

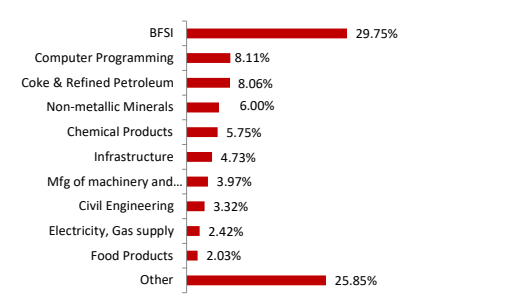
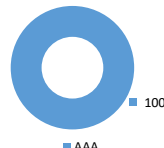
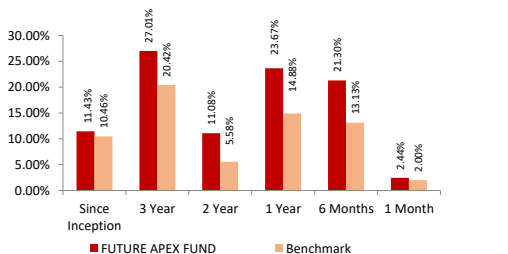
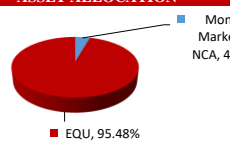
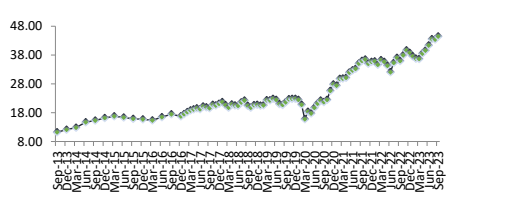
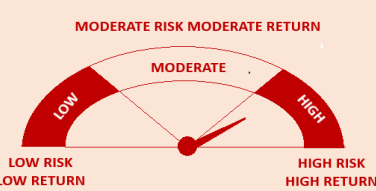
PERFORMANCE AT A GLANCE

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	344.61%	25.01%	11.43%	245.85%	18.83%	9.97%	298.35%	21.45%	10.45%	347.25%	22.94%	10.40%

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	235.57%	15.56%	8.33%	221.94%	14.66%	8.03%	653.25%	43.83%	14.51%	478.90%	32.13%	12.50%

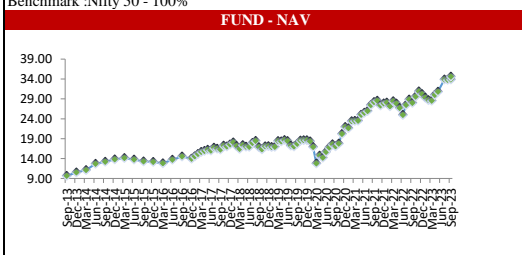
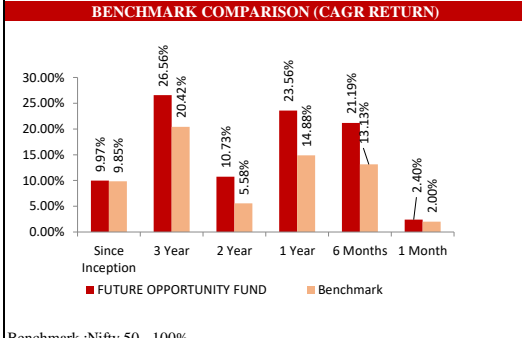
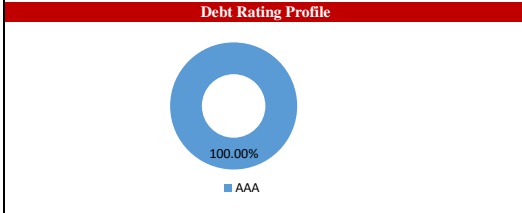
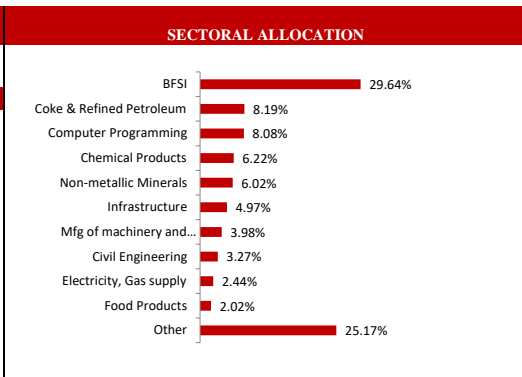
INDIVIDUAL	Future Pension Balance			Future Pension Secure			Future Secure			Future Midcap Fund		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	317.05%	21.27%	10.06%	246.34%	16.53%	8.69%	203.01%	13.41%	7.60%	191.40%	39.58%	24.75%

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	243.67%	17.86%	9.47%	45.32%	10.06%	8.65%	71.81%	15.01%	11.98%	45.03%	16.05%	14.17%

ABOUT THE FUND		PORTFOLIO AS ON 30-Sep-2023		SECTORAL ALLOCATION																								
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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 4.52%		 <table border="1"> <caption>SECTORAL ALLOCATION</caption> <tr><td>BFSI</td><td>29.75%</td></tr> <tr><td>Computer Programming</td><td>8.11%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>8.06%</td></tr> <tr><td>Non-metallic Minerals</td><td>6.00%</td></tr> <tr><td>Chemical Products</td><td>5.75%</td></tr> <tr><td>Infrastructure</td><td>4.73%</td></tr> <tr><td>Mfg of machinery and...</td><td>3.97%</td></tr> <tr><td>Civil Engineering</td><td>3.32%</td></tr> <tr><td>Electricity, Gas supply</td><td>2.42%</td></tr> <tr><td>Food Products</td><td>2.03%</td></tr> <tr><td>Other</td><td>25.85%</td></tr> </table>	BFSI	29.75%	Computer Programming	8.11%	Coke & Refined Petroleum	8.06%	Non-metallic Minerals	6.00%	Chemical Products	5.75%	Infrastructure	4.73%	Mfg of machinery and...	3.97%	Civil Engineering	3.32%	Electricity, Gas supply	2.42%	Food Products	2.03%	Other	25.85%		
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MODERATE RISK MODERATE RETURN 																												

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%	4.11%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	95.89%
RISK RETURN PROFILE			
Risk		High	
Return		High	
DATE OF INCEPTION 9th September 2010			
FUND PERFORMANCE as on 30-Sep-2023			
Returns since Publication of NAV			
Absolute Return	245.85%		
Simple Annual Return	18.83%		
CAGR Return	9.97%		
NAV & AUM as on 30-Sep-2023			
NAV	AUM (In Lakhs)		
34.5834	6,463.74		
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Sep-2023		HOLDINGS
MONEY MARKET INSTRUMENTS & NCA		4.11%
SECURITIES		HOLDINGS
EQUITY		95.89%
Reliance Industries Ltd.		7.76%
HDFC Bank Ltd.		7.22%
ICICI Bank Ltd.		5.10%
Infosys Technologies Ltd.		4.87%
State Bank of India		3.58%
Larsen & Toubro Ltd.		3.27%
Hindustan Unilever Ltd.		2.91%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		2.86%
Reliance ETF Bank BeES		2.69%
POWERGRID Infrastructure Investment Trust		2.62%
LIC Housing Finance Ltd.		2.60%
Mirae Asset Fin Services ETF		2.40%
UPL Ltd.		2.36%
SBI-ETF NIFTY BANK		2.33%
Kotak PSU Bank ETF		2.28%
Tata Consultancy Services Ltd.		2.22%
Kotak Mahindra Bank Ltd.		2.18%
Nuvoco Vistas Corporation Ltd.		2.04%
Genus Power Infrastructure Ltd.		1.97%
Bandhan Bank Ltd.		1.70%
UTI NIFTY BANK ETF		1.66%
Ambuja Cements Ltd.		1.53%
Axis Bank Ltd.		1.49%
Union Bank Of India		1.40%
Indraprastha Gas Ltd.		1.32%
Others		23.52%



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%	7.35%
Equities	0.00%	100.00%	92.65%

RISK RETURN PROFILE

Risk	Return
High	High

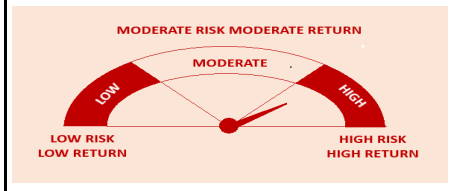
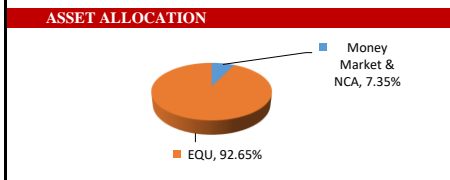
DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	298.35%
Simple Annual Return	21.45%
CAGR Return	10.45%

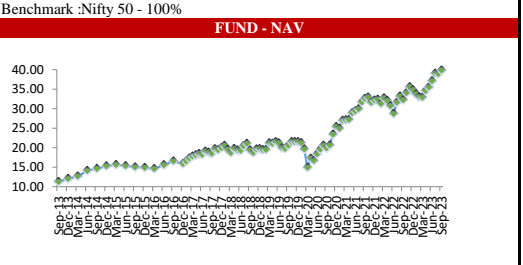
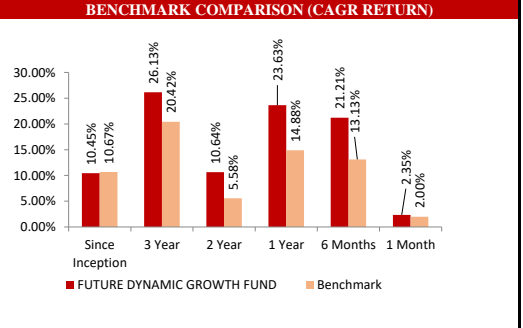
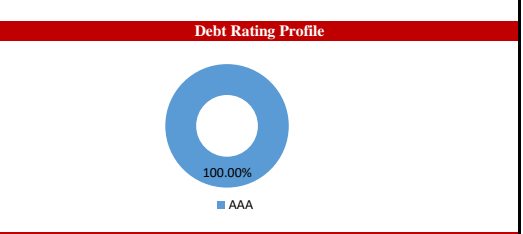
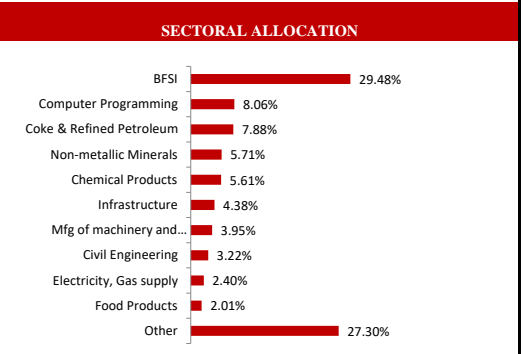
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
39.8340	951.62



PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.35%
SECURITIES	92.65%
EQUITY	92.65%
HDFC Bank Ltd.	7.65%
Reliance Industries Ltd.	7.47%
ICICI Bank Ltd.	4.94%
Infosys Technologies Ltd.	4.87%
Larsen & Toubro Ltd.	3.22%
SBI-ETF NIFTY BANK	3.17%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.11%
State Bank of India	2.92%
Hindustan Unilever Ltd.	2.67%
LIC Housing Finance Ltd.	2.62%
Mirae Asset Fin Services ETF	2.32%
Kotak Mahindra Bank Ltd.	2.31%
Kotak PSU Bank ETF	2.25%
Tata Consultancy Services Ltd.	2.21%
POWERGRID Infrastructure Investment Trust	2.18%
UPL Ltd.	2.05%
Nuvoco Vistas Corporation Ltd.	2.02%
Genus Power Infrastrucure Ltd.	1.96%
Axis Bank Ltd.	1.74%
Bandhan Bank Ltd.	1.69%
Ambuja Cements Ltd.	1.52%
Union Bank Of India	1.40%
Indraprastha Gas Ltd.	1.32%
UTI NIFTY BANK ETF	1.26%
Schaeffler India Ltd.	1.23%
Others	22.55%



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.	
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%	1.61%
Fixed Income Instruments	10.00%	50.00%	17.27%
Equities	50.00%	90.00%	81.12%

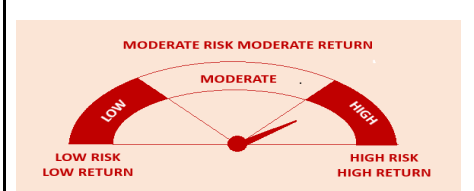
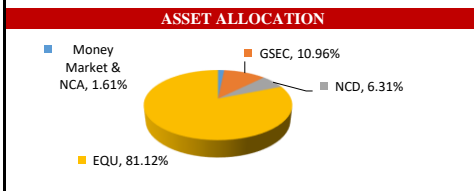
RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Sep-2023	
Returns since Publication of NAV	
Absolute Return	347.25%
Simple Annual Return	22.94%
CAGR Return	10.40%

NAV & AUM as on 30-Sep-2023	
NAV	AUM (In Lakhs)
44.7246	8,723.78

Modified Duration (In Years)	
5.74	

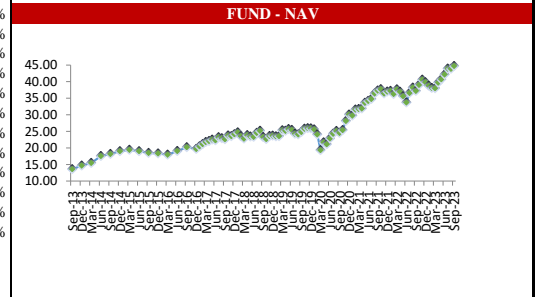
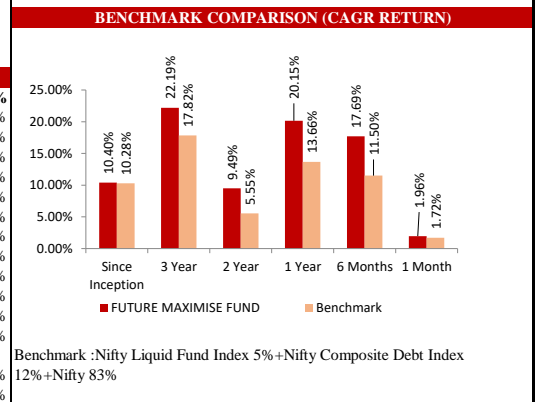
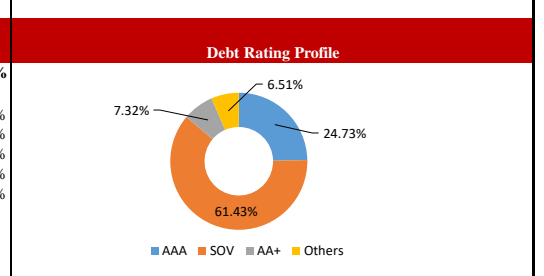
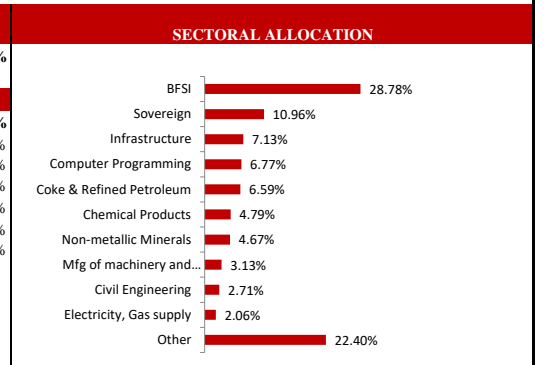


PORTFOLIO AS ON 30-Sep-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	1.61%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	
	10.96%
7.10% Gsec 2029 18/04/2029	3.93%
7.30% GS 2053 19/06/2053	2.15%
0% CS 19 DEC 2029	1.77%
7.25% GS 12/06/2063	1.68%
0% CS 19 JUN 2033	0.86%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.57%

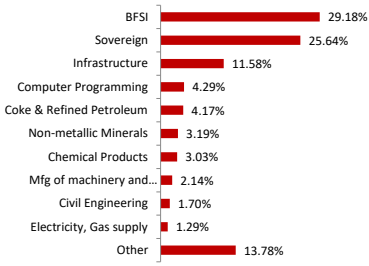
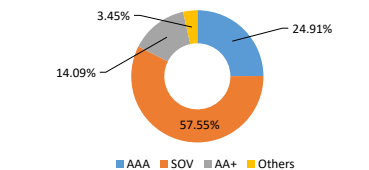
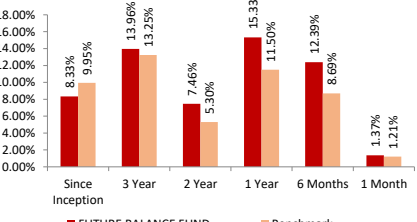
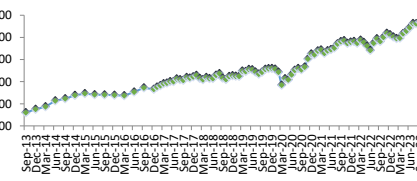
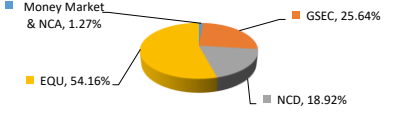
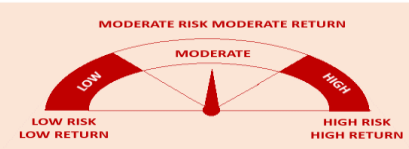
PORTFOLIO AS ON 30-Sep-2023	
SECURITIES	HOLDINGS
CORPORATE DEBT	
	6.31%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.58%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.31%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.16%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.80%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.46%

PORTFOLIO AS ON 30-Sep-2023	
SECURITIES	HOLDINGS
EQUITY	
	81.12%
HDFC Bank Ltd.	7.00%
Reliance Industries Ltd.	6.22%
ICICI Bank Ltd.	4.21%
Infosys Technologies Ltd.	4.05%
UTI NIFTY BANK ETF	2.95%
Reliance ETF Bank BeES	2.82%
Larsen & Toubro Ltd.	2.71%
State Bank of India	2.52%
Mirae Asset Fin Services ETF	2.30%
SBI-ETF NIFTY BANK	2.23%
Hindustan Unilever Ltd.	2.23%
LIC Housing Finance Ltd.	2.19%

POWERGRID Infrastructure Investment Trust	1.99%
Tata Consultancy Services Ltd.	1.89%
Kotak PSU Bank ETF	1.86%
UPL Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.74%
Axis Bank Ltd.	1.74%
Nuvoco Vistas Corporation Ltd.	1.71%
Genus Power Infrastructure Ltd.	1.64%
Bandhan Bank Ltd.	1.41%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.39%
Ambuja Cements Ltd.	1.28%
City Union Bank Ltd.	1.27%
Union Bank Of India	1.17%
Others	18.88%



Classification | Internal

ABOUT THE FUND		PORTFOLIO AS ON 30-Sep-2023		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 1.27%		 <table border="1"> <caption>Sectoral Allocation</caption> <tr><td>BFSI</td><td>29.18%</td></tr> <tr><td>Sovereign</td><td>25.64%</td></tr> <tr><td>Infrastructure</td><td>11.58%</td></tr> <tr><td>Computer Programming</td><td>4.29%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>4.17%</td></tr> <tr><td>Non-metallic Minerals</td><td>3.19%</td></tr> <tr><td>Chemical Products</td><td>3.03%</td></tr> <tr><td>Mfg of machinery and...</td><td>2.14%</td></tr> <tr><td>Civil Engineering</td><td>1.70%</td></tr> <tr><td>Electricity, Gas supply</td><td>1.29%</td></tr> <tr><td>Other</td><td>13.78%</td></tr> </table>		BFSI	29.18%	Sovereign	25.64%	Infrastructure	11.58%	Computer Programming	4.29%	Coke & Refined Petroleum	4.17%	Non-metallic Minerals	3.19%	Chemical Products	3.03%	Mfg of machinery and...	2.14%	Civil Engineering	1.70%	Electricity, Gas supply	1.29%	Other	13.78%
BFSI	29.18%																										
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Mfg of machinery and...	2.14%																										
Civil Engineering	1.70%																										
Electricity, Gas supply	1.29%																										
Other	13.78%																										
Fund Manager Details		SECURITIES GOVERNMENT SECURITIES 25.64%		Debt Rating Profile																							
Fund Manager	No. Of Funds Managed	CORPORATE DEBT 18.92%		 <table border="1"> <caption>Debt Rating Profile</caption> <tr><td>AAA</td><td>3.45%</td></tr> <tr><td>SOV</td><td>24.91%</td></tr> <tr><td>AA+</td><td>57.55%</td></tr> <tr><td>Others</td><td>14.09%</td></tr> </table>		AAA	3.45%	SOV	24.91%	AA+	57.55%	Others	14.09%														
AAA	3.45%																										
SOV	24.91%																										
AA+	57.55%																										
Others	14.09%																										
Niraj Kumar	Equity: 5, Debt: 4, Hybrid: 7	9.00% Shriram Transport Finance Company Ltd. 28/03/2028 6.28%		BENCHMARK COMPARISON (CAGR RETURN)																							
Srijan Sinha	Equity: 5, Debt: 0, Hybrid: 7	10.63% IOT Utkal Energy Services Ltd. 20/09/2028 4.85%		 <table border="1"> <caption>Benchmark Comparison (CAGR Return)</caption> <tr><th>Period</th><th>Future Balance Fund</th><th>Benchmark</th></tr> <tr><td>Since Inception</td><td>8.33%</td><td>9.95%</td></tr> <tr><td>3 Year</td><td>13.96%</td><td>13.25%</td></tr> <tr><td>2 Year</td><td>7.46%</td><td>5.30%</td></tr> <tr><td>1 Year</td><td>15.33%</td><td>11.50%</td></tr> <tr><td>6 Months</td><td>12.39%</td><td>8.69%</td></tr> <tr><td>1 Month</td><td>1.37%</td><td>1.21%</td></tr> </table>		Period	Future Balance Fund	Benchmark	Since Inception	8.33%	9.95%	3 Year	13.96%	13.25%	2 Year	7.46%	5.30%	1 Year	15.33%	11.50%	6 Months	12.39%	8.69%	1 Month	1.37%	1.21%	
Period	Future Balance Fund	Benchmark																									
Since Inception	8.33%	9.95%																									
3 Year	13.96%	13.25%																									
2 Year	7.46%	5.30%																									
1 Year	15.33%	11.50%																									
6 Months	12.39%	8.69%																									
1 Month	1.37%	1.21%																									
Yahya Bookwala	Equity: 0, Debt: 4, Hybrid: 7	7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 2.18%		Benchmark : Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%																							
ASSET ALLOCATION		SECURITIES EQUITY 54.16%		FUND - NAV																							
Composition	Min. Max. Actual	10.63% IOT Utkal Energy Services Ltd. 20/07/2028 2.04%																									
Cash and Money Market	0.00% 30.00% 1.27%	7.75% L&T Finance Ltd. 2025 10/07/2025 1.59%																									
Fixed Income Instruments	40.00% 70.00% 44.56%	9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032 1.54%																									
Equities	30.00% 60.00% 54.16%	8.70% LIC Housing Finance Ltd. 20/03/2029 0.45%																									
RISK RETURN PROFILE		8.72% ILFS 21/01/2025 0.00%																									
Risk	Moderate	SECURITIES																									
Return	High	CORPORATE DEBT																									
DATE OF INCEPTION		9.00% Shriram Transport Finance Company Ltd. 28/03/2028 6.28%																									
18th July 2008		10.63% IOT Utkal Energy Services Ltd. 20/09/2028 4.85%																									
FUND PERFORMANCE as on 30-Sep-2023		7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 2.18%																									
Returns since Publication of NAV		10.63% IOT Utkal Energy Services Ltd. 20/07/2028 2.04%																									
Absolute Return	235.57%	7.75% L&T Finance Ltd. 2025 10/07/2025 1.59%																									
Simple Annual Return	15.56%	9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032 1.54%																									
CAGR Return	8.33%	8.70% LIC Housing Finance Ltd. 20/03/2029 0.45%																									
NAV & AUM as on 30-Sep-2023		8.72% ILFS 21/01/2025 0.00%																									
NAV	AUM (In Lakhs)	SECURITIES																									
33.5577	6,933.94	EQUITY 54.16%																									
Modified Duration (In Years)		5.82% HDFC Bank Ltd.																									
5.64		3.94% Reliance Industries Ltd.																									
ASSET ALLOCATION		2.76% ICICI Bank Ltd.																									
 <table border="1"> <caption>Asset Allocation</caption> <tr><td>Money Market & NCA</td><td>1.27%</td></tr> <tr><td>GSEC</td><td>25.64%</td></tr> <tr><td>EQU</td><td>54.16%</td></tr> <tr><td>NCD</td><td>18.92%</td></tr> </table>		Money Market & NCA	1.27%	GSEC	25.64%	EQU	54.16%	NCD	18.92%	2.58% Infosys Technologies Ltd.																	
Money Market & NCA	1.27%																										
GSEC	25.64%																										
EQU	54.16%																										
NCD	18.92%																										
 <p>MODERATE RISK MODERATE RETURN</p>		2.35% State Bank of India																									
		1.70% Larsen & Toubro Ltd.																									
		1.58% SBI-ETF NIFTY BANK																									
		1.51% Reliance ETF Bank BeES																									
		1.44% Kotak Mahindra Bank Ltd.																									
		1.41% Hindustan Unilever Ltd.																									
		1.39% LIC Housing Finance Ltd.																									
		1.30% Axis Bank Ltd.																									
		1.29% POWERGRID Infrastructure Investment Trust																									
		1.18% Tata Consultancy Services Ltd.																									
		1.16% Kotak PSU Bank ETF																									
		1.14% UTI NIFTY BANK ETF																									
		1.11% ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX																									
		1.10% UPL Ltd.																									
		1.08% Nuvoco Vistas Corporation Ltd.																									
		1.04% Genus Power Infrastructure Ltd.																									
		0.90% Bandhan Bank Ltd.																									
		0.86% IndusInd Bank Ltd.																									
		0.82% Ambuja Cements Ltd.																									
		0.74% Union Bank Of India																									
		0.73% Mirae Asset Fin Services ETF																									
		Others		13.21%																							

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%	2.00%
Fixed Income Instruments	50.00%	100.00%	98.00%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV

Absolute Return	221.94%
Simple Annual Return	14.66%
CAGR Return	8.03%

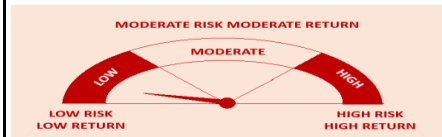
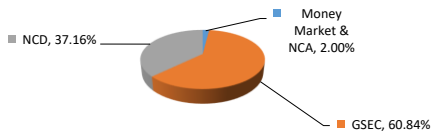
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
32.1970	8,625.22

Modified Duration (In Years)

6.28

ASSET ALLOCATION



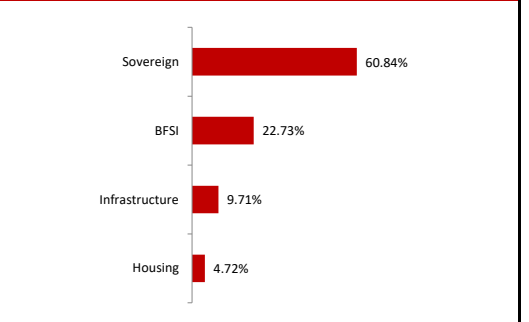
PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.00%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	60.84%
7.30% GS 2053 19/06/2053	16.81%
0% CS 19 DEC 2029	6.26%
0% CS 19 JUN 2033	5.19%
0% CS 17 DEC 2027 17/12/2027	4.77%
0% GS 15/12/2027	4.56%
0% CS 15 Jun 2030 15/06/2030	4.31%
0% CS 12 DEC 2029 12/12/2029	4.08%
0% CS 17JUN2033	3.85%
7.10% Gsec 2029 18/04/2029	3.07%
0% CS 19 JUN 2029	2.82%
Others	5.12%

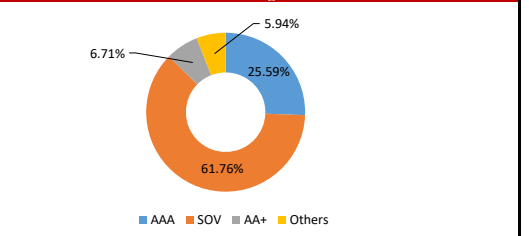
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	37.16%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.61%
8.06% Bajaj Finance Ltd. 04/10/2029	5.91%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.68%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.72%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.61%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	4.24%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	3.22%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.24%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	0.58%
7.68% PFC Ltd. 15/07/2030	0.23%
Others	0.12%

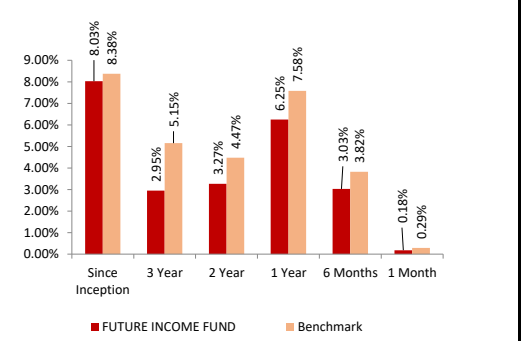
SECTORAL ALLOCATION



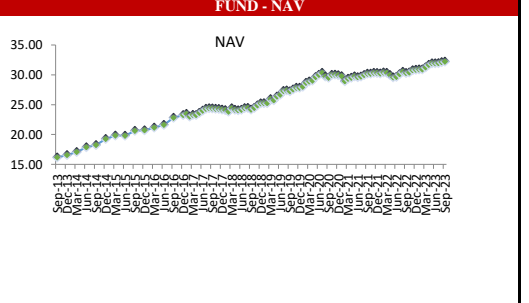
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 100%



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%	5.41%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	94.59%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION 20th October 2008			
FUND PERFORMANCE as on 30-Sep-2023			
Returns since Publication of NAV			
Absolute Return	653.25%		
Simple Annual Return	43.83%		
CAGR Return	14.51%		
NAV & AUM as on 30-Sep-2023			
NAV	AUM (In Lakhs)		
75.3228	828.21		
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Sep-2023		HOLDINGS
MONEY MARKET INSTRUMENTS & NCA		5.41%
SECURITIES		94.59%
EQUITY		94.59%
Reliance Industries Ltd.		7.63%
HDFC Bank Ltd.		7.26%
ICICI Bank Ltd.		5.26%
Infosys Technologies Ltd.		4.87%
SBI-ETF NIFTY BANK		3.26%
State Bank of India		3.23%
Larsen & Toubro Ltd.		3.22%
Hindustan Unilever Ltd.		2.68%
LIC Housing Finance Ltd.		2.61%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		2.53%
Reliance ETF Bank BeES		2.52%
Mirae Asset Fin Services ETF		2.36%
POWERGRID Infrastructure Investment Trust		2.25%
Kotak PSU Bank ETF		2.23%
Tata Consultancy Services Ltd.		2.22%
Kotak Mahindra Bank Ltd.		2.13%
UPL Ltd.		2.04%
Nuvoco Vistas Corporation Ltd.		2.01%
Genus Power Infrastructure Ltd.		1.96%
Bandhan Bank Ltd.		1.70%
Ambuja Cements Ltd.		1.51%
City Union Bank Ltd.		1.47%
Union Bank Of India		1.41%
UTI NIFTY BANK ETF		1.35%
Indraprastha Gas Ltd.		1.30%
Others		23.58%

SECTORAL ALLOCATION	
BFSI	29.65%
Computer Programming	8.07%
Coke & Refined Petroleum	8.06%
Non-metallic Minerals	5.94%
Chemical Products	5.67%
Infrastructure	4.61%
Mfg of machinery and...	3.94%
Civil Engineering	3.22%
Electricity, Gas supply	2.40%
Food Products	2.01%
Other	26.43%

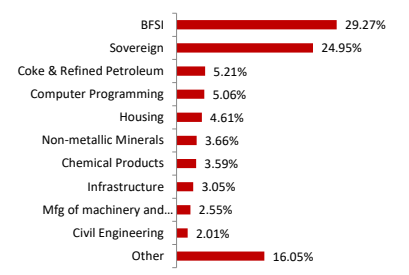
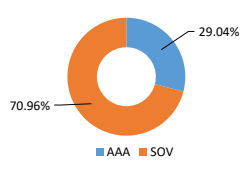
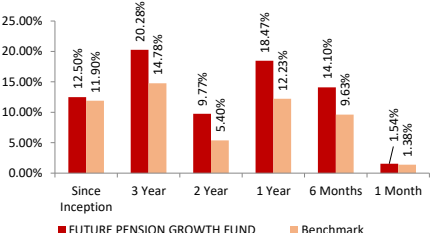
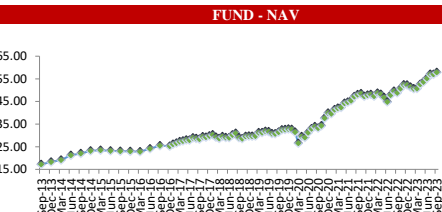
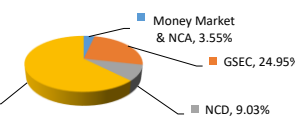
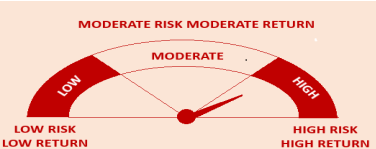
Debt Rating Profile	
AAA	100.00%

BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	14.51% (Fund) vs 13.50% (Benchmark)
3 Year	29.09% (Fund) vs 20.42% (Benchmark)
2 Year	12.65% (Fund) vs 5.58% (Benchmark)
1 Year	25.59% (Fund) vs 14.88% (Benchmark)
6 Months	21.40% (Fund) vs 13.13% (Benchmark)
1 Month	2.43% (Fund) vs 2.00% (Benchmark)

Benchmark :Nifty 50 - 100%

FUND - NAV	
15.00	85.00
20.00	75.00
25.00	65.00
30.00	55.00
35.00	45.00
40.00	35.00
45.00	25.00
50.00	15.00

Classification | Internal

ABOUT THE FUND		PORTFOLIO AS ON 30-Sep-2023		SECTORAL ALLOCATION																																																											
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 3.55%		 <table border="1"> <tr><td>BFSI</td><td>29.27%</td></tr> <tr><td>Sovereign</td><td>24.95%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>5.21%</td></tr> <tr><td>Computer Programming</td><td>5.06%</td></tr> <tr><td>Housing</td><td>4.61%</td></tr> <tr><td>Non-metallic Minerals</td><td>3.66%</td></tr> <tr><td>Chemical Products</td><td>3.59%</td></tr> <tr><td>Infrastructure</td><td>3.05%</td></tr> <tr><td>Mfg of machinery and...</td><td>2.55%</td></tr> <tr><td>Civil Engineering</td><td>2.01%</td></tr> <tr><td>Other</td><td>16.05%</td></tr> </table>		BFSI	29.27%	Sovereign	24.95%	Coke & Refined Petroleum	5.21%	Computer Programming	5.06%	Housing	4.61%	Non-metallic Minerals	3.66%	Chemical Products	3.59%	Infrastructure	3.05%	Mfg of machinery and...	2.55%	Civil Engineering	2.01%	Other	16.05%																																				
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Fund Manager Details		SECURITIES GOVERNMENT SECURITIES 24.95%		Debt Rating Profile																																																											
<table border="1"> <tr><th colspan="4">No. Of Funds Managed</th></tr> <tr><th>Fund Manager</th><th>Equity</th><th>Debt</th><th>Hybrid</th></tr> <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> </table>		No. Of Funds Managed				Fund Manager	Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	<table border="1"> <tr><th>SECURITIES</th><th>HOLDINGS</th></tr> <tr><td>8% GOI Oil Bond 2026 23/03/2026</td><td>6.69%</td></tr> <tr><td>7.30% GS 2053 19/06/2053</td><td>6.53%</td></tr> <tr><td>7.10% Gsec 2029 18/04/2029</td><td>4.38%</td></tr> <tr><td>8.15% Tamil Nadu SDL 2028 09/05/2028</td><td>4.16%</td></tr> <tr><td>8.51% Maharashtra SDL 09/03/2026</td><td>2.12%</td></tr> <tr><td>7.26% Gsec 2032 22/08/2032</td><td>0.93%</td></tr> <tr><td>7.25% Gujarat SDL 2027 12/07/2027</td><td>0.13%</td></tr> </table>		SECURITIES	HOLDINGS	8% GOI Oil Bond 2026 23/03/2026	6.69%	7.30% GS 2053 19/06/2053	6.53%	7.10% Gsec 2029 18/04/2029	4.38%	8.15% Tamil Nadu SDL 2028 09/05/2028	4.16%	8.51% Maharashtra SDL 09/03/2026	2.12%	7.26% Gsec 2032 22/08/2032	0.93%	7.25% Gujarat SDL 2027 12/07/2027	0.13%	 <table border="1"> <tr><td>AAA</td><td>70.96%</td></tr> <tr><td>SOV</td><td>29.04%</td></tr> </table>		AAA	70.96%	SOV	29.04%																		
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ASSET ALLOCATION		SECURITIES CORPORATE DEBT 9.03%		BENCHMARK COMPARISON (CAGR RETURN)																																																											
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DATE OF INCEPTION 20th October 2008		NAV as on 30-Sep-2023 57.8924		Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 32%+Nifty 63%																																																											
FUND PERFORMANCE as on 30-Sep-2023		NAV & AUM as on 30-Sep-2023																																																													
Returns since Publication of NAV		<table border="1"> <tr><th>NAV</th><th>AUM (In Lakhs)</th></tr> <tr><td>57.8924</td><td>226.68</td></tr> </table>		NAV	AUM (In Lakhs)	57.8924	226.68																																																								
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ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.29%
Fixed Income Instruments	80.00%	100.00%	81.03%
Equities	0.00%	20.00%	15.68%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	317.05%
Simple Annual Return	21.27%
CAGR Return	10.06%

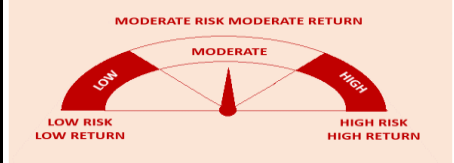
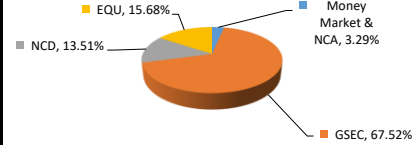
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
41.7099	132.32

Modified Duration (In Years)

5.41

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.29%

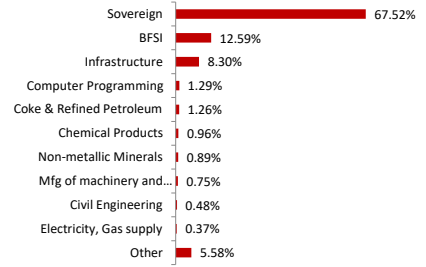
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	67.52%
7.30% GS 2053 19/06/2053	13.79%
7.10% Gsec 2029 18/04/2029	10.88%
0% CS 19 DEC 2029	9.71%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.52%
7.92% West Bengal SDL 15/03/2027	4.60%
8% GOI Oil Bond 2026 23/03/2026	3.82%
6.90% GOI OIL Bond 2026 04/02/2026	3.73%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.49%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.30%
8.70% Gujarat SDL 2028 19/09/2028	1.98%
Others	3.68%

SECURITIES	HOLDINGS
CORPORATE DEBT	13.51%
7.68% PFC Ltd. 15/07/2030	7.57%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.94%

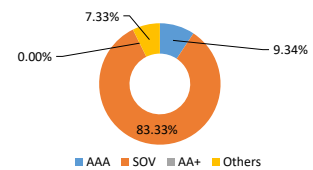
SECURITIES	HOLDINGS
EQUITY	15.68%
HDFC Bank Ltd.	1.73%
ICICI Bank Ltd.	1.20%
Reliance Industries Ltd.	1.19%
State Bank of India	0.81%
Infosys Technologies Ltd.	0.78%
Kotak Mahindra Bank Ltd.	0.62%
Axis Bank Ltd.	0.60%
Larsen & Toubro Ltd.	0.48%
Hindustan Unilever Ltd.	0.43%
Kotak PSU Bank ETF	0.36%
POWERGRID Infrastructure Investment Trust	0.36%
Tata Consultancy Services Ltd.	0.35%

LIC Housing Finance Ltd.	0.34%
UPL Ltd.	0.33%
Nuvoco Vistas Corporation Ltd.	0.32%
Genus Power Infrastructure Ltd.	0.31%
Honeywell Automation India Ltd.	0.30%
Bandhan Bank Ltd.	0.27%
Ambuja Cements Ltd.	0.24%
City Union Bank Ltd.	0.24%
Union Bank Of India	0.22%
SBI-ETF NIFTY BANK	0.22%
Indraprastha Gas Ltd.	0.20%
Schaeffler India Ltd.	0.20%
GAIL (India) Ltd.	0.17%
Others	3.41%

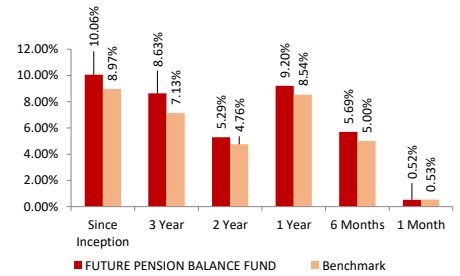
SECTORAL ALLOCATION



Debt Rating Profile

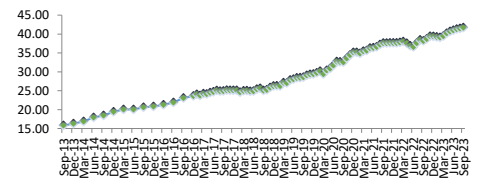


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND
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%	2.03%
Fixed Income Instruments	0.00%	100.00%	97.97%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

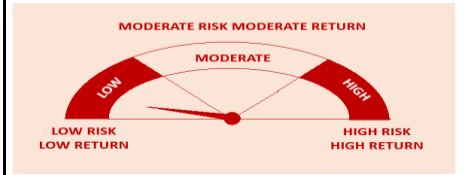
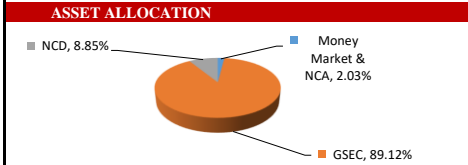
FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	246.34%
Simple Annual Return	16.53%
CAGR Return	8.69%

NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
34.6381	63.12

Modified Duration (In Years)
5.47

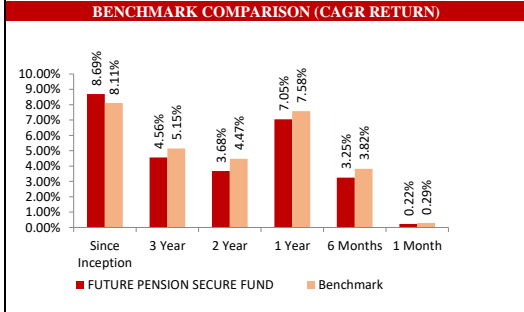
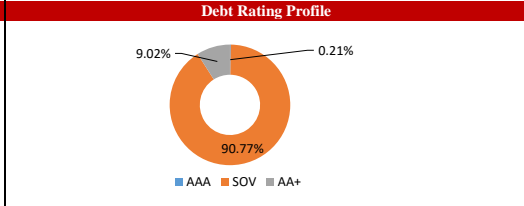
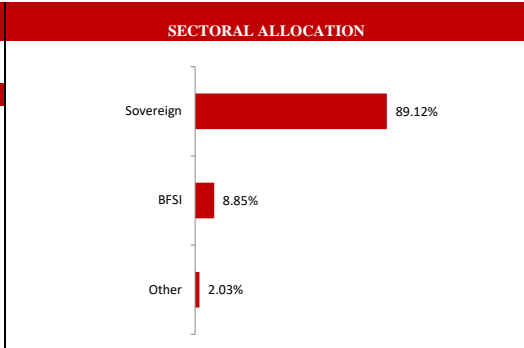


PORTFOLIO AS ON 30-Sep-2023

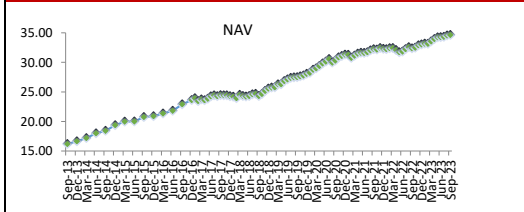
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.03%
SECURITIES	89.12%
GOVERNMENT SECURITIES	89.12%
7.10% Gsec 2029 18/04/2029	16.52%
7.30% GS 2053 19/06/2053	10.94%
8.51% Maharashtra SDL 09/03/2026	9.73%
0% CS 19 DEC 2029	9.16%
8.15% Tamil Nadu SDL 2028 09/05/2028	8.13%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.99%
0% CS 15 Jun 2030 15/06/2030	4.91%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.73%
7.25% GS 12/06/2063	4.65%
0% CS 19 DEC 2033	3.84%
Others	11.52%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	8.85%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 202	8.85%



Benchmark :Nifty Composite Debt Index 100%



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	18.66%
Fixed Income Instruments	25.00%	100.00%	81.34%
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-Sep-2023

Returns since Publication of NAV	
Absolute Return	203.01%
Simple Annual Return	13.41%
CAGR Return	7.60%

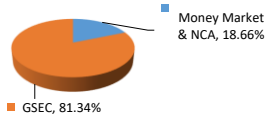
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
30.3038	2,147.85

Modified Duration (In Years)

3.65

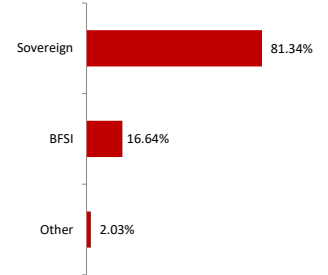
ASSET ALLOCATION



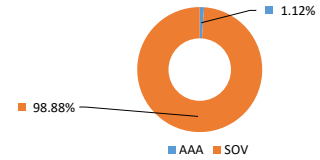
PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	18.66%
SECURITIES	81.34%
GOVERNMENT SECURITIES	81.34%
7.10% Gsec 2029 18/04/2029	22.20%
6.90% GOI OIL Bond 2026 04/02/2026	18.31%
0% CS 15 Jun 2030 15/06/2030	6.63%
0% CS 12 DEC 2029 12/12/2029	6.05%
0% CS 19 DEC 2029	4.67%
0% GS 15/12/2027	4.14%
7.64% MH SGS 2033	3.77%
7.26% Gsec 2032 22/08/2032	3.67%
0% CS 17 DEC 2027 17/12/2027	3.45%
0% CS 19 JUN 2030	3.31%
Others	5.12%

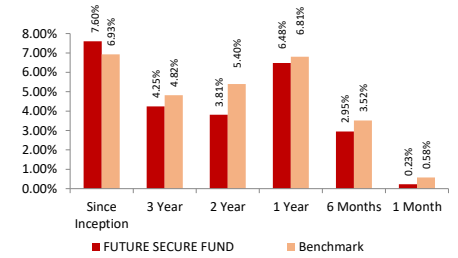
SECTORAL ALLOCATION



Debt Rating Profile

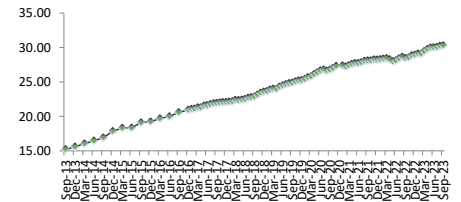


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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%	6.56%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	93.44%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

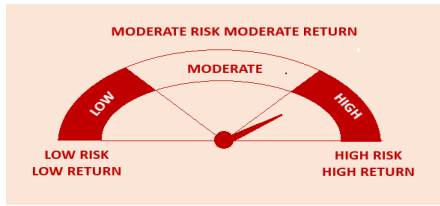
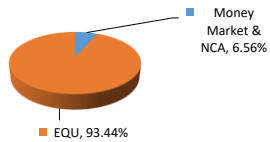
FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	191.40%
Simple Annual Return	39.58%
CAGR Return	24.75%

NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
29.1392	7,409.03

ASSET ALLOCATION



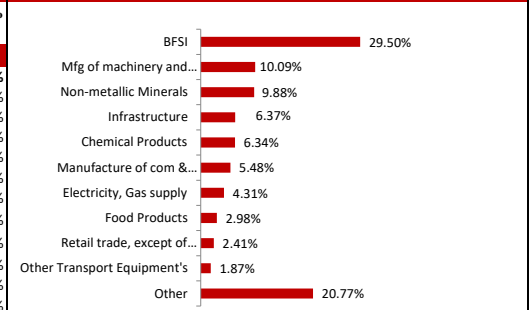
PORTFOLIO AS ON 30-Sep-2023

MONEY MARKET INSTRUMENTS & NCA 6.56%

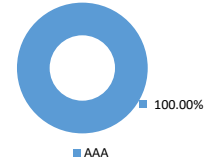
SECURITIES HOLDINGS 93.44%

SECURITIES	HOLDINGS
EQUITY	93.44%
Genus Power Infrastructure Ltd.	4.97%
LIC Housing Finance Ltd.	4.11%
Union Bank Of India	3.93%
Nuvoco Vistas Corporation Ltd.	3.90%
Bandhan Bank Ltd.	3.33%
The Federal Bank Ltd.	3.15%
UPL Ltd.	2.96%
Kotak PSU Bank ETF	2.86%
Bank Of India	2.75%
Schaeffler India Ltd.	2.69%
POWERGRID Infrastructure Investment Trust	2.59%
City Union Bank Ltd.	2.48%
TIMKEN INDIA Ltd.	2.48%
Honeywell Automation India Ltd.	2.47%
V-MART Retail Ltd.	2.41%
Indraprastha Gas Ltd.	2.33%
Dalmia Bharat Ltd.	2.30%
Ambuja Cements Ltd.	2.26%
SBI Cards & Payment Services Ltd.	1.98%
Siemens Ltd.	1.98%
GAIL (India) Ltd.	1.97%
Shriram Transport Finance Company Ltd.	1.94%
Bombay Burmah Trading Corporation Ltd.	1.94%
Ideaforge Technology Ltd.	1.87%
Bharat Heavy Electricals Ltd.	1.80%
Others	25.97%

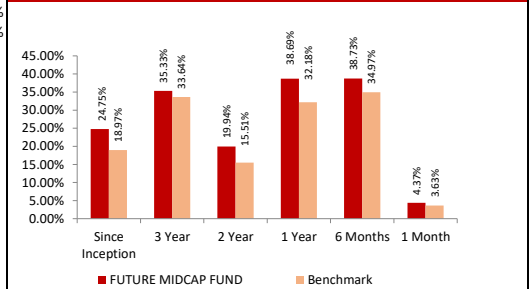
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index - 100%

FUND - NAV

