



Individual Fund Factsheet November 2020

Life Insurance

Aditya Birla Sun Life
Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

1800-270-7000

LIFE INSURANCE

Aditya Birla Sun Life Insurance Company Limited



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Index	Page No.
Market Outlook	1
Fund Management Details	3
Investment Performance	4
Liquid Plus	6
Assure Fund	7
Income Advantage Fund	8
Income Advantage Guaranteed Fund	9
Protector Fund	10
Builder Fund	11
Balancer Fund	12
Enhancer Fund	13
Creator Fund	14
Magnifier Fund	15
Maximiser Fund	16
Maximiser Guaranteed Fund	17
Super 20 Fund	18
Multiplier Fund	19
Pure Equity Fund	20
Value & Momentum Fund	21
Capped Nifty Index Fund	22
Asset Allocation Fund	23
MNC Fund	24
Platinum Premier Fund	25
Platinum Advantage Fund	26
Foresight Single Pay Fund	27
Foresight 5 Pay Fund	28
Titanium I Fund	29
Pension Nourish Fund	30
Pension Growth Fund	31
Pension Enrich Fund	32
Annexure	33

Economy Review

The key events in the month were –

Domestic Factors

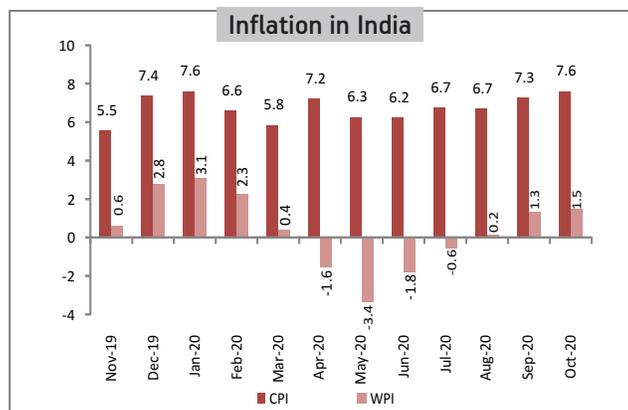
- a) **GDP**- India's GDP contracted by 7.5% in Q2FY21 against a sharp contraction of 23.9% in Q1FY21. This was led by revival in private consumption, investment demand and exports. Government consumption expenditure on the other hand fell sharply.
- b) **IIP**- After six months of contraction, IIP rose marginally by 0.2% in September'20, led by 4.9% growth in electricity and 1.6% growth in mining, while manufacturing decline by 0.6%.
- c) **Manufacturing PMI**- India's manufacturing PMI came in at 56.3 in November'20 Vs 58.9 for October'20.
- d) **GST**- GST collection rose by 1.4% yoy reported in November'20 to Rs 1,050bn compared to Rs 1,052 bn reported in October'20.

Global Factors

- a) **COVID-19**- Total number of COVID-19 cases crossed 63mn worldwide as on 1st December'20 with a fatality rate of less than 2.3%, while there are about 9.4mn confirmed cases in India with a recovery rate of over 90%. Second wave of COVID-19 has been witnessed in US and Europe but hopes of a vaccine to be available rises with Moderna submitting its COVID-19 vaccine for emergency approval.
- b) **US President**- Democrat candidate Joe Biden has won the US presidential election to become the 46th President of the United States.
- c) **Eurozone Manufacturing PMI**- The Eurozone Manufacturing PMI moderated to 53.6 in November'20 from 54.8 in the previous month as few countries started imposing fresh restrictions.
- d) **China Manufacturing PMI**- The Manufacturing PMI of China rose to 54.9 in November'20 Vs 53.6 in October'20 as post the pandemic economy recovery picked up speed.

Domestic Macro Economic Data

Inflation- CPI inflation rose to 7.6% in October'20 Vs 7.3% in September'20, led by rise in food inflation. The WPI rose to a eight month high of 1.5% in October'20 Vs 1.3% in September'20

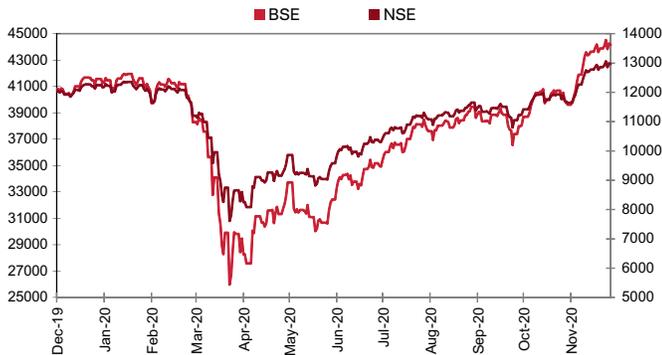


Source: Tradingeconomics.com

Outlook for Equities

Nifty touched an all time high of 13145 in the month of November'20. MSCI based huge inflows along with the on-going rally due to positive news from vaccine manufacturers led to Nifty gaining 11.4% during the month. Good demand during the festive season and better than expected Q2FY21 results also added to the positive sentiment. On the global front, COVID-19 cases continued to surge in US and Europe due to the second wave of the pandemic. Moderna submits its COVID-19 vaccine for emergency approval. FPIs bought \$8.3 bn worth of equities in the month of November 2020 while DII sold \$6.5 bn worth of equities.

Nifty is currently trading at around 20x FY22e earnings. We expect 16% CAGR growth in earnings for next 2 years as FY22 will see strong growth in earnings due to low base this year. Earnings traction expected from Large Private Banks, FMCG, IT, Telecom and Pharma in FY22. As winter sets in COVID-19 cases are rising in some parts of India and demand recovery in H2FY21 needs to be watched. While Equity markets have run up sharply in the last 6 months supported by global liquidity and looking slightly expensive on valuations front but Investors can continue to invest from a long term perspective as gradual economic recovery and corporate earnings are expected to bounce back from the current subdued levels.



INDEX	27-Nov-20	30-Oct-20	% Change
Nifty	12968.95	11642.40	11.39%
Sensex	44149.72	39614.07	11.45%
BSE 100	13050.61	11720.76	11.35%
Dow Jones	29638.64	26501.60	11.84%
Nikkei	26433.62	22977.13	15.04%
Hang Seng	26341.49	24107.42	9.27%
Nasdaq	12198.74	10911.59	11.80%

Outlook for Debt

November turned out to be a wait and watch month as market traded in a narrow range waiting for open market operations from RBI. There was some disappointment in that area as instead of Rs 200 bn OMO's RBI resorted to three special OMO's of Rs. 100bn each for government securities and one OMO of Rs 100 bn for SDL. Response of market for OMO has been subdued off late as the amount on offer has decreased; more so for the SDL OMO's. Liquidity driven asset buying however pulled the short-term rates lower with 91 days treasury bill printing at 2.93% during the month.

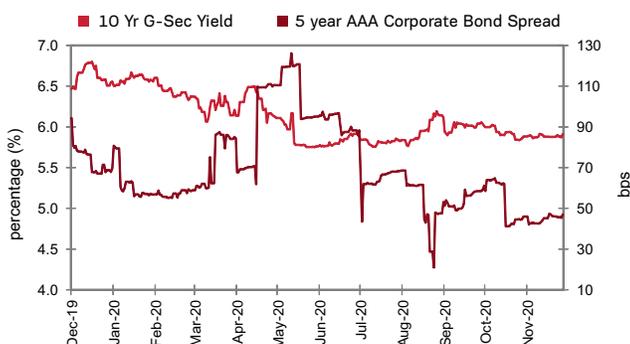
GDP data for 2QFY21- Real GDP growth in Jul-Sep contracted by 7.5%. A slower pace of contraction was observed in industry as manufacturing turned in positive zone. Agriculture and allied activities continued at robust pace following good monsoon. Services saw improvement but remained weak at (-)11.4% as trades, hotels, transport, communication, public administration, defense as well as financial, real estate and professional services witnessed a broad-based fall.

GST collection for October'20 (collected in November'20) remained steady due to pent up demand and festive demand at Rs 1.05 tn up 1.4% on year. Infrastructure output for eight core industries fell by 2.5% in October'20- coal, electricity, fertilizer, and cement production rose while steel, refinery and natural gas production contracted. Fiscal deficit for Apr-Oct'20 was at 119.7% of FY21 budgeted estimates as gross tax collections fell while expenditure growth remained flat.

October'20 CPI inflation rose to 7.61% amid an increase in momentum of food inflation despite favorable base effects. Core inflation also rose to 5.5% and was led by inflation in the personal care segment and transport and communication segment. September'20 IIP increased by 0.2% and by 5.4% mom. On a sectoral basis, mining, and electricity production improved while manufacturing production was lower.

In the global markets US treasury yields advanced towards 1% mark as Biden win became clear and favorable stimulus responses were expected by the market. FED minutes highlighted that immediate adjustment to composition of asset purchases was not required but the same could be done later as longer tenor yields were low. Gold prices tumbled from highs as well as dollar languished near two-year lows as risk assets fared well.

In the near-term monetary policy committee meeting outcome will be eagerly watched as RBI stance on liquidity is much awaited as well as further guidance on OMO's. Inflation numbers have been above comfort level and these will be closely tracked for presence of transient factors, if any. Globally crude prices and bond yields will also be tracked. 10 year new G-sec issued on last working day of November closed at 5.83% on 27th November'20. In the near term we expect 10 year yield to be in a range of 5.75% - 6.00%. Corporate bond spread over G-sec is 58 bps and likely to be between 45 - 60 bps.



Key Indices	27-Nov-20	30-Oct-20	% Change
10 Year G-Sec	5.91	5.88	0.48%
5 Year G-Sec	5.08	5.17	-1.76%
91 Day T Bill	2.89	3.18	-9.12%
364 Day T-Bill	3.32	3.44	-3.49%
Call Rates	3.13	3.58	-12.57%

Fund Management Details

Debt Funds	SFIN No	Fund Manager
Liquid Plus	ULIF02807/10/11BSLLIQPLUS109	Ms. Richa Sharma
Assure Fund	ULIF01008/07/05BSLIASSURE109	Ms. Richa Sharma
Income Advantage Fund	ULIF01507/08/08BSLIINCADV109	Ms. Richa Sharma
Income Advantage Guaranteed Fund	ULIF03127/08/13BSLIINADGT109	Ms. Richa Sharma

Balanced Funds	SFIN No	Fund Manager	
		Equity	Debt
Protector Fund	ULIF00313/03/01BSLPROTECT109	Mr. Sandeep Jain	Ms. Richa Sharma
Builder Fund	ULIF00113/03/01BSLBUILDER109	Mr. Sandeep Jain	Ms. Richa Sharma
Balancer Fund	ULIF00931/05/05BSLBALANCE109	Mr. Sandeep Jain	Ms. Richa Sharma
Enhancer Fund	ULIF00213/03/01BSLENHANCE109	Mr. Trilok Agarwal and Mr. Sandeep Jain	Ms. Richa Sharma
Creator Fund	ULIF00704/02/04BSLCREATOR109	Mr. Sandeep Jain	Ms. Richa Sharma

Equity Funds	SFIN No	Fund Manager	
		Equity	Debt
Magnifier Fund	ULIF00826/06/04BSLIIMAGNI109	Mr. Trilok Agarwal	Ms. Richa Sharma
Maximiser Fund	ULIF01101/06/07BSLIINMAXI109	Mr. Sameer Mistry	-
Maximiser Guaranteed Fund	ULIF03027/08/13BSLIMAXGT109	Mr. Sameer Mistry	-
Super 20 Fund	ULIF01723/06/09BSLSUPER20109	Mr. Sameer Mistry	-
Multiplier Fund	ULIF01217/10/07BSLINMULTI109	Mr. Bhaumik Bhatia	-
Pure Equity Fund	ULIF02707/10/11BSLIPUREEQ109	Mr. Trilok Agarwal	-
Value & Momentum Fund	ULIF02907/10/11BSLIVALUEM109	Mr. Sandeep Jain	-
Capped Nifty Index Fund	ULIF03530/10/14BSLICNFIDX109	Mr. Bhaumik Bhatia	-
MNC Fund	ULIF03722/06/18ABS LIMUMNC109	Mr. Trilok Agarwal	Ms. Richa Sharma

Asset allocation Fund	SFIN No	Fund Manager	
		Equity	Debt
Asset Allocation Fund	ULIF03430/10/14BSLIASTALC109	Mr. Trilok Agarwal	Ms. Richa Sharma

Pension Funds	SFIN No	Fund Manager	
		Equity	Debt
Pension Nourish Fund	ULIF00604/03/03BSLNOURISH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma
Pension Growth Fund	ULIF00504/03/03BSLIGROWTH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma
Pension Enrich Fund	ULIF00404/03/03BSLIENRICH109	Mr. Bhaumik Bhatia	Ms. Richa Sharma

Guaranteed NAV Funds	SFIN No	Fund Manager	
		Equity	Debt
Platinum Premier Fund	ULIF02203/02/10BSLPLATPR1109	Mr. Sameer Mistry	Ms. Richa Sharma
Platinum Advantage Fund	ULIF02408/09/10BSLPLATADV109	Mr. Sameer Mistry	Ms. Richa Sharma
Foresight Single Pay Fund	ULIF02610/02/11BSLFSITSP1109	Mr. Sameer Mistry	Ms. Richa Sharma
Foresight 5 Pay Fund	ULIF02510/02/11BSLFSIT5P1109	Mr. Sameer Mistry	Ms. Richa Sharma
Titanium I Fund	ULIF01911/12/09BSLITITAN1109	Mr. Sameer Mistry	Ms. Richa Sharma

Fund Manager	No. of Funds Managed					
	Debt Fund	Balanced Fund	Equity Fund	Asset allocation fund	Guaranteed NAV Fund	Pension Fund
Mr. Sameer Mistry	-	-	3	-	5	-
Mr. Trilok Agarwal	-	1	3	1	-	-
Mr. Sandeep Jain	-	5	1	-	-	-
Mr. Bhaumik Bhatia	-	-	2	-	-	3
Ms. Richa Sharma	4	5	2	1	5	3

Performance at a glance as on 27th November 2020

Individual Funds

Figures in percentage (%)

Returns	Period	Liquid Plus	BM	Assure	BM	Income Advantage	BM	Income Advantage Guarantee	BM	Protector	BM
Absolute	1 month	0.38	0.20	0.80	0.79	0.65	0.57	0.66	0.54	1.55	1.67
	3 months	1.11	0.65	2.00	2.09	2.92	2.28	2.90	2.19	3.36	3.55
	6 months	2.44	1.42	4.04	4.37	4.06	3.72	3.82	3.54	5.87	6.72
	1 Year	5.12	3.64	8.77	9.11	11.26	9.29	10.47	8.90	9.36	10.27
CAGR	2 Years	6.09	4.75	9.42	9.14	12.12	9.69	11.40	9.30	10.44	10.33
	3 Years	6.31	5.25	8.35	7.56	9.61	7.53	8.91	7.15	8.18	7.85
	4 Years	6.34	5.30	7.77	6.85	7.59	6.44	7.36	6.06	7.44	7.14
	5 Years	6.56	5.52	8.06	7.34	9.18	7.57	8.55	7.19	8.71	8.10
	Since Inception	7.18	6.48	8.84	7.17	10.03	7.63	9.12	7.81	8.59	7.65

Returns	Period	Builder	BM	Balancer	BM	Enhancer	BM	Creator	BM	Magnifier	BM
Absolute	1 month	2.47	2.73	2.91	3.24	3.84	3.77	5.07	5.89	9.05	9.56
	3 months	4.48	4.62	5.57	5.08	5.60	5.61	6.96	7.75	10.80	11.33
	6 months	8.67	9.49	10.82	10.73	12.35	12.15	16.03	17.92	28.83	28.29
	1 Year	9.71	10.39	10.65	10.08	9.08	10.04	9.97	9.50	6.74	6.51
CAGR	2 Years	10.79	10.25	11.08	9.87	9.58	9.78	10.51	9.22	7.69	6.94
	3 Years	8.39	7.83	8.83	7.50	7.12	7.45	8.08	7.10	5.69	5.59
	4 Years	8.22	7.66	8.85	7.60	7.92	7.83	9.69	8.63	10.59	9.32
	5 Years	9.42	8.34	9.65	8.14	8.69	8.23	10.07	8.48	9.71	8.21
	Since Inception	10.14	8.42	10.00	8.09	10.74	9.14	11.73	9.19	12.17	11.36

Returns	Period	Maximiser	BM	Maximiser Guarantee	Super 20	BM	Multiplier	BM	Pure Equity	Value Momentum	BM	Capped Nifty Index	Asset Allocation	MNC
Absolute	1 month	9.89	10.11	9.61	9.03	10.20	13.12	13.86	7.08	10.16	10.11	10.60	2.46	5.75
	3 months	11.57	11.97	11.16	11.79	12.53	14.22	16.00	8.65	10.26	11.97	12.24	4.07	4.09
	6 months	32.87	30.03	31.09	30.06	31.42	43.17	42.21	27.78	31.92	30.02	30.02	11.72	18.58
	1 Year	8.57	6.34	9.18	11.00	7.03	12.14	12.92	15.84	6.94	6.34	8.22	15.22	5.66
CAGR	2 Years	9.11	6.89	8.26	11.20	8.77	7.49	5.14	10.14	3.26	6.89	7.90	13.53	-
	3 Years	6.58	5.49	6.41	10.00	8.34	0.91	-0.70	5.97	-4.52	5.49	7.13	10.70	-
	4 Years	11.74	9.47	10.77	13.59	11.30	9.81	5.95	11.62	2.61	9.47	10.83	11.58	-
	5 Years	10.37	8.29	9.79	11.36	9.16	11.33	6.84	11.10	5.69	8.28	9.51	12.16	-
	Since Inception	9.45	7.30	10.99	11.60	8.78	10.90	6.41	14.93	9.26	8.95	9.29	12.06	6.84

Fund Name	Benchmark Composition						SFIN
	Weightage	Index	Weightage	Index	Weightage	Index	
Liquid Plus	-	-	-	-	100%	Crisil Liquid Fund Index	ULIF02807/10/11BSLLIQLPLUS109
Assure	-	-	100%	Crisil Short Term Bond Fund Index	-	-	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	-	80%	Crisil Composite Bond Fund Index	20%	Crisil Liquid Fund Index	ULIF01507/08/08BSLIINCADV109
Income Advantage Guaranteed	-	-	80%	Crisil Composite Bond Fund Index	20%	Crisil Liquid Fund Index	ULIF03127/08/13BSLIINADGT109
Protector	10%	BSE 100	80%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00313/03/01BSLPROTECT109
Builder	20%	BSE 100	70%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00113/03/01BSLBUILDER109
Balancer	25%	BSE 100	65%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00931/05/05BSLBALANCE109
Enhancer	30%	BSE 100	60%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00213/03/01BSLENHANCE109
Creator	50%	BSE 100	40%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00704/02/04BSLCREATOR109
Magnifier	85%	BSE 100	-	-	15%	Crisil Liquid Fund Index	ULIF00826/06/04BSLIIMAGN109
Maximiser	90%	BSE 100	-	-	10%	Crisil Liquid Fund Index	ULIF01101/06/07BSLIINMAXI109
Maximiser Guaranteed	-	-	-	-	-	-	ULIF03027/08/13BSLIMAXGT109
Super 20	90%	BSE Sensex	-	-	10%	Crisil Liquid Fund Index	ULIF01723/06/09BSLSUPER20109
Multiplier	90%	Nifty Midcap 100	-	-	10%	Crisil Liquid Fund Index	ULIF01217/10/07BSLINMULTI109
Pure Equity	-	-	-	-	-	-	ULIF02707/10/11BSLIPUREEQ109
Value & Momentum	90%	BSE 100	-	-	10%	Crisil Liquid Fund Index	ULIF02907/10/11BSLIVALUEM109
Asset Allocation	-	-	-	-	-	-	ULIF03430/10/14BSLIASTALC109
MNC	-	-	-	-	-	-	ULIF03722/06/18BSLIMUMNC109
Capped Nifty Index	-	-	-	-	-	-	ULIF03530/10/14BSLICNFIDX109

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Performance at a glance as on 27th November 2020

Guaranteed NAV Funds

Figures in percentage (%)

Returns	Period	Platinum Premier	Platinum Advantage	Foresight - Single Pay	Foresight - 5 Pay	Titanium I
Absolute	1 month	0.05	0.10	0.28	0.37	-0.14
	3 months	0.34	0.45	0.87	0.93	-0.42
	6 months	0.71	1.17	1.85	1.76	-0.88
	1 Year	2.45	0.97	5.12	1.70	-0.20
CAGR	2 Years	3.63	3.95	6.88	5.00	2.65
	3 Years	3.57	3.78	5.93	4.51	3.00
	4 Years	5.51	5.85	7.71	6.12	5.52
	5 Years	5.59	5.87	7.53	6.43	5.67
	Since Inception	7.31	6.58	8.25	6.83	7.36

Pension Funds

Figures in percentage (%)

Returns	Period	Pension - Nourish	BM	Pension - Growth	BM	Pension - Enrich	BM
Absolute	1 month	1.63	1.67	2.73	2.73	4.14	4.30
	3 months	3.58	3.55	4.04	4.62	5.63	6.15
	6 months	7.03	6.72	8.60	9.49	13.78	13.57
	1 Year	11.04	10.27	10.93	10.39	11.36	9.96
CAGR	2 Years	11.63	10.33	11.28	10.25	11.16	9.67
	3 Years	9.03	7.85	9.12	7.83	8.34	7.38
	4 Years	8.12	7.14	8.91	7.66	9.16	8.05
	5 Years	9.20	8.10	9.96	8.34	10.16	8.31
	Since Inception	8.60	7.63	10.20	8.55	11.30	9.66

Fund Name	Benchmark Composition						SFIN
	Weightage	Index	Weightage	Index	Weightage	Index	
Platinum Premier	-	-	-	-	-	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	-	-	-	-	-	ULIF02408/09/10BSLPLATADV109
Foresight - Single Pay	-	-	-	-	-	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	-	-	-	-	-	ULIF02510/02/11BSLFSIT5P1109
Titanium I	-	-	-	-	-	-	ULIF01911/12/09BSLTITAN1109
Pension Nourish	10%	BSE 100	80%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	20%	BSE 100	70%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	35%	BSE 100	55%	Crisil Composite Bond Fund Index	10%	Crisil Liquid Fund Index	ULIF00404/03/03BSLIENRICH109

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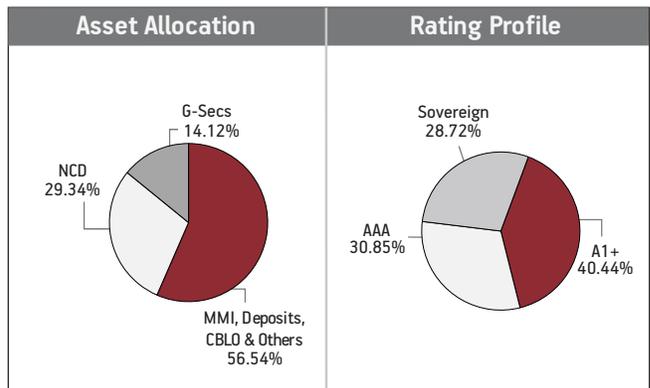
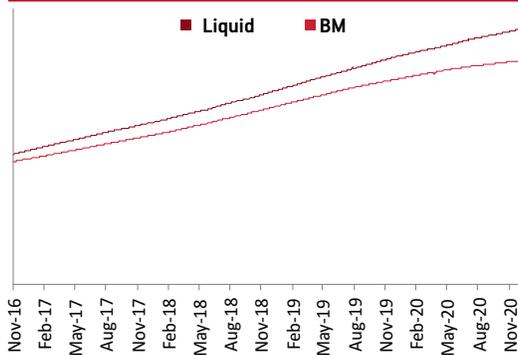
About The Fund **Date of Inception: 09-Mar-12**

OBJECTIVE: To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments – upto one year maturity.

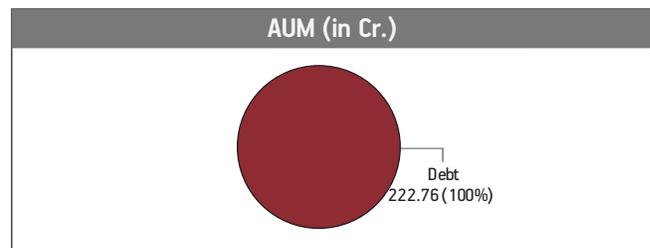
STRATEGY: Fund will invest in high quality short-term fixed income instruments – upto one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

NAV as on 27th November 2020: ₹18.3131 **BENCHMARK: Crisil Liquid Fund Index**

Asset held as on 27th November 2020: ₹222.76 Cr **FUND MANAGER: Ms. Richa Sharma**



SECURITIES	Holding
GOVERNMENT SECURITIES	14.12%
8.79% GOI 2021 (MD 08/11/2021)	4.71%
6.10% State Development -Karnataka 2021 (MD 11/12/2021)	4.61%
7.94% GOI Bond 24-05-2021	2.29%
9.03% State Development -Kerala 2021 (MD 07/12/2021)	1.26%
8.60% State Development -Maharashtra 2021 (MD 24/08/2021)	0.93%
8.60% State Development -Kerala 2021 (MD 24/08/2021)	0.32%
CORPORATE DEBT	29.34%
7.17% NHAI NCD MD (23/12/2021)	7.90%
8.15% REC Ltd NCD (MD 18/06/2021)	4.14%
7.24% IRFC NCD (MD 08/11/2021)	2.78%
6.99% HDFC Ltd NCD (MD 25/11/2021)	2.78%
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2021)	2.34%
8.50% NHPC Ltd NCD SR-T STRRP C (MD 14/07/2021)	2.31%
9.30% Steel Authority Of India (MD 25/05/2021)	2.31%
6.77% HDFC Ltd NCD (MD 28/06/2021)	2.06%
8.18% NTPC Ltd NCD (MD 31/12/2020)-Series 58	1.80%
8.80% Tata Capital Financial Services Ltd NCD (MD 27/09/2021)	0.93%
MMI, Deposits, CBLO & Others	56.54%



Maturity (in years) **0.53**

Yield to Maturity **4.37%**

Modified Duration **0.31**



Fund Update:
 The average maturity of the fund has slightly decreased to 0.53 years from 0.54 years on a MOM basis.
 Liquid plus fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 12-Sep-05

OBJECTIVE: To provide capital conservation at a high level of safety and liquidity through judicious investments in high quality short-term debt.

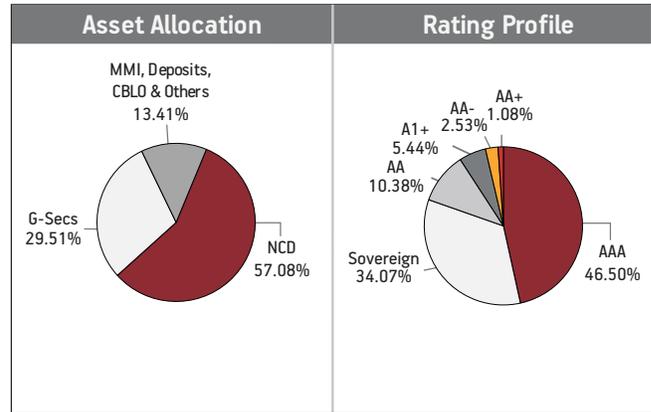
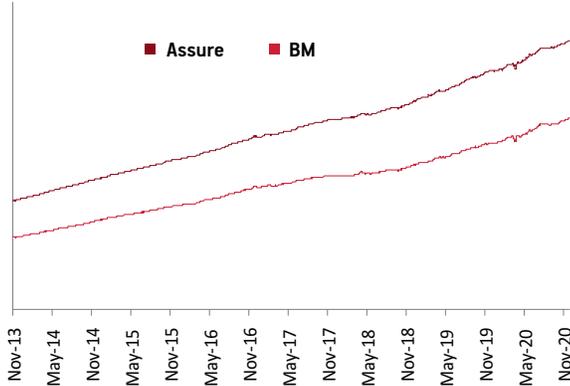
STRATEGY: To generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 27th November 2020: ₹ 36.2835

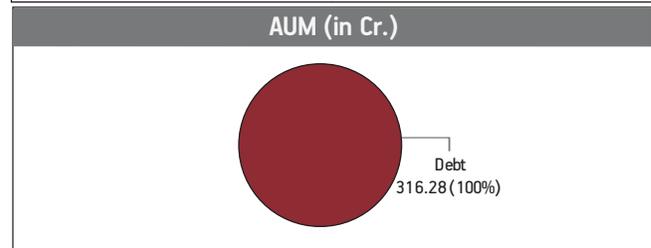
BENCHMARK: Crisil Short Term Bond Fund Index

Asset held as on 27th November 2020: ₹316.28 Cr

FUND MANAGER: Ms. Richa Sharma



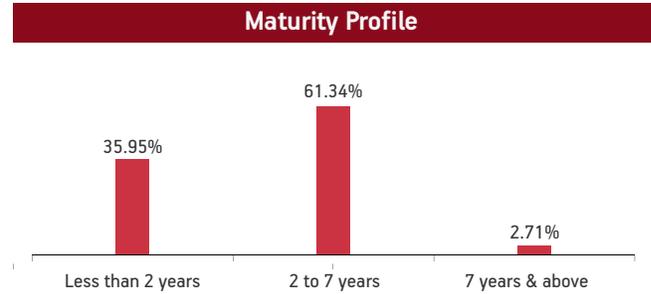
SECURITIES	Holding
GOVERNMENT SECURITIES	29.51%
5.15% GOI 2025 (MD 09/11/2025)	15.84%
6.18% GOI (MD 04/11/2024)	11.61%
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.04%
9.23% State Development -Gujrat 2022 (MD 30/03/2022)	0.63%
9.14% State Development -Andhra Pradesh 2022 (MD 25/04/2022)	0.40%
CORPORATE DEBT	57.08%
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	6.51%
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	5.43%
8.50% NABARD NCD SR 19F (MD 31/01/2023)	5.17%
6.40% NABARD NCD (MD 31/07/2023)	3.30%
HDB Financial Services Limited Series 124 ZCB MD 29/10/2021	2.01%
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.92%
8.85% Axis Bank NCD (MD 05/12/2024)	1.78%
8.50% NHPC Ltd NCD SR-T STRRP E (MD 14/07/2023)	1.73%
7.35% HDFC Ltd NCD (MD 10/02/2025)	1.70%
9.30% Steel Authority Of India (MD 25/05/2022)	1.70%
Other Corporate Debt	25.85%
MMI, Deposits, CBLO & Others	13.41%



Maturity (in years) **2.97**

Yield to Maturity **4.97%**

Modified Duration **2.48**



Fund Update:
 The average maturity of the fund has slightly increased to 2.97 years from 2.76 years on a MOM basis.
 Assure fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 22-Aug-08

OBJECTIVE: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

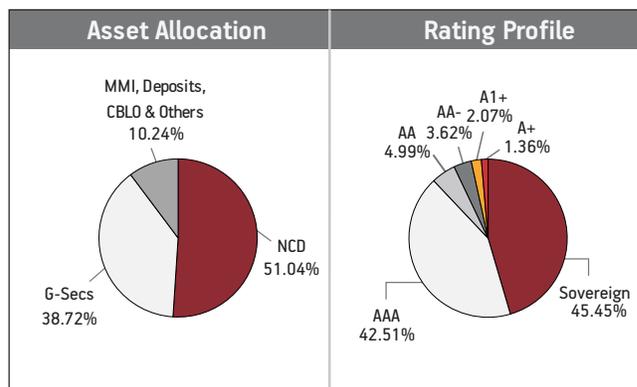
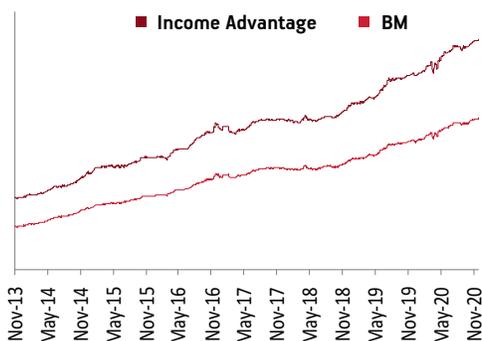
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

NAV as on 27th November 2020: ₹32.3228

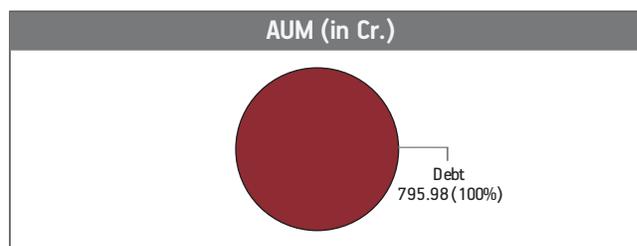
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹795.98 Cr

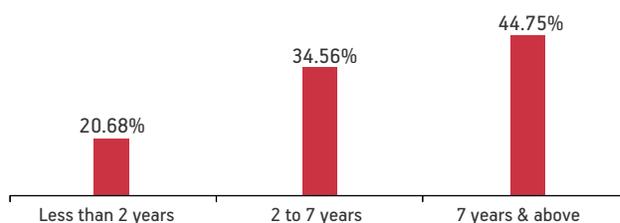
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	38.72%
5.15% GOI 2025 (MD 09/11/2025)	6.30%
6.19% GOI 2034 (MD 16/09/2034)	6.27%
8.24% GOI 2033 (MD 10/11/2033)	5.89%
5.22% GOI (MD 15/06/2025)	5.05%
8.15% State Development Loan-Tamilnadu 2028 (MD 09/05/2028)	3.47%
7.27% GOI (MD 08/04/2026)	3.42%
6.18% GOI (MD 04/11/2024)	3.29%
6.80% GOI 2060 (MD 15/12/2060)	3.25%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.99%
7.32% GOI 2024 (MD 28/01/2024)	0.25%
Other Government Securities	0.54%
CORPORATE DEBT	51.04%
2% Tata Steel Ltd NCD (MD 23/04/2022)	4.19%
9.05 HDFC Ltd. NCD Series U-001 (MD 16/10/2028)	3.69%
8.30% NTPC Ltd NCD (MD 15/01/2029) Series 67	3.56%
7.75% Power Finance Corpn. Ltd. NCD (MD 11/06/2030)	3.41%
7.65% Axis Bank NCD (MD 30/01/2027)	3.40%
7.14% NHAI NCD MD (10/09/2040)	3.24%
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30](21/08/2035)	2.86%
HDFC Ltd. ZCB (MD 10/05/2021) Series P-010	2.78%
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	2.22%
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	2.13%
Other Corporate Debt	19.57%
MMI, Deposits, CBLO & Others	10.24%



Maturity (in years)	7.95
Yield to Maturity	5.63%
Modified Duration	5.02
Maturity Profile	



Fund Update:

Exposure to G-secs has decreased to 38.72% from 39.55% and MMI has increased to 10.24% from 8.26% on a MOM basis.

Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 01-Jan-14

OBJECTIVE: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

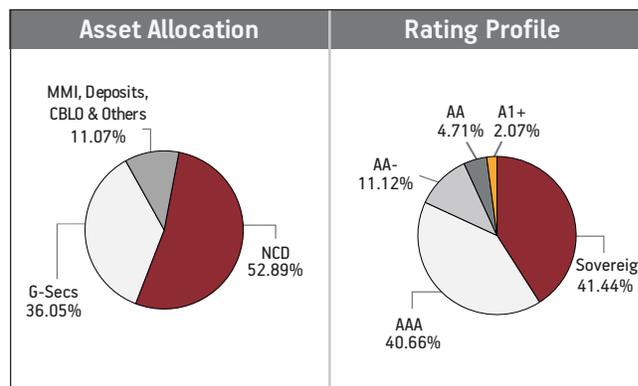
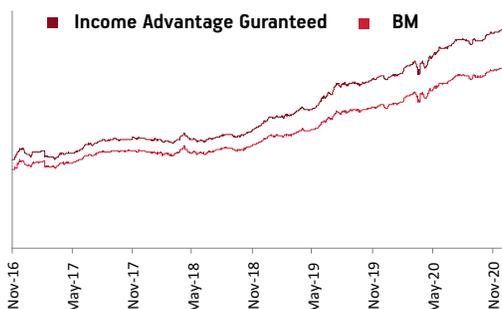
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

NAV as on 27th November 2020: ₹18.2713

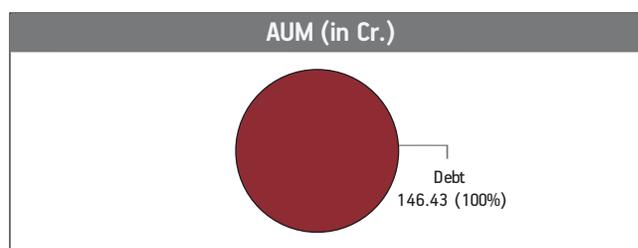
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹146.43 Cr

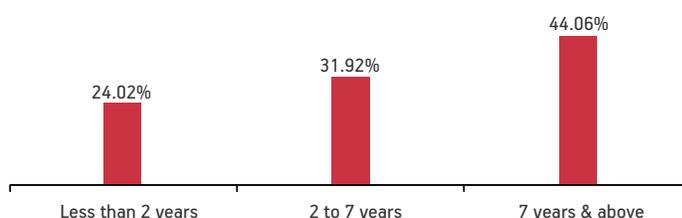
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	36.05%
7.40% GOI 2035 (MD 09/09/2035)	7.55%
7.27% GOI (MD 08/04/2026)	7.44%
7.59% GOI 2029 (MD 20/03/2029)	7.17%
7.57% GOI (MD 17/06/2033)	3.80%
7.59% GOI 2026 (MD 11/01/2026)	3.76%
8.13% GOI 2045 (MD 22/06/2045)	2.41%
8.60% GOI 2028 (MD 02/06/2028)	1.59%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	1.52%
8.30% GOI 2040 (MD 02/07/2040)	0.81%
CORPORATE DEBT	52.89%
7.50% Tata Motors Ltd NCD (MD 22/06/2022)	6.39%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	4.78%
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	4.02%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	3.78%
7.14% NHAI NCD MD (10/09/2040)	3.52%
8.14% Nuclear Power Corp'n Of India Ltd (MD 25/03/2026) SR-X	3.01%
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	2.76%
2% Tata Steel Ltd NCD (MD 23/04/2022)	2.41%
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	2.16%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.07%
Other Corporate Debt	18.00%
MMI, Deposits, CBLO & Others	11.07%



Maturity (in years)	7.48
Yield to Maturity	5.76%
Modified Duration	4.92
Maturity Profile	



Fund Update:

Exposure to G-secs has slightly decreased to 36.05% from 36.76% and MMI has increased to 11.07% from 9.26% on a MOM basis.

Income Advantage Guaranteed fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

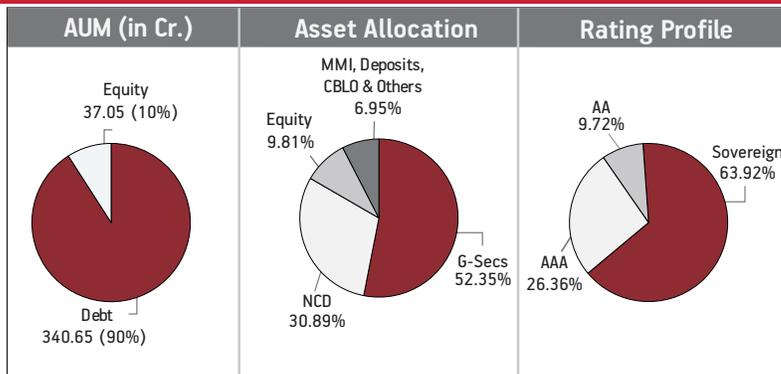
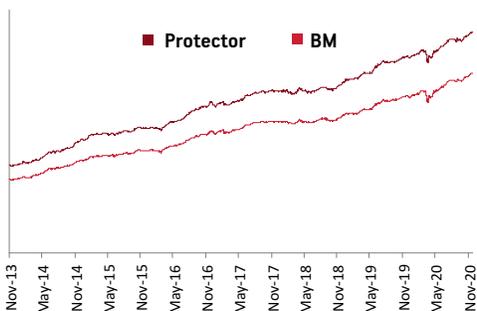
Date of Inception: 22-Mar-01

OBJECTIVE: To generate consistent returns through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with minimum risk appetite.

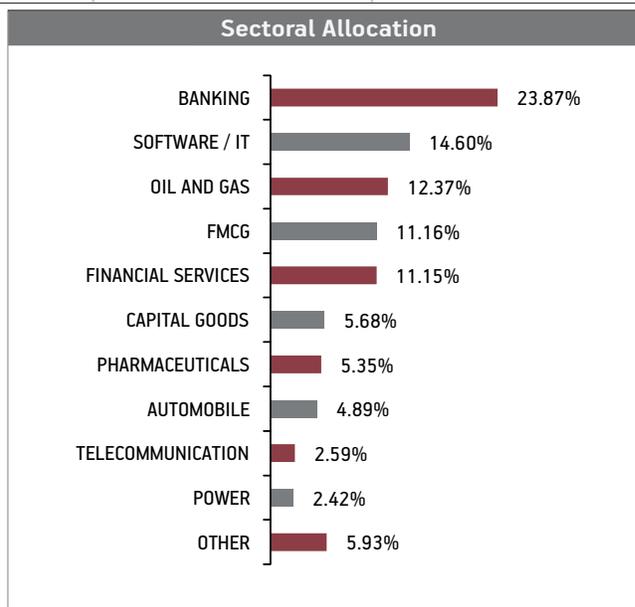
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 27th November 2020: ₹50.6639 **BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index**

Asset held as on 27th November 2020: ₹377.70 Cr **FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)**



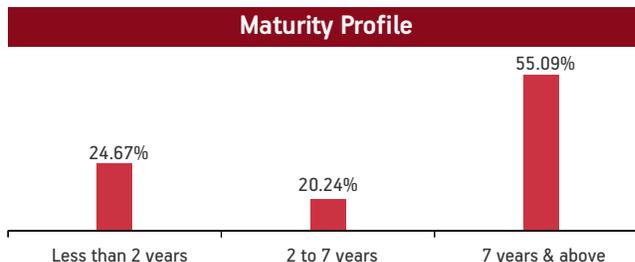
SECURITIES	Holding
GOVERNMENT SECURITIES	52.35%
5.22% GOI (MD 15/06/2025)	10.65%
7.88% GOI 2030 (MD 19/03/2030)	10.45%
7.59% GOI 2029 (MD 20/03/2029)	5.85%
6.19% GOI 2034 (MD 16/09/2034)	4.95%
6.45% GOI 2029 (MD 07/10/2029)	4.10%
7.50% GOI 2034 (10.08.2034)	3.39%
9.23% GOI 2043 (MD 23/12/2043)	3.29%
7.57% GOI (MD 17/06/2033)	2.94%
8.30% GOI 2042 (MD 31/12/2042)	1.58%
8.60% GOI 2028 (MD 02/06/2028)	1.54%
Other Government Securities	3.59%
CORPORATE DEBT	30.89%
7.49% NHA1 NCD MD (01/08/2029)	7.04%
2% Tata Steel Ltd NCD (MD 23/04/2022)	4.67%
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	2.82%
8.51% India Infradebt Ltd NCD (MD 10/05/2021) SR I	1.89%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.54%
8.85% Axis Bank NCD (MD 05/12/2024)	1.49%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.47%
8.88% Export Import Bank Of India NCD (MD 18/10/2022)	1.44%
8.042% Bajaj Finance Limited NCD (Option I) (MD 10/05/2021)	1.35%
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	1.29%
Other Corporate Debt	5.90%
EQUITY	9.81%
HDFC Bank Limited	1.12%
Reliance Industries Limited	0.99%
Infosys Limited	0.78%
Housing Development Finance Corporation	0.66%
ICICI Bank Limited	0.57%
Tata Consultancy Services Limited	0.49%
Hindustan Unilever Limited	0.47%
Kotak Mahindra Bank Limited	0.34%
ITC Limited	0.29%
Bharti Airtel Limited	0.25%
Other Equity	3.85%
MMI, Deposits, CBLO & Others	6.95%



Maturity (in years) 7.92

Yield to Maturity 5.47%

Modified Duration 5.16



Fund Update:
 Exposure to G-secs has decreased to 52.35% from 53.09% and MMI has decreased to 6.95% from 7.55% on a MOM basis.
 Protector fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 22-Mar-01

OBJECTIVE: To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

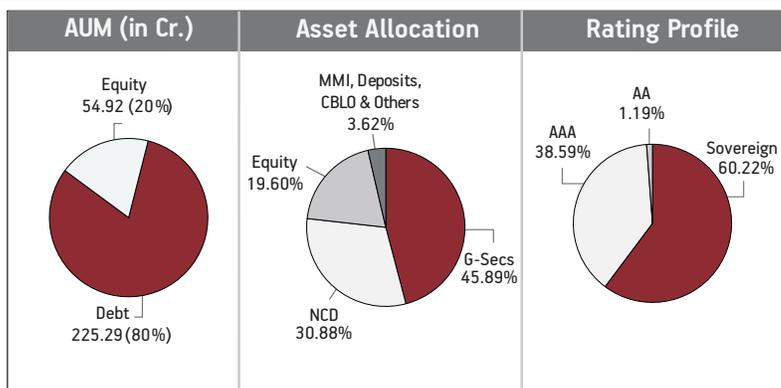
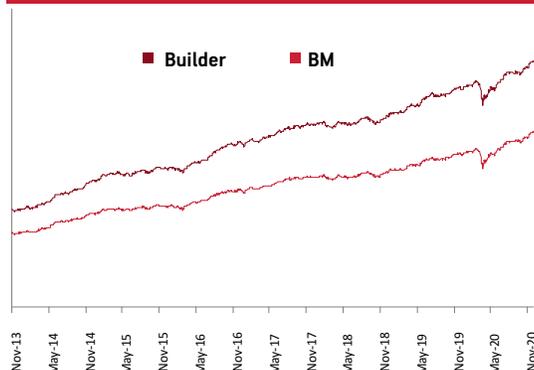
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio, which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 27th November 2020: ₹ 67.0188

BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 280.21 Cr

FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES

Holding

GOVERNMENT SECURITIES

45.89%

5.22% GOI (MD 15/06/2025)	7.18%
6.19% GOI 2034 (MD 16/09/2034)	7.12%
8.28% GOI 2027 (MD 21/09/2027)	6.61%
6.97% GOI 2026 (MD 06/09/2026)	5.37%
7.88% GOI 2030 (MD 19/03/2030)	4.02%
6.45% GOI 2029 (MD 07/10/2029)	3.69%
8.24% GOI (MD 15/02/2027)	3.23%
8.32% GOI (MD 02/08/2032)	3.17%
7.50% GOI 2034 (10.08.2034)	2.97%
8.30% GOI 2040 (MD 02/07/2040)	1.48%
Other Government Securities	1.05%

CORPORATE DEBT

30.88%

7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.61%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.33%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	3.04%
8.85% Axis Bank NCD (MD 05/12/2024)	2.00%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	2.00%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	1.98%
8.50% NHPC Ltd NCD SR-T STRRP D (MD 14/07/2022)	1.90%
8.042% Bajaj Finance Limited NCD (Option 1) (MD 10/05/2021)	1.82%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.59%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.06%
Other Corporate Debt	6.55%

EQUITY

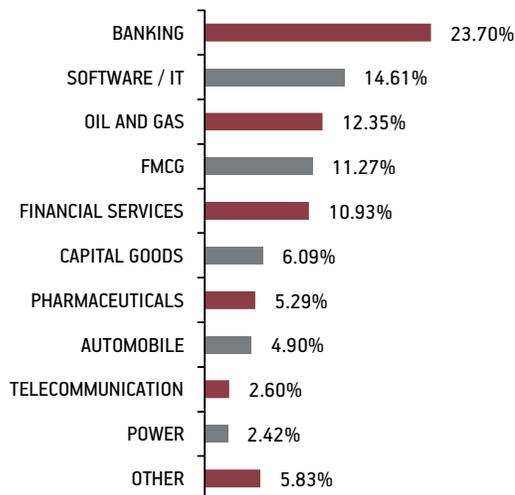
19.60%

HDFC Bank Limited	2.18%
Reliance Industries Limited	1.98%
Infosys Limited	1.55%
Housing Development Finance Corporation	1.24%
ICICI Bank Limited	1.14%
Tata Consultancy Services Limited	0.98%
Hindustan Unilever Limited	0.96%
Kotak Mahindra Bank Limited	0.68%
ITC Limited	0.58%
Bharti Airtel Limited	0.51%
Other Equity	7.79%

MMI, Deposits, CBLO & Others

3.62%

Sectoral Allocation



Maturity (in years)

7.20

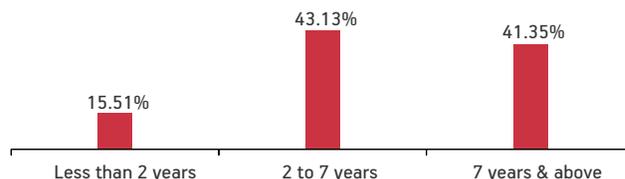
Yield to Maturity

5.60%

Modified Duration

5.11

Maturity Profile



Fund Update:

Exposure to NCD has slightly increased to 30.88% from 30.58% and MMI has decreased to 3.62% from 4.44% on a MOM basis.

Builder fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 18-Jul-05

OBJECTIVE: The objective of this investment fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

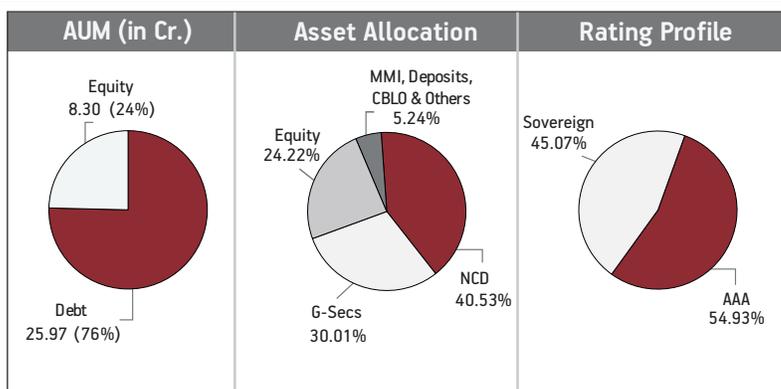
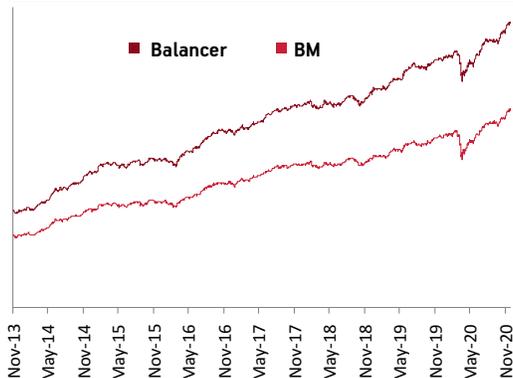
STRATEGY: The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 27th November 2020: ₹43.2562

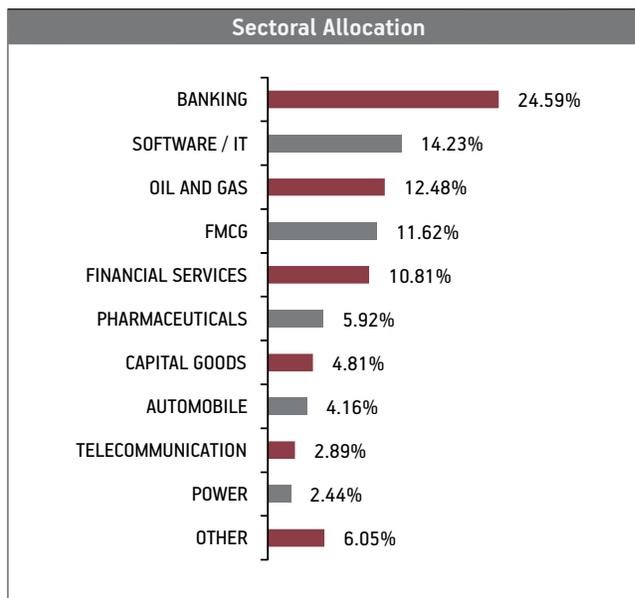
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 34.27 Cr

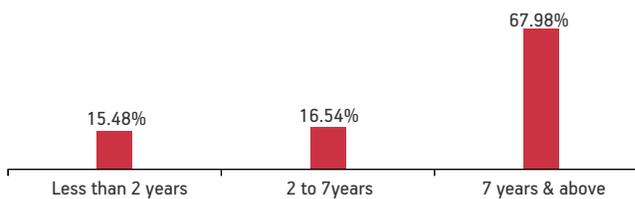
FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	30.01%
8.33% GOI 2026 (MD 09/07/2026)	6.61%
9.23% GOI 2043 (MD 23/12/2043)	5.73%
8.60% GOI 2028 (MD 02/06/2028)	5.09%
7.95% GOI 2032 (28.08.2032)	3.00%
8.32% GOI (MD 02/08/2032)	2.05%
8.15% GOI 2022 (MD 11/06/2022)	1.55%
7% Fertilizer Co Spl GOI 2022 (MD 10/12/2022)	1.54%
8.79% GOI 2021 (MD 08/11/2021)	1.53%
8.08% GOI (MD 02/08/2022)	1.25%
8.28% GOI (MD 15/02/2032)	0.85%
Other Government Securities	0.82%
CORPORATE DEBT	40.53%
7.14% NHA1 NCD MD (10/09/2040)	9.02%
9.00 HDFC Ltd. NCD (MD 29/11/2028) Series U-005	8.22%
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	6.21%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	3.43%
8.70% LIC Housing Finance NCD (MD 23/03/2029)	3.38%
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	3.23%
7.79% REC Limited NCD 2030 (MD 21/05/2030)	3.18%
9.47% Power Grid Corporation Ltd NCD (MD 31/03/2022)	2.34%
9.35% Power Grid Corporation NCD (MD 29/08/2021)	1.52%
EQUITY	24.22%
HDFC Bank Limited	2.80%
Reliance Industries Limited	2.48%
Infosys Limited	1.80%
Housing Development Finance Corporation	1.56%
ICICI Bank Limited	1.43%
Tata Consultancy Services Limited	1.24%
Hindustan Unilever Limited	1.19%
Kotak Mahindra Bank Limited	0.87%
ITC Limited	0.76%
Bharti Airtel Limited	0.70%
Other Equity	9.40%
MMI, Deposits, CBLO & Others	5.24%



Maturity (in years)	9.82
Yield to Maturity	5.74%
Modified Duration	6.02
Maturity Profile	



Fund Update:
 Exposure to equities has increased to 24.22% from 22.59% and MMI has slightly decreased to 5.24% from 5.58% on a MOM basis.
 Balancer fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 22-Mar-01

OBJECTIVE: To grow capital through enhanced returns over a medium to long-term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This investment fund is suitable for those who want to earn higher return on investment through balanced exposure to equity and debt securities.

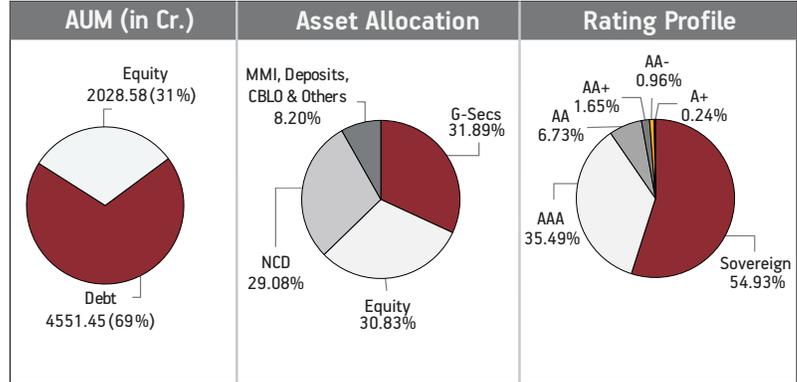
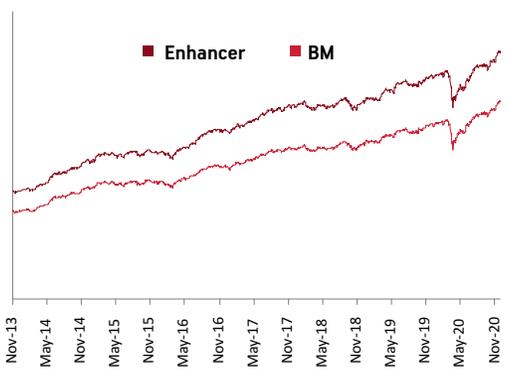
STRATEGY: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

NAV as on 27th November 2020: ₹ 74.5693

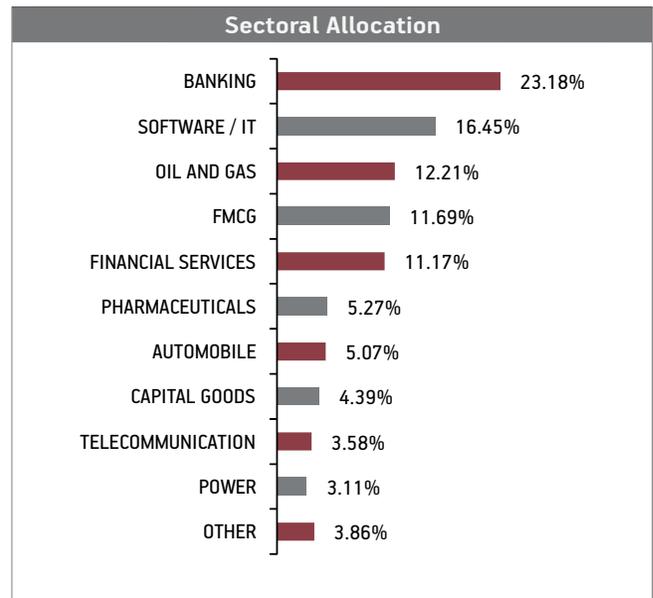
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 6580.03 Cr

FUND MANAGER: Mr. Trilok Agarwal & Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	31.89%
8.60% GOI 2028 (MD 02/06/2028)	2.59%
9.23% GOI 2043 (MD 23/12/2043)	2.55%
8.24% GOI (MD 15/02/2027)	1.91%
8.13% GOI 2045 (MD 22/06/2045)	1.75%
7.32% GOI 2024 (MD 28/01/2024)	1.65%
7.88% GOI 2030 (MD 19/03/2030)	1.46%
7.40% GOI 2035 (MD 09/09/2035)	1.45%
6.97% GOI 2026 (MD 06/09/2026)	1.36%
8.33% GOI 2036 (07/06/2036)	1.35%
6.22% GOI 2035 (MD 16/03/2035)	1.08%
Other Government Securities	14.76%
CORPORATE DEBT	29.08%
2% Tata Steel Ltd NCD (MD 23/04/2022)	1.64%
8.90% SBI 10 Year Basel 3 Compliant Tier 2 SR 1(02/11/28)	0.85%
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	0.83%
6.40% NABARD NCD (MD 31/07/2023)	0.79%
7.23% Power Finance Corpn. Ltd. NCD (MD 05/01/2027) (SR:155)	0.65%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	0.59%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.58%
7.50% Apollo Tyres Limited Maturity 20Th Oct 2023	0.49%
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.48%
Aditya Birla Fashion & Retail Ltd ZCB (MD 14/08/2021)	0.47%
Other Corporate Debt	21.71%
EQUITY	30.83%
Reliance Industries Limited	3.25%
HDFC Bank Limited	3.04%
Infosys Limited	2.57%
Housing Development Finance Corporation	2.08%
ICICI Bank Limited	1.78%
Tata Consultancy Services Limited	1.64%
Hindustan Unilever Limited	1.42%
Kotak Mahindra Bank Limited	1.11%
Bharti Airtel Limited	1.10%
ITC Limited	0.89%
Other Equity	11.94%
MMI, Deposits, CBLO & Others	8.20%

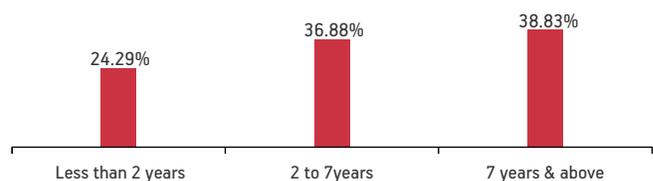


Maturity (in years) 7.68

Yield to Maturity 5.40%

Modified Duration 4.87

Maturity Profile



Fund Update:
Exposure to equities has increased to 30.83% from 29.41% and MMI has increased to 8.20% from 6.93% on a MOM basis.
Enhancer fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 23-Feb-04

OBJECTIVE: To achieve optimum balance between growth and stability to provide long-term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security. This fund option is for those who are willing to take average to high level of risk to earn attractive returns over a long period of time.

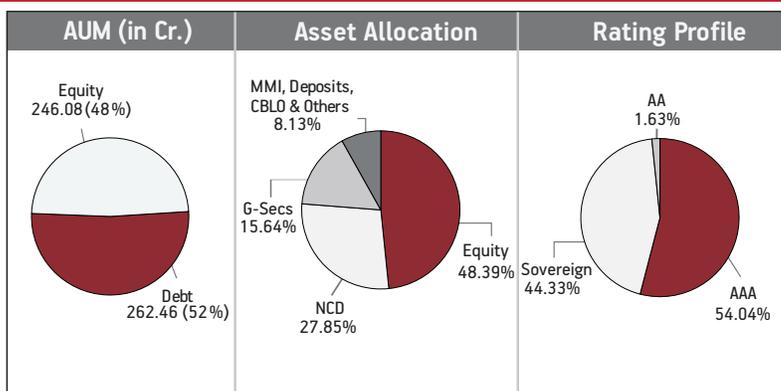
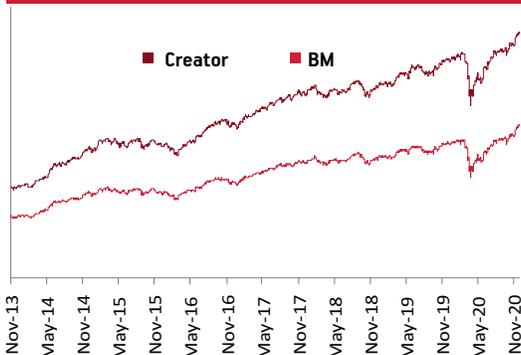
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 27th November 2020: ₹ 64.2770

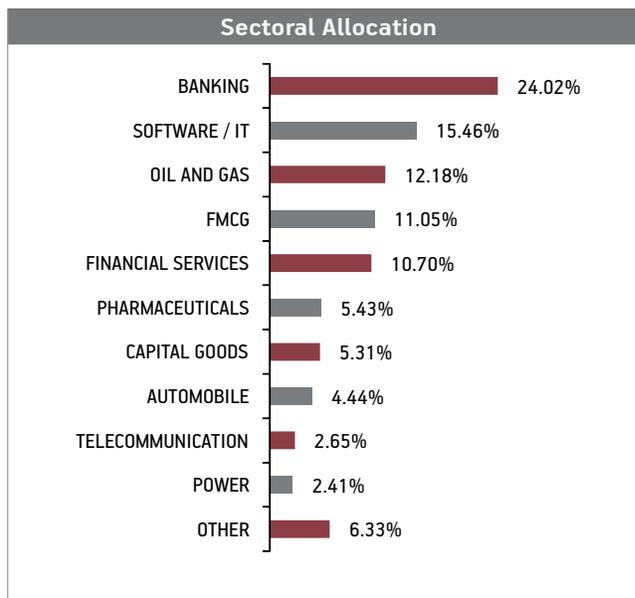
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 508.54 Cr

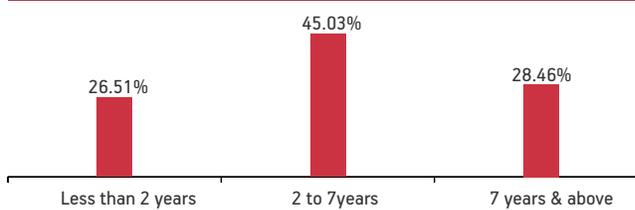
FUND MANAGER: Mr. Sandeep Jain (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	15.64%
7.95% GOI 2032 (28.08.2032)	3.04%
7.69% GOI 2043 (MD 17/06/2043)	2.34%
8.33% GOI 2026 (MD 09/07/2026)	2.23%
6.97% GOI 2026 (MD 06/09/2026)	2.11%
8.24% GOI 2033 (MD 10/11/2033)	1.15%
7.88% GOI 2030 (MD 19/03/2030)	1.11%
7.57% GOI (MD 17/06/2033)	1.09%
8.13% GOI (MD 21/09/2022)	0.68%
8.20% GOI 2025 (MD 24/09/2025)	0.44%
8.30% GOI 2040 (MD 02/07/2040)	0.44%
Other Government Securities	1.00%
CORPORATE DEBT	27.85%
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	5.78%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	5.15%
5.83% SBI Basel 3 Tier 2 SR 3[Call 26/10/25] (MD 26/10/2030)	3.56%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	2.18%
8.51% India Infradebt Ltd NCD (MD 10/05/2021) SR I	1.41%
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.36%
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.30%
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.26%
7.85% Grasim Industries Ltd. NCD (MD 15/04/2024)	1.08%
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	1.03%
Other Corporate Debt	3.73%
EQUITY	48.39%
HDFC Bank Limited	5.45%
Reliance Industries Limited	4.83%
Infosys Limited	3.51%
Housing Development Finance Corporation	3.00%
ICICI Bank Limited	2.78%
Tata Consultancy Services Limited	2.40%
Hindustan Unilever Limited	2.01%
Kotak Mahindra Bank Limited	1.74%
ITC Limited	1.46%
Bharti Airtel Limited	1.28%
Other Equity	19.93%
MMI, Deposits, CBLO & Others	8.13%



Maturity (in years)	6.05
Yield to Maturity	5.29%
Modified Duration	4.15



Fund Update:
 Exposure to equities has increased to 48.39% from 46.07% and MMI has increased to 8.13% from 7.63% on a MOM basis.
 Creator fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 12-Aug-04

OBJECTIVE: To maximize wealth by actively managing a diversified equity portfolio.

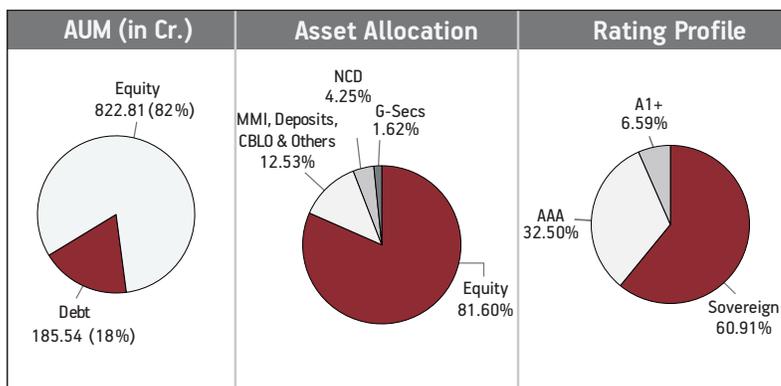
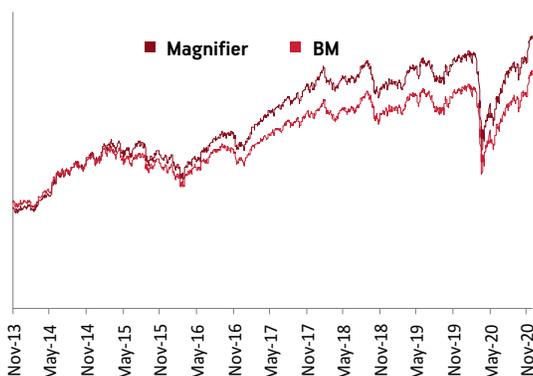
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 27th November 2020: ₹ 65.0358

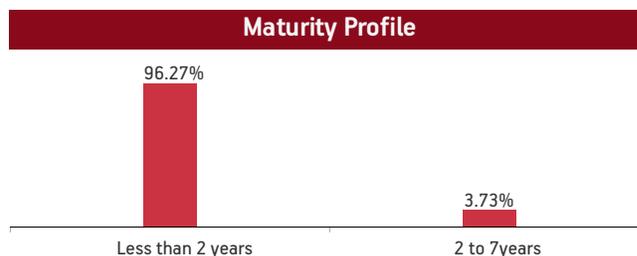
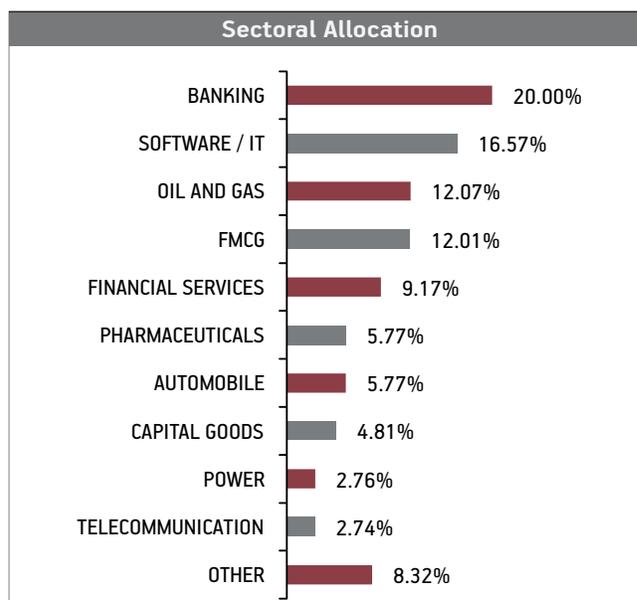
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 1008.35 Cr

FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	1.62%
0% STRIPS GOI 2036(MD 07/12/2022)	0.69%
6.10% State Development -Karnataka 2021 (MD 11/12/2021)	0.51%
8.12% GOI 2020 (MD 10/12/2020)	0.30%
8.20% GOI (MD 15/02/2022)	0.13%
CORPORATE DEBT	4.25%
8.60% NABARD NCD (MD 31/01/2022)	2.61%
8.55% Power Finance Corpn. Ltd. NCD (09/12/2021) Series 124	0.83%
7.17% NHAI NCD MD (23/12/2021)	0.51%
9.25% Power Grid Corporation NCD (MD 26/12/2020)	0.30%
EQUITY	81.60%
Reliance Industries Limited	8.19%
HDFC Bank Limited	7.14%
Infosys Limited	6.41%
Housing Development Finance Corporation	4.90%
ICICI Bank Limited	4.32%
Tata Consultancy Services Limited	3.77%
Hindustan Unilever Limited	3.54%
ITC Limited	2.68%
Larsen & Toubro Limited,	2.44%
Bharti Airtel Limited	2.24%
Other Equity	35.98%
MMI, Deposits, CBLO & Others	12.53%



Fund Update:

Exposure to equities has increased to 81.60% from 78.73% and MMI has slightly decreased to 12.53% from 12.78% on a MOM basis. Magnifier fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors. Modified Duration of the Fund is 0.46.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 12-Jun-07

OBJECTIVE: To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short term money market instruments.

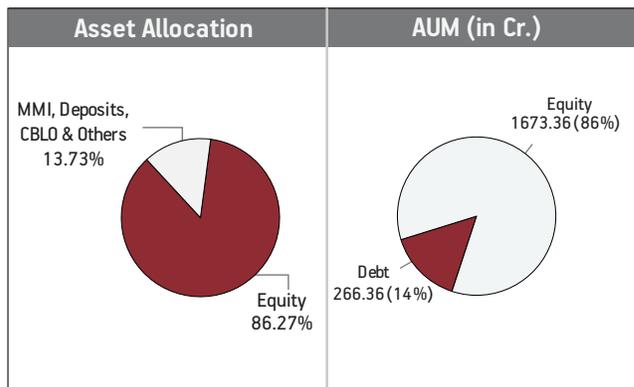
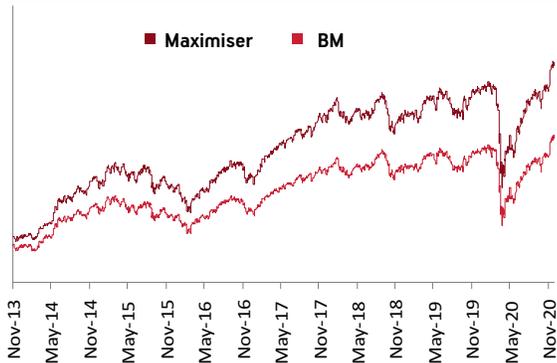
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

NAV as on 27th November 2020: ₹ 33.7353

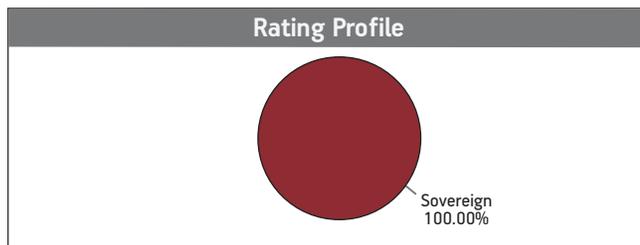
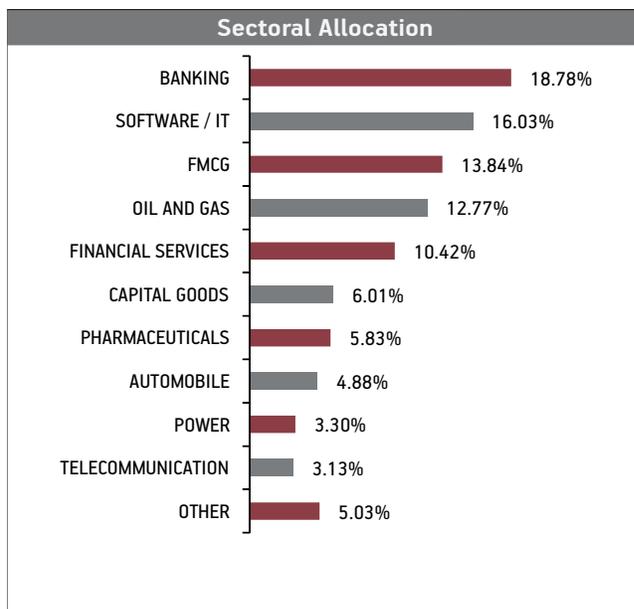
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 1939.72 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity)



SECURITIES	Holding
EQUITY	86.27%
Reliance Industries Limited	9.17%
Infosys Limited	6.81%
HDFC Bank Limited	6.74%
Housing Development Finance Corporation	5.61%
Hindustan Unilever Limited	4.53%
Tata Consultancy Services Limited	4.53%
ICICI Bank Limited	3.89%
ITC Limited	2.85%
Kotak Mahindra Bank Limited	2.75%
Bharti Airtel Limited	2.70%
Other Equity	36.69%
MMI, Deposits, CBLO & Others	13.73%



Fund Update:
 Exposure to equities has increased to 86.27% from 84.85% and MMI has decreased to 13.73% from 15.15% on a MOM basis.
 Maximiser fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

About The Fund

Date of Inception: 01-Jan-14

OBJECTIVE: To provide long term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong bluechip companies. Further, the fund seeks to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

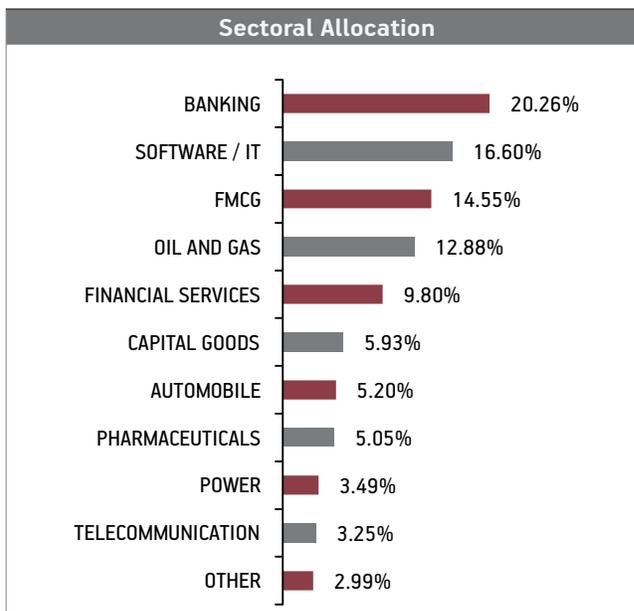
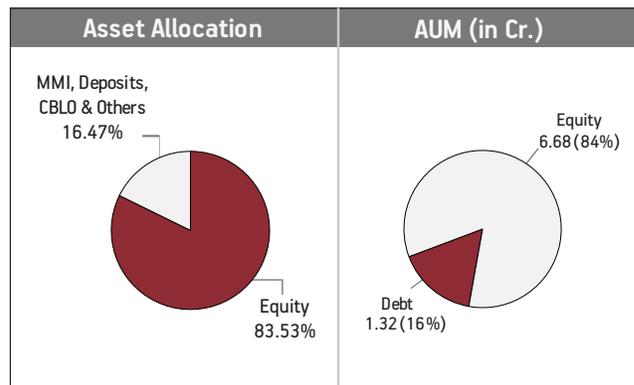
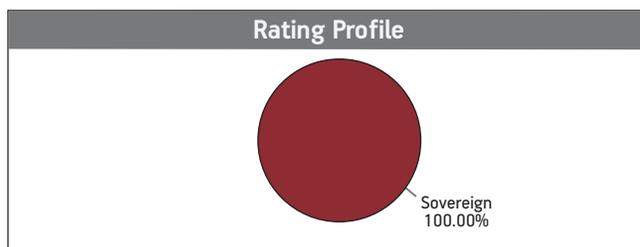
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximise the risk-return pay off for the long-term advantage of the policyholders. The fund will also explore the option of having exposure to quality mid-cap stocks. The non-equity portion of the fund will be invested in good rated (P1/A1 & above) money market instruments and fixed deposits. The fund will also maintain a reasonable level of liquidity.

NAV as on 27th November 2020: ₹20.5572

Asset held as on 27th November 2020: ₹ 8.00 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity)

SECURITIES	Holding
EQUITY	83.53%
Reliance Industries Limited	9.14%
Infosys Limited	7.49%
HDFC Bank Limited	6.79%
Housing Development Finance Corporation	5.26%
Hindustan Unilever Limited	4.50%
Tata Consultancy Services Limited	4.46%
ICICI Bank Limited	4.27%
ITC Limited	3.17%
Kotak Mahindra Bank Limited	3.15%
Larsen & Toubro Limited,	2.79%
Other Equity	32.49%
MMI, Deposits, CBLO & Others	16.47%



Fund Update:
 Exposure to equities has increased to 83.53% from 82.27% and MMI has decreased to 16.47% from 17.73% on a MOM basis.
 Maximiser Guaranteed fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

About The Fund

Date of Inception: 06-Jul-09

OBJECTIVE: To generate long-term capital appreciation for policy holders by making investments in fundamentally strong and liquid large cap companies.

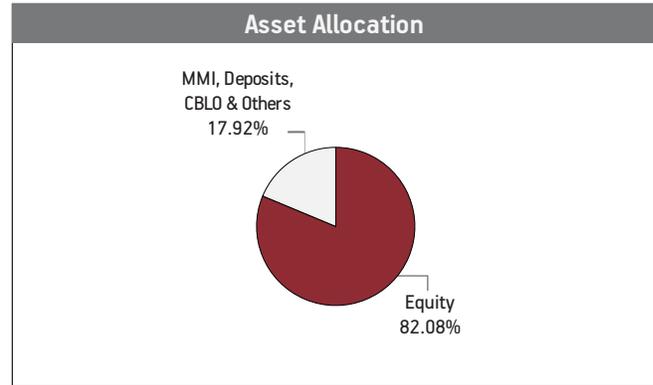
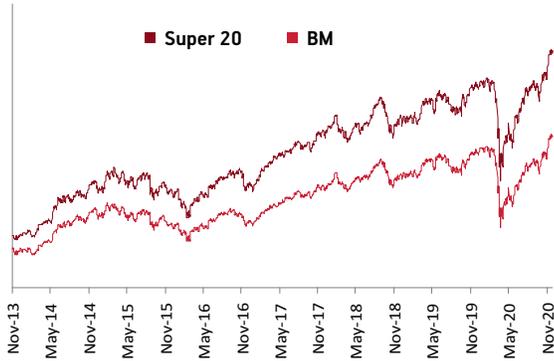
STRATEGY: To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having financial strength, robust, efficient & visionary management, enjoying competitive advantage along with good growth prospects & adequate market liquidity. The fund will adopt a disciplined yet flexible long-term approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in high rated money market instruments and fixed deposits. The fund will also maintain reasonable level of liquidity.

NAV as on 27th November 2020: ₹ 34.9435

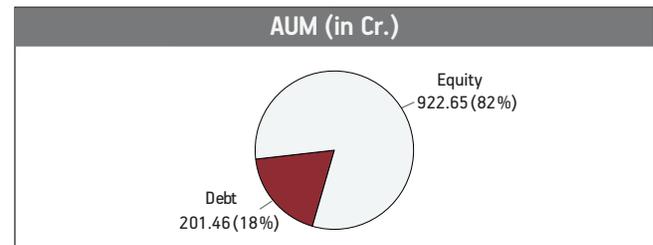
BENCHMARK: BSE Sensex & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 1124.11 Cr

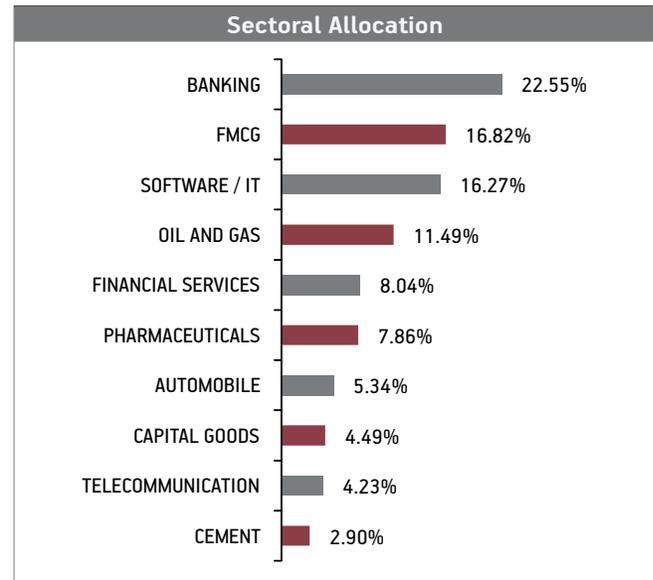
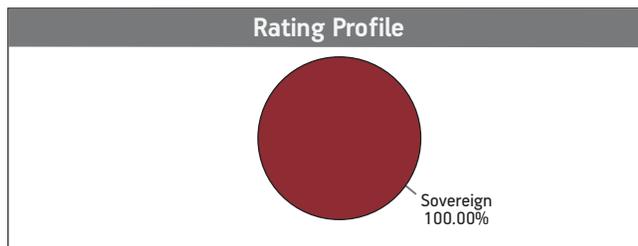
FUND MANAGER: Mr. Sameer Mistry (Head - Equity)



SECURITIES	Holding
EQUITY	82.08%
Reliance Industries Limited	9.43%
HDFC Bank Limited	8.50%
Infosys Limited	8.14%
Housing Development Finance Corporation	6.60%
Hindustan Unilever Limited	5.54%
Tata Consultancy Services Limited	5.22%
ICICI Bank Limited	5.07%
Larsen & Toubro Limited,	3.68%
ITC Limited	3.64%
Kotak Mahindra Bank Limited	3.51%
Other Equity	22.76%



MMI, Deposits, CBLO & Others	17.92%
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Fund Update:

Exposure to equities has increased to 82.08% from 81.28% and MMI has decreased to 17.92% from 18.72% on a MDM basis.

Super 20 fund is predominantly invested in large cap stocks and maintains a concentrated portfolio.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 30-Oct-07

OBJECTIVE: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalisation is close to Rs. 1000 crores and above.

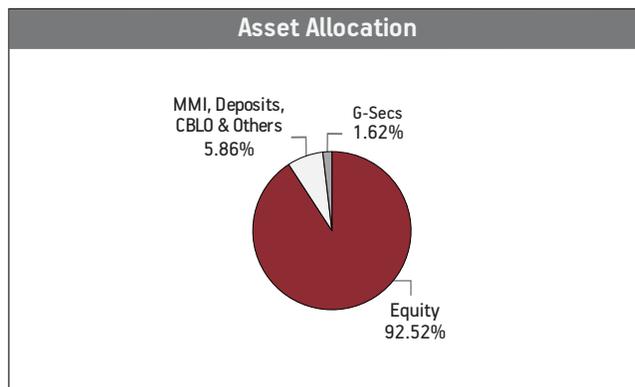
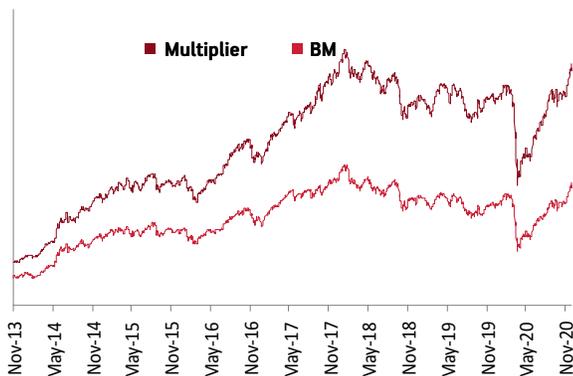
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid-cap stocks, with an option to invest 30% in large-cap stocks as well. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay-off for the long-term advantage of the policyholders. The fund will also maintain reasonable level of liquidity.

NAV as on 27th November 2020: ₹ 38.7256

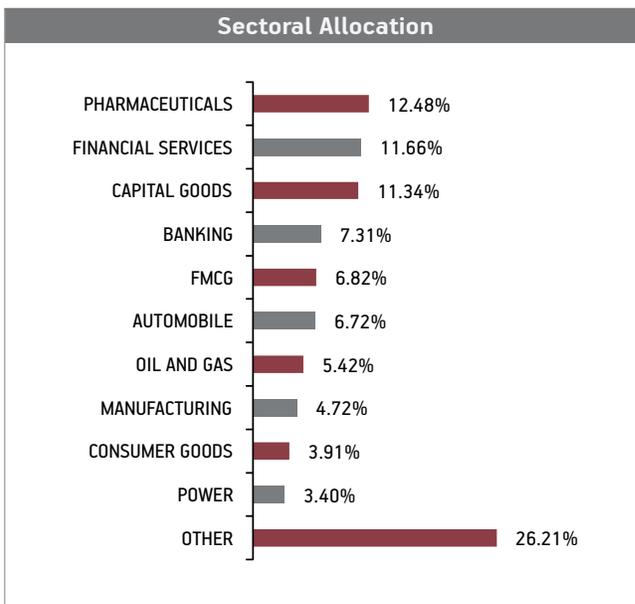
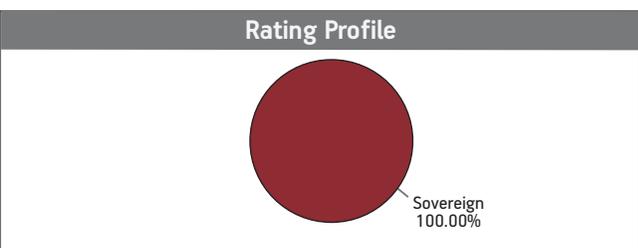
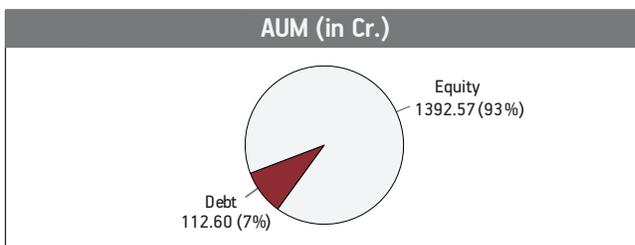
BENCHMARK: Nifty Midcap 100 & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 1505.17 Cr

FUND MANAGER: Mr. Bhaumik Bhatia



SECURITIES	Holding
GOVERNMENT SECURITIES	1.62%
364 Days TBill(MD 19/08/2021)	1.62%
EQUITY	92.52%
Tata Power Company Limited	3.15%
Apollo Hospitals Enterprise Limited	2.47%
Bharat Electronics Limited	2.29%
Dixon Technologies (India) Ltd	2.21%
Federal Bank Limited	2.16%
Bharat Forge Limited Fv 2	2.13%
PI Industries Limited	2.03%
Mahindra And Mahindra Limited	2.00%
Westlife Development Limited	1.96%
Jubilant Foodworks Limited	1.94%
Other Equity	70.19%
MMI, Deposits, CBLO & Others	5.86%



Fund Update:

Exposure to equities has increased to 92.52% from 90.80% and MMI has decreased to 5.86% from 7.35% on MOM basis.

Multiplier fund is predominantly invested in high quality mid cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 09-Mar-12

OBJECTIVE: To provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery /contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions.

STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments in companies will be made in strict compliance with the objective of the fund. The fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues. Investment in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

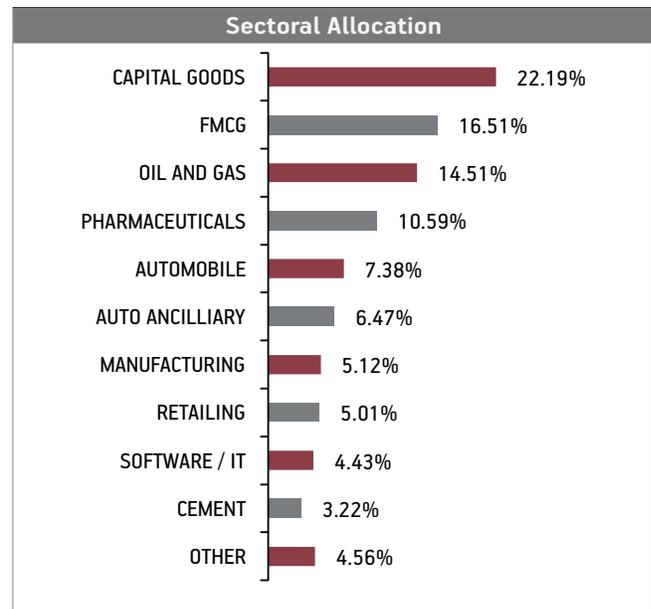
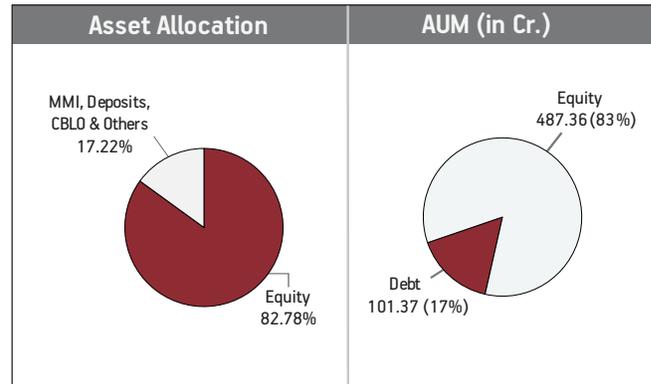
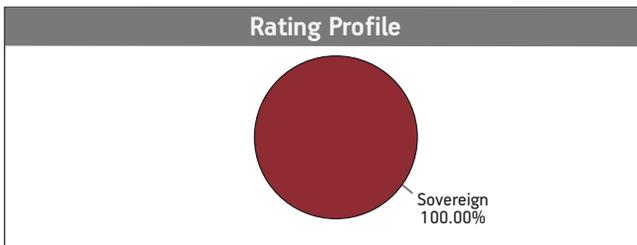
NAV as on 27th November 2020: ₹ 33.6766

Asset held as on 27th November 2020: ₹ 588.73 Cr

FUND MANAGER: Mr. Trilok Agarwal

SECURITIES	Holding
EQUITY	82.78%
Reliance Industries Limited	7.18%
Dixon Technologies (India) Ltd	4.10%
Hindustan Unilever Limited	3.04%
Larsen & Toubro Limited,	2.94%
3M India Ltd	2.59%
Bajaj Electricals Limited	2.31%
Crompton Greaves Consumer Electricals Limited	2.28%
Britannia Industries Limited	2.06%
Bata India Limited	2.02%
Rallis India Limited	2.00%
Other Equity	52.27%

MMI, Deposits, CBLO & Others 17.22%



Fund Update:

Exposure to equities has decreased to 82.78% from 83.79% and MMI has increased to 17.22% from 16.21% on a MOM basis.

Pure Equity fund maintains a diversified portfolio across various sectors excluding Media, Financial and Liquor sector.

About The Fund

Date of Inception: 09-Mar-12

OBJECTIVE: To provide long-term wealth maximization by managing a well-diversified equity portfolio predominantly comprising of deep value stocks with strong price and earnings momentum.

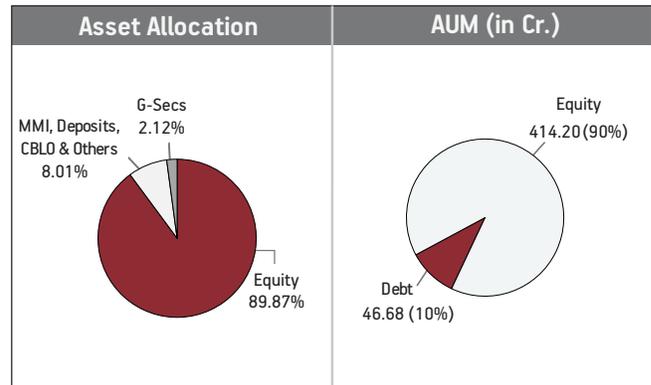
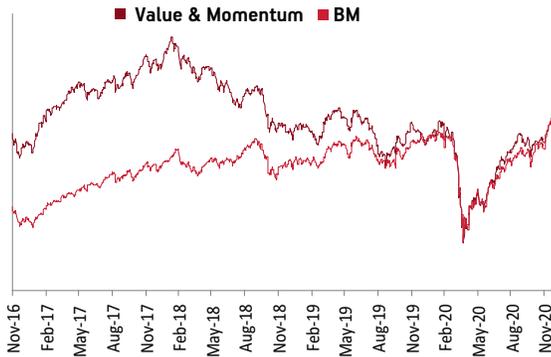
STRATEGY: To build and manage a well-diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative and quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. The fund will also maintain reasonable levels of liquidity.

NAV as on 27th November 2020: ₹ 21.6533

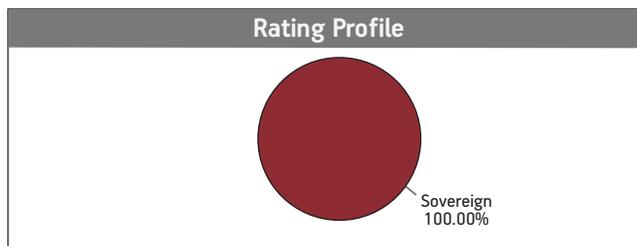
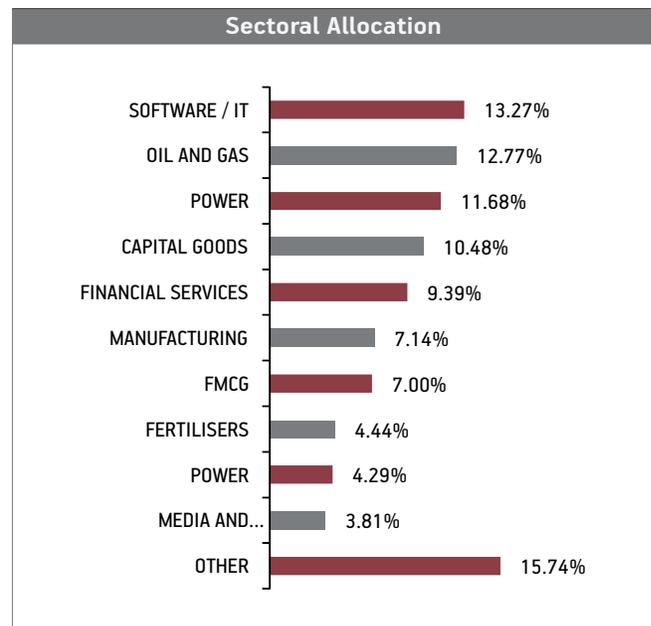
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 460.88 Cr

FUND MANAGER: Mr. Sandeep Jain



SECURITIES	Holding
GOVERNMENT SECURITIES	2.12%
364 Days TBill(MD 19/08/2021)	2.12%
EQUITY	89.87%
Infosys Limited	6.65%
Power Grid Corporation Of India Limited	4.96%
Tata Consultancy Services Limited	4.30%
Torrent Power Ltd	3.85%
ITC Limited	3.55%
Sun Tv Network Limited	3.43%
Tata Power Company Limited	3.25%
Fedral Bank Limited	3.13%
Mahanagar Gas Limited	2.95%
JM Financial Ltd	2.77%
Other Equity	51.02%
MMI, Deposits, CBLO & Others	8.01%



Fund Update:

Exposure to equities has increased to 89.87% from 87.94% and MMI has decreased to 8.01% from 9.71% on a MOM basis.

Value & Momentum fund is predominantly invested in quality midcap stocks complying with value criteria.

About The Fund

Date of Inception: 24-Sep-15

OBJECTIVE: To provide capital appreciation by investing in a portfolio of equity shares that form part of a capped nifty Index.

STRATEGY: To invest in all the equity shares that form part of the Capped Nifty in the same proportion as the Capped Nifty. The Capped Nifty Index will have all 50 companies that form part of Nifty index and will be rebalanced on a quarterly basis. The index composition will change with every change in the price of Nifty constituents. Rebalancing to meet the capping requirements will be done on a quarterly basis.

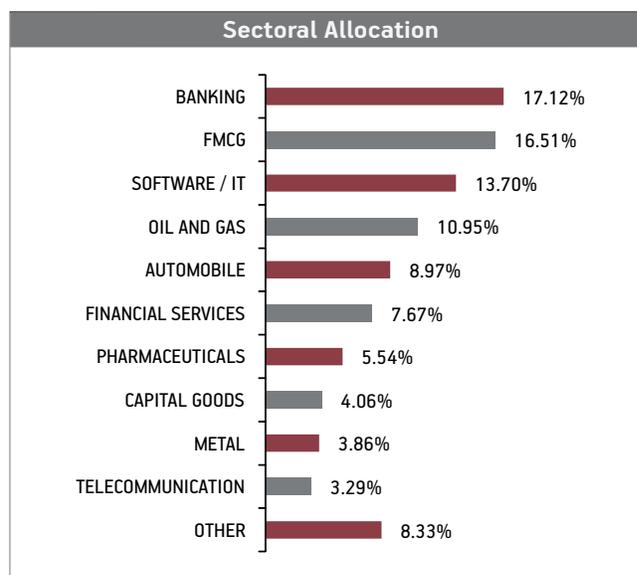
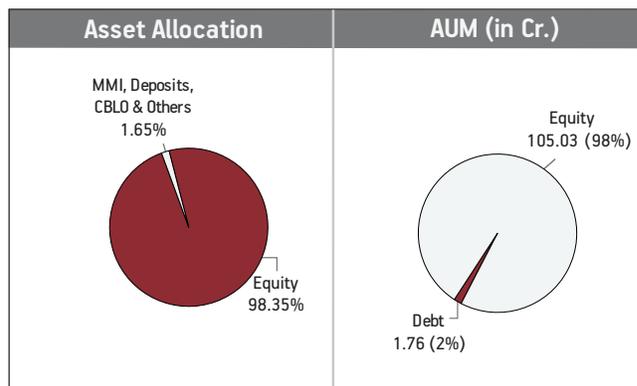
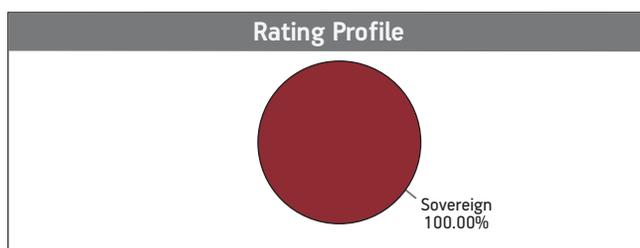
NAV as on 27th November 2020: ₹ 15.8457

Asset held as on 27th November 2020: ₹ 106.79 Cr

FUND MANAGER: Mr. Bhaumik Bhatia

SECURITIES	Holding
EQUITY	98.35%
Reliance Industries Limited	8.29%
HDFC Bank Limited	6.95%
Infosys Limited	6.30%
Hindustan Unilever Limited	5.55%
ITC Limited	4.81%
Housing Development Finance Corporation	4.49%
Tata Consultancy Services Limited	4.41%
Larsen & Toubro Limited,	3.99%
ICICI Bank Limited	3.62%
Bharti Airtel Limited	3.23%
Other Equity	46.71%

MMI, Deposits, CBLO & Others	1.65%
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Fund Update:

Exposure to equities has slightly decreased to 98.35% from 98.42% and MMI has slightly increased to 1.65% from 1.58% on a MOM basis.

Capped Nifty Index fund continues to be invested in all equity shares forming part of the nifty index.

About The Fund

Date of Inception: 24-Sep-15

OBJECTIVE: To provide capital appreciation by investing in a suitable mix of cash, debt and equities. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.

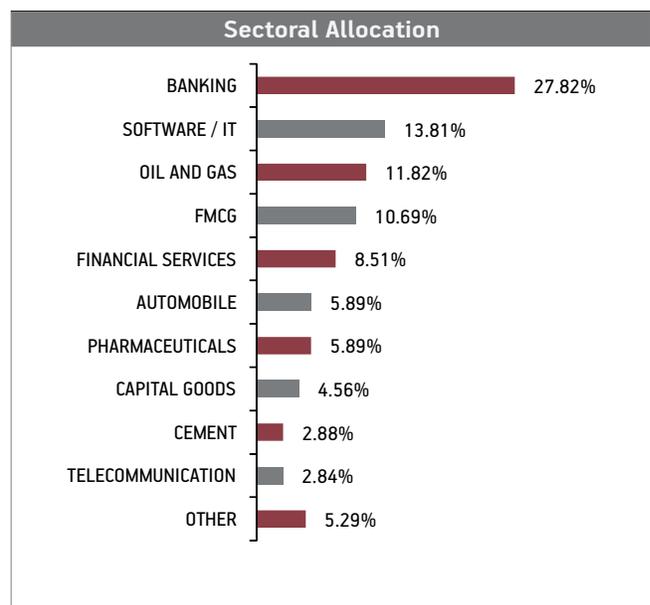
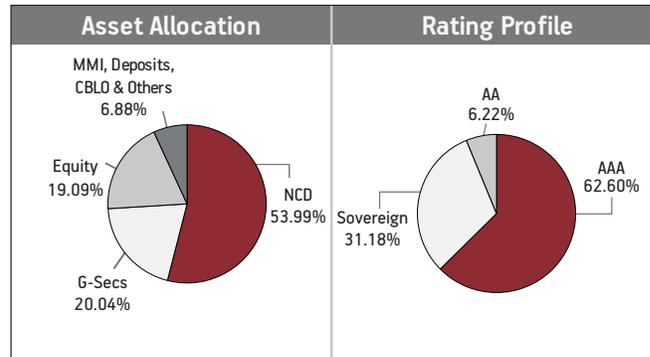
STRATEGY: To appropriately allocate money between equity, debt and money market instruments, to take advantage of the movement of asset prices resulting from changing financial and economic conditions.

NAV as on 27th November 2020: ₹ 18.0381

Asset held as on 27th November 2020: ₹ 214.17 Cr

FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	20.04%
7.50% GOI 2034 (10.08.2034)	6.64%
9.23% GOI 2043 (MD 23/12/2043)	3.06%
9.16% State Development -Rajasthan 2028 SPL SDL (MD 18/10/2)	2.70%
6.18% GOI (MD 04/11/2024)	2.45%
0% STRIPS GOI 2033(MD 10/11/2028)	1.19%
0% STRIPS GOI 2033(MD 10/05/2029)	1.15%
0% STRIPS GOI 2033(MD 10/11/2029)	1.12%
8.33% GOI 2026 (MD 09/07/2026)	0.79%
8.28% GOI (MD 15/02/2032)	0.46%
7.95% GOI 2032 (28.08.2032)	0.23%
Other Government Securities	0.24%
CORPORATE DEBT	53.99%
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	9.14%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	8.16%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.44%
5.83% SBI Basel 3 Tier 2 SR 3[Call 26/10/25] (MD 26/10/2030)	5.33%
8.18% Exim Bank MD 07/12/2025 (SR. S 08-2025)	5.24%
8.20% Power Grid Corporation NCD (MD 23/01/2025) SR-XIVIII S	5.15%
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	4.88%
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	2.68%
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	2.00%
8.55% HDFC Ltd NCD (MD 27/03/2029)	1.50%
Other Corporate Debt	4.45%
EQUITY	19.09%
HDFC Bank Limited	2.15%
Reliance Industries Limited	2.02%
Infosys Limited	1.54%
ICICI Bank Limited	1.34%
Housing Development Finance Corporation	1.22%
Kotak Mahindra Bank Limited	1.00%
Tata Consultancy Services Limited	0.97%
Hindustan Unilever Limited	0.73%
ITC Limited	0.55%
Bharti Airtel Limited	0.54%
Other Equity	7.02%
MMI, Deposits, CBLO & Others	6.88%

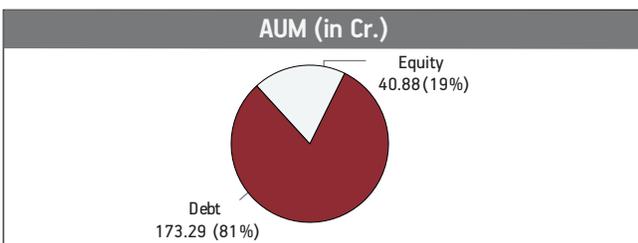
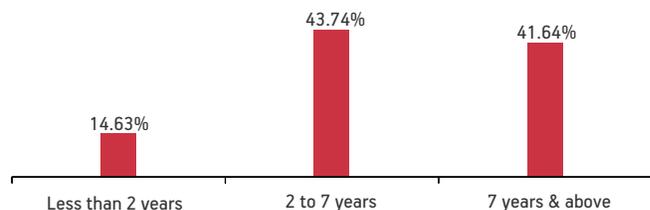


Maturity (in years) 7.14

Yield to Maturity 5.68%

Modified Duration 4.96

Maturity Profile



Fund Update:
 Exposure to equities has increased to 19.09% from 17.91% and MMI has decreased to 6.88% from 7.64% on a MOM basis.
 Asset Allocation fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 15-Feb-19

OBJECTIVE: To provide capital appreciation by investing in equity and equity related instruments of multi-national companies.

STRATEGY: The fund will predominantly invest in companies where FII / FDI and MNC parent combined holding is more than 50%. This theme has outperformed the broader market indices over long-term. The companies chosen are likely to have above average growth, enjoy distinct competitive advantages, and have superior financial strengths. The fund will also invest in high quality money market instruments and maintain adequate liquidity.

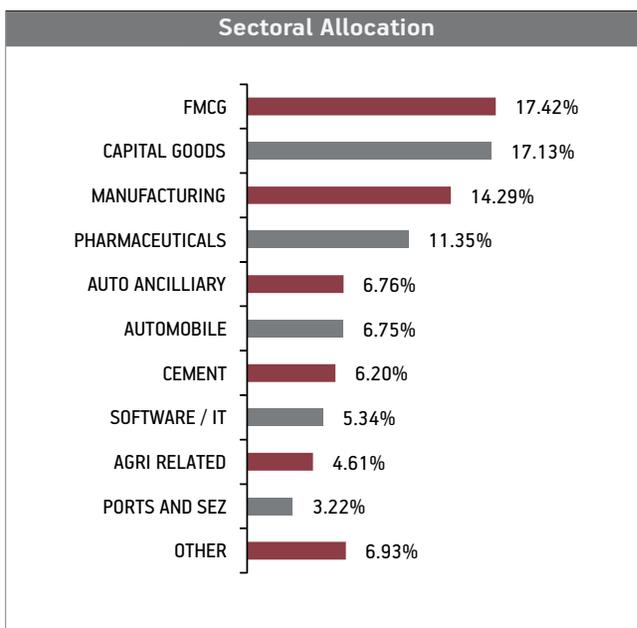
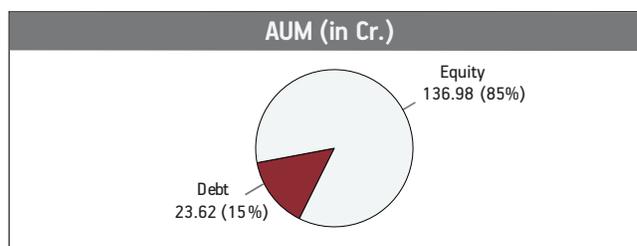
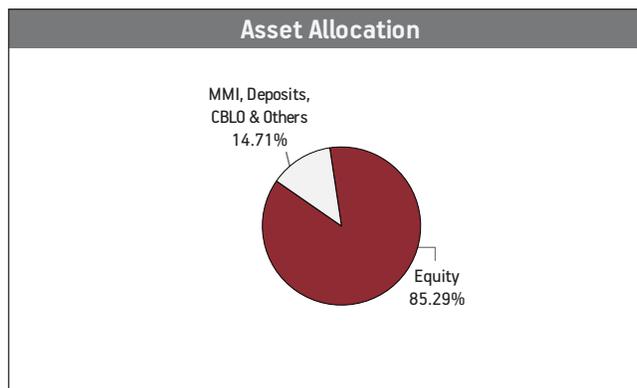
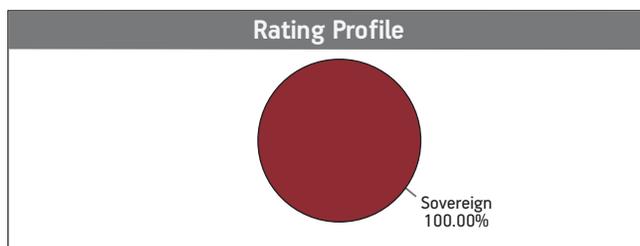
NAV as on 27th November 2020: ₹ 11.2530

Asset held as on 27th November 2020: ₹ 160.59 Cr

FUND MANAGER: Mr. Trilok Agarwal (Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
EQUITY	85.29%
3M India Ltd	5.77%
Maruti Suzuki India Limited	5.76%
Honeywell Automation India Ltd	5.35%
EPL Limited	4.70%
Hindustan Unilever Limited	4.27%
Mphasis Limited	3.33%
Britannia Industries Limited	2.96%
Nestle India Limited	2.80%
Whirlpool Of India Limited	2.75%
Gujarat Pipavav Port Limited	2.75%
Other Equity	44.85%

MMI, Deposits, CBLO & Others 14.71%



Fund Update:

Exposure to equities has decreased to 85.29% from 86.94% and MMI has increased to 14.71% from 13.06% on a MOM basis.

MNC Fund predominantly invests in companies where FII/FDI and MNC parent combined holding is above 50%.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 15-Feb-10

OBJECTIVE: To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

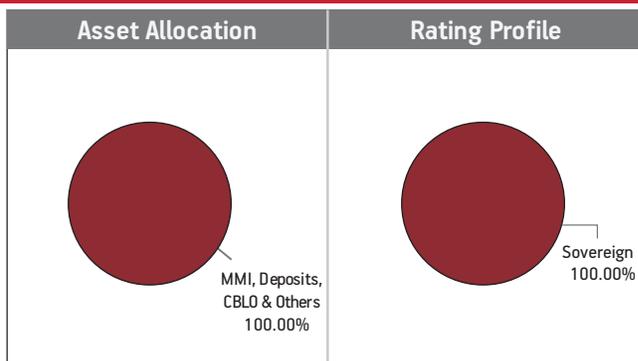
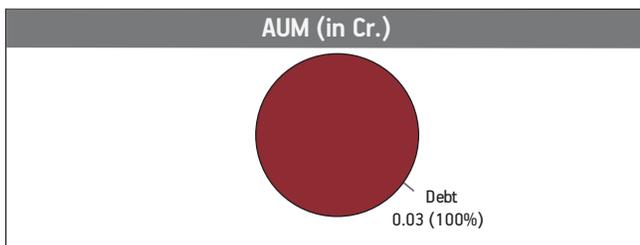
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 27th November 2020: ₹ 21.4120

Asset held as on 27th November 2020: ₹ 0.03 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%



Yield to Maturity 3.03%



Fund Update:
 Exposure to MMI has remains constant to 100.00% on a MOM basis.
 Platinum Premier fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

About The Fund

Date of Inception: 20-Sep-10

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

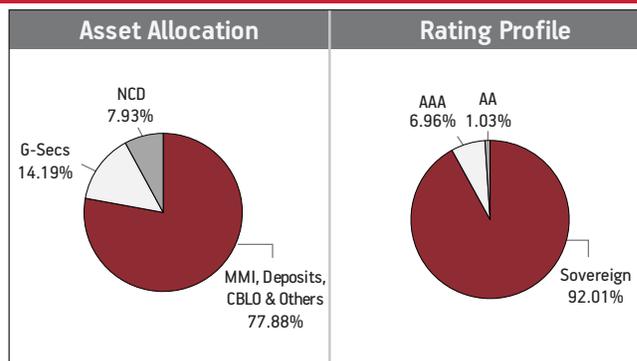
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 27th November 2020: ₹ 19.1479

Asset held as on 27th November 2020: ₹ 490.33 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	14.19%
8.12% GOI 2020 (MD 10/12/2020)	14.19%
CORPORATE DEBT	7.93%
8.18% NTPC Ltd NCD (MD 31/12/2020)-Series 58	2.25%
6.95% Reliance Industries Ltd NCD (MD 14/12/2020)	2.04%
Rural Electrification Corpn Ltd ZCB (MD 15/12/2020)	1.84%
7.63% PNB Housing Finance Ltd NCD (MD 15/12/2020)	1.02%
7.17% Reliance Industries Ltd NCD PPD Series-D (MD 08/11/2022)	0.43%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.20%
9.90 HDFC Ltd. NCD (MD 10/06/2021)	0.15%
MMI, Deposits, CBLO & Others	77.88%

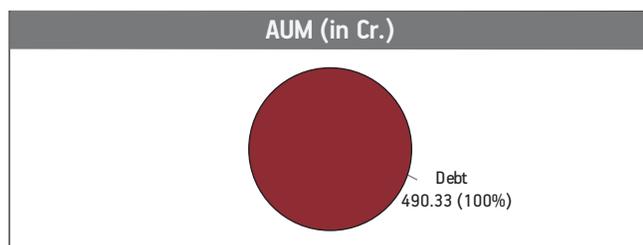
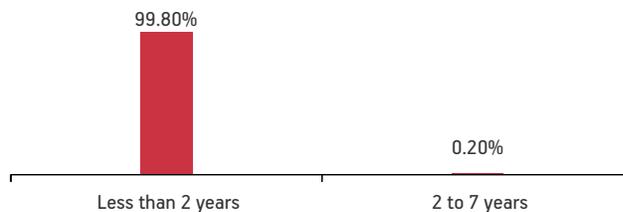


Maturity (in years) 0.03

Yield to Maturity 3.14%

Modified Duration 0.02

Maturity Profile



Fund Update:

Exposure to G-secs has decreased to 14.19% from 15.14%, NCD has decreased to 7.93% from 14.75% and MMI has increased to 77.88% from 70.11% on a MOM basis.

Platinum advantage fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

About The Fund

Date of Inception: 22-Feb-11

OBJECTIVE: To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

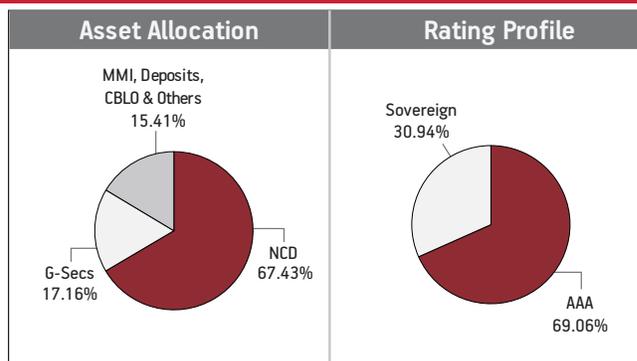
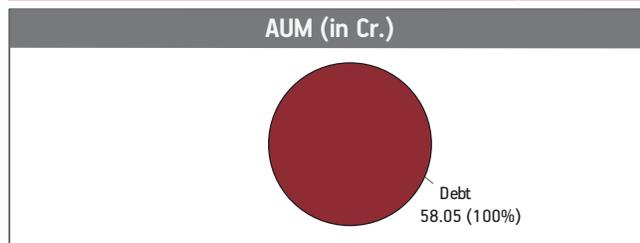
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 27th November 2020: ₹ 21.6863

Asset held as on 27th November 2020: ₹ 58.05 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	17.16%
0% STRIPS GOI 2033(MD 10/05/2021)	7.00%
7.80% GOI (MD 11/04/2021)	5.41%
8.79% GOI 2021 (MD 08/11/2021)	2.98%
8.66% State Development -Andhra Pradesh 2021 (MD 06/07/2021)	1.78%
CORPORATE DEBT	67.43%
8.54% NHPC Ltd NCD (MD 26/11/2021) (SR S2)	9.01%
7.48% Benett Coleman & Co Ltd NCD (MD 26/04/2021)	8.74%
8.44% Rural Electrification Corpn. Ltd. NCD (MD 04/12/2021)	8.11%
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2021)	8.10%
8.60% India Infradebt Ltd NCD (MD 08/01/2021) Series I	7.27%
9.36% Power Finance Corpn. Ltd. NCD (MD 01/08/2021)	6.25%
9.57% IRFC NCD (MD 31/05/2021)	5.32%
7.17% NHAI NCD MD (23/12/2021)	3.56%
8.39% NABARD NCD (MD 19/07/2021) Series 19D	3.54%
6.70% IRFC NCD (MD 24/11/2021)	3.54%
Other Corporate Debt	3.98%
MMI, Deposits, CBLO & Others	15.41%

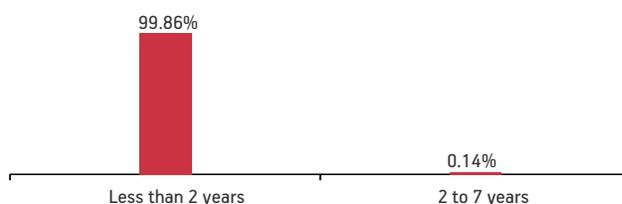


Maturity (in years) 0.57

Yield to Maturity 3.52%

Modified Duration 0.44

Maturity Profile



Fund Update:

Exposure to G-secs has slightly decreased to 17.16% from 17.19% and MMI has slightly increased to 15.41% from 15.23% on a MOM basis.

Foresight single pay fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

About The Fund

Date of Inception: 22-Feb-11

OBJECTIVE: To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

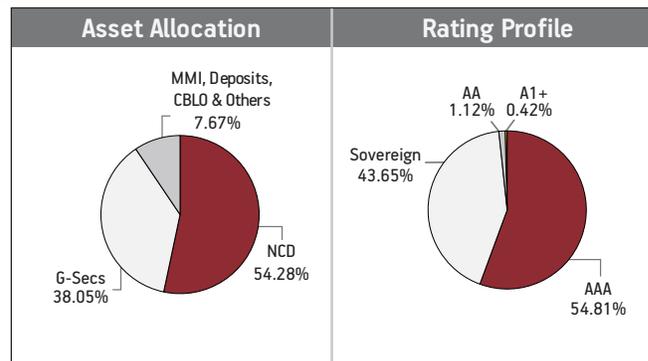
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 27th November 2020: ₹ 19.0638

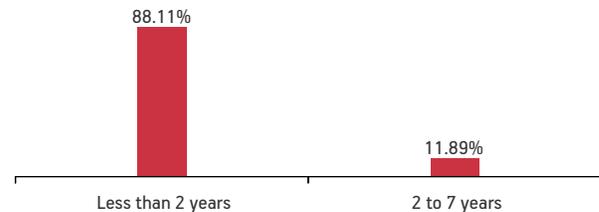
Asset held as on 27th November 2020: ₹1653.65 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	38.05%
8.79% GOI 2021 (MD 08/11/2021)	8.30%
7.94% GOI Bond 24-05-2021	4.16%
7.80% GOI (MD 11/04/2021)	3.86%
8.12% GOI 2020 (MD 10/12/2020)	3.33%
8.51% State Development -Maharashtra 2026 (MD 09/03/2026)	1.69%
8.20% GOI (MD 15/02/2022)	1.57%
6.17% GOI (MD 15/07/2021)	1.54%
8.66% State Development -Andhra Pradesh 2021 (MD 06/07/2021)	1.50%
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	0.82%
8.15% GOI 2022 (MD 11/06/2022)	0.78%
Other Government Securities	10.51%
CORPORATE DEBT	54.28%
9.57% IRFC NCD (MD 31/05/2021)	5.34%
8.33% NTPC Ltd NCD (MD 24/02/2021)-Series 59	3.04%
7.48% Benett Coleman & Co Ltd NCD (MD 26/04/2021)	2.76%
8.44% Rural Electrification Corpn. Ltd. NCD (MD 04/12/2021)	2.56%
8.55% Power Finance Corpn. Ltd. NCD (09/12/2021) Series 124	2.47%
8.54% NHPC Ltd NCD (MD 26/11/2021) (SR S2)	2.21%
7.17% NHAI NCD MD (23/12/2021)	1.94%
9.75% Larsen & Toubro Ltd NCD (MD 11/04/2022)	
Stepup Forrati	1.62%
LIC Housing Finance Ltd. ZCB Opt-1 (MD 25/03/2021)	1.59%
Rural Electrification Corpn Ltd ZCB (MD 15/12/2020)	1.51%
Other Corporate Debt	29.22%
MMI, Deposits, CBLO & Others	7.67%



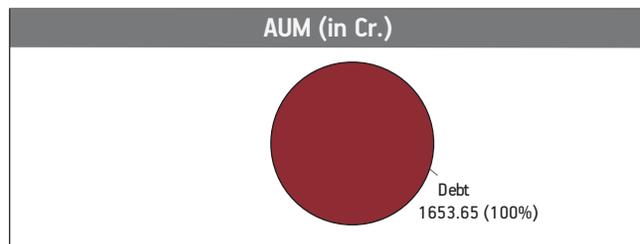
Maturity (in years)	1.03
Yield to Maturity	3.78%
Modified Duration	0.85
Maturity Profile	



Fund Update:

Exposure to G-secs has slightly decreased to 38.05% from 38.14% and MMI has increased to 7.67% from 6.39% on a MOM basis.

Foresight 5 pay fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.



About The Fund

Date of Inception: 16-Dec-09

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies which using debt instruments and derivatives to ensure capital protection after five years. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

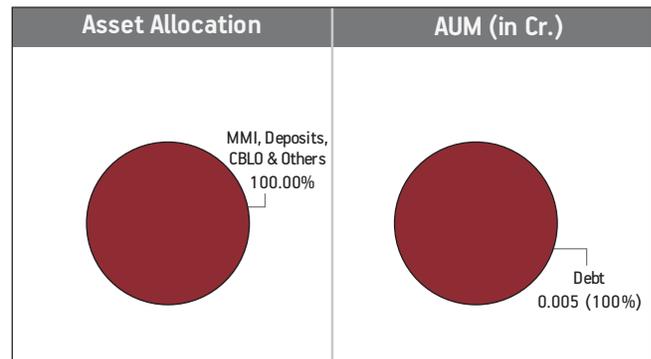
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 27th November 2020: ₹ 21.7716

Asset held as on 27th November 2020: ₹ 0.005 Cr

FUND MANAGER: Mr. Sameer Mistry (Head - Equity), Ms. Richa Sharma (Debt)

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%

**Fund Update:**

Exposure to MMI has remains constant to 100.00% on a MOM basis.

Titanium I fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

About The Fund

Date of Inception: 12-Mar-03

OBJECTIVE: The objective of this Investment Fund Option is to generate consistent returns through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk.

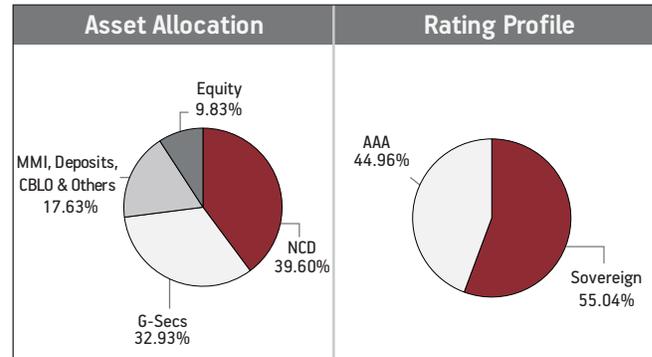
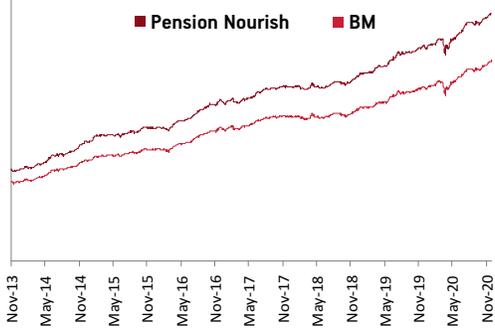
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This product is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 27th November 2020: ₹ 43.1925

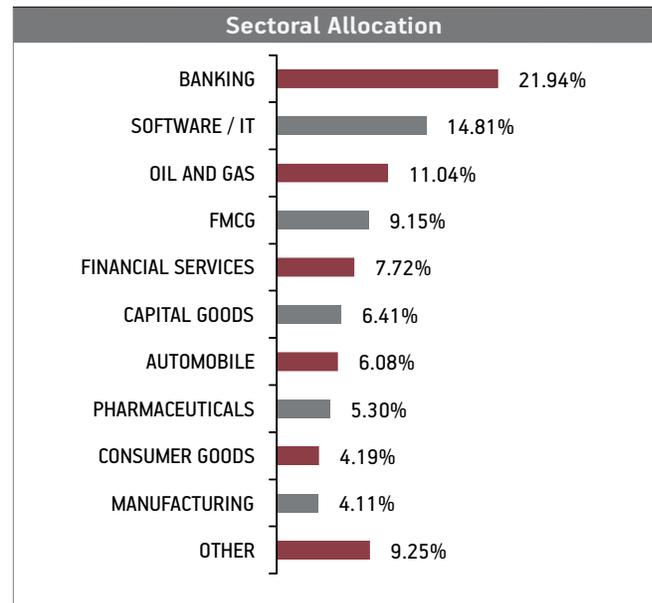
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 8.52 Cr

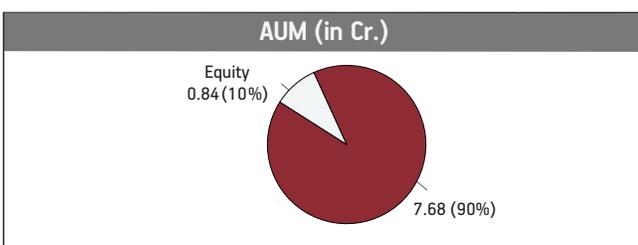
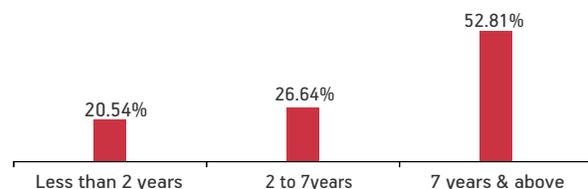
FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	32.93%
6.19% GOI 2034 (MD 16/09/2034)	11.71%
8.28% GOI 2027 (MD 21/09/2027)	8.03%
7.50% GOI 2034 (10.08.2034)	6.51%
8.30% GOI 2040 (MD 02/07/2040)	2.78%
7.59% GOI 2026 (MD 11/01/2026)	2.52%
8.24% GOI 2033 (MD 10/11/2033)	1.38%
CORPORATE DEBT	39.60%
8.40% Nuclear Power Corp Of India Ltd (D) (MD 28/11/2028) SE	9.41%
8.55% HDFC Ltd NCD (MD 27/03/2029)	8.10%
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.32%
8.70% LIC Housing Finance NCD (MD 23/03/2029)	4.08%
10.70% IRFC NCD (MD 11/09/2023)	4.08%
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	2.55%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.54%
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.51%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.01%
EQUITY	9.83%
Reliance Industries Limited	1.01%
HDFC Bank Limited	0.83%
Infosys Limited	0.72%
Housing Development Finance Corporation	0.57%
ICICI Bank Limited	0.55%
Tata Consultancy Services Limited	0.41%
Hindustan Unilever Limited	0.40%
Kotak Mahindra Bank Limited	0.34%
ITC Limited	0.29%
Tata Power Company Limited	0.27%
Other Equity	4.44%
MMI, Deposits, CBLO & Others	17.63%



Maturity (in years)	7.26
Yield to Maturity	5.32%
Modified Duration	4.96
Maturity Profile	



Fund Update:
 Exposure to equities has slightly increased to 9.83% from 9.17% and MMI has slightly decreased to 17.63% from 17.86% on a MOM basis.
 Pension nourish fund continues to be predominantly invested in highest rated fixed income instruments.

About The Fund

Date of Inception: 18-Mar-03

OBJECTIVE: This Investment Fund Option helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return. This Investment Fund Option is suitable for those who want to earn a higher return on investment through balanced exposure to equity and debt securities.

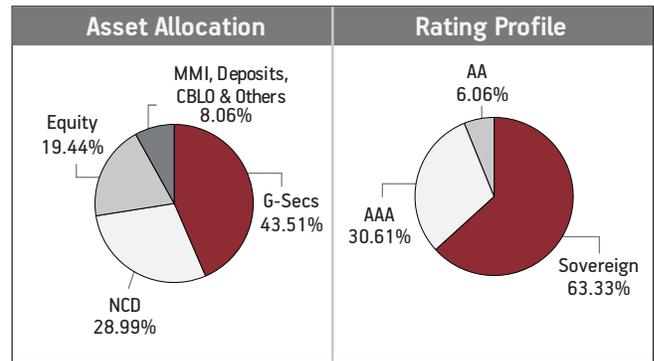
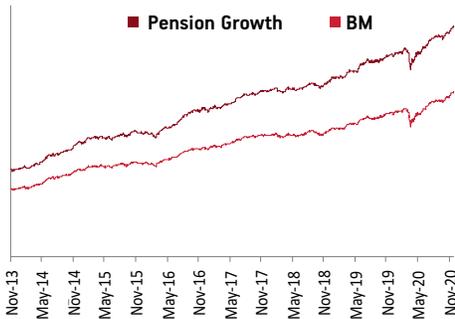
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on the fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 27th November 2020: ₹ 55.8272

BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020: ₹ 24.34 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	43.51%

6.19% GOI 2034 (MD 16/09/2034)	13.32%
7.59% GOI 2029 (MD 20/03/2029)	10.21%
6.17% GOI (MD 15/07/2021)	8.36%
8.24% GOI 2033 (MD 10/11/2033)	7.23%
8.28% GOI 2027 (MD 21/09/2027)	1.25%
8.17% GOI 2044 (MD 01/12/2044)	1.22%
8.83% GOI 2023 (MD 25/11/2023)	1.06%
6.01% GOI 2028 (MD 25/03/2028)	0.85%

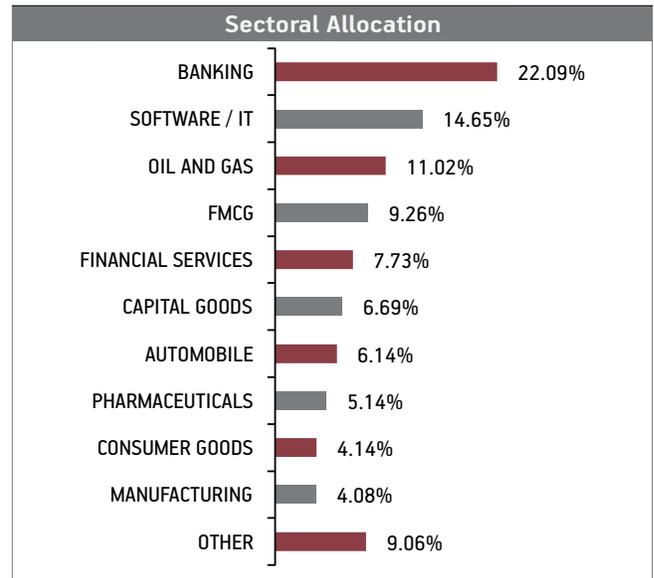
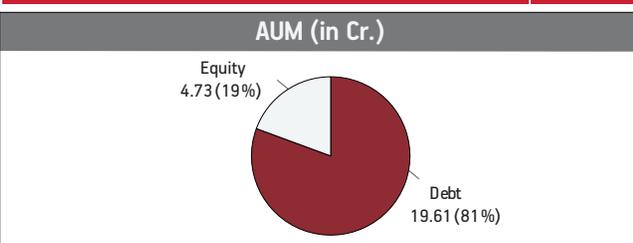
CORPORATE DEBT	28.99%
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7.52% NHPC Ltd NCD SR-V2 STRRP A (MD 06/06/2023)	6.14%
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	4.65%
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	4.31%
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	2.74%
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	2.58%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	2.33%
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	2.22%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.44%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.39%
9.70% L & T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.19%

EQUITY	19.44%
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Reliance Industries Limited	1.98%
HDFC Bank Limited	1.66%
Infosys Limited	1.40%
Housing Development Finance Corporation	1.13%
ICICI Bank Limited	1.10%
Hindustan Unilever Limited	0.82%
Tata Consultancy Services Limited	0.80%
Kotak Mahindra Bank Limited	0.65%
ITC Limited	0.56%
Tata Power Company Limited	0.53%
Other Equity	8.82%

MMI, Deposits, CBLO & Others	8.06%
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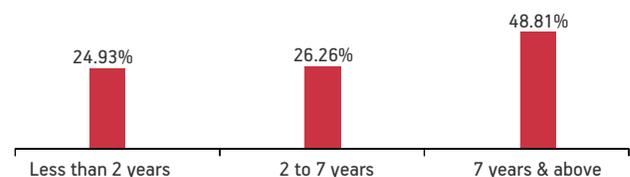


Maturity (in years)	7.19
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Yield to Maturity	5.25%
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Modified Duration	4.89
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Maturity Profile



Fund Update:

Exposure to equities has increased to 19.44% from 18.52% and MMI has increased to 8.06% from 7.44% on a MOM basis.

Pension growth fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 12-Mar-03

OBJECTIVE: This Investment Fund Option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a proper balance of investment in equity and debt.

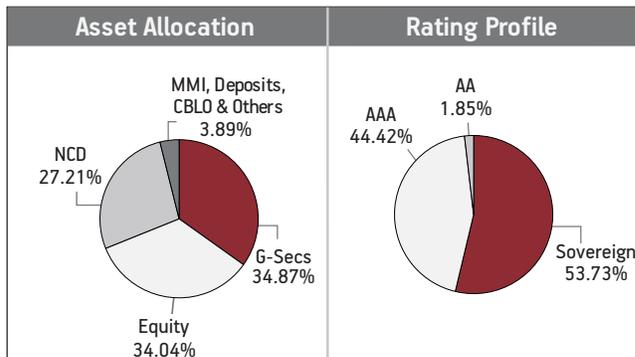
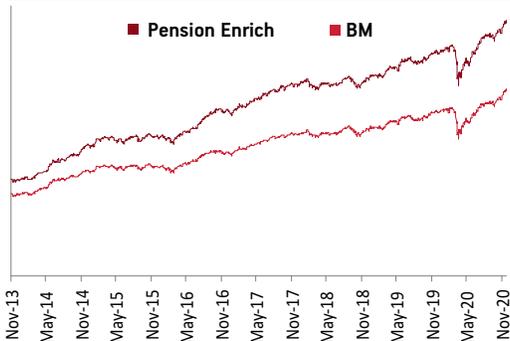
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 27th November 2020 : ₹ 66.6948

BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 27th November 2020 : ₹ 131.12 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



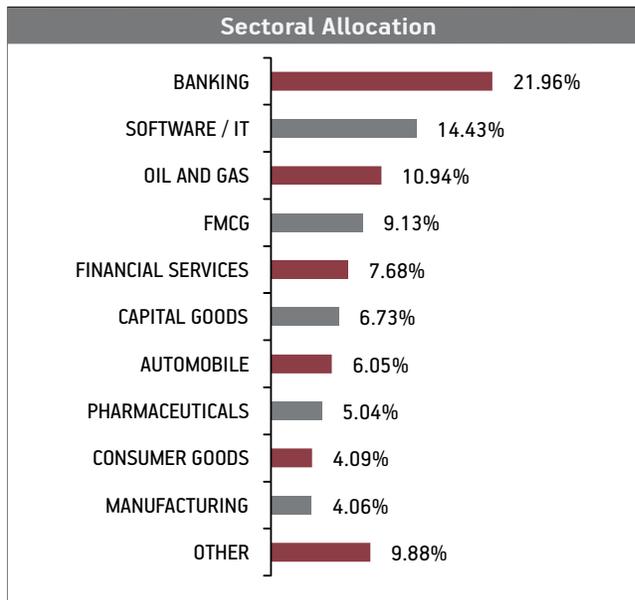
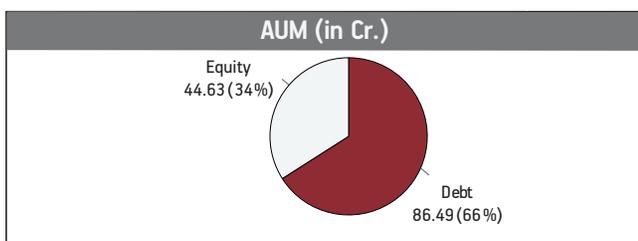
SECURITIES	Holding
GOVERNMENT SECURITIES	34.87%

8.28% GOI 2027 (MD 21/09/2027)	10.87%
6.19% GOI 2034 (MD 16/09/2034)	5.33%
7.59% GOI 2026 (MD 11/01/2026)	5.04%
8.30% GOI 2042 (MD 31/12/2042)	4.56%
6.17% GOI (MD 15/07/2021)	3.10%
9.95% Food Corporation Of India NCD (MD 07/03/2022)	2.45%
8.60% GOI 2028 (MD 02/06/2028)	1.77%
9.15% GOI 2024 (MD 14/11/2024)	1.75%

CORPORATE DEBT	27.21%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.89%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	4.10%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.78%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.73%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.67%
10.70% IRFC NCD (MD 11/09/2023)	1.33%
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	1.19%
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	1.00%
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.88%
8.49% L & T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.85%
Other Corporate Debt	3.81%

EQUITY	34.04%
Reliance Industries Limited	3.45%
HDFC Bank Limited	2.88%
Infosys Limited	2.41%
Housing Development Finance Corporation	1.97%
ICICI Bank Limited	1.92%
Hindustan Unilever Limited	1.41%
Tata Consultancy Services Limited	1.41%
Kotak Mahindra Bank Limited	1.13%
ITC Limited	0.95%
Tata Power Company Limited	0.92%
Other Equity	15.59%

MMI, Deposits, CBLO & Others	3.89%
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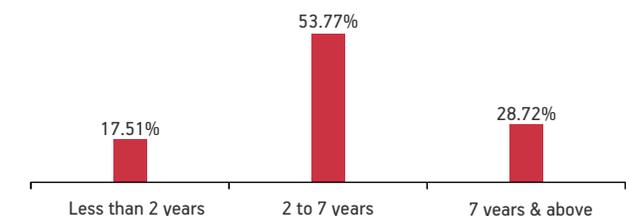


Maturity (in years)	7.24
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Yield to Maturity	5.47%
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Modified Duration	4.87
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Maturity Profile



Fund Update:
 Exposure to equities has increased to 34.04% from 32.69% and MMI has decreased to 3.89% from 4.48% on a MOM basis.
 Pension enrich fund continues to be predominantly invested in large cap stocks and highest rated fixed income instruments.

Refer annexure for complete portfolio details.

Liquid Plus Fund	
Government Securities	14.12
8.79% GOI 2021 (MD 08/11/2021)	4.71
6.10% State Development -Karnataka 2021 (MD 11/12/2021)	4.61
7.94% GOI Bond 24-05-2021	2.29
9.03% State Development -Kerala 2021 (MD 07/12/2021)	1.26
8.60% State Development -Maharashtra 2021 (MD 24/08/2021)	0.93
8.60% State Development -Kerala 2021 (MD 24/08/2021)	0.32
Corporate Debt	29.34
7.17% NHA1 NCD MD (23/12/2021)	7.90
8.15% REC Ltd NCD (MD 18/06/2021)	4.14
7.24% IRFC NCD (MD 08/11/2021)	2.78
6.99% HDFC Ltd NCD (MD 25/11/2021)	2.78
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2021)	2.34
8.50% NHPC Ltd NCD SR-T STRRP C (MD 14/07/2021)	2.31
9.30% Steel Authority Of India (MD 25/05/2021)	2.31
6.77% HDFC Ltd NCD (MD 28/06/2021)	2.06
8.18% NTPC Ltd NCD (MD 31/12/2020)-Series 58	1.80
8.80% Tata Capital Financial Services Ltd NCD MD 27/09/2021	0.93
MMI, Deposits, CBLO & Others	56.54
TREP - 01 Dec 2020	13.19
Reliance Industries Ltd CP (MD 02/03/2021)	6.63
NABARD CD (MD 10/06/2021)	6.58
HDFC Ltd CP (MD 28/10/2021)	4.77
ICICI Bank CD (MD 25/01/2021)	4.44
Kotak Mahindra Investments Ltd CP (MD 04/02/2021)	4.43
Pilani Investment & Industries Corp Ltd CP (MD 17/08/2021)	2.76
NABARD CD (MD 10/02/2021)	2.44
7.50% DCB Bank (MD 19/03/2021)	2.24
Power Finance Corpn. Ltd. CP (MD 30/07/2021)	2.19
Bank Of Baroda CD (MD 01/06/2021)	1.76
Larsen & Toubro Ltd CP (MD 15/12/2020)	1.34
7.50% AU Small Finance Bank FD (MD 18/03/2021)	1.12
Axis Bank CD (MD 18/12/2020)	1.12
Cash & Cash Equivalent	1.52
Assure Fund	
Government Securities	29.51
5.15% GOI 2025 (MD 09/11/2025)	15.84
6.18% GOI (MD 04/11/2024)	11.61
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.04
9.23% State Development -Gujrat 2022 (MD 30/03/2022)	0.63
9.14% State Development -Andhra Pradesh 2022 (MD 25/04/2022)	0.40
Corporate Debt	57.08
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	6.51
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	5.43
8.50% NABARD NCD SR 19F (MD 31/01/2023)	5.17
6.40% NABARD NCD (MD 31/07/2023)	3.30
HDB Financial Services Limited Series 124 ZCB MD 29/10/2021	2.01
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.92
8.85% Axis Bank NCD (MD 05/12/2024)	1.78
8.50% NHPC Ltd NCD SR-T STRRP E (MD 14/07/2023)	1.73
7.35% HDFC Ltd NCD (MD 10/02/2025)	1.70
9.30% Steel Authority Of India (MD 25/05/2022)	1.70
8.05% HDFC Ltd NCD (MD 20/06/2022)	1.67
8.20% Power Finance Corporation Ltd NCD (MD 27/05/2022)	1.67
8.60% ONGC Petro Additions Limited NCD (MD 11/03/2022)	1.67
9.10% Fullerton India Credit Co.Ltd.NCD(15/12/2021) S-680pt-II	1.67
8.30% GAIL (India) Ltd. NCD 2015-Series-1(A) (MD 23/02/20)	1.66
7.10% Power Finance Corporation Ltd NCD (MD 08/08/2022)	1.66
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	1.65

7.50% Tata Motors Ltd NCD (MD 22/06/2022)	1.64
7.24% Rural Electrification Corpn. Ltd. NCD (MD 21/10/2021)	1.63
7.5438% Kotak Mahindra Prime Ltd. NCD (MD 08/01/2021)	1.59
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD (29/07/30)	1.44
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	1.40
5.83% SBI Basel 3 Tier 2 SR 3[Call 26/10/25] (MD 26/10/2030)	1.20
7.75% Sundaram Home Finance Ltd NCD Series 315 13/02/2023	1.02
7.63% PNB Housing Finance Ltd NCD (MD 15/12/2020)	0.95
HDFC Ltd. ZCB (MD 10/05/2021)Series P-010	0.93
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	0.74
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	0.68
9.95% State Bank Of India NCD (MD 16/03/2026)	0.64
Call 16/03/202	
9.70% Power Finance Corpn. Ltd. NCD (MD 09/06/2021)	0.33
8.00% Britannia Bonus NCD (MD 28/08/2022)	0.003

MMI, Deposits, CBLO & Others	13.41
Pilani Investment & Industries Corp Ltd CP (MD 17/08/2021)	2.99
TREP - 01 Dec 2020	2.63
7.50% AU Small Finance Bank FD (MD 18/03/2021)	2.37
Kotak Mahindra Prime Ltd CP (MD 26/03/2021)	1.55
7.50% DCB Bank (MD 19/03/2021)	0.79
Pilani Investment & Industries Corp Ltd CP (MD 31/08/2021)	0.60
Cash & Cash Equivalent	2.48

Income Advantage Fund	
Government Securities	38.72
5.15% GOI 2025 (MD 09/11/2025)	6.30
6.19% GOI 2034 (MD 16/09/2034)	6.27
8.24% GOI 2033 (MD 10/11/2033)	5.89
5.22% GOI (MD 15/06/2025)	5.05
8.15% State Development Loan-Tamilnadu 2028 (MD 09/05/2028)	3.47
7.27% GOI (MD 08/04/2026)	3.42
6.18% GOI (MD 04/11/2024)	3.29
6.80% GOI 2060 (MD 15/12/2060)	3.25
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.99
7.32% GOI 2024 (MD 28/01/2024)	0.25
8.28% GOI 2027 (MD 21/09/2027)	0.21
8.19% Karnataka SDL (23/01/2029)	0.19
7.63% GOI 2059 (MD 17/06/2059)	0.13
Corporate Debt	51.04
2% Tata Steel Ltd NCD (MD 23/04/2022)	4.19
9.05 HDFC Ltd. NCD Series U-001 (MD 16/10/2028)	3.69
8.30% NTPC Ltd NCD (MD 15/01/2029) Series 67	3.56
7.75% Power Finance Corpn. Ltd. NCD (MD 11/06/2030)	3.41
7.65% Axis Bank NCD (MD 30/01/2027)	3.40
7.14% NHA1 NCD MD (10/09/2040)	3.24
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	2.86
HDFC Ltd. ZCB (MD 10/05/2021)Series P-010	2.78
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	2.22
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	2.13
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	2.06
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	1.72
HDB Financial Services Limited Series 124 ZCB MD 29/10/2021	1.60
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	1.54
7.93% Power Finance Corpn. Ltd. NCD (MD 31/12/2029)	1.51
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.32
7.50% Tata Motors Ltd NCD (MD 22/06/2022)	1.31
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.94
8.55% LIC Housing Finance Ltd. NCD (MD 14/08/2025)	0.71
8.40% IRFC NCD (MD 08/01/2029)	0.71
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	0.70
8.44% HDFC Ltd. NCD MD (01/06/2026)Put 01/12/2017 SR P - 15	0.70
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	0.70
8.50% NABARD NCD SR 19F (MD 31/01/2023)	0.68

9.75% U.P.Power Corp Series D (MD 20/10/22)	0.67
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	0.66
9.75% U.P.Power Corp Series C (MD 20/10/21)	0.65
8.20% Power Finance Corpn. Ltd. NCD (MD 10/03/2025)	0.42
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.28
8.85% Axis Bank NCD (MD 05/12/2024)	0.28
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.28
8.25% Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.14

MMI, Deposits, CBLO & Others	10.24
TREP - 01 Dec 2020	5.48
Pilani Investment & Industries Corp Ltd CP (MD 31/08/2021)	1.19
Pilani Investment & Industries Corp Ltd CP (MD 17/08/2021)	0.83
7.50% AU Small Finance Bank FD (MD 18/03/2021)	0.63
Cash & Cash Equivalent	2.12

Income Advantage Guaranteed	
Government Securities	36.05
7.40% GOI 2035 (MD 09/09/2035)	7.55
7.27% GOI (MD 08/04/2026)	7.44
7.59% GOI 2029 (MD 20/03/2029)	7.17
7.57% GOI (MD 17/06/2033)	3.80
7.59% GOI 2026 (MD 11/01/2026)	3.76
8.13% GOI 2045 (MD 22/06/2045)	2.41
8.60% GOI 2028 (MD 02/06/2028)	1.59
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	1.52
8.30% GOI 2040 (MD 02/07/2040)	0.81

Corporate Debt	52.89
7.50% Tata Motors Ltd NCD (MD 22/06/2022)	6.39
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	4.78
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	4.02
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	3.78
7.14% NHA1 NCD MD (10/09/2040)	3.52
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) SR-X	3.01
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	2.76
2% Tata Steel Ltd NCD (MD 23/04/2022)	2.41
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	2.16
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.07
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	2.00
8.50% NHPC Ltd NCD SR-T Strrp L (MD 14/07/2030)	1.94
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	1.73
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.59
8.20% Power Finance Corpn. Ltd. NCD (MD 10/03/2025)	1.51
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2027) SR-XX	1.14
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	0.78
8.85% Axis Bank NCD (MD 05/12/2024)	0.77
8.49% L & T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.76
8.84% Power Finance Corporation Ltd NCD (MD 04/03/2023)	0.75
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	0.73
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.73
9.36% Power Finance Corpn. Ltd. NCD (MD 01/08/2021)	0.71
9.23% LIC Housing Finance Ltd NCD (MD 13/12/2022)	0.53
10.10% Power Grid Corporation NCD (12/06/2022)	0.46
10.70% IRFC NCD (MD 11/09/2023)	0.40
7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.38
8.70% Power Grid Corporation NCD (MD 15/07/2023) [B]	0.38
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	0.37
9.48% REC Ltd. NCD (MD 10/08/2021)	0.35
MMI, Deposits, CBLO & Others	11.07
7.50% AU Small Finance Bank FD (MD 18/03/2021)	3.41
TREP - 01 Dec 2020	2.74
Pilani Investment & Industries Corp Ltd CP (MD 17/08/2021)	1.94
Cash & Cash Equivalent	2.97

Protector Fund	
Government Securities	52.35
5.22% GOI (MD 15/06/2025)	10.65
7.88% GOI 2030 (MD 19/03/2030)	10.45
7.59% GOI 2029 (MD 20/03/2029)	5.85
6.19% GOI 2034 (MD 16/09/2034)	4.95
6.45% GOI 2029 (MD 07/10/2029)	4.10
7.50% GOI 2034 (10.08.2034)	3.39
9.23% GOI 2043 (MD 23/12/2043)	3.29
7.57% GOI (MD 17/06/2033)	2.94
8.30% GOI 2042 (MD 31/12/2042)	1.58
8.60% GOI 2028 (MD 02/06/2028)	1.54
7.63% GOI 2059 (MD 17/06/2059)	1.21
8.32% GOI (MD 02/08/2032)	1.08
9.95% Food Corporation Of India NCD (MD 07/03/2022)	0.99
8.13% GOI 2045 (MD 22/06/2045)	0.31
Corporate Debt	30.89
7.49% NHAJ NCD MD (01/08/2029)	7.04
2% Tata Steel Ltd NCD (MD 23/04/2022)	4.67
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	2.82
8.51% India Infradebt Ltd NCD (MD 10/05/2021) SR I	1.89
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.54
8.85% Axis Bank NCD (MD 05/12/2024)	1.49
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.47
8.88% Export Import Bank Of India NCD (MD 18/10/2022)	1.44
8.042% Bajaj Finance Limited NCD (Option I) (MD 10/05/2021)	1.35
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	1.29
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	1.10
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	0.87
9.25% Power Grid Corporation NCD (MD 26/12/2021)	0.70
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.70
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.58
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.57
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	0.56
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.29
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.29
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.24
Equity	9.81
HDFC Bank Limited	1.12
Reliance Industries Limited	0.99
Infosys Limited	0.78
Housing Development Finance Corporation	0.66
ICICI Bank Limited	0.57
Tata Consultancy Services Limited	0.49
Hindustan Unilever Limited	0.47
Kotak Mahindra Bank Limited	0.34
ITC Limited	0.29
Bharti Airtel Limited	0.25
Larsen And Toubro Limited,	0.24
Bajaj Finance Limited	0.18
Axis Bank Limited	0.18
Maruti Suzuki India Limited	0.17
HCL Technologies Limited	0.16
Sun Pharmaceuticals Industries Limited	0.15
Cipla Limited FV 2	0.14
Dr Reddy Laboratories	0.13
Tata Power Company Limited	0.13
Nestle India Limited	0.13
State Bank Of India	0.13
Mahindra And Mahindra Limited	0.13
Ultratech Cement Limited	0.11
ICICI Lombard General Insurance Company Limited	0.11
Power Grid Corporation Of India Limited	0.10
Asian Paints Limited	0.10
GMM Pfaudler Limited	0.10
Dabur India Limited	0.10
Bharat Petroleum Corporation Limited	0.09
Dixon Technologies (India) Ltd	0.09
Biocon Limited	0.08
Bharat Electronics Limited	0.08
Bajaj Finserv Limited	0.08
Petronet LNG Limited	0.07
Hero Motocorp Limited	0.07
SBI Life Insurance Company Limited	0.06
Crompton Greaves Consumer Electricals Limited	0.06

Eicher Motors Limited	0.06
The Phoenix Mills Limited.	0.06
Shree Cement Limited	0.06
Gujarat Gas Company Limited	0.06
Chambal Fertilisers N Chemicals Limited	0.05
Bharat Forge Limited FV 2	0.05
Rallis India Limited	0.05
EPL Limited	0.05
Godrej Consumer Products Limited	0.05
Marico Limited	0.05
GE Power India Limited	0.04
Bajaj Electricals Limited	0.04
Glaxosmithkline Pharmaceuticals Limited	0.02
MMI, Deposits, CBLO & Others	6.95
TREP - 01 Dec 2020	5.13
Cash & Cash Equivalent	1.82

Builder Fund	
Government Securities	45.89
5.22% GOI (MD 15/06/2025)	7.18
6.19% GOI 2034 (MD 16/09/2034)	7.12
8.28% GOI 2027 (MD 21/09/2027)	6.61
6.97% GOI 2026 (MD 06/09/2026)	5.37
7.88% GOI 2030 (MD 19/03/2030)	4.02
6.45% GOI 2029 (MD 07/10/2029)	3.69
8.24% GOI (MD 15/02/2027)	3.23
8.32% GOI (MD 02/08/2032)	3.17
7.50% GOI 2034 (10.08.2034)	2.97
8.30% GOI 2040 (MD 02/07/2040)	1.48
8.08% GOI (MD 02/08/2022)	0.95
7.80% GOI (MD 11/04/2021)	0.10

Corporate Debt	
Corporate Debt	30.88
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.61
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.33
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	3.04
8.85% Axis Bank NCD (MD 05/12/2024)	2.00
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	2.00
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	1.98
8.50% NHPC Ltd NCD SR-T Strpp D (MD 14/07/2022)	1.90
8.042% Bajaj Finance Limited NCD (Option I) (MD 10/05/2021)	1.82
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.59
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.06
7.79% REC Limited NCD 2030 (MD 21/05/2030)	0.93
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	0.93
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.79
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.79
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	0.75
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.61
7.17% NHAJ NCD MD (23/12/2021)	0.55
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.42
8.49% L & T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.40
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.39

Equity	
Equity	19.60
HDFC Bank Limited	2.18
Reliance Industries Limited	1.98
Infosys Limited	1.55
Housing Development Finance Corporation	1.24
ICICI Bank Limited	1.14
Tata Consultancy Services Limited	0.98
Hindustan Unilever Limited	0.96
Kotak Mahindra Bank Limited	0.68
ITC Limited	0.58
Bharti Airtel Limited	0.51
Larsen And Toubro Limited,	0.49
Bajaj Finance Limited	0.38
Axis Bank Limited	0.38
Maruti Suzuki India Limited	0.34
HCL Technologies Limited	0.33
Sun Pharmaceuticals Industries Limited	0.30
Cipla Limited FV 2	0.28
Nestle India Limited	0.27

Tata Power Company Limited	0.27
Mahindra And Mahindra Limited	0.26
Dr Reddy Laboratories	0.26
State Bank Of India	0.26
Dixon Technologies (India) Ltd	0.26
ICICI Lombard General Insurance Company Limited	0.24
Ultratech Cement Limited	0.23
Power Grid Corporation Of India Limited	0.21
Asian Paints Limited	0.20
Dabur India Limited	0.20
Bharat Petroleum Corporation Limited	0.19
GMM Pfaudler Limited	0.17
Biocon Limited	0.16
Bharat Electronics Limited	0.16
Bajaj Finserv Limited	0.16
Petronet LNG Limited	0.14
Hero Motocorp Limited	0.13
Eicher Motors Limited	0.13
SBI Life Insurance Company Limited	0.12
Crompton Greaves Consumer Electricals Limited	0.12
Shree Cement Limited	0.12
The Phoenix Mills Limited.	0.12
Gujarat Gas Company Limited	0.11
Chambal Fertilisers N Chemicals Limited	0.11
Bharat Forge Limited FV 2	0.10
Rallis India Limited	0.10
EPL Limited	0.10
Godrej Consumer Products Limited	0.10
Marico Limited	0.10
GE Power India Limited	0.09
Bajaj Electricals Limited	0.08
Glaxosmithkline Pharmaceuticals Limited	0.03

MMI, Deposits, CBLO & Others	
MMI, Deposits, CBLO & Others	3.62
7.50% AU Small Finance Bank FD (MD 18/03/2021)	0.89
TREP - 01 Dec 2020	0.85
Cash & Cash Equivalent	1.88

Balancer Fund	
Government Securities	30.01
8.33% GOI 2026 (MD 09/07/2026)	6.61
9.23% GOI 2043 (MD 23/12/2043)	5.73
8.60% GOI 2028 (MD 02/06/2028)	5.09
7.95% GOI 2032 (28.08.2032)	3.00
8.32% GOI (MD 02/08/2032)	2.05
8.15% GOI 2022 (MD 11/06/2022)	1.55
7% Fertilizer Co Spl GOI 2022 (MD 10/12/2022)	1.54
8.79% GOI 2021 (MD 08/11/2021)	1.53
8.08% GOI (MD 02/08/2022)	1.25
8.28% GOI (MD 15/02/2032)	0.85
8.83% GOI 2023 (MD 25/11/2023)	0.82

Corporate Debt	
Corporate Debt	40.53
7.14% NHAJ NCD MD (10/09/2040)	9.02
9.00 HDFC Ltd. NCD (MD 29/11/2028) Series U-005	8.22
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	6.21
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	3.43
8.70% LIC Housing Finance NCD (MD 23/03/2029)	3.38
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	3.23
7.79% REC Limited NCD 2030 (MD 21/05/2030)	3.18
9.47% Power Grid Corporation Ltd NCD (MD 31/03/2022)	2.34
9.35% Power Grid Corporation NCD (MD 29/08/2021)	1.52

Equity	
Equity	24.22
HDFC Bank Limited	2.80
Reliance Industries Limited	2.48
Infosys Limited	1.80
Housing Development Finance Corporation	1.56
ICICI Bank Limited	1.43
Tata Consultancy Services Limited	1.24
Hindustan Unilever Limited	1.19
Kotak Mahindra Bank Limited	0.87
ITC Limited	0.76
Bharti Airtel Limited	0.70
Larsen And Toubro Limited,	0.61
Axis Bank Limited	0.47
Cipla Limited FV 2	0.47
Bajaj Finance Limited	0.43
Maruti Suzuki India Limited	0.41
HCL Technologies Limited	0.41
State Bank Of India	0.39

Sun Pharmaceuticals Industries Limited	0.38
Nestle India Limited	0.37
Dr Reddy Laboratories	0.35
Tata Power Company Limited	0.33
Mahindra And Mahindra Limited	0.32
GMM Pfaudler Limited	0.27
ICICI Lombard General Insurance Company Limited	0.27
Power Grid Corporation Of India Limited	0.26
Ultratech Cement Limited	0.25
Asian Paints Limited	0.25
Dabur India Limited	0.25
Bharat Petroleum Corporation Limited	0.23
Bajaj Finserv Limited	0.20
Bharat Electronics Limited	0.20
Biocon Limited	0.19
Petronet LNG Limited	0.17
Crompton Greaves Consumer Electricals Limited	0.15
SBI Life Insurance Company Limited	0.15
The Phoenix Mills Limited.	0.15
Hero Motocorp Limited	0.15
Shree Cement Limited	0.14
Gujarat Gas Company Limited	0.14
Marico Limited	0.14
Chambal Fertilisers N Chemicals Limited	0.13
Bharat Forge Limited FV 2	0.13
Rallis India Limited	0.13
EPL Limited	0.13
Godrej Consumer Products Limited	0.12
GE Power India Limited	0.11
Bajaj Electricals Limited	0.09
Glaxosmithkline Pharmaceuticals Limited	0.04
MMI, Deposits, CBL0 & Others	5.24
TREP - 01 Dec 2020	3.24
Cash & Cash Equivalent	2.00
Enhancer Fund	
Government Securities	31.89
8.60% GOI 2028 (MD 02/06/2028)	2.59
9.23% GOI 2043 (MD 23/12/2043)	2.55
8.24% GOI (MD 15/02/2027)	1.91
8.13% GOI 2045 (MD 22/06/2045)	1.75
7.32% GOI 2024 (MD 28/01/2024)	1.65
7.88% GOI 2030 (MD 19/03/2030)	1.46
7.40% GOI 2035 (MD 09/09/2035)	1.45
6.97% GOI 2026 (MD 06/09/2026)	1.36
8.33% GOI 2036 (07/06/2036)	1.35
6.22% GOI 2035 (MD 16/03/2035)	1.08
7.50% GOI 2034 (10.08.2034)	1.06
7.62% GOI 2039 (MD 15/09/2039)	0.88
7.06% GOI 2046 (MD 10/10/2046)	0.86
5.15% GOI 2025 (MD 09/11/2025)	0.76
7.59% GOI 2026 (MD 11/01/2026)	0.76
8.28% GOI 2027 (MD 21/09/2027)	0.76
8.17% GOI 2044 (MD 01/12/2044)	0.75
8.33% GOI 2026 (MD 09/07/2026)	0.75
6.19% GOI 2034 (MD 16/09/2034)	0.68
6.79% GOI 2029 (MD 26/12/2029)	0.64
7.57% GOI (MD 17/06/2033)	0.59
8.20% GOI 2025 (MD 24/09/2025)	0.43
8.22% State Development -Punjab SPL 2026 (MD 30/03/2026)	0.42
7.27% GOI (MD 08/04/2026)	0.41
5.22% GOI (MD 15/06/2025)	0.38
7.69% GOI 2043 (MD 17/06/2043)	0.34
8.32% GOI (MD 02/08/2032)	0.24
6.17% GOI (MD 15/07/2021)	0.22
8.83% GOI 2041 (MD 12/12/2041)	0.20
8.35% GOI 2022 (M/D. 14.05.2022)	0.20
8.97% GOI 2030 (MD 05/12/2030)	0.18

8.24% GOI 2033 (MD 10/11/2033)	0.18
7.73% GOI 2034 (MD 19/12/2034)	0.17
8.35% State Development -Gujrat 2029 (MD 06/03/2029)	0.17
8.43% State Development Loan-Tn2028 (MD 07/03/2028)	0.17
7% Fertilizer Co Spl GOI 2022 (MD 10/12/2022)	0.16
6.18% GOI (MD 04/11/2024)	0.16
6.62% GOI 2051 (MD 28/11/2051)	0.15
8.83% GOI 2023 (MD 25/11/2023)	0.15
9.63% State Development -Maharashtra 2024 (MD 12/02/2024)	0.13
8.20% GOI Oil SPL Bond 2023 (MD -10/11/2023)	0.13
8.30% GOI 2040 (MD 02/07/2040)	0.10
0% STRIPS GOI 2033(MD 10/05/2025)	0.10
0% STRIPS GOI 2033(MD 10/11/2025)	0.10
0% STRIPS GOI 2033(MD 10/05/2026)	0.09
0% STRIPS GOI 2036(MD 07/06/2025)	0.09
0% STRIPS GOI 2033(MD 10/11/2026)	0.09
9.95% Food Corporation Of India NCD (MD 07/03/2022)	0.09
0% STRIPS GOI 2036(MD 07/06/2026)	0.08
8.91% State Development -Andhra Pradesh 2022 (MD 21/11/2022)	0.08
8.85% State Development Loan-Maharashtra2022 (MD 03/10/2022)	0.08
0% STRIPS GOI 2036(MD 07/06/2027)	0.08
0% STRIPS GOI 2036(MD 07/06/2028)	0.07
0% STRIPS GOI 2036(MD 07/12/2028)	0.07
0% STRIPS GOI 2036(MD 07/06/2029)	0.07
10.18% GOI 2026 (M/D. 11.09.2026)	0.07
8.30% Fertilizer Co GOI (MD 07/12/2023)	0.05
7.80% GOI (MD 11/04/2021)	0.05
0% STRIPS GOI 2033(MD 10/05/2027)	0.04
0% STRIPS GOI 2033(MD 10/11/2027)	0.04
0% STRIPS GOI 2033(MD 10/05/2028)	0.04
6.13% GOI 2028 (MD 04.06.2028)	0.04
8.03% FCI Spl Bonds (MD 15/12/2024)	0.03
8.26% GOI 2027 (MD - 02/08/2027)	0.02
8.15% GOI FCI SB Bonds (MD 16/10/2022)	0.01
6.30% GOI 2023 (MD 09/04/2023)	0.01
7.94% GOI Bond 24-05-2021	0.01
8.20% GOI Oil (MD 12/02/2024)	0.01
8.40% Oil Mkt Co GOI Bond 2026 (MD 29/03/2026)	0.01
7.59% GOI 2029 (MD 20/03/2029)	0.01
8.15% GOI 2022 (MD 11/06/2022)	0.01
8.20% GOI (MD 15/02/2022)	0.01
7.95% GOI Fertilizers Co SPL Bonds (MD 18/02/2026)	0.002
8.23% FCI GOI Bond 2027 (MD 12/02/2027)	0.002
7.95% GOI 2032 (28.08.2032)	0.002
8.13% GOI (MD 21/09/2022)	0.002
8.00% Oil Mkt Co GOI Bond 2026	0.001
6.90% Oil Mkt Co GOI Bond 2026 (MD 04/02/2026)	0.001
6.01% GOI 2028 (MD 25/03/2028)	0.000
Corporate Debt	29.08
2% Tata Steel Ltd NCD (MD 23/04/2022)	1.64
8.90% SBI 10 Year Basel 3 Compliant Tier 2 SR 1(02/11/28)	0.85
9.55% Hindalco Industries Ltd. NCD (MD 25/04/2022)	0.83
6.40% NABARD NCD (MD 31/07/2023)	0.79
7.23% Power Finance Corp. Ltd. NCD (MD 05/01/2027) (SR-155)	0.65
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	0.59
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.58
7.50% Apollo Tyres Limited Maturity 20Th Oct 2023	0.49
7.34% Power Finance Corp. Ltd. NCD (MD 29/09/2035)	0.48
Aditya Birla Fashion & Retail Ltd ZCB (MD 14/08/2021)	0.47

9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.46
8.45% IRFC NCD (MD 04/12/2028)	0.43
8.27% Rural Electrification Corp. Ltd. NCD (MD 06/02/2025)	0.42
9.02% Rural Electrification Corp. Ltd. NCD (MD 19/11/2022)	0.41
8.03% Power Finance Corporation Ltd NCD (MD 02/05/2026) (Put)	0.41
7.60% Axis Bank Ltd NCD (MD 20/10/2023)	0.41
8.15% Tata Steel Ltd NCD (MD 01/10/2026)	0.41
7.30% Power Grid Corporation NCD (MD 19/06/2027)	0.40
9.02% Tata Motors Ltd NCD (MD 10/12/2021)	0.40
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	0.39
8.39% NABARD NCD (MD 19/07/2021) Series 19D	0.39
7.5438% Kotak Mahindra Prime Ltd. NCD (MD 08/01/2021)	0.38
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	0.35
8.63% L&T Infra Debt Fund Ltd NCD (MD 07/01/2026) Series	0.35
8.57% Rural Electrification Corp. Ltd. NCD (MD 21/12/2024)	0.34
7.75% LIC Housing Finance Ltd NCD (MD 23/11/2027) Tr 353	0.33
7.95% LIC Housing Finance Ltd. NCD (MD 24/03/2022)	0.32
10.70% IRFC NCD (MD 11/09/2023)	0.31
Bharti Telecom Ltd. ZCB (MD 19/02/2021) Series 2	0.29
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.27
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	0.26
9.25% LIC Housing Finance Ltd NCD (MD 01/01/2023)	0.26
8.48% Power Finance Corp. Ltd. NCD (09/12/2024) Series 124	0.25
8.00% Hindustan Petroleum Corp Ltd NCD (MD 25/04/2024)	0.25
7.60% ICICI Bank Ltd NCD (MD 07/10/2023)	0.25
7.55% Rural Electrification Corp. Ltd. NCD (MD 11/05/2030)	0.24
8.25% Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.24
7.93% Power Finance Corp. Ltd. NCD (MD 31/12/2029)	0.23
9.30% HDFC Ltd NCD (MD 18/01/2021)	0.23
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2025)	0.20
9.15% ICICI Bank Ltd NCD (MD 31/12/2022)	0.20
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	0.19
8.82% Rural Electrification Corp. Ltd. NCD (MD 12/04/2023)	0.18
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	0.17
8.50% NHPC Ltd NCD SR-T Strrp J (MD 14/07/2028)	0.17
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	0.17
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2025)	0.17
8.50% NHPC Ltd NCD SR-T STRRP K (MD 14/07/2029)	0.17
8.30% Rural Electrification Corp. Ltd. NCD (MD 10/04/2025)	0.17
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	0.17
8.23% Rural Electrification Corp. Ltd. NCD (MD 23/01/2025)	0.17
8.14% Nuclear Power Corp Of India Ltd (MD 25/03/2026) SR-X	0.17
7.86% LIC Housing Finance Ltd. NCD (MD 17/05/2027)	0.17
7.20% Power Grid Corporation NCD (MD 09/08/2027)	0.16
8.30% GAIL (India) Ltd.Ib NCD (MD 23/02/2023) Call - 23/0	0.16
7.44% Power Finance Corp. Ltd. NCD (MD 11/06/2027)	0.16
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.16
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	0.16
9.35% Power Grid Corporation NCD (MD 29/08/2021)	0.16
8.07% Energy Efficiency Services Ltd NCD STRRP B (MD 20/09/2)	0.16
8.75% Aditya Birla Finance Ltd NCD (MD 24/06/2021) C4 FY2016	0.16
9.23% LIC Housing Finance Ltd NCD (MD 13/12/2022)	0.16
8.25% Eid Parry India (MD 27/04/2021)	0.15
9.60% LIC Housing Finance Ltd NCD (MD 07/03/2021).	0.15
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2020)	0.15
9.45% LIC Housing Finance Ltd NCD (MD 30/01/2022)	0.13
9.75% Rural Electrification Corp. Ltd. NCD (MD 11/11/2021)	0.13
8.14% Nuclear Power Corp Of India Ltd (MD 25/03/2027) SR-XX	0.13

8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	5.15
5.83% SBI Basel 3 Tier 2 SR 3[Call 26/10/25] (MD 26/10/2030)	3.56
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	2.18
8.51% India Infradebt Ltd NCD (MD 10/05/2021) SR I	1.41
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.36
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.30
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.26
7.85% Grasim Industries Ltd. NCD (MD 15/04/2024)	1.08
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	1.03
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	0.82
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.78
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	0.69
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.65
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.58
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.21

Equity	48.39
HDFC Bank Limited	5.45
Reliance Industries Limited	4.83
Infosys Limited	3.51
Housing Development Finance Corporation	3.00
ICICI Bank Limited	2.78
Tata Consultancy Services Limited	2.40
Hindustan Unilever Limited	2.01
Kotak Mahindra Bank Limited	1.74
ITC Limited	1.46
Bharti Airtel Limited	1.28
Larsen And Toubro Limited,	1.20
HCL Technologies Limited	1.05
Axis Bank Limited	0.89
Sun Pharmaceuticals Industries Limited	0.83
Bajaj Finance Limited	0.77
State Bank Of India	0.76
Maruti Suzuki India Limited	0.73
Dr Reddy Laboratories	0.70
Ultratech Cement Limited	0.68
Tata Power Company Limited	0.67
Mahindra And Mahindra Limited	0.67
Nestle India Limited	0.66
Cipla Limited FV 2	0.60
GMM Pfaunder Limited	0.55
SBI Life Insurance Company Limited	0.52
Happiest Minds Technologies Limited	0.52
ICICI Lombard General Insurance Company Limited	0.51
Asian Paints Limited	0.51
Power Grid Corporation Of India Limited	0.50
Dabur India Limited	0.50
Bharat Petroleum Corporation Limited	0.45
Biocon Limited	0.42
Bharat Electronics Limited	0.40
Bajaj Finserv Limited	0.38
Petronet LNG Limited	0.34
Hero Motocorp Limited	0.30
Shree Cement Limited	0.30
Dixon Technologies (India) Ltd	0.28
Gujarat Gas Company Limited	0.28
The Phoenix Mills Limited.	0.28
GE Power India Limited	0.27
Chambal Fertilisers N Chemicals Limited	0.26
Bharat Forge Limited FV 2	0.26
Rallis India Limited	0.25
Godrej Consumer Products Limited	0.25
EPL Limited	0.25
Marico Limited	0.24
Crompton Greaves Consumer Electricals Limited	0.23
Tata Consumer Products Ltd	0.22
Eicher Motors Limited	0.19
Bajaj Electricals Limited	0.19
Glaxosmithkline Pharmaceuticals Limited	0.08
MMI, Deposits, CBLO & Others	8.13
TREP - 01 Dec 2020	6.54
7.50% AU Small Finance Bank FD (MD 18/03/2021)	0.98

Cash & Cash Equivalent	0.60
Magnifier Fund	
Government Securities	1.62
0% STRIPS GOI 2036 (MD 07/12/2022)	0.69
6.10% State Development -Karnataka 2021 (MD 11/12/2021)	0.51
8.12% GOI 2020 (MD 10/12/2020)	0.30
8.20% GOI (MD 15/02/2022)	0.13
Corporate Debt	4.25
8.60% NABARD NCD (MD 31/01/2022)	2.61
8.55% Power Finance Corpn. Ltd. NCD (09/12/2021) Series 124	0.83
7.17% NHAI NCD MD (23/12/2021)	0.51
9.25% Power Grid Corporation NCD (MD 26/12/2020)	0.30
Equity	81.60
Reliance Industries Limited	8.19
HDFC Bank Limited	7.14
Infosys Limited	6.41
Housing Development Finance Corporation	4.90
ICICI Bank Limited	4.32
Tata Consultancy Services Limited	3.77
Hindustan Unilever Limited	3.54
ITC Limited	2.68
Larsen And Toubro Limited,	2.44
Bharti Airtel Limited	2.24
Kotak Mahindra Bank Limited	2.22
HCL Technologies Limited	1.67
Maruti Suzuki India Limited	1.55
Mahindra And Mahindra Limited	1.55
Bajaj Finance Limited	1.49
Dr Reddy Laboratories	1.35
Nestle India Limited	1.18
Axis Bank Limited	1.16
Asian Paints Limited	1.12
Ultratech Cement Limited	1.09
State Bank Of India	0.97
GMM Pfaunder Limited	0.94
Tata Power Company Limited	0.93
Cipla Limited FV 2	0.91
Sun Pharmaceuticals Industries Limited	0.91
Alkem Laboratories Ltd	0.88
Shree Cement Limited	0.83
Dabur India Limited	0.81
Petronet LNG Limited	0.77
Bharat Electronics Limited	0.74
Power Grid Corporation Of India Limited	0.69
Bharat Forge Limited FV 2	0.69
Wipro Limited	0.66
EPL Limited	0.66
NTPC Limited	0.63
Godrej Consumer Products Limited	0.63
SBI Life Insurance Company Limited	0.62
Happiest Minds Technologies Limited	0.59
Tata Steel Limited	0.58
Hindalco Industries Limited	0.56
Fedrat Bank Limited	0.52
Varun Beverages Limited	0.51
Chambal Fertilisers N Chemicals Limited	0.50
Biocon Limited	0.48
Bajaj Consumer Care Ltd	0.48
Eicher Motors Limited	0.48
ICICI Lombard General Insurance Company Limited	0.48
Rallis India Limited	0.47
Crompton Greaves Consumer Electricals Limited	0.46
Bharat Petroleum Corporation Limited	0.45
Hindustan Petroleum Corporation Limited FV 10	0.44
Hero Motocorp Limited	0.43
Mphasis Limited	0.42
GE Power India Limited	0.28
Glaxosmithkline Pharmaceuticals Limited	0.18
Tata Steel Ltd Partly Paid Shares	0.01
MMI, Deposits, CBLO & Others	12.53
TREP - 01 Dec 2020	6.35

ICICI Prudential Bank ETF	2.79
SBI-ETF Nifty Bank	2.52
HDFC Ltd CP (MD 28/10/2021)	0.86
Nippon India ETF Bank Bees	0.03
Cash & Cash Equivalent	-0.01
Maximiser Fund	
Equity	86.27
Reliance Industries Limited	9.17
Infosys Limited	6.81
HDFC Bank Limited	6.74
Housing Development Finance Corporation	5.61
Hindustan Unilever Limited	4.53
Tata Consultancy Services Limited	4.53
ICICI Bank Limited	3.89
ITC Limited	2.85
Kotak Mahindra Bank Limited	2.75
Bharti Airtel Limited	2.70
Larsen And Toubro Limited,	2.56
HCL Technologies Limited	1.72
Axis Bank Limited	1.57
Nestle India Limited	1.56
Maruti Suzuki India Limited	1.55
Dr Reddy Laboratories	1.48
Mahindra And Mahindra Limited	1.40
Bajaj Finance Limited	1.38
State Bank Of India	1.26
Cipla Limited FV 2	1.25
Ultratech Cement Limited	1.21
Asian Paints Limited	1.20
Sun Pharmaceuticals Industries Limited	1.20
Tata Power Company Limited	1.15
Shree Cement Limited	1.10
ICICI Lombard General Insurance Company Limited	1.09
Dabur India Limited	0.92
SBI Life Insurance Company Limited	0.91
Power Grid Corporation Of India Limited	0.87
Britannia Industries Limited	0.87
NTPC Limited	0.82
GMM Pfaunder Limited	0.80
Mphasis Limited	0.77
Bharat Electronics Limited	0.77
GE Power India Limited	0.69
Hero Motocorp Limited	0.67
Petronet LNG Limited	0.64
Hindustan Petroleum Corporation Limited FV 10	0.64
Kalpataru Power Transmission Limited	0.62
Eicher Motors Limited	0.59
Bharat Petroleum Corporation Limited	0.57
Thermax Limited	0.55
Biocon Limited	0.49
Sanofi India Limited	0.48
Mahindra Logistics Limited	0.46
Container Corporation Of India Limited	0.42
Shoppers Stop Limited	0.34
Glaxosmithkline Pharmaceuticals Limited	0.13
Shoppers Stop Limited Rights	0.02
MMI, Deposits, CBLO & Others	13.73
TREP - 01 Dec 2020	6.81
ICICI Prudential Bank ETF	3.47
SBI-ETF Nifty Bank	2.50
Nippon India ETF Bank Bees	1.03
Cash & Cash Equivalent	-0.09
Maximiser Guaranteed Fund	
Equity	83.53
Reliance Industries Limited	9.14
Infosys Limited	7.49
HDFC Bank Limited	6.79
Housing Development Finance Corporation	5.26
Hindustan Unilever Limited	4.50
Tata Consultancy Services Limited	4.46
ICICI Bank Limited	4.27
ITC Limited	3.17
Kotak Mahindra Bank Limited	3.15
Larsen And Toubro Limited,	2.79
Bharti Airtel Limited	2.72
HCL Technologies Limited	1.91

Maruti Suzuki India Limited	1.69
Nestle India Limited	1.57
Axis Bank Limited	1.49
Dr Reddy Laboratories	1.33
Ultratech Cement Limited	1.28
Sun Pharmaceuticals Industries Limited	1.26
State Bank Of India	1.22
Shree Cement Limited	1.22
Asian Paints Limited	1.19
Cipla Limited FV 2	1.14
Mahindra And Mahindra Limited	1.13
NTPC Limited	1.03
Tata Power Company Limited	1.00
ICICI Lombard General Insurance Company Limited	1.00
Bajaj Finance Limited	0.98
SBI Life Insurance Company Limited	0.94
Dabur India Limited	0.90
Hero Motocorp Limited	0.89
Power Grid Corporation Of India Limited	0.89
Britannia Industries Limited	0.82
Bharat Electronics Limited	0.77
Thermax Limited	0.71
Bharat Petroleum Corporation Limited	0.69
GE Power India Limited	0.69
Eicher Motors Limited	0.63
Biocon Limited	0.49
Hindustan Petroleum Corporation Limited FV 10	0.48
Petronet LNG Limited	0.44
MMI, Deposits, CBLO & Others	16.47
TREP - 01 Dec 2020	9.37
Nippon India ETF Bank Bees	5.20
ICICI Prudential Bank ETF	1.84
Cash & Cash Equivalent	0.06
Super 20 Fund	
Equity	82.08
Reliance Industries Limited	9.43
HDFC Bank Limited	8.50
Infosys Limited	8.14
Housing Development Finance Corporation	6.60
Hindustan Unilever Limited	5.54
Tata Consultancy Services Limited	5.22
ICICI Bank Limited	5.07
Larsen And Toubro Limited,	3.68
ITC Limited	3.64
Kotak Mahindra Bank Limited	3.51
Bharti Airtel Limited	3.47
Nestle India Limited	3.28
Ultratech Cement Limited	2.38
Maruti Suzuki India Limited	2.26
Dr Reddy Laboratories	2.23
Cipla Limited FV 2	2.12
Mahindra And Mahindra Limited	2.12
Sun Pharmaceuticals Industries Limited	2.10
State Bank Of India	1.44
Dabur India Limited	1.35
MMI, Deposits, CBLO & Others	17.92
TREP - 01 Dec 2020	8.19
ICICI Prudential Bank ETF	3.19
ICICI Prudential ETF IT	2.87
SBI-ETF Nifty Bank	2.57
Nippon India ETF Bank Bees	1.10
Cash & Cash Equivalent	-0.001
Multiplier Fund	
Government Securities	1.62
364 Days TBill(MD 19/08/2021)	1.62
Equity	92.52
Tata Power Company Limited	3.15
Apollo Hospitals Enterprise Limited	2.47
Bharat Electronics Limited	2.29
Dixon Technologies (India) Ltd	2.21
Federal Bank Limited	2.16
Bharat Forge Limited FV 2	2.13
PI Industries Limited	2.03

Mahindra And Mahindra Limited	2.00
Westlife Development Limited	1.96
Jubilant Foodworks Limited	1.94
Alkem Laboratories Ltd	1.93
City Union Bank	1.91
Crompton Greaves Consumer Electricals Limited	1.74
SRF Limited	1.70
EPL Limited	1.67
Volta Limited	1.66
The Phoenix Mills Limited,	1.64
GMM Pfaudler Limited	1.62
AU Small Finance Bank Limited	1.57
Varun Beverages Limited	1.48
JK Cement Ltd	1.42
Coromandel International Limited	1.41
Hindustan Unilever Limited	1.38
IPCA Laboratories Limited	1.35
Info Edge (India) Ltd	1.31
Max Financial Services Limited	1.30
Cadila Healthcare Limited	1.29
Biocon Limited	1.29
Exide Industries Limited	1.29
ICICI Lombard General Insurance Company Limited	1.28
Emami Limited	1.27
L&T Technology Services Limited	1.24
Petronet LNG Limited	1.24
Mahindra N Mahindra Financial Services Limited	1.16
Escorts Limited	1.14
HG Infra Engineering Ltd	1.12
Indraprastha Gas Limited	1.08
Hindustan Aeronautics Ltd	1.08
Gujarat Gas Company Limited	1.07
Cholamandalam Investment And Finance Company Limited	1.06
Natco Pharma Limited	1.06
Delta Corp Limited	1.06
Bajaj Consumer Care Ltd	1.04
RBL Bank Limited	1.03
LIC Housing Finance Limited	1.01
Muthoot Finance Limited	1.00
HCL Technologies Limited	0.98
Cipla Limited FV 2	0.98
Trent Ltd	0.97
Can Fin Homes Ltd	0.97
Bharat Petroleum Corporation Limited	0.96
MRF Limited	0.96
Eicher Motors Limited	0.95
Yes Bank Limited	0.94
Aurobindo Pharma Limited	0.92
Rallis India Limited	0.90
Bharti Airtel Limited	0.89
AKZO Nobel India Limited	0.87
Mphasis Limited	0.85
Zee Entertainment Enterprises Limited	0.85
Bata India Limited	0.77
Endurance Technologies Limited	0.77
Torrent Power Ltd	0.77
Shree Cement Limited	0.74
SBI Life Insurance Company Limited	0.73
State Bank Of India	0.73
Computer Age Management Services Ltd	0.72
Garden Reach Shipbuilders Engineers Ltd	0.70
Mahanagar Gas Limited	0.67
GE Power India Limited	0.61
NCC Limited	0.54
Varroc Engineering Limited	0.53
Apollo Tyres Limited	0.51
Relaxo Footwears Limited	0.30
Glaxosmithkline Pharmaceuticals Limited	0.26
MMI, Deposits, CBLO & Others	5.86
TREP - 01 Dec 2020	5.77
Cash & Cash Equivalent	0.09
Pure Equity Fund	
Equity	82.78
Reliance Industries Limited	7.18
Dixon Technologies (India) Ltd	4.10
Hindustan Unilever Limited	3.04
Larsen And Toubro Limited,	2.94

3M India Ltd	2.59
Bajaj Electricals Limited	2.31
Crompton Greaves Consumer Electricals Limited	2.28
Britannia Industries Limited	2.06
Bata India Limited	2.02
Rallis India Limited	2.00
Nestle India Limited	1.91
Procter And Gamble Hygiene And Health Care Limited	1.85
EPL Limited	1.81
Ultratech Cement Limited	1.78
HCL Technologies Limited	1.74
Whirlpool Of India Limited	1.73
Eicher Motors Limited	1.72
Maruti Suzuki India Limited	1.70
Sun Pharmaceuticals Industries Limited	1.69
Mahanagar Gas Limited	1.61
GMM Pfaudler Limited	1.59
Tata Consumer Products Ltd	1.58
MRF Limited	1.58
Relaxo Footwears Limited	1.52
Asian Paints Limited	1.47
Escorts Limited	1.40
AIA Engineering Limited	1.38
Divis Laboratories Limited	1.33
Hero Motocorp Limited	1.29
Petronet LNG Limited	1.23
Endurance Technologies Limited	1.19
Bharat Electronics Limited	1.12
Hindustan Petroleum Corporation Limited FV10	1.10
IPCA Laboratories Limited	1.08
Natco Pharma Limited	1.07
HG Infra Engineering Ltd	1.03
KPIT Technologies Limited	1.00
Siemens Limited	0.99
Dr Reddy Laboratories	0.97
Dabur India Limited	0.95
Mphasis Limited	0.92
Cipla Limited FV 2	0.91
Kalpataru Power Transmission Limited	0.89
Shree Cement Limited	0.89
Indraprastha Gas Limited	0.88
Biocon Limited	0.88
Marico Limited	0.84
Sanofi India Limited	0.84
Colgate Palmolive India Limited	0.81
Container Corporation Of India Limited	0.75
Engineers India Limited	0.63
Trent Ltd	0.61
MMI, Deposits, CBLO & Others	17.22
TREP - 01 Dec 2020	17.13
Cash & Cash Equivalent	0.09
Value & Momentum Fund	
Government Securities	2.12
364 Days TBill(MD 19/08/2021)	2.12
Equity	89.87
Infosys Limited	6.65
Power Grid Corporation Of India Limited	4.96
Tata Consultancy Services Limited	4.30
Torrent Power Ltd	3.85
ITC Limited	3.55
Sun Tv Network Limited	3.43
Tata Power Company Limited	3.25
Federal Bank Limited	3.13
Mahanagar Gas Limited	2.95
JM Financial Ltd	2.77
Hindustan Aeronautics Ltd	2.76
Engineers India Limited	2.68
LIC Housing Finance Limited	2.59
Petronet LNG Limited	2.52
EPL Limited	2.31
Chambal Fertilisers N Chemicals Limited	2.28
Bharat Electronics Limited	2.17
Mishra Dhatu Nigam Limited,	2.12
Castrol India Limited	2.08
Larsen And Toubro Limited,	2.04
Hindustan Petroleum Corporation Limited FV 10	1.85

Tata Chemicals Limited	1.70
Garden Reach Shipbuilders Engineers Ltd	1.60
Cadila Healthcare Limited	1.54
Muthoot Finance Limited	1.48
Rites Limited	1.48
Crisil Limited	1.47
Marico Limited	1.35
Bharti Infratel Limited	1.23
CESC Limited	1.22
NTPC Limited	1.07
Colgate Palmolive India Limited	1.03
Bajaj Consumer Care Ltd	1.02
Hero Motocorp Limited	1.01
Indian Oil Corporation Limited	0.99
Central Depository Services Limited	0.95
Bharat Petroleum Corporation Limited	0.94
AIA Engineering Limited	0.92
Bajaj Auto Limited	0.70
Tata Consumer Products Ltd	0.68
Nippon Life India Assets Management Ltd	0.64
Eicher Motors Limited	0.54
Sonata Software Limited	0.53
NMDC Limited	0.52
L&T Technology Services Limited	0.44
Glaxosmithkline Pharmaceuticals Limited	0.39
Mangalore Refinery And Petrochemicals Limited	0.15
MMI, Deposits, CBLO & Others	8.01
TREP - 01 Dec 2020	7.94
Cash & Cash Equivalent	0.07

Capped Nifty Index Fund

Equity	98.35
Reliance Industries Limited	8.29
HDFC Bank Limited	6.95
Infosys Limited	6.30
Hindustan Unilever Limited	5.55
ITC Limited	4.81
Housing Development Finance Corporation	4.49
Tata Consultancy Services Limited	4.41
Larsen And Toubro Limited,	3.99
ICICI Bank Limited	3.62
Bharti Airtel Limited	3.23
Kotak Mahindra Bank Limited	3.09
Asian Paints Limited	2.84
Maruti Suzuki India Limited	2.66
Mahindra And Mahindra Limited	1.97
Nestle India Limited	1.81
Titan Company Limited	1.62
Axis Bank Limited	1.61
Dr Reddy Laboratories	1.61
Ultratech Cement Limited	1.58
Sun Pharmaceuticals Industries Limited	1.57
Bajaj Finance Limited	1.53
Power Grid Corporation Of India Limited	1.40
NTPC Limited	1.31
Tata Steel Limited	1.27
Divis Laboratories Limited	1.26
HCL Technologies Limited	1.23
Britannia Industries Limited	1.22
Bajaj Auto Limited	1.20
Hero Motocorp Limited	1.15
State Bank Of India	1.03
Cipla Limited FV 2	1.01
JSW Steels Limited	1.01
Shree Cement Limited	0.94
Tata Motors Limited	0.94
Eicher Motors Limited	0.91
Hindalco Industries Limited	0.85
Tech Mahindra Limited	0.80
Bharat Petroleum Corporation Limited	0.77
Adani Ports And Special Economic Zone Limited	0.76
Oil And Natural Gas Corporation Limited	0.74
Wipro Limited	0.74
Coal India Limited	0.67
HDFC Standard Life Insurance Company Limited	0.59
UPL Limited	0.59

Bajaj Finserv Limited	0.57
Indian Oil Corporation Limited	0.53
Indusind Bank Limited	0.51
GAIL (India) Limited	0.44
SBI Life Insurance Company Limited	0.37
Yes Bank Limited	0.02
MMI, Deposits, CBLO & Others	1.65
TREP - 01 Dec 2020	1.61
Cash & Cash Equivalent	0.04

Asset Allocation Fund

Government Securities	20.04
7.50% GOI 2034 (10.08.2034)	6.64
9.23% GOI 2043 (MD 23/12/2043)	3.06
9.16% State Development -Rajasthan 2028 SPL SDL (MD 18/10/2)	2.70
6.18% GOI (MD 04/11/2024)	2.45
0% STRIPS GOI 2033(MD 10/11/2028)	1.19
0% STRIPS GOI 2033(MD 10/05/2029)	1.15
0% STRIPS GOI 2033(MD 10/11/2029)	1.12
8.33% GOI 2026 (MD 09/07/2026)	0.79
8.28% GOI (MD 15/02/2032)	0.46
7.95% GOI 2032 (28.08.2032)	0.23
8.24% GOI 2033 (MD 10/11/2033)	0.14
7.88% GOI 2030 (MD 19/03/2030)	0.11

Corporate Debt

Corporate Debt	53.99
5.50% Indian Oil Corp. Ltd. NCD (MD 20/10/2025)	9.14
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	8.16
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.44
5.83% SBI Basel 3 Tier 2 SR 3[Call 26/10/25] (MD 26/10/2030)	5.33
8.18% Exim Bank MD 07/12/2025 (SR. S 08-2025)	5.24
8.20% Power Grid Corporation NCD (MD 23/01/2025) SR-XLVIII S	5.15
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	4.88
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	2.68
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	2.00
8.55% HDFC Ltd NCD (MD 27/03/2029)	1.50
9.475% Aditya Birla Finance Ltd NCD G-8 (MD 18/03/2022)	1.49
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.63
LIC Housing Finance Ltd. ZCB Opt-1 (MD 25/03/2021)	0.59
8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) Se	0.52
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	0.52
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.33
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.26
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.10

Equity

Equity	19.09
HDFC Bank Limited	2.15
Reliance Industries Limited	2.02
Infosys Limited	1.54
ICICI Bank Limited	1.34
Housing Development Finance Corporation	1.22
Kotak Mahindra Bank Limited	1.00
Tata Consultancy Services Limited	0.97
Hindustan Unilever Limited	0.73
ITC Limited	0.55
Bharti Airtel Limited	0.54
Larsen And Toubro Limited,	0.54
Axis Bank Limited	0.53
Mahindra And Mahindra Limited	0.44
Maruti Suzuki India Limited	0.42
Bajaj Finance Limited	0.40
Ultratech Cement Limited	0.35
Divis Laboratories Limited	0.35
State Bank Of India	0.29
Eicher Motors Limited	0.27
Sun Pharmaceuticals Industries Limited	0.25
Chambal Fertilisers N Chemicals Limited	0.24
Asian Paints Limited	0.22
Tata Power Company Limited	0.21
Britannia Industries Limited	0.20
Dr Reddy Laboratories	0.20

Power Grid Corporation Of India Limited	0.20
ACC Limited	0.20
Dabur India Limited	0.18
Crompton Greaves Consumer Electricals Limited	0.18
Cipla Limited FV 2	0.17
Tata Steel Limited	0.16
Siemens Limited	0.16
Tata Consumer Products Ltd	0.16
Biocon Limited	0.15
Hindustan Petroleum Corporation Limited FV 10	0.13
HCL Technologies Limited	0.13
NTPC Limited	0.11
Bharat Petroleum Corporation Limited	0.10
EPL Limited	0.09

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	6.88
TREP - 01 Dec 2020	4.42
Cash & Cash Equivalent	2.46

MNC Fund

Equity	85.29
3M India Ltd	5.77
Maruti Suzuki India Limited	5.76
Honeywell Automation India Ltd	5.35
EPL Limited	4.70
Hindustan Unilever Limited	4.27
Mphasis Limited	3.33
Britannia Industries Limited	2.96
Nestle India Limited	2.80
Whirlpool Of India Limited	2.75
Gujarat Pipavav Port Limited	2.75
ACC Limited	2.69
Pfizer Limited	2.68
Glaxosmithkline Pharmaceuticals Limited	2.66
Heidelbergcement India Limited	2.60
Basf India Limited	2.59
Bata India Limited	2.54
United Spirits Limited	2.32
Crisil Limited	2.29
Siemens Limited	2.25
Abbott India Ltd	2.22
Sanofi India Limited	2.12
ABB India Limited	2.00
Kansai Nerolac Paints Limited	1.84
Colgate Palmolive India Limited	1.51
Gillette India Ltd	1.47
Bayer Cropscience Limited	1.35
Oracle Financial Services Software Limited	1.23
GMM Pfaudler Limited	1.19
Johnson Controls-Hitachi Air Conditioning India Limited.	1.18
Goodyear India Limited	1.17
AKZO Nobel India Limited	1.08
GE Power India Limited	1.07
Schaeffler India Limited	0.94
Grindwell Norton Limited	0.94
SKF India Limited	0.93

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	14.71
TREP - 01 Dec 2020	14.59
Cash & Cash Equivalent	0.12

Platinum Premier Fund

MMI, Deposits, CBLO & Others	100.00
MMI, Deposits, CBLO & Others	100.00
TREP - 01 Dec 2020	85.49
Cash & Cash Equivalent	14.51

Platinum Advantage Fund

Government Securities	14.19
Government Securities	14.19
8.12% GOI 2020 (MD 10/12/2020)	14.19

Corporate Debt	7.93
Corporate Debt	7.93
8.18% NTPC Ltd NCD (MD 31/12/2020)-Series 58	2.25
6.95% Reliance Industries Ltd NCD (MD 14/12/2020)	2.04
Rural Electrification Corpn Ltd ZCB (MD 15/12/2020)	1.84
7.63% PNB Housing Finance Ltd NCD (MD 15/12/2020)	1.02
7.17%Reliance Industries Ltd NCD Ppd Series-D (MD 08/11/2022)	0.43
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.20
9.90 HDFC Ltd. NCD (MD 10/06/2021)	0.15

MMI, Deposits, CBLO & Others	77.88
TREP - 01 Dec 2020	77.08
Cash & Cash Equivalent	0.80

Titanium 1 Fund

MMI, Deposits, CBLO & Others	100.00
Cash & Cash Equivalent	100.00

Foresight Fund - SP

Government Securities	17.16
0% STRIPS GOI 2033(MD 10/05/2021)	7.00
7.80% GOI (MD 11/04/2021)	5.41
8.79% GOI 2021 (MD 08/11/2021)	2.98
8.66% State Development -Andhra Pradesh 2021 (MD 06/07/2021)	1.78

Corporate Debt

Corporate Debt	67.43
8.54% NHPC Ltd NCD (MD 26/11/2021) (SR S2)	9.01
7.48% Benett Coleman & Co Ltd NCD (MD 26/04/2021)	8.74
8.44% Rural Electrification Corpn. Ltd. NCD (MD 04/12/2021)	8.11
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2021)	8.10
8.60% India Infradebt Ltd NCD (MD 08/01/2021) Series I	7.27
9.36% Power Finance Corpn. Ltd. NCD (MD 01/08/2021)	6.25
9.57% IRFC NCD (MD 31/05/2021)	5.32
7.17% NHAI NCD MD (23/12/2021)	3.56
8.39% NABARD NCD (MD 19/07/2021) Series 19D	3.54
6.70% IRFC NCD (MD 24/11/2021)	3.54
9.15% Export Import Bank Of India NCD (MD 08/03/2021)	3.49
8.33% NTPC Ltd NCD (MD 24/02/2021)-Series 59	0.35
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.14

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	15.41
TREP - 01 Dec 2020	13.05
Cash & Cash Equivalent	2.36

Foresight Fund - FP

Government Securities	38.05
8.79% GOI 2021 (MD 08/11/2021)	8.30
7.94% GOI Bond 24-05-2021	4.16
7.80% GOI (MD 11/04/2021)	3.86
8.12% GOI 2020 (MD 10/12/2020)	3.33
8.51% State Development -Maharashtra 2026 (MD 09/03/2026)	1.69
8.20% GOI (MD 15/02/2022)	1.57
6.17% GOI (MD 15/07/2021)	1.54
8.66% State Development -Andhra Pradesh 2021 (MD 06/07/2021)	1.50
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	0.82
8.15% GOI 2022 (MD 11/06/2022)	0.78
8.56% State Development -Andhra Pradesh 2021 (MD 10/08/2021)	0.63
0% STRIPS GOI 2033(MD 10/11/2021)	0.48
0% STRIPS GOI 2033(MD 10/05/2022)	0.47
0% STRIPS GOI 2033(MD 10/11/2022)	0.46
0% STRIPS GOI 2036(MD 07/12/2020)	0.45
0% STRIPS GOI 2033(MD 10/05/2023)	0.45
0% STRIPS GOI 2036(MD 07/06/2021)	0.45
0% STRIPS GOI 2036(MD 07/12/2021)	0.44
0% STRIPS GOI 2033(MD 10/11/2023)	0.44
0% STRIPS GOI 2036(MD 07/06/2022)	0.43
0% STRIPS GOI 2033(MD 10/05/2024)	0.43
0% STRIPS GOI 2033(MD 10/11/2024)	0.41
0% STRIPS GOI 2036(MD 07/06/2023)	0.41
0% STRIPS GOI 2036(MD 07/12/2023)	0.40
0% STRIPS GOI 2036(MD 07/06/2024)	0.39
0% STRIPS GOI 2036(MD 07/12/2024)	0.37
9.95% Food Corporation Of India NCD (MD 07/03/2022)	0.32
10.25% GOI (MD 30/05/2021)	0.30
0% STRIPS GOI 2041(MD 12/12/2020)	0.27
0% STRIPS GOI 2041MD 12/06/2021	0.26
0% STRIPS GOI 2041MD 12/12/2021	0.26
0% STRIPS GOI 2041MD 12/06/2022	0.25
0% STRIPS GOI 2041MD 12/12/2022	0.25
0% STRIPS GOI 2033(MD 10/05/2021)	0.25
0% STRIPS GOI 2041 (MD 12/06/2023)	0.24

0% STRIPS GOI 2041 (MD 12/12/2023)	0.23
0% STRIPS GOI 2041 (MD 12/06/2024)	0.23
0% STRIPS GOI 2041 (MD 12/12/2024)	0.22
8.20% GOI Oil Spl Bond 2023 (MD - 10/11/2023)	0.15
8.13% GOI (MD 21/09/2022)	0.09
8.35% GOI 2022 (M/D. 14.05.2022)	0.06
8.83% GOI 2023 (MD 25/11/2023)	0.03
7.16% GOI 2023 (MD 20/05/2023)	0.001

Corporate Debt

Corporate Debt	54.28
9.57% IRFC NCD (MD 31/05/2021)	5.34
8.33% NTPC Ltd NCD (MD 24/02/2021)-Series 59	3.04
7.48% Benett Coleman & Co Ltd NCD (MD 26/04/2021)	2.76
8.44% Rural Electrification Corpn. Ltd. NCD (MD 04/12/2021)	2.56
8.55% Power Finance Corpn. Ltd. NCD (09/12/2021) Series 124	2.47
8.54% NHPC Ltd NCD (MD 26/11/2021) (SR S2)	2.21
7.17% NHAI NCD MD (23/12/2021)	1.94
9.75% Larsen & Toubro Ltd NCD (MD 11/04/2022) Steppup Forrati	1.62
LIC Housing Finance Ltd. ZCB Opt-1 (MD 25/03/2021)	1.59
Rural Electrification Corpn Ltd ZCB (MD 15/12/2020)	1.51
8.39% NABARD NCD (MD 19/07/2021) Series 19D	1.43
8.49% NHPC Ltd NCD (MD 26/11/2021) (SR S1)	1.26
8.75% HDFC Ltd. NCD (04/03/2021)(Series P-002) (Put Opt 14/0)	1.22
9.61% Power Finance Corporation Ltd (MD 29/06/2021)	1.01
9.90% HDFC Ltd. (MD 11/11/2021)	0.96
8.10% NTPC Ltd NCD (MD 27/05/2021) SR 61 STRPP A	0.93
9.60% LIC Housing Finance Ltd NCD (MD 07/03/2021)	0.92
9.36% Power Finance Corpn. Ltd. NCD (MD 01/08/2021)	0.88
7.24% IRFC NCD (MD 08/11/2021)	0.87
6.99% HDFC Ltd NCD (MD 25/11/2021)	0.72
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.70
9.30% L&T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	0.69
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	0.67
9.15% Axis Bank NCD (MD 31/12/2022)	0.66
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2021)	0.66
9.30% LIC Housing Finance Ltd NCD (MD 14/09/2022)	0.66
9.25% Power Grid Corporation NCD (MD 26/12/2021)	0.64
8.64% IRFC NCD (MD 17/05/2021) (Series 52 B)	0.62
9.95% State Bank Of India NCD (MD 16/03/2026) Call 16/03/202	0.62
9.15% Export Import Bank Of India NCD (MD 25/02/2021)	0.61
8.7110% HDB Financial Services Limited NCD (MD 18/02/2021)	0.61
7.5438% Kotak Mahindra Prime Ltd. NCD (MD 08/01/2021)	0.55
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	0.51
7.35% BPCL Ltd NCD (MD 10/03/2022)	0.48
5.45% NTPC Ltd NCD (MD 15/10/2025)	0.47
9.35% Rural Electrification Corpn. Ltd. NCD (MD 15/06/2022)	0.36
9.18% Nuclear Power Corporation Of India Limited (A) (MD 23/	0.35
9.25% Power Grid Corporation NCD (MD 26/12/2022)	0.33
9.10 L&T Shipbuilding Limited SRI Call 25/10/22 (MD 25/10/2)	0.33
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2022)	0.33
9.04% Export Import Bank Of India NCD (MD 21/09/2022)	0.33
8.50% NHPC Ltd NCD SR-T Strpp D (MD 14/07/2022)	0.32
7.4450% LIC Housing Finance Ltd. NCD (MD 13/01/2023)	0.32
7.93% Power Grid Corporation NCD (MD 20/05/2022) [F]	0.32
8.85% Power Grid Corpn. Of India Ltd. NCD (MD 19/10/2021)	0.32
9.30% Power Grid Corpn. Of India Ltd. NCD (MD 28/06/2021)	0.31
9.64% Power Grid Corporation NCD (MD 31/05/2021)	0.31
8.40% Power Grid Corporation NCD (MD 27/05/2021) [C]	0.31
9.15% Export Import Bank Of India NCD (MD 30/03/2021)	0.31
9.15% Export Import Bank Of India NCD (MD 18/03/2021)	0.31
8.85% Bajaj Finance Limited NCD (MD 23/03/2021) (Series 159-)	0.31
7.58% PNB Housing Finance Ltd NCD (MD 15/03/2021)	0.31

9.35% Power Grid Corporation NCD (MD 29/08/2021)	0.28
6.93% Ultratech Cement Ltd NCD (MD 25/11/2021)	0.28
9.27% IRFC NCD (MD 10/05/2021)	0.28
9.18% Power Finance Corporation Ltd NCD (MD 15/04/2021)	0.28
9.90 HDFC Ltd. NCD (MD 10/06/2021)	0.21
7.17%Reliance Industries Ltd NCD Ppd Series-D (MD 08/11/2022)	0.19
8.60% ONGC Petro Additions Limited NCD (MD 11/03/2022)	0.19
7.10% Power Finance Corporation Ltd NCD (MD 08/08/2022)	0.19
6.70% IRFC NCD (MD 24/11/2021)	0.19
9.15% Export Import Bank Of India NCD (MD 08/03/2021)	0.18
8.80% REC Ltd. 29/11/2020	0.17
8.40% Power Grid Corporation NCD (MD 27/05/2023) [E]	0.16
9.50 HDFC Ltd. NCD (MD 04/07/2022)	0.16
10.10% Power Grid Corporation Ltd NCD (MD 12/06/2021)	0.14
9.75% Rural Electrification Corpn. Ltd. NCD (MD 11/11/2021)	0.14
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.13
9.45% LIC Housing Finance Ltd NCD (MD 30/01/2022)	0.13
9.70% Power Finance Corpn. Ltd. NCD (MD 09/06/2021)	0.12
7.63% PNB Housing Finance Ltd NCD (MD 15/12/2020)	0.12
9.29% LIC Housing Finance Ltd NCD (MD 05/07/2024)	0.10
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.10
7.74% IRFC NCD (MD 22/12/2020)	0.09
9.45% State Bank Of India NCD (MD 16/03/2026) Call 16/03/202	0.09
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.09
10.10% Power Grid Corporation NCD (12/06/2022)	0.07
9.00% Export Import Bank Of India NCD (MD 07/02/2022)	0.06
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.05
8.49% L & T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.05
8.88% Export Import Bank Of India NCD (MD 18/10/2022)	0.04
8.60% India Infradebt Ltd NCD (MD 08/01/2021) Series I	0.04
9.48% REC Ltd. NCD (MD 10/08/2021)	0.03
6.77% HDFC Ltd NCD (MD 28/06/2021)	0.03

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	7.67
TREP - 01 Dec 2020	4.88
NABARD CD (MD 27/07/2021)	0.41
Cash & Cash Equivalent	2.38

Pension Nourish Fund

Government Securities	32.93
6.19% GOI 2034 (MD 16/09/2034)	11.71
8.28% GOI 2027 (MD 21/09/2027)	8.03
7.50% GOI 2034 (10.08.2034)	6.51
8.30% GOI 2040 (MD 02/07/2040)	2.78
7.59% GOI 2026 (MD 11/01/2026)	2.52
8.24% GOI 2033 (MD 10/11/2033)	1.38

Corporate Debt

Corporate Debt	39.60
8.40% Nuclear Power Corp Of India Ltd (D) (MD 28/11/2028) SE	9.41
8.55% HDFC Ltd NCD (MD 27/03/2029)	8.10
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.32
8.70% LIC Housing Finance NCD (MD 23/03/2029)	4.08
10.70% IRFC NCD (MD 11/09/2023)	4.08
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	2.55
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.54
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.51
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.01

Equity

Equity	9.83
Reliance Industries Limited	1.01
HDFC Bank Limited	0.83
Infosys Limited	0.72
Housing Development Finance Corporation	0.57
ICICI Bank Limited	0.55
Tata Consultancy Services Limited	0.41
Hindustan Unilever Limited	0.40
Kotak Mahindra Bank Limited	0.34
ITC Limited	0.29

Tata Power Company Limited	0.27
Bharti Airtel Limited	0.24
Maruti Suzuki India Limited	0.22
HCL Technologies Limited	0.20
Alkem Laboratories Ltd	0.20
Axis Bank Limited	0.20
Larsen And Toubro Limited,	0.20
EPL Limited	0.18
Mahindra And Mahindra Limited	0.18
The Phoenix Mills Limited.	0.18
Varun Beverages Limited	0.17
Bharat Electronics Limited	0.16
State Bank Of India	0.15
Dixon Technologies (India) Ltd	0.14
AKZO Nobel India Limited	0.14
Westlife Development Limited	0.13
L&T Technology Services Limited	0.12
Hindustan Aeronautics Ltd	0.12
Shree Cement Limited	0.11
Dr Reddy Laboratories	0.11
SBI Life Insurance Company Limited	0.11
Bharat Forge Limited FV 2	0.11
JK Cement Ltd	0.11
Cipla Limited FV 2	0.11
Sun Pharmaceuticals Industries Limited	0.10
Emami Limited	0.10
Marico Limited	0.10
City Union Bank	0.09
Eicher Motors Limited	0.09
Petronet LNG Limited	0.08
Asian Paints Limited	0.08
LIC Housing Finance Limited	0.08
GE Power India Limited	0.08
Crompton Greaves Consumer Electricals Limited	0.06

MMI, Deposits, CBLO & Others	17.63
TREP - 01 Dec 2020	15.55
Cash & Cash Equivalent	2.08

Pension Growth Fund

Government Securities	43.51
6.19% GOI 2034 (MD 16/09/2034)	13.32
7.59% GOI 2029 (MD 20/03/2029)	10.21
6.17% GOI (MD 15/07/2021)	8.36
8.24% GOI 2033 (MD 10/11/2033)	7.23
8.28% GOI 2027 (MD 21/09/2027)	1.25
8.17% GOI 2044 (MD 01/12/2044)	1.22
8.83% GOI 2023 (MD 25/11/2023)	1.06
6.01% GOI 2028 (MD 25/03/2028)	0.85

Corporate Debt	28.99
7.52% NHPCL Ltd NCD SR-V2 STRRP A (MD 06/06/2023)	6.14
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	4.65
7.20% Power Finance Corp. Ltd. NCD (MD 10/08/2035)	4.31
8.30% Rural Electrification Corp. Ltd. NCD (MD 10/04/2025)	2.74
7.89% Can Fin Homes Ltd. NCD MD (18/05/2022) Series 6	2.58
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	2.33
9.60% Hindalco Industries Ltd. NCD (MD 02/08/2022)	2.22
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.44
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.39
9.70% L&T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.19

Equity	19.44
Reliance Industries Limited	1.98
HDFC Bank Limited	1.66
Infosys Limited	1.40
Housing Development Finance Corporation	1.13
ICICI Bank Limited	1.10
Hindustan Unilever Limited	0.82
Tata Consultancy Services Limited	0.80
Kotak Mahindra Bank Limited	0.65
ITC Limited	0.56
Tata Power Company Limited	0.53
Bharti Airtel Limited	0.47
Maruti Suzuki India Limited	0.43
HCL Technologies Limited	0.41
Axis Bank Limited	0.40

Alkem Laboratories Ltd	0.40
Larsen And Toubro Limited,	0.38
EPL Limited	0.36
Mahindra And Mahindra Limited	0.35
Varun Beverages Limited	0.34
The Phoenix Mills Limited.	0.34
Dixon Technologies (India) Ltd	0.34
Bharat Electronics Limited	0.32
State Bank Of India	0.30
Westlife Development Limited	0.26
AKZO Nobel India Limited	0.25
L&T Technology Services Limited	0.24
Hindustan Aeronautics Ltd	0.24
SBI Life Insurance Company Limited	0.22
JK Cement Ltd	0.22
Bharat Forge Limited FV 2	0.22
Emami Limited	0.21
Cipla Limited FV 2	0.20
Sun Pharmaceuticals Industries Limited	0.20
Shree Cement Limited	0.20
Dr Reddy Laboratories	0.20
Eicher Motors Limited	0.20
Marico Limited	0.19
City Union Bank	0.18
Asian Paints Limited	0.16
Petronet LNG Limited	0.16
LIC Housing Finance Limited	0.16
GE Power India Limited	0.15
Crompton Greaves Consumer Electricals Limited	0.11
Tata Steel Ltd Partly Paid Shares	0.001

MMI, Deposits, CBLO & Others	8.06
TREP - 01 Dec 2020	6.55
Cash & Cash Equivalent	1.51

Pension Enrich Fund

Government Securities	34.87
8.28% GOI 2027 (MD 21/09/2027)	10.87
6.19% GOI 2034 (MD 16/09/2034)	5.33
7.59% GOI 2026 (MD 11/01/2026)	5.04
8.30% GOI 2042 (MD 31/12/2042)	4.56
6.17% GOI (MD 15/07/2021)	3.10
9.95% Food Corporation Of India NCD (MD 07/03/2022)	2.45
8.60% GOI 2028 (MD 02/06/2028)	1.77
9.15% GOI 2024 (MD 14/11/2024)	1.75

Corporate Debt	27.21
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.89
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	4.10
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.78
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.73
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.67
10.70% IRFC NCD (MD 11/09/2023)	1.33
8.90% Indiabulls Housing Finance Ltd NCD SR. III B (MD 26/09)	1.19
9.02% Rural Electrification Corp. Ltd. NCD (MD 19/11/2022)	1.00
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.88
8.49% L & T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.85
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.85
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.84
8.72% Kotak Mahindra Bank Ltd NCD (MD 14/01/2022)	0.80
9.70% L&T Infra Debt Fund Ltd NCD (MD 10/06/2024)	0.66
Option	
9.15% Export Import Bank Of India NCD (MD 05/09/2022)	0.66

Equity	34.04
Reliance Industries Limited	3.45
HDFC Bank Limited	2.88
Infosys Limited	2.41
Housing Development Finance Corporation	1.97
ICICI Bank Limited	1.92
Hindustan Unilever Limited	1.41
Tata Consultancy Services Limited	1.41
Kotak Mahindra Bank Limited	1.13
ITC Limited	0.95
Tata Power Company Limited	0.92
Bharti Airtel Limited	0.82
Maruti Suzuki India Limited	0.73
HCL Technologies Limited	0.71

Axis Bank Limited	0.70
Alkem Laboratories Ltd	0.69
Larsen And Toubro Limited,	0.66
EPL Limited	0.63
Dixon Technologies (India) Ltd	0.63
Mahindra And Mahindra Limited	0.61
Varun Beverages Limited	0.59
The Phoenix Mills Limited.	0.59
Bharat Electronics Limited	0.55
State Bank Of India	0.53
Westlife Development Limited	0.45
AKZO Nobel India Limited	0.44
Hindustan Aeronautics Ltd	0.41
L&T Technology Services Limited	0.38
SBI Life Insurance Company Limited	0.37
Bharat Forge Limited FV 2	0.37
Shree Cement Limited	0.37
JK Cement Ltd	0.37
Emami Limited	0.36
Cipla Limited Fv 2	0.35
Eicher Motors Limited	0.35
Sun Pharmaceuticals Industries Limited	0.34
Marico Limited	0.34
Dr Reddy Laboratories	0.34
City Union Bank	0.32
Asian Paints Limited	0.29
HG Infra Engineering Ltd	0.29
Petronet LNG Limited	0.28
LIC Housing Finance Limited	0.27
GE Power India Limited	0.26
Crompton Greaves Consumer Electricals Limited	0.20

MMI, Deposits, CBLO & Others	3.89
TREP - 01 Dec 2020	2.02
Cash & Cash Equivalent	1.87

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