

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	473.63%	32.40%	12.69%	342.17%	24.63%	11.30%	408.62%	27.72%	11.66%	450.62%	28.21%	11.27%

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	293.04%	18.35%	8.95%	247.52%	15.50%	8.11%	868.52%	55.18%	15.52%	599.21%	38.07%	13.15%

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	363.88%	23.12%	10.24%	271.44%	17.25%	8.69%	223.68%	14.00%	7.63%	300.38%	52.97%	27.71%

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	292.72%	20.22%	9.91%	56.65%	10.61%	8.77%	91.42%	16.27%	12.25%	71.63%	19.67%	15.99%

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%	93.78%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	6.22%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

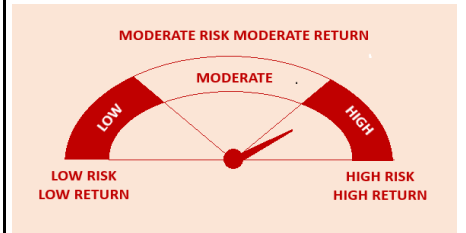
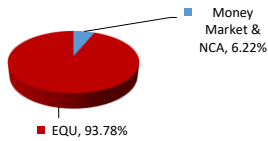
FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	473.63%
Simple Annual Return	32.40%
CAGR Return	12.69%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
57.3630	9,543.69

ASSET ALLOCATION



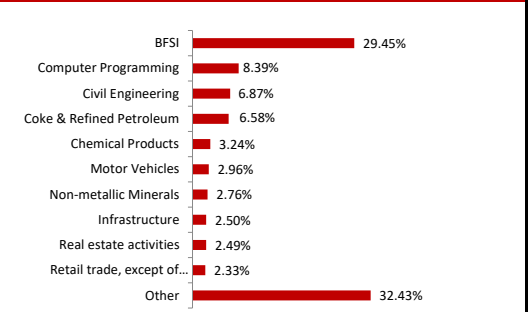
PORTFOLIO AS ON 31-Jul-2024

MONEY MARKET INSTRUMENTS & NCA 6.22%

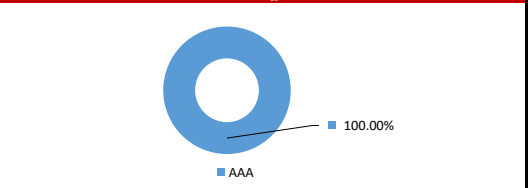
SECURITIES HOLDINGS 93.78%

HDFC Bank Ltd.	7.32%
Reliance Industries Ltd.	5.64%
Larsen & Toubro Ltd.	5.08%
Infosys Technologies Ltd.	4.78%
ICICI Bank Ltd.	3.86%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.21%
IndusInd Bank Ltd.	3.07%
Bank of India	2.97%
UTI NIFTY BANK ETF	2.89%
SBI-ETF NIFTY BANK	2.81%
Tata Consultancy Services Ltd.	2.73%
ANANT RAJ Ltd.	2.49%
Bandhan Bank Ltd.	2.32%
Kotak PSU Bank ETF	2.21%
ITC Ltd.	2.10%
Fusion Micro Finance Ltd.	1.83%
Genus Power Infrastructure Ltd.	1.81%
UPL Ltd.	1.80%
Techno Electric & Engineering Company Ltd.	1.79%
Maruti Suzuki India Ltd.	1.68%
State Bank of India	1.62%
Mirae Asset Fin Services ETF	1.59%
NIPPON INDIA ETF PSU BANK BEES	1.56%
Hindustan Unilever Ltd.	1.44%
Axis Bank Ltd.	1.39%
Others	23.79%

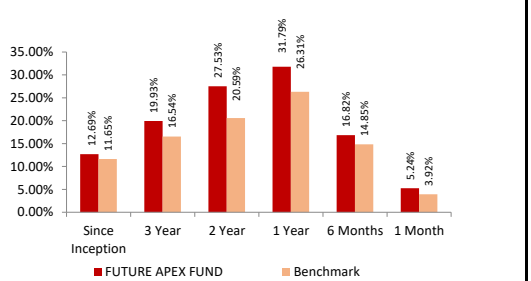
SECTORAL ALLOCATION



Debt Rating Profile

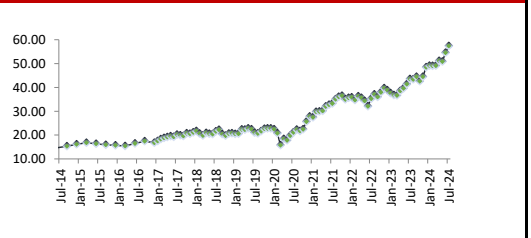


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 50 - 100%

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%	4.21%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	95.79%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

9th September 2010

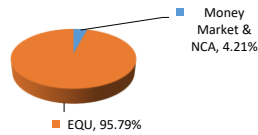
FUND PERFORMANCE as on

31-Jul-2024	
Returns since Publication of NAV	
Absolute Return	342.17%
Simple Annual Return	24.63%
CAGR Return	11.30%

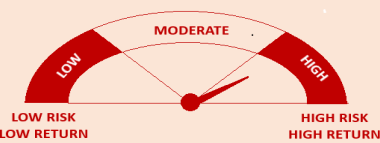
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
44.2175	7,552.33

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



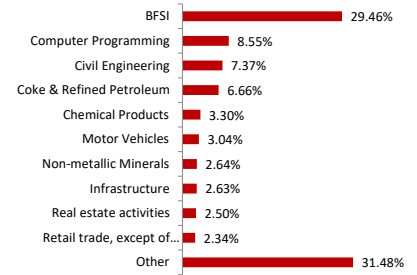
PORTFOLIO AS ON 31-Jul-2024

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **4.21%**

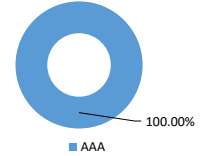
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	95.79%
HDFC Bank Ltd.	7.57%
Reliance Industries Ltd.	5.71%
Larsen & Toubro Ltd.	5.56%
Infosys Technologies Ltd.	4.75%
ICICI Bank Ltd.	4.21%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.96%
Bank of India	3.01%
Tata Consultancy Services Ltd.	2.89%
SBI-ETF NIFTY BANK	2.61%
ANANT RAJ Ltd.	2.50%
IndusInd Bank Ltd.	2.43%
Kotak PSU Bank ETF	2.35%
UTI NIFTY BANK ETF	2.31%
Bandhan Bank Ltd.	2.26%
ITC Ltd.	2.15%
State Bank of India	1.91%
Fusion Micro Finance Ltd.	1.89%
Mirae Asset Fin Services ETF	1.87%
Genus Power Infrastrucure Ltd.	1.85%
Techno Electric & Engineering Company Ltd.	1.81%
UPL Ltd.	1.80%
Titan Company Ltd.	1.77%
Maruti Suzuki India Ltd.	1.71%
Axis Bank Ltd.	1.59%
Hindustan Unilever Ltd.	1.51%
Others	23.81%

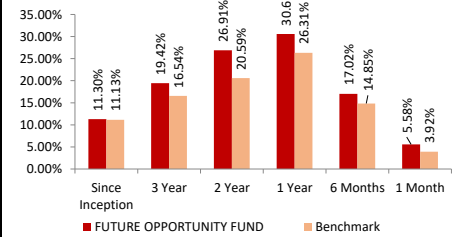
SECTORAL ALLOCATION



Debt Rating Profile

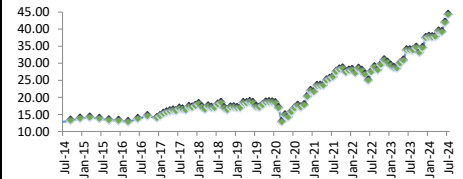


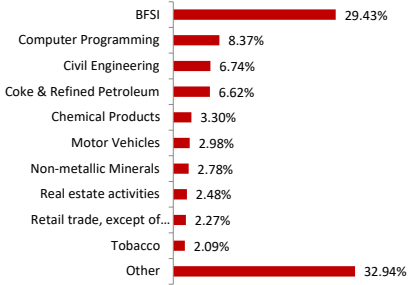
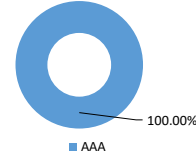
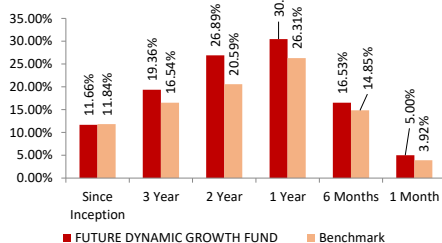
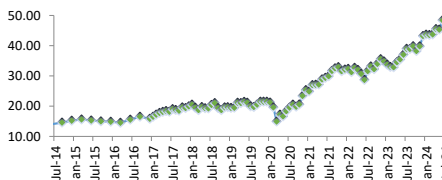
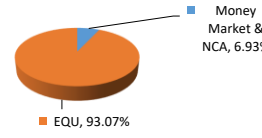
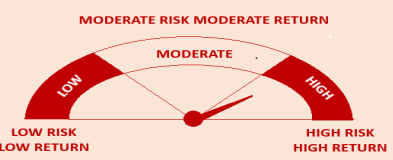
BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty 50 - 100%

FUND - NAV



ABOUT THE FUND		PORTFOLIO AS ON 31-Jul-2024		SECTORAL ALLOCATION														
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.		MONEY MARKET INSTRUMENTS & NCA 6.93%		SECTORAL ALLOCATION  <ul style="list-style-type: none"> BFSI: 29.43% Computer Programming: 8.37% Civil Engineering: 6.74% Coke & Refined Petroleum: 6.62% Chemical Products: 3.30% Motor Vehicles: 2.98% Non-metallic Minerals: 2.78% Real estate activities: 2.48% Retail trade, except of...: 2.27% Tobacco: 2.09% Other: 32.94% 														
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> </table>		Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	SECURITIES HOLDINGS EQUITY 93.07% HDFC Bank Ltd. 7.23% Reliance Industries Ltd. 5.68% Larsen & Toubro Ltd. 5.03% Infosys Technologies Ltd. 4.75% ICICI Bank Ltd. 4.11% ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX 3.40% SBI-ETF NIFTY BANK 3.15% Bank of India 2.93% Tata Consultancy Services Ltd. 2.74% Kotak PSU Bank ETF 2.67% ANANT RAJ Ltd. 2.48% IndusInd Bank Ltd. 2.31% Bandhan Bank Ltd. 2.27% Mirae Asset Fin Services ETF 2.23% State Bank of India 2.23% ITC Ltd. 2.09% Fusion Micro Finance Ltd. 1.87% Genus Power Infrastrucure Ltd. 1.83% UPL Ltd. 1.80% Techno Electric & Engineering Company Ltd. 1.72% Maruti Suzuki India Ltd. 1.70% UTI NIFTY BANK ETF 1.63% Hindustan Unilever Ltd. 1.50% Mahindra and Mahindra Ltd. 1.28% Dalmia Bharat Ltd. 1.27% Others 23.19%	
Fund Manager	No. Of Funds Managed																	
	Equity	Debt	Hybrid															
Niraj Kumar	5	4	7															
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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, Money Market And Fixed Income Instruments</td> <td>0.00%</td> <td>100.00%</td> <td>6.93%</td> </tr> <tr> <td>Equities</td> <td>0.00%</td> <td>100.00%</td> <td>93.07%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	6.93%	Equities	0.00%	100.00%	93.07%	DEBT RATING PROFILE  <ul style="list-style-type: none"> AAA: 100.00% 				
Composition	Min.	Max.	Actual															
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	6.93%															
Equities	0.00%	100.00%	93.07%															
RISK RETURN PROFILE <table border="1"> <tr> <td>Risk</td> <td>High</td> </tr> <tr> <td>Return</td> <td>High</td> </tr> </table>		Risk	High	Return	High	BENCHMARK COMPARISON (CAGR RETURN)  <ul style="list-style-type: none"> Since Inception: 11.66% (Fund), 11.84% (Benchmark) 3 Year: 19.36% (Fund), 16.54% (Benchmark) 2 Year: 26.89% (Fund), 20.59% (Benchmark) 1 Year: 30.47% (Fund), 26.31% (Benchmark) 6 Months: 16.53% (Fund), 14.85% (Benchmark) 1 Month: 5.00% (Fund), 3.92% (Benchmark) 												
Risk	High																	
Return	High																	
DATE OF INCEPTION 12th October 2009		FUND PERFORMANCE as on 31-Jul-2024 Returns since Publication of NAV <table border="1"> <tr> <td>Absolute Return</td> <td>408.62%</td> </tr> <tr> <td>Simple Annual Return</td> <td>27.72%</td> </tr> <tr> <td>CAGR Return</td> <td>11.66%</td> </tr> </table>		Absolute Return	408.62%	Simple Annual Return	27.72%	CAGR Return	11.66%									
Absolute Return	408.62%																	
Simple Annual Return	27.72%																	
CAGR Return	11.66%																	
NAV & AUM as on 31-Jul-2024 <table border="1"> <tr> <th>NAV</th> <th>AUM (in Lakhs)</th> </tr> <tr> <td>50.8622</td> <td>1,092.83</td> </tr> </table>		NAV	AUM (in Lakhs)	50.8622	1,092.83	FUND - NAV 												
NAV	AUM (in Lakhs)																	
50.8622	1,092.83																	
ASSET ALLOCATION  <ul style="list-style-type: none"> Money Market & NCA, 6.93% EQU, 93.07% 		MODERATE RISK MODERATE RETURN 																

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%	2.40%
Fixed Income Instruments	10.00%	50.00%	16.26%
Equities	50.00%	90.00%	81.34%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	450.62%
Simple Annual Return	28.21%
CAGR Return	11.27%

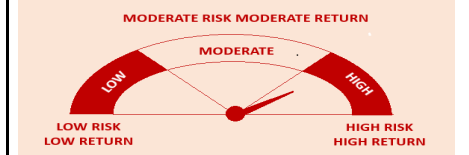
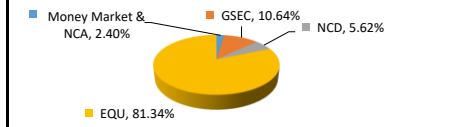
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
55.0621	9,531.04

Modified Duration (In Years)

6.27

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.40%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	10.64%
7.30% Gsec 2053 19/06/2053	3.13%
7.25% Gsec 2063 12/06/2063	2.68%
0% CS 19/12/2029	1.75%
7.10% Gsec 2029 18/04/2029	1.70%
0% CS 19/06/2033	0.85%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.53%

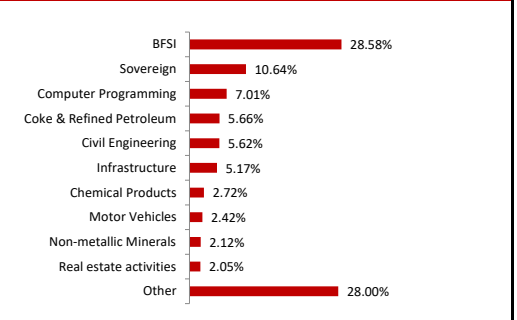
SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	5.62%
10.63% IOT Utkal Energy Services Ltd. 2028 20/09/2028	2.28%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	1.19%
8.85% Indiabulls Housing Finance Ltd. 2026 25/09/2026	1.06%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.68%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.42%

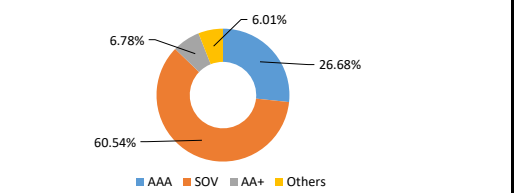
SECURITIES

SECURITIES	HOLDINGS
EQUITY	81.34%
HDFC Bank Ltd.	5.74%
Reliance Industries Ltd.	4.87%
Larsen & Toubro Ltd.	4.19%
Infosys Technologies Ltd.	3.98%
ICICI Bank Ltd.	3.80%
UTI NIFTY BANK ETF	3.75%
SBI-ETF NIFTY BANK	3.10%
Bank of India	2.54%
Mirae Asset Fin Services ETF	2.40%
Tata Consultancy Services Ltd.	2.30%
State Bank of India	2.28%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.14%
Kotak PSU Bank ETF	2.08%
IndusInd Bank Ltd.	2.06%
ANANT RAJ Ltd.	2.05%
Bandhan Bank Ltd.	1.86%
Axis Bank Ltd.	1.82%
Fusion Micro Finance Ltd.	1.58%
Genus Power Infrastructure Ltd.	1.54%
ITC Ltd.	1.53%
UPL Ltd.	1.51%
Techno Electric & Engineering Company Ltd.	1.43%
Maruti Suzuki India Ltd.	1.37%
Union Bank of India	1.29%
Hindustan Unilever Ltd.	1.21%
Others	18.92%

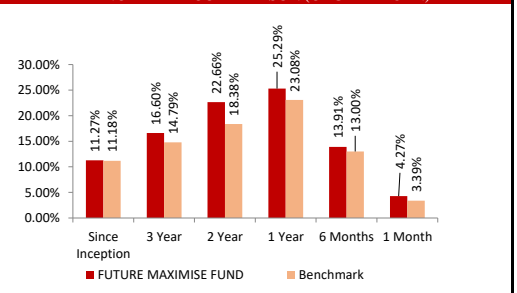
SECTORAL ALLOCATION



Debt Rating Profile

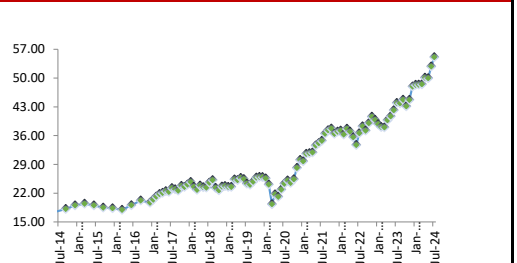


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 12%+Nifty 83%

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

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%	3.03%
Fixed Income Instruments	40.00%	70.00%	41.72%
Equities	30.00%	60.00%	55.25%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	293.04%
Simple Annual Return	18.35%
CAGR Return	8.95%

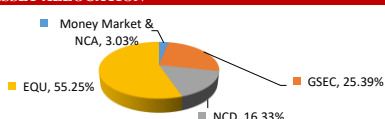
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
39.3041	7.213.98

Modified Duration (In Years)

6.06

ASSET ALLOCATION



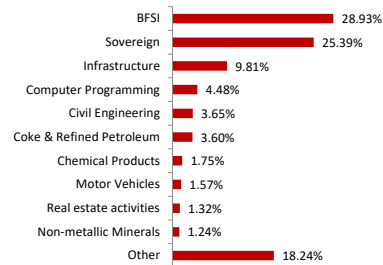
PORTFOLIO AS ON 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.03%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	25.39%
7.25% Gsec 2063 12/06/2063	6.01%
7.30% Gsec 2053 19/06/2053	3.71%
0% CS 19/12/2029	2.74%
0% CS 19/12/2033	2.70%
7.64% Maharashtra SDL 2033 25/01/2033	2.13%
7.10% Gsec 2029 18/04/2029	1.64%
0% CS 15/06/2030	1.39%
0% CS 19/06/2030	1.39%
8.97% Gsec 2030 05/12/2030	1.22%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.19%
Others	1.26%

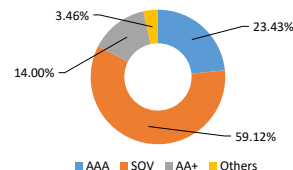
SECURITIES	HOLDINGS
CORPORATE DEBT	16.33%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	6.01%
10.63% IOT Utkal Energy Services Ltd. 2028 20/09/2028	4.50%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.09%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	1.80%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	1.49%
8.70% LIC Housing Finance Ltd. 2029 20/03/2029	0.43%
8.72% ILFS 21/01/2025	0.00%

SECURITIES	HOLDINGS
EQUITY	55.25%
HDFC Bank Ltd.	4.86%
ICICI Bank Ltd.	3.23%
Reliance Industries Ltd.	3.09%
State Bank of India	3.04%
Larsen & Toubro Ltd.	2.68%
Infosys Technologies Ltd.	2.54%
Bank of India	1.72%
Kotak PSU Bank ETF	1.52%
Tata Consultancy Services Ltd.	1.47%
Axis Bank Ltd.	1.44%
UTI NIFTY BANK ETF	1.43%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.39%
ANANT RAJ Ltd.	1.32%
SBI-ETF NIFTY BANK	1.28%
Bandhan Bank Ltd.	1.25%
ITC Ltd.	1.13%
Kotak Mahindra Bank Ltd.	1.09%
Mirae Asset Fin Services ETF	1.05%
IndusInd Bank Ltd.	1.01%
Fusion Micro Finance Ltd.	1.00%
Genus Power Infrastructure Ltd.	0.98%
Techno Electric & Engineering Company Ltd.	0.97%
UPL Ltd.	0.96%
Maruti Suzuki India Ltd.	0.89%
Union Bank of India	0.86%
Others	13.03%

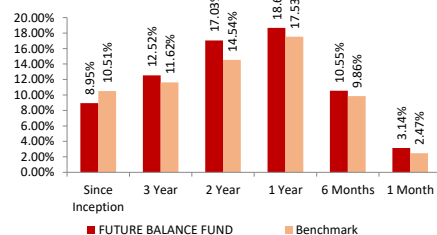
SECTORAL ALLOCATION



Debt Rating Profile

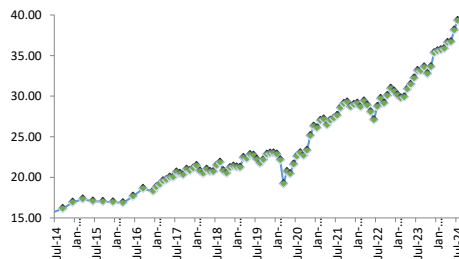


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 42%+Nifty 53%

FUND - NAV



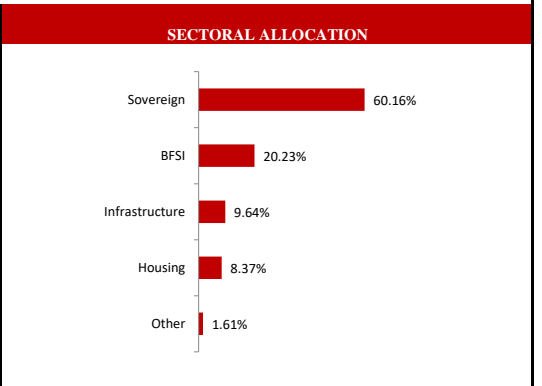
OBJECTIVE
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate 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 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.61%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	60.16%
7.25% Gsec 2063 12/06/2063	13.83%
7.30% Gsec 2053 19/06/2053	9.92%
7.10% GS 2034	6.33%
0% CS 19/06/2033	6.04%
0% CS 15/06/2030	5.03%
0% CS 17/06/2033	4.48%
0% CS 12/12/2029	4.11%
7.18% Gsec 2033 14/08/2033	2.79%
0% CS 19/12/2033	2.77%
7.64% Maharashtra SDL 2033 25/01/2033	2.31%
Others	2.55%



ASSET ALLOCATION

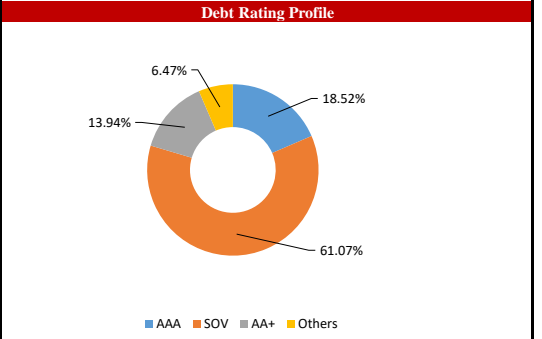
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	1.61%
Fixed Income Instruments	50.00%	100.00%	98.39%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	38.24%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	8.37%
9.00% Shriram Transport Finance Company Ltd. 2028	7.10%
28/03/2028	
9.00% Cholamandalam Investment And Fin. Co. Ltd	6.63%
2031 09/04/2031	
10.63% IOT Utkal Energy Services Ltd. 2028	5.92%
20/09/2028	
8.85% Indiabulls Housing Finance Ltd. 2026	5.03%
25/09/2026	
10.63% IOT Utkal Energy Services Ltd. 2028	2.71%
20/07/2028	
9.30% AU Small Finance Bank Ltd 2032 - Series II	1.34%
2032 13/08/2032	
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL)	0.63%
2026 28/10/2026	
7.68% PFC Ltd. 2030 15/07/2030	0.38%
8.95% Bajaj Finance Ltd. 2026 08/01/2026	0.13%
Others	0.00%



DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	247.52%
Simple Annual Return	15.50%
CAGR Return	8.11%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
34.7515	7,997.02

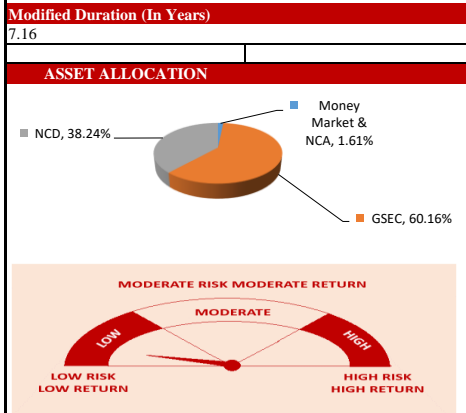
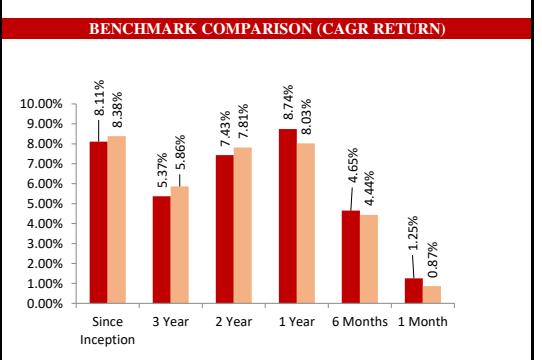
DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 31-Jul-2024

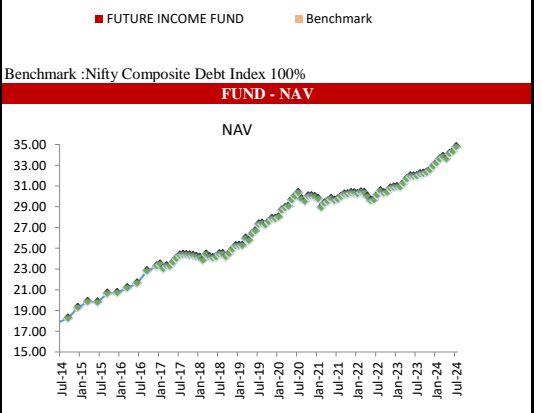
Returns since Publication of NAV	
Absolute Return	247.52%
Simple Annual Return	15.50%
CAGR Return	8.11%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
34.7515	7,997.02

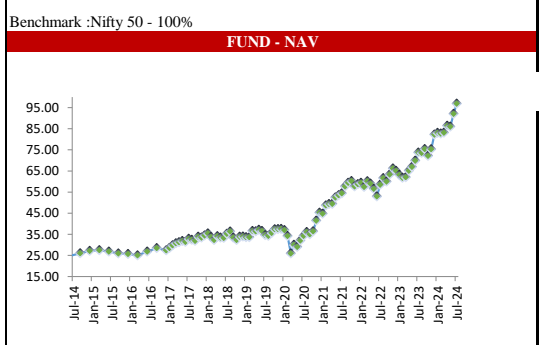
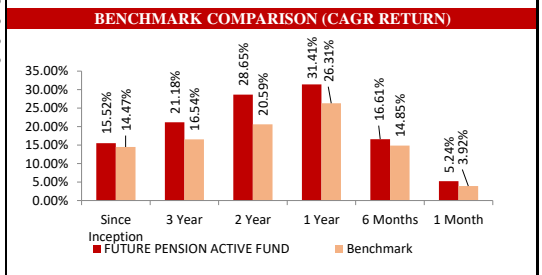
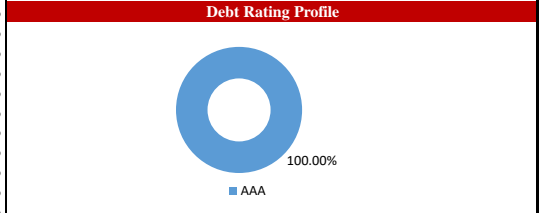
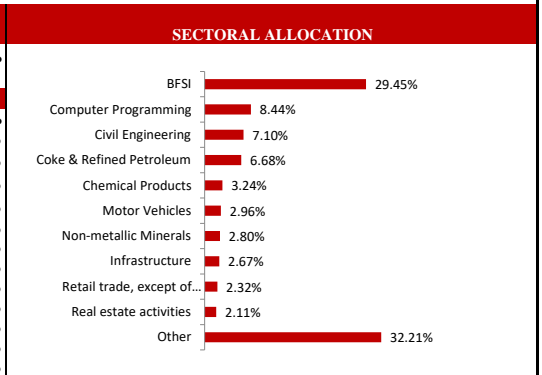


Modified Duration (In Years)
7.16



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%	6.20%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	93.80%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Jul-2024			
Returns since Publication of NAV			
Absolute Return	868.52%		
Simple Annual Return	55.18%		
CAGR Return	15.52%		
NAV & AUM as on 31-Jul-2024			
NAV	AUM (In Lakhs)		
96.8519	845.70		
ASSET ALLOCATION			

PORTFOLIO AS ON 31-Jul-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.20%
SECURITIES	
EQUITY	93.80%
HDFC Bank Ltd.	7.60%
Reliance Industries Ltd.	5.74%
Larsen & Toubro Ltd.	5.08%
Infosys Technologies Ltd.	4.74%
ICICI Bank Ltd.	4.38%
SBI-ETF NIFTY BANK	3.57%
Bank of India	2.95%
Tata Consultancy Services Ltd.	2.81%
Kotak PSU Bank ETF	2.64%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.60%
IndusInd Bank Ltd.	2.35%
UTI NIFTY BANK ETF	2.25%
Bandhan Bank Ltd.	2.25%
ANANT RAJ Ltd.	2.11%
ITC Ltd.	2.10%
Mirae Asset Fin Services ETF	2.09%
State Bank of India	2.02%
Techno Electric & Engineering Company Ltd.	2.02%
Fusion Micro Finance Ltd.	1.88%
Genus Power Infrastructure Ltd.	1.84%
UPL Ltd.	1.81%
Maruti Suzuki India Ltd.	1.67%
Hindustan Unilever Ltd.	1.43%
Mahindra and Mahindra Ltd.	1.29%
Dalmia Bharat Ltd.	1.27%
Others	23.29%



ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.81%
Fixed Income Instruments	30.00%	80.00%	31.81%
Equities	20.00%	70.00%	64.38%

RISK RETURN PROFILE	
Risk	High
Return	High

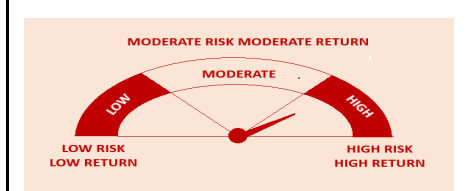
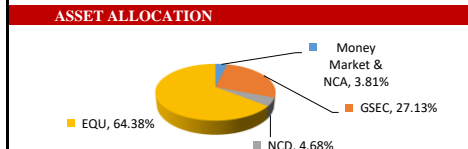
DATE OF INCEPTION
20th October 2008

FUND PERFORMANCE as on 31-Jul-2024	
Returns since Publication of NAV	
Absolute Return	599.21%
Simple Annual Return	38.07%
CAGR Return	13.15%

NAV as on 31-Jul-2024
69.9209

NAV & AUM as on 31-Jul-2024	
NAV	AUM (In Lakhs)
69.9209	223.21

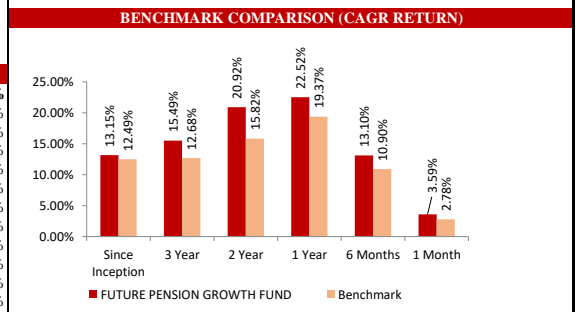
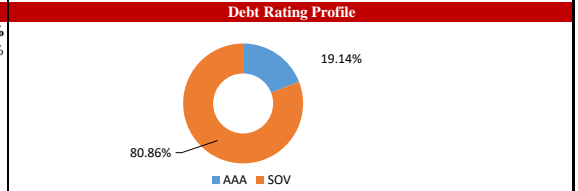
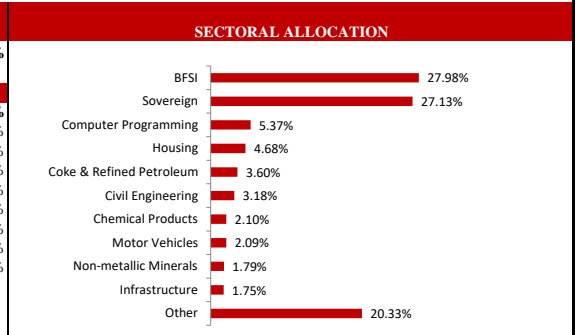
Modified Duration (In Years)
5.03



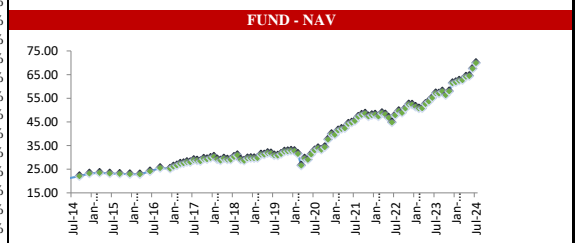
PORTFOLIO AS ON 31-Jul-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.81%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	27.13%
7.30% Gsec 2053 19/06/2053	6.92%
8% GOI Oil Bond 2026 23/03/2026	6.81%
7.10% Gsec 2029 18/04/2029	4.52%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.26%
8.51% Maharashtra SDL 2026 09/03/2026	2.15%
7.25% Gsec 2063 12/06/2063	1.37%
7.26% Gsec 2032 22/08/2032	0.96%
7.25% Gujarat SDL 2027 12/07/2027	0.13%

SECURITIES	HOLDINGS
CORPORATE DEBT	4.68%
8.70% LIC Housing Finance Ltd. 2029 20/03/2029	4.68%

SECURITIES	HOLDINGS
EQUITY	64.38%
HDFC Bank Ltd.	6.63%
ICICI Bank Ltd.	5.99%
State Bank of India	4.42%
Larsen & Toubro Ltd.	3.18%
Reliance Industries Ltd.	3.03%
Infosys Technologies Ltd.	3.01%
Kotak Mahindra Bank Ltd.	2.68%
Kotak PSU Bank ETF	1.87%
Tata Consultancy Services Ltd.	1.79%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.76%
Axis Bank Ltd.	1.57%
ANANT RAJ Ltd.	1.54%
Bandhan Bank Ltd.	1.32%
ITC Ltd.	1.32%
Maruti Suzuki India Ltd.	1.23%
Fusion Micro Finance Ltd.	1.19%
Genus Power Infrastructure Ltd.	1.17%
UPL Ltd.	1.14%
SBI-ETF NIFTY BANK	1.00%
IndusInd Bank Ltd.	0.99%
Hindustan Unilever Ltd.	0.96%
Mahindra and Mahindra Ltd.	0.86%
UTI NIFTY BANK ETF	0.81%
Allcargo Gati Ltd.	0.78%
Bharat Heavy Electricals Ltd.	0.78%
Others	13.35%



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 32%+Nifty 63%



ABOUT THE FUND

OBJECTIVE
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

Fund Manager Details

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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	5.40%
Fixed Income Instruments	80.00%	100.00%	81.12%
Equities	0.00%	20.00%	13.48%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV

Absolute Return	363.88%
Simple Annual Return	23.12%
CAGR Return	10.24%

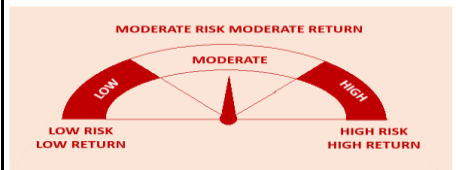
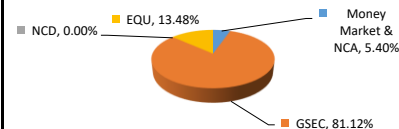
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
46.3878	81.29

Modified Duration (In Years)

6.65

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.40%

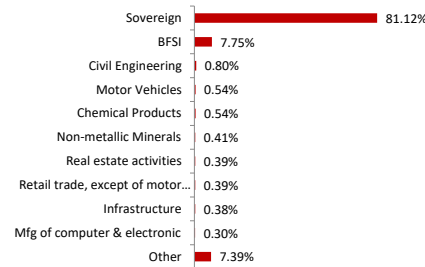
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	81.12%
7.30% Gsec 2053 19/06/2053	23.44%
0% CS 19/12/2029	17.09%
8.68% Tamil Nadu SDL 2028 10/10/2028	15.58%
7.10% Gsec 2029 18/04/2029	8.70%
8.15% Tamil Nadu SDL 2028 09/05/2028	5.72%
8.70% Gujarat SDL 2028 19/09/2028	3.25%
7.25% Gsec 2063 12/06/2063	2.51%
7.38% UP SDL 2036 13/03/2036	2.47%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	2.35%

SECURITIES	HOLDINGS
CORPORATE DEBT	0.00%

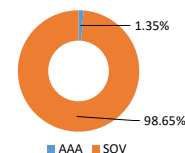
SECURITIES

SECURITIES	HOLDINGS
EQUITY	13.48%
HDFC Bank Ltd.	1.61%
Kotak Mahindra Bank Ltd.	0.98%
State Bank of India	0.98%
Larsen & Toubro Ltd.	0.80%
ICICI Bank Ltd.	0.78%
Axis Bank Ltd.	0.72%
Bandhan Bank Ltd.	0.60%
Bank of India	0.49%
ANANT RAJ Ltd.	0.39%
IndusInd Bank Ltd.	0.35%
Fusion Micro Finance Ltd.	0.34%
Maruti Suzuki India Ltd.	0.32%
Genus Power Infrastructure Ltd.	0.30%
UPL Ltd.	0.30%
Union Bank of India	0.27%
Hindustan Unilever Ltd.	0.23%
Dalmia Bharat Ltd.	0.23%
Jupiter Wagons Ltd	0.22%
Mahindra and Mahindra Ltd.	0.21%
Bharat Heavy Electricals Ltd.	0.21%
Allcargo Gati Ltd.	0.20%
Bank of Baroda	0.19%
Angel One Ltd.	0.19%
The Ramco Cements Ltd.	0.18%
NIPPON INDIA ETF PSU BANK BEES	0.18%
Others	2.22%

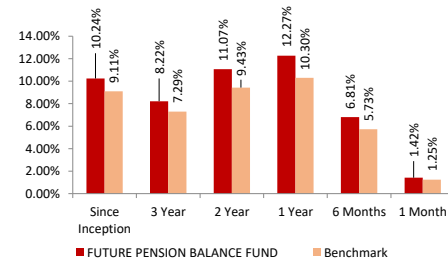
SECTORAL ALLOCATION



Debt Rating Profile

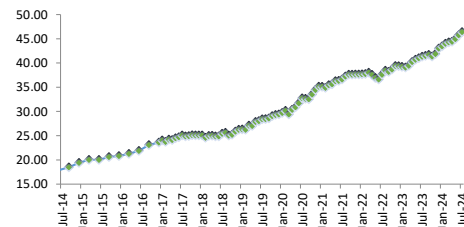


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 82%+Nifty 13%

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%	5.48%
Fixed Income Instruments	0.00%	100.00%	94.52%
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-2024

Returns since Publication of NAV	
Absolute Return	271.44%
Simple Annual Return	17.25%
CAGR Return	8.69%

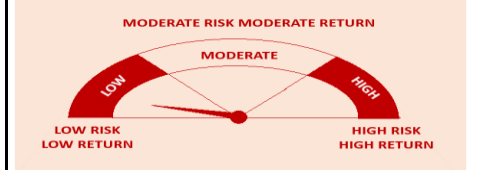
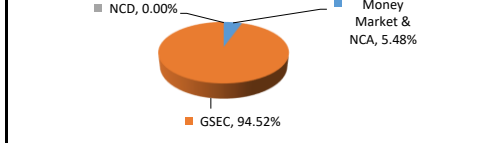
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
37.1444	51.44

Modified Duration (In Years)

7.29

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **5.48%**

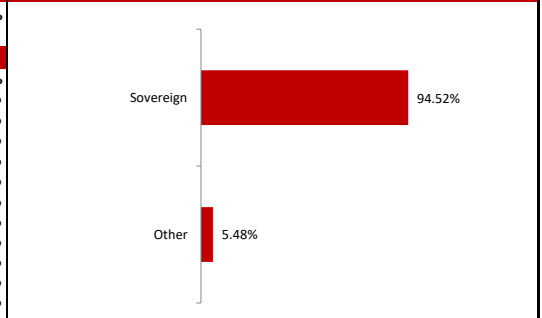
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	94.52%
7.25% Gsec 2063 12/06/2063	19.83%
7.30% Gsec 2053 19/06/2053	14.02%
0% CS 19/12/2029	12.15%
8.15% Tamil Nadu SDL 2028 09/05/2028	10.05%
0% CS 19/12/2030	8.82%
0% CS 15/06/2030	6.52%
8.68% Tamil Nadu SDL 2028 10/10/2028	6.16%
8.51% Maharashtra SDL 2026 09/03/2026	5.96%
0% CS 19/12/2033	5.12%
7.18% Gsec 2033 14/08/2033	3.94%
Others	1.95%

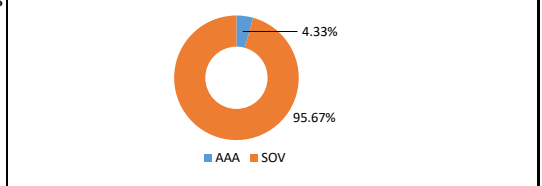
SECURITIES **HOLDINGS**

CORPORATE DEBT **0.00%**

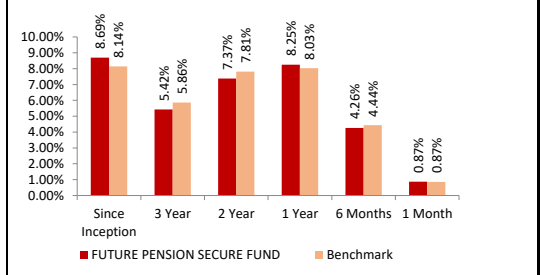
SECTORAL ALLOCATION



Debt Rating Profile

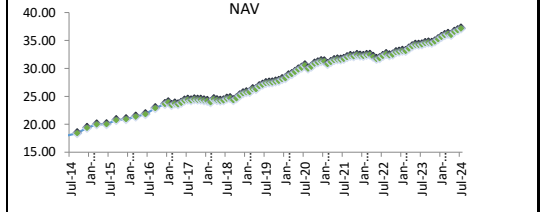


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 100%

FUND - NAV



ABOUT THE FUND

OBJECTIVE
To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.

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%	5.84%
Fixed Income Instruments	25.00%	100.00%	94.16%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV

Absolute Return	223.68%
Simple Annual Return	14.00%
CAGR Return	7.63%

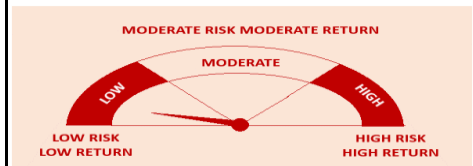
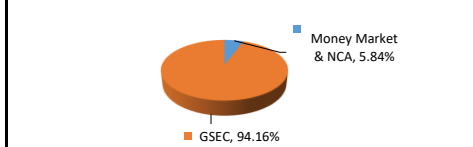
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
32.3680	1,611.83

Modified Duration (In Years)

4.39

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

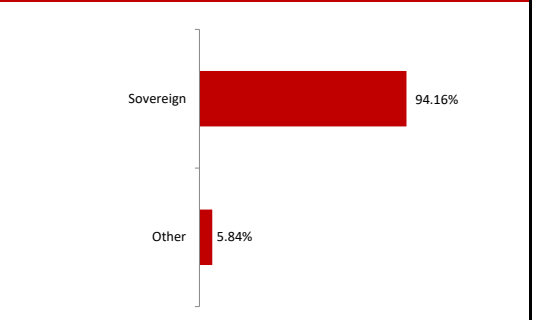
SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **5.84%**

SECURITIES **HOLDINGS**

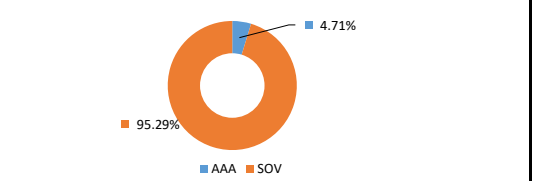
GOVERNMENT SECURITIES **94.16%**

7.18% Gsec 2033 14/08/2033	14.79%
6.90% GOI OIL Bond 2026 04/02/2026	12.25%
0% CS 15/06/2030	9.57%
0% CS 12/12/2029	8.72%
7.41% UP SDL 14 June 2034	8.13%
7.10% Gsec 2029 18/04/2029	6.89%
0% GS 15/12/2027	5.94%
0% CS 19/06/2027	5.88%
0% CS 17/12/2027	4.94%
0% CS 19/06/2030	4.78%
Others	12.25%

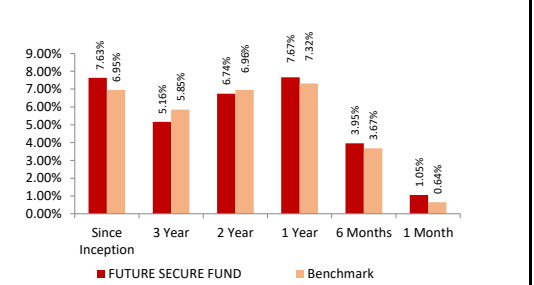
SECTORAL ALLOCATION



Debt Rating Profile

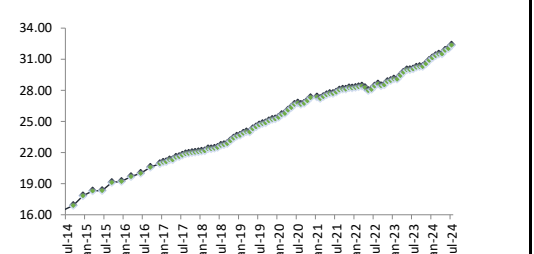


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty 1 year Tbill Index 30%+Nifty Liquid Fund Index 70%

FUND - NAV



ABOUT THE FUND

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%	10.87%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	89.13%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

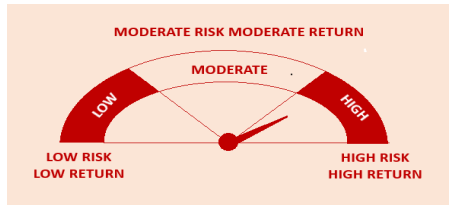
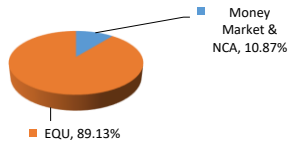
FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	300.38%
Simple Annual Return	52.97%
CAGR Return	27.71%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
40.0381	14,425.19

ASSET ALLOCATION



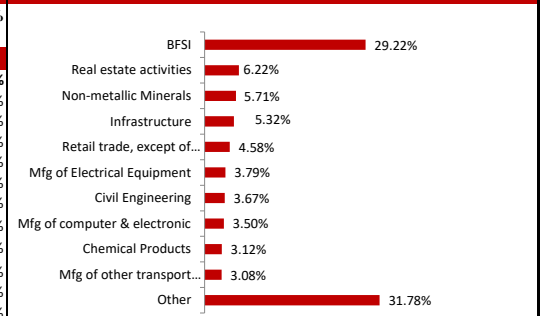
PORTFOLIO AS ON 31-Jul-2024

MONEY MARKET INSTRUMENTS & NCA 10.87%

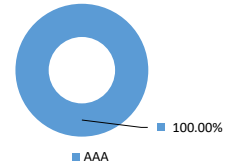
SECURITIES HOLDINGS 89.13%

SECURITIES	HOLDINGS
EQUITY	89.13%
Bank of India	5.56%
NIPPON INDIA ETF PSU BANK BEES	4.74%
Fusion Micro Finance Ltd.	4.47%
Union Bank of India	4.26%
ANANT RAJ Ltd.	4.06%
Bank of Baroda	3.81%
Techno Electric & Engineering Company Ltd.	3.67%
Genus Power Infrastructure Ltd.	3.50%
Bharat Heavy Electricals Ltd.	3.42%
UPL Ltd.	3.12%
Bandhan Bank Ltd.	3.02%
Dalmia Bharat Ltd.	2.94%
INOX Wind Ltd.	2.89%
The Ramco Cements Ltd.	2.77%
Allcargo Gati Ltd.	2.39%
Kotak PSU Bank ETF	2.19%
Swan Energy Ltd.	2.16%
The Indian Hotels Company Ltd.	2.07%
Equitas Small Finance Bank Ltd.	2.05%
RBL Bank Ltd.	2.04%
Jupiter Wagons Ltd	1.95%
Macrotech Developers Ltd.	1.79%
Jindal Steel & Power Ltd.	1.79%
Angel One Ltd.	1.70%
Bombay Burmah Trading Corporation Ltd.	1.50%
Others	15.28%

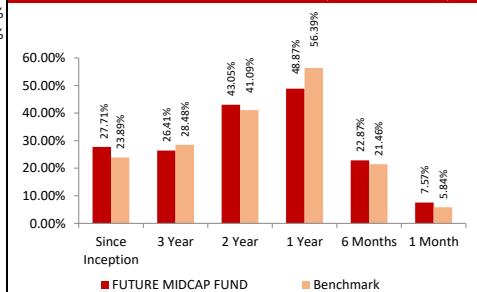
SECTORAL ALLOCATION



Debt Rating Profile

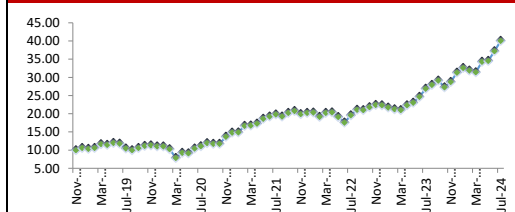


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index - 100%

FUND - NAV



ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low 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%	20.74%
Fixed Income Instruments	40.00%	90.00%	41.99%
Equities	10.00%	40.00%	37.26%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	292.72%
Simple Annual Return	20.22%
CAGR Return	9.91%

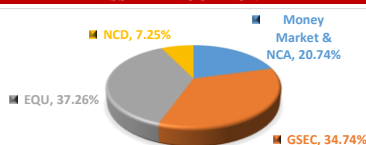
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
39.2719	2.53

Modified Duration (In Years)

1.51

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	20.74%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	34.74%
7.72% Gsec 2025 25/05/2025	26.68%
7.26% Gsec 2032 22/08/2032	8.06%

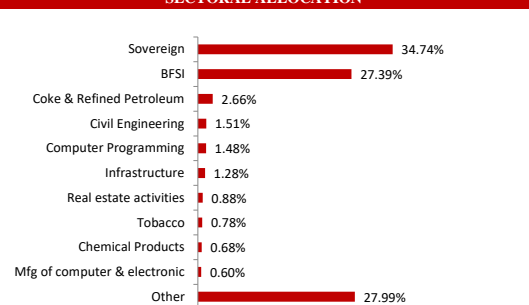
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.25%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.25%

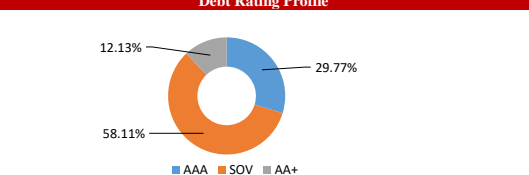
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	37.26%
HDFC Bank Ltd.	4.47%
ICICI Bank Ltd.	3.36%
Axis Bank Ltd.	2.77%
Kotak PSU Bank ETF	2.63%
Reliance Industries Ltd.	2.38%
State Bank of India	2.07%
Larsen & Toubro Ltd.	1.51%
Infosys Technologies Ltd.	1.48%
Kotak Mahindra Bank Ltd.	1.43%
IndusInd Bank Ltd.	1.13%
Bank of India	1.09%
Mirae Asset Fin Services ETF	1.01%
Bandhan Bank Ltd.	0.95%
ANANT RAJ Ltd.	0.88%
Angel One Ltd.	0.86%
ITC Ltd.	0.78%
Fusion Micro Finance Ltd.	0.68%
UPL Ltd.	0.68%
Adani Ports & Special Economic Zone Ltd.	0.62%
Bank of Baroda	0.60%
Genus Power Infrastructure Ltd.	0.60%
Union Bank of India	0.53%
Macrotech Developers Ltd.	0.52%
Bharat Heavy Electricals Ltd.	0.50%
Allcargo Gati Ltd.	0.43%
Others	3.29%

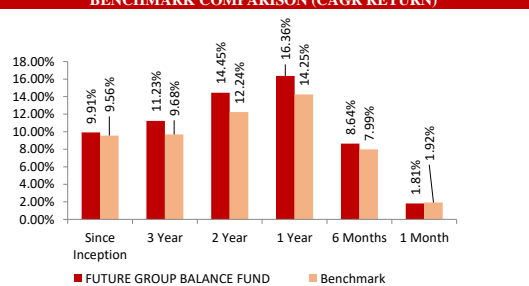
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 60%+Nifty 35%

FUND - NAV

