

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	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%	15.40%
Fixed Income Instruments	40.00%	90.00%	48.94%
Equities	10.00%	40.00%	35.66%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	181.77%
Simple Annual Return	16.08%
CAGR Return	9.59%

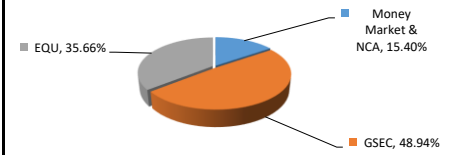
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
28.1769	2.45

Modified Duration (In Years)

3.02

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2021

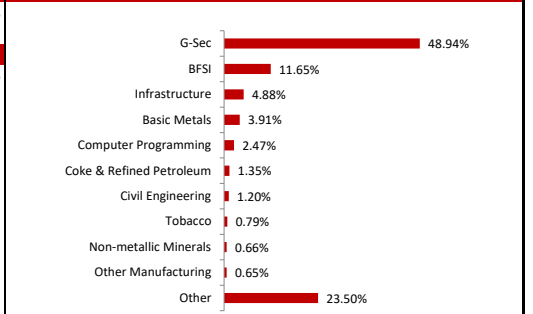
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **15.40%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	48.94%
7.72% Central Government 25/05/2025	29.52%
6.90% GOI OIL Bond 2026 04/02/2026	12.78%
8.38% Tamil Nadu SDL 27/01/2026	6.64%

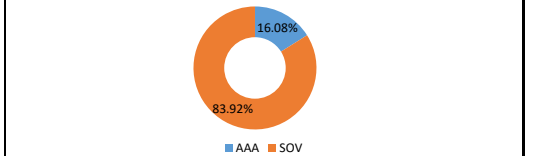
SECURITIES
EQUITY **HOLDINGS** **35.66%**

Reliance ETF Bank BeES	3.63%
Bharti Airtel Ltd.	2.62%
ICICI Bank Ltd.	2.43%
HDFC Ltd.	2.08%
Tata Steel Ltd.	1.84%
Kotak Mahindra Bank Ltd.	1.47%
Bharat Petroleum Corporation Ltd.	1.35%
TATA Consultancy Services Ltd.	1.29%
HDFC Bank Ltd.	1.24%
Axis Bank Ltd.	1.22%
Larsen & Toubro Ltd.	1.20%
Adani Ports & Special Economic Zone Ltd.	0.94%
JINDAL STEEL & POWER Ltd.	0.83%
ITC Ltd.	0.79%
HCL Technologies Ltd.	0.77%
RBL Bank Ltd.	0.70%
Titan Company Ltd.	0.65%
City Union Bank Ltd.	0.56%
BEML Ltd.	0.53%
State Bank of India	0.52%
Hindalco Industries Ltd.	0.48%
Oil & Natural Gas Corporation Ltd.	0.46%
Vedanta Ltd.	0.45%
Dabur India Ltd.	0.44%
Tech Mahindra Ltd.	0.42%
Others	6.76%

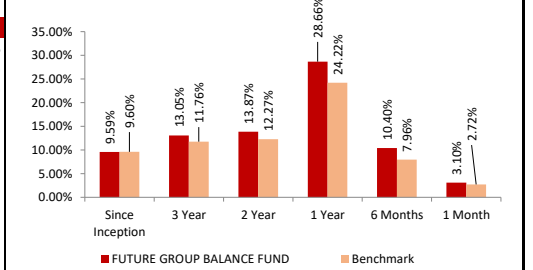
SECTORAL ALLOCATION



Debt Rating Profile

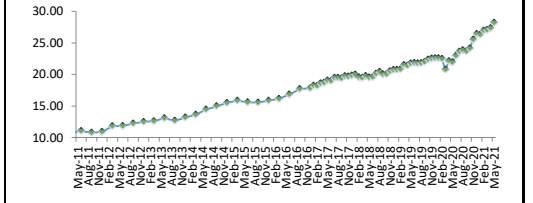


BENCHMARK COMPARISON (CAGR RETURN)



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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.36%
Fixed Income Instruments	60.00%	100.00%	96.64%
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

31-May-2021

Returns since Publication of NAV	
Absolute Return	30.44%
Simple Annual Return	14.03%
CAGR Return	13.03%

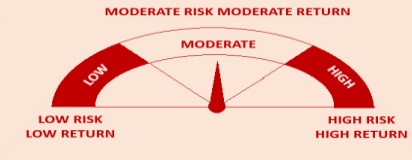
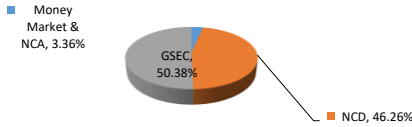
NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
13.0439	541.25

Modified Duration (In Years)

6.03

ASSET ALLOCATION



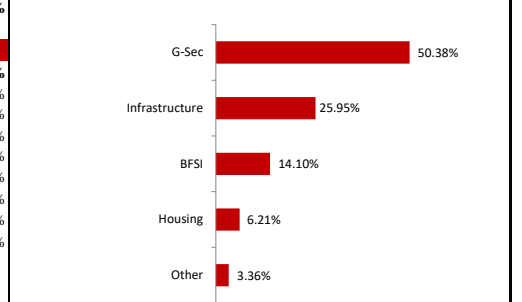
PORTFOLIO AS ON 31-May-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.36%
SECURITIES	50.38%
GOVERNMENT SECURITIES	50.38%
6.87% Maharashtra SDL 2033	11.11%
6.75% KARNATAKA SDL 2035 04/11/2035	9.51%
7.11% GUJARAT SDL 2031 17/03/2031	9.48%
0% CS 12 DEC 2029 12/12/2029	6.55%
0% CS 17 DEC 2027 UL	4.90%
7.65% Karnataka SDL 2027 29/11/2027	3.91%
6.90% GOI OIL Bond 2026 04/02/2026	2.90%
8% GOI Oil Bond 2026 23/03/2026	2.01%

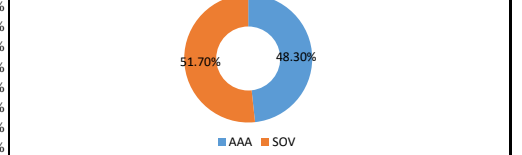
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	46.26%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.92%
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	5.89%
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	3.63%
8.30% REC Ltd. Non GOI 2029	2.06%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	2.02%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.98%
Others	1.98%

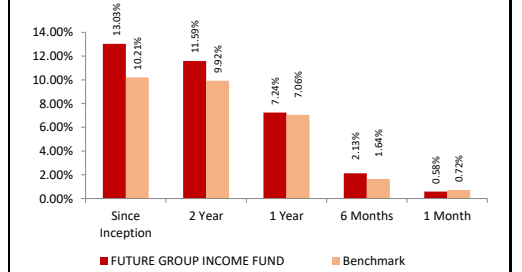
SECTORAL ALLOCATION



Debt Rating Profile

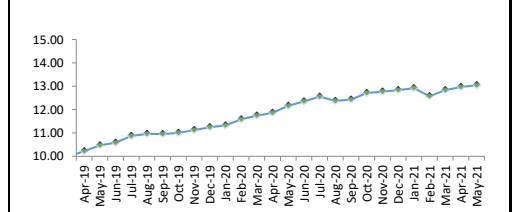


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND
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	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.40%
Fixed Income Instruments	60.00%	100.00%	79.23%
Equities	0.00%	20.00%	18.37%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

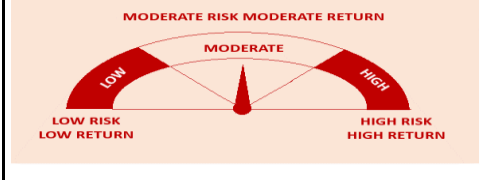
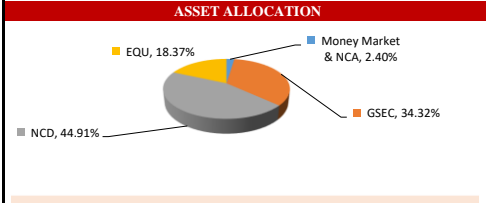
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	47.04%
Simple Annual Return	19.20%
CAGR Return	17.05%

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
14.7039	4,224.69

Modified Duration (In Years)
6.06



PORTFOLIO AS ON 31-May-2021

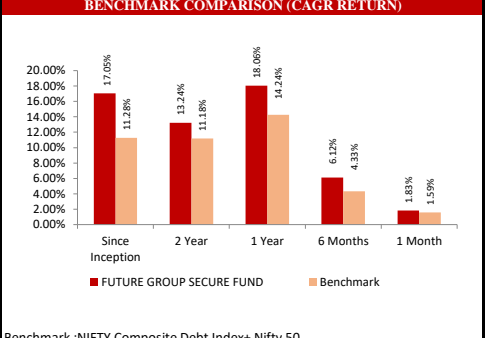
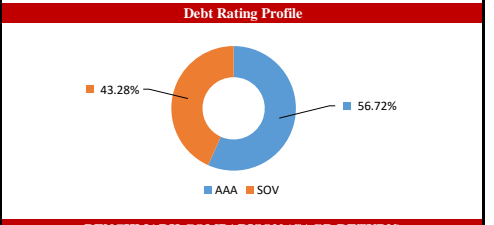
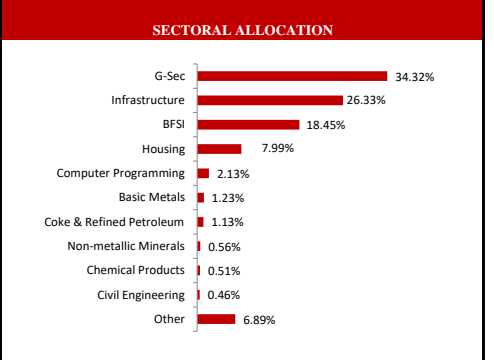
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.40%
SECURITIES	34.32%
GOVERNMENT SECURITIES	34.32%
6.75% KARNATAKA SDL 2035 04/11/2035	8.20%
6.87% Maharashtra SDL 2033	5.93%
7.11% GUJARAT SDL 2031 17/03/2031	5.83%
6.87% Maharashtra SDL 2033 19 May	4.87%
0% CS 12 DEC 2029 12/12/2029	2.58%
8% GOI Oil Bond 2026 23/03/2026	2.19%
6.53% TAMIL NADU SDL 2031	1.75%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.04%
6.90% GOI OIL Bond 2026 04/02/2026	0.99%
0% CS 17 DEC 2027 UL	0.94%

SECURITIES HOLDINGS

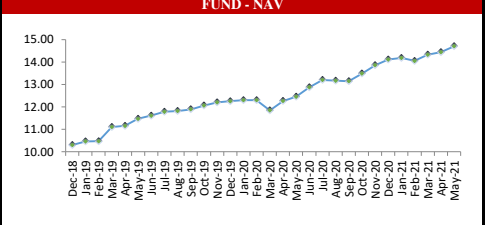
SECURITIES	HOLDINGS
CORPORATE DEBT	44.91%
8.24% NABARD GOI 22/03/2029	6.86%
8.70% LIC Housing Finance Ltd. 20/03/2029	6.18%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.09%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.92%
8.67% Tata Capital Financial Services Ltd. 2025	3.95%
7.75% Power Finance Corporation Ltd. 11/06/2030	3.02%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.44%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.03%
6.44% NABARD GOI 04/12/2030	1.86%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.81%
Others	4.75%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	18.37%
POWERGRID Infrastructure Investment Trust	1.64%
Infosys Technologies Ltd.	0.98%
Reliance ETF Bank BeES	0.98%
Kotak Mahindra MF - Kotak Banking ETF	0.96%
Bharti Airtel Ltd.	0.91%
HDFC Ltd.	0.91%
ICI Bank Ltd.	0.88%
TATA Consultancy Services Ltd.	0.72%
HDFC Bank Ltd.	0.66%
Tata Steel Ltd.	0.56%
Reliance Industries Ltd.	0.52%
Kotak Mahindra Bank Ltd.	0.49%
Larsen & Toubro Ltd.	0.46%
Hindustan Unilever Ltd.	0.38%
Reliance Industries Ltd. Right Issue Partly Paid	0.37%
ITC Ltd.	0.31%
Bajaj Finance Ltd.	0.31%
RBL Bank Ltd.	0.27%
HCL Technologies Ltd.	0.26%
JINDAL STEEL & POWER Ltd.	0.24%
Bharat Petroleum Corporation Ltd.	0.23%
City Union Bank Ltd.	0.21%
Mahindra & Mahindra Financial Services Ltd.	0.20%
Adani Ports & Special Economic Zone Ltd.	0.19%
Oil & Natural Gas Corporation Ltd.	0.18%
Others	4.56%



Benchmark : NIFTY Composite Debt Index+ Nifty 50



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	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%	9.26%
Fixed Income Instruments	30.00%	70.00%	37.38%
Equities	30.00%	60.00%	53.35%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
10th December 2020

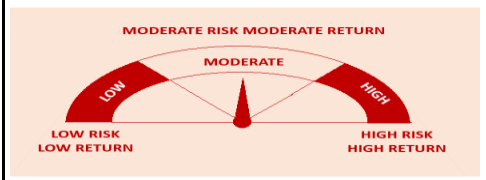
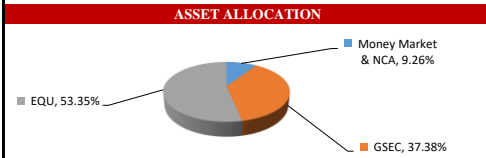
FUND PERFORMANCE as on 31-May-2021

Returns since Publication of NAV	
Absolute Return	12.57%
Simple Annual Return	26.68%
CAGR Return	N.A.

NAV & AUM as on 31-May-2021

NAV	AUM (In Lakhs)
11.2573	94.50

Modified Duration (In Years)
6.33



PORTFOLIO AS ON 31-May-2021
SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **9.26%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **37.38%**

6.87% Maharashtra SDL 2033 21.21%

7.11% GUJARAT SDL 2031 17/03/2031 10.86%

6.87% Maharashtra SDL 2033 19 May 5.30%

SECURITIES **HOLDINGS**

EQUITY **53.35%**

Reliance ETF Bank BeES 4.33%

Kotak Mahindra MF - Kotak Banking ETF 3.78%

HDFC Ltd. 3.24%

Bharti Airtel Ltd. 3.00%

TATA Consultancy Services Ltd. 2.84%

Infosys Technologies Ltd. 2.76%

ICICI Bank Ltd. 2.17%

Tata Steel Ltd. 1.94%

Larsen & Toubro Ltd. 1.79%

Kotak Mahindra Bank Ltd. 1.43%

Reliance Industries Ltd. Right Issue Partly Paid 1.40%

Hindustan Unilever Ltd. 1.24%

POWERGRID Infrastructure Investment Trust 1.18%

Reliance Industries Ltd. 1.14%

Bajaj Finance Ltd. 1.01%

Dabur India Ltd. 0.94%

State Bank of India 0.92%

Bharat Petroleum Corporation Ltd. 0.90%

HCL Technologies Ltd. 0.82%

Oil & Natural Gas Corporation Ltd. 0.82%

Mahindra & Mahindra Financial Services Ltd. 0.74%

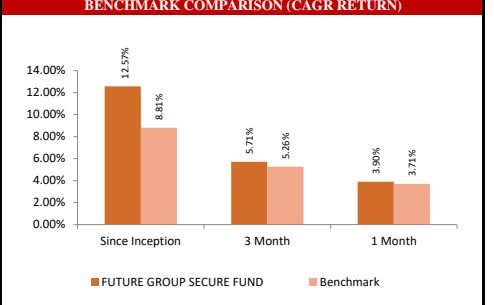
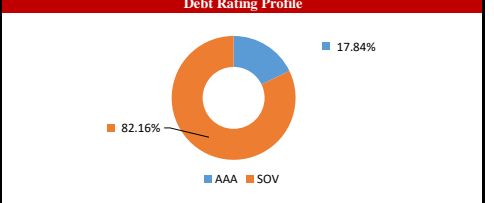
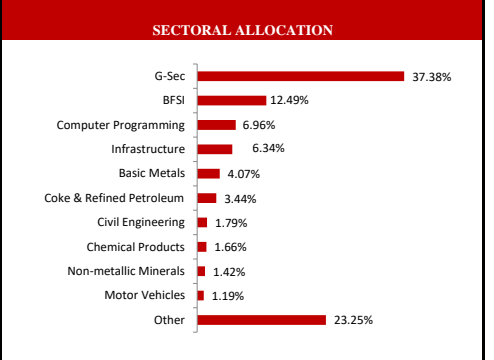
City Union Bank Ltd. 0.73%

ITC Ltd. 0.69%

Axis Bank Ltd. 0.68%

JINDAL STEEL & POWER Ltd. 0.65%

Others 12.20%



Benchmark :NIFTY Composite Debt Index+ Nifty 50

