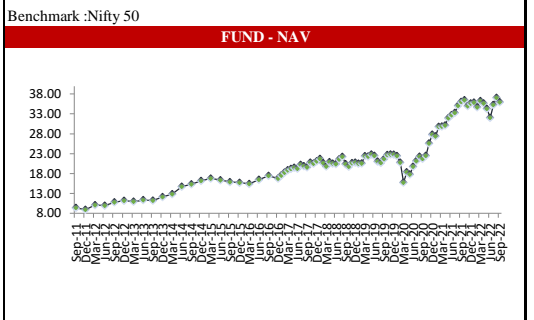
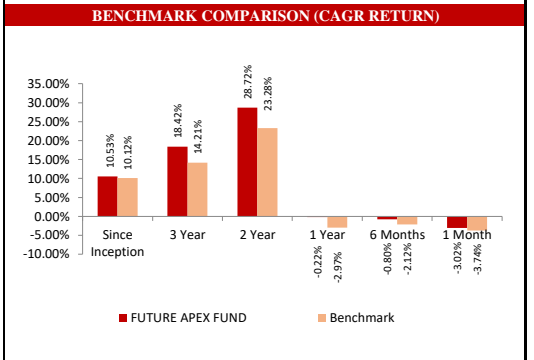
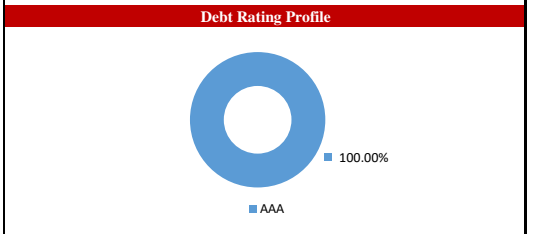
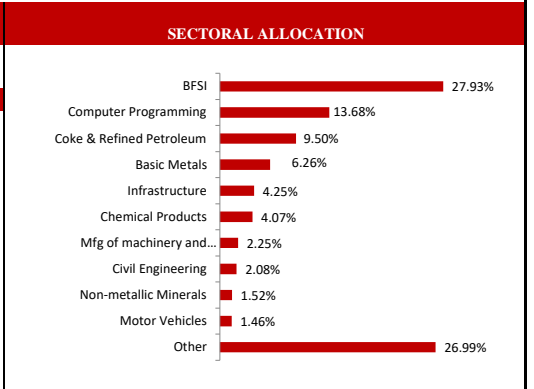


PERFORMANCE AT A GLANCE

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	259.52%	20.31%	10.53%	179.90%	14.92%	8.91%	222.20%	17.22%	9.49%	272.25%	19.26%	9.74%
INDIVIDUAL	Future Balance			Future Income			Future Pension Active			Future Pension Growth		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	190.97%	13.51%	7.85%	203.01%	14.36%	8.16%	499.76%	35.94%	13.75%	388.66%	27.95%	12.09%
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	281.90%	20.27%	10.12%	223.53%	16.08%	8.81%	184.55%	13.05%	7.68%	110.12%	28.71%	21.36%
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	203.88%	16.13%	9.19%	35.02%	9.99%	8.95%	56.00%	14.80%	12.47%	24.06%	13.32%	12.68%

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%	98.19%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.81%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
23rd December 2009			
FUND PERFORMANCE as on 30-Sep-2022			
Returns since Publication of NAV			
Absolute Return	259.52%		
Simple Annual Return	20.31%		
CAGR Return	10.53%		
NAV & AUM as on 30-Sep-2022			
NAV	AUM (In Lakhs)		
35.9522	7,157.72		
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Sep-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.81%
SECURITIES	HOLDINGS
EQUITY	98.19%
Reliance Industries Ltd.	8.12%
Infosys Technologies Ltd.	6.12%
Kotak Mahindra MF - Kotak Banking ETF	5.90%
ICICI Bank Ltd.	5.57%
Reliance ETF Bank BeES	4.67%
HDFC Bank Ltd.	3.86%
Tata Consultancy Services Ltd.	3.51%
Tata Steel Ltd.	3.12%
HDFC Ltd.	2.91%
Axis Bank Ltd.	2.50%
Bharti Airtel Ltd. (Partly Paid)	2.50%
State Bank of India	2.23%
Larsen & Toubro Ltd.	2.08%
Bajaj Finance Ltd.	2.02%
Kotak PSU Bank ETF	1.92%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.92%
Kotak Mahindra Bank Ltd.	1.83%
HCL Technologies Ltd.	1.82%
Bandhan Bank Ltd.	1.53%
Hindustan Unilever Ltd.	1.49%
Adani Ports & Special Economic Zone Ltd.	1.32%
Tech Mahindra Ltd.	1.27%
Genus Power Infrastrucure Ltd.	1.26%
UPL Ltd.	1.21%
SBI Cards & Payment Services Ltd.	1.19%
Others	26.33%



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%	1.86%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.14%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

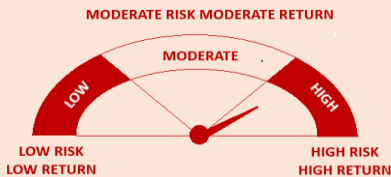
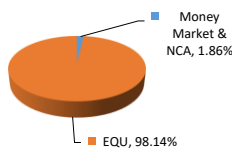
FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	179.90%
Simple Annual Return	14.92%
CAGR Return	8.91%

NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
27.9899	5,859.09

ASSET ALLOCATION



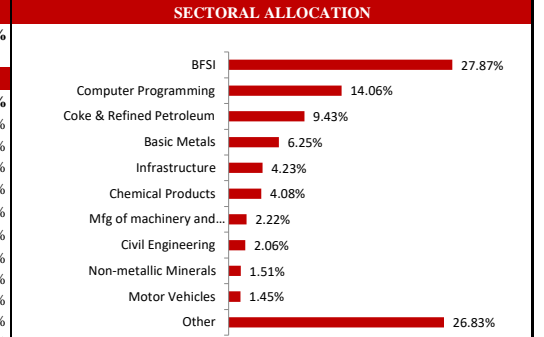
PORTFOLIO AS ON 30-Sep-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.86%**

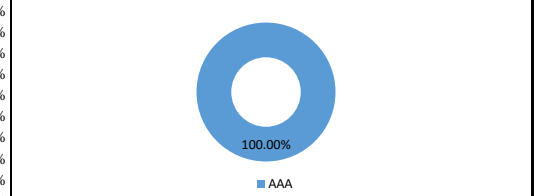
SECURITIES **HOLDINGS** **EQUITY 98.14%**

Reliance Industries Ltd.	8.05%
Kotak Mahindra MF - Kotak Banking ETF	6.05%
Infosys Technologies Ltd.	6.04%
ICICI Bank Ltd.	5.72%
Reliance ETF Bank BeES	4.28%
Tata Consultancy Services Ltd.	3.94%
HDFC Bank Ltd.	3.88%
Tata Steel Ltd.	3.12%
HDFC Ltd.	2.86%
Axis Bank Ltd.	2.78%
Bharti Airtel Ltd. (Partly Paid)	2.49%
State Bank of India	2.14%
Kotak PSU Bank ETF	2.09%
Larsen & Toubro Ltd.	2.06%
Bajaj Finance Ltd.	2.03%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.79%
HCL Technologies Ltd.	1.78%
Kotak Mahindra Bank Ltd.	1.77%
Hindustan Unilever Ltd.	1.50%
Adani Ports & Special Economic Zone Ltd.	1.33%
Tech Mahindra Ltd.	1.30%
Bandhan Bank Ltd.	1.27%
Genus Power Infrastructure Ltd.	1.26%
Tata Motors Ltd. (DVR)	1.25%
UPL Ltd.	1.20%
Others	26.15%

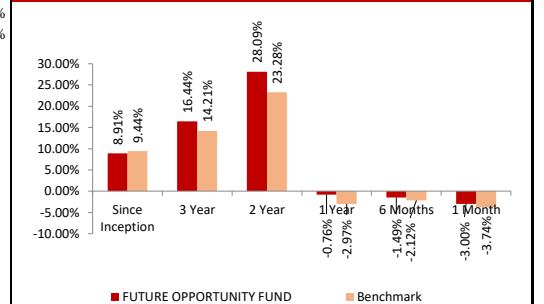
SECTORAL ALLOCATION



Debt Rating Profile

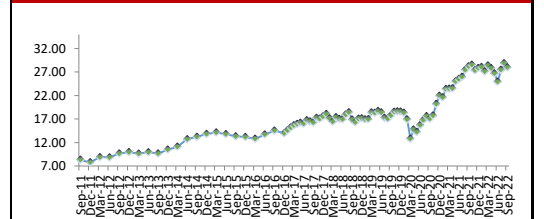


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.11%
Equities	0.00%	100.00%	96.89%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV

Absolute Return	222.20%
Simple Annual Return	17.22%
CAGR Return	9.49%

NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
32.2203	853.25

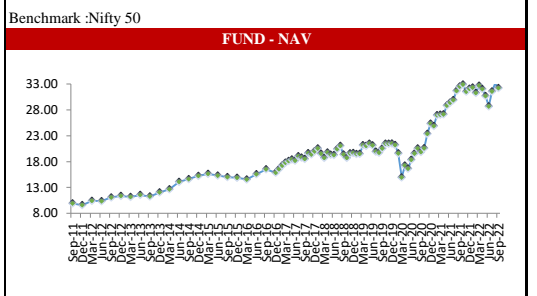
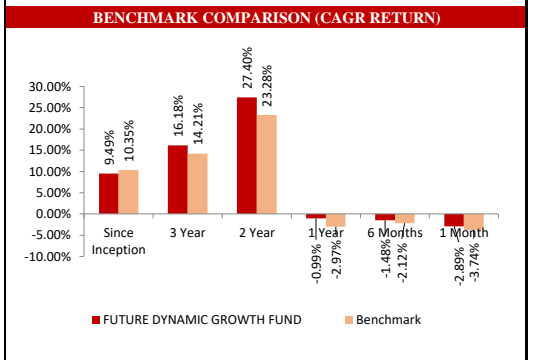
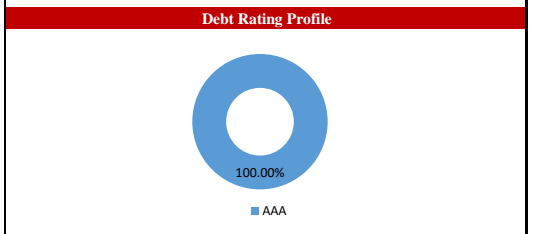
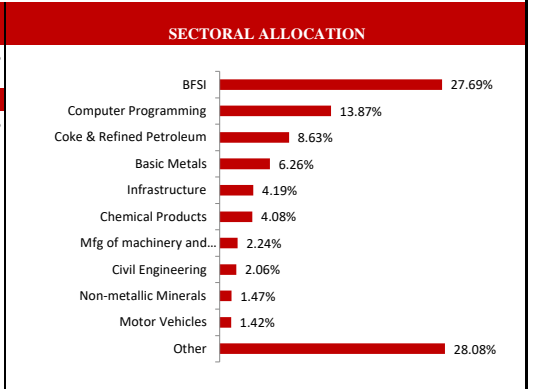
ASSET ALLOCATION

■ Money Market & NCA, 3.11%
■ EQU, 96.89%

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.11%
SECURITIES	HOLDINGS
EQUITY	96.89%
Reliance Industries Ltd.	7.26%
Infosys Technologies Ltd.	6.13%
ICICI Bank Ltd.	5.64%
Reliance ETF Bank BeES	4.60%
Kotak Mahindra MF - Kotak Banking ETF	4.45%
Tata Consultancy Services Ltd.	3.63%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	3.49%
HDFC Bank Ltd.	3.49%
Tata Steel Ltd.	3.13%
HDFC Ltd.	2.90%
Axis Bank Ltd.	2.54%
Bharti Airtel Ltd. (Partly Paid)	2.47%
State Bank of India	2.43%
Larsen & Toubro Ltd.	2.06%
Bajaj Finance Ltd.	2.04%
HCL Technologies Ltd.	1.85%
Kotak Mahindra Bank Ltd.	1.84%
Kotak PSU Bank ETF	1.68%
Hindustan Unilever Ltd.	1.50%
Adani Ports & Special Economic Zone Ltd.	1.32%
Tech Mahindra Ltd.	1.28%
Bandhan Bank Ltd.	1.27%
SBI Cards & Payment Services Ltd.	1.21%
UPL Ltd.	1.21%
Genus Power Infrastrucure Ltd.	1.15%
Others	26.32%



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%	2.65%
Fixed Income Instruments	10.00%	50.00%	14.91%
Equities	50.00%	90.00%	82.44%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	272.25%
Simple Annual Return	19.26%
CAGR Return	9.74%

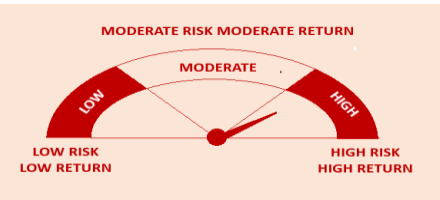
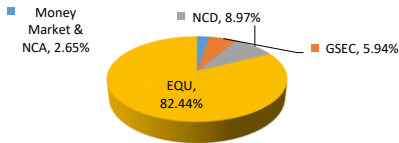
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
37.2248	8,551.31

Modified Duration (In Years)

3.33

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.65%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	5.94%

7.17% Gsec 2028 - 08/01/2028	2.49%
7.26% Gsec 2032 22/08/2032	2.34%
7.38% Gsec 2027 20/06/2027	1.11%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	8.97%

10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.79%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.01%
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%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.47%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.27%

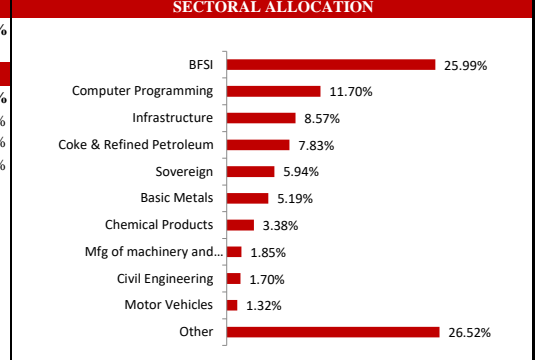
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	82.44%

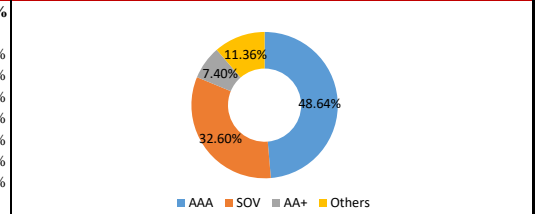
Reliance Industries Ltd.	6.68%
Reliance ETF Bank BeES	5.37%
Kotak Mahindra MF - Kotak Banking ETF	5.17%
Infosys Technologies Ltd.	5.10%
ICICI Bank Ltd.	4.32%
HDFC Bank Ltd.	3.25%
Tata Consultancy Services Ltd.	3.22%
Tata Steel Ltd.	2.60%
HDFC Ltd.	2.42%
Bharti Airtel Ltd. (Partly Paid)	2.06%
Axis Bank Ltd.	1.86%
Kotak PSU Bank ETF	1.81%

State Bank of India	1.74%
Larsen & Toubro Ltd.	1.70%
Bajaj Finance Ltd.	1.67%
HCL Technologies Ltd.	1.51%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.26%
Hindustan Unilever Ltd.	1.25%
Kotak Mahindra Bank Ltd.	1.13%
Adani Ports & Special Economic Zone Ltd.	1.10%
Bandhan Bank Ltd.	1.09%
Tech Mahindra Ltd.	1.07%
Tata Motors Ltd. (DVR)	1.07%
Genus Power Infrastructure Ltd.	1.05%
SBI Cards & Payment Services Ltd.	1.01%
Others	21.94%

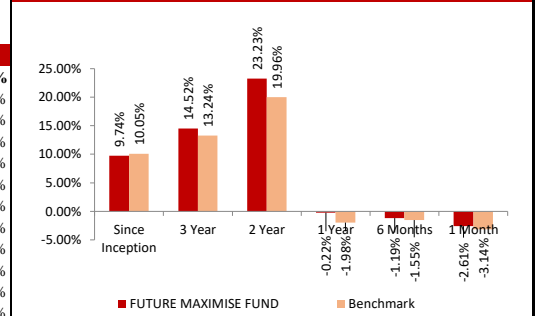
SECTORAL ALLOCATION



Debt Rating Profile

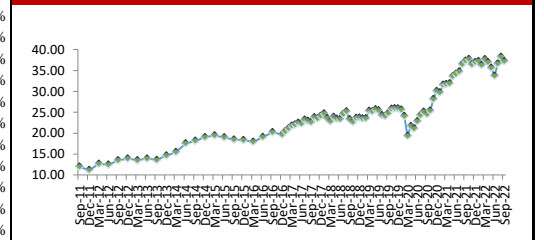


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	3.11%
Fixed Income Instruments	40.00%	70.00%	43.45%
Equities	30.00%	60.00%	53.44%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	190.97%
Simple Annual Return	13.51%
CAGR Return	7.85%

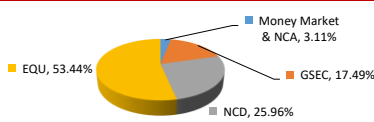
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
29.0973	6,364.00

Modified Duration (In Years)

4.08

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.11%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	17.49%
7.17% Gsec 2028 - 08/01/2028	4.98%
7.38% Gsec 2027 20/06/2027	3.70%
7.26% Gsec 2032 22/08/2032	2.37%
8% GOI Oil Bond 2026 23/03/2026	2.16%
0% CS 17 DEC 2027 17/12/2027	1.40%
8.97% Central Government 05/12/2030	1.38%
0% CS 15 Jun 2030 15/06/2030	1.35%
7.92% West Bengal SDL 15/03/2027	0.16%

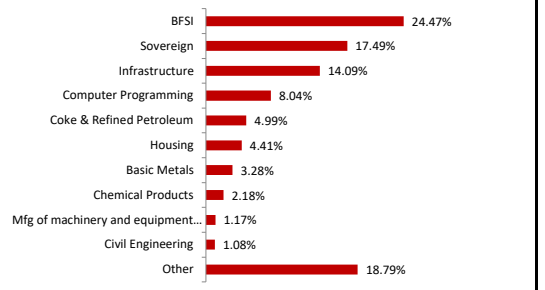
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	25.96%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.10%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	5.61%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.70%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.39%
8.00% HDFC LTD 2032 27/07/2032	2.25%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.74%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.68%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.67%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	1.16%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.50%
Others	0.17%

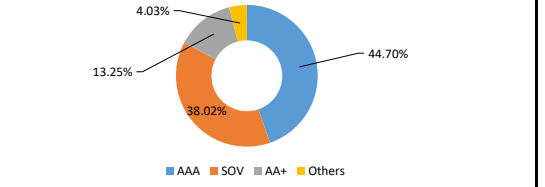
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	53.44%
Reliance Industries Ltd.	4.24%
Infosys Technologies Ltd.	3.32%
Kotak Mahindra MF - Kotak Banking ETF	3.32%
ICICI Bank Ltd.	2.90%
Reliance ETF Bank BeES	2.73%
Tata Consultancy Services Ltd.	2.52%
HDFC Bank Ltd.	2.25%
Tata Steel Ltd.	1.63%
HDFC Ltd.	1.54%
Axis Bank Ltd.	1.34%
Bharti Airtel Ltd. (Partly Paid)	1.30%
Kotak PSU Bank ETF	1.16%
State Bank of India	1.12%
Larsen & Toubro Ltd.	1.08%
Bajaj Finance Ltd.	1.06%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.06%
HCL Technologies Ltd.	0.98%
Kotak Mahindra Bank Ltd.	0.84%
Hindustan Unilever Ltd.	0.80%
Bandhan Bank Ltd.	0.80%
Adani Ports & Special Economic Zone Ltd.	0.71%
Tech Mahindra Ltd.	0.68%
Genus Power Infrastructure Ltd.	0.67%
UPL Ltd.	0.64%
SBI Cards & Payment Services Ltd.	0.64%
Others	14.09%

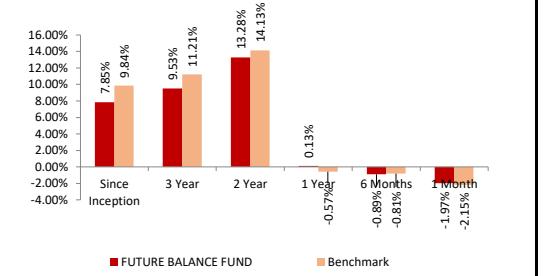
SECTORAL ALLOCATION



Debt Rating Profile

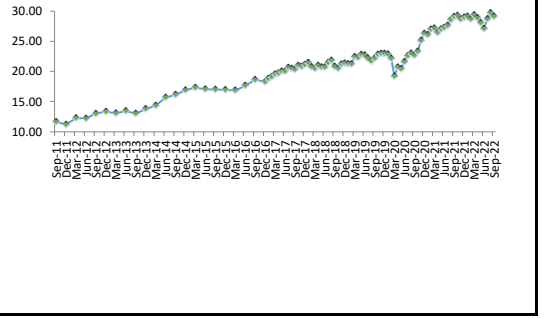


BENCHMARK COMPARISON (CAGR RETURN)



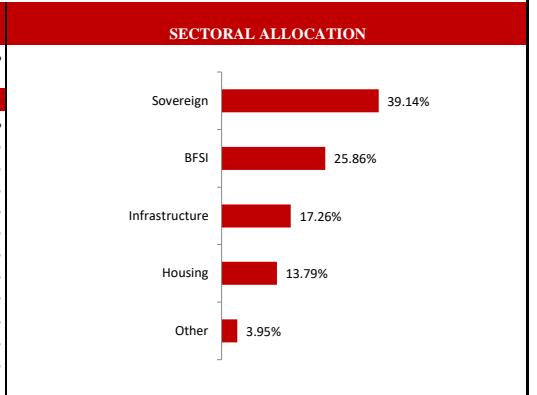
Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
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

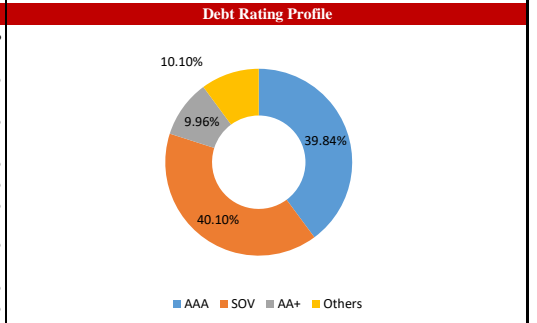
PORTFOLIO AS ON 30-Sep-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.95%
SECURITIES	
GOVERNMENT SECURITIES	39.14%
7.38% Gsec 2027 20/06/2027	7.95%
7.26% Gsec 2032 22/08/2032	5.94%
0% GS 15 Dec 2027	5.50%
7.17% Gsec 2028 - 08/01/2028	4.85%
0% CS 17 DEC 2027 17/12/2027	3.91%
0% CS 15 Jun 2030 15/06/2030	3.54%
0% CS 12 DEC 2029 12/12/2029	3.35%
8% GOI Oil Bond 2026 23/03/2026	2.10%
6.90% GOI OIL Bond 2026 04/02/2026	0.91%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.36%
Others	0.73%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.95%
Fixed Income Instruments	50.00%	100.00%	96.05%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE	
Risk	Low
Return	Low

SECURITIES	HOLDINGS
CORPORATE DEBT	56.91%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.72%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	6.25%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.36%
8.06% Bajaj Finance Ltd. 04/10/2029	5.29%
8.00% HDFC LTD 2032 27/07/2032	4.74%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.61%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.30%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.19%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.14%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.44%
Others	4.87%

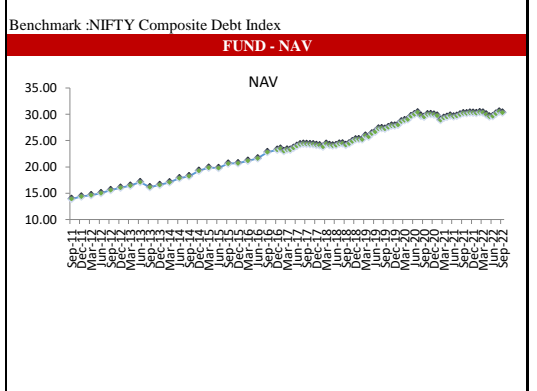
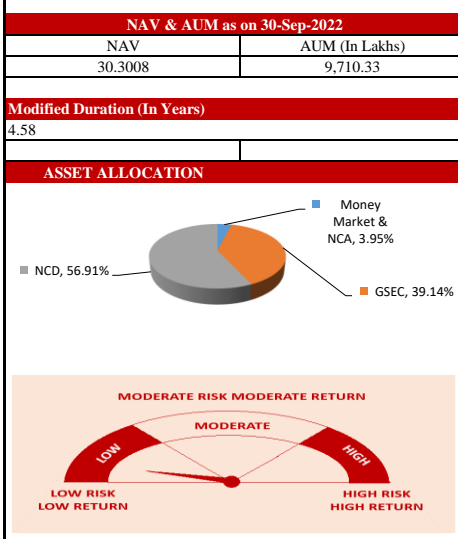
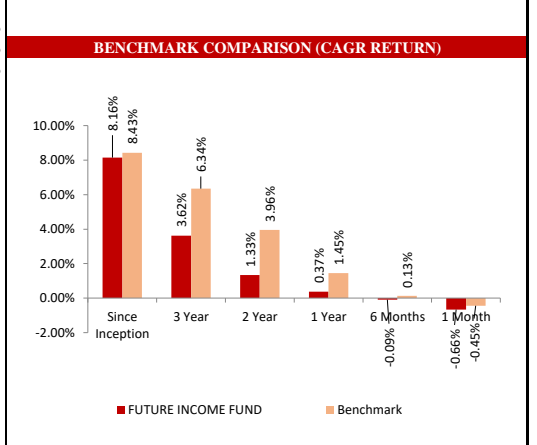


DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Sep-2022	
Returns since Publication of NAV	
Absolute Return	203.01%
Simple Annual Return	14.36%
CAGR Return	8.16%

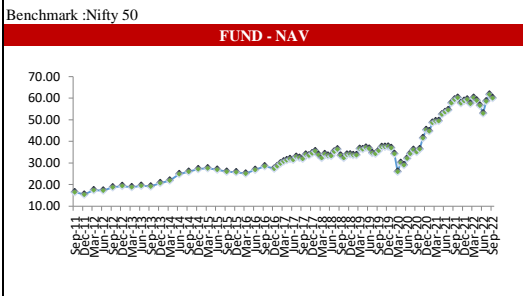
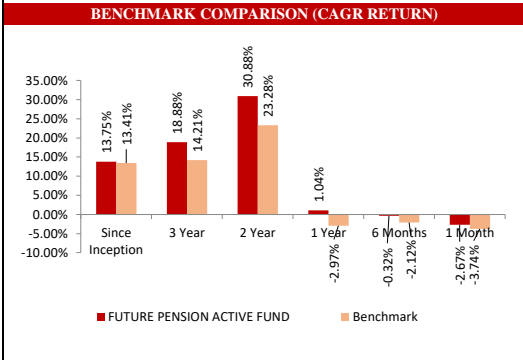
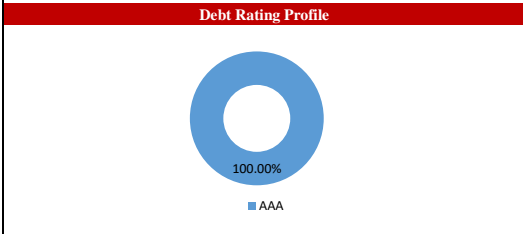
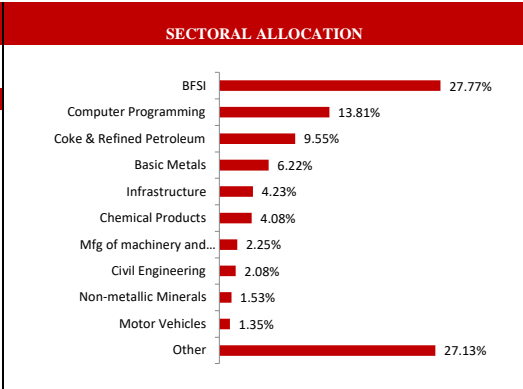
NAV & AUM as on 30-Sep-2022	
NAV	AUM (In Lakhs)
30.3008	9,710.33

Modified Duration (In Years)	
4.58	



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%	1.98%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.02%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 30-Sep-2022			
Returns since Publication of NAV			
Absolute Return	499.76%		
Simple Annual Return	35.94%		
CAGR Return	13.75%		
NAV & AUM as on 30-Sep-2022			
NAV	AUM (In Lakhs)		
59.9755	767.32		
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Sep-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.98%
SECURITIES	HOLDINGS
EQUITY	98.02%
Reliance Industries Ltd.	8.21%
Infosys Technologies Ltd.	6.10%
Kotak Mahindra MF - Kotak Banking ETF	5.83%
ICICI Bank Ltd.	5.69%
Reliance ETF Bank BeES	4.99%
HDFC Bank Ltd.	3.87%
Tata Consultancy Services Ltd.	3.67%
Tata Steel Ltd.	3.07%
HDFC Ltd.	2.76%
State Bank of India	2.56%
Bharti Airtel Ltd. (Partly Paid)	2.48%
Axis Bank Ltd.	2.31%
Larsen & Toubro Ltd.	2.08%
Bajaj Finance Ltd.	2.06%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.84%
HCL Technologies Ltd.	1.81%
Kotak PSU Bank ETF	1.70%
Kotak Mahindra Bank Ltd.	1.69%
Hindustan Unilever Ltd.	1.50%
Adani Ports & Special Economic Zone Ltd.	1.33%
Bandhan Bank Ltd.	1.30%
Tech Mahindra Ltd.	1.28%
Genus Power Infrastructure Ltd.	1.27%
SBI Cards & Payment Services Ltd.	1.21%
UPL Ltd.	1.19%
Others	26.25%



ABOUT THE FUND				PORTFOLIO AS ON 30-Sep-2022		SECTORAL ALLOCATION																																																																														
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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	80.00%	100.00%	83.59%
Equities	0.00%	20.00%	16.41%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	281.90%
Simple Annual Return	20.27%
CAGR Return	10.12%

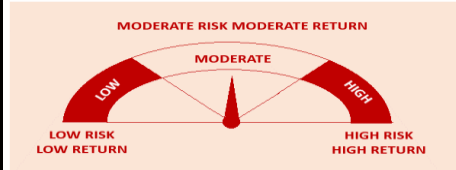
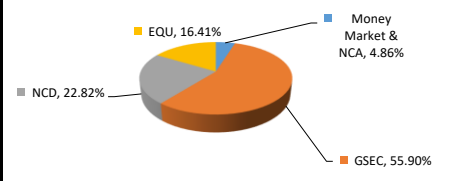
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
38.1899	123.75

Modified Duration (In Years)

4.53

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.86%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	55.90%
7.26% Gsec 2032 22/08/2032	10.56%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.21%
7.38% Gsec 2027 20/06/2027	9.72%
7.17% Gsec 2028 - 08/01/2028	7.20%
7.92% West Bengal SDL 15/03/2027	4.93%
8% GOI Oil Bond 2026 23/03/2026	4.11%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.74%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.47%
8.70% Gujarat SDL 2028 19/09/2028	2.13%
8.51% Maharashtra SDL 09/03/2026	0.83%

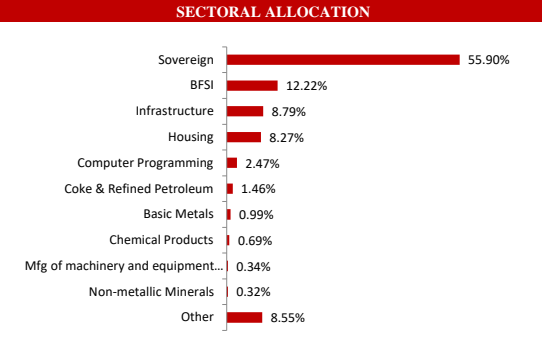
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	22.82%
8.00% HDFC LTD 2032 27/07/2032	8.27%
7.68% PFC Ltd. 15/07/2030	8.14%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.42%

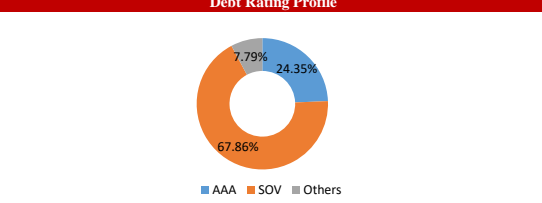
SECURITIES

SECURITIES	HOLDINGS
EQUITY	16.41%
Reliance Industries Ltd.	1.23%
ICICI Bank Ltd.	1.21%
HDFC Bank Ltd.	1.16%
Infosys Technologies Ltd.	1.02%
Kotak Mahindra MF - Kotak Banking ETF	0.88%
Tata Consultancy Services Ltd.	0.78%
State Bank of India	0.51%
Axis Bank Ltd.	0.50%
Kotak Mahindra Bank Ltd.	0.50%
Tata Steel Ltd.	0.49%
HDFC Ltd.	0.48%
Bharti Airtel Ltd. (Partly Paid)	0.38%
HCL Technologies Ltd.	0.34%
Kotak PSU Bank ETF	0.30%
Larsen & Toubro Ltd.	0.30%
Bajaj Finance Ltd.	0.30%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.27%
Hindustan Unilever Ltd.	0.24%
Bandhan Bank Ltd.	0.24%
Tata Motors Ltd. (DVR)	0.22%
Adani Ports & Special Economic Zone Ltd.	0.21%
UPL Ltd.	0.20%
SBI Cards & Payment Services Ltd.	0.20%
Genus Power Infrastructure Ltd.	0.20%
Tech Mahindra Ltd.	0.19%
Others	4.10%

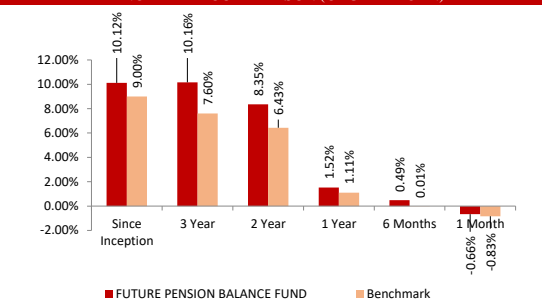
SECTORAL ALLOCATION



Debt Rating Profile

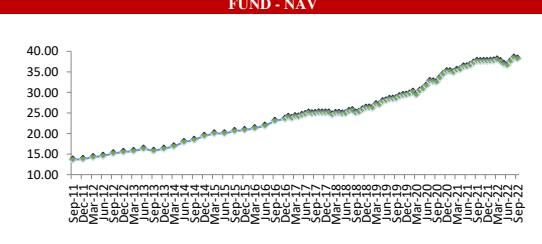


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.33%
Fixed Income Instruments	0.00%	100.00%	96.67%
Equities	0.00%	0.00%	0.00%

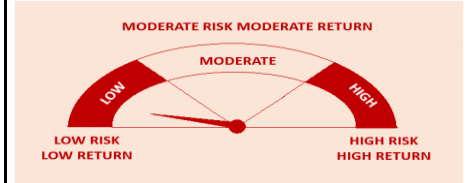
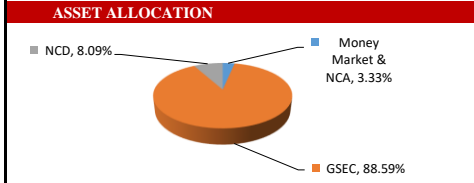
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
17th October 2008	

FUND PERFORMANCE as on 30-Sep-2022	
Returns since Publication of NAV	
Absolute Return	223.53%
Simple Annual Return	16.08%
CAGR Return	8.81%

NAV & AUM as on 30-Sep-2022	
NAV	AUM (In Lakhs)
32.3529	62.81

Modified Duration (In Years)	
4.24	



PORTFOLIO AS ON 30-Sep-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.33%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	88.59%
0% CS 17 DEC 2027 17/12/2027	16.34%
7.26% Gsec 2032 22/08/2032	10.25%
8.51% Maharashtra SDL 09/03/2026	9.87%
7.38% Gsec 2027 20/06/2027	9.57%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.18%
6.90% GOI OIL Bond 2026 04/02/2026	7.07%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.03%
0% CS 15 Jun 2030 15/06/2030	4.56%
0% GS 15 Dec 2027	3.27%
8.24% Maharashtra SDL 2024 24/12/2024	3.24%
Others	11.21%

SECURITIES		HOLDINGS	
CORPORATE DEBT			
8.09%			
10.63% IOT Utkal Energy Services Ltd. 20/07/2028			
8.09%			

DEBT RATING PROFILE	
AAA	10.13%
SOV	89.87%



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%	10.13%
Fixed Income Instruments	25.00%	100.00%	89.87%
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-Sep-2022

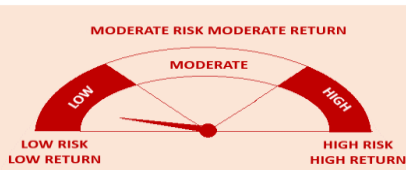
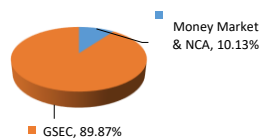
Returns since Publication of NAV	
Absolute Return	184.55%
Simple Annual Return	13.05%
CAGR Return	7.68%

NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
28.4554	2,787.12

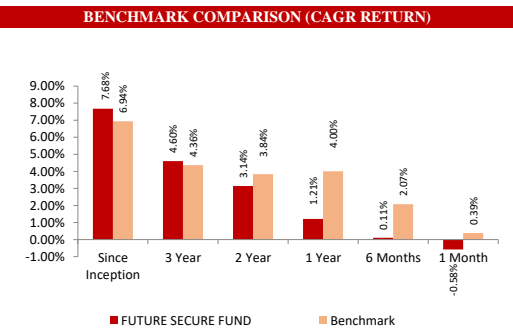
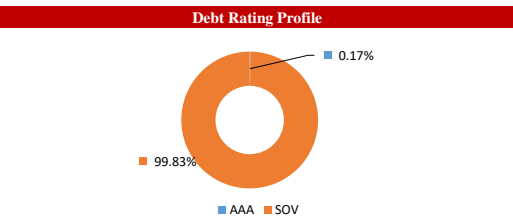
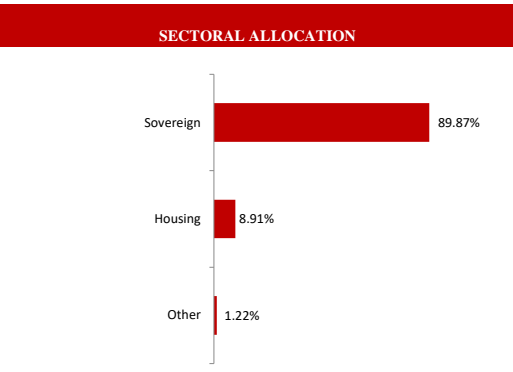
Modified Duration (In Years)
3.23

ASSET ALLOCATION

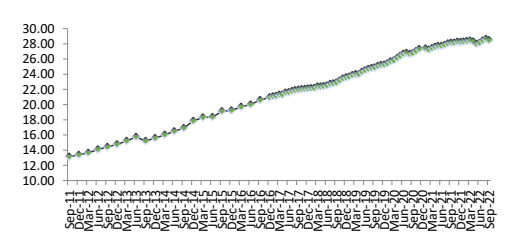


PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	10.13%
GOVERNMENT SECURITIES	89.87%
6.90% GOI OIL Bond 2026 04/02/2026	18.69%
8.51% Maharashtra SDL 09/03/2026	10.75%
8.24% Maharashtra SDL 2024 24/12/2024	10.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	8.58%
8% GOI Oil Bond 2026 23/03/2026	8.11%
7.38% Gsec 2027 20/06/2027	7.91%
7.17% Gsec 2028 - 08/01/2028	5.17%
0% CS 17 DEC 2027 17/12/2027	4.91%
0% CS 15 Jun 2030 15/06/2030	4.73%
0% CS 12 DEC 2029 12/12/2029	4.31%
Others	6.01%



Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index



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%	1.68%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.32%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

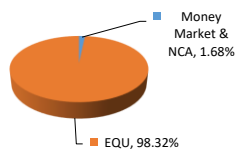
FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	110.12%
Simple Annual Return	28.71%
CAGR Return	21.36%

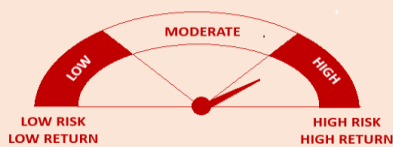
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
21.0117	3,985.80

ASSET ALLOCATION

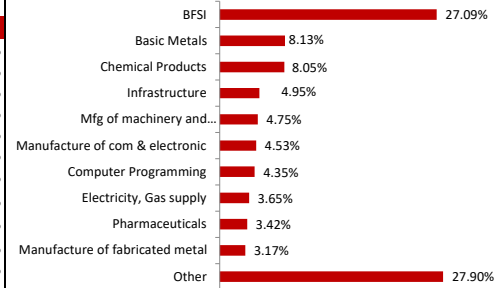


MODERATE RISK MODERATE RETURN

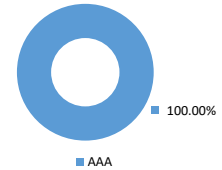


PORTFOLIO AS ON 30-Sep-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.68%
SECURITIES	HOLDINGS
EQUITY	98.32%
Genus Power Infrastructure Ltd.	3.36%
The Federal Bank Ltd.	3.08%
Tata Steel Ltd.	2.98%
Manappuram Finance Ltd.	2.78%
Bandhan Bank Ltd.	2.76%
Voltas Ltd.	2.69%
Gujarat Mineral Development Corporation Ltd.	2.64%
Zomato Ltd.	2.58%
Bharti Airtel Ltd. (Partly Paid)	2.57%
LIC Housing Finance Ltd.	2.52%
West Coast Paper Mills Ltd.	2.32%
Oil India Ltd.	2.31%
SBI Cards & Payment Services Ltd.	2.19%
Hindustan Petroleum Corporation Ltd.	2.18%
Balkrishna Industries Ltd.	2.10%
Indraprastha Gas Ltd.	2.07%
Sudarshan Chemical Industries Ltd.	2.07%
Jindal Steel & Power Ltd.	2.06%
BEML Ltd.	2.06%
Axis Bank Ltd.	2.00%
Aurobindo Pharma Ltd.	1.99%
HCL Technologies Ltd.	1.89%
Steel Authority OF India Ltd.	1.77%
Zee Entertainment Enterprises Ltd.	1.73%
Bharat Forge Ltd.	1.66%
Others	39.97%

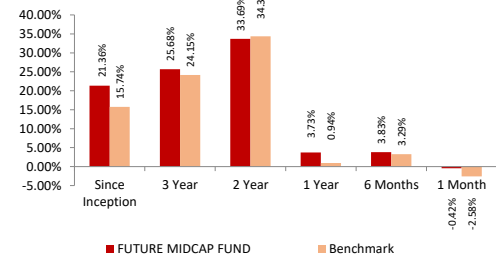
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index

FUND - NAV

