

**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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash, Money Market And Fixed Income Instruments	0.00%	90.00%	64.64%
Equities	10.00%	40.00%	35.36%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 31-Dec-2020**

Returns since Publication of NAV	
Absolute Return	164.19%
Simple Annual Return	15.07%
CAGR Return	9.33%

**NAV as on 31-Dec-2020**

26.4192

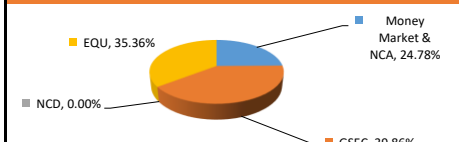
**AUM as on 31-Dec-2020 (Rs. In Lakhs)**

3.08

**Modified Duration (In Years)**

2.55

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2020**

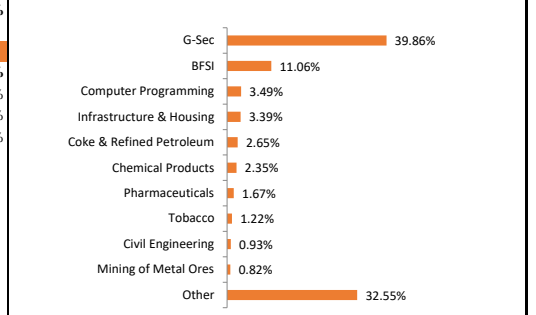
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>24.78%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>39.86%</b>
7.72% Central Government 25/05/2025	24.03%
6.90% GOI OIL Bond 2026 04/02/2026	10.36%
8.38% Tamil Nadu SDL 27/01/2026	5.47%

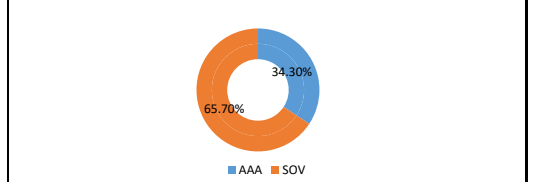
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>35.36%</b>
Reliance ETF Bank BeES	2.85%
ICICI Bank Ltd.	2.61%
HDFC Ltd.	2.50%
Bharti Airtel Ltd.	2.15%
TATA Consultancy Services Ltd.	1.86%
Reliance Industries Ltd. Right Issue Partly Paid	1.82%
Infosys Technologies Ltd.	1.63%
Hindustan Unilever Ltd.	1.56%
HDFC Bank Ltd.	1.40%
Kotak Mahindra Bank Ltd.	1.30%
ITC Ltd.	1.22%
Larsen & Toubro Ltd.	0.84%
Dabur India Ltd.	0.69%
Bharat Petroleum Corporation Ltd.	0.62%
UPL Ltd.	0.61%
Ujjivan Financial Services Ltd.	0.54%
Vedanta Ltd.	0.52%
Bata India Ltd.	0.51%
The Federal Bank Ltd.	0.50%
TATA Motors Ltd.	0.48%
HDFC LIFE INSURANCE COMPANY Ltd.	0.44%
Tata Steel Ltd.	0.42%
Minda Corporation Ltd.	0.41%
Aarti Industries Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.39%
Others	7.09%

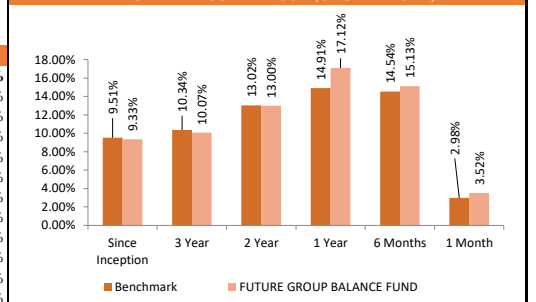
**SECTORAL ALLOCATION**



**Debt Rating Profile**

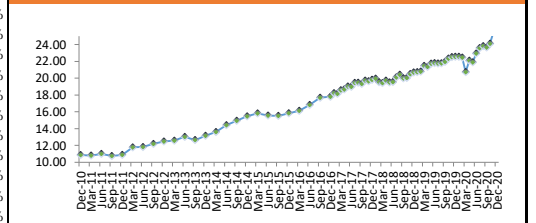


**BENCHMARK COMPARISON (CAGR RETURN)**



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	8
Yahya Bookwala	0	4	8

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	10.62%
Fixed Income Instruments	60.00%	100.00%	89.38%
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-Dec-2020

Returns since Publication of NAV

Absolute Return	28.34%
Simple Annual Return	16.14%
CAGR Return	15.26%

**NAV as on 31-Dec-2020**

12.83360

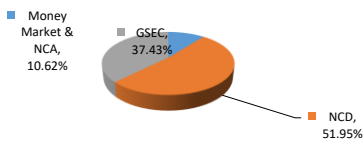
**AUM as on 31-Dec-2020 (Rs. In Lakhs)**

531.32

**Modified Duration (In Years)**

5.70

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA 10.62%**

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES 37.43%**

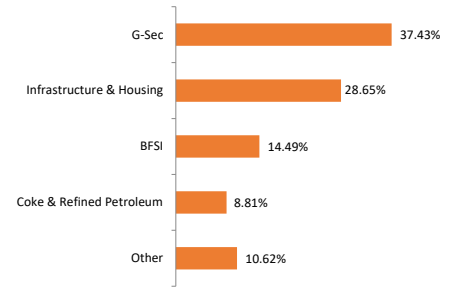
7.05% MAHARASHTRA SDL 2032 07/10/2032	11.78%
6.75% KARNATAKA SDL 2035 04/11/2035	9.89%
0% CS 17 DEC 2027 UL	5.02%
6.19% Gsec 16/09/2034	3.75%
6.90% GOI OIL Bond 2026 04/02/2026	3.00%
8% GOI Oil Bond 2026 23/03/2026	2.09%
6.75% KARNATAKA SDL 2034 11/11/2034	1.91%

**SECURITIES HOLDINGS**

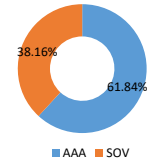
**CORPORATE DEBT 51.95%**

9.05% Reliance Industries Ltd. 17/10/2028	8.81%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.20%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.48%
8.67% Tata Capital Financial Services Ltd. 2025	6.29%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.17%
7.75% Power Finance Corporation Ltd. 11/06/2030	6.08%
6.44% NABARD GoI 04/12/2030	3.74%
8.30% REC Ltd. Non GOI 2029	2.09%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.05%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.05%

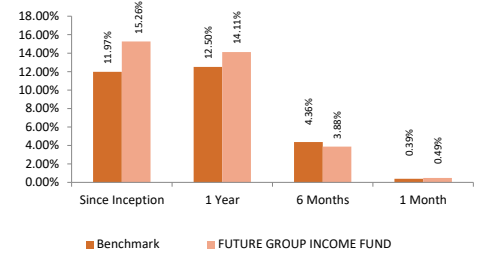
**SECTORAL ALLOCATION**



**Debt Rating Profile**

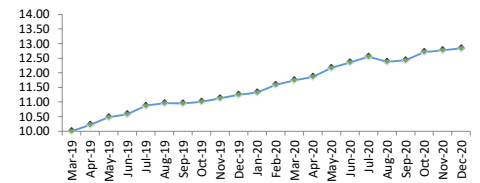


**BENCHMARK COMPARISON (CAGR RETURN)**



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	8
Srijan Sinha	5	0	8
Yahya Bookwala	0	4	8

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	8.02%
Fixed Income Instruments	60.00%	100.00%	75.24%
Equities	0.00%	20.00%	16.74%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 31-Dec-2020**

Returns since Publication of NAV	
Absolute Return	41.13%
Simple Annual Return	20.21%
CAGR Return	18.44%

**NAV as on 31-Dec-2020**

14.1131

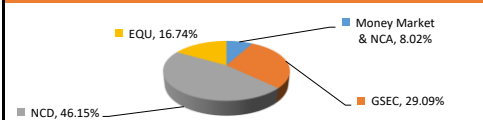
**AUM as on 31-Dec-2020 (Rs. In Lakhs)**

3,850.22

**Modified Duration (In Years)**

5.78

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Dec-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>8.02%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>29.09%</b>
6.75% KARNATAKA SDL 2035 04/11/2035	9.19%
7.05% MAHARASHTRA SDL 2032 07/10/2032	8.53%
6.75% KARNATAKA SDL 2034 11/11/2034	3.02%
6.19% Gsec 16/09/2034	2.58%
8% GOI Oil Bond 2026 23/03/2026	2.45%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.16%
6.90% GOI OIL Bond 2026 04/02/2026	1.10%
0% CS 17 DEC 2027 UL	1.04%

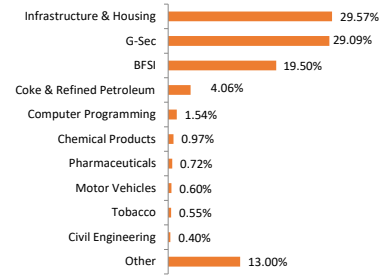
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>46.15%</b>

7.75% L&T Finance Ltd. 2025 10/07/2025	6.79%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.56%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	5.67%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.03%
8.67% Tata Capital Financial Services Ltd. 2025	4.34%
9.05% Reliance Industries Ltd. 17/10/2028	2.73%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.72%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.70%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.26%
6.44% NABARD Gol 04/12/2030	2.07%
Others	5.28%

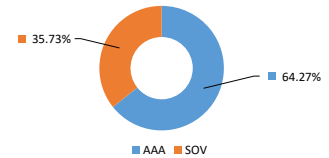
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>16.74%</b>

Kotak Mahindra MF - Kotak Banking ETF	1.19%
Reliance ETF Bank BeES	1.04%
Bharti Airtel Ltd.	0.97%
ICICI Bank Ltd.	0.94%
Infosys Technologies Ltd.	0.87%
HDFC Ltd.	0.82%
HDFC Bank Ltd.	0.80%
Hindustan Unilever Ltd.	0.71%
TATA Consultancy Services Ltd.	0.67%
Reliance Industries Ltd. Right Issue Partly Paid	0.63%
ITC Ltd.	0.55%
Reliance Industries Ltd.	0.44%
Maruti Suzuki India Ltd.	0.32%
Larsen & Toubro Ltd.	0.32%
Kotak Mahindra Bank Ltd.	0.28%
Tata Steel Ltd.	0.24%
United Spirits Ltd.	0.23%
Dabur India Ltd.	0.23%
The Federal Bank Ltd.	0.20%
Vedanta Ltd.	0.20%
Sun Pharmaceuticals Industries Ltd.	0.19%
NMDC Ltd.	0.17%
TTK Prestige Ltd.	0.17%
Minda Corporation Ltd.	0.17%
UPL Ltd.	0.17%
Others	4.24%

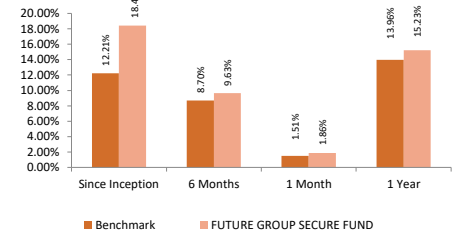
**SECTORAL ALLOCATION**



**Debt Rating Profile**

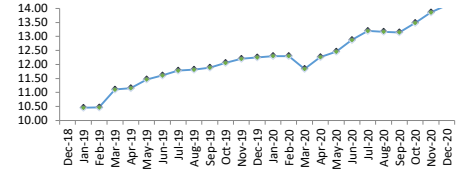


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark :NIFTY Composite Debt Index+ Nifty 50

**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		8
Srijan Sinha	5	0		8
Yahya Bookwala	0	4		8

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	14.62%
Fixed Income Instruments	30.00%	70.00%	38.88%
Equities	30.00%	60.00%	46.50%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 31-Dec-2020**

Returns since Publication of NAV		
Absolute Return		2.79%
Simple Annual Return		48.46%
CAGR Return		61.28%

**NAV as on 31-Dec-2020**

10.2788

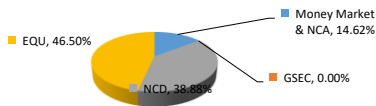
**AUM as on 31-Dec-2020 (Rs. In Lakhs)**

55.15

**Modified Duration (In Years)**

4.82

**ASSET ALLOCATION**



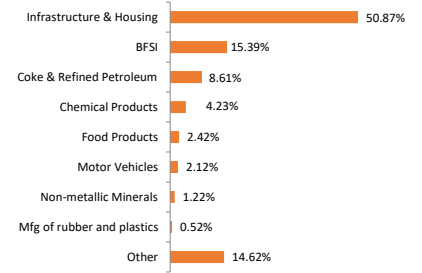
**PORTFOLIO AS ON 31-Dec-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>14.62%</b>

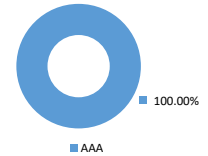
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>38.88%</b>
7.68% PFC Ltd. 15/07/2030	38.88%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>46.50%</b>
ICICI Bank Ltd.	9.70%
Bharti Airtel Ltd.	9.24%
Reliance Industries Ltd. Right Issue Partly Paid	8.61%
UPL Ltd.	4.23%
Tata Power Co. Ltd.	2.74%
Dabur India Ltd.	2.42%
Punjab National Bank	2.10%
Axis Bank Ltd.	1.97%
Maruti Suzuki India Ltd.	1.11%
DCB BANK	1.08%
TVS Motor Company Ltd.	1.01%
Ambuja Cements Ltd.	0.63%
ACC Ltd.	0.59%
RBL Bank Ltd.	0.54%
Apollo Tyres Ltd.	0.52%

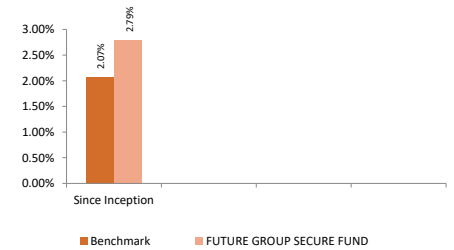
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**

