

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	0.00%	40.00%	13.47%
Fixed Income Instruments	40.00%	90.00%	50.44%
Equities	10.00%	40.00%	36.08%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Mar-2021

Returns since Publication of NAV

Absolute Return	170.51%
Simple Annual Return	15.31%
CAGR Return	9.34%

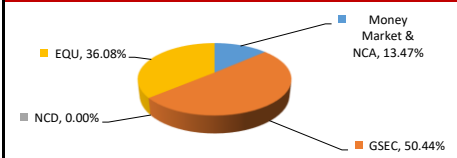
NAV & AUM as on 31-Mar-2021

NAV	AUM (In Lakhs)
27.0512	2.36

Modified Duration (In Years)

3.27

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2021

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **13.47%**

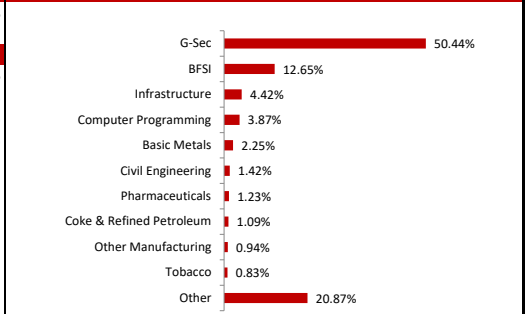
SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **50.44%**

7.72% Central Government 25/05/2025	30.43%
6.90% GOI OIL Bond 2026 04/02/2026	13.11%
8.38% Tamil Nadu SDL 27/01/2026	6.91%

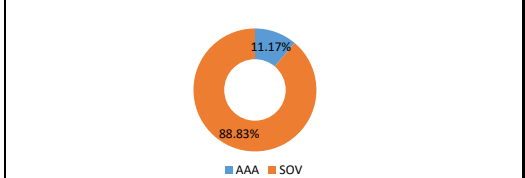
SECURITIES **HOLDINGS**
EQUITY **36.08%**

Reliance ETF Bank BeES	3.40%
Bharti Airtel Ltd.	2.85%
ICICI Bank Ltd.	2.71%
TATA Consultancy Services Ltd.	2.69%
HDFC Ltd.	2.11%
Kotak Mahindra Bank Ltd.	1.48%
HDFC Bank Ltd.	1.26%
IndusInd Bank Ltd.	1.21%
Larsen & Toubro Ltd.	1.20%
Bharat Petroleum Corporation Ltd.	1.09%
Tata Steel Ltd.	1.03%
ITC Ltd.	0.83%
HCL Technologies Ltd.	0.83%
Titan Company Ltd.	0.66%
Ujjivan Financial Services Ltd.	0.62%
Axis Bank Ltd.	0.59%
Nagarjuna Construction Co. Ltd.	0.57%
STEEL AUTHORITY OF INDIA Ltd.	0.57%
BEML Ltd.	0.53%
City Union Bank Ltd.	0.53%
RBL Bank Ltd.	0.53%
Sun Pharmaceuticals Industries Ltd.	0.51%
Petronet LNG Ltd.	0.48%
State Bank of India	0.46%
Oil & Natural Gas Corporation Ltd.	0.43%
Others	6.91%

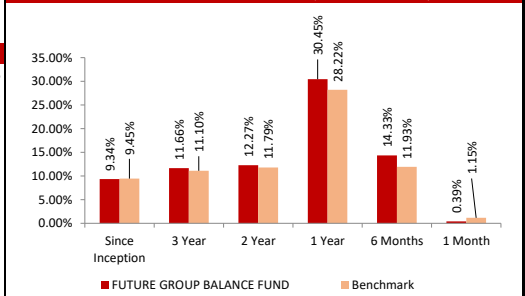
SECTORAL ALLOCATION



Debt Rating Profile

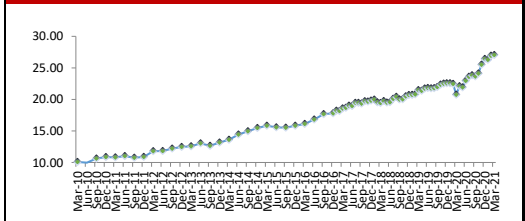


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV



ABOUT THE FUND
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%	3.60%
Fixed Income Instruments	60.00%	100.00%	96.40%
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-Mar-2021	
Returns since Publication of NAV	
Absolute Return	28.36%
Simple Annual Return	14.16%
CAGR Return	13.28%

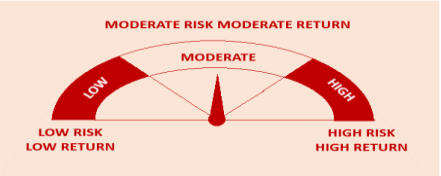
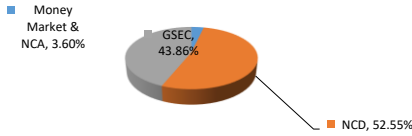
NAV & AUM as on 31-Mar-2021

NAV	AUM (In Lakhs)
12.8361	531.39

Modified Duration (In Years)

6.17

ASSET ALLOCATION



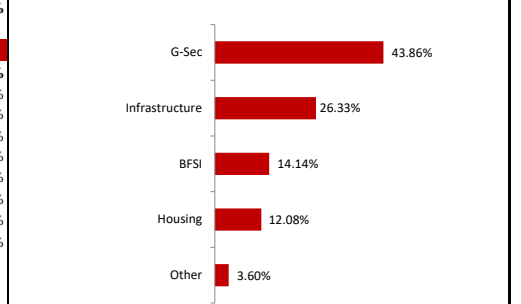
PORTFOLIO AS ON 31-Mar-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.60%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.86%
6.22% Gsec 2035 16/03/2035	10.79%
6.75% KARNATAKA SDL 2035 04/11/2035	9.73%
0% CS 12 DEC 2029 12/12/2029	6.66%
7.62% GUJARAT SDL 2027 01/11/2027	4.94%
0% CS 17 DEC 2027 UL	4.91%
6.90% GOI OIL Bond 2026 04/02/2026	2.91%
8% GOI Oil Bond 2026 23/03/2026	2.03%
6.75% KARNATAKA SDL 2034 11/11/2034	1.88%

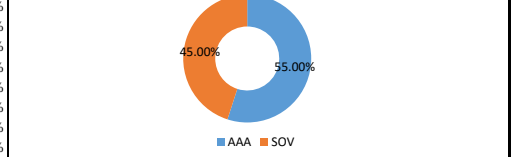
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	52.55%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.96%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.39%
8.67% Tata Capital Financial Services Ltd. 2025	6.17%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.99%
7.25% HDFC 2030 17/06/2030	5.80%
8.70% LIC Housing Finance Ltd. 20/03/2029	4.25%
8.24% NABARD GOI 22/03/2029	4.15%
6.44% NABARD GOI 04/12/2030	3.69%
8.30% REC Ltd. Non GOI 2029	2.09%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	2.02%
Others	4.03%

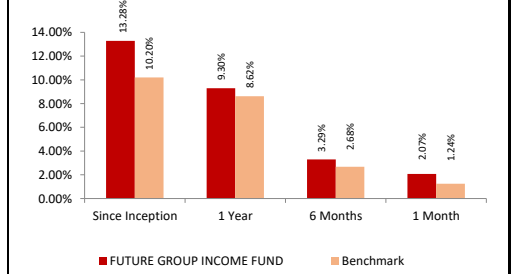
SECTORAL ALLOCATION



Debt Rating Profile

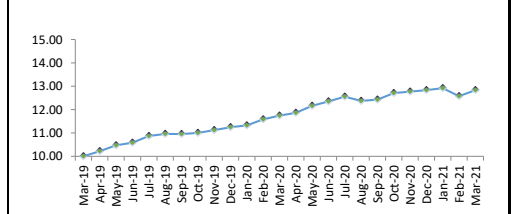


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND
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%	4.23%
Fixed Income Instruments	60.00%	100.00%	78.74%
Equities	0.00%	20.00%	17.03%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

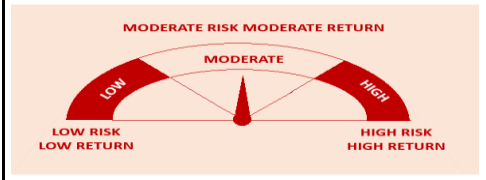
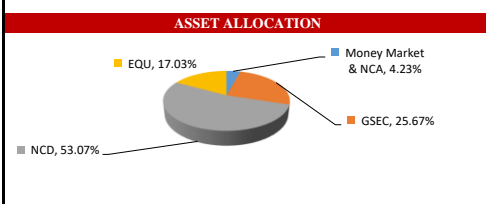
FUND PERFORMANCE as on 31-Mar-2021

Returns since Publication of NAV	
Absolute Return	43.26%
Simple Annual Return	18.96%
CAGR Return	17.06%

NAV & AUM as on 31-Mar-2021

NAV	AUM (In Lakhs)
14.3263	3,925.45

Modified Duration (In Years)
5.98



PORTFOLIO AS ON 31-Mar-2021

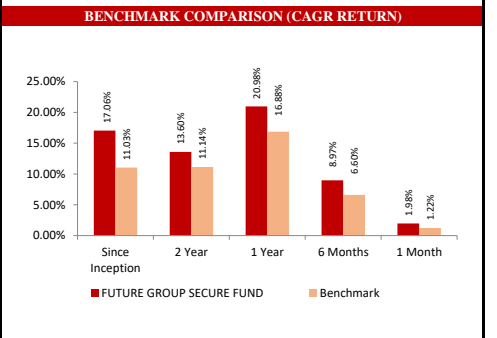
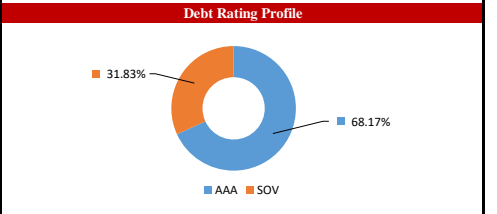
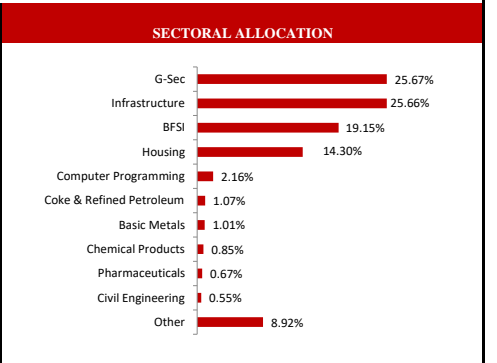
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.23%
SECURITIES	25.67%
GOVERNMENT SECURITIES	25.67%
6.75% KARNATAKA SDL 2035 04/11/2035	8.87%
6.22% Gsec 2035 16/03/2035	5.60%
6.75% KARNATAKA SDL 2034 11/11/2034	2.93%
0% CS 12 DEC 2029 12/12/2029	2.77%
8% GOI Oil Bond 2026 23/03/2026	2.33%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.11%
6.90% GOI OIL Bond 2026 04/02/2026	1.05%
0% CS 17 DEC 2027 UL	1.00%

SECURITIES HOLDINGS

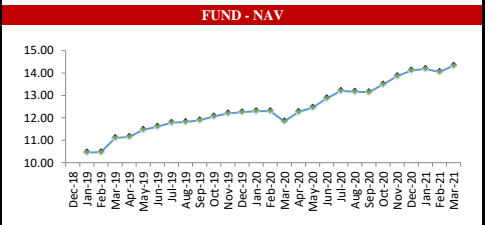
SECURITIES	HOLDINGS
CORPORATE DEBT	53.07%
8.70% LIC Housing Finance Ltd. 20/03/2029	6.62%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.47%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.34%
7.25% HDFC 2030 17/06/2030	5.76%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.86%
8.24% NABARD GOI 22/03/2029	4.50%
8.67% Tata Capital Financial Services Ltd. 2025	4.18%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.62%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.18%
6.44% NABARD GOI 04/12/2030	2.00%
Others	7.55%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	17.03%
Kotak Mahindra MF - Kotak Banking ETF	1.15%
Reliance ETF Bank BeES	0.90%
TATA Consultancy Services Ltd.	0.90%
ICICI Bank Ltd.	0.90%
Infosys Technologies Ltd.	0.89%
HDFC Ltd.	0.89%
Bharti Airtel Ltd.	0.87%
HDFC Bank Ltd.	0.78%
Hindustan Unilever Ltd.	0.55%
Larsen & Toubro Ltd.	0.48%
Reliance Industries Ltd. Right Issue Partly Paid	0.45%
Tata Steel Ltd.	0.45%
Reliance Industries Ltd.	0.43%
Kotak Mahindra Bank Ltd.	0.40%
ITC Ltd.	0.34%
HCL Technologies Ltd.	0.29%
Maruti Suzuki India Ltd.	0.21%
RBL Bank Ltd.	0.21%
Dr. Reddys Laboratories Ltd.	0.21%
City Union Bank Ltd.	0.20%
Nagarjuna Construction Co. Ltd.	0.20%
STEEL AUTHORITY OF INDIA Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.19%
Oil & Natural Gas Corporation Ltd.	0.19%
Bajaj Auto Ltd.	0.18%
Others	4.60%



Benchmark : NIFTY Composite Debt Index+ Nifty 50



ABOUT THE FUND

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%	20.76%
Fixed Income Instruments	30.00%	70.00%	34.37%
Equities	30.00%	60.00%	44.87%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Mar-2021

Returns since Publication of NAV	
Absolute Return	2.79%
Simple Annual Return	9.17%
CAGR Return	7.80%

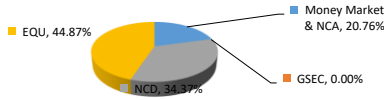
NAV & AUM as on 31-Mar-2021

NAV	AUM (In Lakhs)
10.7798	90.50

Modified Duration (In Years)

4.01

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2021

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	20.76%

SECURITIES HOLDINGS

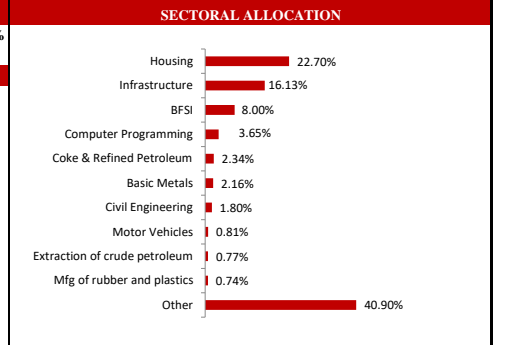
SECURITIES	HOLDINGS
CORPORATE DEBT	34.37%
7.25% HDFC 2030 17/06/2030	22.70%
7.68% PFC Ltd. 15/07/2030	11.67%

SECURITIES	HOLDINGS
EQUITY	44.87%
Reliance ETF Bank BeES	7.96%
Kotak Mahindra MF - Kotak Banking ETF	7.49%
Bharti Airtel Ltd.	2.92%
ICICI Bank Ltd.	2.12%
HDFC Ltd.	1.93%
Infosys Technologies Ltd.	1.89%
Larsen & Toubro Ltd.	1.80%
Reliance Industries Ltd. Right Issue Partly Paid	1.63%
TATA Consultancy Services Ltd.	1.23%
Tata Steel Ltd.	1.06%
City Union Bank Ltd.	0.98%
State Bank of India	0.91%
Oil & Natural Gas Corporation Ltd.	0.77%
Apollo Tyres Ltd.	0.74%
ITC Ltd.	0.72%
Bharat Petroleum Corporation Ltd.	0.71%
Engineers India Ltd.	0.64%
The Indian Hotels Company Ltd.	0.61%
Punjab National Bank	0.61%
Kotak Mahindra Bank Ltd.	0.58%
Bandhan Bank Ltd.	0.56%
Gujarat State Petronet Ltd.	0.56%
Aurobindo Pharma Ltd.	0.49%
Ambuja Cements Ltd.	0.48%
Hindalco Industries Ltd.	0.47%
Others	5.02%

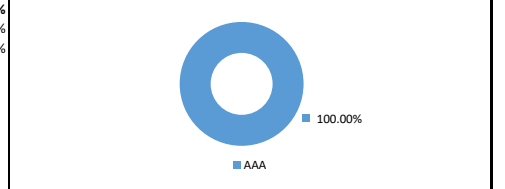
SECURITIES HOLDINGS

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Reliance Industries Ltd. Right Issue Partly Paid	1.63%
TATA Consultancy Services Ltd.	1.23%
Tata Steel Ltd.	1.06%
City Union Bank Ltd.	0.98%
State Bank of India	0.91%
Oil & Natural Gas Corporation Ltd.	0.77%
Apollo Tyres Ltd.	0.74%
ITC Ltd.	0.72%
Bharat Petroleum Corporation Ltd.	0.71%
Engineers India Ltd.	0.64%
The Indian Hotels Company Ltd.	0.61%
Punjab National Bank	0.61%
Kotak Mahindra Bank Ltd.	0.58%
Bandhan Bank Ltd.	0.56%
Gujarat State Petronet Ltd.	0.56%
Aurobindo Pharma Ltd.	0.49%
Ambuja Cements Ltd.	0.48%
Hindalco Industries Ltd.	0.47%
Others	5.02%

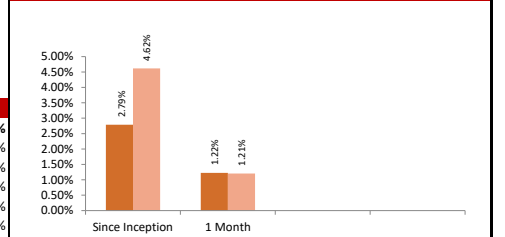
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

