

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%	21.90%
Fixed Income Instruments	40.00%	90.00%	42.76%
Equities	10.00%	40.00%	35.34%

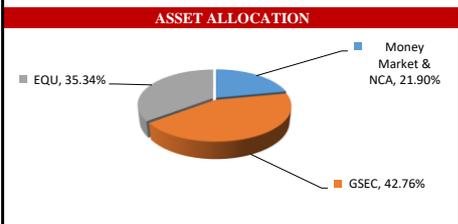
RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 29-Oct-2021	
Returns since Publication of NAV	
Absolute Return	196.17%
Simple Annual Return	16.74%
CAGR Return	9.71%

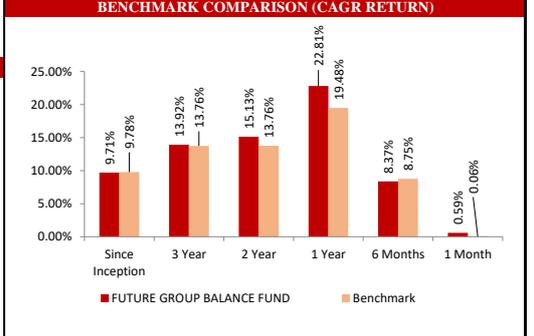
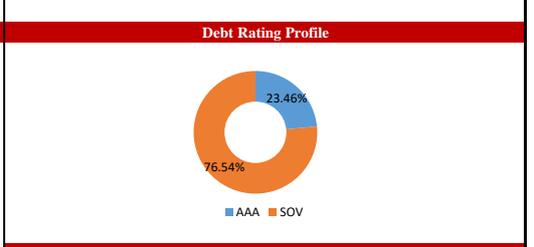
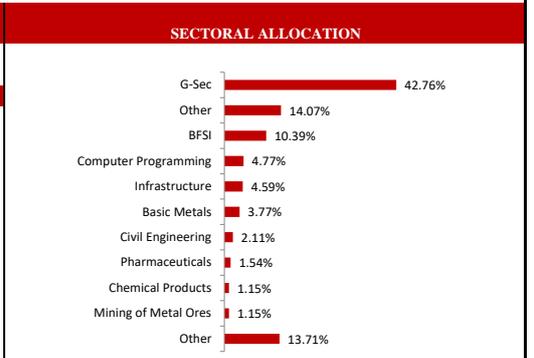
NAV & AUM as on 29-Oct-2021	
NAV	AUM (In Lakhs)
29.6167	1.68

Modified Duration (In Years)
2.32

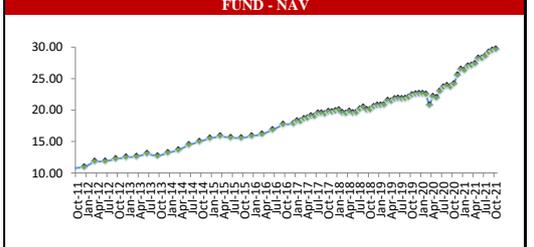


PORTFOLIO AS ON 29-Oct-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	21.90%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.76%
7.72% Central Government 25/05/2025	42.76%

SECURITIES		HOLDINGS	
EQUITY		35.34%	
Bharti Airtel Ltd.		2.45%	
ICICI Bank Ltd.		2.39%	
Larsen & Toubro Ltd.		2.11%	
TATA Consultancy Services Ltd.		2.02%	
HDFC Bank Ltd.		1.89%	
Tata Steel Ltd.		1.57%	
HCL Technologies Ltd.		1.36%	
Axis Bank Ltd.		1.33%	
JINDAL STEEL & POWER Ltd.		1.24%	
Adani Ports & Special Economic Zone Ltd.		1.24%	
Kotak Mahindra Bank Ltd.		1.21%	
State Bank of India		1.20%	
Infosys Technologies Ltd.		0.99%	
Indian Metals & Ferro Alloys Ltd.		0.97%	
BEML Ltd.		0.96%	
Dabur India Ltd.		0.70%	
STEEL AUTHORITY OF INDIA Ltd.		0.69%	
Sudarshan Chemical Industries Ltd.		0.68%	
Nagarjuna Construction Co. Ltd.		0.64%	
SBI Cards & Payment Services Ltd.		0.63%	
TRENT Ltd.		0.60%	
Max Financial Services Ltd.		0.58%	
Aarti Industries Ltd.		0.57%	
Indraprastha Gas Ltd.		0.56%	
Bharat Petroleum Corporation Ltd.		0.50%	
Others		6.28%	



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



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%	4.88%
Fixed Income Instruments	60.00%	100.00%	95.12%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

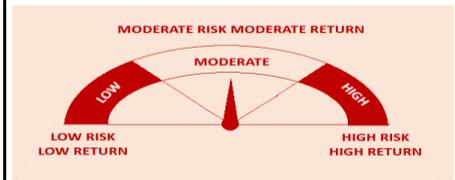
FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	32.59%
Simple Annual Return	12.61%
CAGR Return	11.54%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
13.2588	581.20

Modified Duration (In Years)
5.64

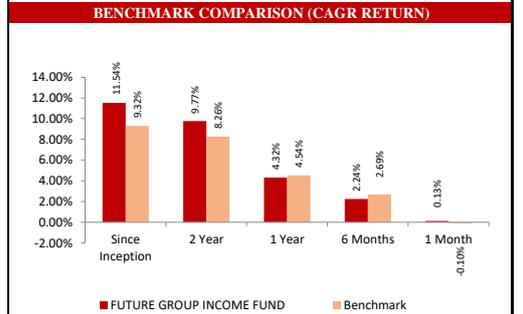
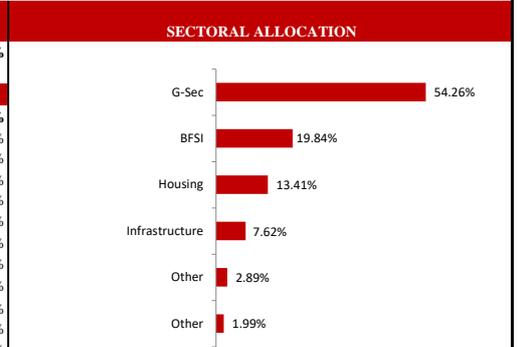


PORTFOLIO AS ON 29-Oct-2021

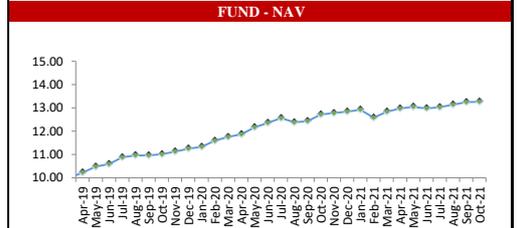
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.88%
SECURITIES	54.26%
GOVERNMENT SECURITIES	54.26%
6.87% Maharashtra SDL 2033 19/05/2033	10.20%
7.11% GUJARAT SDL 2031 17/03/2031	8.71%
7.03% Karnataka SDL 2032 13/10/2032	7.77%
0% CS 12 DEC 2029 12/12/2029	6.32%
6.86% Maharashtra SDL 2032 02/06/2032	5.13%
0% CS 17 DEC 2027 17/12/2027	4.69%
6.96% Karnataka SDL 2031 13/10/2031	4.30%
6.90% GOI OIL Bond 2026 04/02/2026	2.67%
8% GOI Oil Bond 2026 23/03/2026	1.85%
6.84% Gsec 2022 19/12/2022	1.77%
Others	0.85%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	40.86%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.26%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	6.93%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.81%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.79%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	5.75%
8.67% Tata Capital Financial Services Ltd. 2025	5.65%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.87%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.81%



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%	3.90%
Fixed Income Instruments	60.00%	100.00%	79.08%
Equities	0.00%	20.00%	17.02%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

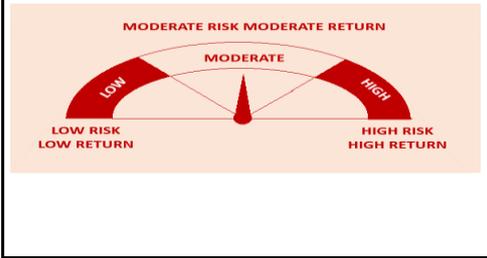
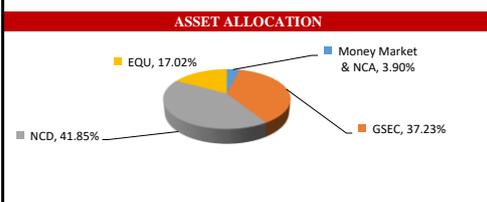
FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	52.47%
Simple Annual Return	18.33%
CAGR Return	15.87%

NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
15.2472	4,393.41

Modified Duration (In Years)
5.69



PORTFOLIO AS ON 29-Oct-2021

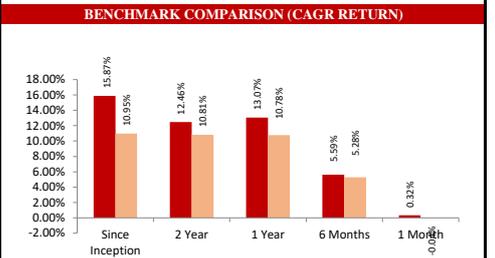
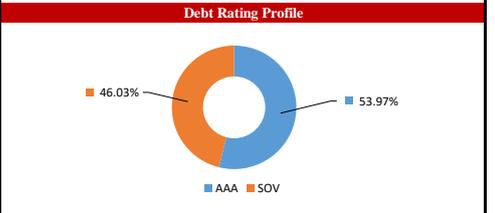
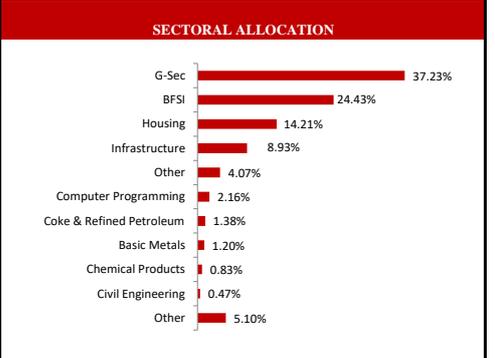
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.90%
SECURITIES	37.23%
GOVERNMENT SECURITIES	37.23%
6.87% Maharashtra SDL 2033 19/05/2033	10.21%
7.11% GUJARAT SDL 2031 17/03/2031	5.53%
7.03% Karnataka SDL 2032 13/10/2032	4.91%
6.96% Karnataka SDL 2031 13/10/2031	3.41%
6.86% Maharashtra SDL 2032 02/06/2032	2.60%
0% CS 12 DEC 2029 12/12/2029	2.57%
8% GOI Oil Bond 2026 23/03/2026	2.08%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.67%
6.78% Maharashtra SDL 2031 25/05/2031	1.38%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.99%
Others	1.87%

SECURITIES HOLDINGS

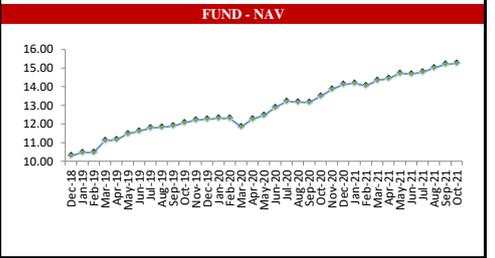
SECURITIES	HOLDINGS
CORPORATE DEBT	41.85%
8.70% LIC Housing Finance Ltd. 20/03/2029	8.17%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	6.88%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.76%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.63%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	4.31%
8.67% Tata Capital Financial Services Ltd. 2025	3.74%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.32%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.73%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.29%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.29%
Others	0.72%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	17.02%
Kotak Mahindra MF - Kotak Banking ETF	1.05%
Reliance ETF Bank BeES	1.01%
Infosys Technologies Ltd.	0.96%
ICICI Bank Ltd.	0.88%
HDFC Bank Ltd.	0.80%
TATA Consultancy Services Ltd.	0.74%
Bharti Airtel Ltd.	0.72%
Tata Steel Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.69%
Reliance Industries Ltd. Right Issue Partly Paid	0.66%
HDFC Ltd.	0.66%
Reliance Industries Ltd.	0.55%
Larsen & Toubro Ltd.	0.47%
Hindustan Unilever Ltd.	0.34%
HCL Technologies Ltd.	0.32%
ITC Ltd.	0.31%
Axis Bank Ltd.	0.28%
Indian Metals & Ferro Alloys Ltd.	0.26%
Adani Ports & Special Economic Zone Ltd.	0.25%
State Bank of India	0.21%
BEML Ltd.	0.20%
STEEL AUTHORITY OF INDIA Ltd.	0.20%
Kotak PSU Bank ETF	0.19%
Nagarjuna Construction Co. Ltd.	0.18%
Aurobindo Pharma Ltd.	0.18%
Others	4.22%



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%	3.32%
Fixed Income Instruments	30.00%	70.00%	39.33%
Equities	30.00%	60.00%	57.35%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 29-Oct-2021

Returns since Publication of NAV	
Absolute Return	21.85%
Simple Annual Return	N.A.
CAGR Return	N.A.

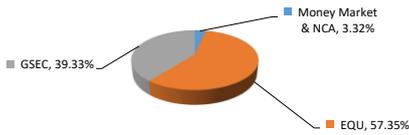
NAV & AUM as on 29-Oct-2021

NAV	AUM (In Lakhs)
12.1845	102.28

Modified Duration (In Years)

6.37

ASSET ALLOCATION



PORTFOLIO AS ON 29-Oct-2021

MONEY MARKET INSTRUMENTS & NCA 3.32%

SECURITIES

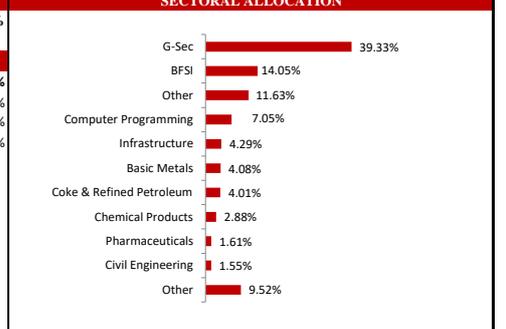
GOVERNMENT SECURITIES 39.33%

6.87% Maharashtra SDL 2033 19/05/2033
7.11% GUJARAT SDL 2031 17/03/2031
8.24% Maharashtra SDL 2024 24/12/2024

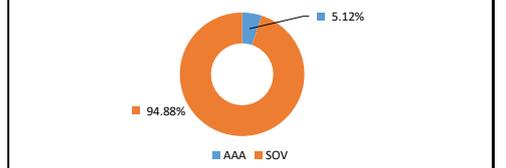
SECURITIES

SECURITIES	HOLDINGS
6.87% Maharashtra SDL 2033 19/05/2033	24.12%
7.11% GUJARAT SDL 2031 17/03/2031	9.90%
8.24% Maharashtra SDL 2024 24/12/2024	5.31%

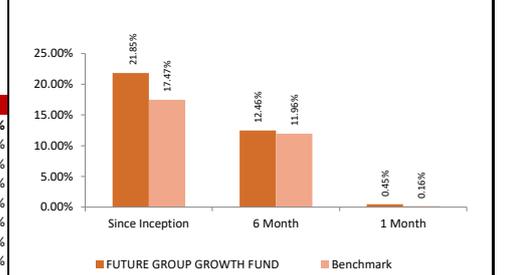
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES

SECURITIES	HOLDINGS
EQUITY	57.35%
Reliance ETF Bank BeES	4.69%
Kotak Mahindra MF - Kotak Banking ETF	4.27%
Infosys Technologies Ltd.	3.05%
TATA Consultancy Services Ltd.	2.49%
Kotak Mahindra Bank Ltd.	2.48%
Bharti Airtel Ltd.	2.38%
Tata Steel Ltd.	2.34%
Reliance Industries Ltd. Right Issue Partly Paid	2.32%
HDFC Ltd.	2.22%
HDFC Bank Ltd.	2.01%
ICICI Bank Ltd.	2.00%
Larsen & Toubro Ltd.	1.55%
State Bank of India	1.25%
Reliance Industries Ltd.	1.12%
Axis Bank Ltd.	1.09%
Hindustan Unilever Ltd.	1.08%
HCL Technologies Ltd.	1.03%
Adani Ports & Special Economic Zone Ltd.	0.85%
Aurobindo Pharma Ltd.	0.79%
Indian Metals & Ferro Alloys Ltd.	0.74%
ITC Ltd.	0.65%
STEEL AUTHORITY OF INDIA Ltd.	0.63%
Nagarjuna Construction Co. Ltd.	0.61%
Bharat Petroleum Corporation Ltd.	0.57%
JINDAL STEEL & POWER Ltd.	0.55%
Others	14.57%

FUND - NAV

