

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	174.11%	14.05%	8.48%	199.33%	16.09%	9.25%	162.74%	13.14%	8.11%	200.75%	16.20%	9.29%

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	212.91%	17.51%	9.84%	251.33%	20.67%	10.89%	298.84%	24.58%	12.05%	352.66%	29.01%	13.23%

	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	41.13%	20.21%	18.44%	Since Inception	153.25%	13.73%	8.68%		Since Inception	48.51%	23.24%	20.86%

	INDIVIDUAL	Future NAV Guarantee Fund		
		Absolute Return	Simple Annual Return	CAGR
		Absolute Return	69.71%	6.58%

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	178.21%	16.15%	9.72%	Since Inception	119.31%	11.58%	7.92%	Since Inception	8.69%	16.14%	15.26%

Group		Future Group Growth			Future Group Balance			Future Group Maximise		
		Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception		2.79%	0.02%	0.02%	164.19%	15.07%	9.33%	48.51%	23.24%	20.86%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.17%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	95.83%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 31-Dec-2020

Returns since Publication of NAV

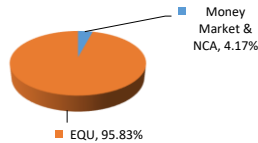
Absolute Return	178.21%
Simple Annual Return	16.15%
CAGR Return	9.72%

NAV as on 31-Dec-2020

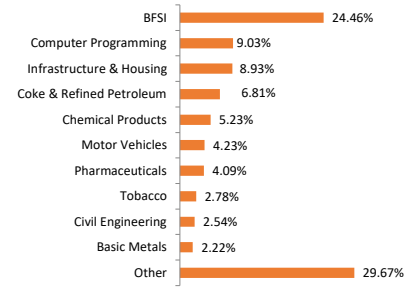
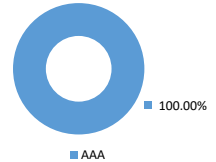
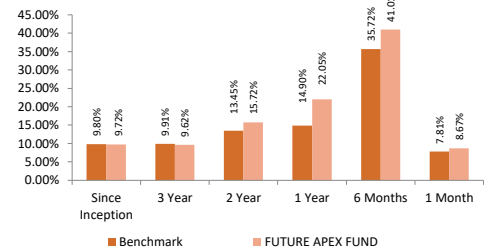
27.8208

AUM as on 31-Dec-2020 (Rs. In Lakhs)

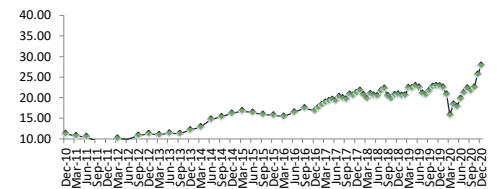
5,354.82

ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.17%
SECURITIES	HOLDINGS
EQUITY	95.83%
Reliance ETF Bank BeES	6.18%
ICICI Bank Ltd.	6.16%
Bharti Airtel Ltd.	5.38%
HDFC Ltd.	5.31%
Reliance Industries Ltd. Right Issue Partly Paid	4.96%
Infosys Technologies Ltd.	4.91%
TATA Consultancy Services Ltd.	4.13%
HDFC Bank Ltd.	3.96%
Hindustan Unilever Ltd.	3.53%
Kotak Mahindra MF - Kotak Banking ETF	3.47%
ITC Ltd.	2.78%
Larsen & Toubro Ltd.	2.07%
Maruti Suzuki India Ltd.	2.06%
Kotak Mahindra Bank Ltd.	1.97%
Dabur India Ltd.	1.52%
Tata Steel Ltd.	1.49%
United Spirits Ltd.	1.38%
Tata Nifty Private Bank Exchange Traded Fund	1.30%
Minda Corporation Ltd.	1.27%
Bharat Petroleum Corporation Ltd.	1.18%
Sun Pharmaceuticals Industries Ltd.	1.18%
Vedanta Ltd.	1.10%
TTK Prestige Ltd.	1.10%
UPL Ltd.	1.09%
NMDC Ltd.	1.00%
Others	25.35%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.62%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.38%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on 31-Dec-2020

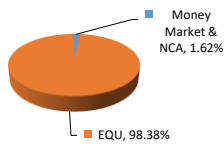
Returns since Publication of NAV	
Absolute Return	119.31%
Simple Annual Return	11.58%
CAGR Return	7.92%

NAV as on 31-Dec-2020

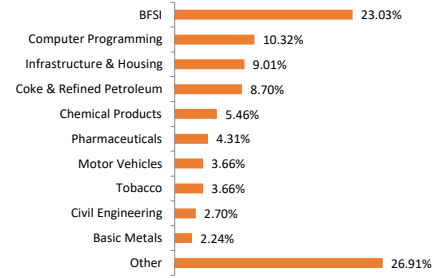
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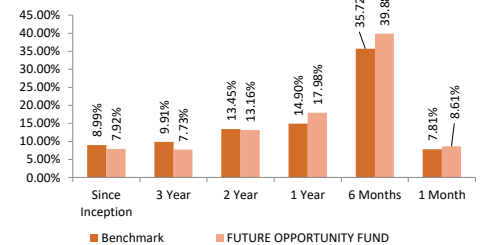
AUM as on 31-Dec-2020 (Rs. In Lakhs)

6,417.36

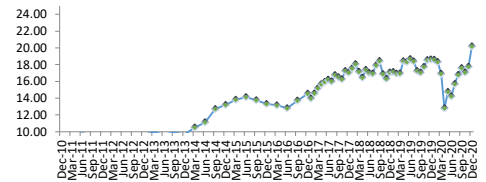
ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	1.62%
SECURITIES	
	HOLDINGS
EQUITY	
	98.38%
ICICI Bank Ltd.	7.17%
Bharti Airtel Ltd.	6.18%
Infosys Technologies Ltd.	5.74%
Kotak Mahindra MF - Kotak Banking ETF	5.72%
HDFC Ltd.	5.58%
Reliance ETF Bank BeES	5.53%
TATA Consultancy Services Ltd.	4.58%
Hindustan Unilever Ltd.	4.32%
HDFC Bank Ltd.	3.78%
ITC Ltd.	3.66%
Reliance Industries Ltd.	3.63%
Reliance Industries Ltd. Right Issue Partly Paid	3.24%
Larsen & Toubro Ltd.	2.19%
Kotak Mahindra Bank Ltd.	2.03%
Maruti Suzuki India Ltd.	2.01%
Tata Nifty Private Bank Exchange Traded Fund	1.84%
Tata Steel Ltd.	1.54%
Dabur India Ltd.	1.48%
Sun Pharmaceuticals Industries Ltd.	1.45%
United Spirits Ltd.	1.40%
Minda Corporation Ltd.	1.16%
UPL Ltd.	1.14%
NTPC Ltd.	1.01%
SBI Cards & Payment Services Ltd.	0.98%
RBL Bank Ltd.	0.97%
Others	20.04%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	4.18%
Equities	0.00%	100.00%	95.82%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on 31-Dec-2020

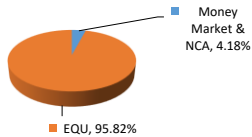
Returns since Publication of NAV	
Absolute Return	153.25%
Simple Annual Return	13.73%
CAGR Return	8.68%

NAV as on 31-Dec-2020

25.3248

AUM as on 31-Dec-2020 (Rs. In Lakhs)

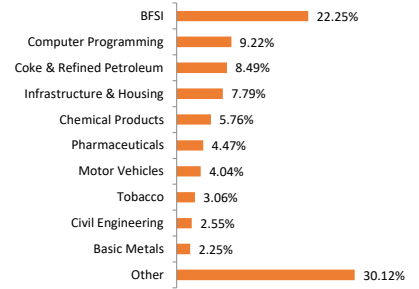
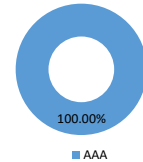
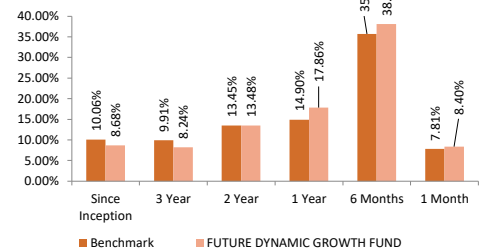
836.48

ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

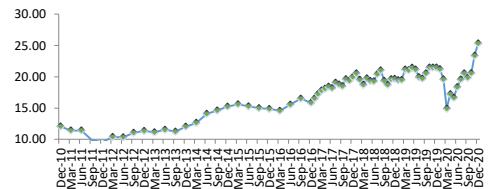
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.18%

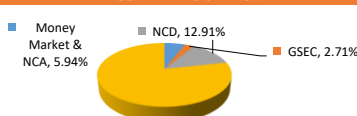
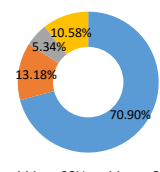
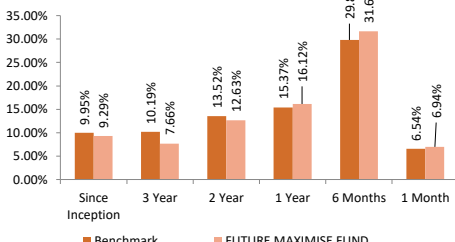
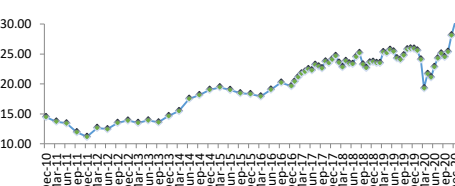
SECURITIES	HOLDINGS
EQUITY	95.82%

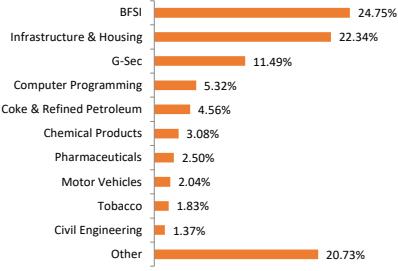
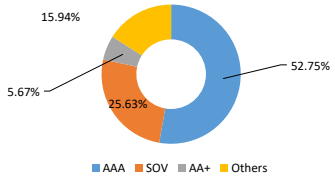
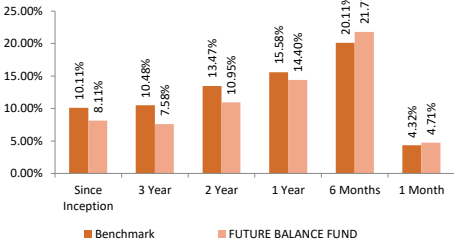
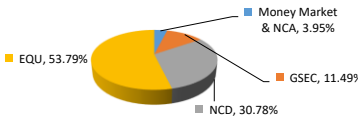

Kotak Mahindra MF - Kotak Banking ETF	7.88%
ICICI Bank Ltd.	5.83%
HDFC Ltd.	5.37%
Bharti Airtel Ltd.	5.24%
Infosys Technologies Ltd.	5.07%
Reliance ETF Bank BeES	4.96%
Reliance Industries Ltd.	4.43%
Hindustan Unilever Ltd.	4.20%
TATA Consultancy Services Ltd.	4.15%
HDFC Bank Ltd.	3.27%
ITC Ltd.	3.06%
Reliance Industries Ltd. Right Issue Partly Paid	2.59%
Maruti Suzuki India Ltd.	2.09%
Larsen & Toubro Ltd.	2.08%
Kotak Mahindra Bank Ltd.	1.61%
Dabur India Ltd.	1.51%
Tata Steel Ltd.	1.47%
Sun Pharmaceuticals Industries Ltd.	1.21%
United Spirits Ltd.	1.13%
TTK Prestige Ltd.	1.09%
UPL Ltd.	1.09%
Minda Corporation Ltd.	1.04%
SBI Cards & Payment Services Ltd.	0.99%
NTPC Ltd.	0.97%
Vedanta Ltd.	0.95%
Others	22.54%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND				PORTFOLIO AS ON 31-Dec-2020				SECTORAL ALLOCATION			
OBJECTIVE To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.				SECURITIES				HOLDINGS			
STRATEGY Investment in a spread of equities. Diversification by sector, industry and risk.				MONEY MARKET INSTRUMENTS & NCA				5.94%			
				SECURITIES				HOLDINGS			
				GOVERNMENT SECURITIES				2.71%			
				6.90% GOI OIL Bond 2026 04/02/2026				1.37%			
				8.15% Tamil Nadu SDL 2025 13/11/2025				1.08%			
8.63% Tamil Nadu SDL 09/01/2023				0.26%							
Fund Manager Details				SECURITIES				HOLDINGS			
				CORPORATE DEBT				12.91%			
ASSET ALLOCATION				7.75% L&T Finance Ltd. 2025 10/07/2025				3.04%			
Composition				10.63% IOT Utkal Energy Services Ltd. 20/09/2028				3.00%			
Min.				7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026				1.98%			
Max.				8.85% Indiabulls Housing Finance Ltd. 25/09/2026				1.18%			
Actual				7.75% Power Finance Corporation Ltd. 11/06/2030				1.15%			
Cash and Money Market				9.00% Shriram Transport Finance Company Ltd. 28/03/2028				1.10%			
Fixed Income Instruments				10.90% AU SFB Lower Tier II Bonds 30/05/2025				0.88%			
Equities				8.65% L&T Finance Ltd. 2026 23/12/2026				0.47%			
				9.98% IL&FS Financial Services Ltd. 05/12/2021				0.12%			
RISK RETURN PROFILE				SECURITIES				HOLDINGS			
Risk				EQUITY				78.44%			
Return				Kotak Mahindra MF - Kotak Banking ETF				6.04%			
				ICICI Bank Ltd.				4.90%			
				Bharti Airtel Ltd.				4.54%			
				Infosys Technologies Ltd.				4.54%			
				HDFC Ltd.				4.31%			
				TATA Consultancy Services Ltd.				3.59%			
				Reliance ETF Bank BeES				3.48%			
				Reliance Industries Ltd. Right Issue Partly Paid				3.22%			
				Hindustan Unilever Ltd.				3.19%			
				HDFC Bank Ltd.				2.67%			
				TTC Ltd.				2.42%			
				Reliance Industries Ltd.				2.07%			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
DATE OF INCEPTION 18th July 2008				SECURITIES				HOLDINGS			
FUND PERFORMANCE as on 31-Dec-2020				Larsen & Toubro Ltd.				1.80%			
Returns since Publication of NAV				Maruti Suzuki India Ltd.				1.75%			
Absolute Return				Kotak Mahindra Bank Ltd.				1.67%			
Simple Annual Return				Tata Steel Ltd.				1.25%			
CAGR Return				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
NAV as on 31-Dec-2020				SECURITIES				HOLDINGS			
30.0745				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
AUM as on 31-Dec-2020 (Rs. In Lakhs) 9,332.13				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
Modified Duration (In Years) 3.27				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
ASSET ALLOCATION				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
Debt Rating Profile				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
BENCHMARK COMPARISON (CAGR RETURN)				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
FUND - NAV				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			
				SECURITIES				HOLDINGS			
				Larsen & Toubro Ltd.				1.80%			
				Maruti Suzuki India Ltd.				1.75%			
				Kotak Mahindra Bank Ltd.				1.67%			
				Tata Steel Ltd.				1.25%			
				Dabur India Ltd.				1.25%			
				Sun Pharmaceuticals Industries Ltd.				1.03%			
				Tata Nifty Private Bank Exchange Traded Fund				1.01%			
				UPL Ltd.				0.93%			
				TTK Prestige Ltd.				0.91%			
				NMDC Ltd.				0.87%			
				United Spirits Ltd.				0.86%			
				SBI Cards & Payment Services Ltd.				0.84%			
				NTPC Ltd.				0.81%			
				Others				18.48%			

ABOUT THE FUND				PORTFOLIO AS ON 31-Dec-2020		SECTORAL ALLOCATION	
OBJECTIVE				SECURITIES	HOLDINGS	SECTORAL ALLOCATION	
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.				MONEY MARKET INSTRUMENTS & NCA	3.95%		
STRATEGY				SECURITIES	HOLDINGS		
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.				GOVERNMENT SECURITIES	11.49%		
Fund Manager Details				7.05% MAHARASHTRA SDL 2032 07/10/2032	2.56%		
Fund Manager	No. Of Funds Managed			8% GOI Oil Bond 2026 23/03/2026	2.24%		
	Equity	Debt	Hybrid	6.17% Gsec 2021 15/07/2021	2.19%		
Niraj Kumar	5	4	8	6.90% GOI OIL Bond 2026 04/02/2026	1.58%		
Srijan Sinha	5	0	8	8.97% Central Government 05/12/2030	1.46%		
Yahya Bookwala	0	4	8	0% CS 17 DEC 2027 UL	1.29%		
				7.92% West Bengal SDL 15/03/2027	0.16%		
ASSET ALLOCATION				SECURITIES	HOLDINGS	Debt Rating Profile	
Composition	Min.	Max.	Actual	CORPORATE DEBT	30.78%		
Cash and Money Market	0.00%	30.00%	3.95%	10.63% IOT Utkal Energy Services Ltd. 20/09/2028	6.24%		
Fixed Income Instruments	40.00%	70.00%	42.26%	10.75% Reliance Capital Ltd. 12/08/2021	5.03%		
Equities	30.00%	60.00%	53.79%	7.75% L&T Finance Ltd. 2025 10/07/2025	3.25%		
RISK RETURN PROFILE				7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.24%		
Risk			Moderate	7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.75%		
Return			High	9.00% Shriram Transport Finance Company Ltd. 28/03/2028	2.54%		
				8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.84%		
				8.80% LIC Housing Finance Ltd. 25/01/2029	1.73%		
				8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.71%		
				7.75% Power Finance Corporation Ltd. 11/06/2030	1.60%		
				Others	0.85%		
DATE OF INCEPTION				SECURITIES	HOLDINGS	BENCHMARK COMPARISON (CAGR RETURN)	
18th July 2008				EQUITY	53.79%		
FUND PERFORMANCE as on 31-Dec-2020				Kotak Mahindra MF - Kotak Banking ETF	4.66%		
Returns since Publication of NAV				ICICI Bank Ltd.	3.25%		
Absolute Return			162.74%	Bharti Airtel Ltd.	3.20%		
Simple Annual Return			13.14%	Reliance ETF Bank BeES	3.13%		
CAGR Return			8.11%	Infosys Technologies Ltd.	3.00%		
NAV as on 31-Dec-2020				HDFC Ltd.	2.94%		
26.2742				Hindustan Unilever Ltd.	2.49%		
AUM as on 31-Dec-2020 (Rs. In Lakhs)				TATA Consultancy Services Ltd.	2.32%		
6,712.90				Reliance Industries Ltd. Right Issue Partly Paid	2.16%		
Modified Duration (In Years)				ITC Ltd.	1.83%		
3.79				HDFC Bank Ltd.	1.66%		
ASSET ALLOCATION				Reliance Industries Ltd.	1.31%		
				Maruti Suzuki India Ltd.	1.13%		
				Larsen & Toubro Ltd.	1.12%		
				Kotak Mahindra Bank Ltd.	0.92%		
				Tata Steel Ltd.	0.87%		
				Dabur India Ltd.	0.80%		
				Sun Pharmaceuticals Industries Ltd.	0.68%		
				United Spirits Ltd.	0.66%		
				Vedanta Ltd.	0.63%		
				TTK Prestige Ltd.	0.60%		
				NMDC Ltd.	0.60%		
				UPL Ltd.	0.59%		
				SBI Cards & Payment Services Ltd.	0.55%		
				Minda Corporation Ltd.	0.55%		
				Others	12.15%		
				FUND - NAV			

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

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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

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 31-Dec-2020

Returns since Publication of NAV

Absolute Return	69.71%
Simple Annual Return	6.58%
CAGR Return	5.12%

NAV as on 31-Dec-2020

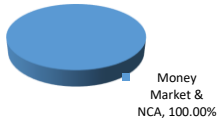
16.9714

AUM as on 31-Dec-2020 (Rs. In Lakhs)

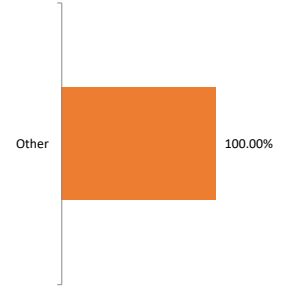
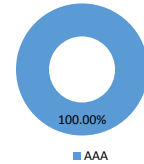
425.04

Modified Duration (In Years)

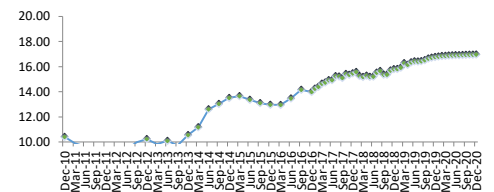
0.00

ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020
SECURITIES
HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 100.00%

SECTORAL ALLOCATION

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	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	2.68%
Fixed Income Instruments	50.00%	100.00%	97.32%
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
31-Dec-2020

Returns since Publication of NAV

Absolute Return	199.33%
Simple Annual Return	16.09%
CAGR Return	9.25%

NAV as on 31-Dec-2020

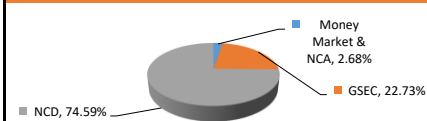
29.9335

AUM as on 31-Dec-2020 (Rs. In Lakhs)

13,478.55

Modified Duration (In Years)

5.46

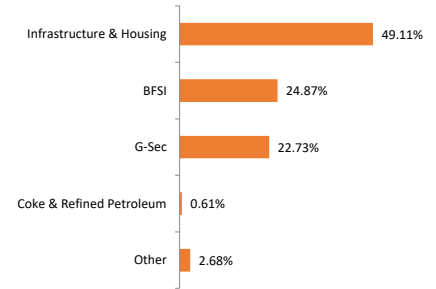
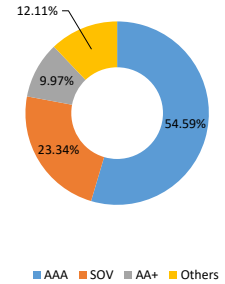
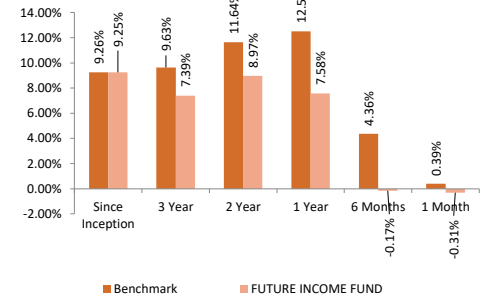
ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.68%

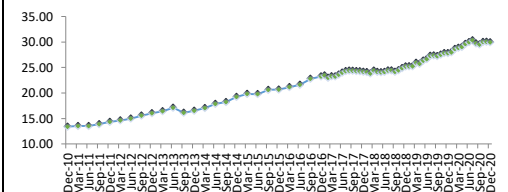
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	22.73%
6.75% KARNATAKA SDL 2035 04/11/2035	4.42%
7.05% MAHARASHTRA SDL 2032 07/10/2032	3.48%
6.90% GOI OIL Bond 2026 04/02/2026	3.23%
6.75% KARNATAKA SDL 2034 11/11/2034	2.82%
6.19% Gsec 16/09/2034	2.77%
0% CS 17 DEC 2027 UL	2.74%
8% GOI Oil Bond 2026 23/03/2026	1.65%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.76%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.28%
8.53% Tamil Nadu SDL 2028 28/11/2028	0.21%
Others	0.36%

SECURITIES	HOLDINGS
CORPORATE DEBT	74.59%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.63%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.84%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.63%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	4.62%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.54%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.53%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.44%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.37%
8.06% Bajaj Finance Ltd. 04/10/2029	4.05%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.65%
Others	25.30%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.12%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	95.88%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 31-Dec-2020

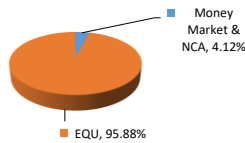
Returns since Publication of NAV		
Absolute Return		352.66%
Simple Annual Return		29.01%
CAGR Return		13.23%

NAV as on 31-Dec-2020

45.2658

AUM as on 31-Dec-2020 (Rs. In Lakhs)

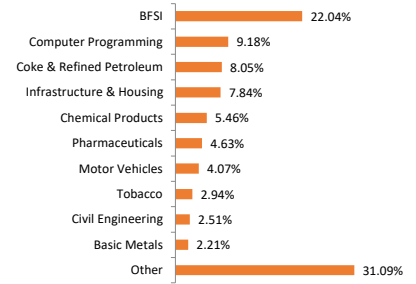
807.04

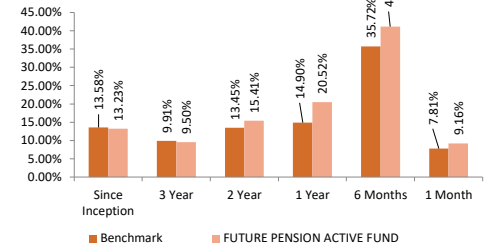
ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.12%

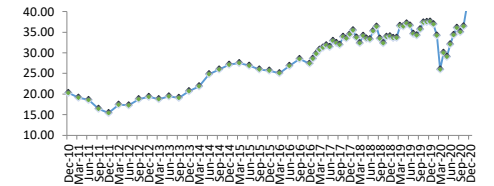
SECURITIES	HOLDINGS
EQUITY	95.88%

Kotak Mahindra MF - Kotak Banking ETF	8.60%
ICICI Bank Ltd.	5.65%
HDFC Ltd.	5.39%
Infosys Technologies Ltd.	5.22%
Bharti Airtel Ltd.	5.15%
Reliance ETF Bank BeES	5.09%
TATA Consultancy Services Ltd.	3.96%
Hindustan Unilever Ltd.	3.89%
Reliance Industries Ltd. Right Issue Partly Paid	3.36%
Reliance Industries Ltd.	3.11%
HDFC Bank Ltd.	3.08%
ITC Ltd.	2.94%
Maruti Suzuki India Ltd.	2.08%
Larsen & Toubro Ltd.	2.06%
Kotak Mahindra Bank Ltd.	1.71%
Dabur India Ltd.	1.50%
Tata Steel Ltd.	1.45%
Sun Pharmaceuticals Industries Ltd.	1.21%
TTK Prestige Ltd.	1.10%
UPL Ltd.	1.09%
Vedanta Ltd.	1.02%
United Spirits Ltd.	1.01%
SBI Cards & Payment Services Ltd.	1.00%
Minda Corporation Ltd.	1.00%
NTPC Ltd.	0.95%
Others	23.26%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


ABOUT THE FUND				PORTFOLIO AS ON 31-Dec-2020				SECTORAL ALLOCATION				
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES		HOLDINGS						
Fund Manager Details				MONEY MARKET INSTRUMENTS & NCA		6.34%						
Fund Manager		No. Of Funds Managed			SECURITIES		HOLDINGS					
		Equity	Debt	Hybrid	GOVERNMENT SECURITIES		14.92%					
					8% GOI Oil Bond 2026 23/03/2026		7.65%					
					8.15% Tamil Nadu SDL 2028 09/05/2028		4.69%					
					8.51% Maharashtra SDL 09/03/2026		2.43%					
Niraj Kumar		5	4	8	7.25% GUJARAT SDL 2027 12/07/2027		0.15%					
Srijan Sinha		5	0	8								
Yahya Bookwala		0	4	8								
ASSET ALLOCATION												
Composition		Min.	Max.	Actual								
Cash and Money Market		0.00%	40.00%	6.34%								
Fixed Income Instruments		30.00%	80.00%	30.13%								
Equities		20.00%	70.00%	63.53%								
RISK RETURN PROFILE												
Risk		High										
Return		High										
DATE OF INCEPTION												
20th October 2008												
FUND PERFORMANCE as on 31-Dec-2020												
Returns since Publication of NAV												
Absolute Return					298.84%							
Simple Annual Return					24.58%							
CAGR Return					12.05%							
NAV as on 31-Dec-2020												
39.8839												
AUM as on 31-Dec-2020 (Rs. In Lakhs)												
217.86												
Modified Duration (In Years)												
4.24												

SECTORAL ALLOCATION

Sector	Percentage
G-Sec	30.59%
Infrastructure & Housing	24.49%
BFSI	24.30%
Computer Programming	1.65%
Coke & Refined Petroleum	1.30%
Chemical Products	1.11%
Pharmaceuticals	0.75%
Motor Vehicles	0.68%
Tobacco	0.65%
Civil Engineering	0.41%
Other	14.07%

SECURITIES	HOLDINGS
CORPORATE DEBT	43.88%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	7.91%
8.80% LIC Housing Finance Ltd. 25/01/2029	7.84%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.77%
7.75% L&T Finance Ltd. 25/10/2025	7.37%
7.68% PFC Ltd. 15/07/2030	7.25%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.75%

Category	Percentage
AAA	45.79%
SOV	37.47%
Others	16.73%

BENCHMARK COMPARISON (CAGR RETURN)

A bar chart comparing the percentage of employees with a pension balance fund (FUTURE PENSION BALANCE FUND) against a benchmark across six time horizons: Since Inception, 3 Year, 2 Year, 1 Year, 6 Months, and 1 Month. The Y-axis represents the percentage from 0.00% to 25.00%. The chart shows that the FUTURE PENSION BALANCE FUND consistently outperforms the benchmark across all time horizons, with the largest gap observed at the 1 Year horizon (19.44% vs 13.35%).

Time Horizon	Benchmark (%)	FUTURE PENSION BALANCE FUND (%)
Since Inception	9.73%	10.89%
3 Year	9.87%	11.88%
2 Year	12.08%	15.71%
1 Year	13.35%	19.44%
6 Months	7.98%	10.88%
1 Month	1.35%	2.02%

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

FUND - NAV

A 3D pie chart illustrating the composition of the portfolio. The chart is divided into three segments: a large grey segment representing GSEC at 30.59%, a yellow segment representing EQU at 16.29%, and a blue segment representing Money Market & NCA at 9.24%. Lines connect the labels to their respective segments.

Category	Percentage
EQU	16.29%
Money Market & NCA	9.24%
GSEC	30.59%

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	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	15.96%
Fixed Income Instruments	0.00%	100.00%	84.04%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Dec-2020

Returns since Publication of NAV

Absolute Return	212.91%
Simple Annual Return	17.51%
CAGR Return	9.84%

NAV as on 31-Dec-2020

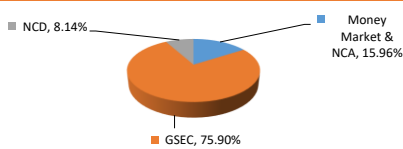
31.2912

AUM as on 31-Dec-2020 (Rs. In Lakhs)

73.16

Modified Duration (In Years)

4.72

ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

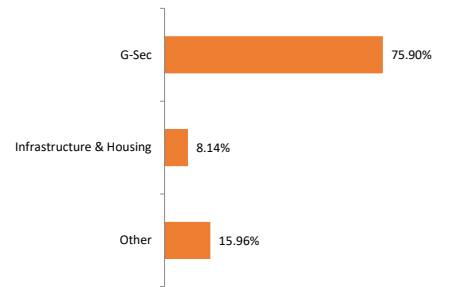
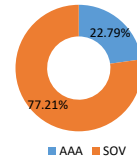
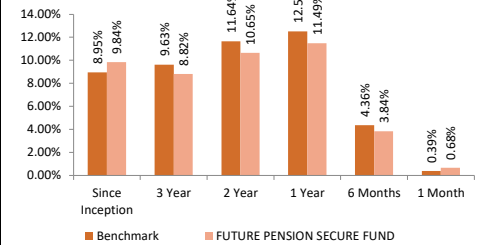
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.96%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	75.90%

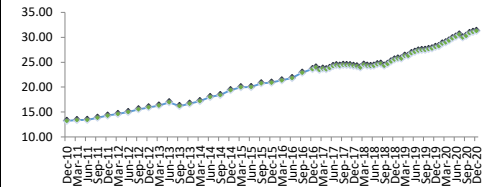
6.90% GOI OIL Bond 2026 04/02/2026	17.42%
7.05% MAHARASHTRA SDL 2032 07/10/2032	14.26%
0% CS 17 DEC 2027 UL	13.66%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.59%
6.17% Gsec 2021 15/07/2021	6.93%
6.19% Gsec 16/09/2034	6.80%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.06%
7.25% GUJARAT SDL 2027 12/07/2027	1.45%

SECURITIES	HOLDINGS
CORPORATE DEBT	8.14%

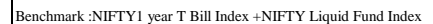
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.14%
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SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :NIFTY Composite Debt Index

FUND - NAV


SECTORAL ALLOCATION



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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	3.56%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	96.44%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 31-Dec-2020

Returns since Publication of NAV

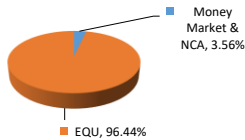
Absolute Return	48.51%
Simple Annual Return	23.24%
CAGR Return	20.86%

NAV as on 31-Dec-2020

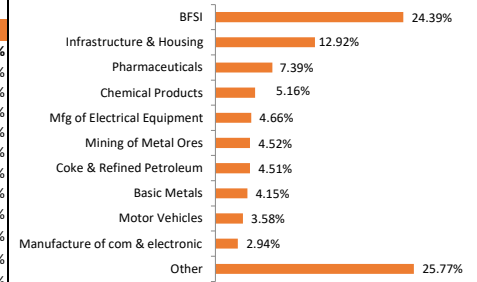
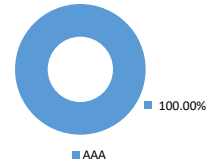
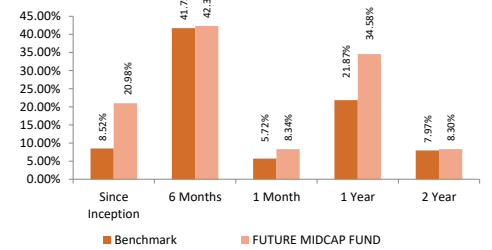
14.8508

AUM as on 31-Dec-2020 (Rs. In Lakhs)

1,435.22

ASSET ALLOCATION

PORTFOLIO AS ON 31-Dec-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.56%
SECURITIES	HOLDINGS
EQUITY	96.44%
Bharti Airtel Ltd.	4.86%
TTK Prestige Ltd.	3.25%
The Federal Bank Ltd.	3.16%
Ujivan Financial Services Ltd.	2.88%
UPL Ltd.	2.81%
Minda Corporation Ltd.	2.80%
City Union Bank Ltd.	2.68%
United Spirits Ltd.	2.67%
Vedanta Ltd.	2.56%
RBL Bank Ltd.	2.49%
Reliance Industries Ltd. Right Issue Partly Paid	2.43%
NOCIL Ltd.	2.35%
TVS Motor Company Ltd.	2.31%
National Aluminium Company Ltd.	2.25%
Ajanta Pharma Ltd.	2.13%
Bharat Petroleum Corporation Ltd.	2.08%
Bandhan Bank Ltd.	2.01%
NMDC Ltd.	1.95%
Hindustan Aeronautics Ltd.	1.94%
Aarti Industries Ltd.	1.93%
Tata Steel Ltd.	1.90%
SBI Cards & Payment Services Ltd.	1.90%
Natco Pharma Ltd.	1.83%
ICICI Bank Ltd.	1.81%
Tata Power Co. Ltd.	1.80%
Others	35.67%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark : Nifty Midcap 100 Index

FUND - NAV
