

ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low return.

STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

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%	19.62%
Fixed Income Instruments	40.00%	90.00%	43.49%
Equities	10.00%	40.00%	36.90%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Sep-2020

Returns since Publication of NAV

Absolute Return	136.60%
Simple Annual Return	12.84%
CAGR Return	8.43%

NAV as on 30-Sep-2020

23.6602

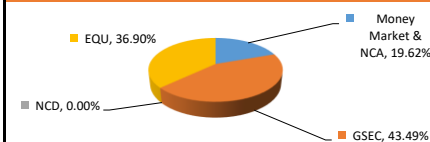
AUM as on 30-Sep-2020 (Rs. In Lakhs)

2.77

Modified Duration (In Years)

3.03

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 19.62%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES 43.49%	
7.72% Central Government 25/05/2025	26.32%
6.90% GOI OIL Bond 2026 04/02/2026	11.31%
8.38% Tamil Nadu SDL 27/01/2026	5.85%

SECURITIES HOLDINGS

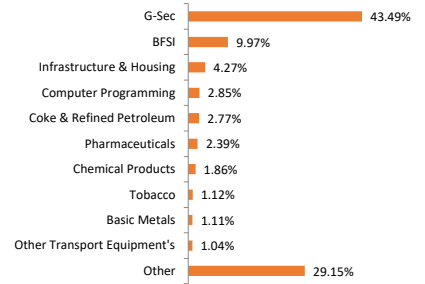
CORPORATE DEBT 0.00%

SECURITIES HOLDINGS

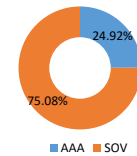
EQUITY 36.90%

Reliance ETF Bank BeES	2.49%
Bharti Airtel Ltd.	2.13%
Reliance Industries Ltd. Right Issue Partly Paid	1.94%
ICICI Bank Ltd.	1.92%
HDFC Ltd.	1.88%
HDFC Bank Ltd.	1.56%
Hindustan Unilever Ltd.	1.49%
Bajaj Finance Ltd.	1.18%
ITC Ltd.	1.12%
Infosys Technologies Ltd.	1.09%
Bajaj Auto Ltd.	1.04%
Kotak Mahindra Bank Ltd.	0.92%
TATA Consultancy Services Ltd.	0.90%
Aurobindo Pharma Ltd.	0.86%
Tech Mahindra Ltd.	0.86%
United Spirits Ltd.	0.74%
Larsen & Toubro Ltd.	0.65%
Tata Steel Ltd.	0.65%
Hindustan Aeronautics Ltd.	0.58%
Sun Pharmaceuticals Industries Ltd.	0.54%
Petronet LNG Ltd.	0.48%
AU Small Finance Bank Ltd.	0.47%
Axis Bank Ltd.	0.46%
Kotak PSU Bank ETF	0.45%
Bharti Infratel Ltd.	0.44%
Others	10.05%

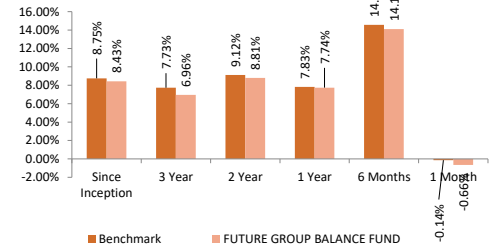
SECTORAL ALLOCATION



Debt Rating Profile

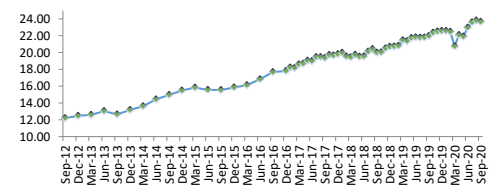


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



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%	3.25%
Fixed Income Instruments	60.00%	100.00%	96.75%
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-Sep-2020

Returns since Publication of NAV	
Absolute Return	24.27%
Simple Annual Return	16.13%
CAGR Return	15.54%

NAV as on 30-Sep-2020

12.42670

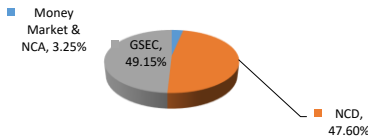
AUM as on 30-Sep-2020 (Rs. In Lakhs)

514.55

Modified Duration (In Years)

6.27

ASSET ALLOCATION

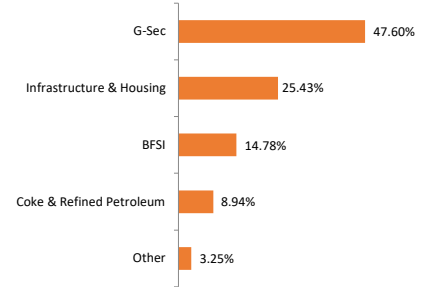


PORTFOLIO AS ON 30-Sep-2020

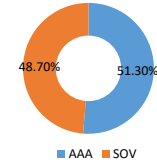
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.25%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	47.60%
8.32% Gsec 2032 02/08/2032	11.17%
7.5% Central Government 10/08/2034	8.48%
7.72% Gsec 2049 15/06/2049	5.48%
08.25 Maharashtra SDL 2025 10/06/2025	5.29%
0% CS 17 DEC 2027 UL	4.97%
7.10% MAHARASHTRA SDL 2032 30/09/2032	4.92%
6.90% GOI OIL Bond 2026 04/02/2026	3.05%
8% GOI Oil Bond 2026 23/03/2026	2.13%
7.4% Central Government 09/09/2035	2.11%

SECURITIES	HOLDINGS
CORPORATE DEBT	49.15%
9.05% Reliance Industries Ltd. 17/10/2028	8.94%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.35%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.56%
8.67% Tata Capital Financial Services Ltd. 2025	6.43%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.33%
7.75% Power Finance Corporation Ltd. 11/06/2030	6.23%
8.30% REC Ltd. Non GOI 2029	2.14%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.10%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.08%

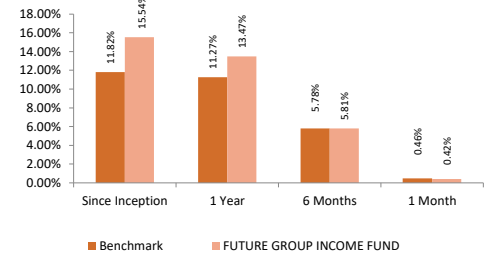
SECTORAL ALLOCATION



Debt Rating Profile

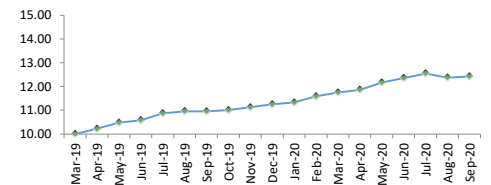


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

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%	2.91%
Fixed Income Instruments	60.00%	100.00%	80.11%
Equities	0.00%	20.00%	16.97%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Sep-2020

Returns since Publication of NAV	
Absolute Return	31.46%
Simple Annual Return	17.64%
CAGR Return	16.58%

NAV as on 30-Sep-2020

13.1464

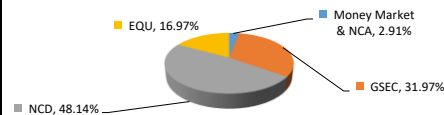
AUM as on 30-Sep-2020 (Rs. In Lakhs)

3,476.13

Modified Duration (In Years)

5.81

ASSET ALLOCATION



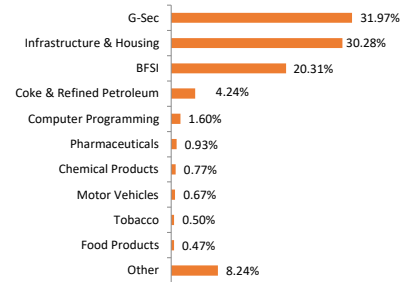
PORTFOLIO AS ON 30-Sep-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.91%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	31.97%
8.32% Gsec 2032 02/08/2032	7.77%
7.10% MAHARASHTRA SDL 2032 30/09/2032	5.25%
7.5% Central Government 10/08/2034	5.02%
08.25 Maharashtra SDL 2025 10/06/2025	3.76%
7.4% Central Government 09/09/2035	3.13%
8% GOI Oil Bond 2026 23/03/2026	2.68%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.25%
6.90% GOI OIL Bond 2026 04/02/2026	1.20%
0% CS 17 DEC 2027 UL	1.10%
7.72% Gsec 2049 15/06/2049	0.81%

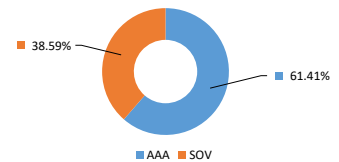
SECURITIES	HOLDINGS
CORPORATE DEBT	48.14%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.42%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	7.12%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.24%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.53%
8.67% Tata Capital Financial Services Ltd. 2025	4.76%
9.05% Reliance Industries Ltd. 17/10/2028	2.98%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.93%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.92%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.47%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.63%
Others	4.14%

SECURITIES	HOLDINGS
EQUITY	16.97%
Kotak Mahindra MF - Kotak Banking ETF	1.00%
Bharti Airtel Ltd.	0.79%
Infosys Technologies Ltd.	0.76%
HDFC Ltd.	0.71%
Hindustan Unilever Ltd.	0.70%
ICICI Bank Ltd.	0.69%
TATA Consultancy Services Ltd.	0.64%
Reliance ETF Bank BeES	0.63%
Reliance Industries Ltd.	0.59%
ITC Ltd.	0.50%
HDFC Bank Ltd.	0.46%
Kotak Mahindra Bank Ltd.	0.46%
Reliance Industries Ltd. Right Issue Partly Paid	0.38%
Larsen & Toubro Ltd.	0.35%
Maruti Suzuki India Ltd.	0.29%
Bharti Infratel Ltd.	0.26%
Shree Cements Ltd.	0.24%
United Spirits Ltd.	0.23%
Tata Steel Ltd.	0.23%
Sun Pharmaceuticals Industries Ltd.	0.23%
Bajaj Finance Ltd.	0.22%
Nestle India Ltd.	0.21%
Tech Mahindra Ltd.	0.20%
Minda Corporation Ltd.	0.19%
Engineers India Ltd.	0.19%
Others	5.83%

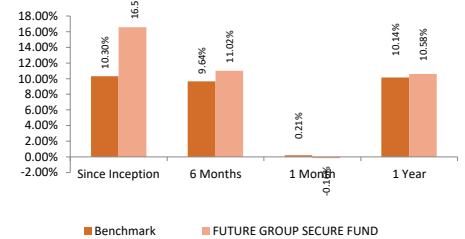
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

