



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	112.94%	13.08%	9.15%	132.73%	15.37%	10.28%	95.32%	11.04%	8.06%	117.74%	13.64%	9.43%

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	137.19%	16.33%	10.83%	142.04%	16.91%	11.10%	173.01%	20.60%	12.70%	207.33%	24.68%	14.30%

	INDIVIDUAL	Future Dynamic Growth		
		Absolute Return	Simple Annual Return	CAGR
		Since Inception	77.92%	10.53%

	INDIVIDUAL	Future NAV Guarantee Fund			Highest NAV Guaranteed 14.6552
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	46.55%	6.81%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	88.35%	12.14%	9.09%	Since Inception	56.55%	8.63%	7.08%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	85.76%	12.02%	9.06%	96.59%	12.36%	9.04%

ABOUT THE FUND

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	14.24%
Equity	50.00%	100.00%	85.76%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	88.35%
Simple Annual Return	12.14%
CAGR Return	9.09%

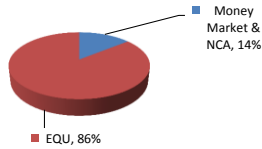
NAV as on 31st Mar 2017

18.83531

AUM as on 31st Mar 2017 (Rs. In Lakhs)

1,683.89

ASSET ALLOCATION



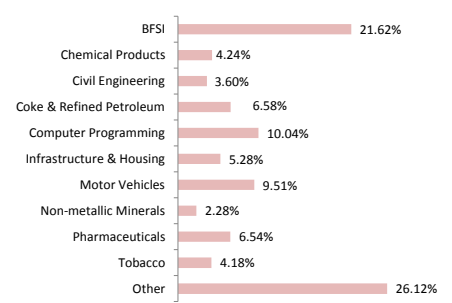
PORTFOLIO AS ON 31st Mar 2017

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **14.24%**

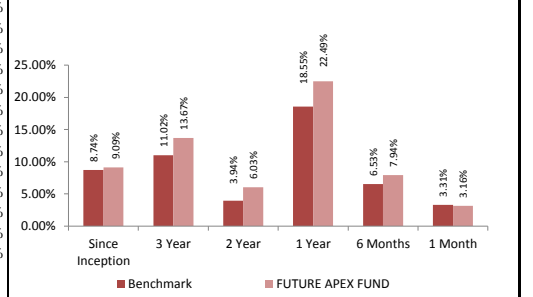
SECURITIES
EQUITY **85.76%**

Infosys Technologies Ltd.	5.61%
HDFC Bank Ltd.	4.26%
ITC Ltd.	4.18%
ICICI Bank Ltd.	4.07%
TATA Motors Ltd.	2.37%
TATA Motors Ltd. (DVR)	1.64%
Larsen & Toubro Ltd.	3.60%
HDFC Ltd.	3.22%
Reliance Industries Ltd.	3.13%
Sun Pharmaceuticals Industries Ltd.	2.79%
State Bank of India	2.63%
Axis Bank Ltd.	2.56%
TATA Consultancy Services Ltd.	2.54%
Maruti Suzuki India Ltd.	2.19%
Mahindra and Mahindra Ltd.	2.06%
Hindustan Unilever	1.72%
Asian Paints Ltd.	1.48%
Oil & Natural Gas Corporation Ltd.	1.48%
Lakshmi Vilas Bank Ltd.	1.34%
Lupin Ltd.	1.34%
Aurobindo Pharma Ltd.	1.21%
Coal India Ltd.	1.20%
Castrol India Ltd.	1.18%
Hindalco Industries Ltd.	1.13%
Zee Entertainment Enterprises Ltd.	1.10%
Other	25.70%

SECTORAL ALLOCATION

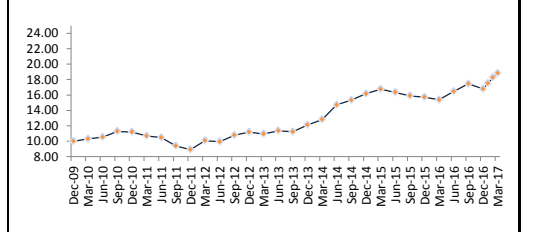


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	15.00%	0.00%
Cash and Money Market	0.00%	20.00%	6.75%
Equity	80.00%	100.00%	93.25%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	56.55%
Simple Annual Return	8.63%
CAGR Return	7.08%

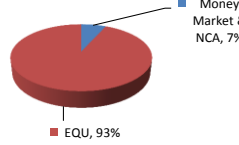
NAV as on 31st Mar 2017

15.65544

AUM as on 31st Mar 2017 (Rs. In Lakhs)

11,395.48

ASSET ALLOCATION



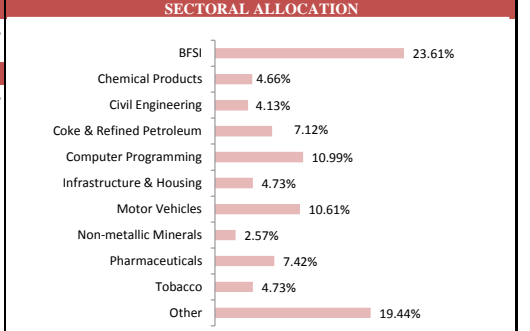
PORTFOLIO AS ON 31st Mar 2017

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **6.75%**

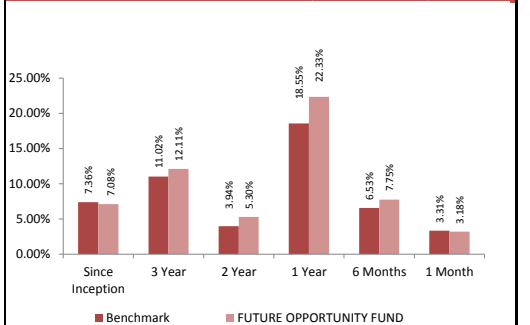
SECURITIES
EQUITY **93.25%**

Infosys Technologies Ltd.	6.12%
HDFC Bank Ltd.	5.03%
ITC Ltd.	4.73%
ICICI Bank Ltd.	4.30%
Larsen & Toubro Ltd.	4.13%
HDFC Ltd.	3.76%
Reliance Industries Ltd.	3.37%
Sun Pharmaceuticals Industries Ltd.	3.17%
State Bank of India	2.78%
TATA Consultancy Services Ltd.	2.76%
Axis Bank Ltd.	2.72%
TATA Motors Ltd.	2.71%
Mahindra and Mahindra Ltd.	2.42%
Maruti Suzuki India Ltd.	2.37%
Hindustan Unilever	1.84%
TATA Motors Ltd. (DVR)	1.83%
Asian Paints Ltd.	1.67%
Oil & Natural Gas Corporation Ltd.	1.62%
Lupin Ltd.	1.56%
Lakshmi Vilas Bank Ltd.	1.50%
Aurobindo Pharma Ltd.	1.39%
Castrol India Ltd.	1.37%
Coal India Ltd.	1.37%
Zee Entertainment Enterprises Ltd.	1.18%
Hindalco Industries Ltd.	1.18%
Other	26.36%

SECTORAL ALLOCATION

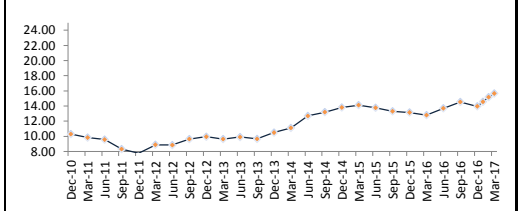


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

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

STRATEGY
Investment in equities and debt instruments.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%	6.3%
Equity	0.00%	100.00%	93.73%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	77.92%
Simple Annual Return	10.53%
CAGR Return	8.09%

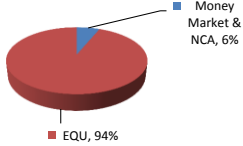
NAV as on 31st Mar 2017

17.79229

AUM as on 31st Mar 2017 (Rs. In Lakhs)

2,238.73

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

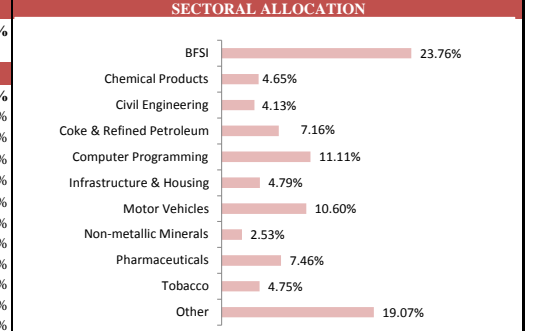
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **6.27%**

SECURITIES **HOLDINGS**

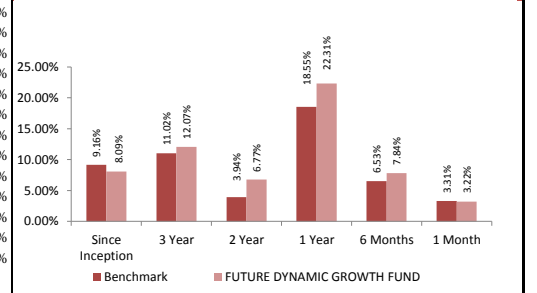
EQUITY **93.73%**

Infosys Technologies Ltd.	6.23%
HDFC Bank Ltd.	5.05%
ITC Ltd.	4.75%
ICICI Bank Ltd.	4.44%
Larsen & Toubro Ltd.	4.13%
HDFC Ltd.	3.80%
Reliance Industries Ltd.	3.42%
Sun Pharmaceuticals Industries Ltd.	3.19%
Axis Bank Ltd.	2.81%
State Bank of India	2.78%
TATA Consultancy Services Ltd.	2.77%
TATA Motors Ltd.	2.69%
Mahindra and Mahindra Ltd.	2.42%
Maruti Suzuki India Ltd.	2.38%
Hindustan Unilever	1.85%
TATA Motors Ltd. (DVR)	1.83%
Asian Paints Ltd.	1.66%
Oil & Natural Gas Corporation Ltd.	1.63%
Lupin Ltd.	1.55%
Lakshmi Vilas Bank Ltd.	1.52%
Aurobindo Pharma Ltd.	1.39%
Coal India Ltd.	1.37%
Castrol India Ltd.	1.36%
Hindalco Industries Ltd.	1.19%
Zee Entertainment Enterprises Ltd.	1.18%
Other	26.35%

SECTORAL ALLOCATION

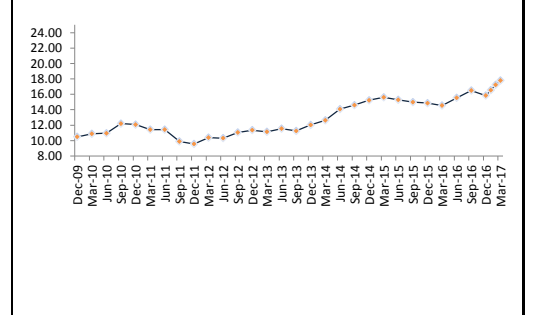


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	18.07%
Money Market and Cash	0.00%	40.00%	5.12%
Equity	50.00%	90.00%	76.82%

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 Mar 2017

Returns since Publication of NAV	
Absolute Return	117.74%
Simple Annual Return	13.64%
CAGR Return	9.43%

NAV as on 31st Mar 2017

21.7735

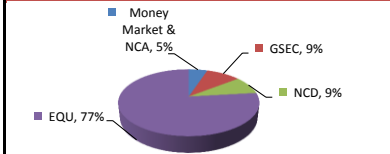
AUM as on 31st Mar 2017 (Rs. In Lakhs)

8,959.06

Modified Duration (In Years)

5.60

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **5.12%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **9.38%**
8.38% Tamil Nadu SDL 27/01/2026 4.84%
7.61% Tamil Nadu SDL 15/02/2027 1.44%
8.67% Karnataka SDL 24/02/2026 1.22%
8.97% Central Government 05/12/2030 1.00%
8.17% Central Government 01/12/2044 0.60%
Other 0.27%

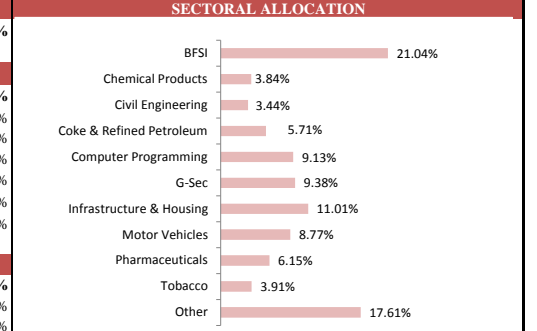
SECURITIES **HOLDINGS**

CORPORATE DEBT **8.69%**
10.63% IOT Utkal Energy Services Ltd. 20/09/2028 3.43%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026 1.93%
9.05% Shriram Trans. Finance Co. Ltd. 30/06/2021 1.17%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021 0.98%
7.90% Inland Waterways Authority of India 03/03/2027 0.58%
Other 0.60%

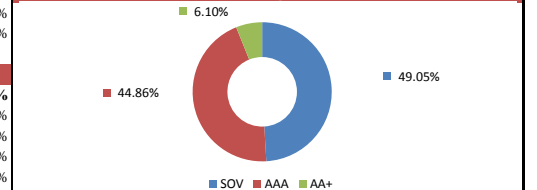
SECURITIES **HOLDINGS**

EQUITY **76.82%**
Infosys Technologies Ltd. 5.10%
HDFC Bank Ltd. 4.30%
ITC Ltd. 3.91%
ICICI Bank Ltd. 3.53%
Larsen & Toubro Ltd. 3.44%
HDFC Ltd. 3.17%
Reliance Industries Ltd. 2.80%
Sun Pharmaceuticals Industries Ltd. 2.66%
State Bank of India 2.37%
Axis Bank Ltd. 2.32%
TATA Consultancy Services Ltd. 2.30%
TATA Motors Ltd. 2.25%
Mahindra and Mahindra Ltd. 2.00%
Maruti Suzuki India Ltd. 1.97%
Hindustan Unilever 1.54%
TATA Motors Ltd. (DVR) 1.53%
Asian Paints Ltd. 1.38%
Oil & Natural Gas Corporation Ltd. 1.34%
Lupin Ltd. 1.28%
Lakshmi Vilas Bank Ltd. 1.26%
Aurobindo Pharma Ltd. 1.16%
Coal India Ltd. 1.12%
Castrol India Ltd. 0.97%
Tech Mahindra Ltd. 0.95%
Zee Entertainment Enterprises Ltd. 0.94%
Other 21.25%

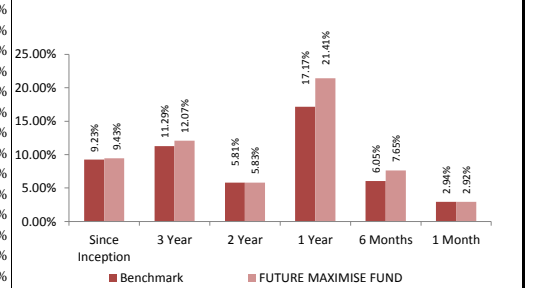
SECTORAL ALLOCATION



Debt Rating Profile

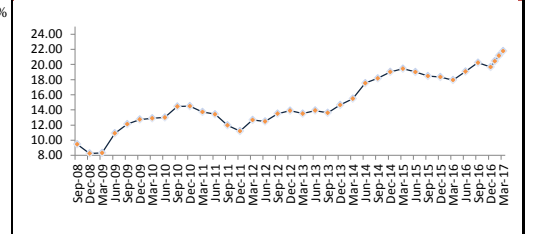


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	40.00%	70.00%	45.73%
Money Market and Cash	0.00%	30.00%	3.77%
Equity	30.00%	60.00%	50.50%

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 Mar 2017

Returns since Publication of NAV	
Absolute Return	95.32%
Simple Annual Return	11.04%
CAGR Return	8.06%

NAV as on 31st Mar 2017

19.53199

AUM as on 31st Mar 2017 (Rs. In Lakhs)

9,071.53

Modified Duration (In Years)

5.18

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 3.77%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 7.10%

8.83% Central Government 12/12/2041	1.89%
8.17% Central Government 01/12/2044	1.78%
7.61% Tamil Nadu SDL 15/02/2027	1.42%
7.5% Central Government 10/08/2034	1.11%
7.29% Kerala SDL 28/12/2026	0.61%
Other	0.29%

SECURITIES HOLDINGS

CORPORATE DEBT 38.62%

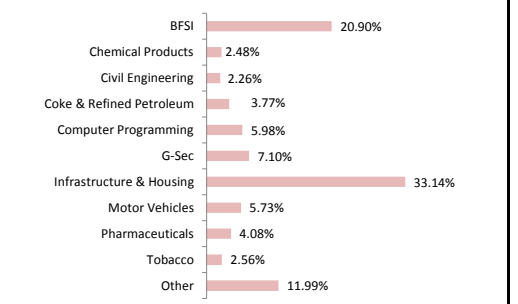
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	7.17%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	6.27%
10.75% Reliance Capital Ltd. 12/08/2021	6.10%
9.98% IL&FS Financial Services Ltd. 05/12/2021	4.24%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	3.39%
7.9% HDFC Ltd. 24/08/2026	3.37%
8.43% LIC Housing Finance Ltd. 10/07/2026	2.32%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	1.91%
10.25% Reliance Capital Ltd. 31/10/2022	1.71%
9.7% India Infradebt Ltd. 28/05/2024	1.23%
7.90% Inland Waterways Authority of India 03/03/2027	0.57%
Other	0.35%

SECURITIES HOLDINGS

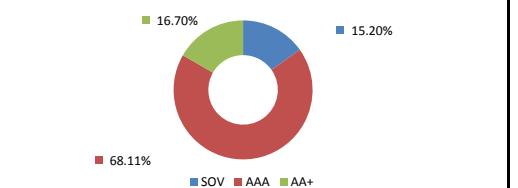
EQUITY 50.50%

Infosys Technologies Ltd.	3.34%
HDFC Bank Ltd.	2.77%
ITC Ltd.	2.56%
ICICI Bank Ltd.	2.34%
Larsen & Toubro Ltd.	2.26%
HDFC Ltd.	2.09%
Reliance Industries Ltd.	1.85%
Sun Pharmaceuticals Industries Ltd.	1.76%
State Bank of India	1.57%
Axis Bank Ltd.	1.54%
TATA Consultancy Services Ltd.	1.51%
TATA Motors Ltd.	1.47%
Mahindra and Mahindra Ltd.	1.31%
Maruti Suzuki India Ltd.	1.29%
TATA Motors Ltd. (DVR)	1.02%
Hindustan Unilever	0.97%
Asian Paints Ltd.	0.90%
Oil & Natural Gas Corporation Ltd.	0.88%
Lupin Ltd.	0.85%
Lakshmi Vilas Bank Ltd.	0.84%
Aurobindo Pharma Ltd.	0.76%
Coal India Ltd.	0.75%
Castrol India Ltd.	0.63%
Tech Mahindra Ltd.	0.63%
Zee Entertainment Enterprises Ltd.	0.61%
Other	14.00%

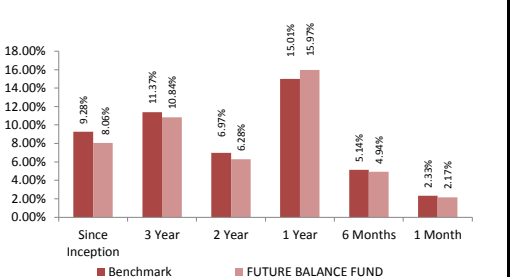
SECTORAL ALLOCATION



Debt Rating Profile

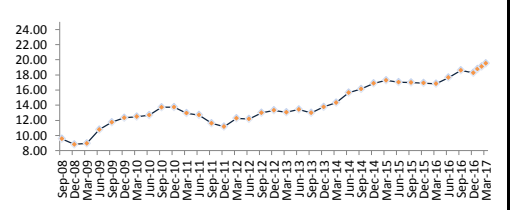


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

PORTFOLIO AS ON 31st Mar 2017

SECTORAL ALLOCATION

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	57.28%
Equity	0.00%	100.00%	42.7%

RISK RETURN PROFILE

Risk	Low to medium
Return	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 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	46.55%
Simple Annual Return	6.81%
CAGR Return	5.75%

HIGHEST NAV GUARANTEED

14.65523

NAV as on 31st Mar 2017

14.65523

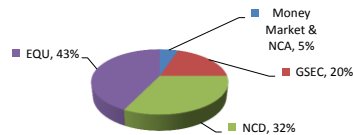
AUM as on 31st Mar 2017 (Rs. In Lakhs)

2,138.92

Modified Duration (In Years)

3.96

ASSET ALLOCATION



SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 5.23%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 19.68%

8.87% Tamil Nadu SDL 16/10/2024	5.09%
8.08% West Bengal SDL 25/02/2025	3.90%
8.15% Gujarat SDL 23/09/2025	3.47%
9.4% Madhya Pradesh SDL 30/01/2024	2.61%
8.94% Gujarat SDL 24/09/2024	2.55%
8.98% West Bengal SDL 23/07/2024	2.05%

SECURITIES HOLDINGS

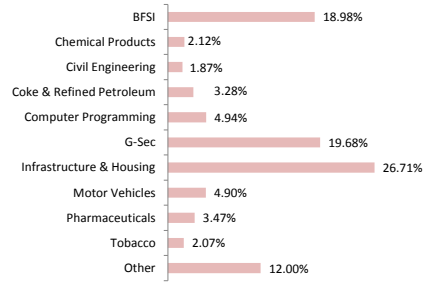
CORPORATE DEBT 32.38%

8.38% Power Finance Corporation Ltd. 27/04/2020	8.68%
10.25% Shriram Trans Finance Co. Ltd. 18/09/2024	7.37%
8.7% HDFC Ltd. 18/05/2020	6.80%
8.75% LIC Housing Finance Ltd. 12/02/2021	4.88%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	4.12%
10.5% M&M Financial Services Ltd. 13/12/2021	0.52%

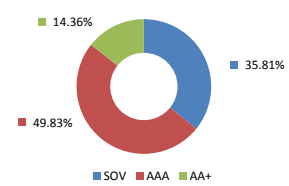
SECURITIES HOLDINGS

EQUITY 42.72%

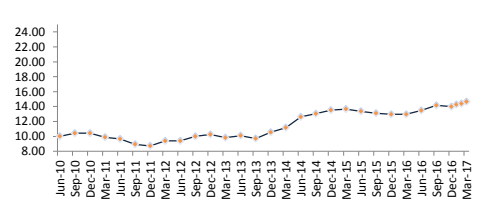
Infosys Technologies Ltd.	2.83%
HDFC Bank Ltd.	2.32%
ITC Ltd.	2.07%
ICICI Bank Ltd.	2.00%
Larsen & Toubro Ltd.	1.87%
HDFC Ltd.	1.73%
Reliance Industries Ltd.	1.57%
Sun Pharmaceuticals Industries Ltd.	1.47%
State Bank of India	1.34%
Axis Bank Ltd.	1.24%
TATA Motors Ltd.	1.24%
TATA Consultancy Services Ltd.	1.17%
Maruti Suzuki India Ltd.	1.11%
Mahindra and Mahindra Ltd.	1.10%
TATA Motors Ltd. (DVR)	0.88%
Hindustan Unilever	0.82%
Asian Paints Ltd.	0.77%
Oil & Natural Gas Corporation Ltd.	0.73%
Lakshmi Vilas Bank Ltd.	0.72%
Lupin Ltd.	0.70%
Castrol India Ltd.	0.64%
Coal India Ltd.	0.64%
Aurobindo Pharma Ltd.	0.63%
Zee Entertainment Enterprises Ltd.	0.53%
UPL Ltd.	0.53%
Other	12.08%



Debt Rating Profile



FUND - NAV



No comparable benchmark available

ABOUT THE FUND

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

STRATEGY
Investments in assets of low or moderate risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	50.00%	100.00%	86.28%
Money Market and Cash	0.00%	50.00%	13.72%
Equity	0.00%	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 Mar 2017

Returns since Publication of NAV

Absolute Return	132.73%
Simple Annual Return	15.37%
CAGR Return	10.28%

NAV as on 31st Mar 2017

23.27283

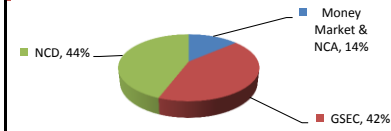
AUM as on 31st Mar 2017 (Rs. In Lakhs)

19,201.70

Modified Duration (In Years)

5.92

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	13.72%

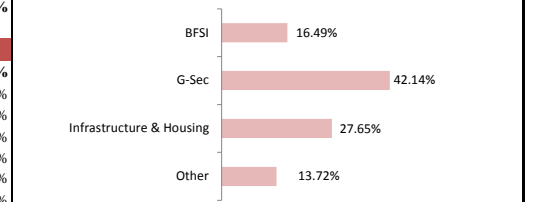
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.14%

9.23% Central Government 23/12/2043	9.31%
7.59% Central Government 11/01/2026	3.55%
8.67% Maharashtra SDL 24/02/2026	2.88%
8.15% Central Government 24/11/2026	2.78%
7.29% Kerala SDL 28/12/2026	2.64%
7.4% Central Government 09/09/2035	2.61%
9.71% Haryana SDL 12/03/2024	2.25%
8.67% Karnataka SDL 24/02/2026	2.03%
9.39% Karnataka SDL 23/10/2023	1.95%
9.55% Andhra Pradesh SDL 11/09/2023	1.76%
8.08% West Bengal SDL 25/02/2025	1.63%
9.71% Andhra Pradesh SDL 12/03/2024	1.51%
8.06% Tamil Nadu SDL 15/04/2025	1.32%
8.17% Central Government 01/12/2044	1.18%
9.18% Andhra Pradesh SDL 28/05/2024	1.09%
7.77% Kerala SDL 01/03/2027	1.08%
8.28% Maharashtra SDL 29/07/2025	0.62%
9.48% West Bengal SDL 17/07/2023	0.58%
9.4% Madhya Pradesh SDL 30/01/2024	0.52%
Other	0.85%

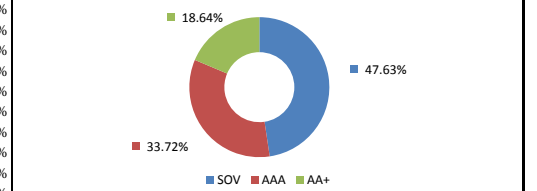
SECURITIES	HOLDINGS
CORPORATE DEBT	44.14%

10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	5.28%
10.25% Reliance Capital Ltd. 31/10/2022	4.84%
9.8% LNT Finance Ltd. 21/12/2022	4.13%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	3.50%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	3.43%
9% Indiabulls Housing Finance Ltd. 30/06/2026	2.84%
9% Indiabulls Housing Finance Ltd. 19/01/2021	2.74%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	2.73%
9.37% TATA Capital Financial Services Ltd. 31/03/2023	2.71%
7.90% Inland Waterways Authority of India 03/03/2027	2.15%
10.25% Shriram Trans Finance Co. Ltd. 18/09/2024	2.11%
8.43% LIC Housing Finance Ltd. 10/07/2026	1.59%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	1.31%
10.5% M&M Financial Services Ltd. 13/12/2021	1.15%
9.05% Shriram Trans. Finance Co. Ltd. 30/06/2021	1.09%
7.9% HDFC Ltd. 24/08/2026	1.06%
9.98% IL&FS Financial Services Ltd. 05/12/2021	0.80%
Other	0.68%

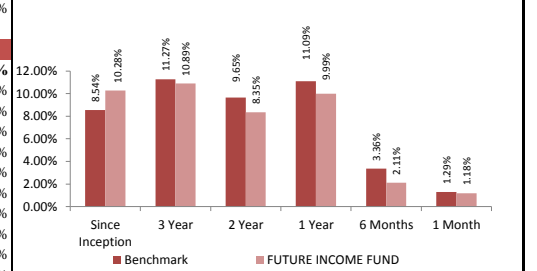
SECTORAL ALLOCATION



Debt Rating Profile

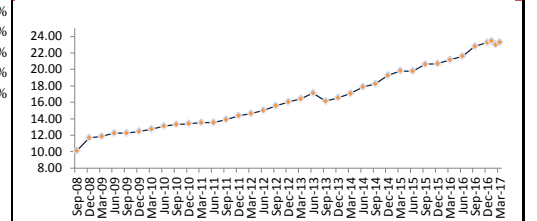


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CRISIL Composite Bond Index

FUND - NAV



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
Niraj Kumar	4	3	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market and Cash	0.00%	75.00%	62.44%
Short Term Debt	20.00%	100.00%	37.56%
Equity	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	112.94%
Simple Annual Return	13.08%
CAGR Return	9.15%

NAV as on 31st Mar 2017

21.29364

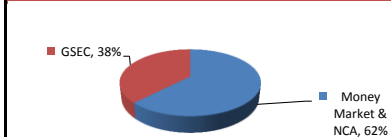
AUM as on 31st Mar 2017 (Rs. In Lakhs)

3,358.27

Modified Duration (In Years)

1.59

ASSET ALLOCATION



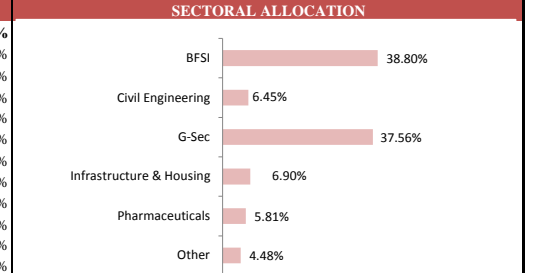
PORTFOLIO AS ON 31st Mar 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	62.44%
7.50% HDFC Bank 29/04/2017	8.93%
LARSEN AND TOUBRO Infra Finance Ltd. 27/09/2017	6.90%
LARSEN AND TOUBRO Ltd. 23/06/2017	6.45%
Axis Bank CD 11/07/2017	6.43%
ICICI Bank CD 18/07/2017	5.84%
Capital First Ltd. 19/07/2017	5.81%
Piramal Enterprises Ltd. 21/07/2017	5.81%
Net Current Assets	3.38%
7.75 YES Bank FD 18/07/2017	2.95%
7.75% Indusind Bank FD 11/08/2017	2.95%
7.75% Indusind Bank FD 21/08/2017	2.95%
7.75% YES Bank FD 18/07/2017	2.95%
CBLO	1.10%

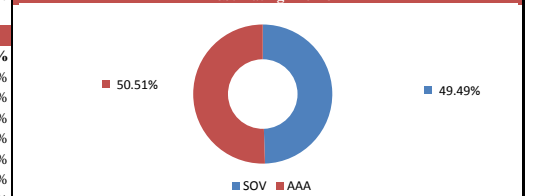
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	37.56%
7.77% Kerala SDL 01/03/2027	9.29%
8.3% Maharashtra SDL 25/03/2019	6.13%
8.86% Andhra Pradesh SDL 06/06/2022	4.84%
8.48% Maharashtra SDL 24/02/2020	4.72%
7.83% Andhra Pradesh SDL 24/06/2019	4.47%
7.85% Gujarat SDL 22/07/2019	1.76%
9.48% West Bengal SDL 17/07/2023	1.67%
7.83% Kerala SDL 24/06/2019	1.13%
8.27% Maharashtra SDL 07/10/2019	1.03%
9.18% Andhra Pradesh SDL 28/05/2024	0.99%
8.48% West Bengal SDL 14/11/2017	0.78%
7.83% Gujarat SDL 24/06/2019	0.75%

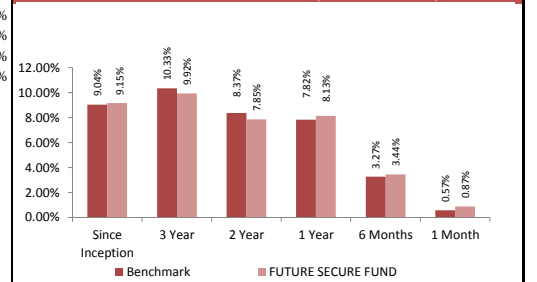
SECTORAL ALLOCATION



Debt Rating Profile

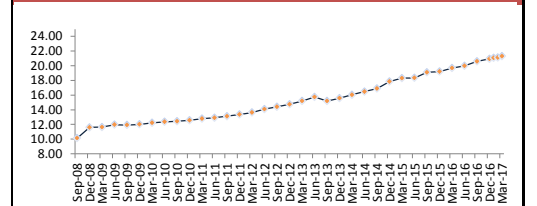


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX

FUND - NAV



ABOUT THE FUND

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

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%	6.5%
Equity	60.00%	100.00%	93.49%

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	207.33%
Simple Annual Return	24.68%
CAGR Return	14.30%

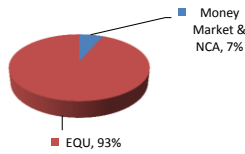
NAV as on 31st Mar 2017

30.73328

AUM as on 31st Mar 2017 (Rs. In Lakhs)

1,254.03

ASSET ALLOCATION



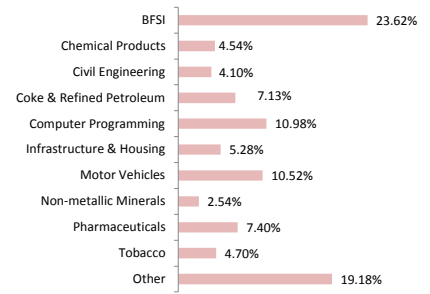
PORTFOLIO AS ON 31st Mar 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.51%

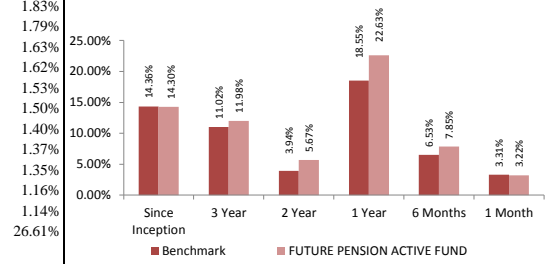
SECURITIES	HOLDINGS
EQUITY	93.49%

Infosys Technologies Ltd.	6.13%
HDFC Bank Ltd.	4.92%
ITC Ltd.	4.70%
ICICI Bank Ltd.	4.45%
Larsen & Toubro Ltd.	4.10%
HDFC Ltd.	3.82%
Reliance Industries Ltd.	3.39%
Sun Pharmaceuticals Industries Ltd.	3.17%
State Bank of India	2.84%
Axis Bank Ltd.	2.81%
TATA Consultancy Services Ltd.	2.77%
TATA Motors Ltd.	2.68%
Mahindra and Mahindra Ltd.	2.39%
Maruti Suzuki India Ltd.	2.36%
TATA Motors Ltd. (DVR)	1.83%
Hindustan Unilever	1.79%
Asian Paints Ltd.	1.63%
Oil & Natural Gas Corporation Ltd.	1.62%
Lupin Ltd.	1.53%
Lakshmi Vilas Bank Ltd.	1.50%
Aurobindo Pharma Ltd.	1.40%
Coal India Ltd.	1.37%
Castrol India Ltd.	1.35%
Zee Entertainment Enterprises Ltd.	1.16%
Tech Mahindra Ltd.	1.14%
Other	26.61%

SECTORAL ALLOCATION

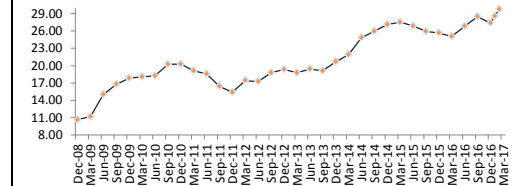


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	30.00%	80.00%	39.0%
Equity	20.00%	70.00%	60.96%

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 Mar 2017

Returns since Publication of NAV

Absolute Return	173.01%
Simple Annual Return	20.60%
CAGR Return	12.70%

NAV as on 31st Mar 2017

27.30146

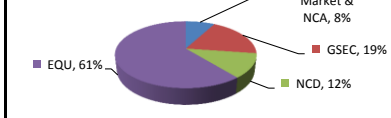
AUM as on 31st Mar 2017 (Rs. In Lakhs)

364.15

Modified Duration (In Years)

4.52

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.93%

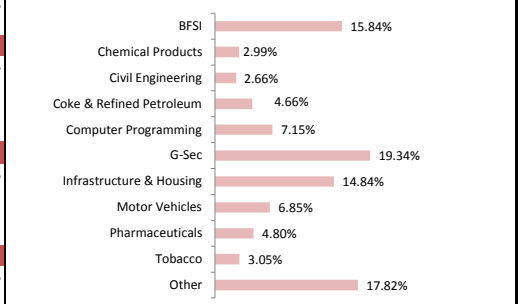
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	19.34%
8.38% Tamil Nadu SDL 27/01/2026	14.91%
8.51% Maharashtra SDL 09/03/2026	4.43%

SECURITIES	HOLDINGS
CORPORATE DEBT	11.76%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	6.06%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	5.71%

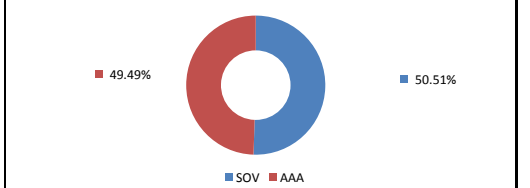
SECURITIES	HOLDINGS
EQUITY	60.96%

Infosys Technologies Ltd.	4.01%
HDFC Bank Ltd.	3.44%
ITC Ltd.	3.05%
ICICI Bank Ltd.	2.85%
Larsen & Toubro Ltd.	2.66%
HDFC Ltd.	2.49%
Reliance Industries Ltd.	2.23%
Sun Pharmaceuticals Industries Ltd.	2.06%
State Bank of India	1.89%
Axis Bank Ltd.	1.81%
TATA Consultancy Services Ltd.	1.80%
TATA Motors Ltd.	1.74%
Mahindra and Mahindra Ltd.	1.56%
Maruti Suzuki India Ltd.	1.54%
Hindustan Unilever	1.21%
TATA Motors Ltd. (DVR)	1.19%
Oil & Natural Gas Corporation Ltd.	1.06%
Asian Paints Ltd.	1.06%
Lupin Ltd.	0.99%
Lakshmi Vilas Bank Ltd.	0.98%
Aurobindo Pharma Ltd.	0.91%
Coal India Ltd.	0.90%
Castrol India Ltd.	0.87%
Tech Mahindra Ltd.	0.75%
Zee Entertainment Enterprises Ltd.	0.75%
Other	17.19%

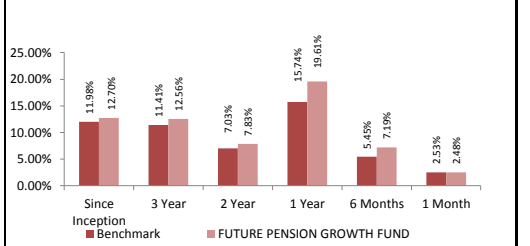
SECTORAL ALLOCATION



Debt Rating Profile

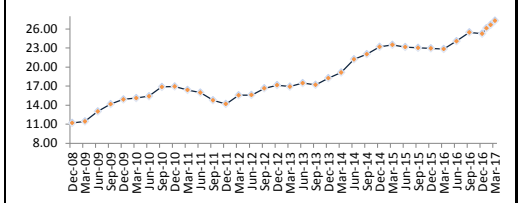


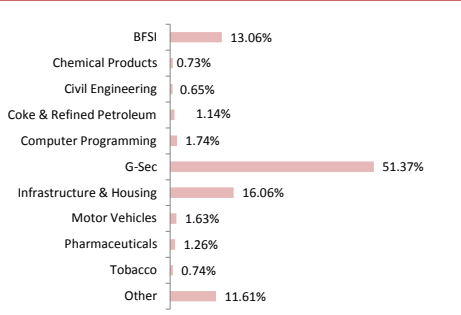
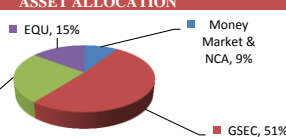
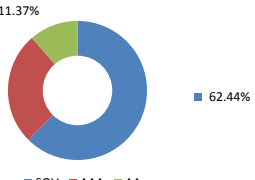
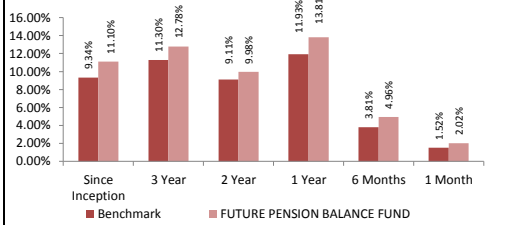
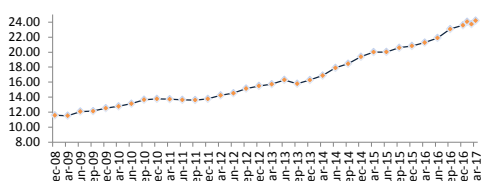
BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND		PORTFOLIO AS ON 31st Mar 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	HOLDINGS 9.20%	 <table border="1"> <tr><td>BFSI</td><td>13.06%</td></tr> <tr><td>Chemical Products</td><td>0.73%</td></tr> <tr><td>Civil Engineering</td><td>0.65%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>1.14%</td></tr> <tr><td>Computer Programming</td><td>1.74%</td></tr> <tr><td>G-Sec</td><td>51.37%</td></tr> <tr><td>Infrastructure & Housing</td><td>16.06%</td></tr> <tr><td>Motor Vehicles</td><td>1.63%</td></tr> <tr><td>Pharmaceuticals</td><td>1.26%</td></tr> <tr><td>Tobacco</td><td>0.74%</td></tr> <tr><td>Other</td><td>11.61%</td></tr> </table>	BFSI	13.06%	Chemical Products	0.73%	Civil Engineering	0.65%	Coke & Refined Petroleum	1.14%	Computer Programming	1.74%	G-Sec	51.37%	Infrastructure & Housing	16.06%	Motor Vehicles	1.63%	Pharmaceuticals	1.26%	Tobacco	0.74%	Other	11.61%
BFSI	13.06%																									
Chemical Products	0.73%																									
Civil Engineering	0.65%																									
Coke & Refined Petroleum	1.14%																									
Computer Programming	1.74%																									
G-Sec	51.37%																									
Infrastructure & Housing	16.06%																									
Motor Vehicles	1.63%																									
Pharmaceuticals	1.26%																									
Tobacco	0.74%																									
Other	11.61%																									
Fund Manager Details		SECURITIES GOVERNMENT SECURITIES	HOLDINGS 51.37%																							
Fund Manager		No. Of Funds Managed																								
	Equity	Debt	Hybrid																							
Niraj Kumar	4	3	7																							
Biswarup Mohapatra	4	-	7																							
Pankaj	-	3	7																							
ASSET ALLOCATION		SECURITIES CORPORATE DEBT	HOLDINGS 24.65%																							
Composition	Min.	Max.	Actual																							
Money Market Instruments, Government Bonds and Corporate Bonds	80.00%	100.0%	85.2%																							
Equity	0.00%	20.00%	14.78%																							
RISK RETURN PROFILE		SECURITIES EQUITY	HOLDINGS 14.78%																							
Risk	Medium		Infosys Technologies Ltd. 0.98%																							
Return	Medium		HDFC Bank Ltd. 0.88%																							
RATING		ITC Ltd. 0.74%																								
The rating of all the Corporate Debt in our portfolio is rated as AA or higher.		ICICI Bank Ltd. 0.70%																								
DATE OF INCEPTION		Larsen & Toubro Ltd. 0.65%																								
17th October 2008		HDFC Ltd. 0.61%																								
FUND PERFORMANCE as on 31st Mar 2017		Reliance Industries Ltd. 0.55%																								
Returns since Publication of NAV		Sun Pharmaceuticals Industries Ltd. 0.51%																								
Absolute Return	142.04%		HDFC Ltd. 0.46%																							
Simple Annual Return	16.91%		State Bank of India 0.44%																							
CAGR Return	11.10%		Axis Bank Ltd. 0.44%																							
NAV as on 31st Mar 2017		TATA Consultancy Services Ltd. 0.42%																								
24.20436		TATA Motors Ltd. 0.39%																								
AUM as on 31st Mar 2017 (Rs. In Lakhs)		Maruti Suzuki India Ltd. 0.39%																								
233.89		Mahindra and Mahindra Ltd. 0.30%																								
Modified Duration (In Years)		Hindustan Unilever 0.29%																								
5.45		TATA Motors Ltd. (DVR) 0.26%																								
ASSET ALLOCATION		Asian Paints Ltd. 0.25%																								
 <table border="1"> <tr><td>EQU, 15%</td></tr> <tr><td>Money Market & NCA, 9%</td></tr> <tr><td>NCD, 25%</td></tr> <tr><td>GSEC, 51%</td></tr> </table>		EQU, 15%	Money Market & NCA, 9%	NCD, 25%	GSEC, 51%	Oil & Natural Gas Corporation Ltd. 0.24%																				
EQU, 15%																										
Money Market & NCA, 9%																										
NCD, 25%																										
GSEC, 51%																										
		Lupin Ltd. 0.23%																								
		Aurobindo Pharma Ltd. 0.22%																								
		Coal India Ltd. 0.22%																								
		Castrol India Ltd. 0.20%																								
		Dr. Reddys Laboratories Ltd. 0.18%																								
		Tech Mahindra Ltd. 0.18%																								
		Hindalco Industries Ltd. 0.05%																								
		Other 4.05%																								
		Debt Rating Profile																								
		 <table border="1"> <tr><td>SOV</td><td>26.18%</td></tr> <tr><td>AAA</td><td>62.44%</td></tr> <tr><td>AA+</td><td>11.37%</td></tr> </table>		SOV	26.18%	AAA	62.44%	AA+	11.37%																	
SOV	26.18%																									
AAA	62.44%																									
AA+	11.37%																									
		BENCHMARK COMPARISON (CAGR RETURN)																								
		 <table border="1"> <tr><th>Period</th><th>Benchmark</th><th>FUTURE PENSION BALANCE FUND</th></tr> <tr><td>Since Inception</td><td>9.34%</td><td>11.10%</td></tr> <tr><td>3 Year</td><td>11.30%</td><td>12.78%</td></tr> <tr><td>2 Year</td><td>9.11%</td><td>9.98%</td></tr> <tr><td>1 Year</td><td>11.93%</td><td>13.81%</td></tr> <tr><td>6 Months</td><td>3.81%</td><td>4.96%</td></tr> <tr><td>1 Month</td><td>1.55%</td><td>2.02%</td></tr> </table>		Period	Benchmark	FUTURE PENSION BALANCE FUND	Since Inception	9.34%	11.10%	3 Year	11.30%	12.78%	2 Year	9.11%	9.98%	1 Year	11.93%	13.81%	6 Months	3.81%	4.96%	1 Month	1.55%	2.02%		
Period	Benchmark	FUTURE PENSION BALANCE FUND																								
Since Inception	9.34%	11.10%																								
3 Year	11.30%	12.78%																								
2 Year	9.11%	9.98%																								
1 Year	11.93%	13.81%																								
6 Months	3.81%	4.96%																								
1 Month	1.55%	2.02%																								
		Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index																								
		FUND - NAV																								
																										

ABOUT THE FUND

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.0%	100.0%
Equity	0.00%	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 Mar 2017

Returns since Publication of NAV

Absolute Return	137.19%
Simple Annual Return	16.33%
CAGR Return	10.83%

NAV as on 31st Mar 2017

23.71905

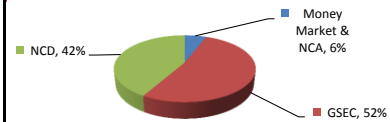
AUM as on 31st Mar 2017 (Rs. In Lakhs)

157.94

Modified Duration (In Years)

5.29

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **5.91%**

SECURITIES

GOVERNMENT SECURITIES **52.41%**

8.08% Maharashtra SDL 15/06/2026 51.07%

8.51% Andhra Pradesh SDL 17/02/2021 1.33%

SECURITIES

CORPORATE DEBT **41.69%**

10.25% Reliance Capital Ltd. 31/10/2022 7.00%

10.5% M&M Financial Services Ltd. 13/12/2021 6.99%

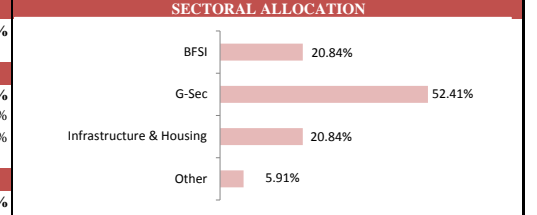
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021 6.98%

9.98% IL&FS Financial Services Ltd. 05/12/2021 6.95%

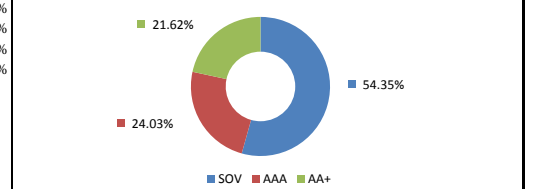
10.63% IOT Utkal Energy Services Ltd. 20/07/2028 6.91%

9.37% TATA Capital Financial Services Ltd. 31/03/2025 6.85%

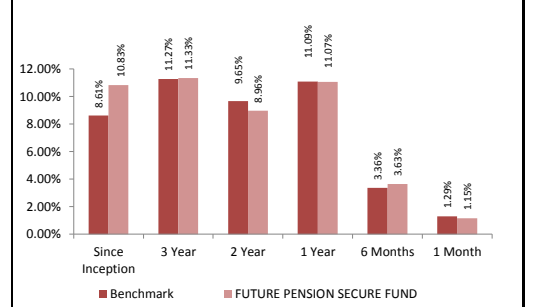
SECTORAL ALLOCATION



Debt Rating Profile

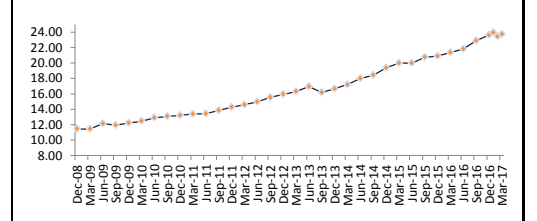


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CRISIL Composite Bond Index

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investment			
Money Market and Cash	40.00%	80.00%	50.78%
Equity	20.00%	60.00%	49.2%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

30th March 2009

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	96.59%
Simple Annual Return	12.36%
CAGR Return	9.04%

NAV as on 31st Mar 2017

19.65918

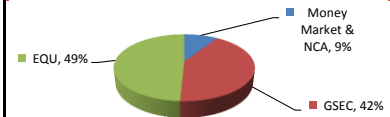
AUM as on 31st Mar 2017 (Rs. In Lakhs)

2.77

Modified Duration (In Years)

6.05

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

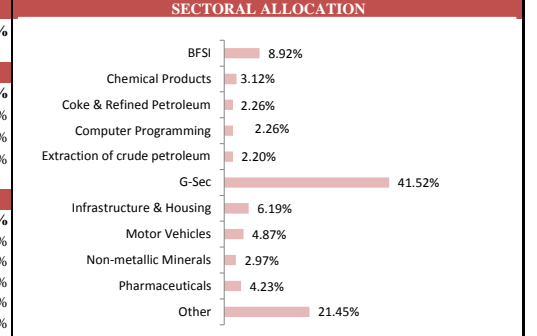
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **9.25%**

SECURITIES
GOVERNMENT SECURITIES **41.52%**
7.72% Central Government 25/05/2025
8.67% Maharashtra SDL 24/02/2026
8.67% Karnataka SDL 24/02/2026

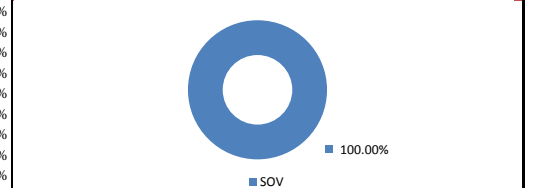
SECURITIES
EQUITY **49.22%**

ICICI Bank Ltd. 3.60%
TATA Motors Ltd. 3.19%
Lupin Ltd. 2.61%
Oil & Natural Gas Corporation Ltd. 2.20%
Coal India Ltd. 2.11%
Ashok Leyland Ltd. 1.68%
UPL Ltd. 1.57%
Asian Paints Ltd. 1.55%
Zee Entertainment Enterprises Ltd. 1.55%
IndusInd Bank Ltd. 1.54%
Power Finance Corporation Ltd. 1.42%
Bank of Baroda 1.37%
LIC Housing Finance Ltd. 1.34%
Hindalco Industries Ltd. 1.34%
Ambuja Cements Ltd. 1.28%
HCL Technologies Ltd. 1.26%
NTPC Ltd. 1.26%
Britannia Industries Ltd. 1.22%
Power Grid Corporation of India Ltd. 1.21%
Petronet LNG Ltd. 1.16%
Hero MotoCorp Ltd. 1.16%
Grasim Industries Ltd. 1.14%
Bharat Electronics Ltd. 1.13%
RBL Bank Ltd. 1.07%
ACC Ltd. 1.04%
Other 9.21%

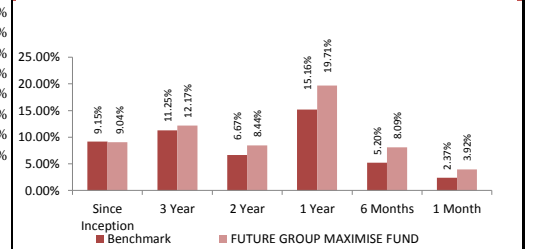
SECTORAL ALLOCATION



Debt Rating Profile

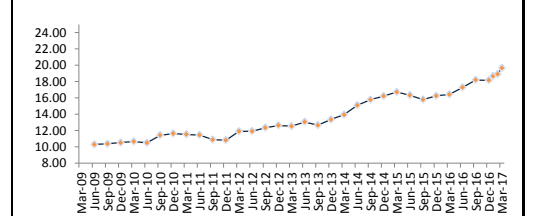


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	4	3	7
Biswarup Mohapatra	4	-	7
Pankaj	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investment			75.04%
Money Market and Cash	60.00%	90.00%	
Equity	10.00%	40.00%	25.0%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31st Mar 2017

Returns since Publication of NAV	
Absolute Return	85.76%
Simple Annual Return	12.02%
CAGR Return	9.06%

NAV as on 31st Mar 2017

18.57613

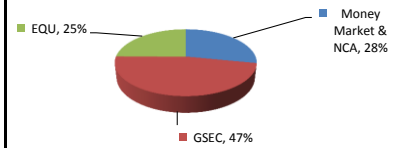
AUM as on 31st Mar 2017 (Rs. In Lakhs)

4.84

Modified Duration (In Years)

6.16

ASSET ALLOCATION



PORTFOLIO AS ON 31st Mar 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA **28.15%**

SECURITIES HOLDINGS

GOVERNMENT SECURITIES **46.89%**

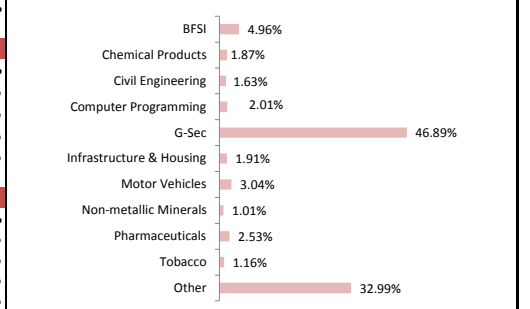
8.67% Maharashtra SDL 24/02/2026	18.29%
8.38% Tamil Nadu SDL 27/01/2026	11.21%
7.72% Central Government 25/05/2025	10.75%
8.67% Karnataka SDL 24/02/2026	6.63%

SECURITIES HOLDINGS

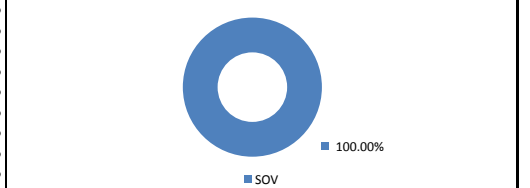
EQUITY **24.96%**

ICICI Bank Ltd.	1.94%
Larsen & Toubro Ltd.	1.63%
TATA Motors Ltd.	1.35%
Infosys Technologies Ltd.	1.27%
Maruti Suzuki India Ltd.	1.24%
ITC Ltd.	1.16%
Axis Bank Ltd.	1.12%
Lupin Ltd.	0.90%
Coal India Ltd.	0.85%
Aurobindo Pharma Ltd.	0.84%
Oil & Natural Gas Corporation Ltd.	0.80%
Hindustan Unilever	0.75%
Asian Paints Ltd.	0.67%
IndusInd Bank Ltd.	0.59%
Bajaj Auto Ltd.	0.58%
Zee Entertainment Enterprises Ltd.	0.55%
Dr. Reddys Laboratories Ltd.	0.54%
Power Finance Corporation Ltd.	0.51%
LIC Housing Finance Ltd.	0.51%
Ashok Leyland Ltd.	0.45%
UPL Ltd.	0.44%
Ambuja Cements Ltd.	0.43%
Grasim Industries Ltd.	0.41%
RBL Bank Ltd.	0.40%
Bharat Petroleum Corporation Ltd.	0.40%
Other	4.58%

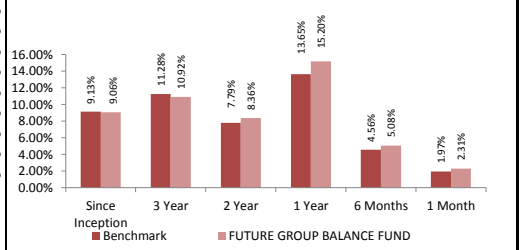
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

