



Individual Fund Factsheet October 2022

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

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Economy Review

The key events in the month were –

Domestic Factors

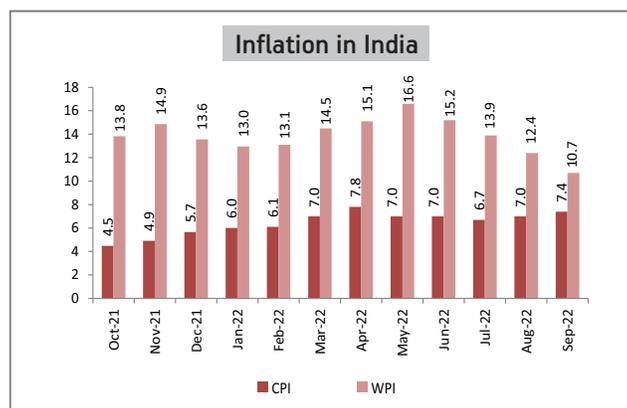
- a) GST Collection- GST collections for September 2022 (collected in October) was 1.52tn up 17% yoy. This is the second highest collection since implementation of GST.
- b) Manufacturing PMI- India's manufacturing PMI came in at 55.3 in October'2022 Vs 55.1 in September'2022 led by stronger increase in employment and purchasing activity.
- c) Services PMI- India's October Services PMI rose to 55.1 vs. 54.3 last month indicating recovery in growth momentum.
- d) Trade Deficit- Trade deficit in September'2022 narrowed to \$26.7bn v/s \$28.7bn last month. Exports declined 3.5% and imports grew slower at 5.4% YoY.
- e) Rabi Crop- The minimum support prices (MSP) for the rabi crops for the marketing season of 2023-24 has been increased by 2-9% with increase in wheat prices by 2%.
- f) IMF- IMF has sharply cut India's economic growth estimate for FY23 to 6.8% from 7.4%, citing the impact of external headwinds and weaker-than-expected second-quarter growth.

Global Factors

- a) FOMC- US Fed in its November'2022 policy raised rate by another 75bps for the fourth time in a row, taking the Federal fund rate to 3.75-4.00%, highest since CY08.
- b) China- China imposed lockdown and restrictions of contain COVID outbreak.
- c) Crude Oil Prices- Brent crude rose around 8.6% during the month as OPEC announced further cut of 2 mn barrels/day owing to slowing demand.

Domestic Macro Economic Data

Inflation- CPI inflation inched up 7.4% in September'2022 Vs 7.0% in August'2022 driven by high food inflation. WPI inflation has moderated to 10.7% in September'2022 from 12.4% in August'2022.



Source: Tradingeconomics.com

Outlook for Equities

In the month of October, Nifty rose 5.4% in expectation of good quarterly numbers, festive cheer and anticipating that the US Fed would be reaching the pivot faster on recession fears. Mid-cap and small-cap indices underperformed large-cap indices and were up 2.5% and 2.6% respectively. Fed increased interest rates by another 75bps in November and continued to be hawkish as the focus is controlling inflation. Central banks globally continued to hike interest rates to battle high inflation and defending their currency against the rising Dollar. Brent crude price increase 8.6% during the month on cuts announced by OPEC.

On the domestic front, GST collections for September 2022 (collected in October) was 1.52tn, second highest collection since implementation of GST. IMF has sharply cut India's economic growth estimate for FY23 to 6.8% from 7.4%, citing the impact of external headwinds and weaker-than-expected second-quarter growth. MSP for Rabi crops was increase around 2-9%. USD-INR made a new low, touched 83 in October. FIIs turned buyers in the month of October and bought \$1.0bn of equities. DII bought \$1.1bn worth of equities in the month of October.

Post the recent run up, Nifty is currently trading at ~19x FY24 P/E. Indian economy is doing well with strong Manufacturing and Services PMI data and strong tax collections. Bank credit growth has picked up to around 15%. On the caution front, India's CAD is expected to be around 3.5% of the GDP as the import bill has risen due to higher oil and coal prices while exports have slowed down. We expect Nifty earnings to grow at around 14% CAGR from FY22-24. Indian equity markets are likely to consolidate in a range for some time on global slowdown fears.



INDEX	31-Oct-22	30-Sep-22	% Change
Nifty	18012.20	17094.35	5.37%
Sensex	60746.59	57426.92	5.78%
BSE 100	18405.94	17574.98	4.73%
Dow Jones	32732.95	28725.51	13.95%
Nikkei	27587.46	25937.21	6.36%
Hang Seng	14687.02	17222.83	-14.72%
Nasdaq	10988.15	10575.62	3.90%

Outlook for Debt

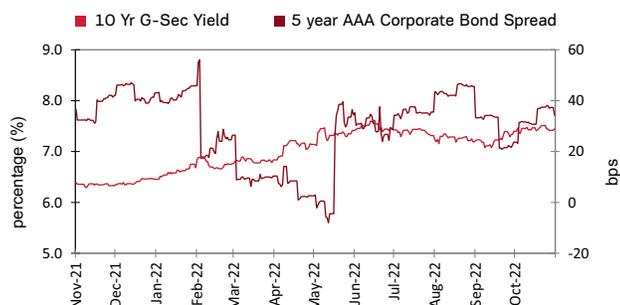
Minutes of RBI MPC showed surprise divergence as they indicated contrary views over further rate hikes between internal and external MPC members. Governor Das, Dr Patra and Dr Ranjan remained hawkish, and expressed the need to continue with aggressive rate actions. The reasons cited were the need to keep inflation expectations anchored and comfort provided by resilience in domestic growth. On the other hand, Dr Goyal and Dr Varma were wary of the lagged impact of monetary tightening. Although most members expressed comfort with current domestic growth, some difference in views emerged regarding future growth. Dr Goyal called for "slow steps" and Dr Varma preferred to adopt a wait-and-watch approach in the next meeting.

A surprise MPC meeting held in early November was conducted to discuss target missed by RBI in terms of the inflation mandate. Governor Das in a FICCI speech mentioned that contents of letter will not be made public immediately. Liquidity in the banking system turned negative during October as banks utilised the MSF window post GST outflows. Continued intervention in the forex market also reduced the net long position in forward book of RBI to \$20.2bn in August from \$22.0bn in July 2022. Upto 1 month bucket has a net short position while long position exists in higher maturity buckets. Forex Reserves as of October end stood at \$524.52 bn implying an import cover of close of 9 months.

September CPI inflation increased to 7.41% led by rising food prices. Core CPI inflation increased by 9 bps to 6.26% but moderated on a month on month basis. September WPI inflation fell sharply to 10.7% from August number of 12.4%. August IIP contracted by 0.8%, manufacturing activity as well as mining activity fell. Consumer goods production contracted over last August levels while all other sectors registered positive growth.

FOMC meeting was key in early November as market awaited the hike and a pivot from Federal Reserve. Federal reserve hiked rates as per expectation by 75bps to 3.75%-4.00%. However, Chairman Powell focussed on the rate hike cycle continuing for longer than envisaged in near term while the pace of rate hikes may reduce. Any clear signs of the dovish pivot were missing from the FED communication. US 10 year during the month had climbed to 4.34% and thereby came off to 4.18%. The ECB, in line with market expectations, hiked its policy rate by 75 bps to 2% and adjusted interest rate applicable to TLTRO funds. Brent oil climbed higher to \$95/bbl remaining under the \$100 mark as China demand slowdown, release of SPR from US leading to rising stockpiles and OPEC production cut kept prices in a narrow range.

In the near term impact of supply on demand, RBI MPC in December and movement in global commodity prices will be watched for further cues on interest rates. 10 year yield closed at 7.45% on 31st October 2022 higher by 5 bps. In the near term 10 year is likely to remain between 7.30%-7.60%. Spread of 10 year Gsec with 10 year corporate bond is 20 bps and likely to remain between 20-40 bps.



Key Indices	31-Oct-22	30-Sep-22	% Change
10 Year G-Sec	7.45	7.40	0.62%
5 Year G-Sec	7.37	7.32	0.74%
91 Day T Bill	6.42	6.04	6.29%
364 Day T-Bill	6.87	6.69	2.69%
Call Rates	6.21	4.91	26.48%

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. Sujit Lodha	Ms. Richa Sharma
Builder Fund	ULIF00113/03/01BSLBUILDER109	Mr. Sujit Lodha	Ms. Richa Sharma
Balancer Fund	ULIF00931/05/05BSLBALANCE109	Mr. Sujit Lodha	Ms. Richa Sharma
Enhancer Fund	ULIF00213/03/01BSLENHANCE109	Mr. Sameer Mistry	Ms. Richa Sharma
Creator Fund	ULIF00704/02/04BSLCREATOR109	Mr. Sujit Lodha	Ms. Richa Sharma

Equity Funds	SFIN No	Fund Manager	
		Equity	Debt
Magnifier Fund	ULIF00826/06/04BSLIIMAGNI109	Mr. Bhaumik Bhatia	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. Sameer Mistry	-
Value & Momentum Fund	ULIF02907/10/11BSLIVALUEM109	Mr. Bhaumik Bhatia	-
Capped Nifty Index Fund	ULIF03530/10/14BSLICNFIDX109	Mr. Bhaumik Bhatia	-
MNC Fund	ULIF03722/06/18BSLIMUMNC109	Mr. Sameer Mistry	Ms. Richa Sharma

Asset allocation Fund	SFIN No	Fund Manager	
		Equity	Debt
Asset Allocation Fund	ULIF03430/10/14BSLIASTALC109	Mr. Sameer Mistry	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

Discontinued Policy Funds	SFIN No	Fund Manager
Linked Discontinued Policy Fund	ULIF03205/07/13BSLILDIS109	Ms. Richa Sharma
Pension Discontinued Policy Fund	ULIF03305/07/13BSLIPNDIS109	Ms. Richa Sharma

Fund Manager	No. of Funds Managed						
	Debt Fund	Balanced Fund	Equity Fund	Asset allocation Fund	Guaranteed NAV Fund	Pension Fund	Discontinued Policy Fund
Mr. Sameer Mistry	-	1	5	1	5	-	-
Mr. Sujit Lodha	-	4	-	-	-	-	-
Mr. Bhaumik Bhatia	-	-	4	-	-	3	-
Ms. Richa Sharma	4	5	2	1	5	3	2

Performance at a glance as on 31st October 2022

Individual Funds

Figures in percentage (%)

Returns	Period	Liquid Plus	BM	Assure	BM	Income Advantage	BM	Income Advantage Guarantee	BM	Protector	BM
Absolute	1 month	0.42	0.42	0.34	0.25	0.38	0.20	0.28	0.17	0.79	0.62
	3 months	1.26	1.20	0.89	0.75	0.95	0.97	0.79	0.88	1.01	1.33
	6 months	2.06	2.04	1.13	0.81	1.08	0.91	1.14	0.73	1.34	1.18
	1 Year	3.68	3.43	2.33	1.75	1.43	0.92	1.40	0.56	1.17	0.82
CAGR	2 Years	3.42	2.90	3.31	2.69	2.61	1.78	2.20	1.42	4.22	3.80
	3 Years	4.03	3.20	5.06	4.66	5.44	4.24	4.92	3.87	5.57	5.57
	4 Years	4.80	3.90	6.41	5.93	7.55	5.89	7.00	5.52	7.44	7.05
	5 Years	5.16	4.35	6.20	5.45	6.63	5.04	6.05	4.67	6.21	5.81
	Since Inception	6.48	5.82	8.17	6.62	8.96	6.79	7.51	6.33	8.13	7.21

Returns	Period	Builder	BM	Balancer	BM	Enhancer	BM	Creator	BM	Magnifier	BM
Absolute	1 month	1.30	1.07	1.66	1.27	1.64	1.49	2.90	2.39	4.37	3.96
	3 months	1.64	1.72	1.55	1.84	2.00	2.03	3.10	2.79	4.76	4.08
	6 months	2.12	1.58	1.88	1.63	2.33	1.82	3.56	2.55	5.39	3.72
	1 Year	1.68	1.02	1.57	0.83	1.21	0.91	2.08	1.21	2.21	1.57
CAGR	2 Years	6.35	5.99	7.95	6.79	8.65	7.89	12.78	12.33	22.61	20.21
	3 Years	6.83	6.74	8.03	7.00	7.73	7.54	10.28	9.59	14.03	12.36
	4 Years	8.50	7.92	9.47	8.04	8.80	8.44	11.08	9.94	13.48	11.80
	5 Years	7.03	6.45	7.85	6.46	6.93	6.75	8.80	7.82	10.35	9.07
	Since Inception	9.70	8.07	9.62	7.78	10.39	8.86	11.60	9.23	12.79	11.79

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	4.91	4.17	4.96	5.95	5.12	2.06	2.16	2.99	4.43	4.17	5.07	3.90	-0.84
	3 months	5.05	4.25	5.11	5.91	4.72	5.56	5.21	4.79	5.11	4.25	5.12	3.99	1.66
	6 months	6.05	3.80	6.42	8.51	5.33	5.59	4.25	5.04	7.18	3.80	6.40	5.92	4.69
	1 Year	2.46	1.44	3.31	4.81	1.19	2.86	1.90	3.27	6.37	1.43	4.62	8.03	-2.85
CAGR	2 Years	24.60	21.27	23.47	22.68	19.98	30.35	30.35	24.93	26.93	21.26	25.70	8.84	12.32
	3 Years	15.66	12.79	15.18	15.73	12.35	19.29	19.82	18.57	14.84	12.78	15.60	10.28	7.55
	4 Years	15.23	12.18	14.10	15.80	12.73	15.45	13.78	16.57	11.35	12.18	14.68	11.04	-
	5 Years	11.35	9.26	10.89	13.02	10.62	9.58	8.19	11.68	4.66	9.26	11.64	9.48	-
	Since Inception	10.68	8.38	12.63	12.53	9.64	17.13	12.70	16.12	11.44	10.23	12.19	10.90	8.27

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 31st October 2022

Guaranteed NAV Funds

Figures in percentage (%)

Returns	Period	Platinum Premier	Platinum Advantage	Foresight - Single Pay	Foresight - 5 Pay	Titanium I
Absolute	1 month	0.28	0.28	0.25	0.28	-0.15
	3 months	0.73	0.83	0.72	0.59	-0.45
	6 months	1.23	1.49	1.32	0.85	-0.89
	1 Year	1.81	2.44	2.22	1.69	-1.76
CAGR	2 Years	1.35	1.99	1.97	1.78	-1.75
	3 Years	1.84	1.82	3.17	1.86	-1.09
	4 Years	2.90	3.38	4.87	3.85	0.98
	5 Years	2.69	3.03	4.23	3.30	1.11
	Since Inception	6.39	5.84	7.17	5.96	5.94

Pension Funds

Figures in percentage (%)

Returns	Period	Pension - Nourish	BM	Pension - Growth	BM	Pension - Enrich	BM
Absolute	1 month	0.77	0.62	1.34	1.07	2.08	1.57
	3 months	1.19	1.33	1.77	1.72	2.29	2.10
	6 months	1.53	1.18	2.03	1.58	2.80	1.93
	1 Year	1.73	0.82	1.76	1.02	1.57	1.06
CAGR	2 Years	4.88	3.80	7.74	5.99	9.85	8.48
	3 Years	6.65	5.57	8.08	6.74	9.16	7.73
	4 Years	8.25	7.05	9.36	7.92	10.10	8.58
	5 Years	6.99	5.81	8.02	6.45	8.02	6.83
	Since Inception	8.16	7.17	9.84	8.17	10.97	9.35

Returns	Period	Linked Discontinued Policy Fund	Pension Discontinued Policy Fund
Absolute	1 month	0.40	0.41
	3 months	1.16	1.19
	6 months	1.93	2.04
	1 Year	3.60	3.77
CAGR	2 Years	3.39	3.54
	3 Years	3.69	3.76
	4 Years	4.30	4.31
	5 Years	4.65	4.63
	Since Inception	5.35	5.33

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	-	-	-	-	-	-	ULIF01911/12/09BSLITITAN1109
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
Linked Discontinued Policy Fund	-	-	-	-	-	-	ULIF03205/07/13BSLILDIS109
Pension Discontinued Policy Fund	-	-	-	-	-	-	ULIF03305/07/13BSLIPNDIS109

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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.

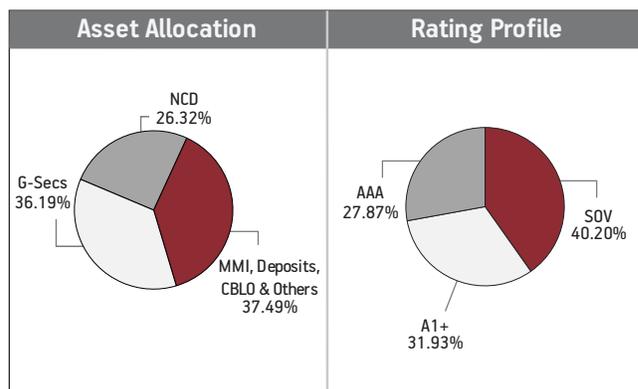
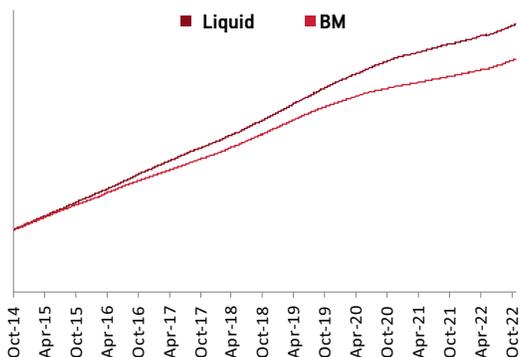
STRATEGY: Fund will invest in high quality short-term fixed income instruments – upto one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

NAV as on 31st October 2022: ₹ 19.5131

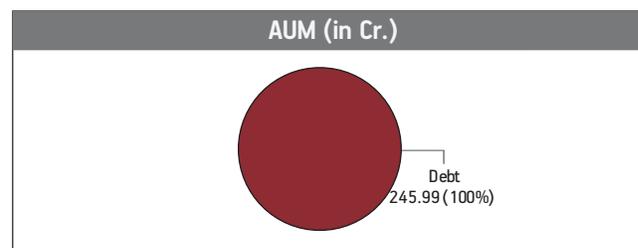
BENCHMARK: Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 245.99 Cr

FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	36.19%
364 Days TBill (MD 10/08/2023)	9.70%
364 Days TBill (MD 20/07/2023)	7.79%
364 Days TBill (MD 15/06/2023)	5.87%
364 Days TBill (MD 29/06/2023)	3.91%
364 Days TBill (MD 31/08/2023)	3.86%
364 Days TBill (MD 14/09/2023)	2.89%
364 Days TBill (MD 22/06/2023)	1.96%
8.93% State Development -Kerala 2022 (MD 21/11/2022)	0.20%
CORPORATE DEBT	26.32%
7.45% LIC Housing Finance Ltd NCD (MD 10/02/2023)	7.33%
6.70% NABARD NCD Sr 20H (MD 11/11/2022)	4.27%
6.98% Power Finance Corpn. Ltd. NCDpfc-Bs-198 (MD 20/04/2023)	4.05%
8.13% Power Grid Corporation NCD (MD 25/04/2023) [D]	3.05%
9.25% Power Grid Corporation NCD (MD 26/12/2022)	2.04%
7.35% Power Finance Corpn. Ltdpfc-Bs-170-A (MD 22/11/2022)	2.03%
7.09% Rural Electrification Corpn. Ltd. NCD (MD 13/12/2022)	1.02%
8.82% Rural Electrification Corpn. Ltd. NCD (MD 12/04/2023)	0.82%
7.6351% Kotak Mahindra Prime Ltd NCD (MD 23/02/2023)	0.82%
Power Finance Corporation Ltd Tx Sr-19 ZCB (MD 30/12/2022)	0.81%
Other Corporate Debt	0.08%
MMI, Deposits, CBLO & Others	37.49%



Maturity (in years)	0.55
Yield to Maturity	6.36%
Modified Duration	0.00



Fund Update:
 The average maturity of the fund has slightly decreased to 0.55 years from 0.62 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

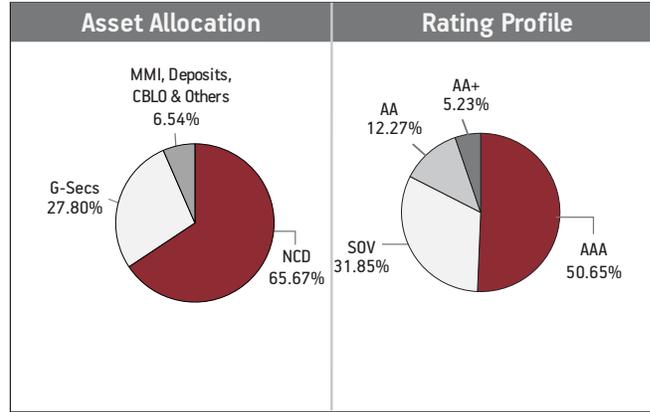
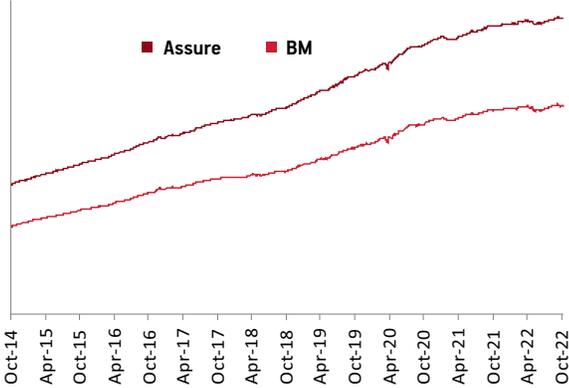
OBJECTIVE: To provide capital conservation at a high level of safety and liquidity through judicious investments in high quality short-term debt.

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

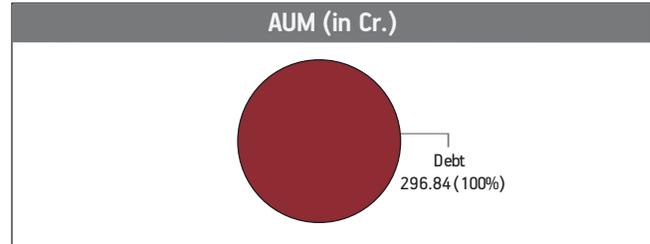
NAV as on 31st October 2022: ₹ 38.4229

Asset held as on 31st October 2022: ₹ 296.84 Cr

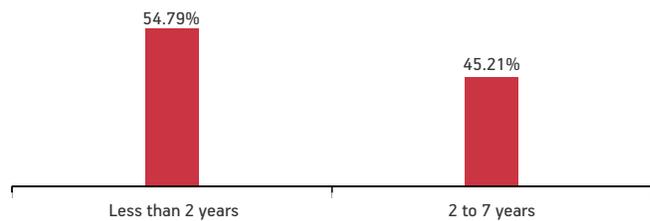
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	27.80%
7.38% GOI 2027 (MD 20/06/2027)	13.47%
364 Days TBill (MD 02/03/2023)	8.63%
364 Days TBill (MD 16/03/2023)	2.98%
6.84% GOI 2022 (MD 19/12/2022)	1.69%
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.03%
CORPORATE DEBT	65.67%
7.70% Axis Finance Limited (MD 08/09/27)	8.45%
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	7.15%
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	6.59%
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	5.23%
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	5.04%
5.08% HDB Financial Services Ltd NCD (MD 28/11/2023)Sr-160	4.93%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.91%
7.77% HDFC Ltd. NCD Aa-008 MD (28/06/2027)	3.73%
7.90% Mahindra And Mahindra Fin Serv Ltd NCD (MD 30/08/2027)	3.41%
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	3.28%
Other Corporate Debt	12.96%
MMI, Deposits, CBLO & Others	6.54%



Maturity (in years)	2.44
Yield to Maturity	7.11%
Modified Duration	1.98
Maturity Profile	



Fund Update:

The average maturity of the fund has increased to 2.44 years from 1.95 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.

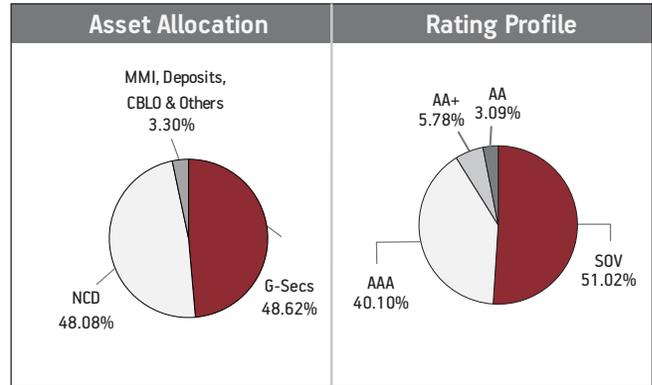
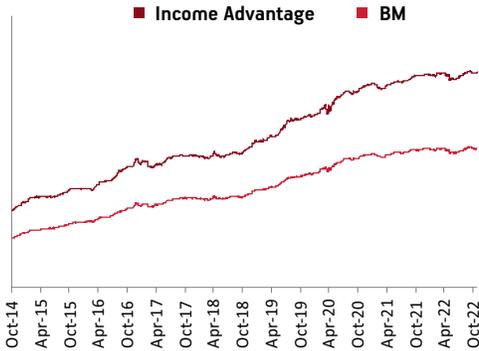
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 31st October 2022: ₹ 33.8127

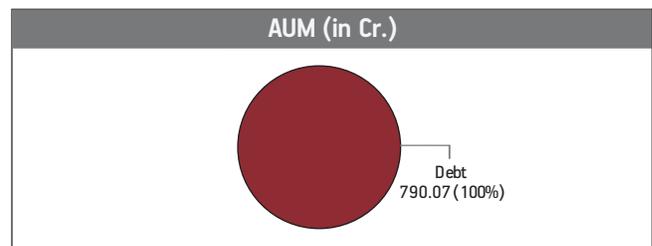
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 790.07 Cr

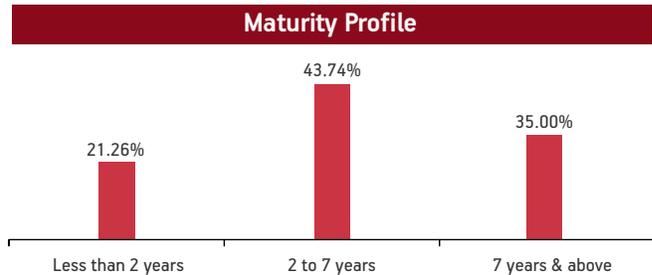
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	48.62%
7.26% GOI 2032 (MD 22/08/2032)	19.08%
5.74% GOI 2026 (MD 15/11/2026)	10.59%
5.63% GOI 2026 (MD 12/04/2026)	9.01%
7.54% GOI 2036 (MD 23/05/2036)	4.43%
6.54% GOI 2032 (MD 17/01/2032)	4.16%
6.99% GOI 2051 (MD 15/12/2051)	0.59%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.27%
8.28% GOI 2027 (MD 21/09/2027)	0.20%
8.19% Karnataka Sdl (23/01/2029)	0.18%
7.63% GOI 2059 (MD 17/06/2059)	0.12%
CORPORATE DEBT	48.08%
5.55% Kotak Mahindra Prime Ltd NCD (MD 20/05/2024)	4.92%
7.39% SBI Cards & Payment Ltd NCD (MD 15/09/2025)	4.53%
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	4.42%
7.80% HDFC Ltd. NCD Aa-010 MD (06/09/2032)	3.19%
5.72% Axis Finance Limited (MD 21/06/24)	3.08%
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	3.05%
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	3.04%
7.95% Mindspace-Reit NCD MD (27/07/2027)	2.13%
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	1.95%
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.90%
Other Corporate Debt	15.87%
MMI, Deposits, CBLO & Others	3.30%



Maturity (in years)	5.65
Yield to Maturity	7.47%
Modified Duration	4.09



Fund Update:

Exposure to G-secs has increased to 48.62% from 33.00% and MMI has decreased to 3.30% from 18.24% 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.

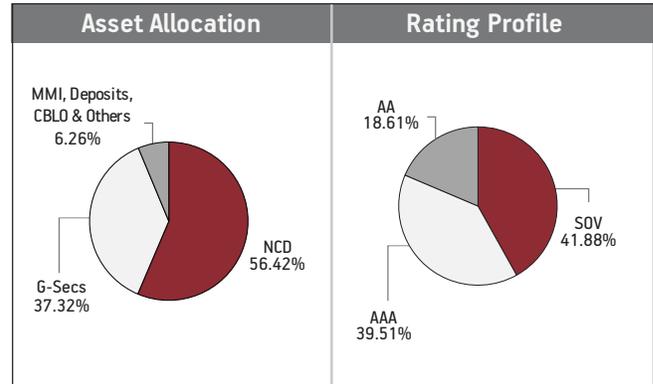
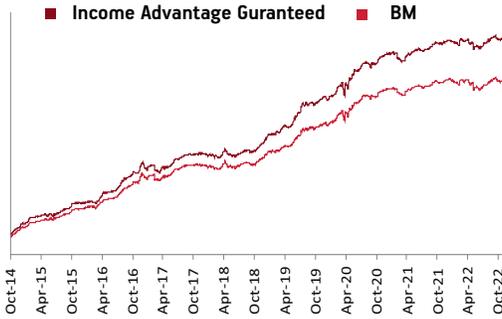
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 31st October 2022: ₹ 18.9611

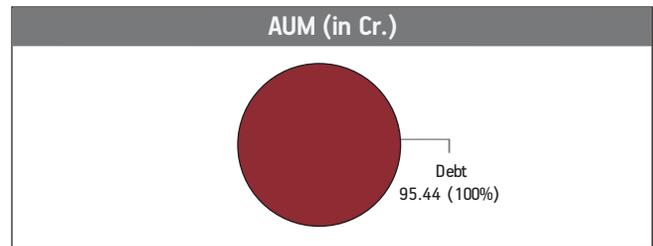
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 95.44 Cr

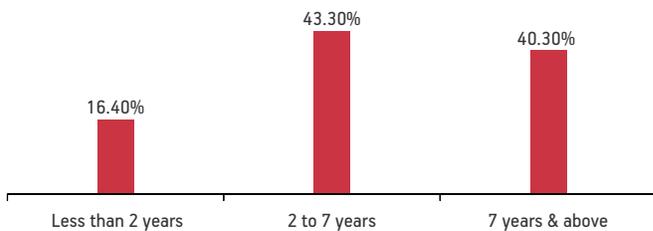
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	37.32%
7.26% GOI 2032 (MD 22/08/2032)	16.55%
7.59% GOI 2029 (MD 20/03/2029)	10.03%
7.57% GOI (MD 17/06/2033)	5.26%
8.60% GOI 2028 (MD 02/06/2028)	2.20%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	2.15%
8.30% GOI 2040 (MD 02/07/2040)	1.12%
CORPORATE DEBT	56.42%
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	9.14%
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	5.57%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.55%
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) Sr-X	4.28%
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	4.24%
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	3.95%
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	3.35%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.93%
8.50% NHPC Ltd NCD Sr-T Strrp L (MD 14/07/2030)	2.74%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	2.22%
Other Corporate Debt	12.44%
MMI, Deposits, CBLO & Others	6.26%



Maturity (in years)	5.88
Yield to Maturity	7.46%
Modified Duration	4.18
Maturity Profile	



Fund Update:

Exposure to G-secs has increased to 37.32% from 20.85% and MMI has decreased to 6.26% from 18.78% 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.

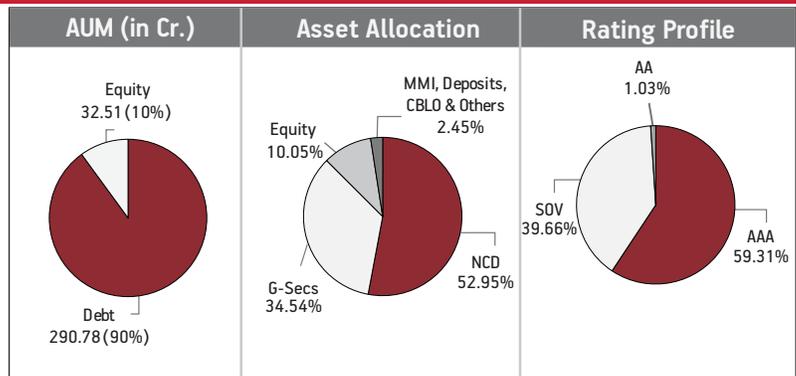
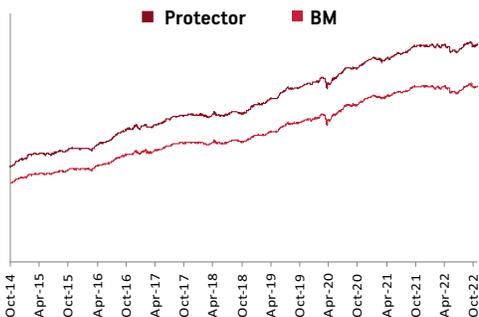
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st October 2022: ₹ 54.1917

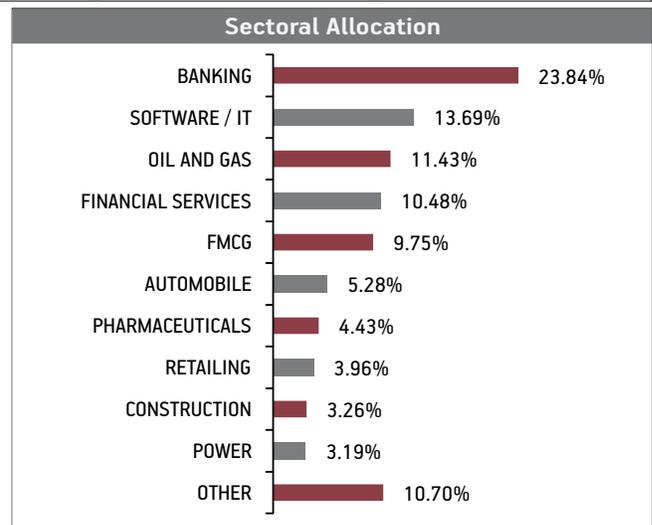
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 323.29 Cr

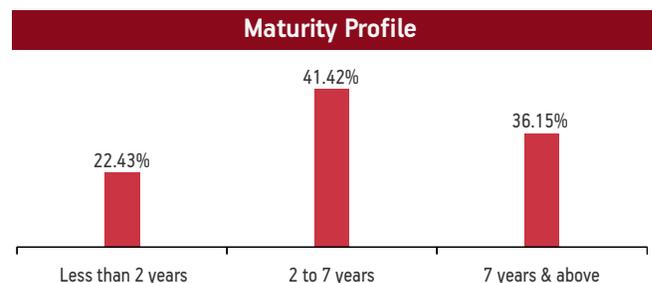
FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	34.54%
7.26% GOI 2032 (MD 22/08/2032)	12.21%
6.54% GOI 2032 (MD 17/01/2032)	6.96%
7.88% GOI 2030 (MD 19/03/2030)	4.76%
6.45% GOI 2029 (MD 07/10/2029)	4.40%
7.54% GOI 2036 (MD 23/05/2036)	2.78%
8.60% GOI 2028 (MD 02/06/2028)	1.63%
7.63% GOI 2059 (MD 17/06/2059)	1.25%
8.32% GOI (MD 02/08/2032)	0.56%
CORPORATE DEBT	52.95%
7.49% NHA1 NCD MD (01/08/2029)	7.66%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	6.92%
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	6.79%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	6.21%
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.98%
8.05% HDFC NCD (MD 22/10/2029)-W003 Sr	3.15%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	2.85%
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	2.21%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.64%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.59%
Other Corporate Debt	7.95%
EQUITY	10.05%
Reliance Industries Limited	0.95%
ICICI Bank Limited	0.74%
HDFC Bank Limited	0.73%
Infosys Limited	0.68%
Housing Development Finance Corporation	0.49%
Tata Consultancy Services Limited	0.37%
ITC Limited	0.31%
Larsen And Toubro Limited	0.30%
Axis Bank Limited	0.29%
Kotak Mahindra Bank Limited	0.28%
Other Equity	4.92%
MMI, Deposits, CBLO & Others	2.45%



Maturity (in years)	6.23
Yield to Maturity	7.53%
Modified Duration	4.35



Fund Update:
 Exposure to G-secs has increased to 34.54% from 26.28% and MMI has decreased to 2.45% from 6.54% 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.

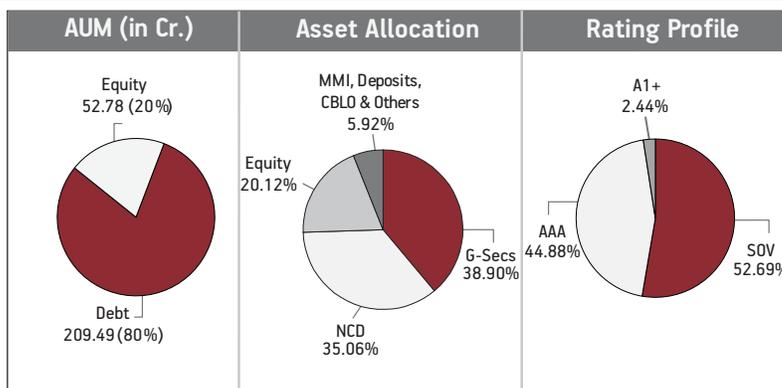
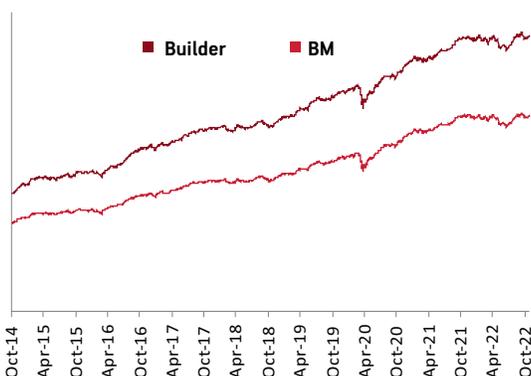
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio, which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 31st October 2022: ₹ 73.9834

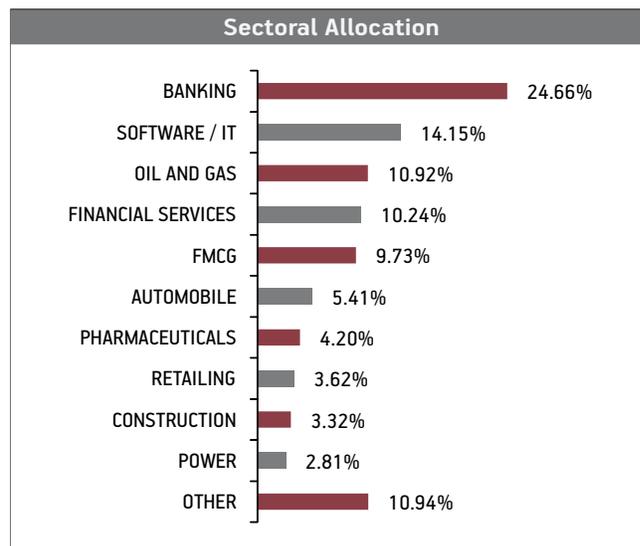
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 262.27 Cr

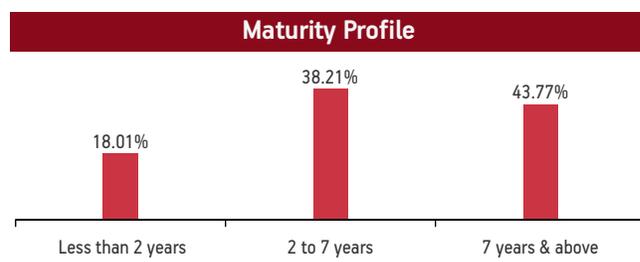
FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	38.90%
7.26% GOI 2032 (MD 22/08/2032)	7.53%
6.54% GOI 2032 (MD 17/01/2032)	7.15%
8.28% GOI 2027 (MD 21/09/2027)	6.41%
7.54% GOI 2036 (MD 23/05/2036)	5.72%
7.88% GOI 2030 (MD 19/03/2030)	3.91%
6.45% GOI 2029 (MD 07/10/2029)	3.62%
8.24% GOI (MD 15/02/2027)	3.14%
8.30% GOI 2040 (MD 02/07/2040)	1.42%
CORPORATE DEBT	35.06%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	7.40%
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.58%
6.00% HDFC Ltd. NCD Z-001 MD (29/05/2026)	5.44%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.23%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	1.96%
8.85% Axis Bank NCD (MD 05/12/2024)	1.95%
8.29% Mtnl NCD (MD 28/11/2024) Series IV-D 2014	1.94%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.56%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.15%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.04%
Other Corporate Debt	3.80%
EQUITY	20.12%
Reliance Industries Limited	1.88%
HDFC Bank Limited	1.50%
ICICI Bank Limited	1.50%
Infosys Limited	1.27%
Housing Development Finance Corporation	0.97%
Tata Consultancy Services Limited	0.74%
Axis Bank Limited	0.62%
ITC Limited	0.62%
Larsen And Toubro Limited	0.61%
Kotak Mahindra Bank Limited	0.56%
Other Equity	9.86%
MMI, Deposits, CBLO & Others	5.92%



Maturity (in years)	6.19
Yield to Maturity	7.38%
Modified Duration	4.44



Fund Update:
 Exposure to NCD has slightly decreased to 35.06% from 35.91% and MMI has decreased to 5.92% from 7.50% 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.

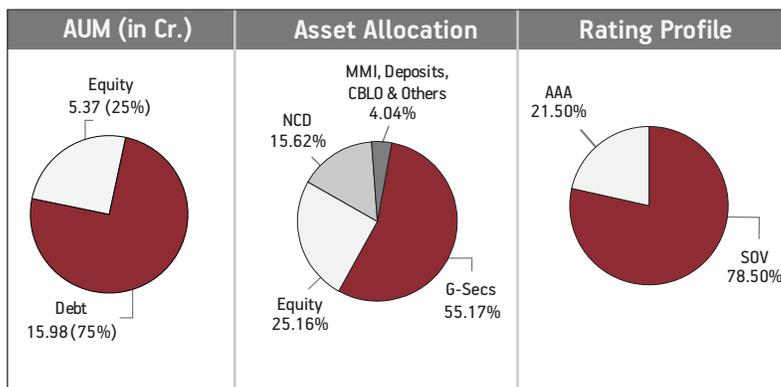
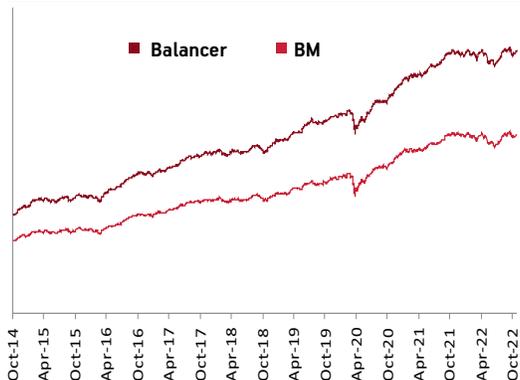
STRATEGY: The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 31st October 2022: ₹ 48.9867

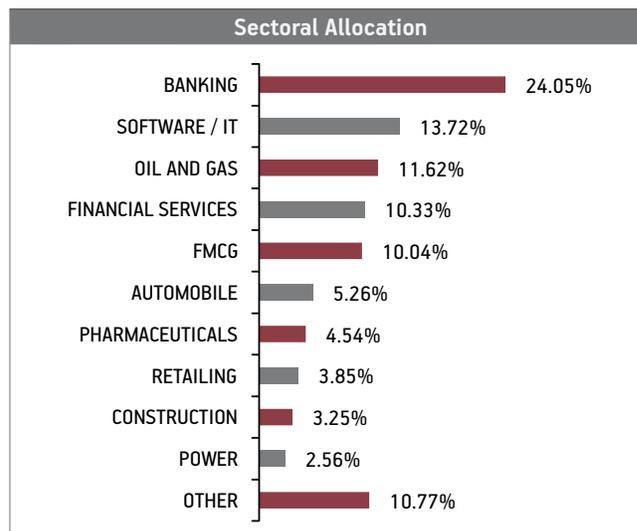
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 21.35 Cr

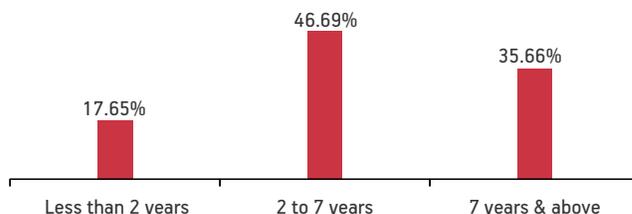
FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	55.17%
5.74% GOI 2026 (MD 15/11/2026)	29.26%
7.26% GOI 2032 (MD 22/08/2032)	9.25%
7.54% GOI 2036 (MD 23/05/2036)	7.96%
6.54% GOI 2032 (MD 17/01/2032)	7.47%
8.28% GOI (MD 15/02/2032)	1.24%
CORPORATE DEBT	15.62%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	6.39%
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	4.67%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	4.56%
EQUITY	25.16%
Reliance Industries Limited	2.43%
ICICI Bank Limited	1.86%
HDFC Bank Limited	1.82%
Infosys Limited	1.65%
Housing Development Finance Corporation	1.22%
Tata Consultancy Services Limited	0.96%
ITC Limited	0.80%
Axis Bank Limited	0.75%
Larsen And Toubro Limited	0.75%
Kotak Mahindra Bank Limited	0.74%
Other Equity	12.20%
MMI, Deposits, CBLO & Others	4.04%



Maturity (in years)	5.83
Yield to Maturity	7.38%
Modified Duration	4.24
Maturity Profile	



Fund Update:

Exposure to equities has increased to 25.16% from 24.60% and MMI has decreased to 4.04% from 6.52% 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.

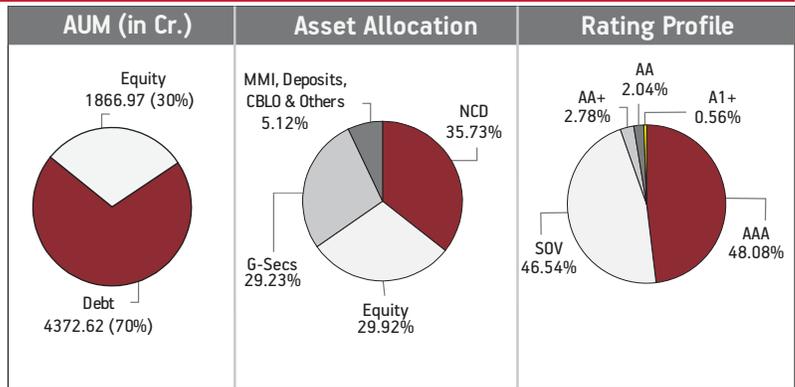
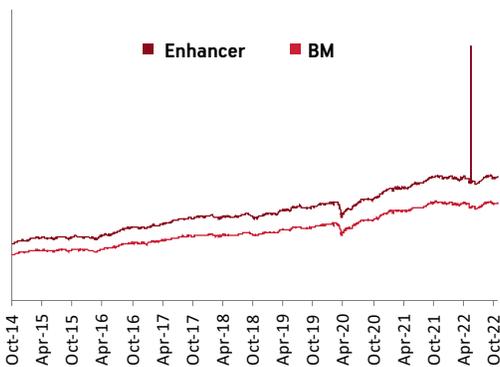
STRATEGY: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

NAV as on 31st October 2022: ₹ 84.7973

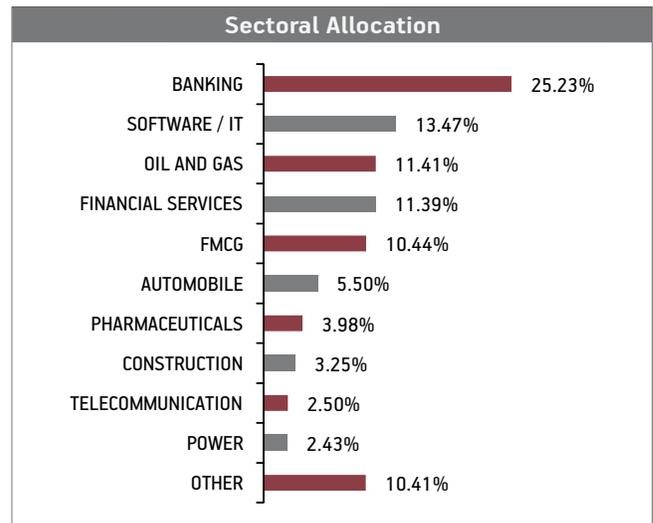
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 6239.59 Cr

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



SECURITIES	Holding
GOVERNMENT SECURITIES	29.23%
7.26% GOI 2032 (MD 22/08/2032)	5.38%
8.60% GOI 2028 (MD 02/06/2028)	2.41%
8.24% GOI (MD 15/02/2027)	1.83%
9.23% GOI 2043 (MD 23/12/2043)	1.51%
7.88% GOI 2030 (MD 19/03/2030)	1.40%
6.99% GOI 2051 (MD 15/12/2051)	1.31%
8.33% GOI 2036 (07/06/2036)	1.26%
5.63% GOI 2026 (MD 12/04/2026)	1.14%
7.17% GOI 2028 (MD 08/01/2028)	1.11%
5.22% GOI (MD 15/06/2025)	0.84%
Other Government Securities	11.05%
CORPORATE DEBT	35.73%
7.44% NTPC Ltd NCD (MD 25/08/2032)	1.58%
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.50%
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	1.40%
7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.19%
8.90% SBI 10 Year Basel 3 Compliant Tier 2 Sr 1(02/11/28)	0.81%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	0.78%
5.53% NABARD NCD Sr 21H (MD 22/02/2024)	0.78%
5.23% NABARD NCD Sr 22C (MD 31/01/2025)	0.76%
8.30% Rec Limited NCD 2029 (MD 25/06/2029)	0.66%
8.30% Rural Electrification CrpltdNCD GOI S-VIIIMD 25/03/202	0.63%
Other Corporate Debt	25.64%
EQUITY	29.92%
Reliance Industries Limited	2.88%
HDFC Bank Limited	2.35%
ICICI Bank Limited	2.22%
Infosys Limited	1.90%
Housing Development Finance Corporation	1.47%
Tata Consultancy Services Limited	1.10%
ITC Limited	1.02%
Kotak Mahindra Bank Limited	0.85%
Axis Bank Limited	0.83%
Larsen And Toubro Limited	0.81%
Other Equity	14.48%
MMI, Deposits, CBLO & Others	5.12%

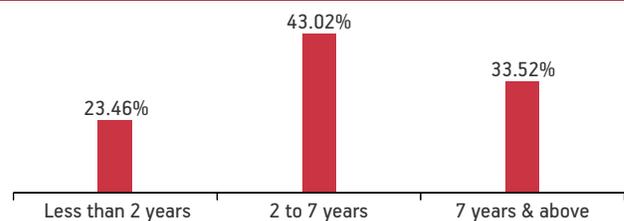


Maturity (in years) 6.20

Yield to Maturity 7.42%

Modified Duration 4.13

Maturity Profile



Fund Update:

Exposure to equities has increased to 29.92% from 28.86% and MMI has decreased to 5.12% from 6.76% 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.

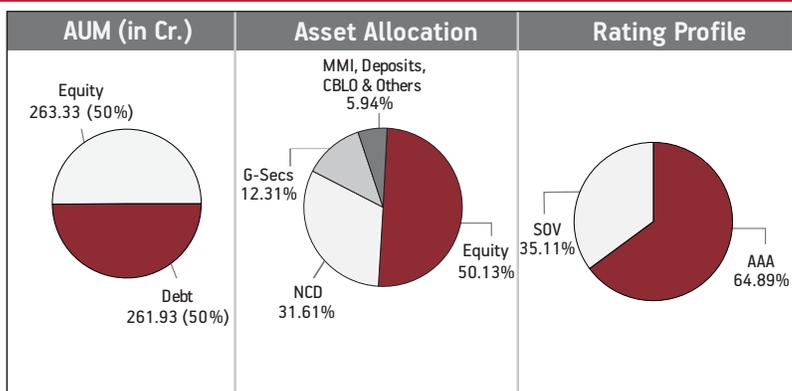
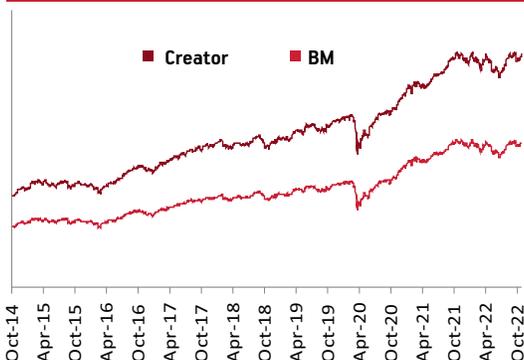
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 31st October 2022: ₹ 77.8316

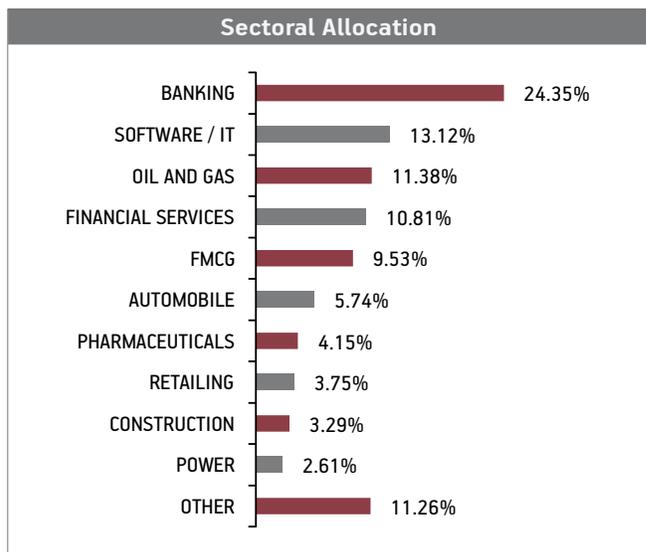
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 525.26 Cr

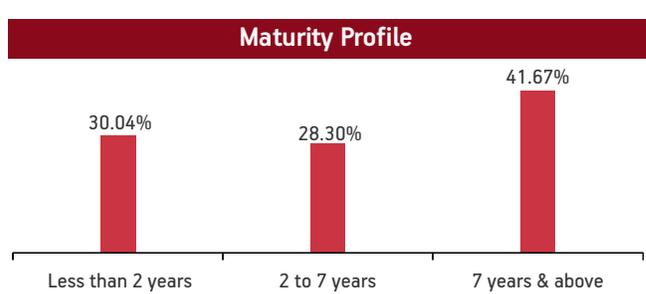
FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	12.31%
7.26% GOI 2032 (MD 22/08/2032)	3.76%
7.69% GOI 2043 (MD 17/06/2043)	2.04%
6.54% GOI 2032 (MD 17/01/2032)	1.96%
0% STRIPS GOI 2051(MD 15/06/2029)	1.23%
7.88% GOI 2030 (MD 19/03/2030)	0.98%
7.57% GOI (MD 17/06/2033)	0.96%
0% STRIPS GOI 2040(MD 02/07/2029)	0.63%
0% STRIPS GOI 2040(MD 02/01/2027)	0.48%
8.30% GOI 2040 (MD 02/07/2040)	0.28%
CORPORATE DEBT	31.61%
5.50% Indian Oil Corpn. Ltd. NCD (MD 20/10/2025)	5.41%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.05%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	2.68%
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	1.94%
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.92%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.61%
6.90% Rural Electrification Corpn.Ltd. NCD(MD 31/01/2031)204A	1.45%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.45%
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.29%
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	1.15%
Other Corporate Debt	8.66%
EQUITY	50.13%
Reliance Industries Limited	4.52%
ICICI Bank Limited	3.83%
HDFC Bank Limited	3.60%
Infosys Limited	3.28%
Housing Development Finance Corporation	2.45%
Tata Consultancy Services Limited	1.86%
ITC Limited	1.52%
Axis Bank Limited	1.49%
Kotak Mahindra Bank Limited	1.42%
Larsen And Toubro Limited	1.42%
Other Equity	24.75%
MMI, Deposits, CBLO & Others	5.94%



Maturity (in years)	5.91
Yield to Maturity	7.39%
Modified Duration	4.08



Fund Update:
 Exposure to equities has increased to 50.13% from 49.14% and MMI has decreased to 5.94% from 9.78% 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.

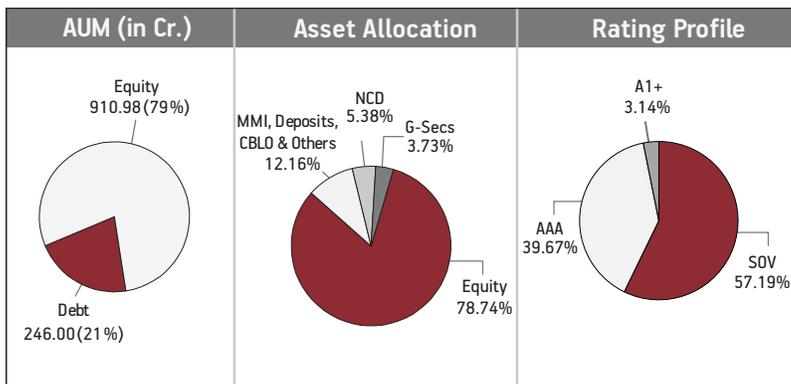
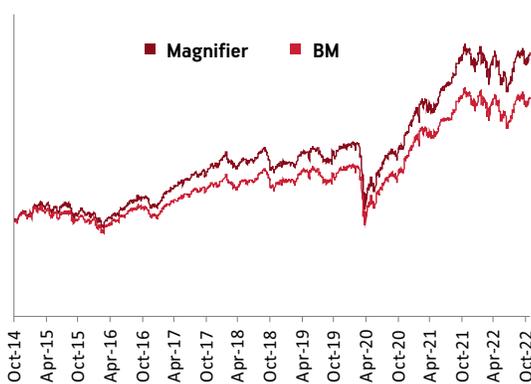
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 31st October 2022: ₹ 89.7028

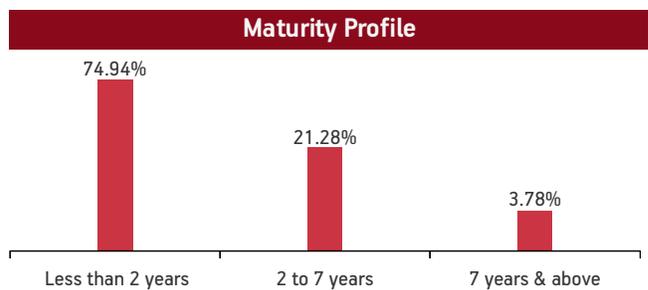
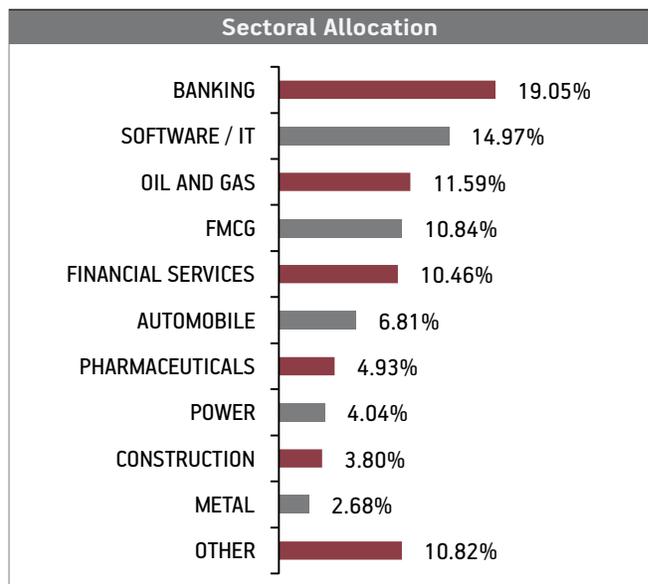
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 1156.97 Cr

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



SECURITIES	Holding
GOVERNMENT SECURITIES	3.73%
0% STRIPS GOI 2061 (MD 22/08/2023)	1.24%
0% STRIPS GOI 2036 (MD 07/12/2022)	0.64%
0% STRIPS GOI 2061 (MD 22/02/2030)	0.51%
0% STRIPS GOI 2061 (MD 22/02/2024)	0.40%
0% STRIPS GOI 2061 (MD 22/08/2024)	0.39%
0% STRIPS GOI 2061 (MD 22/08/2026)	0.33%
8.20% GOI Oil Spl Bond 2023 (MD - 10/11/2023)	0.20%
0% STRIPS GOI 2061 (MD 22/02/2025)	0.01%
CORPORATE DEBT	5.38%
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.13%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.04%
7.45% LIC Housing Finance Ltd NCD (MD 10/02/2023)	0.87%
6.70% NABARD NCD Sr 20H (MD 11/11/2022)	0.69%
6.75% India Infradebt Ltd NCD (MD 14/06/2027)	0.42%
6.80% Hindustan Petroleum Corp Ltd NCD (MD 15/12/2022)	0.23%
EQUITY	78.74%
Reliance Industries Limited	8.32%
Infosys Limited	5.93%
ICICI Bank Limited	4.85%
HDFC Bank Limited	4.79%
Housing Development Finance Corporation	4.16%
Tata Consultancy Services Limited	3.37%
ITC Limited	2.70%
Larsen And Toubro Limited	2.49%
Hindustan Unilever Limited	2.26%
Kotak Mahindra Bank Limited	1.98%
Other Equity	37.90%
MMI, Deposits, CBLO & Others	12.16%



Fund Update:

Exposure to equities has decreased to 78.74% from 79.32% and MMI has increased to 12.16% from 10.91% 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 1.15.

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.

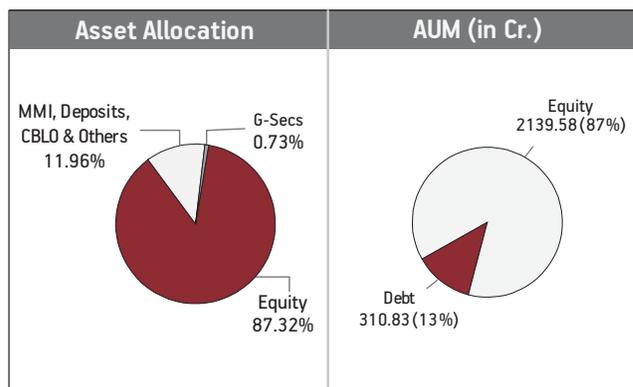
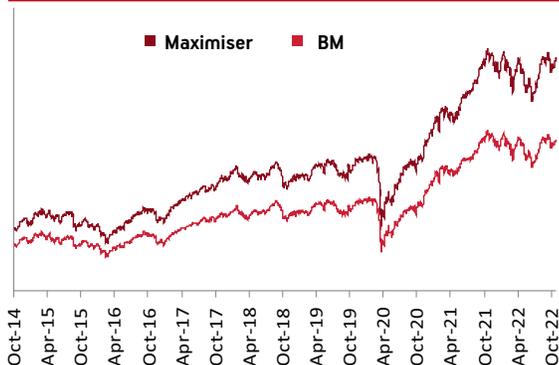
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage 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 31st October 2022: ₹ 47.6910

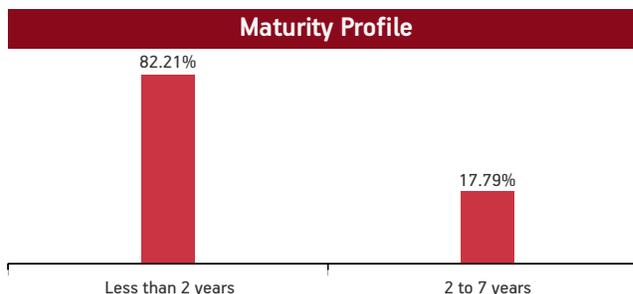
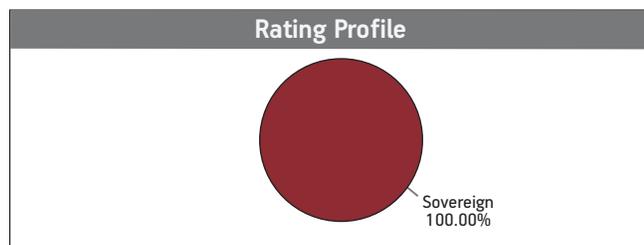
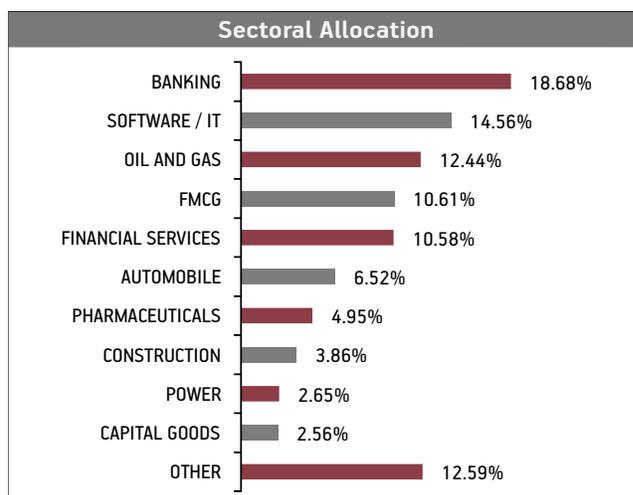
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 2450.42 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)



SECURITIES	Holding
Government Securities	0.73%
0% STRIPS GOI 2051(MD 15/12/2024)	0.37%
0% STRIPS GOI 2051(MD 15/06/2025)	0.36%
EQUITY	87.32%
Reliance Industries Limited	9.32%
Infosys Limited	6.20%
HDFC Bank Limited	5.57%
ICICI Bank Limited	5.32%
Housing Development Finance Corporation	4.78%
Tata Consultancy Services Limited	3.56%
ITC Limited	3.33%
Larsen And Toubro Limited	2.83%
Hindustan Unilever Limited	2.54%
Bharti Airtel Limited	2.18%
Other Equity	41.69%
MMI, Deposits, CBLO & Others	11.96%



Fund Update:

Exposure to equities has decreased to 87.32% from 88.02% and MMI has slightly increased to 11.96% from 11.23% 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.

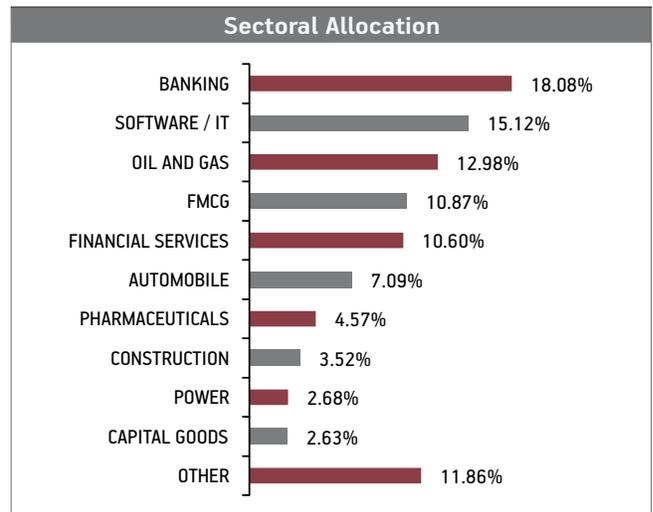
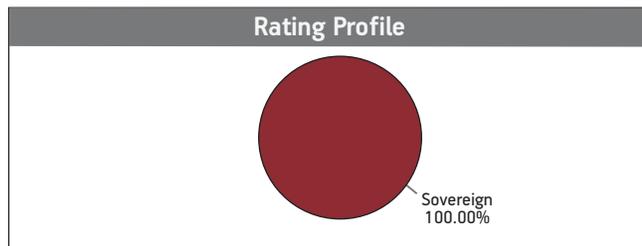
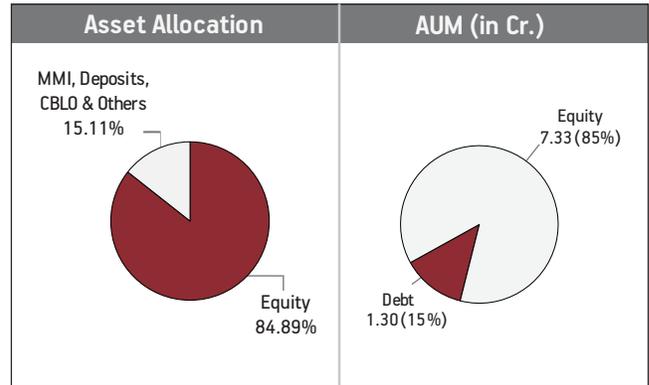
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximise the risk-return pay off for the long-term advantage 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 31st October 2022: ₹ 28.6094

Asset held as on 31st October 2022: ₹ 8.64 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)

SECURITIES	Holding
EQUITY	84.89%
Reliance Industries Limited	9.15%
Infosys Limited	6.18%
HDFC Bank Limited	5.24%
ICICI Bank Limited	4.94%
Housing Development Finance Corporation	4.88%
Tata Consultancy Services Limited	3.54%
ITC Limited	3.24%
Larsen And Toubro Limited	2.75%
Hindustan Unilever Limited	2.56%
Bajaj Finance Limited	2.40%
Other Equity	40.01%
MMI, Deposits, CBLO & Others	15.11%



Fund Update:

Exposure to equities has decreased to 84.89% from 86.96% and MMI has increased to 15.11% from 13.04% 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.

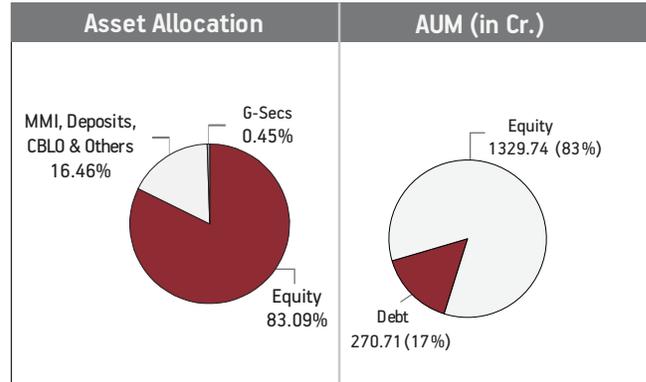
STRATEGY: To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having 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 31st October 2022: ₹ 48.2590

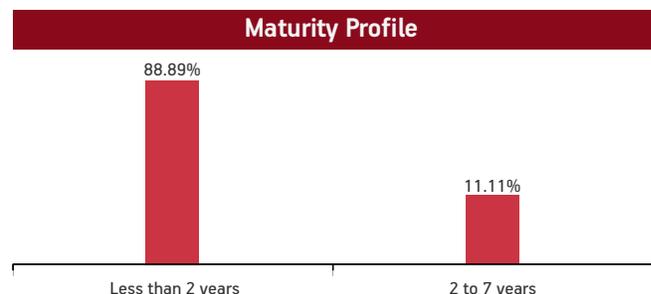
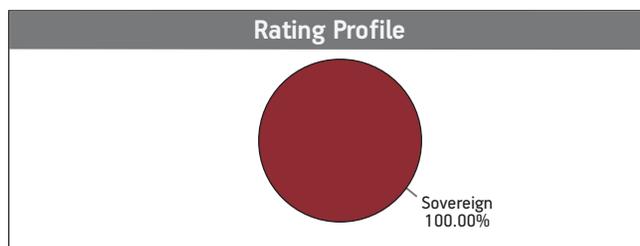
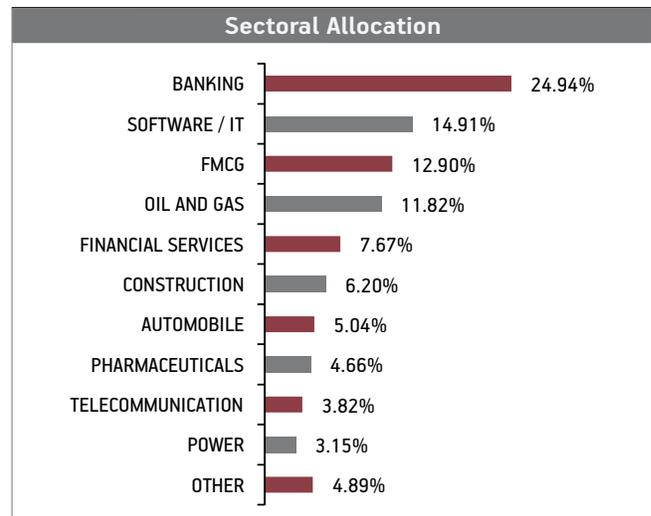
BENCHMARK: BSE Sensex & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 1600.45 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)



SECURITIES	Holding
Government Securities	0.45%
0% Strips GOI 2051 (MD 15/12/2027)	0.45%
EQUITY	83.09%
Reliance Industries Limited	9.82%
HDFC Bank Limited	8.22%
Infosys Limited	7.91%
ICICI Bank Limited	7.00%
Housing Development Finance Corporation	6.38%
Larsen And Toubro Limited	5.15%
Tata Consultancy Services Limited	4.47%
ITC Limited	4.40%
Hindustan Unilever Limited	3.79%
Kotak Mahindra Bank Limited	3.31%
Other Equity	22.62%
MMI, Deposits, CBLO & Others	16.46%



Fund Update:

Exposure to equities has decreased to 83.09% from 84.07% and MMI has increased to 16.46% from 15.45% on a MOM basis.

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

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.

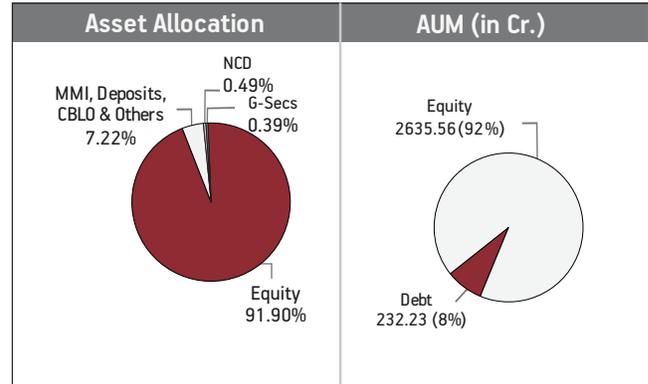
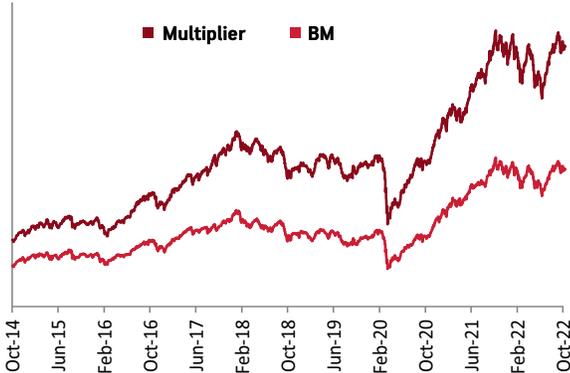
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid-cap stocks, with an option to invest 30% in large-cap stocks as well. While appreciating 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 31st October 2022: ₹ 58.2133

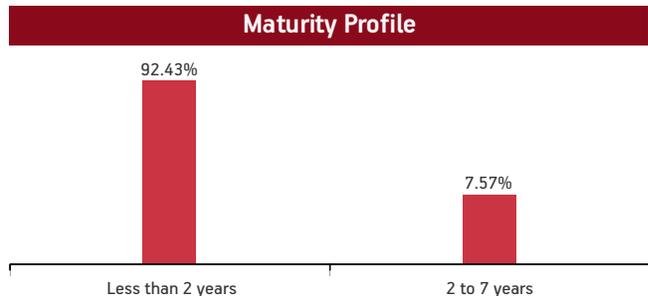
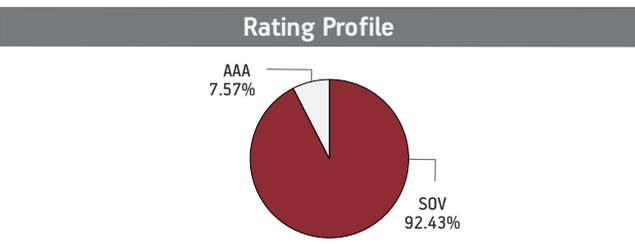
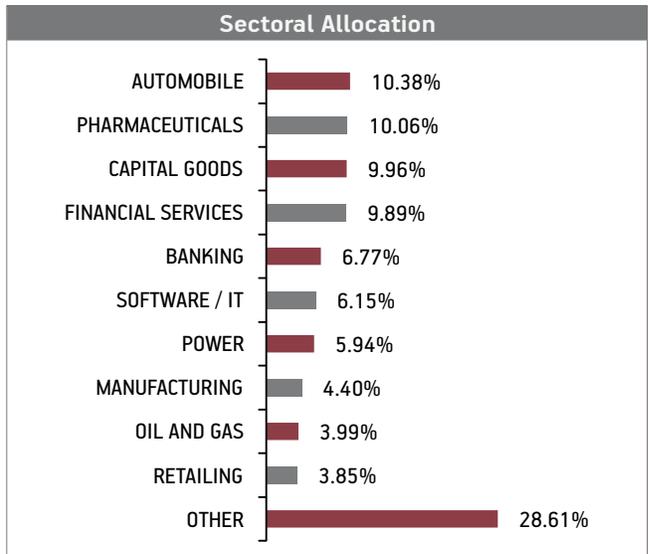
BENCHMARK: Nifty Midcap 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 2867.78 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity)



SECURITIES	Holding
Government Securities	0.39%
0% STRIPS GOI 2051 (MD 15/12/2023)	0.34%
0% STRIPS GOI 2051 (MD 15/06/2024)	0.05%
Corporate Debt	0.49%
7.77% HDFC Ltd. NCD AA-008 MD (28/06/2027)	0.49%
EQUITY	91.90%
Rural Electrification Corporation Limited	2.34%
Trent Ltd	2.28%
Varun Beverages Limited	2.15%
Tata Power Company Limited	2.07%
NTPC Limited	2.05%
Federal Bank Limited	2.00%
Indian Hotels Co. Limited	1.98%
Eicher Motors Limited	1.94%
Zee Entertainment Enterprises Limited	1.90%
Alkem Laboratories Ltd	1.84%
Other Equity	71.34%
MMI, Deposits, CBLO & Others	7.22%



Fund Update:
 Exposure to equities has decreased to 91.90% from 94.72% and MMI has increased to 7.22% from 4.38% 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.

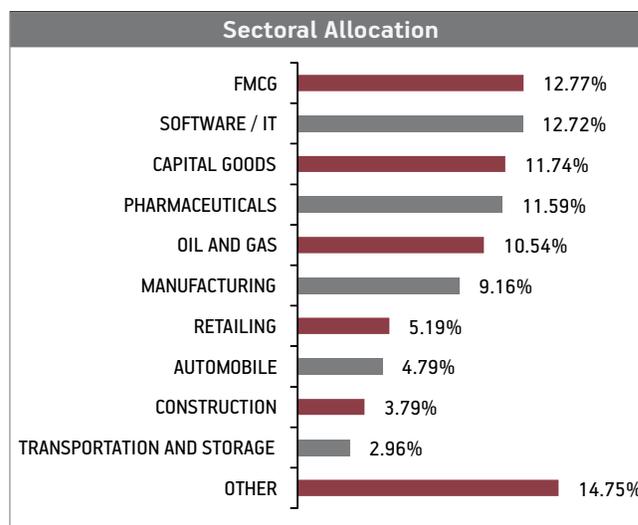
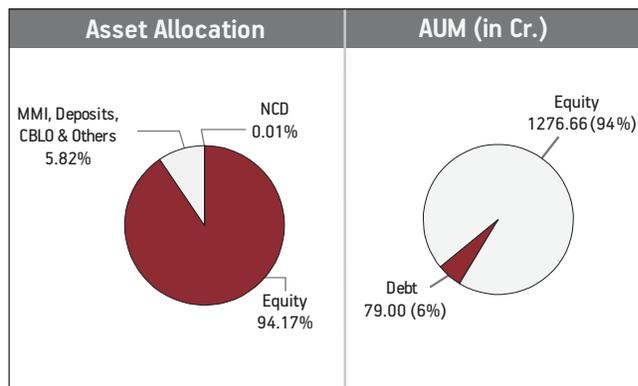
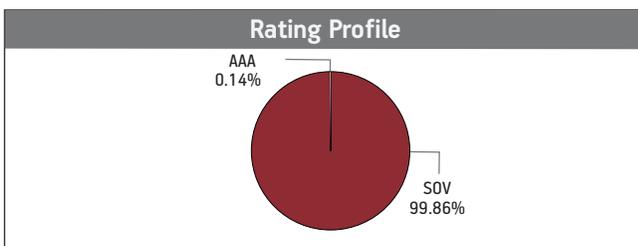
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments in companies will be made in strict compliance with the objective of the fund. The fund will not 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 31st October 2022: ₹ 49.1139

Asset held as on 31st October 2022: ₹ 1355.67 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)

SECURITIES	Holding
Corporate Debt	0.01%
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
EQUITY	94.17%
Reliance Industries Limited	7.70%
Infosys Limited	5.94%
Hindustan Unilever Limited	3.81%
Glaxosmithkline Pharmaceuticals Limited	3.66%
Larsen And Toubro Limited	3.57%
Tata Consultancy Services Limited	3.39%
Honeywell Automation India Ltd	3.15%
EPL Limited	2.99%
Mtar Technologies	2.91%
Nestle India Limited	2.90%
Other Equity	54.16%
MMI, Deposits, CBLO & Others	5.82%



Fund Update:

Exposure to equities has slightly decreased to 94.17% from 94.59% and MMI has slightly increased to 5.82% from 5.41% 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.

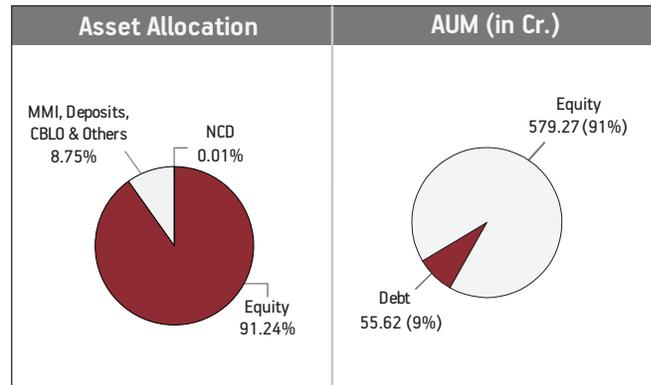
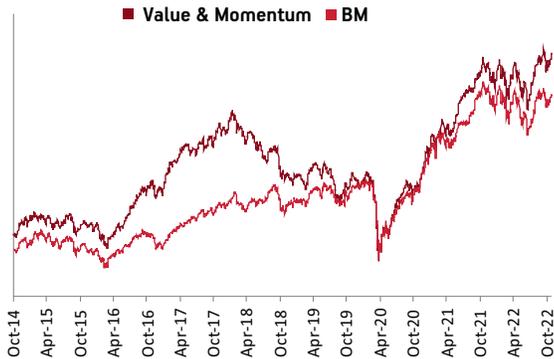
STRATEGY: To build and manage a well-diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative and quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which 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 31st October 2022: ₹ 31.6918

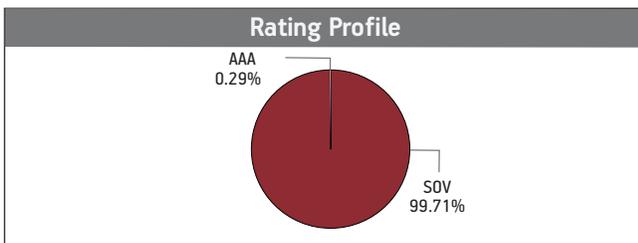
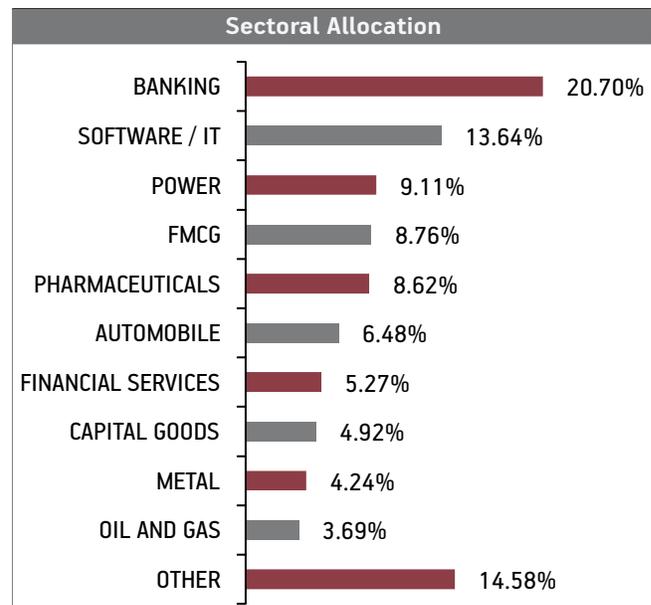
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 634.89 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity)



SECURITIES	Holding
Corporate Debt	0.01%
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
EQUITY	91.24%
Infosys Limited	6.75%
ICICI Bank Limited	6.12%
HDFC Bank Limited	4.69%
Ujjivan Small Finance Bank Ltd	3.89%
Tata Consultancy Services Limited	3.42%
State Bank Of India	3.38%
ITC Limited	3.35%
Glaxosmithkline Pharmaceuticals Limited	3.27%
Housing Development Finance Corporation	3.21%
NTPC Limited	2.99%
Other Equity	50.17%
MMI, Deposits, CBLO & Others	8.75%



Fund Update:

Exposure to equities has slightly decreased to 91.24% from 91.72% and MMI has slightly increased to 8.75% from 8.28% 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.

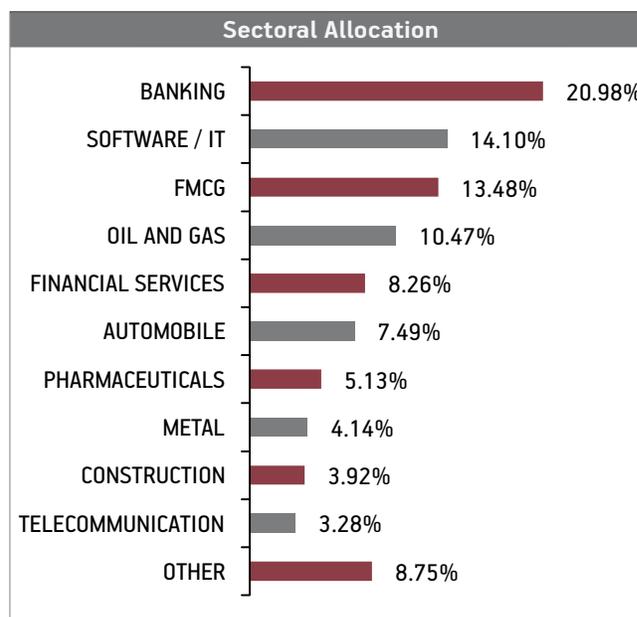
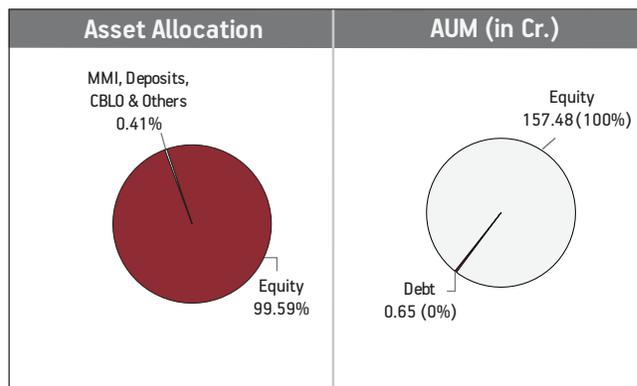
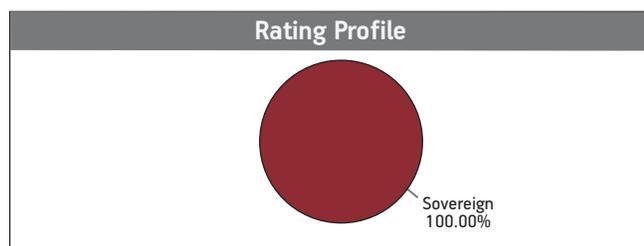
STRATEGY: To invest in all the equity shares that form part of the Capped Nifty in the same proportion as the Capped Nifty. The Capped Nifty Index will have all 50 companies that form part of Nifty index and will be rebalanced on a quarterly basis. The index composition will change with every change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

NAV as on 31st October 2022: ₹ 22.6498

Asset held as on 31st October 2022: ₹ 158.13 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity)

SECURITIES	Holding
EQUITY	99.59%
Reliance Industries Limited	9.11%
Infosys Limited	7.14%
HDFC Bank Limited	6.53%
ICICI Bank Limited	6.29%
ITC Limited	4.91%
Housing Development Finance Corporation	4.44%
Tata Consultancy Services Limited	4.11%
Larsen And Toubro Limited	3.91%
Hindustan Unilever Limited	3.66%
Bharti Airtel Limited	3.27%
Other Equity	46.24%
MMI, Deposits, CBLO & Others	0.41%



Fund Update:

Exposure to equities has increased to 99.59% from 98.58% and MMI has decreased to 0.41% from 1.42% 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.

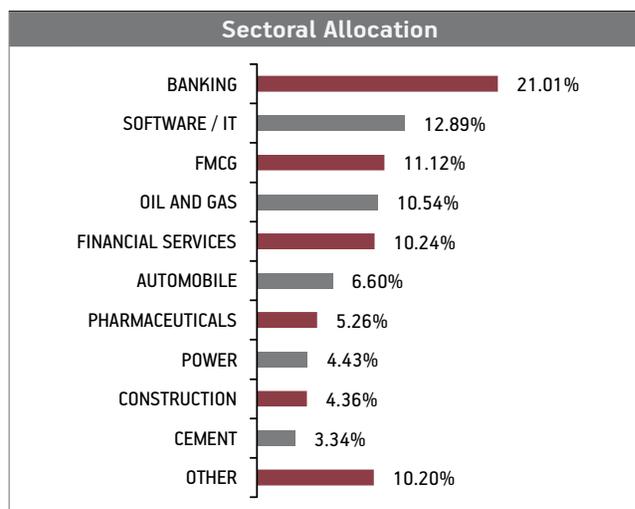
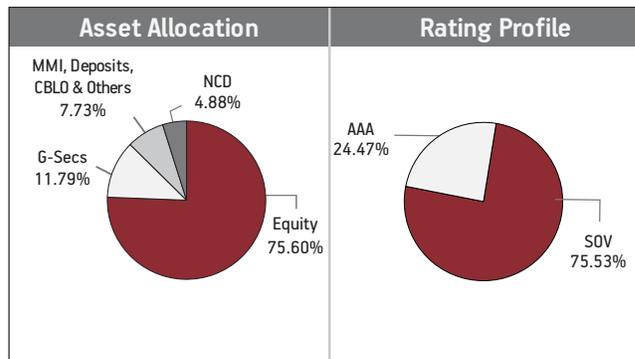
STRATEGY: To appropriately allocate money between equity, debt and money market instruments, to take advantage of the movement of asset prices resulting from changing financial and economic conditions.

NAV as on 31st October 2022: ₹ 20.8606

Asset held as on 31st October 2022: ₹ 241.42 Cr

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

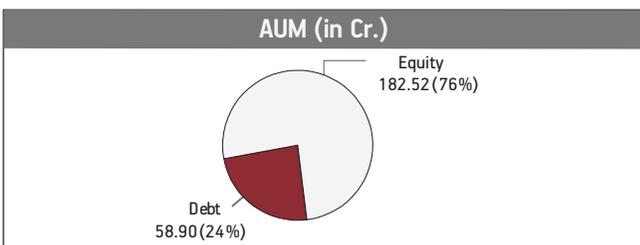
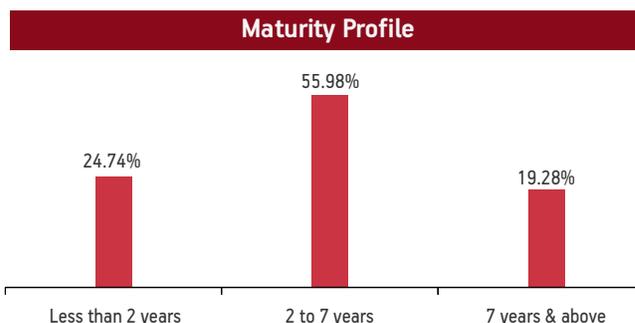
SECURITIES	Holding
GOVERNMENT SECURITIES	11.79%
0% STRIPS GOI 2040(MD 02/01/2028)	1.53%
0% STRIPS GOI 2061(MD 22/08/2029)	1.53%
0% STRIPS GOI 2040(MD 02/07/2028)	1.48%
0% STRIPS GOI 2040(MD 02/01/2029)	1.42%
0% STRIPS GOI 2061(MD 22/02/2030)	1.23%
0% STRIPS GOI 2033(MD 10/05/2029)	1.06%
0% STRIPS GOI 2061(MD 22/08/2027)	1.02%
0% STRIPS GOI 2033(MD 10/11/2029)	1.02%
8.33% GOI 2026 (MD 09/07/2026)	0.64%
7.26% GOI 2032 (MD 22/08/2032)	0.41%
Other Government Securities	0.45%
CORPORATE DEBT	4.88%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.66%
Tata Ind Ltd. Zero Coupon (6.69% Xirr) NCD (MD 16/01/2026)	1.36%
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.52%
8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) Se	0.43%
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	0.42%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.27%
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.21%
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
EQUITY	75.60%
Reliance Industries Limited	7.16%
ICICI Bank Limited	5.89%
HDFC Bank Limited	5.80%
Infosys Limited	4.96%
Housing Development Finance Corporation	3.94%
Larsen And Toubro Limited	3.29%
ITC Limited	2.68%
Hindustan Unilever Limited	2.52%
Tata Consultancy Services Limited	2.52%
NTPC Limited	1.82%
Other Equity	35.01%
MMI, Deposits, CBLO & Others	7.73%



Maturity (in years) 4.57

Yield to Maturity 7.32%

Modified Duration 4.05



Fund Update:
 Exposure to equities has slightly increased to 75.60% from 75.03% and MMI has increased to 7.73% from 5.35% 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.

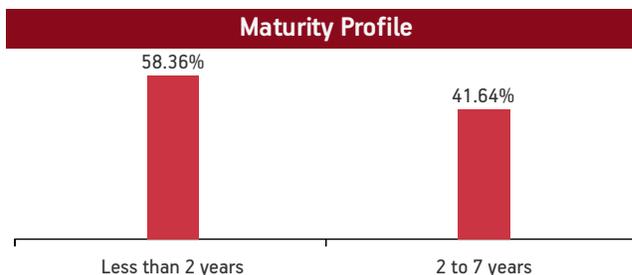
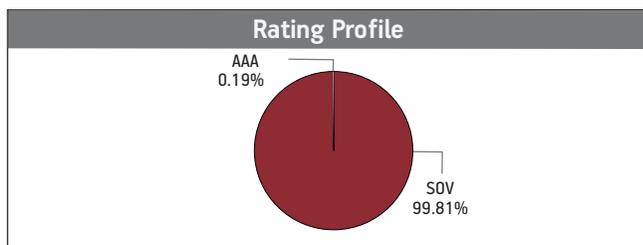
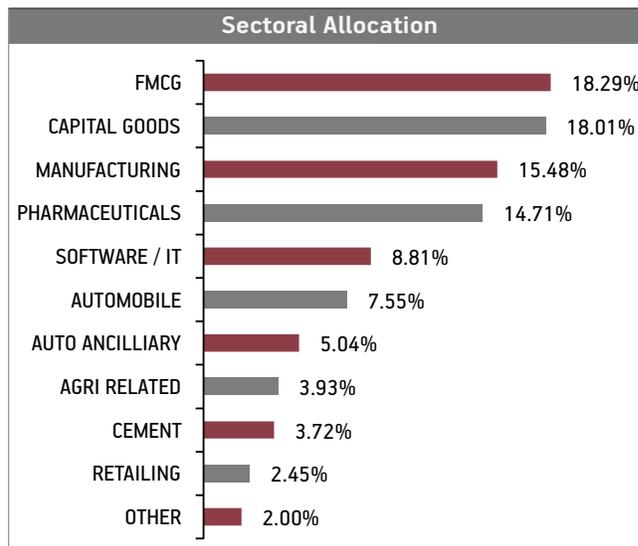
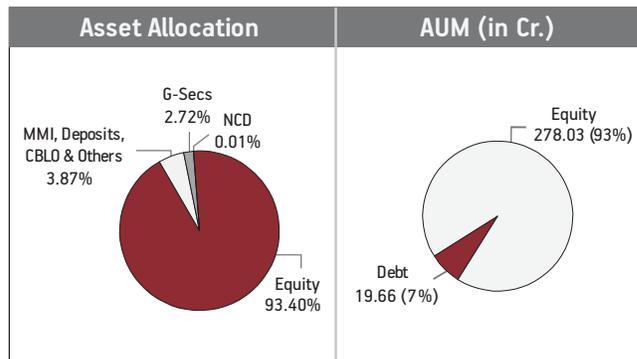
STRATEGY: The fund will predominantly invest in companies where FII / FDI and MNC parent combined holding is more than 50%. This theme has outperformed the broader market indices over long-term. The companies chosen are likely to have above average growth, enjoy distinct competitive advantages, and have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

NAV as on 31st October 2022: ₹ 13.4288

Asset held as on 31st October 2022: ₹ 297.68 Cr

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

SECURITIES	Holding
Government Securities	2.72%
0% STRIPS GOI 2051(MD 15/12/2026)	2.62%
0% STRIPS GOI 2061(MD 22/02/2027)	0.07%
0% STRIPS GOI 2061(MD 22/02/2028)	0.03%
Corporate Debt	0.01%
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01%
EQUITY	93.40%
Nestle India Limited	8.54%
Glaxosmithkline Pharmaceuticals Limited	6.54%
Oracle Financial Services Software Limited	5.52%
Maruti Suzuki India Limited	5.21%
Hindustan Unilever Limited	4.68%
Abbott India Ltd	4.22%
Honeywell Automation India Ltd	3.74%
ABB India Limited	3.25%
EPL Limited	3.22%
GMM Pfaudler Limited	3.02%
Other Equity	45.46%
MMI, Deposits, CBLO & Others	3.87%



Fund Update:

Exposure to equities has increased to 93.40% from 92.84% and MMI has increased to 3.87% from 1.92% on a MOM basis.

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

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.

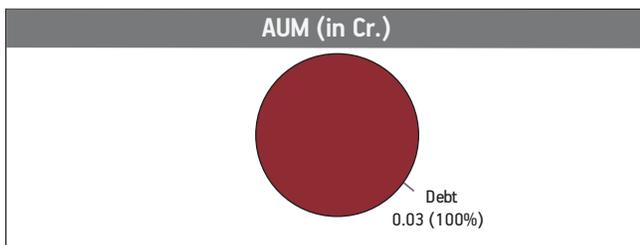
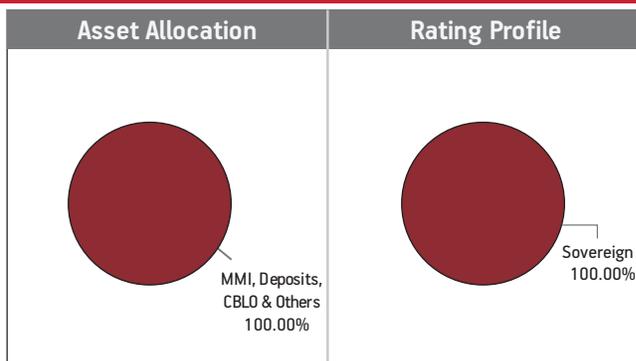
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 31st October 2022: ₹ 21.9842

Asset held as on 31st October 2022: ₹ 0.03 Cr

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

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%



Yield to Maturity 6.07%



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.

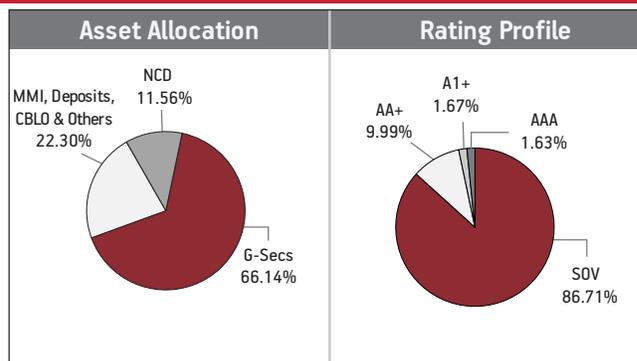
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 31st October 2022: ₹ 19.8976

Asset held as on 31st October 2022: ₹ 60.28 Cr

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

SECURITIES	Holding
GOVERNMENT SECURITIES	66.14%
364 Days TBill (MD 20/04/2023)	35.71%
0% STRIPS GOI 2051 (MD 15/12/2022)	9.21%
0% STRIPS GOI 2051 (MD 15/06/2023)	8.90%
364 Days TBill (MD 12/01/2023)	7.40%
364 Days TBill (MD 16/02/2023)	4.91%
CORPORATE DEBT	11.56%
5.48% Cholamandalam Invnt And Fin Co Ltd NCD (MD 30/12/2022)	9.94%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	1.46%
9.15% ICICI Bank Ltd NCD (MD 31/12/2022)	0.17%
MMI, Deposits, CBLO & Others	22.30%

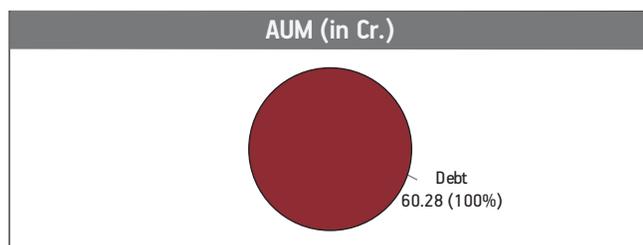
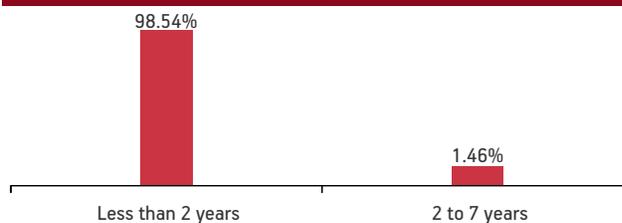


Maturity (in years) 0.32

Yield to Maturity 5.35%

Modified Duration 0.08

Maturity Profile



Fund Update:

Exposure to G-secs has increased to 66.14% from 60.11%, NCD has increased to 11.56% from 10.55% and MMI has decreased to 22.30% from 29.34% 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.

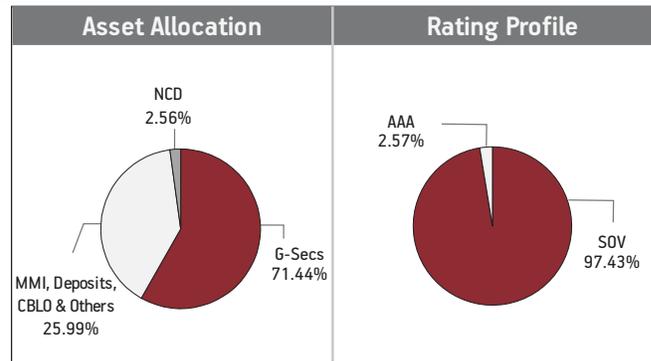
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 31st October 2022: ₹ 22.4876

Asset held as on 31st October 2022: ₹ 2.76 Cr

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

SECURITIES	Holding
Government Securities	71.44%
364 Days TBill (MD 16/02/2023)	71.44%
CORPORATE DEBT	2.56%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	2.56%
MMI, Deposits, CBLO & Others	25.99%

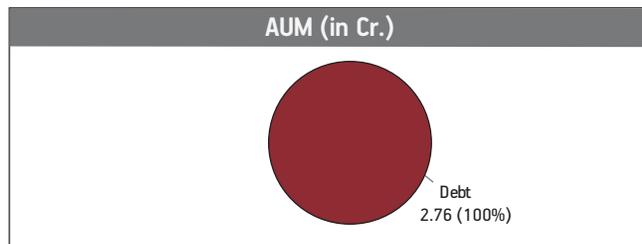
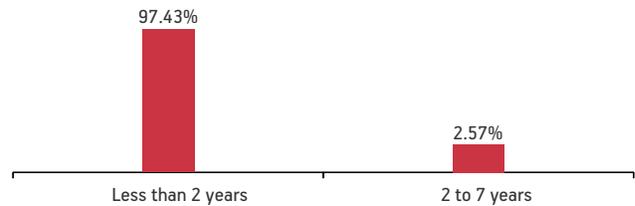


Maturity (in years) 0.27

Yield to Maturity 4.93%

Modified Duration 0.05

Maturity Profile



Fund Update:

MMI has decreased to 25.99% from 28.30% 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.

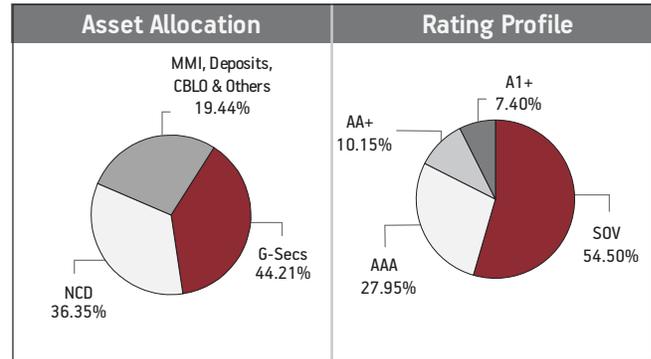
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 31st October 2022: ₹ 19.6766

Asset held as on 31st October 2022: ₹ 365.75 Cr

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

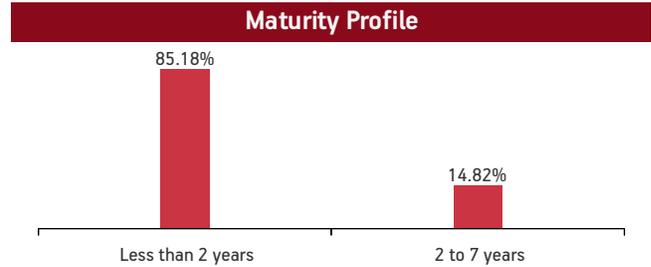
SECURITIES	Holding
GOVERNMENT SECURITIES	44.21%
364 Days TBill (MD 16/03/2023)	3.63%
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	3.56%
0% STRIPS GOI 2051(MD 15/12/2025)	3.51%
364 Days TBill (MD 27/04/2023)	3.21%
0% STRIPS GOI 2033(MD 10/11/2022)	2.25%
0% STRIPS GOI 2051(MD 15/06/2026)	2.21%
0% STRIPS GOI 2033(MD 10/05/2023)	2.18%
0% STRIPS GOI 2033(MD 10/11/2023)	2.10%
0% STRIPS GOI 2036(MD 07/06/2023)	1.97%
0% STRIPS GOI 2036(MD 07/12/2023)	1.90%
Other Government Securities	17.69%
CORPORATE DEBT	36.35%
5.48% Cholamandalam Invt And Fin Co Ltd NCD (MD 30/12/2022)	6.55%
9.30% L And T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	2.80%
9.15% Axis Bank NCD (MD 31/12/2022)	2.75%
8.10% Sundaram Home Finance Ltd NCD (MD 05/12/2022)	2.74%
7.57% HDB Fin.Ser.Ltd NCD Sr2020A/1Fx-148 (MD 16/02/2023)Reis	2.60%
7.09% Rural Electrification Corpn. Ltd. NCD(MD 13/12/2022)	2.46%
5.45% NTPC Ltd NCD (MD 15/10/2025)	2.07%
7.38% Cholamandalam Invt And Fin Co Ltd NCD (MD 31/07/2024)	2.03%
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	1.69%
7.4450% LIC Housing Finance Ltd. NCD (MD 13/01/2023)	1.37%
Other Corporate Debt	9.28%
MMI, Deposits, CBLO & Others	19.44%



Maturity (in years) 0.84

Yield to Maturity 6.22%

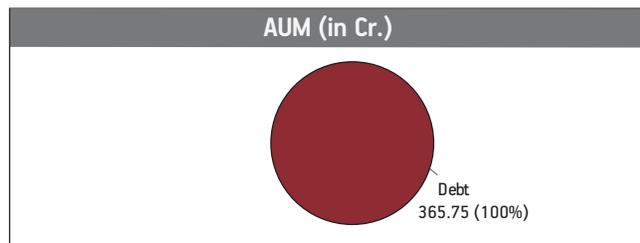
Modified Duration 0.66



Fund Update:

Exposure to G-secs has increased to 44.21% from 41.71% and MMI has decreased to 19.44% from 21.31% 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.

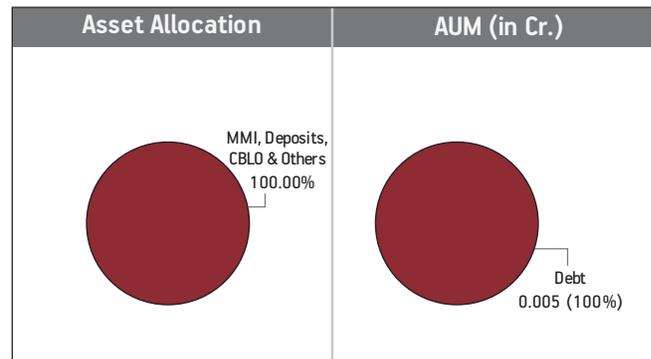
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 31st October 2022: ₹ 21.0419

Asset held as on 31st October 2022: ₹ 0.00 Cr

FUND MANAGER: Mr. Sameer Mistry (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.

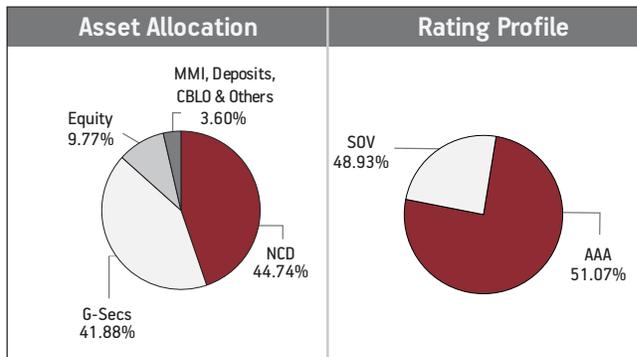
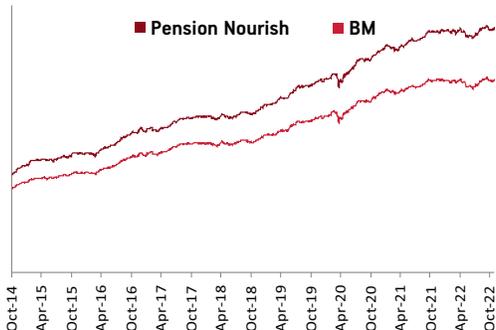
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This product is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st October 2022: ₹ 46.7547

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

Asset held as on 31st October 2022: ₹ 7.58 Cr

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



SECURITIES Holding

GOVERNMENT SECURITIES 41.88%

7.26% GOI 2032 (MD 22/08/2032)	11.72%
7.26% GOI (MD 14/01/2029)	9.16%
6.54% GOI 2032 (MD 17/01/2032)	8.66%
8.28% GOI 2027 (MD 21/09/2027)	8.19%
8.30% GOI 2040 (MD 02/07/2040)	2.82%
7.54% GOI 2036 (MD 23/05/2036)	1.32%

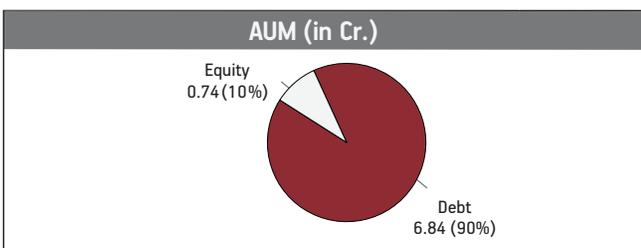
CORPORATE DEBT 44.74%

5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	9.00%
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	8.91%
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.61%
8.22% NABARD GOI NCD Pmayg-Pb-2 (MD 13/12/2028)	4.10%
8.30% IRFC NCD (MD 25/03/2029)	4.09%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	4.06%
10.70% IRFC NCD (MD 11/09/2023)	2.71%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.64%
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.62%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.01%

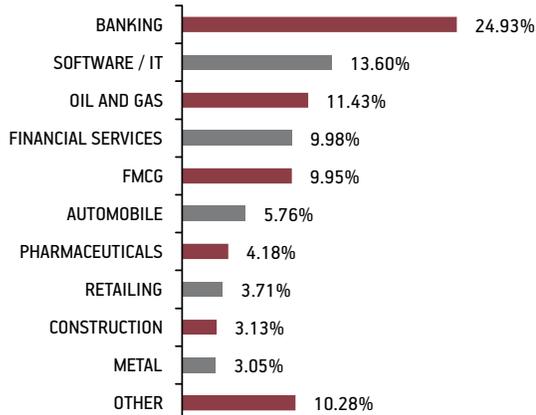
EQUITY 9.77%

Reliance Industries Limited	0.96%
HDFC Bank Limited	0.77%
ICICI Bank Limited	0.77%
Infosys Limited	0.73%
Housing Development Finance Corporation	0.48%
Tata Consultancy Services Limited	0.37%
ITC Limited	0.33%
Kotak Mahindra Bank Limited	0.30%
Larsen And Toubro Limited	0.27%
Axis Bank Limited	0.26%
Other Equity	4.53%

MMI, Deposits, CBLO & Others 3.60%



Sectoral Allocation

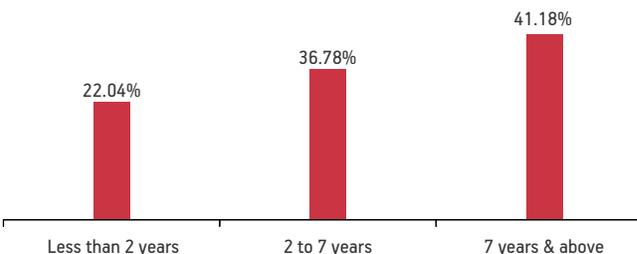


Maturity (in years) 6.32

Yield to Maturity 7.48%

Modified Duration 4.45

Maturity Profile



Fund Update:

Exposure to equities has slightly increased to 9.77% from 9.19% and MMI has decreased to 3.60% from 7.60% 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.

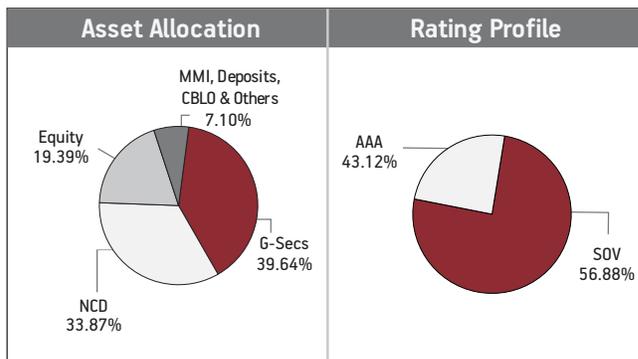
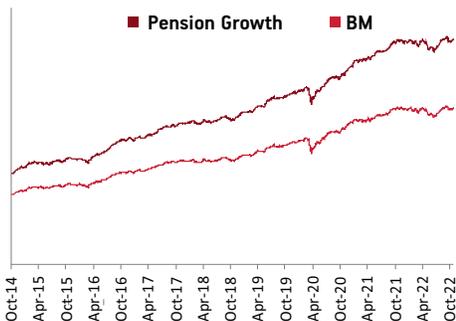
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on the fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 31st October 2022: ₹ 63.0994

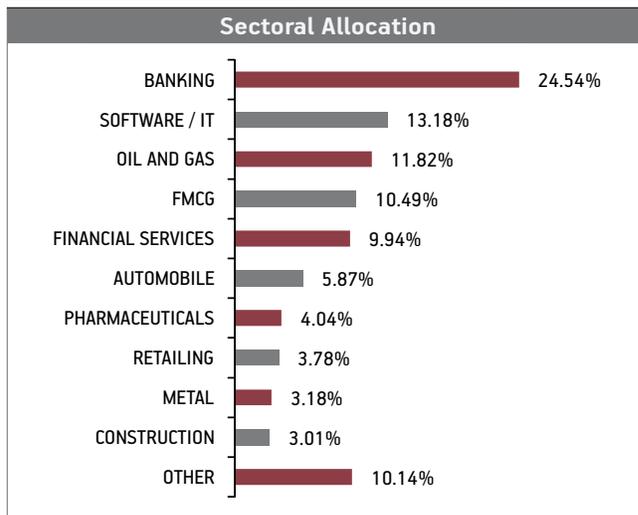
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 21.31 Cr

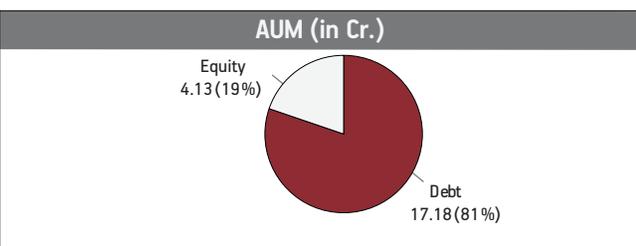
FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	39.64%
7.18% State Development Loan-Maharashtra2022 (MD 28/06/2029)	11.44%
7.59% GOI 2029 (MD 20/03/2029)	10.64%
6.54% GOI 2032 (MD 17/01/2032)	7.48%
7.26% GOI 2032 (MD 22/08/2032)	4.63%
7.54% GOI 2036 (MD 23/05/2036)	3.29%
8.17% GOI 2044 (MD 01/12/2044)	1.25%
6.01% GOI 2028 (MD 25/03/2028)	0.90%
CORPORATE DEBT	33.87%
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	8.62%
8.375% Exim Bank MD 24/07/2025 (Sr. S 02-2025)	8.13%
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	5.43%
7.52% NHPC Ltd NCD Sr-V2 Strrp A (MD 06/06/2023)	4.22%
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	2.85%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.92%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.49%
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.21%
EQUITY	19.39%
Reliance Industries Limited	1.96%
HDFC Bank Limited	1.52%
ICICI Bank Limited	1.44%
Infosys Limited	1.34%
Housing Development Finance Corporation	0.95%
Tata Consultancy Services Limited	0.72%
ITC Limited	0.66%
Kotak Mahindra Bank Limited	0.59%
Axis Bank Limited	0.55%
Hindustan Unilever Limited	0.53%
Other Equity	9.13%
MMI, Deposits, CBLO & Others	7.10%



Maturity (in years)	6.16
Yield to Maturity	7.45%
Modified Duration	4.36



Fund Update:
 Exposure to equities has increased to 19.39% from 18.65% and MMI has decreased to 7.10% from 11.55% on a MOM basis.
 Pension growth fund continues to be predominantly invested in highest rated fixed income instruments.

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.

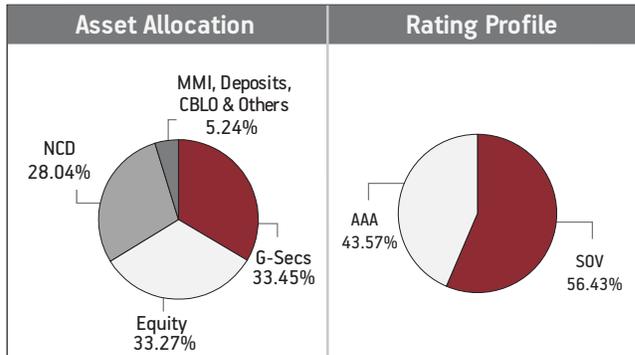
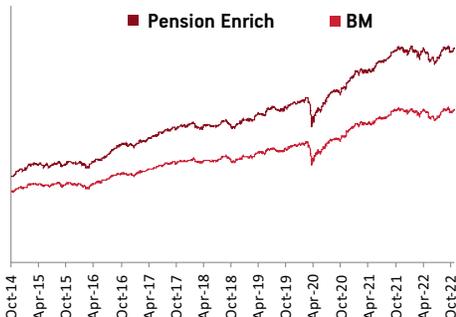
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 31st October 2022: ₹ 77.3037

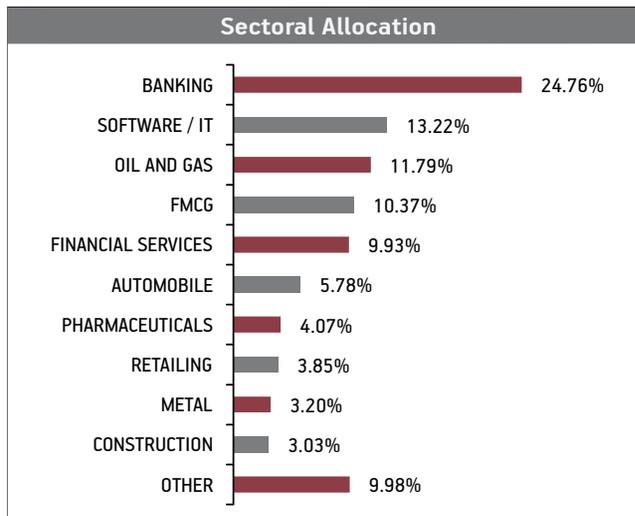
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 31st October 2022: ₹ 121.30 Cr

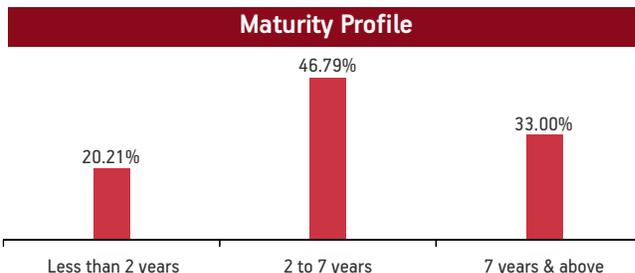
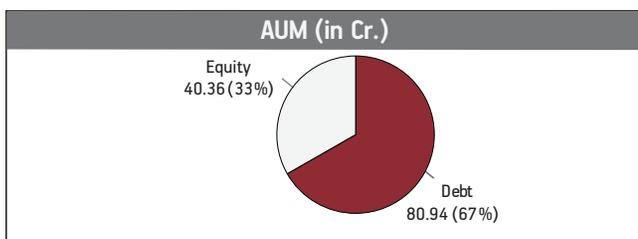
FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	33.45%
8.28% GOI 2027 (MD 21/09/2027)	10.66%
7.26% GOI 2032 (MD 22/08/2032)	9.19%
6.54% GOI 2032 (MD 17/01/2032)	5.41%
5.63% GOI 2026 (MD 12/04/2026)	3.91%
8.60% GOI 2028 (MD 02/06/2028)	1.73%
9.15% GOI 2024 (MD 14/11/2024)	1.71%
7.54% GOI 2036 (MD 23/05/2036)	0.82%
CORPORATE DEBT	28.04%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.73%
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	5.56%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	4.06%
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.75%
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.70%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.67%
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	0.99%
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.86%
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.84%
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.83%
Other Corporate Debt	1.05%
EQUITY	33.27%
Reliance Industries Limited	3.38%
HDFC Bank Limited	2.67%
ICICI Bank Limited	2.51%
Infosys Limited	2.33%
Housing Development Finance Corporation	1.67%
Tata Consultancy Services Limited	1.24%
ITC Limited	1.14%
Kotak Mahindra Bank Limited	1.04%
Axis Bank Limited	0.92%
Larsen And Toubro Limited	0.91%
Other Equity	15.45%
MMI, Deposits, CBLO & Others	5.24%



Maturity (in years)	5.45
Yield to Maturity	7.41%
Modified Duration	4.01



Fund Update:
 Exposure to equities has increased to 33.27% from 32.13% and MMI has slightly decreased to 5.24% from 5.54% 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.

About The Fund

Date of Inception: 01-Jan-14

OBJECTIVE: The objective of the fund is to invest in a portfolio of money market instruments and Government Securities in order to generate superior returns within the prudent guidelines prescribed by IRDA from time to time.

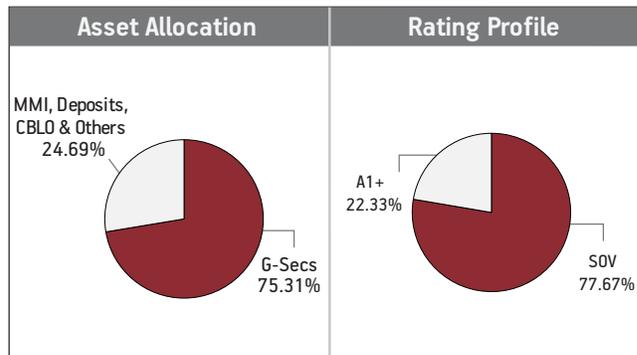
STRATEGY: To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

NAV as on 31st October 2022: ₹ 15.8471

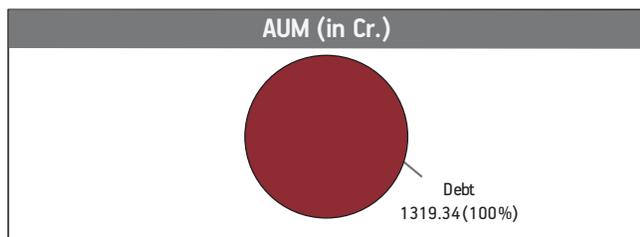
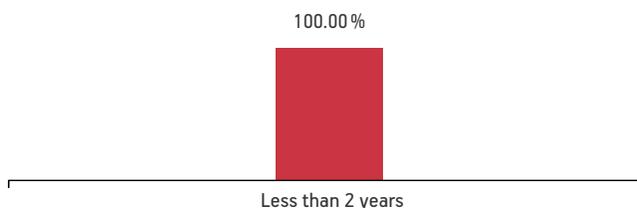
Asset held as on 31st October 2022: ₹ 1319.34 Cr

FUND MANAGER: Ms. Richa Sharma

SECURITIES	Holding
GOVERNMENT SECURITIES	75.31%
6.84% GOI 2022 (MD 19/12/2022)	9.31%
7.37% GOI 2023 (MD 16/04/2023)	5.70%
364 Days TBill (MD 15/06/2023)	4.38%
364 Days TBill (MD 10/11/2022)	4.16%
7.16% GOI 2023 (MD 20/05/2023)	4.02%
3.96% GOI 2022 (MD 09/11/2022)	3.79%
4.26% GOI 2023 (MD 17/05/2023)	3.74%
364 Days TBill (MD 17/08/2023)	3.24%
364 Days TBill (MD 19/01/2023)	3.00%
364 Days TBill (MD 06/07/2023)	2.91%
Other Government Securities	31.05%
MMI, Deposits, CBLO & Others	24.69%



Maturity (in years)	0.39
Yield to Maturity	5.57%
Modified Duration	0.06
Maturity Profile	



About The Fund

Date of Inception: 01-Jan-14

OBJECTIVE: The objective of the fund is to invest in a portfolio of money market instruments and Government Securities in order to generate superior returns within the prudent guidelines prescribed by IRDA from time to time.

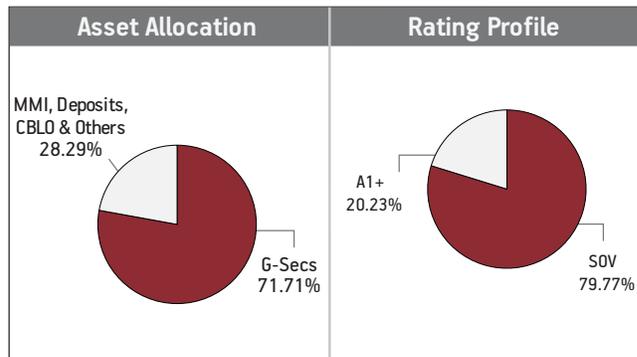
STRATEGY: To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

NAV as on 31st October 2022: ₹ 15.8249

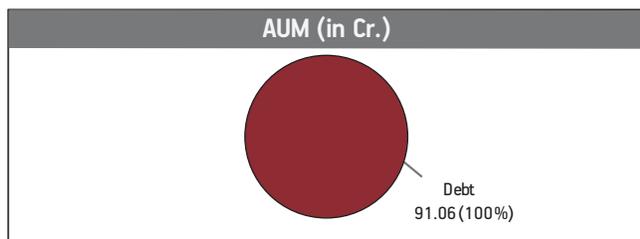
Asset held as on 31st October 2022: ₹ 91.06 Cr

FUND MANAGER: Ms. Richa Sharma

SECURITIES	Holding
GOVERNMENT SECURITIES	71.71%
6.84% GOI 2022 (MD 19/12/2022)	29.67%
7.16% GOI 2023 (MD 20/05/2023)	7.70%
364 Days TBill (MD 05/01/2023)	5.45%
364 Days TBill (MD 19/01/2023)	5.44%
364 Days TBill (MD 01/06/2023)	5.31%
364 Days TBill (MD 15/06/2023)	5.29%
364 Days TBill (MD 06/07/2023)	5.28%
364 Days TBill (MD 10/11/2022)	4.39%
364 Days TBill (MD 11/05/2023)	3.20%
MMI, Deposits, CBLO & Others	28.29%



Maturity (in years)	0.28
Yield to Maturity	5.55%
Modified Duration	0.04



Liquid Plus Fund	
Government Securities	36.19
364 Days TBills (MD 10/08/2023)	9.70
364 Days TBills (MD 20/07/2023)	7.79
364 Days TBills (MD 15/06/2023)	5.87
364 Days TBills (MD 29/06/2023)	3.91
364 Days TBills (MD 31/08/2023)	3.86
364 Days TBills (MD 14/09/2023)	2.89
364 Days TBills (MD 22/06/2023)	1.96
8.93% State Development - Kerala 2022 (MD 21/11/2022)	0.20
Corporate Debt	26.32
7.45% LIC Housing Finance Ltd NCD (MD 10/02/2023)	7.33
6.70% NABARD NCD Sr 20H (MD 11/11/2022)	4.27
6.98% Power Finance Corpn. Ltd. NCDpfc-Bs-198 (MD 20/04/2023)	4.05
8.13% Power Grid Corporation NCD (MD 25/04/2023) [D]	3.05
9.25% Power Grid Corporation NCD (MD 26/12/2022)	2.04
7.35% Power Finance Corpn. Ltd.pfc-Bs-170-A (MD 22/11/2022)	2.03
7.09% Rural Electrification Corpn. Ltd. NCD (MD 13/12/2022)	1.02
8.82% Rural Electrification Corpn. Ltd. NCD (MD 12/04/2023)	0.82
7.6351% Kotak Mahindra Prime Ltd NCD (MD 23/02/2023)	0.82
Power Finance Corporation Ltd Tx SR-19 ZCB (MD 30/12/2022)	0.81
9.00% LIC Housing Finance Ltd NCD (MD 09/04/2023)	0.04
8.89% LIC Housing Finance Ltd NCD (MD 25/04/2023)	0.04
MMI, Deposits, CBLO & Others	37.49
HDFC Ltd CP (MD 25/07/2023)	7.74
SIDBI Bank CD (MD 30/05/2023)	6.67
Sundaram Finance Ltd CP (MD 23/06/2023)	6.24
NABARD CD (MD 08/02/2023)	4.00
ICICI Bank CD (MD 25/07/2023)	3.50
8.12% Ujjivan Small Finance Bank FD QTR Comp (MD 27/10/2023)	2.03
6.70% Dcb Fd Qtr Comp (MD 30/06/2023) (F.V. 5Cr)	2.03
Larsen & Toubro Ltd CP (MD 30/12/2022)	2.01
TREP-01 Nov 2022	1.79
Cash & Cash Equivalent	1.48
Assure Fund	
Government Securities	27.80
7.38% GOI 2027 (MD 20/06/2027)	13.47
364 Days TBills (MD 02/03/2023)	8.63
364 Days TBills (MD 16/03/2023)	2.98
6.84% GOI 2022 (MD 19/12/2022)	1.69
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.03
Corporate Debt	65.67
7.70% Axis Finance Limited (MD 08/09/27)	8.45
5.27% NABARD NCD SR 22B (MD 23/07/2024)	7.15
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	6.59
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	5.23
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	5.04
5.08% HDB Financial Services Ltd NCD (MD 28/11/2023) SR-160	4.93
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	4.91
7.77% HDFC Ltd. NCD AA-008 MD (28/06/2027)	3.73
7.90% Mahindra And Mahindra Fin Serv Ltd NCD (MD 30/08/2027)	3.41
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	3.28
7.95% Mindspace-Reit NCD MD (27/07/2027)	2.93
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.86
8.85% Axis Bank NCD (MD 05/12/2024)	1.73
8.50% NHPC Ltd NCD SR-T STRRP E (MD 14/07/2023)	1.69
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	1.53
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.35
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.02
10.70% IRFC NCD (MD 11/09/2023)	0.52
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	0.34
MMI, Deposits, CBLO & Others	6.54
TREP-01 Nov 2022	2.89
5.50% Karur Vysya Bank FD QTR Comp (MD 31/03/2023)	1.68

Cash & Cash Equivalent	1.97
Income Advantage Fund	
Government Securities	48.62
7.26% GOI 2032 (MD 22/08/2032)	19.08
5.74% GOI 2026 (MD 15/11/2026)	10.59
5.63% GOI 2026 (MD 12/04/2026)	9.01
7.54% GOI 2036 (MD 23/05/2036)	4.43
6.54% GOI 2032 (MD 17/01/2032)	4.16
6.99% GOI 2051 (MD 15/12/2051)	0.59
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.27
8.28% GOI 2027 (MD 21/09/2027)	0.20
8.19% Karnataka SDL (23/01/2029)	0.18
7.63% GOI 2059 (MD 17/06/2059)	0.12
Corporate Debt	48.08
5.55% Kotak Mahindra Prime Ltd NCD (MD 20/05/2024)	4.92
7.39% SBI Cards & Payment Ltd NCD (MD 15/09/2025)	4.53
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	4.42
7.80% HDFC Ltd. NCD Aa-010 MD (06/09/2032)	3.19
5.72% Axis Finance Limited (MD 21/06/24)	3.08
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	3.05
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	3.04
7.95% Mindspace-Reit NCD MD (27/07/2027)	2.13
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	1.95
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.90
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	1.56
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	1.40
7.40% LIC Housing Finance Ltd NCD (MD 06/09/2024)	1.26
7.38% Cholamandalam Invnt And Fin Co Ltd NCD (MD 31/07/2024)	1.26
5.50% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	1.23
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.14
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	1.08
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	1.03
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.02
Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	0.73
8.44% HDFC Ltd. NCD MD (01/06/2026)Put 01/12/2017 SR P - 15	0.65
8.55% LIC Housing Finance Ltd. NCD (MD 14/08/2025)	0.65
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	0.61
7.05% Power Finance Corpn. Ltd. NCD (MD 09/08/2030) SR-205 A	0.61
6.52% India Grid Trust NCD (MD 07/04/2025)	0.35
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.26
8.85% Axis Bank NCD (MD 05/12/2024)	0.26
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	0.26
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.25
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.13
8.25% Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.13
MMI, Deposits, CBLO & Others	3.30
TREP-01 Nov 2022	1.46
Cash & Cash Equivalent	1.84
Income Advantage Guaranteed	
Government Securities	37.32
7.26% GOI 2032 (MD 22/08/2032)	16.55
7.59% GOI 2029 (MD 20/03/2029)	10.03
7.57% GOI (MD 17/06/2033)	5.26
8.60% GOI 2028 (MD 02/06/2028)	2.20
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	2.15
8.30% GOI 2040 (MD 02/07/2040)	1.12
Corporate Debt	56.42
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	9.14
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	5.57
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	5.55
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) SR-X	4.28
5.27% NABARD NCD SR 22B (MD 23/07/2024)	4.24
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	3.95

Aditya Birla Fashion & Retail Ltd ZCB S-6 (MD 11/11/2022)	3.35
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.93
8.50% NHPC Ltd NCD SR-T STRRP L (MD 14/07/2030)	2.74
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	2.22
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2027) SR-XX	1.61
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.61
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	1.07
8.85% Axis Bank NCD (MD 05/12/2024)	1.07
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	1.07
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	1.06
8.84% Power Finance Corporation Ltd NCD (MD 04/03/2023)	1.05
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.02
9.23% LIC Housing Finance Ltd NCD (MD 13/12/2022)	0.74
8.30% Rural Electrification CrptdNCD GOI S-VIII MD 25/03/202	0.54
10.70% IRFC NCD (MD 11/09/2023)	0.54
7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.53
8.70% Power Grid Corporation NCD (MD 15/07/2023) [B]	0.53
MMI, Deposits, CBLO & Others	6.26
TREP-01 Nov 2022	3.34
Cash & Cash Equivalent	2.92
Protector Fund	
Government Securities	34.54
7.26% GOI 2032 (MD 22/08/2032)	12.21
6.54% GOI 2032 (MD 17/01/2032)	6.96
7.88% GOI 2030 (MD 19/03/2030)	4.76
6.45% GOI 2029 (MD 07/10/2029)	4.40
7.54% GOI 2036 (MD 23/05/2036)	2.78
8.60% GOI 2028 (MD 02/06/2028)	1.63
7.63% GOI 2059 (MD 17/06/2059)	1.25
8.32% GOI (MD 02/08/2032)	0.56
Corporate Debt	52.95
7.49% NHAI NCD MD (01/08/2029)	7.66
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	6.92
7.40% Rural Electrification Corpn. Ltd. NCD (MD 26/11/2024)	6.79
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	6.21
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.98
8.05% HDFC NCD (MD 22/10/2029)-W003 SR	3.15
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	2.85
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	2.21
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.64
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.59
8.85% Axis Bank NCD (MD 05/12/2024)	1.58
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.55
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	0.90
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.74
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.62
9.45% Power Finance Corpn NCD (01/09/2026) Series 77 B	0.49
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.48
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1	0.48
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	0.32
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.31
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.26
8.95% Power Finance Corpn.Ltd.NCD 64.III(A&B) (MD 30/03/2025)	0.22
Equity	10.05
Reliance Industries Limited	0.95
ICICI Bank Limited	0.74
HDFC Bank Limited	0.73
Infosys Limited	0.68
Housing Development Finance Corporation	0.49
Tata Consultancy Services Limited	0.37
ITC Limited	0.31
Larsen And Toubro Limited	0.30
Axis Bank Limited	0.29
Kotak Mahindra Bank Limited	0.28
Hindustan Unilever Limited	0.26

State Bank Of India	0.25
Bajaj Finance Limited	0.21
Bharti Airtel Limited	0.21
Electronics Mart India Limited	0.20
Ultratech Cement Limited	0.20
Mahindra And Mahindra Limited	0.14
Maruti Suzuki India Limited	0.14
Sun Pharmaceuticals Industries Limited	0.14
Asian Paints Limited	0.13
NTPC Limited	0.13
Titan Company Limited	0.12
HCL Technologies Limited	0.12
Bajaj Finserv Limited	0.12
Power Grid Corporation Of India Limited	0.11
Tata Steel Limited	0.10
Nestle India Limited	0.09
Tech Mahindra Limited	0.09
Cipla Limited FV 2	0.09
SBI Life Insurance Company Limited	0.09
Hindalco Industries Limited	0.08
Dr Reddy Laboratories	0.08
Indusind Bank Limited	0.07
Tata Motors Limited	0.07
Adani Ports And Special Economic Zone Limited	0.07
Trent Ltd	0.07
Indian Oil Corporation Limited	0.07
Eicher Motors Limited	0.06
Tata Consumer Products Ltd	0.06
Bajaj Auto Limited	0.06
Bharat Electronics Limited	0.06
Oil And Natural Gas Corporation Limited	0.05
Britannia Industries Limited	0.05
SBI Cards And Payments Services Limited	0.05
Wipro Limited	0.05
Apollo Hospitals Enterprise Limited	0.05
Dabur India Limited	0.05
Bharat Petroleum Corporation Limited	0.05
UPL Limited	0.05
Divis Laboratories Limited	0.05
NHPC Limited	0.04
Ambuja Cements Limited	0.04
SRF Limited	0.04
Tata Power Company Limited	0.04
Bank Of Baroda	0.04
Cholamandalam Investment And Finance Company Limited	0.04
Info Edge (India) Ltd	0.04
ICICI Lombard General Insurance Company Limited	0.03
Larsen And Toubro Infotech Ltd	0.03
DLF Limited	0.03
Zee Entertainment Enterprises Limited	0.03
Page Industries Limited	0.03
Siemens Limited	0.03
Ashok Leyland Limited FV 1	0.03
Marico Limited	0.03
Bajaj Electricals Limited	0.03
HDFC Standard Life Insurance Company Limited	0.03
GAIL (India) Limited	0.03
Supriya Lifescience Limited	0.03
Crompton Greaves Consumer Electricals Limited	0.03
Colgate Palmolive India Limited	0.03
Voltas Limited	0.02
Interglobe Aviation Limited	0.02
Aurobindo Pharma Limited	0.02
Bharat Forge Limited FV 2	0.02
MMI, Deposits, CBLO & Others	2.45
TREP-01 Nov 2022	0.27
Cash & Cash Equivalent	2.19

Builder Fund

Government Securities	38.90
7.26% GOI 2032 (MD 22/08/2032)	7.53
6.54% GOI 2032 (MD 17/01/2032)	7.15
8.28% GOI 2027 (MD 21/09/2027)	6.41
7.54% GOI 2036 (MD 23/05/2036)	5.72
7.88% GOI 2030 (MD 19/03/2030)	3.91
6.45% GOI 2029 (MD 07/10/2029)	3.62
8.24% GOI (MD 15/02/2027)	3.14
8.30% GOI 2040 (MD 02/07/2040)	1.42
Corporate Debt	35.06

5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	7.40
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.58
6.00% HDFC Ltd. NCD Z-001 MD (29/05/2026)	5.44
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.23
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	1.96
8.85% Axis Bank NCD (MD 05/12/2024)	1.95
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	1.94
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	1.56
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.15
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.04
7.79% Rec Limited NCD 2030 (MD 21/05/2030)	0.92
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.77
9.45% Power Finance Corp NCD (01/09/2026) Series 77 B	0.73
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.59
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.41
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.39
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001

Equity **20.12**

Reliance Industries Limited	1.88
HDFC Bank Limited	1.50
ICICI Bank Limited	1.50
Infosys Limited	1.27
Housing Development Finance Corporation	0.97
Tata Consultancy Services Limited	0.74
Axis Bank Limited	0.62
ITC Limited	0.62
Larsen And Toubro Limited	0.61
Kotak Mahindra Bank Limited	0.56
State Bank Of India	0.56
Hindustan Unilever Limited	0.52
Bharti Airtel Limited	0.43
Bajaj Finance Limited	0.41
Electronics Mart India Limited	0.40
Ultratech Cement Limited	0.38
Mahindra And Mahindra Limited	0.32
Maruti Suzuki India Limited	0.30
Sun Pharmaceuticals Industries Limited	0.28
Asian Paints Limited	0.28
HCL Technologies Limited	0.27
Syrma SGS Technology Limited	0.25
Titan Company Limited	0.24
Bajaj Finserv Limited	0.23
Tata Steel Limited	0.20
NTPC Limited	0.20
Power Grid Corporation Of India Limited	0.20
Cipla Limited FV 2	0.19
Nestle India Limited	0.19
Hindalco Industries Limited	0.18
Tech Mahindra Limited	0.17
SBI Life Insurance Company Limited	0.16
Tata Motors Limited	0.16
Indusind Bank Limited	0.15
Dr Reddy Laboratories	0.13
Bajaj Auto Limited	0.12
Tata Consumer Products Ltd	0.11
Bharat Electronics Limited	0.11
Dabur India Limited	0.10
Adani Ports And Special Economic Zone Limited	0.10
Oil And Natural Gas Corporation Limited	0.10
UPL Limited	0.10
SBI Cards And Payments Services Limited	0.10
Wipro Limited	0.10
Glaxosmithkline Pharmaceuticals Limited	0.09
Divis Laboratories Limited	0.09
Britannia Industries Limited	0.09
NHPC Limited	0.09
Bharat Petroleum Corporation Limited	0.09
Trent Ltd	0.09
Ambuja Cements Limited	0.08
Honeywell Automation India Ltd	0.08
Eicher Motors Limited	0.08
Tata Power Company Limited	0.08
SRF Limited	0.08
Bank Of Baroda	0.08
Indian Oil Corporation Limited	0.07
Marico Limited	0.07

Cholamandalam Investment And Finance Company Ltd	0.07
ICICI Lombard General Insurance Company Limited	0.06
Larsen And Toubro Infotech Ltd	0.06
DLF Limited	0.06
Siemens Limited	0.06
Zee Entertainment Enterprises Limited	0.06
Bharat Forge Limited FV 2	0.06
Bajaj Electricals Limited	0.06
Page Industries Limited	0.06
HDFC Standard Life Insurance Company Limited	0.06
Supriya Lifescience Limited	0.05
GAIL (India) Limited	0.05
Crompton Greaves Consumer Electricals Limited	0.05
Colgate Palmolive India Limited	0.05
Ashok Leyland Limited FV 1	0.05
Interglobe Aviation Limited	0.05
Voltas Limited	0.05

MMI, Deposits, CBLO & Others	5.92
TREP-01 Nov 2022	2.26
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	1.91
Cash & Cash Equivalent	1.76

Balancer Fund

Government Securities	55.17
5.74% GOI 2026 (MD 15/11/2026)	29.26
7.26% GOI 2032 (MD 22/08/2032)	9.25
7.54% GOI 2036 (MD 23/05/2036)	7.96
6.54% GOI 2032 (MD 17/01/2032)	7.47
8.28% GOI (MD 15/02/2032)	1.24

Corporate Debt	15.62
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	6.39
7.40% Rural Electrification Corp. Ltd. NCD (MD 26/11/2024)	4.67
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	4.56
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.002

Equity	25.16
Reliance Industries Limited	2.43
ICICI Bank Limited	1.86
HDFC Bank Limited	1.82
Infosys Limited	1.65
Housing Development Finance Corporation	1.22
Tata Consultancy Services Limited	0.96
ITC Limited	0.80
Axis Bank Limited	0.75
Larsen And Toubro Limited	0.75
Kotak Mahindra Bank Limited	0.74
Hindustan Unilever Limited	0.68
State Bank Of India	0.61
Bharti Airtel Limited	0.54
Bajaj Finance Limited	0.54
Electronics Mart India Limited	0.51
Ultratech Cement Limited	0.47
Asian Paints Limited	0.38
Maruti Suzuki India Limited	0.36
Mahindra And Mahindra Limited	0.34
NTPC Limited	0.33
Titan Company Limited	0.32
HCL Technologies Limited	0.32
Sun Pharmaceuticals Industries Limited	0.31
Bajaj Finserv Limited	0.28
Tata Steel Limited	0.23
Hindalco Industries Limited	0.23
Cipla Limited FV 2	0.23
Tech Mahindra Limited	0.23
Nestle India Limited	0.22
Indian Oil Corporation Limited	0.21
Tata Motors Limited	0.21
Dr Reddy Laboratories	0.21
SBI Life Insurance Company Limited	0.21
Power Grid Corporation Of India Limited	0.20
Adani Ports And Special Economic Zone Limited	0.20
Eicher Motors Limited	0.18
Indusind Bank Limited	0.18
Tata Consumer Products Ltd	0.17
Bharat Electronics Limited	0.17
Ambuja Cements Limited	0.15
Wipro Limited	0.14

Trent Ltd	0.14
Oil And Natural Gas Corporation Limited	0.13
SBI Cards And Payments Services Limited	0.13
Apollo Hospitals Enterprise Limited	0.13
UPL Limited	0.12
Divis Laboratories Limited	0.12
Tata Power Company Limited	0.11
Dabur India Limited	0.11
Zee Entertainment Enterprises Limited	0.11
Britannia Industries Limited	0.11
Bajaj Auto Limited	0.10
Bank Of Baroda	0.10
Larsen And Toubro Infotech Ltd	0.09
Supriya Lifescience Limited	0.08
Bharat Petroleum Corporation Limited	0.08
Siemens Limited	0.08
ICICI Lombard General Insurance Company Limited	0.08
Marico Limited	0.08
Cholamandalam Investment And Finance Company Limited	0.08
Bajaj Electricals Limited	0.07
Info Edge (India) Ltd	0.07
HDFC Standard Life Insurance Company Limited	0.07
DLF Limited	0.07
Ashok Leyland Limited FV 1	0.07
Page Industries Limited	0.07
Colgate Palmolive India Limited	0.07
Crompton Greaves Consumer Electricals Limited	0.07
GAIL (India) Limited	0.07
Aurobindo Pharma Limited	0.06
Bharat Forge Limited FV 2	0.06
Voltas Limited	0.06
Interglobe Aviation Limited	0.06
MMI, Deposits, CBLO & Others	4.04
TREP-01 Nov 2022	1.87
Cash & Cash Equivalent	2.17
Enhancer Fund	
Government Securities	29.23
7.26% GOI 2032 (MD 22/08/2032)	5.38
8.60% GOI 2028 (MD 02/06/2028)	2.41
8.24% GOI (MD 15/02/2027)	1.83
9.23% GOI 2043 (MD 23/12/2043)	1.51
7.88% GOI 2030 (MD 19/03/2030)	1.40
6.99% GOI 2051 (MD 15/12/2051)	1.31
8.33% GOI 2036 (07/06/2036)	1.26
5.63% GOI 2026 (MD 12/04/2026)	1.14
7.17% GOI 2028 (MD 08/01/2028)	1.11
5.22% GOI (MD 15/06/2025)	0.84
7.59% GOI 2026 (MD 11/01/2026)	0.67
8.33% GOI 2026 (MD 09/07/2026)	0.67
8.28% GOI 2027 (MD 21/09/2027)	0.64
6.79% GOI 2029 (MD 26/12/2029)	0.62
7.50% GOI 2034 (10.08.2034)	0.59
6.22% GOI 2035 (MD 16/03/2035)	0.59
7.57% GOI (MD 17/06/2033)	0.56
7.73% GOI 2034 (MD 19/12/2034)	0.45
8.22% State Development -Punjab SPL 2026 (MD 30/03/2026)	0.41
7.06% GOI 2046 (MD 10/10/2046)	0.40
7.27% GOI (MD 08/04/2026)	0.40
6.54% GOI 2032 (MD 17/01/2032)	0.36
7.69% GOI 2043 (MD 17/06/2043)	0.32
8.32% GOI (MD 02/08/2032)	0.30
6.19% GOI 2034 (MD 16/09/2034)	0.22
8.97% GOI 2030 (MD 05/12/2030)	0.17
7% Fertilizer Co Spl GOI 2022 (MD 10/12/2022)	0.17
8.43% State Development Loan-Tn2028(MD 07/03/2028)	0.17
8.35% State Development -Gujrat 2029 (MD 06/03/2029)	0.17

7.38% GOI 2027 (MD 20/06/2027)	0.16
6.18% GOI (MD 04/11/2024)	0.16
0% STRIPS GOI 2061(MD 22/08/2029)	0.14
0% STRIPS GOI 2061(MD 22/08/2030)	0.14
8.20% GOI Oil Spl Bond 2023 (MD - 10/11/2023)	0.13
9.63% State Development -Maharashtra 2024 (MD 12/02/2024)	0.12
8.24% GOI 2033 (MD 10/11/2033)	0.12
8.17% GOI 2044 (MD 01/12/2044)	0.11
6.95% GOI 2061 (MD 16/12/2061)	0.11
0% STRIPS GOI 2033(MD 10/11/2025)	0.11
0% STRIPS GOI 2061(MD 22/02/2029)	0.10
0% STRIPS GOI 2033(MD 10/11/2026)	0.10
0% STRIPS GOI 2061(MD 22/02/2031)	0.09
0% STRIPS GOI 2036(MD 07/06/2027)	0.09
0% STRIPS GOI 2061(MD 22/08/2031)	0.08
0% STRIPS GOI 2061(MD 22/02/2032)	0.08
8.91% State Development -Andhra Pradesh 2022(MD 21/11/2022)	0.08
0% STRIPS GOI 2036(MD 07/06/2028)	0.08
0% STRIPS GOI 2061(MD 22/08/2032)	0.08
7.26% GOI (MD 14/01/2029)	0.07
8.83% GOI 2023 (MD 25/11/2023)	0.07
0% STRIPS GOI 2061(MD 22/08/2025)	0.07
10.18% GOI 2026 (M/D. 11.09.2026)	0.06
0% STRIPS GOI 2061(MD 22/08/2026)	0.06
0% STRIPS GOI 2040(MD 02/07/2027)	0.06
8.30% Fertilizer Co GOI (MD 07/12/2023)	0.05
0% STRIPS GOI 2033(MD 10/05/2027)	0.05
0% STRIPS GOI 2061(MD 22/02/2030)	0.05
0% STRIPS GOI 2033(MD 10/11/2027)	0.05
0% STRIPS GOI 2033(MD 10/05/2028)	0.04
0% STRIPS GOI 2033(MD 10/05/2025)	0.04
7.54% GOI 2036 (MD 23/05/2036)	0.04
6.97% GOI 2026 (MD 06/09/2026)	0.04
6.13% GOI 2028 (MD 04.06.2028)	0.04
0% STRIPS GOI 2036(MD 07/06/2025)	0.03
8.20% GOI 2025 (MD 24/09/2025)	0.03
8.03% FCI Spl Bonds (MD 15/12/2024)	0.03
7.32% GOI 2024 (MD 28/01/2024)	0.03
8.83% GOI 2041 (MD 12/12/2041)	0.03
0% STRIPS GOI 2040(MD 02/01/2027)	0.02
0% STRIPS GOI 2061(MD 22/08/2027)	0.02
7.40% GOI 2035 (MD 09/09/2035)	0.02
7.18% State Development Loan-Maharashtra2022 (MD 28/06/2029)	0.02
8.26% GOI 2027 (MD - 02/08/2027)	0.02
7.62% GOI 2039 (MD 15/09/2039)	0.01
6.30% GOI 2023 (MD 09/04/2023)	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
7.63% GOI 2059 (MD 17/06/2059)	0.01
7.59% GOI 2029 (MD 20/03/2029)	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
0% STRIPS GOI 2061(MD 22/02/2028)	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	35.73
7.44% NTPC Ltd NCD (MD 25/08/2032)	1.58
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.50
5.27% NABARD NCD SR 22B (MD 23/07/2024)	1.40

7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.19
8.90% SBI 10 Year Basel 3 Compliant Tier 2 SR 1(02/11/28)	0.81
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	0.78
5.53% NABARD NCD Sr 21H (MD 22/02/2024)	0.78
5.23% NABARD NCD Sr 22C (MD 31/01/2025)	0.76
8.30% Rec Limited NCD 2029 (MD 25/06/2029)	0.66
8.30% Rural Electrification CrpttdNCD GOI S-VIII MD 25/03/202	0.63
7.57% HDB Fin.Ser.Ltd NCD SR2020A/1Fx-148 (MD 16/02/2023)Reis	0.59
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	0.58
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.57
6.40% NABARD NCD (MD 31/07/2023)	0.56
7.50% Apollo Tyres Limited Maturity 20Th Oct 2023	0.48
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.45
9.05 HDFC Ltd. NCD Series U-001 (MD 16/10/2028)	0.43
7.5549% HDB Financial Services Ltd NCD (MD 20/01/2023)	0.43
8.45% IRFC NCD (MD 04/12/2028)	0.42
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put 081016B	0.41
7.40% Rural Electrification Corp. Ltd. NCD (MD 26/11/2024)	0.41
8.27% Rural Electrification Corp. Ltd. NCD (MD 06/02/2025)	0.41
7.93% Power Finance Corp. Ltd. NCD (MD 31/12/2029)	0.41
8.03% Power Finance Corporation Ltd NCD (MD 02/05/2026) (Put	0.41
8.15% Tata Steel Ltd NCD (MD 01/10/2026)	0.40
8.50% NABARD NCD Sr 19F (MD 31/01/2023)	0.40
6.45% Cholamandalam Invnt And Fin Co Ltd NCD (MD 23/02/2024)	0.39
5.44% NABARD NCD Sr 21F (MD 05/02/2024)	0.39
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	0.39
5.14% NABARD NCD Sr 21D (MD 31/01/2024).	0.39
5.67% Balkrishna Industries Limited (MD 27/04/2025)	0.38
6.92% IRFC NCD (MD 31/08/2031)	0.38
6.44% HDFC Bank Ltd. Infra Bond NCD (MD 27/09/2028)	0.38
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	0.37
8.63% L And T Infra Debt Fund Ltd NCD (MD 07/01/2026) Series	0.33
8.57% Rural Electrification Corp. Ltd. NCD (MD 21/12/2024)	0.33
7.75% LIC Housing Finance Ltd NCD (MD 23/11/2027) Tr 353	0.32
10.70% IRFC NCD (MD 11/09/2023)	0.29
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.26
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.26
9.25% LIC Housing Finance Ltd NCD (MD 01/01/2023)	0.25
9.25% Reliance Jio Infocomm Limited NCD (MD 16/06/2024)	0.25
8.48% Power Finance Corp. Ltd. NCD (09/12/2024) Series 124	0.24
8.00% Hindustan Petroleum Corp Ltd NCD (MD 25/04/2024)	0.24
8.89% LIC Housing Finance Ltd NCD (MD 25/04/2023)	0.24
7.38% Cholamandalam Invnt And Fin Co Ltd NCD (MD 31/07/2024)	0.24
7.05% Embassy-Reit NCD MD (18/10/2026) [Call-18/04/26]	0.24
6.70% Can Fin Homes Ltd. NCD MD (25/02/2025)	0.23
8.25%Rural Electrification Co.Ltd GOI Serviced (MD 26/03/2030)	0.23
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.23
6.90% The Ramco Cements Ltd NCD Series H (MD 24/03/2027)	0.23
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	0.20
9.15% ICICI Bank Ltd NCD (MD 31/12/2022)	0.19
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2025)	0.19
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up	0.19
7.09% Rural Electrification Corp. Ltd. NCD (MD 13/12/2022)	0.18
8.82% Rural Electrification Corp. Ltd. NCD (MD 12/04/2023)	0.18
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	0.17
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	0.17
8.70% Power Grid Corporation NCD (MD 15/07/2028) [C]	0.17
8.50% NHPC Ltd NCD SR-T STRRP K (MD 14/07/2029)	0.17

Ujivan Small Finance Bank Ltd	0.07
Crompton Greaves Consumer Electricals Limited	0.07
Godrej Properties Limited	0.06
Lupin Limited	0.06
Aurobindo Pharma Limited	0.06
Hindustan Petroleum Corporation Limited FV 10	0.06
Max Financial Services Limited	0.06

MMI, Deposits, CBLO & Others	5.12
TREP-01 Nov 2022	2.21
HDFC Bank Limited CD (MD 12/09/2023)	0.38
8.12% Ujivan Small Finance Bank FD QTR Comp (MD 27/10/2023)	0.32
6.70% DCB FD QTR Comp (MD 24/06/2023) (F.V. 5Cr)	0.24
5.50% Karur Vysya Bank FD QTR Comp (MD 31/03/2023)	0.16
Cash & Cash Equivalent	1.80

Creator Fund

Government Securities	12.31
7.26% GOI 2032 (MD 22/08/2032)	3.76
7.69% GOI 2043 (MD 17/06/2043)	2.04
6.54% GOI 2032 (MD 17/01/2032)	1.96
0% STRIPS GOI 2051 (MD 15/06/2029)	1.23
7.88% GOI 2030 (MD 19/03/2030)	0.98
7.57% GOI (MD 17/06/2033)	0.96
0% STRIPS GOI 2040 (MD 02/07/2029)	0.63
0% STRIPS GOI 2040 (MD 02/01/2027)	0.48
8.30% GOI 2040 (MD 02/07/2040)	0.28

Corporate Debt

Corporate Debt	31.61
5.50% Indian Oil Corp. Ltd. NCD (MD 20/10/2025)	5.41
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.05
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	2.68
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	1.94
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.92
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.61
6.90% Rural Electrification Corp.Ltd.NCD (MD 31/01/2031)204A	1.45
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.45
7.34% Power Finance Corp. Ltd. NCD (MD 29/09/2035)	1.29
7.79% Power Finance Corp. Ltd. NCD (MD 22/07/2030)	1.15
8.02% BPCL Ltd NCD (MD 11/03/2024)	1.15
7.69% BPCL Ltd NCD (MD 16/01/2023)-2018-Series I	1.15
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	1.02
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	0.97
7.85% Grasim Industries Ltd. NCD (MD 15/04/2024)	0.96
6.67% HDFC Life Insurance Co Ltd Call (29/07/25) (MD 29/07/30)	0.81
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.69
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.58
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.52
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120721]	0.41
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	0.19
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.13
7.40% Rural Electrification Corp. Ltd. NCD (MD 26/11/2024)	0.09
7.40% HDFC Ltd NCD (MD 28/02/2030)	0.02
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.001

Equity

Equity	50.13
Reliance Industries Limited	4.52
ICICI Bank Limited	3.83
HDFC Bank Limited	3.60
Infosys Limited	3.28
Housing Development Finance Corporation	2.45
Tata Consultancy Services Limited	1.86
ITC Limited	1.52
Axis Bank Limited	1.49
Kotak Mahindra Bank Limited	1.42
Larsen And Toubro Limited	1.42
Hindustan Unilever Limited	1.30
State Bank Of India	1.27
Bajaj Finance Limited	1.04
Bharti Airtel Limited	1.01
Electronics Mart India Limited	1.01
Maruti Suzuki India Limited	0.77
Ultratech Cement Limited	0.72

Sun Pharmaceuticals Industries Limited	0.69
Asian Paints Limited	0.66
Mahindra And Mahindra Limited	0.64
Bajaj Finserv Limited	0.62
Titan Company Limited	0.61
NTPC Limited	0.53
HCL Technologies Limited	0.53
Cipla Limited FV 2	0.45
SBI Life Insurance Company Limited	0.43
Nestle India Limited	0.43
Tata Steel Limited	0.43
Power Grid Corporation Of India Limited	0.41
Tata Motors Limited	0.41
IndusInd Bank Limited	0.41
Hindalco Industries Limited	0.41
Tech Mahindra Limited	0.40
Adani Ports And Special Economic Zone Limited	0.36
Eicher Motors Limited	0.34
Cholamandalam Investment And Finance Company Limited	0.34
Tata Consumer Products Ltd	0.32
Indian Oil Corporation Limited	0.32
Dr Reddy Laboratories	0.32
Bharat Electronics Limited	0.29
Bajaj Auto Limited	0.28
Dalmia Bharat Limited	0.27
Trent Ltd	0.26
Oil And Natural Gas Corporation Limited	0.26
Mahanagar Gas Limited	0.25
SBI Cards And Payments Services Limited	0.25
Glaxosmithkline Pharmaceuticals Limited	0.24
Dabur India Limited	0.24
Divis Laboratories Limited	0.23
Ambuja Cements Limited	0.23
Clean Science Technologies Limited	0.22
UPL Limited	0.22
Tata Power Company Limited	0.21
Bank Of Baroda	0.19
Wipro Limited	0.19
Honeywell Automation India Ltd	0.19
Westlife Development Limited	0.18
Engineers India Limited	0.17
Sona Blw Precision Forgings Limited	0.17
Zee Entertainment Enterprises Limited	0.17
Coforge Limited	0.16
Siemens Limited	0.16
Mtar Technologies	0.16
Larsen And Toubro Infotech Ltd	0.15
Marico Limited	0.15
ICICI Lombard General Insurance Company Limited	0.15
NHPC Limited	0.15
Ashok Leyland Limited FV 1	0.15
DLF Limited	0.15
Bharat Petroleum Corporation Limited	0.15
HDFC Standard Life Insurance Company Limited	0.14
Aarti Industries Limited	0.13
Supriya Lifescience Limited	0.13
Crompton Greaves Consumer Electricals Limited	0.13
Colgate Palmolive India Limited	0.13
Volta Limited	0.12
Bharat Forge Limited FV 2	0.11
Bajaj Electricals Limited	0.11
Gujarat Gas Company Limited	0.11
GAIL (India) Limited	0.10
Godrej Properties Limited	0.09
Aarti Pharmalabs Limited	0.02

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	5.94
TREP-01 Nov 2022	4.79
Cash & Cash Equivalent	1.15

Magnifier Fund

Government Securities	3.73
0% STRIPS GOI 2061 (MD 22/08/2023)	1.24
0% STRIPS GOI 2036 (MD 07/12/2022)	0.64

0% STRIPS GOI 2061 (MD 22/02/2030)	0.51
0% STRIPS GOI 2061 (MD 22/02/2024)	0.40
0% STRIPS GOI 2061 (MD 22/08/2024)	0.39
0% STRIPS GOI 2061 (MD 22/08/2026)	0.33
8.20% GOI Oil SPL Bond 2023 (MD - 10/11/2023)	0.20
0% STRIPS GOI 2061 (MD 22/02/2025)	0.01

Corporate Debt

Corporate Debt	5.38
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.13
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.04
7.45% LIC Housing Finance Ltd NCD (MD 10/02/2023)	0.87
6.70% NABARD NCD Sr 20H (MD 11/11/2022)	0.69
6.75% India Infradebt Ltd NCD (MD 14/06/2027)	0.42
6.80% Hindustan Petroleum Corp Ltd NCD (MD 15/12/2022)	0.23

Equity

Equity	78.74
Reliance Industries Limited	8.32
Infosys Limited	5.93
ICICI Bank Limited	4.85
HDFC Bank Limited	4.79
Housing Development Finance Corporation	4.16
Tata Consultancy Services Limited	3.37
ITC Limited	2.70
Larsen And Toubro Limited	2.49
Hindustan Unilever Limited	2.26
Kotak Mahindra Bank Limited	1.98
Axis Bank Limited	1.77
Bajaj Finance Limited	1.77
Bharti Airtel Limited	1.63
State Bank Of India	1.62
Maruti Suzuki India Limited	1.31
Asian Paints Limited	1.29
Mahindra And Mahindra Limited	1.13
NTPC Limited	1.12
Titan Company Limited	1.07
HCL Technologies Limited	1.05
Power Grid Corporation Of India Limited	0.97
Sun Pharmaceuticals Industries Limited	0.94
Tata Steel Limited	0.93
Ultratech Cement Limited	0.75
Hindalco Industries Limited	0.75
Bajaj Finserv Limited	0.74
Eicher Motors Limited	0.71
Nestle India Limited	0.70
Dalmia Bharat Limited	0.70
Tata Motors Limited	0.69
Cipla Limited FV 2	0.62
Tech Mahindra Limited	0.60
Tata Power Company Limited	0.59
Dr Reddy Laboratories	0.56
Wipro Limited	0.55
HDFC Standard Life Insurance Company Limited	0.54
SBI Life Insurance Company Limited	0.54
Dabur India Limited	0.53
UPL Limited	0.51
Glaxosmithkline Pharmaceuticals Limited	0.50
NHPC Limited	0.50
Ambuja Cements Limited	0.46
Divis Laboratories Limited	0.46
Bharat Electronics Limited	0.44
Coal India Limited	0.43
Supriya Lifescience Limited	0.42
Tata Consumer Products Ltd	0.41
Crompton Greaves Consumer Electricals Limited	0.40
Apollo Hospitals Enterprise Limited	0.38
Zee Entertainment Enterprises Limited	0.37
Bajaj Auto Limited	0.37
Ashok Leyland Limited FV 1	0.35
Honeywell Automation India Ltd	0.34
GE Power India Limited	0.34
Westlife Development Limited	0.32
Barbeque Nation Hospitality Ltd	0.32
Indian Oil Corporation Limited	0.30
Bajaj Electricals Limited	0.30
Sona BLW Precision Forgings Limited	0.30
Oil And Natural Gas Corporation Limited	0.28

Syrma SGS Technology Limited	0.28
DLF Limited	0.26
Shoppers Stop Limited	0.26
Cholamandalam Investment And Finance Company Ltd	0.25
Apollo Tyres Limited	0.25
Mtar Technologies	0.25
Godrej Properties Limited	0.24
Bharat Forge Limited FV 2	0.24
Max Financial Services Limited	0.24
Godrej Consumer Products Limited	0.23
Mahindra Logistics Limited	0.23
GAIL (India) Limited	0.22
Indian Hotels Co. Limited	0.21
Clean Science Technologies Limited	0.03

MMI, Deposits, CBLO & Others	12.16
TREP-01 Nov 2022	4.03
ICICI Prudential Bank ETF	3.41
SBI-ETF Nifty Bank	2.79
Aditya Birla Sun Life Banking ETF	0.76
NABARD CD (MD 17/02/2023)	0.43
Cash & Cash Equivalent	0.74

Maximiser Fund

Government Securities	0.73
0% STRIPS GOI 2051(MD 15/12/2024)	0.37
0% STRIPS GOI 2051(MD 15/06/2025)	0.36

Equity	87.32
Reliance Industries Limited	9.32
Infosys Limited	6.20
HDFC Bank Limited	5.57
ICICI Bank Limited	5.32
Housing Development Finance Corporation	4.78
Tata Consultancy Services Limited	3.56
ITC Limited	3.33
Larsen And Toubro Limited	2.83
Hindustan Unilever Limited	2.54
Bharti Airtel Limited	2.18
Bajaj Finance Limited	2.04
Kotak Mahindra Bank Limited	2.01
State Bank Of India	1.85
Axis Bank Limited	1.56
Ultratech Cement Limited	1.52
Mahindra And Mahindra Limited	1.50
Asian Paints Limited	1.43
Maruti Suzuki India Limited	1.36
Sun Pharmaceuticals Industries Limited	1.32
Titan Company Limited	1.25
HCL Technologies Limited	1.25
NTPC Limited	1.05
Nestle India Limited	0.87
Tata Steel Limited	0.85
Tata Motors Limited	0.85
Power Grid Corporation Of India Limited	0.85
Cipla Limited FV 2	0.81
SBI Life Insurance Company Limited	0.77
Dr Reddy Laboratories	0.75
Tech Mahindra Limited	0.72
Indian Oil Corporation Limited	0.68
Hindalco Industries Limited	0.67
Bajaj Finserv Limited	0.65
Oil And Natural Gas Corporation Limited	0.60
Eicher Motors Limited	0.60
Wipro Limited	0.59
Bharat Electronics Limited	0.59
HDFC Standard Life Insurance Company Limited	0.54
Glaxosmithkline Pharmaceuticals Limited	0.54
Divis Laboratories Limited	0.49
Coal India Limited	0.46
Cholamandalam Investment And Finance Company Limited	0.45
Trent Ltd	0.45
ACC Limited	0.42
UPL Limited	0.42
Supriya Lifescience Limited	0.42
Tata Power Company Limited	0.41
Bajaj Auto Limited	0.41
Ashok Leyland Limited FV 1	0.41
Westlife Development Limited	0.41

Larsen And Toubro Infotech Ltd	0.39
Dabur India Limited	0.39
Honeywell Automation India Ltd	0.39
Shoppers Stop Limited	0.37
Indian Hotels Co. Limited	0.35
Mahindra Logistics Limited	0.35
Bajaj Electricals Limited	0.35
AIA Engineering Limited	0.33
Bharat Heavy Electricals Limited	0.32
Krsnaa Diagnostics	0.31
Bharat Forge Limited FV 2	0.31
Barbeque Nation Hospitality Ltd	0.30
GMM Pfaudler Limited	0.30
MTAR Technologies	0.29
Clean Science Technologies Limited	0.29
Zee Entertainment Enterprises Limited	0.29
DLF Limited	0.28
GE Power India Limited	0.27
Godrej Properties Limited	0.26
GAIL (India) Limited	0.26
Sona Blw Precision Forgings Limited	0.24
EPL Limited	0.22

MMI, Deposits, CBLO & Others	11.96
ICICI Prudential Bank ETF	3.60
TREP-01 Nov 2022	3.35
SBI-ETF Nifty Bank	2.98
Nippon India ETF Bank BEES	1.72
Cash & Cash Equivalent	0.32

Maximiser Guaranteed Fund

Equity	84.89
Reliance Industries Limited	9.15
Infosys Limited	6.18
HDFC Bank Limited	5.24
ICICI Bank Limited	4.94
Housing Development Finance Corporation	4.88
Tata Consultancy Services Limited	3.54
ITC Limited	3.24
Larsen And Toubro Limited	2.75
Hindustan Unilever Limited	2.56
Bajaj Finance Limited	2.40
Bharti Airtel Limited	2.13
Kotak Mahindra Bank Limited	1.94
State Bank Of India	1.85
Mahindra And Mahindra Limited	1.58
Ultratech Cement Limited	1.51
Maruti Suzuki India Limited	1.46
Asian Paints Limited	1.44
HCL Technologies Limited	1.41
Axis Bank Limited	1.39
Sun Pharmaceuticals Industries Limited	1.30
Titan Company Limited	1.22
NTPC Limited	1.05
Nestle India Limited	0.94
Tata Motors Limited	0.89
Tata Steel Limited	0.87
Bharat Electronics Limited	0.82
Cipla Limited FV 2	0.80
Power Grid Corporation Of India Limited	0.77
SBI Life Insurance Company Limited	0.76
Dr Reddy Laboratories	0.75
Tech Mahindra Limited	0.74
Eicher Motors Limited	0.71
Indian Oil Corporation Limited	0.66
Hindalco Industries Limited	0.66
Oil And Natural Gas Corporation Limited	0.59
Wipro Limited	0.58
UPL Limited	0.53
HDFC Standard Life Insurance Company Limited	0.53
Glaxosmithkline Pharmaceuticals Limited	0.52
Divis Laboratories Limited	0.51
Honeywell Automation India Ltd	0.46
Tata Power Company Limited	0.45
Coal India Limited	0.45
Trent Ltd	0.44
Cholamandalam Investment And Finance Company Limited	0.44
Bajaj Auto Limited	0.43
ACC Limited	0.42

Westlife Development Limited	0.40
Ashok Leyland Limited FV 1	0.40
Dabur India Limited	0.39
Larsen And Toubro Infotech Ltd	0.38
Bharat Petroleum Corporation Limited	0.36
Shoppers Stop Limited	0.36
Indian Hotels Co. Limited	0.34
Bajaj Electricals Limited	0.33
AIA Engineering Limited	0.32
GE Power India Limited	0.31
Bharat Forge Limited FV 2	0.31
Clean Science Technologies Limited	0.29
GMM Pfaudler Limited	0.28
Zee Entertainment Enterprises Limited	0.28
MTAR Technologies	0.28
Barbeque Nation Hospitality Ltd	0.26
GAIL (India) Limited	0.26
Sona BLW Precision Forgings Limited	0.24
Godrej Properties Limited	0.23

MMI, Deposits, CBLO & Others	15.11
Nippon India ETF Bank BEES	7.15
TREP-01 Nov 2022	5.21
ICICI Prudential Bank ETF	2.39
Cash & Cash Equivalent	0.36

Super 20 Fund

Government Securities	0.45
0% STRIPS GOI 2051(MD 15/12/2027)	0.45

Equity	83.09
Reliance Industries Limited	9.82
HDFC Bank Limited	8.22
Infosys Limited	7.91
ICICI Bank Limited	7.00
Housing Development Finance Corporation	6.38
Larsen And Toubro Limited	5.15
Tata Consultancy Services Limited	4.47
ITC Limited	4.40
Hindustan Unilever Limited	3.79
Kotak Mahindra Bank Limited	3.31
Bharti Airtel Limited	3.17
NTPC Limited	2.62
Nestle India Limited	2.52
Sun Pharmaceuticals Industries Limited	2.40
State Bank Of India	2.18
Mahindra And Mahindra Limited	2.15
Maruti Suzuki India Limited	2.04
Titan Company Limited	2.04
Ultratech Cement Limited	2.03
Dr Reddy Laboratories	1.47

MMI, Deposits, CBLO & Others	16.46
Nippon India ETF Bank BEES	3.91
TREP-01 Nov 2022	3.61
ICICI Prudential ETF IT	3.56
SBI-ETF Nifty Bank	3.03
ICICI Prudential Bank ETF	2.23
Cash & Cash Equivalent	0.11

Multiplier Fund

Government Securities	0.39
0% STRIPS GOI 2051(MD 15/12/2023)	0.34
0% STRIPS GOI 2051(MD 15/06/2024)	0.05

Equity	91.90
Rural Electrification Corporation Limited	2.34
Trent Ltd	2.28
Varun Beverages Limited	2.15
Tata Power Company Limited	2.07
NTPC Limited	2.05
Federal Bank Limited	2.00
Indian Hotels Co. Limited	1.98
Eicher Motors Limited	1.94
Zee Entertainment Enterprises Limited	1.90
Alkem Laboratories Ltd	1.84
Ashok Leyland Limited FV 1	1.81
AU Small Finance Bank Limited	1.67

Max Financial Services Limited	1.66
Glaxosmithkline Pharmaceuticals Limited	1.60
Page Industries Limited	1.60
Bharat Electronics Limited	1.49
Shriram Transport Finance Company Limited	1.48
Tata Elxsi Ltd	1.41
Crompton Greaves Consumer Electricals Limited	1.35
Volta Limited	1.34
NHPC Limited	1.34
Dalmia Bharat Limited	1.33
Bharat Forge Limited FV 2	1.32
Apollo Hospitals Enterprise Limited	1.29
J.K. Lakshmi Cement Limited	1.28
IDFC Bank Limited	1.22
Laurus Labs Limited	1.18
LIC Housing Finance Limited	1.16
Honeywell Automation India Ltd	1.15
Tata Steel Limited	1.15
Yes Bank Limited	1.15
Persistent Systems Limited	1.09
Tvs Motor Company Limited	1.09
Coforge Limited	1.06
State Bank Of India	1.05
Navin Fluorine International Limited	1.05
Godrej Properties Limited	1.02
Abbott India Ltd	1.02
Tata Chemicals Limited	1.02
Apollo Tyres Limited	0.99
Jubilant Foodworks Limited	0.97
Lupin Limited	0.97
Jindal Steel And Power Limited	0.96
Astral Ltd	0.95
Craftsman Automation Limited	0.95
DLF Limited	0.94
Petronet Lng Limited	0.93
Dixon Technologies (India) Ltd	0.93
Blue Dart Express Ltd	0.92
SJS Enterprises	0.90
Mtar Technologies	0.89
Tata Communications Limited	0.88
Cummins India Limited FV 2	0.87
Container Corporation Of India Limited	0.87
Sona Blw Precision Forgings Limited	0.85
Nazara Technologies Ltd	0.81
ICICI Bank Limited	0.80
ABB India Limited	0.78
Mahindra N Mahindra Financial Services Limited	0.78
Emami Limited	0.77
Indian Oil Corporation Limited	0.77
UPL Limited	0.76
Bharat Heavy Electricals Limited	0.72
Indraprastha Gas Limited	0.71
Barbeque Nation Hospitality Ltd	0.71
Supriya Lifescience Limited	0.69
Bata India Limited	0.69
Krsnaa Diagnostics	0.66
Infosys Limited	0.65
Gujarat State Petronet Limited	0.65
IPCA Laboratories Limited	0.65
Minda Corporation Limited	0.64
India Glycols Limited	0.64
Bajaj Electricals Limited	0.64
L&T Technology Services Limited	0.63
Westlife Development Limited	0.63
Mahindra Logistics Limited	0.60
Gujarat Gas Company Limited	0.60
Shoppers Stop Limited	0.57
Coal India Limited	0.52
Hindalco Industries Limited	0.51
Kalpataru Power Transmission Limited	0.42
Vodafone Idea Limited	0.41
Hindustan Aeronautics Ltd	0.37
GE Power India Limited	0.33
Clean Science Technologies Limited	0.05
MMI, Deposits, CBLO & Others	7.22
TREP-01 Nov 2022	5.61
Nippon India ETF PSU Bank Bee	2.00
Cash & Cash Equivalent	-0.40

Pure Equity Fund	
Corporate Debt	
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01
Equity	94.17
Reliance Industries Limited	7.70
Infosys Limited	5.94
Hindustan Unilever Limited	3.81
Glaxosmithkline Pharmaceuticals Limited	3.66
Larsen And Toubro Limited	3.57
Tata Consultancy Services Limited	3.39
Honeywell Automation India Ltd	3.15
EPL Limited	2.99
Mtar Technologies	2.91
Nestle India Limited	2.90
Mahindra Logistics Limited	2.78
GMM Pfaudler Limited	2.73
Ultratech Cement Limited	2.73
Coal India Limited	2.58
Bharat Heavy Electricals Limited	2.53
Clean Science Technologies Limited	2.47
Maruti Suzuki India Limited	2.31
Bharat Electronics Limited	2.25
Oil And Natural Gas Corporation Limited	2.23
Barbeque Nation Hospitality Ltd	2.15
Krsnaa Diagnostics	2.08
Sun Pharmaceuticals Industries Limited	1.98
Westlife Development Limited	1.93
Shoppers Stop Limited	1.92
Trent Ltd	1.90
Supriya Lifescience Limited	1.86
Dr Reddy Laboratories	1.59
Engineers India Limited	1.56
Bajaj Electricals Limited	1.56
Container Corporation Of India Limited	1.55
Sona Blw Precision Forgings Limited	1.53
NTPC Limited	1.49
HCL Technologies Limited	1.33
Dabur India Limited	1.23
Titan Company Limited	1.07
Cipla Limited FV 2	1.02
Coromandel International Limited	0.99
Glenmark Pharmaceuticals Limited	0.81
Tech Mahindra Limited	0.68
SJS Enterprises	0.68
Wipro Limited	0.64
MMI, Deposits, CBLO & Others	5.82
TREP-01 Nov 2022	5.12
Cash & Cash Equivalent	0.70
Value & Momentum Fund	
Corporate Debt	
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01
Equity	91.24
Infosys Limited	6.75
ICICI Bank Limited	6.12
HDFC Bank Limited	4.69
Ujivan Small Finance Bank Ltd	3.89
Tata Consultancy Services Limited	3.42
State Bank Of India	3.38
ITC Limited	3.35
Glaxosmithkline Pharmaceuticals Limited	3.27
Housing Development Finance Corporation	3.21
NTPC Limited	2.99
Larsen And Toubro Limited	2.64
Hindustan Unilever Limited	2.49
Supriya Lifescience Limited	2.35
Power Grid Corporation Of India Limited	2.11
Eicher Motors Limited	2.05
HCL Technologies Limited	1.70
NHPC Limited	1.67
Rural Electrification Corporation Limited	1.60
Bharat Electronics Limited	1.56
Tata Power Company Limited	1.54
Indian Oil Corporation Limited	1.43

Sanofi India Limited	1.33
India Glycols Limited	1.22
Ashok Leyland Limited FV 1	1.18
Bajaj Electricals Limited	1.15
Coal India Limited	1.07
CRISIL Limited	1.06
Ambuja Cements Limited	1.03
Engineers India Limited	1.00
UPL Limited	1.00
Apollo Tyres Limited	0.99
Zee Entertainment Enterprises Limited	0.96
Gujarat State Petronet Limited	0.95
SJS Enterprises	0.94
ACC Limited	0.94
Barbeque Nation Hospitality Ltd	0.93
Abbott India Ltd	0.92
J.K. Lakshmi Cement Limited	0.90
Tata Steel Limited	0.84
Hindalco Industries Limited	0.84
Mahindra Logistics Limited	0.83
Fedral Bank Limited	0.80
Tata Chemicals Limited	0.78
Bharat Heavy Electricals Limited	0.77
Bajaj Auto Limited	0.76
EPL Limited	0.76
Shoppers Stop Limited	0.75
Petronet Lng Limited	0.74
Emami Limited	0.73
Krsnaa Diagnostics	0.67
Tech Mahindra Limited	0.57
Hindustan Zinc Limited	0.50
NMDC Limited	0.45
Dalmia Bharat Limited	0.25
GAIL (India) Limited	0.24
NMDC Steel Limited	0.17
MMI, Deposits, CBLO & Others	8.75
Nippon India ETF Bank BEES	3.25
TREP-01 Nov 2022	2.17
Aditya Birla Sun Life Banking ETF	1.78
Cash & Cash Equivalent	1.56
Capped Nifty Index Fund	
Equity	
Reliance Industries Limited	9.11
Infosys Limited	7.14
HDFC Bank Limited	6.53
ICICI Bank Limited	6.29
ITC Limited	4.91
Housing Development Finance Corporation	4.44
Tata Consultancy Services Limited	4.11
Larsen And Toubro Limited	3.91
Hindustan Unilever Limited	3.66
Bharti Airtel Limited	3.27
Kotak Mahindra Bank Limited	2.78
Axis Bank Limited	2.36
Asian Paints Limited	2.25
State Bank Of India	2.20
Mahindra And Mahindra Limited	2.06
Maruti Suzuki India Limited	2.02
Bajaj Finance Limited	1.88
Titan Company Limited	1.84
Sun Pharmaceuticals Industries Limited	1.76
Adani Enterprises Limited	1.45
HCL Technologies Limited	1.33
NTPC Limited	1.33
Tata Steel Limited	1.32
Power Grid Corporation Of India Limited	1.26
Ultratech Cement Limited	1.25
Tata Motors Limited	1.19
Nestle India Limited	1.17
JSW Steels Limited	1.02
Cipla Limited FV 2	1.01
Bajaj Finserv Limited	1.00
Hindalco Industries Limited	0.95
Adani Ports And Special Economic Zone Limited	0.95
Dr Reddy Laboratories	0.86
Eicher Motors Limited	0.86

Oil And Natural Gas Corporation Limited	0.84
Tech Mahindra Limited	0.83
Coal India Limited	0.83
Bajaj Auto Limited	0.76
Tata Consumer Products Ltd	0.74
Apollo Hospitals Enterprise Limited	0.74
Divis Laboratories Limited	0.74
Indusind Bank Limited	0.72
Britannia Industries Limited	0.71
UPL Limited	0.64
Wipro Limited	0.63
Hero Motocorp Limited	0.57
SBI Life Insurance Company Limited	0.48
Bharat Petroleum Corporation Limited	0.47
HDFC Standard Life Insurance Company Limited	0.43
Yes Bank Limited	0.01
MMI, Deposits, CBLO & Others	0.41
TREP-01 Nov 2022	0.01
Cash & Cash Equivalent	0.41

Asset Allocation Fund

Government Securities	11.79
0% STRIPS GOI 2040(MD 02/01/2028)	1.53
0% STRIPS GOI 2061(MD 22/08/2029)	1.53
0% STRIPS GOI 2040(MD 02/07/2028)	1.48
0% STRIPS GOI 2040(MD 02/01/2029)	1.42
0% STRIPS GOI 2061(MD 22/02/2030)	1.23
0% STRIPS GOI 2033(MD 10/05/2029)	1.06
0% STRIPS GOI 2061(MD 22/08/2027)	1.02
0% STRIPS GOI 2033(MD 10/11/2029)	1.02
8.33% GOI 2026 (MD 09/07/2026)	0.64
7.26% GOI 2032 (MD 22/08/2032)	0.41
8.28% GOI (MD 15/02/2032)	0.37
7.88% GOI 2030 (MD 19/03/2030)	0.08

Corporate Debt

Corporate Debt	4.88
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	1.66
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	1.36
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.52
8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) SE	0.43
8.45% HDFC Ltd. NCD MD (18/05/2026) (Series P - 012)	0.42
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.27
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.21
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01

Equity

Equity	75.60
Reliance Industries Limited	7.16
ICICI Bank Limited	5.89
HDFC Bank Limited	5.80
Infosys Limited	4.96
Housing Development Finance Corporation	3.94
Larsen And Toubro Limited	3.29
ITC Limited	2.68
Hindustan Unilever Limited	2.52
Tata Consultancy Services Limited	2.52
NTPC Limited	1.82
Bharti Airtel Limited	1.77
Ultratech Cement Limited	1.55
Bajaj Finance Limited	1.54
Kotak Mahindra Bank Limited	1.52
State Bank Of India	1.51
Mahindra And Mahindra Limited	1.45
Sun Pharmaceuticals Industries Limited	1.28
Maruti Suzuki India Limited	1.22
Dr Reddy Laboratories	1.20
Axis Bank Limited	1.17
Bharat Electronics Limited	1.10
HCL Technologies Limited	1.08
Asian Paints Limited	1.00
Cipla Limited FV 2	0.89
Mahindra Logistics Limited	0.85
Power Grid Corporation Of India Limited	0.81
Westlife Development Limited	0.77
Tata Chemicals Limited	0.73
Tata Power Company Limited	0.72

Dabur India Limited	0.71
SBI Life Insurance Company Limited	0.68
Bata India Limited	0.67
Tata Motors Limited	0.66
Honeywell Automation India Ltd	0.66
Shree Cement Limited	0.64
Tata Steel Limited	0.63
Tech Mahindra Limited	0.63
Divis Laboratories Limited	0.60
Ashok Leyland Limited FV 1	0.58
Wipro Limited	0.56
Sona Blw Precision Forgings Limited	0.47
HDFC Standard Life Insurance Company Limited	0.42
Oil And Natural Gas Corporation Limited	0.41
Indian Oil Corporation Limited	0.40
ICICI Lombard General Insurance Company Limited	0.40
Cholamandalam Investment And Finance Company Limited	0.39
Tata Consumer Products Ltd	0.38
UPL Limited	0.38
SBI Cards And Payments Services Limited	0.37
ACC Limited	0.34
Bajaj Auto Limited	0.34
Britannia Industries Limited	0.33
Bharat Forge Limited FV 2	0.26
PI Industries Limited	0.25
Crompton Greaves Consumer Electricals Limited	0.24
Page Industries Limited	0.24
Zee Entertainment Enterprises Limited	0.20

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	7.73
Aditya Birla Sun Life Banking ETF	3.42
TREP-01 Nov 2022	3.26
Nippon India ETF Bank BEES	0.86
Cash & Cash Equivalent	0.18

MNC Fund

Government Securities	2.72
0% STRIPS GOI 2051(MD 15/12/2026)	2.62
0% STRIPS GOI 2061(MD 22/02/2027)	0.07
0% STRIPS GOI 2061(MD 22/02/2028)	0.03

Corporate Debt

Corporate Debt	0.01
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01

Equity

Equity	93.40
Nestle India Limited	8.54
Glaxosmithkline Pharmaceuticals Limited	6.54
Oracle Financial Services Software Limited	5.52
Maruti Suzuki India Limited	5.21
Hindustan Unilever Limited	4.68
Abbott India Ltd	4.22
Honeywell Automation India Ltd	3.74
ABB India Limited	3.25
EPL Limited	3.22
GMM Pfaudler Limited	3.02
GE Power India Limited	2.98
Mphasis Limited	2.71
Whirlpool Of India Limited	2.61
United Spirits Limited	2.60
3M India Ltd	2.56
Siemens Limited	2.34
Bata India Limited	2.29
ACC Limited	2.20
Bosch Limited	2.15
Colgate Palmolive India Limited	2.11
BASF India Limited	1.93
Timken India Limited	1.89
CRISIL Limited	1.87
Cummins India Limited FV 2	1.85
Wabco India Limited	1.84
Kansai Nerolac Paints Limited	1.76
Grindwell Norton Limited	1.75
Sanofi India Limited	1.74
Bayer Cropscience Limited	1.74
SKF India Limited	1.40
Heidelbergcement India Limited	1.27
Pfizer Limited	1.24
Goodyear India Limited	0.62

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	3.87
TREP-01 Nov 2022	3.80
Cash & Cash Equivalent	0.07

Platinum Premier Fund

MMI, Deposits, CBLO & Others	100.00
TREP-01 Nov 2022	83.28
Cash & Cash Equivalent	16.72

Platinum Advantage Fund

Government Securities	66.14
364 Days TBills (MD 20/04/2023)	35.71
0% STRIPS GOI 2051(MD 15/12/2022)	9.21
0% STRIPS GOI 2051(MD 15/06/2023)	8.90
364 Days TBills (MD 12/01/2023)	7.40
364 Days TBills (MD 16/02/2023)	4.91

Corporate Debt

Corporate Debt	11.56
5.48% Cholamandalam Invnt And Fin Co Ltd NCD (MD 30/12/2022)	9.94
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	1.46
9.15% ICICI Bank Ltd NCD (MD 31/12/2022)	0.17

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	22.30
TREP-01 Nov 2022	20.09
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	1.66
Cash & Cash Equivalent	0.55

Titanium 1 Fund

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

Foresight Fund - SP

Government Securities	71.44
364 Days TBills (MD 16/02/2023)	71.44

Corporate Debt

Corporate Debt	2.56
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	2.56

MMI, Deposits, CBLO & Others

MMI, Deposits, CBLO & Others	25.99
TREP-01 Nov 2022	25.69
Cash & Cash Equivalent	0.30

Foresight Fund - FP

Government Securities	44.21
364 Days TBills (MD 16/03/2023)	3.63
6.65% Fertiliser GOI Bond 2023 (MD 29/01/2023)	3.56
0% STRIPS GOI 2051(MD 15/12/2025)	3.51
364 Days TBills (MD 27/04/2023)	3.21
0% STRIPS GOI 2033(MD 10/11/2022)	2.25
0% STRIPS GOI 2051(MD 15/06/2026)	2.21
0% STRIPS GOI 2033(MD 10/05/2023)	2.18
0% STRIPS GOI 2033(MD 10/11/2023)	2.10
0% STRIPS GOI 2036(MD 07/06/2023)	1.97
0% STRIPS GOI 2036(MD 07/12/2023)	1.90
0% STRIPS GOI 2036(MD 07/06/2024)	1.84
364 Days TBills (MD 16/02/2023)	1.62
0% STRIPS GOI 2040(MD 02/01/2023)	1.46
0% STRIPS GOI 2051(MD 15/12/2023)	1.42
0% STRIPS GOI 2040(MD 02/07/2023)	1.41
0% STRIPS GOI 2061(MD 22/02/2023)	1.36
0% STRIPS GOI 2051(MD 15/12/2024)	1.32
0% STRIPS GOI 2051(MD 15/06/2025)	1.27
0% STRIPS GOI 2040(MD 02/07/2025)	1.22
0% STRIPS GOI 2041MD 12/12/2022	1.20
0% STRIPS GOI 2041 (MD 12/06/2023)	1.16
0% STRIPS GOI 2041 (MD 12/12/2023)	1.12
0% STRIPS GOI 2041 (MD 12/06/2024)	1.08
8.83% GOI 2023 (MD 25/11/2023)	0.11
0% STRIPS GOI 2040(MD 02/01/2024)	0.10
7.16% GOI 2023 (MD 20/05/2023)	0.003

Corporate Debt

Corporate Debt	36.35
5.48% Cholamandalam Invnt And Fin Co Ltd NCD (MD 30/12/2022)	6.55
9.30% L And T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	2.80
9.15% Axis Bank NCD (MD 31/12/2022)	2.75
8.10% Sundaram Home Finance Ltd NCD (MD 05/12/2022)	2.74

7.57% HDB Fin.Ser.Ltd NCD Sr2020A/1Fx-148 (MD 16/02/2023)Reis	2.60
7.09% Rural Electrification Corpn. Ltd. NCD (MD 13/12/2022)	2.46
5.45% NTPC Ltd NCD (MD 15/10/2025)	2.07
7.38% Cholamandalam Invt And Fin Co Ltd NCD (MD 31/07/2024)	2.03
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	1.69
7.4450% LIC Housing Finance Ltd. NCD (MD 13/01/2023)	1.37
7.17%Reliance Industries Ltd NCD Ppd Series-D (MD 08/11/2022)	1.23
9.18% Nuclear Power Corporation Of India Limited (A) (MD 23/)	1.13
7.75% Sundaram Home Finance Ltd NCD Series 315 13/02/2023	1.10
6.70% NABARD NCD Sr 20H (MD 11/11/2022)	0.96
8.89% LIC Housing Finance Ltd NCD (MD 25/04/2023)	0.82
8.40% Power Grid Corporation NCD (MD 27/05/2023) [E]	0.66
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	0.60
9.02% Rural Electrification Corpn. Ltd. NCD (MD 19/11/2022)	0.55
7.00% India Infra Debt Ltd NCD (MD 12/11/2025)	0.51
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.39
9.25% LIC Housing Finance Ltd NCD (MD 12/11/2022)	0.36
8.83% Export Import Bank Of India NCD (MD 09/01/2023)	0.27
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.27
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.22
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.21
MMI, Deposits, CBL0 & Others	19.44
TREP-01 Nov 2022	7.78
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	3.55
5.50% Karur Vysya Bank Fd Qtr Comp (MD 31/03/2023)	2.73
HDFC Ltd CP (MD 03/03/2023)	1.88
NABARD CD (MD 18/01/2023)	1.62
Cash & Cash Equivalent	1.86
Pension Nourish Fund	
Government Securities	41.88
7.26% GOI 2032 (MD 22/08/2032)	11.72
7.26% GOI (MD 14/01/2029)	9.16
6.54% GOI 2032 (MD 17/01/2032)	8.66
8.28% GOI 2027 (MD 21/09/2027)	8.19
8.30% GOI 2040 (MD 02/07/2040)	2.82
7.54% GOI 2036 (MD 23/05/2036)	1.32
Corporate Debt	44.74
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	9.00
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	8.91
8.00% Reliance Jio Infocomm Limited NCD (MD 16/04/2023)	6.61
8.22% NABARD GOI NCD Pmaysg-PB-2 (MD 13/12/2028)	4.10
8.30% IRFC NCD (MD 25/03/2029)	4.09
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	4.06
10.70% IRFC NCD (MD 11/09/2023)	2.71
7.68% Power Finance Corporation Ltd (MD 15/07/2030) SR 201	2.64
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.62
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.01
Equity	9.77
Reliance Industries Limited	0.96
HDFC Bank Limited	0.77
ICICI Bank Limited	0.77
Infosys Limited	0.73
Housing Development Finance Corporation	0.48
Tata Consultancy Services Limited	0.37
ITC Limited	0.33
Kotak Mahindra Bank Limited	0.30
Larsen And Toubro Limited	0.27
Axis Bank Limited	0.26
State Bank Of India	0.26
Hindustan Unilever Limited	0.24
Bharti Airtel Limited	0.21
Bajaj Finance Limited	0.21
Electronics Mart India Limited	0.21

Asian Paints Limited	0.15
Maruti Suzuki India Limited	0.15
Mahindra And Mahindra Limited	0.12
Sun Pharmaceuticals Industries Limited	0.12
Titan Company Limited	0.12
Power Grid Corporation Of India Limited	0.11
HCL Technologies Limited	0.11
NTPC Limited	0.11
Tata Steel Limited	0.10
Bajaj Finserv Limited	0.09
Hindalco Industries Limited	0.09
Nestle India Limited	0.08
Ultratech Cement Limited	0.08
Tata Motors Limited	0.08
Indusind Bank Limited	0.08
Tech Mahindra Limited	0.07
SBI Life Insurance Company Limited	0.07
Eicher Motors Limited	0.07
Adani Ports And Special Economic Zone Limited	0.07
Dr Reddy Laboratories	0.06
Dalmia Bharat Limited	0.06
Cipla Limited FV 2	0.06
Apollo Hospitals Enterprise Limited	0.06
Dabur India Limited	0.06
Coal India Limited	0.06
HDFC Standard Life Insurance Company Limited	0.06
Oil And Natural Gas Corporation Limited	0.06
Ambuja Cements Limited	0.06
Glaxosmithkline Pharmaceuticals Limited	0.05
JSW Steels Limited	0.05
Ashok Leyland Limited FV 1	0.05
Wipro Limited	0.05
Tata Consumer Products Ltd	0.05
UPL Limited	0.05
Divis Laboratories Limited	0.05
Bajaj Electricals Limited	0.05
Tata Power Company Limited	0.04
Bajaj Auto Limited	0.04
PI Industries Limited	0.04
Indian Oil Corporation Limited	0.04
Trent Ltd	0.04
Britannia Industries Limited	0.04
Zee Entertainment Enterprises Limited	0.04
Bharat Petroleum Corporation Limited	0.04
Crompton Greaves Consumer Electricals Limited	0.03
Godrej Consumer Products Limited	0.03
Shriram Transport Finance Company Limited	0.03
DLF Limited	0.03
Cholamandalam Investment And Finance Company Limited	0.03
GAIL (India) Limited	0.03
Apollo Tyres Limited	0.03
Volta Limited	0.02
Bharat Forge Limited FV 2	0.02
Colgate Palmolive India Limited	0.02
Max Financial Services Limited	0.02
MMI, Deposits, CBL0 & Others	3.60
TREP-01 Nov 2022	0.99
Cash & Cash Equivalent	2.61
Pension Growth Fund	
Government Securities	39.64
7.18% State Development Loan-Maharashtra2022 (MD 28/06/2029)	11.44
7.59% GOI 2029 (MD 20/03/2029)	10.64
6.54% GOI 2032 (MD 17/01/2032)	7.48
7.26% GOI 2032 (MD 22/08/2032)	4.63
7.54% GOI 2036 (MD 23/05/2036)	3.29
8.17% GOI 2044 (MD 01/12/2044)	1.25
6.01% GOI 2028 (MD 25/03/2028)	0.90
Corporate Debt	33.87
8.00% HDFC Ltd. NCD Aa-009 MD (27/07/2032)	8.62
8.375% Exim Bank MD 24/07/2025 (Sr. S 02-2025)	8.13
5.27% NABARD NCD SR 22B (MD 23/07/2024)	5.43
7.52% NHPC Ltd NCD SR-V2 STRRP A (MD 06/06/2023)	4.22
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	2.85
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.92

8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.49
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.21
Equity	19.39
Reliance Industries Limited	1.96
HDFC Bank Limited	1.52
ICICI Bank Limited	1.44
Infosys Limited	1.34
Housing Development Finance Corporation	0.95
Tata Consultancy Services Limited	0.72
ITC Limited	0.66
Kotak Mahindra Bank Limited	0.59
Axis Bank Limited	0.55
Hindustan Unilever Limited	0.53
Larsen And Toubro Limited	0.52
State Bank Of India	0.51
Bharti Airtel Limited	0.43
Bajaj Finance Limited	0.42
Electronics Mart India Limited	0.40
Asian Paints Limited	0.31
Maruti Suzuki India Limited	0.29
Mahindra And Mahindra Limited	0.27
Titan Company Limited	0.25
HCL Technologies Limited	0.24
Sun Pharmaceuticals Industries Limited	0.23
Power Grid Corporation Of India Limited	0.23
NTPC Limited	0.23
Tata Steel Limited	0.22
Nestle India Limited	0.17
Hindalco Industries Limited	0.17
Bajaj Finserv Limited	0.16
Tata Motors Limited	0.15
Tech Mahindra Limited	0.15
Indusind Bank Limited	0.14
Eicher Motors Limited	0.14
Cipla Limited FV 2	0.14
Dalmia Bharat Limited	0.14
Ultratech Cement Limited	0.13
Dr Reddy Laboratories	0.12
SBI Life Insurance Company Limited	0.12
Adani Ports And Special Economic Zone Limited	0.12
HDFC Standard Life Insurance Company Limited	0.12
Oil And Natural Gas Corporation Limited	0.12
JSW Steels Limited	0.11
Coal India Limited	0.11
Dabur India Limited	0.11
UPL Limited	0.11
Britannia Industries Limited	0.11
Apollo Hospitals Enterprise Limited	0.11
Ashok Leyland Limited FV 1	0.11
Wipro Limited	0.10
Ambuja Cements Limited	0.10
Glaxosmithkline Pharmaceuticals Limited	0.10
Tata Consumer Products Ltd	0.09
Tata Power Company Limited	0.09
Trent Ltd	0.09
Divis Laboratories Limited	0.08
Bajaj Electricals Limited	0.08
Indian Oil Corporation Limited	0.08
Zee Entertainment Enterprises Limited	0.08
Bharat Petroleum Corporation Limited	0.07
Godrej Consumer Products Limited	0.07
Bajaj Auto Limited	0.07
Colgate Palmolive India Limited	0.06
PI Industries Limited	0.06
Cholamandalam Investment And Finance Company Limited	0.06
DLF Limited	0.06
Apollo Tyres Limited	0.06
GAIL (India) Limited	0.06
Shriram Transport Finance Company Limited	0.05
Crompton Greaves Consumer Electricals Limited	0.05
Bharat Forge Limited FV 2	0.05
Volta Limited	0.05
Max Financial Services Limited	0.04
MMI, Deposits, CBL0 & Others	7.10
TREP-01 Nov 2022	5.04
Cash & Cash Equivalent	2.06
Pension Enrich Fund	
Government Securities	33.45

8.28% GOI 2027 (MD 21/09/2027)	10.66
7.26% GOI 2032 (MD 22/08/2032)	9.19
6.54% GOI 2032 (MD 17/01/2032)	5.41
5.63% GOI 2026 (MD 12/04/2026)	3.91
8.60% GOI 2028 (MD 02/06/2028)	1.73
9.15% GOI 2024 (MD 14/11/2024)	1.71
7.54% GOI 2036 (MD 23/05/2036)	0.82

Corporate Debt		28.04
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	8.73	
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	5.56	
8.12% Export Import Bank Of India NCD (MD 25/04/2031) SR-T02	4.06	
8.51% NABARD NCD (MD 19/12/2033) Series LTIF 3C	1.75	
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	1.70	
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.67	
9.02% Rural Electrification Corp. Ltd. NCD (MD 19/11/2022)	0.99	
8.55% HDFC Ltd NCD (MD 27/03/2029)	0.86	
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.84	
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.83	
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	0.64	
8.25% Indian Railway Fin Corp NCD (MD 28/02/2024)	0.42	

Equity		33.27
Reliance Industries Limited	3.38	
HDFC Bank Limited	2.67	
ICICI Bank Limited	2.51	
Infosys Limited	2.33	
Housing Development Finance Corporation	1.67	
Tata Consultancy Services Limited	1.24	
ITC Limited	1.14	
Kotak Mahindra Bank Limited	1.04	
Axis Bank Limited	0.92	
Larsen And Toubro Limited	0.91	
Hindustan Unilever Limited	0.88	
State Bank Of India	0.87	
Bharti Airtel Limited	0.72	
Bajaj Finance Limited	0.71	
Electronics Mart India Limited	0.70	
Asian Paints Limited	0.50	
Maruti Suzuki India Limited	0.47	
Mahindra And Mahindra Limited	0.47	
Titan Company Limited	0.43	
Sun Pharmaceuticals Industries Limited	0.40	
HCL Technologies Limited	0.40	
Power Grid Corporation Of India Limited	0.39	
Tata Steel Limited	0.38	
NTPC Limited	0.38	
Nestle India Limited	0.30	
Hindalco Industries Limited	0.30	
Tata Motors Limited	0.27	
Bajaj Finserv Limited	0.26	
Tech Mahindra Limited	0.25	
Eicher Motors Limited	0.24	
Dalmia Bharat Limited	0.24	
Indusind Bank Limited	0.24	
Cipla Limited FV 2	0.23	
Ultratech Cement Limited	0.23	
Dr Reddy Laboratories	0.21	
SBI Life Insurance Company Limited	0.21	
Adani Ports And Special Economic Zone Limited	0.20	
HDFC Standard Life Insurance Company Limited	0.20	
Coal India Limited	0.20	
Oil And Natural Gas Corporation Limited	0.19	
JSW Steels Limited	0.19	
Dabur India Limited	0.19	
Apollo Hospitals Enterprise Limited	0.18	
UPL Limited	0.18	
Ambuja Cements Limited	0.18	
Ashok Leyland Limited FV 1	0.18	
Wipro Limited	0.18	
Glaxosmithkline Pharmaceuticals Limited	0.17	
Britannia Industries Limited	0.16	
Divis Laboratories Limited	0.16	
Tata Consumer Products Ltd	0.16	
Trent Ltd	0.15	
Tata Power Company Limited	0.14	
Bajaj Electricals Limited	0.14	

Indian Oil Corporation Limited	0.13
Godrej Consumer Products Limited	0.13
Bharat Petroleum Corporation Limited	0.12
Bajaj Auto Limited	0.12
Zee Entertainment Enterprises Limited	0.12
PI Industries Limited	0.11
Colgate Palmolive India Limited	0.11
Cholamandalam Investment And Finance Company Limited	0.10
DLF Limited	0.10
Apollo Tyres Limited	0.09
GAIL (India) Limited	0.09
Bharat Forge Limited FV 2	0.09
Crompton Greaves Consumer Electricals Limited	0.08
Volta Limited	0.08
Shriram Transport Finance Company Limited	0.08
Max Financial Services Limited	0.07

MMI, Deposits, CBLO & Others		5.24
TREP-01 Nov 2022	2.87	
Cash & Cash Equivalent	2.37	

Linked Discontinued Policy Fund

Government Securities		75.31
6.84% GOI 2022 (MD 19/12/2022)	9.31	
7.37% GOI 2023 (MD 16/04/2023)	5.70	
364 Days TBills (MD 15/06/2023)	4.38	
364 Days TBills (MD 10/11/2022)	4.16	
7.16% GOI 2023 (MD 20/05/2023)	4.02	
3.96% GOI 2022 (MD 09/11/2022)	3.79	
4.26% GOI 2023 (MD 17/05/2023)	3.74	
364 Days TBills (MD 17/08/2023)	3.24	
364 Days TBills (MD 19/01/2023)	3.00	
364 Days TBills (MD 06/07/2023)	2.91	
364 Days TBills (MD 05/01/2023)	2.63	
364 Days TBills (MD 02/03/2023)	2.50	
364 Days TBills (MD 20/04/2023)	2.08	
364 Days TBills (MD 27/04/2023)	1.93	
364 Days TBills (MD 18/05/2023)	1.84	
364 Days TBills (MD 07/09/2023)	1.80	
364 Days TBills (MD 05/10/2023)	1.78	
364 Days TBills (MD 11/05/2023)	1.62	
364 Days TBills (MD 12/01/2023)	1.54	
6.17% GOI 2023 (MD 12/06/2023)	1.51	
364 Days TBills (MD 16/03/2023)	1.49	
364 Days TBills (MD 31/08/2023)	1.44	
0% STRIPS GOI 2051 (MD 15/12/2022)	1.21	
0% STRIPS GOI 2051 (MD 15/06/2023)	1.17	
6.30% GOI 2023 (MD 09/04/2023)	1.13	
0% STRIPS GOI 2061 (MD 22/02/2023)	1.13	
364 Days TBills (MD 16/02/2023)	1.05	
364 Days TBills (MD 20/07/2023)	0.72	
364 Days TBills (MD 26/01/2023)	0.62	
0% STRIPS GOI 2051 (MD 15/12/2023)	0.39	
364 Days TBills (MD 09/02/2023)	0.37	
364 Days TBills (MD 22/06/2023)	0.36	
0% STRIPS GOI 2061 (MD 22/08/2023)	0.36	
364 Days TBills (MD 14/09/2023)	0.36	

MMI, Deposits, CBLO & Others		24.69
NABARD CD (MD 18/01/2023)	4.80	
Bank Of Baroda CD (MD 12/01/2023)	3.08	
Kotak Mahindra Investments Ltd CP (MD 18/01/2023)	2.25	
NABARD CD (MD 08/02/2023)	2.24	
TREP-01 Nov 2022	1.93	
Axis Bank Ltd CD (MD 09/12/2022)	1.89	
Axis Bank Ltd CD (MD 03/03/2023)	1.86	
SIDBI Bank CD (MD 30/05/2023)	1.46	
State Bank Of India CD (MD 12/09/2023)	1.43	
ICICI Bank CD (MD 25/07/2023)	1.09	
HDFC Ltd CP (MD 03/03/2023)	0.86	
Kotak Mahindra Prime Ltd CP (MD 07/11/2022)	0.45	
Larsen & Toubro Ltd CP (MD 30/12/2022)	0.38	
NABARD CD (MD 17/02/2023)	0.26	
HDFC Bank Limited CD (MD 12/09/2023)	0.14	
Cash & Cash Equivalent	0.56	

Pension Discontinued Policy Fund

Government Securities		71.71
6.84% GOI 2022 (MD 19/12/2022)	29.67	
7.16% GOI 2023 (MD 20/05/2023)	7.70	

364 Days TBills (MD 05/01/2023)	5.45
364 Days TBills (MD 19/01/2023)	5.44
364 Days TBills (MD 01/06/2023)	5.31
364 Days TBills (MD 15/06/2023)	5.29
364 Days TBills (MD 06/07/2023)	5.28
364 Days TBills (MD 10/11/2022)	4.39
364 Days TBills (MD 11/05/2023)	3.20

MMI, Deposits, CBLO & Others		28.29
TREP-01 Nov 2022	7.26	
NABARD CD (MD 18/01/2023)	5.44	
Kotak Mahindra Investments Ltd CP (MD 18/01/2023)	5.43	
Bank Of Baroda CD (MD 12/01/2023)	4.35	
NABARD CD (MD 08/02/2023)	3.25	
State Bank Of India CD (MD 12/09/2023)	1.56	
Cash & Cash Equivalent	1.00	

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