

Classification | Internal

PORTFOLIO AS ON 31-Jul-2024

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%	3.41%
Fixed Income Instruments	60.00%	100.00%	79.07%
Equities	0.00%	20.00%	17.52%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

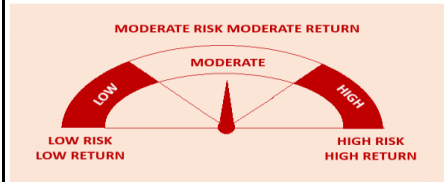
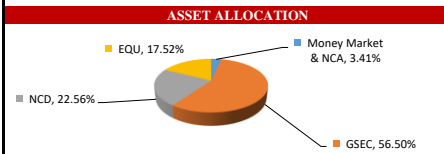
FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	91.42%
Simple Annual Return	16.27%
CAGR Return	12.25%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
19.1416	7,873.65

Modified Duration (In Years)
6.21



SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **3.41%**

SECURITIES **HOLDINGS** **56.50%**

GOVERNMENT SECURITIES

7.18% Gsec 2033 14/08/2033	9.02%
0% CS 19/12/2029	7.85%
7.25% Gsec 2063 12/06/2063	6.76%
7.30% Gsec 2053 19/06/2053	6.25%
0% CS 19/12/2030	4.43%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.15%
0% CS 15/06/2030	3.93%
7.41% UP SDL 14 June 2034	2.95%
0% CS 12/12/2029	2.33%
0% CS 17/06/2033	2.21%
Others	6.62%

SECURITIES **HOLDINGS** **22.56%**

CORPORATE DEBT

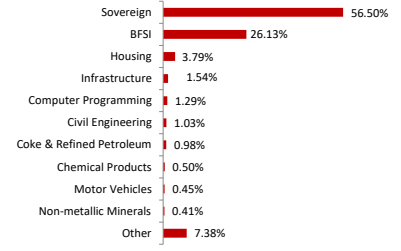
9.09% Muthoot Finance Limited 2029 01/06/2029	6.66%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	3.93%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	3.79%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.72%
8.67% Tata Capital Financial Services Ltd. 2025 15/01/2025	1.91%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.20%
8.94% Power Finance Corporation Ltd. 2028 25/03/2028	0.66%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.66%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.52%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.49%

SECURITIES

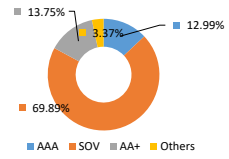
EQUITY **HOLDINGS** **17.52%**

HDFC Bank Ltd.	1.58%
ICICI Bank Ltd.	1.43%
State Bank of India	1.22%
Kotak Mahindra Bank Ltd.	0.89%
Reliance Industries Ltd.	0.84%
Axis Bank Ltd.	0.80%
IndusInd Bank Ltd.	0.77%
Larsen & Toubro Ltd.	0.76%
Infosys Technologies Ltd.	0.73%
Kotak PSU Bank ETF	0.57%
NIPPON INDIA ETF PSU BANK BEES	0.56%
Tata Consultancy Services Ltd.	0.43%
Bank of India	0.41%
ANANT RAJ Ltd.	0.37%
ITC Ltd.	0.37%
Bandhan Bank Ltd.	0.35%
Fusion Micro Finance Ltd.	0.29%
Genus Power Infrastructure Ltd.	0.28%
UPL Ltd.	0.27%
Techno Electric & Engineering Company Ltd.	0.27%
Maruti Suzuki India Ltd.	0.25%
Union Bank of India	0.23%
Hindustan Unilever Ltd.	0.22%
UTI NIFTY BANK ETF	0.22%
Mahindra and Mahindra Ltd.	0.20%
Others	3.22%

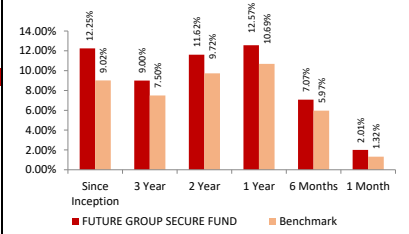
SECTORAL ALLOCATION



Debt Rating Profile

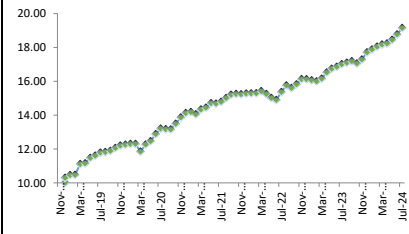


BENCHMARK COMPARISON (CAGR RETURN)



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%	6.46%
Fixed Income Instruments	30.00%	70.00%	41.36%
Equities	30.00%	60.00%	52.18%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	71.63%
Simple Annual Return	19.67%
CAGR Return	15.99%

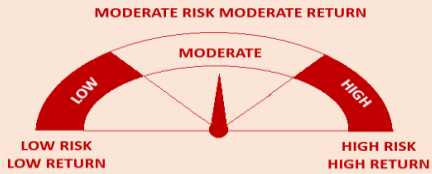
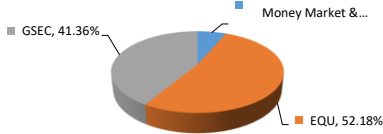
NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
17.1632	914.64

Modified Duration (In Years)

7.96

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jul-2024

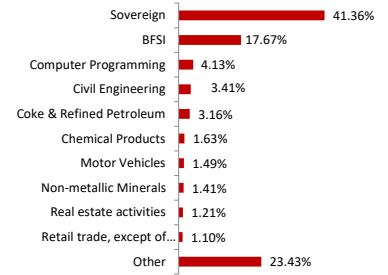
SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **6.46%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.36%
7.38% UP SDL 2036 13/03/2036	10.77%
7.25% Gsec 2063 12/06/2063	8.92%
7.18% Gsec 2033 14/08/2033	7.76%
7.30% Gsec 2053 19/06/2053	6.19%
0% CS 19/12/2030	2.13%
0% CS 19/12/2029	2.13%
7.26% Gsec 2032 22/08/2032	1.35%
0% CS 22/02/2030	1.05%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.55%
0% CS 15/06/2030	0.51%

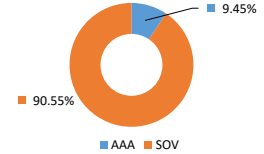
SECURITIES **HOLDINGS**
CORPORATE DEBT **0.00%**

SECURITIES	HOLDINGS
EQUITY	52.18%
HDFC Bank Ltd.	3.91%
SBI-ETF NIFTY BANK	3.59%
NIPPON INDIA ETF PSU BANK BEES	2.85%
Reliance Industries Ltd.	2.70%
Larsen & Toubro Ltd.	2.39%
Infosys Technologies Ltd.	2.34%
IndusInd Bank Ltd.	2.16%
ICICI Bank Ltd.	1.95%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.95%
Bank of India	1.37%
Tata Consultancy Services Ltd.	1.35%
State Bank of India	1.34%
ANANT RAJ Ltd.	1.21%
Kotak Mahindra Bank Ltd.	1.20%
Axis Bank Ltd.	1.12%
Bandhan Bank Ltd.	1.12%
ITC Ltd.	1.07%
Techno Electric & Engineering Company Ltd.	1.03%
Fusion Micro Finance Ltd.	0.92%
Genus Power Infrastructure Ltd.	0.90%
UPL Ltd.	0.90%
Maruti Suzuki India Ltd.	0.85%
UTI NIFTY BANK ETF	0.83%
Union Bank of India	0.79%
Hindustan Unilever Ltd.	0.73%
Others	11.63%

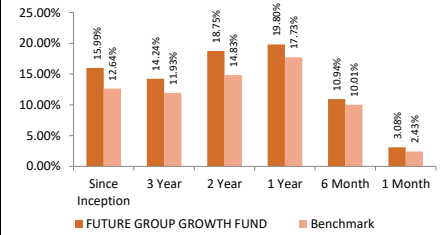
SECTORAL ALLOCATION



Debt Rating Profile

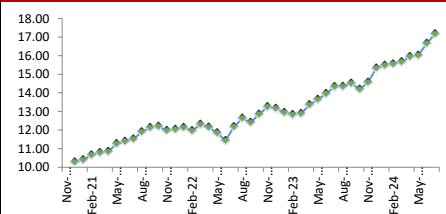


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 50%+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%	4.93%
Fixed Income Instruments	60.00%	100.00%	95.07%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

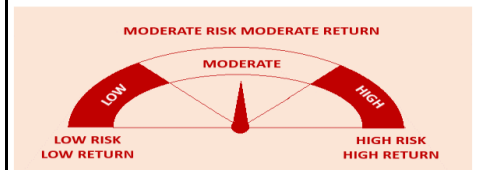
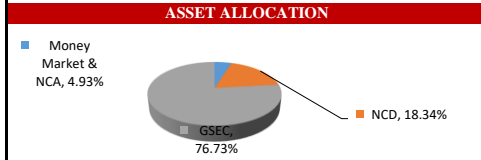
FUND PERFORMANCE as on 31-Jul-2024

Returns since Publication of NAV	
Absolute Return	56.65%
Simple Annual Return	10.61%
CAGR Return	8.77%

NAV & AUM as on 31-Jul-2024

NAV	AUM (In Lakhs)
15.6653	830.32

Modified Duration (In Years)
6.98

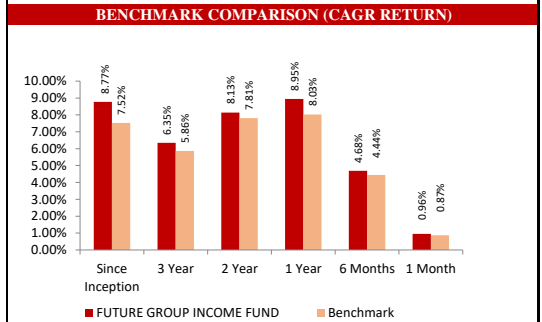
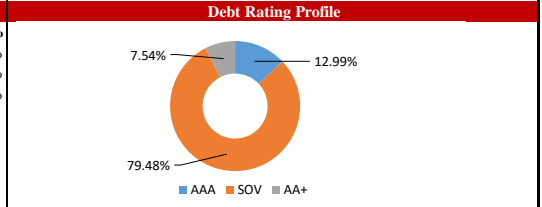
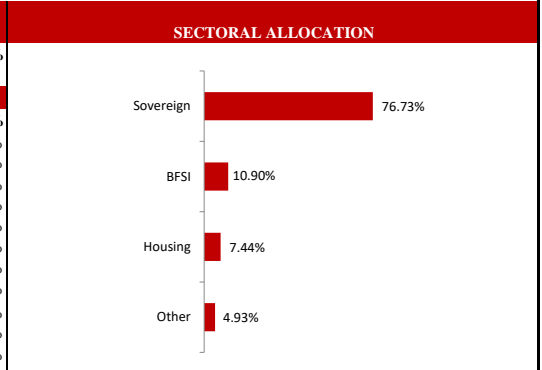


PORTFOLIO AS ON 31-Jul-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.93%
SECURITIES	76.73%
GOVERNMENT SECURITIES	76.73%
7.25% Gsec 2063 12/06/2063	15.23%
7.30% Gsec 2053 19/06/2053	13.21%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.50%
0% CS 19/12/2029	7.28%
0% CS 15/06/2030	6.87%
7.64% Maharashtra SDL 2033 25/01/2033	6.17%
0% CS 12/12/2029	5.15%
7.41% UP SDL 14 June 2034	4.86%
8% GOI Oil Bond 2026 23/03/2026	4.52%
7.18% Gsec 2033 14/08/2033	2.81%
Others	2.13%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	18.34%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	7.44%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.28%
8.67% Tata Capital Financial Services Ltd. 2025 15/01/2025	3.63%



Benchmark : Nifty Composite Debt Index 100%

