

ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low 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%	12.79%
Fixed Income Instruments	40.00%	90.00%	49.69%
Equities	10.00%	40.00%	37.52%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	243.67%
Simple Annual Return	17.86%
CAGR Return	9.47%

NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
34.3701	2.13

Modified Duration (In Years)
2.54

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.79%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.11%
7.72% Central Government 25/05/2025	31.73%
7.26% Gsec 2032 22/08/2032	9.38%
SECURITIES	HOLDINGS
CORPORATE DEBT	8.58%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 20'	8.58%
SECURITIES	HOLDINGS
EQUITY	37.52%
HDFC Bank Ltd.	3.58%
ICICI Bank Ltd.	2.68%
State Bank of India	2.53%
Reliance Industries Ltd.	2.20%
Infosys Technologies Ltd.	2.02%
NAvin Fluorine International Ltd.	1.77%
Kotak Mahindra Bank Ltd.	1.63%
Kotak PSU Bank ETF	1.47%
Axis Bank Ltd.	1.46%
Larsen & Toubro Ltd.	1.42%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.18%
UPL Ltd.	1.16%
SBI Cards & Payment Services Ltd.	1.11%
Reliance ETF Bank BeES	1.07%
UTI NIFTY BANK ETF	0.89%
Nuvoco Vistas Corporation Ltd.	0.87%
LIC Housing Finance Ltd.	0.87%
Mirae Asset Fin Services ETF	0.85%
SBI-ETF NIFTY BANK	0.85%
Genus Power Infrastructure Ltd.	0.84%
Adani Ports & Special Economic Zone Ltd.	0.77%
POWERGRID Infrastructure Investment Trust	0.77%
IndusInd Bank Ltd.	0.67%
Ambuja Cements Ltd.	0.60%
Bombay Burmah Trading Corporation Ltd.	0.59%
Others	3.67%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)

Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 60%+Nifty 35%

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%	2.01%
Fixed Income Instruments	60.00%	100.00%	97.99%
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-Sep-2023

Returns since Publication of NAV	
Absolute Return	45.32%
Simple Annual Return	10.06%
CAGR Return	8.65%

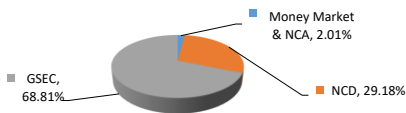
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
14.5337	796.25

Modified Duration (In Years)

5.85

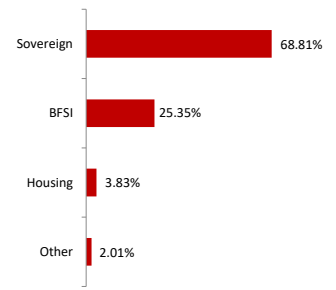
ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.01%
SECURITIES	68.81%
GOVERNMENT SECURITIES	68.81%
7.30% GS 2053 19/06/2053	20.63%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.76%
0% CS 19 DEC 2029	7.02%
0% CS 15 Jun 2030 15/06/2030	6.61%
0% CS 12 DEC 2029 12/12/2029	4.97%
8% GOI Oil Bond 2026 23/03/2026	4.70%
0% GS 15/12/2027	4.66%
7.10% Gsec 2029 18/04/2029	4.37%
0% CS 17 DEC 2027 17/12/2027	3.72%
7.64% MH SGS 2033	1.27%
Others	2.10%

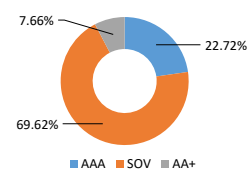
SECTORAL ALLOCATION



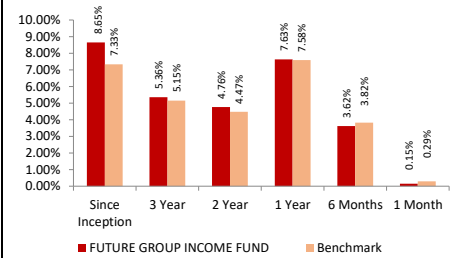
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	29.18%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26	8.94%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 202	7.57%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.03%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	3.83%
8.67% Tata Capital Financial Services Ltd. 2025	3.81%

Debt Rating Profile

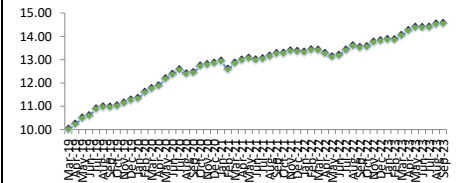


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 100%

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 returns 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%	1.50%
Fixed Income Instruments	60.00%	100.00%	83.47%
Equities	0.00%	20.00%	15.03%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Sep-2023

Returns since Publication of NAV	
Absolute Return	71.81%
Simple Annual Return	15.01%
CAGR Return	11.98%

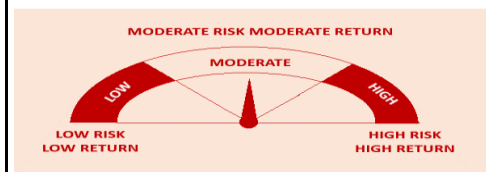
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
17.1822	6,206.04

Modified Duration (In Years)

6.13

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2023

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.50%
SECURITIES	62.63%
GOVERNMENT SECURITIES	62.63%
7.30% GS 2053 19/06/2053	13.16%
7.10% Gsec 2029 18/04/2029	10.29%
0% CS 19 DEC 2029	7.25%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	5.21%
0% CS 15 Jun 2030 15/06/2030	4.60%
0% GS 15/12/2027	3.55%
0% CS 19 DEC 2030	3.50%
0% CS 17JUN2033	2.59%
0% CS 19 DEC 2033	2.34%
0% CS 12 DEC 2029 12/12/2029	1.96%
Others	8.17%

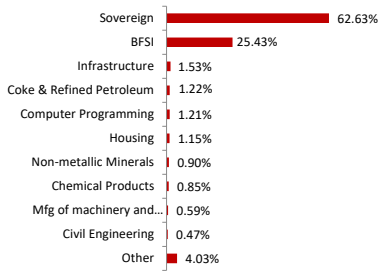
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	20.84%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.01%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.87%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.44%
8.67% Tata Capital Financial Services Ltd. 2025	2.45%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.53%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.15%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	1.15%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.84%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.84%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028	0.57%

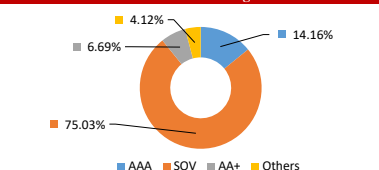
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	15.03%
HDFC Bank Ltd.	2.04%
Reliance Industries Ltd.	1.16%
ICICI Bank Ltd.	0.99%
State Bank of India	0.80%
Infosys Technologies Ltd.	0.73%
Kotak Mahindra Bank Ltd.	0.57%
Larsen & Toubro Ltd.	0.47%
Hindustan Unilever Ltd.	0.40%
LIC Housing Finance Ltd.	0.39%
Axis Bank Ltd.	0.38%
Kotak PSU Bank ETF	0.34%
POWERGRID Infrastructure Investment Trust	0.33%
Tata Consultancy Services Ltd.	0.33%
UPL Ltd.	0.31%
Nuvoco Vistas Corporation Ltd.	0.30%
Genus Power Infrastructure Ltd.	0.29%
Bandhan Bank Ltd.	0.25%
IndusInd Bank Ltd.	0.25%
Ambuja Cements Ltd.	0.23%
City Union Bank Ltd.	0.22%
Union Bank Of India	0.21%
Indraprastha Gas Ltd.	0.20%
Schaeffler India Ltd.	0.18%
TIMKEN INDIA Ltd.	0.17%
Dalmia Bharat Ltd.	0.17%
Others	3.31%

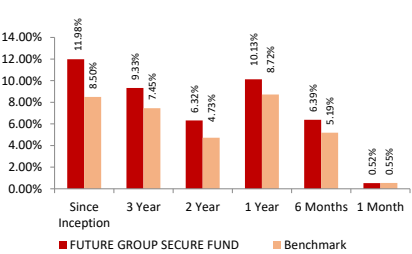
SECTORAL ALLOCATION



Debt Rating Profile

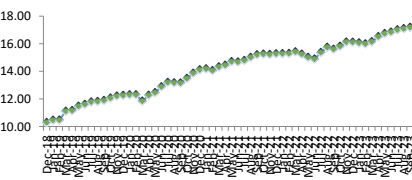


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 85%+Nifty 15%

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	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%	2.63%
Fixed Income Instruments	30.00%	70.00%	48.73%
Equities	30.00%	60.00%	48.64%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

30-Sep-2023

Returns since Publication of NAV

Absolute Return	45.03%
Simple Annual Return	16.05%
CAGR Return	14.17%

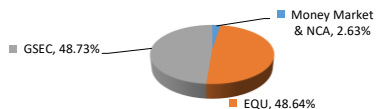
NAV & AUM as on 30-Sep-2023

NAV	AUM (In Lakhs)
14.5037	312.10

Modified Duration (In Years)

6.85

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2023

MONEY MARKET INSTRUMENTS & NCA 2.63%

SECURITIES

GOVERNMENT SECURITIES 48.73%

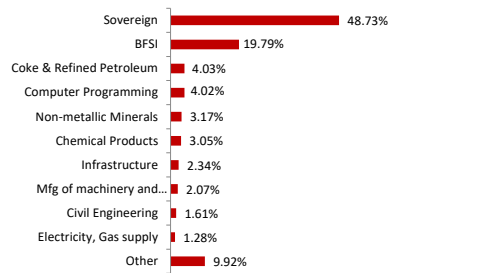
7.30% GS 2053 19/06/2053	14.22%
7.10% Gsec 2029 18/04/2029	11.14%
6.90% GOI OIL Bond 2026 04/02/2026	6.33%
0% CS 19 DEC 2029	5.77%
7.26% Gsec 2032 22/08/2032	3.88%
0% CS 22 Feb 2030 22/02/2030	2.85%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.59%
7.25% GS 12/06/2063	1.57%
0% CS 15 Jun 2030 15/06/2030	1.39%

SECURITIES

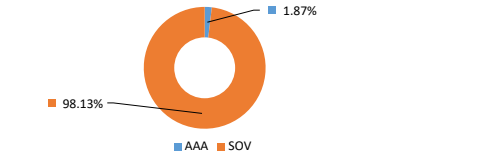
CORPORATE DEBT 0.00%

HDFC Bank Ltd.	5.52%
Reliance Industries Ltd.	3.84%
ICICI Bank Ltd.	3.46%
Infosys Technologies Ltd.	2.44%
State Bank of India	2.15%
Kotak Mahindra Bank Ltd.	1.74%
Larsen & Toubro Ltd.	1.61%
UTI NIFTY BANK ETF	1.47%
Hindustan Unilever Ltd.	1.34%
LIC Housing Finance Ltd.	1.31%
POWERGRID Infrastructure Investment Trust	1.18%
UPL Ltd.	1.17%
Nuvoco Vistas Corporation Ltd.	1.12%
Kotak PSU Bank ETF	1.12%
Tata Consultancy Services Ltd.	1.11%
Axis Bank Ltd.	1.05%
Genus Power Infrastructure Ltd.	0.98%
Ambuja Cements Ltd.	0.87%
Bandhan Bank Ltd.	0.85%
City Union Bank Ltd.	0.75%
Indraprastha Gas Ltd.	0.73%
Union Bank Of India	0.71%
IndusInd Bank Ltd.	0.67%
TIMKEN INDIA Ltd.	0.64%
Schaeffler India Ltd.	0.61%
Others	10.22%

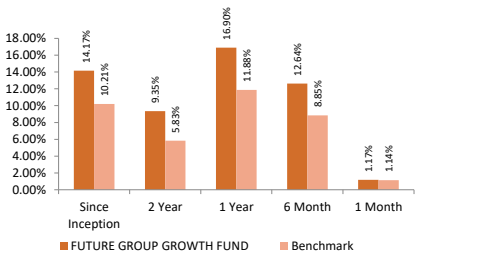
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 50%+Nifty 50%

FUND - NAV

