

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 & Fixed Income Instruments	0.00%	90.00%	63.63%
Equities	10.00%	40.00%	36.37%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-May-2022

Returns since Publication of NAV	
Absolute Return	194.55%
Simple Annual Return	15.81%
CAGR Return	9.17%

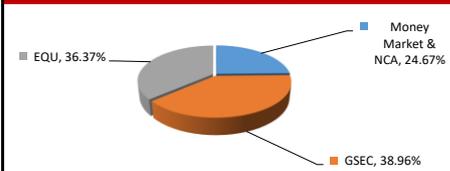
NAV & AUM as on 31-May-2022

NAV	AUM (In Lakhs)
29.4550	1.76

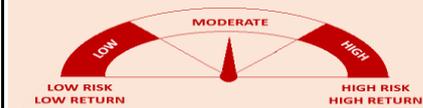
Modified Duration (In Years)

1.78

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



PORTFOLIO AS ON 31-May-2022

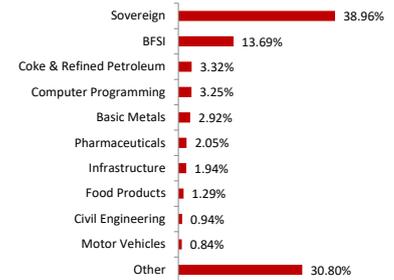
SECURITIES
MONEY MARKET INSTRUMENTS & NCA 24.67%

SECURITIES
GOVERNMENT SECURITIES 38.96%
7.72% Central Government 25/05/2025 38.96%

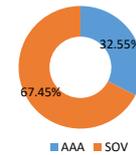
SECURITIES
EQUITY 36.37%

ICICI Bank Ltd.	3.00%
Reliance Industries Ltd.	3.00%
State Bank of India	2.13%
Axis Bank Ltd.	1.95%
Infosys Technologies Ltd.	1.71%
HDFC Bank Ltd.	1.58%
HDFC Ltd.	1.31%
Kotak Mahindra MF - Kotak Banking ETF	1.23%
Tata Steel Ltd.	1.20%
IndusInd Bank Ltd.	1.06%
Kotak Mahindra Bank Ltd.	1.05%
Reliance ETF Bank BeES	1.02%
Bharti Airtel Ltd. (Partly Paid)	0.95%
Larsen & Toubro Ltd.	0.94%
Metropolis Healthcare Ltd.	0.92%
SBI Cards & Payment Services Ltd.	0.89%
BEML Ltd.	0.81%
Kotak PSU Bank ETF	0.72%
Tech Mahindra Ltd.	0.67%
Tata Motors Ltd. (DVR)	0.61%
HCL Technologies Ltd.	0.59%
Dabur India Ltd.	0.59%
Sudarshan Chemical Industries Ltd.	0.52%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.52%
Hindalco Industries Ltd.	0.48%
Others	6.89%

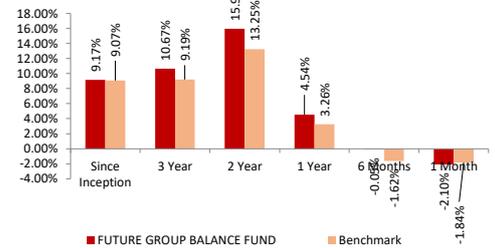
SECTORAL ALLOCATION



Debt Rating Profile

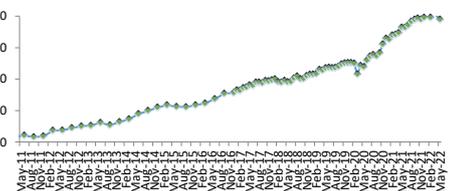


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.90%
Fixed Income Instruments	60.00%	100.00%	96.10%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

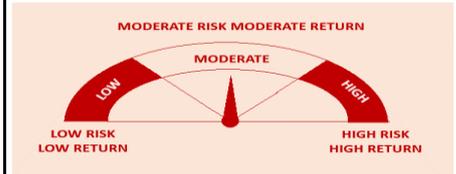
FUND PERFORMANCE as on 31-May-2022

Returns since Publication of NAV	
Absolute Return	31.02%
Simple Annual Return	9.79%
CAGR Return	8.90%

NAV & AUM as on 31-May-2022

NAV	AUM (In Lakhs)
13.1023	575.50

Modified Duration (In Years)
4.75

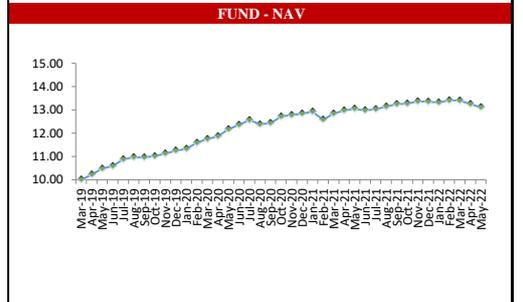
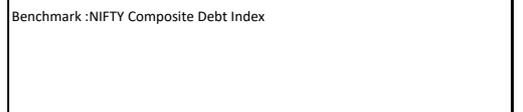
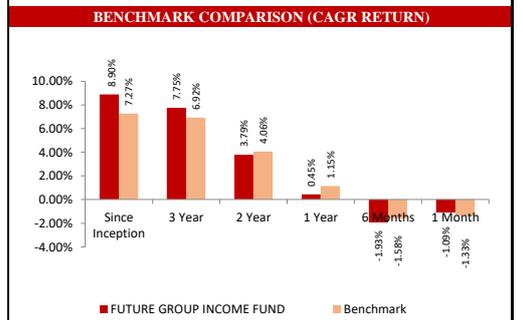
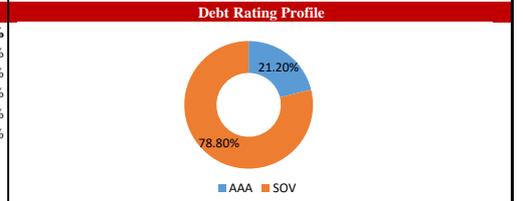
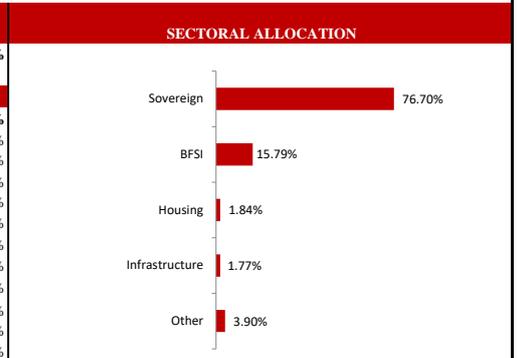


PORTFOLIO AS ON 31-May-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.90%
SECURITIES	76.70%
GOVERNMENT SECURITIES	76.70%
6.54% Gsec 2032 17/01/2032	14.13%
7.26% Gsec 2029 - 14/01/2029	12.78%
6.10% Gsec 2031 12/07/2031	9.13%
8.24% Gsec 2033 10/11/2033	7.32%
8% GOI Oil Bond 2026 23/03/2026	6.58%
0% CS 12 DEC 2029 12/12/2029	6.19%
0% CS 17 DEC 2027 17/12/2027	4.67%
6.79% Central Government 15/05/2027	3.93%
6.90% GOI OIL Bond 2026 04/02/2026	3.86%
7.88% Gsec 2030 19/03/2030	3.39%
Others	4.73%

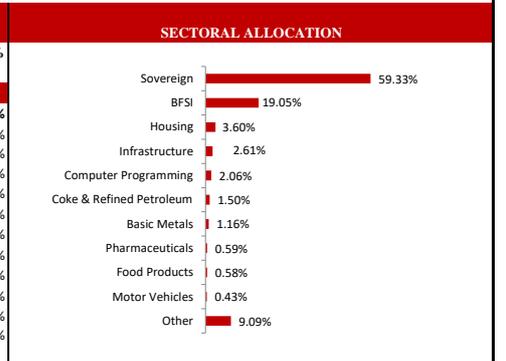
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	19.40%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.06%
8.67% Tata Capital Financial Services Ltd. 2025	5.40%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.33%
8.70% LIC Housing Finance Ltd. 20/03/2029	1.84%
8.45% Sikka Ports & Terminals Ltd. (Previous RPTL) 2023	1.77%

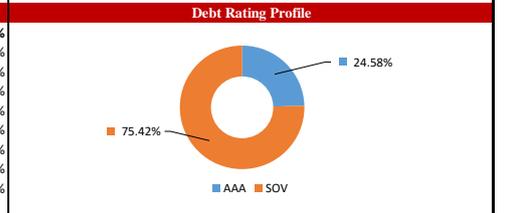


ABOUT THE FUND			
<p>This fund aims to provide progressive returns compared to fixed income instruments by taking a low exposure to high risk assets like equity. Fund aims to provide stable return due to high exposure to Fixed Income instruments while generating additional return through small exposure to equity.</p>			
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%	3.66%
Fixed Income Instruments	60.00%	100.00%	78.24%
Equities	0.00%	20.00%	18.10%
RISK RETURN PROFILE			
Risk	Low To Moderate		
Return	High		
DATE OF INCEPTION			
19th December 2018			
FUND PERFORMANCE as on 31-May-2022			
Returns since Publication of NAV			
Absolute Return	50.13%		
Simple Annual Return	14.53%		
CAGR Return	12.50%		
NAV & AUM as on 31-May-2022			
NAV	AUM (In Lakhs)		
15.0131	4,699.47		
Modified Duration (In Years)			
4.65			
ASSET ALLOCATION			

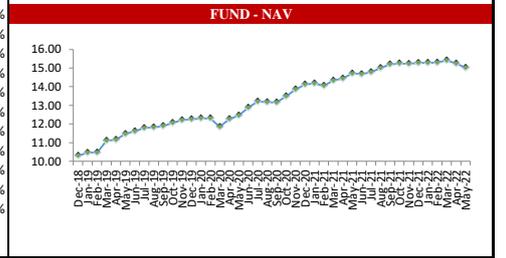
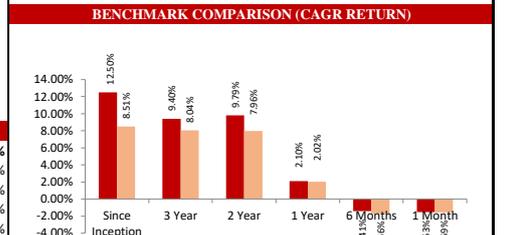
PORTFOLIO AS ON 31-May-2022	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.66%
SECURITIES	
GOVERNMENT SECURITIES	59.33%
6.54% Gsec 2032 17/01/2032	14.56%
7.26% Gsec 2029 - 14/01/2029	11.79%
6.10% Gsec 2031 12/07/2031	7.70%
8.24% Gsec 2033 10/11/2033	7.50%
6.79% Central Government 15/05/2027	3.05%
6.95% TAMIL NADU 2031 17/02/2031	3.02%
6.90% GOI OIL Bond 2026 04/02/2026	2.42%
0% CS 12 DEC 2029 12/12/2029	2.33%
7.88% Gsec 2030 19/03/2030	2.12%
8% GOI Oil Bond 2026 23/03/2026	1.85%
Others	2.98%



SECURITIES	
CORPORATE DEBT	HOLDINGS
7.75% L&T Finance Ltd. 2025 10/07/2025	5.19%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.60%
8.67% Tata Capital Financial Services Ltd. 2025	3.31%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.06%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.83%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.14%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.14%
8.45% Sikka Ports & Terminals Ltd. (Previous RPTL) 2023	0.65%



SECURITIES	
EQUITY	HOLDINGS
18.10%	
Reliance Industries Ltd.	1.37%
Reliance ETF Bank BeES	1.30%
ICICI Bank Ltd.	1.26%
Kotak Mahindra MF - Kotak Banking ETF	1.15%
Infosys Technologies Ltd.	0.90%
HDFC Bank Ltd.	0.78%
Axis Bank Ltd.	0.64%
Tata Consultancy Services Ltd.	0.57%
State Bank of India	0.55%
Tata Steel Ltd.	0.54%
Kotak Mahindra Bank Ltd.	0.50%
Bharti Airtel Ltd. (Partly Paid)	0.43%
HDFC Ltd.	0.40%
Larsen & Toubro Ltd.	0.38%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.35%
SBI Cards & Payment Services Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
Hindustan Unilever Ltd.	0.27%
Kotak PSU Bank ETF	0.25%
BEML Ltd.	0.25%
HCL Technologies Ltd.	0.22%
Oil & Natural Gas Corporation Ltd.	0.21%
Tech Mahindra Ltd.	0.20%
Tata Motors Ltd. (DVR)	0.20%
Steel Authority OF India Ltd.	0.20%
Others	4.52%



ABOUT THE FUND		PORTFOLIO AS ON 31-May-2022		SECTORAL ALLOCATION																																				
OBJECTIVE 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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 3.43%		SECURITIES HOLDINGS GOVERNMENT SECURITIES 40.64% 6.10% Gsec 2031 12/07/2031 8.15% 7.26% Gsec 2029 - 14/01/2029 7.67% 0% CS 22 Feb 2030 22/02/2030 4.91% 0% CS 22 Feb 2028 22/02/2028 4.90% 7.88% Gsec 2030 19/03/2030 3.79% 6.54% Gsec 2032 17/01/2032 3.64% 8.24% Maharashtra SDL 2024 24/12/2024 3.16% 6.79% Central Government 15/05/2027 2.60% 8.24% Gsec 2033 10/11/2033 1.81%		Sovereign 40.64% BFSI 14.97% Computer Programming 6.83% Coke & Refined Petroleum 4.83% Basic Metals 3.89% Infrastructure 2.73% Pharmaceuticals 1.90% Food Products 1.86% Chemical Products 1.38% Motor Vehicles 1.38% Other 19.60%																																		
Fund Manager Details <table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </tbody> </table>		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 <table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>40.00%</td> <td>3.43%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>30.00%</td> <td>70.00%</td> <td>40.64%</td> </tr> <tr> <td>Equities</td> <td>30.00%</td> <td>60.00%</td> <td>55.93%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	40.00%	3.43%	Fixed Income Instruments	30.00%	70.00%	40.64%	Equities	30.00%	60.00%	55.93%	Debt Rating Profile 	
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RISK RETURN PROFILE Risk: Low To Moderate Return: High		DATE OF INCEPTION 10th December 2020		BENCHMARK COMPARISON (CAGR RETURN) 																																				
FUND PERFORMANCE as on 31-May-2022 Returns since Publication of NAV Absolute Return: 18.42% Simple Annual Return: 12.52% CAGR Return: 12.18%		NAV & AUM as on 31-May-2022 <table border="1"> <thead> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> </thead> <tbody> <tr> <td>11.8420</td> <td>162.60</td> </tr> </tbody> </table>		NAV	AUM (In Lakhs)	11.8420	162.60	SECURITIES HOLDINGS EQUITY 55.93% Reliance ETF Bank BeES 4.54% Reliance Industries Ltd. 4.48% Kotak Mahindra MF - Kotak Banking ETF 3.66% Infosys Technologies Ltd. 2.91% ICICI Bank Ltd. 2.66% HDFC Bank Ltd. 2.11% Tata Consultancy Services Ltd. 1.94% Tata Steel Ltd. 1.80% State Bank of India 1.57% Axis Bank Ltd. 1.52% Bharti Airtel Ltd. (Partly Paid) 1.44% Kotak PSU Bank ETF 1.40% HDFC Ltd. 1.36% Larsen & Toubro Ltd. 1.27% Kotak Mahindra Bank Ltd. 1.19% Bajaj Finance Ltd. 1.05% SBI Cards & Payment Services Ltd. 0.96% Hindustan Unilever Ltd. 0.90% BEML Ltd. 0.82% HCL Technologies Ltd. 0.75% ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF 0.71% Tech Mahindra Ltd. 0.69% Steel Authority OF India Ltd. 0.66% Oil & Natural Gas Corporation Ltd. 0.66% Tata Motors Ltd. (DVR) 0.62% Others 14.25%																																
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Modified Duration (In Years) 5.08		ASSET ALLOCATION 		FUND - NAV 																																				
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