

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	335.27%	24.63%	11.41%	238.58%	18.51%	9.93%	289.85%	21.10%	10.41%	339.46%	22.68%	10.39%
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	231.20%	15.44%	8.33%	219.58%	14.67%	8.07%	637.02%	43.23%	14.52%	470.70%	31.94%	12.55%
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	313.17%	21.25%	10.11%	243.13%	16.50%	8.73%	200.63%	13.40%	7.63%	168.94%	36.19%	23.60%
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	237.50%	17.63%	9.45%	43.79%	10.10%	8.73%	70.04%	15.17%	12.19%	43.27%	16.40%	14.60%

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%	92.98%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	7.02%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

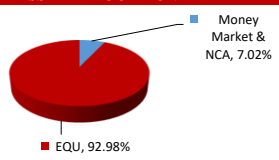
FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	335.27%
Simple Annual Return	24.63%
CAGR Return	11.41%

NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
43.5266	7,923.18

ASSET ALLOCATION



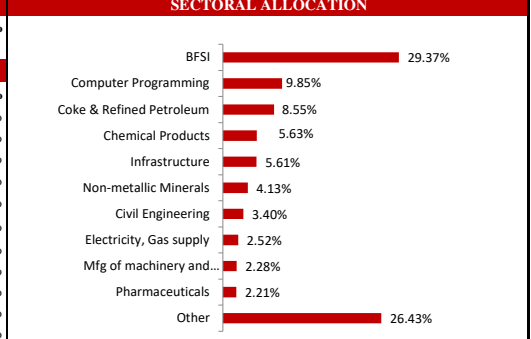
PORTFOLIO AS ON 31-Jul-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **7.02%**

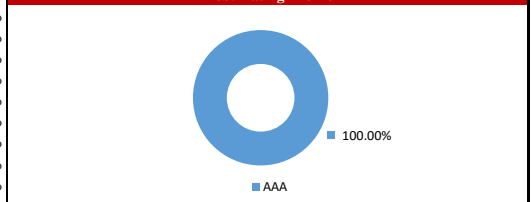
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	92.98%
HDFC Bank Ltd.	8.97%
Reliance Industries Ltd.	8.08%
Infosys Technologies Ltd.	5.60%
ICICI Bank Ltd.	4.27%
Larsen & Toubro Ltd.	3.40%
State Bank of India	3.25%
Tata Consultancy Services Ltd.	2.85%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.49%
LIC Housing Finance Ltd.	2.30%
Bandhan Bank Ltd.	2.04%
POWERGRID Infrastructure Investment Trust	2.03%
UTI NIFTY BANK ETF	2.00%
Hindustan Unilever Ltd.	1.94%
Kotak Mahindra Bank Ltd.	1.84%
Mirae Asset Fin Services ETF	1.82%
Genus Power Infrastructure Ltd.	1.73%
City Union Bank Ltd.	1.58%
SBI-ETF NIFTY BANK	1.55%
Kotak PSU Bank ETF	1.50%
Indraprastha Gas Ltd.	1.47%
UPL Ltd.	1.47%
Ambuja Cements Ltd.	1.28%
NOCIL Ltd.	1.16%
HCL Technologies Ltd.	1.15%
Axis Bank Ltd.	1.12%
Others	26.09%

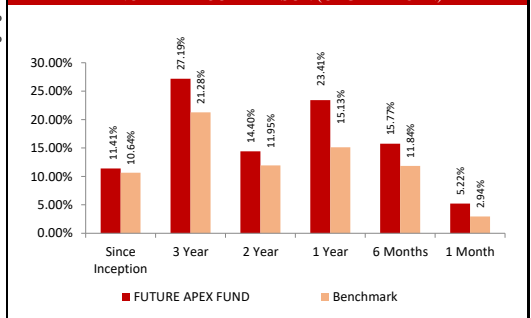
SECTORAL ALLOCATION



Debt Rating Profile

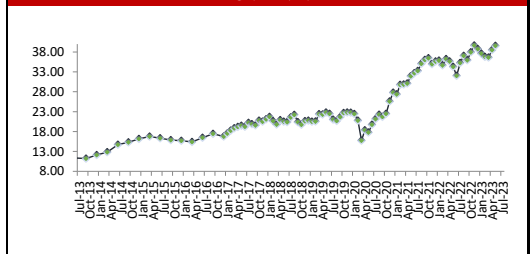


BENCHMARK COMPARISON (CAGR RETURN)



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%	7.25%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	92.75%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

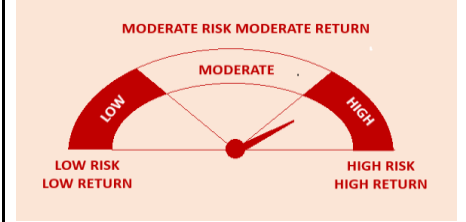
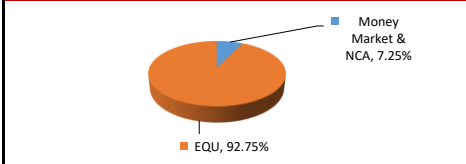
FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	238.58%
Simple Annual Return	18.51%
CAGR Return	9.93%

NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
33.8577	6,524.29

ASSET ALLOCATION



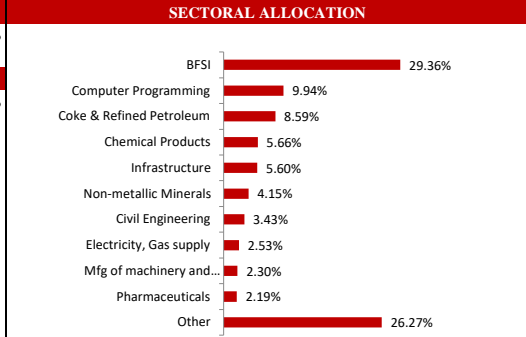
PORTFOLIO AS ON 31-Jul-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 7.25%

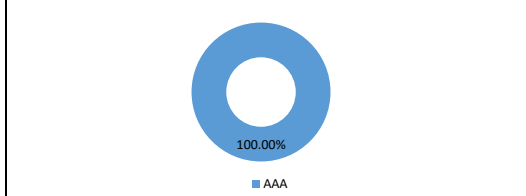
SECURITIES
EQUITY 92.75%

HDFC Bank Ltd.	9.04%
Reliance Industries Ltd.	8.12%
Infosys Technologies Ltd.	5.64%
ICICI Bank Ltd.	4.33%
Larsen & Toubro Ltd.	3.43%
State Bank of India	3.10%
Tata Consultancy Services Ltd.	2.87%
LIC Housing Finance Ltd.	2.55%
Reliance ETF Bank BeES	2.27%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.18%
Bandhan Bank Ltd.	2.07%
POWERGRID Infrastructure Investment Trust	2.00%
Hindustan Unilever Ltd.	1.94%
Mirae Asset Fin Services ETF	1.90%
Kotak Mahindra Bank Ltd.	1.87%
Genus Power Infrastructure Ltd.	1.74%
SBI-ETF NIFTY BANK	1.57%
City Union Bank Ltd.	1.52%
UPL Ltd.	1.49%
Indraprastha Gas Ltd.	1.47%
Kotak PSU Bank ETF	1.46%
Ambuja Cements Ltd.	1.29%
HCL Technologies Ltd.	1.17%
NOCIL Ltd.	1.16%
UTI NIFTY BANK ETF	1.14%
Others	25.42%

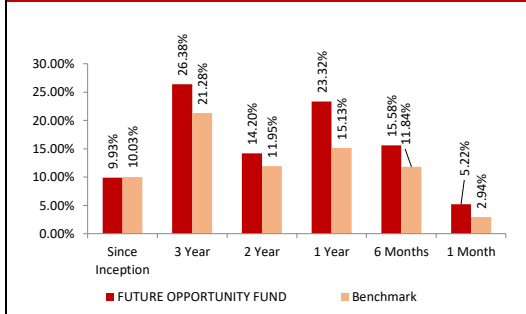
SECTORAL ALLOCATION



Debt Rating Profile

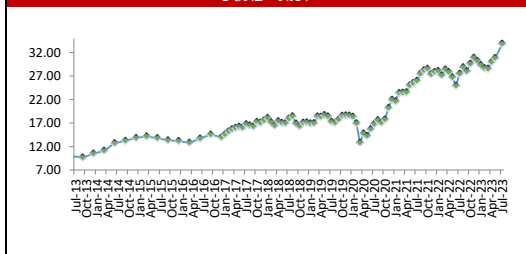


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

FUND - NAV



ABOUT THE FUND

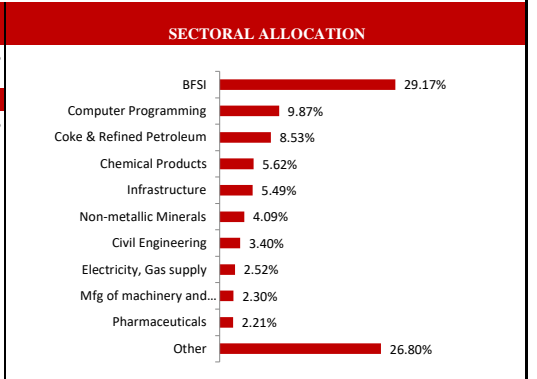
OBJECTIVE
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

Fund Manager Details

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

PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	9.01%
SECURITIES	HOLDINGS
EQUITY	90.99%
HDFC Bank Ltd.	9.07%
Reliance Industries Ltd.	8.07%
Infosys Technologies Ltd.	5.60%
ICICI Bank Ltd.	4.36%
Larsen & Toubro Ltd.	3.40%
Tata Consultancy Services Ltd.	2.86%
State Bank of India	2.61%
LIC Housing Finance Ltd.	2.55%
SBI-ETF NIFTY BANK	2.46%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.37%
Hindustan Unilever Ltd.	1.93%
POWERGRID Infrastructure Investment Trust	1.90%
Bandhan Bank Ltd.	1.89%
Mirae Asset Fin Services ETF	1.85%
Kotak Mahindra Bank Ltd.	1.81%
Genus Power Infrastructure Ltd.	1.74%
City Union Bank Ltd.	1.48%
UPL Ltd.	1.48%
Indraprastha Gas Ltd.	1.47%
Kotak PSU Bank ETF	1.46%
Ambuja Cements Ltd.	1.29%
Axis Bank Ltd.	1.27%
HCL Technologies Ltd.	1.16%
NOCIL Ltd.	1.15%
Jubilant Ingrevia Ltd.	1.06%
Others	24.69%



ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	9.01%
Equities	0.00%	100.00%	90.99%

RISK RETURN PROFILE

Risk	Return
High	High

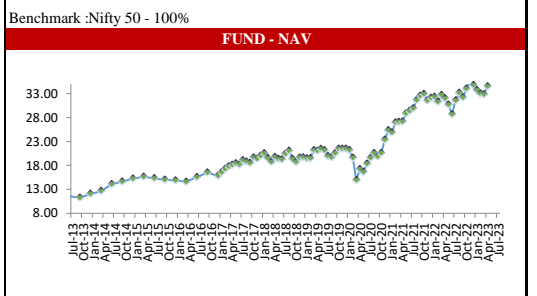
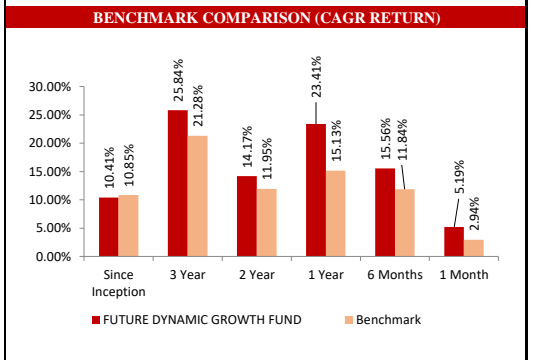
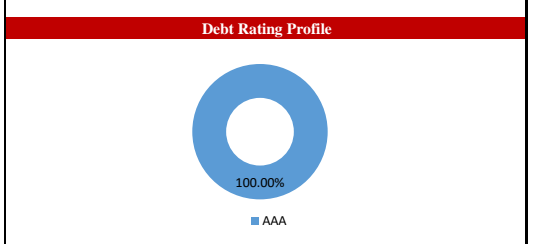
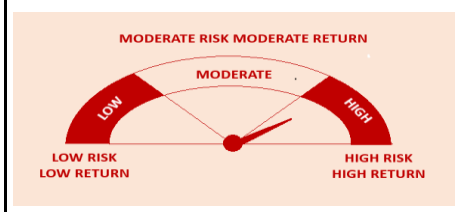
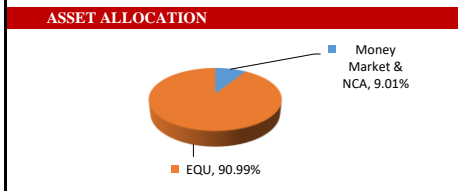
DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	289.85%
Simple Annual Return	21.10%
CAGR Return	10.41%

NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
38.9848	937.67



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%	2.93%
Fixed Income Instruments	10.00%	50.00%	17.25%
Equities	50.00%	90.00%	79.83%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	339.46%
Simple Annual Return	22.68%
CAGR Return	10.39%

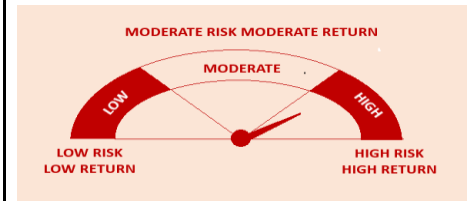
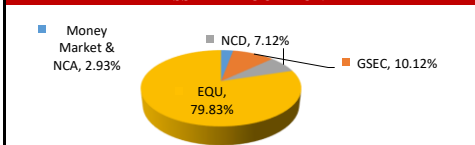
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
43.9465	8,854.63

Modified Duration (In Years)

4.10

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.93%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	10.12%
7.10% Gsec 2029 18/04/2029	3.88%
7.26% Gsec 2032 22/08/2032	2.26%
7.61% Tamilnadu SDL 2032 28/12/2032	1.71%
7.38% Gsec 2027 20/06/2027	1.71%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.56%

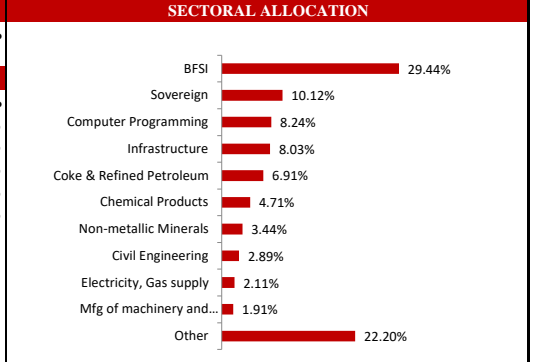
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.12%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.60%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.29%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.15%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.83%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.80%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%

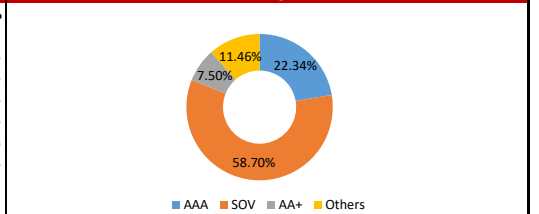
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	79.83%
HDFC Bank Ltd.	9.00%
Reliance Industries Ltd.	6.52%
Infosys Technologies Ltd.	4.66%
ICICI Bank Ltd.	3.62%
Larsen & Toubro Ltd.	2.89%
Reliance ETF Bank BeES	2.55%
UTI NIFTY BANK ETF	2.50%
Tata Consultancy Services Ltd.	2.39%
State Bank of India	2.22%
LIC Housing Finance Ltd.	1.97%
Mirae Asset Fin Services ETF	1.87%
Bandhan Bank Ltd.	1.69%
POWERGRID Infrastructure Investment Trust	1.67%
Hindustan Unilever Ltd.	1.61%
SBI-ETF NIFTY BANK	1.56%
Genus Power Infrastructure Ltd.	1.47%
City Union Bank Ltd.	1.31%
Axis Bank Ltd.	1.30%
Kotak PSU Bank ETF	1.23%
UPL Ltd.	1.23%
Indraprastha Gas Ltd.	1.23%
Kotak Mahindra Bank Ltd.	1.08%
Ambuja Cements Ltd.	1.08%
HCL Technologies Ltd.	0.97%
NOCIL Ltd.	0.97%
Others	21.21%

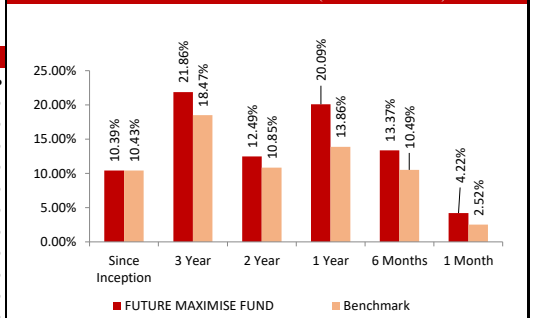
SECTORAL ALLOCATION



Debt Rating Profile

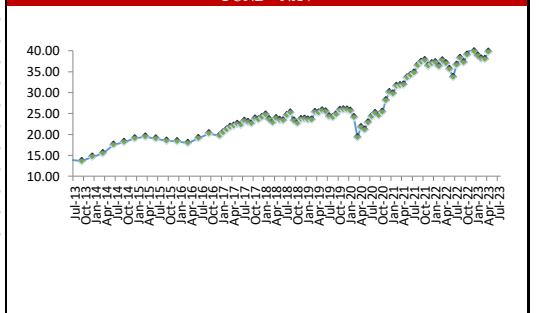


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.59%
Fixed Income Instruments	40.00%	70.00%	42.42%
Equities	30.00%	60.00%	53.00%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	231.20%
Simple Annual Return	15.44%
CAGR Return	8.33%

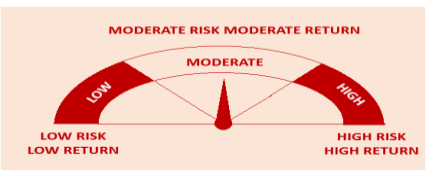
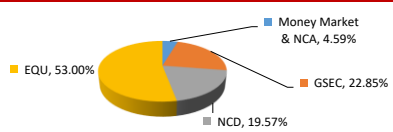
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
33.1202	6,989.40

Modified Duration (In Years)

4.11

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.59%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	22.85%
7.38% Gsec 2027 20/06/2027	3.96%
7.26% Gsec 2032 22/08/2032	3.90%
7.61% Tamilnadu SDL 2032 28/12/2032	3.26%
7.10% Gsec 2029 18/04/2029	2.28%
7.64% MH SGS 2033	2.18%
8% GOI Oil Bond 2026 23/03/2026	1.96%
0% CS 17 DEC 2027 17/12/2027	1.37%
0% CS 15 Jun 2030 15/06/2030	1.32%
8.97% Central Government 05/12/2030	1.26%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.21%
Others	0.15%

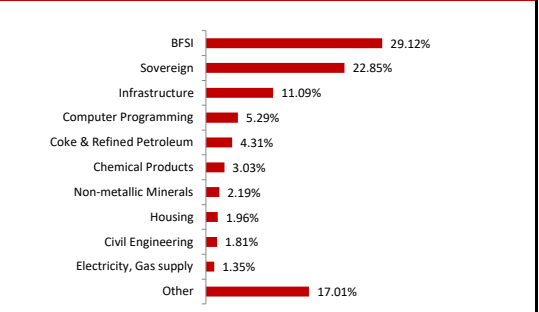
SECURITIES HOLDINGS CORPORATE DEBT

SECURITIES	HOLDINGS
CORPORATE DEBT	19.57%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.25%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.93%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.17%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.58%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.54%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.51%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.00%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.45%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.15%
8.72% ILFS 21/01/2025	0.00%

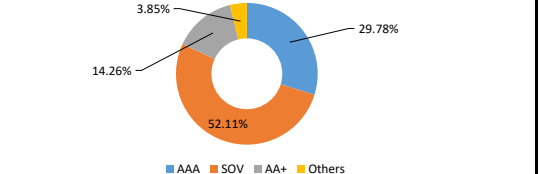
SECURITIES HOLDINGS EQUITY

SECURITIES	HOLDINGS
EQUITY	53.00%
HDFC Bank Ltd.	6.98%
Reliance Industries Ltd.	4.07%
Infosys Technologies Ltd.	3.00%
ICICI Bank Ltd.	2.42%
State Bank of India	1.96%
Larsen & Toubro Ltd.	1.81%
Tata Consultancy Services Ltd.	1.54%
LIC Housing Finance Ltd.	1.36%
SBI-ETF NIFTY BANK	1.25%
Reliance ETF Bank BeES	1.24%
Bandhan Bank Ltd.	1.12%
POWERGRID Infrastructure Investment Trust	1.10%
Kotak Mahindra Bank Ltd.	1.07%
Hindustan Unilever Ltd.	1.04%
Axis Bank Ltd.	1.01%
Genus Power Infrastructure Ltd.	0.93%
UTI NIFTY BANK ETF	0.86%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.86%
IndusInd Bank Ltd.	0.85%
City Union Bank Ltd.	0.82%
UPL Ltd.	0.80%
Indraprastha Gas Ltd.	0.78%
Kotak PSU Bank ETF	0.76%
Ambuja Cements Ltd.	0.69%
NOCIL Ltd.	0.62%
Others	14.05%

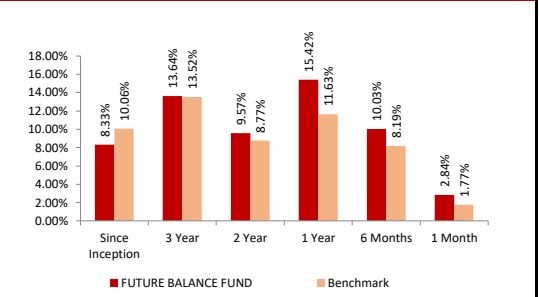
SECTORAL ALLOCATION



Debt Rating Profile

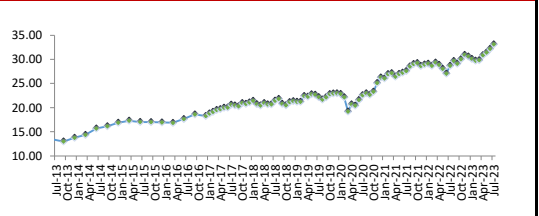


BENCHMARK COMPARISON (CAGR RETURN)



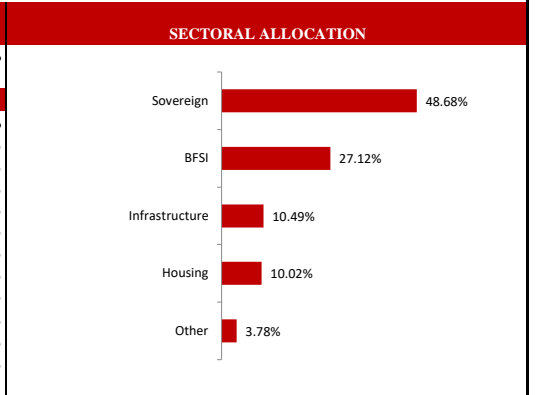
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

FUND - NAV



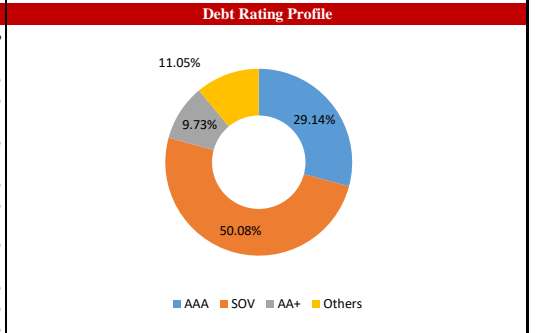
ABOUT THE FUND			
OBJECTIVE			
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration 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-Jul-2023		HOLDINGS
SECURITIES		
MONEY MARKET INSTRUMENTS & NCA		3.69%
SECURITIES		HOLDINGS
GOVERNMENT SECURITIES		48.68%
7.10% Gsec 2029 18/04/2029		6.87%
7.38% Gsec 2027 20/06/2027		5.95%
0% CS 17 DEC 2027 17/12/2027		4.63%
0% GS 15/12/2027		4.43%
0% CS 15 Jun 2030 15/06/2030		4.20%
0% CS 12 DEC 2029 12/12/2029		3.97%
7.69% TN SDL 2037 28/12/2037		3.47%
7.73% Maharashtra SGS 2032 29/03/2032		3.46%
7.10% GOI Sovereign Green Bond 2028 27/01/2028		2.83%
7.65% TN SGS 2033 25/01/2033		2.65%
Others		6.23%



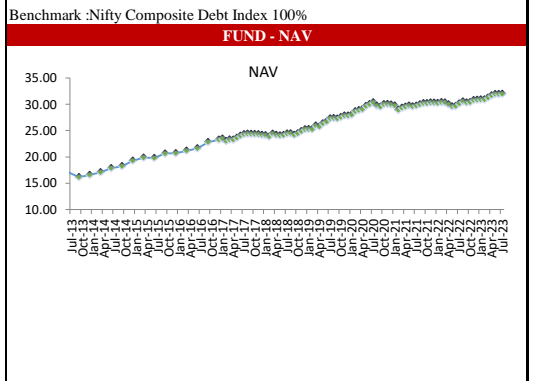
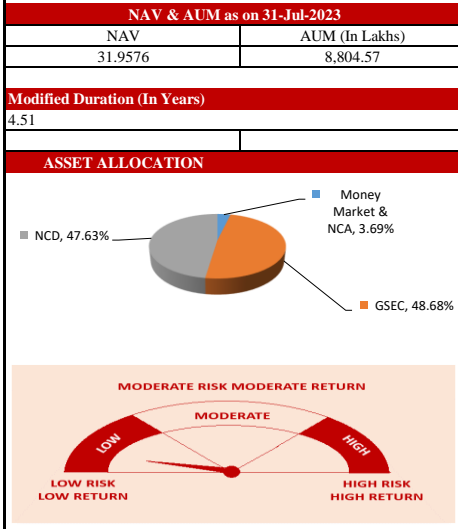
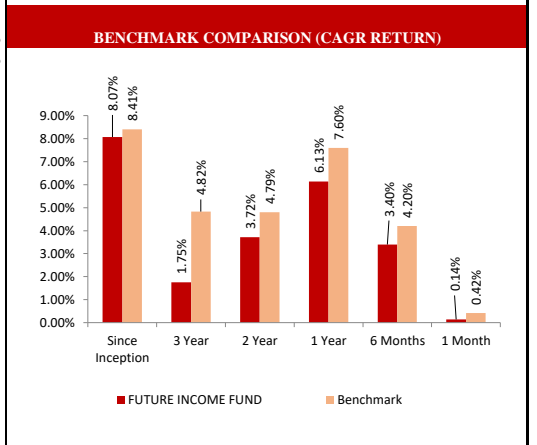
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.69%
Fixed Income Instruments	50.00%	100.00%	96.31%
Equities	0.00%	0.00%	0.00%
RISK RETURN PROFILE			
Risk	Low		
Return	Low		

SECURITIES		HOLDINGS
CORPORATE DEBT		47.63%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028		9.46%
8.06% Bajaj Finance Ltd. 04/10/2029		5.82%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028		5.70%
10.90% AU SFB Lower Tier II Bonds 30/05/2025		4.99%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032		4.64%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		4.54%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028		3.99%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032		3.82%
8.80% LIC Housing Finance Ltd. 25/01/2029		1.56%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032		1.22%
Others		1.91%



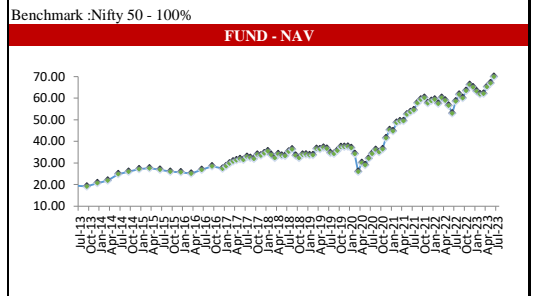
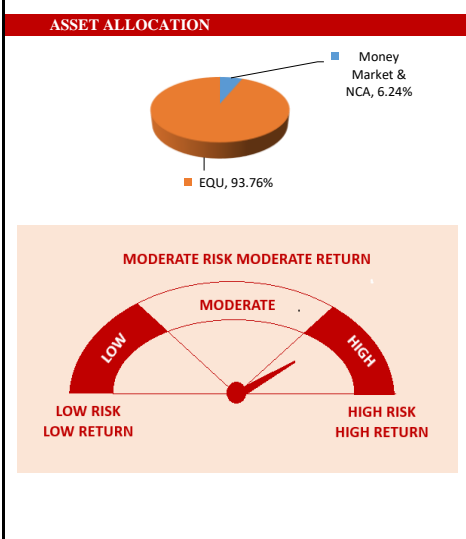
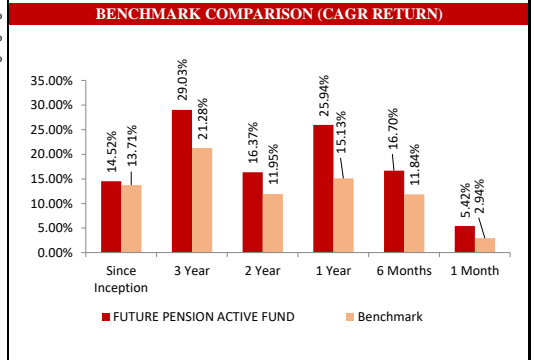
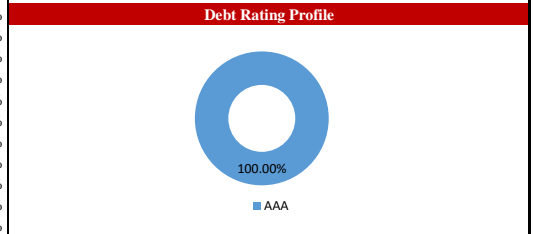
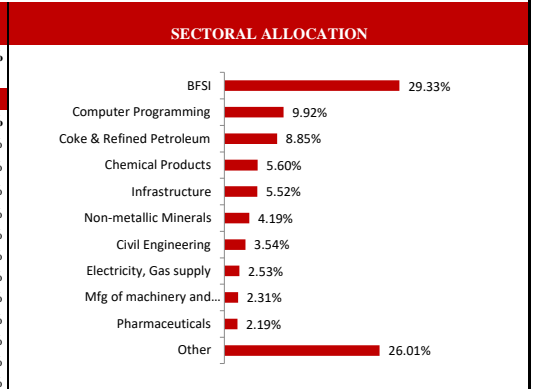
DATE OF INCEPTION	
18th July 2008	
FUND PERFORMANCE as on 31-Jul-2023	
Returns since Publication of NAV	
Absolute Return	219.58%
Simple Annual Return	14.67%
CAGR Return	8.07%

NAV & AUM as on 31-Jul-2023	
NAV	AUM (In Lakhs)
31.9576	8,804.57
Modified Duration (In Years)	
4.51	



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%	6.24%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	93.76%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Jul-2023			
Returns since Publication of NAV			
Absolute Return	637.02%		
Simple Annual Return	43.23%		
CAGR Return	14.52%		
NAV & AUM as on 31-Jul-2023			
NAV	AUM (In Lakhs)		
73.7019	819.23		

PORTFOLIO AS ON 31-Jul-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.24%
SECURITIES	HOLDINGS
EQUITY	93.76%
HDFC Bank Ltd.	8.99%
Reliance Industries Ltd.	8.39%
Infosys Technologies Ltd.	5.59%
ICICI Bank Ltd.	4.66%
Larsen & Toubro Ltd.	3.54%
State Bank of India	2.89%
Tata Consultancy Services Ltd.	2.87%
LIC Housing Finance Ltd.	2.67%
SBI-ETF NIFTY BANK	2.53%
Reliance ETF Bank BeES	2.48%
Bandhan Bank Ltd.	2.24%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.01%
Hindustan Unilever Ltd.	1.95%
POWERGRID Infrastructure Investment Trust	1.95%
Mirae Asset Fin Services ETF	1.89%
Genus Power Infrastrucure Ltd.	1.80%
City Union Bank Ltd.	1.56%
Kotak PSU Bank ETF	1.49%
UPL Ltd.	1.48%
Indraprastha Gas Ltd.	1.47%
Kotak Mahindra Bank Ltd.	1.30%
Ambuja Cements Ltd.	1.29%
HCL Technologies Ltd.	1.21%
NOCIL Ltd.	1.19%
GAIL (India) Ltd.	1.06%
Others	25.26%



ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2023		SECTORAL ALLOCATION																																																																																		
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 4.58%		SECURITIES GOVERNMENT SECURITIES 25.19%																																																																																		
Fund Manager Details				SECURITIES GOVERNMENT SECURITIES 25.19%		SECURITIES GOVERNMENT SECURITIES 25.19%																																																																																		
<table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srjian Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </tbody> </table>				Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srjian Sinha	5	0	7	Yahya Bookwala	0	4	7	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>7.26% Gsec 2032 22/08/2032</td> <td>7.59%</td> </tr> <tr> <td>8% GOI Oil Bond 2026 23/03/2026</td> <td>6.74%</td> </tr> <tr> <td>7.10% Gsec 2029 18/04/2029</td> <td>4.41%</td> </tr> <tr> <td>8.15% Tamil Nadu SDL 2028 09/05/2028</td> <td>4.19%</td> </tr> <tr> <td>8.51% Maharashtra SDL 09/03/2026</td> <td>2.14%</td> </tr> <tr> <td>7.25% Gujarat SDL 2027 12/07/2027</td> <td>0.13%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	7.26% Gsec 2032 22/08/2032	7.59%	8% GOI Oil Bond 2026 23/03/2026	6.74%	7.10% Gsec 2029 18/04/2029	4.41%	8.15% Tamil Nadu SDL 2028 09/05/2028	4.19%	8.51% Maharashtra SDL 09/03/2026	2.14%	7.25% Gujarat SDL 2027 12/07/2027	0.13%	<table border="1"> <thead> <tr> <th>Sector</th> <th>Allocation (%)</th> </tr> </thead> <tbody> <tr><td>BFSI</td><td>29.14%</td></tr> <tr><td>Sovereign</td><td>25.19%</td></tr> <tr><td>Computer Programming</td><td>6.24%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>5.58%</td></tr> <tr><td>Housing</td><td>4.65%</td></tr> <tr><td>Chemical Products</td><td>3.57%</td></tr> <tr><td>Infrastructure</td><td>3.55%</td></tr> <tr><td>Non-metallic Minerals</td><td>2.62%</td></tr> <tr><td>Civil Engineering</td><td>2.21%</td></tr> <tr><td>Electricity, Gas supply</td><td>1.60%</td></tr> <tr><td>Other</td><td>15.65%</td></tr> </tbody> </table>		Sector	Allocation (%)	BFSI	29.14%	Sovereign	25.19%	Computer Programming	6.24%	Coke & Refined Petroleum	5.58%	Housing	4.65%	Chemical Products	3.57%	Infrastructure	3.55%	Non-metallic Minerals	2.62%	Civil Engineering	2.21%	Electricity, Gas supply	1.60%	Other	15.65%																								
Fund Manager	No. Of Funds Managed																																																																																							
	Equity	Debt	Hybrid																																																																																					
Niraj Kumar	5	4	7																																																																																					
Srjian Sinha	5	0	7																																																																																					
Yahya Bookwala	0	4	7																																																																																					
SECURITIES	HOLDINGS																																																																																							
7.26% Gsec 2032 22/08/2032	7.59%																																																																																							
8% GOI Oil Bond 2026 23/03/2026	6.74%																																																																																							
7.10% Gsec 2029 18/04/2029	4.41%																																																																																							
8.15% Tamil Nadu SDL 2028 09/05/2028	4.19%																																																																																							
8.51% Maharashtra SDL 09/03/2026	2.14%																																																																																							
7.25% Gujarat SDL 2027 12/07/2027	0.13%																																																																																							
Sector	Allocation (%)																																																																																							
BFSI	29.14%																																																																																							
Sovereign	25.19%																																																																																							
Computer Programming	6.24%																																																																																							
Coke & Refined Petroleum	5.58%																																																																																							
Housing	4.65%																																																																																							
Chemical Products	3.57%																																																																																							
Infrastructure	3.55%																																																																																							
Non-metallic Minerals	2.62%																																																																																							
Civil Engineering	2.21%																																																																																							
Electricity, Gas supply	1.60%																																																																																							
Other	15.65%																																																																																							
ASSET ALLOCATION				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>40.00%</td> <td>4.58%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>30.00%</td> <td>80.00%</td> <td>34.27%</td> </tr> <tr> <td>Equities</td> <td>20.00%</td> <td>70.00%</td> <td>61.14%</td> </tr> </tbody> </table>				Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	40.00%	4.58%	Fixed Income Instruments	30.00%	80.00%	34.27%	Equities	20.00%	70.00%	61.14%	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>CORPORATE DEBT</td> <td>9.08%</td> </tr> <tr> <td>8.70% LIC Housing Finance Ltd. 20/03/2029</td> <td>4.65%</td> </tr> <tr> <td>7.75% L&T Finance Ltd. 2025 10/07/2025</td> <td>4.44%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	CORPORATE DEBT	9.08%	8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%	7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%																																																			
Composition	Min.	Max.	Actual																																																																																					
Cash and Money Market	0.00%	40.00%	4.58%																																																																																					
Fixed Income Instruments	30.00%	80.00%	34.27%																																																																																					
Equities	20.00%	70.00%	61.14%																																																																																					
SECURITIES	HOLDINGS																																																																																							
CORPORATE DEBT	9.08%																																																																																							
8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%																																																																																							
7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							
RISK RETURN PROFILE				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<table border="1"> <thead> <tr> <th>Risk</th> <th>High</th> </tr> <tr> <th>Return</th> <th>High</th> </tr> </thead> </table>				Risk	High	Return	High	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>CORPORATE DEBT</td> <td>9.08%</td> </tr> <tr> <td>8.70% LIC Housing Finance Ltd. 20/03/2029</td> <td>4.65%</td> </tr> <tr> <td>7.75% L&T Finance Ltd. 2025 10/07/2025</td> <td>4.44%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	CORPORATE DEBT	9.08%	8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%	7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%																																																															
Risk	High																																																																																							
Return	High																																																																																							
SECURITIES	HOLDINGS																																																																																							
CORPORATE DEBT	9.08%																																																																																							
8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%																																																																																							
7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							
DATE OF INCEPTION 20th October 2008				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
FUND PERFORMANCE as on 31-Jul-2023				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
Returns since Publication of NAV				<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>CORPORATE DEBT</td> <td>9.08%</td> </tr> <tr> <td>8.70% LIC Housing Finance Ltd. 20/03/2029</td> <td>4.65%</td> </tr> <tr> <td>7.75% L&T Finance Ltd. 2025 10/07/2025</td> <td>4.44%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	CORPORATE DEBT	9.08%	8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%	7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%																																																																			
SECURITIES	HOLDINGS																																																																																							
CORPORATE DEBT	9.08%																																																																																							
8.70% LIC Housing Finance Ltd. 20/03/2029	4.65%																																																																																							
7.75% L&T Finance Ltd. 2025 10/07/2025	4.44%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							
<table border="1"> <thead> <tr> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Absolute Return</td> <td>470.70%</td> </tr> <tr> <td>Simple Annual Return</td> <td>31.94%</td> </tr> <tr> <td>CAGR Return</td> <td>12.55%</td> </tr> </tbody> </table>						Absolute Return	470.70%	Simple Annual Return	31.94%	CAGR Return	12.55%	SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																										
Absolute Return	470.70%																																																																																							
Simple Annual Return	31.94%																																																																																							
CAGR Return	12.55%																																																																																							
NAV as on 31-Jul-2023 57.0701				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
NAV & AUM as on 31-Jul-2023				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<table border="1"> <thead> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>57.0701</td> <td>226.05</td> </tr> </tbody> </table>				NAV	AUM (In Lakhs)	57.0701	226.05	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>EQUITY</td> <td>61.14%</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>7.87%</td> </tr> <tr> <td>Reliance Industries Ltd.</td> <td>5.28%</td> </tr> <tr> <td>ICICI Bank Ltd.</td> <td>3.93%</td> </tr> <tr> <td>Infosys Technologies Ltd.</td> <td>3.57%</td> </tr> <tr> <td>State Bank of India</td> <td>2.55%</td> </tr> <tr> <td>Larsen & Toubro Ltd.</td> <td>2.21%</td> </tr> <tr> <td>Tata Consultancy Services Ltd.</td> <td>1.80%</td> </tr> <tr> <td>Kotak Mahindra Bank Ltd.</td> <td>1.62%</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>1.56%</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>1.54%</td> </tr> <tr> <td>Bandhan Bank Ltd.</td> <td>1.36%</td> </tr> <tr> <td>POWERGRID Infrastructure Investment Trust</td> <td>1.31%</td> </tr> <tr> <td>Hindustan Unilever Ltd.</td> <td>1.23%</td> </tr> <tr> <td>Genus Power Infrastructure Ltd.</td> <td>1.12%</td> </tr> <tr> <td>City Union Bank Ltd.</td> <td>0.99%</td> </tr> <tr> <td>UPL Ltd.</td> <td>0.94%</td> </tr> <tr> <td>Indraprastha Gas Ltd.</td> <td>0.93%</td> </tr> <tr> <td>Kotak PSU Bank ETF</td> <td>0.92%</td> </tr> <tr> <td>ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX</td> <td>0.89%</td> </tr> <tr> <td>Bajaj Finance Ltd.</td> <td>0.84%</td> </tr> <tr> <td>Ambuja Cements Ltd.</td> <td>0.81%</td> </tr> <tr> <td>NOCIL Ltd.</td> <td>0.74%</td> </tr> <tr> <td>HCL Technologies Ltd.</td> <td>0.70%</td> </tr> <tr> <td>THERMAX Ltd.</td> <td>0.69%</td> </tr> <tr> <td>GAIL (India) Ltd.</td> <td>0.67%</td> </tr> <tr> <td>Others</td> <td>15.07%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	EQUITY	61.14%	HDFC Bank Ltd.	7.87%	Reliance Industries Ltd.	5.28%	ICICI Bank Ltd.	3.93%	Infosys Technologies Ltd.	3.57%	State Bank of India	2.55%	Larsen & Toubro Ltd.	2.21%	Tata Consultancy Services Ltd.	1.80%	Kotak Mahindra Bank Ltd.	1.62%	LIC Housing Finance Ltd.	1.56%	Axis Bank Ltd.	1.54%	Bandhan Bank Ltd.	1.36%	POWERGRID Infrastructure Investment Trust	1.31%	Hindustan Unilever Ltd.	1.23%	Genus Power Infrastructure Ltd.	1.12%	City Union Bank Ltd.	0.99%	UPL Ltd.	0.94%	Indraprastha Gas Ltd.	0.93%	Kotak PSU Bank ETF	0.92%	ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%	Bajaj Finance Ltd.	0.84%	Ambuja Cements Ltd.	0.81%	NOCIL Ltd.	0.74%	HCL Technologies Ltd.	0.70%	THERMAX Ltd.	0.69%	GAIL (India) Ltd.	0.67%	Others	15.07%	<table border="1"> <thead> <tr> <th>Period</th> <th>FUTURE PENSION GROWTH FUND</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr><td>Since Inception</td><td>12.55%</td><td>12.04%</td></tr> <tr><td>3 Year</td><td>20.07%</td><td>15.17%</td></tr> <tr><td>2 Year</td><td>12.13%</td><td>9.48%</td></tr> <tr><td>1 Year</td><td>19.34%</td><td>12.38%</td></tr> <tr><td>6 Months</td><td>11.07%</td><td>8.96%</td></tr> <tr><td>1 Month</td><td>3.40%</td><td>2.02%</td></tr> </tbody> </table>		Period	FUTURE PENSION GROWTH FUND	Benchmark	Since Inception	12.55%	12.04%	3 Year	20.07%	15.17%	2 Year	12.13%	9.48%	1 Year	19.34%	12.38%	6 Months	11.07%	8.96%	1 Month	3.40%	2.02%
NAV	AUM (In Lakhs)																																																																																							
57.0701	226.05																																																																																							
SECURITIES	HOLDINGS																																																																																							
EQUITY	61.14%																																																																																							
HDFC Bank Ltd.	7.87%																																																																																							
Reliance Industries Ltd.	5.28%																																																																																							
ICICI Bank Ltd.	3.93%																																																																																							
Infosys Technologies Ltd.	3.57%																																																																																							
State Bank of India	2.55%																																																																																							
Larsen & Toubro Ltd.	2.21%																																																																																							
Tata Consultancy Services Ltd.	1.80%																																																																																							
Kotak Mahindra Bank Ltd.	1.62%																																																																																							
LIC Housing Finance Ltd.	1.56%																																																																																							
Axis Bank Ltd.	1.54%																																																																																							
Bandhan Bank Ltd.	1.36%																																																																																							
POWERGRID Infrastructure Investment Trust	1.31%																																																																																							
Hindustan Unilever Ltd.	1.23%																																																																																							
Genus Power Infrastructure Ltd.	1.12%																																																																																							
City Union Bank Ltd.	0.99%																																																																																							
UPL Ltd.	0.94%																																																																																							
Indraprastha Gas Ltd.	0.93%																																																																																							
Kotak PSU Bank ETF	0.92%																																																																																							
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%																																																																																							
Bajaj Finance Ltd.	0.84%																																																																																							
Ambuja Cements Ltd.	0.81%																																																																																							
NOCIL Ltd.	0.74%																																																																																							
HCL Technologies Ltd.	0.70%																																																																																							
THERMAX Ltd.	0.69%																																																																																							
GAIL (India) Ltd.	0.67%																																																																																							
Others	15.07%																																																																																							
Period	FUTURE PENSION GROWTH FUND	Benchmark																																																																																						
Since Inception	12.55%	12.04%																																																																																						
3 Year	20.07%	15.17%																																																																																						
2 Year	12.13%	9.48%																																																																																						
1 Year	19.34%	12.38%																																																																																						
6 Months	11.07%	8.96%																																																																																						
1 Month	3.40%	2.02%																																																																																						
ASSET ALLOCATION				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<table border="1"> <thead> <tr> <th>Asset Class</th> <th>Allocation (%)</th> </tr> </thead> <tbody> <tr><td>EQU</td><td>61.14%</td></tr> <tr><td>Money Market & NCA</td><td>4.58%</td></tr> <tr><td>GSEC</td><td>25.19%</td></tr> <tr><td>NCD</td><td>9.08%</td></tr> </tbody> </table>				Asset Class	Allocation (%)	EQU	61.14%	Money Market & NCA	4.58%	GSEC	25.19%	NCD	9.08%	<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>EQUITY</td> <td>61.14%</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>7.87%</td> </tr> <tr> <td>Reliance Industries Ltd.</td> <td>5.28%</td> </tr> <tr> <td>ICICI Bank Ltd.</td> <td>3.93%</td> </tr> <tr> <td>Infosys Technologies Ltd.</td> <td>3.57%</td> </tr> <tr> <td>State Bank of India</td> <td>2.55%</td> </tr> <tr> <td>Larsen & Toubro Ltd.</td> <td>2.21%</td> </tr> <tr> <td>Tata Consultancy Services Ltd.</td> <td>1.80%</td> </tr> <tr> <td>Kotak Mahindra Bank Ltd.</td> <td>1.62%</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>1.56%</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>1.54%</td> </tr> <tr> <td>Bandhan Bank Ltd.</td> <td>1.36%</td> </tr> <tr> <td>POWERGRID Infrastructure Investment Trust</td> <td>1.31%</td> </tr> <tr> <td>Hindustan Unilever Ltd.</td> <td>1.23%</td> </tr> <tr> <td>Genus Power Infrastructure Ltd.</td> <td>1.12%</td> </tr> <tr> <td>City Union Bank Ltd.</td> <td>0.99%</td> </tr> <tr> <td>UPL Ltd.</td> <td>0.94%</td> </tr> <tr> <td>Indraprastha Gas Ltd.</td> <td>0.93%</td> </tr> <tr> <td>Kotak PSU Bank ETF</td> <td>0.92%</td> </tr> <tr> <td>ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX</td> <td>0.89%</td> </tr> <tr> <td>Bajaj Finance Ltd.</td> <td>0.84%</td> </tr> <tr> <td>Ambuja Cements Ltd.</td> <td>0.81%</td> </tr> <tr> <td>NOCIL Ltd.</td> <td>0.74%</td> </tr> <tr> <td>HCL Technologies Ltd.</td> <td>0.70%</td> </tr> <tr> <td>THERMAX Ltd.</td> <td>0.69%</td> </tr> <tr> <td>GAIL (India) Ltd.</td> <td>0.67%</td> </tr> <tr> <td>Others</td> <td>15.07%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	EQUITY	61.14%	HDFC Bank Ltd.	7.87%	Reliance Industries Ltd.	5.28%	ICICI Bank Ltd.	3.93%	Infosys Technologies Ltd.	3.57%	State Bank of India	2.55%	Larsen & Toubro Ltd.	2.21%	Tata Consultancy Services Ltd.	1.80%	Kotak Mahindra Bank Ltd.	1.62%	LIC Housing Finance Ltd.	1.56%	Axis Bank Ltd.	1.54%	Bandhan Bank Ltd.	1.36%	POWERGRID Infrastructure Investment Trust	1.31%	Hindustan Unilever Ltd.	1.23%	Genus Power Infrastructure Ltd.	1.12%	City Union Bank Ltd.	0.99%	UPL Ltd.	0.94%	Indraprastha Gas Ltd.	0.93%	Kotak PSU Bank ETF	0.92%	ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%	Bajaj Finance Ltd.	0.84%	Ambuja Cements Ltd.	0.81%	NOCIL Ltd.	0.74%	HCL Technologies Ltd.	0.70%	THERMAX Ltd.	0.69%	GAIL (India) Ltd.	0.67%	Others	15.07%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%									
Asset Class	Allocation (%)																																																																																							
EQU	61.14%																																																																																							
Money Market & NCA	4.58%																																																																																							
GSEC	25.19%																																																																																							
NCD	9.08%																																																																																							
SECURITIES	HOLDINGS																																																																																							
EQUITY	61.14%																																																																																							
HDFC Bank Ltd.	7.87%																																																																																							
Reliance Industries Ltd.	5.28%																																																																																							
ICICI Bank Ltd.	3.93%																																																																																							
Infosys Technologies Ltd.	3.57%																																																																																							
State Bank of India	2.55%																																																																																							
Larsen & Toubro Ltd.	2.21%																																																																																							
Tata Consultancy Services Ltd.	1.80%																																																																																							
Kotak Mahindra Bank Ltd.	1.62%																																																																																							
LIC Housing Finance Ltd.	1.56%																																																																																							
Axis Bank Ltd.	1.54%																																																																																							
Bandhan Bank Ltd.	1.36%																																																																																							
POWERGRID Infrastructure Investment Trust	1.31%																																																																																							
Hindustan Unilever Ltd.	1.23%																																																																																							
Genus Power Infrastructure Ltd.	1.12%																																																																																							
City Union Bank Ltd.	0.99%																																																																																							
UPL Ltd.	0.94%																																																																																							
Indraprastha Gas Ltd.	0.93%																																																																																							
Kotak PSU Bank ETF	0.92%																																																																																							
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%																																																																																							
Bajaj Finance Ltd.	0.84%																																																																																							
Ambuja Cements Ltd.	0.81%																																																																																							
NOCIL Ltd.	0.74%																																																																																							
HCL Technologies Ltd.	0.70%																																																																																							
THERMAX Ltd.	0.69%																																																																																							
GAIL (India) Ltd.	0.67%																																																																																							
Others	15.07%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							
Modified Duration (In Years) 3.74				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<p>MODERATE RISK MODERATE RETURN</p> <p>LOW RISK LOW RETURN MODERATE HIGH RISK HIGH RETURN</p>				<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>EQUITY</td> <td>61.14%</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>7.87%</td> </tr> <tr> <td>Reliance Industries Ltd.</td> <td>5.28%</td> </tr> <tr> <td>ICICI Bank Ltd.</td> <td>3.93%</td> </tr> <tr> <td>Infosys Technologies Ltd.</td> <td>3.57%</td> </tr> <tr> <td>State Bank of India</td> <td>2.55%</td> </tr> <tr> <td>Larsen & Toubro Ltd.</td> <td>2.21%</td> </tr> <tr> <td>Tata Consultancy Services Ltd.</td> <td>1.80%</td> </tr> <tr> <td>Kotak Mahindra Bank Ltd.</td> <td>1.62%</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>1.56%</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>1.54%</td> </tr> <tr> <td>Bandhan Bank Ltd.</td> <td>1.36%</td> </tr> <tr> <td>POWERGRID Infrastructure Investment Trust</td> <td>1.31%</td> </tr> <tr> <td>Hindustan Unilever Ltd.</td> <td>1.23%</td> </tr> <tr> <td>Genus Power Infrastructure Ltd.</td> <td>1.12%</td> </tr> <tr> <td>City Union Bank Ltd.</td> <td>0.99%</td> </tr> <tr> <td>UPL Ltd.</td> <td>0.94%</td> </tr> <tr> <td>Indraprastha Gas Ltd.</td> <td>0.93%</td> </tr> <tr> <td>Kotak PSU Bank ETF</td> <td>0.92%</td> </tr> <tr> <td>ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX</td> <td>0.89%</td> </tr> <tr> <td>Bajaj Finance Ltd.</td> <td>0.84%</td> </tr> <tr> <td>Ambuja Cements Ltd.</td> <td>0.81%</td> </tr> <tr> <td>NOCIL Ltd.</td> <td>0.74%</td> </tr> <tr> <td>HCL Technologies Ltd.</td> <td>0.70%</td> </tr> <tr> <td>THERMAX Ltd.</td> <td>0.69%</td> </tr> <tr> <td>GAIL (India) Ltd.</td> <td>0.67%</td> </tr> <tr> <td>Others</td> <td>15.07%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	EQUITY	61.14%	HDFC Bank Ltd.	7.87%	Reliance Industries Ltd.	5.28%	ICICI Bank Ltd.	3.93%	Infosys Technologies Ltd.	3.57%	State Bank of India	2.55%	Larsen & Toubro Ltd.	2.21%	Tata Consultancy Services Ltd.	1.80%	Kotak Mahindra Bank Ltd.	1.62%	LIC Housing Finance Ltd.	1.56%	Axis Bank Ltd.	1.54%	Bandhan Bank Ltd.	1.36%	POWERGRID Infrastructure Investment Trust	1.31%	Hindustan Unilever Ltd.	1.23%	Genus Power Infrastructure Ltd.	1.12%	City Union Bank Ltd.	0.99%	UPL Ltd.	0.94%	Indraprastha Gas Ltd.	0.93%	Kotak PSU Bank ETF	0.92%	ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%	Bajaj Finance Ltd.	0.84%	Ambuja Cements Ltd.	0.81%	NOCIL Ltd.	0.74%	HCL Technologies Ltd.	0.70%	THERMAX Ltd.	0.69%	GAIL (India) Ltd.	0.67%	Others	15.07%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%																			
SECURITIES	HOLDINGS																																																																																							
EQUITY	61.14%																																																																																							
HDFC Bank Ltd.	7.87%																																																																																							
Reliance Industries Ltd.	5.28%																																																																																							
ICICI Bank Ltd.	3.93%																																																																																							
Infosys Technologies Ltd.	3.57%																																																																																							
State Bank of India	2.55%																																																																																							
Larsen & Toubro Ltd.	2.21%																																																																																							
Tata Consultancy Services Ltd.	1.80%																																																																																							
Kotak Mahindra Bank Ltd.	1.62%																																																																																							
LIC Housing Finance Ltd.	1.56%																																																																																							
Axis Bank Ltd.	1.54%																																																																																							
Bandhan Bank Ltd.	1.36%																																																																																							
POWERGRID Infrastructure Investment Trust	1.31%																																																																																							
Hindustan Unilever Ltd.	1.23%																																																																																							
Genus Power Infrastructure Ltd.	1.12%																																																																																							
City Union Bank Ltd.	0.99%																																																																																							
UPL Ltd.	0.94%																																																																																							
Indraprastha Gas Ltd.	0.93%																																																																																							
Kotak PSU Bank ETF	0.92%																																																																																							
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%																																																																																							
Bajaj Finance Ltd.	0.84%																																																																																							
Ambuja Cements Ltd.	0.81%																																																																																							
NOCIL Ltd.	0.74%																																																																																							
HCL Technologies Ltd.	0.70%																																																																																							
THERMAX Ltd.	0.69%																																																																																							
GAIL (India) Ltd.	0.67%																																																																																							
Others	15.07%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							
FUND - NAV				SECURITIES CORPORATE DEBT 9.08%		Debt Rating Profile																																																																																		
<p>Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 32%+Nifty 63%</p>				<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr> <td>EQUITY</td> <td>61.14%</td> </tr> <tr> <td>HDFC Bank Ltd.</td> <td>7.87%</td> </tr> <tr> <td>Reliance Industries Ltd.</td> <td>5.28%</td> </tr> <tr> <td>ICICI Bank Ltd.</td> <td>3.93%</td> </tr> <tr> <td>Infosys Technologies Ltd.</td> <td>3.57%</td> </tr> <tr> <td>State Bank of India</td> <td>2.55%</td> </tr> <tr> <td>Larsen & Toubro Ltd.</td> <td>2.21%</td> </tr> <tr> <td>Tata Consultancy Services Ltd.</td> <td>1.80%</td> </tr> <tr> <td>Kotak Mahindra Bank Ltd.</td> <td>1.62%</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>1.56%</td> </tr> <tr> <td>Axis Bank Ltd.</td> <td>1.54%</td> </tr> <tr> <td>Bandhan Bank Ltd.</td> <td>1.36%</td> </tr> <tr> <td>POWERGRID Infrastructure Investment Trust</td> <td>1.31%</td> </tr> <tr> <td>Hindustan Unilever Ltd.</td> <td>1.23%</td> </tr> <tr> <td>Genus Power Infrastructure Ltd.</td> <td>1.12%</td> </tr> <tr> <td>City Union Bank Ltd.</td> <td>0.99%</td> </tr> <tr> <td>UPL Ltd.</td> <td>0.94%</td> </tr> <tr> <td>Indraprastha Gas Ltd.</td> <td>0.93%</td> </tr> <tr> <td>Kotak PSU Bank ETF</td> <td>0.92%</td> </tr> <tr> <td>ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX</td> <td>0.89%</td> </tr> <tr> <td>Bajaj Finance Ltd.</td> <td>0.84%</td> </tr> <tr> <td>Ambuja Cements Ltd.</td> <td>0.81%</td> </tr> <tr> <td>NOCIL Ltd.</td> <td>0.74%</td> </tr> <tr> <td>HCL Technologies Ltd.</td> <td>0.70%</td> </tr> <tr> <td>THERMAX Ltd.</td> <td>0.69%</td> </tr> <tr> <td>GAIL (India) Ltd.</td> <td>0.67%</td> </tr> <tr> <td>Others</td> <td>15.07%</td> </tr> </tbody> </table>		SECURITIES	HOLDINGS	EQUITY	61.14%	HDFC Bank Ltd.	7.87%	Reliance Industries Ltd.	5.28%	ICICI Bank Ltd.	3.93%	Infosys Technologies Ltd.	3.57%	State Bank of India	2.55%	Larsen & Toubro Ltd.	2.21%	Tata Consultancy Services Ltd.	1.80%	Kotak Mahindra Bank Ltd.	1.62%	LIC Housing Finance Ltd.	1.56%	Axis Bank Ltd.	1.54%	Bandhan Bank Ltd.	1.36%	POWERGRID Infrastructure Investment Trust	1.31%	Hindustan Unilever Ltd.	1.23%	Genus Power Infrastructure Ltd.	1.12%	City Union Bank Ltd.	0.99%	UPL Ltd.	0.94%	Indraprastha Gas Ltd.	0.93%	Kotak PSU Bank ETF	0.92%	ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%	Bajaj Finance Ltd.	0.84%	Ambuja Cements Ltd.	0.81%	NOCIL Ltd.	0.74%	HCL Technologies Ltd.	0.70%	THERMAX Ltd.	0.69%	GAIL (India) Ltd.	0.67%	Others	15.07%	<table border="1"> <thead> <tr> <th>Rating</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>AAA</td><td>28.85%</td></tr> <tr><td>SOV</td><td>71.15%</td></tr> </tbody> </table>		Rating	Percentage	AAA	28.85%	SOV	71.15%																			
SECURITIES	HOLDINGS																																																																																							
EQUITY	61.14%																																																																																							
HDFC Bank Ltd.	7.87%																																																																																							
Reliance Industries Ltd.	5.28%																																																																																							
ICICI Bank Ltd.	3.93%																																																																																							
Infosys Technologies Ltd.	3.57%																																																																																							
State Bank of India	2.55%																																																																																							
Larsen & Toubro Ltd.	2.21%																																																																																							
Tata Consultancy Services Ltd.	1.80%																																																																																							
Kotak Mahindra Bank Ltd.	1.62%																																																																																							
LIC Housing Finance Ltd.	1.56%																																																																																							
Axis Bank Ltd.	1.54%																																																																																							
Bandhan Bank Ltd.	1.36%																																																																																							
POWERGRID Infrastructure Investment Trust	1.31%																																																																																							
Hindustan Unilever Ltd.	1.23%																																																																																							
Genus Power Infrastructure Ltd.	1.12%																																																																																							
City Union Bank Ltd.	0.99%																																																																																							
UPL Ltd.	0.94%																																																																																							
Indraprastha Gas Ltd.	0.93%																																																																																							
Kotak PSU Bank ETF	0.92%																																																																																							
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.89%																																																																																							
Bajaj Finance Ltd.	0.84%																																																																																							
Ambuja Cements Ltd.	0.81%																																																																																							
NOCIL Ltd.	0.74%																																																																																							
HCL Technologies Ltd.	0.70%																																																																																							
THERMAX Ltd.	0.69%																																																																																							
GAIL (India) Ltd.	0.67%																																																																																							
Others	15.07%																																																																																							
Rating	Percentage																																																																																							
AAA	28.85%																																																																																							
SOV	71.15%																																																																																							

ABOUT THE FUND

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

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.98%
Fixed Income Instruments	80.00%	100.00%	80.32%
Equities	0.00%	20.00%	15.70%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	313.17%
Simple Annual Return	21.25%
CAGR Return	10.11%

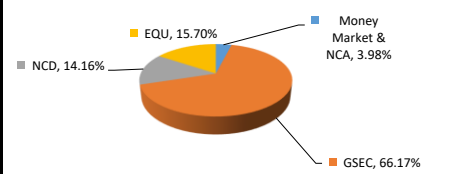
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
41.3173	126.86

Modified Duration (In Years)

4.64

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2023

MONEY MARKET INSTRUMENTS & NCA **3.98%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	66.17%
7.26% Gsec 2032 22/08/2032	15.98%
7.10% Gsec 2029 18/04/2029	11.38%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.97%
7.65% TN SGS 2033 25/01/2033	7.98%
7.92% West Bengal SDL 15/03/2027	4.83%
8% GOI Oil Bond 2026 23/03/2026	4.00%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.65%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.41%
8.70% Gujarat SDL 2028 19/09/2028	2.08%
7.61% Tamilnadu SDL 2032 28/12/2032	1.59%
Others	2.30%

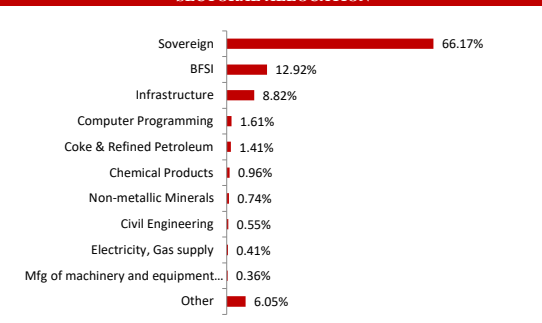
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	14.16%
7.68% PFC Ltd. 15/07/2030	7.93%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.22%

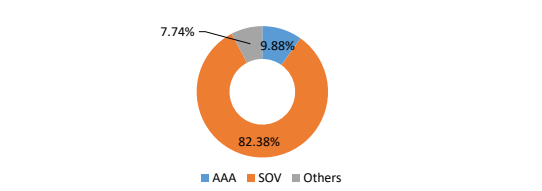
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	15.70%
HDFC Bank Ltd.	1.98%
Reliance Industries Ltd.	1.33%
ICICI Bank Ltd.	1.17%
Infosys Technologies Ltd.	0.89%
State Bank of India	0.72%
Larsen & Toubro Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.53%
Axis Bank Ltd.	0.52%
Tata Consultancy Services Ltd.	0.49%
Bandhan Bank Ltd.	0.36%
POWERGRID Infrastructure Investment Trust	0.33%
Hindustan Unilever Ltd.	0.32%
LIC Housing Finance Ltd.	0.32%
Genus Power Infrastructure Ltd.	0.30%
City Union Bank Ltd.	0.26%
UPL Ltd.	0.26%
Kotak PSU Bank ETF	0.25%
Indraprastha Gas Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
NOCIL Ltd.	0.21%
Ambuja Cements Ltd.	0.21%
HCL Technologies Ltd.	0.19%
Shree Cements Ltd.	0.19%
Tata Steel Ltd.	0.17%
GAIL (India) Ltd.	0.17%
Others	3.52%

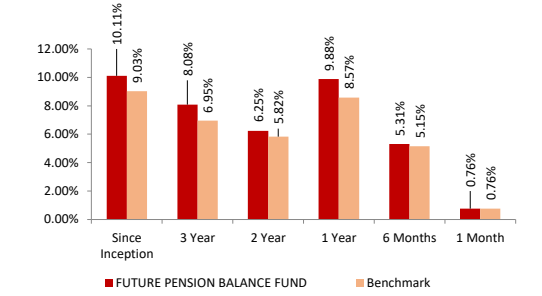
SECTORAL ALLOCATION



Debt Rating Profile

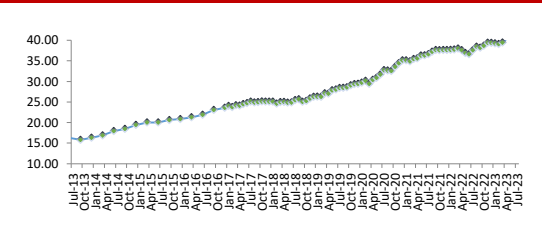


BENCHMARK COMPARISON (CAGR RETURN)



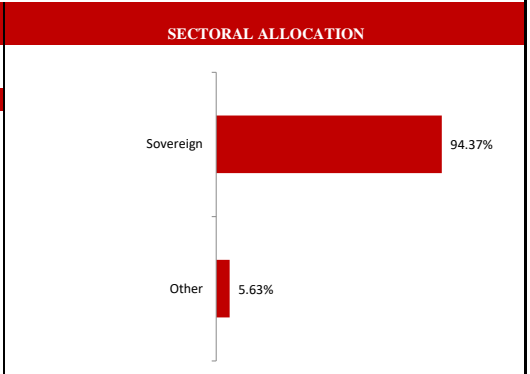
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

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%	5.63%
Fixed Income Instruments	0.00%	100.00%	94.37%
Equities	0.00%	0.00%	0.00%

PORTFOLIO AS ON 31-Jul-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.63%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	94.37%
7.10% Gsec 2029 18/04/2029	24.85%
8.51% Maharashtra SDL 09/03/2026	9.92%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.28%
6.90% GOI OIL Bond 2026 04/02/2026	7.17%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.09%
0% CS 15 Jun 2030 15/06/2030	4.96%
7.61% Tamilnadu SDL 2032 28/12/2032	4.88%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.82%
0% GS 15/12/2027	3.55%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.28%
Others	17.57%



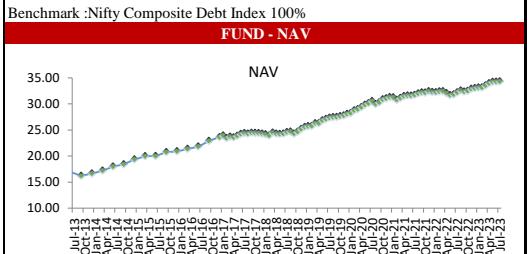
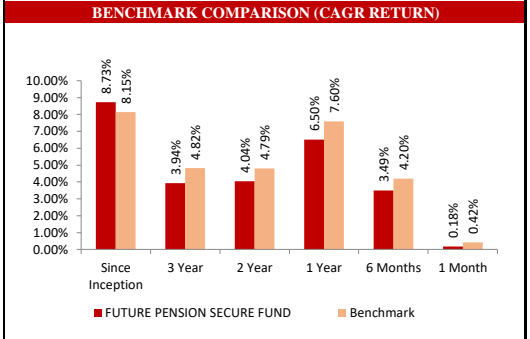
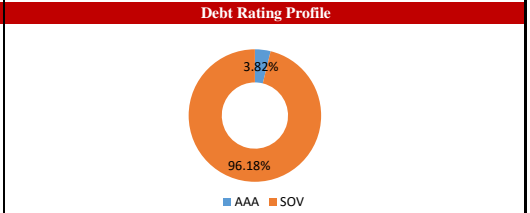
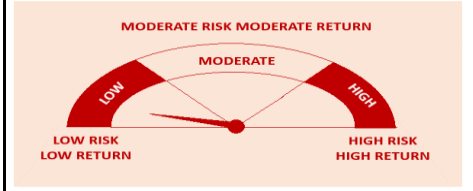
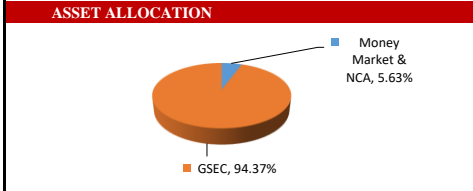
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 31-Jul-2023	
Returns since Publication of NAV	
Absolute Return	243.13%
Simple Annual Return	16.50%
CAGR Return	8.73%

NAV & AUM as on 31-Jul-2023	
NAV	AUM (In Lakhs)
34.3134	62.11

Modified Duration (In Years)
5.90



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%	21.58%
Fixed Income Instruments	25.00%	100.00%	78.42%
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-Jul-2023	
Returns since Publication of NAV	
Absolute Return	200.63%
Simple Annual Return	13.40%
CAGR Return	7.63%

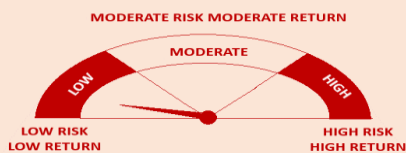
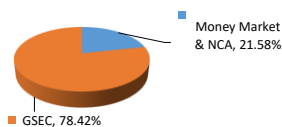
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
30.0634	2,189.46

Modified Duration (In Years)

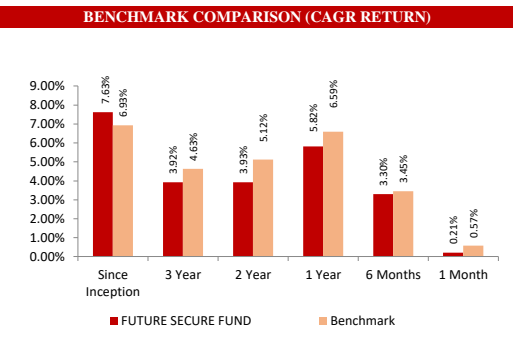
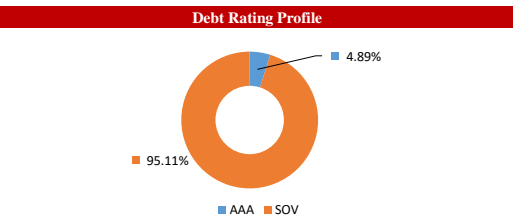
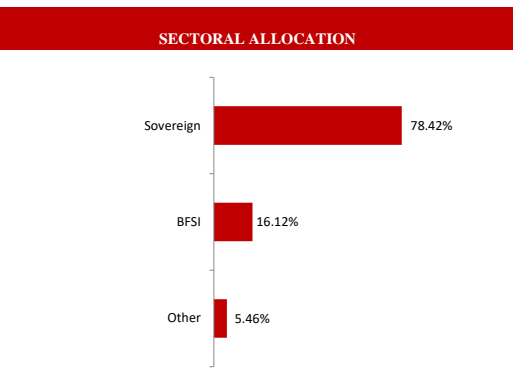
3.54

ASSET ALLOCATION

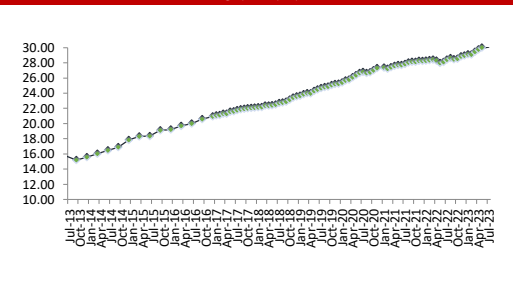


PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	21.58%
GOVERNMENT SECURITIES	78.42%
7.10% Gsec 2029 18/04/2029	21.84%
6.90% GOI OIL Bond 2026 04/02/2026	20.25%
7.26% Gsec 2032 22/08/2032	7.84%
0% CS 15 Jun 2030 15/06/2030	6.47%
0% CS 12 DEC 2029 12/12/2029	5.89%
0% GS 15/12/2027	4.03%
7.64% MH SGS 2033	3.71%
0% CS 17 DEC 2027 17/12/2027	3.36%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	2.73%
7.57% GJ SDL 2026 09/11/2026	2.30%
Others	0.01%

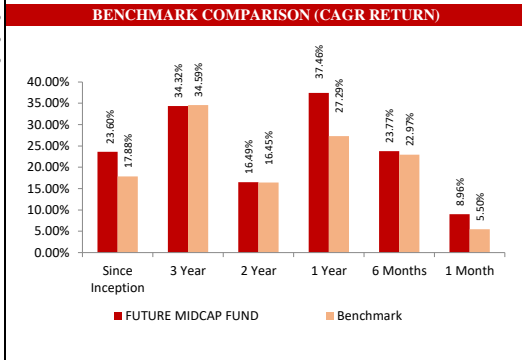
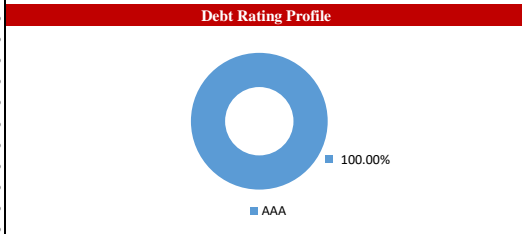
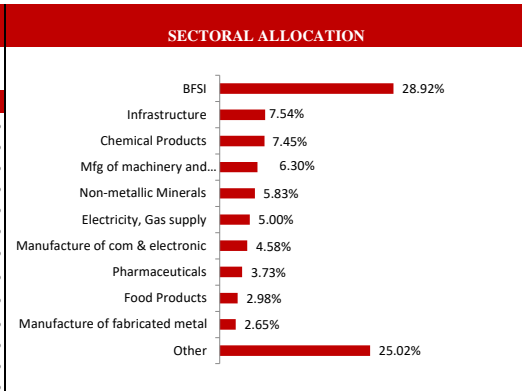


Benchmark :Nifty 1 year Tbill Index 30%+Nifty Liquid Fund Index 70%



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%	10.62%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	89.38%
RISK RETURN PROFILE			
Risk		High	
Return		High	
DATE OF INCEPTION			
4th December 2018			
FUND PERFORMANCE as on 31-Jul-2023			
Returns since Publication of NAV			
Absolute Return	168.94%		
Simple Annual Return	36.19%		
CAGR Return	23.60%		
NAV & AUM as on 31-Jul-2023			
NAV	AUM (In Lakhs)		
26.8942	6,609.08		
ASSET ALLOCATION			

PORTFOLIO AS ON 31-Jul-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	10.62%
SECURITIES	HOLDINGS
EQUITY	89.38%
Genus Power Infrastrucure Ltd.	4.58%
LIC Housing Finance Ltd.	4.15%
The Federal Bank Ltd.	3.78%
Bandhan Bank Ltd.	3.25%
State Bank of India	3.11%
City Union Bank Ltd.	2.93%
Indraprastha Gas Ltd.	2.88%
NOCIL Ltd.	2.87%
UPL Ltd.	2.57%
Gland Pharma Ltd	2.28%
Shriram Transport Finance Company Ltd.	2.15%
GAIL (India) Ltd.	2.12%
POWERGRID Infrastructure Investment Trust	2.06%
Bank Of India	2.05%
Jubilant Ingrevia Ltd.	2.01%
Nuvoco Vistas Corporation Ltd.	2.01%
Bharti Infratel Ltd.	1.96%
Voltas Ltd.	1.88%
BEML Ltd.	1.84%
Kotak PSU Bank ETF	1.64%
ACC Ltd.	1.58%
THERMAX Ltd.	1.55%
TIMKEN INDIA Ltd.	1.53%
V-MART Retail Ltd.	1.52%
TTK Prestige Ltd.	1.48%
Others	29.60%



Benchmark :Nifty Midcap 100 Index - 100%

