

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	40.00%	90.00%	62.26%
Equities	10.00%	40.00%	37.73%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

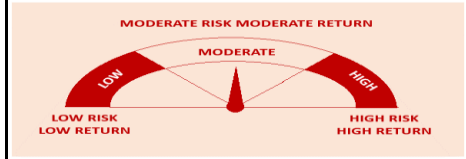
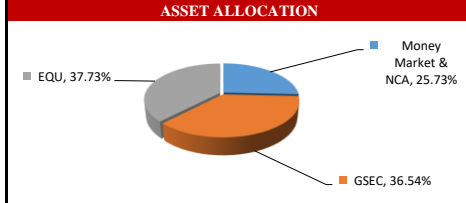
FUND PERFORMANCE as on 31-Jan-2023

Returns since Publication of NAV	
Absolute Return	214.04%
Simple Annual Return	16.49%
CAGR Return	9.22%

NAV & AUM as on 31-Jan-2023

NAV	AUM (In Lakhs)
31.4036	1.86

Modified Duration (In Years)
2.07

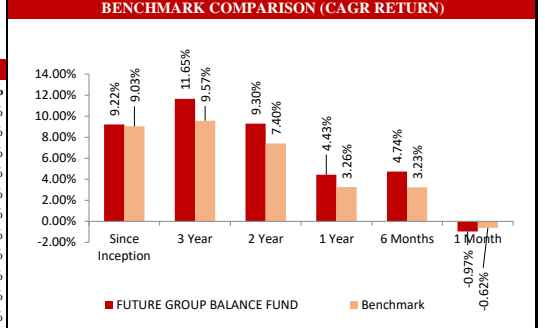
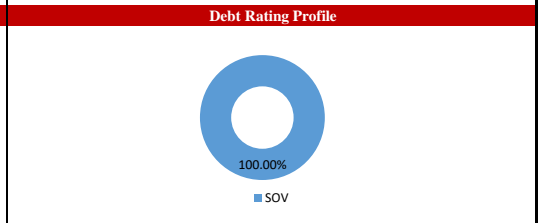
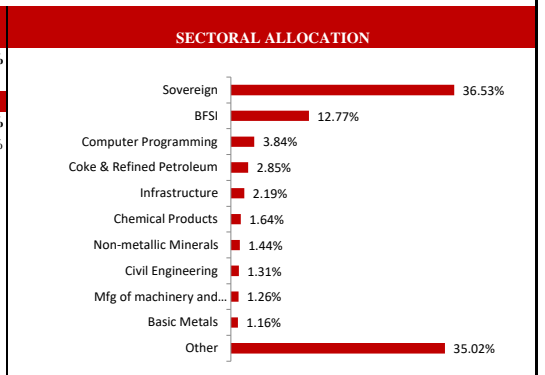


PORTFOLIO AS ON 31-Jan-2023
MONEY MARKET INSTRUMENTS & NCA 25.73%

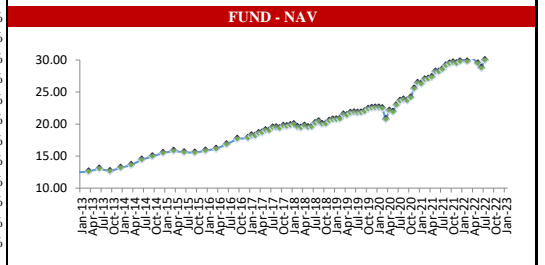
SECURITIES HOLDINGS
GOVERNMENT SECURITIES 36.54%
7.72% Central Government 25/05/2025 36.53%

SECURITIES HOLDINGS 37.73%

SECURITIES	HOLDINGS
EQUITY	37.73%
HDFC Bank Ltd.	2.59%
Reliance Industries Ltd.	2.53%
Infosys Technologies Ltd.	2.48%
IndusInd Bank Ltd.	1.75%
HDFC Ltd.	1.41%
ICICI Bank Ltd.	1.34%
Adani Ports & Special Economic Zone Ltd.	1.32%
State Bank of India	1.19%
Larsen & Toubro Ltd.	1.14%
Reliance ETF Bank BeES	1.11%
Ambuja Cements Ltd.	1.08%
Bandhan Bank Ltd.	1.05%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.95%
Axis Bank Ltd.	0.94%
Kotak Mahindra Bank Ltd.	0.93%
Tata Steel Ltd.	0.84%
Mirae Asset Fin Services ETF	0.83%
BEML Ltd.	0.83%
UTI NIFTY BANK ETF	0.78%
SBI-ETF NIFTY BANK	0.66%
Kotak PSU Bank ETF	0.64%
Bharti Airtel Ltd. (Partly Paid)	0.63%
HCL Technologies Ltd.	0.60%
Tech Mahindra Ltd.	0.55%
Jubilant Ingrevia Ltd.	0.53%
Others	9.04%



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



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%	2.70%
Fixed Income Instruments	60.00%	100.00%	97.30%
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-Jan-2023

Returns since Publication of NAV	
Absolute Return	38.47%
Simple Annual Return	10.01%
CAGR Return	8.84%

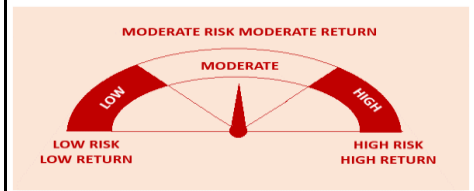
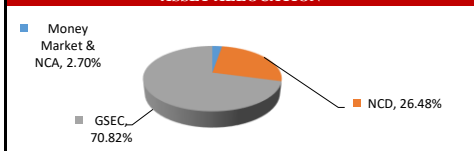
NAV & AUM as on 31-Jan-2023

NAV	AUM (In Lakhs)
13.8465	608.33

Modified Duration (In Years)

5.24

ASSET ALLOCATION



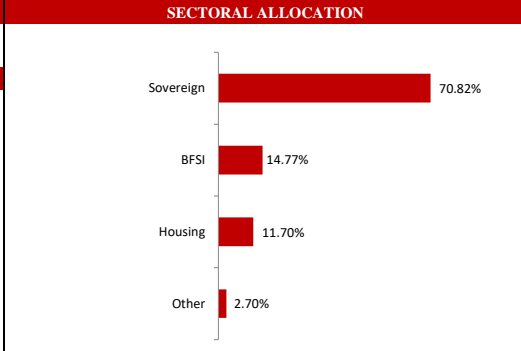
PORTFOLIO AS ON 31-Jan-2023

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.70%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	70.82%
7.10% Gsec 2029 18/04/2029	8.94%
0% GS 15 Dec 2027	8.71%
0% CS 15 Jun 2030 15/06/2030	8.22%
8% GOI Oil Bond 2026 23/03/2026	6.19%
0% CS 12 DEC 2029 12/12/2029	6.16%
7.65% Karnataka SDL 2034 28/12/2034	6.10%
7.26% Gsec 2032 22/08/2032	4.90%
0% CS 17 DEC 2027 17/12/2027	4.65%
7.38% Gsec 2027 20/06/2027	4.47%
6.90% GOI OIL Bond 2026 04/02/2026	3.65%
Others	8.83%

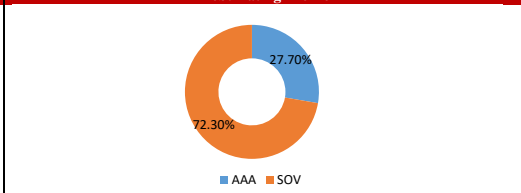
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	26.48%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.58%
8.00% HDFC LTD 2032 27/07/2032	5.04%
8.67% Tata Capital Financial Services Ltd. 2025	5.02%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	5.00%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.17%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.66%

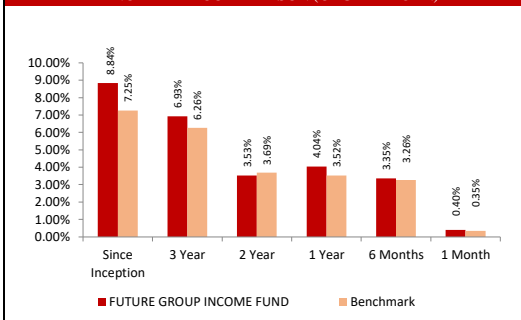
SECTORAL ALLOCATION



Debt Rating Profile

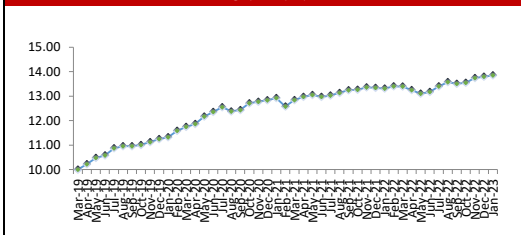


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

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%	2.79%
Fixed Income Instruments	60.00%	100.00%	79.62%
Equities	0.00%	20.00%	17.59%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Jan-2023

Returns since Publication of NAV	
Absolute Return	60.58%
Simple Annual Return	14.70%
CAGR Return	12.18%

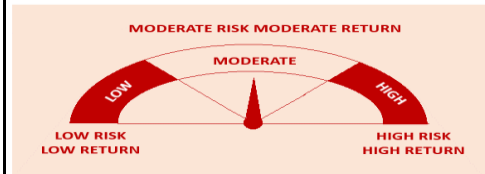
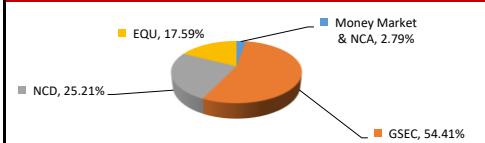
NAV & AUM as on 31-Jan-2023

NAV	AUM (In Lakhs)
16.0577	5,119.25

Modified Duration (In Years)

5.61

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2023

MONEY MARKET INSTRUMENTS & NCA 2.79%

SECURITIES 54.41%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	54.41%
7.10% Gsec 2029 18/04/2029	10.20%
7.26% Gsec 2032 22/08/2032	6.63%
0% GS 15 Dec 2027	6.52%
0% CS 15 Jun 2030 15/06/2030	5.30%
7.41% Gsec 2036 19/12/2036	4.68%
7.38% Gsec 2027 20/06/2027	3.97%
7.65% Karnataka SDL 2034 28/12/2034	3.62%
7.69% TN SDL 2037 28/12/2037	3.60%
7.36% Gsec 2052 12/09/2052	2.90%
0% CS 12 DEC 2029 12/12/2029	2.25%
Others	4.74%

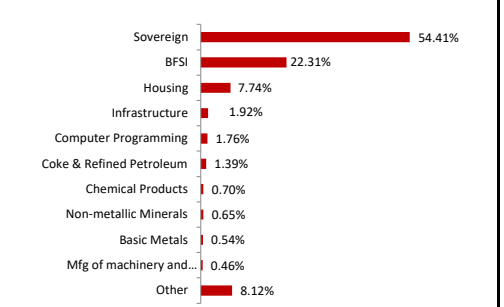
SECURITIES 25.21%

SECURITIES	HOLDINGS
CORPORATE DEBT	25.21%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.69%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	4.18%
8.00% HDFC LTD 2032 27/07/2032	3.19%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.16%
8.67% Tata Capital Financial Services Ltd. 2025	2.98%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.86%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.69%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.39%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.03%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.03%

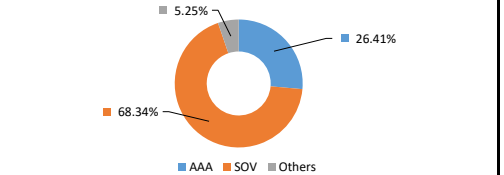
SECURITIES 17.59%

SECURITIES	HOLDINGS
EQUITY	17.59%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.47%
HDFC Bank Ltd.	1.41%
Reliance Industries Ltd.	1.19%
Infosys Technologies Ltd.	0.91%
ICICI Bank Ltd.	0.84%
State Bank of India	0.58%
Tata Consultancy Services Ltd.	0.52%
Adani Ports & Special Economic Zone Ltd.	0.50%
HDFC Ltd.	0.46%
Ambuja Cements Ltd.	0.40%
Mirae Asset Fin Services ETF	0.39%
Kotak Mahindra Bank Ltd.	0.39%
Bandhan Bank Ltd.	0.37%
Tata Steel Ltd.	0.35%
Bajaj Finance Ltd.	0.35%
Axis Bank Ltd.	0.34%
Larsen & Toubro Ltd.	0.31%
SBI Cards & Payment Services Ltd.	0.30%
Bharti Airtel Ltd. (Partly Paid)	0.29%
IndusInd Bank Ltd.	0.27%
UTI NIFTY BANK ETF	0.26%
City Union Bank Ltd.	0.25%
Kotak PSU Bank ETF	0.24%
SBI-ETF NIFTY BANK	0.23%
BEML Ltd.	0.22%
Others	4.76%

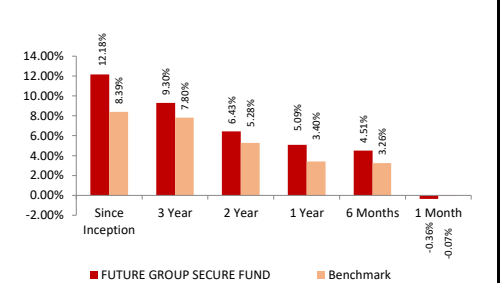
SECTORAL ALLOCATION



Debt Rating Profile

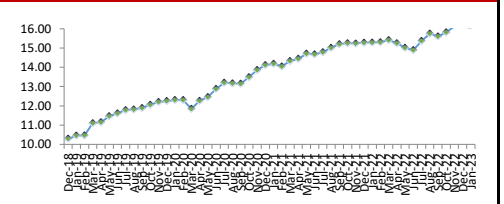


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

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%	3.02%
Fixed Income Instruments	30.00%	70.00%	44.29%
Equities	30.00%	60.00%	52.69%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Jan-2023

Returns since Publication of NAV	
Absolute Return	29.32%
Simple Annual Return	13.68%
CAGR Return	12.75%

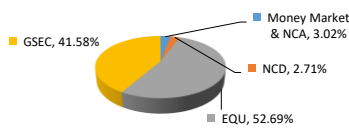
NAV & AUM as on 31-Jan-2023

NAV	AUM (In Lakhs)
12.9315	377.00

Modified Duration (In Years)

5.22

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2023

MONEY MARKET INSTRUMENTS & NCA **3.02%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.58%
7.10% Gsec 2029 18/04/2029	28.86%
7.26% Gsec 2032 22/08/2032	5.83%
0% CS 22 Feb 2030 22/02/2030	2.23%
0% CS 22 Feb 2028 22/02/2028	2.22%
8.24% Maharashtra SDL 2024 24/12/2024	1.35%
0% CS 15 Jun 2030 15/06/2030	1.09%

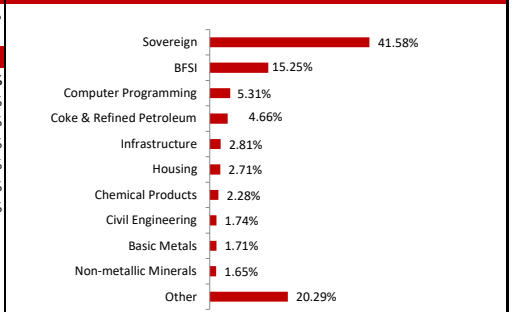
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	2.71%
8.00% HDFC LTD 2032 27/07/2032	2.71%

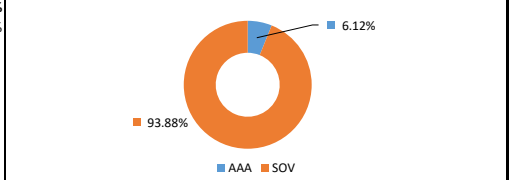
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	52.69%
Reliance Industries Ltd.	4.00%
Infosys Technologies Ltd.	2.97%
Reliance ETF Bank BeES	2.51%
ICICI Bank Ltd.	2.47%
HDFC Bank Ltd.	2.01%
SBI-ETF NIFTY BANK	1.74%
UTI NIFTY BANK ETF	1.73%
State Bank of India	1.61%
HDFC Ltd.	1.57%
Tata Consultancy Services Ltd.	1.57%
Larsen & Toubro Ltd.	1.49%
Adani Ports & Special Economic Zone Ltd.	1.47%
Kotak Mahindra MF - Kotak Banking ETF	1.41%
Bandhan Bank Ltd.	1.21%
Tata Steel Ltd.	1.19%
Ambuja Cements Ltd.	1.17%
Bajaj Finance Ltd.	1.14%
Kotak Mahindra Bank Ltd.	1.08%
Bharti Airtel Ltd. (Partly Paid)	1.00%
City Union Bank Ltd.	0.82%
Kotak PSU Bank ETF	0.80%
Genus Power Infrastructure Ltd.	0.77%
IndusInd Bank Ltd.	0.76%
SBI Cards & Payment Services Ltd.	0.76%
BEML Ltd.	0.74%
Others	14.73%

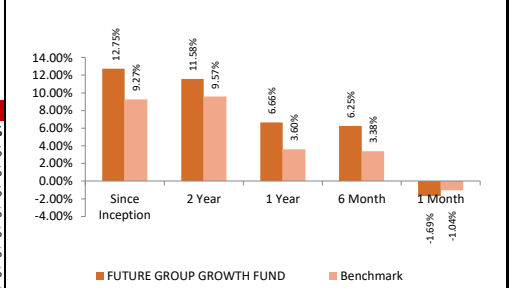
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

