

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	258.58%	21.34%	11.11%	180.61%	15.85%	9.48%	223.45%	18.25%	10.06%	272.23%	20.20%	10.25%

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	190.99%	14.17%	8.25%	202.15%	15.00%	8.55%	493.66%	37.28%	14.40%	381.03%	28.78%	12.60%

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	276.65%	20.89%	10.53%	222.27%	16.79%	9.24%	182.82%	13.57%	8.02%	103.38%	32.59%	25.08%

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	200.71%	16.76%	9.63%	33.08%	11.64%	10.58%	52.80%	16.92%	14.55%	21.24%	18.59%	18.36%

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%	98.89%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.11%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

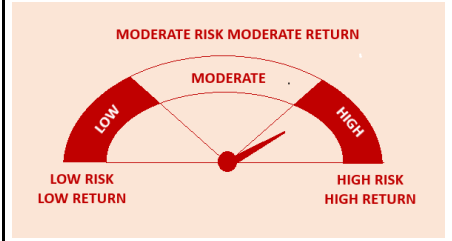
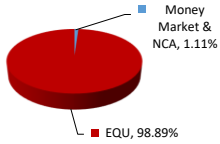
FUND PERFORMANCE as on

31-Jan-2022	
Returns since Publication of NAV	
Absolute Return	258.58%
Simple Annual Return	21.34%
CAGR Return	11.11%

NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
35,8584	7,333.18

ASSET ALLOCATION



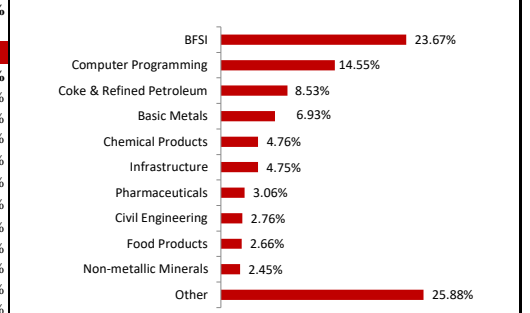
PORTFOLIO AS ON 31-Jan-2022

MONEY MARKET INSTRUMENTS & NCA **1.11%**

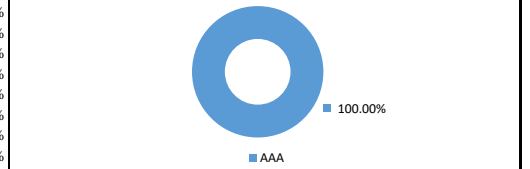
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.89%
Reliance Industries Ltd.	7.70%
Infosys Technologies Ltd.	5.95%
Reliance ETF Bank BeES	5.56%
ICICI Bank Ltd.	5.12%
Kotak Mahindra MF - Kotak Banking ETF	4.26%
TATA Consultancy Services Ltd.	3.97%
HDFC Ltd.	3.66%
HDFC Bank Ltd.	3.55%
Tata Steel Ltd.	3.50%
Larsen & Toubro Ltd.	2.76%
Bharti Airtel Ltd. (Partly Paid)	2.32%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	2.09%
Hindustan Unilever Ltd.	2.00%
Bajaj Finance Ltd.	1.94%
Kotak Mahindra Bank Ltd.	1.73%
ITC Ltd.	1.62%
Kotak PSU Bank ETF	1.61%
HCL Technologies Ltd.	1.55%
State Bank of India	1.37%
Hindalco Industries Ltd.	1.33%
SBI Cards & Payment Services Ltd.	1.29%
BEML Ltd.	1.24%
Axis Bank Ltd.	1.13%
JINDAL STEEL & POWER Ltd.	1.12%
NOCIL Ltd.	1.11%
Others	29.38%

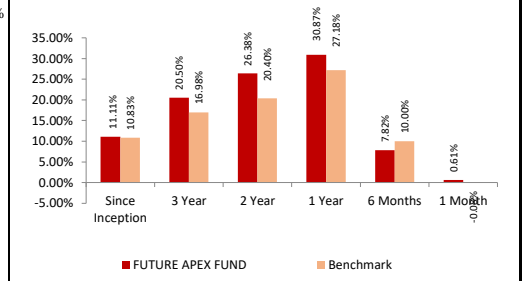
SECTORAL ALLOCATION



Debt Rating Profile

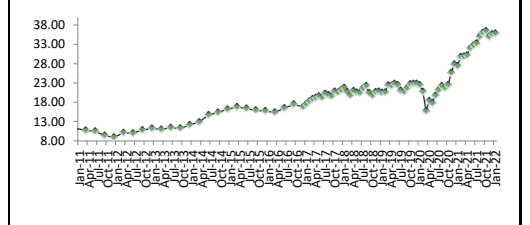


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50

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%	1.03%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.97%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

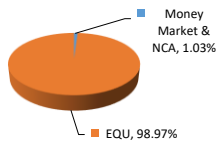
FUND PERFORMANCE as on

31-Jan-2022	
Returns since Publication of NAV	
Absolute Return	180.61%
Simple Annual Return	15.85%
CAGR Return	9.48%

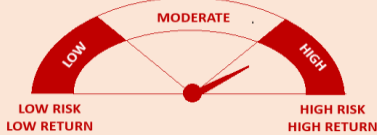
NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
28.0605	6,130.22

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 31-Jan-2022

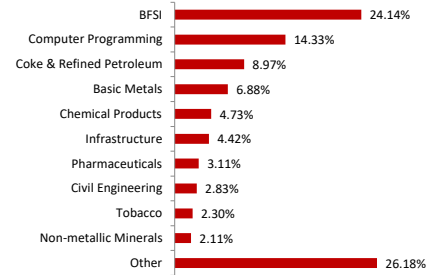
MONEY MARKET INSTRUMENTS & NCA **1.03%**

SECURITIES **HOLDINGS**

EQUITY **98.97%**

Reliance Industries Ltd.	8.14%
Infosys Technologies Ltd.	6.05%
ICICI Bank Ltd.	5.20%
Kotak Mahindra MF - Kotak Banking ETF	4.65%
Reliance ETF Bank BeES	4.53%
TATA Consultancy Services Ltd.	4.10%
HDFC Bank Ltd.	3.94%
HDFC Ltd.	3.86%
Tata Steel Ltd.	3.54%
Larsen & Toubro Ltd.	2.83%
ITC Ltd.	2.17%
Bharti Airtel Ltd. (Partly Paid)	2.16%
Hindustan Unilever Ltd.	2.10%
Kotak Mahindra Bank Ltd.	2.01%
Tata Nifty Private Bank Exchange Traded Fund	1.97%
Bajaj Finance Ltd.	1.88%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.86%
HCL Technologies Ltd.	1.74%
Kotak PSU Bank ETF	1.60%
SBI Cards & Payment Services Ltd.	1.26%
Hindalco Industries Ltd.	1.25%
State Bank of India	1.23%
BEML Ltd.	1.22%
NOCIL Ltd.	1.16%
JINDAL STEEL & POWER Ltd.	1.11%
Others	27.39%

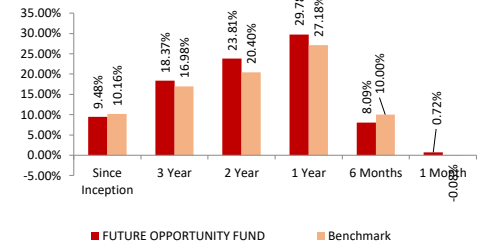
SECTORAL ALLOCATION



Debt Rating Profile

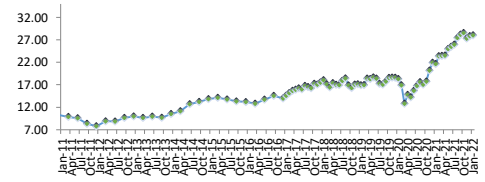


BENCHMARK COMPARISON (CAGR RETURN)



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%	0.99%
Equities	0.00%	100.00%	99.01%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

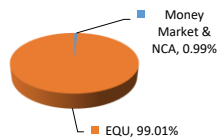
FUND PERFORMANCE as on 31-Jan-2022

Returns since Publication of NAV	
Absolute Return	223.45%
Simple Annual Return	18.25%
CAGR Return	10.06%

NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
32.3448	921.20

ASSET ALLOCATION



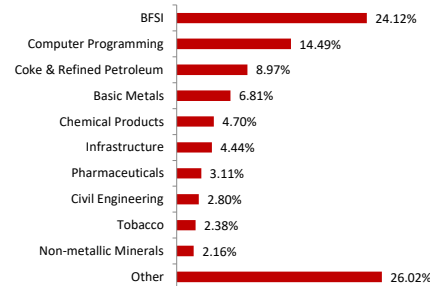
PORTFOLIO AS ON 31-Jan-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **0.99%**

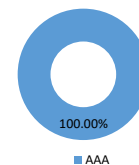
SECURITIES **HOLDINGS** **99.01%**

SECURITIES	HOLDINGS
EQUITY	99.01%
Reliance Industries Ltd.	8.14%
Infosys Technologies Ltd.	6.03%
Reliance ETF Bank BeES	5.86%
Kotak Mahindra MF - Kotak Banking ETF	5.62%
ICICI Bank Ltd.	5.00%
TATA Consultancy Services Ltd.	4.02%
HDFC Ltd.	3.84%
HDFC Bank Ltd.	3.83%
Tata Steel Ltd.	3.45%
Larsen & Toubro Ltd.	2.80%
ITC Ltd.	2.12%
Bajaj Finance Ltd.	2.08%
Hindustan Unilever Ltd.	2.06%
Bharti Airtel Ltd. (Partly Paid)	1.97%
Kotak Mahindra Bank Ltd.	1.96%
HCL Technologies Ltd.	1.71%
Kotak PSU Bank ETF	1.61%
SBI Cards & Payment Services Ltd.	1.55%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.51%
Hindalco Industries Ltd.	1.25%
Axis Bank Ltd.	1.21%
BEML Ltd.	1.20%
NOCIL Ltd.	1.17%
State Bank of India	1.14%
JINDAL STEEL & POWER Ltd.	1.12%
Others	26.76%

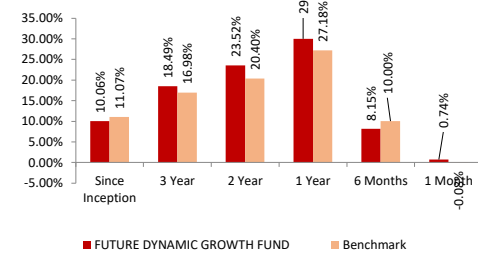
SECTORAL ALLOCATION



Debt Rating Profile

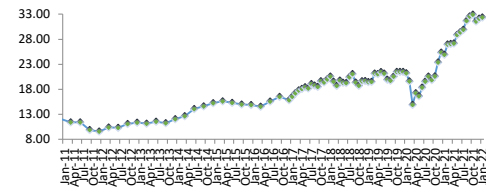


BENCHMARK COMPARISON (CAGR RETURN)



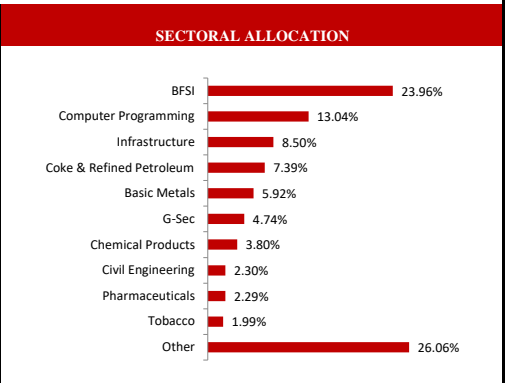
Benchmark : Nifty 50

FUND - NAV



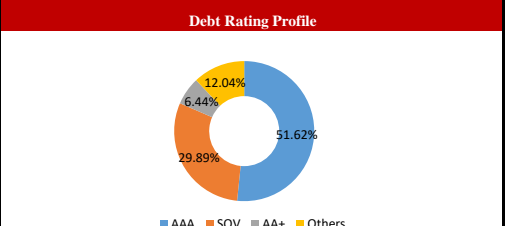
ABOUT THE FUND	
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.	
STRATEGY	
Investment in a spread of 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 31-Jan-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.43%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	4.74%
6.91% Maharashtra SDL 2033 15/09/2033	1.88%
6.90% GOI OIL Bond 2026 04/02/2026	1.27%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.00%
5.63% Gsec 2026 12/04/2026	0.36%
8.63% Tamil Nadu SDL 09/01/2023	0.24%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.43%
Fixed Income Instruments	10.00%	50.00%	15.60%
Equities	50.00%	90.00%	82.97%

SECURITIES	HOLDINGS
CORPORATE DEBT	10.86%
7.75% L&T Finance Ltd. 2025 10/07/2025	2.94%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.69%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.86%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.10%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.02%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.81%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.44%

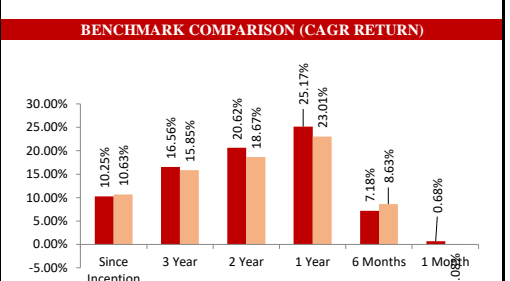


RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 31-Jan-2022	
Returns since Publication of NAV	
Absolute Return	272.23%
Simple Annual Return	20.20%
CAGR Return	10.25%

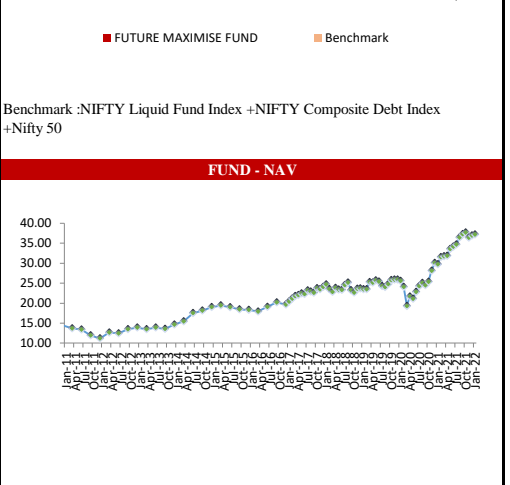
SECURITIES	HOLDINGS
EQUITY	82.97%
Reliance Industries Ltd.	6.71%
Reliance ETF Bank BeES	5.49%
Infosys Technologies Ltd.	5.25%
Kotak Mahindra MF - Kotak Banking ETF	5.20%
ICICI Bank Ltd.	3.70%
TATA Consultancy Services Ltd.	3.69%
Tata Steel Ltd.	3.16%
HDFC Ltd.	3.04%
HDFC Bank Ltd.	2.60%
Larsen & Toubro Ltd.	2.30%
Bharti Airtel Ltd. (Partly Paid)	1.87%
ITC Ltd.	1.83%

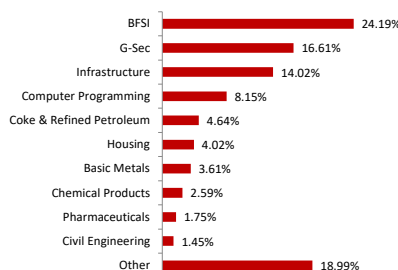
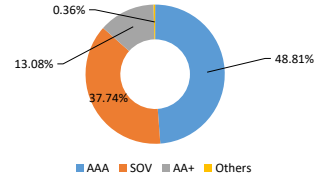
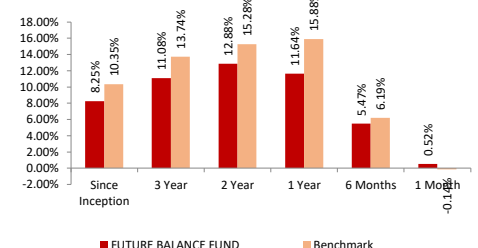
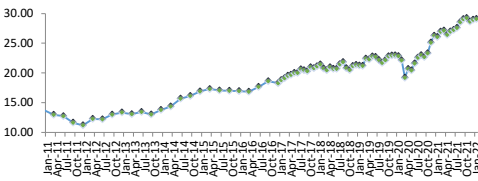
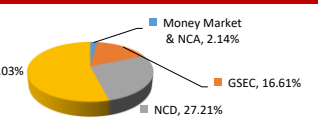
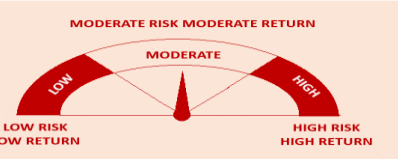


NAV & AUM as on 31-Jan-2022	
NAV	AUM (In Lakhs)
37.2227	9,743.23

Modified Duration (In Years)	
3.87	

Hindustan Unilever Ltd.	1.61%
Bajaj Finance Ltd.	1.51%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.46%
HCL Technologies Ltd.	1.45%
Kotak PSU Bank ETF	1.33%
SBI Cards & Payment Services Ltd.	1.29%
Tata Nifty Private Bank Exchange Traded Fund	1.12%
Kotak Mahindra Bank Ltd.	1.11%
BEML Ltd.	1.08%
Hindalco Industries Ltd.	1.02%
JINDAL STEEL & POWER Ltd.	0.93%
Indian Metals & Ferro Alloys Ltd.	0.87%
Adani Ports & Special Economic Zone Ltd.	0.81%
Others	22.54%



ABOUT THE FUND		PORTFOLIO AS ON 31-Jan-2022		SECTORAL ALLOCATION																																																									
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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 2.14%		SECURITIES HOLDINGS GOVERNMENT SECURITIES 16.61% 5.63% Gsec 2026 12/04/2026 6.89% 6.91% Maharashtra SDL 2033 15/09/2033 2.11% 8% GOI Oil Bond 2026 23/03/2026 2.03% 6.90% GOI OIL Bond 2026 04/02/2026 1.45% 6.87% Maharashtra SDL 2033 19/05/2033 1.43% 8.97% Central Government 05/12/2030 1.30% 0% CS 17 DEC 2027 17/12/2027 1.25% 7.92% West Bengal SDL 15/03/2027 0.15%		SECTORAL ALLOCATION  <table border="1"> <tr><td>BFSI</td><td>24.19%</td></tr> <tr><td>G-Sec</td><td>16.61%</td></tr> <tr><td>Infrastructure</td><td>14.02%</td></tr> <tr><td>Computer Programming</td><td>8.15%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>4.64%</td></tr> <tr><td>Housing</td><td>4.02%</td></tr> <tr><td>Basic Metals</td><td>3.61%</td></tr> <tr><td>Chemical Products</td><td>2.59%</td></tr> <tr><td>Pharmaceuticals</td><td>1.75%</td></tr> <tr><td>Civil Engineering</td><td>1.45%</td></tr> <tr><td>Other</td><td>18.99%</td></tr> </table>		BFSI	24.19%	G-Sec	16.61%	Infrastructure	14.02%	Computer Programming	8.15%	Coke & Refined Petroleum	4.64%	Housing	4.02%	Basic Metals	3.61%	Chemical Products	2.59%	Pharmaceuticals	1.75%	Civil Engineering	1.45%	Other	18.99%																																
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STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		SECURITIES HOLDINGS CORPORATE DEBT 27.21% 9.00% Shriram Transport Finance Company Ltd. 28/03/2028 5.76% 10.63% IOT Utkal Energy Services Ltd. 20/09/2028 5.51% 7.75% L&T Finance Ltd. 2025 10/07/2025 4.18% 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 2.54% 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 2.25% 7.02% Bajaj Finance Ltd. 2031 18/04/2031 1.68% 8.80% LIC Housing Finance Ltd. 25/01/2029 1.55% 8.55% Housing Development Finance Corporation Ltd. 27/03/2029 1.54% 10.63% IOT Utkal Energy Services Ltd. 20/07/2028 1.12% 8.70% LIC Housing Finance Ltd. 20/03/2029 0.93% Others 0.16%		Debt Rating Profile  <table border="1"> <tr><td>AAA</td><td>48.81%</td></tr> <tr><td>SOV</td><td>37.74%</td></tr> <tr><td>AA+</td><td>13.08%</td></tr> <tr><td>Others</td><td>0.36%</td></tr> </table>		AAA	48.81%	SOV	37.74%	AA+	13.08%	Others	0.36%																																																
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FUND MANAGER DETAILS <table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </tbody> </table>		Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	ASSET ALLOCATION <table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>30.00%</td> <td>2.14%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>40.00%</td> <td>70.00%</td> <td>43.82%</td> </tr> <tr> <td>Equities</td> <td>30.00%</td> <td>60.00%</td> <td>54.03%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	30.00%	2.14%	Fixed Income Instruments	40.00%	70.00%	43.82%	Equities	30.00%	60.00%	54.03%	BENCHMARK COMPARISON (CAGR RETURN)  <table border="1"> <thead> <tr> <th>Period</th> <th>Future Balance Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr><td>Since Inception</td><td>8.25%</td><td>10.35%</td></tr> <tr><td>3 Year</td><td>11.08%</td><td>13.74%</td></tr> <tr><td>2 Year</td><td>12.88%</td><td>15.28%</td></tr> <tr><td>1 Year</td><td>11.64%</td><td>15.88%</td></tr> <tr><td>6 Months</td><td>5.47%</td><td>6.19%</td></tr> <tr><td>1 Month</td><td>0.52%</td><td>-0.11%</td></tr> </tbody> </table>		Period	Future Balance Fund	Benchmark	Since Inception	8.25%	10.35%	3 Year	11.08%	13.74%	2 Year	12.88%	15.28%	1 Year	11.64%	15.88%	6 Months	5.47%	6.19%	1 Month	0.52%	-0.11%
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RISK RETURN PROFILE <table border="1"> <tr> <td>Risk</td> <td>Moderate</td> </tr> <tr> <td>Return</td> <td>High</td> </tr> </table>		Risk	Moderate	Return	High	SECURITIES HOLDINGS EQUITY 54.03% Reliance Industries Ltd. 4.21% Kotak Mahindra MF - Kotak Banking ETF 3.43% Reliance ETF Bank BeES 3.37% Infosys Technologies Ltd. 3.24% ICICI Bank Ltd. 2.52% TATA Consultancy Services Ltd. 2.31% HDFC Ltd. 1.99% Tata Steel Ltd. 1.97% HDFC Bank Ltd. 1.91% Larsen & Toubro Ltd. 1.45% Bharti Airtel Ltd. (Partly Paid) 1.29% ITC Ltd. 1.15% Hindustan Unilever Ltd. 1.11% Bajaj Finance Ltd. 1.04% Kotak Mahindra Bank Ltd. 1.02% HCL Technologies Ltd. 0.92% Kotak PSU Bank ETF 0.86% ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF 0.83% SBI Cards & Payment Services Ltd. 0.82% BEML Ltd. 0.72% Axis Bank Ltd. 0.67% Hindalco Industries Ltd. 0.65% NOCIL Ltd. 0.60% Aurobindo Pharma Ltd. 0.58% Indian Metals & Ferro Alloys Ltd. 0.56% Others 14.83%		FUND - NAV 																																																					
Risk	Moderate																																																												
Return	High																																																												
DATE OF INCEPTION 18th July 2008		NAV & AUM as on 31-Jan-2022 <table border="1"> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> <tr> <td>29.0991</td> <td>7,112.73</td> </tr> </table>		NAV	AUM (In Lakhs)	29.0991	7,112.73	ASSET ALLOCATION  <table border="1"> <tr><td>EQU</td><td>54.03%</td></tr> <tr><td>Money Market & NCA</td><td>2.14%</td></tr> <tr><td>GSEC</td><td>16.61%</td></tr> <tr><td>NCD</td><td>27.21%</td></tr> </table>		EQU	54.03%	Money Market & NCA	2.14%	GSEC	16.61%	NCD	27.21%																																												
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MODIFIED DURATION (In Years) 4.35		ASSET ALLOCATION  <p>MODERATE RISK MODERATE RETURN</p> <p>LOW RISK LOW RETURN MODERATE HIGH RISK HIGH RETURN</p>		Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50																																																									

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	5.27%
Fixed Income Instruments	50.00%	100.00%	94.73%
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-Jan-2022

Returns since Publication of NAV

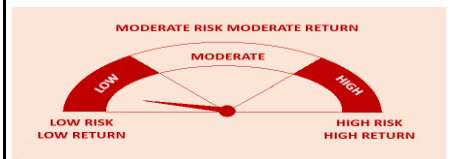
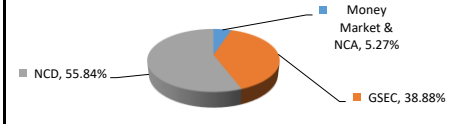
Absolute Return	202.15%
Simple Annual Return	15.00%
CAGR Return	8.55%

NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
30.2148	11,580.48

Modified Duration (In Years)
4.56

ASSET ALLOCATION



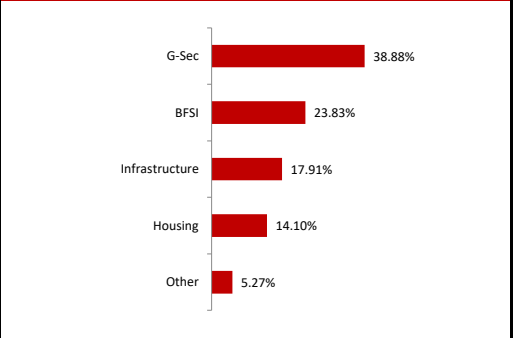
PORTFOLIO AS ON 31-Jan-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.27%
SECURITIES	38.88%
GOVERNMENT SECURITIES	38.88%
5.63% Gsec 2026 12/04/2026	9.28%
7.11% GUJARAT SDL 2031 17/03/2031	6.06%
6.90% GOI OIL Bond 2026 04/02/2026	3.69%
0% CS 17 DEC 2027 17/12/2027	3.29%
0% CS 12 DEC 2029 12/12/2029	2.82%
6.96% Karnataka SDL 2031 13/10/2031	2.80%
6.84% Gsec 2022 19/12/2022	2.33%
7.12% Karnataka SDL 2034	2.18%
8% GOI Oil Bond 2026 23/03/2026	1.84%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.83%
Others	2.76%

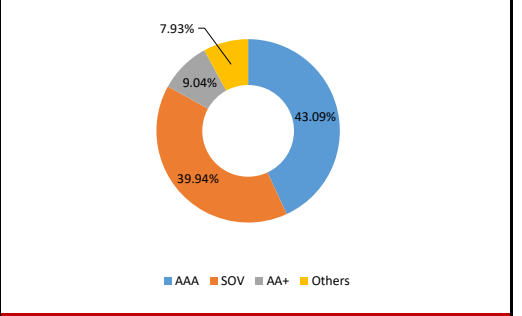
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	55.84%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.80%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.91%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.51%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.93%
8.06% Bajaj Finance Ltd. 04/10/2029	4.61%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.11%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.09%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.64%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.33%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.83%
Others	8.10%

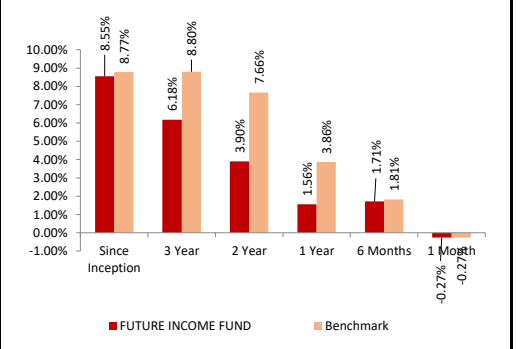
SECTORAL ALLOCATION



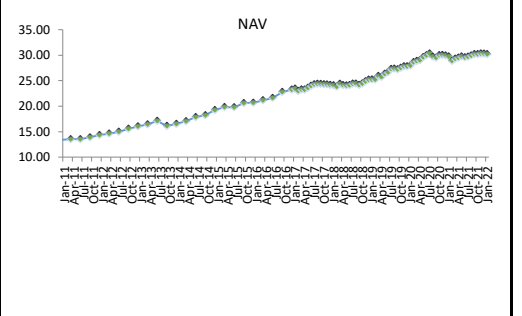
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)

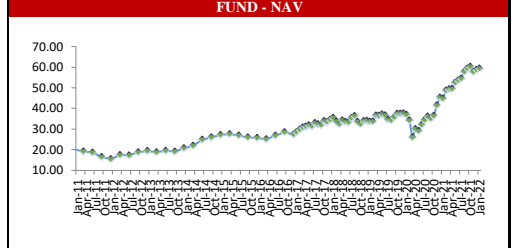
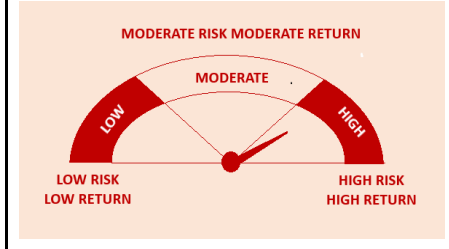
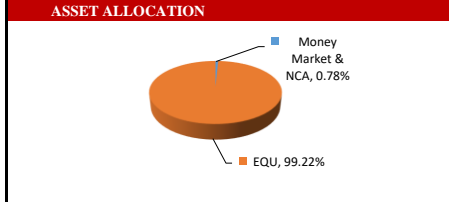
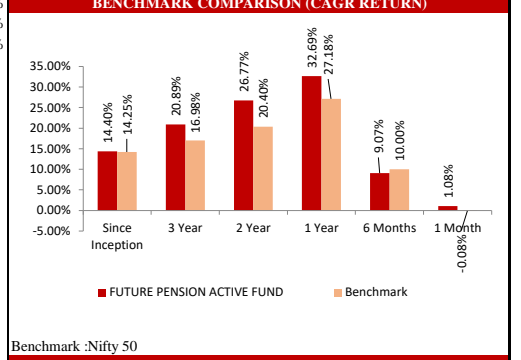
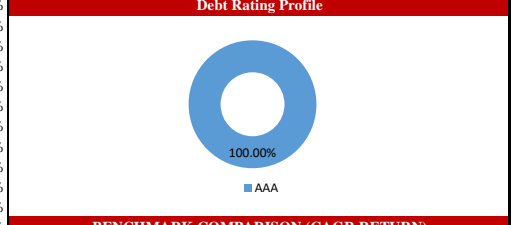
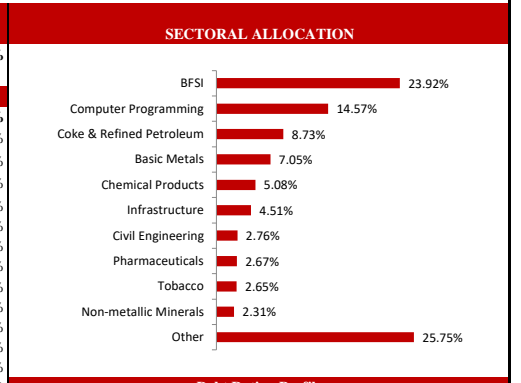


FUND - NAV



ABOUT THE FUND			
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%	0.78%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.22%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Jan-2022			
Returns since Publication of NAV			
Absolute Return	493.66%		
Simple Annual Return	37.28%		
CAGR Return	14.40%		
NAV & AUM as on 31-Jan-2022			
NAV	AUM (In Lakhs)		
59.3655	860.46		

PORTFOLIO AS ON 31-Jan-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	0.78%
SECURITIES	
EQUITY	
	99.22%
Reliance Industries Ltd.	7.92%
Kotak Mahindra MF - Kotak Banking ETF	6.10%
Infosys Technologies Ltd.	6.01%
Reliance ETF Bank BeES	5.27%
ICICI Bank Ltd.	4.92%
HDFC Bank Ltd.	3.94%
TATA Consultancy Services Ltd.	3.91%
Tata Steel Ltd.	3.84%
HDFC Ltd.	3.65%
Larsen & Toubro Ltd.	2.76%
ITC Ltd.	2.19%
Hindustan Unilever Ltd.	2.09%
Bharti Airtel Ltd. (Partly Paid)	2.01%
Kotak Mahindra Bank Ltd.	1.80%
Bajaj Finance Ltd.	1.79%
Kotak PSU Bank ETF	1.63%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	1.59%
HCL Technologies Ltd.	1.53%
State Bank of India	1.41%
SBI Cards & Payment Services Ltd.	1.36%
Axis Bank Ltd.	1.21%
NOCIL Ltd.	1.20%
BEML Ltd.	1.16%
JINDAL STEEL & POWER Ltd.	1.14%
Hindalco Industries Ltd.	1.08%
Others	27.70%



ABOUT THE FUND				PORTFOLIO AS ON 31-Jan-2022		
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 1.86%		
Fund Manager Details				SECURITIES GOVERNMENT SECURITIES 18.23%		
		No. Of Funds Managed		8% GOI Oil Bond 2026 23/03/2026		
Fund Manager		Equity	Debt	Hybrid	7.15%	
Niraj Kumar		5	4	7	8.15% Tamil Nadu SDL 2028 09/05/2028	
Srijan Sinha		5	0	7	8.51% Maharashtra SDL 09/03/2026	
Yahya Bookwala		0	4	7	6.87% Maharashtra SDL 2033 19/05/2033	
ASSET ALLOCATION				7.12% Karnataka SDL 2034		
Composition		Min.	Max.	Actual	7.25% GUJARAT SDL 2027 12/07/2027	
Cash and Money Market		0.00%	40.00%	1.86%		
Fixed Income Instruments		30.00%	80.00%	32.81%		
Equities		20.00%	70.00%	65.33%		
RISK RETURN PROFILE				SECURITIES CORPORATE DEBT 14.58%		
Risk		High		8.70% LIC Housing Finance Ltd. 20/03/2029		
Return		High		8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		
DATE OF INCEPTION 20th October 2008				7.75% L&T Finance Ltd. 2025 10/07/2025		
FUND PERFORMANCE as on 31-Jan-2022						
Returns since Publication of NAV						
Absolute Return		381.03%				
Simple Annual Return		28.78%				
CAGR Return		12.60%				
NAV as on 31-Jan-2022 48.1031				SECURITIES EQUITY 65.33%		
NAV & AUM as on 31-Jan-2022				RELIANCE INDUSTRIES LTD. 5.21%		
NAV		AUM (In Lakhs)		ICICI BANK LTD. 4.75%		
48.1031		224.01		INFOSYS TECHNOLOGIES LTD. 4.11%		
Modified Duration (In Years) 4.59				HDFC BANK LTD. 3.93%		
ASSET ALLOCATION				RELIANCE ETF BANK BEES 3.01%		
				TATA CONSULTANCY SERVICES LTD. 2.84%		
				TATA STEEL LTD. 2.52%		
				HDFC LTD. 2.43%		
				KOTAK MAHINDRA BANK LTD. 1.99%		
				LARSEN & TOUBRO LTD. 1.81%		
				ITC LTD. 1.45%		
				HINDUSTAN UNILEVER LTD. 1.40%		
				ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF 1.28%		
				BHARTI AIRTEL LTD. (Partly Paid) 1.26%		
				AXIS BANK LTD. 1.22%		
				BAJAJ FINANCE LTD. 1.16%		
				KOTAK PSU BANK ETF 1.06%		
				STATE BANK OF INDIA 1.04%		
				HCL TECHNOLOGIES LTD. 1.02%		
				HINDALCO INDUSTRIES LTD. 0.90%		
				JINDAL STEEL & POWER LTD. 0.85%		
				KOTAK MAHINDRA MF - KOTAK BANKING ETF 0.81%		
				NOCIL LTD. 0.76%		
				BEML LTD. 0.75%		
				ULTRA TECH CEMENT LTD. 0.71%		
				Others 17.05%		
				DEBT RATING PROFILE		
				BENCHMARK COMPARISON (CAGR RETURN)		
				Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50		
				FUND - NAV		

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%	2.43%
Fixed Income Instruments	80.00%	100.00%	81.90%
Equities	0.00%	20.00%	15.67%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Jan-2022

Returns since Publication of NAV	
Absolute Return	276.65%
Simple Annual Return	20.89%
CAGR Return	10.53%

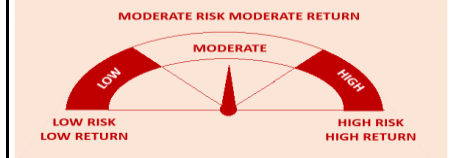
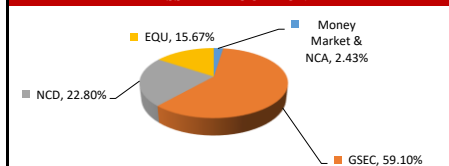
NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
37.6652	130.68

Modified Duration (In Years)

5.52

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2022

MONEY MARKET INSTRUMENTS & NCA 2.43%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES 59.10%	
6.87% Maharashtra SDL 2033 19/05/2033	14.87%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.14%
7.92% West Bengal SDL 15/03/2027	4.88%
6.91% Maharashtra SDL 2033 15/09/2033	4.46%
8% GOI Oil Bond 2026 23/03/2026	4.09%
5.63% Gsec 2026 12/04/2026	3.79%
7.12% Karnataka SDL 2034	3.78%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.69%
6.53% TAMIL NADU SDL 2031 06/01/2031	3.69%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.48%
Others	3.24%

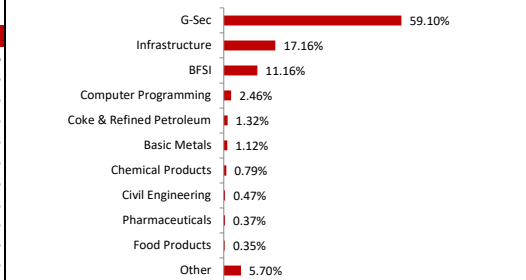
SECURITIES HOLDINGS 22.80%

SECURITIES	HOLDINGS
CORPORATE DEBT 22.80%	
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	8.43%
7.68% PFC Ltd. 15/07/2030	8.00%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.37%

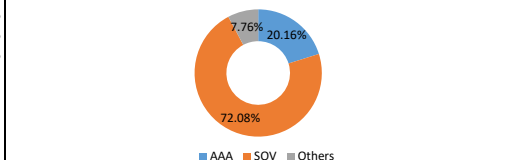
SECURITIES HOLDINGS 15.67%

SECURITIES	HOLDINGS
EQUITY 15.67%	
Reliance Industries Ltd.	1.19%
ICICI Bank Ltd.	1.00%
Infosys Technologies Ltd.	0.92%
HDFC Bank Ltd.	0.88%
Kotak Mahindra MF - Kotak Banking ETF	0.80%
TATA Consultancy Services Ltd.	0.71%
HDFC Ltd.	0.62%
Tata Steel Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.55%
Larsen & Toubro Ltd.	0.47%
Bharti Airtel Ltd. (Partly Paid)	0.39%
Bajaj Finance Ltd.	0.37%
Hindustan Unilever Ltd.	0.37%
Axis Bank Ltd.	0.34%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.33%
HCL Technologies Ltd.	0.32%
Kotak PSU Bank ETF	0.30%
BEML Ltd.	0.24%
State Bank of India	0.23%
SBI Cards & Payment Services Ltd.	0.23%
Hindalco Industries Ltd.	0.22%
IndusInd Bank Ltd.	0.19%
Indian Metals & Ferro Alloys Ltd.	0.18%
JINDAL STEEL & POWER Ltd.	0.18%
TATA Motors Ltd. (DVR)	0.18%
Others	3.87%

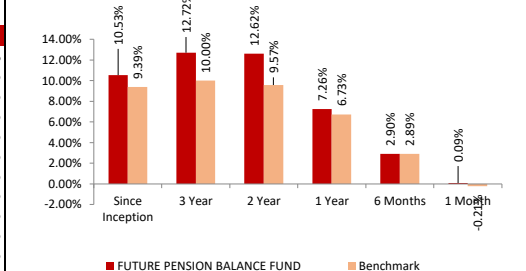
SECTORAL ALLOCATION



Debt Rating Profile

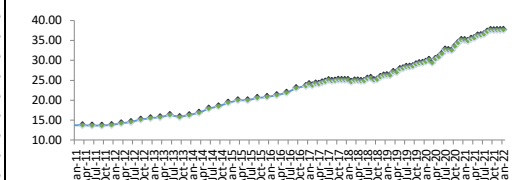


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND
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%	7.42%
Fixed Income Instruments	0.00%	100.00%	92.58%
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-Jan-2022

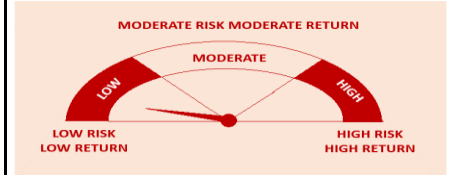
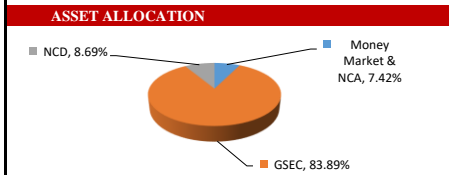
Returns since Publication of NAV

Absolute Return	222.27%
Simple Annual Return	16.79%
CAGR Return	9.24%

NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
32.2266	63.12

Modified Duration (In Years)
4.35

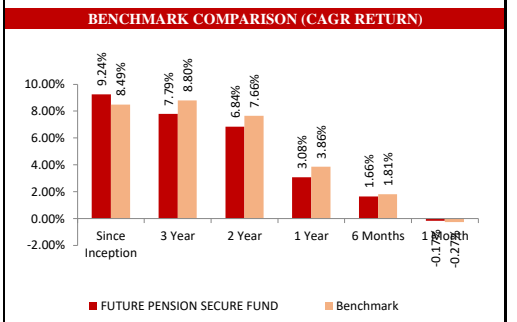
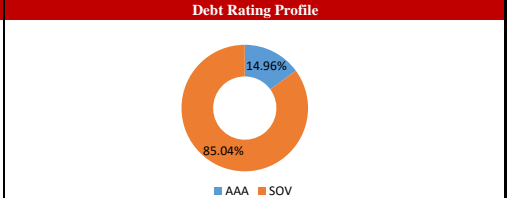
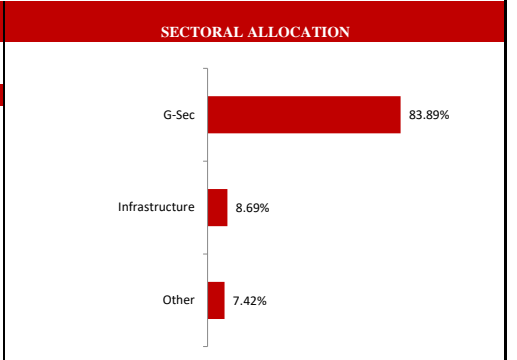


PORTFOLIO AS ON 31-Jan-2022

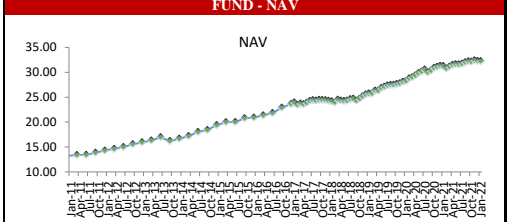
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.42%
SECURITIES	83.89%
GOVERNMENT SECURITIES	83.89%
0% CS 17 DEC 2027 17/12/2027	16.29%
6.90% GOI OIL Bond 2026 04/02/2026	11.41%
4.48% Gsec 2023 02/11/2023	10.20%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.49%
7.12% Karnataka SDL 2034	8.22%
5.63% Gsec 2026 12/04/2026	7.85%
6.87% Maharashtra SDL 2033 19/05/2033	7.69%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.25%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.42%
8.24% Maharashtra SDL 2024 24/12/2024	3.42%
Others	1.64%

SECURITIES HOLDINGS

CORPORATE DEBT	8.69%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.69%



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%	10.26%
Fixed Income Instruments	25.00%	100.00%	89.74%
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-Jan-2022

Returns since Publication of NAV	
Absolute Return	182.82%
Simple Annual Return	13.57%
CAGR Return	8.02%

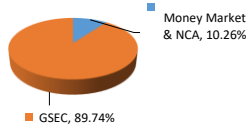
NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
28.2815	3,732.31

Modified Duration (In Years)

2.29

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **10.26%**

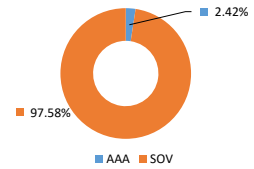
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	89.74%
6.90% GOI OIL Bond 2026 04/02/2026	19.65%
4.48% Gsec 2023 02/11/2023	8.76%
5.09% Gsec 2022 13/04/2022	8.73%
8.24% Maharashtra SDL 2024 24/12/2024	8.48%
8.9% Tamil Nadu SDL 20/09/2022	8.27%
6.84% Gsec 2022 19/12/2022	8.20%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.35%
6.53% TAMIL NADU SDL 2031 06/01/2031	5.17%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.14%
8.86% Andhra Pradesh SDL 06/06/2022	4.09%
Others	8.90%

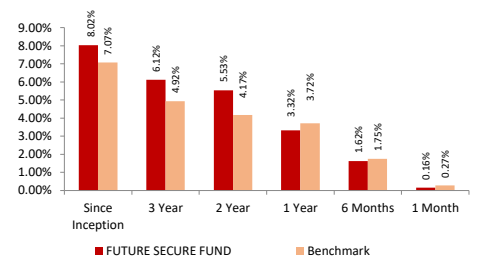
SECTORAL ALLOCATION



Debt Rating Profile

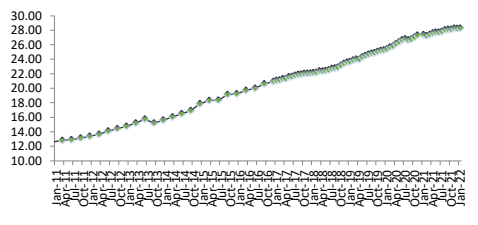


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.21%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.79%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
4th December 2018

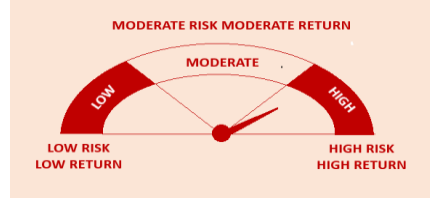
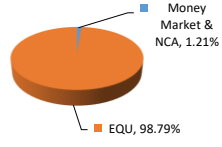
FUND PERFORMANCE as on 31-Jan-2022

Returns since Publication of NAV	
Absolute Return	103.38%
Simple Annual Return	32.59%
CAGR Return	25.08%

NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
20.3381	3,106.73

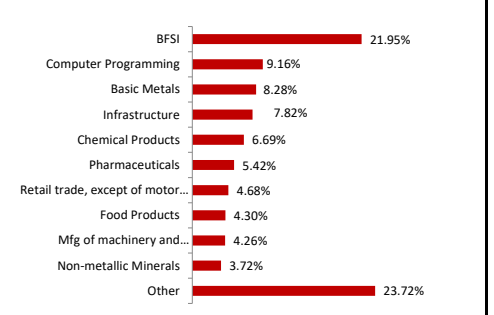
ASSET ALLOCATION



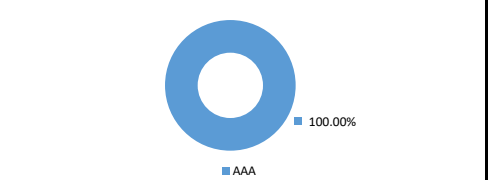
PORTFOLIO AS ON 31-Jan-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.21%
SECURITIES	HOLDINGS
EQUITY	98.79%
Tata Steel Ltd.	3.57%
BEML Ltd.	3.17%
SBI Cards & Payment Services Ltd.	3.04%
Mphasis Ltd.	2.61%
Zomato Ltd.	2.42%
Ashok Leyland Ltd.	2.24%
NOCIL Ltd.	2.18%
JINDAL STEEL & POWER Ltd.	2.17%
Mind tree Ltd.	2.10%
Bharat Forge Ltd.	2.07%
The Ramco Cements Ltd.	2.04%
City Union Bank Ltd.	2.02%
Dixon Technologies (India) Ltd.	1.99%
Aarti Industries Ltd.	1.95%
Zee Entertainment Enterprises Ltd.	1.91%
Indian Metals & Ferro Alloys Ltd.	1.89%
Genus Power Infrastrucure Ltd.	1.87%
Wipro Ltd.	1.84%
Kotak PSU Bank ETF	1.82%
Nagarjuna Construction Co. Ltd.	1.81%
Punjab National Bank	1.81%
Mahindra & Mahindra Financial Services Ltd.	1.80%
Vedanta Ltd.	1.77%
Shriram Transport Finance Company Ltd.	1.72%
IPCA Laboratories Ltd.	1.72%
Others	45.28%

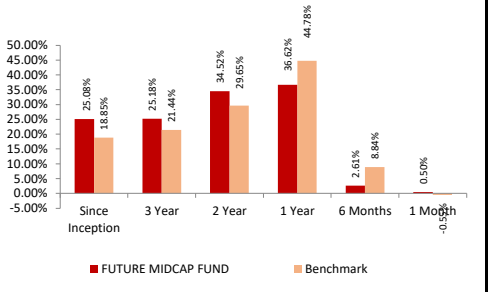
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

