

## 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	119.33%	13.06%	8.98%	143.62%	15.72%	10.24%	102.90%	11.27%	8.05%	126.17%	13.81%	9.35%

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	144.52%	16.24%	10.57%	149.35%	16.78%	10.81%	183.57%	20.62%	12.42%	219.26%	24.63%	13.93%

	INDIVIDUAL	Future Dynamic Growth		
		Absolute Return	Simple Annual Return	CAGR
		Since Inception	84.97%	10.75%

	INDIVIDUAL	Future NAV Guarantee Fund			Highest NAV Guaranteed 15.3424
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	51.04%	6.95%	

INDIVIDUAL	Future Apex				INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR
Since Inception	95.78%	12.31%	9.02%		Since Inception	62.49%	8.86%	7.13%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	93.40%	12.23%	9.02%	103.16%	12.41%	8.90%

**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%	2.79%
Equity	50.00%	100.00%	97.21%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	95.78%
Simple Annual Return	12.31%
CAGR Return	9.02%

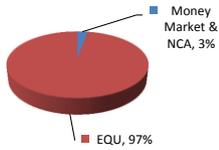
**NAV as on 30th Sep 2017**

19.57832

**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

1,770.29

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

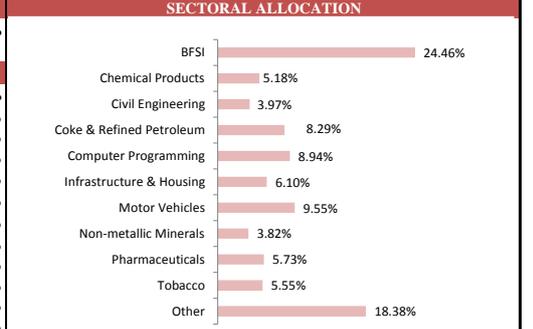
**MONEY MARKET INSTRUMENTS & NCA 2.79%**

**SECURITIES HOLDINGS**

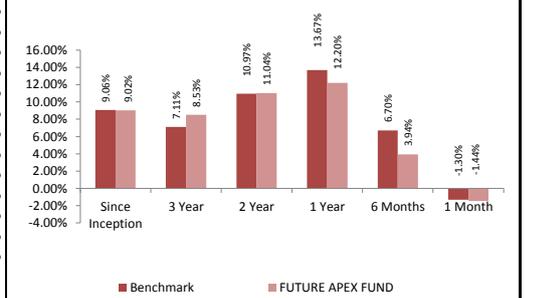
**EQUITY 97.21%**

Infosys Technologies Ltd.	5.84%
ITC Ltd.	5.55%
Kotak Mahindra MF - Kotak Banking ETF	5.11%
HDFC Ltd.	4.73%
Reliance Industries Ltd.	4.64%
HDFC Bank Ltd.	4.46%
Larsen & Toubro Ltd.	3.97%
ICICI Bank Ltd.	2.82%
Sun Pharmaceuticals Industries Ltd.	2.72%
Mahindra and Mahindra Ltd.	2.56%
Maruti Suzuki India Ltd.	2.54%
Hindustan Unilever	2.34%
TATA Motors Ltd.	2.27%
State Bank of India	1.88%
TATA Consultancy Services Ltd.	1.86%
Oil & Natural Gas Corporation Ltd.	1.80%
Asian Paints Ltd.	1.76%
IndusInd Bank Ltd.	1.75%
Aditya Birla Capital Ltd.	1.73%
Lupin Ltd.	1.57%
Power Finance Corporation Ltd.	1.54%
Hindalco Industries Ltd.	1.51%
Indian Oil Corporation Ltd.	1.44%
UltraTech Cement Ltd.	1.39%
NTPC Ltd.	1.34%
Other	28.08%

**SECTORAL ALLOCATION**

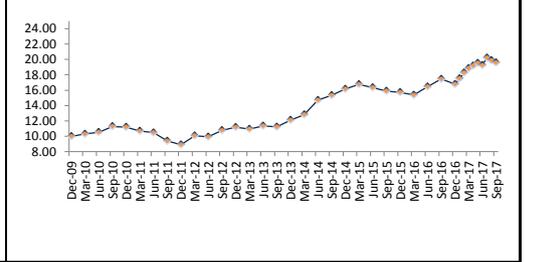


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.62%
Equity	80.00%	100.00%	97.38%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	62.49%
Simple Annual Return	8.86%
CAGR Return	7.13%

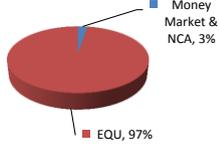
**NAV as on 30th Sep 2017**

16.24921

**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

10,335.14

**ASSET ALLOCATION**



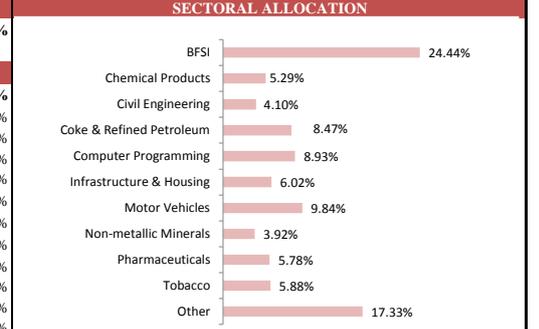
**PORTFOLIO AS ON 30th Sep 2017**

<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.62%</b>

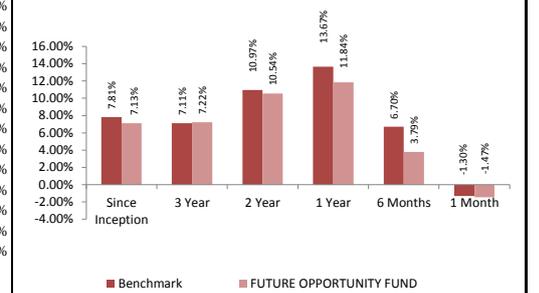
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.38%</b>

ITC Ltd.	5.88%
Infosys Technologies Ltd.	5.86%
HDFC Bank Ltd.	4.92%
HDFC Ltd.	4.84%
Reliance Industries Ltd.	4.63%
Larsen & Toubro Ltd.	4.10%
Kotak Mahindra MF - Kotak Banking ETF	4.05%
Maruti Suzuki India Ltd.	2.83%
ICICI Bank Ltd.	2.77%
Sun Pharmaceuticals Industries Ltd.	2.74%
Mahindra and Mahindra Ltd.	2.58%
Industan Unilever	2.38%
TATA Motors Ltd.	2.28%
State Bank of India	2.00%
TATA Consultancy Services Ltd.	1.86%
Asian Paints Ltd.	1.84%
Oil & Natural Gas Corporation Ltd.	1.83%
Aditya Birla Capital Ltd.	1.72%
IndusInd Bank Ltd.	1.68%
Power Finance Corporation Ltd.	1.56%
Lupin Ltd.	1.56%
Hindalco Industries Ltd.	1.47%
Indian Oil Corporation Ltd.	1.44%
UltraTech Cement Ltd.	1.42%
Castrol India Ltd.	1.40%
Other	27.74%

**SECTORAL ALLOCATION**

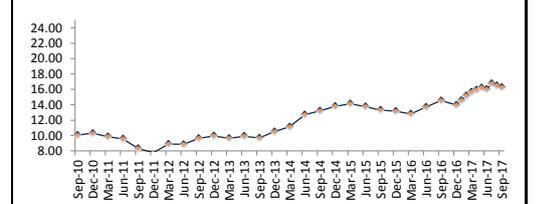


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	3.64%
Equity	0.00%	100.00%	96.36%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV

Absolute Return	84.97%
Simple Annual Return	10.75%
CAGR Return	8.09%

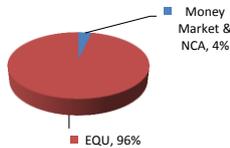
**NAV as on 30th Sep 2017**

18.49682239

**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

2,080.13

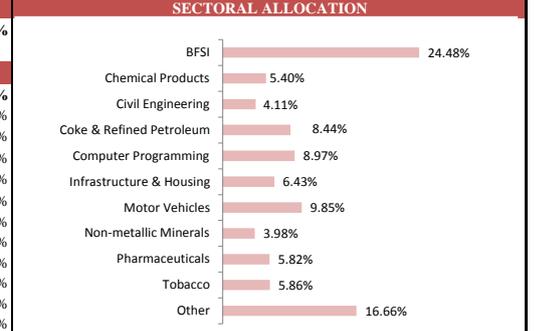
**ASSET ALLOCATION**



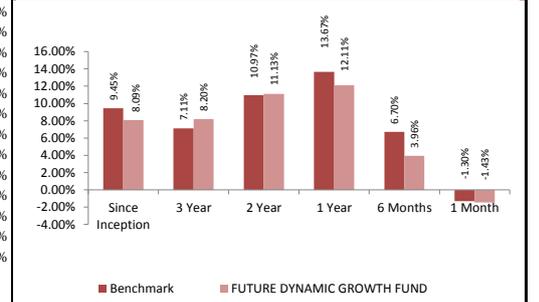
**PORTFOLIO AS ON 30th Sep 2017**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.61%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>96.39%</b>
Infosys Technologies Ltd.	5.87%
ITC Ltd.	5.86%
HDFC Bank Ltd.	4.88%
HDFC Ltd.	4.84%
Reliance Industries Ltd.	4.61%
Larsen & Toubro Ltd.	4.11%
Maruti Suzuki India Ltd.	2.82%
Sun Pharmaceuticals Industries Ltd.	2.75%
ICICI Bank Ltd.	2.71%
Mahindra and Mahindra Ltd.	2.58%
Hindustan Unilever	2.39%
TATA Motors Ltd.	2.27%
Kotak Mahindra MF - Kotak Banking ETF	2.06%
State Bank of India	1.89%
Asian Paints Ltd.	1.88%
TATA Consultancy Services Ltd.	1.86%
Oil & Natural Gas Corporation Ltd.	1.84%
Aditya Birla Capital Ltd.	1.79%
IndusInd Bank Ltd.	1.72%
Power Finance Corporation Ltd.	1.61%
Lupin Ltd.	1.60%
Hindalco Industries Ltd.	1.55%
Indian Oil Corporation Ltd.	1.45%
UltraTech Cement Ltd.	1.44%
Castrol India Ltd.	1.39%
Other	28.62%

**SECTORAL ALLOCATION**

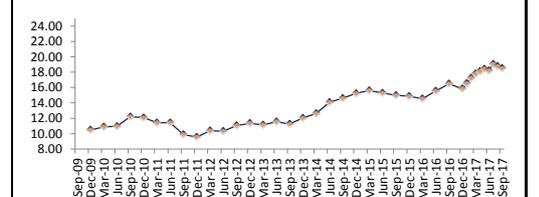


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : CNX Nifty

**FUND - NAV**



**ABOUT THE FUND**

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

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	15.42%
Money Market and Cash	0.00%	40.00%	2.09%
Equity	50.00%	90.00%	82.49%

**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 30th Sep 2017**

Returns since Publication of NAV

Absolute Return	126.17%
Simple Annual Return	13.81%
CAGR Return	9.35%

**NAV as on 30th Sep 2017**

22.61719

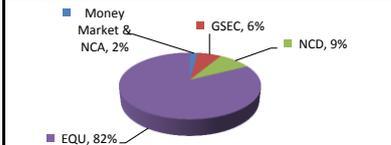
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

8,421.52

**Modified Duration (In Years)**

5.33

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 2.09%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 6.48%**

8.38% Tamil Nadu SDL 27/01/2026	2.54%
8.67% Karnataka SDL 24/02/2026	1.28%
8.97% Central Government 05/12/2030	1.09%
8.17% Central Government 01/12/2044	0.65%
7.77% Kerala SDL 01/03/2027	0.63%
Other	0.29%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 8.94%**

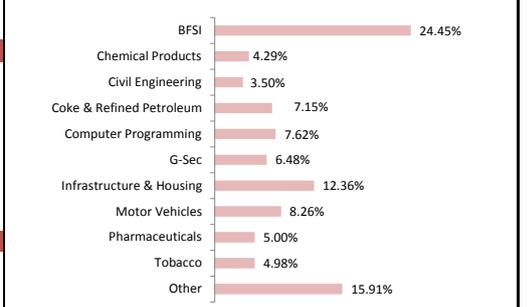
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.60%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	2.07%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	1.05%
8.25% Capital First Ltd. 14/07/2022	0.98%
7.90% Inland Waterways Authority of India 03/03/2027	0.62%
11.95% HDFC Ltd. 26/11/2018	0.50%
Other	0.12%

**SECURITIES HOLDINGS**

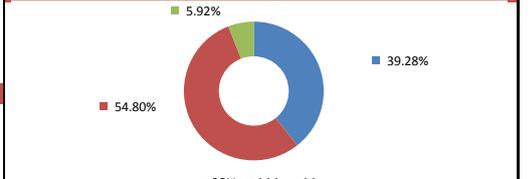
**EQUITY 82.49%**

HDFC Bank Ltd.	5.09%
Infosys Technologies Ltd.	5.01%
ITC Ltd.	4.98%
HDFC Ltd.	4.06%
Reliance Industries Ltd.	3.90%
Larsen & Toubro Ltd.	3.50%
ICICI Bank Ltd.	3.05%
Maruti Suzuki India Ltd.	2.34%
Sun Pharmaceuticals Industries Ltd.	2.33%
Mahindra and Mahindra Ltd.	2.17%
TATA Motors Ltd.	1.94%
Hindustan Unilever	1.91%
State Bank of India	1.77%
Kotak Mahindra MF - Kotak Banking ETF	1.66%
TATA Consultancy Services Ltd.	1.58%
IndusInd Bank Ltd.	1.57%
Oil & Natural Gas Corporation Ltd.	1.55%
Asian Paints Ltd.	1.50%
Aditya Birla Capital Ltd.	1.43%
Lupin Ltd.	1.37%
Power Finance Corporation Ltd.	1.34%
Axis Bank Ltd.	1.32%
Hindalco Industries Ltd.	1.31%
Indian Oil Corporation Ltd.	1.23%
UltraTech Cement Ltd.	1.23%
Other	23.36%

**SECTORAL ALLOCATION**



**Debt Rating Profile**

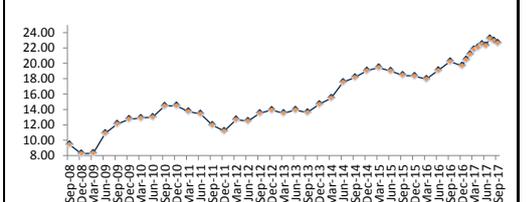


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	43.25%
Money Market and Cash	0.00%	30.00%	3.58%
Equity	30.00%	60.00%	53.16%

**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 30th Sep 2017**

Returns since Publication of NAV

Absolute Return	102.90%
Simple Annual Return	11.27%
CAGR Return	8.05%

**NAV as on 30th Sep 2017**

20.28996

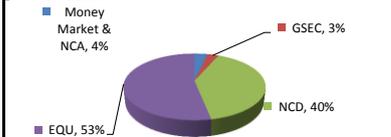
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

8,422.58

**Modified Duration (In Years)**

4.84

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 3.58%**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES 3.01%</b>	
8.83% Central Government 12/12/2041	2.08%
7.77% Kerala SDL 01/03/2027	0.63%
Other	0.31%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 40.24%**

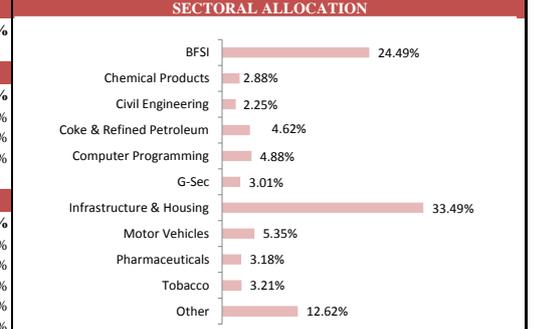
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.66%
10.75% Reliance Capital Ltd. 12/08/2021	6.56%
9.98% IL&FS Financial Services Ltd. 05/12/2021	4.57%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.80%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	3.68%
7.9% HDFC Ltd. 24/08/2026	3.66%
8.43% LIC Housing Finance Ltd. 10/07/2026	2.52%
7.95% Reliance Ports & Terminals Ltd. 28/10/2026	2.45%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	2.07%
8.75% Bajaj Finance Ltd. 14/08/2026	2.05%
8.52%Hero FinCorp Ltd. 18/06/2027	1.24%
7.90% Inland Waterways Authority of India 03/03/2027	0.62%
Other	0.37%

**SECURITIES HOLDINGS**

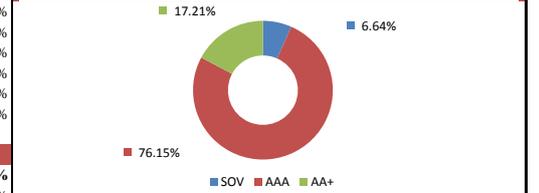
**EQUITY 53.16%**

ITC Ltd.	3.21%
Infosys Technologies Ltd.	3.20%
HDFC Bank Ltd.	3.19%
HDFC Ltd.	2.62%
Reliance Industries Ltd.	2.52%
Larsen & Toubro Ltd.	2.25%
ICICI Bank Ltd.	1.99%
Maruti Suzuki India Ltd.	1.54%
Sun Pharmaceuticals Industries Ltd.	1.50%
Mahindra and Mahindra Ltd.	1.39%
Hindustan Unilever	1.32%
TATA Motors Ltd.	1.25%
Kotak Mahindra MF - Kotak Banking ETF	1.14%
State Bank of India	1.12%
TATA Consultancy Services Ltd.	1.02%
Oil & Natural Gas Corporation Ltd.	1.00%
Asian Paints Ltd.	0.98%
IndusInd Bank Ltd.	0.92%
Aditya Birla Capital Ltd.	0.92%
Power Finance Corporation Ltd.	0.87%
Lupin Ltd.	0.87%
Hindalco Industries Ltd.	0.83%
UltraTech Cement Ltd.	0.80%
Indian Oil Corporation Ltd.	0.79%
Castrol India Ltd.	0.76%
Other	15.18%

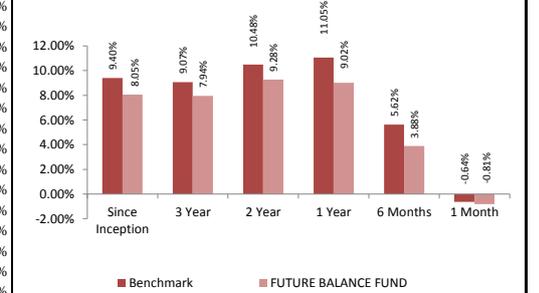
**SECTORAL ALLOCATION**



**Debt Rating Profile**

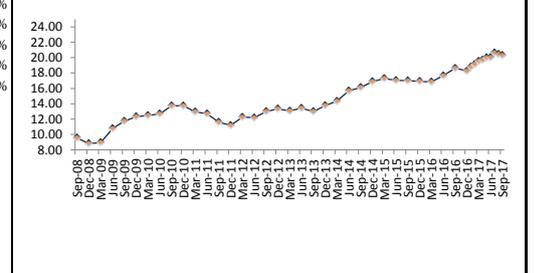


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	66.62%
Equity	0.00%	100.00%	33.38%

**RISK RETURN PROFILE**

Risk	Low to me
Return	Low to me

**RATING**

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

**DATE OF INCEPTION**

18th May 2010

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	51.04%
Simple Annual Return	6.95%
CAGR Return	5.78%

**HIGHEST NAV GUARANTEED**

15.34243

**NAV as on 30th Sep 2017**

15.10389

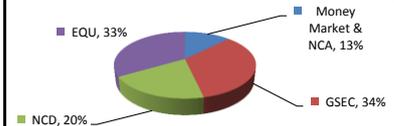
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

1,883.26

**Modified Duration (In Years)**

3.37

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 12.55%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 33.87%**

8.72% Andhra Pradesh SDL 06/02/2023	11.47%
8.87% Tamil Nadu SDL 16/10/2024	5.81%
8.08% West Bengal SDL 25/02/2025	4.46%
8.15% Gujarat SDL 23/09/2025	3.92%
9.4% Madhya Pradesh SDL 30/01/2024	2.97%
8.94% Gujarat SDL 24/09/2024	2.91%
8.98% West Bengal SDL 23/07/2024	2.33%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 20.20%**

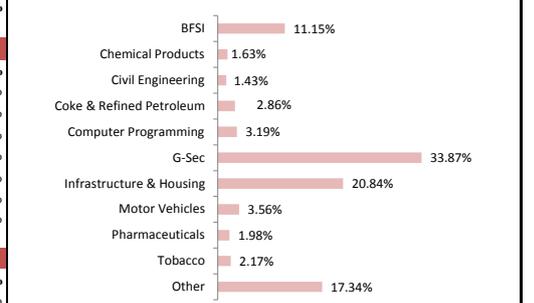
8.7% HDFC Ltd. 18/05/2020	7.72%
8.75% LIC Housing Finance Ltd. 12/02/2021	5.57%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	4.68%
8.38% Power Finance Corporation Ltd. 27/04/2020	1.64%
10.5% M&M Financial Services Ltd. 13/12/2021	0.59%

**SECURITIES HOLDINGS**

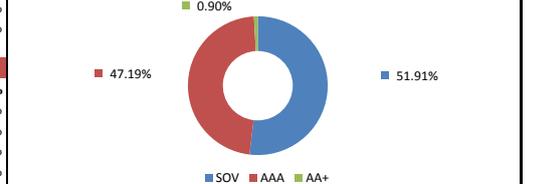
**EQUITY 33.38%**

HDFC Bank Ltd.	2.75%
ITC Ltd.	2.17%
Infosys Technologies Ltd.	2.07%
Reliance Industries Ltd.	1.50%
HDFC Ltd.	1.48%
Larsen & Toubro Ltd.	1.43%
Maruti Suzuki India Ltd.	1.28%
ICICI Bank Ltd.	1.15%
Mahindra and Mahindra Ltd.	1.05%
State Bank of India	0.97%
Sun Pharmaceuticals Industries Ltd.	0.91%
Axis Bank Ltd.	0.85%
TATA Motors Ltd.	0.78%
Hindustan Unilever	0.76%
IndusInd Bank Ltd.	0.72%
Lupin Ltd.	0.71%
TATA Consultancy Services Ltd.	0.68%
Asian Paints Ltd.	0.66%
Oil & Natural Gas Corporation Ltd.	0.63%
Castrol India Ltd.	0.56%
UltraTech Cement Ltd.	0.51%
Aditya Birla Capital Ltd.	0.49%
Lakshmi Vilas Bank Ltd.	0.47%
Indian Oil Corporation Ltd.	0.47%
Hindalco Industries Ltd.	0.46%
Other	7.87%

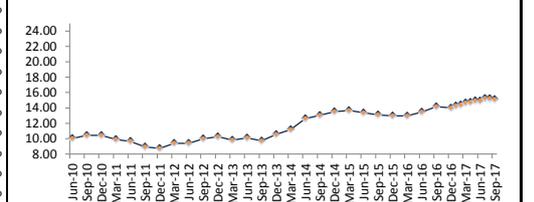
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**FUND - NAV**



No comparable benchmark available for the fund

**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%	96.02%
Money Market and Cash	0.00%	50.00%	3.98%
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 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	143.62%
Simple Annual Return	15.72%
CAGR Return	10.24%

**NAV as on 30th Sep 2017**

24.36185

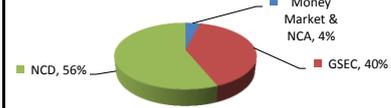
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

19,215.14

**Modified Duration (In Years)**

5.55

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 3.98%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 39.79%**

6.79% Central Government 15/05/2027	5.25%
7.92% West Bengal SDL 15/03/2027	3.55%
9.23% Central Government 23/12/2043	3.17%
8.67% Maharashtra SDL 24/02/2026	2.83%
8.20% Gujarat SDL 09/12/2025	2.76%
7.47% Chhattisgarh SDL 27/09/2027	2.68%
9.71% Haryana SDL 12/03/2024	2.24%
7.77% Kerala SDL 01/03/2027	2.16%
8.67% Karnataka SDL 24/02/2026	2.05%
9.39% Karnataka SDL 23/10/2023	1.95%
9.55% Andhra Pradesh SDL 11/09/2023	1.75%
8.08% West Bengal SDL 25/02/2025	1.64%
9.71% Andhra Pradesh SDL 12/03/2024	1.51%
8.06% Tamil Nadu SDL 15/04/2025	1.33%
8.17% Central Government 01/12/2044	1.20%
9.18% Andhra Pradesh SDL 28/05/2024	1.10%
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	0.91%

**SECURITIES HOLDINGS**

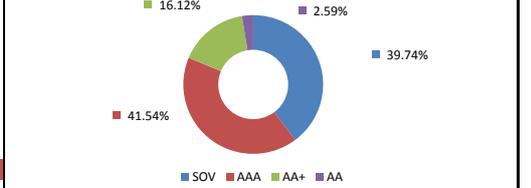
**CORPORATE DEBT 56.22%**

8.75% Bajaj Finance Ltd. 14/08/2026	4.56%
7.95% Reliance Ports & Terminals Ltd. 28/10/2026	4.29%
9.8% LNT Finance Ltd. 21/12/2022	4.16%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	3.53%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	3.38%
8.52% Hero FinCorp Ltd. 18/06/2027	3.10%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.10%
9% Indiabulls Housing Finance Ltd. 30/06/2026	2.85%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	2.83%
8.32% Tata Sons Ltd. 21/05/2023	2.73%
9.37% TATA Capital Financial Services Ltd. 31/03/2025	2.71%
8.45% Sundaram Finance Ltd. 07/06/2027	2.71%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	2.70%
8.15% Tata Steel Ltd. 01/10/2026	2.59%
8.25% Capital First Ltd. 14/07/2022	2.25%
7.90% Inland Waterways Authority of India 03/03/2027	2.16%
8.43% LIC Housing Finance Ltd. 10/07/2026	1.60%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	1.32%
10.5% M&M Financial Services Ltd. 13/12/2021	1.21%
7.9% HDFC Ltd. 24/08/2026	1.07%
9.98% IL&FS Financial Services Ltd. 05/12/2021	0.80%
Other	0.58%

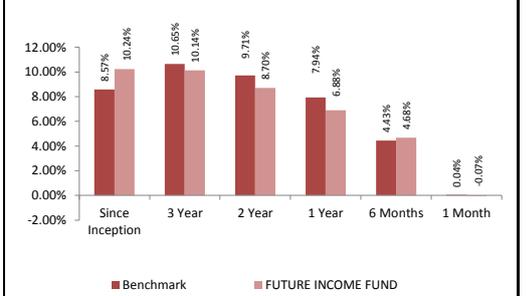
**SECTORAL ALLOCATION**



**Debt Rating Profile**

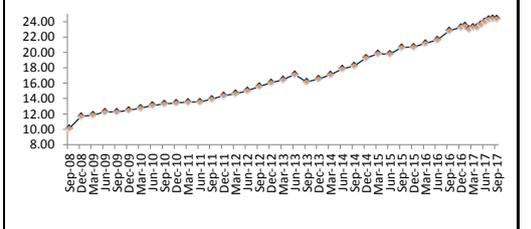


**BENCHMARK COMPARISON (CAGR RETURN)**



**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%	52.54%
Short Term Debt	20.00%	100.00%	47.46%
Equity	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	119.33%
Simple Annual Return	13.06%
CAGR Return	8.98%

**NAV as on 30th Sep 2017**

21.9328

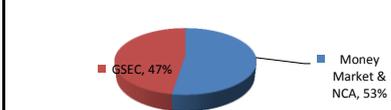
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

3,159.07

**Modified Duration (In Years)**

1.59

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

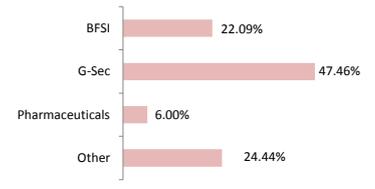
**SECURITIES**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>52.54%</b>
CBLO	23.28%
Larsen & Toubro Finance Ltd. 04/06/2018	6.05%
Piramal Enterprises Ltd. 17/07/2018	6.00%
Capital First Ltd. 17/07/2018	5.99%
Kotak Mahindra Prime Ltd. 21/08/2018	5.97%
6.80% HDFC Bank 21/07/2017	3.13%
Net Current Assets	1.16%
6.75% Axis Bank FD 21 Aug 2018	0.95%

**SECURITIES**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>47.46%</b>
8.92% Tamil Nadu SDL 07/03/2022	6.83%
8.3% Maharashtra SDL 25/03/2019	6.49%
8.16% Maharashtra SDL 10/12/2024	5.24%
8.86% Andhra Pradesh SDL 06/06/2022	5.12%
8.48% Maharashtra SDL 24/02/2020	5.00%
9.03% Kerala SDL 07/12/2021	3.63%
8.89% Maharashtra SDL 05/10/2021	3.39%
8.68% Karnataka SDL 01/11/2017	3.17%
7.85% Gujarat SDL 22/07/2019	1.87%
9.48% West Bengal SDL 17/07/2023	1.77%
7.83% Kerala SDL 24/06/2019	1.20%
8.27% Maharashtra SDL 07/10/2019	1.09%
9.18% Andhra Pradesh SDL 28/05/2024	1.05%
8.48% West Bengal SDL 14/11/2017	0.82%
7.83% Gujarat SDL 24/06/2019	0.79%

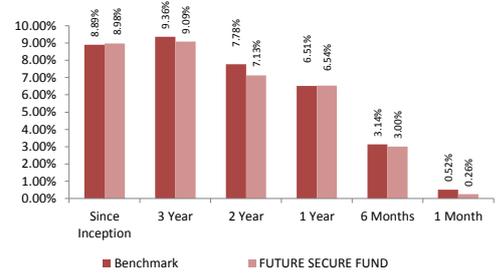
**SECTORAL ALLOCATION**



**Debt Rating Profile**

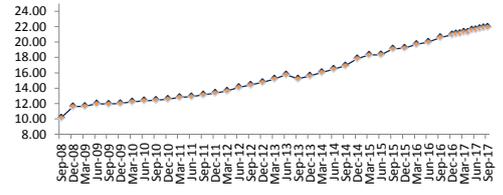


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX

**FUND - NAV**



**ABOUT THE FUND**

**PORTFOLIO AS ON 30th Sep 2017**

**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%	3.73%
Equity	60.00%	100.00%	96.27%

RISK RETURN PROFILE	
Risk	Very High
Return	High

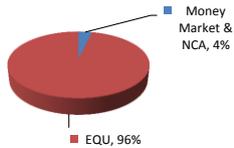
**DATE OF INCEPTION**  
20th October 2008

FUND PERFORMANCE as on 30th Sep 2017	
Returns since Publication of NAV	
Absolute Return	219.26%
Simple Annual Return	24.63%
CAGR Return	13.93%

**NAV as on 30th Sep 2017**  
31.92624

**AUM as on 30th Sep 2017 (Rs. In Lakhs)**  
1,192.66

**ASSET ALLOCATION**

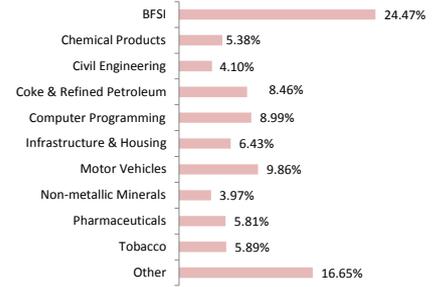


**SECURITIES HOLDINGS**

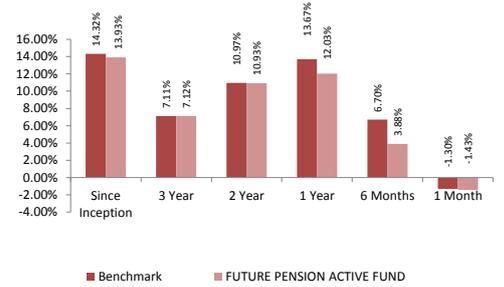
**MONEY MARKET INSTRUMENTS & NCA** 3.73%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>96.27%</b>
ITC Ltd.	5.89%
Infosys Technologies Ltd.	5.87%
HDFC Ltd.	4.74%
HDFC Bank Ltd.	4.73%
Reliance Industries Ltd.	4.61%
Larsen & Toubro Ltd.	4.10%
ICICI Bank Ltd.	2.81%
Maruti Suzuki India Ltd.	2.80%
Sun Pharmaceuticals Industries Ltd.	2.75%
Mahindra and Mahindra Ltd.	2.59%
Hindustan Unilever	2.39%
TATA Motors Ltd.	2.28%
Kotak Mahindra MF - Kotak Banking ETF	2.02%
State Bank of India	2.00%
TATA Consultancy Services Ltd.	1.87%
Asian Paints Ltd.	1.87%
Oil & Natural Gas Corporation Ltd.	1.83%
Aditya Birla Capital Ltd.	1.76%
Power Finance Corporation Ltd.	1.62%
IndusInd Bank Ltd.	1.61%
Lupin Ltd.	1.60%
Hindalco Industries Ltd.	1.53%
Indian Oil Corporation Ltd.	1.45%
UltraTech Cement Ltd.	1.43%
Castrol India Ltd.	1.39%
Other	28.73%

**SECTORAL ALLOCATION**

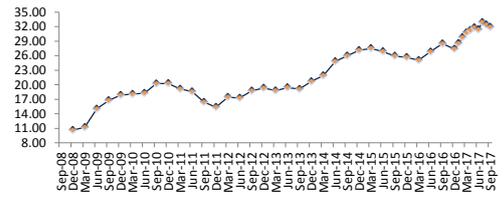


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	37.35%
Equity	20.00%	70.00%	62.65%

**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 30th Sep 2017**

Returns since Publication of NAV

Absolute Return	183.57%
Simple Annual Return	20.62%
CAGR Return	12.42%

**NAV as on 30th Sep 2017**

28.35702

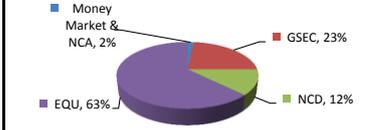
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

343.07

**Modified Duration (In Years)**

5.56

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** 1.75%

**SECURITIES** **HOLDINGS**

**GOVERNMENT SECURITIES** 23.36%

8.38% Tamil Nadu SDL 27/01/2026	15.62%
8.51% Maharashtra SDL 09/03/2026	4.63%
7.92% West Bengal SDL 15/03/2027	3.11%

**SECURITIES** **HOLDINGS**

**CORPORATE DEBT** 12.24%

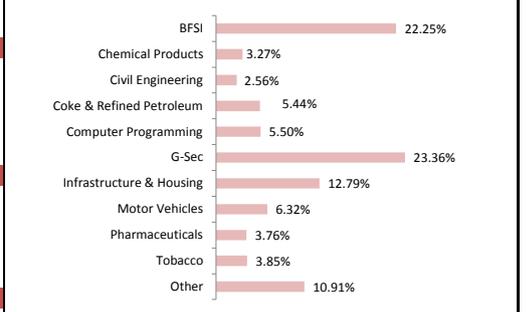
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.98%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.21%
8.52% Hero FinCorp Ltd. 18/06/2027	3.05%

**SECURITIES** **HOLDINGS** 62.65%

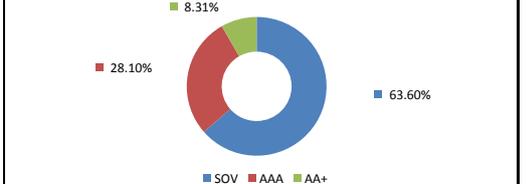
**EQUITY**

HDFC Bank Ltd.	4.49%
ITC Ltd.	3.85%
Infosys Technologies Ltd.	3.75%
HDFC Ltd.	3.12%
Reliance Industries Ltd.	2.96%
Larsen & Toubro Ltd.	2.56%
ICICI Bank Ltd.	2.36%
Maruti Suzuki India Ltd.	1.86%
Sun Pharmaceuticals Industries Ltd.	1.77%
State Bank of India	1.64%
Mahindra and Mahindra Ltd.	1.62%
Hindustan Unilever	1.56%
TATA Motors Ltd.	1.48%
Axis Bank Ltd.	1.32%
Oil & Natural Gas Corporation Ltd.	1.17%
Asian Paints Ltd.	1.15%
IndusInd Bank Ltd.	1.15%
Aditya Birla Capital Ltd.	1.09%
TATA Consultancy Services Ltd.	1.06%
Power Finance Corporation Ltd.	1.01%
Lupin Ltd.	1.00%
Indian Oil Corporation Ltd.	0.92%
Castrol India Ltd.	0.91%
UltraTech Cement Ltd.	0.89%
NTPC Ltd.	0.87%
Other	17.10%

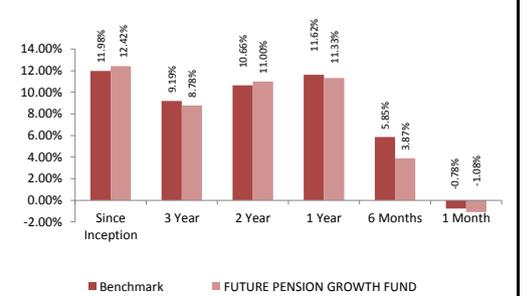
**SECTORAL ALLOCATION**



**Debt Rating Profile**

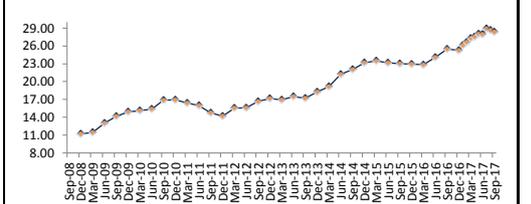


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	80.00%	100.00%	84.52%
Equity	0.00%	20.00%	15.48%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**RATING**

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

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	149.35%
Simple Annual Return	16.78%
CAGR Return	10.81%

**NAV as on 30th Sep 2017**

24.93507

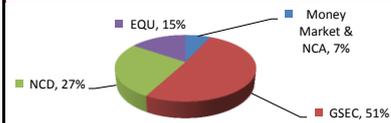
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

212.79

**Modified Duration (In Years)**

5.65

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **6.86%**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>50.99%</b>
8.08% Maharashtra SDL 15/06/2026	37.31%
8.67% Karnataka SDL 24/02/2026	7.69%
7.92% West Bengal SDL 15/03/2027	3.01%
7.77% Kerala SDL 01/03/2027	2.48%
Other	0.49%

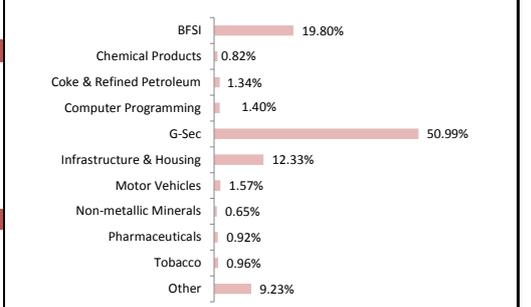
**SECURITIES**  
**CORPORATE DEBT** **26.67%**

10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.60%
9.37% TATA Capital Financial Services Ltd. 31/03/2025	5.10%
8.75% Bajaj Finance Ltd. 14/08/2026	5.08%
8.43% LIC Housing Finance Ltd. 10/07/2026	4.98%
8.52%Hero FinCorp Ltd. 18/06/2027	4.92%

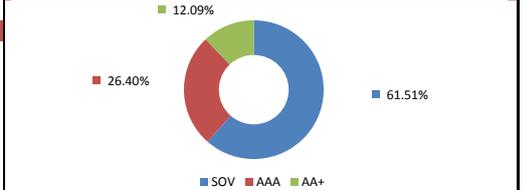
**SECURITIES**  
**EQUITY** **15.48%**

HDFC Bank Ltd.	1.19%
ITC Ltd.	0.96%
Infosys Technologies Ltd.	0.91%
HDFC Ltd.	0.78%
Reliance Industries Ltd.	0.73%
Larsen & Toubro Ltd.	0.64%
ICICI Bank Ltd.	0.62%
Maruti Suzuki India Ltd.	0.45%
Sun Pharmaceuticals Industries Ltd.	0.44%
State Bank of India	0.42%
Mahindra and Mahindra Ltd.	0.41%
Hindustan Unilever	0.39%
TATA Motors Ltd.	0.36%
Axis Bank Ltd.	0.32%
TATA Consultancy Services Ltd.	0.29%
Oil & Natural Gas Corporation Ltd.	0.29%
Asian Paints Ltd.	0.27%
Lupin Ltd.	0.26%
IndusInd Bank Ltd.	0.25%
Aditya Birla Capital Ltd.	0.24%
UltraTech Cement Ltd.	0.24%
Hindalco Industries Ltd.	0.23%
Castrol India Ltd.	0.23%
Indian Oil Corporation Ltd.	0.22%
Yes Bank Ltd.	0.22%
Other	4.12%

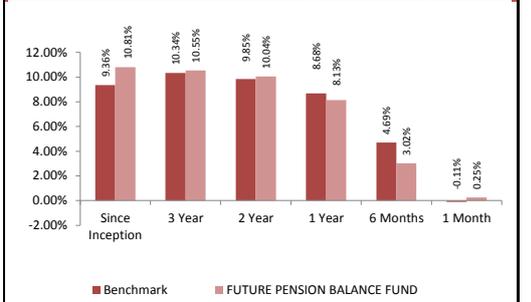
**SECTORAL ALLOCATION**



**Debt Rating Profile**

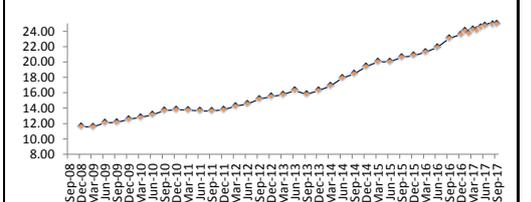


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

**PORTFOLIO AS ON 30th Sep 2017**

**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%	100.00%	100.00%
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 30th Sep 2017**

Returns since Publication of NAV	
Absolute Return	144.52%
Simple Annual Return	16.24%
CAGR Return	10.57%

**NAV as on 30th Sep 2017**

24.45202

**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

148.04

**Modified Duration (In Years)**

5.17

**ASSET ALLOCATION**



**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 8.26%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 47.90%**

8.08% Maharashtra SDL 15/06/2026

7.77% Kerala SDL 01/03/2027

8.51% Andhra Pradesh SDL 17/02/2021

**SECURITIES HOLDINGS**

**CORPORATE DEBT 43.84%**

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

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

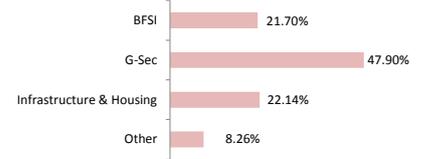
9.37% TATA Capital Financial Services Ltd. 31/03/2025

8.75% Bajaj Finance Ltd. 14/08/2026

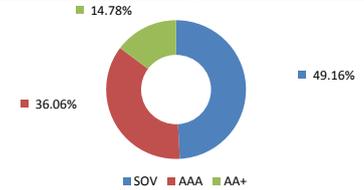
10.63% IOT Utikal Energy Services Ltd. 20/07/2028

8.52% Hero FinCorp Ltd. 18/06/2027

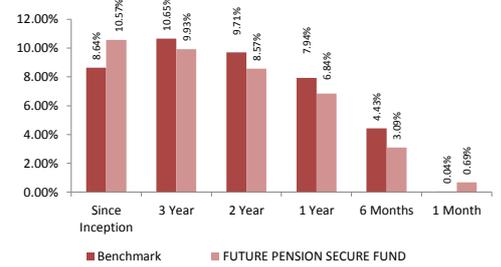
**SECTORAL ALLOCATION**



**Debt Rating Profile**

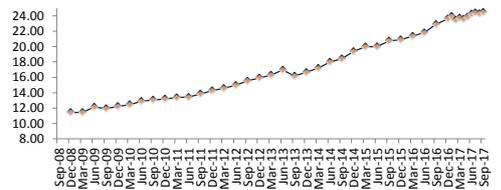


**BENCHMARK COMPARISON (CAGR RETURN)**



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	40.00%	80.00%	49.97%
Money Market and Cash			
Equity	20.00%	60.00%	50.03%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

30th March 2009

**FUND PERFORMANCE as on**

30th Sep 2017	
Returns since Publication of NAV	
Absolute Return	103.16%
Simple Annual Return	12.41%
CAGR Return	8.90%

**NAV as on 30th Sep 2017**

20.31555

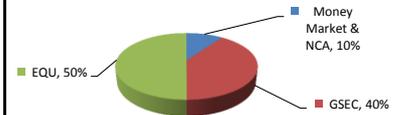
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

2.31

**Modified Duration (In Years)**

4.80

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 9.93%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 40.04%**

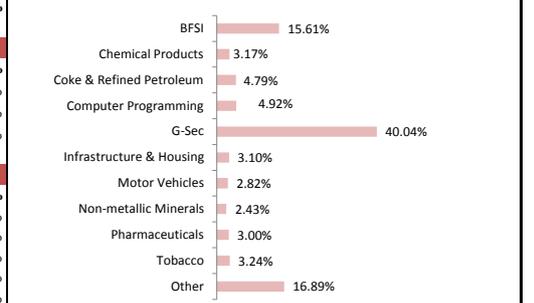
7.72% Central Government 25/05/2025	27.08%
8.67% Karnataka SDL 24/02/2026	8.25%
8.67% Maharashtra SDL 24/02/2026	4.71%

**SECURITIES HOLDINGS**

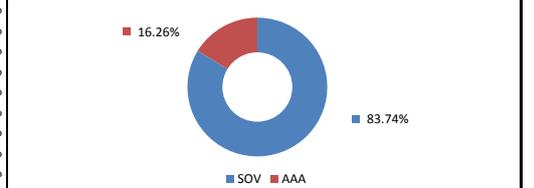
**EQUITY 50.03%**

HDFC Ltd.	3.76%
ITC Ltd.	3.24%
Infosys Technologies Ltd.	3.11%
Reliance Industries Ltd.	2.70%
ICICI Bank Ltd.	2.15%
Larsen & Toubro Ltd.	1.97%
TATA Motors Ltd.	1.74%
UltraTech Cement Ltd.	1.67%
HDFC Bank Ltd.	1.56%
Sun Pharmaceuticals Industries Ltd.	1.52%
Hindustan Unilever	1.52%
IndusInd Bank Ltd.	1.45%
State Bank of India	1.43%
Mahindra and Mahindra Ltd.	1.08%
TATA Consultancy Services Ltd.	1.05%
Oil & Natural Gas Corporation Ltd.	1.03%
Asian Paints Ltd.	0.98%
Aditya Birla Capital Ltd.	0.95%
Axis Bank Ltd.	0.88%
Lupin Ltd.	0.88%
Indian Oil Corporation Ltd.	0.87%
Power Finance Corporation Ltd.	0.84%
Hindalco Industries Ltd.	0.83%
LIC Housing Finance Ltd.	0.81%
Yes Bank Ltd.	0.76%
Other	11.24%

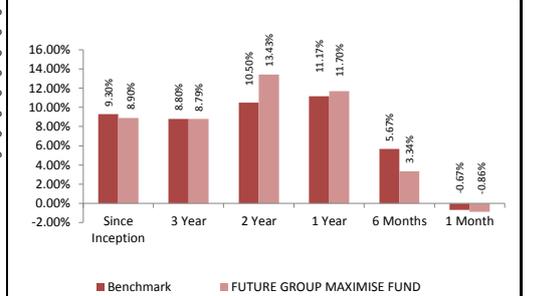
**SECTORAL ALLOCATION**



**Debt Rating Profile**

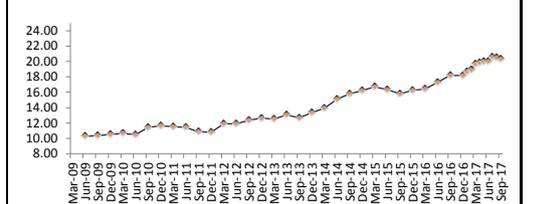


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
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	60.00%	90.00%	68.26%
Money Market and Cash			
Equity	10.00%	40.00%	31.74%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 30th Sep 2017**

Returns since Publication of NAV

Absolute Return	93.40%
Simple Annual Return	12.23%
CAGR Return	9.02%

**NAV as on 30th Sep 2017**

19.33985

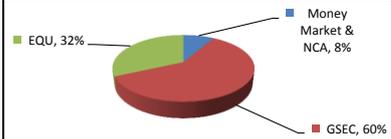
**AUM as on 30th Sep 2017 (Rs. In Lakhs)**

4.81

**Modified Duration (In Years)**

5.53

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th Sep 2017**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 8.37%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 59.88%**

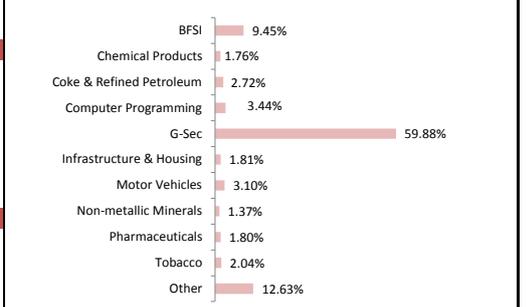
7.92% West Bengal SDL 15/03/2027	22.21%
8.38% Tamil Nadu SDL 27/01/2026	11.15%
7.72% Central Government 25/05/2025	10.87%
8.67% Maharashtra SDL 24/02/2026	9.08%
8.67% Karnataka SDL 24/02/2026	6.58%

**SECURITIES HOLDINGS**

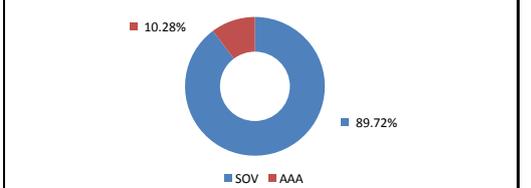
**EQUITY 31.74%**

HDFC Ltd.	2.18%
Infosys Technologies Ltd.	2.06%
ITC Ltd.	2.04%
Maruti Suzuki India Ltd.	1.66%
Reliance Industries Ltd.	1.62%
HDFC Bank Ltd.	1.50%
ICICI Bank Ltd.	1.21%
Larsen & Toubro Ltd.	1.19%
TATA Consultancy Services Ltd.	1.01%
Sun Pharmaceuticals Industries Ltd.	0.94%
TATA Motors Ltd.	0.92%
UltraTech Cement Ltd.	0.80%
State Bank of India	0.79%
Hindustan Unilever	0.73%
Asian Paints Ltd.	0.71%
IndusInd Bank Ltd.	0.70%
Axis Bank Ltd.	0.64%
Oil & Natural Gas Corporation Ltd.	0.60%
Aditya Birla Capital Ltd.	0.57%
Power Finance Corporation Ltd.	0.53%
Mahindra and Mahindra Ltd.	0.52%
Hindalco Industries Ltd.	0.50%
Indian Oil Corporation Ltd.	0.50%
NTPC Ltd.	0.45%
Coal India Ltd.	0.45%
Other	6.90%

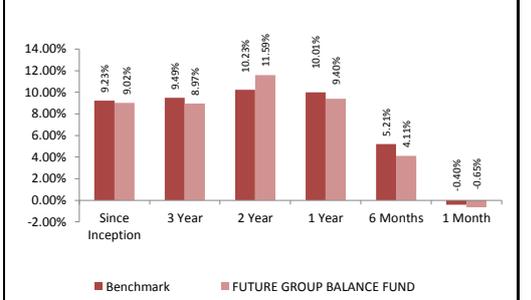
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**

