

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%	74.84%
Money Market and Cash			
Equity	10.00%	40.00%	25.16%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30th August 2019

Returns since Publication of NAV	
Absolute Return	117.81%
Simple Annual Return	12.33%
CAGR Return	8.49%

NAV as on 30th August 2019

21.7808

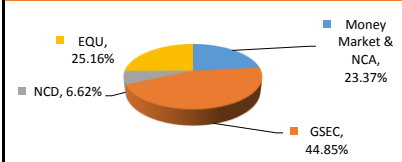
AUM as on 30th August 2019 (Rs. In Lakhs)

3.24

Modified Duration (In Years)

3.26

ASSET ALLOCATION



PORTFOLIO AS ON 30th August 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **23.37%**

SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **44.85%**

7.72% Central Government 25/05/2025 21.83%
8.38% Tamil Nadu SDL 27/01/2026 16.43%
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022 6.59%

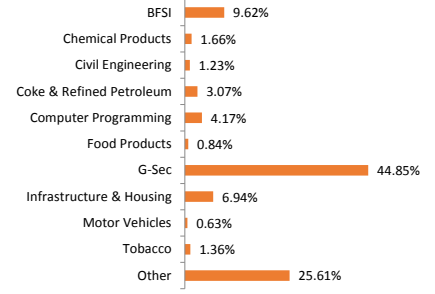
SECURITIES
CORPORATE DEBT **HOLDINGS** **6.62%**

8.85% Indiabulls Housing Finance Ltd. 25/09/2026 6.61%
Other 0.01%

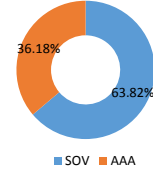
SECURITIES
EQUITY **HOLDINGS** **25.16%**

HDFC Bank Ltd. 2.75%
Reliance Industries Ltd. 2.70%
HDFC Ltd. 2.67%
ICICI Bank Ltd. 2.27%
Infosys Technologies Ltd. 2.01%
TATA Consultancy Services Ltd. 1.39%
ITC Ltd. 1.36%
Larsen & Toubro Ltd. 1.23%
Hindustan Unilever 1.16%
State Bank of India 0.93%
Britannia Industries Ltd. 0.83%
Asian Paints Ltd. 0.50%
Mahindra and Mahindra Ltd. 0.49%
IndusInd Bank Ltd. 0.43%
Tech Mahindra Ltd. 0.43%
Tata Steel Limited 0.43%
Indian Oil Corporation Ltd. 0.38%
Coal India Ltd. 0.34%
HCL Technologies Ltd. 0.34%
NTPC Ltd. 0.34%
Oil & Natural Gas Corporation Ltd. 0.34%
GAIL (India) Ltd. 0.32%
Cipla Ltd. 0.29%
Bharat Electronics Ltd. 0.29%
Yes Bank Ltd. 0.26%
Other 0.68%

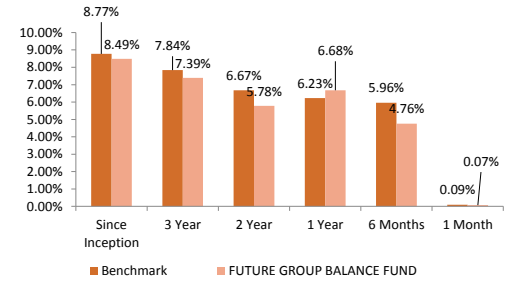
SECTORAL ALLOCATION



Debt Rating Profile

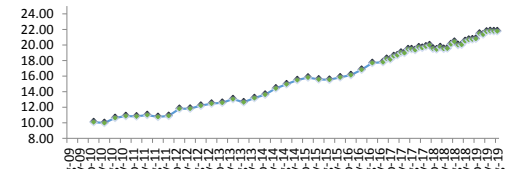


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

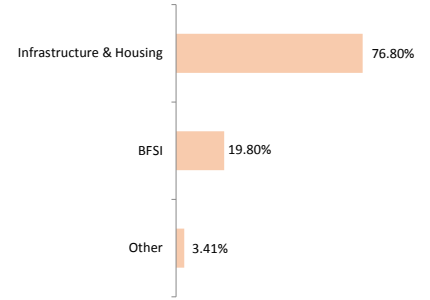
OBJECTIVE
This fund aims to provide stable returns by investing in assets with relatively low to moderate level of risk. The fund will invest in fixed income securities such as Govt. Securities, Corporate Bonds & any other fixed income investments along with Money Market Instruments for liquidity.

PORTFOLIO AS ON 30th August 2019

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **3.41%**

SECURITIES **HOLDINGS**
CORPORATE DEBT **96.59%**
8.55% Housing Development Finance Corporation Limited 2029 27/03/2029 19.50%
8.45% Reliance Ports And Terminals Limited 2023 12/06/2023 18.95%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip 07/04/2023 18.78%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027 14.87%
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029 14.76%
8.70% Tata Capital Financial Services Ltd 2029 Ulip 20/06/2029 4.93%
8.30% REC Limited Non GOI 2029 4.80%

SECTORAL ALLOCATION



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%	96.59%
Money Market and Cash	0.00%	40.00%	3.41%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

31st March 2019

FUND PERFORMANCE as on 30th August 2019

Returns since Publication of NAV	
Absolute Return	9.57%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 30th August 2019

10.95696

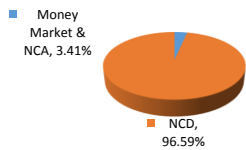
AUM as on 30th August 2019 (Rs. In Lakhs)

219.05

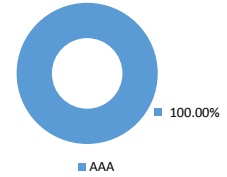
Modified Duration (In Years)

4.87

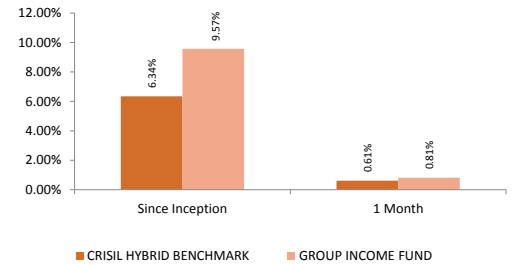
ASSET ALLOCATION



Debt Rating Profile

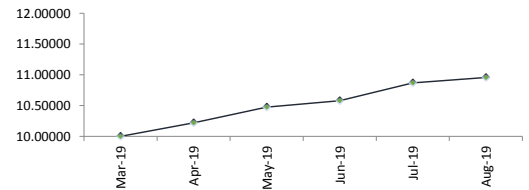


BENCHMARK COMPARISON (ABSOLUTE)



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.

PORTFOLIO AS ON 30th August 2019

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%	3.95%
Government Bonds and Corporate Bonds	60.00%	100.00%	79.97%
Equity	0.00%	20.00%	16.08%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30th August 2019

Returns since Publication of NAV	
Absolute Return	18.11%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 30th August 2019

11.81142

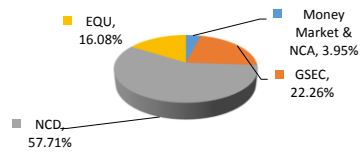
AUM as on 30th August 2019 (Rs. In Lakhs)

1,153.78

Modified Duration (In Years)

5.19

ASSET ALLOCATION



SECURITIES

MONEY MARKET INSTRUMENTS & NCA

3.95%

SECURITIES

GOVERNMENT SECURITIES

6.65% Gsec 2020 - Ulip 09/04/2020
7.57% Gsec 2033 - U 17/06/2033

22.26%

SECURITIES

CORPORATE DEBT

8.85% HDB Financial Services Limited 2029 Sub debt 07/06/2029
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029
8.70% Tata Capital Financial Services Ltd 2029 Ulip 20/06/2029
8.94% Power Finance Corporation Limited 2028 Ulip 25/03/2028
8.30% REC Limited Non GOI 2029
8.98% Power Finance Corporation Limited 2029 28/03/2029
8.97% REC Limited 2029 28/03/2029
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027
8.55% Housing Development Finance Corporation Limited 2029 27/03/2029
8.24% NABARD GOI 2029 Ulip 22/03/2029
Others

57.71%

SECURITIES

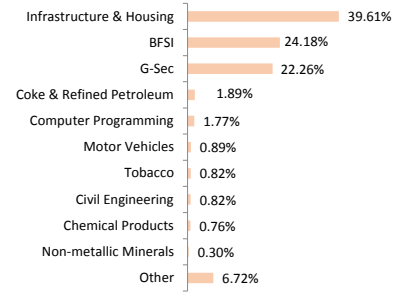
EQUITY

Reliance Industries Ltd.
HDFC Bank Ltd.
ICICI Bank Ltd.
HDFC Ltd.
ITC Ltd.
TATA Consultancy Services Ltd.
Larsen & Toubro Ltd.
Hindustan Unilever
Infosys Technologies Ltd.
Kotak Mahindra MF - Kotak Banking ETF
Axis Bank Ltd.
IndusInd Bank Ltd.
Mahindra and Mahindra Ltd.
Britannia Industries Ltd.
RBL Bank Ltd.
Titan Company Ltd.
Maruti Suzuki India Ltd.
Tech Mahindra Ltd.
Indian Oil Corporation Ltd.
Nagarjuna Construction Co. Ltd
Yes Bank Ltd.
NTPC Ltd.
Tata Steel Limited
Cipla Ltd.
Oil & Natural Gas Corporation Ltd.
Other

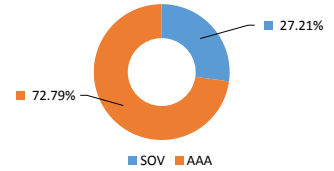
16.08%

1.52%
1.30%
1.27%
1.22%
0.82%
0.81%
0.76%
0.61%
0.56%
0.47%
0.39%
0.33%
0.27%
0.26%
0.26%
0.23%
0.23%
0.22%
0.21%
0.21%
0.20%
0.20%
0.20%
0.19%
0.19%
3.13%

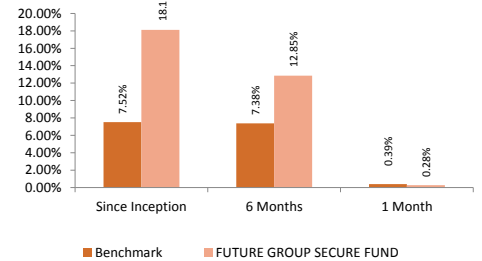
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (ABSOLUTE)



Benchmark :NIFTY Composite Debt Index + Nifty 50

FUND - NAV

