

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	172.14%	13.72%	8.31%	189.00%	15.07%	8.83%	169.67%	13.52%	8.23%	215.49%	17.18%	9.59%

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	207.67%	16.87%	9.56%	248.86%	20.21%	10.68%	314.25%	25.52%	12.24%	386.66%	31.40%	13.71%

	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	40.48%	18.47%	16.78%	Since Inception	169.69%	15.00%	9.16%			Since Inception	66.65%	29.70% 25.56%

	INDIVIDUAL	Future NAV Guarantee Fund		
		Absolute Return	Simple Annual Return	CAGR
		Absolute Return	69.91%	6.50% 5.05%

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	197.58%	17.66%	10.24%	Since Inception	133.84%	12.79%	8.46%	Since Inception	8.69%	13.47%	12.73%

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%	13.05%	13.73%	169.45%	15.34%	9.39%	66.65%	29.70%	25.56%

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%	2.38%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	50.00%	100.00%	97.62%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

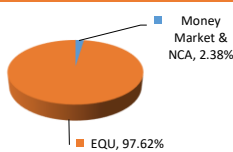
Absolute Return	197.58%
Simple Annual Return	17.66%
CAGR Return	10.24%

NAV as on 26-Feb-2021

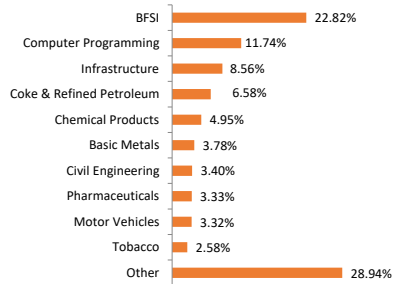
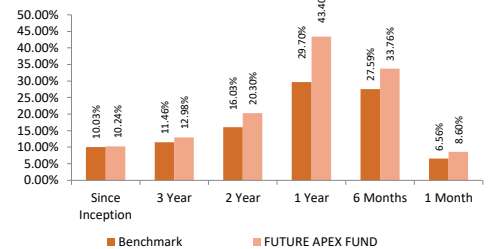
29.7576

AUM as on 26-Feb-2021 (Rs. In Lakhs)

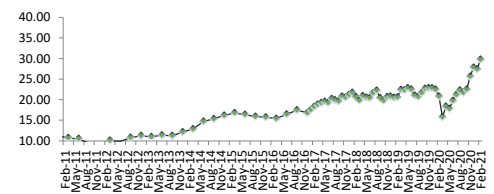
5,232.45

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021
SECURITIES
MONEY MARKET INSTRUMENTS & NCA
2.38%
SECURITIES
EQUITY
97.62%

Reliance ETF Bank BeES	8.32%
HDFC Ltd.	5.53%
Bharti Airtel Ltd.	5.33%
Infosys Technologies Ltd.	5.32%
ICICI Bank Ltd.	5.19%
Reliance Industries Ltd. Right Issue Partly Paid	5.08%
TATA Consultancy Services Ltd.	4.79%
Kotak Mahindra MF - Kotak Banking ETF	3.97%
HDFC Bank Ltd.	3.79%
Hindustan Unilever Ltd.	3.01%
Kotak Mahindra Bank Ltd.	2.88%
Larsen & Toubro Ltd.	2.59%
ITC Ltd.	2.58%
Tata Steel Ltd.	2.46%
Maruti Suzuki India Ltd.	1.88%
Tata Nifty Private Bank Exchange Traded Fund	1.52%
Dabur India Ltd.	1.47%
Bharat Petroleum Corporation Ltd.	1.43%
City Union Bank Ltd.	1.18%
Sun Pharmaceuticals Industries Ltd.	1.13%
Petronet LNG Ltd.	1.10%
Ambuja Cements Ltd.	1.07%
Vedanta Ltd.	1.05%
United Spirits Ltd.	0.98%
HCL Technologies Ltd.	0.95%
Others	23.02%

SECTORAL ALLOCATION

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%	2.35%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	97.65%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on

26-Feb-2021

Returns since Publication of NAV

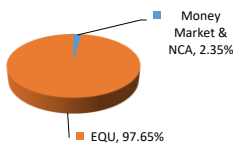
Absolute Return	133.84%
Simple Annual Return	12.79%
CAGR Return	8.46%

NAV as on 26-Feb-2021

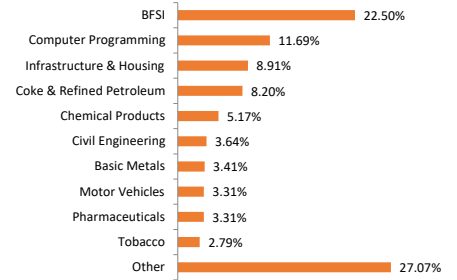
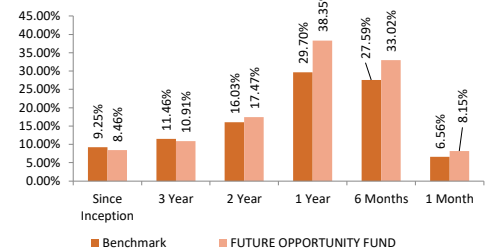
23.3842

AUM as on 26-Feb-2021 (Rs. In Lakhs)

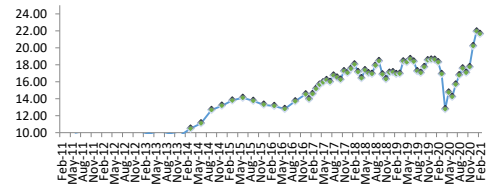
6,002.76

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
	2.35%
SECURITIES	
EQUITY	
	97.65%
Reliance ETF Bank BeES	6.28%
Infosys Technologies Ltd.	6.13%
Bharti Airtel Ltd.	6.07%
HDFC Ltd.	5.90%
Kotak Mahindra MF - Kotak Banking ETF	5.85%
ICICI Bank Ltd.	5.57%
TATA Consultancy Services Ltd.	4.69%
HDFC Bank Ltd.	4.10%
Reliance Industries Ltd.	4.08%
Hindustan Unilever Ltd.	3.39%
Reliance Industries Ltd. Right Issue Partly Paid	2.97%
Kotak Mahindra Bank Ltd.	2.88%
Larsen & Toubro Ltd.	2.82%
ITC Ltd.	2.79%
Tata Steel Ltd.	2.47%
Tata Nifty Private Bank Exchange Traded Fund	2.25%
Maruti Suzuki India Ltd.	1.81%
Dabur India Ltd.	1.49%
Sun Pharmaceuticals Industries Ltd.	1.26%
Bharat Petroleum Corporation Ltd.	1.15%
United Spirits Ltd.	1.09%
TATA Motors Ltd. (DVR)	1.02%
City Union Bank Ltd.	1.00%
Nestle India Ltd.	0.95%
Petronet LNG Ltd.	0.94%
Others	18.70%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	2.49%
Equities	0.00%	100.00%	97.51%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

12th October 2009

FUND PERFORMANCE as on

26-Feb-2021

Returns since Publication of NAV

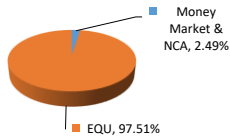
Absolute Return	169.69%
Simple Annual Return	15.00%
CAGR Return	9.16%

NAV as on 26-Feb-2021

26.9693

AUM as on 26-Feb-2021 (Rs. In Lakhs)

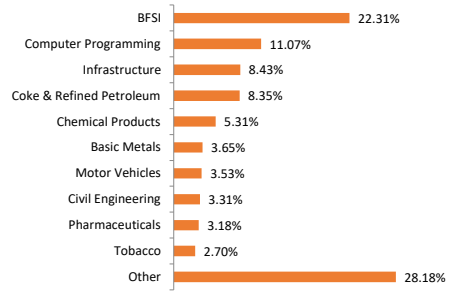
848.51

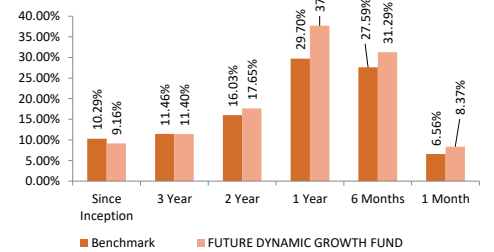
ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.49%

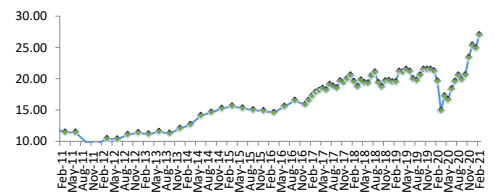
SECURITIES	HOLDINGS
EQUITY	97.51%

Kotak Mahindra MF - Kotak Banking ETF	8.29%
Reliance ETF Bank BeES	5.97%
HDFC Ltd.	5.53%
Bharti Airtel Ltd.	5.51%
ICICI Bank Ltd.	5.06%
Infosys Technologies Ltd.	4.99%
Reliance Industries Ltd.	4.58%
TATA Consultancy Services Ltd.	4.47%
HDFC Bank Ltd.	3.85%
Hindustan Unilever Ltd.	3.43%
Kotak Mahindra Bank Ltd.	2.90%
ITC Ltd.	2.70%
Reliance Industries Ltd. Right Issue Partly Paid	2.67%
Larsen & Toubro Ltd.	2.50%
Tata Steel Ltd.	2.27%
Maruti Suzuki India Ltd.	1.89%
Dabur India Ltd.	1.40%
TATA Motors Ltd. (DVR)	1.17%
Sun Pharmaceuticals Industries Ltd.	1.13%
Bharat Petroleum Corporation Ltd.	1.09%
Ambuja Cements Ltd.	1.05%
United Spirits Ltd.	1.03%
City Union Bank Ltd.	1.01%
Vedanta Ltd.	0.99%
Natco Pharma Ltd.	0.98%
Others	21.07%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty 50

FUND - NAV


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 be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

STRATEGY

Investment in a spread of equities. Diversification by sector, industry and risk.

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 and Money Market	0.00%	40.00%	2.37%
Fixed Income Instruments	10.00%	50.00%	17.03%
Equities	50.00%	90.00%	80.60%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

Absolute Return	215.49%
Simple Annual Return	17.18%
CAGR Return	9.59%

NAV as on 26-Feb-2021

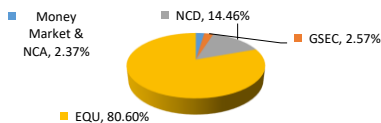
31.5493

AUM as on 26-Feb-2021 (Rs, In Lakhs)

9,568.99

Modified Duration (In Years)

4.37

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.37%

SECURITIES

GOVERNMENT SECURITIES	HOLDINGS
6.90% GOI OIL Bond 2026 04/02/2026	1.29%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.03%
8.63% Tamil Nadu SDL 09/01/2023	0.25%

SECURITIES

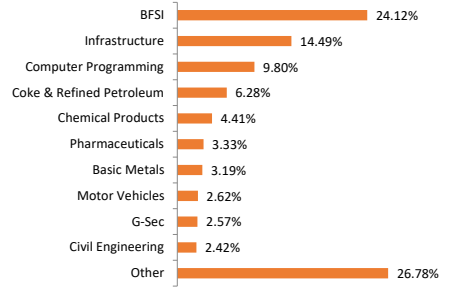
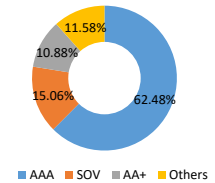
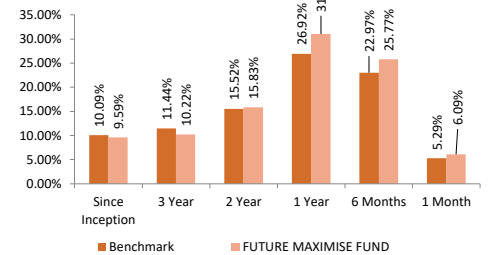
CORPORATE DEBT	HOLDINGS
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7.75% L&T Finance Ltd. 2025 10/07/2025	2.88%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.85%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.88%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.86%
7.75% Power Finance Corporation Ltd. 11/06/2030	1.84%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.12%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.83%
7.10% NABARD GOI 08/02/2030	0.73%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%
9.98% IL&FS Financial Services Ltd. 05/12/2021	0.03%

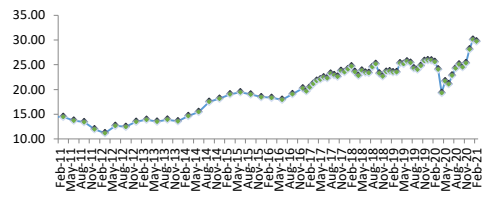
SECURITIES


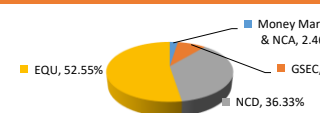
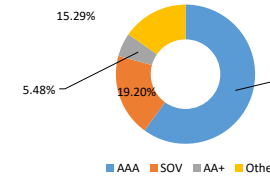
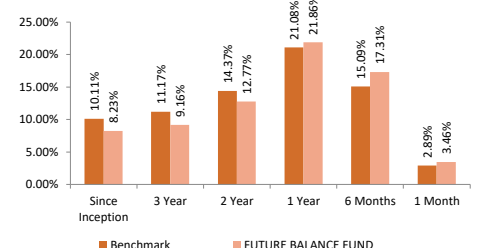
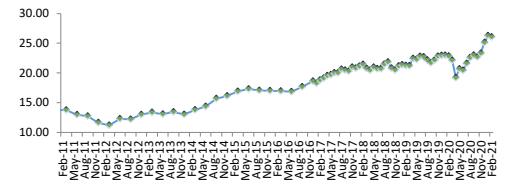
EQUITY	HOLDINGS
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Kotak Mahindra MF - Kotak Banking ETF	6.04%
Reliance ETF Bank BeES	4.75%
HDFC Ltd.	4.45%
Infosys Technologies Ltd.	4.42%
Bharti Airtel Ltd.	4.37%
ICICI Bank Ltd.	4.04%
TATA Consultancy Services Ltd.	3.85%
Reliance Industries Ltd. Right Issue Partly Paid	3.25%
Hindustan Unilever Ltd.	2.77%
HDFC Bank Ltd.	2.67%
Larsen & Toubro Ltd.	2.16%
ITC Ltd.	2.13%
Reliance Industries Ltd.	2.12%
Kotak Mahindra Bank Ltd.	2.12%
Tata Steel Ltd.	1.97%
Maruti Suzuki India Ltd.	1.59%
Dabur India Ltd.	1.15%
Tata Nifty Private Bank Exchange Traded Fund	1.13%
HCL Technologies Ltd.	0.98%
Sun Pharmaceuticals Industries Ltd.	0.94%
Dr. Reddys Laboratories Ltd.	0.91%
Bharat Petroleum Corporation Ltd.	0.91%
City Union Bank Ltd.	0.84%
Asian Paints Ltd.	0.80%
Petronet LNG Ltd.	0.78%
Others	19.47%

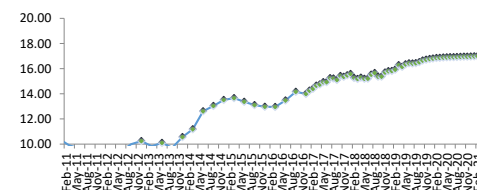
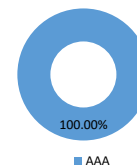
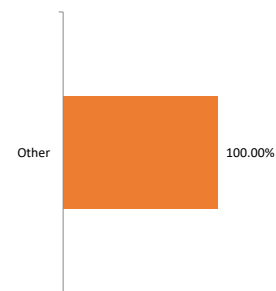
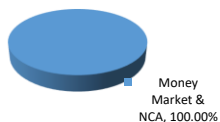
SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


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

FUND - NAV


 FUTURE GENERALI TOTAL INSURANCE SOLUTIONS				FUTURE BALANCE FUND				SFIN No. ULIF003180708FUTBALANCE133			
ABOUT THE FUND 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.				PORTFOLIO AS ON 26-Feb-2021				SECTORAL ALLOCATION			
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.				SECURITIES MONEY MARKET INSTRUMENTS & NCA				HOLDINGS			
Fund Manager Details				SECURITIES				HOLDINGS			
Fund Manager				GOVERNMENT SECURITIES				6.85%			
No. Of Funds Managed				6.17% Gsec 2021 15/07/2021				2.17%			
Equity				8% GOI Oil Bond 2026 23/03/2026				2.15%			
Debt				6.90% GOI OIL Bond 2026 04/02/2026				1.53%			
Hybrid				8.97% Central Government 05/12/2030				1.39%			
Niraj Kumar				0% CS 17 DEC 2027 UL				1.24%			
Srijan Sinha				7.92% West Bengal SDL 15/03/2027				0.16%			
Yahya Bookwala				SECURITIES				HOLDINGS			
ASSET ALLOCATION				CORPORATE DEBT				36.33%			
Composition				10.63% IOT Utkal Energy Services Ltd. 20/09/2028				6.06%			
Min.				10.75% Reliance Capital Ltd. 12/08/2021				5.01%			
Max.				7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026				3.15%			
Actual				7.75% L&T Finance Ltd. 2025 10/07/2025				3.15%			
Cash and Money Market				7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026				2.67%			
Fixed Income Instruments				7.10% NABARD GOI 08/02/2030				2.67%			
Equities				9.00% Shriram Transport Finance Company Ltd. 28/03/2028				2.47%			
RISK RETURN PROFILE				8.24% NABARD GOI 22/03/2029				2.27%			
Risk				7.75% Power Finance Corporation Ltd. 11/06/2030				2.00%			
Return				8.75% Indiabulls Housing Finance Ltd. 24/09/2021				1.82%			
DATE OF INCEPTION				Others				5.06%			
18th July 2008				SECURITIES				HOLDINGS			
FUND PERFORMANCE as on 26-Feb-2021				EQUITY				52.55%			
Returns since Publication of NAV				Kotak Mahindra MF - Kotak Banking ETF				4.55%			
Absolute Return				Reliance ETF Bank BeES				3.28%			
Simple Annual Return				Infosys Technologies Ltd.				2.98%			
CAGR Return				Bharti Airtel Ltd.				2.94%			
NAV as on 26-Feb-2021				HDFC Ltd.				2.87%			
26.9671				ICICI Bank Ltd.				2.74%			
AUM as on 26-Feb-2021 (Rs. In Lakhs)				TATA Consultancy Services Ltd.				2.32%			
6,736.20				Hindustan Unilever Ltd.				2.01%			
Modified Duration (In Years)				Reliance Industries Ltd. Right Issue Partly Paid				1.98%			
4.01				HDFC Bank Ltd.				1.80%			
ASSET ALLOCATION				ITC Ltd.				1.41%			
				Reliance Industries Ltd.				1.38%			
				Larsen & Toubro Ltd.				1.36%			
				Kotak Mahindra Bank Ltd.				1.36%			
				Tata Steel Ltd.				1.30%			
				Maruti Suzuki India Ltd.				1.02%			
				Dabur India Ltd.				0.75%			
				City Union Bank Ltd.				0.64%			
				Bharat Petroleum Corporation Ltd.				0.62%			
				Sun Pharmaceuticals Industries Ltd.				0.61%			
				Vedanta Ltd.				0.61%			
				Dr. Reddys Laboratories Ltd.				0.59%			
				Ambuja Cements Ltd.				0.55%			
				United Spirits Ltd.				0.55%			
				HCL Technologies Ltd.				0.54%			
				Others				11.79%			
				Debt Rating Profile							
				BENCHMARK COMPARISON (CAGR RETURN)							
				Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50				FUND - NAV			
											

SECTORAL ALLOCATION



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%	4.15%
Fixed Income Instruments	50.00%	100.00%	95.85%
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

26-Feb-2021

Returns since Publication of NAV

Absolute Return	189.00%
Simple Annual Return	15.07%
CAGR Return	8.83%

NAV as on 26-Feb-2021

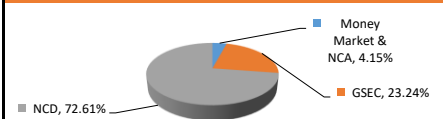
28.8997

AUM as on 26-Feb-2021 (Rs. In Lakhs)

13,459.45

Modified Duration (In Years)

5.45

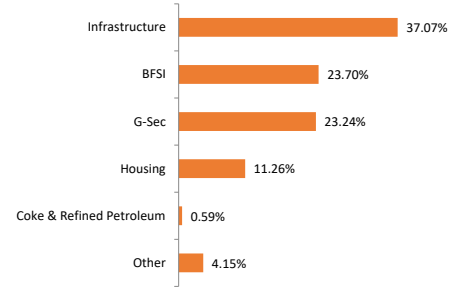
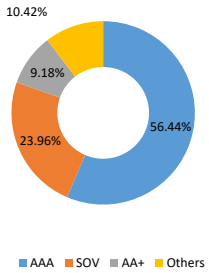
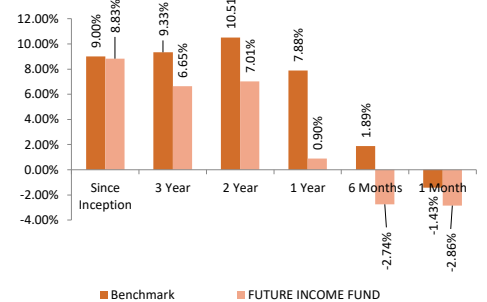
ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.15%

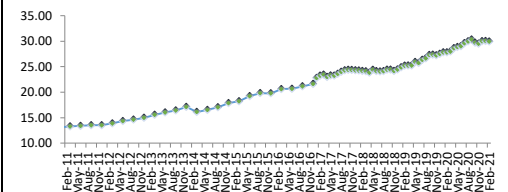
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	23.24%
6.75% KARNATAKA SDL 2035 04/11/2035	4.20%
6.90% GOI OIL Bond 2026 04/02/2026	3.14%
6.75% KARNATAKA SDL 2034 11/11/2034	2.70%
0% CS 17 DEC 2027 UL	2.66%
6.19% Gsec 16/09/2034	2.64%
7.35% KARNATAKA SDL 24/02/2040	2.48%
0% CS 12 DEC 2029 12/12/2029	2.25%
8% GOI Oil Bond 2026 23/03/2026	1.60%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.74%
7.69% TAMIL NADU SDL 2027 20/12/2027	0.27%
Others	0.56%

SECURITIES	HOLDINGS
CORPORATE DEBT	72.61%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.82%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.72%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.63%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.42%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.30%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.27%
8.06% Bajaj Finance Ltd. 04/10/2029	3.91%
7.75% Power Finance Corporation Ltd. 11/06/2030	3.69%
8.30% REC Ltd. Non GOI 2029	3.56%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.55%
Others	26.74%

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
Srikanth Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.48%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.52%

RISK RETURN PROFILE

Risk	High		
Return	High		

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

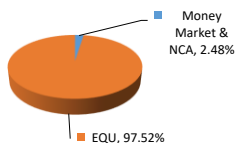
Absolute Return	386.66%
Simple Annual Return	31.40%
CAGR Return	13.71%

NAV as on 26-Feb-2021

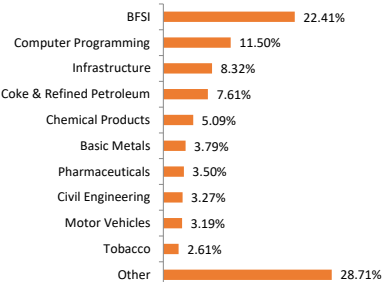
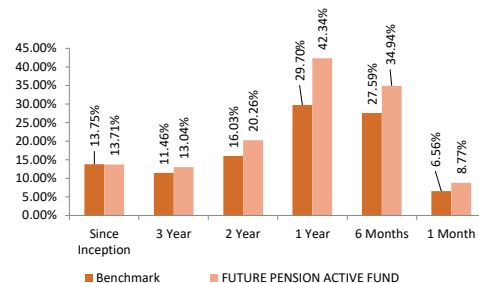
48.6658

AUM as on 26-Feb-2021 (Rs. In Lakhs)

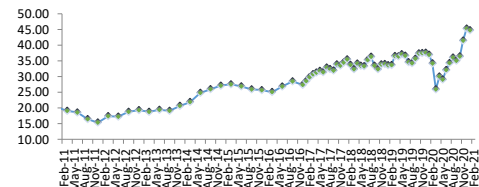
822.60

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.48%
SECURITIES	HOLDINGS
EQUITY	97.52%
Kotak Mahindra MF - Kotak Banking ETF	8.60%
Reliance ETF Bank BeES	5.65%
HDFC Ltd.	5.49%
Infosys Technologies Ltd.	5.40%
Bharti Airtel Ltd.	5.38%
ICICI Bank Ltd.	5.12%
TATA Consultancy Services Ltd.	4.45%
HDFC Bank Ltd.	3.60%
Reliance Industries Ltd. Right Issue Partly Paid	3.31%
Hindustan Unilever Ltd.	3.23%
Reliance Industries Ltd.	3.21%
ITC Ltd.	2.61%
Kotak Mahindra Bank Ltd.	2.53%
Larsen & Toubro Ltd.	2.48%
Tata Steel Ltd.	2.44%
Maruti Suzuki India Ltd.	1.91%
Dabur India Ltd.	1.39%
City Union Bank Ltd.	1.16%
Sun Pharmaceuticals Industries Ltd.	1.12%
Bharat Petroleum Corporation Ltd.	1.09%
Vedanta Ltd.	1.06%
Ambuja Cements Ltd.	1.05%
Natco Pharma Ltd.	0.98%
HCL Technologies Ltd.	0.97%
United Spirits Ltd.	0.91%
Others	22.38%

SECTORAL ALLOCATION

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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.94%
Fixed Income Instruments	30.00%	80.00%	32.50%
Equities	20.00%	70.00%	63.56%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

FUND PERFORMANCE as on

26-Feb-2021

Returns since Publication of NAV

Absolute Return	314.25%
Simple Annual Return	25.52%
CAGR Return	12.24%

NAV as on 26-Feb-2021

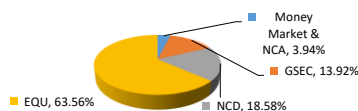
41.4254

AUM as on 26-Feb-2021 (Rs. In Lakhs)

225.11

Modified Duration (In Years)

5.00

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.94%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	13.92%

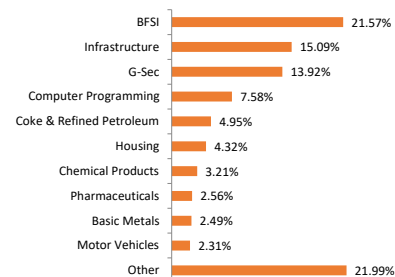
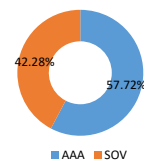
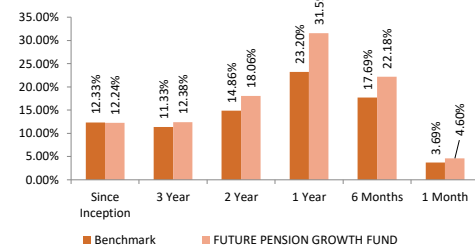
8% GOI Oil Bond 2026 23/03/2026	7.16%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.37%
8.51% Maharashtra SDL 09/03/2026	2.26%
7.25% GUJARAT SDL 2027 12/07/2027	0.14%

SECURITIES	HOLDINGS
CORPORATE DEBT	18.58%

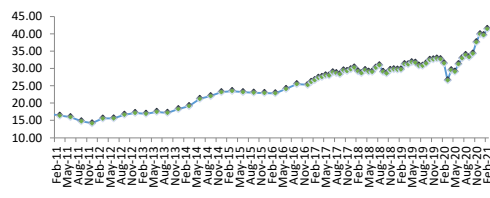
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	4.95%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.71%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.60%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031	4.32%

SECURITIES	HOLDINGS
EQUITY	63.56%

Reliance ETF Bank BeES	5.69%
ICICI Bank Ltd.	4.13%
HDFC Bank Ltd.	3.50%
Infosys Technologies Ltd.	3.49%
Bharti Airtel Ltd.	3.43%
HDFC Ltd.	3.37%
TATA Consultancy Services Ltd.	2.96%
Reliance Industries Ltd. Right Issue Partly Paid	2.39%
Hindustan Unilever Ltd.	2.16%
Kotak Mahindra Bank Ltd.	2.10%
Reliance Industries Ltd.	1.84%
ITC Ltd.	1.67%
Larsen & Toubro Ltd.	1.55%
Tata Steel Ltd.	1.53%
Maruti Suzuki India Ltd.	1.19%
Kotak Mahindra MF - Kotak Banking ETF	1.02%
Dabur India Ltd.	0.87%
TATA Motors Ltd. (DVR)	0.82%
Sun Pharmaceuticals Industries Ltd.	0.73%
City Union Bank Ltd.	0.72%
HCL Technologies Ltd.	0.72%
Bharat Petroleum Corporation Ltd.	0.72%
Vedanta Ltd.	0.70%
Ambuja Cements Ltd.	0.68%
Dr. Reddys Laboratories Ltd.	0.67%
Others	14.90%

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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market & Fixed Income Instruments	0.00%	100.00%	83.34%
Equities	0.00%	20.00%	16.66%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV	
Absolute Return	248.86%
Simple Annual Return	20.21%
CAGR Return	10.68%

NAV as on 26-Feb-2021

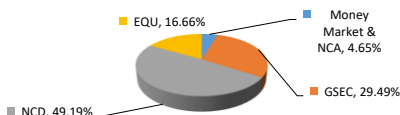
34.8865

AUM as on 26-Feb-2021 (Rs. In Lakhs)

147.59

Modified Duration (In Years)

5.16

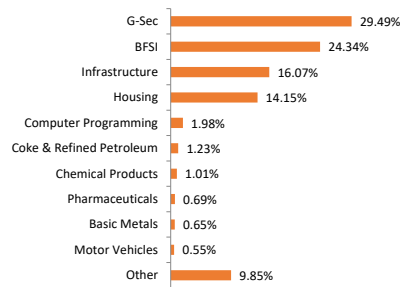
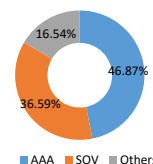
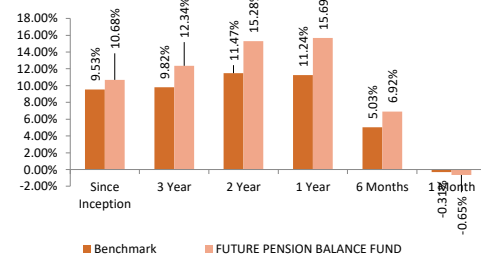
ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.65%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	29.49%
8.68% Tamil Nadu SDL 2028 10/10/2028	8.99%
6.75% KARNATAKA SDL 2035 04/11/2035	5.19%
7.92% West Bengal SDL 15/03/2027	4.32%
8% GOI Oil Bond 2026 23/03/2026	3.64%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.26%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.22%
8.70% Gujarat SDL 2028 19/09/2028	1.87%

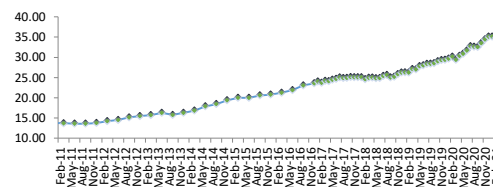
SECURITIES	HOLDINGS
CORPORATE DEBT	49.19%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	7.71%
8.80% LIC Housing Finance Ltd. 25/01/2029	7.56%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.55%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.18%
7.68% PFC Ltd. 15/07/2030	6.98%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031	6.59%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.62%

SECURITIES	HOLDINGS
EQUITY	16.66%
Reliance ETF Bank BeES	1.30%
Kotak Mahindra MF - Kotak Banking ETF	1.03%
Bharti Airtel Ltd.	1.01%
Infosys Technologies Ltd.	0.93%
HDFC Bank Ltd.	0.91%
HDFC Ltd.	0.88%
ICICI Bank Ltd.	0.80%
TATA Consultancy Services Ltd.	0.76%
Hindustan Unilever Ltd.	0.72%
Reliance Industries Ltd. Right Issue Partly Paid	0.61%
Reliance Industries Ltd.	0.44%
ITC Ltd.	0.42%

Tata Steel Ltd.	0.40%
Larsen & Toubro Ltd.	0.40%
Kotak Mahindra Bank Ltd.	0.40%
Maruti Suzuki India Ltd.	0.33%
Dabur India Ltd.	0.22%
City Union Bank Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.19%
Sun Pharmaceuticals Industries Ltd.	0.19%
Dr. Reddys Laboratories Ltd.	0.18%
HCL Technologies Ltd.	0.18%
Vedanta Ltd.	0.18%
Natco Pharma Ltd.	0.17%
Ambuja Cements Ltd.	0.17%
Others	3.67%

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	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	13.31%
Fixed Income Instruments	0.00%	100.00%	86.69%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

Absolute Return	207.67%
Simple Annual Return	16.87%
CAGR Return	9.56%

NAV as on 26-Feb-2021

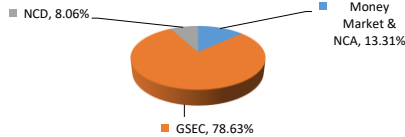
30.7673

AUM as on 26-Feb-2021 (Rs. In Lakhs)

71.00

Modified Duration (In Years)

5.03

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

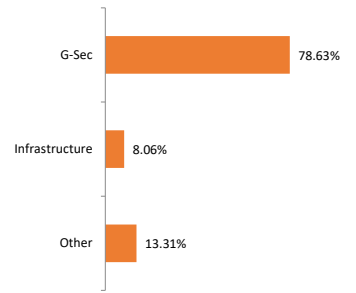
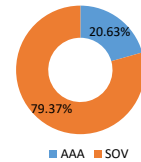
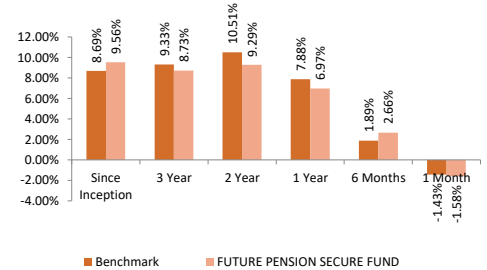
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	13.31%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	78.63%

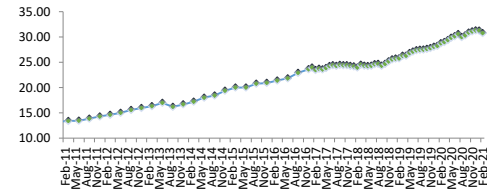
6.90% GOI OIL Bond 2026 04/02/2026	17.41%
0% CS 17 DEC 2027 UL	13.62%
0% CS 12 DEC 2029 12/12/2029	9.97%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.53%
7.35% KARNATAKA SDL 24/02/2040	7.12%
6.17% Gsec 2021 15/07/2021	7.11%
6.19% Gsec 16/09/2034	6.68%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.67%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.07%
7.25% GUJARAT SDL 2027 12/07/2027	1.45%

SECURITIES	HOLDINGS
CORPORATE DEBT	8.06%

10.63% IOT Utikal Energy Services Ltd. 20/07/2028	8.06%
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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	8
Yahya Bookwala	0	4	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	10.83%
Fixed Income Instruments	25.00%	100.00%	89.17%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

Absolute Return	172.14%
Simple Annual Return	13.72%
CAGR Return	8.31%

NAV as on 26-Feb-2021

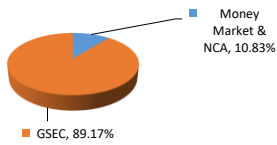
27.2138

AUM as on 26-Feb-2021 (Rs. In Lakhs)

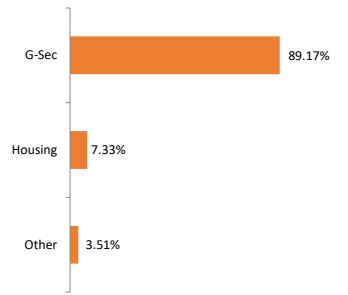
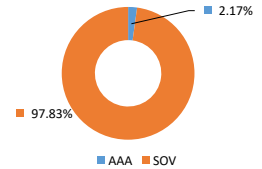
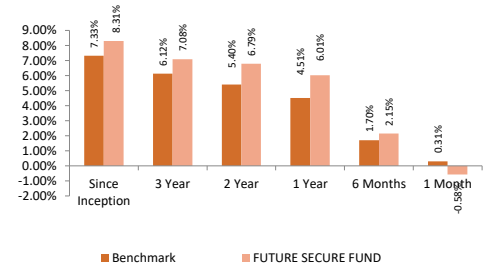
3,504.24

Modified Duration (In Years)

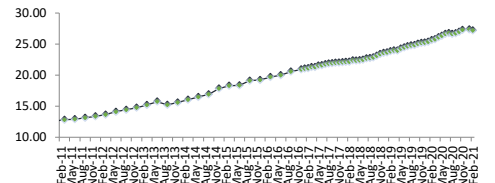
2.39

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	10.83%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	89.17%
6.90% GOI OIL Bond 2026 04/02/2026	20.95%
6.84% Gsec 2022 19/12/2022	10.42%
8.9% Tamil Nadu SDL 20/09/2022	9.11%
7.42% Maharashtra SDL 2022 11/05/2022	7.38%
8.90% ANDHRA PRADESH SDL 2022 04/07/2022	6.04%
5.09% Gsec 2022 13/04/2022	5.77%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.76%
8.64% West Bengal SDL 2021 30/08/2021	5.54%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.57%
8.86% Andhra Pradesh SDL 06/06/2022	4.51%
Others	9.12%

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	8
Srijan Sinha	5	0	8

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	7.97%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	92.03%

RISK RETURN PROFILE

Risk		High
Return		High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 26-Feb-2021

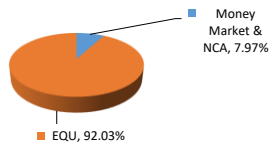
Returns since Publication of NAV	
Absolute Return	66.65%
Simple Annual Return	29.70%
CAGR Return	25.70%

NAV as on 26-Feb-2021

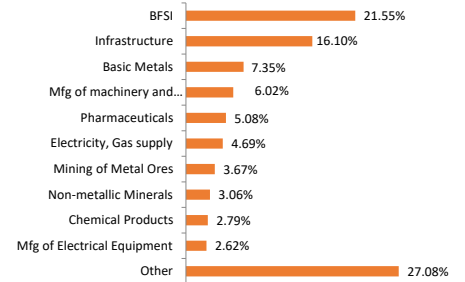
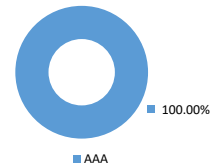
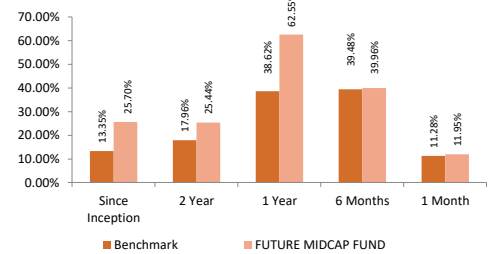
16.6651

AUM as on 26-Feb-2021 (Rs. In Lakhs)

1,833.32

ASSET ALLOCATION

PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.97%
SECURITIES	HOLDINGS
EQUITY	92.03%
Bharti Airtel Ltd.	3.93%
RBL Bank Ltd.	3.40%
Tata Steel Ltd.	3.26%
BEML Ltd.	3.09%
City Union Bank Ltd.	3.02%
Whirlpool Of India Ltd.	2.93%
Petronet LNG Ltd.	2.92%
CESC Ltd.	2.84%
Natco Pharma Ltd.	2.65%
STEEL AUTHORITY OF INDIA Ltd.	2.60%
Max Financial Services Ltd.	2.60%
Apollo Tyres Ltd.	2.56%
DCB BANK	2.41%
Engineers India Ltd.	2.23%
Vedanta Ltd.	2.18%
Minda Corporation Ltd.	2.09%
Bata India Ltd.	1.96%
Bharat Petroleum Corporation Ltd.	1.92%
Ambuja Cements Ltd.	1.90%
Nagarjuna Construction Co. Ltd.	1.88%
Indraprastha Gas Ltd.	1.76%
Muthoot Finance Ltd.	1.75%
Ujjivan Financial Services Ltd.	1.69%
The Indian Hotels Company Ltd.	1.68%
United Spirits Ltd.	1.60%
Others	31.18%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)


Benchmark :Nifty Midcap 100 Index

FUND - NAV
