

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%	75.43%
Money Market and Cash			
Equity	10.00%	40.00%	24.57%

RISK RETURN PROFILE

Risk	Moderate
Return	High

RATING

The rating of all the Corporate Debt in our portfolio is rated as AA or higher.

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31st October 2019

Returns since Publication of NAV	
Absolute Return	123.46%
Simple Annual Return	12.70%
CAGR Return	8.62%

NAV as on 31st October 2019

22.34563

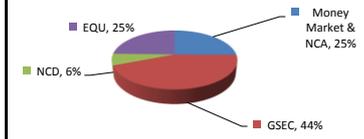
AUM as on 31st October 2019 (Rs. In Lakhs)

3.31

Modified Duration (In Years)

3.07

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

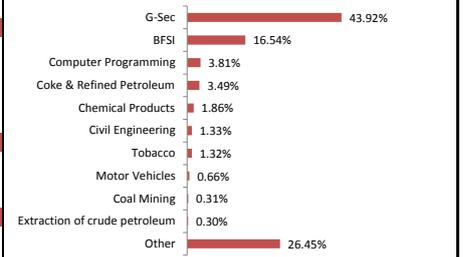
SECURITIES
MONEY MARKET INSTRUMENTS & NCA 25.18%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.92%
7.72% Central Government	21.38%
8.38% Tamil Nadu SDL	16.09%
8.89% Andhra Pradesh SDL 2022	6.45%

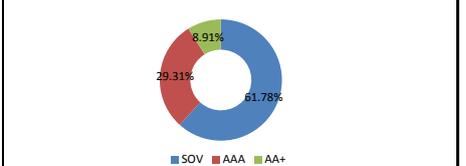
SECURITIES	HOLDINGS
CORPORATE DEBT	6.33%
8.85% Indiabulls Housing Finance Ltd	6.33%

SECURITIES	HOLDINGS
EQUITY	24.57%
Reliance Industries Ltd.	3.10%
HDFC Bank Ltd.	2.97%
HDFC Ltd.	2.58%
ICICI Bank Ltd.	2.52%
Infosys Technologies Ltd.	1.86%
TATA Consultancy Services Ltd.	1.37%
Larsen & Toubro Ltd.	1.33%
ITC Ltd.	1.32%
Hindustan Unilever	1.31%
State Bank of India	1.04%
Mahindra and Mahindra Ltd.	0.55%
Asian Paints Ltd.	0.55%
Indian Oil Corporation Ltd.	0.40%
IndusInd Bank Ltd.	0.40%
HCL Technologies Ltd.	0.35%
Yes Bank Ltd.	0.32%
Coal India Ltd.	0.31%
Oil & Natural Gas Corporation Ltd.	0.30%
NTPC Ltd.	0.30%
GAIL (India) Ltd.	0.29%
Cipla Ltd.	0.28%
Tata Steel Limited	0.23%
Tech Mahindra Ltd.	0.22%
Punjab National Bank	0.20%
RBL Bank Ltd.	0.19%
Other	0.29%

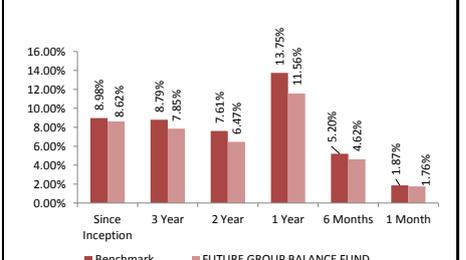
SECTORAL ALLOCATION



Debt Rating Profile

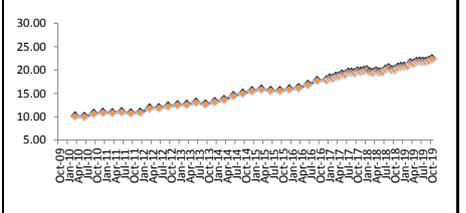


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV





GROUP INCOME FUND

SFIN No.ULGF005010118GRPINCUND133

ABOUT THE FUND

OBJECTIVE

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	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Fixed Interest Investments	60.00%	100.00%	82.15%
Money Market and Cash	0.00%	40.00%	17.85%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

31st March 2019

FUND PERFORMANCE as on 31st October 2019

Returns since Publication of NAV	
Absolute Return	10.04%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 31st October 2019

11.00443

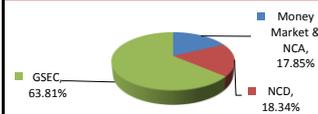
AUM as on 31st October 2019 (Rs. In Lakhs)

449.53

Modified Duration (In Years)

2.01

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **17.85%**

GOVERNMENT SECURITIES **63.81%**

6.65% Gsec 2020	51.43%
8.60% Gsec 2028	12.38%

SECURITIES

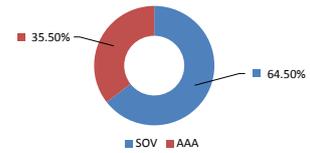
CORPORATE DEBT **18.34%**

8.00% IREDA 2029	4.57%
7.48% IRFC 2029	4.42%
8.55% Housing Development Finance Corporation Limited 2029	2.36%
8.45% SIKKA PORTS & TERMINALS LTD	2.34%
8.30% REC Limited Non GOI 2029	2.33%
8.00% Reliance Jio Infocomm Ltd 2023	2.32%

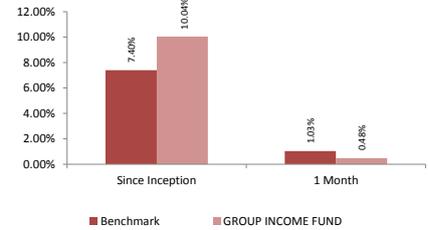
SECTORAL ALLOCATION



Debt Rating Profile

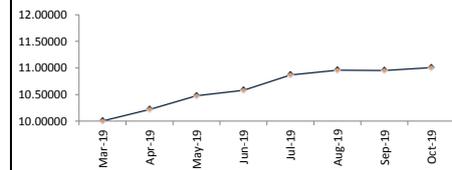


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND

OBJECTIVE
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	-	7
Yahya Bookwala	-	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Money Market Instruments	0.00%	40.00%	12.39%
Government Bonds and Corporate Bonds	60.00%	100.00%	70.05%
Equity	0.00%	20.00%	17.56%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31st October 2019

Returns since Publication of NAV	
Absolute Return	20.56%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 31st October 2019

12.05622

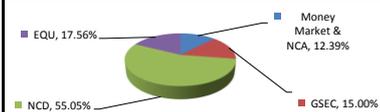
AUM as on 31st October 2019 (Rs. In Lakhs)

1,289.71

Modified Duration (In Years)

5.41

ASSET ALLOCATION



PORTFOLIO AS ON 31st October 2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.39%

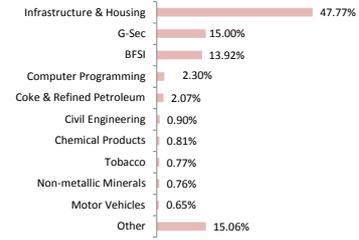
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	15.00%
8.60% Gsec 2028	6.04%
7.26% Gsec 2029 - Ulip	4.04%
7.57% Gsec 2033 - U	3.26%
7.72% Gsec 2049	1.66%

SECURITIES	HOLDINGS
CORPORATE DEBT	55.05%
8.85% HDB Financial Services Limited 2029 Sub debt	7.56%
8.70% LIC Housing Finance Ltd 2029-ULIP	7.48%
8.24% NABARD GOI 2029 Ulip	7.35%
8.00% IREDA 2029 ULIP	4.78%
8.94% Power Finance Corporation Limited 2028 Ulip	4.19%
8.30% REC Limited Non GOI 2029	4.06%
8.98% Power Finance Corporation Limited 2029	3.38%
8.97% REC Limited 2029	3.38%
8.55% Housing Development Finance Corporation Limited 2029	3.29%
8.00% Reliance Jio Infocomm Ltd 2023 Ulip	3.23%
Others	6.36%

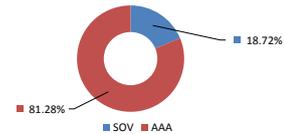
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	17.56%
Reliance Industries Ltd	1.60%
ICICI Bank	1.30%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	1.16%
HDFC BANK	1.09%
Infosys Technologies Ltd.	0.98%
Tata Consultancy Services Limited	0.88%
Larsen & Toubro Limited	0.78%
ITC Ltd.	0.77%
Hindustan Unilever	0.68%
Kotak Mahindra Bank Limited	0.55%
Axis Bank Limited	0.49%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	0.46%
MARUTI SUZUKI INDIA LTD	0.31%
Mahindra and Mahindra Ltd	0.27%
HCL Technologies Limited	0.27%
Titan Company Ltd	0.24%
RBL Bank Ltd	0.23%
Britannia Industries Limited	0.22%
Yes Bank Limited	0.22%
Kajaria Ceramics Limited	0.22%
Nagarjuna Construction Co. Ltd	0.20%
Bharti Infratel Limited	0.19%
Hero MotoCorp Limited	0.19%
Indian Oil Corporation Limited	0.19%
The Ramco Cements Limited	0.19%
Other	3.87%

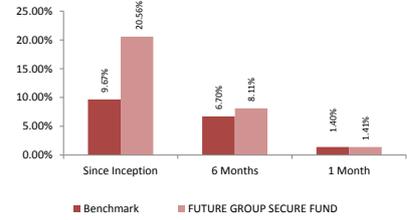
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index + Nifty 50

FUND - NAV

