

**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	0	7
Yahya Bookwala	0	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	26.31%
Fixed Income Instruments	40.00%	90.00%	49.80%
Equities	10.00%	40.00%	23.89%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 31-Dec-2019**

Returns since Publication of NAV	
Absolute Return	125.58%
Simple Annual Return	12.70%
CAGR Return	8.57%

**NAV as on 31-Dec-2019**

22.5580

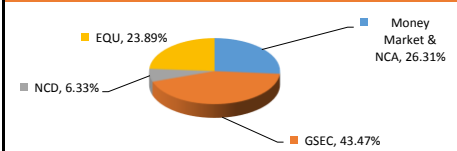
**AUM as on 31-Dec-2019 (Rs. In Lakhs)**

3.33

**Modified Duration (In Years)**

2.94

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>26.31%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>43.47%</b>
7.72% Central Government 25/05/2025	21.06%
8.38% Tamil Nadu SDL 27/01/2026	16.02%
8.89% Andhra Pradesh SDL 20/09/2022	6.39%

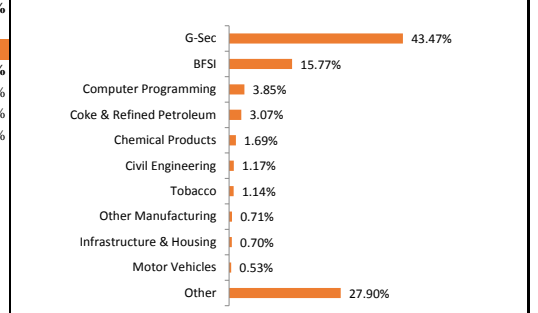
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>6.33%</b>
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.33%

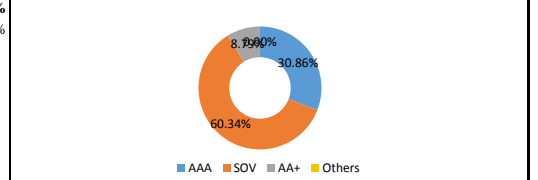
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>23.89%</b>
HDFC Bank Ltd.	3.06%
ICICI Bank Ltd.	2.91%
Reliance Industries Ltd.	2.73%
HDFC Ltd.	2.17%
Infosys Technologies Ltd.	1.98%
TATA Consultancy Services Ltd.	1.30%
Larsen & Toubro Ltd.	1.17%
Hindustan Unilever Ltd.	1.16%
ITC Ltd.	1.14%
Titan Company Ltd.	0.71%
Asian Paints Ltd.	0.54%
Mahindra and Mahindra Ltd.	0.48%
IndusInd Bank Ltd.	0.45%
Bharti Airtel Ltd.	0.41%
State Bank of India	0.40%
HCL Technologies Ltd.	0.34%
Indian Oil Corporation Ltd.	0.34%
Cipla Ltd.	0.29%
NTPC Ltd.	0.29%
Tata Steel Ltd.	0.28%
Oil & Natural Gas Corporation Ltd.	0.27%
GAIL (India) Ltd.	0.25%
Coal India Ltd.	0.25%
Bharat Electronics Ltd.	0.24%
Yes Bank Ltd.	0.24%
Others	0.48%

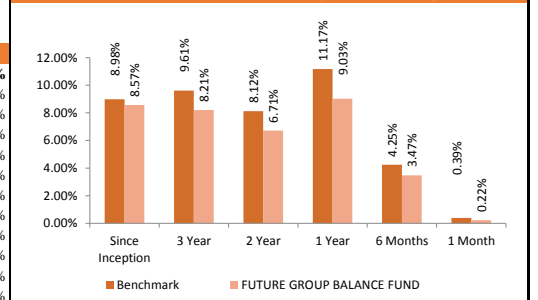
**SECTORAL ALLOCATION**



**Debt Rating Profile**

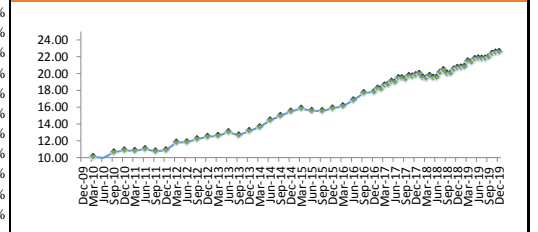


**BENCHMARK COMPARISON (CAGR RETURN)**



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	0	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	7.23%
Fixed Income Instruments	60.00%	100.00%	92.77%
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 31-Dec-2019**

Returns since Publication of NAV	
Absolute Return	12.47%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 31-Dec-2019**

11.24660

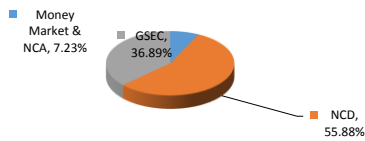
**AUM as on 31-Dec-2019 (Rs. In Lakhs)**

459.38

**Modified Duration (In Years)**

5.66

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2019**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 7.23%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 55.88%**

7.26% Gsec 2029 - 14/01/2029	26.94%
8.60% Gsec 2028 02/06/2028	12.06%
7.57% Gsec 2033 17/06/2033	11.43%
8.19% Gsec 2020 16/01/2020	5.45%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 36.89%**

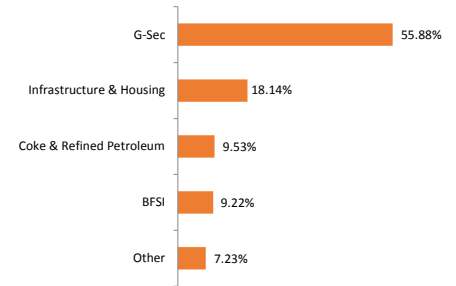
9.05% Reliance Industries Ltd. 17/10/2028	9.53%
8.65% L&T Finance Limited 2026 - ULIP	9.22%

8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.76%
8.00% IREDA 24/09/2029	4.49%

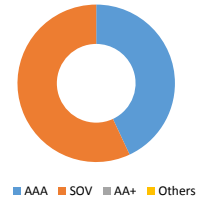
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.32%
8.30% REC Ltd. Non GOI 2029	2.29%

8.45% Reliance Ports And Terminals Ltd. 12/06/2023	2.28%
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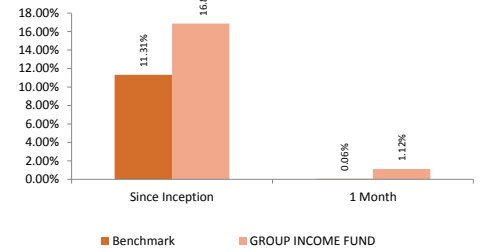
**SECTORAL ALLOCATION**



**Debt Rating Profile**

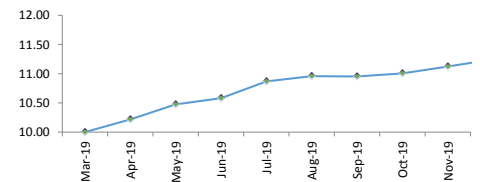


**BENCHMARK COMPARISON (ABSOLUTE)**



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.

**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%	3.68%
Fixed Income Instruments	60.00%	100.00%	77.45%
Equities	0.00%	20.00%	18.88%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 31-Dec-2019**

Returns since Publication of NAV	
Absolute Return	22.48%
Simple Annual Return	21.76%
CAGR Return	21.69%

**NAV as on 31-Dec-2019**

12.2479

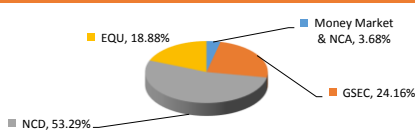
**AUM as on 31-Dec-2019 (Rs. In Lakhs)**

1,310.19

**Modified Duration (In Years)**

6.24

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.68%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>24.16%</b>
7.57% Gsec 2033 17/06/2033	9.22%
7.26% Gsec 2029 - 14/01/2029	7.38%
8.60% Gsec 2028 02/06/2028	5.92%
7.72% Gsec 2049 15/06/2049	1.64%

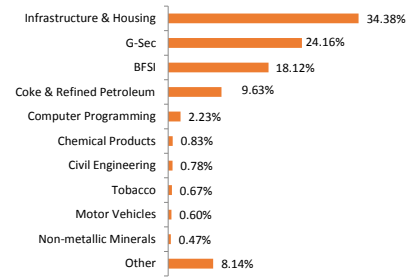
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>53.29%</b>

9.05% Reliance Industries Ltd. 17/10/2028	7.52%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	7.46%
8.70% LIC Housing Finance Ltd. 20/03/2029	7.39%
8.00% IREDA 24/09/2029	4.72%
8.94% Power Finance Corporation Ltd. 25/03/2028	4.14%
8.65% L&T Finance Limited 2026 - ULIP	4.12%
8.30% REC Ltd. Non GOI 2029	4.01%
8.98% Power Finance Corporation Ltd. 28/03/2029	3.34%
8.97% REC Ltd. 28/03/2029	3.34%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	3.25%
Others	4.01%

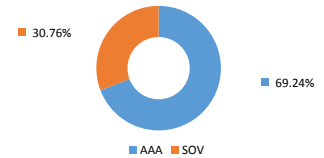
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>18.88%</b>

Reliance ETF Bank BeES	1.78%
Reliance Industries Ltd.	1.60%
ICICI Bank Ltd.	1.39%
HDFC Ltd.	1.29%
Infosys Technologies Ltd.	1.14%
HDFC Bank Ltd.	1.11%
TATA Consultancy Services Ltd.	0.84%
Larsen & Toubro Ltd.	0.78%
Hindustan Unilever Ltd.	0.70%
ITC Ltd.	0.67%
Kotak Mahindra Bank Ltd.	0.58%
Axis Bank Ltd.	0.50%
Kotak Mahindra MF - Kotak Banking ETF	0.49%
Maruti Suzuki India Ltd.	0.36%
Titan Company Ltd.	0.31%
Bajaj Finance Ltd.	0.26%
HCL Technologies Ltd.	0.25%
Bharti Airtel Ltd.	0.22%
IndusInd Bank Ltd.	0.20%
Mahindra and Mahindra Ltd.	0.20%
Nagarjuna Construction Co. Ltd.	0.19%
Indian Oil Corporation Ltd.	0.19%
Kalpataru Power Transmission Ltd.	0.18%
The Ramco Cements Ltd.	0.18%
Hindustan Petroleum Corporation Ltd.	0.17%
Others	3.29%

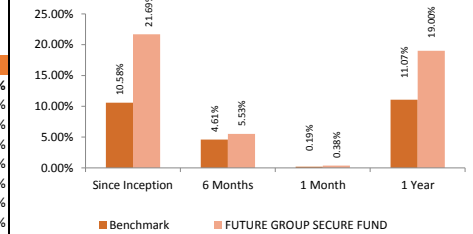
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**

