



Individual Fund Factsheet November 2023

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

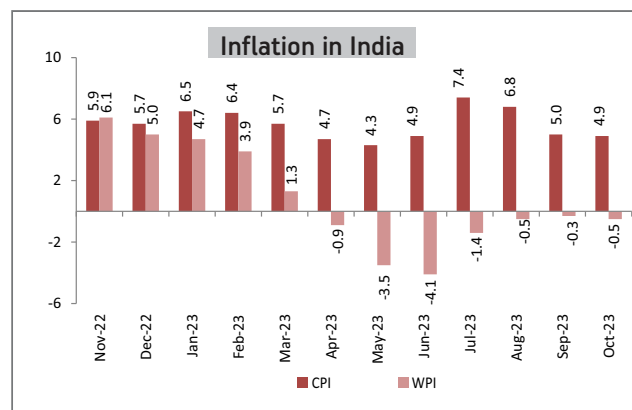
- a) **GDP** - India's real GDP growth surprised positively, rising by 7.6% in Q2FY24, following a 7.8% growth in Q1FY24 led by strong growth in government expenditure and investment.
- b) **GST Collection**- India's GST collection in November'23 rose 15% yoy to Rs 1.68 tn
- c) **Manufacturing PMI** - India's Manufacturing PMI came in at 56 in November'23 from 55.5 in October'23.
- d) **Trade Deficit**- October's trade deficit widened sharply to \$31.5bn, led by a surge in imports due to the festive season. Exports in moderated marginally to \$33.6bn while imports surged to \$65.1bn.
- e) **State Elections**- BJP posted a clear majority in Madhya Pradesh (incumbent), Rajasthan and Chhattisgarh; while Congress bagged Telangana. Landslide victory by BJP is a big positive just before the central government elections in 2024.

Global Factors

- a) **FED**- The FOMC in its November'23 policy maintained the Federal Funds Rate. FOMC minutes came across as balanced indicating rates have peaked.
- b) **US Debt**- Moody's downgraded its outlook on US debt to negative from stable due to risks to the nation's fiscal strength and political polarization.
- c) **Eurozone PMI** - Eurozone Manufacturing and Services PMI remain below the 50 mark in November'23, indicating contraction as growth remains weak.
- d) **Crude Oil**- Crude oil prices declined 7% over 1 month on account of weak global demand.

Domestic Macro Economic Data

Inflation- India's CPI Inflation came in at 4.9% in October'23 Vs 5.0% in September'23, driven by easing across food, fuel, and core inflation. India's WPI came in at -0.5% in October'23, 7th straight month of negative inflation.



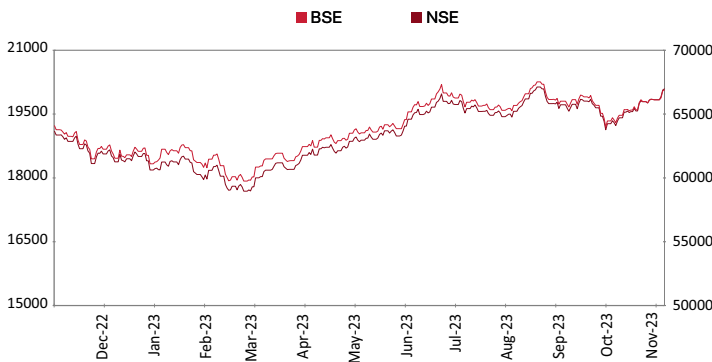
Source: Tradingeconomics.com

Outlook for Equities

Nifty gained 5% in the month of November'23 as most globally markets were positive. The Mid-cap index and Small-cap index outperformed the Large-cap index and were up 10% and 12% respectively. The FOMC in its November'23 policy maintained the Federal Funds Rate. FOMC minutes came across as balanced indicating rates have peaked. Moody's downgraded its outlook on US debt to negative from stable due to high fiscal risks. Crude oil prices declined 7% over 1 month on account of weak global demand which is positive from India's CAD perspective.

On the domestic front, India's real GDP growth surprised positively, rising by 7.6% in Q2FY24, following a 7.8% growth in Q1FY24 led by strong growth in government expenditure and investment. BJP posted a clear majority in Madhya Pradesh (incumbent), Rajasthan and Chhattisgarh; while Congress bagged Telangana. Landslide victory by BJP is a big positive just before the central government elections in 2024. The Reserve Bank of India tightened norms for personal loans and credit cards in the form of higher capital requirements. FIIs turned buyers in the month of November'23 to the tune of \$2.3bn while DIIs remained net buyers to the tune of \$3.7bn.

We expect Nifty corporate earnings to grow at around 14% CAGR from FY23-25. Nifty is currently trading at ~20x FY25e P/E, post the recent run up. We believe that markets have already run up recently discounting positive factors like political stability ahead and continued strong GDP growth hence might consolidate for some time. Investors can continue to invest in equities from a long-term perspective.



INDEX	30-Nov-23	31-Oct-23	% Change
Nifty	20133.15	19079.60	5.52%
Sensex	66988.44	63874.93	4.87%
BSE 100	20718.71	19558.03	5.93%
Dow Jones	35430.42	33052.87	7.19%
Nikkei	33486.89	30858.85	8.52%
Hang Seng	17042.88	17112.48	-0.41%
Nasdaq	14258.49	12851.24	10.95%

Outlook for Debt

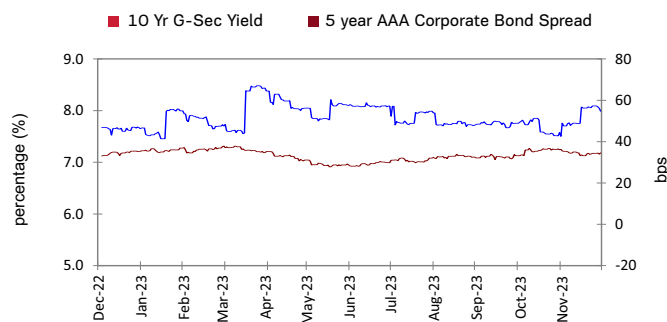
RBI MPC meeting minutes for October noted the members' continuing concerns on the inflation outlook. All members pointed to persistence of inflationary pressures from recurring supply shocks. They noted that though the shocks were transitory, the intensity of the shocks had increased, increasing risks of inflation generalization.

Banking system liquidity continued to remain in deficit territory despite maturity of Government securities during the current month to the tune of ~Rs 890bn. Government cash balances remained in surplus of Rs 2.5tn to Rs 3.5tn. Forex market operations by RBI drain rupee liquidity from market as dollar sales are undertaken in spot transactions. However, due to current deficit liquidity scenario risk of OMO sales by RBI has reduced to a negligible one. In the last week of November system liquidity tightened to Rs. 1.77tn, which is a 5 year high. Going forward increase in currency in circulation as well as FX intervention by RBI are likely to keep liquidity tight, this could only change by large Government spending which does not seem to be forthcoming as of now.

October'23 CPI inflation moderated marginally to 4.9% mainly due to a favorable base. Core inflation moderated to 4.3% dipping for three months now. Expectations are of core and headline CPI converging in mid-2024. October'23 WPI inflation moderated to -0.5%, it continues to remain in deflationary territory for 7th consecutive month. September'23 IIP growth moderated to 5.8% due to tepid manufacturing activity growth. October's trade deficit widened sharply to \$31.5bn, led by a surge in imports, partly due to the festive season impact and fair amount of price impact. Exports in October moderated marginally to \$33.6bn while imports surged to \$65bn. Services surplus in October remained strong increasing to \$ 14.4bn.

FOMC minutes came across as balanced as opposed to hawkish which led to market optimism. Fed members noted that further rate hikes would be required only if current measures were insufficient. Fed members have since spoken on expected easing of inflation as well as slower growth in US. To add to these CPI data for US showed nil change month over month for October'23 which added to enthusiasm of market, being a much softer reading than expected. These imparted a rally in US treasuries with 10 year moving to 4.29% from 4.87% at October end, a sharp rally of 58bps. Gold prices also broke above \$2000/oz on bets of easing. Brent prices however were under pressure towards month end on OPEC+ meeting being postponed as members disagreed on productions cuts. Markets perceive further output cuts as likely. Brent prices however declined by 7% during the month to ~82/bbl.

In the near term, market will watch for domestic factors like RBI MPC, results of state elections, banking system liquidity and CPI inflation. Demand supply especially from public sector banks, insurance buyers as well as FPI's will be of note. Globally, FOMC meeting in December and Non-farm Payroll data of US will be tracked closely. 10 year Gsec closed at 7.28% on 30th November'23, lower by 8 bps during the month. In the near term 10 year Gsec is likely to be in a range of 7.20%-7.50%. Spread of Gsec with corporate bonds is near 30 bps and likely to be in a range of 30-40bps



Key Indices	30-Nov-23	31-Oct-23	% Change
10 Year G-Sec	7.28	7.36	-1.02%
5 Year G-Sec	7.25	7.35	-1.24%
91 Day T Bill	6.97	6.89	1.16%
364 Day T-Bill	7.13	7.14	-0.14%
Call Rates	6.79	6.78	0.15%

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. Shivraj Gupta	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 Mr. Shivraj Gupta (Co-Fund Manager)	- -
Value & Momentum Fund	ULIF02907/10/11BSLIVALUEM109	Mr. Bhaumik Bhatia	-
Capped Nifty Index Fund	ULIF03530/10/14BSLICNFIDX109	Mr. Bhaumik Bhatia	-
MNC Fund	ULIF03722/06/18ABS LIMUNC109	Mr. Sujit Lodha	Ms. Richa Sharma
Small Cap Fund	ULIF03910/11/23ABSLSMALCP109	Mr. Sameer Mistry	
ESG Fund	ULIF03810/11/23ABSLESGFND109	Mr. Bhaumik Bhatia	

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 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	-	3	1	-	-	-	-
Mr. Bhaumik Bhatia	-	-	5	-	-	3	-
Ms. Richa Sharma	4	5	2	1	5	3	2
Mr. Shivraj Gupta	-	1	-	-	-	-	-

Performance at a glance as on 30th November 2023

Individual Funds

Figures in percentage (%)

Returns	Period	Liquid Plus	BM	Assure	BM	Income Advantage	BM	Income Advantage Guarantee	BM	Protector	BM	Builder	BM	Balancer	BM
Absolute	1 month	0.51	0.49	0.73	0.51	0.74	0.61	0.69	0.59	1.41	1.15	1.68	1.67	1.97	1.90
	3 months	1.52	1.45	1.31	1.21	0.29	0.84	0.43	0.76	1.18	1.15	1.33	1.55	1.66	1.67
	6 months	3.11	2.89	2.34	2.48	0.80	1.65	0.73	1.50	2.18	2.26	2.77	3.02	3.36	3.25
	1 Year	6.26	5.84	6.23	5.88	5.24	5.56	5.04	5.24	6.12	5.75	6.31	5.98	6.53	5.77
CAGR	2 Years	5.04	4.74	4.46	3.97	3.75	3.40	3.53	3.06	4.32	3.79	5.02	4.35	5.27	4.32
	3 Years	4.36	3.95	4.25	3.73	3.69	3.19	3.33	2.84	4.80	4.35	6.10	5.60	7.09	5.92
	4 Years	4.55	3.88	5.37	5.05	5.53	4.68	5.07	4.33	5.92	5.80	7.00	6.78	7.98	6.94
	5 Years	5.05	4.27	6.28	5.85	6.97	5.73	6.47	5.37	7.01	6.69	7.95	7.43	8.66	7.48
	Since Inception	6.45	5.82	8.07	6.59	8.75	6.74	7.33	6.28	8.08	7.19	9.60	8.02	9.52	7.73

Returns	Period	Enhancer	BM	Creator	BM	Magnifier	BM	Maximiser	BM	Maximiser Guarantee	Super 20	BM
Absolute	1 month	2.04	2.16	3.10	3.20	4.57	4.99	5.14	5.26	5.34	4.28	4.31
	3 months	1.89	1.86	2.21	2.63	2.98	3.97	3.32	4.12	3.62	3.54	2.78
	6 months	4.12	3.63	5.24	5.15	8.55	7.81	9.60	8.11	9.81	7.96	5.81
	1 Year	6.95	5.88	7.16	6.27	8.86	6.74	9.90	6.80	9.79	7.12	4.66
CAGR	2 Years	5.41	4.59	6.63	5.63	9.08	7.30	10.02	7.44	10.55	10.06	6.53
	3 Years	7.39	6.54	9.86	9.00	15.69	13.19	17.05	13.74	16.41	15.38	12.22
	4 Years	7.82	7.41	9.89	9.13	13.40	11.50	14.88	11.86	14.57	14.28	10.91
	5 Years	8.26	7.82	10.12	9.09	12.43	10.66	13.82	10.96	13.09	13.70	10.83
	Since Inception	10.29	8.78	11.44	9.16	12.71	11.65	10.80	8.45	12.61	12.38	9.49

Returns	Period	Multiplier	BM	Pure Equity	Value Momentum	BM	Capped Nifty Index	Asset Allocation	MNC	Small Cap	BM	ESG	BM
Absolute	1 month	8.77	8.98	5.58	5.37	5.26	5.65	3.99	3.53	-	-	-	-
	3 months	7.15	8.23	3.57	5.35	4.12	5.07	2.38	2.82	-	-	-	-
	6 months	21.62	23.32	16.03	16.18	8.11	10.13	6.60	11.64	-	-	-	-
	1 Year	26.27	28.77	17.59	16.38	6.79	9.16	6.86	13.97	-	-	-	-
CAGR	2 Years	16.39	16.98	11.47	15.00	7.43	10.83	9.29	8.18	-	-	-	-
	3 Years	24.62	24.96	20.14	20.83	13.74	17.38	8.39	11.23	-	-	-	-
	4 Years	21.40	21.86	19.06	17.22	11.85	15.04	10.06	9.82	-	-	-	-
	5 Years	17.49	16.65	16.05	13.49	10.96	13.51	10.41	-	-	-	-	-
	Since Inception	13.34	9.65	16.24	12.11	10.15	12.20	10.70	9.58	0.47	1.85	0.06	2.31

Fund Name	Benchmark Composition						SFIN	
	Weightage	Index	Weightage	Index	Weightage	Index		
Liquid Plus	-	-	-	-	100%	Crisil Liquid Fund Index	ULIF02807/10/11BSLLIPLUS109	
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	ULIF00826/06/04BSLIIMAGNI109	
Maximiser	90%	BSE 100	-	-	10%	Crisil Liquid Fund Index	ULIF01101/06/07BSLIINMAXI109	
Maximiser Guaranteed	-	-	-	-	-	-	ULIF03027/08/13BSLIIMAXGT109	
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	
Small Cap	90%	Nifty Smallcap 100	10%	CRISIL Liquid Fund Index	-	-	ULIF03910/11/23ABSLSMALC109	
ESG	90%	Nifty 100 ESG Index	10%	CRISIL Liquid Fund Index	-	-	ULIF03810/11/23ABSLESGFND109	

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Performance at a glance as on 30th November 2023

Guaranteed NAV Funds

Figures in percentage (%)

Returns	Period	Platinum Premier	Platinum Advantage	Foresight - 5 Pay	Titanium I
Absolute	1 month	0.34	0.52	0.38	-0.14
	3 months	0.95	1.40	0.97	-0.44
	6 months	1.84	2.61	1.98	-0.88
	1 Year	3.61	4.57	4.48	-1.75
CAGR	2 Years	2.78	3.57	3.18	-1.75
	3 Years	2.16	2.90	2.69	-1.75
	4 Years	2.24	2.42	2.44	-1.37
	5 Years	2.74	3.32	3.61	-0.02
	Since Inception	6.17	5.73	5.84	5.33

Pension Funds

Figures in percentage (%)

Returns	Period	Pension - Nourish	BM	Pension - Growth	BM	Pension - Enrich	BM
Absolute	1 month	1.16	1.15	1.61	1.67	2.31	2.23
	3 months	1.11	1.15	1.39	1.55	1.81	1.95
	6 months	2.15	2.26	2.91	3.02	3.97	3.80
	1 Year	6.06	5.75	6.63	5.98	6.65	5.93
CAGR	2 Years	4.71	3.79	5.27	4.35	5.61	4.74
	3 Years	5.21	4.35	7.03	5.60	8.05	6.76
	4 Years	6.64	5.80	8.00	6.78	8.87	7.56
	5 Years	7.72	6.69	8.70	7.43	9.28	7.91
	Since Inception	8.11	7.14	9.73	8.12	10.82	9.24

Returns	Period	Linked Discontinued Policy Fund	Pension Discontinued Policy Fund
Absolute	1 month	0.51	0.50
	3 months	1.55	1.53
	6 months	3.12	3.09
	1 Year	6.06	6.09
CAGR	2 Years	4.90	4.99
	3 Years	4.32	4.40
	4 Years	4.28	4.34
	5 Years	4.63	4.65
	Since Inception	5.42	5.41

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

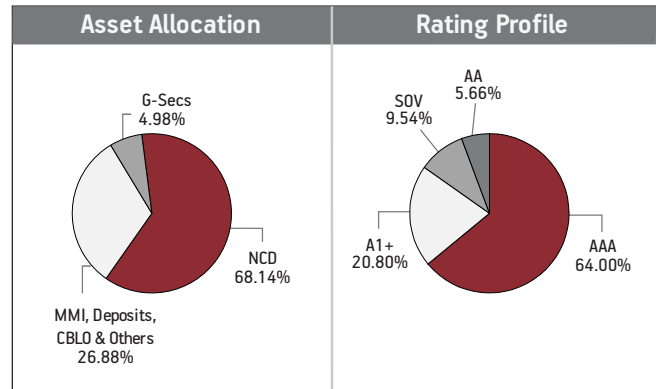
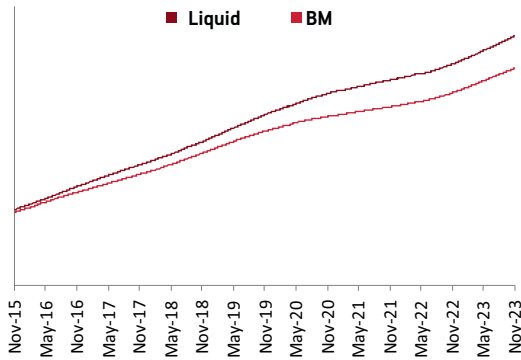
STRATEGY: Fund will invest in high quality short-term fixed income instruments – upto one year maturity. The endeavour will be to optimize returns while providing liquidity and safety with very low risk profile.

NAV as on 30th November 2023: ₹ 20.8228

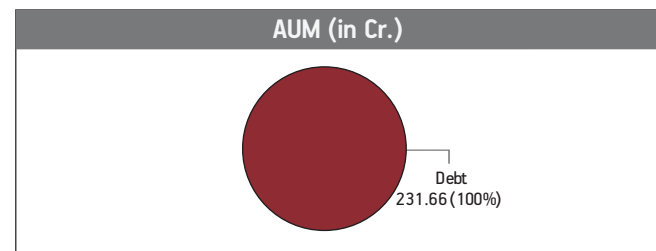
BENCHMARK: Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 231.66 Cr

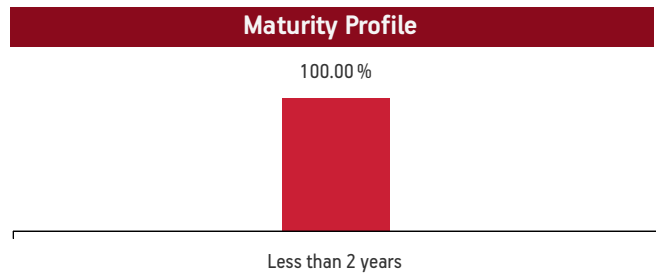
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	4.98%
7.70% Tamil Nadu SDL Uday 2024 (MD 22/02/2024)	3.89%
9.11% Madhya Pradesh SDL 2024 (MD 28/05/2024)	1.09%
CORPORATE DEBT	68.14%
5.84% Indian Oil Corpn. Ltd. NCD (MD 19/04/2024)	9.43%
5.27% Nabard NCD (MD 29/04/2024)	8.55%
7.25% Larsen & Toubro Ltd NCD (MD 06/05/2024)	7.32%
4.50% ONGC NCD (MD 09/02/2024)	6.44%
5.78% NTPC Ltd NCD (MD 29/04/2024)	6.42%
6.19% LIC Housing Finance Ltd NCD (MD 25/11/2024)	6.38%
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	5.53%
7.28% HDFC Bank. NCD Aa-007 MD (01/03/2024)(HDFC)	4.31%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	4.14%
5.74% Rural Electrification Corpn. Ltd. NCD (MD 20/06/2024)	3.41%
Other Corporate Debt	6.20%
MMI, Deposits, CBLO & Others	26.88%



Maturity (in years)	0.48
Yield to Maturity	7.51%
Modified Duration	0.13



Fund Update:

The average maturity of the fund has slightly increased to 0.48 years from 0.43 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.

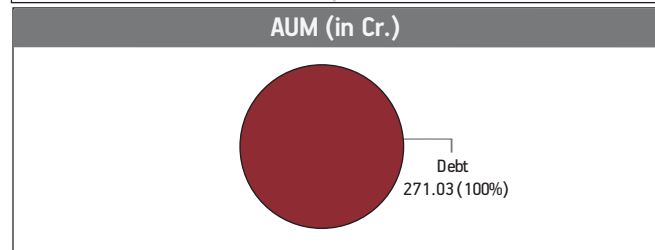
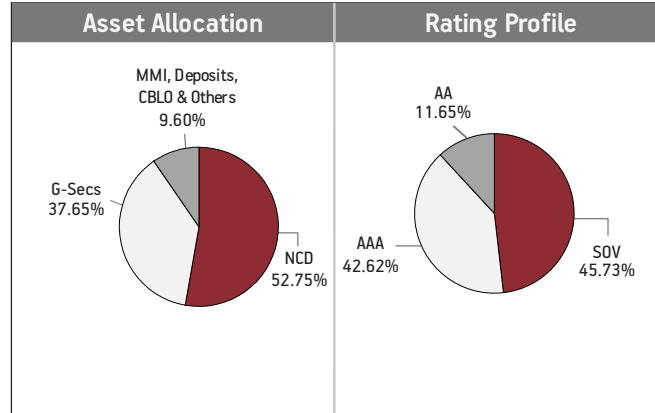
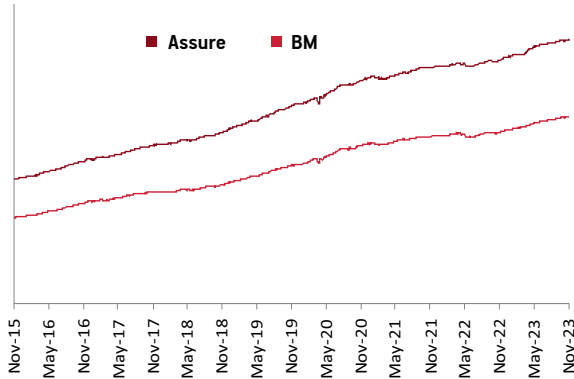
STRATEGY: To generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 30th November 2023: ₹ 41.1267

BENCHMARK: Crisil Short Term Bond Fund Index

Asset held as on 30th November 2023: ₹ 271.03 Cr

FUND MANAGER: Ms. Richa Sharma



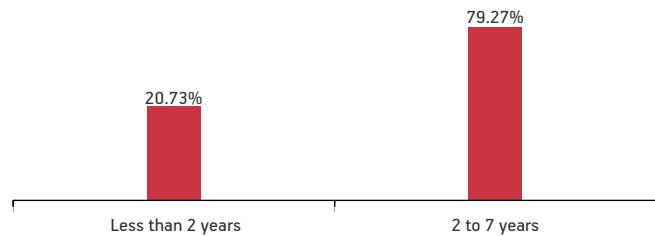
SECURITIES	Holding
GOVERNMENT SECURITIES	37.65%
7.38% GOI 2027 (MD 20/06/2027)	20.36%
5.63% GOI 2026 (MD 12/04/2026)	10.68%
7.06% GOI 2028 (MD 10/04/2028)	5.49%
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.11%
CORPORATE DEBT	52.75%
7.70% Axis Finance Limited (MD 08/09/27)	9.19%
8.30% Kotak Infrastructure Debt Fund Ltd NCD (MD 19.05.28)	7.96%
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	5.79%
7.77% HDFC Bank. NCD Aa-008 MD (28/06/2027)(HDFC)	4.05%
7.90% Mahindra And Mahindra Fin Serv Ltd NCD (MD 30/08/2027)	3.70%
7.92% ABFL NCD (MD 27/12/2027)	3.52%
7.86 % Nexus Select Trust (MD 16.06.2026)	2.86%
8.85% Axis Bank NCD (MD 05/12/2024)	1.86%
7.95% LIC Housing Finance Ltd NCD(MD 29/01/2028)Put(27/01/21)	1.85%
7.85% Bajaj Housing Finance Ltd NCD (MD 01/09/2028)	1.85%
Other Corporate Debt	10.13%
MMI, Deposits, CBLO & Others	9.60%

Maturity (in years) 2.99

Yield to Maturity 7.65%

Modified Duration 2.48

Maturity Profile



Fund Update:

The average maturity of the fund has slightly decreased to 2.99 years from 3.03 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.

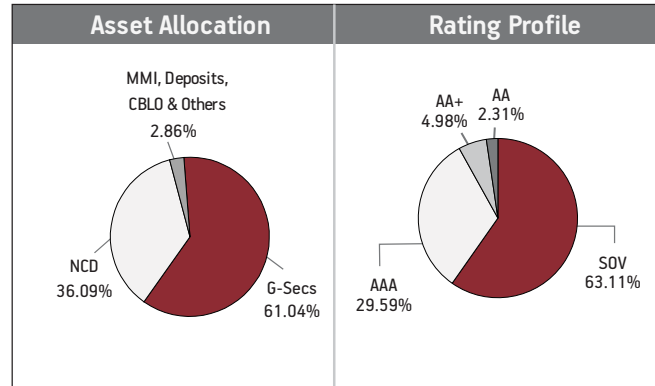
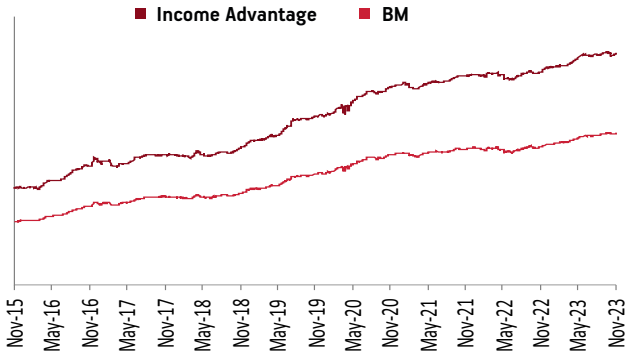
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 30th November 2023: ₹ 36.0445

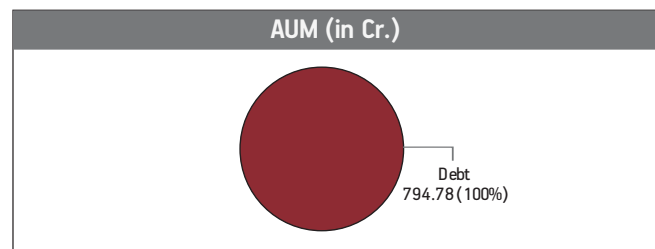
BENCHMARK: Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 794.78 Cr

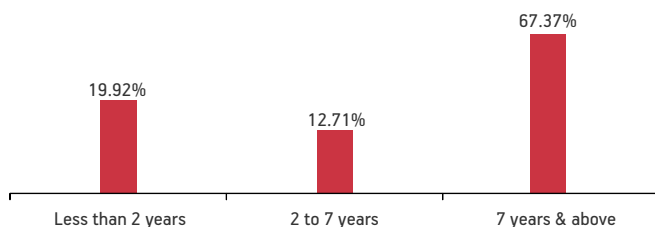
FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	61.04%
7.25% GOI 2063 (MD 12/06/2063)	15.84%
7.54% GOI 2036 (MD 23/05/2036)	14.01%
7.36% GOI 2052 (MD 12/09/2052)	10.51%
6.99% GOI 2051 (MD 15/12/2051)	7.91%
7.18% GOI 2037 (MD 24/07/2037)	7.41%
7.30% GOI 2053 (MD 19/06/2053)	3.07%
7.40% GOI 2062 (MD 19/09/2062)	1.87%
8.19% Karnataka SDL (23/01/2029)	0.18%
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.14%
7.63% GOI 2059 (MD 17/06/2059)	0.12%
CORPORATE DEBT	36.09%
7.39% SBI Cards & Payment Ltd NCD (MD 15/09/2025)	4.49%
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	3.62%
7.80% HDFC Bank NCD Aa-010 MD (06/09/2032)(HDFC)	3.15%
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	3.09%
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	3.03%
7.95% Mindspace-Reit NCD MD (27/07/2027)	2.10%
8.13 %Aditya Birla Housing Finance Ltd NCD (MD 01/11/2028)	2.04%
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	1.91%
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.88%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	1.37%
Other Corporate Debt	9.40%
MMI, Deposits, CBLO & Others	2.86%



Maturity (in years)	17.53
Yield to Maturity	7.70%
Modified Duration	7.44
Maturity Profile	



Fund Update:

Exposure to G-secs has slightly increased to 61.04% from 60.91% and MMI has decreased to 2.88% from 4.24% 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.

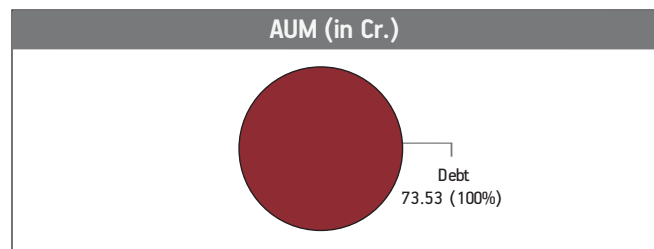
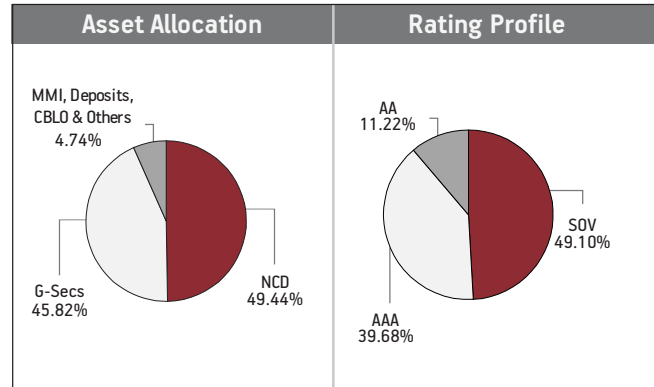
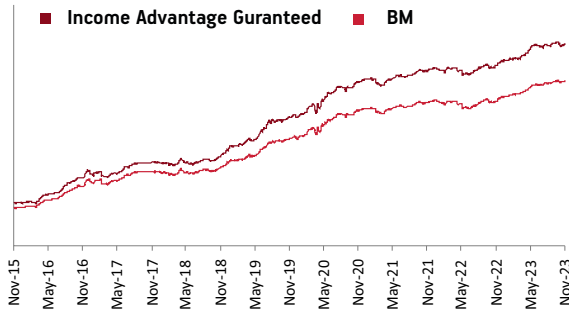
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased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

NAV as on 30th November 2023: ₹ 20.1615

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

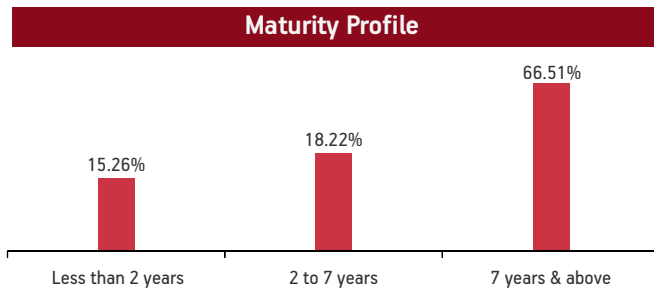
Asset held as on 30th November 2023: ₹ 73.53 Cr

FUND MANAGER: Ms. Richa Sharma



SECURITIES	Holding
GOVERNMENT SECURITIES	45.82%
7.36% GOI 2052 (MD 12/09/2052)	26.74%
7.54% GOI 2036 (MD 23/05/2036)	7.57%
7.25% GOI 2063 (MD 12/06/2063)	6.59%
7.57% GOI (MD 17/06/2033)	3.46%
8.30% GOI 2040 (MD 02/07/2040)	1.47%
CORPORATE DEBT	49.44%
8.51% Nabard NCD (MD 19/12/2033) Series Ltif 3C	7.15%
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	7.03%
7.97% HDFC Bank, NCD Ab-002 MD (17/02/2033)(HDFC)	6.89%
8.14% Nuclear Power Corp'n Of India Ltd (MD 25/03/2026) Sr-X	5.49%
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	3.87%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	3.79%
8.50% NHPC Ltd NCD Sr-T Strrp L (MD 14/07/2030)	3.52%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	2.82%
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	2.73%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	2.06%
Other Corporate Debt	4.08%
MMI, Deposits, CBLO & Others	4.74%

Maturity (in years)	15.08
Yield to Maturity	7.74%
Modified Duration	6.97



Fund Update:

Exposure to G-secs has decreased to 45.82% from 49.72% and MMI has decreased to 4.74% to 6.62% on a MOM basis.

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

About The Fund

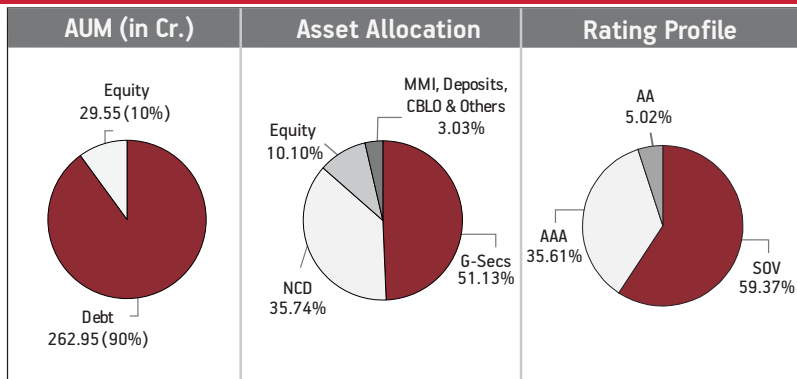
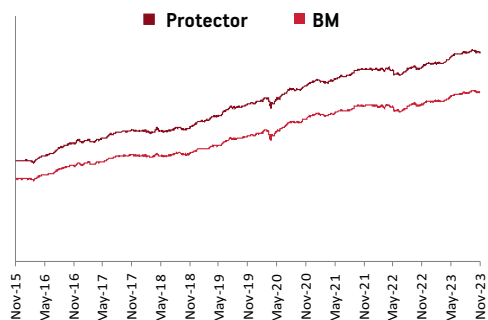
Date of Inception: 22-Mar-01

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.

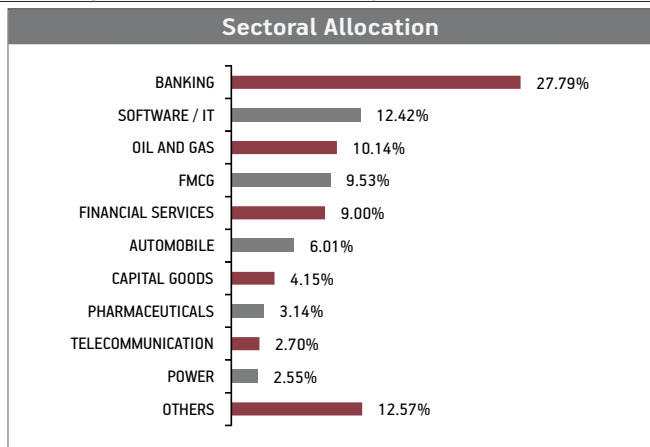
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 30th November 2023: ₹ 58.3327 **BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index**

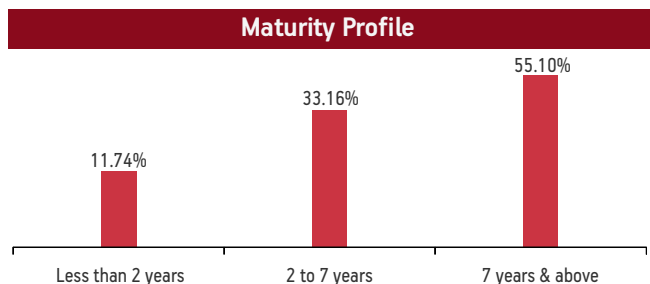
Asset held as on 30th November 2023: ₹ 292.50 Cr **FUND MANAGER: Mr. Shivraj Gupta (Equity), Ms. Richa Sharma (Debt)**



SECURITIES	Holding
GOVERNMENT SECURITIES	51.13%
7.26% GOI 2032 (MD 22/08/2032)	13.60%
7.36% GOI 2052 (MD 12/09/2052)	10.75%
7.54% GOI 2036 (MD 23/05/2036)	6.92%
7.88% GOI 2030 (MD 19/03/2030)	5.28%
7.18% GOI 2033 (MD 14/08/2033)	3.29%
6.99% GOI 2051 (MD 15/12/2051)	3.23%
6.54% GOI 2032 (MD 17/01/2032)	3.16%
7.38% GOI 2027 (MD 20/06/2027)	2.06%
7.63% GOI 2059 (MD 17/06/2059)	1.39%
7.30% GOI 2053 (MD 19/06/2053)	0.83%
Other Government Securities	0.62%
CORPORATE DEBT	35.74%
7.49% NHA1 NCD MD (01/08/2029)	8.44%
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.17%
8.05% HDFC Bank NCD (MD 22/10/2029)-W003 Sr(HDFC)	3.46%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	3.39%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	3.20%
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	2.43%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.77%
8.03% Aditya Birla Finance Ltd Subdebt NCD (MD 24/06/2033)	1.43%
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	0.99%
8.45 % Sheela Form NCD (MD 04/04/2025) S1	0.86%
Other Corporate Debt	4.59%
EQUITY	10.10%
HDFC Bank Limited	1.25%
Reliance Industries Limited	0.85%
ICICI Bank Limited	0.70%
Infosys Limited	0.46%
ITC Limited	0.43%
Larsen And Toubro Limited	0.33%
Axis Bank Limited	0.28%
Tata Consultancy Services Limited	0.28%
Bharti Airtel Limited	0.27%
Tata Technologies Limited	0.26%
Other Equity	4.99%
MMI, Deposits, CBLO & Others	3.03%



Maturity (in years)	10.60
Yield to Maturity	7.64%
Modified Duration	5.84



Fund Update:
 Exposure to G-secs has slightly decreased to 51.13% from 51.48% and MMI has increased to 3.03% from 2.64% 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

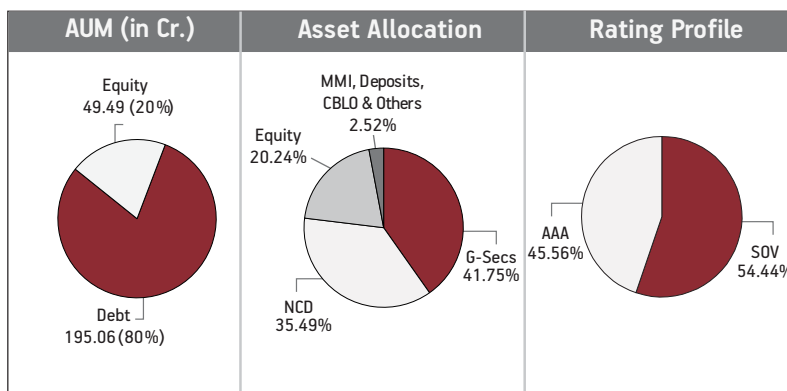
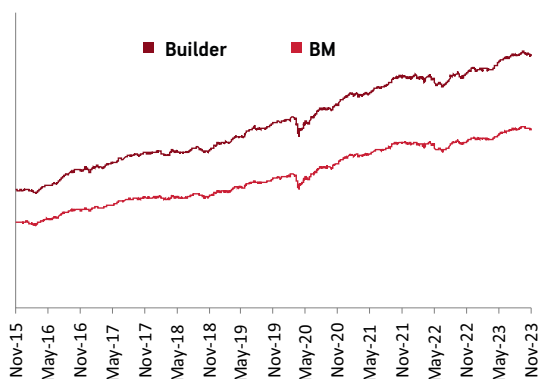
OBJECTIVE: To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

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.

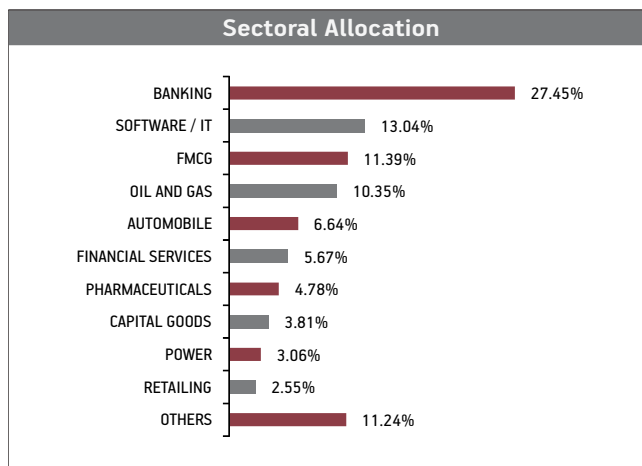
NAV as on 30th November 2023: ₹ 80.0900

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

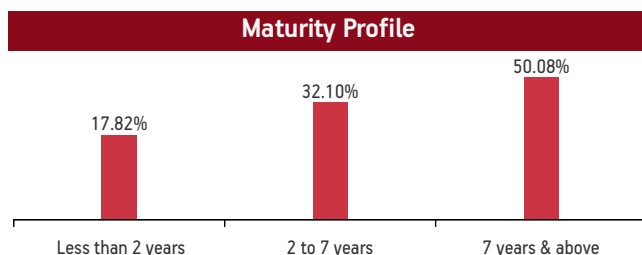
Asset held as on 30th November 2023: ₹ 244.55 Cr FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	41.75%
7.36% GOI 2052 (MD 12/09/2052)	13.26%
7.54% GOI 2036 (MD 23/05/2036)	9.10%
7.26% GOI 2032 (MD 22/08/2032)	8.14%
6.54% GOI 2032 (MD 17/01/2032)	4.28%
7.88% GOI 2030 (MD 19/03/2030)	4.21%
8.30% GOI 2040 (MD 02/07/2040)	1.55%
7.38% GOI 2027 (MD 20/06/2027)	0.62%
7.30% GOI 2053 (MD 19/06/2053)	0.60%
CORPORATE DEBT	35.49%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	8.07%
7.10% Nabard GOI Fully Serviced NCD (MD 08/02/2030)	5.98%
6.00% HDFC Bank. NCD Z-001 MD (29/05/2026)(HDFC)	5.88%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.40%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	2.08%
8.85% Axis Bank NCD (MD 05/12/2024)	2.06%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	2.06%
8.45% HDFC Bank. NCD MD (18/05/2026) (Series P - 012)(HDFC)	1.66%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.10%
7.79% Rec Limited NCD 2030 (MD 21/05/2030)	0.98%
Other Corporate Debt	2.22%
EQUITY	20.24%
HDFC Bank Limited	2.40%
Reliance Industries Limited	1.64%
ICICI Bank Limited	1.40%
Infosys Limited	1.06%
ITC Limited	0.79%
Tata Consultancy Services Limited	0.76%
Larsen And Toubro Limited	0.70%
Hindustan Unilever Limited	0.57%
Axis Bank Limited	0.56%
Kotak Mahindra Bank Limited	0.52%
Other Equity	9.82%
MMI, Deposits, CBLO & Others	2.52%



Maturity (in years)	10.05
Yield to Maturity	7.65%
Modified Duration	5.53



Fund Update:

Exposure to NCD has decreased to 35.49% from 35.84% and MMI has slightly decreased to 2.52% from 2.70% 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

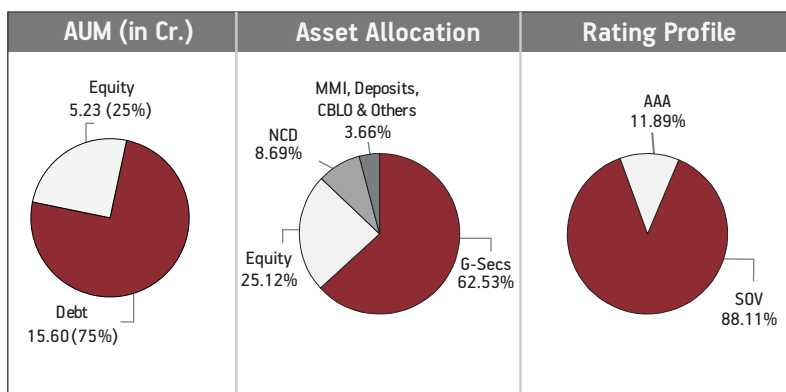
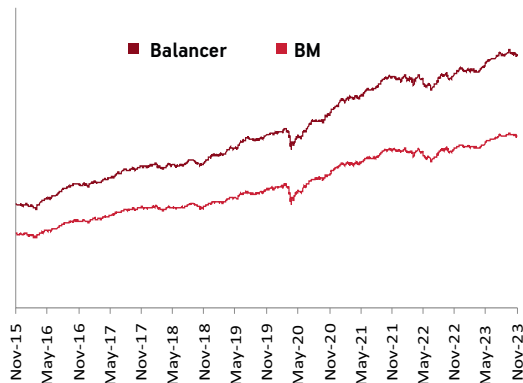
Date of Inception: 18-Jul-05

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.

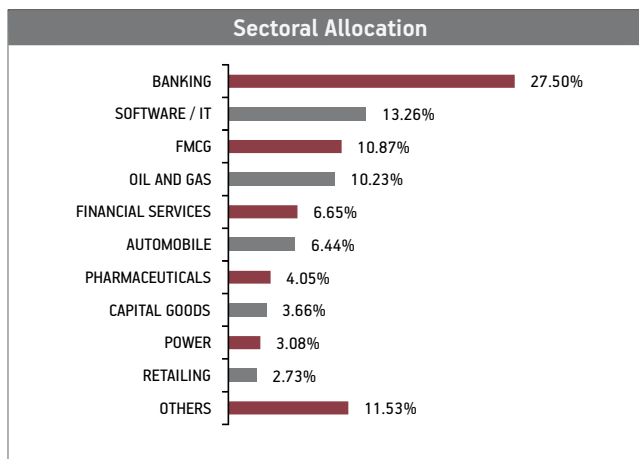
STRATEGY: The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 30th November 2023: ₹ 53.1571 **BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index**

Asset held as on 30th November 2023: ₹ 20.84 Cr **FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)**



SECURITIES	Holding
GOVERNMENT SECURITIES	62.53%
7.38% GOI 2027 (MD 20/06/2027)	24.08%
7.54% GOI 2036 (MD 23/05/2036)	12.14%
7.26% GOI 2032 (MD 22/08/2032)	9.55%
7.36% GOI 2052 (MD 12/09/2052)	7.08%
7.18% GOI 2037 (MD 24/07/2037)	2.35%
7.30% GOI 2053 (MD 19/06/2053)	2.34%
6.54% GOI 2032 (MD 17/01/2032)	2.28%
7.18% GOI 2033 (MD 14/08/2033)	1.43%
8.28% GOI (MD 15/02/2032)	1.27%
CORPORATE DEBT	8.69%
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	6.74%
8.03% Aditya Birla Finance Ltd Subdebt NCD (MD 24/06/2033)	1.95%
EQUITY	25.12%
HDFC Bank Limited	2.93%
Reliance Industries Limited	1.95%
ICICI Bank Limited	1.70%
Infosys Limited	1.40%
ITC Limited	0.94%
Tata Consultancy Services Limited	0.92%
Larsen And Toubro Limited	0.83%
Axis Bank Limited	0.75%
Hindustan Unilever Limited	0.68%
Kotak Mahindra Bank Limited	0.65%
Other Equity	12.38%
MMI, Deposits, CBLO & Others	3.66%

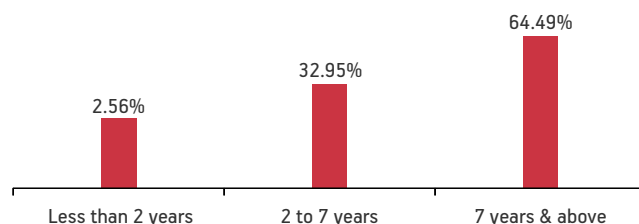


Maturity (in years) 10.28

Yield to Maturity 7.49%

Modified Duration 6.03

Maturity Profile



Fund Update:
 Exposure to equities has increased to 25.12% from 23.92% and MMI has decreased to 3.66% from 4.05% 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

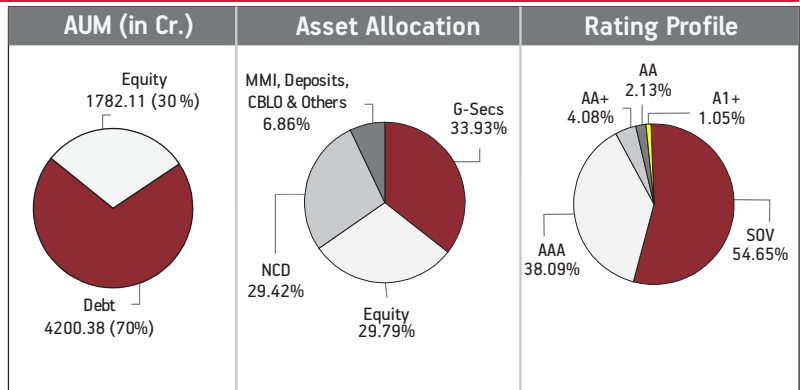
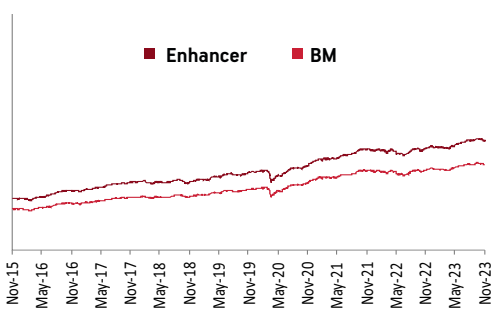
Date of Inception: 22-Mar-01

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.

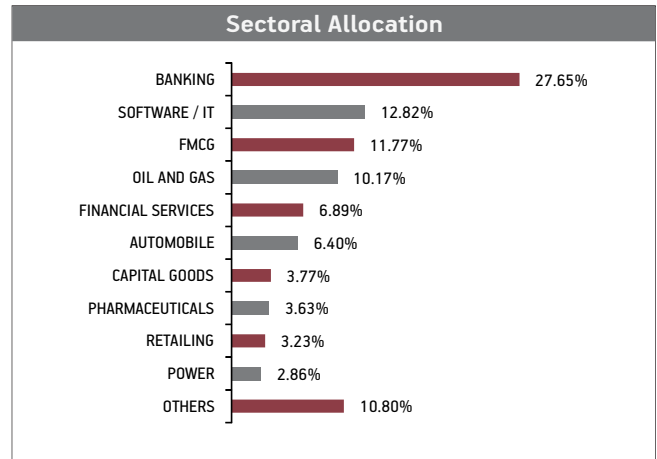
STRATEGY: To earn capital appreciation by maintaining a diversified equity portfolio and seek to earn regular returns on the fixed income portfolio by active management resulting in wealth creation for policy owners.

NAV as on 30th November 2023: ₹ 92.4189 **BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 5982.49 Cr **FUND MANAGER:** Sameer Mistry (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	33.93%
7.26% GOI 2032 (MD 22/08/2032)	5.65%
7.36% GOI 2052 (MD 12/09/2052)	3.70%
7.54% GOI 2036 (MD 23/05/2036)	3.02%
8.60% GOI 2028 (MD 02/06/2028)	2.45%
7.25% GOI 2063 (MD 12/06/2063)	1.86%
7.88% GOI 2030 (MD 19/03/2030)	1.46%
8.33% GOI 2036 (07/06/2036)	1.28%
6.99% GOI 2051 (MD 15/12/2051)	1.26%
7.17% GOI 2028 (MD 08/01/2028)	1.17%
7.59% GOI 2026 (MD 11/01/2026)	0.70%
Other Government Securities	11.38%
CORPORATE DEBT	29.42%
7.44% NTPC Ltd NCD (MD 25/08/2032)	1.64%
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.57%
7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.23%
5.23% Nabard NCD Sr 22C (MD 31/01/2025)	0.81%
8.30% Rec Limited NCD 2029 (MD 25/06/2029)	0.68%
8.30% Rural Electrification Crp Ltd NCD GOI S-VIII MD 25/03/202	0.65%
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	0.60%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.59%
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	0.48%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.46%
Other Corporate Debt	20.71%
EQUITY	29.79%
HDFC Bank Limited	3.53%
Reliance Industries Limited	2.38%
ICICI Bank Limited	1.96%
Infosys Limited	1.55%
ITC Limited	1.13%
Tata Consultancy Services Limited	1.04%
Larsen And Toubro Limited	1.02%
Axis Bank Limited	0.89%
Hindustan Unilever Limited	0.80%
Bharti Airtel Limited	0.77%
Other Equity	14.72%
MMI, Deposits, CBLO & Others	6.86%

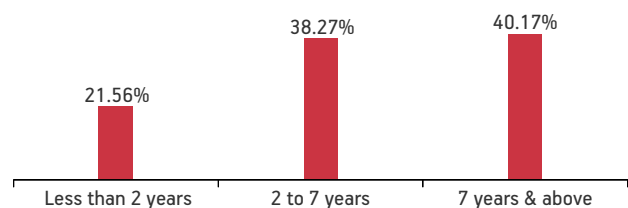


Maturity (in years) 8.12

Yield to Maturity 7.61%

Modified Duration 4.66

Maturity Profile



Fund Update:

Exposure to equities has increased to 29.79% from 28.40% and MMI has slightly increased to 6.86% from 6.69% 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.

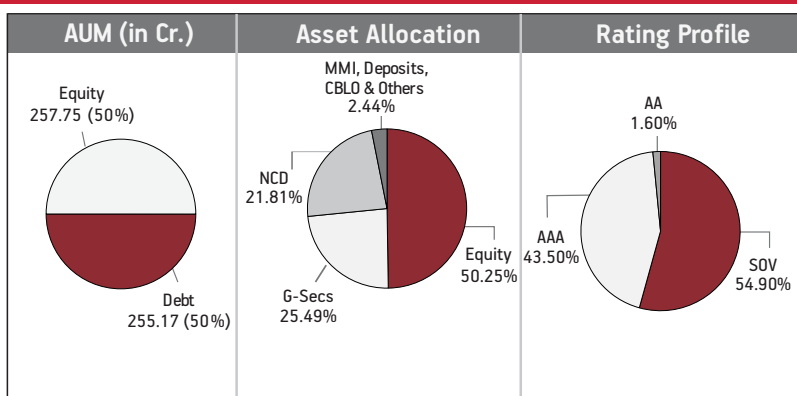
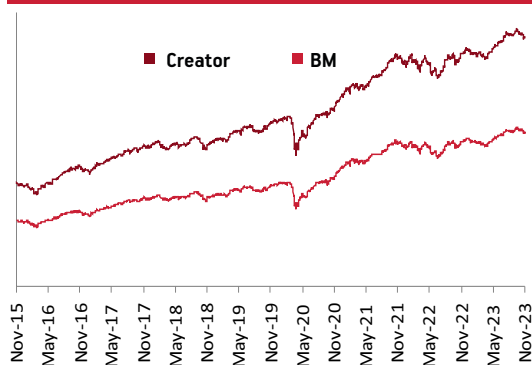
STRATEGY: To invest into fixed income securities & maintaining diversified equity portfolio along with active fund management of the policyholder's wealth in long run.

NAV as on 30th November 2023: ₹ 85.2814

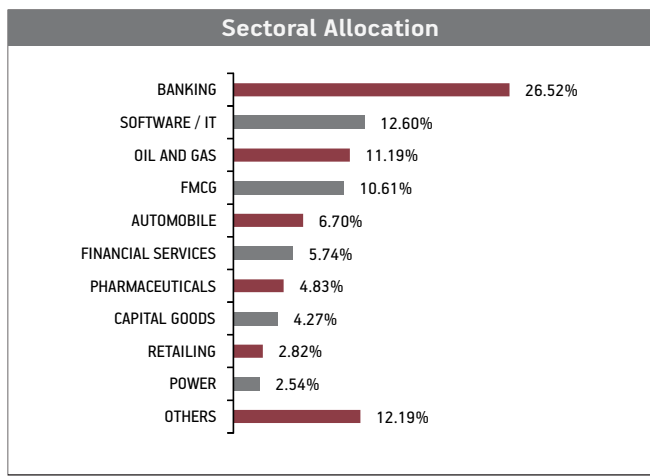
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 512.92 Cr

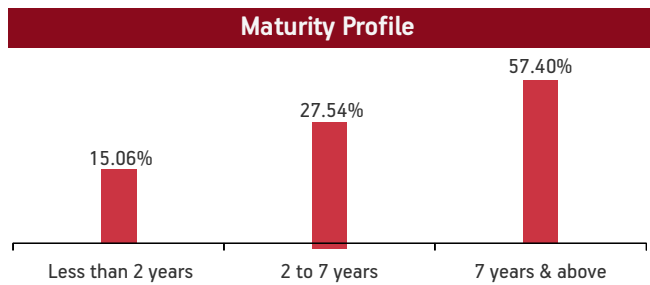
FUND MANAGER: Mr. Sujit Lodha (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	25.49%
6.99% GOI 2051 (MD 15/12/2051)	5.15%
7.26% GOI 2032 (MD 22/08/2032)	3.88%
7.54% GOI 2036 (MD 23/05/2036)	2.96%
7.30% GOI 2053 (MD 19/06/2053)	2.84%
7.38% GOI 2027 (MD 20/06/2027)	2.64%
7.69% GOI 2043 (MD 17/06/2043)	2.10%
0% Strips GOI 2051(MD 15/06/2029)	1.37%
7.36% GOI 2052 (MD 12/09/2052)	1.34%
7.88% GOI 2030 (MD 19/03/2030)	1.00%
0% Strips GOI 2040 (MD 02/07/2029)	0.70%
Other Government Securities	1.50%
CORPORATE DEBT	21.81%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.11%
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	1.98%
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.96%
8.51% Nabard NCD (MD 19/12/2033) Series Ltif 3C	1.64%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.57%
6.90% Rural Electrification Corpn.Ltd. NCD(MD 31/01/2031)204A	1.49%
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.32%
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	1.17%
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	1.06%
8.29% MTNL NCD (MD 28/11/2024) Series IV-D 2014	0.98%
Other Corporate Debt	4.54%
EQUITY	50.25%
HDFC Bank Limited	5.80%
Reliance Industries Limited	4.08%
ICICI Bank Limited	3.28%
Infosys Limited	2.73%
Tata Consultancy Services Limited	1.81%
ITC Limited	1.81%
Larsen And Toubro Limited	1.65%
Axis Bank Limited	1.48%
Hindustan Unilever Limited	1.38%
Kotak Mahindra Bank Limited	1.23%
Other Equity	24.99%
MMI, Deposits, CBLO & Others	2.44%



Maturity (in years)	10.94
Yield to Maturity	7.60%
Modified Duration	5.84



Fund Update:
Exposure to equities has increased to 50.25% from 48.73% and MMI has slightly decreased to 2.44% from 2.80% 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.

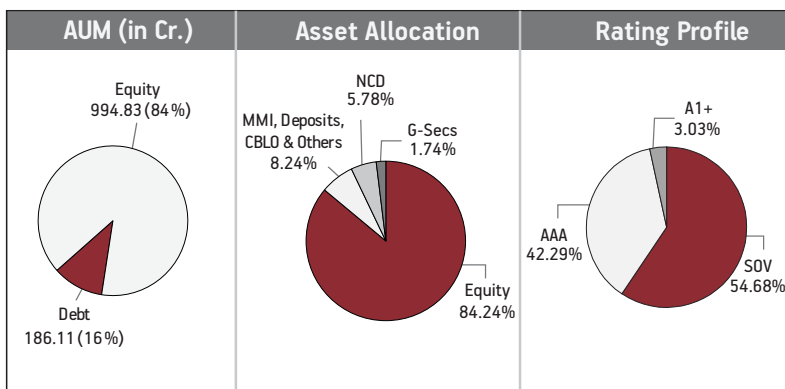
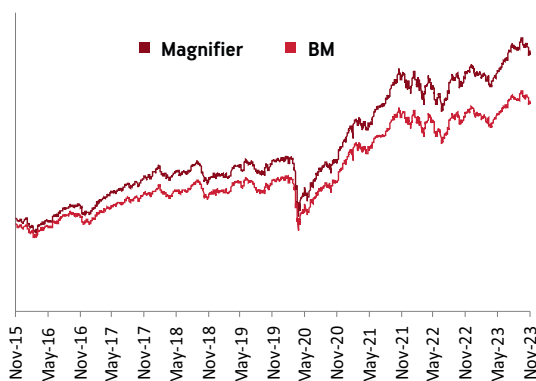
STRATEGY: To invest in high quality equity security to provide long-term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 30th November 2023: ₹ 100.8143

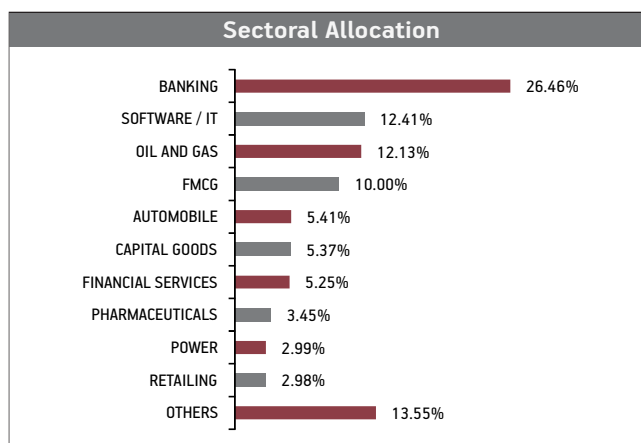
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 1180.94 Cr

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



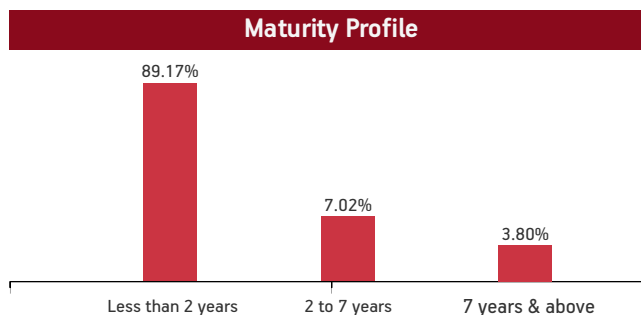
SECURITIES	Holding
GOVERNMENT SECURITIES	1.74%
0% Strips GOI 2061 (MD 22/02/2030)	0.55%
0% Strips GOI 2041 (MD 12/12/2030)	0.52%
0% Strips GOI 2061 (MD 22/08/2024)	0.41%
9.52% State Development-Andhra Pradesh (MD 18/12/2023)	0.25%
0% Strips GOI 2061 (MD 22/02/2025)	0.01%
CORPORATE DEBT	5.78%
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.24%
5.27% Nabard NCD Sr 22B (MD 23/07/2024)	1.00%
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	0.85%
5.78% NTPC Ltd NCD (MD 29/04/2024)	0.42%
6.75% India Infradebt Ltd NCD (MD 14/06/2027)	0.41%
9.30% L And T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	0.34%
5.74% Rural Electrification Corpn. Ltd. NCD (MD 20/06/2024)	0.17%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.12%
7.25% Larsen & Toubro Ltd NCD (MD 06/05/2024)	0.08%
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.08%
Other Corporate Debt	0.06%
EQUITY	84.24%
HDFC Bank Limited	9.20%
Reliance Industries Limited	7.39%
ICICI Bank Limited	6.14%
Infosys Limited	4.49%
ITC Limited	3.55%
Tata Consultancy Services Limited	3.50%
Larsen And Toubro Limited	2.72%
Hindustan Unilever Limited	2.71%
Axis Bank Limited	2.65%
Kotak Mahindra Bank Limited	2.03%
Other Equity	39.87%
MMI, Deposits, CBLO & Others	8.24%



Maturity (in years) 1.14

Yield to Maturity 7.27%

Modified Duration 1.01



Fund Update:

Exposure to equities has decreased to 84.24% from 85.02% and MMI has increased to 8.24% from 5.48% 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 1.01.

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.

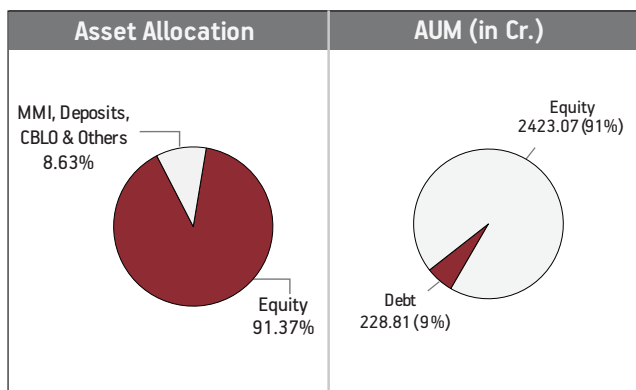
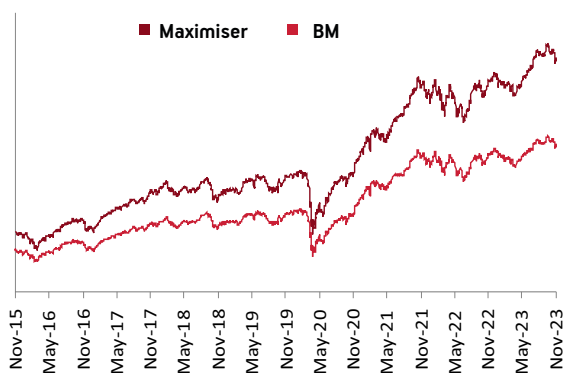
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximize the risk-return pay off for the long-term advantage 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 30th November 2023: ₹ 54.1685

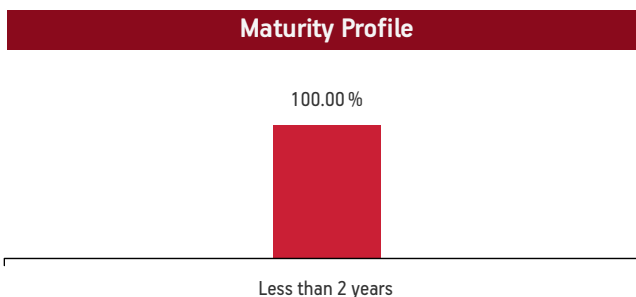
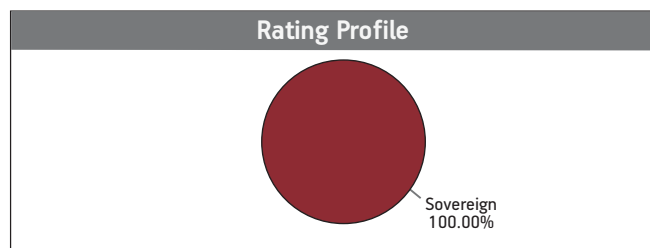
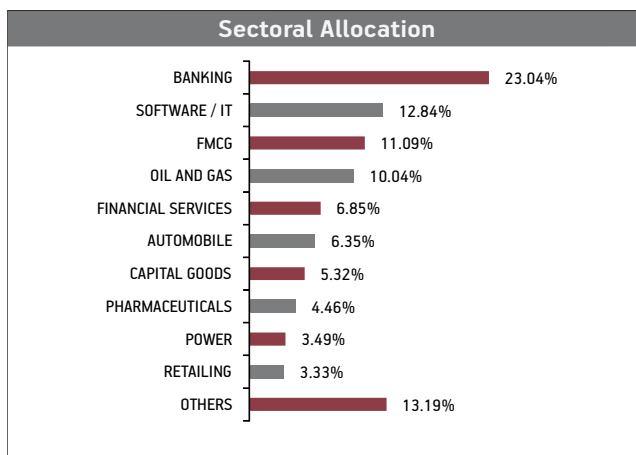
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 2651.88 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)



SECURITIES	Holding
EQUITY	91.37%
HDFC Bank Limited	9.24%
Reliance Industries Limited	7.98%
ICICI Bank Limited	5.58%
Infosys Limited	5.01%
ITC Limited	3.61%
Tata Consultancy Services Limited	3.45%
Larsen And Toubro Limited	3.36%
Hindustan Unilever Limited	2.93%
Bharti Airtel Limited	2.47%
Ultratech Cement Limited	2.39%
Other Equity	45.35%
MMI, Deposits, CBLO & Others	8.63%



Fund Update:
 Exposure to equities has increased to 91.37% from 88.82% and MMI has decreased to 8.63% from 11.18% 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.

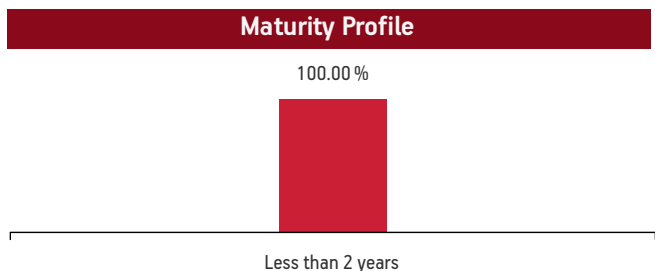
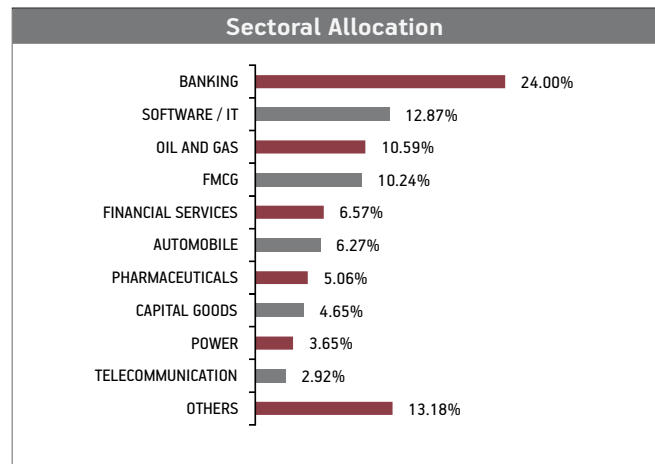
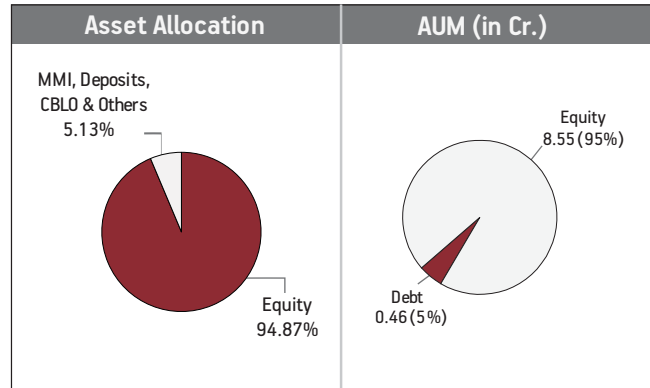
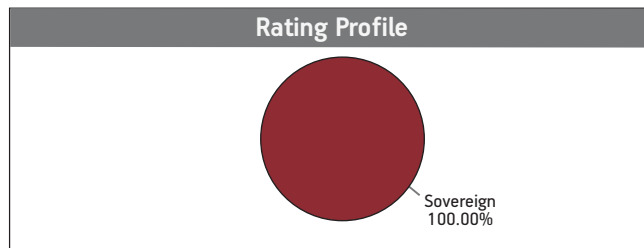
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research focused investment approach. While appreciating the high risk associated with equities, the fund would attempt to maximise the risk-return pay off for the long-term advantage 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 30th November 2023: ₹ 32.4716

Asset held as on 30th November 2023: ₹ 9.01 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)

SECURITIES	Holding
EQUITY	94.87%
HDFC Bank Limited	9.35%
Reliance Industries Limited	8.15%
ICICI Bank Limited	6.31%
Infosys Limited	5.14%
ITC Limited	3.69%
Tata Consultancy Services Limited	3.51%
Larsen And Toubro Limited	3.50%
Hindustan Unilever Limited	3.04%
Ultratech Cement Limited	2.74%
Bharti Airtel Limited	2.71%
Other Equity	46.73%
MMI, Deposits, CBLO & Others	5.13%



Fund Update:

Exposure to equities has increased to 94.87% from 90.01% and MMI has decreased to 5.13% from 9.99% 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.

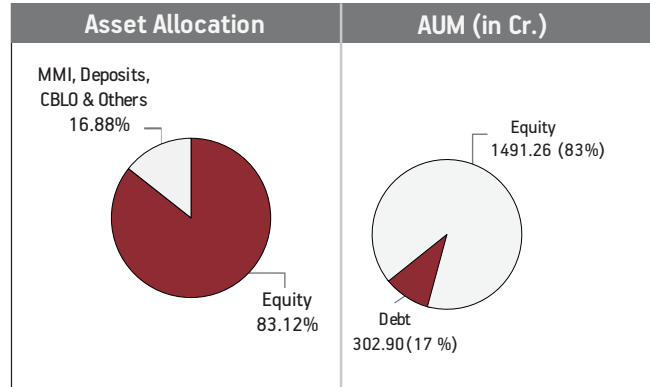
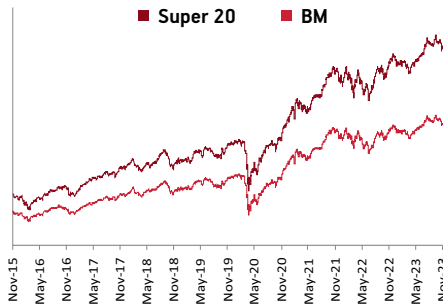
STRATEGY: To build and actively manage an equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in-depth research-focused investment approach. The fund will attempt to adequately diversify across sectors. The fund will invest in companies having 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 30th November 2023: ₹ 53.7346

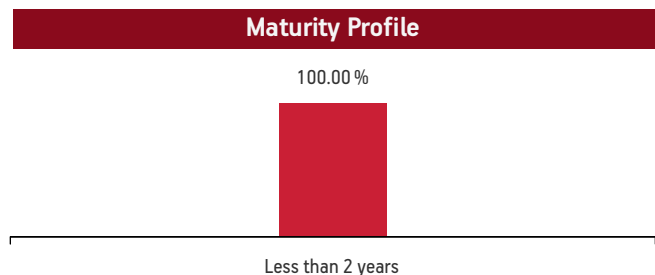
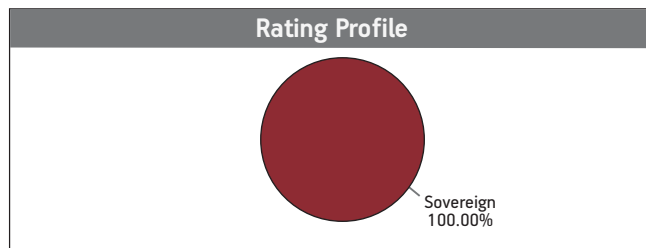
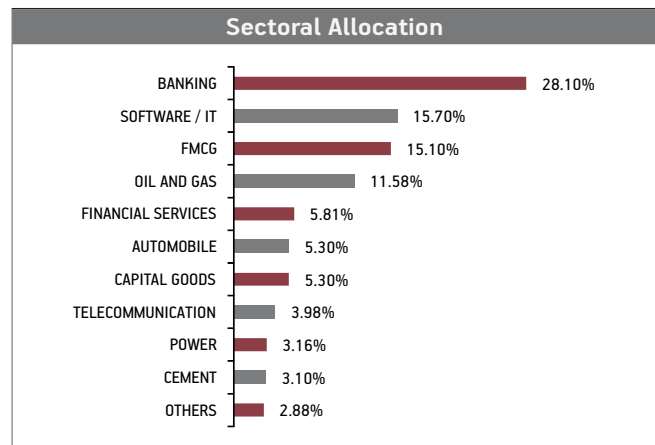
BENCHMARK: BSE Sensex & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 1794.16 Cr

FUND MANAGER: Mr. Sameer Mistry (Equity)



SECURITIES	Holding
EQUITY	83.12%
HDFC Bank Limited	9.70%
Reliance Industries Limited	9.62%
Infosys Limited	7.86%
ICICI Bank Limited	6.58%
Tata Consultancy Services Limited	5.19%
Hindustan Unilever Limited	5.12%
ITC Limited	4.93%
Larsen And Toubro Limited	4.40%
Bharti Airtel Limited	3.31%
Bajaj Finance Limited	2.80%
Other Equity	23.61%
MMI, Deposits, CBLO & Others	16.88%



Fund Update:
 Exposure to equities has increased to 83.12% from 82.00% and MMI has decreased to 16.88% from 18.00% 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.

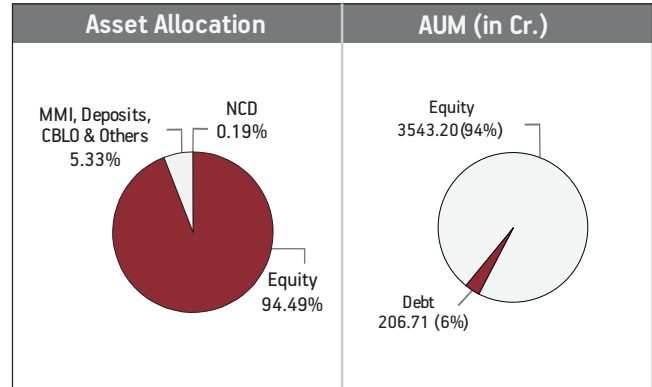
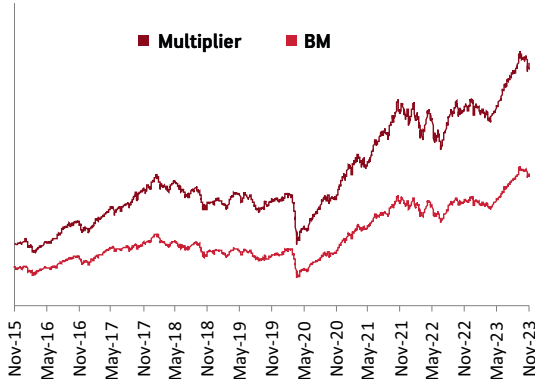
STRATEGY: To build and actively manage a well-diversified equity portfolio of value and growth driven stocks by following a research driven investment approach. The investments would be predominantly made in mid-cap stocks, with an option to invest 30% in large-cap stocks as well. While appreciating 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 30th November 2023: ₹ 75.0904

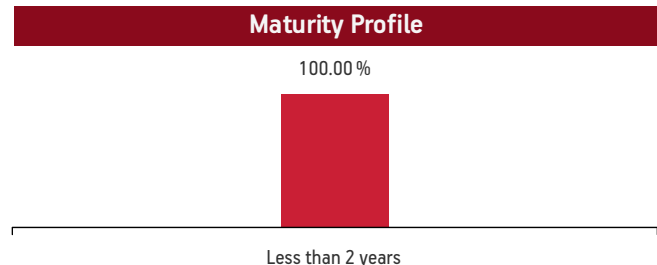
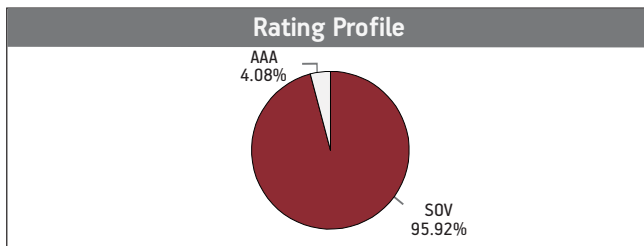
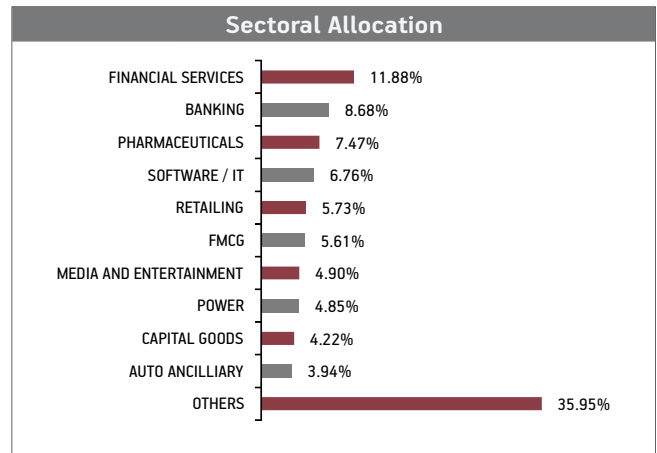
BENCHMARK: Nifty Midcap 100 & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 3749.91 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity)



SECURITIES	Holding
Corporate Debt	0.19%
7.42% Power Finance Corpn. Ltd. NCD (19/11/2024)	0.13%
5.84% Indian Oil Corpn. Ltd. NCD (MD 19/04/2024)	0.05%
EQUITY	94.49%
Rural Electrification Corporation Limited	3.62%
HDFC Bank Limited	2.23%
Hindustan Unilever Limited	2.19%
Trent Ltd	2.07%
Max Healthcare Institute Limited	2.05%
Can Fin Homes Ltd	1.87%
PVR Limited	1.83%
Zee Entertainment Enterprises Limited	1.81%
Sun Pharmaceuticals Industries Limited	1.78%
Fedral Bank Limited	1.75%
Other Equity	73.27%
MMI, Deposits, CBLO & Others	5.33%



Fund Update:

Exposure to equities has slightly increased to 94.49% from 94.14% and MMI has slightly decreased to 5.33% from 5.80% 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

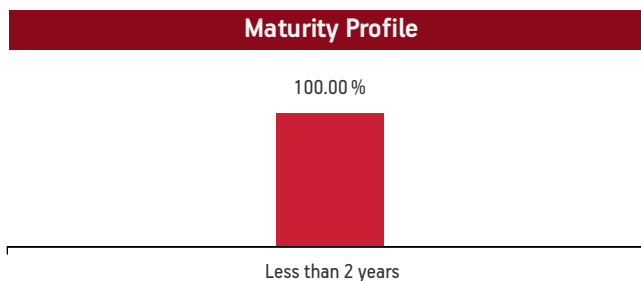
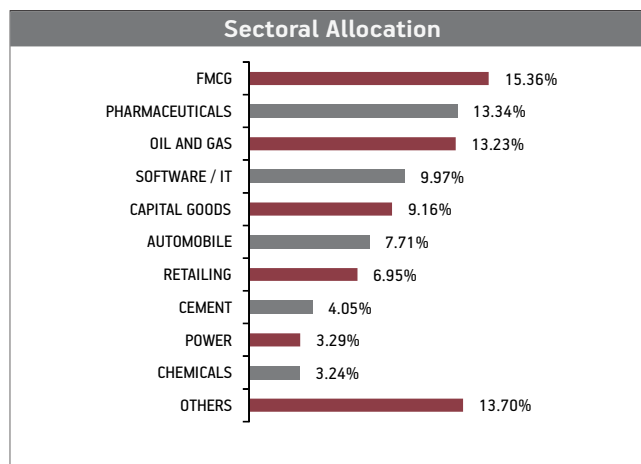
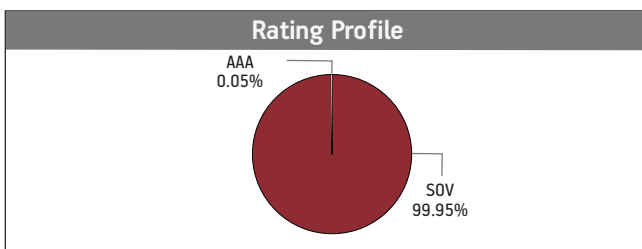
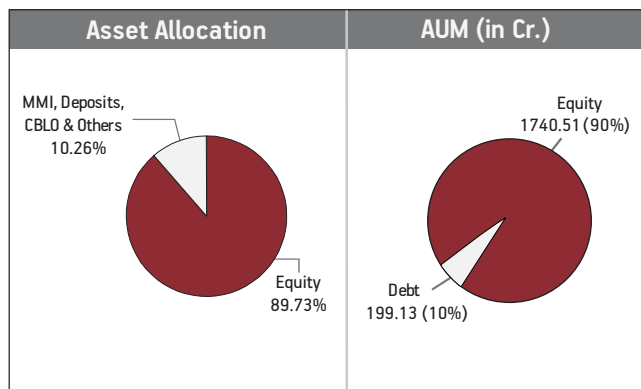
OBJECTIVE: To provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery /contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial 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 30th November 2023: ₹ 58.4820

Asset held as on 30th November 2023: ₹ 1939.64 Cr FUND MANAGER: Mr. Sameer Mistry (Equity), Mr. Shivraj Gupta (Co-Fund Manager)

SECURITIES	Holding
EQUITY	89.73%
Reliance Industries Limited	8.44%
Hindustan Unilever Limited	7.21%
Nestle India Limited	6.57%
Infosys Limited	5.21%
Sun Pharmaceuticals Industries Limited	4.16%
Tata Consultancy Services Limited	3.74%
Ultratech Cement Limited	3.63%
Maruti Suzuki India Limited	3.57%
Larsen And Toubro Limited	3.46%
GAIL (India) Limited	3.44%
Other Equity	40.30%
MMI, Deposits, CBLO & Others	10.26%



Fund Update:

Exposure to equities has increased to 89.73% from 88.65% and MMI has decreased to 10.26% from 11.34% 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.

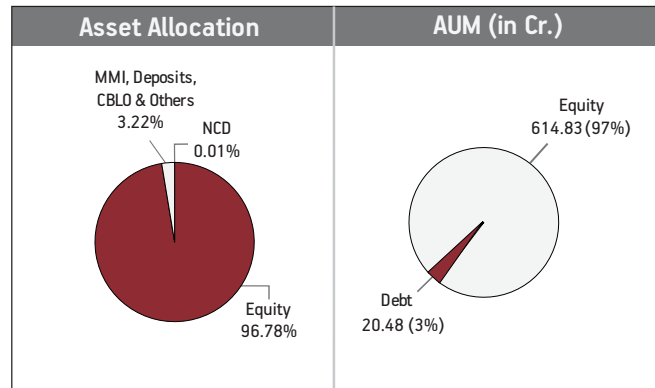
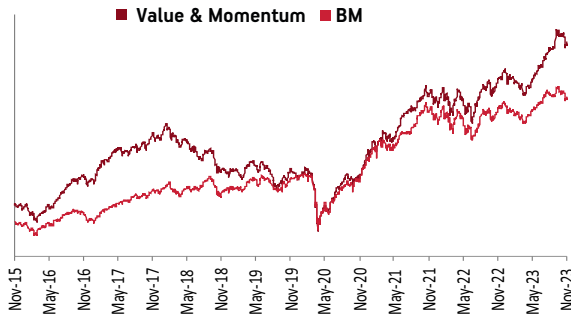
STRATEGY: To build and manage a well-diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative and quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies, which 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 30th November 2023: ₹ 38.2589

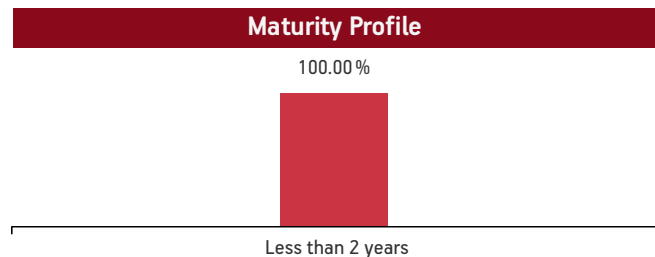
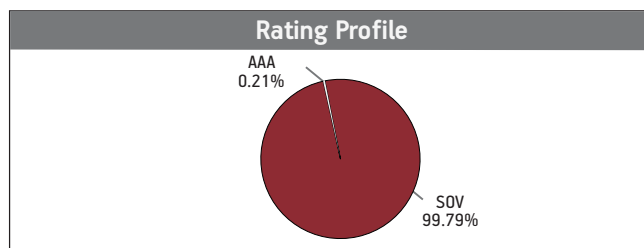
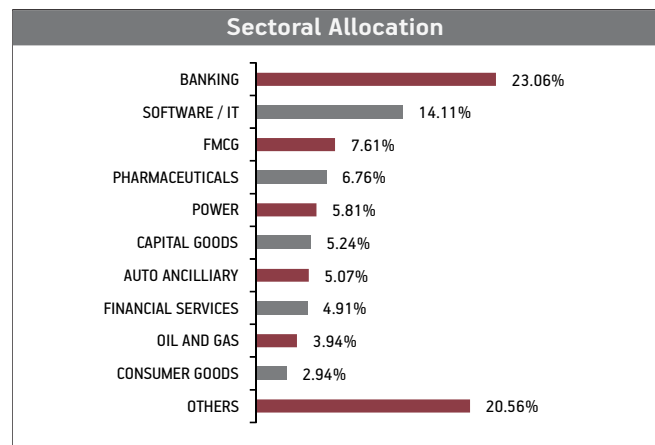
BENCHMARK: BSE 100 & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 635.31 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	96.78%
HDFC Bank Limited	8.88%
ICICI Bank Limited	7.56%
Infosys Limited	5.66%
ITC Limited	4.18%
Tata Consultancy Services Limited	3.49%
Glaxosmithkline Pharmaceuticals Limited	3.39%
Hindustan Unilever Limited	3.18%
Supriya Lifescience Limited	3.15%
Kirloskar Oil Engines Limited	2.81%
Rural Electrification Corporation Limited	2.78%
Other Equity	51.69%
MMI, Deposits, CBLO & Others	3.22%



Fund Update:

Exposure to equities has increased to 96.78% from 95.24% and MMI has decreased to 3.22% from 4.76% 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.

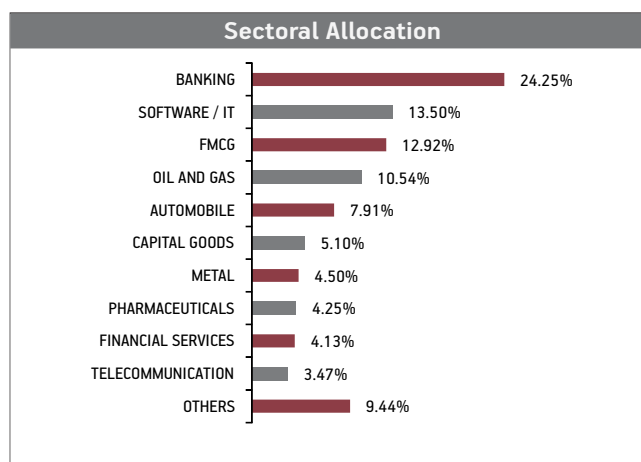
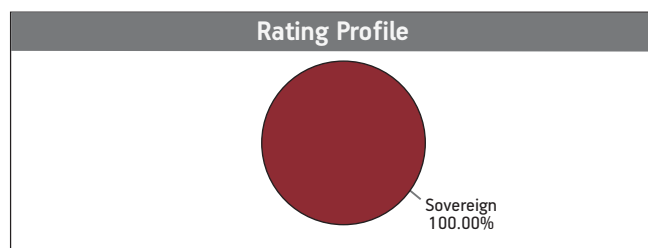
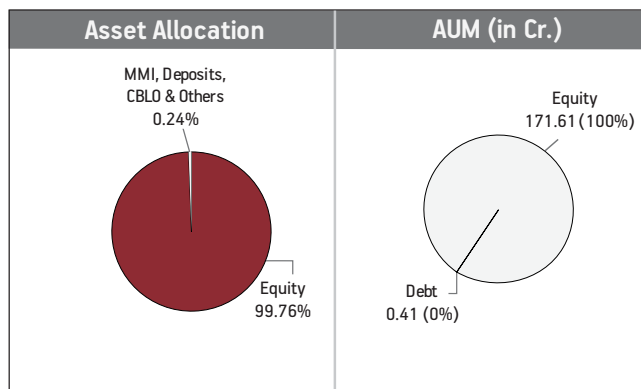
STRATEGY: To invest in all the equity shares that form part of the Capped Nifty in the same proportion as the Capped Nifty. The Capped Nifty Index will have all 50 companies that form part of Nifty index and will be rebalanced on a quarterly basis. The index composition will change with every change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

NAV as on 30th November 2023: ₹ 25.6604

Asset held as on 30th November 2023: ₹ 172.02 Cr

FUND MANAGER: Mr. Bhaumik Bhatia (Equity)

SECURITIES	Holding
EQUITY	99.76%
HDFC Bank Limited	8.95%
Reliance Industries Limited	8.92%
ICICI Bank Limited	6.55%
Infosys Limited	5.88%
ITC Limited	5.22%
Larsen And Toubro Limited	5.08%
Tata Consultancy Services Limited	3.97%
Bharti Airtel Limited	3.46%
Hindustan Unilever Limited	3.07%
Axis Bank Limited	2.96%
Other Equity	45.69%
MMI, Deposits, CBLO & Others	0.24%



Fund Update:

Exposure to equities has increased to 99.76% from 98.84% and MMI has decreased to 0.24% from 1.16% 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.

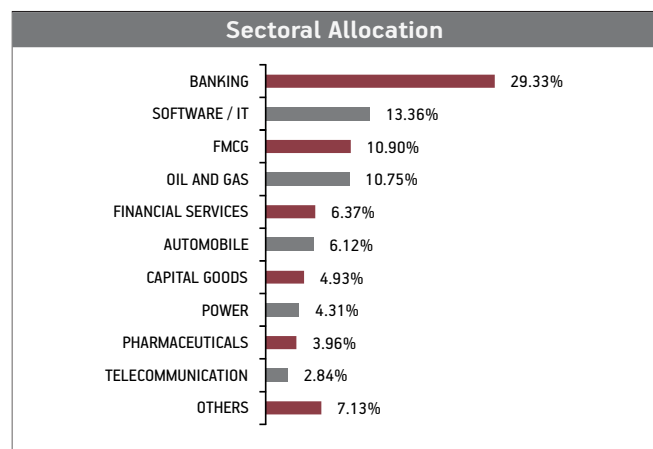
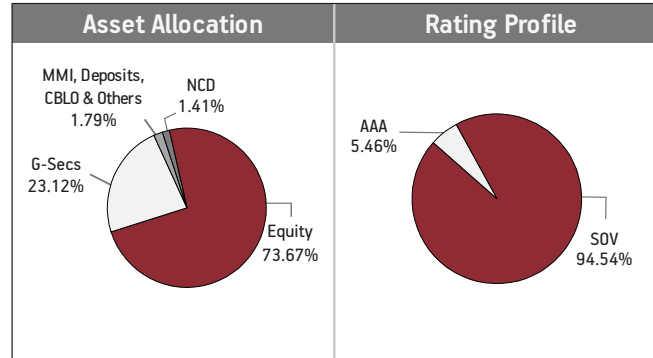
STRATEGY: To appropriately allocate money between equity, debt and money market instruments, to take advantage of the movement of asset prices resulting from changing financial and economic conditions.

NAV as on 30th November 2023: ₹ 22.9833

Asset held as on 30th November 2023: ₹ 248.39 Cr

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

SECURITIES	Holding
GOVERNMENT SECURITIES	23.12%
7.18% GOI 2037 (MD 24/07/2037)	5.92%
7.30% GOI 2053 (MD 19/06/2053)	3.14%
6.99% GOI 2051 (MD 15/12/2051)	3.04%
0% Strips GOI 2040(MD 02/01/2028)	1.62%
0% Strips GOI 2061(MD 22/08/2029)	1.62%
0% Strips GOI 2040(MD 02/07/2028)	1.56%
0% Strips GOI 2040(MD 02/01/2029)	1.51%
0% Strips GOI 2061(MD 22/02/2030)	1.31%
0% Strips GOI 2033(MD 10/05/2029)	1.12%
7.54% GOI 2036 (MD 23/05/2036)	1.10%
Other Government Securities	1.17%
CORPORATE DEBT	1.41%
Tata Ind Ltd. Zero Coupon (6.69% Xirr)	
NCD (MD 16/01/2026)	0.71%
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.50%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (FV)	0.20%
EQUITY	73.67%
HDFC Bank Limited	8.62%
Reliance Industries Limited	6.70%
ICICI Bank Limited	6.55%
Infosys Limited	4.56%
ITC Limited	3.06%
Larsen And Toubro Limited	3.03%
Tata Consultancy Services Limited	2.67%
Hindustan Unilever Limited	2.45%
Kotak Mahindra Bank Limited	2.33%
Axis Bank Limited	2.29%
Other Equity	31.41%
MMI, Deposits, CBLO & Others	1.79%

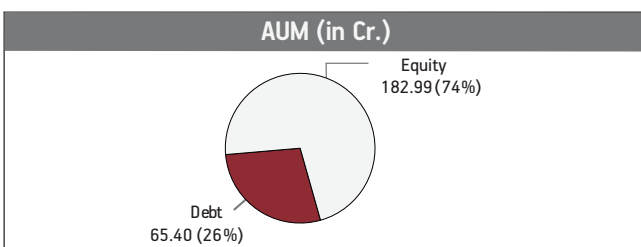
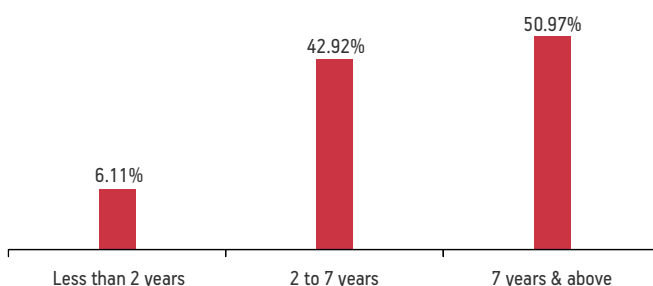


Maturity (in years) 12.73

Yield to Maturity 7.49%

Modified Duration 6.96

Maturity Profile



Fund Update:
 Exposure to equities has slightly increased to 73.67% from 73.02% and MMI has increased to 1.79% from 0.83% 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.

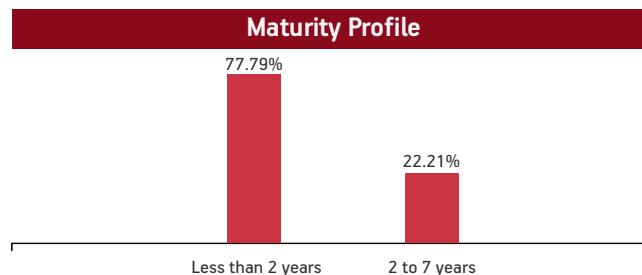
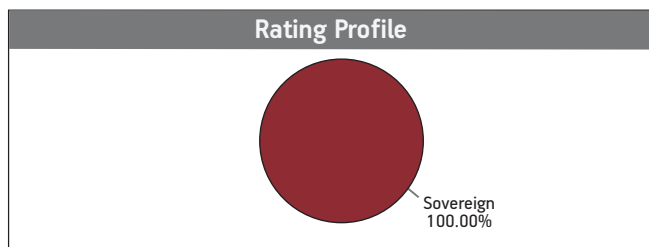
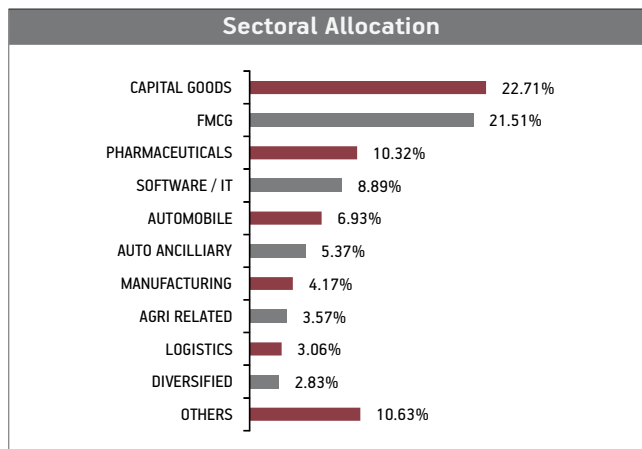
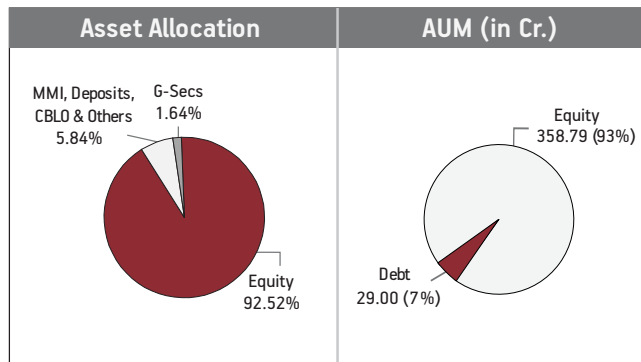
STRATEGY: The fund will predominantly invest in companies where FII / FDI and MNC parent combined holding is more than 50%. This theme has outperformed the broader market indices over long-term. The companies chosen are likely to have above average growth, enjoy distinct competitive advantages, and have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

NAV as on 30th November 2023: ₹ 15.4995

Asset held as on 30th November 2023: ₹ 387.78 Cr

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

SECURITIES	Holding
GOVERNMENT SECURITIES	1.64%
0% Strips GOI 2041 (MD 12/06/2030)	1.64%
EQUITY	92.52%
Nestle India Limited	8.91%
Hindustan Unilever Limited	7.35%
Maruti Suzuki India Limited	6.41%
Oracle Financial Services Software Limited	5.36%
Glaxosmithkline Pharmaceuticals Limited	5.08%
Abbott India Ltd	4.47%
Honeywell AUTomation India Ltd	4.00%
Gmm PFAUdler Limited	3.89%
Siemens Limited	2.94%
Mphasis Limited	2.86%
Other Equity	41.24%
MMI, Deposits, CBLO & Others	5.84%



Fund Update:

Exposure to equities has increased to 92.52% from 91.68% and MMI has decreased to 5.84% from 6.64% 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: 19-Nov-23

OBJECTIVE: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of small cap companies (as per SEBI classification). Further, the fund would also seek to provide a cushion against the sudden volatility in the equities through some investments in debt and money market instruments.

STRATEGY: Active Fund Management with potentially 100% equity exposure. Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of being tomorrow's mid cap. Emphasize on early identification of stocks. 50-100% will be invested in small cap companies and 0-50% in mid cap companies.

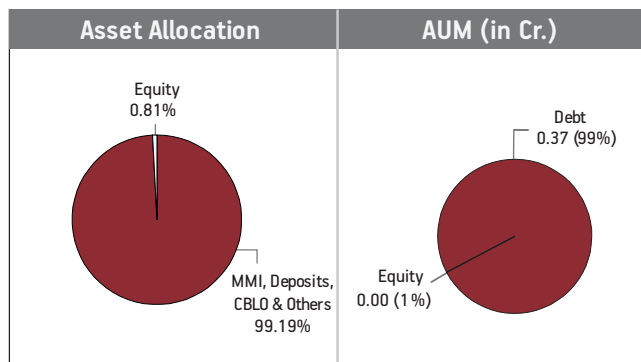
NAV as on 30th November 2023: ₹ 10.0468

BENCHMARK: Nifty Smallcap 100 and CRISIL Liquid Fund Index

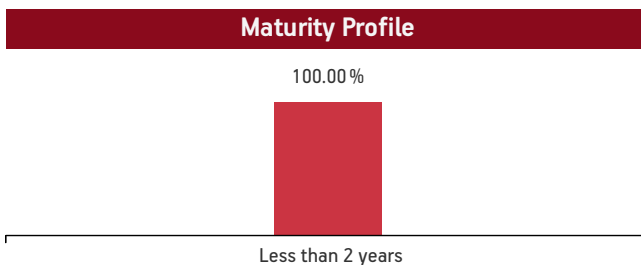
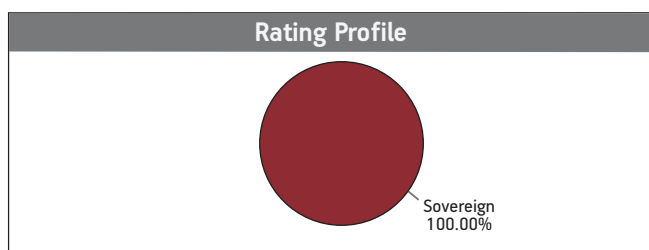
Asset held as on 30th November 2023: ₹ 0.37 Cr

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

SECURITIES	Holding
EQUITY	0.81%
Gandhar Oil Refinery (India) Limited	0.81%
MMI, Deposits, CBLO & Others	99.19%



Maturity (in years)	0.00
Yield to Maturity	6.75%
Modified Duration	0.00



About The Fund

Date of Inception: 20-Nov-23

OBJECTIVE: To focus on investing in select companies from the Investment universe, which conduct business in socially and environmentally responsible manner while maintaining governance standards.

STRATEGY: To invest in companies demonstrating sustainable practices across Environment, Social and Governance theme. The ESG theme has outperformed the broader market indices over long-term. The companies chosen are likely to have strong growth, enjoy distinct competitive advantages, and have sustainable business models and financial strength. The fund will also invest in high quality money market instruments and maintain adequate liquidity.

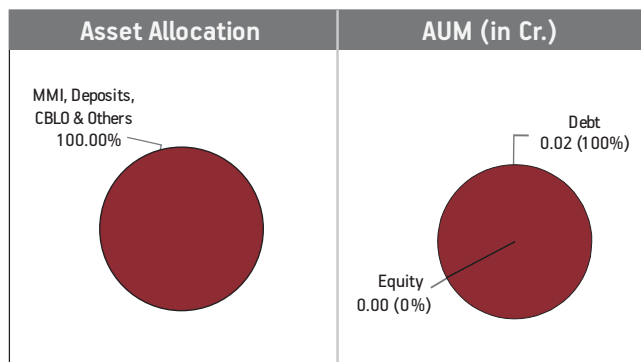
NAV as on 30th November 2023: ₹ 10.0062

BENCHMARK: Nifty 100 ESG Index and CRISIL Liquid Fund Index

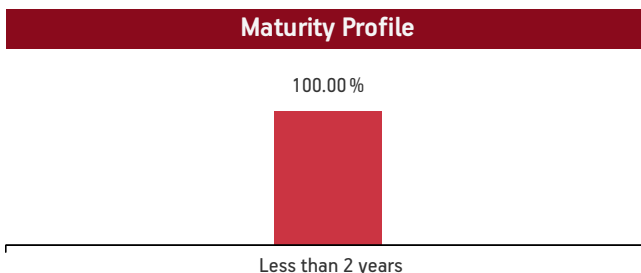
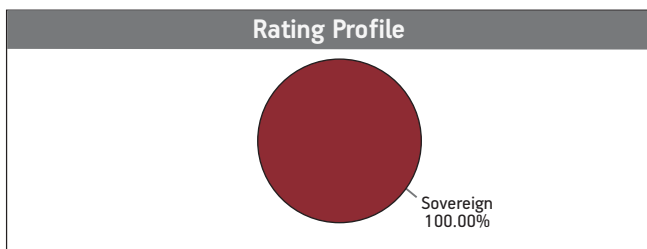
Asset held as on 30th November 2023: ₹ 0.02 Cr

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

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%



Maturity (in years)	0.00
Yield to Maturity	6.75%
Modified Duration	0.00



Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 15-Feb-10

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

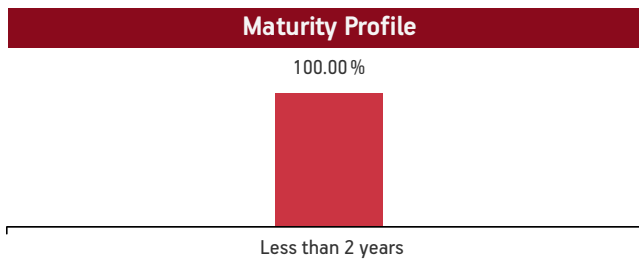
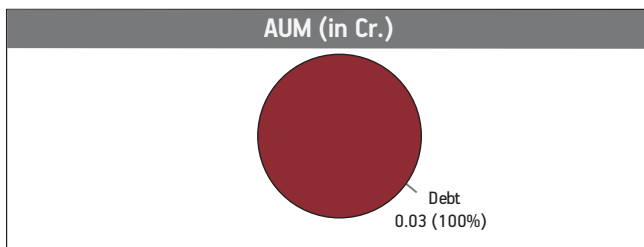
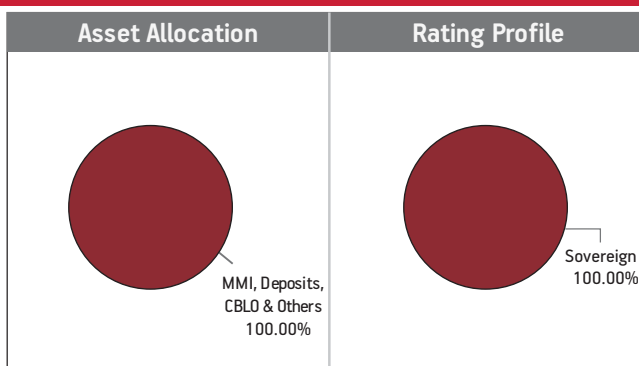
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven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

NAV as on 30th November 2023: ₹ 22.8355

Asset held as on 30th November 2023: ₹ 0.03 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.
 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.

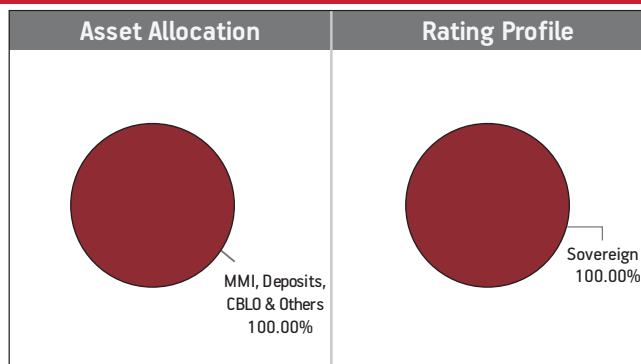
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 30th November 2023: ₹ 20.8696

Asset held as on 30th November 2023: ₹ 0.01 Cr

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

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%

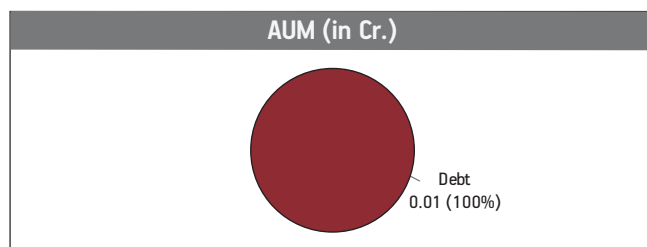
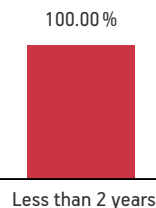


Maturity (in years) 0.00

Yield to Maturity 6.75%

Modified Duration 0.00

Maturity Profile



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: 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.

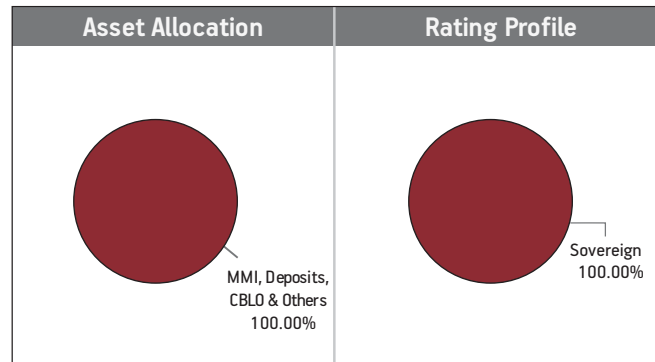
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 30th November 2023: ₹ 20.6484

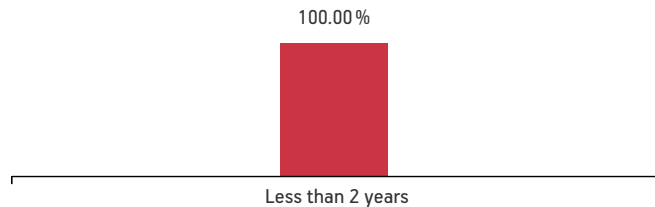
Asset held as on 30th November 2023: ₹ 0.06 Cr

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

SECURITIES	Holding
MMI, Deposits, CBLO & Others	100.00%

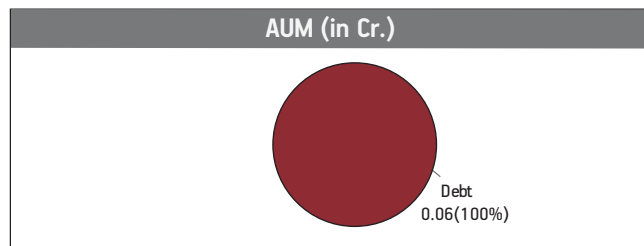


Maturity (in years)	0.00
Yield to Maturity	6.75%
Modified Duration	0.00
Maturity Profile	



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: 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.

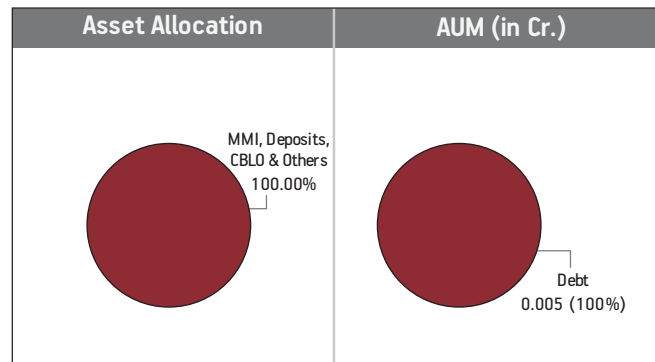
STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven 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 30th November 2023: ₹ 20.6433

Asset held as on 30th November 2023: ₹ 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.

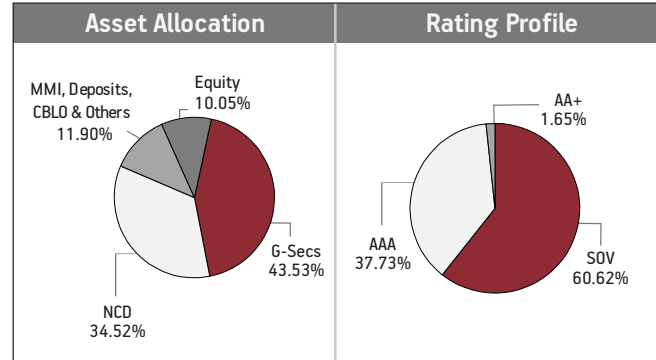
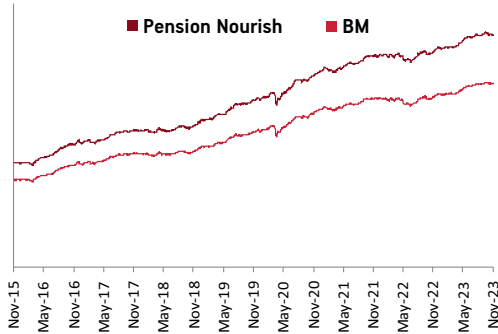
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This product is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 30th November 2023: ₹ 50.3263

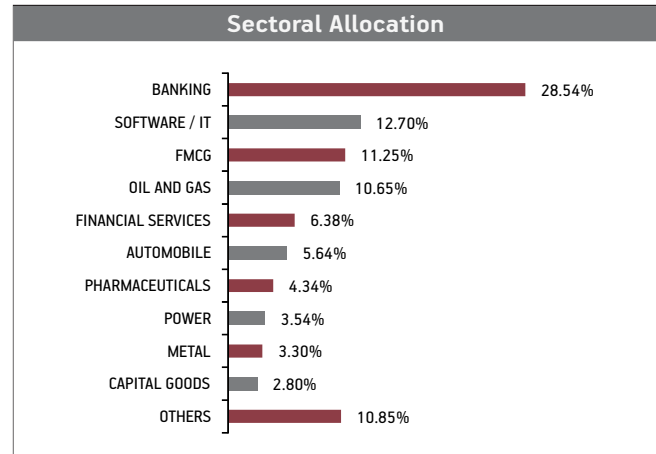
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 6.97 Cr

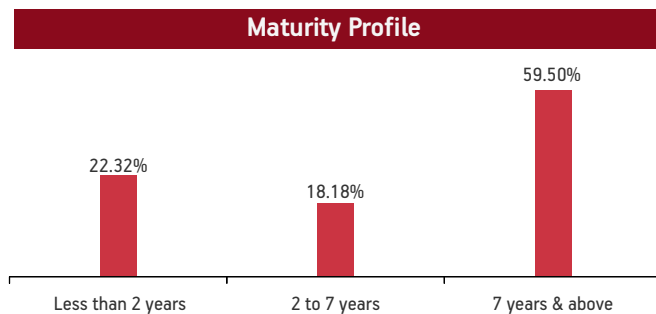
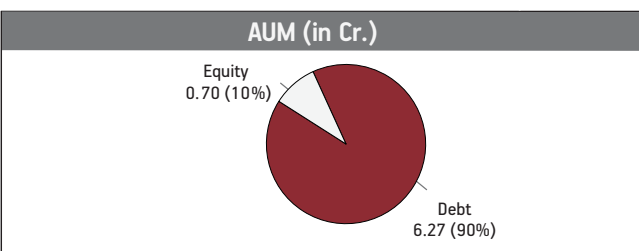
FUND MANAGER: Mr. Bhaumik Bhatia (Equity), Ms. Richa Sharma (Debt)



SECURITIES	Holding
GOVERNMENT SECURITIES	43.53%
7.26% GOI 2032 (MD 22/08/2032)	12.84%
6.99% GOI 2051 (MD 15/12/2051)	10.83%
6.54% GOI 2032 (MD 17/01/2032)	8.19%
7.54% GOI 2036 (MD 23/05/2036)	4.35%
8.30% GOI 2040 (MD 02/07/2040)	3.11%
7.40% GOI 2062 (MD 19/09/2062)	1.42%
7.18% GOI 2037 (MD 24/07/2037)	1.41%
7.30% GOI 2053 (MD 19/06/2053)	1.40%
CORPORATE DEBT	34.52%
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	9.95%
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	8.63%
8.22% Nabard GOI NCD Pmayg-Pb-2 (MD 13/12/2028)	4.40%
8.30% IRFC NCD (MD 25/03/2029)	4.40%
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.85%
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.83%
8.40% Cholamandalam Invnt And Fin Co Ltd NCD (MD 09/08/2028)	1.45%
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.01%
EQUITY	10.05%
HDFC Bank Limited	1.25%
Reliance Industries Limited	0.87%
ICICI Bank Limited	0.78%
Infosys Limited	0.61%
ITC Limited	0.42%
Tata Consultancy Services Limited	0.41%
Larsen And Toubro Limited	0.28%
Hindustan Unilever Limited	0.26%
Axis Bank Limited	0.26%
Kotak Mahindra Bank Limited	0.25%
Other Equity	4.65%
MMI, Deposits, CBLO & Others	11.90%



Maturity (in years)	9.94
Yield to Maturity	7.52%
Modified Duration	5.42



Fund Update:

Exposure to equities has increased to 10.05% from 9.52% and MMI has increased to 11.90% from 2.96% 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.

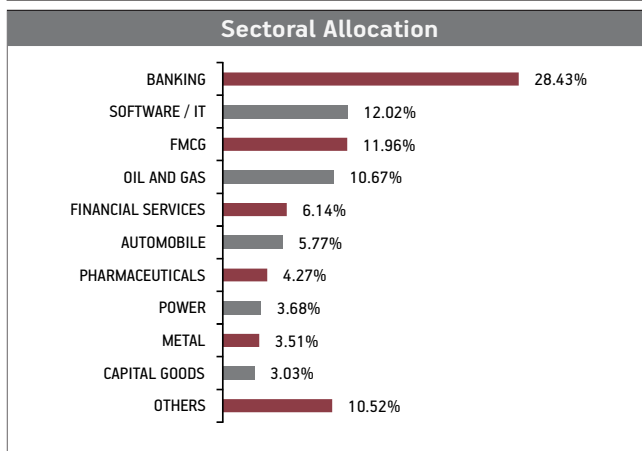
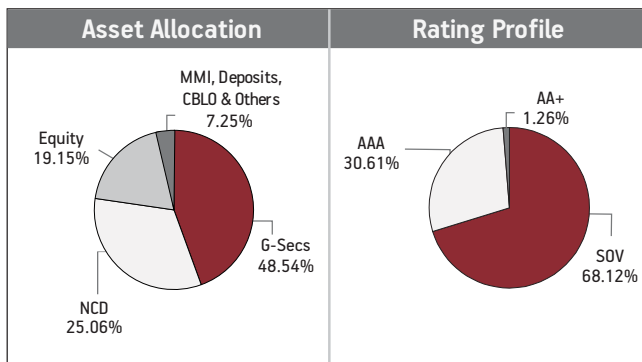
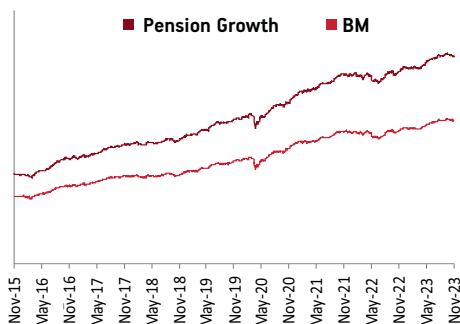
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on the fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 30th November 2023: ₹ 68.4873

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

Asset held as on 30th November 2023: ₹ 20.38 Cr

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



SECURITIES Holding

GOVERNMENT SECURITIES 48.54%

7.18% State Development Loan-Maharashtra2022 (MD 28/06/2029)	12.02%
7.59% GOI 2029 (MD 20/03/2029)	8.70%
7.54% GOI 2036 (MD 23/05/2036)	6.95%
6.99% GOI 2051 (MD 15/12/2051)	6.48%
7.26% GOI 2032 (MD 22/08/2032)	4.88%
7.40% GOI 2062 (MD 19/09/2062)	2.42%
7.18% GOI 2037 (MD 24/07/2037)	2.41%
7.30% GOI 2053 (MD 19/06/2053)	2.39%
8.17% GOI 2044 (MD 01/12/2044)	1.32%
6.01% GOI 2028 (MD 25/03/2028)	0.96%

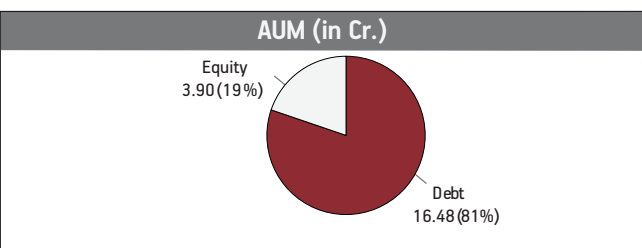
CORPORATE DEBT 25.06%

8.375% Exim Bank MD 24/07/2025 (Sr. S 02-2025)	8.40%
8.025% LIC Housing Finance Ltd NCD (MD 23/03/2033)	5.99%
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	4.92%
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	1.98%
8.51% Nabard NCD (MD 19/12/2033) Series Ltf 3C	1.55%
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	1.24%
8.40% Cholamandalam Invt And Fin Co Ltd NCD (MD 09/08/2028)	0.99%

EQUITY 19.15%

HDFC Bank Limited	2.43%
Reliance Industries Limited	1.65%
ICICI Bank Limited	1.37%
Infosys Limited	0.99%
ITC Limited	0.82%
Tata Consultancy Services Limited	0.77%
Hindustan Unilever Limited	0.61%
Larsen And Toubro Limited	0.58%
Axis Bank Limited	0.56%
Kotak Mahindra Bank Limited	0.50%
Other Equity	8.87%

MMI, Deposits, CBLO & Others 7.25%

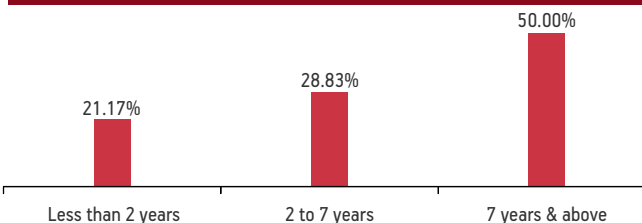


Maturity (in years) 10.10

Yield to Maturity 7.60%

Modified Duration 5.57

Maturity Profile



Fund Update:
 Exposure to equities has increased to 19.15% from 18.25% and MMI has slightly decreased to 7.25% from 7.80% on a MOM basis.
 Pension growth fund continues to be predominantly invested in highest rated fixed income instruments.

Refer annexure for complete portfolio details.

About The Fund

Date of Inception: 12-Mar-03

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

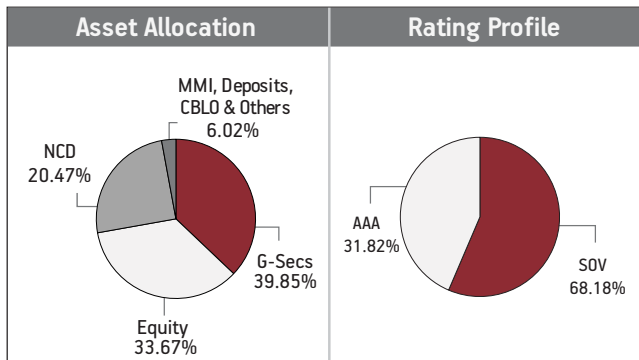
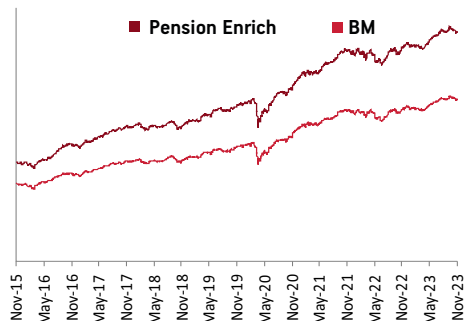
STRATEGY: To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance yield of the composite portfolio with low level of risk.

NAV as on 30th November 2023: ₹ 84.1819

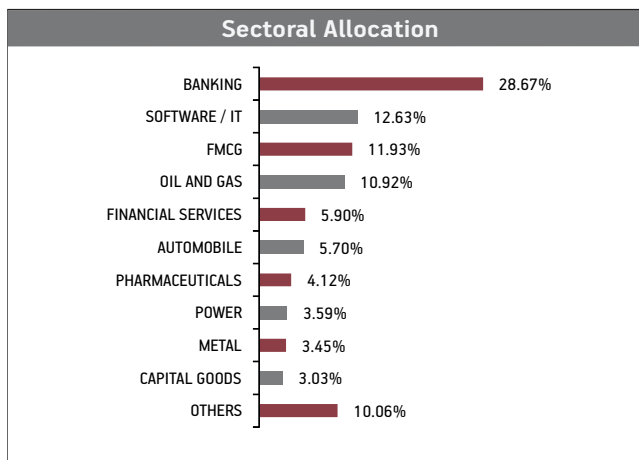
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

Asset held as on 30th November 2023: ₹ 113.24 Cr

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



SECURITIES	Holding
GOVERNMENT SECURITIES	39.85%
7.26% GOI 2032 (MD 22/08/2032)	9.93%
7.54% GOI 2036 (MD 23/05/2036)	6.26%
6.54% GOI 2032 (MD 17/01/2032)	5.88%
7.40% GOI 2062 (MD 19/09/2062)	4.36%
8.28% GOI 2027 (MD 21/09/2027)	3.65%
6.99% GOI 2051 (MD 15/12/2051)	2.67%
8.60% GOI 2028 (MD 02/06/2028)	1.85%
9.15% GOI 2024 (MD 14/11/2024)	1.80%
7.18% GOI 2037 (MD 24/07/2037)	1.73%
7.30% GOI 2053 (MD 19/06/2053)	1.72%
CORPORATE DEBT	20.47%
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	9.17%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	4.32%
8.51% Nabard NCD (MD 19/12/2033) Series Ltif 3C	1.86%
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	1.77%
8.55% HDFC Bank NCD (MD 27/03/2029)(HDFC)	0.91%
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.89%
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.88%
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option	0.67%

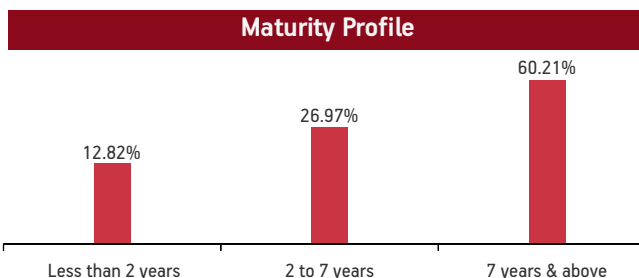
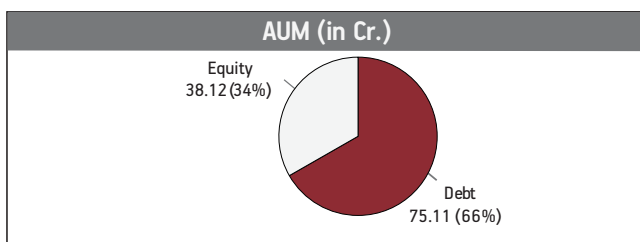


EQUITY	33.67%
HDFC Bank Limited	4.19%
Reliance Industries Limited	3.01%
ICICI Bank Limited	2.53%
Infosys Limited	1.87%
ITC Limited	1.46%
Tata Consultancy Services Limited	1.42%
Hindustan Unilever Limited	1.05%
Axis Bank Limited	1.03%
Larsen And Toubro Limited	1.02%
Kotak Mahindra Bank Limited	0.90%
Other Equity	15.18%
MMI, Deposits, CBLO & Others	6.02%

Maturity (in years) 10.06

Yield to Maturity 7.55%

Modified Duration 5.45



Fund Update:

Exposure to equities has increased to 33.67% from 32.39% and MMI has slightly decreased to 6.02% from 6.46% 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.

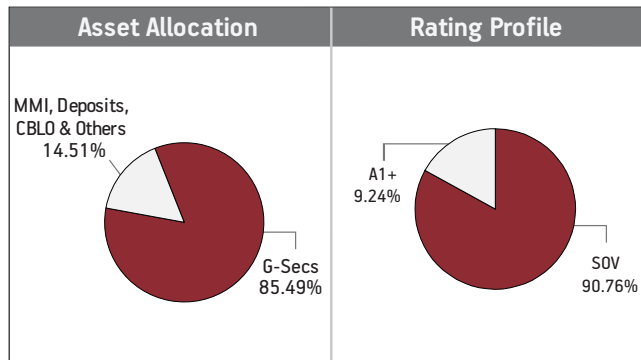
STRATEGY: To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

NAV as on 30th November 2023: ₹ 16.8801

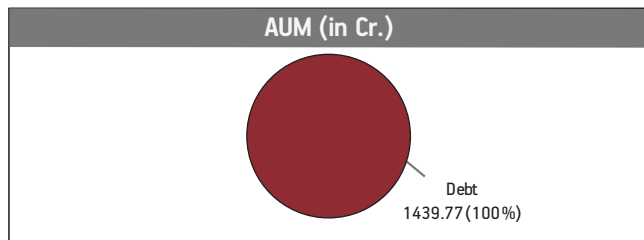
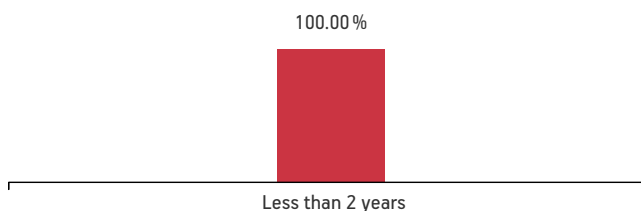
Asset held as on 30th November 2023: ₹ 1439.77 Cr

FUND MANAGER: Ms. Richa Sharma

SECURITIES	Holding
GOVERNMENT SECURITIES	85.49%
364 Days TBill (MD 18/01/2024)	8.61%
364 Days TBill (MD 02/05/2024)	5.74%
364 Days TBill (MD 13/06/2024)	5.70%
364 Days TBill (MD 12/09/2024)	4.61%
364 Days TBill (MD 20/06/2024)	3.68%
364 Days TBill (MD 25/04/2024)	3.38%
364 Days TBill (MD 25/07/2024)	3.33%
364 Days TBill (MD 03/10/2024)	3.28%
8.40% GOI 2024 (MD 28/07/2024)	3.15%
364 Days TBill (MD 21/12/2023)	3.11%
Other Government Securities	40.91%
MMI, Deposits, CBLO & Others	14.51%



Maturity (in years)	0.41
Yield to Maturity	6.77%
Modified Duration	0.03
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.

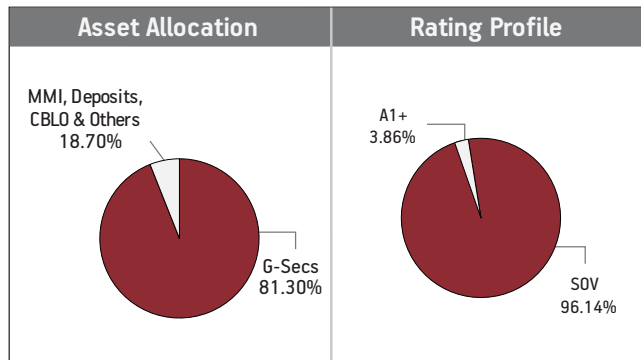
STRATEGY: To keep the returns less volatile, the fund will invest in shorter tenor instruments with minimal credit and interest rate risk. The fund will invest in high quality money market instruments and Government securities.

NAV as on 30th November 2023: ₹ 16.8613

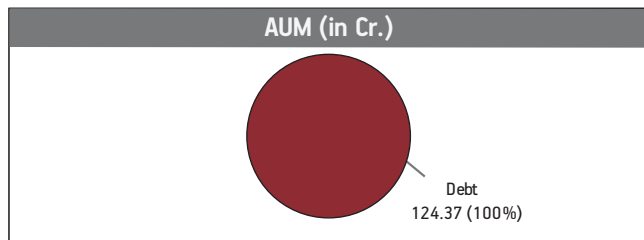
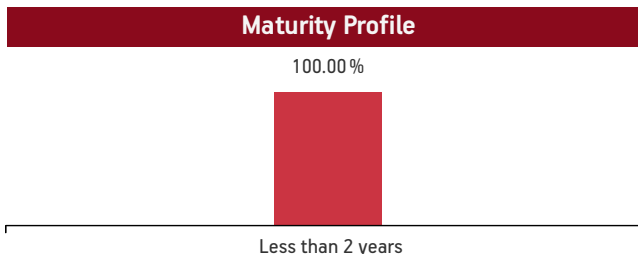
Asset held as on 30th November 2023: ₹ 124.37 Cr

FUND MANAGER: Ms. Richa Sharma

SECURITIES	Holding
GOVERNMENT SECURITIES	81.30%
364 Days TBill (MD 07/12/2023)	20.08%
364 Days TBill (MD 21/12/2023)	8.01%
364 Days TBill (MD 18/01/2024)	7.97%
364 Days TBill (MD 20/06/2024)	7.75%
364 Days TBill (MD 04/01/2024)	4.00%
364 Days TBill (MD 11/01/2024)	3.99%
364 Days TBill (MD 08/02/2024)	3.97%
364 Days TBill (MD 04/04/2024)	3.93%
364 Days TBill (MD 02/05/2024)	3.91%
364 Days TBill (MD 30/05/2024)	3.89%
Other Government Securities	13.80%
MMI, Deposits, CBLO & Others	18.70%



Maturity (in years)	0.25
Yield to Maturity	6.51%
Modified Duration	0.00



Liquid Plus Fund	
Government Securities	4.98
7.70% Tamil Nadu SDL Uday 2024 (MD 22/02/2024)	3.89
9.11% Madhya Pradesh SDL 2024 (MD 28/05/2024)	1.09
Corporate Debt	68.14
5.84% Indian Oil Corpn. Ltd. NCD (MD 19/04/2024)	9.43
5.27% NABARD NCD (MD 29/04/2024)	8.55
7.25% Larsen & Toubro Ltd NCD (MD 06/05/2024)	7.32
4.50% ONGC NCD (MD 09/02/2024)	6.44
5.78% NTPC Ltd NCD (MD 29/04/2024)	6.42
6.19% LIC Housing Finance Ltd NCD (MD 25/11/2024)	6.38
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up)	5.53
7.28% HDFC Bank. NCD Aa-007 MD (01/03/2024)(HDFC)	4.31
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	4.14
5.74% Rural Electrification Corpn. Ltd. NCD (MD 20/06/2024)	3.41
8.02% BPCL Ltd NCD (MD 11/03/2024)	2.16
7.335% Larsen & Toubro Ltd NCD (MD 09/09/2024)	2.15
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	0.85
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.61
5.72% LIC Housing Finance Ltd NCD (MD 22/02/2024)	0.43
MMI, Deposits, CBLO & Others	26.88
Bandhan Bank Ltd CD (MD 09/09/2024)	7.32
Kotak Mahindra Prime Ltd Cp (MD 05/11/2024)	5.02
TREP-01 Dec 2023	4.36
Pilani Investment & Industries Corp Ltd Cp (MD 21/12/2023)	4.30
Axis Bank Ltd CD (MD 20/06/2024)	2.07
ICICI Bank CD (MD 18/09/24)	1.63
Cash & Cash Equivalent	2.17
Assure Fund	
Government Securities	37.65
7.38% GOI 2027 (MD 20/06/2027)	20.36
5.63% GOI 2026 (MD 12/04/2026)	10.68
7.06% GOI 2028 (MD 10/04/2028)	5.49
8.20% Oil Mkt Co GOI Bond 2024 (MD 15/09/2024)	1.11
Corporate Debt	52.75
7.70% Axis Finance Limited (MD 08/09/27)	9.19
8.30% Kotak Infrastructure Debt Fund Ltd NCD (MD 19.05.28)	7.96
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	5.79
7.77% HDFC Bank. NCD Aa-008 MD (28/06/2027)(HDFC)	4.05
7.90% Mahindra And Mahindra Fin Serv Ltd NCD (MD 30/08/2027)	3.70
7.92% ABFL NCD (MD 27/12/2027)	3.52
7.86 % Nexus Select Trust (MD 16.06.2026)	2.86
8.85% Axis Bank NCD (MD 05/12/2024)	1.86
7.95% LIC Housing Finance Ltd NCD (MD 29/01/2028) Put(27/01/21)	1.85
7.85% Bajaj Housing Finance Ltd NCD (MD 01/09/2028)	1.85
7.7201% LIC Housing Finance Ltd NCD (MD 12/02/2026)	1.47
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	1.46
8.45 % Sheela Form NCD (MD 04/04/2025) S1	1.38
8.45 % Sheela Form NCD (MD 06/04/2026) S3	1.38
8.45 % Sheela Form NCD (MD 06/10/2025) S2	1.38
8.45 % Sheela Form NCD (MD 06/10/2026) S4	1.38
8.13 %Aditya Birla Housing Finance Ltd NCD (MD 01/11/2028)	1.31
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	0.36
MMI, Deposits, CBLO & Others	9.60
TREP-01 Dec 2023	6.80
Cash & Cash Equivalent	2.80
Income Advantage Fund	
Government Securities	61.04
7.25% GOI 2063 (MD 12/06/2063)	15.84
7.54% GOI 2036 (MD 23/05/2036)	14.01
7.36% GOI 2052 (MD 12/09/2052)	10.51
6.99% GOI 2051 (MD 15/12/2051)	7.91
7.18% GOI 2037 (MD 24/07/2037)	7.41
7.30% GOI 2053 (MD 19/06/2053)	3.07

7.40% GOI 2062 (MD 19/09/2062)	1.87
8.19% Karnataka SDL (23/01/2029)	0.18
8.18% State Development Loan-Tamilnadu 2028 (MD 19/12/2028)	0.14
7.63% GOI 2059 (MD 17/06/2059)	0.12
Corporate Debt	36.09
7.39% SBI Cards & Payment Ltd NCD (MD 15/09/2025)	4.49
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	3.62
7.80% HDFC Bank NCD Aa-010 MD (06/09/2032)(HDFC)	3.15
5.40% Kotak Mahindra Prime Ltd NCD (MD 20/09/2024)	3.09
6.35% HDB Financial Services Ltd NCD (MD 11/09/2026)	3.03
7.95% Mindspace-REIT NCD MD (27/07/2027)	2.10
8.13 %Aditya Birla Housing Finance Ltd NCD (MD 01/11/2028)	2.04
8.83% ONGC Petro Additions Limited NCD (MD 10/03/2025)	1.91
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	1.88
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	1.37
7.38% Cholamandalam Invt And Fin Co Ltd NCD (MD 31/07/2024)	1.25
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	1.22
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	1.04
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	1.02
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.01
8.44% HDFC Bank. NCD MD (01/06/2026)(HDFC)	0.64
8.55% LIC Housing Finance Ltd. NCD (MD 14/08/2025)	0.64
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
8.85% Axis Bank NCD (MD 05/12/2024)	0.25
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.25
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	0.25
8.25% Rural Electrification Co.Ltd GOI Serviced(MD 26/03/2030)	0.13
8.55% HDFC Bank NCD (MD 27/03/2029)(HDFC)	0.13
MMI, Deposits, CBLO & Others	2.86
TREP-01 Dec 2023	0.71
Cash & Cash Equivalent	2.16

Income Advantage Guaranteed	
Government Securities	45.82
7.36% GOI 2052 (MD 12/09/2052)	26.74
7.54% GOI 2036 (MD 23/05/2036)	7.57
7.25% GOI 2063 (MD 12/06/2063)	6.59
7.57% GOI (MD 17/06/2033)	3.46
8.30% GOI 2040 (MD 02/07/2040)	1.47
Corporate Debt	49.44
8.51% NABARD NCD (MD 19/12/2033) Series Ltif 3C	7.15
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	7.03
7.97% HDFC Bank. NCD Ab-002 MD (17/02/2033)(HDFC)	6.89
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2026) Sr-X	5.49
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	3.87
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	3.79
8.50% NHPC Ltd NCD Sr-T Strrp L (MD 14/07/2030)	3.52
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	2.82
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	2.73
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	2.06
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.32
8.30% Rural Electrification CprltdNCD GOI S-VIII MD 25/03/202	0.70
8.03% Aditya Birla Finance Ltd Subdebt NCD (MD 24/06/2033)	0.69
8.13 %Aditya Birla Housing Finance Ltd NCD (MD 01/11/2028)	0.69
7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.68
MMI, Deposits, CBLO & Others	4.74
TREP-01 Dec 2023	1.86
Cash & Cash Equivalent	2.88

Protector Fund	
Government Securities	51.13

7.26% GOI 2032 (MD 22/08/2032)	13.60
7.36% GOI 2052 (MD 12/09/2052)	10.75
7.54% GOI 2036 (MD 23/05/2036)	6.92
7.88% GOI 2030 (MD 19/03/2030)	5.28
7.18% GOI 2033 (MD 14/08/2033)	3.29
6.99% GOI 2051 (MD 15/12/2051)	3.23
6.54% GOI 2032 (MD 17/01/2032)	3.16
7.38% GOI 2027 (MD 20/06/2027)	2.06
7.63% GOI 2059 (MD 17/06/2059)	1.39
7.30% GOI 2053 (MD 19/06/2053)	0.83
8.32% GOI (MD 02/08/2032)	0.62
Corporate Debt	35.74
7.49% NHAH NCD MD (01/08/2029)	8.44
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	5.17
8.05% HDFC Bank NCD (MD 22/10/2029)-W003 Sr(HDFC)	3.46
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	3.39
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	3.20
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	2.43
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	1.77
8.03% Aditya Birla Finance Ltd Subdebt NCD (MD 24/06/2033)	1.43
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up)	0.99
8.45 % Sheela Form NCD (MD 04/04/2025) S1	0.86
8.45 % Sheela Form NCD (MD 06/04/2026) S3	0.86
8.45 % Sheela Form NCD (MD 06/10/2025) S2	0.85
8.45 % Sheela Form NCD (MD 06/10/2026) S4	0.85
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.82
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	0.35
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	0.34
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.28
8.95% Power Finance Corpn.Ltd.NCD 64.III(A&B)(MD 30/03/2025)	0.24

Equity	10.10
HDFC Bank Limited	1.25
Reliance Industries Limited	0.85
ICICI Bank Limited	0.70
Infosys Limited	0.46
ITC Limited	0.43
Larsen And Toubro Limited	0.33
Axis Bank Limited	0.28
Tata Consultancy Services Limited	0.28
Bharti Airtel Limited	0.27
Tata Technologies Limited	0.26
Kotak Mahindra Bank Limited	0.25
Hindustan Unilever Limited	0.22
State Bank Of India	0.20
Bajaj Finance Limited	0.17
Sun Pharmaceuticals Industries Limited	0.15
Maruti Suzuki India Limited	0.15
NTPC Limited	0.15
Tata Motors Limited	0.14
SBI Life Insurance Company Limited	0.13
Mahindra And Mahindra Limited	0.13
Tata Steel Limited	0.12
Protean Egov Technologies Limited	0.11
HCL Technologies Limited	0.11
Ultratech Cement Limited	0.11
Titan Company Limited	0.11
Asian Paints Limited	0.10
Bajaj Finserv Limited	0.10
Trent Ltd	0.10
Power Grid Corporation Of India Limited	0.09
Hindalco Industries Limited	0.09
Bajaj Auto Limited	0.08
Cipla Limited Fv 2	0.08
Indusind Bank Limited	0.07
Crompton Greaves Consumer Electricals Limited	0.07
Oil And Natural Gas Corporation Limited	0.06
PI Industries Limited	0.06
Dr Reddy Laboratories	0.06
Muthoot Finance Limited	0.06
Nestle India Limited	0.06
Apollo Hospitals Enterprise Limited	0.06
GAIL (India) Limited	0.06
Can Fin Homes Ltd	0.05
Cera Sanitaryware Limited	0.05
SRF Limited	0.05
Va Tech Wabag Ltd	0.05
UPL Limited	0.05

Steel STRIPS Wheels Limited	0.05
Godrej Consumer Products Limited	0.05
Cholamandalam Investment And Finance Company Limited	0.05
Info Edge (India) Ltd	0.05
Equitas Small Finance Bank Ltd	0.05
Aavas Financiers Limited	0.05
Nippon Life India Assets Management Ltd	0.04
Eicher Motors Limited	0.04
UTI Asset Management Company Limited	0.04
Navin Fluorine International Limited	0.04
Interglobe Aviation Limited	0.04
Piramal Enterprises Limited	0.04
Voltas Limited	0.04
Tech Mahindra Limited	0.04
Adani Ports And Special Economic Zone Limited	0.04
HDFC Standard Life Insurance Company Limited	0.04
Hero Motocorp Limited	0.04
Britannia Industries Limited	0.03
Uniparts India Limited	0.03
Finolex Cables Limited	0.03
DLF Limited	0.03
Ltimindtree Limited	0.03
Tata Consumer Products Ltd	0.03
Wipro Limited	0.03
Bharat Petroleum Corporation Limited	0.03
Indian Oil Corporation Limited	0.03
Havells India Limited	0.03
Divis Laboratories Limited	0.03
Bharat Electronics Limited	0.03
SBI Cards And Payments Services Limited	0.02
Ambuja Cements Limited	0.02
Tata Power Company Limited	0.02
Titagarh Wagons Limited	0.02
Zee Entertainment Enterprises Limited	0.02
Dabur India Limited	0.02
Bharat Forge Limited Fv 2	0.02
Marico Limited	0.02
ACC Limited	0.02
Ashok Leyland Limited Fv 1	0.02
Siemens Limited	0.02
Bank Of Baroda	0.01
ICICI Lombard General Insurance Company Limited	0.00
ICICI Prudential Life Insurance Company Limited	0.00
MMI, Deposits, CBLO & Others	3.03
TREP-01 Dec 2023	1.09
Cash & Cash Equivalent	1.94
Builder Fund	
Government Securities	41.75
7.36% GOI 2052 (MD 12/09/2052)	13.26
7.54% GOI 2036 (MD 23/05/2036)	9.10
7.26% GOI 2032 (MD 22/08/2032)	8.14
6.54% GOI 2032 (MD 17/01/2032)	4.28
7.88% GOI 2030 (MD 19/03/2030)	4.21
8.30% GOI 2040 (MD 02/07/2040)	1.55
7.38% GOI 2027 (MD 20/06/2027)	0.62
7.30% GOI 2053 (MD 19/06/2053)	0.60
Corporate Debt	35.49
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	8.07
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	5.98
6.00% HDFC Bank. NCD Z-001 MD (29/05/2026)(HDFC)	5.88
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	3.40
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	2.08
8.85% Axis Bank NCD (MD 05/12/2024)	2.06
8.29% MTNL NCD (MD 28/11/2024) Series Iv-D 2014	2.06
8.45% HDFC Bank. NCD MD (18/05/2026) (Series P - 012)	1.66
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.10
7.79% REC Limited NCD 2030 (MD 21/05/2030)	0.98
9.45% Power Finance Corp NCD (01/09/2026) Series 77 B	0.76
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.62
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.43
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.41
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.00
Equity	20.24

HDFC Bank Limited	2.40
Reliance Industries Limited	1.64
ICICI Bank Limited	1.40
Infosys Limited	1.06
ITC Limited	0.79
Tata Consultancy Services Limited	0.76
Larsen And Toubro Limited	0.70
Hindustan Unilever Limited	0.57
Axis Bank Limited	0.56
Kotak Mahindra Bank Limited	0.52
Bharti Airtel Limited	0.47
State Bank Of India	0.45
Bajaj Finance Limited	0.38
Sun Pharmaceuticals Industries Limited	0.34
Titan Company Limited	0.33
HCL Technologies Limited	0.31
Tata Motors Limited	0.30
Ultratech Cement Limited	0.27
Asian Paints Limited	0.26
Mahindra And Mahindra Limited	0.26
NTPC Limited	0.26
Power Grid Corporation Of India Limited	0.26
Tech Mahindra Limited	0.24
Maruti Suzuki India Limited	0.23
Tata Steel Limited	0.22
Bajaj Finserv Limited	0.21
SBI Life Insurance Company Limited	0.20
Bajaj Auto Limited	0.19
Hindalco Industries Limited	0.19
Nestle India Limited	0.19
Trent Ltd	0.19
Indusind Bank Limited	0.16
Bharat Electronics Limited	0.16
Bharat Petroleum Corporation Limited	0.15
Oil And Natural Gas Corporation Limited	0.14
Archean Chemicals Limited	0.13
Britannia Industries Limited	0.13
Tata Consumer Products Ltd	0.12
Dr Reddy Laboratories	0.12
Cholamandalam Investment And Finance Company Ltd	0.11
Adani Ports And Special Economic Zone Limited	0.11
Glaxosmithkline Pharmaceuticals Limited	0.11
Divis Laboratories Limited	0.11
Cipla Limited Fv 2	0.11
Ambuja Cements Limited	0.11
Eicher Motors Limited	0.11
Tata Power Company Limited	0.10
Wipro Limited	0.10
Hero Motocorp Limited	0.10
Godrej Consumer Products Limited	0.10
Biocon Limited	0.09
Ajanta Pharma Ltd	0.09
Info Edge (India) Ltd	0.08
Bharat Forge Limited Fv 2	0.08
Uniparts India Limited	0.08
SRF Limited	0.08
GAIL (India) Limited	0.08
Marico Limited	0.08
Ltimindtree Limited	0.08
Interglobe Aviation Limited	0.08
HDFC Standard Life Insurance Company Limited	0.08
Indian Oil Corporation Limited	0.08
Jio Financial Services Ltd	0.07
Siemens Limited	0.07
UPL Limited	0.07
Ashok Leyland Limited Fv 1	0.07
Dabur India Limited	0.06
Apollo Hospitals Enterprise Limited	0.06
ICICI Lombard General Insurance Company Limited	0.06
PI Industries Limited	0.06
Bank Of Baroda	0.06
ACC Limited	0.06
Havells India Limited	0.06
SBI Cards And Payments Services Limited	0.05
Crompton Greaves Consumer Electricals Limited	0.04
Zee Entertainment Enterprises Limited	0.04
MMI, Deposits, CBLO & Others	2.52
TREP-01 Dec 2023	0.66
Cash & Cash Equivalent	1.87

Balancer Fund	
Government Securities	62.53
7.38% GOI 2027 (MD 20/06/2027)	24.08
7.54% GOI 2036 (MD 23/05/2036)	12.14
7.26% GOI 2032 (MD 22/08/2032)	9.55
7.36% GOI 2052 (MD 12/09/2052)	7.08
7.18% GOI 2037 (MD 24/07/2037)	2.35
7.30% GOI 2053 (MD 19/06/2053)	2.34
6.54% GOI 2032 (MD 17/01/2032)	2.28
7.18% GOI 2033 (MD 14/08/2033)	1.43
8.28% GOI (MD 15/02/2032)	1.27
Corporate Debt	8.69
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	6.74
8.03% Aditya Birla Finance Ltd Subdebt NCD (MD 24/06/2033)	1.95
Equityx`	25.12
HDFC Bank Limited	2.93
Reliance Industries Limited	1.95
ICICI Bank Limited	1.70
Infosys Limited	1.40
ITC Limited	0.94
Tata Consultancy Services Limited	0.92
Larsen And Toubro Limited	0.83
Axis Bank Limited	0.75
Hindustan Unilever Limited	0.68
Kotak Mahindra Bank Limited	0.65
State Bank Of India	0.58
Bharti Airtel Limited	0.56
Bajaj Finance Limited	0.48
Titan Company Limited	0.42
Ultratech Cement Limited	0.39
Sun Pharmaceuticals Industries Limited	0.39
NTPC Limited	0.39
HCL Technologies Limited	0.39
Tata Motors Limited	0.38
Mahindra And Mahindra Limited	0.36
Maruti Suzuki India Limited	0.31
Asian Paints Limited	0.30
Tech Mahindra Limited	0.28
Bajaj Finserv Limited	0.28
Nestle India Limited	0.27
Power Grid Corporation Of India Limited	0.25
SBI Life Insurance Company Limited	0.24
Hindalco Industries Limited	0.24
Tata Steel Limited	0.24
Indusind Bank Limited	0.23
HDFC Standard Life Insurance Company Limited	0.23
Trent Ltd	0.21
Bharat Petroleum Corporation Limited	0.21
Archean Chemicals Limited	0.20
Oil And Natural Gas Corporation Limited	0.19
Dr Reddy Laboratories	0.17
Adani Ports And Special Economic Zone Limited	0.17
Tata Consumer Products Ltd	0.15
Wipro Limited	0.15
Bajaj Auto Limited	0.15
Bharat Electronics Limited	0.14
Britannia Industries Limited	0.14
Tata Power Company Limited	0.14
Apollo Hospitals Enterprise Limited	0.13
Indian Oil Corporation Limited	0.13
Eicher Motors Limited	0.13
Ambuja Cements Limited	0.13
Hero Motocorp Limited	0.13
Can Fin Homes Ltd	0.13
Divis Laboratories Limited	0.13
Cholamandalam Investment And Finance Company Limited	0.12
Cipla Limited Fv 2	0.12
Godrej Consumer Products Limited	0.12
DLF Limited	0.12
Biocon Limited	0.11
Ltimindtree Limited	0.11
Ajanta Pharma Ltd	0.10
Uniparts India Limited	0.09
GAIL (India) Limited	0.09

SRF Limited	0.09
Interglobe Aviation Limited	0.09
Info Edge (India) Ltd	0.09
Siemens Limited	0.09
Ashok Leyland Limited Fv 1	0.09
Bharat Forge Limited Fv 2	0.09
Dabur India Limited	0.09
UPL Limited	0.08
Jio Financial Services Ltd	0.08
Bank Of Baroda	0.07
ICICI Lombard General Insurance Company Limited	0.07
ACC Limited	0.06
Havells India Limited	0.06
Zee Entertainment Enterprises Limited	0.05
Page Industries Limited	0.05
SBI Cards And Payments Services Limited	0.04
Marico Limited	0.04
PI Industries Limited	0.04
MMI, Deposits, CBL0 & Others	3.66
TREP-01 Dec 2023	1.87
Cash & Cash Equivalent	1.79
Enhancer Fund	
Government Securities	33.93
7.26% GOI 2032 (MD 22/08/2032)	5.65
7.36% GOI 2052 (MD 12/09/2052)	3.70
7.54% GOI 2036 (MD 23/05/2036)	3.02
8.60% GOI 2028 (MD 02/06/2028)	2.45
7.25% GOI 2063 (MD 12/06/2063)	1.86
7.88% GOI 2030 (MD 19/03/2030)	1.46
8.33% GOI 2036 (07/06/2036)	1.28
6.99% GOI 2051 (MD 15/12/2051)	1.26
7.17% GOI 2028 (MD 08/01/2028)	1.17
7.59% GOI 2026 (MD 11/01/2026)	0.70
6.79% GOI 2029 (MD 26/12/2029)	0.65
6.22% GOI 2035 (MD 16/03/2035)	0.62
7.50% GOI 2034 (10.08.2034)	0.62
7.57% GOI (MD 17/06/2033)	0.59
7.38% GOI 2027 (MD 20/06/2027)	0.55
7.73% GOI 2034 (MD 19/12/2034)	0.48
8.22% State Development -Punjab SPL 2026 (MD 30/03/2026)	0.42
7.27% GOI (MD 08/04/2026)	0.42
7.10% GOI Sgrb 2028 (MD27/01/2028)	0.34
7.69% GOI 2043 (MD 17/06/2043)	0.33
8.28% GOI 2027 (MD 21/09/2027)	0.32
6.54% GOI 2032 (MD 17/01/2032)	0.32
8.32% GOI (MD 02/08/2032)	0.32
0% STRIPS GOI 2051(MD 15/06/2025)	0.24
0% STRIPS GOI 2051(MD 15/12/2025)	0.23
6.19% GOI 2034 (MD 16/09/2034)	0.23
8.30% GOI 2042 (MD 31/12/2042)	0.21
0% STRIPS GOI 2041(MD 12/06/2031)	0.20
7.18% GOI 2037 (MD 24/07/2037)	0.20
0% STRIPS GOI 2041(MD 12/12/2031)	0.19
8.97% GOI 2030 (MD 05/12/2030)	0.18
8.35% State Development -Gujrat 2029 (MD 06/03/2029)	0.17
8.43% State Development Loan-Tn2028(MD 07/03/2028)	0.17
6.18% GOI (MD 04/11/2024)	0.17
7.40% GOI 2062 (MD 19/09/2062)	0.16
0% STRIPS GOI 2051(MD 15/06/2026)	0.15
0% STRIPS GOI 2051(MD 15/12/2026)	0.14
8.24% GOI 2033 (MD 10/11/2033)	0.12
0% STRIPS GOI 2033(MD 10/11/2025)	0.12
8.17% GOI 2044 (MD 01/12/2044)	0.12

0% STRIPS GOI 2041 (MD 12/06/2029)	0.11
6.95% GOI 2061 (MD 16/12/2061)	0.11
0% STRIPS GOI 2033(MD 10/11/2026)	0.11
0% STRIPS GOI 2041 (MD 12/12/2029)	0.11
7.32% Telangana SGS 2048 (MD 17/05/2048)	0.11
0% STRIPS GOI 2041 (MD 12/06/2030)	0.11
0% STRIPS GOI 2041 (MD 12/12/2030)	0.10
0% STRIPS GOI 2036(MD 07/06/2027)	0.10
0% STRIPS GOI 2041(MD 12/06/2032)	0.09
0% STRIPS GOI 2036(MD 07/06/2028)	0.09
0% STRIPS GOI 2041(MD 12/12/2032)	0.09
0% STRIPS GOI 2040(MD 02/07/2025)	0.08
0% STRIPS GOI 2061(MD 22/08/2025)	0.07
0% STRIPS GOI 2040(MD 02/07/2027)	0.07
8.24% GOI (MD 15/02/2027)	0.07
0% STRIPS GOI 2061(MD 22/08/2027)	0.07
10.18% GOI 2026 (M/D. 11.09.2026)	0.06
0% STRIPS GOI 2061(MD 22/02/2030)	0.05
0% STRIPS GOI 2033(MD 10/05/2027)	0.05
8.30% Fertilizer Co GOI (MD 07/12/2023)	0.05
0% STRIPS GOI 2033(MD 10/11/2027)	0.05
0% STRIPS GOI 2033(MD 10/05/2028)	0.05
0% STRIPS GOI 2033(MD 10/05/2025)	0.05
6.97% GOI 2026 (MD 06/09/2026)	0.04
0% STRIPS GOI 2036(MD 07/06/2025)	0.04
6.13% GOI 2028 (MD 04.06.2028)	0.04
8.33% GOI 2026 (MD 09/07/2026)	0.03
8.20% GOI 2025 (MD 24/09/2025)	0.03
8.03% FCI SPL Bonds (MD 15/12/2024)	0.03
7.41% GOI 2036 (MD 19/12/2036)	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)	0.03
7.06% GOI 2028 (MD 10/04/2028)	0.02
7.06% GOI 2046 (MD 10/10/2046)	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
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
0% STRIPS GOI 2061(MD 22/02/2027)	0.004
0% STRIPS GOI 2061(MD 22/02/2028)	0.003
7.95% GOI Fertilizers Co SPL Bonds (MD 18/02/2026)	0.003
8.23% FCI GOI Bond 2027 (MD 12/02/2027)	0.002
9.23% GOI 2043 (MD 23/12/2043)	0.001
8.00% Oil Mkt Co GOI Bond 2026	0.001
6.90% Oil Mkt Co GOI Bond 2026 (MD 04/02/2026)	0.001
8.28% GOI (MD 15/02/2032)	0.001
Corporate Debt	
7.44% NTPC Ltd NCD (MD 25/08/2032)	1.64
6.69% NTPC Ltd NCD (MD 13/09/2031)	1.57
7.30% Power Grid Corporation NCD (MD 19/06/2027)	1.23
5.23% NABARD NCD Sr 22C (MD 31/01/2025)	0.81
8.30% REC Limited NCD 2029 (MD 25/06/2029)	0.68
8.30% Rural Electrification CrptdNCD GOI S-VIIImd 25/03/202	0.65
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	0.60
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.59
5.65% Bajaj Finance Limited NCD (MD 10/05/2024)	0.48

9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	0.46
9.05 HDFC Bank. NCD Series U-001 (MD 16/10/2028) (HDFC)	0.44
8.45% IRFC NCD (MD 04/12/2028)	0.43
7.93% Power Finance Corpn. Ltd. NCD (MD 31/12/2029)	0.42
8.27% Rural Electrification Corpn. Ltd. NCD (MD 06/02/2025)	0.42
8.03% Power Finance Corporation Ltd NCD (MD 02/05/2026) (Put	0.42
8.08% Can Fin Homes Ltd. NCD MD (23/03/2026)	0.42
8.15% Tata Steel Ltd NCD (MD 01/10/2026)	0.42
6.45% Cholamandalam Invt And Fin Co Ltd NCD (MD 23/02/2024)	0.42
5.67% Balakrishna Industries Limited (MD 27/04/2025)	0.41
6.92% IRFC NCD (MD 31/08/2031)	0.40
6.44% HDFC Bank Ltd. Infra Bond NCD (MD 27/09/2028)	0.40
6.80% SBI 15 Year Basel 3 Tier 2 [Call 21/8/30] (21/08/2035)	0.39
8.30% Cholamandalam Invt And Fin Co Ltd NCD (MD 12/12/2025)	0.37
7.80% Can Fin Homes Ltd. NCD MD (24/11/2025)	0.35
8.63% L And T Infra Debt Fund Ltd NCD (MD 07/01/2026) Series	0.34
8.57% Rural Electrification Corpn. Ltd. NCD (MD 21/12/2024)	0.34
7.75% LIC Housing Finance Ltd NCD (MD 23/11/2027) Tr 353	0.33
7.38% Cholamandalam Invt And Fin Co Ltd NCD (MD 31/07/2024)	0.31
7.7201% LIC Housing Finance Ltd NCD (MD 12/02/2026)	0.27
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.27
8.50% Cholamandalam Invt And Fin Co Ltd NCD (MD 27/03/2026)	0.25
8.00% Hindustan Petroleum Corp Ltd NCD (MD 25/04/2024)	0.25
7.75 % Titan Company Limited NCD (MD 03/11/2025)	0.25
7.05% Embassy-REIT NCD MD (18/10/2026) [Call-18/04/26]	0.25
6.70% Can Fin Homes Ltd. NCD MD (25/02/2025)	0.25
7.15% Bajaj Finance Limited NCD (MD 02/12/2031)	0.24
6.90% The Ramco Cements Ltd NCD Series H (MD 24/03/2027)	0.24
8.25% Rural Electrification Co.Ltd GOI Serviced(MD 26/03/2030)	0.24
8.85% Axis Bank NCD (MD 05/12/2024)	0.22
7.78% (Step Up) HDFC Bank NCD (MD 27/03/2027) (HDFC)	0.22
10.90% AU Small Finance Bank Limited NCD (MD 30/05/2025)	0.21
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2025)	0.20
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step Up	0.19
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	0.18
HDB Financial Services Ltd. Zcb(5.85%XIRR)NCD(MD 26/04/2024)	0.18
8.23% Rural Electrification Corpn. Ltd. NCD (MD 23/01/2025)	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 Strpp K (MD 14/07/2029)	0.17
8.50% NHPC Ltd NCD Sr-T Strpp J (MD 14/07/2028)	0.17
8.51% NABARD NCD (MD 19/12/2033) Series Ltif 3C	0.17
8.1293% HDB Financial Services Ltd NCD (MD 16/11/2028)	0.17
8.14% Nuclear Power Corp Of India Ltd (MD 25/03/2026) Sr-X	0.17
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2025)	0.17
7.86% LIC Housing Finance Ltd. NCD (MD 17/05/2027)	0.17
7.20% Power Grid Corporation NCD (MD 09/08/2027)	0.16
6.80% Embassy-REIT NCD MD (07/09/2026) [Call-07/03/26]	0.16
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	0.16
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	0.15
5.70% Bajaj Housing Finance Ltd NCD (MD 10/06/2024)	0.15
8.30% Rural Electrification Corpn. Ltd. NCD (MD 10/04/2025)	0.14
7.95% Mindspace-REIT NCD MD (27/07/2027)	0.14
8.55% HDFC Bank NCD (MD 27/03/2029)(HDFC)	0.13
5.45% NTPC Ltd NCD (MD 15/10/2025)	0.13
8.13% Power Grid Corporation NCD (MD 25/04/2026) [G]	0.13

8.13% Power Grid Corporation NCD (MD 25/04/2025) [F]	0.13
8.13% Power Grid Corporation NCD (MD 25/04/2024) [E]	0.13
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.12
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	0.12
6.90% Rural Electrification Corpn.Ltd.NCD(MD 31/01/2031)204A	0.11
8.70% LIC Housing Finance NCD (MD 23/03/2029)	0.11
8.40% Nuclear Power Corp Of India Ltd (B) (MD 28/11/2026) Se	0.10
8.46% HDFC Bank NCD MD(15/06/2026)Put15/07/2017Sr P-16(HDFC)	0.10
8.45% HDFC Bank. NCD MD (18/05/2026) (Series P - 012) (HDFC)	0.10
6.59% Rashtriya Chem. & Fertilizers Ltd. NCD (MD 31/01/2025)	0.10
7.92% ABFL NCD (MD 27/12/2027)	0.09
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.09
9.75% Cholamandalam Invnt And Fin Co Ltd NCD (MD 23/08/2028)	0.09
8.85% Power Finance Corpn. Ltd. NCD (MD 25/05/2029)	0.09
9.50% GRUH Finance Ltd NCD (MD 30/10/28) F 016	0.09
8.67% Power Finance Corporation Ltd NCD Bs-179(MD18/11/2028)	0.09
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)	0.09
8.54% NHPC Ltd NCD (MD 26/11/2029) (Sr S2)	0.09
8.54% NHPC Ltd NCD (MD 26/11/2028) (Sr S2)	0.09
8.32% Power Grid Corporation Of India Ltd NCD (MD 23/12/2030)	0.09
8.37% Rural Electrification Corpn. Ltd. NCD(MD 07/12/2028)	0.09
8.55% Rural Electrification Corpn.Ltd.NCD (MD 09/08/2028)	0.09
8.40% IRFC NCD (MD 08/01/2029)	0.09
8.35% IRFC NCD (MD 13/03/2029)	0.09
8.54% NHPC Ltd NCD (MD 26/11/2027) (Sr S2)	0.09
8.65% India Infradebt Ltd NCD (MD 21/03/2026) Series II	0.09
8.15% Power Grid Corporation NCD (MD 09/03/2030).	0.09
8.54% NHPC Ltd NCD (MD 26/11/2026) (Sr S2)	0.09
8.50% NHPC Ltd NCD Sr-T Strrp H (MD 14/07/2026)	0.08
8.54% NHPC Ltd NCD (MD 26/11/2025) (Sr S2)	0.08
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2024)	0.08
9.34% HDFC Bank. NCD MD (28/08/2024)(HDFC)	0.08
9.70% HDB Fin.Ser.Ltd NCD T-II S-2014/1/7Sub(MD 20/06/2024)	0.08
8.54% NHPC Ltd NCD (MD 26/11/2024) (Sr S2)	0.08
9.30% India Infradebt Ltd NCD (MD 19/06/2024) Series I	0.08
8.49% NHPC Ltd NCD (MD 26/11/2024) (Sr S1)	0.08
8.60% Power Finance Corporation Ltd NCD (MD 07/08/2024)	0.08
8.15% Power Grid Corporation NCD (MD 09/03/2025)	0.08
7.93% Power Grid Corporation NCD (MD 20/05/2027) [K]	0.08
7.93% Power Grid Corporation NCD (MD 20/05/2026) [J]	0.08
7.93% Power Grid Corporation NCD (MD 20/05/2025) [I]	0.08
7.93% Power Grid Corporation NCD (MD 20/05/2024) [H]	0.08
7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	0.08
7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2027) Sr-X	0.08
7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2028) Sr-X	0.08
7.41% Power Finance Corpn. Ltd. NCD (MD 25/02/2030)	0.08
7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2029) Sr-X	0.08
7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2030) Sr-X	0.08
7.25% Nuclear Power Corpn Of India Ltd (MD 15/12/2031) Sr-X	0.08
7.25% HDFC Bank NCD (MD 17/06/2030)(HDFC)	0.08
7.40% HDFC Bank NCD (MD 28/02/2030)(HDFC)	0.08
7.93% Power Grid Corporation NCD (MD 20/05/2028) [L]	0.08
8.50% LIC Housing Finance Ltd. NCD (MD 24/02/2025) Put Optio	0.07
6.48% Sundaram Finance Ltd. NCD (MD 15/05/2026)	0.07
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	0.07
9.18% Nuclear Power Corporation Of India Limited (A) (MD 23/	0.07
8.14% Nuclear Power Corpn Of India Ltd (MD 25/03/2027) Sr-Xx	0.07
9.24% LIC Housing Finance Ltd NCD (MD 30/09/2024)	0.07
7.60% Grasim Industries Ltd. NCD (MD 04/06/2024)	0.07
7.77% HDFC Bank. NCD Aa-008 MD (28/06/2027)(HDFC)	0.07
7.53% Ultratech Cement Ltd NCD (MD 21/08/2026)	0.07
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	0.06
8.94% Power Finance Corporation Ltd (MD 25/03/2028)	0.06
8.45% Bajaj Finance Limited Sub Tier II NCD (MD 29/09/2026)	0.05
9.37% Power Finance Corporation Ltd NCD (MD 19/08/2024)	0.05
7.75% Power Finance Corpn. Ltd. NCD (MD 11/06/2030)	0.05
7.99% LIC Housing Finance Ltd.NCD (MD 12/07/2029) [Put120271]	0.05
8.40% Nuclear Power Corp Of India Ltd (E) (MD 28/11/2029) Se	0.05
8.50% NHPC Ltd NCD Sr-T Strrp L (MD 14/07/2030)	0.04
8.13% Power Grid Corporation NCD (MD 25/04/2031) [L]	0.04
8.13% Power Grid Corporation NCD (MD 25/04/2030) [K]	0.04
8.13% Power Grid Corporation NCD (MD 25/04/2029) [J]	0.04
8.13% Power Grid Corporation NCD (MD 25/04/2028) [I]	0.04
8.98% Power Finance Corpn Ltd NCD (MD 08/10/24) Put (08/10/1	0.04
8.13% Power Grid Corporation NCD (MD 25/04/2027) [H]	0.04
9.00 HDFC Bank NCD (MD 29/11/2028) Series U-005(HDFC)	0.04
7.52% NHPC Ltd NCD Sr-V2 Strrp E (MD 06/06/2027)	0.04
8.55% LIC Housing Finance Ltd. NCD (MD 14/08/2025)	0.03
7.85% Power Finance Corpn. Ltd. NCDPFC-Bs-177(MD 03/04/2028)	0.03
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	0.03
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	0.03
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2029)	0.03
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2028)	0.03
9.45% Power Finance Corpn NCD (01/09/2026) Series 77 B	0.03
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2027)	0.03
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2026)	0.03
8.93% Power Grid Corporation Of India Ltd NCD (MD 20/10/2024)	0.03
7.13% LIC Housing Finance Ltd NCD (MD 28/11/2031)	0.02
8.40% Cholamandalam Invnt And Fin Co Ltd NCD (MD 09/08/2028)	0.02
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	0.02
7.86 % Nexus Select Trust (MD 16.06.2026)	0.02
7.79% REC Limited NCD 2030 (MD 21/05/2030)	0.02
7.20% Power Finance Corpn. Ltd. NCD (MD 10/08/2035)	0.02
7.97% HDFC Bank. NCD Ab-002 MD (17/02/2033)(HDFC)	0.01
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)	0.01
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.00
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv	0.00
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up	0.00
Equity	
HDFC Bank Limited	3.53
Reliance Industries Limited	2.38
ICICI Bank Limited	1.96
Infosys Limited	1.55
ITC Limited	1.13
Tata Consultancy Services Limited	1.04
Larsen And Toubro Limited	1.02
Axis Bank Limited	0.89
Hindustan Unilever Limited	0.80
Bharti Airtel Limited	0.77
Kotak Mahindra Bank Limited	0.73
State Bank Of India	0.63
Bajaj Finance Limited	0.58
Mahindra And Mahindra Limited	0.46
HCL Technologies Limited	0.45
Titan Company Limited	0.45
Maruti Suzuki India Limited	0.43
Sun Pharmaceuticals Industries Limited	0.40
NTPC Limited	0.40
Tata Motors Limited	0.38
Asian Paints Limited	0.38
Ultratech Cement Limited	0.37
Nestle India Limited	0.36
Tata Steel Limited	0.30
Power Grid Corporation Of India Limited	0.30
Indusind Bank Limited	0.29
Bajaj Finserv Limited	0.27
Oil And Natural Gas Corporation Limited	0.25
Bajaj Auto Limited	0.24
SBI Life Insurance Company Limited	0.24
Hindalco Industries Limited	0.23
Cipla Limited Fv 2	0.22
Tech Mahindra Limited	0.22
Trent Ltd	0.22
HDFC Standard Life Insurance Company Limited	0.21
Dr Reddy Laboratories	0.21
Wipro Limited	0.19
Eicher Motors Limited	0.18
Coal India Limited	0.18
Britannia Industries Limited	0.18
Tata Consumer Products Ltd	0.18
Aditya Birla Capital Limited	0.18
Apollo Hospitals Enterprise Limited	0.16
Ltimindtree Limited	0.16
Tata Power Company Limited	0.16
Adani Ports And Special Economic Zone Limited	0.16
Bharat Electronics Limited	0.15
Cholamandalam Investment And Finance Company Limited	0.14
Dabur India Limited	0.14
GAIL (India) Limited	0.14
Indian Oil Corporation Limited	0.14
Biocon Limited	0.13
Info Edge (India) Ltd	0.13
Shriram Transport Finance Company Limited	0.13
Avenue Supermarts Limited	0.13
Godrej Consumer Products Limited	0.13
ICICI Lombard General Insurance Company Limited	0.13
Lupin Limited	0.12
Bharat Petroleum Corporation Limited	0.12
Pidilite Industries Limited	0.11
Colgate Palmolive India Limited	0.11
Fedral Bank Limited	0.11
DLF Limited	0.11
Bharat Forge Limited Fv 2	0.11
Siemens Limited	0.10
Marico Limited	0.10
Ashok Leyland Limited Fv 1	0.10
PI Industries Limited	0.10
Ambuja Cements Limited	0.09
Shree Cement Limited	0.09
ICICI Prudential Life Insurance Company Limited	0.09
UPL Limited	0.09
Zee Entertainment Enterprises Limited	0.09
Karur Vysya Bank Limited	0.09
Page Industries Limited	0.09
Mphasis Limited	0.08
ACC Limited	0.08
SBI Cards And Payments Services Limited	0.08
Jubilant Foodworks Limited	0.07
Voltas Limited	0.07
Crompton Greaves Consumer Electricals Limited	0.05
MMI, Deposits, CBL0 & Others	
6.86	
TREP-01 Dec 2023	2.37
6.55% Indianbank Fd (MD 05/12/2023) (Fv 25.01 Cr)	1.25
Pilani Investment & Industries Corp Ltd Cp (MD 21/12/2023)	0.70
8.25% Karur Vysya Bank Fd Qtr Comp (MD 24/04/2024)	0.42
8.20% Ujivan Small Finance Bank Fd Qtr Comp (MD 30/10/2024)	0.42
Cash & Cash Equivalent	1.71
Creator Fund	
Government Securities	
25.49	
6.99% GOI 2051 (MD 15/12/2051)	5.15
7.26% GOI 2032 (MD 22/08/2032)	3.88
7.54% GOI 2036 (MD 23/05/2036)	2.96
7.30% GOI 2053 (MD 19/06/2053)	2.84
7.38% GOI 2027 (MD 20/06/2027)	2.64
7.69% GOI 2043 (MD 17/06/2043)	2.10

0% STRIPS GOI 2051 (MD 15/06/2029)	1.37
7.36% GOI 2052 (MD 12/09/2052)	1.34
7.88% GOI 2030 (MD 19/03/2030)	1.00
0% STRIPS GOI 2040 (MD 02/07/2029)	0.70
0% STRIPS GOI 2040 (MD 02/01/2027)	0.53
7.57% GOI (MD 17/06/2033)	0.50
8.30% GOI 2040 (MD 02/07/2040)	0.29
6.54% GOI 2032 (MD 17/01/2032)	0.19

Corporate Debt		21.81
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60	4.11	
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	1.98	
7.85% LIC Housing Finance Ltd NCD (MD 18/08/2032)	1.96	
8.51% NABARD NCD (MD 19/12/2033) Series Ltif 3C	1.64	
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	1.57	
6.90% Rural Electrification Corpn.Ltd.NCD(MD 31/01/2031)204A	1.49	
7.34% Power Finance Corpn. Ltd. NCD (MD 29/09/2035)	1.32	
7.79% Power Finance Corpn. Ltd. NCD (MD 22/07/2030)	1.17	
5.70% Kotak Mahindra Prime Ltd NCD (MD 19/07/2024)	1.06	
8.29% MTNL NCD (MD 28/11/2024) Series Iv-D 2014	0.98	
7.85% Grasim Industries Ltd. NCD (MD 15/04/2024)	0.97	
6.67% HDFC Life Insurance Co Ltd Call(29/07/25) MD(29/07/30)	0.83	
6.43% Godrej Industries Ltd. NCD MD (26/04/24) (Step Up	0.78	
8.02% BPCL Ltd NCD (MD 11/03/2024)	0.68	
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% HDFC Bank NCD (MD 28/02/2030)(HDFC)	0.02	

Equity		50.25
HDFC Bank Limited	5.80	
Reliance Industries Limited	4.08	
ICICI Bank Limited	3.28	
Infosys Limited	2.73	
Tata Consultancy Services Limited	1.81	
ITC Limited	1.81	
Larsen And Toubro Limited	1.65	
Axis Bank Limited	1.48	
Hindustan Unilever Limited	1.38	
Kotak Mahindra Bank Limited	1.23	
Bharti Airtel Limited	1.17	
State Bank Of India	1.05	
Bajaj Finance Limited	0.94	
HCL Technologies Limited	0.79	
Sun Pharmaceuticals Industries Limited	0.79	
Ultratech Cement Limited	0.74	
Tata Motors Limited	0.73	
Titan Company Limited	0.68	
Tech Mahindra Limited	0.66	
Maruti Suzuki India Limited	0.63	
NTPC Limited	0.60	
Mahindra And Mahindra Limited	0.60	
Asian Paints Limited	0.59	
Tata Steel Limited	0.57	
Nestle India Limited	0.57	
Bajaj Auto Limited	0.52	
Power Grid Corporation Of India Limited	0.51	
SBI Life Insurance Company Limited	0.49	
Indusind Bank Limited	0.48	
Trent Ltd	0.44	
Hindalco Industries Limited	0.41	
Bajaj Finserv Limited	0.38	
Bharat Petroleum Corporation Limited	0.38	
Godrej Consumer Products Limited	0.37	
Dr Reddy Laboratories	0.36	
Oil And Natural Gas Corporation Limited	0.36	
Tata Consumer Products Ltd	0.32	
Ajanta Pharma Ltd	0.32	
Adani Ports And Special Economic Zone Limited	0.32	
RHI Magnesita India Ltd	0.32	
Jio Financial Services Ltd	0.31	
Eicher Motors Limited	0.31	
Bharat Electronics Limited	0.30	
Dabur India Limited	0.29	
Westlife Foodworld Limited	0.29	
PVR Limited	0.28	

Cipla Limited Fv 2	0.28	
Archean Chemicals Limited	0.27	
Divis Laboratories Limited	0.26	
Zee Entertainment Enterprises Limited	0.26	
Can Fin Homes Ltd	0.25	
Hero Motocorp Limited	0.25	
Cholamandalam Investment And Finance Company Limited	0.24	
Ambuja Cements Limited	0.24	
ACC Limited	0.23	
Gujarat Gas Company Limited	0.23	
Biocon Limited	0.22	
Nazara Technologies Ltd	0.22	
Sona BLW Precision Forgings Limited	0.21	
Indraprastha Gas Limited	0.21	
Clean Science Technologies Limited	0.20	
GAIL (India) Limited	0.19	
Uniparts India Limited	0.18	
Ashok Leyland Limited Fv 1	0.18	
Apollo Hospitals Enterprise Limited	0.18	
Siemens Limited	0.18	
Navin Fluorine International Limited	0.18	
Indian Oil Corporation Limited	0.17	
Tata Power Company Limited	0.16	
Bharat Forge Limited Fv 2	0.16	
UPL Limited	0.16	
ICICI Lombard General Insurance Company Limited	0.13	
SBI Cards And Payments Services Limited	0.13	
Ltimindtree Limited	0.13	
Interglobe Aviation Limited	0.13	
Glaxosmithkline Pharmaceuticals Limited	0.12	
DLF Limited	0.08	
Bluejet Healthcare Ltd	0.07	
MMI, Deposits, CBLO & Others		2.44
TREP-01 Dec 2023	1.05	
Cash & Cash Equivalent	1.39	

Magnifer Fund

Government Securities		1.74
0% STRIPS GOI 2061 (MD 22/02/2030)	0.55	
0% STRIPS GOI 2041 (MD 12/12/2030)	0.52	
0% STRIPS GOI 2061 (MD 22/08/2024)	0.41	
9.52% State Development-Andhra Pradesh (MD 18/12/2023)	0.25	
0% STRIPS GOI 2061 (MD 22/02/2025)	0.01	
Corporate Debt		5.78
7.00% India Infradebt Ltd NCD (MD 12/11/2025)	2.24	
5.27% NABARD NCD Sr 22B (MD 23/07/2024)	1.00	
7.79% LIC Housing Finance Ltd NCD (MD 18/10/2024)	0.85	
5.78% NTPC Ltd NCD (MD 29/04/2024)	0.42	
6.75% India Infradebt Ltd NCD (MD 14/06/2027)	0.41	
9.30% L And T Infra Debt Fund NCD Opt:2 (MD 26/06/2024)	0.34	
5.74% Rural Electrification Corpn. Ltd. NCD (MD 20/06/2024)	0.17	
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.12	
7.25% Larsen & Toubro Ltd NCD (MD 06/05/2024)	0.08	
7.33% LIC Housing Finance Ltd NCD (MD 12/02/2025)	0.08	
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)	0.06	

Equity		84.24
HDFC Bank Limited	9.20	
Reliance Industries Limited	7.39	
ICICI Bank Limited	6.14	
Infosys Limited	4.49	
ITC Limited	3.55	
Tata Consultancy Services Limited	3.50	
Larsen And Toubro Limited	2.72	
Hindustan Unilever Limited	2.71	
Axis Bank Limited	2.65	
Kotak Mahindra Bank Limited	2.03	
Bharti Airtel Limited	1.86	
State Bank Of India	1.66	
Sun Pharmaceuticals Industries Limited	1.52	

Bajaj Finance Limited	1.38
NTPC Limited	1.28
HCL Technologies Limited	1.22
Maruti Suzuki India Limited	1.17
Tata Steel Limited	1.17
Mahindra And Mahindra Limited	1.13
Ultratech Cement Limited	1.10
Titan Company Limited	1.09
Tata Motors Limited	1.03
SBI Life Insurance Company Limited	0.97
Asian Paints Limited	0.96
Power Grid Corporation Of India Limited	0.95
Nestle India Limited	0.92
Honeywell Automation India Ltd	0.82
Interglobe Aviation Limited	0.68
Hindalco Industries Limited	0.66
Gujarat State Petronet Limited	0.66
Gujarat Gas Company Limited	0.65
Indusind Bank Limited	0.62
Uniparts India Limited	0.59
Apollo Hospitals Enterprise Limited	0.55
Can Fin Homes Ltd	0.55
Bajaj Auto Limited	0.53
Trent Ltd	0.53
Bajaj Finserv Limited	0.51
Blue Dart Express Ltd	0.51
PVR Limited	0.50
Dr Reddy Laboratories	0.50
Sula Vineyards Limited	0.50
Tech Mahindra Limited	0.49
Bharat Electronics Limited	0.49
Eicher Motors Limited	0.48
Glaxosmithkline Pharmaceuticals Limited	0.48
Wipro Limited	0.47
Petronet LNG Limited	0.46
Sheela Foam Limited	0.45
SJS Enterprises	0.44
Shoppers Stop Limited	0.44
Sona BLW Precision Forgings Limited	0.44
Zee Entertainment Enterprises Limited	0.42
Kirloskar Oil Engines Limited	0.42
Cipla Limited Fv 2	0.41
Oil And Natural Gas Corporation Limited	0.40
Indian Oil Corporation Limited	0.36
Shriram Transport Finance Company Limited	0.36
HDFC Standard Life Insurance Company Limited	0.34
DLF Limited	0.31
Adani Ports And Special Economic Zone Limited	0.31
Cholamandalam Investment And Finance Company	0.30
GAIL (India) Limited	0.30
Kalpataru Power Transmission Limited	0.30
Dabur India Limited	0.29
Sjvn Limited	0.29
Nazara Technologies Ltd	0.28
Siemens Limited	0.28
Archean Chemicals Limited	0.26
Indian Hotels Co. Limited	0.25
Ashok Leyland Limited Fv 1	0.21
Bajaj Electricals Limited	0.18
Crompton Greaves Consumer Electricals Limited	0.16
Bajel Projects Limited	0.02

MMI, Deposits, CBLO & Others		8.24
TREP-01 Dec 2023	5.73	
Aditya Birla Sun Life Banking ETF	1.91	
NABARD CD (MD 28/03/2024)	0.41	
Cash & Cash Equivalent	0.18	

Maximiser Fund

Equity		91.37
HDFC Bank Limited	9.24	
Reliance Industries Limited	7.98	
ICICI Bank Limited	5.58	
Infosys Limited	5.01	
ITC Limited	3.61	
Tata Consultancy Services Limited	3.45	
Larsen And Toubro Limited	3.36	

Hindustan Unilever Limited	2.93
Bharti Airtel Limited	2.47
Ultratech Cement Limited	2.39
Axis Bank Limited	2.10
Kotak Mahindra Bank Limited	1.99
Bajaj Finance Limited	1.88
State Bank Of India	1.63
Nestle India Limited	1.59
Mahindra And Mahindra Limited	1.56
Maruti Suzuki India Limited	1.48
Sun Pharmaceuticals Industries Limited	1.44
Tata Motors Limited	1.43
HCL Technologies Limited	1.43
NTPC Limited	1.27
Titan Company Limited	1.24
Tata Steel Limited	1.12
Asian Paints Limited	1.10
SBI Life Insurance Company Limited	1.07
Power Grid Corporation Of India Limited	0.96
Glaxosmithkline Pharmaceuticals Limited	0.78
GAIL (India) Limited	0.76
HDFC Standard Life Insurance Company Limited	0.76
Tech Mahindra Limited	0.75
Hindalco Industries Limited	0.73
Dr Reddy Laboratories	0.73
Cipla Limited Fv 2	0.69
Bharat Electronics Limited	0.67
Bajaj Auto Limited	0.61
Trent Ltd	0.59
Wipro Limited	0.55
Ltimindtree Limited	0.54
Indusind Bank Limited	0.51
Bajaj Finserv Limited	0.51
Adani Ports And Special Economic Zone Limited	0.51
NHPC Limited	0.51
Tata Consumer Products Ltd	0.50
PVR Limited	0.47
Zee Entertainment Enterprises Limited	0.46
Tata Power Company Limited	0.45
Cholamandalam Investment And Finance Company Limited	0.45
Westlife Foodworld Limited	0.45
EPL Limited	0.44
ICICI Lombard General Insurance Company Limited	0.44
Indian Oil Corporation Limited	0.43
Biocon Limited	0.43
Shriram Transport Finance Company Limited	0.43
Honeywell Automation India Ltd	0.42
Dabur India Limited	0.40
Ashok Leyland Limited Fv 1	0.39
Sheela Foam Limited	0.39
Kalpataru Power Transmission Limited	0.39
Shoppers Stop Limited	0.37
Muthoot Finance Limited	0.37
Tata Communications Limited	0.36
Can Fin Homes Ltd	0.35
Indian Hotels Co. Limited	0.35
Thermax Limited	0.35
Siemens Limited	0.35
Bharat Forge Limited Fv 2	0.33
Mahindra Logistics Limited	0.32
Sona BLW Precision Forgings Limited	0.32
Uniparts India Limited	0.31
Sula Vineyards Limited	0.31
Archean Chemicals Limited	0.30
Clean Science Technologies Limited	0.28
UPL Limited	0.22
MMI, Deposits, CBLO & Others	8.63
TREP-01 Dec 2023	3.26
Kotak Nifty Bank ETF	1.41
SBI-ETF Nifty Bank	1.33
UTI Nifty Bank ETF	1.30
ICICI Prudential Bank ETF	0.95
Nippon India ETF Bank BEES	0.72
Aditya Birla Sun Life Banking ETF	0.67
Cash & Cash Equivalent	-1.01
Maximiser Guaranteed Fund	
Equity	94.87
HDFC Bank Limited	9.35

Reliance Industries Limited	8.15
ICICI Bank Limited	6.31
Infosys Limited	5.14
ITC Limited	3.69
Tata Consultancy Services Limited	3.51
Larsen And Toubro Limited	3.50
Hindustan Unilever Limited	3.04
Ultratech Cement Limited	2.74
Bharti Airtel Limited	2.71
Axis Bank Limited	2.37
Bajaj Finance Limited	1.98
State Bank Of India	1.97
Kotak Mahindra Bank Limited	1.85
HCL Technologies Limited	1.75
Sun Pharmaceuticals Industries Limited	1.62
Mahindra And Mahindra Limited	1.60
Tata Motors Limited	1.52
NTPC Limited	1.51
Maruti Suzuki India Limited	1.44
Titan Company Limited	1.28
Asian Paints Limited	1.18
Tata Steel Limited	1.15
SBI Life Insurance Company Limited	1.13
Bharat Electronics Limited	1.07
Indusind Bank Limited	0.91
Power Grid Corporation Of India Limited	0.91
Hindalco Industries Limited	0.90
GAIL (India) Limited	0.83
Tech Mahindra Limited	0.83
Dr Reddy Laboratories	0.81
Nestle India Limited	0.78
HDFC Standard Life Insurance Company Limited	0.77
Cipla Limited Fv 2	0.74
Cholamandalam Investment And Finance Company Limited	0.66
Trent Ltd	0.62
Bajaj Auto Limited	0.61
Glaxosmithkline Pharmaceuticals Limited	0.61
Syngene International Limited	0.58
Tata Consumer Products Ltd	0.57
Indian Oil Corporation Limited	0.57
Wipro Limited	0.56
Sula Vineyards Limited	0.53
NHPC Limited	0.53
Adani Ports And Special Economic Zone Limited	0.52
Bajaj Finserv Limited	0.52
Tata Power Company Limited	0.51
Bharat Petroleum Corporation Limited	0.50
PVR Limited	0.48
Zee Entertainment Enterprises Limited	0.47
ICICI Lombard General Insurance Company Limited	0.46
Dabur India Limited	0.45
Ashok Leyland Limited Fv 1	0.45
EPL Limited	0.45
Biocon Limited	0.44
Westlife Foodworld Limited	0.43
Ltimindtree Limited	0.43
Indian Hotels Co. Limited	0.42
Honeywell Automation India Ltd	0.41
Mahindra Logistics Limited	0.37
Muthoot Finance Limited	0.36
Can Fin Homes Ltd	0.36
Thermax Limited	0.34
Bharat Forge Limited Fv 2	0.34
Sona BLW Precision Forgings Limited	0.33
Shoppers Stop Limited	0.31
UPL Limited	0.23
Clean Science Technologies Limited	0.20
Kalpataru Power Transmission Limited	0.17
Tata Communications Limited	0.05
MMI, Deposits, CBLO & Others	5.13
Nippon India ETF Bank BEES	5.44
Aditya Birla Sun Life Banking ETF	0.50
TREP-01 Dec 2023	0.22
Cash & Cash Equivalent	-1.03
Super 20 Fund	
Equity	83.12
HDFC Bank Limited	9.70

Reliance Industries Limited	9.62
Infosys Limited	7.86
ICICI Bank Limited	6.58
Tata Consultancy Services Limited	5.19
Hindustan Unilever Limited	5.12
ITC Limited	4.93
Larsen And Toubro Limited	4.40
Bharti Airtel Limited	3.31
Bajaj Finance Limited	2.80
Axis Bank Limited	2.67
Power Grid Corporation Of India Limited	2.63
Ultratech Cement Limited	2.57
Kotak Mahindra Bank Limited	2.53
Nestle India Limited	2.51
Sun Pharmaceuticals Industries Limited	2.39
Tata Motors Limited	2.22
Maruti Suzuki India Limited	2.19
SBI Life Insurance Company Limited	2.03
State Bank Of India	1.87
MMI, Deposits, CBLO & Others	
16.88	
TREP-01 Dec 2023	3.89
ICICI Prudential Bank ETF	3.24
Kotak Nifty Bank ETF	2.83
UTI Nifty Bank ETF	2.50
SBI-ETF Nifty Bank	2.37
Nippon India ETF Bank BEES	1.07
Aditya Birla Sun Life Banking ETF	0.93
Cash & Cash Equivalent	0.05
Multiplier Fund	
Equity	94.49
Rural Electrification Corporation Limited	3.62
HDFC Bank Limited	2.23
Hindustan Unilever Limited	2.19
Trent Ltd	2.07
Max Healthcare Institute Limited	2.05
Can Fin Homes Ltd	1.87
PVR Limited	1.83
Zee Entertainment Enterprises Limited	1.81
Sun Pharmaceuticals Industries Limited	1.78
Fedral Bank Limited	1.75
SBI Life Insurance Company Limited	1.74
Nestle India Limited	1.73
NTPC Limited	1.53
Indian Hotels Co. Limited	1.52
Nazara Technologies Ltd	1.44
Tube Investments Of India Ltd	1.38
AU Small Finance Bank Limited	1.34
Petronet LNG Limited	1.31
NHPC Limited	1.31
Max Financial Services Limited	1.27
Bajaj Auto Limited	1.27
Interglobe Aviation Limited	1.22
Tata Steel Limited	1.18
Gujarat State Petronet Limited	1.17
Blue Dart Express Ltd	1.17
Honeywell Automation India Ltd	1.15
Sheela Foam Limited	1.14
Apollo Hospitals Enterprise Limited	1.13
ICICI Bank Limited	1.12
Sona BLW Precision Forgings Limited	1.12
Coforge Limited	1.12
Sjvn Limited	1.12
Tata Communications Limited	1.11
Godrej Properties Limited	1.04
Bharat Electronics Limited	1.03
JSW Infrastructure Limited	1.01
Ashok Leyland Limited Fv 1	1.01
Sun Tv Network Limited	0.99
Infosys Limited	0.96
V-Mart Retail Limited	0.96
Tata Elxsi Ltd	0.95
Yes Bank Limited	0.95
Crompton Greaves Consumer Electricals Limited	0.95
Coromandel International Limited	0.95
Alkem Laboratories Ltd	0.93
Glaxosmithkline Pharmaceuticals Limited	0.92

Cummins India Limited Fv 2	0.86
Mahindra N Mahindra Financial Services Limited	0.85
Protean Egov Technologies Limited	0.84
DLF Limited	0.83
J.K. Lakshmi Cement Limited	0.83
Astral Ltd	0.82
Bharat Forge Limited Fv 2	0.82
Uniparts India Limited	0.80
Voltas Limited	0.80
Persistent Systems Limited	0.80
State Bank Of India	0.80
Vishnu Chemicals Limited	0.80
Laurus Labs Limited	0.79
Updater Services Ltd	0.78
Dalmia Bharat Limited	0.76
Bharat Dynamics Ltd	0.74
Apollo Tyres Limited	0.74
SJS Enterprises	0.73
Bluejet Healthcare Ltd	0.71
ITC Limited	0.69
Honasa Consumer Limited	0.69
Tata Technologies Limited	0.68
Finolex Cables Limited	0.67
Sula Vineyards Limited	0.66
Bharat Heavy Electricals Limited	0.66
LIC Housing Finance Limited	0.66
Container Corporation Of India Limited	0.65
JSW Energy Limited	0.63
Tata Chemicals Limited	0.62
Jubilant Foodworks Limited	0.58
Gujarat Gas Company Limited	0.58
Dixon Technologies (India) Ltd	0.57
Navin Fluorine International Limited	0.56
Abbott India Ltd	0.54
Supriya Lifescience Limited	0.54
Biocon Limited	0.53
Krsnaa Diagnostics	0.51
Kalpataru Power Transmission Limited	0.48
Archean Chemicals Limited	0.48
Gandhar Oil Refinery (India) Limited	0.48
Bajaj Electricals Limited	0.45
L&T Technology Services Limited	0.44
Rishabh Instruments Limited	0.44
Kirloskar Oil Engines Limited	0.41
Shoppers Stop Limited	0.40
Piramal Enterprises Limited	0.38
Steel STRIPS Wheels Limited	0.33
Mankind Pharma Ltd	0.33
Westlife Foodworld Limited	0.27
Bajel Projects Limited	0.06
MMI, Deposits, CBLO & Others	5.33
TREP-01 Dec 2023	4.37
Axis Mutual Fund - Axis Nifty Bank ETF	0.92
Cash & Cash Equivalent	0.03
Pure Equity Fund	
Corporate Debt	0.00
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.00
Equity	89.73
Reliance Industries Limited	8.44
Hindustan Unilever Limited	7.21
Nestle India Limited	6.57
Infosys Limited	5.21
Sun Pharmaceuticals Industries Limited	4.16
Tata Consultancy Services Limited	3.74
Ultratech Cement Limited	3.63
Maruti Suzuki India Limited	3.57
Larsen And Toubro Limited	3.46
GAIL (India) Limited	3.44
Glaxosmithkline Pharmaceuticals Limited	3.36
Tata Motors Limited	3.34
NHPC Limited	2.95
Honeywell Automation India Ltd	2.69
EPL Limited	2.41
Supriya Lifescience Limited	2.24
Biocon Limited	2.20
Trent Ltd	2.09

Mahindra Logistics Limited	1.92
Bharat Electronics Limited	1.90
Kalpataru Power Transmission Limited	1.76
Westlife Foodworld Limited	1.53
Shoppers Stop Limited	1.31
Sheela Foam Limited	1.30
Sona BLW Precision Forgings Limited	1.29
Archean Chemicals Limited	1.25
Tata Communications Limited	1.19
Clean Science Technologies Limited	1.14
Uniparts India Limited	1.05
Mtar Technologies	0.89
Avalon Technologies Limited	0.82
Vishnu Chemicals Limited	0.53
Finolex Cables Limited	0.47
Krsnaa Diagnostics	0.36
GE Power India Limited	0.31
MMI, Deposits, CBLO & Others	10.26
TREP-01 Dec 2023	10.65
Cash & Cash Equivalent	-0.39

Value & Momentum Fund	
Corporate Debt	0.01
5.50% Britannia Bonus NCD (MD 03/06/2024)	0.01
Equity	96.78
HDFC Bank Limited	8.88
ICICI Bank Limited	7.56
Infosys Limited	5.66
ITC Limited	4.18
Tata Consultancy Services Limited	3.49
Glaxosmithkline Pharmaceuticals Limited	3.39
Hindustan Unilever Limited	3.18
Supriya Lifescience Limited	3.15
Kirloskar Oil Engines Limited	2.81
Rural Electrification Corporation Limited	2.78
State Bank Of India	2.63
Bajaj Electricals Limited	2.51
SJS Enterprises	2.36
Nazara Technologies Ltd	2.34
Uniparts India Limited	2.28
Larsen And Toubro Limited	2.26
Blue Dart Express Ltd	2.14
J.K. Lakshmi Cement Limited	2.08
Gujarat State Petronet Limited	2.00
NHPC Limited	1.85
HCL Technologies Limited	1.71
NTPC Limited	1.67
Bharat Electronics Limited	1.62
Bajaj Auto Limited	1.43
Zee Entertainment Enterprises Limited	1.39
Shoppers Stop Limited	1.37
Interglobe Aviation Limited	1.34
Tata Steel Limited	1.33
Kotak Mahindra Bank Limited	1.23
Sjvn Limited	1.19
Sheela Foam Limited	1.17
LIC Housing Finance Limited	1.17
Sun Tv Network Limited	1.02
Krsnaa Diagnostics	0.92
Power Grid Corporation Of India Limited	0.90
Archean Chemicals Limited	0.88
Vishnu Chemicals Limited	0.87
Updater Services Ltd	0.86
IDFC First Bank Ltd	0.83
Tata Communications Limited	0.79
Jio Financial Services Ltd	0.78
Coal India Limited	0.67
Indusind Bank Limited	0.64
Ujivan Small Finance Bank Ltd	0.55
Petronet LNG Limited	0.51
Indian Oil Corporation Limited	0.51
Tech Mahindra Limited	0.46
Gujarat Gas Company Limited	0.45
GAIL (India) Limited	0.35
Bajel Projects Limited	0.33
Divgi Torqtransfer Systems Limited	0.26

Protean Egov Technologies Limited	0.03
MMI, Deposits, CBLO & Others	3.22
TREP-01 Dec 2023	3.12
Cash & Cash Equivalent	0.10
Capped Nifty Index Fund	
Equity	99.76
HDFC Bank Limited	8.95
Reliance Industries Limited	8.92
ICICI Bank Limited	6.55
Infosys Limited	5.88
ITC Limited	5.22
Larsen And Toubro Limited	5.08
Tata Consultancy Services Limited	3.97
Bharti Airtel Limited	3.46
Hindustan Unilever Limited	3.07
Axis Bank Limited	2.96
Kotak Mahindra Bank Limited	2.60
State Bank Of India	2.18
Mahindra And Mahindra Limited	2.00
Titan Company Limited	1.97
Maruti Suzuki India Limited	1.91
Asian Paints Limited	1.90
Bajaj Finance Limited	1.87
Sun Pharmaceuticals Industries Limited	1.79
Tata Motors Limited	1.68
NTPC Limited	1.68
HCL Technologies Limited	1.57
Ultratech Cement Limited	1.41
Tata Steel Limited	1.40
Power Grid Corporation Of India Limited	1.29
Nestle India Limited	1.17
Coal India Limited	1.06
Adani Enterprises Limited	1.05
Oil And Natural Gas Corporation Limited	1.03
Hindalco Industries Limited	1.02
JSW Steels Limited	1.01
Indusind Bank Limited	0.96
Dr Reddy Laboratories	0.95
Bajaj Auto Limited	0.93
Adani Ports And Special Economic Zone Limited	0.90
Bajaj Finserv Limited	0.89
Cipla Limited Fv 2	0.86
Tech Mahindra Limited	0.86
Tata Consumer Products Ltd	0.76
Britannia Industries Limited	0.76
Apollo Hospitals Enterprise Limited	0.74
HDFC Standard Life Insurance Company Limited	0.74
Eicher Motors Limited	0.72
Hero Motocorp Limited	0.65
Divis Laboratories Limited	0.64
SBI Life Insurance Company Limited	0.63
Wipro Limited	0.63
Bharat Petroleum Corporation Limited	0.57
Ltimindtree Limited	0.55
UPL Limited	0.39
MMI, Deposits, CBLO & Others	0.24
TREP-01 Dec 2023	0.17
Cash & Cash Equivalent	0.07
Asset Allocation Fund	
Government Securities	23.12
7.18% GOI 2037 (MD 24/07/2037)	5.92
7.30% GOI 2053 (MD 19/06/2053)	3.14
6.99% GOI 2051 (MD 15/12/2051)	3.04
0% STRIPS GOI 2040(MD 02/01/2028)	1.62
0% STRIPS GOI 2061(MD 22/08/2029)	1.62
0% STRIPS GOI 2040(MD 02/07/2028)	1.56
0% STRIPS GOI 2040(MD 02/01/2029)	1.51
0% STRIPS GOI 2061(MD 22/02/2030)	1.31
0% STRIPS GOI 2033(MD 10/05/2029)	1.12
7.54% GOI 2036 (MD 23/05/2036)	1.10
0% STRIPS GOI 2033(MD 10/11/2029)	1.08
7.88% GOI 2030 (MD 19/03/2030)	0.08

Corporate Debt	1.41
Tata Ind Ltd. Zero Coupon (6.69% XIRR) NCD (MD 16/01/2026)	0.71
8.40% Power Grid Corporation NCD (MD 27/05/2030) [L]	0.50
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.20
Equity	73.67
HDFC Bank Limited	8.62
Reliance Industries Limited	6.70
ICICI Bank Limited	6.55
Infosys Limited	4.56
ITC Limited	3.06
Larsen And Toubro Limited	3.03
Tata Consultancy Services Limited	2.67
Hindustan Unilever Limited	2.45
Kotak Mahindra Bank Limited	2.33
Axis Bank Limited	2.29
Bharti Airtel Limited	2.10
State Bank Of India	1.83
Bajaj Finance Limited	1.50
NTPC Limited	1.39
HCL Technologies Limited	1.35
Mahindra And Mahindra Limited	1.28
Sun Pharmaceuticals Industries Limited	1.27
Ultratech Cement Limited	1.11
Maruti Suzuki India Limited	1.10
Asian Paints Limited	0.98
Power Grid Corporation Of India Limited	0.96
Tata Motors Limited	0.95
Tata Power Company Limited	0.82
Tata Steel Limited	0.77
SBI Life Insurance Company Limited	0.75
Bharat Electronics Limited	0.73
Tech Mahindra Limited	0.70
Dabur India Limited	0.67
Cipla Limited Fv 2	0.65
Jio Financial Services Ltd	0.65
Indian Oil Corporation Limited	0.64
Honeywell Automation India Ltd	0.60
Dr Reddy Laboratories	0.59
Oil And Natural Gas Corporation Limited	0.58
Mahindra Logistics Limited	0.55
Wipro Limited	0.55
Bajaj Auto Limited	0.54
HDFC Standard Life Insurance Company Limited	0.52
ICICI Lombard General Insurance Company Limited	0.49
Westlife Foodworld Limited	0.48
Cholamandalam Investment And Finance Company Limited	0.47
Tata Consumer Products Ltd	0.45
Britannia Industries Limited	0.42
Divis Laboratories Limited	0.41
Bharat Forge Limited Fv 2	0.34
SBI Cards And Payments Services Limited	0.32
Ashok Leyland Limited Fv 1	0.30
UPL Limited	0.29
PI Industries Limited	0.28
ACC Limited	0.26
Shree Cement Limited	0.23
Zee Entertainment Enterprises Limited	0.19
Crompton Greaves Consumer Electricals Limited	0.18
Page Industries Limited	0.17
MMI, Deposits, CBLO & Others	1.79
TREP-01 Dec 2023	1.38
Cash & Cash Equivalent	0.42
MNC Fund	
Government Securities	1.64
0% STRIPS GOI 2041 (MD 12/06/2030)	1.64
Equity	92.52
Nestle India Limited	8.91
Hindustan Unilever Limited	7.35
Maruti Suzuki India Limited	6.41
Oracle Financial Services Software Limited	5.36
Glaxosmithkline Pharmaceuticals Limited	5.08
Abbott India Ltd	4.47
Honeywell Automation India Ltd	4.00
GMM Pfaudler Limited	3.89
Siemens Limited	2.94

Mphasis Limited	2.86
Blue Dart Express Ltd	2.83
3M India Ltd	2.62
CRISIL Limited	2.54
EPL Limited	2.52
United Spirits Limited	2.33
RHI Magnesita India Ltd	2.29
Whirlpool Of India Limited	2.24
WABCO India Limited	2.20
Bosch Limited	2.16
Procter And Gamble Hygiene And Health Care Limited	2.13
Bayer Croscience Limited	2.08
ABB India Limited	1.93
Vedanta Limited	1.52
Cummins India Limited Fv 2	1.38
Heidelbergement India Limited	1.38
Grindwell Norton Limited	1.34
Timken India Limited	1.22
BASF India Limited	1.22
Bata India Limited	1.12
SKF India Limited	1.12
Colgate Palmolive India Limited	0.86
Kansai Nerolac Paints Limited	0.65
Goodyear India Limited	0.61
Sumitomo Chemicals Ltd	0.52
Kennametal India Limited	0.43
MMI, Deposits, CBLO & Others	5.84
TREP-01 Dec 2023	5.74
Cash & Cash Equivalent	0.09

Small Cap Fund	
Equity	0.81
Gandhar Oil Refinery (India) Limited	0.81
MMI, Deposits, CBLO & Others	99.19
TREP-01 Dec 2023	97.99
Cash & Cash Equivalent	1.20

ESG Fund	
MMI, Deposits, CBLO & Others	100.00
TREP-01 Dec 2023	86.47
Cash & Cash Equivalent	13.53

Platinum Premier Fund	
MMI, Deposits, CBLO & Others	100.00
TREP-01 Dec 2023	96.21
Cash & Cash Equivalent	3.79

Platinum Advantage Fund	
MMI, Deposits, CBLO & Others	100.00
TREP-01 Dec 2023	49.06
Cash & Cash Equivalent	50.94

Titanium 1 Fund	
MMI, Deposits, CBLO & Others	100.00
Cash & Cash Equivalent	100.00

Foresight Fund - FP	
MMI, Deposits, CBLO & Others	100.00
TREP-01 Dec 2023	93.41
Cash & Cash Equivalent	6.59

Pension Nourish Fund	
Government Securities	43.53
7.26% GOI 2032 (MD 22/08/2032)	12.84
6.99% GOI 2051 (MD 15/12/2051)	10.83
6.54% GOI 2032 (MD 17/01/2032)	8.19
7.54% GOI 2036 (MD 23/05/2036)	4.35
8.30% GOI 2040 (MD 02/07/2040)	3.11
7.40% GOI 2062 (MD 19/09/2062)	1.42
7.18% GOI 2037 (MD 24/07/2037)	1.41
7.30% GOI 2053 (MD 19/06/2053)	1.40
Corporate Debt	34.52
5.75% Sundaram Finance Ltd. NCD (MD 07/05/2024)	9.95
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)	8.63
8.22% NABARD GOI NCD Pmayg-Pb-2 (MD 13/12/2028)	4.40
8.30% IRFC NCD (MD 25/03/2029)	4.40

7.68% Power Finance Corporation Ltd (MD 15/07/2030) Sr 201	2.85
7.44% Power Finance Corpn. Ltd. NCD (MD 11/06/2027)	2.83
8.40% Cholamandalam Invt And Fin Co Ltd NCD (MD 09/08/2028)	1.45
8.49% NTPC Ltd Bonus NCD Part Redemption MD (25/03/2025) (Fv)	0.01

Equity	10.05
HDFC Bank Limited	1.25
Reliance Industries Limited	0.87
ICICI Bank Limited	0.78
Infosys Limited	0.61
ITC Limited	0.42
Tata Consultancy Services Limited	0.41
Larsen And Toubro Limited	0.28
Hindustan Unilever Limited	0.26
Axis Bank Limited	0.26
Kotak Mahindra Bank Limited	0.25
Bharti Airtel Limited	0.23
State Bank Of India	0.22
Bajaj Finance Limited	0.19
NTPC Limited	0.18
Sun Pharmaceuticals Industries Limited	0.18
Asian Paints Limited	0.15
Titan Company Limited	0.15
Maruti Suzuki India Limited	0.14
HCL Technologies Limited	0.13
Ultratech Cement Limited	0.13
SBI Life Insurance Company Limited	0.12
Power Grid Corporation Of India Limited	0.12
Tata Steel Limited	0.12
Tata Motors Limited	0.11
Mahindra And Mahindra Limited	0.11
Indusind Bank Limited	0.11
Nestle India Limited	0.10
Bajaj Auto Limited	0.09
Shriram Transport Finance Company Limited	0.08
Trent Ltd	0.08
Oil And Natural Gas Corporation Limited	0.08
Dr Reddy Laboratories	0.07
Hindalco Industries Limited	0.07
Coal India Limited	0.07
Bajaj Finserv Limited	0.07
Apollo Hospitals Enterprise Limited	0.07
Glaxosmithkline Pharmaceuticals Limited	0.07
Adani Ports And Special Economic Zone Limited	0.07
Tech Mahindra Limited	0.07
Cipla Limited Fv 2	0.07
JSW Steels Limited	0.07
Tata Consumer Products Ltd	0.07
Bharat Electronics Limited	0.06
Jio Financial Services Ltd	0.06
HDFC Standard Life Insurance Company Limited	0.06
Tata Power Company Limited	0.06
Wipro Limited	0.06
Eicher Motors Limited	0.06
Zee Entertainment Enterprises Limited	0.05
Ambuja Cements Limited	0.05
Cholamandalam Investment And Finance Company Limited	0.05
DLF Limited	0.04
Biocon Limited	0.04
Bharat Petroleum Corporation Limited	0.04
GAIL (India) Limited	0.04
Godrej Consumer Products Limited	0.04
Britannia Industries Limited	0.04
Indian Oil Corporation Limited	0.04
UPL Limited	0.04
Dabur India Limited	0.04
PI Industries Limited	0.04
Archean Chemicals Limited	0.04
Ashok Leyland Limited Fv 1	0.03
Bharat Forge Limited Fv 2	0.03
Crompton Greaves Consumer Electricals Limited	0.03

MMI, Deposits, CBLO & Others	11.90
TREP-01 Dec 2023	9.61
Cash & Cash Equivalent	2.30

Pension Growth Fund	
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Government Securities		48.54
7.18% State Development Loan-Maharashtra2022(MD 28/06/2029)		12.02
7.59% GOI 2029 (MD 20/03/2029)		8.70
7.54% GOI 2036 (MD 23/05/2036)		6.95
6.99% GOI 2051 (MD 15/12/2051)		6.48
7.26% GOI 2032 (MD 22/08/2032)		4.88
7.40% GOI 2062 (MD 19/09/2062)		2.42
7.18% GOI 2037 (MD 24/07/2037)		2.41
7.30% GOI 2053 (MD 19/06/2053)		2.39
8.17% GOI 2044 (MD 01/12/2044)		1.32
6.01% GOI 2028 (MD 25/03/2028)		0.96
Corporate Debt		25.06
8.375% Exim Bank MD 24/07/2025 (Sr. S 02-2025)		8.40
8.025% LIC Housing Finance Ltd NCD (MD 23/03/2033)		5.99
7.80% HDFC Bank NCD Us-002 MD (03/05/2033)(HDFC)		4.92
8.70% Power Finance Corporation Ltd. NCD (MD 14/05/2025)		1.98
8.51% NABARD NCD (MD 19/12/2033) Series Ltif 3C		1.55
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option		1.24
8.40% Cholamandalam Invt And Fin Co Ltd NCD (MD 09/08/2028)		0.99
Equity		19.15
HDFC Bank Limited		2.43
Reliance Industries Limited		1.65
ICICI Bank Limited		1.37
Infosys Limited		0.99
ITC Limited		0.82
Tata Consultancy Services Limited		0.77
Hindustan Unilever Limited		0.61
Larsen And Toubro Limited		0.58
Axis Bank Limited		0.56
Kotak Mahindra Bank Limited		0.50
Bharti Airtel Limited		0.48
State Bank Of India		0.41
NTPC Limited		0.36
Sun Pharmaceuticals Industries Limited		0.34
Bajaj Finance Limited		0.34
HCL Technologies Limited		0.30
Titan Company Limited		0.29
Asian Paints Limited		0.28
Mahindra And Mahindra Limited		0.27
Tata Steel Limited		0.24
Maruti Suzuki India Limited		0.24
Power Grid Corporation Of India Limited		0.24
SBI Life Insurance Company Limited		0.22
Tata Motors Limited		0.20
Nestle India Limited		0.18
Ultratech Cement Limited		0.18
Indusind Bank Limited		0.17
Trent Ltd		0.16
Shriram Transport Finance Company Limited		0.16
Hindalco Industries Limited		0.15
Oil And Natural Gas Corporation Limited		0.15
Dr Reddy Laboratories		0.14
JSW Steels Limited		0.14
Coal India Limited		0.14
Tech Mahindra Limited		0.13
HDFC Standard Life Insurance Company Limited		0.13
Eicher Motors Limited		0.12
Glaxosmithkline Pharmaceuticals Limited		0.12
Bharat Electronics Limited		0.12
Jio Financial Services Ltd		0.12
Tata Consumer Products Ltd		0.12
Bajaj Auto Limited		0.12
Britannia Industries Limited		0.12
Cipla Limited Fv 2		0.12
Bajaj Finserv Limited		0.11
Adani Ports And Special Economic Zone Limited		0.11
Wipro Limited		0.11
Tata Power Company Limited		0.11
Apollo Hospitals Enterprise Limited		0.11
Zee Entertainment Enterprises Limited		0.11
Cholamandalam Investment And Finance Company Limited		0.10
Biocon Limited		0.09
DLF Limited		0.09
UPL Limited		0.09
Godrej Consumer Products Limited		0.09

Ambuja Cements Limited	0.09
GAIL (India) Limited	0.09
Archean Chemicals Limited	0.08
Indian Oil Corporation Limited	0.08
Bharat Petroleum Corporation Limited	0.08
Dabur India Limited	0.07
Bharat Forge Limited Fv 2	0.07
Ashok Leyland Limited Fv 1	0.07
PI Industries Limited	0.06
Crompton Greaves Consumer Electricals Limited	0.04

MMI, Deposits, CBLO & Others		7.25
TREP-01 Dec 2023		5.03
Cash & Cash Equivalent		2.22

Pension Enrich Fund		
Government Securities		39.85
7.26% GOI 2032 (MD 22/08/2032)		9.93
7.54% GOI 2036 (MD 23/05/2036)		6.26
6.54% GOI 2032 (MD 17/01/2032)		5.88
7.40% GOI 2062 (MD 19/09/2062)		4.36
8.28% GOI 2027 (MD 21/09/2027)		3.65
6.99% GOI 2051 (MD 15/12/2051)		2.67
8.60% GOI 2028 (MD 02/06/2028)		1.85
9.15% GOI 2024 (MD 14/11/2024)		1.80
7.18% GOI 2037 (MD 24/07/2037)		1.73
7.30% GOI 2053 (MD 19/06/2053)		1.72

Corporate Debt		20.47
9.25% Power Grid Corporation Ltd NCD (MD 09/03/2027)		9.17
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02		4.32
8.51% NABARD NCD (MD 19/12/2033) Series Ltif 3C		1.86
8.05% NTPC Ltd NCD (MD 05/05/2026)-Series 60		1.77
8.55% HDFC Bank NCD (MD 27/03/2029)(HDFC)		0.91
8.49% L And T Infra Debt Fund Ltd NCD (MD 28/01/2025)		0.89
8.02% BPCL Ltd NCD (MD 11/03/2024)		0.88
9.70% L And T Infra Debt Fund Ltd NCD (MD 10/06/2024) Option		0.67

Equity		33.67
HDFC Bank Limited		4.19
Reliance Industries Limited		3.01
ICICI Bank Limited		2.53
Infosys Limited		1.87
ITC Limited		1.46
Tata Consultancy Services Limited		1.42
Hindustan Unilever Limited		1.05
Axis Bank Limited		1.03
Larsen And Toubro Limited		1.02
Kotak Mahindra Bank Limited		0.90
Bharti Airtel Limited		0.82
State Bank Of India		0.71
NTPC Limited		0.61
Sun Pharmaceuticals Industries Limited		0.60
Bajaj Finance Limited		0.60
HCL Technologies Limited		0.55
Titan Company Limited		0.53
Mahindra And Mahindra Limited		0.48
Asian Paints Limited		0.47
Maruti Suzuki India Limited		0.44
Tata Steel Limited		0.43
Power Grid Corporation Of India Limited		0.42
Ultratech Cement Limited		0.38
Tata Motors Limited		0.36
Nestle India Limited		0.34
SBI Life Insurance Company Limited		0.32
Trent Ltd		0.30
Indusind Bank Limited		0.28
Hindalco Industries Limited		0.27
Shriram Transport Finance Company Limited		0.26
Oil And Natural Gas Corporation Limited		0.25
JSW Steels Limited		0.24
Tech Mahindra Limited		0.23
Jio Financial Services Ltd		0.22
HDFC Standard Life Insurance Company Limited		0.22
Glaxosmithkline Pharmaceuticals Limited		0.22
Bharat Electronics Limited		0.21
Coal India Limited		0.21
Cipla Limited Fv 2		0.21
Tata Consumer Products Ltd		0.21

Dr Reddy Laboratories	0.20	
Bajaj Auto Limited	0.20	
Adani Ports And Special Economic Zone Limited	0.20	
Apollo Hospitals Enterprise Limited	0.20	
Bajaj Finserv Limited	0.19	
Wipro Limited	0.19	
Eicher Motors Limited	0.19	
Britannia Industries Limited	0.18	
Tata Power Company Limited	0.18	
Godrej Consumer Products Limited	0.17	
Cholamandalam Investment And Finance Company Limited	0.17	
Biocon Limited	0.16	
Zee Entertainment Enterprises Limited	0.16	
Ambuja Cements Limited	0.15	
DLF Limited	0.15	
GAIL (India) Limited	0.14	
Bharat Petroleum Corporation Limited	0.14	
Indian Oil Corporation Limited	0.14	
Dabur India Limited	0.13	
UPL Limited	0.13	
Bharat Forge Limited Fv 2	0.12	
Ashok Leyland Limited Fv 1	0.12	
PI Industries Limited	0.09	
Crompton Greaves Consumer Electricals Limited	0.07	
MMI, Deposits, CBLO & Others		6.02
TREP-01 Dec 2023		4.01
Cash & Cash Equivalent		2.01

Linked Discontinued Policy Fund		
Government Securities		85.49
364 Days Tbill (MD 18/01/2024)		8.61
364 Days Tbill (MD 02/05/2024)		5.74
364 Days Tbill (MD 13/06/2024)		5.70
364 Days Tbill (MD 12/09/2024)		4.61
364 Days Tbill (MD 20/06/2024)		3.68
364 Days Tbill (MD 25/04/2024)		3.38
364 Days Tbill (MD 25/07/2024)		3.33
364 Days Tbill (MD 03/10/2024)		3.28
8.40% GOI 2024 (MD 28/07/2024)		3.15
364 Days Tbill (MD 21/12/2023)		3.11
364 Days Tbill (MD 07/03/2024)		3.07
364 Days Tbill (MD 04/04/2024)		3.06
364 Days Tbill (MD 04/07/2024)		2.67
364 Days Tbill (MD 18/04/2024)		2.50
364 Days Tbill (MD 11/01/2024)		2.41
364 Days Tbill (MD 08/02/2024)		2.40
364 Days Tbill (MD 23/05/2024)		2.36
364 Days Tbill (MD 07/11/2024)		2.28
364 Days Tbill (MD 30/05/2024)		2.02
364 Days Tbill (MD 07/12/2023)		1.73
364 Days Tbill (MD 29/02/2024)		1.71
364 Days Tbill (MD 14/03/2024)		1.70
364 Days Tbill (MD 29/03/2024)		1.70
364 Days Tbill (MD 18/07/2024)		1.67
364 Days Tbill (MD 16/08/2024)		1.65
0% STRIPS GOI 2051 (MD 15/12/2023)		1.50
364 Days Tbill (MD 09/05/2024)		1.35
364 Days Tbill (MD 08/08/2024)		1.33
364 Days Tbill (MD 29/08/2024)		1.06
364 Days Tbill (MD 04/01/2024)		0.69
0% STRIPS GOI 2036 (MD 07/12/2023)		0.52
0% STRIPS GOI 2036 (MD 07/06/2024)		0.50
0% STRIPS GOI 2041 (MD 12/12/2023)		0.31
0% STRIPS GOI 2041 (MD 12/06/2024)		0.30
0% STRIPS GOI 2051 (MD 15/12/2024)		0.16
6.18% GOI (MD 04/11/2024)		0.14
0% STRIPS GOI 2051 (MD 15/06/2024)		0.11
0% STRIPS GOI 2040 (MD 02/01/2024)		0.03
8.83% GOI 2023 (MD 25/11/2023)		0.05
0% STRIPS GOI 2040 (MD 02/01/2024)		0.03
MMI, Deposits, CBLO & Others		14.51
TREP-01 Dec 2023		5.19
Kotak Mahindra Bank CD (MD 06/12/2023)		1.73
Kotak Mahindra Bank CD (MD 26/07/2024)		1.66
Kotak Mahindra Bank CD (MD 17/04/2024)		1.45
Kotak Mahindra Bank CD (MD 30/05/2024)		1.34
Indian Bank CD (MD 05/02/2024)		1.03
NABARD CD (MD 28/03/2024)		0.68

Axis Bank Ltd CD (MD 20/06/2024)	0.67
ICICI Bank CD (MD 18/09/24)	0.33
SIDBI Bank CD (MD 06/06/2024)	0.20
Pilani Investment & Industries Corp Ltd Cp (MD 21/12/2023)	0.14
Cash & Cash Equivalent	0.09

Pension Discontinued Policy Fund

Government Securities		81.30
364 Days Tbill (MD 07/12/2023)		20.08
364 Days Tbill (MD 21/12/2023)		8.01
364 Days Tbill (MD 18/01/2024)		7.97
364 Days Tbill (MD 20/06/2024)		7.75
364 Days Tbill (MD 04/01/2024)		4.00
364 Days Tbill (MD 11/01/2024)		3.99
364 Days Tbill (MD 08/02/2024)		3.97
364 Days Tbill (MD 04/04/2024)		3.93
364 Days Tbill (MD 02/05/2024)		3.91
364 Days Tbill (MD 30/05/2024)		3.89
364 Days Tbill (MD 13/06/2024)		3.88
364 Days Tbill (MD 04/07/2024)		3.87
364 Days Dtbill (MD 07/11/2024)		3.77
364 Days Tbill (MD 12/09/2024)		2.29
MMI, Deposits, CBLO & Others		18.70
TREP-01 Dec 2023		14.83
Axis Bank Ltd CD (MD 20/06/2024)		3.86
Cash & Cash Equivalent		0.01

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