

ABOUT THE FUND			
OBJECTIVE			
Provision of high expected returns with a moderate probability of low return.			
<b>Fund Manager Details</b>			
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%	19.74%
Fixed Income Instruments	40.00%	90.00%	42.78%
Equities	10.00%	40.00%	37.48%

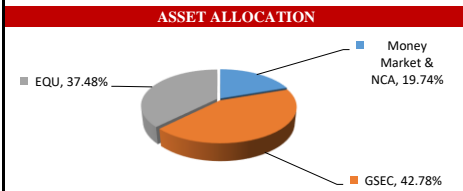
RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION	
15th February 2010	

FUND PERFORMANCE as on 30-Jun-2023	
Returns since Publication of NAV	
Absolute Return	231.01%
Simple Annual Return	17.25%
CAGR Return	9.35%

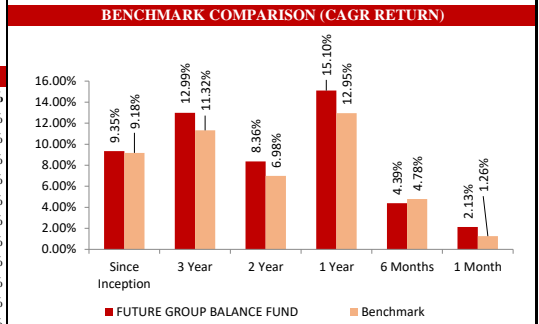
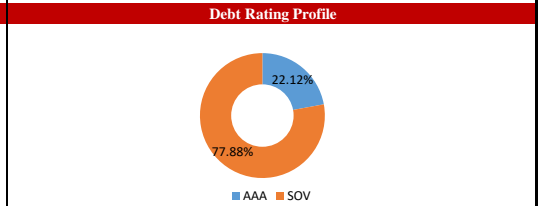
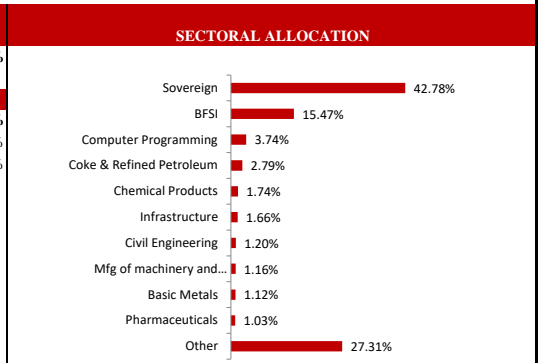
NAV & AUM as on 30-Jun-2023	
NAV	AUM (In Lakhs)
33.1014	2.06

Modified Duration (In Years)	
2.19	

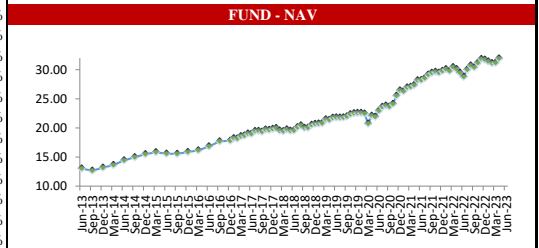


PORTFOLIO AS ON 30-Jun-2023	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	
19.74%	
<b>SECURITIES</b>	
<b>HOLDINGS</b>	
<b>GOVERNMENT SECURITIES</b>	
42.78%	
7.72% Central Government 25/05/2025	32.99%
7.26% Gsec 2032 22/08/2032	9.79%

SECURITIES		HOLDINGS
<b>EQUITY</b>		37.48%
HDFC Ltd.		2.74%
IndusInd Bank Ltd.		2.67%
HDFC Bank Ltd.		2.48%
Reliance Industries Ltd.		2.48%
Infosys Technologies Ltd.		1.95%
ICICI Bank Ltd.		1.82%
Tata Consultancy Services Ltd.		1.61%
State Bank of India		1.39%
Larsen & Toubro Ltd.		1.20%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		1.05%
Gland Pharma Ltd		1.03%
UPL Ltd.		1.00%
Axis Bank Ltd.		0.96%
LIC Housing Finance Ltd.		0.95%
Bandhan Bank Ltd.		0.82%
BEML Ltd.		0.79%
UTI NIFTY BANK ETF		0.77%
Aavas Financiers Ltd.		0.75%
Mirae Asset Fin Services ETF		0.74%
Reliance ETF Bank BeES		0.66%
Kotak PSU Bank ETF		0.60%
City Union Bank Ltd.		0.56%
Tata Steel Ltd.		0.54%
Genus Power Infrastructure Ltd.		0.49%
Indraprastha Gas Ltd.		0.46%
Others		6.95%



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



**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%	3.07%
Fixed Income Instruments	60.00%	100.00%	96.93%
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-2023**

Returns since Publication of NAV	
Absolute Return	43.65%
Simple Annual Return	10.27%
CAGR Return	8.89%

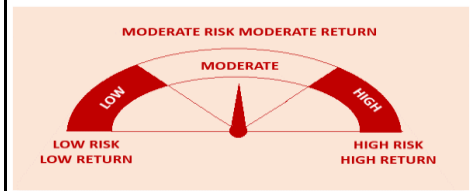
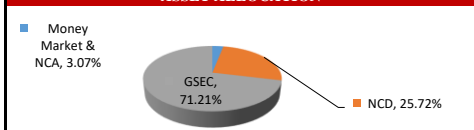
**NAV & AUM as on 30-Jun-2023**

NAV	AUM (In Lakhs)
14.3654	630.38

**Modified Duration (In Years)**

4.43

**ASSET ALLOCATION**



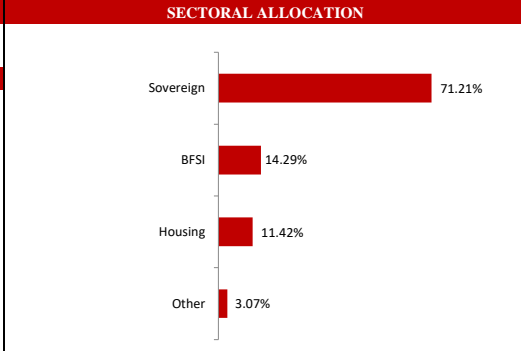
**PORTFOLIO AS ON 30-Jun-2023**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.07%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>71.21%</b>
6.99% Gsec 2026 17/04/2026	11.12%
7.10% Gsec 2029 18/04/2029	8.72%
0% CS 15 Jun 2030 15/06/2030	8.29%
0% CS 12 DEC 2029 12/12/2029	6.22%
8% GOI Oil Bond 2026 23/03/2026	5.98%
0% GS 15/12/2027	5.82%
7.26% Gsec 2032 22/08/2032	5.11%
0% CS 17 DEC 2027 17/12/2027	4.65%
7.73% Maharashtra SGS 2032 29/03/2032	4.04%
7.38% Gsec 2027 20/06/2027	4.01%
Others	7.26%

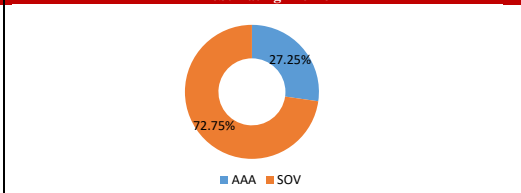
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>25.72%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	6.37%
8.00% HDFC LTD 2032 27/07/2032	4.92%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.88%
8.67% Tata Capital Financial Services Ltd. 2025	4.84%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.09%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.62%

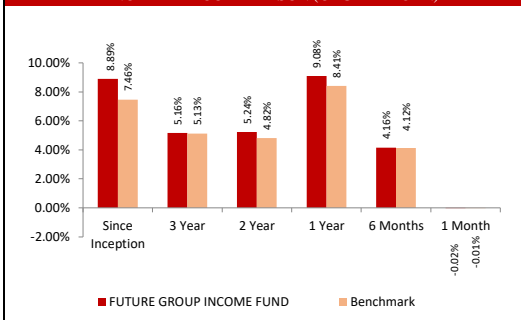
**SECTORAL ALLOCATION**



**Debt Rating Profile**

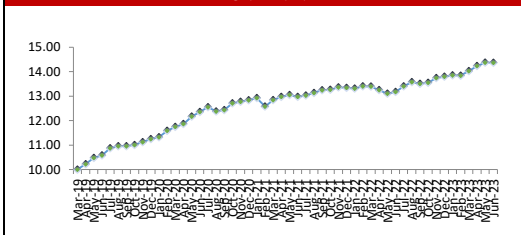


**BENCHMARK COMPARISON (CAGR RETURN)**



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 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%	2.21%
Fixed Income Instruments	60.00%	100.00%	82.89%
Equities	0.00%	20.00%	14.90%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 30-Jun-2023**

Returns since Publication of NAV	
Absolute Return	68.49%
Simple Annual Return	15.11%
CAGR Return	12.20%

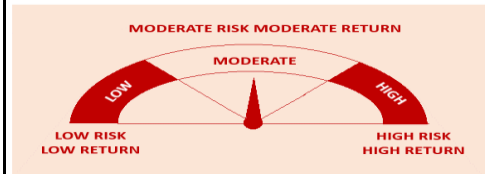
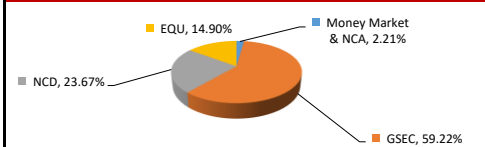
**NAV & AUM as on 30-Jun-2023**

NAV	AUM (In Lakhs)
16.8492	5,970.71

**Modified Duration (In Years)**

4.88

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Jun-2023**

**MONEY MARKET INSTRUMENTS & NCA** **2.21%**

**SECURITIES** **HOLDINGS**

**GOVERNMENT SECURITIES** **59.22%**

7.10% Gsec 2029 18/04/2029	12.85%
7.38% Gsec 2027 20/06/2027	6.60%
7.73 MH SGS 2034 23/03/2034	6.00%
6.99% Gsec 2026 17/04/2026	5.94%
0% CS 15 Jun 2030 15/06/2030	4.75%
0% GS 15/12/2027	3.65%
7.26% Gsec 2032 22/08/2032	3.35%
7.69% TN SDL 2037 28/12/2037	3.16%
7.73% Maharashtra SGS 2032 29/03/2032	2.99%
0% CS 12 DEC 2029 12/12/2029	2.02%
Others	7.92%

**SECURITIES** **HOLDINGS**

**CORPORATE DEBT** **23.67%**

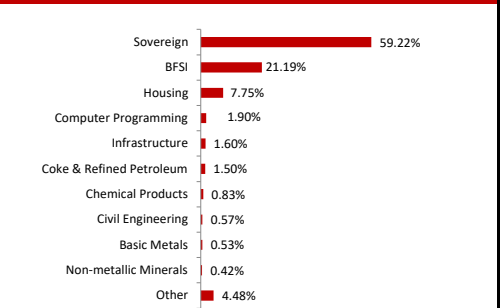
7.75% L&T Finance Ltd. 2025 10/07/2025	4.03%
8.00% HDFC LTD 2032 27/07/2032	3.81%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.62%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	2.74%
8.67% Tata Capital Financial Services Ltd. 2025	2.55%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.60%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.47%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.20%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.88%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.88%
Others	0.87%

**SECURITIES** **HOLDINGS**

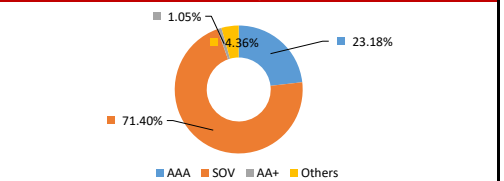
**EQUITY** **14.90%**

Reliance Industries Ltd.	1.37%
HDFC Bank Ltd.	1.28%
HDFC Ltd.	1.04%
Infosys Technologies Ltd.	0.96%
ICICI Bank Ltd.	0.79%
Larsen & Toubro Ltd.	0.57%
State Bank of India	0.52%
Tata Consultancy Services Ltd.	0.51%
IndusInd Bank Ltd.	0.36%
Axis Bank Ltd.	0.36%
LIC Housing Finance Ltd.	0.31%
Kotak Mahindra Bank Ltd.	0.30%
Bandhan Bank Ltd.	0.30%
Hindustan Unilever Ltd.	0.30%
Bajaj Finance Ltd.	0.26%
Tata Steel Ltd.	0.24%
City Union Bank Ltd.	0.23%
UPL Ltd.	0.22%
Genus Power Infrastructure Ltd.	0.22%
NTPC Ltd.	0.17%
Ambuja Cements Ltd.	0.16%
NOCIL Ltd.	0.16%
Oil & Natural Gas Corporation Ltd.	0.15%
Indraprastha Gas Ltd.	0.15%
Jubilant Ingrevia Ltd.	0.15%
Others	3.81%

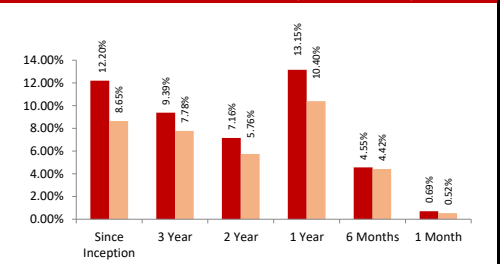
**SECTORAL ALLOCATION**



**Debt Rating Profile**

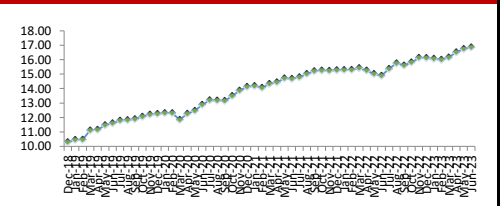


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**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%	1.27%
Fixed Income Instruments	30.00%	70.00%	47.44%
Equities	30.00%	60.00%	51.29%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 30-Jun-2023**

Returns since Publication of NAV	
Absolute Return	39.50%
Simple Annual Return	15.47%
CAGR Return	13.92%

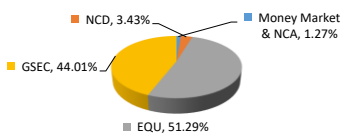
**NAV & AUM as on 30-Jun-2023**

NAV	AUM (In Lakhs)
13.9495	301.53

**Modified Duration (In Years)**

5.12

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Jun-2023**

**MONEY MARKET INSTRUMENTS & NCA** 1.27%

**SECURITIES** 44.01%

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>44.01%</b>
7.10% Gsec 2029 18/04/2029	14.91%
7.73 MH SGS 2034 23/03/2034	6.79%
7.38% Gsec 2027 20/06/2027	6.03%
7.26% Gsec 2032 22/08/2032	4.04%
0% CS 22 Feb 2030 22/02/2030	2.92%
0% CS 22 Feb 2028 22/02/2028	2.88%
8.24% Maharashtra SDL 2024 24/12/2024	1.68%
7.61% Tamilnadu SDL 2032 28/12/2032	1.68%
6.99% Gsec 2026 17/04/2026	1.66%
0% CS 15 Jun 2030 15/06/2030	1.43%

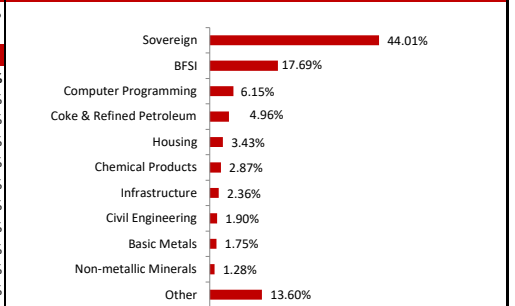
**SECURITIES** 3.43%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>3.43%</b>
8.00% HDFC LTD 2032 27/07/2032	3.43%

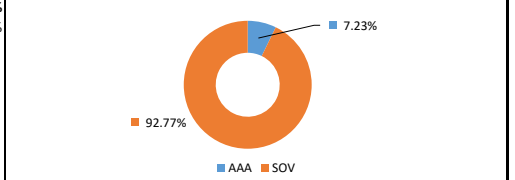
**SECURITIES** 51.29%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>51.29%</b>
Reliance Industries Ltd.	4.53%
HDFC Bank Ltd.	3.34%
Infosys Technologies Ltd.	3.19%
HDFC Ltd.	2.91%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.09%
ICICI Bank Ltd.	2.00%
Larsen & Toubro Ltd.	1.90%
Tata Consultancy Services Ltd.	1.73%
Reliance ETF Bank BeES	1.72%
State Bank of India	1.40%
IndusInd Bank Ltd.	1.34%
Hindustan Unilever Ltd.	1.07%
Bandhan Bank Ltd.	1.00%
LIC Housing Finance Ltd.	0.98%
Axis Bank Ltd.	0.97%
Tata Steel Ltd.	0.79%
Bajaj Finance Ltd.	0.78%
City Union Bank Ltd.	0.78%
Kotak PSU Bank ETF	0.76%
Kotak Mahindra Bank Ltd.	0.75%
UPL Ltd.	0.75%
Genus Power Infrastructure Ltd.	0.73%
NOCIL Ltd.	0.55%
Ambuja Cements Ltd.	0.54%
NTPC Ltd.	0.53%
Others	14.16%

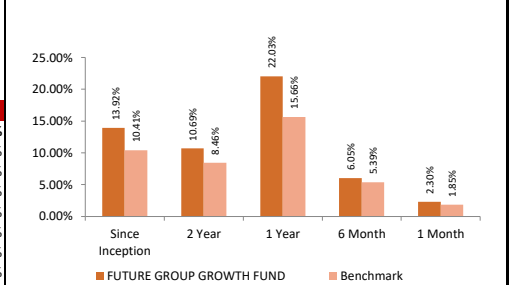
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**

