

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%	19.81%
Fixed Income Instruments	40.00%	90.00%	43.15%
Equities	10.00%	40.00%	37.04%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV

Absolute Return	194.44%
Simple Annual Return	16.70%
CAGR Return	9.72%

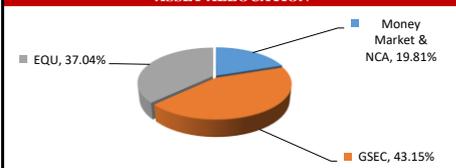
NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
29.4438	1.67

Modified Duration (In Years)

2.41

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2021

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **19.81%**

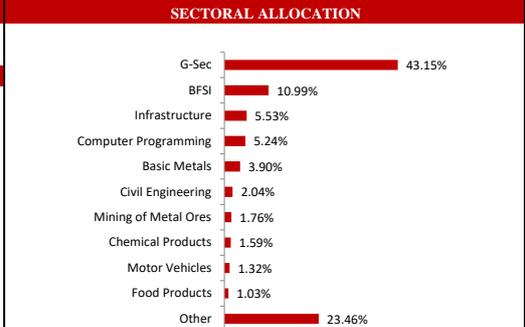
SECURITIES
GOVERNMENT SECURITIES **HOLDINGS** **43.15%**
7.72% Central Government 25/05/2025 43.15%

SECURITIES **HOLDINGS**

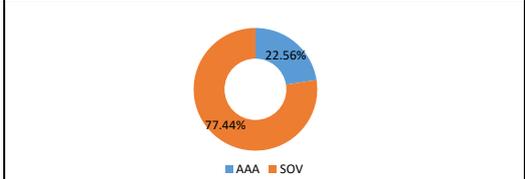
EQUITY **37.04%**

Bharti Airtel Ltd.	2.88%
Kotak Mahindra Bank Ltd.	2.40%
TATA Consultancy Services Ltd.	2.26%
ICICI Bank Ltd.	2.10%
Larsen & Toubro Ltd.	2.04%
HDFC Bank Ltd.	1.91%
Tata Steel Ltd.	1.54%
State Bank of India	1.36%
TVS Motor Company Ltd.	1.32%
JINDAL STEEL & POWER Ltd.	1.17%
Infosys Technologies Ltd.	1.00%
Indian Metals & Ferro Alloys Ltd.	0.90%
Adani Ports & Special Economic Zone Ltd.	0.88%
Vedanta Ltd.	0.86%
BEML Ltd.	0.86%
UPL Ltd.	0.85%
Tech Mahindra Ltd.	0.83%
HCL Technologies Ltd.	0.77%
Dabur India Ltd.	0.74%
STEEL AUTHORITY OF INDIA Ltd.	0.68%
Bandhan Bank Ltd.	0.68%
Nagarjuna Construction Co. Ltd.	0.64%
SBI Cards & Payment Services Ltd.	0.62%
Max Financial Services Ltd.	0.61%
Gujarat State Petronet Ltd.	0.57%
Others	6.59%

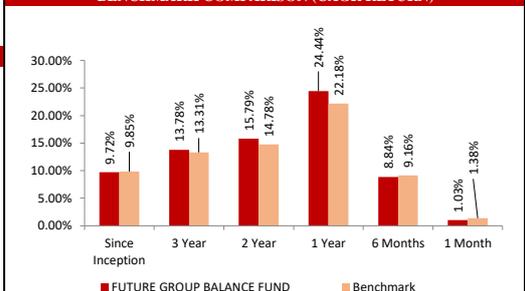
SECTORAL ALLOCATION



Debt Rating Profile

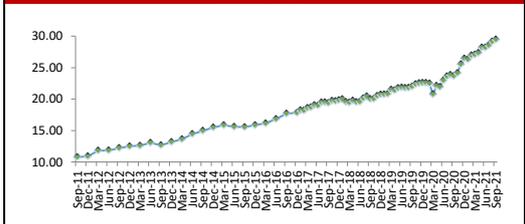


BENCHMARK COMPARISON (CAGR RETURN)



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	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	11.24%
Fixed Income Instruments	60.00%	100.00%	88.76%
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

Returns since Publication of NAV	
Absolute Return	32.41%
Simple Annual Return	12.94%
CAGR Return	11.86%

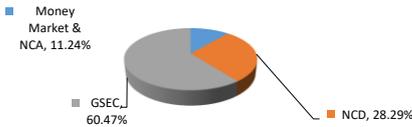
NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
13.2415	582.28

Modified Duration (In Years)

4.53

ASSET ALLOCATION

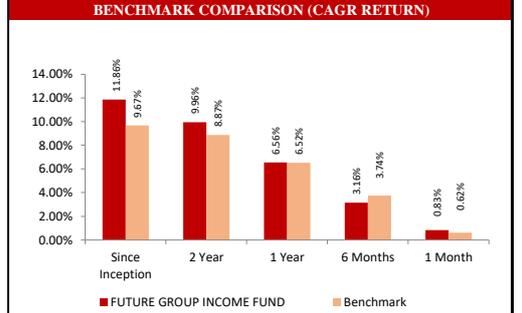
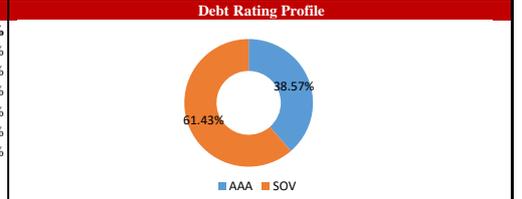
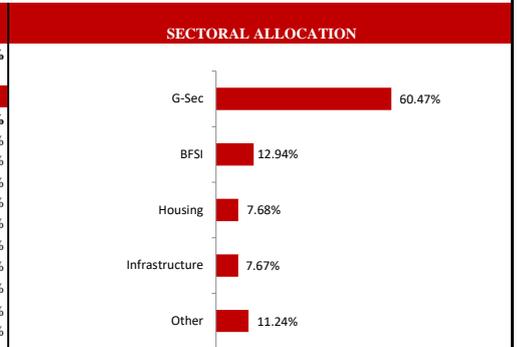


PORTFOLIO AS ON 30-Sep-2021

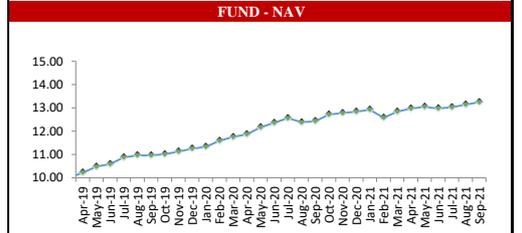
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	11.24%
SECURITIES	60.47%
GOVERNMENT SECURITIES	60.47%
4.48% Gsec 2023 02/11/2023	12.89%
6.87% Maharashtra SDL 2033 19/05/2033	10.33%
7.11% GUJARAT SDL 2031 17/03/2031	8.76%
0% CS 12 DEC 2029 12/12/2029	6.28%
6.86% Maharashtra SDL 2032 02/06/2032	5.13%
0% CS 17 DEC 2027 17/12/2027	4.70%
6.78% Maharashtra SDL 2031 25/05/2031	4.29%
6.84% Gsec 2022 19/12/2022	3.55%
6.90% GOI OIL Bond 2026 04/02/2026	2.68%
8% GOI Oil Bond 2026 23/03/2026	1.86%

SECURITIES

SECURITIES	HOLDINGS
CORPORATE DEBT	28.29%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.27%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.85%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	5.79%
8.67% Tata Capital Financial Services Ltd. 2025	5.67%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.89%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.82%



Benchmark : NIFTY Composite Debt Index



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	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%	3.75%
Fixed Income Instruments	60.00%	100.00%	79.50%
Equities	0.00%	20.00%	16.75%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	51.98%
Simple Annual Return	18.67%
CAGR Return	16.23%

NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
15.1979	4,383.41

Modified Duration (In Years)
4.66

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Sep-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.75%
SECURITIES	49.87%
GOVERNMENT SECURITIES	49.87%
6.87% Maharashtra SDL 2033 19/05/2033	10.39%
6.84% Gsec 2022 19/12/2022	10.13%
4.48% Gsec 2023 02/11/2023	7.42%
7.11% GUJARAT SDL 2031 17/03/2031	5.59%
6.78% Maharashtra SDL 2031 25/05/2031	4.49%
6.86% Maharashtra SDL 2032 02/06/2032	2.61%
0% CS 12 DEC 2029 12/12/2029	2.56%
8% GOI Oil Bond 2026 23/03/2026	2.10%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.69%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.00%
Others	1.88%
SECURITIES	HOLDINGS
CORPORATE DEBT	29.63%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.80%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.70%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	4.36%
8.67% Tata Capital Financial Services Ltd. 2025	3.76%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.58%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.35%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.76%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.30%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.29%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	0.72%
SECURITIES	HOLDINGS
EQUITY	16.75%
Kotak Mahindra MF - Kotak Banking ETF	1.01%
Reliance ETF Bank BeES	0.97%
Infosys Technologies Ltd.	0.93%
ICICI Bank Ltd.	0.87%
HDFC Bank Ltd.	0.77%
TATA Consultancy Services Ltd.	0.73%
Bharti Airtel Ltd.	0.72%
HDFC Ltd.	0.69%
Kotak Mahindra Bank Ltd.	0.66%
Tata Steel Ltd.	0.65%
Reliance Industries Ltd. Right Issue Partly Paid	0.65%
Reliance Industries Ltd.	0.55%
Larsen & Toubro Ltd.	0.46%
Hindustan Unilever Ltd.	0.38%
ITC Ltd.	0.33%
HCL Technologies Ltd.	0.28%
Adani Ports & Special Economic Zone Ltd.	0.26%
Indian Metals & Ferro Alloys Ltd.	0.25%
State Bank of India	0.23%
Vedanta Ltd.	0.22%
Axis Bank Ltd.	0.22%
JINDAL STEEL & POWER Ltd.	0.20%
TVS Motor Company Ltd.	0.20%
STEEL AUTHORITY OF INDIA Ltd.	0.19%
Aurobindo Pharma Ltd.	0.19%
Others	4.13%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)

Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

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%	4.36%
Fixed Income Instruments	30.00%	70.00%	39.98%
Equities	30.00%	60.00%	55.66%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Sep-2021

Returns since Publication of NAV	
Absolute Return	21.30%
Simple Annual Return	N.A.
CAGR Return	N.A.

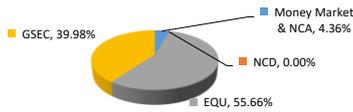
NAV & AUM as on 30-Sep-2021

NAV	AUM (In Lakhs)
12.1298	101.82

Modified Duration (In Years)

6.34

ASSET ALLOCATION



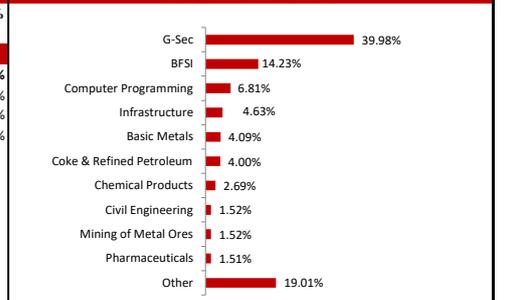
PORTFOLIO AS ON 30-Sep-2021

MONEY MARKET INSTRUMENTS & NCA **4.36%**

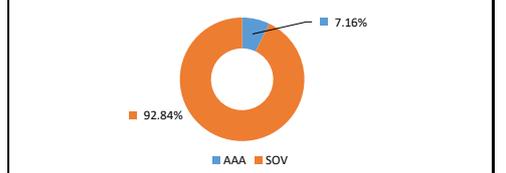
SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **39.98%**
 6.87% Maharashtra SDL 2033 19/05/2033 24.60%
 7.11% GUJARAT SDL 2031 17/03/2031 10.02%
 8.24% Maharashtra SDL 2024 24/12/2024 5.35%

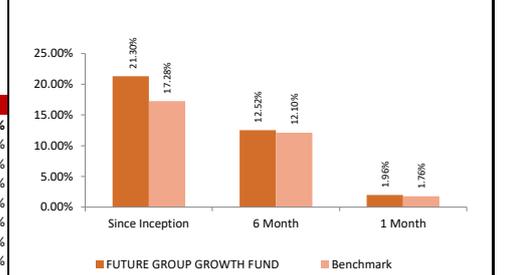
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES **HOLDINGS**

EQUITY **55.66%**
 Reliance ETF Bank BeES 4.50%
 Kotak Mahindra MF - Kotak Banking ETF 4.11%
 Infosys Technologies Ltd. 2.83%
 TATA Consultancy Services Ltd. 2.48%
 Kotak Mahindra Bank Ltd. 2.46%
 Bharti Airtel Ltd. 2.40%
 HDFC Ltd. 2.30%
 Reliance Industries Ltd. Right Issue Partly Paid 2.30%
 Tata Steel Ltd. 2.18%
 ICICI Bank Ltd. 2.03%
 HDFC Bank Ltd. 1.88%
 Larsen & Toubro Ltd. 1.52%
 State Bank of India 1.25%
 Hindustan Unilever Ltd. 1.22%
 Reliance Industries Ltd. 1.11%
 HCL Technologies Ltd. 0.90%
 Adani Ports & Special Economic Zone Ltd. 0.87%
 Aurobindo Pharma Ltd. 0.83%
 Axis Bank Ltd. 0.83%
 Vedanta Ltd. 0.76%
 Indian Metals & Ferro Alloys Ltd. 0.76%
 ITC Ltd. 0.70%
 JINDAL STEEL & POWER Ltd. 0.65%
 STEEL AUTHORITY OF INDIA Ltd. 0.63%
 Bharat Petroleum Corporation Ltd. 0.59%
 Others 13.56%

FUND - NAV

