

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.

Name of Fund Manager
Pankaj

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk Low	Low
Return Low	Low

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV

Absolute Return	132.61%
Simple Annual Return	15.81%
CAGR	10.59%

NAV as on 31st Dec 2016

23.2615

AUM as on 31st Dec 2016 (Rs. In Lakhs)

17,791.18

Modified Duration (In Years)

5.70

PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.25%

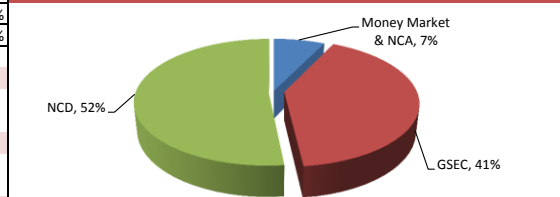
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.05%
Central Government	26.42%
Andhra Pradesh SDL	4.80%
Haryana SDL	2.47%
WEST BENGAL SDL	2.46%
Karnataka SDL	2.14%
Tamil Nadu SDL	1.46%
Madhya Pradesh SDL	0.58%
Maharashtra SDL	0.44%
Gujarat SDL	0.30%

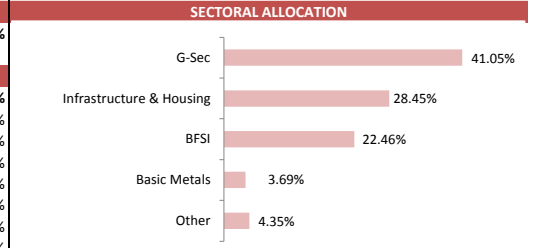
SECURITIES HOLDINGS

SECURITIES	HOLDINGS	
CORPORATE DEBT	51.70%	
IOT UTKAL Energy Services Limited	AAA	6.82%
Reliance Ports & Terminals Limited	AAA	6.61%
Indiabulls Housing Finance Limited	AAA	6.09%
Reliance Gas Transportation Infrastructure Limited	AAA	5.77%
Reliance Capital Limited	AAA	5.34%
LNT Infra Debt Funds Limited	AAA	1.42%
IL & FS Financial Services Limited	AAA	0.87%
India Infradebt Limited	AAA	0.63%
Rural Electrification Corporation Limited	AAA	0.12%
Power Finance Corporation Limited	AAA	0.12%
LNT Finance Limited	AA+	4.50%
Shriram Transport Finance Company Limited	AA+	3.49%
Tata Capital Financial Services Limited	AA+	2.95%
Sundaram Finance Limited	AA+	1.51%
Mahindra and Mahindra Financial Services Limited	AA+	1.26%
Bajaj Finance Limited	AA+	0.51%
Tata Steel Limited	AA	3.69%

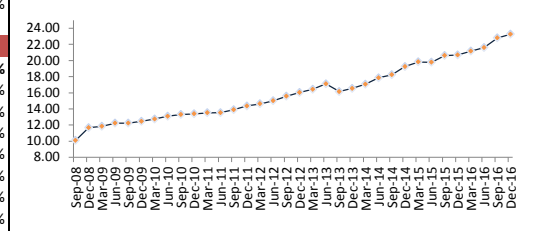
ASSET ALLOCATION



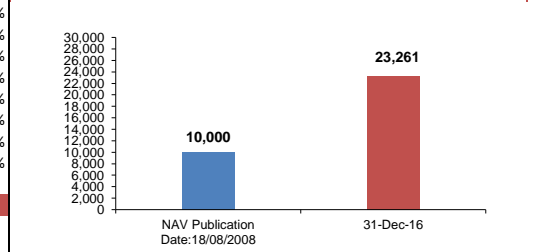
SECTORAL ALLOCATION



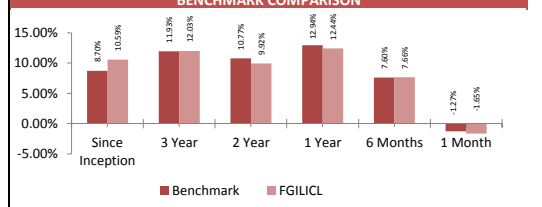
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark : CRISIL Composite Bond Index
CAGR Return

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.

Name of Fund Manager

Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Moderate
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV

Absolute Return	82.70%
Simple Annual Return	9.86%
CAGR	7.45%

NAV as on 31st Dec 2016

18.2704

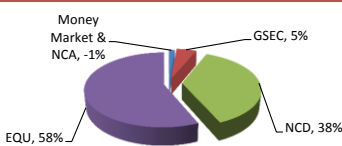
AUM as on 31st Dec 2016 (Rs. In Lakhs)

8,752.55

Modified Duration (In Years)

4.66

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA -1.44%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 5.04%

Central Government 5.04%

SECURITIES HOLDINGS

CORPORATE DEBT 38.39%

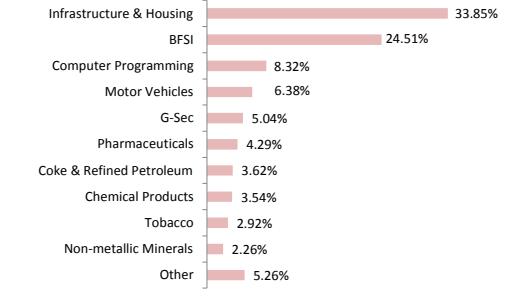
Reliance Gas Transportation Infrastructure Limited	AAA	8.80%
IOT UTKAL Energy Services Limited	AAA	6.66%
IL & FS Financial Services Limited	AAA	4.45%
LNT Infra Debt Funds Limited	AAA	3.53%
Reliance Ports & Terminals Limited	AAA	3.20%
India Infra Debt Limited	AAA	2.57%
Reliance Capital Limited	AAA	1.81%
Housing Development Finance Corporation Limited	AAA	0.25%
LIC Housing Finance Limited	AAA	0.12%
Reliance Capital Limited	AA+	6.40%
Sundaram Finance Limited	AA+	0.61%

SECURITIES HOLDINGS

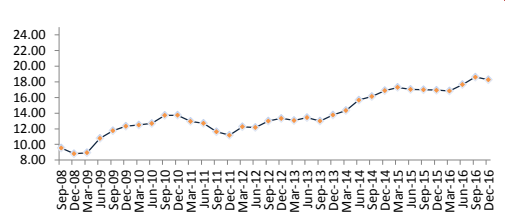
EQUITY 58.01%

Infosys Technologies Limited	4.31%
HDFC Bank Limited	3.29%
ITC Limited	2.92%
Larsen & Toubro Limited	2.77%
ICICI Bank Limited	2.71%
Housing Development Finance Corporation Limited	2.59%
Tata Consultancy Services Limited	2.49%
TATA Motors Limited	2.44%
Sun Pharmaceuticals Industries Limited	2.33%
Hindustan Unilever	1.77%
Reliance Industries Limited	1.77%
Mahindra and Mahindra Limited	1.76%
Axis Bank Limited	1.62%
Maruti Suzuki India Limited	1.49%
Lakshmi Vilas Bank Limited	1.33%
State Bank of India	1.22%
Asian Paints Limited	1.21%
Bajaj Auto Limited	1.04%
Hero MotoCorp Limited	1.00%
HCL Technologies Limited	0.98%
UltraTech Cement Limited	0.90%
Castrol India Limited	0.89%
Lupin Limited	0.84%
Zee Entertainment Enterprises Limited	0.82%
Britannia Industries Limited	0.78%
Titan Company Limited	0.76%
Grasim Industries Limited	0.75%
Ambuja Cements Limited	0.74%
Adani Ports & Special Economic Zone Limited	0.66%
LIC Housing Finance Limited	0.62%
Aurobindo Pharma Limited	0.58%
Yes Bank Limited	0.58%
UPL Limited	0.56%
RBL Bank Limited	0.52%
Capital First Limited	0.52%
IndusInd Bank Limited	0.50%
Indian Oil Corporation Limited	0.48%
Coal India Limited	0.48%
Gateway Distriparks Limited	0.44%
Ashok Leyland Limited	0.41%
ACC Limited	0.38%
Rural Electrification Corporation Limited	0.35%
Tech Mahindra Limited	0.35%
Bharat Petroleum Corporation Limited	0.34%
Eicher Motors Limited	0.28%
Dr. Reddys Laboratories Limited	0.27%
Divis Laboratories Limited	0.27%
Bharti Infratel Limited	0.27%
GAIL (India) Limited	0.25%
Hindalco Industries Limited	0.25%
India Cements Limited	0.24%
Sadbhav Engineering Limited	0.23%
Hexaware Technologies Limited	0.20%
Bank of Baroda	0.19%
Petronet LNG Limited	0.14%
Hindustan Petroleum Corporation Limited	0.13%

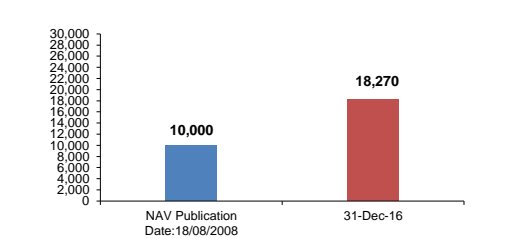
SECTORAL ALLOCATION



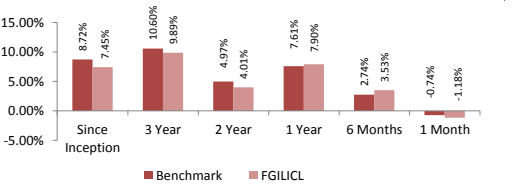
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



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

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.

Name of Fund Manager
Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV

Absolute Return	96.59%
Simple Annual Return	11.52%
CAGR	8.39%

NAV as on 31st Dec 2016

19.6590

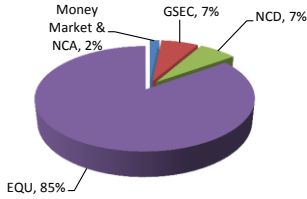
AUM as on 31st Dec 2016 (Rs. In Lakhs)

8,350.82

Modified Duration (In Years)

5.05

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.68%

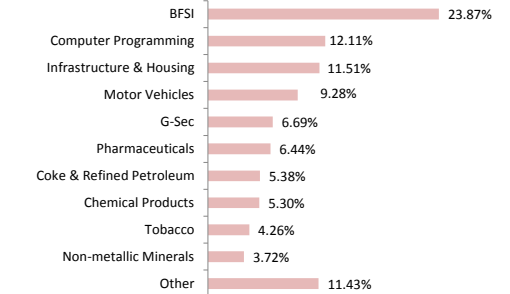
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	6.69%
Central Government	6.69%

SECURITIES	HOLDINGS
CORPORATE DEBT	6.75%
IOT UTKAL Energy Services Limited	AAA 3.77%
Reliance Gas Transportation Infrastructure Limited	AAA 1.07%
Housing Development Finance Corporation Limited	AAA 0.52%
LIC Housing Finance Limited	AAA 0.13%
Shriram Transport Finance Company Limited	AA+ 1.26%

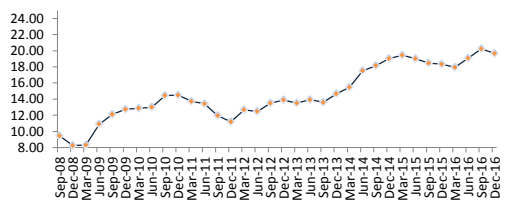
SECURITIES

SECURITIES	HOLDINGS
EQUITY	84.88%
Infosys Technologies Limited	6.28%
HDFC Bank Limited	4.64%
ITC Limited	4.26%
ICICI Bank Limited	3.83%
Larsen & Toubro Limited	3.82%
Housing Development Finance Corporation Limited	3.82%
Tata Consultancy Services Limited	3.61%
TATA Motors Limited	3.52%
Sun Pharmaceuticals Industries Limited	3.37%
Reliance Industries Limited	2.60%
Hindustan Unilever	2.57%
Mahindra and Mahindra Limited	2.38%
Axis Bank Limited	2.35%
Maruti Suzuki India Limited	2.16%
Asian Paints Limited	1.91%
Lakshmi Vilas Bank Limited	1.85%
State Bank of India	1.69%
Bajaj Auto Limited	1.53%
Hero MotoCorp Limited	1.44%
HCL Technologies Limited	1.42%
Castrol India Limited	1.38%
UltraTech Cement Limited	1.35%
Ambuja Cements Limited	1.31%
Lupin Limited	1.25%
Zee Entertainment Enterprises Limited	1.20%
Titan Company Limited	1.12%
Britannia Industries Limited	1.11%
Grasim Industries Limited	1.08%
Aurobindo Pharma Limited	1.06%
Adani Ports & Special Economic Zone Limited	0.98%
Yes Bank Limited	0.94%
LIC Housing Finance Limited	0.92%
Ashok Leyland Limited	0.83%
UPL Limited	0.82%
RBL Bank Limited	0.77%
IndusInd Bank Limited	0.74%
Capital First Limited	0.73%
Indian Oil Corporation Limited	0.70%
Coal India Limited	0.70%
Gateway Distriparks Limited	0.70%
India Cements Limited	0.65%
ACC Limited	0.54%
Bharat Petroleum Corporation Limited	0.52%
Rural Electrification Corporation Limited	0.51%
Tech Mahindra Limited	0.50%
Dr. Reddys Laboratories Limited	0.49%
Eicher Motors Limited	0.40%
Bharti Infratel Limited	0.39%
GAIL (India) Limited	0.39%
Divis Laboratories Limited	0.38%
Hindalco Industries Limited	0.38%
Bank of Baroda	0.36%
Sadbhav Engineering Limited	0.34%
Hexaware Technologies Limited	0.33%
Petronet LNG Limited	0.30%
Hindustan Petroleum Corporation Limited	0.20%

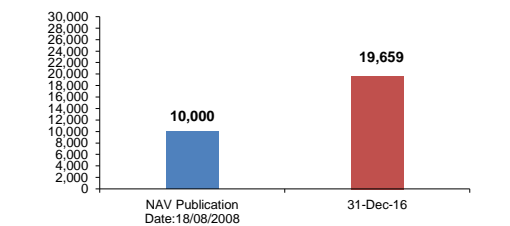
SECTORAL ALLOCATION



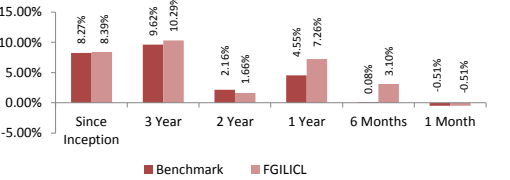
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



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

ABOUT THE FUND

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 market instruments and short duration government securities.

STRATEGY
Low risk investment such as money market instruments.

Name of Fund Manager
Pankaj

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	109.43%
Simple Annual Return	13.05%
CAGR	9.21%

NAV as on 31st Dec 2016
20.9426

AUM as on 31st Dec 2016 (Rs. In Lakhs)
3,416.11

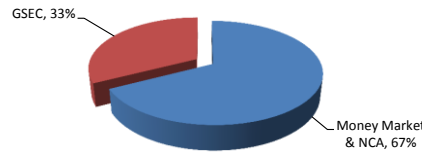
Modified Duration (In Years)
1.18

PORTFOLIO as on 31st Dec 2016

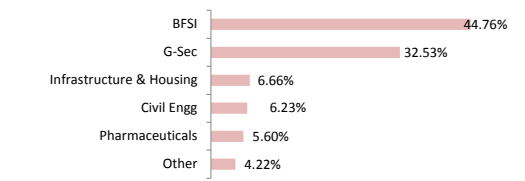
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	67.47%
HDFC BANK FD	8.78%
Kotak Mahindra Prime Limited CP	6.94%
LARSEN & TOUBRO Infra Finance Limited CP	6.66%
LARSEN & TOUBRO Limited CP	6.23%
Axis Bank CD	6.21%
IndusInd Bank FD	5.80%
YES Bank FD	5.80%
ICICI Bank CD	5.64%
Piramal Enterprises Limited CP	5.60%
Capital First Limited CP	5.60%
CBLO	2.76%
Net Current Assets	1.46%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	32.53%
Maharashtra SDL	11.74%
Central Government	8.55%
Andhra Pradesh SDL	5.79%
WEST BENGAL SDL	4.71%
Gujarat SDL	1.74%

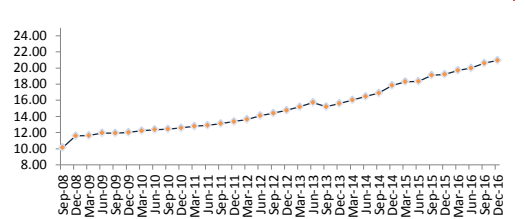
ASSET ALLOCATION



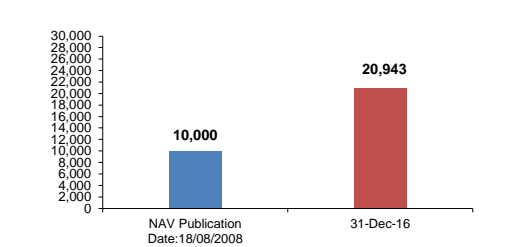
SECTORAL ALLOCATION



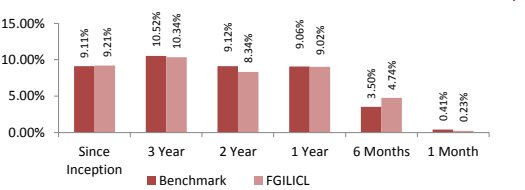
FUND - NAV



FUND - NAV



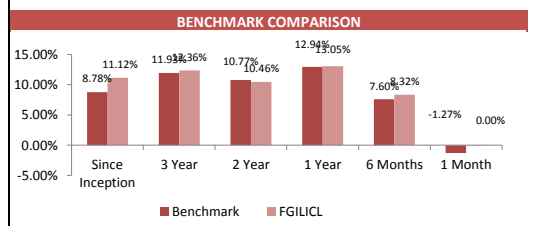
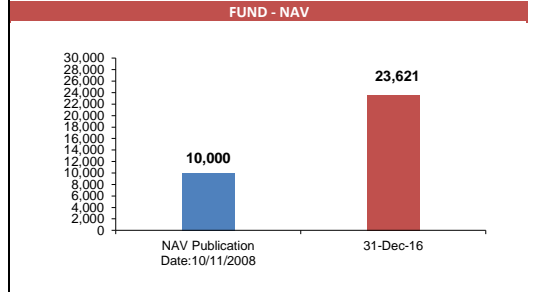
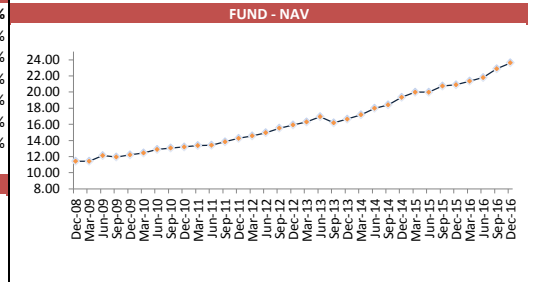
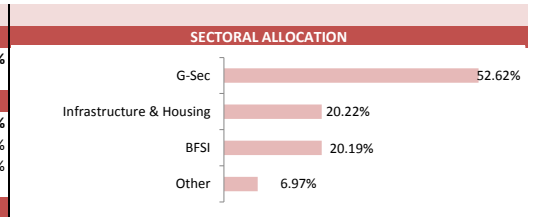
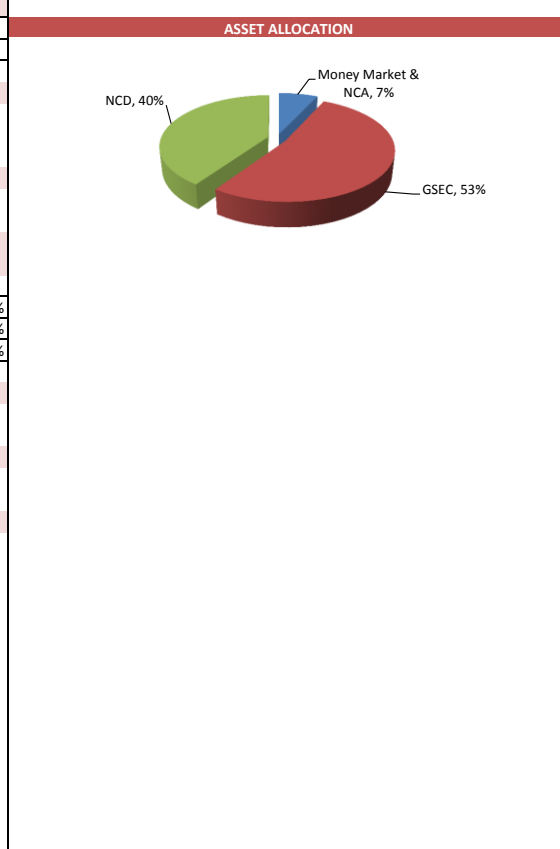
BENCHMARK COMPARISON



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX
CAGR Return

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.		
Name of Fund Manager Pankaj		
ASSET ALLOCATION		
Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%
Equity	0.00%	0.00%
RISK RETURN PROFILE		
Risk	Low	
Return	Low	
RATING		
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.		
DATE OF INCEPTION		
17th October 2008		
FUND PERFORMANCE as on 31st Dec 2016		
Returns since Publication of NAV		
Absolute Return	136.21%	
Simple Annual Return	16.71%	
CAGR	11.12%	
NAV as on 31st Dec 2016		
23.6211		
AUM as on 31st Dec 2016 (Rs. In Lakhs)		
165.54		
Modified Duration (In Years)		
5.31		

PORTFOLIO as on 31st Dec 2016		
SECURITIES	HOLDINGS	
MONEY MARKET INSTRUMENTS & NCA		
		6.97%
SECURITIES	HOLDINGS	
GOVERNMENT SECURITIES		
Maharashtra SDL		49.41%
Central Government		3.21%
SECURITIES	HOLDINGS	
CORPORATE DEBT		
		40.41%
Reliance Capital Limited	AAA	6.83%
IOT UTKAL Energy Services Limited	AAA	6.76%
Reliance Gas Transportation Infrastructure Limited	AAA	6.74%
IL & FS Financial Services Limited	AAA	6.72%
Mahindra and Mahindra Financial Services Limited	AA+	6.75%
Tata Capital Financial Services Limited	AA+	6.61%



Benchmark : CRISIL Composite Bond Index
CAGR Return

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.

Name of Fund Manager
Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	80.00%	100.0%
Equity	0.00%	20.00%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	135.78%
Simple Annual Return	16.65%
CAGR	11.09%

NAV as on 31st Dec 2016

23.5778

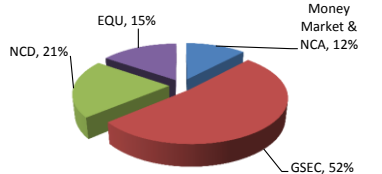
AUM as on 31st Dec 2016 (Rs. In Lakhs)

232.16

Modified Duration (In Years)

5.25

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.05%

SECURITIES

GOVERNMENT SECURITIES	HOLDINGS
Maharashtra SDL	39.93%
Central Government	11.91%

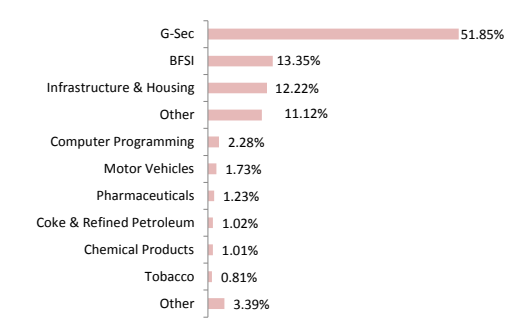
SECURITIES

CORPORATE DEBT	HOLDINGS
IOT UTKAL Energy Services Limited	6.28%
Reliance Capital Limited	4.87%
Reliance Gas Transportation Infrastructure Limited	4.81%
Tata Capital Financial Services Limited	4.71%

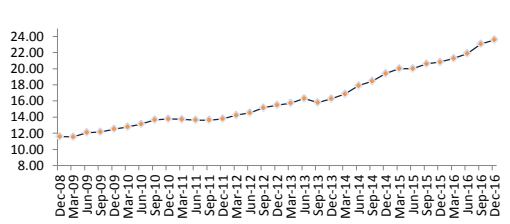
SECURITIES

EQUITY	HOLDINGS
Infosys Technologies Limited	1.19%
HDFC Bank Limited	0.88%
ITC Limited	0.81%
Housing Development Finance Corporation Limited	0.75%
Larsen & Toubro Limited	0.71%
ICICI Bank Limited	0.69%
Tata Consultancy Services Limited	0.67%
TATA Motors Limited	0.66%
Sun Pharmaceuticals Industries Limited	0.65%
Hindustan Unilever	0.49%
Reliance Industries Limited	0.48%
Mahindra and Mahindra Limited	0.43%
Maruti Suzuki India Limited	0.41%
State Bank of India	0.41%
Axis Bank Limited	0.39%
Asian Paints Limited	0.35%
Hero MotoCorp Limited	0.28%
Bajaj Auto Limited	0.27%
HCL Technologies Limited	0.27%
Castrol India Limited	0.26%
UltraTech Cement Limited	0.25%
Ambuja Cements Limited	0.23%
Lupin Limited	0.23%
Britannia Industries Limited	0.22%
Zee Entertainment Enterprises Limited	0.22%
Aurobindo Pharma Limited	0.21%
Titan Company Limited	0.20%
Grasim Industries Limited	0.20%
Adani Ports & Special Economic Zone Limited	0.18%
UPL Limited	0.17%
IndusInd Bank Limited	0.17%
Yes Bank Limited	0.16%
RBL Bank Limited	0.14%
Ashok Leyland Limited	0.14%
Indian Oil Corporation Limited	0.13%
Gateway Distriparks Limited	0.12%
India Cements Limited	0.11%
LIC Housing Finance Limited	0.11%
Bharat Petroleum Corporation Limited	0.10%
ACC Limited	0.10%
Rural Electrification Corporation Limited	0.10%
Eicher Motors Limited	0.09%
Tech Mahindra Limited	0.09%
Divis Laboratories Limited	0.08%
Bharti Infratel Limited	0.07%
Hindalco Industries Limited	0.07%
GAIL (India) Limited	0.07%
Dr. Reddys Laboratories Limited	0.07%
Sadbhav Engineering Limited	0.07%
Coal India Limited	0.06%
Bank of Baroda	0.06%
Hexaware Technologies Limited	0.06%
Hindustan Petroleum Corporation Limited	0.04%
Petronet LNG Limited	0.04%

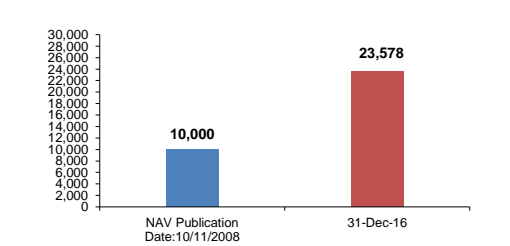
SECTORAL ALLOCATION



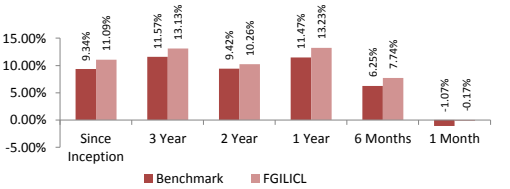
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



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

ABOUT THE FUND

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

Name of Fund Manager
Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

Composition	Min.	Max.
Money Market Instruments, Government Bonds and Corporate Bonds	30.00%	80.00%
Equity	20.00%	70.00%

RISK RETURN PROFILE

Risk	High
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	152.57%
Simple Annual Return	18.71%
CAGR	12.03%

NAV as on 31st Dec 2016

25.2566

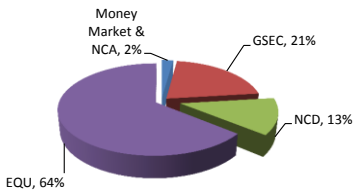
AUM as on 31st Dec 2016 (Rs. In Lakhs)

342.33

Modified Duration (In Years)

5.44

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.21%

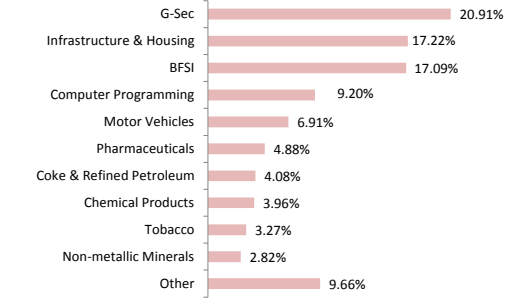
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	20.91%
Central Government	16.12%
Maharashtra SDL	4.79%

SECURITIES	HOLDINGS
CORPORATE DEBT	12.75%
Reliance Gas Transportation Infrastructure Limited AAA	6.52%
IOT UTKAL Energy Services Limited AAA	6.23%

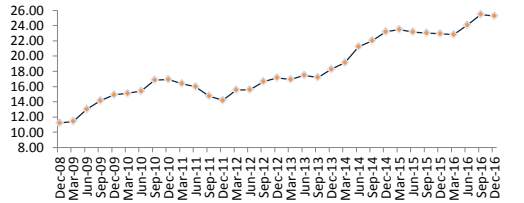
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	64.13%
Infosys Technologies Limited	4.82%
HDFC Bank Limited	3.61%
ITC Limited	3.27%
Housing Development Finance Corporation Limited	2.95%
Larsen & Toubro Limited	2.86%
ICICI Bank Limited	2.86%
Tata Consultancy Services Limited	2.69%
TATA Motors Limited	2.65%
Sun Pharmaceuticals Industries Limited	2.55%
Reliance Industries Limited	1.96%
Hindustan Unilever	1.93%
Axis Bank Limited	1.82%
Mahindra and Mahindra Limited	1.72%
Maruti Suzuki India Limited	1.65%
Asian Paints Limited	1.43%
State Bank of India	1.29%
Lakshmi Vilas Bank Limited	1.27%
Hero MotoCorp Limited	1.15%
Bajaj Auto Limited	1.12%
HCL Technologies Limited	1.10%
UltraTech Cement Limited	1.03%
Castrol India Limited	1.03%
Ambuja Cements Limited	0.94%
Lupin Limited	0.93%
Zee Entertainment Enterprises Limited	0.91%
Britannia Industries Limited	0.88%
Aurobindo Pharma Limited	0.81%
Titan Company Limited	0.81%
Grasim Industries Limited	0.81%
Adani Ports & Special Economic Zone Limited	0.68%
Yes Bank Limited	0.68%
IndusInd Bank Limited	0.64%
UPL Limited	0.60%
LIC Housing Finance Limited	0.59%
Ashok Leyland Limited	0.58%
RBL Bank Limited	0.58%
Capital First Limited	0.55%
Indian Oil Corporation Limited	0.54%
Coal India Limited	0.54%
Gateway Distriparks Limited	0.49%
India Cements Limited	0.49%
ACC Limited	0.44%
Rural Electrification Corporation Limited	0.40%
Bharat Petroleum Corporation Limited	0.38%
Tech Mahindra Limited	0.37%
Eicher Motors Limited	0.32%
Divis Laboratories Limited	0.31%
GAIL (India) Limited	0.30%
Hindalco Industries Limited	0.29%
Bharti Infratel Limited	0.29%
Dr. Reddys Laboratories Limited	0.29%
Sadbhav Engineering Limited	0.26%
Bank of Baroda	0.26%
Hexaware Technologies Limited	0.23%
Petronet LNG Limited	0.16%
Hindustan Petroleum Corporation Limited	0.16%

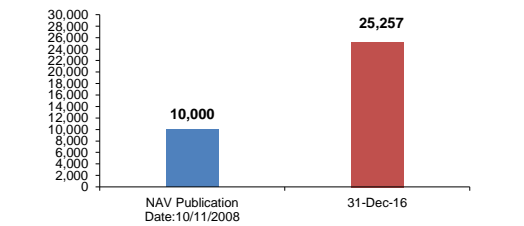
SECTORAL ALLOCATION



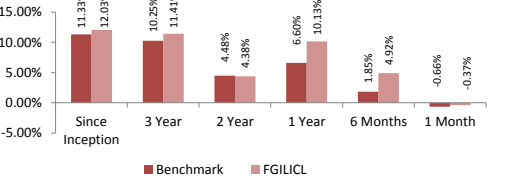
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



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

ABOUT THE FUND

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

Name of Fund Manager
Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	173.75%
Simple Annual Return	21.31%
CAGR	13.15%

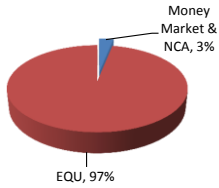
NAV as on 31st Dec 2016

27.3746

AUM as on 31st Dec 2016 (Rs. In Lakhs)

1,156.27

ASSET ALLOCATION



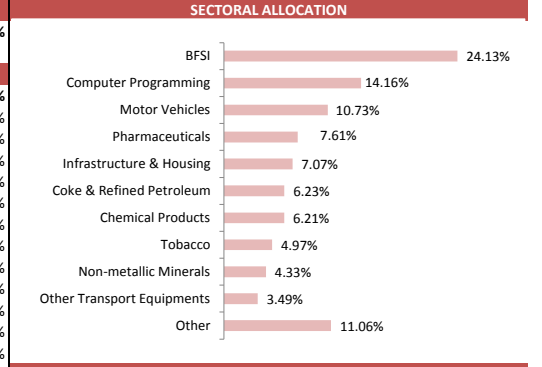
PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.14%

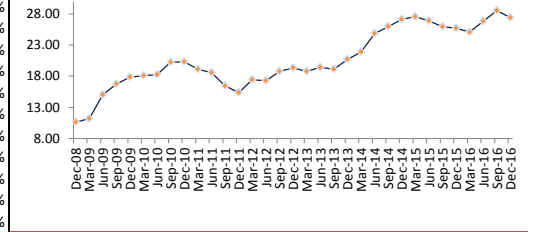
SECURITIES	HOLDINGS
EQUITY	96.86%

Infosys Technologies Limited	7.32%
ITC Limited	4.97%
HDFC Bank Limited	4.79%
Larsen & Toubro Limited	4.51%
ICICI Bank Limited	4.33%
Tata Consultancy Services Limited	4.24%
Housing Development Finance Corporation Limited	4.21%
TATA Motors Limited	4.06%
Sun Pharmaceuticals Industries Limited	3.96%
Hindustan Unilever	3.04%
Reliance Industries Limited	2.99%
Mahindra and Mahindra Limited	2.74%
Axis Bank Limited	2.61%
Maruti Suzuki India Limited	2.58%
Asian Paints Limited	2.19%
State Bank of India	1.89%
Bajaj Auto Limited	1.76%
Hero MotoCorp Limited	1.73%
HCL Technologies Limited	1.69%
UltraTech Cement Limited	1.60%
Castrol India Limited	1.59%
Lakshmi Vilas Bank Limited	1.59%
Ambuja Cements Limited	1.45%
Lupin Limited	1.45%
Zee Entertainment Enterprises Limited	1.40%
Britannia Industries Limited	1.29%
Titan Company Limited	1.26%
Aurobindo Pharma Limited	1.26%
Grasim Industries Limited	1.24%
Adani Ports & Special Economic Zone Limited	1.11%
UPL Limited	0.99%
Yes Bank Limited	0.97%
Ashok Leyland Limited	0.90%
RBL Bank Limited	0.85%
LIC Housing Finance Limited	0.84%
IndusInd Bank Limited	0.84%
Capital First Limited	0.83%
Indian Oil Corporation Limited	0.82%
Coal India Limited	0.81%
Gateway Distriparks Limited	0.76%
India Cements Limited	0.67%
ACC Limited	0.61%
Rural Electrification Corporation Limited	0.59%
Bharat Petroleum Corporation Limited	0.58%
Tech Mahindra Limited	0.57%
Divis Laboratories Limited	0.47%
Dr. Reddys Laboratories Limited	0.47%
Bharti Infratel Limited	0.46%
Hindalco Industries Limited	0.46%
GAIL (India) Limited	0.46%
Eicher Motors Limited	0.46%
Sadbhav Engineering Limited	0.45%
Bank of Baroda	0.40%
Hexaware Technologies Limited	0.38%
Hindustan Petroleum Corporation Limited	0.33%
Petronet LNG Limited	0.25%
	0.24%

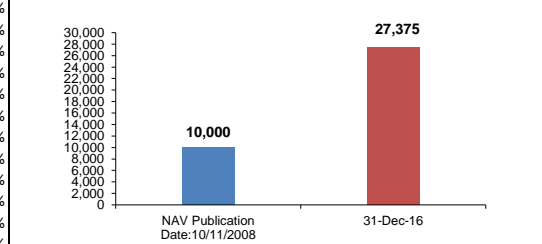
SECTORAL ALLOCATION



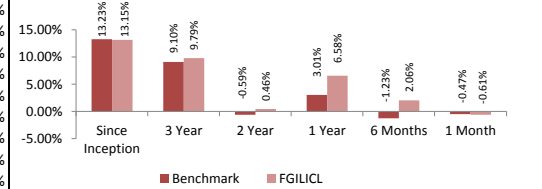
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark : CNX Nifty

CAGR Return

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.

Name of Fund Manager
Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	58.41%
Simple Annual Return	8.16%
CAGR	6.64%

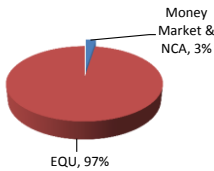
NAV as on 31st Dec 2016

15.8405

AUM as on 31st Dec 2016 (Rs. In Lakhs)

2,130.28

ASSET ALLOCATION



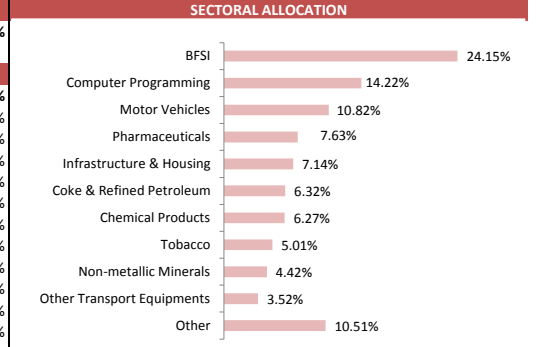
PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.54%

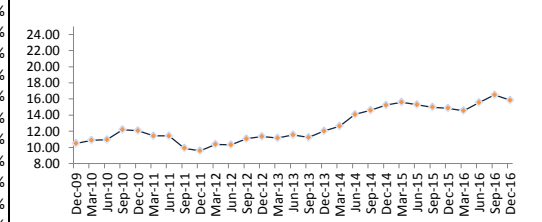
SECURITIES	HOLDINGS
EQUITY	97.46%

Infosys Technologies Limited	7.38%
ITC Limited	5.01%
HDFC Bank Limited	4.91%
Larsen & Toubro Limited	4.55%
ICICI Bank Limited	4.29%
Tata Consultancy Services Limited	4.20%
TATA Motors Limited	4.14%
Housing Development Finance Corporation Limited	4.06%
Sun Pharmaceuticals Industries Limited	4.00%
Hindustan Unilever	3.06%
Reliance Industries Limited	3.05%
Mahindra and Mahindra Limited	2.85%
Maruti Suzuki India Limited	2.60%
Axis Bank Limited	2.50%
Asian Paints Limited	2.21%
State Bank of India	1.98%
Lakshmi Vilas Bank Limited	1.94%
Bajaj Auto Limited	1.78%
Hero MotoCorp Limited	1.74%
HCL Technologies Limited	1.71%
UltraTech Cement Limited	1.63%
Castrol India Limited	1.61%
Ambuja Cements Limited	1.50%
Lupin Limited	1.43%
Zee Entertainment Enterprises Limited	1.41%
Britannia Industries Limited	1.32%
Aurobindo Pharma Limited	1.27%
Titan Company Limited	1.27%
Grasim Industries Limited	1.25%
Adani Ports & Special Economic Zone Limited	1.13%
UPL Limited	0.99%
Yes Bank Limited	0.95%
IndusInd Bank Limited	0.86%
Coal India Limited	0.84%
Capital First Limited	0.83%
Indian Oil Corporation Limited	0.83%
RBL Bank Limited	0.80%
Gateway Distriparks Limited	0.76%
Ashok Leyland Limited	0.75%
India Cements Limited	0.63%
LIC Housing Finance Limited	0.61%
ACC Limited	0.58%
Rural Electrification Corporation Limited	0.57%
Bharat Petroleum Corporation Limited	0.57%
Tech Mahindra Limited	0.57%
Eicher Motors Limited	0.47%
Bharti Infratel Limited	0.47%
Dr. Reddys Laboratories Limited	0.46%
Divis Laboratories Limited	0.46%
Hindalco Industries Limited	0.45%
GAIL (India) Limited	0.44%
Bank of Baroda	0.40%
Sadbhav Engineering Limited	0.40%
Hexaware Technologies Limited	0.36%
Hindustan Petroleum Corporation Limited	0.25%
Petronet LNG Limited	0.24%

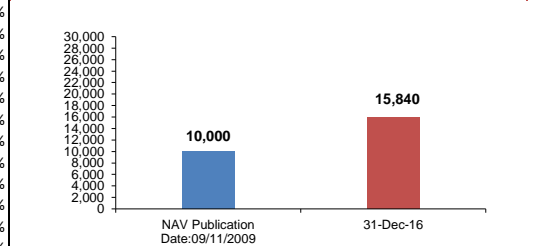
SECTORAL ALLOCATION



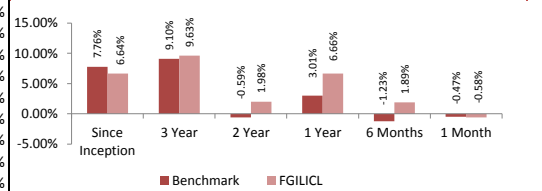
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark : Nifty
CAGR Return

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.

Name of Fund Manager
Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	39.51%
Simple Annual Return	6.27%
CAGR	5.42%

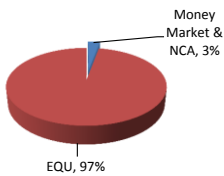
NAV as on 31st Dec 2016

13.9512

AUM as on 31st Dec 2016 (Rs. In Lakhs)

11,017.71

ASSET ALLOCATION



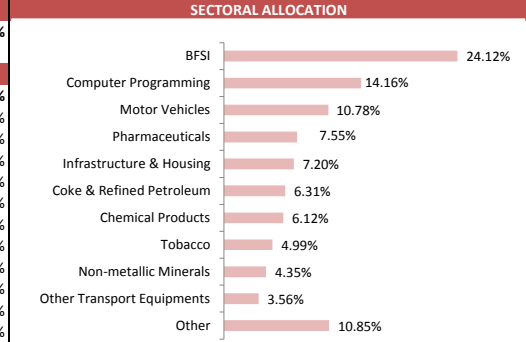
PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.93%

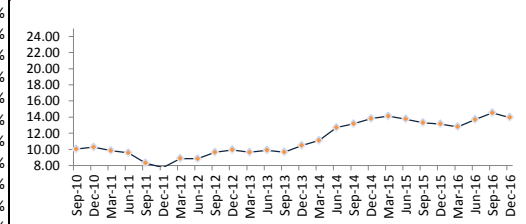
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	97.07%
Infosys Technologies Limited	7.36%
ITC Limited	4.99%
HDFC Bank Limited	4.99%
Larsen & Toubro Limited	4.66%
ICICI Bank Limited	4.26%
Tata Consultancy Services Limited	4.25%
TATA Motors Limited	4.13%
Housing Development Finance Corporation Limited	4.10%
Sun Pharmaceuticals Industries Limited	3.97%
Reliance Industries Limited	3.04%
Hindustan Unilever	2.97%
Mahindra and Mahindra Limited	2.92%
Axis Bank Limited	2.57%
Maruti Suzuki India Limited	2.51%
Asian Paints Limited	2.24%
State Bank of India	1.99%
Bajaj Auto Limited	1.83%
Hero MotoCorp Limited	1.73%
Lakshmi Vilas Bank Limited	1.71%
HCL Technologies Limited	1.66%
Castrol India Limited	1.61%
Ambuja Cements Limited	1.54%
UltraTech Cement Limited	1.52%
Lupin Limited	1.44%
Zee Entertainment Enterprises Limited	1.41%
Britannia Industries Limited	1.28%
Grasim Industries Limited	1.27%
Titan Company Limited	1.26%
Aurobindo Pharma Limited	1.24%
Adani Ports & Special Economic Zone Limited	1.12%
UPL Limited	0.90%
RBL Bank Limited	0.87%
Capital First Limited	0.85%
IndusInd Bank Limited	0.84%
Indian Oil Corporation Limited	0.84%
Yes Bank Limited	0.83%
Coal India Limited	0.82%
Ashok Leyland Limited	0.78%
Gateway Distriparks Limited	0.76%
LIC Housing Finance Limited	0.73%
India Cements Limited	0.68%
ACC Limited	0.62%
Rural Electrification Corporation Limited	0.59%
Bharat Petroleum Corporation Limited	0.58%
Tech Mahindra Limited	0.55%
Bharti Infratel Limited	0.45%
Eicher Motors Limited	0.45%
Dr. Reddys Laboratories Limited	0.45%
Divis Laboratories Limited	0.44%
Hindalco Industries Limited	0.44%
GAIL (India) Limited	0.44%
Sadbhav Engineering Limited	0.44%
Bank of Baroda	0.37%
Hexaware Technologies Limited	0.35%
Hindustan Petroleum Corporation Limited	0.24%
Petronet LNG Limited	0.24%

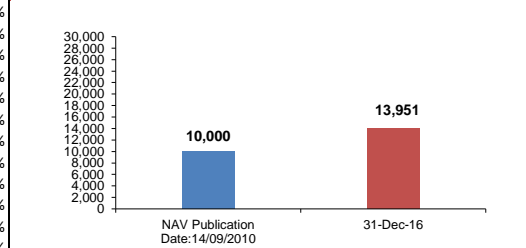
SECTORAL ALLOCATION



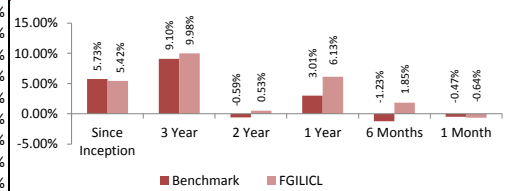
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark : CNX Nifty
CAGR Return

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.

Name of Fund Manager
Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	67.75%
Simple Annual Return	9.64%
CAGR	7.64%

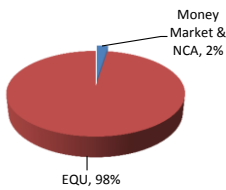
NAV as on 31st Dec 2016

16.7754

AUM as on 31st Dec 2016 (Rs. in Lakhs)

1,294.50

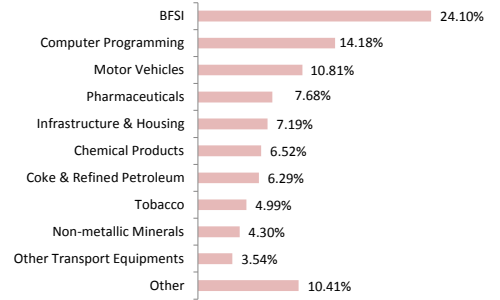
ASSET ALLOCATION



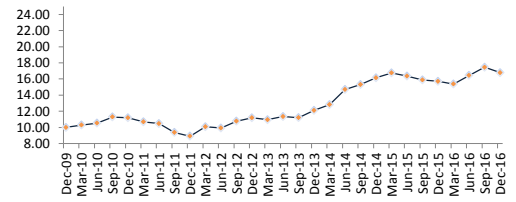
PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.49%
SECURITIES	HOLDINGS
EQUITY	97.51%
Infosys Technologies Limited	7.33%
HDFC Bank Limited	5.05%
ITC Limited	4.99%
Larsen & Toubro Limited	4.67%
ICICI Bank Limited	4.20%
Tata Consultancy Services Limited	4.20%
TATA Motors Limited	4.13%
Housing Development Finance Corporation Limited	4.07%
Sun Pharmaceuticals Industries Limited	4.00%
Hindustan Unilever	3.06%
Reliance Industries Limited	3.01%
Mahindra and Mahindra Limited	2.85%
Axis Bank Limited	2.69%
Maruti Suzuki India Limited	2.52%
Asian Paints Limited	2.43%
State Bank of India	2.02%
Bajaj Auto Limited	1.81%
Lakshmi Vilas Bank Limited	1.76%
Hero MotoCorp Limited	1.73%
HCL Technologies Limited	1.71%
Castrol India Limited	1.63%
UltraTech Cement Limited	1.56%
Ambuja Cements Limited	1.47%
Lupin Limited	1.45%
Zee Entertainment Enterprises Limited	1.41%
Aurobindo Pharma Limited	1.33%
Titan Company Limited	1.33%
Grasim Industries Limited	1.26%
Britannia Industries Limited	1.23%
Adani Ports & Special Economic Zone Limited	1.14%
UPL Limited	1.03%
Ashok Leyland Limited	0.91%
Yes Bank Limited	0.89%
IndusInd Bank Limited	0.86%
Capital First Limited	0.84%
Coal India Limited	0.83%
Indian Oil Corporation Limited	0.82%
Gateway Distriparks Limited	0.76%
RBL Bank Limited	0.74%
India Cements Limited	0.64%
ACC Limited	0.62%
LIC Housing Finance Limited	0.62%
Rural Electrification Corporation Limited	0.60%
Bharat Petroleum Corporation Limited	0.59%
Tech Mahindra Limited	0.56%
Bharti Infratel Limited	0.49%
Dr. Reddys Laboratories Limited	0.47%
GAIL (India) Limited	0.46%
Hindalco Industries Limited	0.44%
Divis Laboratories Limited	0.42%
Eicher Motors Limited	0.42%
Hexaware Technologies Limited	0.40%
Bank of Baroda	0.36%
Sadbhav Engineering Limited	0.29%
Hindustan Petroleum Corporation Limited	0.24%
Petronet LNG Limited	0.20%

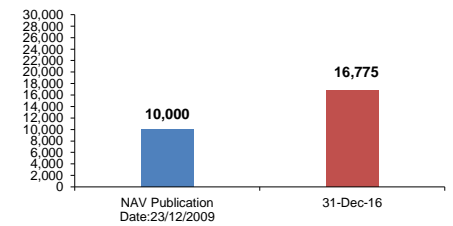
SECTORAL ALLOCATION



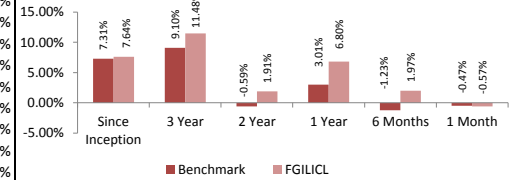
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark : CNX Nifty

CAGR Return

ABOUT THE FUND

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

Name of Fund Manager
Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Low to me
Return	Low to me

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

18th May 2010

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	39.96%
Simple Annual Return	6.06%
CAGR	5.23%

HIGHEST NAV GUARANTEED

14.3004

NAV as on 31st Dec 2016

13.9959

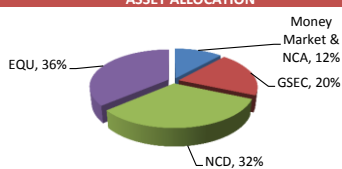
AUM as on 31st Dec 2016 (Rs. In Lakhs)

2,169.26

Modified Duration (In Years)

3.65

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	11.70%

SECURITIES

GOVERNMENT SECURITIES	HOLDINGS
Gujarat SDL	6.05%
WEST BENGAL SDL	5.99%
Tamil Nadu SDL	5.12%
Madhya Pradesh SDL	2.62%

SECURITIES

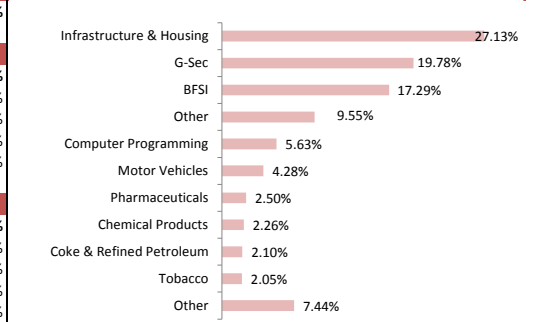
CORPORATE DEBT	HOLDINGS
Power Finance Corporation Limited	AAA 8.64%
Housing Development Finance Corporation Limited	AAA 6.78%
LIC Housing Finance Limited	AAA 4.86%
Reliance Gas Transportation Infrastructure Limited	AAA 4.12%
Shriram Transport Finance Company Limited	AA+ 7.35%
Mahindra and Mahindra Financial Services Limited	AA+ 0.52%

SECURITIES

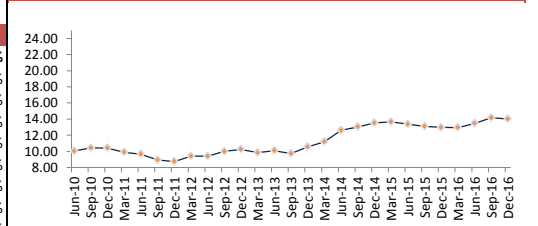
EQUITY

SECURITIES	HOLDINGS
EQUITY	36.26%
Infosys Technologies Limited	2.91%
Larsen & Toubro Limited	2.13%
HDFC Bank Limited	2.06%
ITC Limited	2.05%
ICICI Bank Limited	1.86%
Tata Consultancy Services Limited	1.79%
TATA Motors Limited	1.70%
Housing Development Finance Corporation Limited	1.62%
Sun Pharmaceuticals Industries Limited	1.53%
Mahindra and Mahindra Limited	1.32%
Axis Bank Limited	1.21%
Reliance Industries Limited	1.21%
Hindustan Unilever	1.19%
Maruti Suzuki India Limited	0.92%
Lakshmi Vilas Bank Limited	0.91%
Asian Paints Limited	0.88%
State Bank of India	0.73%
HCL Technologies Limited	0.72%
Bajaj Auto Limited	0.70%
Hero MotoCorp Limited	0.60%
UltraTech Cement Limited	0.58%
Lupin Limited	0.58%
Zee Entertainment Enterprises Limited	0.56%
Britannia Industries Limited	0.51%
Grasim Industries Limited	0.49%
Ambuja Cements Limited	0.47%
Castrol India Limited	0.39%
IndusInd Bank Limited	0.36%
Indian Oil Corporation Limited	0.33%
Gateway Distriparks Limited	0.31%
Aurobindo Pharma Limited	0.29%
LIC Housing Finance Limited	0.28%
Coal India Limited	0.27%
Yes Bank Limited	0.25%
ACC Limited	0.25%
Ashok Leyland Limited	0.25%
Titan Company Limited	0.23%
Tech Mahindra Limited	0.21%
Adani Ports & Special Economic Zone Limited	0.21%
UPL Limited	0.19%
Bharat Petroleum Corporation Limited	0.18%
GAIL (India) Limited	0.17%
Rural Electrification Corporation Limited	0.16%
Sadbhav Engineering Limited	0.15%
Bank of Baroda	0.15%
Dr. Reddys Laboratories Limited	0.10%
Bharti Infratel Limited	0.09%
Eicher Motors Limited	0.09%
Hindalco Industries Limited	0.09%
India Cements Limited	0.06%

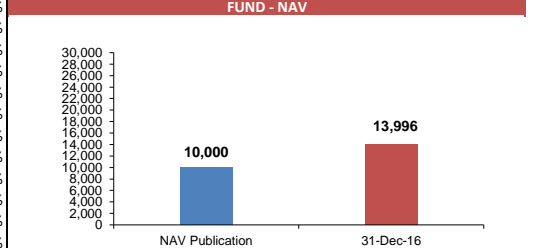
SECTORAL ALLOCATION



FUND - NAV



FUND - NAV



No comparable benchmark available for the fund

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.

Name of Fund Manager
Pankaj/Biswarup Mohapatra

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31st Dec 2016

Returns since Publication of NAV	
Absolute Return	78.04%
Simple Annual Return	11.33%
CAGR	8.73%

NAV as on 31st Dec 2016

17.8043

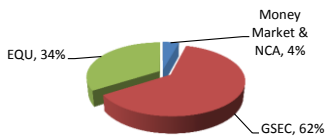
AUM as on 31st Dec 2016 (Rs. In Lakhs)

9.76

Modified Duration (In Years)

5.44

ASSET ALLOCATION



PORTFOLIO as on 31st Dec 2016

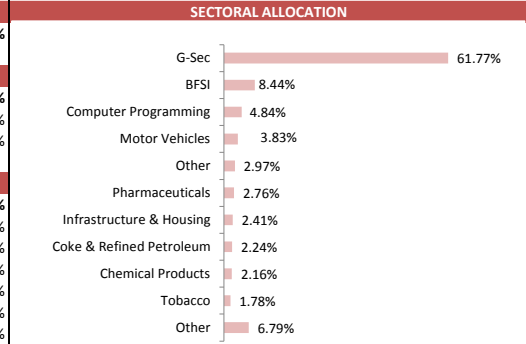
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.27%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	61.77%
Central Government	34.48%
Maharashtra SDL	27.29%

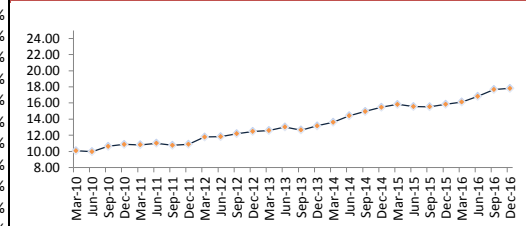
SECURITIES	HOLDINGS
EQUITY	33.96%

Infosys Technologies Limited	2.59%
HDFC Bank Limited	1.85%
ITC Limited	1.78%
Housing Development Finance Corporation Limited	1.55%
ICICI Bank Limited	1.54%
Larsen & Toubro Limited	1.52%
TATA Motors Limited	1.46%
Tata Consultancy Services Limited	1.45%
Sun Pharmaceuticals Industries Limited	1.42%
Reliance Industries Limited	1.11%
Hindustan Unilever	1.10%
Maruti Suzuki India Limited	1.09%
Mahindra and Mahindra Limited	0.97%
Axis Bank Limited	0.92%
State Bank of India	0.90%
Asian Paints Limited	0.73%
UltraTech Cement Limited	0.67%
Hero MotoCorp Limited	0.62%
HCL Technologies Limited	0.59%
Britannia Industries Limited	0.59%
Castrol India Limited	0.55%
Bajaj Auto Limited	0.54%
Zee Entertainment Enterprises Limited	0.51%
Ambuja Cements Limited	0.51%
Lupin Limited	0.46%
Grasim Industries Limited	0.44%
Titan Company Limited	0.44%
Aurobindo Pharma Limited	0.41%
Adani Ports & Special Economic Zone Limited	0.39%
Yes Bank Limited	0.36%
IndusInd Bank Limited	0.34%
UPL Limited	0.33%
Dr. Reddys Laboratories Limited	0.31%
Ashok Leyland Limited	0.31%
RBL Bank Limited	0.31%
Indian Oil Corporation Limited	0.30%
Capital First Limited	0.29%
Gateway Distriparks Limited	0.28%
LIC Housing Finance Limited	0.23%
India Cements Limited	0.23%
Rural Electrification Corporation Limited	0.20%
Tech Mahindra Limited	0.20%
Bharat Petroleum Corporation Limited	0.20%
GAIL (India) Limited	0.18%
Divis Laboratories Limited	0.16%
Hindalco Industries Limited	0.16%
Bank of Baroda	0.14%
Sadbhav Engineering Limited	0.14%
Bharti Infratel Limited	0.14%
ACC Limited	0.14%
Coal India Limited	0.12%
Hindustan Petroleum Corporation Limited	0.09%
Petronet LNG Limited	0.08%

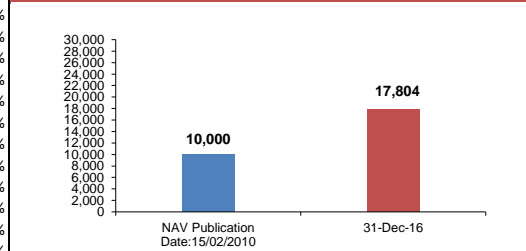
SECTORAL ALLOCATION



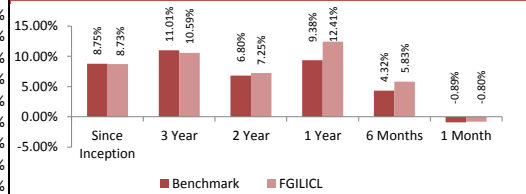
FUND - NAV



FUND - NAV

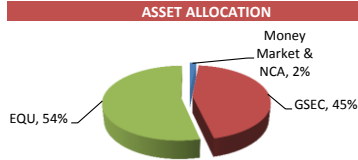


BENCHMARK COMPARISON

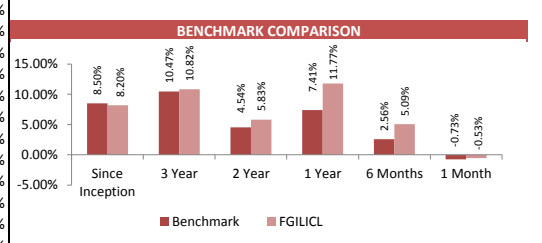
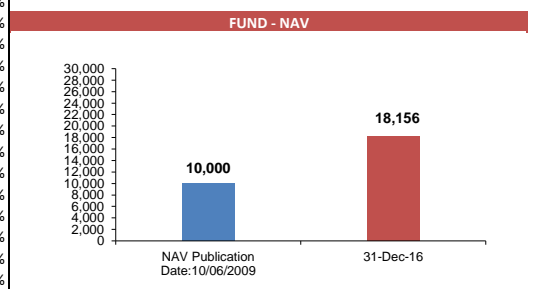
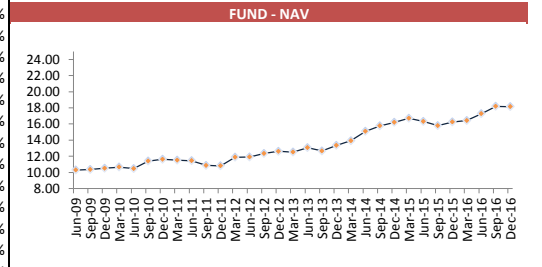
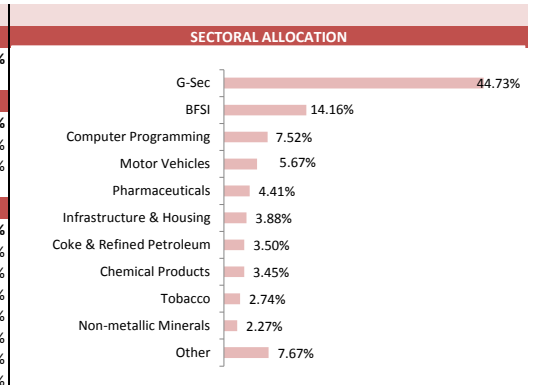


Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index
CAGR Return

ABOUT THE FUND		
OBJECTIVE Provision of high expected returns with a high probability of low return.		
STRATEGY Investment in a spread of equities. Diversification by sector, industry and risk.		
Name of Fund Manager Pankaj/Biswarup Mohapatra		
ASSET ALLOCATION		
Composition	Min.	Max.
Fixed Interest Investment	40.00%	80.00%
Money Market and Cash		
Equity	20.00%	60.00%
RISK RETURN PROFILE		
Risk		High
Return		High
DATE OF INCEPTION		
30th March 2009		
FUND PERFORMANCE as on 31st Dec 2016		
Returns since Publication of NAV		
Absolute Return		81.56%
Simple Annual Return		10.78%
CAGR		8.20%
NAV as on 31st Dec 2016		
18.1558		
AUM as on 31st Dec 2016 (Rs. In Lakhs)		
8.72		
Modified Duration (In Years)		
5.31		



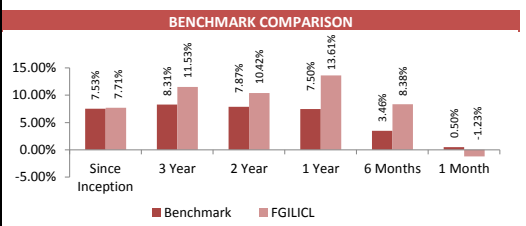
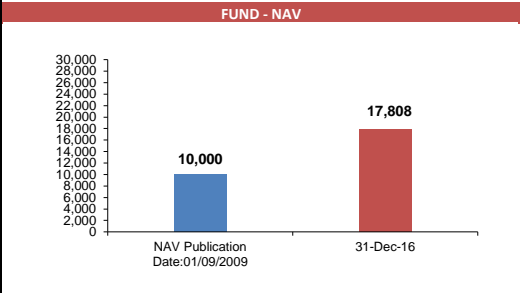
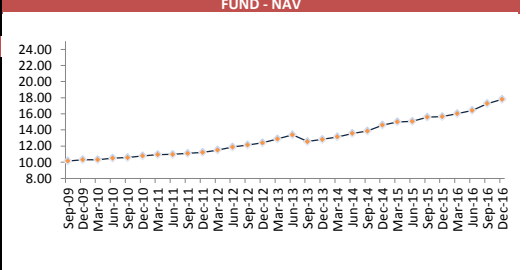
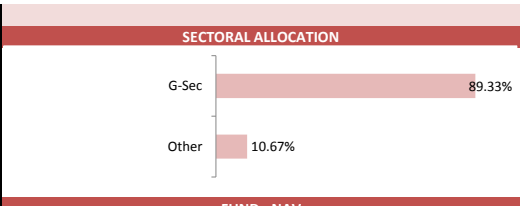
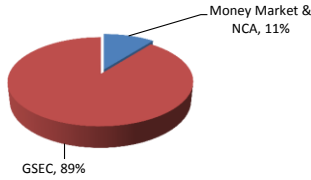
PORTFOLIO as on 31st Dec 2016	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	1.62%
SECURITIES	
GOVERNMENT SECURITIES	
	44.73%
Central Government	38.97%
Maharashtra SDL	5.76%
SECURITIES	
EQUITY	
	53.65%
Infosys Technologies Limited	4.06%
HDFC Bank Limited	3.04%
ITC Limited	2.74%
Housing Development Finance Corporation Limited	2.61%
ICICI Bank Limited	2.52%
Larsen & Toubro Limited	2.48%
TATA Motors Limited	2.31%
Tata Consultancy Services Limited	2.17%
Sun Pharmaceuticals Industries Limited	2.17%
Hindustan Unilever	1.71%
Mahindra and Mahindra Limited	1.63%
Reliance Industries Limited	1.61%
Axis Bank Limited	1.60%
State Bank of India	1.52%
Asian Paints Limited	1.23%
Maruti Suzuki India Limited	1.22%
Hero MotoCorp Limited	1.05%
HCL Technologies Limited	0.95%
Castrol India Limited	0.92%
Bajaj Auto Limited	0.91%
Lupin Limited	0.85%
Ambuja Cements Limited	0.83%
Zee Entertainment Enterprises Limited	0.78%
Aurobindo Pharma Limited	0.77%
UltraTech Cement Limited	0.75%
Titan Company Limited	0.71%
Grasim Industries Limited	0.69%
Britannia Industries Limited	0.66%
IndusInd Bank Limited	0.64%
Adani Ports & Special Economic Zone Limited	0.62%
Yes Bank Limited	0.53%
UPL Limited	0.52%
Ashok Leyland Limited	0.51%
LIC Housing Finance Limited	0.51%
RBL Bank Limited	0.46%
Capital First Limited	0.45%
Indian Oil Corporation Limited	0.42%
Gateway Distriparks Limited	0.39%
India Cements Limited	0.36%
Bharat Petroleum Corporation Limited	0.36%
Dr. Reddys Laboratories Limited	0.34%
Tech Mahindra Limited	0.34%
Rural Electrification Corporation Limited	0.33%
ACC Limited	0.31%
Divis Laboratories Limited	0.27%
GAIL (India) Limited	0.27%
Hindalco Industries Limited	0.25%
Bharti Infratel Limited	0.24%
Bank of Baroda	0.23%
Sadbhav Engineering Limited	0.22%
Coal India Limited	0.21%
Hindustan Petroleum Corporation Limited	0.15%
Petronet LNG Limited	0.13%



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

ABOUT THE FUND	
OBJECTIVE	Preservation of nominal value of contributions along with stable returns over policy term so that the probability of low return is low.
STRATEGY	Low risk investment such as money market instruments.
Name of Fund Manager	Pankaj
ASSET ALLOCATION	
Composition	Min. Max.
Fixed Income	
Instruments/Money	
Market and Cash	0.00% 100.00%
RISK RETURN PROFILE	
Risk	Low
Return	Low
DATE OF INCEPTION	
30th March 2009	
FUND PERFORMANCE as on 31st Dec 2016	
Returns since Publication of NAV	
Absolute Return	78.08%
Simple Annual Return	10.05%
CAGR	7.71%
NAV as on 31st Dec 2016	
17.80773	
AUM as on 31st Dec 2016 (Rs. In Lakhs)	
3.43	
Modified Duration (In Years)	
5.47	

PORTFOLIO as on 31st Dec 2016	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	10.67%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	89.33%
Central Government	70.22%
Maharashtra SDL	9.77%
Gujarat SDL	6.13%
Tamil Nadu SDL	3.21%



Benchmark: CRISIL Liquid Fund Index
CAGR Return

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute	Annualised		Absolute	Annualised		Absolute	Annualised		Absolute	Annualised	
	Return	Return	CAGR	Return	Return	CAGR	Return	Return	CAGR	Return	Return	CAGR
Since Inception	109.43%	13.05%	9.21%	132.61%	15.81%	10.59%	82.70%	9.86%	7.45%	96.59%	11.52%	8.39%

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute	Annualised		Absolute	Annualised		Absolute	Annualised		Absolute	Annualised	
	Return	Return	CAGR	Return	Return	CAGR	Return	Return	CAGR	Return	Return	CAGR
Since Inception	136.21%	16.71%	11.12%	135.78%	16.65%	11.09%	152.57%	18.71%	12.03%	173.75%	21.31%	13.15%

INDIVIDUAL	Future Dynamic Growth		
	Absolute	Annualised	
	Return	Return	CAGR
Since Inception	58.41%	8.16%	6.64%

INDIVIDUAL	Future NAV Guarantee Fund		
	Absolute	Annualised	
	Return	Return	CAGR
Absolute Return	39.96%	6.06%	5.23%

Highest NAV Guaranteed 14.3743

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute	Annualised			Absolute	Annualised	
	Return	Return	CAGR		Return	Return	CAGR
Since Inception	67.75%	9.64%	7.64%	Since Inception	39.51%	6.27%	5.42%

Group	Future Group Secure			Future Group Balance			Future Group Maximise		
	Absolute	Annualised		Absolute	Annualised		Absolute	Annualised	
	Return	Return	CAGR	Return	Return	CAGR	Return	Return	CAGR
Since Inception	78.08%	10.05%	7.71%	78.04%	11.33%	8.73%	81.56%	10.78%	8.20%