

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	0.00%	40.00%	21.50%
Fixed Income Instruments	40.00%	90.00%	41.88%
Equities	10.00%	40.00%	36.62%

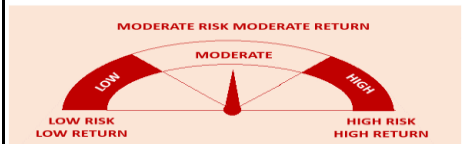
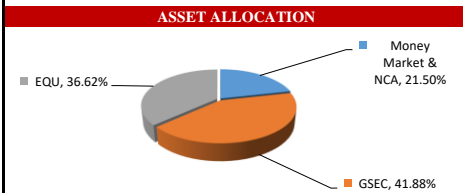
RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION	
15th February 2010	

FUND PERFORMANCE as on 31-Jul-2023	
Returns since Publication of NAV	
Absolute Return	237.50%
Simple Annual Return	17.63%
CAGR Return	9.45%

NAV & AUM as on 31-Jul-2023	
NAV	AUM (In Lakhs)
33.7504	2.10

Modified Duration (In Years)	
2.12	



PORTFOLIO AS ON 31-Jul-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
21.50%	
SECURITIES	
HOLDINGS	
GOVERNMENT SECURITIES	
41.88%	
7.72% Central Government 25/05/2025	32.31%
7.26% Gsec 2032 22/08/2032	9.57%

ASSET ALLOCATION	
Composition	Min. Max. Actual
Cash and Money Market	0.00% 40.00% 21.50%
Fixed Income Instruments	40.00% 90.00% 41.88%
Equities	10.00% 40.00% 36.62%

RISK RETURN PROFILE	
Risk	Moderate
Return	High

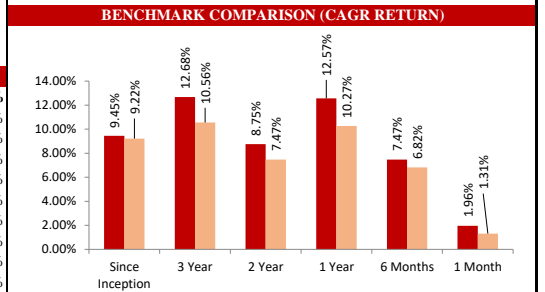
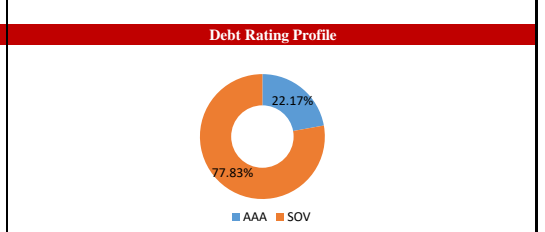
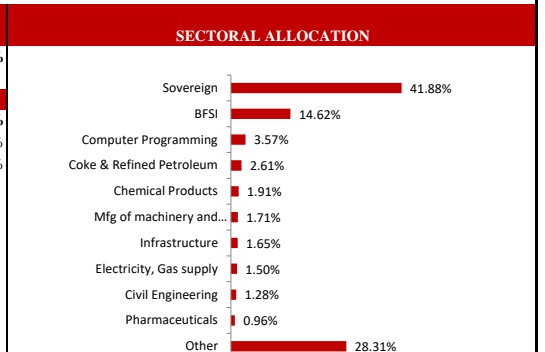
DATE OF INCEPTION	
15th February 2010	

FUND PERFORMANCE as on 31-Jul-2023	
Returns since Publication of NAV	
Absolute Return	237.50%
Simple Annual Return	17.63%
CAGR Return	9.45%

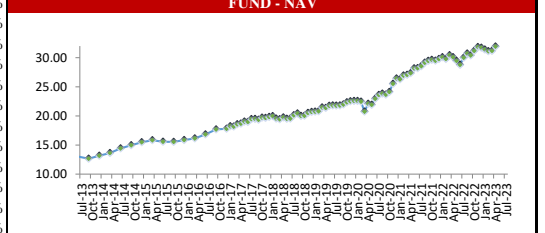
NAV & AUM as on 31-Jul-2023	
NAV	AUM (In Lakhs)
33.7504	2.10

Modified Duration (In Years)	
2.12	

SECURITIES	HOLDINGS
EQUITY	
36.62%	
HDFC Bank Ltd.	4.73%
Reliance Industries Ltd.	2.43%
State Bank of India	2.07%
Infosys Technologies Ltd.	1.94%
ICICI Bank Ltd.	1.91%
Tata Consultancy Services Ltd.	1.63%
IndusInd Bank Ltd.	1.35%
Larsen & Toubro Ltd.	1.28%
LIC Housing Finance Ltd.	1.19%
Indraprastha Gas Ltd.	1.10%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.05%
BEML Ltd.	0.96%
Bandhan Bank Ltd.	0.96%
Axis Bank Ltd.	0.91%
UPL Ltd.	0.89%
UTI NIFTY BANK ETF	0.77%
Voltas Ltd.	0.74%
Mirae Asset Fin Services ETF	0.74%
Reliance ETF Bank BeES	0.66%
Kotak PSU Bank ETF	0.66%
Gland Pharma Ltd	0.62%
Genus Power Infrastructure Ltd.	0.61%
Jubilant Ingrevia Ltd.	0.59%
City Union Bank Ltd.	0.57%
POWERGRID Infrastructure Investment Trust	0.57%
Others	5.65%



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



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%	3.40%
Fixed Income Instruments	60.00%	100.00%	96.60%
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-Jul-2023

Returns since Publication of NAV

Absolute Return	43.79%
Simple Annual Return	10.10%
CAGR Return	8.73%

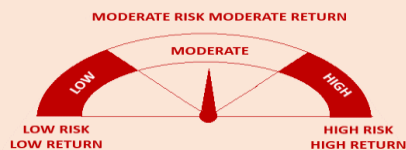
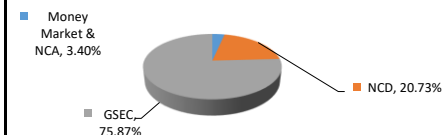
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
14.3790	630.95

Modified Duration (In Years)

4.51

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2023

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **3.40%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **75.87%**

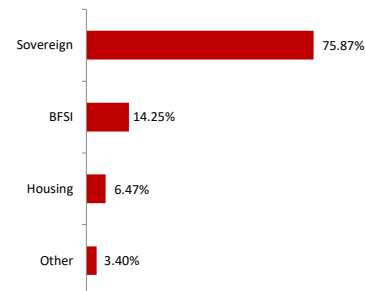
7.10% GOI Sovereign Green Bond 2028 27/01/2028	11.08%
7.10% Gsec 2029 18/04/2029	8.68%
0% CS 15 Jun 2030 15/06/2030	8.29%
0% CS 12 DEC 2029 12/12/2029	6.22%
8% GOI Oil Bond 2026 23/03/2026	5.95%
0% GS 15/12/2027	5.83%
7.26% Gsec 2032 22/08/2032	5.09%
7.65% TN SGS 2033 25/01/2033	4.82%
0% CS 17 DEC 2027 17/12/2027	4.66%
7.73% Maharashtra SGS 2032 29/03/2032	4.03%
Others	11.23%

SECURITIES **HOLDINGS**

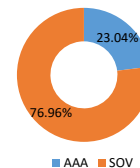
CORPORATE DEBT **20.73%**

7.75% L&T Finance Ltd. 2025 10/07/2025	6.36%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.86%
8.67% Tata Capital Financial Services Ltd. 2025	4.82%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.07%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.62%

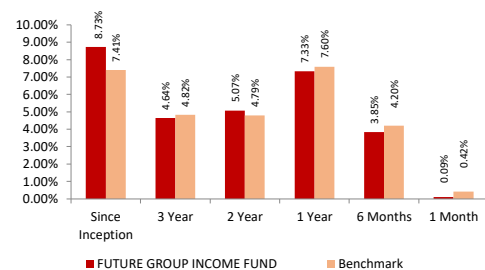
SECTORAL ALLOCATION



Debt Rating Profile

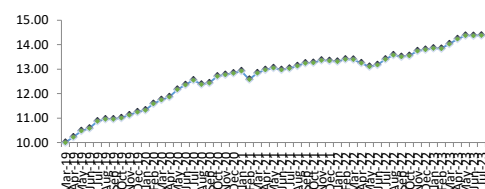


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 100%

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%	4.00%
Fixed Income Instruments	60.00%	100.00%	81.21%
Equities	0.00%	20.00%	14.80%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Jul-2023

Returns since Publication of NAV	
Absolute Return	70.04%
Simple Annual Return	15.17%
CAGR Return	12.19%

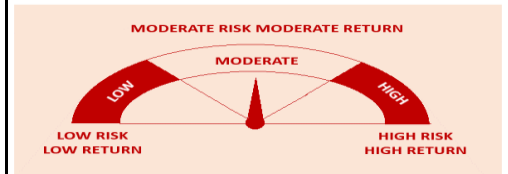
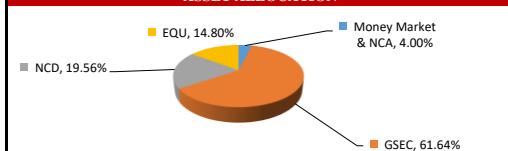
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
17.0040	6,041.45

Modified Duration (In Years)

4.85

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.00%
SECURITIES	61.64%
GOVERNMENT SECURITIES	61.64%
7.10% Gsec 2029 18/04/2029	12.66%
7.38% Gsec 2027 20/06/2027	6.50%
7.73 MH SGS 2034 23/03/2034	5.94%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	5.36%
0% CS 15 Jun 2030 15/06/2030	4.70%
7.65% TN SGS 2033 25/01/2033	3.69%
0% GS 15/12/2027	3.61%
7.26% Gsec 2032 22/08/2032	3.30%
7.69% TN SDL 2037 28/12/2037	3.12%
7.73% Maharashtra SGS 2032 29/03/2032	2.95%
Others	9.81%

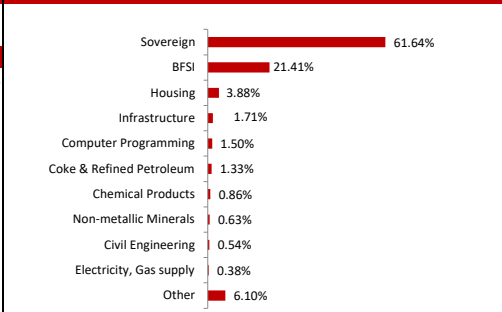
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	19.56%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.98%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.56%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	2.70%
8.67% Tata Capital Financial Services Ltd. 2025	2.52%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.58%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.44%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.18%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.87%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.87%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	0.86%

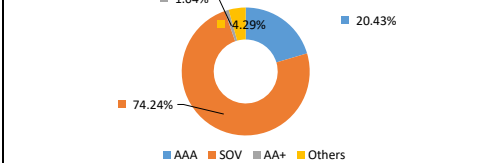
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	14.80%
HDFC Bank Ltd.	2.30%
Reliance Industries Ltd.	1.27%
Infosys Technologies Ltd.	0.86%
ICICI Bank Ltd.	0.83%
State Bank of India	0.72%
Larsen & Toubro Ltd.	0.54%
Kotak Mahindra Bank Ltd.	0.46%
Tata Consultancy Services Ltd.	0.44%
LIC Housing Finance Ltd.	0.40%
IndusInd Bank Ltd.	0.37%
Bandhan Bank Ltd.	0.33%
Axis Bank Ltd.	0.31%
Hindustan Unilever Ltd.	0.29%
POWERGRID Infrastructure Investment Trust	0.29%
Genus Power Infrastructure Ltd.	0.27%
City Union Bank Ltd.	0.24%
UPL Ltd.	0.22%
Indraprastha Gas Ltd.	0.22%
Ambuja Cements Ltd.	0.20%
Bajaj Finance Ltd.	0.19%
NOCIL Ltd.	0.18%
HCL Technologies Ltd.	0.17%
Jubilant Ingrevia Ltd.	0.16%
Volta Ltd.	0.16%
Tata Steel Ltd.	0.16%
Others	3.21%

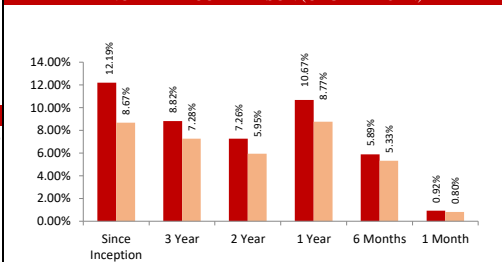
SECTORAL ALLOCATION



Debt Rating Profile

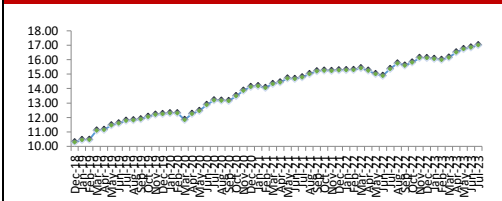


BENCHMARK COMPARISON (CAGR RETURN)



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

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%	3.43%
Fixed Income Instruments	30.00%	70.00%	46.07%
Equities	30.00%	60.00%	50.50%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

31-Jul-2023

Returns since Publication of NAV

Absolute Return	43.27%
Simple Annual Return	16.40%
CAGR Return	14.60%

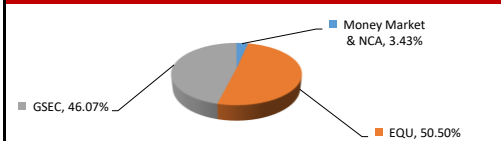
NAV & AUM as on 31-Jul-2023

NAV	AUM (In Lakhs)
14.3269	309.69

Modified Duration (In Years)

5.08

ASSET ALLOCATION



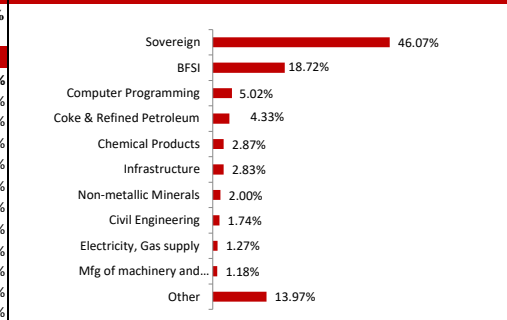
MODERATE RISK MODERATE RETURN



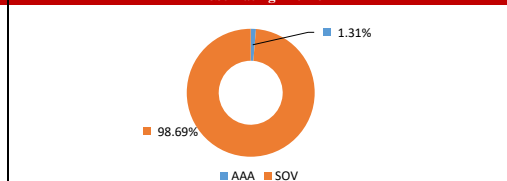
PORTFOLIO AS ON 31-Jul-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.43%
SECURITIES	46.07%
GOVERNMENT SECURITIES	46.07%
7.10% Gsec 2029 18/04/2029	14.47%
7.73 MH SGS 2034 23/03/2034	6.62%
7.38% Gsec 2027 20/06/2027	5.85%
7.26% Gsec 2032 22/08/2032	3.92%
7.65% TN SGS 2033 25/01/2033	3.27%
0% CS 22 Feb 2030 22/02/2030	2.85%
0% CS 22 Feb 2028 22/02/2028	2.81%
8.24% Maharashtra SDL 2024 24/12/2024	1.64%
7.61% Tamilnadu SDL 2032 28/12/2032	1.63%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.61%
Others	1.39%

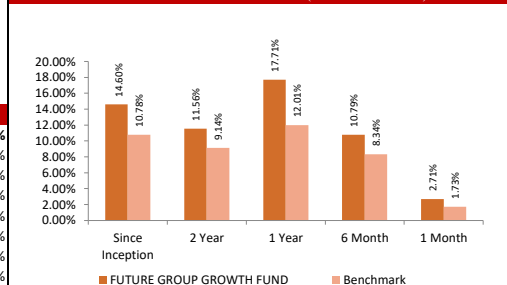
SECTORAL ALLOCATION



Debt Rating Profile

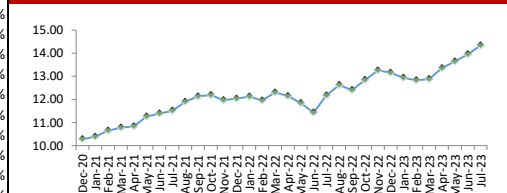


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 50%+Nifty 50%

FUND - NAV



SECURITIES

SECURITIES	HOLDINGS
EQUITY	50.50%
HDFC Bank Ltd.	6.15%
Reliance Industries Ltd.	4.12%
Infosys Technologies Ltd.	2.85%
ICICI Bank Ltd.	2.08%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.08%
State Bank of India	1.92%
Larsen & Toubro Ltd.	1.74%
Reliance ETF Bank BeES	1.72%
Tata Consultancy Services Ltd.	1.47%
IndusInd Bank Ltd.	1.35%
LIC Housing Finance Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.16%
Bandhan Bank Ltd.	1.06%
POWERGRID Infrastructure Investment Trust	1.01%
Hindustan Unilever Ltd.	0.99%
Genus Power Infrastructure Ltd.	0.88%
Axis Bank Ltd.	0.82%
City Union Bank Ltd.	0.79%
Kotak PSU Bank ETF	0.75%
UPL Ltd.	0.75%
Indraprastha Gas Ltd.	0.74%
Bajaj Finance Ltd.	0.66%
Ambuja Cements Ltd.	0.66%
NOCIL Ltd.	0.59%
HCL Technologies Ltd.	0.58%
Others	12.30%