

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 and Money Market & Fixed Income Instruments	0.00%	90.00%	66.19%
Equities	10.00%	40.00%	33.81%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV	
Absolute Return	169.45%
Simple Annual Return	15.34%
CAGR Return	9.39%

NAV as on 26-Feb-2021

26.9454

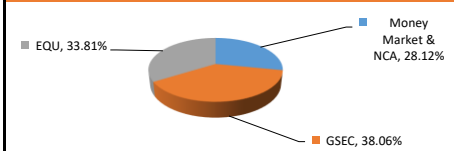
AUM as on 26-Feb-2021 (Rs. In Lakhs)

3.13

Modified Duration (In Years)

2.34

ASSET ALLOCATION



PORTFOLIO AS ON 26-Feb-2021

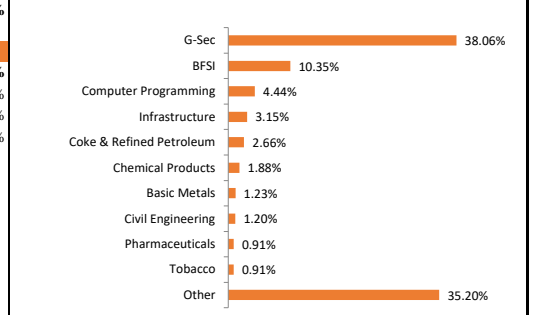
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	28.12%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	38.06%
7.72% Central Government 25/05/2025	22.99%
6.90% GOI OIL Bond 2026 04/02/2026	9.89%
8.38% Tamil Nadu SDL 27/01/2026	5.18%

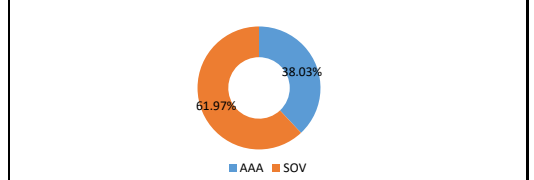
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	33.81%
Reliance ETF Bank BeES	2.70%
ICICI Bank Ltd.	2.68%
HDFC Bank Ltd.	2.45%
Infosys Technologies Ltd.	2.01%
Bharti Airtel Ltd.	1.96%
Reliance Industries Ltd. Right Issue Partly Paid	1.94%
TATA Consultancy Services Ltd.	1.85%
HDFC Ltd.	1.63%
Hindustan Unilever Ltd.	1.36%
Kotak Mahindra Bank Ltd.	1.14%
Larsen & Toubro Ltd.	0.92%
ITC Ltd.	0.91%
Bharat Petroleum Corporation Ltd.	0.72%
Tata Steel Ltd.	0.69%
Dabur India Ltd.	0.64%
Mahindra and Mahindra Ltd.	0.52%
Ujjivan Financial Services Ltd.	0.47%
Titan Company Ltd.	0.45%
Vedanta Ltd.	0.40%
Sun Pharmaceuticals Industries Ltd.	0.38%
City Union Bank Ltd.	0.37%
UPL Ltd.	0.36%
Ambuja Cements Ltd.	0.35%
Petronet LNG Ltd.	0.33%
NMDC Ltd.	0.33%
Others	6.27%

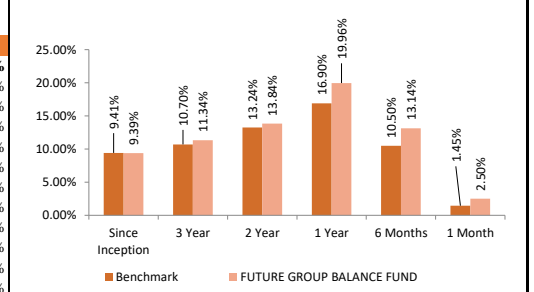
SECTORAL ALLOCATION



Debt Rating Profile

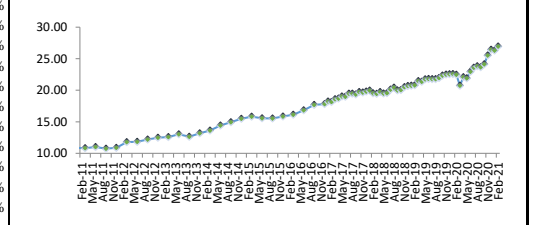


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.78%
Fixed Income Instruments	60.00%	100.00%	95.22%
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 26-Feb-2021

Returns since Publication of NAV	
Absolute Return	25.76%
Simple Annual Return	13.47%
CAGR Return	12.73%

NAV as on 26-Feb-2021

12.57570

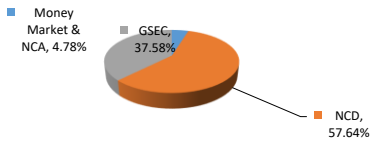
AUM as on 26-Feb-2021 (Rs. In Lakhs)

520.62

Modified Duration (In Years)

6.11

ASSET ALLOCATION



PORTFOLIO AS ON 26-Feb-2021

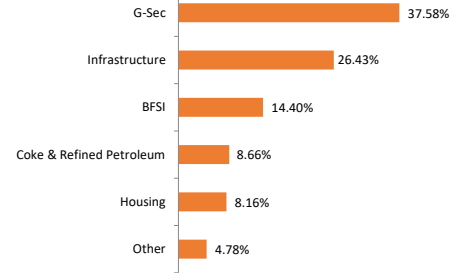
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.78%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	37.58%
6.75% KARNATAKA SDL 2035 04/11/2035	9.57%
0% CS 12 DEC 2029 12/12/2029	6.69%
7.35% KARNATAKA SDL 24/02/2040	5.83%
0% CS 17 DEC 2027 UL	4.95%
6.19% Gsec 16/09/2034	3.65%
6.90% GOI OIL Bond 2026 04/02/2026	2.97%
8% GOI Oil Bond 2026 23/03/2026	2.06%
6.75% KARNATAKA SDL 2034 11/11/2034	1.86%

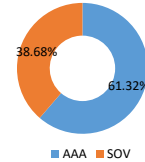
SECURITIES	HOLDINGS
CORPORATE DEBT	57.64%

9.05% Reliance Industries Ltd. 17/10/2028	8.66%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.14%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.42%
8.67% Tata Capital Financial Services Ltd. 2025	6.25%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.96%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.27%
8.24% NABARD GOI 22/03/2029	4.20%
6.44% NABARD GoI 04/12/2030	3.67%
8.30% REC Ltd. Non GOI 2029	2.09%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.05%
Others	5.93%

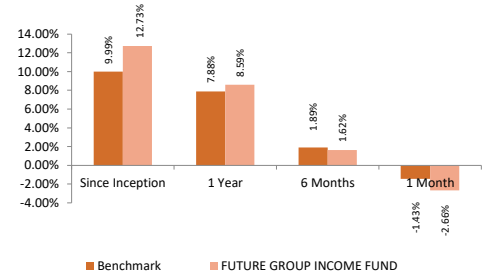
SECTORAL ALLOCATION



Debt Rating Profile

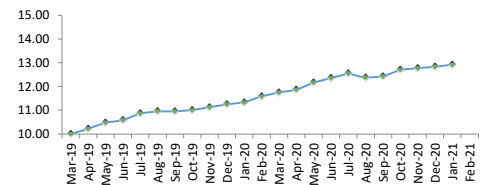


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.93%
Fixed Income Instruments	60.00%	100.00%	78.43%
Equities	0.00%	20.00%	16.64%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV	
Absolute Return	40.48%
Simple Annual Return	18.47%
CAGR Return	16.78%

NAV as on 26-Feb-2021

14.0481

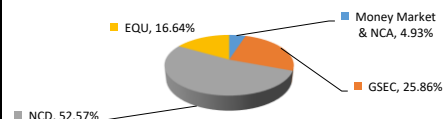
AUM as on 26-Feb-2021 (Rs. In Lakhs)

3,847.25

Modified Duration (In Years)

5.94

ASSET ALLOCATION



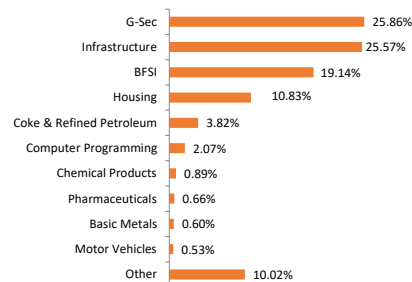
PORTFOLIO AS ON 26-Feb-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.93%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	25.86%
6.75% KARNATAKA SDL 2035 04/11/2035	8.72%
7.35% KARNATAKA SDL 24/02/2040	3.42%
6.75% KARNATAKA SDL 2034 11/11/2034	2.90%
0% CS 12 DEC 2029 12/12/2029	2.78%
6.19% Gsec 16/09/2034	2.47%
8% GOI Oil Bond 2026 23/03/2026	2.37%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.13%
6.90% GOI OIL Bond 2026 04/02/2026	1.07%
0% CS 17 DEC 2027 UL	1.01%

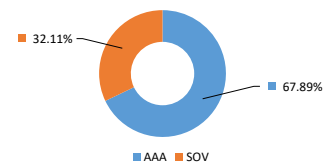
SECURITIES	HOLDINGS
CORPORATE DEBT	52.57%
8.70% LIC Housing Finance Ltd. 20/03/2029	6.65%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.61%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.37%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.84%
8.24% NABARD GOI 22/03/2029	4.54%
8.67% Tata Capital Financial Services Ltd. 2025	4.23%
9.05% Reliance Industries Ltd. 17/10/2028	2.64%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.63%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031	2.28%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.21%
Others	9.58%

SECURITIES	HOLDINGS
EQUITY	16.64%
Kotak Mahindra MF - Kotak Banking ETF	1.22%
Reliance ETF Bank BeES	0.97%
ICICI Bank Ltd.	0.91%
HDFC Ltd.	0.88%
Infosys Technologies Ltd.	0.87%
Bharti Airtel Ltd.	0.87%
HDFC Bank Ltd.	0.81%
TATA Consultancy Services Ltd.	0.81%
Hindustan Unilever Ltd.	0.58%
Reliance Industries Ltd. Right Issue Partly Paid	0.54%
Reliance Industries Ltd.	0.46%
ITC Ltd.	0.40%
Larsen & Toubro Ltd.	0.39%
Kotak Mahindra Bank Ltd.	0.38%
Tata Steel Ltd.	0.38%
Maruti Suzuki India Ltd.	0.30%
Tech Mahindra Ltd.	0.22%
Dabur India Ltd.	0.21%
Vedanta Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.18%
Natco Pharma Ltd.	0.18%
Dr. Reddys Laboratories Ltd.	0.18%
Ambuja Cements Ltd.	0.18%
City Union Bank Ltd.	0.18%
Sun Pharmaceuticals Industries Ltd.	0.17%
Others	4.17%

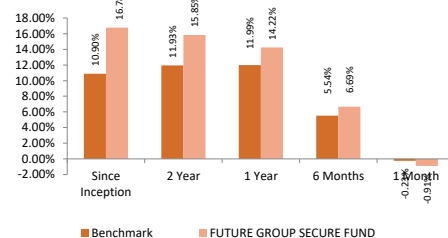
SECTORAL ALLOCATION



Debt Rating Profile

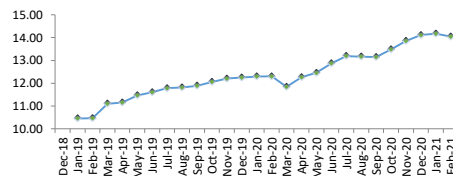


BENCHMARK COMPARISON (CAGR RETURN)



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%	16.36%
Fixed Income Instruments	30.00%	70.00%	43.91%
Equities	30.00%	60.00%	39.73%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 26-Feb-2021

Returns since Publication of NAV

Absolute Return	2.79%
Simple Annual Return	13.05%
CAGR Return	13.73%

NAV as on 26-Feb-2021

10.6494

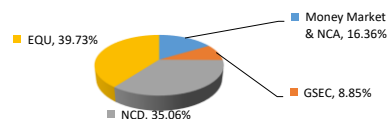
AUM as on 26-Feb-2021 (Rs. In Lakhs)

57.14

Modified Duration (In Years)

5.74

ASSET ALLOCATION



PORTFOLIO AS ON 26-Feb-2021

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 16.36%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 8.85%
7.35% KARNATAKA SDL 24/02/2040 8.85%

SECURITIES HOLDINGS

CORPORATE DEBT 35.06%

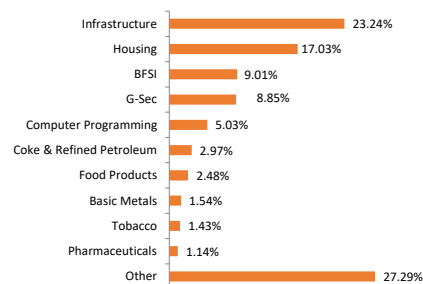
7.68% PFC Ltd. 15/07/2030 18.03%
6.83% Housing Development Finance Corporation Ltd. 08/01/2031 17.03%

SECURITIES HOLDINGS

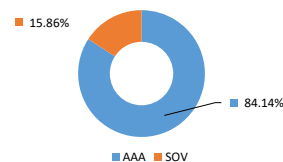
EQUITY 39.73%

Reliance ETF Bank BeES	7.07%
Bharti Airtel Ltd.	4.97%
ICICI Bank Ltd.	3.45%
Reliance Industries Ltd. Right Issue Partly Paid	2.97%
Infosys Technologies Ltd.	2.74%
Dabur India Ltd.	2.20%
TATA Consultancy Services Ltd.	1.77%
State Bank of India	1.54%
ITC Ltd.	1.43%
City Union Bank Ltd.	1.36%
Punjab National Bank	1.07%
Tata Steel Ltd.	0.98%
Maruti Suzuki India Ltd.	0.84%
Kotak Mahindra Bank Ltd.	0.78%
Aurobindo Pharma Ltd.	0.75%
Ambuja Cements Ltd.	0.67%
Axis Bank Ltd.	0.51%
Asian Paints Ltd.	0.40%
UPL Ltd.	0.39%
Dr. Reddys Laboratories Ltd.	0.39%
HCL Technologies Ltd.	0.35%
Oil & Natural Gas Corporation Ltd.	0.35%
Petronet LNG Ltd.	0.33%
Bajaj Auto Ltd.	0.33%
V-Guard Industries Ltd.	0.33%
Others	1.77%

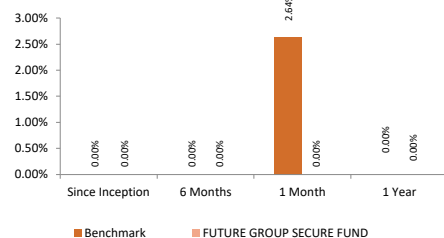
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

