

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	313.66%	23.18%	11.07%	221.78%	17.32%	9.56%	270.62%	19.82%	10.07%	321.66%	21.61%	10.15%
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	222.05%	14.92%	8.17%	219.13%	14.72%	8.11%	599.10%	40.89%	14.19%	451.95%	30.85%	12.37%
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	310.06%	21.16%	10.11%	242.51%	16.55%	8.77%	200.02%	13.44%	7.66%	146.83%	32.03%	21.79%
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	231.01%	17.25%	9.35%	43.65%	10.27%	8.89%	68.49%	15.11%	12.20%	39.50%	15.47%	13.92%

ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	98.61%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.39%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

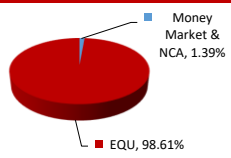
FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	313.66%
Simple Annual Return	23.18%
CAGR Return	11.07%

NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
41.3658	7,375.89

ASSET ALLOCATION



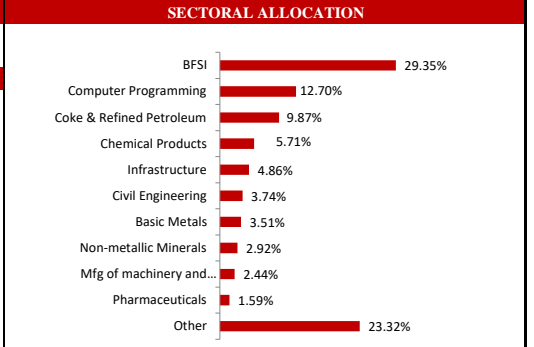
PORTFOLIO AS ON 30-Jun-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 1.39%

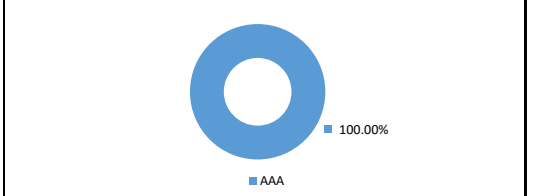
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.61%
Reliance Industries Ltd.	8.94%
Infosys Technologies Ltd.	6.35%
HDFC Ltd.	5.80%
HDFC Bank Ltd.	5.15%
ICICI Bank Ltd.	4.39%
Larsen & Toubro Ltd.	3.74%
Tata Consultancy Services Ltd.	3.31%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.62%
State Bank of India	2.31%
Axis Bank Ltd.	2.16%
Hindustan Unilever Ltd.	2.15%
UTI NIFTY BANK ETF	2.10%
Bandhan Bank Ltd.	1.99%
Mirae Asset Fin Services ETF	1.92%
LIC Housing Finance Ltd.	1.79%
Tata Steel Ltd.	1.68%
SBI-ETF NIFTY BANK	1.63%
City Union Bank Ltd.	1.62%
Bajaj Finance Ltd.	1.59%
Kotak PSU Bank ETF	1.59%
UPL Ltd.	1.54%
Genus Power Infrastructure Ltd.	1.44%
Ambuja Cements Ltd.	1.13%
NTPC Ltd.	1.12%
Oil & Natural Gas Corporation Ltd.	1.06%
Others	29.49%

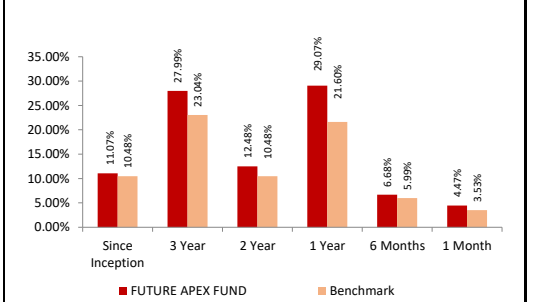
SECTORAL ALLOCATION



Debt Rating Profile

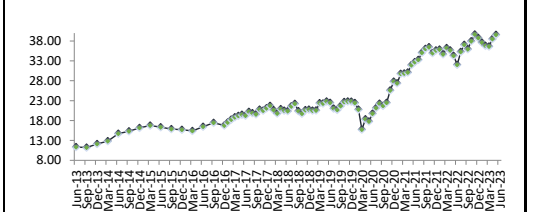


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	2.95%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.05%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

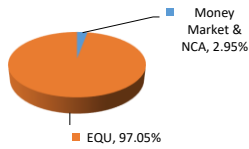
FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	221.78%
Simple Annual Return	17.32%
CAGR Return	9.56%

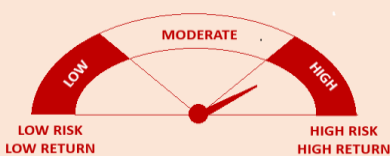
NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
32.1783	6,195.91

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



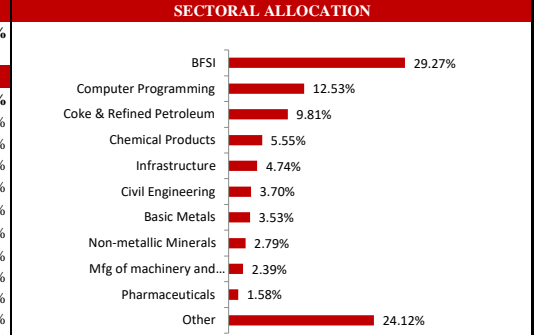
PORTFOLIO AS ON 30-Jun-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 2.95%

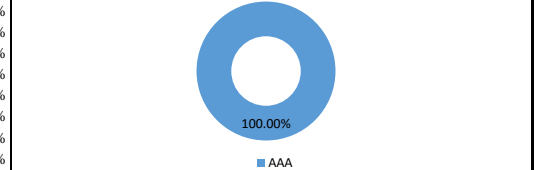
SECURITIES
EQUITY 97.05%

Reliance Industries Ltd.	8.91%
Infosys Technologies Ltd.	6.31%
HDFC Ltd.	5.70%
HDFC Bank Ltd.	5.27%
ICICI Bank Ltd.	4.32%
Larsen & Toubro Ltd.	3.70%
Tata Consultancy Services Ltd.	3.29%
Reliance ETF Bank BeES	2.34%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.25%
State Bank of India	2.07%
Hindustan Unilever Ltd.	2.03%
LIC Housing Finance Ltd.	2.02%
Bandhan Bank Ltd.	1.99%
Mirae Asset Fin Services ETF	1.96%
Axis Bank Ltd.	1.88%
SBI-ETF NIFTY BANK	1.62%
Tata Steel Ltd.	1.60%
Bajaj Finance Ltd.	1.58%
City Union Bank Ltd.	1.53%
Kotak PSU Bank ETF	1.53%
UPL Ltd.	1.49%
Genus Power Infrastructure Ltd.	1.43%
Kotak Mahindra Bank Ltd.	1.19%
UTI NIFTY BANK ETF	1.18%
NTPC Ltd.	1.11%
Others	28.77%

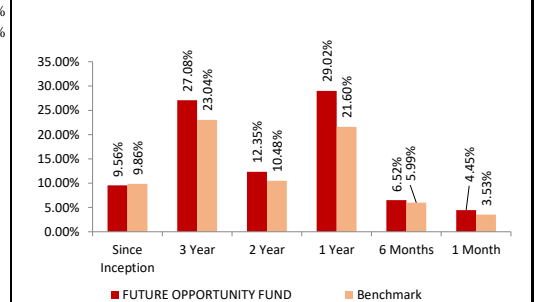
SECTORAL ALLOCATION



Debt Rating Profile

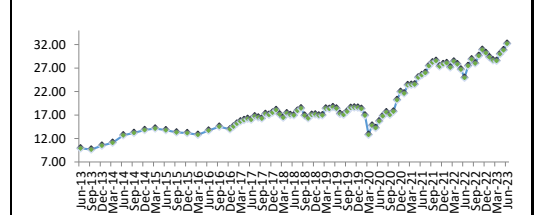


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	4.23%
Equities	0.00%	100.00%	95.77%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	270.62%
Simple Annual Return	19.82%
CAGR Return	10.07%

NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
37.0621	893.58

ASSET ALLOCATION

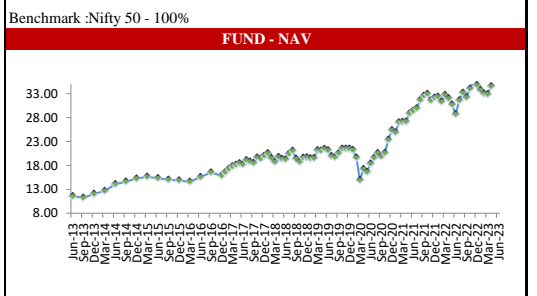
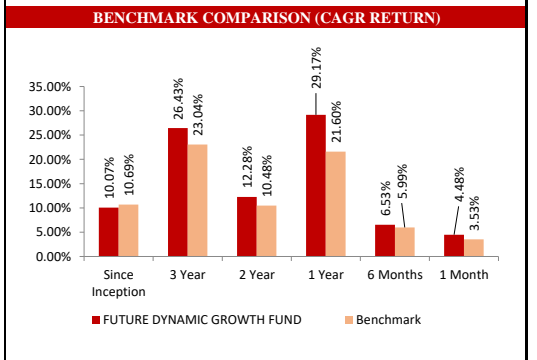
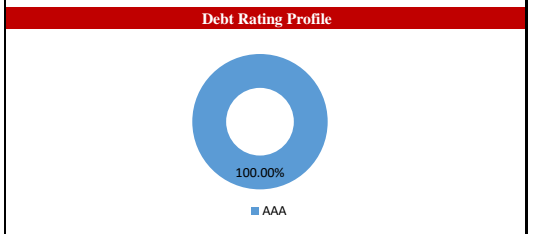
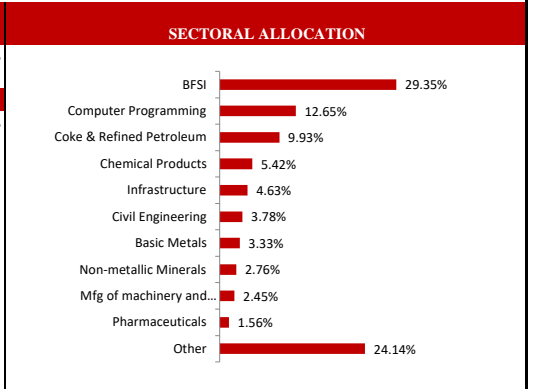
■ Money Market & NCA, 4.23%
■ EQU, 95.77%

MODERATE RISK MODERATE RETURN

LOW RISK LOW RETURN | MODERATE | HIGH RISK HIGH RETURN

PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.23%
SECURITIES	HOLDINGS
EQUITY	95.77%
Reliance Industries Ltd.	9.05%
Infosys Technologies Ltd.	6.38%
HDFC Ltd.	5.39%
HDFC Bank Ltd.	5.13%
ICICI Bank Ltd.	4.33%
Larsen & Toubro Ltd.	3.78%
Tata Consultancy Services Ltd.	3.36%
SBI-ETF NIFTY BANK	2.52%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.44%
Axis Bank Ltd.	2.11%
State Bank of India	2.05%
LIC Housing Finance Ltd.	2.00%
Hindustan Unilever Ltd.	1.96%
Mirae Asset Fin Services ETF	1.91%
Bandhan Bank Ltd.	1.58%
Tata Steel Ltd.	1.58%
Kotak PSU Bank ETF	1.51%
Bajaj Finance Ltd.	1.50%
City Union Bank Ltd.	1.49%
Genus Power Infrastructure Ltd.	1.46%
UPL Ltd.	1.45%
Kotak Mahindra Bank Ltd.	1.22%
Ambuja Cements Ltd.	1.05%
Gland Pharma Ltd	1.03%
NOCIL Ltd.	1.03%
Others	28.48%



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.30%
Fixed Income Instruments	10.00%	50.00%	17.92%
Equities	50.00%	90.00%	80.78%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	321.66%
Simple Annual Return	21.61%
CAGR Return	10.15%

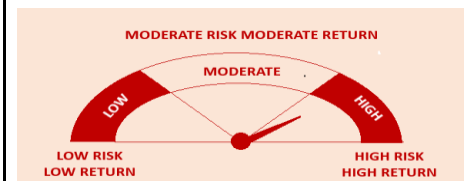
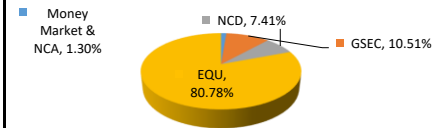
NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
42.1662	8,551.77

Modified Duration (In Years)

4.13

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.30%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	10.51%
7.10% Gsec 2029 18/04/2029	4.03%
7.26% Gsec 2032 22/08/2032	2.35%
7.61% Tamilnadu SDL 2032 28/12/2032	1.77%
7.38% Gsec 2027 20/06/2027	1.77%
6.99% Gsec 2026 17/04/2026	0.58%

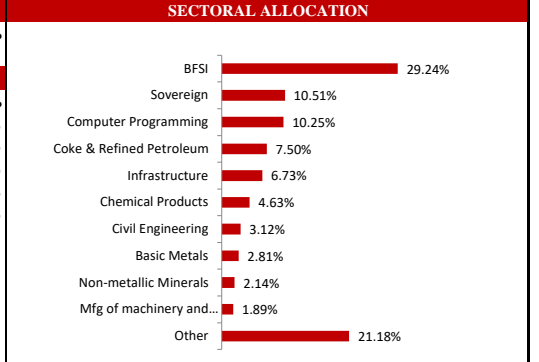
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.41%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.70%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.34%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.19%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.86%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.84%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.47%

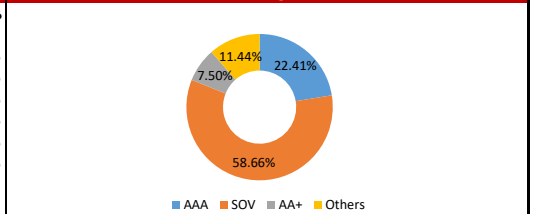
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	80.78%
Reliance Industries Ltd.	6.76%
Infosys Technologies Ltd.	5.27%
HDFC Bank Ltd.	5.08%
HDFC Ltd.	4.27%
ICICI Bank Ltd.	4.00%
Larsen & Toubro Ltd.	3.12%
Tata Consultancy Services Ltd.	2.78%
Reliance ETF Bank BeES	2.58%
UTI NIFTY BANK ETF	2.54%
Mirae Asset Fin Services ETF	1.91%
Axis Bank Ltd.	1.86%
Hindustan Unilever Ltd.	1.72%
State Bank of India	1.71%
Bandhan Bank Ltd.	1.66%
SBI-ETF NIFTY BANK	1.58%
LIC Housing Finance Ltd.	1.49%
Tata Steel Ltd.	1.33%
Bajaj Finance Ltd.	1.31%
City Union Bank Ltd.	1.30%
Genus Power Infrastrucure Ltd.	1.27%
Kotak PSU Bank ETF	1.27%
UPL Ltd.	1.24%
Ambuja Cements Ltd.	0.89%
Gland Pharma Ltd	0.86%
NOCIL Ltd.	0.85%
Others	22.13%

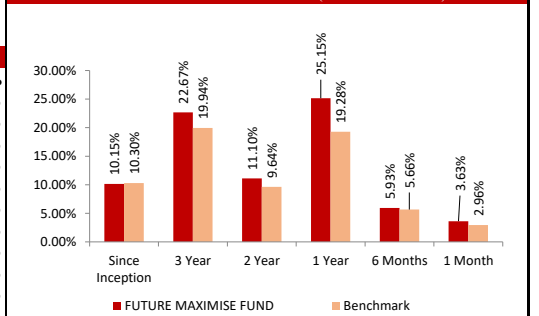
SECTORAL ALLOCATION



Debt Rating Profile

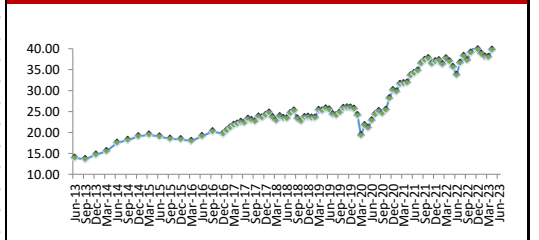


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	1.67%
Fixed Income Instruments	40.00%	70.00%	44.59%
Equities	30.00%	60.00%	53.74%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	222.05%
Simple Annual Return	14.92%
CAGR Return	8.17%

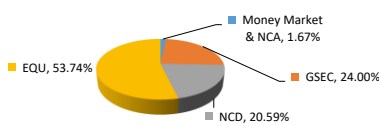
NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
32.2052	6,667.81

Modified Duration (In Years)

4.27

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.67%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	24.00%
7.38% Gsec 2027 20/06/2027	4.17%
7.26% Gsec 2032 22/08/2032	4.11%
7.61% Tamilnadu SDL 2032 28/12/2032	3.41%
7.10% Gsec 2029 18/04/2029	2.40%
7.64% MH SGS 2033	2.29%
8% GOI Oil Bond 2026 23/03/2026	2.06%
0% CS 17 DEC 2027 17/12/2027	1.43%
0% CS 15 Jun 2030 15/06/2030	1.38%
8.97% Central Government 05/12/2030	1.32%
6.99% Gsec 2026 17/04/2026	1.27%
Others	0.15%

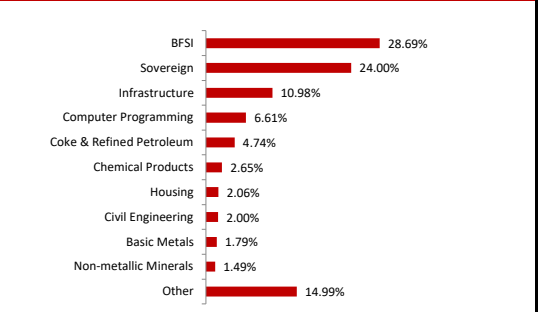
SECURITIES	HOLDINGS
CORPORATE DEBT	20.59%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.58%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	5.18%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.27%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.66%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.62%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.59%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	1.07%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.47%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.16%
8.72% ILFS 21/01/2025	0.00%

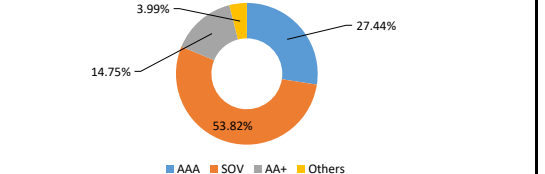
SECURITIES	HOLDINGS
EQUITY	53.74%

Reliance Industries Ltd.	4.27%
HDFC Ltd.	3.89%
HDFC Bank Ltd.	3.50%
Infosys Technologies Ltd.	3.38%
ICICI Bank Ltd.	2.37%
Larsen & Toubro Ltd.	2.00%
Tata Consultancy Services Ltd.	1.77%
State Bank of India	1.46%
SBI-ETF NIFTY BANK	1.28%
Reliance ETF Bank BeES	1.27%
Axis Bank Ltd.	1.21%
Bandhan Bank Ltd.	1.07%
LIC Housing Finance Ltd.	1.06%
UTI NIFTY BANK ETF	0.88%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.88%
IndusInd Bank Ltd.	0.86%
Tata Steel Ltd.	0.84%
Bajaj Finance Ltd.	0.84%
City Union Bank Ltd.	0.82%
Genus Power Infrastructure Ltd.	0.82%
Kotak PSU Bank ETF	0.80%
Hindustan Unilever Ltd.	0.79%
UPL Ltd.	0.78%
Ambuja Cements Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.56%
Others	15.74%

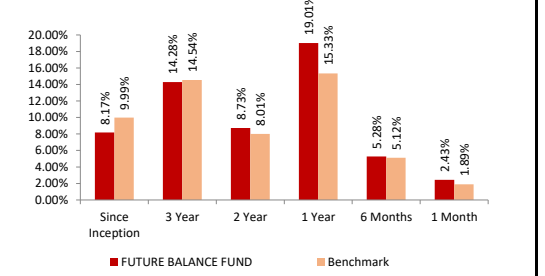
SECTORAL ALLOCATION



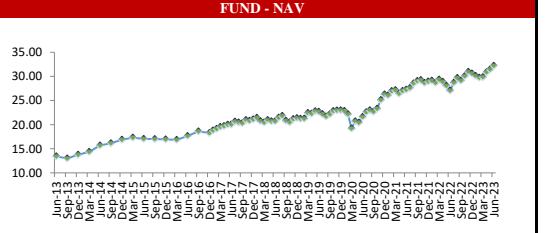
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.08%
Fixed Income Instruments	50.00%	100.00%	95.92%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	219.13%
Simple Annual Return	14.72%
CAGR Return	8.11%

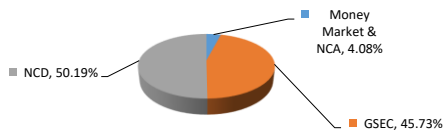
NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
31.9132	8,869.88

Modified Duration (In Years)

4.49

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2023

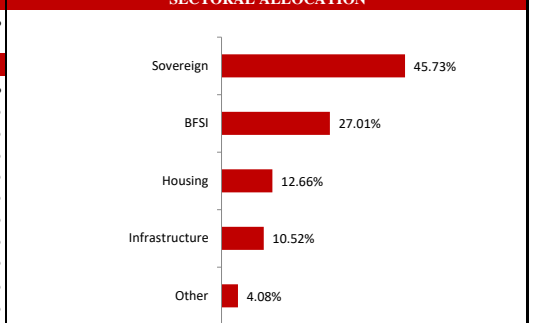
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **4.08%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	45.73%
7.10% Gsec 2029 18/04/2029	6.84%
7.38% Gsec 2027 20/06/2027	5.92%
0% CS 17 DEC 2027 17/12/2027	4.59%
0% GS 15/12/2027	4.38%
0% CS 15 Jun 2030 15/06/2030	4.16%
0% CS 12 DEC 2029 12/12/2029	3.93%
7.69% TN SDL 2037 28/12/2037	3.45%
7.73% Maharashtra SGS 2032 29/03/2032	3.45%
6.99% Gsec 2026 17/04/2026	2.82%
7.26% Gsec 2032 22/08/2032	1.99%
Others	4.20%

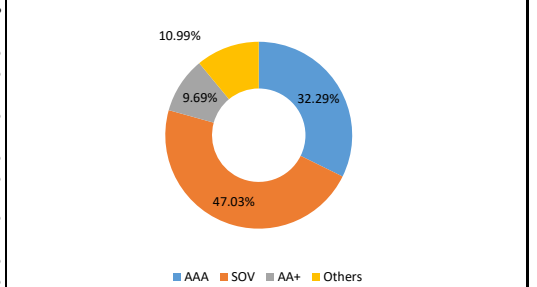
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	50.19%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.42%
8.06% Bajaj Finance Ltd. 04/10/2029	5.80%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.67%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.96%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.63%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.51%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.05%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.81%
8.00% HDFC LTD 2032 27/07/2032	2.68%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.55%
Others	3.12%

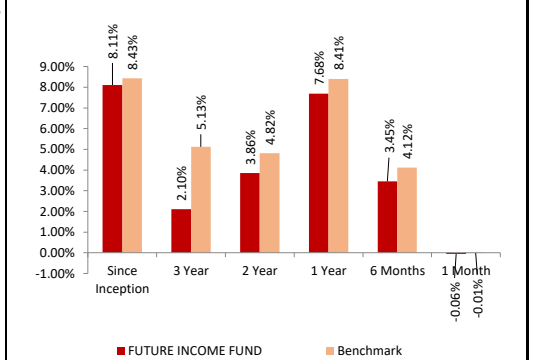
SECTORAL ALLOCATION



Debt Rating Profile

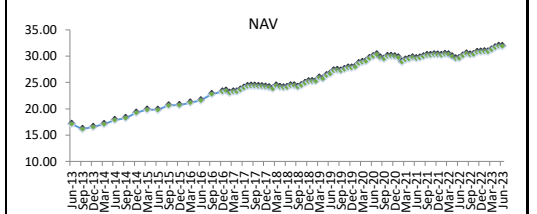


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 100%

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a high probability of negative return.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.36%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	96.64%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	599.10%
Simple Annual Return	40.89%
CAGR Return	14.19%

NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
69.9098	809.30

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.36%
SECURITIES	HOLDINGS
EQUITY	96.64%
Reliance Industries Ltd.	8.97%
Infosys Technologies Ltd.	6.36%
HDFC Ltd.	5.06%
HDFC Bank Ltd.	4.86%
ICICI Bank Ltd.	4.51%
Larsen & Toubro Ltd.	3.77%
Tata Consultancy Services Ltd.	3.35%
SBI-ETF NIFTY BANK	2.51%
Reliance ETF Bank BeES	2.45%
Axis Bank Ltd.	2.36%
State Bank of India	2.19%
LIC Housing Finance Ltd.	2.00%
Bandhan Bank Ltd.	2.00%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.99%
Hindustan Unilever Ltd.	1.95%
Mirae Asset Fin Services ETF	1.88%
Bajaj Finance Ltd.	1.64%
Tata Steel Ltd.	1.58%
City Union Bank Ltd.	1.51%
Kotak PSU Bank ETF	1.49%
Genus Power Infrastructure Ltd.	1.45%
UPL Ltd.	1.43%
Ambuja Cements Ltd.	1.04%
NTPC Ltd.	1.03%
NOCIL Ltd.	1.03%
Others	28.21%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)

Period	Future Pension Active Fund	Benchmark
Since Inception	14.19%	13.57%
3 Year	29.66%	23.04%
2 Year	14.26%	10.48%
1 Year	32.11%	21.60%
6 Months	7.54%	5.99%
1 Month	4.46%	3.53%

Benchmark :Nifty 50 - 100%

FUND - NAV

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%	2.94%
Fixed Income Instruments	30.00%	80.00%	35.11%
Equities	20.00%	70.00%	61.96%

RISK RETURN PROFILE	
Risk	High
Return	High

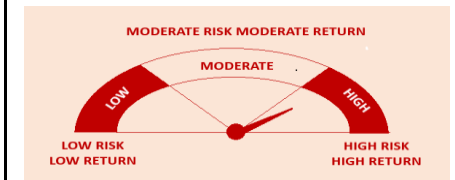
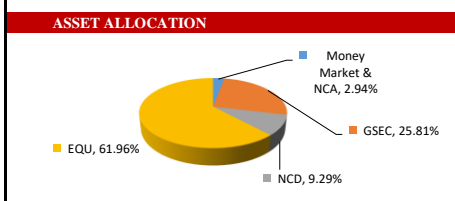
DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 30-Jun-2023	
Returns since Publication of NAV	
Absolute Return	451.95%
Simple Annual Return	30.85%
CAGR Return	12.37%

NAV as on 30-Jun-2023
55.1947

NAV & AUM as on 30-Jun-2023	
NAV	AUM (In Lakhs)
55.1947	221.46

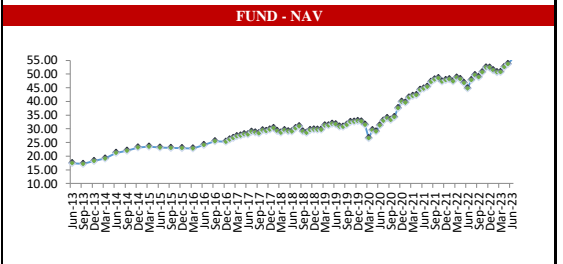
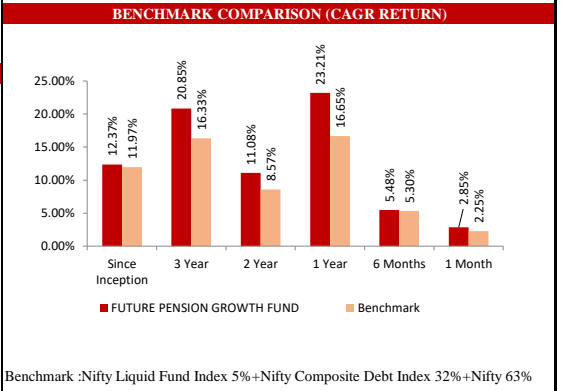
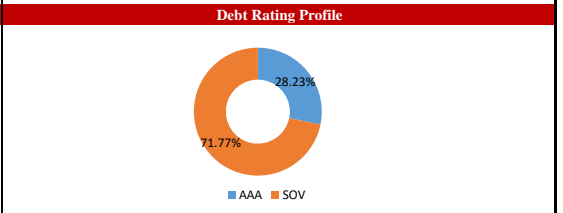
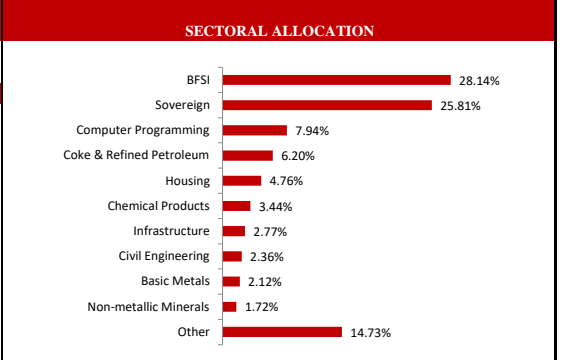
Modified Duration (In Years)
3.84



PORTFOLIO AS ON 30-Jun-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.94%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	25.81%
7.26% Gsec 2032 22/08/2032	7.78%
8% GOI Oil Bond 2026 23/03/2026	6.90%
7.10% Gsec 2029 18/04/2029	4.51%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.31%
8.51% Maharashtra SDL 09/03/2026	2.19%
7.25% Gujarat SDL 2027 12/07/2027	0.14%

SECURITIES		HOLDINGS	
CORPORATE DEBT		9.29%	
8.70% LIC Housing Finance Ltd. 20/03/2029		4.76%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.53%	

SECURITIES		HOLDINGS	
EQUITY		61.96%	
Reliance Industries Ltd.		5.68%	
HDFC Bank Ltd.		4.80%	
Infosys Technologies Ltd.		4.01%	
ICICI Bank Ltd.		3.76%	
HDFC Ltd.		3.56%	
Larsen & Toubro Ltd.		2.36%	
Tata Consultancy Services Ltd.		2.10%	
Axis Bank Ltd.		1.91%	
State Bank of India		1.84%	
Kotak Mahindra Bank Ltd.		1.27%	
Bandhan Bank Ltd.		1.27%	
Hindustan Unilever Ltd.		1.26%	
LIC Housing Finance Ltd.		1.18%	
Bajaj Finance Ltd.		1.00%	
Tata Steel Ltd.		0.99%	
City Union Bank Ltd.		0.97%	
Kotak PSU Bank ETF		0.94%	
UPL Ltd.		0.92%	
Genus Power Infrastructure Ltd.		0.91%	
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		0.89%	
Ambuja Cements Ltd.		0.67%	
NOCIL Ltd.		0.66%	
Gland Pharma Ltd		0.65%	
Oil & Natural Gas Corporation Ltd.		0.65%	
Indraprastha Gas Ltd.		0.64%	
Others		17.10%	



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%	2.47%
Fixed Income Instruments	80.00%	100.00%	81.45%
Equities	0.00%	20.00%	16.08%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	310.06%
Simple Annual Return	21.16%
CAGR Return	10.11%

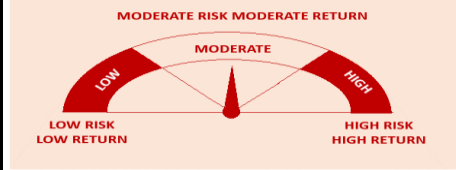
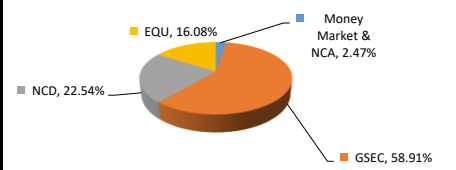
NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
41.0062	125.80

Modified Duration (In Years)

4.62

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.47%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	58.91%
7.26% Gsec 2032 22/08/2032	16.17%
7.10% Gsec 2029 18/04/2029	11.52%
8.68% Tamil Nadu SDL 2028 10/10/2028	10.12%
7.92% West Bengal SDL 15/03/2027	4.87%
8% GOI Oil Bond 2026 23/03/2026	4.05%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.43%
8.70% Gujarat SDL 2028 19/09/2028	2.11%
7.61% Tamilnadu SDL 2032 28/12/2032	1.61%
6.99% Gsec 2026 17/04/2026	1.51%
Others	0.82%

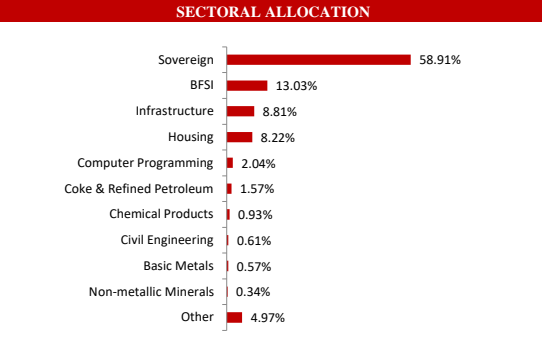
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	22.54%
8.00% HDFC LTD 2032 27/07/2032	8.22%
7.68% PFC Ltd. 15/07/2030	8.04%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.28%

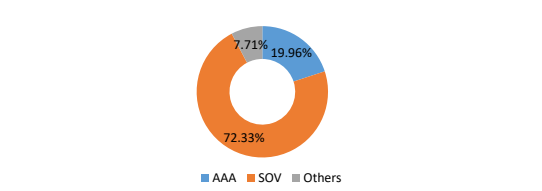
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	16.08%
HDFC Bank Ltd.	1.68%
Reliance Industries Ltd.	1.44%
ICICI Bank Ltd.	1.11%
Infosys Technologies Ltd.	1.04%
HDFC Ltd.	0.79%
Larsen & Toubro Ltd.	0.61%
Axis Bank Ltd.	0.58%
Tata Consultancy Services Ltd.	0.55%
State Bank of India	0.54%
Kotak Mahindra Bank Ltd.	0.46%
Hindustan Unilever Ltd.	0.34%
Bandhan Bank Ltd.	0.33%
Tata Steel Ltd.	0.26%
UPL Ltd.	0.26%
Kotak PSU Bank ETF	0.25%
City Union Bank Ltd.	0.25%
Genus Power Infrastrucure Ltd.	0.23%
Bajaj Finance Ltd.	0.23%
LIC Housing Finance Ltd.	0.23%
Ambuja Cements Ltd.	0.18%
NTPC Ltd.	0.17%
NOCIL Ltd.	0.17%
Jubilant Ingrevia Ltd.	0.17%
Indraprastha Gas Ltd.	0.17%
Oil & Natural Gas Corporation Ltd.	0.16%
Others	3.91%

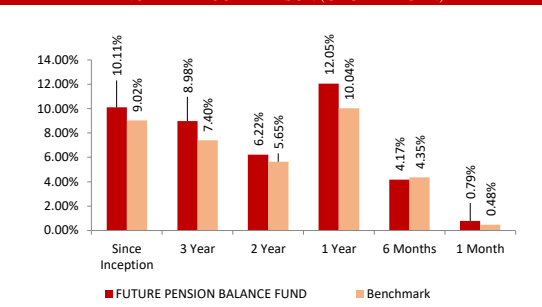
SECTORAL ALLOCATION



Debt Rating Profile

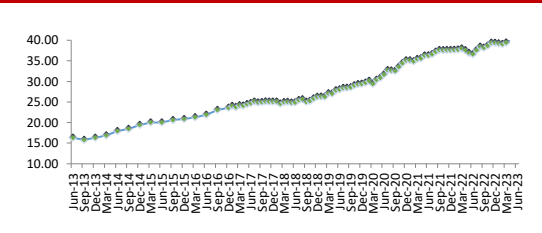


BENCHMARK COMPARISON (CAGR RETURN)



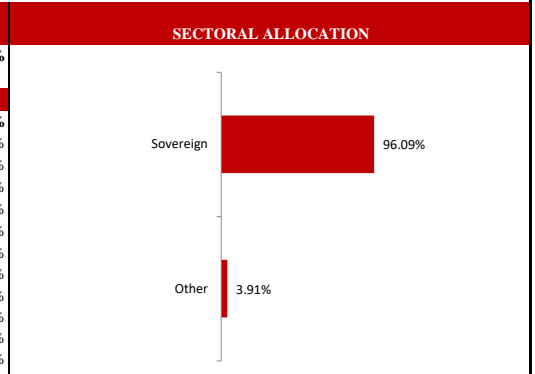
Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.91%
Fixed Income Instruments	0.00%	100.00%	96.09%
Equities	0.00%	0.00%	0.00%

PORTFOLIO AS ON 30-Jun-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.91%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	96.09%
7.10% Gsec 2029 18/04/2029	25.31%
8.51% Maharashtra SDL 09/03/2026	10.11%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.47%
6.90% GOI OIL Bond 2026 04/02/2026	7.30%
8.68% Tamil Nadu SDL 2028 10/10/2028	5.20%
0% CS 15 Jun 2030 15/06/2030	5.03%
7.61% Tamilnadu SDL 2032 28/12/2032	4.96%
6.99% Gsec 2026 17/04/2026	4.90%
0% GS 15/12/2027	3.60%
7.69% TN SDL 2037 28/12/2037	3.34%
Others	17.87%



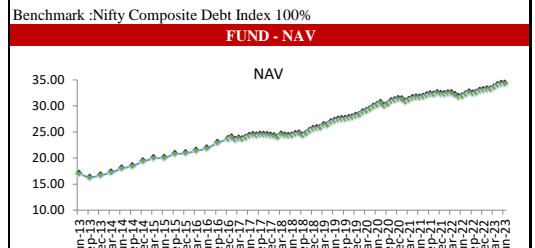
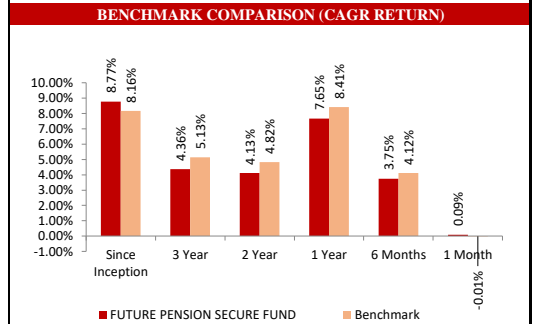
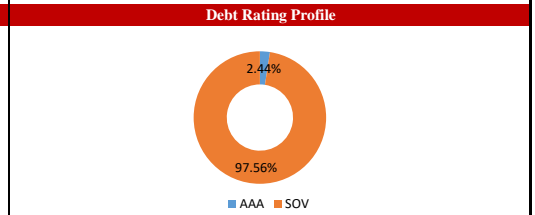
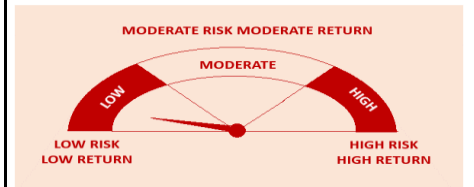
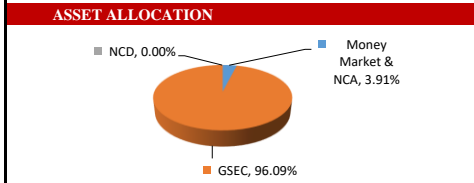
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
17th October 2008	

FUND PERFORMANCE as on 30-Jun-2023	
Returns since Publication of NAV	
Absolute Return	242.51%
Simple Annual Return	16.55%
CAGR Return	8.77%

NAV & AUM as on 30-Jun-2023	
NAV	AUM (In Lakhs)
34.2510	61.17

Modified Duration (In Years)	
5.97	



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%	18.12%
Fixed Income Instruments	25.00%	100.00%	81.88%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

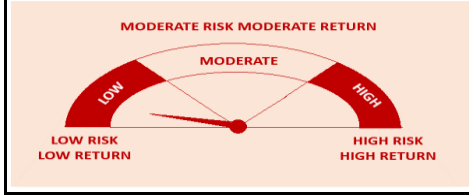
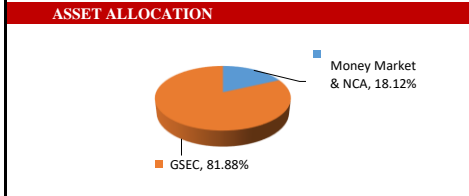
FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	200.02%
Simple Annual Return	13.44%
CAGR Return	7.66%

NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
30.0016	2,291.19

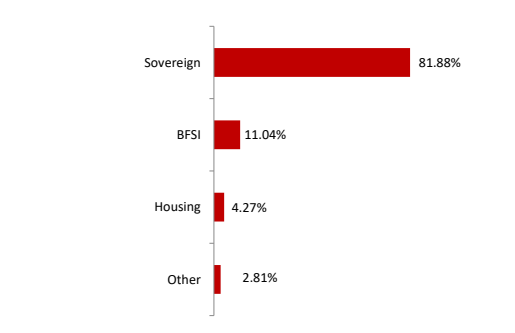
Modified Duration (In Years)
3.58



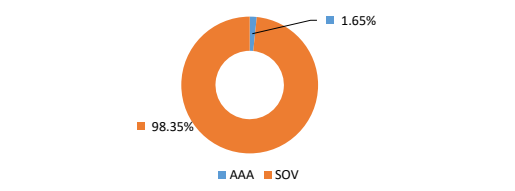
PORTFOLIO AS ON 30-Jun-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	18.12%
GOVERNMENT SECURITIES	81.88%
7.10% Gsec 2029 18/04/2029	20.93%
6.90% GOI OIL Bond 2026 04/02/2026	19.40%
8.51% Maharashtra SDL 09/03/2026	9.44%
7.26% Gsec 2032 22/08/2032	7.52%
0% CS 15 Jun 2030 15/06/2030	6.17%
0% CS 12 DEC 2029 12/12/2029	5.62%
0% GS 15/12/2027	3.84%
7.64% MH SGS 2033	3.55%
0% CS 17 DEC 2027 17/12/2027	3.20%
7.57% GJ SDL 2026 09/11/2026	2.20%
Others	0.01%

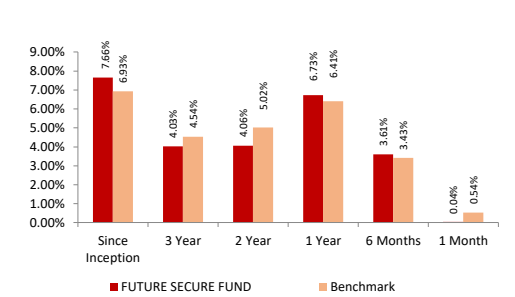
SECTORAL ALLOCATION



Debt Rating Profile

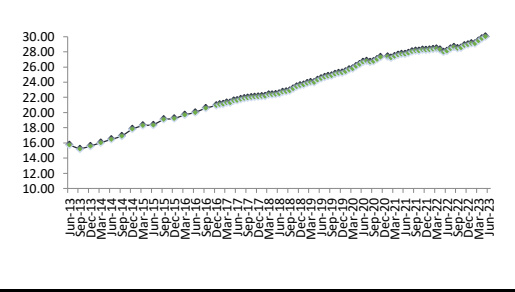


BENCHMARK COMPARISON (CAGR RETURN)



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

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.

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%	1.97%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.03%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

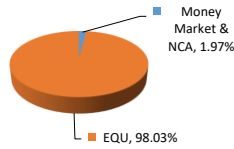
FUND PERFORMANCE as on 30-Jun-2023

Returns since Publication of NAV	
Absolute Return	146.83%
Simple Annual Return	32.03%
CAGR Return	21.79%

NAV & AUM as on 30-Jun-2023

NAV	AUM (In Lakhs)
24.6825	5,920.58

ASSET ALLOCATION



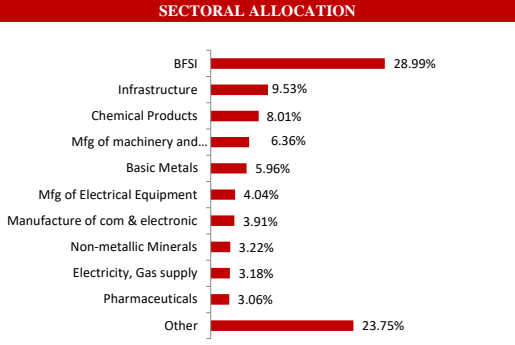
PORTFOLIO AS ON 30-Jun-2023

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.97%**

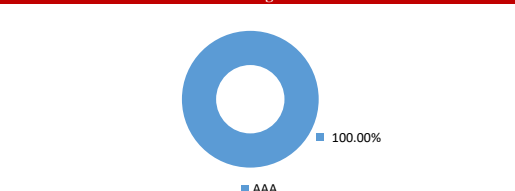
SECURITIES **HOLDINGS** **98.03%**

Genus Power Infrastrucure Ltd.	3.91%
LIC Housing Finance Ltd.	3.85%
The Federal Bank Ltd.	3.60%
Bandhan Bank Ltd.	3.41%
City Union Bank Ltd.	3.12%
UPL Ltd.	2.89%
NOCIL Ltd.	2.80%
Shriram Transport Finance Company Ltd.	2.64%
Mphasis Ltd.	2.49%
Jubilant Ingrevia Ltd.	2.32%
Steel Authority OF India Ltd.	2.32%
Rural Electrification Corporation Ltd.	2.29%
Jindal Steel & Power Ltd.	2.24%
V-MART Retail Ltd.	2.23%
Indraprastha Gas Ltd.	2.20%
Gland Pharma Ltd	2.06%
Manappuram Finance Ltd.	2.05%
Kotak PSU Bank ETF	1.93%
Piramal Enterprises Ltd.	1.79%
Zee Entertainment Enterprises Ltd.	1.77%
Aavas Financiers Ltd.	1.76%
AU Small Finance Bank Ltd.	1.75%
Bharti Infratel Ltd.	1.74%
BEML Ltd.	1.69%
Honeywell Automation India Ltd.	1.63%
Others	37.53%

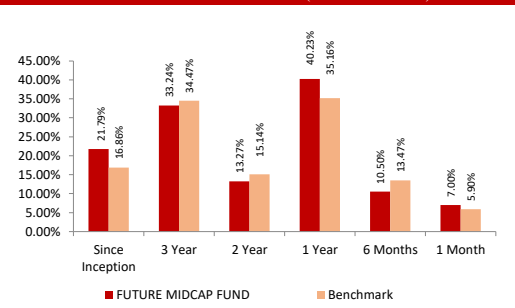
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index - 100%

FUND - NAV

