

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	220.49%	17.60%	9.74%	149.41%	12.66%	8.05%	186.93%	14.77%	8.69%	236.92%	17.06%	9.14%

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	170.60%	12.29%	7.43%	196.36%	14.14%	8.14%	429.20%	31.44%	12.98%	347.96%	25.49%	11.61%

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	265.97%	19.48%	9.97%	218.16%	15.98%	8.85%	181.09%	13.04%	7.73%	76.01%	21.21%	17.09%

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	187.59%	15.14%	8.90%	31.69%	9.75%	8.83%	48.90%	13.85%	11.93%	14.31%	9.21%	8.99%

ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	99.06%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.94%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

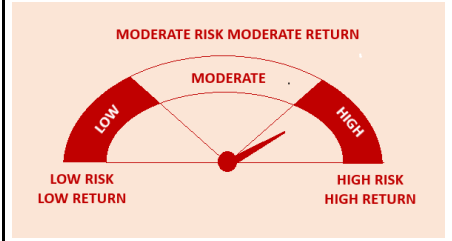
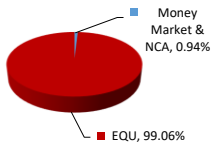
FUND PERFORMANCE as on

30-Jun-2022	
Returns since Publication of NAV	
Absolute Return	220.49%
Simple Annual Return	17.60%
CAGR Return	9.74%

NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
32.0490	6,600.00

ASSET ALLOCATION



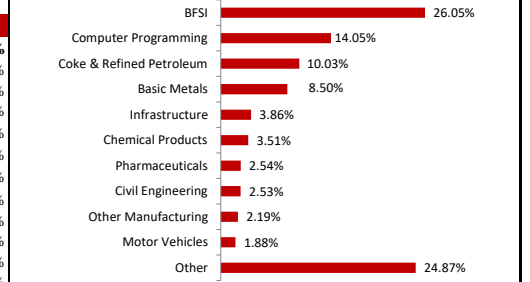
PORTFOLIO AS ON 30-Jun-2022

MONEY MARKET INSTRUMENTS & NCA **0.94%**

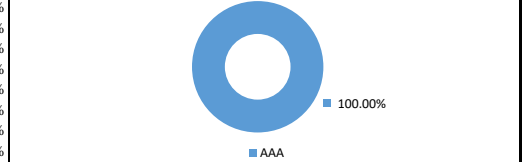
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	99.06%
Reliance Industries Ltd.	9.33%
Infosys Technologies Ltd.	6.18%
ICICI Bank Ltd.	6.00%
Kotak Mahindra MF - Kotak Banking ETF	5.78%
Reliance ETF Bank BeES	5.31%
HDFC Bank Ltd.	3.60%
Tata Steel Ltd.	3.42%
Tata Consultancy Services Ltd.	3.36%
HDFC Ltd.	2.90%
Bharti Airtel Ltd. (Partly Paid)	2.71%
Larsen & Toubro Ltd.	2.53%
Axis Bank Ltd.	2.29%
Bajaj Finance Ltd.	2.13%
SBI Cards & Payment Services Ltd.	2.13%
State Bank of India	1.79%
Kotak PSU Bank ETF	1.71%
Titan Company Ltd.	1.70%
Kotak Mahindra Bank Ltd.	1.66%
HCL Technologies Ltd.	1.62%
Tech Mahindra Ltd.	1.54%
Hindustan Unilever Ltd.	1.52%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.41%
Hindalco Industries Ltd.	1.35%
BEML Ltd.	1.32%
Steel Authority OF India Ltd.	1.28%
Others	24.52%

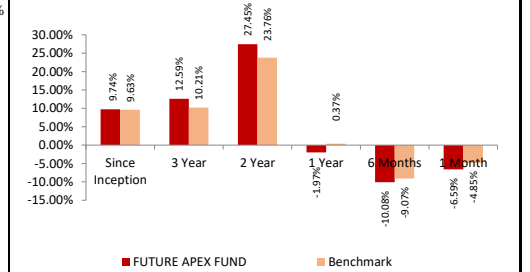
SECTORAL ALLOCATION



Debt Rating Profile

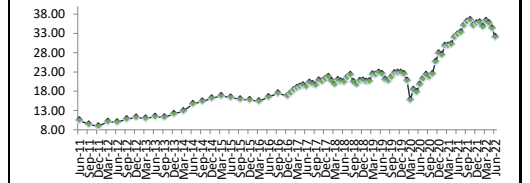


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	0.91%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	99.09%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

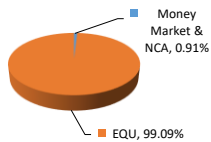
FUND PERFORMANCE as on

30-Jun-2022	
Returns since Publication of NAV	
Absolute Return	149.41%
Simple Annual Return	12.66%
CAGR Return	8.05%

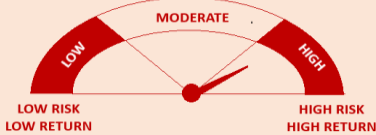
NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
24.9408	5,295.80

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 30-Jun-2022

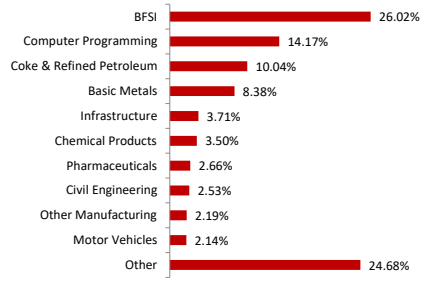
MONEY MARKET INSTRUMENTS & NCA **0.91%**

SECURITIES **HOLDINGS**

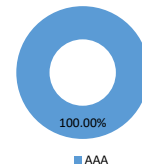
EQUITY **99.09%**

Reliance Industries Ltd.	9.34%
ICICI Bank Ltd.	6.38%
Kotak Mahindra MF - Kotak Banking ETF	6.12%
Infosys Technologies Ltd.	6.12%
Reliance ETF Bank BeES	4.90%
HDFC Bank Ltd.	3.96%
Tata Consultancy Services Ltd.	3.46%
Tata Steel Ltd.	3.41%
HDFC Ltd.	2.79%
Bharti Airtel Ltd. (Partly Paid)	2.72%
Axis Bank Ltd.	2.61%
Larsen & Toubro Ltd.	2.53%
Bajaj Finance Ltd.	1.97%
SBI Cards & Payment Services Ltd.	1.95%
Kotak PSU Bank ETF	1.88%
State Bank of India	1.76%
Tech Mahindra Ltd.	1.70%
Titan Company Ltd.	1.70%
HCL Technologies Ltd.	1.55%
Hindustan Unilever Ltd.	1.54%
Kotak Mahindra Bank Ltd.	1.52%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.44%
Hindalco Industries Ltd.	1.34%
BEML Ltd.	1.33%
National Aluminium Company Ltd.	1.27%
Others	23.81%

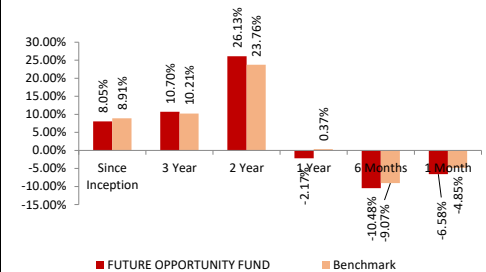
SECTORAL ALLOCATION



Debt Rating Profile

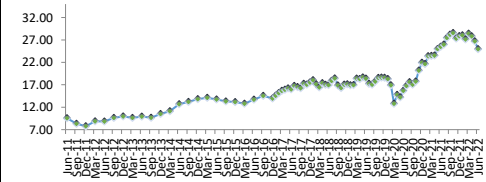


BENCHMARK COMPARISON (CAGR RETURN)



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.

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%	0.74%
Equities	0.00%	100.00%	99.26%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

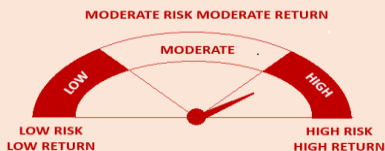
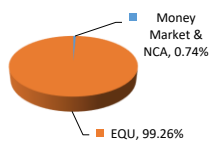
FUND PERFORMANCE as on 30-Jun-2022

Returns since Publication of NAV	
Absolute Return	186.93%
Simple Annual Return	14.77%
CAGR Return	8.69%

NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
28.6930	796.53

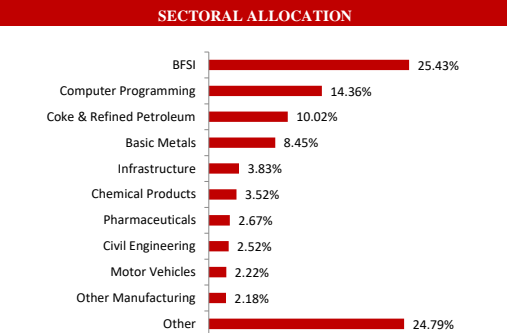
ASSET ALLOCATION



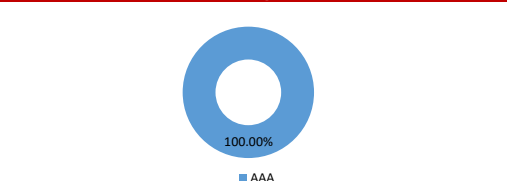
PORTFOLIO AS ON 30-Jun-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.74%
SECURITIES	HOLDINGS
EQUITY	99.26%
Reliance Industries Ltd.	9.33%
ICICI Bank Ltd.	6.14%
Infosys Technologies Ltd.	6.11%
Kotak Mahindra MF - Kotak Banking ETF	5.78%
Reliance ETF Bank BeES	5.77%
HDFC Bank Ltd.	3.72%
Tata Consultancy Services Ltd.	3.49%
Tata Steel Ltd.	3.28%
HDFC Ltd.	2.74%
Bharti Airtel Ltd. (Partly Paid)	2.72%
Larsen & Toubro Ltd.	2.52%
Axis Bank Ltd.	2.47%
Bajaj Finance Ltd.	1.91%
SBI Cards & Payment Services Ltd.	1.90%
State Bank of India	1.89%
HCL Technologies Ltd.	1.74%
Tech Mahindra Ltd.	1.71%
Titan Company Ltd.	1.71%
Hindustan Unilever Ltd.	1.56%
Kotak Mahindra Bank Ltd.	1.47%
Kotak PSU Bank ETF	1.46%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.41%
Steel Authority OF India Ltd.	1.37%
Hindalco Industries Ltd.	1.35%
National Aluminium Company Ltd.	1.26%
Others	24.45%

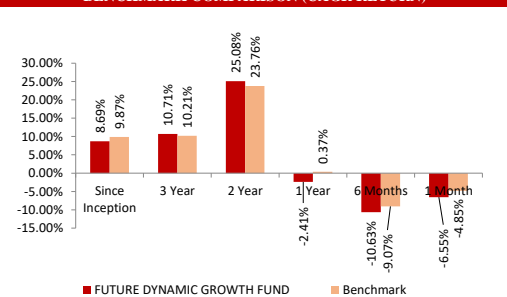
SECTORAL ALLOCATION



Debt Rating Profile

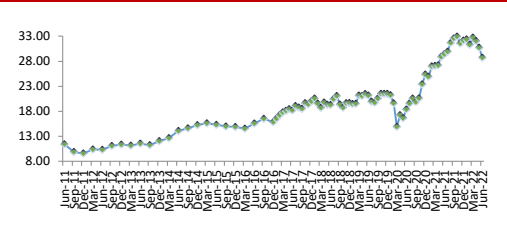


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



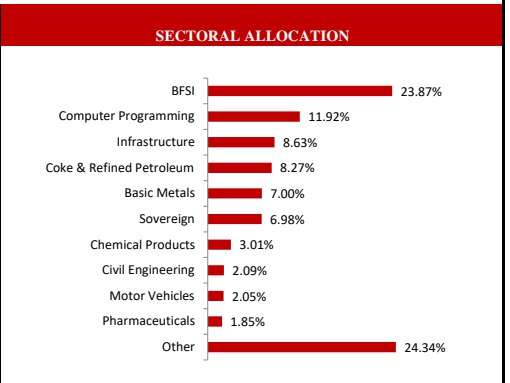
ABOUT THE FUND
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

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

PORTFOLIO AS ON 30-Jun-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.34%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	6.98%
6.54% Gsec 2032 17/01/2032	5.02%
8.24% Gsec 2033 10/11/2033	1.27%
7.26% Gsec 2029 - 14/01/2029	0.69%

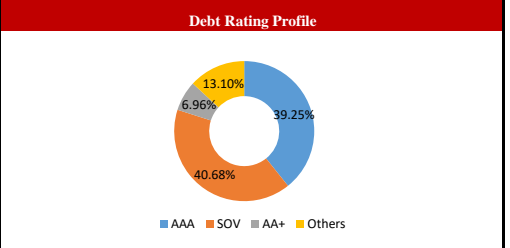


ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.34%
Fixed Income Instruments	10.00%	50.00%	16.51%
Equities	50.00%	90.00%	82.15%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	9.53%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.10%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.18%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.30%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.19%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.95%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.51%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.30%



RISK RETURN PROFILE

Risk	High
Return	High

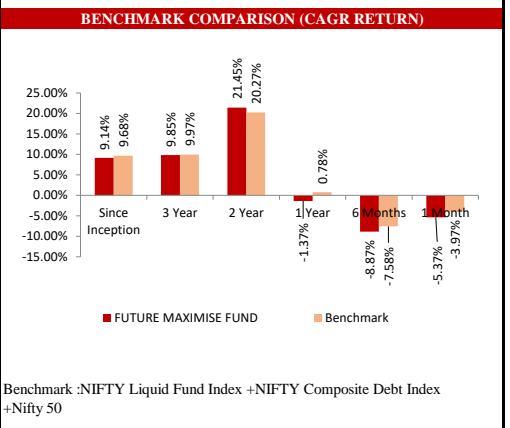
DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 30-Jun-2022

Returns since Publication of NAV	
Absolute Return	236.92%
Simple Annual Return	17.06%
CAGR Return	9.14%

SECURITIES HOLDINGS

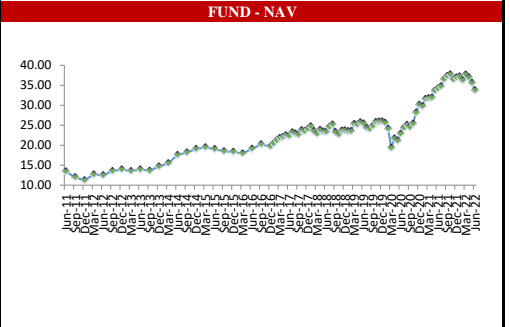
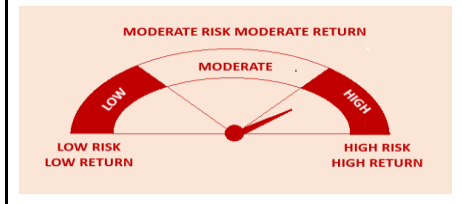
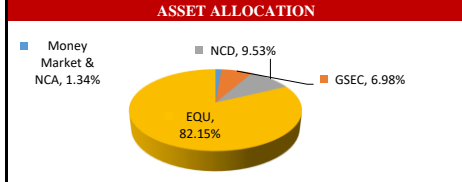
SECURITIES	HOLDINGS
EQUITY	82.15%
Reliance Industries Ltd.	7.70%
Kotak Mahindra MF - Kotak Banking ETF	5.73%
Reliance ETF Bank BeES	5.43%
Infosys Technologies Ltd.	5.23%
ICICI Bank Ltd.	4.53%
Tata Consultancy Services Ltd.	2.93%
Tata Steel Ltd.	2.88%
HDFC Bank Ltd.	2.69%
HDFC Ltd.	2.38%
Bharti Airtel Ltd. (Partly Paid)	2.24%
Larsen & Toubro Ltd.	2.09%
State Bank of India	1.90%
Axis Bank Ltd.	1.87%
Bajaj Finance Ltd.	1.69%
SBI Cards & Payment Services Ltd.	1.69%
Kotak PSU Bank ETF	1.60%
HCL Technologies Ltd.	1.34%
Titan Company Ltd.	1.33%
Hindustan Unilever Ltd.	1.32%
Tech Mahindra Ltd.	1.30%
Tata Motors Ltd. (DVR)	1.17%
National Aluminium Company Ltd.	1.08%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.07%
Steel Authority OF India Ltd.	1.04%
Hindalco Industries Ltd.	1.03%
Others	18.89%



NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
33.6919	7,884.87

Modified Duration (In Years)
4.60



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%	2.31%
Fixed Income Instruments	40.00%	70.00%	44.66%
Equities	30.00%	60.00%	53.03%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2022

Returns since Publication of NAV	
Absolute Return	170.60%
Simple Annual Return	12.29%
CAGR Return	7.43%

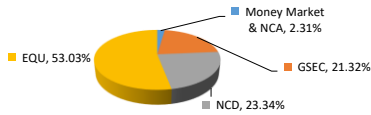
NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
27.0604	6,045.51

Modified Duration (In Years)

4.53

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2022

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 2.31%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	21.32%
6.54% Gsec 2032 17/01/2032	6.24%
7.26% Gsec 2029 - 14/01/2029	4.74%
8% GOI Oil Bond 2026 23/03/2026	2.28%
8.24% Gsec 2033 10/11/2033	1.91%
6.95% TAMIL NADU 2031 17/02/2031	1.57%
6.10% Gsec 2031 12/07/2031	1.51%
8.97% Central Government 05/12/2030	1.45%
0% CS 17 DEC 2027 17/12/2027	1.45%
7.92% West Bengal SDL 15/03/2027	0.17%

SECURITIES HOLDINGS

CORPORATE DEBT 23.34%

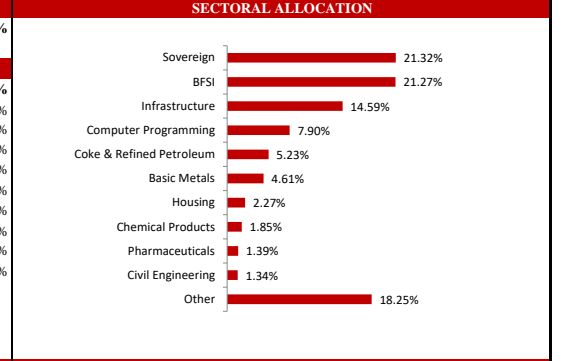
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.40%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.04%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.85%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.52%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.84%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.75%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.25%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.52%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.18%
8.72% ILFS 21/01/2025	0.00%

SECURITIES HOLDINGS

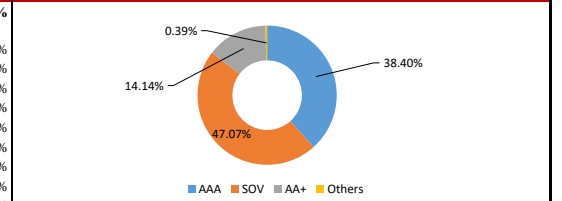
EQUITY 53.03%

Reliance Industries Ltd.	4.85%
Infosys Technologies Ltd.	3.47%
Kotak Mahindra MF - Kotak Banking ETF	3.47%
Reliance ETF Bank BeES	3.22%
ICICI Bank Ltd.	2.94%
Tata Consultancy Services Ltd.	1.89%
Tata Steel Ltd.	1.83%
HDFC Bank Ltd.	1.82%
HDFC Ltd.	1.44%
Bharti Airtel Ltd. (Partly Paid)	1.43%
Larsen & Toubro Ltd.	1.34%
Axis Bank Ltd.	1.19%
State Bank of India	1.18%
SBI Cards & Payment Services Ltd.	1.12%
Kotak PSU Bank ETF	1.00%
HCL Technologies Ltd.	0.92%
Tech Mahindra Ltd.	0.90%
Titan Company Ltd.	0.89%
Bajaj Finance Ltd.	0.85%
Hindustan Unilever Ltd.	0.82%
Hindalco Industries Ltd.	0.82%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.79%
BEML Ltd.	0.74%
National Aluminium Company Ltd.	0.68%
Tata Motors Ltd. (DVR)	0.68%
Others	12.73%

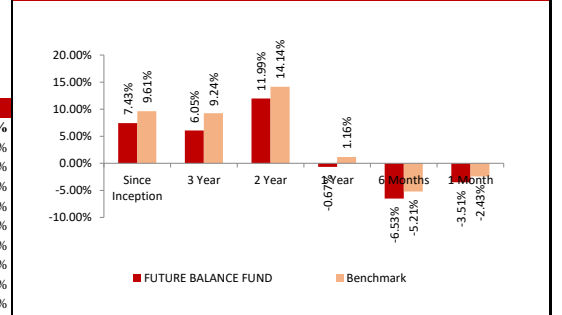
SECTORAL ALLOCATION



Debt Rating Profile

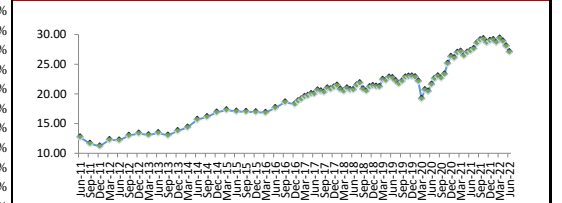


BENCHMARK COMPARISON (CAGR RETURN)



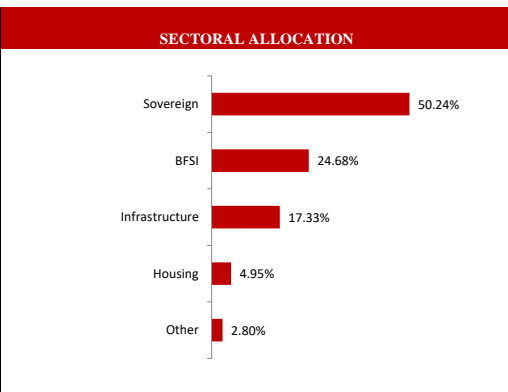
Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV



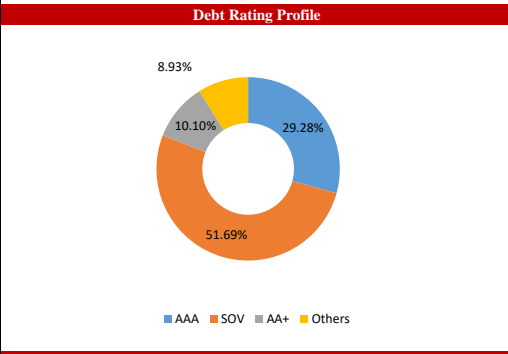
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate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

PORTFOLIO AS ON 30-Jun-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.80%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	50.24%
6.54% Gsec 2032 17/01/2032	10.40%
6.10% Gsec 2031 12/07/2031	8.06%
7.26% Gsec 2029 - 14/01/2029	6.65%
0% GS 15 Dec 2027	5.37%
8.24% Gsec 2033 10/11/2033	4.34%
0% CS 17 DEC 2027 17/12/2027	3.82%
0% CS 12 DEC 2029 12/12/2029	3.25%
6.95% TAMIL NADU 2031 17/02/2031	2.23%
8% GOI Oil Bond 2026 23/03/2026	2.08%
7.86% Maharashtra SDL 2030	2.06%
Others	1.99%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.80%
Fixed Income Instruments	50.00%	100.00%	97.20%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
CORPORATE DEBT	46.96%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.82%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	6.20%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.43%
8.06% Bajaj Finance Ltd. 04/10/2029	5.21%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.58%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.36%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.09%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.55%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.40%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	0.87%
Others	1.45%



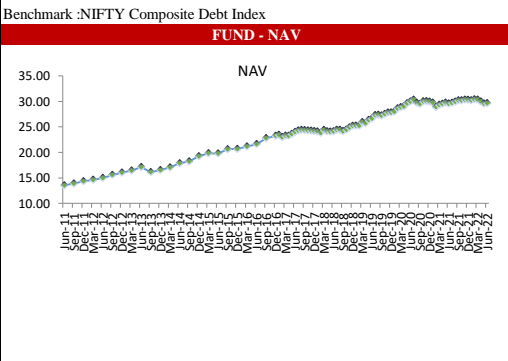
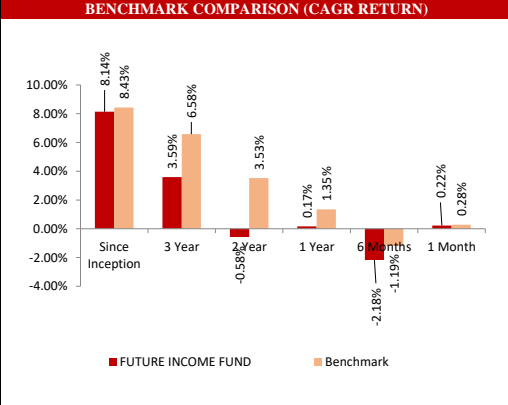
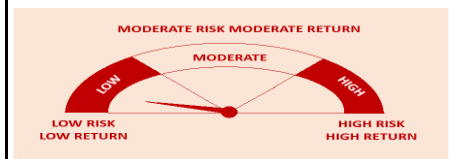
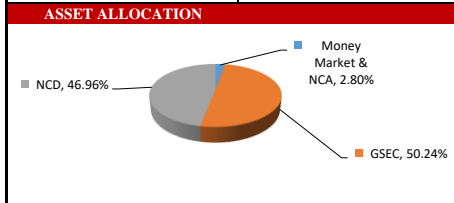
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Jun-2022	
Returns since Publication of NAV	
Absolute Return	196.36%
Simple Annual Return	14.14%
CAGR Return	8.14%

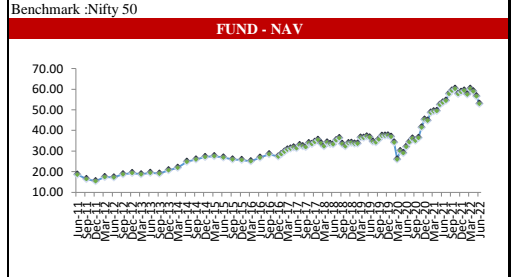
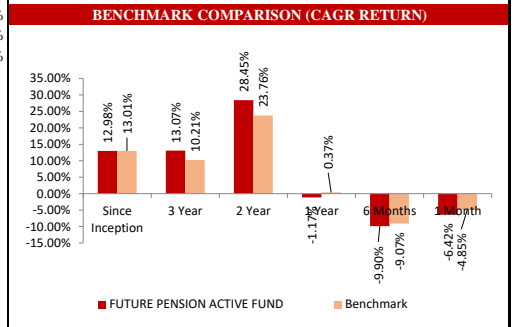
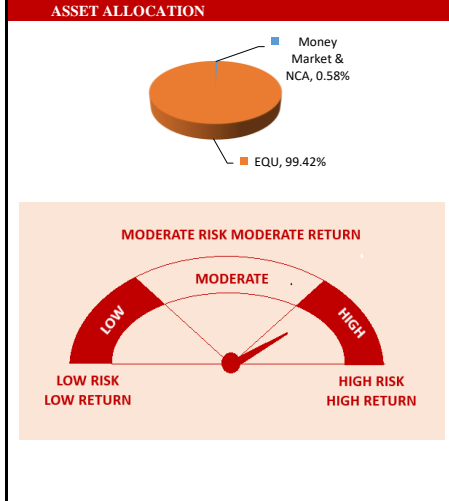
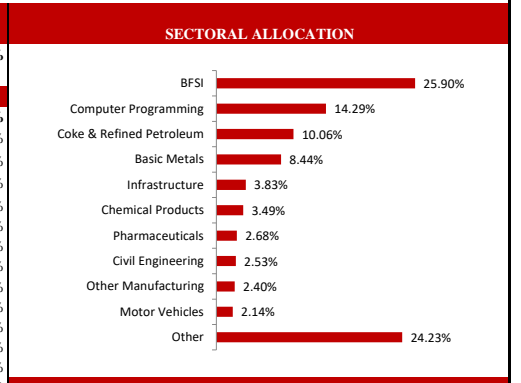
NAV & AUM as on 30-Jun-2022	
NAV	AUM (In Lakhs)
29.6364	9,801.83

Modified Duration (In Years)	
4.86	



ABOUT THE FUND			
Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.58%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.42%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 30-Jun-2022			
Returns since Publication of NAV			
Absolute Return	429.20%		
Simple Annual Return	31.44%		
CAGR Return	12.98%		
NAV & AUM as on 30-Jun-2022			
NAV	AUM (In Lakhs)		
52.9198	718.58		

PORTFOLIO AS ON 30-Jun-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 0.58%	
SECURITIES HOLDINGS	
EQUITY 99.42%	
Reliance Industries Ltd.	9.36%
ICICI Bank Ltd.	6.44%
Infosys Technologies Ltd.	6.36%
Kotak Mahindra MF - Kotak Banking ETF	6.15%
Reliance ETF Bank BeES	5.42%
HDFC Bank Ltd.	3.82%
Tata Consultancy Services Ltd.	3.48%
Tata Steel Ltd.	3.41%
Bharti Airtel Ltd. (Partly Paid)	2.72%
HDFC Ltd.	2.57%
Larsen & Toubro Ltd.	2.53%
State Bank of India	2.51%
SBI Cards & Payment Services Ltd.	2.18%
Axis Bank Ltd.	2.11%
Bajaj Finance Ltd.	1.95%
Tech Mahindra Ltd.	1.73%
Titan Company Ltd.	1.61%
Hindustan Unilever Ltd.	1.56%
HCL Technologies Ltd.	1.55%
Kotak PSU Bank ETF	1.48%
Steel Authority OF India Ltd.	1.40%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.34%
Kotak Mahindra Bank Ltd.	1.28%
National Aluminium Company Ltd.	1.27%
Tata Motors Ltd. (DVR)	1.22%
Others	23.98%



ABOUT THE FUND				PORTFOLIO AS ON 30-Jun-2022		
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 1.81%		
Fund Manager Details				SECURITIES GOVERNMENT SECURITIES 24.95%		
Fund Manager				8% GOI Oil Bond 2026 23/03/2026 7.86%		
No. Of Funds Managed				8.24% Gsec 2033 10/11/2033 5.40%		
Equity				8.15% Tamil Nadu SDL 2028 09/05/2028 4.81%		
Debt				8.51% Maharashtra SDL 09/03/2026 2.51%		
Hybrid				6.54% Gsec 2032 17/01/2032 2.17%		
Niraj Kumar 5 4 7				7.26% Gsec 2029 - 14/01/2029 2.04%		
Srijan Sinha 5 0 7				7.25% Gujarat SDL 2027 12/07/2027 0.15%		
Yahya Bookwala 0 4 7						
ASSET ALLOCATION				SECURITIES CORPORATE DEBT 10.61%		
Composition				8.70% LIC Housing Finance Ltd. 20/03/2029 5.41%		
Min. Max. Actual				7.75% L&T Finance Ltd. 2025 10/07/2025 5.20%		
Cash and Money Market 0.00% 40.00% 1.81%						
Fixed Income Instruments 30.00% 80.00% 35.56%						
Equities 20.00% 70.00% 62.63%						
RISK RETURN PROFILE				SECURITIES HOLDINGS		
Risk High				EQUITY 62.63%		
Return High				Reliance Industries Ltd. 5.73%		
				ICICI Bank Ltd. 4.96%		
				Infosys Technologies Ltd. 4.13%		
				HDFC Bank Ltd. 3.34%		
				Reliance ETF Bank BeES 3.05%		
				Tata Consultancy Services Ltd. 2.20%		
				Tata Steel Ltd. 2.06%		
				HDFC Ltd. 1.75%		
				Bharti Airtel Ltd. (Partly Paid) 1.70%		
				Kotak Mahindra Bank Ltd. 1.70%		
				Axis Bank Ltd. 1.63%		
				Larsen & Toubro Ltd. 1.60%		
				State Bank of India 1.47%		
				Bajaj Finance Ltd. 1.25%		
				Kotak PSU Bank ETF 1.13%		
				Titan Company Ltd. 1.09%		
				HCL Technologies Ltd. 1.08%		
				SBI Cards & Payment Services Ltd. 1.06%		
				BEML Ltd. 1.04%		
				Tech Mahindra Ltd. 1.03%		
				Hindustan Unilever Ltd. 1.00%		
				IndusInd Bank Ltd. 0.89%		
				Tata Motors Ltd. (DVR) 0.89%		
				Steel Authority OF India Ltd. 0.88%		
				ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF 0.85%		
				Others 15.11%		
DATE OF INCEPTION 20th October 2008				DEBT RATING PROFILE		
FUND PERFORMANCE as on 30-Jun-2022						
Returns since Publication of NAV						
Absolute Return 347.96%				<p>Benchmark : NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50</p>		
Simple Annual Return 25.49%						
CAGR Return 11.61%						
NAV as on 30-Jun-2022 44.7964						
NAV & AUM as on 30-Jun-2022						
NAV				AUM (In Lakhs)		
44.7964				194.65		
Modified Duration (In Years) 4.00						
ASSET ALLOCATION						

ABOUT THE FUND

Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.68%
Fixed Income Instruments	80.00%	100.00%	80.79%
Equities	0.00%	20.00%	16.53%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Jun-2022

Returns since Publication of NAV	
Absolute Return	265.97%
Simple Annual Return	19.48%
CAGR Return	9.97%

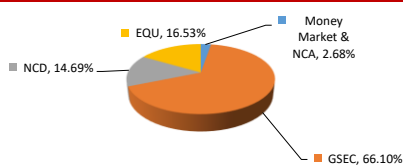
NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
36.5972	122.07

Modified Duration (In Years)

4.92

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2022

MONEY MARKET INSTRUMENTS & NCA 2.68%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 66.10%

7.26% Gsec 2029 - 14/01/2029	14.30%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.30%
6.54% Gsec 2032 17/01/2032	9.15%
6.10% Gsec 2031 12/07/2031	8.75%
7.92% West Bengal SDL 15/03/2027	5.00%
8% GOI Oil Bond 2026 23/03/2026	4.18%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.75%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.52%
7.86% Maharashtra SDL 2030	2.48%
8.24% Gsec 2033 10/11/2033	2.32%
Others	3.35%

SECURITIES HOLDINGS

CORPORATE DEBT 14.69%

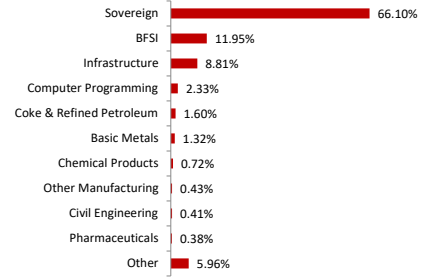
7.68% PFC Ltd. 15/07/2030	8.20%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.50%

SECURITIES HOLDINGS

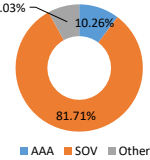
EQUITY 16.53%

Reliance Industries Ltd.	1.49%
ICICI Bank Ltd.	1.19%
Infosys Technologies Ltd.	1.05%
HDFC Bank Ltd.	0.97%
Kotak Mahindra MF - Kotak Banking ETF	0.79%
Tata Consultancy Services Ltd.	0.56%
Axis Bank Ltd.	0.55%
Tata Steel Ltd.	0.53%
HDFC Ltd.	0.50%
Bharti Airtel Ltd. (Partly Paid)	0.43%
State Bank of India	0.41%
Larsen & Toubro Ltd.	0.41%
Kotak Mahindra Bank Ltd.	0.39%
SBI Cards & Payment Services Ltd.	0.37%
Bajaj Finance Ltd.	0.31%
Sudarshan Chemical Industries Ltd.	0.27%
HCL Technologies Ltd.	0.27%
Titan Company Ltd.	0.27%
Tech Mahindra Ltd.	0.27%
Bajaj Finserv Ltd.	0.27%
Kotak PSU Bank ETF	0.27%
BEML Ltd.	0.27%
Hindustan Unilever Ltd.	0.24%
Tata Motors Ltd. (DVR)	0.23%
IndusInd Bank Ltd.	0.21%
Others	4.02%

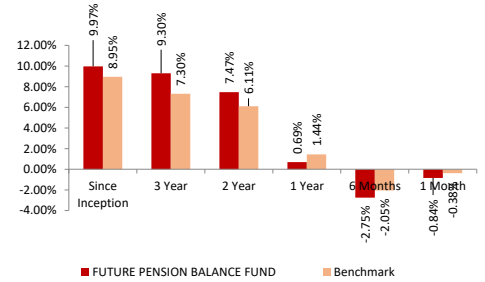
SECTORAL ALLOCATION



Debt Rating Profile

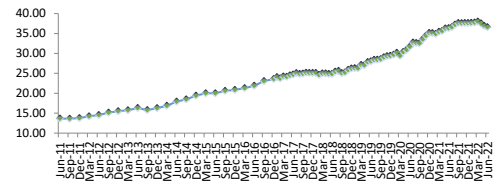


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.05%
Fixed Income Instruments	0.00%	100.00%	93.95%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 30-Jun-2022

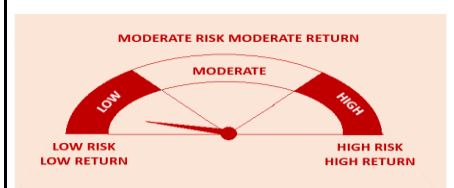
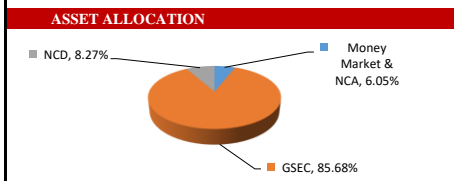
Returns since Publication of NAV

Absolute Return	218.16%
Simple Annual Return	15.98%
CAGR Return	8.85%

NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
31.8157	62.85

Modified Duration (In Years)
3.96

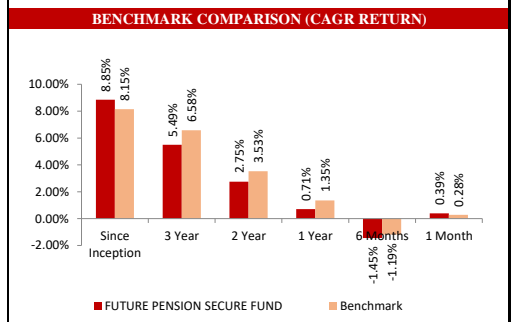
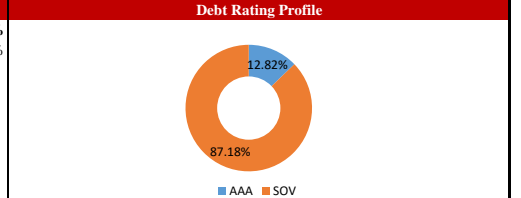
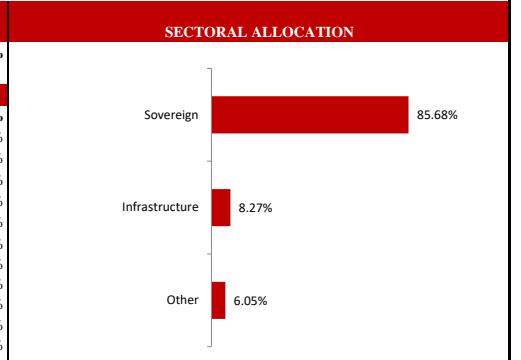


PORTFOLIO AS ON 30-Jun-2022

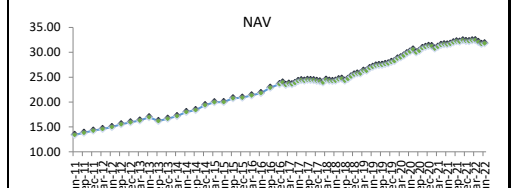
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.05%
SECURITIES	85.68%
GOVERNMENT SECURITIES	85.68%
0% CS 17 DEC 2027 17/12/2027	16.09%
4.48% Gsec 2023 02/11/2023	10.09%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.10%
7.86% Maharashtra SDL 2030	8.03%
6.10% Gsec 2031 12/07/2031	7.70%
6.90% GOI OIL Bond 2026 04/02/2026	7.06%
6.54% Gsec 2032 17/01/2032	5.08%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.00%
7.26% Gsec 2029 - 14/01/2029	3.96%
8.24% Maharashtra SDL 2024 24/12/2024	3.28%
Others	11.31%

SECURITIES HOLDINGS

CORPORATE DEBT	8.27%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.27%



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%	12.21%
Fixed Income Instruments	25.00%	100.00%	87.79%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 30-Jun-2022

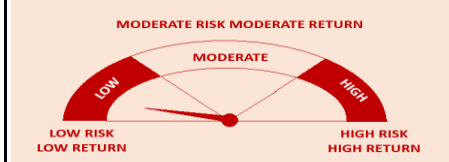
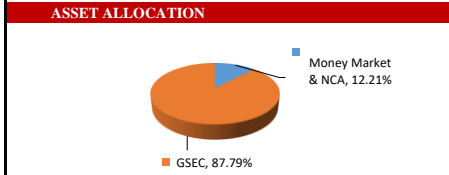
Returns since Publication of NAV

Absolute Return	181.09%
Simple Annual Return	13.04%
CAGR Return	7.73%

NAV & AUM as on 30-Jun-2022

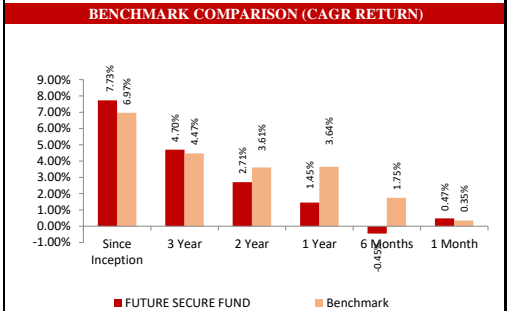
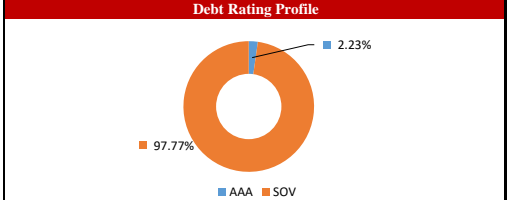
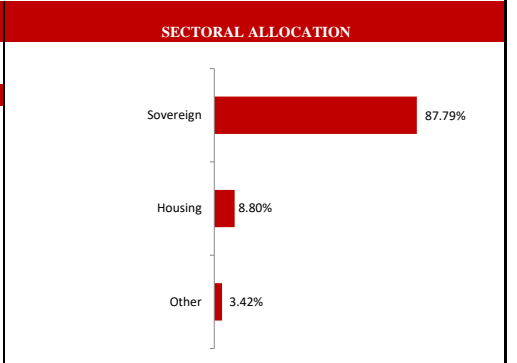
NAV	AUM (In Lakhs)
28.1087	2,792.08

Modified Duration (In Years)
2.86

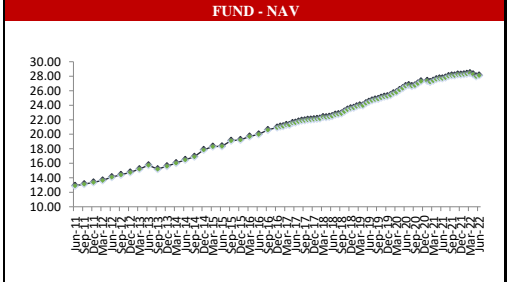


PORTFOLIO AS ON 30-Jun-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.21%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	87.79%
6.90% GOI OIL Bond 2026 04/02/2026	18.65%
8.24% Maharashtra SDL 2024 24/12/2024	10.80%
4.48% Gsec 2023 02/11/2023	9.78%
8.15% Tamil Nadu SDL 2025 13/11/2025	8.63%
6.54% Gsec 2032 17/01/2032	8.40%
8% GOI Oil Bond 2026 23/03/2026	8.11%
0% CS 17 DEC 2027 17/12/2027	4.83%
0% CS 12 DEC 2029 12/12/2029	4.21%
0% GS 15 Dec 2027	4.11%
7.86% Maharashtra SDL 2030	3.61%
Others	6.64%



Benchmark : NIFTY 1 year T Bill Index + NIFTY Liquid Fund Index



ABOUT THE FUND

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%	1.00%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	99.00%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

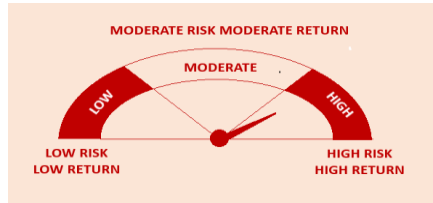
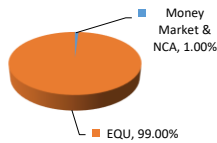
FUND PERFORMANCE as on 30-Jun-2022

Returns since Publication of NAV	
Absolute Return	76.01%
Simple Annual Return	21.21%
CAGR Return	17.09%

NAV & AUM as on 30-Jun-2022

NAV	AUM (In Lakhs)
17.6012	3,273.53

ASSET ALLOCATION



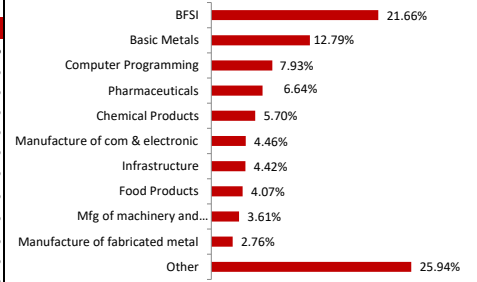
PORTFOLIO AS ON 30-Jun-2022

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.00%**

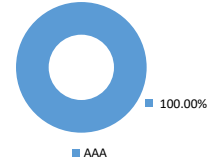
SECURITIES **HOLDINGS** **99.00%**

SECURITIES	HOLDINGS
EQUITY	99.00%
SBI Cards & Payment Services Ltd.	3.83%
Tata Steel Ltd.	3.21%
Genus Power Infrastrucure Ltd.	2.88%
Steel Authority OF India Ltd.	2.85%
National Aluminium Company Ltd.	2.76%
MphasiS Ltd.	2.74%
BEML Ltd.	2.72%
Bharti Airtel Ltd. (Partly Paid)	2.71%
Metropolis Healthcare Ltd.	2.58%
Manappuram Finance Ltd.	2.42%
Ashok Leyland Ltd.	2.39%
Zee Entertainment Enterprises Ltd.	2.35%
The Ramco Cements Ltd.	2.35%
Crompton Greaves Consumer Electricals Ltd.	2.19%
Jindal Steel & Power Ltd.	2.16%
Aavas Financiers Ltd.	2.16%
IDFC Bank Ltd.	2.14%
Aurobindo Pharma Ltd.	2.04%
Natco Pharma Ltd.	2.02%
Axis Bank Ltd.	2.01%
Aarti Industries Ltd.	1.90%
Kotak PSU Bank ETF	1.85%
Hindalco Industries Ltd.	1.81%
Mind tree Ltd.	1.79%
HCL Technologies Ltd.	1.78%
Others	39.36%

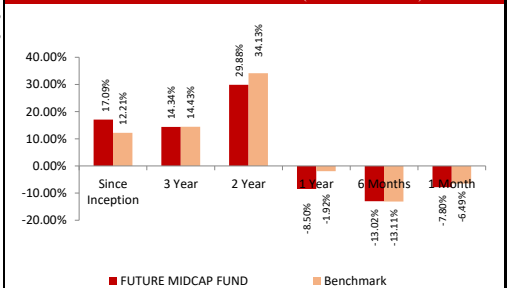
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

