
FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			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	169.99%	14.01%	8.53%	199.97%	16.48%	9.47%	132.97%	10.96%	7.22%	153.61%	12.66%	7.97%

INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	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	208.54%	17.52%	9.93%	235.32%	19.77%	10.70%	243.06%	20.42%	10.91%	264.15%	22.19%	11.47%

	Future Group Secure Fund			INDIVIDUAL	Future Dynamic Growth					Future Midcap Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR
Since Inception	34.85%	19.54%	18.25%	Since Inception	105.83%	9.70%	6.84%		Since Inception	17.53%	9.55%	9.20%

	INDIVIDUAL	Future NAV Guarantee Fund			
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	69.54%	6.72%	

INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund				Group Income Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	124.60%	11.56%	7.79%	Since Inception	77.40%	7.70%	5.87%	Since Inception	8.69%	18.01%	17.28%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	141.15%	13.27%	8.62%	17.53%	9.55%	9.20%

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
Cash and Money Market	0.00%	50.00%	2.24%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	97.76%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

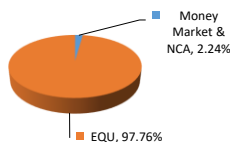
Absolute Return	124.60%
Simple Annual Return	11.56%
CAGR Return	7.79%

NAV as on 30-Oct-2020

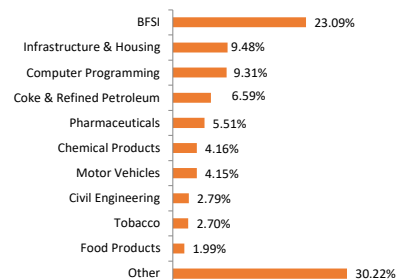
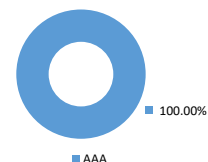
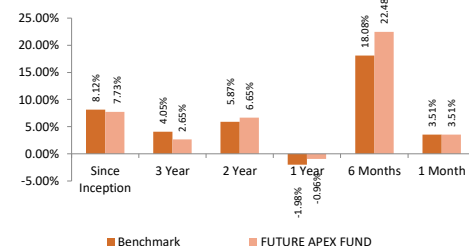
22.4597

AUM as on 30-Oct-2020 (Rs. In Lakhs)

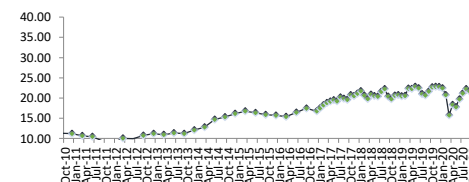
4,356.13

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
HOLDINGS
2.24%
SECURITIES
EQUITY
HOLDINGS
97.76%

Reliance ETF Bank BeES	5.83%
Bharti Airtel Ltd.	5.41%
ICICI Bank Ltd.	5.39%
HDFC Ltd.	5.13%
Reliance Industries Ltd. Right Issue Partly Paid	4.74%
TATA Consultancy Services Ltd.	4.48%
Infosys Technologies Ltd.	4.17%
Kotak Mahindra Bank Ltd.	4.01%
Hindustan Unilever Ltd.	3.95%
HDFC Bank Ltd.	3.70%
Kotak Mahindra MF - Kotak Banking ETF	3.26%
ITC Ltd.	2.70%
Larsen & Toubro Ltd.	2.34%
Maruti Suzuki India Ltd.	1.72%
Honeywell Automation India Ltd.	1.60%
United Spirits Ltd.	1.57%
Shree Cements Ltd.	1.57%
Sun Pharmaceuticals Industries Ltd.	1.55%
Minda Corporation Ltd.	1.34%
Tata Nifty Private Bank Exchange Traded Fund	1.26%
Tata Steel Ltd.	1.17%
Page Industries Ltd.	1.16%
Aurobindo Pharma Ltd.	1.15%
Bharat Petroleum Corporation Ltd.	1.09%
Bajaj Finance Ltd.	1.08%
Others	26.40%

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%	2.61%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.39%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

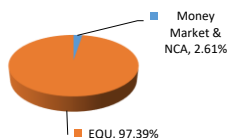
Absolute Return	77.40%
Simple Annual Return	7.70%
CAGR Return	5.87%

NAV as on 30-Oct-2020

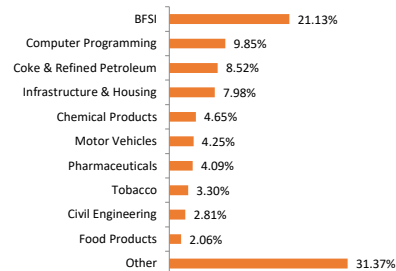
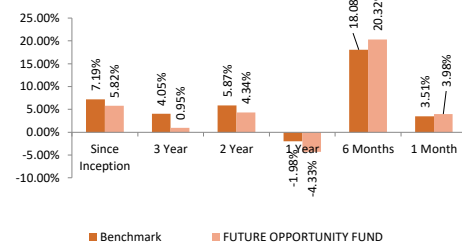
17.7396

AUM as on 30-Oct-2020 (Rs. In Lakhs)

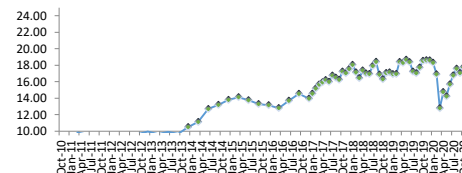
6,381.97

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
2.61%
SECURITIES
EQUITY
97.39%

Kotak Mahindra MF - Kotak Banking ETF	7.64%
ICICI Bank Ltd.	5.27%
Bharti Airtel Ltd.	5.18%
HDFC Ltd.	4.99%
TATA Consultancy Services Ltd.	4.70%
Infosys Technologies Ltd.	4.46%
Reliance ETF Bank BeES	4.35%
Hindustan Unilever Ltd.	4.25%
Reliance Industries Ltd.	3.78%
HDFC Bank Ltd.	3.69%
Kotak Mahindra Bank Ltd.	3.48%
ITC Ltd.	3.30%
Reliance Industries Ltd. Right Issue Partly Paid	2.66%
Larsen & Toubro Ltd.	2.41%
Maruti Suzuki India Ltd.	1.74%
Sun Pharmaceuticals Industries Ltd.	1.70%
Shree Cements Ltd.	1.68%
Tata Nifty Private Bank Exchange Traded Fund	1.46%
United Spirits Ltd.	1.37%
Page Industries Ltd.	1.27%
Tata Steel Ltd.	1.24%
Aarti Industries Ltd.	1.20%
Nestle India Ltd.	1.05%
Dabur India Ltd.	1.01%
Minda Corporation Ltd.	1.00%
Others	22.51%

SECTORAL ALLOCATION

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND

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

STRATEGY

Investment in equities and debt instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	2.55%
Equities	0.00%	100.00%	97.45%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

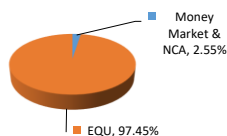
Absolute Return	105.83%
Simple Annual Return	9.70%
CAGR Return	6.84%

NAV as on 30-Oct-2020

20.5831

AUM as on 30-Oct-2020 (Rs. In Lakhs)

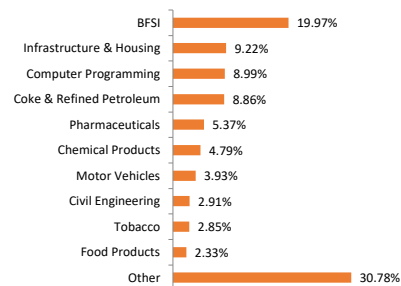
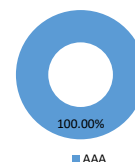
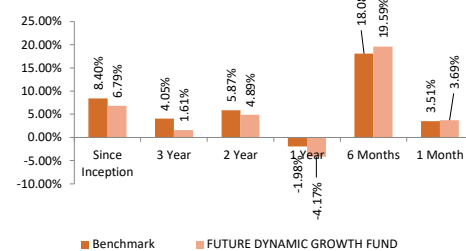
709.43

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

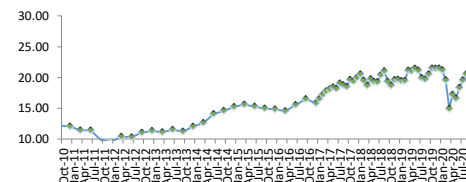
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.55%

SECURITIES

SECURITIES	HOLDINGS
EQUITY	97.45%
Kotak Mahindra MF - Kotak Banking ETF	8.22%
Reliance Industries Ltd.	5.40%
ICICI Bank Ltd.	5.18%
HDFC Ltd.	5.17%
Bharti Airtel Ltd.	5.07%
Reliance ETF Bank BeES	4.48%
Hindustan Unilever Ltd.	4.47%
TATA Consultancy Services Ltd.	4.26%
Infosys Technologies Ltd.	4.04%
Kotak Mahindra Bank Ltd.	3.53%
HDFC Bank Ltd.	3.34%
ITC Ltd.	2.85%
Larsen & Toubro Ltd.	2.48%
Reliance Industries Ltd. Right Issue Partly Paid	1.59%
Sun Pharmaceuticals Industries Ltd.	1.58%
Maruti Suzuki India Ltd.	1.56%
Shree Cements Ltd.	1.44%
United Spirits Ltd.	1.43%
Tata Steel Ltd.	1.22%
Aarti Industries Ltd.	1.08%
Minda Corporation Ltd.	1.07%
Nestle India Ltd.	1.02%
Honeywell Automation India Ltd.	1.00%
Mahindra and Mahindra Ltd.	0.98%
Dabur India Ltd.	0.97%
Others	24.03%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND				PORTFOLIO AS ON 30-Oct-2020			
OBJECTIVE				SECURITIES		HOLDINGS	
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.				MONEY MARKET INSTRUMENTS & NCA		2.69%	
STRATEGY				SECURITIES		HOLDINGS	
Investment in a spread of equities. Diversification by sector, industry and risk.				GOVERNMENT SECURITIES		2.94%	
Fund Manager Details				6.90% GOI OIL Bond 2026 04/02/2026		1.46%	
				8.15% Tamil Nadu SDL 2025 13/11/2025		1.19%	
				8.63% Tamil Nadu SDL 09/01/2023		0.29%	

FUTURE GENERALI TOTAL INSURANCE SOLUTIONS				FUTURE BALANCE FUND		SFIN No. ULIF003180708FUTBALANCE133																				
ABOUT THE FUND				PORTFOLIO AS ON 30-Oct-2020		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 3.04%		SECURITIES HOLDINGS 9.07% 7.05% MAHARASHTRA SDL 2032 07/10/2032 2.78% 8% GOI Oil Bond 2026 23/03/2026 2.41% 6.90% GOI OIL Bond 2026 04/02/2026 1.67% 8.97% Central Government 05/12/2030 1.58% 7.72% Gsec 2049 15/06/2049 0.46% 7.92% West Bengal SDL 15/03/2027 0.18%		SECTORAL ALLOCATION 																		
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.				SECURITIES GOVERNMENT SECURITIES 9.07% 7.05% MAHARASHTRA SDL 2032 07/10/2032 2.78% 8% GOI Oil Bond 2026 23/03/2026 2.41% 6.90% GOI OIL Bond 2026 04/02/2026 1.67% 8.97% Central Government 05/12/2030 1.58% 7.72% Gsec 2049 15/06/2049 0.46% 7.92% West Bengal SDL 15/03/2027 0.18%		Debt Rating Profile 																				
Fund Manager Details <table><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><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>				Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	SECURITIES CORPORATE DEBT 33.23% 10.63% IOT Utkal Energy Services Ltd. 20/09/2028 6.81% 10.75% Reliance Capital Ltd. 12/08/2021 5.45% 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 3.53% 7.75% L&T Finance Ltd. 2025 10/07/2025 3.16% 7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026 3.00% 9.00% Shriram Transport Finance Company Ltd. 28/03/2028 2.21% 8.75% Indiabulls Housing Finance Ltd. 24/09/2021 2.01% 8.80% LIC Housing Finance Ltd. 25/01/2029 1.88% 8.55% Housing Development Finance Corporation Ltd. 27/03/2029 1.85% 7.75% Power Finance Corporation Ltd. 11/06/2030 1.77% Others 1.55%		BENCHMARK COMPARISON (CAGR RETURN) 	
Fund Manager	No. Of Funds Managed																									
	Equity	Debt	Hybrid																							
Niraj Kumar	5	4	7																							
Srijan Sinha	5	0	7																							
Yahya Bookwala	0	4	7																							
ASSET ALLOCATION <table><tr><th>Composition</th><th>Min.</th><th>Max.</th><th>Actual</th></tr><tr><td>Cash and Money Market</td><td>0.00%</td><td>30.00%</td><td>3.04%</td></tr><tr><td>Fixed Income Instruments</td><td>40.00%</td><td>70.00%</td><td>42.30%</td></tr><tr><td>Equities</td><td>30.00%</td><td>60.00%</td><td>54.66%</td></tr></table>				Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	30.00%	3.04%	Fixed Income Instruments	40.00%	70.00%	42.30%	Equities	30.00%	60.00%	54.66%	SECURITIES EQUITY 54.66% Kotak Mahindra MF - Kotak Banking ETF 4.10% HDFC Ltd. 2.92% Bharti Airtel Ltd. 2.86% Reliance ETF Bank BeES 2.68% ICICI Bank Ltd. 2.68% Infosys Technologies Ltd. 2.56% Hindustan Unilever Ltd. 2.43% TATA Consultancy Services Ltd. 2.11% Kotak Mahindra Bank Ltd. 1.99% Reliance Industries Ltd. Right Issue Partly Paid 1.75% HDFC Bank Ltd. 1.63% ITC Ltd. 1.57% Reliance Industries Ltd. 1.47% Larsen & Toubro Ltd. 1.29% Shree Cements Ltd. 0.94% Honeywell Automation India Ltd. 0.87% Maruti Suzuki India Ltd. 0.86% United Spirits Ltd. 0.79% Sun Pharmaceuticals Industries Ltd. 0.72% Bajaj Auto Ltd. 0.70% Bajaj Finance Ltd. 0.69% Tata Steel Ltd. 0.68% Mahindra and Mahindra Ltd. 0.65% Aurobindo Pharma Ltd. 0.63% Page Industries Ltd. 0.63% Others 14.46%		FUND - NAV 				
Composition	Min.	Max.	Actual																							
Cash and Money Market	0.00%	30.00%	3.04%																							
Fixed Income Instruments	40.00%	70.00%	42.30%																							
Equities	30.00%	60.00%	54.66%																							
RISK RETURN PROFILE <table><tr><td>Risk</td><td>Moderate</td></tr><tr><td>Return</td><td>High</td></tr></table>				Risk	Moderate	Return	High	ASSET ALLOCATION 																		
Risk	Moderate																									
Return	High																									
DATE OF INCEPTION 18th July 2008				SECURITIES EQUITY 54.66% Kotak Mahindra MF - Kotak Banking ETF 4.10% HDFC Ltd. 2.92% Bharti Airtel Ltd. 2.86% Reliance ETF Bank BeES 2.68% ICICI Bank Ltd. 2.68% Infosys Technologies Ltd. 2.56% Hindustan Unilever Ltd. 2.43% TATA Consultancy Services Ltd. 2.11% Kotak Mahindra Bank Ltd. 1.99% Reliance Industries Ltd. Right Issue Partly Paid 1.75% HDFC Bank Ltd. 1.63% ITC Ltd. 1.57% Reliance Industries Ltd. 1.47% Larsen & Toubro Ltd. 1.29% Shree Cements Ltd. 0.94% Honeywell Automation India Ltd. 0.87% Maruti Suzuki India Ltd. 0.86% United Spirits Ltd. 0.79% Sun Pharmaceuticals Industries Ltd. 0.72% Bajaj Auto Ltd. 0.70% Bajaj Finance Ltd. 0.69% Tata Steel Ltd. 0.68% Mahindra and Mahindra Ltd. 0.65% Aurobindo Pharma Ltd. 0.63% Page Industries Ltd. 0.63% Others 14.46%		BENCHMARK :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50																				
FUND PERFORMANCE as on 30-Oct-2020 Returns since Publication of NAV <table><tr><td>Absolute Return</td><td>132.97%</td></tr><tr><td>Simple Annual Return</td><td>10.96%</td></tr><tr><td>CAGR Return</td><td>7.22%</td></tr></table>				Absolute Return	132.97%	Simple Annual Return	10.96%	CAGR Return	7.22%	FUND - NAV 																
Absolute Return	132.97%																									
Simple Annual Return	10.96%																									
CAGR Return	7.22%																									
NAV as on 30-Oct-2020 23.2974				FUND - NAV 																						
AUM as on 30-Oct-2020 (Rs. In Lakhs) 6,189.99				FUND - NAV 																						
Modified Duration (In Years) 4.16				FUND - NAV 																						
ASSET ALLOCATION 				FUND - NAV 																						

ABOUT THE FUND
OBJECTIVE

To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.

Fund Manager Details

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

ASSET ALLOCATION

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

RISK RETURN PROFILE

Risk	Low to medium	
Return	Low to medium	

DATE OF INCEPTION

18th May 2010

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

Absolute Return	69.54%
Simple Annual Return	6.72%
CAGR Return	5.24%

NAV as on 30-Oct-2020

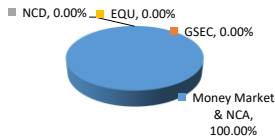
16.9537

AUM as on 30-Oct-2020 (Rs. In Lakhs)

747.10

Modified Duration (In Years)

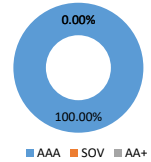
0.01

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020
SECURITIES
HOLDINGS

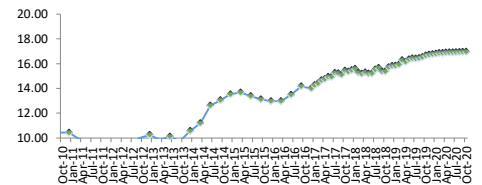
MONEY MARKET INSTRUMENTS & NCA 100.00%

SECTORAL ALLOCATION

Other 100.00%

Debt Rating Profile


No comparable benchmark available for the fund

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.

STRATEGY

Investments in assets of low or moderate risk.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.06%
Fixed Income Instruments	50.00%	100.00%	96.94%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk Low		Low
Return Low		Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on

30-Oct-2020

Returns since Publication of NAV

Absolute Return	199.97%
Simple Annual Return	16.48%
CAGR Return	9.47%

NAV as on 30-Oct-2020

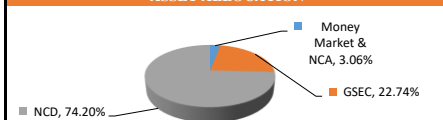
29.9970

AUM as on 30-Oct-2020 (Rs. In Lakhs)

14,111.89

Modified Duration (In Years)

5.30

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020
SECURITIES

MONEY MARKET INSTRUMENTS & NCA **3.06%**

SECURITIES

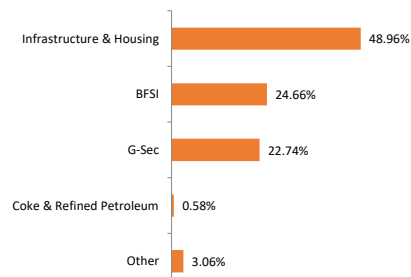
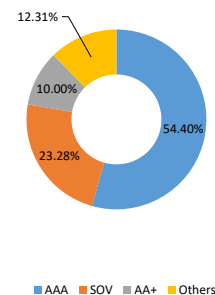
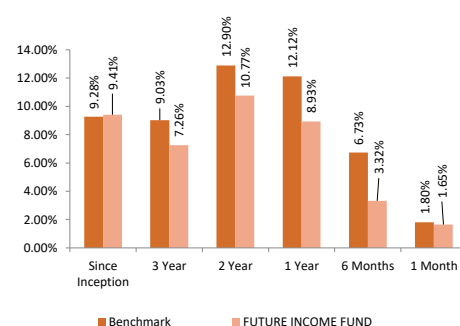
GOVERNMENT SECURITIES **22.74%**

7.5% Central Government 10/08/2034	5.01%
7.05% MAHARASHTRA SDL 2032 07/10/2032	3.33%
7.72% Gsec 2049 15/06/2049	3.32%
6.90% GOI OIL Bond 2026 04/02/2026	2.99%
6.17% Gsec 2021 15/07/2021	2.89%
0% CS 17 DEC 2027 UL	2.09%
8% GOI Oil Bond 2026 23/03/2026	1.57%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.73%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.27%
8.53% Tamil Nadu SDL 2028 28/11/2028	0.20%
Others	0.35%

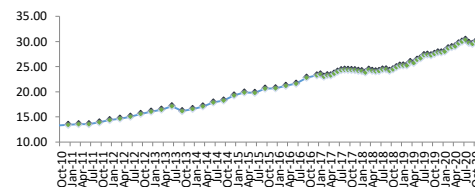
SECURITIES

CORPORATE DEBT **74.20%**

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.70%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.64%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.49%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	4.48%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.35%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.34%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.27%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.23%
8.06% Bajaj Finance Ltd. 04/10/2029	3.93%
8.30% REC Ltd. Non GOI 2029	3.50%
Others	26.27%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Composite Debt Index

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%	2.87%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.13%

RISK RETURN PROFILE

Risk	High		
Return	High		

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on

30-Oct-2020

Returns since Publication of NAV

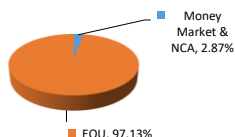
Absolute Return	264.15%
Simple Annual Return	22.19%
CAGR Return	11.47%

NAV as on 30-Oct-2020

36.4149

AUM as on 30-Oct-2020 (Rs. In Lakhs)

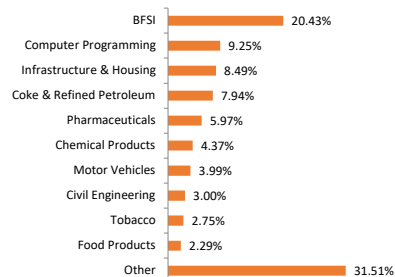
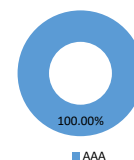
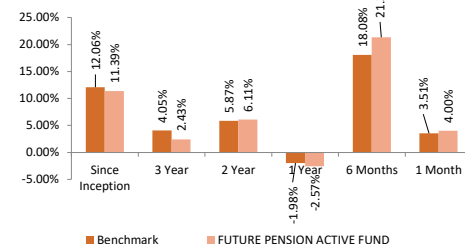
682.13

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

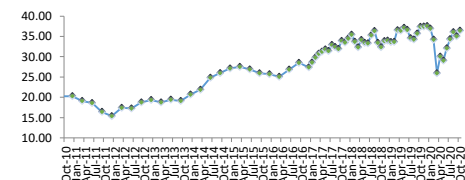
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **2.87%**

SECURITIES
EQUITY **97.13%**

Kotak Mahindra MF - Kotak Banking ETF	8.06%
HDFC Ltd.	5.25%
ICICI Bank Ltd.	5.05%
Bharti Airtel Ltd.	4.81%
Reliance ETF Bank BeES	4.62%
Infosys Technologies Ltd.	4.49%
Hindustan Unilever Ltd.	4.17%
TATA Consultancy Services Ltd.	3.97%
Reliance Industries Ltd.	3.81%
Kotak Mahindra Bank Ltd.	3.74%
HDFC Bank Ltd.	2.87%
ITC Ltd.	2.75%
Larsen & Toubro Ltd.	2.59%
Reliance Industries Ltd. Right Issue Partly Paid	2.40%
Maruti Suzuki India Ltd.	1.69%
Shree Cements Ltd.	1.53%
Sun Pharmaceuticals Industries Ltd.	1.49%
United Spirits Ltd.	1.32%
Page Industries Ltd.	1.18%
Tata Steel Ltd.	1.17%
Honeywell Automation India Ltd.	1.04%
Minda Corporation Ltd.	1.04%
Aarti Industries Ltd.	1.03%
Bandhan Bank Ltd.	1.01%
TATA Motors Ltd.	0.98%
Others	25.10%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

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%	2.58%
Fixed Income Instruments	30.00%	80.00%	33.02%
Equities	20.00%	70.00%	64.40%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV	
Absolute Return	243.06%
Simple Annual Return	20.42%
CAGR Return	10.91%

NAV as on 30-Oct-2020

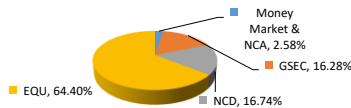
34.3062

AUM as on 30-Oct-2020 (Rs. In Lakhs)

198.77

Modified Duration (In Years)

5.05

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

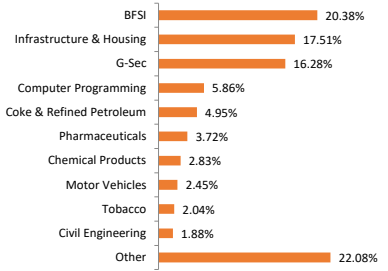
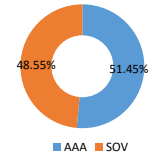
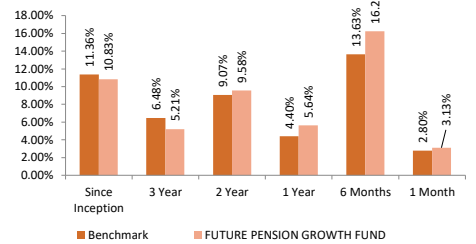
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.58%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	16.28%

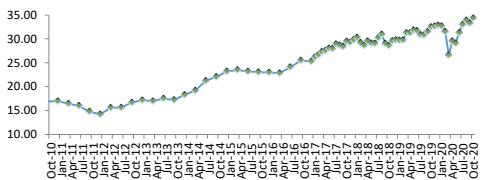
8% GOI Oil Bond 2026 23/03/2026	8.34%
8.15% Tamil Nadu SDL 2028 09/05/2028	5.12%
8.51% Maharashtra SDL 09/03/2026	2.66%
7.25% GUJARAT SDL 2027 12/07/2027	0.16%

SECURITIES	HOLDINGS
CORPORATE DEBT	16.74%

8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.77%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.50%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.48%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


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

FUND - NAV


ABOUT THE FUND

OBJECTIVE
 Preservation of nominal value of contributions along with 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%	3.10%
Fixed Income Instruments	80.00%	100.00%	80.08%
Equities	0.00%	20.00%	16.82%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

Absolute Return	235.32%
Simple Annual Return	19.77%
CAGR Return	10.70%

NAV as on 30-Oct-2020

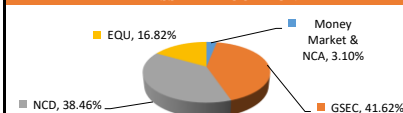
33.5317

AUM as on 30-Oct-2020 (Rs. In Lakhs)

140.96

Modified Duration (In Years)

5.25

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.10%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.62%

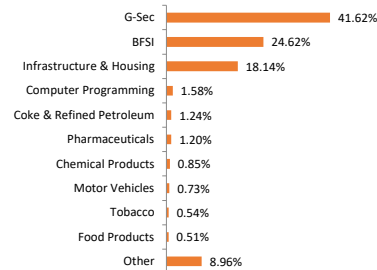
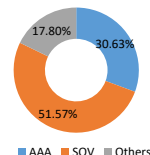
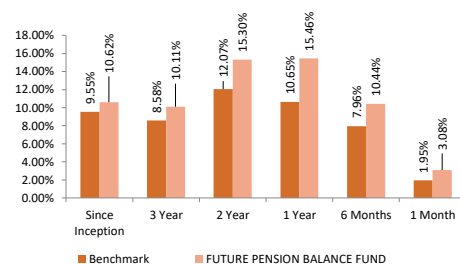
7.5% Central Government 10/08/2034	11.76%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.73%
7.92% West Bengal SDL 15/03/2027	4.65%
8% GOI Oil Bond 2026 23/03/2026	3.92%
6.17% Gsec 2021 15/07/2021	3.61%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.53%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.38%
8.70% Gujarat SDL 2028 19/09/2028	2.03%

SECURITIES	HOLDINGS
CORPORATE DEBT	38.46%

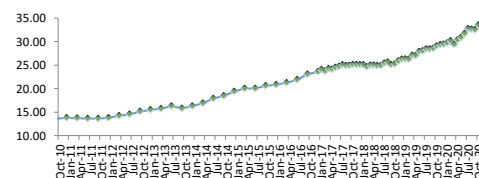
10.90% AU SFB Lower Tier II Bonds 30/05/2025	8.31%
8.80% LIC Housing Finance Ltd. 25/01/2029	8.24%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	8.13%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.72%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.06%

SECURITIES	HOLDINGS
EQUITY	16.82%

Reliance ETF Bank BeES	1.20%
Kotak Mahindra MF - Kotak Banking ETF	1.08%
Bharti Airtel Ltd.	0.91%
HDFC Ltd.	0.82%
Hindustan Unilever Ltd.	0.79%
Infosys Technologies Ltd.	0.77%
TATA Consultancy Services Ltd.	0.70%
ICICI Bank Ltd.	0.54%
ITC Ltd.	0.54%
Kotak Mahindra Bank Ltd.	0.53%
Reliance Industries Ltd. Right Issue Partly Paid	0.49%
Reliance Industries Ltd.	0.45%
Honeywell Automation India Ltd.	0.40%
Larsen & Toubro Ltd.	0.40%
HDFC Bank Ltd.	0.37%
Shree Cements Ltd.	0.31%
Maruti Suzuki India Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.29%
United Spirits Ltd.	0.28%
Nestle India Ltd.	0.24%
Natco Pharma Ltd.	0.22%
Aurobindo Pharma Ltd.	0.21%
Aarti Industries Ltd.	0.20%
TATA Motors Ltd.	0.19%
Bajaj Auto Ltd.	0.18%
Others	4.39%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


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

FUND - NAV


ABOUT THE FUND
OBJECTIVE

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.86%
Fixed Income Instruments	0.00%	100.00%	93.14%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on

30-Oct-2020

Returns since Publication of NAV

Absolute Return	208.54%
Simple Annual Return	17.52%
CAGR Return	9.93%

NAV as on 30-Oct-2020

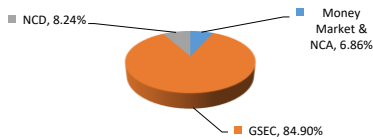
30.8536

AUM as on 30-Oct-2020 (Rs. In Lakhs)

72.80

Modified Duration (In Years)

6.34

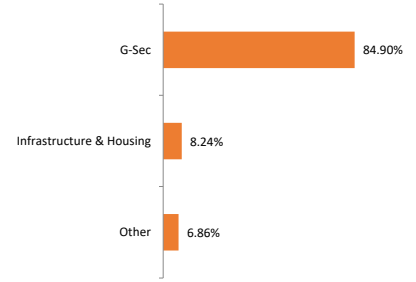
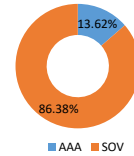
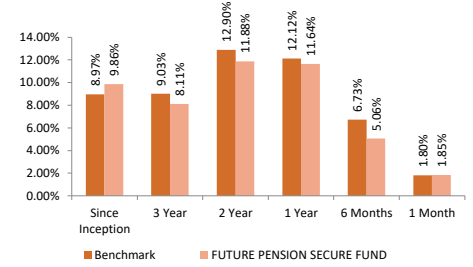
ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
6.86%
SECURITIES
GOVERNMENT SECURITIES
84.90%

6.90% GOI OIL Bond 2026 04/02/2026	16.99%
7.72% Gsec 2049 15/06/2049	15.52%
7.05% MAHARASHTRA SDL 2032 07/10/2032	14.34%
0% CS 17 DEC 2027 UL	13.52%
08.25 Maharashtra SDL 2025 10/06/2025	7.69%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.60%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.08%
7.25% GUJARAT SDL 2027 12/07/2027	1.46%

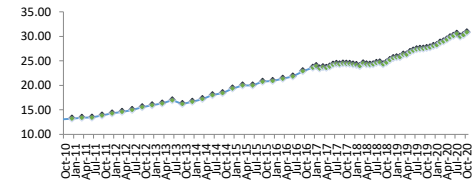
SECURITIES
CORPORATE DEBT
8.24%

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

8.24%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Composite Debt Index

FUND - NAV


ABOUT THE FUND
OBJECTIVE

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

STRATEGY

Low risk investment such as money market instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	9.08%
Fixed Income Instruments	25.00%	100.00%	90.92%
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-Oct-2020

Returns since Publication of NAV

Absolute Return	169.99%
Simple Annual Return	14.01%
CAGR Return	8.53%

NAV as on 30-Oct-2020

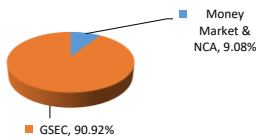
26.9989

AUM as on 30-Oct-2020 (Rs. In Lakhs)

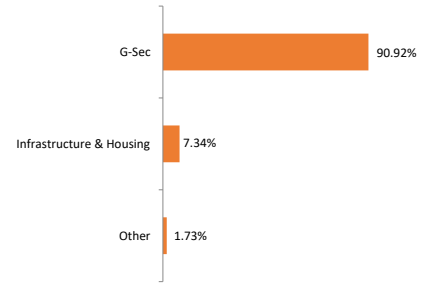
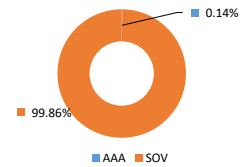
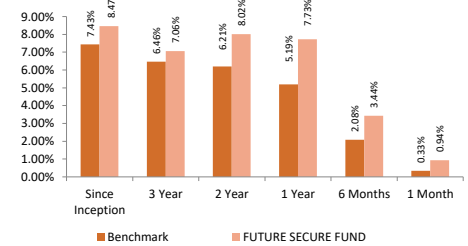
3,434.43

Modified Duration (In Years)

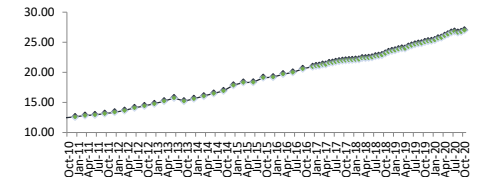
2.99

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	9.08%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	90.92%
6.90% GOI OIL Bond 2026 04/02/2026	21.39%
08.25 Maharashtra SDL 2025 10/06/2025	11.40%
6.84% Gsec 2022 19/12/2022	10.74%
8.9% Tamil Nadu SDL 20/09/2022	9.37%
0% CS 17 DEC 2027 UL	8.31%
8.90% ANDHRA PRADESH SDL 2022 04/07/2022	6.23%
8.15% Tamil Nadu SDL 2025 13/11/2025	6.04%
8.64% West Bengal SDL 2021 30/08/2021	5.78%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.73%
8.86% Andhra Pradesh SDL 06/06/2022	4.67%
Others	2.28%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


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

FUND - NAV


ABOUT THE FUND

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

Strategy

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	4.67%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	95.33%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 30-Oct-2020

Returns since Publication of NAV

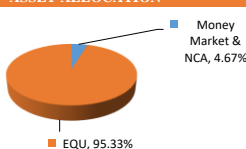
Absolute Return	17.53%
Simple Annual Return	9.55%
CAGR Return	9.20%

NAV as on 30-Oct-2020

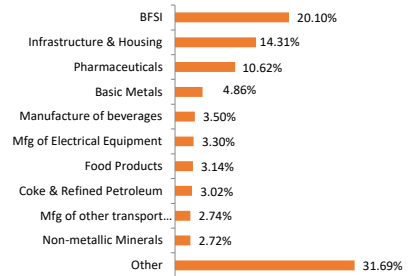
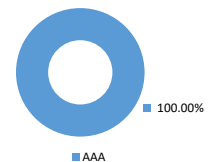
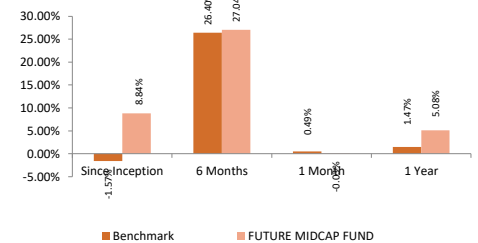
11.7533

AUM as on 30-Oct-2020 (Rs. In Lakhs)

1,110.21

ASSET ALLOCATION

PORTFOLIO AS ON 30-Oct-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.67%
SECURITIES	HOLDINGS
EQUITY	95.33%
Bharti Airtel Ltd.	4.67%
United Spirits Ltd.	3.50%
Aarti Industries Ltd.	3.13%
Bandhan Bank Ltd.	3.09%
Natco Pharma Ltd.	3.06%
Bharti Infratel Ltd.	2.80%
Minda Corporation Ltd.	2.74%
Shree Cements Ltd.	2.72%
Aurobindo Pharma Ltd.	2.70%
Honeywell Automation India Ltd.	2.69%
Hindustan Aeronautics Ltd.	2.68%
The Federal Bank Ltd.	2.63%
SYMPHONY Ltd.	2.53%
City Union Bank Ltd.	2.50%
IndusInd Bank Ltd.	2.48%
Page Industries Ltd.	2.35%
Tata Power Co. Ltd.	2.32%
RBL Bank Ltd.	1.99%
ICICI Bank Ltd.	1.94%
Power Finance Corporation Ltd.	1.92%
Coal India Ltd.	1.91%
Mahindra & Mahindra Financial Services Ltd.	1.87%
NOCIL Ltd.	1.85%
Apollo Tyres Ltd.	1.83%
Exide Industries Ltd.	1.78%
Others	31.63%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty Midcap 100 Index

FUND - NAV
