

**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%	13.22%
Fixed Income Instruments	40.00%	90.00%	50.42%
Equities	10.00%	40.00%	36.37%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**  
15th February 2010

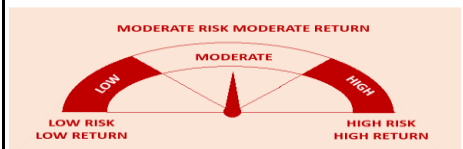
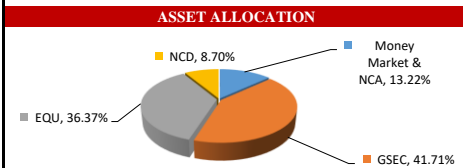
**FUND PERFORMANCE as on 31-Aug-2023**

Returns since Publication of NAV	
Absolute Return	238.90%
Simple Annual Return	17.62%
CAGR Return	9.42%

**NAV & AUM as on 31-Aug-2023**

NAV	AUM (In Lakhs)
33.8895	2.10

**Modified Duration (In Years)**  
2.66



**PORTFOLIO AS ON 31-Aug-2023**

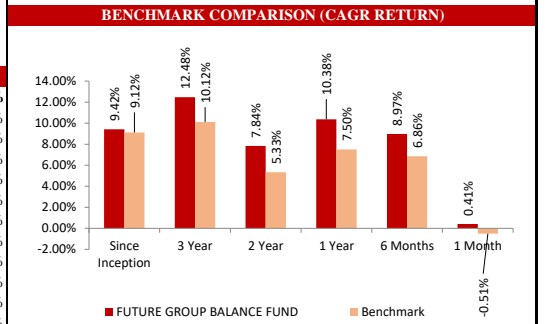
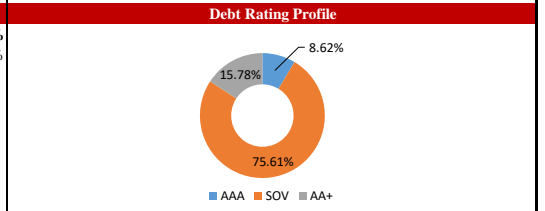
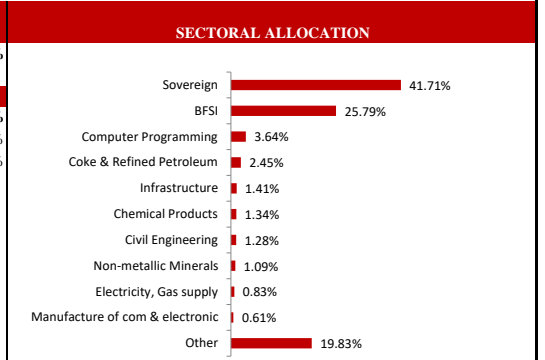
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>13.22%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>41.71%</b>
7.72% Central Government 25/05/2025	32.16%
7.26% Gsec 2032 22/08/2032	9.55%

**SECURITIES**

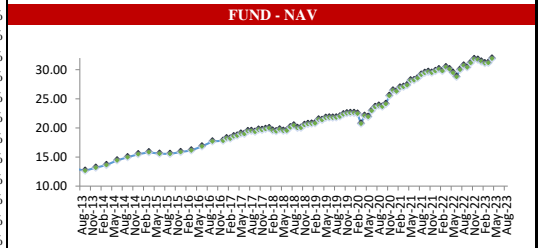
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>8.70%</b>
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028	8.70%

**SECURITIES**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>36.37%</b>
HDFC Bank Ltd.	5.23%
State Bank of India	2.67%
Reliance Industries Ltd.	2.29%
Infosys Technologies Ltd.	2.05%
ICICI Bank Ltd.	1.82%
Kotak Mahindra Bank Ltd.	1.67%
Tata Consultancy Services Ltd.	1.60%
IndusInd Bank Ltd.	1.31%
Larsen & Toubro Ltd.	1.28%
Kotak PSU Bank ETF	1.27%
LIC Housing Finance Ltd.	1.21%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.16%
UPL Ltd.	1.12%
Axis Bank Ltd.	0.93%
Reliance ETF Bank BeES	0.85%
Mirae Asset Fin Services ETF	0.85%
UTI NIFTY BANK ETF	0.85%
POWERGRID Infrastructure Investment Trust	0.79%
Bandhan Bank Ltd.	0.65%
SBI-ETF NIFTY BANK	0.63%
Genus Power Infrastructure Ltd.	0.61%
Ambuja Cements Ltd.	0.61%
City Union Bank Ltd.	0.53%
Nuvoco Vistas Corporation Ltd.	0.48%
Indraprastha Gas Ltd.	0.44%
Others	3.44%



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



**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%	1.77%
Fixed Income Instruments	60.00%	100.00%	98.23%
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-Aug-2023**

Returns since Publication of NAV	
Absolute Return	45.10%
Simple Annual Return	10.20%
CAGR Return	8.78%

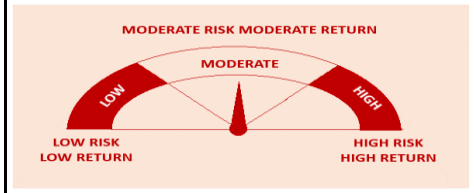
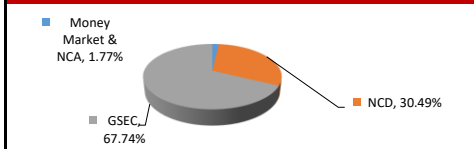
**NAV & AUM as on 31-Aug-2023**

NAV	AUM (In Lakhs)
14.5096	796.35

**Modified Duration (In Years)**

5.91

**ASSET ALLOCATION**



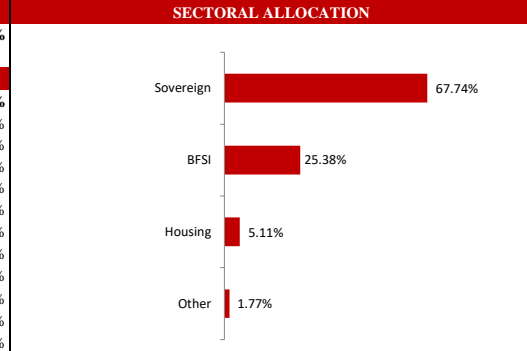
**PORTFOLIO AS ON 31-Aug-2023**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.77%</b>
<b>SECURITIES</b>	<b>67.74%</b>
<b>GOVERNMENT SECURITIES</b>	<b>67.74%</b>
7.30% GS 2053 19/06/2053	20.82%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.78%
0% CS 19 DEC 2029	7.00%
0% CS 15 Jun 2030 15/06/2030	6.61%
0% CS 12 DEC 2029 12/12/2029	4.96%
8% GOI Oil Bond 2026 23/03/2026	4.71%
0% GS 15/12/2027	4.64%
7.10% Gsec 2029 18/04/2029	4.38%
0% CS 17 DEC 2027 17/12/2027	3.71%
7.64% MH SGS 2033	1.27%
Others	0.85%

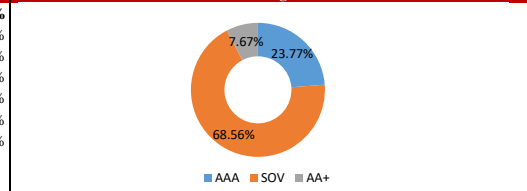
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>30.49%</b>
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	8.95%
8.40% CHOLAMANDALAM INVESTMENT AND FIN. CO. LTD 2028	7.58%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.03%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	3.84%
8.67% Tata Capital Financial Services Ltd. 2025	3.82%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.27%

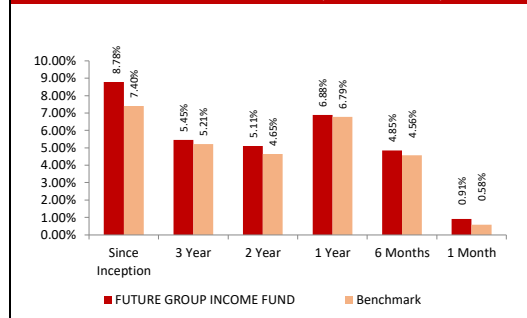
**SECTORAL ALLOCATION**



**Debt Rating Profile**

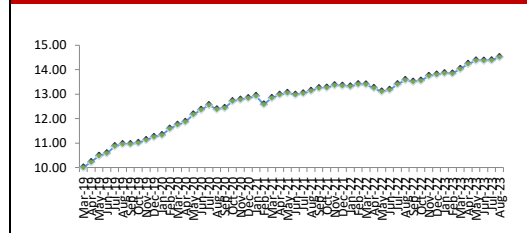


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.78%
Fixed Income Instruments	60.00%	100.00%	82.46%
Equities	0.00%	20.00%	14.76%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 31-Aug-2023**

Returns since Publication of NAV	
Absolute Return	70.91%
Simple Annual Return	15.08%
CAGR Return	12.08%

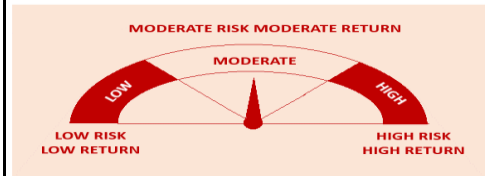
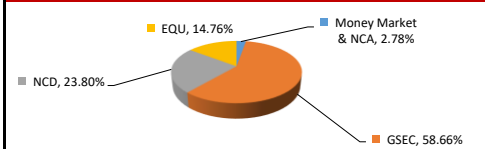
**NAV & AUM as on 31-Aug-2023**

NAV	AUM (In Lakhs)
17.0913	6,126.42

**Modified Duration (In Years)**

5.80

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Aug-2023**

**MONEY MARKET INSTRUMENTS & NCA 2.78%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 58.66%**

7.30% GS 2053 19/06/2053	13.46%
7.10% Gsec 2029 18/04/2029	10.46%
0% CS 19 DEC 2029	7.33%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	5.29%
0% CS 15 Jun 2030 15/06/2030	4.66%
0% GS 15/12/2027	3.58%
0% CS 19 DEC 2030	3.56%
0% CS 12 DEC 2029 12/12/2029	1.98%
7.61% Tamilnadu SDL 2032 28/12/2032	1.90%
7.64% MH SGS 2033	1.82%
Others	4.63%

**SECURITIES HOLDINGS**

**CORPORATE DEBT 23.80%**

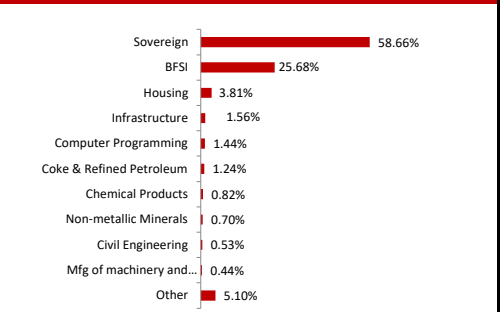
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	5.08%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.93%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.49%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	2.65%
8.67% Tata Capital Financial Services Ltd. 2025	2.48%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.55%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.16%
8.07% KOTAK INFRASTRUCTURE DEBT FUND LIMITED 2028 26/10/2028	1.16%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.86%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.85%
Others	0.58%

**SECURITIES HOLDINGS**

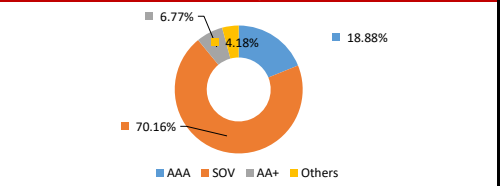
**EQUITY 14.76%**

HDFC Bank Ltd.	2.18%
Reliance Industries Ltd.	1.18%
Infosys Technologies Ltd.	0.84%
ICICI Bank Ltd.	0.79%
State Bank of India	0.79%
Kotak Mahindra Bank Ltd.	0.55%
Larsen & Toubro Ltd.	0.53%
Tata Consultancy Services Ltd.	0.43%
LIC Housing Finance Ltd.	0.40%
IndusInd Bank Ltd.	0.36%
Axis Bank Ltd.	0.35%
POWERGRID Infrastructure Investment Trust	0.34%
UPL Ltd.	0.30%
Kotak PSU Bank ETF	0.29%
Bandhan Bank Ltd.	0.29%
Hindustan Unilever Ltd.	0.28%
Genus Power Infrastructure Ltd.	0.28%
Ambuja Cements Ltd.	0.23%
City Union Bank Ltd.	0.22%
Indraprastha Gas Ltd.	0.20%
Nuvoco Vistas Corporation Ltd.	0.19%
Bajaj Finance Ltd.	0.18%
HCL Technologies Ltd.	0.17%
GAIL (India) Ltd.	0.17%
Jio Financial Services Ltd.	0.14%
Others	3.08%

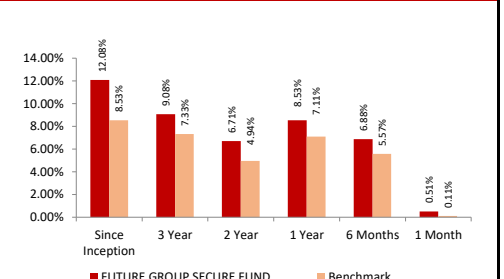
**SECTORAL ALLOCATION**



**Debt Rating Profile**

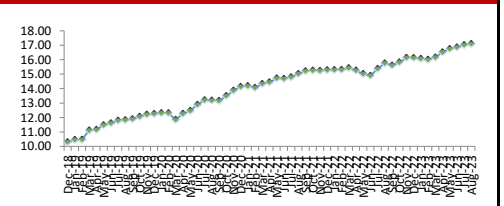


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	10.65%
Fixed Income Instruments	30.00%	70.00%	41.37%
Equities	30.00%	60.00%	47.99%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 31-Aug-2023**

Returns since Publication of NAV	
Absolute Return	43.35%
Simple Annual Return	15.92%
CAGR Return	14.14%

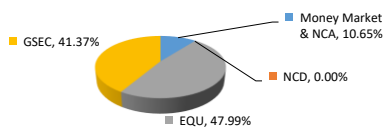
**NAV & AUM as on 31-Aug-2023**

NAV	AUM (In Lakhs)
14.3348	342.75

**Modified Duration (In Years)**

6.29

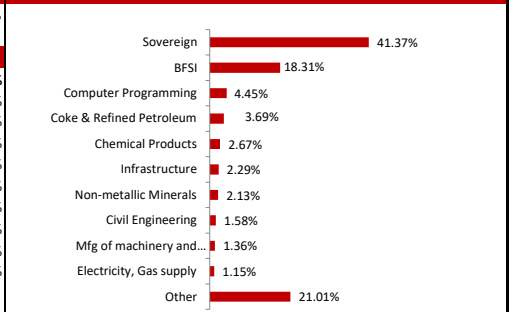
**ASSET ALLOCATION**



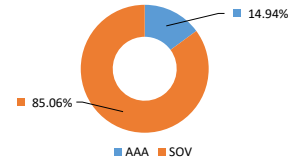
**PORTFOLIO AS ON 31-Aug-2023**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>10.65%</b>
<b>SECURITIES</b>	<b>41.37%</b>
<b>GOVERNMENT SECURITIES</b>	<b>41.37%</b>
7.30% GS 2053 19/06/2053	13.07%
7.10% Gsec 2029 18/04/2029	10.17%
0% CS 19 DEC 2029	5.24%
7.26% Gsec 2032 22/08/2032	3.55%
0% CS 22 Feb 2030 22/02/2030	2.59%
0% CS 22 Feb 2028 22/02/2028	2.56%
7.61% Tamilnadu SDL 2032 28/12/2032	1.47%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	1.46%
0% CS 15 Jun 2030 15/06/2030	1.27%

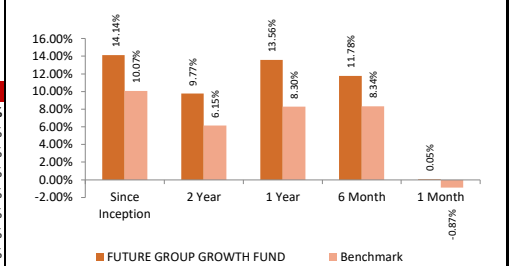
**SECTORAL ALLOCATION**



**Debt Rating Profile**

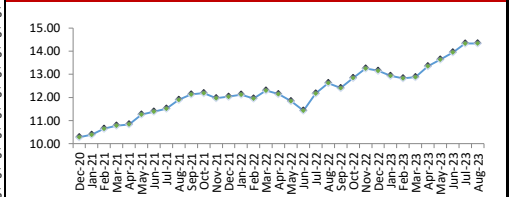


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**



**SECURITIES**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>47.99%</b>
HDFC Bank Ltd.	5.22%
Reliance Industries Ltd.	3.52%
ICICI Bank Ltd.	2.78%
Infosys Technologies Ltd.	2.60%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.06%
State Bank of India	1.90%
Larsen & Toubro Ltd.	1.58%
Kotak Mahindra Bank Ltd.	1.50%
Reliance ETF Bank BeES	1.40%
Kotak PSU Bank ETF	1.32%
Tata Consultancy Services Ltd.	1.30%
UTI NIFTY BANK ETF	1.25%
IndusInd Bank Ltd.	1.19%
LIC Housing Finance Ltd.	1.18%
POWERGRID Infrastructure Investment Trust	1.08%
UPL Ltd.	1.03%
Genus Power Infrastructure Ltd.	0.99%
Bandhan Bank Ltd.	0.98%
Hindustan Unilever Ltd.	0.88%
Axis Bank Ltd.	0.84%
Ambuja Cements Ltd.	0.80%
Indraprastha Gas Ltd.	0.68%
City Union Bank Ltd.	0.66%
Bajaj Finance Ltd.	0.59%
Nuvoco Vistas Corporation Ltd.	0.58%
Others	10.08%