

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Apex			Future Opportunity Fund			Future Dynamic Growth			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	226.94%	19.68%	10.82%	154.94%	14.34%	9.05%	194.00%	16.65%	9.69%	241.61%	18.75%	10.00%
INDIVIDUAL	Future Balance			Future Income			Future Pension Active			Future Pension Growth		
	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	172.43%	13.38%	8.09%	195.86%	15.20%	8.78%	435.44%	34.42%	14.18%	347.32%	27.45%	12.57%
INDIVIDUAL	Future Pension Balance			Future Pension Secure			Future Secure			Future Midcap Fund		
	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	263.46%	20.82%	10.74%	215.91%	17.07%	9.52%	177.07%	13.74%	8.23%	92.36%	35.90%	28.96%
GROUP	Future Group Balance			Group Income Fund			Future Group Secure Fund			Future Group Growth		
	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	181.90%	15.97%	9.53%	29.72%	13.20%	12.25%	46.72%	18.46%	16.35%	13.84%	25.01%	26.40%

ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	97.11%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	2.89%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

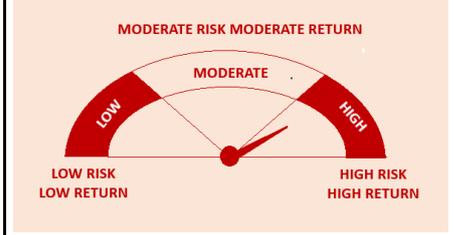
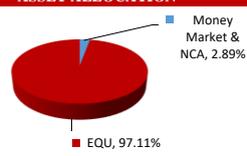
FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	226.94%
Simple Annual Return	19.68%
CAGR Return	10.82%

NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
32.6937	5,675.61

ASSET ALLOCATION



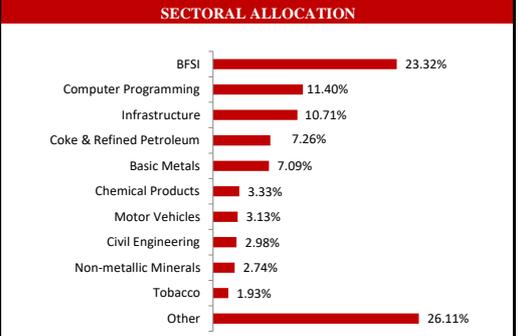
PORTFOLIO AS ON 30-Jun-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **2.89%**

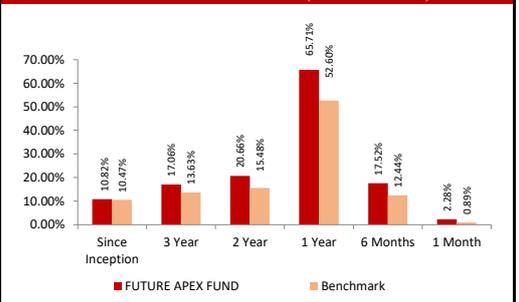
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	97.11%
Reliance ETF Bank BeES	7.58%
Infosys Technologies Ltd.	6.08%
Kotak Mahindra MF - Kotak Banking ETF	5.61%
Reliance Industries Ltd. Right Issue Partly Paid	5.57%
HDFC Ltd.	5.53%
Bharti Airtel Ltd.	5.42%
ICICI Bank Ltd.	5.07%
Tata Steel Ltd.	4.31%
TATA Consultancy Services Ltd.	3.93%
Kotak Mahindra Bank Ltd.	3.39%
HDFC Bank Ltd.	3.00%
Larsen & Toubro Ltd.	2.98%
Hindustan Unilever Ltd.	2.69%
Adani Ports & Special Economic Zone Ltd.	2.01%
ITC Ltd.	1.93%
Hindalco Industries Ltd.	1.68%
Bharat Petroleum Corporation Ltd.	1.62%
Mahindra and Mahindra Ltd.	1.49%
HCL Technologies Ltd.	1.40%
Tata Nifty Private Bank Exchange Traded Fund	1.37%
TATA Motors Ltd. (DVR)	1.14%
JINDAL STEEL & POWER Ltd.	1.09%
Vedanta Ltd.	1.06%
UltraTech Cement Ltd.	1.06%
RBL Bank Ltd.	1.04%
Others	19.06%

SECTORAL ALLOCATION

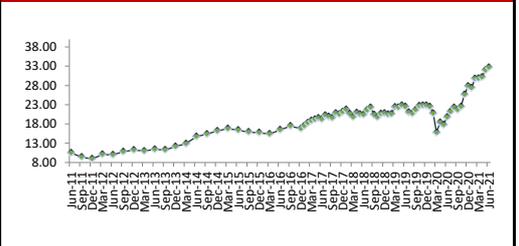


BENCHMARK COMPARISON (CAGR RETURN)



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	7
Srijan Sinha	5	0	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	3.37%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	96.63%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

FUND PERFORMANCE as on

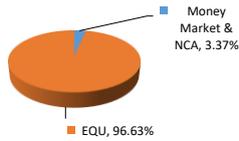
30-Jun-2021

Returns since Publication of NAV	
Absolute Return	154.94%
Simple Annual Return	14.34%
CAGR Return	9.05%

NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
25.4939	5,871.91

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

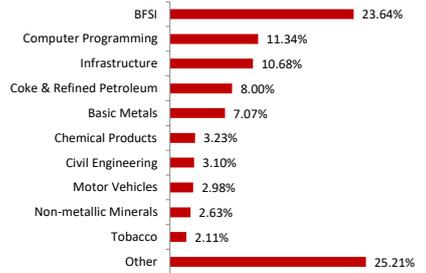
MONEY MARKET INSTRUMENTS & NCA **3.37%**

SECURITIES **HOLDINGS**

EQUITY **96.63%**

Kotak Mahindra MF - Kotak Banking ETF	6.32%
Infosys Technologies Ltd.	6.16%
Reliance ETF Bank BeES	5.94%
Bharti Airtel Ltd.	5.57%
HDFC Ltd.	5.49%
ICICI Bank Ltd.	5.40%
Tata Steel Ltd.	4.32%
TATA Consultancy Services Ltd.	3.90%
Reliance Industries Ltd.	3.73%
Kotak Mahindra Bank Ltd.	3.25%
HDFC Bank Ltd.	3.15%
Larsen & Toubro Ltd.	3.10%
Reliance Industries Ltd. Right Issue Partly Paid	2.98%
Hindustan Unilever Ltd.	2.63%
Tata Nifty Private Bank Exchange Traded Fund	2.24%
ITC Ltd.	2.11%
Adani Ports & Special Economic Zone Ltd.	2.03%
Hindalco Industries Ltd.	1.63%
Mahindra and Mahindra Ltd.	1.43%
Oil & Natural Gas Corporation Ltd.	1.32%
Bharat Petroleum Corporation Ltd.	1.29%
HCL Technologies Ltd.	1.28%
Vedanta Ltd.	1.17%
Axis Bank Ltd.	1.12%
JINDAL STEEL & POWER Ltd.	1.12%
Others	17.92%

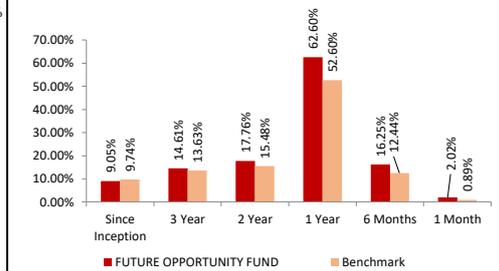
SECTORAL ALLOCATION



Debt Rating Profile

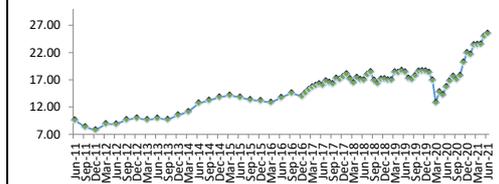


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.01%
Equities	0.00%	100.00%	95.99%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

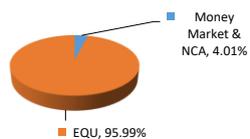
FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	194.00%
Simple Annual Return	16.65%
CAGR Return	9.69%

NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
29.4003	882.59

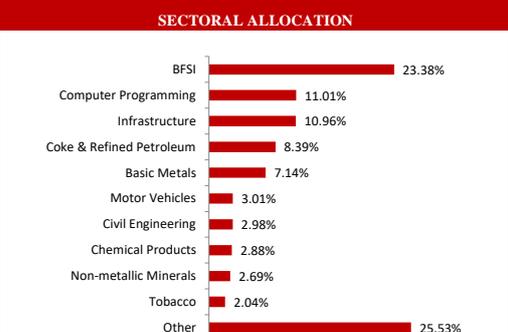
ASSET ALLOCATION



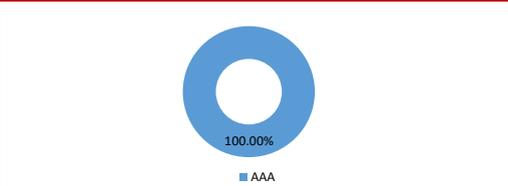
PORTFOLIO AS ON 30-Jun-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.01%
SECURITIES	HOLDINGS
EQUITY	95.99%
Kotak Mahindra MF - Kotak Banking ETF	7.75%
Reliance ETF Bank BeES	6.12%
Infosys Technologies Ltd.	5.84%
HDFC Ltd.	5.45%
Bharti Airtel Ltd.	5.39%
ICICI Bank Ltd.	4.99%
Reliance Industries Ltd.	4.70%
Tata Steel Ltd.	4.38%
TATA Consultancy Services Ltd.	3.89%
Kotak Mahindra Bank Ltd.	3.65%
HDFC Bank Ltd.	3.14%
Larsen & Toubro Ltd.	2.98%
Hindustan Unilever Ltd.	2.34%
Reliance Industries Ltd. Right Issue Partly Paid	2.27%
ITC Ltd.	2.04%
Adani Ports & Special Economic Zone Ltd.	2.03%
Hindalco Industries Ltd.	1.63%
Bharat Petroleum Corporation Ltd.	1.43%
Mahindra and Mahindra Ltd.	1.41%
Oil & Natural Gas Corporation Ltd.	1.35%
HCL Technologies Ltd.	1.28%
Vedanta Ltd.	1.16%
JINDAL STEEL & POWER Ltd.	1.13%
Axis Bank Ltd.	1.08%
State Bank of India	1.08%
Others	17.48%

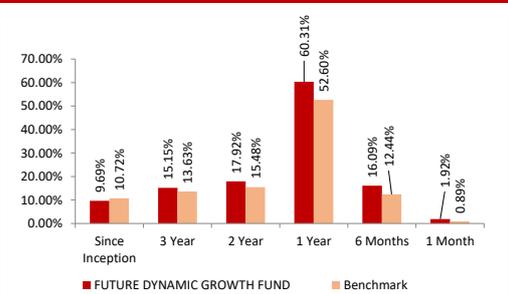
SECTORAL ALLOCATION



Debt Rating Profile

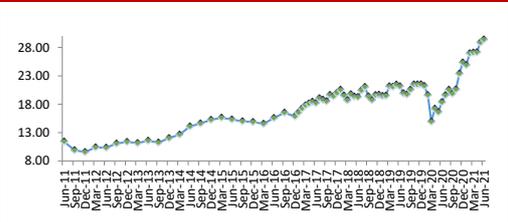


BENCHMARK COMPARISON (CAGR RETURN)



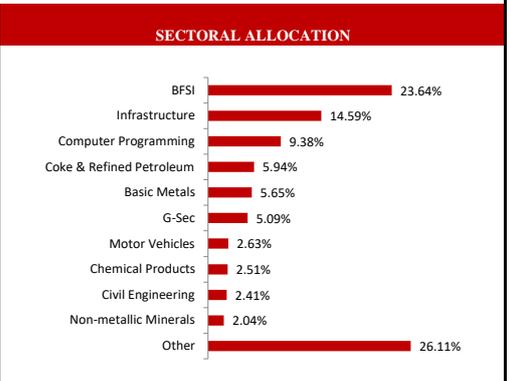
Benchmark :Nifty 50

FUND - NAV



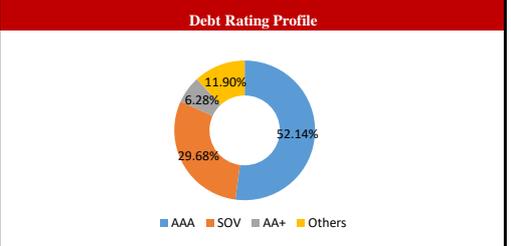
ABOUT THE FUND	
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.	
STRATEGY	
Investment in a spread of 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 30-Jun-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.57%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	5.09%
6.86% Maharashtra SDL 2032	2.15%
6.90% GOI OIL Bond 2026 04/02/2026	1.35%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.06%
6.87% Maharashtra SDL 2033 19 May	0.27%
8.63% Tamil Nadu SDL 09/01/2023	0.26%



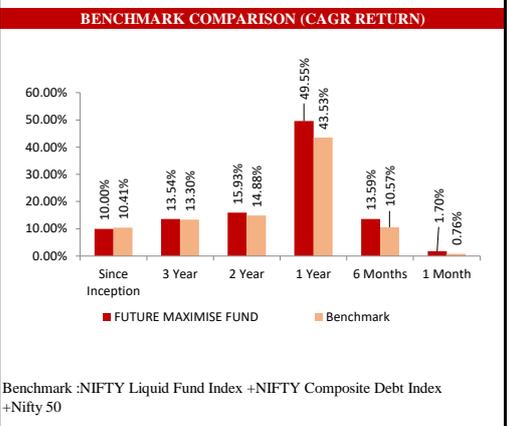
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.57%
Fixed Income Instruments	10.00%	50.00%	16.66%
Equities	50.00%	90.00%	79.77%

SECURITIES	HOLDINGS
CORPORATE DEBT	11.56%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.10%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.92%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.96%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.18%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.08%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.86%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.46%



RISK RETURN PROFILE	
Risk	High
Return	High

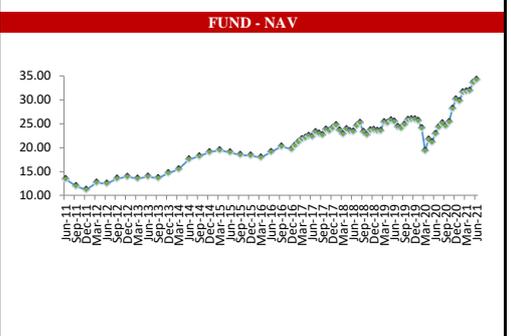
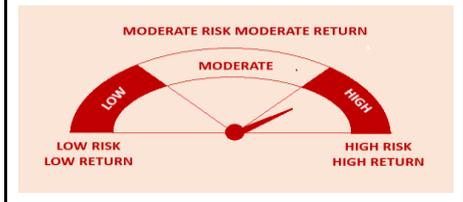
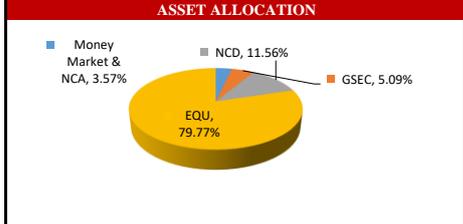
SECURITIES	HOLDINGS
EQUITY	79.77%
Kotak Mahindra MF - Kotak Banking ETF	7.18%
Reliance ETF Bank BeES	6.05%
Infosys Technologies Ltd.	5.01%
Bharti Airtel Ltd.	4.56%
HDFC Ltd.	4.52%
ICICI Bank Ltd.	3.63%
Reliance Industries Ltd. Right Issue Partly Paid	3.62%
Tata Steel Ltd.	3.48%
TATA Consultancy Services Ltd.	3.22%
Larsen & Toubro Ltd.	2.41%
Kotak Mahindra Bank Ltd.	2.23%
Hindustan Unilever Ltd.	2.08%
HDFC Bank Ltd.	1.95%
ITC Ltd.	1.78%
Adani Ports & Special Economic Zone Ltd.	1.48%
Reliance Industries Ltd.	1.47%
Hindalco Industries Ltd.	1.32%
Mahindra and Mahindra Ltd.	1.25%
Tata Nifty Private Bank Exchange Traded Fund	1.15%
HCL Technologies Ltd.	1.15%
POWERGRID Infrastructure Investment Trust	1.11%
Vedanta Ltd.	0.98%
TATA Motors Ltd. (DVR)	0.95%
Oil & Natural Gas Corporation Ltd.	0.90%
UltraTech Cement Ltd.	0.86%
Others	15.42%



NAV & AUM as on 30-Jun-2021	
NAV	AUM (In Lakhs)
34.1613	9,229.89

SECURITIES	HOLDINGS
EQUITY	79.77%
Kotak Mahindra MF - Kotak Banking ETF	7.18%
Reliance ETF Bank BeES	6.05%
Infosys Technologies Ltd.	5.01%
Bharti Airtel Ltd.	4.56%
HDFC Ltd.	4.52%
ICICI Bank Ltd.	3.63%
Reliance Industries Ltd. Right Issue Partly Paid	3.62%
Tata Steel Ltd.	3.48%
TATA Consultancy Services Ltd.	3.22%
Larsen & Toubro Ltd.	2.41%
Kotak Mahindra Bank Ltd.	2.23%
Hindustan Unilever Ltd.	2.08%
HDFC Bank Ltd.	1.95%
ITC Ltd.	1.78%
Adani Ports & Special Economic Zone Ltd.	1.48%
Reliance Industries Ltd.	1.47%
Hindalco Industries Ltd.	1.32%
Mahindra and Mahindra Ltd.	1.25%
Tata Nifty Private Bank Exchange Traded Fund	1.15%
HCL Technologies Ltd.	1.15%
POWERGRID Infrastructure Investment Trust	1.11%
Vedanta Ltd.	0.98%
TATA Motors Ltd. (DVR)	0.95%
Oil & Natural Gas Corporation Ltd.	0.90%
UltraTech Cement Ltd.	0.86%
Others	15.42%

DATE OF INCEPTION	
18th July 2008	



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%	2.53%
Fixed Income Instruments	40.00%	70.00%	43.82%
Equities	30.00%	60.00%	53.65%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV

Absolute Return	172.43%
Simple Annual Return	13.38%
CAGR Return	8.09%

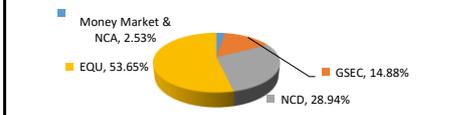
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
27.2431	6,743.18

Modified Duration (In Years)

4.74

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.53%
SECURITIES	14.88%
GOVERNMENT SECURITIES	14.88%
6.78% Maharashtra SDL 2031	2.50%
6.86% Maharashtra SDL 2032	2.28%
8% GOI Oil Bond 2026 23/03/2026	2.17%
6.87% Maharashtra SDL 2033	1.55%
6.90% GOI OIL Bond 2026 04/02/2026	1.54%
6.84% Gsec 2022 19/12/2022	1.54%
8.97% Central Government 05/12/2030	1.42%
0% CS 17 DEC 2027 UL	1.28%
6.87% Maharashtra SDL 2033 19 May	0.44%
7.92% West Bengal SDL 15/03/2027	0.16%

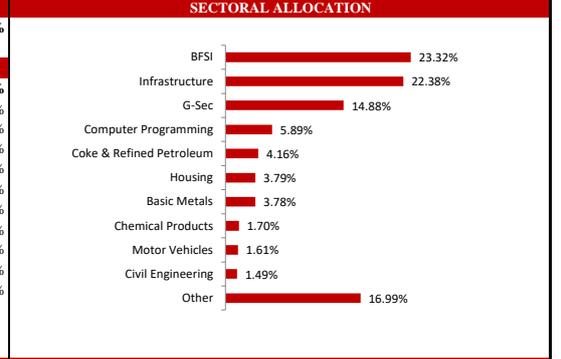
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	28.94%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.07%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.98%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.16%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.14%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.68%
8.24% NABARD GOI 22/03/2029	2.27%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.80%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.66%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.64%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.50%
Others	0.06%

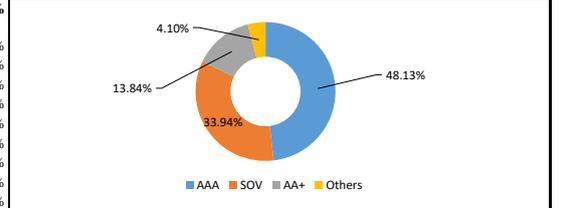
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	53.65%
Kotak Mahindra MF - Kotak Banking ETF	3.92%
Reliance ETF Bank BeES	3.78%
Infosys Technologies Ltd.	3.10%
Bharti Airtel Ltd.	3.00%
HDFC Ltd.	2.91%
ICICI Bank Ltd.	2.76%
POWERGRID Infrastructure Investment Trust	2.32%
Reliance Industries Ltd. Right Issue Partly Paid	2.32%
Tata Steel Ltd.	2.30%
TATA Consultancy Services Ltd.	2.08%
Kotak Mahindra Bank Ltd.	1.68%
Larsen & Toubro Ltd.	1.49%
Hindustan Unilever Ltd.	1.43%
HDFC Bank Ltd.	1.40%
Reliance Industries Ltd.	1.14%
ITC Ltd.	1.11%
Adani Ports & Special Economic Zone Ltd.	1.11%
Hindalco Industries Ltd.	0.87%
Mahindra and Mahindra Ltd.	0.77%
HCL Technologies Ltd.	0.71%
Bharat Petroleum Corporation Ltd.	0.70%
Vedanta Ltd.	0.70%
Gujarat State Petronet Ltd.	0.63%
Oil & Natural Gas Corporation Ltd.	0.63%
JINDAL STEEL & POWER Ltd.	0.61%
Others	10.18%

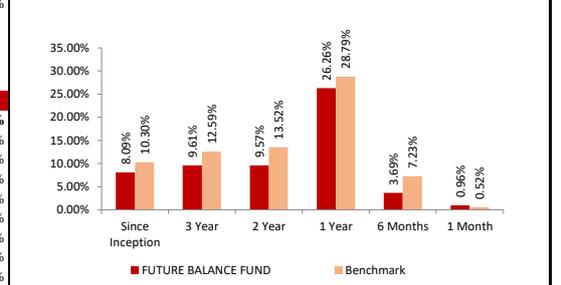
SECTORAL ALLOCATION



Debt Rating Profile

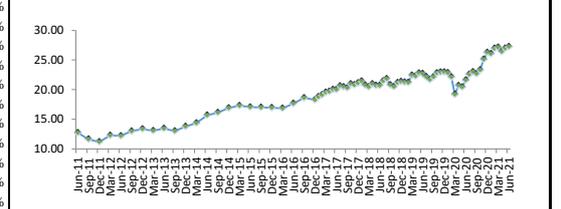


BENCHMARK COMPARISON (CAGR RETURN)



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.

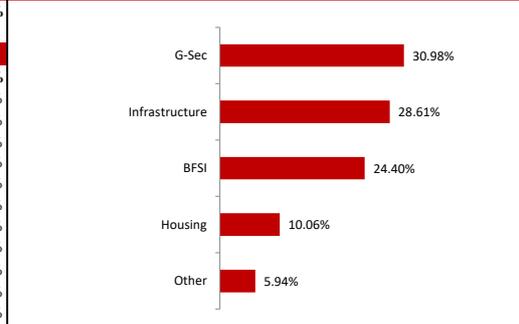
Fund Manager Details

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

PORTFOLIO AS ON 30-Jun-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.94%
SECURITIES	30.98%
GOVERNMENT SECURITIES	
7.11% GUJARAT SDL 2031 17/03/2031	4.08%
6.90% GOI OIL Bond 2026 04/02/2026	3.42%
6.84% Gsec 2022 19/12/2022	3.34%
0% CS 17 DEC 2027 UL	2.96%
6.95% Maharashtra SDL 2032	2.82%
0% CS 12 DEC 2029 12/12/2029	2.48%
7.65% Karnataka SDL 2027 29/11/2027	1.91%
6.87% Maharashtra SDL 2033 19 May	1.76%
8% GOI Oil Bond 2026 23/03/2026	1.74%
6.53% TAMIL NADU SDL 2031	1.73%
Others	4.74%

SECTORAL ALLOCATION



ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	5.94%
Fixed Income Instruments	50.00%	100.00%	94.06%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	195.86%
Simple Annual Return	15.20%
CAGR Return	8.78%

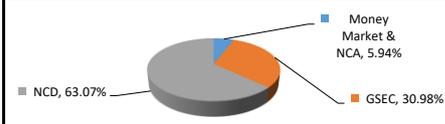
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
29.5860	12,439.34

Modified Duration (In Years)

4.75

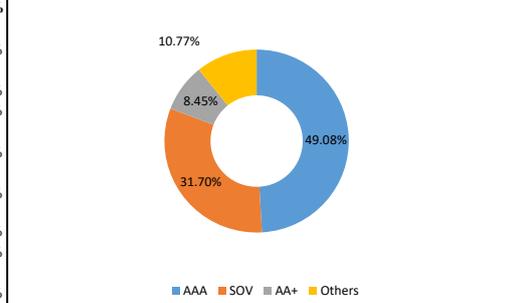
ASSET ALLOCATION



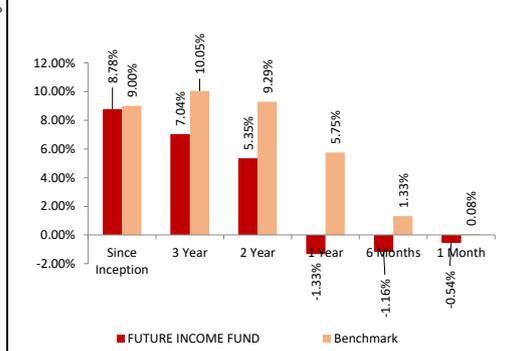
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	63.07%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.18%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.13%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.01%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.72%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.69%
9.39% Power Finance Corporation Ltd. 27/08/2029	4.66%
8.06% Bajaj Finance Ltd. 04/10/2029	4.34%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.85%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.51%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.43%
Others	15.55%

Debt Rating Profile

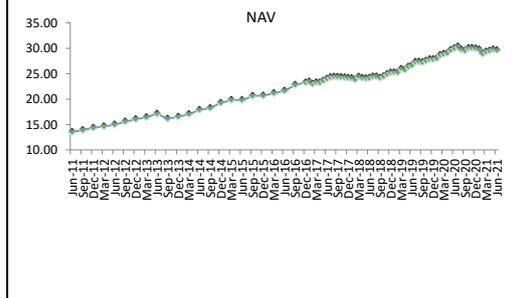


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.53%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	96.47%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

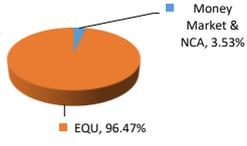
FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	435.44%
Simple Annual Return	34.42%
CAGR Return	14.18%

NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
53.5444	844.07

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

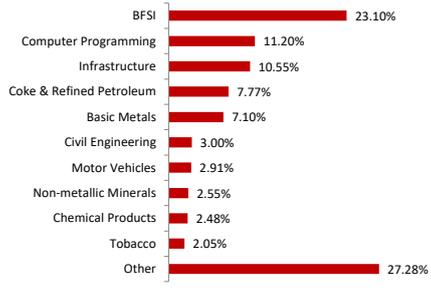
MONEY MARKET INSTRUMENTS & NCA **3.53%**

SECURITIES HOLDINGS

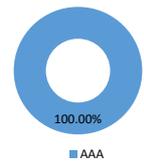
EQUITY 96.47%

Kotak Mahindra MF - Kotak Banking ETF	8.54%
Infosys Technologies Ltd.	5.99%
Reliance ETF Bank BeES	5.69%
HDFC Ltd.	5.44%
Bharti Airtel Ltd.	5.39%
ICICI Bank Ltd.	4.89%
Tata Steel Ltd.	4.30%
TATA Consultancy Services Ltd.	3.89%
Reliance Industries Ltd. Right Issue Partly Paid	3.39%
Larsen & Toubro Ltd.	3.00%
HDFC Bank Ltd.	2.97%
Reliance Industries Ltd.	2.91%
Kotak Mahindra Bank Ltd.	2.86%
Hindustan Unilever Ltd.	2.48%
ITC Ltd.	2.05%
Adani Ports & Special Economic Zone Ltd.	2.03%
Hindalco Industries Ltd.	1.67%
Bharat Petroleum Corporation Ltd.	1.46%
Mahindra and Mahindra Ltd.	1.43%
Oil & Natural Gas Corporation Ltd.	1.33%
HCL Technologies Ltd.	1.32%
State Bank of India	1.20%
Vedanta Ltd.	1.17%
Axis Bank Ltd.	1.13%
JINDAL STEEL & POWER Ltd.	1.12%
Others	18.78%

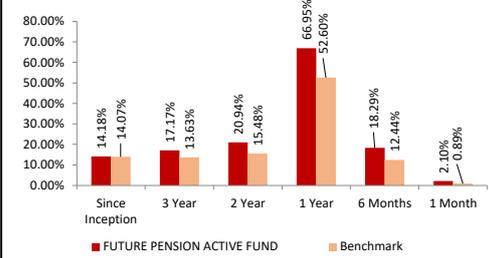
SECTORAL ALLOCATION



Debt Rating Profile

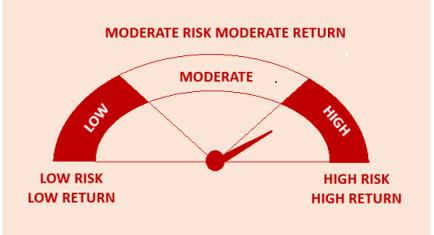
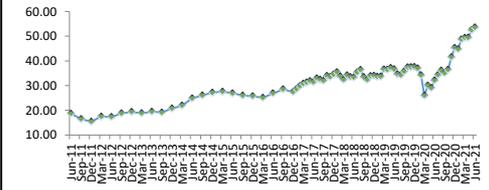


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.72%
Fixed Income Instruments	30.00%	80.00%	32.77%
Equities	20.00%	70.00%	62.51%

RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION	
20th October 2008	

FUND PERFORMANCE as on 30-Jun-2021	
Returns since Publication of NAV	
Absolute Return	347.32%
Simple Annual Return	27.45%
CAGR Return	12.57%

NAV as on 30-Jun-2021	
44.7316	

NAV & AUM as on 30-Jun-2021	
NAV	AUM (In Lakhs)
44.7316	226.77

Modified Duration (In Years)	
4.77	

ASSET ALLOCATION

■ EQU, 62.51%
■ Money Market & NCA, 4.72%
■ GSEC, 18.35%
■ NCD, 14.41%

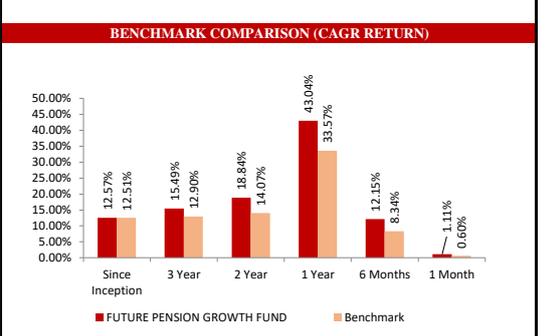
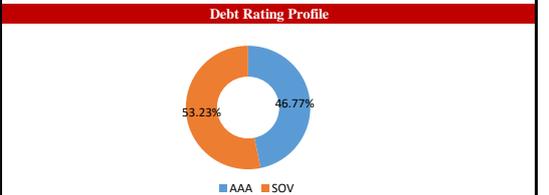
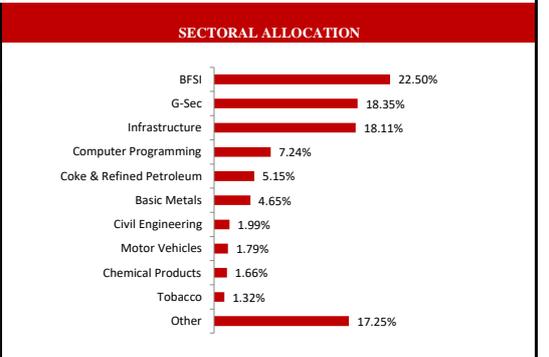
MODERATE RISK MODERATE RETURN

LOW RISK LOW RETURN | MODERATE | HIGH RISK HIGH RETURN

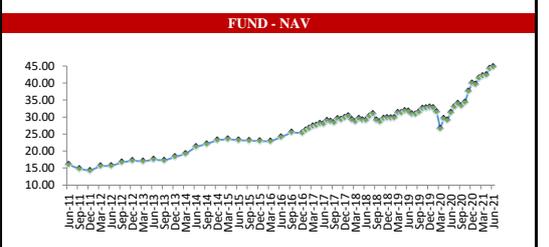
PORTFOLIO AS ON 30-Jun-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
4.72%	
SECURITIES	
GOVERNMENT SECURITIES	
18.35%	
8% GOI Oil Bond 2026 23/03/2026	7.16%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.38%
8.51% Maharashtra SDL 09/03/2026	2.28%
6.87% Maharashtra SDL 2033 19 May	2.20%
6.87% Maharashtra SDL 2033	2.20%
7.25% GUJARAT SDL 2027 12/07/2027	0.14%

SECURITIES		HOLDINGS	
CORPORATE DEBT		14.41%	
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		4.92%	
8.24% NABARD GOI 22/03/2029		4.83%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.67%	

SECURITIES		HOLDINGS	
EQUITY		62.51%	
Reliance ETF Bank BeES		5.82%	
ICICI Bank Ltd.		4.10%	
Infosys Technologies Ltd.		3.83%	
HDFC Ltd.		3.50%	
Bharti Airtel Ltd.		3.49%	
HDFC Bank Ltd.		3.12%	
Tata Steel Ltd.		2.81%	
Reliance Industries Ltd. Right Issue Partly Paid		2.50%	
TATA Consultancy Services Ltd.		2.42%	
Kotak Mahindra Bank Ltd.		2.30%	
Larsen & Toubro Ltd.		1.99%	
POWERGRID Infrastructure Investment Trust		1.70%	
Reliance Industries Ltd.		1.69%	
ITC Ltd.		1.32%	
Hindustan Unilever Ltd.		1.31%	
Adani Ports & Special Economic Zone Ltd.		1.26%	
Hindalco Industries Ltd.		1.07%	
HCL Technologies Ltd.		0.99%	
State Bank of India		0.98%	
Bharat Petroleum Corporation Ltd.		0.95%	
Mahindra and Mahindra Ltd.		0.93%	
Oil & Natural Gas Corporation Ltd.		0.87%	
Axis Bank Ltd.		0.81%	
Vedanta Ltd.		0.78%	
JINDAL STEEL & POWER Ltd.		0.77%	
Others		11.20%	



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 and Money Market	0.00%	40.00%	2.96%
Fixed Income Instruments	80.00%	100.00%	80.86%
Equities	0.00%	20.00%	16.18%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	263.46%
Simple Annual Return	20.82%
CAGR Return	10.74%

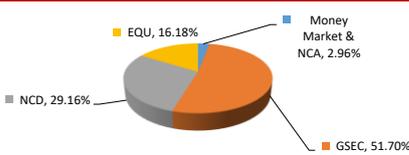
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
36.3461	142.35

Modified Duration (In Years)

5.77

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.96%
SECURITIES	51.70%
GOVERNMENT SECURITIES	51.70%
6.87% Maharashtra SDL 2033	14.01%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.34%
6.75% KARNATAKA SDL 2035 04/11/2035	5.48%
7.92% West Bengal SDL 15/03/2027	4.48%
8% GOI Oil Bond 2026 23/03/2026	3.80%
6.87% Maharashtra SDL 2033 19 May	3.50%
6.53% TAMIL NADU SDL 2031	3.43%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.41%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.30%
8.70% Gujarat SDL 2028 19/09/2028	1.95%

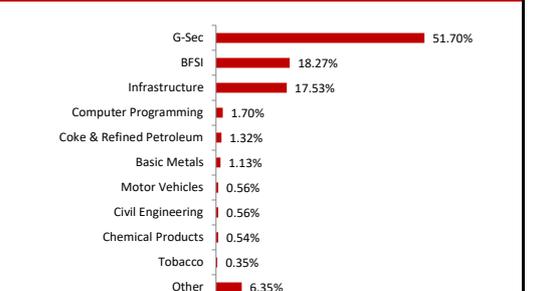
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	29.16%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	8.00%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.84%
7.68% PFC Ltd. 15/07/2030	7.40%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	5.92%

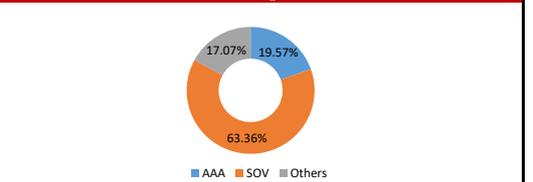
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	16.18%
Kotak Mahindra MF - Kotak Banking ETF	0.98%
Bharti Airtel Ltd.	0.96%
HDFC Ltd.	0.94%
Infosys Technologies Ltd.	0.92%
ICICI Bank Ltd.	0.87%
HDFC Bank Ltd.	0.84%
Reliance ETF Bank BeES	0.75%
Tata Steel Ltd.	0.71%
Reliance Industries Ltd. Right Issue Partly Paid	0.65%
Larsen & Toubro Ltd.	0.56%
POWERGRID Infrastructure Investment Trust	0.56%
Kotak Mahindra Bank Ltd.	0.54%
TATA Consultancy Services Ltd.	0.52%
Hindustan Unilever Ltd.	0.43%
Reliance Industries Ltd.	0.42%
ITC Ltd.	0.35%
Adani Ports & Special Economic Zone Ltd.	0.32%
Oil & Natural Gas Corporation Ltd.	0.29%
HCL Technologies Ltd.	0.26%
Mahindra and Mahindra Ltd.	0.26%
Bharat Petroleum Corporation Ltd.	0.26%
Axis Bank Ltd.	0.24%
Hindalco Industries Ltd.	0.21%
JINDAL STEEL & POWER Ltd.	0.20%
TATA Motors Ltd. (DVR)	0.20%
Others	2.95%

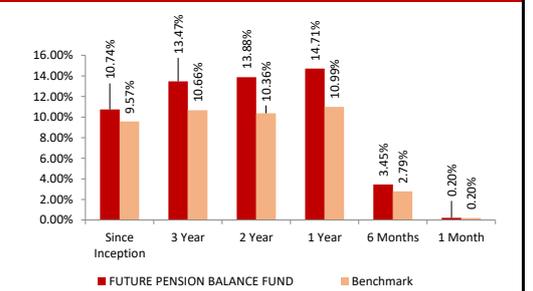
SECTORAL ALLOCATION



Debt Rating Profile

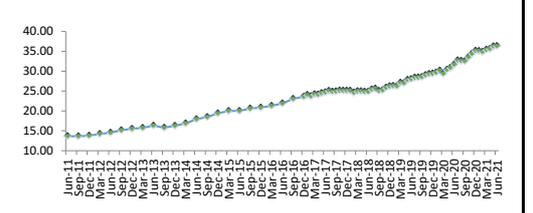


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.88%
Fixed Income Instruments	0.00%	100.00%	96.12%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV

Absolute Return	215.91%
Simple Annual Return	17.07%
CAGR Return	9.52%

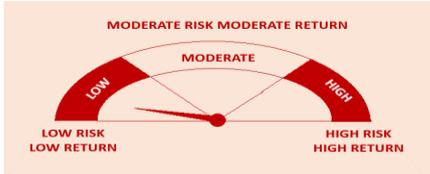
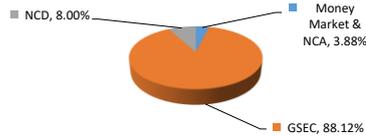
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
31.5909	72.56

Modified Duration (In Years)

5.56

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **3.88%**

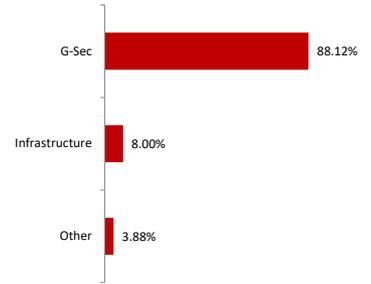
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	88.12%
6.90% GOI OIL Bond 2026 04/02/2026	17.17%
0% CS 17 DEC 2027 UL	13.73%
0% CS 12 DEC 2029 12/12/2029	9.94%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.44%
7.65% Karnataka SDL 2027 29/11/2027	7.28%
6.87% Maharashtra SDL 2033 19 May	6.87%
6.87% Maharashtra SDL 2033	6.87%
6.78% Maharashtra SDL 2031	6.83%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.58%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.00%
Others	4.41%

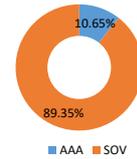
SECURITIES **HOLDINGS**

CORPORATE DEBT **8.00%**
10.63% IOT Utkal Energy Services Ltd. 20/07/2028 8.00%

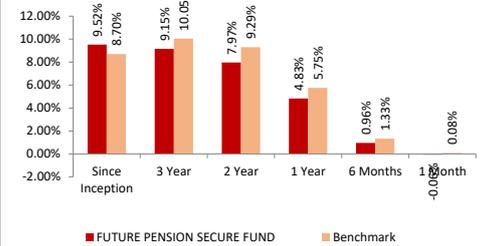
SECTORAL ALLOCATION



Debt Rating Profile

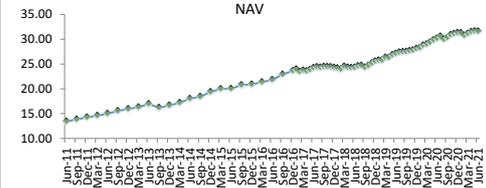


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.34%
Fixed Income Instruments	25.00%	100.00%	95.66%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV

Absolute Return	177.07%
Simple Annual Return	13.74%
CAGR Return	8.23%

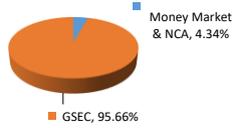
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
27.7065	3,929.72

Modified Duration (In Years)

3.10

ASSET ALLOCATION



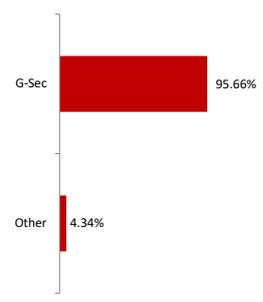
PORTFOLIO AS ON 30-Jun-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **4.34%**

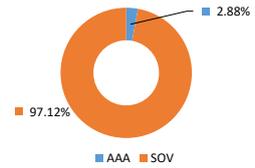
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	95.66%
6.90% GOI OIL Bond 2026 04/02/2026	18.83%
6.84% Gsec 2022 19/12/2022	9.24%
5.09% Gsec 2022 13/04/2022	8.34%
8.24% Maharashtra SDL 2024	8.08%
8.9% Tamil Nadu SDL 20/09/2022	8.02%
7.65% Karnataka SDL 2027 29/11/2027	6.72%
7.11% GUJARAT SDL 2031 17/03/2031	5.17%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.13%
6.53% TAMIL NADU SDL 2031	4.97%
8.64% West Bengal SDL 2021 30/08/2021	4.88%
Others	16.28%

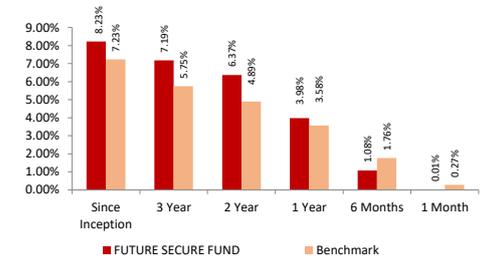
SECTORAL ALLOCATION



Debt Rating Profile

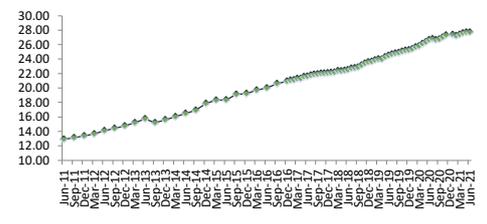


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	8.42%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	91.58%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

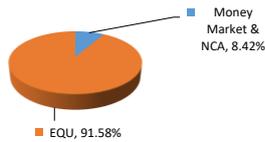
FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	92.36%
Simple Annual Return	35.90%
CAGR Return	28.96%

NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
19.2363	2,197.05

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

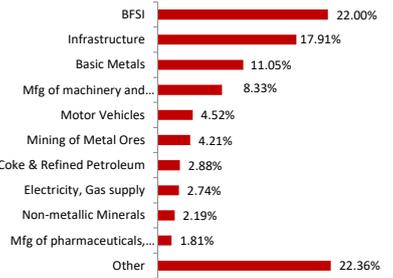
MONEY MARKET INSTRUMENTS & NCA **8.42%**

SECURITIES **HOLDINGS**

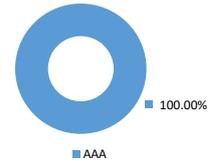
EQUITY **91.58%**

Tata Steel Ltd.	4.42%
CESC Ltd.	3.89%
Bharti Airtel Ltd.	3.83%
BEML Ltd.	3.04%
JINDAL STEEL & POWER Ltd.	2.97%
Mahindra & Mahindra Financial Services Ltd.	2.95%
Bharat Petroleum Corporation Ltd.	2.88%
Vedanta Ltd.	2.75%
Adani Ports & Special Economic Zone Ltd.	2.64%
Hindalco Industries Ltd.	2.54%
Nagarjuna Construction Co. Ltd.	2.53%
Honeywell Automation India Ltd.	2.48%
Bandhan Bank Ltd.	2.46%
RBL Bank Ltd.	2.38%
State Bank of India	2.29%
The Ramco Cements Ltd.	2.19%
Gujarat State Petronet Ltd.	2.11%
Mahindra and Mahindra Ltd.	1.95%
SBI Cards & Payment Services Ltd.	1.94%
Exide Industries Ltd.	1.85%
Glenmark Pharmaceuticals Ltd.	1.81%
DCB BANK	1.79%
ICICI Bank Ltd.	1.77%
Apollo Tyres Ltd.	1.71%
Oil & Natural Gas Corporation Ltd.	1.68%
Others	28.74%

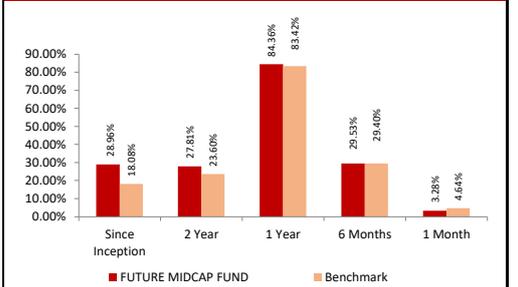
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

