

ABOUT THE FUND	
<b>OBJECTIVE</b>	Provision of high expected returns with a moderate probability of low return.
<b>STRATEGY</b>	Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.
<b>Fund Manager Details</b>	
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 and Fixed Income Instruments	0.00%	90.00%	64.24%
Equities	10.00%	40.00%	35.76%

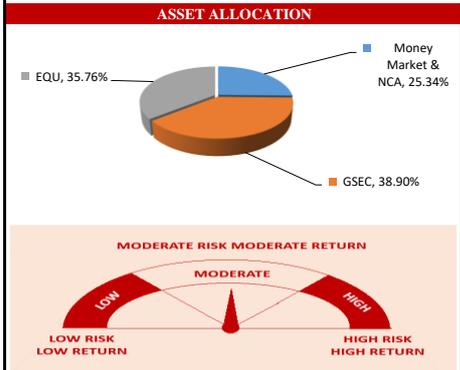
RISK RETURN PROFILE	
Risk	Moderate
Return	High

**DATE OF INCEPTION**  
15th February 2010

FUND PERFORMANCE as on 29-Apr-2022	
Returns since Publication of NAV	
Absolute Return	200.88%
Simple Annual Return	16.44%
CAGR Return	9.43%

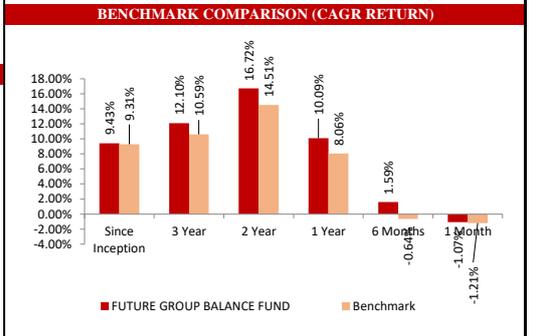
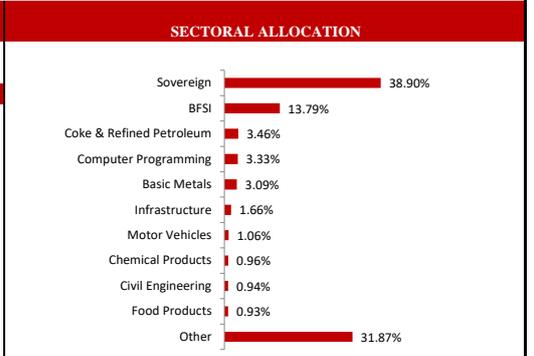
NAV & AUM as on 29-Apr-2022	
NAV	AUM (In Lakhs)
30.0877	1.79

**Modified Duration (In Years)**  
1.79

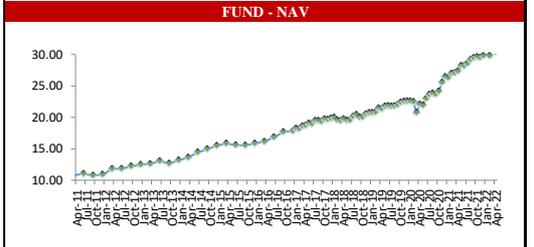


PORTFOLIO AS ON 29-Apr-2022	
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>25.34%</b>
<b>SECURITIES</b>	<b>HOLDINGS</b>
<b>GOVERNMENT SECURITIES</b>	<b>38.90%</b>
7.72% Central Government 25/05/2025	38.90%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>35.76%</b>
Reliance Industries Ltd.	3.11%
ICICI Bank Ltd.	2.90%
State Bank of India	2.21%
Axis Bank Ltd.	2.03%
Infosys Technologies Ltd.	1.75%
HDFC Bank Ltd.	1.54%
Tata Steel Ltd.	1.42%
HDFC Ltd.	1.24%
Kotak Mahindra MF - Kotak Banking ETF	1.21%
Bharti Airtel Ltd. (Partly Paid)	1.15%
IndusInd Bank Ltd.	1.09%
Reliance ETF Bank BeES	1.01%
Kotak Mahindra Bank Ltd.	1.00%
Larsen & Toubro Ltd.	0.94%
SBI Cards & Payment Services Ltd.	0.93%
BEML Ltd.	0.92%
Kotak PSU Bank ETF	0.75%
Tech Mahindra Ltd.	0.70%
Tata Motors Ltd. (DVR)	0.61%
HCL Technologies Ltd.	0.60%
Sudarshan Chemical Industries Ltd.	0.58%
Hindalco Industries Ltd.	0.54%
Steel Authority OF India Ltd.	0.49%
Oil & Natural Gas Corporation Ltd.	0.45%
Natco Pharma Ltd.	0.44%
Others	6.16%



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%	3.86%
Fixed Income Instruments	60.00%	100.00%	96.14%
Equities	0.00%	0.00%	0.00%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**  
31st March 2019

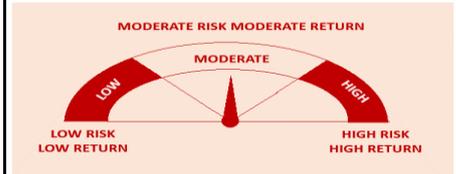
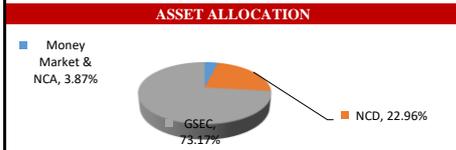
**FUND PERFORMANCE as on 29-Apr-2022**

Returns since Publication of NAV	
Absolute Return	32.47%
Simple Annual Return	10.53%
CAGR Return	9.55%

**NAV & AUM as on 29-Apr-2022**

NAV	AUM (In Lakhs)
13.2468	581.89

**Modified Duration (In Years)**  
4.79

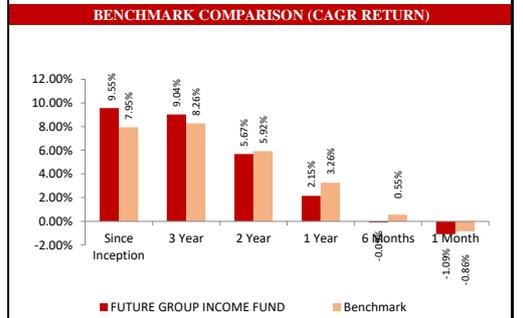
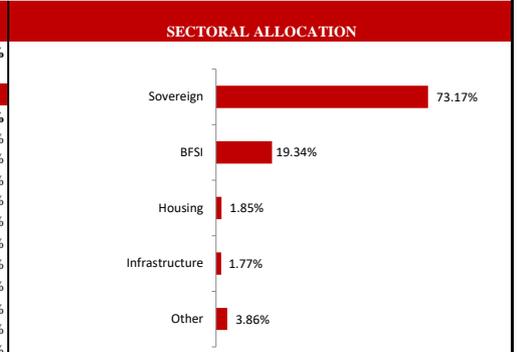


**PORTFOLIO AS ON 29-Apr-2022**

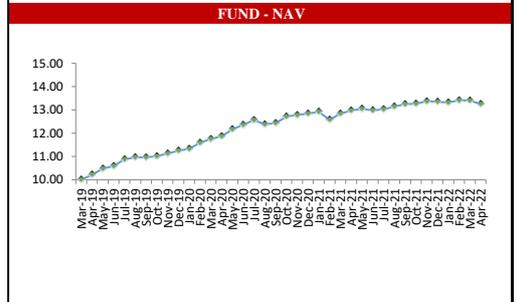
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.87%</b>
<b>SECURITIES</b>	<b>73.17%</b>
<b>GOVERNMENT SECURITIES</b>	<b>73.17%</b>
7.26% Gsec 2029 - 14/01/2029	12.81%
6.79% Central Government 15/05/2027	8.58%
5.74% Gsec 2026 15/11/2026	7.97%
6.54% Gsec 2032 17/01/2032	7.91%
8% GOI Oil Bond 2026 23/03/2026	6.63%
0% CS 12 DEC 2029 12/12/2029	6.13%
8.24% Gsec 2033 10/11/2033	5.53%
0% CS 17 DEC 2027 17/12/2027	4.65%
7.95% Gsec 2032 28/08/2032	4.24%
6.90% GOI OIL Bond 2026 04/02/2026	3.89%
Others	4.84%

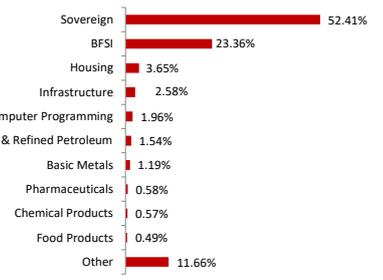
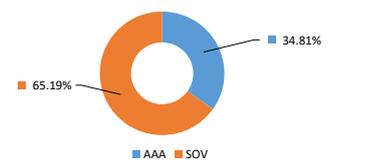
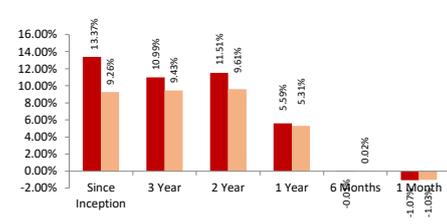
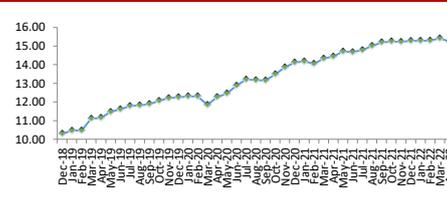
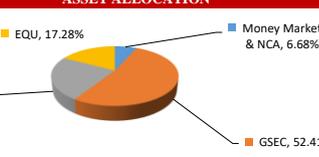
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>22.96%</b>
7.75% L&T Finance Ltd. 2025 10/07/2025	7.15%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	6.74%
8.67% Tata Capital Financial Services Ltd. 2025	5.45%
8.70% LIC Housing Finance Ltd. 20/03/2029	1.85%
8.45% Sikka Ports & Terminals Ltd. (Previous RPTL) 2023	1.77%



Benchmark : NIFTY Composite Debt Index



ABOUT THE FUND		PORTFOLIO AS ON 29-Apr-2022		SECTORAL ALLOCATION																																						
<b>OBJECTIVE</b> 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.		<b>SECURITIES</b> <b>MONEY MARKET INSTRUMENTS &amp; NCA</b> <b>6.68%</b>		<b>SECTORAL ALLOCATION</b>  <table border="1"> <tr><td>Sovereign</td><td>52.41%</td></tr> <tr><td>BFSI</td><td>23.36%</td></tr> <tr><td>Housing</td><td>3.65%</td></tr> <tr><td>Infrastructure</td><td>2.58%</td></tr> <tr><td>Computer Programming</td><td>1.96%</td></tr> <tr><td>Coke &amp; Refined Petroleum</td><td>1.54%</td></tr> <tr><td>Basic Metals</td><td>1.19%</td></tr> <tr><td>Pharmaceuticals</td><td>0.58%</td></tr> <tr><td>Chemical Products</td><td>0.57%</td></tr> <tr><td>Food Products</td><td>0.49%</td></tr> <tr><td>Other</td><td>11.66%</td></tr> </table>		Sovereign	52.41%	BFSI	23.36%	Housing	3.65%	Infrastructure	2.58%	Computer Programming	1.96%	Coke & Refined Petroleum	1.54%	Basic Metals	1.19%	Pharmaceuticals	0.58%	Chemical Products	0.57%	Food Products	0.49%	Other	11.66%															
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Risk	Low To Moderate																																									
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<b>DATE OF INCEPTION</b> 19th December 2018		<b>NAV &amp; AUM as on 29-Apr-2022</b> <table border="1"> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> <tr> <td>15.2460</td> <td>4,709.86</td> </tr> </table>		NAV	AUM (In Lakhs)	15.2460	4,709.86	<b>BENCHMARK : NIFTY Composite Debt Index+ Nifty 50</b>																																		
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**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%	4.53%
Fixed Income Instruments	30.00%	70.00%	40.57%
Equities	30.00%	60.00%	54.90%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**  
10th December 2020

**FUND PERFORMANCE as on 29-Apr-2022**

Returns since Publication of NAV	
Absolute Return	21.42%
Simple Annual Return	15.48%
CAGR Return	15.06%

**NAV & AUM as on 29-Apr-2022**

NAV	AUM (In Lakhs)
12.1423	166.72

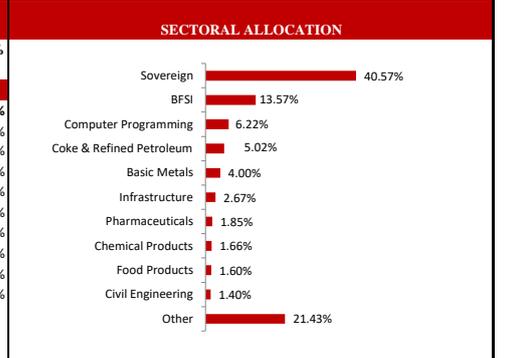
**Modified Duration (In Years)**  
5.10

**ASSET ALLOCATION**

**MODERATE RISK MODERATE RETURN**

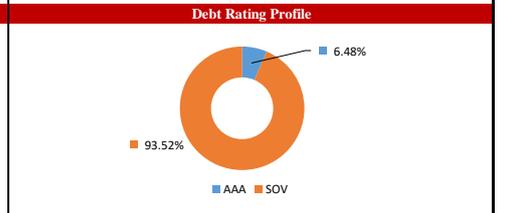
**PORTFOLIO AS ON 29-Apr-2022**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>4.53%</b>
<b>SECURITIES</b>	<b>40.57%</b>
<b>GOVERNMENT SECURITIES</b>	<b>40.57%</b>
7.26% Gsec 2029 - 14/01/2029	7.58%
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6.79% Central Government 15/05/2027	4.37%
7.88% Gsec 2030 19/03/2030	3.75%
5.74% Gsec 2026 15/11/2026	3.70%
8.24% Maharashtra SDL 2024 24/12/2024	3.19%
7.95% Gsec 2032 28/08/2032	1.89%



**SECURITIES**

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>54.90%</b>
Reliance ETF Bank BeES	5.05%
Reliance Industries Ltd.	4.64%
Kotak Mahindra MF - Kotak Banking ETF	4.15%
Infosys Technologies Ltd.	2.89%
ICICI Bank Ltd.	2.25%
HDFC Bank Ltd.	2.05%
Tata Steel Ltd.	2.00%
Bharti Airtel Ltd. (Partly Paid)	1.60%
Tata Consultancy Services Ltd.	1.57%
Kotak Mahindra Bank Ltd.	1.50%
Kotak PSU Bank ETF	1.45%
Larsen & Toubro Ltd.	1.40%
State Bank of India	1.34%
HDFC Ltd.	1.28%
Axis Bank Ltd.	1.16%
Bajaj Finance Ltd.	1.00%
SBI Cards & Payment Services Ltd.	0.90%
Hindustan Unilever Ltd.	0.88%
Tech Mahindra Ltd.	0.83%
HCL Technologies Ltd.	0.76%
Steel Authority OF India Ltd.	0.71%
Oil & Natural Gas Corporation Ltd.	0.68%
BEML Ltd.	0.59%
Ajanta Pharma Ltd.	0.57%
Hero MotoCorp Ltd.	0.53%
Others	13.12%



**SECURITIES**

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Bajaj Finance Ltd.	1.00%
SBI Cards & Payment Services Ltd.	0.90%
Hindustan Unilever Ltd.	0.88%
Tech Mahindra Ltd.	0.83%
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Hero MotoCorp Ltd.	0.53%
Others	13.12%

