

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 & Fixed Income Instruments	0.00%	90.00%	65.68%
Equities	10.00%	40.00%	34.32%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 31-Oct-2022

Returns since Publication of NAV	
Absolute Return	211.66%
Simple Annual Return	16.63%
CAGR Return	9.34%

NAV & AUM as on 31-Oct-2022

NAV	AUM (In Lakhs)
31.1661	1.85

Modified Duration (In Years)
1.41

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 31-Oct-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	29.03%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	36.65%
7.72% Central Government 25/05/2025	36.65%
SECURITIES	HOLDINGS
EQUITY	34.32%
Reliance Industries Ltd.	2.76%
Infosys Technologies Ltd.	2.49%
Reliance ETF Bank BeES	2.03%
HDFC Bank Ltd.	1.62%
ICICI Bank Ltd.	1.47%
Axis Bank Ltd.	1.47%
Kotak Mahindra MF - Kotak Banking ETF	1.36%
HDFC Ltd.	1.34%
State Bank of India	1.24%
Larsen & Toubro Ltd.	1.09%
Tata Steel Ltd.	1.04%
Kotak Mahindra Bank Ltd.	1.03%
Bandhan Bank Ltd.	0.77%
Bharti Airtel Ltd. (Partly Paid)	0.71%
IndusInd Bank Ltd.	0.62%
Tech Mahindra Ltd.	0.58%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.56%
HCL Technologies Ltd.	0.56%
Kotak PSU Bank ETF	0.56%
Genus Power Infrastructure Ltd.	0.48%
Voltas Ltd.	0.47%
Manappuram Finance Ltd.	0.46%
SBI Cards & Payment Services Ltd.	0.45%
Adani Ports & Special Economic Zone Ltd.	0.45%
Sudarshan Chemical Industries Ltd.	0.45%
Others	8.26%

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%	3.80%
Fixed Income Instruments	60.00%	100.00%	96.20%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

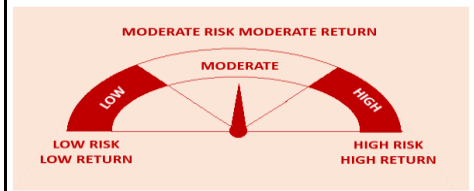
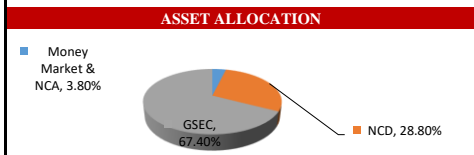
FUND PERFORMANCE as on 31-Oct-2022

Returns since Publication of NAV	
Absolute Return	35.43%
Simple Annual Return	9.87%
CAGR Return	8.82%

NAV & AUM as on 31-Oct-2022

NAV	AUM (In Lakhs)
13.5431	594.78

Modified Duration (In Years)
5.02

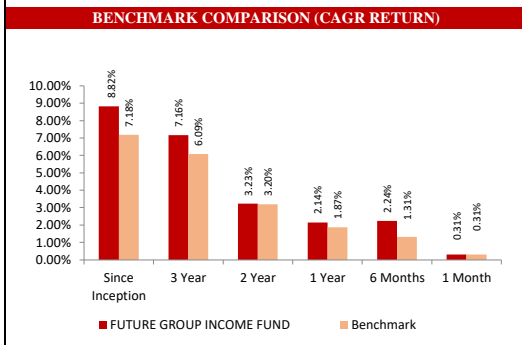
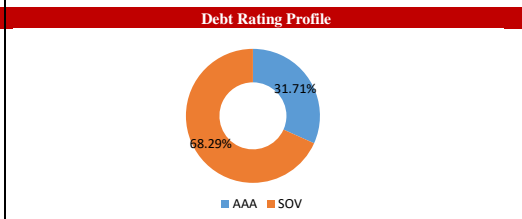
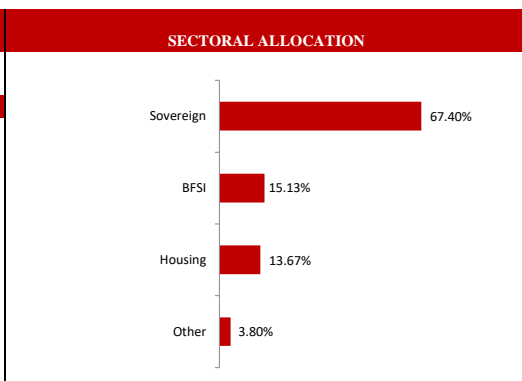


PORTFOLIO AS ON 31-Oct-2022

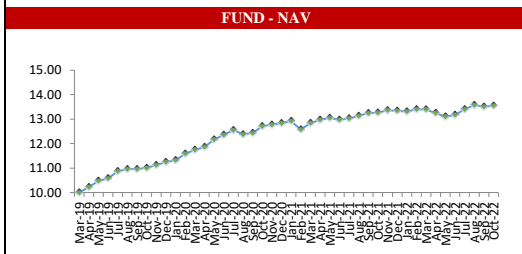
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.80%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	67.40%
7.26% Gsec 2032 22/08/2032	9.13%
0% GS 15 Dec 2027	8.67%
0% CS 15 Jun 2030 15/06/2030	8.18%
7.38% Gsec 2027 20/06/2027	8.07%
7.81% GJ SDL 2032 12/10/2032	6.75%
8% GOI Oil Bond 2026 23/03/2026	6.31%
0% CS 12 DEC 2029 12/12/2029	6.14%
0% CS 17 DEC 2027 17/12/2027	4.62%
7.17% Gsec 2028 - 08/01/2028	4.16%
6.90% GOI OIL Bond 2026 04/02/2026	3.72%
Others	1.65%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	28.80%
8.00% HDFC LTD 2032 27/07/2032	6.86%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.75%
8.67% Tata Capital Financial Services Ltd. 2025	5.16%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	5.11%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.23%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.70%



Benchmark :NIFTY Composite Debt Index



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%	6.23%
Fixed Income Instruments	60.00%	100.00%	76.28%
Equities	0.00%	20.00%	17.49%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Oct-2022

Returns since Publication of NAV	
Absolute Return	58.11%
Simple Annual Return	15.02%
CAGR Return	12.57%

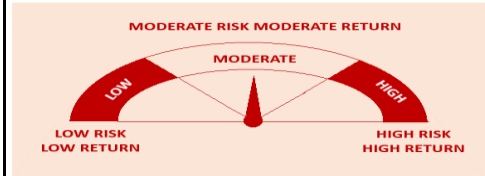
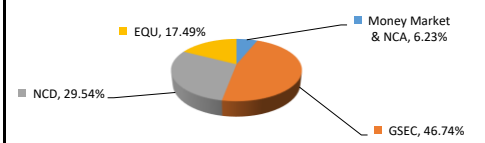
NAV & AUM as on 31-Oct-2022

NAV	AUM (In Lakhs)
15.8107	5,027.18

Modified Duration (In Years)

4.86

ASSET ALLOCATION



PORTFOLIO AS ON 31-Oct-2022

MONEY MARKET INSTRUMENTS & NCA 6.23%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES 46.74%	
7.38% Gsec 2027 20/06/2027	8.94%
7.26% Gsec 2032 22/08/2032	7.34%
0% GS 15 Dec 2027	6.46%
7.17% Gsec 2028 - 08/01/2028	5.90%
0% CS 15 Jun 2030 15/06/2030	5.25%
7.81% GJ SDL 2032 12/10/2032	3.64%
6.90% GOI OIL Bond 2026 04/02/2026	2.25%
0% CS 12 DEC 2029 12/12/2029	2.23%
7.10% Gsec 2029 18/04/2029	2.21%
8% GOI Oil Bond 2026 23/03/2026	1.71%
Others	0.82%

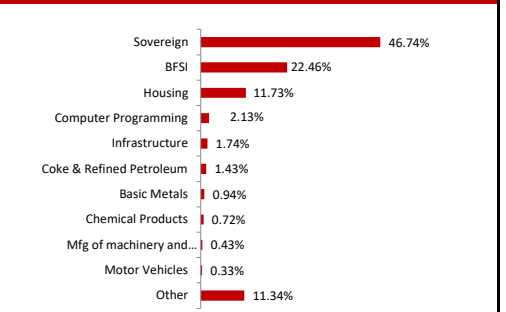
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT 29.54%	
8.00% HDFC LTD 2032 27/07/2032	7.10%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.79%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	4.25%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.22%
8.67% Tata Capital Financial Services Ltd. 2025	3.05%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.90%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.72%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.41%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.05%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.05%

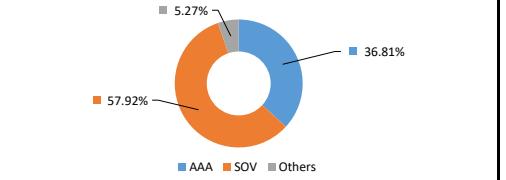
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY 17.49%	
Kotak Mahindra MF - Kotak Banking ETF	1.38%
Reliance Industries Ltd.	1.21%
ICICI Bank Ltd.	1.03%
Infosys Technologies Ltd.	1.01%
HDFC Bank Ltd.	0.94%
Reliance ETF Bank BeES	0.88%
Tata Consultancy Services Ltd.	0.67%
HDFC Ltd.	0.59%
State Bank of India	0.49%
Tata Steel Ltd.	0.46%
Kotak Mahindra Bank Ltd.	0.44%
Axis Bank Ltd.	0.42%
Bharti Airtel Ltd. (Partly Paid)	0.34%
Larsen & Toubro Ltd.	0.32%
Bajaj Finance Ltd.	0.28%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.24%
Kotak PSU Bank ETF	0.24%
SBI Cards & Payment Services Ltd.	0.22%
Adani Ports & Special Economic Zone Ltd.	0.22%
HCL Technologies Ltd.	0.22%
Bandhan Bank Ltd.	0.22%
Hindustan Unilever Ltd.	0.21%
Genus Power Infrastructure Ltd.	0.20%
Manappuram Finance Ltd.	0.19%
LIC Housing Finance Ltd.	0.18%
Others	4.90%

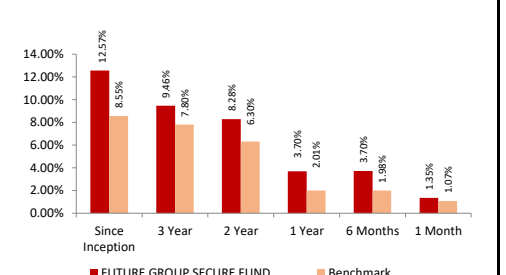
SECTORAL ALLOCATION



Debt Rating Profile

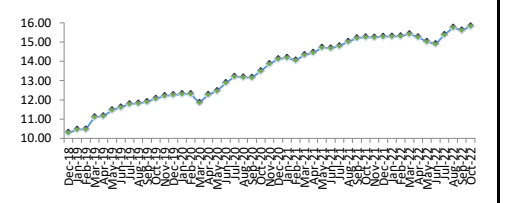


BENCHMARK COMPARISON (CAGR RETURN)



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%	7.13%
Fixed Income Instruments	30.00%	70.00%	37.32%
Equities	30.00%	60.00%	55.56%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Oct-2022

Returns since Publication of NAV	
Absolute Return	28.39%
Simple Annual Return	15.02%
CAGR Return	14.13%

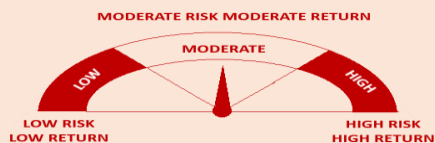
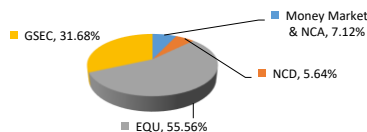
NAV & AUM as on 31-Oct-2022

NAV	AUM (In Lakhs)
12.8385	180.92

Modified Duration (In Years)

4.78

ASSET ALLOCATION



PORTFOLIO AS ON 31-Oct-2022

MONEY MARKET INSTRUMENTS & NCA 7.12%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 31.68%

7.38% Gsec 2027 20/06/2027	8.01%
7.26% Gsec 2032 22/08/2032	6.87%
0% CS 22 Feb 2030 22/02/2030	4.53%
0% CS 22 Feb 2028 22/02/2028	4.50%
8.24% Maharashtra SDL 2024 24/12/2024	2.81%
7.17% Gsec 2028 - 08/01/2028	2.73%
0% CS 15 Jun 2030 15/06/2030	2.21%

SECURITIES HOLDINGS

CORPORATE DEBT 5.64%

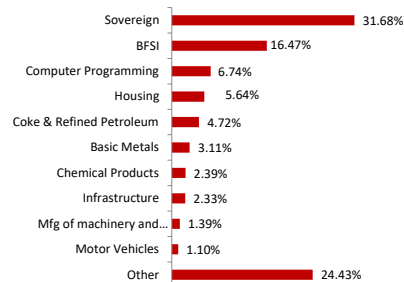
8.00% HDFC LTD 2032 27/07/2032	5.64%
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SECURITIES HOLDINGS

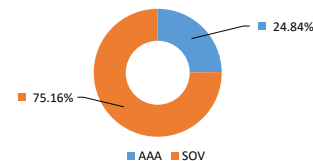
EQUITY 55.56%

Kotak Mahindra MF - Kotak Banking ETF	4.21%
Reliance Industries Ltd.	3.96%
Reliance ETF Bank BeES	3.78%
Infosys Technologies Ltd.	2.97%
HDFC Bank Ltd.	2.58%
ICICI Bank Ltd.	2.26%
Tata Consultancy Services Ltd.	2.19%
HDFC Ltd.	2.13%
Tata Steel Ltd.	1.47%
State Bank of India	1.27%
Kotak Mahindra Bank Ltd.	1.21%
Bharti Airtel Ltd. (Partly Paid)	1.15%
Axis Bank Ltd.	1.08%
Larsen & Toubro Ltd.	1.01%
Bajaj Finance Ltd.	0.91%
Kotak PSU Bank ETF	0.81%
HCL Technologies Ltd.	0.79%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.77%
Adani Ports & Special Economic Zone Ltd.	0.74%
Hindustan Unilever Ltd.	0.73%
SBI Cards & Payment Services Ltd.	0.73%
Bandhan Bank Ltd.	0.68%
Genus Power Infrastructure Ltd.	0.64%
LIC Housing Finance Ltd.	0.63%
Manappuram Finance Ltd.	0.61%
Others	16.26%

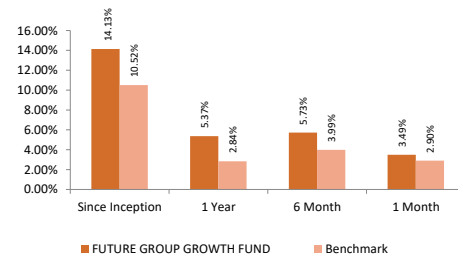
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

