

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	344.72%	24.72%	11.29%	244.89%	18.52%	9.82%	298.09%	21.18%	10.31%	346.74%	22.66%	10.27%

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	235.91%	15.41%	8.24%	225.17%	14.71%	8.01%	652.60%	43.30%	14.33%	479.62%	31.82%	12.37%

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	318.67%	21.14%	9.97%	248.26%	16.47%	8.63%	205.62%	13.44%	7.57%	187.45%	37.47%	23.50%

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	245.84%	17.80%	9.40%	46.19%	9.89%	8.47%	72.80%	14.70%	11.68%	45.57%	15.33%	13.46%

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%	99.10%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.90%

RISK RETURN PROFILE

Risk	High
Return	High

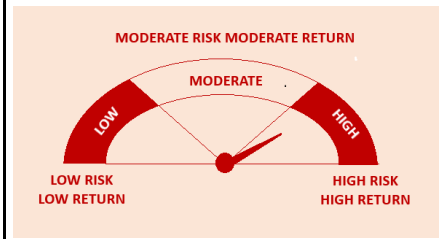
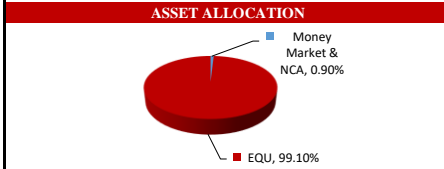
DATE OF INCEPTION
23rd December 2009

FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	344.72%
Simple Annual Return	24.72%
CAGR Return	11.29%

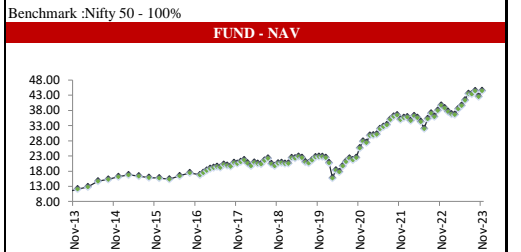
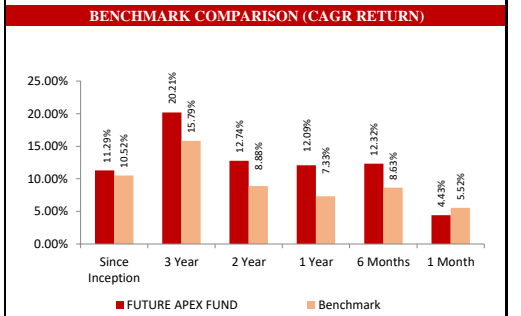
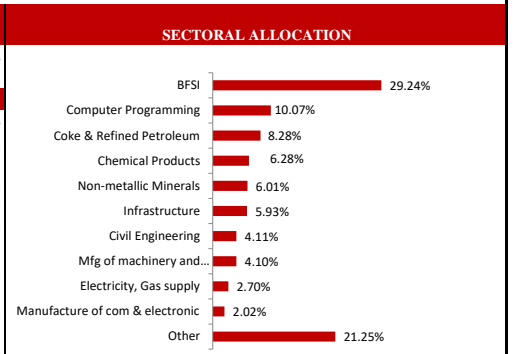
NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
44.4725	7,848.82



PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.90%
SECURITIES	99.10%
EQUITY	99.10%
Reliance Industries Ltd.	7.73%
HDFC Bank Ltd.	7.30%
ICICI Bank Ltd.	5.03%
Infosys Technologies Ltd.	4.81%
Larsen & Toubro Ltd.	4.11%
State Bank of India	3.95%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.12%
UTI NIFTY BANK ETF	2.74%
Kotak Mahindra Bank Ltd.	2.65%
Mirae Asset Fin Services ETF	2.33%
UPL Ltd.	2.22%
Tata Consultancy Services Ltd.	2.21%
POWERGRID Infrastructure Investment Trust	2.20%
Kotak PSU Bank ETF	2.20%
Texmaco Rail & Engineering Limited	2.11%
SBI-ETF NIFTY BANK	2.07%
Hindustan Unilever Ltd.	2.06%
Genus Power Infrastructure Ltd.	2.02%
Nuvoco Vistas Corporation Ltd.	2.02%
Indraprastha Gas Ltd.	1.93%
Reliance ETF Bank BeES	1.83%
Union Bank Of India	1.79%
Bajaj Finance Ltd.	1.75%
Axis Bank Ltd.	1.60%
Ambuja Cements Ltd.	1.57%
Others	25.76%



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%	2.40%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.60%

RISK RETURN PROFILE

Risk	High
Return	High

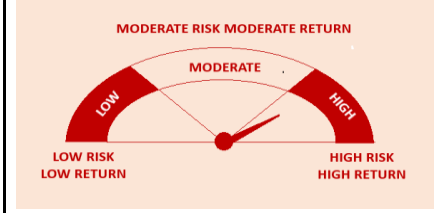
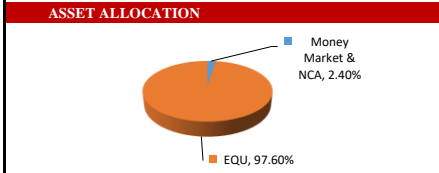
DATE OF INCEPTION
9th September 2010

FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	244.89%
Simple Annual Return	18.52%
CAGR Return	9.82%

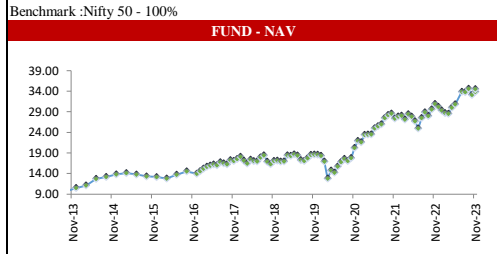
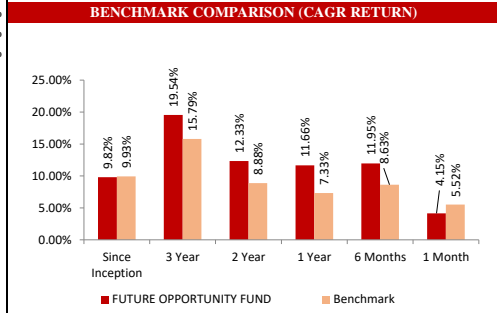
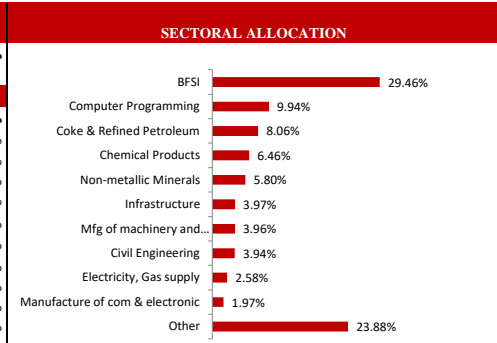
NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
34.4890	6,744.36



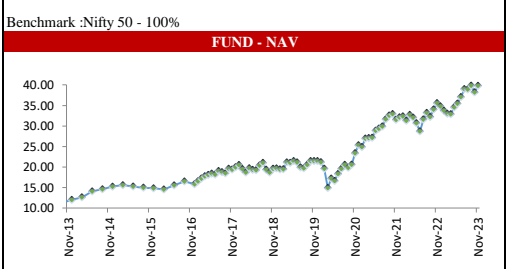
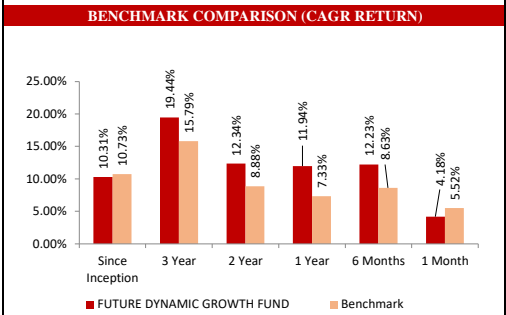
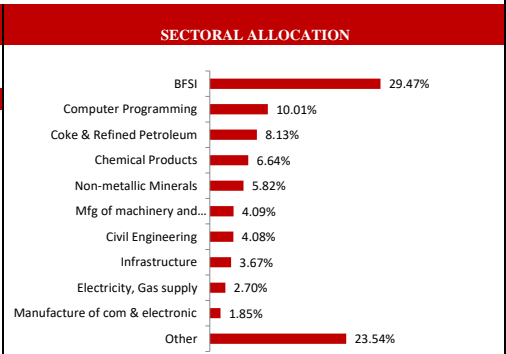
PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.40%
SECURITIES	HOLDINGS
EQUITY	97.60%
Reliance Industries Ltd.	7.54%
HDFC Bank Ltd.	7.25%
ICICI Bank Ltd.	5.19%
Infosys Technologies Ltd.	4.81%
Larsen & Toubro Ltd.	3.94%
State Bank of India	3.69%
Kotak Mahindra Bank Ltd.	3.00%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.93%
Reliance ETF Bank BeES	2.75%
Hindustan Unilever Ltd.	2.33%
POWERGRID Infrastructure Investment Trust	2.33%
Mirae Asset Fin Services ETF	2.33%
UPL Ltd.	2.27%
SBI-ETF NIFTY BANK	2.25%
Tata Consultancy Services Ltd.	2.10%
Kotak PSU Bank ETF	2.10%
UTI NIFTY BANK ETF	2.03%
Genus Power Infrastructure Ltd.	1.97%
Union Bank Of India	1.96%
Nuvoco Vistas Corporation Ltd.	1.92%
Indraprastha Gas Ltd.	1.86%
Bajaj Finance Ltd.	1.73%
Axis Bank Ltd.	1.50%
Ambuja Cements Ltd.	1.49%
Bandhan Bank Ltd.	1.48%
Others	24.85%



ABOUT THE FUND	
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.	
Fund Manager Details	
Fund Manager	No. Of Funds Managed
	Equity Debt Hybrid
Niraj Kumar	5 4 7
Srijan Sinha	5 0 7
ASSET ALLOCATION	
Composition	Min. Max. Actual
Cash, Money Market And Fixed Income Instruments	0.00% 100.00% 3.10%
Equities	0.00% 100.00% 96.90%
RISK RETURN PROFILE	
Risk	High
Return	High
DATE OF INCEPTION	
12th October 2009	
FUND PERFORMANCE as on 30-Nov-2023	
Returns since Publication of NAV	
Absolute Return	298.09%
Simple Annual Return	21.18%
CAGR Return	10.31%
NAV & AUM as on 30-Nov-2023	
NAV	AUM (In Lakhs)
39.8093	946.05
ASSET ALLOCATION	

PORTFOLIO AS ON 30-Nov-2023	
MONEY MARKET INSTRUMENTS & NCA	3.10%
SECURITIES	HOLDINGS
EQUITY	96.90%
Reliance Industries Ltd.	7.61%
HDFC Bank Ltd.	7.41%
ICICI Bank Ltd.	5.10%
Infosys Technologies Ltd.	4.80%
Larsen & Toubro Ltd.	4.08%
State Bank of India	3.28%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.07%
Kotak Mahindra Bank Ltd.	3.03%
SBI-ETF NIFTY BANK	2.94%
Hindustan Unilever Ltd.	2.46%
Mirae Asset Fin Services ETF	2.36%
UPL Ltd.	2.33%
Tata Consultancy Services Ltd.	2.19%
Kotak PSU Bank ETF	2.17%
POWERGRID Infrastructure Investment Trust	2.03%
Nuvoco Vistas Corporation Ltd.	1.99%
Union Bank Of India	1.96%
Indraprastha Gas Ltd.	1.92%
Genus Power Infrastructure Ltd.	1.85%
Axis Bank Ltd.	1.79%
Bajaj Finance Ltd.	1.73%
Ambuja Cements Ltd.	1.56%
Bandhan Bank Ltd.	1.48%
Honeywell Automation India Ltd.	1.47%
UTI NIFTY BANK ETF	1.47%
Others	24.79%



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%	1.32%
Fixed Income Instruments	10.00%	50.00%	17.66%
Equities	50.00%	90.00%	81.02%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	346.74%
Simple Annual Return	22.66%
CAGR Return	10.27%

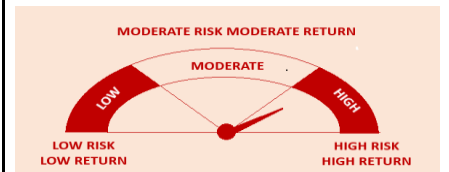
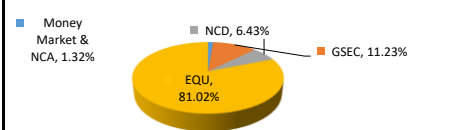
NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
44.6741	8,492.69

Modified Duration (In Years)

5.78

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.32%
SECURITIES	11.23%
GOVERNMENT SECURITIES	11.23%
7.10% Gsec 2029 18/04/2029	4.03%
7.30% GS 2053 19/06/2053	2.18%
0% CS 19 DEC 2029	1.83%
7.25% GS 12/06/2063	1.71%
0% CS 19 JUN 2033	0.89%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.58%

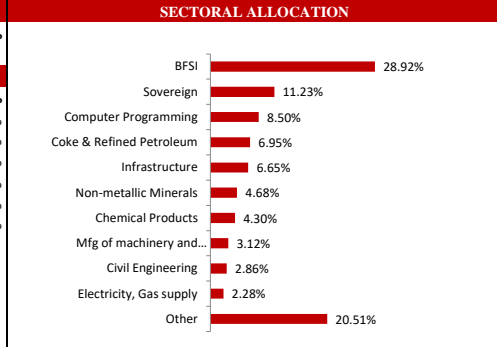
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	6.43%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.63%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.33%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.18%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.82%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.47%

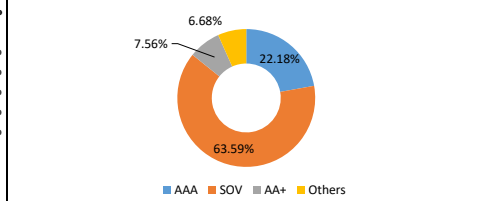
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	81.02%
HDFC Bank Ltd.	7.34%
Reliance Industries Ltd.	6.48%
ICICI Bank Ltd.	4.31%
Infosys Technologies Ltd.	4.04%
State Bank of India	2.97%
Reliance ETF Bank BeES	2.89%
Larsen & Toubro Ltd.	2.86%
Mirae Asset Fin Services ETF	2.39%
Kotak Mahindra Bank Ltd.	2.38%
UTI NIFTY BANK ETF	2.20%
SBI-ETF NIFTY BANK	2.07%
Tata Consultancy Services Ltd.	1.92%
POWERGRID Infrastructure Investment Trust	1.89%
Kotak PSU Bank ETF	1.83%
Axis Bank Ltd.	1.82%
Nuvoco Vistas Corporation Ltd.	1.73%
Hindustan Unilever Ltd.	1.71%
UPL Ltd.	1.66%
Indraprastha Gas Ltd.	1.63%
Genus Power Infrastructure Ltd.	1.45%
Union Bank Of India	1.39%
Bajaj Finance Ltd.	1.35%
Bandhan Bank Ltd.	1.23%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.21%
Ambuja Cements Ltd.	1.20%
Others	19.07%

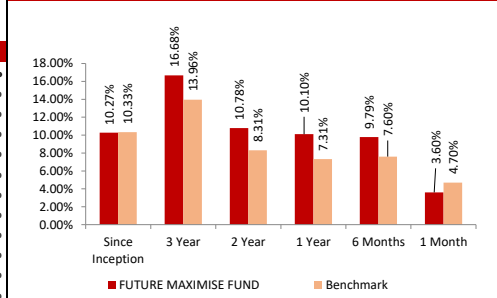
SECTORAL ALLOCATION



Debt Rating Profile

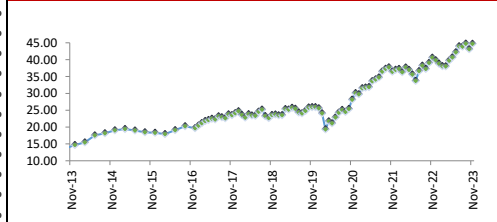


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	1.80%
Fixed Income Instruments	40.00%	70.00%	44.98%
Equities	30.00%	60.00%	53.22%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	235.91%
Simple Annual Return	15.41%
CAGR Return	8.24%

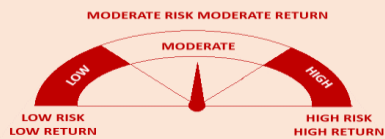
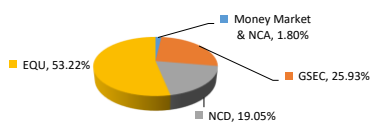
NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
33.5908	6,842.39

Modified Duration (In Years)

5.74

ASSET ALLOCATION

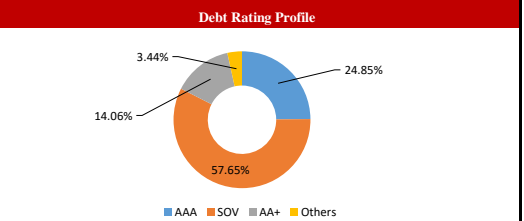
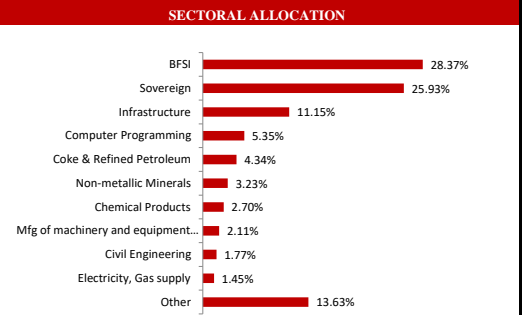


PORTFOLIO AS ON 30-Nov-2023

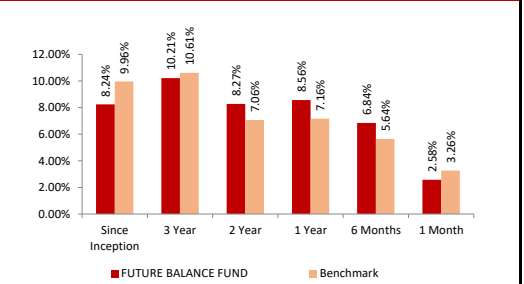
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.80%
SECURITIES	25.93%
GOVERNMENT SECURITIES	
7.25% GS 12/06/2063	4.60%
7.30% GS 2053 19/06/2053	3.71%
0% CS 19 DEC 2029	2.70%
0% CS 19 DEC 2033	2.62%
7.10% Gsec 2029 18/04/2029	2.32%
7.64% MH SGS 2033	2.18%
8% GOI Oil Bond 2026 23/03/2026	1.99%
0% CS 15 Jun 2030 15/06/2030	1.37%
0% CS 19 JUN 2030	1.37%
8.97% Central Government 05/12/2030	1.27%
Others	1.79%

SECURITIES	HOLDINGS
CORPORATE DEBT	19.05%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.33%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	4.87%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.20%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	2.05%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.60%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.55%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.45%

SECURITIES	HOLDINGS
EQUITY	53.22%
HDFC Bank Ltd.	6.00%
Reliance Industries Ltd.	4.05%
ICICI Bank Ltd.	2.69%
Infosys Technologies Ltd.	2.57%
State Bank of India	2.52%
Larsen & Toubro Ltd.	1.77%
Kotak Mahindra Bank Ltd.	1.75%
Reliance ETF Bank BeES	1.53%
SBI-ETF NIFTY BANK	1.47%
Axis Bank Ltd.	1.37%
POWERGRID Infrastructure Investment Trust	1.21%
Tata Consultancy Services Ltd.	1.18%
UTI NIFTY BANK ETF	1.16%
Kotak PSU Bank ETF	1.13%
Hindustan Unilever Ltd.	1.08%
Nuvoco Vistas Corporation Ltd.	1.07%
Indraprastha Gas Ltd.	1.04%
UPL Ltd.	1.04%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.98%
Bajaj Finance Ltd.	0.92%
Genus Power Infrastructure Ltd.	0.92%
Union Bank Of India	0.88%
Ambuja Cements Ltd.	0.83%
Bandhan Bank Ltd.	0.79%
Honeywell Automation India Ltd.	0.77%
Others	12.51%

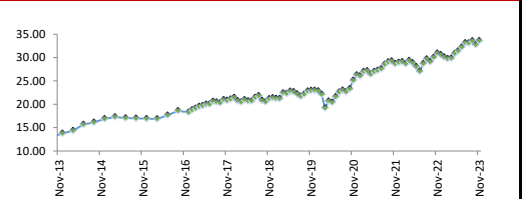


BENCHMARK COMPARISON (CAGR RETURN)



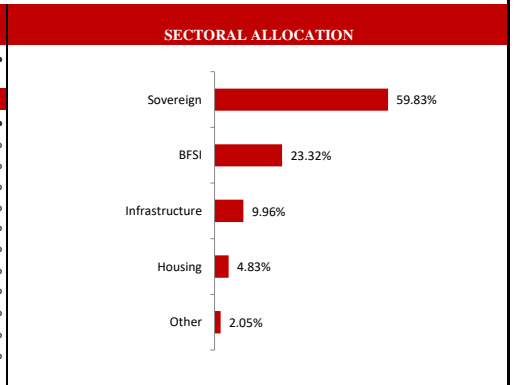
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

FUND - NAV



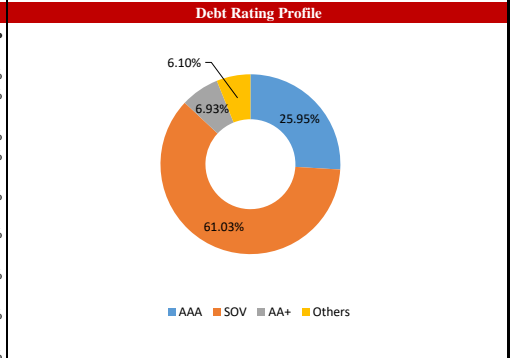
ABOUT THE FUND			
OBJECTIVE			
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration 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-Nov-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	2.05%
SECURITIES	
GOVERNMENT SECURITIES	
	59.83%
7.30% GS 2053 19/06/2053	17.20%
7.25% GS 12/06/2063	6.85%
0% CS 19 DEC 2029	6.52%
0% CS 19 JUN 2033	5.38%
0% CS 15 Jun 2030 15/06/2030	4.50%
0% CS 12 DEC 2029 12/12/2029	4.26%
0% CS 17JUN2033	3.99%
7.10% Gsec 2029 18/04/2029	3.17%
0% CS 19 JUN 2029	2.94%
0% CS 19 DEC 2033	2.44%
Others	2.58%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.05%
Fixed Income Instruments	50.00%	100.00%	97.95%
Equities	0.00%	0.00%	0.00%

SECURITIES		HOLDINGS	
CORPORATE DEBT			
			38.12%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028			6.79%
8.06% Bajaj Finance Ltd. 04/10/2029			6.07%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028			5.82%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032			4.83%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026			4.71%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028			4.36%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028			3.30%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032			1.27%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026			0.60%
7.68% PFC Ltd. 15/07/2030			0.24%
Others			0.12%



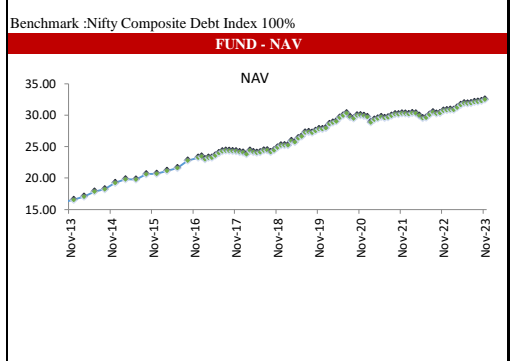
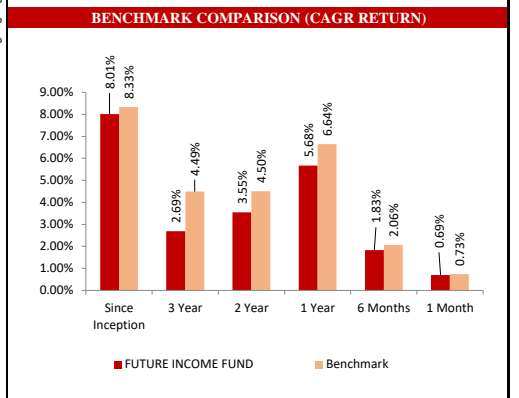
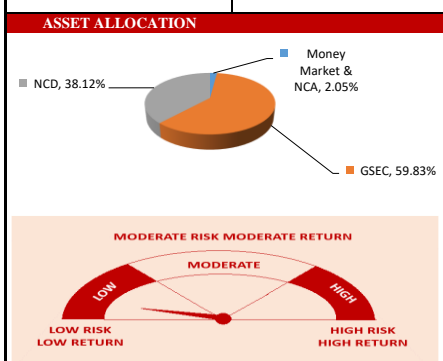
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Nov-2023	
Returns since Publication of NAV	
Absolute Return	225.17%
Simple Annual Return	14.71%
CAGR Return	8.01%

NAV & AUM as on 30-Nov-2023	
NAV	AUM (In Lakhs)
32.5174	8,344.93

Modified Duration (In Years)	
6.80	



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%	1.14%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.86%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
20th October 2008

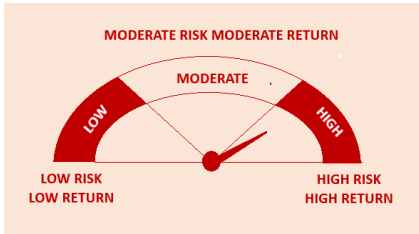
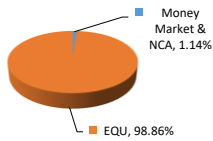
FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	652.60%
Simple Annual Return	43.30%
CAGR Return	14.33%

NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
75.2598	808.22

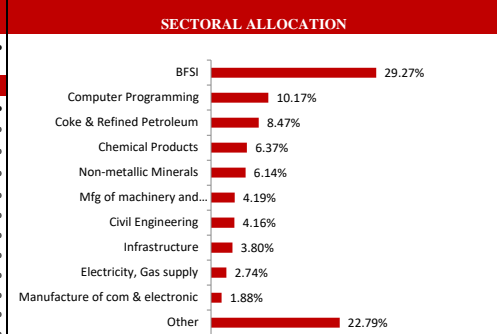
ASSET ALLOCATION



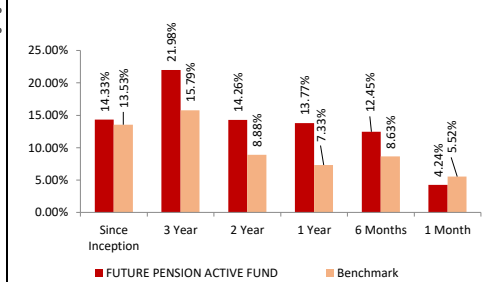
PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.14%
SECURITIES	98.86%
EQUITY	98.86%
Reliance Industries Ltd.	7.93%
HDFC Bank Ltd.	7.20%
ICICI Bank Ltd.	5.55%
Infosys Technologies Ltd.	4.88%
Larsen & Toubro Ltd.	4.16%
State Bank of India	3.47%
SBI-ETF NIFTY BANK	3.08%
Kotak Mahindra Bank Ltd.	2.72%
Reliance ETF Bank BeES	2.65%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.55%
Mirae Asset Fin Services ETF	2.44%
UPL Ltd.	2.39%
Tata Consultancy Services Ltd.	2.25%
Kotak PSU Bank ETF	2.20%
POWERGRID Infrastructure Investment Trust	2.13%
Hindustan Unilever Ltd.	2.03%
Nuvoco Vistas Corporation Ltd.	2.02%
Indraprastha Gas Ltd.	1.97%
Union Bank Of India	1.95%
Genus Power Infrastructure Ltd.	1.88%
Bajaj Finance Ltd.	1.76%
UTI NIFTY BANK ETF	1.59%
Ambuja Cements Ltd.	1.58%
Honeywell Automation India Ltd.	1.54%
Bandhan Bank Ltd.	1.48%
Others	25.43%

SECTORAL ALLOCATION

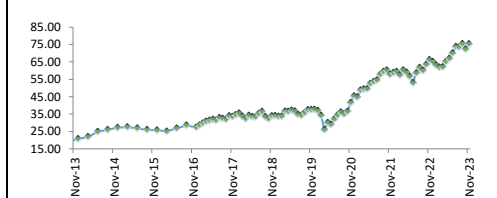


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.91%
Fixed Income Instruments	30.00%	80.00%	35.76%
Equities	20.00%	70.00%	62.33%

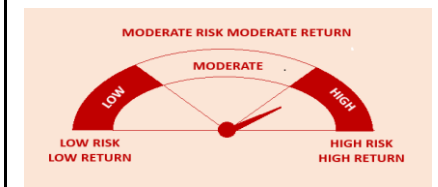
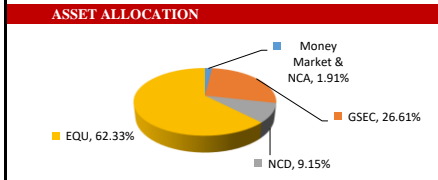
RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 30-Nov-2023	
Returns since Publication of NAV	
Absolute Return	479.62%
Simple Annual Return	31.82%
CAGR Return	12.37%

NAV as on 30-Nov-2023	
57.9616	
NAV & AUM as on 30-Nov-2023	
NAV	AUM (In Lakhs)
57.9616	222.41

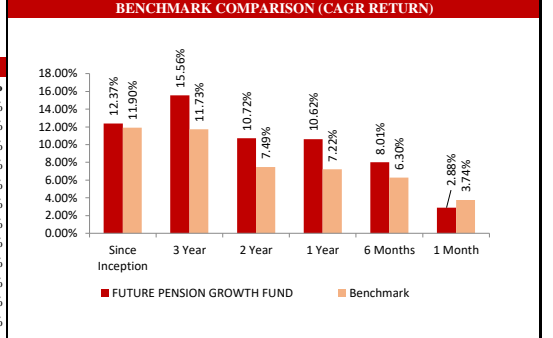
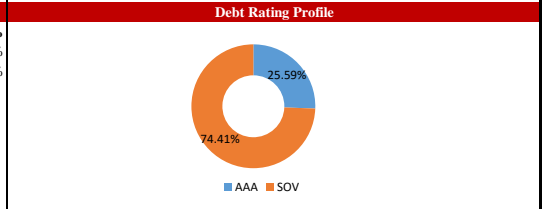
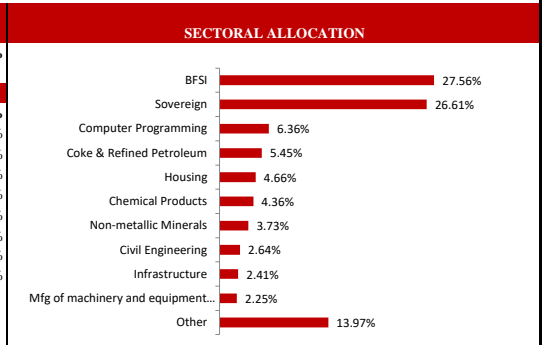
Modified Duration (In Years)
4.92



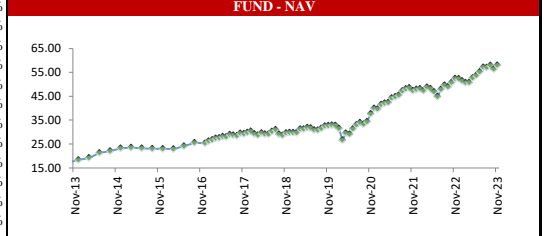
PORTFOLIO AS ON 30-Nov-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.91%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	26.61%
8% GOI Oil Bond 2026 23/03/2026	6.81%
7.30% GS 2053 19/06/2053	6.58%
7.10% Gsec 2029 18/04/2029	4.46%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.22%
8.51% Maharashtra SDL 09/03/2026	2.16%
7.25% GS 12/06/2063	1.31%
7.26% Gsec 2032 22/08/2032	0.94%
7.25% Gujarat SDL 2027 12/07/2027	0.13%

SECURITIES		HOLDINGS	
CORPORATE DEBT		9.15%	
8.70% LIC Housing Finance Ltd. 20/03/2029		4.66%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.49%	

SECURITIES		HOLDINGS	
EQUITY		62.33%	
HDFC Bank Ltd.		5.68%	
Reliance Industries Ltd.		5.10%	
ICICI Bank Ltd.		4.17%	
Infosys Technologies Ltd.		3.13%	
State Bank of India		3.09%	
Larsen & Toubro Ltd.		2.64%	
Kotak Mahindra Bank Ltd.		2.60%	
Axis Bank Ltd.		1.94%	
Hindustan Unilever Ltd.		1.55%	
UPL Ltd.		1.48%	
POWERGRID Infrastructure Investment Trust		1.43%	
Kotak PSU Bank ETF		1.41%	
Tata Consultancy Services Ltd.		1.41%	
Nuvoco Vistas Corporation Ltd.		1.29%	
Union Bank Of India		1.23%	
Indraprastha Gas Ltd.		1.22%	
Reliance ETF Bank BeES		1.22%	
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		1.16%	
Genus Power Infrastructure Ltd.		1.07%	
Bajaj Finance Ltd.		1.06%	
Ambuja Cements Ltd.		1.01%	
Bandhan Bank Ltd.		0.93%	
Schaeffler India Ltd.		0.89%	
LIC Housing Finance Ltd.		0.87%	
HCL Technologies Ltd.		0.83%	
Others		13.91%	



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



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.09%
Fixed Income Instruments	80.00%	100.00%	83.37%
Equities	0.00%	20.00%	14.54%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION
17th October 2008

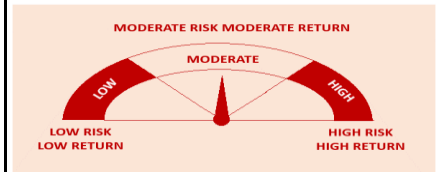
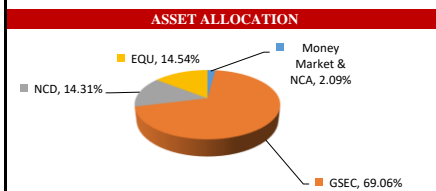
FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	318.67%
Simple Annual Return	21.14%
CAGR Return	9.97%

NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
41.8674	123.83

Modified Duration (In Years)
5.33



PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.09%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	69.06%
7.30% GS 2053 19/06/2053	14.58%
0% CS 19 DEC 2029	10.47%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.09%
7.10% Gsec 2029 18/04/2029	9.61%
7.92% West Bengal SDL 15/03/2027	4.89%
8% GOI Oil Bond 2026 23/03/2026	4.08%
6.90% GOI OIL Bond 2026 04/02/2026	3.99%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.70%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.45%
8.70% Gujarat SDL 2028 19/09/2028	2.10%
Others	3.09%

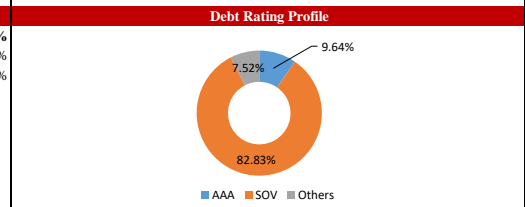
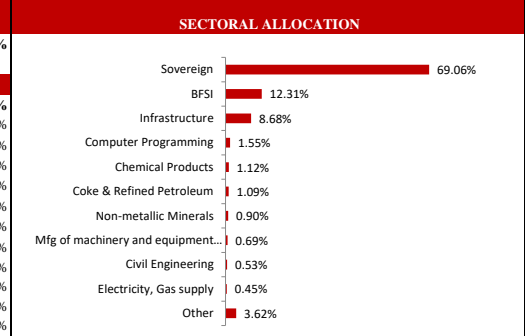
SECURITIES	HOLDINGS
CORPORATE DEBT	14.31%
7.68% PFC Ltd. 15/07/2030	8.04%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.27%

SECURITIES

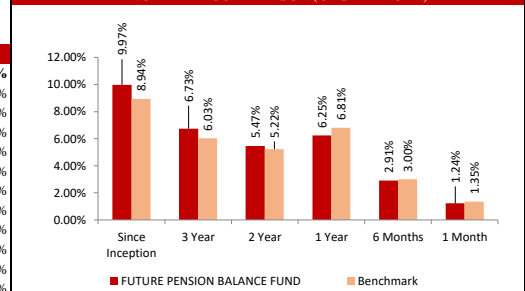
SECURITIES	HOLDINGS
EQUITY	14.54%
HDFC Bank Ltd.	1.36%
ICICI Bank Ltd.	1.01%
Reliance Industries Ltd.	1.00%
Kotak Mahindra Bank Ltd.	0.81%
State Bank of India	0.74%
Axis Bank Ltd.	0.69%
Infosys Technologies Ltd.	0.65%
Larsen & Toubro Ltd.	0.53%
UPL Ltd.	0.40%
Tata Consultancy Services Ltd.	0.37%
POWERGRID Infrastructure Investment Trust	0.36%
Nuvoco Vistas Corporation Ltd.	0.33%

Indraprastha Gas Ltd.	0.33%
Union Bank Of India	0.31%
Genus Power Infrastructure Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Honeywell Automation India Ltd.	0.30%
Bajaj Finance Ltd.	0.29%
Bandhan Bank Ltd.	0.24%
Ambuja Cements Ltd.	0.24%
Schaeffler India Ltd.	0.23%
HCL Technologies Ltd.	0.23%
Tech Mahindra Ltd.	0.22%
LIC Housing Finance Ltd.	0.21%
Kotak PSU Bank ETF	0.19%
Others	2.90%

SECTORAL ALLOCATION

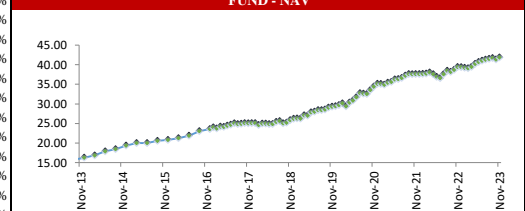


BENCHMARK COMPARISON (CAGR RETURN)



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%	6.52%
Fixed Income Instruments	0.00%	100.00%	93.48%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

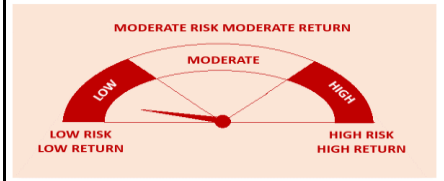
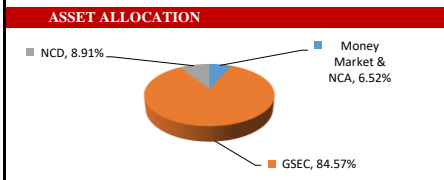
FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	248.26%
Simple Annual Return	16.47%
CAGR Return	8.63%

NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
34.8257	62.39

Modified Duration (In Years)
5.52

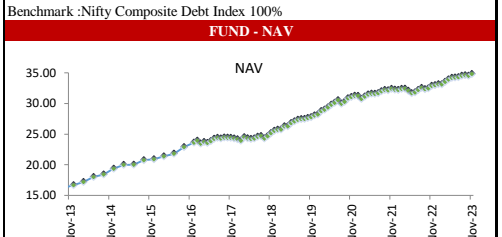
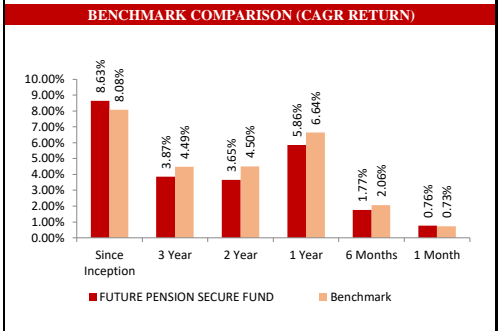
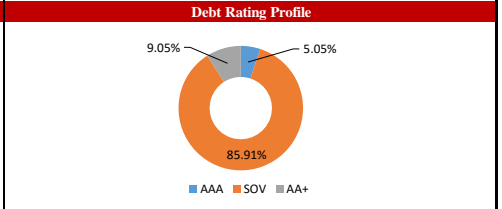
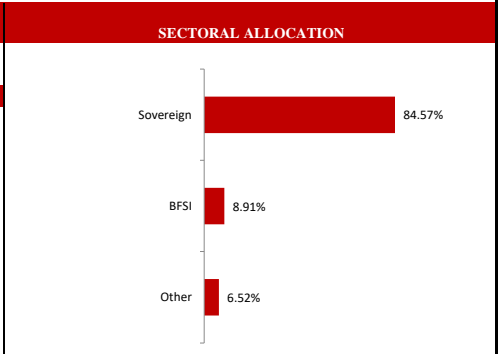


PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.52%
SECURITIES	84.57%
GOVERNMENT SECURITIES	84.57%
7.10% Gsec 2029 18/04/2029	16.69%
7.30% GS 2053 19/06/2053	10.95%
0% CS 19 DEC 2029	9.35%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.17%
7.25% GS 12/06/2063	7.76%
0% CS 15 Jun 2030 15/06/2030	5.02%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.00%
8.51% Maharashtra SDL 09/03/2026	4.90%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.77%
0% CS 19 DEC 2033	3.89%
Others	8.07%

SECURITIES HOLDINGS

CORPORATE DEBT	8.91%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028 09/0/	8.91%



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%	5.86%
Fixed Income Instruments	25.00%	100.00%	94.14%
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-Nov-2023

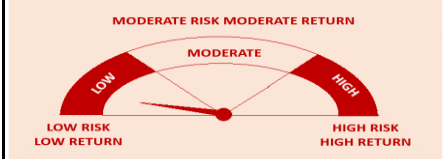
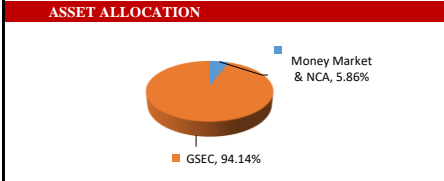
Returns since Publication of NAV

Absolute Return	205.62%
Simple Annual Return	13.44%
CAGR Return	7.57%

NAV & AUM as on 30-Nov-2023

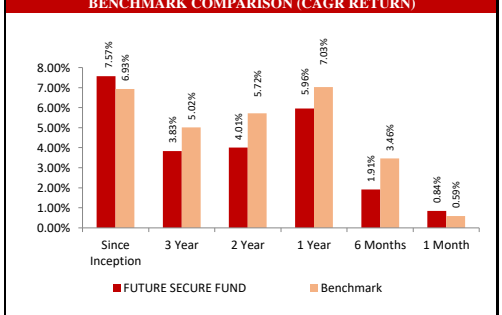
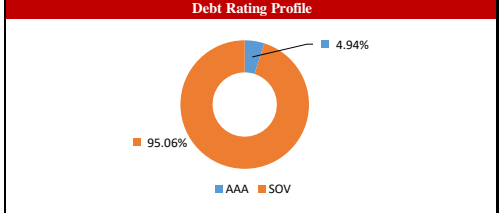
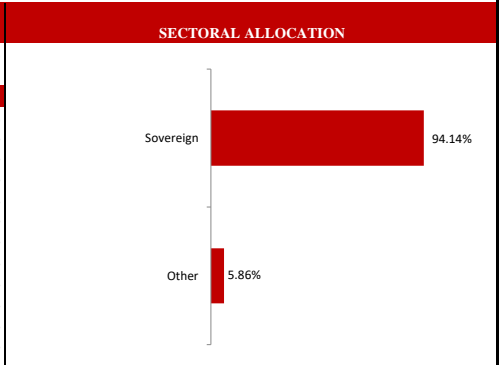
NAV	AUM (In Lakhs)
30.5621	1,975.29

Modified Duration (In Years)
4.07

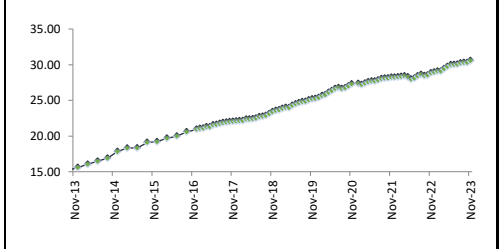


PORTFOLIO AS ON 30-Nov-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.86%
SECURITIES	94.14%
GOVERNMENT SECURITIES	94.14%
7.10% Gsec 2029 18/04/2029	24.10%
6.90% GOI OIL Bond 2026 04/02/2026	19.91%
0% CS 15 Jun 2030 15/06/2030	7.29%
0% CS 12 DEC 2029 12/12/2029	6.64%
0% CS 19 DEC 2029	5.12%
7.64% MH SGS 2033	5.04%
0% GS 15/12/2027	4.55%
0% CS 19 JUN 2027	4.52%
7.26% Gsec 2032 22/08/2032	3.98%
0% CS 17 DEC 2027 17/12/2027	3.79%
Others	9.20%



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%	3.20%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	96.80%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

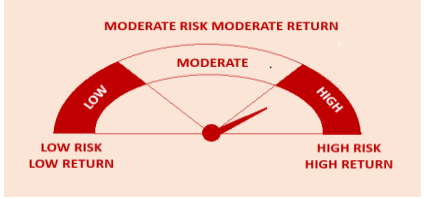
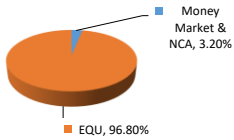
FUND PERFORMANCE as on 30-Nov-2023

Returns since Publication of NAV	
Absolute Return	187.45%
Simple Annual Return	37.47%
CAGR Return	23.50%

NAV & AUM as on 30-Nov-2023

NAV	AUM (In Lakhs)
28.7447	7,686.57

ASSET ALLOCATION

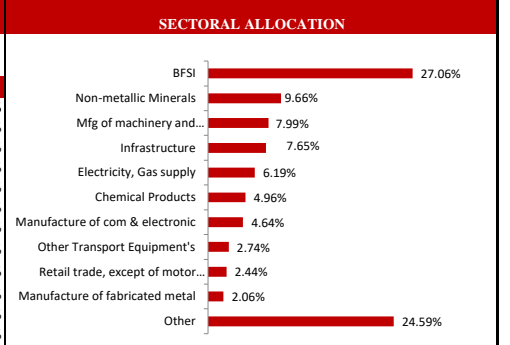


PORTFOLIO AS ON 30-Nov-2023

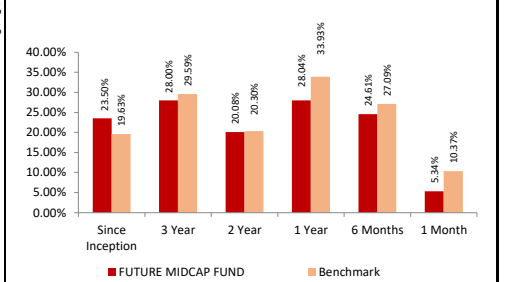
SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **3.20%**

SECURITIES	HOLDINGS
EQUITY	96.80%
Union Bank Of India	4.72%
Genus Power Infrastrucure Ltd.	4.64%
Indraprastha Gas Ltd.	3.72%
State Bank of India	3.69%
Nuvoco Vistas Corporation Ltd.	3.69%
Bandhan Bank Ltd.	3.59%
LIC Housing Finance Ltd.	3.59%
Honeywell Automation India Ltd.	2.74%
Ideaforge Technology Ltd.	2.74%
Schaeffler India Ltd.	2.70%
Kotak PSU Bank ETF	2.65%
TIMKEN INDIA Ltd.	2.55%
Ambuja Cements Ltd.	2.48%
UPL Ltd.	2.45%
V-MART Retail Ltd.	2.44%
POWERGRID Infrastructure Investment Trust	2.32%
Dalmia Bharat Ltd.	2.22%
Texmaco Rail & Engineering Limited	2.16%
City Union Bank Ltd.	2.07%
SBI Cards & Payment Services Ltd.	2.00%
Bank Of India	1.93%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.91%
Bharat Heavy Electricals Ltd.	1.83%
Zee Entertainment Enterprises Ltd.	1.75%
Biocon Ltd.	1.73%
Others	28.49%

SECTORAL ALLOCATION



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index - 100%

FUND - NAV

