

## 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	243.09%	19.53%	10.41%	166.97%	14.25%	8.74%	207.03%	16.47%	9.33%	256.03%	18.55%	9.64%

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	180.46%	13.07%	7.76%	195.71%	14.18%	8.17%	465.48%	34.30%	13.62%	367.50%	27.08%	12.04%

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	269.09%	19.83%	10.10%	216.93%	15.99%	8.87%	179.76%	13.02%	7.74%	90.90%	25.96%	20.28%

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	194.55%	15.81%	9.17%	31.02%	9.79%	8.90%	50.13%	14.53%	12.50%	18.42%	12.52%	12.18%

**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%	98.82%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.18%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

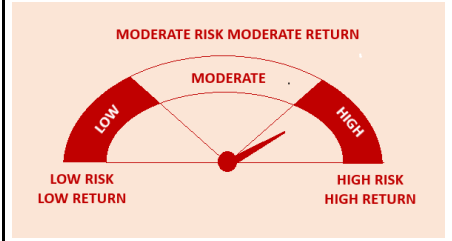
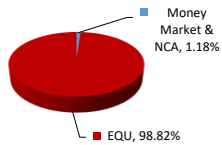
**FUND PERFORMANCE as on**

31-May-2022	
Returns since Publication of NAV	
Absolute Return	243.09%
Simple Annual Return	19.53%
CAGR Return	10.41%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
34.3089	7,460.06

**ASSET ALLOCATION**



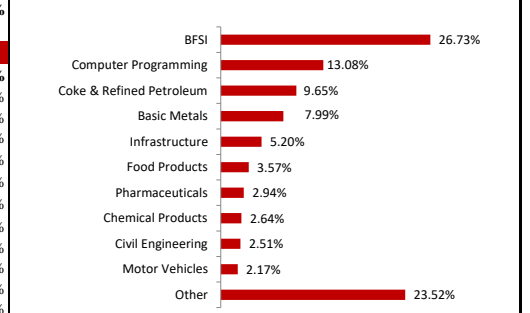
**PORTFOLIO AS ON 31-May-2022**

**MONEY MARKET INSTRUMENTS & NCA** **1.18%**

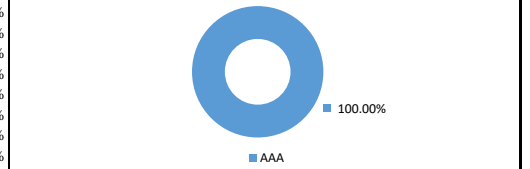
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.82%</b>
Reliance Industries Ltd.	8.82%
ICICI Bank Ltd.	6.14%
Reliance ETF Bank BeES	5.77%
Infosys Technologies Ltd.	5.73%
Kotak Mahindra MF - Kotak Banking ETF	5.43%
Tata Steel Ltd.	5.51%
Tata Consultancy Services Ltd.	3.46%
HDFC Bank Ltd.	3.46%
Bharti Airtel Ltd. (Partly Paid)	2.87%
HDFC Ltd.	2.68%
Larsen & Toubro Ltd.	2.51%
Axis Bank Ltd.	2.27%
Bajaj Finance Ltd.	1.12%
SBI Cards & Payment Services Ltd.	1.91%
State Bank of India	1.81%
Hindustan Unilever Ltd.	1.69%
Kotak Mahindra Bank Ltd.	1.64%
Kotak PSU Bank ETF	1.58%
HCL Technologies Ltd.	1.52%
Steel Authority OF India Ltd.	1.38%
Tech Mahindra Ltd.	1.36%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.32%
BEML Ltd.	1.32%
Oil & Natural Gas Corporation Ltd.	1.30%
Hindalco Industries Ltd.	1.12%
Others	26.08%

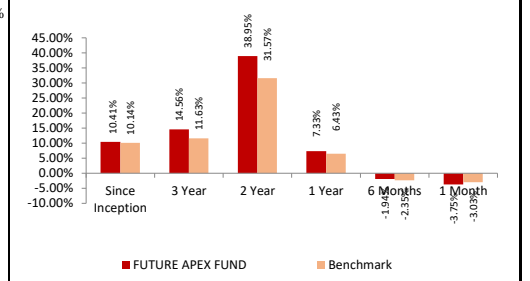
**SECTORAL ALLOCATION**



**Debt Rating Profile**

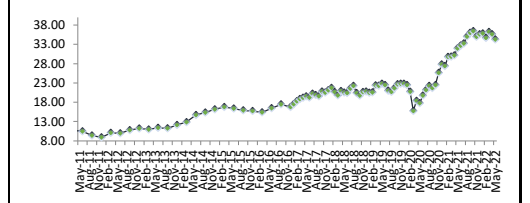


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	1.40%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.60%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

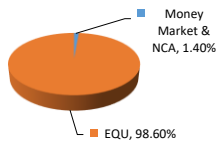
**FUND PERFORMANCE as on**

31-May-2022	
Returns since Publication of NAV	
Absolute Return	166.97%
Simple Annual Return	14.25%
CAGR Return	8.74%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
26.6968	5,769.45

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



**PORTFOLIO AS ON 31-May-2022**

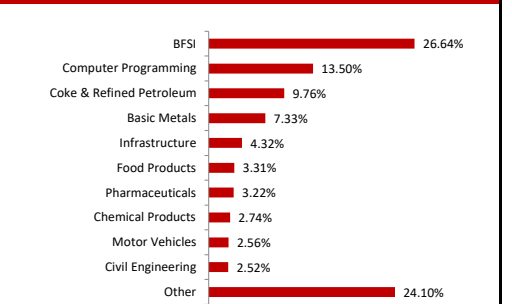
**MONEY MARKET INSTRUMENTS & NCA** **1.40%**

**SECURITIES** **HOLDINGS**

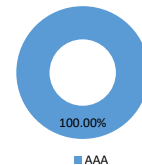
**EQUITY** **98.60%**

Reliance Industries Ltd.	8.89%
ICICI Bank Ltd.	6.24%
Kotak Mahindra MF - Kotak Banking ETF	5.97%
Infosys Technologies Ltd.	5.83%
Reliance ETF Bank BeES	4.83%
Tata Consultancy Services Ltd.	3.79%
HDFC Bank Ltd.	3.75%
Tata Steel Ltd.	3.54%
Bharti Airtel Ltd. (Partly Paid)	2.87%
HDFC Ltd.	2.66%
Larsen & Toubro Ltd.	2.52%
Axis Bank Ltd.	2.48%
Bajaj Finance Ltd.	2.03%
SBI Cards & Payment Services Ltd.	1.82%
Kotak PSU Bank ETF	1.80%
Hindustan Unilever Ltd.	1.78%
State Bank of India	1.62%
Kotak Mahindra Bank Ltd.	1.55%
HCL Technologies Ltd.	1.52%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.40%
BEML Ltd.	1.38%
Tech Mahindra Ltd.	1.35%
Oil & Natural Gas Corporation Ltd.	1.34%
Tata Motors Ltd. (DVR)	1.20%
Steel Authority OF India Ltd.	1.18%
Others	25.25%

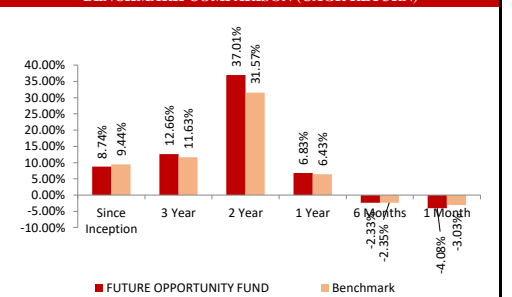
**SECTORAL ALLOCATION**



**Debt Rating Profile**

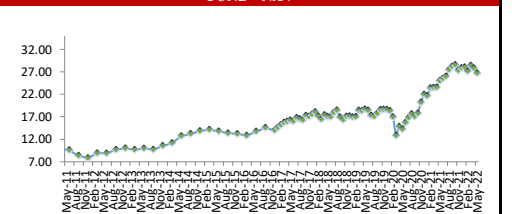


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	1.37%
Equities	0.00%	100.00%	98.63%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

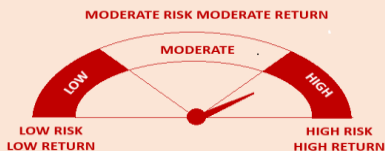
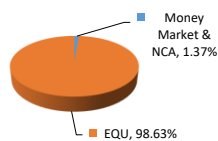
**FUND PERFORMANCE as on 31-May-2022**

Returns since Publication of NAV	
Absolute Return	207.03%
Simple Annual Return	16.47%
CAGR Return	9.33%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
30.7029	850.34

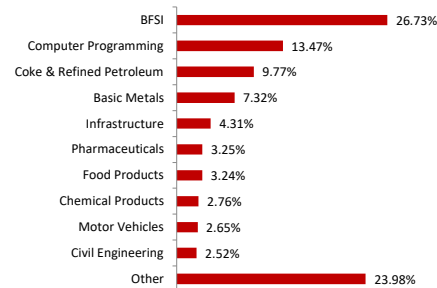
**ASSET ALLOCATION**



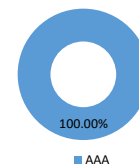
**PORTFOLIO AS ON 31-May-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.37%</b>
<b>SECURITIES</b>	<b>98.63%</b>
<b>EQUITY</b>	<b>98.63%</b>
Reliance Industries Ltd.	8.89%
ICICI Bank Ltd.	6.12%
Infosys Technologies Ltd.	5.86%
Kotak Mahindra MF - Kotak Banking ETF	5.76%
Reliance ETF Bank BeES	5.48%
Tata Consultancy Services Ltd.	3.82%
HDFC Bank Ltd.	3.59%
Tata Steel Ltd.	3.55%
Bharti Airtel Ltd. (Partly Paid)	2.86%
HDFC Ltd.	2.69%
Larsen & Toubro Ltd.	2.52%
Axis Bank Ltd.	2.41%
Bajaj Finance Ltd.	2.02%
SBI Cards & Payment Services Ltd.	1.81%
Hindustan Unilever Ltd.	1.80%
State Bank of India	1.78%
Kotak Mahindra Bank Ltd.	1.53%
HCL Technologies Ltd.	1.53%
Kotak PSU Bank ETF	1.43%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.40%
Oil & Natural Gas Corporation Ltd.	1.33%
Tech Mahindra Ltd.	1.26%
BEML Ltd.	1.23%
Tata Motors Ltd. (DVR)	1.22%
Steel Authority OF India Ltd.	1.21%
Others	25.53%

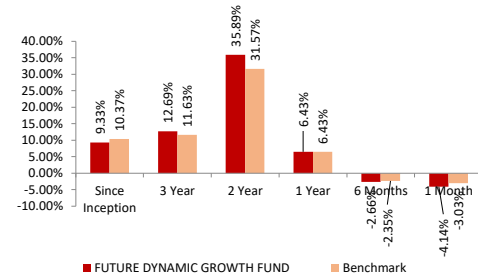
**SECTORAL ALLOCATION**



**Debt Rating Profile**

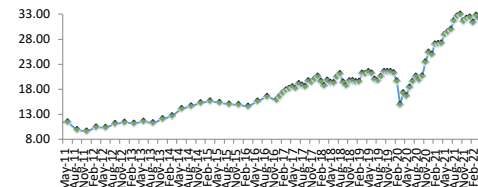


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	1.96%
Fixed Income Instruments	10.00%	50.00%	16.54%
Equities	50.00%	90.00%	81.50%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 31-May-2022**

Returns since Publication of NAV	
Absolute Return	256.03%
Simple Annual Return	18.55%
CAGR Return	9.64%

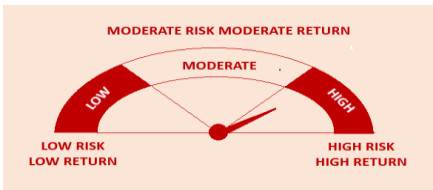
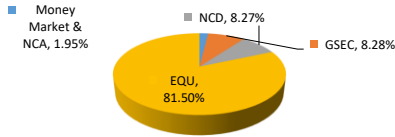
**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
35.6029	8,865.26

**Modified Duration (In Years)**

4.59

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-May-2022**

**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.95%</b>
<b>SECURITIES</b>	<b>8.28%</b>
<b>GOVERNMENT SECURITIES</b>	<b>8.28%</b>
6.54% Gsec 2032 17/01/2032	4.47%
6.90% GOI OIL Bond 2026 04/02/2026	1.34%
8.24% Gsec 2033 10/11/2033	1.13%
7.26% Gsec 2029 - 14/01/2029	0.62%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.46%
8.63% Tamil Nadu SDL 09/01/2023	0.26%

**SECURITIES HOLDINGS**

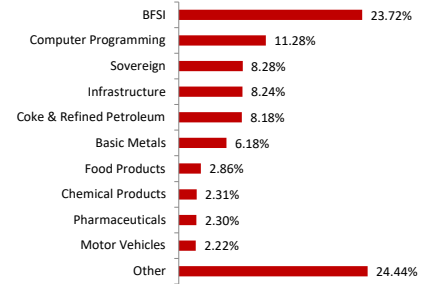
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>8.27%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.77%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.95%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.16%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.07%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.85%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.46%

**SECURITIES HOLDINGS**

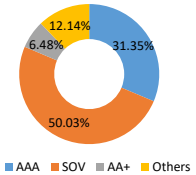
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>81.50%</b>
Reliance Industries Ltd.	7.43%
Reliance ETF Bank BeES	5.72%
Kotak Mahindra MF - Kotak Banking ETF	5.41%
Infosys Technologies Ltd.	4.84%
ICICI Bank Ltd.	4.29%
Tata Consultancy Services Ltd.	3.20%
Tata Steel Ltd.	2.97%
HDFC Bank Ltd.	2.47%
Bharti Airtel Ltd. (Partly Paid)	2.39%
HDFC Ltd.	2.32%
Larsen & Toubro Ltd.	2.10%
Axis Bank Ltd.	1.79%

State Bank of India	1.70%
Bajaj Finance Ltd.	1.70%
SBI Cards & Payment Services Ltd.	1.53%
Hindustan Unilever Ltd.	1.50%
Kotak PSU Bank ETF	1.49%
HCL Technologies Ltd.	1.27%
Tech Mahindra Ltd.	1.13%
Oil & Natural Gas Corporation Ltd.	1.11%
BEML Ltd.	1.02%
Tata Motors Ltd. (DVR)	1.02%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.01%
Steel Authority OF India Ltd.	0.98%
Kotak Mahindra Bank Ltd.	0.85%
Others	20.24%

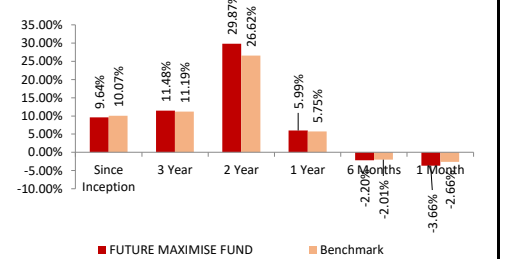
**SECTORAL ALLOCATION**



**Debt Rating Profile**

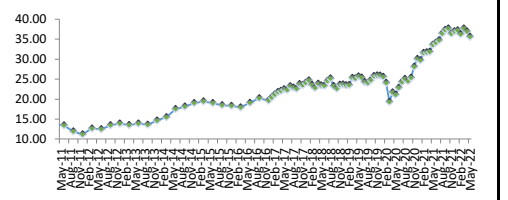


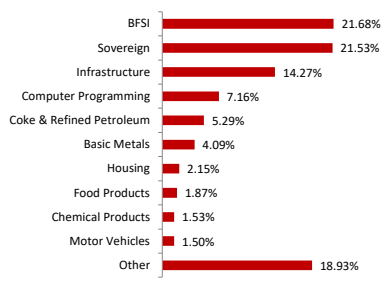
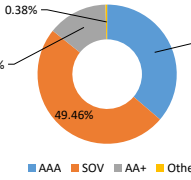
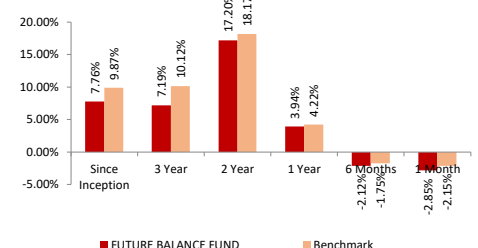
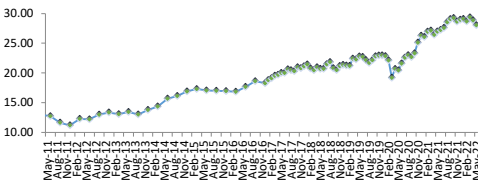
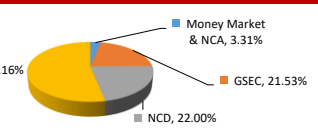

**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



ABOUT THE FUND		PORTFOLIO AS ON 31-May-2022		SECTORAL ALLOCATION																																																										
<b>OBJECTIVE</b> 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.		<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>3.31%</b>		 <table border="1"> <tr><td>BFSI</td><td>21.68%</td></tr> <tr><td>Sovereign</td><td>21.53%</td></tr> <tr><td>Infrastructure</td><td>14.27%</td></tr> <tr><td>Computer Programming</td><td>7.16%</td></tr> <tr><td>Coke &amp; Refined Petroleum</td><td>5.29%</td></tr> <tr><td>Basic Metals</td><td>4.09%</td></tr> <tr><td>Housing</td><td>2.15%</td></tr> <tr><td>Food Products</td><td>1.87%</td></tr> <tr><td>Chemical Products</td><td>1.53%</td></tr> <tr><td>Motor Vehicles</td><td>1.50%</td></tr> <tr><td>Other</td><td>18.93%</td></tr> </table>		BFSI	21.68%	Sovereign	21.53%	Infrastructure	14.27%	Computer Programming	7.16%	Coke & Refined Petroleum	5.29%	Basic Metals	4.09%	Housing	2.15%	Food Products	1.87%	Chemical Products	1.53%	Motor Vehicles	1.50%	Other	18.93%																																			
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<b>STRATEGY</b> Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b> <b>21.53%</b>		<b>Debt Rating Profile</b>																																																										
<b>Fund Manager Details</b>		<table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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	 <table border="1"> <tr><td>AAA</td><td>36.26%</td></tr> <tr><td>SOV</td><td>49.46%</td></tr> <tr><td>AA+</td><td>13.90%</td></tr> <tr><td>Others</td><td>0.38%</td></tr> </table>		AAA	36.26%	SOV	49.46%	AA+	13.90%	Others	0.38%																														
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<b>ASSET ALLOCATION</b>		<b>SECURITIES</b> <b>CORPORATE DEBT</b> <b>22.00%</b>		<b>BENCHMARK COMPARISON (CAGR RETURN)</b>																																																										
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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.

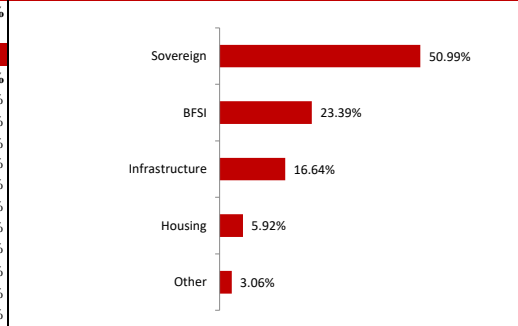
**Fund Manager Details**

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

**PORTFOLIO AS ON 31-May-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.06%</b>
<b>SECURITIES</b>	<b>50.99%</b>
<b>GOVERNMENT SECURITIES</b>	
6.54% Gsec 2032 17/01/2032	9.81%
7.26% Gsec 2029 - 14/01/2029	8.36%
6.10% Gsec 2031 12/07/2031	7.59%
8.24% Gsec 2033 10/11/2033	4.09%
0% CS 17 DEC 2027 17/12/2027	3.58%
0% CS 12 DEC 2029 12/12/2029	3.04%
6.90% GOI OIL Bond 2026 04/02/2026	3.04%
7.88% Gsec 2030 19/03/2030	2.94%
6.79% Central Government 15/05/2027	2.55%
6.95% TAMIL NADU 2031 17/02/2031	2.09%
Others	3.88%

**SECTORAL ALLOCATION**



**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.06%
Fixed Income Instruments	50.00%	100.00%	96.94%
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-May-2022**

Returns since Publication of NAV	
Absolute Return	195.71%
Simple Annual Return	14.18%
CAGR Return	8.17%

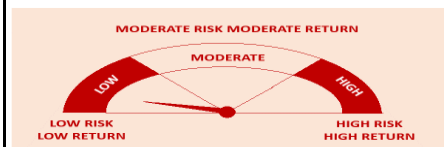
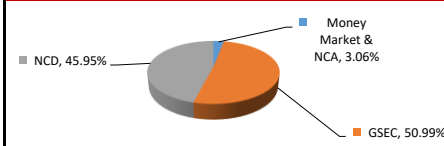
**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
29.5712	10,410.23

**Modified Duration (In Years)**

4.61

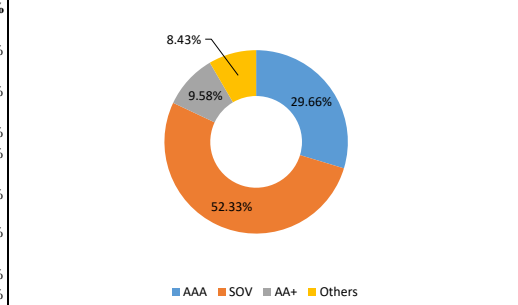
**ASSET ALLOCATION**



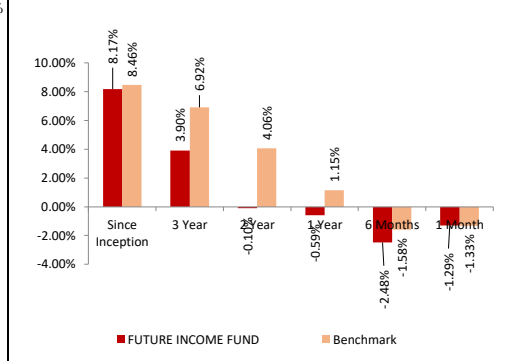
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>45.95%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.34%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.87%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.14%
8.06% Bajaj Finance Ltd. 04/10/2029	4.92%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.35%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.34%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.88%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.35%
8.80% LIC Housing Finance Ltd. 25/01/2029	2.57%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	0.83%
Others	1.37%

**Debt Rating Profile**

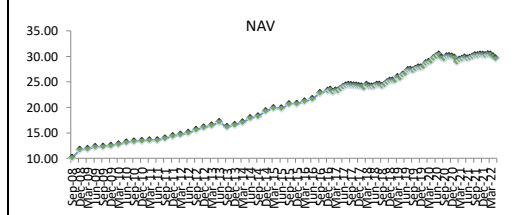


**BENCHMARK COMPARISON (CAGR RETURN)**



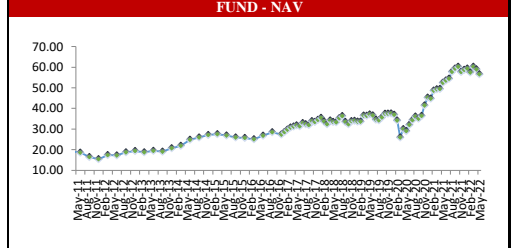
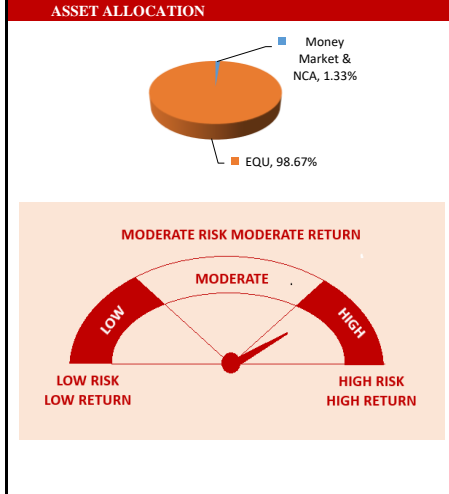
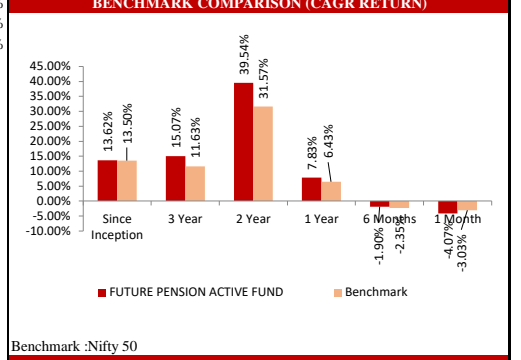
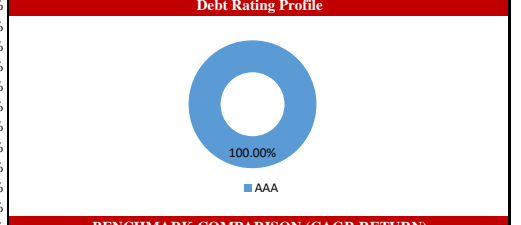
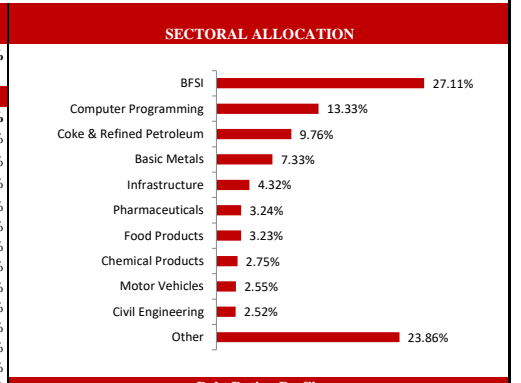
Benchmark :NIFTY Composite Debt Index

**FUND - NAV**



ABOUT THE FUND			
Provision of high expected returns with a high probability of negative return.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
<b>ASSET ALLOCATION</b>			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market	0.00%	40.00%	1.33%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.67%
<b>RISK RETURN PROFILE</b>			
Risk	High		
Return	High		
<b>DATE OF INCEPTION</b>			
20th October 2008			
<b>FUND PERFORMANCE as on 31-May-2022</b>			
Returns since Publication of NAV			
Absolute Return	465.48%		
Simple Annual Return	34.30%		
CAGR Return	13.62%		
<b>NAV &amp; AUM as on 31-May-2022</b>			
NAV	AUM (In Lakhs)		
56.5477	775.72		

PORTFOLIO AS ON 31-May-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
	1.33%
<b>SECURITIES</b>	
<b>EQUITY</b>	
	98.67%
Reliance Industries Ltd.	8.88%
ICICI Bank Ltd.	6.35%
Kotak Mahindra MF - Kotak Banking ETF	6.05%
Infosys Technologies Ltd.	5.81%
Reliance ETF Bank BeES	5.30%
Tata Consultancy Services Ltd.	3.86%
HDFC Bank Ltd.	3.65%
Tata Steel Ltd.	3.54%
Bharti Airtel Ltd. (Partly Paid)	2.87%
HDFC Ltd.	2.78%
Larsen & Toubro Ltd.	2.52%
State Bank of India	2.34%
SBI Cards & Payment Services Ltd.	2.05%
Bajaj Finance Ltd.	2.04%
Axis Bank Ltd.	2.01%
Hindustan Unilever Ltd.	1.79%
HCL Technologies Ltd.	1.53%
Kotak PSU Bank ETF	1.43%
Oil & Natural Gas Corporation Ltd.	1.33%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.32%
Kotak Mahindra Bank Ltd.	1.31%
BEML Ltd.	1.25%
Tech Mahindra Ltd.	1.25%
Tata Motors Ltd. (DVR)	1.22%
Steel Authority OF India Ltd.	1.21%
Others	24.96%





ABOUT THE FUND			
<b>OBJECTIVE</b> Provision of high expected returns with a moderate probability of negative return.			
<b>Fund Manager Details</b>			
		No. Of Funds Managed	
Fund Manager	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%	2.28%
Fixed Income Instruments	30.00%	80.00%	33.70%
Equities	20.00%	70.00%	64.03%

RISK RETURN PROFILE	
Risk	High
Return	High

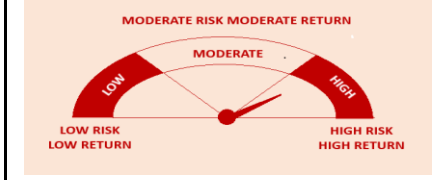
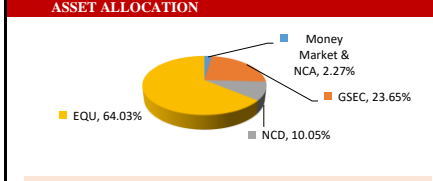
**DATE OF INCEPTION**  
20th October 2008

FUND PERFORMANCE as on 31-May-2022	
Returns since Publication of NAV	
Absolute Return	367.50%
Simple Annual Return	27.08%
CAGR Return	12.04%

**NAV as on 31-May-2022**  
46.7503

NAV & AUM as on 31-May-2022	
NAV	AUM (In Lakhs)
46.7503	206.44

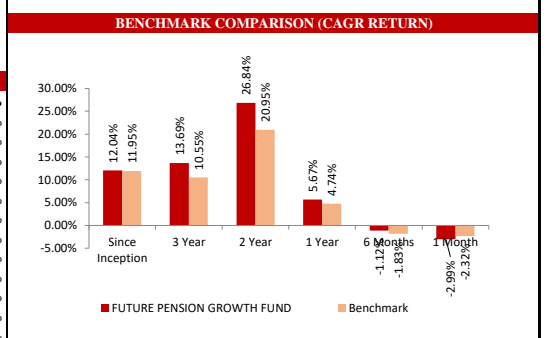
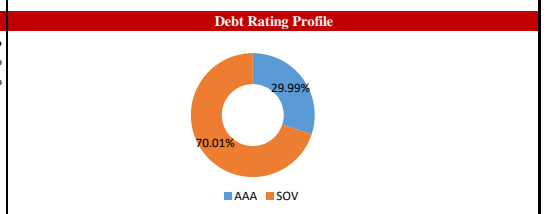
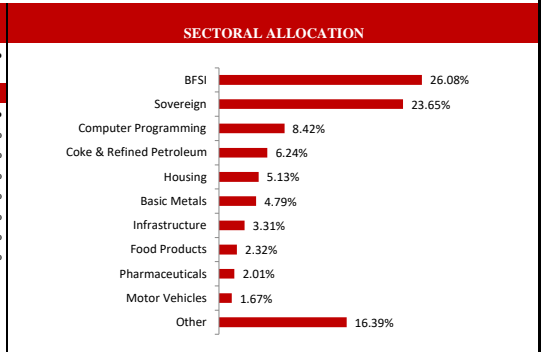
**Modified Duration (In Years)**  
4.58



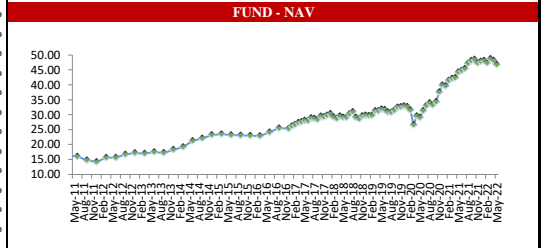
PORTFOLIO AS ON 31-May-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b> 2.27%	
<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b> 23.65%	
8% GOI Oil Bond 2026 23/03/2026	7.43%
8.24% Gsec 2033 10/11/2033	5.10%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.57%
8.51% Maharashtra SDL 09/03/2026	2.36%
6.54% Gsec 2032 17/01/2032	2.05%
7.88% Gsec 2030 19/03/2030	1.99%
7.25% Gujarat SDL 2027 12/07/2027	0.14%

SECURITIES		HOLDINGS
<b>CORPORATE DEBT</b>		<b>10.05%</b>
8.70% LIC Housing Finance Ltd. 20/03/2029		5.13%
7.75% L&T Finance Ltd. 2025 10/07/2025		4.92%

SECURITIES		HOLDINGS
<b>EQUITY</b>		<b>64.03%</b>
Reliance Industries Ltd.		5.69%
ICICI Bank Ltd.		5.61%
Infosys Technologies Ltd.		3.45%
HDFC Bank Ltd.		3.24%
Reliance ETF Bank BeES		3.05%
Tata Consultancy Services Ltd.		2.49%
Tata Steel Ltd.		2.20%
Bharti Airtel Ltd. (Partly Paid)		1.80%
HDFC Ltd.		1.80%
Kotak Mahindra Bank Ltd.		1.78%
Axis Bank Ltd.		1.66%
Larsen & Toubro Ltd.		1.61%
State Bank of India		1.39%
Bajaj Finance Ltd.		1.33%
Hindustan Unilever Ltd.		1.14%
Kotak PSU Bank ETF		1.11%
SBI Cards & Payment Services Ltd.		1.02%
BEML Ltd.		1.01%
HCL Technologies Ltd.		0.97%
Tech Mahindra Ltd.		0.86%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF		0.86%
Steel Authority OF India Ltd.		0.84%
Oil & Natural Gas Corporation Ltd.		0.83%
Tata Motors Ltd. (DVR)		0.77%
Burger King India Ltd.		0.76%
Others		16.75%



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 & Fixed Income Instruments	0.00%	100.00%	83.26%
Equities	0.00%	20.00%	16.74%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**  
17th October 2008

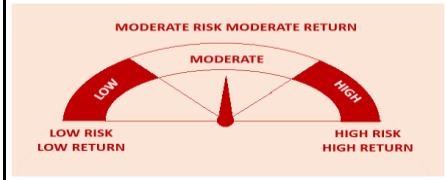
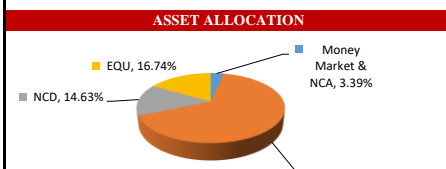
**FUND PERFORMANCE as on 31-May-2022**

Returns since Publication of NAV	
Absolute Return	269.09%
Simple Annual Return	19.83%
CAGR Return	10.10%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
36.9086	123.09

**Modified Duration (In Years)**  
4.88



**PORTFOLIO AS ON 31-May-2022**

**MONEY MARKET INSTRUMENTS & NCA** **3.39%**

**SECURITIES** **HOLDINGS**

**GOVERNMENT SECURITIES** **65.24%**

8.68% Tamil Nadu SDL 2028 10/10/2028	10.25%
6.54% Gsec 2032 17/01/2032	9.09%
6.10% Gsec 2031 12/07/2031	8.68%
7.88% Gsec 2030 19/03/2030	8.35%
7.26% Gsec 2029 - 14/01/2029	6.12%
7.92% West Bengal SDL 15/03/2027	4.96%
8% GOI Oil Bond 2026 23/03/2026	4.15%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.75%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.49%
8.24% Gsec 2033 10/11/2033	2.31%
Others	5.08%

**SECURITIES** **HOLDINGS**

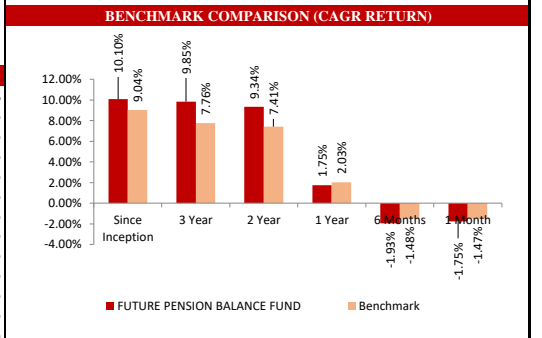
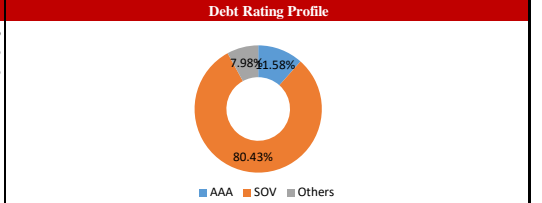
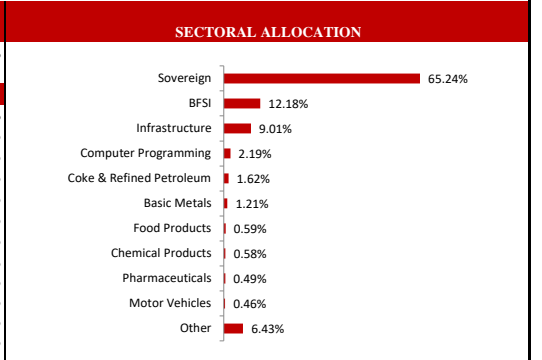
**CORPORATE DEBT** **14.63%**

7.68% PFC Ltd. 15/07/2030	8.15%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.48%

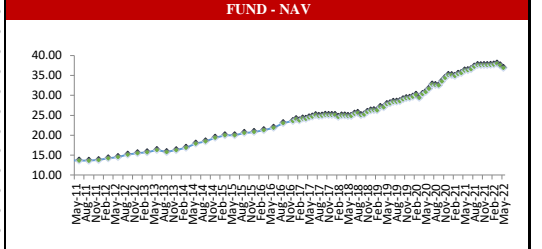
**SECURITIES** **HOLDINGS**

**EQUITY** **16.74%**

Reliance Industries Ltd.	1.48%
ICICI Bank Ltd.	1.25%
HDFC Bank Ltd.	0.99%
Infosys Technologies Ltd.	0.92%
Kotak Mahindra MF - Kotak Banking ETF	0.83%
Tata Consultancy Services Ltd.	0.66%
Axis Bank Ltd.	0.59%
Tata Steel Ltd.	0.57%
Bharti Airtel Ltd. (Partly Paid)	0.45%
HDFC Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.44%
Larsen & Toubro Ltd.	0.42%
State Bank of India	0.41%
SBI Cards & Payment Services Ltd.	0.37%
Bajaj Finance Ltd.	0.35%
Sudarshan Chemical Industries Ltd.	0.29%
Hindustan Unilever Ltd.	0.29%
Kotak PSU Bank ETF	0.28%
IndusInd Bank Ltd.	0.25%
HCL Technologies Ltd.	0.25%
BEML Ltd.	0.24%
Oil & Natural Gas Corporation Ltd.	0.22%
Tech Mahindra Ltd.	0.22%
Steel Authority OF India Ltd.	0.21%
Tata Motors Ltd. (DVR)	0.20%
Others	4.12%



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



**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%	6.32%
Fixed Income Instruments	0.00%	100.00%	93.68%
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-May-2022**

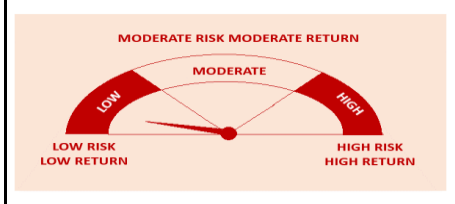
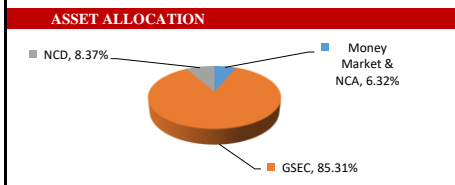
Returns since Publication of NAV

Absolute Return	216.93%
Simple Annual Return	15.99%
CAGR Return	8.87%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
31.6927	62.50

**Modified Duration (In Years)**  
4.03

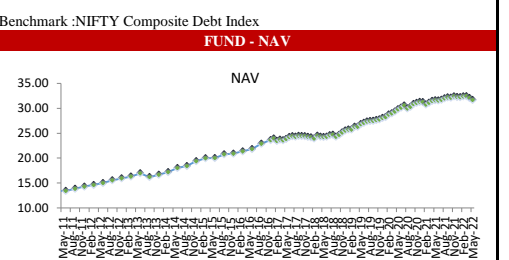
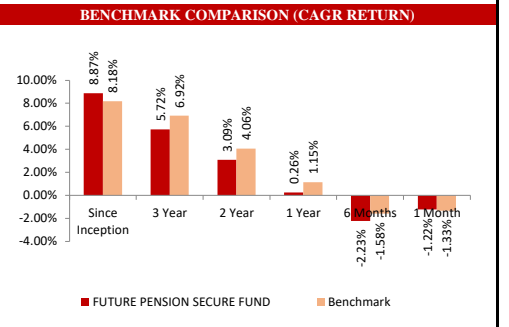
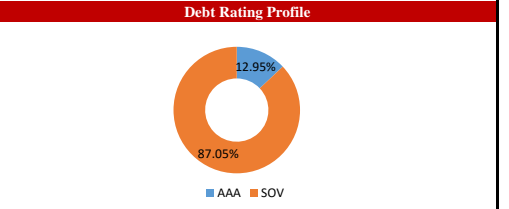
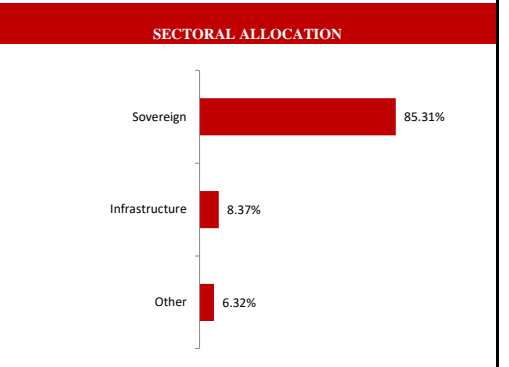


**PORTFOLIO AS ON 31-May-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.32%</b>
<b>SECURITIES</b>	<b>85.31%</b>
<b>GOVERNMENT SECURITIES</b>	
0% CS 17 DEC 2027 17/12/2027	16.14%
4.48% Gsec 2023 02/11/2023	10.12%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.21%
6.10% Gsec 2031 12/07/2031	7.75%
6.90% GOI OIL Bond 2026 04/02/2026	7.11%
6.79% Central Government 15/05/2027	7.08%
6.54% Gsec 2032 17/01/2032	5.12%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.05%
7.88% Gsec 2030 19/03/2030	4.93%
8.24% Maharashtra SDL 2024 24/12/2024	3.29%
Others	10.53%

**SECURITIES HOLDINGS**

<b>CORPORATE DEBT</b>	<b>8.37%</b>
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.37%



**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%	10.19%
Fixed Income Instruments	25.00%	100.00%	89.81%
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-May-2022**

Returns since Publication of NAV	
Absolute Return	179.76%
Simple Annual Return	13.02%
CAGR Return	7.74%

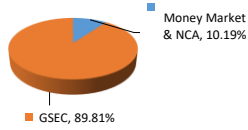
**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
27.9760	3,056.32

**Modified Duration (In Years)**

2.63

**ASSET ALLOCATION**



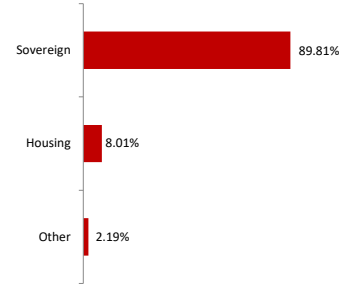
**PORTFOLIO AS ON 31-May-2022**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **10.19%**

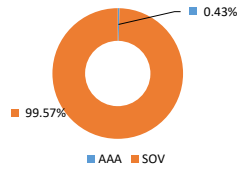
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>89.81%</b>
6.90% GOI OIL Bond 2026 04/02/2026	18.68%
8.24% Maharashtra SDL 2024 24/12/2024	9.87%
4.48% Gsec 2023 02/11/2023	8.91%
8.15% Tamil Nadu SDL 2025 13/11/2025	7.87%
6.54% Gsec 2032 17/01/2032	7.69%
8% GOI Oil Bond 2026 23/03/2026	7.43%
7.26% Gsec 2029 - 14/01/2029	6.11%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.99%
8.86% Andhra Pradesh SDL 06/06/2022	4.91%
0% CS 17 DEC 2027 17/12/2027	4.40%
Others	8.96%

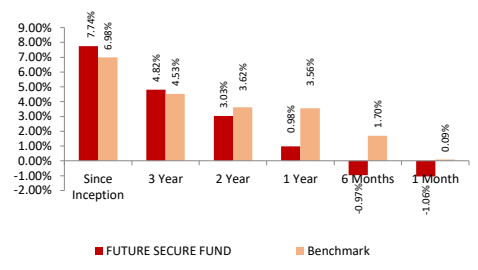
**SECTORAL ALLOCATION**



**Debt Rating Profile**

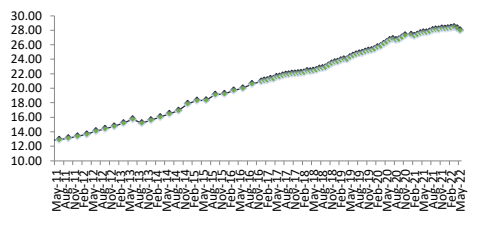


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.29%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	97.71%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

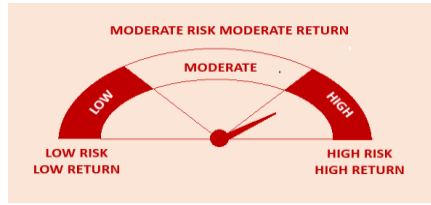
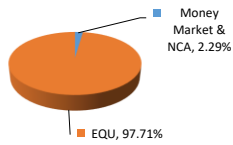
**FUND PERFORMANCE as on 31-May-2022**

Returns since Publication of NAV	
Absolute Return	90.90%
Simple Annual Return	25.96%
CAGR Return	20.28%

**NAV & AUM as on 31-May-2022**

NAV	AUM (In Lakhs)
19.0898	3,510.85

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-May-2022**

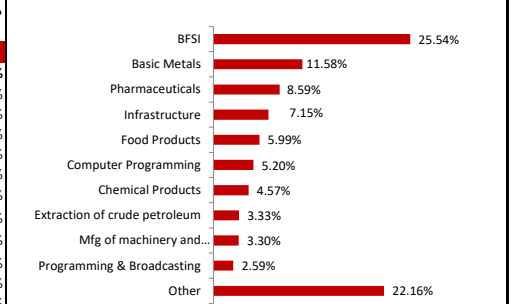
**MONEY MARKET INSTRUMENTS & NCA** 2.29%

**SECURITIES HOLDINGS**

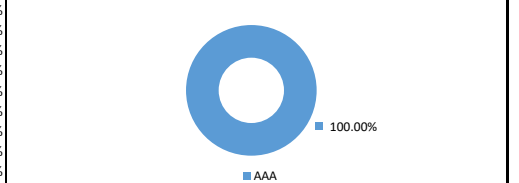
**EQUITY** 97.71%

SBI Cards & Payment Services Ltd.	3.63%
Tata Steel Ltd.	3.47%
Steel Authority OF India Ltd.	3.36%
Oil India Ltd.	3.33%
Genus Power Infrastructure Ltd.	2.83%
Bharti Airtel Ltd. (Partly Paid)	2.73%
BEML Ltd.	2.69%
Natco Pharma Ltd.	2.60%
Zee Entertainment Enterprises Ltd.	2.59%
RBL Bank Ltd.	2.58%
National Aluminium Company Ltd.	2.42%
Jindal Steel & Power Ltd.	2.33%
Mind tree Ltd.	2.30%
Aavas Financiers Ltd.	2.27%
Manappuram Finance Ltd.	2.27%
Zomato Ltd.	2.13%
Ashok Leyland Ltd.	2.07%
Metropolis Healthcare Ltd.	2.03%
Burger King India Ltd.	2.00%
Aarti Industries Ltd.	1.99%
Aurobindo Pharma Ltd.	1.97%
MphasiS Ltd.	1.89%
NOCIL Ltd.	1.88%
Jubilant Foodworks Ltd.	1.86%
Kotak PSU Bank ETF	1.80%
Others	36.67%

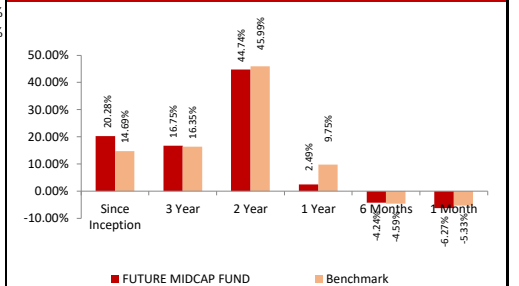
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty Midcap 100 Index

**FUND - NAV**

