

## 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 | 156.70%         | 13.57%               | 8.51% | 186.41%         | 16.14%               | 9.54% | 121.30%         | 10.50%               | 7.12% | 140.80%         | 12.19%               | 7.91% |

| 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 | 187.62%               | 16.58%               | 9.79% | 201.56%                | 17.81%               | 10.25% | 214.81%               | 18.98%               | 10.67% | 241.89%               | 21.38%               | 11.48% |

|                 | 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 | 22.99%                   | N.A.                 | N.A. | Since Inception | 95.87%                | 9.29%                | 6.73% |  |  | Since Inception    | 2.52%                | N.A. | N.A. |

|  | INDIVIDUAL | Future NAV Guarantee Fund |                      |       | HighestNAVGuaranteed 16.90266 |
|--|------------|---------------------------|----------------------|-------|-------------------------------|
|  |            | Absolute Return           | Simple Annual Return | CAGR  |                               |
|  |            | Absolute Return           | 68.52%               | 7.02% |                               |

| 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 | 107.52%         | 10.55%               | 7.43% | Since Inception | 69.03%                  | 7.29%                | 5.70% | 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 | 124.63%              | 12.40%               | 8.38% | 2.52%                 | 2.02%                | 2.02% |

**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%  | 2.61%  |
| Fixed Income Instruments | 0.00%  | 40.00%  | 0.00%  |
| Equities                 | 50.00% | 100.00% | 97.39% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

23rd December 2009

**FUND PERFORMANCE as on 28-Feb-2020**

|                                  |         |
|----------------------------------|---------|
| Returns since Publication of NAV |         |
| Absolute Return                  | 107.52% |
| Simple Annual Return             | 10.55%  |
| CAGR Return                      | 7.43%   |

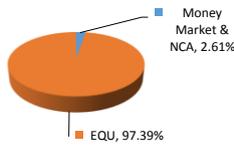
**NAV as on 28-Feb-2020**

20.7517

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

4,564.45

**ASSET ALLOCATION**

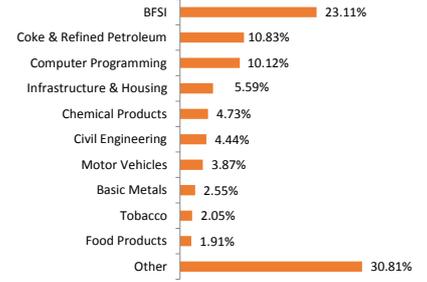


**PORTFOLIO AS ON 28-Feb-2020**

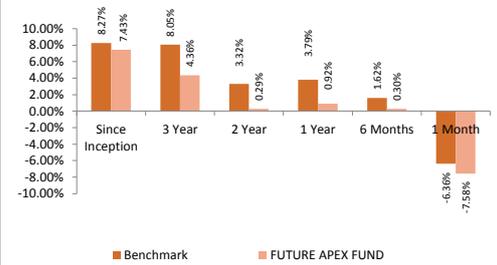
| SECURITIES                                | HOLDINGS     |
|---|--------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> | <b>2.61%</b> |

| SECURITIES                                   | HOLDINGS      |
|--|---------------|
| <b>EQUITY</b>                                | <b>97.39%</b> |
| Reliance Industries Ltd.                     | 7.99%         |
| Kotak Mahindra MF - Kotak Banking ETF        | 6.08%         |
| HDFC Ltd.                                    | 6.07%         |
| ICICI Bank Ltd.                              | 5.32%         |
| Infosys Technologies Ltd.                    | 5.30%         |
| Reliance ETF Bank BeES                       | 5.23%         |
| HDFC Bank Ltd.                               | 4.48%         |
| Larsen & Toubro Ltd.                         | 3.83%         |
| TATA Consultancy Services Ltd.               | 3.82%         |
| Hindustan Unilever Ltd.                      | 3.42%         |
| ITC Ltd.                                     | 2.05%         |
| Maruti Suzuki India Ltd.                     | 2.00%         |
| Kotak Mahindra Bank Ltd.                     | 1.55%         |
| Axis Bank Ltd.                               | 1.52%         |
| Tata Nifty Private Bank Exchange Traded Fund | 1.49%         |
| Bharti Airtel Ltd.                           | 1.48%         |
| Tata Steel Ltd.                              | 1.43%         |
| Engineers India Ltd.                         | 1.38%         |
| Indian Oil Corporation Ltd.                  | 1.31%         |
| Asian Paints Ltd.                            | 1.31%         |
| State Bank of India                          | 1.27%         |
| Titan Company Ltd.                           | 1.24%         |
| Oil & Natural Gas Corporation Ltd.           | 1.15%         |
| Apollo Tyres Ltd.                            | 1.12%         |
| Britannia Industries Ltd.                    | 1.06%         |
| Others                                       | 24.49%        |

**SECTORAL ALLOCATION**

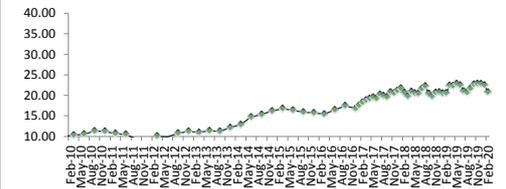


**BENCHMARK COMPARISON (CAGR RETURN)**



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%  | 1.95%  |
| Fixed Income Instruments | 0.00%  | 15.00%  | 0.00%  |
| Equities                 | 80.00% | 100.00% | 98.05% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

9th September 2010

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |        |
|----------------------------------|--------|
| Absolute Return                  | 69.03% |
| Simple Annual Return             | 7.29%  |
| CAGR Return                      | 5.70%  |

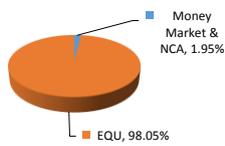
**NAV as on 28-Feb-2020**

16.9027

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

7,740.64

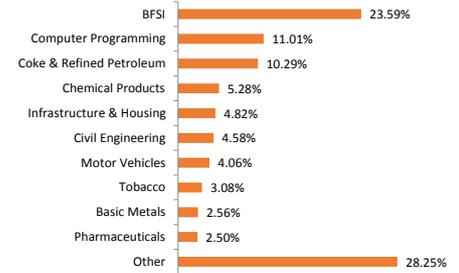
**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

| SECURITIES                                   | HOLDINGS        |
|--|-----------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b>    | <b>1.95%</b>    |
| <b>SECURITIES</b>                            | <b>HOLDINGS</b> |
| <b>EQUITY</b>                                | <b>98.05%</b>   |
| Reliance Industries Ltd.                     | 7.96%           |
| Kotak Mahindra MF - Kotak Banking ETF        | 7.85%           |
| HDFC Ltd.                                    | 6.50%           |
| Infosys Technologies Ltd.                    | 5.53%           |
| ICICI Bank Ltd.                              | 5.07%           |
| HDFC Bank Ltd.                               | 4.70%           |
| Reliance ETF Bank BeES                       | 4.02%           |
| Larsen & Toubro Ltd.                         | 3.92%           |
| TATA Consultancy Services Ltd.               | 3.90%           |
| Hindustan Unilever Ltd.                      | 3.42%           |
| ITC Ltd.                                     | 3.08%           |
| Maruti Suzuki India Ltd.                     | 1.98%           |
| Kotak Mahindra Bank Ltd.                     | 1.84%           |
| Axis Bank Ltd.                               | 1.73%           |
| Tata Steel Ltd.                              | 1.49%           |
| Tata Nifty Private Bank Exchange Traded Fund | 1.49%           |
| Asian Paints Ltd.                            | 1.46%           |
| Bharti Airtel Ltd.                           | 1.35%           |
| State Bank of India                          | 1.26%           |
| Titan Company Ltd.                           | 1.25%           |
| Sun Pharmaceuticals Industries Ltd.          | 1.21%           |
| Indian Oil Corporation Ltd.                  | 1.16%           |
| Britannia Industries Ltd.                    | 1.05%           |
| Oil & Natural Gas Corporation Ltd.           | 1.04%           |
| Coal India Ltd.                              | 1.01%           |
| Others                                       | 22.76%          |

**SECTORAL ALLOCATION**



**Debt Rating Profile**

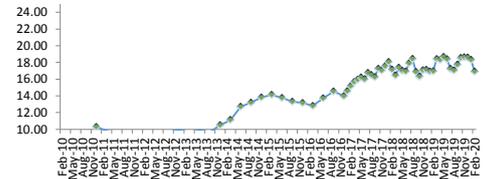


**BENCHMARK COMPARISON (CAGR RETURN)**



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                    | 0    | 7      |

**ASSET ALLOCATION**

| Composition                                     | Min.  | Max.    | Actual |
|---|-------|---------|--------|
| Cash, Money Market And Fixed Income Instruments | 0.00% | 100.00% | 1.13%  |
| Equities  | 0.00% | 100.00% | 98.87% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

12th October 2009

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |        |
|----------------------------------|--------|
| Absolute Return                  | 95.87% |
| Simple Annual Return             | 9.29%  |
| CAGR Return                      | 6.73%  |

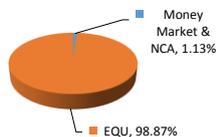
**NAV as on 28-Feb-2020**

19.5868

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

1,122.44

**ASSET ALLOCATION**



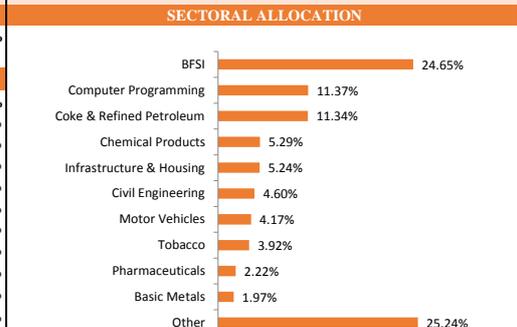
**PORTFOLIO AS ON 28-Feb-2020**

| SECURITIES                                | HOLDINGS     |
|---|--------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> | <b>1.13%</b> |

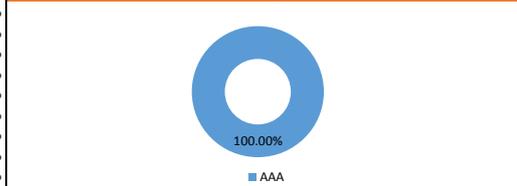
| SECURITIES    | HOLDINGS      |
|---------------|---------------|
| <b>EQUITY</b> | <b>98.87%</b> |

|                                       |        |
|---------------------------------------|--------|
| Kotak Mahindra MF - Kotak Banking ETF | 9.39%  |
| Reliance Industries Ltd.              | 8.59%  |
| HDFC Ltd.                             | 6.81%  |
| HDFC Bank Ltd.                        | 6.37%  |
| ICICI Bank Ltd.                       | 5.76%  |
| Infosys Technologies Ltd.             | 5.54%  |
| TATA Consultancy Services Ltd.        | 4.65%  |
| Larsen & Toubro Ltd.                  | 4.60%  |
| IITC Ltd.                             | 3.92%  |
| Hindustan Unilever Ltd.               | 3.63%  |
| Reliance ETF Bank BeES                | 3.52%  |
| Maruti Suzuki India Ltd.              | 2.16%  |
| Axis Bank Ltd.                        | 1.83%  |
| Asian Paints Ltd.                     | 1.66%  |
| Bharti Airtel Ltd.                    | 1.56%  |
| Kotak Mahindra Bank Ltd.              | 1.32%  |
| Indian Oil Corporation Ltd.           | 1.32%  |
| Titan Company Ltd.                    | 1.27%  |
| Engineers India Ltd.                  | 1.22%  |
| Oil & Natural Gas Corporation Ltd.    | 1.20%  |
| Future Retail Ltd.                    | 1.19%  |
| HCL Technologies Ltd.                 | 1.19%  |
| Cipla Ltd.                            | 1.14%  |
| Hindustan Zinc Ltd.                   | 1.13%  |
| Coal India Ltd.                       | 1.12%  |
| Others                                | 16.78% |

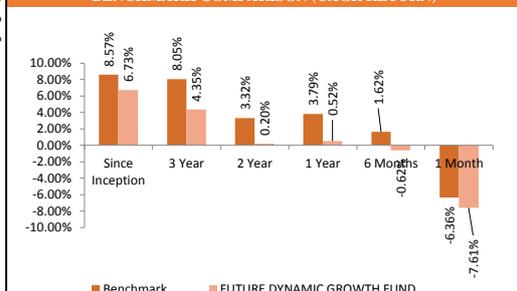
**SECTORAL ALLOCATION**



**Debt Rating Profile**

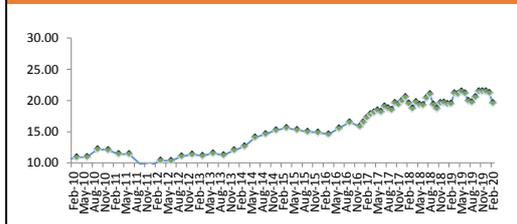


**BENCHMARK COMPARISON (CAGR RETURN)**



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% | 3.55%  |
| Fixed Income Instruments | 10.00% | 50.00% | 16.76% |
| Equities                 | 50.00% | 90.00% | 79.68% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 28-Feb-2020**

Returns since Publication of NAV

|                      |         |
|----------------------|---------|
| Absolute Return      | 140.80% |
| Simple Annual Return | 12.19%  |
| CAGR Return          | 7.91%   |

**NAV as on 28-Feb-2020**

24.0804

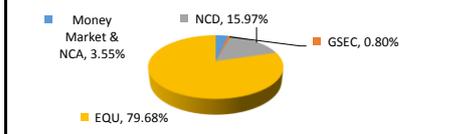
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

7,753.42

**Modified Duration (In Years)**

4.58

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 3.55%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 0.80%**

|                                 |       |
|---------------------------------|-------|
| 7.57% Gsec 2033 17/06/2033      | 0.35% |
| 8.63% Tamil Nadu SDL 09/01/2023 | 0.31% |
| 7.26% Gsec 2029 - 14/01/2029    | 0.14% |

**SECURITIES HOLDINGS**

**CORPORATE DEBT 15.97%**

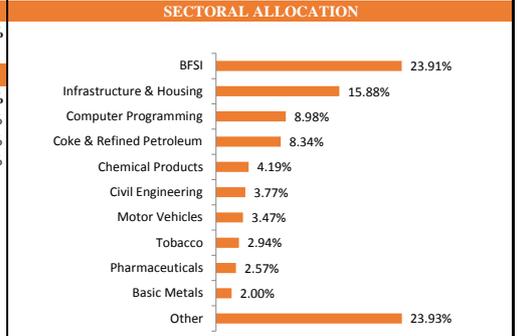
|   |       |
|---|-------|
| 10.63% IOT Utkal Energy Services Ltd. 20/09/2028              | 3.71% |
| 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 | 2.28% |
| 8.55% Housing Development Finance Corporation Ltd. 27/03/2029 | 1.82% |
| 9.25% Reliance Jio Infocomm Ltd. 17/06/2024                   | 1.42% |
| 9.00% Shriram Transport Finance Company Ltd. 28/03/2028       | 1.40% |
| 8.85% Indiabulls Housing Finance Ltd. 25/09/2026              | 1.39% |
| 8.37% REC Ltd. 07/12/2028                                     | 1.26% |
| 10.90% AU SFB Lower Tier II Bonds 30/05/2025                  | 1.03% |
| 8.80% LIC Housing Finance Ltd. 25/01/2029                     | 0.71% |
| 8.00% IREDA 24/09/2029  | 0.54% |
| Others  | 0.39% |

**SECURITIES HOLDINGS**

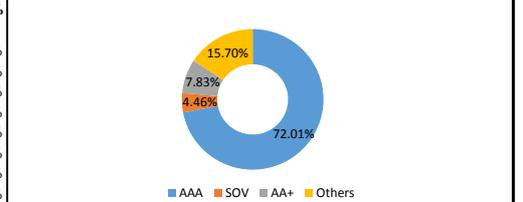
**EQUITY 79.68%**

|  |        |
|--|--------|
| Reliance Industries Ltd.                     | 6.63%  |
| Kotak Mahindra MF - Kotak Banking ETF        | 5.97%  |
| HDFC Ltd.                                    | 5.32%  |
| ICICI Bank Ltd.                              | 4.61%  |
| Infosys Technologies Ltd.                    | 4.49%  |
| HDFC Bank Ltd.                               | 3.59%  |
| Larsen & Toubro Ltd.                         | 3.33%  |
| TATA Consultancy Services Ltd.               | 3.24%  |
| ITC Ltd.                                     | 2.94%  |
| Hindustan Unilever Ltd.                      | 2.74%  |
| Reliance ETF Bank BeES                       | 2.11%  |
| Kotak Mahindra Bank Ltd.                     | 2.01%  |
| Maruti Suzuki India Ltd.                     | 1.86%  |
| Axis Bank Ltd.                               | 1.73%  |
| Tata Nifty Private Bank Exchange Traded Fund | 1.19%  |
| Asian Paints Ltd.                            | 1.19%  |
| Cipla Ltd.                                   | 1.11%  |
| Tata Steel Ltd.                              | 1.11%  |
| Titan Company Ltd.                           | 1.04%  |
| Bharti Airtel Ltd.                           | 0.96%  |
| State Bank of India                          | 0.92%  |
| Oil & Natural Gas Corporation Ltd.           | 0.88%  |
| Sun Pharmaceuticals Industries Ltd.          | 0.87%  |
| Britannia Industries Ltd.                    | 0.85%  |
| Indian Oil Corporation Ltd.                  | 0.82%  |
| Others                                       | 18.18% |

**SECTORAL ALLOCATION**



**Debt Rating Profile**

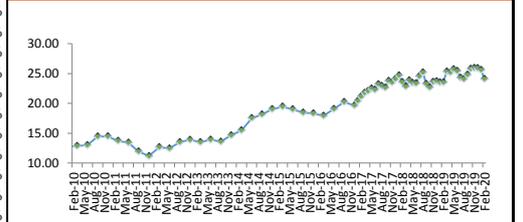


**BENCHMARK COMPARISON (CAGR RETURN)**



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% | 4.36%  |
| Fixed Income Instruments | 40.00% | 70.00% | 44.36% |
| Equities                 | 30.00% | 60.00% | 51.28% |

**RISK RETURN PROFILE**

|        |          |
|--------|----------|
| Risk   | Moderate |
| Return | High     |

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 28-Feb-2020**

|                                  |         |
|----------------------------------|---------|
| Returns since Publication of NAV |         |
| Absolute Return                  | 121.30% |
| Simple Annual Return             | 10.50%  |
| CAGR Return                      | 7.12%   |

**NAV as on 28-Feb-2020**

22.1299

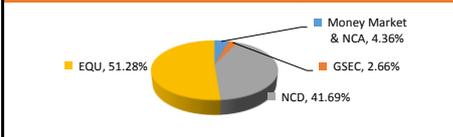
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

6,333.72

**Modified Duration (In Years)**

4.17

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 4.36%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 2.66%**

|                                     |       |
|-------------------------------------|-------|
| 8.97% Central Government 05/12/2030 | 1.47% |
| 7.26% Gsec 2029 - 14/01/2029        | 0.60% |
| 7.57% Gsec 2033 17/06/2033          | 0.42% |
| 7.92% West Bengal SDL 15/03/2027    | 0.17% |

**SECURITIES HOLDINGS**

**CORPORATE DEBT 41.69%**

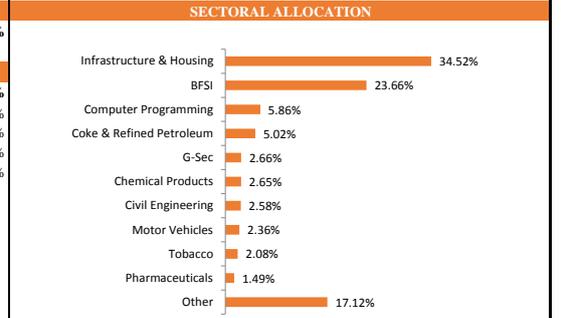
|  |       |
|--|-------|
| 8.67% Power Finance Corporation Ltd. 18/11/2028                    | 8.71% |
| 10.63% IOT Utkal Energy Services Ltd. 20/09/2028                   | 8.40% |
| 10.75% Reliance Capital Ltd. 12/08/2021                            | 5.33% |
| 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 | 3.32% |
| 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026      | 2.79% |
| 9.25% Reliance Jio Infocomm Ltd. 17/06/2024                        | 2.26% |
| 9.00% Shriram Transport Finance Company Ltd. 28/03/2028            | 2.06% |
| 8.75% Indiabulls Housing Finance Ltd. 24/09/2021                   | 1.95% |
| 8.80% LIC Housing Finance Ltd. 25/01/2029                          | 1.74% |
| 8.55% Housing Development Finance Corporation Ltd. 27/03/2029      | 1.72% |
| Others   | 3.41% |

**SECURITIES HOLDINGS**

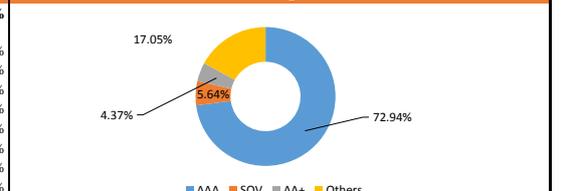
**EQUITY 51.28%**

|                                       |       |
|---------------------------------------|-------|
| Reliance Industries Ltd.              | 4.36% |
| Kotak Mahindra MF - Kotak Banking ETF | 4.35% |
| HDFC Bank Ltd.                        | 3.81% |
| HDFC Ltd.                             | 3.22% |
| ICICI Bank Ltd.                       | 3.07% |
| Infosys Technologies Ltd.             | 2.95% |
| Larsen & Toubro Ltd.                  | 2.32% |
| ITC Ltd.                              | 2.08% |
| TATA Consultancy Services Ltd.        | 2.08% |
| Hindustan Unilever Ltd.               | 1.82% |
| Kotak Mahindra Bank Ltd.              | 1.30% |
| Maruti Suzuki India Ltd.              | 1.23% |
| Axis Bank Ltd.                        | 1.14% |
| Reliance ETF Bank BeES                | 1.12% |
| Asian Paints Ltd.                     | 0.83% |
| Tata Steel Ltd.                       | 0.82% |
| Cipla Ltd.                            | 0.70% |
| Titan Company Ltd.                    | 0.68% |
| Sun Pharmaceuticals Industries Ltd.   | 0.66% |
| Bharti Airtel Ltd.                    | 0.65% |
| Coal India Ltd.                       | 0.64% |
| State Bank of India                   | 0.63% |
| Britannia Industries Ltd.             | 0.56% |
| Indian Oil Corporation Ltd.           | 0.55% |
| HCL Technologies Ltd.                 | 0.53% |
| Others                                | 9.19% |

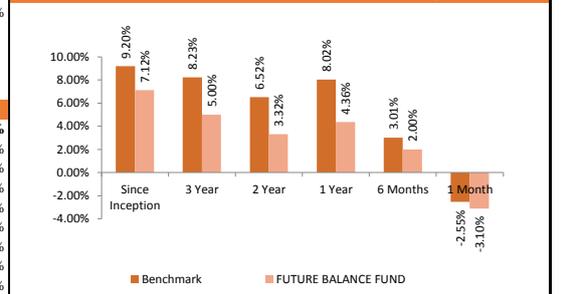
**SECTORAL ALLOCATION**



**Debt Rating Profile**

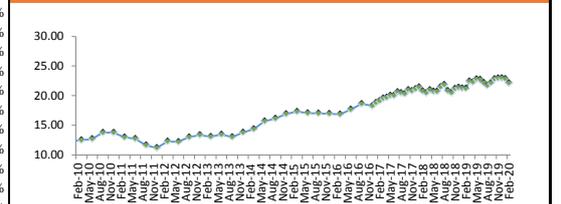


**BENCHMARK COMPARISON (CAGR RETURN)**



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% | 99.69% |
| Equities  | 0.00% | 100.00% | 0.31%  |

**RISK RETURN PROFILE**

|        |               |
|--------|---------------|
| Risk   | Low to medium |
| Return | Low to medium |

**DATE OF INCEPTION**

18th May 2010

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |        |
|----------------------------------|--------|
| Absolute Return                  | 68.52% |
| Simple Annual Return             | 7.02%  |
| CAGR Return                      | 5.50%  |

**HIGHEST NAV GUARANTEED**

16.9027

**NAV as on 28-Feb-2020**

16.8518

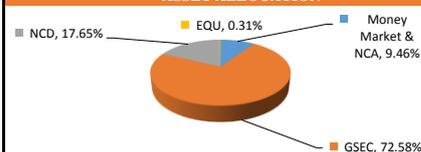
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

1,174.16

**Modified Duration (In Years)**

0.28

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 9.46%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 72.58%**

6.65% Gsec 2020 09/04/2020 42.64%

7.8% Central Government 03/05/2020 29.94%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 17.65%**

10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgtd) 7.20%

8.75% LIC Housing Finance Ltd. 12/02/2021 6.98%

8.38% Power Finance Corporation Ltd. 27/04/2020 2.56%

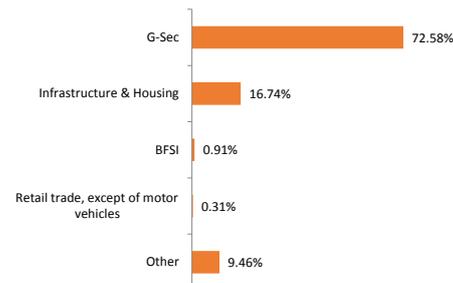
10.5% M&M Financial Services Ltd. 13/12/2021 0.91%

**SECURITIES HOLDINGS**

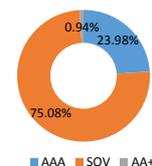
**EQUITY 0.31%**

Future Retail Ltd. 0.31%

**SECTORAL ALLOCATION**

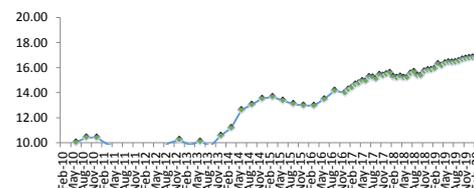


**Debt Rating Profile**



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      |

**ASSET ALLOCATION**

| Composition              | Min.   | Max.    | Actual |
|--------------------------|--------|---------|--------|
| Cash and Money Market    | 0.00%  | 50.00%  | 5.63%  |
| Fixed Income Instruments | 50.00% | 100.00% | 94.37% |
| 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**

| 28-Feb-2020                      |         |
|----------------------------------|---------|
| Returns since Publication of NAV |         |
| Absolute Return                  | 186.41% |
| Simple Annual Return             | 16.14%  |
| CAGR Return                      | 9.54%   |

**NAV as on 28-Feb-2020**

28.6412

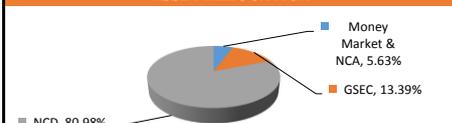
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

15,614.64

**Modified Duration (In Years)**

5.27

**ASSET ALLOCATION**

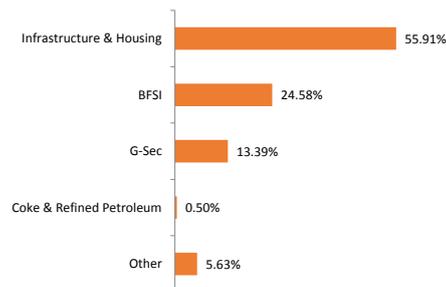


**PORTFOLIO AS ON 28-Feb-2020**

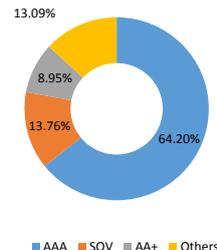
| SECURITIES                                | HOLDINGS        |
|---|-----------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> | <b>5.63%</b>    |
| <b>SECURITIES</b>                         | <b>HOLDINGS</b> |
| <b>GOVERNMENT SECURITIES</b>              | <b>13.39%</b>   |
| 7.72% Gsec 2049 15/06/2049                | 3.39%           |
| 7.57% Gsec 2033 17/06/2033                | 2.79%           |
| 9.23% Central Government 23/12/2043       | 1.63%           |
| 0% CS 17 DEC 2027 UL                      | 1.34%           |
| 7.26% Gsec 2029 - 14/01/2029              | 1.34%           |
| 6.79% Gsec 2029 26/12/2029                | 1.30%           |
| 6.65% Gsec 2020 09/04/2020                | 0.89%           |
| 7.69% TAMIL NADU SDL 2027 20/12/2027      | 0.23%           |
| 8.53% Tamil Nadu SDL 2028 28/11/2028      | 0.17%           |
| 8.48% Karnataka SDL 2022 - 17/10/2022     | 0.14%           |
| Others                                    | 0.17%           |

| SECURITIES  | HOLDINGS      |
|---|---------------|
| <b>CORPORATE DEBT</b>   | <b>80.98%</b> |
| 9.00% Shriram Transport Finance Company Ltd. 28/03/2028       | 8.71%         |
| 9.25% Reliance Jio Infocomm Ltd. 17/06/2024                   | 7.47%         |
| 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 | 4.00%         |
| 10.63% IOT Utkal Energy Services Ltd. 20/07/2028              | 3.88%         |
| 8.05% Housing Development Finance Corporation Ltd. 22/10/2029 | 3.86%         |
| 8.70% LIC Housing Finance Ltd. 20/03/2029                     | 3.73%         |
| 9.23% IREDA 22/02/2029  | 3.55%         |
| 8.06% Bajaj Finance Ltd. 04/10/2029                           | 3.39%         |
| 9.39% Power Finance Corporation Ltd. 27/08/2029               | 3.31%         |
| 8.98% Power Finance Corporation Ltd. 28/03/2029               | 3.29%         |
| Others  | 35.80%        |

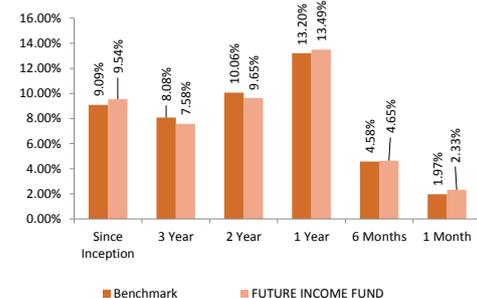
**SECTORAL ALLOCATION**



**Debt Rating Profile**

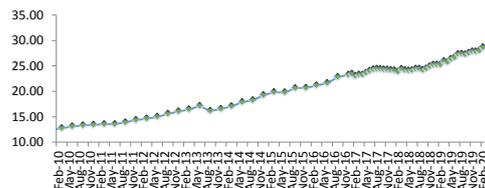


**BENCHMARK COMPARISON (CAGR RETURN)**



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%  | 1.00%  |
| Fixed Income Instruments | 0.00%  | 40.00%  | 0.00%  |
| Equities                 | 60.00% | 100.00% | 99.00% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |         |
|----------------------------------|---------|
| Absolute Return                  | 241.89% |
| Simple Annual Return             | 21.38%  |
| CAGR Return                      | 11.48%  |

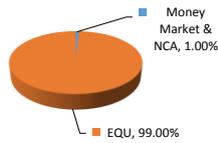
**NAV as on 28-Feb-2020**

34.1892

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

787.84

**ASSET ALLOCATION**



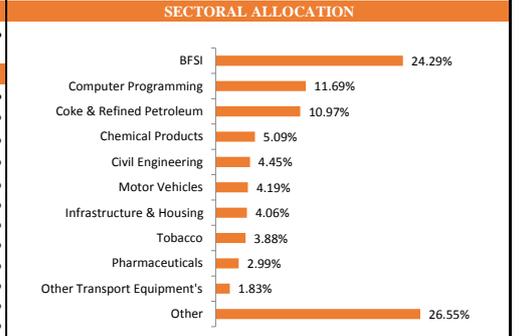
**PORTFOLIO AS ON 28-Feb-2020**

| SECURITIES                                | HOLDINGS     |
|---|--------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> | <b>1.00%</b> |

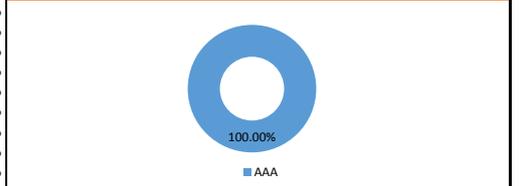
**SECURITIES HOLDINGS**

| SECURITIES                            | HOLDINGS      |
|---------------------------------------|---------------|
| <b>EQUITY</b>                         | <b>99.00%</b> |
| Kotak Mahindra MF - Kotak Banking ETF | 9.35%         |
| Reliance Industries Ltd.              | 8.27%         |
| HDFC Ltd.                             | 6.74%         |
| Infosys Technologies Ltd.             | 5.89%         |
| ICICI Bank Ltd.                       | 5.49%         |
| HDFC Bank Ltd.                        | 4.96%         |
| Reliance ETF Bank BeES                | 4.59%         |
| Larsen & Toubro Ltd.                  | 4.45%         |
| TATA Consultancy Services Ltd.        | 4.15%         |
| ITC Ltd.                              | 3.88%         |
| Hindustan Unilever Ltd.               | 3.49%         |
| Maruti Suzuki India Ltd.              | 2.06%         |
| Axis Bank Ltd.                        | 1.99%         |
| Asian Paints Ltd.                     | 1.60%         |
| Kotak Mahindra Bank Ltd.              | 1.55%         |
| Bharti Airtel Ltd.                    | 1.32%         |
| Sun Pharmaceuticals Industries Ltd.   | 1.32%         |
| Titan Company Ltd.                    | 1.23%         |
| Tata Steel Ltd.                       | 1.22%         |
| Oil & Natural Gas Corporation Ltd.    | 1.12%         |
| Indian Oil Corporation Ltd.           | 1.08%         |
| Britannia Industries Ltd.             | 1.07%         |
| UltraTech Cement Ltd.                 | 1.07%         |
| HCL Technologies Ltd.                 | 1.06%         |
| Future Retail Ltd.                    | 1.06%         |
| Others                                | 18.99%        |

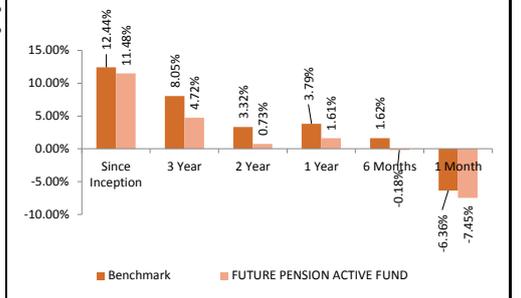
**SECTORAL ALLOCATION**



**Debt Rating Profile**

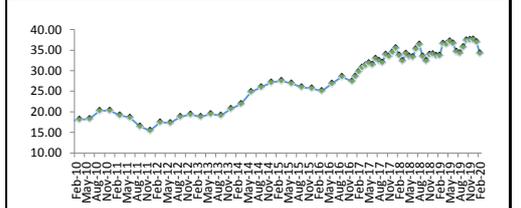


**BENCHMARK COMPARISON (CAGR RETURN)**



**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% | 12.96% |
| Fixed Income Instruments | 30.00% | 80.00% | 31.01% |
| Equities                 | 20.00% | 70.00% | 56.04% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |         |
|----------------------------------|---------|
| Absolute Return                  | 214.81% |
| Simple Annual Return             | 18.98%  |
| CAGR Return                      | 10.67%  |

**NAV as on 28-Feb-2020**

31.4809

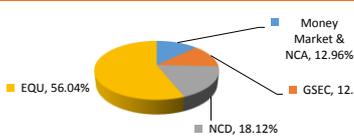
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

223.83

**Modified Duration (In Years)**

2.81

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 12.96%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 12.88%**

|                                      |       |
|--------------------------------------|-------|
| 8.51% Maharashtra SDL 09/03/2026     | 7.18% |
| 8.15% Tamil Nadu SDL 2028 09/05/2028 | 4.40% |
| 7.26% Gsec 2029 - 14/01/2029         | 1.17% |
| 7.25% GUJARAT SDL 2027 12/07/2027    | 0.14% |

**SECURITIES HOLDINGS**

**CORPORATE DEBT 18.12%**

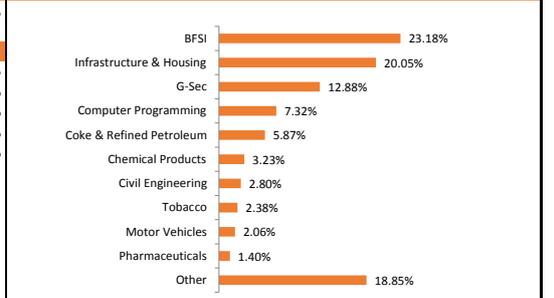
|   |       |
|---|-------|
| 10.25% Sikka Ports & Terminals Ltd. (Prev Reliancegas-Ewpl Amlgt23) | 9.44% |
| 10.63% IOT Utikal Energy Services Ltd. 20/09/2028                   | 8.68% |

**SECURITIES HOLDINGS**

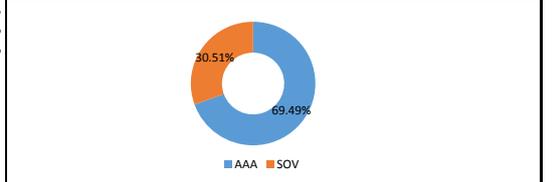
**EQUITY 56.04%**

|                                     |       |
|-------------------------------------|-------|
| HDFC Bank Ltd.                      | 5.62% |
| ICICI Bank Ltd.                     | 5.50% |
| Reliance Industries Ltd.            | 5.18% |
| HDFC Ltd.                           | 5.16% |
| Infosys Technologies Ltd.           | 3.70% |
| Larsen & Toubro Ltd.                | 2.80% |
| TATA Consultancy Services Ltd.      | 2.59% |
| ITC Ltd.                            | 2.38% |
| Hindustan Unilever Ltd.             | 2.22% |
| Axis Bank Ltd.                      | 1.66% |
| Kotak Mahindra Bank Ltd.            | 1.47% |
| Maruti Suzuki India Ltd.            | 1.21% |
| IndusInd Bank Ltd.                  | 1.08% |
| Asian Paints Ltd.                   | 1.01% |
| Bharti Airtel Ltd.                  | 0.83% |
| State Bank of India                 | 0.82% |
| Titan Company Ltd.                  | 0.77% |
| Sun Pharmaceuticals Industries Ltd. | 0.75% |
| Indian Oil Corporation Ltd.         | 0.69% |
| HCL Technologies Ltd.               | 0.66% |
| Britannia Industries Ltd.           | 0.66% |
| RBL Bank Ltd.                       | 0.66% |
| Cipla Ltd.                          | 0.65% |
| Tata Steel Ltd.                     | 0.61% |
| Hero MotoCorp Ltd.                  | 0.61% |
| Others                              | 6.77% |

**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%  | 10.84% |
| Fixed Income Instruments | 80.00% | 100.00% | 83.26% |
| Equities                 | 0.00%  | 20.00%  | 5.89%  |

**RISK RETURN PROFILE**

|        |        |
|--------|--------|
| Risk   | Medium |
| Return | Medium |

**DATE OF INCEPTION**  
17th October 2008

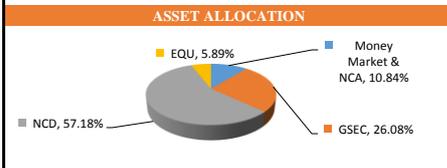
**FUND PERFORMANCE as on 28-Feb-2020**

|                                  |         |
|----------------------------------|---------|
| Returns since Publication of NAV |         |
| Absolute Return                  | 201.56% |
| Simple Annual Return             | 17.81%  |
| CAGR Return                      | 10.25%  |

**NAV as on 28-Feb-2020**  
30.1559

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**  
139.34

**Modified Duration (In Years)**  
5.00



**PORTFOLIO AS ON 28-Feb-2020**

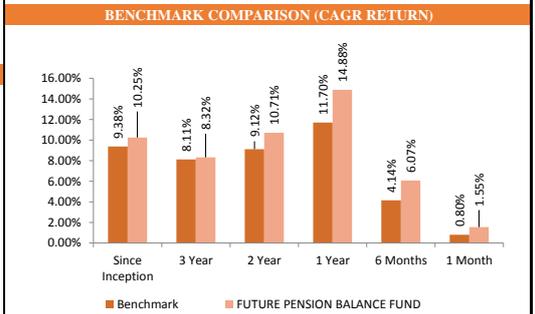
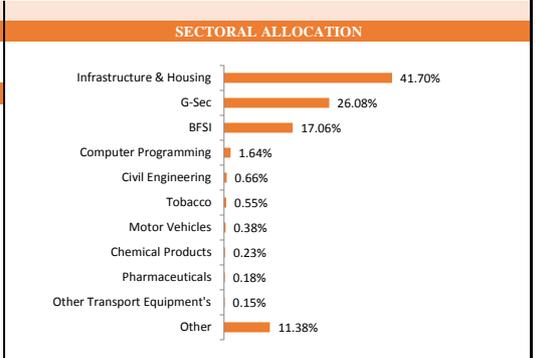
| SECURITIES                                | HOLDINGS      |
|---|---------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> | <b>10.84%</b> |
| <b>SECURITIES</b>                         | <b>26.08%</b> |
| <b>GOVERNMENT SECURITIES</b>              | <b>26.08%</b> |
| 8.68% Tamil Nadu SDL 2028 10/10/2028      | 9.49%         |
| 7.92% West Bengal SDL 15/03/2027          | 4.55%         |
| 7.72% Gsec 2049 15/06/2049                | 4.00%         |
| 8.15% Tamil Nadu SDL 2028 09/05/2028      | 3.46%         |
| 8.70% Gujarat SDL 2028 19/09/2028         | 1.99%         |
| 7.26% Gsec 2029 - 14/01/2029              | 1.87%         |
| 6.65% Gsec 2020 09/04/2020                | 0.72%         |

**SECURITIES**

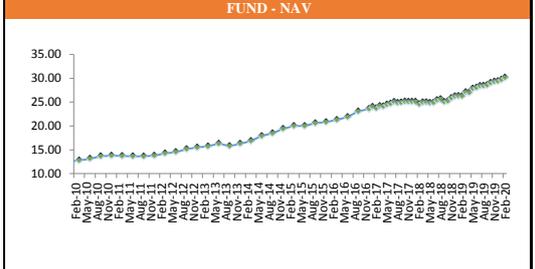
| SECURITIES                                       | HOLDINGS      |
|--|---------------|
| <b>CORPORATE DEBT</b>                            | <b>57.18%</b> |
| 10.63% IOT Utkal Energy Services Ltd. 20/09/2028 | 9.54%         |
| 10.90% AU SFB Lower Tier II Bonds 30/05/2025     | 8.22%         |
| 9.23% IREDA 22/02/2029                           | 8.12%         |
| 8.80% LIC Housing Finance Ltd. 25/01/2029        | 7.92%         |
| 9.25% Reliance Jio Infocomm Ltd. 17/06/2024      | 7.89%         |
| 8.37% REC Ltd. 07/12/2028                        | 7.78%         |
| 8.85% Indiabulls Housing Finance Ltd. 25/09/2026 | 6.01%         |
| 8.65% L&T Finance Ltd. 2026                      | 1.70%         |

**SECURITIES**

| SECURITIES                          | HOLDINGS     |
|-------------------------------------|--------------|
| <b>EQUITY</b>                       | <b>5.89%</b> |
| ICICI Bank Ltd.                     | 0.91%        |
| Infosys Technologies Ltd.           | 0.86%        |
| Larsen & Toubro Ltd.                | 0.66%        |
| TATA Consultancy Services Ltd.      | 0.62%        |
| ITC Ltd.                            | 0.55%        |
| Maruti Suzuki India Ltd.            | 0.32%        |
| Asian Paints Ltd.                   | 0.23%        |
| Bharti Airtel Ltd.                  | 0.20%        |
| Sun Pharmaceuticals Industries Ltd. | 0.18%        |
| HCL Technologies Ltd.               | 0.16%        |
| Hero MotoCorp Ltd.                  | 0.15%        |
| Indian Oil Corporation Ltd.         | 0.14%        |
| NTPC Ltd.                           | 0.14%        |
| IndusInd Bank Ltd.                  | 0.13%        |
| Engineers India Ltd.                | 0.12%        |
| Vedanta Ltd.                        | 0.11%        |
| Tata Steel Ltd.                     | 0.10%        |
| Future Retail Ltd.                  | 0.09%        |
| Yes Bank Ltd.                       | 0.08%        |
| Bharat Electronics Ltd.             | 0.08%        |
| TATA Motors Ltd. (DVR)              | 0.06%        |
| Praxis Home Retail Ltd.             | 0.06%        |
| TATASTEEL Rights Issue Partly paid  | 0.00%        |



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



**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%  | 9.89%  |
| Fixed Income Instruments | 0.00% | 100.00% | 90.11% |
| Equities                 | 0.00% | 0.00%   | 0.00%  |

**RISK RETURN PROFILE**

|        |     |
|--------|-----|
| Risk   | Low |
| Return | Low |

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |         |
|----------------------------------|---------|
| Absolute Return                  | 187.62% |
| Simple Annual Return             | 16.58%  |
| CAGR Return                      | 9.79%   |

**NAV as on 28-Feb-2020**

28.7616

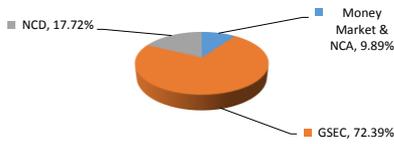
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

70.53

**Modified Duration (In Years)**

5.99

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 9.89%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 72.39%**

|                                      |        |
|--------------------------------------|--------|
| 6.79% Gsec 2029 26/12/2029           | 14.34% |
| 7.10% GUJARAT SDL 2030 05/02/2030    | 14.32% |
| 0% CS 17 DEC 2027 UL                 | 12.76% |
| 7.26% Gsec 2029 - 14/01/2029         | 9.62%  |
| 7.57% Gsec 2033 17/06/2033           | 7.63%  |
| 8.15% Tamil Nadu SDL 2028 09/05/2028 | 7.59%  |
| 8.68% Tamil Nadu SDL 2028 10/10/2028 | 4.69%  |
| 7.25% GUJARAT SDL 2027 12/07/2027    | 1.45%  |

**SECURITIES HOLDINGS**

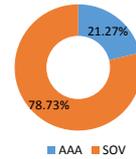
**CORPORATE DEBT 17.72%**

|   |       |
|---|-------|
| 8.65% L&T Finance Ltd. 2026                       | 9.17% |
| 10.63% IOT Utikal Energy Services Ltd. 20/07/2028 | 8.55% |

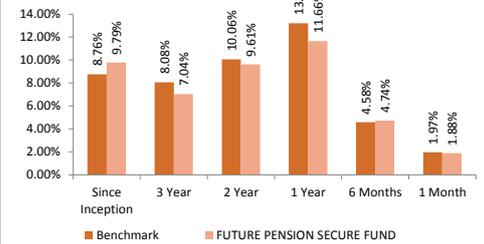
**SECTORAL ALLOCATION**



**Debt Rating Profile**

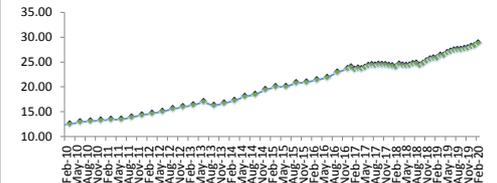


**BENCHMARK COMPARISON (CAGR RETURN)**



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%  | 32.99% |
| Fixed Income Instruments | 25.00% | 100.00% | 67.01% |
| Equities                 | 0.00%  | 0.00%   | 0.00%  |

**RISK RETURN PROFILE**

|        |     |
|--------|-----|
| Risk   | Low |
| Return | Low |

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 28-Feb-2020**

Returns since Publication of NAV

|                      |         |
|----------------------|---------|
| Absolute Return      | 156.70% |
| Simple Annual Return | 13.57%  |
| CAGR Return          | 8.51%   |

**NAV as on 28-Feb-2020**

25.6704

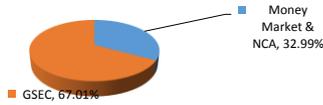
**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

3,571.57

**Modified Duration (In Years)**

2.79

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

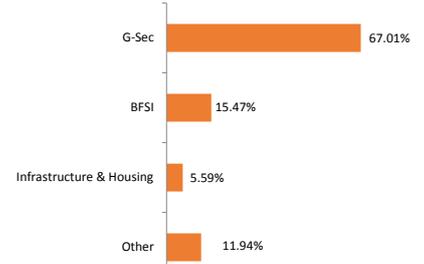
**MONEY MARKET INSTRUMENTS & NCA 32.99%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 67.01%**

|   |       |
|---|-------|
| 8.9% Tamil Nadu SDL 20/09/2022            | 8.99% |
| 0% CS 17 DEC 2027 UL                      | 8.99% |
| 7.10% GUJARAT SDL 2030 05/02/2030         | 6.36% |
| 8.90% ANDHRA PRADESH SDL 2022 04/07/2022  | 5.96% |
| 8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028 | 5.96% |
| 6.65% Gsec 2020 09/04/2020                | 5.61% |
| 8.64% West Bengal SDL 2021 30/08/2021     | 5.56% |
| 7.26% Gsec 2029 - 14/01/2029              | 4.97% |
| 8.89% Andhra Pradesh SDL 2022 20/09/2022  | 4.50% |
| 8.86% Andhra Pradesh SDL 06/06/2022       | 4.46% |
| Others                                    | 5.65% |

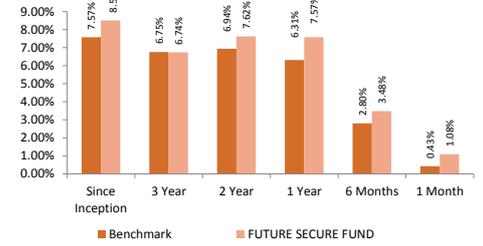
**SECTORAL ALLOCATION**



**Debt Rating Profile**

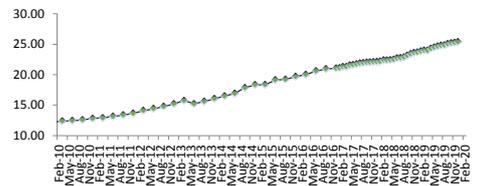


**BENCHMARK COMPARISON (CAGR RETURN)**



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%  | 9.14%  |
| Fixed Income Instruments | 0.00%  | 0.00%   | 0.00%  |
| Equities                 | 80.00% | 100.00% | 90.86% |

**RISK RETURN PROFILE**

|        |      |
|--------|------|
| Risk   | High |
| Return | High |

**DATE OF INCEPTION**

4th December 2018

**FUND PERFORMANCE as on 28-Feb-2020**

| Returns since Publication of NAV |       |
|----------------------------------|-------|
| Absolute Return                  | 2.52% |
| Simple Annual Return             | 2.02% |
| CAGR Return                      | 2.02% |

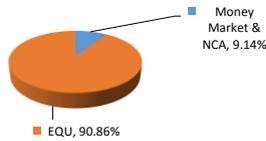
**NAV as on 28-Feb-2020**

10.2520

**AUM as on 28-Feb-2020 (Rs. In Lakhs)**

339.74

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2020**

**SECURITIES HOLDINGS**

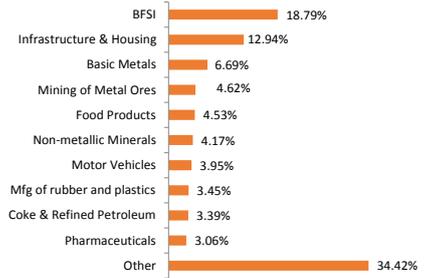
**MONEY MARKET INSTRUMENTS & NCA** 9.14%

**SECURITIES HOLDINGS**

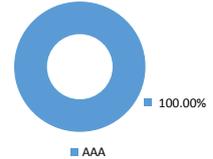
**EQUITY** 90.86%

|   |        |
|---|--------|
| RBL Bank Ltd.                               | 4.03%  |
| NMDC Ltd.                                   | 3.48%  |
| Apollo Tyres Ltd.                           | 3.45%  |
| Ajanta Pharma Ltd.                          | 3.06%  |
| Jubilant Foodworks Ltd.                     | 3.05%  |
| Grindwell Norton Ltd.                       | 2.93%  |
| Engineers India Ltd.                        | 2.77%  |
| Nagarjuna Construction Co. Ltd.             | 2.64%  |
| Minda Corporation Ltd.                      | 2.52%  |
| The Federal Bank Ltd.                       | 2.50%  |
| Bharat Electronics Ltd.                     | 2.46%  |
| Tata Steel Ltd.                             | 2.42%  |
| Exide Industries Ltd.                       | 2.41%  |
| Hindalco Industries Ltd.                    | 2.39%  |
| TTK Prestige Ltd.                           | 2.35%  |
| Tata Power Co. Ltd.                         | 2.31%  |
| Bharat Forge Ltd.                           | 2.24%  |
| The Ramco Cements Ltd.                      | 2.16%  |
| Mahindra & Mahindra Financial Services Ltd. | 2.12%  |
| NBCC (India) Ltd.                           | 2.05%  |
| Hindustan Petroleum Corporation Ltd.        | 2.02%  |
| Kajaria Ceramics Ltd.                       | 2.01%  |
| Aditya Birla Capital Ltd.                   | 1.93%  |
| Hindustan Zinc Ltd.                         | 1.89%  |
| Kalpataru Power Transmission Ltd.           | 1.83%  |
| Others                                      | 27.86% |

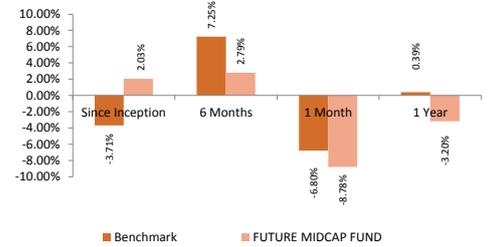
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Midcap 100 Index

**FUND - NAV**

