

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	150.61%	13.42%	8.53%	175.38%	15.63%	9.45%	128.02%	11.41%	7.62%	157.93%	14.08%	8.81%

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	176.38%	16.05%	9.69%	190.43%	17.33%	10.19%	224.76%	20.46%	11.32%	273.76%	24.92%	12.75%

	Future Group Secure Fund			INDIVIDUAL	Future Dynamic Growth					Future Midcap Fund			
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR	
Since Inception	20.56%	N.A.	N.A.	Since Inception	114.78%	11.49%	7.95%			Since Inception	11.85%	N.A.	N.A.

	INDIVIDUAL	Future NAV Guarantee Fund			
		Absolute Return	Simple Annual Return	CAGR	
	Absolute Return	66.56%	7.06%	5.56%	Highest NAV Guaranteed 16.659

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund				Group Income Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	126.76%	12.85%	8.66%	Since Inception	85.42%	9.35%	6.99%	Since Inception	10.04%	N.A.	N.A.

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	123.46%	12.70%	8.62%	11.85%	12.91%	0.00%

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	5	4	7
Srijan Sinha	5	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest/Investments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.86%
Equity	50.00%	100.00%	98.14%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on

31st October 2019

Returns since Publication of NAV

Absolute Return	126.76%
Simple Annual Return	12.85%
CAGR Return	8.66%

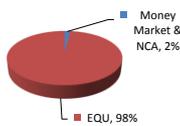
NAV as on 31st October 2019

22.67629

AUM as on 31st October 2019 (Rs. In Lakhs)

4,716.86

ASSET ALLOCATION



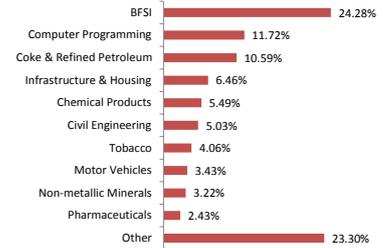
PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.86%

SECURITIES	HOLDINGS
EQUITY	98.14%

Reliance Industries Ltd.	8.16%
Kotak Mahindra MF - Kotak Banking ETF	6.04%
HDFC Ltd.	5.46%
ICICI Bank Ltd.	5.34%
Infosys Technologies Ltd.	5.23%
HDFC Bank Ltd.	5.02%
TATA Consultancy Services Ltd.	4.28%
ITC Ltd.	4.06%
Larsen & Toubro Ltd.	4.03%
Hindustan Unilever	3.61%
Kotak Mahindra Bank Ltd.	2.39%
Reliance ETF Bank BeES	2.36%
Axis Bank Ltd.	2.30%
Maruti Suzuki India Ltd.	1.66%
Mahindra and Mahindra Ltd.	1.42%
Asian Paints Ltd.	1.38%
Yes Bank Ltd.	1.37%
HCL Technologies Ltd.	1.36%
Titan Company Ltd.	1.28%
Engineers India Limited	1.27%
Britannia Industries Ltd.	1.18%
State Bank of India	1.17%
Indian Oil Corporation Ltd.	1.09%
Nagarjuna Construction Co. Ltd	1.08%
Sun Pharmaceuticals Industries Ltd.	1.06%
Other	24.55%

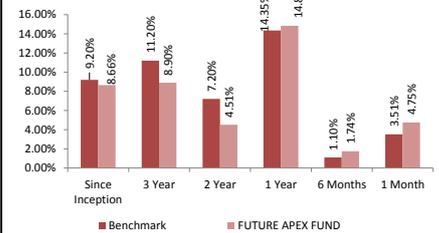
SECTORAL ALLOCATION



Debt Rating Profile

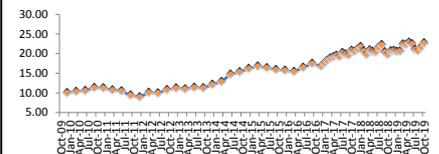


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

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	5	4	7
Srijan Sinha	5	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	0.00%	15.00%	0.00%
Cash and Money Market	0.00%	20.00%	3.18%
Equity	80.00%	100.00%	96.82%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on

31st October 2019

Returns since Publication of NAV

Absolute Return	85.42%
Simple Annual Return	9.35%
CAGR Return	6.99%

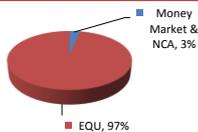
NAV as on 31st October 2019

18.54167

AUM as on 31st October 2019 (Rs. In Lakhs)

8,463.20

ASSET ALLOCATION



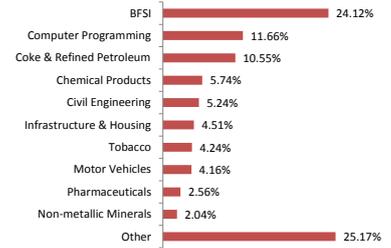
PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.18%

SECURITIES	HOLDINGS
EQUITY	96.82%

Reliance Industries Ltd.	8.56%
Kotak Mahindra MF - Kotak Banking ETF	7.38%
HDFC Ltd.	5.83%
Infosys Technologies Ltd.	5.08%
HDFC Bank Ltd.	5.02%
ICICI Bank Ltd.	4.36%
TATA Consultancy Services Ltd.	4.32%
ITC Ltd.	4.24%
Larsen & Toubro Ltd.	4.22%
Hindustan Unilever	3.78%
Kotak Mahindra Bank Ltd.	2.37%
Axis Bank Ltd.	2.32%
Maruti Suzuki India Ltd.	1.67%
Asian Paints Ltd.	1.44%
Mahindra and Mahindra Ltd.	1.44%
Reliance ETF Bank BeES	1.41%
HCL Technologies Ltd.	1.37%
State Bank of India	1.30%
Titan Company Ltd.	1.29%
Kotak PSU Bank ETF	1.23%
Sun Pharmaceuticals Industries Ltd.	1.19%
Britannia Industries Ltd.	1.19%
Yes Bank Ltd.	1.12%
NBCC (India) Ltd	1.03%
Hero MotoCorp Ltd.	1.02%
Other	22.65%

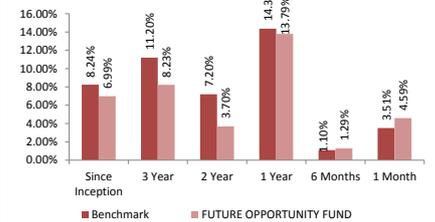
SECTORAL ALLOCATION



Debt Rating Profile

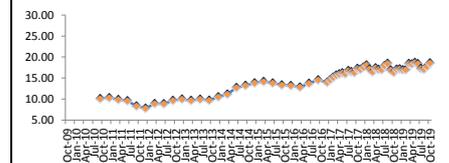


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

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	5	4	7
Srijan Sinha	5	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	100.00%	1.59%
Equity	0.00%	100.00%	98.41%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31st October 2019

Returns since Publication of NAV	
Absolute Return	114.78%
Simple Annual Return	11.49%
CAGR Return	7.95%

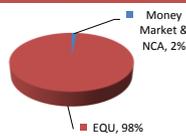
NAV as on 31st October 2019

21.47826775

AUM as on 31st October 2019 (Rs. In Lakhs)

1,670.91

ASSET ALLOCATION



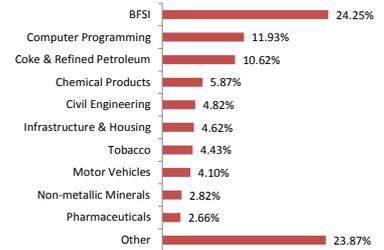
PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.59%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	98.41%
Reliance Industries Ltd.	8.45%
Kotak Mahindra MF - Kotak Banking ETF	6.48%
HDFC Ltd.	6.02%
HDFC Bank Ltd.	5.86%
Infosys Technologies Ltd.	5.26%
ICICI Bank Ltd.	4.70%
Larsen & Toubro Ltd.	4.45%
TATA Consultancy Services Ltd.	4.44%
ITC Ltd.	4.43%
Hindustan Unilever	3.82%
Kotak Mahindra Bank Ltd.	2.50%
Axis Bank Ltd.	2.43%
Maruti Suzuki India Ltd.	1.75%
Reliance ETF Bank BeES	1.54%
Mahindra and Mahindra Ltd.	1.51%
Asian Paints Ltd.	1.50%
HCL Technologies Ltd.	1.43%
Titan Company Ltd.	1.35%
Sun Pharmaceuticals Industries Ltd.	1.25%
Britannia Industries Ltd.	1.21%
Kotak PSU Bank ETF	1.20%
Indian Oil Corporation Ltd.	1.08%
Yes Bank Ltd.	1.08%
Engineers India Limited	1.06%
Hero MotoCorp Ltd.	1.03%
Other	22.59%

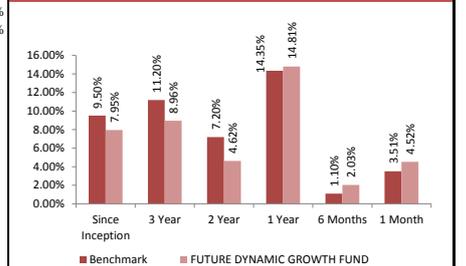
SECTORAL ALLOCATION



Debt Rating Profile

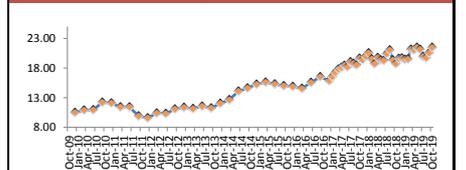


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

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	5	4	7
Srijan Sinha	5	-	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	10.00%	50.00%	20.42%
Money Market and Cash	0.00%	40.00%	1.67%
Equity	50.00%	90.00%	77.91%

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 October 2019

Returns since Publication of NAV

Absolute Return	157.93%
Simple Annual Return	14.08%
CAGR Return	8.81%

NAV as on 31st October 2019

25.79264

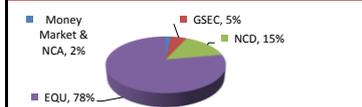
AUM as on 31st October 2019 (Rs. In Lakhs)

8,344.16

Modified Duration (In Years)

4.95

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 1.67%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 5.12%

8.38% Tamil Nadu SDL	2.55%
8.15% Tamil Nadu SDL	1.13%
8.70% Gujarat SDL 2028	0.84%
Other	0.60%

SECURITIES HOLDINGS

CORPORATE DEBT 15.30%

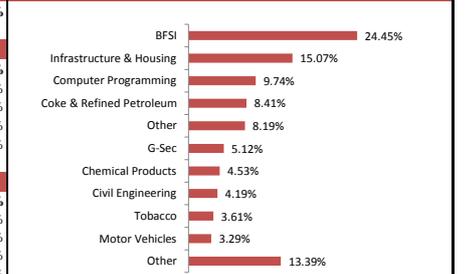
10.63% IOT Utikal Energy Services Ltd	3.31%
7.90% SIKKA PORTS & TERMINALS LTD	2.07%
8.55% Housing Development Finance Corporation Limited 2029	1.65%
9.25% Reliance Jio Infocomm Ltd 2024	1.31%
9.00% Shriram Transport Finance Company Ltd 2028	1.28%
8.85% Indiabulls Housing Finance Ltd.	1.26%
8.37% REC Ltd 2028	1.14%
10.90% AU SFB Lower Tier II Bonds May 2025	0.95%
7.48% IRFC 2029	0.83%
8.80% LIC Housing Finance Ltd 2029	0.65%
Other	0.85%

SECURITIES HOLDINGS

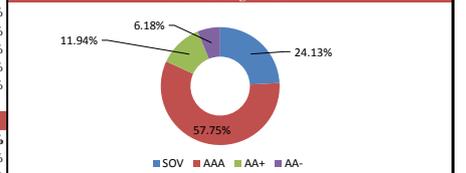
EQUITY 77.91%

Reliance Industries Ltd.	7.19%
Kotak Mahindra MF - Kotak Banking ETF	5.70%
HDFC Ltd.	5.07%
Infosys Technologies Ltd.	4.26%
ICICI Bank Ltd.	4.22%
HDFC Bank Ltd.	3.89%
ITC Ltd.	3.61%
TATA Consultancy Services Ltd.	3.60%
Larsen & Toubro Ltd.	3.50%
Hindustan Unilever	3.18%
Kotak Mahindra Bank Ltd.	2.25%
Axis Bank Ltd.	2.00%
Maruti Suzuki India Ltd.	1.40%
Mahindra and Mahindra Ltd.	1.19%
Asian Paints Ltd.	1.19%
State Bank of India	1.15%
HCL Technologies Ltd.	1.15%
Titan Company Ltd.	1.08%
Britannia Industries Ltd.	1.00%
Yes Bank Ltd.	0.99%
Sun Pharmaceuticals Industries Ltd.	0.99%
Kotak PSU Bank ETF	0.86%
Hero MotoCorp Ltd.	0.85%
Reliance ETF Bank BeES	0.84%
Indian Oil Corporation Ltd.	0.81%
Other	15.94%

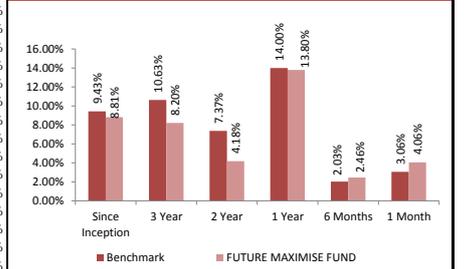
SECTORAL ALLOCATION



Debt Rating Profile

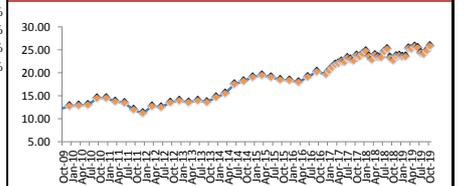


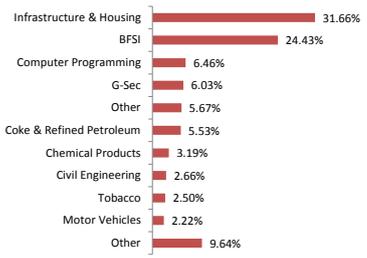
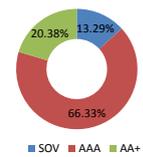
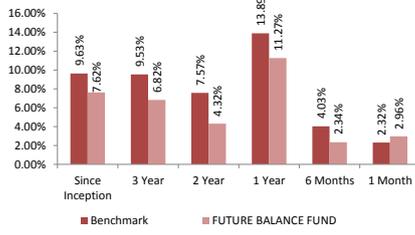
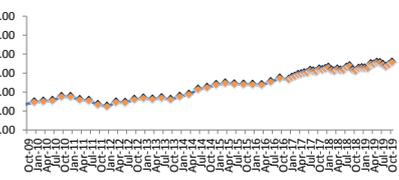
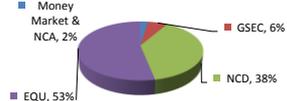
BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

FUND - NAV



ABOUT THE FUND		PORTFOLIO AS ON 31st October 2019		SECTORAL ALLOCATION																																																						
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.		SECURITIES HOLDINGS MONEY MARKET INSTRUMENTS & NCA 2.34%		 <p>Infrastructure & Housing 31.66% BFSI 24.43% Computer Programming 6.46% G-Sec 6.03% Other 5.67% Coke & Refined Petroleum 5.53% Chemical Products 3.19% Civil Engineering 2.66% Tobacco 2.50% Motor Vehicles 2.22% Other 9.64%</p>																																																						
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		SECURITIES HOLDINGS GOVERNMENT SECURITIES 6.03% 8.83% Central Government 8.24% GOI 2027 ULIP 8.97% Central Government Other 0.53%																																																								
Fund Manager Details		SECURITIES HOLDINGS CORPORATE DEBT 38.49%		Debt Rating Profile  <p>SOV 20.38% AAA 13.25% AA+ 66.33%</p>																																																						
<table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>-</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>-</td> <td>4</td> <td>7</td> </tr> </tbody> </table>	Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	-	7	Yahya Bookwala	-	4	7	<table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Fixed Interest Investments</td> <td>40.00%</td> <td>70.00%</td> <td>44.52%</td> </tr> <tr> <td>Money Market and Cash</td> <td>0.00%</td> <td>30.00%</td> <td>2.34%</td> </tr> <tr> <td>Equity</td> <td>30.00%</td> <td>60.00%</td> <td>53.13%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Fixed Interest Investments	40.00%	70.00%	44.52%	Money Market and Cash	0.00%	30.00%	2.34%	Equity	30.00%	60.00%	53.13%																					
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Equity	30.00%	60.00%	53.13%																																																							
ASSET ALLOCATION		SECURITIES HOLDINGS EQUITY 53.13%		BENCHMARK COMPARISON (CAGR RETURN)  <p>Since Inception: 9.63% (Benchmark), 7.62% (FUTURE BALANCE FUND) 3 Year: 9.53% (Benchmark), 6.82% (FUTURE BALANCE FUND) 2 Year: 7.57% (Benchmark), 4.32% (FUTURE BALANCE FUND) 1 Year: 13.89% (Benchmark), 11.27% (FUTURE BALANCE FUND) 6 Months: 4.03% (Benchmark), 2.34% (FUTURE BALANCE FUND) 1 Month: 2.32% (Benchmark), 2.96% (FUTURE BALANCE FUND)</p>																																																						
RISK RETURN PROFILE		<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr><td>Reliance Industries Ltd.</td><td>4.84%</td></tr> <tr><td>Kotak Mahindra MF - Kotak Banking ETF</td><td>4.10%</td></tr> <tr><td>HDFC Bank Ltd.</td><td>3.93%</td></tr> <tr><td>HDFC Ltd.</td><td>3.71%</td></tr> <tr><td>ICICI Bank Ltd.</td><td>2.97%</td></tr> <tr><td>Infosys Technologies Ltd.</td><td>2.86%</td></tr> <tr><td>ITC Ltd.</td><td>2.50%</td></tr> <tr><td>Larsen & Toubro Ltd.</td><td>2.48%</td></tr> <tr><td>TATA Consultancy Services Ltd.</td><td>2.35%</td></tr> <tr><td>Hindustan Unilever</td><td>2.22%</td></tr> <tr><td>Kotak Mahindra Bank Ltd.</td><td>1.45%</td></tr> <tr><td>Axis Bank Ltd.</td><td>1.32%</td></tr> <tr><td>State Bank of India</td><td>1.03%</td></tr> <tr><td>Maruti Suzuki India Ltd.</td><td>0.94%</td></tr> <tr><td>Asian Paints Ltd.</td><td>0.85%</td></tr> <tr><td>Mahindra and Mahindra Ltd.</td><td>0.81%</td></tr> <tr><td>HCL Technologies Ltd.</td><td>0.78%</td></tr> <tr><td>Titan Company Ltd.</td><td>0.73%</td></tr> <tr><td>Sun Pharmaceuticals Industries Ltd.</td><td>0.71%</td></tr> <tr><td>Britannia Industries Ltd.</td><td>0.67%</td></tr> <tr><td>Yes Bank Ltd.</td><td>0.63%</td></tr> <tr><td>Kotak PSU Bank ETF</td><td>0.57%</td></tr> <tr><td>Engineers India Limited</td><td>0.57%</td></tr> <tr><td>Hero MotoCorp Ltd.</td><td>0.57%</td></tr> <tr><td>Indian Oil Corporation Ltd.</td><td>0.56%</td></tr> <tr><td>Other</td><td>8.98%</td></tr> </tbody> </table>			SECURITIES	HOLDINGS	Reliance Industries Ltd.	4.84%	Kotak Mahindra MF - Kotak Banking ETF	4.10%	HDFC Bank Ltd.	3.93%	HDFC Ltd.	3.71%	ICICI Bank Ltd.	2.97%	Infosys Technologies Ltd.	2.86%	ITC Ltd.	2.50%	Larsen & Toubro Ltd.	2.48%	TATA Consultancy Services Ltd.	2.35%	Hindustan Unilever	2.22%	Kotak Mahindra Bank Ltd.	1.45%	Axis Bank Ltd.	1.32%	State Bank of India	1.03%	Maruti Suzuki India Ltd.	0.94%	Asian Paints Ltd.	0.85%	Mahindra and Mahindra Ltd.	0.81%	HCL Technologies Ltd.	0.78%	Titan Company Ltd.	0.73%	Sun Pharmaceuticals Industries Ltd.	0.71%	Britannia Industries Ltd.	0.67%	Yes Bank Ltd.	0.63%	Kotak PSU Bank ETF	0.57%	Engineers India Limited	0.57%	Hero MotoCorp Ltd.	0.57%	Indian Oil Corporation Ltd.	0.56%	Other	8.98%
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RATING The rating of all the Corporate Debt in our portfolio is rated as AA or higher.		DATE OF INCEPTION 18th July 2008		Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50 FUND - NAV 																																																						
DATE OF INCEPTION 18th July 2008		FUND PERFORMANCE as on 31st October 2019																																																								
FUND PERFORMANCE as on 31st October 2019		Returns since Publication of NAV																																																								
Absolute Return		128.02%																																																								
Simple Annual Return		11.41%																																																								
CAGR Return		7.62%																																																								
NAV as on 31st October 2019 22.8016		AUM as on 31st October 2019 (Rs. In Lakhs) 6,894.51																																																								
Modified Duration (In Years) 4.83		ASSET ALLOCATION																																																								
		 <p>Money Market & NCA, 2% EQU, 53% GSEC, 6% NCD, 38%</p>																																																								

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	5	4	7
Srijan Sinha	5	-	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Income including Money Market Instruments	0.00%	100.00%	92.99%
Equity	0.00%	100.00%	7.01%

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 October 2019

Returns since Publication of NAV	
Absolute Return	66.56%
Simple Annual Return	7.06%
CAGR Return	5.56%

HIGHEST NAV GUARANTEED

16.65897

NAV as on 31st October 2019

16.6557

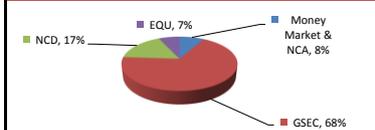
AUM as on 31st October 2019 (Rs. In Lakhs)

1,223.62

Modified Duration (In Years)

0.49

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

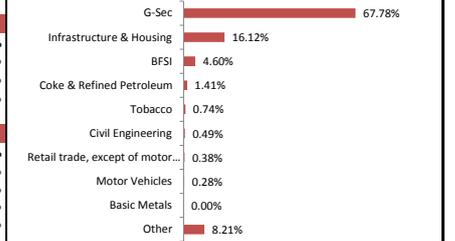
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	8.21%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	67.78%
6.65% Gsec 2020	36.96%
8.19% Gsec 2020	20.52%
08.57% WEST BENGAL SDL 2020	10.29%

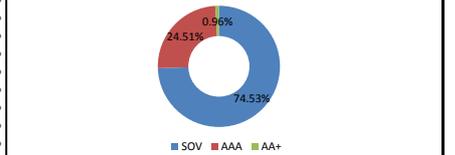
SECURITIES	HOLDINGS
CORPORATE DEBT	16.99%
10.25% SIKKA PORTS & TERMINALS LTD	6.93%
8.75% LIC Housing Finance Ltd	6.71%
8.38% Power Finance Corporation Ltd	2.48%
10.5% M&M Financial Services Ltd	0.88%

SECURITIES	HOLDINGS
EQUITY	7.01%
ICICI Bank Ltd.	1.81%
HDFC Bank Ltd.	1.52%
Reliance Industries Ltd.	1.41%
ITC Ltd.	0.74%
Larsen & Toubro Ltd.	0.49%
Axis Bank Ltd.	0.40%
Future Retail Ltd.	0.37%
Mahindra and Mahindra Ltd.	0.28%
PRAXIS HOME RETAIL	0.00%
TATASTEEL Rights Issue Partly paid	0.00%

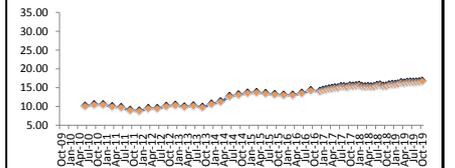
SECTORAL ALLOCATION



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	5	4	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	50.00%	100.00%	96.55%
Money Market and Cash	0.00%	50.00%	3.45%
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 October 2019

Returns since Publication of NAV	
Absolute Return	175.38%
Simple Annual Return	15.63%
CAGR Return	9.45%

NAV as on 31st October 2019

27.53759

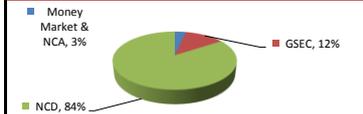
AUM as on 31st October 2019 (Rs. In Lakhs)

15,384.45

Modified Duration (In Years)

5.45

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 3.45%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 12.26%

7.72% Gsec 2049	3.31%
7.57% Gsec 2033	2.76%
8.24% GOI 2027	2.11%
7.26% Gsec 2029	1.69%
8.60% Gsec 2028	1.63%
Other	0.75%

SECURITIES HOLDINGS

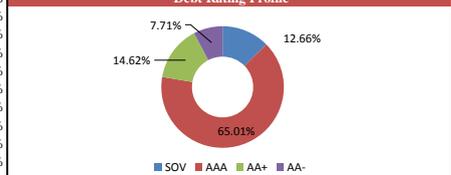
CORPORATE DEBT 84.29%

9.00% Shriram Transport Finance Company Ltd 2028	8.79%
9.25% Reliance Jio Infocomm Ltd 2024	7.51%
8.24% NABARD GOI 2029	6.23%
7.90% SIKKA PORTS & TERMINALS LTD	3.96%
10.63% IOT Utikal Energy Services Ltd.	3.84%
8.70% LIC Housing Finance Ltd 2029	3.69%
9.23% IREDA 2029	3.52%
8.45% Sundaram Finance Ltd 2028	3.41%
8.06% Bajaj Finance Limited 2029	3.35%
9.39% Power Finance Corporation Limited 2029	3.28%
8.98% Power Finance Corporation Limited 2029	3.26%
10.90% AU SFB Lower Tier II Bonds May 2025	3.10%
10.63% IOT Utikal Energy Services Ltd.	3.07%
8.30% REC Limited Non GOI 2029	2.99%
8.37% REC Ltd 2028	2.76%
8.75% Indiabulls Housing Finance Ltd	2.69%
8.85% Indiabulls Housing Finance Ltd.	2.67%
8.80% LIC Housing Finance Ltd 2029	2.38%
9.98% IL&FS Financial Services Ltd.	2.24%
8.55% Housing Development Finance Corporation Limited 2029	2.21%
8.00% IREDA 2029	2.20%
8.72% ILFS 2025	2.12%
7.48% IRFC 2029	1.94%
8.67% Power Finance Corporation Limited 2028	0.98%
8.97% REC Limited 2029	0.55%
10.25% SIKKA PORTS & TERMINALS LTD 2021	0.75%
Other	0.75%

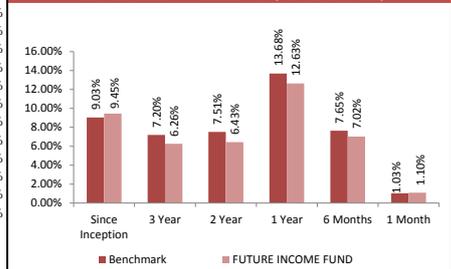
SECTORAL ALLOCATION



Debt Rating Profile

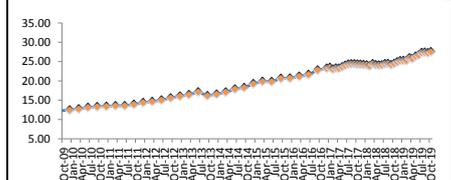


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt 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	5	4	7
Srijan Sinha	5	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments, Government Bonds and Corporate Bonds	0.00%	40.00%	1.73%
Equity	60.00%	100.00%	98.27%

RISK RETURN PROFILE

Risk	Very High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31st October 2019

Returns since Publication of NAV	
Absolute Return	273.76%
Simple Annual Return	24.92%
CAGR Return	12.75%

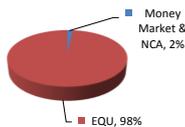
NAV as on 31st October 2019

37.37591

AUM as on 31st October 2019 (Rs. In Lakhs)

947.39

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

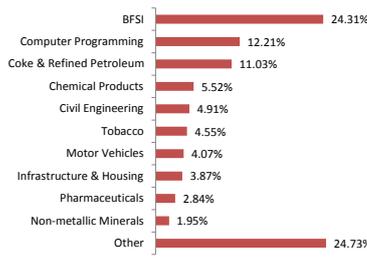
SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.73%**

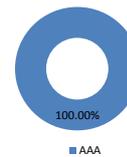
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.27%
Reliance Industries Ltd.	8.75%
Kotak Mahindra MF - Kotak Banking ETF	7.98%
HDFC Ltd.	5.85%
HDFC Bank Ltd.	5.50%
ICICI Bank Ltd.	5.44%
Infosys Technologies Ltd.	5.29%
TATA Consultancy Services Ltd.	4.65%
Larsen & Toubro Ltd.	4.59%
ITC Ltd.	4.55%
Hindustan Unilever	3.77%
Axis Bank Ltd.	2.36%
Reliance ETF Bank BeES	2.30%
Kotak Mahindra Bank Ltd.	2.29%
Maruti Suzuki India Ltd.	1.73%
Asian Paints Ltd.	1.53%
Mahindra and Mahindra Ltd.	1.49%
HCL Technologies Ltd.	1.40%
State Bank of India	1.39%
Titan Company Ltd.	1.34%
Sun Pharmaceuticals Industries Ltd.	1.27%
Britannia Industries Ltd.	1.21%
Future Retail Ltd.	1.11%
Engineers India Limited	1.06%
Hero MotoCorp Ltd.	1.04%
Indian Oil Corporation Ltd.	0.99%
Other	19.36%

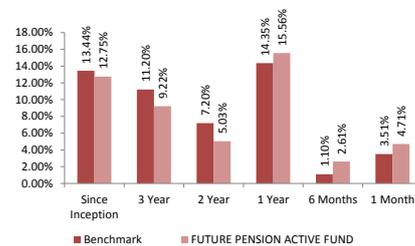
SECTORAL ALLOCATION



Debt Rating Profile

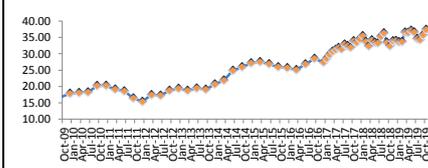


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

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	5	4	7
Srijan Sinha	5	-	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	7.11%
Government Bonds and Corporate Bonds	30.00%	80.00%	32.84%
Equity	20.00%	70.00%	60.05%

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 October 2019

Returns since Publication of NAV	
Absolute Return	224.76%
Simple Annual Return	20.46%
CAGR Return	11.32%

NAV as on 31st October 2019

32.47595

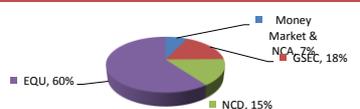
AUM as on 31st October 2019 (Rs. In Lakhs)

261.30

Modified Duration (In Years)

2.59

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.11%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	17.58%
6.65% Gsec 2020	7.69%
8.51% Maharashtra SDL	6.04%
8.15% Tamil Nadu SDL 2028	3.73%
Other	0.12%

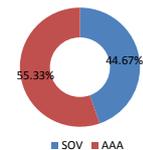
SECURITIES	HOLDINGS
CORPORATE DEBT	15.26%
10.25% SIKKA PORTS & TERMINALS LTD 2021	8.12%
10.63% IOT Utikal Energy Services Ltd.	7.15%

SECURITIES	HOLDINGS
EQUITY	60.05%
Reliance Industries Ltd.	5.80%
HDFC Ltd.	5.65%
HDFC Bank Ltd.	5.39%
ICICI Bank Ltd.	4.56%
Infosys Technologies Ltd.	3.43%
Larsen & Toubro Ltd.	2.97%
TATA Consultancy Services Ltd.	2.92%
ITC Ltd.	2.88%
Hindustan Unilever	2.45%
State Bank of India	2.05%
Kotak Mahindra Bank Ltd.	1.67%
Axis Bank Ltd.	1.59%
Maruti Suzuki India Ltd.	1.13%
IndusInd Bank Ltd.	1.10%
Asian Paints Ltd.	1.02%
Mahindra and Mahindra Ltd.	0.96%
HCL Technologies Ltd.	0.93%
Titan Company Ltd.	0.87%
Sun Pharmaceuticals Industries Ltd.	0.84%
Britannia Industries Ltd.	0.80%
Hero MotoCorp Ltd.	0.67%
Indian Oil Corporation Ltd.	0.67%
Engineers India Limited	0.63%
Coal India Ltd.	0.63%
GAIL (India) Ltd.	0.61%
Other	7.86%

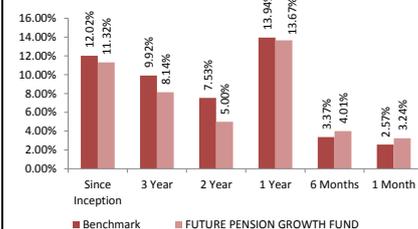
SECTORAL ALLOCATION



Debt Rating Profile

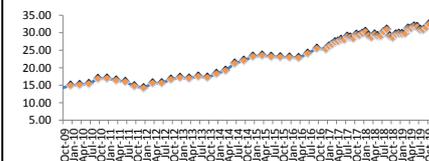


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

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	5	4	7
Srijan Sinha	5	-	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	5.21%
Government Bonds and Corporate Bonds	80.00%	100.00%	82.66%
Equity	0.00%	20.00%	12.13%

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 October 2019

Returns since Publication of NAV

Absolute Return	190.43%
Simple Annual Return	17.33%
CAGR Return	10.19%

NAV as on 31st October 2019

29.04273

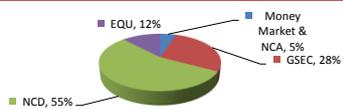
AUM as on 31st October 2019 (Rs. In Lakhs)

156.76

Modified Duration (In Years)

5.02

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.20%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	27.65%
8.68% Tamil Nadu SDL 2028	8.37%
6.65% Gsec 2020	7.08%
7.92% West Bengal SDL	3.99%
7.72% Gsec 2049	3.42%
8.15% Tamil Nadu SDL 2028	3.04%
8.70% Gujarat SDL 2028	1.75%

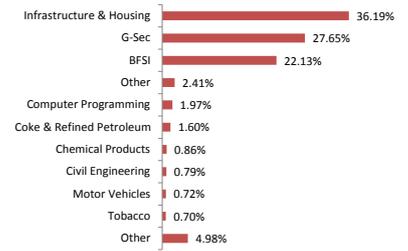
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	55.01%
10.63% IOT Utikal Energy Services Ltd.	8.15%
10.90% AU SFB Lower Tier II Bonds May 2025	7.24%
9.23% IREDA 2029	7.06%
9.25% Reliance Jio Infocomm Ltd 2024	6.95%
8.80% LIC Housing Finance Ltd 2029	6.87%
9.00% Shriram Transport Finance Company Ltd 2028	6.79%
8.37% REC Ltd 2028	6.76%
8.85% Indiabulls Housing Finance Ltd.	5.19%

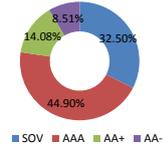
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	12.13%
Reliance Industries Ltd.	1.43%
ICICI Bank Ltd.	1.21%
Infosys Technologies Ltd.	0.86%
Larsen & Toubro Ltd.	0.74%
TATA Consultancy Services Ltd.	0.74%
ITC Ltd.	0.70%
Hindustan Unilever	0.61%
HDFC Ltd.	0.57%
State Bank of India	0.47%
Axis Bank Ltd.	0.36%
Maruti Suzuki India Ltd.	0.34%
Asian Paints Ltd.	0.25%
Mahindra and Mahindra Ltd.	0.24%
HCL Technologies Ltd.	0.23%
Titan Company Ltd.	0.21%
Britannia Industries Ltd.	0.21%
Sun Pharmaceuticals Industries Ltd.	0.21%
Hero MotoCorp Ltd.	0.17%
Indian Oil Corporation Ltd.	0.17%
Engineers India Limited	0.16%
Coal India Ltd.	0.16%
L&T Technology Services Limited	0.15%
GAIL (India) Ltd.	0.15%
Bajaj Auto Ltd.	0.15%
Cipla Ltd.	0.14%
Other	1.52%

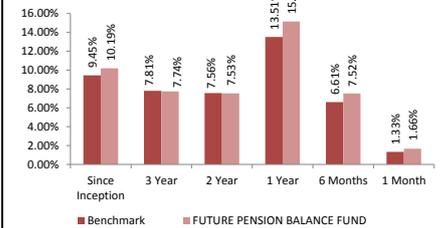
SECTORAL ALLOCATION



Debt Rating Profile

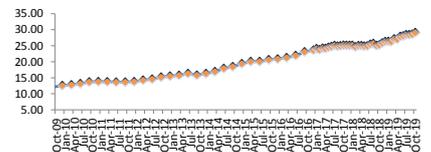


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

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	5	4	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	27.12%
Government Bonds and Corporate Bonds	0.00%	100.00%	72.88%

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 October 2019

Returns since Publication of NAV	
Absolute Return	176.38%
Simple Annual Return	16.05%
CAGR Return	9.69%

NAV as on 31st October 2019

27.63783

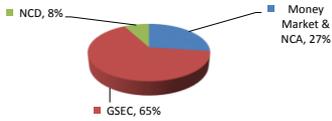
AUM as on 31st October 2019 (Rs. In Lakhs)

74.49

Modified Duration (In Years)

2.38

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	27.12%

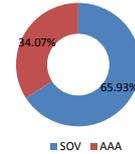
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	64.99%
6.65% Gsec 2020	24.08%
08.57% WEST BENGAL SDL 2020	13.52%
8.60% Gsec 2028	7.47%
8.15% Tamil Nadu SDL 2028	7.11%
7.57% Gsec 2033	7.05%
8.68% Tamil Nadu SDL 2028	4.40%
7.25% GUJARAT SDL 2027	1.35%

SECURITIES	HOLDINGS
CORPORATE DEBT	7.89%
10.63% IOT Utkal Energy Services Ltd.	7.89%

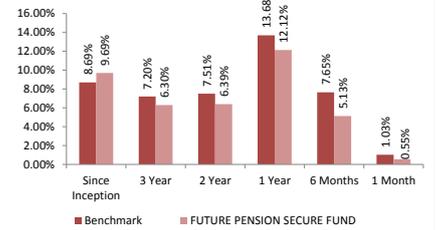
SECTORAL ALLOCATION



Debt Rating Profile

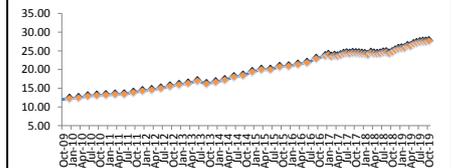


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt 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	5	4	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market and Cash	0.00%	75.00%	36.95%
Short Term Debt	20.00%	100.00%	63.05%
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 October 2019

Returns since Publication of NAV	
Absolute Return	150.61%
Simple Annual Return	13.42%
CAGR Return	8.53%

NAV as on 31st October 2019

25.06059

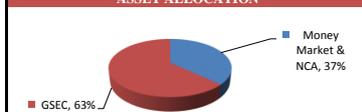
AUM as on 31st October 2019 (Rs. In Lakhs)

3,494.48

Modified Duration (In Years)

1.77

ASSET ALLOCATION



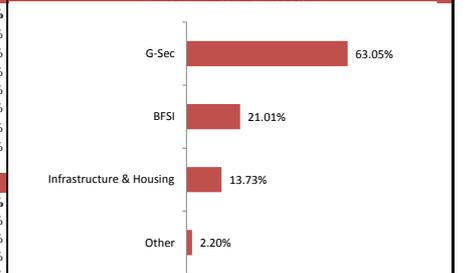
PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	36.95%
BANK OF BARODA CD	8.33%
CP Rural Electrification Corporation Ltd	8.13%
Bajaj Finance Limited CP	7.10%
NABARD CP	5.60%
HDB Financial Services Limited CP	5.58%
TREPS - 01NOV2019	1.18%
Net Current Assets	1.03%

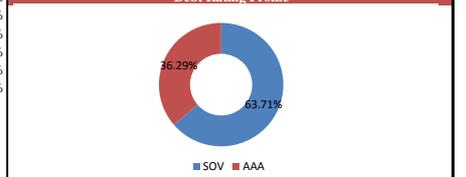
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	63.05%
6.65% Gsec 2020	13.26%
8.9% Tamil Nadu SDL	9.14%
8.90% ANDHRA PRADESH SDL 2022	6.08%
7.26% Gsec 2029	5.96%
8.64% West Bengal SDL 2021	5.70%
8.60% Gsec 2028	4.78%
8.89% Andhra Pradesh SDL 2022	4.59%
8.86% Andhra Pradesh SDL	4.55%
08.57% WEST BENGAL SDL 2020	4.32%
8.24% GOI 2027	3.09%
9.48% West Bengal SDL	1.57%

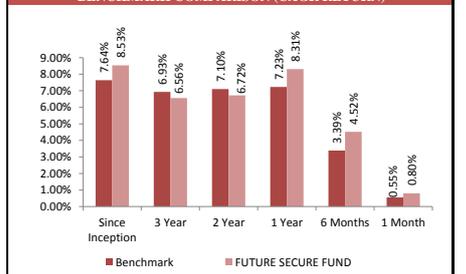
SECTORAL ALLOCATION



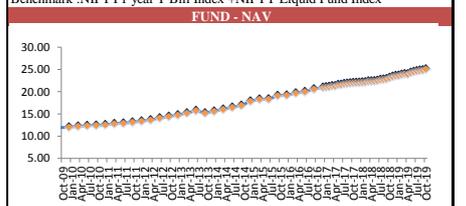
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index



ABOUT THE FUND

OBJECTIVE
To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

Strategy

Investment in mix of mid cap and large cap companies across sectors

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	-	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	20.00%	5.13%
Equity	80.00%	100.00%	94.87%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on

31st October 2019

Returns since Publication of NAV

Absolute Return	11.85%
Simple Annual Return	N.A.
CAGR Return	N.A.

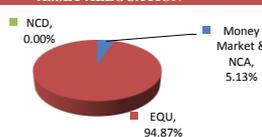
NAV as on 31st October 2019

11.18500

AUM as on 31st October 2019 (Rs. In Lakhs)

216.33

ASSET ALLOCATION



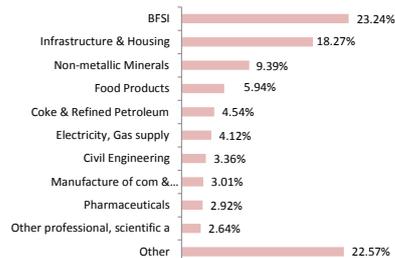
PORTFOLIO AS ON 31st October 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 5.13%

SECURITIES
EQUITY 94.87%

RBL Bank Ltd	4.90%
The Federal Bank Limited	4.03%
Kajaria Ceramics Limited	3.60%
Tata Power Co. Ltd.	3.23%
The Ramco Cements Limited	3.18%
Engineers India Limited	3.17%
Bharat Electronics Limited	3.01%
LIC Housing Finance Limited	2.95%
Kalpataru Power Transmission Limited	2.81%
ICICI Bank	2.72%
Power Finance Corporation Limited	2.72%
Bharti Infratel Limited	2.70%
Nagarjuna Construction Co. Ltd	2.66%
L&T Technology Services Limited	2.64%
Jubilant Foodworks Limited	2.59%
NBCC (India) Ltd	2.48%
Jagran Prakashan Limited	2.33%
Axis Bank Limited	2.22%
Exide Industries Limited	2.20%
Kotak Mahindra Bank Limited	2.16%
Tata Global Beverages Ltd.	2.12%
Hindustan Zinc Limited	2.11%
Pfizer Limited	2.08%
Bharat Petroleum Corpn. Limited	1.83%
Indraprastha Gas Limited	1.81%
Other	26.58%

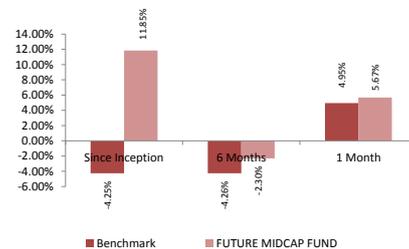
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (ABSOLUTE)



Benchmark :Nifty Midcap 100 Index

FUND - NAV

