

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	175.85%	13.83%	8.31%	195.08%	15.34%	8.88%	164.25%	12.92%	7.94%	218.68%	17.19%	9.54%

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	214.83%	17.21%	9.62%	256.04%	20.51%	10.71%	323.37%	25.90%	12.25%	394.08%	31.56%	13.65%

	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	44.39%	18.78%	16.81%	Since Inception	171.48%	14.93%	9.08%	Since Inception	72.86%	30.29%	25.55%

	INDIVIDUAL	Future NAV Guarantee Fund		
		Absolute Return	Simple Annual Return	CAGR
Absolute Return	70.67%	6.47%	5.02%	

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	201.30%	17.72%	10.19%	Since Inception	135.18%	12.71%	8.37%	Since Inception	8.69%	14.24%	13.28%

GROUP	Future Group Growth			Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	8.35%	21.61%	23.07%	173.30%	15.44%	9.37%	72.86%	30.29%	25.55%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	99.29%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.82%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

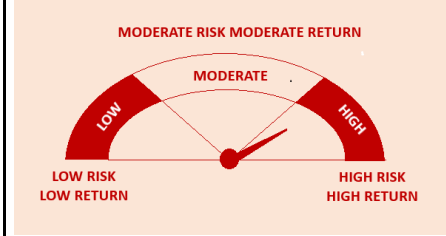
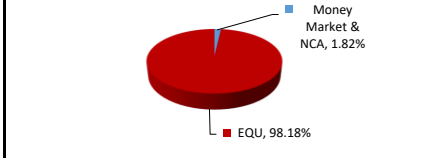
FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	201.30%
Simple Annual Return	17.72%
CAGR Return	10.19%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
30.1303	5,615.04

ASSET ALLOCATION



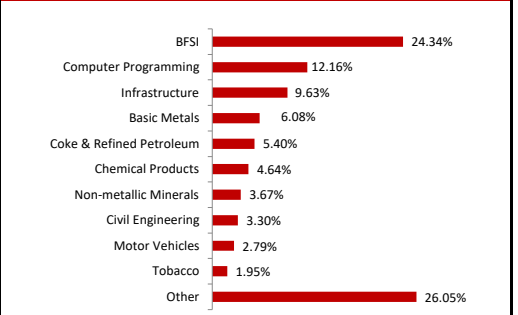
PORTFOLIO AS ON 30-Apr-2021

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.82%**

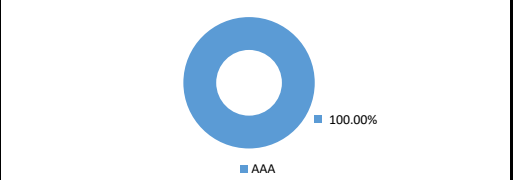
SECURITIES **HOLDINGS** **98.18%**

Reliance ETF Bank BeES	7.55%
HDFC Ltd.	6.06%
Infosys Technologies Ltd.	5.95%
Kotak Mahindra MF - Kotak Banking ETF	5.43%
Bharti Airtel Ltd.	5.27%
ICICI Bank Ltd.	5.15%
TATA Consultancy Services Ltd.	4.61%
Reliance Industries Ltd. Right Issue Partly Paid	4.05%
Tata Steel Ltd.	3.50%
HDFC Bank Ltd.	3.25%
Larsen & Toubro Ltd.	2.93%
Kotak Mahindra Bank Ltd.	2.87%
Hindustan Unilever Ltd.	2.59%
ITC Ltd.	1.95%
Bajaj Finance Ltd.	1.58%
RBL Bank Ltd.	1.36%
HCL Technologies Ltd.	1.34%
Bharat Petroleum Corporation Ltd.	1.28%
Tata Nifty Private Bank Exchange Traded Fund	1.28%
Maruti Suzuki India Ltd.	1.25%
Adani Ports & Special Economic Zone Ltd.	1.21%
Nagarjuna Construction Co. Ltd.	1.18%
Sun Pharmaceuticals Industries Ltd.	0.96%
UltraTech Cement Ltd.	0.91%
UPL Ltd.	0.91%
Others	23.74%

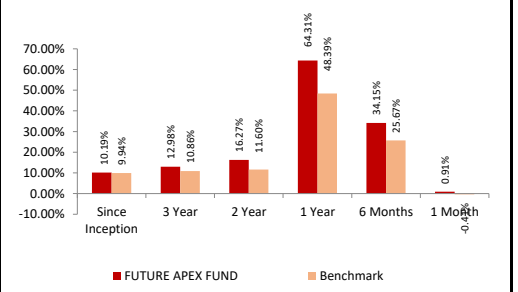
SECTORAL ALLOCATION



Debt Rating Profile

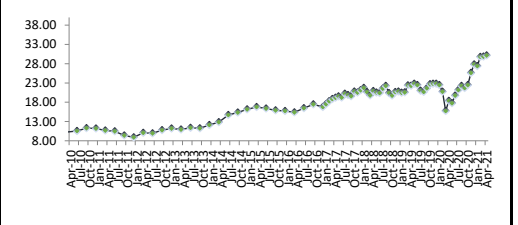


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.23%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.77%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

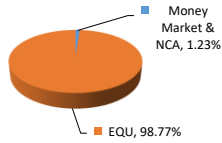
FUND PERFORMANCE as on

30-Apr-2021	
Returns since Publication of NAV	
Absolute Return	135.18%
Simple Annual Return	12.71%
CAGR Return	8.37%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
23.5181	5,691.22

ASSET ALLOCATION



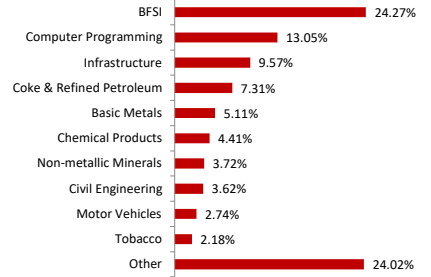
PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.23%**

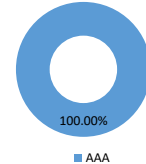
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.77%
Infosys Technologies Ltd.	6.52%
Reliance ETF Bank BeES	6.51%
HDFC Ltd.	6.27%
Bharti Airtel Ltd.	6.11%
ICICI Bank Ltd.	5.61%
Kotak Mahindra MF - Kotak Banking ETF	5.53%
TATA Consultancy Services Ltd.	4.92%
Reliance Industries Ltd.	4.11%
HDFC Bank Ltd.	3.78%
Tata Steel Ltd.	3.58%
Larsen & Toubro Ltd.	3.21%
Kotak Mahindra Bank Ltd.	2.67%
Hindustan Unilever Ltd.	2.58%
Reliance Industries Ltd. Right Issue Partly Paid	2.20%
ITC Ltd.	2.18%
Tata Nifty Private Bank Exchange Traded Fund	2.14%
Bajaj Finance Ltd.	1.51%
Maruti Suzuki India Ltd.	1.37%
HCL Technologies Ltd.	1.36%
TATA Motors Ltd. (DVR)	1.11%
Bharat Petroleum Corporation Ltd.	0.99%
RBL Bank Ltd.	0.97%
UltraTech Cement Ltd.	0.92%
Sun Pharmaceuticals Industries Ltd.	0.89%
Petronet LNG Ltd.	0.87%
Others	20.85%

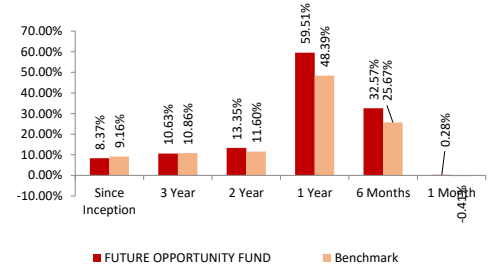
SECTORAL ALLOCATION



Debt Rating Profile

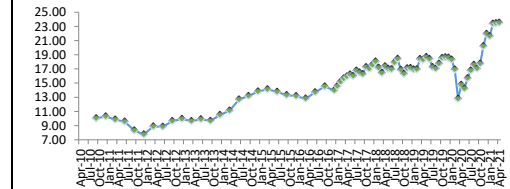


BENCHMARK COMPARISON (CAGR RETURN)

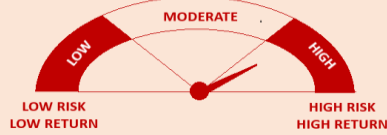


Benchmark :Nifty 50

FUND - NAV



MODERATE RISK MODERATE RETURN



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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	3.98%
Equities	0.00%	100.00%	96.02%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

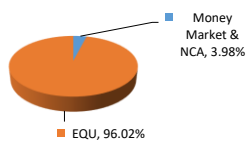
FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	171.48%
Simple Annual Return	14.93%
CAGR Return	9.08%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
27.1482	815.12

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

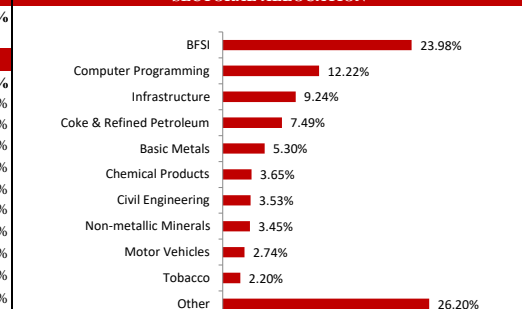
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **3.98%**

SECURITIES **HOLDINGS**

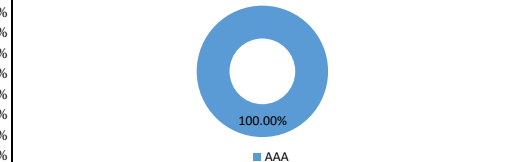
EQUITY **96.02%**

Kotak Mahindra MF - Kotak Banking ETF	7.26%
Reliance ETF Bank BeES	6.21%
Infosys Technologies Ltd.	5.88%
HDFC Ltd.	5.71%
Bharti Airtel Ltd.	5.56%
ICICI Bank Ltd.	5.37%
TATA Consultancy Services Ltd.	4.87%
Reliance Industries Ltd.	4.56%
HDFC Bank Ltd.	3.69%
Tata Steel Ltd.	3.62%
Larsen & Toubro Ltd.	3.12%
Kotak Mahindra Bank Ltd.	2.68%
Hindustan Unilever Ltd.	2.41%
ITC Ltd.	2.20%
Reliance Industries Ltd. Right Issue Partly Paid	1.74%
Bajaj Finance Ltd.	1.47%
Maruti Suzuki India Ltd.	1.37%
HCL Technologies Ltd.	1.24%
Bharat Petroleum Corporation Ltd.	1.18%
TATA Motors Ltd. (DVR)	1.10%
City Union Bank Ltd.	1.06%
Oil & Natural Gas Corporation Ltd.	1.05%
Nagarjuna Construction Co. Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.89%
Ujjivan Financial Services Ltd.	0.87%
Others	19.96%

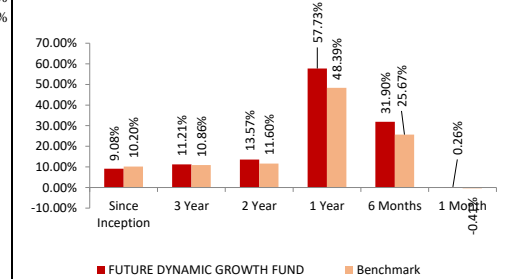
SECTORAL ALLOCATION



Debt Rating Profile

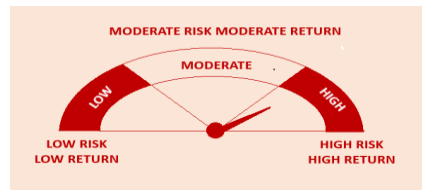
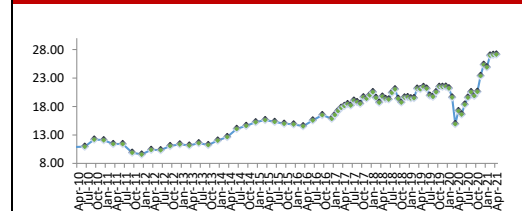


BENCHMARK COMPARISON (CAGR RETURN)



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.

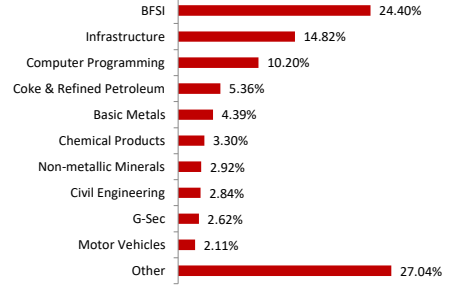
Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

PORTFOLIO AS ON 30-Apr-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.69%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	2.62%
6.90% GOI OIL Bond 2026 04/02/2026	1.33%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.04%
8.63% Tamil Nadu SDL 09/01/2023	0.26%

SECTORAL ALLOCATION



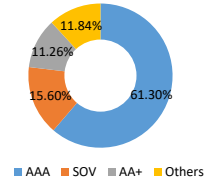
ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.69%
Fixed Income Instruments	10.00%	50.00%	16.69%
Equities	50.00%	90.00%	79.61%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	14.08%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.04%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.86%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.92%
7.75% Power Finance Corporation Ltd. 11/06/2030	1.91%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.89%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.14%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.84%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.46%

Debt Rating Profile



RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	218.68%
Simple Annual Return	17.19%
CAGR Return	9.54%

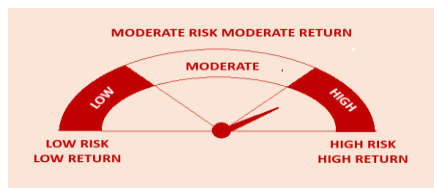
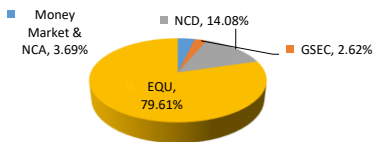
NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
31.8679	9,429.01

Modified Duration (In Years)

4.20

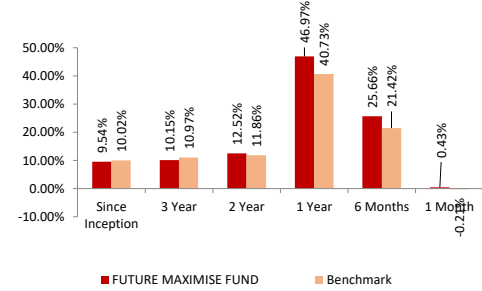
ASSET ALLOCATION



SECURITIES HOLDINGS

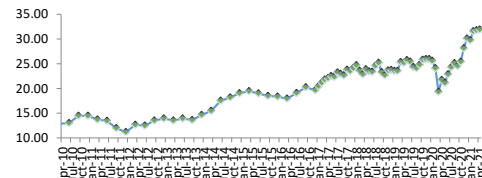
SECURITIES	HOLDINGS
EQUITY	79.61%
Kotak Mahindra MF - Kotak Banking ETF	6.90%
Reliance ETF Bank BeES	5.90%
Infosys Technologies Ltd.	4.86%
Bharti Airtel Ltd.	4.70%
HDFC Ltd.	4.64%
TATA Consultancy Services Ltd.	4.03%
ICICI Bank Ltd.	3.80%
Tata Steel Ltd.	2.88%
Larsen & Toubro Ltd.	2.58%
Reliance Industries Ltd. Right Issue Partly Paid	2.55%
HDFC Bank Ltd.	2.35%
Reliance Industries Ltd.	2.06%
Hindustan Unilever Ltd.	1.94%
Kotak Mahindra Bank Ltd.	1.93%
ITC Ltd.	1.74%
Bajaj Finance Ltd.	1.17%
Maruti Suzuki India Ltd.	1.10%
HCL Technologies Ltd.	1.10%
Tata Nifty Private Bank Exchange Traded Fund	1.04%
Nagarjuna Construction Co. Ltd.	0.93%
Sun Pharmaceuticals Industries Ltd.	0.87%
Dabur India Ltd.	0.80%
TATA Motors Ltd. (DVR)	0.77%
UltraTech Cement Ltd.	0.77%
Adani Ports & Special Economic Zone Ltd.	0.75%
Others	17.43%

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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	4.57%
Fixed Income Instruments	40.00%	70.00%	41.68%
Equities	30.00%	60.00%	53.75%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV

Absolute Return	164.25%
Simple Annual Return	12.92%
CAGR Return	7.94%

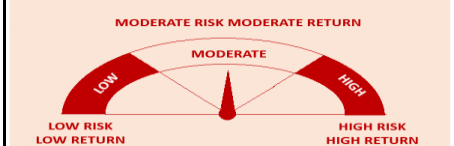
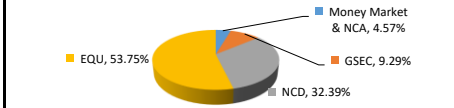
NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
26.4251	6,643.88

Modified Duration (In Years)

4.06

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 4.57%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 9.29%

8% GOI Oil Bond 2026 23/03/2026	2.20%
6.17% Gsec 2021 15/07/2021	2.19%
6.90% GOI OIL Bond 2026 04/02/2026	1.57%
8.97% Central Government 05/12/2030	1.43%
0% CS 17 DEC 2027 UL	1.29%
6.64% Gsec 2035 16/06/2035	0.45%
7.92% West Bengal SDL 15/03/2027	0.16%

SECURITIES HOLDINGS

CORPORATE DEBT 32.39%

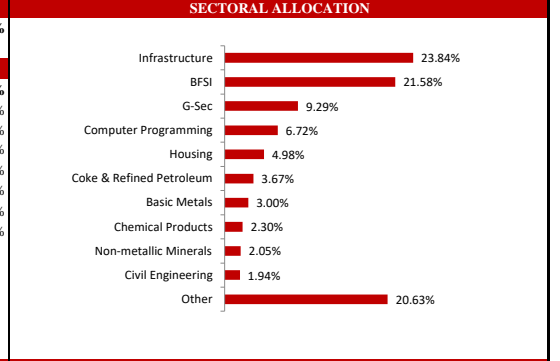
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.08%
8.24% NABARD GOI 22/03/2029	4.01%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.22%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.20%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.73%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	2.51%
7.75% Power Finance Corporation Ltd. 11/06/2030	2.08%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.84%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.70%
10.75% Reliance Capital Ltd. 12/08/2021	1.69%
Others	3.34%

SECURITIES HOLDINGS

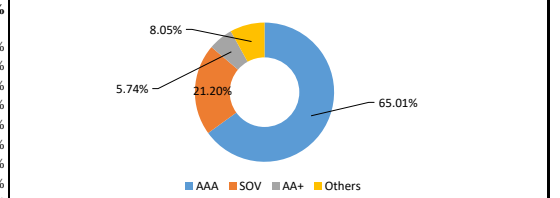
EQUITY 53.75%

Kotak Mahindra MF - Kotak Banking ETF	4.69%
Reliance ETF Bank BeES	3.60%
Infosys Technologies Ltd.	3.17%
Bharti Airtel Ltd.	3.15%
HDFC Ltd.	3.10%
ICICI Bank Ltd.	2.66%
TATA Consultancy Services Ltd.	2.61%
Tata Steel Ltd.	1.89%
Larsen & Toubro Ltd.	1.74%
Reliance Industries Ltd. Right Issue Partly Paid	1.69%
HDFC Bank Ltd.	1.43%
Kotak Mahindra Bank Ltd.	1.38%
Hindustan Unilever Ltd.	1.38%
Reliance Industries Ltd.	1.33%
ITC Ltd.	1.13%
Bajaj Finance Ltd.	0.96%
HCL Technologies Ltd.	0.80%
Maruti Suzuki India Ltd.	0.73%
Nagarjuna Construction Co. Ltd.	0.70%
Bharat Petroleum Corporation Ltd.	0.64%
Oil & Natural Gas Corporation Ltd.	0.61%
Sun Pharmaceuticals Industries Ltd.	0.57%
RBL Bank Ltd.	0.55%
Titan Company Ltd.	0.53%
Gujarat State Petronet Ltd.	0.52%
Others	12.17%

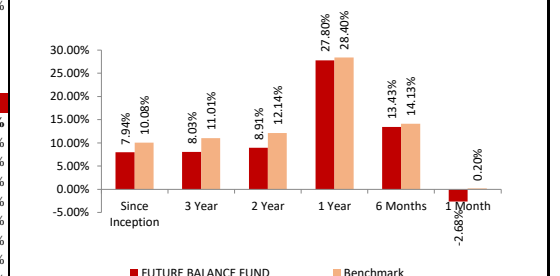
SECTORAL ALLOCATION



Debt Rating Profile

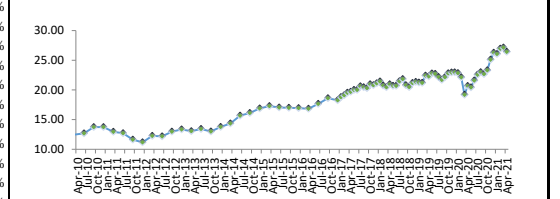


BENCHMARK COMPARISON (CAGR RETURN)



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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Low to medium
Return	Low to medium

DATE OF INCEPTION
18th May 2010

FUND PERFORMANCE as on 30-Apr-2021

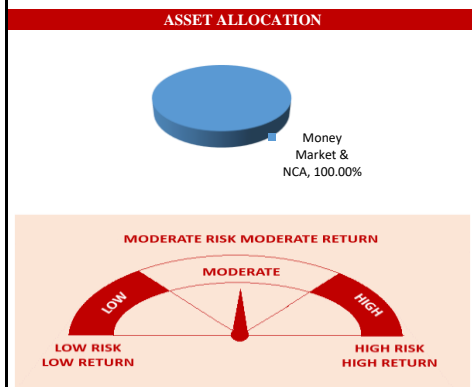
Returns since Publication of NAV

Absolute Return	70.67%
Simple Annual Return	6.47%
CAGR Return	5.02%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
17.0668	2.34

Modified Duration (In Years)
0.00



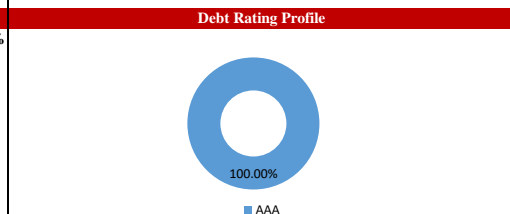
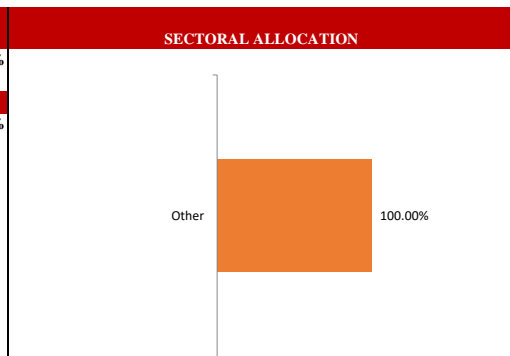
PORTFOLIO AS ON 30-Apr-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	100.00%

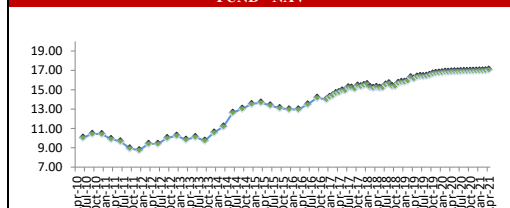
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	0.00%

SECURITIES	HOLDINGS
CORPORATE DEBT	0.00%

SECURITIES	HOLDINGS
EQUITY	0.00%

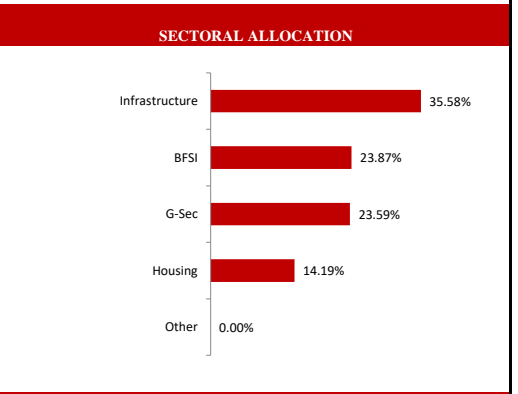


No comparable benchmark available for the fund



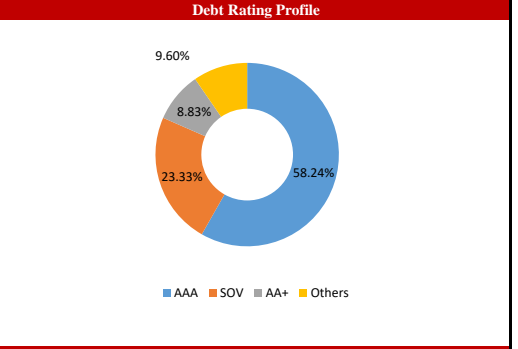
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate 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 8
Yahya Bookwala	0 4 8

PORTFOLIO AS ON 30-Apr-2021	
MONEY MARKET INSTRUMENTS & NCA	2.78%
SECURITIES	
GOVERNMENT SECURITIES	23.59%
7.11% GUJARAT SDL 2031 17/03/2031	3.81%
6.75% KARNATAKA SDL 2035 04/11/2035	3.68%
6.90% GOI OIL Bond 2026 04/02/2026	3.17%
6.64% Gsec 2035 16/06/2035	2.90%
0% CS 17 DEC 2027 UL	2.72%
0% CS 12 DEC 2029 12/12/2029	2.35%
7.65% Karnataka SDL 2027 29/11/2027	1.77%
8% GOI Oil Bond 2026 23/03/2026	1.61%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.74%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.27%
Others	0.56%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.78%
Fixed Income Instruments	50.00%	100.00%	97.22%
Equities	0.00%	0.00%	0.00%

CORPORATE DEBT		HOLDINGS
9.00% Shriram Transport Finance Company Ltd. 28/03/2028		8.86%
8.24% NABARD GOI 22/03/2029		5.11%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026		4.76%
8.70% LIC Housing Finance Ltd. 20/03/2029		4.70%
9.39% Power Finance Corporation Ltd. 27/08/2029		4.37%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028		4.37%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028		4.30%
8.06% Bajaj Finance Ltd. 04/10/2029		4.03%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031		3.71%
8.30% REC Ltd. Non GOI 2029		3.62%
Others		25.81%



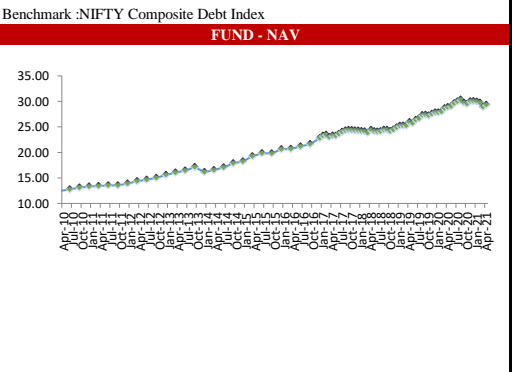
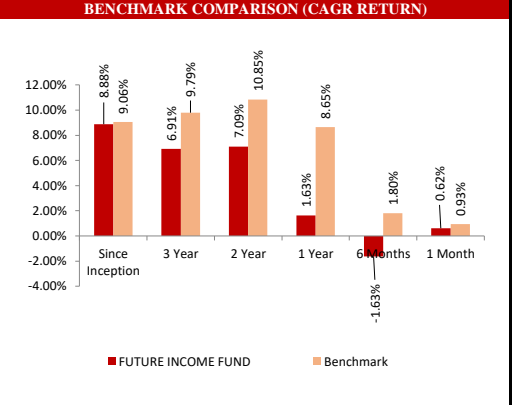
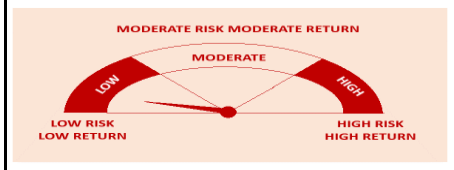
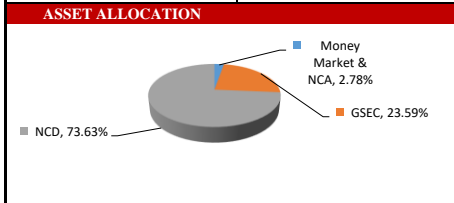
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Apr-2021	
Returns since Publication of NAV	
Absolute Return	195.08%
Simple Annual Return	15.34%
CAGR Return	8.88%

NAV & AUM as on 30-Apr-2021	
NAV	AUM (In Lakhs)
29.5083	13,458.74

Modified Duration (In Years)	
5.14	



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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.60%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.40%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on

30-Apr-2021

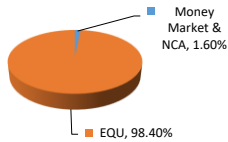
Returns since Publication of NAV

Absolute Return	394.08%
Simple Annual Return	31.56%
CAGR Return	13.65%

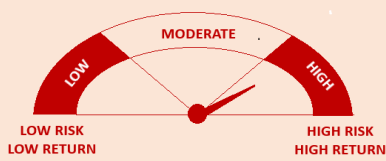
NAV & AUM as on 30-Apr-2021

NAV	AUM (in Lakhs)
49.4079	772.25

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



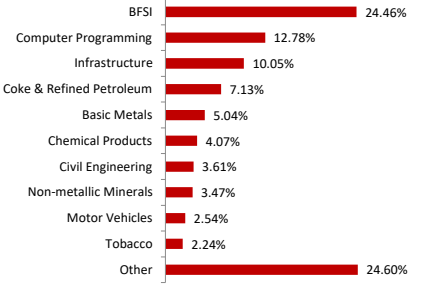
PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **1.60%**

SECURITIES
EQUITY **98.40%**

Kotak Mahindra MF - Kotak Banking ETF	8.35%
HDFC Ltd.	6.20%
Infosys Technologies Ltd.	6.09%
Bharti Airtel Ltd.	6.09%
Reliance ETF Bank BeES	5.84%
ICICI Bank Ltd.	5.28%
TATA Consultancy Services Ltd.	4.92%
Tata Steel Ltd.	3.54%
HDFC Bank Ltd.	3.53%
Reliance Industries Ltd.	3.27%
Larsen & Toubro Ltd.	3.19%
Reliance Industries Ltd. Right Issue Partly Paid	2.65%
Hindustan Unilever Ltd.	2.58%
ITC Ltd.	2.24%
Kotak Mahindra Bank Ltd.	2.16%
HCL Technologies Ltd.	1.52%
Maruti Suzuki India Ltd.	1.41%
Bajaj Finance Ltd.	1.41%
Bharat Petroleum Corporation Ltd.	1.22%
Nagarjuna Construction Co. Ltd.	0.97%
BEML Ltd.	0.94%
Ujjivan Financial Services Ltd.	0.91%
Dabur India Ltd.	0.90%
RBL Bank Ltd.	0.90%
Sun Pharmaceuticals Industries Ltd.	0.89%
Others	21.40%

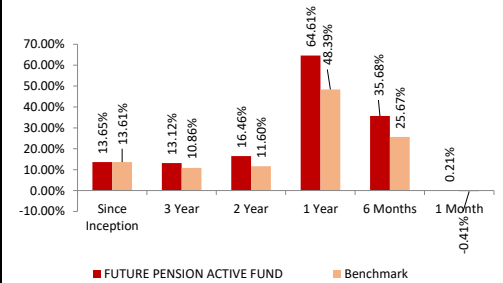
SECTORAL ALLOCATION



Debt Rating Profile

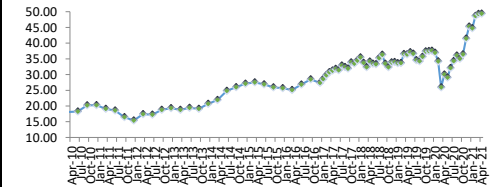


BENCHMARK COMPARISON (CAGR RETURN)



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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.70%
Fixed Income Instruments	30.00%	80.00%	34.31%
Equities	20.00%	70.00%	60.99%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	323.37%
Simple Annual Return	25.90%
CAGR Return	12.25%

NAV as on 30-Apr-2021

42.3368

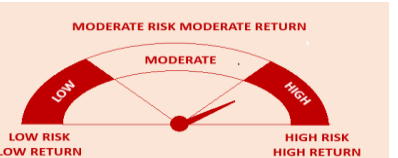
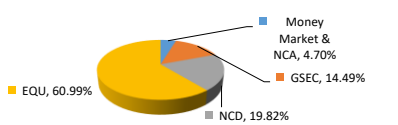
NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
42.3368	218.49

Modified Duration (In Years)

4.28

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **4.70%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **14.49%**
8% GOI Oil Bond 2026 23/03/2026 7.44%
8.15% Tamil Nadu SDL 2028 09/05/2028 4.55%
8.51% Maharashtra SDL 09/03/2026 2.36%
7.25% GUJARAT SDL 2027 12/07/2027 0.14%

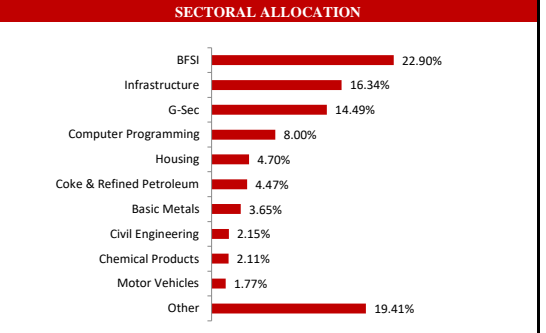
SECURITIES **HOLDINGS**

CORPORATE DEBT **19.82%**
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 5.17%
8.24% NABARD GOI 22/03/2029 5.08%
7.75% L&T Finance Ltd. 2025 10/07/2025 4.86%
7.25% HDFC 2030 17/06/2030 4.70%

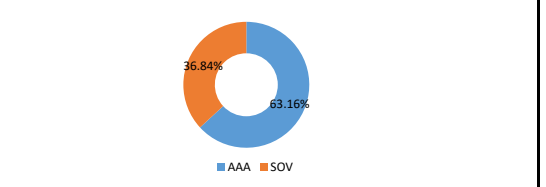
SECURITIES **HOLDINGS**

EQUITY **60.99%**
Reliance ETF Bank BeES 5.67%
ICICI Bank Ltd. 4.20%
Infosys Technologies Ltd. 4.02%
HDFC Ltd. 3.67%
Bharti Airtel Ltd. 3.43%
HDFC Bank Ltd. 3.32%
TATA Consultancy Services Ltd. 2.88%
Tata Steel Ltd. 2.24%
Kotak Mahindra Bank Ltd. 2.01%
Larsen & Toubro Ltd. 1.90%
Reliance Industries Ltd. Right Issue Partly Paid 1.88%
Reliance Industries Ltd. 1.82%
ITC Ltd. 1.37%
Hindustan Unilever Ltd. 1.29%
HCL Technologies Ltd. 1.10%
Maruti Suzuki India Ltd. 0.95%
Bajaj Finance Ltd. 0.87%
Nagarjuna Construction Co. Ltd. 0.82%
RBL Bank Ltd. 0.79%
Bharat Petroleum Corporation Ltd. 0.77%
Sun Pharmaceuticals Industries Ltd. 0.69%
TATA Motors Ltd. (DVR) 0.66%
Ujivan Financial Services Ltd. 0.64%
State Bank of India 0.61%
Titan Company Ltd. 0.55%
Others 12.83%

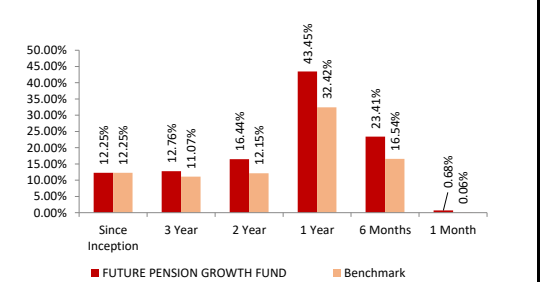
SECTORAL ALLOCATION



Debt Rating Profile

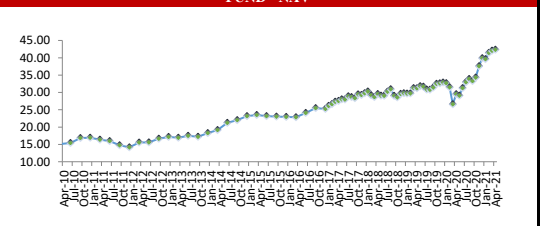


BENCHMARK COMPARISON (CAGR RETURN)



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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market & Fixed Income Instruments	0.00%	100.00%	82.77%
Equities	0.00%	20.00%	17.23%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION
17th October 2008

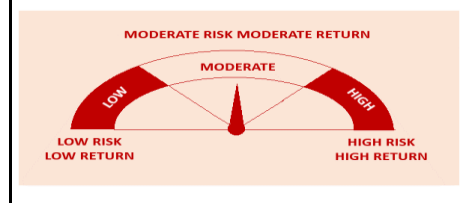
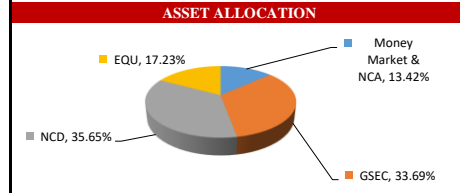
FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	256.04%
Simple Annual Return	20.51%
CAGR Return	10.71%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
35.6040	145.47

Modified Duration (In Years)
4.86



PORTFOLIO AS ON 30-Apr-2021

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 13.42%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 33.69%

8.68% Tamil Nadu SDL 2028 10/10/2028	9.17%
6.75% KARNATAKA SDL 2035 04/11/2035	5.45%
7.92% West Bengal SDL 15/03/2027	4.40%
8% GOI Oil Bond 2026 23/03/2026	3.73%
6.64% Gsec 2035 16/06/2035	3.44%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.35%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.24%
8.70% Gujarat SDL 2028 19/09/2028	1.91%

SECURITIES HOLDINGS

CORPORATE DEBT 35.65%

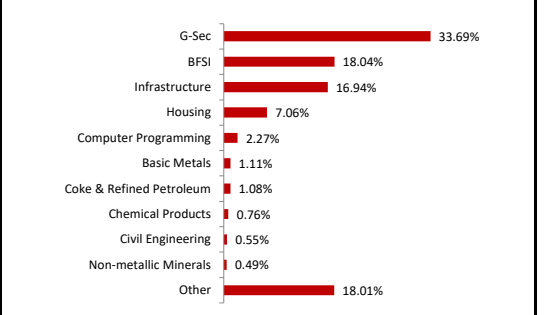
10.90% AU SFB Lower Tier II Bonds 30/05/2025	7.82%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.77%
7.68% PFC Ltd. 15/07/2030	7.26%
7.25% HDFC 2030 17/06/2030	7.06%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.74%

SECURITIES HOLDINGS

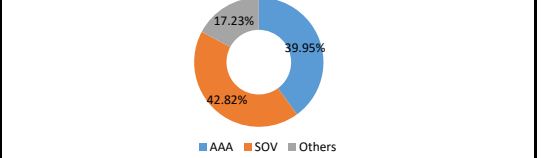
EQUITY 17.23%

Reliance ETF Bank BeES	1.29%
Infosys Technologies Ltd.	1.10%
Bharti Airtel Ltd.	0.97%
HDFC Ltd.	0.90%
Kotak Mahindra MF - Kotak Banking ETF	0.89%
HDFC Bank Ltd.	0.85%
ICICI Bank Ltd.	0.81%
TATA Consultancy Services Ltd.	0.75%
Tata Steel Ltd.	0.60%
Larsen & Toubro Ltd.	0.49%
Reliance Industries Ltd. Right Issue Partly Paid	0.46%
Reliance Industries Ltd.	0.43%
Hindustan Unilever Ltd.	0.40%
Kotak Mahindra Bank Ltd.	0.38%
ITC Ltd.	0.34%
HCL Technologies Ltd.	0.29%
Bajaj Finance Ltd.	0.26%
Nagarjuna Construction Co. Ltd.	0.23%
City Union Bank Ltd.	0.23%
Maruti Suzuki India Ltd.	0.22%
RBL Bank Ltd.	0.21%
Bharat Petroleum Corporation Ltd.	0.20%
Adani Ports & Special Economic Zone Ltd.	0.19%
Power Grid Corporation of India Ltd.	0.18%
Oil & Natural Gas Corporation Ltd.	0.18%
Others	4.36%

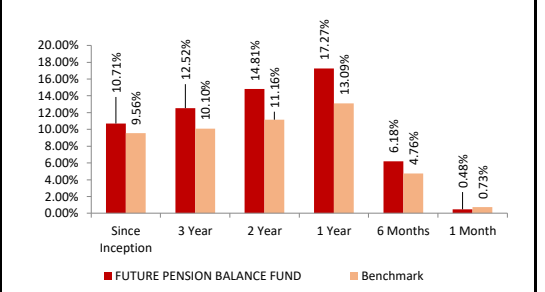
SECTORAL ALLOCATION



Debt Rating Profile

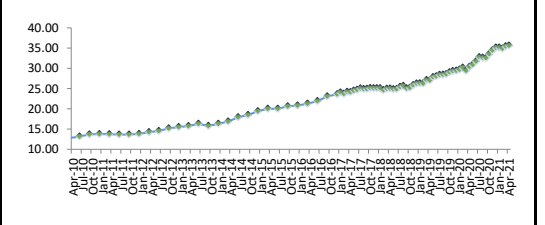


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.61%
Fixed Income Instruments	0.00%	100.00%	97.39%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	214.83%
Simple Annual Return	17.21%
CAGR Return	9.62%

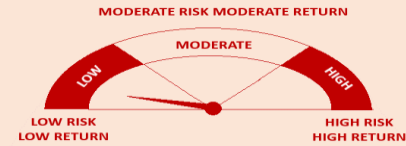
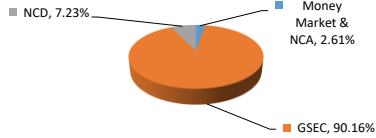
NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
31.4833	79.72

Modified Duration (In Years)

5.17

ASSET ALLOCATION

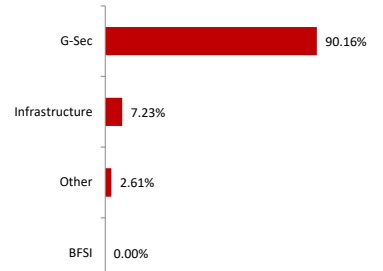


PORTFOLIO AS ON 30-Apr-2021

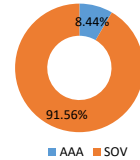
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.61%
SECURITIES	90.16%
GOVERNMENT SECURITIES	90.16%
6.90% GOI OIL Bond 2026 04/02/2026	15.68%
7.11% GUJARAT SDL 2031 17/03/2031	12.88%
0% CS 17 DEC 2027 UL	12.42%
0% CS 12 DEC 2029 12/12/2029	9.27%
8.15% Tamil Nadu SDL 2028 09/05/2028	6.78%
7.65% Karnataka SDL 2027 29/11/2027	6.63%
6.17% Gsec 2021 15/07/2021	6.31%
6.64% Gsec 2035 16/06/2035	6.27%
5.09% Gsec 2022 13/04/2022	5.71%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.19%
Others	4.02%

SECURITIES	HOLDINGS
CORPORATE DEBT	7.23%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.23%

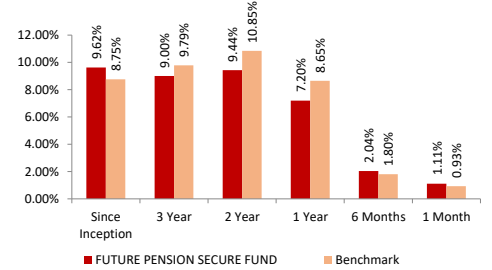
SECTORAL ALLOCATION



Debt Rating Profile

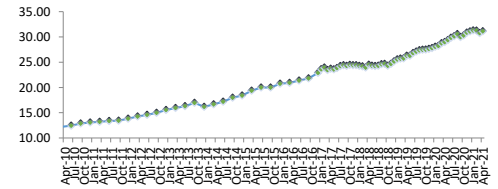


BENCHMARK COMPARISON (CAGR RETURN)



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	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	25.15%
Fixed Income Instruments	25.00%	100.00%	74.85%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on

30-Apr-2021	
Returns since Publication of NAV	
Absolute Return	175.85%
Simple Annual Return	13.83%
CAGR Return	8.31%

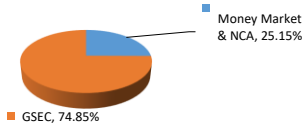
NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
27.5852	4,350.13

Modified Duration (In Years)

2.37

ASSET ALLOCATION

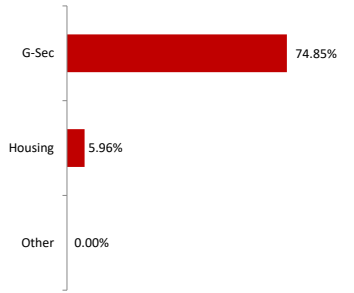


PORTFOLIO AS ON 30-Apr-2021

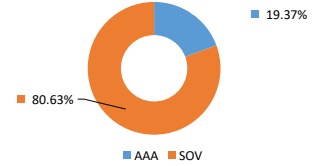
MONEY MARKET INSTRUMENTS & NCA **25.15%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	74.85%
6.90% GOI OIL Bond 2026 04/02/2026	17.06%
6.84% Gsec 2022 19/12/2022	8.38%
5.09% Gsec 2022 13/04/2022	7.44%
8.9% Tamil Nadu SDL 20/09/2022	7.30%
7.65% Karnataka SDL 2027 29/11/2027	6.07%
7.11% GUJARAT SDL 2031 17/03/2031	4.72%
8.15% Tamil Nadu SDL 2025 13/11/2025	4.62%
8.64% West Bengal SDL 2021 30/08/2021	4.43%
8.89% Andhra Pradesh SDL 2022 20/09/2022	3.66%
8.86% Andhra Pradesh SDL 06/06/2022	3.61%
Others	7.54%

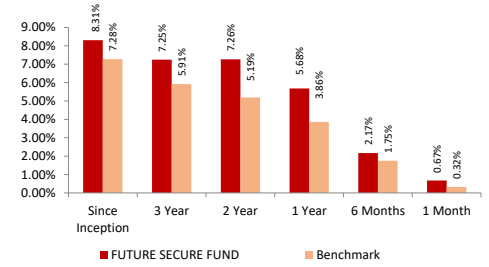
SECTORAL ALLOCATION



Debt Rating Profile

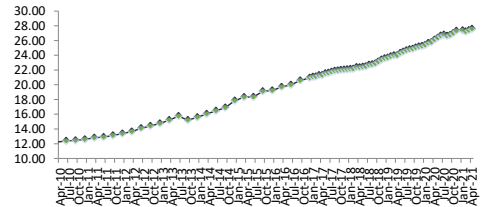


BENCHMARK COMPARISON (CAGR RETURN)



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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.41%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.59%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV	
Absolute Return	72.86%
Simple Annual Return	30.29%
CAGR Return	25.55%

NAV & AUM as on 30-Apr-2021

NAV	AUM (In Lakhs)
17.2862	1,928.63

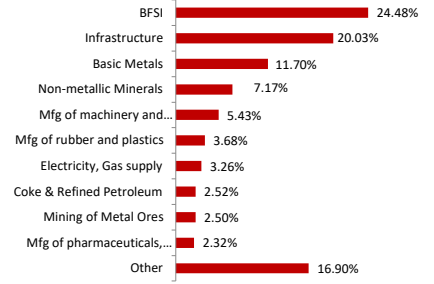
PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.41%**

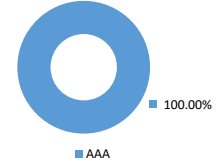
SECURITIES **HOLDINGS** **EQUITY** **98.59%**

Nagarjuna Construction Co. Ltd.	3.73%
Tata Steel Ltd.	3.73%
BEML Ltd.	3.69%
Apollo Tyres Ltd.	3.68%
RBL Bank Ltd.	3.40%
Mahindra & Mahindra Financial Services Ltd.	3.13%
Bharti Airtel Ltd.	3.06%
Gujarat State Petronet Ltd.	2.92%
City Union Bank Ltd.	2.92%
Max Financial Services Ltd.	2.90%
Bajaj Finance Ltd.	2.73%
JINDAL STEEL & POWER Ltd.	2.69%
ACC Ltd.	2.67%
STEEL AUTHORITY OF INDIA Ltd.	2.64%
Bharat Petroleum Corporation Ltd.	2.52%
NMDC Ltd.	2.50%
Glenmark Pharmaceuticals Ltd.	2.32%
The Ramco Cements Ltd.	2.30%
Ambuja Cements Ltd.	2.21%
Power Finance Corporation Ltd.	2.11%
Tata Power Co. Ltd.	2.09%
CESC Ltd.	2.08%
Exide Industries Ltd.	2.08%
The Indian Hotels Company Ltd.	2.02%
Engineers India Ltd.	1.95%
Others	30.51%

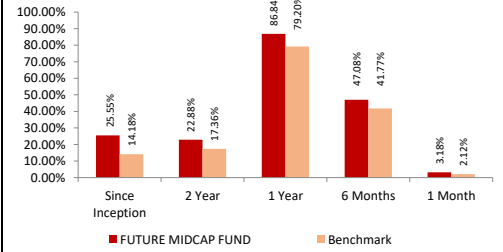
SECTORAL ALLOCATION



Debt Rating Profile

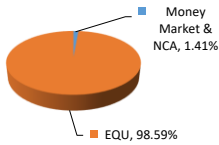
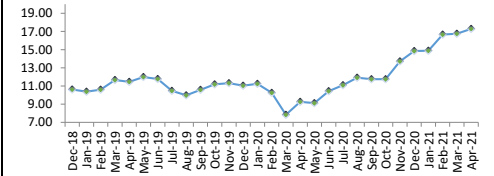


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index

FUND - NAV



MODERATE RISK MODERATE RETURN

