

**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	-	7
Yahya Bookwala	-	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investment	60.00%	90.00%	72.79%
Money Market and Cash			
Equity	10.00%	40.00%	27.21%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 30th JUN 2019**

Returns since Publication of NAV	
Absolute Return	118.02%
Simple Annual Return	12.57%
CAGR Return	8.66%

**NAV as on 30th JUN 2019**

21.801527

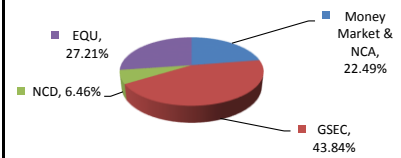
**AUM as on 30th JUN 2019 (Rs. In Lakhs)**

3.26

**Modified Duration (In Years)**

3.33

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th JUN 2019**

**SECURITIES**  
**MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **22.49%**

**SECURITIES**  
**GOVERNMENT SECURITIES** **HOLDINGS** **43.84%**

7.72% Central Government 25/05/2025  
21.34%  
8.38% Tamil Nadu SDL 27/01/2026  
16.05%  
8.89% Andhra Pradesh SDL 2022 ULIP 20/09/2022  
6.45%

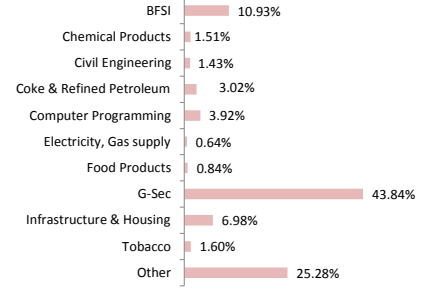
**SECURITIES**  
**CORPORATE DEBT** **HOLDINGS** **6.46%**

8.85% Indiabulls Housing Finance Ltd. 25/09/2026  
6.46%

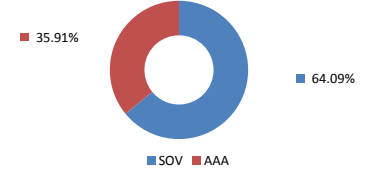
**SECURITIES**  
**EQUITY** **HOLDINGS** **27.21%**

HDFC Bank Ltd. 3.00%  
Reliance Industries Ltd. 2.69%  
HDFC Ltd. 2.69%  
ICICI Bank Ltd. 2.41%  
Infosys Technologies Ltd. 1.80%  
ITC Ltd. 1.60%  
Larsen & Toubro Ltd. 1.43%  
TATA Consultancy Services Ltd. 1.37%  
State Bank of India 1.22%  
Hindustan Unilever 1.10%  
Britannia Industries Ltd. 0.84%  
Yes Bank Ltd. 0.43%  
Tech Mahindra Ltd. 0.43%  
IndusInd Bank Ltd. 0.43%  
Asian Paints Ltd. 0.42%  
Mahindra and Mahindra Ltd. 0.40%  
GAIL (India) Ltd. 0.38%  
Bharat Electronics Ltd. 0.35%  
Cipla Ltd. 0.34%  
HCL Technologies Ltd. 0.33%  
Tata Steel Limited 0.31%  
NTPC Ltd. 0.30%  
Aditya Birla Capital Ltd. 0.28%  
Mahanagar Gas Ltd 0.26%  
India Cements Ltd. 0.24%  
Other 2.16%

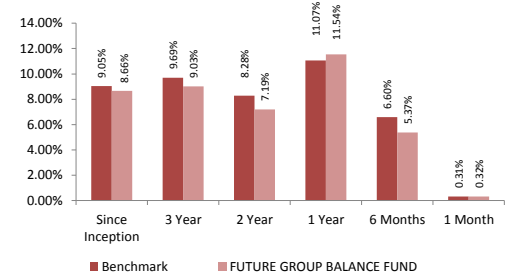
**SECTORAL ALLOCATION**



**Debt Rating Profile**

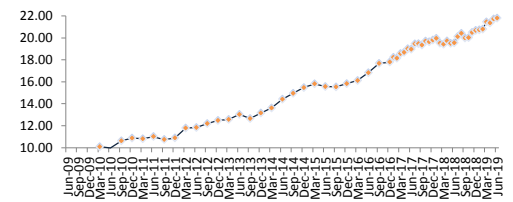


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty + CRISIL Composite Bond Index + CRISIL Liquid Fund Index

**FUND - NAV**



**ABOUT THE FUND**

**OBJECTIVE**  
To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

**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	3	7
Srijan Sinha	5	-	6
Yahya Bookwala	-	3	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	17.23%
Government Bonds and Corporate Bonds	60.00%	100.00%	74.90%
Equity	0.00%	20.00%	11.01%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 30th June 2019**

Returns since Publication of NAV	
Absolute Return	16.06%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 30th June 2019**

11.60604

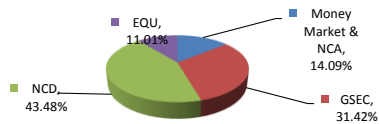
**AUM as on 30th June 2019 (Rs. In Lakhs)**

1,133.75

**Modified Duration (In Years)**

3.03

**ASSET ALLOCATION**



**PORTFOLIO AS ON 30th June 2019**

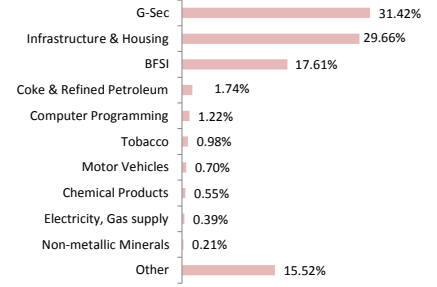
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>14.09%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>31.42%</b>
6.65% Gsec 2020 - Ulip 09/04/2020	30.09%
7.00% Gsec 2021 21/01/2021	1.34%

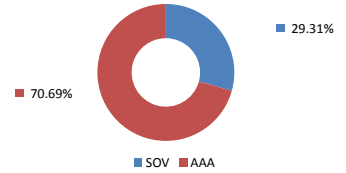
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>43.48%</b>
8.85% HDB Financial Services Limited 2029 Sub debt 07/06/2029	8.45%
8.30% REC Limited Non GOI 2029	4.53%
8.98% Power Finance Corporation Limited 2029 28/03/2029	3.78%
8.97% REC Limited 2029 28/03/2029	3.78%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027	3.76%
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029	3.72%
8.55% Housing Development Finance Corporation Limited 2029 27/03/2029	3.68%
8.15% NABARD GOI 2029 28/03/2029	3.63%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip 07/04/2023	3.55%
8.45% Reliance Ports And Terminals Limited 2023 12/06/2023	2.70%
9.35 LNT Finance Limited 2029 - Ulip 13/03/2029	0.97%
8.95% Bajaj Finance Ltd 2026 08/01/2026	0.93%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>11.01%</b>
Reliance Industries Ltd.	1.56%
ITC Ltd.	0.98%
HDFC Ltd.	0.72%
HDFC Bank Ltd.	0.69%
ICICI Bank Ltd.	0.63%
Infosys Technologies Ltd.	0.57%
Kotak Mahindra MF - Kotak Banking ETF	0.55%
TATA Consultancy Services Ltd.	0.43%
Hindustan Unilever	0.40%
Axis Bank Ltd.	0.40%
Yes Bank Ltd.	0.35%
IndusInd Bank Ltd.	0.34%
GAIL (India) Ltd.	0.22%
Eicher Motors Ltd.	0.22%
Tech Mahindra Ltd.	0.21%
Maruti Suzuki India Ltd.	0.21%
Mahindra and Mahindra Ltd.	0.17%
Mahanagar Gas Ltd	0.16%
Asian Paints Ltd.	0.15%
State Bank of India	0.14%
Britannia Industries Ltd.	0.13%
Power Finance Corporation Ltd.	0.12%
Voltas Limited	0.11%
Cipla Ltd.	0.11%
Ashok Leyland Ltd.	0.10%
Other	1.33%

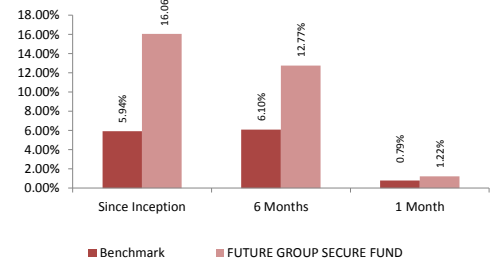
**SECTORAL ALLOCATION**



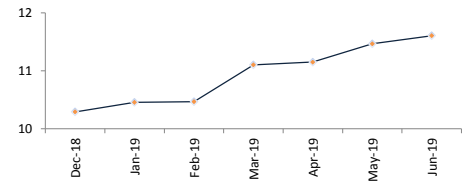
**Debt Rating Profile**



**BENCHMARK COMPARISON (ABSOLUTE)**



**FUND - NAV**



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To provide a balanced return from investing in both fixed interest securities as well as in equities so as to balance stability of return through the former and growth in capital value through the latter. The fund will also invest in money market instruments to provide liquidity.

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**Fund Manager Details**

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Niraj Kumar	5	4	7
Yahya Bookwala	-	4	7

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Fixed Interest Investments	60.00%	100.00%	97.71%
Money Market and Cash	0.00%	40.00%	5.28%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

31st March 2019

**FUND PERFORMANCE as on 30th June 2019**

Returns since Publication of NAV

Absolute Return	5.80%
Simple Annual Return	N.A.
CAGR Return	N.A.

**NAV as on 30th June 2019**

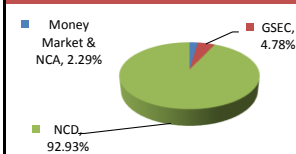
10.58008

**AUM as on 30th June 2019 (Rs. In Lakhs)**

211.54

**Modified Duration (In Years)**

4.52

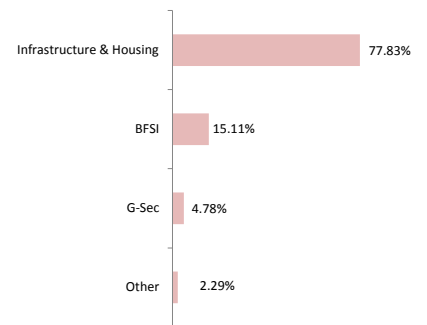
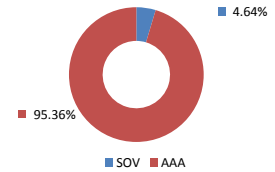
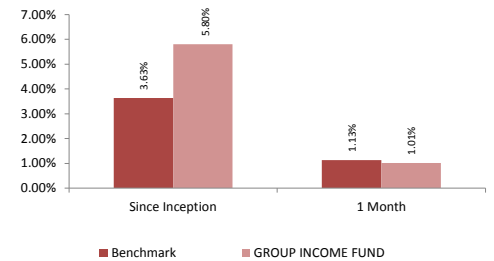
**ASSET ALLOCATION**

**PORTFOLIO AS ON 30th June 2019**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.29%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>4.78%</b>
7.00% Gsec 2021 21/01/2021	4.78%

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>92.93%</b>

8.55% Housing Development Finance Corporation Limited 2029 27/03/2029	19.74%
8.45% Reliance Ports And Terminals Limited 2023 12/06/2023	19.29%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip 07/04/2023	19.00%
9.05% L&T FINANCE LIMITED 2027 Series VI OPTION II - U 15/04/2027	15.10%
8.70% LIC Housing Finance Ltd 2029-ULIP 20/03/2029	14.94%
8.30% REC Limited Non GOI 2029	4.86%

**SECTORAL ALLOCATION**

**Debt Rating Profile**

**BENCHMARK COMPARISON (ABSOLUTE)**

**FUND - NAV**
