

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	118.76%	13.12%	9.03%	143.78%	15.88%	10.35%	104.55%	11.55%	8.23%	129.17%	14.27%	9.59%

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	142.84%	16.20%	10.58%	148.73%	16.86%	10.88%	186.67%	21.17%	12.68%	223.90%	25.39%	14.25%

INDIVIDUAL	Future Dynamic Growth		
	Absolute Return	Simple Annual Return	CAGR
Since Inception	87.66%	11.21%	8.38%

INDIVIDUAL	Future NAV Guarantee Fund			HighestNAVGuaranteed 15.3084
	Absolute Return	Simple Annual Return	CAGR	
Absolute Return	52.15%	7.19%	5.95%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	98.65%	12.82%	9.33%	Since Inception	64.92%	9.31%	7.44%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	94.66%	12.53%	9.22%	104.93%	12.74%	9.11%

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%	6.73%
Equity	50.00%	100.00%	93.27%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	98.65%
Simple Annual Return	12.82%
CAGR Return	9.33%

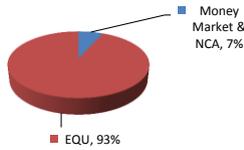
NAV as on 31st Aug 2017

19.86458

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

1,805.91

ASSET ALLOCATION



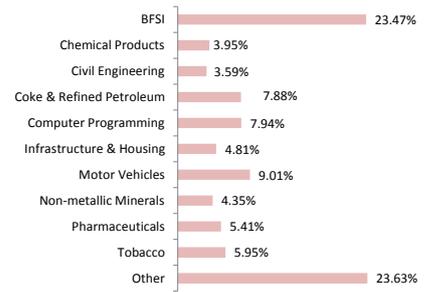
PORTFOLIO AS ON 31st Aug 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.73%

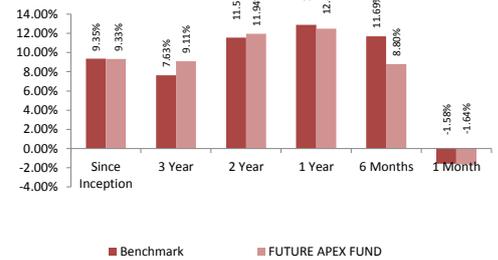
SECURITIES	HOLDINGS
EQUITY	93.27%

ITC Ltd.	5.95%
Infosys Technologies Ltd.	4.98%
HDFC Bank Ltd.	4.94%
HDFC Ltd.	4.53%
Reliance Industries Ltd.	4.51%
Kotak Mahindra MF - Kotak Banking ETF	4.13%
Larsen & Toubro Ltd.	3.59%
ICICI Bank Ltd.	3.12%
Sun Pharmaceuticals Industries Ltd.	2.62%
TATA Motors Ltd.	2.48%
Maruti Suzuki India Ltd.	2.40%
Mahindra and Mahindra Ltd.	2.32%
State Bank of India	2.17%
Hindustan Unilever	1.96%
Oil & Natural Gas Corporation Ltd.	1.72%
Coal India Ltd.	1.64%
Lupin Ltd.	1.62%
TATA Consultancy Services Ltd.	1.60%
UltraTech Cement Ltd.	1.57%
Asian Paints Ltd.	1.54%
Axis Bank Ltd.	1.51%
Power Finance Corporation Ltd.	1.44%
Castrol India Ltd.	1.37%
NTPC Ltd.	1.32%
Shree Cements Ltd.	1.17%
Other	27.06%

SECTORAL ALLOCATION

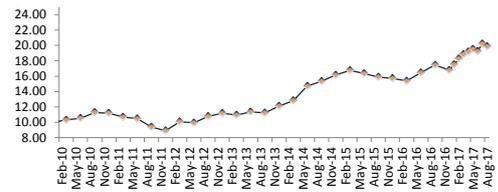


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.80%
Equity	80.00%	100.00%	96.20%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	64.92%
Simple Annual Return	9.31%
CAGR Return	7.44%

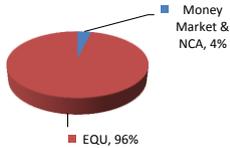
NAV as on 31st Aug 2017

16.49155

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

10,657.60

ASSET ALLOCATION



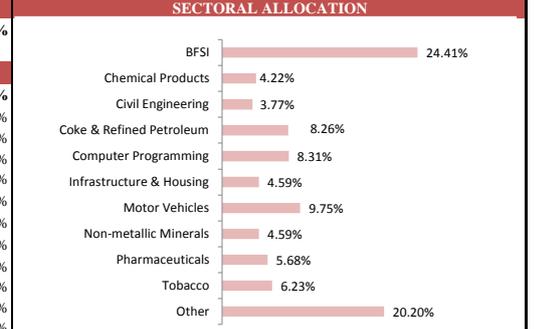
PORTFOLIO AS ON 31st Aug 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.80%

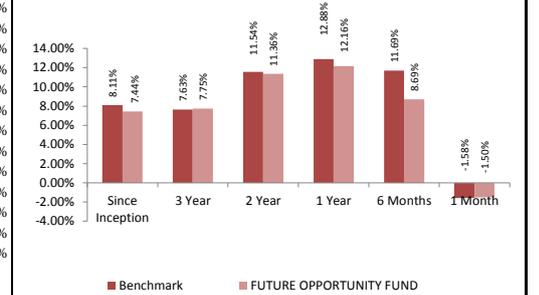
SECURITIES	HOLDINGS
EQUITY	96.20%

ITC Ltd.	6.23%
HDFC Bank Ltd.	5.32%
Infosys Technologies Ltd.	5.24%
HDFC Ltd.	4.79%
Reliance Industries Ltd.	4.70%
Larsen & Toubro Ltd.	3.77%
ICICI Bank Ltd.	3.19%
Kotak Mahindra MF - Kotak Banking ETF	3.03%
Sun Pharmaceuticals Industries Ltd.	2.75%
TATA Motors Ltd.	2.69%
Maruti Suzuki India Ltd.	2.65%
Mahindra and Mahindra Ltd.	2.48%
State Bank of India	2.28%
Hindustan Unilever	2.04%
Oil & Natural Gas Corporation Ltd.	1.84%
Coal India Ltd.	1.71%
TATA Consultancy Services Ltd.	1.69%
Lupin Ltd.	1.69%
Asian Paints Ltd.	1.68%
UltraTech Cement Ltd.	1.66%
Power Finance Corporation Ltd.	1.53%
Castrol India Ltd.	1.48%
Axis Bank Ltd.	1.48%
NTPC Ltd.	1.31%
Shree Cements Ltd.	1.25%
Other	27.71%

SECTORAL ALLOCATION

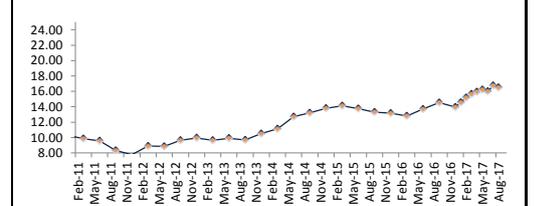


BENCHMARK COMPARISON (CAGR RETURN)



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%	5.49%
Equity	0.00%	100.00%	94.51%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV

Absolute Return	87.66%
Simple Annual Return	11.21%
CAGR Return	8.38%

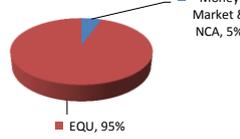
NAV as on 31st Aug 2017

18.76592

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

2,130.03

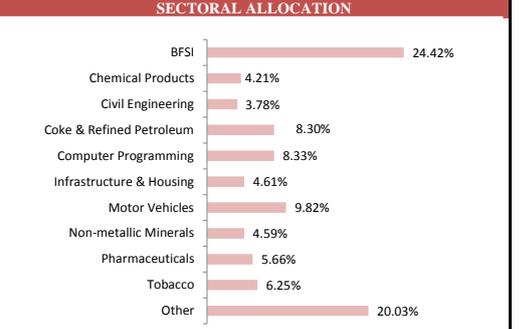
ASSET ALLOCATION



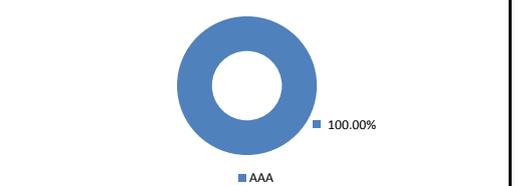
PORTFOLIO AS ON 31st Aug 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.49%
SECURITIES	94.51%
EQUITY	94.51%
ITC Ltd.	6.25%
HDFC Bank Ltd.	5.33%
Infosys Technologies Ltd.	5.22%
HDFC Ltd.	4.82%
Reliance Industries Ltd.	4.71%
Larsen & Toubro Ltd.	3.78%
ICICI Bank Ltd.	3.22%
Sun Pharmaceuticals Industries Ltd.	2.74%
TATA Motors Ltd.	2.66%
Maruti Suzuki India Ltd.	2.66%
Mahindra and Mahindra Ltd.	2.50%
State Bank of India	2.16%
Hindustan Unilever	2.02%
Oil & Natural Gas Corporation Ltd.	1.84%
Coal India Ltd.	1.70%
Lupin Ltd.	1.70%
TATA Consultancy Services Ltd.	1.69%
Asian Paints Ltd.	1.68%
UltraTech Cement Ltd.	1.65%
Power Finance Corporation Ltd.	1.53%
Axis Bank Ltd.	1.48%
Castrol India Ltd.	1.48%
NTPC Ltd.	1.32%
Shree Cements Ltd.	1.26%
TATA Motors Ltd. (DVR)	1.22%
Other	27.88%

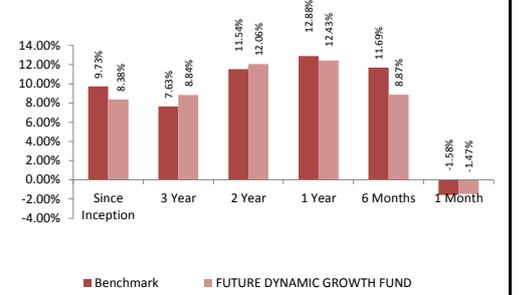
SECTORAL ALLOCATION



Debt Rating Profile

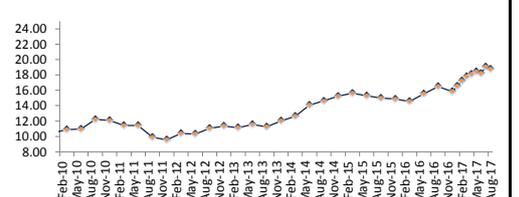


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : CNX Nifty

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	15.14%
Money Market and Cash	0.00%	40.00%	3.80%
Equity	50.00%	90.00%	81.07%

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 Aug 2017

Returns since Publication of NAV	
Absolute Return	129.17%
Simple Annual Return	14.27%
CAGR Return	9.59%

NAV as on 31st Aug 2017

22.91736

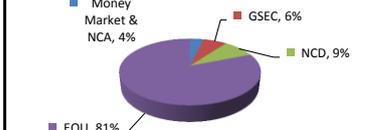
AUM as on 31st Aug 2017 (Rs. In Lakhs)

8,667.45

Modified Duration (In Years)

5.60

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 3.80%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 6.36%

8.38% Tamil Nadu SDL 27/01/2026	2.49%
8.67% Karnataka SDL 24/02/2026	1.26%
8.97% Central Government 05/12/2030	1.07%
8.17% Central Government 01/12/2044	0.64%
7.77% Kerala SDL 01/03/2027	0.62%
Other	0.28%

SECURITIES HOLDINGS

CORPORATE DEBT 8.78%

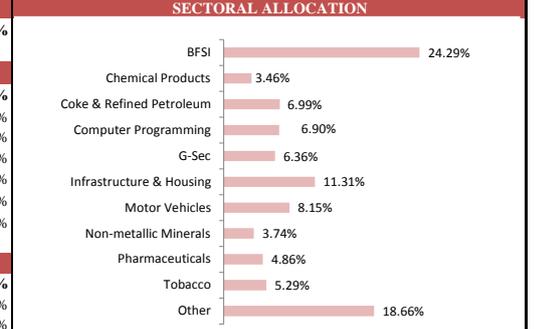
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	3.57%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	2.03%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	1.02%
8.25% Capital First Ltd. 14/07/2022	0.95%
7.90% Inland Waterways Authority of India 03/03/2027	0.60%
Other	0.61%

SECURITIES HOLDINGS

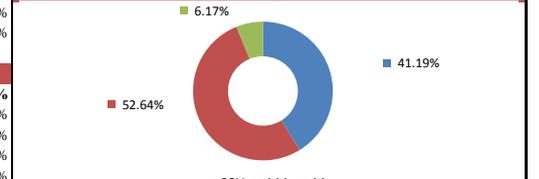
EQUITY 81.07%

ITC Ltd.	5.29%
HDFC Bank Ltd.	5.26%
Infosys Technologies Ltd.	4.47%
HDFC Ltd.	4.02%
Reliance Industries Ltd.	3.99%
ICICI Bank Ltd.	3.50%
Larsen & Toubro Ltd.	3.19%
Sun Pharmaceuticals Industries Ltd.	2.33%
TATA Motors Ltd.	2.26%
Maruti Suzuki India Ltd.	2.19%
Mahindra and Mahindra Ltd.	2.07%
State Bank of India	1.98%
Axis Bank Ltd.	1.79%
Hindustan Unilever	1.72%
Oil & Natural Gas Corporation Ltd.	1.55%
Coal India Ltd.	1.44%
Lupin Ltd.	1.44%
UltraTech Cement Ltd.	1.40%
TATA Consultancy Services Ltd.	1.34%
Power Finance Corporation Ltd.	1.32%
Asian Paints Ltd.	1.31%
Castrol India Ltd.	1.23%
Yes Bank Ltd.	1.13%
NTPC Ltd.	1.04%
Lakshmi Vilas Bank Ltd.	1.01%
Other	22.78%

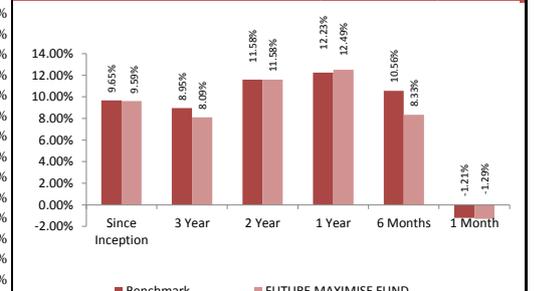
SECTORAL ALLOCATION



Debt Rating Profile

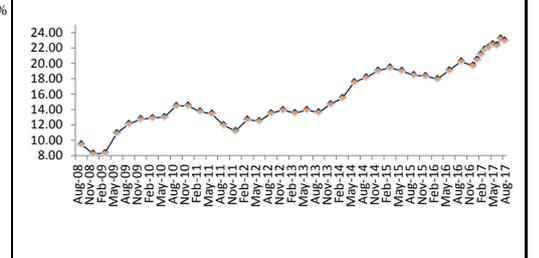


BENCHMARK COMPARISON (CAGR RETURN)



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%	44.57%
Money Market and Cash	0.00%	30.00%	3.21%
Equity	30.00%	60.00%	52.21%

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 Aug 2017

Returns since Publication of NAV

Absolute Return	104.55%
Simple Annual Return	11.55%
CAGR Return	8.23%

NAV as on 31st Aug 2017

20.45544

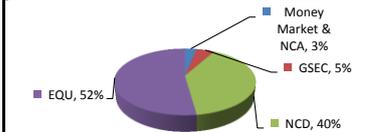
AUM as on 31st Aug 2017 (Rs. In Lakhs)

8,609.06

Modified Duration (In Years)

5.15

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 3.21%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 4.90%

8.83% Central Government 12/12/2041	2.05%
8.17% Central Government 01/12/2044	1.93%
7.77% Kerala SDL 01/03/2027	0.62%
Other	0.30%

SECURITIES HOLDINGS

CORPORATE DEBT 39.67%

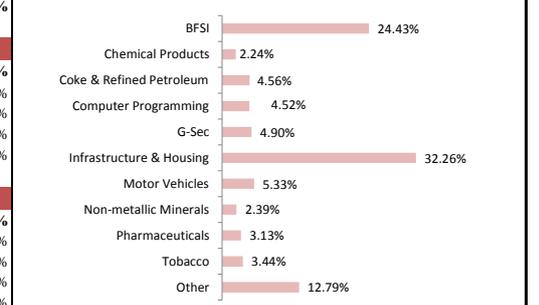
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	6.64%
10.75% Reliance Capital Ltd. 12/08/2021	6.45%
9.98% IL&FS Financial Services Ltd. 05/12/2021	4.49%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.73%
7.9% HDFC Ltd. 24/08/2026	3.61%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	3.60%
8.43% LIC Housing Finance Ltd. 10/07/2026	2.48%
7.95% Reliance Ports & Terminals Ltd. 28/10/2026	2.41%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	2.04%
8.75% Bajaj Finance Ltd. 14/08/2026	2.02%
8.52% Hero FinCorp Ltd. 18/06/2027	1.23%
7.90% Inland Waterways Authority of India 03/03/2027	0.61%
Other	0.37%

SECURITIES HOLDINGS

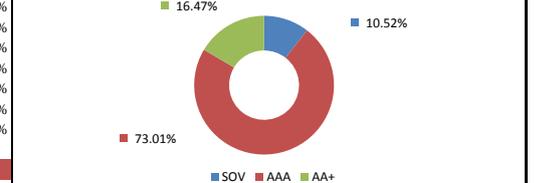
EQUITY 52.21%

ITC Ltd.	3.44%
HDFC Bank Ltd.	3.37%
Infosys Technologies Ltd.	2.89%
HDFC Ltd.	2.62%
Reliance Industries Ltd.	2.59%
ICICI Bank Ltd.	2.25%
Larsen & Toubro Ltd.	2.08%
Sun Pharmaceuticals Industries Ltd.	1.52%
TATA Motors Ltd.	1.47%
Maruti Suzuki India Ltd.	1.45%
Mahindra and Mahindra Ltd.	1.36%
State Bank of India	1.26%
Hindustan Unilever	1.11%
Axis Bank Ltd.	1.03%
Oil & Natural Gas Corporation Ltd.	0.98%
Lupin Ltd.	0.93%
Coal India Ltd.	0.92%
UltraTech Cement Ltd.	0.92%
Asian Paints Ltd.	0.86%
TATA Consultancy Services Ltd.	0.86%
Power Finance Corporation Ltd.	0.85%
Castrol India Ltd.	0.81%
NTPC Ltd.	0.72%
TATA Motors Ltd. (DVR)	0.67%
Lakshmi Vilas Bank Ltd.	0.66%
Other	14.61%

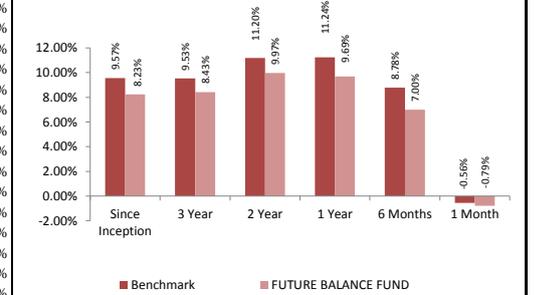
SECTORAL ALLOCATION



Debt Rating Profile

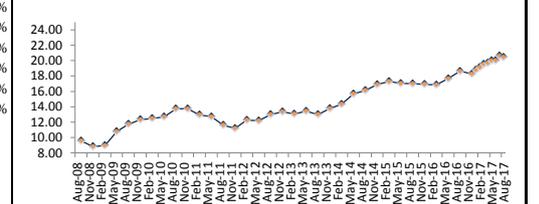


BENCHMARK COMPARISON (CAGR RETURN)



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%	64.84%
Equity	0.00%	100.00%	35.16%

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 Aug 2017

Returns since Publication of NAV	
Absolute Return	52.15%
Simple Annual Return	7.19%
CAGR Return	5.95%

HIGHEST NAV GUARANTEED

15.30838

NAV as on 31st Aug 2017

15.21518

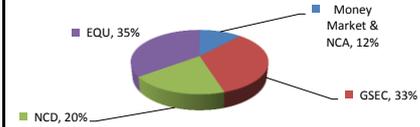
AUM as on 31st Aug 2017 (Rs. In Lakhs)

1,937.82

Modified Duration (In Years)

3.40

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 11.89%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 33.22%

8.72% Andhra Pradesh SDL 06/02/2023	11.23%
8.87% Tamil Nadu SDL 16/10/2024	5.70%
8.08% West Bengal SDL 25/02/2025	4.38%
8.15% Gujarat SDL 23/09/2025	3.85%
9.4% Madhya Pradesh SDL 30/01/2024	2.91%
8.94% Gujarat SDL 24/09/2024	2.86%
8.98% West Bengal SDL 23/07/2024	2.29%

SECURITIES HOLDINGS

CORPORATE DEBT 19.73%

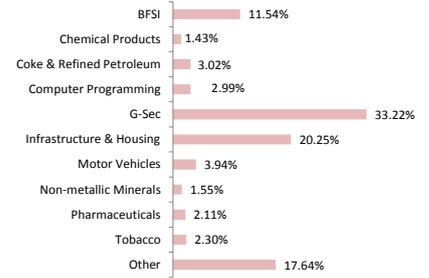
8.7% HDFC Ltd. 18/05/2020	7.54%
8.75% LIC Housing Finance Ltd. 12/02/2021	5.45%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	4.57%
8.38% Power Finance Corporation Ltd. 27/04/2020	1.60%
10.5% M&M Financial Services Ltd. 13/12/2021	0.57%

SECURITIES HOLDINGS

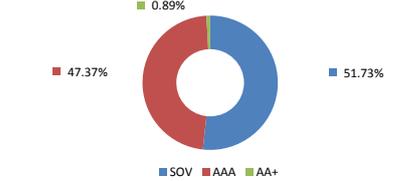
EQUITY 35.16%

HDFC Bank Ltd.	2.74%
ITC Ltd.	2.30%
Infosys Technologies Ltd.	1.85%
ICICI Bank Ltd.	1.74%
Reliance Industries Ltd.	1.69%
HDFC Ltd.	1.65%
Larsen & Toubro Ltd.	1.38%
Maruti Suzuki India Ltd.	1.20%
TATA Motors Ltd.	1.12%
Mahindra and Mahindra Ltd.	1.10%
State Bank of India	1.07%
Sun Pharmaceuticals Industries Ltd.	0.99%
Axis Bank Ltd.	0.89%
Hindustan Unilever	0.77%
Lupin Ltd.	0.76%
Oil & Natural Gas Corporation Ltd.	0.72%
Coal India Ltd.	0.69%
Asian Paints Ltd.	0.66%
TATA Consultancy Services Ltd.	0.64%
IndusInd Bank Ltd.	0.61%
Castrol India Ltd.	0.60%
UltraTech Cement Ltd.	0.56%
Lakshmi Vilas Bank Ltd.	0.55%
TATA Motors Ltd. (DVR)	0.52%
NTPC Ltd.	0.43%
Other	7.95%

SECTORAL ALLOCATION

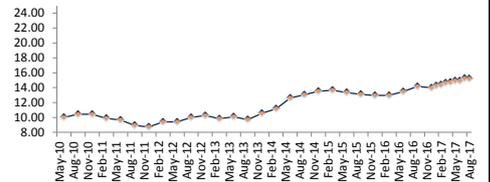


Debt Rating Profile



No comparable benchmark available for the fund

FUND - NAV



ABOUT THE FUND

PORTFOLIO AS ON 31st Aug 2017

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%	88.56%
Money Market and Cash	0.00%	50.00%	11.44%
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 Aug 2017

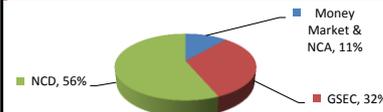
Returns since Publication of NAV	
Absolute Return	143.78%
Simple Annual Return	15.88%
CAGR Return	10.35%

NAV as on 31st Aug 2017
24.37824

AUM as on 31st Aug 2017 (Rs. In Lakhs)
19,260.04

Modified Duration (In Years)
5.07

ASSET ALLOCATION



SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 11.44%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 32.10%

7.92% West Bengal SDL 15/03/2027	3.58%
9.23% Central Government 23/12/2043	3.19%
8.67% Maharashtra SDL 24/02/2026	2.86%
8.20% Gujarat SDL 09/12/2025	2.78%
9.71% Haryana SDL 12/03/2024	2.26%
7.77% Kerala SDL 01/03/2027	2.18%
8.67% Karnataka SDL 24/02/2026	2.07%
9.39% Karnataka SDL 23/10/2023	1.96%
9.55% Andhra Pradesh SDL 11/09/2023	1.76%
8.08% West Bengal SDL 25/02/2025	1.65%
9.71% Andhra Pradesh SDL 12/03/2024	1.52%
8.06% Tamil Nadu SDL 15/04/2025	1.34%
8.17% Central Government 01/12/2044	1.21%
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	0.59%
9.4% Madhya Pradesh SDL 30/01/2024	0.53%
Other	0.91%

SECURITIES HOLDINGS

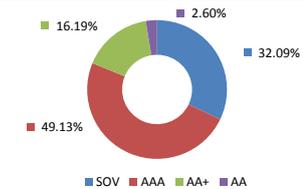
CORPORATE DEBT 56.46%

8.75% Bajaj Finance Ltd. 14/08/2026	4.58%
7.95% Reliance Ports & Terminals Ltd. 28/10/2026	4.31%
9.8% LNT Finance Ltd. 21/12/2022	4.17%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	3.55%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.39%
8.52% Hero FinCorp Ltd. 18/06/2027	3.12%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.10%
9% Indiabulls Housing Finance Ltd. 30/06/2026	2.87%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	2.84%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.74%
8.45% Sundaram Finance Ltd. 07/06/2027	2.73%
8.32% Tata Sons Ltd. 21/05/2023	2.72%
9.37% TATA Capital Financial Services Ltd. 31/03/2025	2.72%
8.15% Tata Steel Ltd. 01/10/2026	2.60%
8.25% Capital First Ltd. 14/07/2022	2.25%
7.90% Inland Waterways Authority of India 03/03/2027	2.17%
8.43% LIC Housing Finance Ltd. 10/07/2026	1.61%
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	0.59%

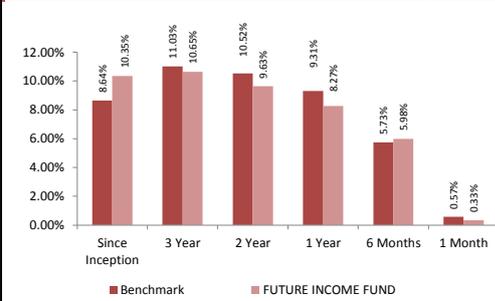
SECTORAL ALLOCATION



Debt Rating Profile

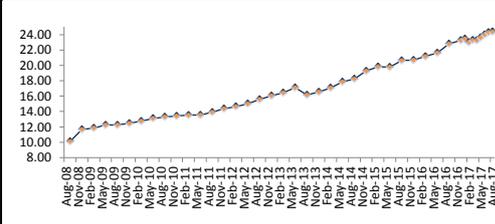


BENCHMARK COMPARISON (CAGR RETURN)



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%	52.27%
Short Term Debt	20.00%	100.00%	47.73%
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 Aug 2017

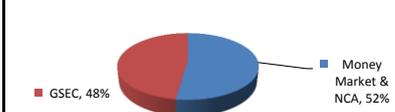
Returns since Publication of NAV	
Absolute Return	118.76%
Simple Annual Return	13.12%
CAGR Return	9.03%

NAV as on 31st Aug 2017
21.87624

AUM as on 31st Aug 2017 (Rs. In Lakhs)
3,157.43

Modified Duration (In Years)
1.64

ASSET ALLOCATION



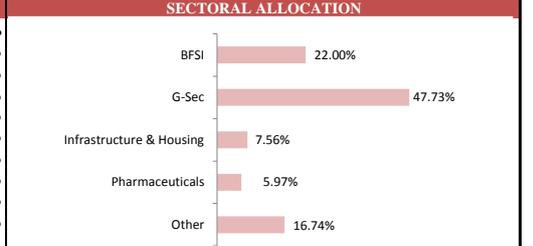
PORTFOLIO AS ON 31st Aug 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	52.27%
CBLO	16.32%
LARSEN AND TOUBRO Infra Finance Ltd. 27/09/2017	7.56%
Larsen & Toubro Finance Ltd. 04/06/2018	6.02%
Piramal Enterprises Ltd. 17/07/2018	5.97%
Capital First Ltd. 17/07/2018	5.95%
Kotak Mahindra Prime Ltd. 21/08/2018	5.94%
6.80% HDFC Bank 21/07/2017	3.14%
6.75% Axis Bank FD 21 Aug 2018	0.95%
Net Current Assets	0.42%

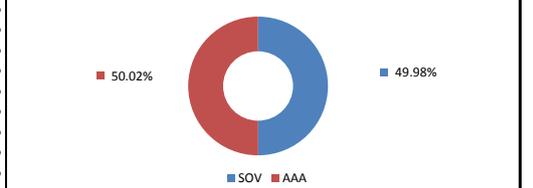
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	47.73%
8.92% Tamil Nadu SDL 07/03/2022	6.87%
8.3% Maharashtra SDL 25/03/2019	6.50%
8.16% Maharashtra SDL 10/12/2024	5.29%
8.86% Andhra Pradesh SDL 06/06/2022	5.16%
8.48% Maharashtra SDL 24/02/2020	5.02%
9.03% Kerala SDL 07/12/2021	3.65%
8.89% Maharashtra SDL 05/10/2021	3.41%
8.68% Karnataka SDL 01/11/2017	3.18%
7.85% Gujarat SDL 22/07/2019	1.88%
9.48% West Bengal SDL 17/07/2023	1.79%
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	1.06%
8.48% West Bengal SDL 14/11/2017	0.83%
7.83% Gujarat SDL 24/06/2019	0.79%

SECTORAL ALLOCATION



Debt Rating Profile

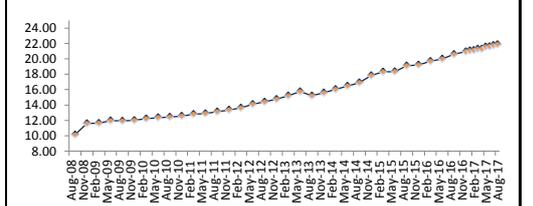


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark: CRISIL Liquid Fund Index + CRISIL TBILL INDEX

FUND - NAV



ABOUT THE FUND

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

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%	5.47%
Equity	60.00%	100.00%	94.53%

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	223.90%
Simple Annual Return	25.39%
CAGR Return	14.25%

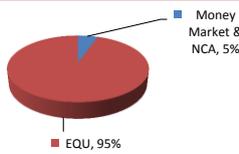
NAV as on 31st Aug 2017

32.38988

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

1,228.79

ASSET ALLOCATION



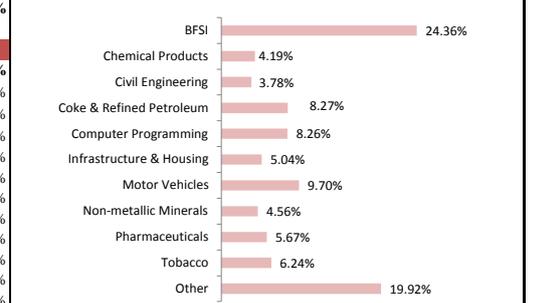
PORTFOLIO AS ON 31st Aug 2017

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.47%

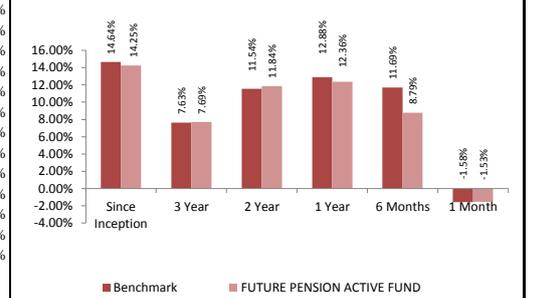
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	94.53%
ITC Ltd.	6.24%
Infosys Technologies Ltd.	5.23%
HDFC Bank Ltd.	5.18%
Reliance Industries Ltd.	4.70%
HDFC Ltd.	4.69%
Larsen & Toubro Ltd.	3.78%
ICICI Bank Ltd.	3.26%
Sun Pharmaceuticals Industries Ltd.	2.76%
TATA Motors Ltd.	2.66%
Maruti Suzuki India Ltd.	2.62%
Mahindra and Mahindra Ltd.	2.48%
State Bank of India	2.28%
Hindustan Unilever	2.02%
Oil & Natural Gas Corporation Ltd.	1.82%
Lupin Ltd.	1.70%
Coal India Ltd.	1.69%
UltraTech Cement Ltd.	1.67%
Asian Paints Ltd.	1.66%
TATA Consultancy Services Ltd.	1.62%
Axis Bank Ltd.	1.53%
Power Finance Corporation Ltd.	1.52%
Castrol India Ltd.	1.47%
NTPC Ltd.	1.33%
Shree Cements Ltd.	1.23%
TATA Motors Ltd. (DVR)	1.21%
Other	28.20%

SECTORAL ALLOCATION

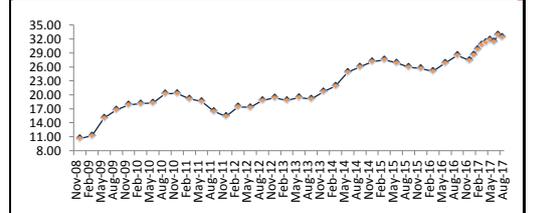


BENCHMARK COMPARISON (CAGR RETURN)



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%	36.87%
Equity	20.00%	70.00%	63.13%

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 Aug 2017

Returns since Publication of NAV	
Absolute Return	186.67%
Simple Annual Return	21.17%
CAGR Return	12.68%

NAV as on 31st Aug 2017

28.66677

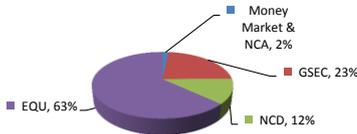
AUM as on 31st Aug 2017 (Rs. In Lakhs)

351.35

Modified Duration (In Years)

5.60

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 1.72%

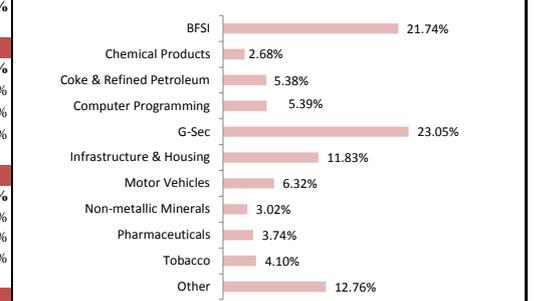
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	23.05%
8.38% Tamil Nadu SDL 27/01/2026	15.41%
8.51% Maharashtra SDL 09/03/2026	4.57%
7.92% West Bengal SDL 15/03/2027	3.07%

SECURITIES	HOLDINGS
CORPORATE DEBT	12.10%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.95%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.15%
8.52% Hero FinCorp Ltd. 18/06/2027	3.00%

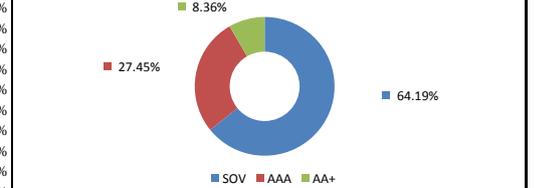
SECURITIES
EQUITY 63.13%

HDFC Bank Ltd.	4.39%
ITC Ltd.	4.10%
Infosys Technologies Ltd.	3.40%
HDFC Ltd.	3.11%
Reliance Industries Ltd.	3.05%
ICICI Bank Ltd.	2.56%
Larsen & Toubro Ltd.	2.49%
Sun Pharmaceuticals Industries Ltd.	1.80%
Maruti Suzuki India Ltd.	1.75%
State Bank of India	1.75%
TATA Motors Ltd.	1.72%
Mahindra and Mahindra Ltd.	1.62%
Axis Bank Ltd.	1.38%
Hindustan Unilever	1.33%
Oil & Natural Gas Corporation Ltd.	1.19%
UltraTech Cement Ltd.	1.13%
Lupin Ltd.	1.11%
Coal India Ltd.	1.09%
TATA Consultancy Services Ltd.	1.06%
Asian Paints Ltd.	1.03%
Power Finance Corporation Ltd.	0.99%
Castrol India Ltd.	0.96%
Yes Bank Ltd.	0.90%
NTPC Ltd.	0.85%
Shree Cements Ltd.	0.80%
Other	17.58%

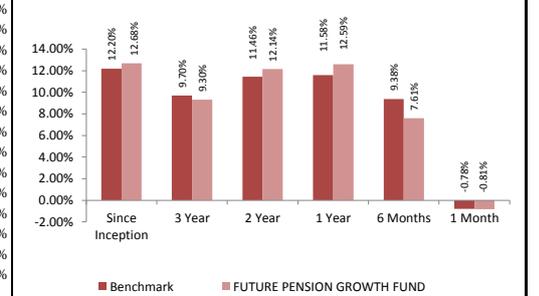
SECTORAL ALLOCATION



Debt Rating Profile

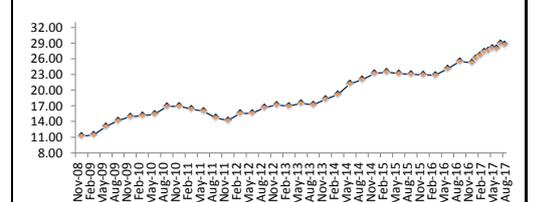


BENCHMARK COMPARISON (CAGR RETURN)



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%	84.06%
Equity	0.00%	20.00%	15.94%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

RATING

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

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	148.73%
Simple Annual Return	16.86%
CAGR Return	10.88%

NAV as on 31st Aug 2017

24.87269

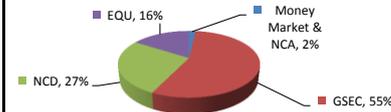
AUM as on 31st Aug 2017 (Rs. In Lakhs)

213.79

Modified Duration (In Years)

6.05

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 1.81%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES 55.43%	
8.08% Maharashtra SDL 15/06/2026	41.68%
8.67% Karnataka SDL 24/02/2026	7.73%
7.92% West Bengal SDL 15/03/2027	3.03%
7.77% Kerala SDL 01/03/2027	2.50%
Other	0.49%

SECURITIES HOLDINGS

CORPORATE DEBT 26.82%

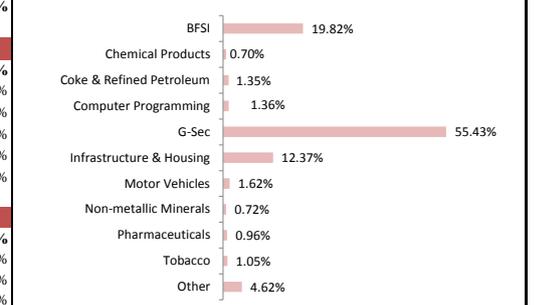
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.69%
9.37% TATA Capital Financial Services Ltd. 31/03/2025	5.10%
8.75% Bajaj Finance Ltd. 14/08/2026	5.10%
8.43% LIC Housing Finance Ltd. 10/07/2026	5.00%
8.52%Hero FinCorp Ltd. 18/06/2027	4.94%

SECURITIES HOLDINGS

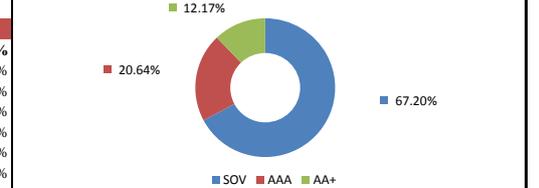
EQUITY 15.94%

HDFC Bank Ltd.	1.18%
ITC Ltd.	1.05%
Infosys Technologies Ltd.	0.85%
HDFC Ltd.	0.79%
Reliance Industries Ltd.	0.76%
ICICI Bank Ltd.	0.66%
Larsen & Toubro Ltd.	0.64%
State Bank of India	0.46%
Sun Pharmaceuticals Industries Ltd.	0.46%
TATA Motors Ltd.	0.44%
Maruti Suzuki India Ltd.	0.43%
Mahindra and Mahindra Ltd.	0.41%
Axis Bank Ltd.	0.34%
Hindustan Unilever	0.34%
Oil & Natural Gas Corporation Ltd.	0.30%
Lupin Ltd.	0.29%
UltraTech Cement Ltd.	0.28%
Asian Paints Ltd.	0.28%
Coal India Ltd.	0.27%
TATA Consultancy Services Ltd.	0.27%
Power Finance Corporation Ltd.	0.25%
Castrol India Ltd.	0.25%
Yes Bank Ltd.	0.23%
IndusInd Bank Ltd.	0.22%
NTPC Ltd.	0.21%
Other	4.29%

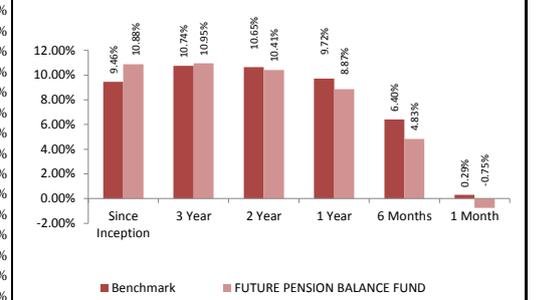
SECTORAL ALLOCATION



Debt Rating Profile

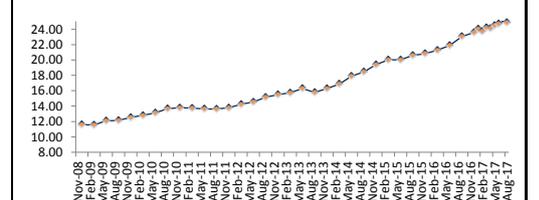


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

PORTFOLIO AS ON 31st Aug 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

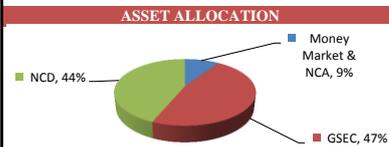
FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	142.84%
Simple Annual Return	16.20%
CAGR Return	10.58%

NAV as on 31st Aug 2017
24.284

AUM as on 31st Aug 2017 (Rs. In Lakhs)
149.59

Modified Duration (In Years)
5.13



SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 9.36%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 47.00%

8.08% Maharashtra SDL 15/06/2026	44.16%
7.77% Kerala SDL 01/03/2027	1.43%
8.51% Andhra Pradesh SDL 17/02/2021	1.41%

SECURITIES HOLDINGS

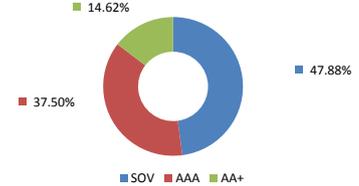
CORPORATE DEBT 43.64%

10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	7.40%
9.98% IL&FS Financial Services Ltd. 05/12/2021	7.38%
9.37% TATA Capital Financial Services Ltd. 31/03/2025	7.29%
8.75% Bajaj Finance Ltd. 14/08/2026	7.28%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	7.24%
8.52% Hero FinCorp Ltd. 18/06/2027	7.05%

SECTORAL ALLOCATION



Debt Rating Profile

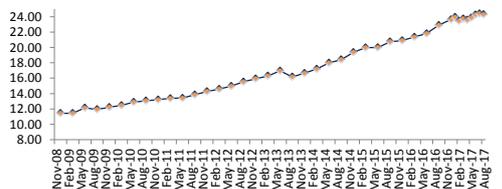


BENCHMARK COMPARISON (CAGR RETURN)



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%	48.92%
Equity	20.00%	60.00%	51.08%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

30th March 2009

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV	
Absolute Return	104.93%
Simple Annual Return	12.74%
CAGR Return	9.11%

NAV as on 31st Aug 2017

20.49278

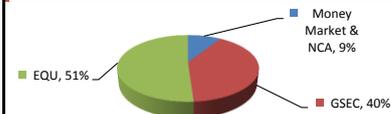
AUM as on 31st Aug 2017 (Rs. In Lakhs)

2.35

Modified Duration (In Years)

4.93

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 9.03%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 39.89%

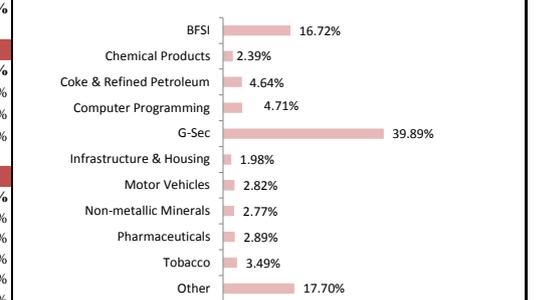
7.72% Central Government 25/05/2025	26.98%
8.67% Karnataka SDL 24/02/2026	8.22%
8.67% Maharashtra SDL 24/02/2026	4.70%

SECURITIES HOLDINGS

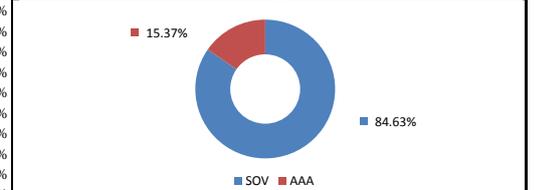
EQUITY 51.08%

HDFC Ltd.	3.79%
ITC Ltd.	3.49%
Infosys Technologies Ltd.	2.73%
Reliance Industries Ltd.	2.72%
ICICI Bank Ltd.	2.29%
TATA Motors Ltd.	2.25%
IndusInd Bank Ltd.	2.12%
Larsen & Toubro Ltd.	1.94%
UltraTech Cement Ltd.	1.70%
State Bank of India	1.54%
Coal India Ltd.	1.52%
HDFC Bank Ltd.	1.51%
Sun Pharmaceuticals Industries Ltd.	1.44%
Oil & Natural Gas Corporation Ltd.	1.27%
TATA Consultancy Services Ltd.	1.06%
Hindustan Unilever	1.04%
Asian Paints Ltd.	1.00%
LIC Housing Finance Ltd.	0.86%
Axis Bank Ltd.	0.85%
Lupin Ltd.	0.83%
Power Finance Corporation Ltd.	0.83%
Kotak Mahindra Bank Ltd.	0.83%
Yes Bank Ltd.	0.75%
HCL Technologies Ltd.	0.74%
NTPC Ltd.	0.72%
Other	11.27%

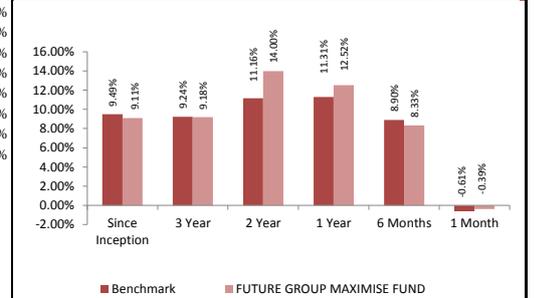
SECTORAL ALLOCATION



Debt Rating Profile

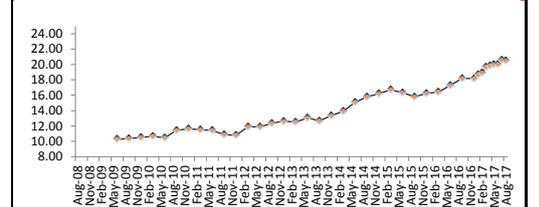


BENCHMARK COMPARISON (CAGR RETURN)



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%	68.77%
Money Market and Cash			
Equity	10.00%	40.00%	31.23%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31st Aug 2017

Returns since Publication of NAV

Absolute Return	94.66%
Simple Annual Return	12.53%
CAGR Return	9.22%

NAV as on 31st Aug 2017

19.46639

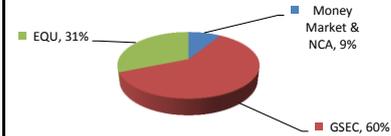
AUM as on 31st Aug 2017 (Rs. In Lakhs)

4.86

Modified Duration (In Years)

5.53

ASSET ALLOCATION



PORTFOLIO AS ON 31st Aug 2017

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 8.88%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 59.89%

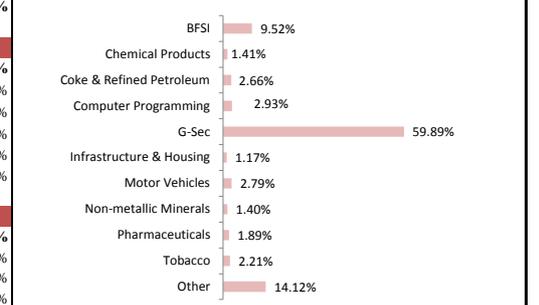
7.92% West Bengal SDL 15/03/2027	22.21%
8.38% Tamil Nadu SDL 27/01/2026	11.15%
7.72% Central Government 25/05/2025	10.87%
8.67% Maharashtra SDL 24/02/2026	9.08%
8.67% Karnataka SDL 24/02/2026	6.58%

SECURITIES HOLDINGS

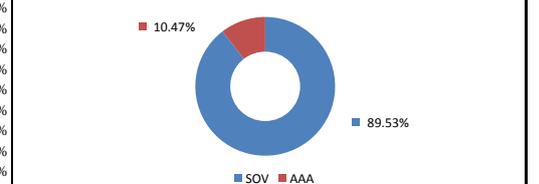
EQUITY 31.23%

ITC Ltd.	2.21%
HDFC Ltd.	2.20%
Infosys Technologies Ltd.	1.88%
Reliance Industries Ltd.	1.64%
Maruti Suzuki India Ltd.	1.59%
HDFC Bank Ltd.	1.46%
ICICI Bank Ltd.	1.29%
Larsen & Toubro Ltd.	1.17%
Sun Pharmaceuticals Industries Ltd.	0.99%
TATA Motors Ltd.	0.93%
State Bank of India	0.86%
UltraTech Cement Ltd.	0.82%
Hindustan Unilever	0.75%
Axis Bank Ltd.	0.72%
IndusInd Bank Ltd.	0.68%
Oil & Natural Gas Corporation Ltd.	0.61%
Lupin Ltd.	0.61%
Coal India Ltd.	0.59%
Bajaj Auto Ltd.	0.58%
Power Finance Corporation Ltd.	0.53%
TATA Consultancy Services Ltd.	0.51%
Asian Paints Ltd.	0.48%
NTPC Ltd.	0.45%
Zee Entertainment Enterprises Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.40%
Other	6.84%

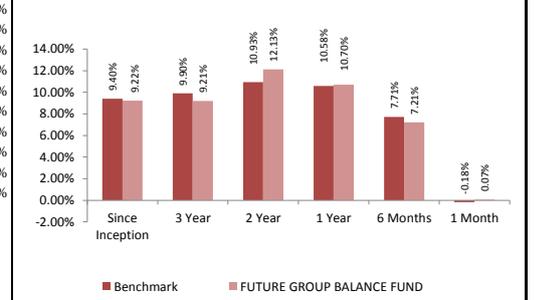
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

