

**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%	24.94%
Fixed Income Instruments	40.00%	90.00%	41.13%
Equities	10.00%	40.00%	33.93%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 27-Nov-2020**

Returns since Publication of NAV	
Absolute Return	155.21%
Simple Annual Return	14.59%
CAGR Return	9.20%

**NAV as on 27-Nov-2020**

25.5214

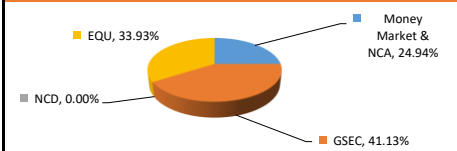
**AUM as on 27-Nov-2020 (Rs. In Lakhs)**

2.98

**Modified Duration (In Years)**

2.63

**ASSET ALLOCATION**



**PORTFOLIO AS ON 27-Nov-2020**

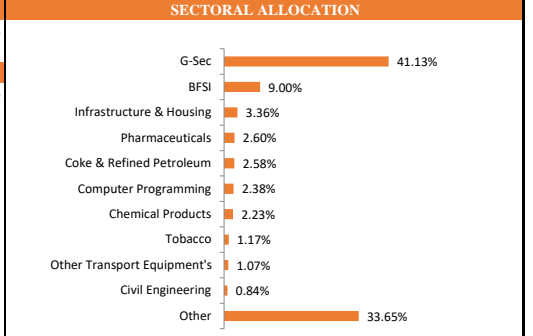
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>24.94%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>41.13%</b>
7.72% Central Government 25/05/2025	24.81%
6.90% GOI OIL Bond 2026 04/02/2026	10.68%
8.38% Tamil Nadu SDL 27/01/2026	5.63%

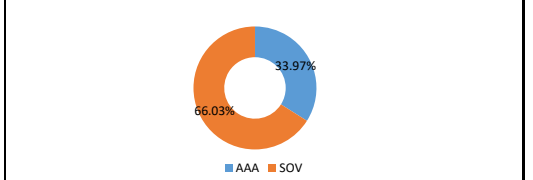
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>33.93%</b>
Reliance ETF Bank BeES	2.79%
ICICI Bank Ltd.	2.39%
HDFC Ltd.	2.27%
Bharti Airtel Ltd.	2.02%
Reliance Industries Ltd. Right Issue Partly Paid	1.75%
Infosys Technologies Ltd.	1.48%
Hindustan Unilever Ltd.	1.44%
Kotak Mahindra Bank Ltd.	1.28%
ITC Ltd.	1.17%
Bajaj Auto Ltd.	1.07%
HDFC Bank Ltd.	0.97%
TATA Consultancy Services Ltd.	0.90%
Larsen & Toubro Ltd.	0.75%
Cipla Ltd.	0.75%
UPL Ltd.	0.56%
United Spirits Ltd.	0.55%
Bata India Ltd.	0.53%
Ajanta Pharma Ltd.	0.52%
Bharat Petroleum Corporation Ltd.	0.50%
Vedanta Ltd.	0.49%
The Federal Bank Ltd.	0.49%
Minda Corporation Ltd.	0.44%
TATA Motors Ltd.	0.42%
National Aluminium Company Ltd.	0.40%
Aarti Industries Ltd.	0.39%
Others	7.62%

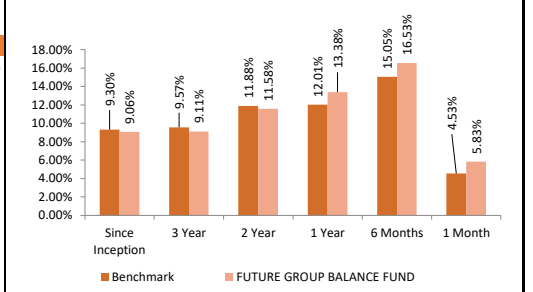
**SECTORAL ALLOCATION**



**Debt Rating Profile**

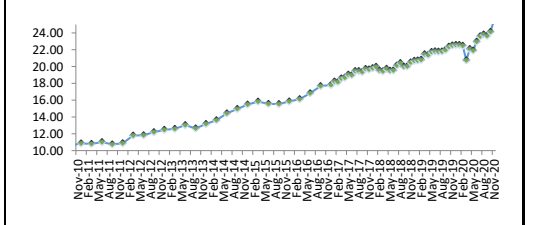


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	4.46%
Fixed Income Instruments	60.00%	100.00%	95.54%
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 27-Nov-2020**

Returns since Publication of NAV	
Absolute Return	27.71%
Simple Annual Return	18.43%
CAGR Return	17.66%

**NAV as on 27-Nov-2020**

12.77150

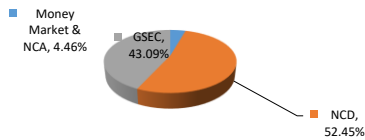
**AUM as on 27-Nov-2020 (Rs. In Lakhs)**

528.79

**Modified Duration (In Years)**

6.00

**ASSET ALLOCATION**



**PORTFOLIO AS ON 27-Nov-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.46%</b>

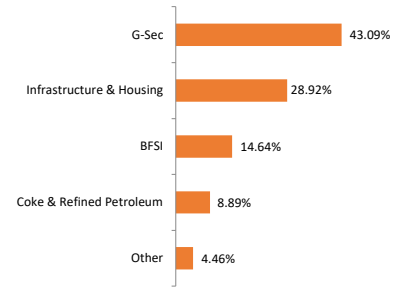
SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>43.09%</b>

7.05% MAHARASHTRA SDL 2032 07/10/2032	11.74%
6.75% KARNATAKA SDL 2035 04/11/2035	9.89%
08.25 Maharashtra SDL 2025 10/06/2025	5.26%
0% CS 17 DEC 2027 UL	4.99%
7.5% Central Government 10/08/2034	4.20%
6.90% GOI OIL Bond 2026 04/02/2026	3.01%
8% GOI Oil Bond 2026 23/03/2026	2.10%
6.75% KARNATAKA SDL 2034 11/11/2034	1.91%

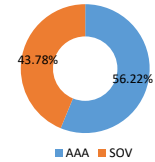
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>52.45%</b>

9.05% Reliance Industries Ltd. 17/10/2028	8.89%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.29%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.49%
8.67% Tata Capital Financial Services Ltd. 2025	6.35%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.25%
7.75% Power Finance Corporation Ltd. 11/06/2030	6.16%
6.39% NABARD GoI 2030 19/11/2030	3.78%
8.30% REC Ltd. Non GOI 2029	2.11%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.07%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.06%

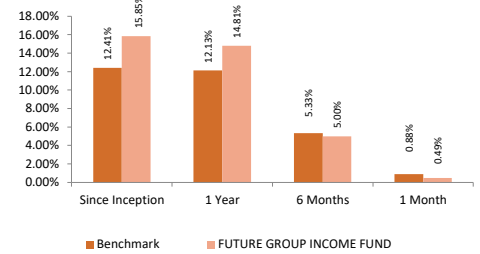
**SECTORAL ALLOCATION**



**Debt Rating Profile**

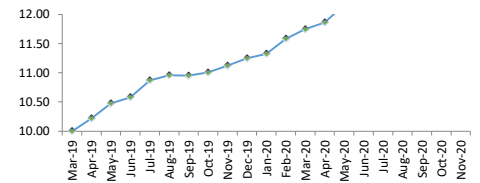


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	3.87%
Fixed Income Instruments	60.00%	100.00%	79.92%
Equities	0.00%	20.00%	16.21%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 27-Nov-2020**

Returns since Publication of NAV	
Absolute Return	38.56%
Simple Annual Return	21.62%
CAGR Return	20.06%

**NAV as on 27-Nov-2020**

13.8558

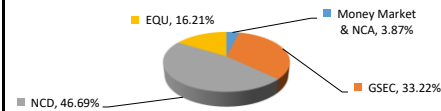
**AUM as on 27-Nov-2020 (Rs. In Lakhs)**

3,821.32

**Modified Duration (In Years)**

6.07

**ASSET ALLOCATION**



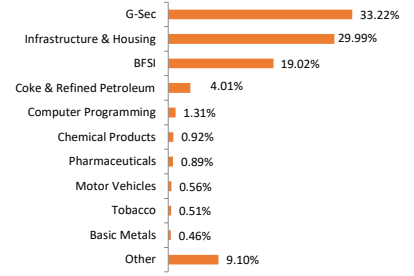
**PORTFOLIO AS ON 27-Nov-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.87%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>33.22%</b>
6.75% KARNATAKA SDL 2035 04/11/2035	9.21%
7.05% MAHARASHTRA SDL 2032 07/10/2032	8.53%
7.5% Central Government 10/08/2034	4.50%
08.25 Maharashtra SDL 2025 10/06/2025	3.49%
8% GOI Oil Bond 2026 23/03/2026	2.47%
6.75% KARNATAKA SDL 2034 11/11/2034	1.71%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.17%
6.90% GOI OIL Bond 2026 04/02/2026	1.11%
0% CS 17 DEC 2027 UL	1.04%

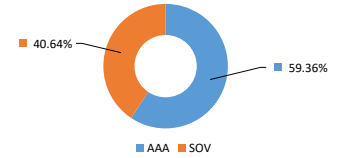
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>46.69%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	6.88%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.59%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	5.77%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.12%
8.67% Tata Capital Financial Services Ltd. 2025	4.40%
9.05% Reliance Industries Ltd. 17/10/2028	2.77%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.73%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.72%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.29%
6.39% NABARD Gol 2030 19/11/2030	2.09%
Others	5.34%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>16.21%</b>
Kotak Mahindra MF - Kotak Banking ETF	1.14%
Reliance ETF Bank BeES	0.99%
Bharti Airtel Ltd.	0.89%
ICICI Bank Ltd.	0.84%
HDFC Ltd.	0.77%
Infosys Technologies Ltd.	0.74%
HDFC Bank Ltd.	0.73%
Hindustan Unilever Ltd.	0.66%
TATA Consultancy Services Ltd.	0.58%
Reliance Industries Ltd. Right Issue Partly Paid	0.54%
ITC Ltd.	0.51%
Reliance Industries Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.35%
Larsen & Toubro Ltd.	0.34%
Maruti Suzuki India Ltd.	0.31%
United Spirits Ltd.	0.22%
Engineers India Ltd.	0.20%
Minda Corporation Ltd.	0.20%
Tata Steel Ltd.	0.20%
The Federal Bank Ltd.	0.19%
Bajaj Auto Ltd.	0.19%
Cipla Ltd.	0.18%
L&T Technology Services Ltd.	0.18%
National Aluminium Company Ltd.	0.18%
Vedanta Ltd.	0.18%
Others	4.49%

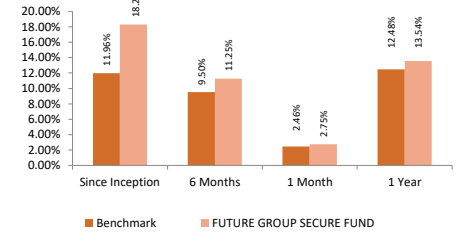
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**

