

## 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	246.60%	20.22%	10.73%	171.33%	14.94%	9.09%	212.86%	17.28%	9.70%	262.57%	19.38%	9.97%

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	186.69%	13.78%	8.08%	203.83%	15.04%	8.55%	474.43%	35.62%	14.03%	373.18%	28.02%	12.38%

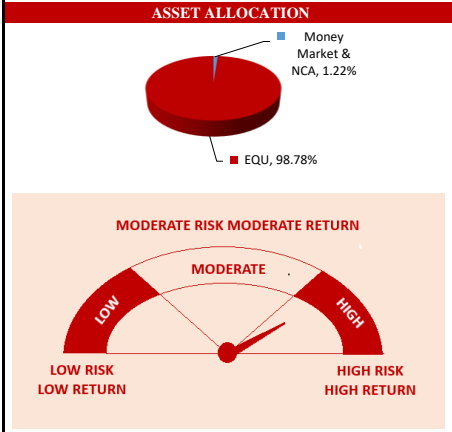
INDIVIDUAL	Future Pension Balance			Future Pension Secure			Future Secure			Future Midcap Fund		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	277.62%	20.85%	10.49%	224.09%	16.83%	9.23%	183.48%	13.54%	7.99%	91.44%	28.14%	22.12%

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	197.57%	16.39%	9.47%	34.01%	11.66%	10.55%	52.94%	16.56%	14.21%	19.54%	16.03%	15.77%

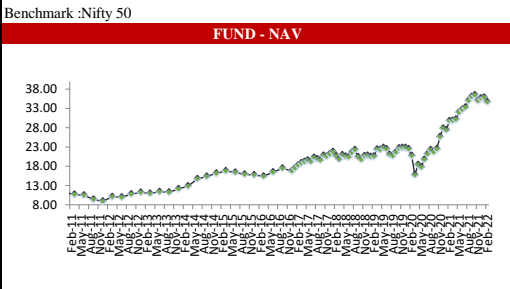
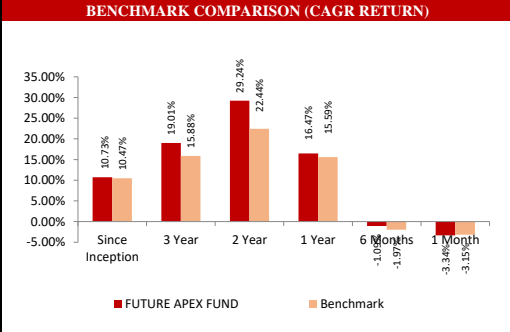
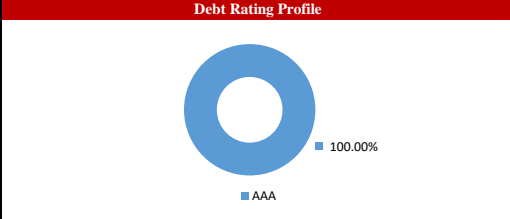
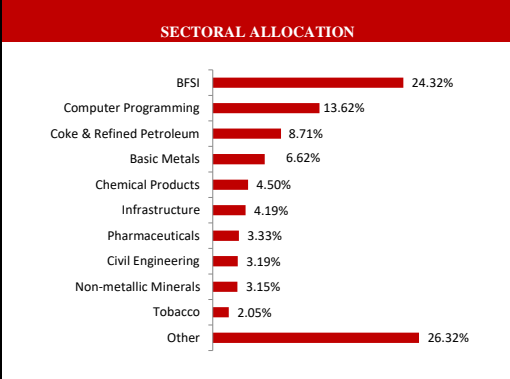
ABOUT THE FUND			
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.			
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%	98.78%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.22%

RISK RETURN PROFILE	
Risk	High
Return	High
DATE OF INCEPTION	
23rd December 2009	
FUND PERFORMANCE as on 28-Feb-2022	
Returns since Publication of NAV	
Absolute Return	246.60%
Simple Annual Return	20.22%
CAGR Return	10.73%

NAV & AUM as on 28-Feb-2022	
NAV	AUM (In Lakhs)
34.6599	7,177.39



PORTFOLIO AS ON 28-Feb-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b> 1.22%	
<b>SECURITIES</b> 98.78%	
<b>EQUITY</b> 98.78%	
Reliance Industries Ltd.	7.80%
Infosys Technologies Ltd.	6.36%
Reliance ETF Bank BeES	5.89%
ICICI Bank Ltd.	5.31%
Kotak Mahindra MF - Kotak Banking ETF	4.09%
Tata Steel Ltd.	3.97%
TATA Consultancy Services Ltd.	3.86%
HDFC Bank Ltd.	3.68%
HDFC Ltd.	3.38%
Larsen & Toubro Ltd.	3.19%
Bharti Airtel Ltd. (Partly Paid)	2.27%
Hindustan Unilever Ltd.	1.95%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.70%
Kotak Mahindra Bank Ltd.	1.66%
ITC Ltd.	1.63%
HCL Technologies Ltd.	1.53%
Bajaj Finance Ltd.	1.51%
Kotak PSU Bank ETF	1.51%
State Bank of India	1.44%
SBI Cards & Payment Services Ltd.	1.43%
JINDAL STEEL & POWER Ltd.	1.39%
BEML Ltd.	1.31%
NOCIL Ltd.	1.28%
STEEL AUTHORITY OF INDIA Ltd.	1.26%
Indian Metals & Ferro Alloys Ltd.	1.21%
Others	28.15%



**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%	1.08%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.92%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

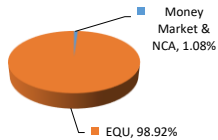
**FUND PERFORMANCE as on**

28-Feb-2022	
Returns since Publication of NAV	
Absolute Return	171.33%
Simple Annual Return	14.94%
CAGR Return	9.09%

**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
27.1332	5,843.42

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2022**

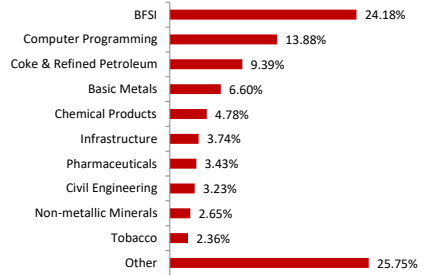
**MONEY MARKET INSTRUMENTS & NCA** **1.08%**

**SECURITIES** **HOLDINGS**

**EQUITY** **98.92%**

Reliance Industries Ltd.	8.44%
Infosys Technologies Ltd.	6.36%
ICICI Bank Ltd.	5.64%
Kotak Mahindra MF - Kotak Banking ETF	4.52%
Reliance ETF Bank BeES	4.39%
TATA Consultancy Services Ltd.	4.09%
HDFC Bank Ltd.	3.92%
Tata Steel Ltd.	3.90%
HDFC Ltd.	3.39%
Larsen & Toubro Ltd.	3.23%
ITC Ltd.	2.23%
Hindustan Unilever Ltd.	2.07%
Tata Nifty Private Bank Exchange Traded Fund	2.01%
Kotak Mahindra Bank Ltd.	1.96%
Bharti Airtel Ltd. (Partly Paid)	1.95%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.89%
HCL Technologies Ltd.	1.58%
State Bank of India	1.51%
Bajaj Finance Ltd.	1.49%
Kotak PSU Bank ETF	1.47%
SBI Cards & Payment Services Ltd.	1.43%
JINDAL STEEL & POWER Ltd.	1.41%
NOCIL Ltd.	1.37%
STEEL AUTHORITY OF INDIA Ltd.	1.30%
Indian Metals & Ferro Alloys Ltd.	1.26%
Others	26.10%

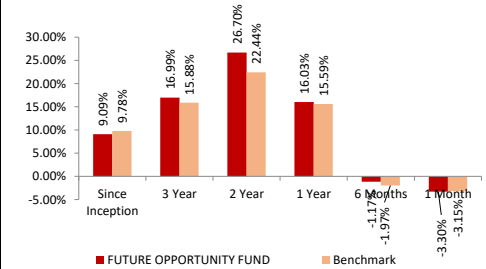
**SECTORAL ALLOCATION**



**Debt Rating Profile**

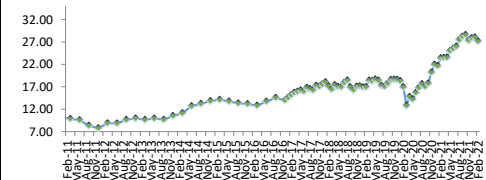


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50

**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.

**STRATEGY**  
Investment in equities and debt instruments.

**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%	1.06%
Equities	0.00%	100.00%	98.94%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

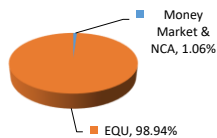
**FUND PERFORMANCE as on 28-Feb-2022**

Returns since Publication of NAV	
Absolute Return	212.86%
Simple Annual Return	17.28%
CAGR Return	9.70%

**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
31.2855	885.55

**ASSET ALLOCATION**



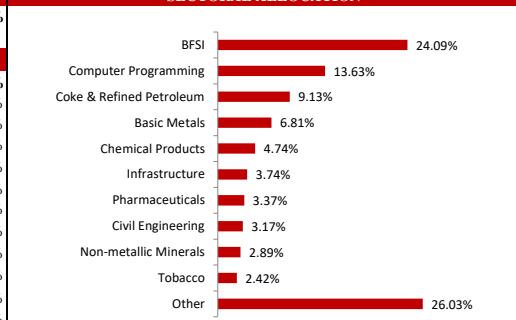
**PORTFOLIO AS ON 28-Feb-2022**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **1.06%**

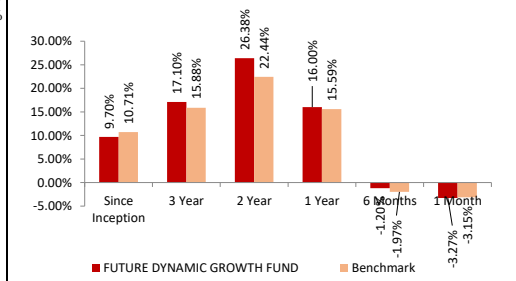
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.94%</b>
Reliance Industries Ltd.	8.37%
Infosys Technologies Ltd.	6.40%
Reliance ETF Bank BeES	5.81%
Kotak Mahindra MF - Kotak Banking ETF	5.43%
ICICI Bank Ltd.	5.42%
Tata Steel Ltd.	4.14%
TATA Consultancy Services Ltd.	3.98%
HDFC Bank Ltd.	3.66%
HDFC Ltd.	3.40%
Larsen & Toubro Ltd.	3.17%
ITC Ltd.	2.16%
Hindustan Unilever Ltd.	2.05%
Kotak Mahindra Bank Ltd.	1.97%
Bharti Airtel Ltd. (Partly Paid)	1.97%
SBI Cards & Payment Services Ltd.	1.66%
Bajaj Finance Ltd.	1.60%
HCL Technologies Ltd.	1.54%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.52%
Kotak PSU Bank ETF	1.51%
JINDAL STEEL & POWER Ltd.	1.39%
NOCIL Ltd.	1.36%
State Bank of India	1.32%
BEML Ltd.	1.31%
STEEL AUTHORITY OF INDIA Ltd.	1.28%
Indian Metals & Ferro Alloys Ltd.	1.23%
Others	25.29%

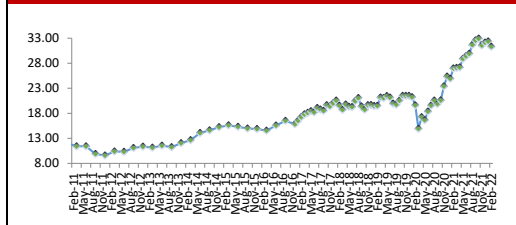
**SECTORAL ALLOCATION**



**BENCHMARK COMPARISON (CAGR RETURN)**

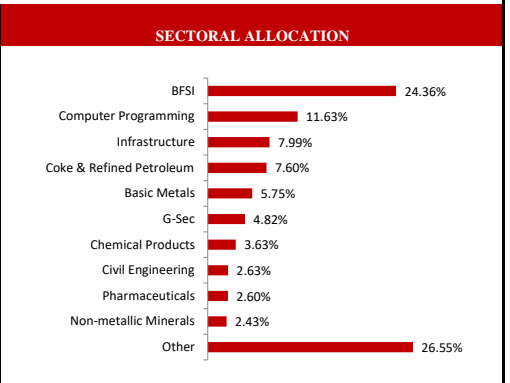


**FUND - NAV**



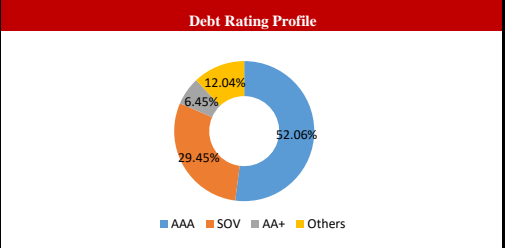
ABOUT THE FUND	
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.	
STRATEGY	
Investment in a spread of equities. Diversification by sector, industry and risk.	
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 28-Feb-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.63%</b>
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>4.82%</b>
5.74% Gsec 2026 15/11/2026	2.25%
6.90% GOI OIL Bond 2026 04/02/2026	1.30%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.02%
8.63% Tamil Nadu SDL 09/01/2023	0.25%



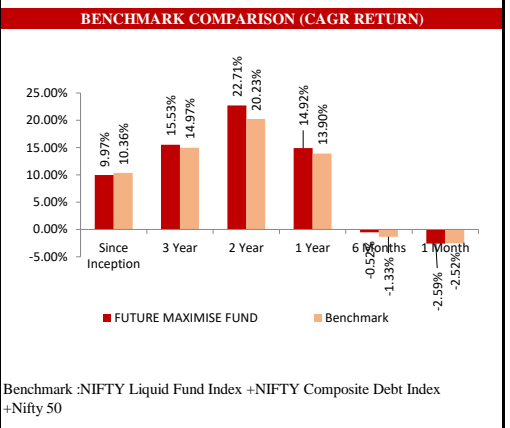
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.63%
Fixed Income Instruments	10.00%	50.00%	16.03%
Equities	50.00%	90.00%	82.34%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>11.21%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	3.03%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.78%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.92%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.14%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.06%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.83%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%



RISK RETURN PROFILE	
Risk	High
Return	High

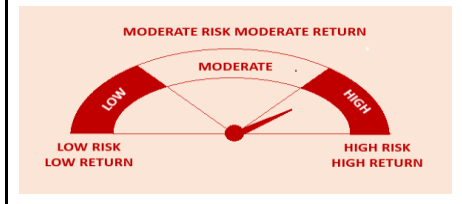
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>82.34%</b>
Reliance Industries Ltd.	6.84%
Reliance ETF Bank BeES	5.40%
Infosys Technologies Ltd.	5.35%
Kotak Mahindra MF - Kotak Banking ETF	4.96%
ICICI Bank Ltd.	3.79%
TATA Consultancy Services Ltd.	3.62%
Tata Steel Ltd.	3.53%
HDFC Ltd.	2.83%
Larsen & Toubro Ltd.	2.63%
HDFC Bank Ltd.	2.55%
ITC Ltd.	1.85%
Bharti Airtel Ltd. (Partly Paid)	1.83%



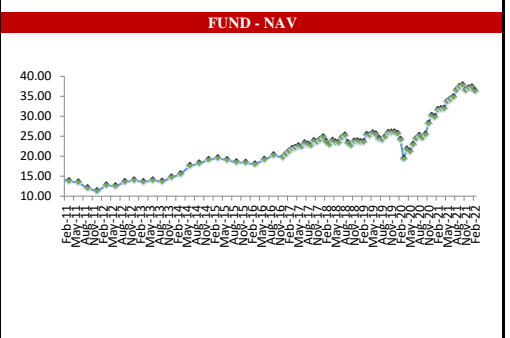
DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 28-Feb-2022	
Returns since Publication of NAV	
Absolute Return	262.57%
Simple Annual Return	19.38%
CAGR Return	9.97%

NAV & AUM as on 28-Feb-2022	
NAV	AUM (In Lakhs)
36.2574	9,445.50



Hindustan Unilever Ltd.	1.58%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.44%
SBI Cards & Payment Services Ltd.	1.39%
HCL Technologies Ltd.	1.26%
Bajaj Finance Ltd.	1.24%
Kotak PSU Bank ETF	1.23%
JINDAL STEEL & POWER Ltd.	1.15%
Tata Nifty Private Bank Exchange Traded Fund	1.13%
BEML Ltd.	1.09%
STEEL AUTHORITY OF INDIA Ltd.	1.07%
Indian Metals & Ferro Alloys Ltd.	1.03%
Kotak Mahindra Bank Ltd.	0.98%
NOCIL Ltd.	0.95%
Others	21.62%



**ABOUT THE FUND**

**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.

**STRATEGY**  
Balances high return and high risk from equity investments by the stability provided by fixed interest 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%	30.00%	2.19%
Fixed Income Instruments	40.00%	70.00%	44.60%
Equities	30.00%	60.00%	53.21%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 28-Feb-2022**

Returns since Publication of NAV

Absolute Return	186.69%
Simple Annual Return	13.78%
CAGR Return	8.08%

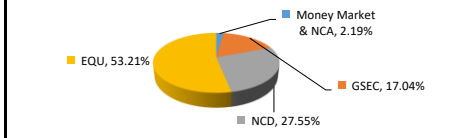
**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
28.6687	7,038.50

**Modified Duration (In Years)**

4.34

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2022**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA** **2.19%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES** **17.04%**

5.74% Gsec 2026 15/11/2026	6.63%
7.95% Gsec 2032 28/08/2032	2.60%
8% GOI Oil Bond 2026 23/03/2026	2.04%
7.88% Gsec 2030 19/03/2030	1.59%
6.90% GOI OIL Bond 2026 04/02/2026	1.46%
8.97% Central Government 05/12/2030	1.30%
0% CS 17 DEC 2027 17/12/2027	1.27%
7.92% West Bengal SDL 15/03/2027	0.15%

**SECURITIES HOLDINGS**

**CORPORATE DEBT** **27.55%**

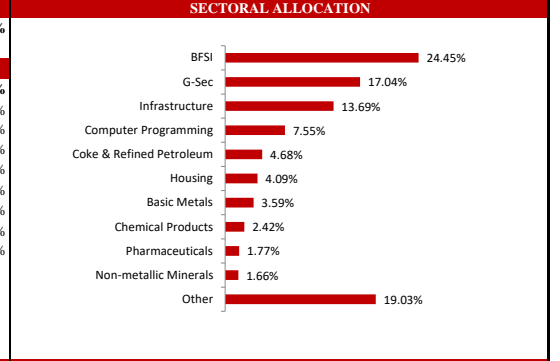
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.83%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.57%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.21%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.58%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.28%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.70%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.57%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.57%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.13%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.95%
Others	0.16%

**SECURITIES HOLDINGS**

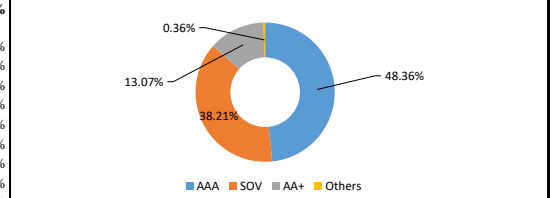
**EQUITY** **53.21%**

Reliance Industries Ltd.	4.21%
Infosys Technologies Ltd.	3.45%
Reliance ETF Bank BeES	3.35%
Kotak Mahindra MF - Kotak Banking ETF	3.21%
ICICI Bank Ltd.	2.67%
TATA Consultancy Services Ltd.	2.26%
Tata Steel Ltd.	2.20%
HDFC Bank Ltd.	1.85%
HDFC Ltd.	1.83%
Larsen & Toubro Ltd.	1.64%
Bharti Airtel Ltd. (Partly Paid)	1.21%
ITC Ltd.	1.14%
Hindustan Unilever Ltd.	1.07%
Kotak Mahindra Bank Ltd.	0.95%
SBI Cards & Payment Services Ltd.	0.88%
Bajaj Finance Ltd.	0.84%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.81%
HCL Technologies Ltd.	0.79%
Kotak PSU Bank ETF	0.77%
JINDAL STEEL & POWER Ltd.	0.73%
BEML Ltd.	0.70%
NOCIL Ltd.	0.69%
STEEL AUTHORITY OF INDIA Ltd.	0.66%
Indian Metals & Ferro Alloys Ltd.	0.65%
UltraTech Cement Ltd.	0.62%
Others	14.03%

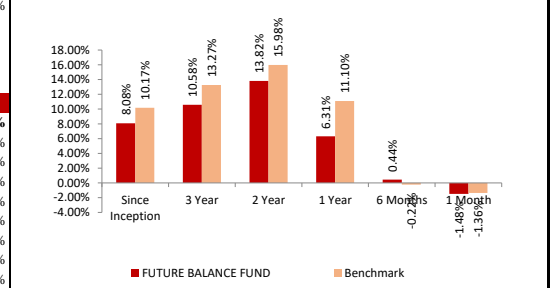
**SECTORAL ALLOCATION**



**Debt Rating Profile**

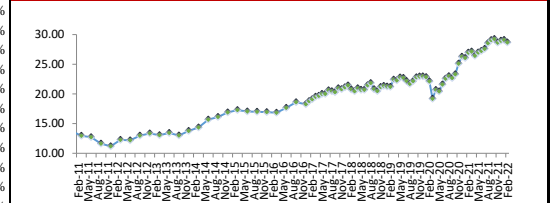


**BENCHMARK COMPARISON (CAGR RETURN)**



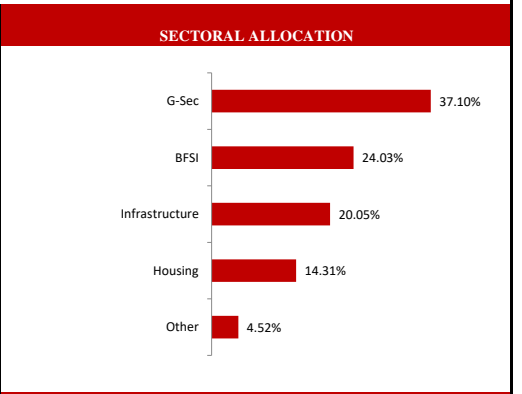
Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

**FUND - NAV**



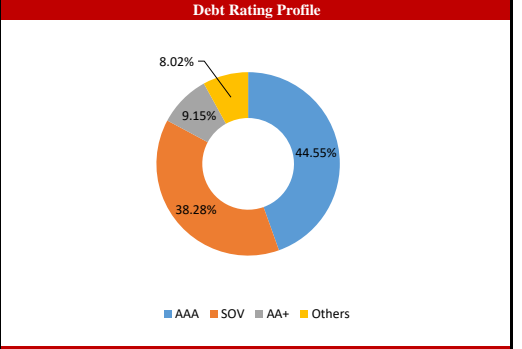
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.	
STRATEGY	
Investments in assets of low or moderate risk.	
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 28-Feb-2022	
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.52%</b>
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>37.10%</b>
7.88% Gsec 2030 19/03/2030	8.25%
5.74% Gsec 2026 15/11/2026	6.99%
7.95% Gsec 2032 28/08/2032	4.16%
6.90% GOI OIL Bond 2026 04/02/2026	3.71%
0% CS 17 DEC 2027 17/12/2027	3.31%
0% CS 12 DEC 2029 12/12/2029	2.83%
6.84% Gsec 2022 19/12/2022	2.35%
8% GOI Oil Bond 2026 23/03/2026	1.85%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.84%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.85%
Others	0.96%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.52%
Fixed Income Instruments	50.00%	100.00%	95.48%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>58.38%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.87%
8.70% LIC Housing Finance Ltd. 20/03/2029	6.01%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.57%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.97%
8.06% Bajaj Finance Ltd. 04/10/2029	4.66%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.14%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.10%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.67%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.37%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.88%
Others	10.15%



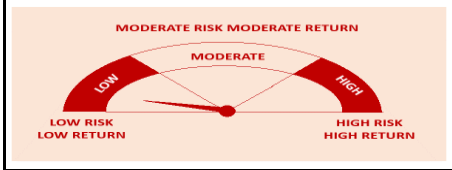
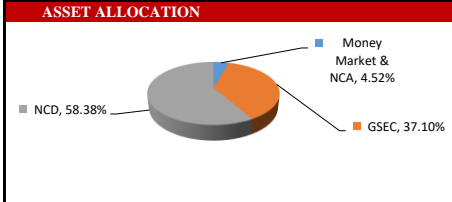
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

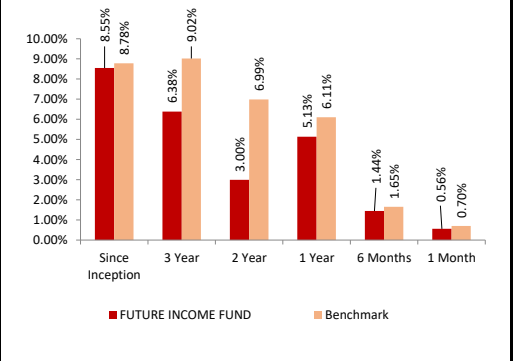
FUND PERFORMANCE as on 28-Feb-2022	
Returns since Publication of NAV	
Absolute Return	203.83%
Simple Annual Return	15.04%
CAGR Return	8.55%

NAV & AUM as on 28-Feb-2022	
NAV	AUM (In Lakhs)
30.3831	11,500.75

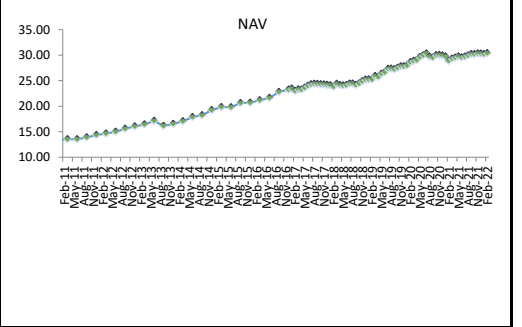
Modified Duration (In Years)	
4.56	



BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	8.55%
3 Year	9.02%
2 Year	6.99%
1 Year	6.11%
6 Months	1.44%
1 Month	0.70%

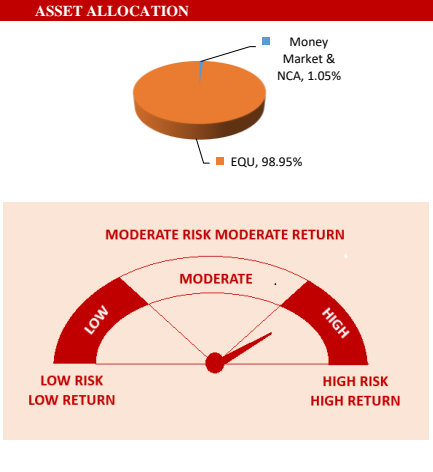
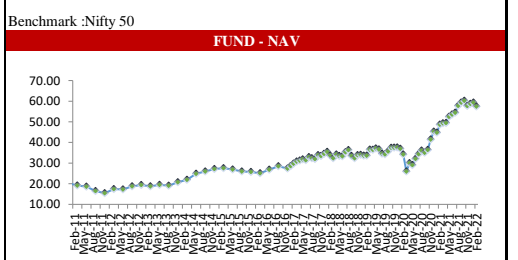
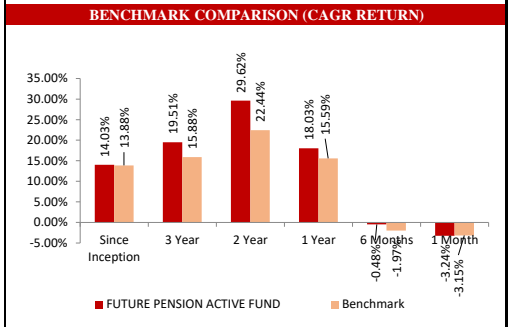
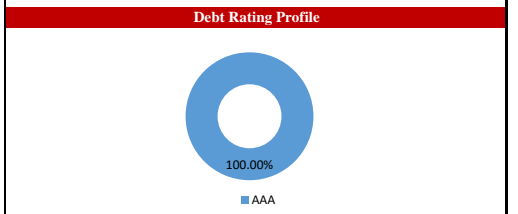
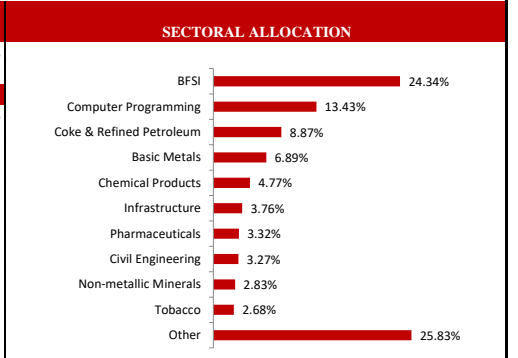


Benchmark :NIFTY Composite Debt Index



ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.05%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.95%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 28-Feb-2022			
Returns since Publication of NAV			
Absolute Return	474.43%		
Simple Annual Return	35.62%		
CAGR Return	14.03%		
NAV & AUM as on 28-Feb-2022			
NAV	AUM (In Lakhs)		
57.4426	828.91		

PORTFOLIO AS ON 28-Feb-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b> 1.05%	
<b>SECURITIES</b> 98.95%	
<b>EQUITY</b>	
Reliance Industries Ltd.	8.13%
Infosys Technologies Ltd.	6.37%
Kotak Mahindra MF - Kotak Banking ETF	5.87%
ICICI Bank Ltd.	5.35%
Reliance ETF Bank BeES	5.21%
Tata Steel Ltd.	4.25%
HDFC Bank Ltd.	4.18%
TATA Consultancy Services Ltd.	3.86%
HDFC Ltd.	3.39%
Larsen & Toubro Ltd.	3.27%
ITC Ltd.	2.22%
Hindustan Unilever Ltd.	2.07%
Bharti Airtel Ltd. (Partly Paid)	2.00%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.60%
State Bank of India	1.57%
Kotak Mahindra Bank Ltd.	1.57%
Bajaj Finance Ltd.	1.56%
SBI Cards & Payment Services Ltd.	1.50%
HCL Technologies Ltd.	1.50%
Kotak PSU Bank ETF	1.48%
NOCIL Ltd.	1.38%
JINDAL STEEL & POWER Ltd.	1.37%
STEEL AUTHORITY OF INDIA Ltd.	1.27%
Indian Metals & Ferro Alloys Ltd.	1.22%
BEML Ltd.	1.14%
Others	25.59%





ABOUT THE FUND				PORTFOLIO AS ON 28-Feb-2022																																																								
<b>OBJECTIVE</b> Provision of high expected returns with a moderate probability of negative return.				<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>2.05%</b>																																																								
<b>Fund Manager Details</b>				<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b> <b>18.79%</b>																																																								
		No. Of Funds Managed		8% GOI Oil Bond 2026 23/03/2026 7.43%																																																								
Fund Manager		Equity	Debt	Hybrid	8.15% Tamil Nadu SDL 2028 09/05/2028 4.59%																																																							
Niraj Kumar		5	4	7	8.51% Maharashtra SDL 09/03/2026 2.38%																																																							
Srijan Sinha		5	0	7	7.95% Gsec 2032 28/08/2032 2.25%																																																							
Yahya Bookwala		0	4	7	7.88% Gsec 2030 19/03/2030 1.99%																																																							
					7.25% GUJARAT SDL 2027 12/07/2027 0.14%																																																							
<b>ASSET ALLOCATION</b>				<b>SECURITIES</b> <b>CORPORATE DEBT</b> <b>15.28%</b>																																																								
<b>Composition</b>		<b>Min.</b>	<b>Max.</b>	<b>Actual</b>	8.70% LIC Housing Finance Ltd. 20/03/2029 5.19%																																																							
Cash and Money Market		0.00%	40.00%	2.05%	8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 5.15%																																																							
Fixed Income Instruments		30.00%	80.00%	34.07%	7.75% L&T Finance Ltd. 2025 10/07/2025 4.93%																																																							
Equities		20.00%	70.00%	63.88%																																																								
<b>RISK RETURN PROFILE</b>				<b>SECURITIES</b> <b>DEBT RATING PROFILE</b>																																																								
Risk		High		<b>Debt Rating Profile</b>																																																								
Return		High																																																										
<b>DATE OF INCEPTION</b> 20th October 2008				<b>BENCHMARK COMPARISON (CAGR RETURN)</b>																																																								
<b>FUND PERFORMANCE as on 28-Feb-2022</b>																																																												
Returns since Publication of NAV				Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50																																																								
Absolute Return		373.18%																																																										
Simple Annual Return		28.02%																																																										
CAGR Return		12.38%																																																										
<b>NAV as on 28-Feb-2022</b> 47.3182				<b>SECURITIES</b> <b>EQUITY</b> <b>63.88%</b>																																																								
<b>NAV &amp; AUM as on 28-Feb-2022</b>				<table border="1"> <thead> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>47.3182</td> <td>214.64</td> </tr> </tbody> </table>			NAV	AUM (In Lakhs)	47.3182	214.64																																																		
NAV	AUM (In Lakhs)																																																											
47.3182	214.64																																																											
<b>Modified Duration (In Years)</b> 4.37				<table border="1"> <thead> <tr> <th>SECURITIES</th> <th>HOLDINGS</th> </tr> </thead> <tbody> <tr><td>Reliance Industries Ltd.</td><td>5.38%</td></tr> <tr><td>ICICI Bank Ltd.</td><td>4.84%</td></tr> <tr><td>Infosys Technologies Ltd.</td><td>4.24%</td></tr> <tr><td>HDFC Bank Ltd.</td><td>3.61%</td></tr> <tr><td>Reliance ETF Bank BeES</td><td>3.12%</td></tr> <tr><td>TATA Consultancy Services Ltd.</td><td>2.81%</td></tr> <tr><td>Tata Steel Ltd.</td><td>2.63%</td></tr> <tr><td>HDFC Ltd.</td><td>2.16%</td></tr> <tr><td>Kotak Mahindra Bank Ltd.</td><td>2.06%</td></tr> <tr><td>Larsen &amp; Toubro Ltd.</td><td>2.02%</td></tr> <tr><td>ITC Ltd.</td><td>1.49%</td></tr> <tr><td>Hindustan Unilever Ltd.</td><td>1.40%</td></tr> <tr><td>ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF</td><td>1.29%</td></tr> <tr><td>Bharti Airtel Ltd. (Partly Paid)</td><td>1.27%</td></tr> <tr><td>Axis Bank Ltd.</td><td>1.22%</td></tr> <tr><td>Bajaj Finance Ltd.</td><td>1.21%</td></tr> <tr><td>State Bank of India</td><td>1.02%</td></tr> <tr><td>HCL Technologies Ltd.</td><td>0.97%</td></tr> <tr><td>Kotak PSU Bank ETF</td><td>0.96%</td></tr> <tr><td>NOCIL Ltd.</td><td>0.88%</td></tr> <tr><td>Indian Metals &amp; Ferro Alloys Ltd.</td><td>0.82%</td></tr> <tr><td>BEML Ltd.</td><td>0.81%</td></tr> <tr><td>UltraTech Cement Ltd.</td><td>0.80%</td></tr> <tr><td>STEEL AUTHORITY OF INDIA Ltd.</td><td>0.79%</td></tr> <tr><td>Tech Mahindra Ltd.</td><td>0.75%</td></tr> <tr><td>Others</td><td>15.34%</td></tr> </tbody> </table>			SECURITIES	HOLDINGS	Reliance Industries Ltd.	5.38%	ICICI Bank Ltd.	4.84%	Infosys Technologies Ltd.	4.24%	HDFC Bank Ltd.	3.61%	Reliance ETF Bank BeES	3.12%	TATA Consultancy Services Ltd.	2.81%	Tata Steel Ltd.	2.63%	HDFC Ltd.	2.16%	Kotak Mahindra Bank Ltd.	2.06%	Larsen & Toubro Ltd.	2.02%	ITC Ltd.	1.49%	Hindustan Unilever Ltd.	1.40%	ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.29%	Bharti Airtel Ltd. (Partly Paid)	1.27%	Axis Bank Ltd.	1.22%	Bajaj Finance Ltd.	1.21%	State Bank of India	1.02%	HCL Technologies Ltd.	0.97%	Kotak PSU Bank ETF	0.96%	NOCIL Ltd.	0.88%	Indian Metals & Ferro Alloys Ltd.	0.82%	BEML Ltd.	0.81%	UltraTech Cement Ltd.	0.80%	STEEL AUTHORITY OF INDIA Ltd.	0.79%	Tech Mahindra Ltd.	0.75%	Others	15.34%
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<b>ASSET ALLOCATION</b>																																																												

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

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.82%
Fixed Income Instruments	80.00%	100.00%	81.76%
Equities	0.00%	20.00%	15.42%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**  
17th October 2008

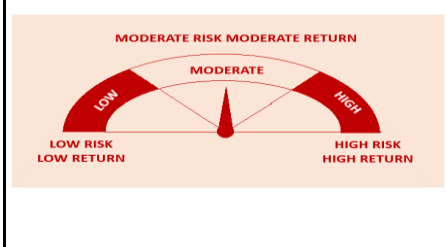
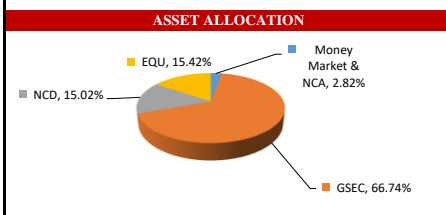
**FUND PERFORMANCE as on 28-Feb-2022**

Returns since Publication of NAV	
Absolute Return	277.62%
Simple Annual Return	20.85%
CAGR Return	10.49%

**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
37.7619	125.70

**Modified Duration (In Years)**  
4.95



**PORTFOLIO AS ON 28-Feb-2022**

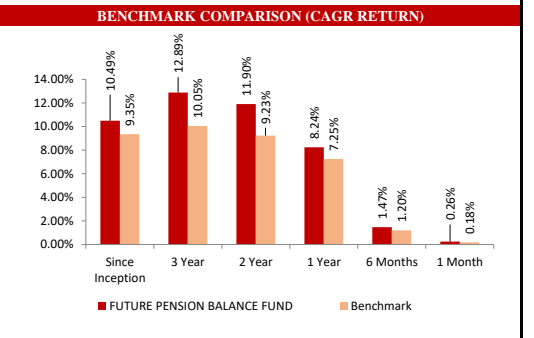
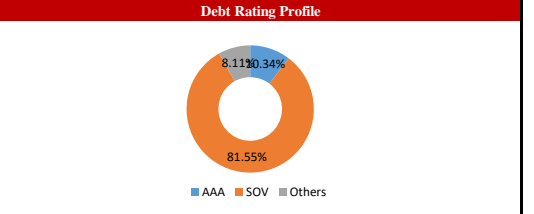
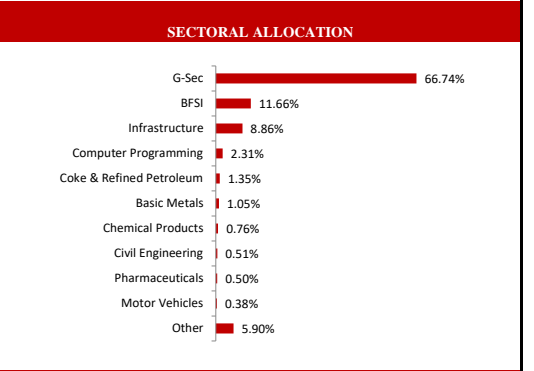
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.82%</b>
<b>SECURITIES</b>	<b>66.74%</b>
<b>GOVERNMENT SECURITIES</b>	<b>66.74%</b>
7.88% Gsec 2030 19/03/2030	20.40%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.55%
5.74% Gsec 2026 15/11/2026	9.03%
7.92% West Bengal SDL 15/03/2027	5.07%
8% GOI Oil Bond 2026 23/03/2026	4.23%
7.95% Gsec 2032 28/08/2032	3.85%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.84%
6.53% TAMIL NADU SDL 2031 06/01/2031	3.83%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.56%
8.70% Gujarat SDL 2028 19/09/2028	2.19%
Others	1.19%

**SECURITIES HOLDINGS**

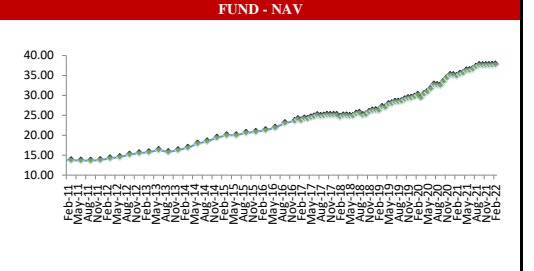
<b>CORPORATE DEBT</b>	<b>15.02%</b>
7.68% PFC Ltd. 15/07/2030	8.38%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.64%

**SECURITIES HOLDINGS**

<b>EQUITY</b>	<b>15.42%</b>
Reliance Industries Ltd.	1.22%
Infosys Technologies Ltd.	1.06%
ICICI Bank Ltd.	1.06%
HDFC Bank Ltd.	0.87%
Kotak Mahindra MF - Kotak Banking ETF	0.79%
TATA Consultancy Services Ltd.	0.71%
HDFC Ltd.	0.64%
Tata Steel Ltd.	0.63%
Larsen & Toubro Ltd.	0.51%
Kotak Mahindra Bank Ltd.	0.45%
Axis Bank Ltd.	0.34%
Hindustan Unilever Ltd.	0.31%
One 97 Communications Ltd.	0.29%
SBI Cards & Payment Services Ltd.	0.27%
State Bank of India	0.27%
Kotak PSU Bank ETF	0.24%
Bharti Airtel Ltd. (Partly Paid)	0.24%
HCL Technologies Ltd.	0.23%
Bajaj Finance Ltd.	0.22%
Indian Metals & Ferro Alloys Ltd.	0.22%
JINDAL STEEL & POWER Ltd.	0.22%
BEML Ltd.	0.21%
UltraTech Cement Ltd.	0.21%
NOCIL Ltd.	0.20%
STEEL AUTHORITY OF INDIA Ltd.	0.20%
Others	3.79%



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50



**ABOUT THE FUND**  
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%	2.86%
Fixed Income Instruments	0.00%	100.00%	97.14%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**  
17th October 2008

**FUND PERFORMANCE as on 28-Feb-2022**

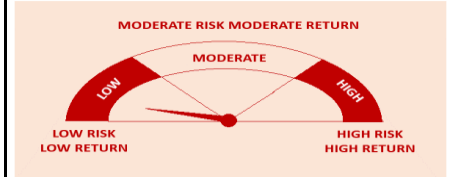
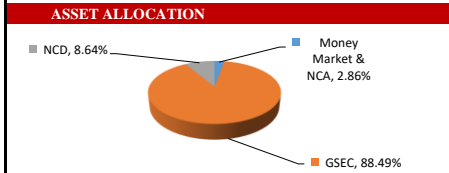
Returns since Publication of NAV

Absolute Return	224.09%
Simple Annual Return	16.83%
CAGR Return	9.23%

**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
32.4088	63.57

**Modified Duration (In Years)**  
4.41

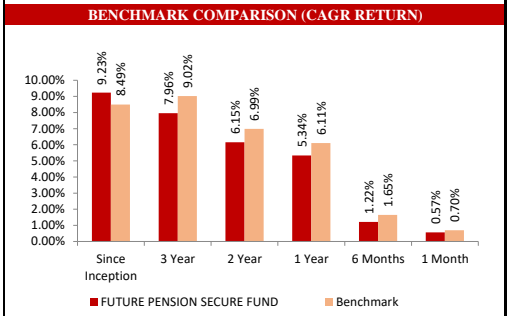
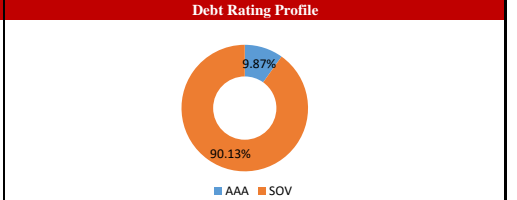
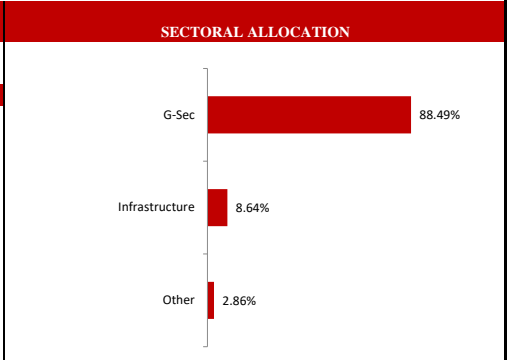


**PORTFOLIO AS ON 28-Feb-2022**

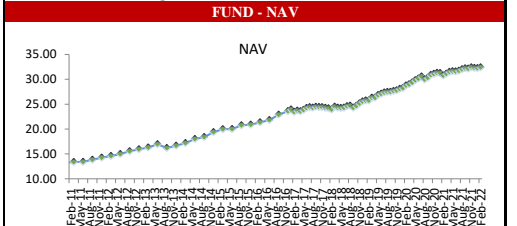
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.86%</b>
<b>SECURITIES</b>	<b>88.49%</b>
<b>GOVERNMENT SECURITIES</b>	
0% CS 17 DEC 2027 17/12/2027	16.19%
7.88% Gsec 2030 19/03/2030	13.45%
6.90% GOI OIL Bond 2026 04/02/2026	11.31%
4.48% Gsec 2023 02/11/2023	10.16%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.43%
5.74% Gsec 2026 15/11/2026	7.77%
7.95% Gsec 2032 28/08/2032	7.61%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.22%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.38%
8.24% Maharashtra SDL 2024 24/12/2024	3.37%
Others	1.63%

**SECURITIES HOLDINGS**

<b>CORPORATE DEBT</b>	<b>8.64%</b>
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.64%



Benchmark :NIFTY Composite Debt Index



**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.

**STRATEGY**  
Low risk investment such as money market instruments.

**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%	10.50%
Fixed Income Instruments	25.00%	100.00%	89.50%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 28-Feb-2022**

Returns since Publication of NAV

Absolute Return	183.48%
Simple Annual Return	13.54%
CAGR Return	7.99%

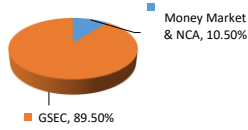
**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
28.3484	3,599.20

**Modified Duration (In Years)**

2.59

**ASSET ALLOCATION**



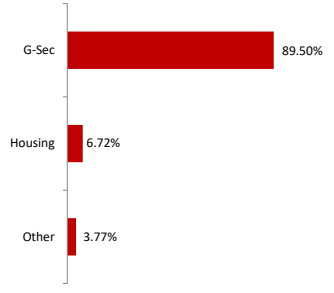
**PORTFOLIO AS ON 28-Feb-2022**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **10.50%**

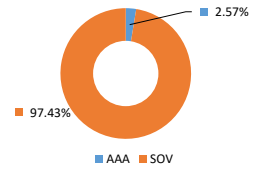
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>89.50%</b>
6.90% GOI OIL Bond 2026 04/02/2026	20.34%
4.48% Gsec 2023 02/11/2023	9.11%
8.24% Maharashtra SDL 2024 24/12/2024	8.72%
8.9% Tamil Nadu SDL 20/09/2022	8.55%
6.84% Gsec 2022 19/12/2022	8.49%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.51%
6.53% TAMIL NADU SDL 2031 06/01/2031	5.35%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.28%
8.86% Andhra Pradesh SDL 06/06/2022	4.22%
0% CS 17 DEC 2027 17/12/2027	3.81%
Others	11.11%

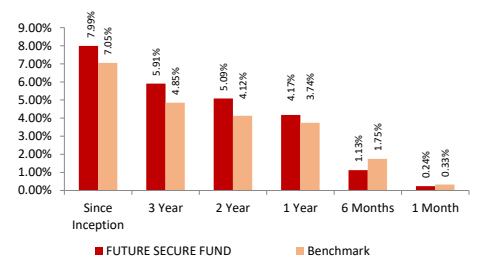
**SECTORAL ALLOCATION**



**Debt Rating Profile**

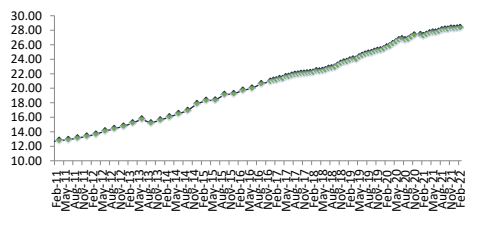


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

**STRATEGY**  
Investment in mix of mid cap and large cap companies across sectors

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	2.12%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	97.88%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

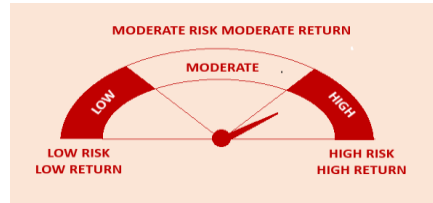
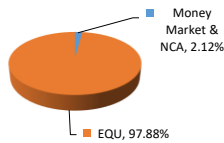
**FUND PERFORMANCE as on 28-Feb-2022**

Returns since Publication of NAV	
Absolute Return	91.44%
Simple Annual Return	28.14%
CAGR Return	22.12%

**NAV & AUM as on 28-Feb-2022**

NAV	AUM (In Lakhs)
19.1440	3,050.88

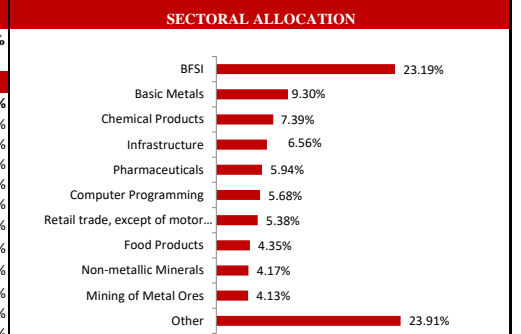
**ASSET ALLOCATION**



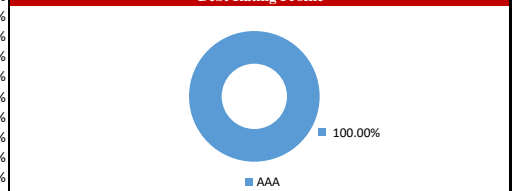
**PORTFOLIO AS ON 28-Feb-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.12%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.88%</b>
Tata Steel Ltd.	4.13%
JINDAL STEEL & POWER Ltd.	3.03%
SBI Cards & Payment Services Ltd.	3.02%
BEML Ltd.	2.64%
NOCIL Ltd.	2.55%
Ashok Leyland Ltd.	2.43%
Nagarjuna Construction Co. Ltd.	2.30%
Indian Metals & Ferro Alloys Ltd.	2.23%
Max Financial Services Ltd.	2.21%
RBL Bank Ltd.	2.17%
Genus Power Infrastructure Ltd.	2.17%
STEEL AUTHORITY OF INDIA Ltd.	2.15%
Ambuja Cements Ltd.	2.10%
The Ramco Cements Ltd.	2.07%
Mind tree Ltd.	2.07%
Dixon Technologies (India) Ltd.	1.98%
Bharat Forge Ltd.	1.95%
Zomato Ltd.	1.92%
Vedanta Ltd.	1.90%
Aarti Industries Ltd.	1.87%
Natco Pharma Ltd.	1.85%
Kotak PSU Bank ETF	1.81%
City Union Bank Ltd.	1.79%
AU Small Finance Bank Ltd.	1.68%
IPCA Laboratories Ltd.	1.66%
Others	42.23%

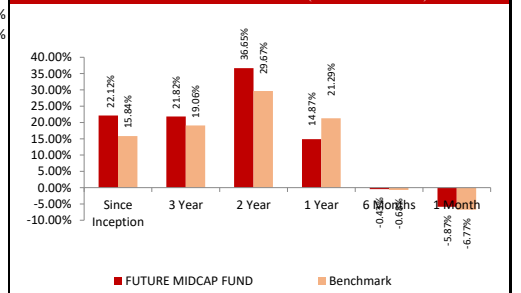
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Midcap 100 Index

**FUND - NAV**

