

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	173.02%	14.26%	8.63%	200.27%	16.50%	9.48%	150.93%	12.44%	7.87%	181.23%	14.93%	8.89%

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	210.81%	17.71%	9.99%	244.36%	20.53%	10.95%	275.63%	23.15%	11.76%	314.68%	26.43%	12.69%

	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	38.56%	21.62%	20.06%	Since Inception	133.62%	12.25%	8.09%		Since Inception	37.08%	20.20%	18.75%

	INDIVIDUAL	Future NAV Guarantee Fund			
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	69.60%	6.73%	5.24%

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	156.02%	14.47%	9.11%	Since Inception	101.92%	10.14%	7.24%	Since Inception	8.69%	18.43%	17.66%

Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	155.21%	14.59%	9.20%	37.08%	20.20%	18.75%

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%	6.32%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	93.68%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 27-Nov-2020

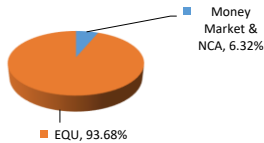
Returns since Publication of NAV	
Absolute Return	156.02%
Simple Annual Return	14.47%
CAGR Return	9.11%

NAV as on 27-Nov-2020

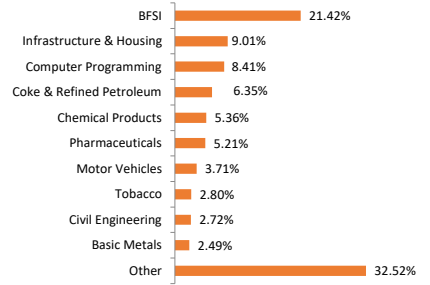
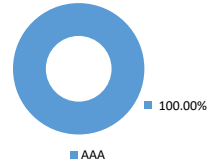
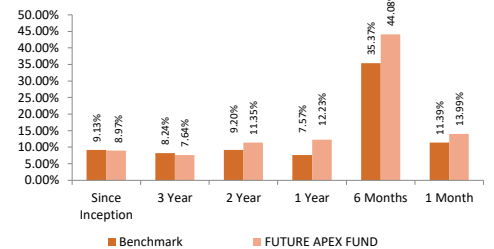
25.6021

AUM as on 27-Nov-2020 (Rs. In Lakhs)

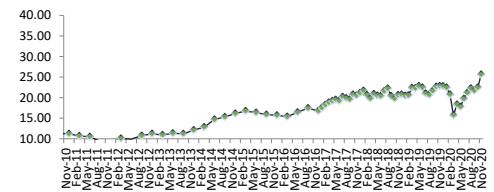
4,929.50

ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.32%
SECURITIES	HOLDINGS
EQUITY	93.68%
Reliance ETF Bank BeES	6.36%
ICICI Bank Ltd.	5.92%
Bharti Airtel Ltd.	5.32%
HDFC Ltd.	5.01%
Reliance Industries Ltd. Right Issue Partly Paid	4.60%
Infosys Technologies Ltd.	4.43%
TATA Consultancy Services Ltd.	3.98%
HDFC Bank Ltd.	3.71%
Hindustan Unilever Ltd.	3.60%
Kotak Mahindra MF - Kotak Banking ETF	3.58%
ITC Ltd.	2.80%
Kotak Mahindra Bank Ltd.	2.42%
Larsen & Toubro Ltd.	2.27%
Maruti Suzuki India Ltd.	1.98%
United Spirits Ltd.	1.44%
Minda Corporation Ltd.	1.42%
Tata Nifty Private Bank Exchange Traded Fund	1.34%
Tata Steel Ltd.	1.33%
Nestle India Ltd.	1.16%
National Aluminium Company Ltd.	1.15%
Sun Pharmaceuticals Industries Ltd.	1.11%
Bharat Petroleum Corporation Ltd.	1.05%
Bajaj Auto Ltd.	1.03%
Engineers India Ltd.	1.02%
Vedanta Ltd.	1.02%
Others	24.64%

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%	6.05%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	93.95%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 27-Nov-2020

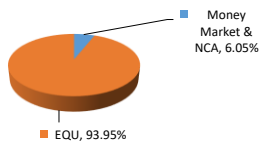
Returns since Publication of NAV	
Absolute Return	101.92%
Simple Annual Return	10.14%
CAGR Return	7.24%

NAV as on 27-Nov-2020

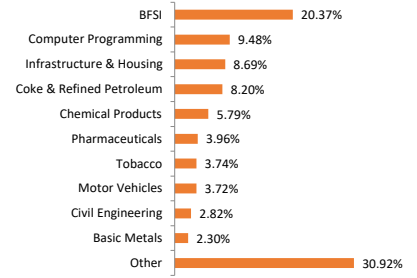
20.1921

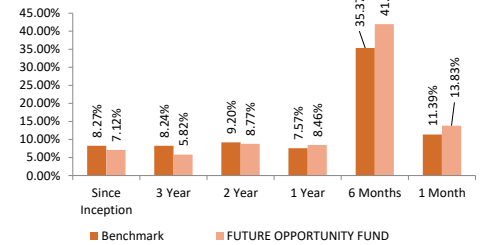
AUM as on 27-Nov-2020 (Rs. In Lakhs)

6,586.95

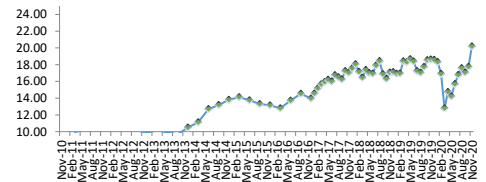
ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	6.05%
SECURITIES	
	HOLDINGS
EQUITY	
	93.95%
ICICI Bank Ltd.	6.18%
Bharti Airtel Ltd.	5.47%
Kotak Mahindra MF - Kotak Banking ETF	5.29%
HDFC Ltd.	5.22%
Reliance ETF Bank BeES	5.10%
Infosys Technologies Ltd.	4.90%
Hindustan Unilever Ltd.	4.90%
TATA Consultancy Services Ltd.	4.58%
ITC Ltd.	3.74%
Reliance Industries Ltd.	3.44%
HDFC Bank Ltd.	3.42%
Reliance Industries Ltd. Right Issue Partly Paid	2.80%
Larsen & Toubro Ltd.	2.37%
Kotak Mahindra Bank Ltd.	2.24%
Maruti Suzuki India Ltd.	1.93%
Tata Nifty Private Bank Exchange Traded Fund	1.70%
Tata Steel Ltd.	1.68%
United Spirits Ltd.	1.34%
Sun Pharmaceuticals Industries Ltd.	1.22%
Minda Corporation Ltd.	1.17%
Nestle India Ltd.	1.15%
Aarti Industries Ltd.	1.00%
RBL Bank Ltd.	0.97%
Dabur India Ltd.	0.96%
Exide Industries Ltd.	0.95%
Others	20.22%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND
OBJECTIVE

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

STRATEGY

Investment in equities and debt instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	6.73%
Equities	0.00%	100.00%	93.27%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 27-Nov-2020

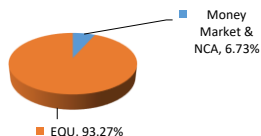
Returns since Publication of NAV	
Absolute Return	133.62%
Simple Annual Return	12.25%
CAGR Return	8.09%

NAV as on 27-Nov-2020

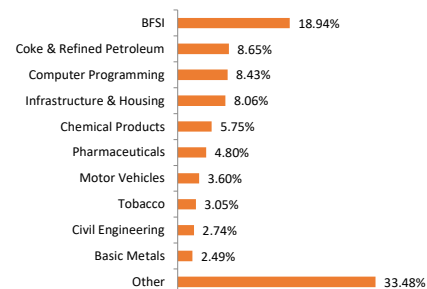
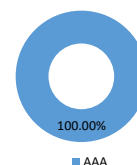
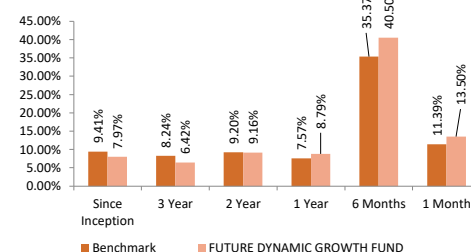
23.3623

AUM as on 27-Nov-2020 (Rs. In Lakhs)

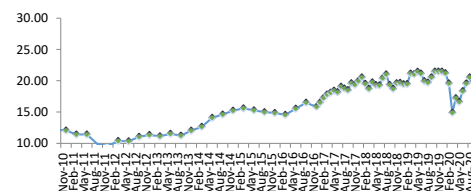
778.06

ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

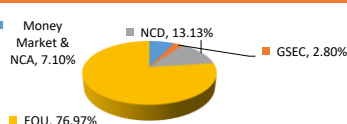
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.73%
SECURITIES	HOLDINGS
EQUITY	93.27%
Kotak Mahindra MF - Kotak Banking ETF	8.04%
ICICI Bank Ltd.	5.54%
HDFC Ltd.	5.17%
Bharti Airtel Ltd.	5.12%
Reliance ETF Bank BeES	5.05%
Reliance Industries Ltd.	4.63%
Infosys Technologies Ltd.	4.53%
Hindustan Unilever Ltd.	4.21%
TATA Consultancy Services Ltd.	3.91%
HDFC Bank Ltd.	3.06%
ITC Ltd.	3.05%
Larsen & Toubro Ltd.	2.29%
Reliance Industries Ltd. Right Issue Partly Paid	2.24%
Kotak Mahindra Bank Ltd.	2.04%
Maruti Suzuki India Ltd.	1.98%
United Spirits Ltd.	1.35%
Tata Steel Ltd.	1.30%
Minda Corporation Ltd.	1.17%
National Aluminium Company Ltd.	1.16%
Sun Pharmaceuticals Industries Ltd.	1.13%
Aarti Industries Ltd.	0.99%
TATA Motors Ltd. (DVR)	0.95%
Nestle India Ltd.	0.94%
The Federal Bank Ltd.	0.90%
UPL Ltd.	0.89%
Others	21.64%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


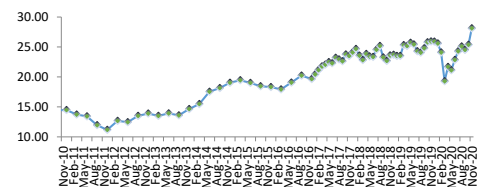
Benchmark :Nifty 50

FUND - NAV


SECTORAL ALLOCATION



Kotak Mahindra Bank Ltd.	1.96%
Larsen & Toubro Ltd.	1.90%
Maruti Suzuki India Ltd.	1.64%
Bajaj Auto Ltd.	1.15%
Tata Steel Ltd.	1.08%
Tata Nifty Private Bank Exchange Traded Fund	1.00%
United Spirits Ltd.	0.99%
National Aluminium Company Ltd.	0.98%
Nestle India Ltd.	0.97%
Cipla Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.92%
Aarti Industries Ltd.	0.82%
The Federal Bank Ltd.	0.77%
Others	18.99%



ABOUT THE FUND				PORTFOLIO AS ON 27-Nov-2020			
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		HOLDINGS	
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.				MONEY MARKET INSTRUMENTS & NCA		6.02%	
Fund Manager Details				SECURITIES		HOLDINGS	
Fund Manager		No. Of Funds Managed		GOVERNMENT SECURITIES		11.64%	
		Equity	Debt	Hybrid			
Niraj Kumar		5	4		7.05% MAHARASHTRA SDL 2032 07/10/2032		2.59%
Srijan Sinha		5	0		8% GOI Oil Bond 2026 23/03/2026		2.27%
Yahya Bookwala		0	4		6.17% Gsec 2021 15/07/2021		2.23%
					6.90% GOI OIL Bond 2026 04/02/2026		1.61%
					8.97% Central Government 05/12/2030		1.48%
					0% CS 17 DEC 2027 UL		1.30%
					7.92% West Bengal SDL 15/03/2027		0.17%
ASSET ALLOCATION				SECURITIES		HOLDINGS	
Composition	Min.	Max.	Actual	CORPORATE DEBT		31.00%	
Cash and Money Market	0.00%	30.00%	6.02%	10.63% IOT Utkal Energy Services Ltd. 20/09/2028		6.39%	
Fixed Income Instruments	40.00%	70.00%	42.64%	10.75% Reliance Capital Ltd. 12/08/2021		5.11%	
Equities	30.00%	60.00%	51.34%	7.75% L&T Finance Ltd. 2025 10/07/2025		3.32%	
RISK RETURN PROFILE				7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026		3.32%	
Risk			Moderate	7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026		2.81%	
Return			High	9.00% Shriram Transport Finance Company Ltd. 28/03/2028		2.08%	
				8.75% Indiabulls Housing Finance Ltd. 24/09/2021		1.88%	
				8.80% LIC Housing Finance Ltd. 25/01/2029		1.76%	
				8.55% Housing Development Finance Corporation Ltd. 27/03/2029		1.74%	
				7.75% Power Finance Corporation Ltd. 11/06/2030		1.65%	
				Others		0.94%	
DATE OF INCEPTION 18th July 2008				SECURITIES		HOLDINGS	
FUND PERFORMANCE as on 27-Nov-2020				EQUITY		51.34%	
Returns since Publication of NAV				Kotak Mahindra MF - Kotak Banking ETF		4.50%	
Absolute Return		150.93%		Reliance ETF Bank BeES		3.02%	
Simple Annual Return		12.44%		Bharti Airtel Ltd.		2.95%	
CAGR Return		7.87%		ICICI Bank Ltd.		2.92%	
NAV as on 27-Nov-2020				HDFC Ltd.		2.70%	
25.0928				Infosys Technologies Ltd.		2.54%	
AUM as on 27-Nov-2020 (Rs. In Lakhs)				Hindustan Unilever Ltd.		2.35%	
6,601.31				TATA Consultancy Services Ltd.		1.99%	
Modified Duration (In Years)				Reliance Industries Ltd. Right Issue Partly Paid		1.86%	
3.73				ITC Ltd.		1.72%	
ASSET ALLOCATION				HDFC Bank Ltd.		1.50%	
				Reliance Industries Ltd.		1.30%	
				Larsen & Toubro Ltd.		1.20%	
				Kotak Mahindra Bank Ltd.		1.08%	
				Maruti Suzuki India Ltd.		1.06%	
				Tata Steel Ltd.		0.74%	
				United Spirits Ltd.		0.74%	
				Bajaj Auto Ltd.		0.72%	
				National Aluminium Company Ltd.		0.62%	
				Nestle India Ltd.		0.62%	
				Cipla Ltd.		0.61%	
				Sun Pharmaceuticals Industries Ltd.		0.60%	
				Minda Corporation Ltd.		0.59%	
				Vedanta Ltd.		0.57%	
				Aarti Industries Ltd.		0.53%	
				Others		12.29%	

Infrastructure & Housing

22.78%

BFSI

22.57%

G-Sec

11.64%

Computer Programming

4.54%

Coke & Refined Petroleum

4.07%

Pharmaceuticals

2.83%

Chemical Products

2.82%

Motor Vehicles

1.96%

Tobacco

1.72%

Basic Metals

1.65%

Other

23.41%

Debt Rating Profile

15.79%

4.46%

25.02%

54.74%

AAA

SOV

AA+

Others

BENCHMARK COMPARISON (CAGR RETURN)

Since Inception

3 Year

2 Year

1 Year

6 Months

1 Month

9.81%

7.77%

9.46%

6.47%

11.44%

8.88%

11.40%

9.35%

20.39%

22.89%

6.42%

7.71%

Benchmark

FUTURE BALANCE FUND

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

FUND - NAV

Nov-19

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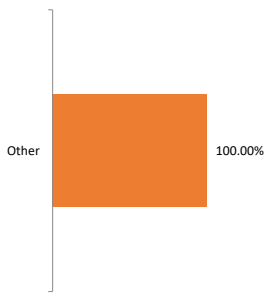
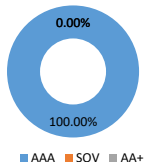
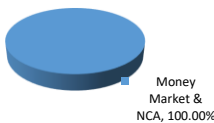
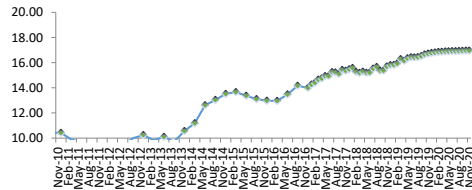
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May-20

Nov-19

Feb-20

 FUTURE GENERALI TOTAL INSURANCE SOLUTIONS				FUTURE NAV GUARANTEE FUND				SFIN No. ULIF011180510NAVGUARANT133				
ABOUT THE FUND				PORTFOLIO AS ON 27-Nov-2020				SECTORAL ALLOCATION				
OBJECTIVE To provide capital protection and optimum returns based on model involving systematic asset allocation and dynamic rebalancing.				SECURITIES MONEY MARKET INSTRUMENTS & NCA		HOLDINGS 100.00%						
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, Money Market And Fixed Income Instruments		0.00%	100.00%	100.00%								
Equities		0.00%	100.00%	0.00%								
RISK RETURN PROFILE								Debt Rating Profile				
Risk		Low to medium										
Return		Low to medium							■ AAA ■ SOV ■ AA+			
DATE OF INCEPTION 18th May 2010												
FUND PERFORMANCE as on 27-Nov-2020												
Returns since Publication of NAV												
Absolute Return				69.60%								
Simple Annual Return				6.73%								
CAGR Return				5.24%								
NAV as on 27-Nov-2020 16.9596												
AUM as on 27-Nov-2020 (Rs. In Lakhs) 655.85												
Modified Duration (In Years) 0.01												
ASSET ALLOCATION												
												
								FUND - NAV				
								No comparable benchmark available for the fund				
												

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%	3.79%
Fixed Income Instruments	50.00%	100.00%	96.21%
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
27-Nov-2020

Returns since Publication of NAV

Absolute Return	200.27%
Simple Annual Return	16.50%
CAGR Return	9.48%

NAV as on 27-Nov-2020

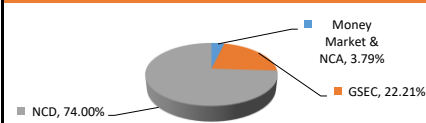
30.0266

AUM as on 27-Nov-2020 (Rs. In Lakhs)

13,847.41

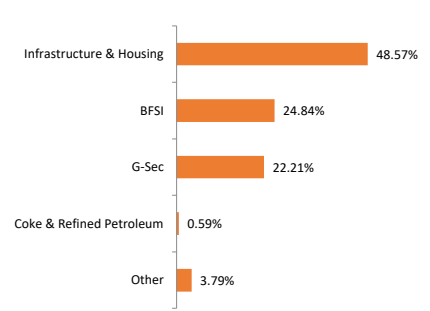
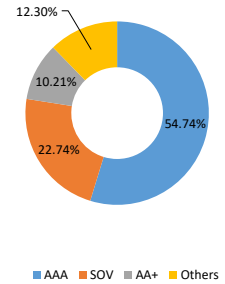
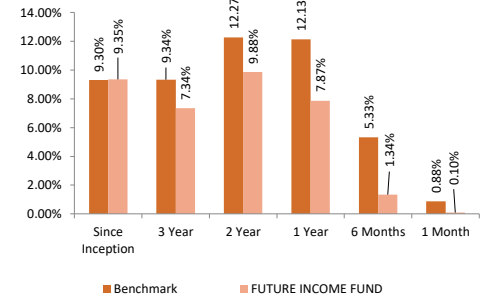
Modified Duration (In Years)

5.42

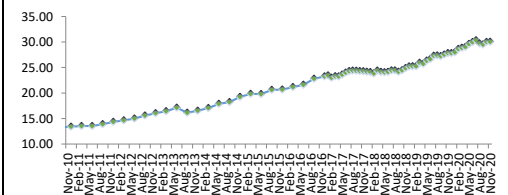
ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.79%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	22.21%
6.75% KARNATAKA SDL 2035 04/11/2035	4.28%
7.05% MAHARASHTRA SDL 2032 07/10/2032	3.36%
6.90% GOI OIL Bond 2026 04/02/2026	3.14%
6.75% KARNATAKA SDL 2034 11/11/2034	3.09%
0% CS 17 DEC 2027 UL	2.64%
7.5% Central Government 10/08/2034	2.52%
8% GOI Oil Bond 2026 23/03/2026	1.60%
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	HOLDINGS
CORPORATE DEBT	74.00%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.90%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.74%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.55%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	4.54%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.44%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.44%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.35%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.29%
8.06% Bajaj Finance Ltd. 04/10/2029	3.98%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.57%
Others	25.21%

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%	6.81%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	93.19%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 27-Nov-2020

Returns since Publication of NAV

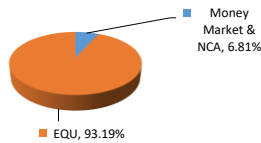
Absolute Return	314.68%
Simple Annual Return	26.43%
CAGR Return	12.69%

NAV as on 27-Nov-2020

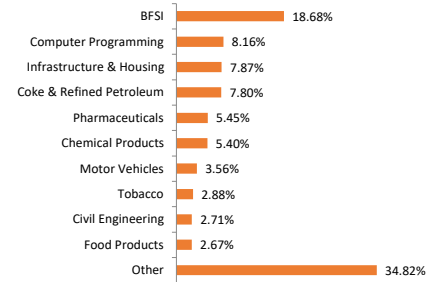
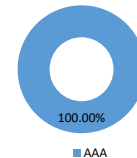
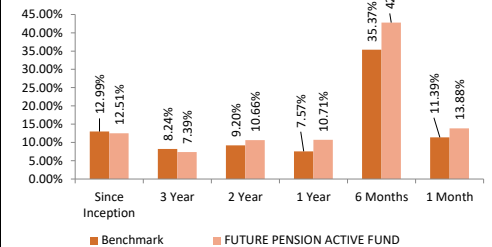
41.4681

AUM as on 27-Nov-2020 (Rs. In Lakhs)

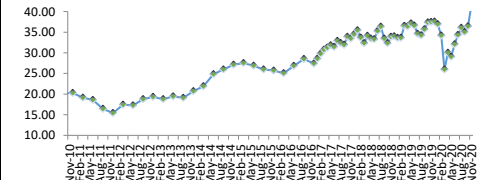
762.13

ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.81%
SECURITIES	HOLDINGS
EQUITY	93.19%
Kotak Mahindra MF - Kotak Banking ETF	8.65%
ICICI Bank Ltd.	5.29%
Reliance ETF Bank BeES	5.11%
HDFC Ltd.	5.09%
Bharti Airtel Ltd.	4.96%
Infosys Technologies Ltd.	4.59%
Hindustan Unilever Ltd.	3.85%
TATA Consultancy Services Ltd.	3.57%
Reliance Industries Ltd.	3.20%
HDFC Bank Ltd.	2.98%
Reliance Industries Ltd. Right Issue Partly Paid	2.92%
ITC Ltd.	2.88%
Larsen & Toubro Ltd.	2.29%
Kotak Mahindra Bank Ltd.	2.10%
Maruti Suzuki India Ltd.	1.95%
Tata Steel Ltd.	1.26%
Nestle India Ltd.	1.22%
United Spirits Ltd.	1.21%
Cipla Ltd.	1.15%
National Aluminium Company Ltd.	1.13%
Minda Corporation Ltd.	1.12%
Sun Pharmaceuticals Industries Ltd.	1.11%
Aarti Industries Ltd.	1.00%
Vedanta Ltd.	0.93%
The Federal Bank Ltd.	0.92%
Others	22.69%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


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

ABOUT THE FUND				PORTFOLIO AS ON 27-Nov-2020		SECTORAL ALLOCATION	
OBJECTIVE Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.				SECURITIES	HOLDINGS	SECURITIES	
Fund Manager Details				MONEY MARKET INSTRUMENTS & NCA		38.79%	
Fund Manager	No. Of Funds Managed	Equity	Debt	Hybrid		SECURITIES	
Niraj Kumar	5	4	7			GOVERNMENT SECURITIES	
Srijan Sinha	5	0	7			8.68% Tamil Nadu SDL 2028 10/10/2028	
Yahya Bookwala	0	4	7			7.5% Central Government 10/08/2034	
				6.75% KARNATAKA SDL 2035 04/11/2035		9.48%	
				7.92% West Bengal SDL 15/03/2027		7.66%	
				8% GOI Oil Bond 2026 23/03/2026		5.56%	
				8.15% Tamil Nadu SDL 2028 09/05/2028		4.54%	
				8.15% Tamil Nadu SDL 2025 13/11/2025		3.83%	
				8.70% Gujarat SDL 2028 19/09/2028		3.44%	
						2.31%	
						1.97%	
						1.48%	
						1.25%	
						1.07%	
						0.86%	
						0.66%	
						0.62%	
						0.44%	
						12.98%	

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%	15.93%
Fixed Income Instruments	0.00%	100.00%	84.07%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 27-Nov-2020

Returns since Publication of NAV

Absolute Return	210.81%
Simple Annual Return	17.71%
CAGR Return	9.99%

NAV as on 27-Nov-2020

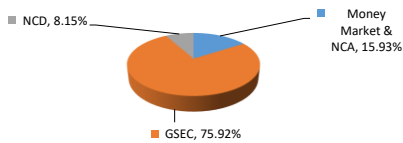
31.0806

AUM as on 27-Nov-2020 (Rs. In Lakhs)

73.58

Modified Duration (In Years)

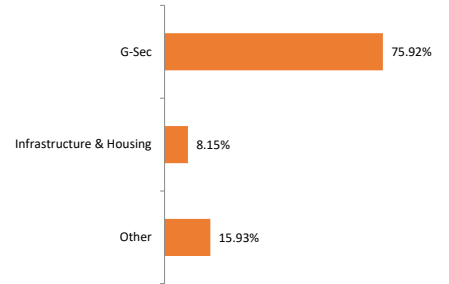
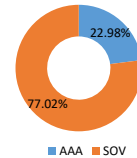
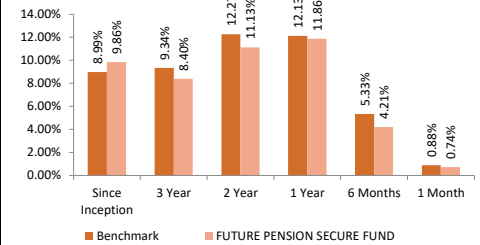
4.39

ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

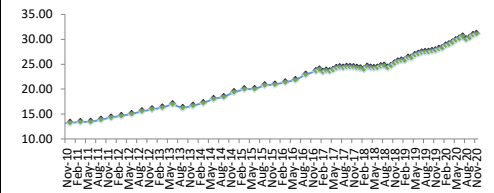
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.93%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	75.92%
6.90% GOI OIL Bond 2026 04/02/2026	17.28%
7.05% MAHARASHTRA SDL 2032 07/10/2032	14.06%
0% CS 17 DEC 2027 UL	13.45%
08.25 Maharashtra SDL 2025 10/06/2025	7.56%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.52%
6.17% Gsec 2021 15/07/2021	6.91%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.66%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.03%
7.25% GUJARAT SDL 2027 12/07/2027	1.44%

SECURITIES	HOLDINGS
CORPORATE DEBT	8.15%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.15%

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%	15.15%
Fixed Income Instruments	25.00%	100.00%	84.85%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 27-Nov-2020

Returns since Publication of NAV

Absolute Return	173.02%
Simple Annual Return	14.26%
CAGR Return	8.63%

NAV as on 27-Nov-2020

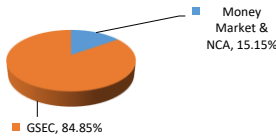
27.3019

AUM as on 27-Nov-2020 (Rs. In Lakhs)

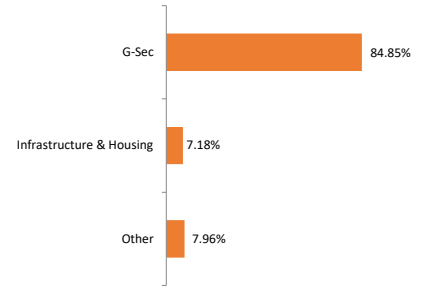
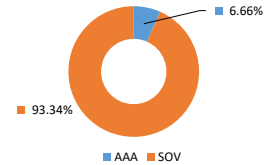
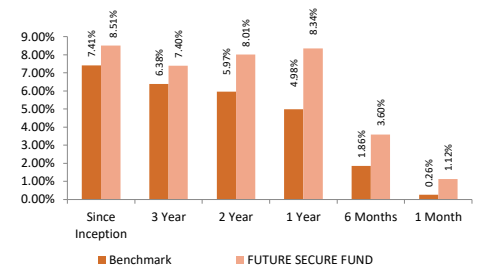
3,526.84

Modified Duration (In Years)

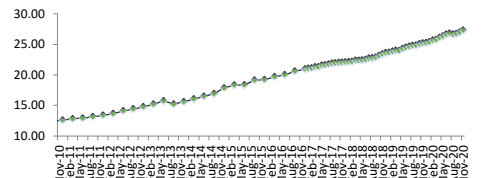
2.58

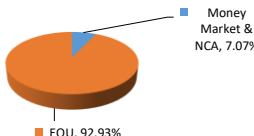
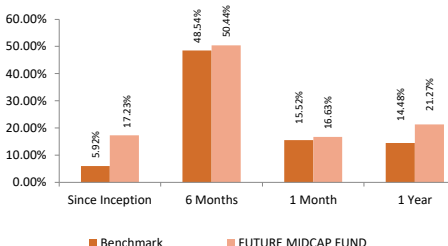

ASSET ALLOCATION

PORTFOLIO AS ON 27-Nov-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.15%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	84.85%
6.90% GOI OIL Bond 2026 04/02/2026	21.42%
08.25 Maharashtra SDL 2025 10/06/2025	11.04%
6.84% Gsec 2022 19/12/2022	10.49%
8.9% Tamil Nadu SDL 20/09/2022	9.19%
8.90% ANDHRA PRADESH SDL 2022 04/07/2022	6.11%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.84%
8.64% West Bengal SDL 2021 30/08/2021	5.61%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.64%
8.86% Andhra Pradesh SDL 06/06/2022	4.57%
0% CS 17 DEC 2027 UL	3.74%
Others	2.22%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


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

FUND - NAV


ABOUT THE FUND				PORTFOLIO AS ON 27-Nov-2020		SECTORAL ALLOCATION	
OBJECTIVE To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.				SECURITIES MONEY MARKET INSTRUMENTS & NCA		HOLDINGS 7.07%	
Strategy Investment in mix of mid cap and large cap companies across sectors				SECURITIES EQUITY		HOLDINGS 92.93%	
Fund Manager Details				Bharti Airtel Ltd.		4.87%	
Fund Manager		No. Of Funds Managed		National Aluminium Company Ltd.		3.28%	
	Equity	Debt	Hybrid	The Federal Bank Ltd.		3.27%	
Niraj Kumar	5	4	7	Minda Corporation Ltd.		3.19%	
Srijan Sinha	5	0	7	NOCIL Ltd.		2.92%	
ASSET ALLOCATION				United Spirits Ltd.		2.84%	
Composition		Min.	Max.	Aarti Industries Ltd.		2.66%	
Cash and Money Market	0.00%	20.00%	7.07%	City Union Bank Ltd.		2.59%	
Fixed Income Instruments	0.00%	0.00%	0.00%	Natco Pharma Ltd.		2.53%	
Equities	80.00%	100.00%	92.93%	Ujjivan Financial Services Ltd.		2.43%	
RISK RETURN PROFILE				RBL Bank Ltd.		2.43%	
Risk			High	Ajanta Pharma Ltd.		2.42%	
Return			High	Vedanta Ltd.		2.41%	
DATE OF INCEPTION				UPL Ltd.		2.39%	
4th December 2018				ICICI Bank Ltd.		2.25%	
FUND PERFORMANCE as on 27-Nov-2020				SYMPHONY Ltd.		2.15%	
Returns since Publication of NAV				Bata India Ltd.		2.08%	
Absolute Return		37.08%		Hindustan Aeronautics Ltd.		2.06%	
Simple Annual Return		20.20%		Bandhan Bank Ltd.		2.02%	
CAGR Return		18.75%		SBI Cards & Payment Services Ltd.		1.99%	
NAV as on 27-Nov-2020				Bharti Infratel Ltd.		1.97%	
13.7078				Bharat Petroleum Corporation Ltd.		1.89%	
AUM as on 27-Nov-2020 (Rs. In Lakhs)				Exide Industries Ltd.		1.80%	
1,303.21				Tata Global Beverages Ltd.		1.75%	
				Tata Steel Ltd.		1.63%	
				Others		31.12%	
ASSET ALLOCATION				BENCHMARK COMPARISON (CAGR RETURN)			
							
				Benchmark :Nifty Midcap 100 Index			
FUND - NAV							

Benchmark :Nifty Midcap 100 Index