

**ABOUT THE FUND**

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	40.00%	90.00%	62.20%
Equities	10.00%	40.00%	37.80%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	207.04%
Simple Annual Return	16.49%
CAGR Return	9.35%

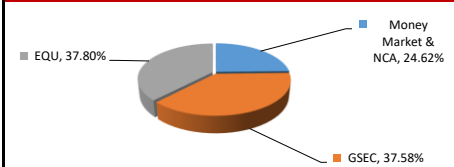
**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
30.7040	1.82

**Modified Duration (In Years)**

1.62

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30-Aug-2022**

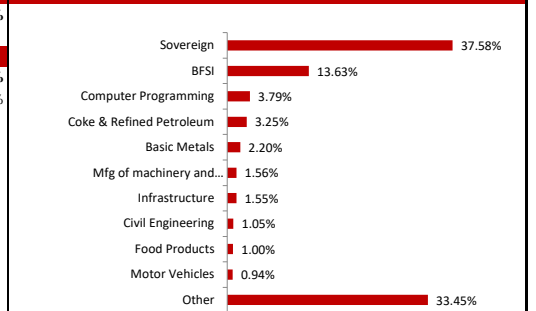
**MONEY MARKET INSTRUMENTS & NCA** **24.62%**

**SECURITIES** **HOLDINGS**  
**GOVERNMENT SECURITIES** **37.58%**  
7.72% Central Government 25/05/2025 37.58%

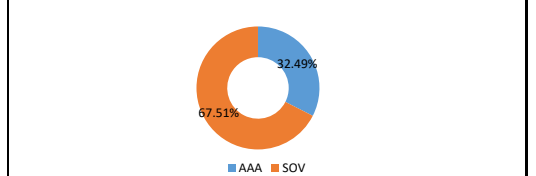
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>37.80%</b>
ICICI Bank Ltd.	2.92%
Reliance Industries Ltd.	2.89%
Infosys Technologies Ltd.	2.45%
State Bank of India	2.04%
Reliance ETF Bank BeES	1.97%
Axis Bank Ltd.	1.65%
HDFC Bank Ltd.	1.63%
HDFC Ltd.	1.34%
Kotak Mahindra MF - Kotak Banking ETF	1.32%
IndusInd Bank Ltd.	1.21%
Tata Steel Ltd.	1.19%
Larsen & Toubro Ltd.	1.05%
Kotak Mahindra Bank Ltd.	1.05%
BEML Ltd.	1.01%
Kotak PSU Bank ETF	0.82%
Tata Motors Ltd. (DVR)	0.77%
Bharti Airtel Ltd. (Partly Paid)	0.76%
Zomato Ltd.	0.67%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.64%
Tech Mahindra Ltd.	0.59%
Voltas Ltd.	0.55%
Oil India Ltd.	0.53%
HCL Technologies Ltd.	0.51%
SBI Cards & Payment Services Ltd.	0.51%
Genus Power Infrastructure Ltd.	0.47%
Others	7.26%

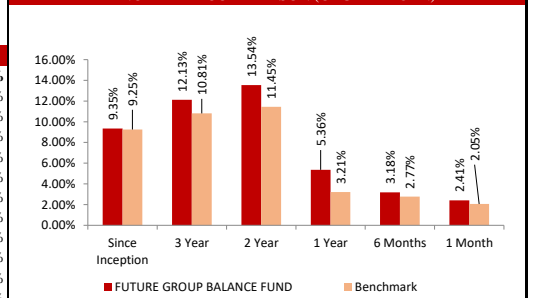
**SECTORAL ALLOCATION**



**Debt Rating Profile**

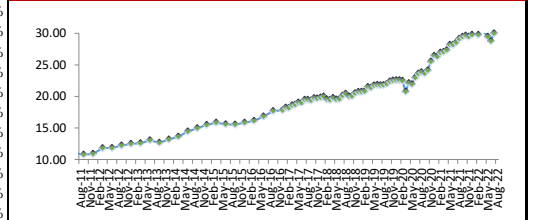


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

**FUND - NAV**



**ABOUT THE FUND**  
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%	2.88%
Fixed Income Instruments	60.00%	100.00%	97.12%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**  
31st March 2019

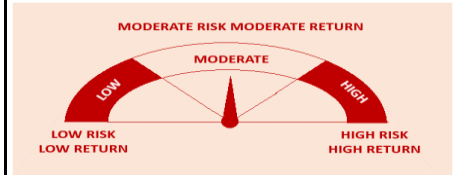
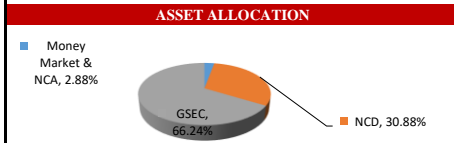
**FUND PERFORMANCE as on 30-Aug-2022**

Returns since Publication of NAV	
Absolute Return	35.75%
Simple Annual Return	10.46%
CAGR Return	9.35%

**NAV & AUM as on 30-Aug-2022**

NAV	AUM (In Lakhs)
13.5752	596.23

**Modified Duration (In Years)**  
4.66

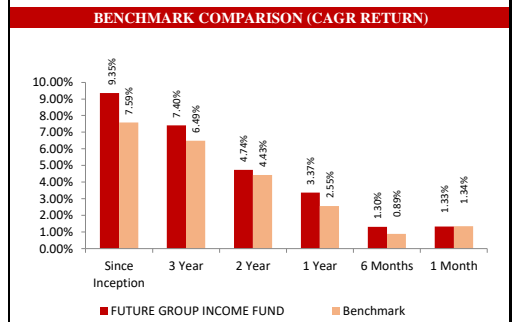
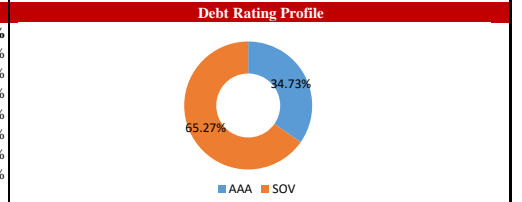
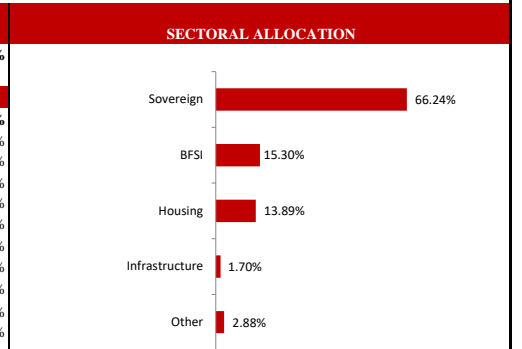


**PORTFOLIO AS ON 30-Aug-2022**

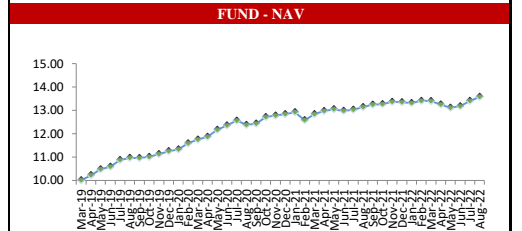
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.88%</b>
<b>SECURITIES</b>	<b>66.24%</b>
<b>GOVERNMENT SECURITIES</b>	<b>66.24%</b>
7.38% Gsec 2027 20/06/2027	11.58%
7.87% TN SDL 2033 13/07/2033	11.13%
0% GS 15 Dec 2027	8.71%
0% CS 15 Jun 2030 15/06/2030	8.24%
8% GOI Oil Bond 2026 23/03/2026	6.38%
0% CS 12 DEC 2029 12/12/2029	6.19%
0% CS 17 DEC 2027 17/12/2027	4.64%
7.17% Gsec 2028 - 08/01/2028	4.22%
6.90% GOI OIL Bond 2026 04/02/2026	3.75%
4.48% Gsec 2023 02/11/2023	1.39%

**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>30.88%</b>
8.00% HDFC LTD 2032 27/07/2032	6.96%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.82%
8.67% Tata Capital Financial Services Ltd. 2025	5.21%
7.70% Bajaj Housing Finance Ltd. 21/05/2027	5.13%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.26%
8.70% LIC Housing Finance Ltd. 20/03/2029	1.80%
8.45% Sikka Ports & Terminals Ltd. (Previous RPTL) 2023	1.70%



Benchmark : NIFTY Composite Debt Index





ABOUT THE FUND			
<b>OBJECTIVE</b> 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.			
<b>Fund Manager Details</b>			
Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Srijan Sinha	5	0	7
Yahya Bookwala	0	4	7
<b>ASSET ALLOCATION</b>			
<b>Composition</b>	<b>Min.</b>	<b>Max.</b>	<b>Actual</b>
Cash and Money Market	0.00%	40.00%	5.08%
Fixed Income Instruments	30.00%	70.00%	39.60%
Equities	30.00%	60.00%	55.32%
<b>RISK RETURN PROFILE</b>			
Risk			Low To Moderate
Return			High
<b>DATE OF INCEPTION</b> 10th December 2020			
<b>FUND PERFORMANCE as on 30-Aug-2022</b>			
Returns since Publication of NAV			
Absolute Return			26.23%
Simple Annual Return			15.24%
CAGR Return			14.50%
<b>NAV &amp; AUM as on 30-Aug-2022</b>			
NAV		AUM (In Lakhs)	
12.6228		172.78	
<b>Modified Duration (In Years)</b> 5.22			
<b>ASSET ALLOCATION</b>			

PORTFOLIO AS ON 30-Aug-2022	
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.08%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>33.60%</b>
7.38% Gsec 2027 20/06/2027	8.52%
7.87% TN SDL 2033 13/07/2033	7.38%
0% CS 22 Feb 2030 22/02/2030	4.79%
0% CS 22 Feb 2028 22/02/2028	4.74%
8.24% Maharashtra SDL 2024 24/12/2024	2.99%
0% CS 15 Jun 2030 15/06/2030	2.34%
6.54% Gsec 2032 17/01/2032	1.66%
7.17% Gsec 2028 - 08/01/2028	1.16%
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>CORPORATE DEBT</b>	<b>6.00%</b>
8.00% HDFC LTD 2032 27/07/2032	6.00%
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>EQUITY</b>	<b>55.32%</b>
Reliance Industries Ltd.	4.29%
Reliance ETF Bank BeES	3.80%
Kotak Mahindra MF - Kotak Banking ETF	3.62%
Infosys Technologies Ltd.	3.11%
HDFC Bank Ltd.	2.60%
ICICI Bank Ltd.	2.59%
Tata Consultancy Services Ltd.	2.21%
Tata Steel Ltd.	1.62%
State Bank of India	1.57%
Kotak PSU Bank ETF	1.55%
HDFC Ltd.	1.50%
Axis Bank Ltd.	1.41%
Bharti Airtel Ltd. (Partly Paid)	1.21%
Bajaj Finance Ltd.	1.18%
Larsen & Toubro Ltd.	1.00%
Zomato Ltd.	0.98%
HCL Technologies Ltd.	0.91%
Hindustan Unilever Ltd.	0.88%
Tata Motors Ltd. (DVR)	0.77%
BEML Ltd.	0.74%
SBI Cards & Payment Services Ltd.	0.72%
Genus Power Infrastructure Ltd.	0.64%
Tech Mahindra Ltd.	0.62%
Lemon Tree Hotels Ltd.	0.60%
Bajaj Finserv Ltd.	0.59%
Others	14.60%

SECTORAL ALLOCATION	
Sovereign	33.60%
BFSI	15.51%
Computer Programming	7.60%
Housing	6.00%
Coke & Refined Petroleum	4.85%
Basic Metals	3.27%
Infrastructure	2.22%
Chemical Products	1.70%
Food Products	1.37%
Mfg of machinery and...	1.23%
Other	22.65%

Debt Rating Profile	
AAA	77.32%
SOV	22.68%

BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	14.50%
1 Year	11.13%
6 Month	6.10%
1 Month	4.05%

FUND - NAV	
Dec-20	10.00
Jan-21	10.10
Feb-21	10.20
Mar-21	10.30
Apr-21	10.40
May-21	10.50
Jun-21	10.60
Jul-21	10.70
Aug-21	10.80
Sep-21	10.90
Oct-21	11.00
Nov-21	11.10
Dec-21	11.20
Jan-22	11.30
Feb-22	11.40
Mar-22	11.50
Apr-22	11.60
May-22	11.70
Jun-22	11.80
Jul-22	11.90
Aug-22	12.00