

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	391.07%	27.38%	11.79%	278.10%	20.51%	10.31%	337.50%	23.42%	10.79%	384.72%	24.60%	10.62%

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	258.27%	16.51%	8.50%	237.98%	15.22%	8.10%	731.01%	47.45%	14.73%	526.51%	34.18%	12.65%

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	342.84%	22.25%	10.14%	261.85%	17.00%	8.71%	215.08%	13.75%	7.61%	214.26%	40.15%	23.93%

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	266.74%	18.86%	9.62%	52.33%	10.45%	8.77%	81.64%	15.45%	11.96%	56.55%	17.10%	14.52%

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%	100.00%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	0.00%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

23rd December 2009

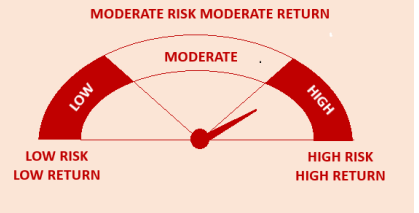
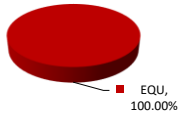
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	391.07%
Simple Annual Return	27.38%
CAGR Return	11.79%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
49.1071	8,285.94

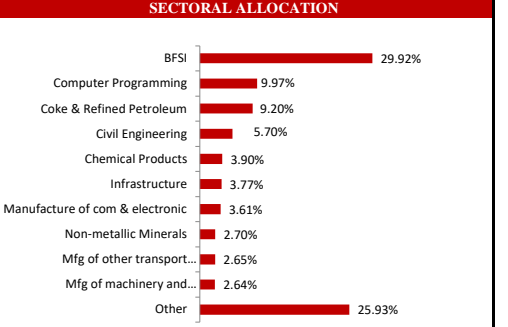
ASSET ALLOCATION



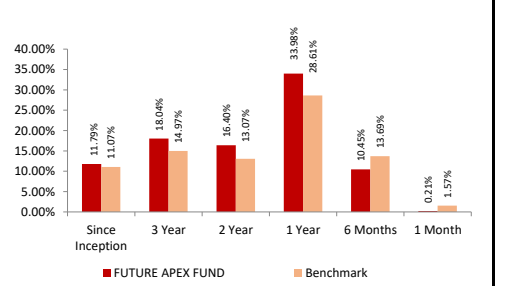
PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
EQUITY	100.00%
HDFC Bank Ltd.	7.49%
Reliance Industries Ltd.	7.00%
Infosys Technologies Ltd.	5.07%
Larsen & Toubro Ltd.	4.81%
ICICI Bank Ltd.	4.00%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.70%
UTI NIFTY BANK ETF	3.02%
SBI-ETF NIFTY BANK	2.97%
Tata Consultancy Services Ltd.	2.86%
Bank Of India	2.80%
State Bank of India	2.68%
Kotak Mahindra Bank Ltd.	2.53%
Bandhan Bank Ltd.	2.26%
UPL Ltd.	2.22%
Kotak PSU Bank ETF	2.13%
ANANT RAJ Ltd.	2.08%
Genus Power Infrastrucure Ltd.	2.06%
ITC Ltd.	1.96%
TITAGARH RAIL SYSTEMS Ltd.	1.95%
Bajaj Finance Ltd.	1.84%
Axis Bank Ltd.	1.76%
IndusInd Bank Ltd.	1.69%
Hindustan Unilever Ltd.	1.68%
Mirae Asset Fin Services ETF	1.63%
DCX SYSTEMS Ltd.	1.55%
Others	26.49%

SECTORAL ALLOCATION

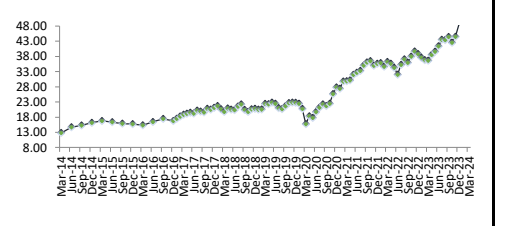


BENCHMARK COMPARISON (CAGR RETURN)



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%	0.14%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	99.86%

RISK RETURN PROFILE

Risk	High
Return	High

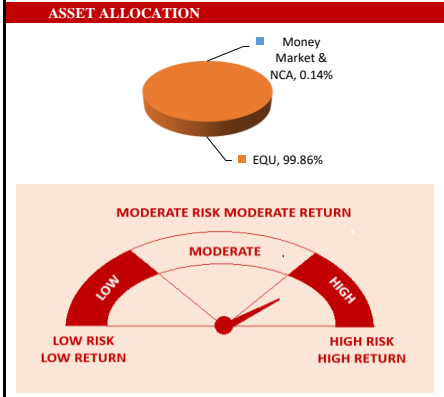
DATE OF INCEPTION
9th September 2010

FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	278.10%
Simple Annual Return	20.51%
CAGR Return	10.31%

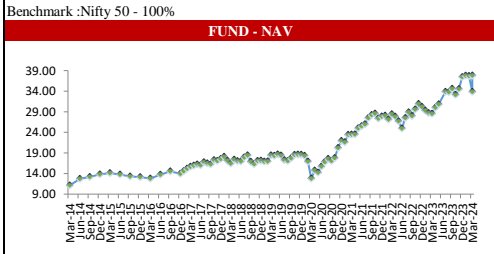
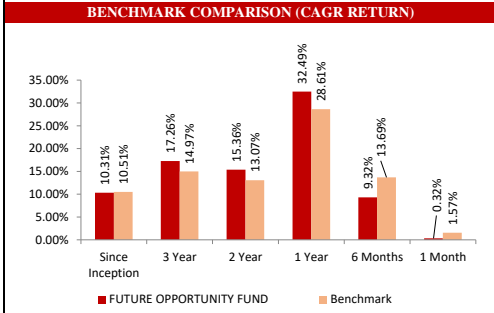
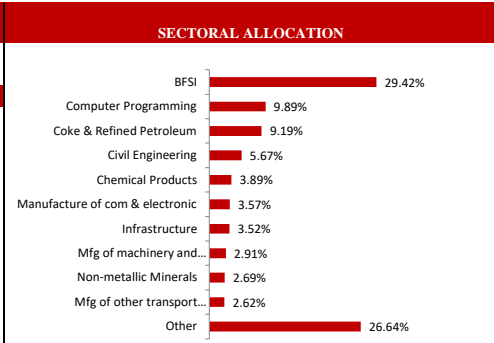
NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
37.8096	7,095.44



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.14%
SECURITIES	HOLDINGS
EQUITY	99.86%
HDFC Bank Ltd.	7.25%
Reliance Industries Ltd.	6.95%
Infosys Technologies Ltd.	5.02%
Larsen & Toubro Ltd.	4.78%
ICICI Bank Ltd.	4.25%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.19%
Kotak Mahindra Bank Ltd.	2.96%
Tata Consultancy Services Ltd.	2.81%
Bank Of India	2.77%
State Bank of India	2.59%
SBI-ETF NIFTY BANK	2.46%
UTI NIFTY BANK ETF	2.31%
UPL Ltd.	2.20%
ANANT RAJ Ltd.	2.19%
Kotak PSU Bank ETF	2.14%
Bandhan Bank Ltd.	2.09%
Genus Power Infrastructure Ltd.	2.07%
TITAGARH RAIL SYSTEMS Ltd.	1.93%
ITC Ltd.	1.91%
Reliance ETF Bank BeES	1.86%
Bajaj Finance Ltd.	1.80%
Axis Bank Ltd.	1.79%
Mirae Asset Fin Services ETF	1.77%
Hindustan Unilever Ltd.	1.69%
Eureka Forbes Ltd.	1.68%
Others	27.41%



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%	0.00%
Equities	0.00%	100.00%	100.00%

RISK RETURN PROFILE

Risk	High
Return	High

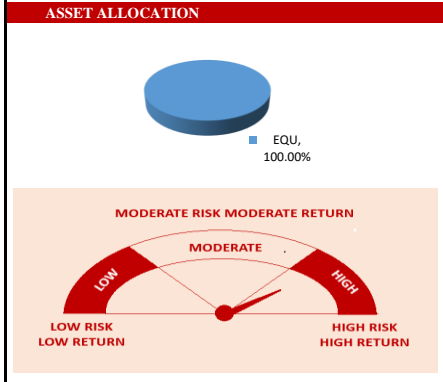
DATE OF INCEPTION
12th October 2009

FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	337.50%
Simple Annual Return	23.42%
CAGR Return	10.79%

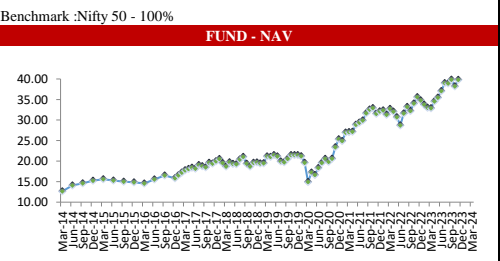
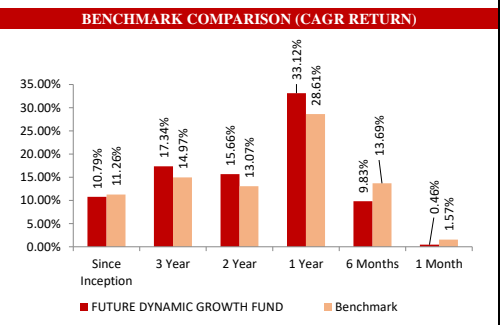
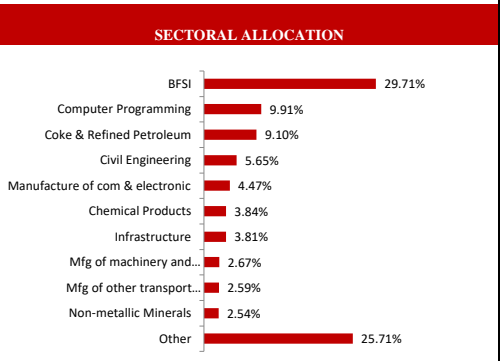
NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
43.7495	968.40



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
EQUITY	100.00%
Reliance Industries Ltd.	6.94%
HDFC Bank Ltd.	6.77%
Infosys Technologies Ltd.	5.02%
Larsen & Toubro Ltd.	4.76%
ICICI Bank Ltd.	3.86%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.43%
SBI-ETF NIFTY BANK	3.28%
Kotak Mahindra Bank Ltd.	3.15%
Tata Consultancy Services Ltd.	2.83%
State Bank of India	2.77%
Bank Of India	2.73%
Genus Power Infrastrucure Ltd.	2.53%
Kotak PSU Bank ETF	2.31%
Mirae Asset Fin Services ETF	2.24%
Bandhan Bank Ltd.	2.21%
UPL Ltd.	2.17%
Axis Bank Ltd.	1.95%
DCX SYSTEMS Ltd.	1.94%
TTTAGARH RAIL SYSTEMS Ltd.	1.92%
ITC Ltd.	1.88%
Bajaj Finance Ltd.	1.80%
UTI NIFTY BANK ETF	1.77%
Hindustan Unilever Ltd.	1.67%
Eureka Forbes Ltd.	1.45%
IndusInd Bank Ltd.	1.42%
Others	27.19%



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%	2.21%
Fixed Income Instruments	10.00%	50.00%	16.31%
Equities	50.00%	90.00%	81.48%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION
18th July 2008

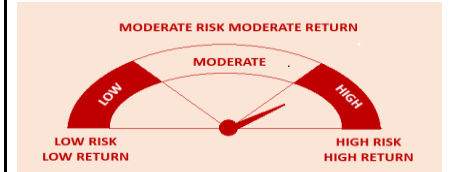
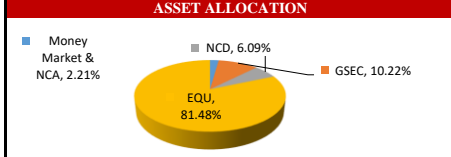
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	384.72%
Simple Annual Return	24.60%
CAGR Return	10.62%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
48.4715	8,893.86

Modified Duration (In Years)
5.70



PORTFOLIO AS ON 31-Mar-2024

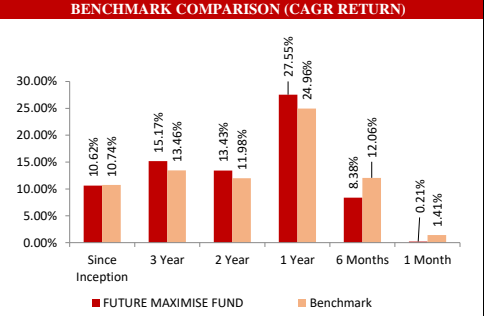
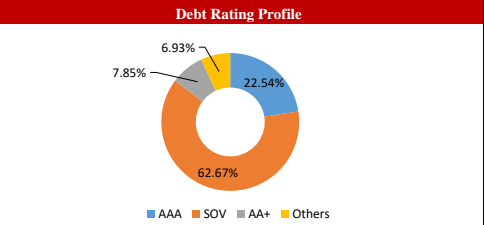
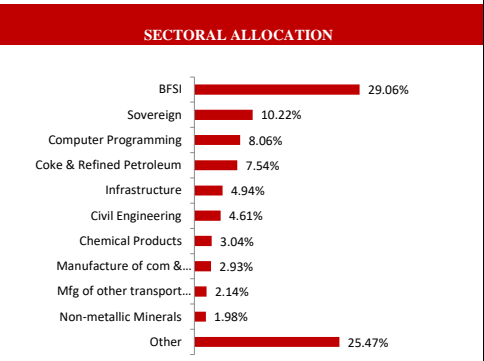
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.21%
SECURITIES	10.22%
GOVERNMENT SECURITIES	10.22%
7.30% GS 2053 19/06/2053	2.18%
0% CS 19 DEC 2029	1.81%
7.10% Gsec 2029 18/04/2029	1.80%
7.25% GS 12/06/2063	1.71%
7.66% Tamil Nadu SDL 2033 27/12/2033	1.26%
0% CS 19 JUN 2033	0.89%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.56%

SECURITIES HOLDINGS

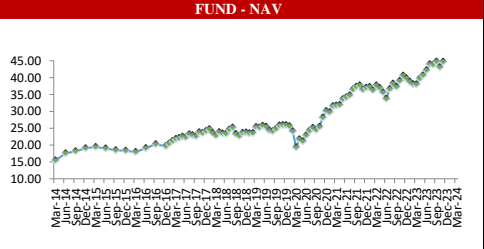
SECURITIES	HOLDINGS
CORPORATE DEBT	6.09%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	2.46%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.28%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.13%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	0.77%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	81.48%
HDFC Bank Ltd.	6.15%
Reliance Industries Ltd.	5.71%
Infosys Technologies Ltd.	4.03%
Larsen & Toubro Ltd.	3.88%
ICICI Bank Ltd.	3.68%
Reliance ETF Bank BeES	2.84%
State Bank of India	2.78%
Kotak Mahindra Bank Ltd.	2.66%
UTI NIFTY BANK ETF	2.35%
Bank Of India	2.35%
Tata Consultancy Services Ltd.	2.34%
Mirae Asset Fin Services ETF	2.29%
SBI-ETF NIFTY BANK	2.09%
Axis Bank Ltd.	1.93%
Kotak PSU Bank ETF	1.90%
ANANT RAJ Ltd.	1.79%
Genus Power Infrastructure Ltd.	1.72%
UPL Ltd.	1.66%
TITAGARH RAIL SYSTEMS Ltd.	1.59%
ITC Ltd.	1.58%
Bandhan Bank Ltd.	1.51%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.43%
Hindustan Unilever Ltd.	1.38%
Bajaj Finance Ltd.	1.31%
DCX SYSTEMS Ltd.	1.21%
Others	19.35%



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



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%	1.31%
Fixed Income Instruments	40.00%	70.00%	44.87%
Equities	30.00%	60.00%	53.82%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

18th July 2008

FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	258.27%
Simple Annual Return	16.51%
CAGR Return	8.50%

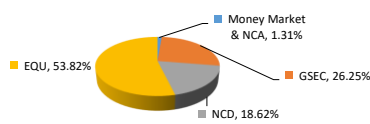
NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
35.8265	6,976.43

Modified Duration (In Years)

5.78

ASSET ALLOCATION

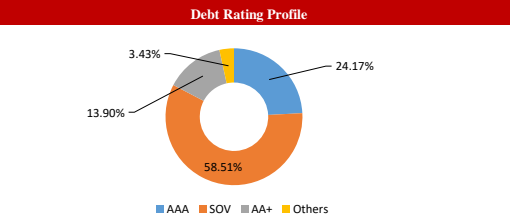
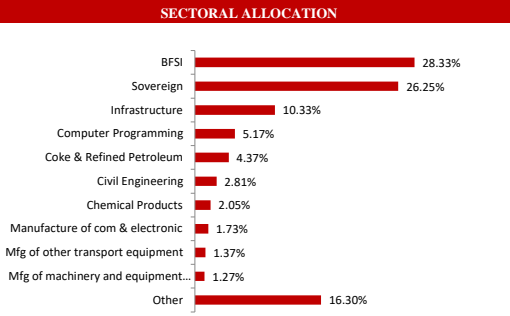


PORTFOLIO AS ON 31-Mar-2024

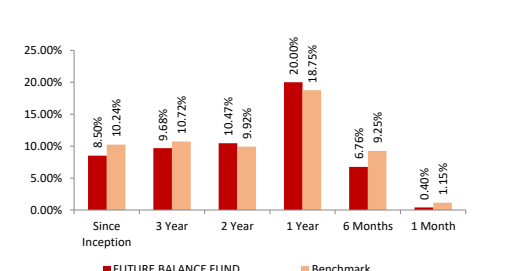
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.31%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	26.25%
7.25% GS 12/06/2063	6.18%
0% CS 19 DEC 2029	2.75%
0% CS 19 DEC 2033	2.70%
7.30% GS 2053 19/06/2053	2.34%
7.10% Gsec 2029 18/04/2029	2.30%
7.64% MH SGS 2033	2.18%
8% GOI Oil Bond 2026 23/03/2026	1.96%
0% CS 15 Jun 2030 15/06/2030	1.40%
0% CS 19 JUN 2030	1.40%
8.97% Central Government 05/12/2030	1.26%
Others	1.78%

SECURITIES	HOLDINGS
CORPORATE DEBT	18.62%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.24%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	4.69%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.16%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	1.97%
7.75% L&T Finance Ltd. 2025 10/07/2025	1.58%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.54%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.45%
8.72% ILFS 21/01/2025	0.00%

SECURITIES	HOLDINGS
EQUITY	53.82%
HDFC Bank Ltd.	5.19%
Reliance Industries Ltd.	3.69%
State Bank of India	3.04%
ICICI Bank Ltd.	2.98%
Infosys Technologies Ltd.	2.69%
Larsen & Toubro Ltd.	2.52%
Kotak Mahindra Bank Ltd.	1.71%
Bank Of India	1.46%
Tata Consultancy Services Ltd.	1.40%
UTI NIFTY BANK ETF	1.34%
Kotak PSU Bank ETF	1.27%
Axis Bank Ltd.	1.25%
Reliance ETF Bank BeES	1.24%
Bandhan Bank Ltd.	1.17%
UPL Ltd.	1.17%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.16%
ANANT RAJ Ltd.	1.16%
SBI-ETF NIFTY BANK	1.07%
TITAGARH RAIL SYSTEMS Ltd.	1.07%
ITC Ltd.	1.02%
Mirae Asset Fin Services ETF	1.00%
Genus Power Infrastructure Ltd.	0.97%
Hindustan Unilever Ltd.	0.96%
Bajaj Finance Ltd.	0.89%
Bajaj Finance Ltd.	0.84%
DCX SYSTEMS Ltd.	0.77%
Others	11.96%

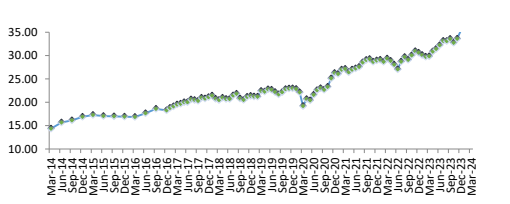


BENCHMARK COMPARISON (CAGR RETURN)



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

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.04%
Fixed Income Instruments	50.00%	100.00%	95.96%
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-Mar-2024

Returns since Publication of NAV

Absolute Return	237.98%
Simple Annual Return	15.22%
CAGR Return	8.10%

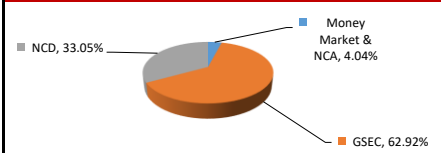
NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
33.7981	8,309.21

Modified Duration (In Years)

6.93

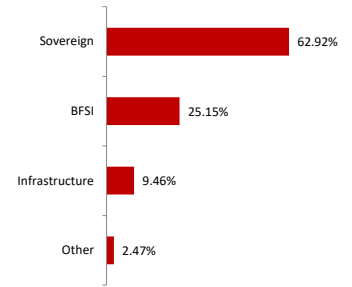
ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.04%
SECURITIES	62.92%
GOVERNMENT SECURITIES	62.92%
7.25% GS 12/06/2063	13.31%
7.30% GS 2053 19/06/2053	12.17%
0% CS 19 DEC 2029	6.80%
0% CS 19 JUN 2033	5.65%
0% CS 15 Jun 2030 15/06/2030	4.69%
7.66% Tamil Nadu SDL 2033 27/12/2033	4.65%
0% CS 12 DEC 2029 12/12/2029	4.44%
0% CS 17JUN2033	4.19%
0% CS 19 DEC 2033	2.58%
7.10% Gsec 2029 18/04/2029	1.65%
Others	2.79%

SECTORAL ALLOCATION

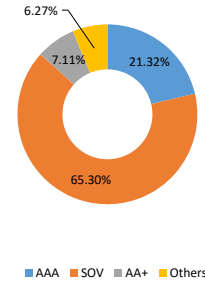


SECURITIES

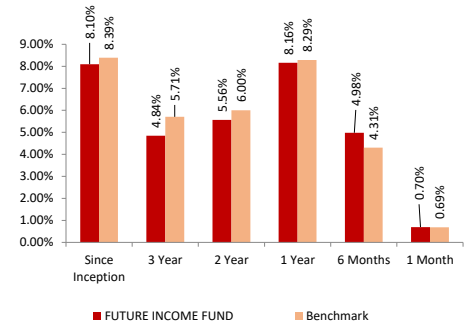
HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	33.05%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.86%
8.06% Bajaj Finance Ltd. 04/10/2029	6.17%
10.63% IOT Utikal Energy Services Ltd. 20/09/2028	5.73%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.75%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	4.40%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	2.75%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.29%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	0.61%
7.68% PFC Ltd. 15/07/2030	0.36%
8.95% Bajaj Finance Ltd. 08/01/2026	0.12%
Others	0.00%

Debt Rating Profile

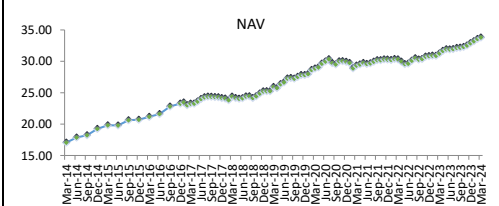


BENCHMARK COMPARISON (CAGR RETURN)



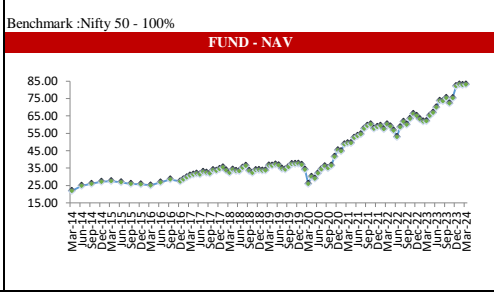
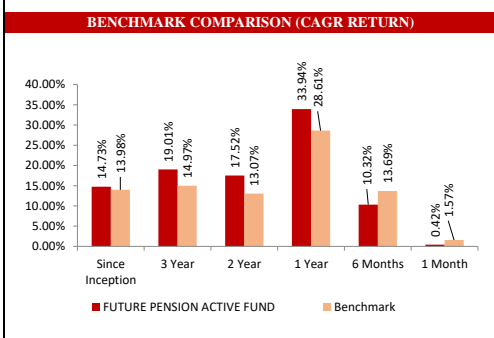
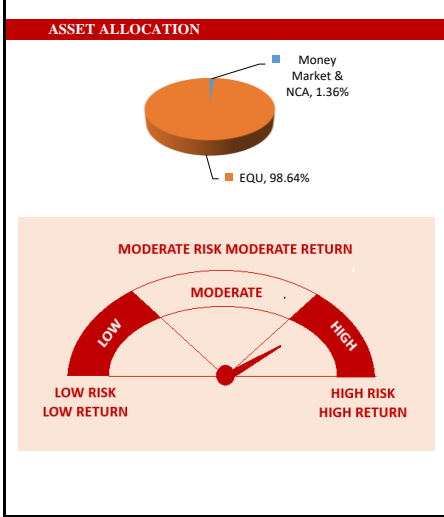
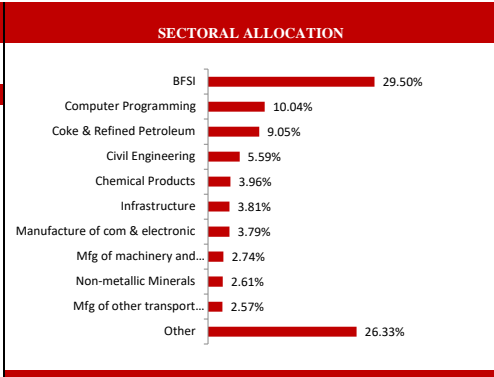
Benchmark :Nifty Composite Debt Index 100%

FUND - NAV

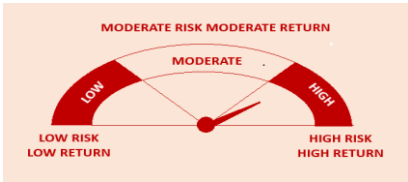
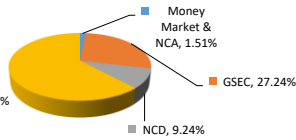


ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a high probability of negative return.			
Fund Manager Details			
Fund Manager		No. Of Funds Managed	
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.36%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.64%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION			
20th October 2008			
FUND PERFORMANCE as on 31-Mar-2024			
Returns since Publication of NAV			
Absolute Return	731.01%		
Simple Annual Return	47.45%		
CAGR Return	14.73%		
NAV & AUM as on 31-Mar-2024			
NAV	AUM (In Lakhs)		
83.1012	760.81		

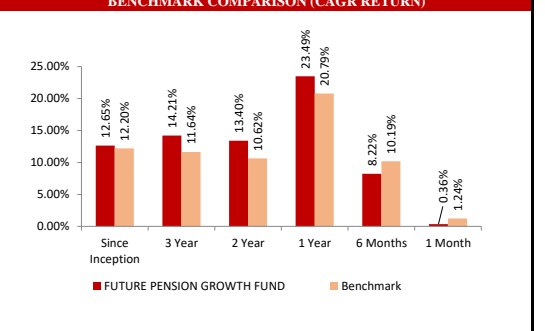
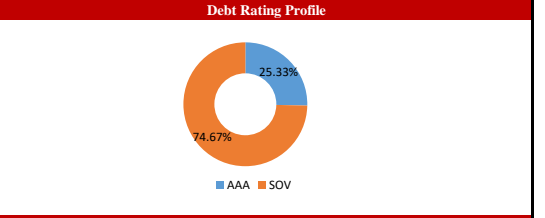
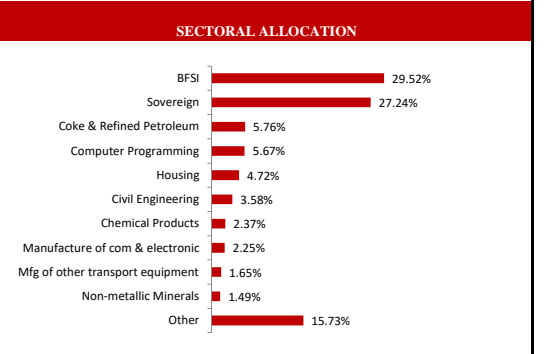
PORTFOLIO AS ON 31-Mar-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.36%
SECURITIES	
EQUITY	98.64%
HDFC Bank Ltd.	7.43%
Reliance Industries Ltd.	6.88%
Infosys Technologies Ltd.	4.99%
Larsen & Toubro Ltd.	4.71%
ICICI Bank Ltd.	4.17%
SBI-ETF NIFTY BANK	3.46%
Tata Consultancy Services Ltd.	2.88%
State Bank of India	2.88%
Kotak Mahindra Bank Ltd.	2.82%
Bank Of India	2.73%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.38%
UPL Ltd.	2.31%
Kotak PSU Bank ETF	2.26%
Bandhan Bank Ltd.	2.08%
Mirae Asset Fin Services ETF	2.07%
UTI NIFTY BANK ETF	2.06%
Genus Power Infrastructure Ltd.	2.05%
TITAGARH RAIL SYSTEMS Ltd.	1.90%
ITC Ltd.	1.88%
Bajaj Finance Ltd.	1.81%
DCX SYSTEMS Ltd.	1.74%
Axis Bank Ltd.	1.73%
Hindustan Unilever Ltd.	1.65%
Eureka Forbes Ltd.	1.52%
Reliance ETF Bank BeES	1.29%
Others	26.97%



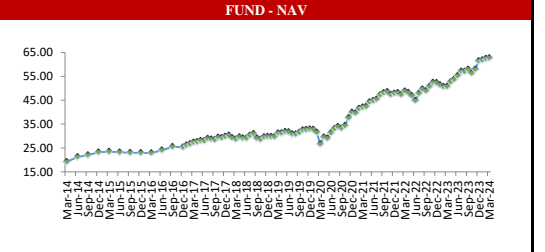
ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a moderate probability of negative return.			
Fund Manager Details			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.51%
Fixed Income Instruments	30.00%	80.00%	36.49%
Equities	20.00%	70.00%	62.00%
RISK RETURN PROFILE			
Risk	High		
Return	High		
DATE OF INCEPTION 20th October 2008			
FUND PERFORMANCE as on 31-Mar-2024			
Returns since Publication of NAV			
Absolute Return	526.51%		
Simple Annual Return	34.18%		
CAGR Return	12.65%		
NAV as on 31-Mar-2024 62.6512			
NAV & AUM as on 31-Mar-2024			
NAV	AUM (In Lakhs)		
62.6512	221.19		
Modified Duration (In Years) 4.91			
ASSET ALLOCATION			



PORTFOLIO AS ON 31-Mar-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.51%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	27.24%
7.30% GS 2053 19/06/2053	6.93%
8% GOI Oil Bond 2026 23/03/2026	6.87%
7.10% Gsec 2029 18/04/2029	4.53%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.27%
8.51% Maharashtra SDL 09/03/2026	2.17%
7.25% GS 12/06/2063	1.38%
7.26% Gsec 2032 22/08/2032	0.96%
7.25% Gujarat SDL 2027 12/07/2027	0.14%
SECURITIES	HOLDINGS
CORPORATE DEBT	9.24%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.72%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.52%
SECURITIES	HOLDINGS
EQUITY	62.00%
HDFC Bank Ltd.	5.77%
ICICI Bank Ltd.	5.10%
Reliance Industries Ltd.	4.37%
State Bank of India	4.18%
Kotak Mahindra Bank Ltd.	3.45%
Larsen & Toubro Ltd.	3.03%
Infosys Technologies Ltd.	2.71%
Axis Bank Ltd.	1.88%
Tata Consultancy Services Ltd.	1.81%
Kotak PSU Bank ETF	1.53%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.41%
ANANT RAJ Ltd.	1.41%
Bajaj Finance Ltd.	1.34%
Genus Power Infrastructure Ltd.	1.32%
UPL Ltd.	1.29%
ITC Ltd.	1.26%
TITAGARH RAIL SYSTEMS Ltd.	1.21%
Bandhan Bank Ltd.	1.17%
Hindustan Unilever Ltd.	1.09%
DCX SYSTEMS Ltd.	0.93%
Bharat Petroleum Corporation Ltd.	0.80%
FUSION MICRO FINANCE Ltd.	0.76%
UTI NIFTY BANK ETF	0.74%
Nuvoco Vistas Corporation Ltd.	0.68%
Maruti Suzuki India Ltd.	0.68%
Others	12.09%



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%	0.00%
Fixed Income Instruments	80.00%	100.00%	84.00%
Equities	0.00%	20.00%	16.00%

RISK RETURN PROFILE

Risk	Medium
Return	Medium

DATE OF INCEPTION

17th October 2008

FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV

Absolute Return	342.84%
Simple Annual Return	22.25%
CAGR Return	10.14%

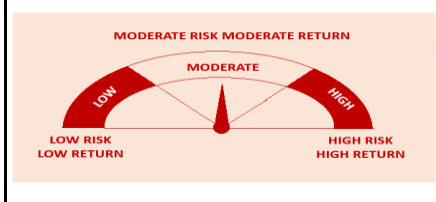
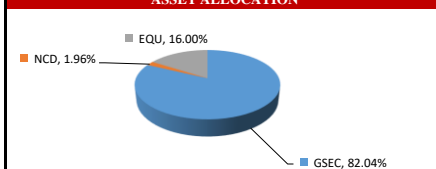
NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
44.2839	99.19

Modified Duration (In Years)

5.85

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	82.04%
7.30% GS 2053 19/06/2053	19.06%
0% CS 19 DEC 2029	13.56%
8.68% Tamil Nadu SDL 2028 10/10/2028	12.70%
7.10% Gsec 2029 18/04/2029	7.07%
7.92% West Bengal SDL 15/03/2027	6.13%
7.66% Tamil Nadu SDL 2033 27/12/2033	5.13%
8% GOI Oil Bond 2026 23/03/2026	5.11%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.66%
8.70% Gujarat SDL 2028 19/09/2028	2.65%
7.25% GS 12/06/2063	2.05%
Others	3.94%

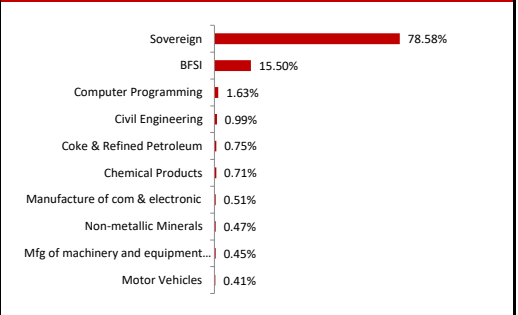
SECURITIES HOLDINGS

CORPORATE DEBT	1.96%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.96%

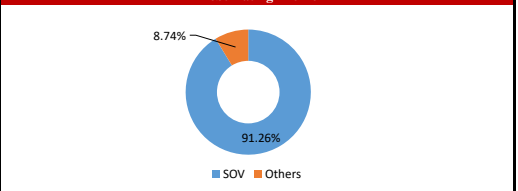
SECURITIES	HOLDINGS
EQUITY	16.00%
HDFC Bank Ltd.	1.87%
ICICI Bank Ltd.	1.57%
State Bank of India	1.08%
Kotak Mahindra Bank Ltd.	0.92%
Larsen & Toubro Ltd.	0.87%
Infosys Technologies Ltd.	0.72%
Tata Consultancy Services Ltd.	0.51%
Axis Bank Ltd.	0.49%
Bank Of India	0.46%
Bandhan Bank Ltd.	0.41%
ANANT RAJ Ltd.	0.39%
UPL Ltd.	0.39%
Bajaj Finance Ltd.	0.37%
Reliance Industries Ltd.	0.36%
ITC Ltd.	0.35%
Genus Power Infrastructure Ltd.	0.34%
Hindustan Unilever Ltd.	0.32%
Maruti Suzuki India Ltd.	0.25%
TITAGARH RAIL SYSTEMS Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Eureka Forbes Ltd.	0.22%
Indraprastha Gas Ltd.	0.22%
Nuvoco Vistas Corporation Ltd.	0.20%
HCL Technologies Ltd.	0.20%
IndusInd Bank Ltd.	0.19%
Others	2.82%

SECURITIES HOLDINGS

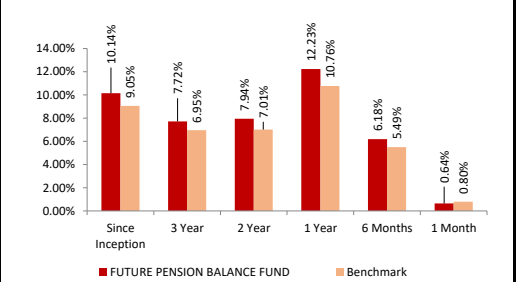
SECTORAL ALLOCATION



Debt Rating Profile

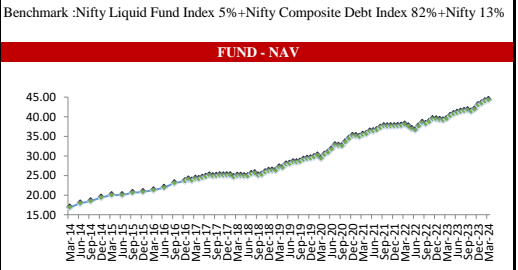


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



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%	5.74%
Fixed Income Instruments	0.00%	100.00%	94.26%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low
Return	Low

DATE OF INCEPTION
17th October 2008

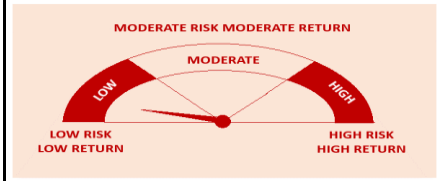
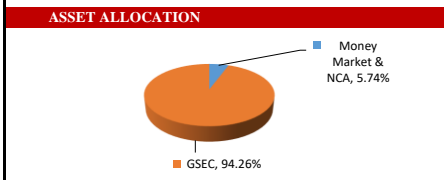
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	261.85%
Simple Annual Return	17.00%
CAGR Return	8.71%

NAV & AUM as on 31-Mar-2024

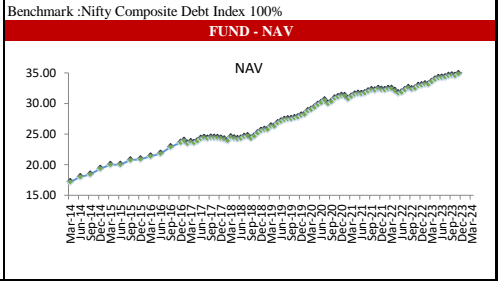
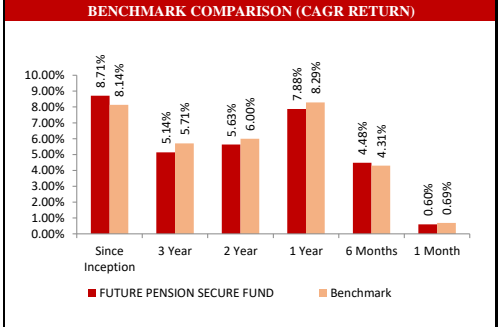
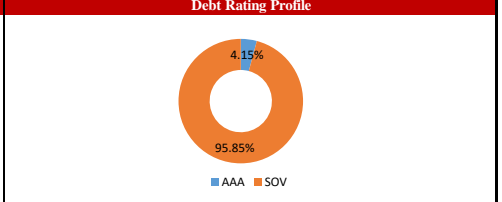
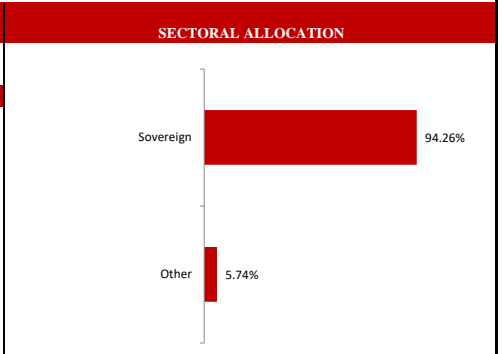
NAV	AUM (In Lakhs)
36.1851	46.49

Modified Duration (In Years)
6.93



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.74%
SECURITIES	94.26%
GOVERNMENT SECURITIES	94.26%
7.25% GS 12/06/2063	21.82%
0% CS 19 DEC 2029	13.02%
8.15% Tamil Nadu SDL 2028 09/05/2028	11.05%
0% CS 19 DEC 2030	9.44%
0% CS 15 Jun 2030 15/06/2030	6.99%
8.68% Tamil Nadu SDL 2028 10/10/2028	6.77%
8.51% Maharashtra SDL 09/03/2026	6.59%
7.66% Tamil Nadu SDL 2033 27/12/2033	6.56%
0% CS 19 DEC 2033	5.48%
7.30% GS 2053 19/06/2053	4.40%
Others	2.14%



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%	9.61%
Fixed Income Instruments	25.00%	100.00%	90.39%
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-Mar-2024

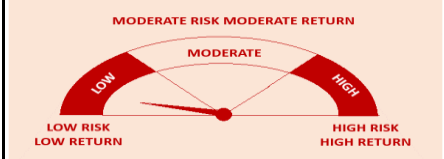
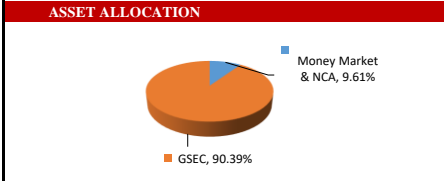
Returns since Publication of NAV

Absolute Return	215.08%
Simple Annual Return	13.75%
CAGR Return	7.61%

NAV & AUM as on 31-Mar-2024

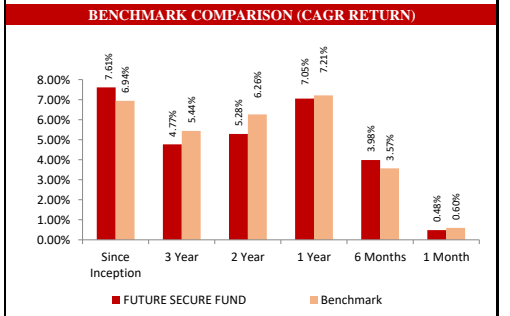
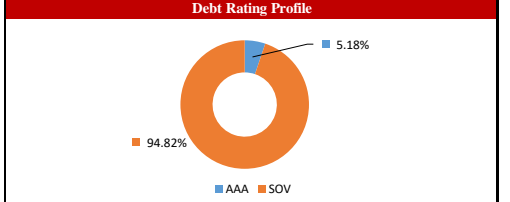
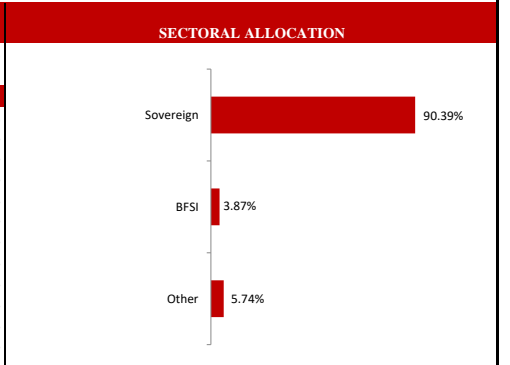
NAV	AUM (In Lakhs)
31.5079	1,806.96

Modified Duration (In Years)
4.14

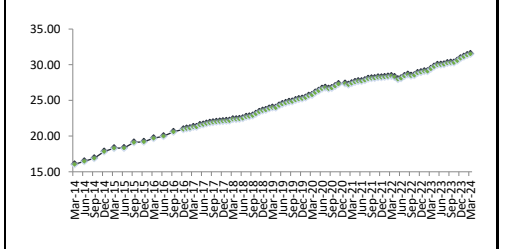


PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	9.61%
SECURITIES	90.39%
GOVERNMENT SECURITIES	90.39%
6.90% GOI OIL Bond 2026 04/02/2026	16.89%
7.66% Tamil Nadu SDL 2033 27/12/2033	10.69%
7.10% Gsec 2029 18/04/2029	8.87%
0% CS 15 Jun 2030 15/06/2030	8.27%
0% CS 12 DEC 2029 12/12/2029	7.53%
0% CS 19 DEC 2029	5.81%
7.64% MH SGS 2033	5.62%
0% GS 15/12/2027	5.13%
0% CS 19 JUN 2027	5.09%
0% CS 17 DEC 2027 17/12/2027	4.28%
Others	12.21%



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



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%	0.95%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	99.05%

RISK RETURN PROFILE

Risk	High
Return	High

DATE OF INCEPTION

4th December 2018

FUND PERFORMANCE as on 31-Mar-2024

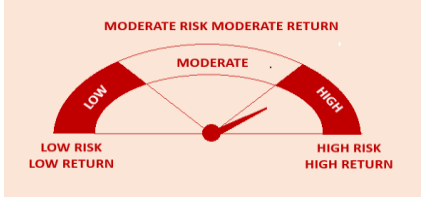
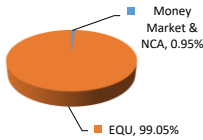
Returns since Publication of NAV

Absolute Return	214.26%
Simple Annual Return	40.15%
CAGR Return	23.93%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
31.4262	10,275.06

ASSET ALLOCATION



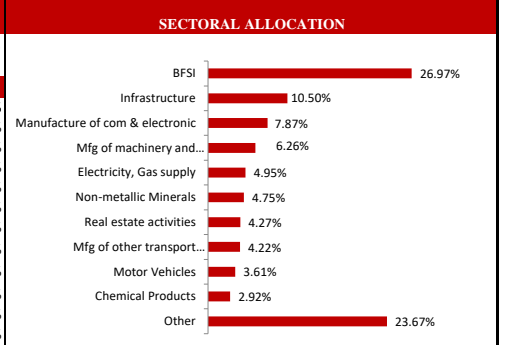
PORTFOLIO AS ON 31-Mar-2024

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **0.95%**

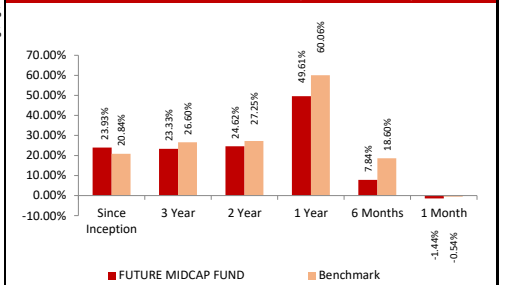
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	99.05%
Bank Of India	5.09%
Genus Power Infrastrucure Ltd.	5.01%
Bandhan Bank Ltd.	4.20%
Indusind Bank Ltd.	3.26%
UPL Ltd.	2.92%
DCX SYSTEMS Ltd.	2.86%
TITAGARH RAIL SYSTEMS Ltd.	2.84%
FUSION MICRO FINANCE Ltd.	2.84%
Techno Electric & Engineering Company Ltd.	2.81%
RBL Bank Ltd.	2.49%
Rural Electrification Corporation Ltd.	2.41%
Axis Bank Ltd.	2.34%
Eureka Forbes Ltd.	2.32%
Zee Entertainment Enterprises Ltd.	2.32%
Power Finance Corporation Ltd.	2.29%
Indraprastha Gas Ltd.	2.28%
ANANT RAJ Ltd.	2.27%
Union Bank Of India	2.23%
Texmaco Rail & Engineering Ltd.	2.20%
Bharat Heavy Electricals Ltd.	2.15%
Aurobindo Pharma Ltd.	2.12%
Hindustan Petroleum Corporation Ltd.	2.02%
Swan Energy Ltd.	2.00%
CAN FIN HOMES Ltd.	1.99%
Kotak PSU Bank ETF	1.90%
Others	31.88%

SECTORAL ALLOCATION



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Midcap 100 Index - 100%

FUND - NAV

