

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Apex			Future Opportunity Fund			Future Dynamic Growth			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	264.62%	22.31%	11.52%	185.44%	16.65%	9.88%	229.19%	19.12%	10.45%	277.06%	20.96%	10.56%

INDIVIDUAL	Future Balance			Future Income			Future Pension Active			Future Pension Growth		
	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	192.52%	14.57%	8.46%	201.99%	15.28%	8.72%	501.91%	38.66%	14.83%	385.10%	29.66%	12.93%

INDIVIDUAL	Future Pension Balance			Future Pension Secure			Future Secure			Future Midcap Fund		
	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	275.91%	21.25%	10.74%	221.56%	17.06%	9.41%	181.19%	13.71%	8.14%	107.78%	37.11%	28.64%

GROUP	Future Group Balance			Group Income Fund			Future Group Secure Fund			Future Group Growth		
	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	196.17%	16.74%	9.71%	32.59%	12.61%	11.54%	52.47%	18.33%	15.87%	21.85%	N.A.	N.A.

ABOUT THE FUND

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	99.16%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.84%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

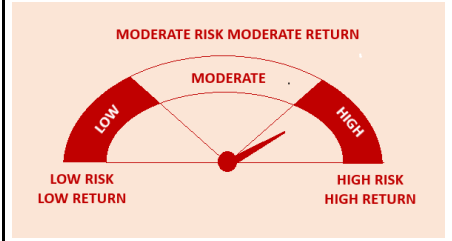
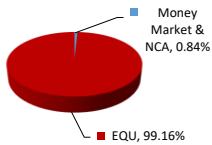
FUND PERFORMANCE as on

29-Oct-2021	
Returns since Publication of NAV	
Absolute Return	264.62%
Simple Annual Return	22.31%
CAGR Return	11.52%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
36.4615	7,033.02

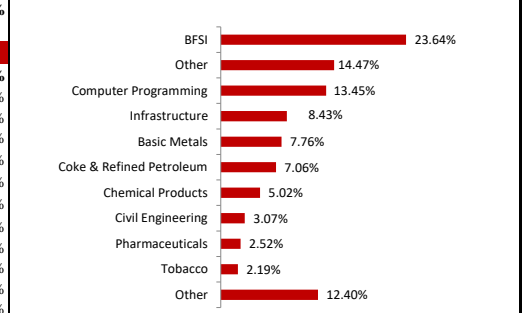
ASSET ALLOCATION



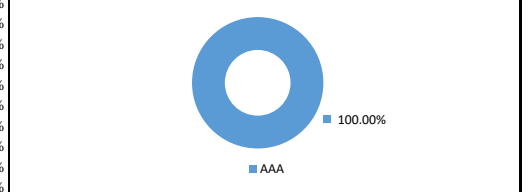
PORTFOLIO AS ON 29-Oct-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.84%
SECURITIES	HOLDINGS
EQUITY	99.16%
Reliance ETF Bank BeES	6.34%
Reliance Industries Ltd. Right Issue Partly Paid	5.96%
Infosys Technologies Ltd.	5.67%
Kotak Mahindra MF - Kotak Banking ETF	5.36%
TATA Consultancy Services Ltd.	4.85%
Bharti Airtel Ltd.	4.73%
ICICI Bank Ltd.	4.58%
HDFC Ltd.	4.51%
Tata Steel Ltd.	4.32%
HDFC Bank Ltd.	3.64%
Larsen & Toubro Ltd.	3.07%
Kotak Mahindra Bank Ltd.	2.36%
Hindustan Unilever Ltd.	2.19%
HCL Technologies Ltd.	2.01%
ITC Ltd.	1.72%
Indian Metals & Ferro Alloys Ltd.	1.67%
Adani Ports & Special Economic Zone Ltd.	1.62%
Axis Bank Ltd.	1.52%
State Bank of India	1.24%
Tata Nifty Private Bank Exchange Traded Fund	1.22%
Kotak PSU Bank ETF	1.19%
Nagarjuna Construction Co. Ltd.	1.18%
STEEL AUTHORITY OF INDIA Ltd.	1.18%
Bharat Petroleum Corporation Ltd.	1.09%
JINDAL STEEL & POWER Ltd.	1.05%
Others	24.90%

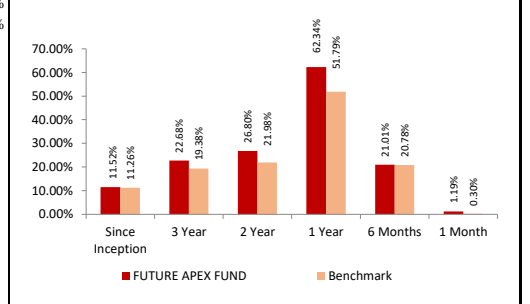
SECTORAL ALLOCATION



Debt Rating Profile

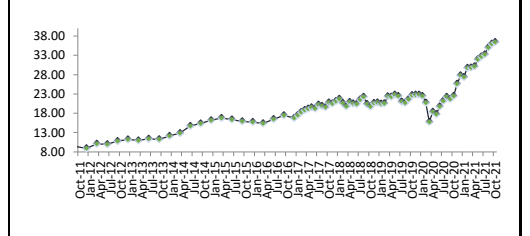


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	0.74%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	99.26%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on

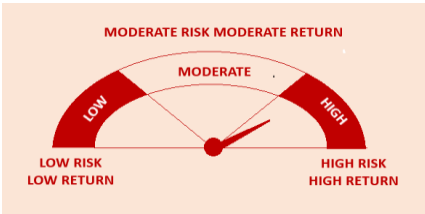
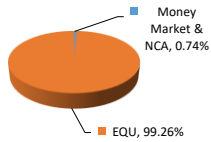
29-Oct-2021

Returns since Publication of NAV	
Absolute Return	185.44%
Simple Annual Return	16.65%
CAGR Return	9.88%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
28.5440	6,342.72

ASSET ALLOCATION



PORTFOLIO AS ON 29-Oct-2021

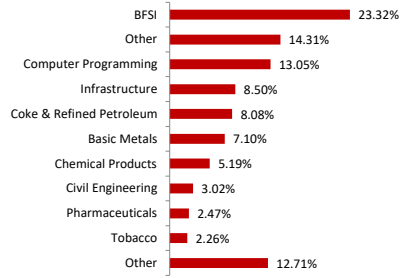
MONEY MARKET INSTRUMENTS & NCA **0.74%**

SECURITIES **HOLDINGS**

EQUITY **99.26%**

Kotak Mahindra MF - Kotak Banking ETF	5.79%
Infosys Technologies Ltd.	5.74%
ICICI Bank Ltd.	5.23%
Reliance ETF Bank BeES	5.00%
Bharti Airtel Ltd.	4.73%
HDFC Ltd.	4.51%
TATA Consultancy Services Ltd.	4.47%
Tata Steel Ltd.	4.05%
Reliance Industries Ltd.	4.04%
HDFC Bank Ltd.	3.62%
Larsen & Toubro Ltd.	3.02%
Reliance Industries Ltd. Right Issue Partly Paid	2.92%
Tata Nifty Private Bank Exchange Traded Fund	2.28%
Hindustan Unilever Ltd.	2.13%
ITC Ltd.	2.12%
Kotak Mahindra Bank Ltd.	2.08%
HCL Technologies Ltd.	2.01%
Adani Ports & Special Economic Zone Ltd.	1.66%
Indian Metals & Ferro Alloys Ltd.	1.58%
Axis Bank Ltd.	1.38%
Nagarjuna Construction Co. Ltd.	1.22%
Bharat Petroleum Corporation Ltd.	1.11%
Kotak PSU Bank ETF	1.07%
Bajaj Finance Ltd.	1.05%
JINDAL STEEL & POWER Ltd.	1.04%
Others	25.41%

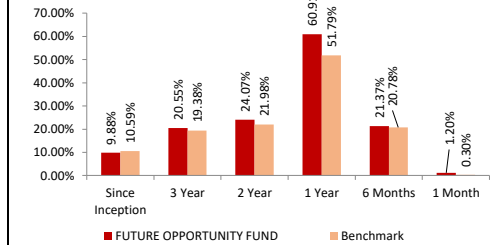
SECTORAL ALLOCATION



Debt Rating Profile

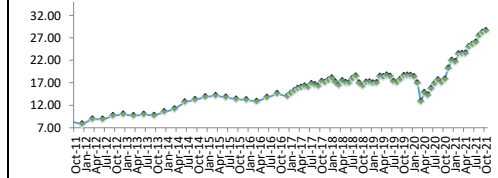


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

STRATEGY
Investment in equities and debt instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	1.02%
Equities	0.00%	100.00%	98.98%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

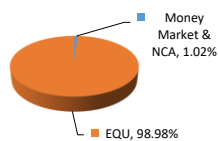
FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	229.19%
Simple Annual Return	19.12%
CAGR Return	10.45%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
32.9193	938.11

ASSET ALLOCATION



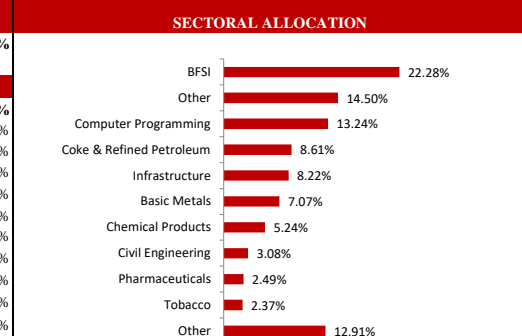
PORTFOLIO AS ON 29-Oct-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.02%**

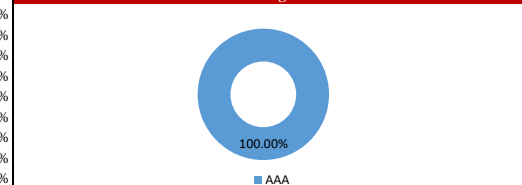
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.98%
Kotak Mahindra MF - Kotak Banking ETF	6.67%
Reliance ETF Bank BeES	6.34%
Infosys Technologies Ltd.	5.86%
Reliance Industries Ltd.	5.31%
ICICI Bank Ltd.	4.93%
HDFC Ltd.	4.51%
Bharti Airtel Ltd.	4.49%
TATA Consultancy Services Ltd.	4.40%
Tata Steel Ltd.	4.00%
HDFC Bank Ltd.	3.34%
Larsen & Toubro Ltd.	3.08%
Reliance Industries Ltd. Right Issue Partly Paid	2.17%
Hindustan Unilever Ltd.	2.13%
ITC Ltd.	2.11%
Kotak Mahindra Bank Ltd.	2.11%
HCL Technologies Ltd.	2.06%
Adani Ports & Special Economic Zone Ltd.	1.66%
Indian Metals & Ferro Alloys Ltd.	1.37%
Axis Bank Ltd.	1.36%
Nagarjuna Construction Co. Ltd.	1.20%
Bharat Petroleum Corporation Ltd.	1.12%
Kotak PSU Bank ETF	1.11%
Bajaj Finance Ltd.	1.06%
JINDAL STEEL & POWER Ltd.	1.05%
STEEL AUTHORITY OF INDIA Ltd.	1.03%
Others	24.51%

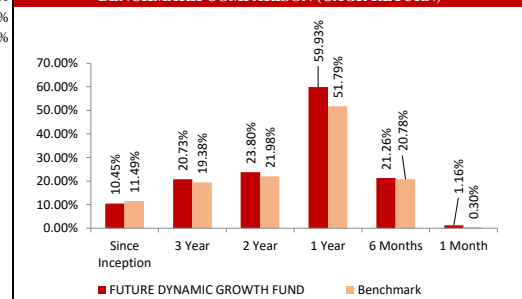
SECTORAL ALLOCATION



Debt Rating Profile

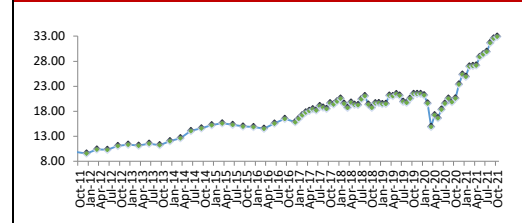


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

STRATEGY

Investment in a spread of equities. Diversification by sector, industry and risk.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.15%
Fixed Income Instruments	10.00%	50.00%	15.36%
Equities	50.00%	90.00%	83.49%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	277.06%
Simple Annual Return	20.96%
CAGR Return	10.56%

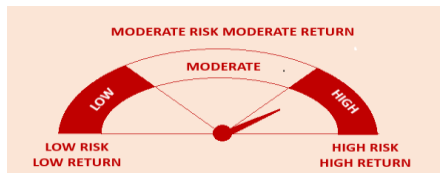
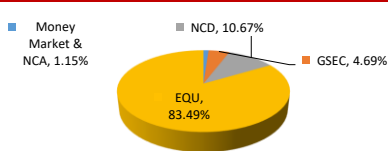
NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
37.7059	10,001.53

Modified Duration (In Years)

4.08

ASSET ALLOCATION



PORTFOLIO AS ON 29-Oct-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.15%
SECURITIES	4.69%
GOVERNMENT SECURITIES	4.69%
6.86% Maharashtra SDL 2032 02/06/2032	1.99%
6.90% GOI OIL Bond 2026 04/02/2026	1.24%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.98%
6.87% Maharashtra SDL 2033 19/05/2033	0.25%
8.63% Tamil Nadu SDL 09/01/2023	0.24%

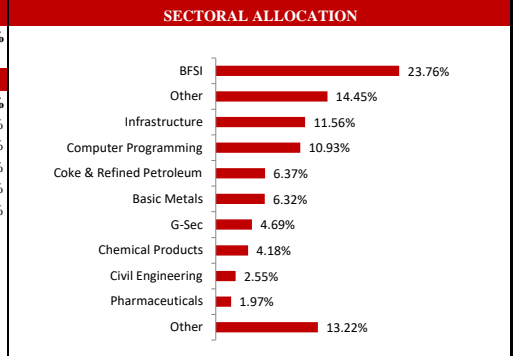
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	10.67%
7.75% L&T Finance Ltd. 2025 10/07/2025	2.85%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.66%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.83%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.09%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.01%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.80%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.43%

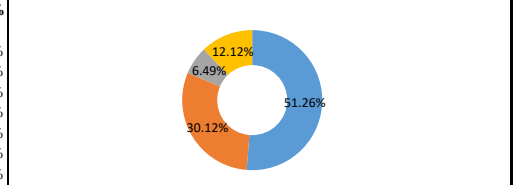
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	83.49%
Reliance ETF Bank BeES	6.39%
Kotak Mahindra MF - Kotak Banking ETF	5.78%
Infosys Technologies Ltd.	5.04%
Bharti Airtel Ltd.	3.92%
Reliance Industries Ltd. Right Issue Partly Paid	3.80%
TATA Consultancy Services Ltd.	3.77%
HDFC Ltd.	3.75%
Tata Steel Ltd.	3.65%
ICICI Bank Ltd.	3.43%
Larsen & Toubro Ltd.	2.55%
HDFC Bank Ltd.	2.49%
ITC Ltd.	1.81%
HCL Technologies Ltd.	1.70%
Hindustan Unilever Ltd.	1.65%
Reliance Industries Ltd.	1.63%
Kotak Mahindra Bank Ltd.	1.41%
Adani Ports & Special Economic Zone Ltd.	1.39%
Axis Bank Ltd.	1.21%
Indian Metals & Ferro Alloys Ltd.	1.21%
Tata Nifty Private Bank Exchange Traded Fund	1.16%
STEEL AUTHORITY OF INDIA Ltd.	0.99%
Nagarjuna Construction Co. Ltd.	0.98%
Bharat Petroleum Corporation Ltd.	0.94%
Kotak PSU Bank ETF	0.90%
JINDAL STEEL & POWER Ltd.	0.87%
Others	21.08%

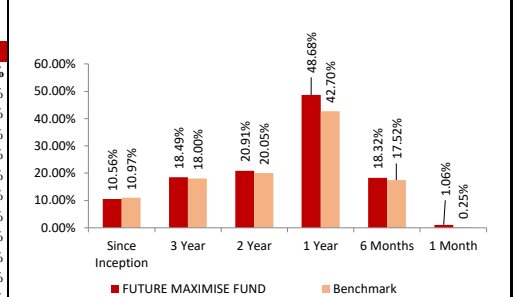
SECTORAL ALLOCATION



Debt Rating Profile

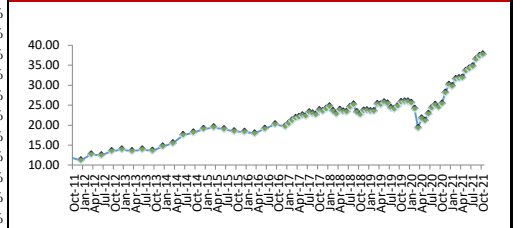


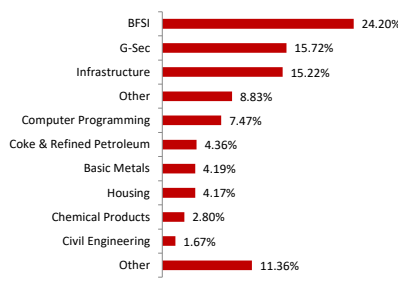
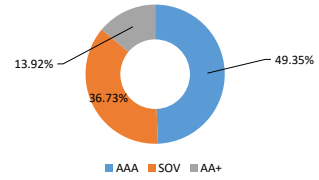
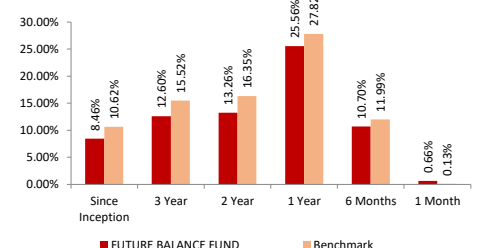
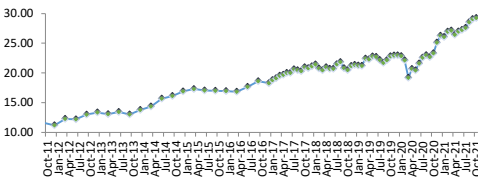
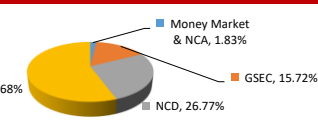
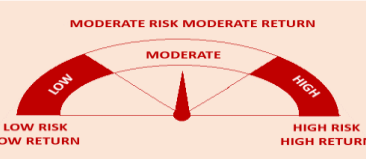
BENCHMARK COMPARISON (CAGR RETURN)



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

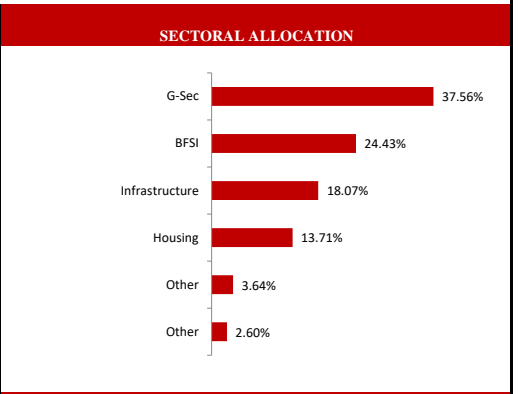
FUND - NAV



ABOUT THE FUND		PORTFOLIO AS ON 29-Oct-2021		SECTORAL ALLOCATION																																						
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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 1.83%		SECURITIES GOVERNMENT SECURITIES 15.72%																																						
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		SECURITIES 6.78% Maharashtra SDL 2031 25/05/2031 6.86% Maharashtra SDL 2032 02/06/2032 8% GOI Oil Bond 2026 23/03/2026 6.87% Maharashtra SDL 2033 19/05/2033 6.90% GOI OIL Bond 2026 04/02/2026 5.63% Gsec 2026 12/04/2026 8.97% Central Government 05/12/2030 0% CS 17 DEC 2027 17/12/2027 7.92% West Bengal SDL 15/03/2027		HOLDINGS 3.84% 2.20% 2.08% 1.91% 1.48% 1.43% 1.35% 1.27% 0.15%		 <table border="1"> <tr><td>BFSI</td><td>24.20%</td></tr> <tr><td>G-Sec</td><td>15.72%</td></tr> <tr><td>Infrastructure</td><td>15.22%</td></tr> <tr><td>Other</td><td>8.83%</td></tr> <tr><td>Computer Programming</td><td>7.47%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>4.36%</td></tr> <tr><td>Basic Metals</td><td>4.19%</td></tr> <tr><td>Housing</td><td>4.17%</td></tr> <tr><td>Chemical Products</td><td>2.80%</td></tr> <tr><td>Civil Engineering</td><td>1.67%</td></tr> <tr><td>Other</td><td>11.36%</td></tr> </table>		BFSI	24.20%	G-Sec	15.72%	Infrastructure	15.22%	Other	8.83%	Computer Programming	7.47%	Coke & Refined Petroleum	4.36%	Basic Metals	4.19%	Housing	4.17%	Chemical Products	2.80%	Civil Engineering	1.67%	Other	11.36%													
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Fund Manager Details <table border="1"> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </table>		Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	SECURITIES CORPORATE DEBT 26.77%		Debt Rating Profile  <table border="1"> <tr><td>AAA</td><td>49.35%</td></tr> <tr><td>SOV</td><td>36.73%</td></tr> <tr><td>AA+</td><td>13.92%</td></tr> </table>		AAA	49.35%	SOV	36.73%	AA+	13.92%												
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SOV	36.73%																																									
AA+	13.92%																																									
ASSET ALLOCATION <table border="1"> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>30.00%</td> <td>1.83%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>40.00%</td> <td>70.00%</td> <td>42.49%</td> </tr> <tr> <td>Equities</td> <td>30.00%</td> <td>60.00%</td> <td>55.68%</td> </tr> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	30.00%	1.83%	Fixed Income Instruments	40.00%	70.00%	42.49%	Equities	30.00%	60.00%	55.68%	9.00% Shriram Transport Finance Company Ltd. 28/03/2028 10.63% IOT Utkal Energy Services Ltd. 20/09/2028 7.75% L&T Finance Ltd. 2025 10/07/2025 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 7.02% Bajaj Finance Ltd. 2031 18/04/2031 8.80% LIC Housing Finance Ltd. 25/01/2029 8.55% Housing Development Finance Corporation Ltd. 27/03/2029 8.70% LIC Housing Finance Ltd. 20/03/2029 10.63% IOT Utkal Energy Services Ltd. 20/07/2028 Others		BENCHMARK COMPARISON (CAGR RETURN)  <table border="1"> <tr><th>Period</th><th>Future Balance Fund</th><th>Benchmark</th></tr> <tr><td>Since Inception</td><td>8.46%</td><td>10.62%</td></tr> <tr><td>3 Year</td><td>12.60%</td><td>15.52%</td></tr> <tr><td>2 Year</td><td>13.26%</td><td>16.35%</td></tr> <tr><td>1 Year</td><td>25.56%</td><td>27.82%</td></tr> <tr><td>6 Months</td><td>10.70%</td><td>11.99%</td></tr> <tr><td>1 Month</td><td>0.66%</td><td>0.18%</td></tr> </table>		Period	Future Balance Fund	Benchmark	Since Inception	8.46%	10.62%	3 Year	12.60%	15.52%	2 Year	13.26%	16.35%	1 Year	25.56%	27.82%	6 Months	10.70%	11.99%	1 Month	0.66%	0.18%
Composition	Min.	Max.	Actual																																							
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1 Month	0.66%	0.18%																																								
RISK RETURN PROFILE <table border="1"> <tr><td>Risk</td><td>Moderate</td></tr> <tr><td>Return</td><td>High</td></tr> </table>		Risk	Moderate	Return	High	SECURITIES EQUITY 55.68%		BENCHMARK COMPARISON (CAGR RETURN) <p>Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50</p>																																		
Risk	Moderate																																									
Return	High																																									
DATE OF INCEPTION 18th July 2008		SECURITIES EQUITY		FUND - NAV 																																						
FUND PERFORMANCE as on 29-Oct-2021 <table border="1"> <tr><td>Returns since Publication of NAV</td><td></td></tr> <tr><td>Absolute Return</td><td>192.52%</td></tr> <tr><td>Simple Annual Return</td><td>14.57%</td></tr> <tr><td>CAGR Return</td><td>8.46%</td></tr> </table>		Returns since Publication of NAV		Absolute Return	192.52%	Simple Annual Return	14.57%	CAGR Return	8.46%	Kotak Mahindra MF - Kotak Banking ETF Reliance ETF Bank BeES Infosys Technologies Ltd. ICICI Bank Ltd. TATA Consultancy Services Ltd. Reliance Industries Ltd. Right Issue Partly Paid Bharti Airtel Ltd. Tata Steel Ltd. HDFC Ltd. HDFC Bank Ltd. Larsen & Toubro Ltd. Hindustan Unilever Ltd. ITC Ltd. Reliance Industries Ltd. HCL Technologies Ltd. Kotak Mahindra Bank Ltd. Indian Metals & Ferro Alloys Ltd. Adani Ports & Special Economic Zone Ltd. Axis Bank Ltd. STEEL AUTHORITY OF INDIA Ltd. Nagarjuna Construction Co. Ltd. Aurobindo Pharma Ltd. Kotak PSU Bank ETF Bharat Petroleum Corporation Ltd. JINDAL STEEL & POWER Ltd. Others		3.99% 3.91% 3.30% 2.68% 2.59% 2.58% 2.55% 2.41% 2.38% 1.97% 1.67% 1.19% 1.18% 1.17% 1.10% 1.08% 0.91% 0.88% 0.75% 0.68% 0.64% 0.64% 0.62% 0.61% 0.55% 13.67%																														
Returns since Publication of NAV																																										
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Simple Annual Return	14.57%																																									
CAGR Return	8.46%																																									
NAV & AUM as on 29-Oct-2021 <table border="1"> <tr><th>NAV</th><th>AUM (In Lakhs)</th></tr> <tr><td>29.2516</td><td>6,979.95</td></tr> </table>		NAV	AUM (In Lakhs)	29.2516	6,979.95	ASSET ALLOCATION  <table border="1"> <tr><td>Money Market & NCA</td><td>1.83%</td></tr> <tr><td>GSEC</td><td>15.72%</td></tr> <tr><td>NCD</td><td>26.77%</td></tr> <tr><td>EQU</td><td>55.68%</td></tr> </table>		Money Market & NCA	1.83%	GSEC	15.72%	NCD	26.77%	EQU	55.68%	MODERATE RISK MODERATE RETURN 																										
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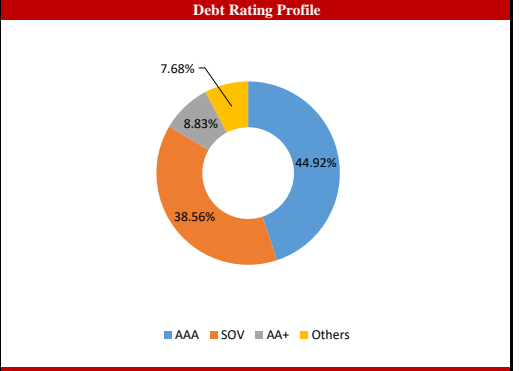
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate 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 7
Yahya Bookwala	0 4 7

PORTFOLIO AS ON 29-Oct-2021	
MONEY MARKET INSTRUMENTS & NCA	6.24%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	37.56%
6.84% Gsec 2022 19/12/2022	6.41%
7.11% GUJARAT SDL 2031 17/03/2031	4.17%
6.90% GOI OIL Bond 2026 04/02/2026	3.50%
5.63% Gsec 2026 12/04/2026	3.28%
0% CS 17 DEC 2027 17/12/2027	3.12%
0% CS 12 DEC 2029 12/12/2029	2.69%
6.96% Karnataka SDL 2031 13/10/2031	2.68%
6.87% Maharashtra SDL 2033 19/05/2033	2.11%
7.03% Karnataka SDL 2032 13/10/2032	1.89%
8% GOI Oil Bond 2026 23/03/2026	1.77%
Others	5.94%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	6.24%
Fixed Income Instruments	50.00%	100.00%	93.76%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
CORPORATE DEBT	56.20%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.52%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.74%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.33%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.77%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.69%
8.06% Bajaj Finance Ltd. 04/10/2029	4.50%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.97%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.51%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.25%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.24%
Others	8.69%



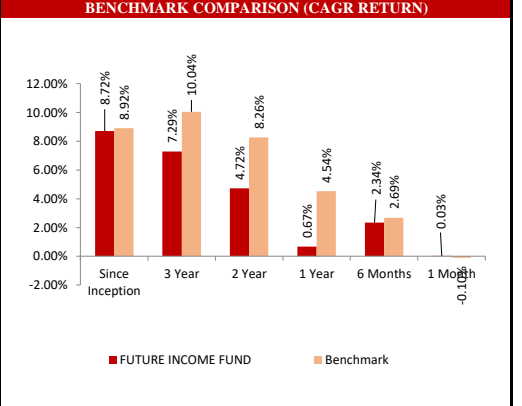
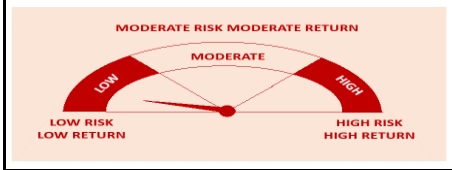
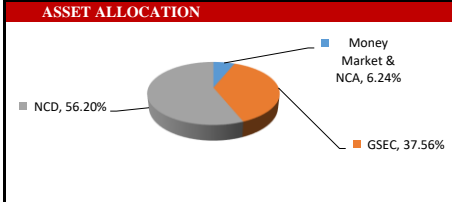
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

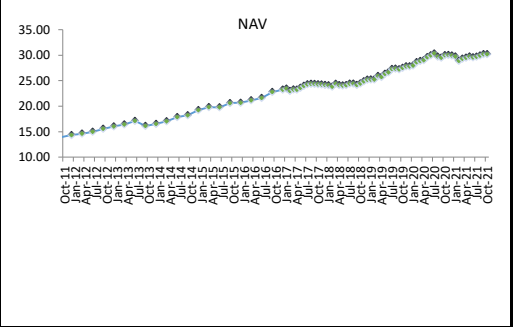
FUND PERFORMANCE as on 29-Oct-2021	
Returns since Publication of NAV	
Absolute Return	201.99%
Simple Annual Return	15.28%
CAGR Return	8.72%

NAV & AUM as on 29-Oct-2021	
NAV	AUM (In Lakhs)
30.1992	12,132.35

Modified Duration (In Years)	
4.61	

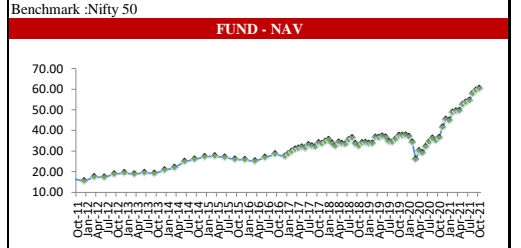
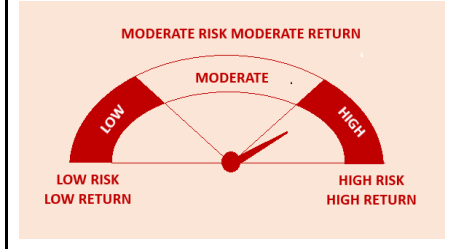
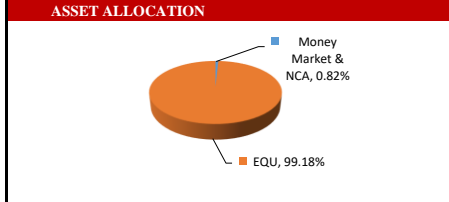
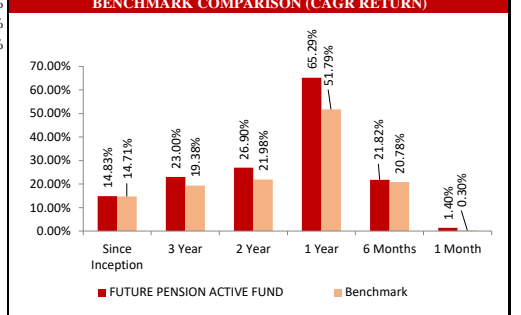
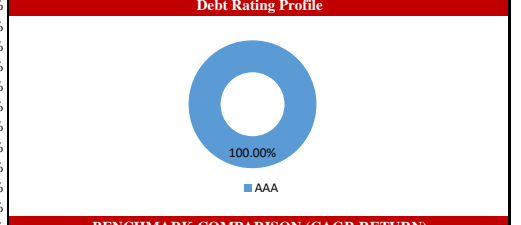
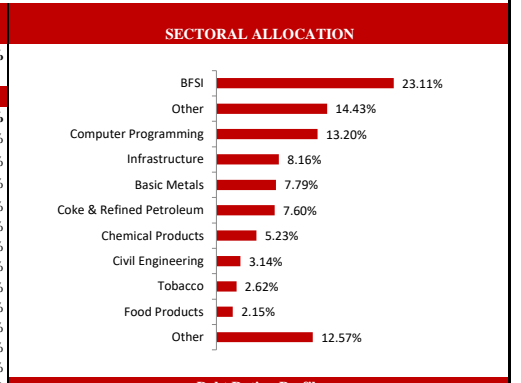


Benchmark :NIFTY Composite Debt Index

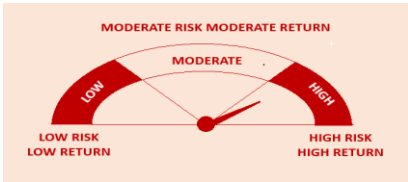
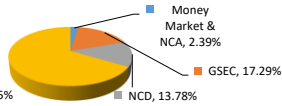


ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.82%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.18%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 29-Oct-2021			
Returns since Publication of NAV			
Absolute Return	501.91%		
Simple Annual Return	38.66%		
CAGR Return	14.83%		
NAV & AUM as on 29-Oct-2021			
NAV	AUM (In Lakhs)		
60.1906	886.17		

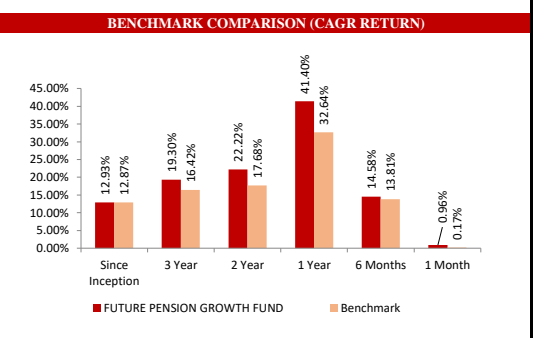
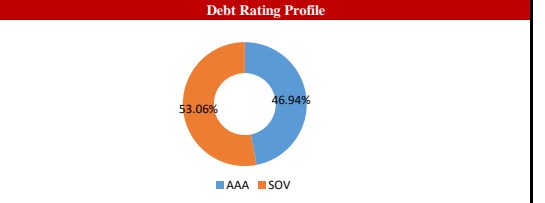
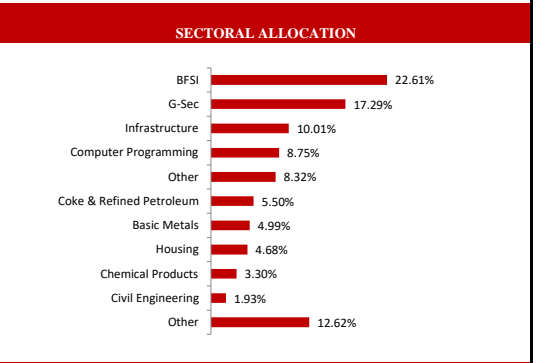
PORTFOLIO AS ON 29-Oct-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 0.82%	
SECURITIES HOLDINGS	
EQUITY 99.18%	
Kotak Mahindra MF - Kotak Banking ETF	6.97%
Reliance ETF Bank BeES	5.95%
Infosys Technologies Ltd.	5.80%
ICICI Bank Ltd.	4.85%
HDFC Ltd.	4.51%
Tata Steel Ltd.	4.48%
TATA Consultancy Services Ltd.	4.45%
Bharti Airtel Ltd.	4.41%
HDFC Bank Ltd.	3.50%
Reliance Industries Ltd. Right Issue Partly Paid	3.33%
Larsen & Toubro Ltd.	3.14%
Reliance Industries Ltd.	3.12%
ITC Ltd.	2.15%
Kotak Mahindra Bank Ltd.	2.14%
Hindustan Unilever Ltd.	2.14%
HCL Technologies Ltd.	2.05%
Adani Ports & Special Economic Zone Ltd.	1.65%
Axis Bank Ltd.	1.59%
Indian Metals & Ferro Alloys Ltd.	1.39%
STEEL AUTHORITY OF INDIA Ltd.	1.26%
Nagarjuna Construction Co. Ltd.	1.19%
Bharat Petroleum Corporation Ltd.	1.15%
State Bank of India	1.12%
Kotak PSU Bank ETF	1.10%
Bajaj Finance Ltd.	1.09%
Others	24.66%



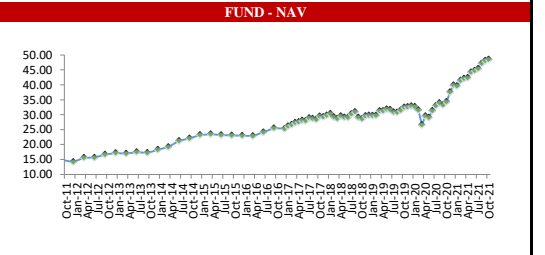
ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.39%
Fixed Income Instruments	30.00%	80.00%	31.07%
Equities	20.00%	70.00%	66.55%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION 20th October 2008			
FUND PERFORMANCE as on 29-Oct-2021			
Returns since Publication of NAV			
Absolute Return	385.10%		
Simple Annual Return	29.66%		
CAGR Return	12.93%		
NAV as on 29-Oct-2021 48.5099			
NAV & AUM as on 29-Oct-2021			
NAV	AUM (In Lakhs)		
48.5099	239.55		
Modified Duration (In Years) 4.57			
ASSET ALLOCATION			



PORTFOLIO AS ON 29-Oct-2021		HOLDINGS
SECURITIES		MONEY MARKET INSTRUMENTS & NCA 2.39%
SECURITIES		GOVERNMENT SECURITIES 17.29%
8% GOI Oil Bond 2026 23/03/2026		6.74%
8.15% Tamil Nadu SDL 2028 09/05/2028		4.14%
6.87% Maharashtra SDL 2033 19/05/2033		4.12%
8.51% Maharashtra SDL 09/03/2026		2.15%
7.25% GUJARAT SDL 2027 12/07/2027		0.13%
SECURITIES		CORPORATE DEBT 13.78%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		4.70%
8.70% LIC Housing Finance Ltd. 20/03/2029		4.68%
7.75% L&T Finance Ltd. 2025 10/07/2025		4.40%
SECURITIES		EQUITY 66.55%
Reliance ETF Bank BeES		5.21%
ICICI Bank Ltd.		4.31%
Infosys Technologies Ltd.		3.86%
HDFC Bank Ltd.		3.82%
Bharti Airtel Ltd.		3.00%
TATA Consultancy Services Ltd.		2.95%
Reliance Industries Ltd. Right Issue Partly Paid		2.88%
HDFC Ltd.		2.85%
Tata Steel Ltd.		2.83%
Larsen & Toubro Ltd.		1.93%
Reliance Industries Ltd.		1.93%
Kotak Mahindra Bank Ltd.		1.86%
Hindustan Unilever Ltd.		1.38%
ITC Ltd.		1.38%
HCL Technologies Ltd.		1.35%
Axis Bank Ltd.		1.10%
Indian Metals & Ferro Alloys Ltd.		1.00%
Adani Ports & Special Economic Zone Ltd.		0.99%
State Bank of India		0.92%
Kotak Mahindra MF - Kotak Banking ETF		0.91%
STEEL AUTHORITY OF INDIA Ltd.		0.76%
Nagarjuna Construction Co. Ltd.		0.76%
Kotak PSU Bank ETF		0.70%
Bharat Petroleum Corporation Ltd.		0.69%
JINDAL STEEL & POWER Ltd.		0.65%
Others		16.55%

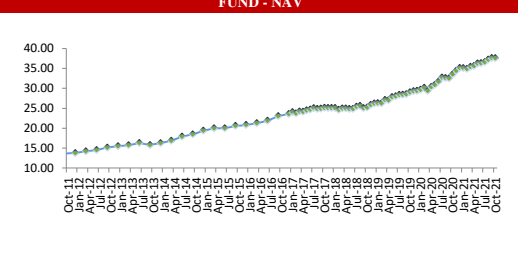
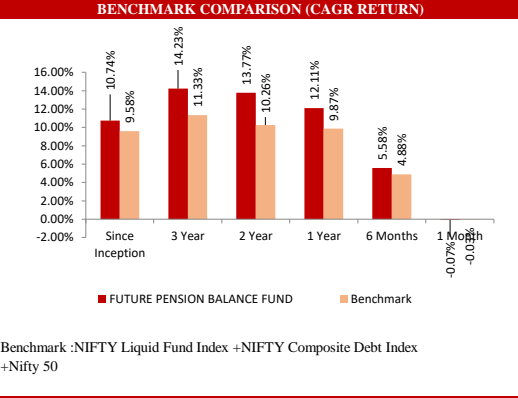
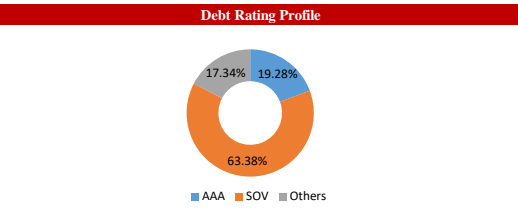
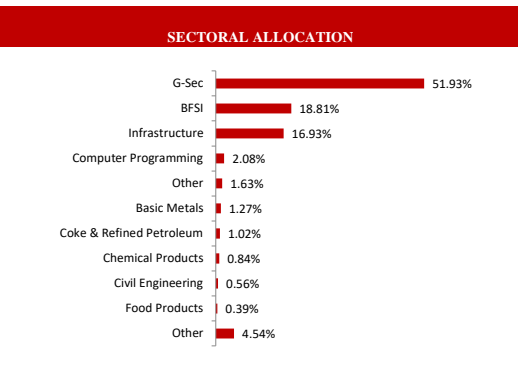


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50



ABOUT THE FUND			
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.45%
Fixed Income Instruments	80.00%	100.00%	81.68%
Equities	0.00%	20.00%	15.87%
RISK RETURN PROFILE			
Risk	Medium		
Return	Medium		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 29-Oct-2021			
Returns since Publication of NAV			
Absolute Return	275.91%		
Simple Annual Return	21.25%		
CAGR Return	10.74%		
NAV & AUM as on 29-Oct-2021			
NAV	AUM (In Lakhs)		
37.5910	139.90		
Modified Duration (In Years)			
5.49			
ASSET ALLOCATION			

PORTFOLIO AS ON 29-Oct-2021		HOLDINGS
MONEY MARKET INSTRUMENTS & NCA		2.45%
SECURITIES		HOLDINGS
GOVERNMENT SECURITIES		51.93%
6.87% Maharashtra SDL 2033 19/05/2033		17.63%
8.68% Tamil Nadu SDL 2028 10/10/2028		9.53%
7.03% Karnataka SDL 2032 13/10/2032		5.02%
7.92% West Bengal SDL 15/03/2027		4.61%
8% GOI Oil Bond 2026 23/03/2026		3.85%
6.53% TAMIL NADU SDL 2031 06/01/2031		3.50%
8.15% Tamil Nadu SDL 2028 09/05/2028		3.47%
8.15% Tamil Nadu SDL 2025 13/11/2025		2.34%
8.70% Gujarat SDL 2028 19/09/2028		1.99%
SECURITIES		HOLDINGS
CORPORATE DEBT		29.75%
10.90% AU SFB Lower Tier II Bonds 30/05/2025		8.19%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		8.04%
7.68% PFC Ltd. 15/07/2030		7.50%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		6.02%
SECURITIES		HOLDINGS
EQUITY		15.87%
Kotak Mahindra MF - Kotak Banking ETF		1.14%
HDFC Bank Ltd.		0.98%
ICICI Bank Ltd.		0.94%
Reliance Industries Ltd. Right Issue Partly Paid		0.83%
TATA Consultancy Services Ltd.		0.83%
Tata Steel Ltd.		0.78%
Bharti Airtel Ltd.		0.77%
Infosys Technologies Ltd.		0.74%
HDFC Ltd.		0.71%
Larsen & Toubro Ltd.		0.56%
Kotak Mahindra Bank Ltd.		0.51%
Axis Bank Ltd.		0.39%
Hindustan Unilever Ltd.		0.36%
HCL Technologies Ltd.		0.34%
Adani Ports & Special Economic Zone Ltd.		0.28%
Indian Metals & Ferro Alloys Ltd.		0.26%
STEEL AUTHORITY OF INDIA Ltd.		0.21%
Kotak PSU Bank ETF		0.19%
Bharat Petroleum Corporation Ltd.		0.19%
Nagarjuna Construction Co. Ltd.		0.19%
BEML Ltd.		0.17%
TRENT Ltd.		0.17%
State Bank of India		0.17%
JINDAL STEEL & POWER Ltd.		0.17%
NOCIL Ltd.		0.15%
Others		3.85%



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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.19%
Fixed Income Instruments	0.00%	100.00%	93.81%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 29-Oct-2021

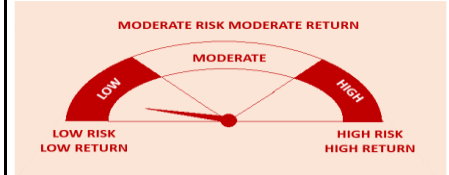
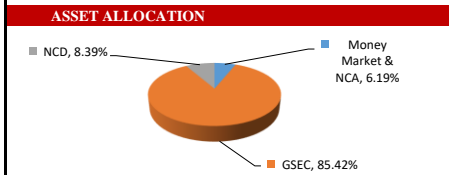
Returns since Publication of NAV

Absolute Return	221.56%
Simple Annual Return	17.06%
CAGR Return	9.41%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
32.1555	67.54

Modified Duration (In Years)
4.59

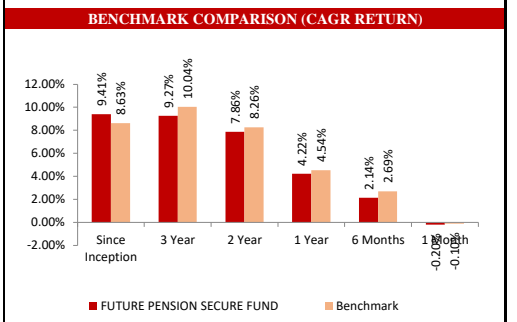
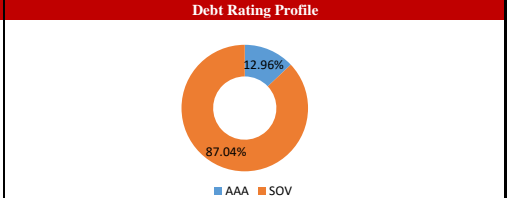
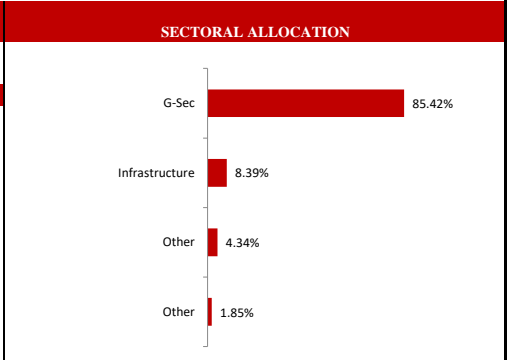


PORTFOLIO AS ON 29-Oct-2021

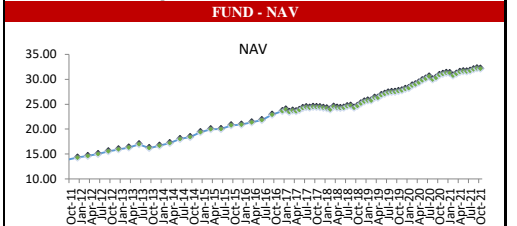
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.19%
SECURITIES	85.42%
GOVERNMENT SECURITIES	85.42%
6.90% GOI OIL Bond 2026 04/02/2026	18.40%
0% CS 17 DEC 2027 17/12/2027	15.13%
4.48% Gsec 2023 02/11/2023	10.35%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.99%
7.03% Karnataka SDL 2032 13/10/2032	7.43%
6.87% Maharashtra SDL 2033 19/05/2033	7.31%
6.78% Maharashtra SDL 2031 25/05/2031	5.88%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.93%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.23%
8.24% Maharashtra SDL 2024 24/12/2024	3.22%
Others	1.55%

SECURITIES HOLDINGS

CORPORATE DEBT	8.39%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.39%



Benchmark :NIFTY Composite Debt Index



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

STRATEGY
Low risk investment such as money market instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	7.72%
Fixed Income Instruments	25.00%	100.00%	92.28%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV

Absolute Return	181.19%
Simple Annual Return	13.71%
CAGR Return	8.14%

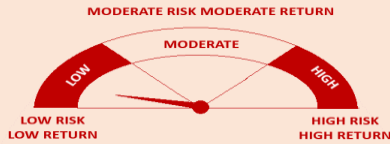
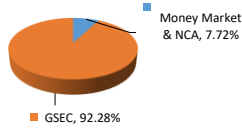
NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
28.1186	4,032.93

Modified Duration (In Years)

2.64

ASSET ALLOCATION



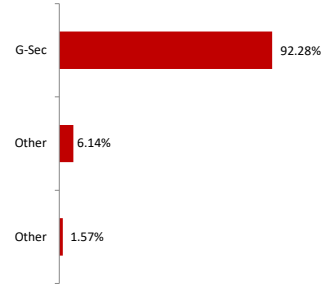
PORTFOLIO AS ON 29-Oct-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 7.72%

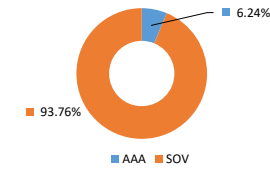
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	92.28%
6.90% GOI OIL Bond 2026 04/02/2026	18.31%
6.84% Gsec 2022 19/12/2022	12.13%
5.09% Gsec 2022 13/04/2022	8.11%
8.24% Maharashtra SDL 2024 24/12/2024	7.89%
8.9% Tamil Nadu SDL 20/09/2022	7.73%
4.48% Gsec 2023 02/11/2023	7.31%
7.11% GUJARAT SDL 2031 17/03/2031	5.02%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.00%
6.53% TAMIL NADU SDL 2031 06/01/2031	4.85%
8.89% Andhra Pradesh SDL 2022 20/09/2022	3.87%
Others	12.06%

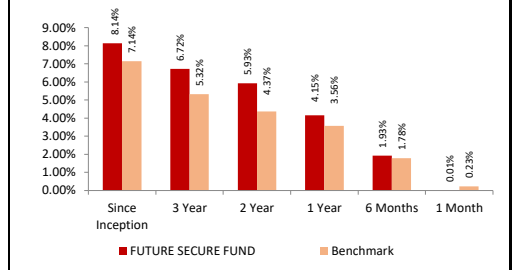
SECTORAL ALLOCATION



Debt Rating Profile

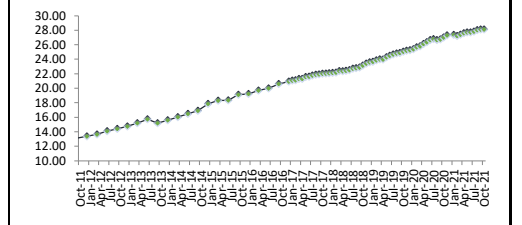


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

STRATEGY
Investment in mix of mid cap and large cap companies across sectors

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.97%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.03%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

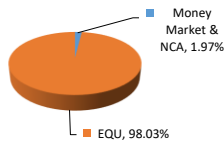
FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	107.78%
Simple Annual Return	37.11%
CAGR Return	28.64%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
20.7783	2,788.42

ASSET ALLOCATION



PORTFOLIO AS ON 29-Oct-2021

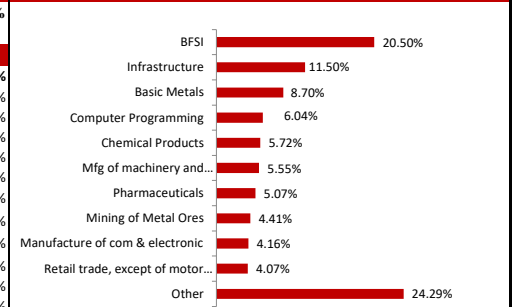
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.97%**

SECURITIES **HOLDINGS**

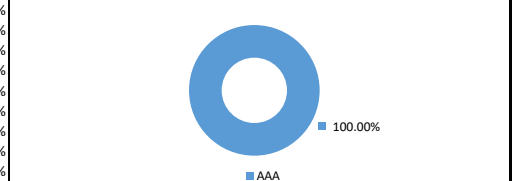
EQUITY **98.03%**

Tata Steel Ltd.	4.06%
Indian Metals & Ferro Alloys Ltd.	3.12%
BEML Ltd.	2.70%
STEEL AUTHORITY OF INDIA Ltd.	2.64%
Indraprastha Gas Ltd.	2.33%
Nagarjuna Construction Co. Ltd.	2.20%
Crompton Greaves Consumer Electricals Ltd.	2.17%
RBL Bank Ltd.	2.04%
Genus Power Infrastructure Ltd.	2.04%
JINDAL STEEL & POWER Ltd.	2.00%
NAVIN Fluorine International Ltd.	1.92%
NOCIL Ltd.	1.88%
HCL Technologies Ltd.	1.83%
Mahindra & Mahindra Financial Services Ltd.	1.80%
Aarti Industries Ltd.	1.76%
Lemon Tree Hotels Ltd.	1.76%
Natco Pharma Ltd.	1.71%
Dixon Technologies (India) Ltd.	1.70%
Wipro Ltd.	1.68%
Shriram Transport Finance Company Ltd.	1.67%
Max Financial Services Ltd.	1.62%
Oberoi Realty Ltd.	1.62%
Aurobindo Pharma Ltd.	1.60%
City Union Bank Ltd.	1.54%
Bharat Forge Ltd.	1.51%
Others	47.12%

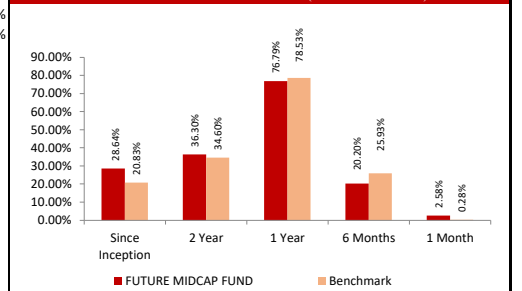
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

