

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, Money Market And Fixed Income Instruments	60.00%	90.00%	76.17%
Equities	10.00%	40.00%	23.83%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	125.08%
Simple Annual Return	12.76%
CAGR Return	8.63%

NAV as on 29-Nov-2019

22.5076

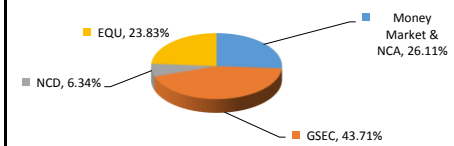
AUM as on 29-Nov-2019 (Rs. In Lakhs)

3.33

Modified Duration (In Years)

3.00

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	26.11%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.71%
7.72% Central Government 25/05/2025	21.28%
8.38% Tamil Nadu SDL 27/01/2026	16.01%
8.89% Andhra Pradesh SDL 20/09/2022	6.42%

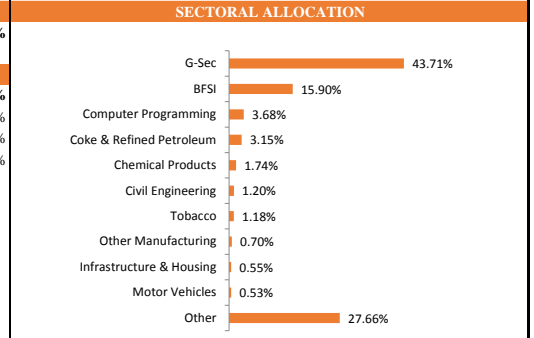
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	6.34%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.34%

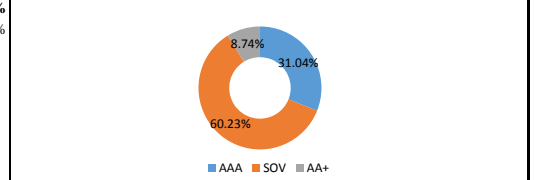
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	23.83%
HDFC Bank Ltd.	3.06%
Reliance Industries Ltd.	2.80%
ICICI Bank Ltd.	2.77%
HDFC Ltd.	2.07%
Infosys Technologies Ltd.	1.88%
TATA Consultancy Services Ltd.	1.23%
Hindustan Unilever Ltd.	1.22%
Larsen & Toubro Ltd.	1.20%
ITC Ltd.	1.18%
Titan Company Ltd.	0.70%
Asian Paints Ltd.	0.51%
Mahindra and Mahindra Ltd.	0.48%
IndusInd Bank Ltd.	0.47%
State Bank of India	0.41%
Indian Oil Corporation Ltd.	0.36%
Yes Bank Ltd.	0.35%
HCL Technologies Ltd.	0.34%
Cipla Ltd.	0.28%
NTPC Ltd.	0.28%
Oil & Natural Gas Corporation Ltd.	0.28%
Bharti Airtel Ltd.	0.27%
GAIL (India) Ltd.	0.27%
Tata Steel Ltd.	0.26%
Coal India Ltd.	0.25%
Tech Mahindra Ltd.	0.23%
Others	0.69%

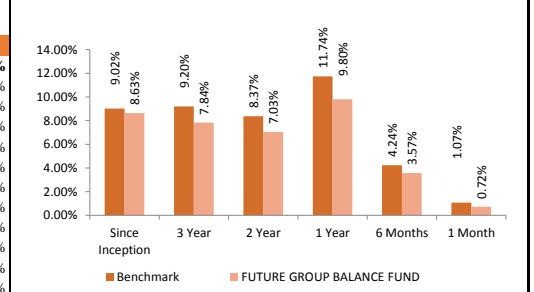
SECTORAL ALLOCATION



Debt Rating Profile

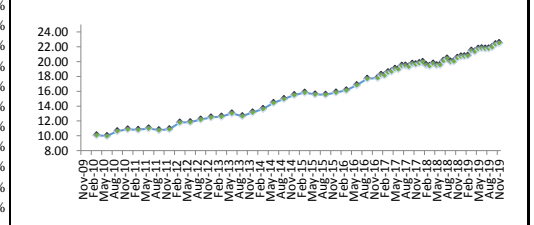


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

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	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	17.22%
Fixed Income Instruments	60.00%	100.00%	82.78%
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-Nov-2019

Returns since Publication of NAV	
Absolute Return	11.22%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 29-Nov-2019

11.12190

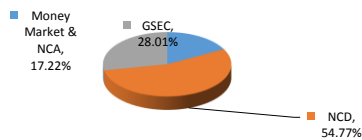
AUM as on 29-Nov-2019 (Rs. In Lakhs)

454.32

Modified Duration (In Years)

3.20

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

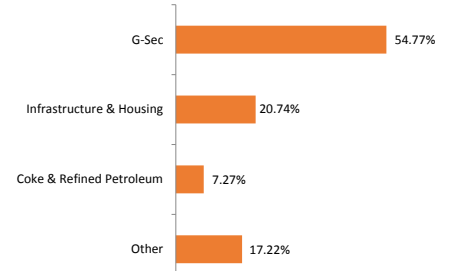
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	17.22%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	54.77%
6.65% Gsec 2020 09/04/2020	33.15%
8.60% Gsec 2028 02/06/2028	12.31%
7.95% Gsec 2032 28/08/2032	4.73%
7.26% Gsec 2029 - 14/01/2029	4.59%

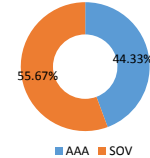
SECURITIES	HOLDINGS
CORPORATE DEBT	28.01%

9.05% Reliance Industries Ltd. 17/10/2028	7.27%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.87%
8.00% IREDA 24/09/2029	4.56%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.36%
8.45% Reliance Ports And Terminals Ltd. 12/06/2023	2.33%
8.30% REC Ltd. Non GOI 2029	2.32%
8.00% Reliance Jio Infocomm Ltd. 07/04/2023	2.29%

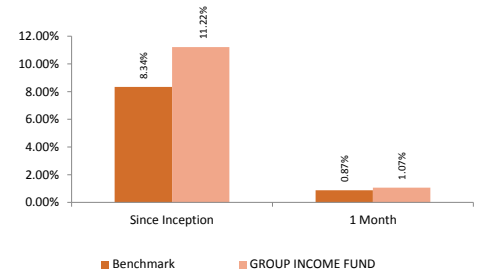
SECTORAL ALLOCATION



Debt Rating Profile

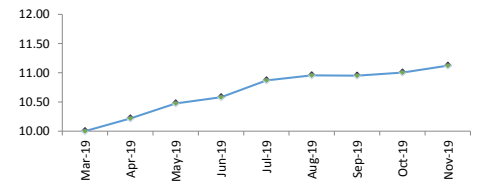


BENCHMARK COMPARISON (ABSOLUTE)



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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	5.98%
Fixed Income Instruments	60.00%	100.00%	75.25%
Equities	0.00%	20.00%	18.77%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 29-Nov-2019

Returns since Publication of NAV	
Absolute Return	22.01%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 29-Nov-2019

12.2013

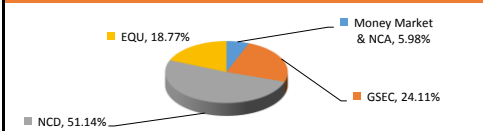
AUM as on 29-Nov-2019 (Rs. In Lakhs)

1,305.22

Modified Duration (In Years)

5.94

ASSET ALLOCATION



PORTFOLIO AS ON 29-Nov-2019

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.98%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	24.11%
7.26% Gsec 2029 - 14/01/2029	9.98%
8.60% Gsec 2028 02/06/2028	6.00%
7.95% Gsec 2032 28/08/2032	3.29%
7.57% Gsec 2033 17/06/2033	3.21%
7.72% Gsec 2049 15/06/2049	1.63%

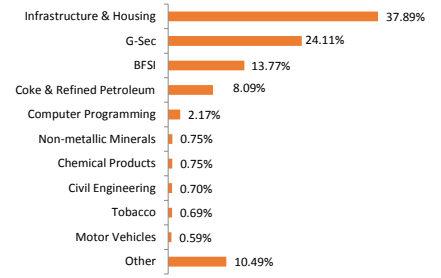
SECURITIES	HOLDINGS
CORPORATE DEBT	51.14%

8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	7.53%
8.70% LIC Housing Finance Ltd. 20/03/2029	7.46%
9.05% Reliance Industries Ltd. 17/10/2028	5.90%
8.00% IREDA 24/09/2029	4.77%
8.94% Power Finance Corporation Ltd. 25/03/2028	4.17%
8.30% REC Ltd. Non GOI 2029	4.05%
8.98% Power Finance Corporation Ltd. 28/03/2029	3.37%
8.97% REC Ltd. 28/03/2029	3.37%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	3.28%
8.00% Reliance Jio Infocomm Ltd. 07/04/2023	3.19%
Others	4.05%

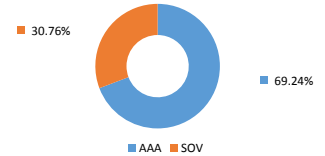
SECURITIES	HOLDINGS
EQUITY	18.77%

Reliance ETF Bank BeES	1.87%
Reliance Industries Ltd.	1.64%
ICICI Bank Ltd.	1.33%
HDFC Ltd.	1.23%
HDFC Bank Ltd.	1.12%
Infosys Technologies Ltd.	1.10%
TATA Consultancy Services Ltd.	0.81%
Larsen & Toubro Ltd.	0.70%
ITC Ltd.	0.69%
Hindustan Unilever Ltd.	0.63%
Kotak Mahindra Bank Ltd.	0.56%
Axis Bank Ltd.	0.49%
Kotak Mahindra MF - Kotak Banking ETF	0.49%
Maruti Suzuki India Ltd.	0.36%
Titan Company Ltd.	0.30%
HCL Technologies Ltd.	0.25%
Yes Bank Ltd.	0.23%
IndusInd Bank Ltd.	0.21%
Kalpataru Power Transmission Ltd.	0.21%
Kajaria Ceramics Ltd.	0.21%
Nagarjuna Construction Co. Ltd.	0.20%
Indian Oil Corporation Ltd.	0.20%
Mahindra and Mahindra Ltd.	0.20%
The Ramco Cements Ltd.	0.19%
Bharti Airtel Ltd.	0.19%
Others	3.37%

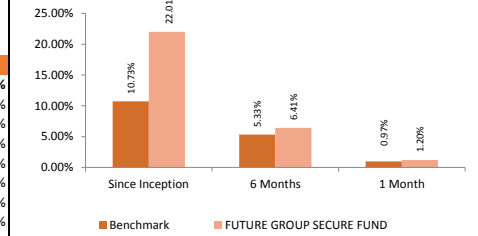
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (ABSOLUTE)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

