

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%	15.24%
Fixed Income Instruments	40.00%	90.00%	47.27%
Equities	10.00%	40.00%	37.49%

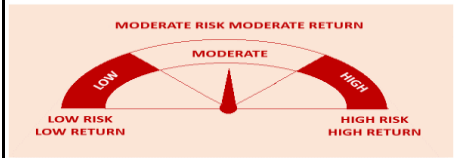
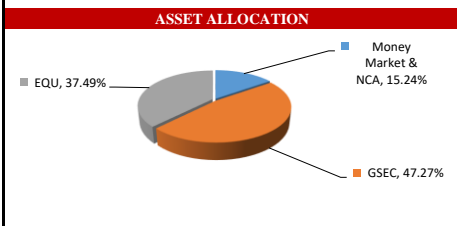
RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 30-Jul-2021	
Returns since Publication of NAV	
Absolute Return	185.36%
Simple Annual Return	16.16%
CAGR Return	9.57%

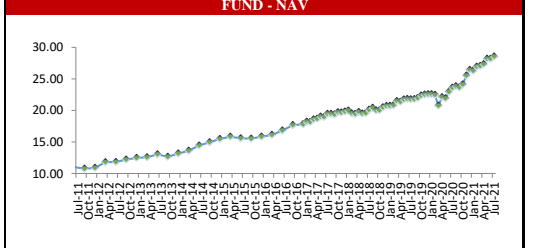
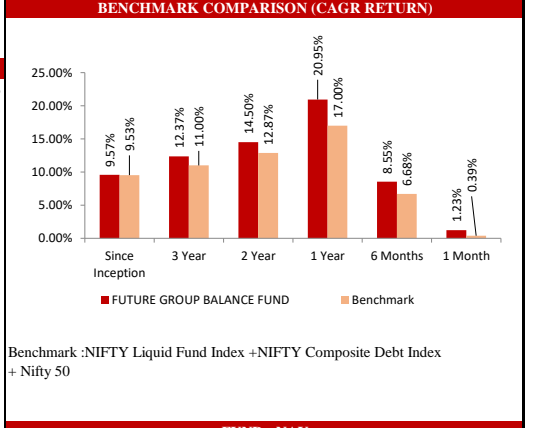
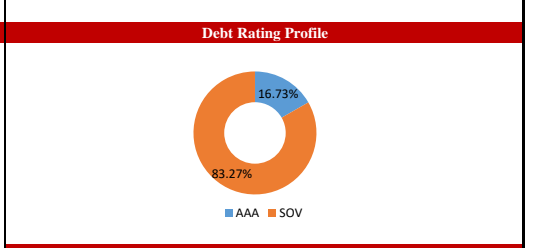
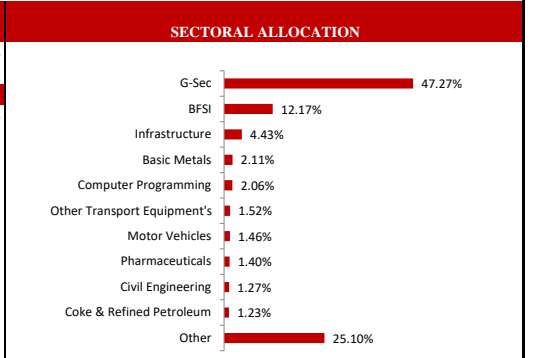
NAV & AUM as on 30-Jul-2021	
NAV	AUM (In Lakhs)
28.5355	2.53

Modified Duration (In Years)
2.88



PORTFOLIO AS ON 30-Jul-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	15.24%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	47.27%
7.72% Central Government 25/05/2025	28.50%
6.90% GOI OIL Bond 2026 04/02/2026	12.32%
8.38% Tamil Nadu SDL 27/01/2026	6.44%

SECURITIES		HOLDINGS	
EQUITY		37.49%	
Reliance ETF Bank BeES		3.72%	
Bharti Airtel Ltd.		2.00%	
Kotak Mahindra Bank Ltd.		1.96%	
HDFC Ltd.		1.93%	
ICICI Bank Ltd.		1.89%	
Bajaj Auto Ltd.		1.52%	
Axis Bank Ltd.		1.40%	
Adani Ports & Special Economic Zone Ltd.		1.33%	
Larsen & Toubro Ltd.		1.27%	
TATA Consultancy Services Ltd.		1.25%	
Bharat Petroleum Corporation Ltd.		1.23%	
Tata Steel Ltd.		1.13%	
HDFC Bank Ltd.		1.13%	
Mahindra and Mahindra Ltd.		0.88%	
State Bank of India		0.85%	
SBI Cards & Payment Services Ltd.		0.82%	
HCL Technologies Ltd.		0.81%	
TRENT LIMITED		0.73%	
ITC Ltd.		0.73%	
Aurobindo Pharma Ltd.		0.73%	
Glenmark Pharmaceuticals Ltd.		0.72%	
UPL Ltd.		0.64%	
Vedanta Ltd.		0.60%	
HDFC LIFE INSURANCE COMPANY Ltd.		0.53%	
BEML Ltd.		0.52%	
Others		7.17%	



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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.29%
Fixed Income Instruments	60.00%	100.00%	96.71%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

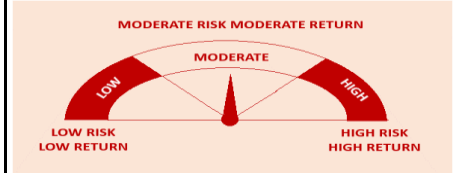
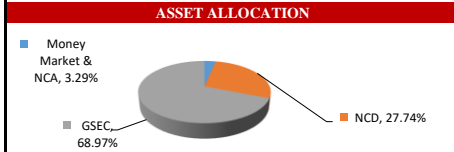
FUND PERFORMANCE as on 30-Jul-2021

Returns since Publication of NAV	
Absolute Return	30.25%
Simple Annual Return	12.96%
CAGR Return	11.99%

NAV & AUM as on 30-Jul-2021

NAV	AUM (In Lakhs)
13.0250	540.42

Modified Duration (In Years)
5.34

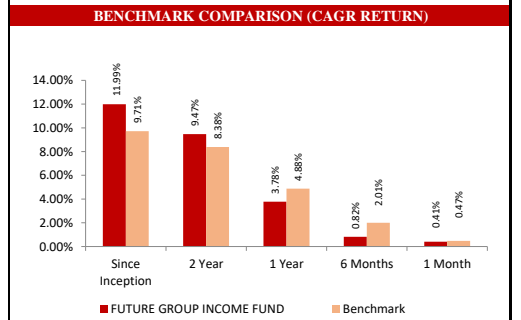
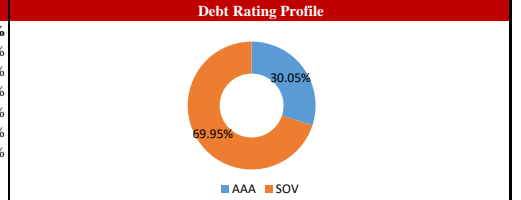
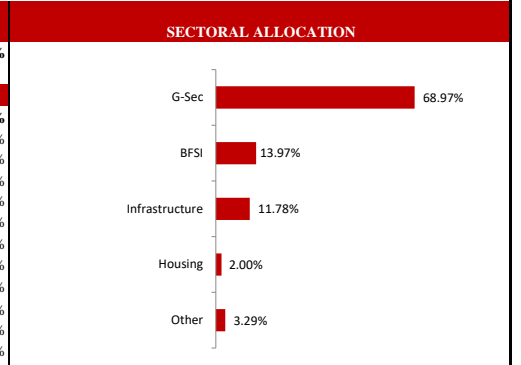


PORTFOLIO AS ON 30-Jul-2021

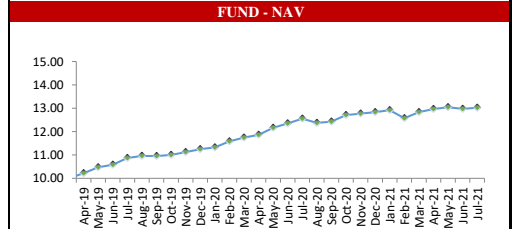
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.29%
SECURITIES	68.97%
GOVERNMENT SECURITIES	68.97%
6.87% Maharashtra SDL 2033 19/05/2033	11.05%
7.11% GUJARAT SDL 2031 17/03/2031	9.35%
6.84% Gsec 2022 19/12/2022	8.64%
0% CS 12 DEC 2029 12/12/2029	6.66%
6.86% Maharashtra SDL 2032 02/06/2032	5.47%
0% CS 17 DEC 2027 17/12/2027	4.94%
6.75% KARNATAKA SDL 2035 04/11/2035	4.88%
4.48% Gsec 2023 02/11/2023	4.63%
6.78% Maharashtra SDL 2031 25/05/2031	4.57%
7.65% Karnataka SDL 2027 29/11/2027	3.90%
Others	4.88%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	27.74%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.86%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	6.18%
8.67% Tata Capital Financial Services Ltd. 2025	6.11%
6.44% NABARD GoI 04/12/2030	3.62%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	2.00%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.98%



Benchmark : NIFTY Composite Debt Index



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%	1.66%
Fixed Income Instruments	60.00%	100.00%	80.59%
Equities	0.00%	20.00%	17.75%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Jul-2021

Returns since Publication of NAV	
Absolute Return	47.81%
Simple Annual Return	18.29%
CAGR Return	16.13%

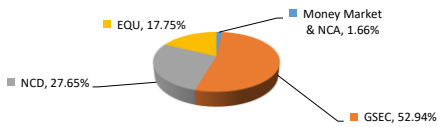
NAV & AUM as on 30-Jul-2021

NAV	AUM (In Lakhs)
14.7811	4,250.25

Modified Duration (In Years)

5.13

ASSET ALLOCATION

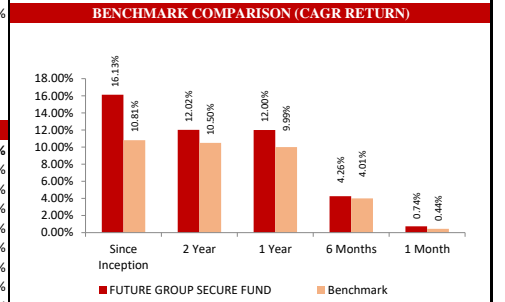
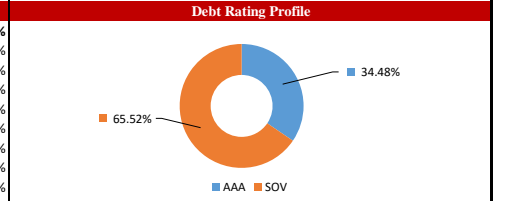
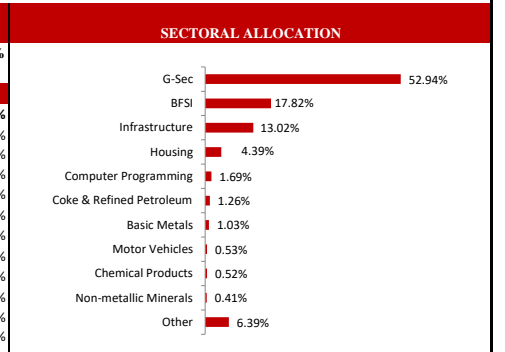


PORTFOLIO AS ON 30-Jul-2021

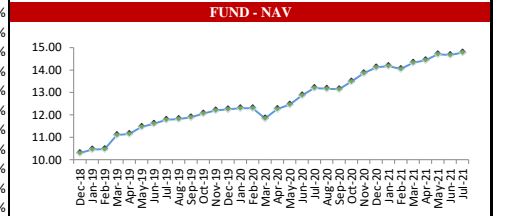
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.66%
SECURITIES	52.94%
GOVERNMENT SECURITIES	52.94%
6.84% Gsec 2022 19/12/2022	12.33%
6.87% Maharashtra SDL 2033 19/05/2033	10.68%
7.11% GUJARAT SDL 2031 17/03/2031	5.71%
6.78% Maharashtra SDL 2031 25/05/2031	4.58%
6.75% KARNATAKA SDL 2035 04/11/2035	4.02%
4.48% Gsec 2023 02/11/2023	3.53%
6.86% Maharashtra SDL 2032 02/06/2032	2.67%
0% CS 12 DEC 2029 12/12/2029	2.60%
8% GOI Oil Bond 2026 23/03/2026	2.16%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.72%
Others	2.95%

SECURITIES	HOLDINGS
CORPORATE DEBT	27.65%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.99%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.77%
8.67% Tata Capital Financial Services Ltd. 2025	3.89%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.62%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.38%
6.44% NABARD GoI 04/12/2030	1.84%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.78%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.32%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.32%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	0.75%

SECURITIES	HOLDINGS
EQUITY	17.75%
POWERGRID Infrastructure Investment Trust	1.74%
Kotak Mahindra MF - Kotak Banking ETF	0.96%
Infosys Technologies Ltd.	0.89%
Reliance ETF Bank BeES	0.88%
Bharti Airtel Ltd.	0.83%
ICICI Bank Ltd.	0.83%
HDFC Ltd.	0.82%
HDFC Bank Ltd.	0.63%
Kotak Mahindra Bank Ltd.	0.60%
Tata Steel Ltd.	0.57%
Reliance Industries Ltd. Right Issue Partly Paid	0.55%
TATA Consultancy Services Ltd.	0.52%
Reliance Industries Ltd.	0.46%
Larsen & Toubro Ltd.	0.40%
Hindustan Unilever Ltd.	0.37%
Adani Ports & Special Economic Zone Ltd.	0.37%
ITC Ltd.	0.29%
HCL Technologies Ltd.	0.28%
Bharat Petroleum Corporation Ltd.	0.26%
State Bank of India	0.22%
Oil & Natural Gas Corporation Ltd.	0.22%
Vedanta Ltd.	0.21%
Mahindra and Mahindra Ltd.	0.21%
Axis Bank Ltd.	0.20%
Nagarjuna Construction Co. Ltd.	0.19%
Others	4.25%



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	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%	4.09%
Fixed Income Instruments	30.00%	70.00%	41.85%
Equities	30.00%	60.00%	54.05%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Jul-2021

Returns since Publication of NAV	
Absolute Return	15.12%
Simple Annual Return	N.A.
CAGR Return	N.A.

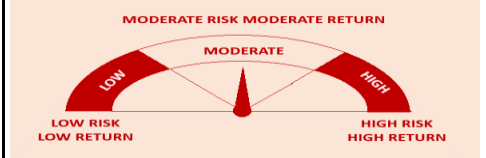
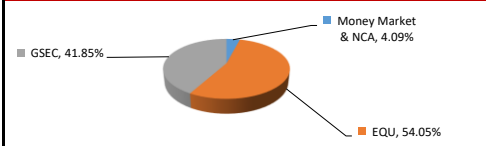
NAV & AUM as on 30-Jul-2021

NAV	AUM (In Lakhs)
11.5118	96.64

Modified Duration (In Years)

6.59

ASSET ALLOCATION



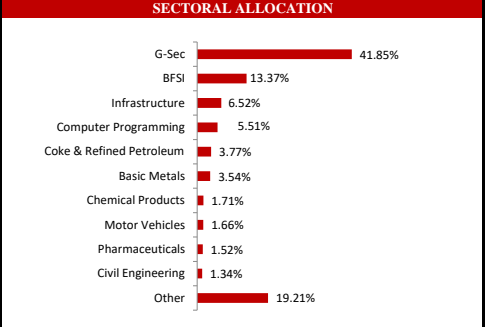
PORTFOLIO AS ON 30-Jul-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.09%

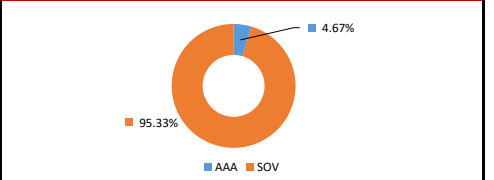
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.85%
6.87% Maharashtra SDL 2033 19/05/2033	25.77%
7.11% GUJARAT SDL 2031 17/03/2031	10.46%
8.24% Maharashtra SDL 2024 24/12/2024	5.63%

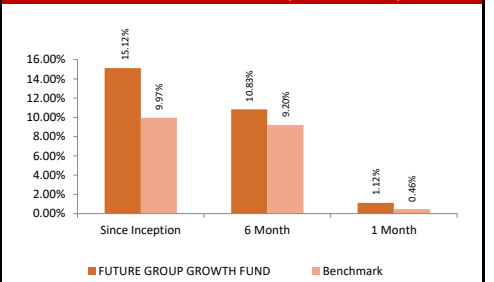
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	54.05%
Reliance ETF Bank BeES	4.25%
Kotak Mahindra MF - Kotak Banking ETF	3.99%
HDFC Ltd.	2.65%
Bharti Airtel Ltd.	2.64%
Infosys Technologies Ltd.	2.62%
Kotak Mahindra Bank Ltd.	2.23%
Tata Steel Ltd.	1.97%
Reliance Industries Ltd. Right Issue Partly Paid	1.97%
TATA Consultancy Services Ltd.	1.97%
ICICI Bank Ltd.	1.91%
HDFC Bank Ltd.	1.48%
Larsen & Toubro Ltd.	1.34%
Adani Ports & Special Economic Zone Ltd.	1.29%
State Bank of India	1.25%
POWERGRID Infrastructure Investment Trust	1.23%
Hindustan Unilever Ltd.	1.21%
Reliance Industries Ltd.	0.95%
HCL Technologies Ltd.	0.92%
Oil & Natural Gas Corporation Ltd.	0.90%
Bharat Petroleum Corporation Ltd.	0.85%
Axis Bank Ltd.	0.77%
Vedanta Ltd.	0.73%
Mahindra and Mahindra Ltd.	0.69%
Mahindra & Mahindra Financial Services Ltd.	0.67%
Nagarjuna Construction Co. Ltd.	0.64%
Others	12.91%

FUND - NAV

