

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	295.96%	22.01%	10.78%	208.07%	16.36%	9.25%	254.71%	18.77%	9.78%	306.91%	20.73%	9.94%
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	214.40%	14.48%	8.05%	219.32%	14.82%	8.16%	569.25%	39.07%	13.94%	436.65%	29.97%	12.22%
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	306.83%	21.06%	10.11%	242.21%	16.62%	8.81%	199.90%	13.50%	7.70%	130.68%	29.03%	20.41%
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	224.10%	16.84%	9.24%	43.68%	10.47%	9.08%	67.34%	15.13%	12.27%	36.36%	14.71%	13.37%

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%	94.44%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	5.56%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
23rd December 2009			
FUND PERFORMANCE as on 31-May-2023			
Returns since Publication of NAV			
Absolute Return	295.96%		
Simple Annual Return	22.01%		
CAGR Return	10.78%		
NAV & AUM as on 31-May-2023			
NAV	AUM (In Lakhs)		
39.5959	7,577.26		
ASSET ALLOCATION			

PORTFOLIO AS ON 31-May-2023	
MONEY MARKET INSTRUMENTS & NCA	5.56%
SECURITIES	
EQUITY	94.44%
Reliance Industries Ltd.	8.26%
Infosys Technologies Ltd.	5.33%
HDFC Ltd.	5.28%
HDFC Bank Ltd.	4.98%
ICICI Bank Ltd.	4.03%
Larsen & Toubro Ltd.	3.50%
Tata Consultancy Services Ltd.	2.72%
State Bank of India	2.62%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.52%
Axis Bank Ltd.	2.10%
Hindustan Unilever Ltd.	2.08%
UTI NIFTY BANK ETF	2.02%
LIC Housing Finance Ltd.	1.97%
Mirae Asset Fin Services ETF	1.82%
Bajaj Finance Ltd.	1.81%
Tata Steel Ltd.	1.72%
SBI-ETF NIFTY BANK	1.58%
City Union Bank Ltd.	1.55%
Kotak PSU Bank ETF	1.51%
Bandhan Bank Ltd.	1.51%
UPL Ltd.	1.50%
BEML Ltd.	1.40%
Genus Power Infrastructure Ltd.	1.40%
Jindal Steel & Power Ltd.	1.34%
Ambuja Cements Ltd.	1.30%
Others	28.60%

SECTORAL ALLOCATION	
BFSI	28.45%
Computer Programming	9.73%
Coke & Refined Petroleum	8.73%
Chemical Products	6.54%
Basic Metals	3.98%
Infrastructure	3.84%
Civil Engineering	3.50%
Mfg of machinery and...	2.60%
Pharmaceuticals	1.99%
Electricity, Gas supply	1.91%
Other	28.74%
Debt Rating Profile	
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%	5.74%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	94.26%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

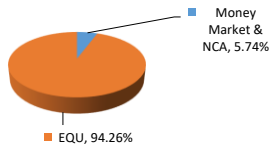
FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	208.07%
Simple Annual Return	16.36%
CAGR Return	9.25%

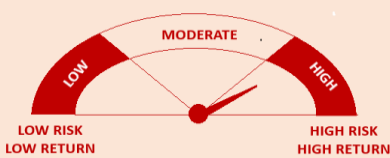
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
30.8069	6,146.17

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



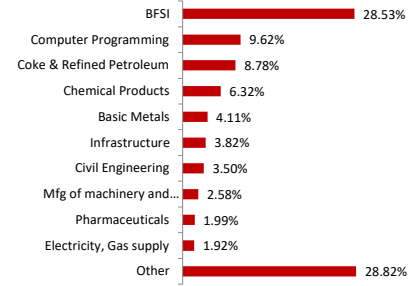
PORTFOLIO AS ON 31-May-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **5.74%**

SECURITIES
EQUITY **94.26%**

Reliance Industries Ltd.	8.30%
HDFC Ltd.	5.37%
Infosys Technologies Ltd.	5.28%
HDFC Bank Ltd.	4.72%
ICICI Bank Ltd.	4.28%
Larsen & Toubro Ltd.	3.50%
Tata Consultancy Services Ltd.	2.68%
State Bank of India	2.40%
Reliance ETF Bank BeES	2.33%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.24%
Axis Bank Ltd.	2.10%
Hindustan Unilever Ltd.	2.04%
LIC Housing Finance Ltd.	1.93%
Mirae Asset Fin Services ETF	1.92%
Bajaj Finance Ltd.	1.82%
Tata Steel Ltd.	1.74%
SBI-ETF NIFTY BANK	1.61%
City Union Bank Ltd.	1.52%
Bandhan Bank Ltd.	1.51%
Kotak PSU Bank ETF	1.51%
UPL Ltd.	1.50%
Genus Power Infrastructure Ltd.	1.42%
BEML Ltd.	1.39%
Jindal Steel & Power Ltd.	1.33%
Ambuja Cements Ltd.	1.29%
Others	28.54%

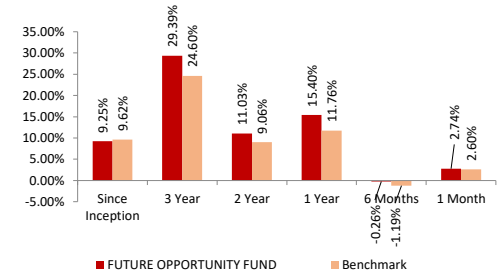
SECTORAL ALLOCATION



Debt Rating Profile

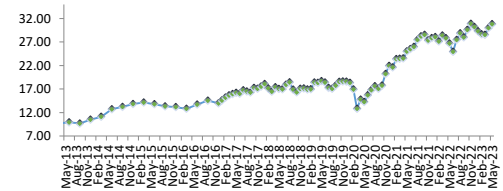


BENCHMARK COMPARISON (CAGR RETURN)



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%	6.76%
Equities	0.00%	100.00%	93.24%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV

Absolute Return	254.71%
Simple Annual Return	18.77%
CAGR Return	9.78%

NAV & AUM as on 31-May-2023

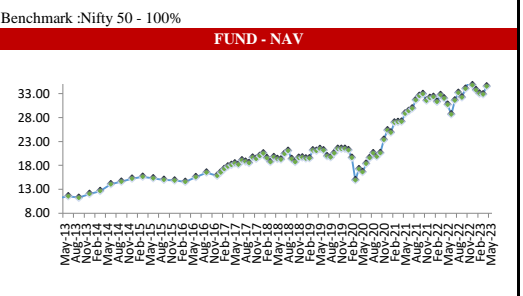
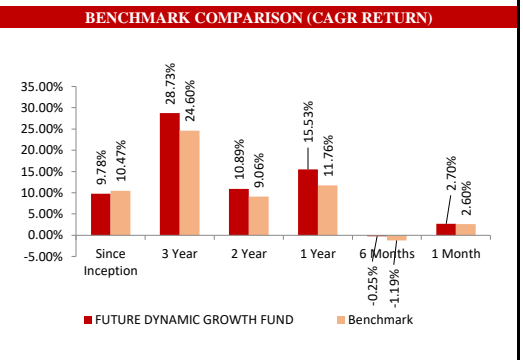
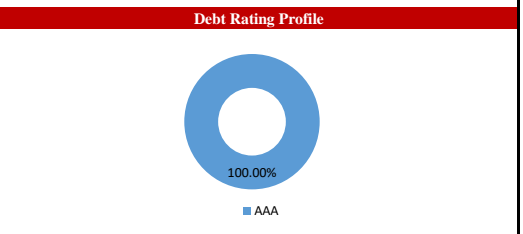
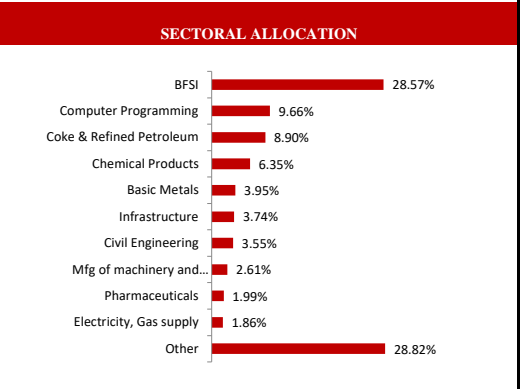
NAV	AUM (In Lakhs)
35.4714	863.18

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 31-May-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.76%
SECURITIES	HOLDINGS
EQUITY	93.24%
Reliance Industries Ltd.	8.43%
Infosys Technologies Ltd.	5.23%
HDFC Ltd.	5.22%
HDFC Bank Ltd.	4.84%
ICICI Bank Ltd.	4.50%
Larsen & Toubro Ltd.	3.55%
Tata Consultancy Services Ltd.	2.72%
SBI-ETF NIFTY BANK	2.58%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.49%
State Bank of India	2.48%
Axis Bank Ltd.	2.17%
Hindustan Unilever Ltd.	2.02%
LIC Housing Finance Ltd.	1.97%
Mirae Asset Fin Services ETF	1.91%
Tata Steel Ltd.	1.71%
Bajaj Finance Ltd.	1.60%
Kotak PSU Bank ETF	1.53%
City Union Bank Ltd.	1.52%
Bandhan Bank Ltd.	1.51%
UPL Ltd.	1.50%
Genus Power Infrastructure Ltd.	1.44%
BEML Ltd.	1.41%
Jindal Steel & Power Ltd.	1.34%
Ambuja Cements Ltd.	1.32%
Dabur India Ltd.	1.06%
Others	27.18%



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%	2.18%
Fixed Income Instruments	10.00%	50.00%	18.28%
Equities	50.00%	90.00%	79.53%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	306.91%
Simple Annual Return	20.73%
CAGR Return	9.94%

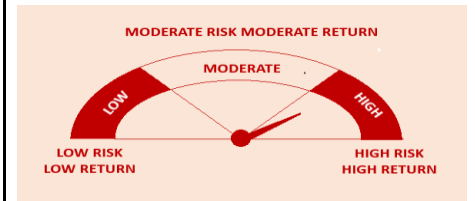
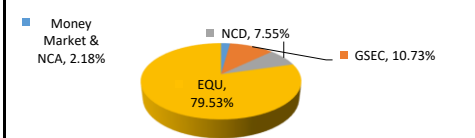
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
40.6911	8,430.63

Modified Duration (In Years)

4.18

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.18%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	10.73%
7.10% Gsec 2029 18/04/2029	4.12%
7.26% Gsec 2032 22/08/2032	2.40%
7.61% Tamilnadu SDL 2032 28/12/2032	1.81%
7.38% Gsec 2027 20/06/2027	1.81%
6.99% Gsec 2026 17/04/2026	0.59%

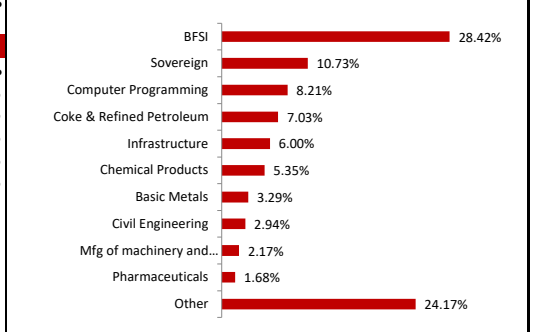
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.55%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.76%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.37%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.21%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.87%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.86%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.48%

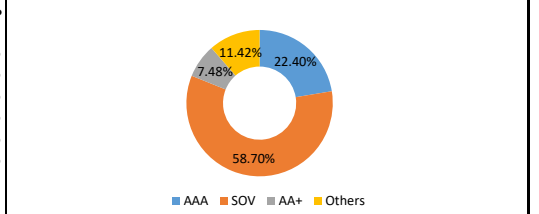
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	79.53%
Reliance Industries Ltd.	6.64%
HDFC Bank Ltd.	4.61%
Infosys Technologies Ltd.	4.50%
HDFC Ltd.	4.05%
ICICI Bank Ltd.	3.91%
Larsen & Toubro Ltd.	2.94%
Reliance ETF Bank BeES	2.59%
UTI NIFTY BANK ETF	2.54%
Tata Consultancy Services Ltd.	2.28%
State Bank of India	1.93%
Mirae Asset Fin Services ETF	1.87%
Axis Bank Ltd.	1.75%
Hindustan Unilever Ltd.	1.74%
LIC Housing Finance Ltd.	1.59%
SBI-ETF NIFTY BANK	1.58%
Bajaj Finance Ltd.	1.53%
Tata Steel Ltd.	1.43%
City Union Bank Ltd.	1.30%
Bandhan Bank Ltd.	1.27%
Kotak PSU Bank ETF	1.26%
UPL Ltd.	1.25%
BEML Ltd.	1.18%
Jindal Steel & Power Ltd.	1.12%
Genus Power Infrastructure Ltd.	1.08%
Ambuja Cements Ltd.	1.08%
Others	22.51%

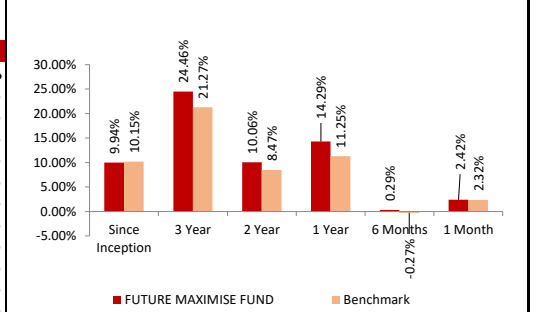
SECTORAL ALLOCATION



Debt Rating Profile

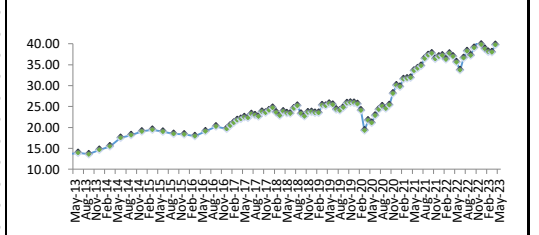


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.48%
Fixed Income Instruments	40.00%	70.00%	45.68%
Equities	30.00%	60.00%	51.84%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	214.40%
Simple Annual Return	14.48%
CAGR Return	8.05%

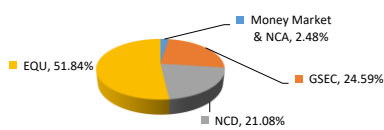
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
31.4402	6,542.51

Modified Duration (In Years)

4.32

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.48%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	24.59%
7.38% Gsec 2027 20/06/2027	4.27%
7.26% Gsec 2032 22/08/2032	4.22%
7.61% Tamilnadu SDL 2032 28/12/2032	3.50%
7.10% Gsec 2029 18/04/2029	2.46%
7.64% MH SGS 2033	2.34%
8% GOI Oil Bond 2026 23/03/2026	2.11%
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%
6.99% Gsec 2026 17/04/2026	1.30%
Others	0.16%

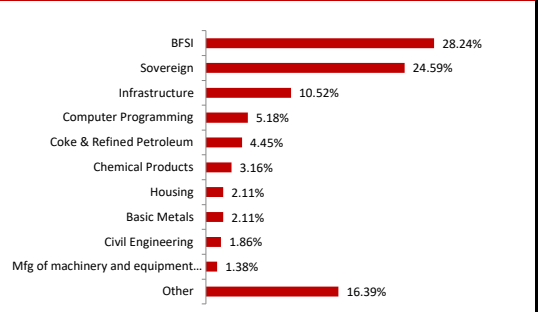
SECURITIES HOLDINGS CORPORATE DEBT 21.08%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.73%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.31%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.33%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.69%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.66%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.63%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.10%
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%

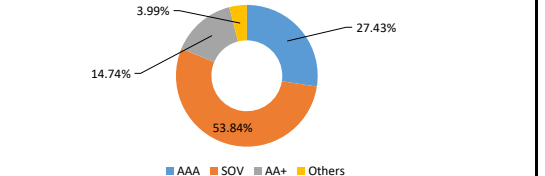
SECURITIES HOLDINGS EQUITY 51.84%

Reliance Industries Ltd.	4.21%
HDFC Ltd.	3.71%
HDFC Bank Ltd.	3.20%
Infosys Technologies Ltd.	2.82%
ICICI Bank Ltd.	2.31%
Larsen & Toubro Ltd.	1.86%
State Bank of India	1.64%
Tata Consultancy Services Ltd.	1.46%
SBI-ETF NIFTY BANK	1.29%
Reliance ETF Bank BeES	1.28%
Axis Bank Ltd.	1.14%
LIC Housing Finance Ltd.	1.03%
Bajaj Finance Ltd.	0.98%
Tata Steel Ltd.	0.92%
UTI NIFTY BANK ETF	0.89%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%
City Union Bank Ltd.	0.83%
IndusInd Bank Ltd.	0.82%
Hindustan Unilever Ltd.	0.81%
Kotak PSU Bank ETF	0.80%
Bandhan Bank Ltd.	0.80%
UPL Ltd.	0.79%
BEML Ltd.	0.74%
Genus Power Infrastructure Ltd.	0.73%
Jindal Steel & Power Ltd.	0.71%
Others	15.18%

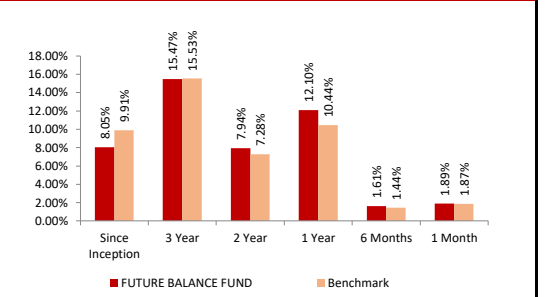
SECTORAL ALLOCATION



Debt Rating Profile

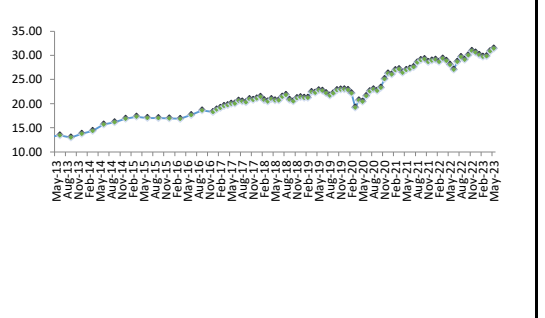


BENCHMARK COMPARISON (CAGR RETURN)



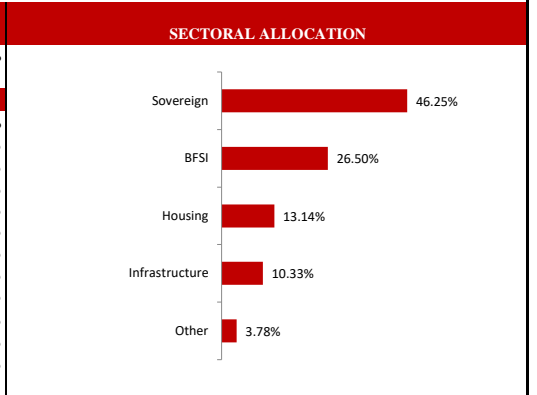
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

FUND - NAV



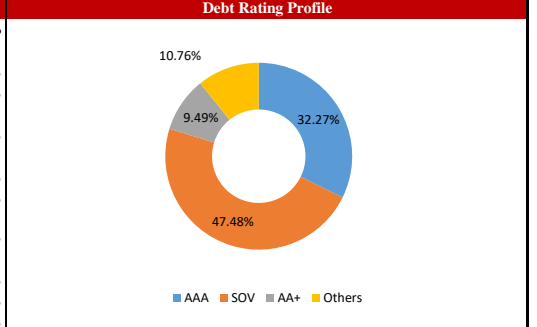
ABOUT THE FUND			
OBJECTIVE			
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration 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 31-May-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.78%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	46.25%
7.10% Gsec 2029 18/04/2029	6.72%
7.38% Gsec 2027 20/06/2027	5.82%
0% CS 17 DEC 2027 17/12/2027	4.49%
0% GS 15/12/2027	4.29%
6.99% Gsec 2026 17/04/2026	4.14%
0% CS 15 Jun 2030 15/06/2030	4.07%
0% CS 12 DEC 2029 12/12/2029	3.85%
7.69% TN SDL 2037 28/12/2037	3.41%
7.73% Maharashtra SGS 2032 29/03/2032	3.38%
7.26% Gsec 2032 22/08/2032	1.96%
Others	4.12%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.78%
Fixed Income Instruments	50.00%	100.00%	96.22%
Equities	0.00%	0.00%	0.00%
RISK RETURN PROFILE			
Risk	Low		
Return	Low		

SECURITIES		HOLDINGS	
CORPORATE DEBT		49.97%	
9.00% Shriram Transport Finance Company Ltd. 28/03/2028		9.24%	
8.06% Bajaj Finance Ltd. 04/10/2029		5.69%	
10.63% IOT Utkal Energy Services Ltd. 20/09/2028		5.57%	
10.90% AU SFB Lower Tier II Bonds 30/05/2025		4.86%	
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032		4.55%	
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		4.42%	
10.63% IOT Utkal Energy Services Ltd. 20/07/2028		3.97%	
7.85% LIC Housing Fin Ltd. 2032 18/08/2032		3.75%	
8.00% HDFC LTD 2032 27/07/2032		3.32%	
8.80% LIC Housing Finance Ltd. 25/01/2029		1.52%	
Others		3.06%	

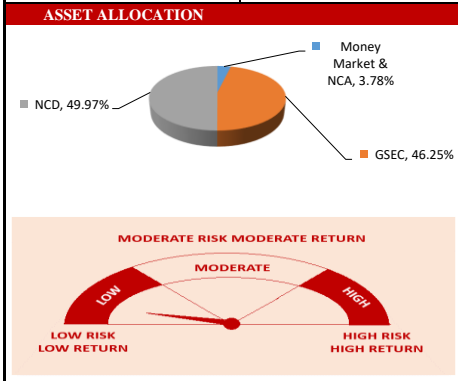


DATE OF INCEPTION	
18th July 2008	

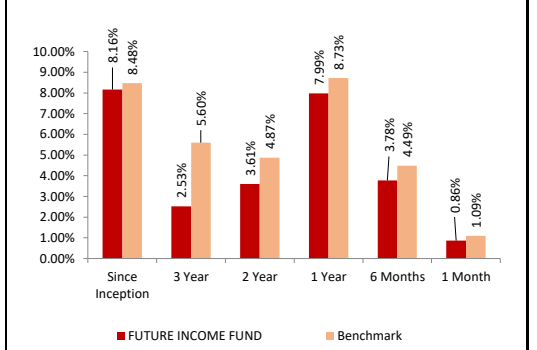
FUND PERFORMANCE as on 31-May-2023	
Returns since Publication of NAV	
Absolute Return	219.32%
Simple Annual Return	14.82%
CAGR Return	8.16%

NAV & AUM as on 31-May-2023	
NAV	AUM (In Lakhs)
31.9324	9,080.76

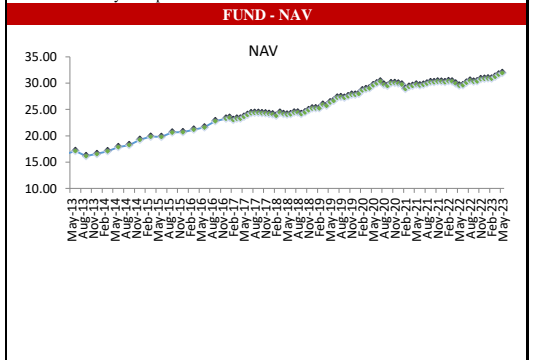
Modified Duration (In Years)	
4.55	



BENCHMARK COMPARISON (CAGR RETURN)

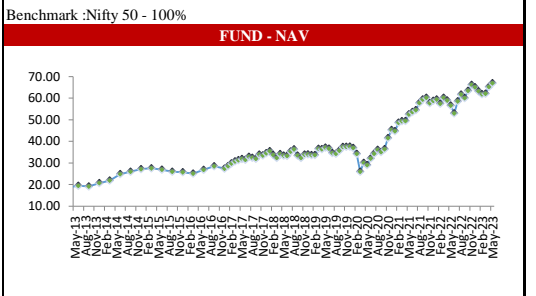
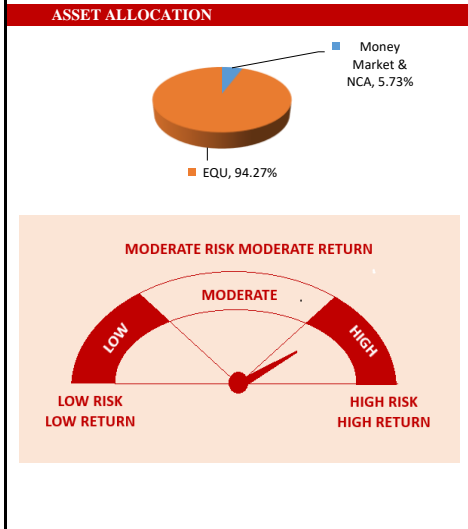
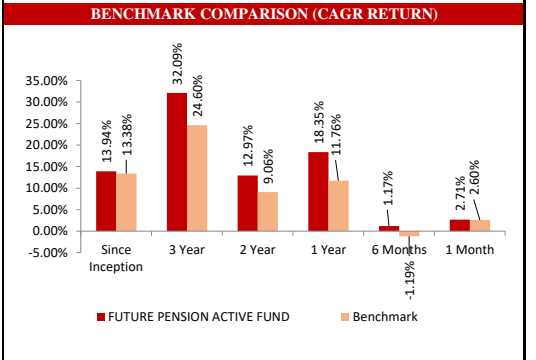
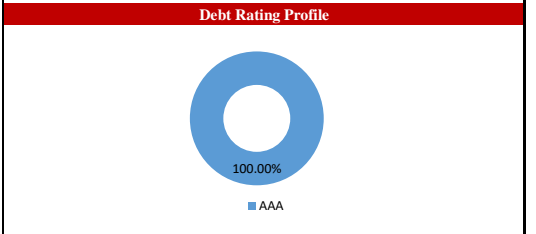
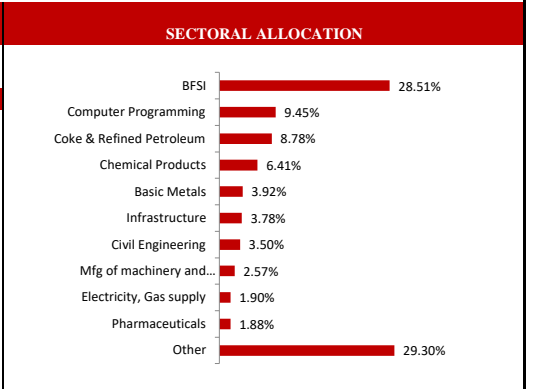


Benchmark :Nifty Composite Debt Index 100%



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%	5.73%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	94.27%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-May-2023			
Returns since Publication of NAV			
Absolute Return	569.25%		
Simple Annual Return	39.07%		
CAGR Return	13.94%		
NAV & AUM as on 31-May-2023			
NAV	AUM (In Lakhs)		
66.9246	779.33		

PORTFOLIO AS ON 31-May-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.73%
SECURITIES	HOLDINGS
EQUITY	94.27%
Reliance Industries Ltd.	8.31%
Infosys Technologies Ltd.	5.12%
HDFC Ltd.	4.91%
ICICI Bank Ltd.	4.69%
HDFC Bank Ltd.	4.68%
Larsen & Toubro Ltd.	3.50%
Tata Consultancy Services Ltd.	2.68%
SBI-ETF NIFTY BANK	2.57%
State Bank of India	2.56%
Reliance ETF Bank BeES	2.52%
Axis Bank Ltd.	2.39%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.05%
Hindustan Unilever Ltd.	2.02%
LIC Housing Finance Ltd.	1.97%
Mirae Asset Fin Services ETF	1.89%
Bajaj Finance Ltd.	1.84%
Tata Steel Ltd.	1.70%
City Union Bank Ltd.	1.54%
Kotak PSU Bank ETF	1.52%
Bandhan Bank Ltd.	1.51%
UPL Ltd.	1.48%
Genus Power Infrastructure Ltd.	1.42%
BEML Ltd.	1.38%
Jindal Steel & Power Ltd.	1.33%
Ambuja Cements Ltd.	1.31%
Others	27.38%



ABOUT THE FUND				PORTFOLIO AS ON 31-May-2023		SECTORAL ALLOCATION																																																													
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 3.93%		SECURITIES GOVERNMENT SECURITIES 26.69%																																																													
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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	0.00%	40.00%	2.08%
Fixed Income Instruments	80.00%	100.00%	82.45%
Equities	0.00%	20.00%	15.47%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	306.83%
Simple Annual Return	21.06%
CAGR Return	10.11%

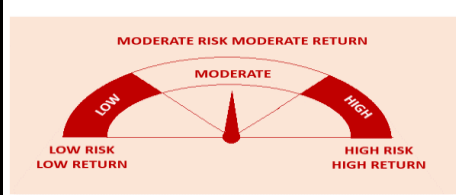
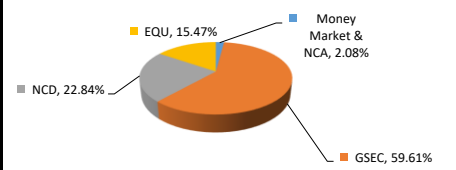
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
40.6830	124.79

Modified Duration (In Years)

4.70

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2023

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.08%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **59.61%**

7.26% Gsec 2032 22/08/2032	16.43%
7.10% Gsec 2029 18/04/2029	11.69%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.18%
7.92% West Bengal SDL 15/03/2027	4.92%
8% GOI Oil Bond 2026 23/03/2026	4.10%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.73%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.46%
8.70% Gujarat SDL 2028 19/09/2028	2.12%
7.61% Tamilnadu SDL 2032 28/12/2032	1.63%
6.99% Gsec 2026 17/04/2026	1.53%
Others	0.83%

SECURITIES **HOLDINGS**

CORPORATE DEBT **22.84%**

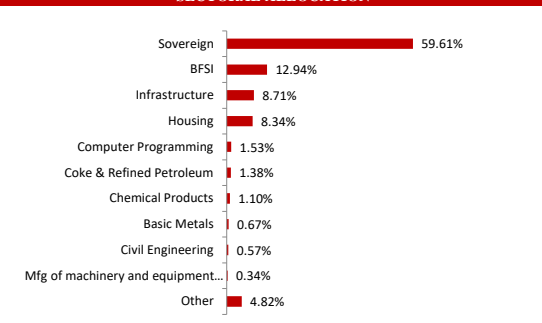
8.00% HDFC LTD 2032 27/07/2032	8.34%
7.68% PFC Ltd. 15/07/2030	8.15%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.36%

SECURITIES **HOLDINGS**

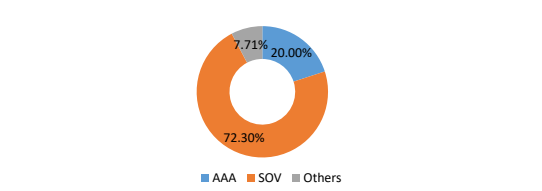
EQUITY **15.47%**

HDFC Bank Ltd.	1.60%
Reliance Industries Ltd.	1.31%
ICICI Bank Ltd.	1.10%
Infosys Technologies Ltd.	0.80%
HDFC Ltd.	0.74%
State Bank of India	0.60%
Larsen & Toubro Ltd.	0.57%
Axis Bank Ltd.	0.54%
Tata Consultancy Services Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.44%
Hindustan Unilever Ltd.	0.34%
Bajaj Finance Ltd.	0.28%
Tata Steel Ltd.	0.27%
UPL Ltd.	0.26%
Kotak PSU Bank ETF	0.25%
Bandhan Bank Ltd.	0.25%
City Union Bank Ltd.	0.25%
Genus Power Infrastructure Ltd.	0.24%
BEML Ltd.	0.23%
Jindal Steel & Power Ltd.	0.23%
LIC Housing Finance Ltd.	0.22%
Ambuja Cements Ltd.	0.21%
Asian Paints Ltd.	0.18%
Dabur India Ltd.	0.17%
Jubilant Ingrevia Ltd.	0.17%
Others	3.78%

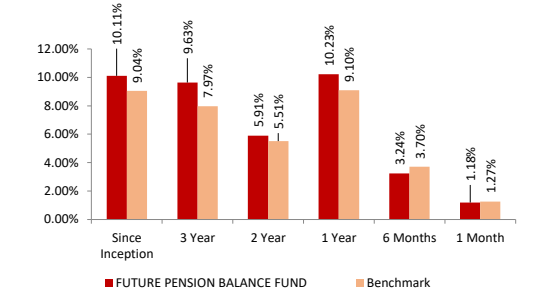
SECTORAL ALLOCATION



Debt Rating Profile

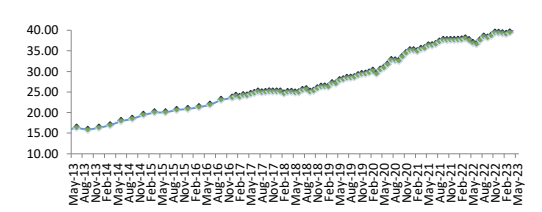


BENCHMARK COMPARISON (CAGR RETURN)



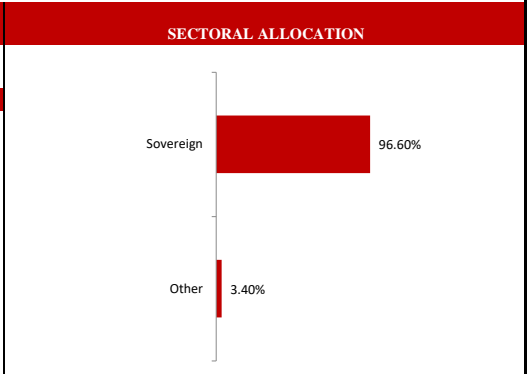
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

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%	3.40%
Fixed Income Instruments	0.00%	100.00%	96.60%
Equities	0.00%	0.00%	0.00%

PORTFOLIO AS ON 31-May-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.40%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	96.60%
7.10% Gsec 2029 18/04/2029	25.52%
8.51% Maharashtra SDL 09/03/2026	10.14%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.48%
6.90% GOI OIL Bond 2026 04/02/2026	7.33%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.20%
0% CS 15 Jun 2030 15/06/2030	5.05%
7.61% Tamilnadu SDL 2032 28/12/2032	5.00%
6.99% Gsec 2026 17/04/2026	4.92%
0% GS 15/12/2027	3.61%
7.69% TN SDL 2037 28/12/2037	3.38%
Others	17.98%



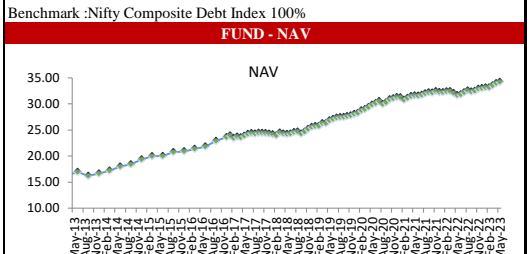
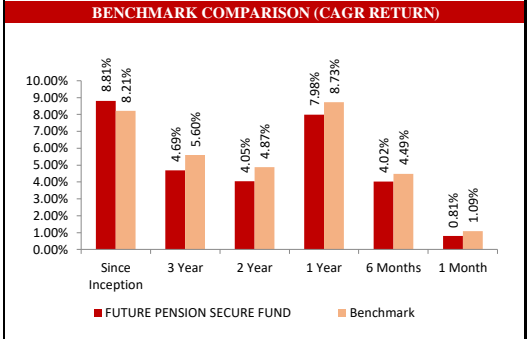
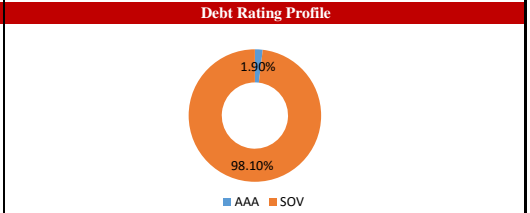
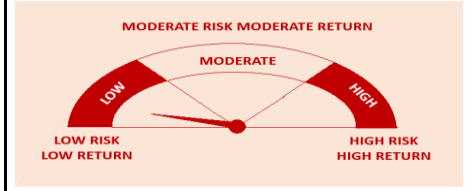
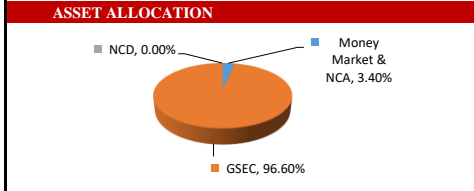
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 31-May-2023	
Returns since Publication of NAV	
Absolute Return	242.21%
Simple Annual Return	16.62%
CAGR Return	8.81%

NAV & AUM as on 31-May-2023	
NAV	AUM (In Lakhs)
34.2213	61.09

Modified Duration (In Years)
4.05



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%	17.92%
Fixed Income Instruments	25.00%	100.00%	82.08%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

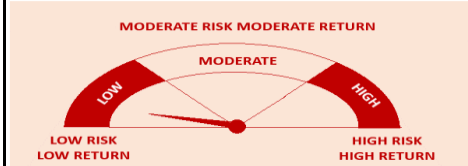
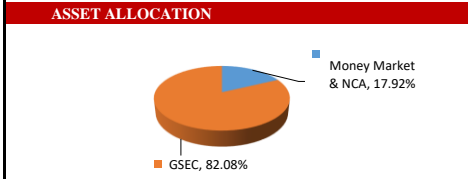
FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	199.90%
Simple Annual Return	13.50%
CAGR Return	7.70%

NAV & AUM as on 31-May-2023

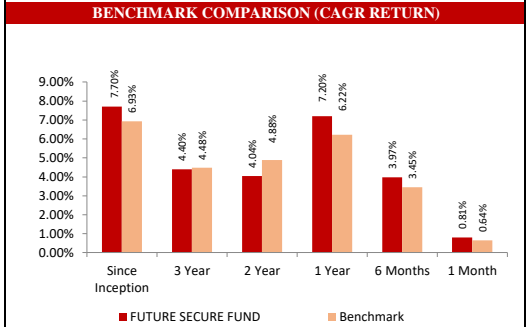
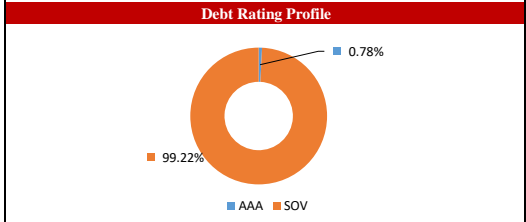
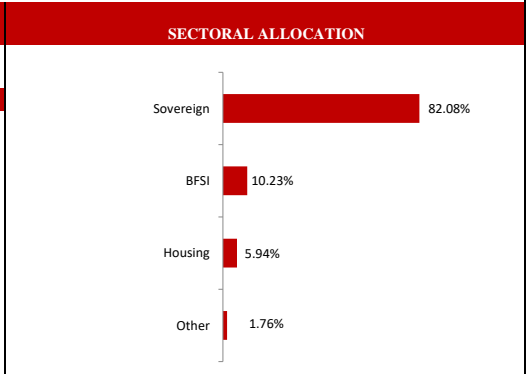
NAV	AUM (In Lakhs)
29.9903	2,457.83

Modified Duration (In Years)
3.57

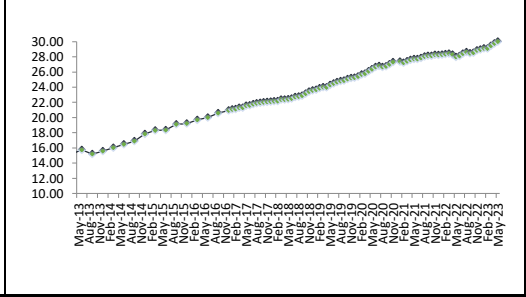


PORTFOLIO AS ON 31-May-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	17.92%
GOVERNMENT SECURITIES	82.08%
7.10% Gsec 2029 18/04/2029	19.64%
6.90% GOI OIL Bond 2026 04/02/2026	18.13%
8.51% Maharashtra SDL 09/03/2026	12.19%
7.26% Gsec 2032 22/08/2032	7.06%
0% CS 15 Jun 2030 15/06/2030	5.77%
0% CS 12 DEC 2029 12/12/2029	5.25%
0% GS 15/12/2027	3.58%
7.64% MH SGS 2033	3.33%
0% CS 17 DEC 2027 17/12/2027	2.99%
7.38% Gsec 2027 20/06/2027	2.07%
Others	2.06%

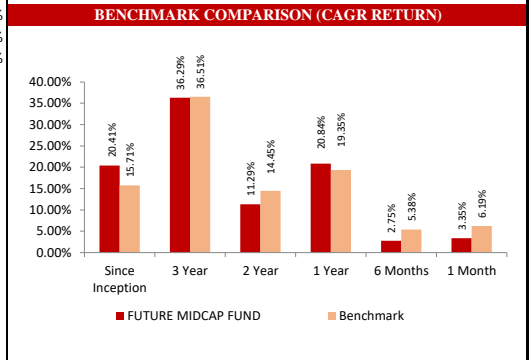
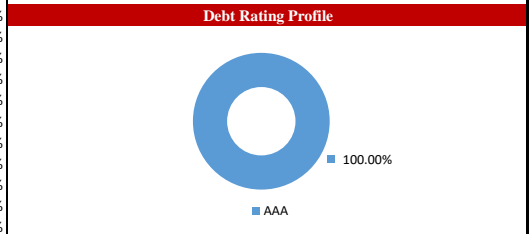
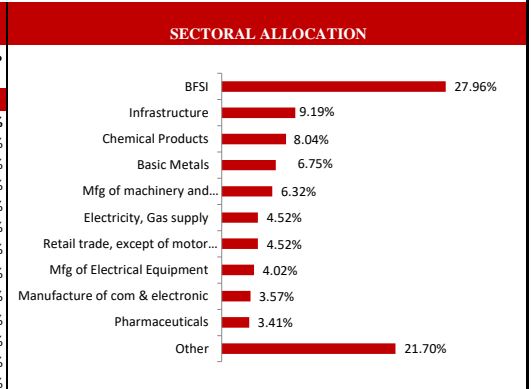


Benchmark :Nifty 1 year Tbill Index 30%+Nifty Liquid Fund Index 70%



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			
Cash and Money Market	0.00%	20.00%	3.65%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	96.35%
RISK RETURN PROFILE			
Risk		High	
Return		High	
DATE OF INCEPTION			
4th December 2018			
FUND PERFORMANCE as on 31-May-2023			
Returns since Publication of NAV			
Absolute Return	130.68%		
Simple Annual Return	29.03%		
CAGR Return	20.41%		
NAV & AUM as on 31-May-2023			
NAV	AUM (In Lakhs)		
23.0685	5,477.99		
ASSET ALLOCATION			

PORTFOLIO AS ON 31-May-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.65%
SECURITIES	HOLDINGS
EQUITY	96.35%
LIC Housing Finance Ltd.	3.95%
Genus Power Infrastructure Ltd.	3.57%
The Federal Bank Ltd.	3.52%
City Union Bank Ltd.	3.32%
Jindal Steel & Power Ltd.	2.87%
NOCIL Ltd.	2.79%
Jubilant Ingrevia Ltd.	2.76%
Crompton Greaves Consumer Electricals Ltd.	2.60%
Bandhan Bank Ltd.	2.56%
UPL Ltd.	2.48%
Steel Authority OF India Ltd.	2.42%
Honeywell Automation India Ltd.	2.38%
V-MART Retail Ltd.	2.37%
BEML Ltd.	2.25%
Gland Pharma Ltd	2.17%
Rural Electrification Corporation Ltd.	2.13%
Aavas Financiers Ltd.	2.05%
Gujarat Gas Ltd.	2.04%
Indraprastha Gas Ltd.	2.03%
Max Financial Services Ltd.	2.02%
Zee Entertainment Enterprises Ltd.	1.94%
Shriram Transport Finance Company Ltd.	1.79%
Ambuja Cements Ltd.	1.76%
Voltas Ltd.	1.68%
Bharat Heavy Electricals Ltd.	1.63%
Others	35.29%



Benchmark :Nifty Midcap 100 Index - 100%

