

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%	20.49%
Fixed Income Instruments	40.00%	90.00%	43.86%
Equities	10.00%	40.00%	35.65%

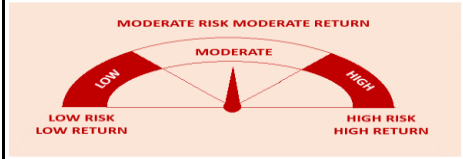
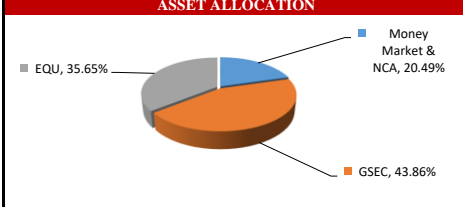
RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION	
15th February 2010	

FUND PERFORMANCE as on 31-May-2023	
Returns since Publication of NAV	
Absolute Return	224.10%
Simple Annual Return	16.84%
CAGR Return	9.24%

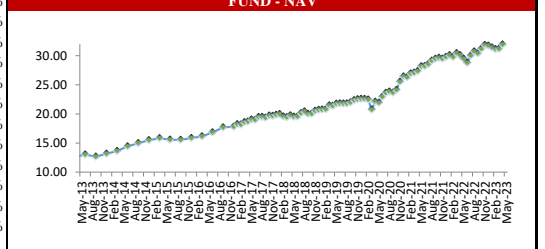
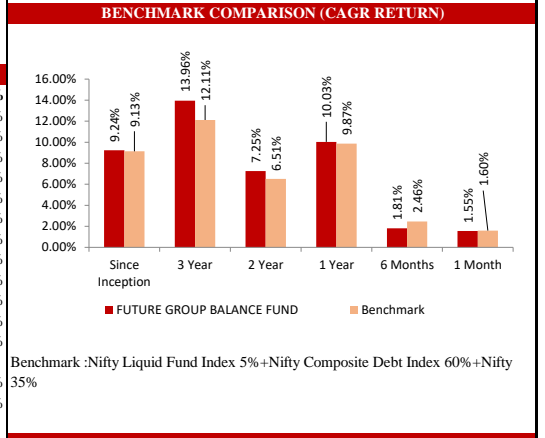
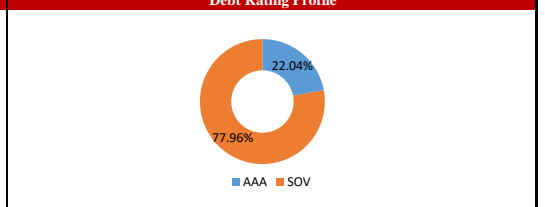
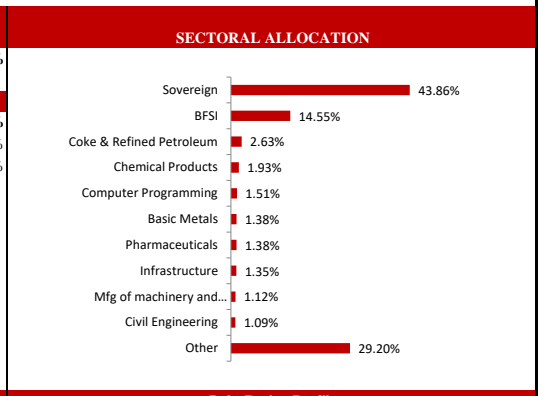
NAV & AUM as on 31-May-2023	
NAV	AUM (In Lakhs)
32.4100	2.02

Modified Duration (In Years)	
2.26	



PORTFOLIO AS ON 31-May-2023	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	
20.49%	
SECURITIES	
HOLDINGS	
GOVERNMENT SECURITIES	
43.86%	
7.72% Central Government 25/05/2025	33.79%
7.26% Gsec 2032 22/08/2032	10.07%

SECURITIES		HOLDINGS	
EQUITY		35.65%	
HDFC Ltd.		2.62%	
IndusInd Bank Ltd.		2.55%	
Reliance Industries Ltd.		2.45%	
HDFC Bank Ltd.		2.40%	
State Bank of India		1.44%	
ICICI Bank Ltd.		1.41%	
Gland Pharma Ltd		1.38%	
Infosys Technologies Ltd.		1.31%	
Larsen & Toubro Ltd.		1.09%	
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX		1.06%	
UPL Ltd.		1.02%	
LIC Housing Finance Ltd.		0.92%	
Axis Bank Ltd.		0.91%	
UTI NIFTY BANK ETF		0.78%	
Mirae Asset Fin Services ETF		0.73%	
BEML Ltd.		0.71%	
Aavas Financiers Ltd.		0.69%	
Reliance ETF Bank BeES		0.67%	
Mahindra and Mahindra Ltd.		0.65%	
Kotak PSU Bank ETF		0.60%	
Jubilant Ingrevia Ltd.		0.58%	
Tata Steel Ltd.		0.58%	
City Union Bank Ltd.		0.56%	
Dabur India Ltd.		0.55%	
Bandhan Bank Ltd.		0.53%	
Others		7.45%	



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%	2.72%
Fixed Income Instruments	60.00%	100.00%	97.28%
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-May-2023

Returns since Publication of NAV	
Absolute Return	43.68%
Simple Annual Return	10.47%
CAGR Return	9.08%

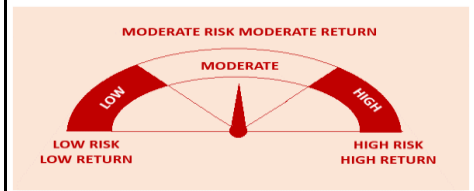
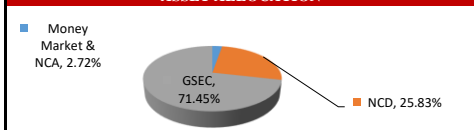
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
14.3676	630.76

Modified Duration (In Years)

4.52

ASSET ALLOCATION



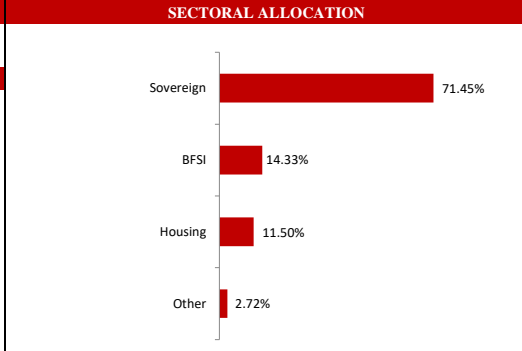
PORTFOLIO AS ON 31-May-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.72%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	71.45%
6.99% Gsec 2026 17/04/2026	11.14%
7.10% Gsec 2029 18/04/2029	8.77%
0% CS 15 Jun 2030 15/06/2030	8.31%
0% CS 12 DEC 2029 12/12/2029	6.23%
8% GOI Oil Bond 2026 23/03/2026	6.00%
0% GS 15/12/2027	5.82%
7.26% Gsec 2032 22/08/2032	5.15%
0% CS 17 DEC 2027 17/12/2027	4.65%
7.73% Maharashtra SGS 2032 29/03/2032	4.06%
7.38% Gsec 2027 20/06/2027	4.03%
Others	7.30%

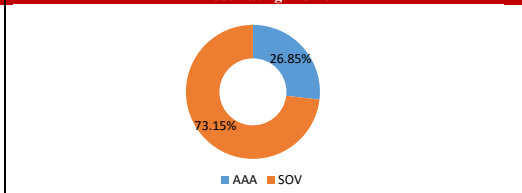
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	25.83%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.38%
8.00% HDFC LTD 2032 27/07/2032	4.95%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	4.92%
8.67% Tata Capital Financial Services Ltd. 2025	4.85%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.11%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.63%

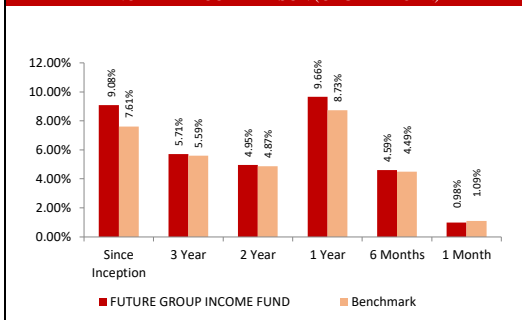
SECTORAL ALLOCATION



Debt Rating Profile

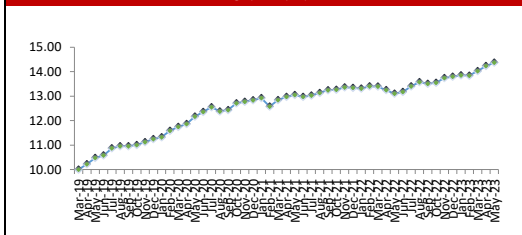


BENCHMARK COMPARISON (CAGR RETURN)



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
Srikanth Sinha	5	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.12%
Fixed Income Instruments	60.00%	100.00%	81.77%
Equities	0.00%	20.00%	15.11%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-May-2023

Returns since Publication of NAV	
Absolute Return	67.34%
Simple Annual Return	15.13%
CAGR Return	12.27%

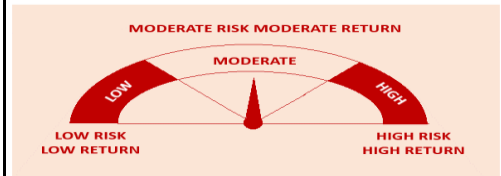
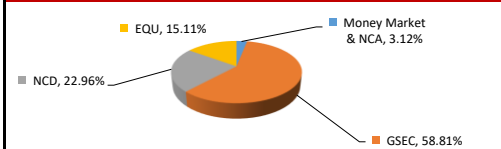
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
16.7336	5,914.94

Modified Duration (In Years)

4.93

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2023

MONEY MARKET INSTRUMENTS & NCA 3.12%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	58.81%
7.10% Gsec 2029 18/04/2029	13.06%
7.73 MH SGS 2034 23/03/2034	6.09%
7.38% Gsec 2027 20/06/2027	5.84%
6.99% Gsec 2026 17/04/2026	5.59%
0% CS 15 Jun 2030 15/06/2030	4.80%
0% GS 15/12/2027	3.69%
7.26% Gsec 2032 22/08/2032	3.41%
7.69% TN SDL 2037 28/12/2037	3.23%
7.73% Maharashtra SGS 2032 29/03/2032	3.03%
0% CS 12 DEC 2029 12/12/2029	2.04%
Others	8.03%

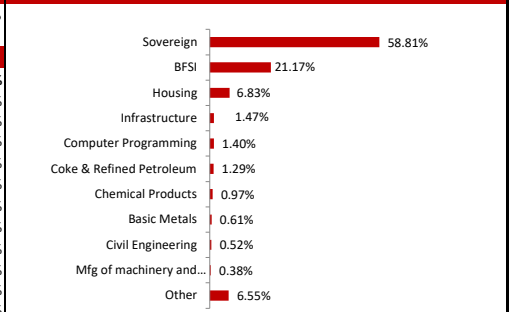
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	22.96%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.08%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.68%
8.00% HDFC LTD 2032 27/07/2032	2.81%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	2.79%
8.67% Tata Capital Financial Services Ltd. 2025	2.58%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.63%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.49%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.22%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.89%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.89%
Others	0.89%

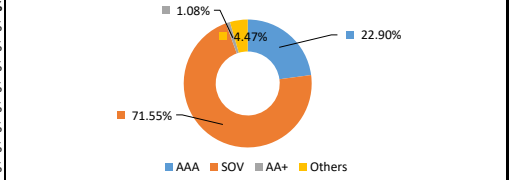
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	15.11%
HDFC Bank Ltd.	1.36%
Reliance Industries Ltd.	1.23%
HDFC Ltd.	0.98%
Infosys Technologies Ltd.	0.77%
ICICI Bank Ltd.	0.77%
State Bank of India	0.56%
Larsen & Toubro Ltd.	0.52%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.51%
Tata Consultancy Services Ltd.	0.40%
IndusInd Bank Ltd.	0.34%
Axis Bank Ltd.	0.33%
Hindustan Unilever Ltd.	0.30%
LIC Housing Finance Ltd.	0.29%
Bajaj Finance Ltd.	0.26%
Tata Steel Ltd.	0.26%
City Union Bank Ltd.	0.23%
Bandhan Bank Ltd.	0.23%
Kotak PSU Bank ETF	0.22%
UPL Ltd.	0.22%
Genus Power Infrastructure Ltd.	0.21%
BEML Ltd.	0.21%
Jindal Steel & Power Ltd.	0.20%
Ambuja Cements Ltd.	0.19%
Mirae Asset Fin Services ETF	0.16%
NTPC Ltd.	0.16%
Others	4.17%

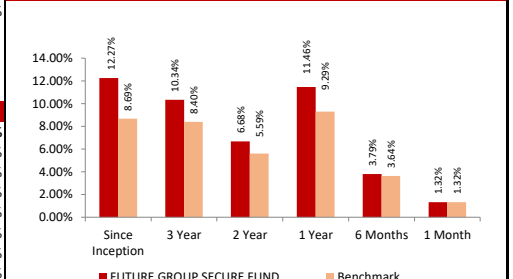
SECTORAL ALLOCATION



Debt Rating Profile

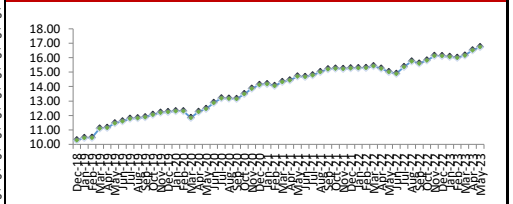


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.48%
Fixed Income Instruments	30.00%	70.00%	48.63%
Equities	30.00%	60.00%	48.89%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

31-May-2023

Returns since Publication of NAV

Absolute Return	36.36%
Simple Annual Return	14.71%
CAGR Return	13.37%

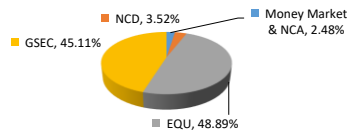
NAV & AUM as on 31-May-2023

NAV	AUM (In Lakhs)
13.6356	295.82

Modified Duration (In Years)

5.13

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2023

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **2.48%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **45.11%**

7.10% Gsec 2029 18/04/2029	15.30%
7.73 MH SGS 2034 23/03/2034	6.96%
7.38% Gsec 2027 20/06/2027	6.18%
7.26% Gsec 2032 22/08/2032	4.15%
0% CS 22 Feb 2030 22/02/2030	2.98%
0% CS 22 Feb 2028 22/02/2028	2.94%
7.61% Tamilnadu SDL 2032 28/12/2032	1.72%
8.24% Maharashtra SDL 2024 24/12/2024	1.72%
6.99% Gsec 2026 17/04/2026	1.69%
0% CS 15 Jun 2030 15/06/2030	1.46%

SECURITIES **HOLDINGS**

CORPORATE DEBT **3.52%**

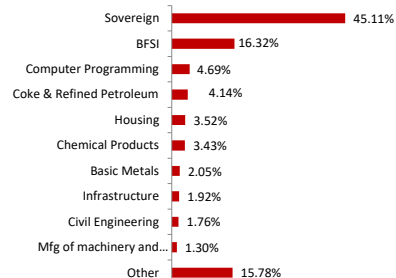
8.00% HDFC LTD 2032 27/07/2032	3.52%
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SECURITIES **HOLDINGS**

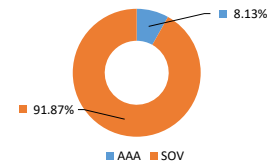
EQUITY **48.89%**

Reliance Industries Ltd.	3.93%
HDFC Ltd.	2.78%
Infosys Technologies Ltd.	2.61%
HDFC Bank Ltd.	2.41%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.10%
ICICI Bank Ltd.	1.91%
Larsen & Toubro Ltd.	1.76%
Reliance ETF Bank BeES	1.74%
State Bank of India	1.57%
Tata Consultancy Services Ltd.	1.37%
IndusInd Bank Ltd.	1.28%
Hindustan Unilever Ltd.	1.08%
LIC Housing Finance Ltd.	0.95%
Axis Bank Ltd.	0.91%
Bajaj Finance Ltd.	0.90%
Tata Steel Ltd.	0.85%
City Union Bank Ltd.	0.78%
UPL Ltd.	0.76%
Kotak PSU Bank ETF	0.76%
Bandhan Bank Ltd.	0.74%
BEML Ltd.	0.71%
Genus Power Infrastructure Ltd.	0.69%
Jindal Steel & Power Ltd.	0.67%
Kotak Mahindra Bank Ltd.	0.67%
Ambuja Cements Ltd.	0.65%
Others	14.32%

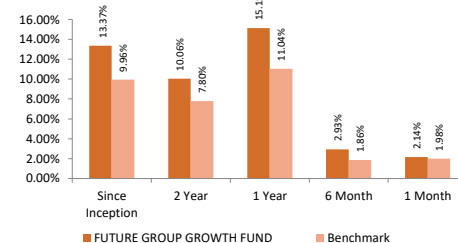
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

