

**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	-	7
Yahya Bookwala	-	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investment	60.00%	90.00%	74.20%
Money Market and Cash			
Equity	10.00%	40.00%	25.80%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 31st July 2019**

Returns since Publication of NAV	
Absolute Return	117.66%
Simple Annual Return	12.42%
CAGR Return	8.56%

**NAV as on 31st July 2019**

21.76615

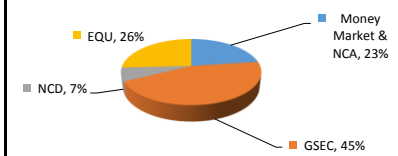
**AUM as on 31st July 2019 (Rs. In Lakhs)**

3.25

**Modified Duration (In Years)**

3.31

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st July 2019**

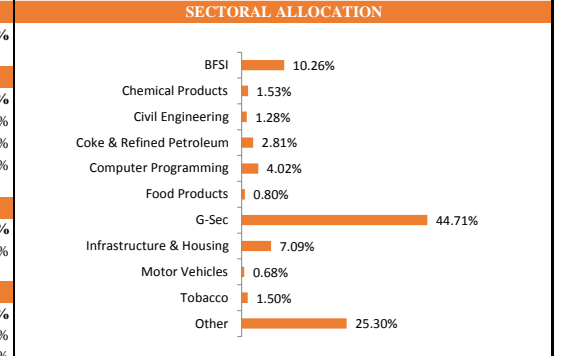
**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **22.88%**

**SECURITIES**  
**GOVERNMENT SECURITIES** **44.71%**  
7.72% Central Government 25/05/2025  
8.38% Tamil Nadu SDL 27/01/2026  
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022

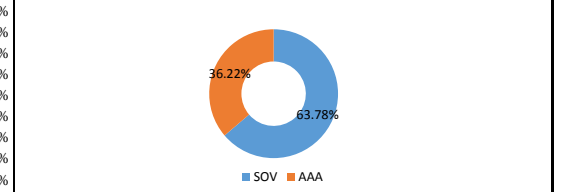
**SECURITIES**  
**CORPORATE DEBT** **6.61%**  
8.85% Indiabulls Housing Finance Ltd. 25/09/2026

**SECURITIES**  
**EQUITY** **25.80%**  
HDFC Bank Ltd. 2.77%  
HDFC Ltd. 2.61%  
Reliance Industries Ltd. 2.51%  
ICICI Bank Ltd. 2.35%  
Infosys Technologies Ltd. 1.96%  
ITC Ltd. 1.50%  
TATA Consultancy Services Ltd. 1.36%  
Larsen & Toubro Ltd. 1.28%  
State Bank of India 1.13%  
Hindustan Unilever 1.06%  
Britannia Industries Ltd. 0.80%  
Mahindra and Mahindra Ltd. 0.51%  
Asian Paints Ltd. 0.47%  
IndusInd Bank Ltd. 0.44%  
Tech Mahindra Ltd. 0.39%  
Yes Bank Ltd. 0.37%  
Oil & Natural Gas Corporation Ltd. 0.34%  
Cipla Ltd. 0.32%  
HCL Technologies Ltd. 0.32%  
GAIL (India) Ltd. 0.32%  
Coal India Ltd. 0.31%  
Indian Oil Corporation Ltd. 0.30%  
NTPC Ltd. 0.27%  
Tata Steel Limited 0.27%  
Bharat Electronics Ltd. 0.25%  
Other 1.58%

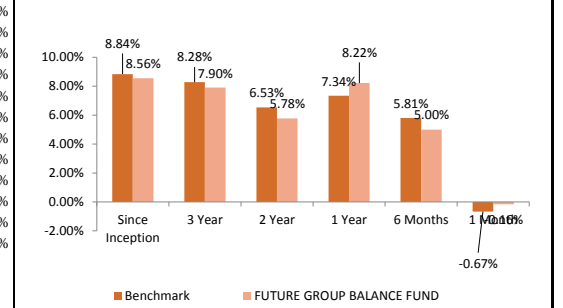
**SECTORAL ALLOCATION**



**Debt Rating Profile**

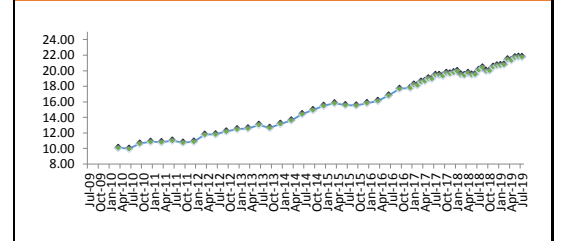


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
This fund aims to provide 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	3	7
Srijan Sinha	5	-	6
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	5.12%
Government Bonds and Corporate Bonds	60.00%	100.00%	82.12%
Equity	0.00%	20.00%	15.29%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 31st July 2019**

Returns since Publication of NAV	17.79%
Absolute Return	N.A.
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 31st July 2019**

11.77901

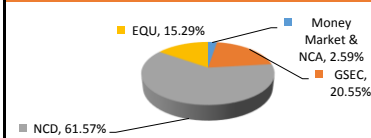
**AUM as on 31st July 2019 (Rs. In Lakhs)**

1,150.62

**Modified Duration (In Years)**

5.06

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31st July 2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.59%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>20.55%</b>
6.65% Gsec 2020 - Ulip 09/04/2020	13.10%
7.57% Gsec 2033 - U 17/06/2033	7.45%

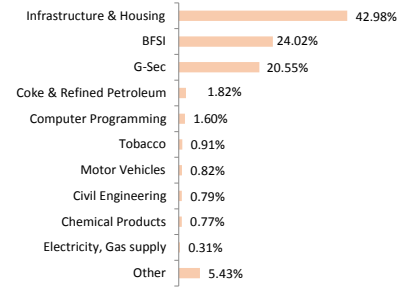
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>61.57%</b>

8.85% HDB Financial Services Limited 2029 Sub debt 07/06/2029	8.54%
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029	8.44%
8.70% Tata Capital Financial Services Ltd 2029 Ulip 20/06/2029	5.64%
8.94% Power Finance Corporation Limited 2028 Ulip 25/03/2028	4.73%
8.30% REC Limited Non GOI 2029	4.58%
8.98% Power Finance Corporation Limited 2029 28/03/2029	3.82%
8.97% REC Limited 2029 28/03/2029	3.82%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027	3.78%
8.55% Housing Development Finance Corporation Limited 2029 27/03/2029	3.72%
8.24% NABARD GOI 2029 Ulip 22/03/2029	3.68%
8.15% NABARD GOI 2029 28/03/2029	3.66%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip 07/04/2023	3.54%
8.45% Reliance Ports And Terminals Limited 2023 12/06/2023	2.69%
8.95% Bajaj Finance Ltd 2026 08/01/2026	0.93%

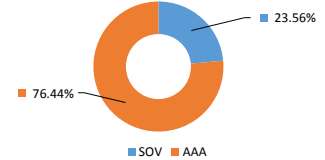
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>15.29%</b>

Reliance Industries Ltd.	1.43%
HDFC Bank Ltd.	1.31%
ICICI Bank Ltd.	1.21%
HDFC Ltd.	1.20%
ITC Ltd.	0.91%
Larsen & Toubro Ltd.	0.79%
TATA Consultancy Services Ltd.	0.79%
Infosys Technologies Ltd.	0.61%
Hindustan Unilever	0.60%
Kotak Mahindra MF - Kotak Banking ETF	0.50%
Axis Bank Ltd.	0.40%
IndusInd Bank Ltd.	0.34%
Yes Bank Ltd.	0.29%
Mahindra and Mahindra Ltd.	0.25%
Britannia Industries Ltd.	0.25%
Bharat Electronics Ltd.	0.22%
Engineers India Limited	0.21%
Maruti Suzuki India Ltd.	0.20%
Bharat Petroleum Corporation Ltd.	0.20%
Indian Oil Corporation Ltd.	0.20%
RBL Bank Ltd.	0.19%
Hero MotoCorp Ltd.	0.19%
Oil & Natural Gas Corporation Ltd.	0.19%
Tech Mahindra Ltd.	0.19%
L&T Technology Services Limited	0.19%
Other	2.43%

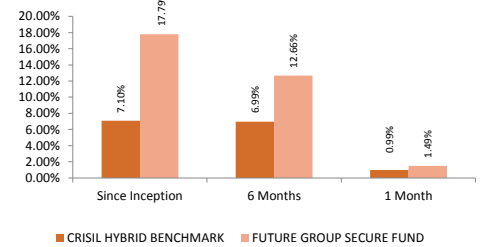
**SECTORAL ALLOCATION**



**Debt Rating Profile**

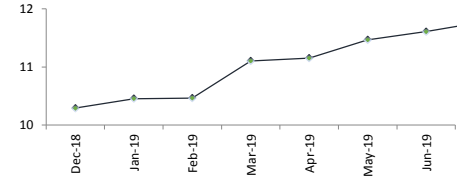


**BENCHMARK COMPARISON (ABSOLUTE)**



Benchmark :NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**



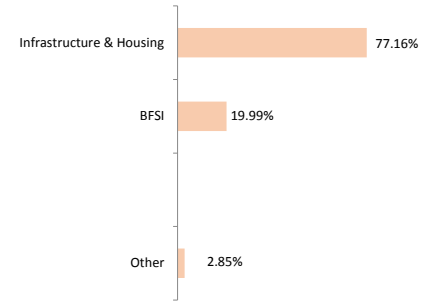
**ABOUT THE FUND**

**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.

**PORTFOLIO AS ON 31st July 2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.85%</b>

**SECTORAL ALLOCATION**



SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>97.15%</b>
8.55% Housing Development Finance Corporation Limited 2029 27/03/2029	19.69%
8.45% Reliance Ports And Terminals Limited 2023 12/06/2023	18.99%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip 07/04/2023	18.72%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027	15.02%
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029	14.91%
8.70% Tata Capital Financial Services Ltd 2029 Ulip 20/06/2029	4.98%
8.30% REC Limited Non GOI 2029	4.85%

**Fund Manager Details**

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	-	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	60.00%	100.00%	99.27%
Money Market and Cash	0.00%	40.00%	0.73%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

31st March 2019

**FUND PERFORMANCE as on**

31st July 2019

Returns since Publication of NAV

Absolute Return	8.69%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 31st July 2019**

10.86854

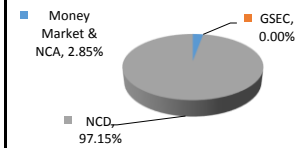
**AUM as on 31st July 2019 (Rs. In Lakhs)**

217.28

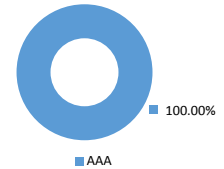
**Modified Duration (In Years)**

4.95

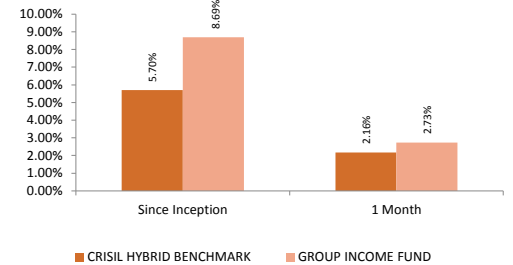
**ASSET ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (ABSOLUTE)**



Benchmark :NIFTY Composite Debt Index

**FUND - NAV**

