

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%	63.08%
Equities	10.00%	40.00%	36.93%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

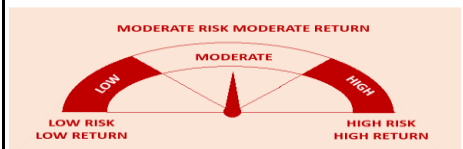
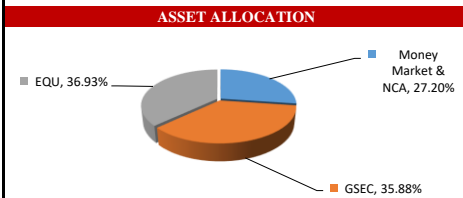
FUND PERFORMANCE as on 31-Mar-2023

Returns since Publication of NAV	
Absolute Return	211.55%
Simple Annual Return	16.10%
CAGR Return	9.03%

NAV & AUM as on 31-Mar-2023

NAV	AUM (In Lakhs)
31.1553	1.89

Modified Duration (In Years)
1.90



PORTFOLIO AS ON 31-Mar-2023
MONEY MARKET INSTRUMENTS & NCA 27.20%

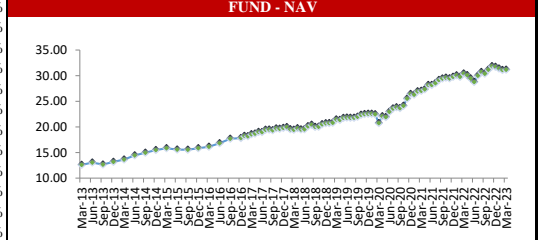
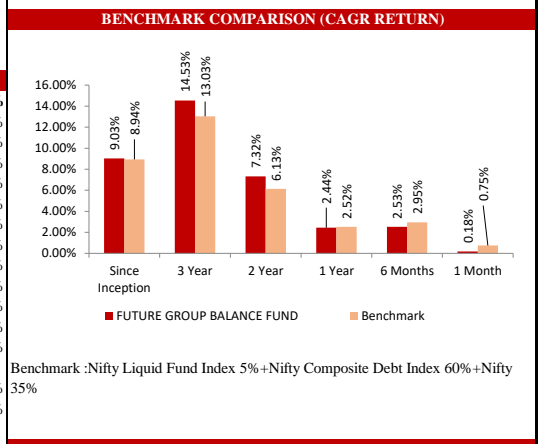
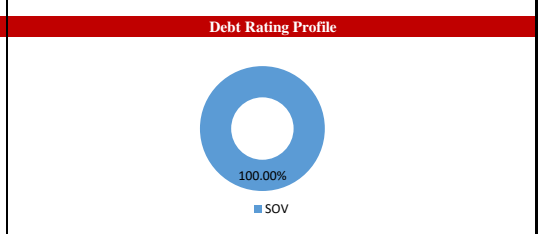
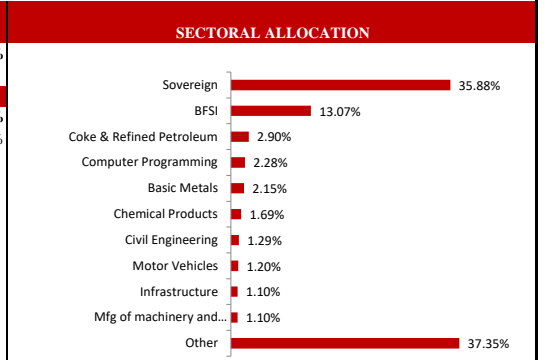
SECURITIES HOLDINGS
GOVERNMENT SECURITIES 35.88%
7.72% Central Government 25/05/2025 35.88%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	35.88%
7.72% Central Government 25/05/2025	35.88%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	36.93%
HDFC Bank Ltd.	2.55%
Reliance Industries Ltd.	2.47%
IndusInd Bank Ltd.	2.26%
Infosys Technologies Ltd.	1.51%
ICICI Bank Ltd.	1.39%
HDFC Ltd.	1.39%
Larsen & Toubro Ltd.	1.14%
State Bank of India	1.11%
Reliance ETF Bank BeES	1.09%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.03%
Bandhan Bank Ltd.	0.93%
Kotak Mahindra Bank Ltd.	0.92%
Axis Bank Ltd.	0.91%
Jindal Steel & Power Ltd.	0.87%
Mirae Asset Fin Services ETF	0.82%
UTI NIFTY BANK ETF	0.76%
Tata Steel Ltd.	0.72%
BEML Ltd.	0.67%
SBI-ETF NIFTY BANK	0.65%
Mahindra and Mahindra Ltd.	0.61%
Kotak PSU Bank ETF	0.59%
Bharti Airtel Ltd. (Partly Paid)	0.58%
Ambuja Cements Ltd.	0.58%
HCL Technologies Ltd.	0.57%
Jubilant Ingrevia Ltd.	0.57%
Others	10.25%



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%	3.56%
Fixed Income Instruments	60.00%	100.00%	96.44%
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-Mar-2023

Returns since Publication of NAV	
Absolute Return	40.24%
Simple Annual Return	10.05%
CAGR Return	8.82%

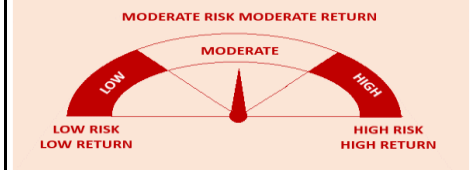
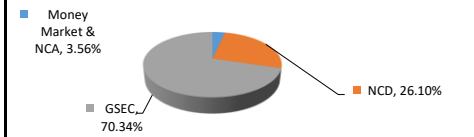
NAV & AUM as on 31-Mar-2023

NAV	AUM (In Lakhs)
14.0242	616.11

Modified Duration (In Years)

5.42

ASSET ALLOCATION



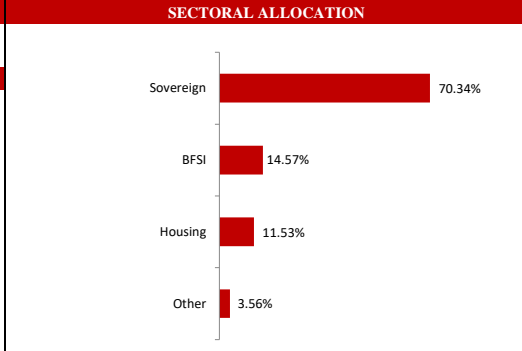
PORTFOLIO AS ON 31-Mar-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.56%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	70.34%
7.41% Gsec 2036 19/12/2036	15.49%
7.10% Gsec 2029 18/04/2029	8.87%
0% CS 15 Jun 2030 15/06/2030	8.26%
7.26% Gsec 2032 22/08/2032	7.60%
0% CS 12 DEC 2029 12/12/2029	6.20%
8% GOI Oil Bond 2026 23/03/2026	6.10%
0% GS 15 Dec 2027	5.83%
0% CS 17 DEC 2027 17/12/2027	4.66%
6.90% GOI OIL Bond 2026 04/02/2026	3.60%
7.69% TN SDL 2037 28/12/2037	2.10%
Others	1.62%

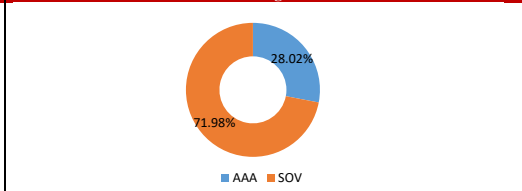
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	26.10%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.50%
8.00% HDFC LTD 2032 27/07/2032	4.96%
8.67% Tata Capital Financial Services Ltd. 2025	4.95%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.93%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.12%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.64%

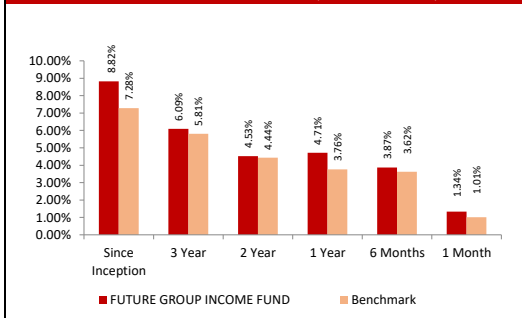
SECTORAL ALLOCATION



Debt Rating Profile

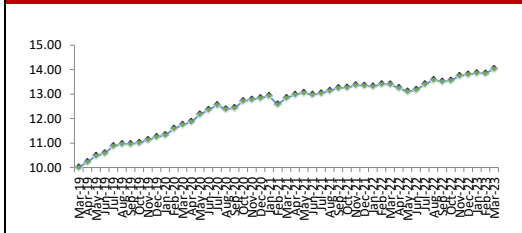


BENCHMARK COMPARISON (CAGR RETURN)



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%	5.56%
Fixed Income Instruments	60.00%	100.00%	76.59%
Equities	0.00%	20.00%	17.85%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Mar-2023

Returns since Publication of NAV	
Absolute Return	61.49%
Simple Annual Return	14.36%
CAGR Return	11.84%

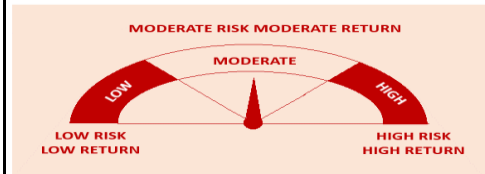
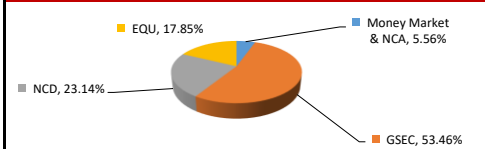
NAV & AUM as on 31-Mar-2023

NAV	AUM (In Lakhs)
16.1488	5,570.42

Modified Duration (In Years)

5.80

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2023

MONEY MARKET INSTRUMENTS & NCA 5.56%

SECURITIES 53.46%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	53.46%
7.41% Gsec 2036 19/12/2036	14.32%
7.10% Gsec 2029 18/04/2029	10.49%
7.26% Gsec 2032 22/08/2032	8.11%
0% CS 15 Jun 2030 15/06/2030	4.95%
0% GS 15 Dec 2027	3.83%
7.69% TN SDL 2037 28/12/2037	3.31%
0% CS 12 DEC 2029 12/12/2029	2.11%
6.90% GOI OIL Bond 2026 04/02/2026	2.04%
7.64% MH SGS 2033	1.98%
8% GOI Oil Bond 2026 23/03/2026	1.55%
Others	0.77%

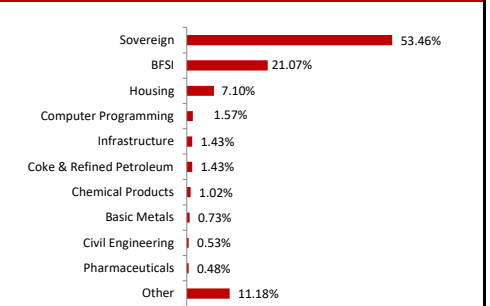
SECURITIES 23.14%

SECURITIES	HOLDINGS
CORPORATE DEBT	23.14%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.31%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.83%
8.00% HDFC LTD 2032 27/07/2032	2.93%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	2.90%
8.67% Tata Capital Financial Services Ltd. 2025	2.74%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.71%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.55%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.27%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.94%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.94%

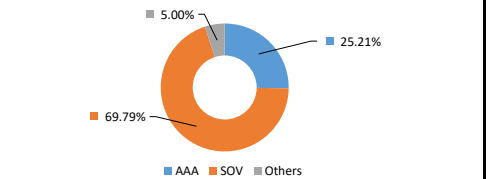
SECURITIES 17.85%

SECURITIES	HOLDINGS
EQUITY	17.85%
HDFC Bank Ltd.	1.38%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.37%
Reliance Industries Ltd.	1.28%
ICICI Bank Ltd.	0.81%
Infosys Technologies Ltd.	0.81%
HDFC Ltd.	0.71%
State Bank of India	0.50%
Kotak Mahindra Bank Ltd.	0.48%
Larsen & Toubro Ltd.	0.46%
Tata Consultancy Services Ltd.	0.44%
Tata Steel Ltd.	0.40%
Bandhan Bank Ltd.	0.36%
Mirae Asset Fin Services ETF	0.36%
Kotak PSU Bank ETF	0.34%
BEML Ltd.	0.32%
IndusInd Bank Ltd.	0.31%
Bajaj Finance Ltd.	0.31%
Axis Bank Ltd.	0.31%
Bharti Airtel Ltd. (Partly Paid)	0.29%
UTI NIFTY BANK ETF	0.26%
Ambuja Cements Ltd.	0.25%
City Union Bank Ltd.	0.23%
Asian Paints Ltd.	0.22%
SBI-ETF NIFTY BANK	0.21%
Dixon Technologies (India) Ltd.	0.21%
Others	5.22%

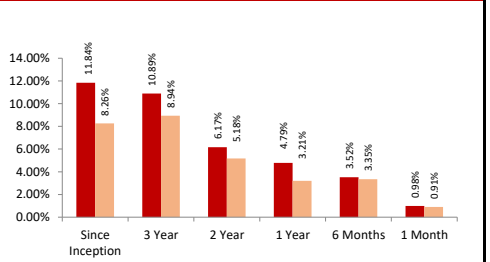
SECTORAL ALLOCATION



Debt Rating Profile

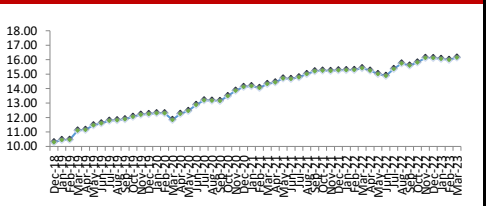


BENCHMARK COMPARISON (CAGR RETURN)



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%	7.34%
Fixed Income Instruments	30.00%	70.00%	36.50%
Equities	30.00%	60.00%	56.16%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

31-Mar-2023

Returns since Publication of NAV

Absolute Return	28.76%
Simple Annual Return	12.48%
CAGR Return	11.59%

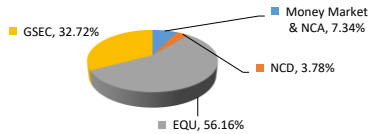
NAV & AUM as on 31-Mar-2023

NAV	AUM (In Lakhs)
12.8757	269.57

Modified Duration (In Years)

5.76

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2023

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **7.34%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **32.72%**

7.10% Gsec 2029 18/04/2029	11.06%
7.26% Gsec 2032 22/08/2032	8.17%
7.41% Gsec 2036 19/12/2036	3.72%
0% CS 22 Feb 2030 22/02/2030	3.18%
0% CS 22 Feb 2028 22/02/2028	3.16%
8.24% Maharashtra SDL 2024 24/12/2024	1.88%
0% CS 15 Jun 2030 15/06/2030	1.55%

SECURITIES **HOLDINGS**

CORPORATE DEBT **3.78%**

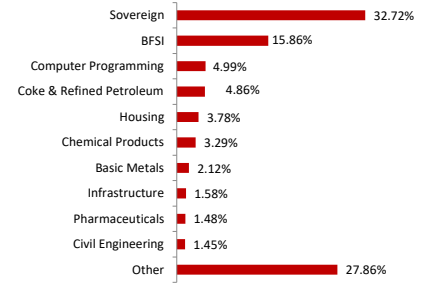
8.00% HDFC LTD 2032 27/07/2032	3.78%
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SECURITIES **HOLDINGS**

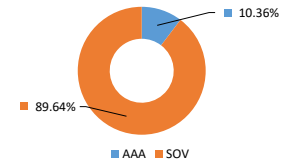
EQUITY **56.16%**

Reliance Industries Ltd.	4.38%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	3.84%
Reliance ETF Bank BeES	3.49%
Infosys Technologies Ltd.	2.65%
HDFC Bank Ltd.	2.37%
ICICI Bank Ltd.	2.18%
HDFC Ltd.	1.52%
Kotak Mahindra Bank Ltd.	1.47%
Tata Consultancy Services Ltd.	1.44%
State Bank of India	1.40%
IndusInd Bank Ltd.	1.21%
Bandhan Bank Ltd.	1.16%
Larsen & Toubro Ltd.	1.12%
Tata Steel Ltd.	1.11%
SBI-ETF NIFTY BANK	1.06%
Kotak PSU Bank ETF	1.03%
UTI NIFTY BANK ETF	1.02%
Mirae Asset Fin Services ETF	1.01%
Bajaj Finance Ltd.	1.00%
Axis Bank Ltd.	0.99%
Bharti Airtel Ltd. (Partly Paid)	0.99%
BEML Ltd.	0.94%
Asian Paints Ltd.	0.77%
Ambuja Cements Ltd.	0.77%
Jubilant Foodworks Ltd.	0.73%
Others	16.53%

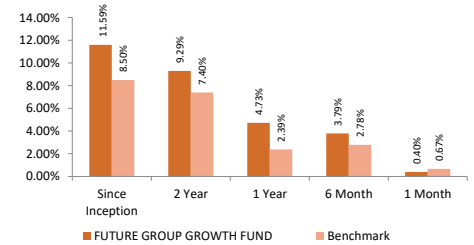
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

