

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%	15.43%
Fixed Income Instruments	40.00%	90.00%	47.36%
Equities	10.00%	40.00%	37.21%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

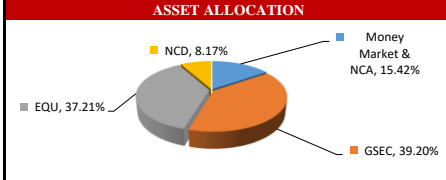
FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	261.49%
Simple Annual Return	18.71%
CAGR Return	9.63%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
36.1488	2.24

Modified Duration (In Years)
2.06



PORTFOLIO AS ON 31-Jan-2024

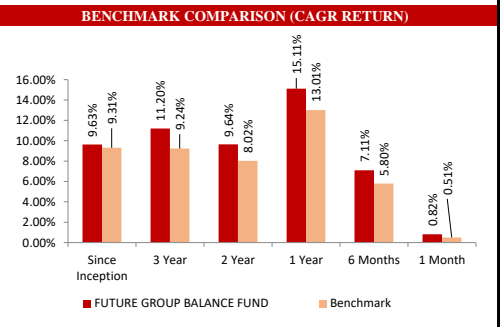
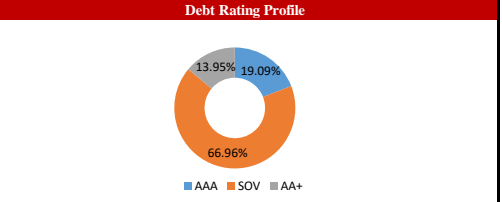
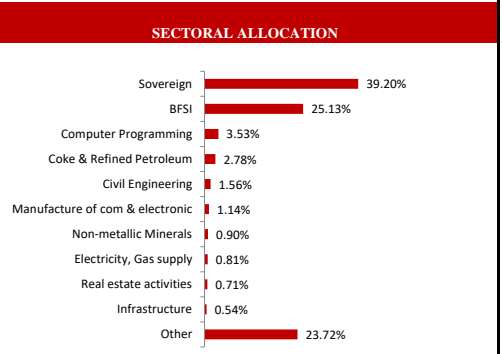
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.42%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	39.20%
7.72% Central Government 25/05/2025	30.21%
7.26% Gsec 2032 22/08/2032	8.99%

SECURITIES HOLDINGS

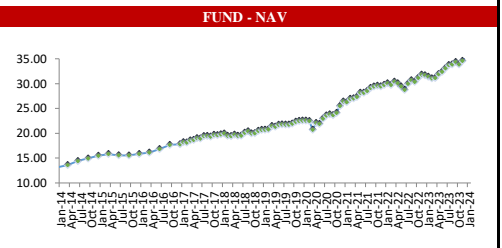
SECURITIES	HOLDINGS
CORPORATE DEBT	8.17%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	8.17%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	37.21%
HDFC Bank Ltd.	3.92%
State Bank of India	3.72%
ICICI Bank Ltd.	3.22%
Reliance Industries Ltd.	2.55%
Infosys Technologies Ltd.	2.23%
Kotak PSU Bank ETF	1.67%
Kotak Mahindra Bank Ltd.	1.63%
Larsen & Toubro Ltd.	1.56%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.16%
Reliance ETF Bank BeES	1.05%
Mirae Asset Fin Services ETF	1.02%
Axis Bank Ltd.	0.95%
UTI NIFTY BANK ETF	0.94%
SBI-ETF NIFTY BANK	0.83%
Genus Power Infrastructure Ltd.	0.83%
Bank Of India	0.81%
Bandhan Bank Ltd.	0.72%
ANANT RAJ Ltd.	0.71%
HCL Technologies Ltd.	0.70%
Union Bank Of India	0.69%
IndusInd Bank Ltd.	0.69%
Nuvoco Vistas Corporation Ltd.	0.65%
Tech Mahindra Ltd.	0.60%
Indraprastha Gas Ltd.	0.58%
Adani Ports & Special Economic Zone Ltd.	0.54%
Others	3.25%



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



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%	3.30%
Fixed Income Instruments	60.00%	100.00%	96.70%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

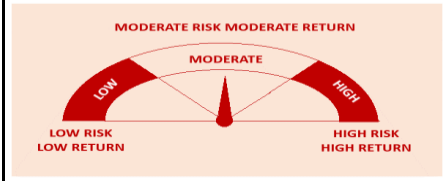
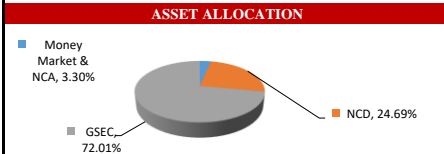
FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	49.64%
Simple Annual Return	10.25%
CAGR Return	8.68%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
14.9643	815.56

Modified Duration (In Years)
6.41

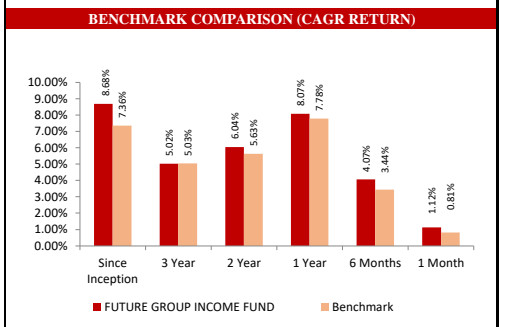
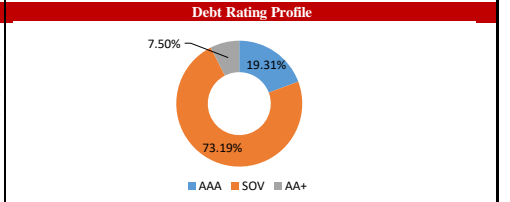
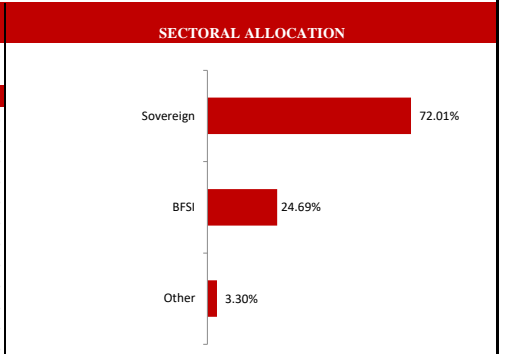


PORTFOLIO AS ON 31-Jan-2024

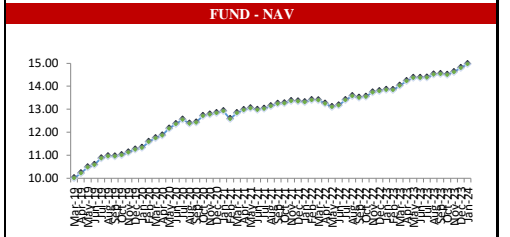
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.30%
SECURITIES	72.01%
GOVERNMENT SECURITIES	72.01%
7.30% GS 2053 19/06/2053	20.49%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.60%
7.25% GS 12/06/2063	7.33%
0% CS 19 DEC 2029	7.07%
0% CS 15 Jun 2030 15/06/2030	6.68%
7.66% Tamil Nadu SDL 2033	5.78%
0% CS 12 DEC 2029 12/12/2029	5.00%
8% GOI Oil Bond 2026 23/03/2026	4.60%
7.10% Gsec 2029 18/04/2029	3.13%
0% CS 17JUN2033	1.27%
Others	2.06%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	24.69%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	8.71%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.38%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.90%
8.67% Tata Capital Financial Services Ltd. 2025	3.70%



Benchmark :Nifty Composite Debt Index 100%



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%	2.60%
Fixed Income Instruments	60.00%	100.00%	81.17%
Equities	0.00%	20.00%	16.23%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

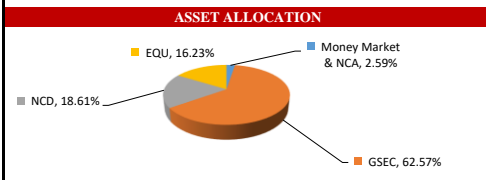
FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	78.77%
Simple Annual Return	15.38%
CAGR Return	12.01%

NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
17.8771	6,550.37

Modified Duration (In Years)
6.44



PORTFOLIO AS ON 31-Jan-2024

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.59%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **62.57%**

7.30% GS 2053 19/06/2053	12.69%
0% CS 19 DEC 2029	7.08%
7.10% Gsec 2029 18/04/2029	6.77%
7.25% GS 12/06/2063	5.48%
0% CS 19 DEC 2030	5.07%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.97%
0% CS 15 Jun 2030 15/06/2030	4.51%
7.66% Tamil Nadu SDL 2033	3.91%
0% CS 17JUN2033	2.52%
0% CS 19 DEC 2033	2.28%
Others	7.29%

SECURITIES **HOLDINGS**

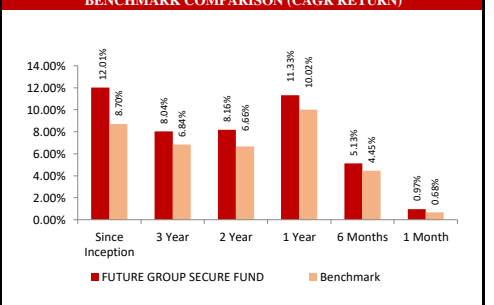
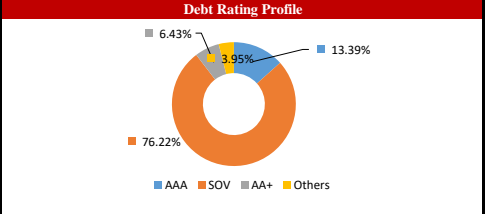
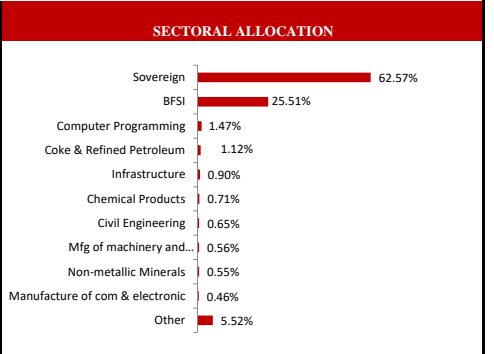
CORPORATE DEBT **18.61%**

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.74%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.66%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.25%
8.67% Tata Capital Financial Services Ltd. 2025	2.31%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.44%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	1.08%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.80%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.80%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.54%

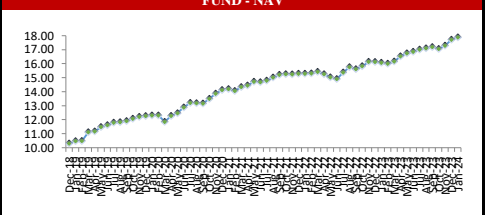
SECURITIES **HOLDINGS**

EQUITY **16.23%**

HDFC Bank Ltd.	2.00%
ICICI Bank Ltd.	1.37%
State Bank of India	1.23%
Reliance Industries Ltd.	1.03%
Kotak Mahindra Bank Ltd.	0.97%
Infosys Technologies Ltd.	0.78%
Larsen & Toubro Ltd.	0.65%
Bajaj Finance Ltd.	0.40%
Kotak PSU Bank ETF	0.38%
Axis Bank Ltd.	0.38%
Tata Consultancy Services Ltd.	0.37%
Bank Of India	0.36%
Hindustan Unilever Ltd.	0.34%
ANANT RAJ Ltd.	0.32%
Bandhan Bank Ltd.	0.31%
Genus Power Infrastructure Ltd.	0.31%
Union Bank Of India	0.29%
Maruti Suzuki India Ltd.	0.28%
Nuvoco Vistas Corporation Ltd.	0.23%
UPL Ltd.	0.23%
Schaeffler India Ltd.	0.22%
Honeywell Automation India Ltd.	0.21%
Indraprastha Gas Ltd.	0.21%
Reliance ETF Bank BeES	0.19%
FUSION MICRO FINANCE Ltd.	0.18%
Others	2.93%



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



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%	9.55%
Fixed Income Instruments	30.00%	70.00%	40.65%
Equities	30.00%	60.00%	49.79%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Jan-2024

Returns since Publication of NAV	
Absolute Return	54.71%
Simple Annual Return	17.41%
CAGR Return	14.90%

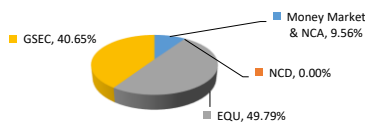
NAV & AUM as on 31-Jan-2024

NAV	AUM (In Lakhs)
15.4711	376.64

Modified Duration (In Years)

6.45

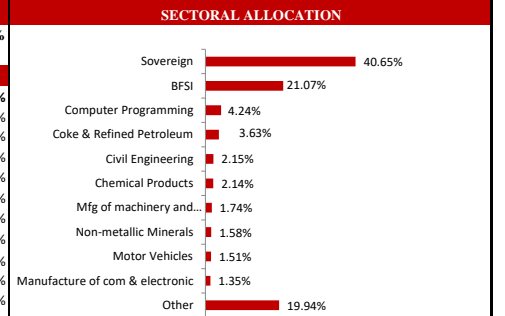
ASSET ALLOCATION



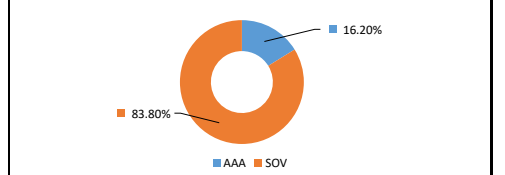
PORTFOLIO AS ON 31-Jan-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	9.56%
SECURITIES	40.65%
GOVERNMENT SECURITIES	11.99%
7.30% GS 2053 19/06/2053	11.99%
7.10% Gsec 2029 18/04/2029	6.64%
0% CS 19 DEC 2029	4.93%
0% CS 19 DEC 2030	4.92%
7.26% Gsec 2032 22/08/2032	3.23%
7.66% Tamil Nadu SDL 2033	2.67%
0% CS 22 Feb 2030 22/02/2030	2.43%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.33%
7.25% GS 12/06/2063	1.32%
0% CS 15 Jun 2030 15/06/2030	1.19%

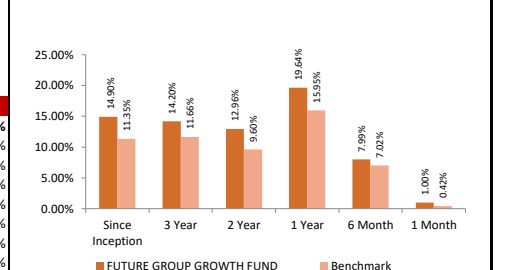
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

SECURITIES

SECURITIES	HOLDINGS
EQUITY	49.79%
HDFC Bank Ltd.	5.89%
ICICI Bank Ltd.	3.69%
Reliance Industries Ltd.	3.41%
State Bank of India	2.65%
Kotak Mahindra Bank Ltd.	2.45%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.21%
Infosys Technologies Ltd.	2.18%
Larsen & Toubro Ltd.	2.15%
Bajaj Finance Ltd.	1.40%
UTI NIFTY BANK ETF	1.34%
Kotak PSU Bank ETF	1.10%
Tata Consultancy Services Ltd.	1.09%
ANANT RAJ Ltd.	1.06%
Bank Of India	1.03%
Bandhan Bank Ltd.	1.02%
Hindustan Unilever Ltd.	0.99%
Axis Bank Ltd.	0.91%
Maruti Suzuki India Ltd.	0.89%
Genus Power Infrastructure Ltd.	0.89%
Union Bank Of India	0.83%
Nuvoco Vistas Corporation Ltd.	0.82%
Indraprastha Gas Ltd.	0.81%
Honeywell Automation India Ltd.	0.72%
Schaeffler India Ltd.	0.66%
UPL Ltd.	0.64%
Others	8.95%

FUND - NAV

