

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	391.02%	27.70%	11.93%	277.87%	20.75%	10.44%	336.48%	23.62%	10.90%	383.37%	24.78%	10.72%

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	255.53%	16.51%	8.54%	232.08%	15.00%	8.07%	730.56%	47.93%	14.90%	518.21%	34.00%	12.70%

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	334.31%	21.93%	10.12%	256.28%	16.81%	8.69%	211.37%	13.66%	7.62%	225.87%	43.67%	25.66%

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	261.49%	18.71%	9.63%	49.64%	10.25%	8.68%	78.77%	15.38%	12.01%	54.71%	17.41%	14.90%

ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	93.98%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	6.02%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31-Jan-2024

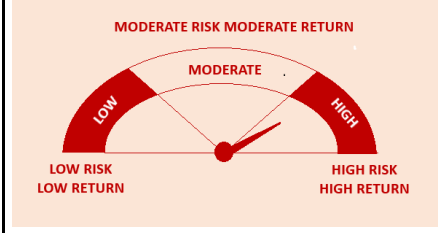
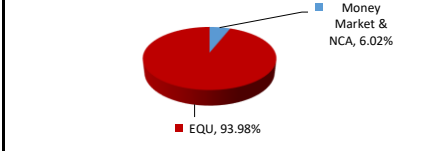
Returns since Publication of NAV

Absolute Return	391.02%
Simple Annual Return	27.70%
CAGR Return	11.93%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
49.1016	8,605.21

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2024

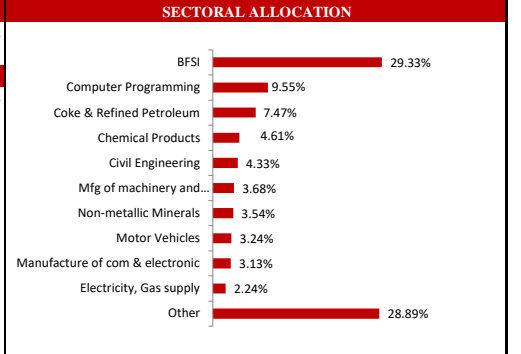
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **6.02%**

SECURITIES **HOLDINGS**

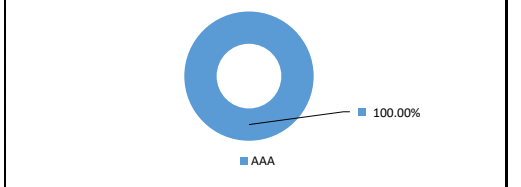
EQUITY **93.98%**

HDFC Bank Ltd.	7.48%
Reliance Industries Ltd.	6.89%
Infosys Technologies Ltd.	5.03%
ICICI Bank Ltd.	4.98%
Larsen & Toubro Ltd.	4.33%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.48%
State Bank of India	3.08%
UTI NIFTY BANK ETF	2.57%
Kotak Mahindra Bank Ltd.	2.51%
Tata Consultancy Services Ltd.	2.41%
Kotak PSU Bank ETF	2.38%
Bank Of India	2.18%
Mirae Asset Fin Services ETF	2.18%
Genus Power Infrastrucure Ltd.	2.07%
ANANT RAJ Ltd.	2.04%
Bandhan Bank Ltd.	1.99%
SBI-ETF NIFTY BANK	1.95%
Reliance ETF Bank BeES	1.90%
Maruti Suzuki India Ltd.	1.88%
Union Bank Of India	1.85%
Hindustan Unilever Ltd.	1.83%
Nuvoco Vistas Corporation Ltd.	1.82%
Indraprastha Gas Ltd.	1.62%
Bajaj Finance Ltd.	1.52%
UPL Ltd.	1.48%
Others	22.53%

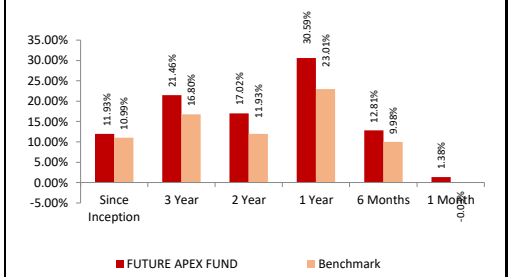
SECTORAL ALLOCATION



Debt Rating Profile

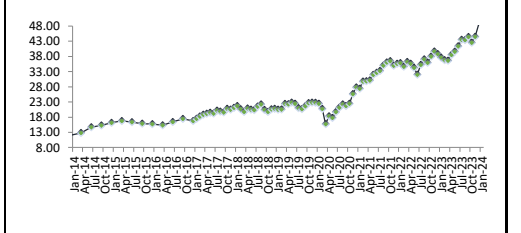


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

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%	3.27%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	96.73%

RISK RETURN PROFILE

Risk	High
Return	High

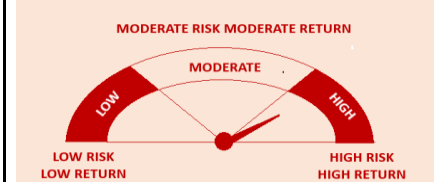
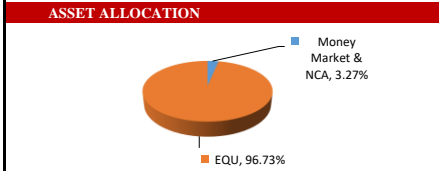
DATE OF INCEPTION
9th September 2010

FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	277.87%
Simple Annual Return	20.75%
CAGR Return	10.44%

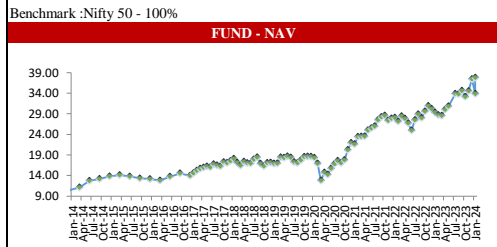
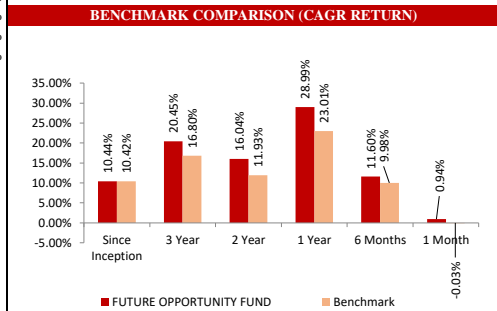
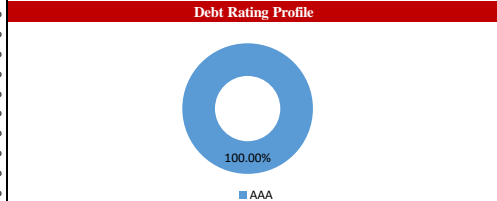
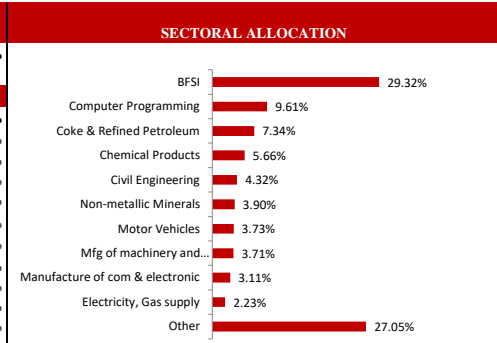
NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
37.7867	7,296.91



PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.27%
SECURITIES	HOLDINGS
EQUITY	96.73%
HDFC Bank Ltd.	7.75%
Reliance Industries Ltd.	6.79%
ICICI Bank Ltd.	5.49%
Infosys Technologies Ltd.	5.13%
Larsen & Toubro Ltd.	4.32%
Kotak Mahindra Bank Ltd.	3.14%
State Bank of India	3.12%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.05%
Reliance ETF Bank BeES	2.70%
Kotak PSU Bank ETF	2.41%
Tata Consultancy Services Ltd.	2.36%
Bank Of India	2.20%
Mirae Asset Fin Services ETF	2.20%
ANANT RAJ Ltd.	2.18%
Nuvoco Vistas Corporation Ltd.	2.15%
SBI-ETF NIFTY BANK	2.15%
Hindustan Unilever Ltd.	2.10%
Genus Power Infrastructure Ltd.	2.10%
Bandhan Bank Ltd.	2.03%
Maruti Suzuki India Ltd.	2.01%
UTI NIFTY BANK ETF	1.93%
Asian Paints Ltd.	1.82%
UPL Ltd.	1.74%
Union Bank Of India	1.70%
Indraprastha Gas Ltd.	1.62%
Others	22.52%



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%	6.26%
Equities	0.00%	100.00%	93.74%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	336.48%
Simple Annual Return	23.62%
CAGR Return	10.90%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
43.6483	981.33

ASSET ALLOCATION

■ Money Market & NCA, 6.26%

■ EQU, 93.74%

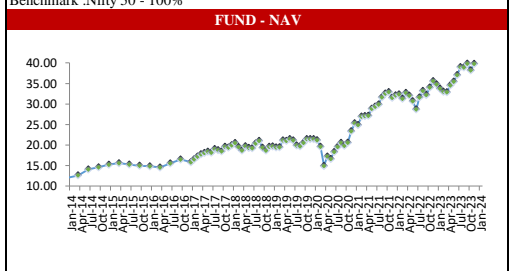
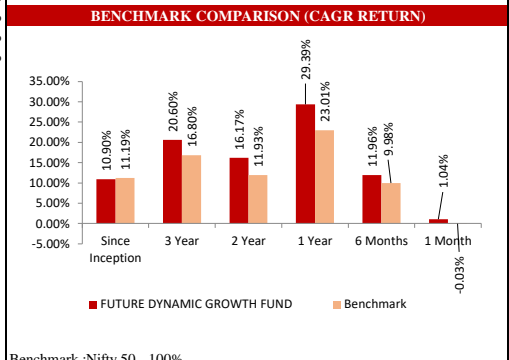
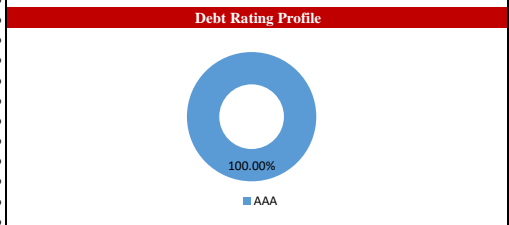
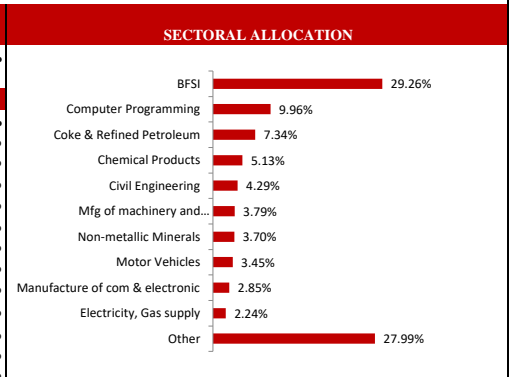
MODERATE RISK MODERATE RETURN

LOW MODERATE HIGH

LOW RISK LOW RETURN HIGH RISK HIGH RETURN

PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.26%
SECURITIES	HOLDINGS
EQUITY	93.74%
HDFC Bank Ltd.	7.82%
Reliance Industries Ltd.	6.76%
Infosys Technologies Ltd.	5.28%
ICICI Bank Ltd.	5.05%
Larsen & Toubro Ltd.	4.29%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.31%
State Bank of India	3.24%
Kotak Mahindra Bank Ltd.	3.11%
SBI-ETF NIFTY BANK	2.93%
Kotak PSU Bank ETF	2.60%
Tata Consultancy Services Ltd.	2.54%
Mirae Asset Fin Services ETF	2.33%
Hindustan Unilever Ltd.	2.31%
Bank Of India	2.30%
Maruti Suzuki India Ltd.	2.02%
Bandhan Bank Ltd.	2.02%
Union Bank Of India	1.92%
Nuvoco Vistas Corporation Ltd.	1.91%
Genus Power Infrastructure Ltd.	1.84%
Indraprastha Gas Ltd.	1.62%
UPL Ltd.	1.53%
Schaeffler India Ltd.	1.53%
UTI NIFTY BANK ETF	1.46%
Reliance ETF Bank BeES	1.44%
Bajaj Finance Ltd.	1.40%
Others	21.16%



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.

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%	3.18%
Fixed Income Instruments	10.00%	50.00%	16.75%
Equities	50.00%	90.00%	80.06%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	383.37%
Simple Annual Return	24.78%
CAGR Return	10.72%

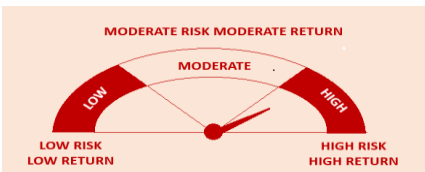
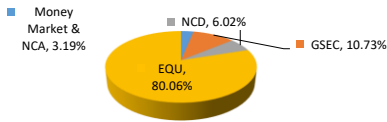
NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
48.3373	9,058.20

Modified Duration (In Years)

5.40

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.19%
SECURITIES	10.73%
GOVERNMENT SECURITIES	10.73%
7.10% Gsec 2029 18/04/2029	2.60%
7.30% GS 2053 19/06/2053	2.11%
0% CS 19 DEC 2029	1.76%
7.25% GS 12/06/2063	1.65%
7.66% Tamil Nadu SDL 2033	1.22%
0% CS 19 JUN 2033	0.85%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.55%

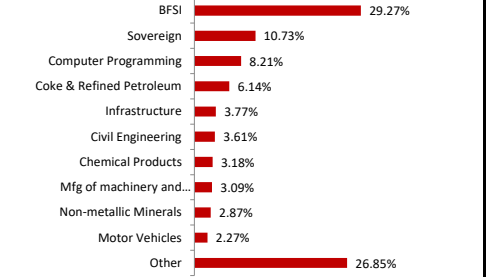
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	6.02%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	2.46%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.26%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.11%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	0.75%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.44%

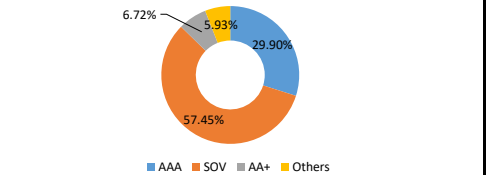
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	80.06%
HDFC Bank Ltd.	6.66%
Reliance Industries Ltd.	5.63%
ICICI Bank Ltd.	4.37%
Infosys Technologies Ltd.	4.33%
Larsen & Toubro Ltd.	3.61%
State Bank of India	3.32%
Reliance ETF Bank BeES	3.01%
Mirae Asset Fin Services ETF	2.72%
Kotak Mahindra Bank Ltd.	2.58%
Tata Consultancy Services Ltd.	2.14%
Kotak PSU Bank ETF	2.13%
UTI NIFTY BANK ETF	2.12%
SBI-ETF NIFTY BANK	2.00%
Bank Of India	1.88%
ANANT RAJ Ltd.	1.79%
Bandhan Bank Ltd.	1.69%
Bajaj Finance Ltd.	1.61%
Union Bank Of India	1.57%
Hindustan Unilever Ltd.	1.56%
Nuvoco Vistas Corporation Ltd.	1.54%
Axis Bank Ltd.	1.52%
Maruti Suzuki India Ltd.	1.38%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.38%
Genus Power Infrastructure Ltd.	1.38%
UPL Ltd.	1.26%
Others	16.89%

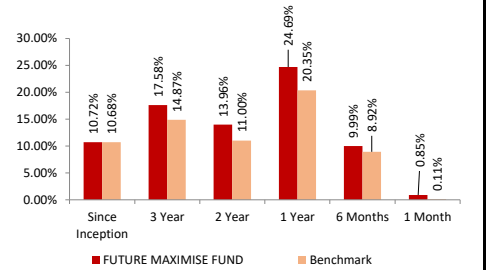
SECTORAL ALLOCATION



Debt Rating Profile

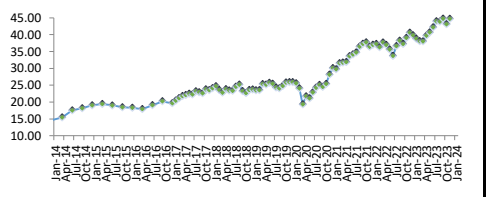


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 12%+Nifty 83%

FUND - NAV



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.

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%	3.06%
Fixed Income Instruments	40.00%	70.00%	43.64%
Equities	30.00%	60.00%	53.30%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	255.53%
Simple Annual Return	16.51%
CAGR Return	8.54%

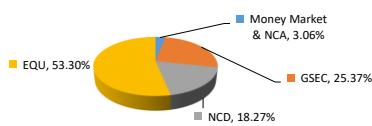
NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
35.5532	7,132.08

Modified Duration (In Years)

5.60

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.06%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	25.37%
7.25% GS 12/06/2063	4.54%
7.30% GS 2053 19/06/2053	3.66%
0% CS 19 DEC 2029	2.65%
0% CS 19 DEC 2033	2.59%
7.10% Gsec 2029 18/04/2029	2.25%
7.64% MH SGS 2033	2.11%
8% GOI Oil Bond 2026 23/03/2026	1.92%
0% CS 15 Jun 2030 15/06/2030	1.35%
0% CS 19 JUN 2030	1.35%
8.97% Central Government 05/12/2030	1.23%
Others	1.73%

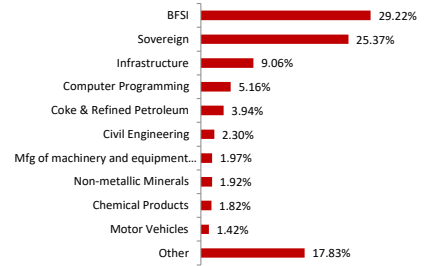
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	18.27%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.09%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	4.67%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.11%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	1.93%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.54%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.49%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.44%
8.72% ILFS 21/01/2025	0.00%

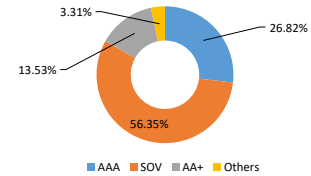
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	53.30%
HDFC Bank Ltd.	5.08%
Reliance Industries Ltd.	3.62%
State Bank of India	3.10%
ICICI Bank Ltd.	3.03%
Infosys Technologies Ltd.	2.76%
Larsen & Toubro Ltd.	2.30%
Kotak Mahindra Bank Ltd.	1.95%
Reliance ETF Bank BeES	1.65%
SBI-ETF NIFTY BANK	1.45%
Tata Consultancy Services Ltd.	1.35%
Kotak PSU Bank ETF	1.34%
Bajaj Finance Ltd.	1.33%
Bank Of India	1.22%
Axis Bank Ltd.	1.18%
UTI NIFTY BANK ETF	1.14%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.11%
Bandhan Bank Ltd.	1.08%
ANANT RAJ Ltd.	1.07%
Union Bank Of India	1.01%
Hindustan Unilever Ltd.	1.01%
Mirae Asset Fin Services ETF	1.01%
Nuvoco Vistas Corporation Ltd.	0.99%
Genus Power Infrastructure Ltd.	0.89%
Indraprastha Gas Ltd.	0.86%
UPL Ltd.	0.81%
Others	10.94%

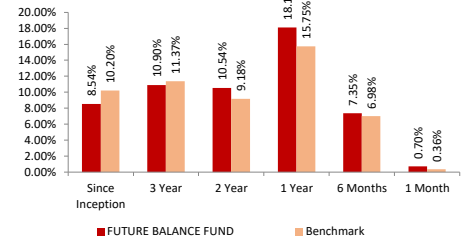
SECTORAL ALLOCATION



Debt Rating Profile

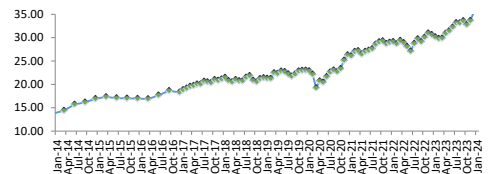


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

FUND - NAV

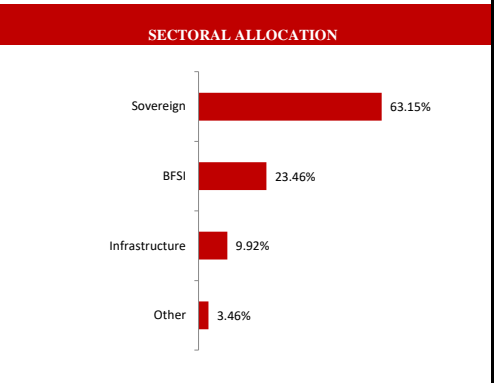


OBJECTIVE
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

Fund Manager Details

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

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.46%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	63.15%
7.30% GS 2053 19/06/2053	17.73%
7.25% GS 12/06/2063	7.07%
0% CS 19 DEC 2029	6.69%
0% CS 19 JUN 2033	5.52%
0% CS 15 Jun 2030 15/06/2030	4.62%
7.66% Tamil Nadu SDL 2033	4.58%
0% CS 12 DEC 2029 12/12/2029	4.37%
0% CS 17JUN2033	4.10%
7.10% Gsec 2029 18/04/2029	3.21%
0% CS 19 DEC 2033	2.52%
Others	2.75%



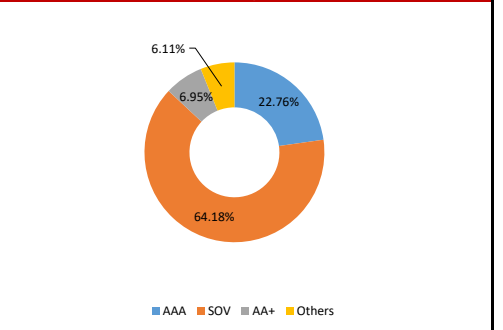
ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.46%
Fixed Income Instruments	50.00%	100.00%	96.54%
Equities	0.00%	0.00%	0.00%

SECURITIES

CORPORATE DEBT **33.39%**

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.84%
8.06% Bajaj Finance Ltd. 04/10/2029	6.11%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.83%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.73%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	4.39%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.25%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.28%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	0.60%
7.68% PFC Ltd. 15/07/2030	0.24%
8.95% Bajaj Finance Ltd. 08/01/2026	0.12%
Others	0.00%



RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

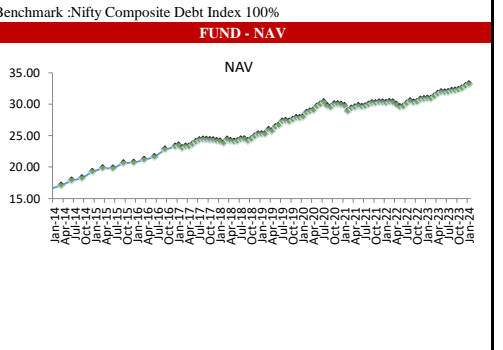
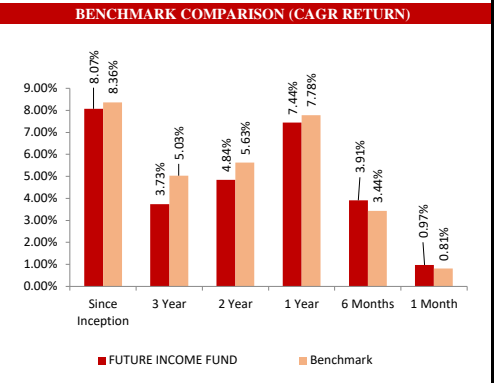
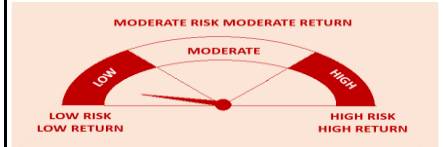
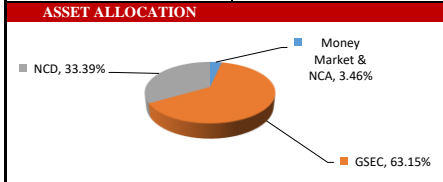
FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	232.08%
Simple Annual Return	15.00%
CAGR Return	8.07%

NAV & AUM as on 31-Jan-2024

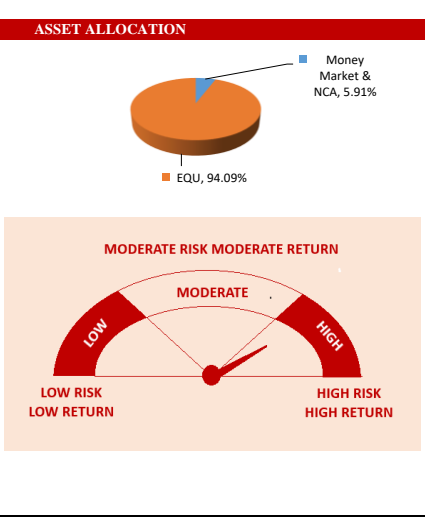
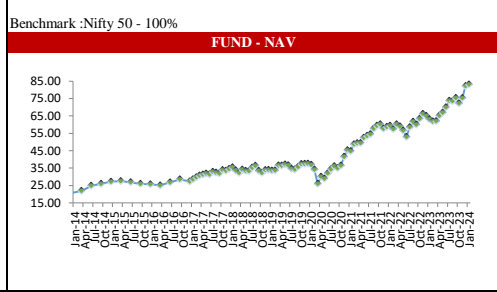
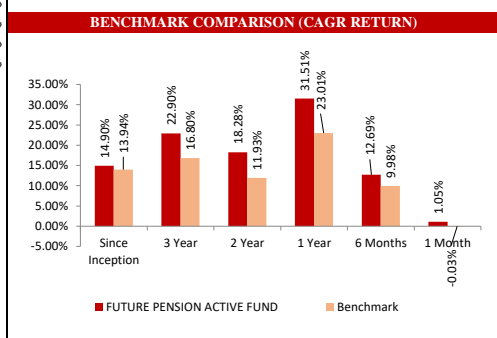
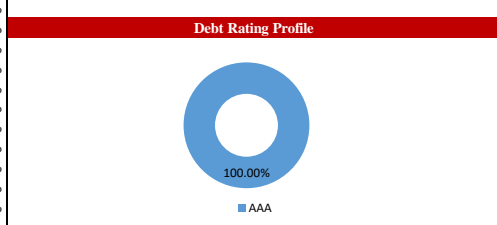
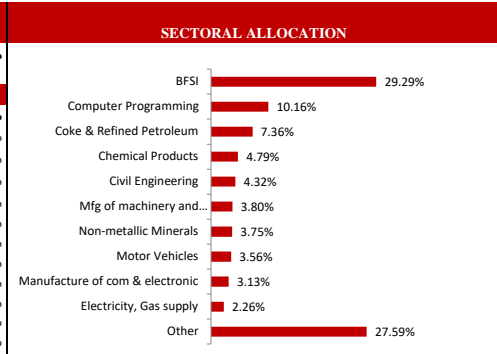
NAV	AUM (In Lakhs)
33.2081	8,321.50

Modified Duration (In Years)
6.86



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%	5.91%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	94.09%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Jan-2024			
Returns since Publication of NAV			
Absolute Return	730.56%		
Simple Annual Return	47.93%		
CAGR Return	14.90%		
NAV & AUM as on 31-Jan-2024			
NAV	AUM (In Lakhs)		
83.0565	819.70		

PORTFOLIO AS ON 31-Jan-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	5.91%
SECURITIES	
EQUITY	
	94.09%
HDFC Bank Ltd.	7.90%
Reliance Industries Ltd.	6.74%
Infosys Technologies Ltd.	5.39%
ICICI Bank Ltd.	4.80%
Larsen & Toubro Ltd.	4.32%
State Bank of India	3.51%
SBI-ETF NIFTY BANK	3.13%
Kotak Mahindra Bank Ltd.	2.83%
Reliance ETF Bank BeES	2.67%
Tata Consultancy Services Ltd.	2.63%
Mirae Asset Fin Services ETF	2.46%
Kotak PSU Bank ETF	2.42%
Bank Of India	2.35%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.16%
Maruti Suzuki India Ltd.	2.13%
Bandhan Bank Ltd.	2.02%
Hindustan Unilever Ltd.	1.95%
Nuvoco Vistas Corporation Ltd.	1.93%
Genus Power Infrastrucure Ltd.	1.91%
Union Bank Of India	1.64%
UTI NIFTY BANK ETF	1.62%
Indraprastha Gas Ltd.	1.61%
UPL Ltd.	1.56%
Schaeffler India Ltd.	1.55%
Bajaj Finance Ltd.	1.38%
Others	21.48%



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%	3.85%
Fixed Income Instruments	30.00%	80.00%	34.72%
Equities	20.00%	70.00%	61.43%

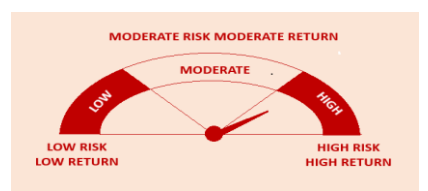
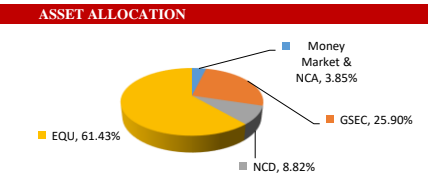
RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 31-Jan-2024	
Returns since Publication of NAV	
Absolute Return	518.21%
Simple Annual Return	34.00%
CAGR Return	12.70%

NAV as on 31-Jan-2024	
61.8211	
NAV & AUM as on 31-Jan-2024	
NAV	AUM (In Lakhs)
61.8211	231.32

Modified Duration (In Years)
4.72

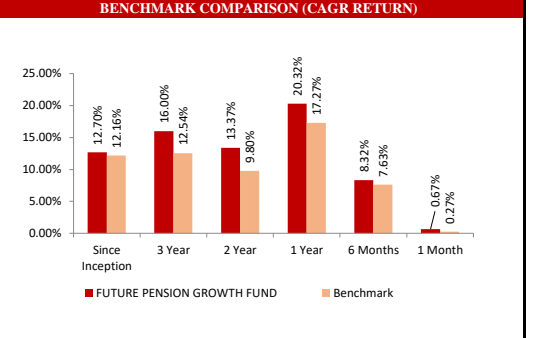
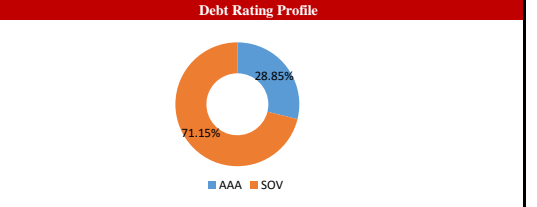
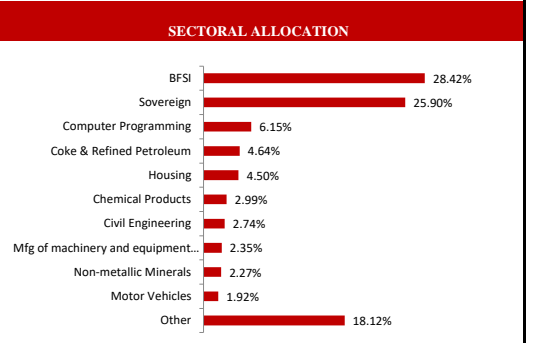


PORTFOLIO AS ON 31-Jan-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	3.85%
SECURITIES	
GOVERNMENT SECURITIES	
	25.90%
8% GOI Oil Bond 2026 23/03/2026	6.58%
7.30% GS 2053 19/06/2053	6.51%
7.10% Gsec 2029 18/04/2029	4.33%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.08%
8.51% Maharashtra SDL 09/03/2026	2.08%
7.25% GS 12/06/2063	1.29%
7.26% Gsec 2032 22/08/2032	0.91%
7.25% Gujarat SDL 2027 12/07/2027	0.13%

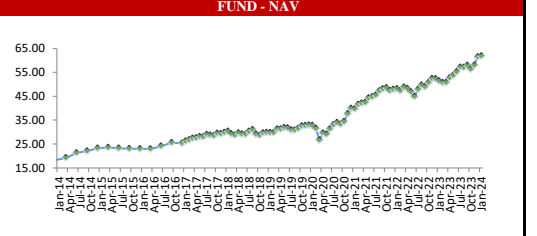
SECURITIES		HOLDINGS	
CORPORATE DEBT			
			8.82%
8.70% LIC Housing Finance Ltd. 20/03/2029			4.50%
7.75% L&T Finance Ltd. 2025 10/07/2025			4.32%

SECURITIES		HOLDINGS	
EQUITY			
			61.43%
HDFC Bank Ltd.			5.57%
ICICI Bank Ltd.			4.68%
Reliance Industries Ltd.			4.26%
State Bank of India			3.82%
Kotak Mahindra Bank Ltd.			3.30%
Infosys Technologies Ltd.			3.26%
Larsen & Toubro Ltd.			2.74%
Axis Bank Ltd.			1.72%
Kotak PSU Bank ETF			1.69%
Tata Consultancy Services Ltd.			1.63%
Hindustan Unilever Ltd.			1.45%
ANANT RAJ Ltd.			1.38%

Reliance ETF Bank BeES	1.37%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.32%
Bandhan Bank Ltd.	1.28%
Union Bank Of India	1.24%
Maruti Suzuki India Ltd.	1.19%
Nuvoco Vistas Corporation Ltd.	1.17%
Genus Power Infrastructure Ltd.	1.05%
Indraprastha Gas Ltd.	1.02%
Schaeffler India Ltd.	0.99%
Bajaj Finance Ltd.	0.98%
UPL Ltd.	0.96%
Honeywell Automation India Ltd.	0.84%
Ideaforge Technology Ltd.	0.78%
Others	11.77%



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 32%+Nifty 63%



ABOUT THE FUND			
OBJECTIVE			
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.56%
Fixed Income Instruments	80.00%	100.00%	82.66%
Equities	0.00%	20.00%	14.77%
RISK RETURN PROFILE			
Risk	Medium		
Return	Medium		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 31-Jan-2024			
Returns since Publication of NAV			
Absolute Return	334.31%		
Simple Annual Return	21.93%		
CAGR Return	10.12%		
NAV & AUM as on 31-Jan-2024			
NAV	AUM (In Lakhs)		
43.4309	120.32		
Modified Duration (In Years)			
5.64			
ASSET ALLOCATION			

PORTFOLIO AS ON 31-Jan-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.57%
SECURITIES	
GOVERNMENT SECURITIES	
7.30% GS 2053 19/06/2053	15.43%
0% CS 19 DEC 2029	11.02%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.45%
7.10% Gsec 2029 18/04/2029	5.82%
7.92% West Bengal SDL 15/03/2027	5.06%
8% GOI Oil Bond 2026 23/03/2026	4.22%
7.66% Tamil Nadu SDL 2033	4.17%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.84%
6.90% GOI OIL Bond 2026 04/02/2026	2.48%
8.70% Gujarat SDL 2028 19/09/2028	2.18%
Others	3.24%
SECURITIES	
CORPORATE DEBT	
7.68% PFC Ltd. 15/07/2030	8.31%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.46%
SECURITIES	
EQUITY	
14.77%	
HDFC Bank Ltd.	1.56%
ICICI Bank Ltd.	1.23%
Reliance Industries Ltd.	1.11%
Infosys Technologies Ltd.	0.88%
State Bank of India	0.84%
Kotak Mahindra Bank Ltd.	0.79%
Larsen & Toubro Ltd.	0.69%
Bajaj Finance Ltd.	0.46%
Axis Bank Ltd.	0.41%
Bank Of India	0.40%
Bandhan Bank Ltd.	0.34%
Genus Power Infrastructure Ltd.	0.34%
ANANT RAJ Ltd.	0.33%
Honeywell Automation India Ltd.	0.32%
Tata Consultancy Services Ltd.	0.32%
Nuvoco Vistas Corporation Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Union Bank Of India	0.30%
Indraprastha Gas Ltd.	0.27%
UPL Ltd.	0.25%
Schaeffler India Ltd.	0.23%
Ideaforge Technology Ltd.	0.20%
TATA COMMUNICATIONS Ltd.	0.19%
FUSION MICRO FINANCE Ltd.	0.18%
Asian Paints Ltd.	0.17%
Others	2.33%

SECTORAL ALLOCATION	
Sovereign	67.89%
BFSI	13.22%
Infrastructure	8.40%
Computer Programming	1.55%
Coke & Refined Petroleum	1.23%
Chemical Products	0.73%
Mfg of machinery and equipment...	0.70%
Civil Engineering	0.69%
Non-metallic Minerals	0.64%
Manufacture of com & electronic	0.48%
Other	4.46%

Debt Rating Profile	
AAA	10.05%
SOV	82.13%
Others	7.82%

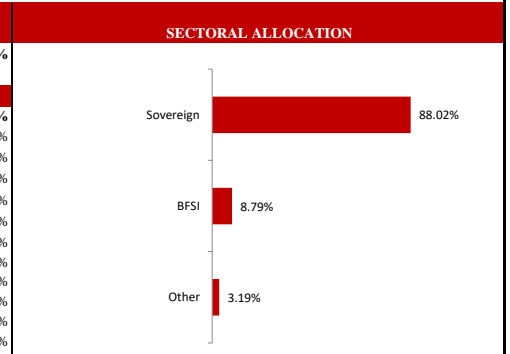
BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	10.12%
3 Year	9.02%
2 Year	7.34%
1 Year	6.61%
6 Months	7.38%
1 Month	6.56%
Benchmark	10.70%
Benchmark	9.70%
Benchmark	5.12%
Benchmark	4.33%
Benchmark	1.01%
Benchmark	0.69%

Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

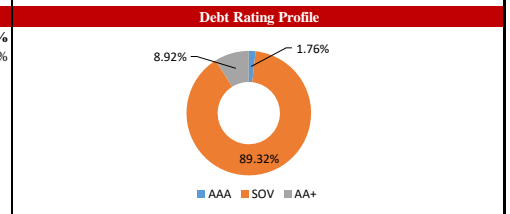
FUND - NAV	
Jan-18	15.00
Jul-18	16.00
Jan-19	17.00
Jul-19	18.00
Jan-20	19.00
Jul-20	20.00
Jan-21	21.00
Jul-21	22.00
Jan-22	23.00
Jul-22	24.00
Jan-23	25.00
Jul-23	26.00
Jan-24	27.00

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%	3.19%
Fixed Income Instruments	0.00%	100.00%	96.81%
Equities	0.00%	0.00%	0.00%
RISK RETURN PROFILE			
Risk	Low		
Return	Low		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 31-Jan-2024			
Returns since Publication of NAV			
Absolute Return	256.28%		
Simple Annual Return	16.81%		
CAGR Return	8.69%		

PORTFOLIO AS ON 31-Jan-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.19%
SECURITIES	
GOVERNMENT SECURITIES	88.02%
7.10% Gsec 2029 18/04/2029	11.82%
7.30% GS 2053 19/06/2053	11.07%
0% CS 19 DEC 2029	9.40%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.08%
7.25% GS 12/06/2063	7.85%
0% CS 19 DEC 2030	6.81%
0% CS 15 Jun 2030 15/06/2030	5.04%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.95%
8.51% Maharashtra SDL 09/03/2026	4.83%
7.66% Tamil Nadu SDL 2033	4.74%
Others	13.42%

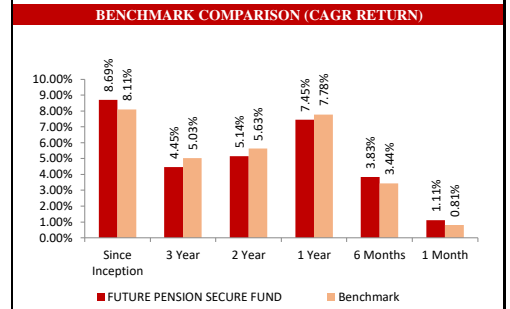
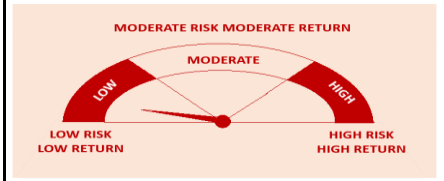
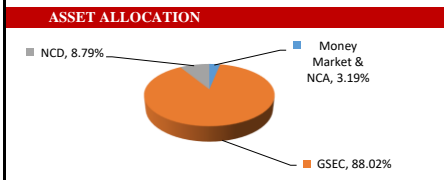


SECURITIES	HOLDINGS
CORPORATE DEBT	8.79%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	8.79%

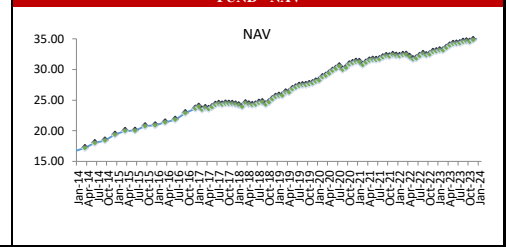


NAV & AUM as on 31-Jan-2024	
NAV	AUM (In Lakhs)
35.6278	63.48

Modified Duration (In Years)
6.05



Benchmark :Nifty Composite Debt Index 100%



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%	2.10%
Fixed Income Instruments	25.00%	100.00%	97.90%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 31-Jan-2024

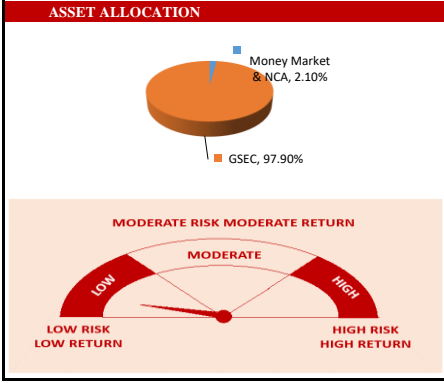
Returns since Publication of NAV

Absolute Return	211.37%
Simple Annual Return	13.66%
CAGR Return	7.62%

NAV & AUM as on 31-Jan-2024

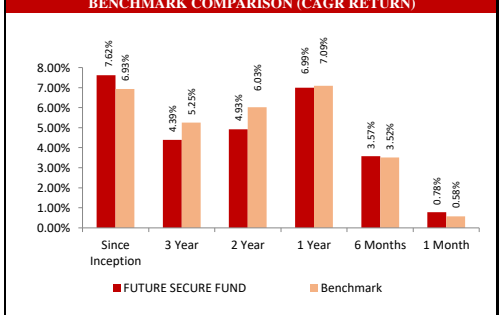
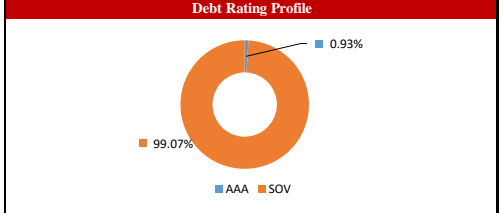
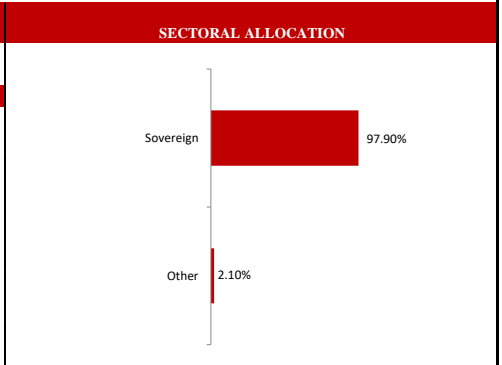
NAV	AUM (In Lakhs)
31.1368	1,910.13

Modified Duration (In Years)
4.56

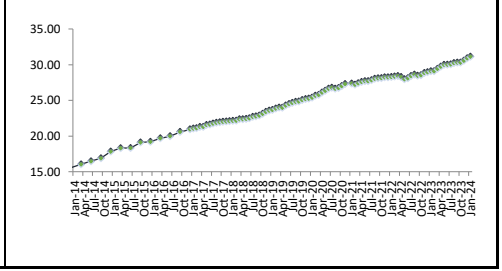


PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.10%
SECURITIES	97.90%
GOVERNMENT SECURITIES	97.90%
6.90% GOI OIL Bond 2026 04/02/2026	18.10%
7.10% Gsec 2029 18/04/2029	16.77%
7.66% Tamil Nadu SDL 2033	9.99%
0% CS 15 Jun 2030 15/06/2030	7.71%
0% CS 12 DEC 2029 12/12/2029	7.02%
0% CS 19 DEC 2029	5.41%
7.64% MH SGS 2033	5.26%
0% GS 15/12/2027	4.81%
0% CS 19 JUN 2027	4.76%
7.26% Gsec 2032 22/08/2032	4.15%
Others	13.92%



Benchmark :Nifty 1 year Tbill Index 30%+Nifty Liquid Fund Index 70%



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%	9.05%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	90.95%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

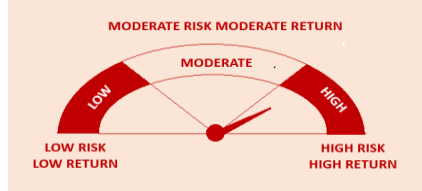
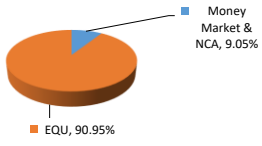
FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	225.87%
Simple Annual Return	43.67%
CAGR Return	25.66%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
32.5866	9,739.64

ASSET ALLOCATION



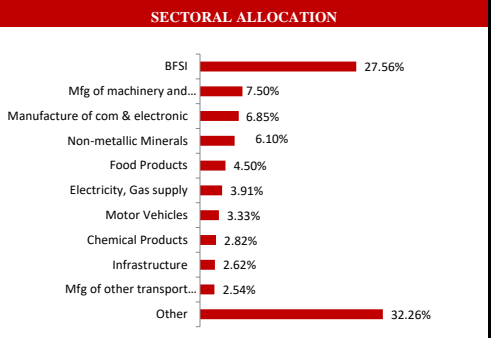
PORTFOLIO AS ON 31-Jan-2024

SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **9.05%**

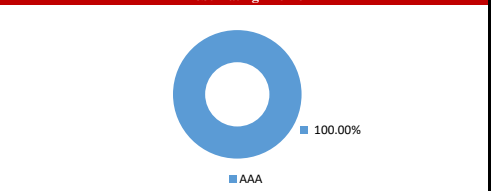
SECURITIES **EQUITY** **HOLDINGS** **90.95%**

Genus Power Infrastrucure Ltd.	4.95%
Bank Of India	4.77%
Bandhan Bank Ltd.	4.25%
Union Bank Of India	3.38%
State Bank of India	3.32%
Schaeffler India Ltd.	2.95%
Nuvoco Vistas Corporation Ltd.	2.91%
FUSION MICRO FINANCE Ltd.	2.85%
BALRAMPUR CHINI MILLS Ltd.	2.81%
Indraprastha Gas Ltd.	2.65%
Ideaforge Technology Ltd.	2.54%
TATA COMMUNICATIONS Ltd.	2.52%
ANANT RAJ Ltd.	2.45%
Ashok Leyland Ltd.	2.38%
Kotak PSU Bank ETF	2.34%
TIMKEN INDIA Ltd.	2.29%
Honeywell Automation India Ltd.	2.26%
Zee Entertainment Enterprises Ltd.	2.15%
DCX SYSTEMS Ltd.	1.90%
Page Industries Ltd.	1.82%
RBL Bank Ltd.	1.77%
UPL Ltd.	1.77%
Bombay Burmah Trading Corporation Ltd.	1.69%
Dalmia Bharat Ltd.	1.64%
AU Small Finance Bank Ltd.	1.57%
Others	25.03%

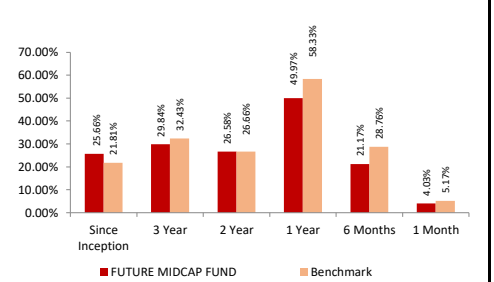
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index - 100%

FUND - NAV

