

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	177.05%	13.83%	8.28%	197.48%	15.42%	8.89%	169.83%	13.27%	8.06%	235.91%	18.43%	9.93%

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	216.11%	17.19%	9.59%	262.73%	20.90%	10.79%	342.41%	27.24%	12.56%	424.42%	33.76%	14.09%

	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	47.04%	19.20%	17.05%	Since Inception	188.48%	16.29%	9.59%	Since Inception	86.26%	34.64%	28.37%	

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	219.65%	19.19%	10.69%	Since Inception	149.89%	13.98%	8.92%	Since Inception	30.44%	14.03%	13.03%

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	12.57%	26.68%	28.57%	181.77%	16.08%	9.59%	86.26%	34.64%	28.37%

ABOUT THE FUND

To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	98.05%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.95%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

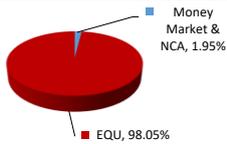
FUND PERFORMANCE as on

31-May-2021	
Returns since Publication of NAV	
Absolute Return	219.65%
Simple Annual Return	19.19%
CAGR Return	10.69%

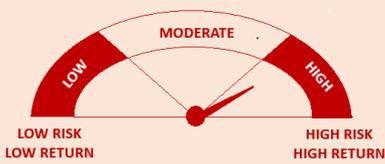
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
31.9645	5,986.82

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 31-May-2021

MONEY MARKET INSTRUMENTS & NCA **1.95%**

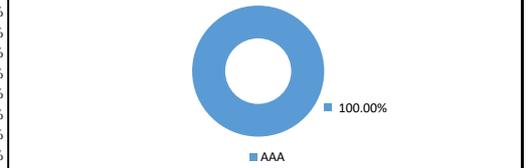
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.05%
Reliance ETF Bank BeES	7.67%
Bharti Airtel Ltd.	5.95%
Infosys Technologies Ltd.	5.75%
HDFC Ltd.	5.67%
Kotak Mahindra MF - Kotak Banking ETF	5.52%
ICICI Bank Ltd.	5.11%
TATA Consultancy Services Ltd.	4.50%
Tata Steel Ltd.	3.52%
Reliance Industries Ltd. Right Issue Partly Paid	3.47%
HDFC Bank Ltd.	3.15%
Kotak Mahindra Bank Ltd.	3.02%
Larsen & Toubro Ltd.	3.01%
Hindustan Unilever Ltd.	2.41%
ITC Ltd.	1.96%
Bajaj Finance Ltd.	1.72%
HCL Technologies Ltd.	1.59%
Bharat Petroleum Corporation Ltd.	1.55%
Adani Ports & Special Economic Zone Ltd.	1.42%
JINDAL STEEL & POWER Ltd.	1.42%
Tata Nifty Private Bank Exchange Traded Fund	1.26%
Maruti Suzuki India Ltd.	1.21%
Dabur India Ltd.	1.09%
Nagarjuna Construction Co. Ltd.	1.08%
Vedanta Ltd.	1.05%
Titan Company Ltd.	1.04%
Others	22.90%

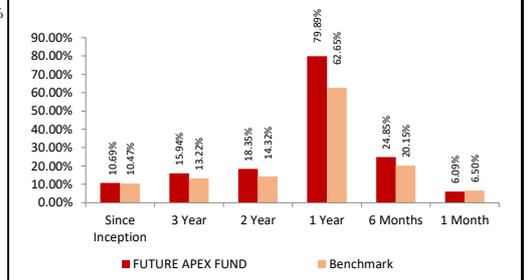
SECTORAL ALLOCATION



Debt Rating Profile

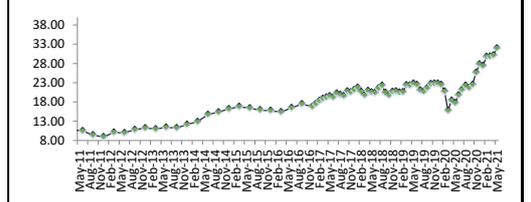


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.70%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.30%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

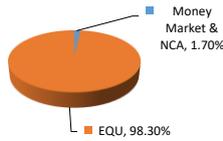
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	149.89%
Simple Annual Return	13.98%
CAGR Return	8.92%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
24.9892	5,927.51

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 31-May-2021

MONEY MARKET INSTRUMENTS & NCA **1.70%**

SECURITIES **HOLDINGS**

EQUITY **98.30%**

Reliance ETF Bank BeES	6.48%
Infosys Technologies Ltd.	6.44%
HDFC Ltd.	6.01%
Bharti Airtel Ltd.	5.86%
Kotak Mahindra MF - Kotak Banking ETF	5.75%
ICICI Bank Ltd.	5.31%
TATA Consultancy Services Ltd.	4.91%
Reliance Industries Ltd.	4.28%
Tata Steel Ltd.	3.68%
HDFC Bank Ltd.	3.42%
Larsen & Toubro Ltd.	3.38%
Kotak Mahindra Bank Ltd.	2.78%
Hindustan Unilever Ltd.	2.47%
ITC Ltd.	2.24%
Tata Nifty Private Bank Exchange Traded Fund	2.16%
Reliance Industries Ltd. Right Issue Partly Paid	1.93%
HCL Technologies Ltd.	1.53%
Bharat Petroleum Corporation Ltd.	1.29%
JINDAL STEEL & POWER Ltd.	1.22%
Bajaj Finance Ltd.	1.22%
Maruti Suzuki India Ltd.	1.21%
Axis Bank Ltd.	1.11%
Nagarjuna Construction Co. Ltd.	1.05%
Oil & Natural Gas Corporation Ltd.	1.02%
RBL Bank Ltd.	1.00%
Others	20.58%

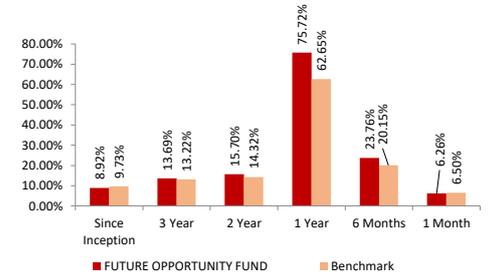
SECTORAL ALLOCATION



Debt Rating Profile

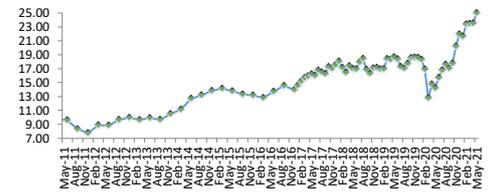


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.05%
Equities	0.00%	100.00%	97.95%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

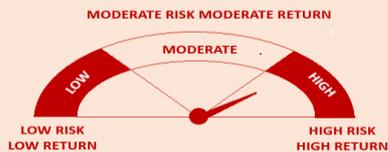
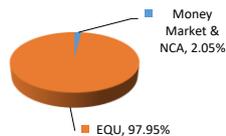
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	188.48%
Simple Annual Return	16.29%
CAGR Return	9.59%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
28.8477	869.04

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2021

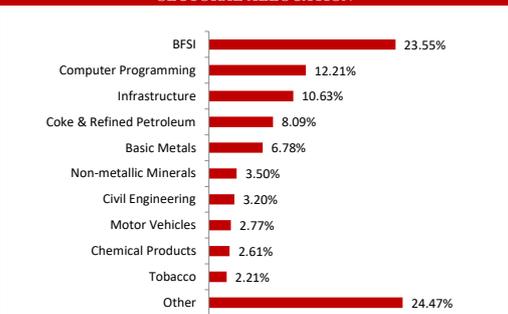
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.05%**

SECURITIES **HOLDINGS** **97.95%**

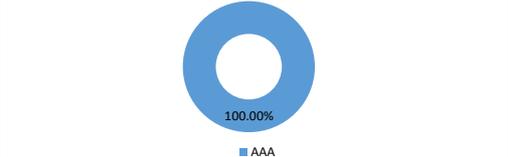
EQUITY

Kotak Mahindra MF - Kotak Banking ETF	7.38%
Reliance ETF Bank BeES	6.32%
Bharti Airtel Ltd.	5.82%
HDFC Ltd.	5.70%
Infosys Technologies Ltd.	5.67%
Reliance Industries Ltd.	5.13%
ICICI Bank Ltd.	5.04%
TATA Consultancy Services Ltd.	4.76%
Tata Steel Ltd.	3.63%
HDFC Bank Ltd.	3.49%
Larsen & Toubro Ltd.	3.20%
Kotak Mahindra Bank Ltd.	2.72%
Hindustan Unilever Ltd.	2.25%
ITC Ltd.	2.21%
Bajaj Finance Ltd.	1.68%
HCL Technologies Ltd.	1.55%
Reliance Industries Ltd. Right Issue Partly Paid	1.49%
Bharat Petroleum Corporation Ltd.	1.46%
Oil & Natural Gas Corporation Ltd.	1.23%
Maruti Suzuki India Ltd.	1.21%
JINDAL STEEL & POWER Ltd.	1.20%
Axis Bank Ltd.	1.10%
POWERGRID Infrastructure Investment Trust	1.08%
Titan Company Ltd.	1.01%
Dabur India Ltd.	0.99%
Others	20.62%

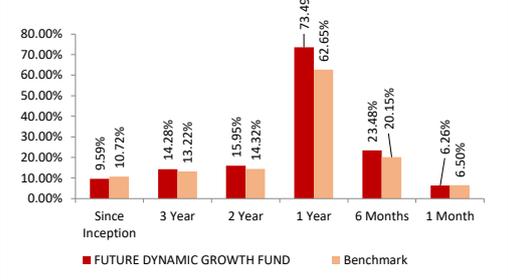
SECTORAL ALLOCATION



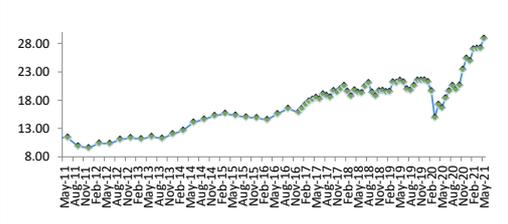
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



FUND - NAV



ABOUT THE FUND
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.

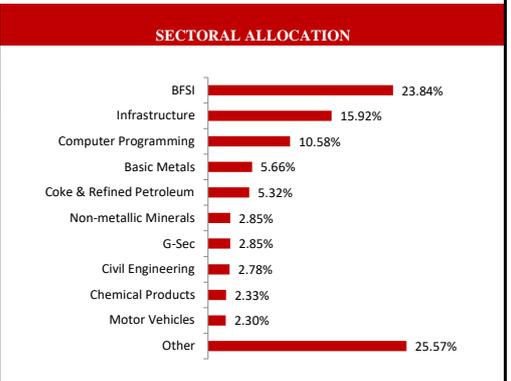
STRATEGY
Investment in a spread of equities. Diversification by sector, industry and risk.

Fund Manager Details

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

PORTFOLIO AS ON 31-May-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.41%
SECURITIES	2.85%
GOVERNMENT SECURITIES	2.85%
6.90% GOI OIL Bond 2026 04/02/2026	1.31%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.03%
6.87% Maharashtra SDL 2033 19 May	0.26%
8.63% Tamil Nadu SDL 09/01/2023	0.25%

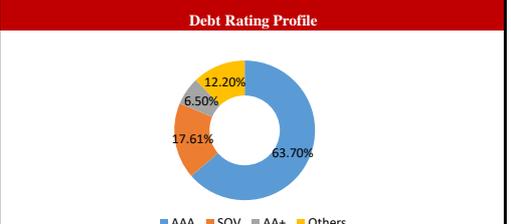


ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.41%
Fixed Income Instruments	10.00%	50.00%	15.96%
Equities	50.00%	90.00%	81.64%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	13.11%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.02%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.82%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.90%
7.75% Power Finance Corporation Ltd. 11/06/2030	1.89%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.14%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.05%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.84%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%



RISK RETURN PROFILE

Risk	High
Return	High

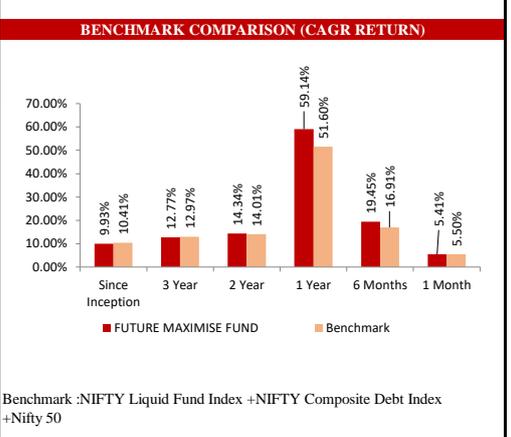
DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	235.91%
Simple Annual Return	18.43%
CAGR Return	9.93%

SECURITIES HOLDINGS

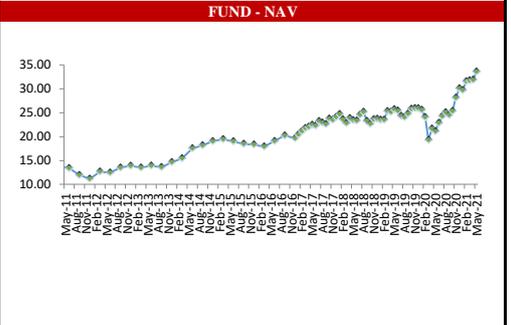
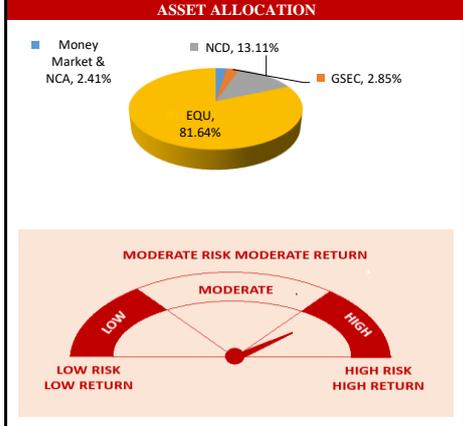
SECURITIES	HOLDINGS
EQUITY	81.64%
Kotak Mahindra MF - Kotak Banking ETF	7.16%
Reliance ETF Bank BeES	6.08%
Infosys Technologies Ltd.	4.93%
Bharti Airtel Ltd.	4.90%
HDFC Ltd.	4.67%
TATA Consultancy Services Ltd.	4.13%
ICICI Bank Ltd.	3.70%
Tata Steel Ltd.	3.04%
Larsen & Toubro Ltd.	2.78%
Reliance Industries Ltd. Right Issue Partly Paid	2.30%
Reliance Industries Ltd.	2.20%
HDFC Bank Ltd.	2.10%
Kotak Mahindra Bank Ltd.	2.04%
Hindustan Unilever Ltd.	1.90%
ITC Ltd.	1.83%
HCL Technologies Ltd.	1.31%
Bajaj Finance Ltd.	1.25%
Tata Nifty Private Bank Exchange Traded Fund	1.07%
POWERGRID Infrastructure Investment Trust	1.06%
Maruti Suzuki India Ltd.	1.01%
JINDAL STEEL & POWER Ltd.	0.98%
Nagarjuna Construction Co. Ltd.	0.89%
Oil & Natural Gas Corporation Ltd.	0.86%
Bharat Petroleum Corporation Ltd.	0.83%
Sun Pharmaceuticals Industries Ltd.	0.81%
Others	17.82%



NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
33.5912	9,573.30

Modified Duration (In Years)
4.12



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.

STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	30.00%	2.23%
Fixed Income Instruments	40.00%	70.00%	40.95%
Equities	30.00%	60.00%	56.82%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV

Absolute Return	169.83%
Simple Annual Return	13.27%
CAGR Return	8.06%

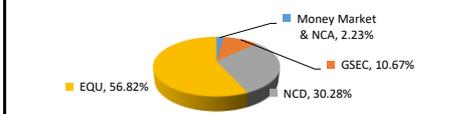
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
26.9834	6,775.10

Modified Duration (In Years)

4.48

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2021

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 2.23%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 10.67%

8% GOI Oil Bond 2026 23/03/2026	2.17%
6.17% Gsec 2021 15/07/2021	2.15%
6.87% Maharashtra SDL 2033	1.55%
6.90% GOI OIL Bond 2026 04/02/2026	1.54%
8.97% Central Government 05/12/2030	1.38%
0% CS 17 DEC 2027 UL	1.27%
6.87% Maharashtra SDL 2033 19 May	0.44%
7.92% West Bengal SDL 15/03/2027	0.16%

SECURITIES HOLDINGS

CORPORATE DEBT 30.28%

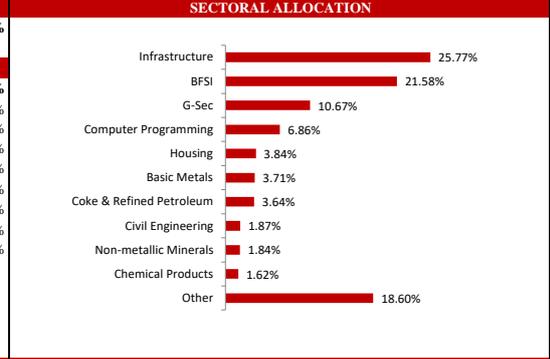
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.96%
8.24% NABARD GOI 22/03/2029	3.95%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	3.63%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.16%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.16%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.68%
7.75% Power Finance Corporation Ltd. 11/06/2030	2.04%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.79%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.68%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.66%
Others	0.56%

SECURITIES HOLDINGS

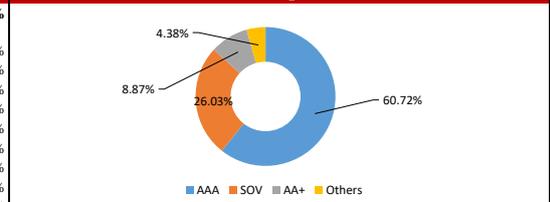
EQUITY 56.82%

Kotak Mahindra MF - Kotak Banking ETF	4.98%
Reliance ETF Bank BeES	3.83%
HDFC Ltd.	3.21%
Infosys Technologies Ltd.	3.20%
Bharti Airtel Ltd.	3.17%
ICICI Bank Ltd.	2.73%
TATA Consultancy Services Ltd.	2.66%
POWERGRID Infrastructure Investment Trust	2.29%
Tata Steel Ltd.	1.97%
Larsen & Toubro Ltd.	1.87%
Reliance Industries Ltd. Right Issue Partly Paid	1.52%
Kotak Mahindra Bank Ltd.	1.50%
Reliance Industries Ltd.	1.42%
HDFC Bank Ltd.	1.41%
Hindustan Unilever Ltd.	1.35%
ITC Ltd.	1.18%
Bajaj Finance Ltd.	0.98%
HCL Technologies Ltd.	0.85%
Bharat Petroleum Corporation Ltd.	0.70%
Maruti Suzuki India Ltd.	0.65%
Oil & Natural Gas Corporation Ltd.	0.63%
RBL Bank Ltd.	0.63%
Adani Ports & Special Economic Zone Ltd.	0.62%
JINDAL STEEL & POWER Ltd.	0.61%
Vedanta Ltd.	0.60%
Others	12.27%

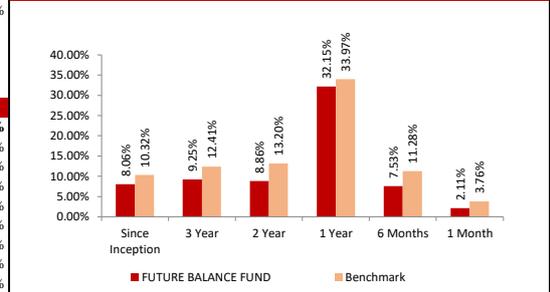
SECTORAL ALLOCATION



Debt Rating Profile

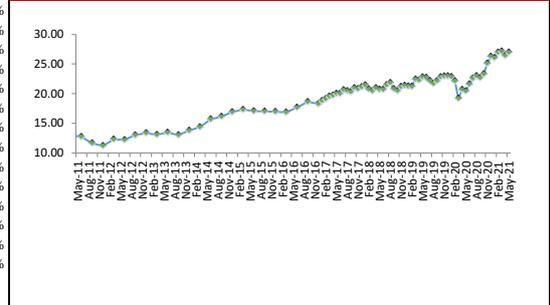


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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%	3.34%
Fixed Income Instruments	50.00%	100.00%	96.66%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	197.48%
Simple Annual Return	15.42%
CAGR Return	8.89%

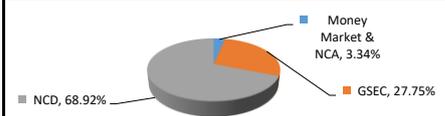
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
29.7481	13,532.15

Modified Duration (In Years)

5.27

ASSET ALLOCATION



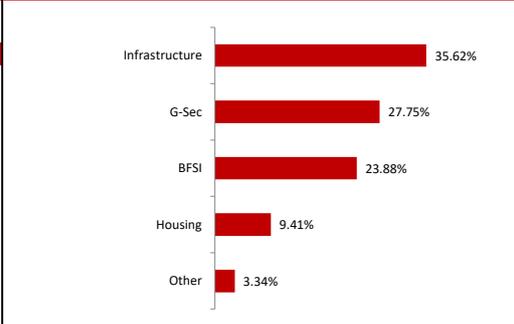
PORTFOLIO AS ON 31-May-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.34%
SECURITIES	27.75%
GOVERNMENT SECURITIES	27.75%
6.87% Maharashtra SDL 2033	3.96%
7.11% GUJARAT SDL 2031 17/03/2031	3.79%
6.75% KARNATAKA SDL 2035 04/11/2035	3.66%
6.90% GOI OIL Bond 2026 04/02/2026	3.17%
0% CS 17 DEC 2027 UL	2.72%
0% CS 12 DEC 2029 12/12/2029	2.28%
7.65% Karnataka SDL 2027 29/11/2027	1.76%
6.87% Maharashtra SDL 2033 19 May	1.63%
8% GOI Oil Bond 2026 23/03/2026	1.61%
6.53% TAMIL NADU SDL 2031	1.60%
Others	1.57%

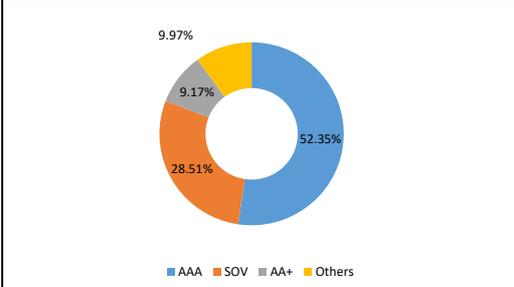
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	68.92%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.85%
8.24% NABARD GOI 22/03/2029	5.11%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	4.74%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.69%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.37%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.35%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.33%
8.06% Bajaj Finance Ltd. 04/10/2029	4.06%
8.30% REC Ltd. Non GOI 2029	3.62%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.55%
Others	21.24%

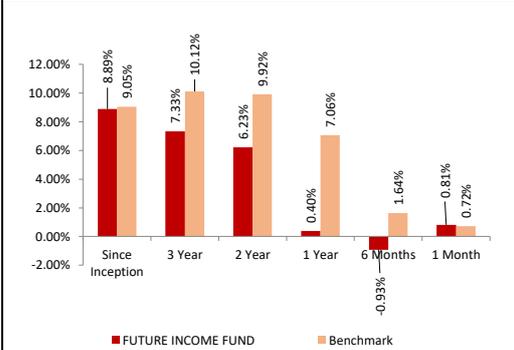
SECTORAL ALLOCATION



Debt Rating Profile

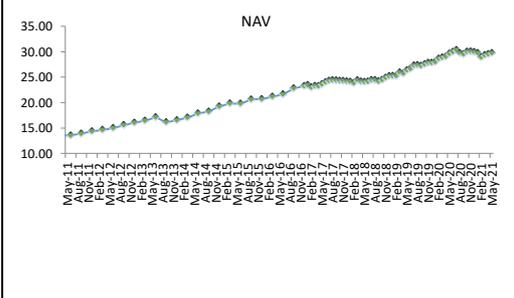


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a high probability of negative return.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.18%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.82%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

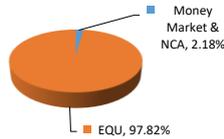
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	424.42%
Simple Annual Return	33.76%
CAGR Return	14.09%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
52.4419	827.62

ASSET ALLOCATION



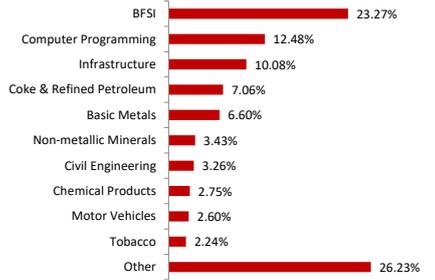
PORTFOLIO AS ON 31-May-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **2.18%**

SECURITIES **HOLDINGS**
EQUITY **97.82%**

Kotak Mahindra MF - Kotak Banking ETF	8.20%
HDFC Ltd.	6.03%
Reliance ETF Bank BeES	5.90%
Bharti Airtel Ltd.	5.85%
Infosys Technologies Ltd.	5.85%
ICICI Bank Ltd.	4.92%
TATA Consultancy Services Ltd.	4.78%
Tata Steel Ltd.	3.51%
HDFC Bank Ltd.	3.34%
Reliance Industries Ltd.	3.30%
Larsen & Toubro Ltd.	3.26%
Hindustan Unilever Ltd.	2.39%
Reliance Industries Ltd. Right Issue Partly Paid	2.26%
ITC Ltd.	2.24%
Kotak Mahindra Bank Ltd.	2.10%
HCL Technologies Ltd.	1.61%
Bharat Petroleum Corporation Ltd.	1.50%
Bajaj Finance Ltd.	1.36%
Maruti Suzuki India Ltd.	1.23%
Axis Bank Ltd.	1.16%
JINDAL STEEL & POWER Ltd.	1.15%
Dabur India Ltd.	1.11%
Oil & Natural Gas Corporation Ltd.	1.07%
Nagarjuna Construction Co. Ltd.	1.04%
Titan Company Ltd.	1.02%
Others	21.66%

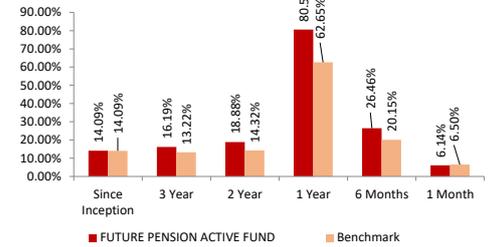
SECTORAL ALLOCATION



Debt Rating Profile

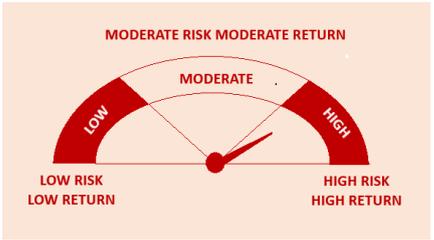
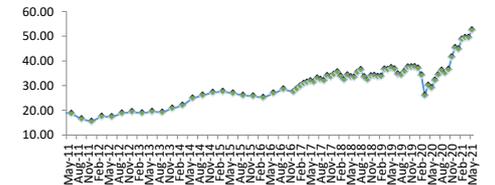


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.21%
Fixed Income Instruments	30.00%	80.00%	33.32%
Equities	20.00%	70.00%	63.47%

RISK RETURN PROFILE	
Risk	High
Return	High

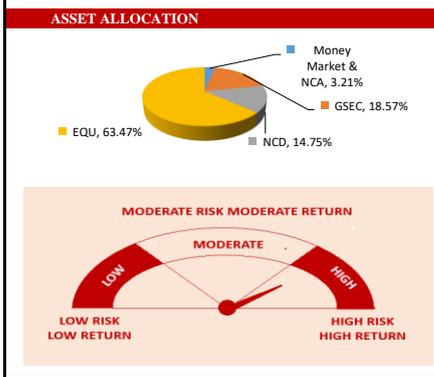
DATE OF INCEPTION	
20th October 2008	

FUND PERFORMANCE as on 31-May-2021	
Returns since Publication of NAV	
Absolute Return	342.41%
Simple Annual Return	27.24%
CAGR Return	12.56%

NAV as on 31-May-2021	
44.2406	

NAV & AUM as on 31-May-2021	
NAV	AUM (In Lakhs)
44.2406	225.22

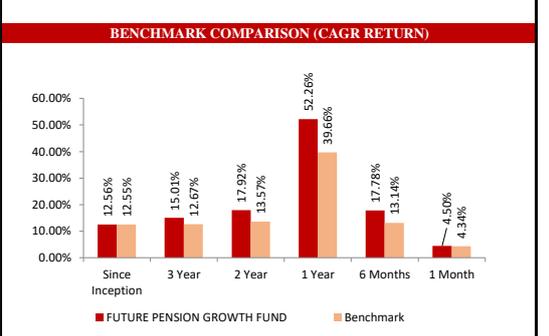
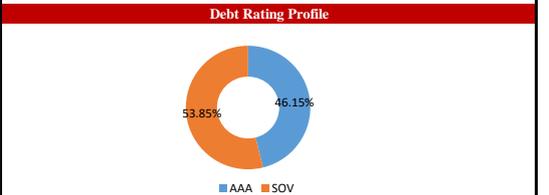
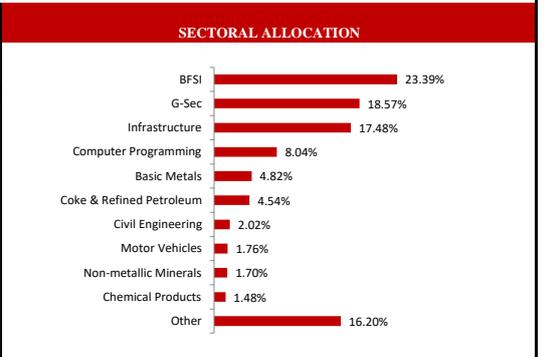
Modified Duration (In Years)	
4.94	



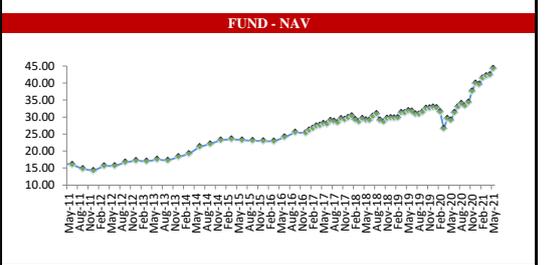
PORTFOLIO AS ON 31-May-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
3.21%	
SECURITIES	
GOVERNMENT SECURITIES	
18.57%	
8% GOI Oil Bond 2026 23/03/2026	7.26%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.44%
8.51% Maharashtra SDL 09/03/2026	2.28%
6.87% Maharashtra SDL 2033 19 May	2.23%
6.87% Maharashtra SDL 2033	2.23%
7.25% GUJARAT SDL 2027 12/07/2027	0.14%

SECURITIES		HOLDINGS	
CORPORATE DEBT		14.75%	
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		5.04%	
8.24% NABARD GOI 22/03/2029		4.95%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.76%	

SECURITIES		HOLDINGS	
EQUITY		63.47%	
Reliance ETF Bank BeES		5.96%	
ICICI Bank Ltd.		4.13%	
Infosys Technologies Ltd.		4.02%	
Bharti Airtel Ltd.		3.73%	
HDFC Ltd.		3.64%	
HDFC Bank Ltd.		3.35%	
TATA Consultancy Services Ltd.		2.90%	
Tata Steel Ltd.		2.34%	
Kotak Mahindra Bank Ltd.		2.11%	
Larsen & Toubro Ltd.		2.02%	
Reliance Industries Ltd.		1.91%	
POWERGRID Infrastructure Investment Trust		1.69%	
Reliance Industries Ltd. Right Issue Partly Paid		1.67%	
ITC Ltd.		1.42%	
Hindustan Unilever Ltd.		1.25%	
HCL Technologies Ltd.		1.12%	
Bajaj Finance Ltd.		1.10%	
Bharat Petroleum Corporation Ltd.		0.96%	
RBL Bank Ltd.		0.88%	
Axis Bank Ltd.		0.82%	
JINDAL STEEL & POWER Ltd.		0.78%	
Hindalco Industries Ltd.		0.73%	
Maruti Suzuki India Ltd.		0.72%	
The Ramco Cements Ltd.		0.69%	
Nagarjuna Construction Co. Ltd.		0.67%	
Others		12.86%	

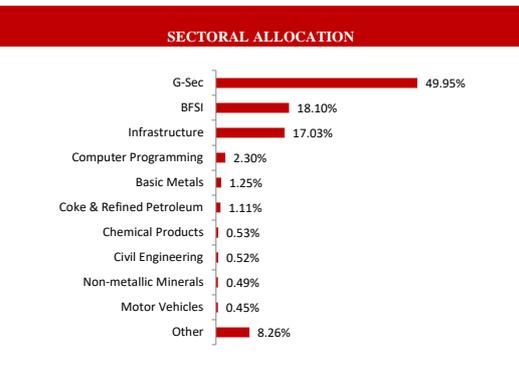


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50



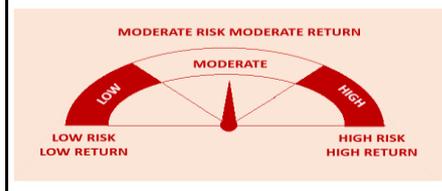
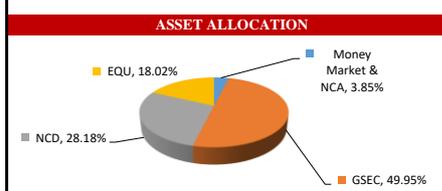
ABOUT THE FUND			
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash, Money Market and Fixed Income Instruments	80.00%	100.00%	81.98%
Equities	0.00%	20.00%	18.02%
RISK RETURN PROFILE			
Risk	Medium		
Return	Medium		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 31-May-2021			
Returns since Publication of NAV			
Absolute Return	262.73%		
Simple Annual Return	20.90%		
CAGR Return	10.79%		

PORTFOLIO AS ON 31-May-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.85%
SECURITIES	
GOVERNMENT SECURITIES	49.95%
6.87% Maharashtra SDL 2033	13.50%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.04%
6.75% KARNATAKA SDL 2035 04/11/2035	5.34%
7.92% West Bengal SDL 15/03/2027	4.32%
8% GOI Oil Bond 2026 23/03/2026	3.67%
6.87% Maharashtra SDL 2033 19 May	3.38%
6.53% TAMIL NADU SDL 2031	3.32%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.29%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.21%
8.70% Gujarat SDL 2028 19/09/2028	1.88%

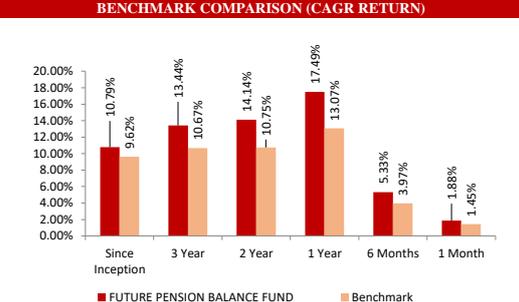
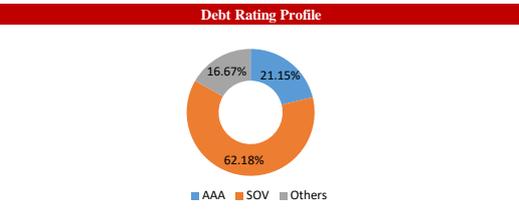


NAV & AUM as on 31-May-2021	
NAV	AUM (In Lakhs)
36.2725	148.45

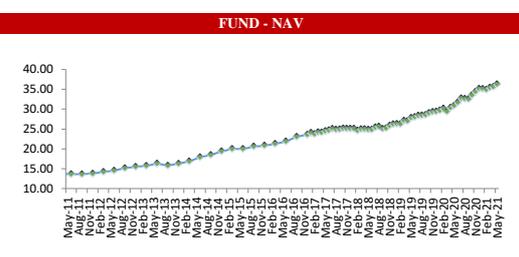
Modified Duration (In Years)	
5.76	



SECURITIES	HOLDINGS
EQUITY	18.02%
Reliance ETF Bank BeES	1.37%
Infosys Technologies Ltd.	1.11%
Bharti Airtel Ltd.	0.97%
Kotak Mahindra MF - Kotak Banking ETF	0.95%
HDFC Ltd.	0.93%
HDFC Bank Ltd.	0.87%
ICICI Bank Ltd.	0.84%
TATA Consultancy Services Ltd.	0.77%
Tata Steel Ltd.	0.61%
POWERGRID Infrastructure Investment Trust	0.53%
Larsen & Toubro Ltd.	0.52%
Reliance Industries Ltd.	0.45%
Kotak Mahindra Bank Ltd.	0.43%
Reliance Industries Ltd. Right Issue Partly Paid	0.41%
Hindustan Unilever Ltd.	0.39%
ITC Ltd.	0.36%
HCL Technologies Ltd.	0.30%
Bajaj Finance Ltd.	0.27%
Bharat Petroleum Corporation Ltd.	0.25%
Adani Ports & Special Economic Zone Ltd.	0.24%
RBL Bank Ltd.	0.24%
Axis Bank Ltd.	0.23%
City Union Bank Ltd.	0.23%
Oil & Natural Gas Corporation Ltd.	0.22%
JINDAL STEEL & POWER Ltd.	0.21%
Others	4.34%



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



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.32%
Fixed Income Instruments	0.00%	100.00%	93.68%
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-May-2021

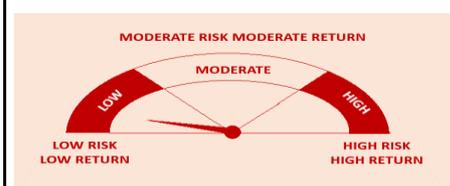
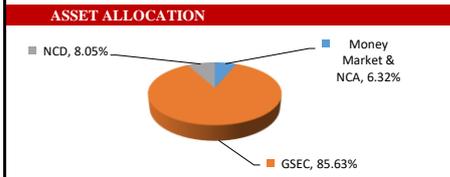
Returns since Publication of NAV

Absolute Return	216.11%
Simple Annual Return	17.19%
CAGR Return	9.59%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
31.6112	72.44

Modified Duration (In Years)
5.07



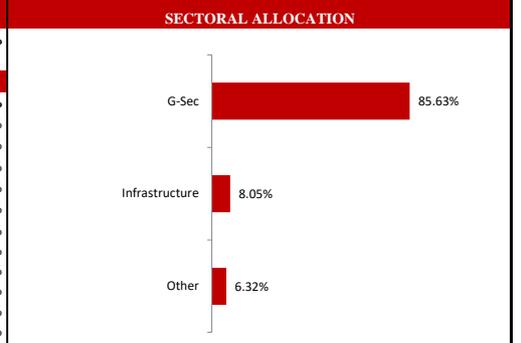
PORTFOLIO AS ON 31-May-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.32%
SECURITIES	85.63%
GOVERNMENT SECURITIES	85.63%
6.90% GOI OIL Bond 2026 04/02/2026	17.31%
0% CS 17 DEC 2027 UL	13.72%
0% CS 12 DEC 2029 12/12/2029	9.95%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.50%
7.65% Karnataka SDL 2027 29/11/2027	7.31%
6.17% Gsec 2021 15/07/2021	6.92%
6.87% Maharashtra SDL 2033 19 May	6.92%
6.87% Maharashtra SDL 2033	6.92%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.63%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.02%
Others	1.43%

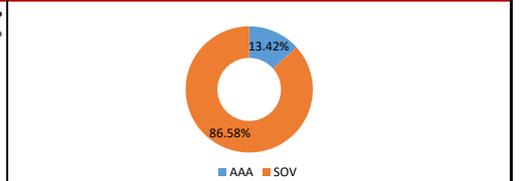
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	8.05%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	8.05%

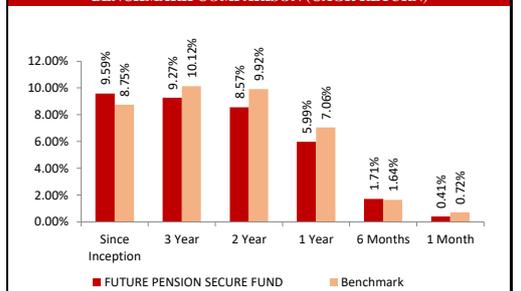
SECTORAL ALLOCATION



Debt Rating Profile

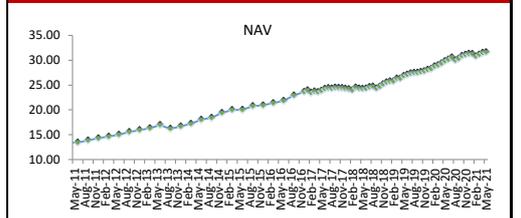


BENCHMARK COMPARISON (CAGR RETURN)



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%	13.31%
Fixed Income Instruments	25.00%	100.00%	86.69%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	177.05%
Simple Annual Return	13.83%
CAGR Return	8.28%

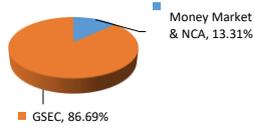
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
27.7051	4,307.71

Modified Duration (In Years)

2.85

ASSET ALLOCATION



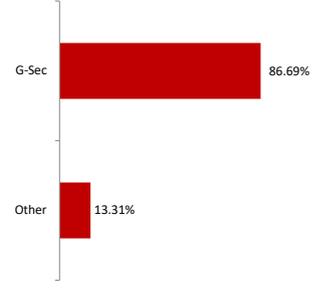
PORTFOLIO AS ON 31-May-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **13.31%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	86.69%
6.90% GOI OIL Bond 2026 04/02/2026	17.29%
6.84% Gsec 2022 19/12/2022	8.46%
5.09% Gsec 2022 13/04/2022	7.63%
8.9% Tamil Nadu SDL 20/09/2022	7.35%
8.96 Maharashtra SDL 2024	6.44%
7.65% Karnataka SDL 2027 29/11/2027	6.15%
7.11% GUJARAT SDL 2031 17/03/2031	4.77%
8.15% Tamil Nadu SDL 2025 13/11/2025	4.70%
6.53% TAMIL NADU SDL 2031	4.57%
8.64% West Bengal SDL 2021 30/08/2021	4.46%
Others	14.88%

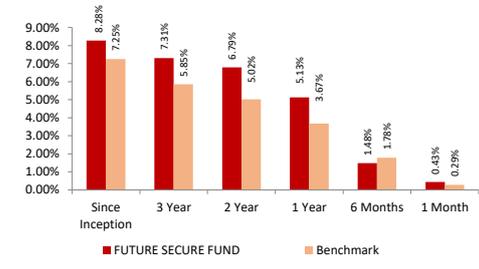
SECTORAL ALLOCATION



Debt Rating Profile

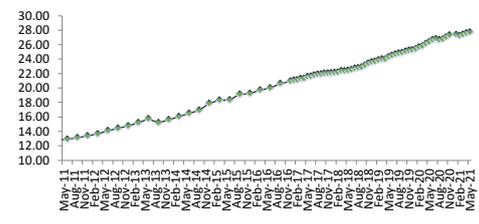


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	6.32%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	93.68%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

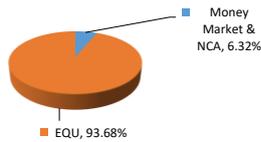
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	86.26%
Simple Annual Return	34.64%
CAGR Return	28.37%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
18.6257	2,093.87

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2021

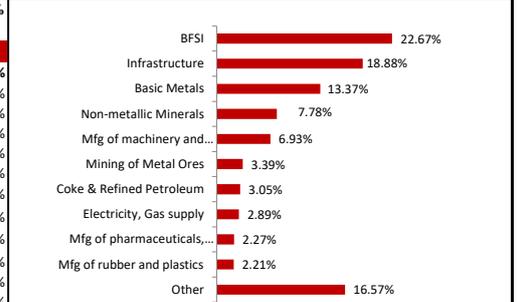
MONEY MARKET INSTRUMENTS & NCA 6.32%

SECURITIES HOLDINGS

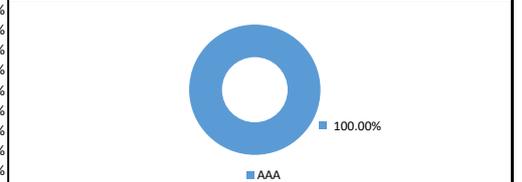
EQUITY 93.68%

Bharti Airtel Ltd.	4.09%
Tata Steel Ltd.	3.91%
CESC Ltd.	3.47%
JINDAL STEEL & POWER Ltd.	3.34%
Mahindra & Mahindra Financial Services Ltd.	3.21%
Nagarjuna Construction Co. Ltd.	3.17%
BEML Ltd.	3.11%
Bharat Petroleum Corporation Ltd.	3.05%
STEEL AUTHORITY OF INDIA Ltd.	2.79%
Power Finance Corporation Ltd.	2.64%
The Ramco Cements Ltd.	2.54%
RBL Bank Ltd.	2.54%
HDFC Ltd.	2.38%
Volta Ltd.	2.29%
Glenmark Pharmaceuticals Ltd.	2.27%
City Union Bank Ltd.	2.26%
Apollo Tyres Ltd.	2.21%
ACC Ltd.	2.16%
Exide Industries Ltd.	2.06%
Max Financial Services Ltd.	2.01%
Oil & Natural Gas Corporation Ltd.	1.97%
NMDC Ltd.	1.95%
DCB BANK	1.90%
Gujarat State Petronet Ltd.	1.80%
AU Small Finance Bank Ltd.	1.77%
Others	28.81%

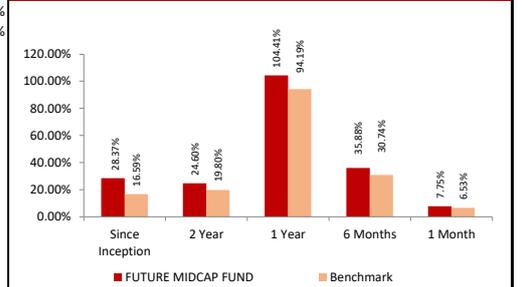
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

