

**ABOUT THE FUND**

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 and Fixed Income Instruments	0.00%	90.00%	62.64%
Equities	10.00%	40.00%	37.36%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**  
15th February 2010

**FUND PERFORMANCE as on 28-Feb-2023**

Returns since Publication of NAV	
Absolute Return	210.99%
Simple Annual Return	16.16%
CAGR Return	9.08%

**NAV & AUM as on 28-Feb-2023**

NAV	AUM (In Lakhs)
31.0994	1.89

**Modified Duration (In Years)**  
1.99

**ASSET ALLOCATION**

**RISK RETURN PROFILE**

**PORTFOLIO AS ON 28-Feb-2023**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>26.88%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>35.76%</b>
7.72% Central Government 25/05/2025	35.76%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>37.36%</b>
HDFC Bank Ltd.	2.54%
Reliance Industries Ltd.	2.46%
IndusInd Bank Ltd.	2.28%
Infosys Technologies Ltd.	1.58%
HDFC Ltd.	1.38%
ICICI Bank Ltd.	1.36%
Larsen & Toubro Ltd.	1.12%
State Bank of India	1.11%
Reliance ETF Bank BeES	1.08%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.03%
Bandhan Bank Ltd.	0.98%
Kotak Mahindra Bank Ltd.	0.92%
Axis Bank Ltd.	0.89%
Jindal Steel & Power Ltd.	0.87%
Mirae Asset Fin Services ETF	0.82%
Bharti Airtel Ltd. (Partly Paid)	0.77%
UTI NIFTY BANK ETF	0.75%
Ambuja Cements Ltd.	0.72%
Tata Steel Ltd.	0.72%
BEML Ltd.	0.66%
SBI-ETF NIFTY BANK	0.64%
Adani Ports & Special Economic Zone Ltd.	0.63%
Tech Mahindra Ltd.	0.58%
Kotak PSU Bank ETF	0.58%
HCL Technologies Ltd.	0.57%
Others	10.34%

**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%	6.03%
Fixed Income Instruments	60.00%	100.00%	93.97%
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 28-Feb-2023**

Returns since Publication of NAV	
Absolute Return	38.39%
Simple Annual Return	9.80%
CAGR Return	8.65%

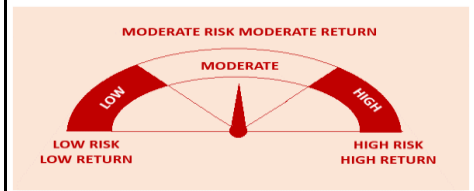
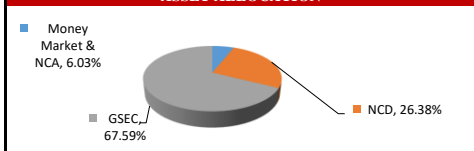
**NAV & AUM as on 28-Feb-2023**

NAV	AUM (In Lakhs)
13.8390	608.00

**Modified Duration (In Years)**

5.05

**ASSET ALLOCATION**



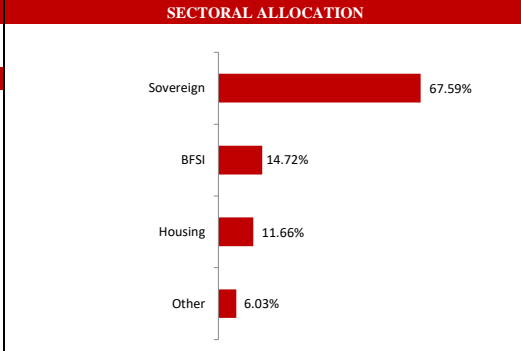
**PORTFOLIO AS ON 28-Feb-2023**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>6.03%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>67.59%</b>
7.10% Gsec 2029 18/04/2029	8.89%
0% CS 15 Jun 2030 15/06/2030	8.20%
7.26% Gsec 2032 22/08/2032	7.63%
0% CS 12 DEC 2029 12/12/2029	6.16%
8% GOI Oil Bond 2026 23/03/2026	6.15%
7.65% Karnataka SDL 2034 28/12/2034	6.04%
0% GS 15 Dec 2027	5.80%
0% CS 17 DEC 2027 17/12/2027	4.64%
6.90% GOI OIL Bond 2026 04/02/2026	3.63%
7.36% Gsec 2052 12/09/2052	3.42%
Others	7.02%

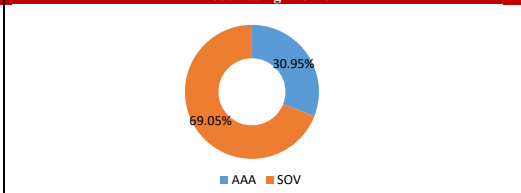
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>26.38%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	6.56%
8.00% HDFC LTD 2032 27/07/2032	5.02%
8.67% Tata Capital Financial Services Ltd. 2025	5.00%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.99%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.15%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.66%

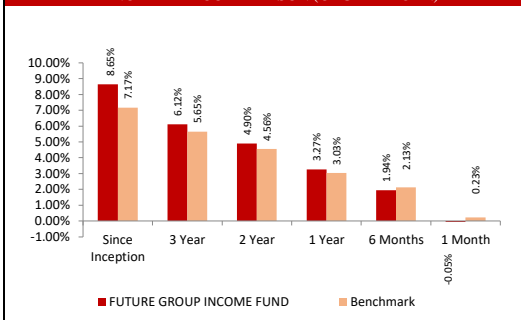
**SECTORAL ALLOCATION**



**Debt Rating Profile**

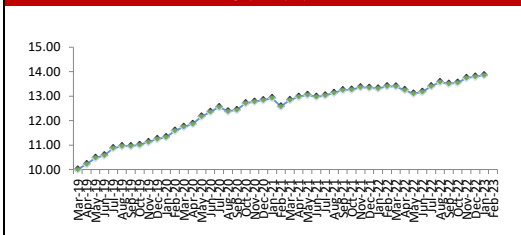


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index

**FUND - NAV**



**ABOUT THE FUND**

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%	5.37%
Fixed Income Instruments	60.00%	100.00%	76.47%
Equities	0.00%	20.00%	18.16%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 28-Feb-2023**

Returns since Publication of NAV	
Absolute Return	59.92%
Simple Annual Return	14.28%
CAGR Return	11.84%

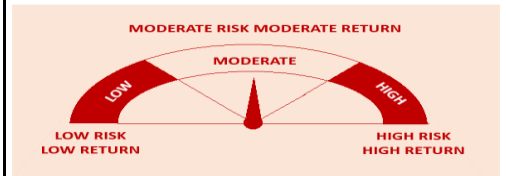
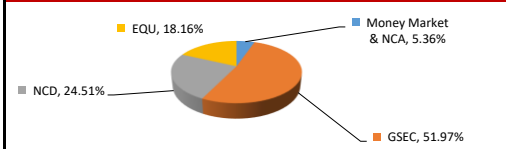
**NAV & AUM as on 28-Feb-2023**

NAV	AUM (In Lakhs)
15.9918	5,244.52

**Modified Duration (In Years)**

5.68

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2023**

**MONEY MARKET INSTRUMENTS & NCA** **5.36%**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>51.97%</b>
7.10% Gsec 2029 18/04/2029	11.02%
7.26% Gsec 2032 22/08/2032	8.53%
0% CS 15 Jun 2030 15/06/2030	5.15%
7.41% Gsec 2036 19/12/2036	4.55%
0% GS 15 Dec 2027	3.99%
7.69% TN SDL 2037 28/12/2037	3.52%
7.65% Karnataka SDL 2034 28/12/2034	3.50%
7.36% Gsec 2052 12/09/2052	2.83%
0% CS 12 DEC 2029 12/12/2029	2.19%
6.90% GOI OIL Bond 2026 04/02/2026	2.15%
Others	4.51%

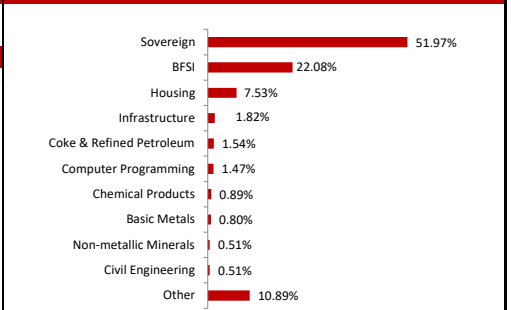
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>24.51%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	4.56%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	4.06%
8.00% HDFC LTD 2032 27/07/2032	3.10%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.07%
8.67% Tata Capital Financial Services Ltd. 2025	2.90%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.81%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.64%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.35%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.00%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.00%

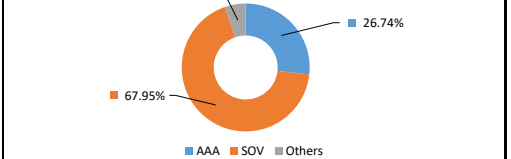
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>18.16%</b>
HDFC Bank Ltd.	1.45%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.42%
Reliance Industries Ltd.	1.29%
ICICI Bank Ltd.	0.84%
HDFC Ltd.	0.72%
Infosys Technologies Ltd.	0.71%
State Bank of India	0.53%
Kotak Mahindra Bank Ltd.	0.53%
Bharti Airtel Ltd. (Partly Paid)	0.45%
Larsen & Toubro Ltd.	0.45%
Tata Consultancy Services Ltd.	0.43%
Tata Steel Ltd.	0.42%
Mirae Asset Fin Services ETF	0.38%
Kotak PSU Bank ETF	0.36%
Bandhan Bank Ltd.	0.34%
Bajaj Finance Ltd.	0.33%
Ambuja Cements Ltd.	0.33%
Axis Bank Ltd.	0.32%
BEML Ltd.	0.30%
IndusInd Bank Ltd.	0.28%
Adani Ports & Special Economic Zone Ltd.	0.27%
Lemon Tree Hotels Ltd.	0.26%
UTI NIFTY BANK ETF	0.25%
City Union Bank Ltd.	0.24%
SBI-ETF NIFTY BANK	0.22%
Others	5.02%

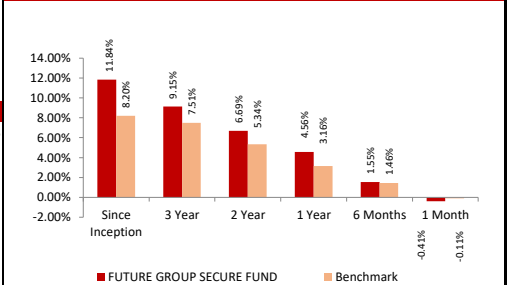
**SECTORAL ALLOCATION**



**Debt Rating Profile**

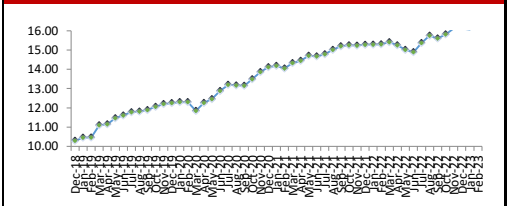


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**



**ABOUT THE FUND**

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%	10.00%
Fixed Income Instruments	30.00%	70.00%	37.15%
Equities	30.00%	60.00%	52.85%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 28-Feb-2023**

Returns since Publication of NAV	
Absolute Return	28.24%
Simple Annual Return	12.73%
CAGR Return	11.86%

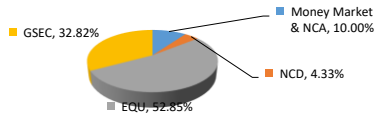
**NAV & AUM as on 28-Feb-2023**

NAV	AUM (In Lakhs)
12.8242	235.23

**Modified Duration (In Years)**

5.54

**ASSET ALLOCATION**



**PORTFOLIO AS ON 28-Feb-2023**

**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **10.00%**

**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>32.82%</b>
7.10% Gsec 2029 18/04/2029	12.54%
7.26% Gsec 2032 22/08/2032	9.27%
0% CS 22 Feb 2030 22/02/2030	3.57%
0% CS 22 Feb 2028 22/02/2028	3.55%
8.24% Maharashtra SDL 2024 24/12/2024	2.15%
0% CS 15 Jun 2030 15/06/2030	1.75%

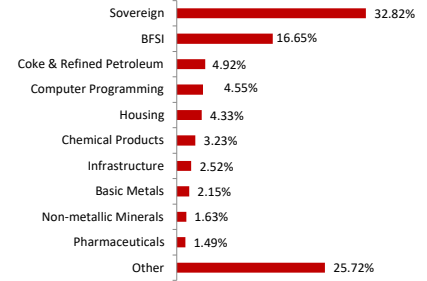
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>4.33%</b>
8.00% HDFC LTD 2032 27/07/2032	4.33%

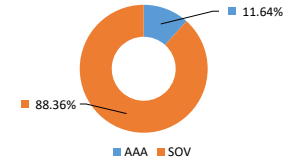
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>52.85%</b>
Reliance Industries Ltd.	3.86%
HDFC Bank Ltd.	2.70%
ICICI Bank Ltd.	2.43%
Infosys Technologies Ltd.	2.24%
Kotak Mahindra Bank Ltd.	1.73%
HDFC Ltd.	1.62%
Tata Consultancy Services Ltd.	1.42%
Reliance ETF Bank BeES	1.37%
State Bank of India	1.32%
IndusInd Bank Ltd.	1.21%
SBI-ETF NIFTY BANK	1.20%
Kotak PSU Bank ETF	1.16%
Mirae Asset Fin Services ETF	1.16%
Bajaj Finance Ltd.	1.12%
Bandhan Bank Ltd.	1.10%
Ambuja Cements Ltd.	1.08%
Bharti Airtel Ltd. (Partly Paid)	1.06%
Larsen & Toubro Ltd.	1.02%
UTI NIFTY BANK ETF	1.00%
BEML Ltd.	0.96%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.95%
Tata Steel Ltd.	0.93%
Adani Ports & Special Economic Zone Ltd.	0.91%
Gland Pharma Ltd	0.90%
Axis Bank Ltd.	0.84%
Others	17.54%

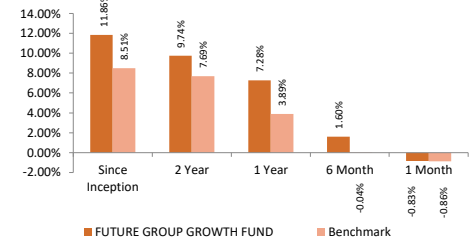
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**

