

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% | 19.64% |
| Fixed Income Instruments | 40.00% | 90.00% | 42.66% |
| Equities | 10.00% | 40.00% | 37.70% |

RISK RETURN PROFILE

| | |
|--------|----------|
| Risk | Moderate |
| Return | High |

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Jun-2024

| Returns since Publication of NAV | |
|----------------------------------|---------|
| Absolute Return | 285.75% |
| Simple Annual Return | 19.85% |
| CAGR Return | 9.83% |

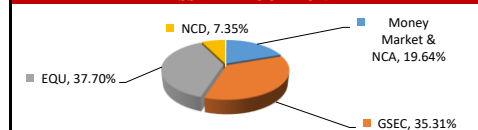
NAV & AUM as on 30-Jun-2024

| NAV | AUM (In Lakhs) |
|---------|----------------|
| 38.5748 | 2.48 |

Modified Duration (In Years)

1.61

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2024

| SECURITIES | HOLDINGS |
|---|---------------|
| MONEY MARKET INSTRUMENTS & NCA | 19.64% |

| SECURITIES | HOLDINGS |
|------------------------------|---------------|
| GOVERNMENT SECURITIES | 35.31% |
| 7.72% Gsec 2025 25/05/2025 | 27.16% |
| 7.26% Gsec 2032 22/08/2032 | 8.15% |

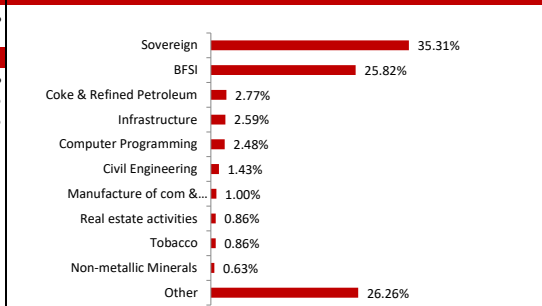
SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|---|--------------|
| CORPORATE DEBT | 7.35% |
| 8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028 | 7.35% |

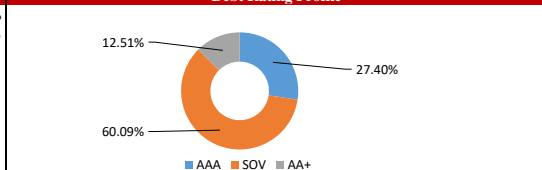
SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 37.70% |
| HDFC Bank Ltd. | 4.74% |
| ICICI Bank Ltd. | 3.38% |
| Reliance Industries Ltd. | 2.52% |
| Kotak PSU Bank ETF | 2.08% |
| State Bank of India | 2.05% |
| Axis Bank Ltd. | 2.04% |
| Infosys Technologies Ltd. | 1.89% |
| Kotak Mahindra Bank Ltd. | 1.45% |
| Larsen & Toubro Ltd. | 1.43% |
| IndusInd Bank Ltd. | 1.18% |
| Bank of India | 1.07% |
| Mirae Asset Fin Services ETF | 1.03% |
| Genus Power Infrastructure Ltd. | 1.00% |
| Bandhan Bank Ltd. | 0.90% |
| ANANT RAJ Ltd. | 0.86% |
| ITC Ltd. | 0.86% |
| Fusion Micro Finance Ltd. | 0.72% |
| Rural Electrification Corporation Ltd. | 0.63% |
| Adani Ports & Special Economic Zone Ltd. | 0.59% |
| HCL Technologies Ltd. | 0.59% |
| INOX Wind Ltd. | 0.51% |
| Union Bank of India | 0.50% |
| UPL Ltd. | 0.46% |
| Allcargo Gati Ltd. | 0.45% |
| Bank of Baroda | 0.44% |
| Others | 4.32% |

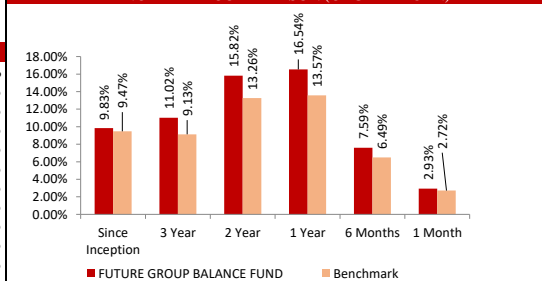
SECTORAL ALLOCATION



Debt Rating Profile

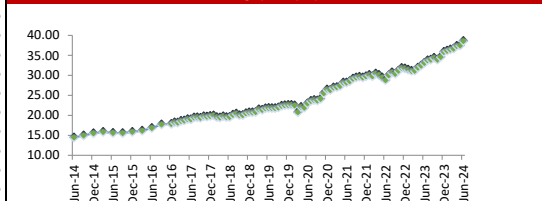


BENCHMARK COMPARISON (CAGR RETURN)



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

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% | 3.16% |
| Fixed Income Instruments | 60.00% | 100.00% | 96.84% |
| 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-Jun-2024

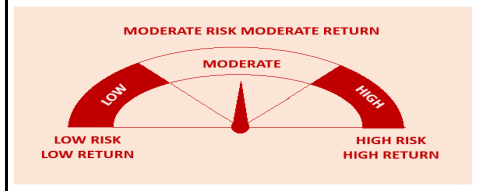
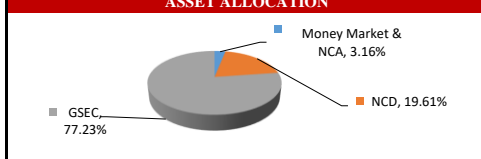
Returns since Publication of NAV

| | |
|----------------------|--------|
| Absolute Return | 55.17% |
| Simple Annual Return | 10.50% |
| CAGR Return | 8.72% |

NAV & AUM as on 30-Jun-2024

| NAV | AUM (In Lakhs) |
|---------|----------------|
| 15.5169 | 823.05 |

Modified Duration (In Years)
7.03



PORTFOLIO AS ON 30-Jun-2024

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **3.16%**

SECURITIES **HOLDINGS**

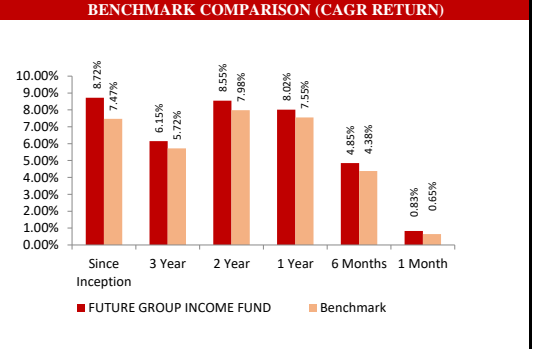
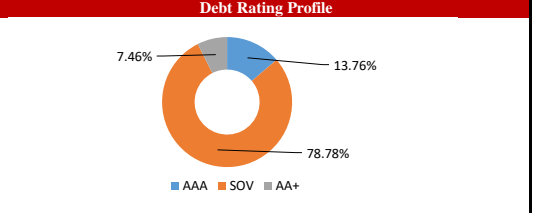
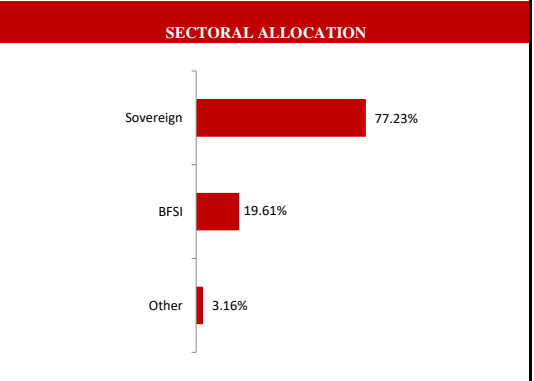
GOVERNMENT SECURITIES **77.23%**

| | |
|--|--------|
| 7.30% Gsec 2053 19/06/2053 | 17.08% |
| 7.25% Gsec 2063 12/06/2063 | 16.73% |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 8.54% |
| 0% CS 19/12/2029 | 7.24% |
| 0% CS 15/06/2030 | 6.84% |
| 7.64% Maharashtra SDL 2033 25/01/2033 | 6.19% |
| 0% CS 12/12/2029 | 5.12% |
| 8% GOI Oil Bond 2026 23/03/2026 | 4.55% |
| 7.18% Gsec 2033 14/08/2033 | 2.82% |
| 0% CS 17/06/2033 | 1.30% |
| Others | 0.82% |

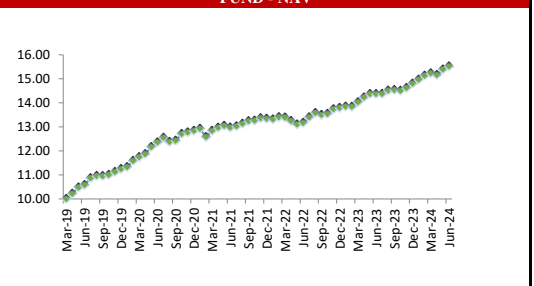
SECURITIES **HOLDINGS**

CORPORATE DEBT **19.61%**

| | |
|--|-------|
| 8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028 | 8.63% |
| 8.40% Cholamandalam Invt & Fin. Co. Ltd 2028 09/08/2028 | 7.31% |
| 8.67% Tata Capital Financial Services Ltd. 2025 15/01/2025 | 3.66% |



Benchmark : Nifty Composite Debt Index 100%



Classification | Internal

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% | 9.05% |
| Fixed Income Instruments | 60.00% | 100.00% | 74.17% |
| Equities | 0.00% | 20.00% | 16.78% |

RISK RETURN PROFILE

| | |
|--------|-----------------|
| Risk | Low To Moderate |
| Return | High |

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Jun-2024

| | |
|----------------------------------|--------|
| Returns since Publication of NAV | |
| Absolute Return | 87.64% |
| Simple Annual Return | 15.84% |
| CAGR Return | 12.04% |

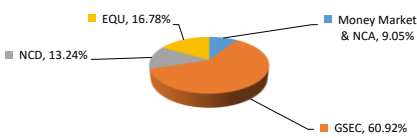
NAV & AUM as on 30-Jun-2024

| | |
|---------|----------------|
| NAV | AUM (In Lakhs) |
| 18.7644 | 7,738.22 |

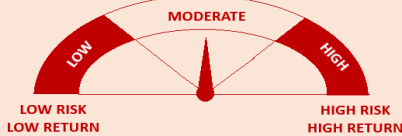
Modified Duration (In Years)

6.91

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 30-Jun-2024

SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **9.05%**

SECURITIES **HOLDINGS** **60.92%**

GOVERNMENT SECURITIES

| | |
|--|--------|
| 7.25% Gsec 2063 12/06/2063 | 11.27% |
| 7.18% Gsec 2033 14/08/2033 | 9.12% |
| 7.30% Gsec 2053 19/06/2053 | 8.82% |
| 0% CS 19/12/2029 | 7.88% |
| 0% CS 19/12/2030 | 4.45% |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 4.21% |
| 0% CS 15/06/2030 | 3.94% |
| 0% CS 12/12/2029 | 2.34% |
| 0% CS 17/06/2033 | 2.22% |
| 0% CS 19/12/2033 | 2.02% |
| Others | 4.66% |

SECURITIES **HOLDINGS** **13.24%**

CORPORATE DEBT

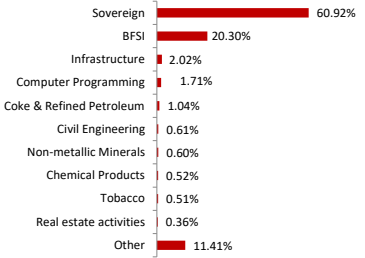
| | |
|--|-------|
| 9.00% Shriram Transport Finance Co. Ltd. 2028 28/03/2028 | 4.00% |
| 9.30% AU Small Finance Bk Ltd 2032 - Series II 2032 13/08/2032 | 2.76% |
| 8.67% Tata Capital Financial Services Ltd. 2025 15/01/2025 | 1.95% |
| 8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029 | 1.22% |
| 8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028 | 0.92% |
| 8.65% L&T Finance Ltd. 2026 23/12/2026 | 0.67% |
| 8.94% Power Finance Corporation Ltd. 2028 25/03/2028 | 0.67% |
| 8.40% Cholamandalam Invst & Fin. Co. Ltd 2028 09/08/2028 | 0.53% |
| 10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028 | 0.53% |

SECURITIES **HOLDINGS** **16.78%**

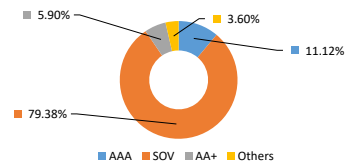
EQUITY

| | |
|---------------------------------|-------|
| HDFC Bank Ltd. | 1.59% |
| ICICI Bank Ltd. | 1.44% |
| State Bank of India | 1.21% |
| Kotak Mahindra Bank Ltd. | 0.90% |
| Reliance Industries Ltd. | 0.88% |
| Infosys Technologies Ltd. | 0.86% |
| Axis Bank Ltd. | 0.84% |
| IndusInd Bank Ltd. | 0.70% |
| Larsen & Toubro Ltd. | 0.61% |
| ITC Ltd. | 0.51% |
| Tata Consultancy Services Ltd. | 0.45% |
| Bank of India | 0.39% |
| Bandhan Bank Ltd. | 0.37% |
| ANANT RAJ Ltd. | 0.36% |
| Kotak PSU Bank ETF | 0.34% |
| Genus Power Infrastructure Ltd. | 0.30% |
| Hindustan Unilever Ltd. | 0.29% |
| Fusion Micro Finance Ltd. | 0.28% |
| UPL Ltd. | 0.23% |
| UTI NIFTY BANK ETF | 0.22% |
| INOX Wind Ltd. | 0.21% |
| Union Bank of India | 0.21% |
| Bajaj Finance Ltd. | 0.20% |
| The Ramco Cements Ltd. | 0.20% |
| HCL Technologies Ltd. | 0.20% |
| Others | 2.99% |

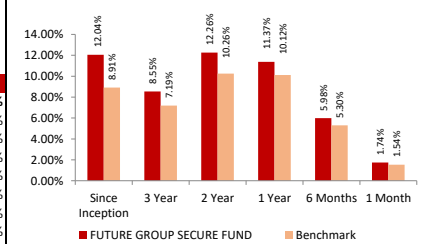
SECTORAL ALLOCATION



Debt Rating Profile

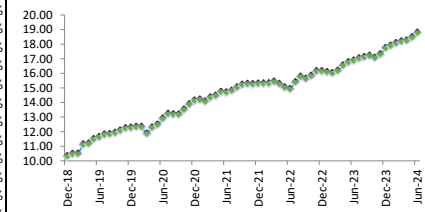


BENCHMARK COMPARISON (CAGR RETURN)



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% | 1.81% |
| Fixed Income Instruments | 30.00% | 70.00% | 45.20% |
| Equities | 30.00% | 60.00% | 52.98% |

RISK RETURN PROFILE

| | |
|--------|-----------------|
| Risk | Low To Moderate |
| Return | High |

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Jun-2024

| Returns since Publication of NAV | |
|----------------------------------|--------|
| Absolute Return | 66.50% |
| Simple Annual Return | 18.70% |
| CAGR Return | 15.41% |

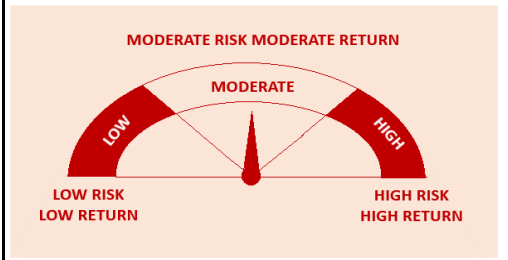
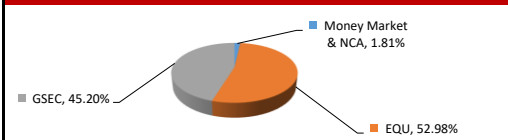
NAV & AUM as on 30-Jun-2024

| NAV | AUM (In Lakhs) |
|---------|----------------|
| 16.6496 | 867.19 |

Modified Duration (In Years)

9.01

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2024

| SECURITIES | HOLDINGS |
|--|---------------|
| MONEY MARKET INSTRUMENTS & NCA | 1.81% |
| SECURITIES | 45.20% |
| GOVERNMENT SECURITIES | 45.20% |
| 7.38% UP SDL 2036 13/03/2036 | 11.30% |
| 7.25% Gsec 2063 12/06/2063 | 9.41% |
| 7.30% Gsec 2053 19/06/2053 | 8.31% |
| 7.18% Gsec 2033 14/08/2033 | 8.14% |
| 0% CS 19/12/2030 | 2.21% |
| 0% CS 19/12/2029 | 2.21% |
| 7.26% Gsec 2032 22/08/2032 | 1.41% |
| 0% CS 22/02/2030 | 1.09% |
| 7.10% GOI Sovereign Green Bond 2028 27/01/2028 | 0.58% |
| 0% CS 15/06/2030 | 0.53% |

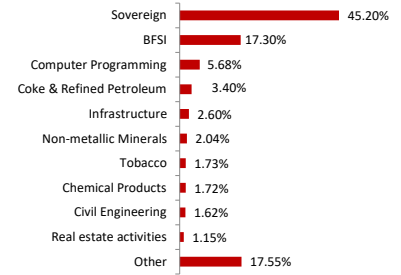
SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|-----------------------|--------------|
| CORPORATE DEBT | 0.00% |

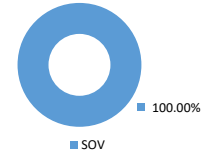
SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 52.98% |
| HDFC Bank Ltd. | 3.99% |
| SBI-ETF NIFTY BANK | 3.77% |
| Reliance Industries Ltd. | 2.96% |
| NIPPON INDIA ETF PSU BANK BEES (Previous GOLDMAN SACHS Mutua | 2.91% |
| Infosys Technologies Ltd. | 2.87% |
| ICICI Bank Ltd. | 2.16% |
| ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX | 2.02% |
| IndusInd Bank Ltd. | 1.96% |
| ITC Ltd. | 1.73% |
| Larsen & Toubro Ltd. | 1.62% |
| Tata Consultancy Services Ltd. | 1.45% |
| Bank of India | 1.39% |
| Kotak Mahindra Bank Ltd. | 1.38% |
| State Bank of India | 1.37% |
| Bandhan Bank Ltd. | 1.22% |
| Axis Bank Ltd. | 1.17% |
| ANANT RAJ Ltd. | 1.15% |
| Hindustan Unilever Ltd. | 0.96% |
| Genus Power Infrastructure Ltd. | 0.89% |
| UTI NIFTY BANK ETF | 0.89% |
| Fusion Micro Finance Ltd. | 0.87% |
| UPL Ltd. | 0.76% |
| INOX Wind Ltd. | 0.74% |
| Union Bank of India | 0.70% |
| Rural Electrification Corporation Ltd. | 0.65% |
| Others | 11.38% |

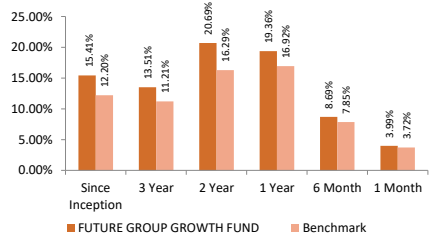
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

