

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	136.64%	13.05%	8.57%	152.40%	14.55%	9.24%	112.33%	10.73%	7.46%	135.03%	12.90%	8.50%

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	157.29%	15.36%	9.67%	163.00%	15.92%	9.91%	196.78%	19.22%	11.21%	236.03%	23.05%	12.57%

	INDIVIDUAL	Future Dynamic Growth		
		Absolute Return	Simple Annual Return	CAGR
		Since Inception	94.44%	10.22%

	INDIVIDUAL	Future NAV Guarantee Fund			Highest NAV Guaranteed 15.8542
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	58.21%	6.71%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	104.92%	11.51%	8.19%	Since Inception	69.18%	8.25%	6.47%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	107.29%	11.95%	8.46%	0.00%	0.00%	0.00%

ABOUT THE FUND

OBJECTIVE
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.43%
Equity	50.00%	100.00%	98.57%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	104.92%
Simple Annual Return	11.51%
CAGR Return	8.19%

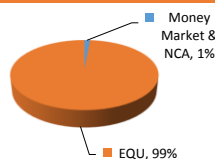
NAV as on 31st Jan 2019

20.49249

AUM as on 31st Jan 2019 (Rs. In Lakhs)

3,435.14

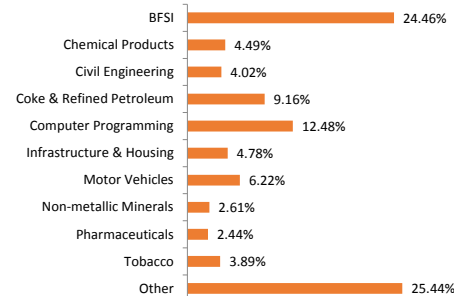
ASSET ALLOCATION



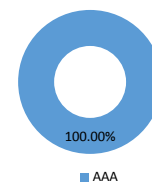
PORTFOLIO AS ON 31st Jan 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.43%
SECURITIES	98.57%
EQUITY	98.57%
Reliance Industries Ltd.	7.78%
Kotak Mahindra MF - Kotak Banking ETF	6.44%
Infosys Technologies Ltd.	5.95%
HDFC Ltd.	5.41%
HDFC Bank Ltd.	4.84%
ITC Ltd.	3.89%
TATA Consultancy Services Ltd.	3.79%
Larsen & Toubro Ltd.	3.38%
Hindustan Unilever	3.11%
ICICI Bank Ltd.	2.63%
Reliance ETF Bank BeES	2.18%
State Bank of India	1.95%
Mahindra and Mahindra Ltd.	1.91%
Maruti Suzuki India Ltd.	1.90%
Sun Pharmaceuticals Industries Ltd.	1.80%
IndusInd Bank Ltd.	1.78%
Yes Bank Ltd.	1.64%
Kotak Mahindra Bank Ltd.	1.62%
Bharat Electronics Ltd.	1.41%
Asian Paints Ltd.	1.38%
Bajaj Auto Ltd.	1.20%
Bajaj Finance Limited	1.20%
Britannia Industries Ltd.	1.16%
HCL Technologies Ltd.	1.15%
Tata Steel Limited	1.14%
Other	27.91%

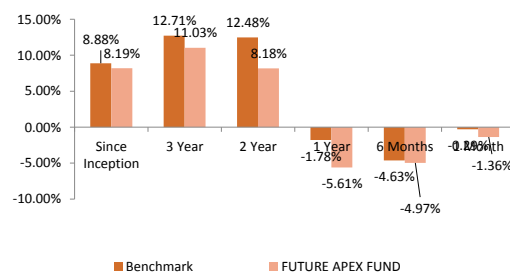
SECTORAL ALLOCATION



Debt Rating Profile

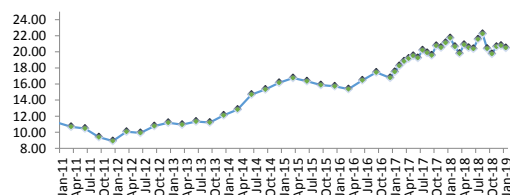


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	15.00%	0.00%
Cash and Money Market	0.00%	20.00%	1.87%
Equity	80.00%	100.00%	98.13%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	69.18%
Simple Annual Return	8.25%
CAGR Return	6.47%

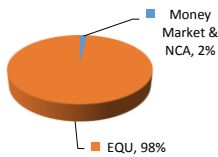
NAV as on 31st Jan 2019

16.91793

AUM as on 31st Jan 2019 (Rs. In Lakhs)

7,819.55

ASSET ALLOCATION



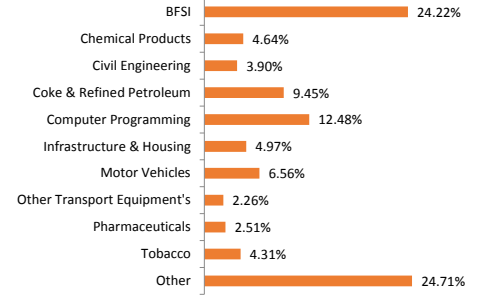
PORTFOLIO AS ON 31st Jan 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **1.87%**

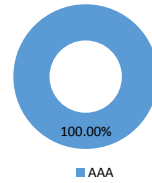
SECURITIES
EQUITY **98.13%**

Reliance Industries Ltd.	8.07%
Kotak Mahindra MF - Kotak Banking ETF	7.26%
Infosys Technologies Ltd.	6.02%
HDFC Ltd.	5.92%
HDFC Bank Ltd.	5.55%
ITC Ltd.	4.31%
TATA Consultancy Services Ltd.	3.74%
Larsen & Toubro Ltd.	3.45%
Hindustan Unilever	3.06%
ICICI Bank Ltd.	2.51%
Maruti Suzuki India Ltd.	2.00%
Sun Pharmaceuticals Industries Ltd.	1.92%
IndusInd Bank Ltd.	1.83%
Kotak Mahindra Bank Ltd.	1.75%
Mahindra and Mahindra Ltd.	1.75%
Yes Bank Ltd.	1.63%
Kotak PSU Bank ETF	1.62%
Asian Paints Ltd.	1.58%
TATA Motors Ltd.	1.41%
State Bank of India	1.36%
Bharat Electronics Ltd.	1.30%
HCL Technologies Ltd.	1.23%
Bharti Airtel Ltd.	1.22%
Bajaj Auto Ltd.	1.20%
Coal India Ltd.	1.15%
Other	25.32%

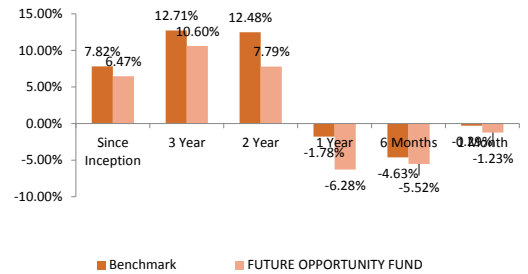
SECTORAL ALLOCATION



Debt Rating Profile

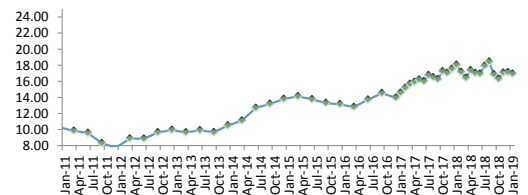


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

STRATEGY

Investment in equities and debt instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%	1.64%
Equity	0.00%	100.00%	98.36%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	94.44%
Simple Annual Return	10.22%
CAGR Return	7.46%

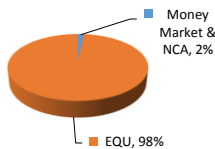
NAV as on 31st Jan 2019

19.4441

AUM as on 31st Jan 2019 (Rs. In Lakhs)

1,704.67

ASSET ALLOCATION



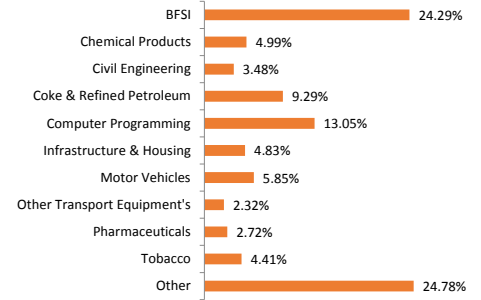
PORTFOLIO AS ON 31st Jan 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **1.64%**

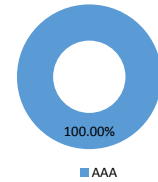
SECURITIES
EQUITY **98.36%**

Reliance Industries Ltd.	8.14%
Kotak Mahindra MF - Kotak Banking ETF	7.20%
Infosys Technologies Ltd.	6.07%
HDFC Bank Ltd.	5.78%
HDFC Ltd.	5.57%
ITC Ltd.	4.41%
TATA Consultancy Services Ltd.	4.09%
Larsen & Toubro Ltd.	3.48%
Hindustan Unilever	3.37%
ICICI Bank Ltd.	2.42%
Maruti Suzuki India Ltd.	1.90%
Kotak Mahindra Bank Ltd.	1.86%
Sun Pharmaceuticals Industries Ltd.	1.86%
State Bank of India	1.80%
Asian Paints Ltd.	1.62%
Mahindra and Mahindra Ltd.	1.61%
Yes Bank Ltd.	1.57%
IndusInd Bank Ltd.	1.50%
HCL Technologies Ltd.	1.48%
Kotak PSU Bank ETF	1.43%
Bharat Electronics Ltd.	1.24%
Bharti Airtel Ltd.	1.23%
Bajaj Auto Ltd.	1.23%
Britannia Industries Ltd.	1.19%
NTPC Ltd.	1.14%
Other	25.18%

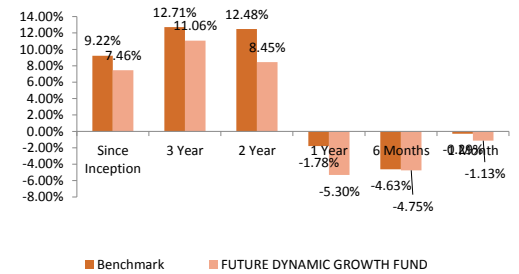
SECTORAL ALLOCATION



Debt Rating Profile

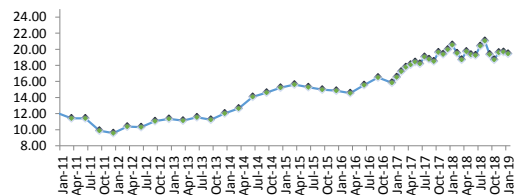


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

STRATEGY
Investment in a spread of equities. Diversification by sector, industry and risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	15.53%
Money Market and Cash	0.00%	40.00%	1.89%
Equity	50.00%	90.00%	82.58%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	135.03%
Simple Annual Return	12.90%
CAGR Return	8.50%

NAV as on 31st Jan 2019

23.50288

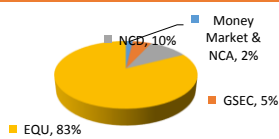
AUM as on 31st Jan 2019 (Rs. In Lakhs)

7,743.10

Modified Duration (In Years)

4.69

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

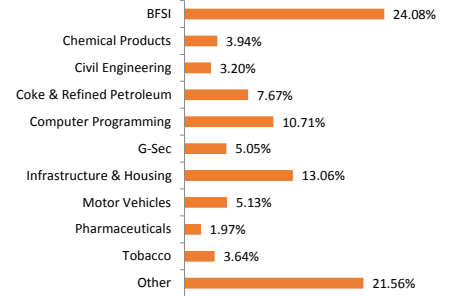
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.89%**

SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **5.05%**
8.38% Tamil Nadu SDL 27/01/2026 2.67%
8.15% Tamil Nadu SDL 2028 09/05/2028 1.19%
8.70% Gujarat SDL 2028 19/09/2028 0.89%
Other 0.30%

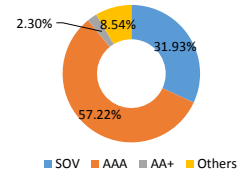
SECURITIES
CORPORATE DEBT **HOLDINGS** **10.48%**
10.63% IOT Utkal Energy Services Ltd. 20/09/2028 3.56%
7.90% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2026 18/11. 2.13%
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024 1.34%
10.25% SIKKA PORTS & TERMINALS LTD 2021(Prev RelianceGas-EWI 1.08%
10.90% AU SFB Lower Tier II Bonds May 2025 - UL 30/05/2025 0.96%
8.80% LIC Housing Finance Ltd 2029 0.66%
Other 0.75%

SECURITIES
EQUITY **HOLDINGS** **82.58%**
Reliance Industries Ltd. 6.74%
HDFC Bank Ltd. 5.94%
Kotak Mahindra MF - Kotak Banking ETF 5.37%
Infosys Technologies Ltd. 5.10%
HDFC Ltd. 4.82%
ITC Ltd. 3.64%
TATA Consultancy Services Ltd. 3.34%
ICICI Bank Ltd. 3.25%
Larsen & Toubro Ltd. 2.91%
Hindustan Unilever 2.63%
Kotak Mahindra Bank Ltd. 1.78%
Sun Pharmaceuticals Industries Ltd. 1.57%
Maruti Suzuki India Ltd. 1.56%
IndusInd Bank Ltd. 1.49%
State Bank of India 1.48%
Asian Paints Ltd. 1.31%
Mahindra and Mahindra Ltd. 1.24%
TATA Motors Ltd. 1.14%
Kotak PSU Bank ETF 1.13%
Bharat Electronics Ltd. 1.07%
Bajaj Auto Ltd. 1.03%
Bharti Airtel Ltd. 1.01%
Yes Bank Ltd. 0.99%
HCL Technologies Ltd. 0.95%
Oil & Natural Gas Corporation Ltd. 0.94%
Other 20.16%

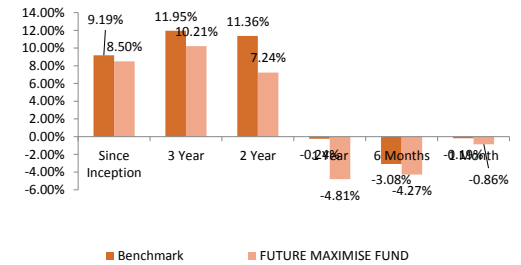
SECTORAL ALLOCATION



Debt Rating Profile

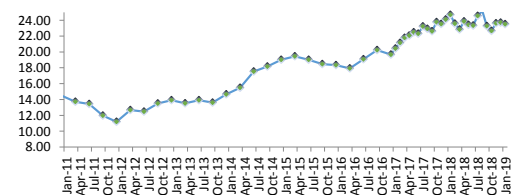


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

STRATEGY

Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	40.00%	70.00%	42.69%
Money Market and Cash	0.00%	30.00%	4.55%
Equity	30.00%	60.00%	52.76%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	112.33%
Simple Annual Return	10.73%
CAGR Return	7.46%

NAV as on 31st Jan 2019

21.23323

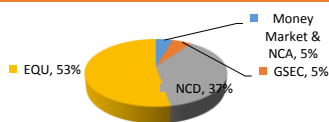
AUM as on 31st Jan 2019 (Rs. In Lakhs)

7,391.31

Modified Duration (In Years)

4.61

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.55%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	5.29%

8.83% Central Government 12/12/2041	2.27%
8.29% West Bengal SDL 2028 21/02/2028	1.69%
8.97% Central Government 05/12/2030	1.19%
Other	0.14%

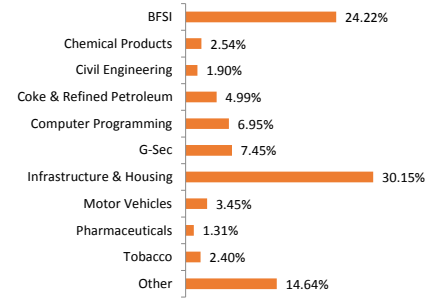
SECURITIES	HOLDINGS
CORPORATE DEBT	37.41%

8.67% Power Finance Corporation Limited 2028-UL 18/11/2028	6.93%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.90%
10.75% Reliance Capital Ltd. 12/08/2021	6.36%
7.95% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2026 28/10/	2.63%
7.90% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2026 18/11/	2.23%
10.25% SIKKA PORTS & TERMINALS LTD 2021(Prev RelianceGas-EW	1.98%
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024	1.83%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	1.65%
8.75% Indiabulls Housing Finance Ltd 24/09/2021	1.64%
8.80% LIC Housing Finance Ltd 2029	1.38%
8.52%Hero FinCorp Ltd. 18/06/2027	0.93%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023	0.76%
9.39% Power Finance Corporation Limited 2029 27/08/2029	0.72%
8.72% ILFS 2025 - Ulip 21/01/2025	0.65%
8.7% HDFC Ltd. 18/05/2020	0.54%
Other	0.27%

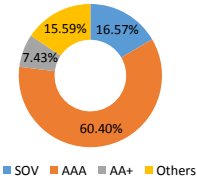
SECURITIES	HOLDINGS
EQUITY	52.76%

Reliance Industries Ltd.	4.43%
Kotak Mahindra MF - Kotak Banking ETF	4.27%
HDFC Bank Ltd.	3.55%
Infosys Technologies Ltd.	3.31%
HDFC Ltd.	2.93%
ITC Ltd.	2.40%
TATA Consultancy Services Ltd.	2.17%
ICICI Bank Ltd.	1.92%
Larsen & Toubro Ltd.	1.90%
Hindustan Unilever	1.68%
Kotak Mahindra Bank Ltd.	1.15%
IndusInd Bank Ltd.	1.08%
Maruti Suzuki India Ltd.	1.02%
Sun Pharmaceuticals Industries Ltd.	1.01%
State Bank of India	0.99%
Mahindra and Mahindra Ltd.	0.88%
Asian Paints Ltd.	0.86%
TATA Motors Ltd.	0.77%
Yes Bank Ltd.	0.69%
Bharti Airtel Ltd.	0.68%
Bharat Electronics Ltd.	0.67%
Kotak PSU Bank ETF	0.65%
HCL Technologies Ltd.	0.63%
Hero MotoCorp Ltd.	0.59%
Bajaj Finance Limited	0.59%
Other	11.90%

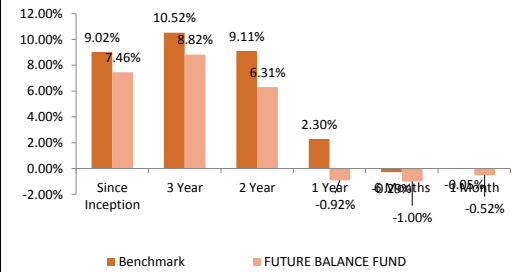
SECTORAL ALLOCATION



Debt Rating Profile

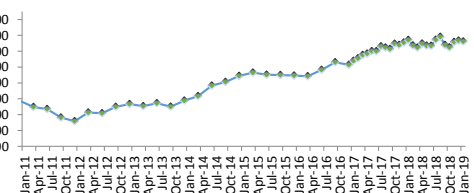


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	79.74%
Equity	0.00%	100.00%	20.26%

RISK RETURN PROFILE

Risk	Low to medium
Return	Low to medium

DATE OF INCEPTION

18th May 2010

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV

Absolute Return	58.21%
Simple Annual Return	6.71%
CAGR Return	5.43%

HIGHEST NAV GUARANTEED

15.85417

NAV as on 31st Jan 2019

15.82057

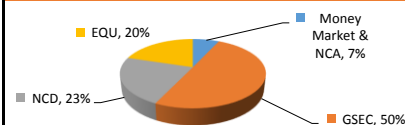
AUM as on 31st Jan 2019 (Rs. In Lakhs)

1,354.26

Modified Duration (In Years)

2.54

ASSET ALLOCATION



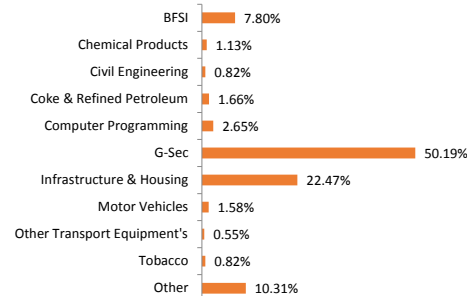
PORTFOLIO AS ON 31st Jan 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.97%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	50.19%
8.72% Andhra Pradesh SDL 06/02/2023	15.43%
8.87% Tamil Nadu SDL 16/10/2024	7.81%
8.48% Maharashtra SDL 24/02/2020	7.65%
8.56% Kerala SDL 2020 - Ulip 16/02/2020	4.50%
9.4% Madhya Pradesh SDL 30/01/2024	3.98%
8.94% Gujarat SDL 24/09/2024	3.92%
8.08% West Bengal SDL 25/02/2025	3.76%
8.98% West Bengal SDL 23/07/2024	3.14%

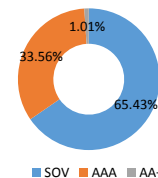
SECURITIES	HOLDINGS
CORPORATE DEBT	22.57%
8.7% HDFC Ltd. 18/05/2020	7.43%
10.25% SIKKA PORTS & TERMINALS LTD 2021(Prev RelianceGas-E	6.18%
8.75% LIC Housing Finance Ltd. 12/02/2021	5.97%
8.38% Power Finance Corporation Ltd. 27/04/2020	2.22%
10.5% M&M Financial Services Ltd. 13/12/2021	0.78%

SECURITIES	HOLDINGS
EQUITY	20.26%
HDFC Bank Ltd.	1.87%
Reliance Industries Ltd.	1.50%
Infosys Technologies Ltd.	1.43%
HDFC Ltd.	1.39%
ICICI Bank Ltd.	1.24%
Larsen & Toubro Ltd.	0.82%
ITC Ltd.	0.82%
Hindustan Unilever	0.75%
TATA Consultancy Services Ltd.	0.72%
Kotak PSU Bank ETF	0.51%
Kotak Mahindra Bank Ltd.	0.48%
IndusInd Bank Ltd.	0.47%
Maruti Suzuki India Ltd.	0.44%
Sun Pharmaceuticals Industries Ltd.	0.44%
Mahindra and Mahindra Ltd.	0.43%
State Bank of India	0.39%
Asian Paints Ltd.	0.38%
Future Retail Ltd.	0.38%
Bajaj Finance Limited	0.35%
Yes Bank Ltd.	0.35%
TATA Motors Ltd.	0.35%
Bharat Electronics Ltd.	0.29%
Bajaj Auto Ltd.	0.29%
Hero MotoCorp Ltd.	0.26%
HCL Technologies Ltd.	0.25%
Other	3.65%

SECTORAL ALLOCATION

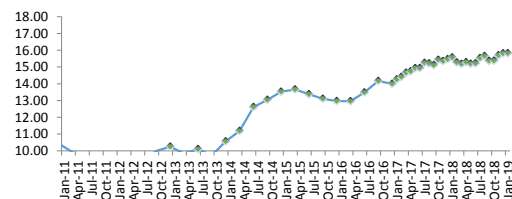


Debt Rating Profile



No comparable benchmark available for the fund

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

STRATEGY
Investments in assets of low or moderate risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	50.00%	100.00%	94.58%
Money Market and Cash	0.00%	50.00%	5.42%
Equity	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk Low	Low
Return Low	Low

DATE OF INCEPTION
18th July 2008

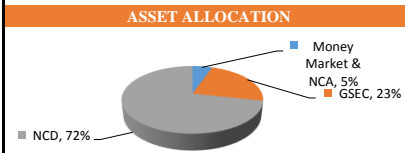
FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	152.40%
Simple Annual Return	14.55%
CAGR Return	9.24%

NAV as on 31st Jan 2019
25.24003

AUM as on 31st Jan 2019 (Rs. In Lakhs)
16,746.40

Modified Duration (In Years)
4.82

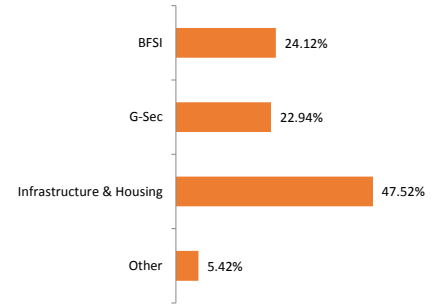


PORTFOLIO AS ON 31st Jan 2019

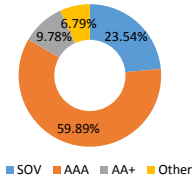
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.42%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	22.94%
8.37% AP SDL 2031	3.04%
7.17% Gsec 2028 - ULIP 08/01/2028	2.93%
8.99% West Bengal SDL 2024 - ULIP 24/09/24	2.54%
9.71% Haryana SDL 12/03/2024	2.48%
8.29% West Bengal SDL 2028 21/02/2028	2.20%
8.08% West Bengal SDL 25/02/2025	2.01%
7.77% AP SDL 2028 10/01/2028	2.01%
8.06% Tamil Nadu SDL 15/04/2025	1.48%
9.18% Andhra Pradesh SDL 28/05/2024	1.22%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.78%
8.08% Maharashtra SDL 15/06/2026	0.72%
9.48% West Bengal SDL 17/07/2023	0.64%
9.4% Madhya Pradesh SDL 30/01/2024	0.58%
Other	0.33%

SECURITIES	HOLDINGS
CORPORATE DEBT	71.64%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	8.23%
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024	6.58%
7.90% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2026 18/11.	3.82%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.61%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.47%
9.00% HDFC Ltd 2028 - UL 29/11/2028	3.09%
9% Indiabulls Housing Finance Ltd. 30/06/2026	3.07%
9.15% Aditya Birla Finance Ltd 2023 Series I 1	3.03%
8.37% REC Ltd 2028 07/12/2028	3.00%
8.85% Bajaj Finance Limited 2024 Ulip..Option III 05/01/2024	2.99%
8.45% Sundaram Finance Ltd 2028 19/01/2028	2.98%
8.45% Sundaram Finance Ltd. 07/06/2027	2.98%
8.51% NABARD 2033 19/12/2033	2.92%
9.39% Power Finance Corporation Limited 2029 27/08/2029	2.85%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.81%
10.90% AU SFB Lower Tier II Bonds May 2025 - UL 30/05/2025	2.61%
8.75% Indiabulls Housing Finance Ltd 24/09/2021	2.42%
10.25% SIKKA PORTS & TERMINALS LTD 2021(Prev RelianceGas-EW1	2.19%
8.80% LIC Housing Finance Ltd 2029	2.08%
9.98% IL&FS Financial Services Ltd. 05/12/2021	2.06%
8.72% ILFS 2025 - Ulip 21/01/2025	1.95%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023	1.30%
8.67% Power Finance Corporation Limited 2028-UL 18/11/2028	0.86%
7.35% PFC 2022 21/11/2022	0.75%

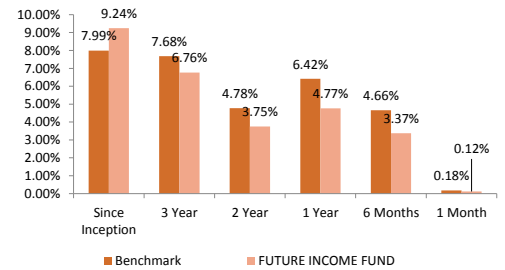
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CRISIL Composite Bond Index

FUND - NAV



ABOUT THE FUND

PORTFOLIO AS ON 31st Jan 2019

OBJECTIVE
To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

STRATEGY
Low risk investment such as money market instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market and Cash	0.00%	75.00%	52.36%
Short Term Debt	20.00%	100.00%	47.64%
Equity	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	136.64%
Simple Annual Return	13.05%
CAGR Return	8.57%

NAV as on 31st Jan 2019

23.66425

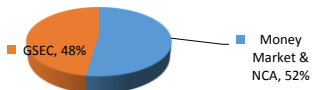
AUM as on 31st Jan 2019 (Rs. In Lakhs)

3,193.56

Modified Duration (In Years)

1.42

ASSET ALLOCATION



SECURITIES

MONEY MARKET INSTRUMENTS & NCA

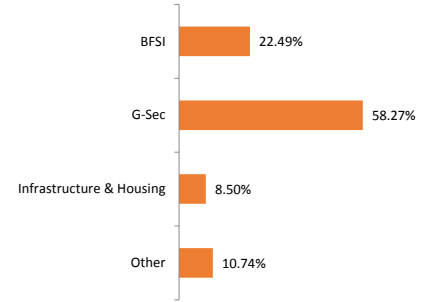
91 DTB 08/02/2019 - Ulip	52.36%
TREPS - 01FEB2019	10.63%
Indiabulls Housing Finance Limited CP - 14/06/2019	9.46%
Hero Fincorp Limited CP - 19/07/2019	8.50%
L&T Finance Limited CP - 09/04/2019	7.54%
HDB Financial Services Limited CP - 04/11/2019	6.18%
IDFC BANK LTD CP05JUN19 (Previous Name Capital First) 05/06/2019	5.72%
Net Current Assets	3.05%
	1.28%

SECURITIES

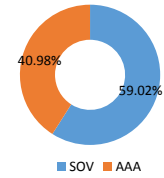
GOVERNMENT SECURITIES

6.65% Gsec 2020 - Ulip	47.64%
8.64% West Bengal SDL 2021 Ulip 30/08/2021	10.95%
8.16% Maharashtra SDL 10/12/2024	6.16%
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022	5.03%
8.86% Andhra Pradesh SDL 06/06/2022	4.92%
9.03% Kerala SDL 07/12/2021	4.91%
8.99% West Bengal SDL 2024 - ULIP 24/09/24	3.48%
8.89% Maharashtra SDL 05/10/2021	3.33%
9.48% West Bengal SDL 17/07/2023	3.26%
7.95% Maharashtra SDL 2023 03/07/2023	1.68%
9.23% Gujarat SDL 2021 23/11/2021	1.23%
9.18% Andhra Pradesh SDL 28/05/2024	1.18%
Other	1.01%
	0.49%

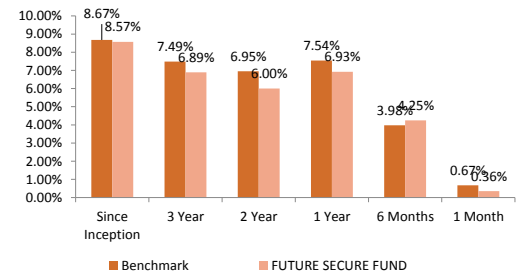
SECTORAL ALLOCATION



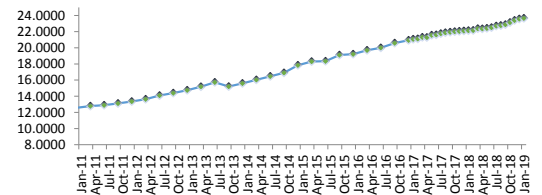
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a high probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%	2.12%
Equity	60.00%	100.00%	97.88%

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	236.03%
Simple Annual Return	23.05%
CAGR Return	12.57%

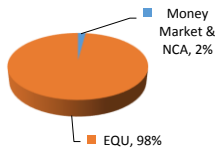
NAV as on 31st Jan 2019

33.60343

AUM as on 31st Jan 2019 (Rs. In Lakhs)

1,056.25

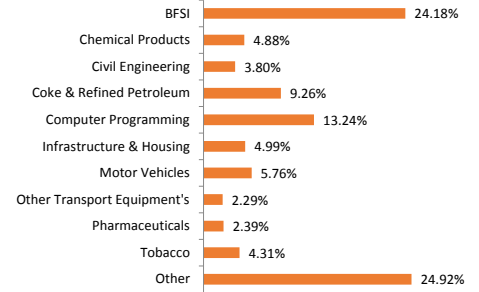
ASSET ALLOCATION



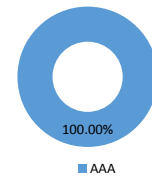
PORTFOLIO AS ON 31st Jan 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.12%
SECURITIES	97.88%
Equity	97.88%
Reliance Industries Ltd.	8.05%
Kotak Mahindra MF - Kotak Banking ETF	7.23%
Infosys Technologies Ltd.	6.05%
HDFC Bank Ltd.	5.95%
HDFC Ltd.	5.37%
ITC Ltd.	4.31%
TATA Consultancy Services Ltd.	4.01%
Larsen & Toubro Ltd.	3.55%
Hindustan Unilever	3.28%
ICICI Bank Ltd.	2.81%
Kotak Mahindra Bank Ltd.	2.06%
Sun Pharmaceuticals Industries Ltd.	1.85%
Maruti Suzuki India Ltd.	1.84%
IndusInd Bank Ltd.	1.67%
Mahindra and Mahindra Ltd.	1.65%
HCL Technologies Ltd.	1.63%
Asian Paints Ltd.	1.59%
Yes Bank Ltd.	1.52%
State Bank of India	1.48%
Kotak PSU Bank ETF	1.34%
Bajaj Auto Ltd.	1.22%
Bharat Electronics Ltd.	1.21%
Bharti Airtel Ltd.	1.20%
Future Retail Ltd.	1.12%
NTPC Ltd.	1.12%
Other	24.77%

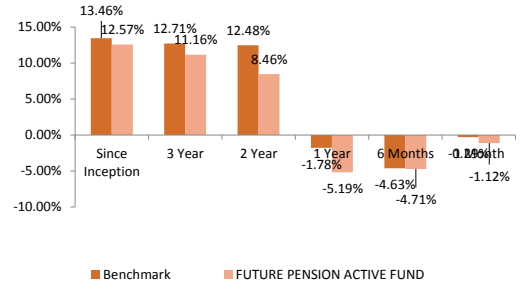
SECTORAL ALLOCATION



Debt Rating Profile

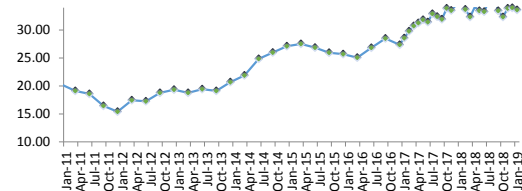


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	3.06%	40.00%	1.19%
Government Bonds and Corporate Bonds	39.92%	80.00%	40.75%
Equity	55.92%	70.00%	56.58%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on

31st Jan 2019

Returns since Publication of NAV

Absolute Return	196.78%
Simple Annual Return	19.22%
CAGR Return	11.21%

NAV as on 31st Jan 2019

29.67794

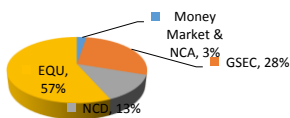
AUM as on 31st Jan 2019 (Rs. In Lakhs)

299.94

Modified Duration (In Years)

4.31

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **2.66%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **27.57%**

8.38% Tamil Nadu SDL 27/01/2026 15.24%
8.51% Maharashtra SDL 09/03/2026 5.11%
9.23% Gujarat SDL 2021 23/11/2021 3.96%
8.15% Tamil Nadu SDL 2028 09/05/2028 3.17%
Other 0.10%

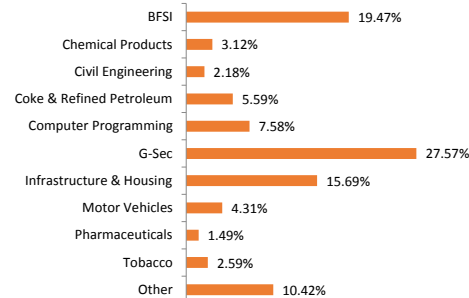
SECURITIES **HOLDINGS**
CORPORATE DEBT **13.18%**

10.25% SIKKA PORTS & TERMINALS LTD 2021 (Prev RelianceGas-E 6.97%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028 6.21%

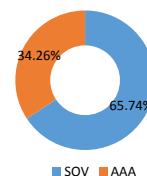
SECURITIES **HOLDINGS**
EQUITY **56.58%**

HDFC Bank Ltd. 4.99%
Reliance Industries Ltd. 4.89%
HDFC Ltd. 4.31%
Infosys Technologies Ltd. 3.87%
ICICI Bank Ltd. 2.88%
ITC Ltd. 2.59%
TATA Consultancy Services Ltd. 2.26%
Larsen & Toubro Ltd. 2.18%
Hindustan Unilever 2.05%
State Bank of India 1.68%
IndusInd Bank Ltd. 1.25%
Kotak Mahindra Bank Ltd. 1.21%
Mahindra and Mahindra Ltd. 1.20%
Maruti Suzuki India Ltd. 1.20%
Sun Pharmaceuticals Industries Ltd. 1.19%
Asian Paints Ltd. 1.08%
Yes Bank Ltd. 0.93%
TATA Motors Ltd. 0.93%
Bharti Airtel Ltd. 0.83%
Bajaj Finance Limited 0.79%
Bajaj Auto Ltd. 0.78%
Hero MotoCorp Ltd. 0.70%
Eicher Motors Ltd. 0.63%
Axis Bank Ltd. 0.55%
HCL Technologies Ltd. 0.55%
Other 11.01%

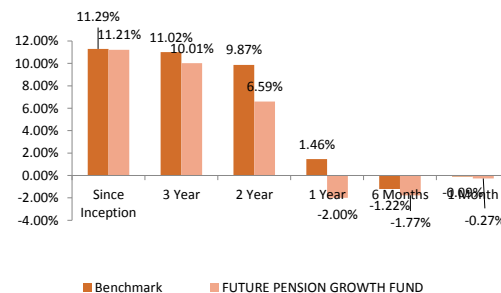
SECTORAL ALLOCATION



Debt Rating Profile

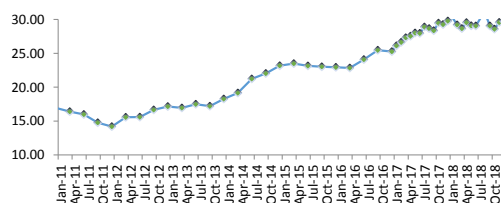


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.95%	40.00%	2.41%
Government Bonds and Corporate Bonds	86.47%	100.00%	84.04%
Equity	10.73%	20.00%	11.22%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV

Absolute Return	163.00%
Simple Annual Return	15.92%
CAGR Return	9.91%

NAV as on 31st Jan 2019

26.30036

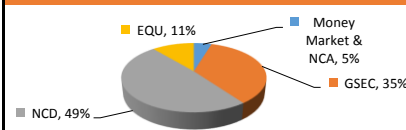
AUM as on 31st Jan 2019 (Rs. In Lakhs)

180.65

Modified Duration (In Years)

5.05

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **4.74%**

SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **35.21%**

8.08% Maharashtra SDL 15/06/2026	11.29%
8.68% Tamil Nadu SDL 2028 10/10/2028	7.15%
8.48% Karnataka SDL 2022 - ULIP 17/10/2022	5.73%
7.92% West Bengal SDL 15/03/2027	3.35%
8.15% Tamil Nadu SDL 2028 09/05/2028	2.57%
9.23% Gujarat SDL 2021 23/11/2021	1.57%
7.69% TAMIL NADU SDL 2027 20/12/2027	1.49%
8.70% Gujarat SDL 2028 19/09/2028	1.49%
8.51% Andhra Pradesh SDL 17/02/2021	0.57%

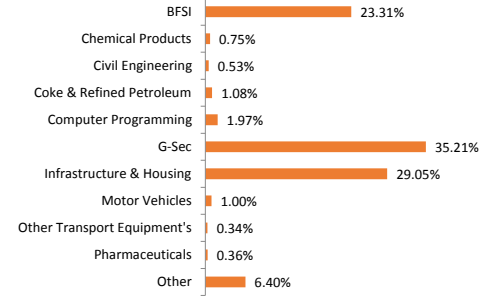
SECURITIES
CORPORATE DEBT **HOLDINGS** **48.83%**

10.63% IOT Utkal Energy Services Ltd. 20/09/2028	7.05%
10.90% AU SFB Lower Tier II Bonds May 2025 - UL 30/05/2025	5.90%
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024	5.75%
8.85% Bajaj Finance Limited 2024 Ulip..Option III 05/01/2024	5.66%
8.80% LIC Housing Finance Ltd 2029	5.66%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	5.61%
8.51% NABARD 2033 19/12/2033	5.52%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.38%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023	3.29%

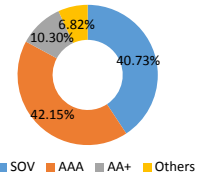
SECURITIES
EQUITY **HOLDINGS** **11.22%**

Infosys Technologies Ltd.	0.93%
Reliance Industries Ltd.	0.89%
HDFC Ltd.	0.87%
ICICI Bank Ltd.	0.77%
TATA Consultancy Services Ltd.	0.61%
Larsen & Toubro Ltd.	0.53%
Hindustan Unilever	0.50%
State Bank of India	0.38%
Maruti Suzuki India Ltd.	0.29%
Mahindra and Mahindra Ltd.	0.29%
Sun Pharmaceuticals Industries Ltd.	0.27%
IndusInd Bank Ltd.	0.26%
Asian Paints Ltd.	0.25%
Yes Bank Ltd.	0.24%
TATA Motors Ltd.	0.22%
Bajaj Finance Limited	0.21%
Bharti Airtel Ltd.	0.20%
Hero MotoCorp Ltd.	0.17%
Bajaj Auto Ltd.	0.17%
HCL Technologies Ltd.	0.17%
Oil & Natural Gas Corporation Ltd.	0.16%
Tech Mahindra Ltd.	0.16%
Tata Steel Limited	0.14%
UltraTech Cement Ltd.	0.14%
Engineers India Limited	0.14%
Other	2.24%

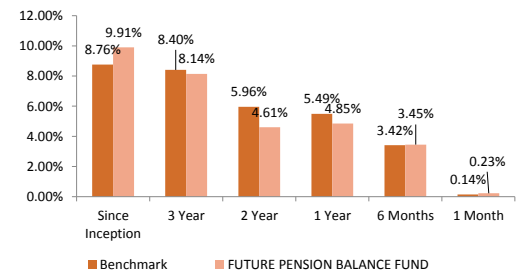
SECTORAL ALLOCATION



Debt Rating Profile

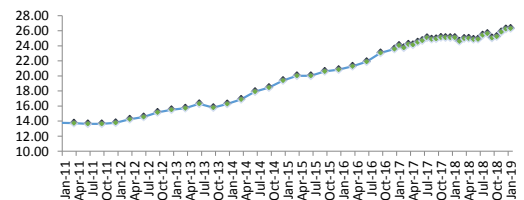


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	7.66%	40.00%	1.77%
Government Bonds and Corporate Bonds	89.88%	100.00%	95.89%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV

Absolute Return	157.29%
Simple Annual Return	15.36%
CAGR Return	9.67%

NAV as on 31st Jan 2019

25.72902

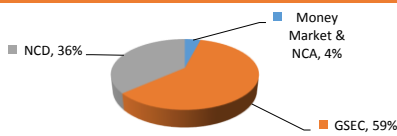
AUM as on 31st Jan 2019 (Rs. In Lakhs)

112.36

Modified Duration (In Years)

4.58

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **4.11%**

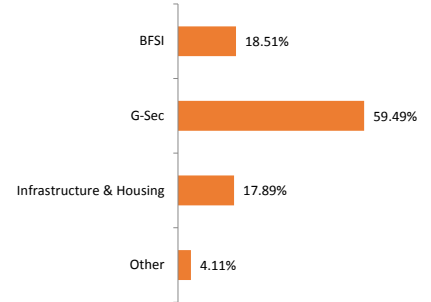
SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **59.49%**

7.95% Maharashtra SDL 2023 03/07/2023	14.15%
8.08% Maharashtra SDL 15/06/2026	11.80%
8.29% West Bengal SDL 2028 21/02/2028	9.24%
8.48% Karnataka SDL 2022 - ULIP 17/10/2022	9.21%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.60%
8.37% AP SDL 2031	3.68%
8.68% Tamil Nadu SDL 2028 10/10/2028	2.87%
8.51% Andhra Pradesh SDL 17/02/2021	1.83%
7.69% TAMIL NADU SDL 2027 20/12/2027	1.24%
7.25% GUJARAT SDL 2027 ULIP 12/07/2027	0.86%

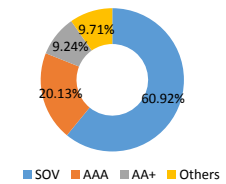
SECURITIES
CORPORATE DEBT **HOLDINGS** **36.40%**

10.90% AU SFB Lower Tier II Bonds May 2025 - UL 30/05/2025	9.49%
10.25% SIKKA PORTS & TERMINALS LTD 2021(Prev RelianceGas-E	9.31%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	9.02%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.58%

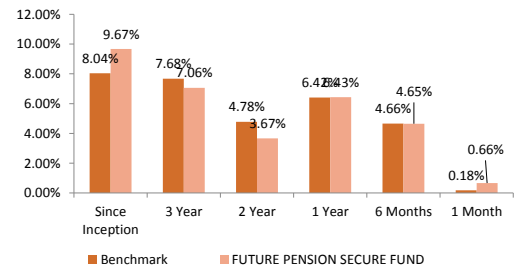
SECTORAL ALLOCATION



Debt Rating Profile

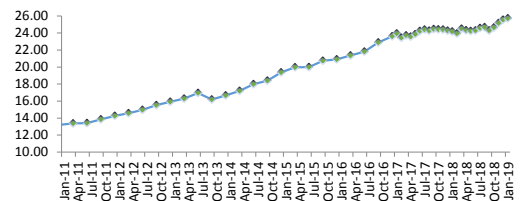


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CRISIL Composite Bond Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low return.

STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	6
Srijan Sinha	4	-	6
Yahya Bookwala	-	3	6

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investment	60.00%	90.00%	71.22%
Money Market and Cash			
Equity	10.00%	40.00%	28.78%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31st Jan 2019

Returns since Publication of NAV	
Absolute Return	107.29%
Simple Annual Return	11.95%
CAGR Return	8.46%

NAV as on 31st Jan 2019

20.72933

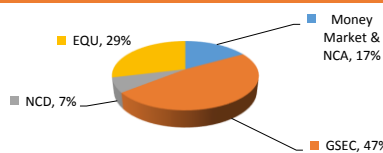
AUM as on 31st Jan 2019 (Rs. In Lakhs)

2.96

Modified Duration (In Years)

3.77

ASSET ALLOCATION



PORTFOLIO AS ON 31st Jan 2019

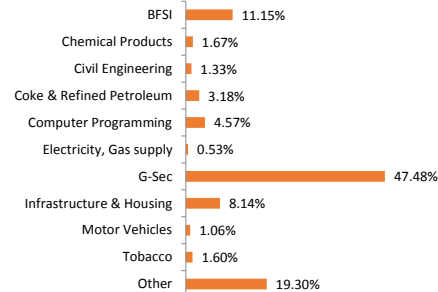
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **16.85%**

SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **47.48%**
7.72% Central Government 25/05/2025
8.38% Tamil Nadu SDL 27/01/2026
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022

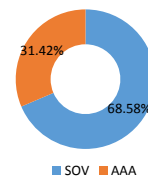
SECURITIES
CORPORATE DEBT **HOLDINGS** **6.89%**
8.85% Indiabulls Housing Finance Ltd. 25/09/2026

SECURITIES
EQUITY **HOLDINGS** **28.78%**
Reliance Industries Ltd. 2.90%
HDFC Bank Ltd. 2.81%
HDFC Ltd. 2.60%
Infosys Technologies Ltd. 2.02%
ICICI Bank Ltd. 1.97%
ITC Ltd. 1.60%
TATA Consultancy Services Ltd. 1.36%
Larsen & Toubro Ltd. 1.33%
Hindustan Unilever 1.19%
State Bank of India 1.09%
Axis Bank Ltd. 0.73%
Mahindra and Mahindra Ltd. 0.69%
Yes Bank Ltd. 0.66%
IndusInd Bank Ltd. 0.51%
Tech Mahindra Ltd. 0.49%
Asian Paints Ltd. 0.48%
Bharti Airtel Ltd. 0.41%
Bharat Electronics Ltd. 0.40%
TATA Motors Ltd. 0.37%
Hexaware Technologies Ltd. 0.35%
HCL Technologies Ltd. 0.34%
Oil & Natural Gas Corporation Ltd. 0.33%
Aditya Birla Capital Ltd. 0.33%
Tata Steel Limited 0.32%
Mahanager Gas Ltd 0.31%
Other 3.20%

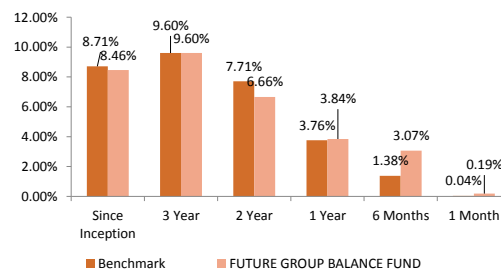
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

FUND - NAV

