

**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%	18.75%
Fixed Income Instruments	40.00%	90.00%	42.99%
Equities	10.00%	40.00%	38.26%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 30-Oct-2020**

Returns since Publication of NAV

Absolute Return	141.15%
Simple Annual Return	13.27%
CAGR Return	8.62%

**NAV as on 30-Oct-2020**

24.1154

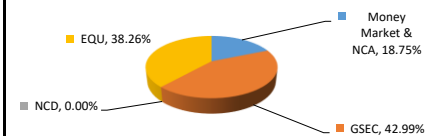
**AUM as on 30-Oct-2020 (Rs. In Lakhs)**

2.82

**Modified Duration (In Years)**

2.92

**ASSET ALLOCATION**

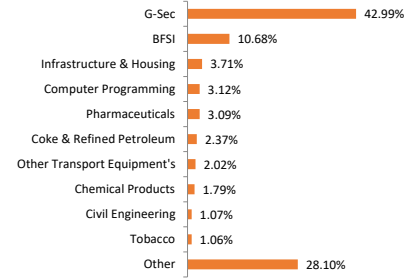


**PORTFOLIO AS ON 30-Oct-2020**

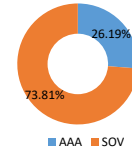
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>18.75%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>42.99%</b>
7.72% Central Government 25/05/2025	26.13%
6.90% GOI OIL Bond 2026 04/02/2026	10.97%
8.38% Tamil Nadu SDL 27/01/2026	5.89%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>38.26%</b>
Reliance ETF Bank BeES	2.82%
ICICI Bank Ltd.	2.09%
HDFC Ltd.	2.05%
Bharti Airtel Ltd.	2.00%
Infosys Technologies Ltd.	1.88%
HDFC Bank Ltd.	1.68%
Reliance Industries Ltd. Right Issue Partly Paid	1.68%
Kotak Mahindra Bank Ltd.	1.65%
Hindustan Unilever Ltd.	1.47%
Bajaj Finance Ltd.	1.17%
Divis Laboratories Ltd.	1.11%
ITC Ltd.	1.06%
Bajaj Auto Ltd.	1.02%
Hero MotoCorp Ltd.	0.99%
Larsen & Toubro Ltd.	0.99%
TATA Consultancy Services Ltd.	0.95%
Hindustan Aeronautics Ltd.	0.73%
United Spirits Ltd.	0.72%
IndusInd Bank Ltd.	0.62%
Cipla Ltd.	0.54%
TATA Motors Ltd.	0.52%
Sun Pharmaceuticals Industries Ltd.	0.50%
Mahindra and Mahindra Ltd.	0.42%
Titan Company Ltd.	0.41%
Bandhan Bank Ltd.	0.41%
Others	8.79%

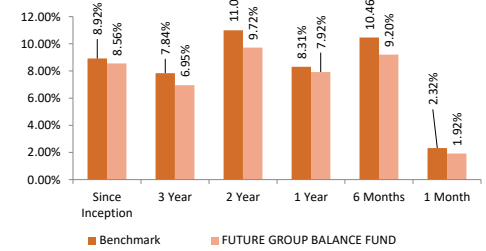
**SECTORAL ALLOCATION**



**Debt Rating Profile**

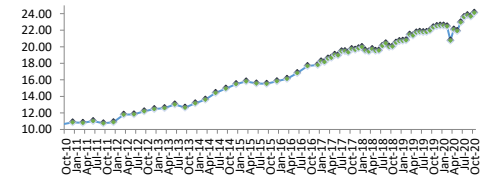


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	5.25%
Fixed Income Instruments	60.00%	100.00%	94.75%
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-Oct-2020**

Returns since Publication of NAV	
Absolute Return	27.09%
Simple Annual Return	18.01%
CAGR Return	17.28%

**NAV as on 30-Oct-2020**

12.70920

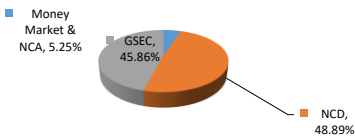
**AUM as on 30-Oct-2020 (Rs. In Lakhs)**

526.23

**Modified Duration (In Years)**

5.75

**ASSET ALLOCATION**

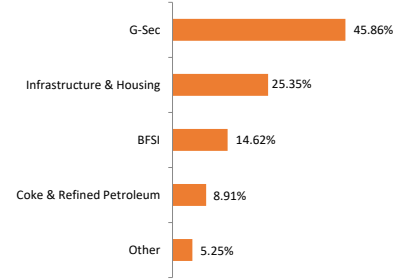


**PORTFOLIO AS ON 30-Oct-2020**

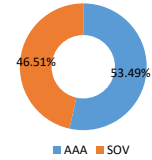
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>5.25%</b>
<b>SECURITIES</b>	<b>45.86%</b>
<b>GOVERNMENT SECURITIES</b>	<b>45.86%</b>
7.05% MAHARASHTRA SDL 2032 07/10/2032	11.90%
7.5% Central Government 10/08/2034	8.40%
7.72% Gsec 2049 15/06/2049	5.37%
08.25 Maharashtra SDL 2025 10/06/2025	5.32%
0% CS 17 DEC 2027 UL	4.99%
6.17% Gsec 2021 15/07/2021	4.84%
6.90% GOI OIL Bond 2026 04/02/2026	2.94%
8% GOI Oil Bond 2026 23/03/2026	2.10%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>48.89%</b>
9.05% Reliance Industries Ltd. 17/10/2028	8.91%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.27%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.54%
8.67% Tata Capital Financial Services Ltd. 2025	6.35%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.32%
7.75% Power Finance Corporation Ltd. 11/06/2030	6.23%
8.30% REC Ltd. Non GOI 2029	2.13%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.08%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.06%

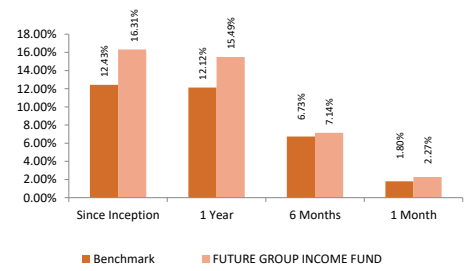
**SECTORAL ALLOCATION**



**Debt Rating Profile**

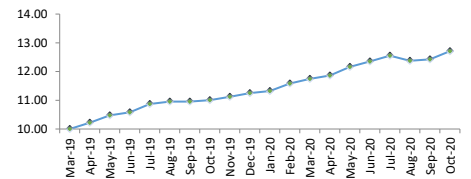


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	7.12%
Fixed Income Instruments	60.00%	100.00%	75.92%
Equities	0.00%	20.00%	16.96%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 30-Oct-2020**

Returns since Publication of NAV	
Absolute Return	34.85%
Simple Annual Return	19.54%
CAGR Return	18.25%

**NAV as on 30-Oct-2020**

13.4848

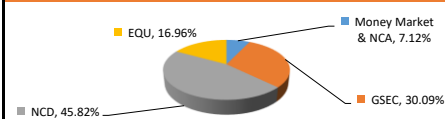
**AUM as on 30-Oct-2020 (Rs. In Lakhs)**

3,719.02

**Modified Duration (In Years)**

5.47

**ASSET ALLOCATION**



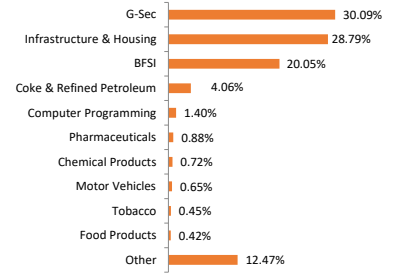
**PORTFOLIO AS ON 30-Oct-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>7.12%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>30.09%</b>
7.5% Central Government 10/08/2034	9.06%
7.05% MAHARASHTRA SDL 2032 07/10/2032	8.84%
08.25 Maharashtra SDL 2025 10/06/2025	3.61%
8% GOI Oil Bond 2026 23/03/2026	2.53%
6.17% Gsec 2021 15/07/2021	1.92%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.21%
6.90% GOI OIL Bond 2026 04/02/2026	1.11%
0% CS 17 DEC 2027 UL	1.06%
7.72% Gsec 2049 15/06/2049	0.76%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>45.82%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	7.02%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.78%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	5.96%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.29%
8.67% Tata Capital Financial Services Ltd. 2025	4.49%
9.05% Reliance Industries Ltd. 17/10/2028	2.84%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.80%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.80%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.35%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.55%
Others	3.93%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>16.96%</b>
HDFC Bank Ltd.	1.06%
Kotak Mahindra MF - Kotak Banking ETF	1.04%
Reliance ETF Bank BeES	0.85%
HDFC Ltd.	0.85%
Bharti Airtel Ltd.	0.83%
ICICI Bank Ltd.	0.71%
Infosys Technologies Ltd.	0.71%
Hindustan Unilever Ltd.	0.66%
TATA Consultancy Services Ltd.	0.59%
Kotak Mahindra Bank Ltd.	0.55%
Reliance Industries Ltd. Right Issue Partly Paid	0.49%
Reliance Industries Ltd.	0.47%
ITC Ltd.	0.45%
Larsen & Toubro Ltd.	0.35%
Shree Cements Ltd.	0.30%
Honeywell Automation India Ltd.	0.26%
Maruti Suzuki India Ltd.	0.25%
Bajaj Finance Ltd.	0.23%
United Spirits Ltd.	0.21%
TATA Motors Ltd.	0.21%
Sun Pharmaceuticals Industries Ltd.	0.20%
Bharti Infratel Ltd.	0.19%
Tata Steel Ltd.	0.19%
Nestle India Ltd.	0.18%
Engineers India Ltd.	0.18%
Others	4.97%

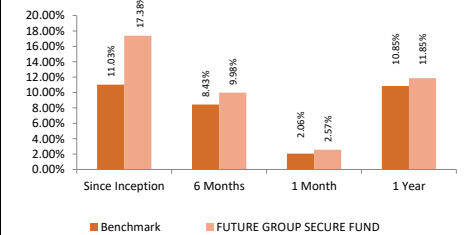
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**

