
**FUTURE GENERALI**  
 TOTAL INSURANCE SOLUTIONS

PERFORMANCE AT A GLANCE

INDIVIDUAL	Future Secure			Future Income			Future Balance			Future Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	167.91%	14.03%	8.58%	203.40%	16.99%	9.72%	125.65%	10.50%	7.04%	142.83%	11.93%	7.69%

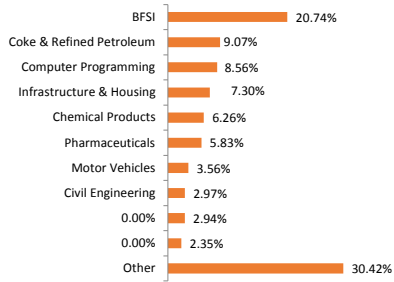
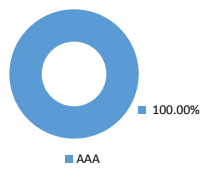
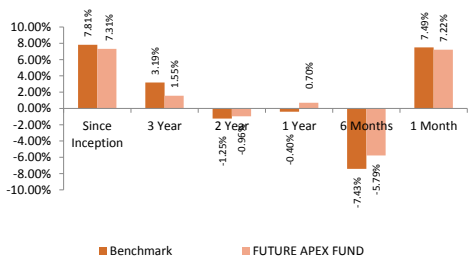
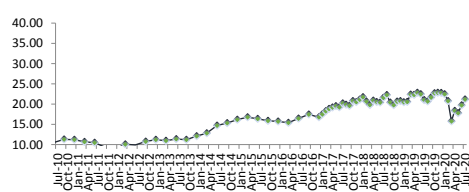
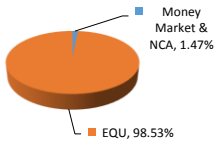
INDIVIDUAL	Future Pension Secure			Future Pension Balance			Future Pension Growth			Future Pension Active		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	205.59%	17.52%	9.99%	227.30%	19.37%	10.63%	229.65%	19.57%	10.70%	243.06%	20.71%	11.07%

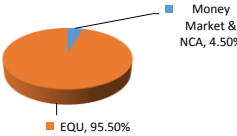
	Future Group Secure Fund			INDIVIDUAL	Future Dynamic Growth					Future Midcap Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR			Absolute Return	Simple Annual Return	CAGR
Since Inception	31.97%	19.78%	18.72%	Since Inception	95.65%	8.91%	6.45%			Since Inception	10.97%	6.58% 6.44%

	INDIVIDUAL	Future NAV Guarantee Fund			
		Absolute Return	Simple Annual Return	CAGR	
		Absolute Return	69.21%	6.80%	


INDIVIDUAL	Future Apex			INDIVIDUAL	Future Opportunity Fund				Group Income Fund		
	Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR		Absolute Return	Simple Annual Return	CAGR
Since Inception	111.53%	10.51%	7.31%	Since Inception	67.72%	6.85%	5.37%	Since Inception	8.69%	19.08%	18.52%

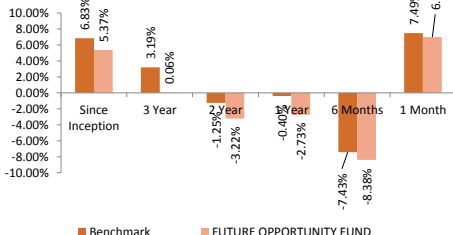
Group	Future Group Balance			Future Group Maximise		
	Absolute Return	Simple Annual Return	CAGR	Absolute Return	Simple Annual Return	CAGR
Since Inception	135.93%	12.98%	8.54%	10.97%	6.58%	6.44%

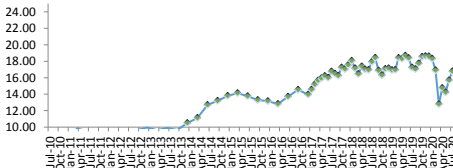
ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020		SECTORAL ALLOCATION	
<b>OBJECTIVE</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>	<b>SECTORAL ALLOCATION</b>	
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments. The risk profile of the fund is high.				<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.47%</b>		
<b>Fund Manager Details</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
<b>Fund Manager</b>				<b>EQUITY</b>	<b>98.53%</b>		
<b>No. Of Funds Managed</b>				HDFC Ltd.	4.95%		
<b>Equity</b>				ICICI Bank Ltd.	4.55%		
<b>Debt</b>				Reliance ETF Bank BeES	4.15%		
<b>Hybrid</b>				Kotak Mahindra MF - Kotak Banking ETF	4.11%		
<b>Niraj Kumar</b>				TATA Consultancy Services Ltd.	4.05%		
<b>Srijan Sinha</b>				Hindustan Unilever Ltd.	3.82%	<b>BENCHMARK COMPARISON (CAGR RETURN)</b> 	
<b>Min.</b>				Reliance Industries Ltd.	3.80%		
<b>Max.</b>				Infosys Technologies Ltd.	3.75%		
<b>Actual</b>				Bharti Airtel Ltd.	3.36%		
<b>Composition</b>				Kotak Mahindra Bank Ltd.	3.17%	<b>FUND - NAV</b> 	
<b>Cash and Money Market</b>				HDFC Bank Ltd.	3.11%		
<b>Fixed Income Instruments</b>				Larsen & Toubro Ltd.	2.59%		
<b>Equities</b>				Reliance Industries Ltd. Right Issue Partly Paid	2.26%		
<b>RISK RETURN PROFILE</b>				Sun Pharmaceuticals Industries Ltd.	2.06%	<b>NAV as on 31-Jul-2020</b> 21.1533	
<b>Risk</b>				ITC Ltd.	1.93%		
<b>Return</b>				Asian Paints Ltd.	1.87%		
<b>DATE OF INCEPTION</b>				Bharat Petroleum Corporation Ltd.	1.62%		
<b>23rd December 2009</b>				Bata India Ltd.	1.52%	<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b> 5,281.77	
<b>FUND PERFORMANCE as on 31-Jul-2020</b>				Dabur India Limited	1.42%		
<b>Returns since Publication of NAV</b>				Ajanta Pharma Ltd.	1.29%		
<b>Absolute Return</b>				Maruti Suzuki India Ltd.	1.28%		
<b>Simple Annual Return</b>				City Union Bank Ltd.	1.12%		
<b>CAGR Return</b>				United Spirits Ltd.	1.11%		
<b>NAV as on 31-Jul-2020</b>				Aurobindo Pharma Ltd.	1.11%		
<b>21.1533</b>				Minda Corporation Ltd.	1.11%		
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b>				Others	33.44%	<b>Benchmark :Nifty 50</b>	
<b>5,281.77</b>							
<b>ASSET ALLOCATION</b>							

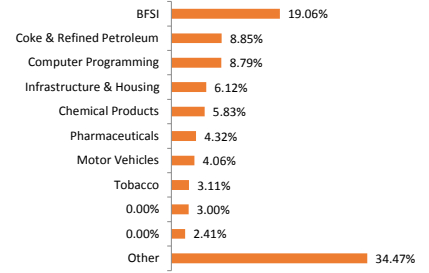
ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020				
OBJECTIVE				SECURITIES	HOLDINGS			
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.				MONEY MARKET INSTRUMENTS & NCA				
				4.50%				
				SECURITIES				HOLDINGS
				EQUITY				95.50%
				Kotak Mahindra MF - Kotak Banking ETF				5.79%
				Reliance Industries Ltd.				5.24%
				HDFC Ltd.				4.70%
				Infosys Technologies Ltd.				4.60%
				ICICI Bank Ltd.				4.31%
				Hindustan Unilever Ltd.				3.43%
				TATA Consultancy Services Ltd.				3.43%
				Bharti Airtel Ltd.				3.34%
				Reliance ETF Bank BeES				3.28%
				Kotak Mahindra Bank Ltd.				3.28%
				ITC Ltd.				3.11%
				HDFC Bank Ltd.				2.68%
				Larsen & Toubro Ltd.				2.65%
				Sun Pharmaceuticals Industries Ltd.				1.88%
				Asian Paints Ltd.				1.84%
				Bata India Ltd.				1.52%
				Maruti Suzuki India Ltd.				1.42%
				Reliance Industries Ltd. Right Issue Partly Paid				1.27%
				NMDC Ltd.				1.19%
				Tata Steel Ltd.				1.18%
				Dabur India Limited				1.15%
				Tata Nifty Private Bank Exchange Traded Fund				1.12%
				Ajanta Pharma Ltd.				1.10%
				Titan Company Ltd.				1.09%
				UltraTech Cement Ltd.				1.05%
Others				29.83%				
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%	4.50%					
Fixed Income Instruments	0.00%	15.00%	0.00%					
Equities	80.00%	100.00%	95.50%					
RISK RETURN PROFILE								
Risk			High					
Return			High					
DATE OF INCEPTION								
9th September 2010								
FUND PERFORMANCE as on 31-Jul-2020								
Returns since Publication of NAV								
Absolute Return				67.72%				
Simple Annual Return				6.85%				
CAGR Return				5.37%				
NAV as on 31-Jul-2020								
16.7722								
AUM as on 31-Jul-2020 (Rs. In Lakhs)								
7,656.02								
ASSET ALLOCATION								
								

SECTORAL ALLOCATION	
BFSI	19.06%
Coke & Refined Petroleum	8.85%
Computer Programming	8.79%
Infrastructure & Housing	6.12%
Chemical Products	5.83%
Pharmaceuticals	4.32%
Motor Vehicles	4.06%
Tobacco	3.11%
0.00%	3.00%
0.00%	2.41%
Other	34.47%

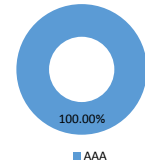
Debt Rating Profile	
	
■ AAA	

BENCHMARK COMPARISON (CAGR RETURN)	
	
■ Benchmark	■ FUTURE OPPORTUNITY FUND

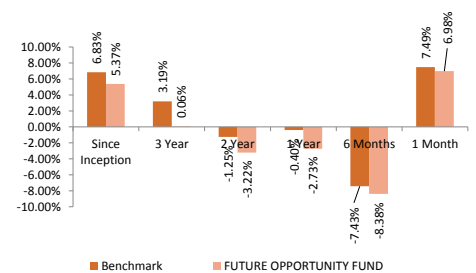
Benchmark :Nifty 50	
FUND - NAV	
	



Debt Rating Profile

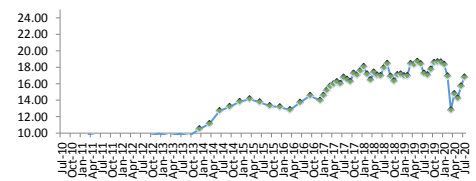


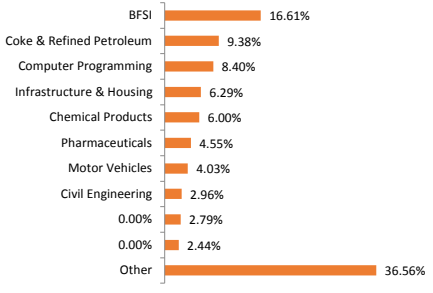
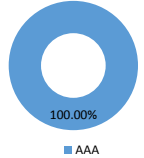
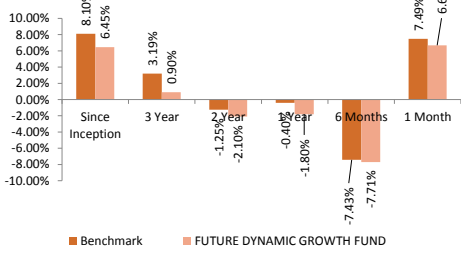
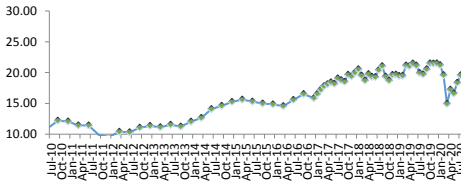
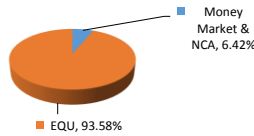
BENCHMARK COMPARISON (CAGR RETURN)

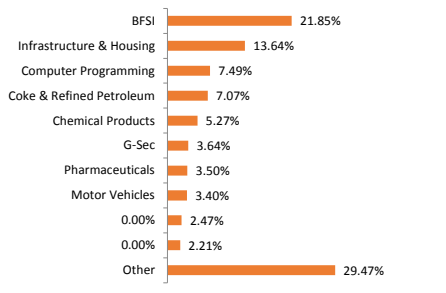
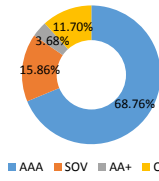
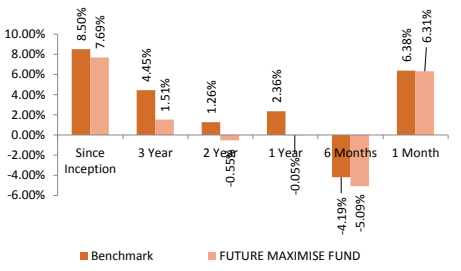
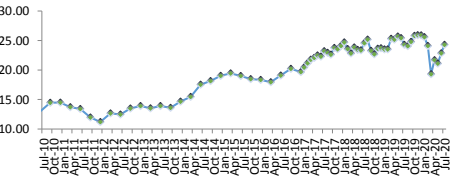
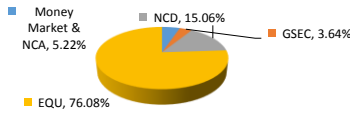


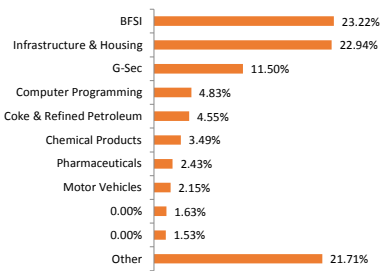
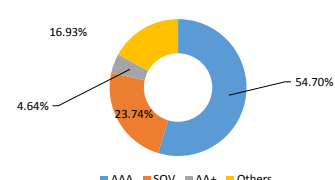
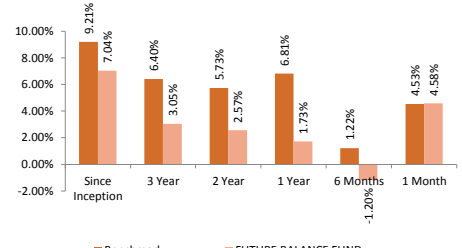
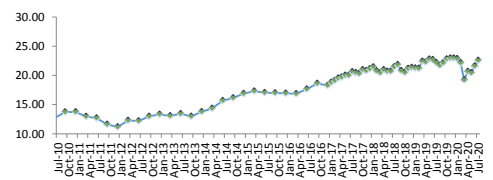
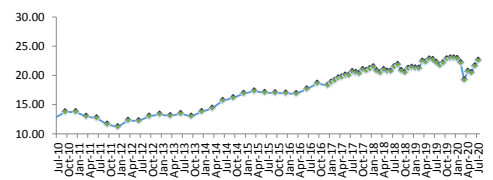
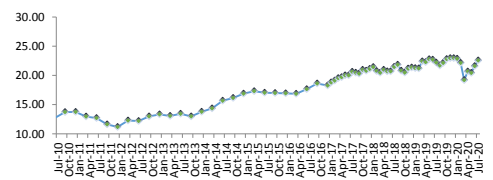
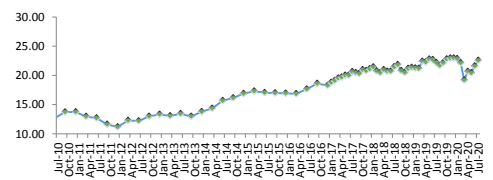
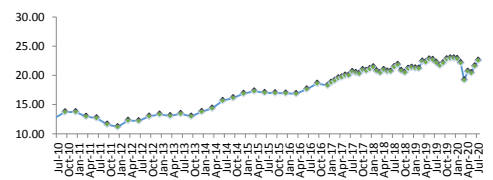
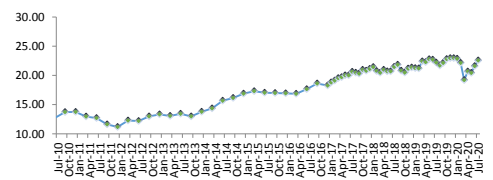
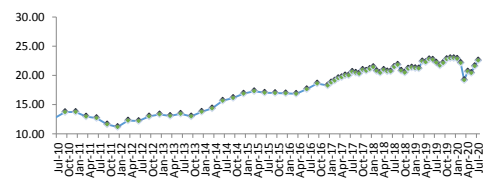
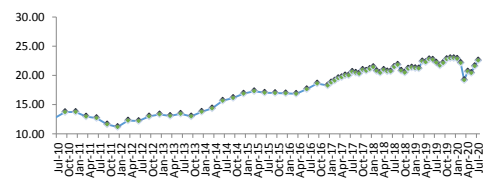
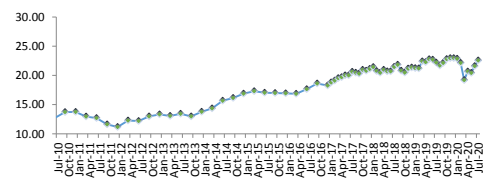
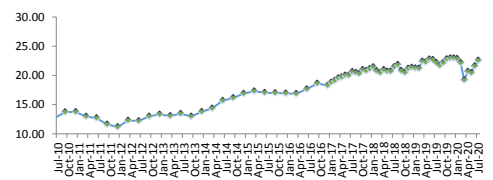
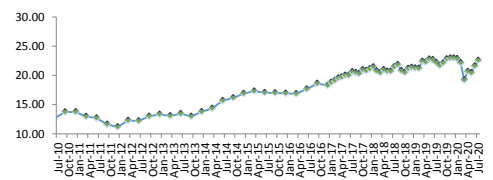
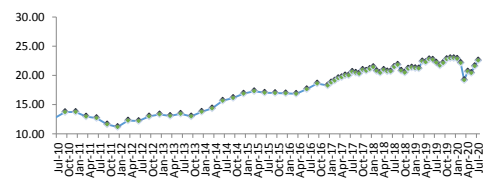
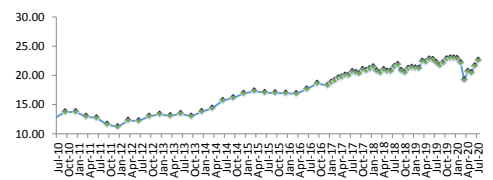
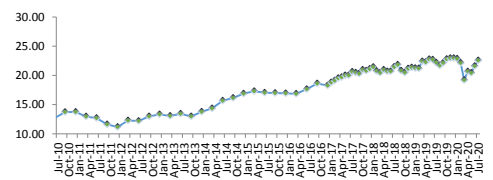
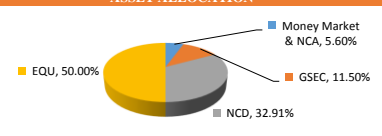
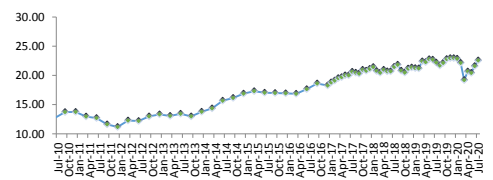
Benchmark :Nifty 50

FUND - NAV

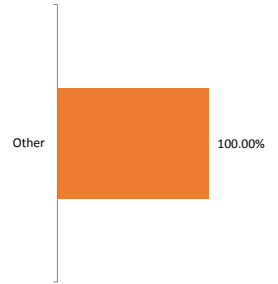


ABOUT THE FUND		PORTFOLIO AS ON 31-Jul-2020		SECTORAL ALLOCATION	
<b>OBJECTIVE</b> To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.		<b>SECURITIES</b>	<b>HOLDINGS</b>	<b>SECTORAL ALLOCATION</b>	
<b>STRATEGY</b> Investment in equities and debt instruments.		<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.42%</b>		
<b>Fund Manager Details</b>		<b>SECURITIES</b>	<b>HOLDINGS</b>	<b>Debt Rating Profile</b>	
Fund Manager	No. Of Funds Managed	<b>EQUITY</b>	<b>93.58%</b>		
	Equity	Kotak Mahindra MF - Kotak Banking ETF	7.99%	<b>BENCHMARK COMPARISON (CAGR RETURN)</b>	
	Debt	Reliance Industries Ltd.	6.76%		
	Hybrid	HDFC Ltd.	4.67%	<b>FUND - NAV</b>	
Niraj Kumar	5	ICICI Bank Ltd.	4.44%		
Srijan Sinha	5	Infosys Technologies Ltd.	4.44%		
		Hindustan Unilever Ltd.	3.61%		
		Reliance ETF Bank BeES	3.56%		
		Bharti Airtel Ltd.	3.25%		
		TATA Consultancy Services Ltd.	3.20%		
		ITC Ltd.	2.79%		
		Kotak Mahindra Bank Ltd.	2.68%		
		Larsen & Toubro Ltd.	2.56%		
		HDFC Bank Ltd.	2.48%		
		Asian Paints Ltd.	1.84%		
		Sun Pharmaceuticals Industries Ltd.	1.84%		
		Maruti Suzuki India Ltd.	1.36%		
		Bata India Ltd.	1.29%		
		Ajanta Pharma Ltd.	1.24%		
		Dabur India Limited	1.17%		
		NMDC Ltd.	1.16%		
		Tata Steel Ltd.	1.12%		
		Titan Company Ltd.	1.07%		
		UltraTech Cement Ltd.	1.06%		
		Nestle India Ltd.	0.99%		
		United Spirits Ltd.	0.94%		
		Others	26.09%		
<b>ASSET ALLOCATION</b>					
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>		
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	6.42%		
Equities	0.00%	100.00%	93.58%		
<b>RISK RETURN PROFILE</b>					
Risk			High		
Return			High		
<b>DATE OF INCEPTION</b>					
12th October 2009					
<b>FUND PERFORMANCE as on 31-Jul-2020</b>					
Returns since Publication of NAV					
Absolute Return			95.65%		
Simple Annual Return			8.91%		
CAGR Return			6.45%		
<b>NAV as on 31-Jul-2020</b>					
19.5650					
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b>					
784.31					
<b>ASSET ALLOCATION</b>					
					

ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020		SECTORAL ALLOCATION	
<b>OBJECTIVE</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
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.				<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.22%</b>		
<b>STRATEGY</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
Investment in a spread of equities. Diversification by sector, industry and risk.				<b>GOVERNMENT SECURITIES</b>	<b>3.64%</b>		
<b>Fund Manager Details</b>				6.90% GOI OIL Bond 2026 04/02/2026	1.56%	<b>BENCHMARK COMPARISON (CAGR RETURN)</b> 	
				8.15% Tamil Nadu SDL 2025 13/11/2025	1.23%		
				8.15% MAHARASHTRA SDL 2025 26/11/2025	0.55%	<b>FUND - NAV</b> 	
				8.63% Tamil Nadu SDL 09/01/2023	0.30%		
				<b>SECURITIES</b>		<b>HOLDINGS</b>	
				<b>CORPORATE DEBT</b>		<b>15.06%</b>	
<b>ASSET ALLOCATION</b>				10.63% IOT Utkal Energy Services Ltd. 20/09/2028	3.55%		
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>	7.75% L&T Finance Limited 2025 10/07/2025	3.17%		
Cash and Money Market	0.00%	40.00%	5.22%	7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.30%		
Fixed Income Instruments	10.00%	50.00%	18.71%	8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.36%		
Equities	50.00%	90.00%	76.08%	8.37% REC Ltd. 07/12/2028	1.25%		
<b>RISK RETURN PROFILE</b>				10.90% AU SFB Lower Tier II Bonds 30/05/2025	1.02%		
<b>Risk</b>			<b>High</b>	9.00% Shriram Transport Finance Company Ltd. 28/03/2028	0.85%		
<b>Return</b>			<b>High</b>	8.80% LIC Housing Finance Ltd. 25/01/2029	0.71%		
				8.00% IREDA 24/09/2029	0.54%		
				9.98% IL&FS Financial Services Ltd. 05/12/2021	0.31%		
<b>DATE OF INCEPTION</b>				<b>SECURITIES</b>		<b>HOLDINGS</b>	
18th July 2008				<b>EQUITY</b>		<b>76.08%</b>	
<b>FUND PERFORMANCE as on 31-Jul-2020</b>				Kotak Mahindra MF - Kotak Banking ETF		4.82%	
Returns since Publication of NAV				Infosys Technologies Ltd.		4.03%	
Absolute Return			142.83%	HDFC Ltd.		4.01%	
Simple Annual Return			11.93%	Reliance Industries Ltd.		3.88%	
CAGR Return			7.69%	ICICI Bank Ltd.		3.67%	
<b>NAV as on 31-Jul-2020</b>				Hindustan Unilever Ltd.		3.28%	
24.2835				TATA Consultancy Services Ltd.		2.83%	
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b>				Bharti Airtel Ltd.		2.79%	
8,143.75				Kotak Mahindra Bank Ltd.		2.71%	
<b>Modified Duration (In Years)</b>				Reliance ETF Bank BeES		2.51%	
3.66				ITC Ltd.		2.47%	
<b>ASSET ALLOCATION</b>				HDFC Bank Ltd.		2.30%	
				Larsen & Toubro Ltd.		2.21%	
				Asian Paints Ltd.		1.52%	
				Sun Pharmaceuticals Industries Ltd.		1.45%	
				Reliance Industries Ltd. Right Issue Partly Paid		1.29%	
				Bata India Ltd.		1.28%	
				Maruti Suzuki India Ltd.		1.26%	
				Tata Steel Ltd.		1.04%	
				NMDC Ltd.		0.99%	
				Titan Company Ltd.		0.93%	
				UltraTech Cement Ltd.		0.93%	
				Dabur India Limited		0.92%	
				Tata Nifty Private Bank Exchange Traded Fund		0.85%	
				Ajanta Pharma Ltd.		0.83%	
				Others		21.29%	

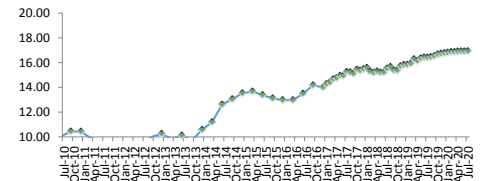
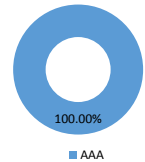
ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020		SECTORAL ALLOCATION	
<b>OBJECTIVE</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.				<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.60%</b>		
<b>STRATEGY</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.				<b>GOVERNMENT SECURITIES</b>	<b>11.50%</b>		
<b>Fund Manager Details</b>				7.57% Gsec 2033 17/06/2033	3.26%		
Fund Manager	No. Of Funds Managed	Equity	Debt	8% GOI Oil Bond 2026 23/03/2026	2.45%		
Niraj Kumar	5	4	7	7.4% Central Government 09/09/2035	1.80%		
Srijan Sinha	5	0	7	6.90% GOI OIL Bond 2026 04/02/2026	1.73%		
Yahya Bookwala	0	4	7	8.97% Central Government 05/12/2030	1.60%		
				7.72% Gsec 2049 15/06/2049	0.48%		
				7.92% West Bengal SDL 15/03/2027	0.18%		
<b>ASSET ALLOCATION</b>				<b>SECURITIES</b>	<b>HOLDINGS</b>		
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>	<b>CORPORATE DEBT</b>	<b>32.91%</b>		
Cash and Money Market	0.00%	30.00%	5.60%	10.63% IOT Utkal Energy Services Ltd. 20/09/2028	7.05%		
Fixed Income Instruments	40.00%	70.00%	44.40%	10.75% Reliance Capital Ltd. 12/08/2021	5.50%		
Equities	30.00%	60.00%	50.00%	7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	3.59%		
<b>RISK RETURN PROFILE</b>				7.75% L&T Finance Limited 2025 10/07/2025	3.16%		
Risk			Moderate	7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	3.05%		
Return			High	9.00% Shriram Transport Finance Company Ltd. 28/03/2028	2.25%		
<b>DATE OF INCEPTION</b>				8.75% Indiabulls Housing Finance Ltd. 24/09/2021	2.04%		
18th July 2008				8.80% LIC Housing Finance Ltd. 25/01/2029	1.89%		
<b>FUND PERFORMANCE as on 31-Jul-2020</b>				8.55% Housing Development Finance Corporation Ltd. 27/03/2029	1.86%		
Returns since Publication of NAV				8.00% IREDA 24/09/2029	0.90%		
Absolute Return			125.65%	Others	1.62%		
Simple Annual Return			10.50%				
CAGR Return			7.04%				
<b>NAV as on 31-Jul-2020</b>							
22.5654							
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b>							
6,133.21							
<b>Modified Duration (In Years)</b>							
4.17							
<b>ASSET ALLOCATION</b>							
							

## SECTORAL ALLOCATION



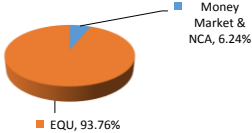
A 3D pie chart with a single blue slice representing 100% of the total. A legend to the right of the chart shows a blue square followed by the text 'Money Market & NCA, 100.00%'.

Category	Percentage
Money Market & NCA	100.00%

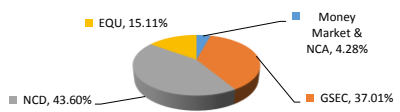






ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020	
<b>OBJECTIVE</b> Provision of high expected returns with a high probability of negative return.				<b>SECURITIES</b>	
<b>Fund Manager Details</b>				<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
Fund Manager		No. Of Funds Managed		<b>HOLDINGS</b>	
	Equity	Debt	Hybrid	<b>EQUITY</b>	
Niraj Kumar	5	4	7	<b>93.76%</b>	
Srijan Sinha	5	0	7	Kotak Mahindra MF - Kotak Banking ETF	
<b>ASSET ALLOCATION</b>				Reliance Industries Ltd.	
Composition		Min.	Max.	HDFC Ltd.	
Cash and Money Market	0.00%	40.00%	6.24%	ICICI Bank Ltd.	
Fixed Income Instruments	0.00%	40.00%	0.00%	Infosys Technologies Ltd.	
Equities	60.00%	100.00%	93.76%	Hindustan Unilever Ltd.	
<b>RISK RETURN PROFILE</b>				Reliance ETF Bank BeES	
Risk	High			TATA Consultancy Services Ltd.	
Return	High			Bharti Airtel Ltd.	
<b>DATE OF INCEPTION</b>				Kotak Mahindra Bank Ltd.	
20th October 2008				ITC Ltd.	
<b>FUND PERFORMANCE as on 31-Jul-2020</b>				Larsen & Toubro Ltd.	
Returns since Publication of NAV				HDFC Bank Ltd.	
Absolute Return		243.06%		Asian Paints Ltd.	
Simple Annual Return		20.71%		Sun Pharmaceuticals Industries Ltd.	
CAGR Return		11.07%		Maruti Suzuki India Ltd.	
<b>NAV as on 31-Jul-2020</b>				Bata India Ltd.	
34.3060				Ajanta Pharma Ltd.	
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b>				Tata Steel Ltd.	
712.42				Dabur India Limited	
<b>ASSET ALLOCATION</b>				NMDC Ltd.	
				UltraTech Cement Ltd.	
				Titan Company Ltd.	
				City Union Bank Ltd.	
				Nestle India Ltd.	
				Others	
				26.47%	

ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020				SECTORAL ALLOCATION			
<b>OBJECTIVE</b> Provision of high expected returns with a moderate probability of negative return.				<b>SECURITIES</b>		<b>HOLDINGS</b>					
				<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>		<b>3.88%</b>					
<b>Fund Manager Details</b>				<b>SECURITIES</b>		<b>HOLDINGS</b>					
<b>Fund Manager</b>		<b>No. Of Funds Managed</b>		<b>GOVERNMENT SECURITIES</b>		<b>21.36%</b>					
		<b>Equity</b>	<b>Debt</b>	<b>Hybrid</b>	8% GOI Oil Bond 2026 23/03/2026		8.16%				
Niraj Kumar		5	4	7	7.57% Gsec 2033 17/06/2033		5.44%				
Srijan Sinha		5	0	7	8.15% Tamil Nadu SDL 2028 09/05/2028		5.02%				
Yahya Bookwala		0	4	7	8.51% Maharashtra SDL 09/03/2026		2.59%				
					7.25% GUJARAT SDL 2027 12/07/2027		0.16%				
<b>ASSET ALLOCATION</b>											
<b>Composition</b>		<b>Min.</b>	<b>Max.</b>	<b>Actual</b>							
Cash and Money Market		0.00%	40.00%	3.88%							
Fixed Income Instruments		30.00%	80.00%	37.06%							
Equities		20.00%	70.00%	59.06%							
<b>RISK RETURN PROFILE</b>											
<b>Risk</b>		<b>High</b>									
<b>Return</b>		<b>High</b>									
<b>DATE OF INCEPTION</b>											
20th October 2008											
<b>FUND PERFORMANCE as on 31-Jul-2020</b>				<b>SECURITIES</b>		<b>HOLDINGS</b>					
Returns since Publication of NAV				<b>EQUITY</b>		<b>59.06%</b>					
Absolute Return		229.65%		Reliance ETF Bank BeES		4.34%					
Simple Annual Return		19.57%		ICICI Bank Ltd.		3.23%					
CAGR Return		10.70%		Reliance Industries Ltd.		2.92%					
				HDFC Ltd.		2.82%					
				Infosys Technologies Ltd.		2.53%					
				Hindustan Unilever Ltd.		2.50%					
				HDFC Bank Ltd.		2.28%					
				TATA Consultancy Services Ltd.		2.12%					
				Kotak Mahindra Bank Ltd.		2.06%					
				Bharti Airtel Ltd.		2.02%					
				ITC Ltd.		1.95%					
				Larsen & Toubro Ltd.		1.58%					
				Sun Pharmaceuticals Industries Ltd.		1.27%					
				Asian Paints Ltd.		1.13%					
				Kotak PSU Bank ETF		1.02%					
				Reliance Industries Ltd. Right Issue Partly Paid		0.95%					
				Bata India Ltd.		0.92%					
				Tata Steel Ltd.		0.83%					
				Maruti Suzuki India Ltd.		0.83%					
				Ajanta Pharma Ltd.		0.80%					
				NMDC Ltd.		0.73%					
				Dabur India Limited		0.71%					
				Kotak Mahindra MF - Kotak Banking ETF		0.70%					
				Axis Bank Ltd.		0.68%					
				UltraTech Cement Ltd.		0.66%					
				Others		17.47%					

ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020				SECTORAL ALLOCATION				
<b>OBJECTIVE</b> Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.				<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>4.28%</b>				<b>SECURITIES</b> <b>HOLDINGS</b> <b>37.01%</b>				
<b>Fund Manager Details</b>				<b>GOVERNMENT SECURITIES</b> 7.57% Gsec 2033 17/06/2033 8.68% Tamil Nadu SDL 2028 10/10/2028 7.92% West Bengal SDL 15/03/2027 8% GOI Oil Bond 2026 23/03/2026 8.15% Tamil Nadu SDL 2028 09/05/2028 8.15% Tamil Nadu SDL 2025 13/11/2025 8.70% Gujarat SDL 2028 19/09/2028				<b>GOVERNMENT SECURITIES</b> 12.48% 9.10% 4.34% 3.67% 3.31% 2.21% 1.90%				
Fund Manager		No. Of Funds Managed										
		Equity	Debt	Hybrid								
Niraj Kumar		5	4	7								
Srijan Sinha		5	0	7								
Yahya Bookwala		0	4	7								
<b>ASSET ALLOCATION</b>												
Composition		Min.	Max.	Actual								
Cash and Money Market		0.00%	40.00%	4.28%								
Fixed Income Instruments		80.00%	100.00%	80.61%								
Equities		0.00%	20.00%	15.11%								
<b>RISK RETURN PROFILE</b>												
Risk		Medium										
Return		Medium										
<b>DATE OF INCEPTION</b> 17th October 2008												
<b>FUND PERFORMANCE as on 31-Jul-2020</b> Returns since Publication of NAV												
Absolute Return		227.30%										
Simple Annual Return		19.37%										
CAGR Return		10.63%										
<b>NAV as on 31-Jul-2020</b> 32.7301												
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b> 151.47												
<b>Modified Duration (In Years)</b> 5.50												
<b>ASSET ALLOCATION</b>												
												

**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%	5.73%
Fixed Income Instruments	0.00%	100.00%	94.27%
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-Jul-2020**

Returns since Publication of NAV

Absolute Return	205.59%
Simple Annual Return	17.52%
CAGR Return	9.99%

**NAV as on 31-Jul-2020**

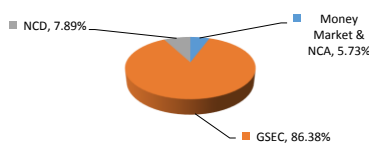
30.5587

**AUM as on 31-Jul-2020 (Rs. In Lakhs)**

76.86

**Modified Duration (In Years)**

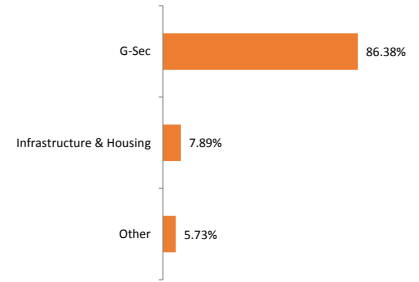
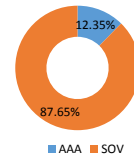
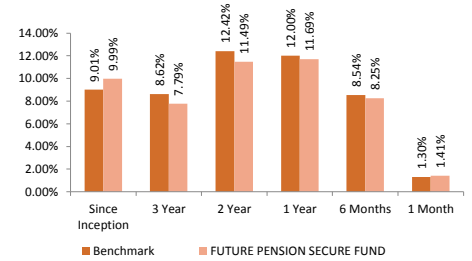
6.79

**ASSET ALLOCATION**

**PORTFOLIO AS ON 31-Jul-2020**

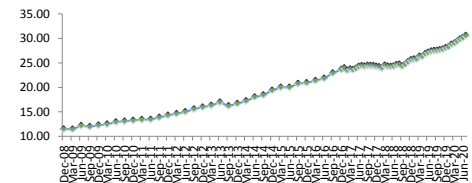
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.73%</b>

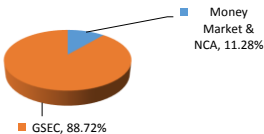
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>86.38%</b>
6.90% GOI OIL Bond 2026 04/02/2026	16.56%
7.72% Gsec 2049 15/06/2049	15.26%
0% CS 17 DEC 2027 UL	12.56%
7.57% Gsec 2033 17/06/2033	11.57%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.25%
08.25 Maharashtra SDL 2025 10/06/2025	7.23%
7.4% Central Government 09/09/2035	7.17%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.48%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.90%
7.25% GUJARAT SDL 2027 12/07/2027	1.38%

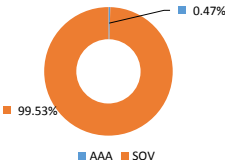
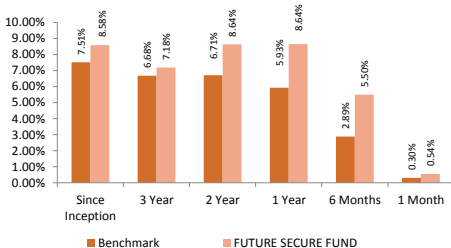
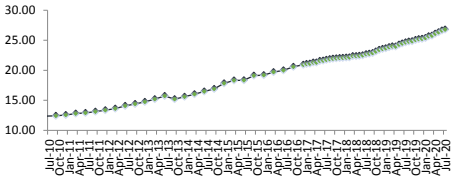
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>7.89%</b>
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.89%

**SECTORAL ALLOCATION**

**Debt Rating Profile**

**BENCHMARK COMPARISON (CAGR RETURN)**


Benchmark :NIFTY Composite Debt Index

**FUND - NAV**


ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020		SECTORAL ALLOCATION	
<b>OBJECTIVE</b> 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.				<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b>		<b>HOLDINGS</b> <b>11.28%</b>	
<b>STRATEGY</b> Low risk investment such as money market instruments.				<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b>		<b>HOLDINGS</b> <b>88.72%</b>	
<b>Fund Manager Details</b>				6.90% GOI OIL Bond 2026 04/02/2026		14.93%	
Fund Manager		No. Of Funds Managed		08.25 Maharashtra SDL 2025 10/06/2025		10.68%	
Niraj Kumar		Equity	Debt	Hybrid	6.84% Gsec 2022 19/12/2022	10.17%	
Yahya Bookwala		5	4	7	0% CS 17 DEC 2027 UL	9.45%	
		0	4	7	8.9% Tamil Nadu SDL 20/09/2022	8.95%	
<b>ASSET ALLOCATION</b>				8.15% MAHARASHTRA SDL 2025 26/11/2025		6.42%	
Composition		Min.	Max.	Actual	8.90% ANDHRA PRADESH SDL 2022 04/07/2022	5.93%	
Cash and Money Market		0.00%	75.00%	11.28%	8.15% Tamil Nadu SDL 2025 13/11/2025	5.65%	
Fixed Income Instruments		25.00%	100.00%	88.72%	8.64% West Bengal SDL 2021 30/08/2021	5.46%	
Equities		0.00%	0.00%	0.00%	8.89% Andhra Pradesh SDL 2022 20/09/2022	4.49%	
<b>RISK RETURN PROFILE</b>				Others		6.59%	
Risk		Low					
Return		Low					
<b>DATE OF INCEPTION</b> 18th July 2008							
<b>FUND PERFORMANCE as on 31-Jul-2020</b> Returns since Publication of NAV							
Absolute Return				167.91%			
Simple Annual Return				14.03%			
CAGR Return				8.58%			
<b>NAV as on 31-Jul-2020</b> 26.7907							
<b>AUM as on 31-Jul-2020 (Rs. In Lakhs)</b> 3,643.83							
<b>Modified Duration (In Years)</b> 3.18							
<b>ASSET ALLOCATION</b>							
							

Debt Rating Profile	
	
<b>BENCHMARK COMPARISON (CAGR RETURN)</b>	
	
Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index	
<b>FUND - NAV</b>	
	

ABOUT THE FUND				PORTFOLIO AS ON 31-Jul-2020		SECURITIES		HOLDINGS		SECTORAL ALLOCATION	
<b>OBJECTIVE</b> To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.						<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>		<b>2.64%</b>			
<b>Strategy</b> Investment in mix of mid cap and large cap companies across sectors						<b>SECURITIES</b>		<b>HOLDINGS</b>			
<b>Fund Manager Details</b>						<b>EQUITY</b>		<b>97.36%</b>			
Fund Manager		No. Of Funds Managed				Bharti Airtel Ltd.		3.44%		BFSI 18.79%	
	Equity	Debt	Hybrid			ICICI Bank Ltd.		3.40%		Pharmaceuticals 11.13%	
Niraj Kumar	5	4	7			Minda Corporation Ltd.		3.35%		Infrastructure & Housing 10.13%	
Srijan Sinha	5	0	7			Ajanta Pharma Ltd.		3.24%		Coke & Refined Petroleum 4.96%	
						Bharat Petroleum Corporation Ltd.		3.16%		Non-metallic Minerals 4.45%	
						United Spirits Ltd.		3.13%		Manufacture of beverages 4.00%	
						Tata Power Co. Ltd.		2.98%		Food Products 3.82%	
						ICICI Securities Limited		2.91%		Mining of Metal Ores 3.45%	
						City Union Bank Ltd.		2.88%		0.00% 3.35%	
						Bata India Ltd.		2.77%		0.00% 2.77%	
						Exide Industries Ltd.		2.59%		Other 33.14%	
						Honeywell Automation India Limited		2.51%			
						SYPHONY Ltd.		2.48%			
						TVS Motor Company Ltd.		2.46%			
						Aarti Industries Ltd.		2.46%			
						NMDC Ltd.		2.39%			
						Indraprastha Gas Ltd.		2.27%			
						The Federal Bank Ltd.		2.18%			
						Apollo Tyres Ltd.		2.13%			
						Dabur India Limited		2.11%			
						Shree Cements Ltd.		2.08%			
						Indusind Bank Ltd.		2.08%			
						UPL Ltd.		2.06%			
						Avenue Supermarts Ltd.		2.01%			
						Sun Pharmaceuticals Industries Ltd.		2.00%			
						Others		32.26%			
				</							