

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%	12.06%
Fixed Income Instruments	40.00%	90.00%	50.15%
Equities	10.00%	40.00%	37.79%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 31-Oct-2023

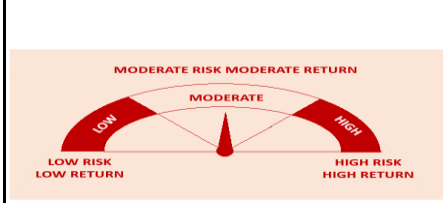
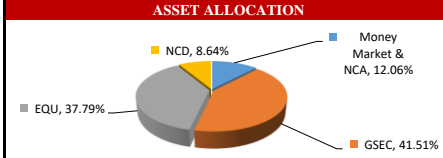
Returns since Publication of NAV

Absolute Return	238.84%
Simple Annual Return	17.40%
CAGR Return	9.30%

NAV & AUM as on 31-Oct-2023

NAV	AUM (In Lakhs)
33.8840	2.10

Modified Duration (In Years)
2.39



PORTFOLIO AS ON 31-Oct-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.06%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.51%
7.72% Central Government 25/05/2025	32.08%
7.26% Gsec 2032 22/08/2032	9.43%

SECURITIES HOLDINGS

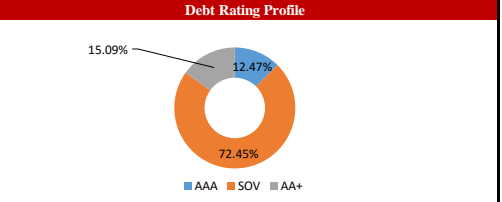
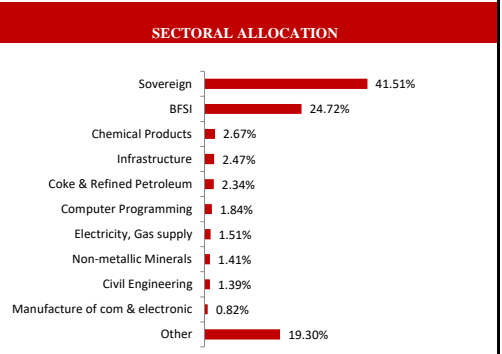
SECURITIES	HOLDINGS
CORPORATE DEBT	8.64%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 202	8.64%

SECURITIES HOLDINGS

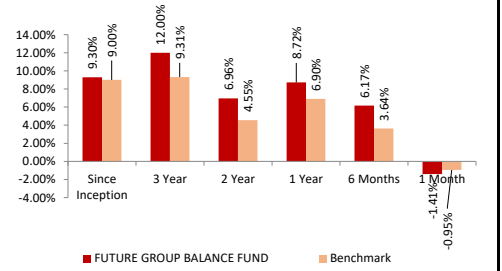
SECURITIES	HOLDINGS
EQUITY	37.79%
HDFC Bank Ltd.	3.51%
ICICI Bank Ltd.	3.05%
State Bank of India	2.69%
Reliance Industries Ltd.	2.18%
Kotak Mahindra Bank Ltd.	1.66%
NAVIN Fluorine International Ltd.	1.64%
Adani Ports & Special Economic Zone Ltd.	1.49%
Kotak PSU Bank ETF	1.40%
Axis Bank Ltd.	1.40%
Larsen & Toubro Ltd.	1.39%
Infosys Technologies Ltd.	1.30%
Indraprastha Gas Ltd.	1.09%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.07%
SBI Cards & Payment Services Ltd.	1.07%
Reliance ETF Bank BeES	1.04%
UPL Ltd.	1.03%
UTI NIFTY BANK ETF	0.93%
Mirae Asset Fin Services ETF	0.84%
SBI-ETF NIFTY BANK	0.83%
Genus Power Infrastructure Ltd.	0.82%
Nuvoco Vistas Corporation Ltd.	0.81%
POWERGRID Infrastructure Investment Trust	0.75%
LIC Housing Finance Ltd.	0.66%
Bandhan Bank Ltd.	0.61%
Tech Mahindra Ltd.	0.54%
Others	3.98%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	37.79%
HDFC Bank Ltd.	3.51%
ICICI Bank Ltd.	3.05%
State Bank of India	2.69%
Reliance Industries Ltd.	2.18%
Kotak Mahindra Bank Ltd.	1.66%
NAVIN Fluorine International Ltd.	1.64%
Adani Ports & Special Economic Zone Ltd.	1.49%
Kotak PSU Bank ETF	1.40%
Axis Bank Ltd.	1.40%
Larsen & Toubro Ltd.	1.39%
Infosys Technologies Ltd.	1.30%
Indraprastha Gas Ltd.	1.09%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.07%
SBI Cards & Payment Services Ltd.	1.07%
Reliance ETF Bank BeES	1.04%
UPL Ltd.	1.03%
UTI NIFTY BANK ETF	0.93%
Mirae Asset Fin Services ETF	0.84%
SBI-ETF NIFTY BANK	0.83%
Genus Power Infrastructure Ltd.	0.82%
Nuvoco Vistas Corporation Ltd.	0.81%
POWERGRID Infrastructure Investment Trust	0.75%
LIC Housing Finance Ltd.	0.66%
Bandhan Bank Ltd.	0.61%
Tech Mahindra Ltd.	0.54%
Others	3.98%

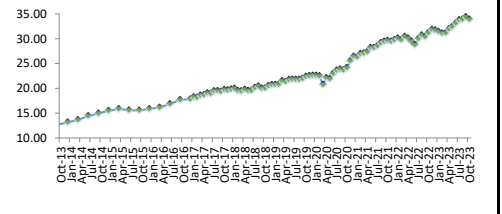


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 60%+Nifty 35%

FUND - NAV



ABOUT THE FUND
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%	3.14%
Fixed Income Instruments	60.00%	100.00%	96.86%
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-Oct-2023

Returns since Publication of NAV

Absolute Return	45.02%
Simple Annual Return	9.81%
CAGR Return	8.44%

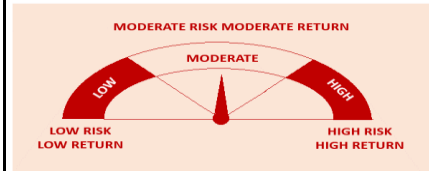
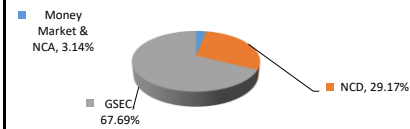
NAV & AUM as on 31-Oct-2023

NAV	AUM (In Lakhs)
14.5017	791.64

Modified Duration (In Years)

6.35

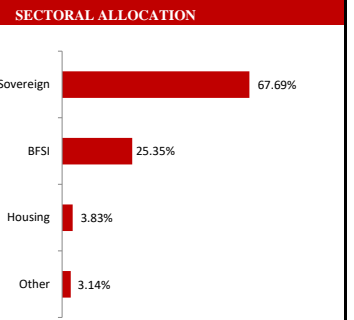
ASSET ALLOCATION



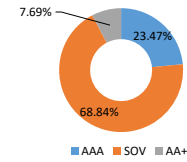
PORTFOLIO AS ON 31-Oct-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.14%
SECURITIES	67.69%
GOVERNMENT SECURITIES	67.69%
7.30% GS 2053 19/06/2053	20.50%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.76%
7.25% GS 12/06/2063	7.32%
0% CS 19 DEC 2029	7.04%
0% CS 15 Jun 2030 15/06/2030	6.63%
0% CS 12 DEC 2029 12/12/2029	4.98%
8% GOI Oil Bond 2026 23/03/2026	4.72%
7.10% Gsec 2029 18/04/2029	4.37%
0% CS 17JUN2033	1.26%
7.64% MH SGS 2033	1.26%
Others	0.84%

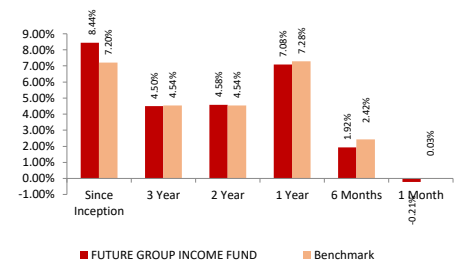
SECURITIES	HOLDINGS
CORPORATE DEBT	29.17%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	8.92%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2025	7.56%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.04%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	3.83%
8.67% Tata Capital Financial Services Ltd. 2025	3.83%



Debt Rating Profile

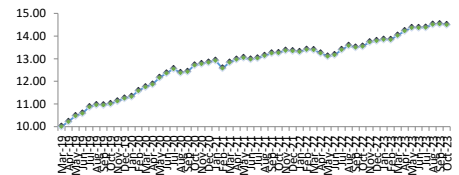


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.06%
Fixed Income Instruments	60.00%	100.00%	82.36%
Equities	0.00%	20.00%	15.58%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

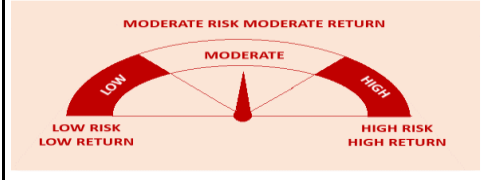
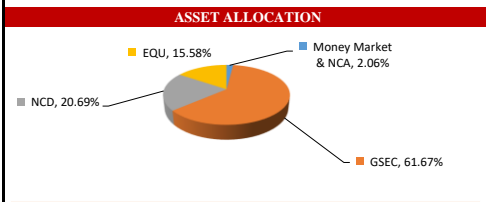
FUND PERFORMANCE as on 31-Oct-2023

Returns since Publication of NAV	
Absolute Return	70.45%
Simple Annual Return	14.47%
CAGR Return	11.58%

NAV & AUM as on 31-Oct-2023

NAV	AUM (In Lakhs)
17.0447	6,218.86

Modified Duration (In Years)
6.43



PORTFOLIO AS ON 31-Oct-2023

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.06%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **61.67%**

7.30% GS 2053 19/06/2053	12.98%
7.10% Gsec 2029 18/04/2029	10.21%
0% CS 19 DEC 2029	7.21%
7.25% GS 12/06/2063	5.59%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	5.17%
0% CS 15 Jun 2030 15/06/2030	4.58%
0% CS 19 DEC 2030	3.49%
0% CS 17JUN2033	2.57%
0% CS 19 DEC 2033	2.32%
0% CS 12 DEC 2029 12/12/2029	1.95%
Others	5.59%

SECURITIES **HOLDINGS**

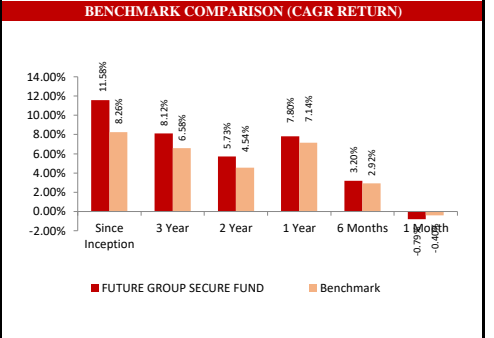
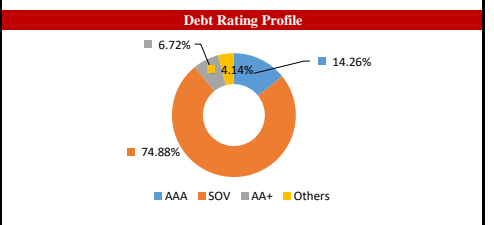
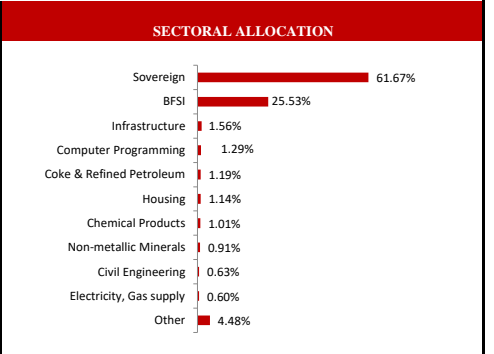
CORPORATE DEBT **20.69%**

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.96%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.85%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.41%
8.67% Tata Capital Financial Services Ltd. 2025	2.44%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.52%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.14%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	1.14%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.84%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.83%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028	0.57%

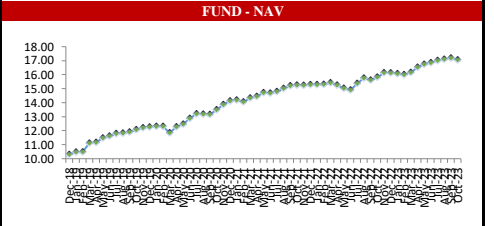
SECURITIES **HOLDINGS**

EQUITY **15.58%**

HDFC Bank Ltd.	2.06%
ICICI Bank Ltd.	1.17%
Reliance Industries Ltd.	1.13%
State Bank of India	0.97%
Kotak Mahindra Bank Ltd.	0.82%
Infosys Technologies Ltd.	0.67%
Larsen & Toubro Ltd.	0.63%
LIC Housing Finance Ltd.	0.45%
Indraprastha Gas Ltd.	0.38%
Hindustan Unilever Ltd.	0.36%
UPL Ltd.	0.35%
Axis Bank Ltd.	0.34%
POWERGRID Infrastructure Investment Trust	0.32%
Kotak PSU Bank ETF	0.32%
Tata Consultancy Services Ltd.	0.32%
Genus Power Infrastructure Ltd.	0.28%
Bandhan Bank Ltd.	0.28%
Nuvoco Vistas Corporation Ltd.	0.28%
Union Bank Of India	0.23%
Bank Of India	0.22%
Ambuja Cements Ltd.	0.21%
Adani Ports & Special Economic Zone Ltd.	0.19%
V-MART Retail Ltd.	0.18%
Dalmia Bharat Ltd.	0.17%
TIMKEN INDIA Ltd.	0.16%
Others	3.11%



Benchmark : Nifty Composite Debt Index 85% + Nifty 15%



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%	0.89%
Fixed Income Instruments	30.00%	70.00%	49.90%
Equities	30.00%	60.00%	49.20%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Oct-2023

Returns since Publication of NAV	
Absolute Return	41.81%
Simple Annual Return	14.46%
CAGR Return	12.85%

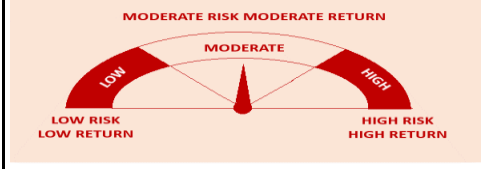
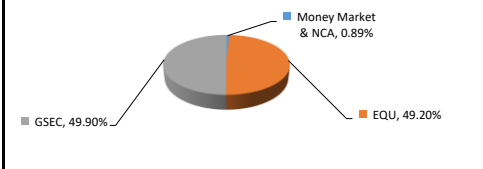
NAV & AUM as on 31-Oct-2023

NAV	AUM (In Lakhs)
14.1809	302.67

Modified Duration (In Years)

6.89

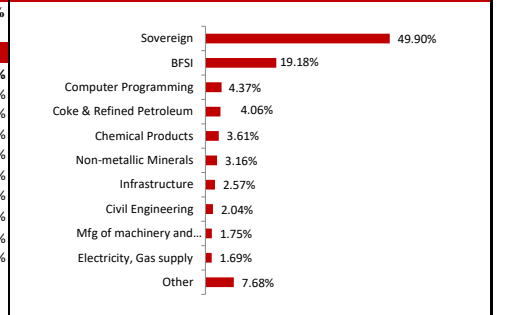
ASSET ALLOCATION



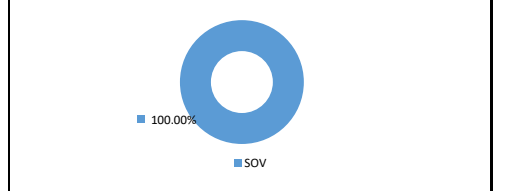
PORTFOLIO AS ON 31-Oct-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	0.89%
SECURITIES	49.90%
GOVERNMENT SECURITIES	49.90%
7.30% GS 2053 19/06/2053	14.49%
7.10% Gsec 2029 18/04/2029	11.42%
6.90% GOI Oil Bond 2026 04/02/2026	6.52%
0% CS 19 DEC 2029	5.93%
7.26% Gsec 2032 22/08/2032	3.96%
0% CS 22 Feb 2030 22/02/2030	2.92%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.64%
7.25% GS 12/06/2063	1.60%
0% CS 15 Jun 2030 15/06/2030	1.43%

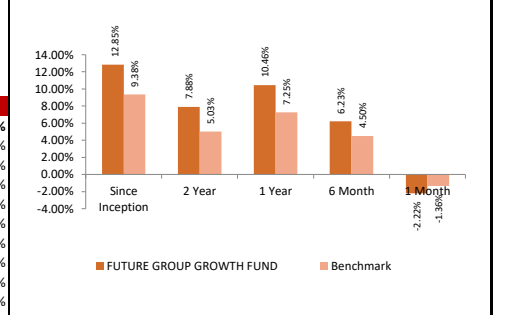
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



SECURITIES

SECURITIES	HOLDINGS
EQUITY	49.20%
HDFC Bank Ltd.	5.87%
Reliance Industries Ltd.	3.86%
ICICI Bank Ltd.	3.63%
Infosys Technologies Ltd.	2.28%
State Bank of India	2.26%
Kotak Mahindra Bank Ltd.	2.20%
Larsen & Toubro Ltd.	2.04%
UTI NIFTY BANK ETF	1.56%
Hindustan Unilever Ltd.	1.23%
POWERGRID Infrastructure Investment Trust	1.17%
UPL Ltd.	1.12%
Tata Consultancy Services Ltd.	1.09%
Kotak PSU Bank ETF	1.08%
Nuvoco Vistas Corporation Ltd.	1.06%
Axis Bank Ltd.	0.99%
Genus Power Infrastructure Ltd.	0.98%
Indraprastha Gas Ltd.	0.97%
LIC Housing Finance Ltd.	0.95%
Bandhan Bank Ltd.	0.93%
Union Bank Of India	0.78%
Bank Of India	0.75%
Ambuja Cements Ltd.	0.69%
Adani Ports & Special Economic Zone Ltd.	0.66%
Asian Paints Ltd.	0.64%
TIMKEN INDIA Ltd.	0.62%
Others	9.80%

FUND - NAV

