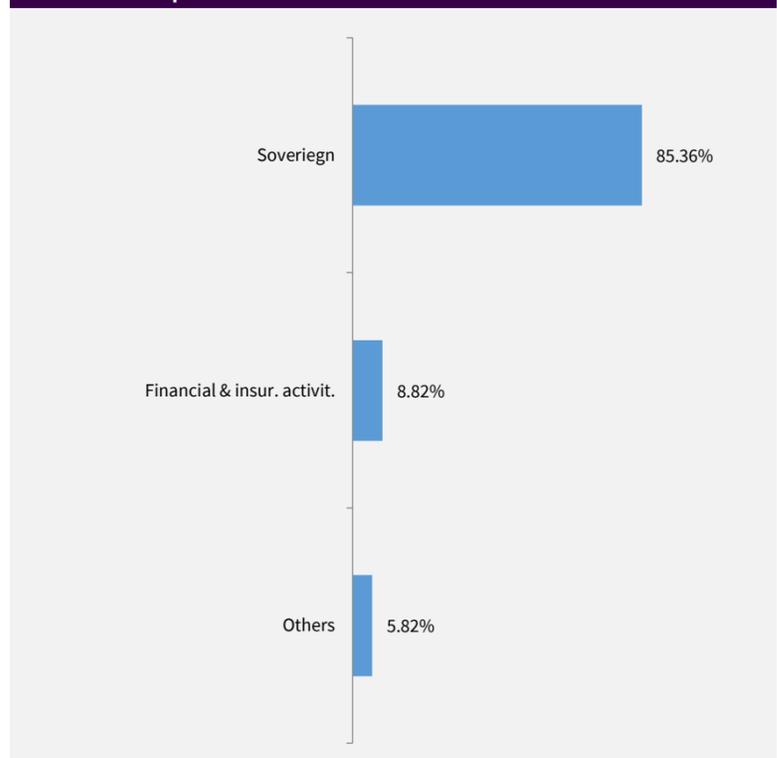
Rating Profile



Security Name

Security Name	Net Asset (%)
Government Securities	85.36%
05.63% GS 12-04-2026	69.36%
7.70% AP SGS 06-12-2029	6.90%
7.52% HR SGS 02-05-2034	4.54%
7.42% TN SGS 03-04-2034	3.46%
7.04% GS 03-06-2029	1.10%
Corporate Bonds	8.82%
8.43% Samman Capital Ltd 22-02-2028	8.00%
6.75% Piramal Finance Limited 26-09-2031	0.82%
Cash and Money Markets	5.82%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is CRISIL Composite Bond Index

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

Fund Details

Investment Objective: 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 February 27,2026:	47.7251
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.47%	2.74%	6.88%	6.68%	8.10%	6.67%	6.82%	7.77%
Benchmark**	0.66%	3.01%	7.78%	7.34%	8.61%	7.21%	7.23%	7.67%

* 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.

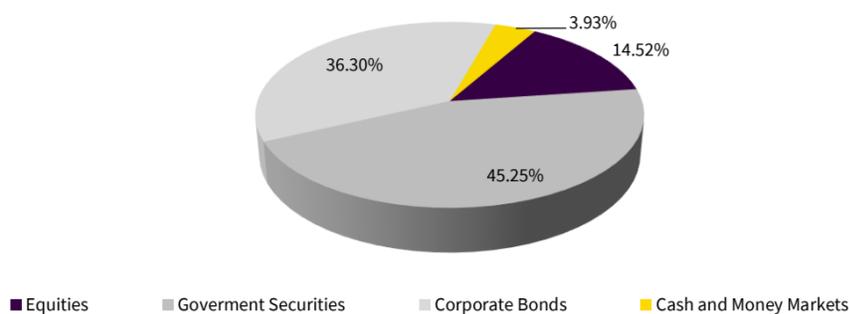
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.98
Debt	70.34
Total	82.32

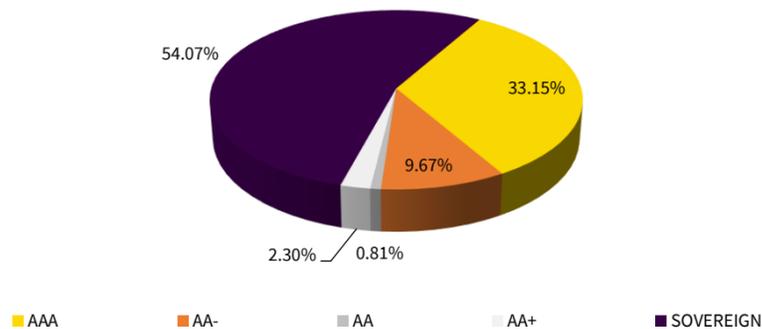
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.88

Asset Mix



Rating Profile



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

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

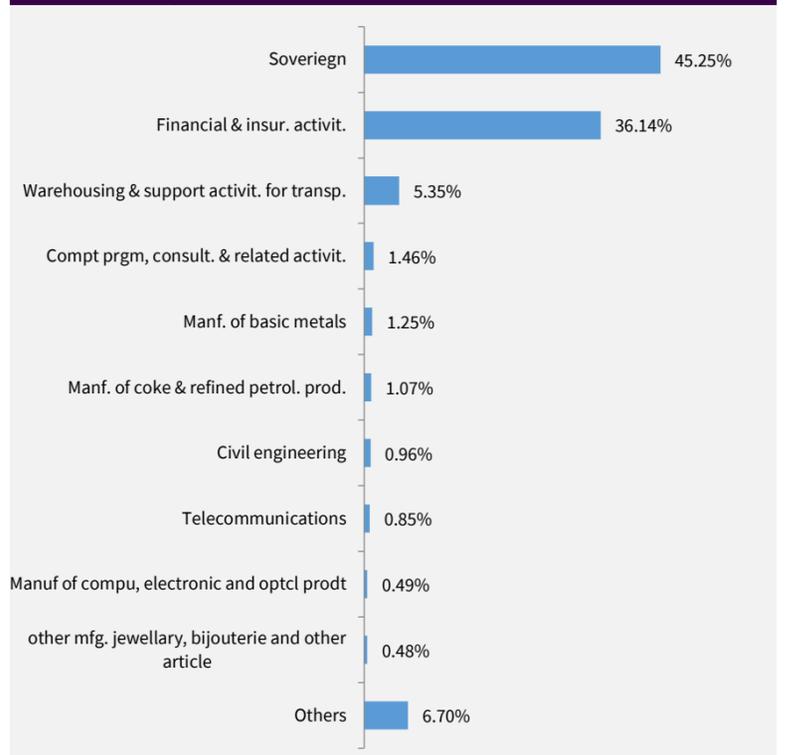
#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	14.52%
HDFC Bank Ltd.	1.56%
ICICI Bank Ltd.	1.14%
Reliance Industries Ltd.	1.07%
Larsen & Toubro Ltd.	0.96%
Bharti Airtel Ltd.	0.85%
State Bank of India	0.74%
Infosys Ltd.	0.65%
JSW Steel Ltd.	0.61%
Axis Bank Ltd.	0.58%
Bharat Electronics Ltd.	0.49%
Others	5.87%
Government Securities	45.25%
6.68% GS 07-07-2040	8.52%
6.48% GS 06-10-2035	8.46%
6.90% GS 15-04-2065	3.93%
7.24% GS 18-08-2055	2.97%
6.33% GS 05-05-2035	2.55%
7.27% Maharashtra SGS 24-09-2036	2.50%
7.09% GS 05-08-2054	2.35%
7.52% HR SGS 02-05-2034	2.31%
6.75% GS 23-12-2029	2.22%
07.06% GS 10-04-2028	2.18%
Others	7.26%
Corporate Bonds	36.30%
8.43% Samman Capital Ltd 22-02-2028	8.09%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	5.26%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.68%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.05%
7.95% HDFC BANK Ltd. 21-09-2026	3.41%
7.44% NABARD 24-02-2028	3.18%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.58%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.45%
8.75% Shriram Finance 15-06-2026	1.46%
6.75% Piramal Finance Limited 26-09-2031	0.68%
Others	0.46%
Cash and Money Markets	3.93%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	41.0085
Inception Date:	11-Jul-06
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.45%	2.78%	9.85%	7.53%	8.68%	7.13%	7.28%	7.45%
Benchmark**	0.66%	3.01%	7.78%	7.34%	8.61%	7.21%	7.23%	8.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

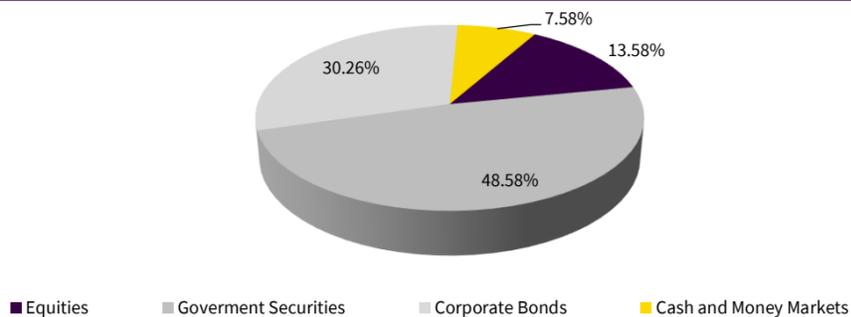
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	2.31
Debt	14.76
Total	17.08

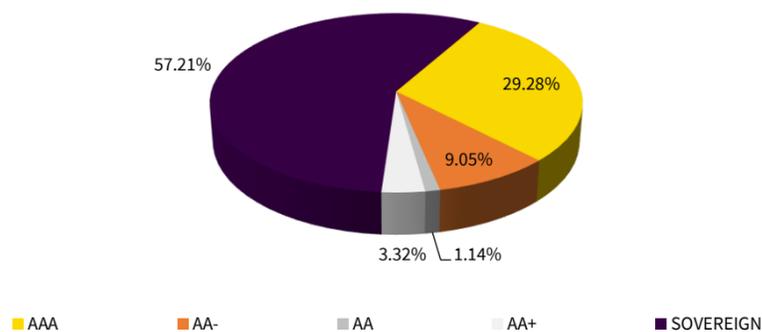
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.00

Asset Mix



Rating Profile



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

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

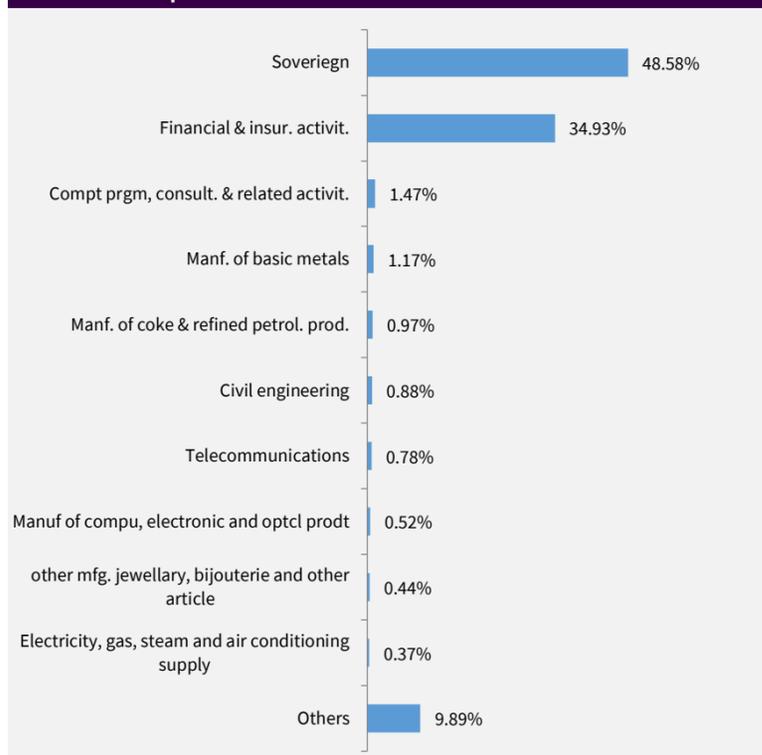
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Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	13.58%
HDFC Bank Ltd.	1.43%
ICICI Bank Ltd.	1.03%
Reliance Industries Ltd.	0.97%
Larsen & Toubro Ltd.	0.88%
Bharti Airtel Ltd.	0.78%
State Bank of India	0.68%
Infosys Ltd.	0.60%
JSW Steel Ltd.	0.57%
Axis Bank Ltd.	0.54%
Bharat Electronics Ltd.	0.52%
Others	5.58%
Government Securities	48.58%
6.68% GS 07-07-2040	9.77%
6.48% GS 06-10-2035	9.71%
6.90% GS 15-04-2065	3.88%
7.24% GS 18-08-2055	2.93%
6.33% GS 05-05-2035	2.52%
7.27% Maharashtra SGS 24-09-2036	2.42%
7.52% HR SGS 02-05-2034	2.37%
7.09% GS 05-08-2054	2.32%
6.75% GS 23-12-2029	2.16%
07.06% GS 10-04-2028	2.06%
Others	8.44%
Corporate Bonds	30.26%
8.43% Samman Capital Ltd 22-02-2028	7.68%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.33%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.62%
7.95% HDFC BANK Ltd. 21-09-2026	4.11%
7.62% NABARD 31-01-2028 Bonds Series 23I	3.55%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	2.82%
7.44% NABARD 24-02-2028	1.18%
6.75% Piramal Finance Limited 26-09-2031	0.97%
Cash and Money Markets	7.58%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	122.1751
Inception Date:	06-Jun-02
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.17%	2.84%	11.36%	7.49%	10.02%	8.08%	8.57%	11.48%
Benchmark**	0.38%	3.06%	9.27%	7.38%	9.80%	8.12%	8.37%	10.16%

* 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.

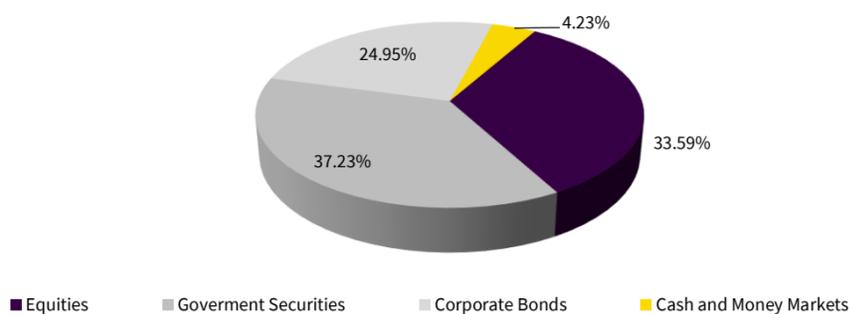
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	68.39
Debt	135.33
Total	203.73

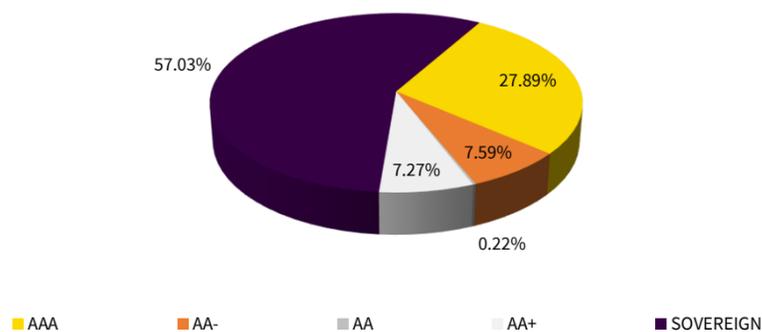
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.87

Asset Mix



Rating Profile



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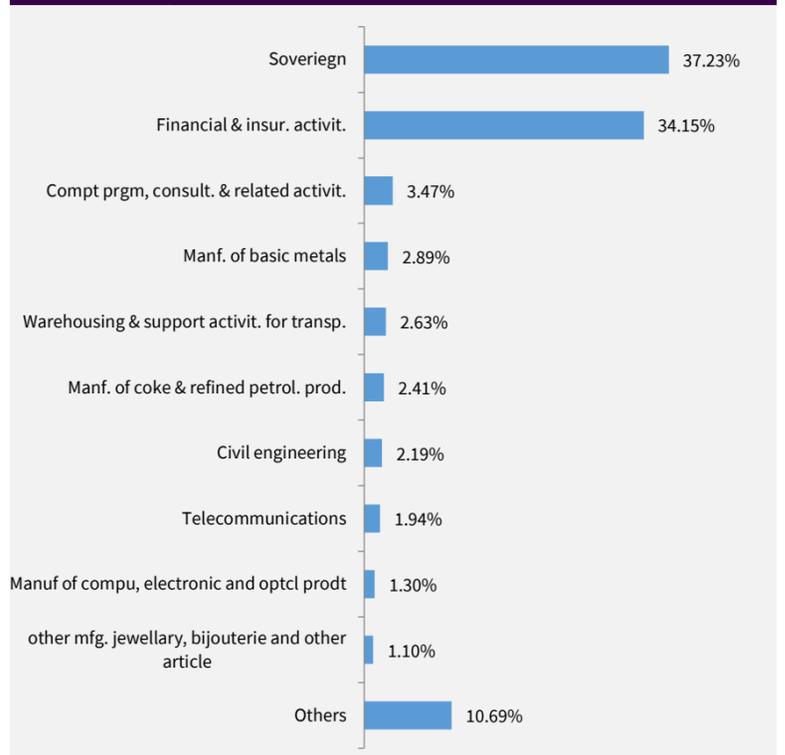
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Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	33.59%
HDFC Bank Ltd.	3.55%
ICICI Bank Ltd.	2.58%
Reliance Industries Ltd.	2.41%
Larsen & Toubro Ltd.	2.19%
Bharti Airtel Ltd.	1.94%
State Bank of India	1.69%
Infosys Ltd.	1.49%
JSW Steel Ltd.	1.41%
Axis Bank Ltd.	1.34%
Bharat Electronics Ltd.	1.30%
Others	13.69%
Government Securities	37.23%
6.48% GS 06-10-2035	7.48%
6.68% GS 07-07-2040	6.64%
6.90% GS 15-04-2065	3.01%
7.24% GS 18-08-2055	2.31%
6.33% GS 05-05-2035	1.95%
7.27% Maharashtra SGS 24-09-2036	1.90%
7.70% AP SGS 06-12-2029	1.85%
7.09% GS 05-08-2054	1.80%
7.52% HR SGS 02-05-2034	1.75%
6.75% GS 23-12-2029	1.69%
Others	6.85%
Corporate Bonds	24.95%
8.43% Samman Capital Ltd 22-02-2028	4.95%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.54%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	2.98%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	2.92%
7.95% HDFC BANK Ltd. 21-09-2026	2.56%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.42%
7.44% NABARD 24-02-2028	1.83%
8.75% Shriram Finance 15-06-2026	1.83%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.78%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	4.23%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	123.3398
Inception Date:	27-Jan-04
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.67%	3.04%	12.08%	6.37%	11.71%	9.53%	10.76%	12.48%
Benchmark**	-0.19%	3.09%	12.11%	7.25%	12.03%	9.76%	10.45%	11.57%

* 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.

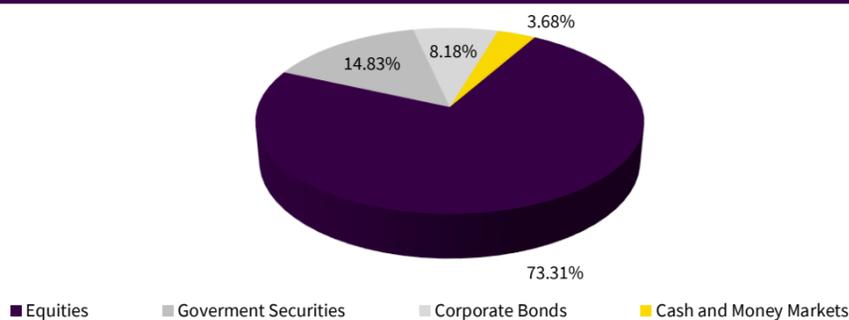
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	499.02
Debt	181.94
Total	680.96

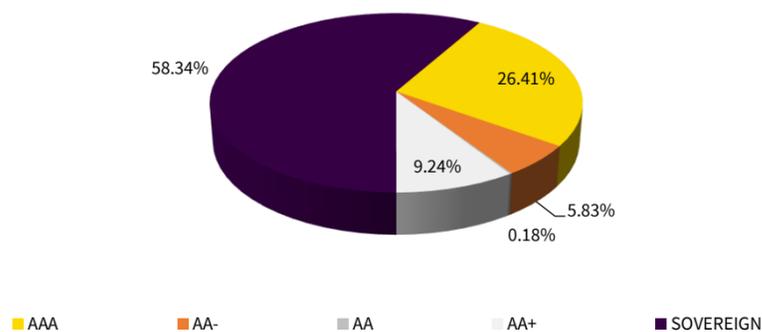
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.95

Asset Mix



Rating Profile



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

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

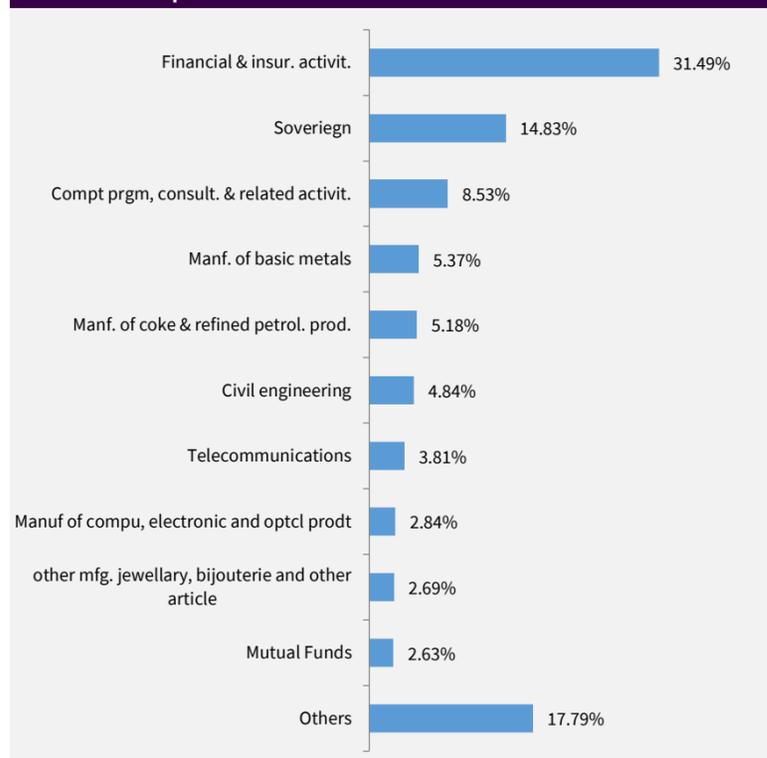
#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	73.31%
HDFC Bank Ltd.	6.73%
Reliance Industries Ltd.	4.94%
Larsen & Toubro Ltd.	4.84%
ICICI Bank Ltd.	4.59%
State Bank of India	3.96%
Infosys Ltd.	3.85%
Bharti Airtel Ltd.	3.81%
Axis Bank Ltd.	3.22%
Bharat Electronics Ltd.	2.84%
Titan Company Ltd.	2.69%
Others	31.84%
Government Securities	14.83%
6.68% GS 07-07-2040	3.20%
6.48% GS 06-10-2035	3.13%
6.90% GS 15-04-2065	1.17%
7.09% GS 05-08-2054	0.96%
7.24% GS 18-08-2055	0.89%
6.33% GS 05-05-2035	0.76%
7.27% Maharashtra SGS 24-09-2036	0.73%
6.75% GS 23-12-2029	0.67%
7.52% HR SGS 02-05-2034	0.65%
07.06% GS 10-04-2028	0.63%
Others	2.04%
Corporate Bonds	8.18%
8.43% Samman Capital Ltd 22-02-2028	1.48%
7.44% NABARD 24-02-2028	1.36%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.33%
8.75% Shriram Finance 15-06-2026	1.25%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.09%
7.95% HDFC BANK Ltd. 21-09-2026	0.91%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.30%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.21%
6.83% HDFC Limited 08-01-2031	0.20%
6.75% Piramal Finance Limited 26-09-2031	0.05%
Cash and Money Markets	3.68%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High

NAV as on February 27,2026:	57.2005
Inception Date:	30-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.01%	3.04%	13.00%	5.88%	12.84%	10.35%	11.99%	10.15%
Benchmark**	-0.56%	3.08%	13.80%	7.03%	13.32%	10.65%	11.61%	9.15%

* 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.

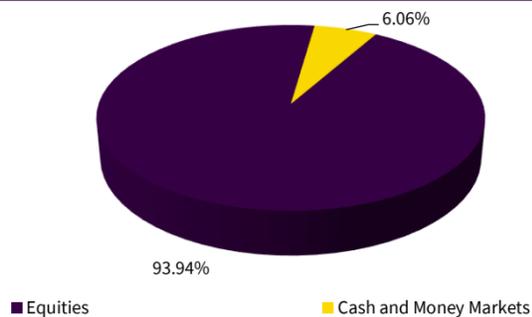
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	59.62
Debt	3.86
Total	63.47

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

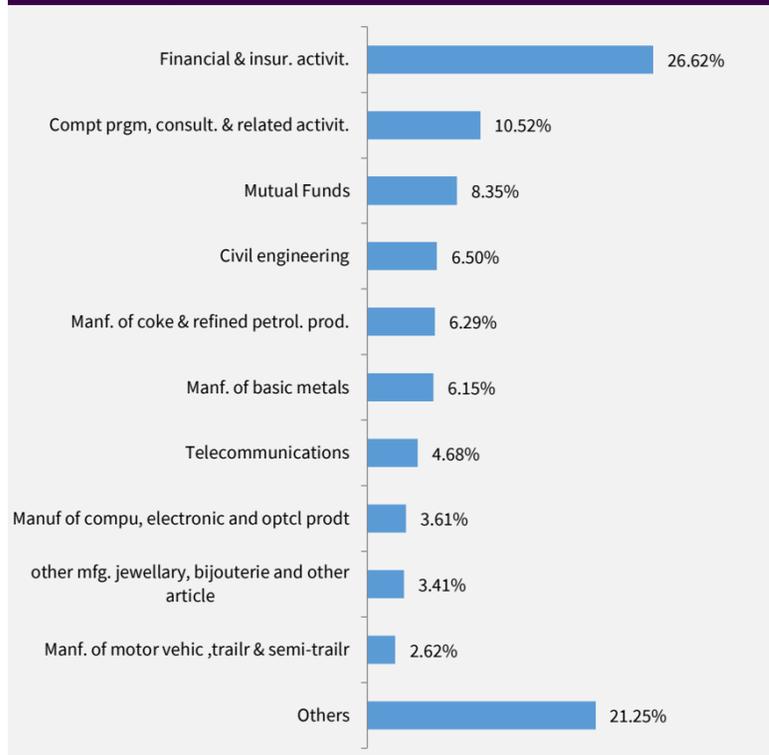
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	93.94%
HDFC Bank Ltd.	7.96%
Larsen & Toubro Ltd.	6.50%
Reliance Industries Ltd.	6.29%
ICICI Bank Ltd.	5.19%
Bharti Airtel Ltd.	4.68%
Infosys Ltd.	4.64%
State Bank of India	4.23%
Bharat Electronics Ltd.	3.61%
Axis Bank Ltd.	3.43%
Titan Company Ltd.	3.41%
Others	44.00%
Cash and Money Markets	6.06%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY 50 INDEX

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

Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High

NAV as on February 27,2026:	44.4954
Inception Date:	02-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.03%	3.13%	14.44%	7.19%	13.74%	11.73%	12.87%	8.58%
Benchmark**	-0.68%	2.95%	13.66%	6.97%	13.27%	10.62%	11.58%	8.03%

* 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.

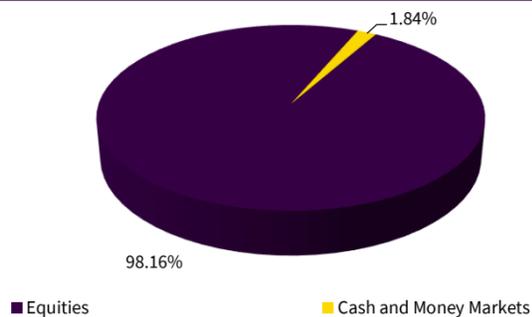
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	57.31
Debt	1.06
Total	58.36

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

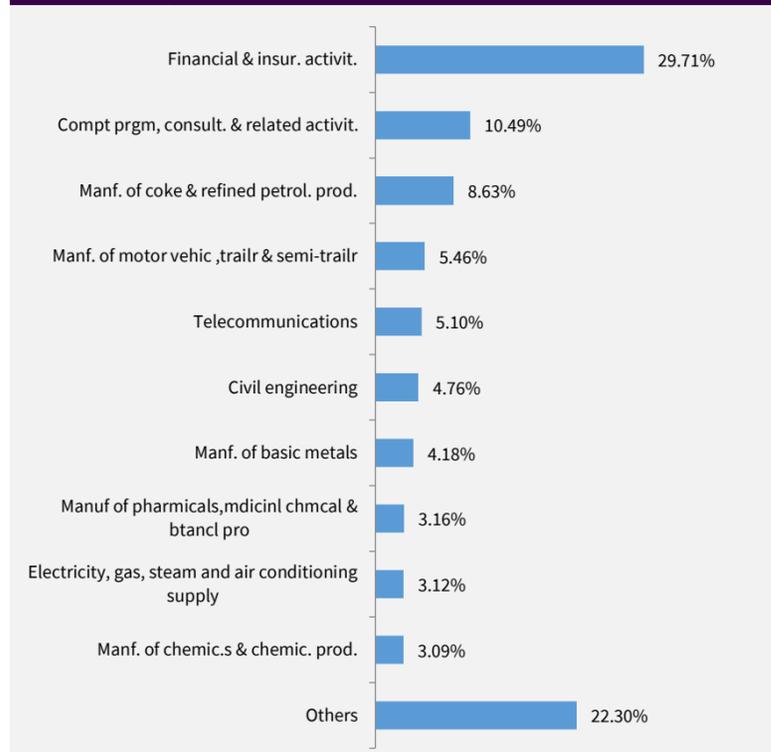
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	98.16%
HDFC Bank Ltd.	8.88%
Reliance Industries Ltd.	8.63%
ICICI Bank Ltd.	7.06%
Bharti Airtel Ltd.	5.10%
Larsen & Toubro Ltd.	4.76%
Infosys Ltd.	4.57%
State Bank of India	3.33%
Mahindra & Mahindra Ltd.	2.89%
Tata Consultancy Services Ltd.	2.84%
Axis Bank Ltd.	2.82%
Others	47.28%
Cash and Money Markets	1.84%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Fund Details

Investment Objective: To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on February 27,2026:	48.2712
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	4.19%	21.67%	42.11%	10.43%	33.41%	28.44%	28.16%	10.24%
Benchmark**	3.54%	20.83%	41.15%	10.68%	33.82%	27.94%	26.16%	5.32%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

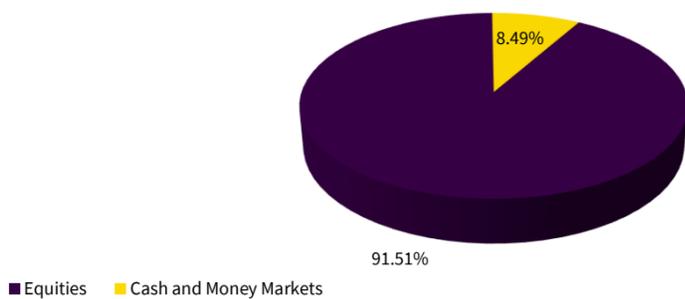
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

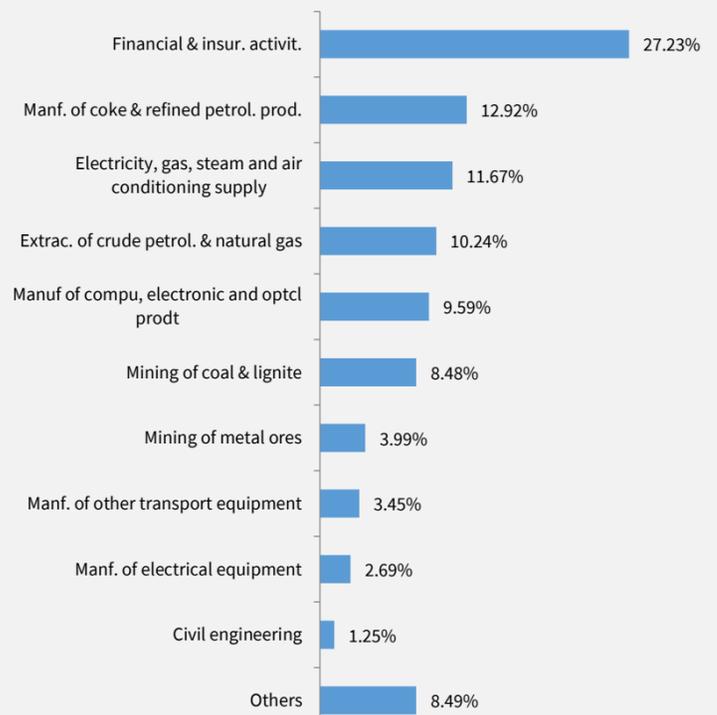
Asset Class	AUM (in Cr.)
Equity	212.81
Debt	19.80
Total	232.61

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix**Security Name****Net Asset (%)**

Security Name	Net Asset (%)
Equities	91.51%
State Bank of India	9.66%
Bharat Electronics Ltd.	9.59%
Coal India Ltd.	8.48%
Oil & Natural Gas Corpn Ltd.	8.23%
NTPC Ltd.	7.51%
Bharat Petroleum Corporation Ltd.	5.62%
Indian Oil Corporation Ltd.	5.35%
National Mineral Development Corporation Ltd.	3.99%
Punjab National Bank	3.96%
Hindustan Aeronautics Ltd.	3.45%
Others	25.67%
Cash and Money Markets	8.49%
Portfolio Total	100.00%

Sectoral Break-Up[§]

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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU earlier.

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

Fund Details

Investment Objective: To generate steady returns through investment in infrastructure and related equities
 The risk profile for this fund is High

NAV as on February 27,2026:	38.8811
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	4.47%	7.35%	24.90%	8.40%	23.31%	17.36%	18.86%	8.77%
Benchmark**	5.34%	7.47%	25.04%	9.49%	24.92%	19.57%	18.98%	6.28%

* 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.

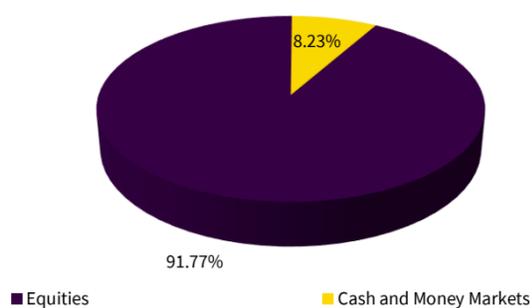
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	78.80
Debt	7.05
Total	85.85

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

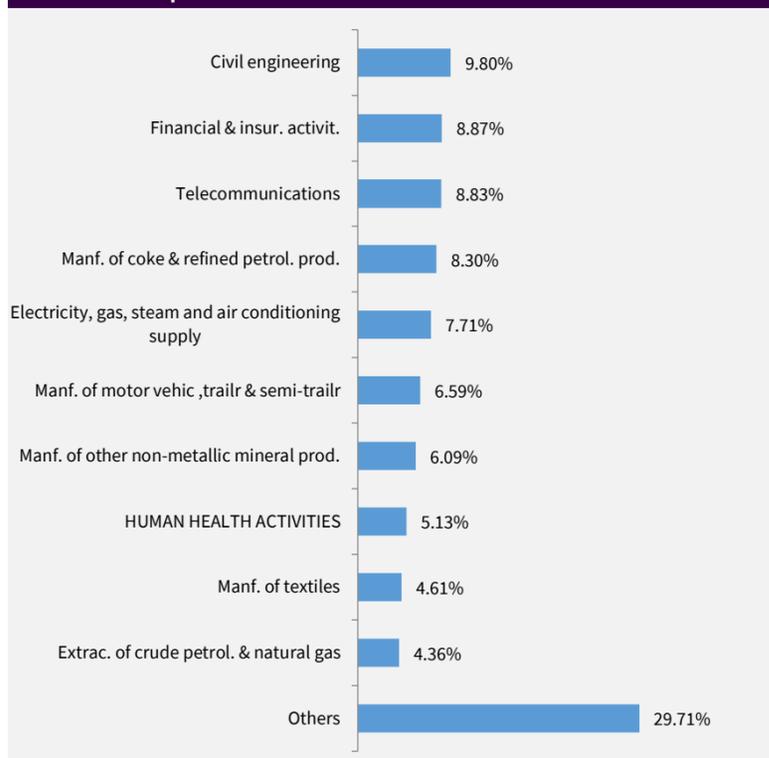
Asset Mix



Security Name **Net Asset (%)**

Security Name	Net Asset (%)
Equities	91.77%
Larsen & Toubro Ltd.	9.80%
Bharti Airtel Ltd.	6.96%
Reliance Industries Ltd.	6.15%
Ultratech Cement Ltd.	6.09%
NTPC Ltd.	5.41%
Grasim Industries Ltd.	4.61%
Oil & Natural Gas Corpn Ltd.	4.36%
Adani Ports and Special Economic Zone Ltd.	4.33%
Samvardhana Motherson International Ltd.	4.17%
Axis Bank Ltd.	3.22%
Others	36.67%
Cash and Money Markets	8.23%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund has been changed to Life Infrastructure wef 12th January' 23 from NSE Infrastructure earlier

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

Fund Details

Investment Objective: To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is High

NAV as on February 27,2026: 44.8888

Inception Date: 01-Aug-11

Fund Manager: Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.59%	2.73%	11.03%	6.38%	11.82%	9.91%	10.95%	10.84%
Benchmark**	-0.32%	2.86%	11.78%	7.42%	12.18%	10.07%	10.73%	10.73%

* 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.

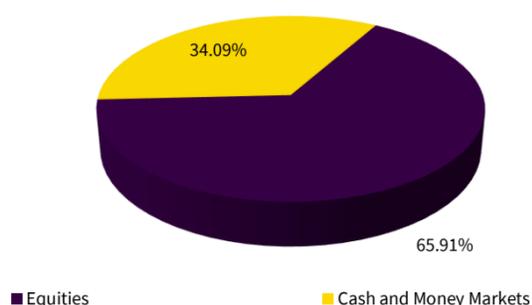
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	58.82
Debt	30.39
Total	89.21

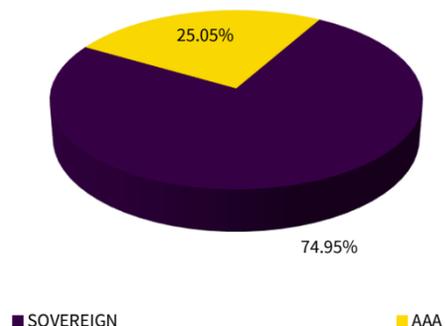
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.26

Asset Mix



Rating Profile



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

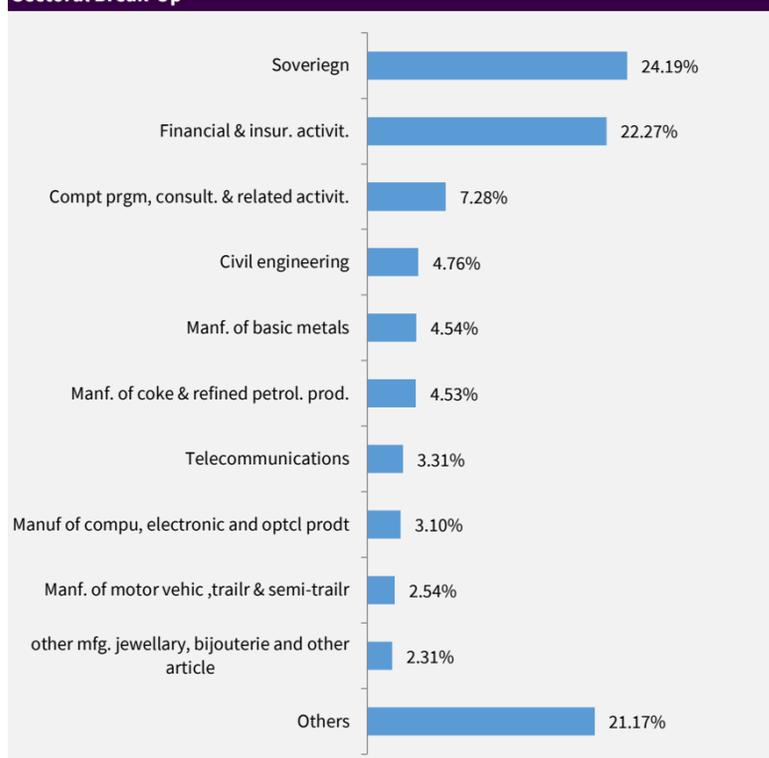
**Benchmark return has been computed by applying benchmark weightages on NIFTY 50 INDEX & CRISIL 91 day T-Bill Index Return

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

Security Name

Security Name	Net Asset (%)
Equities	65.91%
HDFC Bank Ltd.	6.29%
Larsen & Toubro Ltd.	4.76%
ICICI Bank Ltd.	4.63%
Reliance Industries Ltd.	4.33%
State Bank of India	3.57%
Bharti Airtel Ltd.	3.31%
Infosys Ltd.	3.28%
Bharat Electronics Ltd.	3.10%
Axis Bank Ltd.	2.81%
Titan Company Ltd.	2.31%
Others	27.52%
Cash and Money Markets	34.09%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	28.6481
Inception Date:	08-Jan-10
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.59%	2.32%	8.09%	6.84%	6.94%	5.64%	5.59%	6.73%
Benchmark**	0.86%	2.96%	6.65%	7.26%	7.69%	6.48%	6.34%	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.

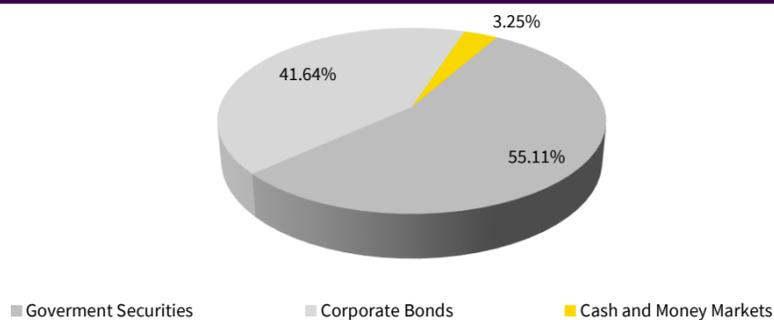
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	74.05
Total	74.05

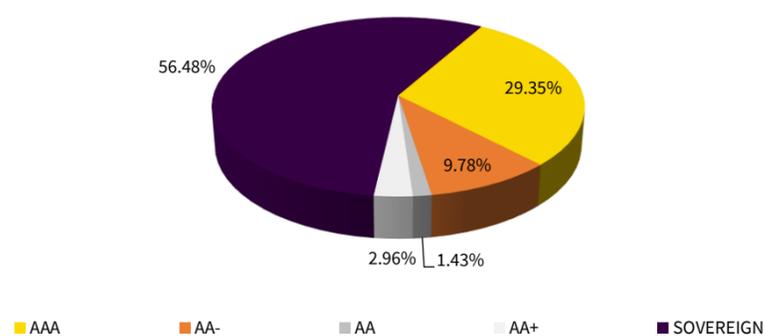
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.12

Asset Mix



Rating Profile



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

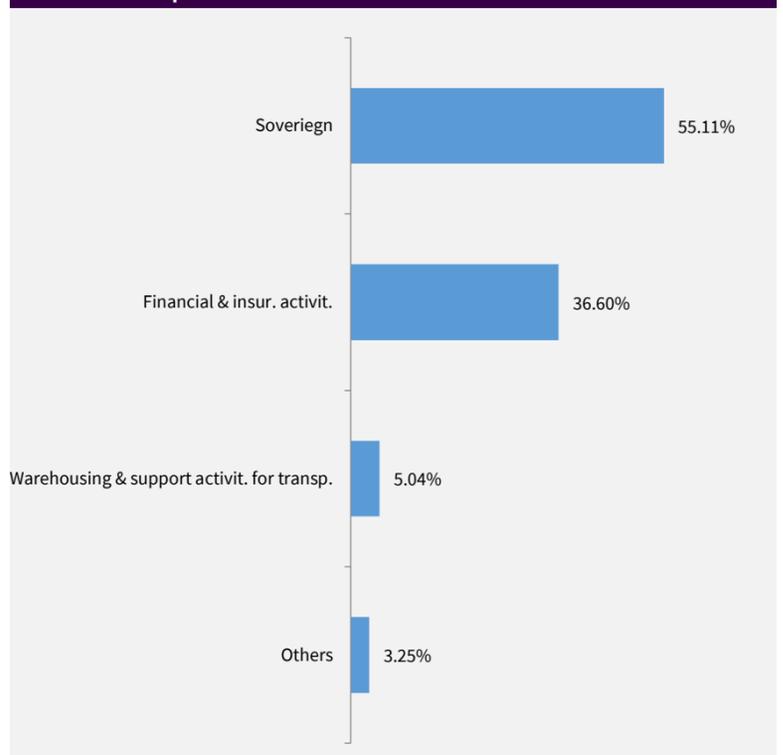
**Benchmark for this fund is CRISIL Composite Bond Index

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

Security Name

Security Name	Net Asset (%)
Government Securities	55.11%
6.68% GS 07-07-2040	7.73%
6.48% GS 06-10-2035	7.40%
7.09% GS 25-11-2074	5.86%
6.75% GS 23-12-2029	4.31%
7.27% Maharashtra SGS 24-09-2036	3.93%
7.20% Maharashtra SGS 23-10-2036	3.91%
07.06% GS 10-04-2028	3.61%
7.24% GS 18-08-2055	3.54%
6.33% GS 05-05-2035	2.90%
6.90% GS 15-04-2065	2.88%
Others	9.04%
Corporate Bonds	41.64%
8.43% Samman Capital Ltd 22-02-2028	9.54%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	7.51%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	5.04%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.27%
7.44% NABARD 24-02-2028	3.67%
7.95% HDFC BANK Ltd. 21-09-2026	3.66%
8.75% Shriram Finance 15-06-2026	2.36%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.32%
6.75% Piramal Finance Limited 26-09-2031	1.40%
7.62% NABARD 31-01-2028 Bonds Series 231	0.68%
Others	1.19%
Cash and Money Markets	3.25%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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 February 27,2026:	30.6925
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.44%	2.51%	7.44%	6.49%	7.82%	6.48%	6.69%	7.19%
Benchmark**	0.66%	3.01%	7.78%	7.34%	8.61%	7.21%	7.23%	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.

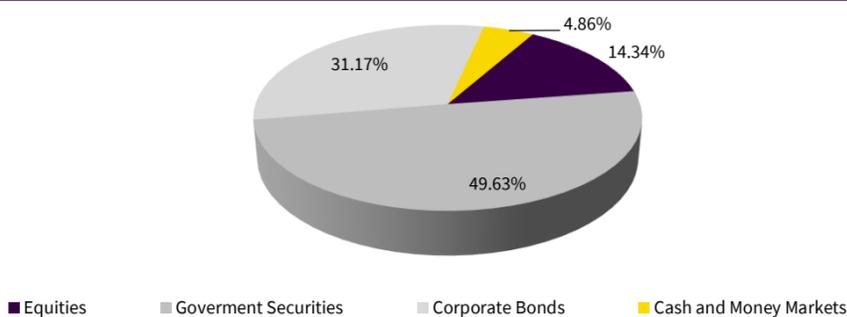
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.89
Debt	41.12
Total	48.01

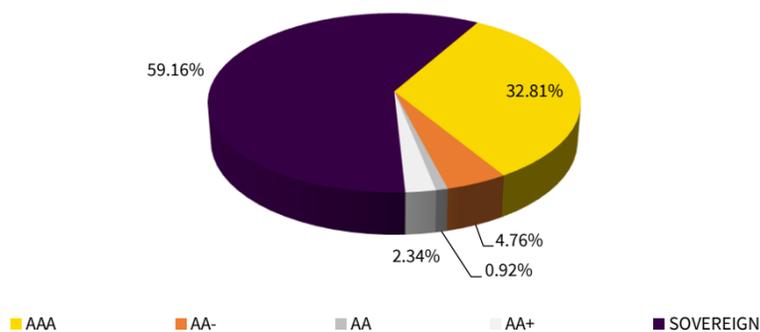
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.92

Asset Mix



Rating Profile



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

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

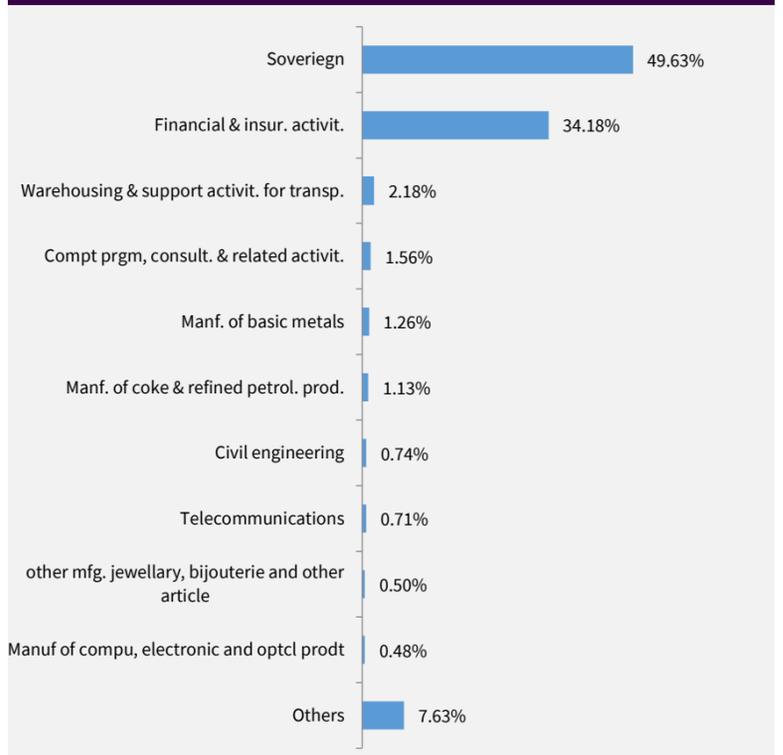
#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	14.34%
HDFC Bank Ltd.	1.64%
ICICI Bank Ltd.	1.20%
Reliance Industries Ltd.	1.13%
State Bank of India	0.77%
Larsen & Toubro Ltd.	0.74%
Bharti Airtel Ltd.	0.71%
Infosys Ltd.	0.68%
JSW Steel Ltd.	0.60%
Titan Company Ltd.	0.50%
Bharat Electronics Ltd.	0.48%
Others	5.89%
Government Securities	49.63%
6.68% GS 07-07-2040	9.06%
7.70% AP SGS 06-12-2029	6.24%
6.48% GS 06-10-2035	5.18%
6.90% GS 15-04-2065	4.18%
7.52% HR SGS 02-05-2034	2.82%
7.27% Maharashtra SGS 24-09-2036	2.74%
7.42% TN SGS 03-04-2034	2.59%
6.33% GS 05-05-2035	2.56%
6.75% GS 23-12-2029	2.43%
7.24% GS 18-08-2055	2.37%
Others	9.46%
Corporate Bonds	31.17%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	6.31%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	4.93%
7.62% NABARD 31-01-2028 Bonds Series 231	4.00%
8.43% Samman Capital Ltd 22-02-2028	3.99%
7.95% HDFC BANK Ltd. 21-09-2026	3.13%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	2.10%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.10%
8.75% Shriram Finance 15-06-2026	1.47%
7.44% NABARD 24-02-2028	1.26%
6.75% Piramal Finance Limited 26-09-2031	0.77%
Others	1.11%
Cash and Money Markets	4.86%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	37.1387
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.07%	2.82%	10.03%	6.86%	9.91%	8.16%	8.73%	8.46%
Benchmark**	0.31%	3.06%	9.63%	7.38%	10.09%	8.34%	8.65%	9.09%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

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

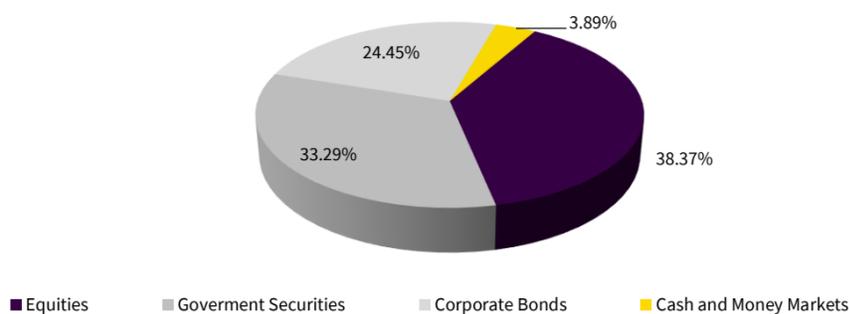
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	47.45
Debt	76.30
Total	123.75

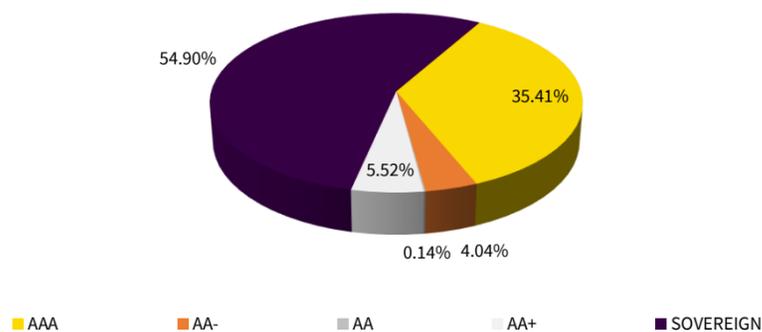
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.74

Asset Mix



Rating Profile



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

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

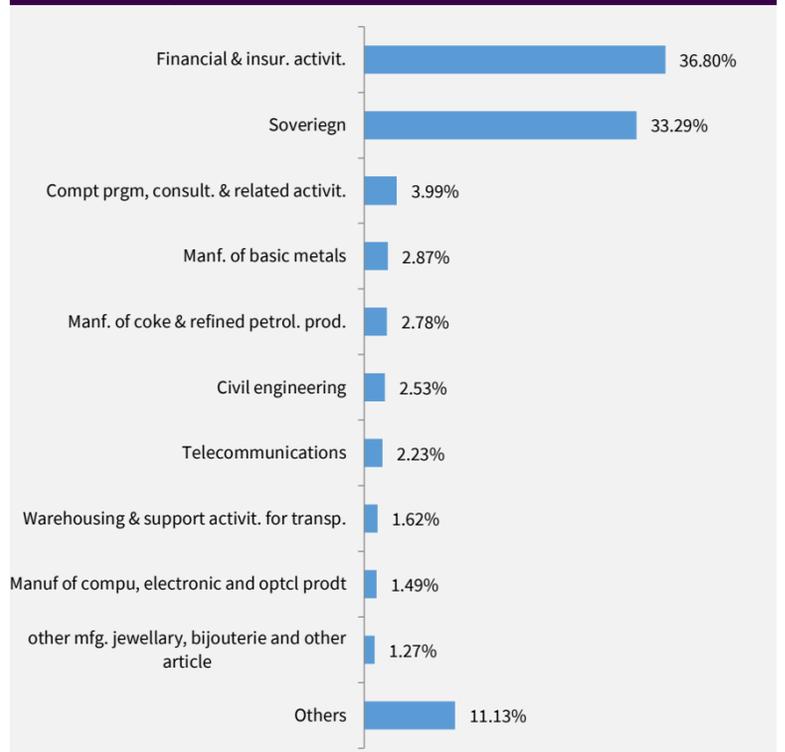
#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	38.37%
HDFC Bank Ltd.	4.35%
Reliance Industries Ltd.	2.78%
ICICI Bank Ltd.	2.74%
Larsen & Toubro Ltd.	2.53%
Bharti Airtel Ltd.	2.23%
State Bank of India	2.02%
Infosys Ltd.	1.72%
Axis Bank Ltd.	1.61%
Bharat Electronics Ltd.	1.49%
Titan Company Ltd.	1.27%
Others	15.63%
Government Securities	33.29%
6.48% GS 06-10-2035	6.40%
6.68% GS 07-07-2040	6.12%
6.90% GS 15-04-2065	2.80%
7.70% AP SGS 06-12-2029	2.12%
7.24% GS 18-08-2055	1.94%
6.33% GS 05-05-2035	1.78%
7.52% HR SGS 02-05-2034	1.67%
7.09% GS 05-08-2054	1.65%
6.75% GS 23-12-2029	1.62%
07.06% GS 10-04-2028	1.57%
Others	5.62%
Corporate Bonds	24.45%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	5.63%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.35%
7.62% NABARD 31-01-2028 Bonds Series 231	2.77%
8.43% Samman Capital Ltd 22-02-2028	2.45%
7.95% HDFC BANK Ltd. 21-09-2026	2.27%
8.75% Shriram Finance 15-06-2026	2.27%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.63%
7.44% NABARD 24-02-2028	1.55%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	1.38%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.07%
Others	0.08%
Cash and Money Markets	3.89%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	44.0555
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.63%	3.27%	12.12%	6.50%	11.74%	9.59%	10.88%	9.62%
Benchmark**	-0.19%	3.09%	12.11%	7.25%	12.03%	9.76%	10.45%	9.84%

* 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.

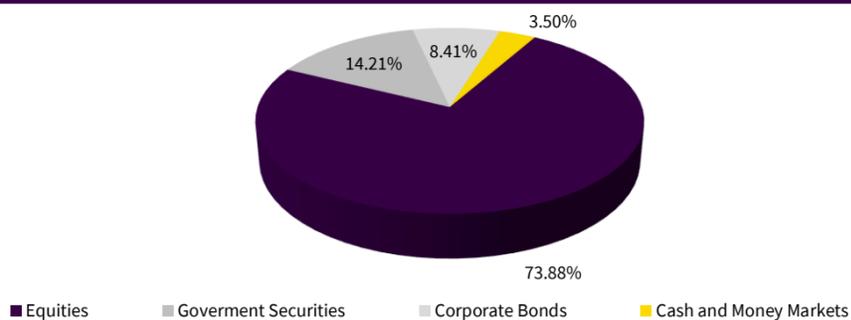
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	120.84
Debt	42.73
Total	163.57

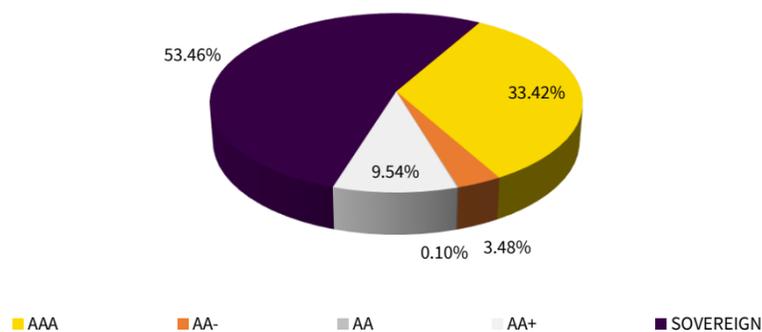
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	4.82

Asset Mix



Rating Profile



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

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

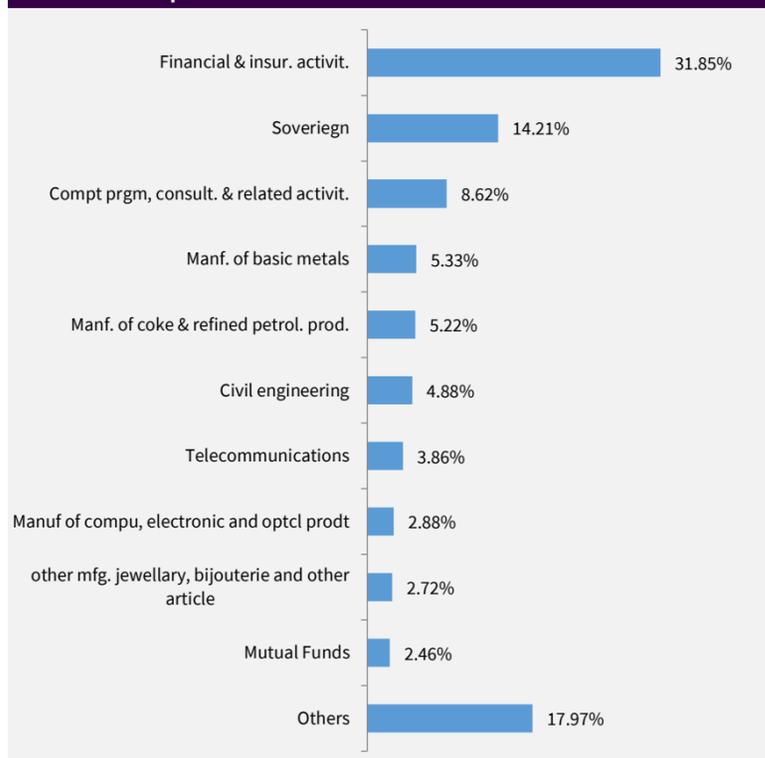
[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	73.88%
HDFC Bank Ltd.	6.87%
Reliance Industries Ltd.	4.98%
Larsen & Toubro Ltd.	4.88%
ICICI Bank Ltd.	4.70%
State Bank of India	4.05%
Infosys Ltd.	3.89%
Bharti Airtel Ltd.	3.86%
Axis Bank Ltd.	3.29%
Bharat Electronics Ltd.	2.88%
Titan Company Ltd.	2.72%
Others	31.76%
Government Securities	14.21%
6.68% GS 07-07-2040	3.40%
6.48% GS 06-10-2035	2.92%
6.90% GS 15-04-2065	1.17%
7.24% GS 18-08-2055	0.89%
6.33% GS 05-05-2035	0.76%
7.09% GS 05-08-2054	0.70%
7.42% TN SGS 03-04-2034	0.67%
6.75% GS 23-12-2029	0.66%
7.52% HR SGS 02-05-2034	0.65%
07.06% GS 10-04-2028	0.63%
Others	1.76%
Corporate Bonds	8.41%
8.75% Shriram Finance 15-06-2026	1.42%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.33%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.12%
7.44% NABARD 24-02-2028	1.11%
8.43% Samman Capital Ltd 22-02-2028	0.93%
7.95% HDFC BANK Ltd. 21-09-2026	0.92%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	0.56%
7.62% NABARD 31-01-2028 Bonds Series 231	0.56%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	0.37%
6.83% HDFC Limited 08-01-2031	0.06%
Others	0.03%
Cash and Money Markets	3.50%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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 February 27,2026:	56.7542
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.87%	3.60%	14.09%	6.38%	13.29%	10.80%	12.41%	11.35%
Benchmark**	-0.56%	3.08%	13.80%	7.03%	13.32%	10.65%	11.61%	10.20%

* 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.

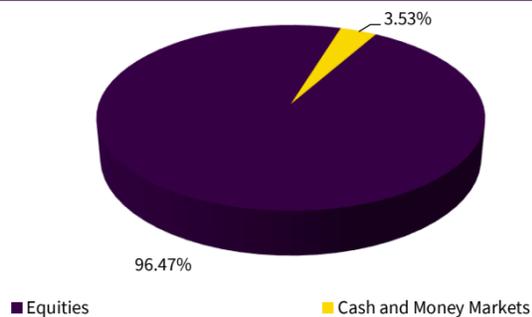
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1035.68
Debt	37.61
Total	1073.29

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

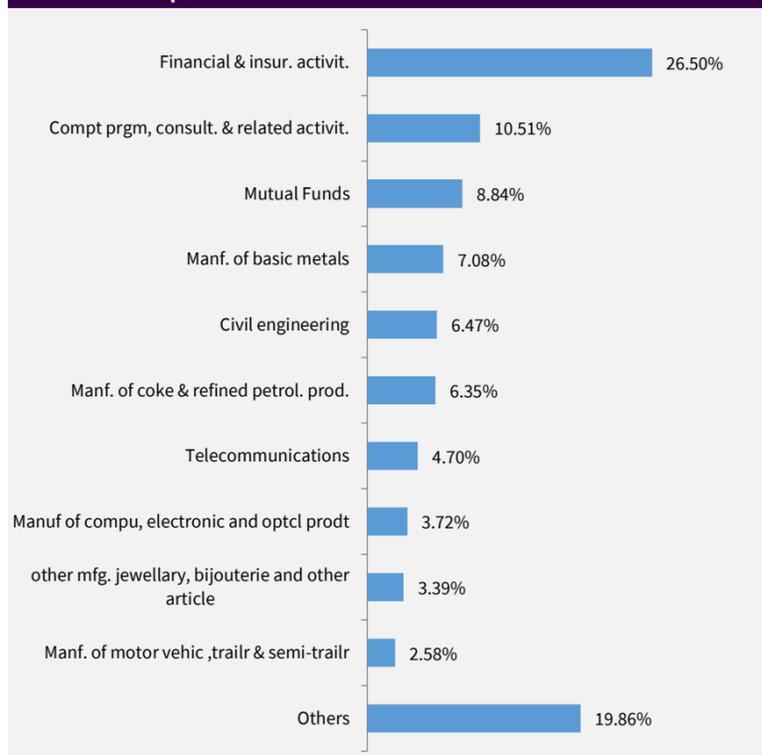


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	96.47%
HDFC Bank Ltd.	8.01%
Larsen & Toubro Ltd.	6.47%
Reliance Industries Ltd.	6.09%
ICICI Bank Ltd.	5.09%
Bharti Airtel Ltd.	4.70%
Infosys Ltd.	4.64%
State Bank of India	4.15%
Bharat Electronics Ltd.	3.72%
Axis Bank Ltd.	3.48%
Titan Company Ltd.	3.39%
Others	46.73%
Cash and Money Markets	3.53%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is 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 February 27,2026:	46.4774
Inception Date:	08-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.02%	2.73%	13.57%	6.42%	12.79%	10.83%	12.03%	9.98%
Benchmark**	-0.68%	2.95%	13.66%	6.97%	13.27%	10.62%	11.58%	10.19%

* 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.

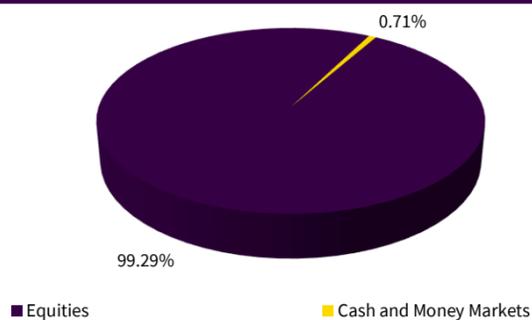
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	63.11
Debt	0.45
Total	63.56

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

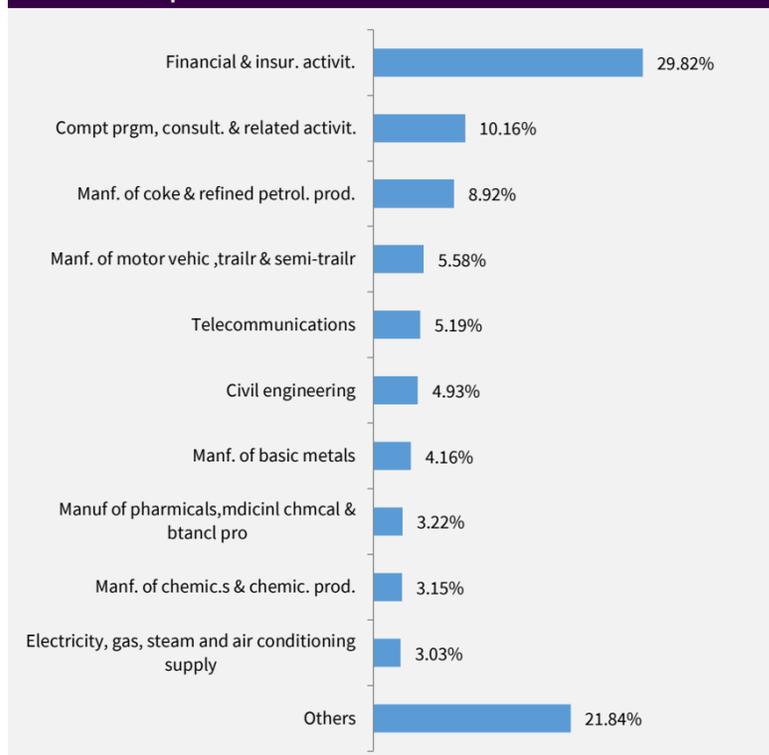
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	99.29%
Reliance Industries Ltd.	8.92%
HDFC Bank Ltd.	8.85%
ICICI Bank Ltd.	7.16%
Bharti Airtel Ltd.	5.19%
Larsen & Toubro Ltd.	4.93%
Infosys Ltd.	4.47%
State Bank of India	3.14%
ITC Ltd.	3.00%
Mahindra & Mahindra Ltd.	2.96%
Axis Bank Ltd.	2.81%
Others	47.86%
Cash and Money Markets	0.71%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Fund Details

Investment Objective: 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 February 27,2026:	25.1257
Inception Date:	27-Jan-11
Fund Manager:	Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.45%	2.78%	5.94%	6.35%	6.39%	5.92%	5.35%	6.29%

* 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.

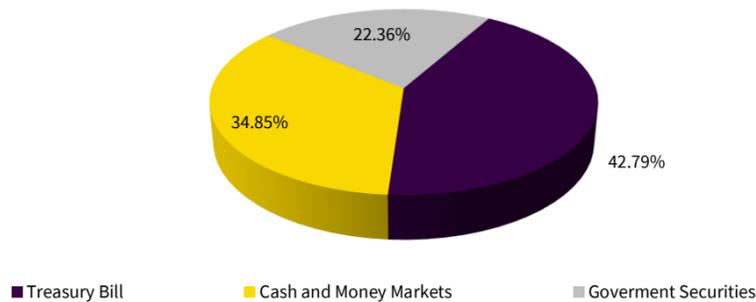
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	Nil
Debt	264.34
Total	264.34

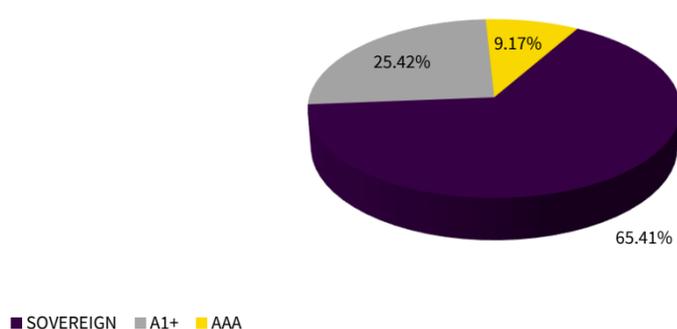
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	0.69

Asset Mix



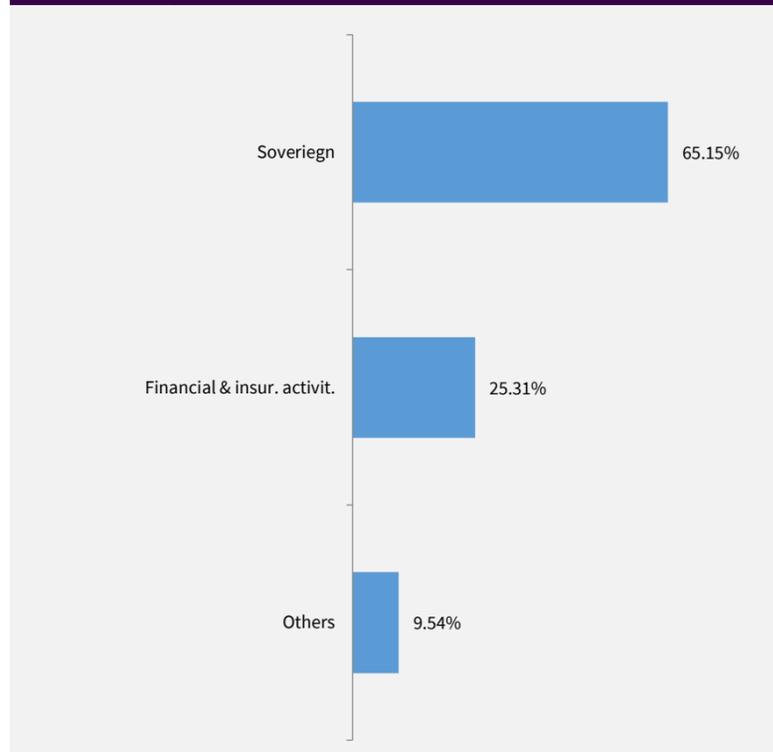
Rating Profile



Security Name

Security Name	Net Asset (%)
Government Securities	65.15%
364 Days Treasury bill 15-10-2026	20.85%
7.18% Tamil Nadu SDL 26-07-2027	7.68%
7.36% MH SGS 12-04-2028	5.79%
364 Days Treasury bill 24-09-2026	5.50%
364 Days Treasury bill 23-10-2026	5.48%
364 Days Treasury Bill 26-03-2026	3.77%
364 Days Treasury Bill 25-06-2026	3.58%
05.63% GS 12-04-2026	3.12%
364 Days Treasury Bill 02-04-2026	2.68%
7.64% Gujarat SDL 08-11-2027	1.94%
Others	4.76%
Cash and Money Markets	34.85%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

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

Fund Details

Investment Objective: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on February 27,2026:	45.3969
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.43%	2.65%	17.67%	9.65%	10.02%	8.01%	7.90%	7.94%
Benchmark**	0.66%	3.01%	7.78%	7.34%	8.61%	7.21%	7.23%	8.02%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

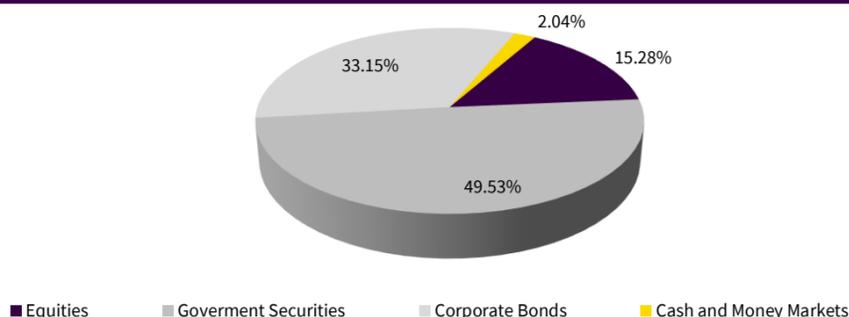
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.11
Debt	6.16
Total	7.27

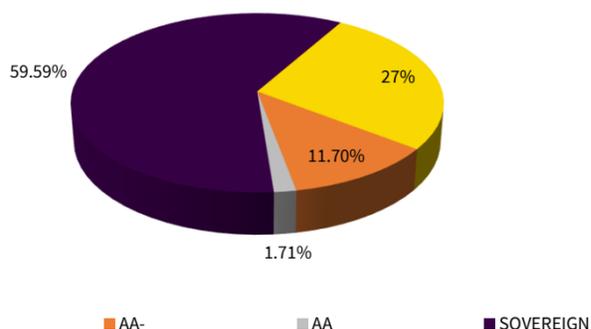
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.12

Asset Mix



Rating Profile



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

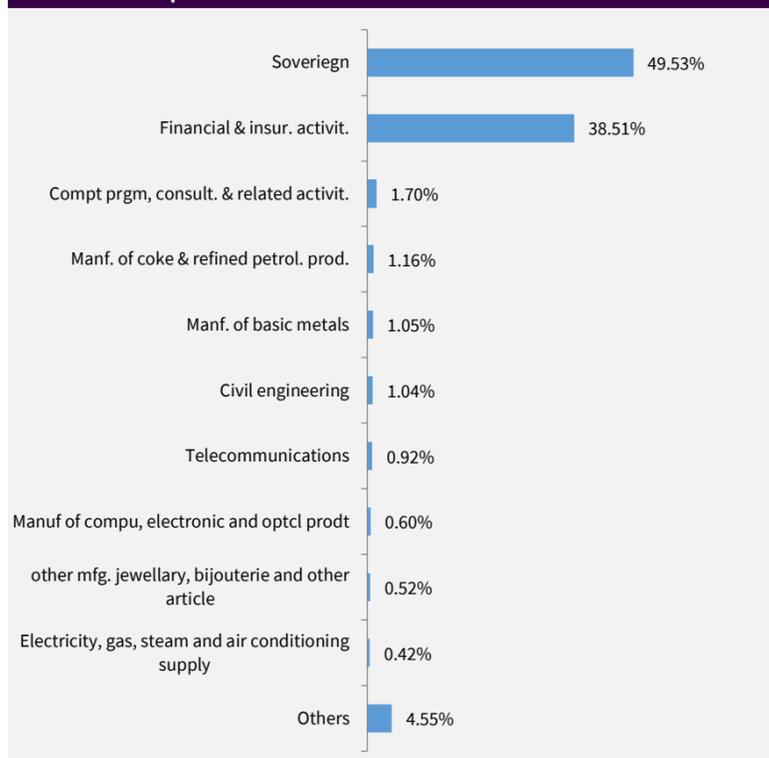
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Index and NIFTY 50 INDEX

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

Security Name

Security Name	Net Asset (%)
Equities	15.28%
HDFC Bank Ltd.	1.70%
ICICI Bank Ltd.	1.23%
Reliance Industries Ltd.	1.16%
Larsen & Toubro Ltd.	1.04%
Bharti Airtel Ltd.	0.92%
State Bank of India	0.80%
Infosys Ltd.	0.71%
Axis Bank Ltd.	0.64%
Bharat Electronics Ltd.	0.60%
Titan Company Ltd.	0.52%
Others	5.96%
Government Securities	49.53%
6.48% GS 06-10-2035	9.77%
6.68% GS 07-07-2040	7.24%
6.90% GS 15-04-2065	4.01%
7.24% GS 18-08-2055	3.00%
7.52% HR SGS 02-05-2034	2.74%
7.27% Maharashtra SGS 24-09-2036	2.74%
6.33% GS 05-05-2035	2.56%
7.42% TN SGS 03-04-2034	2.54%
6.75% GS 23-12-2029	2.42%
07.06% GS 10-04-2028	2.39%
Others	10.12%
Corporate Bonds	33.15%
8.43% Samman Capital Ltd 22-02-2028	9.72%
7.58% NABARD 31-07-2026	5.50%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	5.43%
7.95% HDFC BANK Ltd. 21-09-2026	4.14%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	2.78%
7.44% NABARD 24-02-2028	2.77%
6.75% Piramal Finance Limited 26-09-2031	1.42%
7.62% NABARD 31-01-2028 Bonds Series 23I	1.39%
Cash and Money Markets	2.04%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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 February 27,2026:	36.2326
Inception Date:	08-Feb-08
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.46%	2.77%	10.17%	7.70%	8.74%	7.13%	7.36%	7.38%
Benchmark**	0.66%	3.01%	7.78%	7.34%	8.61%	7.21%	7.23%	7.74%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

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

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

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.69
Debt	10.55
Total	12.24

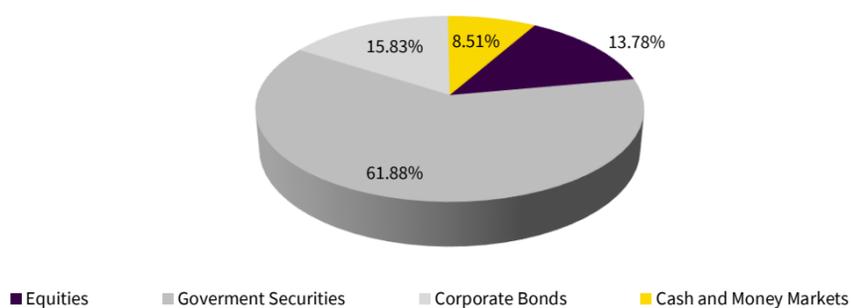
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.51

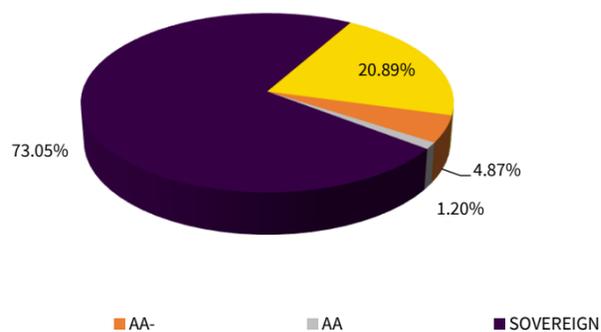
Security Name

Security Name	Net Asset (%)
Equities	
13.78%	
HDFC Bank Ltd.	1.45%
ICICI Bank Ltd.	1.05%
Reliance Industries Ltd.	0.98%
Larsen & Toubro Ltd.	0.91%
Bharti Airtel Ltd.	0.79%
State Bank of India	0.69%
Infosys Ltd.	0.61%
JSW Steel Ltd.	0.58%
Axis Bank Ltd.	0.55%
Bharat Electronics Ltd.	0.53%
Others	5.64%
Government Securities	
61.88%	
6.68% GS 07-07-2040	12.95%
6.48% GS 06-10-2035	10.02%
7.70% AP SGS 06-12-2029	7.78%
6.90% GS 15-04-2065	3.81%
7.37% GS 23-10-2028	3.12%
7.24% GS 18-08-2055	3.08%
6.33% GS 05-05-2035	2.54%
7.27% Maharashtra SGS 24-09-2036	2.40%
7.52% HR SGS 02-05-2034	2.32%
7.09% GS 05-08-2054	2.26%
Others	11.60%
Corporate Bonds	
15.83%	
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.95%
8.43% Samman Capital Ltd 22-02-2028	4.12%
9.35% Adani Ports & SEZ Ltd. 04-07-2026	3.29%
7.95% HDFC BANK Ltd. 21-09-2026	2.46%
6.75% Piramal Finance Limited 26-09-2031	1.01%
Cash and Money Markets	
8.51%	
Portfolio Total	
100.00%	

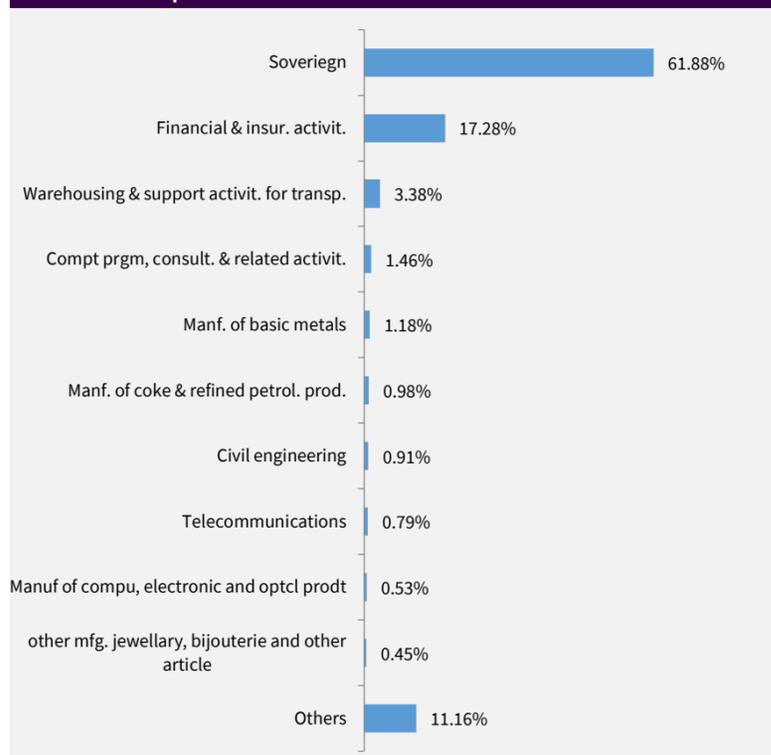
Asset Mix



Rating Profile



Sectoral Break-Up[§]



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

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

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

Fund Details

Investment Objective: 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 February 27,2026:	93.5161
Inception Date:	11-Feb-03
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	0.13%	2.80%	10.36%	7.04%	9.66%	7.75%	8.33%	10.55%
Benchmark**	0.38%	3.06%	9.27%	7.38%	9.80%	8.12%	8.37%	9.73%

* 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.

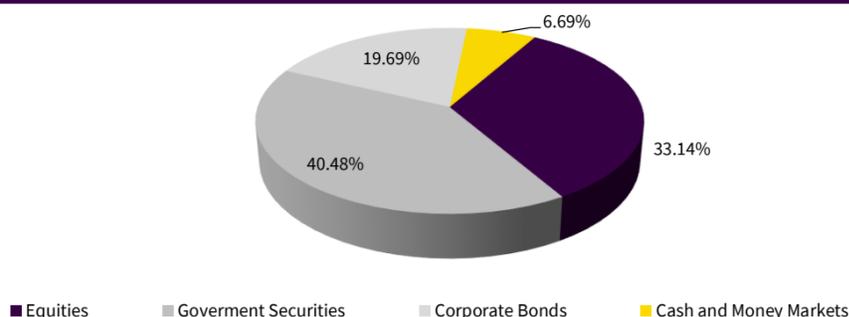
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	14.94
Debt	30.16
Total	45.10

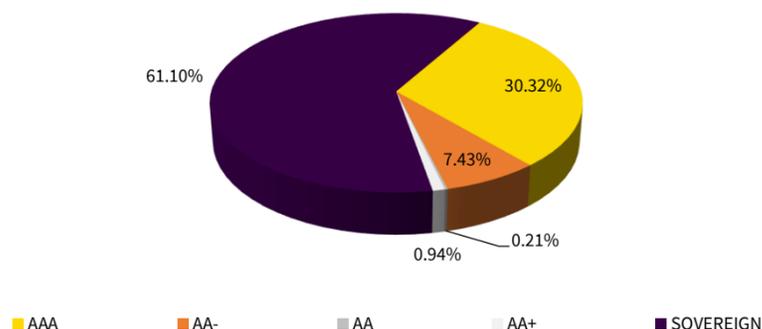
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.19

Asset Mix



Rating Profile



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

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

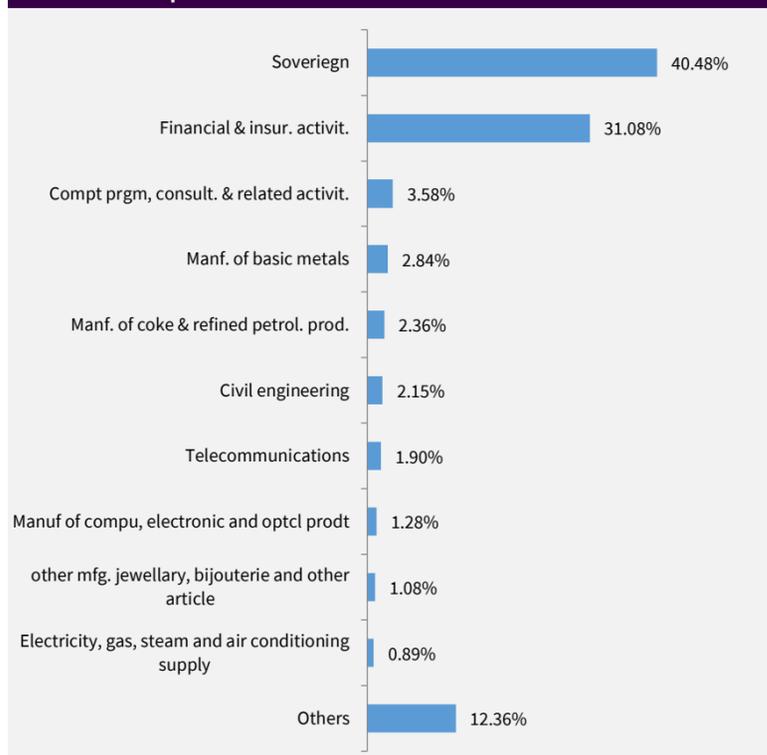
#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	33.14%
HDFC Bank Ltd.	3.48%
ICICI Bank Ltd.	2.52%
Reliance Industries Ltd.	2.36%
Larsen & Toubro Ltd.	2.15%
Bharti Airtel Ltd.	1.90%
State Bank of India	1.66%
Infosys Ltd.	1.46%
JSW Steel Ltd.	1.39%
Axis Bank Ltd.	1.32%
Bharat Electronics Ltd.	1.28%
Others	13.62%
Government Securities	40.48%
6.68% GS 07-07-2040	9.34%
6.48% GS 06-10-2035	7.40%
6.90% GS 15-04-2065	2.96%
7.24% GS 18-08-2055	2.25%
7.70% AP SGS 06-12-2029	2.21%
6.33% GS 05-05-2035	1.93%
7.27% Maharashtra SGS 24-09-2036	1.91%
7.09% GS 05-08-2054	1.78%
7.52% HR SGS 02-05-2034	1.71%
6.75% GS 23-12-2029	1.64%
Others	7.35%
Corporate Bonds	19.69%
8.43% Samman Capital Ltd 22-02-2028	4.92%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.14%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	3.06%
7.62% NABARD 31-01-2028 Bonds Series 23I	2.46%
7.95% HDFC BANK Ltd. 21-09-2026	2.22%
7.77% HDFC BANK LTD 28-06-2027 SERIES AA-08	1.57%
7.44% NABARD 24-02-2028	1.56%
8.75% Shriram Finance 15-06-2026	0.31%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.31%
6.75% Piramal Finance Limited 26-09-2031	0.14%
Cash and Money Markets	6.69%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	66.8390
Inception Date:	03-Mar-05
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.21%	2.81%	10.90%	6.51%	10.45%	8.44%	9.36%	9.96%
Benchmark**	0.10%	3.08%	10.71%	7.35%	10.94%	8.97%	9.45%	10.29%

* 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.

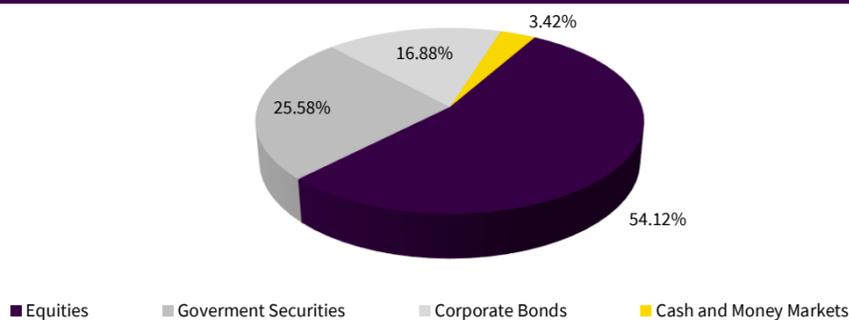
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	18.78
Debt	15.93
Total	34.71

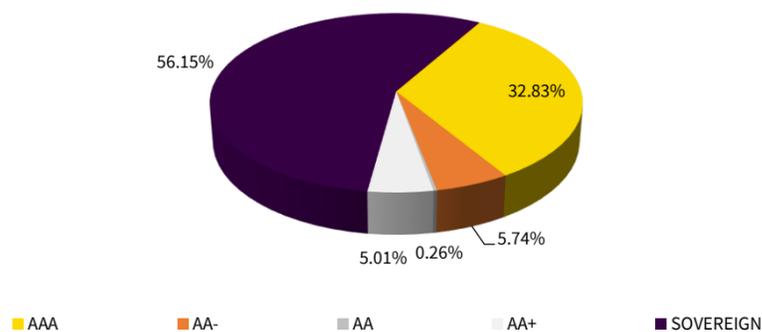
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.03

Asset Mix



Rating Profile



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

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

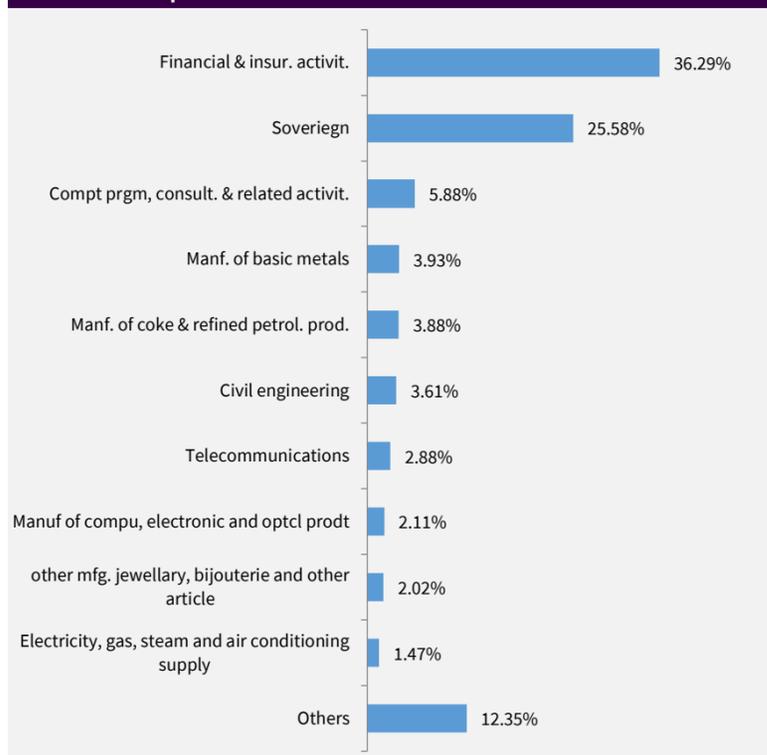
[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	54.12%
HDFC Bank Ltd.	5.60%
ICICI Bank Ltd.	4.20%
Reliance Industries Ltd.	3.70%
Larsen & Toubro Ltd.	3.61%
State Bank of India	3.16%
Bharti Airtel Ltd.	2.88%
Infosys Ltd.	2.87%
Axis Bank Ltd.	2.59%
Bharat Electronics Ltd.	2.11%
Titan Company Ltd.	2.02%
Others	21.38%
Government Securities	25.58%
6.68% GS 07-07-2040	5.39%
6.48% GS 06-10-2035	5.15%
6.90% GS 15-04-2065	2.09%
7.24% GS 18-08-2055	1.58%
7.27% Maharashtra SGS 24-09-2036	1.35%
6.33% GS 05-05-2035	1.34%
7.52% HR SGS 02-05-2034	1.32%
7.09% GS 05-08-2054	1.25%
6.75% GS 23-12-2029	1.23%
07.06% GS 10-04-2028	1.15%
Others	3.73%
Corporate Bonds	16.88%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	4.08%
8.43% Samman Capital Ltd 22-02-2028	2.62%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	2.56%
7.95% HDFC BANK Ltd. 21-09-2026	2.02%
7.44% NABARD 24-02-2028	1.74%
7.62% NABARD 31-01-2028 Bonds Series 231	1.45%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	1.42%
8.75% Shriram Finance 15-06-2026	0.87%
6.75% Piramal Finance Limited 26-09-2031	0.12%
Cash and Money Markets	3.42%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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 February 27,2026:	54.7696
Inception Date:	22-Jan-08
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.00%	3.11%	14.44%	7.22%	13.72%	11.68%	12.82%	9.87%
Benchmark**	-0.68%	2.95%	13.66%	6.97%	13.27%	10.62%	11.58%	9.45%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

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

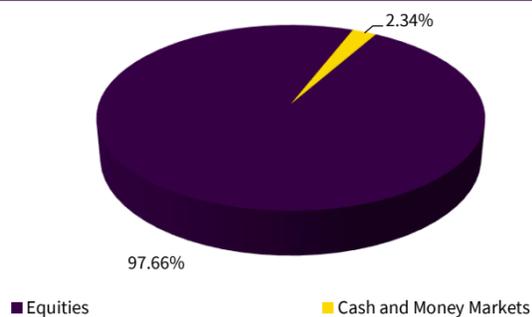
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	112.85
Debt	2.72
Total	115.57

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

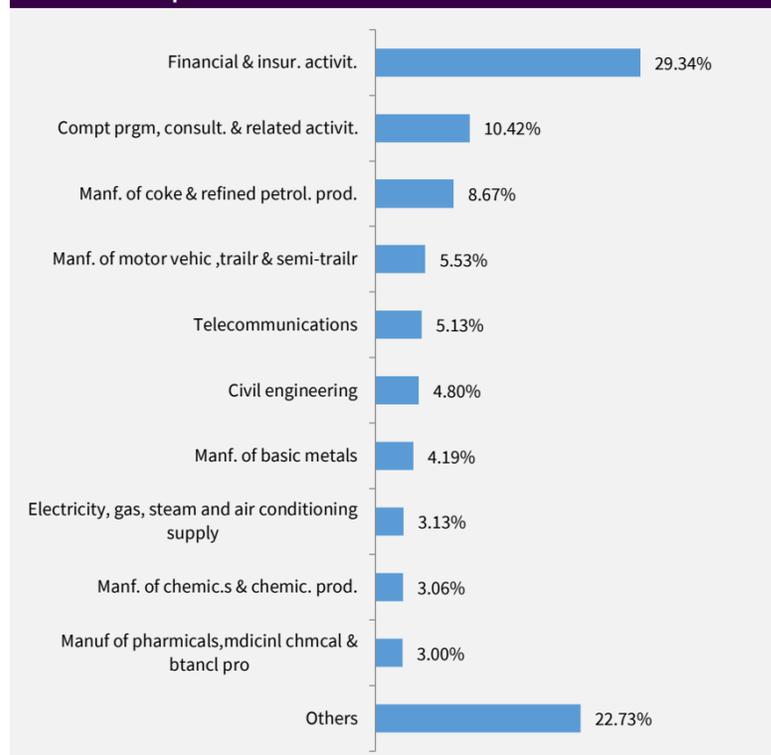
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	97.66%
HDFC Bank Ltd.	8.82%
Reliance Industries Ltd.	8.67%
ICICI Bank Ltd.	7.09%
Bharti Airtel Ltd.	5.13%
Larsen & Toubro Ltd.	4.80%
Infosys Ltd.	4.55%
State Bank of India	3.12%
ITC Ltd.	2.91%
Mahindra & Mahindra Ltd.	2.91%
Tata Consultancy Services Ltd.	2.86%
Others	46.80%
Cash and Money Markets	2.34%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Fund Details

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

The risk profile for this fund is High

NAV as on February 27,2026:	50.4230
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	4.34%	22.15%	42.61%	11.08%	34.23%	29.10%	28.71%	10.57%
Benchmark**	3.54%	20.83%	41.15%	10.68%	33.82%	27.94%	26.16%	5.34%

* 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.

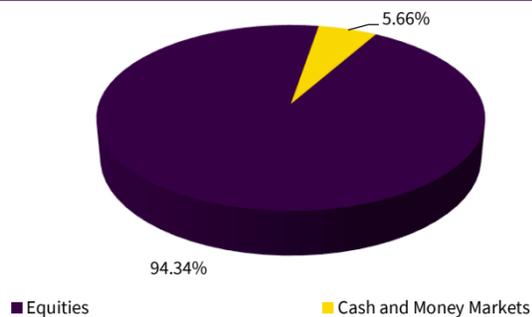
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	11.22
Debt	0.67
Total	11.89

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

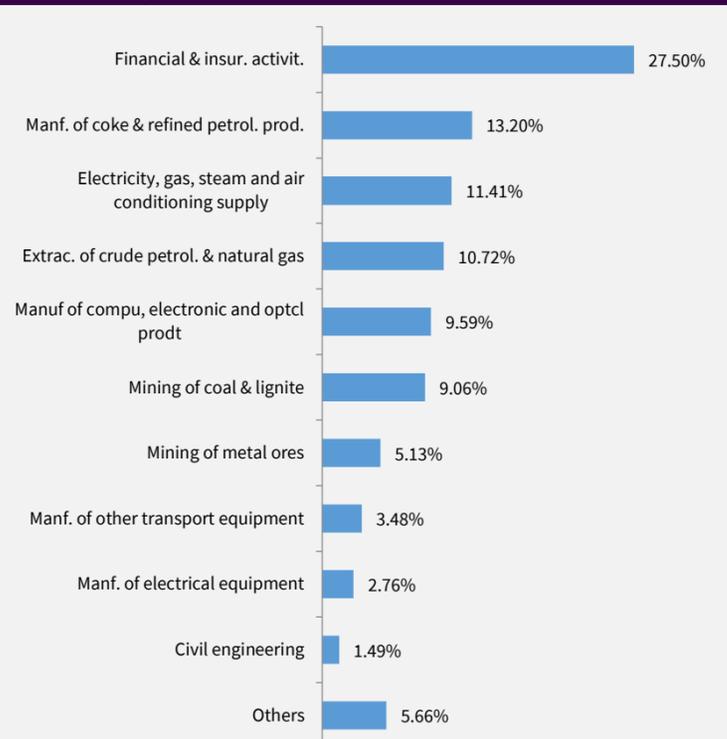


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	94.34%
State Bank of India	9.61%
Bharat Electronics Ltd.	9.59%
Coal India Ltd.	9.06%
Oil & Natural Gas Corpn Ltd.	8.67%
NTPC Ltd.	7.69%
Bharat Petroleum Corporation Ltd.	5.68%
Indian Oil Corporation Ltd.	5.27%
National Mineral Development Corporation Ltd.	5.13%
Punjab National Bank	4.14%
Hindustan Aeronautics Ltd.	3.48%
Others	26.02%
Cash and Money Markets	5.66%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to Life PSU wef 1st March 2025 from BSE PSU earlier.

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

Fund Details

Investment Objective: 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 February 27,2026:	41.0597
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra, Mandar Pandeshwar

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-0.19%	2.97%	11.76%	6.91%	10.64%	8.61%	9.52%	9.17%
Benchmark**	0.10%	3.08%	10.71%	7.35%	10.94%	8.97%	9.45%	9.58%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	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.

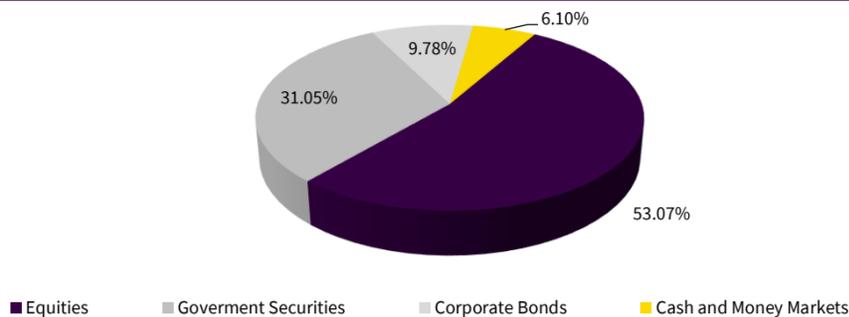
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.14
Debt	4.54
Total	9.68

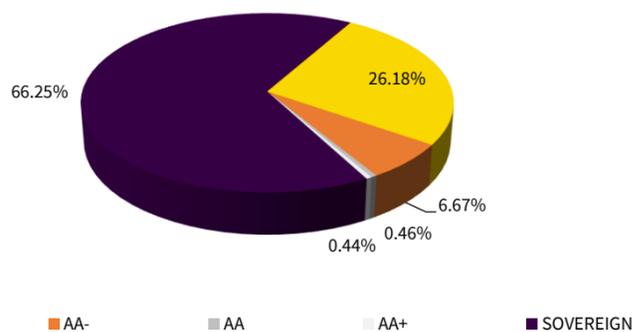
Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	5.30

Asset Mix



Rating Profile



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

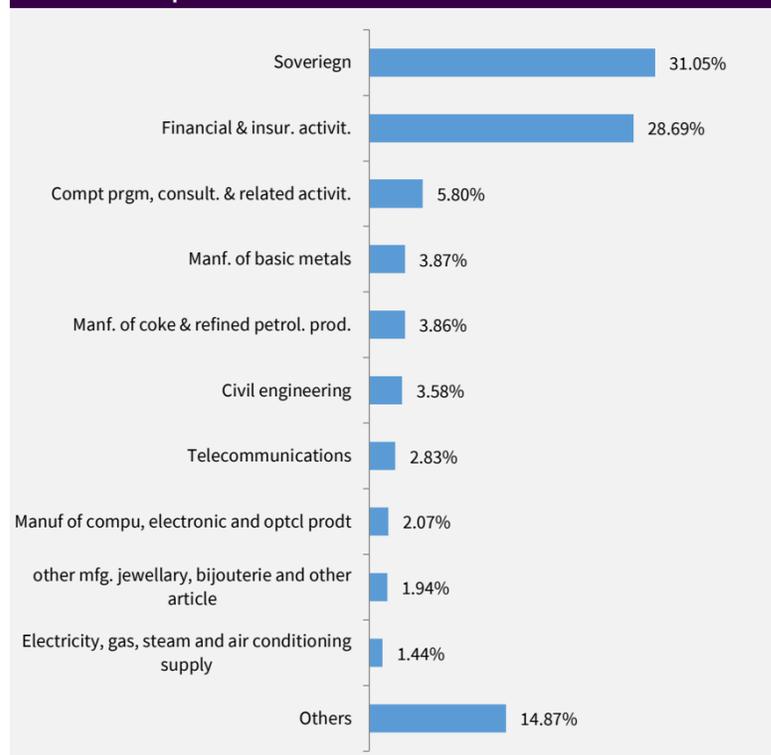
**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Index and NIFTY 50 INDEX

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

Security Name

Security Name	Net Asset (%)
Equities	53.07%
HDFC Bank Ltd.	5.59%
ICICI Bank Ltd.	3.73%
Reliance Industries Ltd.	3.68%
Larsen & Toubro Ltd.	3.58%
State Bank of India	3.12%
Infosys Ltd.	2.85%
Bharti Airtel Ltd.	2.83%
Axis Bank Ltd.	2.48%
Bharat Electronics Ltd.	2.07%
Titan Company Ltd.	1.94%
Others	21.20%
Government Securities	31.05%
6.68% GS 07-07-2040	7.44%
6.48% GS 06-10-2035	5.13%
7.70% AP SGS 06-12-2029	3.50%
6.90% GS 15-04-2065	2.05%
7.24% GS 18-08-2055	1.55%
6.33% GS 05-05-2035	1.34%
7.27% Maharashtra SGS 24-09-2036	1.30%
7.09% GS 05-08-2054	1.23%
6.75% GS 23-12-2029	1.17%
7.52% HR SGS 02-05-2034	1.17%
Others	5.17%
Corporate Bonds	9.78%
8.43% Samman Capital Ltd 22-02-2028	3.13%
7.9265 % LIC Housing Finance Ltd. 14-07-2027	3.13%
7.95% HDFC BANK Ltd. 21-09-2026	1.04%
7.44% NABARD 24-02-2028	1.04%
6.45 ICICI Bank Ltd. Series DJU21LB 15-06-2028	1.02%
6.75% Piramal Finance Limited 26-09-2031	0.21%
9.20% Shriram Finance 22-05-2026 Series PPD XXI 24-25	0.21%
Cash and Money Markets	6.10%
Portfolio Total	100.00%

Sectoral Break-Up^{\$}



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 February 27,2026:	52.1508
Inception Date:	25-Jan-10
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	-1.00%	3.02%	14.22%	6.81%	13.21%	11.27%	12.44%	10.80%
Benchmark**	-0.68%	2.95%	13.66%	6.97%	13.27%	10.62%	11.58%	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.

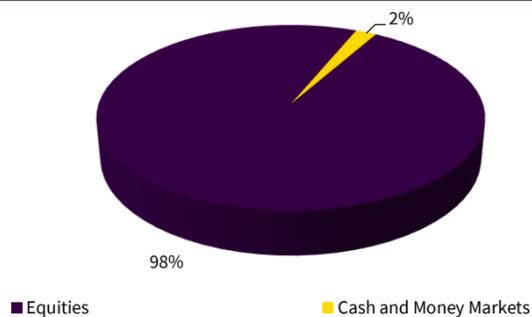
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	24.51
Debt	0.50
Total	25.02

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

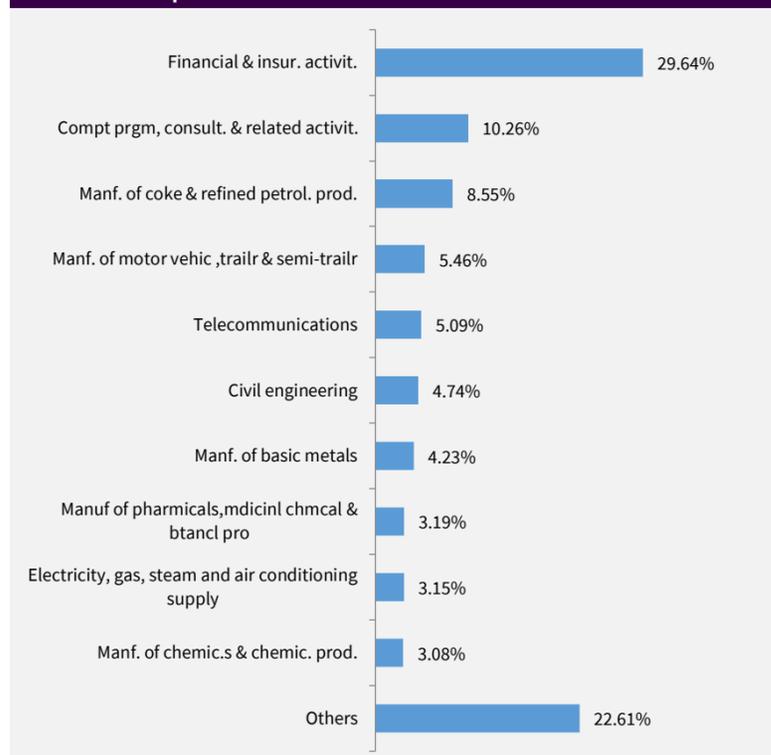
Asset Mix



Security Name

Security Name	Net Asset (%)
Equities	98.00%
HDFC Bank Ltd.	8.82%
Reliance Industries Ltd.	8.55%
ICICI Bank Ltd.	7.06%
Bharti Airtel Ltd.	5.09%
Larsen & Toubro Ltd.	4.74%
Infosys Ltd.	4.47%
State Bank of India	3.39%
Axis Bank Ltd.	2.85%
ITC Ltd.	2.85%
Mahindra & Mahindra Ltd.	2.85%
Others	47.33%
Cash and Money Markets	2.00%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

** Benchmark for this fund has been changed to LIFE CAPPED 50 INDEX wef 1st February 2026 from NIFTY 50 INDEX earlier.

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

Fund Details

Investment Objective: To generate long term capital appreciation from a portfolio that is invested predominantly in Mid Cap Equity and Mid Cap Equity linked securities

The risk profile for this fund is High

NAV as on February 27,2026:	11.4962
Inception Date:	23-Jan-24
Fund Manager:	Anshul Mishra

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	4 Years*	5 Years*	Inception*
Portfolio return	1.09%	7.78%	23.19%	8.05%	--	--	--	7.15%
Benchmark**	0.43%	6.69%	23.82%	10.45%	--	--	--	9.40%

* 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.

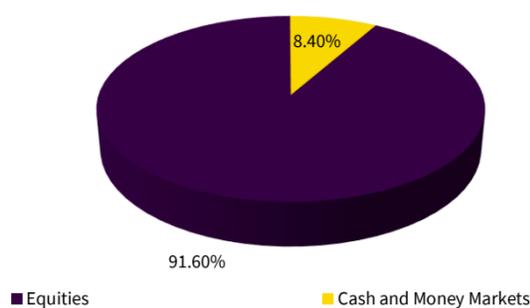
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	156.38
Debt	14.33
Total	170.71

Modified Duration[#]

Security Type	Duration
Debt and Money Market Instruments	N.A.

Asset Mix

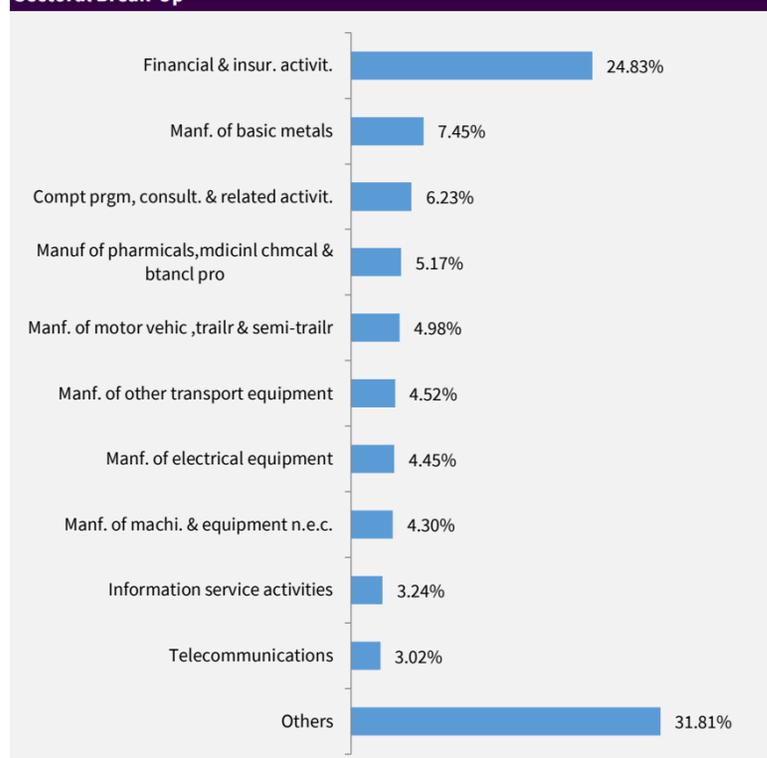


Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	91.60%
Cummins India Ltd.	4.30%
MAX FINANCIAL SERVICES LTD.	3.89%
BSE Limited	3.75%
Federal Bank Ltd.	3.65%
Hero MotoCorp Ltd.	3.61%
IndusInd Bank Ltd.	3.47%
Indus Towers Ltd.	3.02%
Ashok Leyland Ltd	2.96%
APL Apollo Tubes Ltd.	2.95%
Coforge Ltd.	2.69%
Others	57.31%
Cash and Money Markets	8.40%
Portfolio Total	100.00%

Sectoral Break-Up[§]



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

**Benchmark for this fund is NIFTY Midcap 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.

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 can make your premium payments



Walk into any of our branch offices and pay your premium through multiple mode (Cash payment upto ₹75,000/- only).



Pay your premium online via net-banking (available selected banks).



Make payments through Net banking or by submitting the NEFT form to the bank.



Pay your premium at any of the Axis Bank branches.



Pay your premium online using your Visa or MasterCard credit card



Avail this facility if your premium amount is above ₹5,000.



Give ECS instruction to your bank account and make premium Payments.



Pay your premium with your credit card (Visa or Master Card) by calling us on 180-266/1800-103-7766.

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