

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	334.01%	24.38%	11.31%	237.76%	18.33%	9.84%	289.19%	20.92%	10.33%	338.63%	22.49%	10.32%
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	231.02%	15.35%	8.28%	221.36%	14.70%	8.06%	635.42%	42.87%	14.41%	470.11%	31.72%	12.46%
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	314.88%	21.24%	10.08%	245.56%	16.57%	8.73%	202.31%	13.44%	7.63%	179.19%	37.70%	24.11%
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	238.90%	17.62%	9.42%	45.10%	10.20%	8.78%	70.91%	15.08%	12.08%	43.35%	15.92%	14.14%

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%	93.64%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	6.36%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

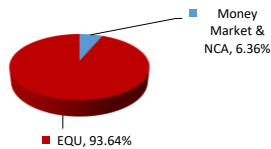
FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	334.01%
Simple Annual Return	24.38%
CAGR Return	11.31%

NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
43.4006	7,806.10

ASSET ALLOCATION



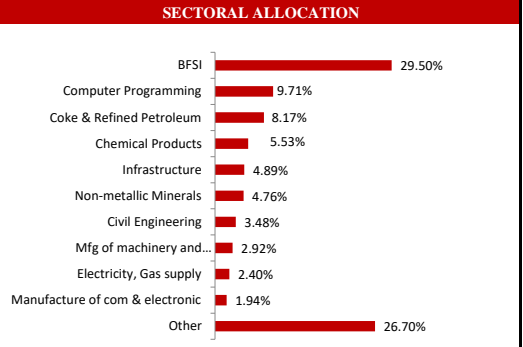
PORTFOLIO AS ON 31-Aug-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **6.36%**

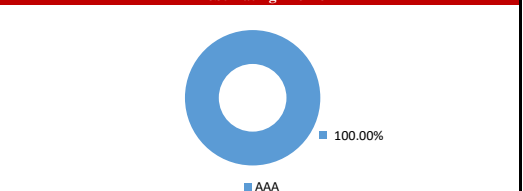
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	93.64%
HDFC Bank Ltd.	7.78%
Reliance Industries Ltd.	7.74%
Infosys Technologies Ltd.	5.64%
ICICI Bank Ltd.	4.24%
State Bank of India	3.99%
Larsen & Toubro Ltd.	3.48%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.98%
Tata Consultancy Services Ltd.	2.84%
Kotak Mahindra Bank Ltd.	2.42%
POWERGRID Infrastructure Investment Trust	2.42%
UTI NIFTY BANK ETF	2.37%
LIC Housing Finance Ltd.	2.37%
Mirae Asset Fin Services ETF	2.30%
SBI-ETF NIFTY BANK	2.17%
UPL Ltd.	2.01%
Bandhan Bank Ltd.	1.97%
Kotak PSU Bank ETF	1.97%
Genus Power Infrastructure Ltd.	1.94%
Hindustan Unilever Ltd.	1.92%
Ambuja Cements Ltd.	1.56%
Indraprastha Gas Ltd.	1.37%
Axis Bank Ltd.	1.37%
Nuvoco Vistas Corporation Ltd.	1.33%
Reliance ETF Bank BeES	1.28%
HCL Technologies Ltd.	1.23%
Others	22.96%

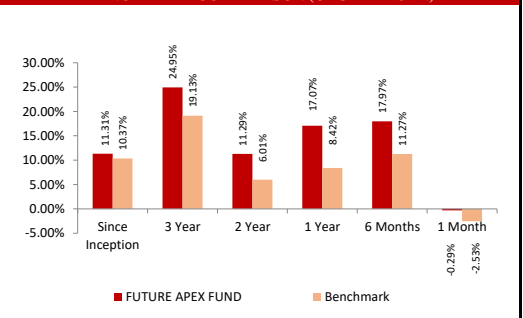
SECTORAL ALLOCATION



Debt Rating Profile

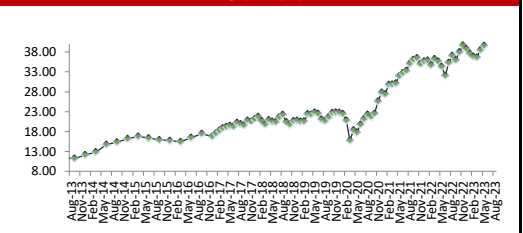


BENCHMARK COMPARISON (CAGR RETURN)



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%	5.77%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	94.23%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
9th September 2010

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	237.76%
Simple Annual Return	18.33%
CAGR Return	9.84%

NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
33.7757	6,382.08

ASSET ALLOCATION

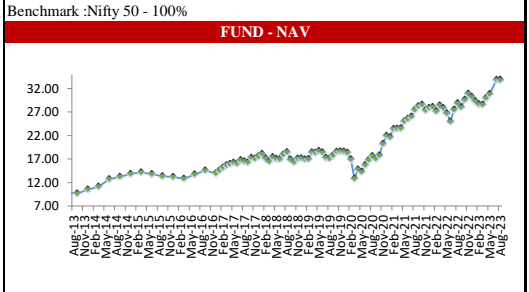
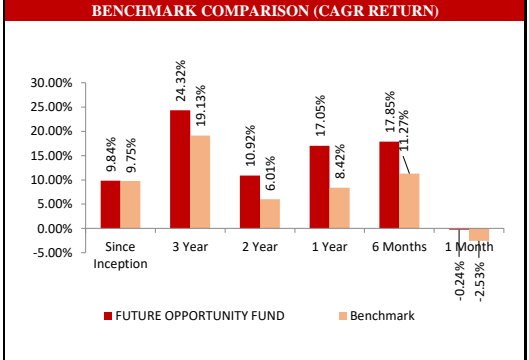
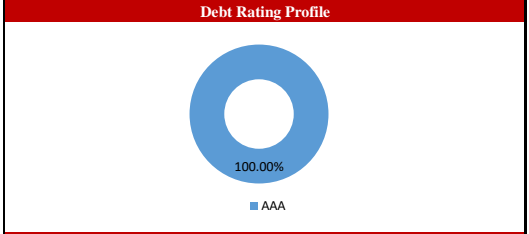
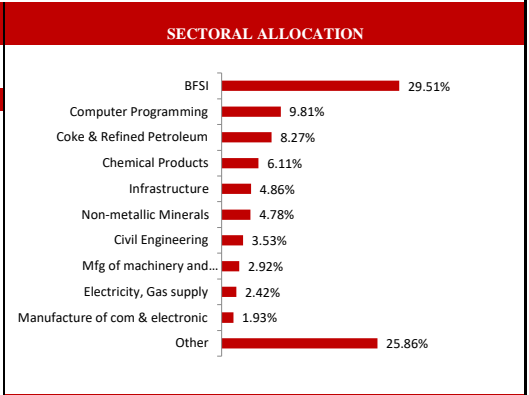
■ EQU, 94.23%
■ Money Market & NCA, 5.77%

MODERATE RISK MODERATE RETURN

LOW RISK LOW RETURN | MODERATE | HIGH RISK HIGH RETURN

PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.77%
SECURITIES	HOLDINGS
EQUITY	94.23%
Reliance Industries Ltd.	7.84%
HDFC Bank Ltd.	7.62%
Infosys Technologies Ltd.	5.68%
ICICI Bank Ltd.	4.25%
State Bank of India	3.86%
Larsen & Toubro Ltd.	3.53%
Tata Consultancy Services Ltd.	2.88%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.68%
LIC Housing Finance Ltd.	2.65%
Kotak Mahindra Bank Ltd.	2.61%
Hindustan Unilever Ltd.	2.53%
Reliance ETF Bank BeES	2.48%
Mirae Asset Fin Services ETF	2.41%
POWERGRID Infrastructure Investment Trust	2.40%
SBI-ETF NIFTY BANK	2.21%
UPL Ltd.	2.00%
Bandhan Bank Ltd.	1.97%
Kotak PSU Bank ETF	1.97%
Genus Power Infrastructure Ltd.	1.93%
Ambuja Cements Ltd.	1.57%
UTI NIFTY BANK ETF	1.52%
Indraprastha Gas Ltd.	1.38%
Nuvoco Vistas Corporation Ltd.	1.33%
Axis Bank Ltd.	1.28%
City Union Bank Ltd.	1.28%
Others	22.36%



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%	8.69%
Equities	0.00%	100.00%	91.31%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV

Absolute Return	289.19%
Simple Annual Return	20.92%
CAGR Return	10.33%

NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
38.9194	932.70

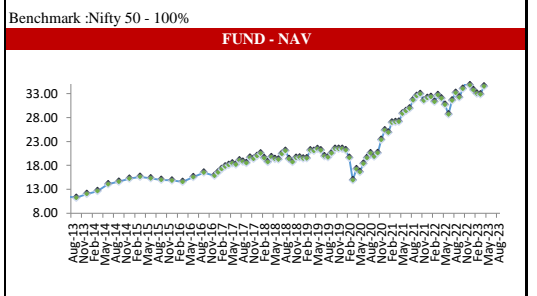
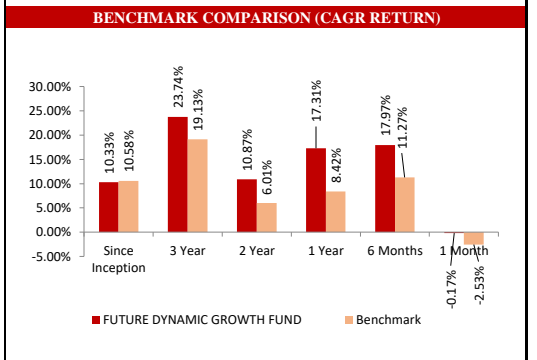
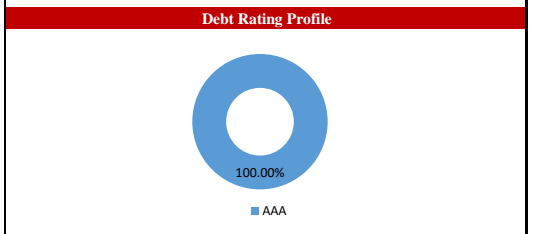
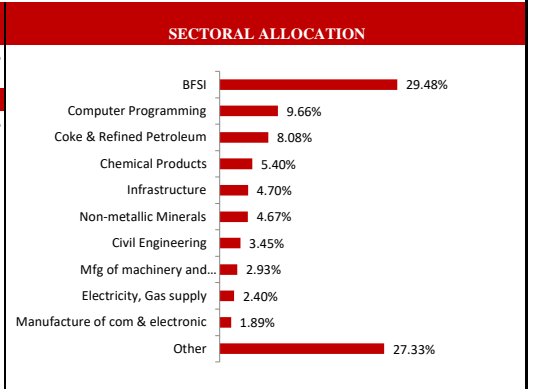
ASSET ALLOCATION

■ Money Market & NCA, 8.69%
■ EQU, 91.31%

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	8.69%
SECURITIES	HOLDINGS
EQUITY	91.31%
HDFC Bank Ltd.	8.12%
Reliance Industries Ltd.	7.66%
Infosys Technologies Ltd.	5.61%
ICICI Bank Ltd.	4.21%
Larsen & Toubro Ltd.	3.45%
State Bank of India	3.35%
SBI-ETF NIFTY BANK	3.04%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.84%
Tata Consultancy Services Ltd.	2.83%
LIC Housing Finance Ltd.	2.60%
Kotak Mahindra Bank Ltd.	2.49%
Mirae Asset Fin Services ETF	2.35%
POWERGRID Infrastructure Investment Trust	2.25%
UPL Ltd.	2.01%
Kotak PSU Bank ETF	1.95%
Bandhan Bank Ltd.	1.94%
Genus Power Infrastructure Ltd.	1.89%
Hindustan Unilever Ltd.	1.89%
Ambuja Cements Ltd.	1.56%
Axis Bank Ltd.	1.51%
Indraprastha Gas Ltd.	1.38%
Nuvoco Vistas Corporation Ltd.	1.32%
HCL Technologies Ltd.	1.23%
UTI NIFTY BANK ETF	1.11%
GAIL (India) Ltd.	1.02%
Others	21.69%



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%	2.74%
Fixed Income Instruments	10.00%	50.00%	17.34%
Equities	50.00%	90.00%	79.92%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	338.63%
Simple Annual Return	22.49%
CAGR Return	10.32%

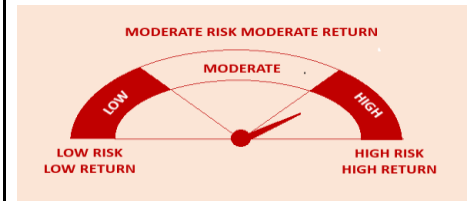
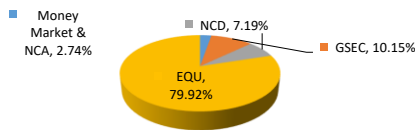
NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
43.8632	8,748.31

Modified Duration (In Years)

4.91

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.74%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	10.15%
7.10% Gsec 2029 18/04/2029	3.93%
7.30% GS 2053 19/06/2053	2.16%
0% CS 19 DEC 2029	1.76%
7.61% Tamilnadu SDL 2032 28/12/2032	1.73%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.57%

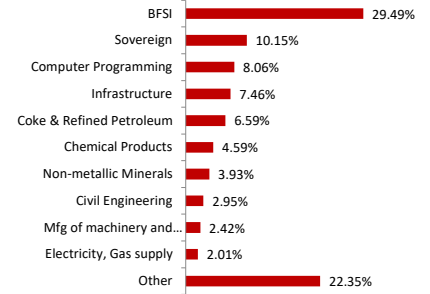
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.19%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.63%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.30%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.16%
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	0.46%

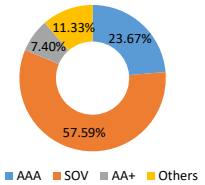
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	79.92%
HDFC Bank Ltd.	7.92%
Reliance Industries Ltd.	6.23%
Infosys Technologies Ltd.	4.65%
ICICI Bank Ltd.	3.52%
Larsen & Toubro Ltd.	2.95%
UTI NIFTY BANK ETF	2.78%
Reliance ETF Bank BeES	2.62%
State Bank of India	2.58%
Tata Consultancy Services Ltd.	2.38%
Mirae Asset Fin Services ETF	2.27%
SBI-ETF NIFTY BANK	2.07%
LIC Housing Finance Ltd.	2.02%
POWERGRID Infrastructure Investment Trust	1.99%
UPL Ltd.	1.67%
Kotak Mahindra Bank Ltd.	1.66%
Genus Power Infrastructure Ltd.	1.64%
Bandhan Bank Ltd.	1.63%
Hindustan Unilever Ltd.	1.60%
Kotak PSU Bank ETF	1.57%
Axis Bank Ltd.	1.52%
Ambuja Cements Ltd.	1.29%
City Union Bank Ltd.	1.23%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.22%
Indraprastha Gas Ltd.	1.15%
Nuvoco Vistas Corporation Ltd.	1.10%
Others	18.64%

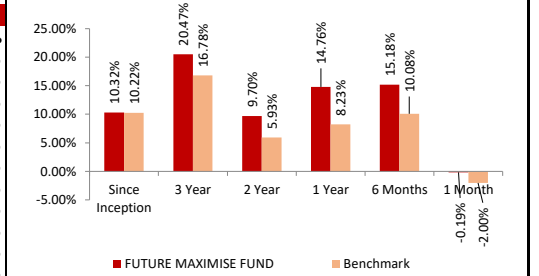
SECTORAL ALLOCATION



Debt Rating Profile

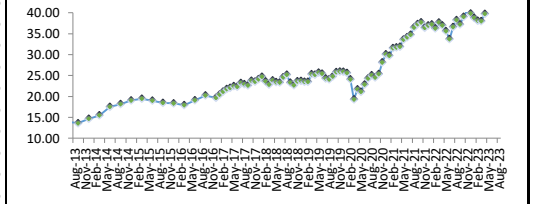


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.95%
Fixed Income Instruments	40.00%	70.00%	42.70%
Equities	30.00%	60.00%	53.36%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	231.02%
Simple Annual Return	15.35%
CAGR Return	8.28%

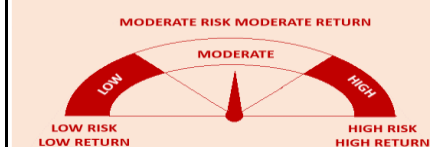
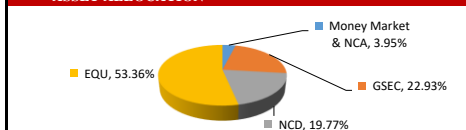
NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
33.1022	6,898.42

Modified Duration (In Years)

4.82

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.95%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	22.93%
7.30% GS 2053 19/06/2053	3.75%
7.61% Tamilnadu SDL 2032 28/12/2032	3.29%
0% CS 19 DEC 2029	2.65%
7.10% Gsec 2029 18/04/2029	2.31%
7.64% MH SGS 2033	2.20%
8% GOI Oil Bond 2026 23/03/2026	1.98%
0% CS 17 DEC 2027 17/12/2027	1.39%
0% CS 15 Jun 2030 15/06/2030	1.35%
0% CS 19 JUN 2030	1.35%
8.97% Central Government 05/12/2030	1.27%
Others	1.38%

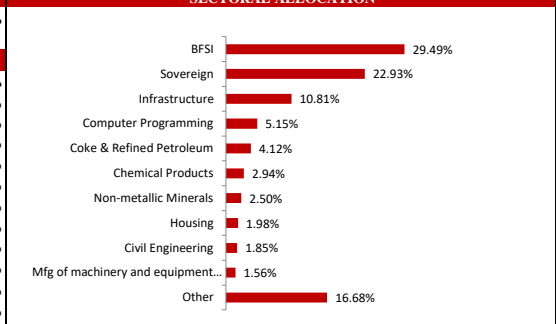
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	19.77%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.32%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.98%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.19%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.60%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.55%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.52%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.01%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.46%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.15%
8.72% ILFS 21/01/2025	0.00%

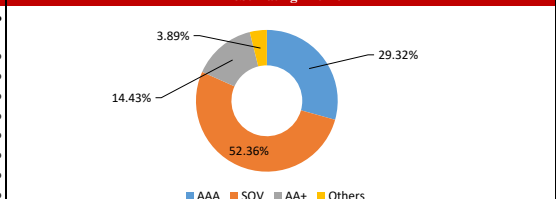
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	53.36%
HDFC Bank Ltd.	6.60%
Reliance Industries Ltd.	3.89%
Infosys Technologies Ltd.	2.96%
State Bank of India	2.36%
ICICI Bank Ltd.	2.35%
Larsen & Toubro Ltd.	1.85%
SBI-ETF NIFTY BANK	1.57%
Tata Consultancy Services Ltd.	1.53%
Kotak Mahindra Bank Ltd.	1.41%
LIC Housing Finance Ltd.	1.39%
POWERGRID Infrastructure Investment Trust	1.31%
Reliance ETF Bank BeES	1.30%
Axis Bank Ltd.	1.15%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.10%
UPL Ltd.	1.06%
UTI NIFTY BANK ETF	1.05%
Bandhan Bank Ltd.	1.04%
Hindustan Unilever Ltd.	1.03%
Genus Power Infrastructure Ltd.	1.03%
Kotak PSU Bank ETF	0.99%
IndusInd Bank Ltd.	0.84%
Ambuja Cements Ltd.	0.83%
Mirae Asset Fin Services ETF	0.73%
Indraprastha Gas Ltd.	0.72%
Nuvoco Vistas Corporation Ltd.	0.70%
Others	12.53%

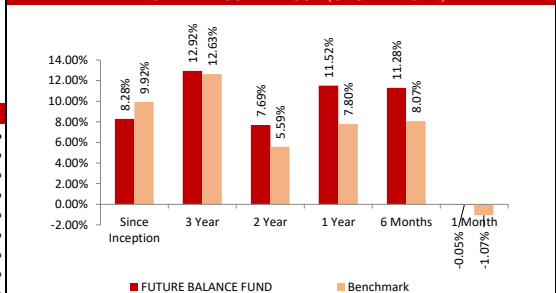
SECTORAL ALLOCATION



Debt Rating Profile

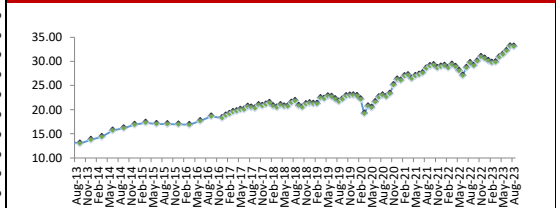


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND
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
Yaha Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.23%
Fixed Income Instruments	50.00%	100.00%	96.77%
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-Aug-2023

Returns since Publication of NAV

Absolute Return	221.36%
Simple Annual Return	14.70%
CAGR Return	8.06%

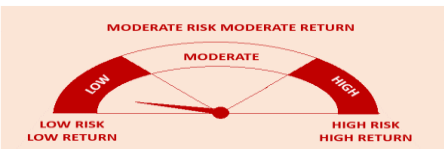
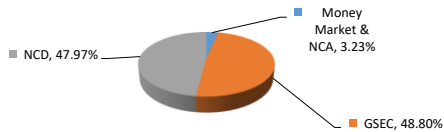
NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
32.1361	8,759.08

Modified Duration (In Years)

5.63

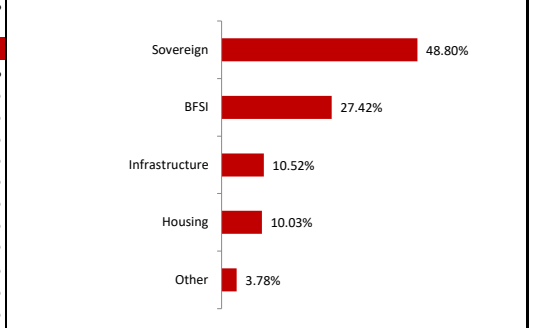
ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.23%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	48.80%
7.30% GS 2053 19/06/2053	16.71%
0% CS 19 DEC 2029	6.15%
0% CS 17 DEC 2027 17/12/2027	4.68%
0% GS 15/12/2027	4.47%
0% CS 15 Jun 2030 15/06/2030	4.24%
0% CS 12 DEC 2029 12/12/2029	4.01%
7.10% Gsec 2029 18/04/2029	3.04%
0% CS 19 JUN 2029	2.77%
7.64% MH SGS 2033	1.73%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.40%
Others	0.58%

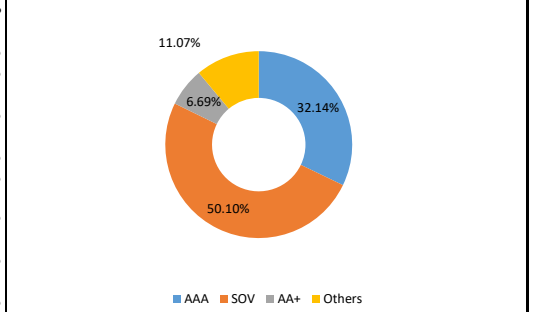
SECTORAL ALLOCATION



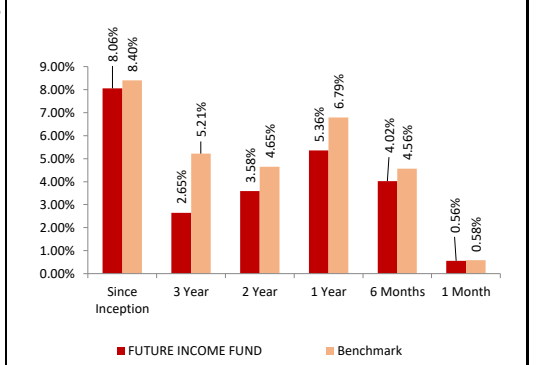
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	47.97%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.51%
8.06% Bajaj Finance Ltd. 04/10/2029	5.83%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.71%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	5.00%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.65%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.55%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	4.19%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.00%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.82%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.56%
Others	2.14%

Debt Rating Profile

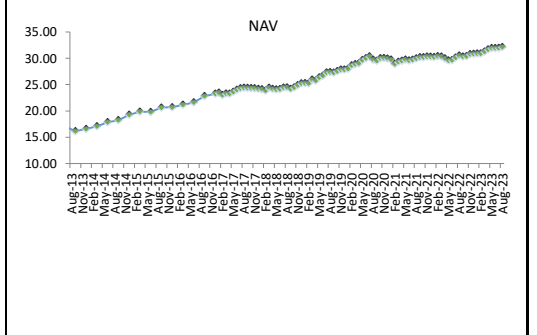


BENCHMARK COMPARISON (CAGR RETURN)



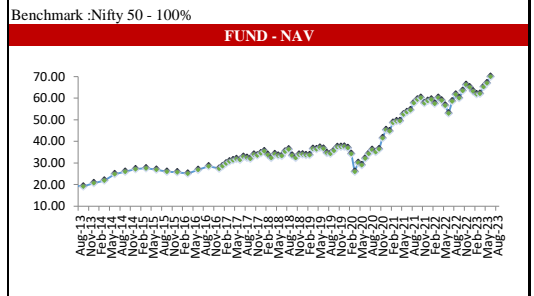
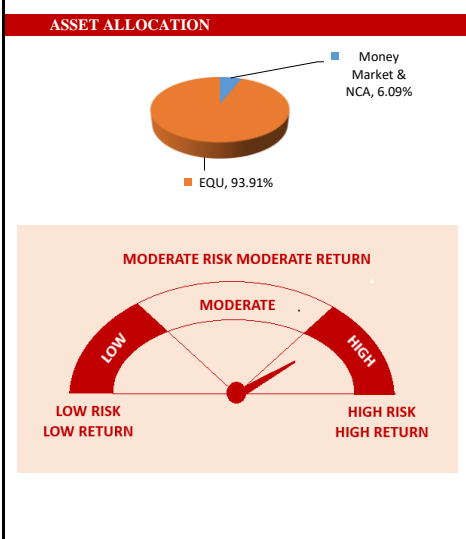
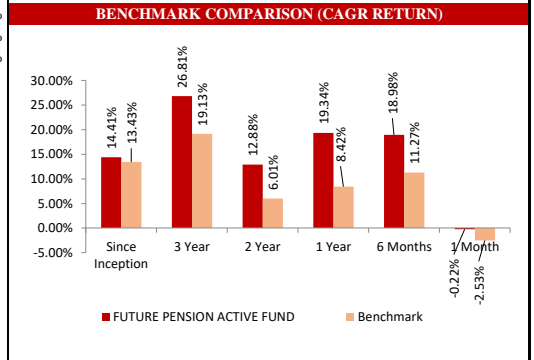
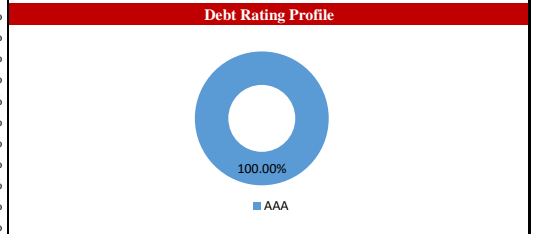
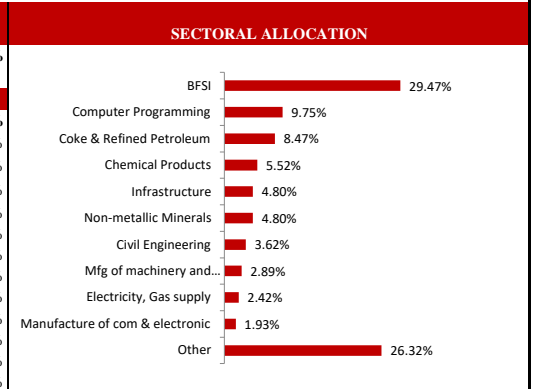
Benchmark :Nifty Composite Debt Index 100%

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager		No. Of Funds Managed	
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.09%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	93.91%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Aug-2023			
Returns since Publication of NAV			
Absolute Return	635.42%		
Simple Annual Return	42.87%		
CAGR Return	14.41%		
NAV & AUM as on 31-Aug-2023			
NAV	AUM (In Lakhs)		
73.5416	806.89		

PORTFOLIO AS ON 31-Aug-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.09%
SECURITIES	HOLDINGS
EQUITY	93.91%
Reliance Industries Ltd.	8.04%
HDFC Bank Ltd.	8.01%
Infosys Technologies Ltd.	5.61%
ICICI Bank Ltd.	4.55%
Larsen & Toubro Ltd.	3.62%
State Bank of India	3.42%
SBI-ETF NIFTY BANK	3.16%
Tata Consultancy Services Ltd.	2.85%
LIC Housing Finance Ltd.	2.75%
Reliance ETF Bank BeES	2.56%
Mirae Asset Fin Services ETF	2.40%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.37%
POWERGRID Infrastructure Investment Trust	2.33%
Kotak Mahindra Bank Ltd.	2.05%
UPL Ltd.	2.00%
Bandhan Bank Ltd.	1.96%
Kotak PSU Bank ETF	1.95%
Hindustan Unilever Ltd.	1.94%
Genus Power Infrastrucure Ltd.	1.93%
Ambuja Cements Ltd.	1.56%
City Union Bank Ltd.	1.47%
Indraprashta Gas Ltd.	1.38%
Nuvoco Vistas Corporation Ltd.	1.33%
HCL Technologies Ltd.	1.29%
UTI NIFTY BANK ETF	1.21%
Others	22.16%



ABOUT THE FUND				PORTFOLIO AS ON 31-Aug-2023		SECTORAL ALLOCATION																																																																																		
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ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.94%
Fixed Income Instruments	80.00%	100.00%	80.43%
Equities	0.00%	20.00%	15.63%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	314.88%
Simple Annual Return	21.24%
CAGR Return	10.08%

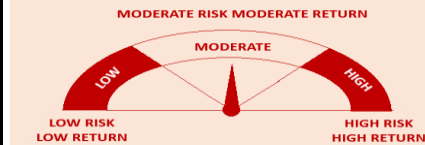
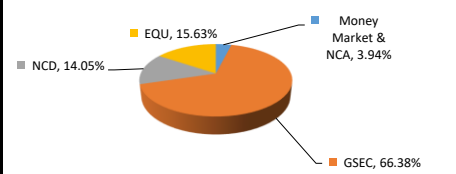
NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
41.4881	127.59

Modified Duration (In Years)

5.52

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2023

SECURITIES **HOLDINGS**

MONEY MARKET INSTRUMENTS & NCA **3.94%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **66.38%**

7.30% GS 2053 19/06/2053	14.44%
7.10% Gsec 2029 18/04/2029	11.32%
0% CS 19 DEC 2029	10.05%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.88%
7.92% West Bengal SDL 15/03/2027	4.77%
8% GOI Oil Bond 2026 23/03/2026	3.97%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.63%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.39%
2.06% Gujarat SDL 2028 19/09/2028	2.06%
7.61% Tamilnadu SDL 2032 28/12/2032	1.58%
Others	2.29%

SECURITIES **HOLDINGS**

CORPORATE DEBT **14.05%**

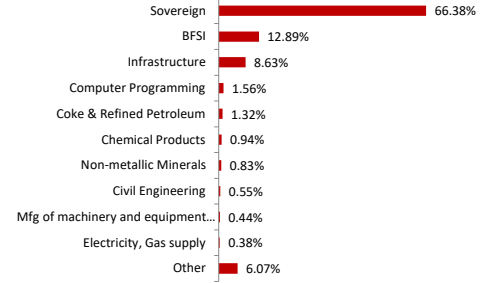
7.68% PFC Ltd. 15/07/2030	7.87%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.18%

SECURITIES **HOLDINGS**

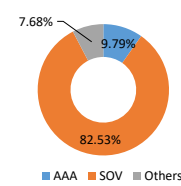
EQUITY **15.63%**

HDFC Bank Ltd.	1.87%
Reliance Industries Ltd.	1.25%
ICICI Bank Ltd.	1.12%
Infosys Technologies Ltd.	0.89%
State Bank of India	0.81%
Kotak Mahindra Bank Ltd.	0.63%
Axis Bank Ltd.	0.56%
Larsen & Toubro Ltd.	0.55%
Tata Consultancy Services Ltd.	0.47%
POWERGRID Infrastructure Investment Trust	0.38%
UPL Ltd.	0.33%
LIC Housing Finance Ltd.	0.32%
Kotak PSU Bank ETF	0.32%
Bandhan Bank Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Genus Power Infrastructure Ltd.	0.31%
Ambuja Cements Ltd.	0.26%
City Union Bank Ltd.	0.24%
Bajaj Finance Ltd.	0.22%
Indraprastha Gas Ltd.	0.22%
Nuvoco Vistas Corporation Ltd.	0.21%
HCL Technologies Ltd.	0.19%
SBI-ETF NIFTY BANK	0.19%
Shree Cements Ltd.	0.19%
GAIL (India) Ltd.	0.16%
Others	3.30%

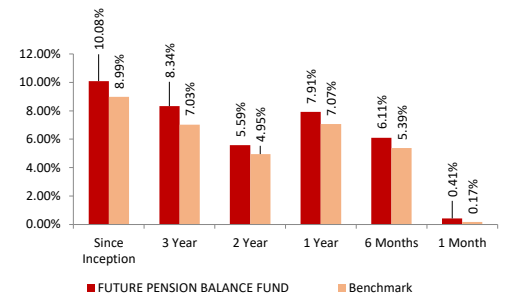
SECTORAL ALLOCATION



Debt Rating Profile

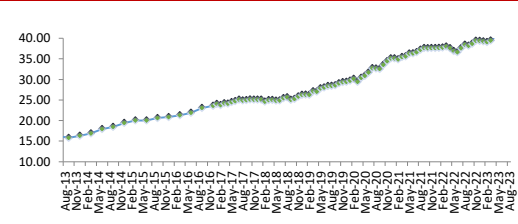


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.74%
Fixed Income Instruments	0.00%	100.00%	95.26%
Equities	0.00%	0.00%	0.00%

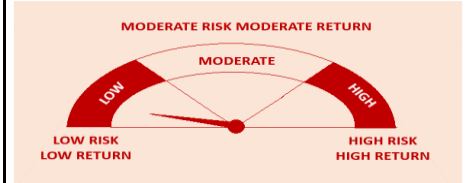
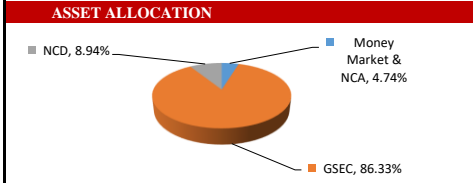
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
17th October 2008	

FUND PERFORMANCE as on 31-Aug-2023	
Returns since Publication of NAV	
Absolute Return	245.56%
Simple Annual Return	16.57%
CAGR Return	8.73%

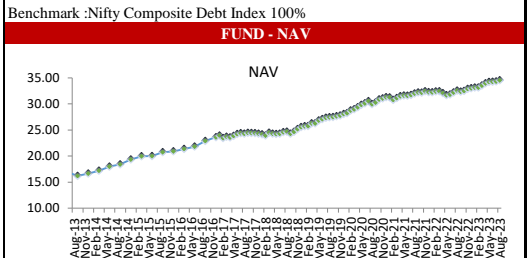
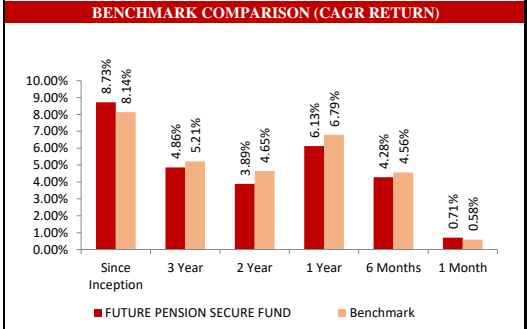
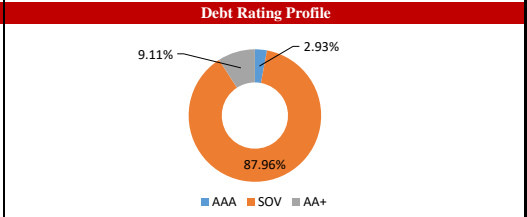
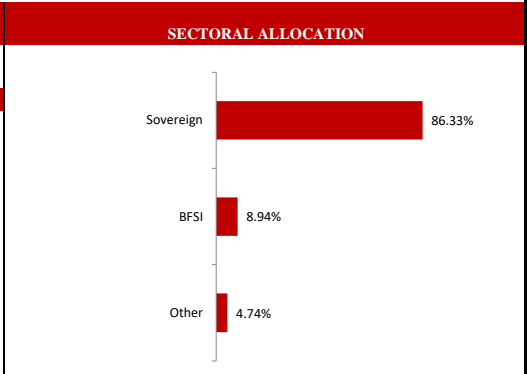
NAV & AUM as on 31-Aug-2023	
NAV	AUM (In Lakhs)
34.5559	62.59

Modified Duration (In Years)	
4.94	



PORTFOLIO AS ON 31-Aug-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.74%
SECURITIES	
GOVERNMENT SECURITIES	
7.10% Gsec 2029 18/04/2029	16.72%
7.30% GS 2053 19/06/2053	11.13%
8.51% Maharashtra SDL 09/03/2026	9.82%
0% CS 19 DEC 2029	9.22%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.21%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.03%
0% CS 15 Jun 2030 15/06/2030	4.95%
7.61% Tamilnadu SDL 2032 28/12/2032	4.84%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.78%
0% GS 15/12/2027	3.54%
Others	8.08%

SECURITIES	
CORPORATE DEBT	8.94%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028	8.94%



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%	19.55%
Fixed Income Instruments	25.00%	100.00%	80.45%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

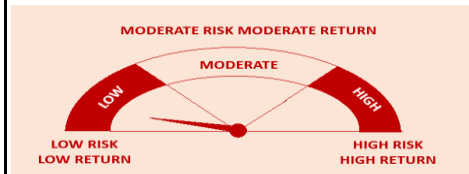
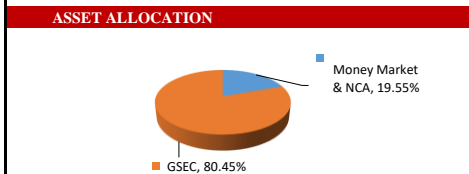
FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	202.31%
Simple Annual Return	13.44%
CAGR Return	7.63%

NAV & AUM as on 31-Aug-2023

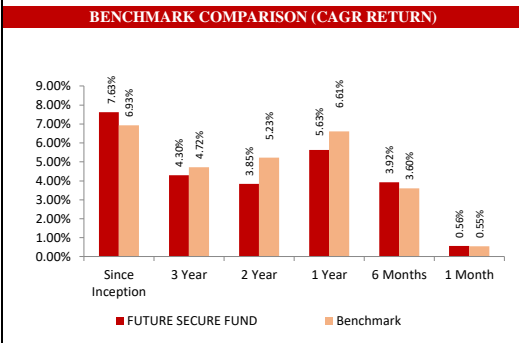
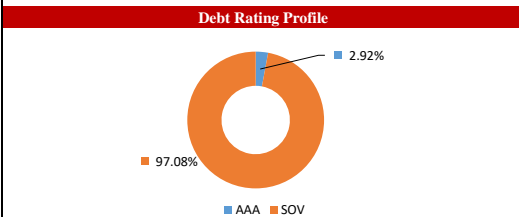
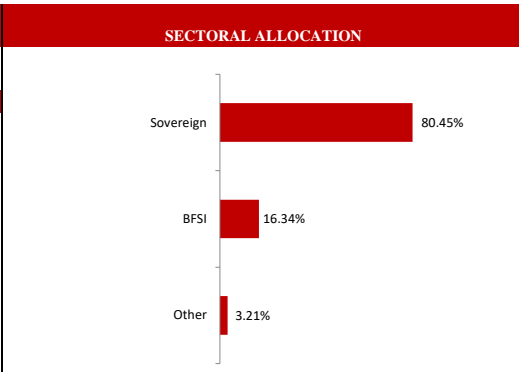
NAV	AUM (In Lakhs)
30.2314	2,173.47

Modified Duration (In Years)
3.68

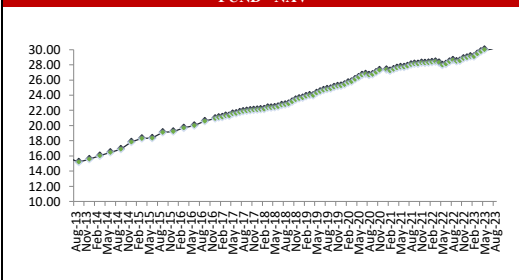


PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	19.55%
GOVERNMENT SECURITIES	80.45%
7.10% Gsec 2029 18/04/2029	22.00%
6.90% GOI OIL Bond 2026 04/02/2026	18.11%
0% CS 15 Jun 2030 15/06/2030	6.56%
0% CS 12 DEC 2029 12/12/2029	5.97%
0% CS 19 DEC 2029	4.60%
0% GS 15/12/2027	4.08%
7.64% MH SGS 2033	3.72%
7.26% Gsec 2032 22/08/2032	3.65%
0% CS 17 DEC 2027 17/12/2027	3.40%
0% CS 19 JUN 2030	3.28%
Others	5.07%



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%	10.20%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	89.80%

RISK RETURN PROFILE

Risk	Return
High	High

DATE OF INCEPTION
4th December 2018

FUND PERFORMANCE as on 31-Aug-2023

Returns since Publication of NAV	
Absolute Return	179.19%
Simple Annual Return	37.70%
CAGR Return	24.11%

NAV & AUM as on 31-Aug-2023

NAV	AUM (In Lakhs)
27.9190	6,978.91

ASSET ALLOCATION

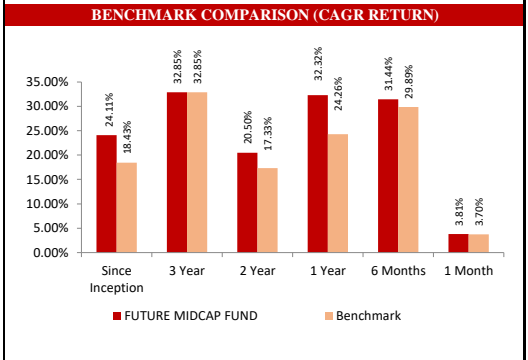
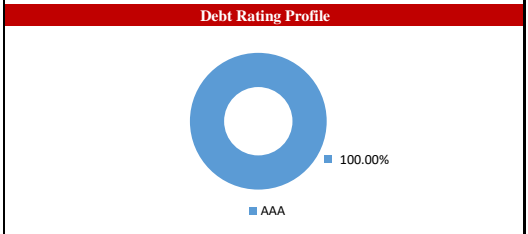
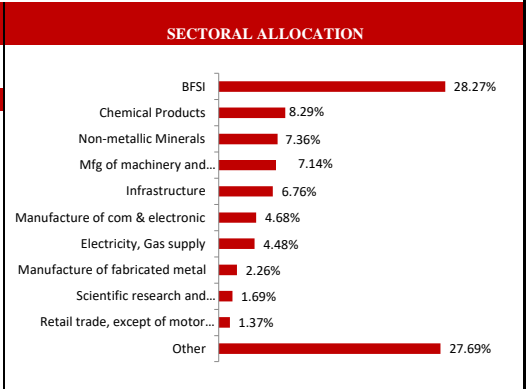
■ EQU, 89.80%
■ Money Market & NCA, 10.20%

MODERATE RISK MODERATE RETURN

LOW RISK LOW RETURN | MODERATE | HIGH RISK HIGH RETURN

PORTFOLIO AS ON 31-Aug-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	10.20%
SECURITIES	HOLDINGS
EQUITY	89.80%
State Bank of India	4.90%
Genus Power Infrastrucure Ltd.	4.68%
LIC Housing Finance Ltd.	3.98%
Bandhan Bank Ltd.	3.41%
The Federal Bank Ltd.	3.07%
UPL Ltd.	3.01%
Reliance ETF Bank BeES	2.94%
Kotak PSU Bank ETF	2.91%
City Union Bank Ltd.	2.57%
Indraprastha Gas Ltd.	2.55%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.54%
Nuvoco Vistas Corporation Ltd.	2.54%
Ambuja Cements Ltd.	2.42%
POWERGRID Infrastructure Investment Trust	2.29%
NOCIL Ltd.	2.28%
Union Bank Of India	2.28%
Shriram Transport Finance Company Ltd.	2.07%
Bank Of India	1.95%
TIMKEN INDIA Ltd.	1.95%
GAIL (India) Ltd.	1.94%
Cummins India Ltd.	1.86%
Siemens Ltd.	1.83%
BEML Ltd.	1.75%
Biocon Ltd.	1.69%
Bharti Infratel Ltd.	1.51%
Others	24.87%



Benchmark :Nifty Midcap 100 Index - 100%

