

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	260.33%	22.10%	11.49%	182.05%	16.47%	9.83%	225.43%	18.93%	10.42%	273.09%	20.79%	10.54%

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	190.59%	14.51%	8.46%	201.89%	15.37%	8.77%	493.60%	38.25%	14.80%	380.46%	29.48%	12.93%

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	276.19%	21.40%	10.81%	222.20%	17.22%	9.49%	181.16%	13.79%	8.19%	102.56%	36.31%	28.39%

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	194.44%	16.70%	9.72%	32.41%	12.94%	11.86%	51.98%	18.67%	16.23%	21.30%	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%	99.40%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.60%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

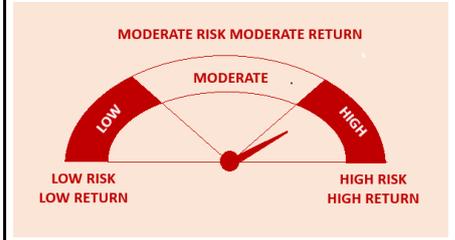
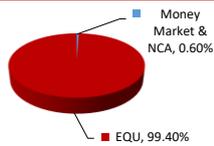
FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	260.33%
Simple Annual Return	22.10%
CAGR Return	11.49%

NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
36.0325	6,982.55

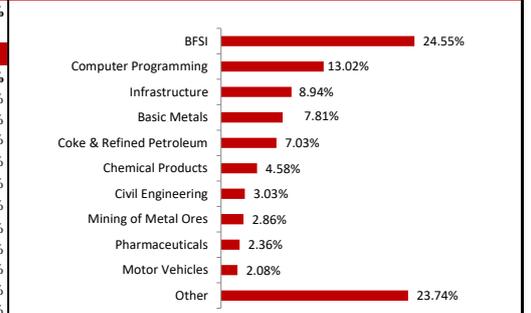
ASSET ALLOCATION



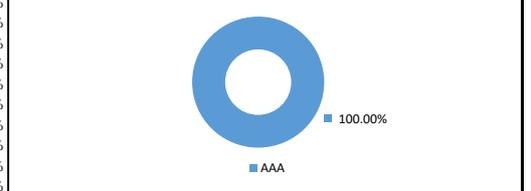
PORTFOLIO AS ON 30-Sep-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.60%
SECURITIES	99.40%
EQUITY	99.40%
Reliance ETF Bank BeES	7.31%
Reliance Industries Ltd. Right Issue Partly Paid	5.89%
Infosys Technologies Ltd.	5.49%
Kotak Mahindra MF - Kotak Banking ETF	5.36%
TATA Consultancy Services Ltd.	4.90%
Bharti Airtel Ltd.	4.78%
HDFC Ltd.	4.59%
ICICI Bank Ltd.	4.46%
Tata Steel Ltd.	4.05%
HDFC Bank Ltd.	3.65%
Larsen & Toubro Ltd.	3.03%
Hindustan Unilever Ltd.	2.49%
Kotak Mahindra Bank Ltd.	2.26%
ITC Ltd.	1.83%
HCL Technologies Ltd.	1.73%
Adani Ports & Special Economic Zone Ltd.	1.68%
Indian Metals & Ferro Alloys Ltd.	1.68%
State Bank of India	1.58%
Vedanta Ltd.	1.18%
STEEL AUTHORITY OF INDIA Ltd.	1.17%
Tata Nifty Private Bank Exchange Traded Fund	1.16%
Nagarjuna Construction Co. Ltd.	1.14%
Bharat Petroleum Corporation Ltd.	1.14%
JINDAL STEEL & POWER Ltd.	1.11%
Axis Bank Ltd.	1.05%
Others	24.69%

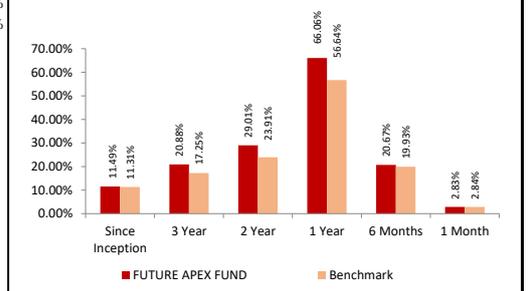
SECTORAL ALLOCATION



Debt Rating Profile

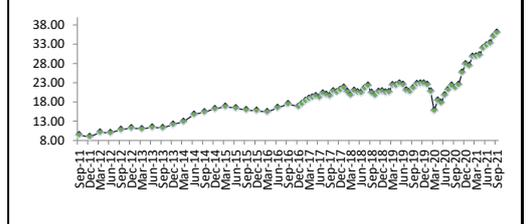


BENCHMARK COMPARISON (CAGR RETURN)



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%	0.78%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	99.22%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

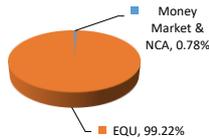
FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	182.05%
Simple Annual Return	16.47%
CAGR Return	9.83%

NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
28.2048	6,281.77

ASSET ALLOCATION



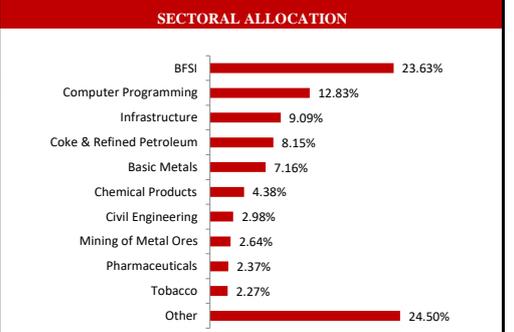
MODERATE RISK MODERATE RETURN



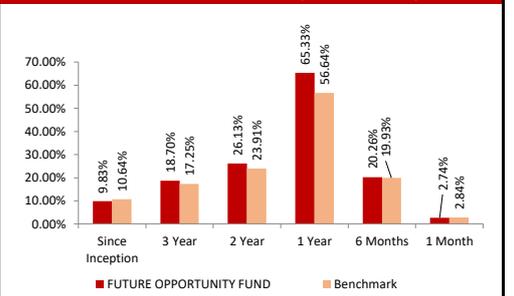
PORTFOLIO AS ON 30-Sep-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.78%
SECURITIES	HOLDINGS
EQUITY	99.22%
Reliance ETF Bank BeES	6.25%
Kotak Mahindra MF - Kotak Banking ETF	5.95%
Infosys Technologies Ltd.	5.69%
ICICI Bank Ltd.	5.06%
Bharti Airtel Ltd.	4.78%
HDFC Ltd.	4.61%
TATA Consultancy Services Ltd.	4.49%
Reliance Industries Ltd.	4.05%
Tata Steel Ltd.	3.78%
HDFC Bank Ltd.	3.52%
Larsen & Toubro Ltd.	2.98%
Reliance Industries Ltd. Right Issue Partly Paid	2.94%
Hindustan Unilever Ltd.	2.43%
ITC Ltd.	2.27%
Tata Nifty Private Bank Exchange Traded Fund	2.19%
Kotak Mahindra Bank Ltd.	1.79%
HCL Technologies Ltd.	1.79%
Adani Ports & Special Economic Zone Ltd.	1.71%
Indian Metals & Ferro Alloys Ltd.	1.61%
Nagarjuna Construction Co. Ltd.	1.17%
Bharat Petroleum Corporation Ltd.	1.16%
State Bank of India	1.15%
JINDAL STEEL & POWER Ltd.	1.10%
RBL Bank Ltd.	1.07%
Vedanta Ltd.	1.03%
Others	24.66%

SECTORAL ALLOCATION

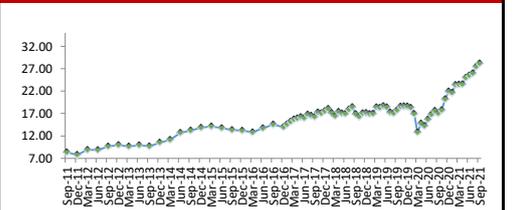


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

STRATEGY
Investment in equities and debt instruments.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	0.61%
Equities	0.00%	100.00%	99.39%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

12th October 2009

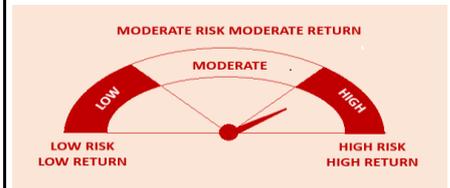
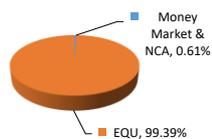
FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	225.43%
Simple Annual Return	18.93%
CAGR Return	10.42%

NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
32.5434	939.77

ASSET ALLOCATION



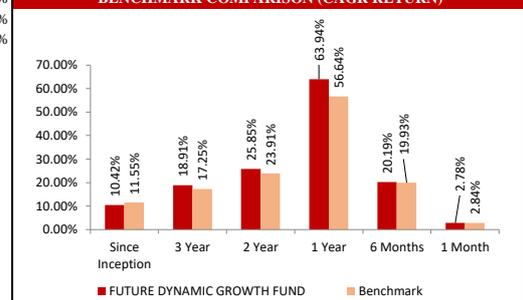
PORTFOLIO AS ON 30-Sep-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.61%
SECURITIES	HOLDINGS
EQUITY	99.39%
Kotak Mahindra MF - Kotak Banking ETF	7.87%
Reliance ETF Bank BeES	6.49%
Infosys Technologies Ltd.	5.85%
Reliance Industries Ltd.	5.27%
ICICI Bank Ltd.	4.75%
Bharti Airtel Ltd.	4.72%
HDFC Ltd.	4.61%
TATA Consultancy Services Ltd.	4.40%
Tata Steel Ltd.	3.78%
HDFC Bank Ltd.	3.36%
Larsen & Toubro Ltd.	3.02%
Hindustan Unilever Ltd.	2.40%
JTC Ltd.	2.23%
Reliance Industries Ltd. Right Issue Partly Paid	2.13%
Kotak Mahindra Bank Ltd.	1.91%
HCL Technologies Ltd.	1.80%
Adani Ports & Special Economic Zone Ltd.	1.72%
Indian Metals & Ferro Alloys Ltd.	1.41%
Vedanta Ltd.	1.22%
Bharat Petroleum Corporation Ltd.	1.16%
Nagarjuna Construction Co. Ltd.	1.14%
State Bank of India	1.10%
JINDAL STEEL & POWER Ltd.	1.09%
RBL Bank Ltd.	1.07%
STEEL AUTHORITY OF INDIA Ltd.	1.02%
Others	23.88%

SECTORAL ALLOCATION

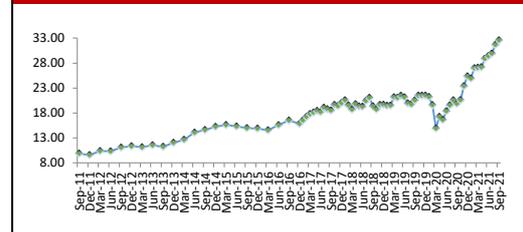


BENCHMARK COMPARISON (CAGR RETURN)



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.

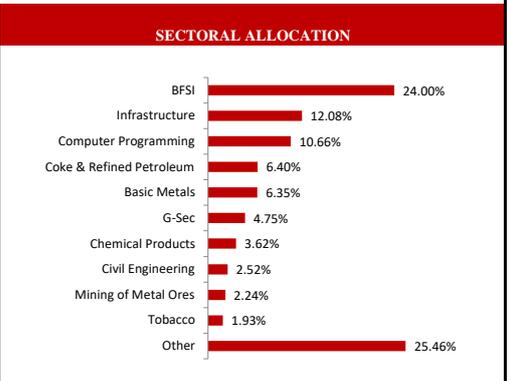
STRATEGY
Investment in a spread of equities. Diversification by sector, industry and risk.

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-Sep-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.13%
SECURITIES	4.75%
GOVERNMENT SECURITIES	4.75%
6.86% Maharashtra SDL 2032 02/06/2032	2.01%
6.90% GOI OIL Bond 2026 04/02/2026	1.26%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.99%
6.87% Maharashtra SDL 2033 19/05/2033	0.25%
8.63% Tamil Nadu SDL 09/01/2023	0.24%

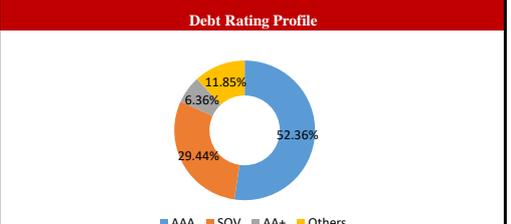


ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.13%
Fixed Income Instruments	10.00%	50.00%	15.55%
Equities	50.00%	90.00%	83.33%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	10.80%
7.75% L&T Finance Ltd. 2025 10/07/2025	2.88%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.69%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.85%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.10%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.03%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.81%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.44%



RISK RETURN PROFILE

Risk	High
Return	High

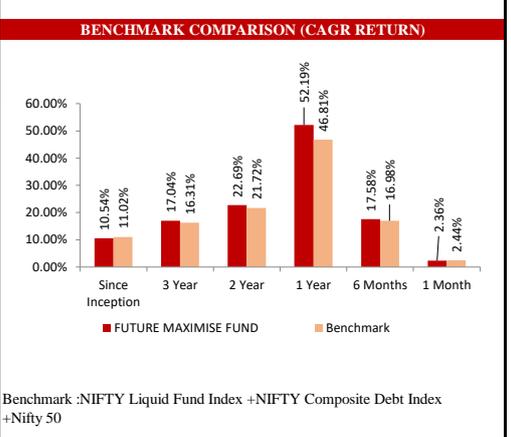
DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	273.09%
Simple Annual Return	20.79%
CAGR Return	10.54%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	83.33%
Kotak Mahindra MF - Kotak Banking ETF	6.69%
Reliance ETF Bank BeES	6.51%
Infosys Technologies Ltd.	4.96%
Bharti Airtel Ltd.	3.97%
TATA Consultancy Services Ltd.	3.80%
HDFC Ltd.	3.80%
Reliance Industries Ltd. Right Issue Partly Paid	3.78%
Tata Steel Ltd.	3.42%
ICICI Bank Ltd.	3.39%
Larsen & Toubro Ltd.	2.52%
HDFC Bank Ltd.	2.32%
ITC Ltd.	1.93%

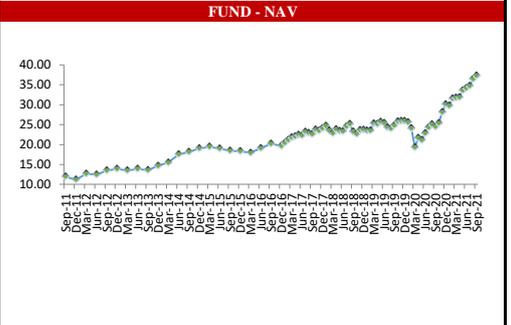
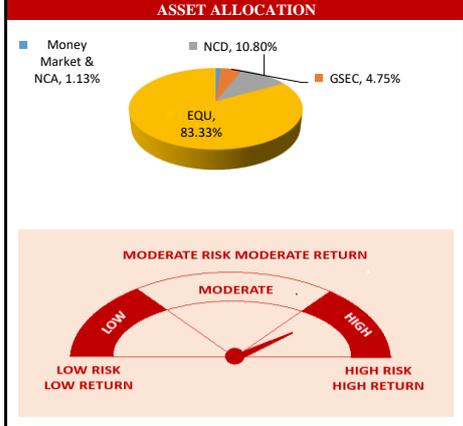


NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
37.3088	9,915.70

Modified Duration (In Years)
4.06

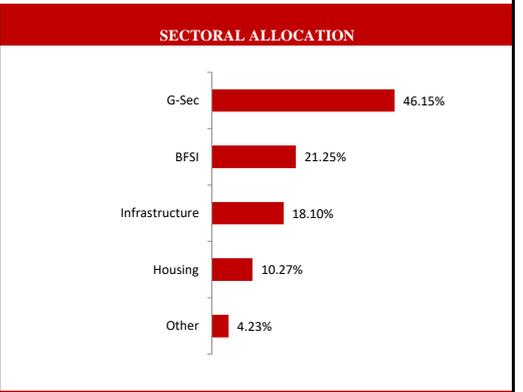
Hindustan Unilever Ltd.	1.88%
Reliance Industries Ltd.	1.63%
HCL Technologies Ltd.	1.50%
Adani Ports & Special Economic Zone Ltd.	1.44%
Kotak Mahindra Bank Ltd.	1.24%
Indian Metals & Ferro Alloys Ltd.	1.21%
Tata Nifty Private Bank Exchange Traded Fund	1.11%
Vedanta Ltd.	1.03%
STEEL AUTHORITY OF INDIA Ltd.	0.99%
Bharat Petroleum Corporation Ltd.	0.98%
Nagarjuna Construction Co. Ltd.	0.96%
JINDAL STEEL & POWER Ltd.	0.91%
RBL Bank Ltd.	0.88%
Others	20.48%



ABOUT THE FUND		PORTFOLIO AS ON 30-Sep-2021		SECTORAL ALLOCATION																				
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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 1.66%		SECURITIES GOVERNMENT SECURITIES 18.71%																				
STRATEGY Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		SECURITIES 6.78% Maharashtra SDL 2031 25/05/2031 3.85% 6.84% Gsec 2022 19/12/2022 2.58% 6.86% Maharashtra SDL 2032 02/06/2032 2.20% 8% GOI Oil Bond 2026 23/03/2026 2.09% 6.87% Maharashtra SDL 2033 19/05/2033 1.93% 6.90% GOI OIL Bond 2026 04/02/2026 1.49% 5.63% Gsec 2026 12/04/2026 1.43% 8.97% Central Government 05/12/2030 1.36% 0% CS 17 DEC 2027 17/12/2027 1.27% 4.48% Gsec 2023 02/11/2023 0.36% Others 0.15%		SECURITIES CORPORATE DEBT 24.13%																				
Fund Manager Details <table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </tbody> </table>		Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	SECURITIES GOVERNMENT SECURITIES 18.71%		SECURITIES GOVERNMENT SECURITIES 18.71%	
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ASSET ALLOCATION <table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>30.00%</td> <td>1.66%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>40.00%</td> <td>70.00%</td> <td>42.84%</td> </tr> <tr> <td>Equities</td> <td>30.00%</td> <td>60.00%</td> <td>55.50%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	30.00%	1.66%	Fixed Income Instruments	40.00%	70.00%	42.84%	Equities	30.00%	60.00%	55.50%	SECURITIES GOVERNMENT SECURITIES 18.71%		SECURITIES GOVERNMENT SECURITIES 18.71%				
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RISK RETURN PROFILE																								

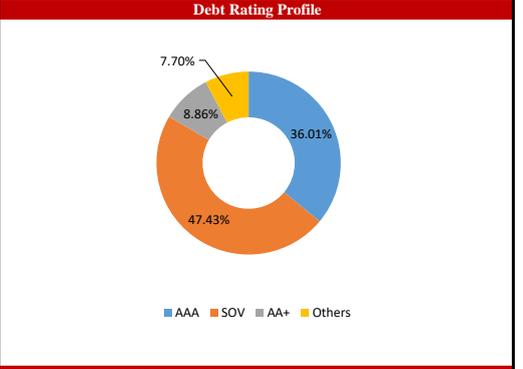
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate 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-Sep-2021	
MONEY MARKET INSTRUMENTS & NCA	4.23%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	46.15%
6.84% Gsec 2022 19/12/2022	12.10%
4.48% Gsec 2023 02/11/2023	5.10%
7.11% GUJARAT SDL 2031 17/03/2031	4.20%
6.78% Maharashtra SDL 2031 25/05/2031	4.10%
6.90% GOI OIL Bond 2026 04/02/2026	3.50%
5.63% Gsec 2026 12/04/2026	3.28%
0% CS 17 DEC 2027 17/12/2027	3.12%
0% CS 12 DEC 2029 12/12/2029	2.67%
6.87% Maharashtra SDL 2033 19/05/2033	2.10%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.79%
Others	4.18%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.23%
Fixed Income Instruments	50.00%	100.00%	95.77%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
CORPORATE DEBT	49.62%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.54%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.33%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.77%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.71%
8.06% Bajaj Finance Ltd. 04/10/2029	4.53%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	3.98%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.51%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.27%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.77%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.23%
Others	5.98%

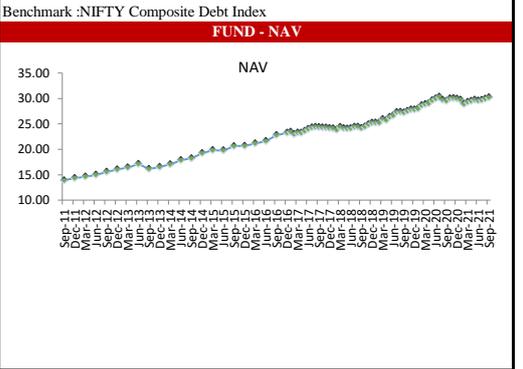
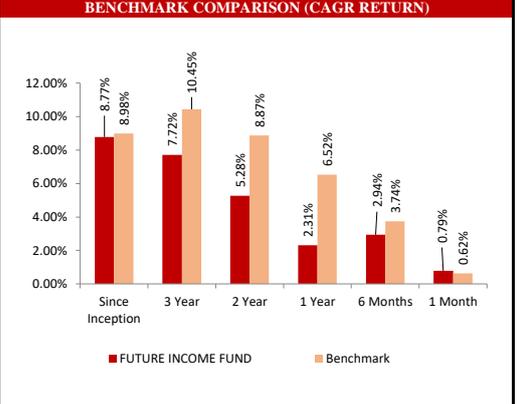


RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

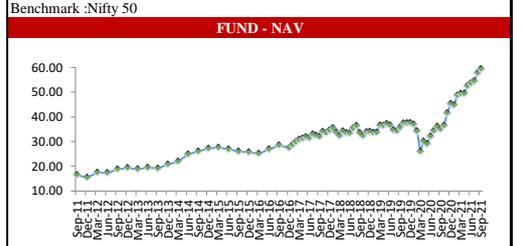
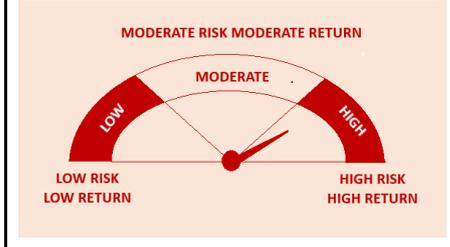
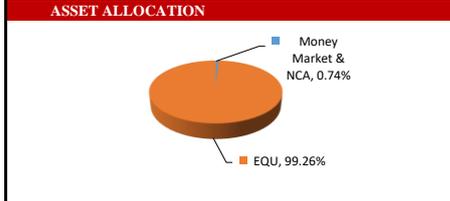
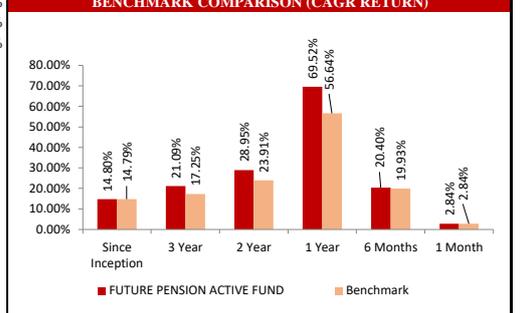
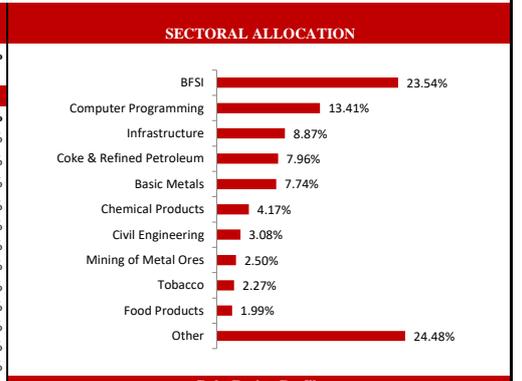
FUND PERFORMANCE as on 30-Sep-2021	
Returns since Publication of NAV	
Absolute Return	201.89%
Simple Annual Return	15.37%
CAGR Return	8.77%

NAV & AUM as on 30-Sep-2021	
NAV	AUM (In Lakhs)
30.1889	12,164.80



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%	0.74%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.26%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 30-Sep-2021			
Returns since Publication of NAV			
Absolute Return	493.60%		
Simple Annual Return	38.25%		
CAGR Return	14.80%		
NAV & AUM as on 30-Sep-2021			
NAV	AUM (In Lakhs)		
59.3599	889.09		

PORTFOLIO AS ON 30-Sep-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.74%
SECURITIES	
EQUITY	99.26%
Kotak Mahindra MF - Kotak Banking ETF	8.21%
Reliance ETF Bank BeES	6.14%
Infosys Technologies Ltd.	6.07%
ICICI Bank Ltd.	4.69%
HDFC Ltd.	4.62%
TATA Consultancy Services Ltd.	4.57%
Bharti Airtel Ltd.	4.50%
Tata Steel Ltd.	4.12%
HDFC Bank Ltd.	3.78%
Reliance Industries Ltd. Right Issue Partly Paid	3.48%
Reliance Industries Ltd.	3.30%
Larsen & Toubro Ltd.	3.08%
Hindustan Unilever Ltd.	2.40%
ITC Ltd.	2.27%
Kotak Mahindra Bank Ltd.	1.83%
HCL Technologies Ltd.	1.81%
Adani Ports & Special Economic Zone Ltd.	1.75%
Indian Metals & Ferro Alloys Ltd.	1.27%
STEEL AUTHORITY OF INDIA Ltd.	1.24%
State Bank of India	1.24%
Vedanta Ltd.	1.23%
Bharat Petroleum Corporation Ltd.	1.18%
Nagarjuna Construction Co. Ltd.	1.15%
Axis Bank Ltd.	1.14%
JINDAL STEEL & POWER Ltd.	1.13%
Others	23.09%



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%	0.96%
Fixed Income Instruments	30.00%	80.00%	33.33%
Equities	20.00%	70.00%	65.71%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION 20th October 2008			
FUND PERFORMANCE as on 30-Sep-2021			
Returns since Publication of NAV			
Absolute Return	380.46%		
Simple Annual Return	29.48%		
CAGR Return	12.93%		
NAV as on 30-Sep-2021 48.0462			
NAV & AUM as on 30-Sep-2021			
NAV	AUM (In Lakhs)		
48.0462	237.52		
Modified Duration (In Years) 4.08			
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Sep-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.96%
SECURITIES	
GOVERNMENT SECURITIES	24.09%
8% GOI Oil Bond 2026 23/03/2026	6.83%
6.84% Gsec 2022 19/12/2022	6.52%
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	2.17%
7.25% GUJARAT SDL 2027 12/07/2027	0.13%
SECURITIES	
CORPORATE DEBT	9.24%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	4.78%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.46%
SECURITIES	
EQUITY	65.71%
Reliance ETF Bank BeES	5.66%
ICICI Bank Ltd.	4.08%
Infosys Technologies Ltd.	3.75%
HDFC Bank Ltd.	3.71%
Bharti Airtel Ltd.	3.02%
TATA Consultancy Services Ltd.	2.94%
HDFC Ltd.	2.90%
Reliance Industries Ltd. Right Issue Partly Paid	2.82%
Tata Steel Ltd.	2.66%
Reliance Industries Ltd.	1.93%
Larsen & Toubro Ltd.	1.91%
Kotak Mahindra Bank Ltd.	1.81%
Hindustan Unilever Ltd.	1.57%
ITC Ltd.	1.47%
HCL Technologies Ltd.	1.23%
Adani Ports & Special Economic Zone Ltd.	1.10%
State Bank of India	1.01%
Indian Metals & Ferro Alloys Ltd.	0.99%
Vedanta Ltd.	0.93%
Kotak Mahindra MF - Kotak Banking ETF	0.88%
Axis Bank Ltd.	0.84%
STEEL AUTHORITY OF INDIA Ltd.	0.76%
Bandhan Bank Ltd.	0.74%
Bharat Petroleum Corporation Ltd.	0.72%
Nagarjuna Construction Co. Ltd.	0.71%
Others	15.58%

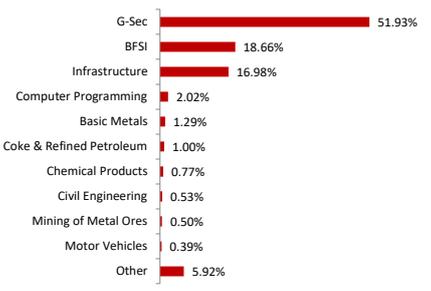
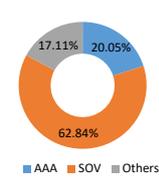
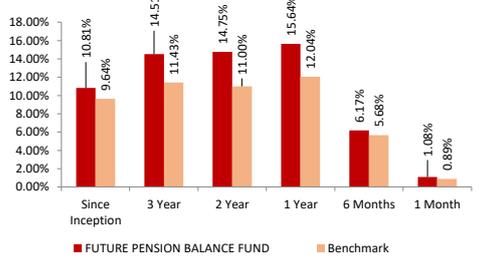
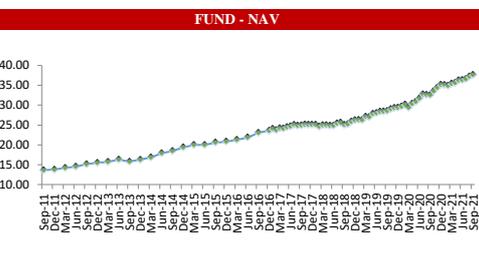
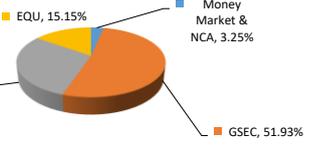
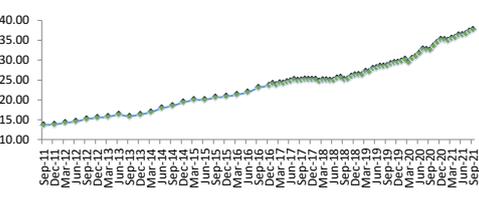
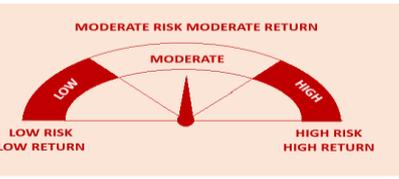
SECTORAL ALLOCATION	
G-Sec	24.09%
BFSI	23.02%
Infrastructure	10.53%
Computer Programming	8.62%
Coke & Refined Petroleum	5.47%
Basic Metals	4.99%
Chemical Products	3.05%
Mining of Metal Ores	1.92%
Civil Engineering	1.91%
Tobacco	1.47%
Other	14.93%

Debt Rating Profile	
AAA	27.80%
SOV	72.20%

BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	12.93%
3 Year	12.94%
2 Year	18.28%
1 Year	15.26%
6 Months	23.59%
1 Month	19.07%
Benchmark	44.43%
Benchmark	36.12%
Benchmark	14.26%
Benchmark	13.69%
Benchmark	1.86%
Benchmark	2.00%

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

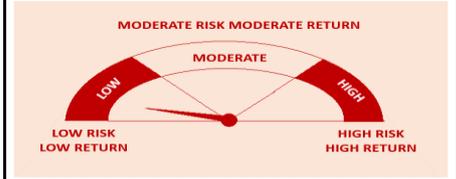
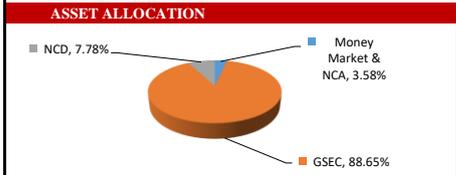
FUND - NAV	
Sep-11	15.00
Dec-11	15.00
Mar-12	15.00
Jun-12	15.00
Sep-12	15.00
Dec-12	15.00
Mar-13	15.00
Jun-13	15.00
Sep-13	15.00
Dec-13	15.00
Mar-14	15.00
Jun-14	15.00
Sep-14	15.00
Dec-14	15.00
Mar-15	15.00
Jun-15	15.00
Sep-15	15.00
Dec-15	15.00
Mar-16	15.00
Jun-16	15.00
Sep-16	15.00
Dec-16	15.00
Mar-17	15.00
Jun-17	15.00
Sep-17	15.00
Dec-17	15.00
Mar-18	15.00
Jun-18	15.00
Sep-18	15.00
Dec-18	15.00
Mar-19	15.00
Jun-19	15.00
Sep-19	15.00
Dec-19	15.00
Mar-20	15.00
Jun-20	15.00
Sep-20	15.00
Dec-20	15.00
Mar-21	15.00
Jun-21	15.00
Sep-21	15.00

ABOUT THE FUND				PORTFOLIO AS ON 30-Sep-2021		SECTORAL ALLOCATION																																										
OBJECTIVE Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 3.25%		SECURITIES HOLDINGS GOVERNMENT SECURITIES 51.93%																																										
Fund Manager Details <table border="1"> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </table>				Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	SECURITIES HOLDINGS 6.87% Maharashtra SDL 2033 19/05/2033 17.74% 8.68% Tamil Nadu SDL 2028 10/10/2028 9.54% 4.48% Gsec 2023 02/11/2023 4.96% 7.92% West Bengal SDL 15/03/2027 4.58% 8% GOI Oil Bond 2026 23/03/2026 3.83% 6.53% TAMIL NADU SDL 2031 06/01/2031 3.50% 8.15% Tamil Nadu SDL 2028 09/05/2028 3.47% 8.15% Tamil Nadu SDL 2025 13/11/2025 2.32% 8.70% Gujarat SDL 2028 19/09/2028 1.99%		SECTORAL ALLOCATION  <table border="1"> <tr><td>G-Sec</td><td>51.93%</td></tr> <tr><td>BFSI</td><td>18.66%</td></tr> <tr><td>Infrastructure</td><td>16.98%</td></tr> <tr><td>Computer Programming</td><td>2.02%</td></tr> <tr><td>Basic Metals</td><td>1.29%</td></tr> <tr><td>Coke & Refined Petroleum</td><td>1.00%</td></tr> <tr><td>Chemical Products</td><td>0.77%</td></tr> <tr><td>Civil Engineering</td><td>0.53%</td></tr> <tr><td>Mining of Metal Ores</td><td>0.50%</td></tr> <tr><td>Motor Vehicles</td><td>0.39%</td></tr> <tr><td>Other</td><td>5.92%</td></tr> </table>		G-Sec	51.93%	BFSI	18.66%	Infrastructure	16.98%	Computer Programming	2.02%	Basic Metals	1.29%	Coke & Refined Petroleum	1.00%	Chemical Products	0.77%	Civil Engineering	0.53%	Mining of Metal Ores	0.50%	Motor Vehicles	0.39%	Other	5.92%
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FUND PERFORMANCE as on 30-Sep-2021 Returns since Publication of NAV				ASSET ALLOCATION  <table border="1"> <tr><td>EQU, 15.15%</td></tr> <tr><td>Money Market & NCA, 3.25%</td></tr> <tr><td>NCD, 29.67%</td></tr> <tr><td>GSEC, 51.93%</td></tr> </table>		EQU, 15.15%	Money Market & NCA, 3.25%	NCD, 29.67%	GSEC, 51.93%	FUND - NAV 																																						
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Modified Duration (In Years) 5.17				MODERATE RISK MODERATE RETURN 																																												

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%	3.58%
Fixed Income Instruments	0.00%	100.00%	96.42%
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-Sep-2021			
Returns since Publication of NAV			
Absolute Return	222.20%		
Simple Annual Return	17.22%		
CAGR Return	9.49%		

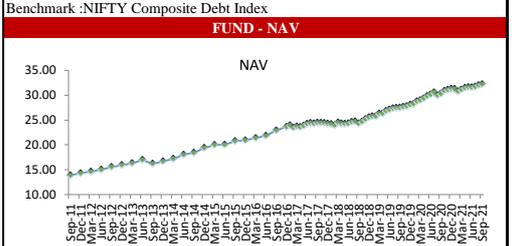
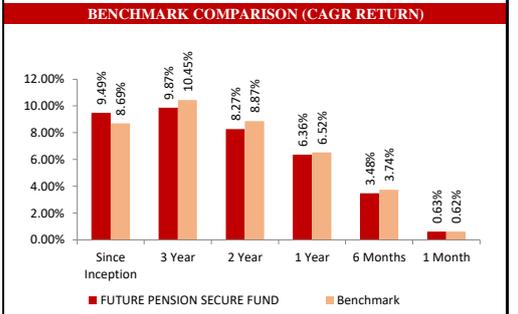
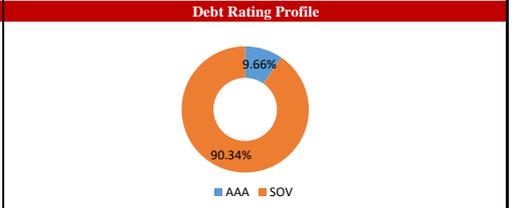
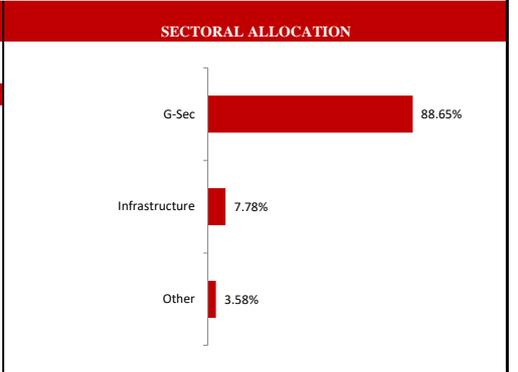
NAV & AUM as on 30-Sep-2021	
NAV	AUM (In Lakhs)
32.2199	73.29

Modified Duration (In Years)
4.79



PORTFOLIO AS ON 30-Sep-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 3.58%	
SECURITIES HOLDINGS	
GOVERNMENT SECURITIES 88.65%	
6.90% GOI OIL Bond 2026 04/02/2026	17.02%
0% CS 17 DEC 2027 17/12/2027	14.00%
4.48% Gsec 2023 02/11/2023	13.66%
6.87% Maharashtra SDL 2033 19/05/2033	13.66%
6.78% Maharashtra SDL 2031 25/05/2031	10.90%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.43%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.59%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.98%
8.24% Maharashtra SDL 2024 24/12/2024	2.97%
7.25% GUJARAT SDL 2027 12/07/2027	1.43%

SECURITIES	HOLDINGS
CORPORATE DEBT 7.78%	
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.78%



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%	7.55%
Fixed Income Instruments	25.00%	100.00%	92.45%
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-Sep-2021

Returns since Publication of NAV

Absolute Return	181.16%
Simple Annual Return	13.79%
CAGR Return	8.19%

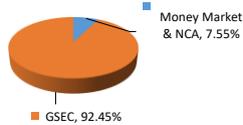
NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
28.1157	3,986.32

Modified Duration (In Years)

2.74

ASSET ALLOCATION



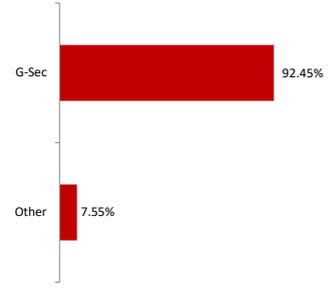
PORTFOLIO AS ON 30-Sep-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA 7.55%

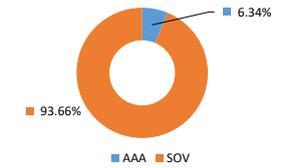
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	92.45%
6.90% GOI OIL Bond 2026 04/02/2026	18.60%
6.84% Gsec 2022 19/12/2022	11.01%
5.09% Gsec 2022 13/04/2022	8.21%
8.24% Maharashtra SDL 2024 24/12/2024	8.01%
8.9% Tamil Nadu SDL 20/09/2022	7.89%
4.48% Gsec 2023 02/11/2023	7.41%
7.11% GUJARAT SDL 2031 17/03/2031	5.12%
8.15% Tamil Nadu SDL 2025 13/11/2025	5.07%
6.53% TAMIL NADU SDL 2031 06/01/2031	4.95%
8.89% Andhra Pradesh SDL 2022 20/09/2022	3.95%
Others	12.23%

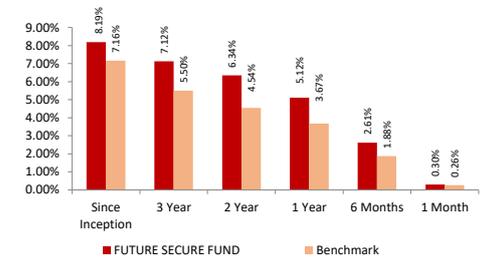
SECTORAL ALLOCATION



Debt Rating Profile

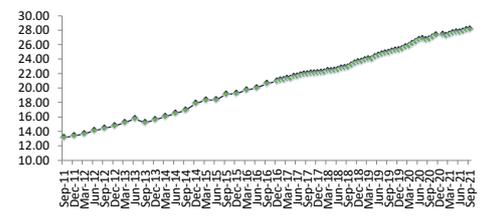


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.32%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.68%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

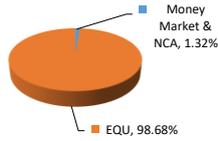
FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	102.56%
Simple Annual Return	36.31%
CAGR Return	28.39%

NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
20.2564	2,567.61

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2021

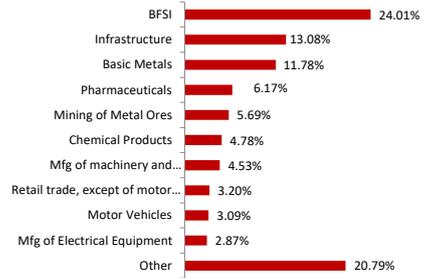
MONEY MARKET INSTRUMENTS & NCA 1.32%

SECURITIES HOLDINGS

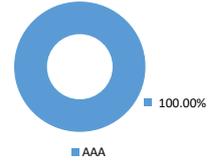
EQUITY 98.68%

Tata Steel Ltd.	4.30%
Indian Metals & Ferro Alloys Ltd.	3.26%
STEEL AUTHORITY OF INDIA Ltd.	2.83%
National Aluminium Company Ltd.	2.78%
BEML Ltd.	2.62%
RBL Bank Ltd.	2.55%
Nagarjuna Construction Co. Ltd.	2.44%
Vedanta Ltd.	2.43%
Bandhan Bank Ltd.	2.38%
Gujarat State Petronet Ltd.	2.17%
Mahindra & Mahindra Financial Services Ltd.	2.02%
Navin Fluorine International Ltd.	1.94%
JINDAL STEEL & POWER Ltd.	1.87%
CESC Ltd.	1.87%
Crompton Greaves Consumer Electricals Ltd.	1.87%
MTAR Technologies Ltd.	1.85%
Adani Ports & Special Economic Zone Ltd.	1.84%
AU Small Finance Bank Ltd.	1.84%
Aurobindo Pharma Ltd.	1.83%
NOCIL Ltd.	1.74%
Bata India Ltd.	1.66%
Cholamandalam Investment and Finance Company Ltd.	1.59%
Ashok Leyland Ltd.	1.56%
Aavas Financiers Ltd.	1.55%
TVS Motor Company Ltd.	1.53%
Others	44.36%

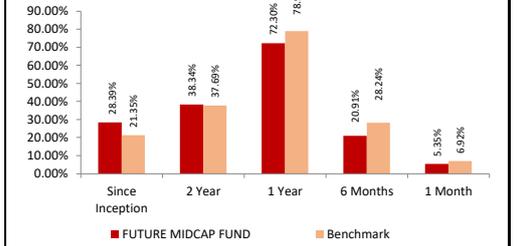
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Midcap 100 Index

FUND - NAV

