

## 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	249.87%	20.91%	11.05%	173.35%	15.45%	9.37%	215.43%	17.84%	9.98%	264.04%	19.85%	10.20%

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	186.53%	14.02%	8.23%	203.24%	15.28%	8.70%	476.45%	36.45%	14.34%	372.82%	28.52%	12.62%

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	276.35%	21.14%	10.67%	224.16%	17.15%	9.41%	182.50%	13.72%	8.12%	99.36%	33.21%	25.94%

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	194.70%	16.49%	9.58%	33.60%	12.58%	11.45%	52.28%	17.72%	15.32%	19.66%	N.A.	N.A.

**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 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%	97.39%
Fixed Income Instruments	0.00%	40.00%	0.00%
Cash and Money Market	0.00%	50.00%	2.61%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

23rd December 2009

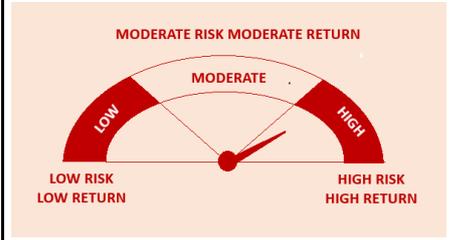
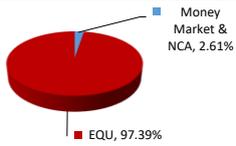
**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	249.87%
Simple Annual Return	20.91%
CAGR Return	11.05%

**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
34.9867	6,769.22

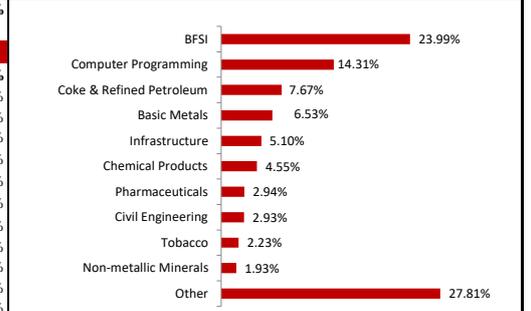
**ASSET ALLOCATION**



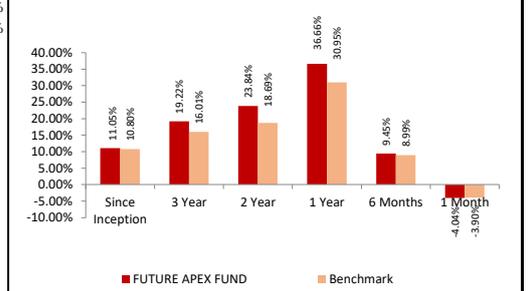
**PORTFOLIO AS ON 30-Nov-2021**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.61%</b>
<b>SECURITIES</b>	<b>97.39%</b>
<b>EQUITY</b>	<b>97.39%</b>
Reliance Industries Ltd. Right Issue Partly Paid	6.09%
Infosys Technologies Ltd.	6.05%
Reliance ETF Bank BeES	6.01%
TATA Consultancy Services Ltd.	5.23%
Kotak Mahindra MF - Kotak Banking ETF	5.08%
ICICI Bank Ltd.	4.73%
HDFC Ltd.	4.08%
Tata Steel Ltd.	3.69%
HDFC Bank Ltd.	3.34%
Larsen & Toubro Ltd.	2.93%
Hindustan Unilever Ltd.	2.21%
Kotak Mahindra Bank Ltd.	2.12%
HCL Technologies Ltd.	2.08%
Bajaj Finance Ltd.	2.00%
ITC Ltd.	1.77%
Bharti Airtel Ltd.	1.66%
Axis Bank Ltd.	1.64%
Indian Metals & Ferro Alloys Ltd.	1.59%
Titan Company Ltd.	1.57%
Kotak PSU Bank ETF	1.51%
State Bank of India	1.37%
Bharti Airtel Ltd. (Partly Paid)	1.26%
JINDAL STEEL & POWER Ltd.	1.25%
Adani Ports & Special Economic Zone Ltd.	1.19%
Tata Nifty Private Bank Exchange Traded Fund	1.15%
Others	25.79%

**SECTORAL ALLOCATION**

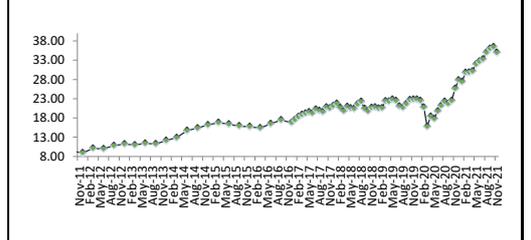


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty 50

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
To generate capital appreciation & provide long term growth opportunities by investing in a portfolio predominantly of equity & equity related instruments generally in S & P CNX Nifty stocks and to generate consistent returns by investing in debt & money market instruments. The risk profile of the fund is high.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	20.00%	1.59%
Fixed Income Instruments	0.00%	15.00%	0.00%
Equities	80.00%	100.00%	98.41%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

9th September 2010

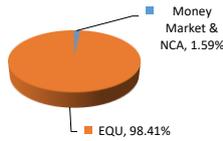
**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	173.35%
Simple Annual Return	15.45%
CAGR Return	9.37%

**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
27.3349	6,074.79

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



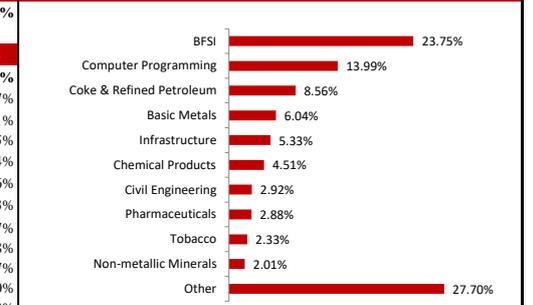
**PORTFOLIO AS ON 30-Nov-2021**

**MONEY MARKET INSTRUMENTS & NCA** **1.59%**

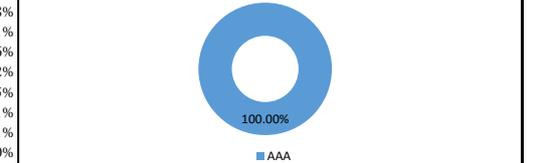
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.41%</b>
Infosys Technologies Ltd.	6.17%
Kotak Mahindra MF - Kotak Banking ETF	5.51%
ICICI Bank Ltd.	5.35%
TATA Consultancy Services Ltd.	4.84%
Reliance ETF Bank BeES	4.76%
Reliance Industries Ltd.	4.53%
HDFC Ltd.	4.07%
Tata Steel Ltd.	3.48%
HDFC Bank Ltd.	3.37%
Reliance Industries Ltd. Right Issue Partly Paid	3.00%
Larsen & Toubro Ltd.	2.92%
ITC Ltd.	2.20%
Tata Nifty Private Bank Exchange Traded Fund	2.16%
Hindustan Unilever Ltd.	2.16%
HCL Technologies Ltd.	2.08%
Bajaj Finance Ltd.	2.01%
Kotak Mahindra Bank Ltd.	1.86%
Bharti Airtel Ltd.	1.72%
Titan Company Ltd.	1.55%
Axis Bank Ltd.	1.51%
Indian Metals & Ferro Alloys Ltd.	1.51%
Kotak PSU Bank ETF	1.40%
Bharti Airtel Ltd. (Partly Paid)	1.27%
Adani Ports & Special Economic Zone Ltd.	1.18%
State Bank of India	1.16%
Others	26.62%

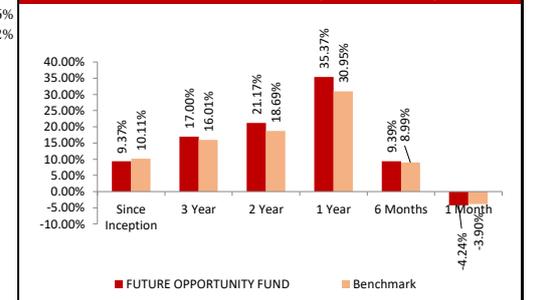
**SECTORAL ALLOCATION**



**Debt Rating Profile**

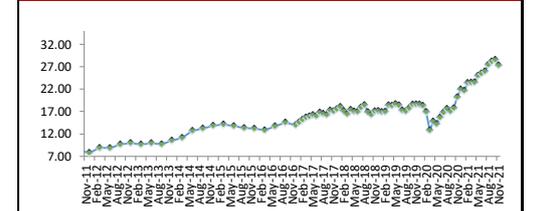


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
To maximise participation in an actively managed, well diversified equity portfolio of fundamentally strong blue-chip companies while using debt instruments to safeguard the interest of the policyholder.

**STRATEGY**  
Investment in equities and debt instruments.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	100.00%	1.38%
Equities	0.00%	100.00%	98.62%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

12th October 2009

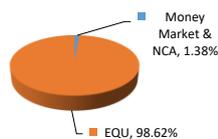
**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	215.43%
Simple Annual Return	17.84%
CAGR Return	9.98%

**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
31.5427	900.43

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Nov-2021**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **1.38%**

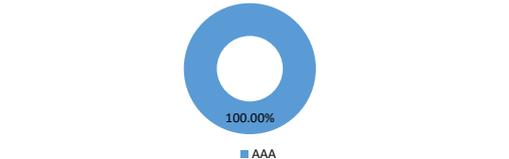
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.62%</b>
Kotak Mahindra MF - Kotak Banking ETF	6.33%
Infosys Technologies Ltd.	6.32%
Reliance ETF Bank BeES	6.22%
Reliance Industries Ltd.	5.80%
ICICI Bank Ltd.	5.05%
TATA Consultancy Services Ltd.	4.77%
HDFC Ltd.	4.09%
Tata Steel Ltd.	3.42%
HDFC Bank Ltd.	3.28%
Larsen & Toubro Ltd.	2.94%
Reliance Industries Ltd. Right Issue Partly Paid	2.23%
Bajaj Finance Ltd.	2.21%
IITC Ltd.	2.18%
Hindustan Unilever Ltd.	2.15%
HCL Technologies Ltd.	2.13%
Kotak Mahindra Bank Ltd.	1.90%
Bharti Airtel Ltd.	1.71%
Titan Company Ltd.	1.58%
Axis Bank Ltd.	1.49%
Kotak PSU Bank ETF	1.42%
Indian Metals & Ferro Alloys Ltd.	1.31%
Bharti Airtel Ltd. (Partly Paid)	1.29%
Bajaj Auto Ltd.	1.26%
Adani Ports & Special Economic Zone Ltd.	1.17%
State Bank of India	1.10%
Others	25.27%

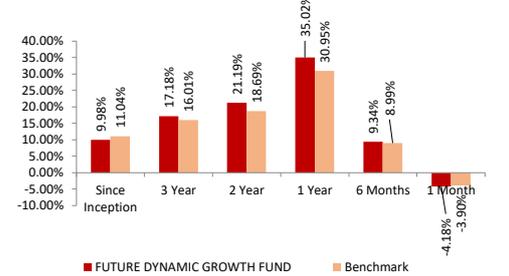
**SECTORAL ALLOCATION**



**Debt Rating Profile**

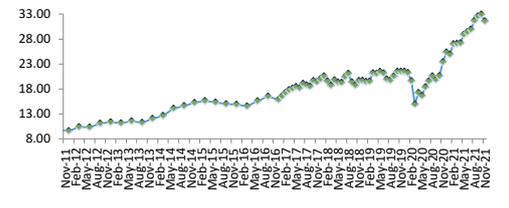


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :Nifty 50

**FUND - NAV**



**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.

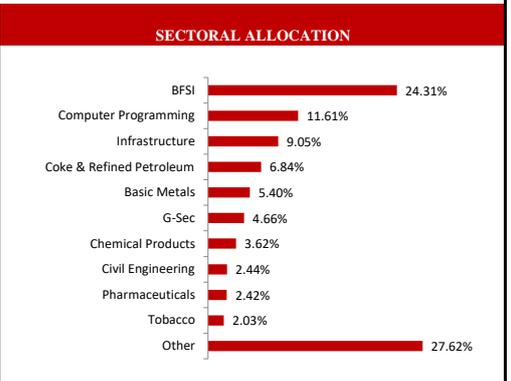
**STRATEGY**  
Investment in a spread of equities. Diversification by sector, industry and risk.

**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

**PORTFOLIO AS ON 30-Nov-2021**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.23%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>4.66%</b>
6.86% Maharashtra SDL 2032 02/06/2032	2.09%
6.90% GOI OIL Bond 2026 04/02/2026	1.30%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.02%
8.63% Tamil Nadu SDL 09/01/2023	0.25%

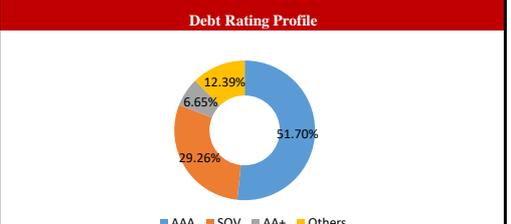


**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.23%
Fixed Income Instruments	10.00%	50.00%	15.83%
Equities	50.00%	90.00%	81.94%

**SECURITIES**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>11.17%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	3.00%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	2.78%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	1.90%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	1.14%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	1.06%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	0.84%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.45%



**RISK RETURN PROFILE**

Risk	High
Return	High

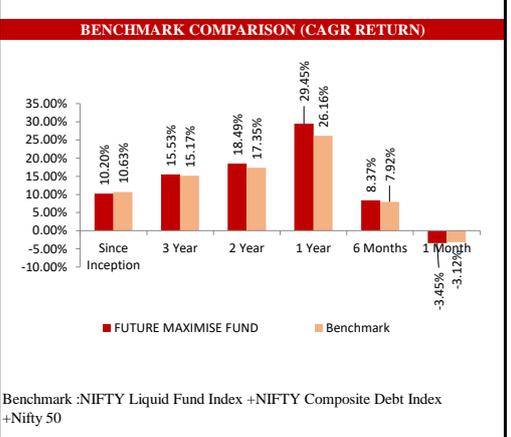
**DATE OF INCEPTION**  
18th July 2008

**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	264.04%
Simple Annual Return	19.85%
CAGR Return	10.20%

**SECURITIES**

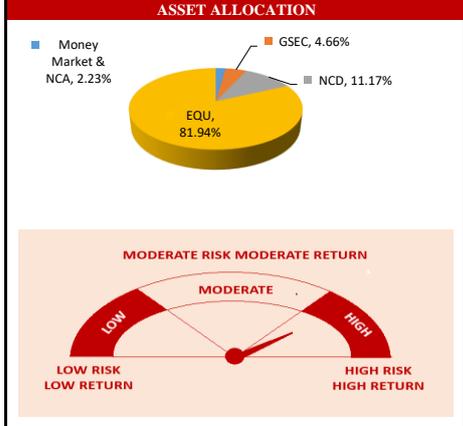
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>81.94%</b>
Reliance ETF Bank BeES	6.26%
Kotak Mahindra MF - Kotak Banking ETF	5.51%
Infosys Technologies Ltd.	5.29%
TATA Consultancy Services Ltd.	4.09%
Reliance Industries Ltd. Right Issue Partly Paid	3.90%
ICICI Bank Ltd.	3.60%
HDFC Ltd.	3.39%
Tata Steel Ltd.	3.14%
Larsen & Toubro Ltd.	2.44%
HDFC Bank Ltd.	2.25%
Reliance Industries Ltd.	2.07%
ITC Ltd.	1.87%



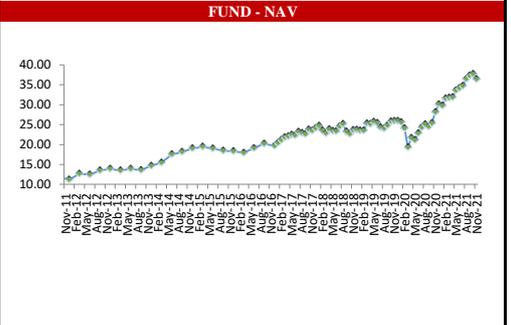
**NAV & AUM as on 30-Nov-2021**

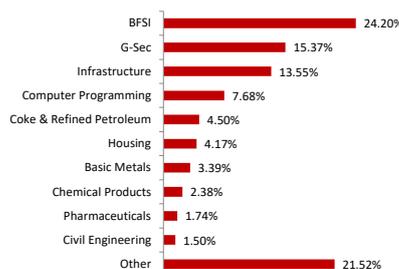
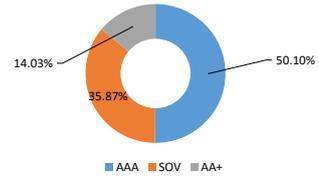
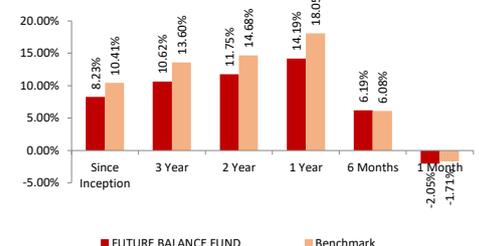
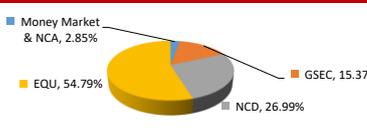
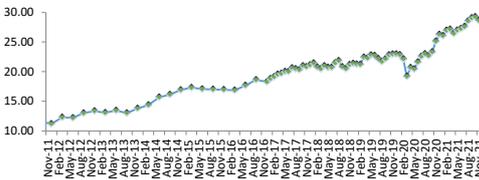
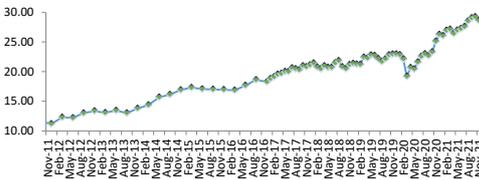
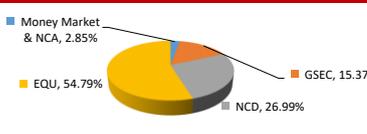
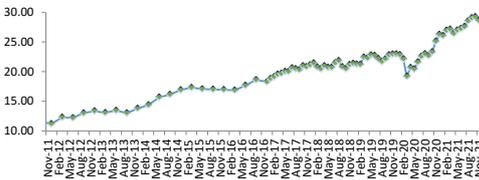
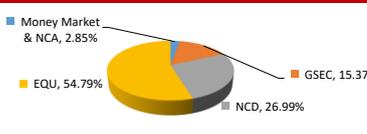
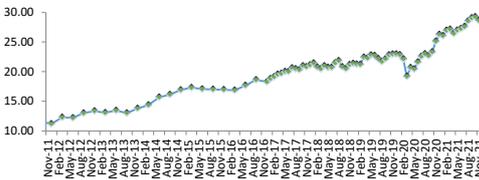
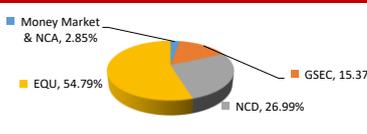
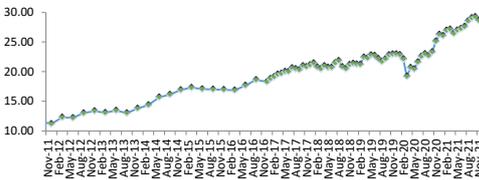
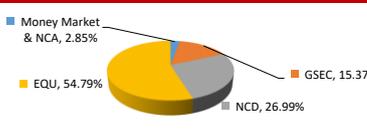
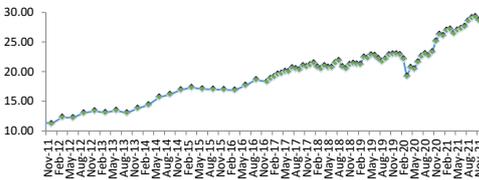
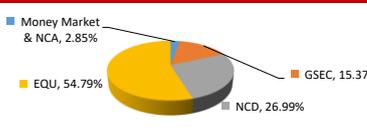
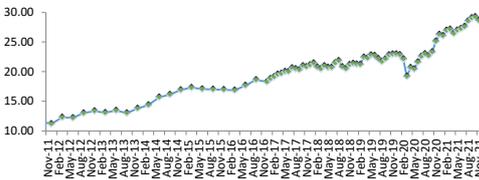
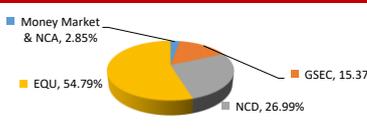
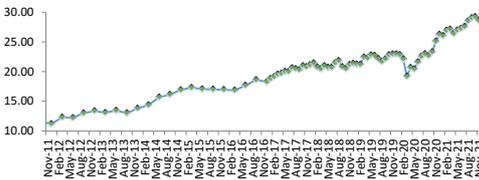
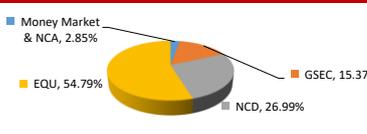
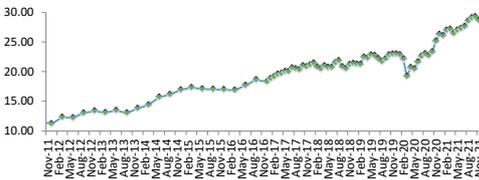
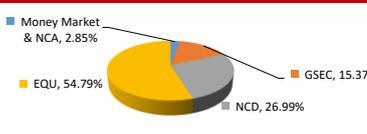
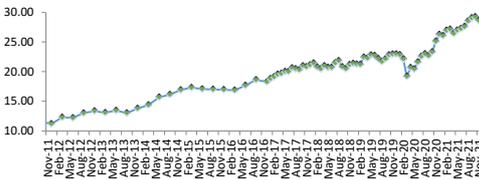
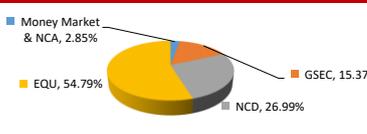
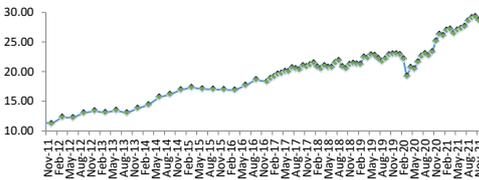
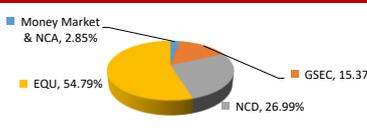
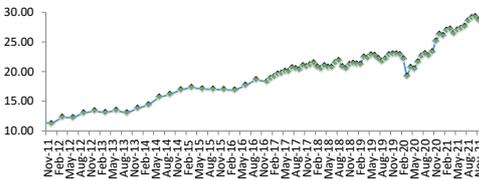
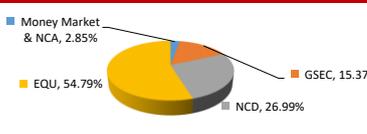
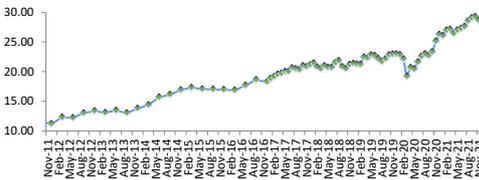
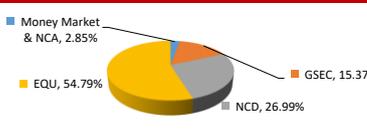
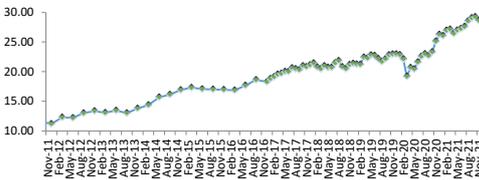
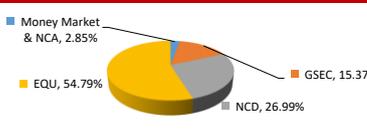
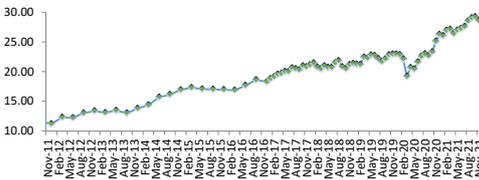
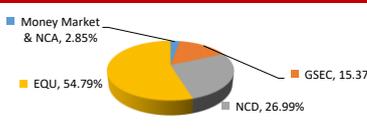
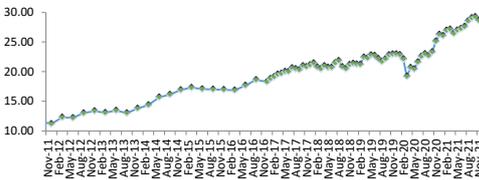
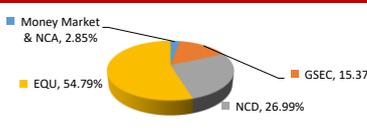
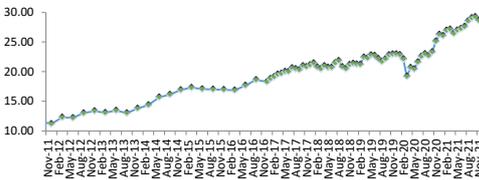
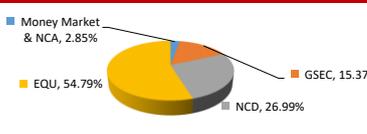
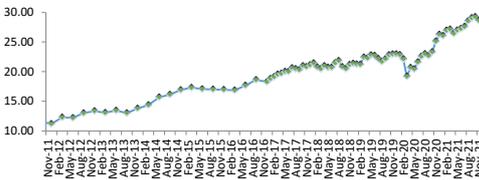
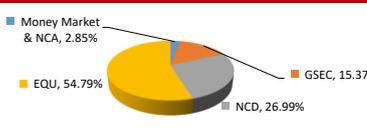
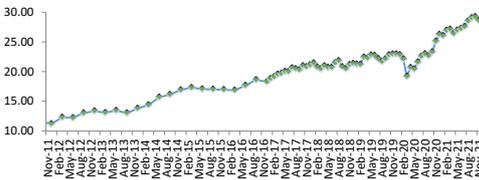
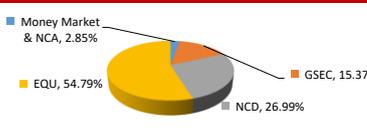
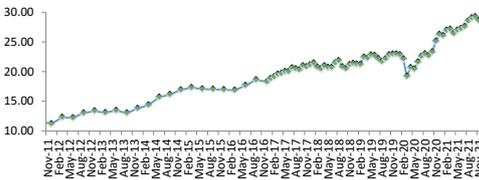
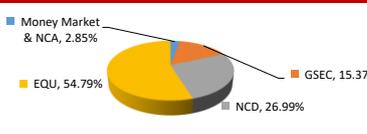
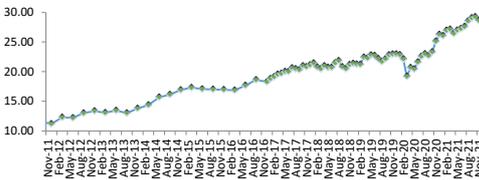
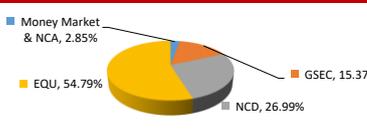
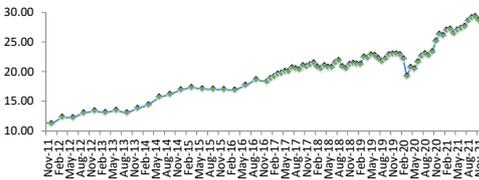
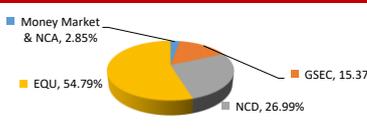
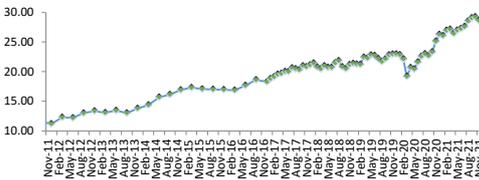
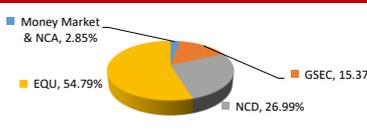
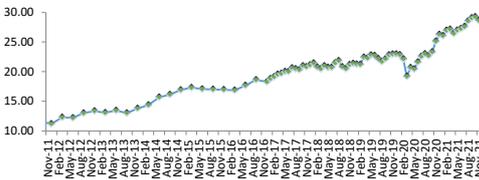
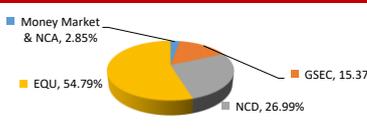
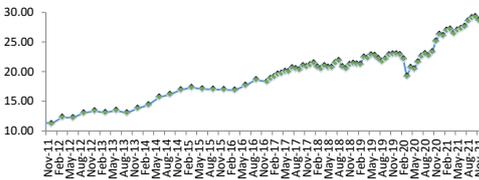
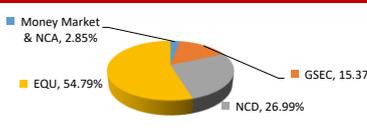
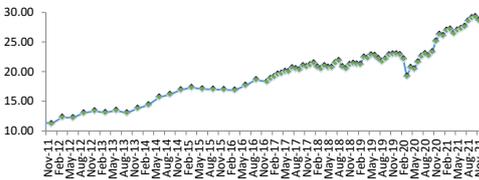
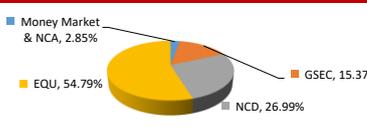
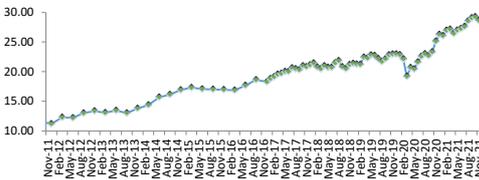
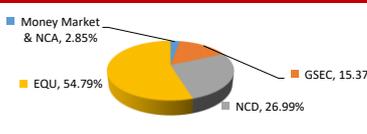
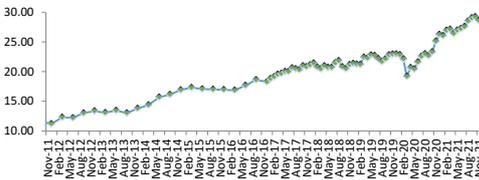
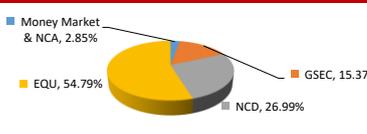
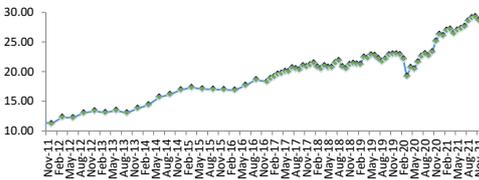
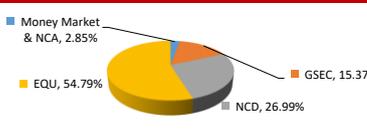
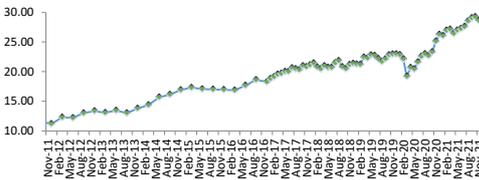
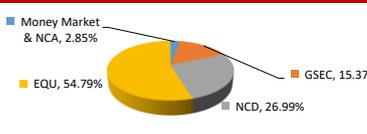
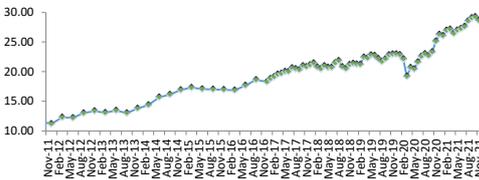
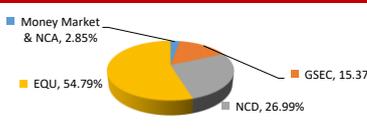
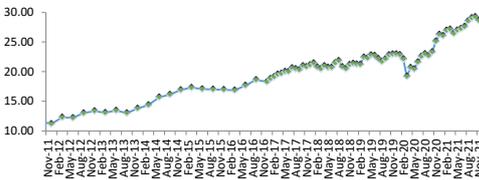
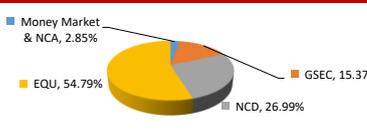
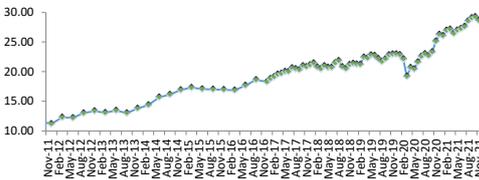
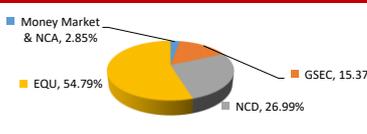
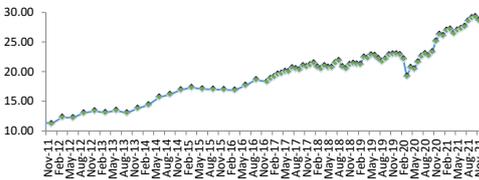
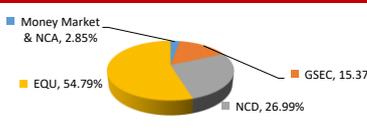
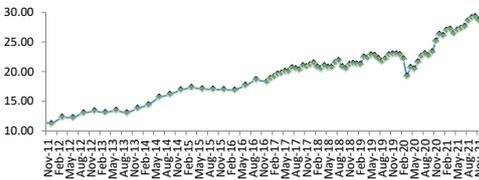
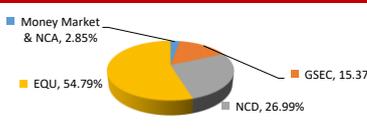
NAV	AUM (In Lakhs)
36.4042	9,568.16

**Modified Duration (In Years)**  
4.04



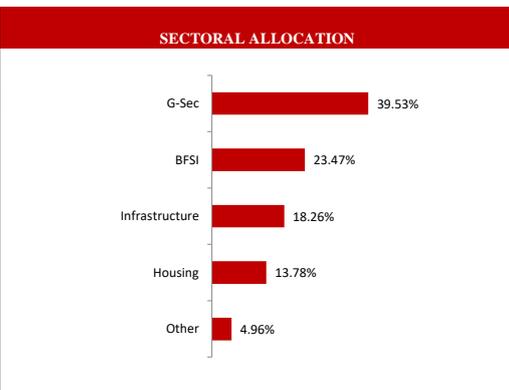
HCL Technologies Ltd.	1.77%
Hindustan Unilever Ltd.	1.67%
Bharti Airtel Ltd.	1.41%
Bajaj Finance Ltd.	1.35%
Axis Bank Ltd.	1.33%
Titan Company Ltd.	1.27%
Kotak Mahindra Bank Ltd.	1.22%
Kotak PSU Bank ETF	1.17%
Indian Metals & Ferro Alloys Ltd.	1.16%
Tata Nifty Private Bank Exchange Traded Fund	1.10%
Bharti Airtel Ltd. (Partly Paid)	1.07%
Adani Ports & Special Economic Zone Ltd.	0.97%
JINDAL STEEL & POWER Ltd.	0.92%
Others	21.71%



ABOUT THE FUND		PORTFOLIO AS ON 30-Nov-2021		SECTORAL ALLOCATION																																																												
<b>OBJECTIVE</b> To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.		<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>2.85%</b>		<b>SECURITIES</b> <b>GOVERNMENT SECURITIES</b> <b>15.37%</b>																																																												
<b>STRATEGY</b> Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.		<b>SECURITIES</b> <b>CORPORATE DEBT</b> <b>26.99%</b>		<b>SECURITIES</b> <b>Equity</b> <b>54.79%</b>																																																												
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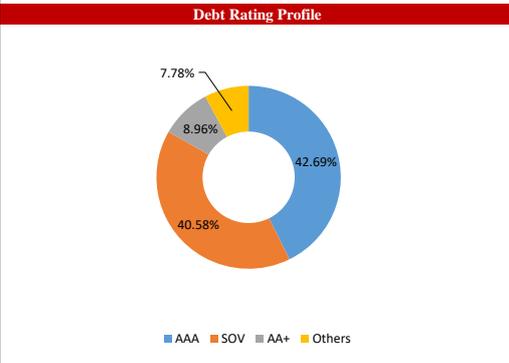
ABOUT THE FUND	
To provide stable returns by investing in assets of relatively low to moderate level of risk. The interest credited will be a major component of the fund's return. The fund will invest primarily in fixed interest securities, such as Govt. securities of medium to long duration and Corporate Bonds and money market instruments for liquidity.	
STRATEGY	
Investments in assets of low or moderate risk.	
Fund Manager Details	
Fund Manager	No. Of Funds Managed
	Equity
Niraj Kumar	5
Yahya Bookwala	0
	Debt
	4
	Hybrid
	7

PORTFOLIO AS ON 30-Nov-2021	
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.96%</b>
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>39.53%</b>
6.84% Gsec 2022 19/12/2022	6.47%
4.48% Gsec 2023 02/11/2023	5.39%
5.63% Gsec 2026 12/04/2026	4.84%
7.11% GUJARAT SDL 2031 17/03/2031	4.26%
6.90% GOI OIL Bond 2026 04/02/2026	3.56%
0% CS 17 DEC 2027 17/12/2027	3.20%
6.96% Karnataka SDL 2031 13/10/2031	2.73%
0% CS 12 DEC 2029 12/12/2029	2.73%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.81%
8% GOI Oil Bond 2026 23/03/2026	1.80%
Others	2.73%



ASSET ALLOCATION			
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	50.00%	4.96%
Fixed Income Instruments	50.00%	100.00%	95.04%
Equities	0.00%	0.00%	0.00%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>55.51%</b>
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	8.65%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.76%
7.90% Sikka Ports & Terminals Ltd. (Previous RPTL) 18/11/2026	5.37%
10.63% IOT Utkal Energy Services Ltd. 20/09/2028	4.85%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	4.75%
8.06% Bajaj Finance Ltd. 04/10/2029	4.51%
10.90% AU SFB Lower Tier II Bonds 30/05/2025	4.01%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	3.57%
8.80% LIC Housing Finance Ltd. 25/01/2029	3.27%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.77%
Others	8.01%



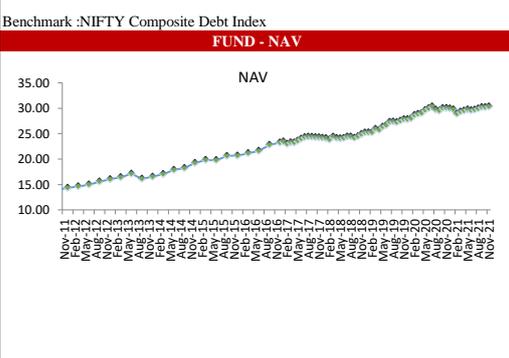
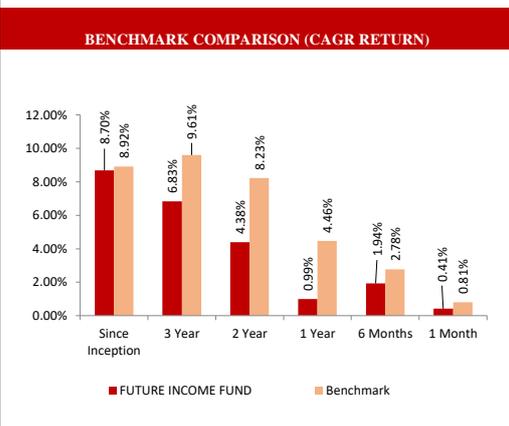
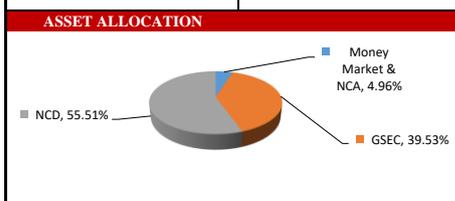
RISK RETURN PROFILE	
Risk	Low
Return	Low

DATE OF INCEPTION	
18th July 2008	

FUND PERFORMANCE as on 30-Nov-2021	
Returns since Publication of NAV	
Absolute Return	203.24%
Simple Annual Return	15.28%
CAGR Return	8.70%

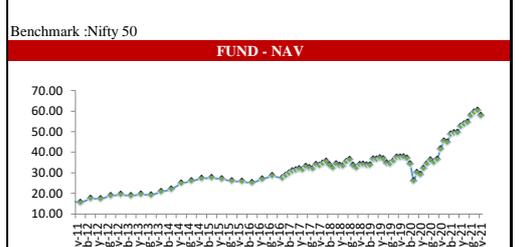
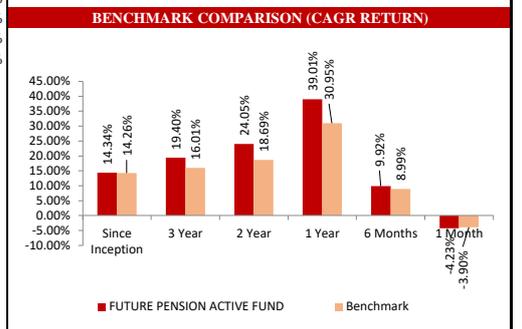
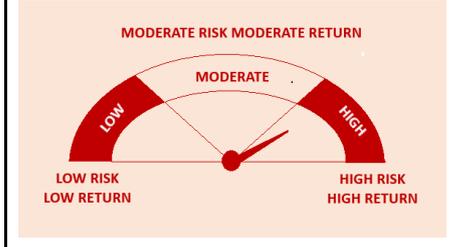
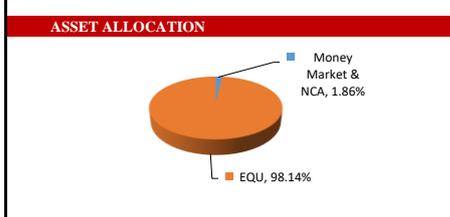
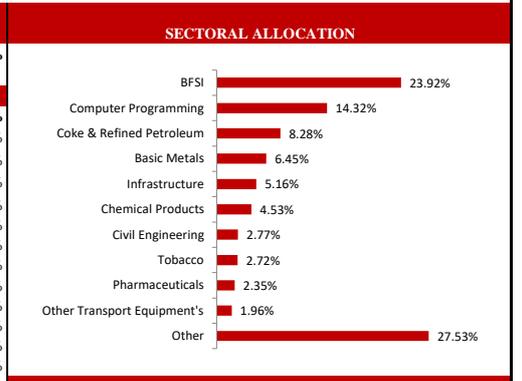
NAV & AUM as on 30-Nov-2021	
NAV	AUM (In Lakhs)
30.3244	11,972.06

Modified Duration (In Years)	
4.30	



ABOUT THE FUND			
OBJECTIVE Provision of high expected returns with a high probability of negative return.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
<b>ASSET ALLOCATION</b>			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market	0.00%	40.00%	1.86%
Fixed Income Instruments	0.00%	40.00%	0.00%
Equities	60.00%	100.00%	98.14%
<b>RISK RETURN PROFILE</b>			
Risk	High		
Return	High		
<b>DATE OF INCEPTION</b>			
20th October 2008			
<b>FUND PERFORMANCE as on 30-Nov-2021</b>			
Returns since Publication of NAV			
Absolute Return	476.45%		
Simple Annual Return	36.45%		
CAGR Return	14.34%		
<b>NAV &amp; AUM as on 30-Nov-2021</b>			
NAV	AUM (In Lakhs)		
57.6454	837.98		

PORTFOLIO AS ON 30-Nov-2021	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.86%</b>
<b>SECURITIES</b>	
<b>EQUITY</b>	<b>98.14%</b>
Kotak Mahindra MF - Kotak Banking ETF	6.71%
Infosys Technologies Ltd.	6.31%
Reliance ETF Bank BeES	5.95%
ICICI Bank Ltd.	5.03%
TATA Consultancy Services Ltd.	4.89%
HDFC Ltd.	4.13%
Tata Steel Ltd.	3.83%
Reliance Industries Ltd.	3.74%
HDFC Bank Ltd.	3.49%
Reliance Industries Ltd. Right Issue Partly Paid	3.46%
Larsen & Toubro Ltd.	2.77%
ITC Ltd.	2.25%
Hindustan Unilever Ltd.	2.19%
HCL Technologies Ltd.	2.16%
Kotak Mahindra Bank Ltd.	1.95%
Bajaj Finance Ltd.	1.84%
Axis Bank Ltd.	1.74%
Bharti Airtel Ltd.	1.73%
Titan Company Ltd.	1.59%
Kotak PSU Bank ETF	1.45%
Indian Metals & Ferro Alloys Ltd.	1.35%
Bajaj Auto Ltd.	1.33%
Bharti Airtel Ltd. (Partly Paid)	1.30%
State Bank of India	1.29%
Adani Ports & Special Economic Zone Ltd.	1.19%
Others	24.46%





**ABOUT THE FUND**  
Preservation of nominal value of contributions along with a low exposure to high expected return, with a low probability of negative return.

**Fund Manager Details**

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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.94%
Fixed Income Instruments	80.00%	100.00%	81.75%
Equities	0.00%	20.00%	15.30%

**RISK RETURN PROFILE**

Risk	Medium
Return	Medium

**DATE OF INCEPTION**  
17th October 2008

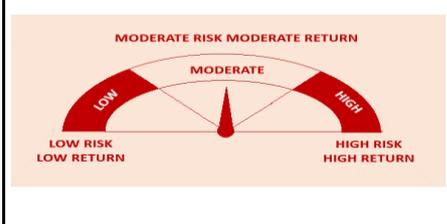
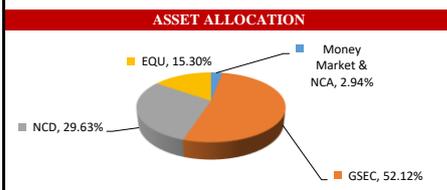
**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	276.35%
Simple Annual Return	21.14%
CAGR Return	10.67%

**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
37.6352	140.21

**Modified Duration (In Years)**  
4.88



**PORTFOLIO AS ON 30-Nov-2021**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.94%</b>
<b>SECURITIES</b>	<b>52.12%</b>
<b>GOVERNMENT SECURITIES</b>	<b>52.12%</b>
6.87% Maharashtra SDL 2033 19/05/2033	14.27%
8.68% Tamil Nadu SDL 2028 10/10/2028	9.53%
4.48% Gsec 2023 02/11/2023	8.56%
7.92% West Bengal SDL 15/03/2027	4.60%
8% GOI Oil Bond 2026 23/03/2026	3.85%
6.53% TAMIL NADU SDL 2031 06/01/2031	3.52%
8.15% Tamil Nadu SDL 2028 09/05/2028	3.48%
8.15% Tamil Nadu SDL 2025 13/11/2025	2.32%
8.70% Gujarat SDL 2028 19/09/2028	1.99%

**SECURITIES HOLDINGS**

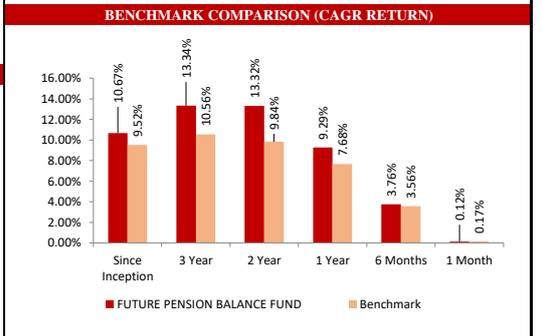
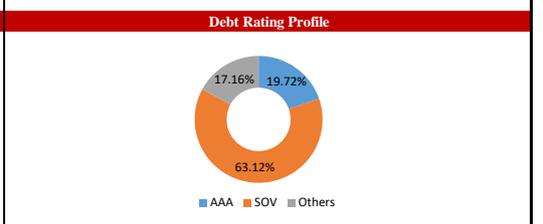
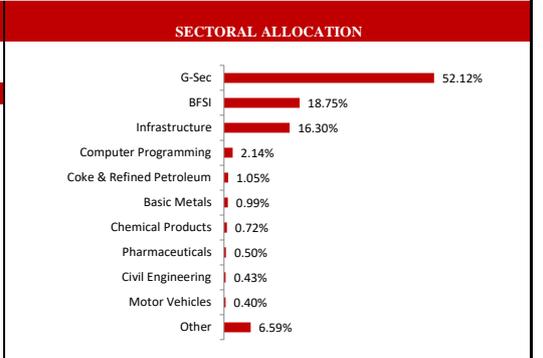
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>29.63%</b>
10.90% AU SFB Lower Tier II Bonds 30/05/2025	8.15%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.95%
7.68% PFC Ltd. 15/07/2030	7.51%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.02%

**SECURITIES HOLDINGS**

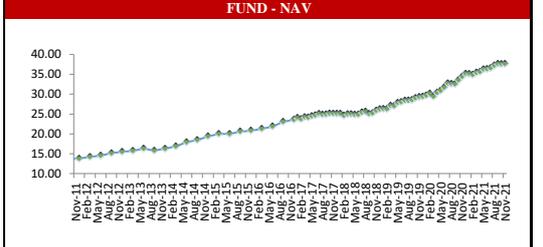
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>15.30%</b>
Kotak Mahindra MF - Kotak Banking ETF	1.04%
ICICI Bank Ltd.	0.92%
HDFC Bank Ltd.	0.88%
TATA Consultancy Services Ltd.	0.86%
Reliance Industries Ltd. Right Issue Partly Paid	0.81%
Infosys Technologies Ltd.	0.77%
HDFC Ltd.	0.63%
Tata Steel Ltd.	0.55%
Kotak Mahindra Bank Ltd.	0.45%
Larsen & Toubro Ltd.	0.43%
Axis Bank Ltd.	0.38%
Hindustan Unilever Ltd.	0.35%

**SECURITIES HOLDINGS**

HCL Technologies Ltd.	0.34%
Titan Company Ltd.	0.32%
Bajaj Finance Ltd.	0.30%
Bharti Airtel Ltd.	0.26%
Kotak PSU Bank ETF	0.24%
Indian Metals & Ferro Alloys Ltd.	0.24%
Bharti Airtel Ltd. (Partly Paid)	0.21%
BEML Ltd.	0.20%
JINDAL STEEL & POWER Ltd.	0.19%
Adani Ports & Special Economic Zone Ltd.	0.19%
Bajaj Auto Ltd.	0.18%
State Bank of India	0.18%
Bharat Petroleum Corporation Ltd.	0.17%
Others	4.22%



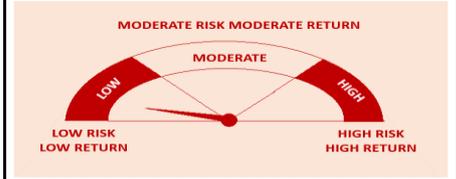
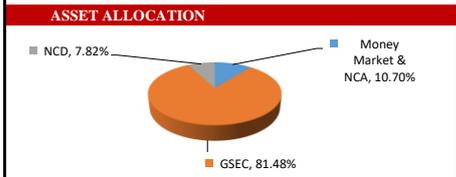
Benchmark : NIFTY Liquid Fund Index + NIFTY Composite Debt Index + Nifty 50



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%	10.70%
Fixed Income Instruments	0.00%	100.00%	89.30%
Equities	0.00%	0.00%	0.00%
RISK RETURN PROFILE			
Risk	Low		
Return	Low		
DATE OF INCEPTION			
17th October 2008			
FUND PERFORMANCE as on 30-Nov-2021			
Returns since Publication of NAV			
Absolute Return	224.16%		
Simple Annual Return	17.15%		
CAGR Return	9.41%		

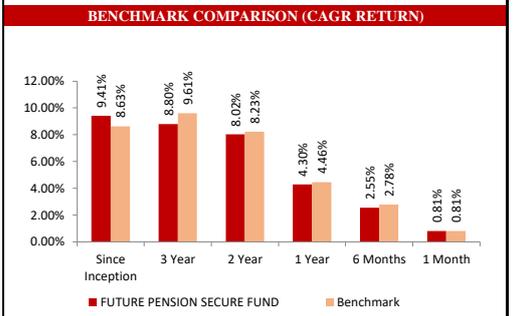
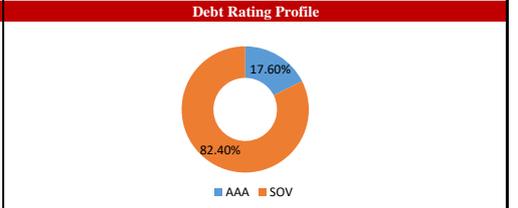
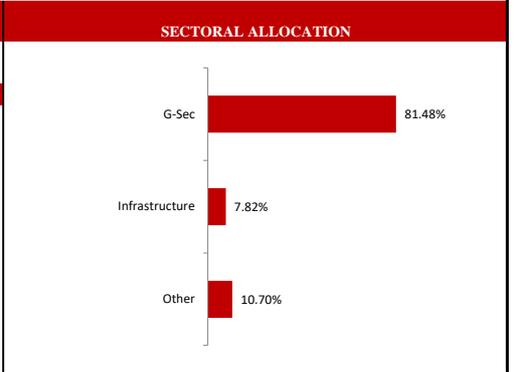
NAV & AUM as on 30-Nov-2021	
NAV	AUM (In Lakhs)
32.4163	72.39

Modified Duration (In Years)  
3.60

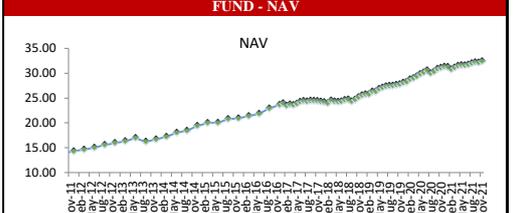


PORTFOLIO AS ON 30-Nov-2021	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>10.70%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>81.48%</b>
4.48% Gsec 2023 02/11/2023	23.48%
6.90% GOI OIL Bond 2026 04/02/2026	17.23%
0% CS 17 DEC 2027 17/12/2027	14.30%
8.15% Tamil Nadu SDL 2028 09/05/2028	7.48%
6.87% Maharashtra SDL 2033 19/05/2033	6.91%
8.68% Tamil Nadu SDL 2028 10/10/2028	4.62%
8.24% Maharashtra SDL 2024 24/12/2024	3.01%
8.15% Tamil Nadu SDL 2025 13/11/2025	3.00%
7.25% GUJARAT SDL 2027 12/07/2027	1.45%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>7.82%</b>
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	7.82%



Benchmark :NIFTY Composite Debt Index



**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.

**STRATEGY**  
Low risk investment such as money market instruments.

**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%	8.75%
Fixed Income Instruments	25.00%	100.00%	91.25%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low
Return	Low

**DATE OF INCEPTION**

18th July 2008

**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV

Absolute Return	182.50%
Simple Annual Return	13.72%
CAGR Return	8.12%

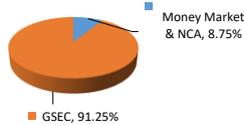
**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
28.2497	4,031.79

**Modified Duration (In Years)**

2.66

**ASSET ALLOCATION**



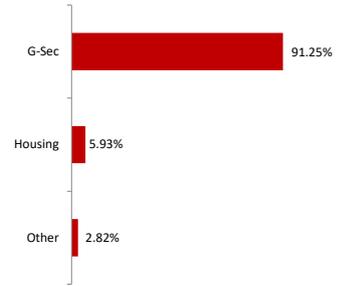
**PORTFOLIO AS ON 30-Nov-2021**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** 8.75%

**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>91.25%</b>
6.90% GOI OIL Bond 2026 04/02/2026	18.38%
4.48% Gsec 2023 02/11/2023	10.66%
5.09% Gsec 2022 13/04/2022	8.10%
8.24% Maharashtra SDL 2024 24/12/2024	7.93%
8.9% Tamil Nadu SDL 20/09/2022	7.67%
6.84% Gsec 2022 19/12/2022	7.64%
7.11% GUJARAT SDL 2031 17/03/2031	5.06%
8.15% Tamil Nadu SDL 2025 13/11/2025	4.98%
6.53% TAMIL NADU SDL 2031 06/01/2031	4.90%
8.89% Andhra Pradesh SDL 2022 20/09/2022	3.85%
Others	12.09%

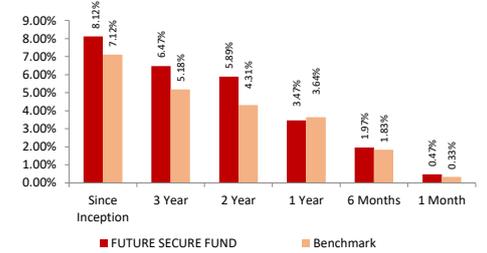
**SECTORAL ALLOCATION**



**Debt Rating Profile**

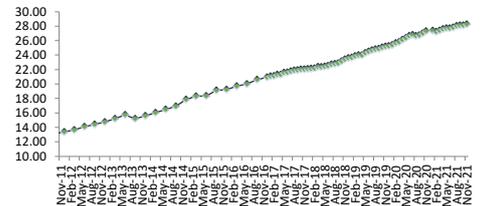


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY1 year T Bill Index +NIFTY Liquid Fund Index

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
To generate long-term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.

**STRATEGY**  
Investment in mix of mid cap and large cap companies across sectors

**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%	1.97%
Fixed Income Instruments	0.00%	0.00%	0.00%
Equities	80.00%	100.00%	98.03%

**RISK RETURN PROFILE**

Risk	High
Return	High

**DATE OF INCEPTION**

4th December 2018

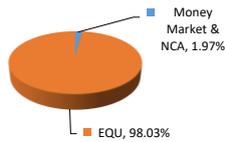
**FUND PERFORMANCE as on 30-Nov-2021**

Returns since Publication of NAV	
Absolute Return	99.36%
Simple Annual Return	33.21%
CAGR Return	25.94%

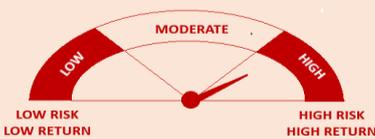
**NAV & AUM as on 30-Nov-2021**

NAV	AUM (In Lakhs)
19.9359	2,793.91

**ASSET ALLOCATION**



**MODERATE RISK MODERATE RETURN**



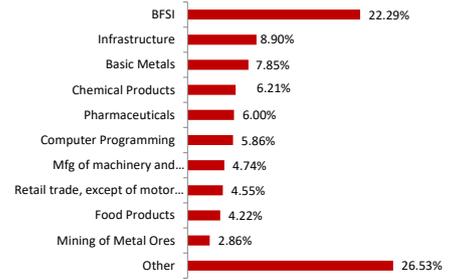
**PORTFOLIO AS ON 30-Nov-2021**

**MONEY MARKET INSTRUMENTS & NCA** **1.97%**

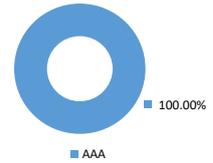
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>98.03%</b>
Tata Steel Ltd.	3.59%
BEML Ltd.	3.10%
Indian Metals & Ferro Alloys Ltd.	2.86%
Aarti Industries Ltd.	2.47%
Nagarjuna Construction Co. Ltd.	2.46%
City Union Bank Ltd.	2.26%
NOCIL Ltd.	2.21%
Mahindra & Mahindra Financial Services Ltd.	2.19%
Bharat Forge Ltd.	2.17%
SBI Cards & Payment Services Ltd.	2.17%
JINDAL STEEL & POWER Ltd.	2.14%
Ashok Leyland Ltd.	2.12%
STEEL AUTHORITY OF INDIA Ltd.	2.11%
Max Financial Services Ltd.	2.07%
RBL Bank Ltd.	2.06%
Genus Power Infrastrucure Ltd.	2.04%
Indraprastha Gas Ltd.	2.01%
Natco Pharma Ltd.	2.00%
TRENT Ltd.	1.95%
HCL Technologies Ltd.	1.81%
Lemon Tree Hotels Ltd.	1.77%
Kotak PSU Bank ETF	1.74%
Cholamandalam Investment and Finance Company Ltd.	1.72%
Wipro Ltd.	1.65%
Crompton Greaves Consumer Electricals Ltd.	1.65%
Others	43.66%

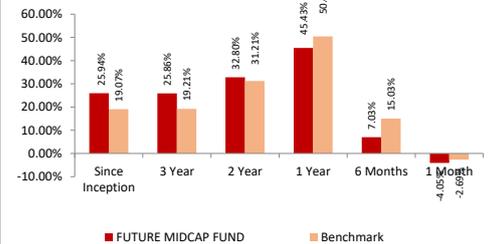
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Midcap 100 Index

**FUND - NAV**

