

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%	16.96%
Fixed Income Instruments	40.00%	90.00%	46.01%
Equities	10.00%	40.00%	37.03%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 29-Feb-2024

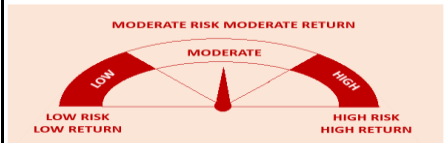
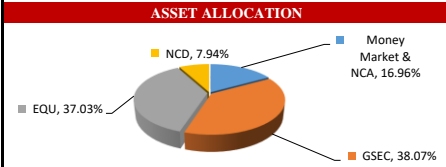
Returns since Publication of NAV

Absolute Return	264.52%
Simple Annual Return	18.82%
CAGR Return	9.64%

NAV & AUM as on 29-Feb-2024

NAV	AUM (In Lakhs)
36.4521	2.30

Modified Duration (In Years)
1.96



PORTFOLIO AS ON 29-Feb-2024

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **16.96%**

SECURITIES **HOLDINGS** **38.07%**

GOVERNMENT SECURITIES

7.72% Central Government 25/05/2025	29.31%
7.26% Gsec 2032 22/08/2032	8.76%

SECURITIES **HOLDINGS** **7.94%**

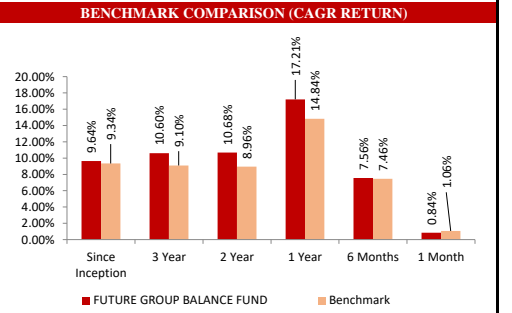
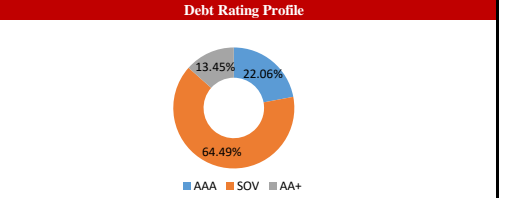
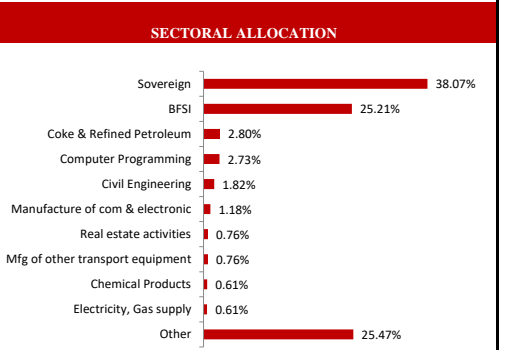
CORPORATE DEBT

8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.94%
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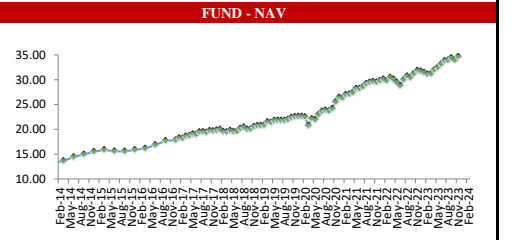
SECURITIES **HOLDINGS** **37.03%**

EQUITY

State Bank of India	4.22%
HDFC Bank Ltd.	3.65%
ICICI Bank Ltd.	3.20%
Reliance Industries Ltd.	2.54%
Kotak Mahindra Bank Ltd.	2.20%
Kotak PSU Bank ETF	1.80%
Larsen & Toubro Ltd.	1.51%
Infosys Technologies Ltd.	1.45%
Axis Bank Ltd.	1.40%
UTI NIFTY BANK ETF	1.02%
Mirae Asset Fin Services ETF	0.98%
SBI-ETF NIFTY BANK	0.81%
Bank Of India	0.80%
Genus Power Infrastructure Ltd.	0.76%
ANANT RAJ Ltd.	0.76%
HCL Technologies Ltd.	0.72%
Bandhan Bank Ltd.	0.68%
IndusInd Bank Ltd.	0.64%
UPL Ltd.	0.61%
Adani Ports & Special Economic Zone Ltd.	0.57%
Tech Mahindra Ltd.	0.55%
ITC Ltd.	0.53%
DCX SYSTEMS Ltd.	0.42%
TITAGARH RAIL SYSTEMS Ltd.	0.41%
Coal India Ltd.	0.38%
Others	4.42%



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%	2.81%
Fixed Income Instruments	60.00%	100.00%	97.19%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

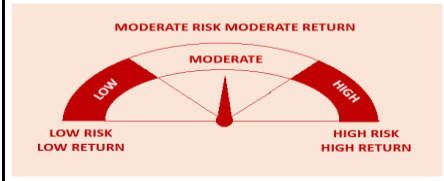
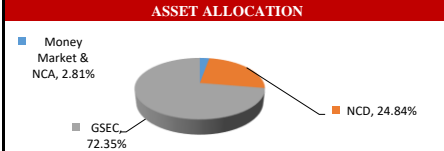
FUND PERFORMANCE as on 29-Feb-2024

Returns since Publication of NAV	
Absolute Return	51.28%
Simple Annual Return	10.42%
CAGR Return	8.78%

NAV & AUM as on 29-Feb-2024

NAV	AUM (In Lakhs)
15.1276	811.50

Modified Duration (In Years)
6.47

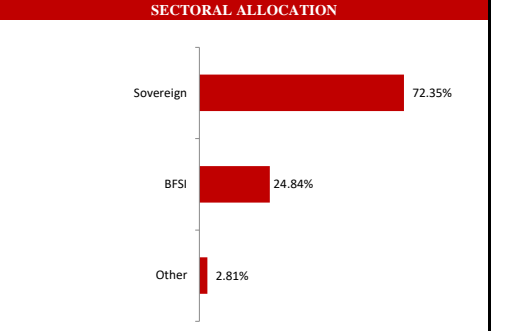


PORTFOLIO AS ON 29-Feb-2024

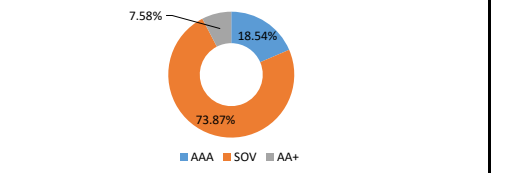
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.81%
SECURITIES	72.35%
GOVERNMENT SECURITIES	72.35%
7.30% GS 2053 19/06/2053	14.60%
7.25% GS 12/06/2063	13.09%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.65%
0% CS 19 DEC 2029	7.16%
0% CS 15 Jun 2030 15/06/2030	6.76%
7.66% Tamil Nadu SDL 2033 27/12/2033	5.89%
0% CS 12 DEC 2029 12/12/2029	5.06%
8% GOI Oil Bond 2026 23/03/2026	4.62%
7.10% Gsec 2029 18/04/2029	3.14%
0% CS 17JUN2033	1.29%
Others	2.08%

SECURITIES	HOLDINGS
CORPORATE DEBT	24.84%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	8.77%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.43%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.92%
8.67% Tata Capital Financial Services Ltd. 2025	3.72%

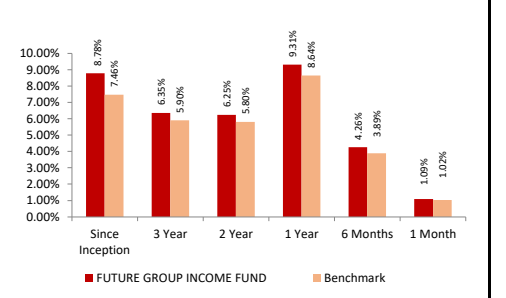
SECTORAL ALLOCATION



Debt Rating Profile

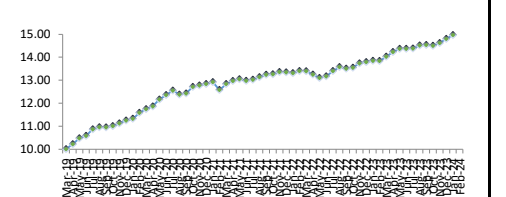


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 100%

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%	2.48%
Fixed Income Instruments	60.00%	100.00%	80.59%
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 29-Feb-2024

Returns since Publication of NAV	
Absolute Return	80.40%
Simple Annual Return	15.46%
CAGR Return	12.02%

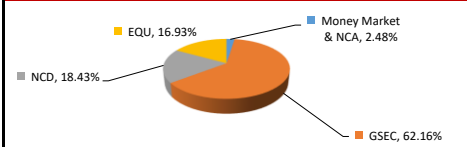
NAV & AUM as on 29-Feb-2024

NAV	AUM (In Lakhs)
18.0402	6,655.47

Modified Duration (In Years)

6.49

ASSET ALLOCATION

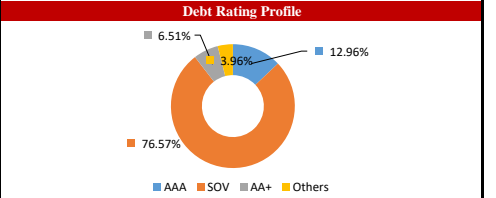
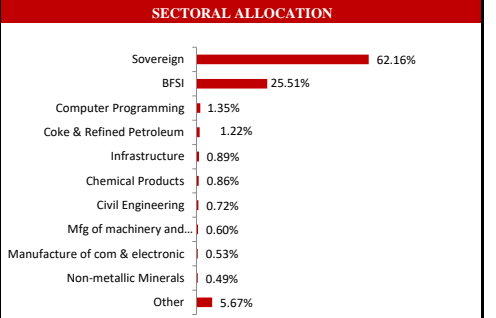


PORTFOLIO AS ON 29-Feb-2024

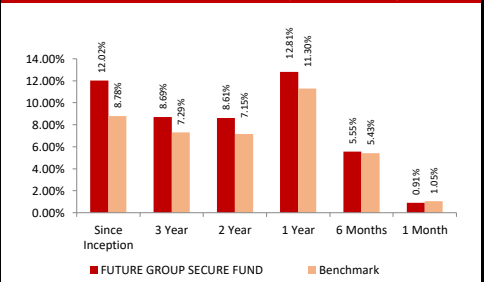
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.48%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	62.16%
7.25% GS 12/06/2063	10.80%
7.10% Gsec 2029 18/04/2029	7.67%
7.30% GS 2053 19/06/2053	7.08%
0% CS 19 DEC 2029	7.02%
0% CS 19 DEC 2030	5.04%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.89%
0% CS 15 Jun 2030 15/06/2030	4.47%
7.66% Tamil Nadu SDL 2033 27/12/2033	3.90%
0% CS 17JUN2033	2.52%
0% CS 19 DEC 2033	2.28%
Others	6.51%

SECURITIES	HOLDINGS
CORPORATE DEBT	18.43%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.67%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.60%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.22%
8.67% Tata Capital Financial Services Ltd. 2025	2.27%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.42%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	1.07%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.78%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.78%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.62%

SECURITIES	HOLDINGS
EQUITY	16.93%
HDFC Bank Ltd.	1.89%
ICICI Bank Ltd.	1.46%
State Bank of India	1.41%
Reliance Industries Ltd.	1.04%
Kotak Mahindra Bank Ltd.	0.95%
Larsen & Toubro Ltd.	0.68%
Infosys Technologies Ltd.	0.68%
Bajaj Finance Ltd.	0.46%
Axis Bank Ltd.	0.45%
Tata Consultancy Services Ltd.	0.39%
Kotak PSU Bank ETF	0.35%
Bank Of India	0.35%
ANANT RAJ Ltd.	0.34%
Hindustan Unilever Ltd.	0.32%
UPL Ltd.	0.32%
Genus Power Infrastructure Ltd.	0.31%
Bandhan Bank Ltd.	0.30%
TITAGARH RAIL SYSTEMS Ltd.	0.27%
ITC Ltd.	0.26%
DCX SYSTEMS Ltd.	0.21%
Schaeffler India Ltd.	0.20%
Eureka Forbes Ltd.	0.20%
IndusInd Bank Ltd.	0.20%
TIMKEN INDIA Ltd.	0.20%
Union Bank Of India	0.19%
Others	3.49%

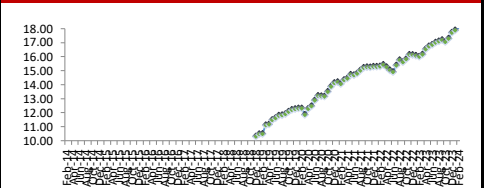


BENCHMARK COMPARISON (CAGR RETURN)



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%	7.34%
Fixed Income Instruments	30.00%	70.00%	39.78%
Equities	30.00%	60.00%	52.89%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 29-Feb-2024

Returns since Publication of NAV	
Absolute Return	55.39%
Simple Annual Return	17.19%
CAGR Return	14.66%

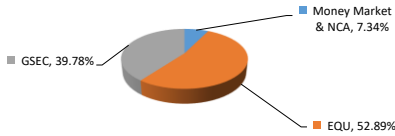
NAV & AUM as on 29-Feb-2024

NAV	AUM (In Lakhs)
15.5389	388.05

Modified Duration (In Years)

7.02

ASSET ALLOCATION



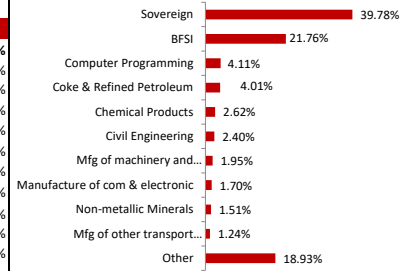
PORTFOLIO AS ON 29-Feb-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.34%
SECURITIES	39.78%
GOVERNMENT SECURITIES	39.78%
7.30% GS 2053 19/06/2053	11.79%
7.10% Gsec 2029 18/04/2029	6.45%
0% CS 19 DEC 2030	4.82%
0% CS 19 DEC 2029	4.82%
7.26% Gsec 2032 22/08/2032	3.15%
7.66% Tamil Nadu SDL 2033 27/12/2033	2.62%
0% CS 22 Feb 2030 22/02/2030	2.38%
7.25% GS 12/06/2063	1.30%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.29%
0% CS 15 Jun 2030 15/06/2030	1.16%

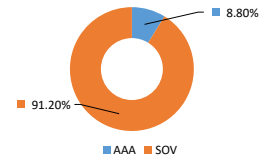
SECURITIES

SECURITIES	HOLDINGS
EQUITY	52.89%
HDFC Bank Ltd.	5.48%
ICICI Bank Ltd.	3.94%
Reliance Industries Ltd.	3.39%
State Bank of India	3.00%
Kotak Mahindra Bank Ltd.	2.42%
Larsen & Toubro Ltd.	2.27%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.15%
Infosys Technologies Ltd.	2.14%
Bajaj Finance Ltd.	1.62%
UTI NIFTY BANK ETF	1.44%
Axis Bank Ltd.	1.16%
Tata Consultancy Services Ltd.	1.14%
ANANT RAJ Ltd.	1.13%
Bank Of India	1.12%
Genus Power Infrastrucure Ltd.	1.05%
Bandhan Bank Ltd.	0.99%
Kotak PSU Bank ETF	0.96%
UPL Ltd.	0.95%
Hindustan Unilever Ltd.	0.93%
ITC Ltd.	0.92%
TITAGARH RAIL SYSTEMS Ltd.	0.86%
IndusInd Bank Ltd.	0.75%
Eureka Forbes Ltd.	0.71%
TIMKEN INDIA Ltd.	0.66%
DCX SYSTEMS Ltd.	0.65%
Others	11.07%

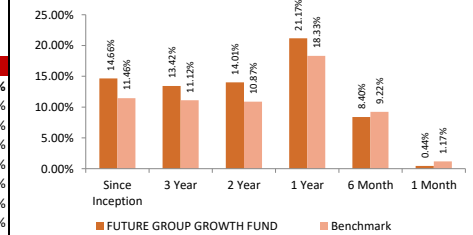
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

