

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	250.43%	21.41%	11.31%	174.54%	15.91%	9.64%	216.64%	18.32%	10.24%	264.47%	20.26%	10.41%

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	185.42%	14.20%	8.37%	199.51%	15.28%	8.77%	477.19%	37.22%	14.65%	371.70%	28.99%	12.86%

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	272.15%	21.23%	10.79%	220.19%	17.17%	9.50%	180.32%	13.81%	8.22%	92.28%	33.65%	26.92%

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	191.43%	16.56%	9.70%	31.32%	12.93%	11.91%	50.10%	18.55%	16.22%	18.97%	N.A.	N.A.

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%	98.21%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	1.79%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

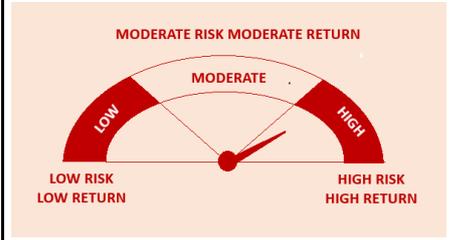
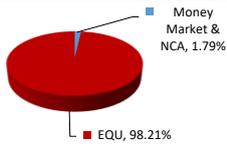
FUND PERFORMANCE as on

31-Aug-2021	
Returns since Publication of NAV	
Absolute Return	250.43%
Simple Annual Return	21.41%
CAGR Return	11.31%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
35.0425	6,643.54

ASSET ALLOCATION



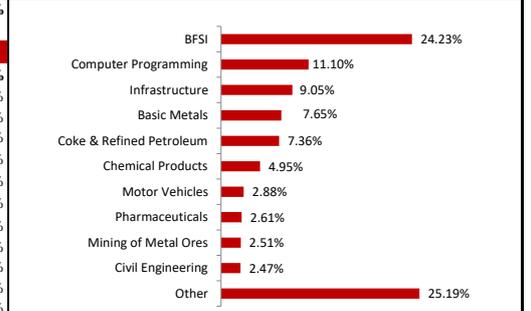
PORTFOLIO AS ON 31-Aug-2021

MONEY MARKET INSTRUMENTS & NCA **1.79%**

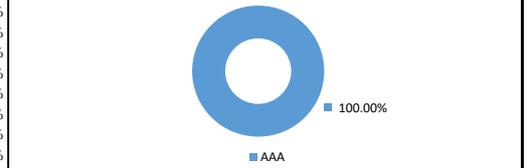
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.21%
Reliance ETF Bank BeES	7.20%
Reliance Industries Ltd. Right Issue Partly Paid	5.82%
Kotak Mahindra MF - Kotak Banking ETF	5.48%
Infosys Technologies Ltd.	5.37%
Bharti Airtel Ltd.	4.79%
HDFC Ltd.	4.65%
ICICI Bank Ltd.	4.54%
Tata Steel Ltd.	4.18%
TATA Consultancy Services Ltd.	4.05%
HDFC Bank Ltd.	3.31%
Hindustan Unilever Ltd.	2.53%
Larsen & Toubro Ltd.	2.47%
Kotak Mahindra Bank Ltd.	2.23%
Adani Ports & Special Economic Zone Ltd.	1.79%
ITC Ltd.	1.72%
HCL Technologies Ltd.	1.68%
State Bank of India	1.56%
Bharat Petroleum Corporation Ltd.	1.54%
Indian Metals & Ferro Alloys Ltd.	1.48%
RBL Bank Ltd.	1.45%
Nagarjuna Construction Co. Ltd.	1.33%
Tata Nifty Private Bank Exchange Traded Fund	1.16%
Bajaj Finance Ltd.	1.15%
STEEL AUTHORITY OF INDIA Ltd.	1.13%
Axis Bank Ltd.	1.12%
Others	24.48%

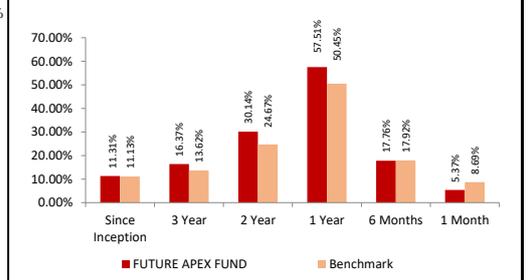
SECTORAL ALLOCATION



Debt Rating Profile

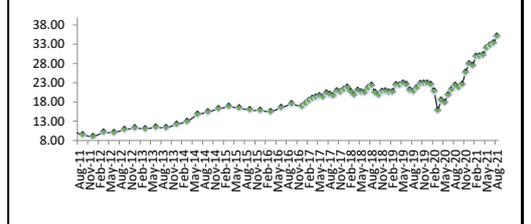


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.38%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.62%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

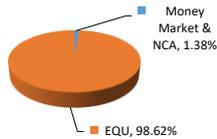
FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	174.54%
Simple Annual Return	15.91%
CAGR Return	9.64%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
27.4535	6,115.63

ASSET ALLOCATION



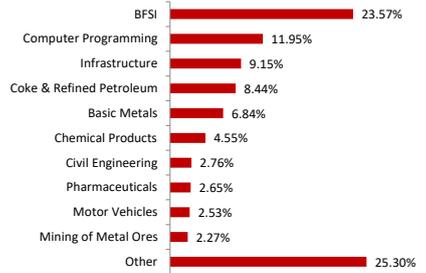
PORTFOLIO AS ON 31-Aug-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.38%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.62%
Reliance ETF Bank BeES	6.24%
Kotak Mahindra MF - Kotak Banking ETF	5.95%
Infosys Technologies Ltd.	5.73%
ICICI Bank Ltd.	5.07%
Bharti Airtel Ltd.	4.83%
HDFC Ltd.	4.67%
TATA Consultancy Services Ltd.	4.53%
Tata Steel Ltd.	3.80%
Reliance Industries Ltd.	3.73%
Reliance Industries Ltd. Right Issue Partly Paid	3.17%
HDFC Bank Ltd.	3.07%
Larsen & Toubro Ltd.	2.76%
Hindustan Unilever Ltd.	2.54%
Tata Nifty Private Bank Exchange Traded Fund	2.13%
ITC Ltd.	2.09%
Kotak Mahindra Bank Ltd.	2.01%
Adani Ports & Special Economic Zone Ltd.	1.78%
HCL Technologies Ltd.	1.70%
Bharat Petroleum Corporation Ltd.	1.54%
Bajaj Finance Ltd.	1.45%
Indian Metals & Ferro Alloys Ltd.	1.43%
Nagarjuna Construction Co. Ltd.	1.35%
RBL Bank Ltd.	1.17%
Sun Pharmaceuticals Industries Ltd.	1.12%
Axis Bank Ltd.	1.12%
Others	23.66%

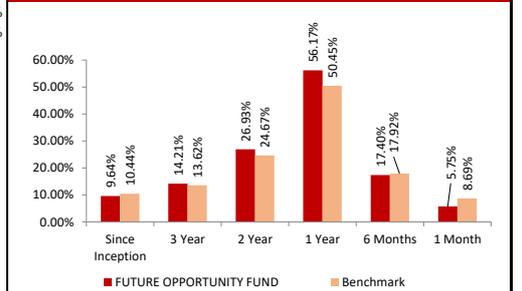
SECTORAL ALLOCATION



Debt Rating Profile

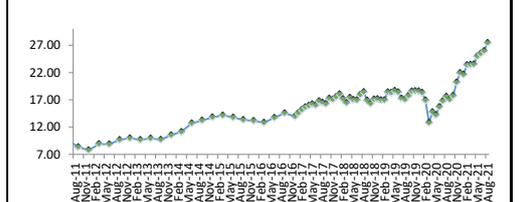


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.56%
Equities	0.00%	100.00%	98.44%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

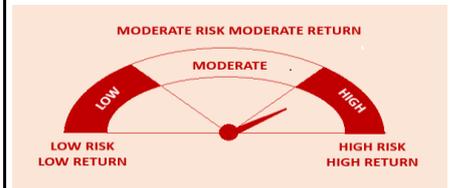
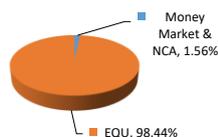
FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	216.64%
Simple Annual Return	18.32%
CAGR Return	10.24%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
31.6640	921.78

ASSET ALLOCATION



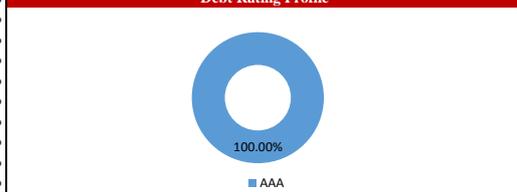
PORTFOLIO AS ON 31-Aug-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.56%
SECURITIES	HOLDINGS
EQUITY	98.44%
Kotak Mahindra MF - Kotak Banking ETF	7.80%
Reliance ETF Bank BeES	6.44%
Infosys Technologies Ltd.	5.56%
Reliance Industries Ltd.	4.81%
Bharti Airtel Ltd.	4.77%
ICICI Bank Ltd.	4.71%
HDFC Ltd.	4.68%
TATA Consultancy Services Ltd.	4.50%
Tata Steel Ltd.	4.05%
HDFC Bank Ltd.	3.13%
Larsen & Toubro Ltd.	2.75%
Hindustan Unilever Ltd.	2.47%
Reliance Industries Ltd. Right Issue Partly Paid	2.42%
Kotak Mahindra Bank Ltd.	2.37%
ITC Ltd.	2.03%
Adani Ports & Special Economic Zone Ltd.	1.78%
HCL Technologies Ltd.	1.70%
Bharat Petroleum Corporation Ltd.	1.54%
Bajaj Finance Ltd.	1.43%
Nagarjuna Construction Co. Ltd.	1.34%
Indian Metals & Ferro Alloys Ltd.	1.26%
Axis Bank Ltd.	1.09%
Maruti Suzuki India Ltd.	1.07%
Sun Pharmaceuticals Industries Ltd.	1.07%
State Bank of India	1.05%
Others	22.61%

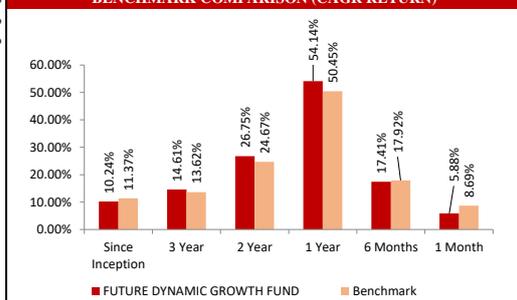
SECTORAL ALLOCATION



Debt Rating Profile

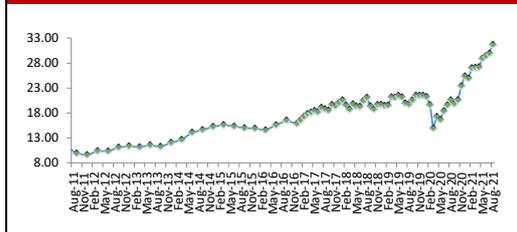


BENCHMARK COMPARISON (CAGR RETURN)



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	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%	2.36%
Fixed Income Instruments	10.00%	50.00%	15.82%
Equities	50.00%	90.00%	81.81%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	264.47%
Simple Annual Return	20.26%
CAGR Return	10.41%

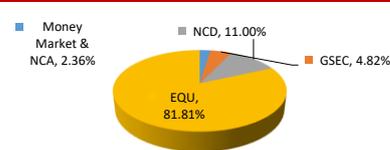
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
36.4471	9,767.29

Modified Duration (In Years)

3.90

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.36%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	4.82%
6.86% Maharashtra SDL 2032 02/06/2032	2.03%
6.90% GOI OIL Bond 2026 04/02/2026	1.28%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.01%
6.87% Maharashtra SDL 2033 19/05/2033	0.26%
8.63% Tamil Nadu SDL 09/01/2023	0.24%

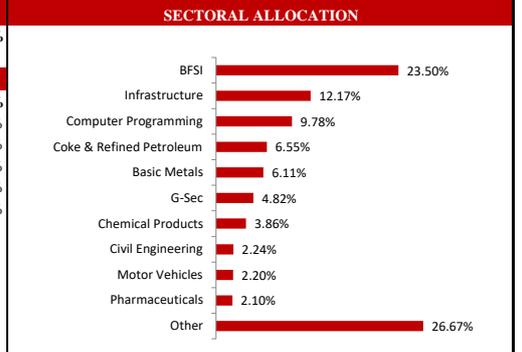
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	11.00%
7.75% L&T Finance Ltd. 2025 10/07/2025	2.93%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.79%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.87%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.12%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.03%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.83%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.44%

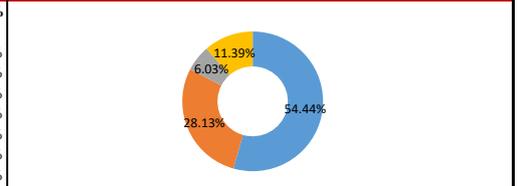
SECURITIES

SECURITIES	HOLDINGS
EQUITY	81.81%
Kotak Mahindra MF - Kotak Banking ETF	6.77%
Reliance ETF Bank BeES	6.25%
Infosys Technologies Ltd.	4.70%
Bharti Airtel Ltd.	3.99%
HDFC Ltd.	3.86%
Reliance Industries Ltd. Right Issue Partly Paid	3.78%
TATA Consultancy Services Ltd.	3.68%
Tata Steel Ltd.	3.43%
ICICI Bank Ltd.	3.31%
Larsen & Toubro Ltd.	2.24%
Hindustan Unilever Ltd.	2.09%
HDFC Bank Ltd.	1.91%
ITC Ltd.	1.75%
Reliance Industries Ltd.	1.49%
Adani Ports & Special Economic Zone Ltd.	1.48%
HCL Technologies Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.29%
Bharat Petroleum Corporation Ltd.	1.28%
Indian Metals & Ferro Alloys Ltd.	1.13%
Bajaj Finance Ltd.	1.11%
Nagarjuna Construction Co. Ltd.	1.08%
Tata Nifty Private Bank Exchange Traded Fund	1.07%
RBL Bank Ltd.	0.94%
Sun Pharmaceuticals Industries Ltd.	0.94%
STEEL AUTHORITY OF INDIA Ltd.	0.92%
Others	19.92%

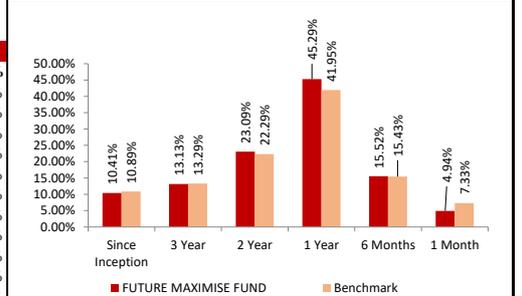
SECTORAL ALLOCATION



Debt Rating Profile

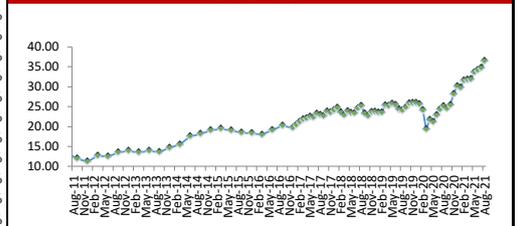


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
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%	2.74%
Fixed Income Instruments	40.00%	70.00%	42.97%
Equities	30.00%	60.00%	54.29%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV

Absolute Return	185.42%
Simple Annual Return	14.20%
CAGR Return	8.37%

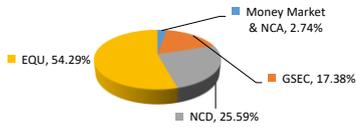
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
28.5420	6,944.25

Modified Duration (In Years)

4.43

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.74%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	17.38%
6.78% Maharashtra SDL 2031 25/05/2031	3.86%
6.84% Gsec 2022 19/12/2022	2.61%
6.86% Maharashtra SDL 2032 02/06/2032	2.21%
8% GOI Oil Bond 2026 23/03/2026	2.11%
6.87% Maharashtra SDL 2033 19/05/2033	1.94%
6.90% GOI OIL Bond 2026 04/02/2026	1.50%
8.97% Central Government 05/12/2030	1.37%
0% CS 17 DEC 2027 17/12/2027	1.27%
4.48% Gsec 2023 02/11/2023	0.36%
7.92% West Bengal SDL 15/03/2027	0.15%

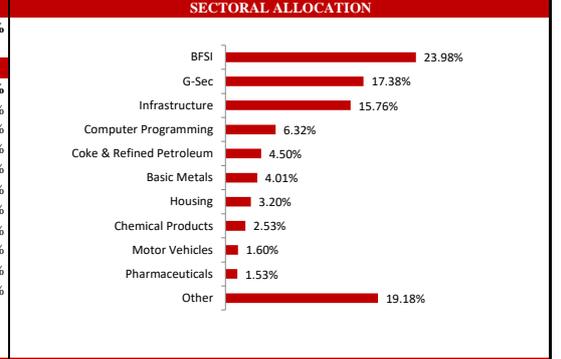
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	25.59%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.98%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.86%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.81%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.62%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.33%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	1.73%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.61%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.59%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.05%
8.72% ILFS 21/01/2025	0.00%

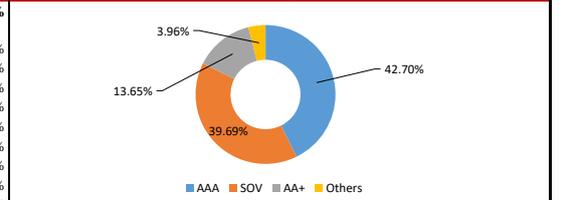
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	54.29%
Reliance ETF Bank BeES	4.01%
Kotak Mahindra MF - Kotak Banking ETF	3.73%
Infosys Technologies Ltd.	2.98%
ICICI Bank Ltd.	2.65%
Bharti Airtel Ltd.	2.60%
Reliance Industries Ltd. Right Issue Partly Paid	2.50%
HDFC Ltd.	2.49%
TATA Consultancy Services Ltd.	2.43%
Tata Steel Ltd.	2.23%
HDFC Bank Ltd.	1.57%
Larsen & Toubro Ltd.	1.46%
Hindustan Unilever Ltd.	1.36%
Reliance Industries Ltd.	1.18%
ITC Ltd.	1.13%
Kotak Mahindra Bank Ltd.	1.11%
Adani Ports & Special Economic Zone Ltd.	0.95%
HCL Technologies Ltd.	0.90%
Bharat Petroleum Corporation Ltd.	0.83%
Indian Metals & Ferro Alloys Ltd.	0.78%
Bajaj Finance Ltd.	0.76%
Nagarjuna Construction Co. Ltd.	0.72%
RBL Bank Ltd.	0.71%
Aurobindo Pharma Ltd.	0.68%
Vedanta Ltd.	0.64%
STEEL AUTHORITY OF INDIA Ltd.	0.63%
Others	13.28%

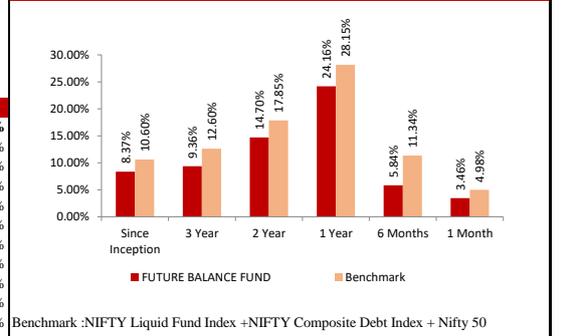
SECTORAL ALLOCATION



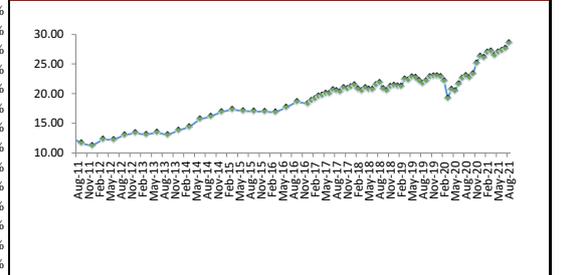
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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.

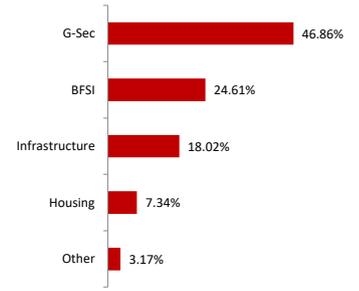
Fund Manager Details

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

PORTFOLIO AS ON 31-Aug-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.17%
SECURITIES	46.86%
GOVERNMENT SECURITIES	46.86%
6.84% Gsec 2022 19/12/2022	16.34%
4.48% Gsec 2023 02/11/2023	5.08%
7.11% GUJARAT SDL 2031 17/03/2031	4.16%
6.78% Maharashtra SDL 2031 25/05/2031	4.06%
6.90% GOI OIL Bond 2026 04/02/2026	3.49%
0% CS 17 DEC 2027 17/12/2027	3.08%
0% CS 12 DEC 2029 12/12/2029	2.65%
6.87% Maharashtra SDL 2033 19/05/2033	2.08%
8% GOI Oil Bond 2026 23/03/2026	1.77%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.75%
Others	2.38%

SECTORAL ALLOCATION



ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.17%
Fixed Income Instruments	50.00%	100.00%	96.83%
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-Aug-2021

Returns since Publication of NAV

Absolute Return	199.51%
Simple Annual Return	15.28%
CAGR Return	8.77%

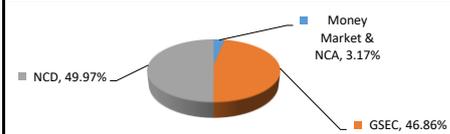
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
29.9511	12,221.18

Modified Duration (In Years)

4.05

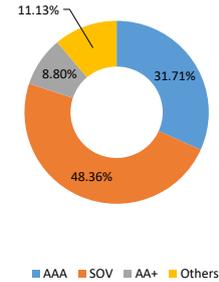
ASSET ALLOCATION



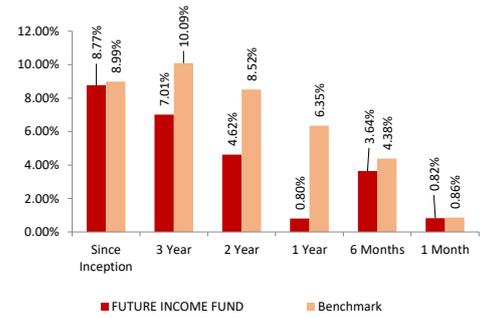
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	49.97%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.44%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.26%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.85%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.67%
8.06% Bajaj Finance Ltd. 04/10/2029	4.43%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.99%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.51%
8.75% Indiabulls Housing Finance Ltd. 24/09/2021	3.28%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.20%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.19%
Others	6.14%

Debt Rating Profile

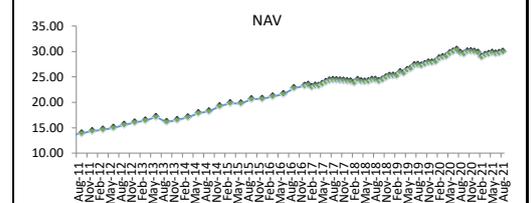


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.91%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.09%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

20th October 2008

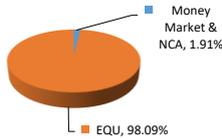
FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	477.19%
Simple Annual Return	37.22%
CAGR Return	14.65%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
57.7187	876.66

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

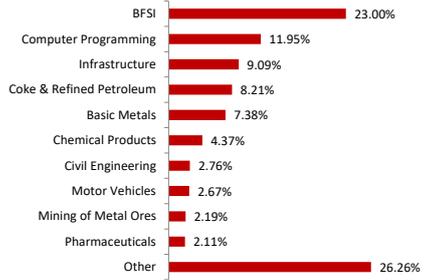
MONEY MARKET INSTRUMENTS & NCA **1.91%**

SECURITIES **HOLDINGS**

EQUITY **98.09%**

Kotak Mahindra MF - Kotak Banking ETF	8.30%
Reliance ETF Bank BeES	6.06%
Infosys Technologies Ltd.	5.72%
Bharti Airtel Ltd.	4.74%
HDFC Ltd.	4.66%
ICICI Bank Ltd.	4.62%
TATA Consultancy Services Ltd.	4.54%
Tata Steel Ltd.	4.09%
Reliance Industries Ltd. Right Issue Partly Paid	3.62%
HDFC Bank Ltd.	3.22%
Reliance Industries Ltd.	3.00%
Larsen & Toubro Ltd.	2.76%
Hindustan Unilever Ltd.	2.54%
ITC Ltd.	2.06%
Kotak Mahindra Bank Ltd.	1.87%
Adani Ports & Special Economic Zone Ltd.	1.80%
HCL Technologies Ltd.	1.69%
Bharat Petroleum Corporation Ltd.	1.59%
Bajaj Finance Ltd.	1.46%
Nagarjuna Construction Co. Ltd.	1.34%
RBL Bank Ltd.	1.27%
State Bank of India	1.18%
STEEL AUTHORITY OF INDIA Ltd.	1.17%
Indian Metals & Ferro Alloys Ltd.	1.15%
Axis Bank Ltd.	1.14%
Others	22.47%

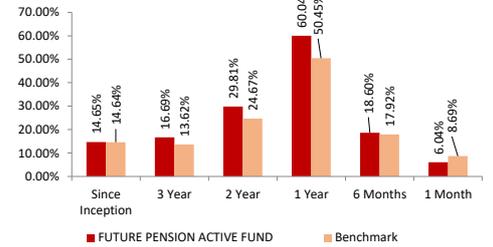
SECTORAL ALLOCATION



Debt Rating Profile

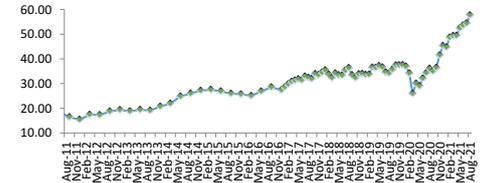


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.07%
Fixed Income Instruments	30.00%	80.00%	33.38%
Equities	20.00%	70.00%	63.56%

RISK RETURN PROFILE	
Risk	High
Return	High

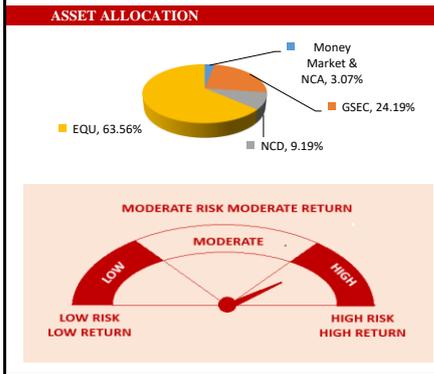
DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 31-Aug-2021	
Returns since Publication of NAV	
Absolute Return	371.70%
Simple Annual Return	28.99%
CAGR Return	12.86%

NAV as on 31-Aug-2021
47.1703

NAV & AUM as on 31-Aug-2021	
NAV	AUM (In Lakhs)
47.1703	236.68

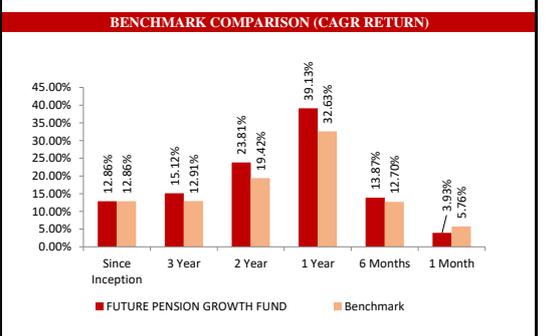
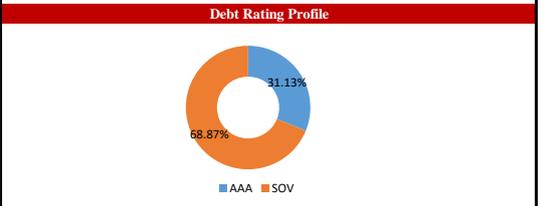
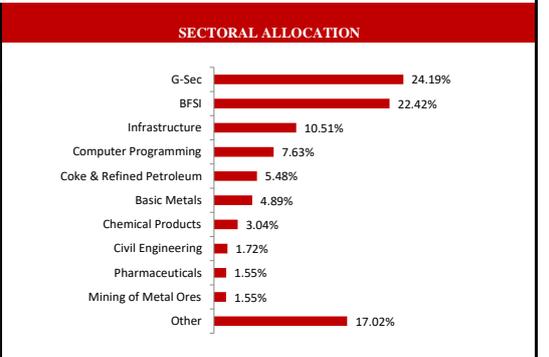
Modified Duration (In Years)
3.88



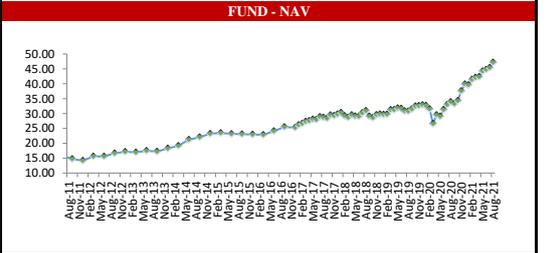
PORTFOLIO AS ON 31-Aug-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.07%
SECURITIES	
GOVERNMENT SECURITIES	
24.19%	
8% GOI Oil Bond 2026 23/03/2026	6.87%
6.84% Gsec 2022 19/12/2022	6.58%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.22%
6.87% Maharashtra SDL 2033 19/05/2033	4.21%
8.51% Maharashtra SDL 09/03/2026	2.18%
7.25% GUJARAT SDL 2027 12/07/2027	0.13%

SECURITIES		HOLDINGS	
CORPORATE DEBT		9.19%	
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		4.72%	
7.75% L&T Finance Ltd. 2025 10/07/2025		4.47%	

SECURITIES		HOLDINGS	
EQUITY		63.56%	
Reliance ETF Bank BeES		5.37%	
ICICI Bank Ltd.		4.05%	
Infosys Technologies Ltd.		3.66%	
HDFC Bank Ltd.		3.36%	
Bharti Airtel Ltd.		3.08%	
HDFC Ltd.		2.92%	
TATA Consultancy Services Ltd.		2.83%	
Reliance Industries Ltd. Right Issue Partly Paid		2.78%	
Tata Steel Ltd.		2.65%	
Reliance Industries Ltd.		1.74%	
Larsen & Toubro Ltd.		1.72%	
Kotak Mahindra Bank Ltd.		1.44%	
Hindustan Unilever Ltd.		1.38%	
ITC Ltd.		1.32%	
HCL Technologies Ltd.		1.14%	
Adani Ports & Special Economic Zone Ltd.		1.12%	
Bajaj Finance Ltd.		0.99%	
Bharat Petroleum Corporation Ltd.		0.96%	
State Bank of India		0.95%	
RBL Bank Ltd.		0.87%	
Indian Metals & Ferro Alloys Ltd.		0.86%	
Kotak Mahindra MF - Kotak Banking ETF		0.86%	
Nagarjuna Construction Co. Ltd.		0.85%	
Axis Bank Ltd.		0.83%	
Bandhan Bank Ltd.		0.75%	
Others		15.09%	

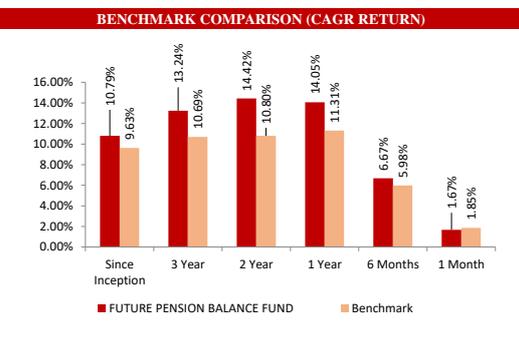
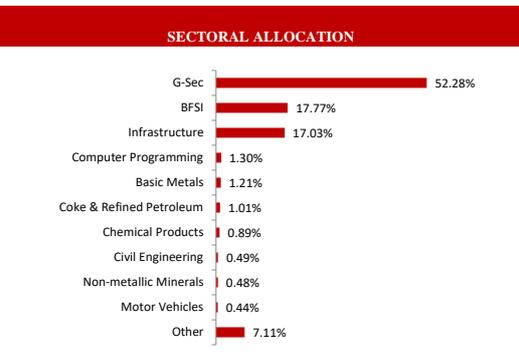


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index +Nifty 50

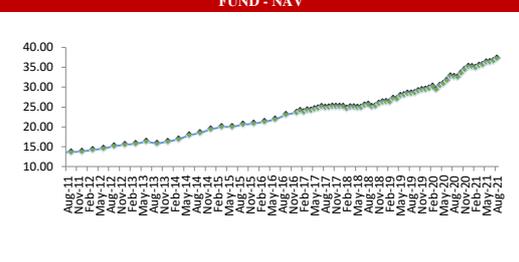


ABOUT THE FUND			
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.28%
Fixed Income Instruments	80.00%	100.00%	82.20%
Equities	0.00%	20.00%	13.52%
RISK RETURN PROFILE			
Risk	Medium		
Return	Medium		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 31-Aug-2021			
Returns since Publication of NAV			
Absolute Return	272.15%		
Simple Annual Return	21.23%		
CAGR Return	10.79%		
NAV & AUM as on 31-Aug-2021			
NAV	AUM (In Lakhs)		
37.2151	139.62		
Modified Duration (In Years)			
5.16			
ASSET ALLOCATION			

PORTFOLIO AS ON 31-Aug-2021		HOLDINGS
MONEY MARKET INSTRUMENTS & NCA		4.28%
SECURITIES		52.28%
GOVERNMENT SECURITIES		52.28%
6.87% Maharashtra SDL 2033 19/05/2033		17.83%
8.68% Tamil Nadu SDL 2028 10/10/2028		9.60%
4.48% Gsec 2023 02/11/2023		5.03%
7.92% West Bengal SDL 15/03/2027		4.60%
8% GOI Oil Bond 2026 23/03/2026		3.88%
8.15% Tamil Nadu SDL 2028 09/05/2028		3.50%
6.53% TAMIL NADU SDL 2031 06/01/2031		3.49%
8.15% Tamil Nadu SDL 2025 13/11/2025		2.36%
8.70% Gujarat SDL 2028 19/09/2028		2.00%
SECURITIES		29.92%
CORPORATE DEBT		29.92%
10.90% AU SFB Lower Tier II Bonds 30/05/2025		8.32%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029		8.00%
7.68% PFC Ltd. 15/07/2030		7.53%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026		6.07%
SECURITIES		13.52%
EQUITY		13.52%
Kotak Mahindra MF - Kotak Banking ETF		1.06%
ICICI Bank Ltd.		0.88%
HDFC Bank Ltd.		0.84%
Bharti Airtel Ltd.		0.80%
Reliance Industries Ltd. Right Issue Partly Paid		0.76%
Tata Steel Ltd.		0.72%
TATA Consultancy Services Ltd.		0.65%
Larsen & Toubro Ltd.		0.49%
Hindustan Unilever Ltd.		0.49%
Infosys Technologies Ltd.		0.37%
Kotak Mahindra Bank Ltd.		0.35%
HCL Technologies Ltd.		0.28%
Adani Ports & Special Economic Zone Ltd.		0.28%
Bharat Petroleum Corporation Ltd.		0.25%
Indian Metals & Ferro Alloys Ltd.		0.22%
Nagarjuna Construction Co. Ltd.		0.22%
Vedanta Ltd.		0.21%
Axis Bank Ltd.		0.21%
Sun Pharmaceuticals Industries Ltd.		0.20%
Shree Cements Ltd.		0.20%
STEEL AUTHORITY OF INDIA Ltd.		0.19%
TVS Motor Company Ltd.		0.19%
RBL Bank Ltd.		0.18%
State Bank of India		0.17%
Bandhan Bank Ltd.		0.17%
Others		3.12%



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%	2.87%
Fixed Income Instruments	0.00%	100.00%	97.13%
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-Aug-2021

Returns since Publication of NAV	
Absolute Return	220.19%
Simple Annual Return	17.17%
CAGR Return	9.50%

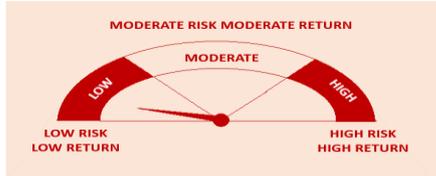
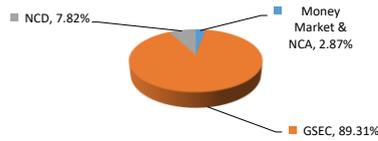
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
32.0195	72.56

Modified Duration (In Years)

4.87

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.87%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **89.31%**

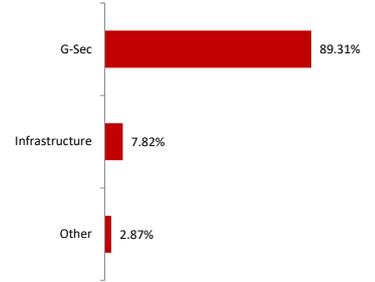
6.90% GOI OIL Bond 2026 04/02/2026	17.22%
0% CS 17 DEC 2027 17/12/2027	14.01%
4.48% Gsec 2023 02/11/2023	13.81%
6.87% Maharashtra SDL 2033 19/05/2033	13.74%
6.78% Maharashtra SDL 2031 25/05/2031	10.94%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.48%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.62%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.02%
8.24% Maharashtra SDL 2024 24/12/2024	3.02%
7.25% GUJARAT SDL 2027 12/07/2027	1.44%

SECURITIES **HOLDINGS**

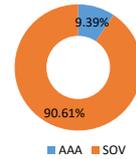
CORPORATE DEBT **7.82%**

10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.82%
--------------------------------------------------	-------

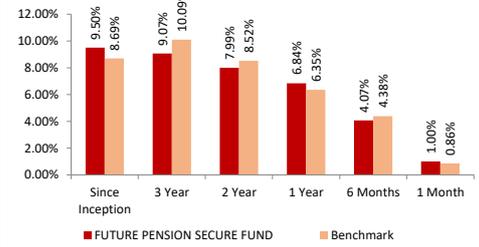
SECTORAL ALLOCATION



Debt Rating Profile

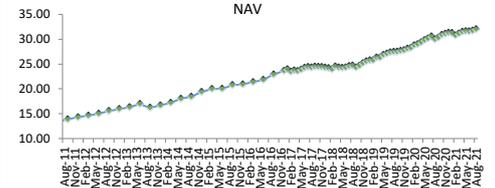


BENCHMARK COMPARISON (CAGR RETURN)



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%	6.48%
Fixed Income Instruments	25.00%	100.00%	93.52%
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-Aug-2021

Returns since Publication of NAV

Absolute Return	180.32%
Simple Annual Return	13.81%
CAGR Return	8.22%

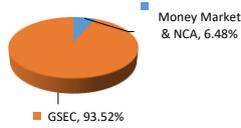
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
28.0323	3,944.65

Modified Duration (In Years)

2.83

ASSET ALLOCATION



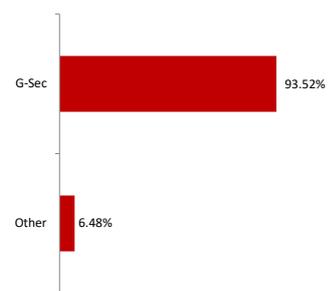
PORTFOLIO AS ON 31-Aug-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **6.48%**

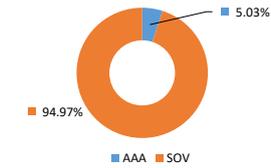
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	93.52%
6.90% GOI OIL Bond 2026 04/02/2026	18.81%
6.84% Gsec 2022 19/12/2022	11.18%
5.09% Gsec 2022 13/04/2022	8.31%
8.24% Maharashtra SDL 2024 24/12/2024	8.15%
8.9% Tamil Nadu SDL 20/09/2022	7.98%
4.48% Gsec 2023 02/11/2023	7.50%
7.11% GUJARAT SDL 2031 17/03/2031	5.16%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.15%
6.53% TAMIL NADU SDL 2031 06/01/2031	4.94%
8.89% Andhra Pradesh SDL 2022 20/09/2022	4.00%
Others	12.34%

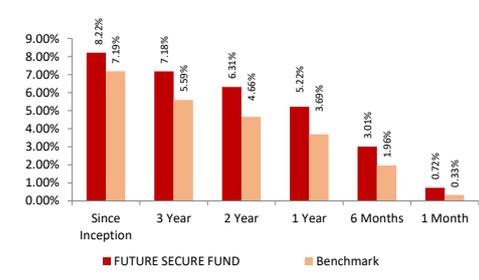
SECTORAL ALLOCATION



Debt Rating Profile

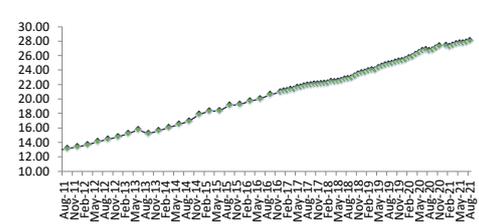


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.30%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.70%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

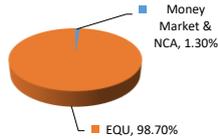
FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	92.28%
Simple Annual Return	33.65%
CAGR Return	26.92%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
19.2275	2,337.11

ASSET ALLOCATION



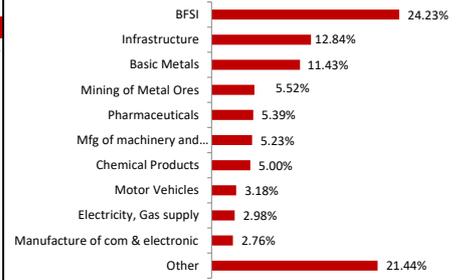
PORTFOLIO AS ON 31-Aug-2021

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.30%**

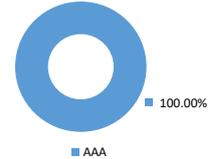
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	98.70%
Tata Steel Ltd.	4.72%
STEEL AUTHORITY OF INDIA Ltd.	3.14%
Indian Metals & Ferro Alloys Ltd.	3.10%
Nagarjuna Construction Co. Ltd.	2.87%
Bandhan Bank Ltd.	2.63%
RBL Bank Ltd.	2.61%
Vedanta Ltd.	2.42%
Gujarat State Petronet Ltd.	2.31%
Bharat Petroleum Corporation Ltd.	2.30%
BEML Ltd.	2.27%
State Bank of India	2.23%
Mahindra & Mahindra Financial Services Ltd.	2.21%
NOCIL Ltd.	2.07%
Adani Ports & Special Economic Zone Ltd.	2.05%
Aurobindo Pharma Ltd.	2.05%
GAIL (India) Ltd.	1.99%
Honeywell Automation India Ltd.	1.95%
National Aluminium Company Ltd.	1.88%
The Ramco Cements Ltd.	1.81%
CESC Ltd.	1.81%
The Indian Hotels Company Ltd.	1.80%
MTAR Technologies Ltd.	1.76%
NAVIN Fluorine International Ltd.	1.72%
Cholamandalam Investment and Finance Company Ltd.	1.72%
JINDAL STEEL & POWER Ltd.	1.69%
Others	41.60%

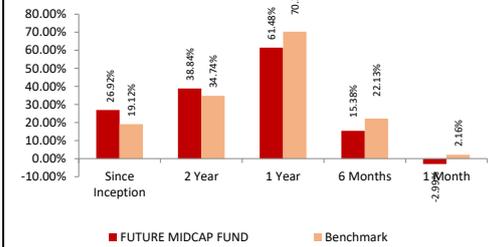
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

