

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	296.75%	22.92%	11.23%	208.86%	17.09%	9.67%	255.62%	19.55%	10.19%	305.75%	21.37%	10.29%
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	209.41%	14.64%	8.22%	207.71%	14.52%	8.17%	561.53%	39.91%	14.37%	423.96%	30.13%	12.49%
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	294.06%	20.90%	10.24%	228.97%	16.27%	8.83%	188.44%	13.17%	7.69%	124.50%	31.10%	22.39%
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	218.35%	17.05%	9.46%	37.36%	10.18%	9.03%	61.22%	15.50%	12.85%	32.48%	16.46%	15.32%

ABOUT THE FUND

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

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Equities	50.00%	100.00%	99.31%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.69%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
23rd December 2009

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	296.75%
Simple Annual Return	22.92%
CAGR Return	11.23%

NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
39.6750	7,783.93

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.69%
SECURITIES	HOLDINGS
EQUITY	99.31%
Reliance Industries Ltd.	8.38%
Infosys Technologies Ltd.	5.75%
HDFC Bank Ltd.	5.53%
ICICI Bank Ltd.	4.55%
HDFC Ltd.	3.46%
Tata Consultancy Services Ltd.	3.09%
Tata Steel Ltd.	2.80%
Axis Bank Ltd.	2.48%
State Bank of India	2.46%
Reliance ETF Bank BeES	2.33%
SBI-ETF NIFTY BANK	2.31%
UTI NIFTY BANK ETF	2.23%
Larsen & Toubro Ltd.	2.15%
Bandhan Bank Ltd.	2.07%
Bharti Airtel Ltd. (Partly Paid)	2.04%
Mirae Asset Fin Services ETF	2.00%
Bajaj Finance Ltd.	1.84%
Kotak PSU Bank ETF	1.59%
Kotak Mahindra Bank Ltd.	1.56%
Hindustan Unilever Ltd.	1.52%
SBI Cards & Payment Services Ltd.	1.47%
Genus Power Infrastrucure Ltd.	1.29%
Adani Ports & Special Economic Zone Ltd.	1.26%
HCL Technologies Ltd.	1.24%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.20%
Others	32.68%

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%	1.47%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.53%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

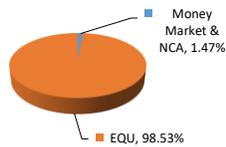
FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	208.86%
Simple Annual Return	17.09%
CAGR Return	9.67%

NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
30.8864	6,499.31

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



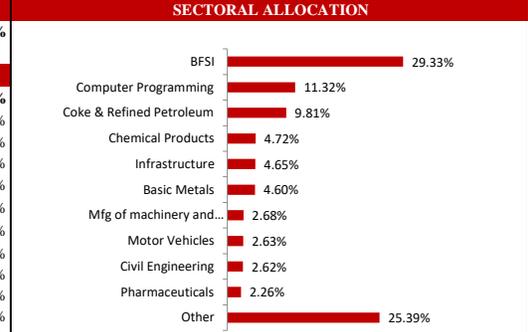
PORTFOLIO AS ON 30-Nov-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **1.47%**

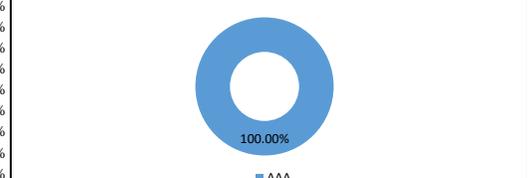
SECURITIES
EQUITY **98.53%**

Reliance Industries Ltd.	8.25%
HDFC Bank Ltd.	5.64%
Infosys Technologies Ltd.	5.54%
ICICI Bank Ltd.	4.63%
HDFC Ltd.	3.25%
Tata Consultancy Services Ltd.	3.10%
Tata Steel Ltd.	2.75%
Axis Bank Ltd.	2.60%
UTI NIFTY BANK ETF	2.42%
State Bank of India	2.40%
SBI-ETF NIFTY BANK	2.32%
Reliance ETF Bank BeES	2.24%
Larsen & Toubro Ltd.	2.09%
Bandhan Bank Ltd.	2.05%
Mirae Asset Fin Services ETF	2.02%
Bharti Airtel Ltd. (Partly Paid)	2.01%
Bajaj Finance Ltd.	1.81%
Kotak PSU Bank ETF	1.56%
Hindustan Unilever Ltd.	1.52%
SBI Cards & Payment Services Ltd.	1.41%
Genus Power Infrastrucure Ltd.	1.27%
Kotak Mahindra Bank Ltd.	1.27%
Adani Ports & Special Economic Zone Ltd.	1.25%
BEML Ltd.	1.18%
HCL Technologies Ltd.	1.16%
Others	32.79%

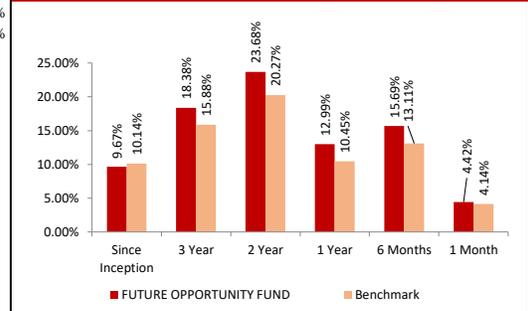
SECTORAL ALLOCATION



Debt Rating Profile

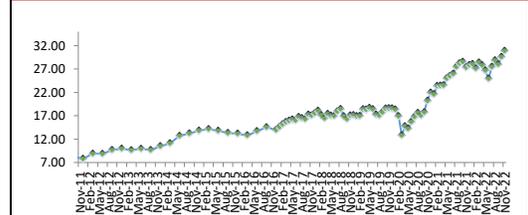


BENCHMARK COMPARISON (CAGR RETURN)



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.

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%	1.04%
Equities	0.00%	100.00%	98.96%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
12th October 2009

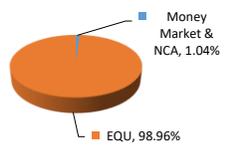
FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	255.62%
Simple Annual Return	19.55%
CAGR Return	10.19%

NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
35.5619	890.90

ASSET ALLOCATION



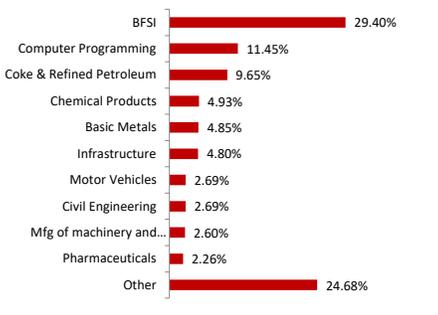
MODERATE RISK MODERATE RETURN



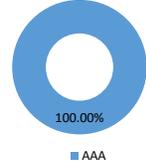
PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.04%
SECURITIES	HOLDINGS
EQUITY	98.96%
Reliance Industries Ltd.	7.99%
Infosys Technologies Ltd.	5.77%
HDFC Bank Ltd.	5.41%
ICICI Bank Ltd.	4.63%
HDFC Ltd.	3.47%
Tata Consultancy Services Ltd.	2.99%
Tata Steel Ltd.	2.90%
Axis Bank Ltd.	2.51%
SBI-ETF NIFTY BANK	2.43%
State Bank of India	2.41%
Larsen & Toubro Ltd.	2.21%
UTI NIFTY BANK ETF	2.15%
Bharti Airtel Ltd. (Partly Paid)	2.12%
Reliance ETF Bank BeES	2.11%
Mirae Asset Fin Services ETF	2.08%
Bandhan Bank Ltd.	1.85%
Bajaj Finance Ltd.	1.71%
Kotak PSU Bank ETF	1.64%
Hindustan Unilever Ltd.	1.54%
SBI Cards & Payment Services Ltd.	1.47%
Kotak Mahindra Bank Ltd.	1.37%
Adani Ports & Special Economic Zone Ltd.	1.33%
Genus Power Infrastructure Ltd.	1.28%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.20%
HCL Technologies Ltd.	1.14%
Others	33.26%

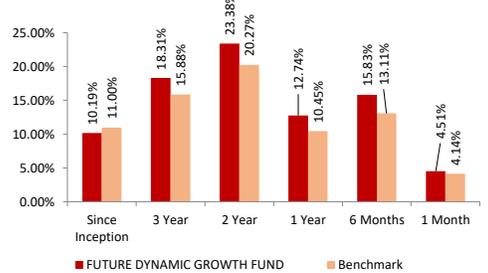
SECTORAL ALLOCATION



Debt Rating Profile

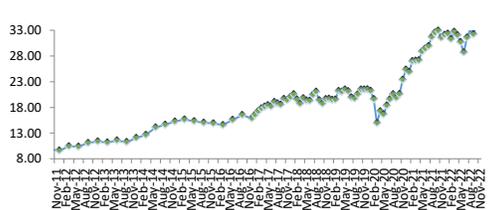


BENCHMARK COMPARISON (CAGR RETURN)



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.

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%	1.14%
Fixed Income Instruments	10.00%	50.00%	14.10%
Equities	50.00%	90.00%	84.76%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	305.75%
Simple Annual Return	21.37%
CAGR Return	10.29%

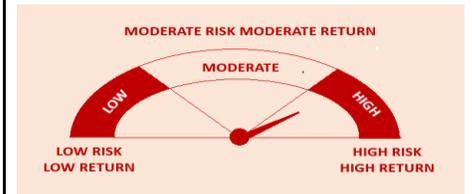
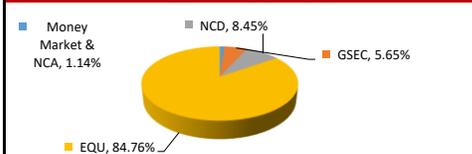
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
40.5750	9,084.17

Modified Duration (In Years)

4.13

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.14%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	5.65%
7.26% Gsec 2032 22/08/2032	2.22%
7.17% Gsec 2028 - 08/01/2028	1.48%
7.38% Gsec 2027 20/06/2027	1.06%
7.67% Karnataka SDL 2032 16/11/2032	0.88%

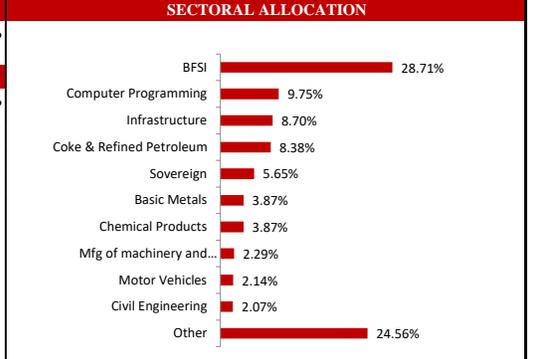
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	8.45%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.63%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.90%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.27%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.13%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.82%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.25%

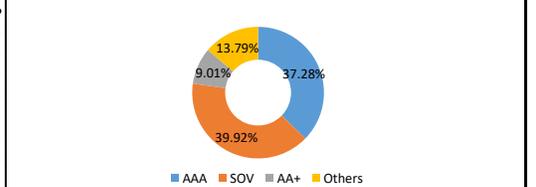
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	84.76%
Reliance Industries Ltd.	7.01%
Infosys Technologies Ltd.	4.72%
HDFC Bank Ltd.	4.70%
ICICI Bank Ltd.	3.82%
HDFC Ltd.	2.95%
Tata Consultancy Services Ltd.	2.67%
Reliance ETF Bank BeES	2.42%
Tata Steel Ltd.	2.31%
UTI NIFTY BANK ETF	2.27%
SBI-ETF NIFTY BANK	2.14%
Mirae Asset Fin Services ETF	1.93%
Bajaj Finance Ltd.	1.89%
State Bank of India	1.81%
Axis Bank Ltd.	1.80%
Larsen & Toubro Ltd.	1.80%
Bandhan Bank Ltd.	1.73%
Bharti Airtel Ltd. (Partly Paid)	1.69%
Kotak PSU Bank ETF	1.33%
Kotak Mahindra Bank Ltd.	1.31%
SBI Cards & Payment Services Ltd.	1.21%
Hindustan Unilever Ltd.	1.17%
Kotak Mahindra MF - Kotak Banking ETF	1.10%
Genus Power Infrastructure Ltd.	1.07%
Adani Ports & Special Economic Zone Ltd.	1.07%
HCL Technologies Ltd.	1.06%
Others	27.75%

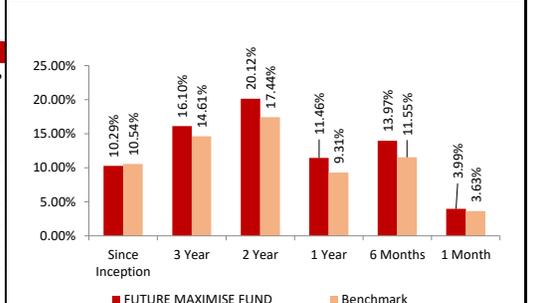
SECTORAL ALLOCATION



Debt Rating Profile

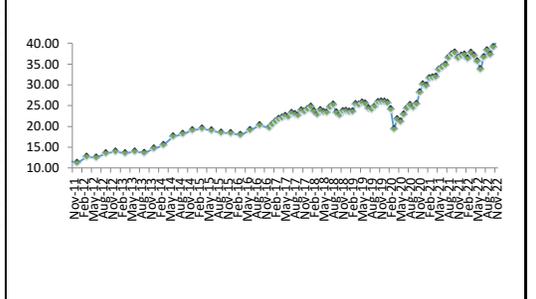


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

To provide 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.

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%	2.14%
Fixed Income Instruments	40.00%	70.00%	42.03%
Equities	30.00%	60.00%	55.83%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	209.41%
Simple Annual Return	14.64%
CAGR Return	8.22%

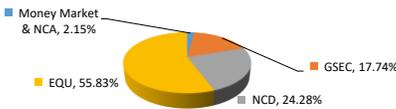
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
30.9408	6,820.11

Modified Duration (In Years)

4.34

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.15%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	17.74%
7.17% Gsec 2028 - 08/01/2028	2.93%
7.26% Gsec 2032 22/08/2032	2.88%
7.38% Gsec 2027 20/06/2027	2.71%
8% GOI Oil Bond 2026 23/03/2026	2.01%
7.67% Karnataka SDL 2032 16/11/2032	1.91%
0% CS 17 DEC 2027 17/12/2027	1.33%
8.97% Central Government 05/12/2030	1.29%
0% CS 15 Jun 2030 15/06/2030	1.28%
7.10% Gsec 2029 18/04/2029	1.24%
7.92% West Bengal SDL 15/03/2027	0.15%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	24.28%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.71%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.23%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	2.53%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.23%
8.00% HDFC LTD 2032 27/07/2032	2.11%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.62%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.58%
8.80% LIC Housing Finance Ltd. 25/01/2029	1.56%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.08%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.47%
Others	0.16%

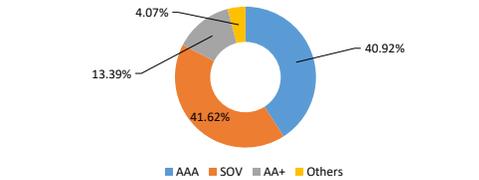
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	55.83%
Reliance Industries Ltd.	4.38%
HDFC Bank Ltd.	3.88%
Infosys Technologies Ltd.	3.21%
ICICI Bank Ltd.	2.52%
HDFC Ltd.	1.88%
Tata Consultancy Services Ltd.	1.83%
Reliance ETF Bank BeES	1.50%
Tata Steel Ltd.	1.47%
Mirae Asset Fin Services ETF	1.43%
UTI NIFTY BANK ETF	1.41%
Axis Bank Ltd.	1.41%
State Bank of India	1.26%
SBI-ETF NIFTY BANK	1.21%
Bajaj Finance Ltd.	1.19%
Larsen & Toubro Ltd.	1.13%
Bandhan Bank Ltd.	1.09%
Bharti Airtel Ltd. (Partly Paid)	1.08%
Kotak Mahindra Bank Ltd.	0.96%
Kotak PSU Bank ETF	0.83%
Hindustan Unilever Ltd.	0.81%
SBI Cards & Payment Services Ltd.	0.74%
Genus Power Infrastructure Ltd.	0.69%
HCL Technologies Ltd.	0.68%
Adani Ports & Special Economic Zone Ltd.	0.66%
BEML Ltd.	0.65%
Others	17.93%

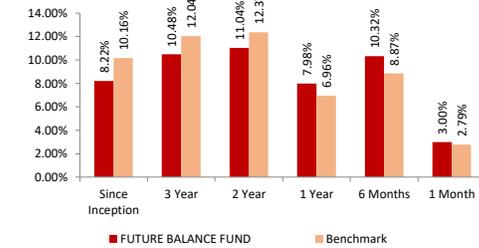
SECTORAL ALLOCATION



Debt Rating Profile

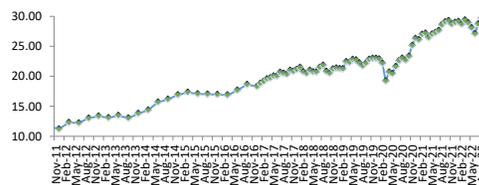


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

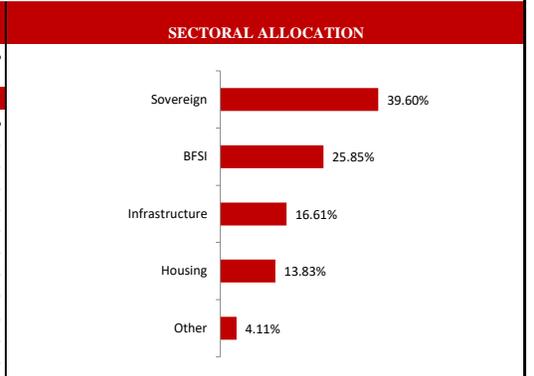


ABOUT THE FUND
OBJECTIVE
 To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.

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-Nov-2022		HOLDINGS
SECURITIES		
MONEY MARKET INSTRUMENTS & NCA		4.11%
SECURITIES		
GOVERNMENT SECURITIES		39.60%
7.38% Gsec 2027 20/06/2027		5.91%
0% GS 15 Dec 2027		5.61%
0% CS 17 DEC 2027 17/12/2027		3.99%
0% CS 15 Jun 2030 15/06/2030		3.58%
0% CS 12 DEC 2029 12/12/2029		3.39%
7.10% Gsec 2029 18/04/2029		3.38%
7.17% Gsec 2028 - 08/01/2028		3.05%
7.81% GJ SDL 2032 12/10/2032		2.87%
7.26% Gsec 2032 22/08/2032		2.38%
8% GOI Oil Bond 2026 23/03/2026		2.09%
Others		3.35%



ASSET ALLOCATION

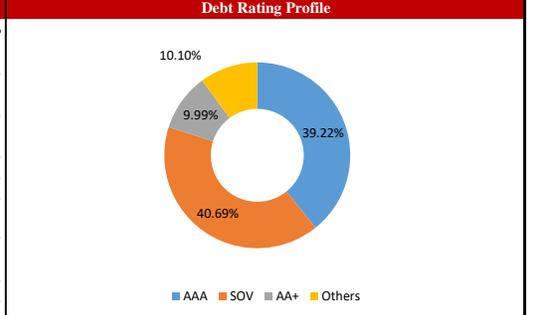
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.11%
Fixed Income Instruments	50.00%	100.00%	95.89%
Equities	0.00%	0.00%	0.00%

SECURITIES

CORPORATE DEBT

56.29%

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	9.72%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	6.25%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.34%
8.06% Bajaj Finance Ltd. 04/10/2029	5.29%
8.00% HDFC LTD 2032 27/07/2032	4.76%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.59%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.29%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.20%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.13%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.46%
Others	4.26%



RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
18th July 2008

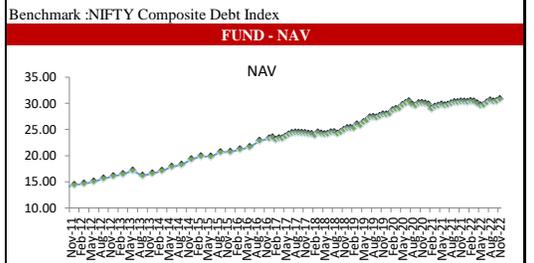
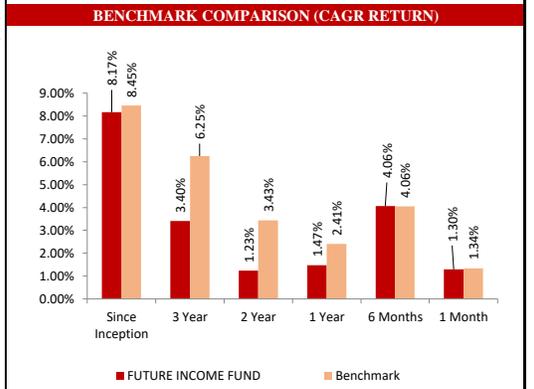
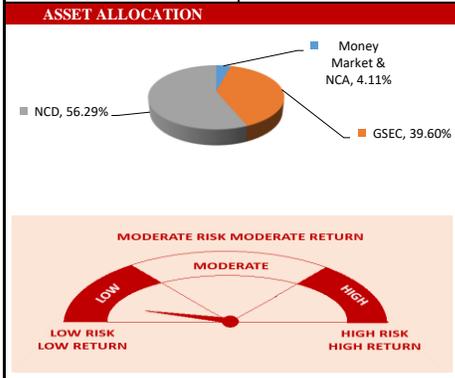
FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	207.71%
Simple Annual Return	14.52%
CAGR Return	8.17%

NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
30.7706	9,737.99

Modified Duration (In Years)
4.59



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%	0.95%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	99.05%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	561.53%
Simple Annual Return	39.91%
CAGR Return	14.37%

NAV & AUM as on 30-Nov-2022

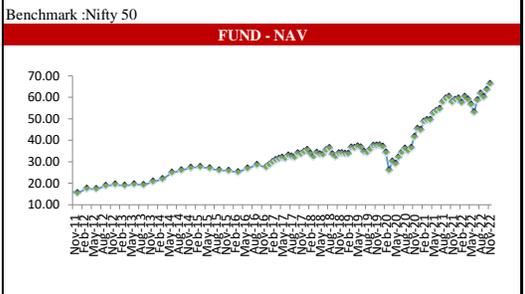
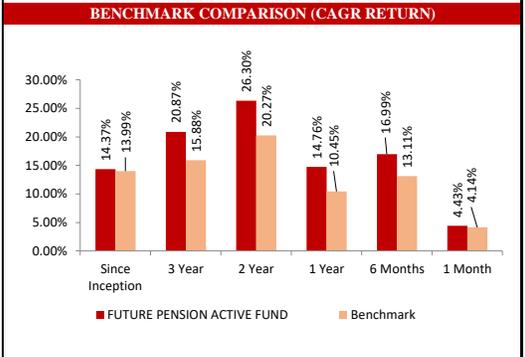
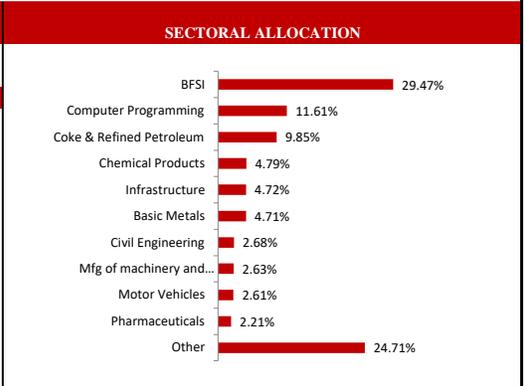
NAV	AUM (In Lakhs)
66.1532	808.30

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.95%
SECURITIES	HOLDINGS
EQUITY	99.05%
Reliance Industries Ltd.	8.43%
HDFC Bank Ltd.	5.74%
Infosys Technologies Ltd.	5.73%
ICICI Bank Ltd.	4.62%
HDFC Ltd.	3.23%
Tata Consultancy Services Ltd.	3.07%
Tata Steel Ltd.	2.81%
State Bank of India	2.62%
Reliance ETF Bank BeES	2.46%
SBI-ETF NIFTY BANK	2.41%
Axis Bank Ltd.	2.39%
UTI NIFTY BANK ETF	2.34%
Larsen & Toubro Ltd.	2.21%
Bandhan Bank Ltd.	2.07%
Mirae Asset Fin Services ETF	2.05%
Bharti Airtel Ltd. (Partly Paid)	2.02%
Bajaj Finance Ltd.	1.87%
Kotak PSU Bank ETF	1.60%
Hindustan Unilever Ltd.	1.53%
SBI Cards & Payment Services Ltd.	1.44%
Kotak Mahindra Bank Ltd.	1.32%
Adani Ports & Special Economic Zone Ltd.	1.30%
Genus Power Infrastructure Ltd.	1.27%
HCL Technologies Ltd.	1.25%
BEML Ltd.	1.19%
Others	32.09%



ABOUT THE FUND				PORTFOLIO AS ON 30-Nov-2022		SECTORAL ALLOCATION	
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.				SECURITIES MONEY MARKET INSTRUMENTS & NCA 1.70%		SECURITIES GOVERNMENT SECURITIES 22.50%	
Fund Manager Details				SECURITIES GOVERNMENT SECURITIES 22.50%		SECURITIES GOVERNMENT SECURITIES 22.50%	
Fund Manager		No. Of Funds Managed		8% GOI Oil Bond 2026 23/03/2026		6.74%	
		Equity		8.15% Tamil Nadu SDL 2028 09/05/2028		4.18%	
		Debt		7.26% Gsec 2032 22/08/2032		3.35%	
		Hybrid		7.38% Gsec 2027 20/06/2027		2.23%	
Niraj Kumar		5		7.10% Gsec 2029 18/04/2029		2.19%	
Srijan Sinha		5		8.51% Maharashtra SDL 09/03/2026		2.15%	
Yahya Bookwala		0		7.17% Gsec 2028 - 08/01/2028		1.54%	
		4		7.25% Gujarat SDL 2027 12/07/2027		0.13%	
		7					
ASSET ALLOCATION				SECURITIES CORPORATE DEBT 9.12%		SECURITIES CORPORATE DEBT 9.12%	
Composition		Min.	Max.	8.70% LIC Housing Finance Ltd. 20/03/2029		4.68%	
Cash and Money Market		0.00%	40.00%	7.75% L&T Finance Ltd. 2025 10/07/2025		4.44%	
Fixed Income Instruments		30.00%	80.00%				
Equities		20.00%	70.00%				
		20.00%	70.00%				
		20.00%	70.00%				
RISK RETURN PROFILE				SECURITIES CORPORATE DEBT 9.12%		SECURITIES CORPORATE DEBT 9.12%	
Risk		High		8.70% LIC Housing Finance Ltd. 20/03/2029		4.68%	
Return		High		7.75% L&T Finance Ltd. 2025 10/07/2025		4.44%	
DATE OF INCEPTION 20th October 2008							
FUND PERFORMANCE as on 30-Nov-2022							
Returns since Publication of NAV							
Absolute Return		423.96%					
Simple Annual Return		30.13%					
CAGR Return		12.49%					
NAV as on 30-Nov-2022 52.3961				SECURITIES EQUITY 66.68%		SECURITIES EQUITY 66.68%	
NAV & AUM as on 30-Nov-2022				SECURITIES EQUITY 66.68%		SECURITIES EQUITY 66.68%	
NAV		AUM (In Lakhs)		Reliance Industries Ltd.		5.24%	
52.3961		226.58		HDFC Bank Ltd.		4.91%	
				ICICI Bank Ltd.		4.23%	
				Infosys Technologies Ltd.		3.74%	
				HDFC Ltd.		2.21%	
Modified Duration (In Years) 3.84				SECURITIES EQUITY 66.68%		SECURITIES EQUITY 66.68%	
				Tata Consultancy Services Ltd.		2.02%	
				Kotak Mahindra Bank Ltd.		2.01%	
				Axis Bank Ltd.		1.77%	
				Tata Steel Ltd.		1.75%	
				State Bank of India		1.69%	
				Larsen & Toubro Ltd.		1.35%	
				Bajaj Finance Ltd.		1.33%	
				UTI NIFTY BANK ETF		1.32%	
				Reliance ETF Bank BeES		1.32%	
				Bandhan Bank Ltd.		1.30%	
				SBI-ETF NIFTY BANK		1.27%	
				Bharti Airtel Ltd. (Partly Paid)		1.27%	
				Mirae Asset Fin Services ETF		1.09%	
				Kotak PSU Bank ETF		1.00%	
				HCL Technologies Ltd.		0.99%	
				SBI Cards & Payment Services Ltd.		0.91%	
				Hindustan Unilever Ltd.		0.88%	
				IndusInd Bank Ltd.		0.83%	
				Genus Power Infrastrucure Ltd.		0.82%	
				Adani Ports & Special Economic Zone Ltd.		0.76%	
				Others		20.65%	
ASSET ALLOCATION							
SECURITIES GOVERNMENT SECURITIES 22.50%				SECURITIES GOVERNMENT SECURITIES 22.50%		SECURITIES GOVERNMENT SECURITIES 22.50%	
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SECURITIES GOVERNMENT SECURITIES 22.50%							

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 & Fixed Income Instruments	0.00%	100.00%	81.79%
Equities	0.00%	20.00%	18.21%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

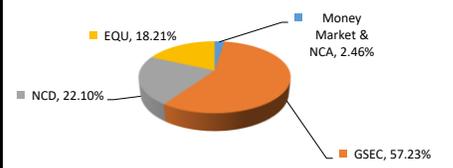
FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	294.06%
Simple Annual Return	20.90%
CAGR Return	10.24%

NAV & AUM as on 30-Nov-2022	
NAV	AUM (In Lakhs)
39.4061	128.37

Modified Duration (In Years)
4.68

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022

SECURITIES **HOLDINGS**

MONEY MARKET INSTRUMENTS & NCA **2.46%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	57.23%
7.26% Gsec 2032 22/08/2032	11.82%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.87%
7.38% Gsec 2027 20/06/2027	7.08%
7.17% Gsec 2028 - 08/01/2028	7.01%
7.92% West Bengal SDL 15/03/2027	4.77%
8% GOI Oil Bond 2026 23/03/2026	3.96%
7.10% Gsec 2029 18/04/2029	3.86%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.61%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.39%
8.70% Gujarat SDL 2028 19/09/2028	2.06%
Others	0.81%

SECURITIES **HOLDINGS**

CORPORATE DEBT **22.10%**

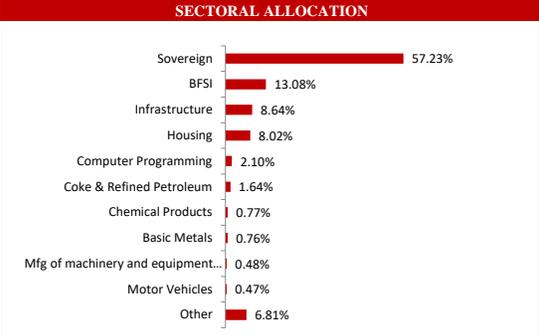
8.00% HDFC LTD 2032 27/07/2032	8.02%
7.68% PFC Ltd. 15/07/2030	7.88%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.20%

SECURITIES **HOLDINGS**

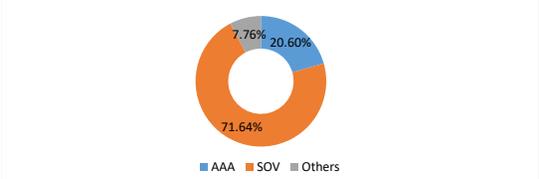
EQUITY **18.21%**

HDFC Bank Ltd.	1.53%
Reliance Industries Ltd.	1.36%
ICICI Bank Ltd.	1.15%
Infosys Technologies Ltd.	1.01%
HDFC Ltd.	0.61%
State Bank of India	0.61%
Kotak Mahindra Bank Ltd.	0.59%
Tata Consultancy Services Ltd.	0.58%
Axis Bank Ltd.	0.58%
Tata Steel Ltd.	0.45%
Reliance ETF Bank BeES	0.37%
Bajaj Finance Ltd.	0.37%
Bandhan Bank Ltd.	0.34%
Mirae Asset Fin Services ETF	0.34%
SBI-ETF NIFTY BANK	0.33%
Larsen & Toubro Ltd.	0.32%
Bharti Airtel Ltd. (Partly Paid)	0.32%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.28%
UTI NIFTY BANK ETF	0.27%
HCL Technologies Ltd.	0.26%
Kotak PSU Bank ETF	0.26%
Hindustan Unilever Ltd.	0.24%
SBI Cards & Payment Services Ltd.	0.24%
Adani Ports & Special Economic Zone Ltd.	0.21%
Genus Power Infrastructure Ltd.	0.21%
Others	5.38%

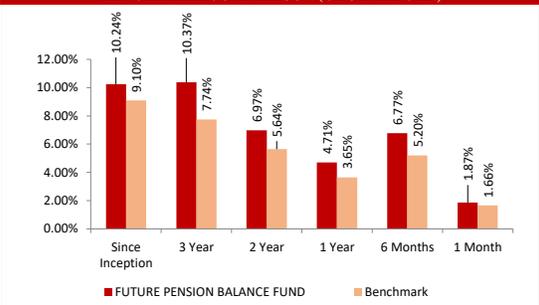
SECTORAL ALLOCATION



Debt Rating Profile

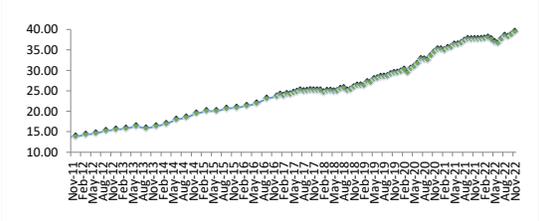


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND			
OBJECTIVE			
Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	4.11%
Fixed Income Instruments	0.00%	100.00%	95.89%
Equities	0.00%	0.00%	0.00%

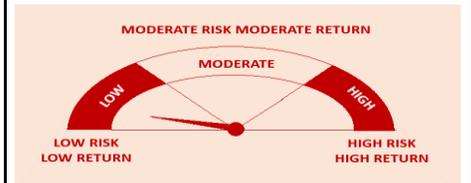
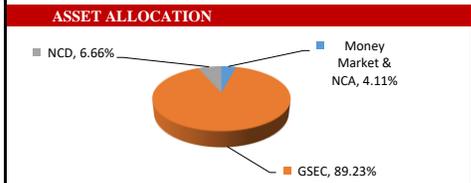
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

FUND PERFORMANCE as on 30-Nov-2022	
Returns since Publication of NAV	
Absolute Return	228.97%
Simple Annual Return	16.27%
CAGR Return	8.83%

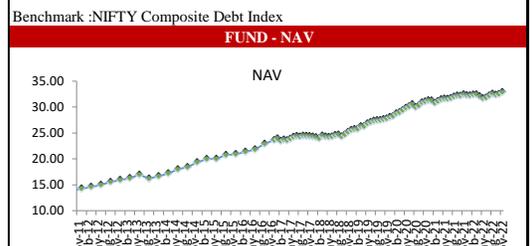
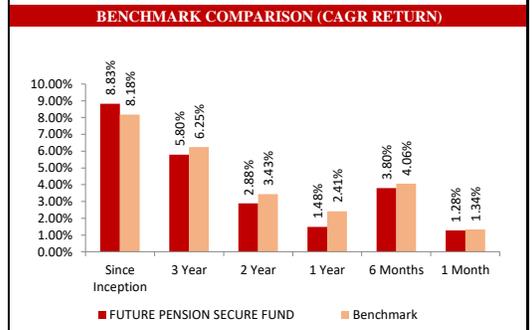
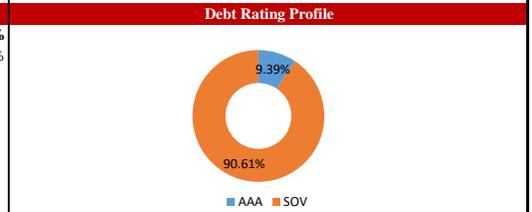
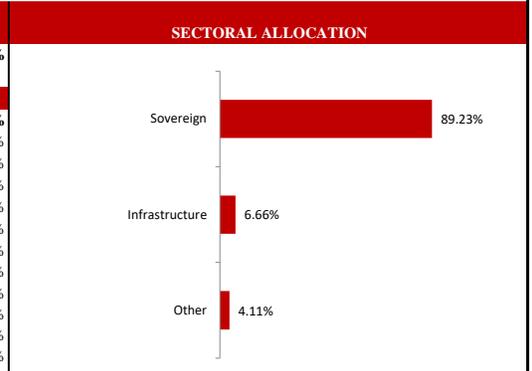
NAV & AUM as on 30-Nov-2022	
NAV	AUM (In Lakhs)
32.8972	76.31

Modified Duration (In Years)
4.31



PORTFOLIO AS ON 30-Nov-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.11%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	89.23%
0% CS 17 DEC 2027 17/12/2027	13.76%
7.10% Gsec 2029 18/04/2029	12.99%
8.51% Maharashtra SDL 09/03/2026	8.13%
7.38% Gsec 2027 20/06/2027	7.94%
7.26% Gsec 2032 22/08/2032	7.20%
8.15% Tamil Nadu SDL 2028 09/05/2028	6.74%
6.90% GOI OIL Bond 2026 04/02/2026	5.82%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.15%
7.81% GJ SDL 2032 12/10/2032	3.99%
0% CS 15 Jun 2030 15/06/2030	3.81%
Others	14.70%

SECURITIES	HOLDINGS
CORPORATE DEBT	6.66%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	6.66%



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.

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%	15.69%
Fixed Income Instruments	25.00%	100.00%	84.31%
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-Nov-2022	
Returns since Publication of NAV	
Absolute Return	188.44%
Simple Annual Return	13.17%
CAGR Return	7.69%

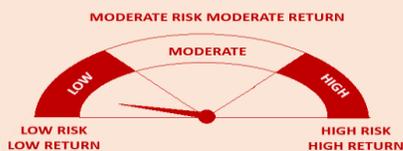
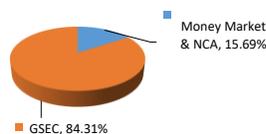
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
28.8440	2,841.47

Modified Duration (In Years)

3.26

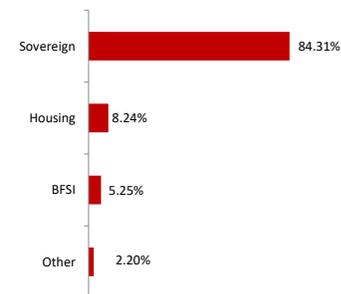
ASSET ALLOCATION



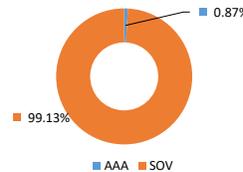
PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.69%
SECURITIES	84.31%
GOVERNMENT SECURITIES	84.31%
6.90% GOI OIL Bond 2026 04/02/2026	18.33%
8.51% Maharashtra SDL 09/03/2026	10.56%
8.24% Maharashtra SDL 2024 24/12/2024	10.52%
8% GOI Oil Bond 2026 23/03/2026	7.95%
7.10% Gsec 2029 18/04/2029	7.68%
7.17% Gsec 2028 - 08/01/2028	5.12%
0% CS 17 DEC 2027 17/12/2027	4.93%
0% CS 15 Jun 2030 15/06/2030	4.71%
0% CS 12 DEC 2029 12/12/2029	4.29%
7.38% Gsec 2027 20/06/2027	4.26%
Others	5.97%

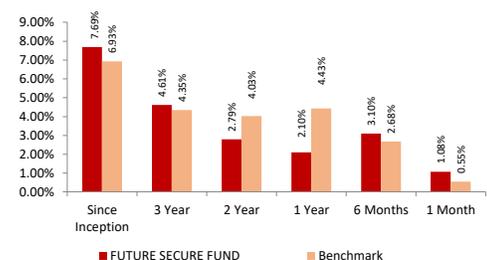
SECTORAL ALLOCATION



Debt Rating Profile

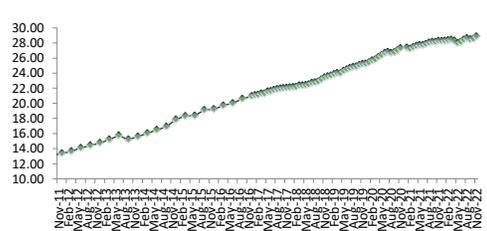


BENCHMARK COMPARISON (CAGR RETURN)



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.

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%	0.85%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	99.15%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

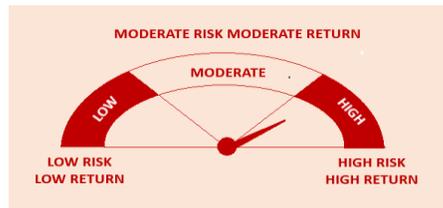
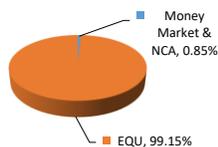
FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	124.50%
Simple Annual Return	31.10%
CAGR Return	22.39%

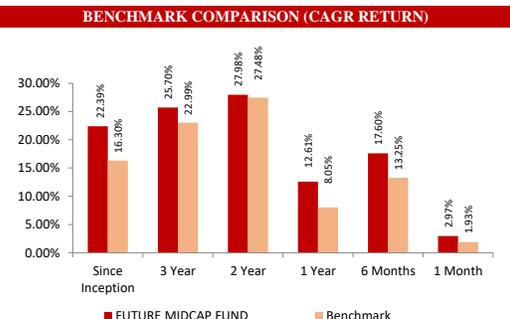
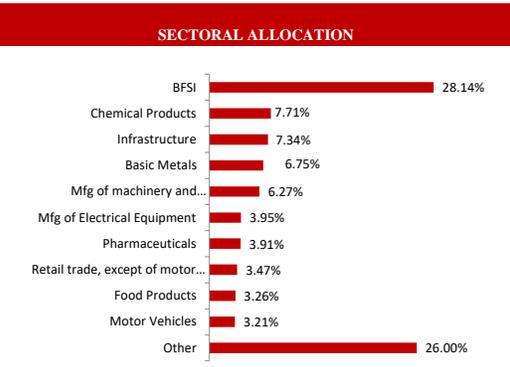
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
22.4504	4,301.26

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA 0.85%	
SECURITIES HOLDINGS	
EQUITY 99.15%	
Bandhan Bank Ltd.	3.25%
Genus Power Infrastrucure Ltd.	3.08%
Voltas Ltd.	2.78%
Tata Steel Ltd.	2.75%
State Bank of India	2.61%
Nagarjuna Construction Co. Ltd.	2.51%
KEC International Ltd.	2.51%
The Federal Bank Ltd.	2.46%
SBI Cards & Payment Services Ltd.	2.45%
Aavas Financiers Ltd.	2.42%
LIC Housing Finance Ltd.	2.28%
Ashok Leyland Ltd.	2.21%
PB FINTECH Ltd.	2.13%
Hindustan Petroleum Corporation Ltd.	2.10%
Bharti Airtel Ltd. (Partly Paid)	2.01%
NOCIL Ltd.	1.97%
Balkrishna Industries Ltd.	1.97%
Sudarshan Chemical Industries Ltd.	1.95%
Ircon International Ltd.	1.92%
BEML Ltd.	1.89%
Gujarat Mineral Development Corporation Ltd.	1.84%
Zomato Ltd.	1.80%
Steel Authority OF India Ltd.	1.71%
Bharat Forge Ltd.	1.65%
Manappuram Finance Ltd.	1.65%
Others	43.24%



Benchmark :Nifty Midcap 100 Index

