

**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% | 12.69% |
| Fixed Income Instruments | 40.00% | 90.00% | 49.27% |
| Equities                 | 10.00% | 40.00% | 38.04% |

**RISK RETURN PROFILE**

|        |          |
|--------|----------|
| Risk   | Moderate |
| Return | High     |

**DATE OF INCEPTION**  
15th February 2010

**FUND PERFORMANCE as on 30-Nov-2023**

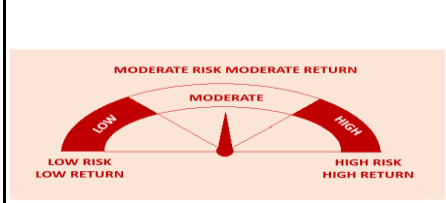
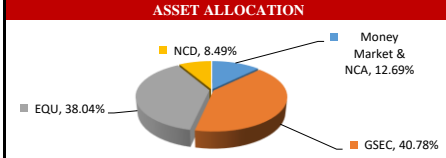
Returns since Publication of NAV

|                      |         |
|----------------------|---------|
| Absolute Return      | 245.84% |
| Simple Annual Return | 17.80%  |
| CAGR Return          | 9.40%   |

**NAV & AUM as on 30-Nov-2023**

| NAV     | AUM (In Lakhs) |
|---------|----------------|
| 34.5837 | 2.14           |

**Modified Duration (In Years)**  
2.36



**PORTFOLIO AS ON 30-Nov-2023**

**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **12.69%**

**SECURITIES** **HOLDINGS**

**GOVERNMENT SECURITIES** **40.78%**

|                                     |        |
|-------------------------------------|--------|
| 7.72% Central Government 25/05/2025 | 31.49% |
| 7.26% Gsec 2032 22/08/2032          | 9.29%  |

**SECURITIES** **HOLDINGS**

**CORPORATE DEBT** **8.49%**

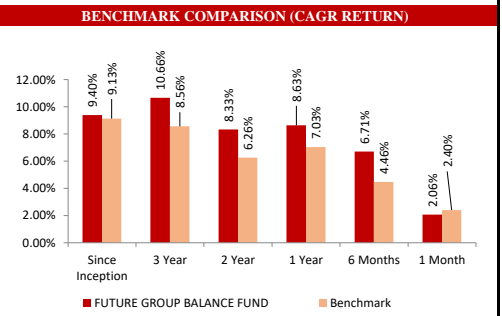
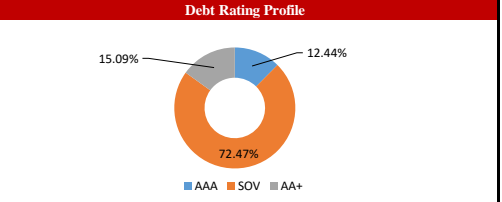
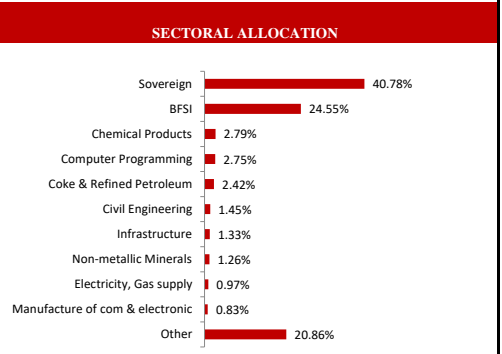
|   |       |
|---|-------|
| 8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 202 | 8.49% |
|---|-------|

**SECURITIES** **HOLDINGS**

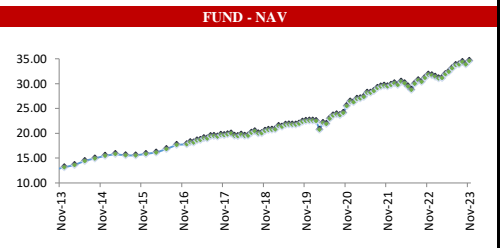
**EQUITY** **38.04%**

|  |       |
|--|-------|
| HDFC Bank Ltd.                                     | 3.64% |
| ICICI Bank Ltd.                                    | 3.05% |
| State Bank of India                                | 2.90% |
| Reliance Industries Ltd.                           | 2.22% |
| NAvin Fluorine International Ltd.                  | 1.73% |
| Kotak Mahindra Bank Ltd.                           | 1.64% |
| Axis Bank Ltd.                                     | 1.50% |
| Larsen & Toubro Ltd.                               | 1.45% |
| Kotak PSU Bank ETF                                 | 1.41% |
| Infosys Technologies Ltd.                          | 1.36% |
| ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX | 1.09% |
| UPL Ltd.   | 1.07% |

|   |       |
|---|-------|
| Reliance ETF Bank BeES                    | 1.06% |
| SBI Cards & Payment Services Ltd.         | 1.04% |
| UTI NIFTY BANK ETF                        | 0.95% |
| Mirae Asset Fin Services ETF              | 0.85% |
| Nuvoco Vistas Corporation Ltd.            | 0.85% |
| SBI-ETF NIFTY BANK                        | 0.84% |
| Genus Power Infrastructure Ltd.           | 0.83% |
| Ideaforge Technology Ltd.                 | 0.73% |
| Indraprastha Gas Ltd.                     | 0.73% |
| POWERGRID Infrastructure Investment Trust | 0.71% |
| Union Bank Of India                       | 0.70% |
| HCL Technologies Ltd.                     | 0.63% |
| Tech Mahindra Ltd.                        | 0.57% |
| Others                                    | 4.50% |



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%  | 3.25%  |
| Fixed Income Instruments | 60.00% | 100.00% | 96.75% |
| 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 30-Nov-2023**

Returns since Publication of NAV

|                      |        |
|----------------------|--------|
| Absolute Return      | 46.19% |
| Simple Annual Return | 9.89%  |
| CAGR Return          | 8.47%  |

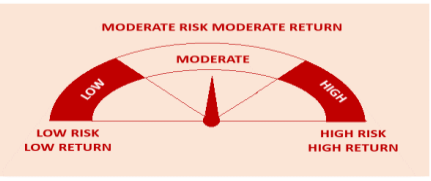
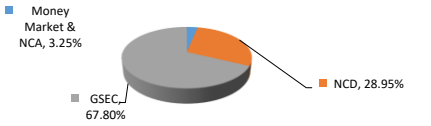
**NAV & AUM as on 30-Nov-2023**

|         |                |
|---------|----------------|
| NAV     | AUM (In Lakhs) |
| 14.6187 | 798.02         |

**Modified Duration (In Years)**

6.29

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Nov-2023**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** 3.25%

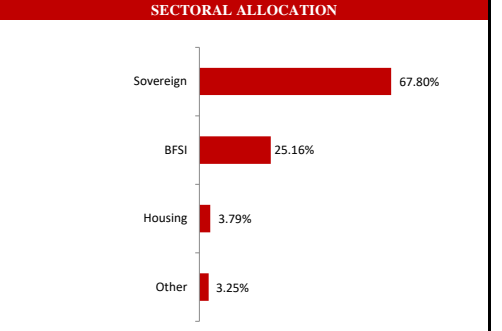
**SECURITIES**  
**GOVERNMENT SECURITIES** 67.80%

|  |        |
|--|--------|
| 7.30% GS 2053 19/06/2053                       | 20.37% |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 8.72%  |
| 7.25% GS 12/06/2063                            | 7.28%  |
| 0% CS 19 DEC 2029                              | 7.06%  |
| 0% CS 15 Jun 2030 15/06/2030                   | 6.67%  |
| 0% CS 12 DEC 2029 12/12/2029                   | 5.00%  |
| 8% GOI Oil Bond 2026 23/03/2026                | 4.68%  |
| 7.10% Gsec 2029 18/04/2029                     | 4.66%  |
| 0% CS 17JUN2033                                | 1.27%  |
| 7.64% MH SGS 2033                              | 1.25%  |
| Others   | 0.84%  |

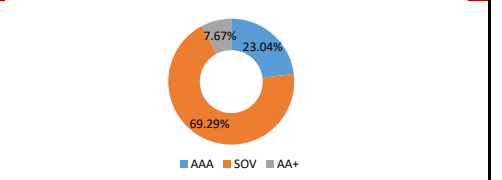
**SECURITIES**  
**CORPORATE DEBT** 28.95%

|  |       |
|--|-------|
| 8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028 | 8.86% |
| 8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028 09/0    | 7.51% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025                       | 5.00% |
| 8.67% Tata Capital Financial Services Ltd. 2025              | 3.79% |
| 7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032                     | 3.79% |

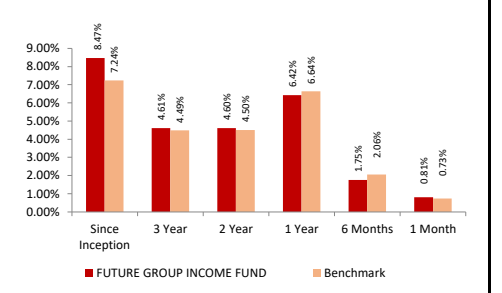
**SECTORAL ALLOCATION**



**Debt Rating Profile**

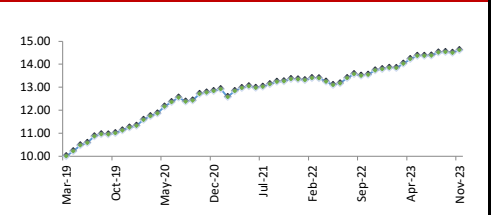


**BENCHMARK COMPARISON (CAGR RETURN)**



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%  | 2.98%  |
| Fixed Income Instruments | 60.00% | 100.00% | 81.05% |
| Equities                 | 0.00%  | 20.00%  | 15.97% |

**RISK RETURN PROFILE**

|        |                 |
|--------|-----------------|
| Risk   | Low To Moderate |
| Return | High            |

**DATE OF INCEPTION**  
19th December 2018

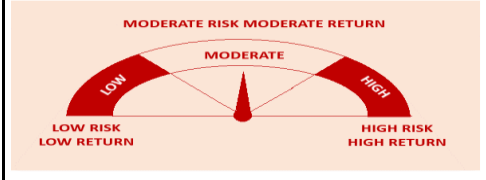
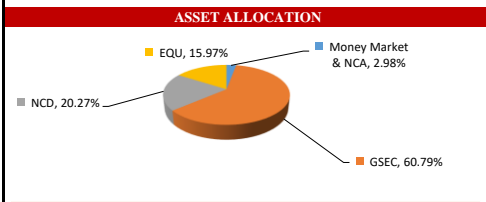
**FUND PERFORMANCE as on 30-Nov-2023**

|                                  |        |
|----------------------------------|--------|
| Returns since Publication of NAV |        |
| Absolute Return                  | 72.80% |
| Simple Annual Return             | 14.70% |
| CAGR Return                      | 11.68% |

**NAV & AUM as on 30-Nov-2023**

|         |                |
|---------|----------------|
| NAV     | AUM (In Lakhs) |
| 17.2797 | 6,347.78       |

**Modified Duration (In Years)**  
6.36



**PORTFOLIO AS ON 30-Nov-2023**

**SECURITIES**

**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **2.98%**

**SECURITIES** **HOLDINGS**

**GOVERNMENT SECURITIES** **60.79%**

|  |        |
|--|--------|
| 7.30% GS 2053 19/06/2053                       | 12.73% |
| 7.10% Gsec 2029 18/04/2029                     | 10.04% |
| 0% CS 19 DEC 2029                              | 7.15%  |
| 7.25% GS 12/06/2063                            | 5.49%  |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 5.08%  |
| 0% CS 15 Jun 2030 15/06/2030                   | 4.55%  |
| 0% CS 19 DEC 2030                              | 3.47%  |
| 0% CS 17JUN2033                                | 2.54%  |
| 0% CS 19 DEC 2033                              | 2.29%  |
| 0% CS 12 DEC 2029 12/12/2029                   | 1.93%  |
| Others   | 5.50%  |

**SECURITIES** **HOLDINGS**

**CORPORATE DEBT** **20.27%**

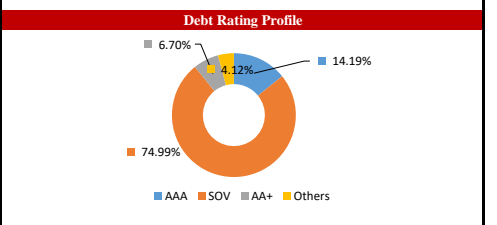
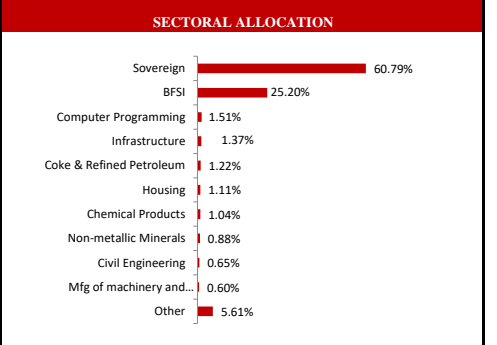
|   |       |
|---|-------|
| 9.00% Shriram Transport Finance Company Ltd. 28/03/2028         | 4.87% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025                          | 3.77% |
| 9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032     | 3.34% |
| 8.67% Tata Capital Financial Services Ltd. 2025                 | 2.38% |
| 8.85% HDB Financial Services Ltd. Sub debt 07/06/2029           | 1.48% |
| 8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028    | 1.11% |
| 7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032                        | 1.11% |
| 8.65% L&T Finance Ltd. 2026 23/12/2026                          | 0.82% |
| 8.94% Power Finance Corporation Ltd. 25/03/2028                 | 0.82% |
| 8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028 09/08/2028 | 0.56% |

**SECURITIES** **HOLDINGS**

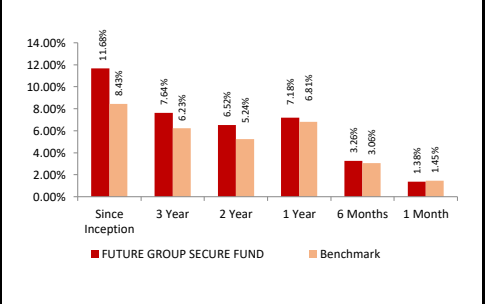
**EQUITY** **15.97%**

|   |       |
|---|-------|
| HDFC Bank Ltd.                            | 2.12% |
| ICICI Bank Ltd.                           | 1.16% |
| Reliance Industries Ltd.                  | 1.15% |
| State Bank of India                       | 0.99% |
| Kotak Mahindra Bank Ltd.                  | 0.82% |
| Infosys Technologies Ltd.                 | 0.72% |
| Larsen & Toubro Ltd.                      | 0.65% |
| Axis Bank Ltd.                            | 0.43% |
| Hindustan Unilever Ltd.                   | 0.36% |
| UPL Ltd.                                  | 0.36% |
| Tata Consultancy Services Ltd.            | 0.32% |
| Kotak PSU Bank ETF                        | 0.32% |
| POWERGRID Infrastructure Investment Trust | 0.30% |
| Genus Power Infrastructure Ltd.           | 0.30% |
| Union Bank Of India                       | 0.30% |
| Indraprastha Gas Ltd.                     | 0.30% |
| Nuvoco Vistas Corporation Ltd.            | 0.29% |
| Bajaj Finance Ltd.                        | 0.26% |
| Ambuja Cements Ltd.                       | 0.23% |
| Bandhan Bank Ltd.                         | 0.22% |
| Honeywell Automation India Ltd.           | 0.21% |
| LIC Housing Finance Ltd.                  | 0.21% |
| Schaeffler India Ltd.                     | 0.20% |
| HCL Technologies Ltd.                     | 0.20% |
| TIMKEN INDIA Ltd.                         | 0.19% |
| Others                                    | 3.35% |

**SECTORAL ALLOCATION**

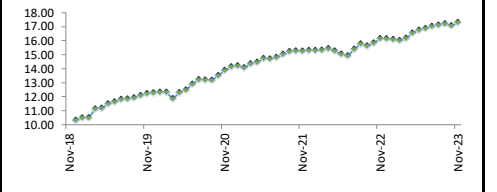


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**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% | 2.79%  |
| Fixed Income Instruments | 30.00% | 70.00% | 43.98% |
| Equities                 | 30.00% | 60.00% | 53.24% |

**RISK RETURN PROFILE**

|        |                 |
|--------|-----------------|
| Risk   | Low To Moderate |
| Return | High            |

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 30-Nov-2023**

| Returns since Publication of NAV |        |
|----------------------------------|--------|
| Absolute Return                  | 45.57% |
| Simple Annual Return             | 15.33% |
| CAGR Return                      | 13.46% |

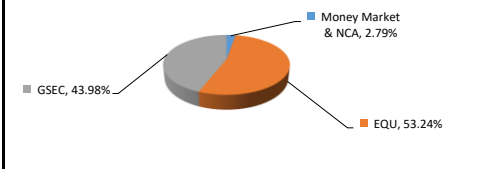
**NAV & AUM as on 30-Nov-2023**

| NAV     | AUM (In Lakhs) |
|---------|----------------|
| 14.5572 | 300.11         |

**Modified Duration (In Years)**

7.54

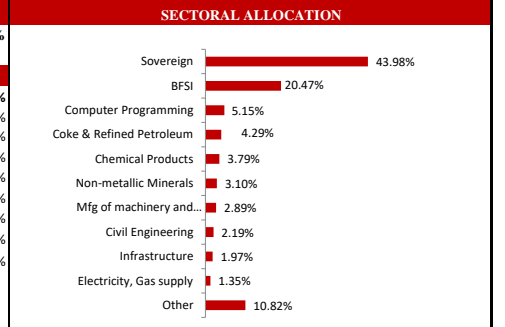
**ASSET ALLOCATION**



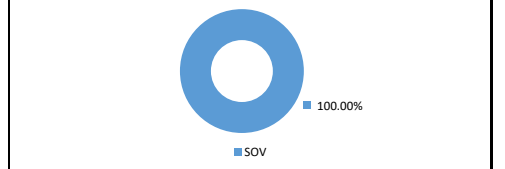
**PORTFOLIO AS ON 30-Nov-2023**

| SECURITIES                                     | HOLDINGS      |
|--|---------------|
| <b>MONEY MARKET INSTRUMENTS &amp; NCA</b>      | <b>2.79%</b>  |
| <b>SECURITIES</b>                              | <b>43.98%</b> |
| <b>GOVERNMENT SECURITIES</b>                   | <b>43.98%</b> |
| 7.30% GS 2053 19/06/2053                       | 14.64%        |
| 7.10% Gsec 2029 18/04/2029                     | 11.56%        |
| 0% CS 19 DEC 2029                              | 6.05%         |
| 7.26% Gsec 2032 22/08/2032                     | 4.01%         |
| 0% CS 22 Feb 2030 22/02/2030                   | 2.99%         |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 1.65%         |
| 7.25% GS 12/06/2063                            | 1.61%         |
| 0% CS 15 Jun 2030 15/06/2030                   | 1.46%         |

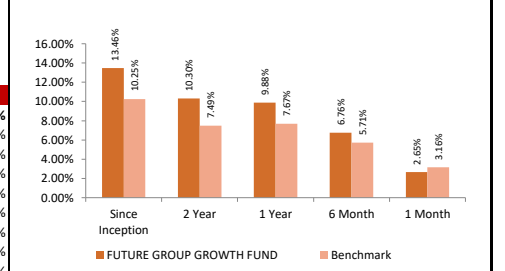
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**SECURITIES**

| SECURITIES                                | HOLDINGS      |
|---|---------------|
| <b>EQUITY</b>                             | <b>53.24%</b> |
| HDFC Bank Ltd.                            | 6.25%         |
| Reliance Industries Ltd.                  | 4.05%         |
| ICICI Bank Ltd.                           | 3.72%         |
| Infosys Technologies Ltd.                 | 2.45%         |
| State Bank of India                       | 2.42%         |
| Kotak Mahindra Bank Ltd.                  | 2.36%         |
| Larsen & Toubro Ltd.                      | 2.19%         |
| UTI NIFTY BANK ETF                        | 1.64%         |
| TIMKEN INDIA Ltd.                         | 1.62%         |
| Hindustan Unilever Ltd.                   | 1.27%         |
| Axis Bank Ltd.                            | 1.27%         |
| UPL Ltd.                                  | 1.19%         |
| Nuvoco Vistas Corporation Ltd.            | 1.14%         |
| Tata Consultancy Services Ltd.            | 1.14%         |
| POWERGRID Infrastructure Investment Trust | 1.14%         |
| Kotak PSU Bank ETF                        | 1.12%         |
| Genus Power Infrastructure Ltd.           | 1.08%         |
| Union Bank Of India                       | 0.98%         |
| Indraprastha Gas Ltd.                     | 0.96%         |
| Bajaj Finance Ltd.                        | 0.88%         |
| Bandhan Bank Ltd.                         | 0.79%         |
| Honeywell Automation India Ltd.           | 0.72%         |
| Ambuja Cements Ltd.                       | 0.72%         |
| LIC Housing Finance Ltd.                  | 0.70%         |
| HCL Technologies Ltd.                     | 0.69%         |
| Others                                    | 10.75%        |

**FUND - NAV**

