

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%	14.91%
Fixed Income Instruments	40.00%	90.00%	47.71%
Equities	10.00%	40.00%	37.39%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
 15th February 2010

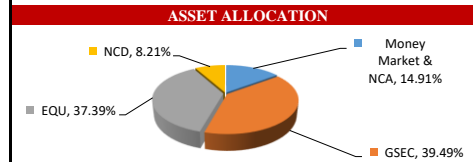
FUND PERFORMANCE as on 31-Dec-2023

Returns since Publication of NAV	
Absolute Return	258.54%
Simple Annual Return	18.61%
CAGR Return	9.63%

NAV & AUM as on 31-Dec-2023

NAV	AUM (In Lakhs)
35.8537	2.22

Modified Duration (In Years)
 2.12



PORTFOLIO AS ON 31-Dec-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	14.91%
SECURITIES	39.49%
GOVERNMENT SECURITIES	30.45%
7.72% Central Government 25/05/2025	30.45%
7.26% Gsec 2032 22/08/2032	9.04%

SECURITIES HOLDINGS

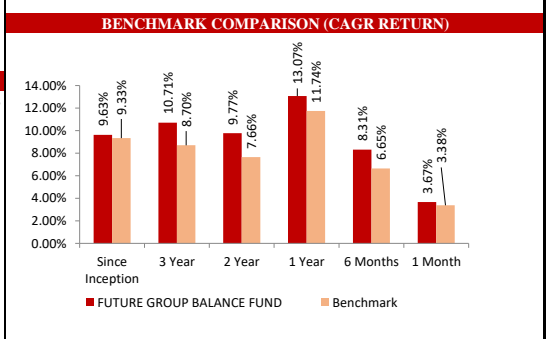
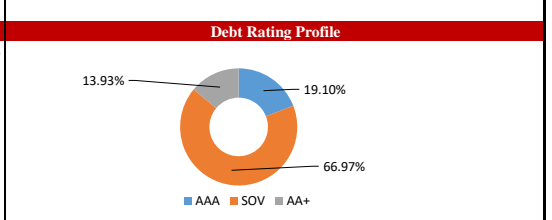
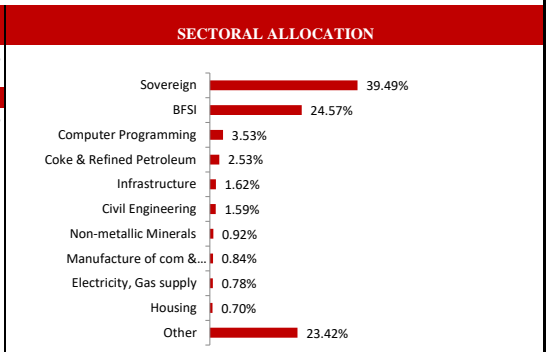
SECURITIES	HOLDINGS
CORPORATE DEBT	8.21%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	8.21%

SECURITIES HOLDINGS

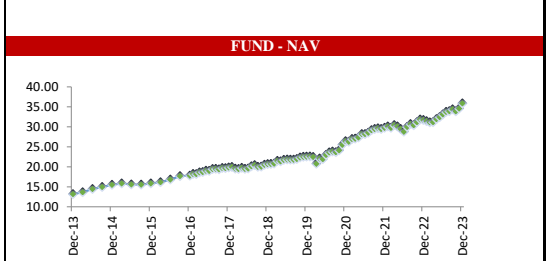
SECURITIES	HOLDINGS
EQUITY	37.39%
HDFC Bank Ltd.	3.85%
State Bank of India	3.18%
ICICI Bank Ltd.	3.14%
Reliance Industries Ltd.	2.33%
Infosys Technologies Ltd.	2.09%
Kotak Mahindra Bank Ltd.	1.72%
Larsen & Toubro Ltd.	1.59%
Kotak PSU Bank ETF	1.54%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.14%
Reliance ETF Bank BeES	1.11%
UTI NIFTY BANK ETF	0.99%
Axis Bank Ltd.	0.99%
Mirae Asset Fin Services ETF	0.89%
SBI-ETF NIFTY BANK	0.88%
Bank Of India	0.86%
Genus Power Infrastructure Ltd.	0.84%
CAN FIN HOMES Ltd.	0.70%
POWERGRID Infrastructure Investment Trust	0.70%
Nuvoco Vistas Corporation Ltd.	0.69%
HCL Technologies Ltd.	0.66%
Bandhan Bank Ltd.	0.65%
Union Bank Of India	0.59%
Tech Mahindra Ltd.	0.57%
Indraprastha Gas Ltd.	0.57%
LIC Housing Finance Ltd.	0.48%
Others	4.64%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
DEBT RATING PROFILE	66.97%
AAA	13.93%
SOV	19.10%
AA+	33.94%



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



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%	3.57%
Fixed Income Instruments	60.00%	100.00%	96.43%
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-Dec-2023

Returns since Publication of NAV	
Absolute Return	47.99%
Simple Annual Return	10.09%
CAGR Return	8.59%

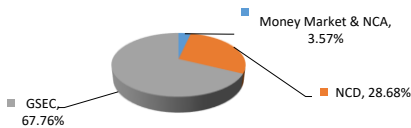
NAV & AUM as on 31-Dec-2023

NAV	AUM (In Lakhs)
14.7989	807.14

Modified Duration (In Years)

6.32

ASSET ALLOCATION



PORTFOLIO AS ON 31-Dec-2023

MONEY MARKET INSTRUMENTS & NCA 3.57%

SECURITIES

GOVERNMENT SECURITIES 67.76%

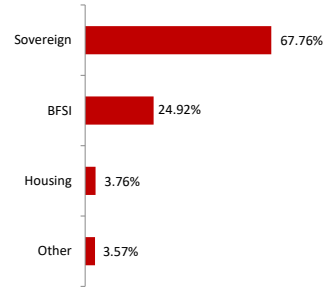
7.30% GS 2053 19/06/2053	20.37%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.68%
7.25% GS 12/06/2063	7.28%
0% CS 19 DEC 2029	7.09%
0% CS 15 Jun 2030 15/06/2030	6.69%
0% CS 12 DEC 2029 12/12/2029	5.02%
8% GOI Oil Bond 2026 23/03/2026	4.65%
7.10% Gsec 2029 18/04/2029	4.64%
0% CS 17JUN2033	1.27%
7.64% MH SGS 2033	1.24%
Others	0.83%

SECURITIES

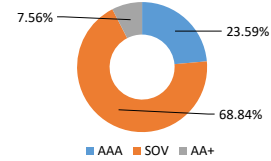
CORPORATE DEBT 28.68%

8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	8.78%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.45%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.95%
7.89% Bajaj Hsg Fin Ltd. 2032 08/09/2032	3.76%
8.67% Tata Capital Financial Services Ltd. 2025	3.74%

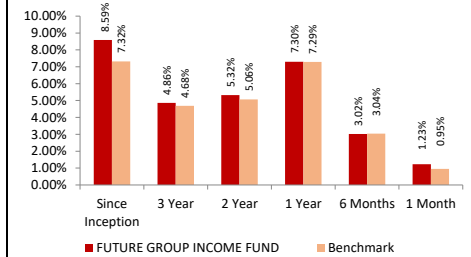
SECTORAL ALLOCATION



Debt Rating Profile

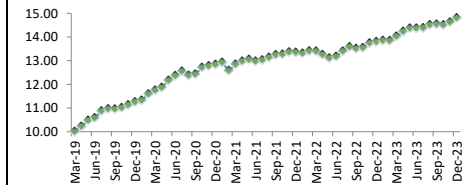


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.44%
Fixed Income Instruments	60.00%	100.00%	79.70%
Equities	0.00%	20.00%	16.87%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

FUND PERFORMANCE as on 31-Dec-2023

Returns since Publication of NAV	
Absolute Return	77.05%
Simple Annual Return	15.30%
CAGR Return	12.01%

NAV & AUM as on 31-Dec-2023

NAV	AUM (In Lakhs)
17.7052	6,512.09

Modified Duration (In Years)
6.27

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 31-Dec-2023

MONEY MARKET INSTRUMENTS & NCA **3.44%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **59.91%**

7.30% GS 2053 19/06/2053	12.55%
7.10% Gsec 2029 18/04/2029	9.86%
0% CS 19 DEC 2029	7.07%
7.25% GS 12/06/2063	5.41%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.99%
0% CS 15 Jun 2030 15/06/2030	4.50%
0% CS 19 DEC 2030	3.43%
0% CS 17JUN2033	2.52%
0% CS 19 DEC 2033	2.27%
0% CS 12 DEC 2029 12/12/2029	1.91%
Others	5.39%

SECURITIES **HOLDINGS**

CORPORATE DEBT **19.79%**

9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.76%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.68%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.26%
8.67% Tata Capital Financial Services Ltd. 2025	2.32%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.45%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	1.09%
7.89% Bajaj Hsg Fin Ltd. 2032 08/09/2032	1.09%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.80%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.80%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.54%

SECURITIES **HOLDINGS**

EQUITY **16.87%**

HDFC Bank Ltd.	2.27%
ICICI Bank Ltd.	1.28%
Reliance Industries Ltd.	1.22%
State Bank of India	1.10%
Kotak Mahindra Bank Ltd.	0.91%
Infosys Technologies Ltd.	0.73%
Larsen & Toubro Ltd.	0.72%
Axis Bank Ltd.	0.40%
Hindustan Unilever Ltd.	0.37%
Bank Of India	0.36%
Kotak PSU Bank ETF	0.35%
Tata Consultancy Services Ltd.	0.33%
Genus Power Infrastructure Ltd.	0.31%
POWERGRID Infrastructure Investment Trust	0.30%
Nuvoco Vistas Corporation Ltd.	0.28%
Bandhan Bank Ltd.	0.27%
Honeywell Automation India Ltd.	0.27%
Bajaj Finance Ltd.	0.26%
Union Bank Of India	0.25%
Indraprastha Gas Ltd.	0.25%
Ambuja Cements Ltd.	0.23%
Maruti Suzuki India Ltd.	0.23%
UPL Ltd.	0.22%
Schaeffler India Ltd.	0.21%
HCL Technologies Ltd.	0.19%
Others	3.56%

SECTORAL ALLOCATION

Debt Rating Profile

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%	8.75%
Fixed Income Instruments	30.00%	70.00%	39.94%
Equities	30.00%	60.00%	51.31%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Dec-2023

Returns since Publication of NAV	
Absolute Return	53.18%
Simple Annual Return	17.39%
CAGR Return	14.97%

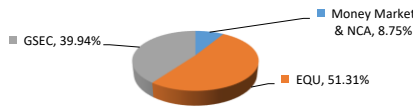
NAV & AUM as on 31-Dec-2023

NAV	AUM (In Lakhs)
15.3177	333.92

Modified Duration (In Years)

6.63

ASSET ALLOCATION



PORTFOLIO AS ON 31-Dec-2023

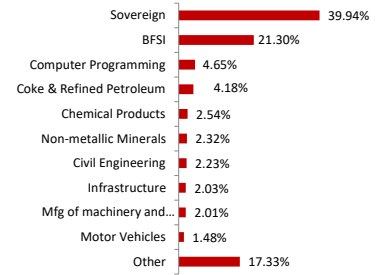
MONEY MARKET INSTRUMENTS & NCA **8.75%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	39.94%
7.30% GS 2053 19/06/2053	13.31%
7.10% Gsec 2029 18/04/2029	10.47%
0% CS 19 DEC 2029	5.51%
7.26% Gsec 2032 22/08/2032	3.63%
0% CS 22 Feb 2030 22/02/2030	2.72%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.50%
7.25% GS 12/06/2063	1.47%
0% CS 15 Jun 2030 15/06/2030	1.33%

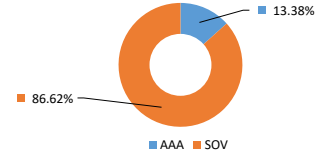
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	51.31%
HDFC Bank Ltd.	6.16%
Reliance Industries Ltd.	3.96%
ICICI Bank Ltd.	3.81%
State Bank of India	2.47%
Kotak Mahindra Bank Ltd.	2.42%
Infosys Technologies Ltd.	2.29%
Larsen & Toubro Ltd.	2.23%
UTI NIFTY BANK ETF	1.59%
Hindustan Unilever Ltd.	1.20%
Bank Of India	1.14%
Kotak PSU Bank ETF	1.13%
Tata Consultancy Services Ltd.	1.10%
Axis Bank Ltd.	1.06%
POWERGRID Infrastructure Investment Trust	1.04%
Genus Power Infrastructure Ltd.	1.01%
Nuvoco Vistas Corporation Ltd.	0.93%
Honeywell Automation India Ltd.	0.88%
Bandhan Bank Ltd.	0.88%
Bajaj Finance Ltd.	0.81%
Union Bank Of India	0.80%
Indraprastha Gas Ltd.	0.77%
Maruti Suzuki India Ltd.	0.77%
UPL Ltd.	0.68%
Asian Paints Ltd.	0.66%
Ambuja Cements Ltd.	0.65%
Others	10.87%

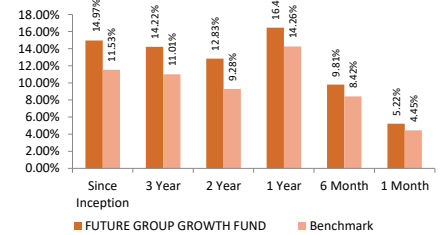
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

