

ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low return.

STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

Fund Manager Details

| Fund Manager | No. Of Funds Managed | | |
|----------------|----------------------|------|--------|
| | Equity | Debt | Hybrid |
| Niraj Kumar | 5 | 4 | 8 |
| Srijan Sinha | 5 | 0 | 8 |
| Yahya Bookwala | 0 | 4 | 8 |

ASSET ALLOCATION

| Composition | Min. | Max. | Actual |
|--------------------------|--------|--------|--------|
| Cash and Money Market | 0.00% | 40.00% | 15.26% |
| Fixed Income Instruments | 40.00% | 90.00% | 50.32% |
| Equities | 10.00% | 40.00% | 34.42% |

RISK RETURN PROFILE

| | |
|--------|----------|
| Risk | Moderate |
| Return | High |

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Apr-2021

Returns since Publication of NAV

| | |
|----------------------|---------|
| Absolute Return | 173.30% |
| Simple Annual Return | 15.44% |
| CAGR Return | 9.37% |

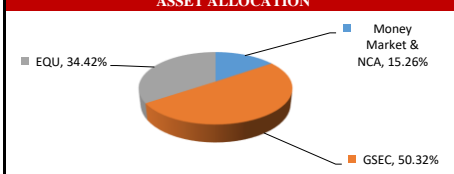
NAV & AUM as on 30-Apr-2021

| NAV | AUM (In Lakhs) |
|---------|----------------|
| 27.3303 | 2.38 |

Modified Duration (In Years)

3.31

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **15.26%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **50.32%**

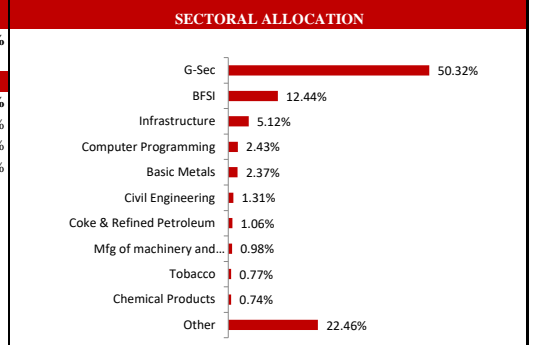
| | |
|-------------------------------------|--------|
| 7.72% Central Government 25/05/2025 | 30.35% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 13.11% |
| 8.38% Tamil Nadu SDL 27/01/2026 | 6.86% |

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

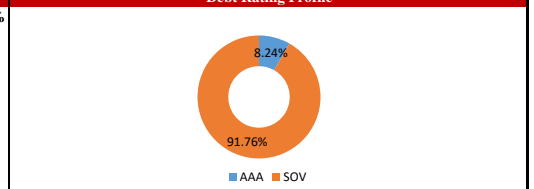
SECURITIES **HOLDINGS**
EQUITY **34.42%**

| | |
|--|-------|
| Reliance ETF Bank BeES | 3.45% |
| Bharti Airtel Ltd. | 2.70% |
| ICICI Bank Ltd. | 2.52% |
| HDFC Ltd. | 2.03% |
| Kotak Mahindra Bank Ltd. | 1.47% |
| Tata Steel Ltd. | 1.30% |
| TATA Consultancy Services Ltd. | 1.27% |
| HDFC Bank Ltd. | 1.19% |
| IndusInd Bank Ltd. | 1.18% |
| Larsen & Toubro Ltd. | 1.12% |
| Bharat Petroleum Corporation Ltd. | 1.06% |
| BEML Ltd. | 0.98% |
| ITC Ltd. | 0.77% |
| HCL Technologies Ltd. | 0.75% |
| RBL Bank Ltd. | 0.62% |
| Adani Ports & Special Economic Zone Ltd. | 0.61% |
| Axis Bank Ltd. | 0.60% |
| Nagarjuna Construction Co. Ltd. | 0.60% |
| Ujjivan Financial Services Ltd. | 0.60% |
| City Union Bank Ltd. | 0.56% |
| Sun Pharmaceuticals Industries Ltd. | 0.55% |
| UPL Ltd. | 0.51% |
| State Bank of India | 0.44% |
| AU Small Finance Bank Ltd. | 0.42% |
| The Ramco Cements Ltd. | 0.41% |
| Others | 6.71% |

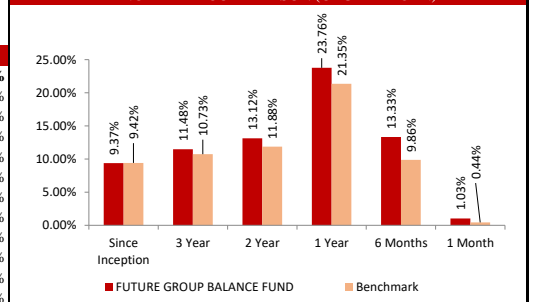
SECTORAL ALLOCATION



Debt Rating Profile

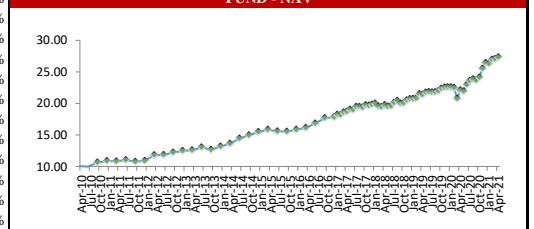


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

This fund aims to provide stable returns by investing in assets with relatively low to moderate level of risk. The fund will invest in fixed income securities such as Govt. Securities, Corporate Bonds & any other fixed income investments along with Money Market Instruments for liquidity.

Fund Manager Details

| Fund Manager | No. Of Funds Managed | | |
|----------------|----------------------|------|--------|
| | Equity | Debt | Hybrid |
| Niraj Kumar | 5 | 4 | 8 |
| Yahya Bookwala | 0 | 4 | 8 |

ASSET ALLOCATION

| Composition | Min. | Max. | Actual |
|--------------------------|--------|---------|--------|
| Cash and Money Market | 0.00% | 40.00% | 3.61% |
| Fixed Income Instruments | 60.00% | 100.00% | 96.39% |
| Equities | 0.00% | 0.00% | 0.00% |

RISK RETURN PROFILE

| | |
|--------|-----------------|
| Risk | Low To Moderate |
| Return | High |

DATE OF INCEPTION

31st March 2019

FUND PERFORMANCE as on 30-Apr-2021

| | |
|----------------------------------|--------|
| Returns since Publication of NAV | |
| Absolute Return | 29.68% |
| Simple Annual Return | 14.24% |
| CAGR Return | 13.28% |

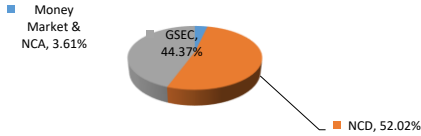
NAV & AUM as on 30-Apr-2021

| | |
|---------|----------------|
| NAV | AUM (In Lakhs) |
| 12.9681 | 538.12 |

Modified Duration (In Years)

5.99

ASSET ALLOCATION

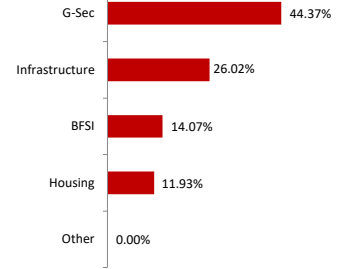


PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **3.61%**

| SECURITIES | HOLDINGS |
|-------------------------------------|---------------|
| GOVERNMENT SECURITIES | 44.37% |
| 6.75% KARNATAKA SDL 2035 04/11/2035 | 9.58% |
| 7.11% GUJARAT SDL 2031 17/03/2031 | 9.54% |
| 0% CS 12 DEC 2029 12/12/2029 | 6.76% |
| 0% CS 17 DEC 2027 UL | 4.91% |
| 6.64% Gsec 2035 16/06/2035 | 4.65% |
| 7.65% Karnataka SDL 2027 29/11/2027 | 3.93% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 2.90% |
| 8% GOI Oil Bond 2026 23/03/2026 | 2.01% |
| 5.09% Gsec 2022 13/04/2022 | 0.09% |

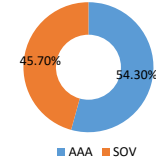
SECTORAL ALLOCATION



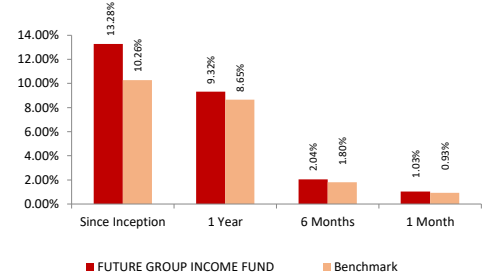
SECURITIES **HOLDINGS** **52.02%**

| SECURITIES | HOLDINGS |
|---|---------------|
| CORPORATE DEBT | 52.02% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025 | 7.90% |
| 8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 | 6.30% |
| 8.67% Tata Capital Financial Services Ltd. 2025 | 6.17% |
| 7.75% Power Finance Corporation Ltd. 11/06/2030 | 5.91% |
| 7.25% HDFC 2030 17/06/2030 | 5.73% |
| 8.70% LIC Housing Finance Ltd. 20/03/2029 | 4.19% |
| 8.24% NABARD GOI 22/03/2029 | 4.12% |
| 6.44% NABARD GoI 04/12/2030 | 3.64% |
| 8.30% REC Ltd. Non GOI 2029 | 2.06% |
| 8.05% Housing Development Finance Corporation Ltd. 22/10/2029 | 2.01% |
| Others | 3.98% |

Debt Rating Profile

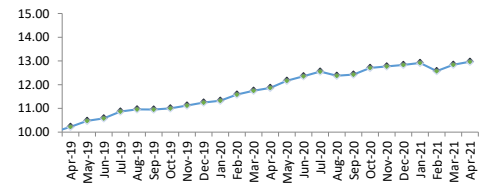


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
This fund aims to provide progressive returns compared to fixed income instruments by taking a low exposure to high risk assets like equity. Fund aims to provide stable return due to high exposure to Fixed Income instruments while generating additional return through small exposure to equity.

Fund Manager Details

| Fund Manager | No. Of Funds Managed | | |
|----------------|----------------------|------|--------|
| | Equity | Debt | Hybrid |
| Niraj Kumar | 5 | 4 | 8 |
| Srijan Sinha | 5 | 0 | 8 |
| Yahya Bookwala | 0 | 4 | 8 |

ASSET ALLOCATION

| Composition | Min. | Max. | Actual |
|--------------------------|--------|---------|--------|
| Cash and Money Market | 0.00% | 40.00% | 9.51% |
| Fixed Income Instruments | 60.00% | 100.00% | 74.24% |
| Equities | 0.00% | 20.00% | 16.25% |

RISK RETURN PROFILE

| | |
|--------|-----------------|
| Risk | Low To Moderate |
| Return | High |

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Apr-2021

| | |
|----------------------------------|--------|
| Returns since Publication of NAV | |
| Absolute Return | 44.39% |
| Simple Annual Return | 18.78% |
| CAGR Return | 16.81% |

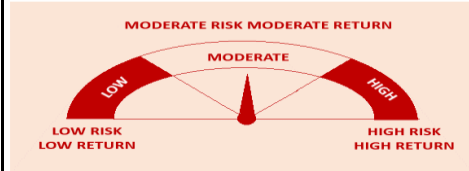
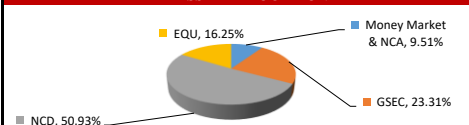
NAV & AUM as on 30-Apr-2021

| | |
|---------|----------------|
| NAV | AUM (In Lakhs) |
| 14.4393 | 4,149.27 |

Modified Duration (In Years)

5.34

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **9.51%**

| SECURITIES | HOLDINGS |
|--------------------------------------|---------------|
| GOVERNMENT SECURITIES | 23.31% |
| 6.75% KARNATAKA SDL 2035 04/11/2035 | 8.36% |
| 7.11% GUJARAT SDL 2031 17/03/2031 | 5.94% |
| 0% CS 12 DEC 2029 12/12/2029 | 2.69% |
| 8% GOI Oil Bond 2026 23/03/2026 | 2.22% |
| 6.64% Gsec 2035 16/06/2035 | 1.08% |
| 8.15% Tamil Nadu SDL 2025 13/11/2025 | 1.05% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 1.00% |
| 0% CS 17 DEC 2027 UL | 0.95% |

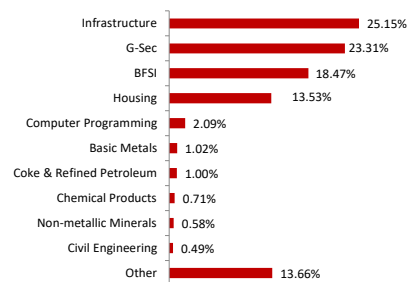
SECURITIES **HOLDINGS**

| SECURITIES | HOLDINGS |
|--|---------------|
| CORPORATE DEBT | 50.93% |
| 8.24% NABARD GOI 22/03/2029 | 6.95% |
| 8.70% LIC Housing Finance Ltd. 20/03/2029 | 6.26% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025 | 6.15% |
| 8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 | 5.99% |
| 7.25% HDFC 2030 17/06/2030 | 5.45% |
| 8.67% Tata Capital Financial Services Ltd. 2025 | 4.00% |
| 7.75% Power Finance Corporation Ltd. 11/06/2030 | 3.07% |
| 8.85% HDB Financial Services Ltd. Sub debt 07/06/2029 | 2.47% |
| 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 | 2.06% |
| 6.44% NABARD GOI 04/12/2030 | 1.89% |
| Others | 6.65% |

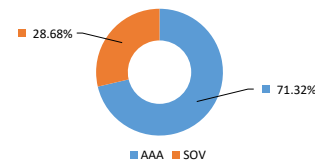
SECURITIES **HOLDINGS**

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 16.25% |
| Infosys Technologies Ltd. | 0.97% |
| Reliance ETF Bank BeES | 0.92% |
| Kotak Mahindra MF - Kotak Banking ETF | 0.90% |
| HDFC Ltd. | 0.85% |
| Bharti Airtel Ltd. | 0.85% |
| ICICI Bank Ltd. | 0.85% |
| TATA Consultancy Services Ltd. | 0.70% |
| HDFC Bank Ltd. | 0.70% |
| Tata Steel Ltd. | 0.54% |
| Kotak Mahindra Bank Ltd. | 0.45% |
| Larsen & Toubro Ltd. | 0.43% |
| Reliance Industries Ltd. Right Issue Partly Paid | 0.42% |
| Reliance Industries Ltd. | 0.41% |
| Hindustan Unilever Ltd. | 0.39% |
| Bajaj Finance Ltd. | 0.30% |
| JTC Ltd. | 0.30% |
| HCL Technologies Ltd. | 0.25% |
| RBL Bank Ltd. | 0.24% |
| Nagarjuna Construction Co. Ltd. | 0.21% |
| BEML Ltd. | 0.21% |
| City Union Bank Ltd. | 0.21% |
| Maruti Suzuki India Ltd. | 0.19% |
| Bharat Petroleum Corporation Ltd. | 0.18% |
| Tech Mahindra Ltd. | 0.17% |
| Adani Ports & Special Economic Zone Ltd. | 0.15% |
| Others | 4.49% |

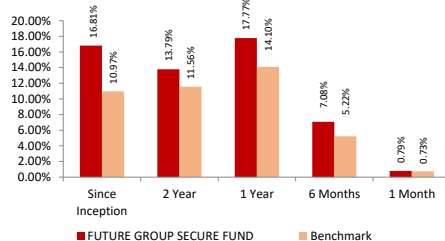
SECTORAL ALLOCATION



Debt Rating Profile

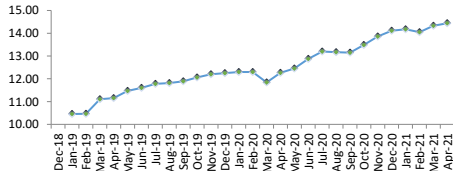


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV



ABOUT THE FUND

OBJECTIVE
This fund aims to provide potentially high returns by investing a significant portion 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 to generate stable return.

Fund Manager Details

| Fund Manager | No. Of Funds Managed | | |
|----------------|----------------------|------|--------|
| | Equity | Debt | Hybrid |
| Niraj Kumar | 5 | 4 | 8 |
| Srijan Sinha | 5 | 0 | 8 |
| Yahya Bookwala | 0 | 4 | 8 |

ASSET ALLOCATION

| Composition | Min. | Max. | Actual |
|--------------------------|--------|--------|--------|
| Cash and Money Market | 0.00% | 40.00% | 11.40% |
| Fixed Income Instruments | 30.00% | 70.00% | 34.21% |
| Equities | 30.00% | 60.00% | 54.39% |

RISK RETURN PROFILE

| | |
|--------|-----------------|
| Risk | Low To Moderate |
| Return | High |

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

30-Apr-2021

Returns since Publication of NAV

| | |
|----------------------|--------|
| Absolute Return | 8.35% |
| Simple Annual Return | 21.61% |
| CAGR Return | 23.07% |

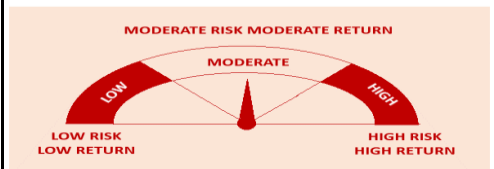
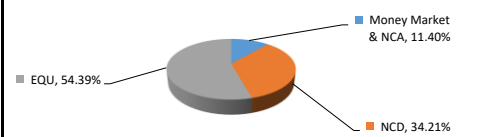
NAV & AUM as on 30-Apr-2021

| NAV | AUM (In Lakhs) |
|---------|----------------|
| 10.8348 | 90.96 |

Modified Duration (In Years)

5.44

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **11.40%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **0.00%**

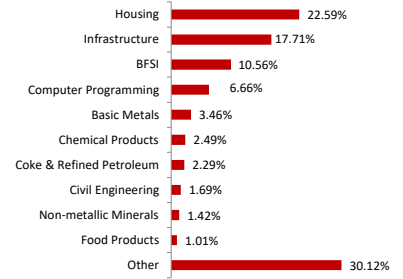
SECURITIES **HOLDINGS**
CORPORATE DEBT **34.21%**

7.25% HDFC 2030 17/06/2030 22.59%
7.68% PFC Ltd. 15/07/2030 11.62%

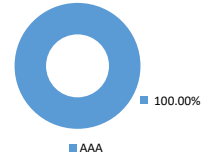
SECURITIES **HOLDINGS**
EQUITY **54.39%**

| | |
|--|--------|
| Reliance ETF Bank BeES | 7.76% |
| Kotak Mahindra MF - Kotak Banking ETF | 6.07% |
| Bharti Airtel Ltd. | 3.01% |
| TATA Consultancy Services Ltd. | 2.84% |
| Infosys Technologies Ltd. | 2.78% |
| ICICI Bank Ltd. | 2.18% |
| Tata Steel Ltd. | 1.91% |
| HDFC Ltd. | 1.86% |
| Larsen & Toubro Ltd. | 1.69% |
| Reliance Industries Ltd. Right Issue Partly Paid | 1.59% |
| Hindustan Unilever Ltd. | 1.29% |
| Kotak Mahindra Bank Ltd. | 1.25% |
| City Union Bank Ltd. | 1.04% |
| State Bank of India | 0.87% |
| Dabur India Ltd. | 0.83% |
| UPL Ltd. | 0.77% |
| Nagarjuna Construction Co. Ltd. | 0.74% |
| Bajaj Finance Ltd. | 0.72% |
| Bharat Petroleum Corporation Ltd. | 0.70% |
| Oil & Natural Gas Corporation Ltd. | 0.69% |
| ITC Ltd. | 0.67% |
| Gujarat State Petronet Ltd. | 0.65% |
| Power Grid Corporation of India Ltd. | 0.60% |
| Engineers India Ltd. | 0.60% |
| Mahindra & Mahindra Financial Services Ltd. | 0.59% |
| Others | 10.68% |

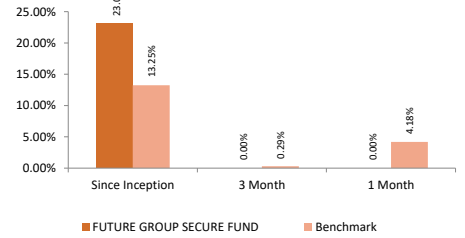
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

