

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	127.67%	12.70%	8.53%	144.40%	14.37%	9.30%	118.22%	11.76%	8.07%	151.70%	15.09%	9.62%

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	146.81%	14.95%	9.64%	156.31%	15.92%	10.06%	209.21%	21.31%	12.18%	263.27%	26.81%	14.04%

	INDIVIDUAL	Future Dynamic Growth		
		Absolute Return	Simple Annual Return	CAGR
		Since Inception	110.36%	12.51%

	INDIVIDUAL	Future NAV Guarantee Fund			HighestNAVGuaranteed 15.6875
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	56.57%	6.85%	

INDIVIDUAL	Future Apex				INDIVIDUAL	Future Opportunity Fund		
	Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR
Since Inception	122.39%	14.07%	9.63%		Since Inception	84.28%	10.57%	7.97%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	104.17%	12.18%	8.70%	118.86%	12.87%	8.85%

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	4.29%
Equity	50.00%	100.00%	95.71%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31st AUG 2018

Returns since Publication of NAV	
Absolute Return	122.39%
Simple Annual Return	14.07%
CAGR Return	9.63%

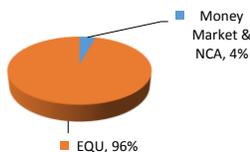
NAV as on 31st AUG 2018

22.23873

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

3,291.71

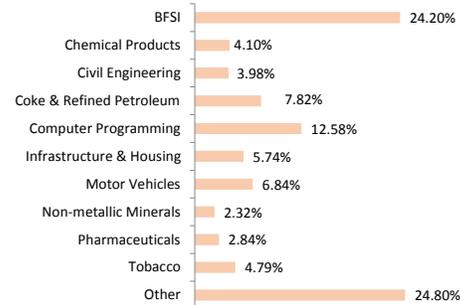
ASSET ALLOCATION



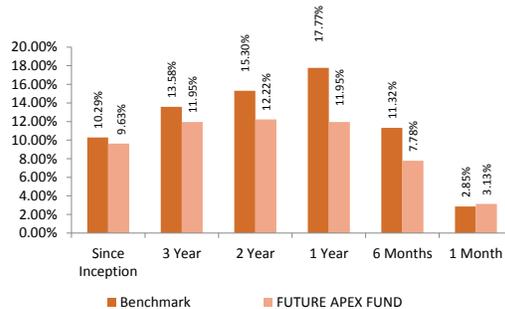
PORTFOLIO AS ON 31st AUG 2018

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.29%
SECURITIES	95.71%
EQUITY	95.71%
Reliance Industries Ltd.	7.07%
Kotak Mahindra MF - Kotak Banking ETF	6.90%
HDFC Bank Ltd.	5.88%
Infosys Technologies Ltd.	5.73%
HDFC Ltd.	5.59%
ITC Ltd.	4.79%
Larsen & Toubro Ltd.	3.52%
TATA Consultancy Services Ltd.	3.23%
Maruti Suzuki India Ltd.	2.67%
Hindustan Unilever	2.64%
ICICI Bank Ltd.	2.27%
Yes Bank Ltd.	1.81%
IndusInd Bank Ltd.	1.78%
Sun Pharmaceuticals Industries Ltd.	1.73%
State Bank of India	1.63%
HCL Technologies Ltd.	1.59%
Mahindra and Mahindra Ltd.	1.56%
Kotak Mahindra Bank Ltd.	1.47%
Asian Paints Ltd.	1.46%
Bharti Airtel Ltd.	1.27%
Bharat Electronics Ltd.	1.21%
Engineers India Limited	1.21%
Hero MotoCorp Ltd.	1.13%
Axis Bank Ltd.	1.02%
Mahanagar Gas Ltd	0.95%
Other	25.62%

SECTORAL ALLOCATION

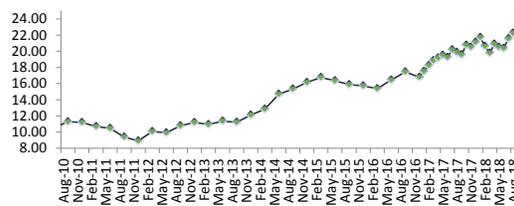


BENCHMARK COMPARISON (CAGR RETURN)



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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	15.00%	0.00%
Cash and Money Market	0.00%	20.00%	1.61%
Equity	80.00%	100.00%	98.39%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31st AUG 2018

Returns since Publication of NAV	
Absolute Return	84.28%
Simple Annual Return	10.57%
CAGR Return	7.97%

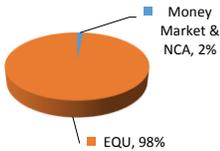
NAV as on 31st AUG 2018

18.42779

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

8,834.83

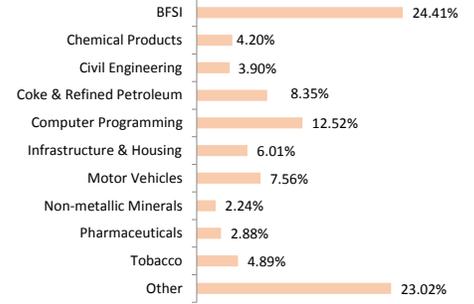
ASSET ALLOCATION



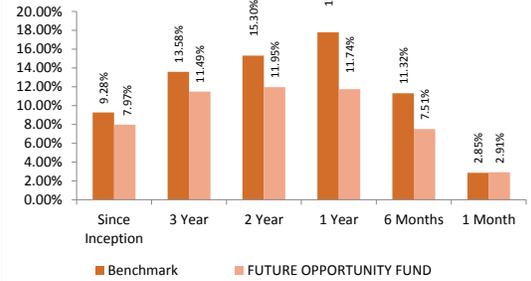
PORTFOLIO AS ON 31st AUG 2018

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.61%
SECURITIES	HOLDINGS
EQUITY	98.39%
Kotak Mahindra MF - Kotak Banking ETF	7.48%
Reliance Industries Ltd.	7.36%
HDFC Bank Ltd.	6.47%
Infosys Technologies Ltd.	5.83%
HDFC Ltd.	5.70%
ITC Ltd.	4.89%
Larsen & Toubro Ltd.	3.63%
TATA Consultancy Services Ltd.	3.40%
Hindustan Unilever	2.72%
Maruti Suzuki India Ltd.	2.72%
ICICI Bank Ltd.	2.31%
IndusInd Bank Ltd.	1.83%
Yes Bank Ltd.	1.82%
Sun Pharmaceuticals Industries Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.63%
Mahindra and Mahindra Ltd.	1.62%
HCL Technologies Ltd.	1.61%
Kotak PSU Bank ETF	1.57%
TATA Motors Ltd.	1.50%
Asian Paints Ltd.	1.48%
Bharti Airtel Ltd.	1.31%
Bharat Electronics Ltd.	1.24%
Engineers India Limited	1.23%
Power Finance Corporation Ltd.	1.16%
State Bank of India	1.15%
Other	24.97%

SECTORAL ALLOCATION

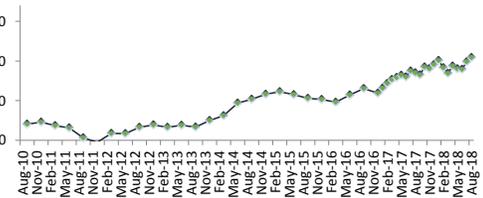


BENCHMARK COMPARISON (CAGR RETURN)



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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%	2.82%
Equity	0.00%	100.00%	97.18%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st AUG 2018

Returns since Publication of NAV

Absolute Return	110.36%
Simple Annual Return	12.51%
CAGR Return	8.79%

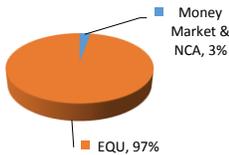
NAV as on 31st AUG 2018

21.03554294

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

1,949.65

ASSET ALLOCATION



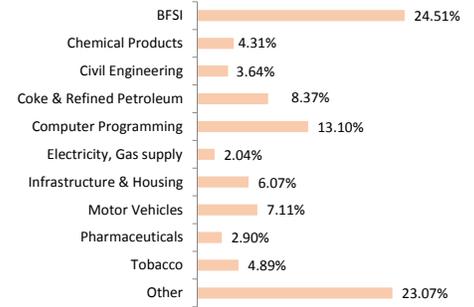
PORTFOLIO AS ON 31st AUG 2018

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.82%**

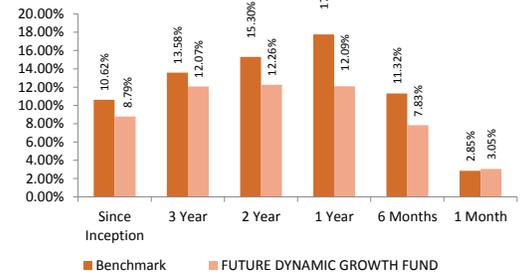
SECURITIES
EQUITY **HOLDINGS** **97.18%**

Reliance Industries Ltd.	7.36%
Kotak Mahindra MF - Kotak Banking ETF	6.91%
HDFC Bank Ltd.	6.66%
Infosys Technologies Ltd.	5.85%
HDFC Ltd.	5.58%
ITC Ltd.	4.89%
Larsen & Toubro Ltd.	3.64%
TATA Consultancy Services Ltd.	3.55%
Hindustan Unilever	2.83%
Maruti Suzuki India Ltd.	2.79%
ICICI Bank Ltd.	2.30%
IndusInd Bank Ltd.	1.83%
Sun Pharmaceuticals Industries Ltd.	1.76%
Mahindra and Mahindra Ltd.	1.62%
HCL Technologies Ltd.	1.62%
Asian Paints Ltd.	1.48%
Yes Bank Ltd.	1.47%
Kotak Mahindra Bank Ltd.	1.43%
State Bank of India	1.41%
Kotak PSU Bank ETF	1.37%
Bharti Airtel Ltd.	1.32%
Bharat Electronics Ltd.	1.24%
Engineers India Limited	1.24%
Power Finance Corporation Ltd.	1.16%
Hero MotoCorp Ltd.	1.15%
Other	24.70%

SECTORAL ALLOCATION

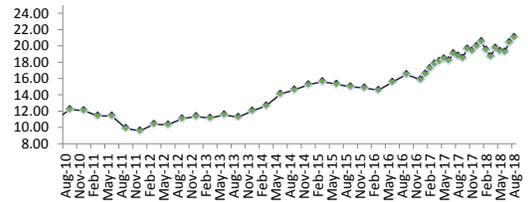


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	14.90%
Money Market and Cash	0.00%	40.00%	1.83%
Equity	50.00%	90.00%	83.26%

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 2018

Returns since Publication of NAV	
Absolute Return	151.70%
Simple Annual Return	15.09%
CAGR Return	9.62%

NAV as on 31st AUG 2018

25.17036

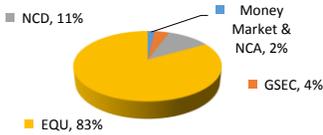
AUM as on 31st AUG 2018 (Rs. In Lakhs)

8,534.74

Modified Duration (In Years)

4.17

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

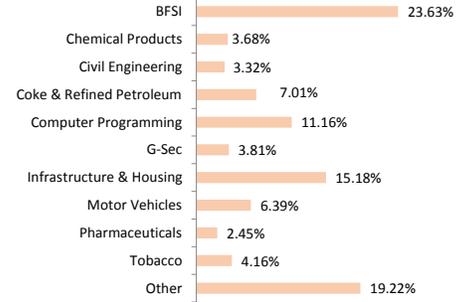
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.83%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	3.81%
8.38% Tamil Nadu SDL 27/01/2026	2.34%
8.96% Tamil Nadu SDL 2024 09/07/2024	1.20%
Other	0.27%

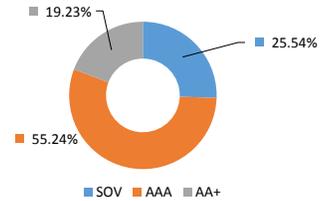
SECURITIES	HOLDINGS
CORPORATE DEBT	11.10%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.26%
9.98% IL&FS Financial Services Ltd. 05/12/2021	2.54%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	1.90%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	0.98%
8.45% Reliance Ports & Terminals Ltd. 12/06/2023	0.93%
8.45% Bajaj Finance Limited 2026 29/09/2026	0.69%
Other	0.80%

SECURITIES	HOLDINGS
EQUITY	83.26%
HDFC Bank Ltd.	6.41%
Reliance Industries Ltd.	6.19%
Infosys Technologies Ltd.	4.95%
HDFC Ltd.	4.70%
Kotak Mahindra MF - Kotak Banking ETF	4.67%
ITC Ltd.	4.16%
Larsen & Toubro Ltd.	3.09%
TATA Consultancy Services Ltd.	3.07%
ICICI Bank Ltd.	2.67%
Hindustan Unilever	2.42%
Maruti Suzuki India Ltd.	2.35%
IndusInd Bank Ltd.	1.55%
Sun Pharmaceuticals Industries Ltd.	1.49%
Yes Bank Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.38%
HCL Technologies Ltd.	1.37%
Mahindra and Mahindra Ltd.	1.37%
Asian Paints Ltd.	1.26%
TATA Motors Ltd.	1.23%
Kotak PSU Bank ETF	1.12%
Bharti Airtel Ltd.	1.12%
State Bank of India	1.11%
Bharat Electronics Ltd.	1.05%
Engineers India Limited	1.05%
Power Finance Corporation Ltd.	0.98%
Other	21.11%

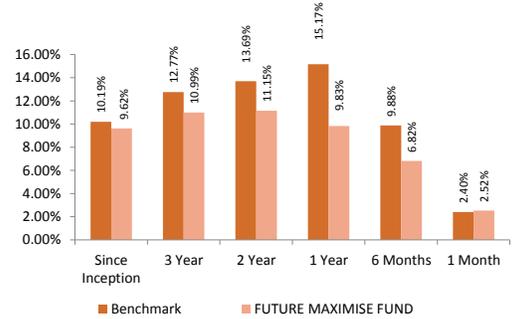
SECTORAL ALLOCATION



Debt Rating Profile

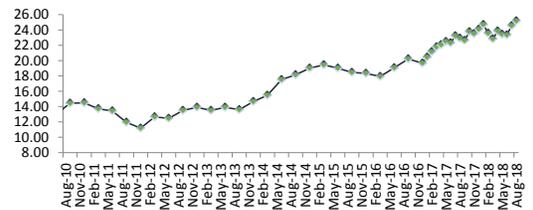


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	40.00%	70.00%	42.91%
Money Market and Cash	0.00%	30.00%	3.20%
Equity	30.00%	60.00%	53.90%

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 2018

Returns since Publication of NAV	
Absolute Return	118.22%
Simple Annual Return	11.76%
CAGR Return	8.07%

NAV as on 31st AUG 2018

21.82228

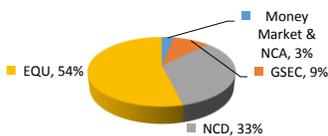
AUM as on 31st AUG 2018 (Rs. In Lakhs)

7,977.21

Modified Duration (In Years)

4.67

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

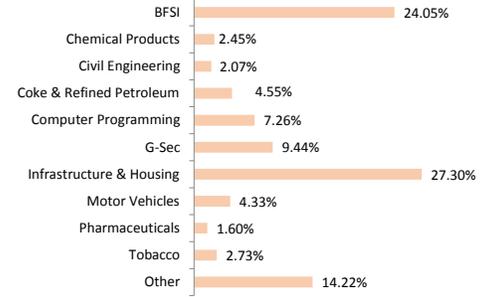
SECURITIES HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 3.20%

SECURITIES HOLDINGS
GOVERNMENT SECURITIES 9.44%
7.17% Gsec 2028 - ULIP 08/01/2028
8.83% Central Government 12/12/2041
8.29% West Bengal SDL 2028 21/02/2028
8.97% Central Government 05/12/2030
8.96% Tamil Nadu SDL 2024 09/07/2024
6.57% Gsec 2033 05/12/2033
Other 0.12%

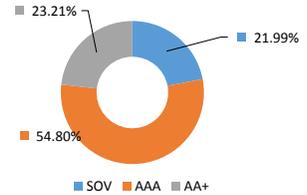
SECURITIES HOLDINGS
CORPORATE DEBT 33.47%
10.63% IOT Uikal Energy Services Ltd. 20/09/2028
10.75% Reliance Capital Ltd. 12/08/2021
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021
9.7% LNT Infra Debt Funds Ltd. 10/06/2024
7.95% Reliance Ports & Terminals Ltd. 28/10/2026
7.9% Reliance Ports & Terminals Ltd. 18/11/2026
8.75% Indiabulls Housing Finance Ltd 24/09/2021
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2021
8.45% Reliance Ports & Terminals Ltd. 12/06/2023
8.52% Hero FinCorp Ltd. 18/06/2027
7.39% LIC Hsg 2022 30/08/2022
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023
8.72% ILFS 2025 - Ulip 21/01/2025
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024
8.7% HDFC Ltd. 18/05/2020
Other 0.25%

SECURITIES HOLDINGS
EQUITY 53.90%
HDFC Bank Ltd. 4.14%
Reliance Industries Ltd. 4.01%
Infosys Technologies Ltd. 3.24%
HDFC Ltd. 2.93%
Kotak Mahindra MF - Kotak Banking ETF 2.81%
ITC Ltd. 2.73%
Larsen & Toubro Ltd. 2.07%
TATA Consultancy Services Ltd. 1.97%
ICICI Bank Ltd. 1.80%
Hindustan Unilever 1.64%
Maruti Suzuki India Ltd. 1.59%
IndusInd Bank Ltd. 1.02%
Sun Pharmaceuticals Industries Ltd. 0.97%
Mahindra and Mahindra Ltd. 0.92%
Kotak Mahindra Bank Ltd. 0.91%
HCL Technologies Ltd. 0.89%
Yes Bank Ltd. 0.86%
TATA Motors Ltd. 0.85%
Asian Paints Ltd. 0.81%
Bharti Airtel Ltd. 0.75%
State Bank of India 0.74%
Engineers India Limited 0.69%
Bharat Electronics Ltd. 0.69%
Axis Bank Ltd. 0.68%
Kotak PSU Bank ETF 0.66%
Other 13.52%

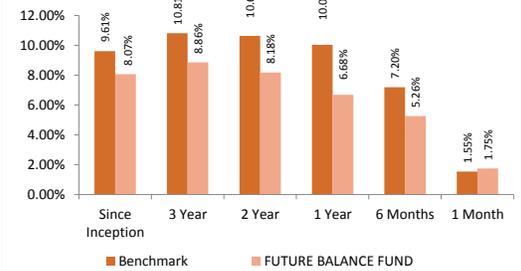
SECTORAL ALLOCATION



Debt Rating Profile

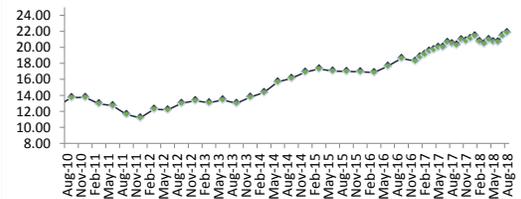


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	75.73%
Equity	0.00%	100.00%	24.27%

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 2018

Returns since Publication of NAV

Absolute Return	56.57%
Simple Annual Return	6.85%
CAGR Return	5.58%

HIGHEST NAV GUARANTEED

15.6875

NAV as on 31st AUG 2018

15.65692

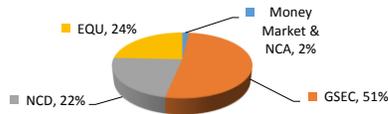
AUM as on 31st AUG 2018 (Rs. In Lakhs)

1,444.53

Modified Duration (In Years)

3.13

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.79%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	51.47%

8.72% Andhra Pradesh SDL 06/02/2023	14.09%
8.48% Maharashtra SDL 24/02/2020	7.12%
8.87% Tamil Nadu SDL 16/10/2024	7.11%
8.15% Gujarat SDL 23/09/2025	4.80%
8.56% Kerala SDL 2020 - Ulip 16/02/2020	4.19%
8.08% West Bengal SDL 25/02/2025	4.11%
9.4% Madhya Pradesh SDL 30/01/2024	3.63%
8.94% Gujarat SDL 24/09/2024	3.57%
8.98% West Bengal SDL 23/07/2024	2.86%

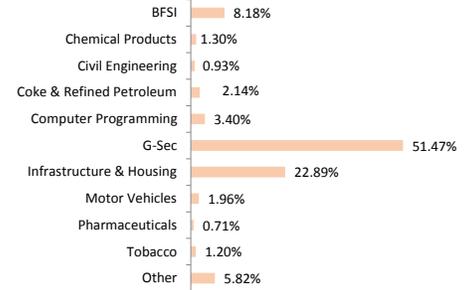
SECURITIES	HOLDINGS
CORPORATE DEBT	22.47%

8.75% LIC Housing Finance Ltd. 12/02/2021	6.95%
8.7% HDFC Ltd. 18/05/2020	6.94%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	5.78%
8.38% Power Finance Corporation Ltd. 27/04/2020	2.07%
10.5% M&M Financial Services Ltd. 13/12/2021	0.72%

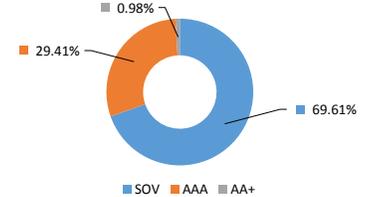
SECURITIES	HOLDINGS
EQUITY	24.27%

HDFC Bank Ltd.	2.28%
Reliance Industries Ltd.	1.88%
Infosys Technologies Ltd.	1.45%
HDFC Ltd.	1.34%
ITC Ltd.	1.20%
ICICI Bank Ltd.	1.09%
TATA Consultancy Services Ltd.	1.04%
Hindustan Unilever	0.94%
Larsen & Toubro Ltd.	0.93%
Maruti Suzuki India Ltd.	0.72%
Kotak PSU Bank ETF	0.53%
Yes Bank Ltd.	0.46%
IndusInd Bank Ltd.	0.45%
Sun Pharmaceuticals Industries Ltd.	0.43%
Mahindra and Mahindra Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.41%
Future Retail Ltd.	0.40%
HCL Technologies Ltd.	0.40%
TATA Motors Ltd.	0.38%
Asian Paints Ltd.	0.36%
State Bank of India	0.35%
Axis Bank Ltd.	0.33%
Engineers India Limited	0.31%
Hero MotoCorp Ltd.	0.29%
Power Finance Corporation Ltd.	0.28%
Other	5.59%

SECTORAL ALLOCATION

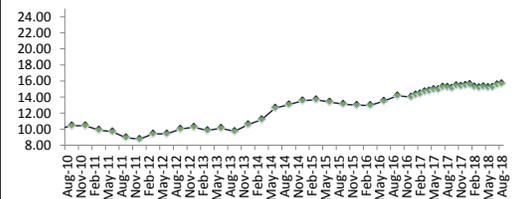


Debt Rating Profile



No comparable benchmark available for the fund

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%	88.20%
Money Market and Cash	0.00%	50.00%	11.80%
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 2018

Returns since Publication of NAV	
Absolute Return	144.40%
Simple Annual Return	14.37%
CAGR Return	9.30%

NAV as on 31st AUG 2018

24.44047

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

17,856.12

Modified Duration (In Years)

4.94

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	11.80%

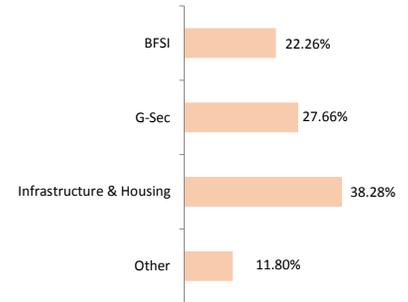
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	27.66%

7.17% Gsec 2028 - ULIP 08/01/2028	3.72%
9.25% KA SDL 2024 16/01/2024	2.92%
9.50% HARYANA SDL 2023 11/09/2023	2.65%
7.77% Gujarat SDL 2028 11/04/2028	2.41%
9.71% Haryana SDL 12/03/2024	2.26%
6.57% Gsec 2033 05/12/2033	2.15%
8.29% West Bengal SDL 2028 21/02/2028	2.00%
7.77% AP SDL 2028 10/01/2028	1.82%
8.08% West Bengal SDL 25/02/2025	1.77%
8.06% Tamil Nadu SDL 15/04/2025	1.34%
9.18% Andhra Pradesh SDL 28/05/2024	1.11%
9.72% Haryana SDL 2023 28/08/2023	0.77%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.71%
9.48% West Bengal SDL 17/07/2023	0.59%
9.4% Madhya Pradesh SDL 30/01/2024	0.53%
Other	0.92%

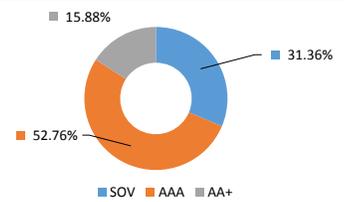
SECURITIES	HOLDINGS
CORPORATE DEBT	60.55%

9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	7.61%
9.25% Reliance Jio Infocomm Ltd 2024 17/06/2024	4.36%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	4.09%
7.9% Reliance Ports & Terminals Ltd. 18/11/2026	3.53%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.35%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.29%
9% Indiabulls Housing Finance Ltd. 30/06/2026	2.85%
8.45% Sundaram Finance Ltd 2028 19/01/2028	2.76%
8.45% Sundaram Finance Ltd. 07/06/2027	2.76%
8.42% HDB Financial Services Ltd 2028 ULIP 01/02/2028	2.76%
7.85% LIC Housing Finance Ltd 2022	2.72%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.66%
8.45% Bajaj Finance Limited 2026 29/09/2026	2.43%
8.72% ILFS 2025 - Ulip 21/01/2025	2.27%
7.39% LIC Hsg 2022 30/08/2022	2.25%
8.75% Indiabulls Housing Finance Ltd 24/09/2021	2.25%
9.98% IL&FS Financial Services Ltd. 05/12/2021	1.68%
8.45% Reliance Ports & Terminals Ltd. 12/06/2023	1.67%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023	1.65%
9.05% HDB Financial Services Limited 2028 27/07/2028	1.38%
9.7% LNT Infra Debt Funds Ltd. 10/06/2024	1.32%
9.8% LNT Finance Ltd. 21/12/2022	0.63%
Other	0.28%

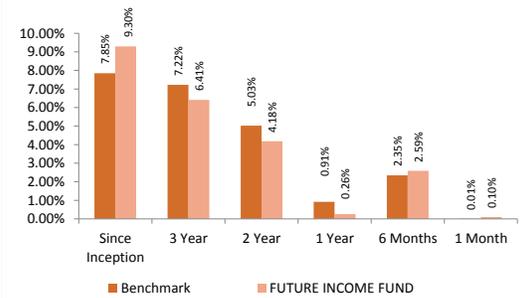
SECTORAL ALLOCATION



Debt Rating Profile

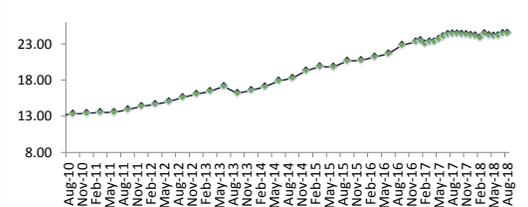


BENCHMARK COMPARISON (CAGR RETURN)



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%	44.26%
Short Term Debt	20.00%	100.00%	55.74%
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 2018
Returns since Publication of NAV

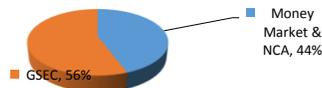
Absolute Return	127.67%
Simple Annual Return	12.70%
CAGR Return	8.53%

NAV as on 31st AUG 2018
22.76721

AUM as on 31st AUG 2018 (Rs. In Lakhs)
3,213.02

Modified Duration (In Years)
2.69

ASSET ALLOCATION

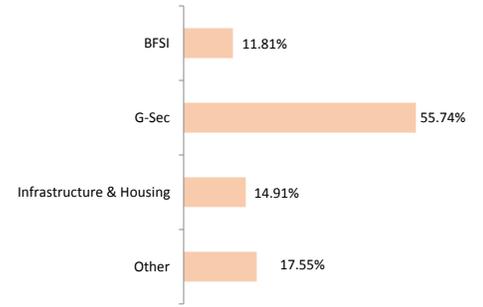


PORTFOLIO AS ON 31st AUG 2018

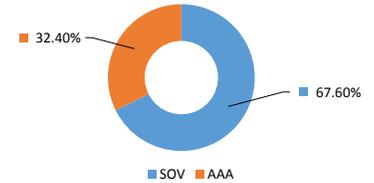
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	44.26%
Net Current Assets	17.55%
Indiabulls Housing Finance Limited CP - 14/06/2019	8.15%
L&T Infra Finance CP - 15/11/2018	6.75%
L&T Finance Limited CP - 09/04/2019	5.96%
Capital First Limited 05/06/2019	5.85%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	55.74%
9.72% Haryana SDL 2023 28/08/2023	12.19%
8.96% Tamil Nadu SDL 2024 09/07/2024	8.02%
8.64% West Bengal SDL 2021 Ulip 30/08/2021	6.02%
8.16% Maharashtra SDL 10/12/2024	4.85%
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022	4.78%
8.86% Andhra Pradesh SDL 06/06/2022	4.77%
9.03% Kerala SDL 07/12/2021	3.40%
8.89% Maharashtra SDL 05/10/2021	3.18%
9.50% HARYANA SDL 2023 11/09/2023	1.63%
9.48% West Bengal SDL 17/07/2023	1.63%
7.77% Gujarat SDL 2028 11/04/2028	1.49%
7.95% Maharashtra SDL 2023 03/07/2023	1.19%
9.23% Gujarat SDL 2021 23/11/2021	1.16%
9.18% Andhra Pradesh SDL 28/05/2024	0.97%
Other	0.47%

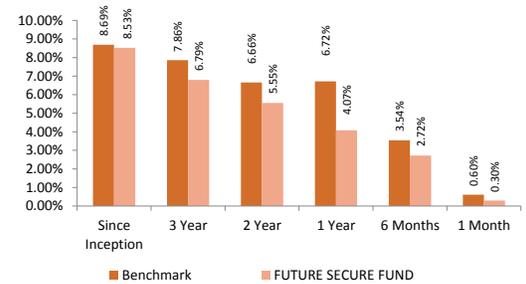
SECTORAL ALLOCATION



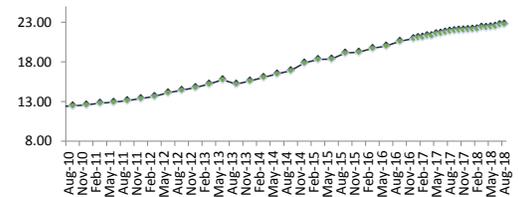
Debt Rating Profile



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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%	2.99%
Equity	60.00%	100.00%	97.01%

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st AUG 2018

Returns since Publication of NAV

Absolute Return	263.27%
Simple Annual Return	26.81%
CAGR Return	14.04%

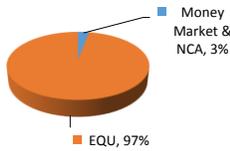
NAV as on 31st AUG 2018

36.32742

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

1,190.14

ASSET ALLOCATION



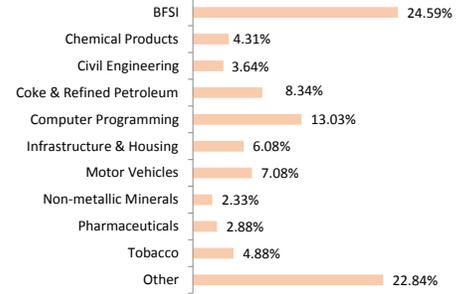
PORTFOLIO AS ON 31st AUG 2018

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.99%**

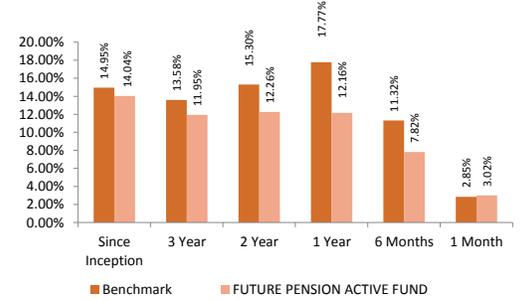
SECURITIES
EQUITY **HOLDINGS** **97.01%**

Reliance Industries Ltd.	7.38%
HDFC Bank Ltd.	6.67%
Kotak Mahindra MF - Kotak Banking ETF	6.59%
Infosys Technologies Ltd.	5.84%
HDFC Ltd.	5.51%
ITC Ltd.	4.88%
Larsen & Toubro Ltd.	3.64%
TATA Consultancy Services Ltd.	3.50%
Hindustan Unilever	2.83%
Maruti Suzuki India Ltd.	2.81%
ICICI Bank Ltd.	2.50%
Yes Bank Ltd.	1.85%
IndusInd Bank Ltd.	1.84%
Sun Pharmaceuticals Industries Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.63%
Mahindra and Mahindra Ltd.	1.63%
HCL Technologies Ltd.	1.61%
Asian Paints Ltd.	1.48%
Bharti Airtel Ltd.	1.32%
Kotak PSU Bank ETF	1.30%
Bharat Electronics Ltd.	1.24%
Engineers India Limited	1.23%
Power Finance Corporation Ltd.	1.15%
Hero MotoCorp Ltd.	1.15%
Punjab National Bank	1.01%
Other	24.68%

SECTORAL ALLOCATION

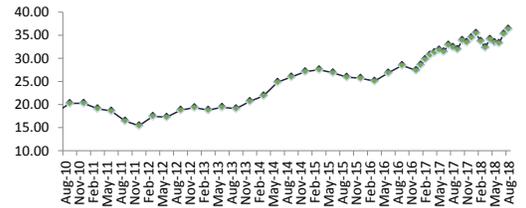


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	0.00%
Government Bonds and Corporate Bonds	30.00%	80.00%	39.23%
Equity	20.00%	70.00%	58.97%

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 2018

Returns since Publication of NAV	
Absolute Return	209.21%
Simple Annual Return	21.31%
CAGR Return	12.18%

NAV as on 31st AUG 2018

30.92116

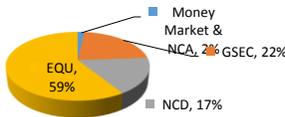
AUM as on 31st AUG 2018 (Rs. In Lakhs)

347.31

Modified Duration (In Years)

4.50

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

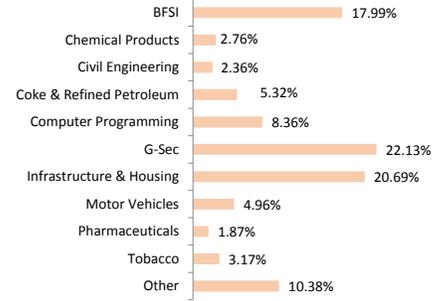
SECURITIES HOLDINGS
MONEY MARKET INSTRUMENTS & NCA **1.81%**

SECURITIES HOLDINGS
GOVERNMENT SECURITIES **22.13%**
8.38% Tamil Nadu SDL 27/01/2026
14.42%
8.51% Maharashtra SDL 09/03/2026
4.27%
9.23% Gujarat SDL 2021 23/11/2021
3.36%
Other
0.08%

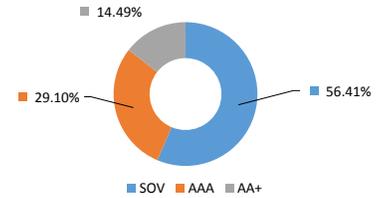
SECURITIES HOLDINGS
CORPORATE DEBT **17.10%**
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021
6.01%
8.72% ILFS 2025 - Ulip 21/01/2025
5.68%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028
5.41%

SECURITIES HOLDINGS
EQUITY **58.97%**
Reliance Industries Ltd.
4.69%
HDFC Bank Ltd.
4.64%
Infosys Technologies Ltd.
3.78%
HDFC Ltd.
3.70%
ITC Ltd.
3.17%
Larsen & Toubro Ltd.
2.36%
ICICI Bank Ltd.
2.24%
TATA Consultancy Services Ltd.
2.19%
Hindustan Unilever
1.80%
Maruti Suzuki India Ltd.
1.78%
State Bank of India
1.24%
IndusInd Bank Ltd.
1.17%
Sun Pharmaceuticals Industries Ltd.
1.14%
Kotak Mahindra Bank Ltd.
1.06%
HCL Technologies Ltd.
1.04%
Mahindra and Mahindra Ltd.
1.04%
Axis Bank Ltd.
0.96%
TATA Motors Ltd.
0.96%
Asian Paints Ltd.
0.96%
Yes Bank Ltd.
0.95%
Bharti Airtel Ltd.
0.86%
Engineers India Limited
0.81%
Bharat Electronics Ltd.
0.80%
Hero MotoCorp Ltd.
0.75%
Power Finance Corporation Ltd.
0.75%
Other
14.12%

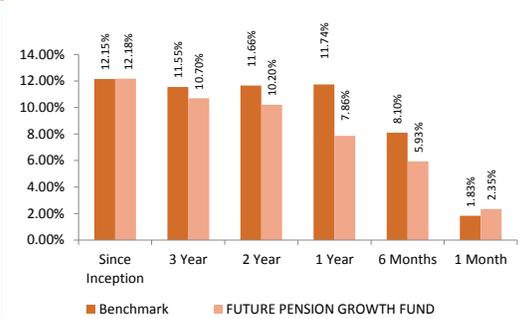
SECTORAL ALLOCATION



Debt Rating Profile

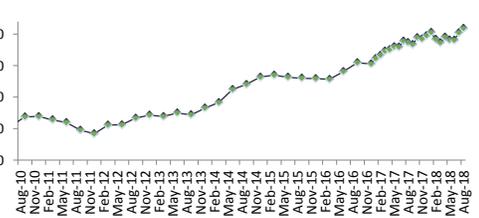


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	0.00%
Government Bonds and Corporate Bonds	80.00%	100.00%	82.33%
Equity	0.00%	20.00%	15.35%

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 2018

Returns since Publication of NAV	
Absolute Return	156.31%
Simple Annual Return	15.92%
CAGR Return	10.06%

NAV as on 31st AUG 2018

25.63109

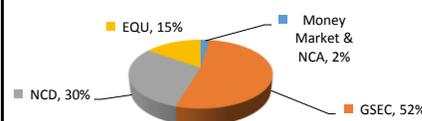
AUM as on 31st AUG 2018 (Rs. In Lakhs)

193.93

Modified Duration (In Years)

5.27

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

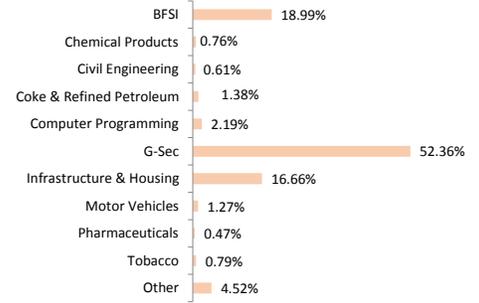
SECURITIES HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 2.32%

SECURITIES HOLDINGS
GOVERNMENT SECURITIES 52.36%
8.08% Maharashtra SDL 15/06/2026 38.06%
8.96% Tamil Nadu SDL 2024 09/07/2024 7.97%
7.92% West Bengal SDL 15/03/2027 3.02%
9.23% Gujarat SDL 2021 23/11/2021 1.44%
7.69% TAMIL NADU SDL 2027 20/12/2027 1.35%
8.51% Andhra Pradesh SDL 17/02/2021 0.52%

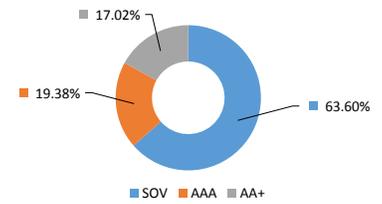
SECURITIES HOLDINGS
CORPORATE DEBT 29.97%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028 6.63%
9.05% HDB Financial Services Limited 2028 27/07/2028 5.29%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/20 5.15%
8.72% ILFS 2025 - Ulip 21/01/2025 5.09%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026 4.04%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023 3.77%

SECURITIES HOLDINGS
EQUITY 15.35%
HDFC Bank Ltd. 1.24%
Reliance Industries Ltd. 1.22%
Infosys Technologies Ltd. 0.99%
HDFC Ltd. 0.97%
ITC Ltd. 0.68%
ICICI Bank Ltd. 0.79%
Larsen & Toubro Ltd. 0.61%
TATA Consultancy Services Ltd. 0.60%
Hindustan Unilever 0.52%
Maruti Suzuki India Ltd. 0.47%
State Bank of India 0.35%
IndusInd Bank Ltd. 0.29%
Sun Pharmaceuticals Industries Ltd. 0.29%
Axis Bank Ltd. 0.28%
Mahindra and Mahindra Ltd. 0.27%
Kotak Mahindra Bank Ltd. 0.27%
HCL Technologies Ltd. 0.26%
Yes Bank Ltd. 0.26%
TATA Motors Ltd. 0.25%
Asian Paints Ltd. 0.23%
Bharti Airtel Ltd. 0.22%
Engineers India Limited 0.20%
Bharat Electronics Ltd. 0.20%
Power Finance Corporation Ltd. 0.19%
Hero MotoCorp Ltd. 0.18%
Other 3.51%

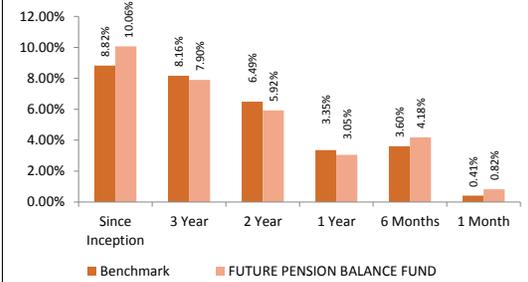
SECTORAL ALLOCATION



Debt Rating Profile

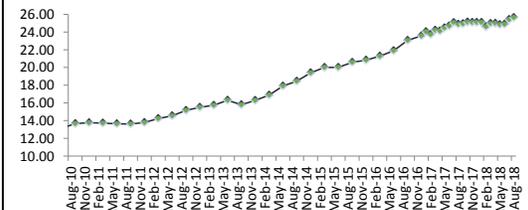


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
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%	0.00%
Government Bonds and Corporate Bonds	0.00%	100.00%	98.33%

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 2018

Returns since Publication of NAV	
Absolute Return	146.81%
Simple Annual Return	14.95%
CAGR Return	9.64%

NAV as on 31st AUG 2018

24.68054

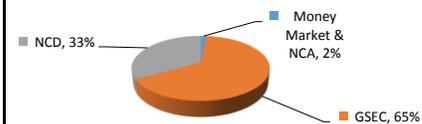
AUM as on 31st AUG 2018 (Rs. In Lakhs)

118.31

Modified Duration (In Years)

5.01

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.67%

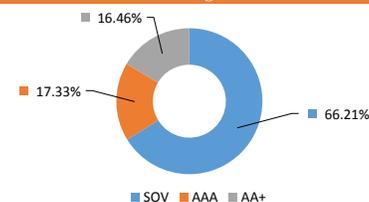
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	65.10%
8.08% Maharashtra SDL 15/06/2026	39.93%
7.95% Maharashtra SDL 2023 03/07/2023	13.02%
8.29% West Bengal SDL 2028 21/02/2028	8.50%
8.51% Andhra Pradesh SDL 17/02/2021	1.71%
7.69% TAMIL NADU SDL 2027 20/12/2027	1.14%
7.25% GUJARAT SDL 2027 ULIP 12/07/2027	0.79%

SECURITIES	HOLDINGS
CORPORATE DEBT	33.22%
10.25% Reliance Gas Trans Infra Ltd. 22/08/2021	8.82%
9.00% Shriram Transport Finance Company Ltd 2028 - Ulip 28/03/2028	8.45%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.22%
8.72% ILFS 2025 - Ulip 21/01/2025	7.09%
9.30% Shriram Transport Finance Co Ltd 2023 Ulip 12/07/2023	0.64%

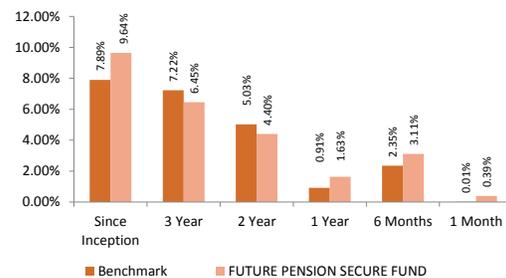
SECTORAL ALLOCATION



Debt Rating Profile

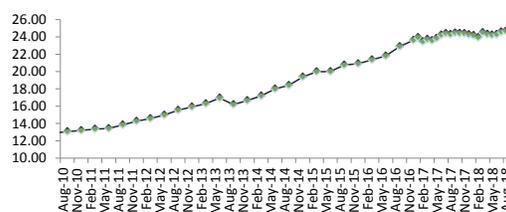


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investment			
Money Market and Cash	40.00%	80.00%	54.86%
Equity	20.00%	60.00%	45.14%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

30th March 2009

FUND PERFORMANCE as on 31st AUG 2018

Returns since Publication of NAV	
Absolute Return	118.86%
Simple Annual Return	12.87%
CAGR Return	8.85%

NAV as on 31st AUG 2018

21.88608894

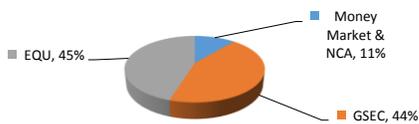
AUM as on 31st AUG 2018 (Rs. In Lakhs)

1.02

Modified Duration (In Years)

4.81

ASSET ALLOCATION



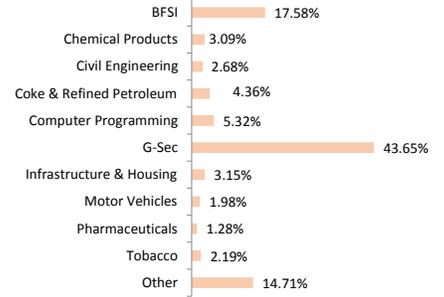
PORTFOLIO AS ON 31st AUG 2018

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **11.21%**

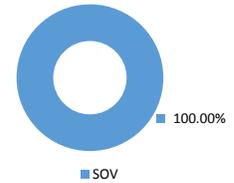
SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **43.65%**
7.72% Central Government 25/05/2025
25.98%
8.96% Tamil Nadu SDL 2024 09/07/2024
17.67%

SECURITIES **HOLDINGS**
EQUITY **45.14%**
HDFC Bank Ltd. 4.04%
HDFC Ltd. 3.79%
Reliance Industries Ltd. 3.65%
Infosys Technologies Ltd. 2.82%
Larsen & Toubro Ltd. 2.68%
ICICI Bank Ltd. 2.35%
ITC Ltd. 2.19%
State Bank of India 2.12%
IndusInd Bank Ltd. 1.87%
Hindustan Unilever 1.74%
Yes Bank Ltd. 1.35%
Asian Paints Ltd. 1.34%
Sun Pharmaceuticals Industries Ltd. 1.28%
HCL Technologies Ltd. 1.03%
Mahindra and Mahindra Ltd. 0.95%
Mahanagar Gas Ltd 0.85%
TATA Motors Ltd. 0.79%
Bharti Airtel Ltd. 0.75%
Tech Mahindra Ltd. 0.75%
AU Small Finance Bank Limited 0.72%
Bharat Electronics Ltd. 0.67%
Axis Bank Ltd. 0.64%
Engineers India Limited 0.63%
Power Finance Corporation Ltd. 0.58%
Sadbhav Engineering Ltd. 0.56%
Other 5.01%

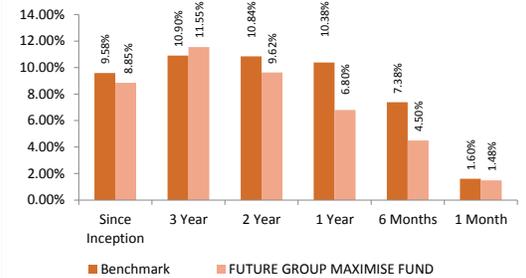
SECTORAL ALLOCATION



Debt Rating Profile

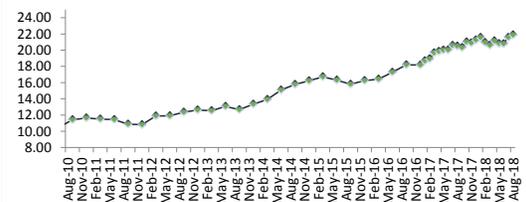


BENCHMARK COMPARISON (CAGR RETURN)



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
Yahya Bookwala	-	3	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investment	60.00%	90.00%	66.56%
Money Market and Cash			
Equity	10.00%	40.00%	33.44%

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 AUG 2018

Returns since Publication of NAV	
Absolute Return	104.17%
Simple Annual Return	12.18%
CAGR Return	8.70%

NAV as on 31st AUG 2018

20.417318

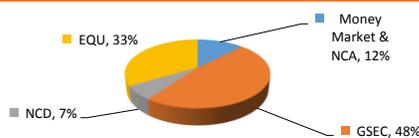
AUM as on 31st AUG 2018 (Rs. In Lakhs)

3.08

Modified Duration (In Years)

4.84

ASSET ALLOCATION



PORTFOLIO AS ON 31st AUG 2018

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **12.37%**

SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **47.63%**

7.72% Central Government 25/05/2025
21.38%
8.38% Tamil Nadu SDL 27/01/2026
16.27%
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022
9.98%

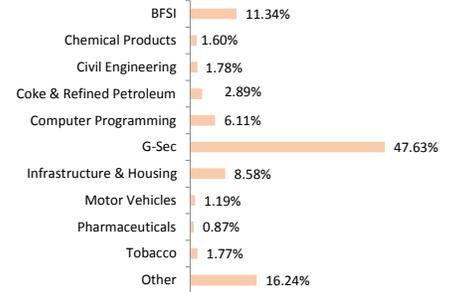
SECURITIES
CORPORATE DEBT **HOLDINGS** **6.56%**

8.85% Indiabulls Housing Finance Ltd. 25/09/2026
6.56%

SECURITIES
EQUITY **HOLDINGS** **33.44%**

HDFC Ltd. 3.14%
TATA Consultancy Services Ltd. 2.70%
HDFC Bank Ltd. 2.68%
Reliance Industries Ltd. 2.42%
Infosys Technologies Ltd. 2.34%
ICICI Bank Ltd. 1.78%
Larsen & Toubro Ltd. 1.78%
ITC Ltd. 1.77%
Hindustan Unilever 1.16%
State Bank of India 0.91%
Yes Bank Ltd. 0.78%
Sun Pharmaceuticals Industries Ltd. 0.64%
Axis Bank Ltd. 0.63%
Mahindra and Mahindra Ltd. 0.63%
Bharti Airtel Ltd. 0.62%
IndusInd Bank Ltd. 0.62%
L&T Technology Services Limited 0.57%
Engineers India Limited 0.50%
Asian Paints Ltd. 0.45%
Bharat Electronics Ltd. 0.44%
TATA Motors Ltd. 0.43%
Power Finance Corporation Ltd. 0.41%
Tata Steel Limited 0.39%
Punjab National Bank 0.37%
HCL Technologies Ltd. 0.34%
Other 4.94%

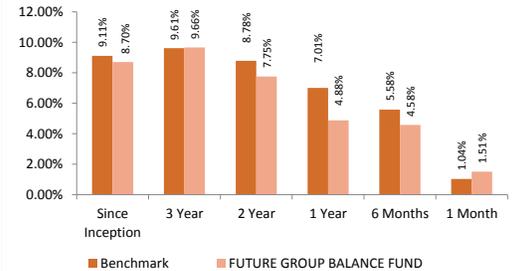
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

