

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%	15.76%
Fixed Income Instruments	40.00%	90.00%	48.65%
Equities	10.00%	40.00%	35.59%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV

Absolute Return	181.90%
Simple Annual Return	15.97%
CAGR Return	9.53%

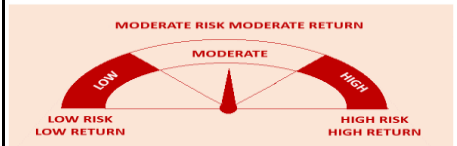
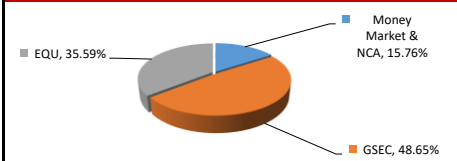
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
28.1897	2.45

Modified Duration (In Years)

2.95

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.76%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	48.65%
7.72% Central Government 25/05/2025	29.26%
6.90% GOI OIL Bond 2026 04/02/2026	12.71%
8.38% Tamil Nadu SDL 27/01/2026	6.68%

SECURITIES

SECURITIES	HOLDINGS
7.72% Central Government 25/05/2025	29.26%
6.90% GOI OIL Bond 2026 04/02/2026	12.71%
8.38% Tamil Nadu SDL 27/01/2026	6.68%

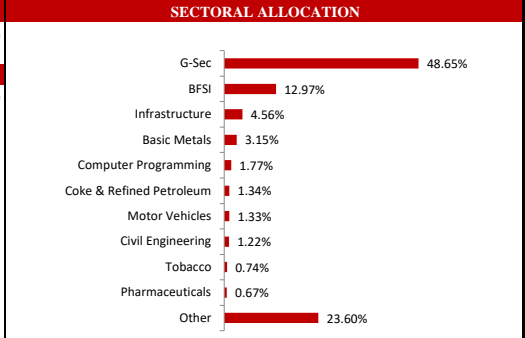
SECURITIES

SECURITIES	HOLDINGS
EQUITY	35.59%
Reliance ETF Bank BeES	3.57%
Kotak Mahindra Bank Ltd.	2.78%
ICICI Bank Ltd.	2.57%
Bharti Airtel Ltd.	2.36%
HDFC Ltd.	2.02%
Tata Steel Ltd.	1.90%
TATA Consultancy Services Ltd.	1.37%
Bharat Petroleum Corporation Ltd.	1.34%
Larsen & Toubro Ltd.	1.22%
HDFC Bank Ltd.	1.22%
Axis Bank Ltd.	1.22%
Mahindra and Mahindra Ltd.	0.95%
Adani Ports & Special Economic Zone Ltd.	0.86%
State Bank of India	0.86%
SBI Cards & Payment Services Ltd.	0.79%
Hindalco Industries Ltd.	0.76%
ITC Ltd.	0.74%
Kotak Mahindra MF - Kotak Banking ETF	0.72%
CESC Ltd.	0.63%
BEML Ltd.	0.55%
Vedanta Ltd.	0.54%
Oil & Natural Gas Corporation Ltd.	0.53%
JINDAL STEEL & POWER Ltd.	0.49%
The Ramco Cements Ltd.	0.42%
IndusInd Bank Ltd.	0.41%
Others	4.77%

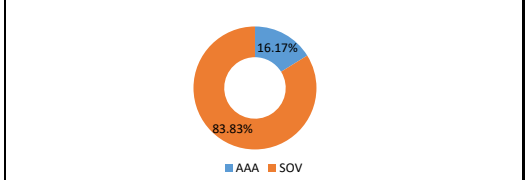
SECURITIES

SECURITIES	HOLDINGS
EQUITY	35.59%
Reliance ETF Bank BeES	3.57%
Kotak Mahindra Bank Ltd.	2.78%
ICICI Bank Ltd.	2.57%
Bharti Airtel Ltd.	2.36%
HDFC Ltd.	2.02%
Tata Steel Ltd.	1.90%
TATA Consultancy Services Ltd.	1.37%
Bharat Petroleum Corporation Ltd.	1.34%
Larsen & Toubro Ltd.	1.22%
HDFC Bank Ltd.	1.22%
Axis Bank Ltd.	1.22%
Mahindra and Mahindra Ltd.	0.95%
Adani Ports & Special Economic Zone Ltd.	0.86%
State Bank of India	0.86%
SBI Cards & Payment Services Ltd.	0.79%
Hindalco Industries Ltd.	0.76%
ITC Ltd.	0.74%
Kotak Mahindra MF - Kotak Banking ETF	0.72%
CESC Ltd.	0.63%
BEML Ltd.	0.55%
Vedanta Ltd.	0.54%
Oil & Natural Gas Corporation Ltd.	0.53%
JINDAL STEEL & POWER Ltd.	0.49%
The Ramco Cements Ltd.	0.42%
IndusInd Bank Ltd.	0.41%
Others	4.77%

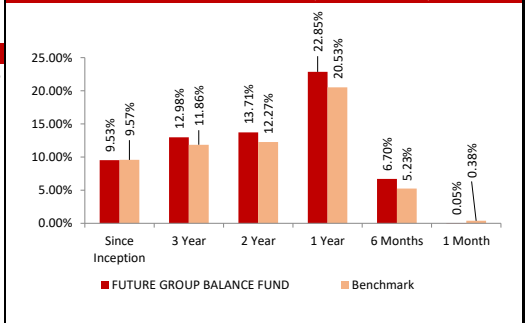
SECTORAL ALLOCATION



Debt Rating Profile

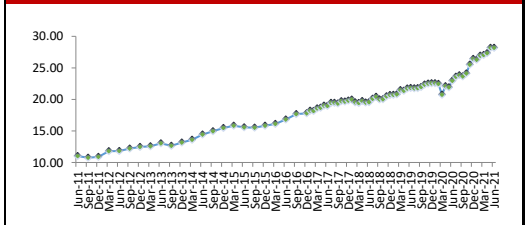


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
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%	6.43%
Fixed Income Instruments	60.00%	100.00%	93.57%
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-Jun-2021

Returns since Publication of NAV

Absolute Return	29.72%
Simple Annual Return	13.20%
CAGR Return	12.25%

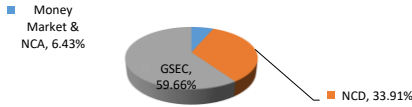
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
12.9717	538.23

Modified Duration (In Years)

5.84

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **6.43%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **59.66%**

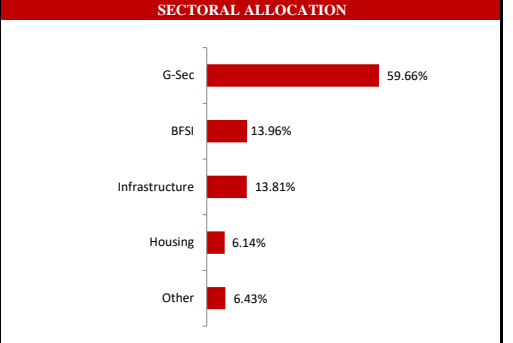
6.87% Maharashtra SDL 2033	11.11%
7.11% GUJARAT SDL 2031 17/03/2031	9.44%
0% CS 12 DEC 2029 12/12/2029	6.59%
6.86% Maharashtra SDL 2032	5.54%
0% CS 17 DEC 2027 UL	4.94%
6.75% KARNATAKA SDL 2035 04/11/2035	4.89%
6.78% Maharashtra SDL 2031	4.60%
7.65% Karnataka SDL 2027 29/11/2027	3.93%
6.95% Maharashtra SDL 2032	3.72%
6.90% GOI OIL Bond 2026 04/02/2026	2.89%
Others	2.01%

SECURITIES **HOLDINGS**

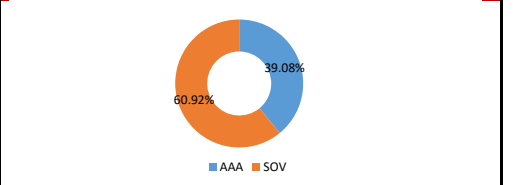
CORPORATE DEBT **33.91%**

7.75% L&T Finance Ltd. 2025 10/07/2025	7.87%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.22%
8.67% Tata Capital Financial Services Ltd. 2025	6.09%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.14%
6.44% NABARD GoI 04/12/2030	3.63%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	2.00%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.98%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	1.98%

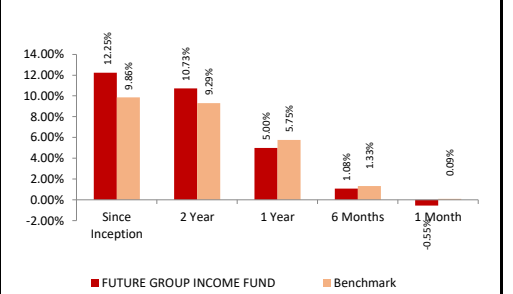
SECTORAL ALLOCATION



Debt Rating Profile

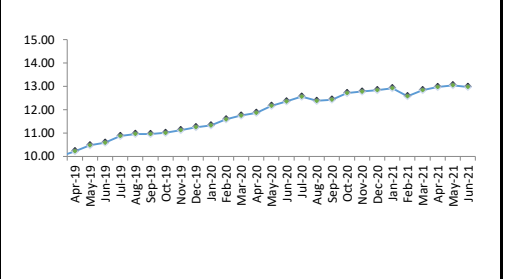


BENCHMARK COMPARISON (CAGR RETURN)



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	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%	10.45%
Fixed Income Instruments	60.00%	100.00%	72.62%
Equities	0.00%	20.00%	16.93%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	46.72%
Simple Annual Return	18.46%
CAGR Return	16.35%

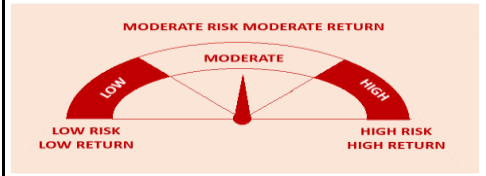
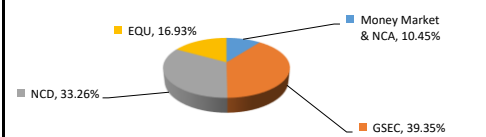
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
14.6721	4,219.10

Modified Duration (In Years)

5.70

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2021

SECURITIES **HOLDINGS**

MONEY MARKET INSTRUMENTS & NCA **10.45%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **39.35%**

- 6.87% Maharashtra SDL 2033 5.91%
- 7.11% GUJARAT SDL 2031 17/03/2031 5.78%
- 6.87% Maharashtra SDL 2033 19 May 4.84%
- 6.75% KARNATAKA SDL 2035 04/11/2035 4.04%
- 6.78% Maharashtra SDL 2031 3.52%
- 6.95% Maharashtra SDL 2032 3.09%
- 6.86% Maharashtra SDL 2032 2.71%
- 0% CS 12 DEC 2029 12/12/2029 2.58%
- 8% GOI Oil Bond 2026 23/03/2026 2.18%
- 6.53% TAMIL NADU SDL 2031 1.74%
- Others 2.96%

SECURITIES **HOLDINGS**

CORPORATE DEBT **33.26%**

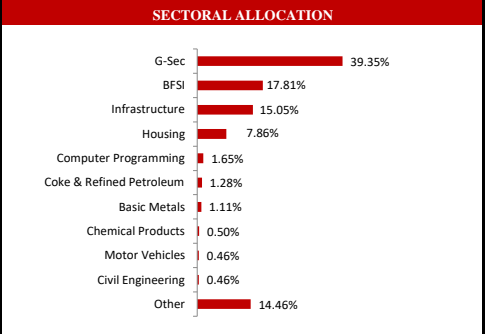
- 8.70% LIC Housing Finance Ltd. 20/03/2029 6.07%
- 7.75% L&T Finance Ltd. 2025 10/07/2025 6.02%
- 8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 5.82%
- 8.67% Tata Capital Financial Services Ltd. 2025 3.88%
- 8.85% HDB Financial Services Ltd. Sub debt 07/06/2029 2.40%
- 7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026 2.02%
- 6.44% NABARD Gol 04/12/2030 1.85%
- 8.05% Housing Development Finance Corporation Ltd. 22/10/2029 1.79%
- 8.65% L&T Finance Ltd. 2026 23/12/2026 1.33%
- 8.94% Power Finance Corporation Ltd. 25/03/2028 1.32%
- Others 0.76%

SECURITIES **HOLDINGS**

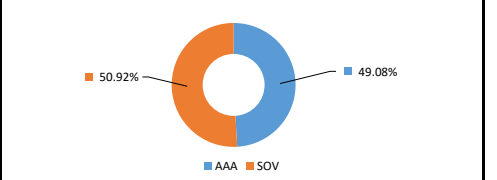
EQUITY **16.93%**

- POWERGRID Infrastructure Investment Trust 1.66%
- Kotak Mahindra MF - Kotak Banking ETF 1.03%
- Infosys Technologies Ltd. 0.92%
- ICICI Bank Ltd. 0.88%
- Bharti Airtel Ltd. 0.86%
- HDFC Ltd. 0.84%
- Reliance ETF Bank BeES 0.81%
- Tata Steel Ltd. 0.69%
- Kotak Mahindra Bank Ltd. 0.67%
- HDFC Bank Ltd. 0.62%
- Reliance Industries Ltd. Right Issue Partly Paid 0.58%
- TATA Consultancy Services Ltd. 0.51%
- Reliance Industries Ltd. 0.48%
- Larsen & Toubro Ltd. 0.46%
- Hindustan Unilever Ltd. 0.40%
- Adani Ports & Special Economic Zone Ltd. 0.31%
- ITC Ltd. 0.29%
- Hindalco Industries Ltd. 0.25%
- Oil & Natural Gas Corporation Ltd. 0.23%
- Bharat Petroleum Corporation Ltd. 0.23%
- HCL Technologies Ltd. 0.22%
- State Bank of India 0.22%
- Mahindra and Mahindra Ltd. 0.22%
- Mahindra & Mahindra Financial Services Ltd. 0.19%
- Vedanta Ltd. 0.19%
- Others 3.20%

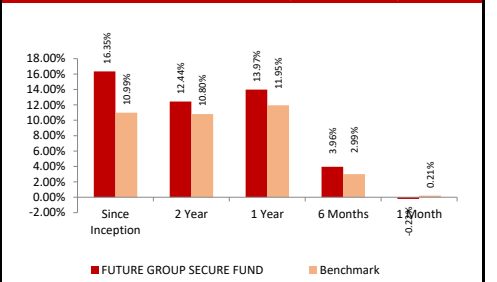
SECTORAL ALLOCATION



Debt Rating Profile

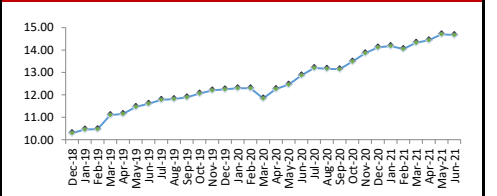


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV



ABOUT THE FUND

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%	4.71%
Fixed Income Instruments	30.00%	70.00%	42.38%
Equities	30.00%	60.00%	52.91%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Jun-2021

Returns since Publication of NAV	
Absolute Return	13.84%
Simple Annual Return	25.01%
CAGR Return	26.40%

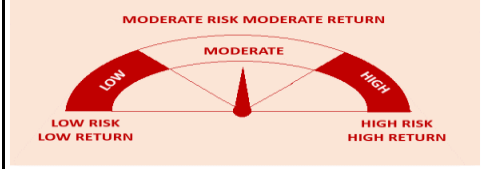
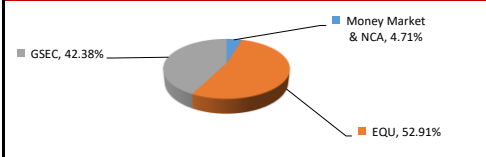
NAV & AUM as on 30-Jun-2021

NAV	AUM (In Lakhs)
11.3842	95.57

Modified Duration (In Years)

6.60

ASSET ALLOCATION



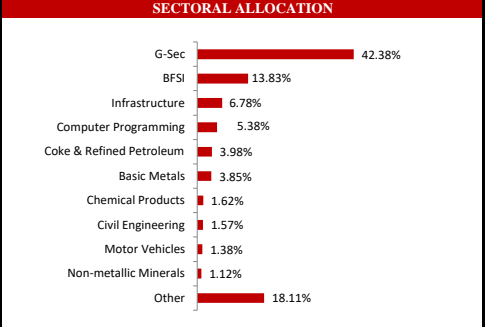
PORTFOLIO AS ON 30-Jun-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.71%

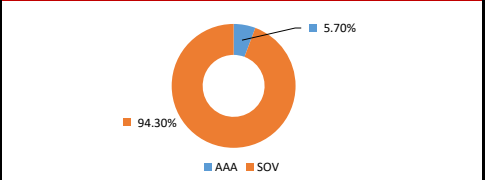
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.38%
6.87% Maharashtra SDL 2033	20.86%
7.11% GUJARAT SDL 2031 17/03/2031	10.63%
8.24% Maharashtra SDL 2024	5.67%
6.87% Maharashtra SDL 2033 19 May	5.22%

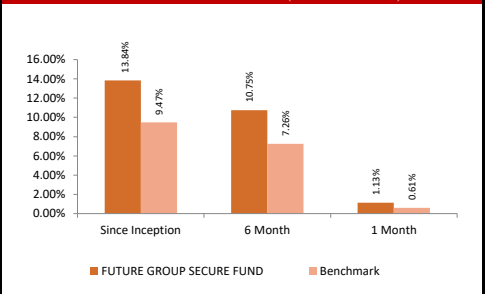
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	52.91%
Reliance ETF Bank BeES	4.22%
Kotak Mahindra MF - Kotak Banking ETF	4.05%
HDFC Ltd.	2.85%
Bharti Airtel Ltd.	2.78%
Infosys Technologies Ltd.	2.76%
Kotak Mahindra Bank Ltd.	2.50%
Tata Steel Ltd.	2.29%
ICI Bank Ltd.	2.18%
Reliance Industries Ltd. Right Issue Partly Paid	2.10%
TATA Consultancy Services Ltd.	1.93%
Larsen & Toubro Ltd.	1.57%
HDFC Bank Ltd.	1.41%
Hindustan Unilever Ltd.	1.29%
State Bank of India	1.23%
POWERGRID Infrastructure Investment Trust	1.19%
Adani Ports & Special Economic Zone Ltd.	1.07%
Reliance Industries Ltd.	0.99%
Hindalco Industries Ltd.	0.95%
Oil & Natural Gas Corporation Ltd.	0.93%
Bharat Petroleum Corporation Ltd.	0.88%
Gujarat State Petronet Ltd.	0.77%
Mahindra and Mahindra Ltd.	0.73%
Mahindra & Mahindra Financial Services Ltd.	0.71%
HCL Technologies Ltd.	0.69%
Axis Bank Ltd.	0.67%
Others	10.18%

FUND - NAV

