

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	111.10%	13.00%	9.13%	130.02%	15.21%	10.24%	91.17%	10.67%	7.88%	111.56%	13.05%	9.16%

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	134.50%	16.18%	10.79%	137.26%	16.51%	10.95%	166.41%	20.01%	12.51%	197.73%	23.78%	14.02%

INDIVIDUAL	Future Dynamic Growth		
	Absolute Return	Simple Annual Return	CAGR
Since Inception	72.37%	9.89%	7.72%

INDIVIDUAL	Future NAV Guarantee Fund			Highest NAV Guaranteed 14.4533
	Absolute Return	Simple Annual Return	CAGR	
Absolute Return	44.05%	6.52%	5.55%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	82.58%	11.48%	8.73%	Since Inception	51.73%	8.00%	6.66%

Group	Future Group Secure			Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	75.77%	9.55%	7.37%	81.57%	11.57%	8.83%	89.17%	11.54%	8.60%

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
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	130.02%
Simple Annual Return	15.21%
CAGR	10.24%

NAV as on 28th Feb 2017

23.0024

AUM as on 28th Feb 2017 (Rs. In Lakhs)

17,747.87

ASSET ALLOCATION



PORTFOLIO AS ON 28th Feb 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 3.39%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 48.36%

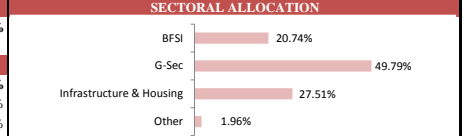
Central Government	27.33%
Andhra Pradesh SDL	4.83%
Maharashtra SDL	4.19%
Kerala SDL	2.82%
Haryana SDL	2.42%
West Bengal SDL	2.40%
Karnataka SDL	2.10%
Tamil Nadu SDL	1.42%
Madhya Pradesh SDL	0.56%
Gujarat SDL	0.30%

SECURITIES HOLDINGS

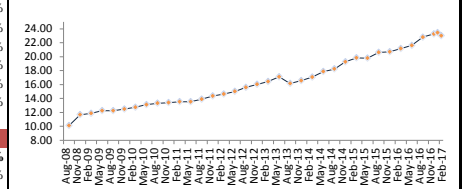
CORPORATE DEBT 48.25%

IOT Utikal Energy Services Limited	AAA	6.68%
Indiabulls Housing Finance Limited	AAA	6.01%
Reliance Gas Transportation Infrastructure Limited	AAA	5.72%
Reliance Capital Limited	AAA	5.28%
Reliance Ports & Terminals Limited	AAA	3.75%
LIC Housing Finance Limited	AAA	1.70%
LNT Infra Debt Funds Limited	AAA	1.41%
Housing Development Finance Corporation Limited	AAA	1.14%
IL&FS Financial Services Limited	AAA	0.87%
Rural Electrification Corporation Limited	AAA	0.12%
Power Finance Corporation Limited	AAA	0.12%
LNT Finance Limited	AA+	4.45%
Shriram Transport Finance Company Limited	AA+	3.45%
TATA Capital Financial Services Limited	AA+	2.91%
Capital First Limited	AA+	2.89%
Mahindra and Mahindra Financial Services Limited	AA+	1.24%
Bajaj Finance Limited	AA+	0.50%

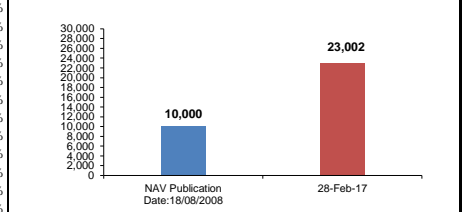
SECTORAL ALLOCATION



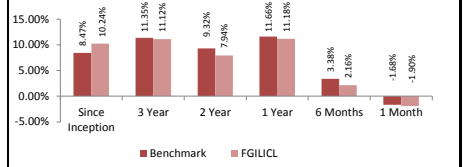
FUND - NAV



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	91.17%
Simple Annual Return	10.67%
CAGR	7.88%

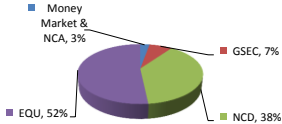
NAV as on 28th Feb 2017

19.1173

AUM as on 28th Feb 2017 (Rs. In Lakhs)

8,994.21

ASSET ALLOCATION



PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.86%

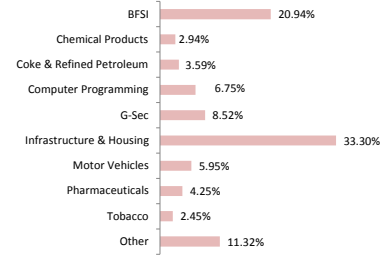
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	7.08%
Central Government	5.05%
Tamil Nadu SDL	1.42%
Kerala SDL	0.61%

SECURITIES	HOLDINGS
CORPORATE DEBT	38.36%
Reliance Gas Transportation Infrastructure Limited	AAA 7.23%
IOT Utkal Energy Services Limited	AAA 6.38%
IL&FS Financial Services Limited	AAA 4.27%
Housing Development Finance Corporation Limited	AAA 3.61%
LNT Infra Debt Funds Limited	AAA 3.40%
LIC Housing Finance Limited	AAA 2.44%
Reliance Ports & Terminals Limited	AAA 1.91%
Reliance Capital Limited	AAA 1.74%
India Infradebt Limited	AAA 1.24%
Reliance Capital Limited	AA+ 6.15%

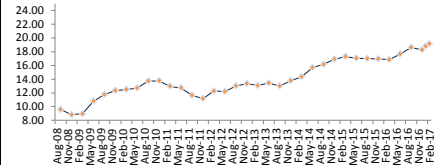
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	51.70%
Infosys Technologies Limited	3.83%
HDFC Bank Limited	2.69%
TATA Motors Limited	2.49%
ICICI Bank Limited	2.48%
ITC Limited	2.45%
Larsen & Toubro Limited	2.20%
Sun Pharmaceuticals Industries Limited	2.01%
Housing Development Finance Corporation Limited	1.98%
Reliance Industries Limited	1.84%
TATA Consultancy Services Limited	1.67%
Axis Bank Limited	1.44%
State Bank of India	1.43%
Mahindra and Mahindra Limited	1.42%
Maruti Suzuki India Limited	1.41%
Hindustan Unilever	1.40%
Asian Paints Limited	1.07%
Lakshmi Vilas Bank Limited	0.95%
Hero MotoCorp Limited	0.83%
Indian Oil Corporation Limited	0.82%
Bharti Infratel Limited	0.81%
Lupin Limited	0.81%
Bajaj Auto Limited	0.79%
Aurobindo Pharma Limited	0.77%
UltraTech Cement Limited	0.73%
HCL Technologies Limited	0.71%
Coal India Limited	0.70%
Oil & Natural Gas Corporation Limited	0.70%
Power Finance Corporation Limited	0.64%
Ambuja Cements Limited	0.63%
Castrol India Limited	0.60%
Zee Entertainment Enterprises Limited	0.57%
Ashok Leyland Limited	0.55%
Britannia Industries Limited	0.54%
Sadbhav Engineering Limited	0.52%
UPL Limited	0.46%
Petronet LNG Limited	0.46%
Dr. Reddys Laboratories Limited	0.45%
Adani Ports & Special Economic Zone Limited	0.45%
IndusInd Bank Limited	0.41%
Capital First Limited	0.40%
LIC Housing Finance Limited	0.36%
RBL Bank Limited	0.34%
Bharat Petroleum Corporation Limited	0.33%
Tech Mahindra Limited	0.33%
Grasim Industries Limited	0.32%
Hindalco Industries Limited	0.29%
Yes Bank Limited	0.29%
GAIL (India) Limited	0.29%
Bank of Baroda	0.29%
ACC Limited	0.25%
Bharat Electronics Limited	0.24%
NTPC Limited	0.24%
India Cements Limited	0.21%
Divis Laboratories Limited	0.21%
Wipro Limited	0.21%
Power Grid Corporation of India Limited	0.17%
Titan Company Limited	0.15%
Eicher Motors Limited	0.08%

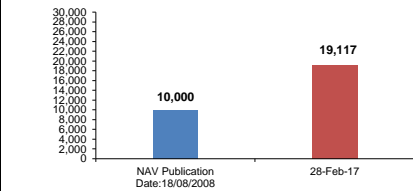
SECTORAL ALLOCATION



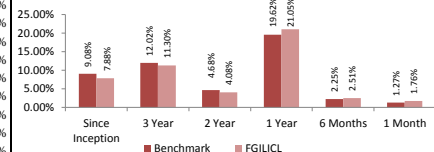
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



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

CAGR Return

ABOUT THE FUND

OBJECTIVE
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
Biswarup Mohapatra	4	-	7
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	111.56%
Simple Annual Return	13.05%
CAGR	9.16%

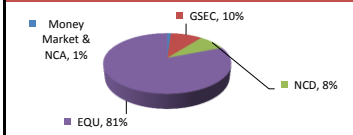
NAV as on 28th Feb 2017

21.1558

AUM as on 28th Feb 2017 (Rs. In Lakhs)

8,691.19

ASSET ALLOCATION



PORTFOLIO AS ON 28th Feb 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 1.10%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES 9.53%	
Tamil Nadu SDL	6.69%
Central Government	2.84%

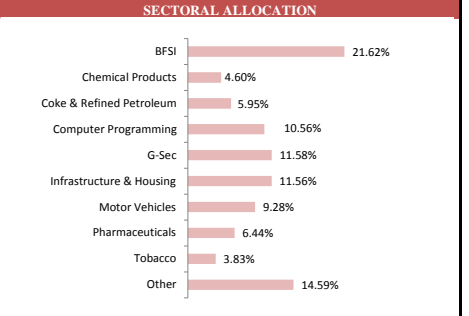
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT 8.38%	
IOT Utkal Energy Services Limited	AAA 3.57%
Reliance Ports & Terminals Limited	AAA 1.97%
Reliance Gas Transportation Infrastructure Limited	AAA 1.02%
Housing Development Finance Corporation Limited	AAA 0.50%
LIC Housing Finance Limited	AAA 0.12%
Shriram Transport Finance Company Limited	AA+ 1.20%

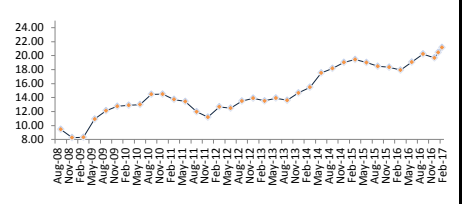
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY 80.99%	
Infosys Technologies Limited	5.94%
HDFC Bank Limited	4.27%
TATA Motors Limited	3.86%
ICICI Bank Limited	3.83%
ITC Limited	3.83%
Larsen & Toubro Limited	3.49%
Housing Development Finance Corporation Limited	3.15%
Reliance Industries Limited	3.09%
Sun Pharmaceuticals Industries Limited	3.04%
TATA Consultancy Services Limited	2.66%
State Bank of India	2.26%
Axis Bank Limited	2.22%
Mahindra and Mahindra Limited	2.22%
Maruti Suzuki India Limited	2.19%
Hindustan Unilever	2.18%
Asian Paints Limited	1.71%
Lakshmi Vilas Bank Limited	1.47%
Hero MotoCorp Limited	1.28%
Indian Oil Corporation Limited	1.27%
Bharti Infratel Limited	1.26%
Bajaj Auto Limited	1.20%
Aurobindo Pharma Limited	1.20%
Lupin Limited	1.19%
UltraTech Cement Limited	1.16%
HCL Technologies Limited	1.09%
Oil & Natural Gas Corporation Limited	1.09%
Coal India Limited	1.09%
Power Finance Corporation Limited	0.98%
Ambuja Cements Limited	0.97%
Castrol India Limited	0.94%
Zee Entertainment Enterprises Limited	0.92%
Ashok Leyland Limited	0.89%
Britannia Industries Limited	0.86%
Petronet LNG Limited	0.79%
Sadbhav Engineering Limited	0.79%
UPL Limited	0.71%
Adani Ports & Special Economic Zone Limited	0.70%
Dr. Reddys Laboratories Limited	0.68%
IndusInd Bank Limited	0.66%
Capital First Limited	0.63%
LIC Housing Finance Limited	0.54%
Tech Mahindra Limited	0.53%
Bharat Petroleum Corporation Limited	0.52%
RBL Bank Limited	0.51%
Grasim Industries Limited	0.50%
Hindalco Industries Limited	0.45%
Yes Bank Limited	0.45%
Bank of Baroda	0.44%
GAIL (India) Limited	0.43%
NTPC Limited	0.38%
ACC Limited	0.38%
Bharat Electronics Limited	0.36%
Wipro Limited	0.34%
Divis Laboratories Limited	0.34%
India Cements Limited	0.33%
Power Grid Corporation of India Limited	0.27%
Titan Company Limited	0.25%
Hindustan Petroleum Corporation Limited	0.14%
Eicher Motors Limited	0.12%

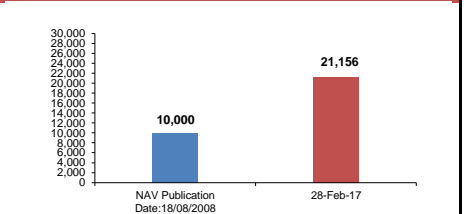
SECTORAL ALLOCATION



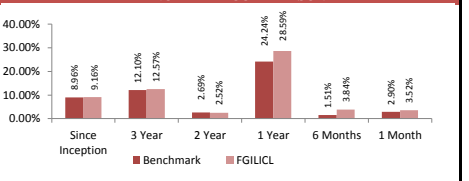
FUND - NAV



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 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
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV

Absolute Return	111.10%
Simple Annual Return	13.00%
CAGR	9.13%

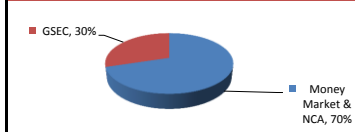
NAV as on 28th Feb 2017

21.1104

AUM as on 28th Feb 2017 (Rs. In Lakhs)

3,363.99

ASSET ALLOCATION



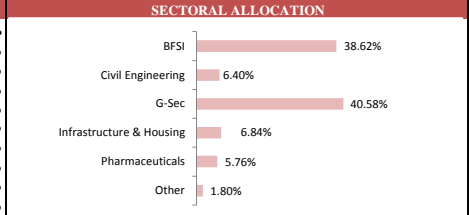
PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	70.25%
CBLO	10.82%
HDFC BANK FD	8.92%
Larsen & Toubro Infra Finance Limited CP	6.84%
Larsen & Toubro Limited CP	6.40%
Axis Bank CD	6.38%
IndusInd Bank FD	5.89%
YES Bank FD	5.89%
ICICI Bank CD	5.79%
Piramal Enterprises Limited CP	5.76%
Capital First Limited CP	5.76%
Net Current Assets	1.80%

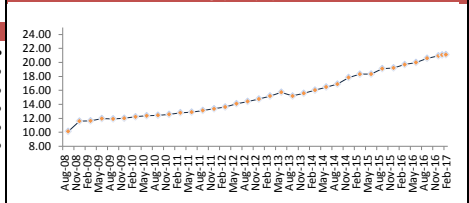
SECURITIES HOLDINGS

GOVERNMENT SECURITIES	HOLDINGS
Maharashtra SDL	11.87%
Andhra Pradesh SDL	10.27%
Kerala SDL	2.65%
Gujarat SDL	2.51%
West Bengal SDL	2.44%

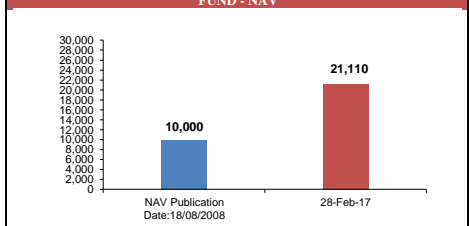
SECTORAL ALLOCATION



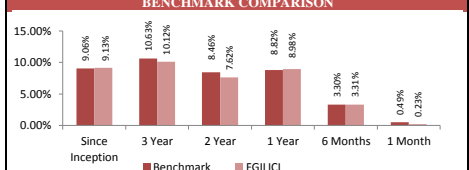
FUND - NAV



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	134.50%
Simple Annual Return	16.18%
CAGR	10.79%

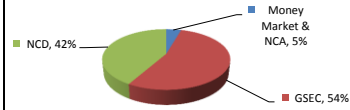
NAV as on 28th Feb 2017

23.4496

AUM as on 28th Feb 2017 (Rs. In Lakhs)

158.00

ASSET ALLOCATION



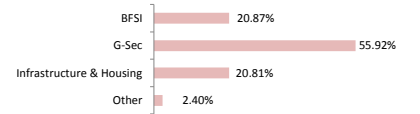
PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.51%

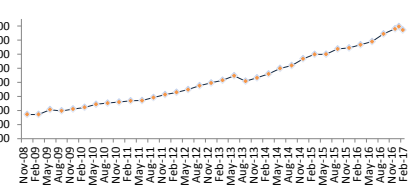
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	53.80%
Maharashtra SDL	50.50%
Central Government	1.97%
Andhra Pradesh SDL	1.33%

SECURITIES	HOLDINGS	
CORPORATE DEBT	41.68%	
Reliance Capital Limited	AAA	7.07%
Reliance Gas Transportation Infrastructure Limited	AAA	6.98%
IL&FS Financial Services Limited	AAA	6.95%
IOT Utkal Energy Services Limited	AAA	6.88%
Mahindra and Mahindra Financial Services Limited	AA+	6.99%
TATA Capital Financial Services Limited	AA+	6.82%

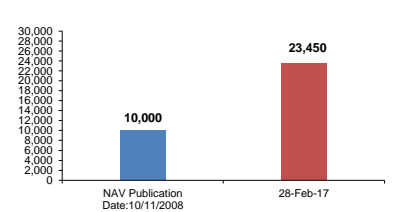
SECTORAL ALLOCATION



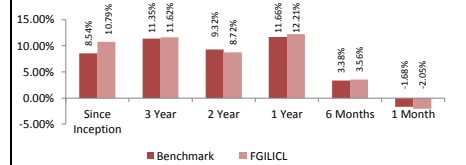
FUND - NAV



FUND - NAV

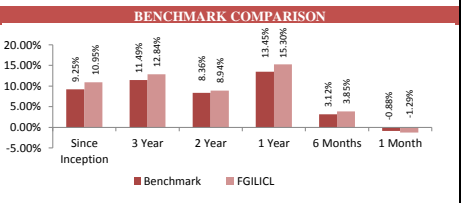
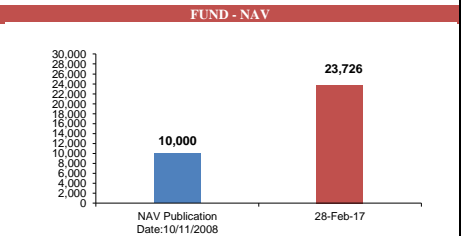
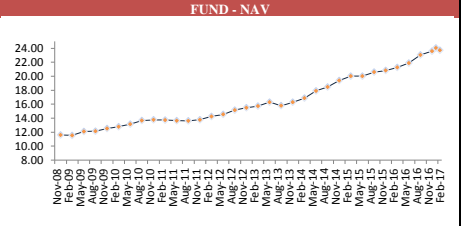


BENCHMARK COMPARISON



Benchmark : CRISIL Composite Bond Index
CAGR Return

ABOUT THE FUND				PORTFOLIO AS ON 28th Feb 2017		SECTORAL ALLOCATION	
OBJECTIVE Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 8.44%		SECURITIES GOVERNMENT SECURITIES 51.10%	
Fund Manager Details				SECURITIES CORPORATE DEBT 25.14%		SECURITIES EQUITY 15.32%	
Fund Manager		No. Of Funds Managed		IOT Utkal Energy Services Limited AAA 6.24%		BFSI 13.13%	
Biswarup Mohapatra		Equity		Reliance Capital Limited AAA 4.86%		Chemical Products 0.87%	
Pankaj		Debt		Reliance Gas Transportation Infrastructure Limited AAA 4.80%		Coke & Refined Petroleum 1.16%	
		Hybrid		LIC Housing Finance Limited AAA 4.54%		Computer Programming 1.99%	
				TATA Capital Financial Services Limited AA+ 4.69%		G-Sec 57.45%	
ASSET ALLOCATION				SECURITIES EQUITY 15.32%		Infrastructure & Housing 16.45%	
Composition		Min.	Max.	Infosys Technologies Limited 1.11%		Motor Vehicles 1.72%	
Money Market Instruments,				HDFC Bank Limited 0.86%		Pharmaceuticals 1.34%	
Government Bonds and		80.00%	100.00%	ITC Limited 0.74%		Tobacco 0.74%	
Corporate Bonds				TATA Motors Limited 0.73%		Other 5.14%	
Equity		0.00%	20.00%	ICICI Bank Limited 0.72%			
RISK RETURN PROFILE				Larsen & Toubro Limited 0.65%			
Risk		Medium		Sun Pharmaceuticals Industries Limited 0.59%			
Return		Medium		Reliance Industries Limited 0.59%			
RATING				Housing Development Finance Corporation Limited 0.58%			
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.				TATA Consultancy Services Limited 0.52%			
DATE OF INCEPTION				State Bank of India 0.48%			
17th October 2008				Hindustan Unilever 0.42%			
FUND PERFORMANCE as on 28th Feb 2017				Maruti Suzuki India Limited 0.41%			
Returns since Publication of NAV				Mahindra and Mahindra Limited 0.41%			
Absolute Return		137.26%		Axis Bank Limited 0.37%			
Simple Annual Return		16.51%		Asian Paints Limited 0.32%			
CAGR		10.95%		Hero MotoCorp Limited 0.25%			
NAV as on 28th Feb 2017				Indian Oil Corporation Limited 0.24%			
23.7259				Bharti Infratel Limited 0.24%			
AUM as on 28th Feb 2017 (Rs. In Lakhs)				Lupin Limited 0.23%			
229.74				Aurobindo Pharma Limited 0.23%			
ASSET ALLOCATION				Bajaj Auto Limited 0.23%			
				Dr. Reddys Laboratories Limited 0.22%			
				UltraTech Cement Limited 0.21%			
				Castrol India Limited 0.21%			
				Coal India Limited 0.21%			
				HCL Technologies Limited 0.20%			
				Oil & Natural Gas Corporation Limited 0.19%			
				Power Finance Corporation Limited 0.19%			
				Ambuja Cements Limited 0.18%			
				Zee Entertainment Enterprises Limited 0.18%			
				Britannia Industries Limited 0.17%			
				Ashok Leyland Limited 0.16%			
				Hindalco Industries Limited 0.16%			
				Petronet LNG Limited 0.15%			
				Sadbhav Engineering Limited 0.15%			
				IndusInd Bank Limited 0.14%			
				UPL Limited 0.13%			
				Adani Ports & Special Economic Zone Limited 0.13%			
				RBL Bank Limited 0.10%			
				Grasim Industries Limited 0.10%			
				Bharat Petroleum Corporation Limited 0.10%			
				Tech Mahindra Limited 0.10%			
				LIC Housing Finance Limited 0.10%			
				Bank of Baroda 0.09%			
				GAIL (India) Limited 0.09%			
				Yes Bank Limited 0.08%			
				Bharat Electronics Limited 0.08%			
				NTPC Limited 0.08%			
				Power Grid Corporation of India Limited 0.08%			
				ACC Limited 0.07%			
				Divis Laboratories Limited 0.07%			
				Wipro Limited 0.06%			
				India Cements Limited 0.06%			
				Capital First Limited 0.06%			
				Titan Company Limited 0.05%			
				Hindustan Petroleum Corporation Limited 0.04%			



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	166.41%
Simple Annual Return	20.01%
CAGR	12.51%

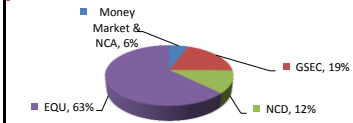
NAV as on 28th Feb 2017

26.6405

AUM as on 28th Feb 2017 (Rs. In Lakhs)

357.78

ASSET ALLOCATION



PORTFOLIO AS ON 28th Feb 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 5.74%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 19.50%

Tamil Nadu SDL	15.03%
Maharashtra SDL	4.47%

SECURITIES HOLDINGS

CORPORATE DEBT 12.03%

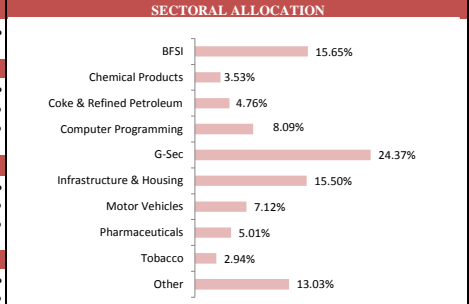
Reliance Gas Transportation Infrastructure Limited	AAA	6.17%
IOT Utikal Energy Services Limited	AAA	5.86%

SECURITIES HOLDINGS

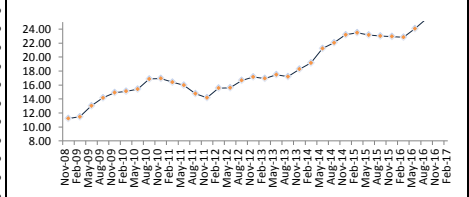
EQUITY 62.74%

Infosys Technologies Limited	4.53%
HDFC Bank Limited	3.38%
TATA Motors Limited	2.95%
IITC Limited	2.94%
ICICI Bank Limited	2.92%
Larsen & Toubro Limited	2.65%
Reliance Industries Limited	2.41%
Housing Development Finance Corporation Limited	2.39%
Sun Pharmaceuticals Industries Limited	2.39%
TATA Consultancy Services Limited	2.07%
Hindustan Unilever	1.72%
State Bank of India	1.72%
Mahindra and Mahindra Limited	1.69%
Maruti Suzuki India Limited	1.67%
Axis Bank Limited	1.61%
Asian Paints Limited	1.28%
Lakshmi Vilas Bank Limited	1.15%
Indian Oil Corporation Limited	0.97%
Bharti Infratel Limited	0.96%
Hero MotoCorp Limited	0.93%
Aurobindo Pharma Limited	0.92%
Bajaj Auto Limited	0.92%
Lupin Limited	0.88%
UltraTech Cement Limited	0.87%
Oil & Natural Gas Corporation Limited	0.84%
Castrol India Limited	0.83%
HCL Technologies Limited	0.83%
Coal India Limited	0.82%
Power Finance Corporation Limited	0.78%
Zee Entertainment Enterprises Limited	0.75%
Ambuja Cements Limited	0.74%
Ashok Leyland Limited	0.67%
Britannia Industries Limited	0.65%
Petronet LNG Limited	0.61%
Hindalco Industries Limited	0.60%
Sadbhav Engineering Limited	0.59%
Dr. Reddys Laboratories Limited	0.55%
UPL Limited	0.53%
Adani Ports & Special Economic Zone Limited	0.52%
IndusInd Bank Limited	0.51%
Capital First Limited	0.48%
Grasim Industries Limited	0.40%
RBL Bank Limited	0.40%
Bharat Petroleum Corporation Limited	0.40%
Tech Mahindra Limited	0.40%
LIC Housing Finance Limited	0.39%
Bank of Baroda	0.35%
Yes Bank Limited	0.35%
GAIL (India) Limited	0.33%
NTPC Limited	0.32%
Power Grid Corporation of India Limited	0.31%
Bharat Electronics Limited	0.30%
ACC Limited	0.29%
Divis Laboratories Limited	0.27%
Wipro Limited	0.26%
India Cements Limited	0.25%
Titan Company Limited	0.20%
Hindustan Petroleum Corporation Limited	0.15%
Eicher Motors Limited	0.13%

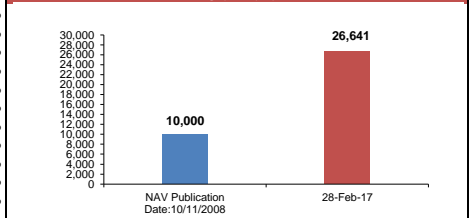
SECTORAL ALLOCATION



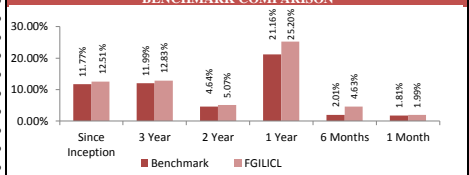
FUND - NAV



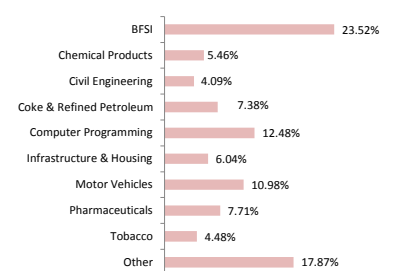
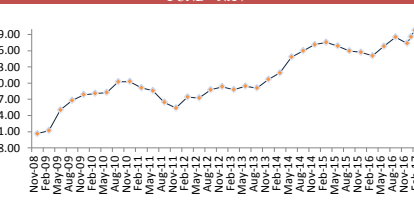
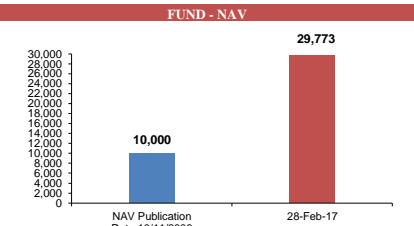
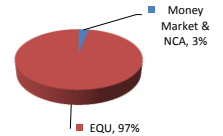
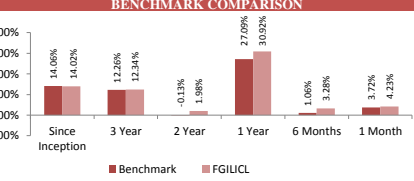
FUND - NAV



BENCHMARK COMPARISON



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

ABOUT THE FUND		PORTFOLIO AS ON 28th Feb 2017		SECTORAL ALLOCATION																																																																																																																							
OBJECTIVE Provision of high expected returns with a high probability of negative return.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 3.05%		 <table border="1"> <tr><td>BFSI</td><td>23.52%</td></tr> <tr><td>Chemical Products</td><td>5.46%</td></tr> <tr><td>Civil Engineering</td><td>4.09%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>7.38%</td></tr> <tr><td>Computer Programming</td><td>12.48%</td></tr> <tr><td>Infrastructure & Housing</td><td>6.04%</td></tr> <tr><td>Motor Vehicles</td><td>10.98%</td></tr> <tr><td>Pharmaceuticals</td><td>7.71%</td></tr> <tr><td>Tobacco</td><td>4.48%</td></tr> <tr><td>Other</td><td>17.87%</td></tr> </table>	BFSI	23.52%	Chemical Products	5.46%	Civil Engineering	4.09%	Coke & Refined Petroleum	7.38%	Computer Programming	12.48%	Infrastructure & Housing	6.04%	Motor Vehicles	10.98%	Pharmaceuticals	7.71%	Tobacco	4.48%	Other	17.87%																																																																																																			
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Fund Manager	No. Of Funds Managed	<table border="1"> <tr><td>Infosys Technologies Limited</td><td>6.99%</td></tr> <tr><td>HDFC Bank Limited</td><td>4.85%</td></tr> <tr><td>TATA Motors Limited</td><td>4.55%</td></tr> <tr><td>ICICI Bank Limited</td><td>4.49%</td></tr> <tr><td>ITC Limited</td><td>4.48%</td></tr> <tr><td>Larsen & Toubro Limited</td><td>4.09%</td></tr> <tr><td>Reliance Industries Limited</td><td>3.75%</td></tr> <tr><td>Housing Development Finance Corporation Limited</td><td>3.72%</td></tr> <tr><td>Sun Pharmaceuticals Industries Limited</td><td>3.68%</td></tr> <tr><td>TATA Consultancy Services Limited</td><td>3.20%</td></tr> <tr><td>State Bank of India</td><td>2.71%</td></tr> <tr><td>Hindustan Unilever</td><td>2.61%</td></tr> <tr><td>Mahindra and Mahindra Limited</td><td>2.60%</td></tr> <tr><td>Maruti Suzuki India Limited</td><td>2.57%</td></tr> <tr><td>Axis Bank Limited</td><td>2.36%</td></tr> <tr><td>Asian Paints Limited</td><td>2.01%</td></tr> <tr><td>Lakshmi Vilas Bank Limited</td><td>1.64%</td></tr> <tr><td>Indian Oil Corporation Limited</td><td>1.51%</td></tr> <tr><td>Bharti Infratel Limited</td><td>1.51%</td></tr> <tr><td>Hero MotoCorp Limited</td><td>1.50%</td></tr> <tr><td>Aurobindo Pharma Limited</td><td>1.43%</td></tr> <tr><td>Bajaj Auto Limited</td><td>1.42%</td></tr> <tr><td>Lupin Limited</td><td>1.35%</td></tr> <tr><td>UltraTech Cement Limited</td><td>1.32%</td></tr> <tr><td>Oil & Natural Gas Corporation Limited</td><td>1.31%</td></tr> <tr><td>Castrol India Limited</td><td>1.30%</td></tr> <tr><td>Coal India Limited</td><td>1.29%</td></tr> <tr><td>HCL Technologies Limited</td><td>1.28%</td></tr> <tr><td>Zee Entertainment Enterprises Limited</td><td>1.23%</td></tr> <tr><td>Power Finance Corporation Limited</td><td>1.20%</td></tr> <tr><td>Ambuja Cements Limited</td><td>1.14%</td></tr> <tr><td>Ashok Leyland Limited</td><td>1.06%</td></tr> <tr><td>Britannia Industries Limited</td><td>1.02%</td></tr> <tr><td>Petronet LNG Limited</td><td>0.93%</td></tr> <tr><td>Sadbhav Engineering Limited</td><td>0.92%</td></tr> <tr><td>Hindalco Industries Limited</td><td>0.90%</td></tr> <tr><td>UPL Limited</td><td>0.84%</td></tr> <tr><td>Dr. Reddys Laboratories Limited</td><td>0.83%</td></tr> <tr><td>Adani Ports & Special Economic Zone Limited</td><td>0.81%</td></tr> <tr><td>Capital First Limited</td><td>0.73%</td></tr> <tr><td>IndusInd Bank Limited</td><td>0.72%</td></tr> <tr><td>ILFS Transportation Networks Limited</td><td>0.69%</td></tr> <tr><td>RBL Bank Limited</td><td>0.62%</td></tr> <tr><td>Tech Mahindra Limited</td><td>0.62%</td></tr> <tr><td>LIC Housing Finance Limited</td><td>0.61%</td></tr> <tr><td>Grasim Industries Limited</td><td>0.61%</td></tr> <tr><td>Bharat Petroleum Corporation Limited</td><td>0.61%</td></tr> <tr><td>Bank of Baroda</td><td>0.55%</td></tr> <tr><td>Yes Bank Limited</td><td>0.52%</td></tr> <tr><td>GAIL (India) Limited</td><td>0.51%</td></tr> <tr><td>Bharat Electronics 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Bank Limited	2.36%	Asian Paints Limited	2.01%	Lakshmi Vilas Bank Limited	1.64%	Indian Oil Corporation Limited	1.51%	Bharti Infratel Limited	1.51%	Hero MotoCorp Limited	1.50%	Aurobindo Pharma Limited	1.43%	Bajaj Auto Limited	1.42%	Lupin Limited	1.35%	UltraTech Cement Limited	1.32%	Oil & Natural Gas Corporation Limited	1.31%	Castrol India Limited	1.30%	Coal India Limited	1.29%	HCL Technologies Limited	1.28%	Zee Entertainment Enterprises Limited	1.23%	Power Finance Corporation Limited	1.20%	Ambuja Cements Limited	1.14%	Ashok Leyland Limited	1.06%	Britannia Industries Limited	1.02%	Petronet LNG Limited	0.93%	Sadbhav Engineering Limited	0.92%	Hindalco Industries Limited	0.90%	UPL Limited	0.84%	Dr. Reddys Laboratories Limited	0.83%	Adani Ports & Special Economic Zone Limited	0.81%	Capital First Limited	0.73%	IndusInd Bank Limited	0.72%	ILFS Transportation Networks Limited	0.69%	RBL Bank Limited	0.62%	Tech Mahindra Limited	0.62%	LIC Housing Finance Limited	0.61%	Grasim Industries Limited	0.61%	Bharat Petroleum Corporation Limited	0.61%	Bank of Baroda	0.55%	Yes Bank Limited	0.52%	GAIL (India) Limited	0.51%	Bharat Electronics Limited	0.49%	NTPC Limited	0.49%	ACC Limited	0.45%	Power Grid Corporation of India Limited	0.42%	Divis Laboratories Limited	0.41%	Wipro Limited	0.40%	India Cements Limited	0.39%	Titan Company Limited	0.31%	Hindustan Petroleum Corporation Limited	0.22%	Eicher Motors Limited	0.20%
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Return		High																																																																																																																									
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Simple Annual Return		23.78%																																																																																																																									
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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
Biswarup Mohapatra	4	-	7

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

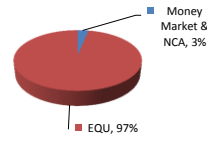
FUND PERFORMANCE as on 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	72.37%
Simple Annual Return	9.89%
CAGR	7.72%

NAV as on 28th Feb 2017
17.2366

AUM as on 28th Feb 2017 (Rs. In Lakhs)
2,238.02

ASSET ALLOCATION

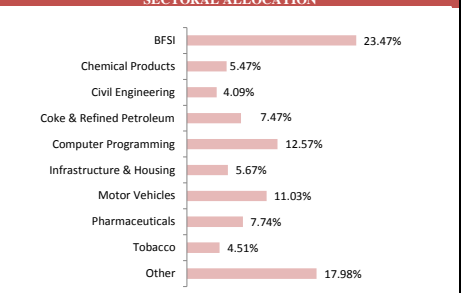


PORTFOLIO AS ON 28th Feb 2017

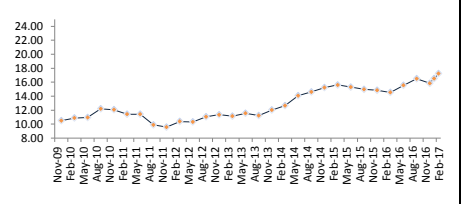
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.29%

SECURITIES	HOLDINGS
EQUITY	96.71%
Infosys Technologies Limited	7.00%
HDFC Bank Limited	4.93%
TATA Motors Limited	4.56%
ITC Limited	4.51%
ICICI Bank Limited	4.51%
Larsen & Toubro Limited	4.09%
Reliance Industries Limited	3.73%
Housing Development Finance Corporation Limited	3.71%
Sun Pharmaceuticals Industries Limited	3.69%
TATA Consultancy Services Limited	3.22%
Hindustan Unilever	2.62%
Mahindra and Mahindra Limited	2.61%
State Bank of India	2.61%
Maruti Suzuki India Limited	2.58%
Axis Bank Limited	2.15%
Asian Paints Limited	2.01%
Lakshmi Vilas Bank Limited	1.79%
Indian Oil Corporation Limited	1.53%
Hero MotoCorp Limited	1.51%
Bharti Infratel Limited	1.50%
Aurobindo Pharma Limited	1.44%
Bajaj Auto Limited	1.41%
Lupin Limited	1.35%
Castrol India Limited	1.32%
UltraTech Cement Limited	1.31%
Oil & Natural Gas Corporation Limited	1.30%
HCL Technologies Limited	1.29%
Coal India Limited	1.28%
Power Finance Corporation Limited	1.20%
Zee Entertainment Enterprises Limited	1.19%
Sadbhav Engineering Limited	1.18%
Ambuja Cements Limited	1.15%
Ashok Leyland Limited	1.05%
Britannia Industries Limited	1.00%
Petronet LNG Limited	0.94%
Hindalco Industries Limited	0.90%
UPL Limited	0.84%
Dr. Reddys Laboratories Limited	0.83%
Adani Ports & Special Economic Zone Limited	0.80%
IndusInd Bank Limited	0.76%
Capital First Limited	0.73%
RBL Bank Limited	0.62%
Tech Mahindra Limited	0.62%
Bharat Petroleum Corporation Limited	0.61%
LIC Housing Finance Limited	0.60%
Grasim Industries Limited	0.60%
Bank of Baroda	0.54%
Yes Bank Limited	0.52%
NTPC Limited	0.51%
GAIL (India) Limited	0.49%
Bharat Electronics Limited	0.49%
Power Grid Corporation of India Limited	0.48%
Wipro Limited	0.44%
ACC Limited	0.43%
Divis Laboratories Limited	0.42%
India Cements Limited	0.39%
Titan Company Limited	0.30%
Hindustan Petroleum Corporation Limited	0.28%
Eicher Motors Limited	0.22%

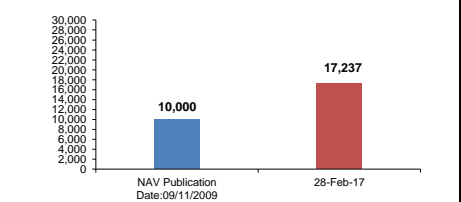
SECTORAL ALLOCATION



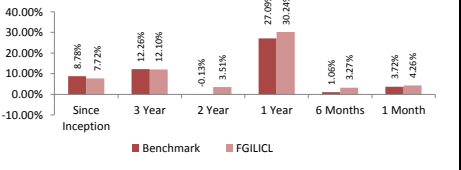
FUND - NAV



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7

ASSET ALLOCATION

Composition	Min.	Max.
Fixed Interests/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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	51.73%
Simple Annual Return	8.00%
CAGR	6.66%

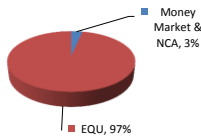
NAV as on 28th Feb 2017

15.1728

AUM as on 28th Feb 2017 (Rs. In Lakhs)

11,374.53

ASSET ALLOCATION



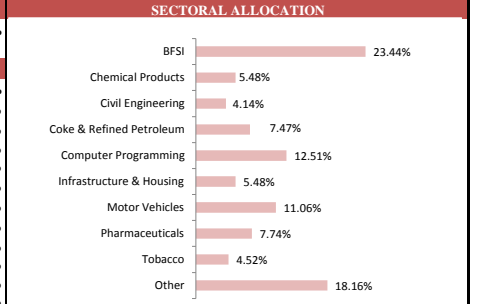
PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.39%

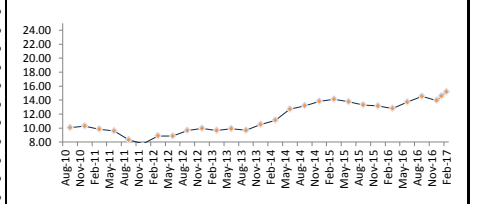
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	96.61%
Infosys Technologies Limited	6.99%
HDFC Bank Limited	4.93%
TATA Motors Limited	4.53%
ITC Limited	4.52%
ICICI Bank Limited	4.51%
Larsen & Toubro Limited	4.14%
Housing Development Finance Corporation Limited	3.74%
Reliance Industries Limited	3.73%
Sun Pharmaceuticals Industries Limited	3.68%
TATA Consultancy Services Limited	3.21%
Mahindra and Mahindra Limited	2.64%
Hindustan Unilever	2.61%
State Bank of India	2.59%
Maruti Suzuki India Limited	2.58%
Axis Bank Limited	2.13%
Asian Paints Limited	2.03%
Lakshmi Vilas Bank Limited	1.75%
Indian Oil Corporation Limited	1.52%
Hero MotoCorp Limited	1.51%
Bharti Infratel Limited	1.50%
Bajaj Auto Limited	1.43%
Aurobindo Pharma Limited	1.42%
Lupin Limited	1.39%
UltraTech Cement Limited	1.33%
Castrol India Limited	1.32%
Oil & Natural Gas Corporation Limited	1.31%
Coal India Limited	1.29%
HCL Technologies Limited	1.29%
Power Finance Corporation Limited	1.20%
Zee Entertainment Enterprises Limited	1.20%
Ambuja Cements Limited	1.15%
Ashok Leyland Limited	1.05%
Britannia Industries Limited	1.01%
Sadbhav Engineering Limited	0.99%
Petronet LNG Limited	0.94%
Hindalco Industries Limited	0.90%
UPL Limited	0.84%
Dr. Reddys Laboratories Limited	0.82%
Adani Ports & Special Economic Zone Limited	0.81%
IndusInd Bank Limited	0.76%
Capital First Limited	0.74%
LIC Housing Finance Limited	0.61%
Tech Mahindra Limited	0.61%
RBL Bank Limited	0.60%
Bharat Petroleum Corporation Limited	0.60%
Grasim Industries Limited	0.60%
Yes Bank Limited	0.54%
Bank of Baroda	0.53%
NTPC Limited	0.51%
GAIL (India) Limited	0.50%
Power Grid Corporation of India Limited	0.47%
ACC Limited	0.46%
Bharat Electronics Limited	0.45%
Divis Laboratories Limited	0.43%
Wipro Limited	0.41%
India Cements Limited	0.39%
Titan Company Limited	0.30%
Hindustan Petroleum Corporation Limited	0.30%
Eicher Motors Limited	0.25%

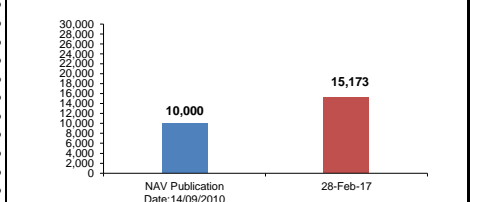
SECTORAL ALLOCATION



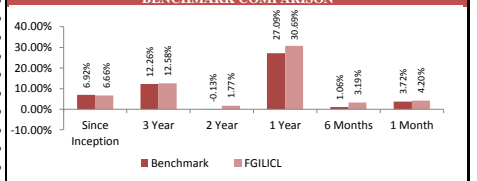
FUND - NAV



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	82.58%
Simple Annual Return	11.48%
CAGR	8.73%

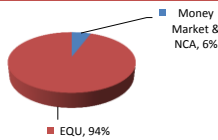
NAV as on 28th Feb 2017

18.2577

AUM as on 28th Feb 2017 (Rs. In Lakhs)

1,450.53

ASSET ALLOCATION



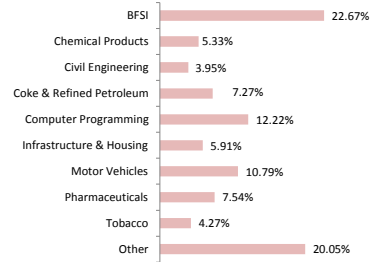
PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.83%

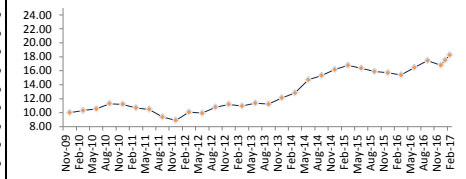
SECURITIES	HOLDINGS
EQUITY	94.17%

Infosys Technologies Limited	6.80%
HDFC Bank Limited	4.77%
TATA Motors Limited	4.44%
ICICI Bank Limited	4.37%
ITC Limited	4.27%
Larsen & Toubro Limited	3.95%
Reliance Industries Limited	3.66%
Sun Pharmaceuticals Industries Limited	3.58%
Housing Development Finance Corporation Limited	3.41%
TATA Consultancy Services Limited	3.16%
Hindustan Unilever	2.58%
Mahindra and Mahindra Limited	2.56%
State Bank of India	2.56%
Maruti Suzuki India Limited	2.51%
Axis Bank Limited	2.31%
Asian Paints Limited	1.94%
Lakshmi Vilas Bank Limited	1.67%
Indian Oil Corporation Limited	1.49%
Bharti Infratel Limited	1.46%
Hero MotoCorp Limited	1.43%
Aurobindo Pharma Limited	1.41%
Bajaj Auto Limited	1.37%
Castrol India Limited	1.29%
Lupin Limited	1.28%
Oil & Natural Gas Corporation Limited	1.27%
HCL Technologies Limited	1.25%
UltraTech Cement Limited	1.23%
Coal India Limited	1.22%
Zee Entertainment Enterprises Limited	1.20%
Power Finance Corporation Limited	1.17%
Ambuja Cements Limited	1.11%
Ashok Leyland Limited	1.04%
Britannia Industries Limited	0.95%
Petronet LNG Limited	0.90%
Hindalco Industries Limited	0.88%
Sadbhav Engineering Limited	0.88%
Dr. Reddys Laboratories Limited	0.82%
UPL Limited	0.81%
Adani Ports & Special Economic Zone Limited	0.75%
IndusInd Bank Limited	0.71%
Capital First Limited	0.68%
ILFS Transportation Networks Limited	0.68%
RBL Bank Limited	0.65%
Tech Mahindra Limited	0.61%
Grasim Industries Limited	0.60%
Bharat Petroleum Corporation Limited	0.57%
LIC Housing Finance Limited	0.55%
Bank of Baroda	0.52%
NTPC Limited	0.49%
Power Grid Corporation of India Limited	0.48%
GAIL (India) Limited	0.48%
Bharat Electronics Limited	0.48%
Yes Bank Limited	0.45%
Divis Laboratories Limited	0.45%
ACC Limited	0.44%
Wipro Limited	0.40%
India Cements Limited	0.36%
Titan Company Limited	0.30%
Hindustan Petroleum Corporation Limited	0.26%
Eicher Motors Limited	0.25%

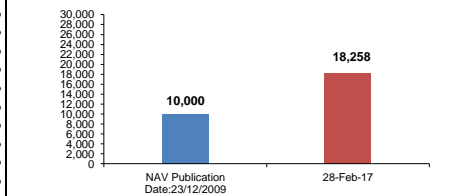
SECTORAL ALLOCATION



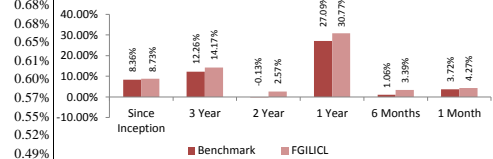
FUND - NAV



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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7
Pankaj	-	4	7

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Return
Low to medium	Low to medium

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

DATE OF INCEPTION
 18th May 2010

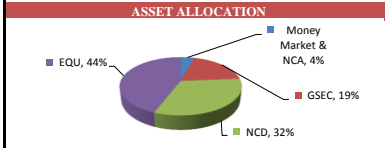
FUND PERFORMANCE as on 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	44.05%
Simple Annual Return	6.52%
CAGR	5.55%

HIGHEST NAV GUARANTEED
 14.4533

NAV as on 28th Feb 2017
 14.40492

AUM as on 28th Feb 2017 (Rs. In Lakhs)
 2,153.57



PORTFOLIO AS ON 28th Feb 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.33%

SECURITIES

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	19.42%
Gujarat SDL	5.94%
West Bengal SDL	5.87%
Tamil Nadu SDL	5.03%
Madhya Pradesh SDL	2.58%

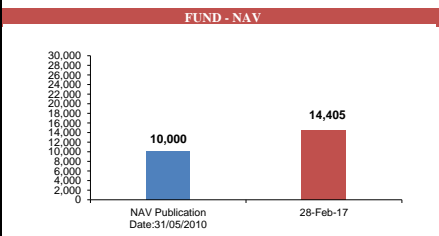
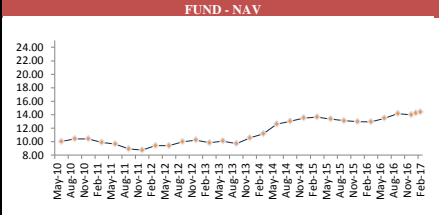
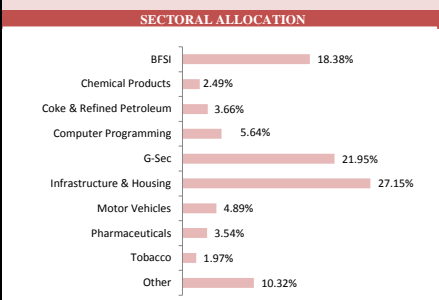
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	32.20%
Power Finance Corporation Limited	AAA 8.65%
Housing Development Finance Corporation Limited	AAA 6.79%
LIC Housing Finance Limited	AAA 4.86%
Reliance Gas Transportation Infrastructure Limited	AAA 4.10%
Shriram Transport Finance Company Limited	AA+ 7.29%
Mahindra and Mahindra Financial Services Limited	AA+ 0.51%

SECURITIES

SECURITIES	HOLDINGS
EQUITY	44.05%
Infosys Technologies Limited	3.00%
HDFC Bank Limited	2.22%
ITC Limited	1.97%
TATA Motors Limited	1.96%
ICICI Bank Limited	1.91%
Reliance Industries Limited	1.78%
Larsen & Toubro Limited	1.74%
Sun Pharmaceuticals Industries Limited	1.66%
Housing Development Finance Corporation Limited	1.56%
TATA Consultancy Services Limited	1.47%

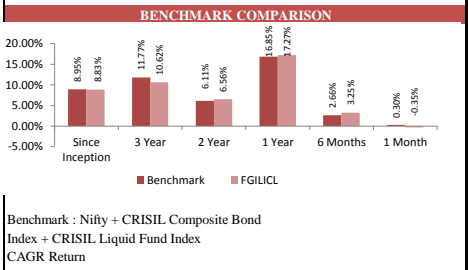
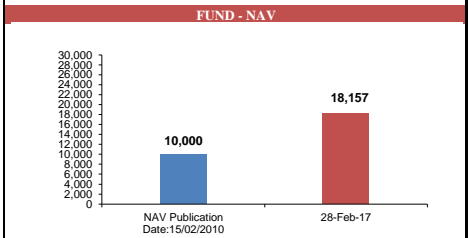
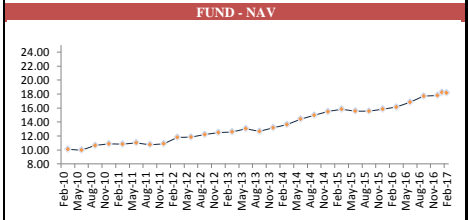
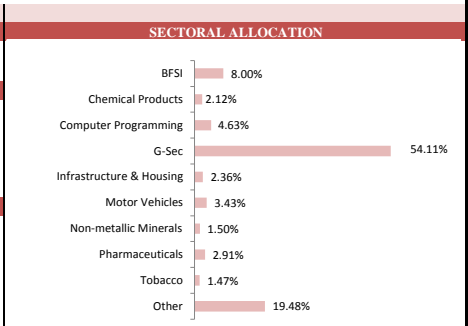
State Bank of India	1.24%
Axis Bank Limited	1.21%
Hindustan Unilever	1.20%
Mahindra and Mahindra Limited	1.20%
Maruti Suzuki India Limited	1.08%
Asian Paints Limited	0.94%
Lakshmi Vilas Bank Limited	0.85%
Indian Oil Corporation Limited	0.74%
Bharti Infratel Limited	0.72%
Coal India Limited	0.70%
Hero MotoCorp Limited	0.64%
Oil & Natural Gas Corporation Limited	0.64%
Aurobindo Pharma Limited	0.63%
Bajaj Auto Limited	0.61%
Castrol India Limited	0.60%
UltraTech Cement Limited	0.60%
Lupin Limited	0.57%
Power Finance Corporation Limited	0.57%
Zee Entertainment Enterprises Limited	0.54%
Ashok Leyland Limited	0.54%
HCL Technologies Limited	0.54%
Sadbhav Engineering Limited	0.53%
Britannia Industries Limited	0.50%
Ambuja Cements Limited	0.49%
IndusInd Bank Limited	0.43%
Dr. Reddys Laboratories Limited	0.41%
Petronet LNG Limited	0.39%
Hindalco Industries Limited	0.38%
NTPC Limited	0.37%
UPL Limited	0.36%
Tech Mahindra Limited	0.35%
Adani Ports & Special Economic Zone Limited	0.35%
Grasim Industries Limited	0.34%
Bharat Electronics Limited	0.31%
Wipro Limited	0.29%
Bharat Petroleum Corporation Limited	0.28%
RBL Bank Limited	0.27%
Divis Laboratories Limited	0.26%
LIC Housing Finance Limited	0.26%
Hindustan Petroleum Corporation Limited	0.25%
Bank of Baroda	0.24%
Yes Bank Limited	0.23%
Power Grid Corporation of India Limited	0.22%
GAIL (India) Limited	0.20%
ACC Limited	0.20%
Capital First Limited	0.15%
Titan Company Limited	0.15%
Eicher Motors Limited	0.11%
India Cements Limited	0.09%



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.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Biswarup Mohapatra	4	-	7
Pankaj	-	4	7
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 28th Feb 2017			
Returns since Publication of NAV			
Absolute Return	81.57%		
Simple Annual Return	11.57%		
CAGR	8.83%		
NAV as on 28th Feb 2017 18.1567			
AUM as on 28th Feb 2017 (Rs. In Lakhs) 6.98			
ASSET ALLOCATION			

PORTFOLIO AS ON 28th Feb 2017	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	11.97%
SECURITIES HOLDINGS	
GOVERNMENT SECURITIES	54.11%
Central Government	26.65%
Maharashtra SDL	19.75%
Tamil Nadu SDL	7.71%
SECURITIES HOLDINGS	
EQUITY	33.92%
Infosys Technologies Limited	2.47%
TATA Motors Limited	2.13%
ICICI Bank Limited	1.74%
State Bank of India	1.47%
ITC Limited	1.47%
Housing Development Finance Corporation Limited	1.18%
Hindustan Unilever	1.12%
Sun Pharmaceuticals Industries Limited	1.07%
TATA Consultancy Services Limited	1.06%
Larsen & Toubro Limited	1.05%
HDFC Bank Limited	1.00%
Maruti Suzuki India Limited	0.85%
Axis Bank Limited	0.79%
Bajaj Auto Limited	0.66%
Indian Oil Corporation Limited	0.65%
Bharti Infratel Limited	0.65%
Coal India Limited	0.63%
Lupin Limited	0.60%
HCL Technologies Limited	0.59%
Asian Paints Limited	0.58%
Oil & Natural Gas Corporation Limited	0.58%
Aurobindo Pharma Limited	0.56%
Ambuja Cements Limited	0.54%
UltraTech Cement Limited	0.53%
Power Finance Corporation Limited	0.51%
Zee Entertainment Enterprises Limited	0.48%
Sadbhav Engineering Limited	0.47%
Castrol India Limited	0.46%
Britannia Industries Limited	0.45%
Ashok Leyland Limited	0.45%
Hero MotoCorp Limited	0.41%
UPL Limited	0.41%
Dr. Reddys Laboratories Limited	0.41%
Petronet LNG Limited	0.41%
Adani Ports & Special Economic Zone Limited	0.39%
Capital First Limited	0.38%
IndusInd Bank Limited	0.38%
LIC Housing Finance Limited	0.32%
GAIL (India) Limited	0.30%
Bharat Petroleum Corporation Limited	0.29%
Tech Mahindra Limited	0.29%
Grasim Industries Limited	0.28%
RBL Bank Limited	0.27%
Hindalco Industries Limited	0.26%
Bank of Baroda	0.26%
Divis Laboratories Limited	0.22%
Bharat Electronics Limited	0.22%
NTPC Limited	0.21%
Wipro Limited	0.21%
Yes Bank Limited	0.21%
ACC Limited	0.20%
India Cements Limited	0.20%
Titan Company Limited	0.13%
Power Grid Corporation of India Limited	0.11%



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

ABOUT THE FUND		PORTFOLIO AS ON 28th Feb 2017		SECTORAL ALLOCATION																																				
OBJECTIVE Provision of high expected returns with a moderate probability of low return.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 5.49%		<table border="1"> <tr><td>BFSI</td><td>12.53%</td></tr> <tr><td>Chemical Products</td><td>3.05%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>4.04%</td></tr> <tr><td>Computer Programming</td><td>6.75%</td></tr> <tr><td>G-Sec</td><td>46.73%</td></tr> <tr><td>Infrastructure & Housing</td><td>2.92%</td></tr> <tr><td>Motor Vehicles</td><td>5.82%</td></tr> <tr><td>Pharmaceuticals</td><td>4.17%</td></tr> <tr><td>Tobacco</td><td>2.50%</td></tr> <tr><td>Other</td><td>11.48%</td></tr> </table>	BFSI	12.53%	Chemical Products	3.05%	Coke & Refined Petroleum	4.04%	Computer Programming	6.75%	G-Sec	46.73%	Infrastructure & Housing	2.92%	Motor Vehicles	5.82%	Pharmaceuticals	4.17%	Tobacco	2.50%	Other	11.48%																
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Tobacco	2.50%																																							
Other	11.48%																																							
STRATEGY Investment in a spread of equities. Diversification by sector, industry and risk.		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
Fund Manager Details		SECURITIES EQUITY 52.32%																																						
Fund Manager	No. Of Funds Managed			Infosys Technologies Limited 3.82% HDFC Bank Limited 2.78% ITC Limited 2.50% TATA Motors Limited 2.49% ICICI Bank Limited 2.48% Larsen & Toubro Limited 2.28% Reliance Industries Limited 2.06% Sun Pharmaceuticals Industries Limited 2.03% Housing Development Finance Corporation Limited 1.98% State Bank of India 1.70% TATA Consultancy Services Limited 1.64% Mahindra and Mahindra Limited 1.46% Hindustan Unilever 1.44% Axis Bank Limited 1.41% Maruti Suzuki India Limited 1.31% Asian Paints Limited 1.14% Bajaj Auto Limited 0.92% UltraTech Cement Limited 0.84% Bharti Infratel Limited 0.82% Lupin Limited 0.82% Indian Oil Corporation Limited 0.81% Aurobindo Pharma Limited 0.75% HCL Technologies Limited 0.75% Britannia Industries Limited 0.72% Coal India Limited 0.71% Oil & Natural Gas Corporation Limited 0.71% Hero MotoCorp Limited 0.70% Castrol India Limited 0.68% Ambuja Cements Limited 0.64% Power Finance Corporation Limited 0.63% Zee Entertainment Enterprises Limited 0.62% Ashok Leyland Limited 0.56% SADBHAV Engineering Limited 0.52% Petronet LNG Limited 0.50% UPL Limited 0.48% Capital First Limited 0.44% IndusInd Bank Limited 0.44% Adani Ports & Special Economic Zone Limited 0.37% LIC Housing Finance Limited 0.37% Bharat Petroleum Corporation Limited 0.34% Tech Mahindra Limited 0.33% Grasim Industries Limited 0.33% Yes Bank Limited 0.32% RBL Bank Limited 0.32% Dr. Reddys Laboratories Limited 0.32% ACC Limited 0.31% Bank of Baroda 0.29% GAIL (India) Limited 0.29% Hindalco Industries Limited 0.29% NTPC Limited 0.27% Divis Laboratories Limited 0.25% Power Grid Corporation of India Limited 0.23% Wipro Limited 0.22% India Cements Limited 0.21% Titan Company Limited 0.15% Hindustan Petroleum Corporation Limited 0.12%																																				
	Biswarup Mohapatra	Equity	Debt		Hybrid																																			
Pankaj	4	-	7																																					
ASSET ALLOCATION		SECURITIES GOVERNMENT SECURITIES 42.19%		FUND - NAV <table border="1"> <tr><th>Date</th><th>NAV</th></tr> <tr><td>May-09</td><td>10.00</td></tr> <tr><td>Nov-09</td><td>10.00</td></tr> <tr><td>May-10</td><td>10.00</td></tr> <tr><td>Nov-10</td><td>10.00</td></tr> <tr><td>May-11</td><td>10.00</td></tr> <tr><td>Nov-11</td><td>10.00</td></tr> <tr><td>May-12</td><td>10.00</td></tr> <tr><td>Nov-12</td><td>10.00</td></tr> <tr><td>May-13</td><td>10.00</td></tr> <tr><td>Nov-13</td><td>10.00</td></tr> <tr><td>May-14</td><td>10.00</td></tr> <tr><td>Nov-14</td><td>10.00</td></tr> <tr><td>May-15</td><td>10.00</td></tr> <tr><td>Nov-15</td><td>10.00</td></tr> <tr><td>May-16</td><td>10.00</td></tr> <tr><td>Nov-16</td><td>10.00</td></tr> <tr><td>Feb-17</td><td>18.917</td></tr> </table>	Date	NAV	May-09	10.00	Nov-09	10.00	May-10	10.00	Nov-10	10.00	May-11	10.00	Nov-11	10.00	May-12	10.00	Nov-12	10.00	May-13	10.00	Nov-13	10.00	May-14	10.00	Nov-14	10.00	May-15	10.00	Nov-15	10.00	May-16	10.00	Nov-16	10.00	Feb-17	18.917
Date	NAV																																							
May-09	10.00																																							
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May-16	10.00																																							
Nov-16	10.00																																							
Feb-17	18.917																																							
Composition		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
	Min.	Max.																																						
Fixed Interest Investment	40.00%	80.00%																																						
Money Market and Cash																																								
Equity	20.00%	60.00%																																						
RISK RETURN PROFILE		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
Risk		High																																						
Return		High																																						
DATE OF INCEPTION 30th March 2009		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
FUND PERFORMANCE as on 28th Feb 2017		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
Returns since Publication of NAV		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
Absolute Return		89.17%																																						
Simple Annual Return		11.54%																																						
CAGR		8.60%																																						
NAV as on 28th Feb 2017 18.9167		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
AUM as on 28th Feb 2017 (Rs. In Lakhs) 9.02		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
ASSET ALLOCATION		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
<table border="1"> <tr><td>Equity (EQU)</td><td>52%</td></tr> <tr><td>Money Market & NCA</td><td>5%</td></tr> <tr><td>GSEC</td><td>42%</td></tr> </table>		Equity (EQU)	52%	Money Market & NCA	5%	GSEC	42%	SECURITIES GOVERNMENT SECURITIES 42.19%																																
Equity (EQU)	52%																																							
Money Market & NCA	5%																																							
GSEC	42%																																							
BENCHMARK COMPARISON		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
<table border="1"> <tr><th>Period</th><th>Benchmark</th><th>FGILICL</th></tr> <tr><td>Since Inception</td><td>8.93%</td><td>8.60%</td></tr> <tr><td>3 Year</td><td>11.97%</td><td>11.15%</td></tr> <tr><td>2 Year</td><td>6.23%</td><td>5.86%</td></tr> <tr><td>1 Year</td><td>19.93%</td><td>21.62%</td></tr> <tr><td>6 Months</td><td>2.21%</td><td>3.97%</td></tr> <tr><td>1 Month</td><td>1.38%</td><td>1.31%</td></tr> </table>		Period	Benchmark	FGILICL	Since Inception	8.93%	8.60%	3 Year	11.97%	11.15%	2 Year	6.23%	5.86%	1 Year	19.93%	21.62%	6 Months	2.21%	3.97%	1 Month	1.38%	1.31%	SECURITIES GOVERNMENT SECURITIES 42.19%																	
Period	Benchmark	FGILICL																																						
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1 Year	19.93%	21.62%																																						
6 Months	2.21%	3.97%																																						
1 Month	1.38%	1.31%																																						
Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index		SECURITIES GOVERNMENT SECURITIES 42.19%																																						
CAGR Return		SECURITIES GOVERNMENT SECURITIES 42.19%																																						

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.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Pankaj	-	4	7

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 28th Feb 2017

Returns since Publication of NAV	
Absolute Return	75.77%
Simple Annual Return	9.55%
CAGR	7.37%

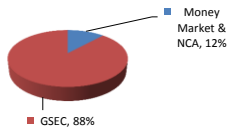
NAV as on 28th Feb 2017

17.5773

AUM as on 28th Feb 2017 (Rs. In Lakhs)

3.38

ASSET ALLOCATION



PORTFOLIO AS ON 28th Feb 2017

SECURITIES

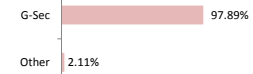
MONEY MARKET INSTRUMENTS & NCA **11.87%**

SECURITIES

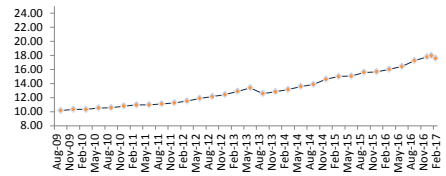
GOVERNMENT SECURITIES **88.13%**

Central Government	61.06%
Maharashtra SDL	17.76%
Gujarat SDL	6.10%
Tamil Nadu SDL	3.21%

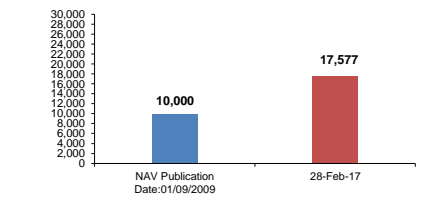
SECTORAL ALLOCATION



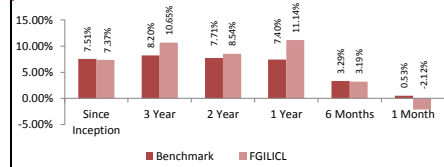
FUND - NAV



FUND - NAV



BENCHMARK COMPARISON



Benchmark: CRISIL Liquid Fund Index
CAGR Return