

## 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
<b>Since Inception</b>	390.02%	27.47%	11.84%	276.91%	20.56%	10.35%	335.51%	23.42%	10.82%	383.69%	24.67%	10.67%

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
<b>Since Inception</b>	256.84%	16.51%	8.52%	235.65%	15.15%	8.10%	727.53%	47.49%	14.79%	524.29%	34.22%	12.70%

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
<b>Since Inception</b>	340.00%	22.19%	10.15%	259.69%	16.95%	8.71%	213.56%	13.73%	7.62%	218.86%	41.67%	24.71%

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	264.52%	18.82%	9.64%	51.28%	10.42%	8.78%	80.40%	15.46%	12.02%	55.39%	17.19%	14.66%

**OBJECTIVE**  
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	98.70%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.30%

**RISK RETURN PROFILE**

Risk	High
Return	High

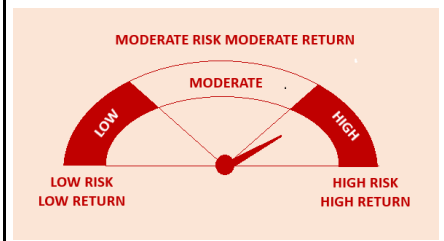
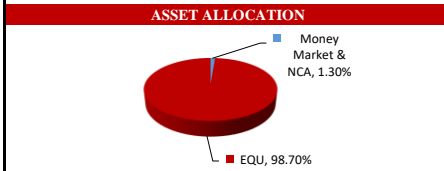
**DATE OF INCEPTION**  
23rd December 2009

**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	390.02%
Simple Annual Return	27.47%
CAGR Return	11.84%

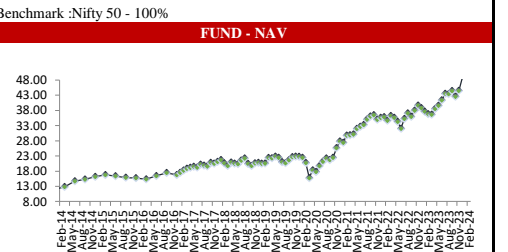
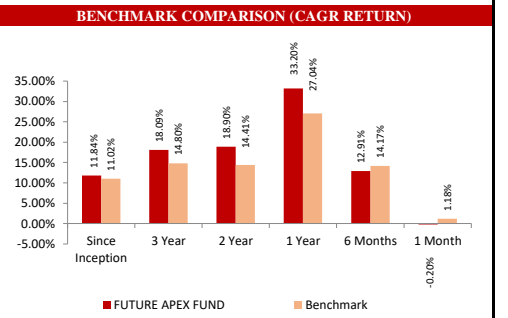
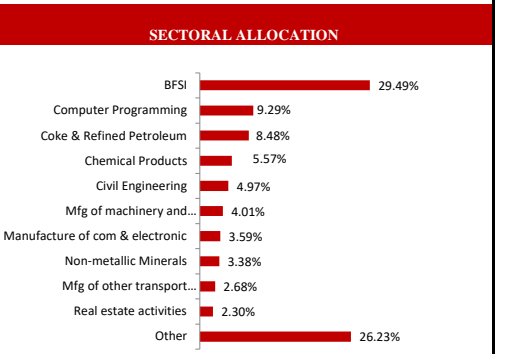
**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
49.0019	8,406.94



**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.30%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>98.70%</b>
Reliance Industries Ltd.	7.22%
HDFC Bank Ltd.	7.09%
Infosys Technologies Ltd.	4.77%
Larsen & Toubro Ltd.	4.72%
ICICI Bank Ltd.	3.79%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.58%
UTI NIFTY BANK ETF	2.92%
Tata Consultancy Services Ltd.	2.65%
State Bank of India	2.63%
Kotak Mahindra Bank Ltd.	2.58%
Bajaj Finance Ltd.	2.41%
Bank Of India	2.41%
ANANT RAJ Ltd.	2.30%
UPL Ltd.	2.25%
Kotak PSU Bank ETF	2.24%
Genus Power Infrastructure Ltd.	2.08%
Bandhan Bank Ltd.	2.07%
SBI-ETF NIFTY BANK	2.00%
TITAGARH RAIL SYSTEMS Ltd.	1.87%
ITC Ltd.	1.83%
Hindustan Unilever Ltd.	1.82%
Mirae Asset Fin Services ETF	1.70%
IndusInd Bank Ltd.	1.64%
Axis Bank Ltd.	1.58%
Reliance ETF Bank BeES	1.51%
Others	27.04%



**ABOUT THE FUND**  
**OBJECTIVE**  
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.45%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.55%

**RISK RETURN PROFILE**

Risk	High
Return	High

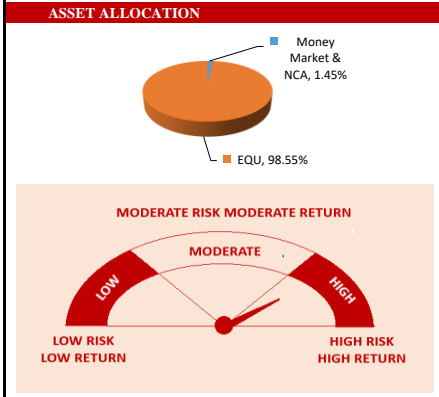
**DATE OF INCEPTION**  
9th September 2010

**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	276.91%
Simple Annual Return	20.56%
CAGR Return	10.35%

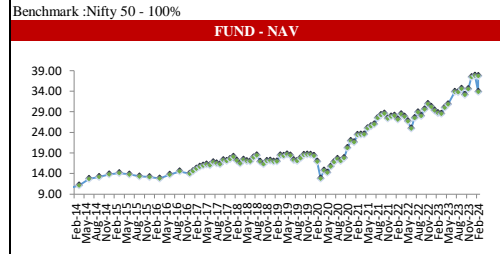
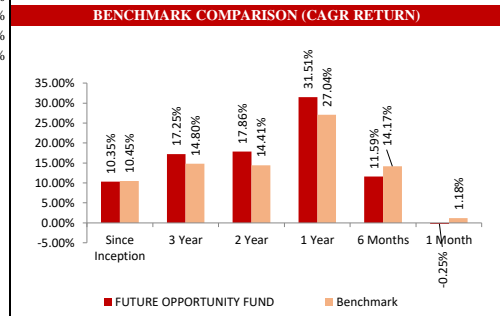
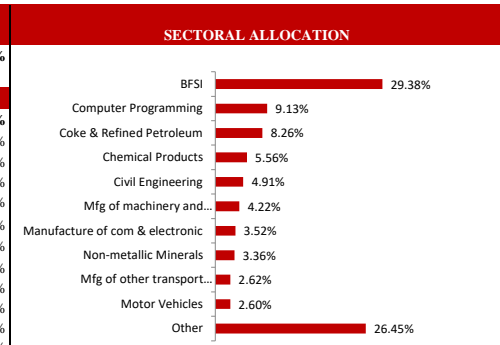
**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
37.6907	7,242.20



**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.45%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>98.55%</b>
Reliance Industries Ltd.	7.01%
HDFC Bank Ltd.	6.96%
ICICI Bank Ltd.	5.06%
Infosys Technologies Ltd.	4.69%
Larsen & Toubro Ltd.	4.66%
Kotak Mahindra Bank Ltd.	3.11%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.06%
State Bank of India	2.65%
Tata Consultancy Services Ltd.	2.56%
ANANT RAJ Ltd.	2.42%
Reliance ETF Bank BeES	2.37%
Bank Of India	2.33%
Kotak PSU Bank ETF	2.24%
UPL Ltd.	2.22%
UTI NIFTY BANK ETF	2.22%
SBI-ETF NIFTY BANK	2.17%
Genus Power Infrastructure Ltd.	2.08%
Hindustan Unilever Ltd.	2.06%
Bajaj Finance Ltd.	2.06%
Bandhan Bank Ltd.	2.02%
Mirae Asset Fin Services ETF	1.83%
TITAGARH RAIL SYSTEMS Ltd.	1.83%
ITC Ltd.	1.77%
Axis Bank Ltd.	1.60%
Eureka Forbes Ltd.	1.54%
Others	26.04%



**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%	2.83%
Equities	0.00%	100.00%	97.17%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

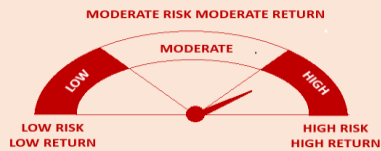
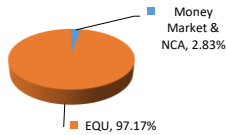
**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	335.51%
Simple Annual Return	23.42%
CAGR Return	10.82%

**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
43.5507	975.51

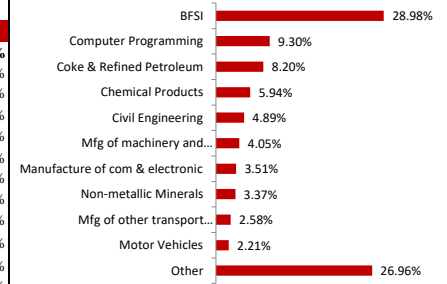
**ASSET ALLOCATION**



**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.83%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.17%</b>
Reliance Industries Ltd.	6.96%
HDFC Bank Ltd.	6.58%
Infosys Technologies Ltd.	4.67%
Larsen & Toubro Ltd.	4.63%
ICICI Bank Ltd.	4.50%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.34%
Kotak Mahindra Bank Ltd.	3.07%
SBI-ETF NIFTY BANK	2.96%
Tata Consultancy Services Ltd.	2.74%
State Bank of India	2.73%
Kotak PSU Bank ETF	2.42%
Bank Of India	2.33%
Mirae Asset Fin Services ETF	2.28%
Hindustan Unilever Ltd.	2.26%
UPL Ltd.	2.21%
Genus Power Infrastructure Ltd.	2.08%
Bandhan Bank Ltd.	2.03%
Bajaj Finance Ltd.	2.00%
TTTAGARH RAIL SYSTEMS Ltd.	1.80%
Axis Bank Ltd.	1.79%
ITC Ltd.	1.77%
UTI NIFTY BANK ETF	1.73%
ANANT RAJ Ltd.	1.44%
DCX SYSTEMS Ltd.	1.43%
Schaeffler India Ltd.	1.42%
Others	25.98%

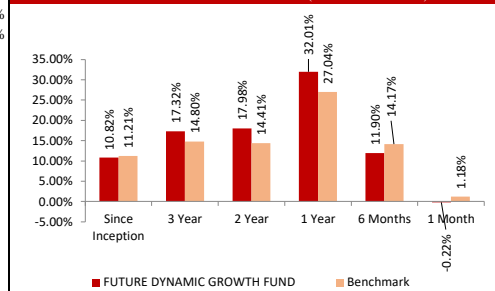
**SECTORAL ALLOCATION**



**Debt Rating Profile**

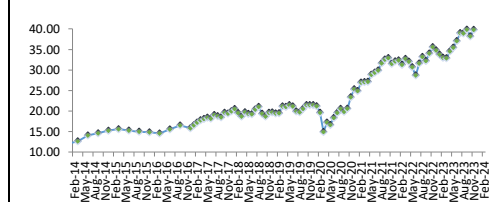


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50 - 100%

**FUND - NAV**



**ABOUT THE FUND**

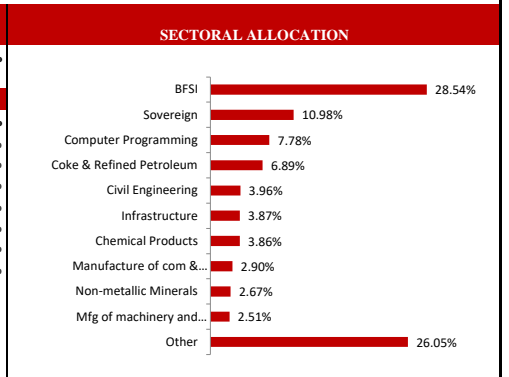
**OBJECTIVE**  
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

**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

**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>0.53%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>10.98%</b>
7.10% Gsec 2029 18/04/2029	2.63%
7.30% GS 2053 19/06/2053	2.16%
0% CS 19 DEC 2029	1.79%
7.25% GS 12/06/2063	1.70%
7.66% Tamil Nadu SDL 2033 27/12/2033	1.25%
0% CS 19 JUN 2033	0.88%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.56%

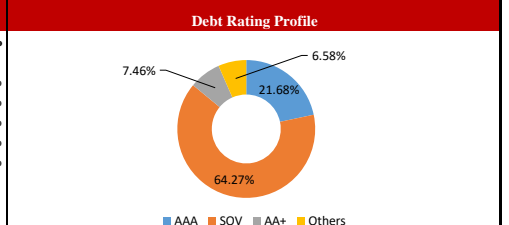


**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.53%
Fixed Income Instruments	10.00%	50.00%	17.08%
Equities	50.00%	90.00%	82.40%

**SECURITIES**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>6.10%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.49%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.27%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.12%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.76%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%



**RISK RETURN PROFILE**

Risk	High
Return	High

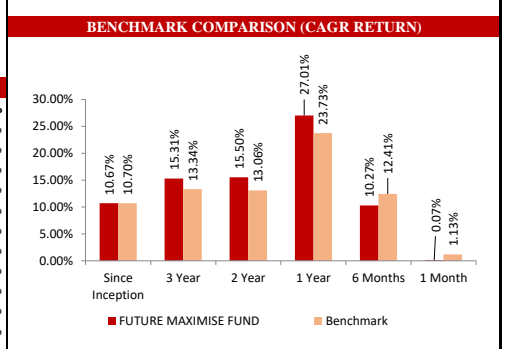
**DATE OF INCEPTION**  
18th July 2008

**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	383.69%
Simple Annual Return	24.67%
CAGR Return	10.67%

**SECURITIES**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>82.40%</b>
HDFC Bank Ltd.	6.05%
Reliance Industries Ltd.	5.85%
ICICI Bank Ltd.	3.92%
Infosys Technologies Ltd.	3.89%
Larsen & Toubro Ltd.	3.88%
State Bank of India	2.92%
Reliance ETF Bank BeES	2.85%
Mirae Asset Fin Services ETF	2.74%
Kotak Mahindra Bank Ltd.	2.59%
Tata Consultancy Services Ltd.	2.32%
UTI NIFTY BANK ETF	2.30%
Bajaj Finance Ltd.	2.26%

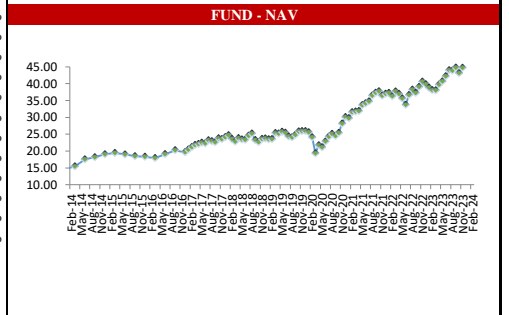
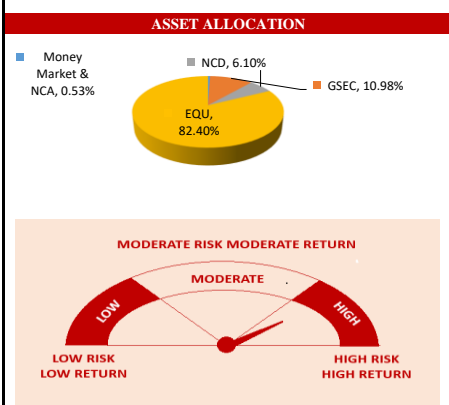


**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
48.3688	8,934.66

Mirae Asset Fin Services ETF	2.74%
Kotak Mahindra Bank Ltd.	2.59%
Tata Consultancy Services Ltd.	2.32%
UTI NIFTY BANK ETF	2.30%
Bajaj Finance Ltd.	2.26%
SBI-ETF NIFTY BANK	2.04%
Kotak PSU Bank ETF	2.00%
ANANT RAJ Ltd.	2.00%
Axis Bank Ltd.	1.97%
Bank Of India	1.93%
Genus Power Infrastructure Ltd.	1.73%
UPL Ltd.	1.70%
Bandhan Bank Ltd.	1.63%
Hindustan Unilever Ltd.	1.54%
ITC Ltd.	1.49%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.41%
TITAGARH RAIL SYSTEMS Ltd.	1.25%
DCX SYSTEMS Ltd.	1.18%
Others	18.95%

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



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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	1.53%
Fixed Income Instruments	40.00%	70.00%	44.35%
Equities	30.00%	60.00%	54.12%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	256.84%
Simple Annual Return	16.51%
CAGR Return	8.52%

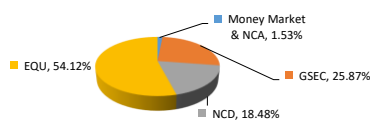
**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
35.6841	7,055.13

**Modified Duration (In Years)**

5.78

**ASSET ALLOCATION**



**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.53%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>25.87%</b>
7.25% GS 12/06/2063	6.10%
0% CS 19 DEC 2029	2.70%
0% CS 19 DEC 2033	2.66%
7.30% GS 2053 19/06/2053	2.31%
7.10% Gsec 2029 18/04/2029	2.27%
7.64% MH SGS 2033	2.16%
8% GOI Oil Bond 2026 23/03/2026	1.94%
0% CS 15 Jun 2030 15/06/2030	1.37%
0% CS 19 JUN 2030	1.37%
8.97% Central Government 05/12/2030	1.25%
Others	1.76%

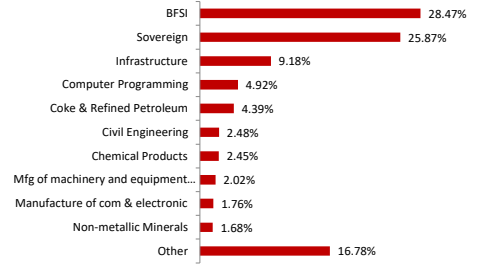
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>18.48%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.16%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	4.72%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.14%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	1.95%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.56%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.52%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.44%
8.72% ILFS 21/01/2025	0.00%

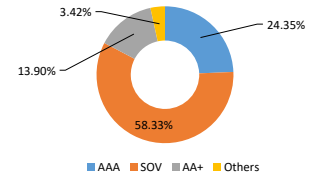
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>54.12%</b>
HDFC Bank Ltd.	4.84%
Reliance Industries Ltd.	3.72%
State Bank of India	3.11%
ICICI Bank Ltd.	3.09%
Larsen & Toubro Ltd.	2.48%
Infosys Technologies Ltd.	2.47%
Bajaj Finance Ltd.	1.71%
Kotak Mahindra Bank Ltd.	1.65%
Tata Consultancy Services Ltd.	1.46%
UTI NIFTY BANK ETF	1.30%
Kotak PSU Bank ETF	1.25%
Bank Of India	1.24%
Reliance ETF Bank BeES	1.20%
ANANT RAJ Ltd.	1.19%
UPL Ltd.	1.19%
Axis Bank Ltd.	1.16%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.12%
SBI-ETF NIFTY BANK	1.04%
Bandhan Bank Ltd.	1.03%
Genus Power Infrastructure Ltd.	1.02%
Mirae Asset Fin Services ETF	1.00%
Hindustan Unilever Ltd.	0.99%
TITAGARH RAIL SYSTEMS Ltd.	0.97%
ITC Ltd.	0.94%
DCX SYSTEMS Ltd.	0.74%
Others	12.20%

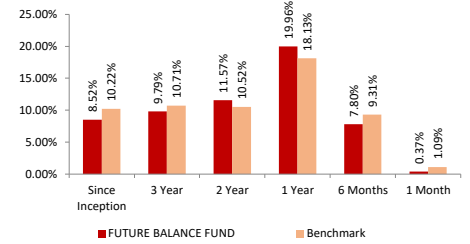
**SECTORAL ALLOCATION**



**Debt Rating Profile**

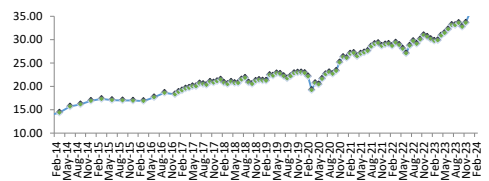


**BENCHMARK COMPARISON (CAGR RETURN)**



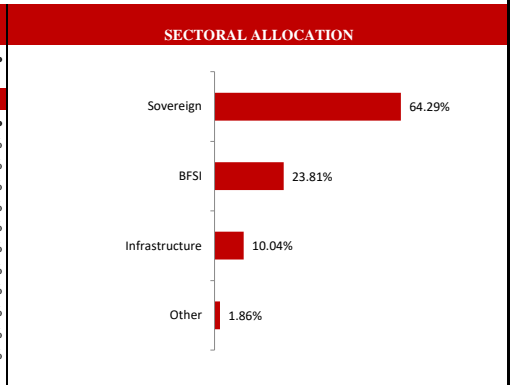
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

**FUND - NAV**



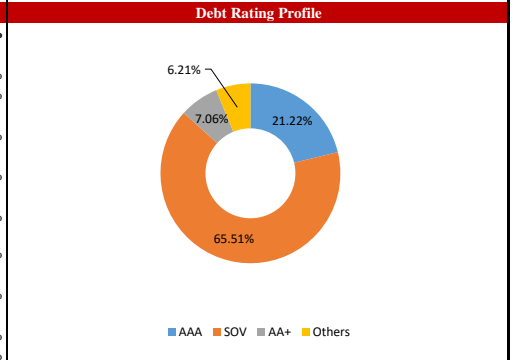
ABOUT THE FUND			
<b>OBJECTIVE</b>			
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7

PORTFOLIO AS ON 29-Feb-2024	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.86%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>64.29%</b>
7.25% GS 12/06/2063	13.43%
7.30% GS 2053 19/06/2053	12.26%
0% CS 19 DEC 2029	6.82%
0% CS 19 JUN 2033	5.67%
0% CS 15 Jun 2030 15/06/2030	4.71%
7.66% Tamil Nadu SDL 2033 27/12/2033	4.70%
0% CS 12 DEC 2029 12/12/2029	4.45%
0% CS 17JUN2033	4.21%
7.10% Gsec 2029 18/04/2029	2.64%
0% CS 19 DEC 2033	2.59%
Others	2.81%



ASSET ALLOCATION			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market	0.00%	50.00%	1.86%
Fixed Income Instruments	50.00%	100.00%	98.14%
Equities	0.00%	0.00%	0.00%

SECURITIES		HOLDINGS	
<b>CORPORATE DEBT</b>			
<b>33.85%</b>			
9.00% Shriram Transport Finance Company Ltd. 28/03/2028			6.93%
8.06% Bajaj Finance Ltd. 04/10/2029			6.20%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028			5.90%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026			4.79%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028			4.45%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028			3.29%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032			1.30%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026			0.61%
7.68% PFC Ltd. 15/07/2030			0.24%
8.95% Bajaj Finance Ltd. 08/01/2026			0.12%
Others			0.00%



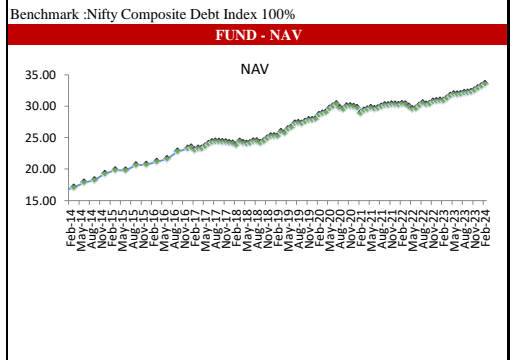
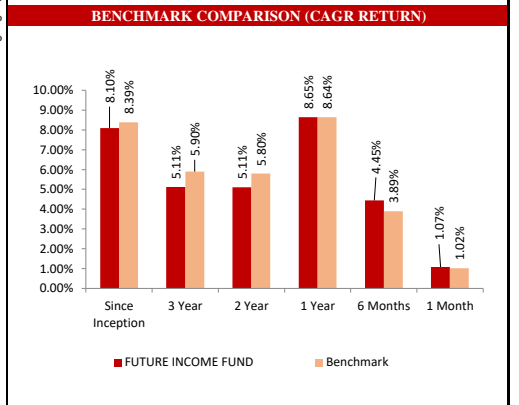
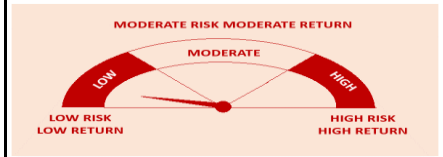
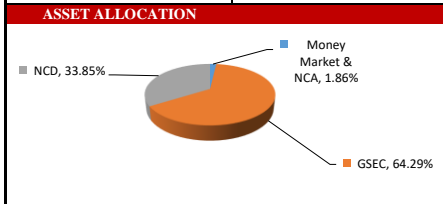
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 29-Feb-2024	
Returns since Publication of NAV	
Absolute Return	235.65%
Simple Annual Return	15.15%
CAGR Return	8.10%

NAV & AUM as on 29-Feb-2024	
NAV	AUM (In Lakhs)
33.5648	8,215.71

Modified Duration (In Years)	
7.05	



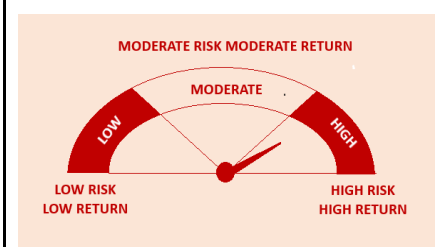
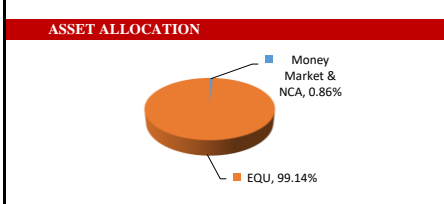
ABOUT THE FUND			
<b>OBJECTIVE</b>			
Provision of high expected returns with a high probability of negative return.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
<b>ASSET ALLOCATION</b>			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	0.86%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.14%

RISK RETURN PROFILE	
Risk	High
Return	High

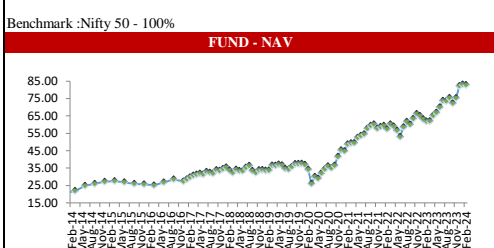
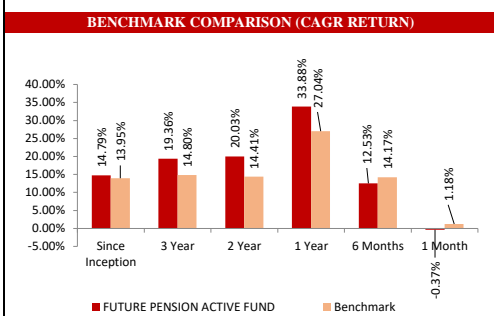
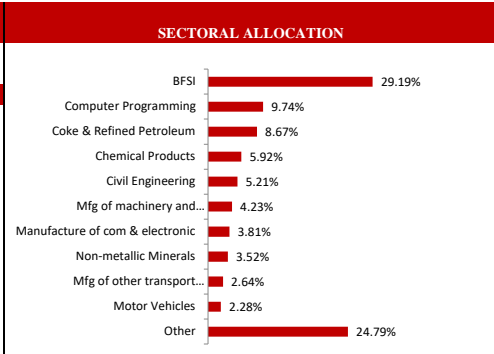
DATE OF INCEPTION	
20th October 2008	

FUND PERFORMANCE as on 29-Feb-2024	
Returns since Publication of NAV	
Absolute Return	727.53%
Simple Annual Return	47.49%
CAGR Return	14.79%

NAV & AUM as on 29-Feb-2024	
NAV	AUM (In Lakhs)
82.7529	762.63



PORTFOLIO AS ON 29-Feb-2024	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
	<b>0.86%</b>
<b>SECURITIES</b>	
<b>EQUITY</b>	
	<b>99.14%</b>
Reliance Industries Ltd.	7.42%
HDFC Bank Ltd.	7.27%
Larsen & Toubro Ltd.	4.96%
ICICI Bank Ltd.	4.69%
Infosys Technologies Ltd.	4.68%
SBI-ETF NIFTY BANK	3.39%
State Bank of India	3.15%
Tata Consultancy Services Ltd.	3.04%
Kotak Mahindra Bank Ltd.	2.90%
Kotak PSU Bank ETF	2.40%
UPL Ltd.	2.37%
Bank Of India	2.35%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.33%
Bandhan Bank Ltd.	2.16%
Mirae Asset Fin Services ETF	2.15%
Genus Power Infrastrucure Ltd.	2.09%
Hindustan Unilever Ltd.	2.04%
UTI NIFTY BANK ETF	2.01%
TITAGARH RAIL SYSTEMS Ltd.	1.86%
ITC Ltd.	1.78%
DCX SYSTEMS Ltd.	1.73%
Reliance ETF Bank BeES	1.70%
Bajaj Finance Ltd.	1.66%
Axis Bank Ltd.	1.56%
Schaeffler India Ltd.	1.54%
Others	25.93%





ABOUT THE FUND			
Objective Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.52%
Fixed Income Instruments	30.00%	80.00%	36.01%
Equities	20.00%	70.00%	62.47%

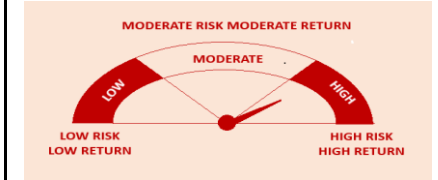
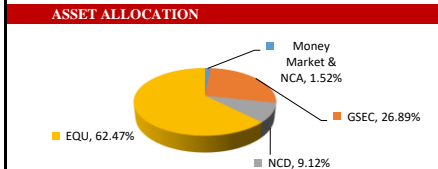
RISK RETURN PROFILE	
Risk	High
Return	High

**DATE OF INCEPTION**  
20th October 2008

FUND PERFORMANCE as on 29-Feb-2024	
Returns since Publication of NAV	
Absolute Return	524.29%
Simple Annual Return	34.22%
CAGR Return	12.70%

NAV as on 29-Feb-2024	
62.4289	
NAV & AUM as on 29-Feb-2024	
NAV	AUM (In Lakhs)
62.4289	223.83

**Modified Duration (In Years)**  
4.92

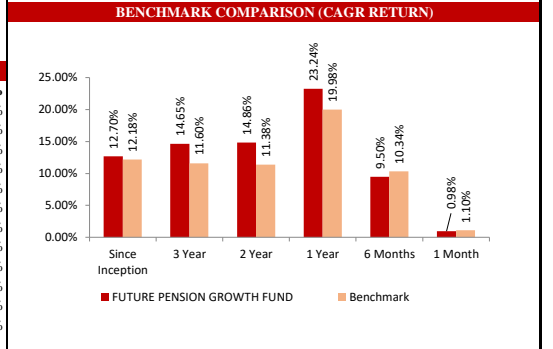
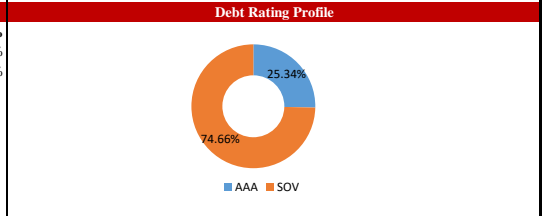
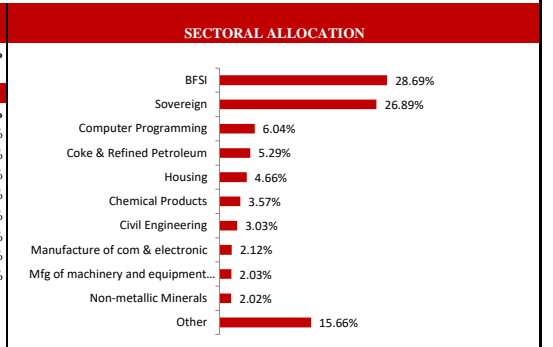


PORTFOLIO AS ON 29-Feb-2024	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
	1.52%
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	
7.30% GS 2053 19/06/2053	6.82%
8% GOI Oil Bond 2026 23/03/2026	6.79%
7.10% Gsec 2029 18/04/2029	4.47%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.22%
8.51% Maharashtra SDL 09/03/2026	2.15%
7.25% GS 12/06/2063	1.36%
7.26% Gsec 2032 22/08/2032	0.95%
7.25% Gujarat SDL 2027 12/07/2027	0.13%

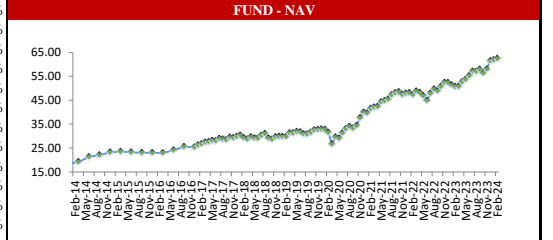
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	
8.70% LIC Housing Finance Ltd. 20/03/2029	4.66%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.46%

SECURITIES	HOLDINGS
<b>EQUITY</b>	
HDFC Bank Ltd.	5.52%
ICICI Bank Ltd.	5.08%
Reliance Industries Ltd.	4.50%
State Bank of India	4.11%
Kotak Mahindra Bank Ltd.	3.30%
Larsen & Toubro Ltd.	3.03%
Infosys Technologies Ltd.	3.02%
Tata Consultancy Services Ltd.	1.81%
Axis Bank Ltd.	1.79%
Kotak PSU Bank ETF	1.60%
ANANT RAJ Ltd.	1.56%
Bajaj Finance Ltd.	1.51%

Hindustan Unilever Ltd.	1.45%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.36%
UPL Ltd.	1.31%
Bandhan Bank Ltd.	1.26%
Genus Power Infrastructure Ltd.	1.22%
ITC Ltd.	1.18%
Schaeffler India Ltd.	0.94%
DCX SYSTEMS Ltd.	0.89%
TITAGARH RAIL SYSTEMS Ltd.	0.88%
TIMKEN INDIA Ltd.	0.80%
Bharat Petroleum Corporation Ltd.	0.79%
Nuvoco Vistas Corporation Ltd.	0.73%
UTI NIFTY BANK ETF	0.72%
Others	12.08%



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



**ABOUT THE FUND**

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.29%
Fixed Income Instruments	80.00%	100.00%	83.55%
Equities	0.00%	20.00%	14.16%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	340.00%
Simple Annual Return	22.19%
CAGR Return	10.15%

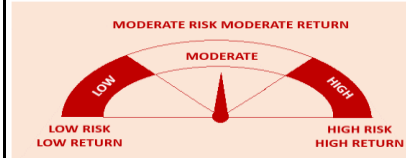
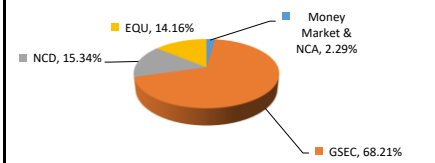
**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
44.0002	116.10

**Modified Duration (In Years)**

5.73

**ASSET ALLOCATION**



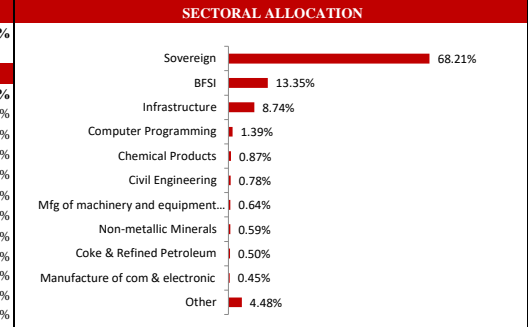
**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.29%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>68.21%</b>
7.30% GS 2053 19/06/2053	16.21%
0% CS 19 DEC 2029	11.50%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.86%
7.10% Gsec 2029 18/04/2029	6.03%
7.92% West Bengal SDL 15/03/2027	5.25%
7.66% Tamil Nadu SDL 2033 27/12/2033	4.38%
8% GOI Oil Bond 2026 23/03/2026	4.36%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.98%
8.70% Gujarat SDL 2028 19/09/2028	2.26%
7.25% GS 12/06/2063	1.74%
Others	1.64%

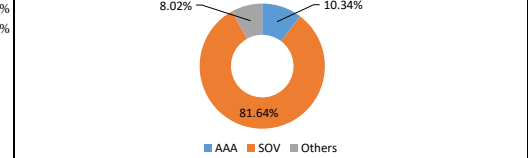
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>15.34%</b>
7.68% PFC Ltd. 15/07/2030	8.64%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.70%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>14.16%</b>
HDFC Bank Ltd.	1.55%
ICICI Bank Ltd.	1.38%
State Bank of India	0.91%
Larsen & Toubro Ltd.	0.78%
Kotak Mahindra Bank Ltd.	0.76%
Infosys Technologies Ltd.	0.72%
Bajaj Finance Ltd.	0.50%
Axis Bank Ltd.	0.43%
ANANT RAJ Ltd.	0.38%
Bank Of India	0.38%
Tata Consultancy Services Ltd.	0.35%
UPL Ltd.	0.34%
Genus Power Infrastructure Ltd.	0.31%
Hindustan Unilever Ltd.	0.31%
Bandhan Bank Ltd.	0.30%
Reliance Industries Ltd.	0.30%
ITC Ltd.	0.29%
TIMKEN INDIA Ltd.	0.23%
Schaeffler India Ltd.	0.22%
Bharat Petroleum Corporation Ltd.	0.20%
Maruti Suzuki India Ltd.	0.19%
Nuvoco Vistas Corporation Ltd.	0.19%
HCL Technologies Ltd.	0.19%
TITAGARH RAIL SYSTEMS Ltd.	0.19%
Eureka Forbes Ltd.	0.18%
Others	2.58%

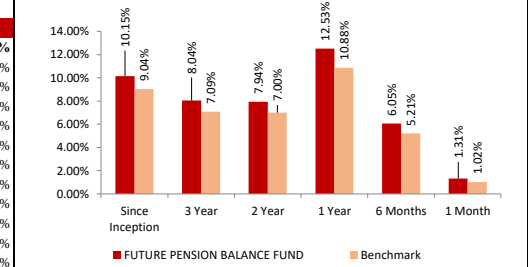
**SECTORAL ALLOCATION**



**Debt Rating Profile**

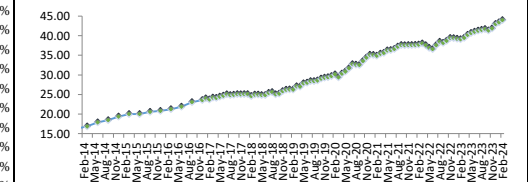


**BENCHMARK COMPARISON (CAGR RETURN)**



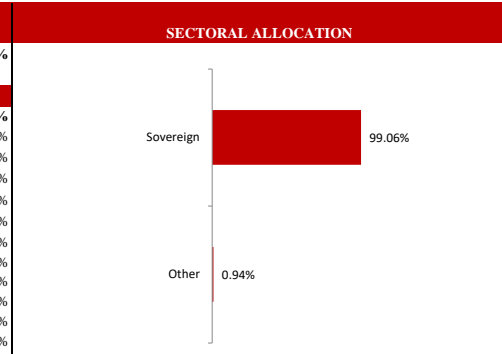
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

**FUND - NAV**



ABOUT THE FUND			
<b>OBJECTIVE</b>	Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.		
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7
<b>ASSET ALLOCATION</b>			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	0.00%
Fixed Income Instruments	25.00%	100.00%	100.00%
Equities	0.00%	0.00%	0.00%

PORTFOLIO AS ON 29-Feb-2024	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>0.94%</b>
<b>SECURITIES</b>	
<b>GOVERNMENT SECURITIES</b>	
7.25% GS 12/06/2063	21.93%
0% CS 19 DEC 2029	13.02%
8.15% Tamil Nadu SDL 2028 09/05/2028	11.14%
0% CS 19 DEC 2030	9.45%
0% CS 15 Jun 2030 15/06/2030	6.99%
8.68% Tamil Nadu SDL 2028 10/10/2028	6.83%
8.51% Maharashtra SDL 09/03/2026	6.64%
7.66% Tamil Nadu SDL 2033 27/12/2033	6.61%
0% CS 19 DEC 2033	5.49%
7.30% GS 2053 19/06/2053	4.41%
Others	6.55%



**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**  
17th October 2008

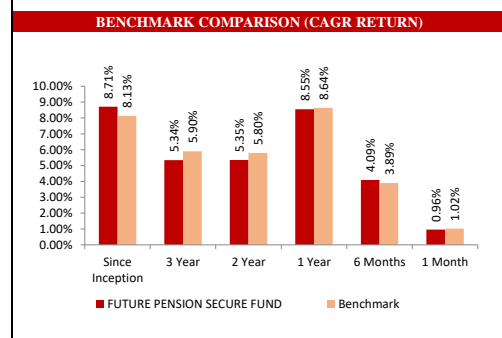
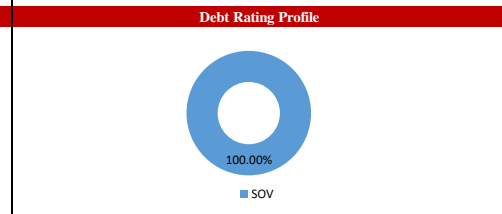
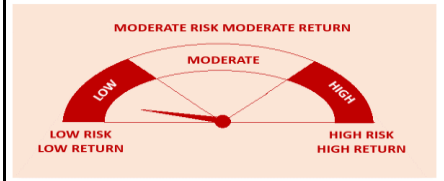
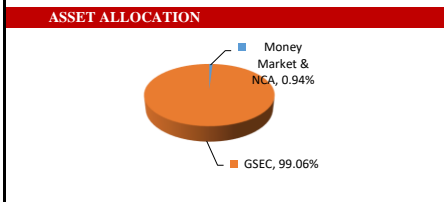
**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV	
Absolute Return	259.69%
Simple Annual Return	16.95%
CAGR Return	8.71%

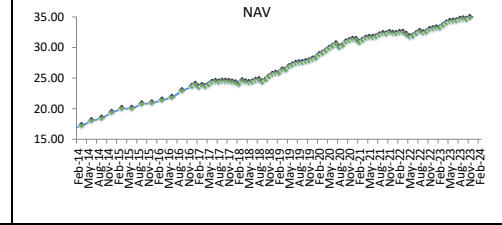
**NAV & AUM as on 29-Feb-2024**

NAV	AUM (In Lakhs)
35.9689	46.15

**Modified Duration (In Years)**  
7.05



Benchmark :Nifty Composite Debt Index 100%



**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%	0.00%
Fixed Income Instruments	25.00%	100.00%	100.00%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**  
18th July 2008

**FUND PERFORMANCE as on 29-Feb-2024**

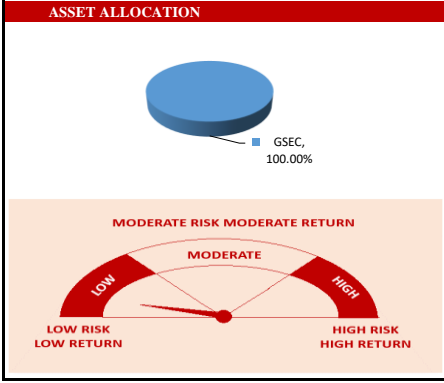
Returns since Publication of NAV

Absolute Return	213.56%
Simple Annual Return	13.73%
CAGR Return	7.62%

**NAV & AUM as on 29-Feb-2024**

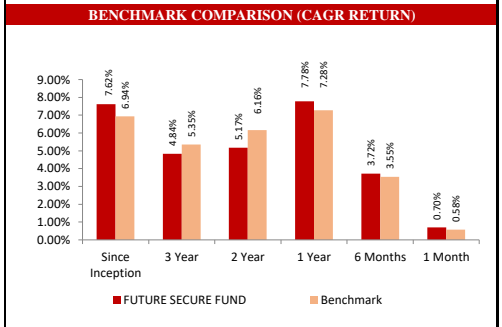
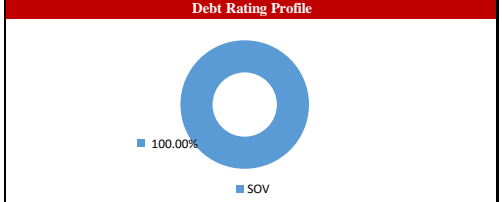
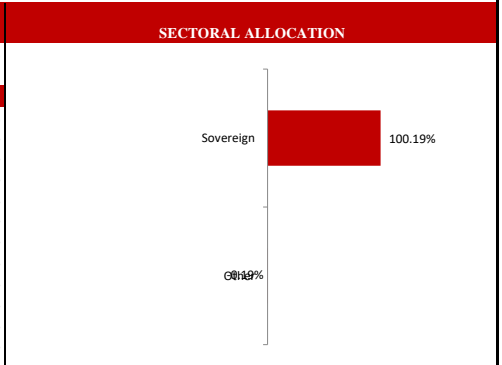
NAV	AUM (In Lakhs)
31.3562	1,865.20

**Modified Duration (In Years)**  
4.56

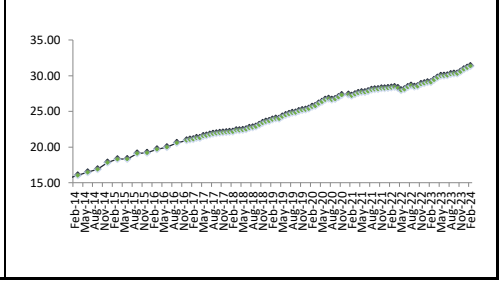


**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>0.00%</b>
<b>SECURITIES</b>	<b>100.00%</b>
<b>GOVERNMENT SECURITIES</b>	<b>100.00%</b>
6.90% GOI OIL Bond 2026 04/02/2026	18.53%
7.10% Gsec 2029 18/04/2029	16.63%
7.66% Tamil Nadu SDL 2033 27/12/2033	10.36%
0% CS 15 Jun 2030 15/06/2030	7.96%
0% CS 12 DEC 2029 12/12/2029	7.24%
0% CS 19 DEC 2029	5.58%
7.64% MH SGS 2033	5.44%
0% GS 15/12/2027	4.95%
0% CS 19 JUN 2027	4.90%
7.26% Gsec 2032 22/08/2032	4.08%
Others	14.33%



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
Niraj Kumar	5
Srijan Sinha	5

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	0.77%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	99.23%

**RISK RETURN PROFILE**

Risk	Return
High	High

**DATE OF INCEPTION**  
4th December 2018

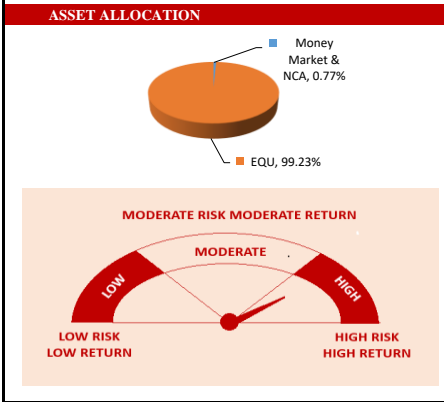
**FUND PERFORMANCE as on 29-Feb-2024**

Returns since Publication of NAV

Absolute Return	218.86%
Simple Annual Return	41.67%
CAGR Return	24.71%

**NAV & AUM as on 29-Feb-2024**

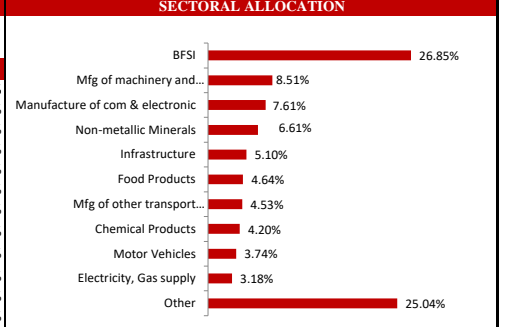
NAV	AUM (In Lakhs)
31.8864	10,005.37



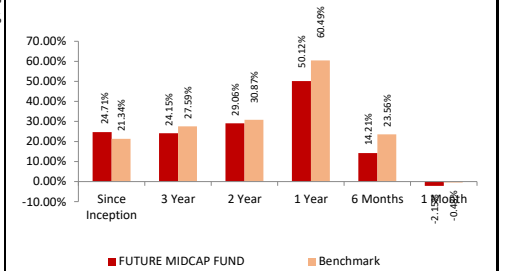
**PORTFOLIO AS ON 29-Feb-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>0.77%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>99.23%</b>
Genus Power Infrastrucure Ltd.	5.18%
Bank Of India	4.69%
Bandhan Bank Ltd.	4.22%
Indusind Bank Ltd.	3.18%
UPL Ltd.	3.09%
BALRAMPUR CHINI MILLS Ltd.	2.99%
FUSION MICRO FINANCE Ltd.	2.99%
TITAGARH RAIL SYSTEMS Ltd.	2.88%
Schaeffler India Ltd.	2.65%
TIMKEN INDIA Ltd.	2.65%
ANANT RAJ Ltd.	2.62%
RBL Bank Ltd.	2.44%
DCX SYSTEMS Ltd.	2.43%
Union Bank Of India	2.40%
Eureka Forbes Ltd.	2.23%
Nuvoco Vistas Corporation Ltd.	2.11%
Kotak PSU Bank ETF	2.08%
Aurobindo Pharma Ltd.	2.06%
Zee Entertainment Enterprises Ltd.	1.98%
Balkrishna Industries Ltd.	1.97%
AU Small Finance Bank Ltd.	1.94%
Ashok Leyland Ltd.	1.91%
Escorts Kubota Ltd.	1.83%
Indraprastha Gas Ltd.	1.78%
Ideaforge Technology Ltd.	1.65%
Others	33.29%

**SECTORAL ALLOCATION**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty Midcap 100 Index - 100%

**FUND - NAV**

