

**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	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%	76.14%
Money Market and Cash			
Equity	10.00%	40.00%	23.86%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 30th September 2019**

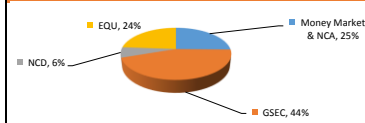
Returns since Publication of NAV		
Absolute Return		119.60%
Simple Annual Return		12.41%
CAGR Return		8.50%

**NAV as on 30th September 2019**  
21.959745

**AUM as on 30th September 2019 (Rs. In Lakhs)**  
3.26

**Modified Duration (In Years)**  
3.11

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th September 2019**

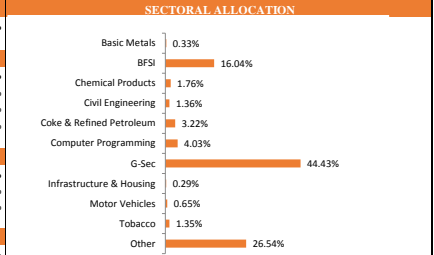
**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **25.30%**

**SECURITIES**  
**GOVERNMENT SECURITIES** **HOLDINGS** **44.43%**  
7.72% Central Government 25/05/2025 21.60%  
8.38% Tamil Nadu SDL 27/01/2026 16.32%  
8.89% Andhra Pradesh SDL 2022 6.51%

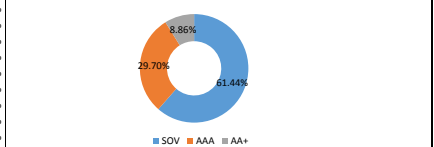
**SECURITIES**  
**CORPORATE DEBT** **HOLDINGS** **6.42%**  
8.85% Indiabulls Housing Finance Ltd. 25/09/2026 6.41%  
Other 0.01%

**SECURITIES**  
**EQUITY** **HOLDINGS** **23.86%**  
HDFC Bank Ltd. 3.01%  
Reliance Industries Ltd. 2.86%  
HDFC Ltd. 2.42%  
ICICI Bank Ltd. 2.39%  
Infosys Technologies Ltd. 1.98%  
Larsen & Toubro Ltd. 1.36%  
ITC Ltd. 1.35%  
TATA Consultancy Services Ltd. 1.29%  
Hindustan Unilever 1.22%  
State Bank of India 0.91%  
Asian Paints Ltd. 0.54%  
Mahindra and Mahindra Ltd. 0.50%  
Tech Mahindra Ltd. 0.44%  
IndusInd Bank Ltd. 0.42%  
Indian Oil Corporation Ltd. 0.36%  
Tata Steel Limited 0.33%  
HCL Technologies Ltd. 0.33%  
GAIL (India) Ltd. 0.29%  
NTPC Ltd. 0.29%  
Cipla Ltd. 0.26%  
Coal India Ltd. 0.25%  
Oil & Natural Gas Corporation Ltd. 0.24%  
Bharat Electronics Ltd. 0.20%  
Punjab National Bank 0.19%  
Yes Bank Ltd. 0.18%  
Other 0.24%

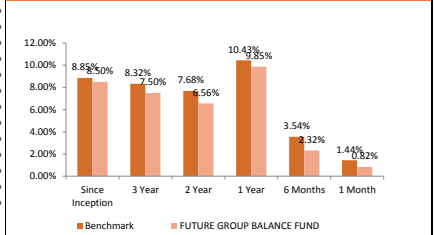
**SECTORAL ALLOCATION**



**Debt Rating Profile**

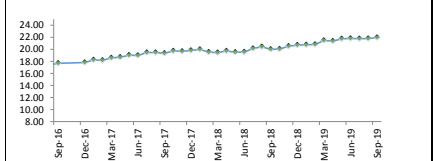


**BENCHMARK COMPARISON (CAGR RETURN)**



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.

**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
Cash and Money Market	0.00%	40.00%	13.50%
Fixed Income Instruments	60.00%	100.00%	86.50%
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 30th September 2019**

Returns since Publication of NAV

Absolute Return	9.52%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 30th September 2019**

10.95157

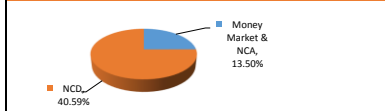
**AUM as on 30th September 2019 (Rs. In Lakhs)**

218.93

**Modified Duration (In Years)**

2.50

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th September 2019**

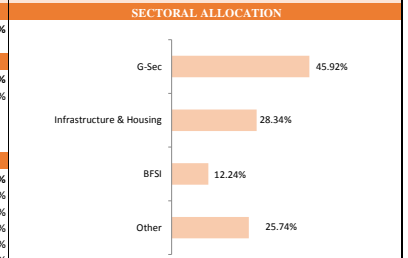
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>13.50%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>45.92%</b>
6.65% Gsec 2020	45.92%

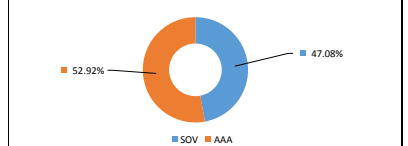
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>40.59%</b>
8.00% IREDA 2029 ULIP	9.33%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II	7.37%
8.70% Tata Capital Financial Services Ltd 2029	4.88%
8.55% Housing Development Finance Corporation Limited 2029	4.83%
8.30% REC Limited Non GOI 2029	4.75%
8.45% Reliance Ports And Terminals Limited 2023	4.74%
8.00% Reliance Jio Infocomm Ltd 2023	4.69%

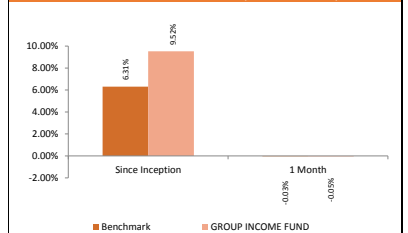
**SECTORAL ALLOCATION**



**Debt Rating Profile**

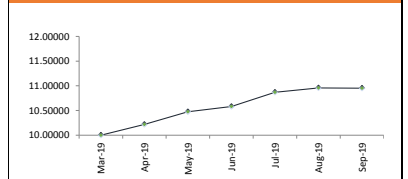


**BENCHMARK COMPARISON (CAGR RETURN)**



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.

**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
Cash and Money Market	0.00%	40.00%	2.47%
Fixed Income Instruments	60.00%	100.00%	80.10%
Equities	0.00%	20.00%	17.42%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 30th September 2019**

Returns since Publication of NAV

Absolute Return	18.89%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 30th September 2019**

11.88882

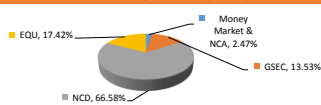
**AUM as on 30th September 2019 (Rs. In Lakhs)**

1,161.33

**Modified Duration (In Years)**

6.29

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th September 2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.47%</b>

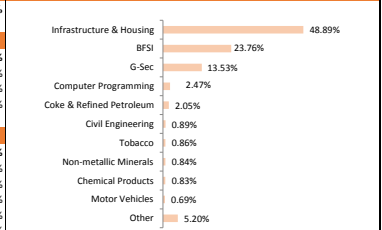
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>13.53%</b>
7.26% Gsec 2029	4.47%
7.57% Gsec 2033	7.22%
7.72% Gsec 2049	1.84%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>66.58%</b>
8.85% HDB Financial Services Limited 2029	8.35%
8.70% LIC Housing Finance Ltd 2029	8.26%
8.24% NABARD GOI 2029	8.11%
8.70% Tata Capital Financial Services Ltd 2029	5.52%
8.00% IREDA 2029	5.28%
8.94% Power Finance Corporation Limited 2028	4.63%
8.30% REC Limited Non GOI 2029	4.48%
8.98% Power Finance Corporation Limited 2029	3.74%
8.97% REC Limited 2029	3.73%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II	3.70%
Others	10.77%

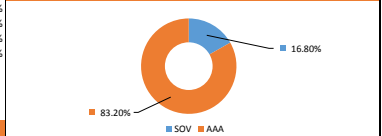
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>17.42%</b>
Reliance Industries Ltd.	1.62%
ICICI Bank Ltd.	1.36%
HDFC Bank Ltd.	1.21%
HDFC Ltd.	1.19%
Infosys Technologies Ltd.	1.05%
TATA Consultancy Services Ltd.	0.89%
ITC Ltd.	0.86%
Larsen & Toubro Ltd.	0.83%
Hindustan Unilever	0.69%
Kotak Mahindra MF - Kotak Banking ETF	0.51%
Axis Bank Ltd.	0.51%
HCL Technologies Ltd.	0.29%
Mahindra and Mahindra Ltd.	0.27%
Kajaria Ceramics Limited	0.24%
Maruti Suzuki India Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Kalpataru Power Transmission Limited	0.22%
Titan Company Ltd.	0.21%
Kotak Mahindra Bank Ltd.	0.21%
Indusind Bank Ltd.	0.21%
The Ramco Cements Ltd.	0.20%
Indian Oil Corporation Ltd.	0.20%
Cipla Ltd.	0.19%
Britannia Industries Ltd.	0.19%
Hindustan Zinc Ltd.	0.18%
Other	3.63%

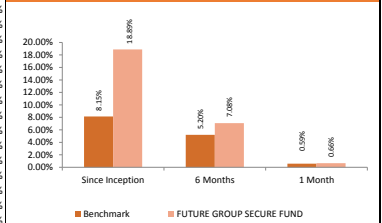
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index + Nifty 50

**FUND - NAV**

