

## 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	270.74%	21.32%	10.87%	188.56%	15.75%	9.26%	231.78%	18.08%	9.80%	282.22%	20.08%	10.01%

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	196.82%	14.01%	8.05%	205.02%	14.59%	8.26%	516.21%	37.35%	14.06%	395.95%	28.65%	12.29%

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	284.45%	20.58%	10.24%	225.61%	16.33%	8.92%	186.21%	13.25%	7.77%	111.00%	29.59%	22.03%

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	207.04%	16.49%	9.35%	35.75%	10.46%	9.35%	57.48%	15.54%	13.06%	26.23%	15.24%	14.50%

**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%	99.27%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.73%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

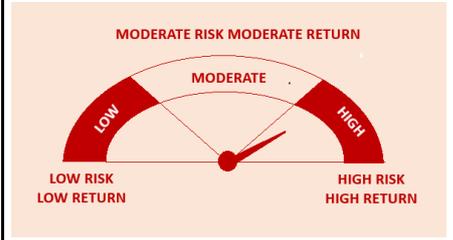
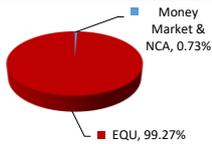
**FUND PERFORMANCE as on**

30-Aug-2022	
Returns since Publication of NAV	
Absolute Return	270.74%
Simple Annual Return	21.32%
CAGR Return	10.87%

**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
37.0735	7,453.61

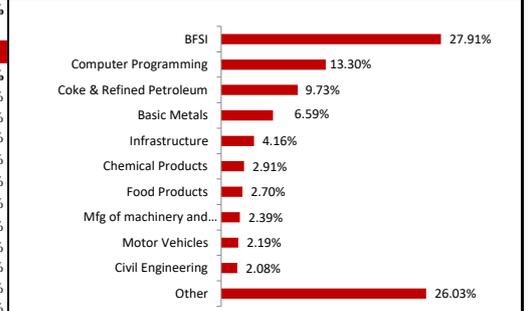
**ASSET ALLOCATION**



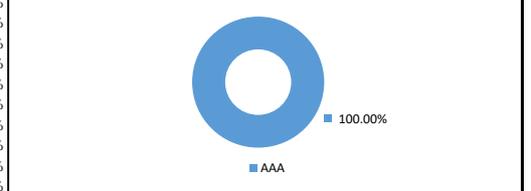
**PORTFOLIO AS ON 30-Aug-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>0.73%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>99.27%</b>
Reliance Industries Ltd.	8.65%
ICICI Bank Ltd.	6.33%
Kotak Mahindra MF - Kotak Banking ETF	5.99%
Infosys Technologies Ltd.	5.90%
Reliance ETF Bank BeES	4.79%
HDFC Bank Ltd.	3.88%
Tata Steel Ltd.	3.29%
Tata Consultancy Services Ltd.	3.18%
HDFC Ltd.	2.99%
Axis Bank Ltd.	2.47%
Bharti Airtel Ltd. (Partly Paid)	2.37%
Bajaj Finance Ltd.	2.15%
State Bank of India	2.13%
Larsen & Toubro Ltd.	2.08%
Zomato Ltd.	1.92%
Kotak PSU Bank ETF	1.86%
HCL Technologies Ltd.	1.75%
Hindustan Unilever Ltd.	1.60%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.57%
BEML Ltd.	1.50%
Tata Motors Ltd. (DVR)	1.33%
Genus Power Infrastructure Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.23%
Bandhan Bank Ltd.	1.19%
SBI Cards & Payment Services Ltd.	1.16%
Others	26.70%

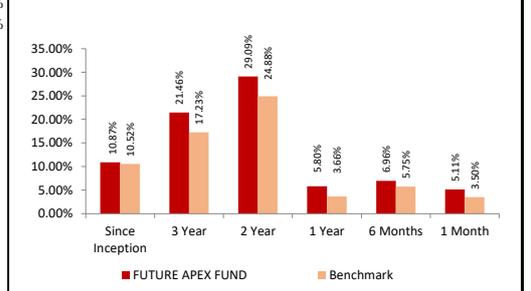
**SECTORAL ALLOCATION**



**Debt Rating Profile**

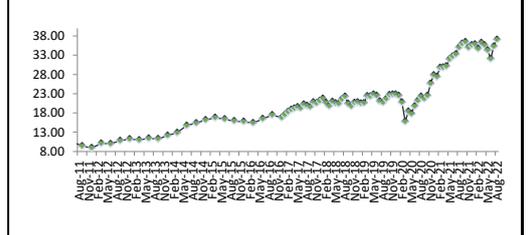


**BENCHMARK COMPARISON (CAGR RETURN)**



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

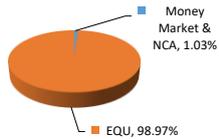
**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	188.56%
Simple Annual Return	15.75%
CAGR Return	9.26%

**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
28.8559	6,084.19

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



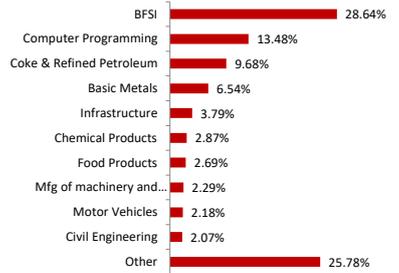
**PORTFOLIO AS ON 30-Aug-2022**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **1.03%**

**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.97%</b>
Reliance Industries Ltd.	8.60%
ICICI Bank Ltd.	6.50%
Kotak Mahindra MF - Kotak Banking ETF	6.10%
Infosys Technologies Ltd.	5.85%
Reliance ETF Bank BeES	4.22%
HDFC Bank Ltd.	4.13%
Tata Consultancy Services Ltd.	3.43%
Tata Steel Ltd.	3.24%
HDFC Ltd.	2.94%
Axis Bank Ltd.	2.64%
Bharti Airtel Ltd. (Partly Paid)	2.38%
Bajaj Finance Ltd.	2.37%
Larsen & Toubro Ltd.	2.07%
State Bank of India	2.06%
Kotak PSU Bank ETF	2.01%
Zomato Ltd.	1.91%
HCL Technologies Ltd.	1.72%
Hindustan Unilever Ltd.	1.60%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.55%
BEML Ltd.	1.50%
Tata Motors Ltd. (DVR)	1.44%
Genus Power Infrastructure Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.16%
SBI Cards & Payment Services Ltd.	1.13%
Bandhan Bank Ltd.	1.08%
Others	26.05%

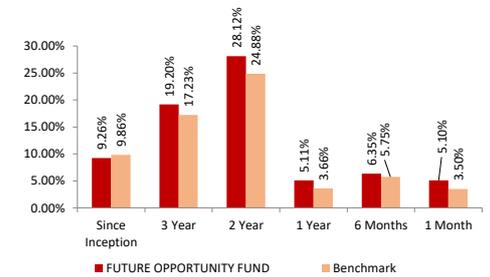
**SECTORAL ALLOCATION**



**Debt Rating Profile**

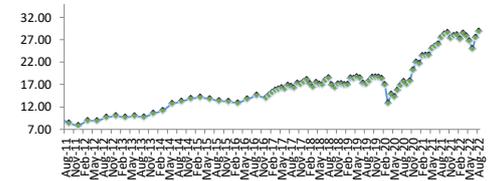


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50

**FUND - NAV**



**ABOUT THE FUND**

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%	0.79%
Equities	0.00%	100.00%	99.21%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

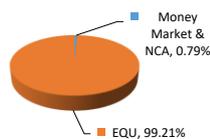
**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	231.78%
Simple Annual Return	18.08%
CAGR Return	9.80%

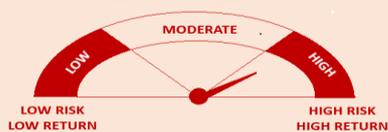
**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
33.1777	884.52

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



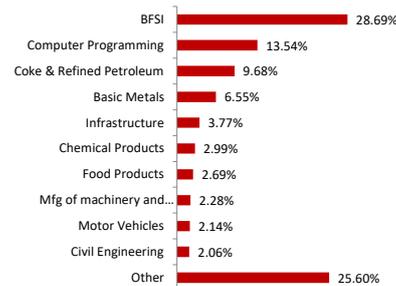
**PORTFOLIO AS ON 30-Aug-2022**

**MONEY MARKET INSTRUMENTS & NCA** **0.79%**

**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>99.21%</b>
Reliance Industries Ltd.	8.59%
ICICI Bank Ltd.	6.26%
Kotak Mahindra MF - Kotak Banking ETF	5.99%
Infosys Technologies Ltd.	5.93%
Reliance ETF Bank BeES	4.54%
HDFC Bank Ltd.	4.15%
Tata Consultancy Services Ltd.	3.32%
Tata Steel Ltd.	3.23%
HDFC Ltd.	2.99%
Bajaj Finance Ltd.	2.37%
Axis Bank Ltd.	2.37%
Bharti Airtel Ltd. (Partly Paid)	2.36%
State Bank of India	2.33%
Larsen & Toubro Ltd.	2.06%
Zomato Ltd.	1.92%
HCL Technologies Ltd.	1.77%
Hindustan Unilever Ltd.	1.67%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.63%
Kotak PSU Bank ETF	1.62%
BEML Ltd.	1.49%
Tata Motors Ltd. (DVR)	1.28%
Kotak Mahindra Bank Ltd.	1.23%
Genus Power Infrastrucure Ltd.	1.18%
Bandhan Bank Ltd.	1.14%
SBI Cards & Payment Services Ltd.	1.12%
Others	26.64%

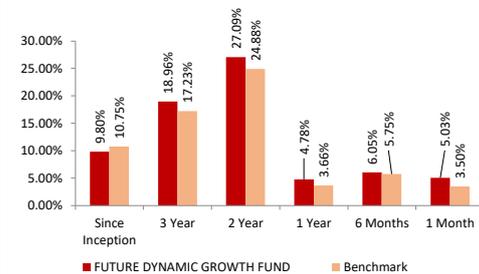
**SECTORAL ALLOCATION**



**Debt Rating Profile**

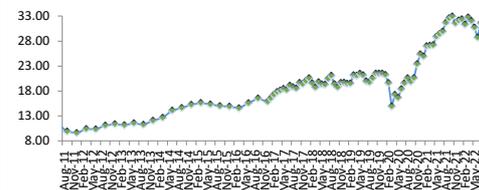


**BENCHMARK COMPARISON (CAGR RETURN)**



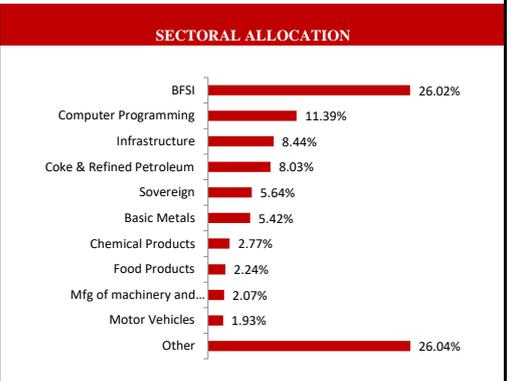
Benchmark :Nifty 50

**FUND - NAV**



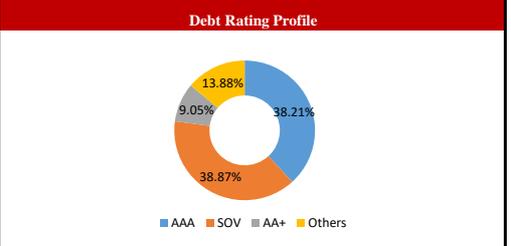
ABOUT THE FUND			
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.			
Fund Manager Details			
Fund Manager	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 30-Aug-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.05%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>5.64%</b>
6.54% Gsec 2032 17/01/2032	2.15%
7.87% TN SDL 2033 13/07/2033	2.07%
7.38% Gsec 2027 20/06/2027	1.08%
7.17% Gsec 2028 - 08/01/2028	0.34%



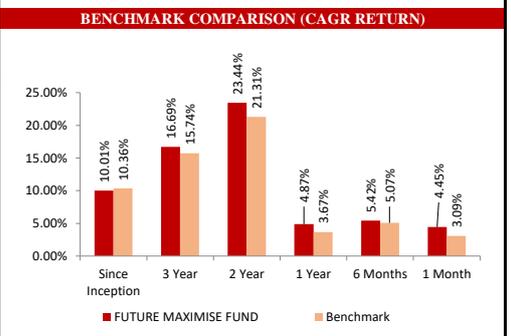
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.05%
Fixed Income Instruments	10.00%	50.00%	14.42%
Equities	50.00%	90.00%	84.53%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>8.78%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.77%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.96%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.31%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.17%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.85%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.46%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.26%



RISK RETURN PROFILE	
Risk	High
Return	High

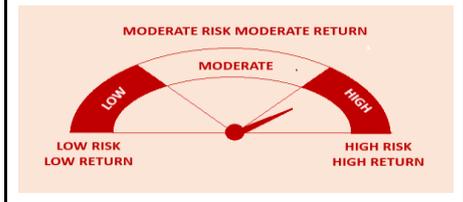
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>84.53%</b>
Reliance Industries Ltd.	7.12%
Kotak Mahindra MF - Kotak Banking ETF	5.99%
Reliance ETF Bank BeES	5.28%
Infosys Technologies Ltd.	4.91%
ICICI Bank Ltd.	4.75%
HDFC Bank Ltd.	3.26%
Tata Consultancy Services Ltd.	2.96%
Tata Steel Ltd.	2.68%
HDFC Ltd.	2.49%
Bajaj Finance Ltd.	1.99%
Bharti Airtel Ltd. (Partly Paid)	1.96%
Axis Bank Ltd.	1.86%



DATE OF INCEPTION	
18th July 2008	

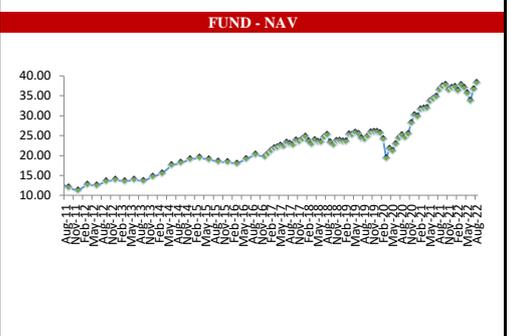
FUND PERFORMANCE as on 30-Aug-2022	
Returns since Publication of NAV	
Absolute Return	282.22%
Simple Annual Return	20.08%
CAGR Return	10.01%

NAV & AUM as on 30-Aug-2022	
NAV	AUM (In Lakhs)
38.2224	8,896.31



Kotak PSU Bank ETF	1.75%
Larsen & Toubro Ltd.	1.70%
State Bank of India	1.67%
Zomato Ltd.	1.59%
HCL Technologies Ltd.	1.45%
Hindustan Unilever Ltd.	1.39%
BEML Ltd.	1.24%
Tata Motors Ltd. (DVR)	1.23%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.19%
Genus Power Infrastructure Ltd.	1.07%
SBI Cards & Payment Services Ltd.	0.93%
Bharat Petroleum Corporation Ltd.	0.91%
Tech Mahindra Ltd.	0.89%
Others	22.26%

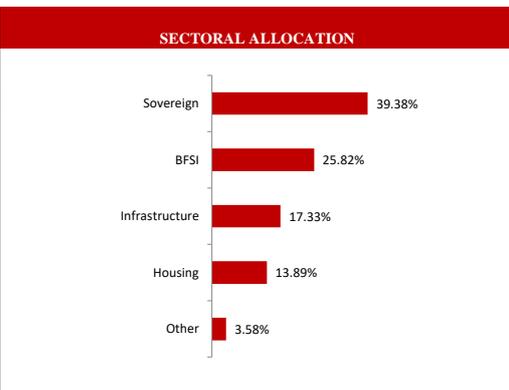
Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50



ABOUT THE FUND		PORTFOLIO AS ON 30-Aug-2022		SECTORAL ALLOCATION																				
<b>OBJECTIVE</b> 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.		<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>1.65%</b>		<b>SECURITIES</b> <b>HOLDINGS</b> <b>GOVERNMENT SECURITIES</b> <b>17.31%</b> 6.54% Gsec 2032 17/01/2032 3.71% 7.38% Gsec 2027 20/06/2027 3.63% 7.87% TN SDL 2033 13/07/2033 2.35% 8% GOI Oil Bond 2026 23/03/2026 2.11% 0% CS 17 DEC 2027 17/12/2027 1.37% 8.97% Central Government 05/12/2030 1.35% 0% CS 15 Jun 2030 15/06/2030 1.32% 7.17% Gsec 2028 - 08/01/2028 1.30% 7.92% West Bengal SDL 15/03/2027 0.16%		BFSI 24.70% Sovereign 17.31% Infrastructure 13.97% Computer Programming 7.83% Coke & Refined Petroleum 5.16% Housing 4.34% Basic Metals 3.50% Chemical Products 1.79% Food Products 1.44% Mfg of machinery and equipment... 1.30% Other 18.67%																		
<b>Fund Manager Details</b> <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	<b>SECURITIES</b> <b>HOLDINGS</b> <b>CORPORATE DEBT</b> <b>25.58%</b> 9.00% Shriram Transport Finance Company Ltd. 28/03/2028 5.99% 10.63% IOT Utkal Energy Services Ltd. 20/09/2028 5.60% 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 2.65% 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 2.34% 8.00% HDFC LTD 2032 27/07/2032 2.21% 7.75% L&T Finance Ltd. 2025 10/07/2025 1.70% 9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032 1.65% 8.80% LIC Housing Finance Ltd. 25/01/2029 1.64% 10.63% IOT Utkal Energy Services Ltd. 20/07/2028 1.14% 8.70% LIC Housing Finance Ltd. 20/03/2029 0.49% Others 0.16%		<b>Debt Rating Profile</b> 	
Fund Manager	No. Of Funds Managed																							
	Equity	Debt	Hybrid																					
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<b>ASSET ALLOCATION</b> <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>1.64%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>40.00%</td> <td>70.00%</td> <td>42.89%</td> </tr> <tr> <td>Equities</td> <td>30.00%</td> <td>60.00%</td> <td>55.46%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	30.00%	1.64%	Fixed Income Instruments	40.00%	70.00%	42.89%	Equities	30.00%	60.00%	55.46%	<b>SECURITIES</b> <b>HOLDINGS</b> <b>EQUITY</b> <b>55.46%</b> Reliance Industries Ltd. 4.56% Kotak Mahindra MF - Kotak Banking ETF 3.77% Infosys Technologies Ltd. 3.24% ICICI Bank Ltd. 3.23% Reliance ETF Bank BeES 2.71% Tata Consultancy Services Ltd. 2.33% HDFC Bank Ltd. 2.28% Tata Steel Ltd. 1.73% HDFC Ltd. 1.59% Axis Bank Ltd. 1.40% Bharti Airtel Ltd. (Partly Paid) 1.27% Bajaj Finance Ltd. 1.20% Kotak PSU Bank ETF 1.13% Larsen & Toubro Ltd. 1.09% State Bank of India 1.08% Zomato Ltd. 1.02% HCL Technologies Ltd. 0.95% Hindustan Unilever Ltd. 0.90% ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF 0.88% BEML Ltd. 0.80% SBI Cards & Payment Services Ltd. 0.74% Tata Motors Ltd. (DVR) 0.74% Genus Power Infrastructure Ltd. 0.69% Bandhan Bank Ltd. 0.62% Bharat Petroleum Corporation Ltd. 0.59% Others 14.91%		<b>BENCHMARK COMPARISON (CAGR RETURN)</b> 				
Composition	Min.	Max.	Actual																					
Cash and Money Market	0.00%	30.00%	1.64%																					
Fixed Income Instruments	40.00%	70.00%	42.89%																					
Equities	30.00%	60.00%	55.46%																					
<b>RISK RETURN PROFILE</b> Risk: Moderate Return: High		<b>DATE OF INCEPTION</b> 18th July 2008		<b>BENCHMARK COMPARISON (CAGR RETURN)</b> Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50																				
<b>FUND PERFORMANCE as on 30-Aug-2022</b> Returns since Publication of NAV <table border="1"> <tbody> <tr> <td>Absolute Return</td> <td>196.82%</td> </tr> <tr> <td>Simple Annual Return</td> <td>14.01%</td> </tr> <tr> <td>CAGR Return</td> <td>8.05%</td> </tr> </tbody> </table>		Absolute Return	196.82%	Simple Annual Return	14.01%	CAGR Return	8.05%	<b>NAV &amp; AUM as on 30-Aug-2022</b> <table border="1"> <thead> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>29.6822</td> <td>6,568.11</td> </tr> </tbody> </table>		NAV	AUM (In Lakhs)	29.6822	6,568.11	<b>FUND - NAV</b> 										
Absolute Return	196.82%																							
Simple Annual Return	14.01%																							
CAGR Return	8.05%																							
NAV	AUM (In Lakhs)																							
29.6822	6,568.11																							
<b>ASSET ALLOCATION</b> 		<b>Modified Duration (In Years)</b> 4.61		<b>ASSET ALLOCATION</b> 																				

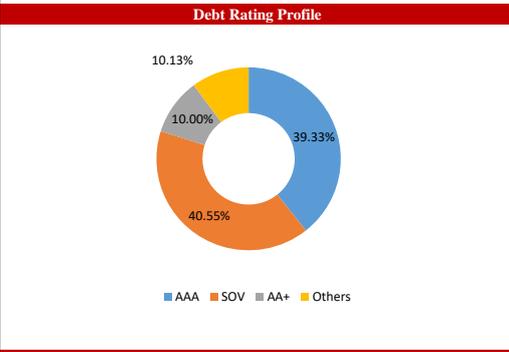
ABOUT THE FUND			
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate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

PORTFOLIO AS ON 30-Aug-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.58%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>39.38%</b>
7.38% Gsec 2027 20/06/2027	7.94%
7.87% TN SDL 2033 13/07/2033	6.35%
0% GS 15 Dec 2027	5.48%
0% CS 17 DEC 2027 17/12/2027	3.90%
0% CS 15 Jun 2030 15/06/2030	3.52%
0% CS 12 DEC 2029 12/12/2029	3.33%
6.54% Gsec 2032 17/01/2032	2.98%
8% GOI Oil Bond 2026 23/03/2026	2.09%
7.17% Gsec 2028 - 08/01/2028	1.79%
6.90% GOI OIL Bond 2026 04/02/2026	0.91%
Others	1.09%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.58%
Fixed Income Instruments	50.00%	100.00%	96.42%
Equities	0.00%	0.00%	0.00%

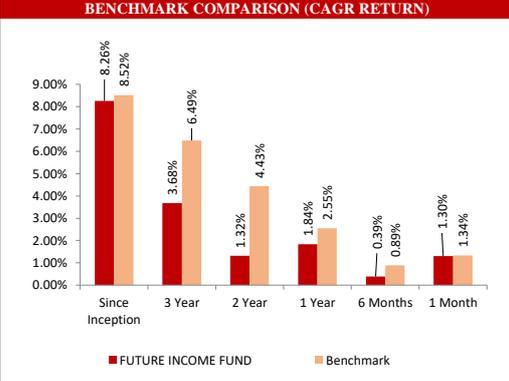
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>57.04%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.71%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	6.24%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.44%
8.06% Bajaj Finance Ltd. 04/10/2029	5.28%
8.00% HDFC LTD 2032 27/07/2032	4.74%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.60%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.30%
7.70% Bajaj Housing Finance Ltd. 21/05/2027	4.14%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.13%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.59%
Others	4.86%



RISK RETURN PROFILE	
Risk	Low
Return	Low

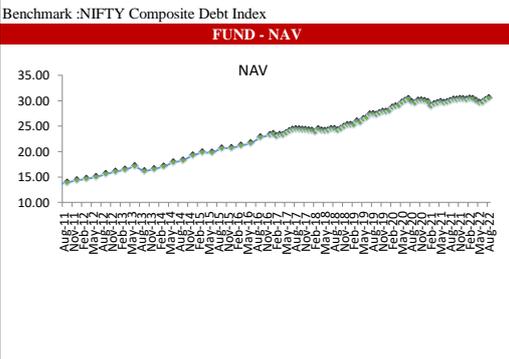
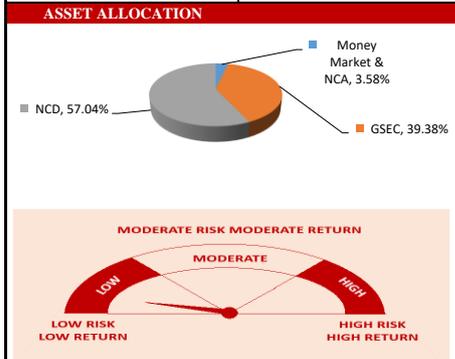
DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Aug-2022	
Returns since Publication of NAV	
Absolute Return	205.02%
Simple Annual Return	14.59%
CAGR Return	8.26%



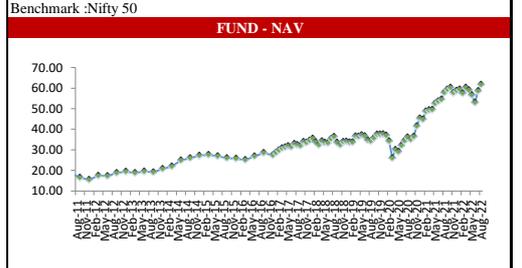
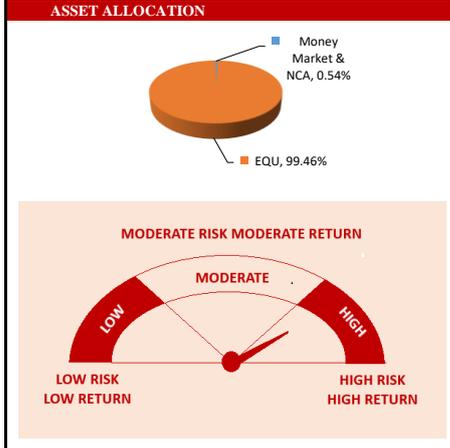
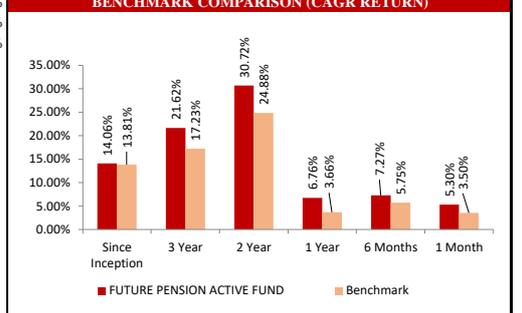
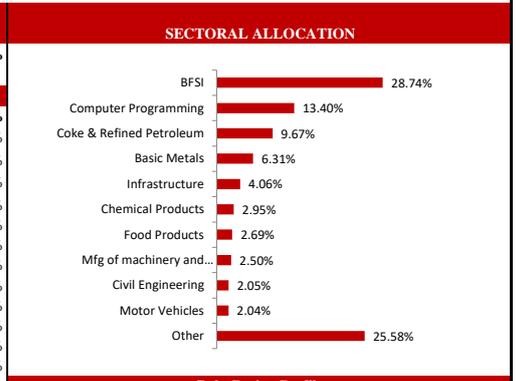
NAV & AUM as on 30-Aug-2022	
NAV	AUM (In Lakhs)
30.5023	9,850.52

Modified Duration (In Years)	
4.59	



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%	0.54%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.46%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 30-Aug-2022			
Returns since Publication of NAV			
Absolute Return	516.21%		
Simple Annual Return	37.35%		
CAGR Return	14.06%		
NAV & AUM as on 30-Aug-2022			
NAV	AUM (In Lakhs)		
61.6211	807.22		

PORTFOLIO AS ON 30-Aug-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>0.54%</b>	
<b>SECURITIES</b> <b>HOLDINGS</b>	
<b>EQUITY</b> <b>99.46%</b>	
Reliance Industries Ltd.	8.66%
ICICI Bank Ltd.	6.69%
Kotak Mahindra MF - Kotak Banking ETF	6.04%
Infosys Technologies Ltd.	5.82%
Reliance ETF Bank BeES	4.85%
HDFC Bank Ltd.	4.26%
Tata Consultancy Services Ltd.	3.31%
Tata Steel Ltd.	2.98%
HDFC Ltd.	2.80%
State Bank of India	2.44%
Bajaj Finance Ltd.	2.40%
Bharti Airtel Ltd. (Partly Paid)	2.38%
Axis Bank Ltd.	2.15%
Larsen & Toubro Ltd.	2.05%
Zomato Ltd.	1.90%
HCL Technologies Ltd.	1.73%
Hindustan Unilever Ltd.	1.65%
Kotak PSU Bank ETF	1.62%
BEML Ltd.	1.50%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	1.47%
Tata Motors Ltd. (DVR)	1.29%
Genus Power Infrastructure Ltd.	1.28%
Bandhan Bank Ltd.	1.17%
SBI Cards & Payment Services Ltd.	1.13%
Tech Mahindra Ltd.	1.08%
Others	26.81%



ABOUT THE FUND			
<b>OBJECTIVE</b> Provision of high expected returns with a moderate probability of negative return.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
<b>ASSET ALLOCATION</b>			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market	0.00%	40.00%	2.91%
Fixed Income Instruments	30.00%	80.00%	32.88%
Equities	20.00%	70.00%	64.21%

RISK RETURN PROFILE	
Risk	High
Return	High

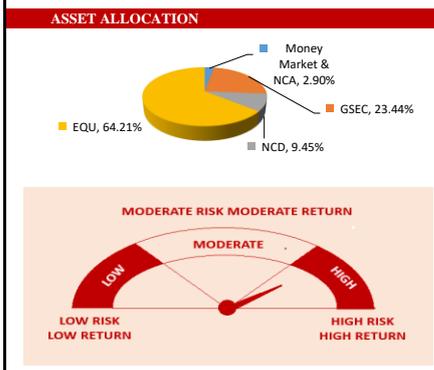
DATE OF INCEPTION	
20th October 2008	

FUND PERFORMANCE as on 30-Aug-2022	
Returns since Publication of NAV	
Absolute Return	395.95%
Simple Annual Return	28.65%
CAGR Return	12.29%

NAV as on 30-Aug-2022	
49.5950	

NAV & AUM as on 30-Aug-2022	
NAV	AUM (In Lakhs)
49.5950	221.23

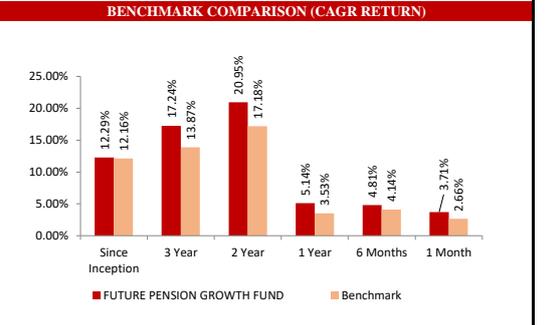
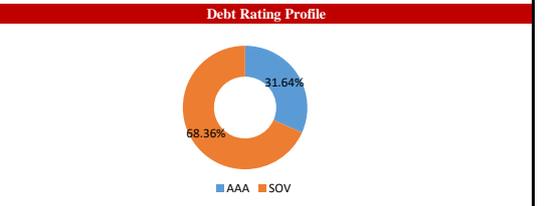
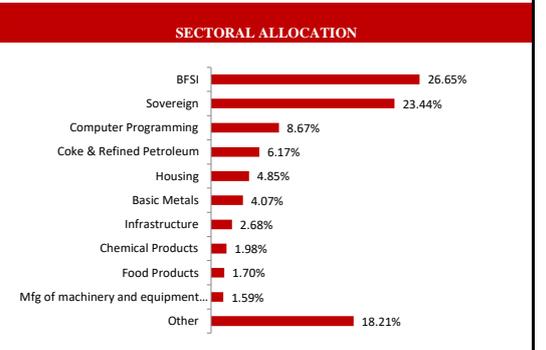
Modified Duration (In Years)	
4.19	



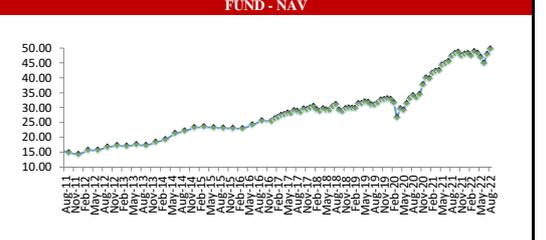
PORTFOLIO AS ON 30-Aug-2022	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
2.90%	
<b>SECURITIES</b>	
<b>GOVERNMENT SECURITIES</b>	
23.44%	
8% GOI Oil Bond 2026 23/03/2026	6.97%
7.87% TN SDL 2033 13/07/2033	5.77%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.32%
7.38% Gsec 2027 20/06/2027	2.30%
8.51% Maharashtra SDL 09/03/2026	2.22%
6.54% Gsec 2032 17/01/2032	1.73%
7.25% Gujarat SDL 2027 12/07/2027	0.14%

SECURITIES		HOLDINGS	
<b>CORPORATE DEBT</b>			
9.45%			
8.70% LIC Housing Finance Ltd. 20/03/2029		4.85%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.60%	

SECURITIES		HOLDINGS	
<b>EQUITY</b>			
64.21%			
Reliance Industries Ltd.		5.49%	
ICICI Bank Ltd.		5.03%	
HDFC Bank Ltd.		3.76%	
Infosys Technologies Ltd.		3.69%	
Reliance ETF Bank BeES		2.87%	
Tata Consultancy Services Ltd.		2.31%	
Tata Steel Ltd.		1.99%	
HDFC Ltd.		1.87%	
Axis Bank Ltd.		1.83%	
State Bank of India		1.51%	
Bharti Airtel Ltd. (Partly Paid)		1.50%	
Kotak Mahindra Bank Ltd.		1.50%	
Bajaj Finance Ltd.		1.49%	
Larsen & Toubro Ltd.		1.28%	
Kotak PSU Bank ETF		1.22%	
Zomato Ltd.		1.20%	
HCL Technologies Ltd.		1.09%	
Hindustan Unilever Ltd.		1.05%	
BEML Ltd.		0.94%	
Tata Motors Ltd. (DVR)		0.93%	
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF		0.91%	
SBI Cards & Payment Services Ltd.		0.90%	
IndusInd Bank Ltd.		0.89%	
Genus Power Infrastructure Ltd.		0.81%	
Lemon Tree Hotels Ltd.		0.77%	
Others		17.41%	

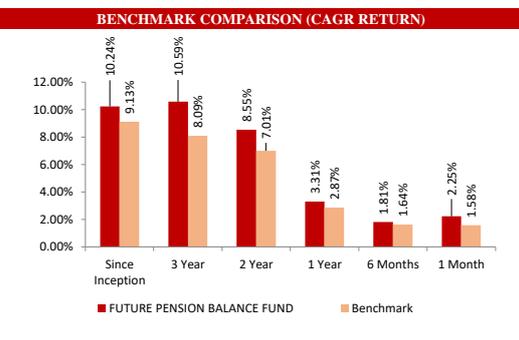
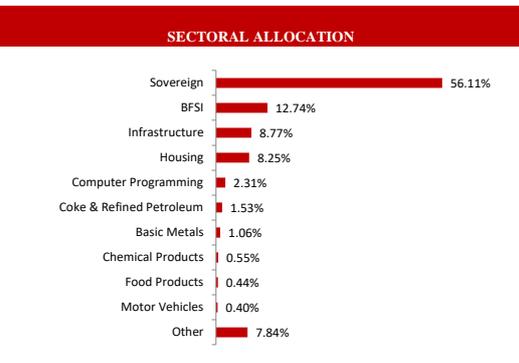


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

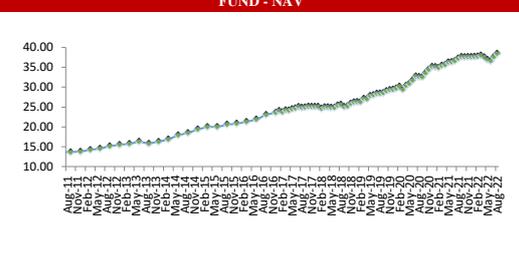


ABOUT THE FUND			
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
<b>ASSET ALLOCATION</b>			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market & Fixed Income Instruments	80.00%	100.00%	82.76%
Equities	0.00%	20.00%	17.24%
<b>RISK RETURN PROFILE</b>			
Risk	Medium		
Return	Medium		
<b>DATE OF INCEPTION</b>			
17th October 2008			
<b>FUND PERFORMANCE as on 30-Aug-2022</b>			
Returns since Publication of NAV			
Absolute Return	284.45%		
Simple Annual Return	20.58%		
CAGR Return	10.24%		
<b>NAV &amp; AUM as on 30-Aug-2022</b>			
NAV	AUM (In Lakhs)		
38.4452	125.73		
<b>Modified Duration (In Years)</b>			
4.83			
<b>ASSET ALLOCATION</b>			
<b>MODERATE RISK MODERATE RETURN</b>			

PORTFOLIO AS ON 30-Aug-2022		HOLDINGS
<b>SECURITIES</b>		<b>3.90%</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>		<b>3.90%</b>
<b>SECURITIES</b>		<b>56.11%</b>
<b>GOVERNMENT SECURITIES</b>		<b>56.11%</b>
7.87% TN SDL 2033 13/07/2033		10.55%
8.68% Tamil Nadu SDL 2028 10/10/2028		10.14%
7.38% Gsec 2027 20/06/2027		9.69%
7.92% West Bengal SDL 15/03/2027		4.90%
6.54% Gsec 2032 17/01/2032		4.87%
8% GOI Oil Bond 2026 23/03/2026		4.09%
8.15% Tamil Nadu SDL 2028 09/05/2028		3.72%
8.15% Tamil Nadu SDL 2025 13/11/2025		2.47%
7.17% Gsec 2028 - 08/01/2028		2.40%
8.70% Gujarat SDL 2028 19/09/2028		2.11%
Others		1.17%
<b>SECURITIES</b>		<b>22.74%</b>
<b>CORPORATE DEBT</b>		<b>22.74%</b>
8.25% HDFC LTD 2032 27/07/2032		8.25%
7.68% PFC Ltd. 15/07/2030		8.10%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		6.39%
<b>SECURITIES</b>		<b>17.25%</b>
<b>EQUITY</b>		<b>17.25%</b>
Reliance Industries Ltd.		1.34%
ICICI Bank Ltd.		1.34%
HDFC Bank Ltd.		1.19%
Infosys Technologies Ltd.		1.02%
Kotak Mahindra MF - Kotak Banking ETF		0.91%
Axis Bank Ltd.		0.64%
Tata Consultancy Services Ltd.		0.59%
Tata Steel Ltd.		0.53%
HDFC Ltd.		0.51%
State Bank of India		0.50%
Bajaj Finance Ltd.		0.41%
Kotak Mahindra Bank Ltd.		0.38%
Bharti Airtel Ltd. (Partly Paid)		0.38%
Kotak PSU Bank ETF		0.32%
Zomato Ltd.		0.31%
Larsen & Toubro Ltd.		0.31%
HCL Technologies Ltd.		0.29%
Hindustan Unilever Ltd.		0.28%
Bajaj Finserv Ltd.		0.27%
Tata Motors Ltd. (DVR)		0.26%
BEML Ltd.		0.24%
SBI Cards & Payment Services Ltd.		0.23%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF		0.21%
Genus Power Infrastructure Ltd.		0.21%
IndusInd Bank Ltd.		0.20%
Others		4.39%



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



**ABOUT THE FUND**  
Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.94%
Fixed Income Instruments	0.00%	100.00%	95.06%
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-Aug-2022**

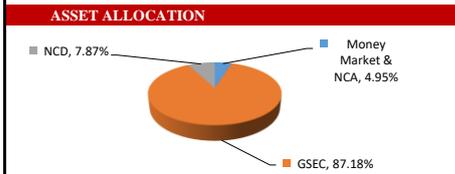
Returns since Publication of NAV

Absolute Return	225.61%
Simple Annual Return	16.33%
CAGR Return	8.92%

**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
32.5607	65.45

**Modified Duration (In Years)**  
4.18

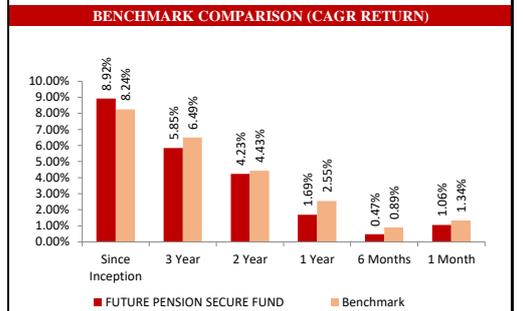
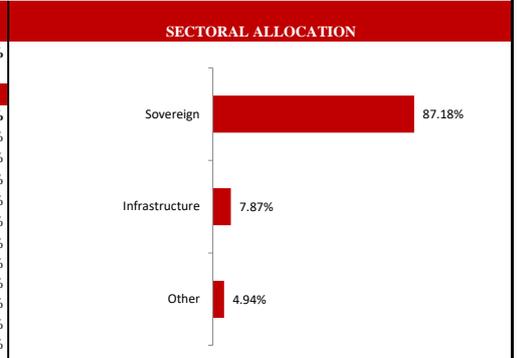


**PORTFOLIO AS ON 30-Aug-2022**

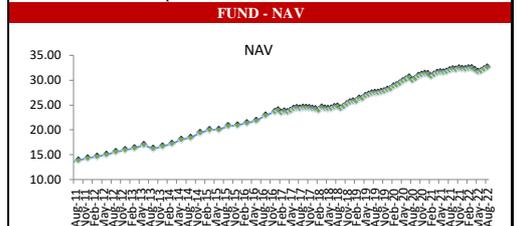
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.95%</b>
<b>SECURITIES</b>	<b>87.18%</b>
<b>GOVERNMENT SECURITIES</b>	<b>87.18%</b>
0% CS 17 DEC 2027 17/12/2027	15.86%
7.87% TN SDL 2033 13/07/2033	10.14%
4.48% Gsec 2023 02/11/2023	9.72%
7.38% Gsec 2027 20/06/2027	9.31%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.94%
6.90% GOI OIL Bond 2026 04/02/2026	6.84%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.87%
0% CS 15 Jun 2030 15/06/2030	4.41%
6.54% Gsec 2032 17/01/2032	3.94%
0% GS 15 Dec 2027	3.17%
Others	10.98%

**SECURITIES**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>7.87%</b>
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.87%



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.

**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%	11.75%
Fixed Income Instruments	25.00%	100.00%	88.25%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**  
18th July 2008

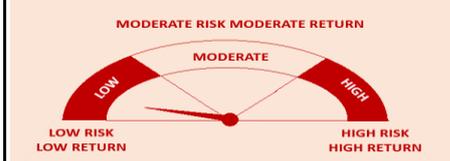
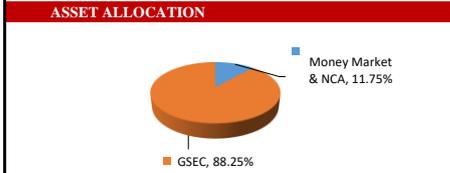
**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	186.21%
Simple Annual Return	13.25%
CAGR Return	7.77%

**NAV & AUM as on 30-Aug-2022**

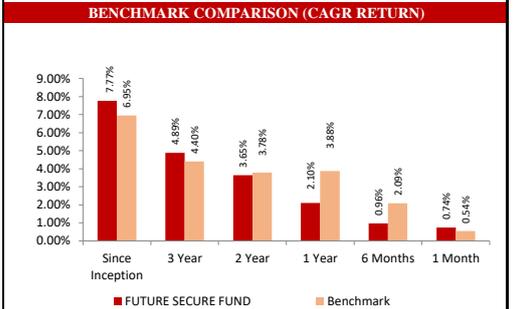
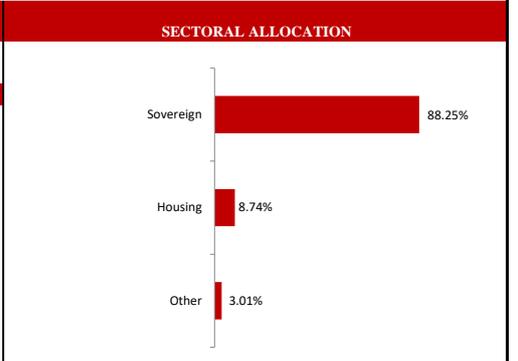
NAV	AUM (In Lakhs)
28.6210	2,831.05

**Modified Duration (In Years)**  
3.12

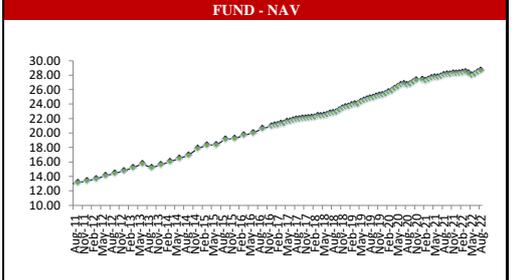


**PORTFOLIO AS ON 30-Aug-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>11.75%</b>
<b>SECURITIES</b>	<b>88.25%</b>
<b>GOVERNMENT SECURITIES</b>	<b>88.25%</b>
6.90% GOI OIL Bond 2026 04/02/2026	18.55%
8.24% Maharashtra SDL 2024 24/12/2024	10.68%
4.48% Gsec 2023 02/11/2023	9.68%
8.15% Tamil Nadu SDL 2025 13/11/2025	8.58%
8% GOI Oil Bond 2026 23/03/2026	8.06%
7.38% Gsec 2027 20/06/2027	7.89%
0% CS 17 DEC 2027 17/12/2027	4.89%
0% CS 15 Jun 2030 15/06/2030	4.69%
0% CS 12 DEC 2029 12/12/2029	4.28%
0% GS 15 Dec 2027	4.16%
Others	6.78%



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



**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%	1.13%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.87%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

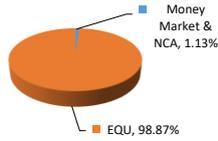
**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	111.00%
Simple Annual Return	29.59%
CAGR Return	22.03%

**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
21.0995	3,961.23

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



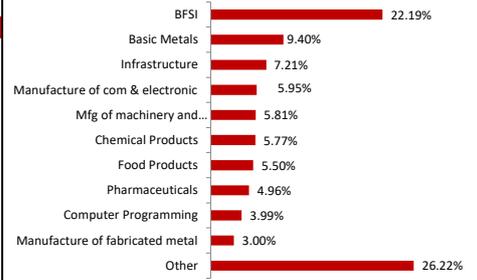
**PORTFOLIO AS ON 30-Aug-2022**

**MONEY MARKET INSTRUMENTS & NCA** **1.13%**

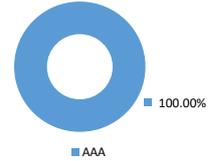
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.87%</b>
Zomato Ltd.	4.10%
Genus Power Infrastrucure Ltd.	3.57%
Tata Steel Ltd.	3.12%
BEML Ltd.	2.99%
Volitas Ltd.	2.82%
Lemon Tree Hotels Ltd.	2.71%
Jindal Steel & Power Ltd.	2.63%
Bandhan Bank Ltd.	2.60%
LIC Housing Finance Ltd.	2.60%
SBI Cards & Payment Services Ltd.	2.48%
Oil India Ltd.	2.39%
Bharti Airtel Ltd. (Partly Paid)	2.35%
Steel Authority OF India Ltd.	2.16%
Zee Entertainment Enterprises Ltd.	2.09%
Manappuram Finance Ltd.	2.06%
Indraprastha Gas Ltd.	1.99%
KEC International Ltd.	1.98%
Metropolis Healthcare Ltd.	1.95%
Nagarjuna Construction Co. Ltd.	1.89%
Muthoot Finance Ltd.	1.86%
Aavas Financiers Ltd.	1.85%
Ashok Leyland Ltd.	1.81%
Bharat Forge Ltd.	1.73%
The Federal Bank Ltd.	1.58%
Ambuja Cements Ltd.	1.56%
Others	39.98%

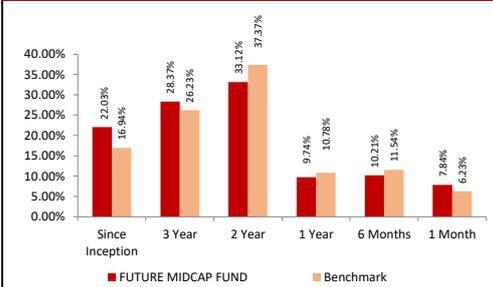
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Midcap 100 Index

**FUND - NAV**

