

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER/WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Aviva Investor

**Disclaimer/Disclosure**

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Equity Commentary:

Domestic markets consolidated during the month of August 2017 with Nifty correcting by 1.58%. Metal sector was the top performer for the month, while Pharma, Auto and Media sectors were key laggards.

RBI reduced the policy repo rate by 25 basis points to 6%, in line with expectations, factoring in the larger than expected drop in the Headline CPI inflation in recent months. RBI kept its policy stance unchanged at neutral as it sees the inflation trajectory going forward rising from current lows. India manufacturing PMI slid sharply month-on-month to 47.9 in July 2017, led by transitory impact of the GST regime, while the PMI reading for August 2017 recovered to more normalised levels at 51.2. CPI and WPI inflation stood at 2.36% and 1.88% respectively, much higher than consensus expectations.. The Indian Met Department stated that rainfall is tracking at 96% of LPA which is at lower end of the range. Disruption caused by GST implementation coupled with lingering impact of demonetization, led growth deceleration to a four year low with Q1FY18 real GVA growth at 5.6% yoy and GDP at 5.7%.

Rising geopolitical tensions between US and North Korea and the border standoff with China also continue to weigh on investor sentiment domestically as well on global markets. US dollar remained weak in the absence of any monetary policy clues in Chairperson Yellen's speech at a meeting of central bankers in Jackson Hole. Reports of a missile fired by North Korea over Japan kept the markets jittery. Gasoline prices surged to the highest in two years and crude oil prices fell as flooding from Harvey inundated refining centers along the Texas coast, shutting around 10 percent of U.S. refining capacity. China's official manufacturing PMI for July 2017 came at 51.4, slightly below expectations and improved to 51.7 in August 2017. Eurozone manufacturing PMI for July 2017 also came slightly below lower MoM at 56.6 and bounced back to 57.4 in August 2017. US GDP came in above estimates at a 3.0 % YoY in the 2Q 2017 in its second estimate. Eurozone's GDP growth stood at 0.6% QoQ for 2Q 2017, in line with expectations.

Outlook

The disruption caused due to fears of implementation of GST has eased to a large extent as visible in the volume growth in various sectors such as Auto. Similarly, the de-stocking across the wholesale channels is likely to reverse in coming months and support the pick-up in economy. Geo-Political tensions and concerns on slightly hawkish tone adopted by some central banks can keep markets volatile in near term. Indian equity markets are also expected to move in sync in the short term. However, over the medium to long term, domestic growth and corporate earnings will drive Indian markets more than global issues.

Going ahead, there are sufficient catalysts for domestic economy to gain momentum and potential for a further uptrend in the equity markets

1) India's growth rates continue to remain amongst the best globally. Despite the strong growth, inflation is remains contained, led by low oil prices and declining food inflation.

2) While GST has caused short term disruption in the trade channels, the benefits through a) better supply chain management b) shift in trade to the organised segment c) better tax collection, is expected to flow through in the medium to long term

3) The Government has ramped up rural spending to alleviate the distress in rural economy. This combined with the thrust on infrastructure spends, expectations of normal monsoons and wider implementation of DBT can lead to a boost in rural consumption spends.

4) Domestic markets have seen earnings downgrade over the last two years. Overall business fundamentals have improved over the past year and we now expect healthy earnings growth in FY18 & FY19, partly aided by a favourable base.

5) High frequency indicators such as PMI, employment data, CPI for major economies have been trending upwards suggesting signs of recovery in Global growth

Fixed Income Outlook:

Yields have not seen big swings over the last month but there is a persistent negative bias which has pushed it higher steadily over the same period. Although the RBI, reduced the repo-rate from 6.25% to 6.00% earlier this month, it can be fairly ascertained that the cut didn't had much impact on yields. The rate-cut was largely priced-in but uncertainty over the continuation of the rate-easing stance of the RBI has weighed on market sentiments thereby lending the negative direction to yields. On the positive side, the Monsoon has been normal this year and the spatial distribution has also been good although many states have also suffered due to floods. Geo-political tensions arising from the Doklam standoff has eased after a period of two months while farther away from home North Korea continues to threaten stability. With RBI's action on rates almost done, important guiding events are GDP numbers, impact of demonetization on GDP and tax-base, impact of GST on tax collections, and evolution of fiscal health at both central and state-level.

The CPI Inflation released earlier this month came in at 2.4% vs 1.5% of last month ending the southward trajectory of the chart. The spike in the numbers can be attributed to favorable base-impact turning adverse, the direct and indirect impact of 7th CPC payments on housing and headline CPI, and initial impact of GST. Among these three factors, the base-impact is beyond control while the latter two are unlikely to have significant impact on the CPI Inflation trajectory on a sustained basis. The impact of HRA implementation under the 7th Pay Commission would push up the core-inflation and the impact is likely to be felt over coming months. The GST is a one-time tax increase and also should not have a prolonged impact on core-inflation and thereby CPI Inflation. In fact, the expectation is that impact of GST should be neutral to slightly inflationary for a short temporary period going ahead once systems are in place.

Monsoon activity has been varied across the country with the cumulative deficit ranging from 3% to 7%. East and North-East India are at break-even point, neither in surplus nor in deficit. North-West India is in deficit and the variation across states is stark. Central India too is in deficit of 4% of LPA with the distribution not as skewed as in the case of North-West India. The South Peninsula has received robust rainfall over the past couple of weeks as its deficit narrowed from 16% to 7%. Overall, the monsoon seems to be progressing well and will be interesting to see where we stand once the season ends.

The liquidity surplus in the system remains well above INR 2tn and has been hovering around INR 2.5tn and thereabouts for much of the month. The RBI has continued to mop-up the excess liquidity through rolling Variable Rate Reverse Repo windows while also conducting OMO Sales of INR 100bn in a bi-weekly manner. The persistently high liquidity surplus has had an impact on asset prices and we can attribute a lot of the support that assets are seeing to the liquidity in the system. Banks are holding roughly 30% of their deposits in Govt Securities way above mandated SLR requirement. With credit growth sluggish at 6.3%, it hardly comes as a surprise that the banks are parking their assets in financial markets. However, with the onset of the festive season and expectations of increase in household demand, cash in circulation might increase and productivity might pick up thereby draining some of the liquidity surplus.

Q1 FY18 GDP slowed to 5.7% (GVA at 5.6%), as Industry sector growth slowed sharply due to de-stocking ahead of introduction of GST. Manufacturing slowed to 1.2% while mining sector contracted by 0.7%. Construction sector growth was also subdued at 2.0%. Agriculture growth was 2.3% while Services grew by better than estimated 8.7% mainly due to good growth in Trade, hotels transport sector at 11.1% and 9.5% growth in Public administration. On the expenditure side, Private Final Consumption Expenditure growth also slowed to 6.7% from 8.4% in the previous year while Government Consumption rose by 17.2%. Gross Fixed capital expanded by 1.6% compared with 7.4% in the previous year showing continued sluggishness in capital expenditure.

Outlook

Fixed Income markets traded sideways with negative bias during the month on account of inflation and not much future action anticipated from the RBI in terms of rate. The increased supply through the OMO and SDL borrowing also satiated demand of investors lending an upward push to yields. 10 year benchmark security closed the month at 6.53% versus the 6.47% last month. The evolution of the fiscal status both at the central and consolidated (Centre + State) will be closely monitored as the year rolls down and so will be the collections from GST. However domestic liquidity conditions are likely to remain in the surplus mode for some more time. RBI is expected to manage the liquidity periodically, which will keep the short term rates on the higher side of the policy corridor and keep the floor on the falling yields of long stocks. We expect bond markets to trade range-bound with positive bias post dismal GDP data. Further progress of the monsoon is the key factor to watch in the near term.

Life Unit Linked

Bond Fund

ULIF01306/02/2008LIFEDEBTFU122
August 2017



Fund Details

Investment Objective: The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is Low

NAV as on August 31,2017:	23.7334
Inception Date:	06-Feb-08
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.32%	5.68%	9.16%	10.06%	10.77%	9.45%
Benchmark**	0.57%	5.73%	9.31%	10.51%	11.01%	7.62%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

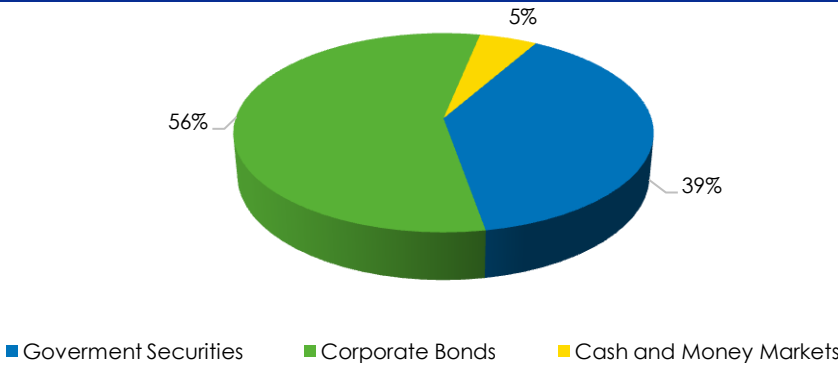
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	5.44
Total	5.44

Modified Duration#

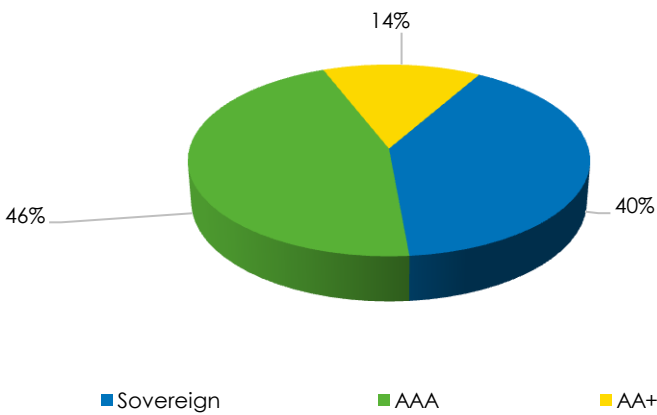
Security Type	Duration
Fixed Income Investments	5.82

Security Name	Net Asset (%)
Government Securities	38.88%
7.35% GOI 2024	7.60%
8.27% GOI 2020	7.50%
8.85% Tamil Nadu SDL 2022	5.94%
6.57% GOI 2033	5.51%
7.73% GOI 2034	4.48%
6.79% GOI 2027	4.30%
8.13% GOI 2045	2.03%
7.50% GOI 2034	1.52%
Corporate Bonds	56.01%
Housing Development Finance Corporation Ltd.	7.64%
Mahindra & Mahindra Ltd.	6.98%
Tata Sons Ltd.	6.25%
Reliance Capital Ltd.	5.78%
Power Finance Corporation Ltd.	5.49%
Power Grid Corporation of India Ltd.	4.98%
L&T Infra Debt Fund Ltd.	4.90%
Adani Ports and Special Economic Zone Ltd.	4.05%
Yes Bank Ltd.	4.01%
Indian Railway Finance Corporation Ltd.	1.85%
Others	4.08%
Cash and Money Markets	5.11%
Portfolio Total	100.00%

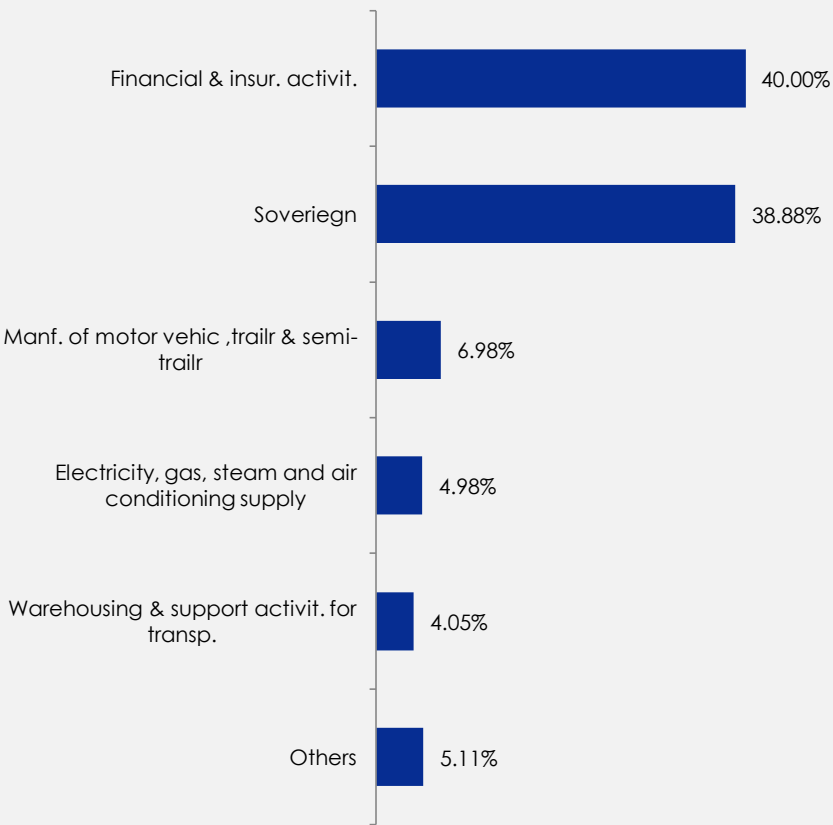
Asset Mix



Rating Profile



Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked

Secure Fund

ULIF00627/01/2004LIFESECURE122
August 2017



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on August 31,2017:	27.7264
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.10%	6.61%	9.47%	10.46%	10.49%	8.51%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	7.66%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instrument	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

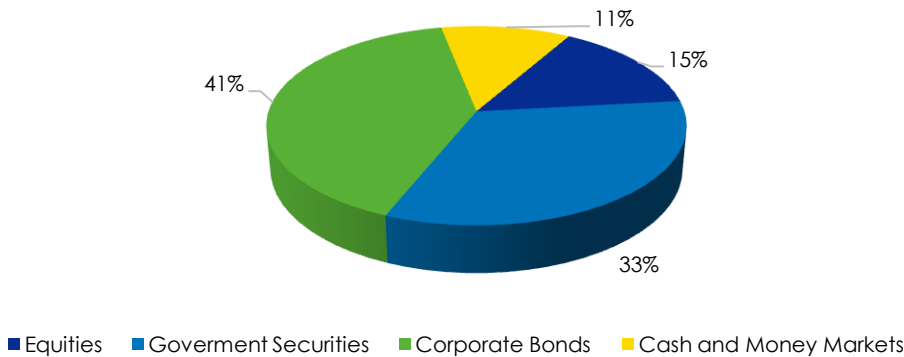
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	32.60
Debt	185.91
Total	218.51

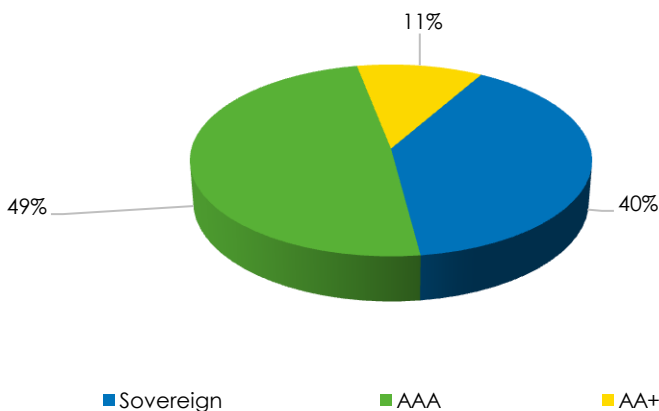
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.80

Asset Mix

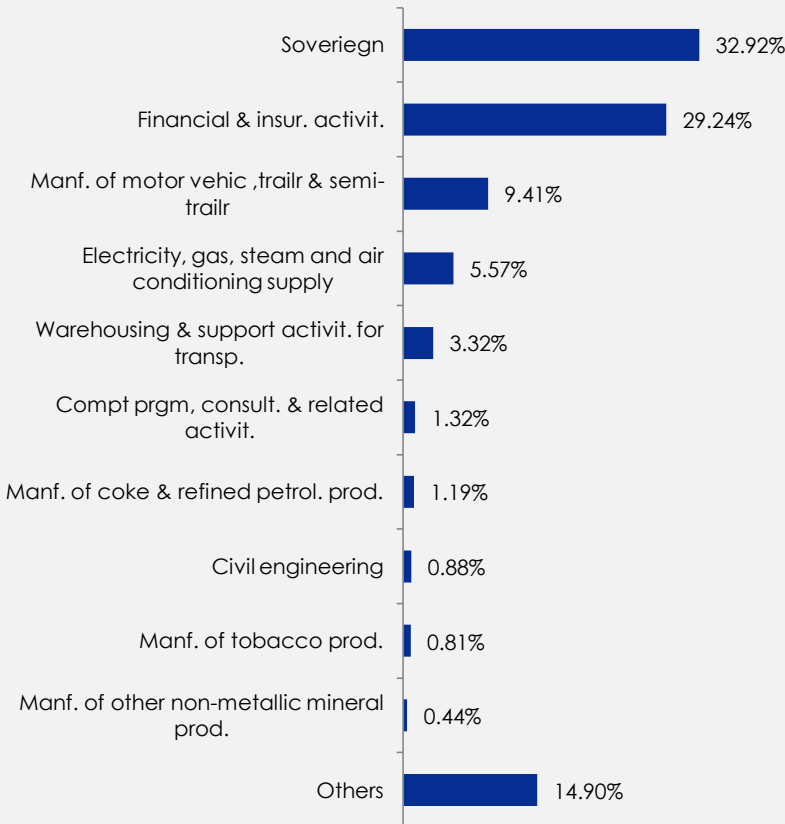


Rating Profile



Security Name	Net Asset (%)
Equities	14.93%
HDFC Bank Ltd.	1.48%
Reliance Industries Ltd.	1.03%
ICICI Bank Ltd.	0.81%
ITC Ltd.	0.81%
Housing Development Finance Corporation Ltd.	0.74%
Infosys Ltd.	0.68%
Larsen & Toubro Ltd.	0.62%
Kotak Mahindra Bank Ltd.	0.50%
State Bank of India	0.44%
Lakshmi Vilas Bank Ltd.	0.35%
Others	7.47%
Government Securities	32.92%
6.79% GOI 2027	5.82%
7.16% GOI 2023	4.95%
6.79% GOI 2029	4.94%
7.35% GOI 2024	3.75%
7.73% GOI 2034	3.63%
8.27% GOI 2020	2.57%
6.57% GOI 2033	1.87%
6.84% GOI 2022	1.70%
9.2% GOI 2030	1.34%
7.50% GOI 2034	1.31%
Others	1.04%
Corporate Bonds	40.71%
Mahindra & Mahindra Ltd.	8.58%
Yes Bank Ltd.	6.25%
Adani Ports and Special Economic Zone Ltd.	3.23%
Reliance Gas Transportation Infrastructure Ltd.	3.04%
Power Finance Corporation Ltd.	2.62%
Power Finance Corporation Ltd.	2.60%
LIC Housing Finance Ltd.	2.50%
L&T Infra Debt Fund Ltd.	1.95%
Rural Electrification Corporation	1.62%
L&T Infra Debt Fund Ltd.	1.21%
Others	7.11%
Cash and Money Markets	11.44%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on August 31,2017:	24.1879
Inception Date:	11-Jul-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.08%	6.62%	9.64%	10.75%	10.59%	8.25%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	8.41%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

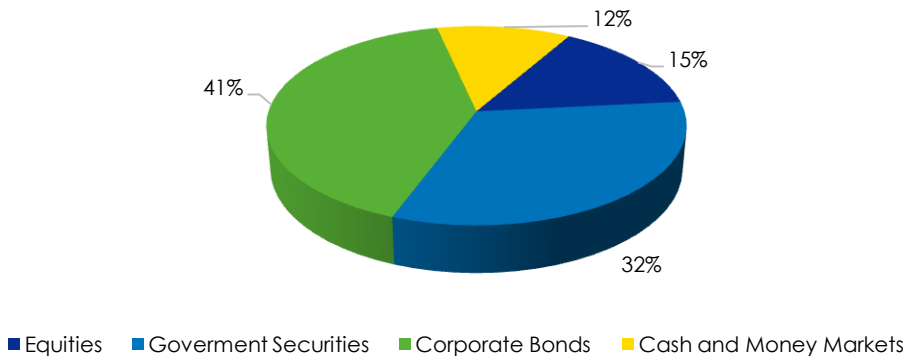
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.69
Debt	37.79
Total	44.48

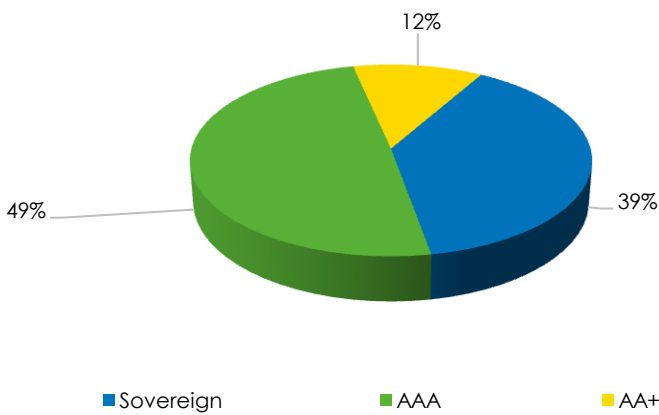
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.78

Asset Mix



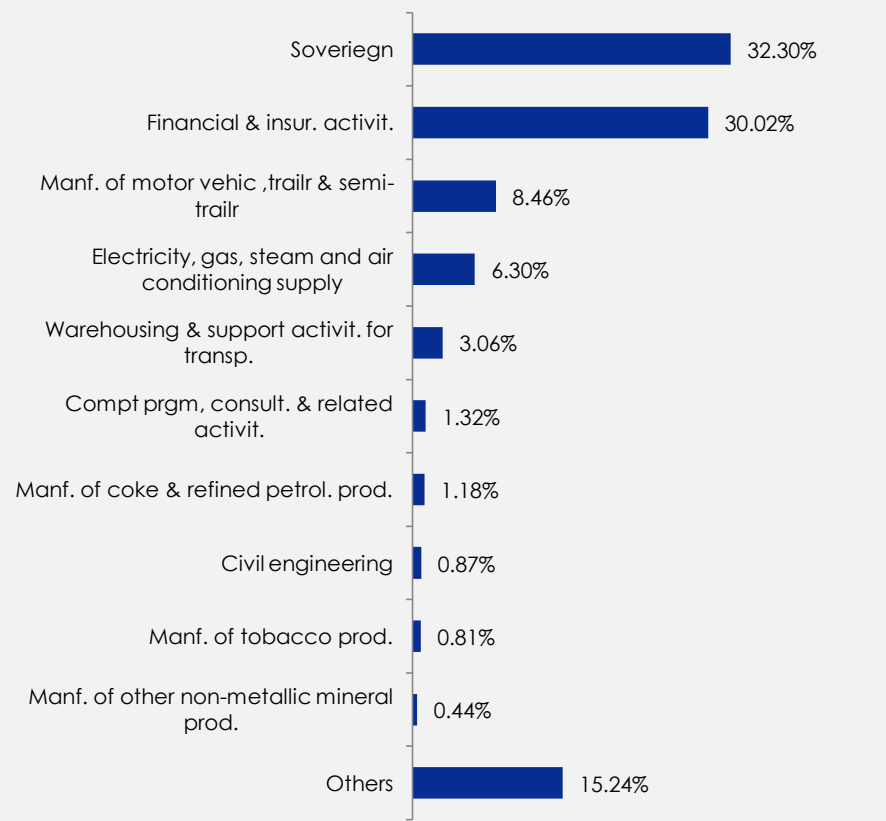
Rating Profile



Security Name Net Asset (%)

Equities		15.06%
HDFC Bank Ltd.		1.48%
Reliance Industries Ltd.		1.02%
ITC Ltd.		0.81%
ICICI Bank Ltd.		0.80%
Housing Development Finance Corporation Ltd.		0.74%
Infosys Ltd.		0.69%
Larsen & Toubro Ltd.		0.60%
Kotak Mahindra Bank Ltd.		0.50%
State Bank of India		0.44%
Maruti Suzuki India Ltd.		0.35%
Others		7.63%
Government Securities		32.30%
7.73% GOI 2034		5.56%
6.79% GOI 2029		4.90%
7.16% GOI 2023		4.40%
6.79% GOI 2027		3.94%
8.27% GOI 2020		3.36%
7.35% GOI 2024		2.70%
6.57% GOI 2033		2.29%
8.4% GOI 2024		1.76%
6.84% GOI 2022		1.53%
8.13% GOI 2045		0.97%
Others		0.89%
Corporate Bonds		40.84%
Mahindra & Mahindra Ltd.		7.41%
Yes Bank Ltd.		4.91%
L&T Infra Debt Fund Ltd.		3.57%
Reliance Gas Transportation Infrastructure Ltd.		3.24%
Adani Ports and Special Economic Zone Ltd.		2.97%
Power Finance Corporation Ltd.		2.71%
Power Finance Corporation Ltd.		2.46%
Power Grid Corporation of India Ltd.		2.42%
Tata Sons Ltd.		2.41%
Reliance Capital Ltd.		1.89%
Others		6.85%
Cash and Money Markets		11.80%
Portfolio Total		100.00%

Sectoral Break-Up\$



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**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is Medium

NAV as on August 31,2017:	64.7486
Inception Date:	06-Jun-02
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.50%	7.76%	10.60%	11.11%	9.84%	13.61%
Benchmark**	-0.18%	7.83%	10.71%	11.08%	10.04%	10.94%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

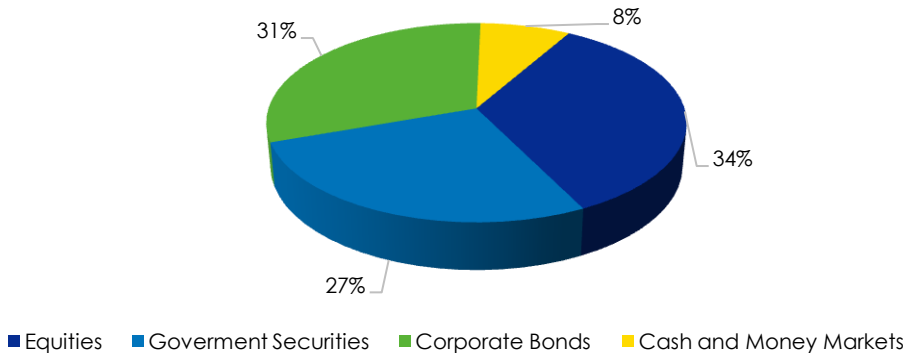
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	150.04
Debt	287.58
Total	437.62

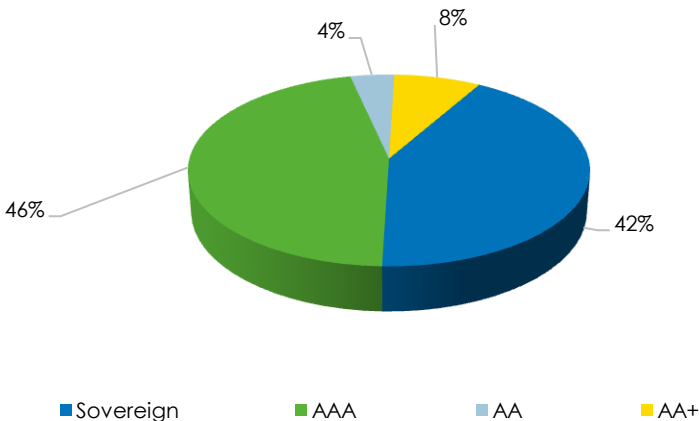
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.71

Asset Mix

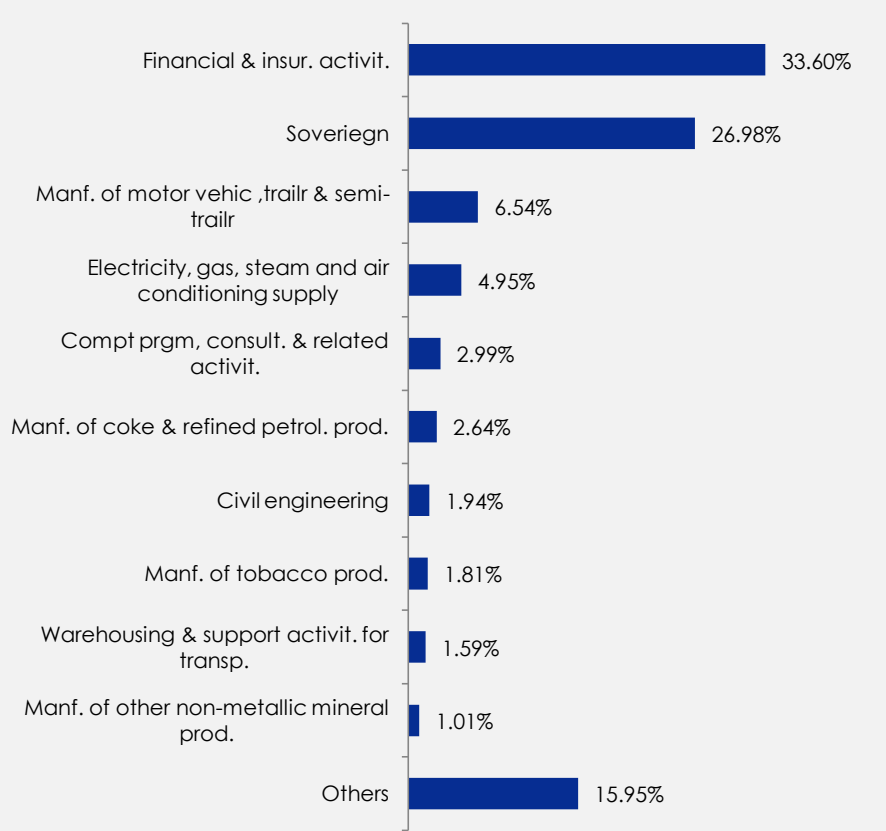


Rating Profile



Security Name	Net Asset (%)
Equities	34.29%
HDFC Bank Ltd.	3.41%
Reliance Industries Ltd.	2.28%
ITC Ltd.	1.81%
ICICI Bank Ltd.	1.80%
Housing Development Finance Corporation Ltd.	1.70%
Infosys Ltd.	1.57%
Larsen & Toubro Ltd.	1.34%
Kotak Mahindra Bank Ltd.	1.12%
State Bank of India	0.98%
Lakshmi Vilas Bank Ltd.	0.82%
Others	17.46%
Government Securities	26.98%
7.73% GOI 2034	4.14%
6.79% GOI 2029	3.79%
7.16% GOI 2023	3.72%
7.35% GOI 2024	3.44%
6.79% GOI 2027	3.17%
6.57% GOI 2033	2.61%
6.84% GOI 2022	2.01%
8.97% GOI 2030	1.16%
7.50% GOI 2034	1.01%
8.13% GOI 2045	0.88%
Others	1.05%
Corporate Bonds	30.75%
Rural Electrification Corporation	3.47%
Tata Motors Ltd.	2.54%
Reliance Capital Ltd.	2.40%
Indian Railway Finance Corporation Ltd.	2.35%
Reliance Gas Transportation Infrastructure Ltd.	2.28%
Power Finance Corporation Ltd.	1.96%
Power Finance Corporation Ltd.	1.72%
Mahindra & Mahindra Ltd.	1.62%
Adani Ports and Special Economic Zone Ltd.	1.39%
Housing Development Finance Corporation Ltd.	1.33%
Others	9.69%
Cash and Money Markets	7.98%
Portfolio Total	100.00%

Sectoral Break-Up\$



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Life Unit Linked

Growth Fund

ULIF00527/01/2004LIFEGROWTH122
August 2017



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.
The risk profile for this fund is High

NAV as on August 31,2017:	56.2304
Inception Date:	27-Jan-04
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.28%	10.57%	13.64%	12.83%	9.48%	14.26%
Benchmark**	-1.04%	10.22%	12.11%	11.45%	8.64%	12.16%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	30.00%	85.00%
Government and other Debt Securities	0.00%	50.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

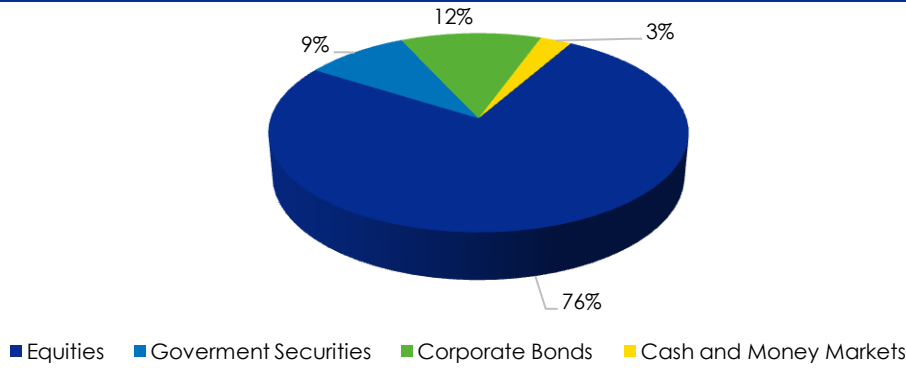
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	926.03
Debt	299.69
Total	1225.72

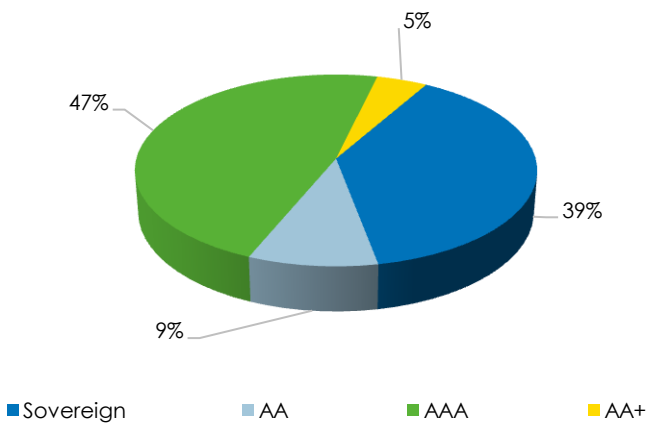
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.96

Asset Mix

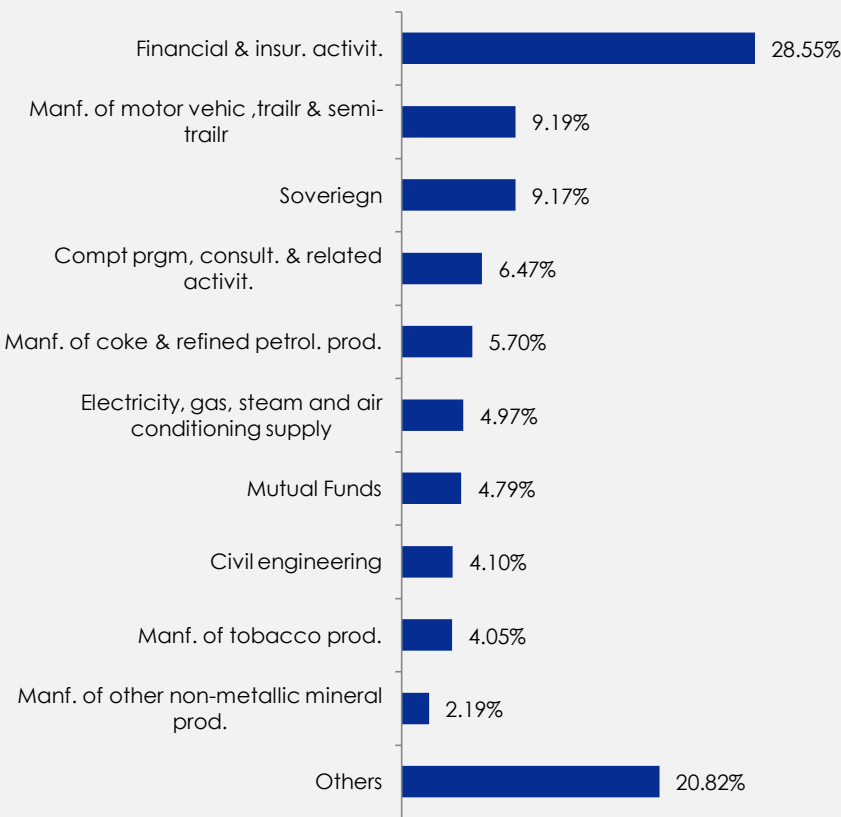


Rating Profile



Security Name	Net Asset (%)
Equities	75.58%
HDFC Bank Ltd.	5.87%
Reliance Industries Ltd.	4.92%
Kotak Mahindra Mutual Fund	4.79%
ITC Ltd.	4.05%
ICICI Bank Ltd.	3.97%
Housing Development Finance Corporation Ltd.	3.69%
Infosys Ltd.	3.47%
Larsen & Toubro Ltd.	2.78%
Kotak Mahindra Bank Ltd.	2.02%
State Bank of India	1.74%
Others	38.28%
Government Securities	9.17%
7.73% GOI 2034	2.47%
8.27% GOI 2020	2.01%
7.16% GOI 2023	1.33%
7.35% GOI 2024	0.60%
6.79% GOI 2027	0.59%
8.13% GOI 2045	0.57%
7.50% GOI 2034	0.45%
8.83% GOI 2041	0.32%
8.83% GOI 2023	0.26%
7.61% GOI 2030	0.21%
Others	0.36%
Corporate Bonds	12.46%
Tata Motors Ltd.	2.21%
Tata Sons Ltd.	1.98%
Mahindra & Mahindra Ltd.	1.94%
LIC Housing Finance Ltd.	0.88%
Reliance Gas Transportation Infrastructure Ltd.	0.87%
Rural Electrification Corporation	0.81%
Power Finance Corporation Ltd.	0.77%
Reliance Capital Ltd.	0.60%
Power Finance Corporation Ltd.	0.52%
Adani Ports and Special Economic Zone Ltd.	0.49%
Others	1.39%
Cash and Money Markets	2.79%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market. The risk profile for this fund is High	
NAV as on August 31,2017:	23.8291
Inception Date:	30-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.71%	11.79%	14.48%	13.20%	9.28%	9.53%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	7.03%

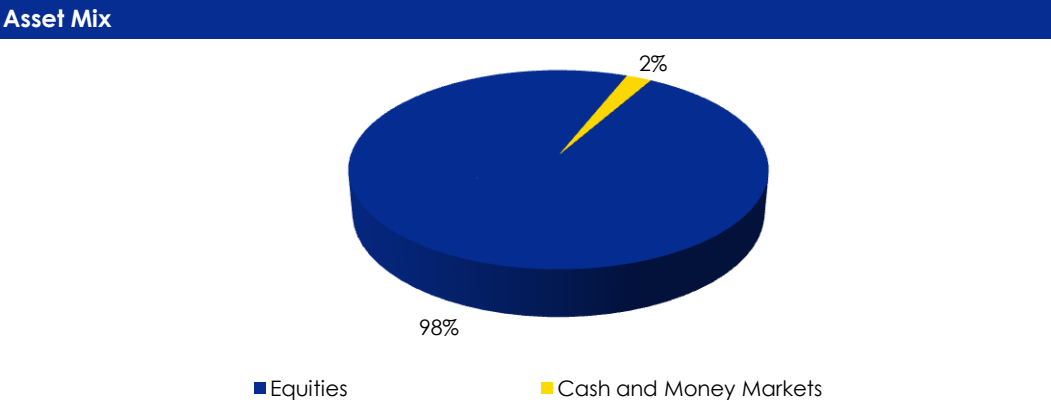
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

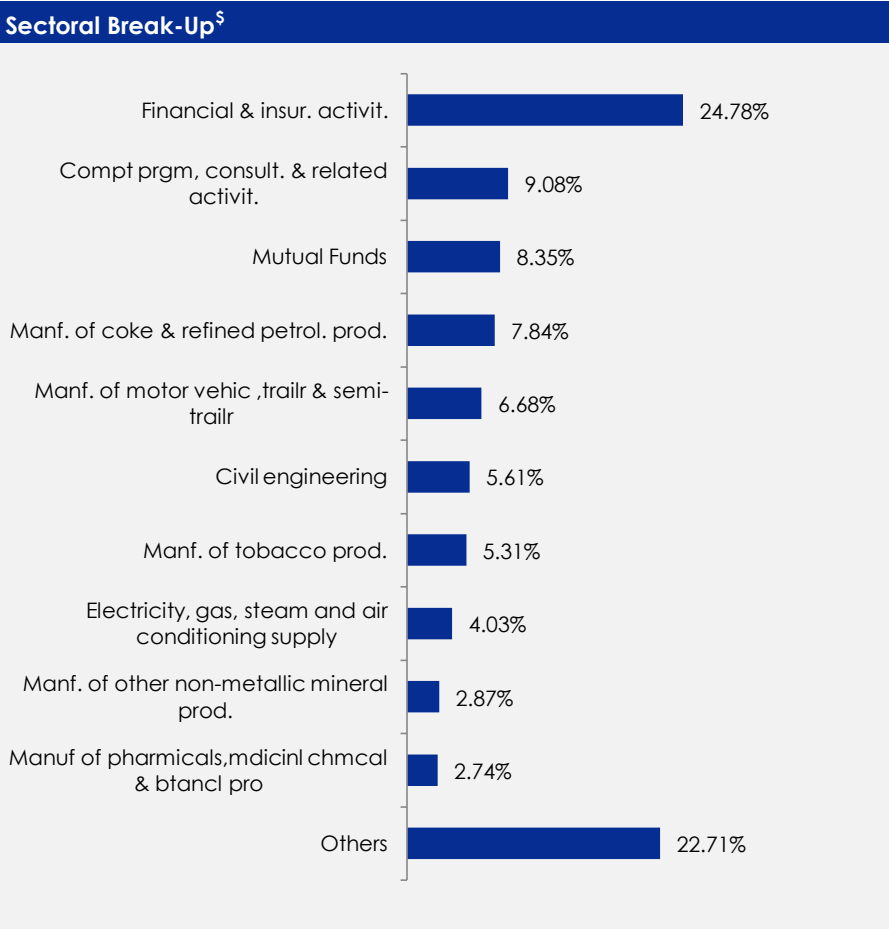
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	80.13
Debt	1.83
Total	81.97

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	97.75%
Kotak Mahindra Mutual Fund	8.35%
Reliance Industries Ltd.	6.78%
HDFC Bank Ltd.	6.04%
ITC Ltd.	5.31%
ICICI Bank Ltd.	4.82%
Infosys Ltd.	4.68%
Larsen & Toubro Ltd.	4.04%
Housing Development Finance Corporation Ltd.	3.71%
Maruti Suzuki India Ltd.	2.35%
State Bank of India	2.19%
Others	49.48%
Cash and Money Markets	2.25%
Portfolio Total	100.00%



^{\$}Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Life Unit Linked

Index Fund

ULIF01002/01/2008LIFEINDEXF122
August 2017



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.Subject to exposure norms applicable under the IRDA of India (Investment) regulations.
The risk profile for this fund is High

NAV as on August 31,2017:	16.7921
Inception Date:	02-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.31%	12.20%	13.38%	11.80%	7.72%	5.53%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	5.02%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

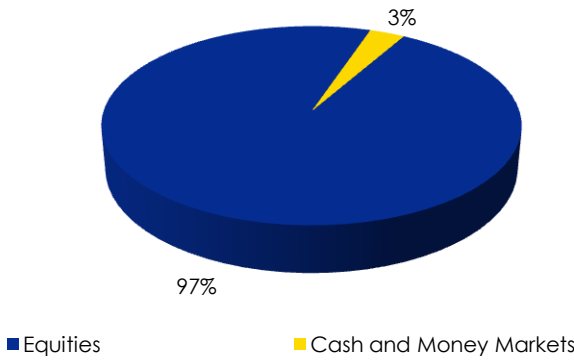
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	105.10
Debt	3.38
Total	108.48

Modified Duration#

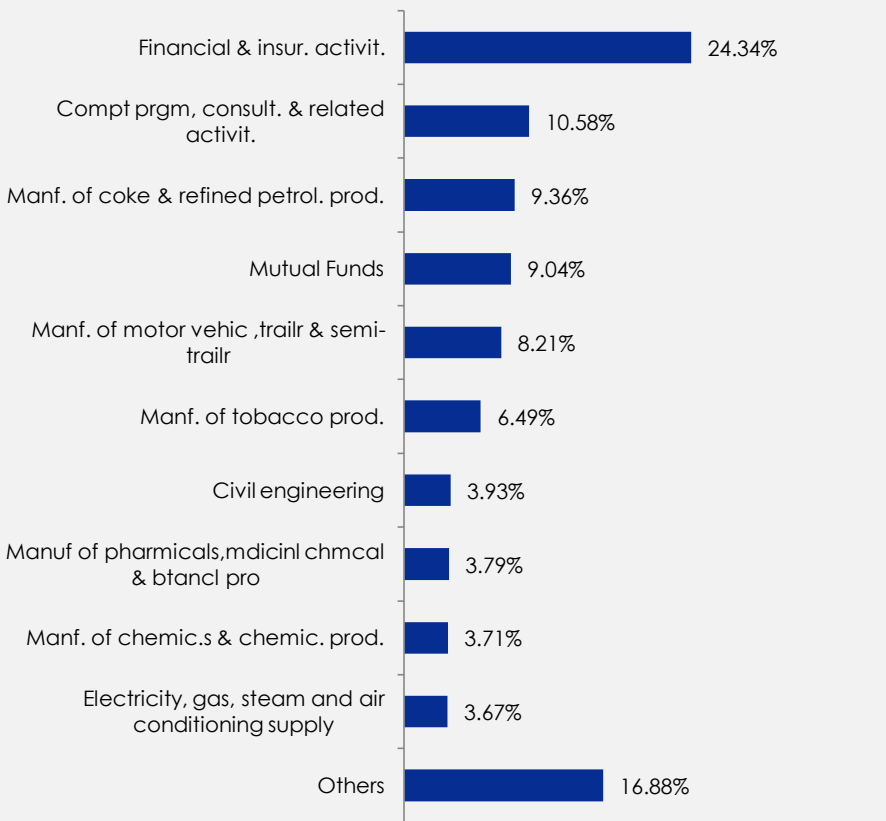
Security Type	Duration
Fixed Income Investments	

Asset Mix



Security Name	Net Asset (%)
Equities	96.88%
Kotak Mahindra Mutual Fund	9.04%
Reliance Industries Ltd.	6.99%
Housing Development Finance Corporation Ltd.	6.89%
ITC Ltd.	6.49%
HDFC Bank Ltd.	5.79%
Infosys Ltd.	4.88%
Larsen & Toubro Ltd.	3.93%
ICICI Bank Ltd.	3.61%
Tata Consultancy Services Ltd.	2.86%
Maruti Suzuki India Ltd.	2.77%
Others	43.63%
Cash and Money Markets	3.12%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: To generate steady returns through investment in PSU and related equities.

The risk profile for this fund is High

NAV as on August 31,2017:	14.5471
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.12%	2.69%	19.19%	18.16%	9.86%	5.02%
Benchmark**	-0.48%	2.14%	15.18%	11.80%	2.20%	-1.53%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

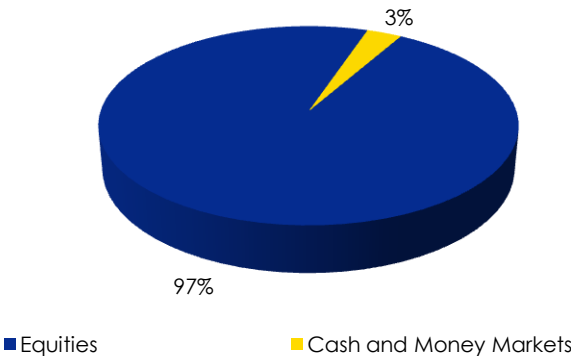
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	144.69
Debt	4.64
Total	149.33

Modified Duration#

Security Type	Duration
Fixed Income Investments	

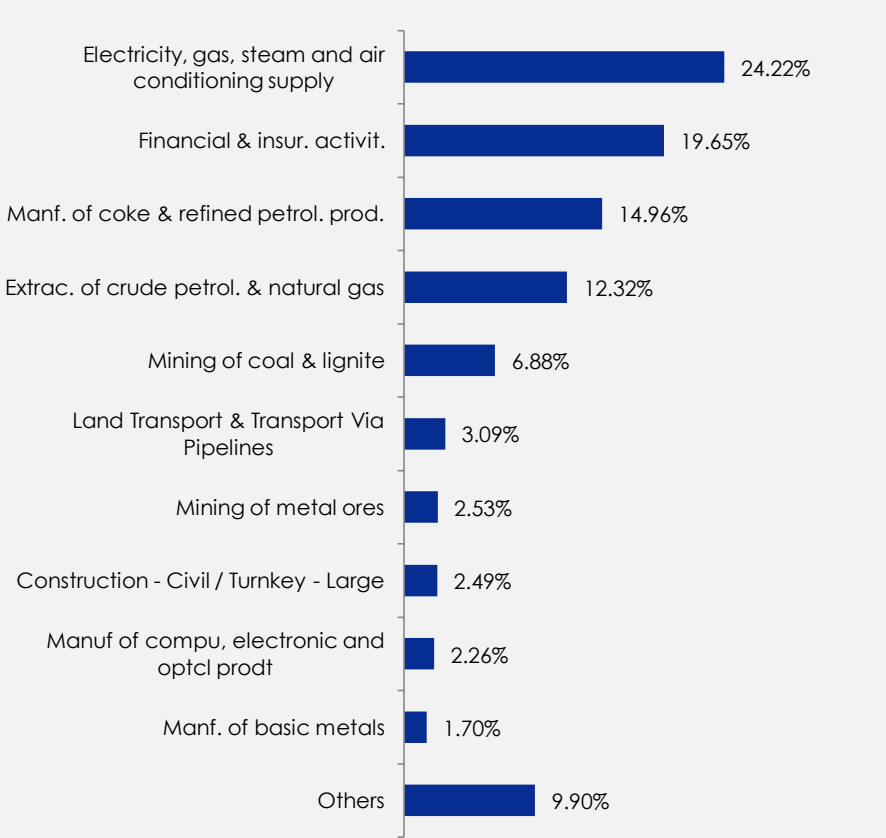
Asset Mix



Security Name Net Asset (%)

Equities	96.90%
Indian Oil Corporation Ltd.	9.24%
State Bank of India	8.96%
Oil & Natural Gas Corpn Ltd.	8.32%
Power Grid Corporation of India Ltd.	8.14%
NTPC Ltd.	8.10%
Coal India Ltd.	6.88%
Oil India Ltd.	4%
Gail (India) Ltd.	3.77%
Gujarat State Petronet Ltd.	3.09%
Hindustan Petroleum Corporation Ltd.	2.96%
Others	33.44%
Cash and Money Markets	3.10%
Portfolio Total	100.00%

Sectoral Break-Up\$



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**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective:	To generate steady returns through investment in infrastructure and related equities.
The risk profile for this fund is High	
NAV as on August 31,2017:	12.7623
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

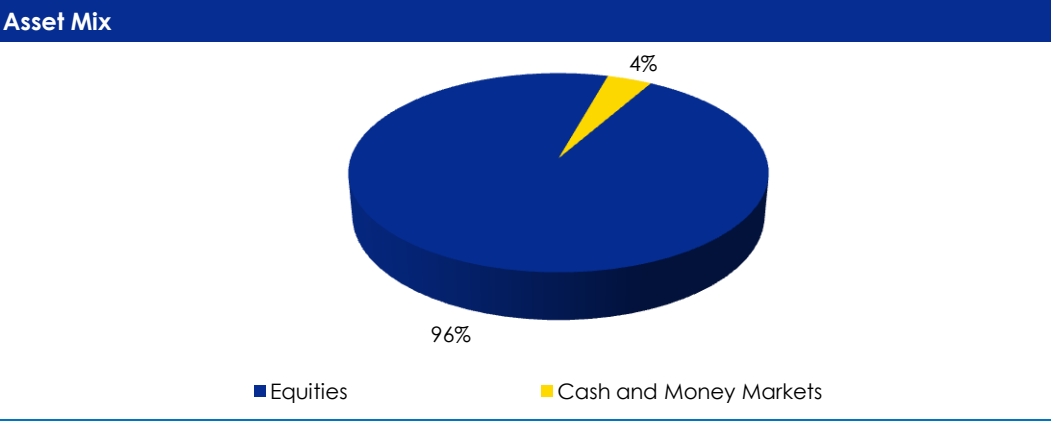
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.50%	10.45%	17.55%	15.99%	6.35%	3.24%
Benchmark**	-2.28%	10.87%	13.25%	6.09%	2.20%	-1.29%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

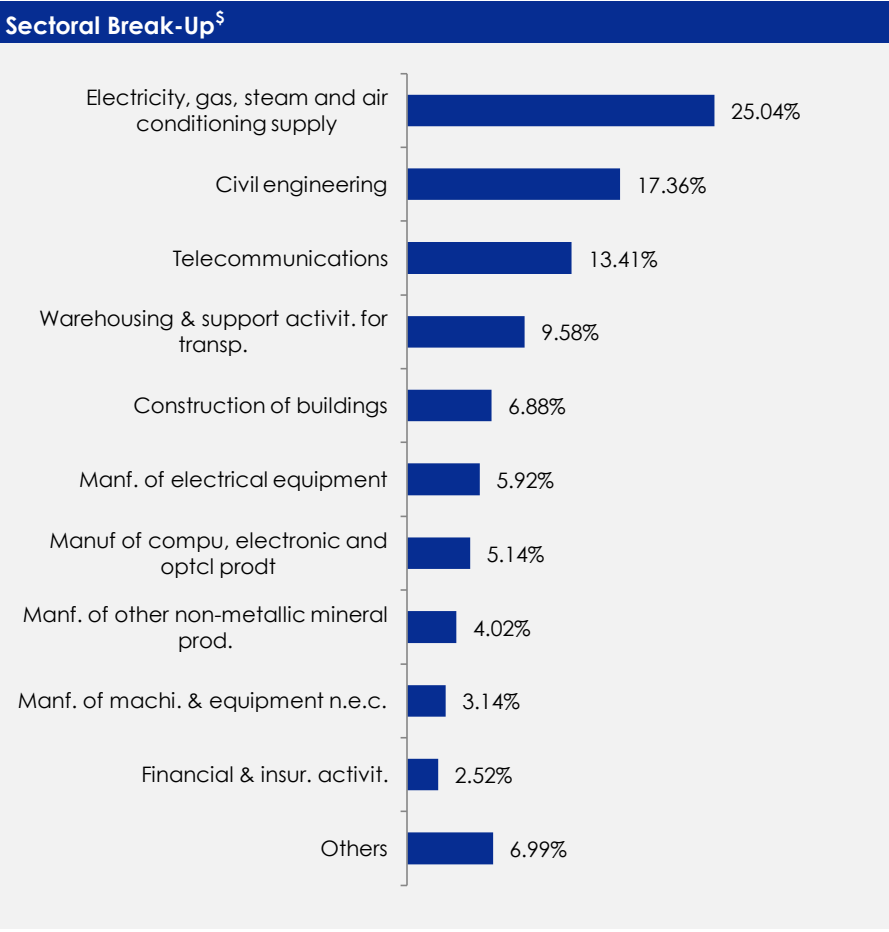
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	43.28
Debt	1.79
Total	45.07

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	96.03%
Bharti Airtel Ltd.	9.59%
Power Grid Corporation of India Ltd.	9.12%
Larsen & Toubro Ltd.	8.88%
NTPC Ltd.	7.97%
Adani Ports and Special Economic Zone Ltd.	6.54%
Ambuja Cements Ltd.	4.02%
Tata Power Co. Ltd.	3.70%
NCC Ltd.	3.19%
Container Corporation Of India Ltd.	3.04%
CESC Ltd.	2.98%
Others	37%
Cash and Money Markets	3.97%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth The risk profile for this fund is Medium	
NAV as on August 31,2017:	16.7210
Inception Date:	20-Jul-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.50%	3.73%	6.80%	7.75%	7.74%	7.49%

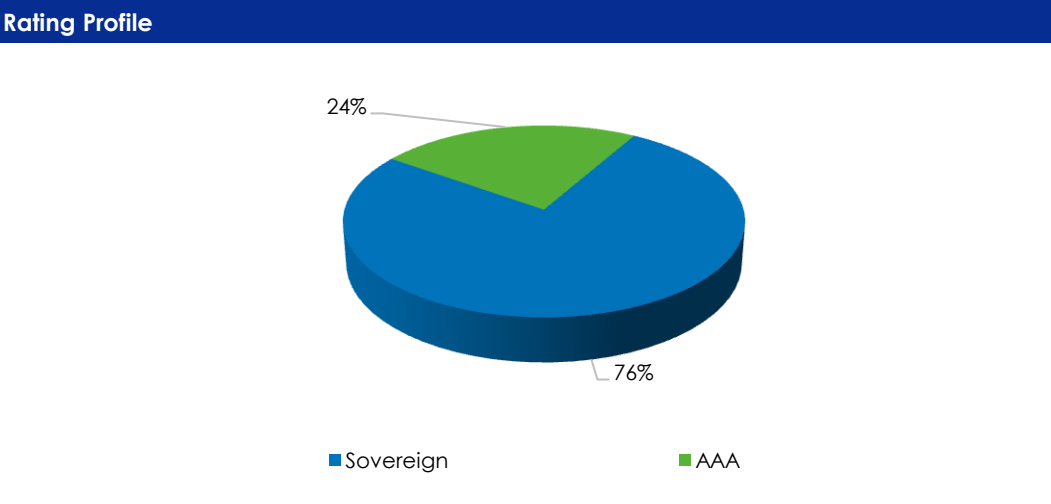
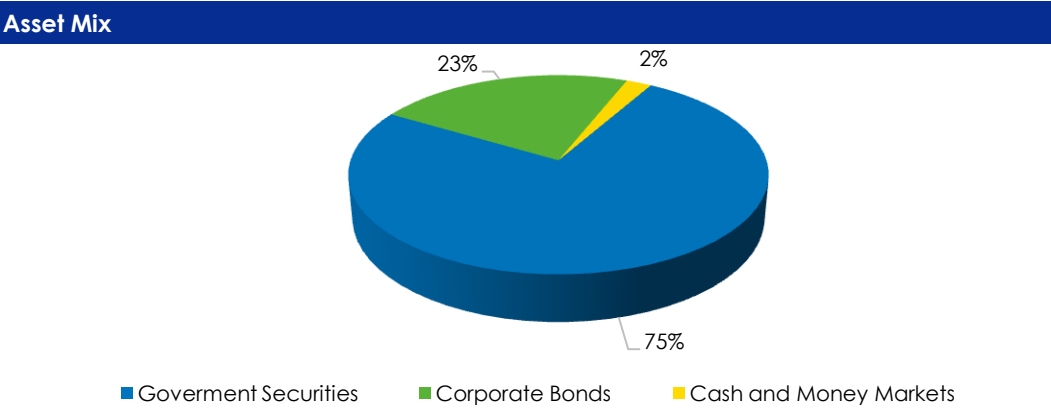
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

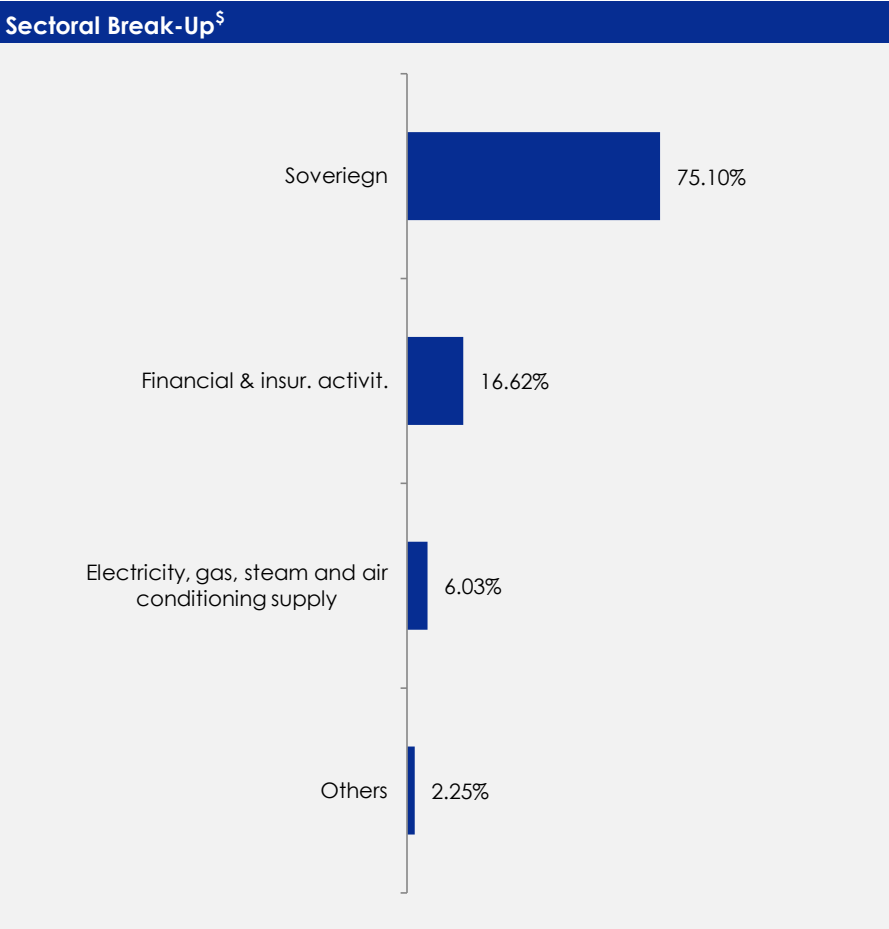
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	8.73
Total	8.73

Modified Duration#	
Security Type	Duration
Fixed Income Investments	2.23



Security Name	Net Asset (%)
Government Securities	75.10%
6.35% GOI 2020	62.42%
8.18% Andhra Pradesh SDL 2020	5.93%
8.19% GOI 2020	4.17%
8.16% Tamil Nadu SDL 2020	2.58%
Corporate Bonds	22.65%
Indian Railway Finance Corporation Ltd.	7.07%
Power Grid Corporation of India Ltd.	6.03%
Rural Electrification Corporation	5.95%
LIC Housing Finance Ltd.	3.60%
Cash and Money Markets	2.25%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the Nifty 50 index and the remainder is invested in Debt and Money Market instruments.	
The risk profile for this fund is High	
NAV as on August 31,2017:	19.1341
Inception Date:	01-Aug-11
Fund Manager:	Krishna sanghavi, Nitin Garg

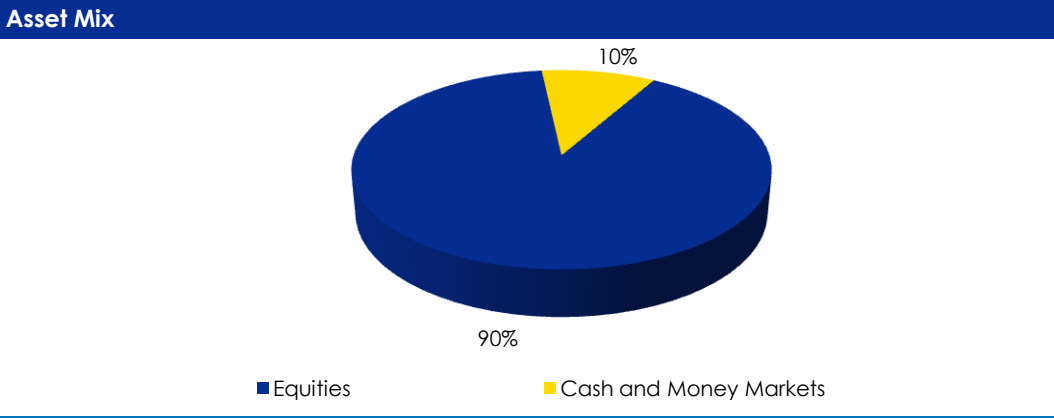
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.49%	11.01%	14.04%	13.09%	8.81%	11.25%
Benchmark**	-1.36%	10.85%	12.31%	11.18%	7.71%	10.05%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	100.00%
Equity	0.00%	100.00%

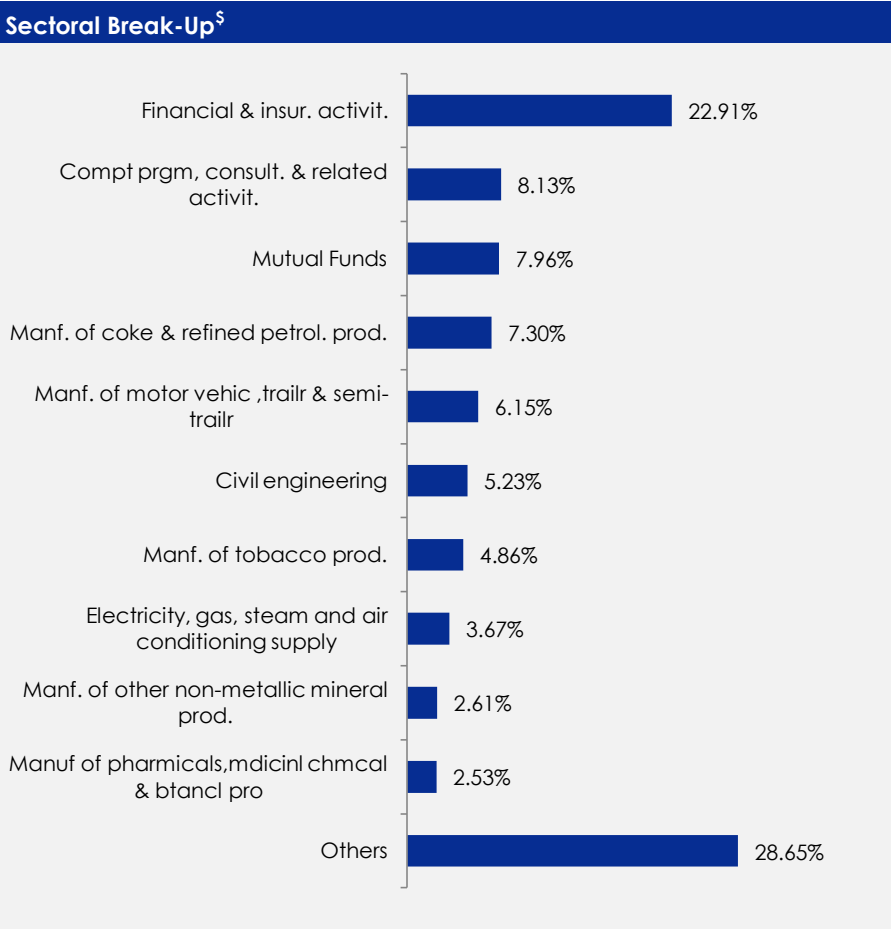
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	115.17
Debt	12.90
Total	128.06

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	89.93%
Kotak Mahindra Mutual Fund	7.96%
Reliance Industries Ltd.	6.37%
HDFC Bank Ltd.	5.54%
ITC Ltd.	4.86%
ICICI Bank Ltd.	4.49%
Infosys Ltd.	4.12%
Larsen & Toubro Ltd.	3.80%
Housing Development Finance Corporation Ltd.	3.43%
Maruti Suzuki India Ltd.	2.13%
State Bank of India	2.04%
Others	45.19%
Cash and Money Markets	10.07%
Portfolio Total	100.00%



^{\$}Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

^{**}Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective:	To generate a steady income through investment in high quality fixed income securities.
The risk profile for this fund is Low	
NAV as on August 31,2017:	19.3566
Inception Date:	08-Jan-10
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.14%	5.52%	8.23%	9.85%	10.59%	9.02%
Benchmark**	0.57%	5.73%	9.31%	10.51%	11.01%	8.69%
* Compound Annual Growth Rate (CAGR)						

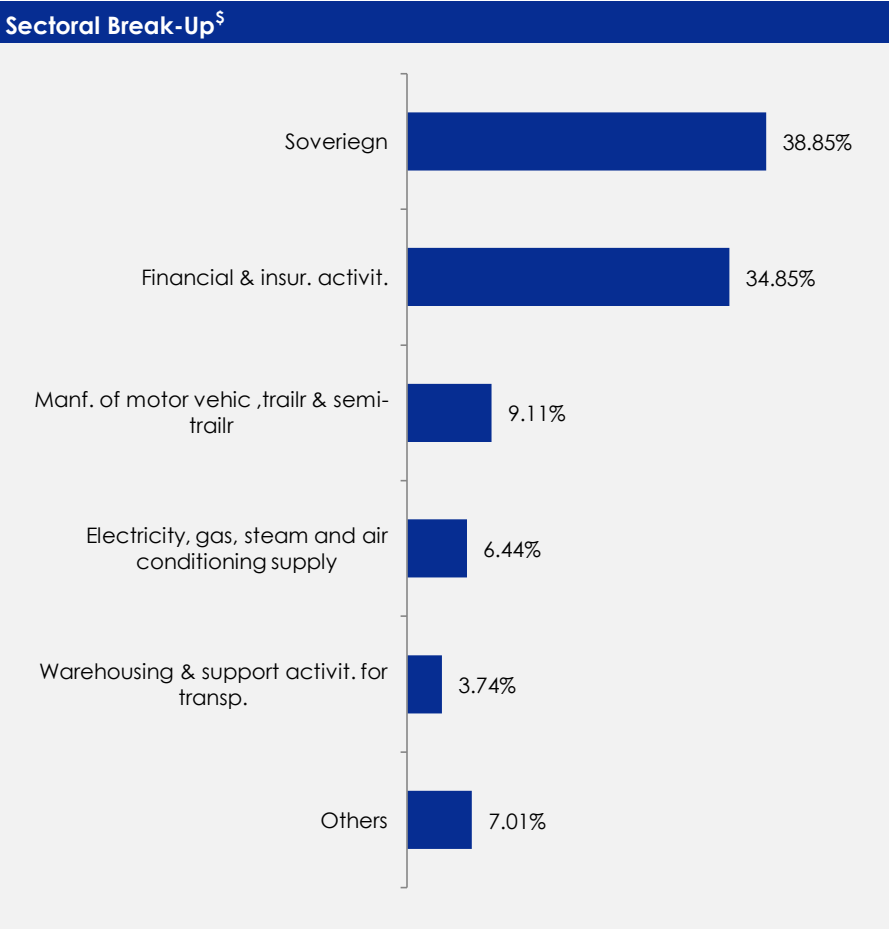
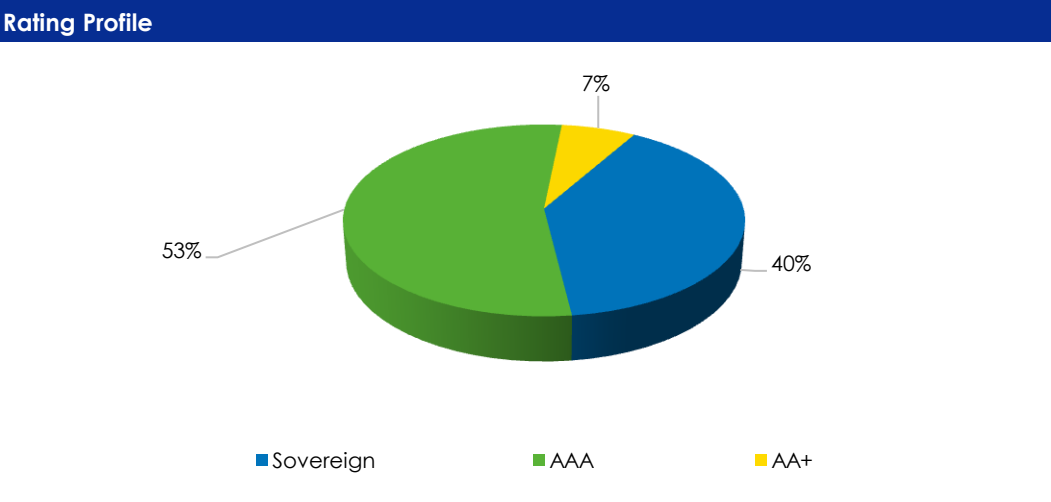
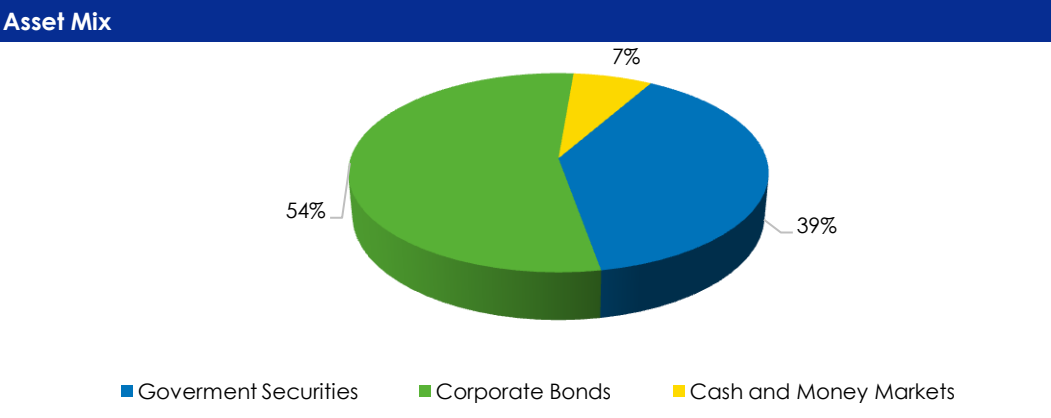
Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt	60.00%	100.00%
Money Market & other cash instruments	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	0.00
Debt	147.40
Total	147.40

Modified Duration#	
Security Type	Duration
Fixed Income Investments	5.82

Security Name	Net Asset (%)
Government Securities	38.85%
8.27% GOI 2020	13.13%
6.57% GOI 2033	8.28%
7.35% GOI 2024	6.23%
6.79% GOI 2027	5.62%
7.50% GOI 2034	1.55%
8.13% GOI 2045	1.43%
7.73% GOI 2034	1.07%
7.16% GOI 2023	1.03%
8.85% Tamil Nadu SDL 2022	0.51%
Corporate Bonds	54.14%
Mahindra & Mahindra Ltd.	9.11%
Housing Development Finance Corporation Ltd.	7.48%
Reliance Gas Transportation Infrastructure Ltd.	4.96%
Tata Sons Ltd.	4%
Tata Sons Ltd.	3.78%
Adani Ports and Special Economic Zone Ltd.	3.74%
Power Finance Corporation Ltd.	3.51%
Power Finance Corporation Ltd.	3.14%
Reliance Capital Ltd.	2.85%
LIC Housing Finance Ltd.	2.28%
Others	9.29%
Cash and Money Markets	7.01%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: To generate steady returns with a minimum exposure to equities.
The risk profile for this fund is Low

NAV as on August 31,2017:	18.7870
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.16%	6.42%	9.14%	10.34%	10.13%	8.59%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	8.84%

* Compound Annual Growth Rate (CAGR)

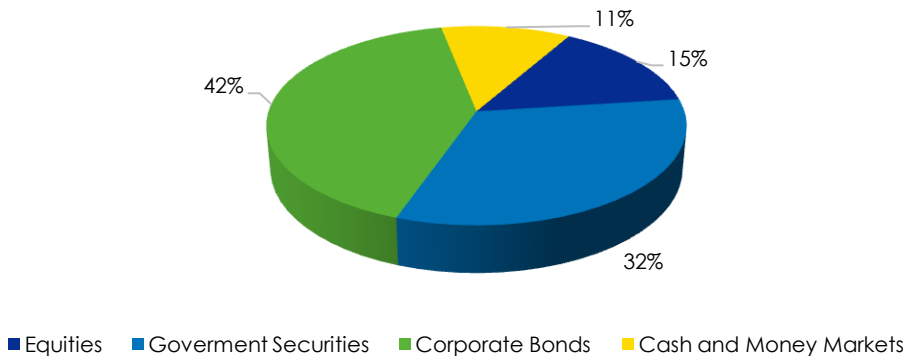
Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	0.00%	20.00%
Debt	25.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

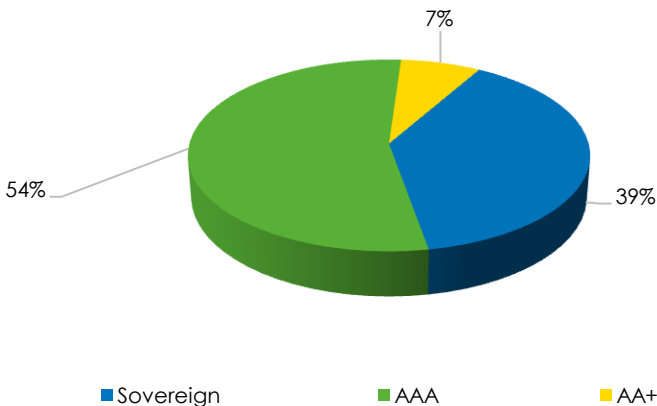
Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	7.83
Debt	45.50
Total	53.33

Modified Duration#	
Security Type	Duration
Fixed Income Investments	5.81

Asset Mix

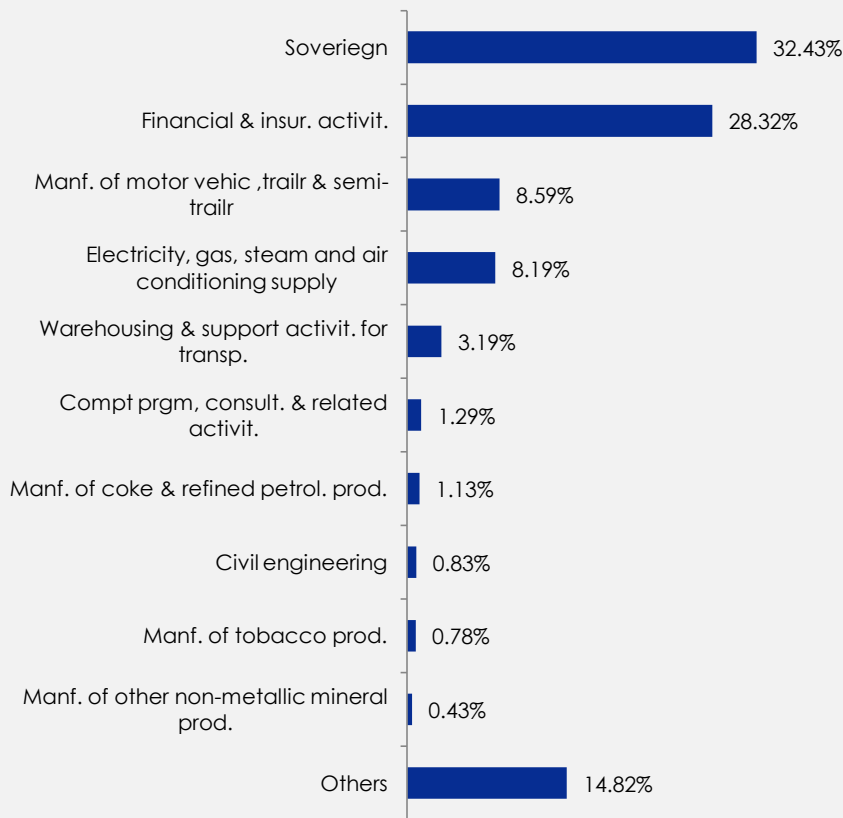


Rating Profile



Security Name	Net Asset (%)
Equities	14.64%
HDFC Bank Ltd.	1.46%
Reliance Industries Ltd.	0.98%
ITC Ltd.	0.78%
ICICI Bank Ltd.	0.77%
Housing Development Finance Corporation Ltd.	0.73%
Infosys Ltd.	0.67%
Larsen & Toubro Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.48%
State Bank of India	0.42%
Lakshmi Vilas Bank Ltd.	0.35%
Others	7.42%
Goverment Securities	32.43%
6.79% GOI 2027	8.35%
7.16% GOI 2023	6.15%
7.35% GOI 2024	5.82%
6.79% GOI 2029	4.93%
8.27% GOI 2020	2.94%
7.50% GOI 2034	1.32%
6.57% GOI 2033	1.29%
8.13% GOI 2045	0.96%
8.79% Gujarat SDL 2022	0.47%
8.2% GOI 2025	0.20%
Corporate Bonds	41.49%
Mahindra & Mahindra Ltd.	7.61%
Power Grid Corporation of India Ltd.	3.83%
Adani Ports and Special Economic Zone Ltd.	3.10%
Reliance Capital Ltd.	2.95%
Reliance Gas Transportation Infrastructure Ltd.	2.70%
Power Finance Corporation Ltd.	2.64%
Power Finance Corporation Ltd.	2.43%
L&T Infra Debt Fund Ltd.	1.99%
Indian Railway Finance Corporation Ltd.	1.74%
Indian Railway Finance Corporation Ltd.	1.70%
Others	10.80%
Cash and Money Markets	11.44%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: To generate a balance of capital growth and steady returns.

The risk profile for this fund is Medium

NAV as on August 31,2017:	19.3412
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.62%	8.05%	10.71%	11.16%	9.81%	9.01%
Benchmark**	-0.28%	8.13%	10.90%	11.15%	9.89%	9.14%

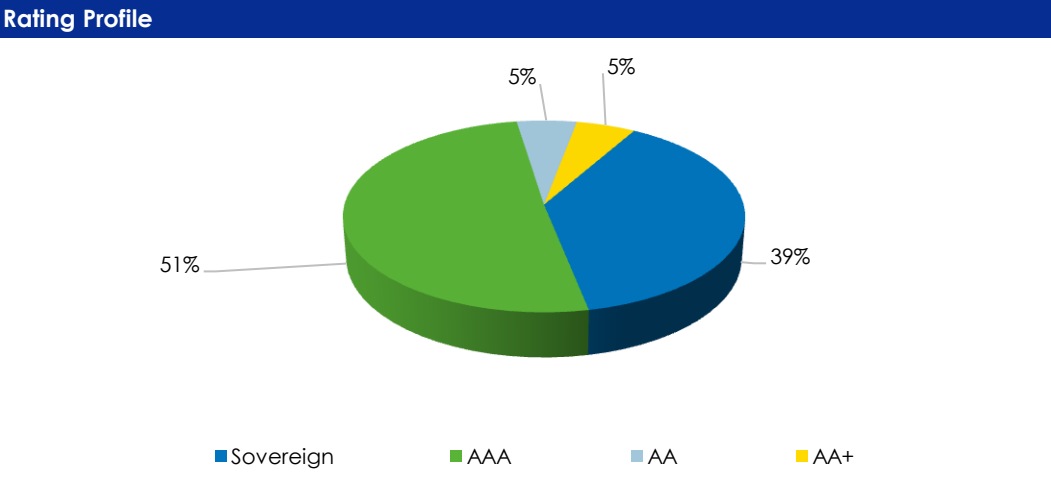
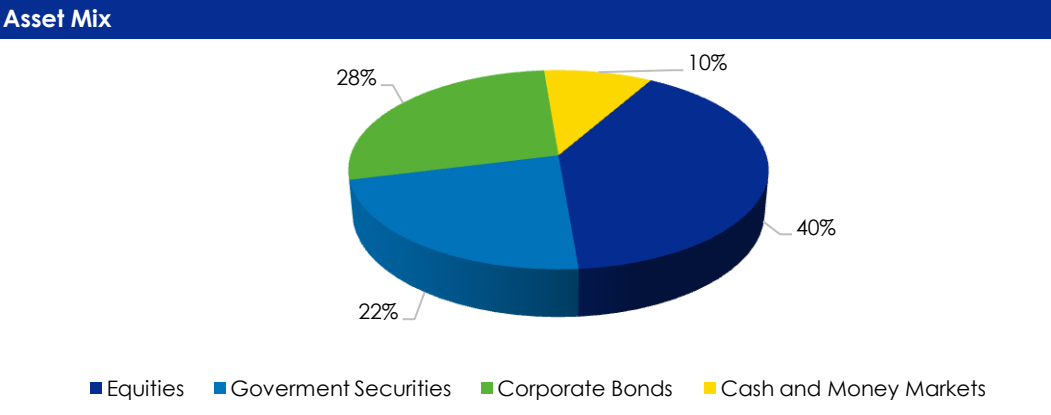
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Debt	25.00%	100.00%

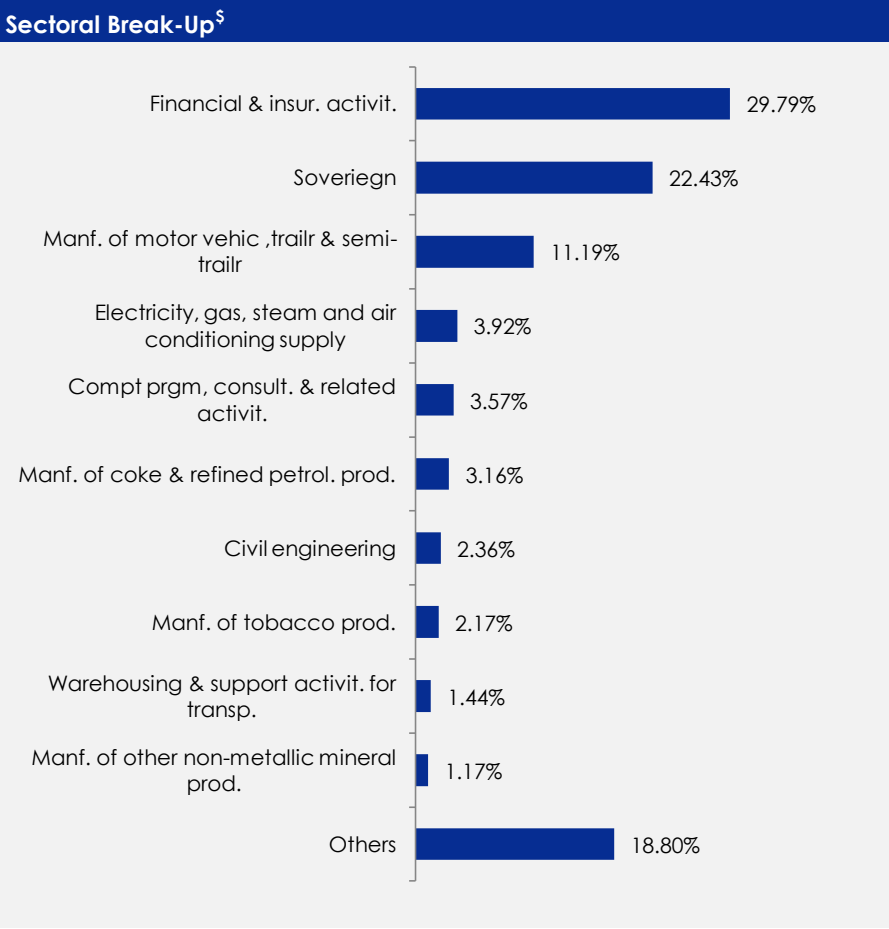
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	70.27
Debt	103.92
Total	174.20

Modified Duration#	
Security Type	Duration
Fixed Income Investments	5.82



Security Name	Net Asset (%)
Equities	40.34%
HDFC Bank Ltd.	3.96%
Reliance Industries Ltd.	2.74%
ITC Ltd.	2.17%
ICICI Bank Ltd.	2.16%
Housing Development Finance Corporation Ltd.	1.98%
Infosys Ltd.	1.85%
Larsen & Toubro Ltd.	1.65%
Kotak Mahindra Bank Ltd.	1.34%
State Bank of India	1.17%
Maruti Suzuki India Ltd.	0.93%
Others	20.39%
Government Securities	22.43%
7.16% GOI 2023	5.22%
6.79% GOI 2029	3.42%
6.79% GOI 2027	3.18%
7.35% GOI 2024	2.47%
6.57% GOI 2033	1.80%
8.27% GOI 2020	1.28%
7.50% GOI 2034	0.92%
8.24% GOI 2033	0.67%
7.73% GOI 2034	0.63%
8.13% GOI 2045	0.62%
Others	2.22%
Corporate Bonds	27.63%
Mahindra & Mahindra Ltd.	5.24%
Rural Electrification Corporation	3.76%
Tata Motors Ltd.	3.16%
Tata Sons Ltd.	2.16%
Reliance Capital Ltd.	1.93%
Reliance Gas Transportation Infrastructure Ltd.	1.91%
Power Finance Corporation Ltd.	1.83%
LIC Housing Finance Ltd.	1.80%
Power Finance Corporation Ltd.	1.67%
Adani Ports and Special Economic Zone Ltd.	1.20%
Others	2.97%
Cash and Money Markets	9.60%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective:	To generate long term capital appreciation with high equity exposure.
The risk profile for this fund is High	
NAV as on August 31,2017:	19.7512
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

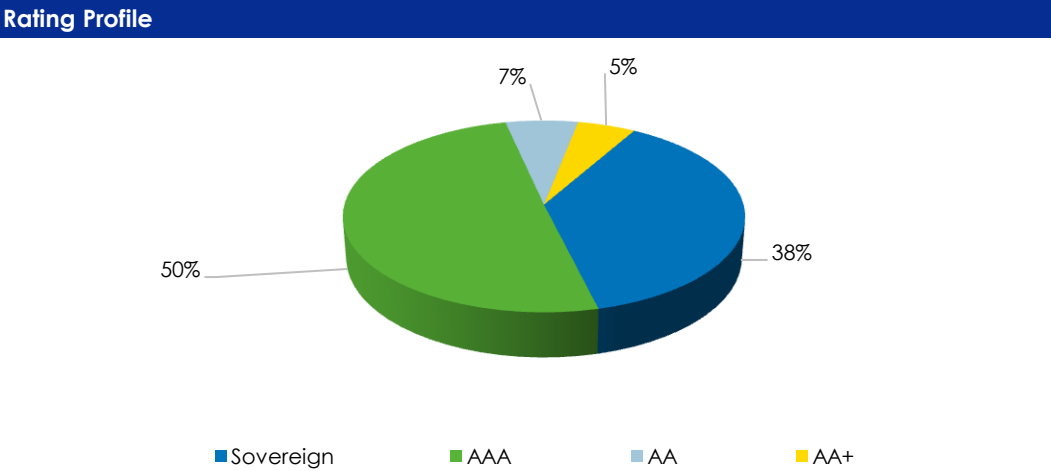
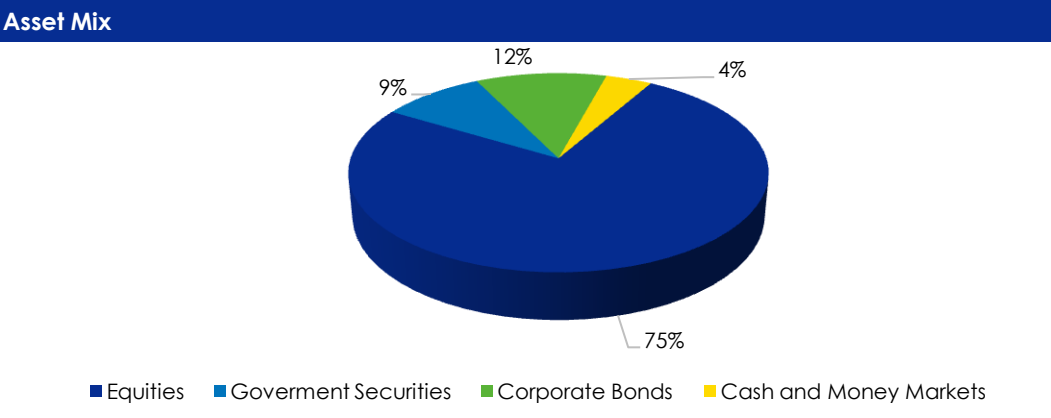
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.32%	10.55%	13.65%	12.60%	9.55%	9.31%
Benchmark**	-1.04%	10.22%	12.11%	11.45%	8.64%	8.94%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Money Market & other cash instruments	0.00%	40.00%
Equity	30.00%	85.00%
Debt	0.00%	50.00%

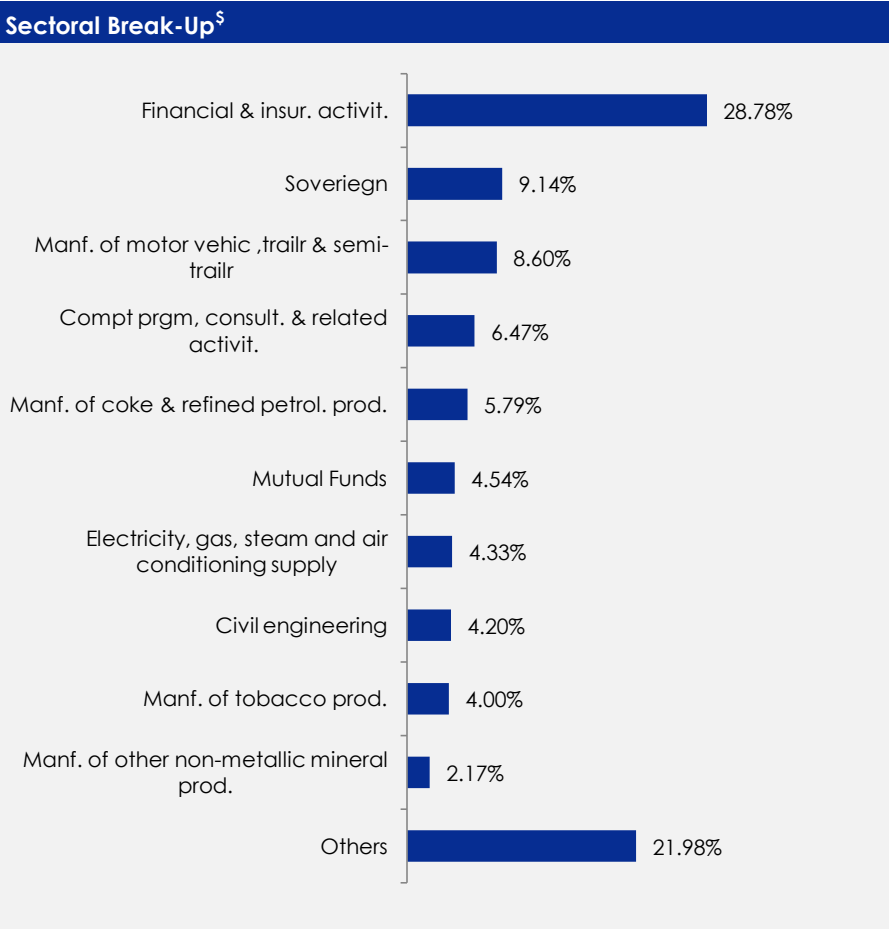
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	120.11
Debt	39.59
Total	159.70

Modified Duration#	
Security Type	Duration
Fixed Income Investments	5.87



Security Name	Net Asset (%)
Equities	
75.20%	
HDFC Bank Ltd.	5.70%
Reliance Industries Ltd.	5.01%
Kotak Mahindra Mutual Fund	4.54%
ITC Ltd.	4%
ICICI Bank Ltd.	3.93%
Housing Development Finance Corporation Ltd.	3.68%
Infosys Ltd.	3.45%
Larsen & Toubro Ltd.	2.89%
Kotak Mahindra Bank Ltd.	2.07%
State Bank of India	1.77%
Others	38.16%
Government Securities	
9.14%	
7.16% GOI 2023	1.66%
6.79% GOI 2029	1.39%
8.32% GOI 2032	1.14%
8.27% GOI 2020	1.04%
6.79% GOI 2027	0.84%
6.84% GOI 2022	0.81%
8.24% GOI 2033	0.76%
7.35% GOI 2024	0.57%
7.50% GOI 2034	0.52%
8.13% GOI 2045	0.41%
Corporate Bonds	
11.56%	
Mahindra & Mahindra Ltd.	1.98%
Tata Motors Ltd.	1.58%
Rural Electrification Corporation	1.30%
Indian Railway Finance Corporation Ltd.	1.03%
Power Finance Corporation Ltd.	0.82%
Reliance Capital Ltd.	0.79%
Reliance Gas Transportation Infrastructure Ltd.	0.62%
Power Grid Corporation of India Ltd.	0.61%
Power Finance Corporation Ltd.	0.56%
Indian Railway Finance Corporation Ltd.	0.51%
Others	1.76%
Cash and Money Markets	
4.10%	
Portfolio Total	
100.00%	



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is High

NAV as on August 31,2017:	22.6925
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.65%	11.89%	14.90%	13.71%	9.60%	11.31%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	8.69%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market & Other Cash Instruments	0.00%	40.00%
Equity	60.00%	100.00%
Debt	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

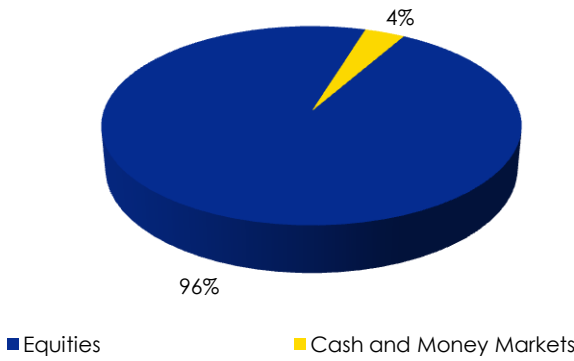
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	284.75
Debt	10.38
Total	295.13

Modified Duration#

Security Type	Duration
Fixed Income Investments	

Asset Mix

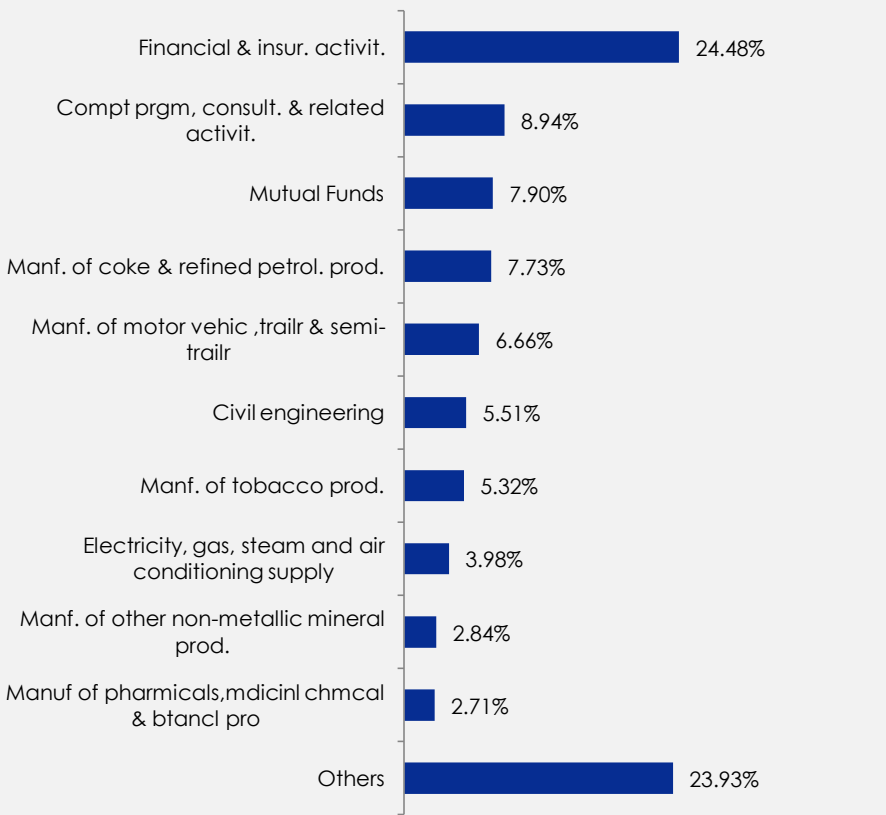


Security Name

Net Asset (%)

Equities	96.44%
Kotak Mahindra Mutual Fund	7.90%
Reliance Industries Ltd.	6.67%
HDFC Bank Ltd.	5.98%
ITC Ltd.	5.32%
ICICI Bank Ltd.	4.78%
Infosys Ltd.	4.65%
Larsen & Toubro Ltd.	3.96%
Housing Development Finance Corporation Ltd.	3.69%
Maruti Suzuki India Ltd.	2.34%
State Bank of India	2.17%
Others	48.98%
Cash and Money Markets	3.56%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: To generate returns in line with the stock market index - NIFTY 50.
The risk profile for this fund is High

NAV as on August 31,2017:	18.5051
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.39%	11.92%	12.76%	11.31%	7.15%	8.38%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	8.69%

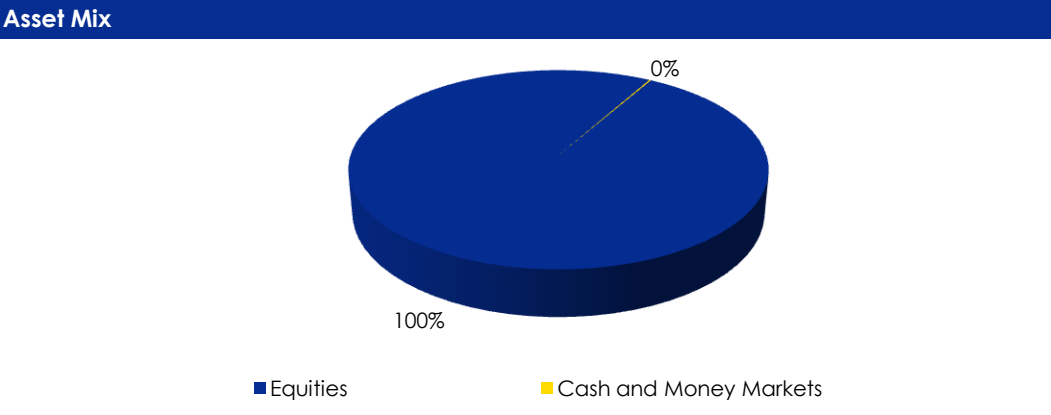
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

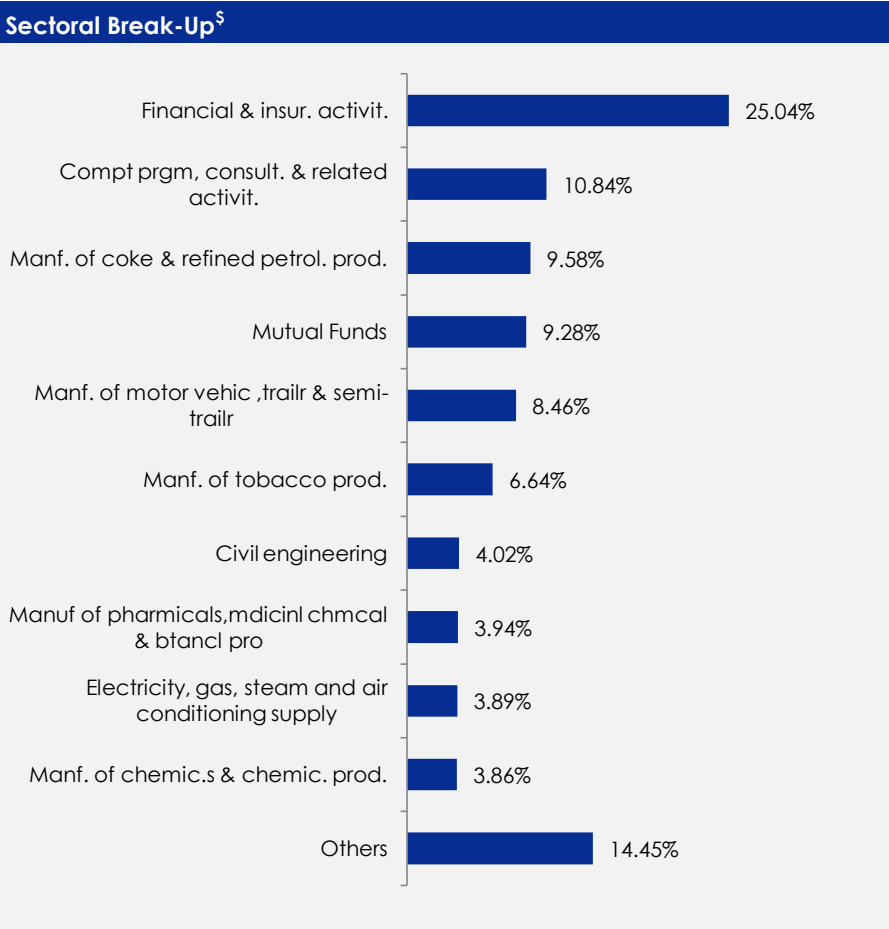
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	105.54
Debt	0.15
Total	105.69

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	
99.85%	
Kotak Mahindra Mutual Fund	9.28%
Reliance Industries Ltd.	7.15%
Housing Development Finance Corporation Ltd.	7.05%
ITC Ltd.	6.64%
HDFC Bank Ltd.	6%
Infosys Ltd.	4.89%
Larsen & Toubro Ltd.	4.02%
ICICI Bank Ltd.	3.70%
Tata Consultancy Services Ltd.	3.03%
Maruti Suzuki India Ltd.	2.84%
Others	45.25%
Cash and Money Markets	
0.15%	
Portfolio Total	
100.00%	



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The investment objective of the Discontinued Policy Fund is to provide a minimum guaranteed return as prescribed by IRDAI from time to time.

The risk profile for this fund is Low

NAV as on August 31,2017:	16.1118
Inception Date:	27-Jan-11
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.47%	2.87%	5.98%	6.41%	6.88%	7.50%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Money Market	0.00%	40.00%
Government Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

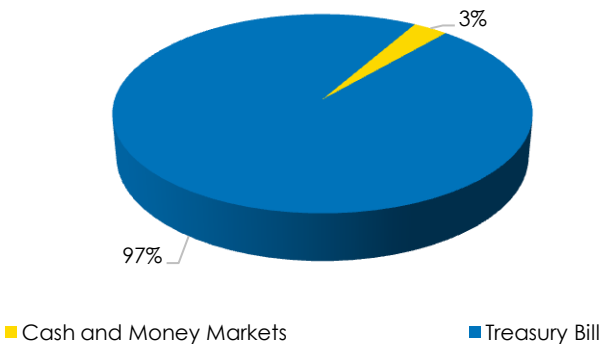
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	210.42
Total	210.42

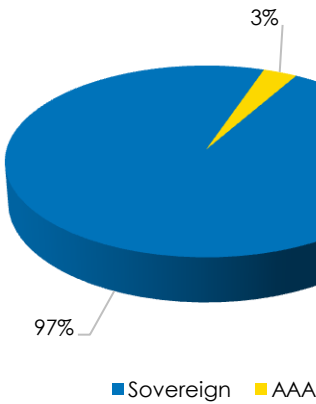
Modified Duration#

Security Type	Duration
Fixed Income Investments	0.45

Asset Mix

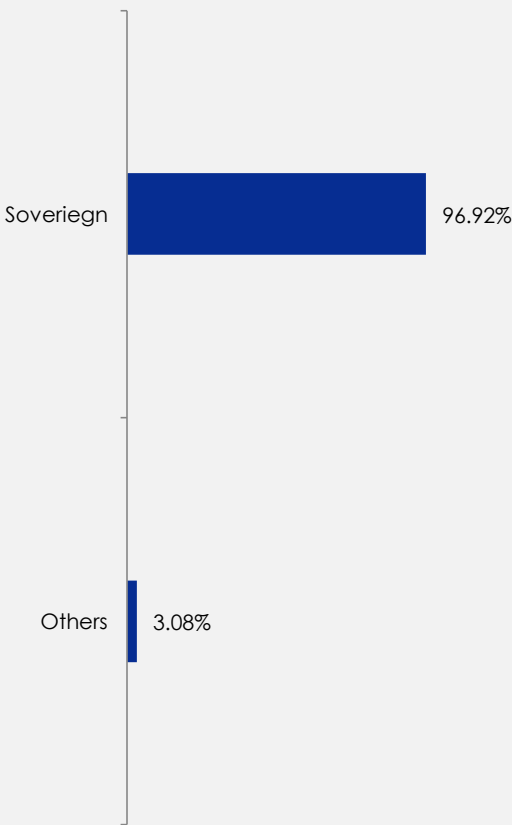


Rating Profile



Security Name	Net Asset (%)
Treasury Bill	96.92%
312 Days Treasury Bill 2018	12.87%
364 Days Treasury Bill 2017	11.80%
364 Days Treasury Bill 2017	10.91%
364 Days Treasury Bill 2018	10.47%
364 Days Treasury Bill 2018	9.23%
364 Days Treasury Bill 2018	9.05%
364 Days Treasury Bill 2018	8.16%
364 Days Treasury Bill 2017	7.00%
364 Days Treasury Bill 2018	6.81%
364 Days Treasury Bill 2018	4.66%
Others	5.96%
Cash and Money Markets	3.08%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is Low

NAV as on August 31,2017:	26.0805
Inception Date:	03-Mar-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.09%	6.67%	10.18%	10.89%	10.73%	8.76%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	8.25%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

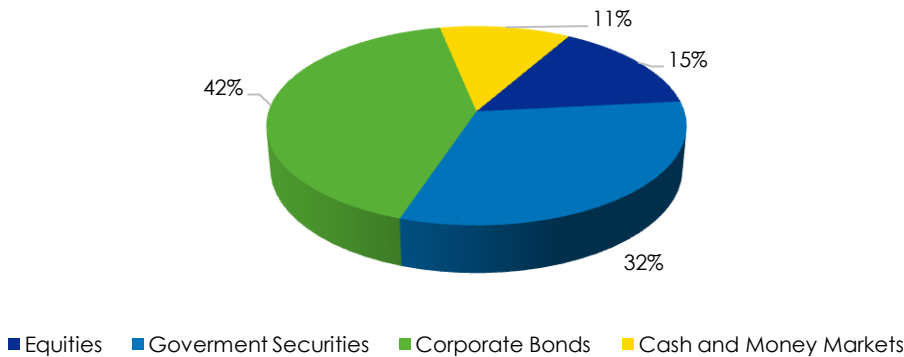
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	7.83
Debt	44.48
Total	52.31

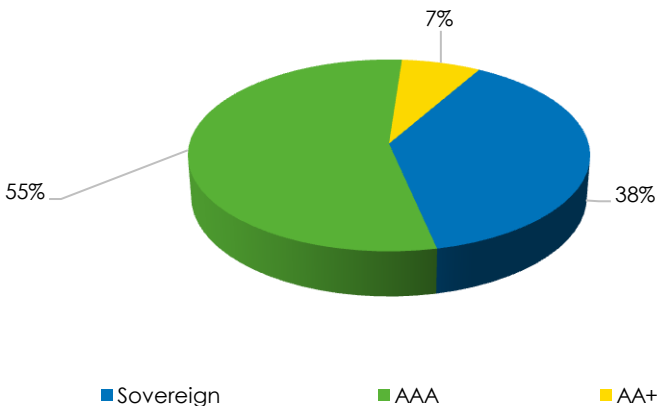
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.80

Asset Mix

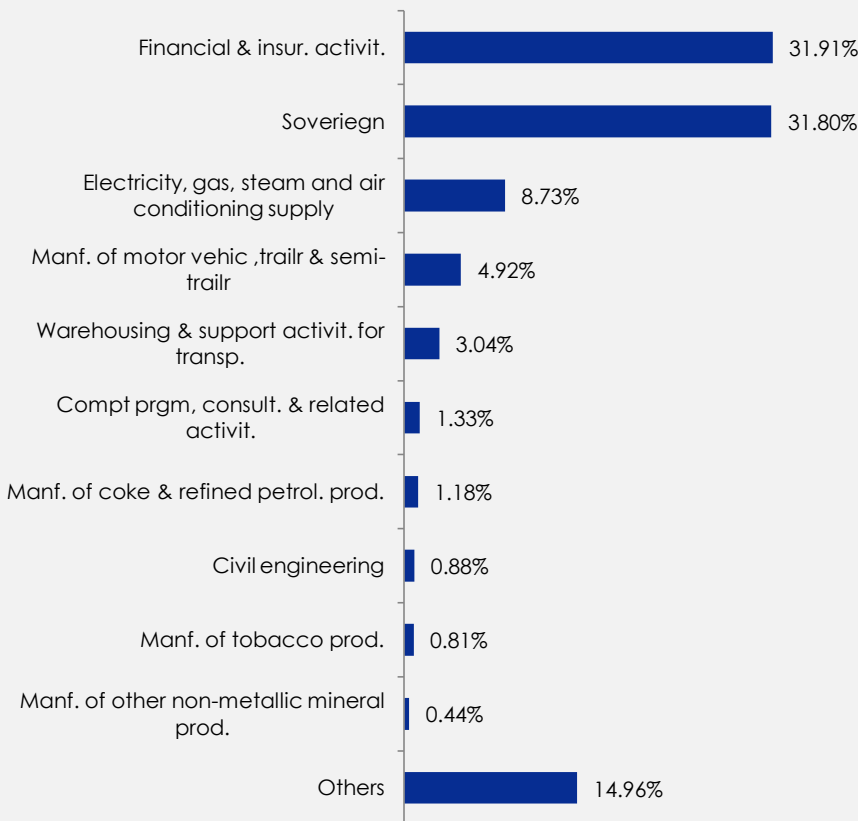


Rating Profile



Security Name	Net Asset (%)
Equities	15.02%
HDFC Bank Ltd.	1.47%
Reliance Industries Ltd.	1.02%
ITC Ltd.	0.81%
ICICI Bank Ltd.	0.80%
Housing Development Finance Corporation Ltd.	0.74%
Infosys Ltd.	0.69%
Larsen & Toubro Ltd.	0.62%
Kotak Mahindra Bank Ltd.	0.50%
State Bank of India	0.44%
Maruti Suzuki India Ltd.	0.35%
Others	7.58%
Government Securities	31.80%
7.73% GOI 2034	7.59%
6.84% GOI 2022	4.99%
6.79% GOI 2029	4.87%
7.16% GOI 2023	4.84%
7.35% GOI 2024	3.11%
6.79% GOI 2027	2.57%
6.57% GOI 2033	1.76%
7.50% GOI 2034	1.31%
8.13% GOI 2045	0.76%
Corporate Bonds	41.62%
Power Grid Corporation of India Ltd.	4.52%
Mahindra & Mahindra Ltd.	3.88%
Reliance Capital Ltd.	3.01%
Adani Ports and Special Economic Zone Ltd.	2.95%
Housing Development Finance Corporation Ltd.	2.83%
Rural Electrification Corporation	2.78%
Power Finance Corporation Ltd.	2.69%
Tata Sons Ltd.	2.56%
Reliance Gas Transportation Infrastructure Ltd.	2.54%
L&T Infra Debt Fund Ltd.	2.53%
Others	11.33%
Cash and Money Markets	11.56%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on August 31,2017:	21.6302
Inception Date:	08-Feb-08
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.07%	6.74%	9.73%	10.79%	10.51%	8.39%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	7.80%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	20.00%
Government and other Debt Securities	60.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

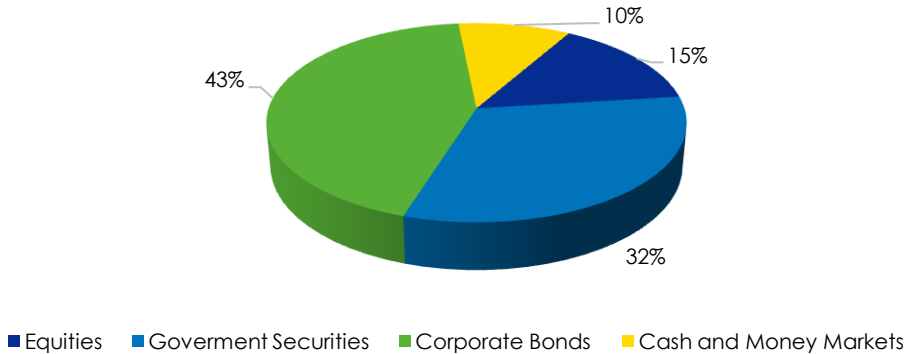
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	4.20
Debt	24.32
Total	28.52

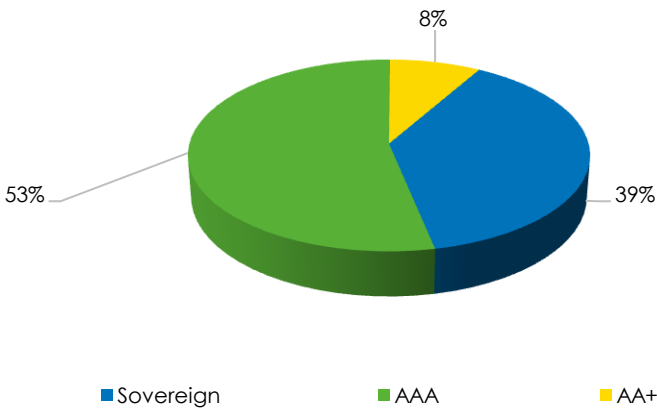
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.76

Asset Mix

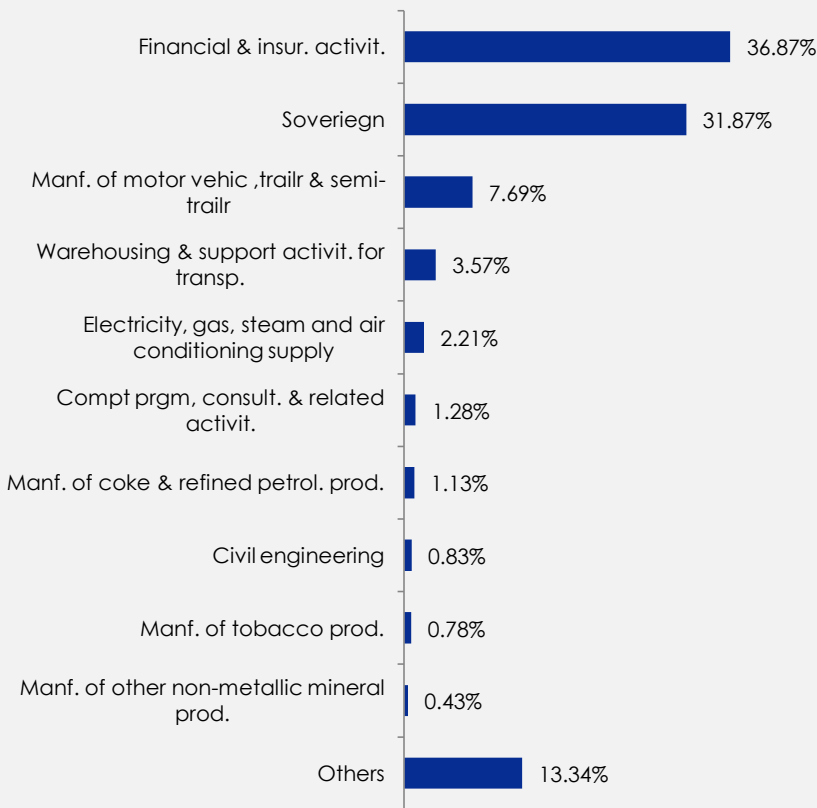


Rating Profile



Security Name	Net Asset (%)
Equities	14.70%
HDFC Bank Ltd.	1.46%
Reliance Industries Ltd.	0.98%
ITC Ltd.	0.78%
ICICI Bank Ltd.	0.77%
Housing Development Finance Corporation Ltd.	0.73%
Infosys Ltd.	0.68%
Larsen & Toubro Ltd.	0.58%
Kotak Mahindra Bank Ltd.	0.48%
State Bank of India	0.42%
Lakshmi Vilas Bank Ltd.	0.35%
Others	7.47%
Government Securities	31.87%
7.73% GOI 2034	9.08%
7.16% GOI 2023	5.32%
6.79% GOI 2029	5.03%
8.27% GOI 2020	3.71%
6.57% GOI 2033	2.82%
7.35% GOI 2024	2.72%
6.79% GOI 2027	1.54%
7.50% GOI 2034	0.87%
8.13% GOI 2045	0.78%
Corporate Bonds	43.51%
Housing Development Finance Corporation Ltd.	7.41%
Mahindra & Mahindra Ltd.	6.67%
Tata Sons Ltd.	4.33%
Adani Ports and Special Economic Zone Ltd.	3.48%
Power Finance Corporation Ltd.	2.82%
Power Finance Corporation Ltd.	2.45%
Reliance Capital Ltd.	2.21%
Indian Railway Finance Corporation Ltd.	1.91%
L&T Infra Debt Fund Ltd.	1.87%
L&T Infra Debt Fund Ltd.	1.86%
Others	8.50%
Cash and Money Markets	9.92%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on August 31,2017:	50.6015
Inception Date:	11-Feb-03
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.49%	7.73%	10.61%	11.16%	10.02%	12.37%
Benchmark**	-0.18%	7.83%	10.71%	11.08%	10.04%	10.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	0.00%	45.00%
Government and other Debt Securities	50.00%	90.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

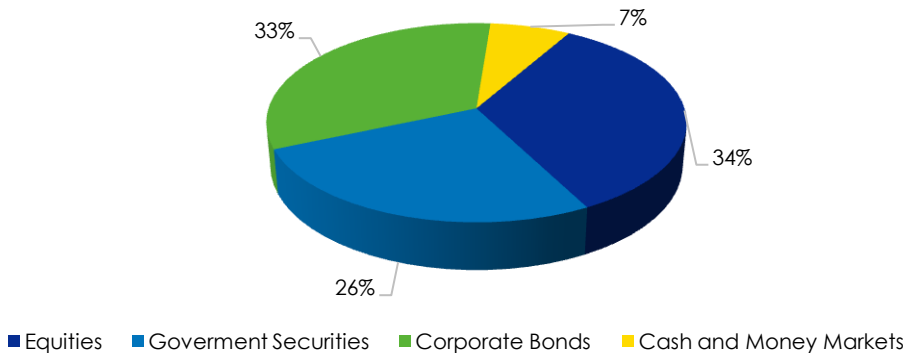
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	20.34
Debt	39.63
Total	59.97

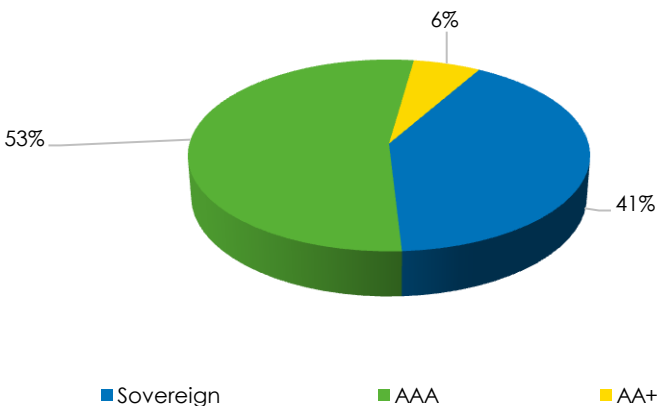
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.68

Asset Mix

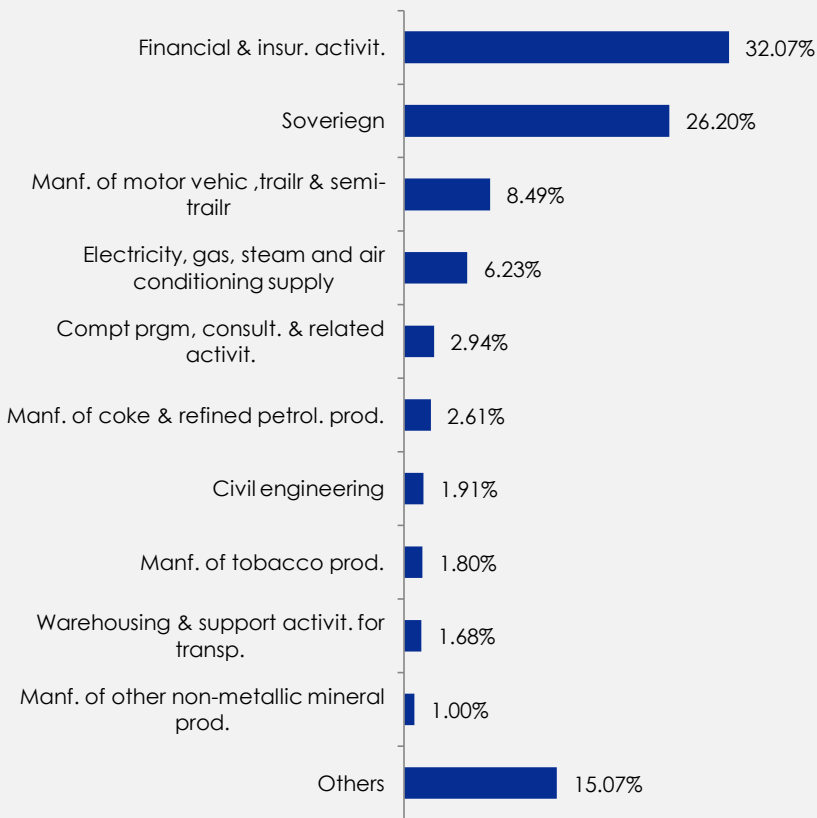


Rating Profile



Security Name	Net Asset (%)
Equities	33.98%
HDFC Bank Ltd.	3.38%
Reliance Industries Ltd.	2.26%
ITC Ltd.	1.80%
ICICI Bank Ltd.	1.78%
Housing Development Finance Corporation Ltd.	1.69%
Infosys Ltd.	1.56%
Larsen & Toubro Ltd.	1.31%
Kotak Mahindra Bank Ltd.	1.11%
State Bank of India	0.96%
Lakshmi Vilas Bank Ltd.	0.82%
Others	17.31%
Government Securities	26.20%
8.27% GOI 2020	7.17%
7.16% GOI 2023	6.15%
7.73% GOI 2034	3.66%
6.79% GOI 2027	3.62%
7.35% GOI 2024	1.74%
6.79% GOI 2029	1.26%
8.24% GOI 2033	1.16%
7.50% GOI 2034	1.07%
8.13% GOI 2045	0.37%
Corporate Bonds	32.71%
Mahindra & Mahindra Ltd.	6.13%
Housing Development Finance Corporation Ltd.	2.64%
Reliance Gas Transportation Infrastructure Ltd.	2.58%
Reliance Capital Ltd.	2.45%
Power Grid Corporation of India Ltd.	2.21%
Rural Electrification Corporation	2.08%
Power Finance Corporation Ltd.	1.99%
LIC Housing Finance Ltd.	1.82%
L&T Infra Debt Fund Ltd.	1.78%
Power Finance Corporation Ltd.	1.68%
Others	7.35%
Cash and Money Markets	7.11%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on August 31,2017:	33.1894
Inception Date:	03-Mar-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.97%	9.09%	11.81%	11.72%	9.21%	10.90%
Benchmark**	-0.60%	9.03%	11.44%	11.31%	9.38%	10.64%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	20.00%	60.00%
Government and other Debt Securities	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

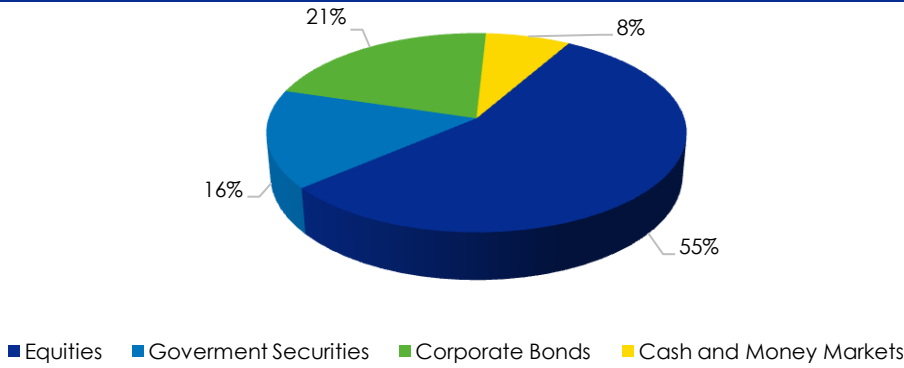
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	42.74
Debt	34.33
Total	77.07

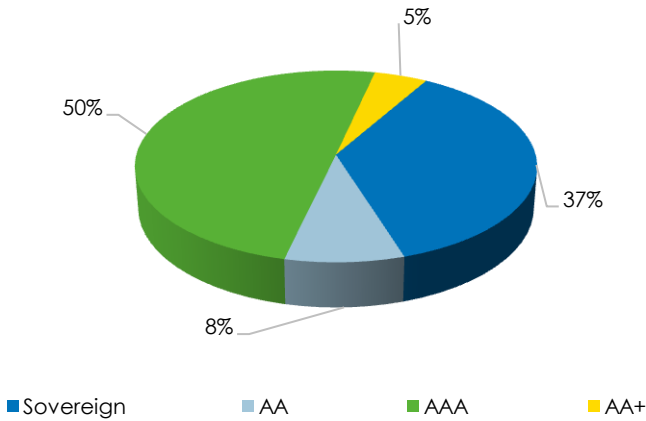
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.82

Asset Mix



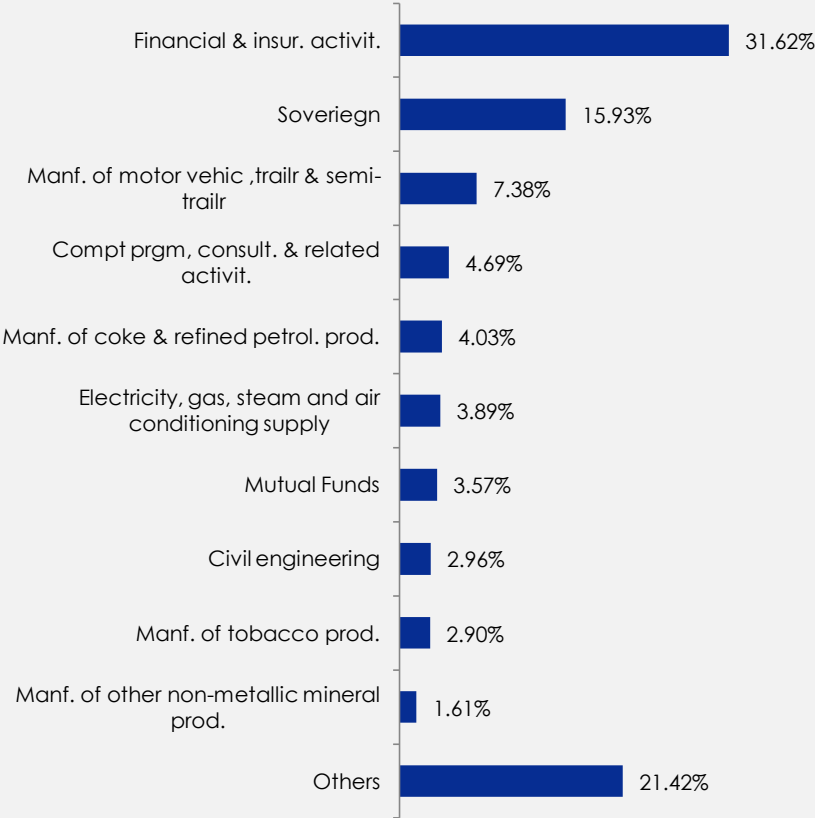
Rating Profile



Security Name

Equities	Net Asset (%)
HDFC Bank Ltd.	4.45%
Kotak Mahindra Mutual Fund	3.57%
Reliance Industries Ltd.	3.46%
ICICI Bank Ltd.	2.91%
ITC Ltd.	2.90%
Housing Development Finance Corporation Ltd.	2.71%
Infosys Ltd.	2.54%
Larsen & Toubro Ltd.	2%
Kotak Mahindra Bank Ltd.	1.51%
State Bank of India	1.24%
Others	28.15%
Government Securities	15.93%
6.79% GOI 2027	3.75%
7.73% GOI 2034	2.68%
6.79% GOI 2029	2.66%
8.24% GOI 2033	2.03%
8.3% GOI 2040	1.30%
7.35% GOI 2024	1.15%
7.50% GOI 2034	0.79%
7.16% GOI 2023	0.60%
6.57% GOI 2033	0.43%
8.4% GOI 2024	0.28%
Others	0.26%
Corporate Bonds	21.13%
Tata Motors Ltd.	3.71%
Export-Import Bank of India Ltd.	2.31%
Rural Electrification Corporation	2.16%
Housing Development Finance Corporation Ltd.	1.51%
Rural Electrification Corporation	1.44%
Power Finance Corporation Ltd.	1.17%
Power Grid Corporation of India Ltd.	1.12%
Reliance Capital Ltd.	1.09%
L&T Infra Debt Fund Ltd.	1.04%
Adani Ports and Special Economic Zone Ltd.	1%
Others	4.58%
Cash and Money Markets	7.50%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.	
The risk profile for this fund is High	
NAV as on August 31,2017:	20.6743
Inception Date:	22-Jan-08
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.32%	12.23%	13.43%	11.87%	7.72%	7.90%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	7.61%

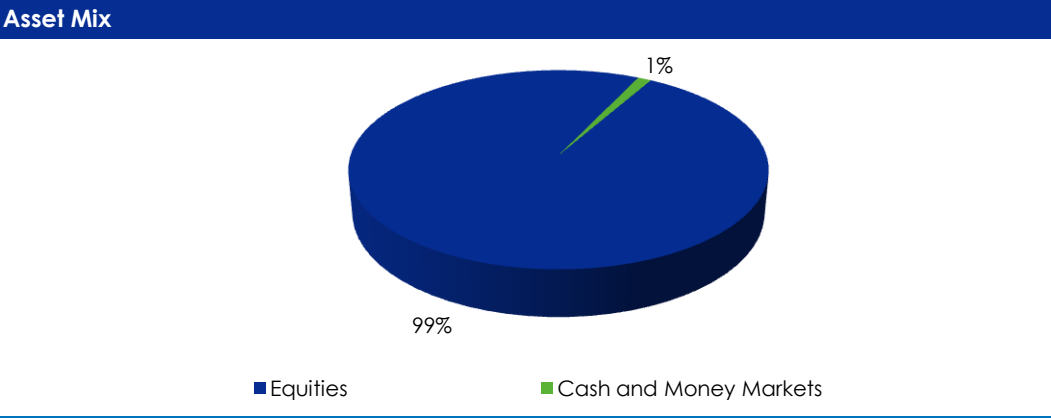
* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)		
Security Type	Min	Max
Debt Securities Incl. Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

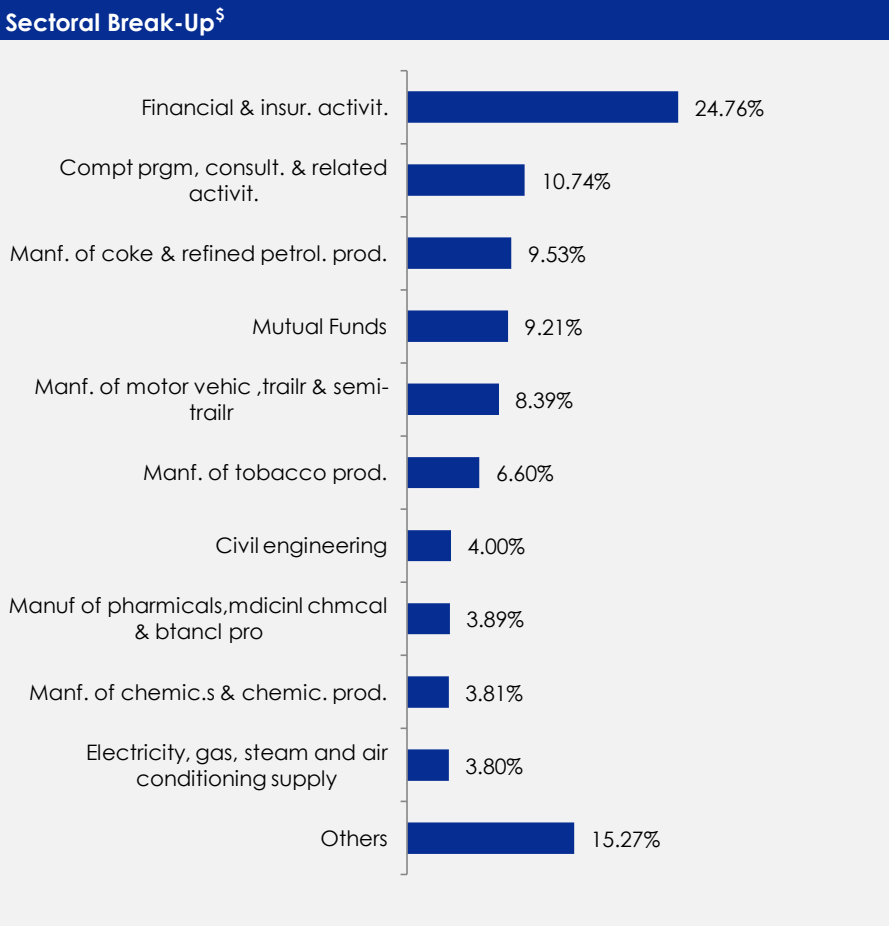
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	160.83
Debt	1.97
Total	162.80

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	98.81%
Kotak Mahindra Mutual Fund	9.21%
Reliance Industries Ltd.	7.12%
Housing Development Finance Corporation Ltd.	6.99%
ITC Ltd.	6.60%
HDFC Bank Ltd.	5.90%
Infosys Ltd.	4.90%
Larsen & Toubro Ltd.	4%
ICICI Bank Ltd.	3.67%
Tata Consultancy Services Ltd.	2.94%
Maruti Suzuki India Ltd.	2.82%
Others	44.66%
Cash and Money Markets	1.19%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: This fund is designed to generate steady returns through investment in infrastructure and related equities.	
The risk profile for this fund is High	
NAV as on August 31,2017:	13.2881
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

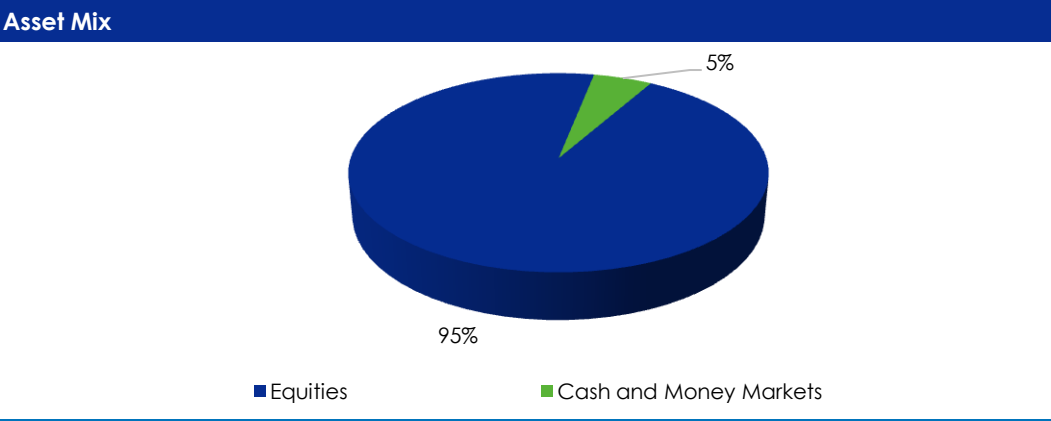
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.49%	10.47%	17.66%	16.03%	5.74%	3.81%
Benchmark**	-2.28%	10.87%	13.25%	6.09%	2.20%	-0.64%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

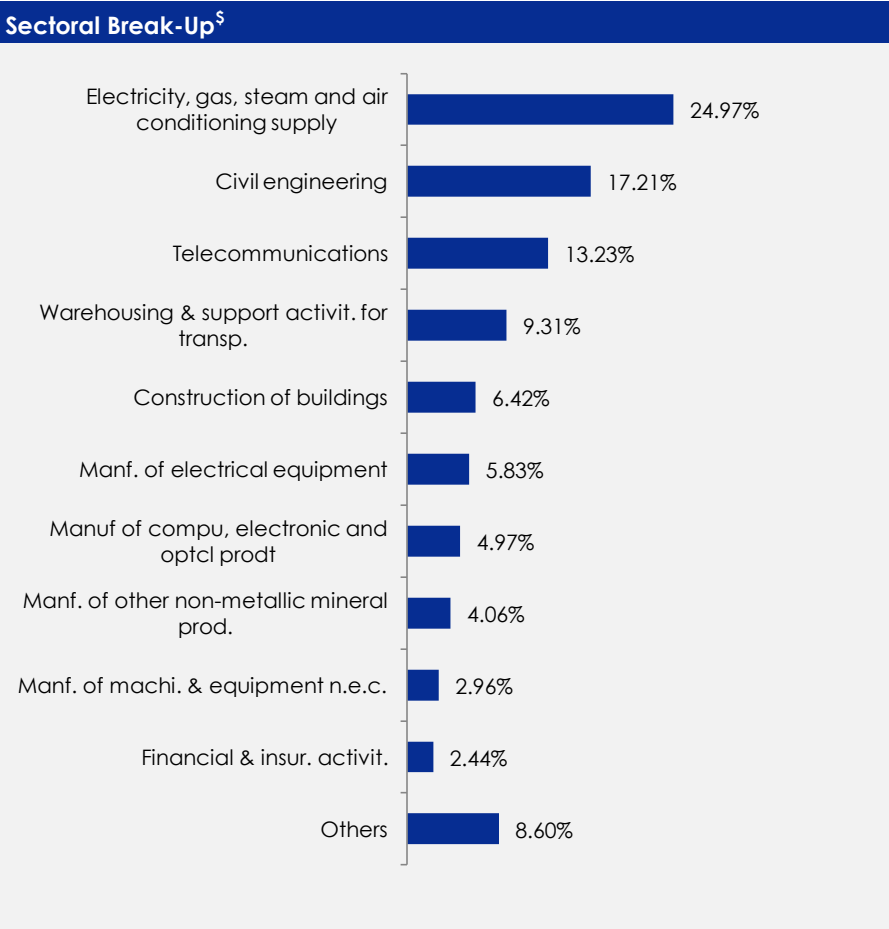
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	9.47
Debt	0.52
Total	9.99

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	
94.80%	
Bharti Airtel Ltd.	9.63%
Power Grid Corporation of India Ltd.	9.20%
Larsen & Toubro Ltd.	8.96%
NTPC Ltd.	7.94%
Adani Ports and Special Economic Zone Ltd.	6.52%
Ambuja Cements Ltd.	4.06%
Tata Power Co. Ltd.	3.73%
NCC Ltd.	3.03%
Sadbhav Engineering Ltd.	2.84%
CESC Ltd.	2.82%
Others	36.07%
Cash and Money Markets	
5.20%	
Portfolio Total	
100.00%	



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details	
Investment Objective: This fund is designed to generate steady returns through investment in PSU and related equities.	
The risk profile for this fund is High	
NAV as on August 31,2017:	14.8111
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

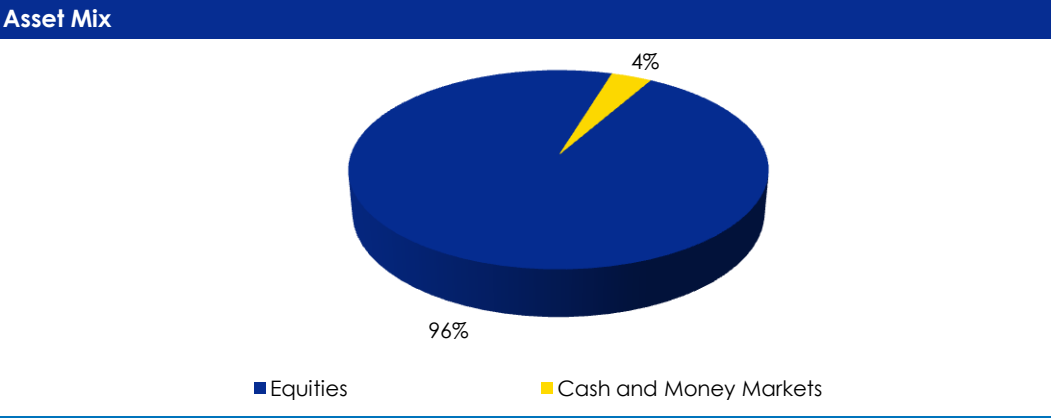
Fund v/s Benchmark Return (%)						
	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.12%	2.81%	19.64%	18.42%	9.89%	5.30%
Benchmark**	-0.48%	2.14%	15.18%	11.80%	2.20%	-1.53%
* Compound Annual Growth Rate (CAGR)						

Targeted Asset Allocation (%)		
Security Type	Min	Max
Cash and Money Market Instruments	0.00%	40.00%
Equity	60.00%	100.00%

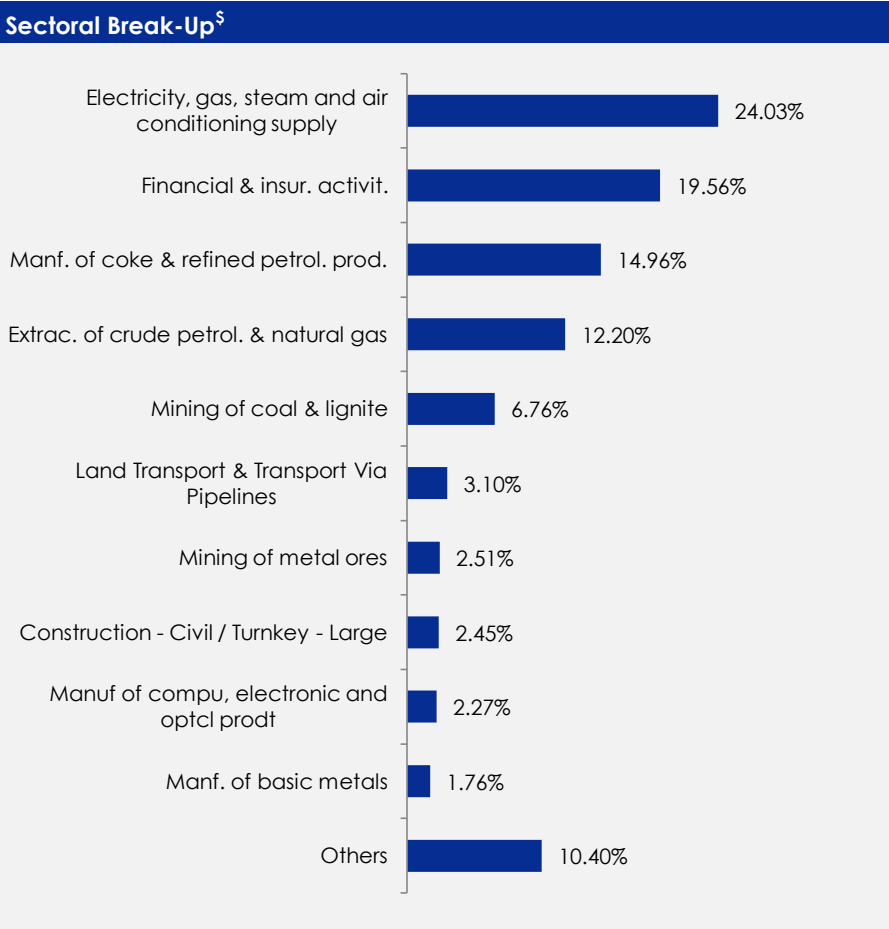
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM	
Asset Class	AUM (in Cr.)
Equity	22.08
Debt	0.83
Total	22.91

Modified Duration#	
Security Type	Duration
Fixed Income Investments	



Security Name	Net Asset (%)
Equities	96.39%
Indian Oil Corporation Ltd.	9.24%
State Bank of India	8.81%
Oil & Natural Gas Corpn Ltd.	8.18%
NTPC Ltd.	8.13%
Power Grid Corporation of India Ltd.	8.01%
Coal India Ltd.	6.76%
Oil India Ltd.	4.02%
Gail (India) Ltd.	3.71%
Gujarat State Petronet Ltd.	3.10%
Hindustan Petroleum Corporation Ltd.	2.96%
Others	33.47%
Cash and Money Markets	3.61%
Portfolio Total	100.00%



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is Low

NAV as on August 31,2017:	19.0297
Inception Date:	08-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.05%	6.65%	9.34%	10.12%	10.06%	8.83%
Benchmark**	0.25%	6.64%	9.93%	10.78%	10.63%	8.88%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	80.00%	100.00%
Equity	0.00%	20.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

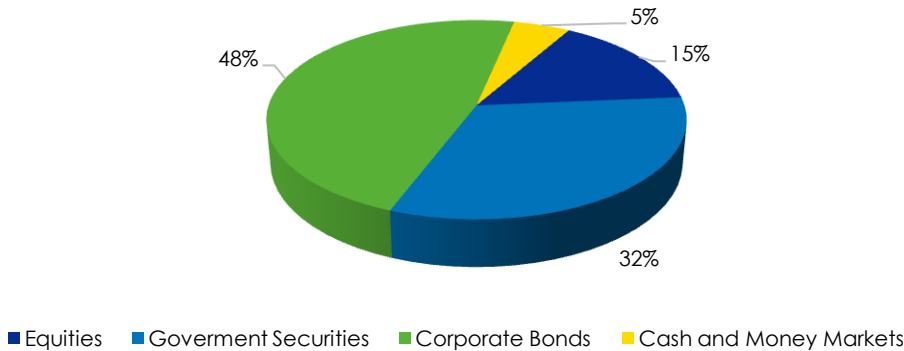
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	1.27
Debt	7.05
Total	8.32

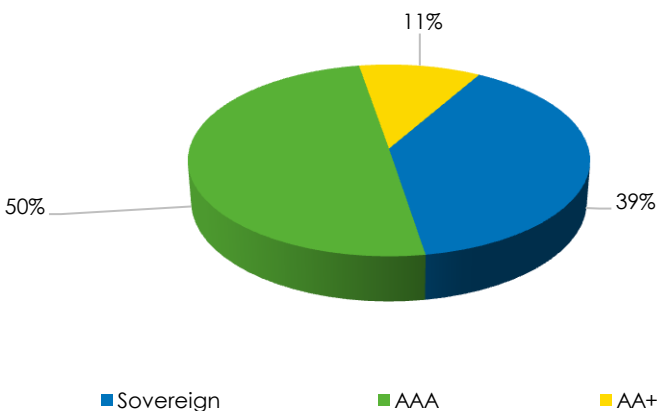
Modified Duration#

Security Type	Duration
Fixed Income Investments	6.07

Asset Mix

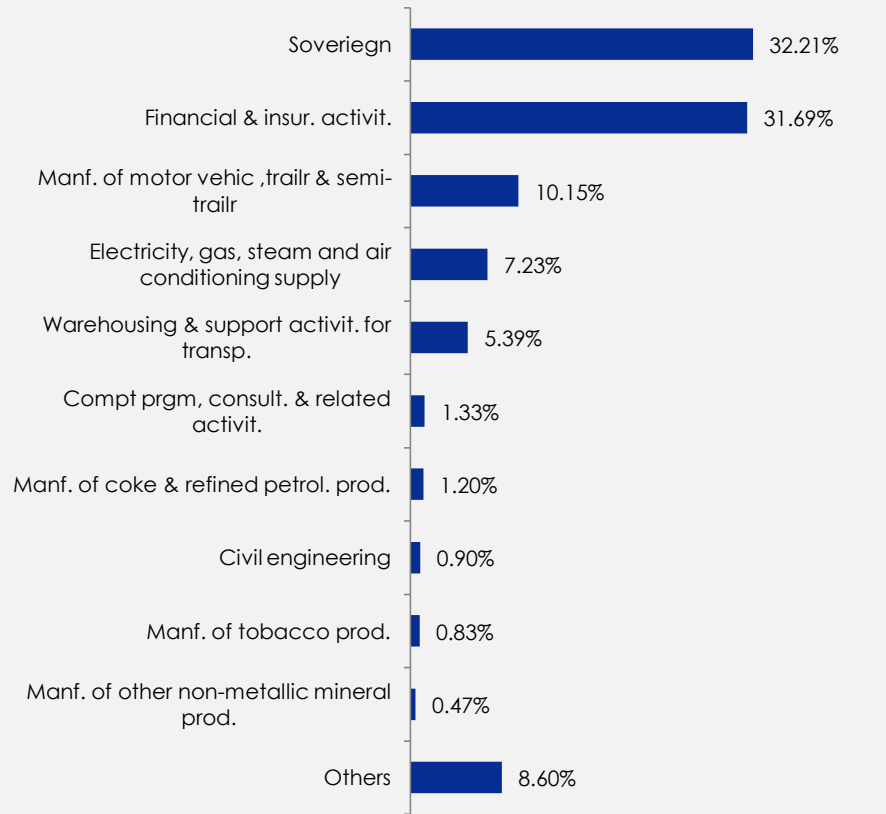


Rating Profile



Security Name	Net Asset (%)
Equities	15.31%
HDFC Bank Ltd.	1.52%
Reliance Industries Ltd.	1.04%
ITC Ltd.	0.83%
ICICI Bank Ltd.	0.82%
Infosys Ltd.	0.70%
Housing Development Finance Corporation Ltd.	0.66%
Larsen & Toubro Ltd.	0.63%
Kotak Mahindra Bank Ltd.	0.51%
State Bank of India	0.45%
Ambuja Cements Ltd.	0.35%
Others	7.80%
Government Securities	32.21%
7.16% GOI 2023	8.25%
8.27% GOI 2020	7.05%
6.79% GOI 2027	3.31%
8.79% Gujarat SDL 2022	3.24%
6.79% GOI 2029	2.75%
7.50% GOI 2034	2.24%
7.35% GOI 2024	1.87%
8.13% GOI 2045	1.46%
7.73% GOI 2034	1.40%
8.2% GOI 2025	0.52%
Others	0.12%
Corporate Bonds	47.47%
Mahindra & Mahindra Ltd.	9.14%
Tata Sons Ltd.	6.18%
Adani Ports and Special Economic Zone Ltd.	5.30%
Power Finance Corporation Ltd.	4.84%
Reliance Gas Transportation Infrastructure Ltd.	3.99%
Reliance Capital Ltd.	3.79%
Indian Railway Finance Corporation Ltd.	3.64%
L&T Infra Debt Fund Ltd.	3.21%
L&T Infra Debt Fund Ltd.	3.18%
Power Grid Corporation of India Ltd.	2.59%
Others	1.61%
Cash and Money Markets	5.01%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets. The risk profile for this fund is Medium

NAV as on August 31,2017:	18.7219
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.52%	7.68%	10.55%	11.19%	9.96%	8.60%
Benchmark**	-0.18%	7.83%	10.71%	11.08%	10.04%	9.29%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	55.00%	100.00%
Equity	0.00%	45.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

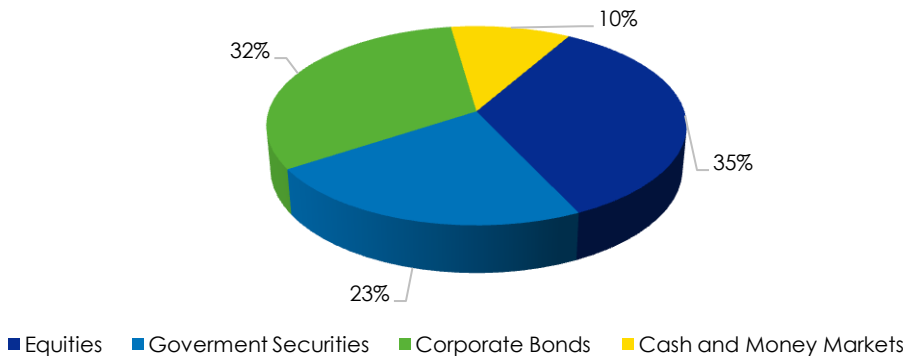
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	5.01
Debt	9.45
Total	14.45

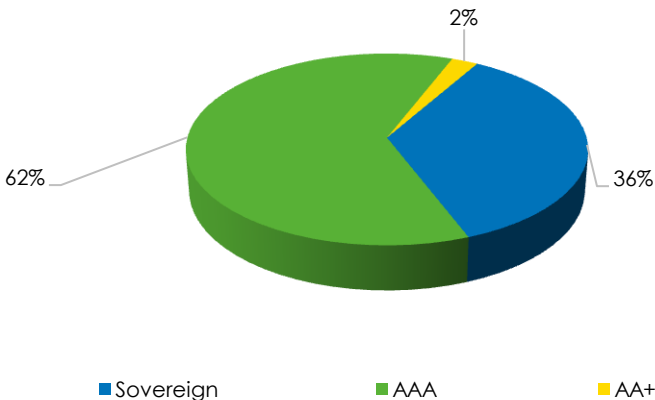
Modified Duration#

Security Type	Duration
Fixed Income Investments	5.89

Asset Mix

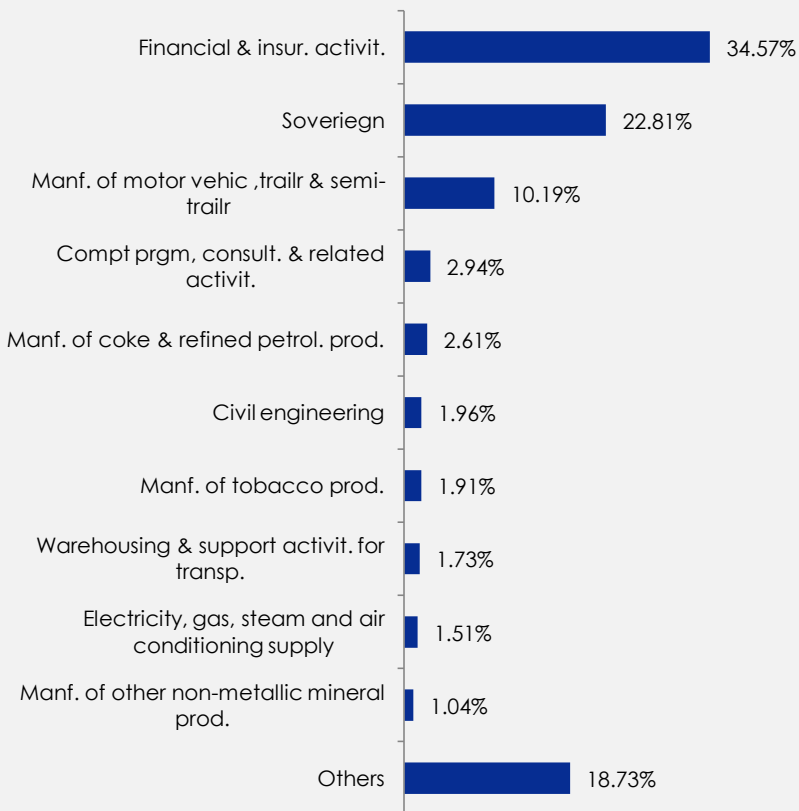


Rating Profile



Security Name	Net Asset (%)
Equities	34.64%
HDFC Bank Ltd.	3.46%
Reliance Industries Ltd.	2.25%
ITC Ltd.	1.91%
ICICI Bank Ltd.	1.89%
Housing Development Finance Corporation Ltd.	1.73%
Infosys Ltd.	1.59%
Larsen & Toubro Ltd.	1.33%
Kotak Mahindra Bank Ltd.	1.18%
State Bank of India	0.96%
Lakshmi Vilas Bank Ltd.	0.86%
Others	17.48%
Government Securities	22.81%
7.16% GOI 2023	3.83%
6.79% GOI 2027	3.74%
8.27% GOI 2020	3.55%
7.35% GOI 2024	2.93%
7.73% GOI 2034	2.72%
6.79% GOI 2029	2.41%
8.79% Gujarat SDL 2022	1.86%
7.50% GOI 2034	1%
8.13% GOI 2045	0.77%
Corporate Bonds	31.96%
Mahindra & Mahindra Ltd.	7.89%
Tata Sons Ltd.	4.71%
Rural Electrification Corporation	2.88%
Indian Railway Finance Corporation Ltd.	2.86%
Housing Development Finance Corporation Ltd.	2.20%
L&T Infra Debt Fund Ltd.	1.85%
Adani Ports and Special Economic Zone Ltd.	1.52%
ICICI Bank Ltd.	1.47%
Power Finance Corporation Ltd.	1.41%
Indian Railway Finance Corporation Ltd.	1.40%
Others	3.77%
Cash and Money Markets	10.59%
Portfolio Total	100.00%

Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is High

NAV as on August 31,2017:	20.6064
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.95%	9.27%	11.94%	11.65%	9.76%	9.98%
Benchmark**	-0.60%	9.03%	11.44%	11.31%	9.38%	9.37%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	40.00%	80.00%
Equity	20.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

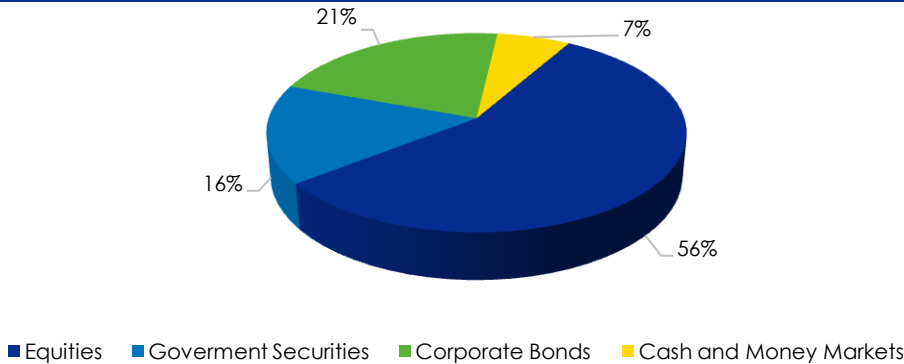
Asset Class	AUM (in Cr.)
Equity	8.65
Debt	6.75
Total	15.41

Modified Duration#

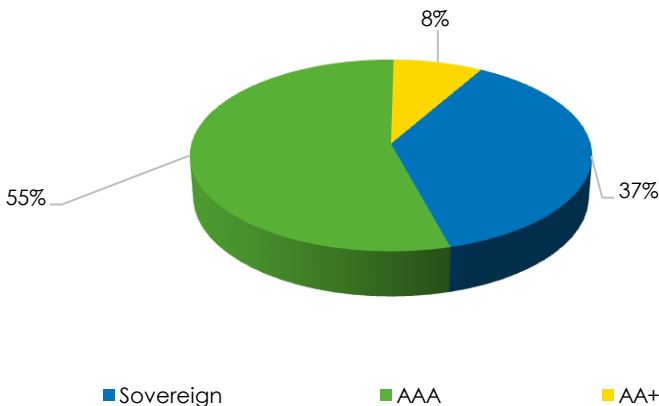
Security Type	Duration
Fixed Income Investments	6.02

Security Name	Net Asset (%)
Equities	56.19%
HDFC Bank Ltd.	4.54%
Kotak Mahindra Mutual Fund	3.66%
Reliance Industries Ltd.	3.53%
ITC Ltd.	2.97%
ICICI Bank Ltd.	2.96%
Housing Development Finance Corporation Ltd.	2.75%
Infosys Ltd.	2.58%
Larsen & Toubro Ltd.	1.98%
Kotak Mahindra Bank Ltd.	1.54%
State Bank of India	1.26%
Others	28.42%
Government Securities	16.05%
7.35% GOI 2024	5.91%
6.79% GOI 2027	4.23%
8.2% GOI 2025	2.03%
8.27% GOI 2020	1.97%
7.50% GOI 2034	0.81%
8.13% GOI 2045	0.65%
6.79% GOI 2029	0.45%
Corporate Bonds	21.27%
Mahindra & Mahindra Ltd.	4.94%
Rural Electrification Corporation	2.70%
Export-Import Bank of India Ltd.	2.57%
Reliance Capital Ltd.	2.04%
Reliance Gas Transportation Infrastructure Ltd.	1.44%
Adani Ports and Special Economic Zone Ltd.	1.43%
Indian Railway Finance Corporation Ltd.	1.34%
Power Finance Corporation Ltd.	1.31%
Power Finance Corporation Ltd.	1.29%
ICICI Bank Ltd.	0.69%
Others	1.52%
Cash and Money Markets	6.49%
Portfolio Total	100.00%

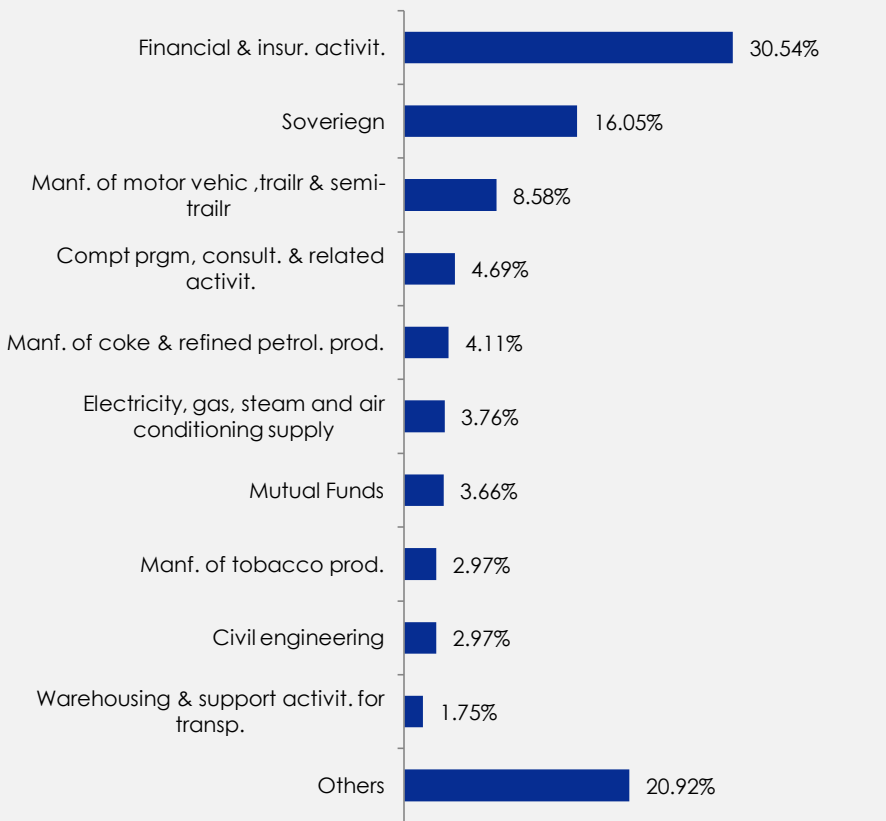
Asset Mix



Rating Profile



Sectoral Break-Up\$



\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.



Fund Details

Investment Objective: The investment objective of this fund is to generate returns in line with the stock market index - NIFTY 50.

The risk profile for this fund is High

NAV as on August 31,2017:	20.2956
Inception Date:	25-Jan-10
Fund Manager:	Krishna sanghavi

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-1.37%	12.26%	13.46%	11.84%	7.67%	9.76%
Benchmark**	-1.58%	11.69%	12.88%	11.53%	7.60%	9.40%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt and Money Market Instruments	0.00%	20.00%
Equity	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

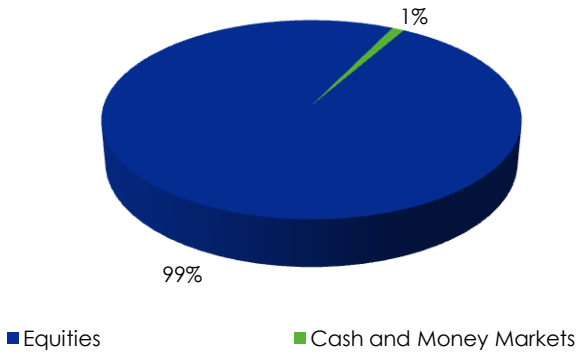
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	30.77
Debt	0.34
Total	31.11

Modified Duration#

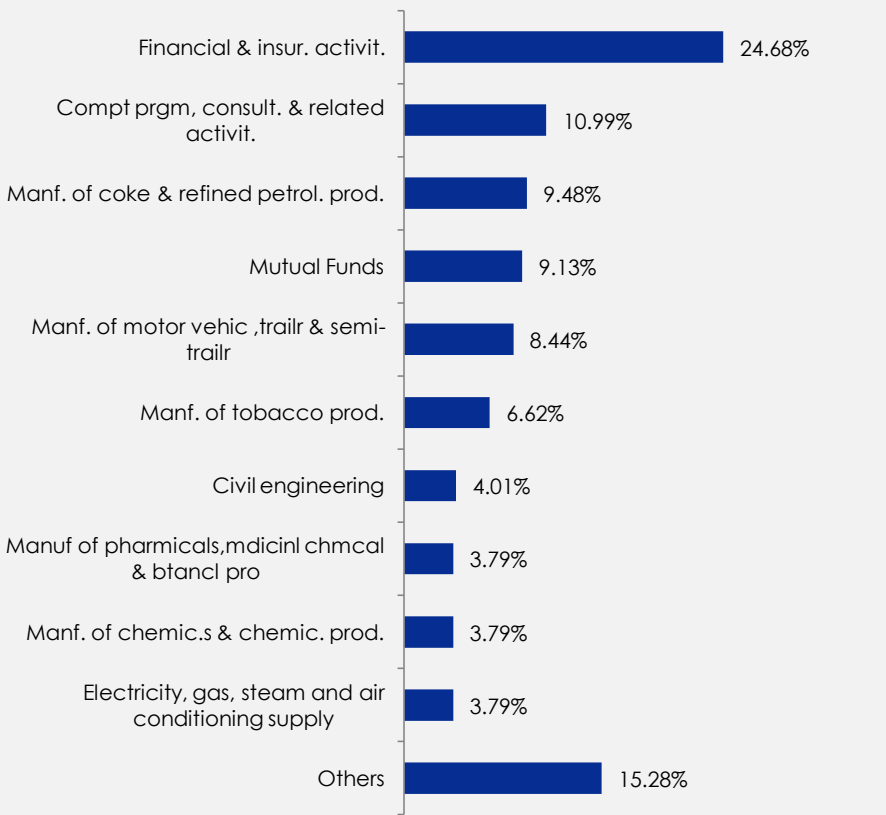
Security Type	Duration
Fixed Income Investments	

Asset Mix



Security Name	Net Asset (%)
Equities	98.92%
Kotak Mahindra Mutual Fund	9.13%
Reliance Industries Ltd.	7.06%
Housing Development Finance Corporation Ltd.	6.92%
ITC Ltd.	6.62%
HDFC Bank Ltd.	5.92%
Infosys Ltd.	4.88%
Larsen & Toubro Ltd.	4.01%
ICICI Bank Ltd.	3.63%
Tata Consultancy Services Ltd.	3.20%
Maruti Suzuki India Ltd.	2.83%
Others	44.72%
Cash and Money Markets	1.08%
Portfolio Total	100.00%

Sectoral Break-Up\$



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#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

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CAGR- Compounded Annualised Growth Rate

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