

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	285.34%	21.36%	10.63%	199.84%	15.82%	9.08%	245.38%	18.20%	9.63%	297.30%	20.21%	9.83%

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	208.58%	14.18%	7.96%	216.59%	14.72%	8.15%	551.60%	38.10%	13.82%	426.02%	29.42%	12.15%

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	302.09%	20.86%	10.09%	239.46%	16.54%	8.81%	197.50%	13.42%	7.69%	123.20%	27.93%	19.96%

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	219.14%	16.58%	9.18%	42.28%	10.36%	9.03%	65.16%	14.95%	12.20%	33.50%	14.07%	12.90%

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%	99.23%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.77%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

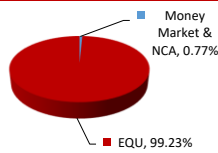
FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	285.34%
Simple Annual Return	21.36%
CAGR Return	10.63%

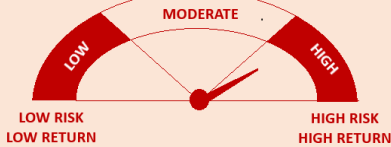
NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
38.5340	7,563.40

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



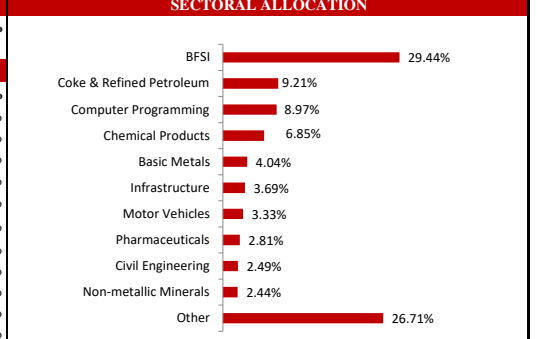
PORTFOLIO AS ON 28-Apr-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **0.77%**

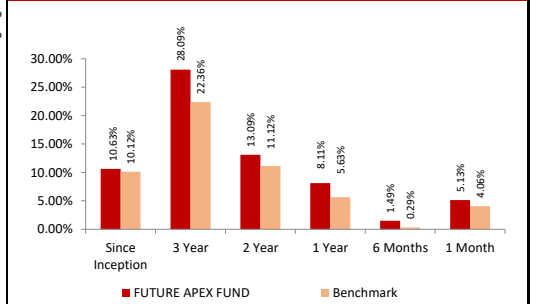
SECURITIES **HOLDINGS** **99.23%**

Reliance Industries Ltd.	8.23%
HDFC Bank Ltd.	4.60%
Infosys Technologies Ltd.	4.57%
ICICI Bank Ltd.	4.31%
HDFC Ltd.	3.84%
Tata Consultancy Services Ltd.	2.67%
State Bank of India	2.62%
Bandhan Bank Ltd.	2.53%
Larsen & Toubro Ltd.	2.49%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.46%
SBI-ETF NIFTY BANK	2.38%
Reliance ETF Bank BeES	2.29%
UTI NIFTY BANK ETF	2.26%
Axis Bank Ltd.	2.12%
Tata Steel Ltd.	2.06%
Mirae Asset Fin Services ETF	2.04%
Hindustan Unilever Ltd.	1.92%
Kotak PSU Bank ETF	1.86%
Bajaj Finance Ltd.	1.81%
City Union Bank Ltd.	1.59%
LIC Housing Finance Ltd.	1.59%
Ambuja Cements Ltd.	1.55%
BEML Ltd.	1.47%
Kotak Mahindra Bank Ltd.	1.41%
Asian Paints Ltd.	1.29%
Others	33.28%

SECTORAL ALLOCATION

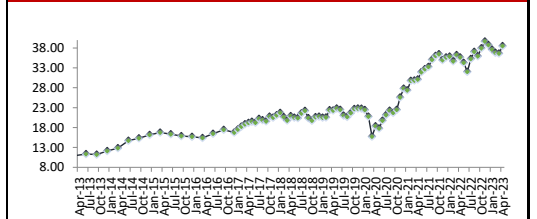


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.35%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.65%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

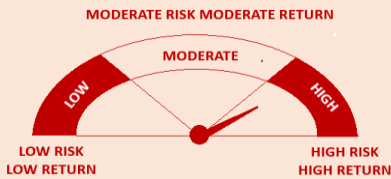
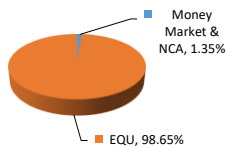
FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	199.84%
Simple Annual Return	15.82%
CAGR Return	9.08%

NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
29.9844	6,078.93

ASSET ALLOCATION



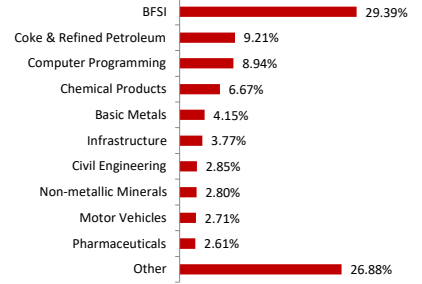
PORTFOLIO AS ON 28-Apr-2023

SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **1.35%**

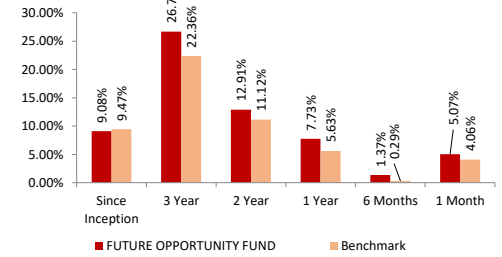
SECURITIES **EQUITY** **HOLDINGS** **98.65%**

Reliance Industries Ltd.	8.23%
Infosys Technologies Ltd.	4.56%
HDFC Bank Ltd.	4.52%
ICICI Bank Ltd.	4.28%
HDFC Ltd.	3.95%
Larsen & Toubro Ltd.	2.85%
Tata Consultancy Services Ltd.	2.66%
UTI NIFTY BANK ETF	2.58%
Bandhan Bank Ltd.	2.57%
State Bank of India	2.52%
SBI-ETF NIFTY BANK	2.48%
Reliance ETF Bank BeES	2.29%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.20%
Tata Steel Ltd.	2.19%
Axis Bank Ltd.	2.14%
Mirae Asset Fin Services ETF	2.14%
Hindustan Unilever Ltd.	1.90%
Bajaj Finance Ltd.	1.81%
Kotak PSU Bank ETF	1.80%
City Union Bank Ltd.	1.67%
Ambuja Cements Ltd.	1.65%
LIC Housing Finance Ltd.	1.58%
BEML Ltd.	1.54%
Kotak Mahindra Bank Ltd.	1.40%
Bharti Airtel Ltd. (Partly Paid)	1.34%
Others	31.82%

SECTORAL ALLOCATION

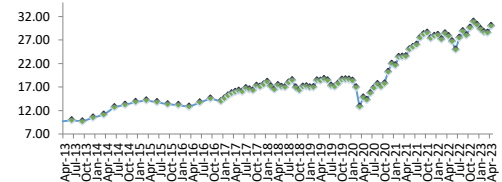


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

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%	0.88%
Equities	0.00%	100.00%	99.12%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 28-Apr-2023

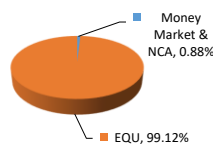
Returns since Publication of NAV

Absolute Return	245.38%
Simple Annual Return	18.20%
CAGR Return	9.63%


NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
34.5383	858.93

ASSET ALLOCATION

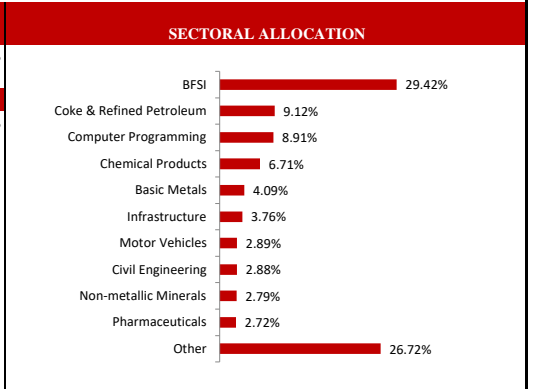


MODERATE RISK MODERATE RETURN

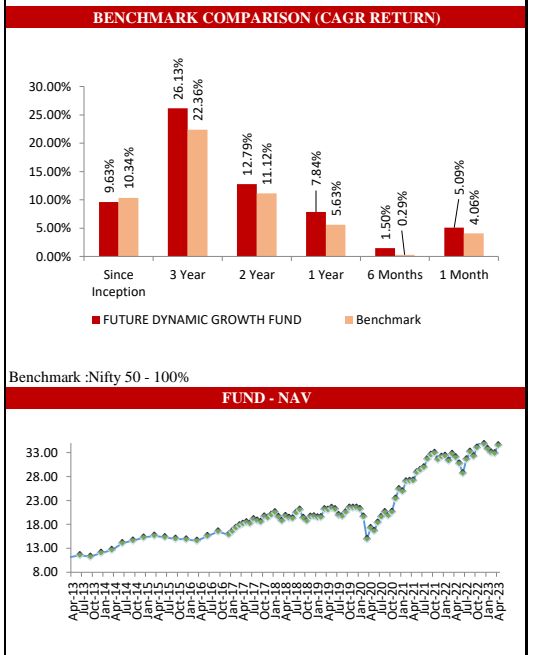


PORTFOLIO AS ON 28-Apr-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.88%
SECURITIES	HOLDINGS
EQUITY	99.12%
Reliance Industries Ltd.	8.14%
HDFC Bank Ltd.	4.75%
Infosys Technologies Ltd.	4.49%
ICICI Bank Ltd.	4.37%
HDFC Ltd.	3.71%
Larsen & Toubro Ltd.	2.88%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.86%
Tata Consultancy Services Ltd.	2.68%
SBI-ETF NIFTY BANK	2.52%
State Bank of India	2.47%
Bandhan Bank Ltd.	2.23%
Axis Bank Ltd.	2.20%
Tata Steel Ltd.	2.16%
Mirae Asset Fin Services ETF	2.13%
Bajaj Finance Ltd.	2.10%
Reliance ETF Bank BeES	2.08%
UTI NIFTY BANK ETF	2.03%
Hindustan Unilever Ltd.	1.87%
Kotak PSU Bank ETF	1.81%
Ambuja Cements Ltd.	1.65%
City Union Bank Ltd.	1.64%
BEML Ltd.	1.56%
Kotak Mahindra Bank Ltd.	1.37%
Bharti Airtel Ltd. (Partly Paid)	1.35%
Genus Power Infrastructure Ltd.	1.32%
Others	32.75%



BENCHMARK COMPARISON (CAGR RETURN)

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%	0.81%
Fixed Income Instruments	10.00%	50.00%	15.77%
Equities	50.00%	90.00%	83.42%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	297.30%
Simple Annual Return	20.21%
CAGR Return	9.83%

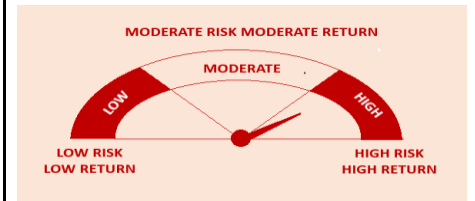
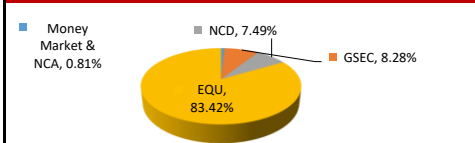
NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
39.7305	8,506.27

Modified Duration (In Years)

4.54

ASSET ALLOCATION



PORTFOLIO AS ON 28-Apr-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.81%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	8.28%
7.26% Gsec 2032 22/08/2032	4.14%
7.61% Tamilnadu SDL 2032 28/12/2032	1.79%
7.10% Gsec 2029 18/04/2029	1.77%
6.99% Gsec 2026 17/04/2026	0.59%

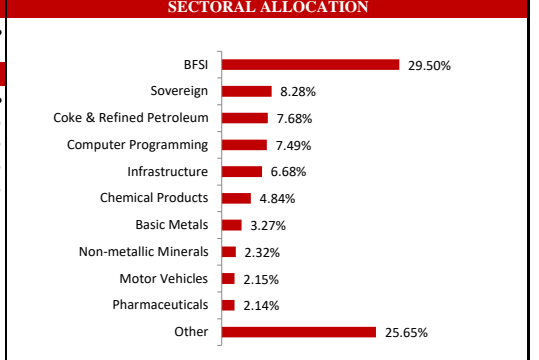
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.49%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.73%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.35%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.20%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.87%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.85%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.48%

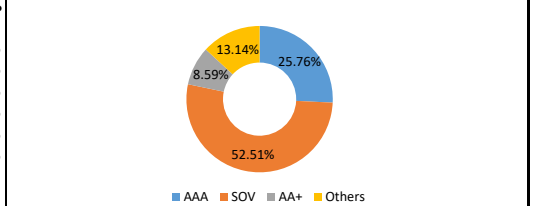
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	83.42%
Reliance Industries Ltd.	6.87%
HDFC Bank Ltd.	4.41%
Infosys Technologies Ltd.	3.81%
ICICI Bank Ltd.	3.80%
HDFC Ltd.	3.11%
Reliance ETF Bank BeES	2.49%
UTI NIFTY BANK ETF	2.45%
SBI-ETF NIFTY BANK	2.29%
Bandhan Bank Ltd.	2.28%
Tata Consultancy Services Ltd.	2.21%
Larsen & Toubro Ltd.	2.14%
Mirae Asset Fin Services ETF	2.04%
State Bank of India	1.89%
Axis Bank Ltd.	1.78%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.71%
Bajaj Finance Ltd.	1.69%
Tata Steel Ltd.	1.63%
Hindustan Unilever Ltd.	1.59%
City Union Bank Ltd.	1.39%
Ambuja Cements Ltd.	1.36%
Kotak PSU Bank ETF	1.34%
LIC Housing Finance Ltd.	1.31%
BEML Ltd.	1.28%
Bharti Airtel Ltd. (Partly Paid)	1.10%
Asian Paints Ltd.	1.08%
Others	26.37%

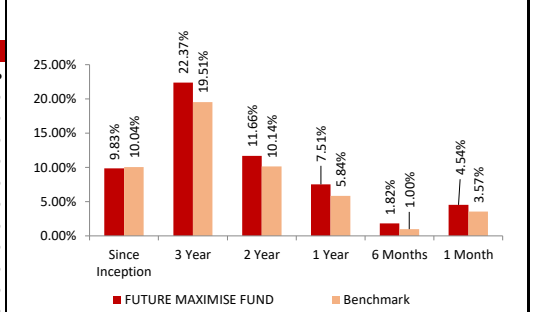
SECTORAL ALLOCATION



Debt Rating Profile

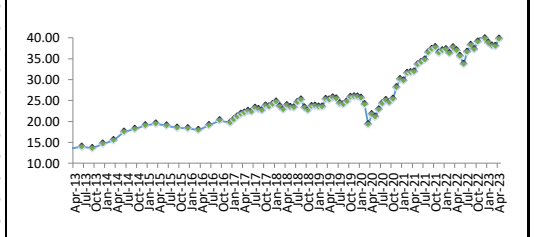


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	0.89%
Fixed Income Instruments	40.00%	70.00%	44.30%
Equities	30.00%	60.00%	54.81%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	208.58%
Simple Annual Return	14.18%
CAGR Return	7.96%

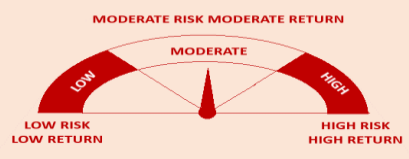
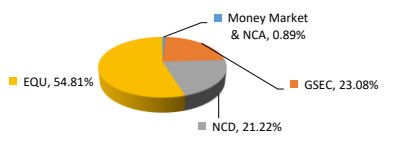
NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
30.8576	6,497.07

Modified Duration (In Years)

4.50

ASSET ALLOCATION



PORTFOLIO AS ON 28-Apr-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.89%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	23.08%
7.26% Gsec 2032 22/08/2032	5.77%
7.61% Tamilnadu SDL 2032 28/12/2032	3.51%
7.38% Gsec 2027 20/06/2027	2.34%
7.64% MH SGS 2033	2.34%
8% GOI Oil Bond 2026 23/03/2026	2.12%
0% CS 17 DEC 2027 17/12/2027	1.46%
0% CS 15 Jun 2030 15/06/2030	1.41%
8.97% Central Government 05/12/2030	1.36%
7.10% Gsec 2029 18/04/2029	1.31%
6.99% Gsec 2026 17/04/2026	1.31%
Others	0.16%

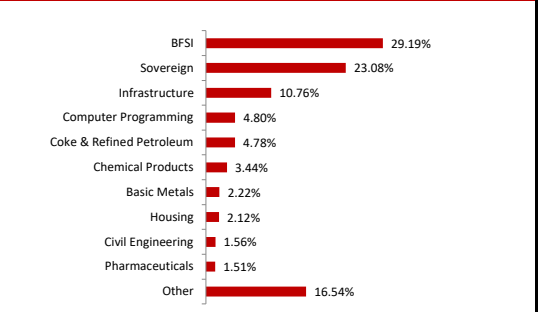
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	21.22%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.77%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.35%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.34%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.70%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.66%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.64%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.11%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.49%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.16%
8.72% ILFS 21/01/2025	0.00%

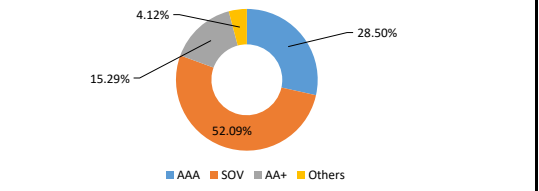
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	54.81%
Reliance Industries Ltd.	4.26%
HDFC Bank Ltd.	3.13%
HDFC Ltd.	2.98%
ICICI Bank Ltd.	2.46%
Infosys Technologies Ltd.	2.43%
State Bank of India	1.60%
Larsen & Toubro Ltd.	1.56%
Tata Consultancy Services Ltd.	1.44%
UTI NIFTY BANK ETF	1.37%
Bandhan Bank Ltd.	1.31%
Mirae Asset Fin Services ETF	1.27%
SBI-ETF NIFTY BANK	1.27%
Reliance ETF Bank BeES	1.25%
Bajaj Finance Ltd.	1.23%
Tata Steel Ltd.	1.16%
Axis Bank Ltd.	1.15%
IndusInd Bank Ltd.	0.92%
City Union Bank Ltd.	0.87%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.87%
Ambuja Cements Ltd.	0.86%
Kotak Mahindra Bank Ltd.	0.86%
LIC Housing Finance Ltd.	0.84%
Kotak PSU Bank ETF	0.84%
BEML Ltd.	0.82%
Hindustan Unilever Ltd.	0.75%
Others	17.29%

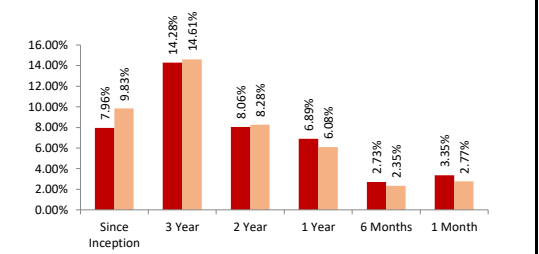
SECTORAL ALLOCATION



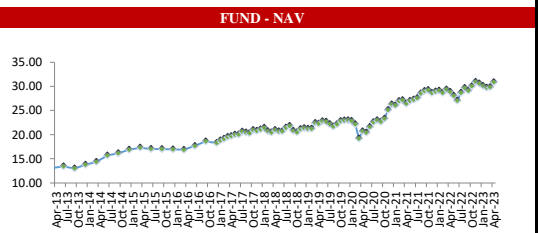
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



FUND - NAV



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

ABOUT THE FUND

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.06%
Fixed Income Instruments	50.00%	100.00%	97.94%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	216.59%
Simple Annual Return	14.72%
CAGR Return	8.15%

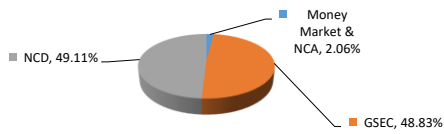
NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
31.6590	9,329.32

Modified Duration (In Years)

4.63

ASSET ALLOCATION



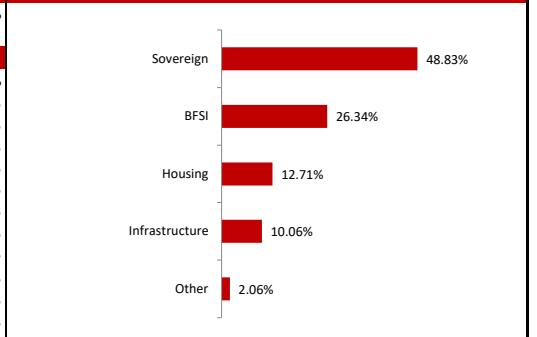
PORTFOLIO AS ON 28-Apr-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.06%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	48.83%
7.10% Gsec 2029 18/04/2029	6.52%
7.38% Gsec 2027 20/06/2027	5.65%
6.99% Gsec 2026 17/04/2026	4.88%
0% CS 17 DEC 2027 17/12/2027	4.33%
0% GS 15 Dec 2027	4.13%
0% CS 15 Jun 2030 15/06/2030	3.92%
0% CS 12 DEC 2029 12/12/2029	3.71%
7.69% TN SDL 2037 28/12/2037	3.29%
7.73% Maharashtra SGS 2032 29/03/2032	3.27%
7.26% Gsec 2032 22/08/2032	2.97%
Others	6.17%

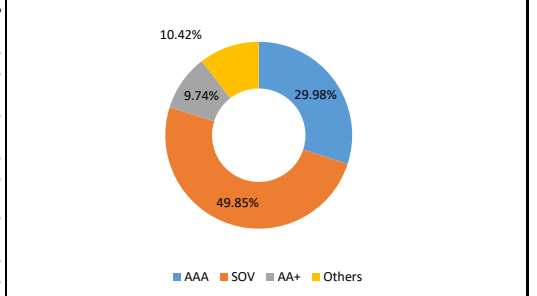
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	49.11%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.54%
8.06% Bajaj Finance Ltd. 04/10/2029	5.53%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.43%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.74%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.40%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.31%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.88%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.62%
8.00% HDFC LTD 2032 27/07/2032	3.21%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.48%
Others	2.97%

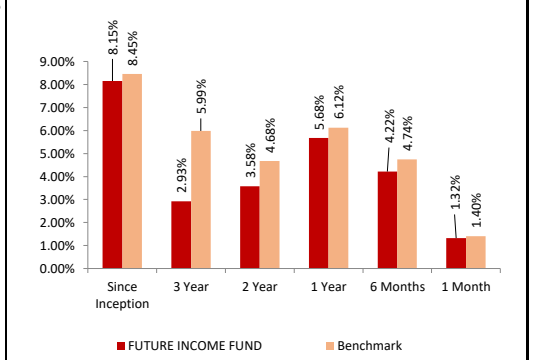
SECTORAL ALLOCATION



Debt Rating Profile

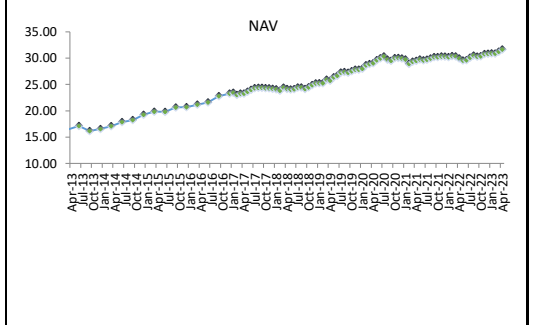


BENCHMARK COMPARISON (CAGR RETURN)

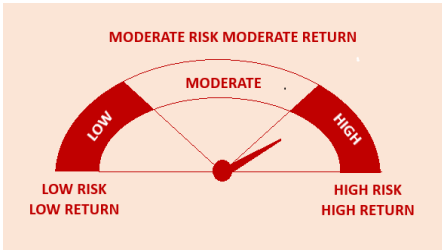
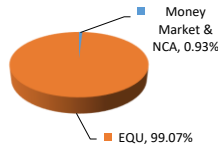


Benchmark :Nifty Composite Debt Index 100%

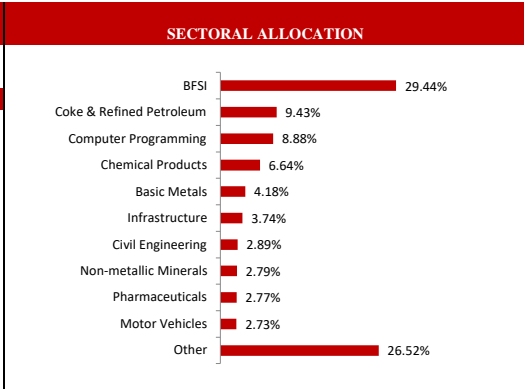
FUND - NAV



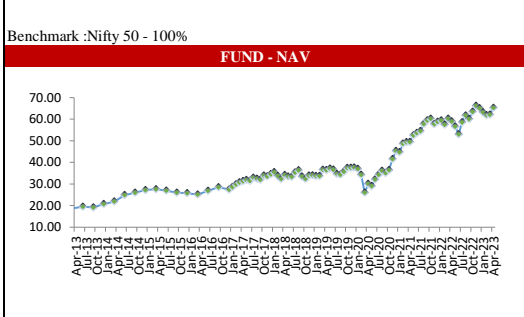
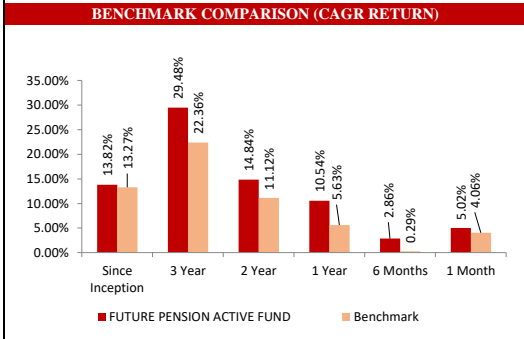
ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager		No. Of Funds Managed	
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.93%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.07%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 28-Apr-2023			
Returns since Publication of NAV			
Absolute Return	551.60%		
Simple Annual Return	38.10%		
CAGR Return	13.82%		
NAV & AUM as on 28-Apr-2023			
NAV	AUM (In Lakhs)		
65.1595	762.96		
ASSET ALLOCATION			

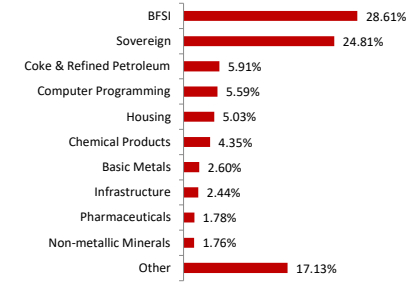
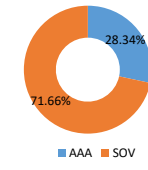
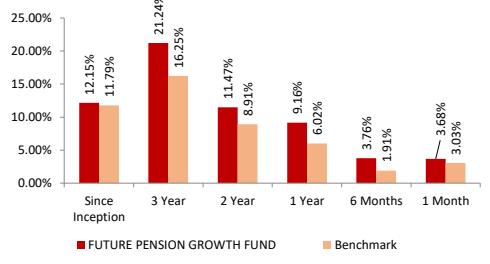
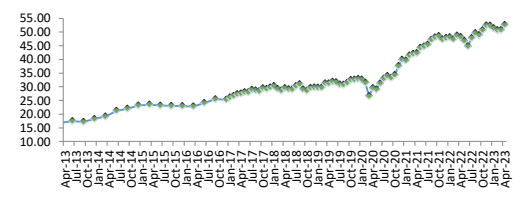
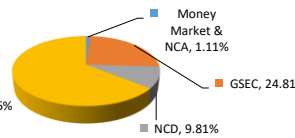
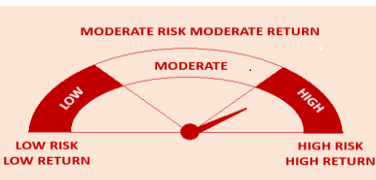


PORTFOLIO AS ON 28-Apr-2023		HOLDINGS
SECURITIES		MONEY MARKET INSTRUMENTS & NCA
		0.93%
SECURITIES		EQUITY
		99.07%
Reliance Industries Ltd.		8.46%
ICICI Bank Ltd.		4.63%
HDFC Bank Ltd.		4.62%
Infosys Technologies Ltd.		4.46%
HDFC Ltd.		3.84%
Larsen & Toubro Ltd.		2.89%
Tata Consultancy Services Ltd.		2.68%
State Bank of India		2.60%
SBI-ETF NIFTY BANK		2.56%
Reliance ETF Bank BeES		2.50%
Axis Bank Ltd.		2.43%
UTI NIFTY BANK ETF		2.27%
Tata Steel Ltd.		2.23%
Bajaj Finance Ltd.		2.18%
Mirae Asset Fin Services ETF		2.14%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		2.03%
Bandhan Bank Ltd.		1.96%
Hindustan Unilever Ltd.		1.90%
Kotak PSU Bank ETF		1.80%
City Union Bank Ltd.		1.69%
Ambuja Cements Ltd.		1.66%
BEML Ltd.		1.54%
LIC Housing Finance Ltd.		1.42%
Kotak Mahindra Bank Ltd.		1.35%
Bharti Airtel Ltd. (Partly Paid)		1.34%
Others		31.89%



BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	13.82%
3 Year	29.48%
2 Year	14.84%
1 Year	10.54%
6 Months	2.86%
1 Month	5.02%



ABOUT THE FUND				PORTFOLIO AS ON 28-Apr-2023		SECTORAL ALLOCATION																																																					
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				MONEY MARKET INSTRUMENTS & NCA 1.11%		SECTORAL ALLOCATION																																																					
Fund Manager Details				SECURITIES GOVERNMENT SECURITIES 24.81%																																																							
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RISK RETURN PROFILE				NAV as on 28-Apr-2023 52.6024		BENCHMARK COMPARISON (CAGR RETURN)																																																					
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DATE OF INCEPTION 20th October 2008				<table border="1"> <thead> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>52.6024</td> <td>210.47</td> </tr> </tbody> </table>		NAV	AUM (In Lakhs)	52.6024	210.47	Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 32%+Nifty 63%																																																	
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Returns since Publication of NAV				<table border="1"> <tbody> <tr> <td>Reliance Industries Ltd.</td> <td>5.29%</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>4.75%</td> </tr> <tr> <td>ICICI Bank Ltd.</td> <td>3.73%</td> </tr> <tr> <td>Infosys Technologies Ltd.</td> <td>2.80%</td> </tr> <tr> <td>HDFC Ltd.</td> <td>2.62%</td> </tr> <tr> <td>State Bank of India</td> <td>2.05%</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>1.86%</td> </tr> <tr> <td>Kotak Mahindra Bank Ltd.</td> <td>1.77%</td> </tr> <tr> <td>Larsen & Toubro Ltd.</td> <td>1.72%</td> </tr> <tr> <td>Bandhan Bank Ltd.</td> <td>1.72%</td> </tr> <tr> <td>Tata Consultancy Services Ltd.</td> <td>1.70%</td> </tr> <tr> <td>Bajaj Finance Ltd.</td> <td>1.46%</td> </tr> <tr> <td>Tata Steel Ltd.</td> <td>1.37%</td> </tr> <tr> <td>Hindustan Unilever Ltd.</td> <td>1.21%</td> </tr> <tr> <td>Mirae Asset Fin Services ETF</td> <td>1.16%</td> </tr> <tr> <td>City Union Bank Ltd.</td> <td>1.04%</td> </tr> <tr> <td>Ambuja Cements Ltd.</td> <td>1.02%</td> </tr> <tr> <td>Kotak PSU Bank ETF</td> <td>1.01%</td> </tr> <tr> <td>BEML Ltd.</td> <td>0.92%</td> </tr> <tr> <td>ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX</td> <td>0.90%</td> </tr> <tr> <td>Bharti Airtel Ltd. (Partly Paid)</td> <td>0.89%</td> </tr> <tr> <td>Genus Power Infrastructure Ltd.</td> <td>0.81%</td> </tr> <tr> <td>Asian Paints Ltd.</td> <td>0.80%</td> </tr> <tr> <td>Gujarat Gas Ltd.</td> <td>0.77%</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>0.75%</td> </tr> <tr> <td>Others</td> <td>20.15%</td> </tr> </tbody> </table>		Reliance Industries Ltd.	5.29%	HDFC Bank Ltd.	4.75%	ICICI Bank Ltd.	3.73%	Infosys Technologies Ltd.	2.80%	HDFC Ltd.	2.62%	State Bank of India	2.05%	Axis Bank Ltd.	1.86%	Kotak Mahindra Bank Ltd.	1.77%	Larsen & Toubro Ltd.	1.72%	Bandhan Bank Ltd.	1.72%	Tata Consultancy Services Ltd.	1.70%	Bajaj Finance Ltd.	1.46%	Tata Steel Ltd.	1.37%	Hindustan Unilever Ltd.	1.21%	Mirae Asset Fin Services ETF	1.16%	City Union Bank Ltd.	1.04%	Ambuja Cements Ltd.	1.02%	Kotak PSU Bank ETF	1.01%	BEML Ltd.	0.92%	ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.90%	Bharti Airtel Ltd. (Partly Paid)	0.89%	Genus Power Infrastructure Ltd.	0.81%	Asian Paints Ltd.	0.80%	Gujarat Gas Ltd.	0.77%	LIC Housing Finance Ltd.	0.75%	Others	20.15%		
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ASSET ALLOCATION				Modified Duration (In Years) 4.03																																																							
																																																											
																																																											

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%	3.18%
Fixed Income Instruments	80.00%	100.00%	80.51%
Equities	0.00%	20.00%	16.31%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	302.09%
Simple Annual Return	20.86%
CAGR Return	10.09%

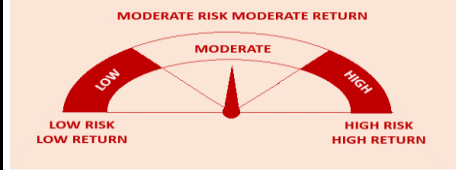
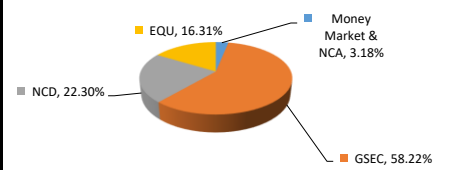
NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
40.2086	127.35

Modified Duration (In Years)

4.73

ASSET ALLOCATION



PORTFOLIO AS ON 28-Apr-2023

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **3.18%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **58.22%**

7.26% Gsec 2032 22/08/2032	15.97%
7.10% Gsec 2029 18/04/2029	11.41%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.98%
7.92% West Bengal SDL 15/03/2027	4.81%
8% GOI Oil Bond 2026 23/03/2026	4.01%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.66%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.41%
8.70% Gujarat SDL 2028 19/09/2028	2.08%
7.61% Tamilnadu SDL 2032 28/12/2032	1.59%
6.99% Gsec 2026 17/04/2026	1.49%
Others	0.81%

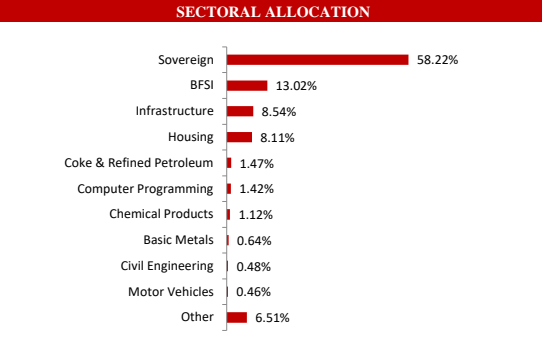
SECURITIES **HOLDINGS**
CORPORATE DEBT **22.30%**

8.00% HDFC LTD 2032 27/07/2032	8.11%
7.68% PFC Ltd. 15/07/2030	7.95%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.24%

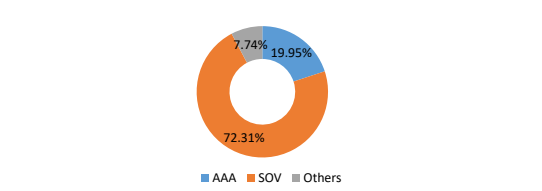
SECURITIES **HOLDINGS**
EQUITY **16.31%**

HDFC Bank Ltd.	1.62%
Reliance Industries Ltd.	1.31%
ICICI Bank Ltd.	1.04%
Infosys Technologies Ltd.	0.72%
State Bank of India	0.61%
HDFC Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.50%
Axis Bank Ltd.	0.50%
Larsen & Toubro Ltd.	0.48%
Bandhan Bank Ltd.	0.46%
Tata Consultancy Services Ltd.	0.43%
Bajaj Finance Ltd.	0.39%
Mirae Asset Fin Services ETF	0.34%
Tata Steel Ltd.	0.32%
Hindustan Unilever Ltd.	0.31%
BEML Ltd.	0.29%
City Union Bank Ltd.	0.26%
LIC Housing Finance Ltd.	0.26%
Kotak PSU Bank ETF	0.26%
Ambuja Cements Ltd.	0.26%
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Genus Power Infrastructure Ltd.	0.21%
Asian Paints Ltd.	0.21%
Gujarat Gas Ltd.	0.20%
KEC International Ltd.	0.19%
Others	4.36%

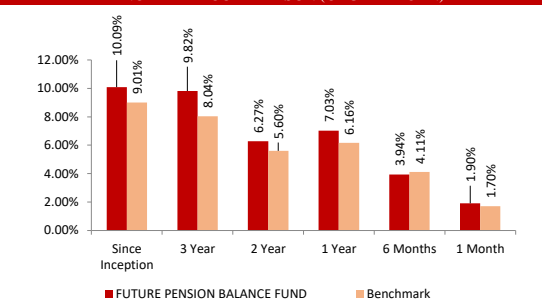
SECTORAL ALLOCATION



Debt Rating Profile

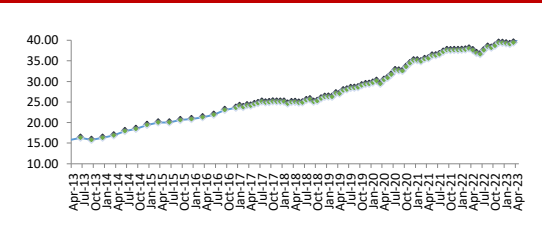


BENCHMARK COMPARISON (CAGR RETURN)



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

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%	2.85%
Fixed Income Instruments	0.00%	100.00%	97.15%
Equities	0.00%	0.00%	0.00%

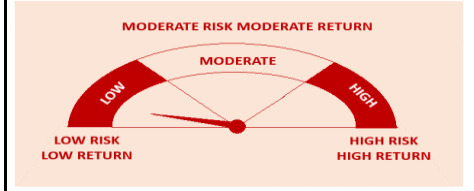
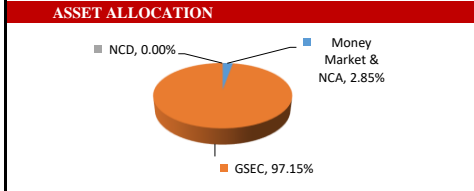
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

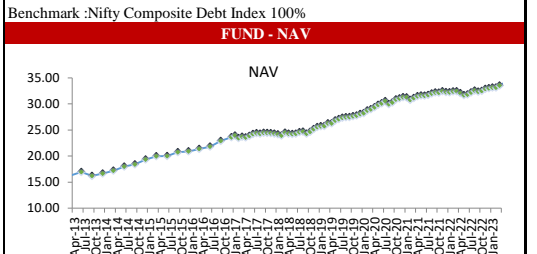
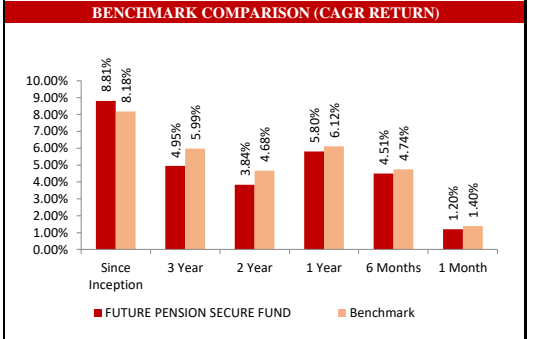
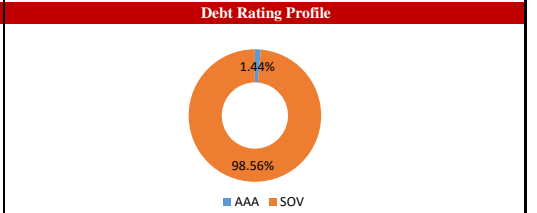
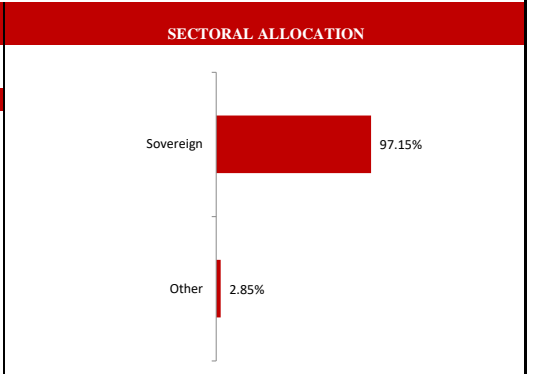
FUND PERFORMANCE as on 28-Apr-2023	
Returns since Publication of NAV	
Absolute Return	239.46%
Simple Annual Return	16.54%
CAGR Return	8.81%

NAV & AUM as on 28-Apr-2023	
NAV	AUM (In Lakhs)
33.9462	60.54

Modified Duration (In Years)
4.13



PORTFOLIO AS ON 28-Apr-2023	
MONEY MARKET INSTRUMENTS & NCA	2.85%
SECURITIES	
GOVERNMENT SECURITIES	
7.10% Gsec 2029 18/04/2029	25.65%
8.51% Maharashtra SDL 09/03/2026	10.24%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.54%
6.90% GOI OIL Bond 2026 04/02/2026	7.38%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.25%
0% CS 15 Jun 2030 15/06/2030	5.03%
7.61% Tamilnadu SDL 2032 28/12/2032	5.02%
6.99% Gsec 2026 17/04/2026	4.96%
0% GS 15 Dec 2027	3.61%
7.69% TN SDL 2037 28/12/2037	3.38%
Others	18.10%



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.

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%	16.78%
Fixed Income Instruments	25.00%	100.00%	83.22%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 28-Apr-2023

Returns since Publication of NAV	
Absolute Return	197.50%
Simple Annual Return	13.42%
CAGR Return	7.69%

NAV & AUM as on 28-Apr-2023

NAV	AUM (In Lakhs)
29.7498	2,683.55

Modified Duration (In Years)
3.48

ASSET ALLOCATION

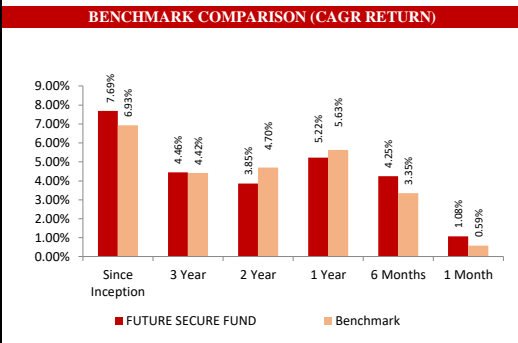
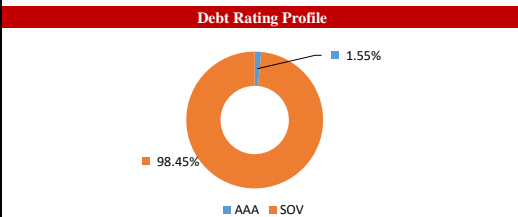
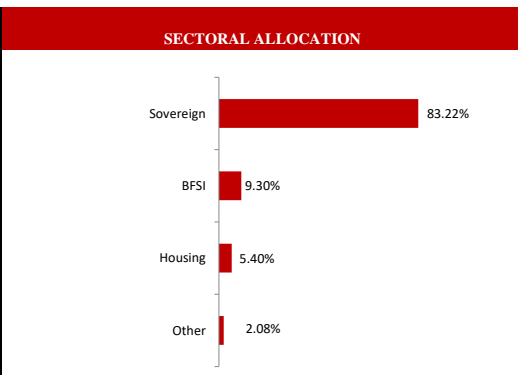
■ GSEC, 83.22%
■ Money Market & NCA, 16.78%

MODERATE RISK MODERATE RETURN

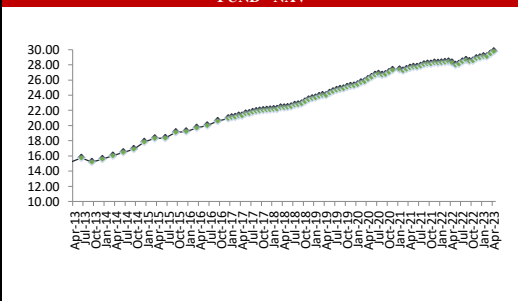
LOW RISK LOW RETURN | MODERATE | HIGH RISK HIGH RETURN

PORTFOLIO AS ON 28-Apr-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	16.78%
GOVERNMENT SECURITIES	83.22%
6.90% GOI OIL Bond 2026 04/02/2026	19.54%
7.10% Gsec 2029 18/04/2029	16.80%
8.51% Maharashtra SDL 09/03/2026	11.16%
8% GOI Oil Bond 2026 23/03/2026	8.45%
7.26% Gsec 2032 22/08/2032	6.42%
0% CS 15 Jun 2030 15/06/2030	5.22%
0% CS 12 DEC 2029 12/12/2029	4.76%
0% GS 15 Dec 2027	3.25%
7.64% MH SGS 2033	3.02%
0% CS 17 DEC 2027 17/12/2027	2.71%
Others	1.89%

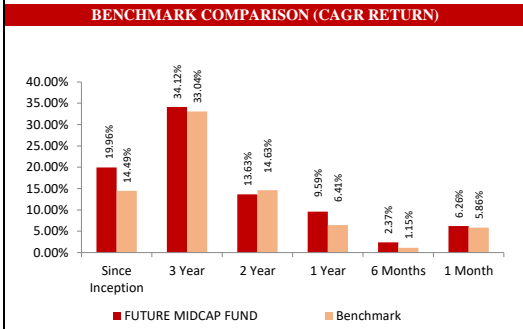
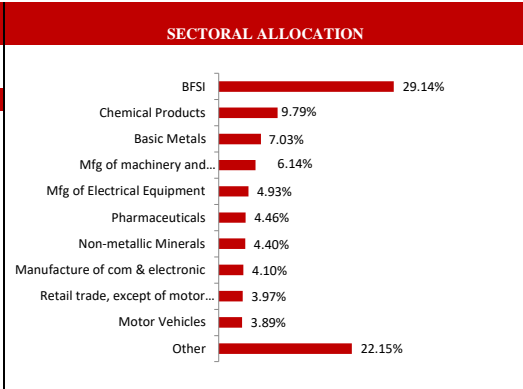


Benchmark :Nifty 1 year Tbill Index 30%+Nifty Liquid Fund Index 70%



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%	1.10%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.90%
RISK RETURN PROFILE			
Risk		High	
Return		High	
DATE OF INCEPTION			
4th December 2018			
FUND PERFORMANCE as on 28-Apr-2023			
Returns since Publication of NAV			
Absolute Return	123.20%		
Simple Annual Return	27.93%		
CAGR Return	19.96%		
NAV & AUM as on 28-Apr-2023			
NAV	AUM (In Lakhs)		
22.3197	5,381.33		
ASSET ALLOCATION			

PORTFOLIO AS ON 28-Apr-2023	
MONEY MARKET INSTRUMENTS & NCA	1.10%
SECURITIES	
EQUITY	98.90%
City Union Bank Ltd.	3.82%
Bandhan Bank Ltd.	3.75%
LIC Housing Finance Ltd.	3.58%
The Federal Bank Ltd.	3.21%
Jubilant Ingrevia Ltd.	3.02%
KEC International Ltd.	2.98%
State Bank of India	2.93%
Genus Power Infrastrucure Ltd.	2.91%
Gujarat Gas Ltd.	2.76%
Max Financial Services Ltd.	2.67%
IndusInd Bank Ltd.	2.59%
NOCIL Ltd.	2.43%
Ashok Leyland Ltd.	2.39%
Ambuja Cements Ltd.	2.37%
Kotak PSU Bank ETF	2.23%
BEML Ltd.	2.18%
Steel Authority OF India Ltd.	2.08%
Aavas Financiers Ltd.	2.07%
Kajaria Ceramics Ltd.	2.03%
V-MART Retail Ltd.	2.02%
Zee Entertainment Enterprises Ltd.	1.99%
Honeywell Automation India Ltd.	1.98%
Gland Pharma Ltd	1.98%
Voltas Ltd.	1.98%
Crompton Greaves Consumer Electricals Ltd.	1.95%
Others	34.99%



Benchmark :Nifty Midcap 100 Index - 100%

