

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	151.96%	13.45%	8.52%	178.31%	15.78%	9.48%	129.46%	11.46%	7.63%	159.29%	14.10%	8.80%

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	177.80%	16.07%	9.67%	193.08%	17.45%	10.21%	226.34%	20.45%	11.28%	274.58%	24.81%	12.68%

	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	22.01%	N.A.	N.A.	Since Inception	114.76%	11.40%	7.89%			Since Inception	13.04%	N.A.	N.A.

	INDIVIDUAL	Future NAV Guarantee Fund			
		Absolute Return	Simple Annual Return	CAGR	
	Absolute Return	67.24%	7.07%	5.56%	HighestNAVGuaranteed 16.72391

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	128.14%	12.89%	8.65%	Since Inception	86.18%	9.35%	6.98%	Since Inception	8.69%	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	125.08%	12.76%	8.63%	13.04%	13.08%	13.08%

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	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	0.90%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	99.10%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	128.14%
Simple Annual Return	12.89%
CAGR Return	8.65%

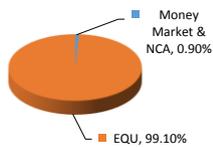
NAV as on 29-Nov-2019

22.8137

AUM as on 29-Nov-2019 (Rs. In Lakhs)

4,755.59

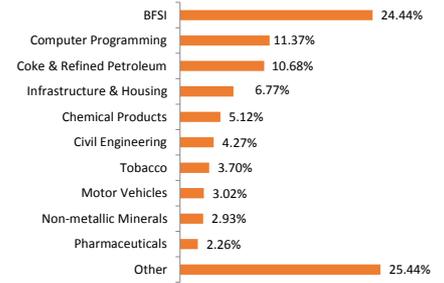
ASSET ALLOCATION



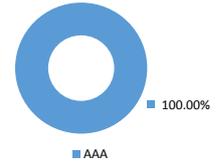
PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.90%
SECURITIES	HOLDINGS
EQUITY	99.10%
Reliance Industries Ltd.	8.20%
Kotak Mahindra MF - Kotak Banking ETF	6.37%
HDFC Ltd.	5.83%
ICICI Bank Ltd.	5.61%
Reliance ETF Bank BeES	5.51%
Infosys Technologies Ltd.	5.48%
HDFC Bank Ltd.	4.66%
TATA Consultancy Services Ltd.	4.04%
ITC Ltd.	3.70%
Larsen & Toubro Ltd.	3.61%
Hindustan Unilever Ltd.	3.35%
Kotak Mahindra Bank Ltd.	2.43%
Axis Bank Ltd.	2.29%
Maruti Suzuki India Ltd.	1.76%
Titan Company Ltd.	1.52%
Yes Bank Ltd.	1.43%
HCL Technologies Ltd.	1.31%
Asian Paints Ltd.	1.29%
Kalpataru Power Transmission Ltd.	1.22%
Engineers India Ltd.	1.21%
State Bank of India	1.09%
Mahindra and Mahindra Ltd.	1.05%
Hindustan Zinc Ltd.	1.01%
Indian Oil Corporation Ltd.	0.98%
Bharat Petroleum Corporation Ltd.	0.94%
Others	23.21%

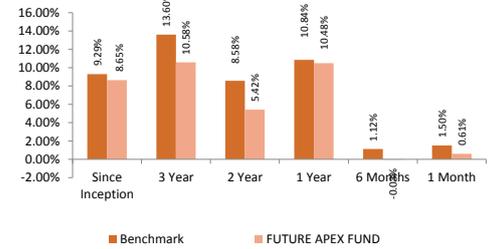
SECTORAL ALLOCATION



Debt Rating Profile

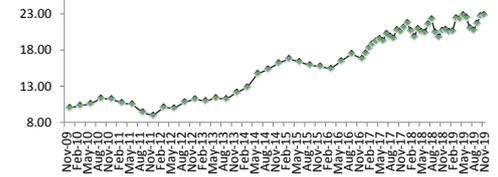


BENCHMARK COMPARISON (CAGR RETURN)



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	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	0.94%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	99.06%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	86.18%
Simple Annual Return	9.35%
CAGR Return	6.98%

NAV as on 29-Nov-2019

18.6181

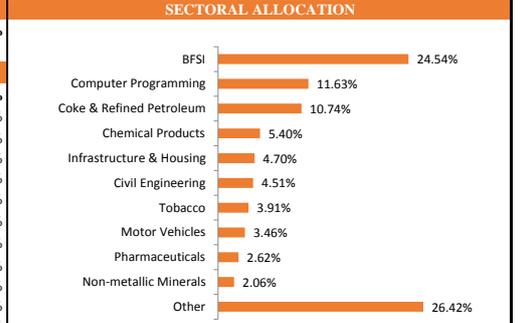
AUM as on 29-Nov-2019 (Rs. In Lakhs)

8,448.63

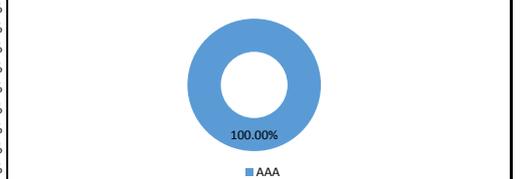
PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.94%
SECURITIES	HOLDINGS
EQUITY	99.06%
Reliance Industries Ltd.	8.79%
Kotak Mahindra MF - Kotak Banking ETF	7.85%
HDFC Ltd.	6.29%
Infosys Technologies Ltd.	5.48%
ICICI Bank Ltd.	4.84%
HDFC Bank Ltd.	4.71%
TATA Consultancy Services Ltd.	4.07%
Reliance ETF Bank BeES	4.04%
ITC Ltd.	3.91%
Larsen & Toubro Ltd.	3.82%
Hindustan Unilever Ltd.	3.55%
Kotak Mahindra Bank Ltd.	2.43%
Axis Bank Ltd.	2.34%
Maruti Suzuki India Ltd.	1.77%
Titan Company Ltd.	1.52%
Asian Paints Ltd.	1.36%
HCL Technologies Ltd.	1.33%
Kotak PSU Bank ETF	1.32%
Sun Pharmaceuticals Industries Ltd.	1.24%
Yes Bank Ltd.	1.20%
State Bank of India	1.16%
Mahindra and Mahindra Ltd.	1.07%
Kalpataru Power Transmission Ltd.	1.05%
Indian Oil Corporation Ltd.	1.00%
Bharti Airtel Ltd.	0.93%
Others	22.01%

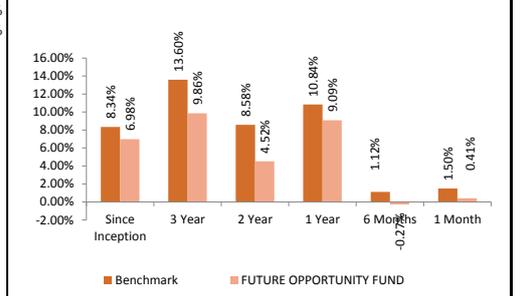
SECTORAL ALLOCATION



Debt Rating Profile

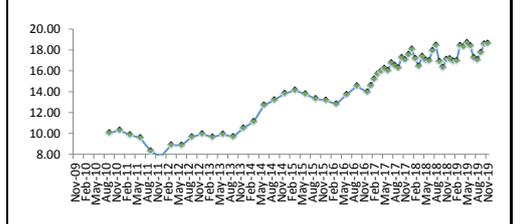


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ASSET ALLOCATION



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	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	0.37%
Equities	0.00%	100.00%	99.63%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	114.76%
Simple Annual Return	11.40%
CAGR Return	7.89%

NAV as on 29-Nov-2019

21.4765

AUM as on 29-Nov-2019 (Rs. In Lakhs)

1,576.44

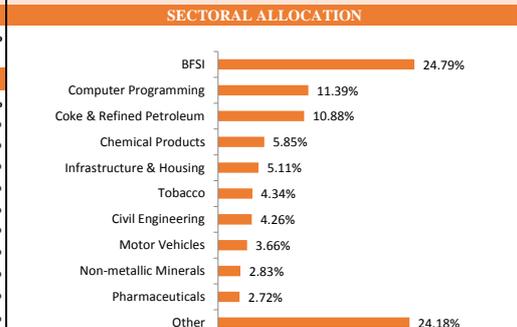
PORTFOLIO AS ON 29-Nov-2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **0.37%**

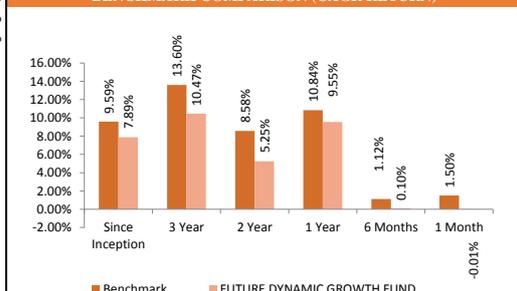
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	99.63%
Reliance Industries Ltd.	8.65%
Kotak Mahindra MF - Kotak Banking ETF	7.30%
HDFC Ltd.	6.53%
Infosys Technologies Ltd.	5.67%
HDFC Bank Ltd.	5.63%
ICICI Bank Ltd.	5.25%
ITC Ltd.	4.34%
Larsen & Toubro Ltd.	4.26%
TATA Consultancy Services Ltd.	4.26%
Hindustan Unilever Ltd.	3.79%
Reliance ETF Bank BeES	2.82%
Kotak Mahindra Bank Ltd.	2.72%
Axis Bank Ltd.	2.58%
Maruti Suzuki India Ltd.	1.77%
Titan Company Ltd.	1.53%
Asian Paints Ltd.	1.50%
HCL Technologies Ltd.	1.47%
Kotak PSU Bank ETF	1.36%
Sun Pharmaceuticals Industries Ltd.	1.22%
Mahindra and Mahindra Ltd.	1.21%
Engineers India Ltd.	1.20%
Kalpataru Power Transmission Ltd.	1.11%
Yes Bank Ltd.	1.11%
Indian Oil Corporation Ltd.	1.05%
Hindustan Zinc Ltd.	1.00%
Others	20.50%

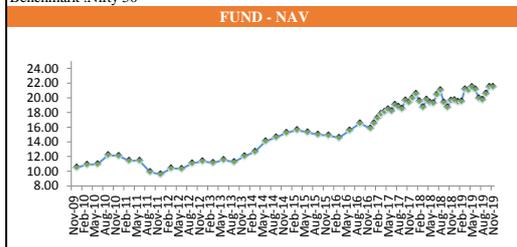
SECTORAL ALLOCATION



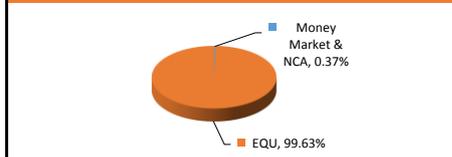
BENCHMARK COMPARISON (CAGR RETURN)



FUND - NAV



ASSET ALLOCATION



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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.95%
Fixed Income Instruments	10.00%	50.00%	20.70%
Equities	50.00%	90.00%	78.35%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV

Absolute Return	159.29%
Simple Annual Return	14.10%
CAGR Return	8.80%

NAV as on 29-Nov-2019

25.9286

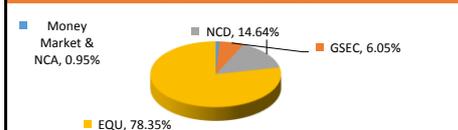
AUM as on 29-Nov-2019 (Rs. In Lakhs)

8,296.74

Modified Duration (In Years)

5.15

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.95%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	6.05%
8.38% Tamil Nadu SDL 27/01/2026	2.56%
8.15% Tamil Nadu SDL 2028 09/05/2028	1.14%
7.95% Gsec 2032 28/08/2032	0.91%
8.70% Gujarat SDL 2028 19/09/2028	0.84%
7.57% Gsec 2033 17/06/2033	0.32%
8.63% Tamil Nadu SDL 09/01/2023	0.29%

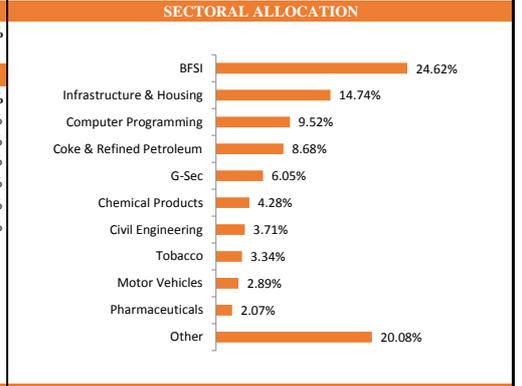
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	14.64%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	3.35%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.10%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.68%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	1.32%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.29%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.27%
8.37% REC Ltd. 07/12/2028	1.16%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.96%
8.80% LIC Housing Finance Ltd. 25/01/2029	0.66%
8.00% IREDA 24/09/2029	0.50%
Others	0.36%

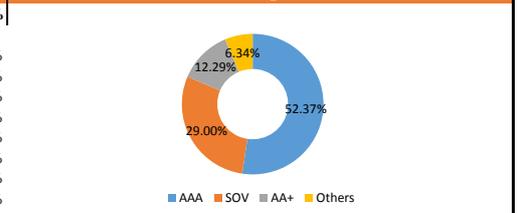
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	78.35%
Reliance Industries Ltd.	7.33%
Kotak Mahindra MF - Kotak Banking ETF	6.09%
HDFC Ltd.	5.22%
ICICI Bank Ltd.	4.57%
Infosys Technologies Ltd.	4.55%
HDFC Bank Ltd.	3.63%
TATA Consultancy Services Ltd.	3.40%
ITC Ltd.	3.34%
Larsen & Toubro Ltd.	3.18%
Hindustan Unilever Ltd.	2.99%
Kotak Mahindra Bank Ltd.	2.32%
Reliance ETF Bank BeES	2.16%
Axis Bank Ltd.	2.02%
Maruti Suzuki India Ltd.	1.47%
Titan Company Ltd.	1.26%
Asian Paints Ltd.	1.13%
HCL Technologies Ltd.	1.12%
Yes Bank Ltd.	1.06%
State Bank of India	0.97%
Kotak PSU Bank ETF	0.93%
Sun Pharmaceuticals Industries Ltd.	0.91%
Mahindra and Mahindra Ltd.	0.90%
Kalpataru Power Transmission Ltd.	0.87%
Indian Oil Corporation Ltd.	0.87%
Engineers India Ltd.	0.78%
Others	15.30%

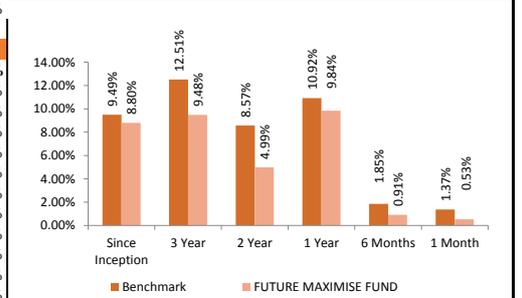
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
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	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	1.92%
Fixed Income Instruments	40.00%	70.00%	45.07%
Equities	30.00%	60.00%	53.01%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	129.46%
Simple Annual Return	11.46%
CAGR Return	7.63%

NAV as on 29-Nov-2019

22.9460

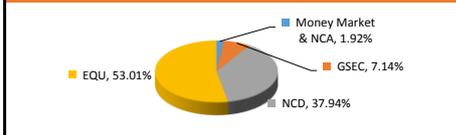
AUM as on 29-Nov-2019 (Rs. In Lakhs)

6,851.65

Modified Duration (In Years)

4.87

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.92%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	7.14%
8.83% Central Government 12/12/2041	2.59%
8.24% Gsec 2027 15/02/2027	1.58%
8.97% Central Government 05/12/2030	1.34%
7.95% Gsec 2032 28/08/2032	1.10%
7.57% Gsec 2033 17/06/2033	0.38%
7.92% West Bengal SDL 15/03/2027	0.15%

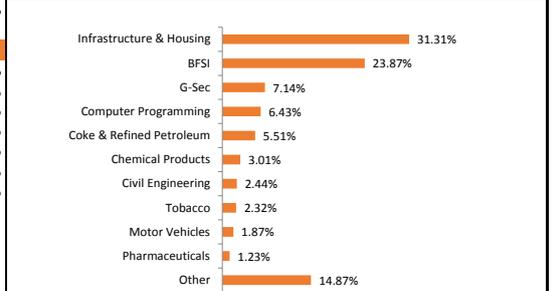
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	37.94%
8.67% Power Finance Corporation Ltd. 18/11/2028	7.94%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	7.50%
10.75% Reliance Capital Ltd. 12/08/2021	4.93%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.99%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.54%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	2.07%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.88%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.82%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.59%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.56%
Others	3.12%

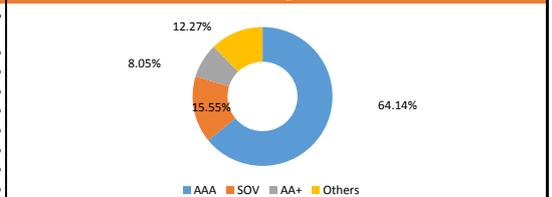
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	53.01%
Reliance Industries Ltd.	4.83%
Kotak Mahindra MF - Kotak Banking ETF	4.39%
HDFC Bank Ltd.	3.81%
HDFC Ltd.	3.47%
ICICI Bank Ltd.	3.09%
Infosys Technologies Ltd.	3.04%
ITC Ltd.	2.32%
Larsen & Toubro Ltd.	2.25%
TATA Consultancy Services Ltd.	2.22%
Hindustan Unilever Ltd.	2.09%
Kotak Mahindra Bank Ltd.	1.50%
Axis Bank Ltd.	1.33%
Reliance ETF Bank BeES	1.14%
Maruti Suzuki India Ltd.	0.91%
Titan Company Ltd.	0.84%
Asian Paints Ltd.	0.81%
HCL Technologies Ltd.	0.76%
Sun Pharmaceuticals Industries Ltd.	0.74%
Yes Bank Ltd.	0.67%
State Bank of India	0.65%
Kotak PSU Bank ETF	0.62%
Mahindra and Mahindra Ltd.	0.61%
Engineers India Ltd.	0.56%
Indian Oil Corporation Ltd.	0.55%
Hero MotoCorp Ltd.	0.52%
Others	9.28%

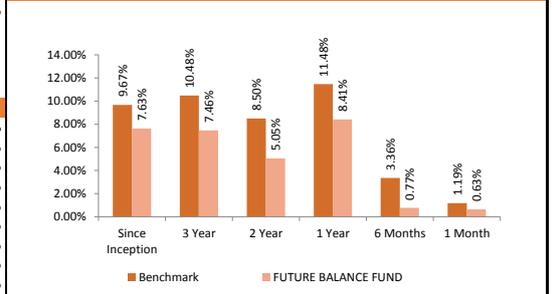
SECTORAL ALLOCATION



Debt Rating Profile

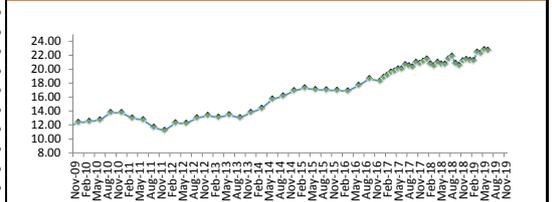


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND
OBJECTIVE
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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	97.24%
Equities	0.00%	100.00%	2.76%

RISK RETURN PROFILE

Risk	Low to medium
Return	Low to medium

DATE OF INCEPTION
18th May 2010

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	67.24%
Simple Annual Return	7.07%
CAGR Return	5.56%

HIGHEST NAV GUARANTEED
16.7239

NAV as on 29-Nov-2019
16.7239

AUM as on 29-Nov-2019 (Rs. In Lakhs)
1,219.30

Modified Duration (In Years)
0.39



PORTFOLIO AS ON 29-Nov-2019

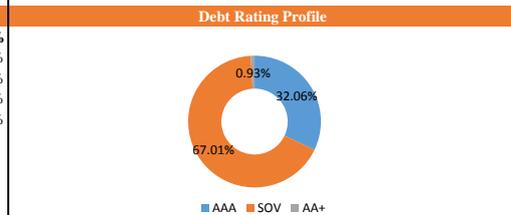
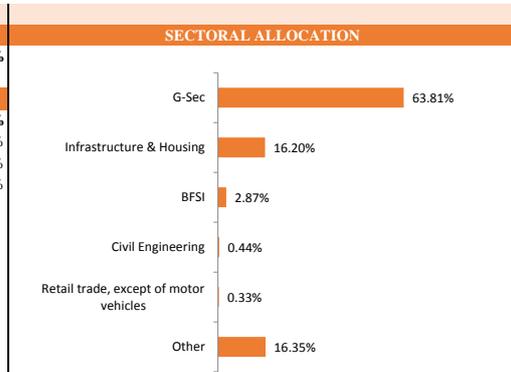
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	16.35%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	63.81%
6.65% Gsec 2020 09/04/2020	32.94%
8.19% Gsec 2020 16/01/2020	20.56%
08.57% WEST BENGAL SDL 2020 16/02/2020	10.31%

SECURITIES HOLDINGS

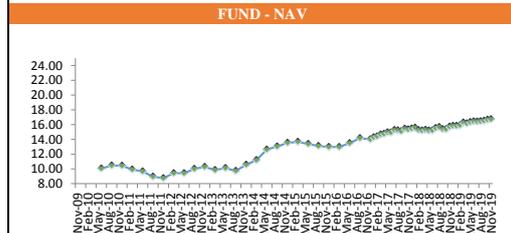
SECURITIES	HOLDINGS
CORPORATE DEBT	17.08%
10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgt)	6.97%
8.75% LIC Housing Finance Ltd. 12/02/2021	6.74%
8.38% Power Finance Corporation Ltd. 27/04/2020	2.48%
10.5% M&M Financial Services Ltd. 13/12/2021	0.88%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	2.76%
HDFC Bank Ltd.	1.58%
Larsen & Toubro Ltd.	0.44%
Axis Bank Ltd.	0.41%
Future Retail Ltd.	0.33%



No comparable benchmark available for the fund



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

STRATEGY
Investments in assets of low or moderate risk.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.67%
Fixed Income Instruments	50.00%	100.00%	96.33%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk Low	Low
Return Low	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on

29-Nov-2019	
Returns since Publication of NAV	
Absolute Return	178.31%
Simple Annual Return	15.78%
CAGR Return	9.48%

NAV as on 29-Nov-2019

27.8307

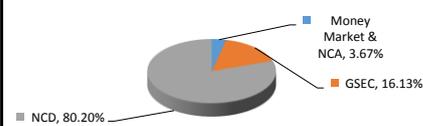
AUM as on 29-Nov-2019 (Rs. In Lakhs)

15,295.66

Modified Duration (In Years)

5.44

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.67%

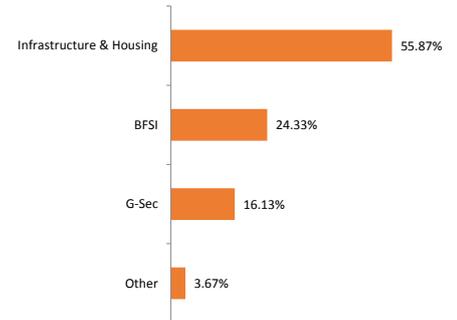
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	16.13%

7.26% Gsec 2029 - 14/01/2029	3.41%
7.72% Gsec 2049 15/06/2049	3.31%
7.57% Gsec 2033 17/06/2033	2.78%
8.24% Gsec 2027 15/02/2027	2.13%
7.95% Gsec 2032 28/08/2032	2.11%
8.60% Gsec 2028 02/06/2028	1.65%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.24%
8.53% Tamil Nadu SDL 2028 28/11/2028	0.18%
8.48% Karnataka SDL 2022 - 17/10/2022	0.14%
7.64% GUJARAT SDL 2027 08/11/2027	0.13%
Others	0.08%

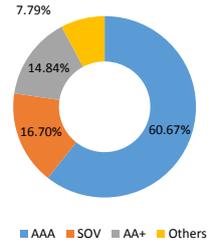
SECURITIES	HOLDINGS
CORPORATE DEBT	80.20%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.91%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	7.58%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.02%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.88%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.75%
9.23% IREDA 22/02/2029	3.57%
8.45% Sundaram Finance Ltd. 19/01/2028	3.46%
8.06% Bajaj Finance Ltd. 04/10/2029	3.40%
9.39% Power Finance Corporation Ltd. 27/08/2029	3.33%
8.98% Power Finance Corporation Ltd. 28/03/2029	3.31%
Others	34.99%

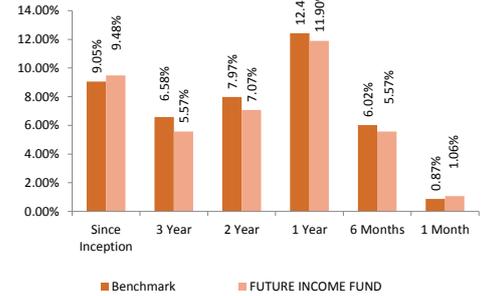
SECTORAL ALLOCATION



Debt Rating Profile

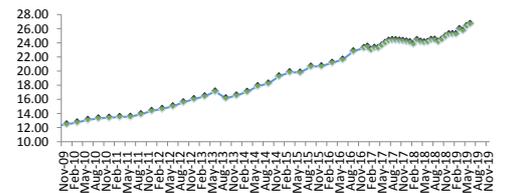


BENCHMARK COMPARISON (CAGR RETURN)



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	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.72%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.28%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	274.58%
Simple Annual Return	24.81%
CAGR Return	12.68%

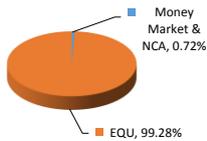
NAV as on 29-Nov-2019

37.4578

AUM as on 29-Nov-2019 (Rs. In Lakhs)

937.44

ASSET ALLOCATION



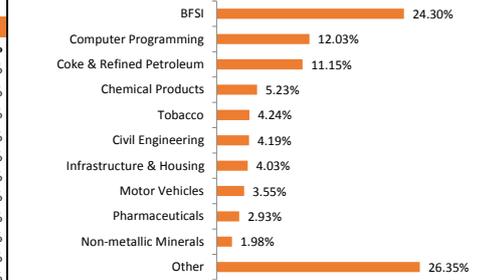
PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.72%

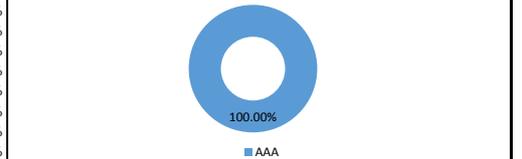
SECURITIES	HOLDINGS
EQUITY	99.28%

Reliance Industries Ltd.	8.83%
Kotak Mahindra MF - Kotak Banking ETF	8.58%
HDFC Ltd.	6.31%
ICICI Bank Ltd.	5.58%
Infosys Technologies Ltd.	5.51%
HDFC Bank Ltd.	5.05%
Reliance ETF Bank BeES	4.72%
TATA Consultancy Services Ltd.	4.40%
ITC Ltd.	4.24%
Larsen & Toubro Ltd.	4.19%
Hindustan Unilever Ltd.	3.57%
Axis Bank Ltd.	2.40%
Kotak Mahindra Bank Ltd.	2.38%
Maruti Suzuki India Ltd.	1.78%
Titan Company Ltd.	1.51%
Asian Paints Ltd.	1.46%
HCL Technologies Ltd.	1.37%
Sun Pharmaceuticals Industries Ltd.	1.33%
State Bank of India	1.18%
Mahindra and Mahindra Ltd.	1.14%
Engineers India Ltd.	1.06%
Yes Bank Ltd.	1.06%
Indian Oil Corporation Ltd.	1.01%
Future Retail Ltd.	1.00%
Hero MotoCorp Ltd.	0.94%
Others	18.70%

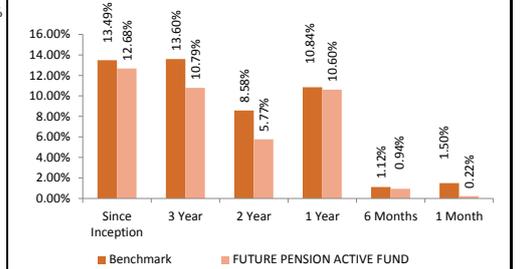
SECTORAL ALLOCATION



Debt Rating Profile

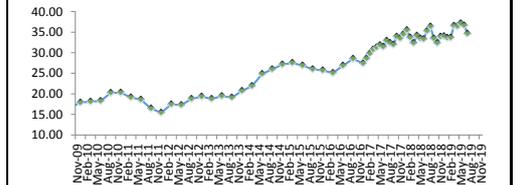


BENCHMARK COMPARISON (CAGR RETURN)



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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	11.52%
Fixed Income Instruments	30.00%	80.00%	29.56%
Equities	20.00%	70.00%	58.92%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV

Absolute Return	226.34%
Simple Annual Return	20.45%
CAGR Return	11.28%

NAV as on 29-Nov-2019

32.6341

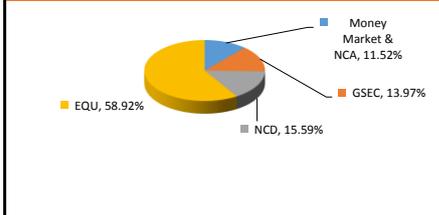
AUM as on 29-Nov-2019 (Rs. In Lakhs)

256.67

Modified Duration (In Years)

2.50

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 11.52%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 13.97%

8.51% Maharashtra SDL 09/03/2026	6.14%
6.65% Gsec 2020 09/04/2020	3.91%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.80%
7.25% GUJARAT SDL 2027 12/07/2027	0.12%

SECURITIES HOLDINGS

CORPORATE DEBT 15.59%

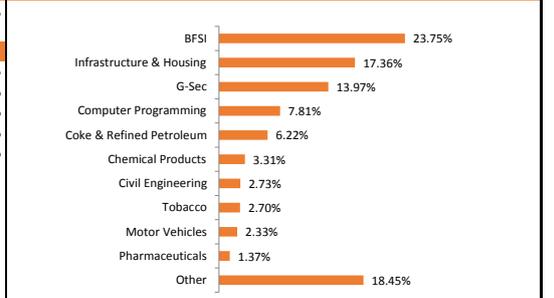
10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgtd23)	8.28%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	7.31%

SECURITIES HOLDINGS

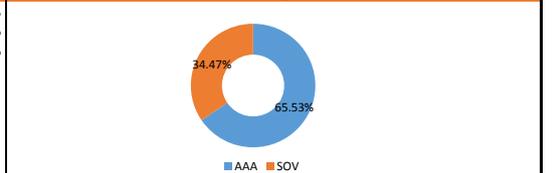
EQUITY 58.92%

HDFC Ltd.	5.84%
HDFC Bank Ltd.	5.68%
Reliance Industries Ltd.	5.56%
ICICI Bank Ltd.	5.14%
Infosys Technologies Ltd.	3.61%
TATA Consultancy Services Ltd.	2.79%
Larsen & Toubro Ltd.	2.73%
ITC Ltd.	2.70%
Hindustan Unilever Ltd.	2.33%
Kotak Mahindra Bank Ltd.	1.74%
Axis Bank Ltd.	1.63%
IndusInd Bank Ltd.	1.34%
Maruti Suzuki India Ltd.	1.16%
Titan Company Ltd.	0.99%
Asian Paints Ltd.	0.98%
HCL Technologies Ltd.	0.92%
State Bank of India	0.80%
Sun Pharmaceuticals Industries Ltd.	0.79%
Mahindra and Mahindra Ltd.	0.73%
Indian Oil Corporation Ltd.	0.66%
Engineers India Ltd.	0.63%
Hero MotoCorp Ltd.	0.62%
UltraTech Cement Ltd.	0.61%
Bharti Airtel Ltd.	0.61%
Britannia Industries Ltd.	0.61%
Others	7.72%

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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.14%
Fixed Income Instruments	80.00%	100.00%	84.85%
Equities	0.00%	20.00%	11.01%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	193.08%
Simple Annual Return	17.45%
CAGR Return	10.21%

NAV as on 29-Nov-2019

29.3083

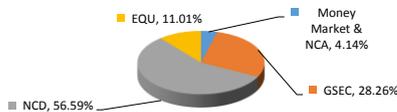
AUM as on 29-Nov-2019 (Rs. In Lakhs)

153.39

Modified Duration (In Years)

5.06

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 4.14%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 28.26%

8.68% Tamil Nadu SDL 2028 10/10/2028	8.57%
6.65% Gsec 2020 09/04/2020	7.23%
7.92% West Bengal SDL 15/03/2027	4.08%
7.72% Gsec 2049 15/06/2049	3.48%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.11%
8.70% Gujarat SDL 2028 19/09/2028	1.79%

SECURITIES HOLDINGS

CORPORATE DEBT 56.59%

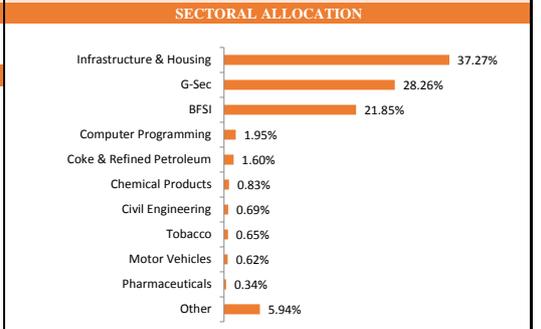
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	8.37%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	7.43%
9.23% IREDA 22/02/2029	7.27%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	7.13%
8.80% LIC Housing Finance Ltd. 25/01/2029	7.09%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	7.00%
8.37% REC Ltd. 07/12/2028	6.97%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.33%

SECURITIES HOLDINGS

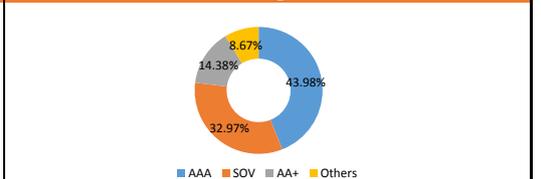
EQUITY 11.01%

Reliance Industries Ltd.	1.44%
ICICI Bank Ltd.	1.37%
Infosys Technologies Ltd.	0.89%
TATA Consultancy Services Ltd.	0.71%
Larsen & Toubro Ltd.	0.69%
ITC Ltd.	0.65%
Hindustan Unilever Ltd.	0.58%
Axis Bank Ltd.	0.37%
Maruti Suzuki India Ltd.	0.33%
Asian Paints Ltd.	0.24%
Titan Company Ltd.	0.24%
HCL Technologies Ltd.	0.23%
Sun Pharmaceuticals Industries Ltd.	0.20%
Mahindra and Mahindra Ltd.	0.18%
IndusInd Bank Ltd.	0.16%
Indian Oil Corporation Ltd.	0.16%
Britannia Industries Ltd.	0.16%
Hero MotoCorp Ltd.	0.16%
Engineers India Ltd.	0.16%
L&T Technology Services Ltd.	0.16%
Yes Bank Ltd.	0.15%
Bharti Airtel Ltd.	0.15%
Cipla Ltd.	0.15%
Bajaj Auto Ltd.	0.14%
GAIL (India) Ltd.	0.14%
Others	1.20%

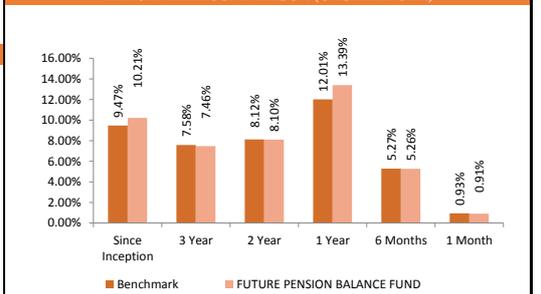
SECTORAL ALLOCATION



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	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	19.31%
Fixed Income Instruments	0.00%	100.00%	80.69%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 29-Nov-2019	
Returns since Publication of NAV	
Absolute Return	177.80%
Simple Annual Return	16.07%
CAGR Return	9.67%

NAV as on 29-Nov-2019
27.7802

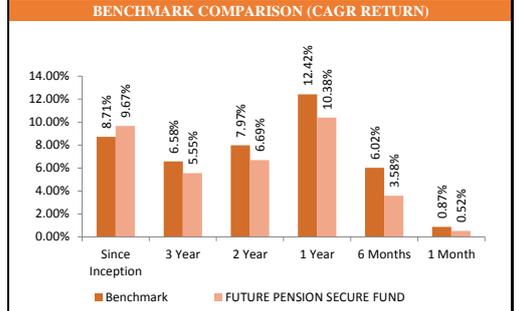
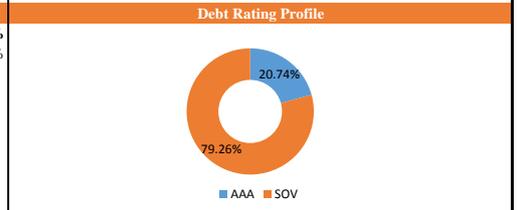
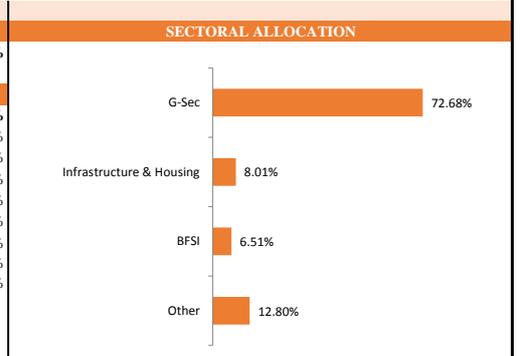
AUM as on 29-Nov-2019 (Rs. In Lakhs)
73.77

Modified Duration (In Years)
2.84

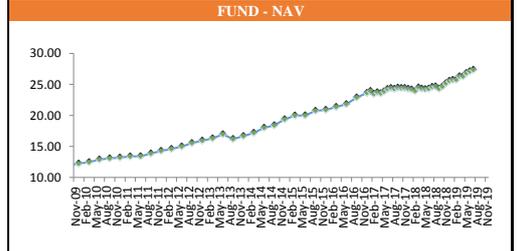


PORTFOLIO AS ON 29-Nov-2019	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	19.31%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	72.68%
6.65% Gsec 2020 09/04/2020	24.30%
08.57% WEST BENGAL SDL 2020 16/02/2020	13.63%
8.60% Gsec 2028 02/06/2028	7.58%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.19%
7.57% Gsec 2033 17/06/2033	7.11%
7.26% Gsec 2029 - 14/01/2029	7.06%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.46%
7.25% GUJARAT SDL 2027 12/07/2027	1.36%

SECURITIES	HOLDINGS
CORPORATE DEBT	8.01%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.01%



Benchmark :NIFTY Composite Debt Index



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	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	39.80%
Fixed Income Instruments	25.00%	100.00%	60.20%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV

Absolute Return	151.96%
Simple Annual Return	13.45%
CAGR Return	8.52%

NAV as on 29-Nov-2019

25.1956

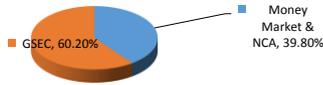
AUM as on 29-Nov-2019 (Rs. In Lakhs)

3,538.74

Modified Duration (In Years)

1.96

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 39.80%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 60.20%

7.26% Gsec 2029 - 14/01/2029	10.30%
8.9% Tamil Nadu SDL 20/09/2022	9.05%
6.65% Gsec 2020 09/04/2020	6.56%
8.90% ANDHRA PRADESH SDL 2022	6.01%
8.64% West Bengal SDL 2021 30/08/2021	5.62%
8.60% Gsec 2028 02/06/2028	4.74%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.53%
8.86% Andhra Pradesh SDL 06/06/2022	4.50%
08.57% WEST BENGAL SDL 2020 16/02/2020	4.26%
8.24% Gsec 2027 15/02/2027	3.06%
Others	1.55%

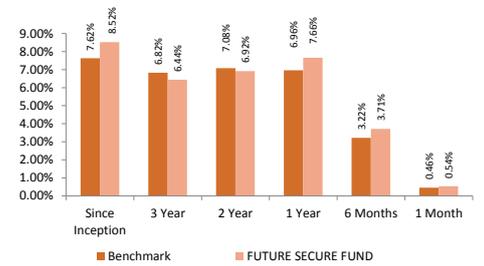
SECTORAL ALLOCATION



Debt Rating Profile

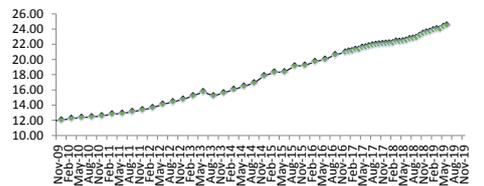


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



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	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.71%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.29%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	13.04%
Simple Annual Return	N.A.
CAGR Return	N.A.

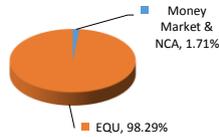
NAV as on 29-Nov-2019

11.3044

AUM as on 29-Nov-2019 (Rs. In Lakhs)

231.90

ASSET ALLOCATION



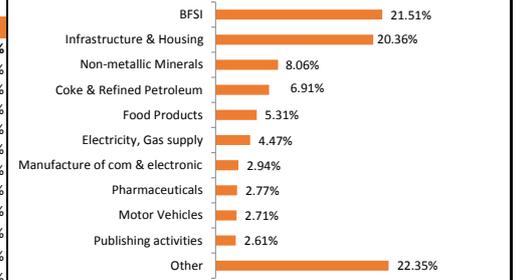
PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.71%

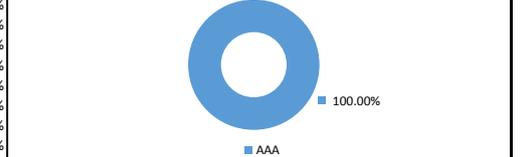
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	98.29%
RBL Bank Ltd.	4.42%
The Federal Bank Ltd.	3.99%
Kalpataru Power Transmission Ltd.	3.59%
Kajaria Ceramics Ltd.	3.22%
Engineers India Ltd.	3.07%
Nagarjuna Construction Co. Ltd.	3.05%
Bharat Electronics Ltd.	2.94%
Tata Power Co. Ltd.	2.92%
ICICI Bank Ltd.	2.81%
Power Finance Corporation Ltd.	2.66%
Jagran Prakashan Ltd.	2.61%
Castrol India Ltd.	2.52%
L&T Technology Services Ltd.	2.44%
Jubilant Foodworks Ltd.	2.44%
The Ramco Cements Ltd.	2.42%
Hindustan Zinc Ltd.	2.37%
Petronet LNG Ltd.	2.34%
Apollo Tyres Ltd.	2.17%
LIC Housing Finance Ltd.	2.10%
Axis Bank Ltd.	2.08%
Exide Industries Ltd.	2.07%
Kotak Mahindra Bank Ltd.	2.07%
Tata Global Beverages Ltd.	2.02%
Pfizer Ltd.	1.98%
Voltas Ltd.	1.96%
Others	32.02%

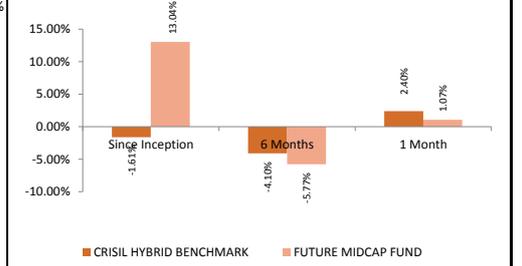
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (ABSOLUTE)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

