

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	252.70%	20.04%	10.51%	174.55%	14.69%	8.87%	215.89%	16.95%	9.45%	265.95%	19.05%	9.74%

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	186.95%	13.39%	7.84%	201.11%	14.40%	8.21%	485.21%	35.34%	13.73%	378.22%	27.54%	12.07%

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	276.01%	20.10%	10.13%	222.18%	16.18%	8.89%	184.10%	13.18%	7.76%	95.65%	26.11%	20.11%

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	199.82%	16.03%	9.21%	33.97%	10.20%	9.18%	53.65%	14.86%	12.63%	21.71%	13.30%	12.79%

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%	97.63%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	2.37%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

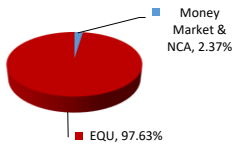
FUND PERFORMANCE as on

29-Jul-2022	
Returns since Publication of NAV	
Absolute Return	252.70%
Simple Annual Return	20.04%
CAGR Return	10.51%

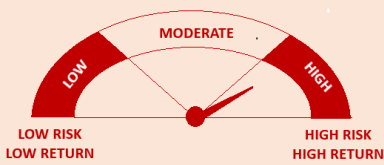
NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
35.2705	7,295.08

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



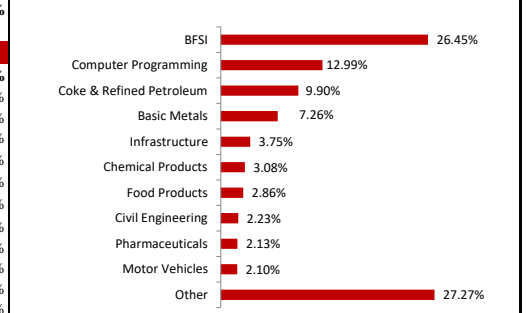
PORTFOLIO AS ON 29-Jul-2022

MONEY MARKET INSTRUMENTS & NCA 2.37%

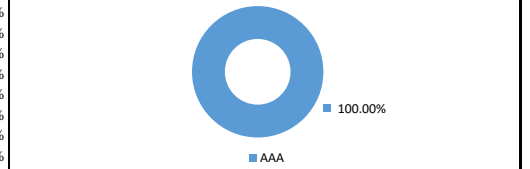
SECURITIES **HOLDINGS** 97.63%

SECURITIES	HOLDINGS
Equity	97.63%
Reliance Industries Ltd.	8.79%
ICICI Bank Ltd.	6.16%
Infosys Technologies Ltd.	6.15%
Kotak Mahindra MF - Kotak Banking ETF	5.78%
Reliance ETF Bank BeES	5.10%
HDFC Bank Ltd.	3.79%
Tata Consultancy Services Ltd.	3.34%
Tata Steel Ltd.	3.33%
HDFC Ltd.	2.87%
Bharti Airtel Ltd. (Partly Paid)	2.61%
Axis Bank Ltd.	2.43%
Larsen & Toubro Ltd.	2.23%
Bajaj Finance Ltd.	2.17%
Kotak PSU Bank ETF	1.80%
HCL Technologies Ltd.	1.65%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.65%
Zomato Ltd.	1.65%
State Bank of India	1.64%
Hindustan Unilever Ltd.	1.63%
SBI Cards & Payment Services Ltd.	1.36%
Titan Company Ltd.	1.35%
Kotak Mahindra Bank Ltd.	1.31%
Tata Motors Ltd. (DVR)	1.28%
BEML Ltd.	1.21%
Jindal Steel & Power Ltd.	1.12%
Others	25.25%

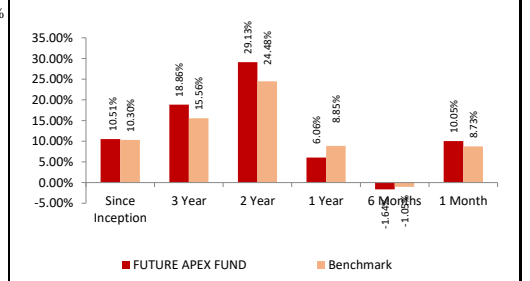
SECTORAL ALLOCATION



Debt Rating Profile

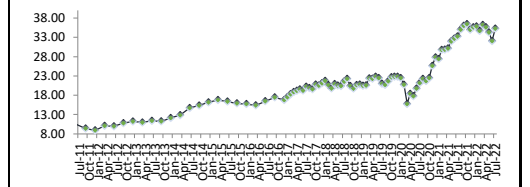


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.09%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.91%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

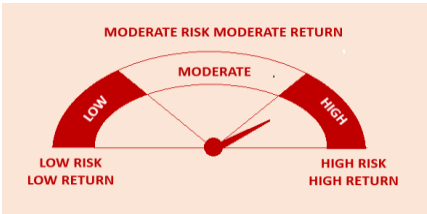
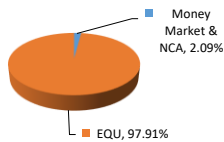
FUND PERFORMANCE as on

29-Jul-2022	
Returns since Publication of NAV	
Absolute Return	174.55%
Simple Annual Return	14.69%
CAGR Return	8.87%

NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
27.4555	5,847.23

ASSET ALLOCATION



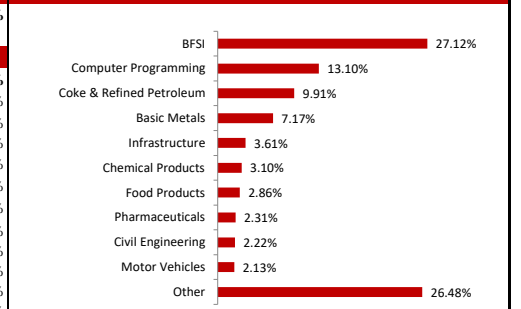
PORTFOLIO AS ON 29-Jul-2022

MONEY MARKET INSTRUMENTS & NCA **2.09%**

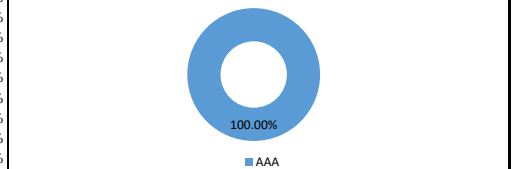
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	97.91%
Reliance Industries Ltd.	8.78%
ICICI Bank Ltd.	6.45%
Infosys Technologies Ltd.	6.18%
Kotak Mahindra MF - Kotak Banking ETF	6.00%
Reliance ETF Bank BeES	4.65%
HDFC Bank Ltd.	4.15%
Tata Consultancy Services Ltd.	3.42%
Tata Steel Ltd.	3.31%
HDFC Ltd.	2.76%
Axis Bank Ltd.	2.65%
Bharti Airtel Ltd. (Partly Paid)	2.62%
Larsen & Toubro Ltd.	2.22%
Bajaj Finance Ltd.	2.16%
Kotak PSU Bank ETF	1.98%
Hindustan Unilever Ltd.	1.65%
HCL Technologies Ltd.	1.65%
Zomato Ltd.	1.65%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.65%
State Bank of India	1.60%
Tata Motors Ltd. (DVR)	1.42%
SBI Cards & Payment Services Ltd.	1.36%
Titan Company Ltd.	1.35%
Kotak Mahindra Bank Ltd.	1.28%
BEML Ltd.	1.22%
Bharat Petroleum Corporation Ltd.	1.13%
Others	24.61%

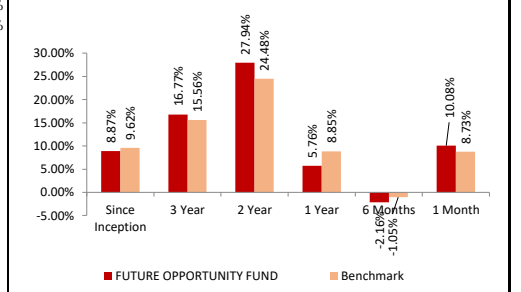
SECTORAL ALLOCATION



Debt Rating Profile

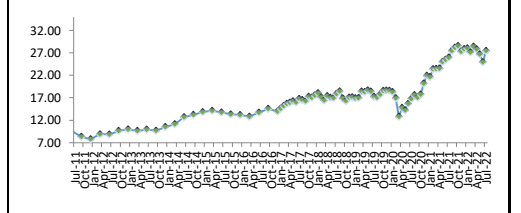


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ABOUT THE FUND

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.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	2.21%
Equities	0.00%	100.00%	97.79%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

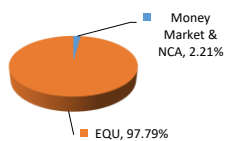
FUND PERFORMANCE as on 29-Jul-2022

Returns since Publication of NAV	
Absolute Return	215.89%
Simple Annual Return	16.95%
CAGR Return	9.45%

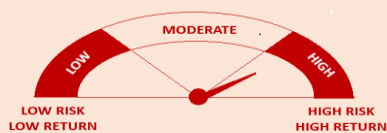
NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
31.5887	850.97

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



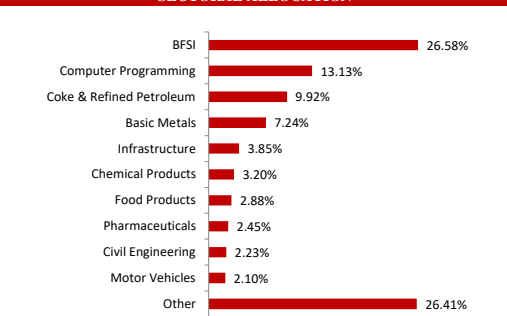
PORTFOLIO AS ON 29-Jul-2022

MONEY MARKET INSTRUMENTS & NCA **2.21%**

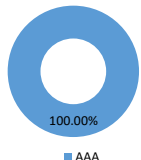
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	97.79%
Reliance Industries Ltd.	8.79%
Infosys Technologies Ltd.	6.23%
ICICI Bank Ltd.	6.20%
Kotak Mahindra MF - Kotak Banking ETF	5.88%
Reliance ETF Bank BeES	4.94%
HDFC Bank Ltd.	3.91%
Tata Consultancy Services Ltd.	3.30%
Tata Steel Ltd.	3.29%
HDFC Ltd.	2.81%
Bharti Airtel Ltd. (Partly Paid)	2.70%
Axis Bank Ltd.	2.40%
Larsen & Toubro Ltd.	2.23%
Bajaj Finance Ltd.	2.18%
State Bank of India	1.76%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.74%
Hindustan Unilever Ltd.	1.72%
HCL Technologies Ltd.	1.70%
Zomato Ltd.	1.66%
Kotak PSU Bank ETF	1.59%
SBI Cards & Payment Services Ltd.	1.38%
Titan Company Ltd.	1.34%
Kotak Mahindra Bank Ltd.	1.32%
Tata Motors Ltd. (DVR)	1.26%
Bajaj Finserv Ltd.	1.15%
Bharat Petroleum Corporation Ltd.	1.14%
Others	25.18%

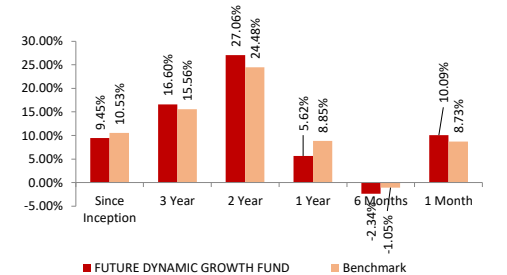
SECTORAL ALLOCATION



Debt Rating Profile

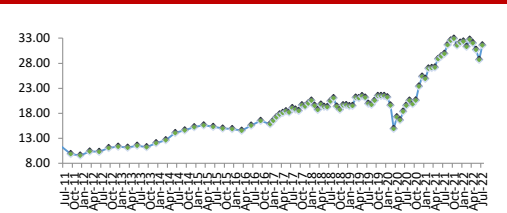


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



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 be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.74%
Fixed Income Instruments	10.00%	50.00%	14.75%
Equities	50.00%	90.00%	82.51%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
18th July 2008

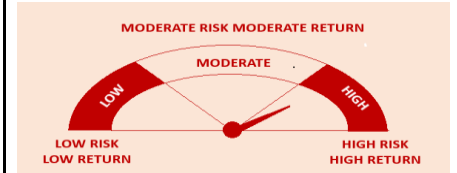
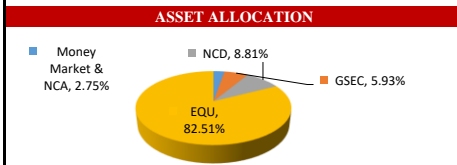
FUND PERFORMANCE as on 29-Jul-2022

Returns since Publication of NAV	
Absolute Return	265.95%
Simple Annual Return	19.05%
CAGR Return	9.74%

NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
36.5952	8,602.71

Modified Duration (In Years)
3.85



PORTFOLIO AS ON 29-Jul-2022

SECURITIES

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.75%
GOVERNMENT SECURITIES	5.93%
6.54% Gsec 2032 17/01/2032	3.84%
6.69% Gsec 2024 27/06/2024	2.10%

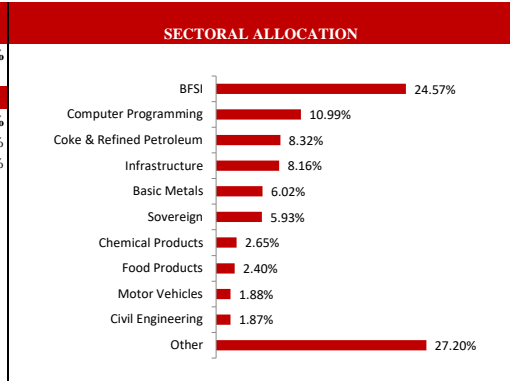
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	8.81%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.86%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.02%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.20%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.10%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.88%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.48%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.27%

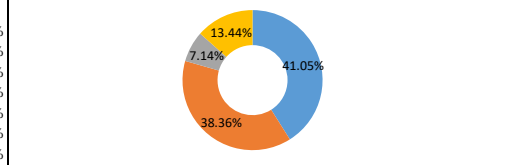
SECURITIES

SECURITIES

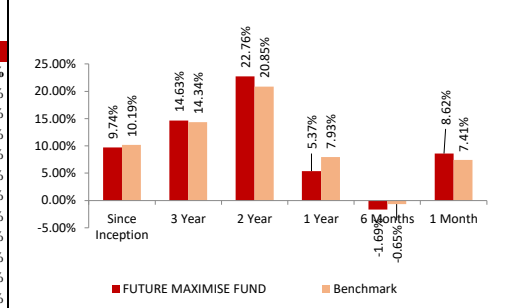
SECURITIES	HOLDINGS
EQUITY	82.51%
Reliance Industries Ltd.	7.37%
Kotak Mahindra MF - Kotak Banking ETF	5.85%
Reliance ETF Bank BeES	5.58%
Infosys Technologies Ltd.	5.12%
ICICI Bank Ltd.	4.70%
HDFC Bank Ltd.	3.05%
Tata Consultancy Services Ltd.	2.92%
Tata Steel Ltd.	2.76%
HDFC Ltd.	2.39%
Bharti Airtel Ltd. (Partly Paid)	2.18%
Axis Bank Ltd.	1.90%
Larsen & Toubro Ltd.	1.87%
Bajaj Finance Ltd.	1.80%
Kotak PSU Bank ETF	1.71%
State Bank of India	1.61%
Hindustan Unilever Ltd.	1.43%
HCL Technologies Ltd.	1.39%
Zomato Ltd.	1.37%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.26%
Tata Motors Ltd. (DVR)	1.20%
Titan Company Ltd.	1.13%
SBI Cards & Payment Services Ltd.	1.13%
Bharat Petroleum Corporation Ltd.	0.95%
BEML Ltd.	0.95%
Jindal Steel & Power Ltd.	0.93%
Others	19.98%



Debt Rating Profile

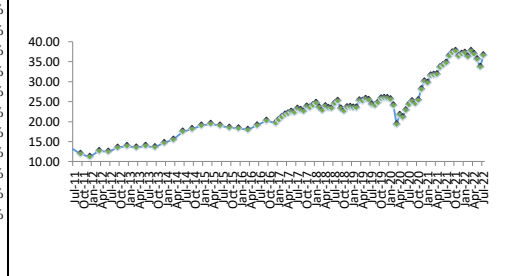


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND	
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.	
Fund Manager Details	
Fund Manager	No. Of Funds Managed
	Equity Debt Hybrid
Niraj Kumar	5 4 7
Srijan Sinha	5 0 7
Yahya Bookwala	0 4 7
ASSET ALLOCATION	
Composition	Min. Max. Actual
Cash and Money Market	0.00% 30.00% 3.46%
Fixed Income Instruments	40.00% 70.00% 41.71%
Equities	30.00% 60.00% 54.83%
RISK RETURN PROFILE	
Risk	Moderate
Return	High
DATE OF INCEPTION	
18th July 2008	
FUND PERFORMANCE as on 29-Jul-2022	
Returns since Publication of NAV	
Absolute Return	186.95%
Simple Annual Return	13.39%
CAGR Return	7.84%
NAV & AUM as on 29-Jul-2022	
NAV	AUM (In Lakhs)
28.6951	6,390.30
Modified Duration (In Years)	
4.07	
ASSET ALLOCATION	

PORTFOLIO AS ON 29-Jul-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.46%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	19.45%
6.54% Gsec 2032 17/01/2032	4.15%
6.69% Gsec 2024 27/06/2024	3.06%
8% GOI Oil Bond 2026 23/03/2026	2.17%
7.87% TN SDL 2033 13/07/2033	1.67%
4.56% Gsec 2023 29/11/2023	1.53%
6.95% TAMIL NADU 2031 17/02/2031	1.50%
0% CS 17 DEC 2027 17/12/2027	1.39%
8.97% Central Government 05/12/2030	1.38%
0% CS 15 Jun 2030 15/06/2030	1.34%
7.38% Gsec 2027 20/06/2027	1.11%
Others	0.16%
SECURITIES	HOLDINGS
CORPORATE DEBT	22.26%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.12%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.76%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.72%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.40%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.75%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.67%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.17%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.50%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.17%
8.72% ILFS 21/01/2025	0.00%
SECURITIES	HOLDINGS
EQUITY	54.83%
Reliance Industries Ltd.	4.83%
Kotak Mahindra MF - Kotak Banking ETF	3.67%
Reliance ETF Bank BeES	3.41%
Infosys Technologies Ltd.	3.36%
ICICI Bank Ltd.	3.17%
Tata Consultancy Services Ltd.	2.32%
HDFC Bank Ltd.	2.12%
Tata Steel Ltd.	1.78%
HDFC Ltd.	1.49%
Bharti Airtel Ltd. (Partly Paid)	1.44%
Axis Bank Ltd.	1.39%
Larsen & Toubro Ltd.	1.21%
Kotak PSU Bank ETF	1.10%
Bajaj Finance Ltd.	1.08%
State Bank of India	1.03%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.93%
Hindustan Unilever Ltd.	0.92%
HCL Technologies Ltd.	0.90%
Zomato Ltd.	0.89%
Titan Company Ltd.	0.74%
SBI Cards & Payment Services Ltd.	0.72%
Tata Motors Ltd. (DVR)	0.72%
BEML Ltd.	0.71%
Bharat Petroleum Corporation Ltd.	0.61%
Jindal Steel & Power Ltd.	0.59%
Others	13.69%

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

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.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.91%
Fixed Income Instruments	50.00%	100.00%	97.09%
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-Jul-2022

Returns since Publication of NAV	
Absolute Return	201.11%
Simple Annual Return	14.40%
CAGR Return	8.21%

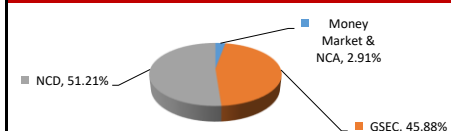
NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
30.1106	9,851.72

Modified Duration (In Years)

4.51

ASSET ALLOCATION



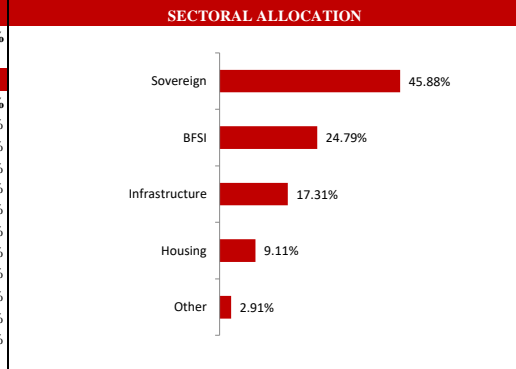
PORTFOLIO AS ON 29-Jul-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.91%
SECURITIES	45.88%
GOVERNMENT SECURITIES	45.88%
6.54% Gsec 2032 17/01/2032	7.52%
6.69% Gsec 2024 27/06/2024	5.88%
0% GS 15 Dec 2027	5.41%
7.38% Gsec 2027 20/06/2027	5.15%
7.87% TN SDL 2033 13/07/2033	5.00%
0% CS 17 DEC 2027 17/12/2027	3.85%
0% CS 15 Jun 2030 15/06/2030	3.47%
0% CS 12 DEC 2029 12/12/2029	3.28%
6.95% TAMIL NADU 2031 17/02/2031	2.23%
8% GOI Oil Bond 2026 23/03/2026	2.09%
Others	1.99%

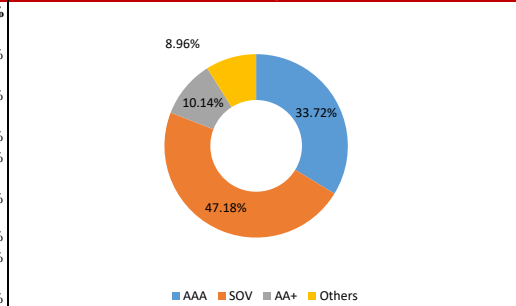
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	51.21%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.86%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	6.23%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.44%
8.06% Bajaj Finance Ltd. 04/10/2029	5.22%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.60%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.30%
7.70% Bajaj Housing Finance Ltd. 21/05/2027	4.13%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.11%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.57%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.41%
Others	2.33%

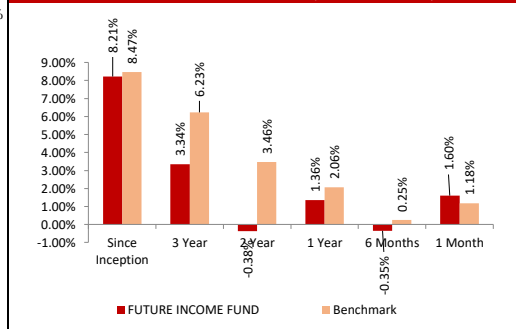
SECTORAL ALLOCATION



Debt Rating Profile

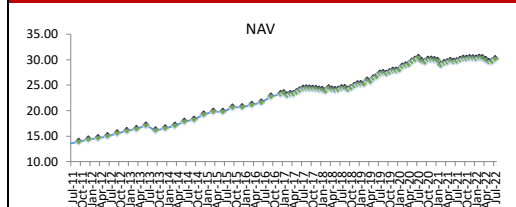


BENCHMARK COMPARISON (CAGR RETURN)



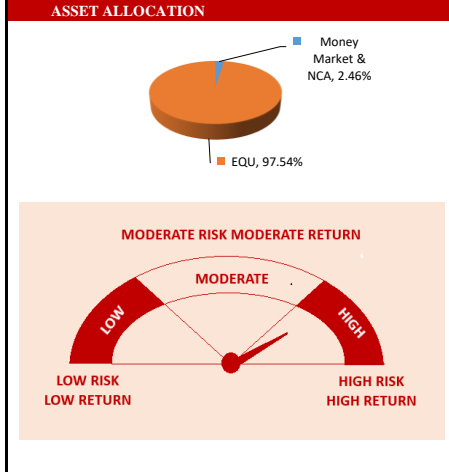
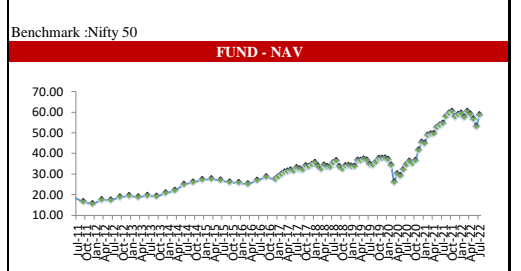
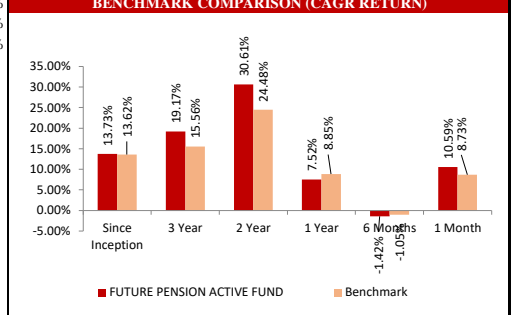
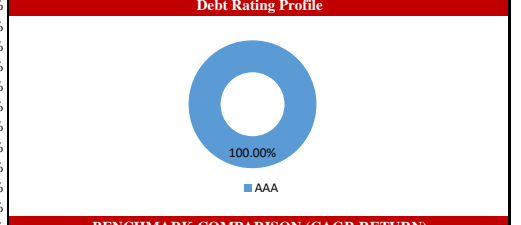
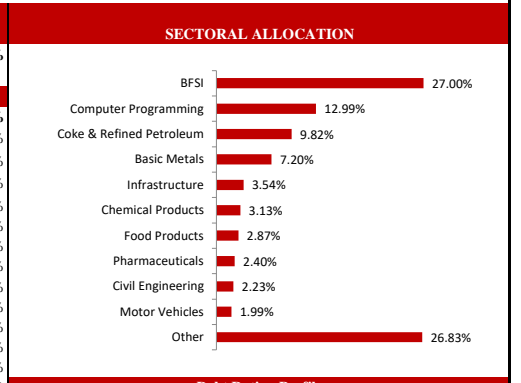
Benchmark :NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager		No. Of Funds Managed	
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.46%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.54%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 29-Jul-2022			
Returns since Publication of NAV			
Absolute Return	485.21%		
Simple Annual Return	35.34%		
CAGR Return	13.73%		
NAV & AUM as on 29-Jul-2022			
NAV	AUM (In Lakhs)		
58.5214	780.25		

PORTFOLIO AS ON 29-Jul-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	2.46%
SECURITIES	
EQUITY	
	97.54%
Reliance Industries Ltd.	8.77%
ICICI Bank Ltd.	6.60%
Infosys Technologies Ltd.	6.18%
Kotak Mahindra MF - Kotak Banking ETF	5.90%
Reliance ETF Bank BeES	5.28%
HDFC Bank Ltd.	3.97%
Tata Steel Ltd.	3.27%
Tata Consultancy Services Ltd.	3.24%
HDFC Ltd.	2.59%
Bharti Airtel Ltd. (Partly Paid)	2.41%
Axis Bank Ltd.	2.33%
Larsen & Toubro Ltd.	2.23%
State Bank of India	2.18%
Bajaj Finance Ltd.	2.17%
Hindustan Unilever Ltd.	1.69%
HCL Technologies Ltd.	1.66%
Zomato Ltd.	1.66%
Kotak PSU Bank ETF	1.58%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.56%
SBI Cards & Payment Services Ltd.	1.34%
Titan Company Ltd.	1.34%
Tata Motors Ltd. (DVR)	1.26%
Kotak Mahindra Bank Ltd.	1.14%
Jindal Steel & Power Ltd.	1.12%
BEML Ltd.	1.12%
Others	24.93%



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%	3.28%
Fixed Income Instruments	30.00%	80.00%	33.16%
Equities	20.00%	70.00%	63.56%

RISK RETURN PROFILE	
Risk	High
Return	High

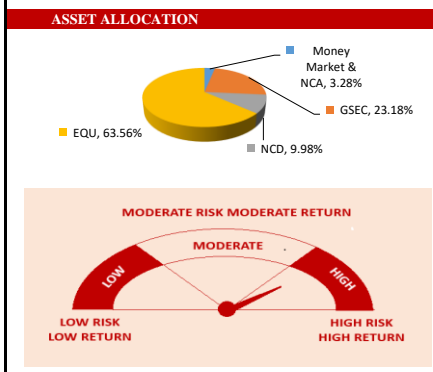
DATE OF INCEPTION	
20th October 2008	

FUND PERFORMANCE as on 29-Jul-2022	
Returns since Publication of NAV	
Absolute Return	378.22%
Simple Annual Return	27.54%
CAGR Return	12.07%

NAV as on 29-Jul-2022	
47.8222	

NAV & AUM as on 29-Jul-2022	
NAV	AUM (In Lakhs)
47.8222	208.52

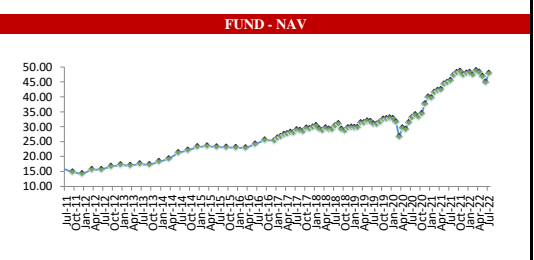
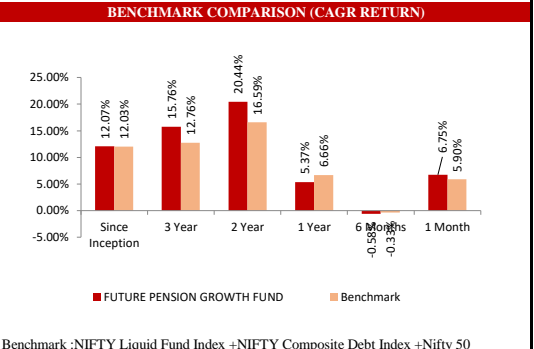
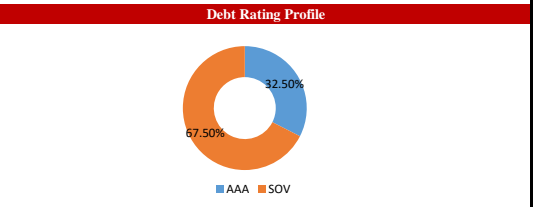
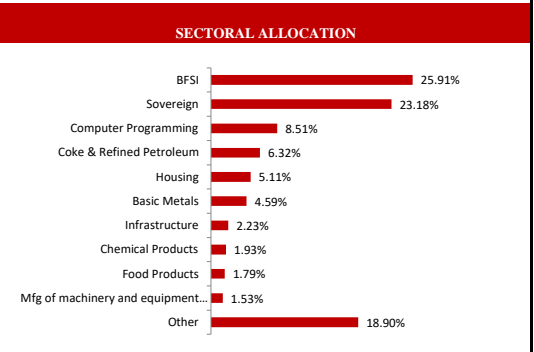
Modified Duration (In Years)	
3.54	



PORTFOLIO AS ON 29-Jul-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.28%
SECURITIES	
GOVERNMENT SECURITIES	
HOLDINGS	23.18%
8% GOI Oil Bond 2026 23/03/2026	7.39%
6.69% Gsec 2024 27/06/2024	5.28%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.53%
8.51% Maharashtra SDL 09/03/2026	2.35%
6.54% Gsec 2032 17/01/2032	2.27%
7.87% TN SDL 2033 13/07/2033	1.21%
7.25% Gujarat SDL 2027 12/07/2027	0.14%

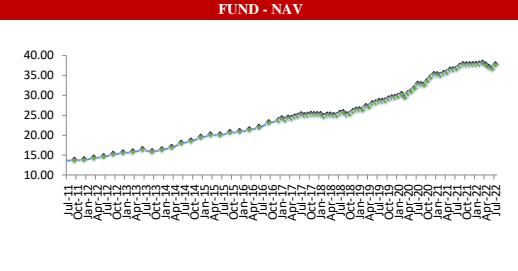
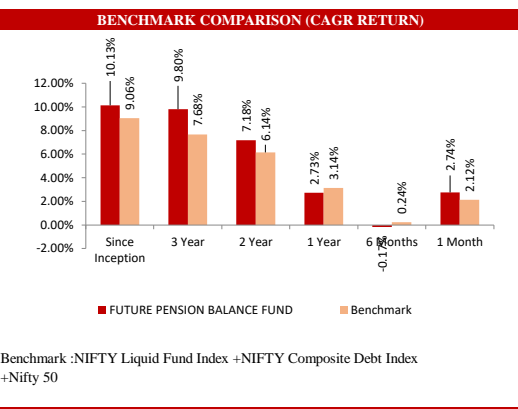
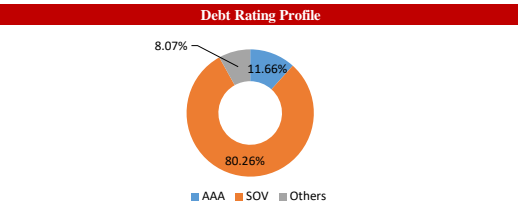
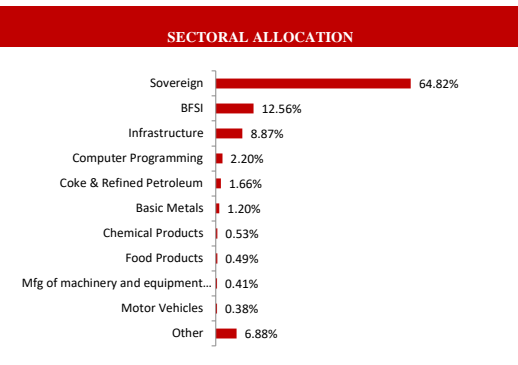
SECURITIES		HOLDINGS	
CORPORATE DEBT		9.98%	
8.70% LIC Housing Finance Ltd. 20/03/2029		5.11%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.87%	

SECURITIES		HOLDINGS	
EQUITY		63.56%	
Reliance Industries Ltd.		5.60%	
ICICI Bank Ltd.		5.04%	
Infosys Technologies Ltd.		3.97%	
HDFC Bank Ltd.		3.66%	
Reliance ETF Bank BeES		3.19%	
Tata Consultancy Services Ltd.		2.31%	
Tata Steel Ltd.		2.11%	
Axis Bank Ltd.		1.87%	
HDFC Ltd.		1.79%	
Bharti Airtel Ltd. (Partly Paid)		1.69%	
Kotak Mahindra Bank Ltd.		1.61%	
State Bank of India		1.43%	
Larsen & Toubro Ltd.		1.40%	
Bajaj Finance Ltd.		1.35%	
Kotak PSU Bank ETF		1.22%	
Hindustan Unilever Ltd.		1.10%	
HCL Technologies Ltd.		1.07%	
Zomato Ltd.		1.03%	
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF		0.99%	
BEML Ltd.		0.99%	
Tata Motors Ltd. (DVR)		0.93%	
IndusInd Bank Ltd.		0.89%	
SBI Cards & Payment Services Ltd.		0.87%	
Titan Company Ltd.		0.83%	
Bharat Petroleum Corporation Ltd.		0.73%	
Others		15.88%	



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, Money Market and Fixed Income Instruments	0.00%	100.00%	82.76%
Equities	0.00%	20.00%	17.24%
RISK RETURN PROFILE			
Risk	Medium		
Return	Medium		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 29-Jul-2022			
Returns since Publication of NAV			
Absolute Return	276.01%		
Simple Annual Return	20.10%		
CAGR Return	10.13%		
NAV & AUM as on 29-Jul-2022			
NAV	AUM (In Lakhs)		
37.6008	122.77		
Modified Duration (In Years)			
4.30			
ASSET ALLOCATION			

PORTFOLIO AS ON 29-Jul-2022		HOLDINGS
SECURITIES		64.82%
MONEY MARKET INSTRUMENTS & NCA		3.21%
SECURITIES		64.82%
GOVERNMENT SECURITIES		64.82%
8.68% Tamil Nadu SDL 2028 10/10/2028		10.28%
6.69% Gsec 2024 27/06/2024		10.20%
6.54% Gsec 2032 17/01/2032		8.80%
7.87% TN SDL 2033 13/07/2033		8.60%
7.92% West Bengal SDL 2028 09/05/2028		5.00%
7.38% Gsec 2027 20/06/2027		4.96%
8% GOI Oil Bond 2026 23/03/2026		4.18%
8.15% Tamil Nadu SDL 2028 09/05/2028		3.77%
4.56% Gsec 2023 29/11/2023		3.18%
8.15% Tamil Nadu SDL 2025 13/11/2025		2.51%
Others		3.34%
SECURITIES		14.73%
CORPORATE DEBT		14.73%
7.68% PFC Ltd. 15/07/2030		8.21%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		6.52%
SECURITIES		17.24%
EQUITY		17.24%
Reliance Industries Ltd.		1.47%
ICICI Bank Ltd.		1.30%
HDFC Bank Ltd.		1.14%
Infosys Technologies Ltd.		1.06%
Kotak Mahindra MF - Kotak Banking ETF		0.88%
Axis Bank Ltd.		0.63%
Tata Consultancy Services Ltd.		0.56%
Tata Steel Ltd.		0.56%
HDFC Ltd.		0.54%
Bharti Airtel Ltd. (Partly Paid)		0.45%
State Bank of India		0.42%
Kotak Mahindra Bank Ltd.		0.40%
Larsen & Toubro Ltd.		0.37%
Bajaj Finserv Ltd.		0.37%
Bajaj Finance Ltd.		0.35%
Kotak PSU Bank ETF		0.31%
Hindustan Unilever Ltd.		0.28%
HCL Technologies Ltd.		0.28%
Zomato Ltd.		0.27%
BEML Ltd.		0.27%
Tata Motors Ltd. (DVR)		0.25%
Titan Company Ltd.		0.23%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF		0.22%
SBI Cards & Payment Services Ltd.		0.21%
IndusInd Bank Ltd.		0.20%
Others		4.20%



ABOUT THE FUND
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%	4.99%
Fixed Income Instruments	0.00%	100.00%	95.01%
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-Jul-2022

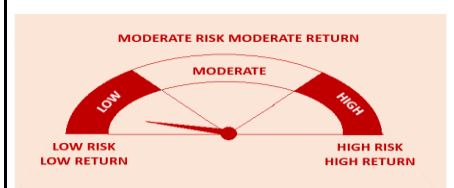
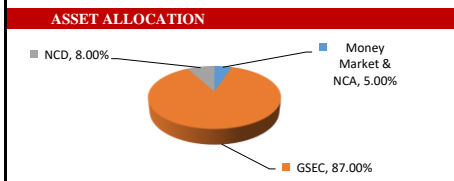
Returns since Publication of NAV

Absolute Return	222.18%
Simple Annual Return	16.18%
CAGR Return	8.89%

NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
32.2180	64.40

Modified Duration (In Years)
4.05

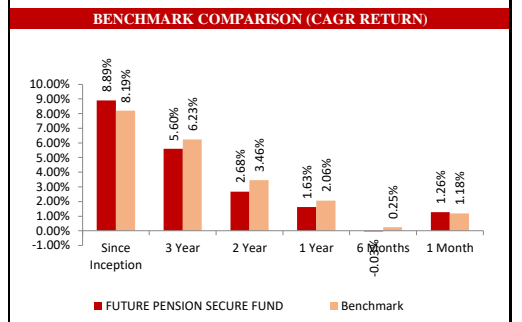
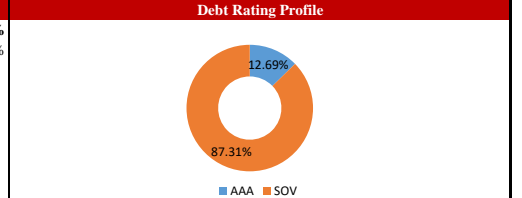
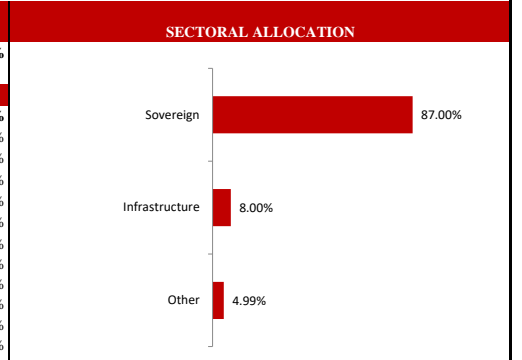


PORTFOLIO AS ON 29-Jul-2022

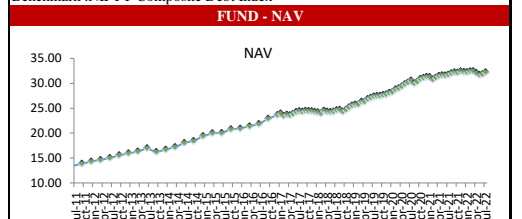
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.00%
SECURITIES	87.00%
GOVERNMENT SECURITIES	
0% CS 17 DEC 2027 17/12/2027	15.91%
7.87% TN SDL 2033 13/07/2033	10.15%
4.48% Gsec 2023 02/11/2023	9.87%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.98%
6.90% GOI OIL Bond 2026 04/02/2026	6.94%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.90%
7.38% Gsec 2027 20/06/2027	4.72%
4.56% Gsec 2023 29/11/2023	4.55%
0% CS 15 Jun 2030 15/06/2030	4.43%
6.54% Gsec 2032 17/01/2032	3.24%
Others	14.31%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	8.00%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.00%



Benchmark :NIFTY Composite Debt Index



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.

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%	12.90%
Fixed Income Instruments	25.00%	100.00%	87.10%
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-Jul-2022

Returns since Publication of NAV

Absolute Return	184.10%
Simple Annual Return	13.18%
CAGR Return	7.76%

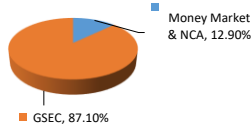
NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
28.4096	2,806.94

Modified Duration (In Years)

2.95

ASSET ALLOCATION



PORTFOLIO AS ON 29-Jul-2022

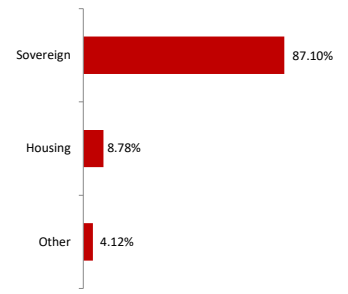
SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **12.90%**

SECURITIES **HOLDINGS**

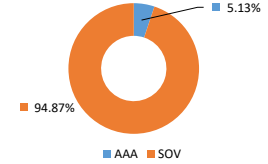
GOVERNMENT SECURITIES **87.10%**

6.90% GOI OIL Bond 2026 04/02/2026	18.69%
8.24% Maharashtra SDL 2024 24/12/2024	10.73%
4.48% Gsec 2023 02/11/2023	9.75%
8.15% Tamil Nadu SDL 2025 13/11/2025	8.61%
8% GOI Oil Bond 2026 23/03/2026	8.12%
0% CS 17 DEC 2027 17/12/2027	4.87%
0% CS 15 Jun 2030 15/06/2030	4.67%
4.56% Gsec 2023 29/11/2023	4.63%
0% CS 12 DEC 2029 12/12/2029	4.26%
0% GS 15 Dec 2027	4.14%
Others	8.63%

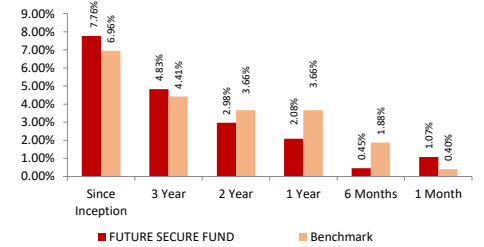
SECTORAL ALLOCATION



Debt Rating Profile

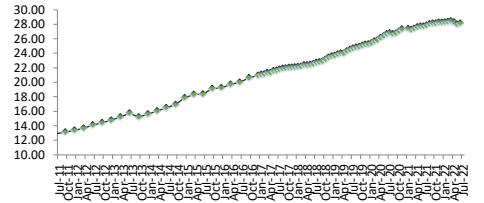


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY 1 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.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	5.48%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	94.52%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

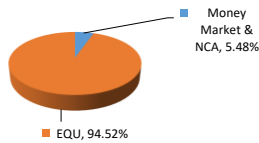
FUND PERFORMANCE as on 29-Jul-2022

Returns since Publication of NAV	
Absolute Return	95.65%
Simple Annual Return	26.11%
CAGR Return	20.11%

NAV & AUM as on 29-Jul-2022

NAV	AUM (In Lakhs)
19.5648	3,685.50

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



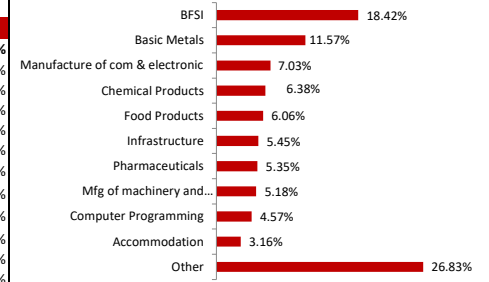
PORTFOLIO AS ON 29-Jul-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **5.48%**

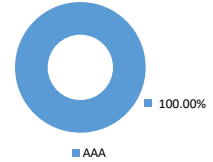
SECURITIES **HOLDINGS**
EQUITY **94.52%**

Tata Steel Ltd.	3.63%
Zomato Ltd.	3.37%
Manappuram Finance Ltd.	2.98%
Genus Power Infrastrucure Ltd.	2.94%
SBI Cards & Payment Services Ltd.	2.87%
Voltas Ltd.	2.73%
Bharti Airtel Ltd. (Partly Paid)	2.56%
Jindal Steel & Power Ltd.	2.53%
BEML Ltd.	2.45%
Steel Authority OF India Ltd.	2.41%
Bandhan Bank Ltd.	2.37%
Oil India Ltd.	2.24%
Zee Entertainment Enterprises Ltd.	2.18%
Lemon Tree Hotels Ltd.	2.15%
Indraprastha Gas Ltd.	2.11%
Mphasis Ltd.	2.07%
National Aluminium Company Ltd.	2.04%
Natco Pharma Ltd.	2.02%
Axis Bank Ltd.	1.99%
Nagarjuna Construction Co. Ltd.	1.98%
Dixon Technologies (India) Ltd.	1.96%
Deepak Nitrite Ltd.	1.95%
Kotak PSU Bank ETF	1.91%
AU Small Finance Bank Ltd.	1.74%
West Coast Paper Mills Ltd.	1.72%
Others	35.62%

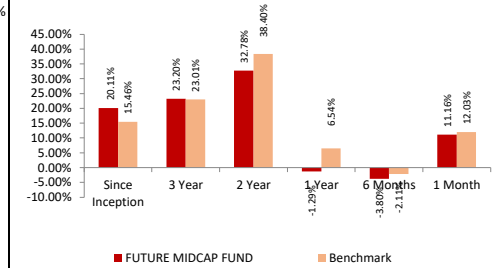
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

