

## 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	123.75%	12.85%	8.72%	143.99%	14.95%	9.70%	104.55%	10.85%	7.71%	128.20%	13.31%	8.94%

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	144.94%	15.42%	10.00%	149.71%	15.93%	10.23%	186.47%	19.84%	11.85%	223.20%	23.74%	13.29%

INDIVIDUAL	Future Dynamic Growth		
	Absolute Return	Simple Annual Return	CAGR
Since Inception	87.02%	10.36%	7.74%

INDIVIDUAL	Future NAV Guarantee Fund			Highest NAV Guaranteed 15.6875
	Absolute Return	Simple Annual Return	CAGR	
Absolute Return	51.81%	6.61%	5.47%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	97.85%	11.82%	8.59%	Since Inception	64.29%	8.51%	6.80%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	94.33%	11.59%	8.51%	106.05%	12.03%	8.55%

**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%	1.53%
Equity	50.00%	100.00%	98.47%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	97.85%
Simple Annual Return	11.82%
CAGR Return	8.59%

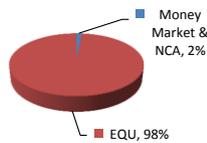
**NAV as on 31st Mar 2018**

19.78536

**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

2,056.13

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

**SECURITIES**

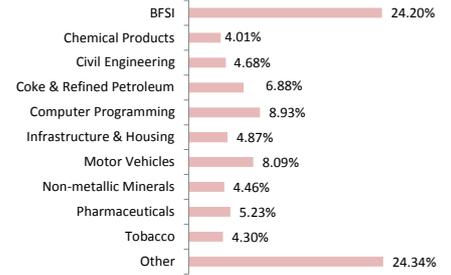
**MONEY MARKET INSTRUMENTS & NCA 1.53%**

**SECURITIES**

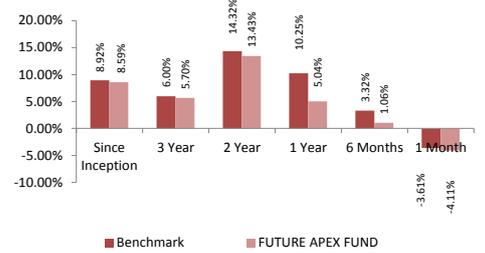
**EQUITY 98.47%**

Kotak Mahindra MF - Kotak Banking ETF	6.64%
HDFC Bank Ltd.	5.67%
Reliance Industries Ltd.	4.95%
HDFC Ltd.	4.93%
Infosys Technologies Ltd.	4.62%
ITC Ltd.	4.30%
Larsen & Toubro Ltd.	3.99%
Maruti Suzuki India Ltd.	3.34%
TATA Consultancy Services Ltd.	3.09%
ICICI Bank Ltd.	2.80%
Hindustan Unilever	2.29%
Bharti Airtel Ltd.	2.16%
Sun Pharmaceuticals Industries Ltd.	2.07%
Yes Bank Ltd.	1.76%
TATA Motors Ltd.	1.59%
State Bank of India	1.52%
Oil & Natural Gas Corporation Ltd.	1.49%
Power Finance Corporation Ltd.	1.43%
IndusInd Bank Ltd.	1.37%
Axis Bank Ltd.	1.36%
Bharat Electronics Ltd.	1.36%
Hero MotoCorp Ltd.	1.34%
Tata Steel Limited	1.32%
Lupin Ltd.	1.32%
Bajaj Auto Ltd.	1.31%
Other	30.47%

**SECTORAL ALLOCATION**

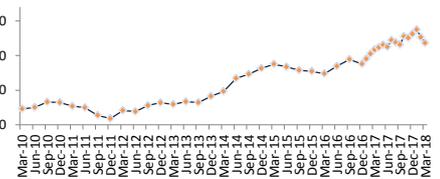


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	1.44%
Equity	80.00%	100.00%	98.56%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

**FUND PERFORMANCE as on**

Returns since Publication of NAV	
Absolute Return	64.29%
Simple Annual Return	8.51%
CAGR Return	6.80%

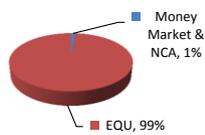
**NAV as on 31st Mar 2018**

16.42892

**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

8,773.90

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

**SECURITIES**

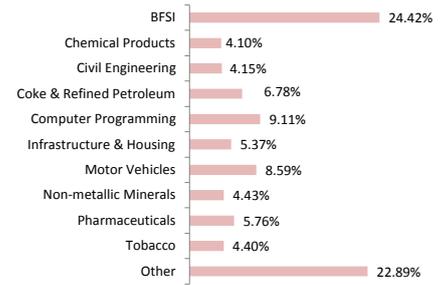
**MONEY MARKET INSTRUMENTS & NCA 1.44%**

**SECURITIES**

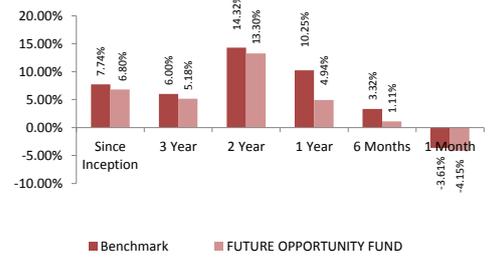
**EQUITY 98.56%**

Kotak Mahindra MF - Kotak Banking ETF	7.34%
HDFC Bank Ltd.	6.11%
HDFC Ltd.	5.38%
Reliance Industries Ltd.	5.01%
Infosys Technologies Ltd.	4.57%
ITC Ltd.	4.40%
Larsen & Toubro Ltd.	4.15%
Maruti Suzuki India Ltd.	3.49%
TATA Consultancy Services Ltd.	3.36%
ICICI Bank Ltd.	2.66%
Hindustan Unilever	2.34%
Bharti Airtel Ltd.	2.27%
Sun Pharmaceuticals Industries Ltd.	2.19%
TATA Motors Ltd.	2.18%
Yes Bank Ltd.	1.80%
Power Finance Corporation Ltd.	1.61%
State Bank of India	1.60%
Oil & Natural Gas Corporation Ltd.	1.55%
Lupin Ltd.	1.52%
Aditya Birla Capital Ltd.	1.51%
Engineers India Limited	1.50%
Bharat Electronics Ltd.	1.49%
IndusInd Bank Ltd.	1.44%
Kotak PSU Bank ETF	1.38%
Hero MotoCorp Ltd.	1.37%
Other	26.36%

**SECTORAL ALLOCATION**

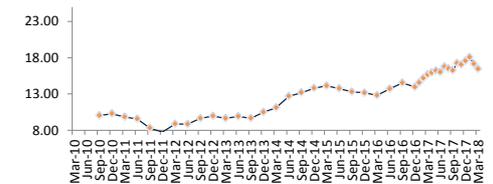


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : CNX Nifty

**FUND - NAV**



**ABOUT THE FUND**

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

**STRATEGY**

Investment in equities and debt instruments.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%	2.57%
Equity	0.00%	100.00%	97.43%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	87.02%
Simple Annual Return	10.36%
CAGR Return	7.74%

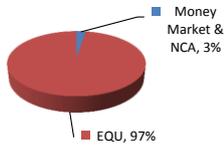
**NAV as on 31st Mar 2018**

18.70213201

**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

1,859.48

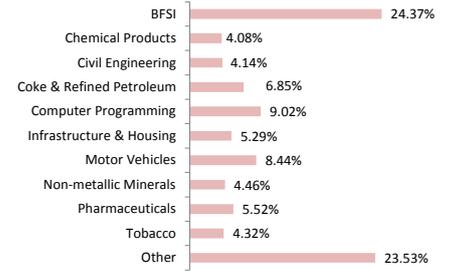
**ASSET ALLOCATION**



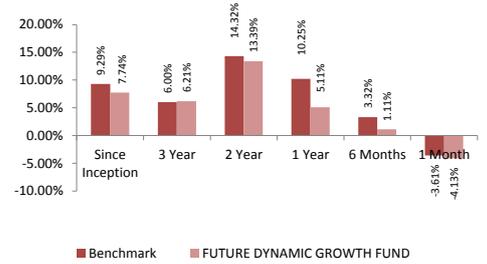
**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.57%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.43%</b>
Kotak Mahindra MF - Kotak Banking ETF	6.25%
HDFC Bank Ltd.	6.00%
HDFC Ltd.	5.14%
Reliance Industries Ltd.	4.89%
Infosys Technologies Ltd.	4.54%
ITC Ltd.	4.32%
Larsen & Toubro Ltd.	4.14%
Maruti Suzuki India Ltd.	3.46%
TATA Consultancy Services Ltd.	3.29%
ICICI Bank Ltd.	2.59%
Hindustan Unilever	2.33%
Bharti Airtel Ltd.	2.20%
Sun Pharmaceuticals Industries Ltd.	2.12%
TATA Motors Ltd.	2.07%
Yes Bank Ltd.	1.78%
State Bank of India	1.69%
Power Finance Corporation Ltd.	1.61%
Oil & Natural Gas Corporation Ltd.	1.53%
IndusInd Bank Ltd.	1.50%
Engineers India Limited	1.48%
Aditya Birla Capital Ltd.	1.45%
Lupin Ltd.	1.40%
Bharat Electronics Ltd.	1.39%
Hero MotoCorp Ltd.	1.34%
UltraTech Cement Ltd.	1.27%
Other	27.65%

**SECTORAL ALLOCATION**

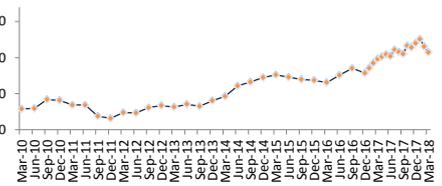


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	14.64%
Money Market and Cash	0.00%	40.00%	2.16%
Equity	50.00%	90.00%	83.21%

**RISK RETURN PROFILE**

Risk	High
Return	High

**RATING**

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

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on**

31st Mar 2018	
Returns since Publication of NAV	
Absolute Return	128.20%
Simple Annual Return	13.31%
CAGR Return	8.94%

**NAV as on 31st Mar 2018**

22.82001

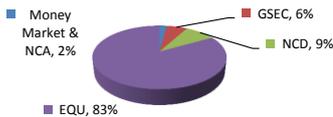
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

8,053.06

**Modified Duration (In Years)**

5.01

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.16%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>5.87%</b>
8.38% Tamil Nadu SDL 27/01/2026	2.55%
8.67% Karnataka SDL 24/02/2026	1.29%
8.97% Central Government 05/12/2030	1.09%
8.17% Central Government 01/12/2044	0.66%
Other	0.29%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>8.76%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.58%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	2.09%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	1.07%
8.45% Bajaj Finance Limited 2026 29/09/2026	0.76%
7.90% Inland Waterways Authority of India 03/03/2027	0.62%
11.95% HDFC Ltd. 26/11/2018	0.51%
Other	0.13%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>83.21%</b>
HDFC Bank Ltd.	5.90%
HDFC Ltd.	4.57%
Reliance Industries Ltd.	4.17%
Infosys Technologies Ltd.	3.88%
ITC Ltd.	3.74%
Kotak Mahindra MF - Kotak Banking ETF	3.62%
Larsen & Toubro Ltd.	3.50%
ICICI Bank Ltd.	3.02%
Maruti Suzuki India Ltd.	2.89%
TATA Consultancy Services Ltd.	2.74%
Hindustan Unilever	1.99%
Bharti Airtel Ltd.	1.84%
Sun Pharmaceuticals Industries Ltd.	1.75%
TATA Motors Ltd.	1.65%
Yes Bank Ltd.	1.59%
State Bank of India	1.51%
Power Finance Corporation Ltd.	1.35%
Oil & Natural Gas Corporation Ltd.	1.28%
IndusInd Bank Ltd.	1.25%
Lupin Ltd.	1.23%
Engineers India Limited	1.23%
Axis Bank Ltd.	1.20%
Bharat Electronics Ltd.	1.19%
Aditya Birla Capital Ltd.	1.17%
Hero MotoCorp Ltd.	1.11%
Other	23.81%

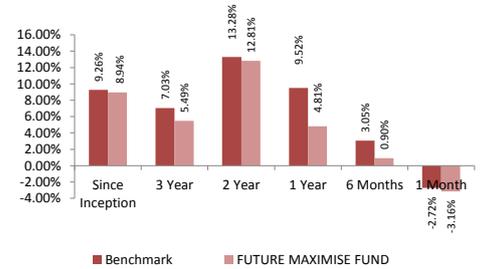
**SECTORAL ALLOCATION**



**Debt Rating Profile**

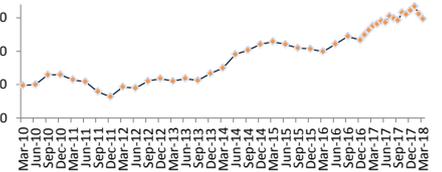


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	40.00%	70.00%	42.65%
Money Market and Cash	0.00%	30.00%	4.43%
Equity	30.00%	60.00%	52.92%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**RATING**

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

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on**

31st Mar 2018

Returns since Publication of NAV

Absolute Return	104.55%
Simple Annual Return	10.85%
CAGR Return	7.71%

**NAV as on 31st Mar 2018**

20.45475

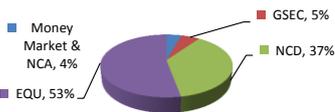
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

7,811.10

**Modified Duration (In Years)**

4.23

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

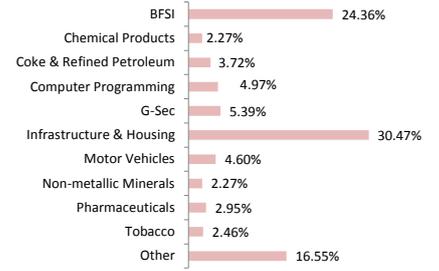
**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **4.43%**

**SECURITIES**  
**GOVERNMENT SECURITIES** **HOLDINGS** **5.39%**  
8.83% Central Government 12/12/2041 2.15%  
8.29% West Bengal SDL 2028 21/02/2028 1.60%  
8.27% Gsec 2020 - Ulip 09/06/2020 1.32%  
Other 0.32%

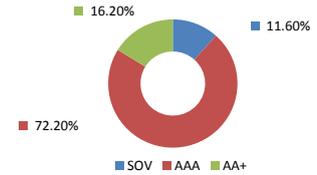
**SECURITIES**  
**CORPORATE DEBT** **HOLDINGS** **37.27%**  
10.63% IOT Utkal Energy Services Ltd. 20/09/2028 6.83%  
10.75% Reliance Capital Ltd. 12/08/2021 6.24%  
9.98% IL&FS Financial Services Ltd. 05/12/2021 4.81%  
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021 4.00%  
9.7% LNT Infra Debt Funds Ltd. 10/06/2024 3.80%  
7.95% Reliance Ports & Terminals Ltd. 28/10/2026 2.54%  
7.9% Reliance Ports & Terminals Ltd. 18/11/2026 2.16%  
8.75% Bajaj Finance Ltd. 14/08/2026 2.13%  
8.01% REC 2028 24/03/2028 1.94%  
8.52% Hero FinCorp Ltd. 18/06/2027 1.29%  
7.90% Inland Waterways Authority of India 03/03/2027 0.64%  
Other 0.90%

**SECURITIES**  
**EQUITY** **HOLDINGS** **52.92%**  
HDFC Bank Ltd. 3.63%  
HDFC Ltd. 2.95%  
Reliance Industries Ltd. 2.68%  
Infosys Technologies Ltd. 2.49%  
Kotak Mahindra MF - Kotak Banking ETF 2.47%  
ITC Ltd. 2.46%  
Larsen & Toubro Ltd. 2.27%  
ICICI Bank Ltd. 2.02%  
Maruti Suzuki India Ltd. 1.84%  
TATA Consultancy Services Ltd. 1.77%  
Hindustan Unilever 1.30%  
Bharti Airtel Ltd. 1.20%  
Sun Pharmaceuticals Industries Ltd. 1.14%  
TATA Motors Ltd. 1.10%  
Yes Bank Ltd. 1.03%  
State Bank of India 0.97%  
Power Finance Corporation Ltd. 0.86%  
Oil & Natural Gas Corporation Ltd. 0.84%  
Axis Bank Ltd. 0.82%  
IndusInd Bank Ltd. 0.80%  
Engineers India Limited 0.80%  
Aditya Birla Capital Ltd. 0.76%  
Bharat Electronics Ltd. 0.75%  
Lupin Ltd. 0.73%  
Hero MotoCorp Ltd. 0.73%  
Other 14.51%

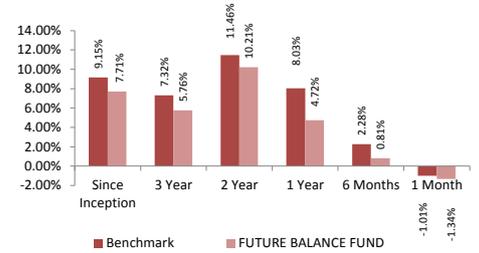
**SECTORAL ALLOCATION**



**Debt Rating Profile**

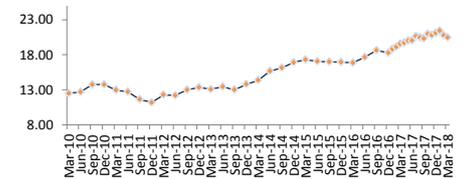


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	73.64%
Equity	0.00%	100.00%	26.36%

**RISK RETURN PROFILE**

Risk	Low to medium
Return	Low to medium

**RATING**

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

**DATE OF INCEPTION**

18th May 2010

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	51.81%
Simple Annual Return	6.61%
CAGR Return	5.47%

**HIGHEST NAV GUARANTEED**

15.6875

**NAV as on 31st Mar 2018**

15.18072

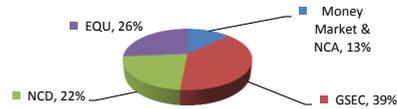
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

1,596.48

**Modified Duration (In Years)**

3.15

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

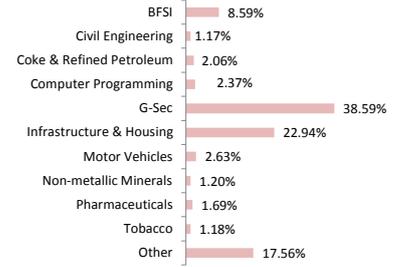
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>12.93%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>38.59%</b>
8.72% Andhra Pradesh SDL 06/02/2023	13.09%
8.87% Tamil Nadu SDL 16/10/2024	6.61%
8.08% West Bengal SDL 25/02/2025	5.09%
8.15% Gujarat SDL 23/09/2025	4.46%
9.4% Madhya Pradesh SDL 30/01/2024	3.37%
8.94% Gujarat SDL 24/09/2024	3.31%
8.98% West Bengal SDL 23/07/2024	2.65%

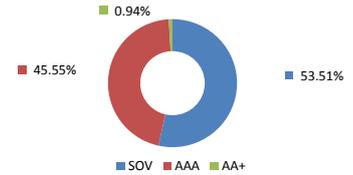
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>22.12%</b>
8.7% HDFC Ltd. 18/05/2020	7.68%
8.75% LIC Housing Finance Ltd. 12/02/2021	6.45%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	5.40%
8.38% Power Finance Corporation Ltd. 27/04/2020	1.91%
10.5% M&M Financial Services Ltd. 13/12/2021	0.68%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>26.36%</b>
HDFC Bank Ltd.	2.19%
Reliance Industries Ltd.	1.53%
Infosys Technologies Ltd.	1.27%
ITC Ltd.	1.18%
ICICI Bank Ltd.	1.17%
Larsen & Toubro Ltd.	1.17%
Maruti Suzuki India Ltd.	1.02%
TATA Consultancy Services Ltd.	0.86%
HDFC Ltd.	0.80%
TATA Motors Ltd.	0.75%
Axis Bank Ltd.	0.68%
Bharti Airtel Ltd.	0.65%
Hindustan Unilever	0.64%
Sun Pharmaceuticals Industries Ltd.	0.62%
State Bank of India	0.58%
Yes Bank Ltd.	0.49%
Aditya Birla Capital Ltd.	0.48%
Lupin Ltd.	0.47%
Power Finance Corporation Ltd.	0.46%
Oil & Natural Gas Corporation Ltd.	0.43%
Kotak PSU Bank ETF	0.41%
Hero MotoCorp Ltd.	0.40%
IndusInd Bank Ltd.	0.40%
Engineers India Limited	0.39%
Bharat Electronics Ltd.	0.38%
Other	6.93%

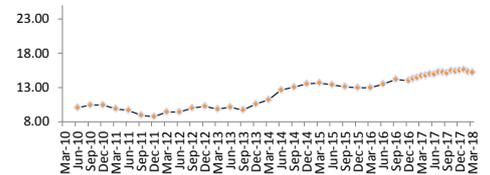
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**FUND - NAV**



**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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	50.00%	100.00%	91.28%
Money Market and Cash	0.00%	50.00%	8.72%
Equity	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk Low	Low
Return Low	Low

**RATING**

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

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on**

31st Mar 2018	
Returns since Publication of NAV	
Absolute Return	143.99%
Simple Annual Return	14.95%
CAGR Return	9.70%

**NAV as on 31st Mar 2018**

24.39861

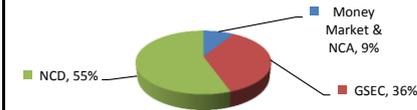
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

18,860.81

**Modified Duration (In Years)**

4.64

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

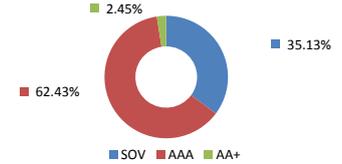
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>8.72%</b>
<b>SECURITIES</b>	<b>35.82%</b>
<b>GOVERNMENT SECURITIES</b>	<b>35.82%</b>
8.27% Gsec 2020 - Ulip 09/06/2020	7.36%
8.67% Maharashtra SDL 24/02/2026	2.77%
7.73% WESTBENGAL SDL 2032 ULIP 08/11/2032	2.62%
9.50% HARYANA SDL 2023 11/09/2023	2.57%
6.68% Gsec 2031 - ULIP 17/09/2031	2.45%
9.71% Haryana SDL 12/03/2024	2.20%
8.67% Karnataka SDL 24/02/2026	2.03%
8.29% West Bengal SDL 2028 21/02/2028	1.85%
8.17% Central Government 01/12/2044	1.74%
8.08% West Bengal SDL 25/02/2025	1.62%
9.71% Andhra Pradesh SDL 12/03/2024	1.48%
8.06% Tamil Nadu SDL 15/04/2025	1.31%
9.18% Andhra Pradesh SDL 28/05/2024	1.08%
9.72% Haryana SDL 2023 28/08/2023	0.75%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.69%
7.77% AP SDL 2028 10/01/2028	0.62%
8.28% Maharashtra SDL 29/07/2025	0.61%
9.48% West Bengal SDL 17/07/2023	0.57%
9.4% Madhya Pradesh SDL 30/01/2024	0.51%
Other	0.99%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>55.46%</b>
8.75% Bajaj Finance Ltd. 14/08/2026	4.47%
7.95% Reliance Ports & Terminals Ltd. 28/10/2026	4.21%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	3.47%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.29%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.27%
8.45% Sundaram Finance Ltd 2028 19/01/2028	3.11%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	3.08%
9.25% LIC Housing Finance Ltd 2023 01/01/2023	2.80%
9% Indiabulls Housing Finance Ltd. 30/06/2026	2.80%
8.42% HDB Financial Services Ltd 2028 ULIP 01/02/2028	2.72%
8.45% Sundaram Finance Ltd. 07/06/2027	2.72%
8.32% Tata Sons Ltd. 21/05/2023	2.71%
7.85% LIC Housing Finance Ltd 2022	2.66%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.61%
8.45% Bajaj Finance Limited 2026 29/09/2026	2.39%
7.90% Inland Waterways Authority of India 03/03/2027	2.13%
8.01% REC 2028 24/03/2028	1.88%
9.8% LNT Finance Ltd. 21/12/2022	1.29%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	1.29%
10.5% M&M Financial Services Ltd. 13/12/2021	1.20%
9.98% IL&FS Financial Services Ltd. 05/12/2021	0.80%
Other	0.57%

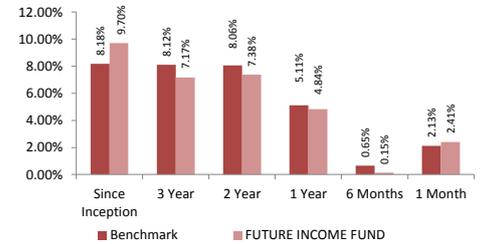
**SECTORAL ALLOCATION**



**Debt Rating Profile**

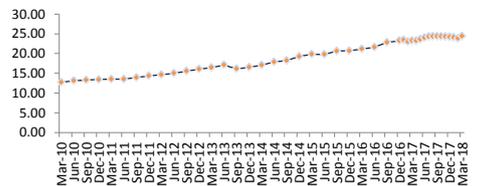


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market and Cash	0.00%	75.00%	48.03%
Short Term Debt	20.00%	100.00%	51.97%
Equity	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	123.75%
Simple Annual Return	12.85%
CAGR Return	8.72%

**NAV as on 31st Mar 2018**

22.3751

**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

3,159.45

**Modified Duration (In Years)**

2.00

**ASSET ALLOCATION**

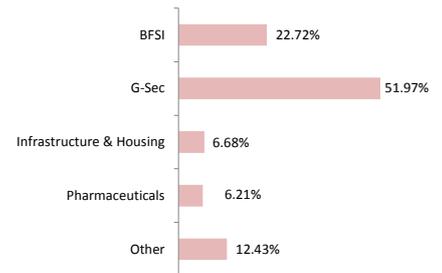


**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>48.03%</b>
L&T Infra Finance CP - 15/11/2018	6.68%
CBLO3042018	6.27%
Larsen & Toubro Finance Ltd. 04/06/2018	6.26%
Piramal Enterprises Ltd. 17/07/2018	6.21%
Capital First Ltd. 17/07/2018	6.20%
Kotak Mahindra Prime Ltd. 21/08/2018	6.17%
Net Current Assets	6.17%
6.80% HDFC Bank 21/07/2017	3.13%
6.75% Axis Bank FD 21 Aug 2018	0.95%

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>51.97%</b>
9.72% Haryana SDL 2023 28/08/2023	12.75%
8.92% Tamil Nadu SDL 07/03/2022	6.64%
8.16% Maharashtra SDL 10/12/2024	5.04%
8.86% Andhra Pradesh SDL 06/06/2022	4.98%
9.03% Kerala SDL 07/12/2021	3.53%
8.48% Maharashtra SDL 24/02/2020	3.31%
8.89% Maharashtra SDL 05/10/2021	3.31%
8.27% Maharashtra SDL 07/10/2019	2.04%
7.85% Gujarat SDL 22/07/2019	1.85%
9.50% HARYANA SDL 2023 11/09/2023	1.71%
9.48% West Bengal SDL 17/07/2023	1.71%
8.27% Gsec 2020 - Ulip 09/06/2020	1.63%
7.83% Kerala SDL 24/06/2019	1.19%
9.18% Andhra Pradesh SDL 28/05/2024	1.01%
7.83% Gujarat SDL 24/06/2019	0.78%
Other	0.49%

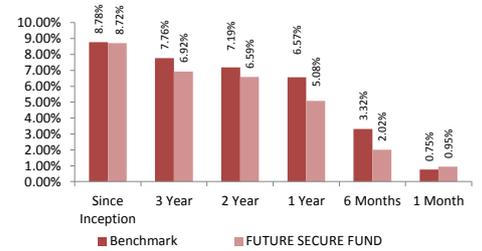
**SECTORAL ALLOCATION**



**Debt Rating Profile**

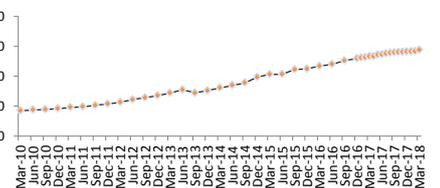


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.09%
Equity	60.00%	100.00%	97.91%

**RISK RETURN PROFILE**

Risk	Very High
Return	High

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	223.20%
Simple Annual Return	23.74%
CAGR Return	13.29%

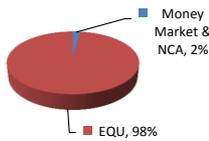
**NAV as on 31st Mar 2018**

32.31969

**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

1,121.96

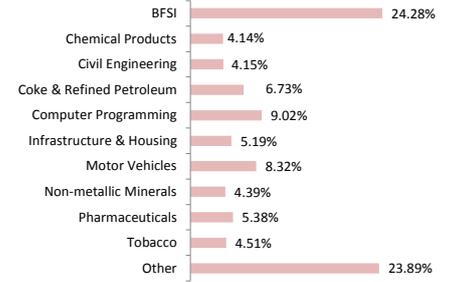
**ASSET ALLOCATION**



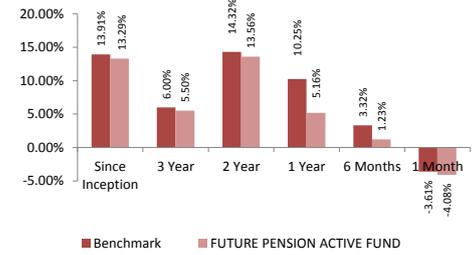
**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.09%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.91%</b>
Kotak Mahindra MF - Kotak Banking ETF	6.03%
HDFC Bank Ltd.	5.74%
HDFC Ltd.	5.25%
Reliance Industries Ltd.	4.92%
Infosys Technologies Ltd.	4.58%
ITC Ltd.	4.51%
Larsen & Toubro Ltd.	4.15%
Maruti Suzuki India Ltd.	3.46%
TATA Consultancy Services Ltd.	3.27%
ICICI Bank Ltd.	2.67%
Hindustan Unilever	2.38%
Bharti Airtel Ltd.	2.17%
Sun Pharmaceuticals Industries Ltd.	2.08%
TATA Motors Ltd.	1.97%
Yes Bank Ltd.	1.80%
State Bank of India	1.59%
Power Finance Corporation Ltd.	1.56%
Oil & Natural Gas Corporation Ltd.	1.51%
IndusInd Bank Ltd.	1.47%
Engineers India Limited	1.45%
Aditya Birla Capital Ltd.	1.40%
Lupin Ltd.	1.37%
Hero MotoCorp Ltd.	1.35%
Bharat Electronics Ltd.	1.32%
Mahindra and Mahindra Ltd.	1.28%
Other	28.61%

**SECTORAL ALLOCATION**

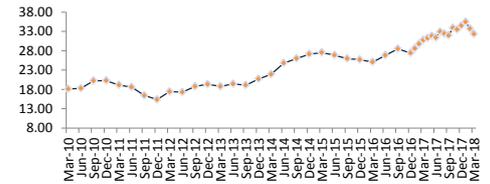


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : CNX Nifty

**FUND - NAV**



**ABOUT THE FUND**

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	1.66%
Money Market Instruments			
Government Bonds and Corporate Bonds	30.00%	80.00%	38.37%
Equity	20.00%	70.00%	60.73%

**RISK RETURN PROFILE**

Risk	High
Return	High

**RATING**

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

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	186.47%
Simple Annual Return	19.84%
CAGR Return	11.85%

**NAV as on 31st Mar 2018**

28.64661

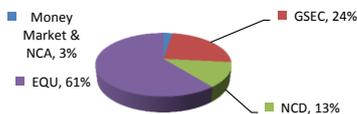
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

319.68

**Modified Duration (In Years)**

5.15

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

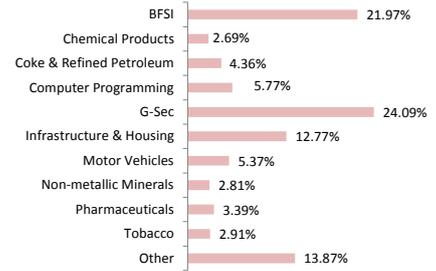
**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** 2.56%

**SECURITIES**  
**GOVERNMENT SECURITIES** 24.09%  
8.38% Tamil Nadu SDL 27/01/2026  
8.51% Maharashtra SDL 09/03/2026  
7.92% West Bengal SDL 15/03/2027  
Other 0.09%

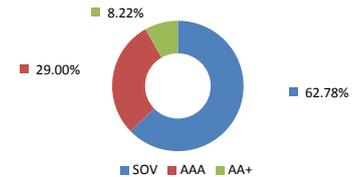
**SECURITIES**  
**CORPORATE DEBT** 12.62%  
10.63% IOT Utkal Energy Services Ltd. 20/09/2028  
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021  
8.52% Hero FinCorp Ltd. 18/06/2027

**SECURITIES**  
**EQUITY** 60.73%  
HDFC Bank Ltd. 4.28%  
HDFC Ltd. 3.95%  
Reliance Industries Ltd. 3.10%  
Infosys Technologies Ltd. 2.95%  
ITC Ltd. 2.91%  
Larsen & Toubro Ltd. 2.66%  
ICICI Bank Ltd. 2.44%  
Maruti Suzuki India Ltd. 2.19%  
TATA Consultancy Services Ltd. 2.09%  
Hindustan Unilever 1.55%  
Bharti Airtel Ltd. 1.39%  
Sun Pharmaceuticals Industries Ltd. 1.33%  
State Bank of India 1.32%  
TATA Motors Ltd. 1.29%  
Yes Bank Ltd. 1.16%  
Axis Bank Ltd. 1.10%  
IndusInd Bank Ltd. 1.09%  
Power Finance Corporation Ltd. 0.98%  
Oil & Natural Gas Corporation Ltd. 0.98%  
Engineers India Limited 0.93%  
Bharat Electronics Ltd. 0.87%  
Lupin Ltd. 0.87%  
Aditya Birla Capital Ltd. 0.86%  
Hero MotoCorp Ltd. 0.82%  
Mahindra and Mahindra Ltd. 0.82%  
Other 16.80%

**SECTORAL ALLOCATION**



**Debt Rating Profile**

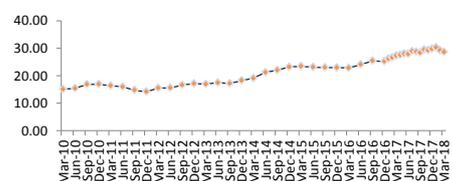


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	4.08%
Money Market Instruments Government Bonds and Corporate Bonds	80.00%	100.00%	83.36%
Equity	0.00%	20.00%	14.53%

**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 Mar 2018**

Returns since Publication of NAV	
Absolute Return	149.71%
Simple Annual Return	15.93%
CAGR Return	10.23%

**NAV as on 31st Mar 2018**

24.97116

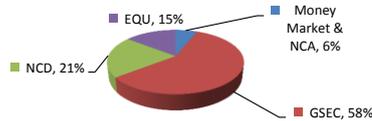
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

200.26

**Modified Duration (In Years)**

5.57

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

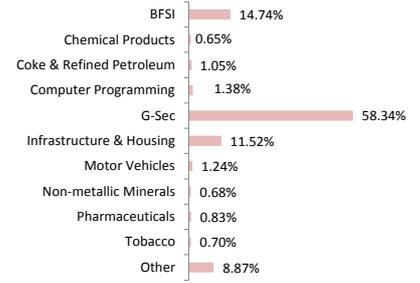
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.19%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>58.34%</b>
8.08% Maharashtra SDL 15/06/2026	37.83%
8.29% West Bengal SDL 2028 21/02/2028	10.41%
8.67% Karnataka SDL 24/02/2026	5.22%
7.92% West Bengal SDL 15/03/2027	3.01%
7.69% TAMIL NADU SDL 2027 20/12/2027	1.35%
8.51% Andhra Pradesh SDL 17/02/2021	0.51%

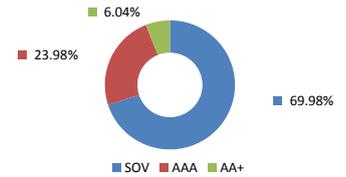
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>20.94%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.66%
8.75% Bajaj Finance Ltd. 14/08/2026	5.20%
8.52% Hero FinCorp Ltd. 18/06/2027	5.03%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.05%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>14.53%</b>
HDFC Bank Ltd.	1.01%
HDFC Ltd.	0.92%
Reliance Industries Ltd.	0.75%
Infosys Technologies Ltd.	0.70%
ITC Ltd.	0.70%
ICICI Bank Ltd.	0.65%
Larsen & Toubro Ltd.	0.63%
Maruti Suzuki India Ltd.	0.53%
TATA Consultancy Services Ltd.	0.51%
Hindustan Unilever	0.38%
Bharti Airtel Ltd.	0.34%
State Bank of India	0.32%
Sun Pharmaceuticals Industries Ltd.	0.32%
TATA Motors Ltd.	0.31%
Yes Bank Ltd.	0.28%
Axis Bank Ltd.	0.28%
IndusInd Bank Ltd.	0.25%
Power Finance Corporation Ltd.	0.24%
Oil & Natural Gas Corporation Ltd.	0.24%
Engineers India Limited	0.23%
Lupin Ltd.	0.21%
Aditya Birla Capital Ltd.	0.21%
UltraTech Cement Ltd.	0.20%
Mahindra and Mahindra Ltd.	0.20%
Hero MotoCorp Ltd.	0.19%
Other	3.92%

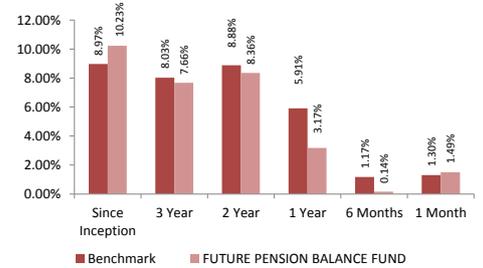
**SECTORAL ALLOCATION**



**Debt Rating Profile**

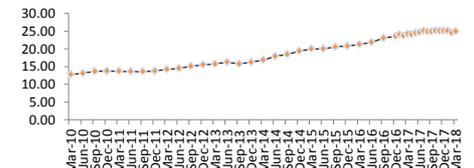


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
Preservation of nominal value of contributions along with 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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	6.31%
Money Market Instruments			
Government Bonds and Corporate Bonds	0.00%	100.00%	96.73%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**RATING**

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

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV

Absolute Return	144.94%
Simple Annual Return	15.42%
CAGR Return	10.00%

**NAV as on 31st Mar 2018**

24.4942

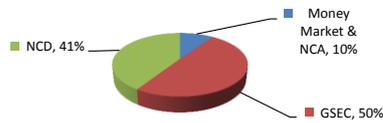
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

127.80

**Modified Duration (In Years)**

4.87

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>9.58%</b>

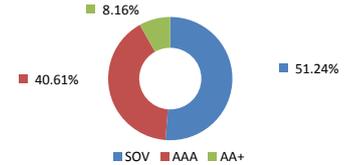
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>49.56%</b>
8.08% Maharashtra SDL 15/06/2026	37.94%
8.29% West Bengal SDL 2028 21/02/2028	8.16%
8.51% Andhra Pradesh SDL 17/02/2021	1.61%
7.69% TAMIL NADU SDL 2027 20/12/2027	1.10%
7.25% GUJARAT SDL 2027 ULIP 12/07/2027	0.76%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>40.86%</b>
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	8.43%
9.98% IL&FS Financial Services Ltd. 05/12/2021	8.39%
8.75% Bajaj Finance Ltd. 14/08/2026	8.14%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	8.01%
8.52% Hero FinCorp Ltd. 18/06/2027	7.89%

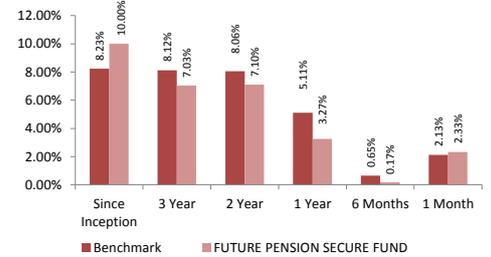
**SECTORAL ALLOCATION**



**Debt Rating Profile**

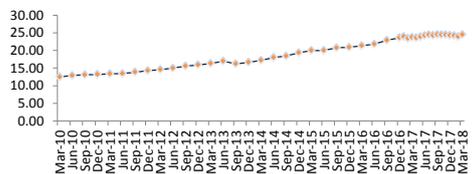


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investment	40.00%	80.00%	52.02%
Money Market and Cash			
Equity	20.00%	60.00%	47.98%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

30th March 2009

**FUND PERFORMANCE as on**

**31st Mar 2018**

Returns since Publication of NAV

Absolute Return	106.05%
Simple Annual Return	12.03%
CAGR Return	8.55%

**NAV as on 31st Mar 2018**

20.60541199

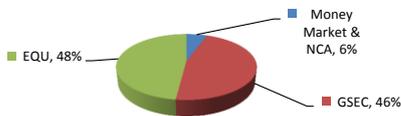
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

1.20

**Modified Duration (In Years)**

5.46

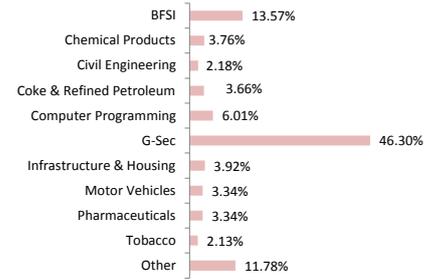
**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.72%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>46.30%</b>
7.72% Central Government 25/05/2025	22.72%
8.67% Karnataka SDL 24/02/2026	15.24%
7.69% TAMIL NADU SDL 20/12/2027	8.34%
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>47.98%</b>
HDFC Bank Ltd.	3.14%
Infosys Technologies Ltd.	2.83%
TATA Motors Ltd.	2.72%
TATA Consultancy Services Ltd.	2.37%
Hindustan Unilever	2.22%
Reliance Industries Ltd.	2.21%
Larsen & Toubro Ltd.	2.18%
ITC Ltd.	2.13%
ICICI Bank Ltd.	1.86%
State Bank of India	1.67%
Bharti Airtel Ltd.	1.66%
Sun Pharmaceuticals Industries Ltd.	1.65%
HDFC Ltd.	1.52%
Axis Bank Ltd.	1.28%
Yes Bank Ltd.	1.27%
Lupin Ltd.	1.23%
Aditya Birla Capital Ltd.	1.22%
Engineers India Limited	1.19%
Power Finance Corporation Ltd.	1.07%
Bharat Electronics Ltd.	1.06%
Tata Steel Limited	0.95%
Asian Paints Ltd.	0.93%
Hindalco Industries Ltd.	0.89%
Indian Oil Corporation Ltd.	0.88%
HCL Technologies Ltd.	0.81%
Other	7.04%

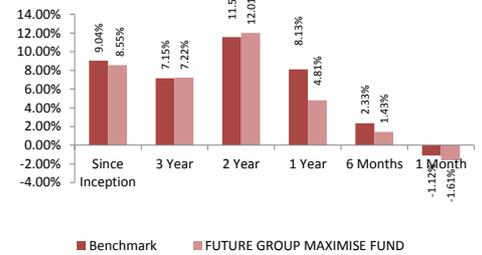
**SECTORAL ALLOCATION**



**Debt Rating Profile**

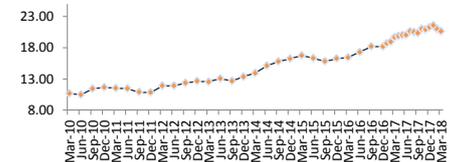


**BENCHMARK COMPARISON (CAGR RETURN)**



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
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investment	60.00%	90.00%	66.41%
Money Market and Cash	10.00%	40.00%	33.59%
Equity			

**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**

15th February 2010

**FUND PERFORMANCE as on 31st Mar 2018**

Returns since Publication of NAV	
Absolute Return	94.33%
Simple Annual Return	11.59%
CAGR Return	8.51%

**NAV as on 31st Mar 2018**

19.432692

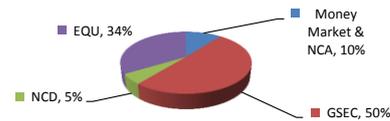
**AUM as on 31st Mar 2018 (Rs. In Lakhs)**

3.85

**Modified Duration (In Years)**

4.48

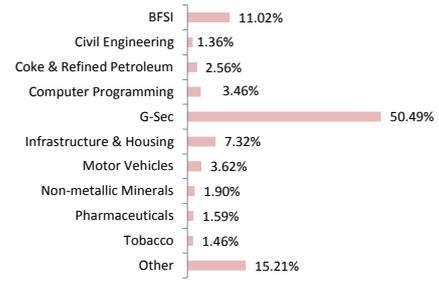
**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st Mar 2018**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>10.47%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>50.49%</b>
7.72% Central Government 25/05/2025	26.25%
8.38% Tamil Nadu SDL 27/01/2026	13.37%
8.67% Maharashtra SDL 24/02/2026	10.87%
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>CORPORATE DEBT</b>	<b>5.44%</b>
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.44%
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>33.59%</b>
HDFC Bank Ltd.	2.94%
HDFC Ltd.	2.37%
Maruti Suzuki India Ltd.	2.30%
Reliance Industries Ltd.	1.84%
ICICI Bank Ltd.	1.52%
TATA Consultancy Services Ltd.	1.48%
Infosys Technologies Ltd.	1.47%
ITC Ltd.	1.46%
Larsen & Toubro Ltd.	1.36%
UltraTech Cement Ltd.	1.03%
TATA Motors Ltd.	0.93%
Sun Pharmaceuticals Industries Ltd.	0.77%
Bharti Airtel Ltd.	0.73%
Hindustan Unilever	0.69%
State Bank of India	0.65%
Aditya Birla Capital Ltd.	0.64%
Yes Bank Ltd.	0.63%
Power Finance Corporation Ltd.	0.58%
Engineers India Limited	0.58%
Oil & Natural Gas Corporation Ltd.	0.55%
Axis Bank Ltd.	0.53%
HCL Technologies Ltd.	0.50%
Bharat Electronics Ltd.	0.48%
IndusInd Bank Ltd.	0.47%
Indian Oil Corporation Ltd.	0.46%
Other	6.62%

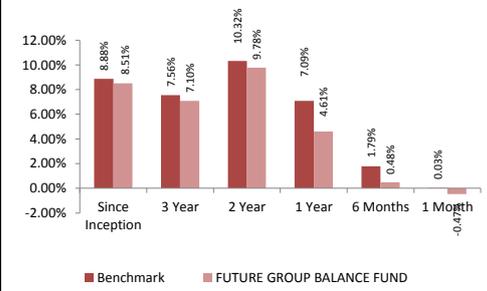
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**

