

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% | 67.66% |
| Equities | 10.00% | 40.00% | 32.34% |

RISK RETURN PROFILE

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

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 29-Jan-2021

Returns since Publication of NAV

| | |
|----------------------|---------|
| Absolute Return | 162.89% |
| Simple Annual Return | 14.85% |
| CAGR Return | 9.21% |

NAV as on 29-Jan-2021

26.2890

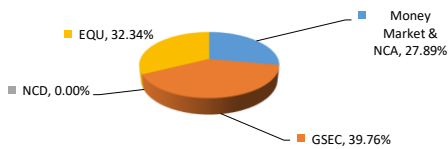
AUM as on 29-Jan-2021 (Rs. In Lakhs)

3.05

Modified Duration (In Years)

2.42

ASSET ALLOCATION



PORTFOLIO AS ON 29-Jan-2021

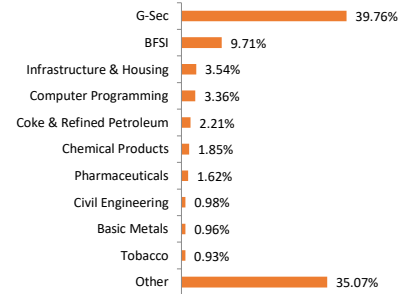
| SECURITIES | HOLDINGS |
|---|---------------|
| MONEY MARKET INSTRUMENTS & NCA | 27.89% |

| SECURITIES | HOLDINGS |
|-------------------------------------|---------------|
| GOVERNMENT SECURITIES | 39.76% |
| 7.72% Central Government 25/05/2025 | 23.94% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 10.32% |
| 8.38% Tamil Nadu SDL 27/01/2026 | 5.50% |

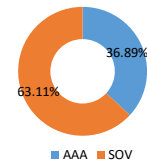
SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 32.34% |
| Reliance ETF Bank BeES | 3.02% |
| ICICI Bank Ltd. | 2.46% |
| Bharti Airtel Ltd. | 2.36% |
| HDFC Bank Ltd. | 2.28% |
| Infosys Technologies Ltd. | 2.03% |
| Reliance Industries Ltd. Right Issue Partly Paid | 1.58% |
| HDFC Ltd. | 1.56% |
| Hindustan Unilever Ltd. | 1.48% |
| Kotak Mahindra Bank Ltd. | 1.12% |
| TATA Consultancy Services Ltd. | 1.02% |
| ITC Ltd. | 0.93% |
| Larsen & Toubro Ltd. | 0.87% |
| Dabur India Ltd. | 0.67% |
| Bharat Petroleum Corporation Ltd. | 0.63% |
| Tata Steel Ltd. | 0.59% |
| Vedanta Ltd. | 0.53% |
| Ujivan Financial Services Ltd. | 0.48% |
| Minda Corporation Ltd. | 0.41% |
| Sun Pharmaceuticals Industries Ltd. | 0.38% |
| Aarti Industries Ltd. | 0.38% |
| Nagarjuna Construction Co. Ltd. | 0.37% |
| City Union Bank Ltd. | 0.33% |
| DCB BANK | 0.33% |
| eClerx Services Ltd. | 0.32% |
| NTPC Ltd. | 0.32% |
| Others | 5.89% |

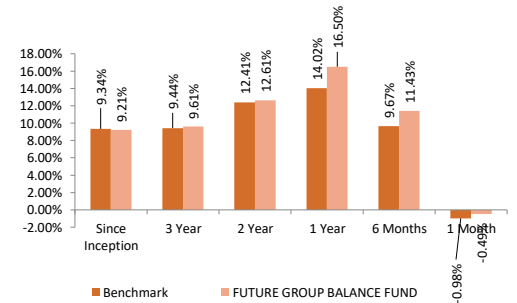
SECTORAL ALLOCATION



Debt Rating Profile

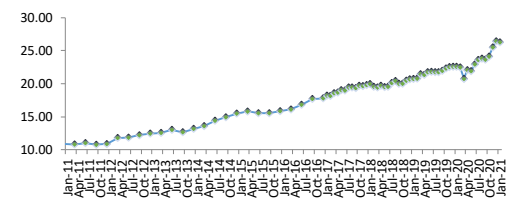


BENCHMARK COMPARISON (CAGR RETURN)



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% | 5.95% |
| Fixed Income Instruments | 60.00% | 100.00% | 94.05% |
| 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 29-Jan-2021

| | |
|----------------------------------|--------|
| Returns since Publication of NAV | |
| Absolute Return | 29.20% |
| Simple Annual Return | 15.90% |
| CAGR Return | 14.98% |

NAV as on 29-Jan-2021

12.91950

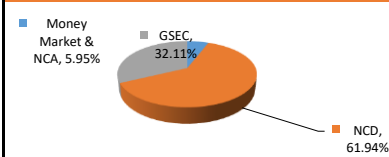
AUM as on 29-Jan-2021 (Rs. In Lakhs)

534.88

Modified Duration (In Years)

5.91

ASSET ALLOCATION



PORTFOLIO AS ON 29-Jan-2021

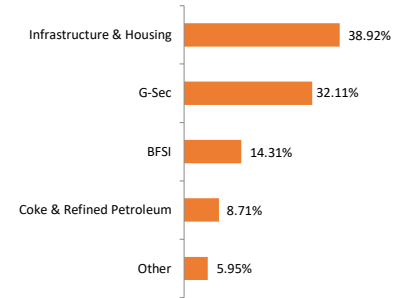
| SECURITIES | HOLDINGS |
|---|--------------|
| MONEY MARKET INSTRUMENTS & NCA | 5.95% |

| SECURITIES | HOLDINGS |
|-------------------------------------|---------------|
| GOVERNMENT SECURITIES | 32.11% |
| 6.75% KARNATAKA SDL 2035 04/11/2035 | 9.86% |
| 0% CS 12 DEC 2029 12/12/2029 | 6.70% |
| 0% CS 17 DEC 2027 UL | 4.97% |
| 6.19% Gsec 16/09/2034 | 3.69% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 2.95% |
| 8% GOI Oil Bond 2026 23/03/2026 | 2.05% |
| 6.75% KARNATAKA SDL 2034 11/11/2034 | 1.89% |

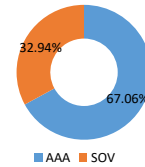
| SECURITIES | HOLDINGS |
|-----------------------|---------------|
| CORPORATE DEBT | 61.94% |

| | |
|---|-------|
| 9.05% Reliance Industries Ltd. 17/10/2028 | 8.71% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025 | 8.10% |
| 8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 | 6.46% |
| 8.67% Tata Capital Financial Services Ltd. 2025 | 6.21% |
| 8.05% Housing Development Finance Corporation Ltd. 22/10/2029 | 6.13% |
| 7.75% Power Finance Corporation Ltd. 11/06/2030 | 6.05% |
| 8.70% LIC Housing Finance Ltd. 20/03/2029 | 4.30% |
| 8.24% NABARD GOI 22/03/2029 | 4.21% |
| 6.44% NABARD GoI 04/12/2030 | 3.72% |
| 8.30% REC Ltd. Non GOI 2029 | 2.10% |
| Others | 5.94% |

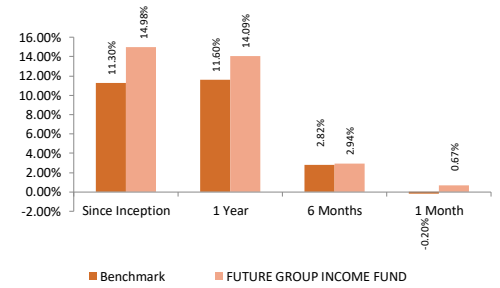
SECTORAL ALLOCATION



Debt Rating Profile

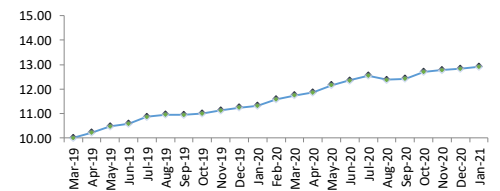


BENCHMARK COMPARISON (CAGR RETURN)



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% | 4.28% |
| Fixed Income Instruments | 60.00% | 100.00% | 80.34% |
| Equities | 0.00% | 20.00% | 15.38% |

RISK RETURN PROFILE

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

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 29-Jan-2021

| Returns since Publication of NAV | |
|----------------------------------|--------|
| Absolute Return | 41.77% |
| Simple Annual Return | 19.75% |
| CAGR Return | 17.94% |

NAV as on 29-Jan-2021

14.1771

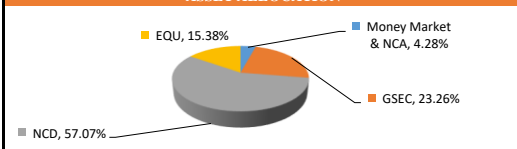
AUM as on 29-Jan-2021 (Rs. In Lakhs)

3,867.69

Modified Duration (In Years)

5.95

ASSET ALLOCATION



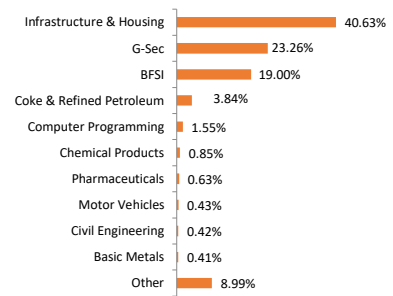
PORTFOLIO AS ON 29-Jan-2021

| SECURITIES | HOLDINGS |
|---|-----------------|
| MONEY MARKET INSTRUMENTS & NCA | 4.28% |
| SECURITIES | HOLDINGS |
| GOVERNMENT SECURITIES | 23.26% |
| 6.75% KARNATAKA SDL 2035 04/11/2035 | 9.17% |
| 6.75% KARNATAKA SDL 2034 11/11/2034 | 3.01% |
| 0% CS 12 DEC 2029 12/12/2029 | 2.85% |
| 6.19% Gsec 16/09/2034 | 2.55% |
| 8% GOI Oil Bond 2026 23/03/2026 | 2.42% |
| 8.15% Tamil Nadu SDL 2025 13/11/2025 | 1.15% |
| 6.90% GOI OIL Bond 2026 04/02/2026 | 1.09% |
| 0% CS 17 DEC 2027 UL | 1.03% |

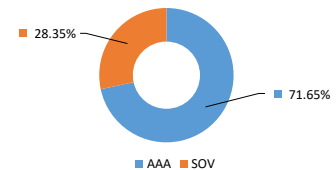
| SECURITIES | HOLDINGS |
|---|---------------|
| CORPORATE DEBT | 57.07% |
| 8.70% LIC Housing Finance Ltd. 20/03/2029 | 6.84% |
| 7.75% L&T Finance Ltd. 2025 10/07/2025 | 6.72% |
| 8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 | 6.56% |
| 8.05% Housing Development Finance Corporation Ltd. 22/10/2029 | 5.65% |
| 7.75% Power Finance Corporation Ltd. 11/06/2030 | 5.02% |
| 8.24% NABARD GOI 22/03/2029 | 4.65% |
| 8.67% Tata Capital Financial Services Ltd. 2025 | 4.29% |
| 9.05% Reliance Industries Ltd. 17/10/2028 | 2.71% |
| 8.85% HDB Financial Services Ltd. Sub debt 07/06/2029 | 2.71% |
| 6.83% Housing Development Finance Corporation Ltd. 08/01/2031 | 2.36% |
| Others | 9.55% |

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 15.38% |
| Kotak Mahindra MF - Kotak Banking ETF | 1.16% |
| Reliance ETF Bank BeES | 1.07% |
| Bharti Airtel Ltd. | 0.98% |
| ICICI Bank Ltd. | 0.87% |
| Infosys Technologies Ltd. | 0.86% |
| HDFC Bank Ltd. | 0.73% |
| HDFC Ltd. | 0.70% |
| Hindustan Unilever Ltd. | 0.61% |
| TATA Consultancy Services Ltd. | 0.58% |
| Reliance Industries Ltd. Right Issue Partly Paid | 0.51% |
| Kotak Mahindra Bank Ltd. | 0.42% |
| Reliance Industries Ltd. | 0.41% |
| ITC Ltd. | 0.40% |
| Larsen & Toubro Ltd. | 0.33% |
| Maruti Suzuki India Ltd. | 0.29% |
| Tata Steel Ltd. | 0.26% |
| Dabur India Ltd. | 0.22% |
| Vedanta Ltd. | 0.17% |
| Sun Pharmaceuticals Industries Ltd. | 0.17% |
| United Spirits Ltd. | 0.17% |
| Minda Corporation Ltd. | 0.17% |
| eClerx Services Ltd. | 0.17% |
| TTK Prestige Ltd. | 0.16% |
| Bharat Petroleum Corporation Ltd. | 0.16% |
| NMDC Ltd. | 0.16% |
| Others | 3.68% |

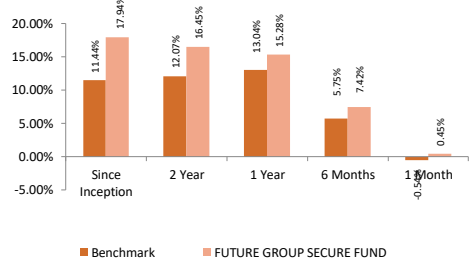
SECTORAL ALLOCATION



Debt Rating Profile

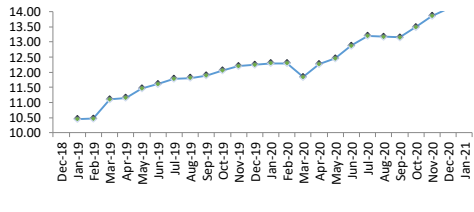


BENCHMARK COMPARISON (CAGR RETURN)



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% | -0.98% |
| Fixed Income Instruments | 30.00% | 70.00% | 56.78% |
| Equities | 30.00% | 60.00% | 44.20% |

RISK RETURN PROFILE

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

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 29-Jan-2021

| Returns since Publication of NAV | |
|----------------------------------|--------|
| Absolute Return | 2.79% |
| Simple Annual Return | 20.35% |
| CAGR Return | 22.23% |

NAV as on 29-Jan-2021

10.3872

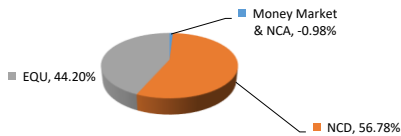
AUM as on 29-Jan-2021 (Rs. In Lakhs)

55.73

Modified Duration (In Years)

6.42

ASSET ALLOCATION

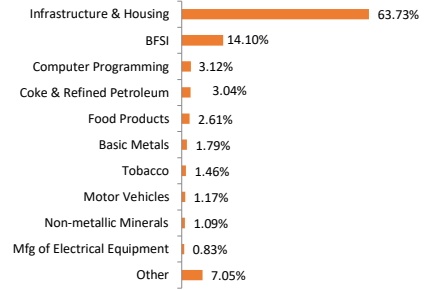


PORTFOLIO AS ON 29-Jan-2021

| SECURITIES | HOLDINGS |
|---|---------------|
| MONEY MARKET INSTRUMENTS & NCA | -0.98% |

| SECURITIES | HOLDINGS |
|---|---------------|
| CORPORATE DEBT | 56.78% |
| 7.68% PFC Ltd. 15/07/2030 | 38.54% |
| 6.83% Housing Development Finance Corporation Ltd. 08/01/2031 | 18.24% |

SECTORAL ALLOCATION



SECURITIES HOLDINGS

| SECURITIES | HOLDINGS |
|--|---------------|
| EQUITY | 44.20% |
| Bharti Airtel Ltd. | 6.95% |
| Reliance ETF Bank BeES | 6.34% |
| ICICI Bank Ltd. | 4.82% |
| DCB BANK | 3.06% |
| Reliance Industries Ltd. Right Issue Partly Paid | 3.04% |
| Infosys Technologies Ltd. | 2.78% |
| Dabur India Ltd. | 2.31% |
| Punjab National Bank | 2.09% |
| ICICI Securities Ltd. | 1.46% |
| ITC Ltd. | 1.46% |
| City Union Bank Ltd. | 1.42% |
| STEEL AUTHORITY OF INDIA Ltd. | 0.93% |
| Maruti Suzuki India Ltd. | 0.91% |
| Tata Steel Ltd. | 0.86% |
| V-Guard Industries Ltd. | 0.83% |
| Kotak Mahindra Bank Ltd. | 0.77% |
| Ambuja Cements Ltd. | 0.61% |
| UltraTech Cement Ltd. | 0.48% |
| Axis Bank Ltd. | 0.48% |
| Asian Paints Ltd. | 0.43% |
| Dr. Reddys Laboratories Ltd. | 0.41% |
| Nestle India Ltd. | 0.31% |
| Oil & Natural Gas Corporation Ltd. | 0.29% |
| Mahindra and Mahindra Ltd. | 0.27% |
| NOCIL Ltd. | 0.26% |
| Others | 0.65% |

FUND - NAV

