

# 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	411.33%	28.64%	12.03%	293.73%	21.54%	10.57%	355.08%	24.50%	11.02%	400.98%	25.51%	10.79%

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	265.78%	16.91%	8.60%	236.08%	15.02%	8.02%	763.70%	49.31%	14.94%	541.51%	34.96%	12.75%

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	343.96%	22.21%	10.10%	260.05%	16.79%	8.62%	215.09%	13.68%	7.57%	243.32%	44.90%	25.56%

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	273.46%	19.22%	9.71%	51.62%	10.15%	8.52%	82.31%	15.34%	11.84%	59.39%	17.52%	14.75%

**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%	97.86%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	2.14%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**  
23rd December 2009

**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	411.33%
Simple Annual Return	28.64%
CAGR Return	12.03%

**NAV & AUM as on 30-Apr-2024**

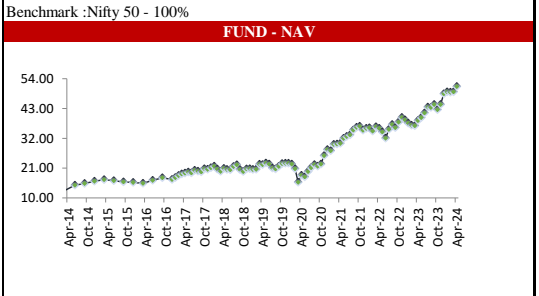
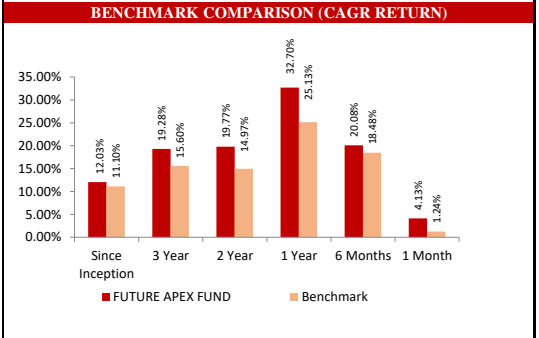
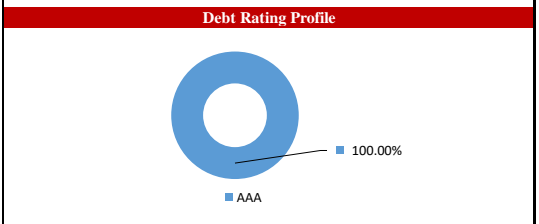
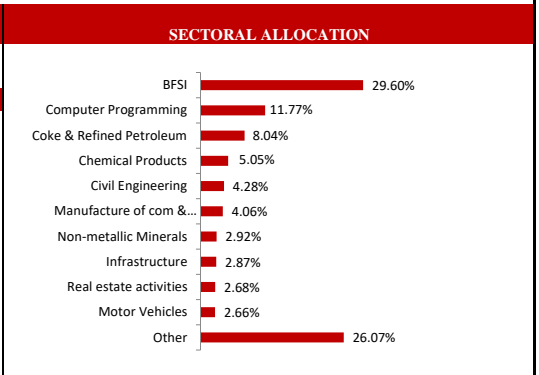
NAV	AUM (In Lakhs)
51.1328	8,883.25

**ASSET ALLOCATION**

**MODERATE RISK MODERATE RETURN**

**PORTFOLIO AS ON 30-Apr-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.14%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>97.86%</b>
Reliance Industries Ltd.	6.44%
HDFC Bank Ltd.	6.37%
Infosys Technologies Ltd.	5.66%
ICICI Bank Ltd.	4.42%
Larsen & Toubro Ltd.	4.28%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.62%
UTI NIFTY BANK ETF	3.18%
SBI-ETF NIFTY BANK	3.15%
Bank Of India	2.80%
Hindustan Unilever Ltd.	2.75%
State Bank of India	2.66%
Tata Consultancy Services Ltd.	2.63%
Bandhan Bank Ltd.	2.57%
ITC Ltd.	2.50%
Genus Power Infrastrucure Ltd.	2.33%
UPL Ltd.	2.30%
ANANT RAJ Ltd.	2.20%
IndusInd Bank Ltd.	2.18%
Kotak PSU Bank ETF	2.16%
FUSION MICRO FINANCE Ltd.	2.07%
Kotak Mahindra Bank Ltd.	1.98%
Axis Bank Ltd.	1.84%
DCX SYSTEMS Ltd.	1.73%
Eureka Forbes Ltd.	1.71%
HCL Technologies Ltd.	1.65%
Others	22.68%



**ABOUT THE FUND**

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%	1.63%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.37%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

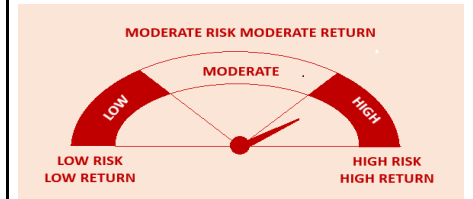
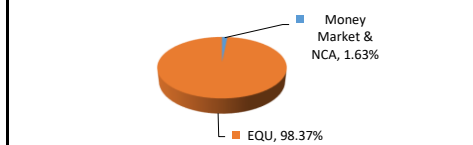
**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	293.73%
Simple Annual Return	21.54%
CAGR Return	10.57%

**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
39.3731	7,231.76

**ASSET ALLOCATION**



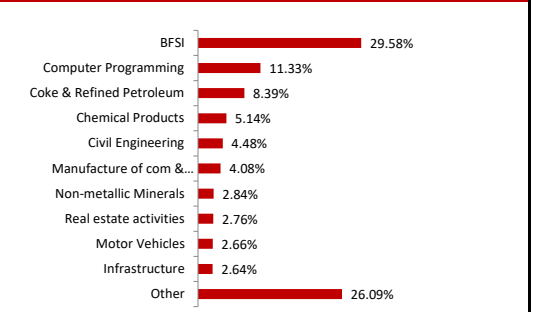
**PORTFOLIO AS ON 30-Apr-2024**

**MONEY MARKET INSTRUMENTS & NCA 1.63%**

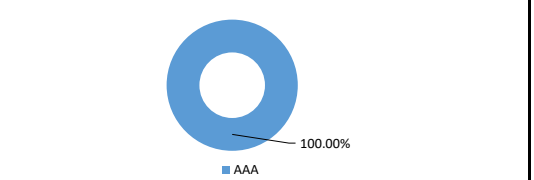
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY 98.37%</b>	
Reliance Industries Ltd.	6.70%
HDFC Bank Ltd.	6.57%
Infosys Technologies Ltd.	5.36%
ICICI Bank Ltd.	4.74%
Larsen & Toubro Ltd.	4.48%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.27%
Bank Of India	2.90%
Hindustan Unilever Ltd.	2.74%
Tata Consultancy Services Ltd.	2.67%
ITC Ltd.	2.57%
State Bank of India	2.56%
UTI NIFTY BANK ETF	2.53%
UPL Ltd.	2.40%
ANANT RAJ Ltd.	2.38%
Genus Power Infrastructure Ltd.	2.38%
SBI-ETF NIFTY BANK	2.31%
Kotak Mahindra Bank Ltd.	2.29%
Kotak PSU Bank ETF	2.18%
Bandhan Bank Ltd.	2.15%
FUSION MICRO FINANCE Ltd.	2.08%
Eureka Forbes Ltd.	1.91%
Reliance ETF Bank BeES	1.89%
Axis Bank Ltd.	1.83%
Mirae Asset Fin Services ETF	1.81%
IndusInd Bank Ltd.	1.75%
Others	23.92%

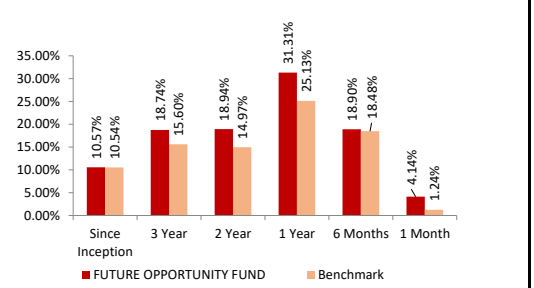
**SECTORAL ALLOCATION**



**Debt Rating Profile**

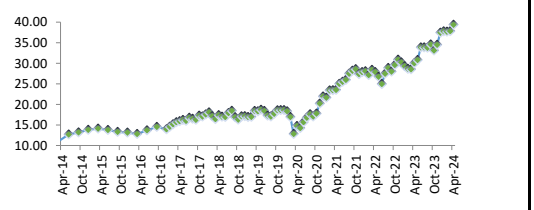


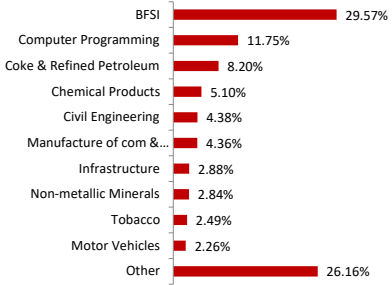
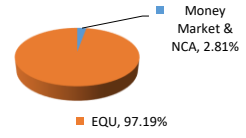
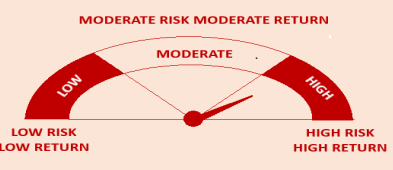
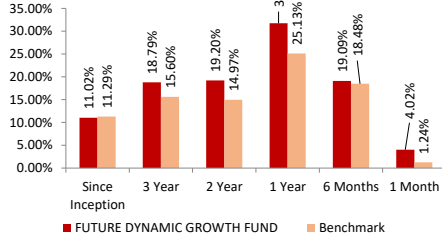
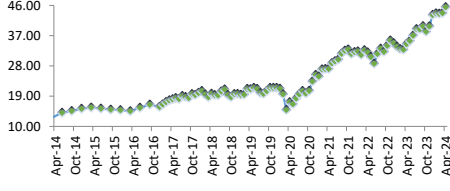
**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50 - 100%

**FUND - NAV**



ABOUT THE FUND		PORTFOLIO AS ON 30-Apr-2024		SECTORAL ALLOCATION																						
<b>OBJECTIVE</b> To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.		<b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>2.81%</b>		 <table border="1"> <caption>SECTORAL ALLOCATION</caption> <tr><td>BFSI</td><td>29.57%</td></tr> <tr><td>Computer Programming</td><td>11.75%</td></tr> <tr><td>Coke &amp; Refined Petroleum</td><td>8.20%</td></tr> <tr><td>Chemical Products</td><td>5.10%</td></tr> <tr><td>Civil Engineering</td><td>4.38%</td></tr> <tr><td>Manufacture of com &amp;...</td><td>4.36%</td></tr> <tr><td>Infrastructure</td><td>2.88%</td></tr> <tr><td>Non-metallic Minerals</td><td>2.84%</td></tr> <tr><td>Tobacco</td><td>2.49%</td></tr> <tr><td>Motor Vehicles</td><td>2.26%</td></tr> <tr><td>Other</td><td>26.16%</td></tr> </table>	BFSI	29.57%	Computer Programming	11.75%	Coke & Refined Petroleum	8.20%	Chemical Products	5.10%	Civil Engineering	4.38%	Manufacture of com &...	4.36%	Infrastructure	2.88%	Non-metallic Minerals	2.84%	Tobacco	2.49%	Motor Vehicles	2.26%	Other	26.16%
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<b>Fund Manager Details</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
Fund Manager	No. Of Funds Managed	<b>SECURITIES</b> <b>HOLDINGS</b>																								
	Equity	Debt	Hybrid																							
Niraj Kumar	5	4	7																							
Srijan Sinha	5	0	7																							
<b>ASSET ALLOCATION</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>																							
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	2.81%																							
Equities	0.00%	100.00%	97.19%																							
<b>RISK RETURN PROFILE</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
Risk		High																								
Return		High																								
<b>DATE OF INCEPTION</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
12th October 2009		ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX																								
<b>FUND PERFORMANCE as on 30-Apr-2024</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
Returns since Publication of NAV		SBI-ETF NIFTY BANK																								
Absolute Return	355.08%	Kotak PSU Bank ETF																								
Simple Annual Return	24.50%	Kotak Mahindra Bank Ltd.																								
CAGR Return	11.02%	State Bank of India																								
<b>NAV &amp; AUM as on 30-Apr-2024</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
NAV	AUM (In Lakhs)	Bank Of India																								
45.5078	1,006.11	Hindustan Unilever Ltd.																								
<b>ASSET ALLOCATION</b>		<b>SECURITIES</b> <b>HOLDINGS</b>																								
		Tata Consultancy Services Ltd.																								
		ITC Ltd.																								
		Kotak PSU Bank ETF																								
		Genus Power Infrastrucure Ltd.																								
		UPL Ltd.																								
		Mirae Asset Fin Services ETF																								
		Bandhan Bank Ltd.																								
		FUSION MICRO FINANCE Ltd.																								
		DCX SYSTEMS Ltd.																								
		Axis Bank Ltd.																								
		UTI NIFTY BANK ETF																								
		Eureka Forbes Ltd.																								
		Bajaj Finance Ltd.																								
		HCL Technologies Ltd.																								
		Others																								
		22.38%																								
		1.63%																								
		1.65%																								
		Bajaj Finance Ltd.																								
		Eureka Forbes Ltd.																								
		UTI NIFTY BANK ETF																								
		Axis Bank Ltd.																								
		DCX SYSTEMS Ltd.																								
		FUSION MICRO FINANCE Ltd.																								
		Bandhan Bank Ltd.																								
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		ICICI Bank Ltd.																								
		Larsen & Toubro Ltd.																								
		Infosys Technologies Ltd.																								
		HDFC Bank Ltd.																								
		Reliance Industries Ltd.																								
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ABOUT THE FUND			
To provide potentially high returns to unit holders by investing primarily in equities to target growth in capital value of assets. The fund will also be invested to a certain extent in govt. securities, corporate bonds and money market instruments.			
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%	1.81%
Fixed Income Instruments	10.00%	50.00%	15.41%
Equities	50.00%	90.00%	82.77%

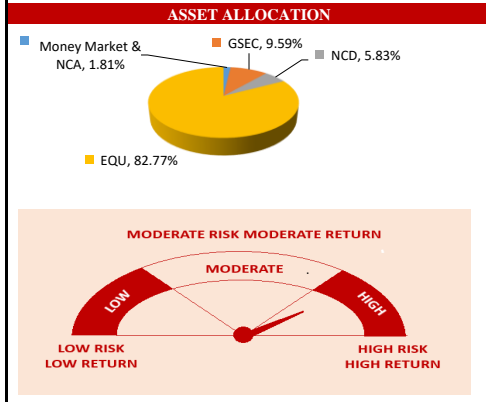
RISK RETURN PROFILE	
Risk	High
Return	High

DATE OF INCEPTION
18th July 2008

FUND PERFORMANCE as on 30-Apr-2024	
Returns since Publication of NAV	
Absolute Return	400.98%
Simple Annual Return	25.51%
CAGR Return	10.79%

NAV & AUM as on 30-Apr-2024	
NAV	AUM (In Lakhs)
50.0981	9,249.95

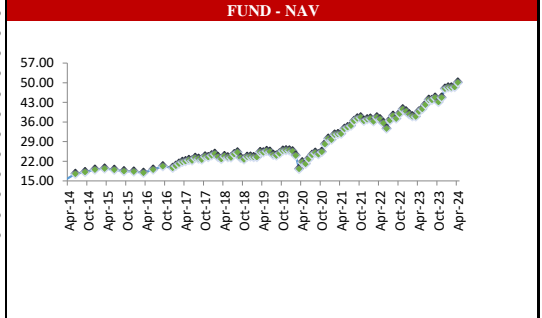
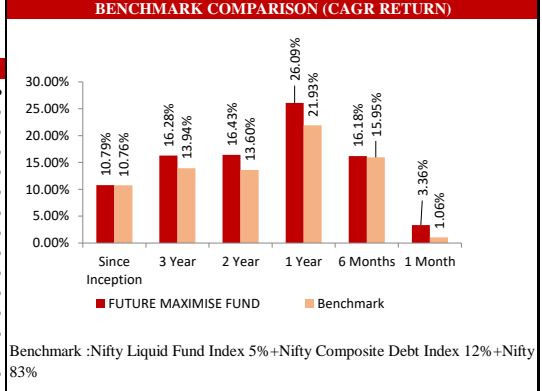
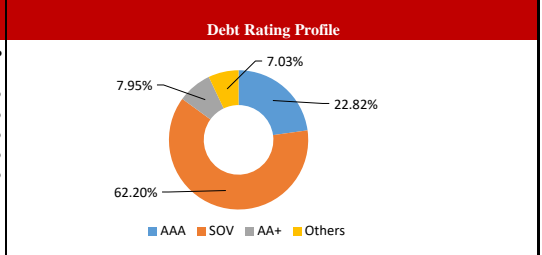
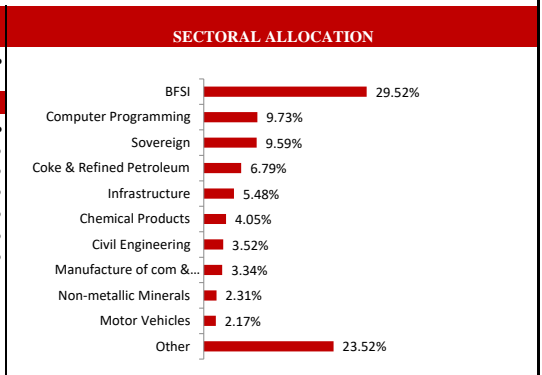
Modified Duration (In Years)
5.95



PORTFOLIO AS ON 30-Apr-2024	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.81%</b>
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>9.59%</b>
7.25% GS 2063 12/06/2063	2.68%
7.30% GS 2053 19/06/2053	2.06%
0% CS 19/12/2029	1.74%
7.10% Gsec 2029 18/04/2029	1.72%
0% CS 19/06/2033	0.85%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.54%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>5.83%</b>
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.35%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.23%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.08%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.73%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.43%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>82.77%</b>
HDFC Bank Ltd.	5.49%
Reliance Industries Ltd.	5.42%
Infosys Technologies Ltd.	4.68%
ICICI Bank Ltd.	3.99%
Larsen & Toubro Ltd.	3.52%
Reliance ETF Bank BeES	2.86%
State Bank of India	2.65%
SBI-ETF NIFTY BANK	2.50%
Bank Of India	2.40%
UTI NIFTY BANK ETF	2.40%
Kotak Mahindra Bank Ltd.	2.32%
Mirae Asset Fin Services ETF	2.29%
Hindustan Unilever Ltd.	2.28%
Tata Consultancy Services Ltd.	2.22%
ITC Ltd.	2.05%
Kotak PSU Bank ETF	1.99%
Axis Bank Ltd.	1.95%
Genus Power Infrastructure Ltd.	1.93%
ANANT RAJ Ltd.	1.91%
UPL Ltd.	1.77%
Bandhan Bank Ltd.	1.72%
FUSION MICRO FINANCE Ltd.	1.71%
IndusInd Bank Ltd.	1.58%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.44%
DCX SYSTEMS Ltd.	1.41%
Others	18.29%



**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%	1.28%
Fixed Income Instruments	40.00%	70.00%	42.68%
Equities	30.00%	60.00%	56.04%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	265.78%
Simple Annual Return	16.91%
CAGR Return	8.60%

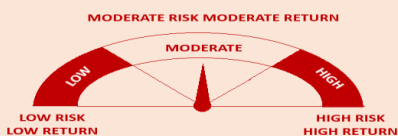
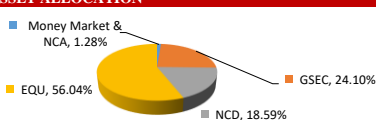
**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
36.5778	6,957.37

**Modified Duration (In Years)**

5.81

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Apr-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.28%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>24.10%</b>

7.25% GS 2063 12/06/2063	6.06%
0% CS 19/12/2029	2.75%
0% CS 19/12/2033	2.70%
7.30% GS 2053 19/06/2053	2.30%
7.10% Gsec 2029 18/04/2029	2.29%
7.64% MH SGS 2033	2.17%
0% CS 15/06/2030	1.40%
0% CS 19/06/2030	1.40%
8.97% Central Government 05/12/2030	1.25%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.22%
Others	0.56%

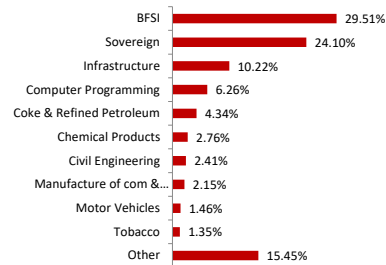
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>18.59%</b>

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	6.22%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.68%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.16%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	1.96%
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	1.53%
8.70% LIC Housing Finance Ltd. 20/03/2029	0.45%
8.72% ILFS 21/01/2025	0.00%

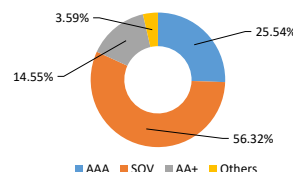
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>56.04%</b>

HDFC Bank Ltd.	4.78%
Reliance Industries Ltd.	3.65%
ICICI Bank Ltd.	3.30%
State Bank of India	3.23%
Infosys Technologies Ltd.	3.08%
Larsen & Toubro Ltd.	2.41%
Kotak Mahindra Bank Ltd.	1.74%
Bank Of India	1.65%
Hindustan Unilever Ltd.	1.46%
Tata Consultancy Services Ltd.	1.41%
UTI NIFTY BANK ETF	1.41%
Kotak PSU Bank ETF	1.39%
Bandhan Bank Ltd.	1.39%
Axis Bank Ltd.	1.39%
ITC Ltd.	1.35%
Reliance ETF Bank BeES	1.30%
UPL Ltd.	1.30%
Genus Power Infrastructure Ltd.	1.25%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.22%
ANANT RAJ Ltd.	1.21%
SBI-ETF NIFTY BANK	1.12%
Mirae Asset Fin Services ETF	1.01%
FUSION MICRO FINANCE Ltd.	0.93%
DCX SYSTEMS Ltd.	0.91%
Maruti Suzuki India Ltd.	0.84%
Others	11.32%

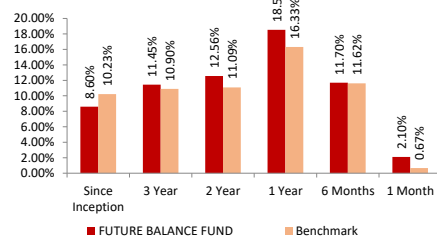
**SECTORAL ALLOCATION**



**Debt Rating Profile**

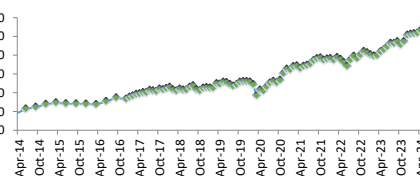


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



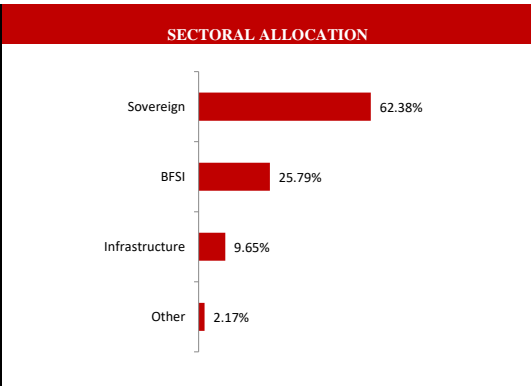
**OBJECTIVE**  
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate 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 30-Apr-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.78%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>62.38%</b>
7.25% GS 2063 12/06/2063	15.18%
7.30% GS 2053 19/06/2053	12.23%
0% CS 19/12/2029	6.96%
0% CS 19/06/2033	5.76%
0% CS 15/06/2030	4.80%
0% CS 12 DEC 2029 12/12/2029	4.54%
0% CS 17/06/2033	4.27%
0% CS 19/12/2033	2.63%
7.10% Gsec 2029 18/04/2029	1.68%
7.64% MH SGS 2033	1.62%
Others	2.71%



**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	3.78%
Fixed Income Instruments	50.00%	100.00%	96.22%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

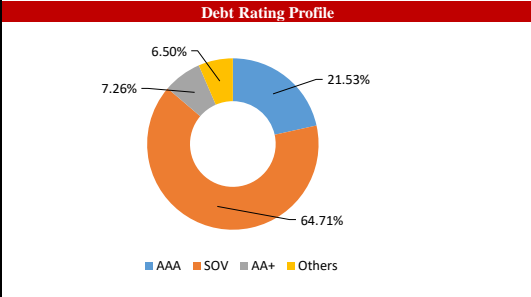
Metric	Level
Risk	Low
Return	Low

**DATE OF INCEPTION**  
18th July 2008

**SECURITIES**

**CORPORATE DEBT**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>33.84%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	7.00%
8.06% Bajaj Finance Ltd. 04/10/2029	6.30%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	5.85%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	4.95%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	4.50%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	2.81%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	1.32%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	0.62%
7.68% PFC Ltd. 15/07/2030	0.37%
8.95% Bajaj Finance Ltd. 08/01/2026	0.13%
Others	0.00%



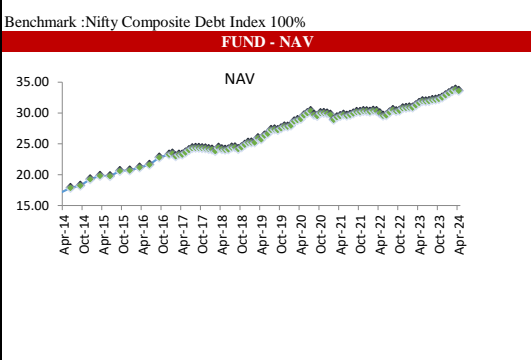
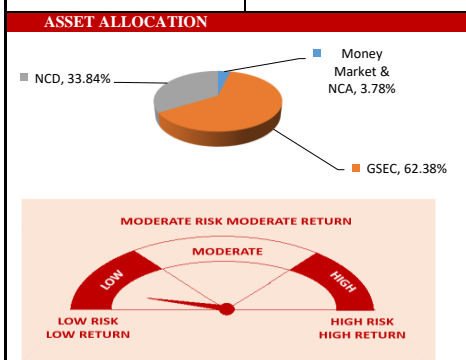
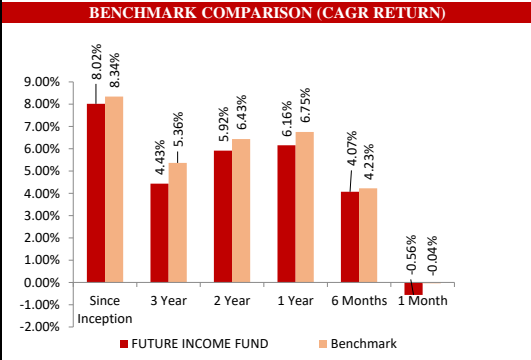
**FUND PERFORMANCE as on 30-Apr-2024**

Metric	Value
Returns since Publication of NAV	
Absolute Return	236.08%
Simple Annual Return	15.02%
CAGR Return	8.02%

**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
33.6077	8,100.41

**Modified Duration (In Years)**  
6.90



**ABOUT THE FUND**

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%	2.87%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	97.13%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

20th October 2008

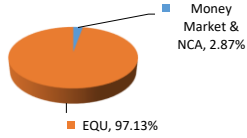
**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	763.70%
Simple Annual Return	49.31%
CAGR Return	14.94%

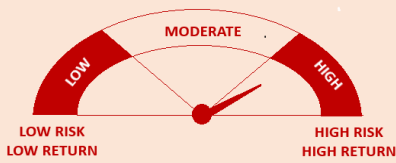
**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
86.3697	788.42

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



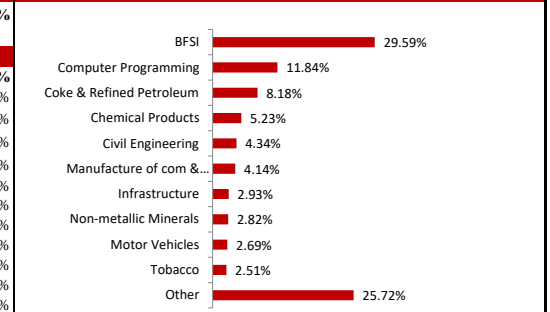
**PORTFOLIO AS ON 30-Apr-2024**

**MONEY MARKET INSTRUMENTS & NCA 2.87%**

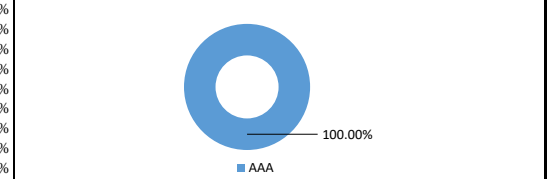
**SECURITIES HOLDINGS 97.13%**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>97.13%</b>
HDFC Bank Ltd.	6.64%
Reliance Industries Ltd.	6.55%
Infosys Technologies Ltd.	5.63%
ICICI Bank Ltd.	4.56%
Larsen & Toubro Ltd.	4.34%
SBI-ETF NIFTY BANK	3.49%
State Bank of India	2.95%
Bank Of India	2.78%
Hindustan Unilever Ltd.	2.76%
Tata Consultancy Services Ltd.	2.74%
Kotak Mahindra Bank Ltd.	2.62%
ITC Ltd.	2.51%
UPL Ltd.	2.48%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.41%
Kotak PSU Bank ETF	2.37%
Genus Power Infrastructure Ltd.	2.31%
UTI NIFTY BANK ETF	2.30%
Bandhan Bank Ltd.	2.10%
Mirae Asset Fin Services ETF	2.07%
FUSION MICRO FINANCE Ltd.	2.06%
DCX SYSTEMS Ltd.	1.83%
Eureka Forbes Ltd.	1.78%
Axis Bank Ltd.	1.72%
Bajaj Finance Ltd.	1.67%
HCL Technologies Ltd.	1.61%
Others	22.88%

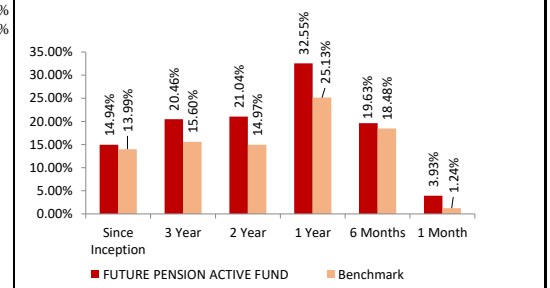
**SECTORAL ALLOCATION**



**Debt Rating Profile**

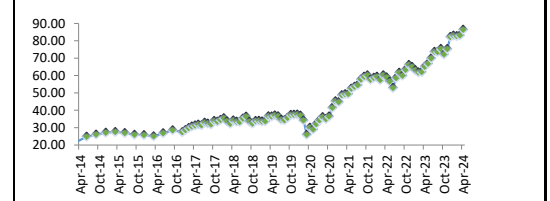


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50 - 100%

**FUND - NAV**





Classification | Internal

**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%	1.35%
Fixed Income Instruments	30.00%	80.00%	36.27%
Equities	20.00%	70.00%	62.38%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

20th October 2008

**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	541.51%
Simple Annual Return	34.96%
CAGR Return	12.75%

**NAV as on 30-Apr-2024**

64.1514

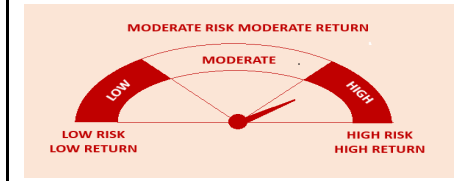
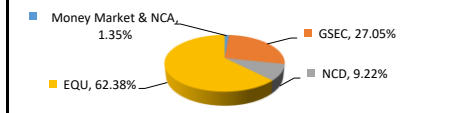
**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
64.1514	220.81

**Modified Duration (In Years)**

4.78

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Apr-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.35%</b>

**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>27.05%</b>
8% GOI Oil Bond 2026 23/03/2026	6.87%
7.30% GS 2053 19/06/2053	6.80%
7.10% Gsec 2029 18/04/2029	4.51%
8.15% Tamil Nadu SDL 2028 09/05/2028	4.27%
8.51% Maharashtra SDL 09/03/2026	2.17%
7.25% GS 2063 12/06/2063	1.35%
7.26% Gsec 2032 22/08/2032	0.95%
7.25% Gujarat SDL 2027 12/07/2027	0.14%

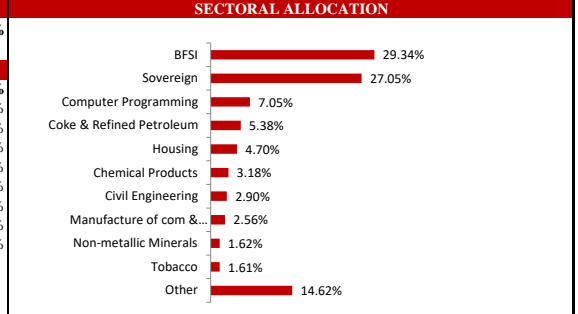
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>9.22%</b>
8.70% LIC Housing Finance Ltd. 20/03/2029	4.70%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.52%

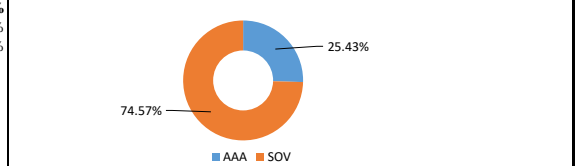
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>62.38%</b>
ICICI Bank Ltd.	5.74%
HDFC Bank Ltd.	5.25%
State Bank of India	4.54%
Reliance Industries Ltd.	4.32%
Infosys Technologies Ltd.	3.50%
Larsen & Toubro Ltd.	2.90%
Kotak Mahindra Bank Ltd.	2.78%
Tata Consultancy Services Ltd.	1.78%
Hindustan Unilever Ltd.	1.75%
Kotak PSU Bank ETF	1.67%
ITC Ltd.	1.61%
ANANT RAJ Ltd.	1.56%
Axis Bank Ltd.	1.49%
Genus Power Infrastructure Ltd.	1.49%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.48%
UPL Ltd.	1.43%
Bajaj Finance Ltd.	1.29%
Bandhan Bank Ltd.	1.23%
FUSION MICRO FINANCE Ltd.	1.23%
DCX SYSTEMS Ltd.	1.07%
HCL Technologies Ltd.	1.03%
Eureka Forbes Ltd.	0.98%
Bharat Petroleum Corporation Ltd.	0.81%
UTI NIFTY BANK ETF	0.77%
Nuvoco Vistas Corporation Ltd.	0.76%
Others	9.94%

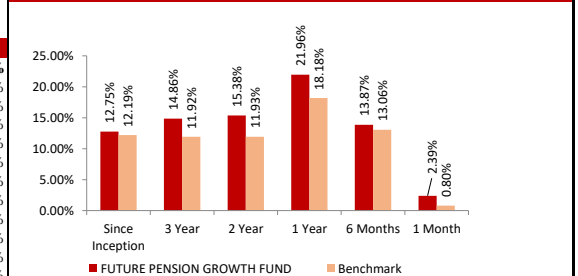
**SECTORAL ALLOCATION**



**Debt Rating Profile**

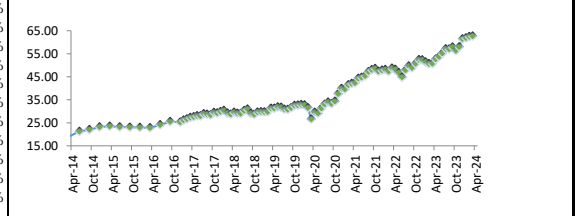


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



Classification | Internal

**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%	2.21%
Fixed Income Instruments	80.00%	100.00%	85.14%
Equities	0.00%	20.00%	12.65%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**

17th October 2008

**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	343.96%
Simple Annual Return	22.21%
CAGR Return	10.10%

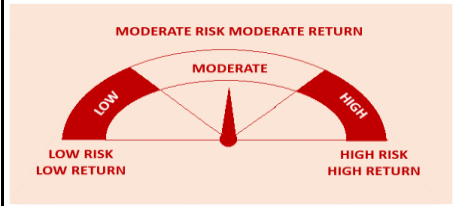
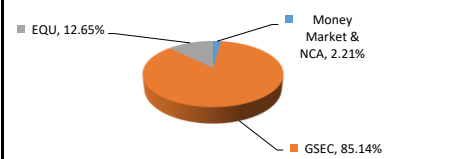
**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
44.3958	82.90

**Modified Duration (In Years)**

6.37

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Apr-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.21%</b>

**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>85.14%</b>
7.30% GS 2053 19/06/2053	22.33%
0% CS 19/12/2029	16.18%
8.68% Tamil Nadu SDL 2028 10/10/2028	15.11%
7.10% Gsec 2029 18/04/2029	8.41%
7.92% West Bengal SDL 15/03/2027	7.33%
8.15% Tamil Nadu SDL 2028 09/05/2028	5.56%
8.70% Gujarat SDL 2028 19/09/2028	3.15%
7.25% GS 2063 12/06/2063	2.39%
7.38% UP SDL 2036 13/03/2036	2.39%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	2.28%

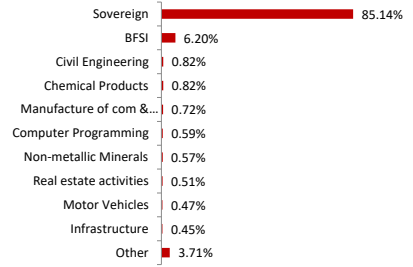
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>0.00%</b>

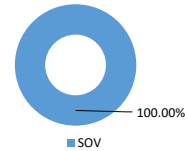
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>12.65%</b>
Kotak Mahindra Bank Ltd.	1.00%
State Bank of India	1.00%
Larsen & Toubro Ltd.	0.82%
HDFC Bank Ltd.	0.79%
ICICI Bank Ltd.	0.72%
Axis Bank Ltd.	0.62%
Bandhan Bank Ltd.	0.52%
ANANT RAJ Ltd.	0.51%
Genus Power Infrastructure Ltd.	0.46%
Bank Of India	0.43%
Hindustan Unilever Ltd.	0.43%
Bajaj Finance Ltd.	0.42%
FUSION MICRO FINANCE Ltd.	0.40%
UPL Ltd.	0.39%
Eureka Forbes Ltd.	0.32%
IndusInd Bank Ltd.	0.31%
Maruti Suzuki India Ltd.	0.31%
HCL Technologies Ltd.	0.30%
Nuvoco Vistas Corporation Ltd.	0.27%
DCX SYSTEMS Ltd.	0.27%
Oil & Natural Gas Corporation Ltd.	0.21%
Zee Entertainment Enterprises Ltd.	0.19%
Dalmia Bharat Ltd.	0.18%
Bharat Petroleum Corporation Ltd.	0.18%
Ideaforge Technology Ltd.	0.15%
Others	1.46%

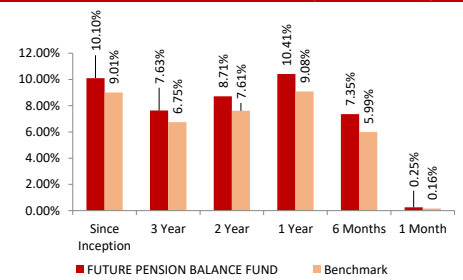
**SECTORAL ALLOCATION**



**Debt Rating Profile**

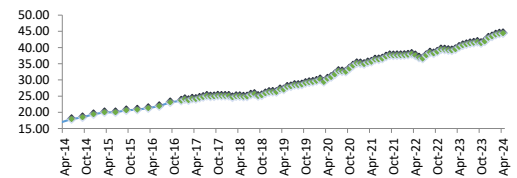


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

Preservation of nominal value of contributions along with stable returns over policy term so that the probability of negative return is very low.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.55%
Fixed Income Instruments	0.00%	100.00%	96.45%
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-Apr-2024**

Returns since Publication of NAV	
Absolute Return	260.05%
Simple Annual Return	16.79%
CAGR Return	8.62%

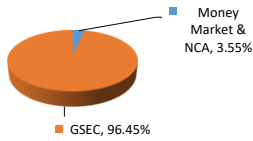
**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
36.0051	43.98

**Modified Duration (In Years)**

6.95

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Apr-2024**

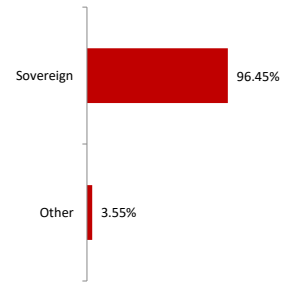
**SECURITIES** **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **3.55%**

**SECURITIES** **GOVERNMENT SECURITIES** **HOLDINGS** **96.45%**

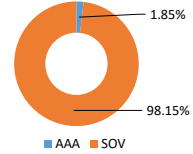
7.25% GS 2063 12/06/2063	22.55%
0% CS 19/12/2029	13.73%
8.15% Tamil Nadu SDL 2028 09/05/2028	11.64%
0% CS 19/12/2030	9.96%
0% CS 15/06/2030	7.37%
8.68% Tamil Nadu SDL 2028 10/10/2028	7.12%
8.51% Maharashtra SDL 09/03/2026	6.95%
0% CS 19/12/2033	5.77%
7.30% GS 2053 19/06/2053	4.55%
7.18% GS 2033 14/08/2033	4.54%
Others	2.26%

**SECURITIES** **CORPORATE DEBT** **HOLDINGS** **0.00%**

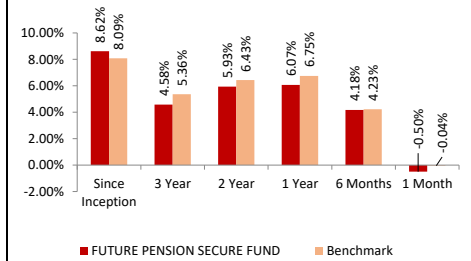
**SECTORAL ALLOCATION**



**Debt Rating Profile**

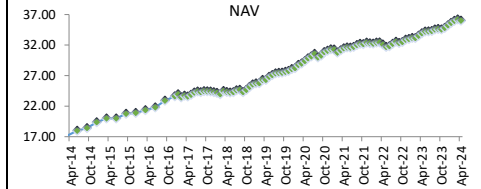


**BENCHMARK COMPARISON (CAGR RETURN)**



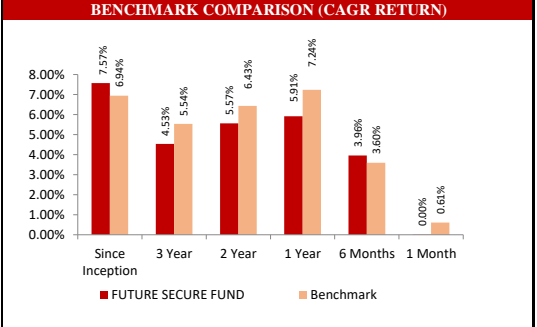
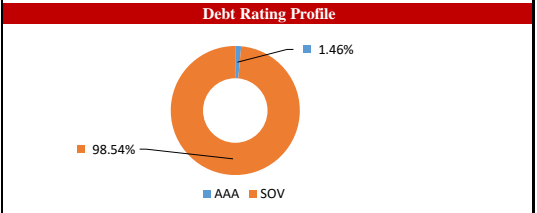
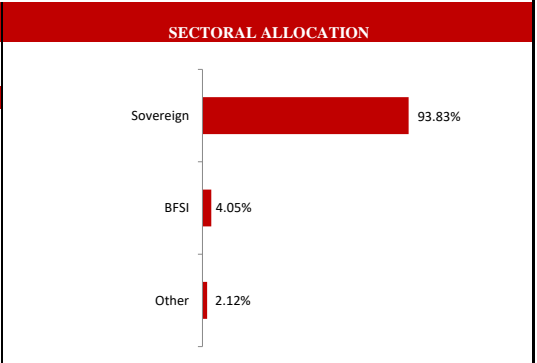
Benchmark : Nifty Composite Debt Index 100%

**FUND - NAV**

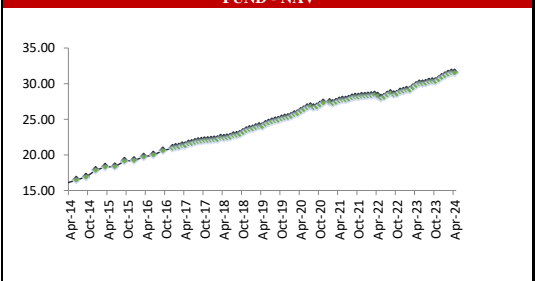


ABOUT THE FUND			
<b>OBJECTIVE</b> To provide stable returns by investing in relatively low risk assets. The Fund will invest exclusively in treasury bills, bank deposits, certificate of deposits, other money instruments and short duration government securities.			
<b>Fund Manager Details</b>			
Fund Manager		No. Of Funds Managed	
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	0	4	7
<b>ASSET ALLOCATION</b>			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	75.00%	6.17%
Fixed Income Instruments	25.00%	100.00%	93.83%
Equities	0.00%	0.00%	0.00%
<b>RISK RETURN PROFILE</b>			
Risk	Low		
Return	Low		
<b>DATE OF INCEPTION</b>			
18th July 2008			
<b>FUND PERFORMANCE as on 30-Apr-2024</b>			
Returns since Publication of NAV			
Absolute Return	215.09%		
Simple Annual Return	13.68%		
CAGR Return	7.57%		
<b>NAV &amp; AUM as on 30-Apr-2024</b>			
NAV	AUM (In Lakhs)		
31.5089	1,728.73		
<b>Modified Duration (In Years)</b>			
4.21			
<b>ASSET ALLOCATION</b>			

PORTFOLIO AS ON 30-Apr-2024	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.17%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>93.83%</b>
6.90% GOI OIL Bond 2026 04/02/2026	17.68%
7.18% GS 2033 14/08/2033	10.69%
7.10% Gsec 2029 18/04/2029	9.22%
0% CS 15/06/2030	8.62%
0% CS 12 DEC 2029 12/12/2029	7.85%
0% CS 19/12/2029	6.05%
7.64% MH SGS 2033	5.83%
0% GS 15/12/2027	5.37%
0% CS 19/06/2027	5.33%
0% CS 17/12/2027	4.47%
Others	12.71%



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%	4.91%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	95.09%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

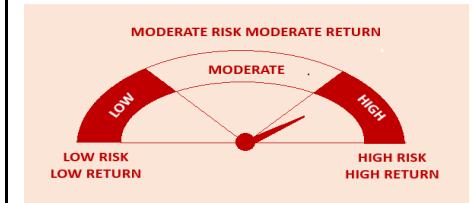
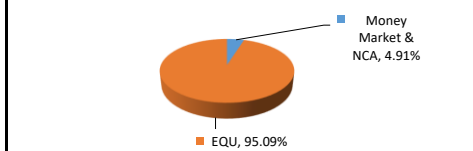
**FUND PERFORMANCE as on 30-Apr-2024**

Returns since Publication of NAV	
Absolute Return	243.32%
Simple Annual Return	44.90%
CAGR Return	25.56%

**NAV & AUM as on 30-Apr-2024**

NAV	AUM (In Lakhs)
34.3321	12,126.05

**ASSET ALLOCATION**



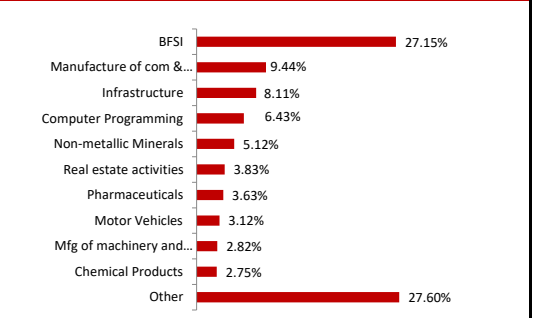
**PORTFOLIO AS ON 30-Apr-2024**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **4.91%**

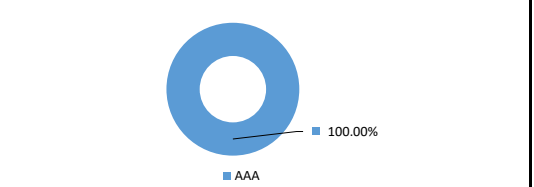
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>95.09%</b>
Bank Of India	5.91%
FUSION MICRO FINANCE Ltd.	5.04%
Genus Power Infrastrucure Ltd.	5.04%
DCX SYSTEMS Ltd.	4.40%
Bandhan Bank Ltd.	3.73%
IIFL FINANCE LIMITED	3.62%
Eureka Forbes Ltd.	2.82%
Texmaco Rail & Engineering Ltd.	2.81%
UPL Ltd.	2.75%
Sterlite Technologies Ltd.	2.55%
Union Bank Of India	2.48%
Power Finance Corporation Ltd.	2.33%
COFORGE LIMITED	2.31%
ANANT RAJ Ltd.	2.26%
Indusind Bank Ltd.	2.21%
Mphasis Ltd.	2.18%
Zee Entertainment Enterprises Ltd.	2.09%
Dalmia Bharat Ltd.	2.07%
Bharat Heavy Electricals Ltd.	1.97%
Persistent Systems Ltd.	1.94%
Aurobindo Pharma Ltd.	1.90%
Nuvoco Vistas Corporation Ltd.	1.79%
Escorts Kubota Ltd.	1.77%
Kotak PSU Bank ETF	1.75%
Gland Pharma Ltd	1.73%
Others	25.63%

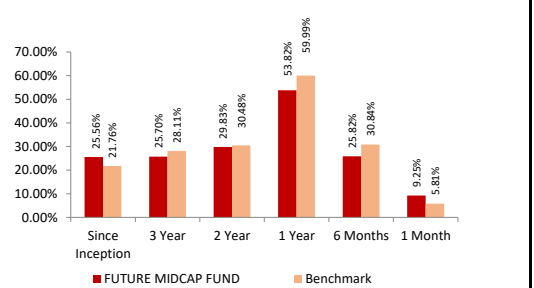
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty Midcap 100 Index - 100%

**FUND - NAV**

