

## 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	153.95%	13.42%	8.46%	179.90%	15.68%	9.39%	128.39%	11.19%	7.46%	155.85%	13.59%	8.53%

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	182.31%	16.22%	9.67%	196.97%	17.53%	10.17%	226.87%	20.19%	11.11%	269.41%	23.97%	12.33%

	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	22.98%	N.A.	N.A.	Since Inception	111.99%	10.94%	7.61%			Since Inception	12.39%	N.A.	N.A.

	INDIVIDUAL	Future NAV Guarantee Fund			HighestNAVGuaranteed 16.80648
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	68.06%	7.03%	

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	124.53%	12.31%	8.32%	Since Inception	83.06%	8.85%	6.65%	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	125.65%	12.60%	8.50%	12.39%	10.59%	10.50%

**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%	1.16%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	98.84%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	124.53%
Simple Annual Return	12.31%
CAGR Return	8.32%

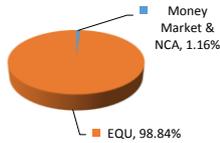
**NAV as on 31-Jan-2020**

22.4526

**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

4,956.18

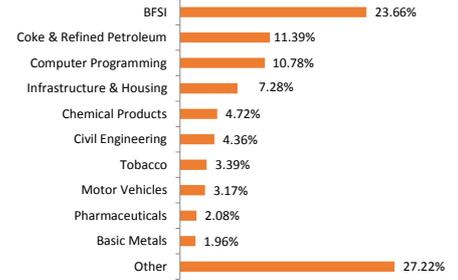
**ASSET ALLOCATION**



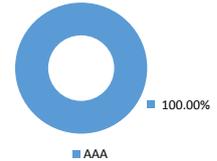
**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.16%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>98.84%</b>
Reliance Industries Ltd.	8.05%
HDFC Ltd.	6.12%
Kotak Mahindra MF - Kotak Banking ETF	5.93%
Infosys Technologies Ltd.	5.56%
Reliance ETF Bank BeES	5.15%
ICICI Bank Ltd.	5.13%
HDFC Bank Ltd.	4.30%
TATA Consultancy Services Ltd.	3.82%
Larsen & Toubro Ltd.	3.71%
Hindustan Unilever Ltd.	3.42%
ITC Ltd.	3.39%
Kotak Mahindra Bank Ltd.	2.42%
Maruti Suzuki India Ltd.	1.89%
Axis Bank Ltd.	1.62%
Bharti Airtel Ltd.	1.48%
Tata Nifty Private Bank Exchange Traded Fund	1.46%
State Bank of India	1.45%
Titan Company Ltd.	1.37%
Engineers India Ltd.	1.31%
Asian Paints Ltd.	1.30%
Indian Oil Corporation Ltd.	1.30%
Tata Steel Ltd.	1.08%
Nagarjuna Construction Co. Ltd.	1.02%
HCL Technologies Ltd.	1.02%
The Ramco Cements Ltd.	1.01%
Others	24.54%

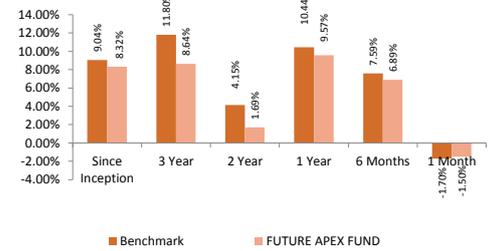
**SECTORAL ALLOCATION**



**Debt Rating Profile**

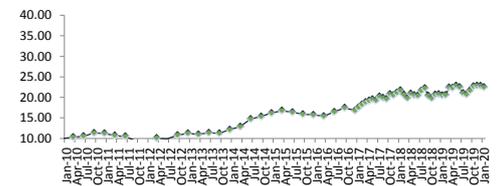


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	1.37%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.63%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	83.06%
Simple Annual Return	8.85%
CAGR Return	6.65%

**NAV as on 31-Jan-2020**

18.3061

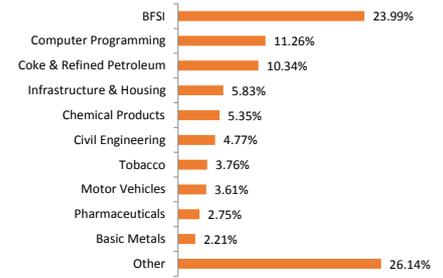
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

8,395.29

**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.37%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>98.63%</b>
Reliance Industries Ltd.	8.05%
Kotak Mahindra MF - Kotak Banking ETF	7.68%
HDFC Ltd.	6.65%
Infosys Technologies Ltd.	5.75%
ICICI Bank Ltd.	4.89%
HDFC Bank Ltd.	4.51%
Larsen & Toubro Ltd.	4.06%
Reliance ETF Bank BeES	3.95%
TATA Consultancy Services Ltd.	3.90%
ITC Ltd.	3.76%
Hindustan Unilever Ltd.	3.53%
Kotak Mahindra Bank Ltd.	2.61%
Axis Bank Ltd.	2.19%
Maruti Suzuki India Ltd.	1.89%
Tata Nifty Private Bank Exchange Traded Fund	1.46%
Asian Paints Ltd.	1.44%
Titan Company Ltd.	1.38%
Bharti Airtel Ltd.	1.37%
Tata Steel Ltd.	1.26%
Sun Pharmaceuticals Industries Ltd.	1.20%
Indian Oil Corporation Ltd.	1.15%
State Bank of India	1.09%
HCL Technologies Ltd.	1.03%
Mahindra and Mahindra Ltd.	1.03%
Engineers India Ltd.	0.98%
Others	21.81%

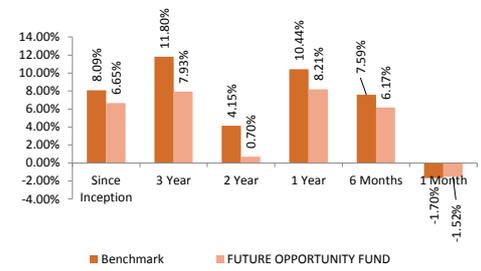
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**

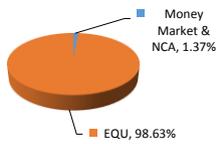


Benchmark :Nifty 50

**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%	2.02%
Equities	0.00%	100.00%	97.98%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	111.99%
Simple Annual Return	10.94%
CAGR Return	7.61%

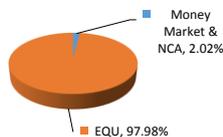
**NAV as on 31-Jan-2020**

21.1993

**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

1,325.24

**ASSET ALLOCATION**



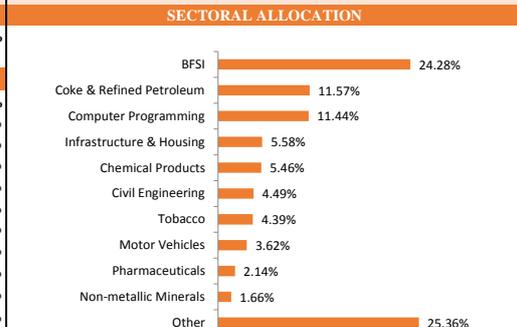
**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.02%</b>

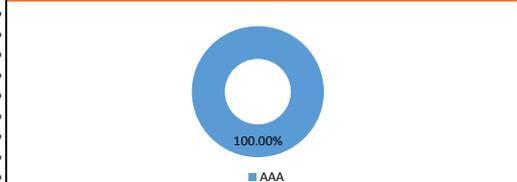
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>97.98%</b>

Reliance Industries Ltd.	8.83%
Kotak Mahindra MF - Kotak Banking ETF	8.43%
HDFC Ltd.	6.13%
Infosys Technologies Ltd.	6.09%
ICICI Bank Ltd.	5.68%
HDFC Bank Ltd.	5.62%
Larsen & Toubro Ltd.	4.49%
ITC Ltd.	4.39%
TATA Consultancy Services Ltd.	4.24%
Hindustan Unilever Ltd.	3.58%
Reliance ETF Bank BeES	3.19%
Kotak Mahindra Bank Ltd.	2.58%
Maruti Suzuki India Ltd.	2.01%
Asian Paints Ltd.	1.88%
Axis Bank Ltd.	1.87%
Bharti Airtel Ltd.	1.44%
Titan Company Ltd.	1.37%
Engineers India Ltd.	1.35%
Indian Oil Corporation Ltd.	1.20%
HCL Technologies Ltd.	1.11%
Future Retail Ltd.	1.10%
Hindustan Zinc Ltd.	1.08%
Cipla Ltd.	1.07%
Sun Pharmaceuticals Industries Ltd.	1.07%
Mahindra and Mahindra Ltd.	1.05%
Others	17.11%

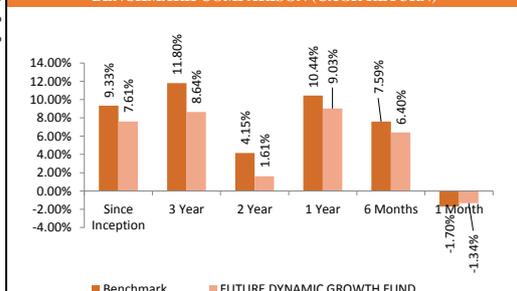
**SECTORAL ALLOCATION**



**Debt Rating Profile**

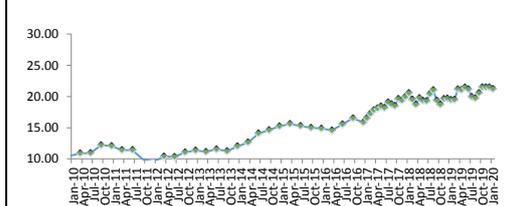


**BENCHMARK COMPARISON (CAGR RETURN)**



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	0	7
Yahya Bookwala	0	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.91%
Fixed Income Instruments	10.00%	50.00%	18.82%
Equities	50.00%	90.00%	78.27%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV

Absolute Return	155.85%
Simple Annual Return	13.59%
CAGR Return	8.53%

**NAV as on 31-Jan-2020**

25.5845

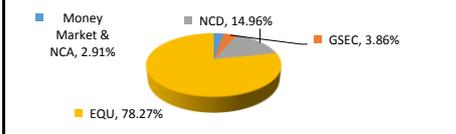
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

8,106.46

**Modified Duration (In Years)**

4.29

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 2.91%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 3.86%**

8.15% Tamil Nadu SDL 2028 09/05/2028	1.16%
6.65% Gsec 2020 09/04/2020	0.93%
8.70% Gujarat SDL 2028 19/09/2028	0.86%
7.57% Gsec 2033 17/06/2033	0.32%
8.63% Tamil Nadu SDL 09/01/2023	0.29%
7.26% Gsec 2029 - 14/01/2029	0.28%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 14.96%**

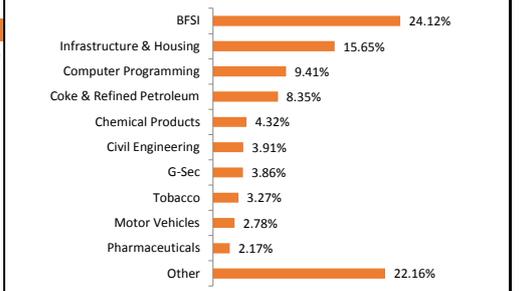
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.46%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.13%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.71%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	1.34%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.32%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.31%
8.37% REC Ltd. 07/12/2028	1.18%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.97%
8.80% LIC Housing Finance Ltd. 25/01/2029	0.67%
8.00% IREDA 24/09/2029	0.51%
Others	0.37%

**SECURITIES HOLDINGS**

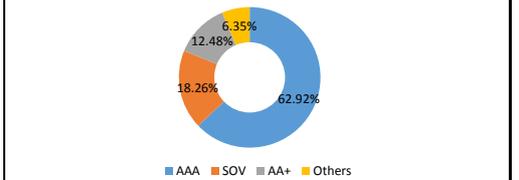
**EQUITY 78.27%**

Reliance Industries Ltd.	6.81%
Kotak Mahindra MF - Kotak Banking ETF	6.06%
HDFC Ltd.	5.56%
Infosys Technologies Ltd.	4.75%
ICICI Bank Ltd.	4.64%
HDFC Bank Ltd.	3.58%
Larsen & Toubro Ltd.	3.44%
TATA Consultancy Services Ltd.	3.34%
ITC Ltd.	3.27%
Hindustan Unilever Ltd.	2.84%
Kotak Mahindra Bank Ltd.	2.55%
Reliance ETF Bank BeES	2.16%
Axis Bank Ltd.	1.93%
Maruti Suzuki India Ltd.	1.56%
Asian Paints Ltd.	1.21%
Tata Nifty Private Bank Exchange Traded Fund	1.21%
Titan Company Ltd.	1.14%
Bharti Airtel Ltd.	1.03%
State Bank of India	0.92%
Engineers India Ltd.	0.90%
Sun Pharmaceuticals Industries Ltd.	0.90%
Oil & Natural Gas Corporation Ltd.	0.86%
HCL Technologies Ltd.	0.86%
Kalpataru Power Transmission Ltd.	0.85%
Mahindra and Mahindra Ltd.	0.84%
Others	15.06%

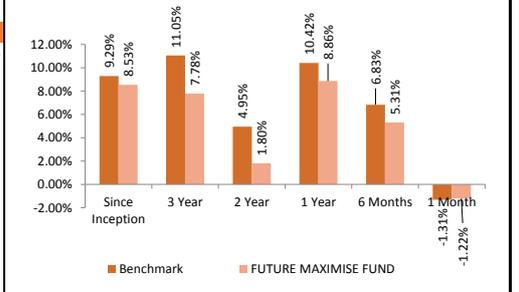
**SECTORAL ALLOCATION**



**Debt Rating Profile**

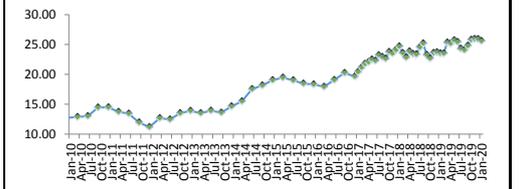


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	3.07%
Fixed Income Instruments	40.00%	70.00%	45.12%
Equities	30.00%	60.00%	51.81%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV

Absolute Return	128.39%
Simple Annual Return	11.19%
CAGR Return	7.46%

**NAV as on 31-Jan-2020**

22.8386

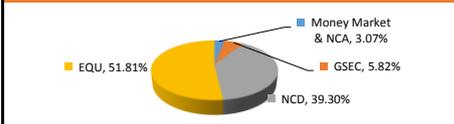
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

6,600.36

**Modified Duration (In Years)**

4.69

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 3.07%**

**SECURITIES HOLDINGS 5.82%**

**GOVERNMENT SECURITIES**

8.83% Central Government 12/12/2041	2.69%
8.97% Central Government 05/12/2030	1.39%
7.26% Gsec 2029 - 14/01/2029	1.19%
7.57% Gsec 2033 17/06/2033	0.40%
7.92% West Bengal SDL 15/03/2027	0.16%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 39.30%**

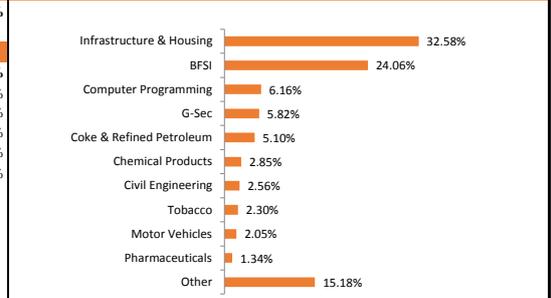
8.67% Power Finance Corporation Ltd. 18/11/2028	8.18%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	7.87%
10.75% Reliance Capital Ltd. 12/08/2021	5.11%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.10%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.62%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	2.14%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.94%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.88%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.63%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.61%
Others	3.22%

**SECURITIES HOLDINGS**

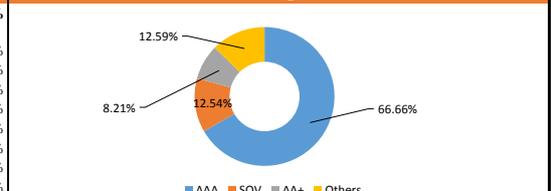
**EQUITY 51.81%**

Kotak Mahindra MF - Kotak Banking ETF	4.43%
Reliance Industries Ltd.	4.42%
HDFC Bank Ltd.	3.81%
HDFC Ltd.	3.43%
Infosys Technologies Ltd.	3.14%
ICICI Bank Ltd.	3.12%
Larsen & Toubro Ltd.	2.35%
ITC Ltd.	2.30%
TATA Consultancy Services Ltd.	2.15%
Hindustan Unilever Ltd.	1.96%
Kotak Mahindra Bank Ltd.	1.66%
Axis Bank Ltd.	1.28%
Reliance ETF Bank BeES	1.15%
Maruti Suzuki India Ltd.	1.03%
Asian Paints Ltd.	0.88%
Titan Company Ltd.	0.75%
Sun Pharmaceuticals Industries Ltd.	0.74%
State Bank of India	0.73%
Bharti Airtel Ltd.	0.70%
Engineers India Ltd.	0.57%
HCL Technologies Ltd.	0.57%
Indian Oil Corporation Ltd.	0.56%
Mahindra and Mahindra Ltd.	0.56%
Hindustan Zinc Ltd.	0.54%
Hero MotoCorp Ltd.	0.53%
Others	8.46%

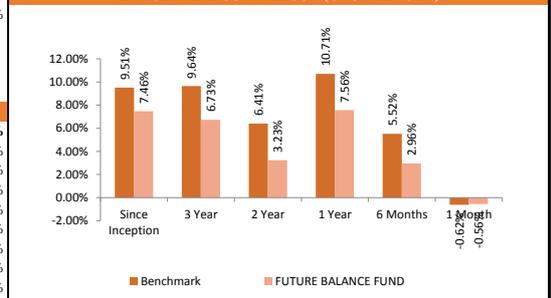
**SECTORAL ALLOCATION**



**Debt Rating Profile**

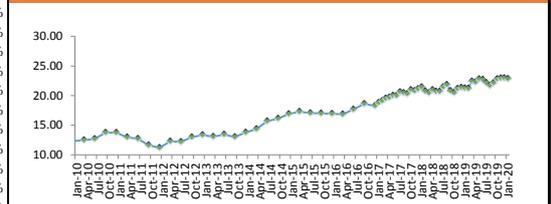


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	99.66%
Equities	0.00%	100.00%	0.34%

**RISK RETURN PROFILE**

Risk	Low to medium
Return	Low to medium

**DATE OF INCEPTION**

18th May 2010

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	68.06%
Simple Annual Return	7.03%
CAGR Return	5.51%

**HIGHEST NAV GUARANTEED**

16.8065

**NAV as on 31-Jan-2020**

16.8065

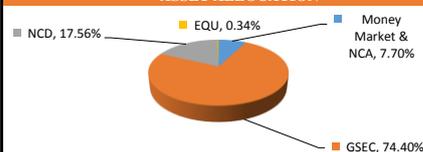
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

1,178.45

**Modified Duration (In Years)**

0.31

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

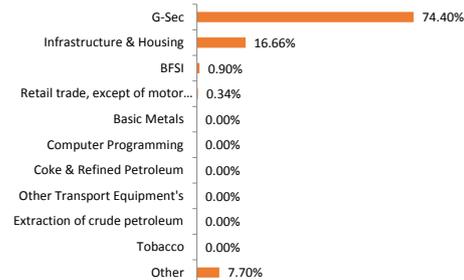
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>7.70%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>74.40%</b>
6.65% Gsec 2020 09/04/2020	63.78%
08.57% WEST BENGAL SDL 2020 16/02/2020	10.62%

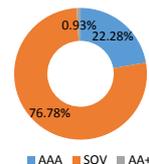
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>17.56%</b>
10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgtd)	7.16%
8.75% LIC Housing Finance Ltd. 12/02/2021	6.94%
8.38% Power Finance Corporation Ltd. 27/04/2020	2.56%
10.5% M&M Financial Services Ltd. 13/12/2021	0.90%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>0.34%</b>
Future Retail Ltd.	0.34%

**SECTORAL ALLOCATION**

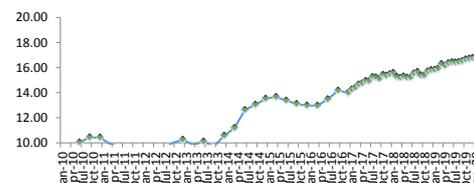


**Debt Rating Profile**



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.

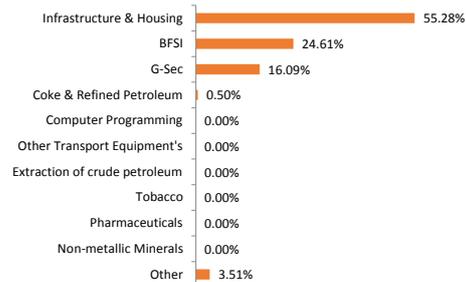
**Fund Manager Details**

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

**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.51%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>16.09%</b>
6.65% Gsec 2020 09/04/2020	3.60%
7.72% Gsec 2049 15/06/2049	3.35%
7.57% Gsec 2033 17/06/2033	2.78%
7.26% Gsec 2029 - 14/01/2029	2.69%
8.60% Gsec 2028 02/06/2028	1.63%
0% CS 17 DEC 2027 UL	1.34%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.23%
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	0.04%

**SECTORAL ALLOCATION**

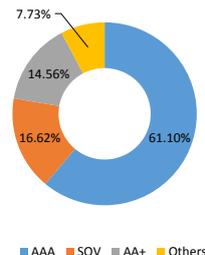


**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.51%
Fixed Income Instruments	50.00%	100.00%	96.49%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>80.39%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.65%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	7.53%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	3.99%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.87%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.72%
9.23% IREDA 22/02/2029	3.55%
8.06% Bajaj Finance Ltd. 04/10/2029	3.38%
9.39% Power Finance Corporation Ltd. 27/08/2029	3.30%
8.98% Power Finance Corporation Ltd. 28/03/2029	3.28%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.14%
Others	35.97%

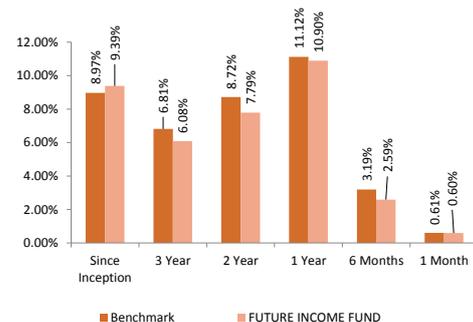
**Debt Rating Profile**



**RISK RETURN PROFILE**

Risk Low		Low
Return Low		Low

**BENCHMARK COMPARISON (CAGR RETURN)**



**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on**

31-Jan-2020

Returns since Publication of NAV	
Absolute Return	179.90%
Simple Annual Return	15.68%
CAGR Return	9.39%

**NAV as on 31-Jan-2020**

27.9903

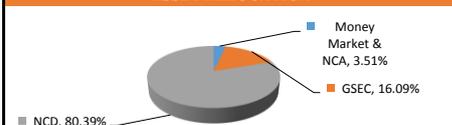
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

15,278.41

**Modified Duration (In Years)**

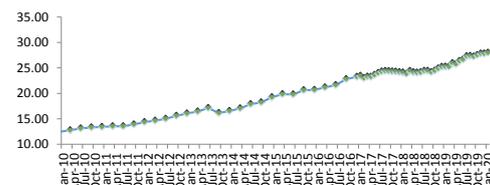
5.16

**ASSET ALLOCATION**



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%	2.42%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.58%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	269.41%
Simple Annual Return	23.97%
CAGR Return	12.33%

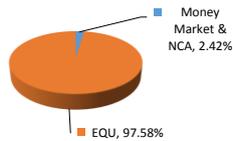
**NAV as on 31-Jan-2020**

36.9412

**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

884.14

**ASSET ALLOCATION**



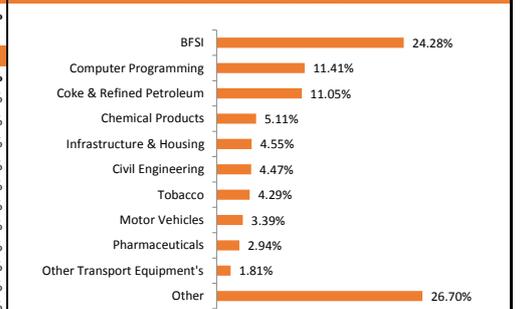
**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.42%</b>

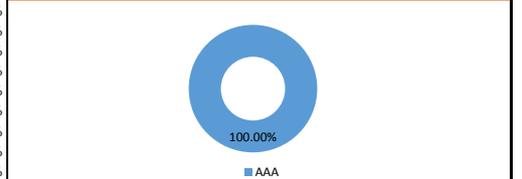
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>97.58%</b>

Kotak Mahindra MF - Kotak Banking ETF	8.83%
Reliance Industries Ltd.	8.50%
HDFC Ltd.	6.66%
Infosys Technologies Ltd.	5.80%
ICICI Bank Ltd.	5.65%
HDFC Bank Ltd.	4.60%
Larsen & Toubro Ltd.	4.47%
Reliance ETF Bank BeES	4.37%
ITC Ltd.	4.29%
TATA Consultancy Services Ltd.	4.00%
Hindustan Unilever Ltd.	3.49%
Axis Bank Ltd.	2.35%
Kotak Mahindra Bank Ltd.	2.31%
Maruti Suzuki India Ltd.	1.88%
Asian Paints Ltd.	1.63%
Titan Company Ltd.	1.37%
Sun Pharmaceuticals Industries Ltd.	1.37%
Bharti Airtel Ltd.	1.30%
State Bank of India	1.16%
Engineers India Ltd.	1.10%
HCL Technologies Ltd.	1.05%
Indian Oil Corporation Ltd.	1.04%
Mahindra and Mahindra Ltd.	1.03%
Future Retail Ltd.	1.03%
Tata Steel Ltd.	0.99%
Others	17.32%

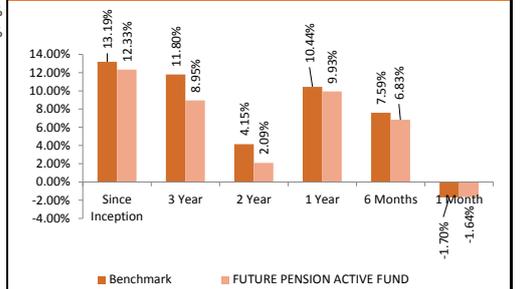
**SECTORAL ALLOCATION**



**Debt Rating Profile**

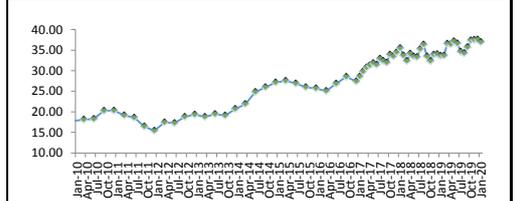


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	14.54%
Fixed Income Instruments	30.00%	80.00%	28.33%
Equities	20.00%	70.00%	57.13%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV

Absolute Return	226.87%
Simple Annual Return	20.19%
CAGR Return	11.11%

**NAV as on 31-Jan-2020**

32.6872

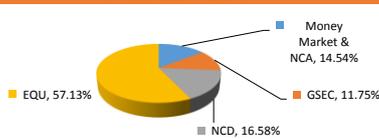
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

241.64

**Modified Duration (In Years)**

2.64

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 14.54%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 11.75%**

8.51% Maharashtra SDL 09/03/2026	6.53%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.04%
7.26% Gsec 2029 - 14/01/2029	1.06%
7.25% GUJARAT SDL 2027 12/07/2027	0.12%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 16.58%**

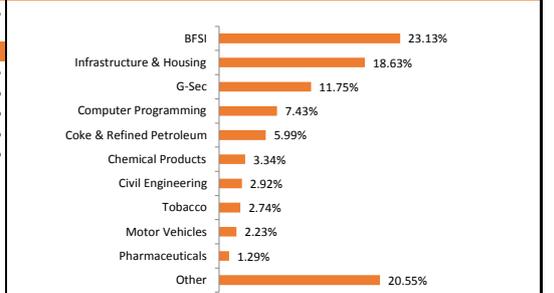
10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgt23	8.73%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	7.85%

**SECURITIES HOLDINGS**

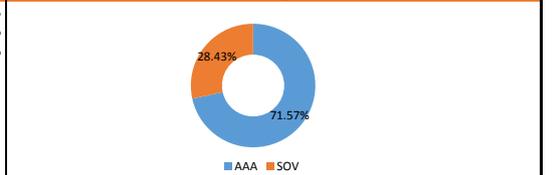
**EQUITY 57.13%**

ICICI Bank Ltd.	5.60%
HDFC Bank Ltd.	5.43%
HDFC Ltd.	5.30%
Reliance Industries Ltd.	5.30%
Infosys Technologies Ltd.	3.79%
Larsen & Toubro Ltd.	2.92%
ITC Ltd.	2.74%
TATA Consultancy Services Ltd.	2.60%
Hindustan Unilever Ltd.	2.25%
Kotak Mahindra Bank Ltd.	1.84%
Axis Bank Ltd.	1.61%
Maruti Suzuki India Ltd.	1.23%
IndusInd Bank Ltd.	1.14%
Asian Paints Ltd.	1.09%
Titan Company Ltd.	0.89%
Bharti Airtel Ltd.	0.85%
Sun Pharmaceuticals Industries Ltd.	0.81%
State Bank of India	0.79%
Indian Oil Corporation Ltd.	0.69%
HCL Technologies Ltd.	0.68%
Mahindra and Mahindra Ltd.	0.67%
Engineers India Ltd.	0.66%
Hero MotoCorp Ltd.	0.62%
Bajaj Finance Ltd.	0.60%
Tata Steel Ltd.	0.57%
Others	6.47%

**SECTORAL ALLOCATION**



**Debt Rating Profile**

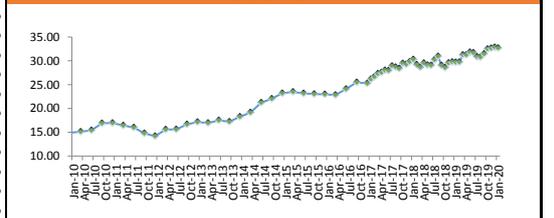


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	4.80%
Fixed Income Instruments	80.00%	100.00%	88.74%
Equities	0.00%	20.00%	6.46%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	196.97%
Simple Annual Return	17.53%
CAGR Return	10.17%

**NAV as on 31-Jan-2020**

29.6968

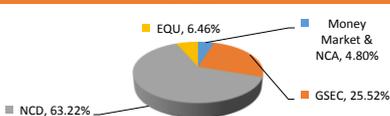
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

140.48

**Modified Duration (In Years)**

5.46

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 4.80%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 25.52%**

8.68% Tamil Nadu SDL 2028 10/10/2028	9.35%
7.92% West Bengal SDL 15/03/2027	4.45%
7.72% Gsec 2049 15/06/2049	3.84%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.40%
8.70% Gujarat SDL 2028 19/09/2028	1.95%
7.26% Gsec 2029 - 14/01/2029	1.83%
6.65% Gsec 2020 09/04/2020	0.71%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 63.22%**

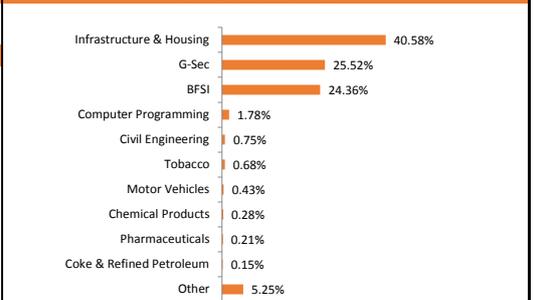
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	9.24%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	8.00%
9.23% IREDA 22/02/2029	7.88%
9.25% Reliance Jio Infocomm Ltd. 17/06/2024	7.73%
8.80% LIC Housing Finance Ltd. 25/01/2029	7.68%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	7.59%
8.37% REC Ltd. 07/12/2028	7.55%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.90%
8.65% L&T Finance Ltd. 2026	1.65%

**SECURITIES HOLDINGS**

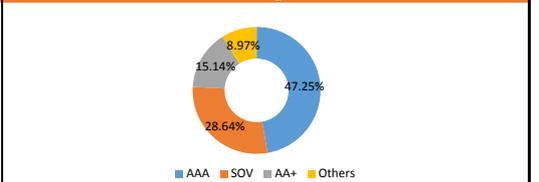
**EQUITY 6.46%**

ICICI Bank Ltd.	0.98%
Infosys Technologies Ltd.	0.94%
Larsen & Toubro Ltd.	0.75%
ITC Ltd.	0.68%
TATA Consultancy Services Ltd.	0.67%
Maruti Suzuki India Ltd.	0.34%
Asian Paints Ltd.	0.28%
Bharti Airtel Ltd.	0.22%
Sun Pharmaceuticals Industries Ltd.	0.21%
HCL Technologies Ltd.	0.17%
Indian Oil Corporation Ltd.	0.15%
Engineers India Ltd.	0.15%
NTPC Ltd.	0.14%
IndusInd Bank Ltd.	0.14%
Vedanta Ltd.	0.14%
Tata Steel Ltd.	0.12%
Bharat Electronics Ltd.	0.10%
Future Retail Ltd.	0.10%
Yes Bank Ltd.	0.10%
TATA Motors Ltd. (DVR)	0.08%

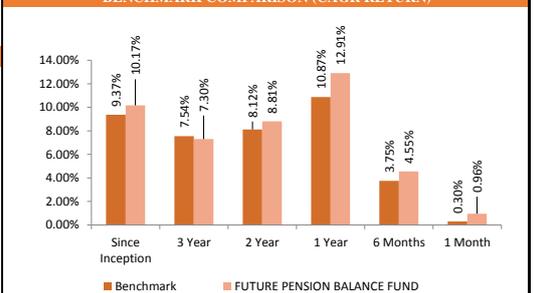
**SECTORAL ALLOCATION**



**Debt Rating Profile**

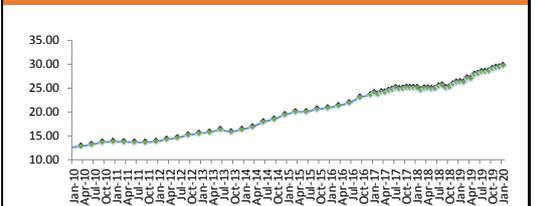


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	12.38%
Fixed Income Instruments	0.00%	100.00%	87.62%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV	
Absolute Return	182.31%
Simple Annual Return	16.22%
CAGR Return	9.67%

**NAV as on 31-Jan-2020**

28.2309

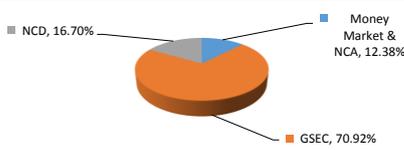
**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

73.23

**Modified Duration (In Years)**

4.81

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jan-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 12.38%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 70.92%**

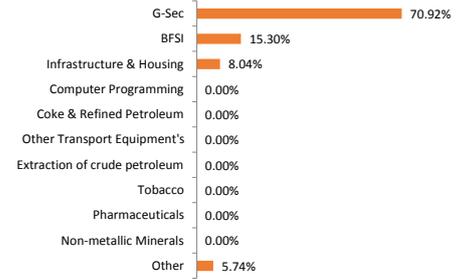
7.26% Gsec 2029 - 14/01/2029	17.52%
08.57% WEST BENGAL SDL 2020 16/02/2020	13.67%
0% CS 17 DEC 2027 UL	11.95%
8.60% Gsec 2028 02/06/2028	7.54%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.24%
7.57% Gsec 2033 17/06/2033	7.15%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.49%
7.25% GUJARAT SDL 2027 12/07/2027	1.37%

**SECURITIES HOLDINGS**

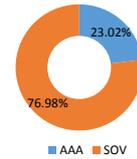
**CORPORATE DEBT 16.70%**

8.65% L&T Finance Ltd. 2026	8.66%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.04%

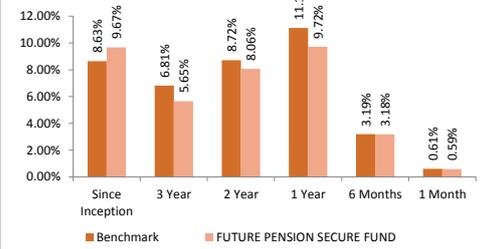
**SECTORAL ALLOCATION**



**Debt Rating Profile**

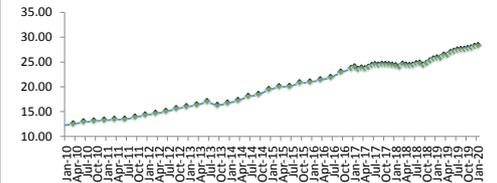


**BENCHMARK COMPARISON (CAGR RETURN)**



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	0	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	35.88%
Fixed Income Instruments	25.00%	100.00%	64.12%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV

Absolute Return	153.95%
Simple Annual Return	13.42%
CAGR Return	8.46%

**NAV as on 31-Jan-2020**

25.3951

**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

3,552.46

**Modified Duration (In Years)**

2.34

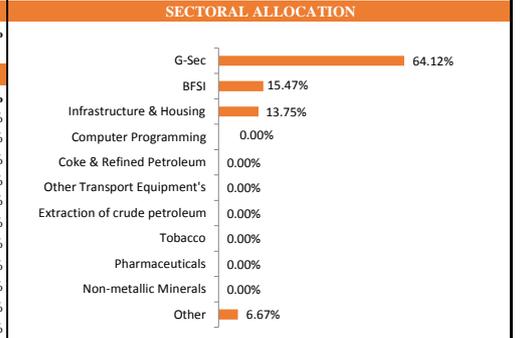
**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>35.88%</b>

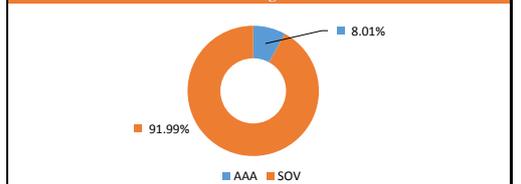
**SECURITIES**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>64.12%</b>
7.26% Gsec 2029 - 14/01/2029	9.82%
8.9% Tamil Nadu SDL 20/09/2022	8.97%
0% CS 17 DEC 2027 UL	8.79%
8.90% ANDHRA PRADESH SDL 2022	5.96%
6.65% Gsec 2020 09/04/2020	5.64%
8.64% West Bengal SDL 2021 30/08/2021	5.56%
8.60% Gsec 2028 02/06/2028	4.66%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.49%
8.86% Andhra Pradesh SDL 06/06/2022	4.46%
08.57% WEST BENGAL SDL 2020 16/02/2020	4.23%
Others	1.53%

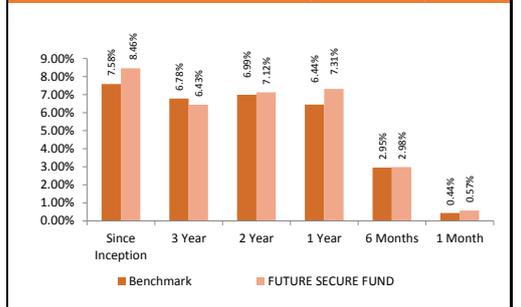
**SECTORAL ALLOCATION**



**Debt Rating Profile**

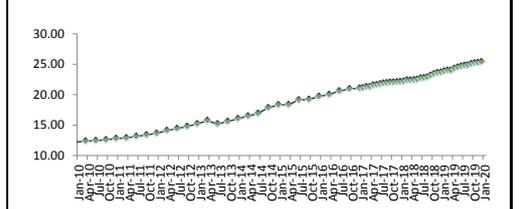


**BENCHMARK COMPARISON (CAGR RETURN)**

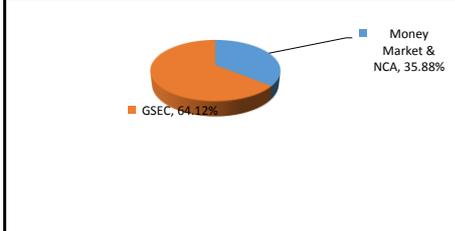


**Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index**

**FUND - NAV**



**ASSET ALLOCATION**



**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%	5.10%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	94.90%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

**FUND PERFORMANCE as on 31-Jan-2020**

Returns since Publication of NAV

Absolute Return	12.39%
Simple Annual Return	10.59%
CAGR Return	10.50%

**NAV as on 31-Jan-2020**

11.2389

**AUM as on 31-Jan-2020 (Rs. In Lakhs)**

304.80

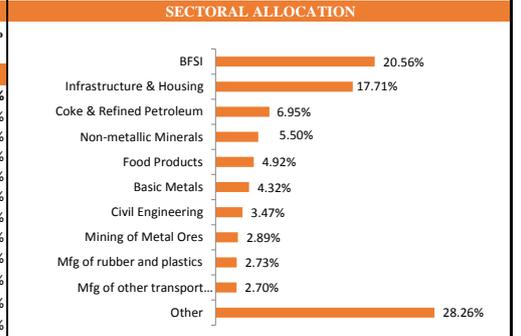
**PORTFOLIO AS ON 31-Jan-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.10%</b>

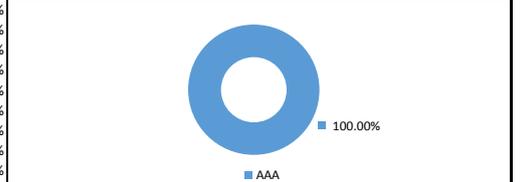
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>94.90%</b>

The Federal Bank Ltd.	3.87%
RBL Bank Ltd.	3.45%
Jubilant Foodworks Ltd.	3.10%
The Ramco Cements Ltd.	3.02%
Power Finance Corporation Ltd.	2.94%
Exide Industries Ltd.	2.76%
Apollo Tyres Ltd.	2.73%
State Bank of India	2.72%
Minda Corporation Limited	2.70%
Nagarjuna Construction Co. Ltd.	2.60%
Engineers India Ltd.	2.53%
Kajaria Ceramics Ltd.	2.48%
Kalpataru Power Transmission Ltd.	2.42%
Hindustan Zinc Ltd.	2.37%
Castrol India Ltd.	2.30%
NBCC (India) Ltd.	2.28%
Voltas Ltd.	2.28%
Tata Power Co. Ltd.	2.25%
ICICI Bank Ltd.	2.20%
Grindwell Norton Ltd.	2.10%
Bharat Electronics Ltd.	2.02%
Bharti Airtel Ltd.	1.97%
Aditya Birla Capital Ltd.	1.95%
Tata Steel Ltd.	1.94%
Mahindra & Mahindra Financial Services Ltd.	1.94%
Others	31.98%

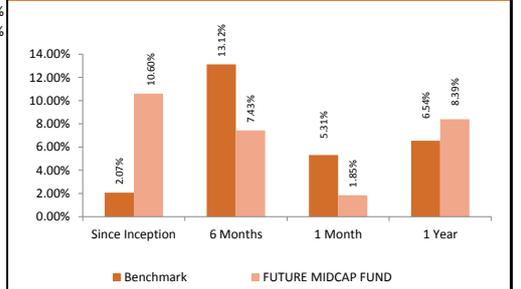
**SECTORAL ALLOCATION**



**Debt Rating Profile**

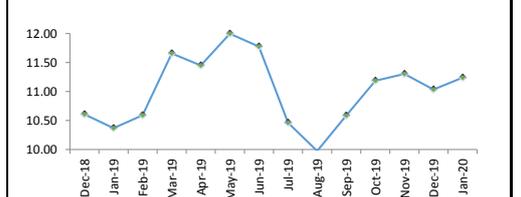


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Midcap 100 Index

**FUND - NAV**



**ASSET ALLOCATION**

