

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%	18.60%
Fixed Income Instruments	40.00%	90.00%	46.55%
Equities	10.00%	40.00%	34.85%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	191.43%
Simple Annual Return	16.56%
CAGR Return	9.70%

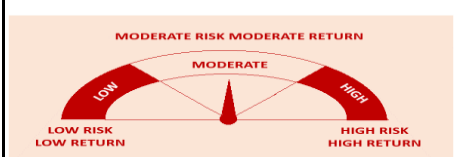
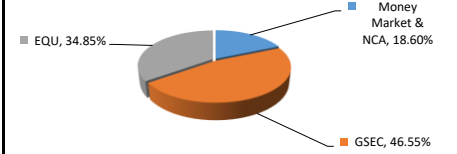
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
29.1427	2.58

Modified Duration (In Years)

2.64

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

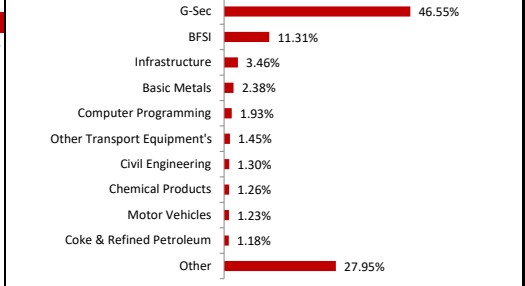
SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **18.60%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	46.55%
7.72% Central Government 25/05/2025	28.07%
6.90% GOI OIL Bond 2026 04/02/2026	12.12%
8.38% Tamil Nadu SDL 27/01/2026	6.36%

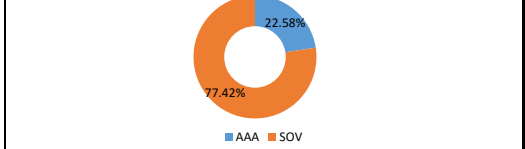
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	34.85%
Reliance ETF Bank BeES	3.85%
HDFC Ltd.	2.17%
ICICI Bank Ltd.	1.95%
Bharti Airtel Ltd.	1.80%
TATA Consultancy Services Ltd.	1.47%
Bajaj Auto Ltd.	1.45%
Kotak Mahindra Bank Ltd.	1.36%
Larsen & Toubro Ltd.	1.30%
HDFC Bank Ltd.	1.23%
Axis Bank Ltd.	1.22%
Tata Steel Ltd.	1.13%
Aurobindo Pharma Ltd.	0.85%
State Bank of India	0.83%
TVS Motor Company Ltd.	0.81%
ITC Ltd.	0.74%
Reliance Industries Ltd. Right Issue Partly Paid	0.63%
Adani Ports & Special Economic Zone Ltd.	0.58%
UPL Ltd.	0.58%
HDFC LIFE INSURANCE COMPANY Ltd.	0.56%
Bharat Petroleum Corporation Ltd.	0.55%
Indian Metals & Ferro Alloys Ltd.	0.54%
BEML Ltd.	0.51%
Nagarjuna Construction Co. Ltd.	0.49%
Vedanta Ltd.	0.47%
HCL Technologies Ltd.	0.46%
Others	7.34%

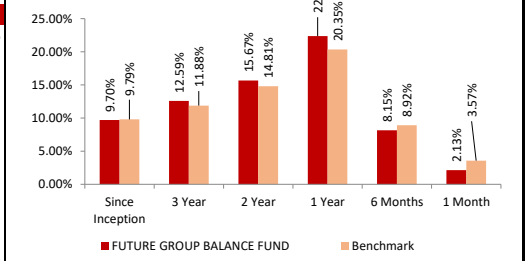
SECTORAL ALLOCATION



Debt Rating Profile

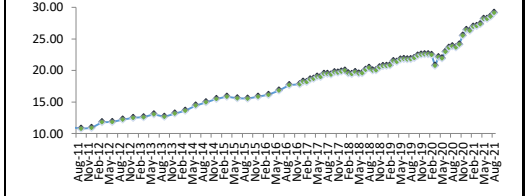


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.10%
Fixed Income Instruments	60.00%	100.00%	97.90%
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-Aug-2021

Returns since Publication of NAV

Absolute Return	31.32%
Simple Annual Return	12.93%
CAGR Return	11.91%

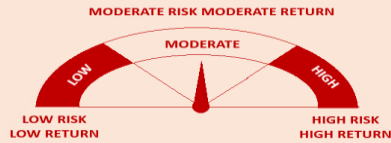
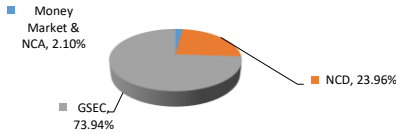
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
13.1321	544.83

Modified Duration (In Years)

4.64

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.10%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **73.94%**

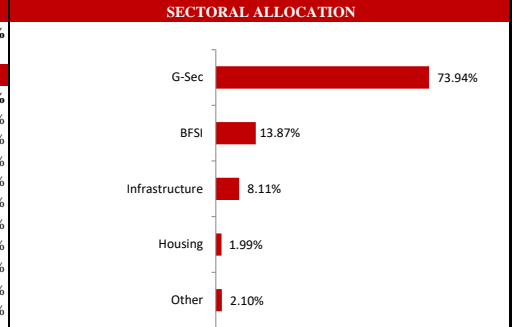
4.48% Gsec 2023 02/11/2023	13.80%
6.84% Gsec 2022 19/12/2022	13.33%
6.87% Maharashtra SDL 2033 19/05/2033	10.96%
7.11% GUJARAT SDL 2031 17/03/2031	9.34%
0% CS 12 DEC 2029 12/12/2029	6.67%
6.86% Maharashtra SDL 2032 02/06/2032	5.46%
0% CS 17 DEC 2027 17/12/2027	4.98%
6.78% Maharashtra SDL 2031 25/05/2031	4.56%
6.90% GOI OIL Bond 2026 04/02/2026	2.87%
8% GOI Oil Bond 2026 23/03/2026	1.99%

SECURITIES **HOLDINGS**

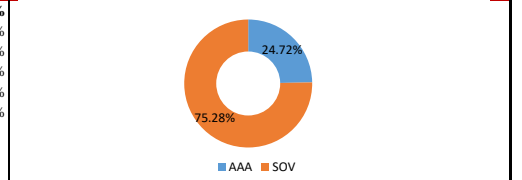
CORPORATE DEBT **23.96%**

7.75% L&T Finance Ltd. 2025 10/07/2025	7.77%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.15%
8.67% Tata Capital Financial Services Ltd. 2025	6.10%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.99%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.96%

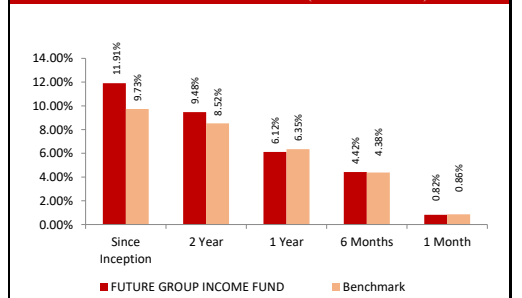
SECTORAL ALLOCATION



Debt Rating Profile

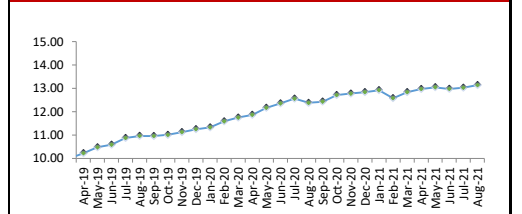


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.39%
Fixed Income Instruments	60.00%	100.00%	79.43%
Equities	0.00%	20.00%	16.18%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

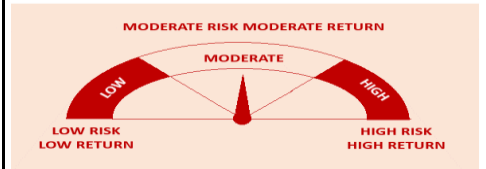
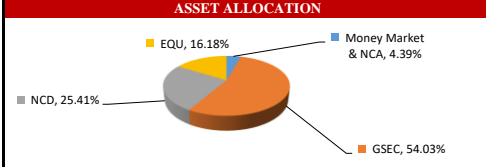
FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	50.10%
Simple Annual Return	18.55%
CAGR Return	16.22%

NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
15.0097	4,327.04

Modified Duration (In Years)
4.46



PORTFOLIO AS ON 31-Aug-2021

SECURITIES

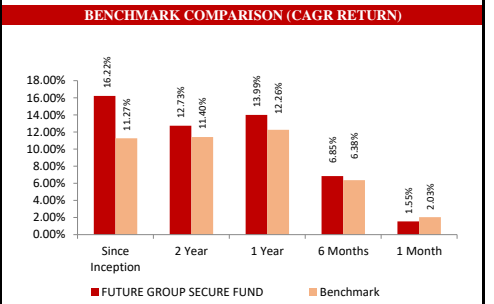
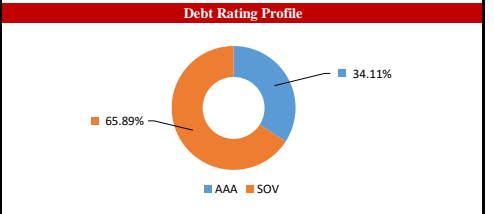
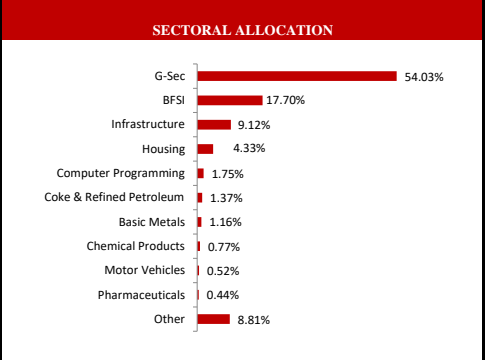
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.39%
SECURITIES	54.03%
GOVERNMENT SECURITIES	54.03%
6.84% Gsec 2022 19/12/2022	13.91%
6.87% Maharashtra SDL 2033 19/05/2033	10.48%
4.48% Gsec 2023 02/11/2023	7.53%
7.11% GUJARAT SDL 2031 17/03/2031	5.64%
6.78% Maharashtra SDL 2031 25/05/2031	4.52%
6.86% Maharashtra SDL 2032 02/06/2032	2.63%
0% CS 12 DEC 2029 12/12/2029	2.58%
8% GOI Oil Bond 2026 23/03/2026	2.13%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.69%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.01%
Others	1.90%

SECURITIES

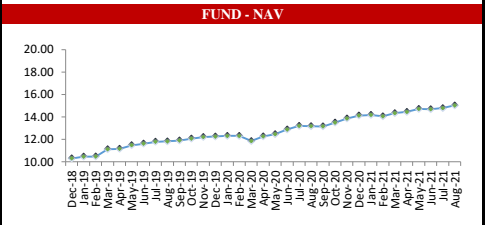
SECURITIES	HOLDINGS
CORPORATE DEBT	25.41%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.87%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.68%
8.67% Tata Capital Financial Services Ltd. 2025	3.84%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.58%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.34%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.75%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.31%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.30%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	0.74%

SECURITIES

SECURITIES	HOLDINGS
EQUITY	16.18%
Kotak Mahindra MF - Kotak Banking ETF	1.00%
Reliance ETF Bank BeES	0.91%
Infosys Technologies Ltd.	0.88%
ICICI Bank Ltd.	0.86%
Bharti Airtel Ltd.	0.74%
HDFC Ltd.	0.71%
HDFC Bank Ltd.	0.70%
Tata Steel Ltd.	0.66%
Reliance Industries Ltd. Right Issue Partly Paid	0.64%
TATA Consultancy Services Ltd.	0.61%
Kotak Mahindra Bank Ltd.	0.50%
Reliance Industries Ltd.	0.50%
Larsen & Toubro Ltd.	0.41%
Hindustan Unilever Ltd.	0.38%
ITC Ltd.	0.30%
Adani Ports & Special Economic Zone Ltd.	0.27%
HCL Technologies Ltd.	0.26%
RBL Bank Ltd.	0.23%
Bharat Petroleum Corporation Ltd.	0.23%
Indian Metals & Ferro Alloys Ltd.	0.23%
Bajaj Finance Ltd.	0.22%
State Bank of India	0.22%
Nagarjuna Construction Co. Ltd.	0.20%
Aurobindo Pharma Ltd.	0.20%
Bandhan Bank Ltd.	0.19%
Others	4.13%



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%	5.77%
Fixed Income Instruments	30.00%	70.00%	40.61%
Equities	30.00%	60.00%	53.61%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Aug-2021

Returns since Publication of NAV	
Absolute Return	18.97%
Simple Annual Return	N.A.
CAGR Return	N.A.

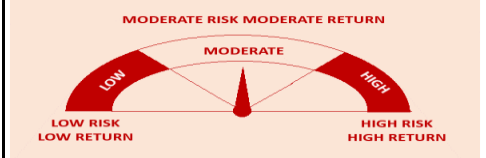
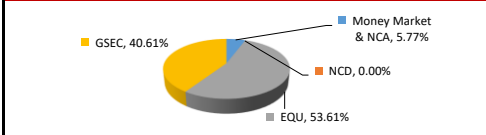
NAV & AUM as on 31-Aug-2021

NAV	AUM (In Lakhs)
11.8966	99.87

Modified Duration (In Years)

6.16

ASSET ALLOCATION



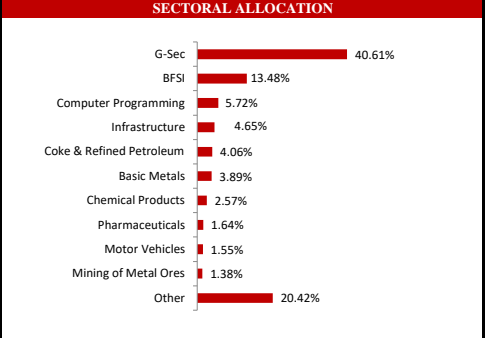
PORTFOLIO AS ON 31-Aug-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.77%

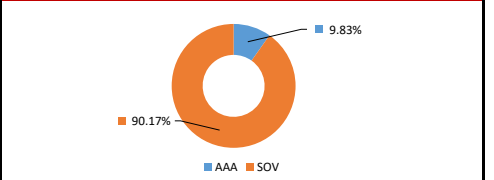
SECURITIES

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	40.61%
6.87% Maharashtra SDL 2033 19/05/2033	24.93%
7.11% GUJARAT SDL 2031 17/03/2031	10.19%
8.24% Maharashtra SDL 2024 24/12/2024	5.49%

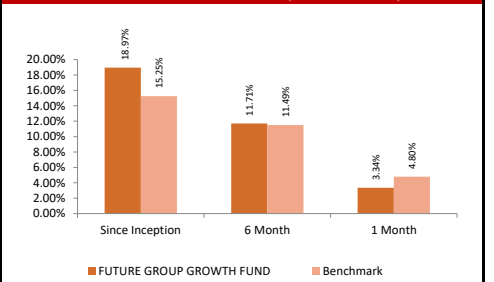
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES

SECURITIES	HOLDINGS
EQUITY	53.61%
Reliance ETF Bank BeES	4.34%
Kotak Mahindra MF - Kotak Banking ETF	4.08%
Infosys Technologies Ltd.	2.60%
Bharti Airtel Ltd.	2.46%
HDFC Ltd.	2.33%
TATA Consultancy Services Ltd.	2.27%
Reliance Industries Ltd. Right Issue Partly Paid	2.27%
Tata Steel Ltd.	2.22%
ICICI Bank Ltd.	1.98%
Kotak Mahindra Bank Ltd.	1.93%
HDFC Bank Ltd.	1.58%
Hindustan Unilever Ltd.	1.36%
Larsen & Toubro Ltd.	1.36%
State Bank of India	1.19%
Reliance Industries Ltd.	1.02%
Adani Ports & Special Economic Zone Ltd.	0.90%
HCL Technologies Ltd.	0.85%
Aurobindo Pharma Ltd.	0.85%
Bharat Petroleum Corporation Ltd.	0.78%
Indian Metals & Ferro Alloys Ltd.	0.72%
Axis Bank Ltd.	0.71%
Nagarjuna Construction Co. Ltd.	0.68%
Bajaj Finance Ltd.	0.68%
RBL Bank Ltd.	0.67%
Vedanta Ltd.	0.67%
Others	13.12%

FUND - NAV

