

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	0.00%	40.00%	26.86%
Fixed Income Instruments	40.00%	90.00%	49.99%
Equities	10.00%	40.00%	23.15%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Jan-2020

Returns since Publication of NAV

Absolute Return	125.65%
Simple Annual Return	12.60%
CAGR Return	8.50%

NAV as on 31-Jan-2020

22.5647

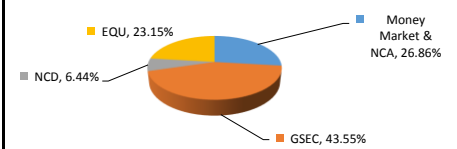
AUM as on 31-Jan-2020 (Rs. In Lakhs)

3.32

Modified Duration (In Years)

2.89

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	26.86%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.55%
7.72% Central Government 25/05/2025	21.17%
8.38% Tamil Nadu SDL 27/01/2026	15.98%
8.89% Andhra Pradesh SDL 20/09/2022	6.40%

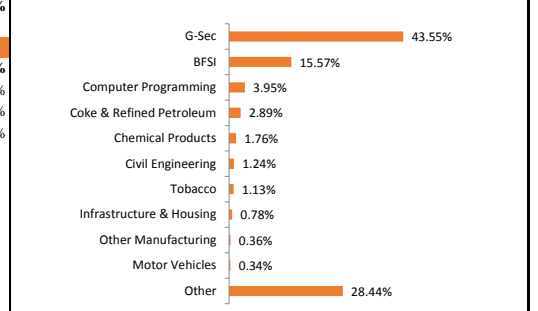
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	6.44%
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.44%

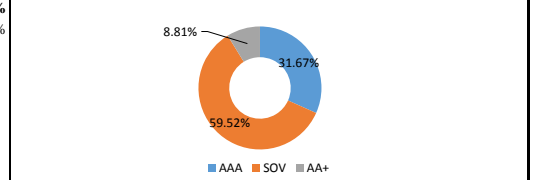
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	23.15%
HDFC Bank Ltd.	2.95%
ICICI Bank Ltd.	2.85%
Reliance Industries Ltd.	2.55%
HDFC Ltd.	2.18%
Infosys Technologies Ltd.	2.10%
TATA Consultancy Services Ltd.	1.25%
Larsen & Toubro Ltd.	1.24%
Hindustan Unilever Ltd.	1.22%
ITC Ltd.	1.13%
Asian Paints Ltd.	0.54%
Bharti Airtel Ltd.	0.45%
State Bank of India	0.38%
IndusInd Bank Ltd.	0.38%
Titan Company Ltd.	0.36%
HCL Technologies Ltd.	0.36%
Indian Oil Corporation Ltd.	0.34%
Mahindra and Mahindra Ltd.	0.34%
Oil & Natural Gas Corporation Ltd.	0.30%
Bharat Electronics Ltd.	0.27%
NTPC Ltd.	0.27%
Cipla Ltd.	0.27%
Tata Steel Ltd.	0.26%
GAIL (India) Ltd.	0.25%
Tech Mahindra Ltd.	0.24%
Coal India Ltd.	0.22%
Others	0.44%

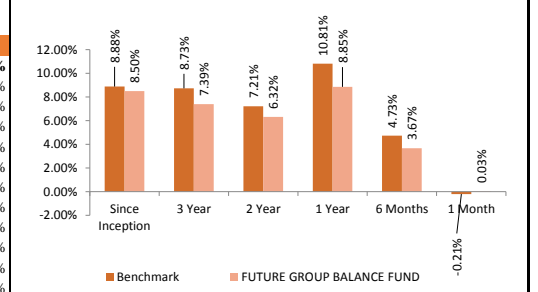
SECTORAL ALLOCATION



Debt Rating Profile

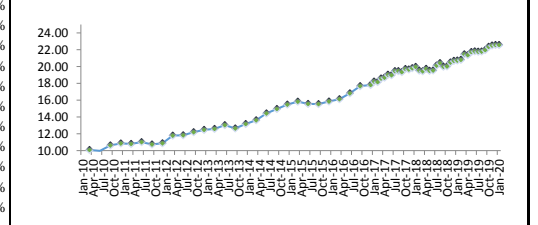


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.63%
Fixed Income Instruments	60.00%	100.00%	98.37%
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-Jan-2020

Returns since Publication of NAV	
Absolute Return	13.24%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 31-Jan-2020

11.32400

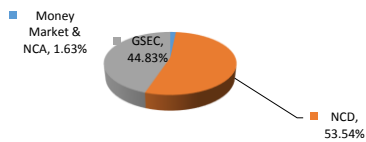
AUM as on 31-Jan-2020 (Rs. In Lakhs)

468.56

Modified Duration (In Years)

5.00

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2020

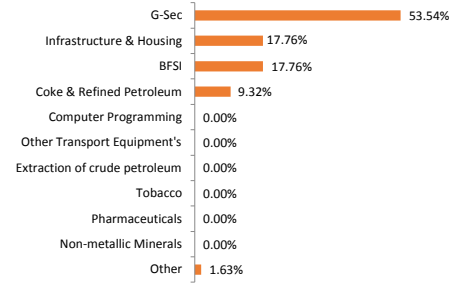
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.63%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	53.54%
6.65% Gsec 2020 09/04/2020	19.25%
7.26% Gsec 2029 - 14/01/2029	17.53%
8.60% Gsec 2028 02/06/2028	11.78%
0% CS 17 DEC 2027 UL	4.98%

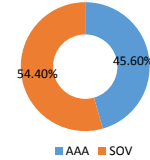
SECURITIES	HOLDINGS
CORPORATE DEBT	44.83%

9.05% Reliance Industries Ltd. 17/10/2028	9.32%
8.65% L&T Finance Ltd. 2026	9.02%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.73%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.61%
8.00% IREDA 24/09/2029	4.39%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.27%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.25%
8.30% REC Ltd. Non GOI 2029	2.24%

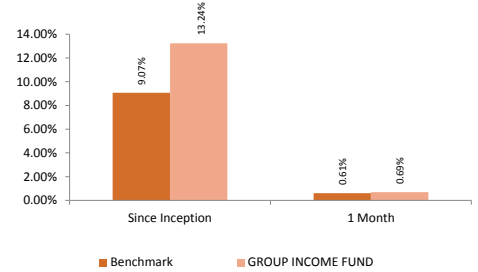
SECTORAL ALLOCATION



Debt Rating Profile

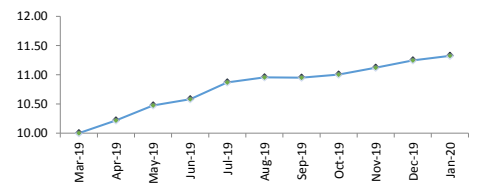


BENCHMARK COMPARISON (ABSOLUTE)



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%	13.63%
Fixed Income Instruments	60.00%	100.00%	71.60%
Equities	0.00%	20.00%	14.78%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Jan-2020

Returns since Publication of NAV	
Absolute Return	22.98%
Simple Annual Return	20.56%
CAGR Return	20.33%

NAV as on 31-Jan-2020

12.2983

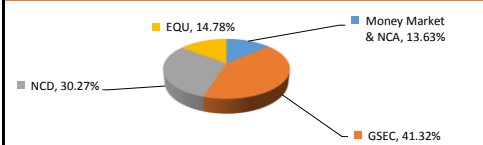
AUM as on 31-Jan-2020 (Rs. In Lakhs)

3,214.97

Modified Duration (In Years)

2.84

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	13.63%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.32%
6.65% Gsec 2020 09/04/2020	33.82%
8.60% Gsec 2028 02/06/2028	2.40%
7.26% Gsec 2029 - 14/01/2029	2.04%
7.57% Gsec 2033 17/06/2033	1.30%
0% CS 17 DEC 2027 UL	1.09%
7.72% Gsec 2049 15/06/2049	0.67%

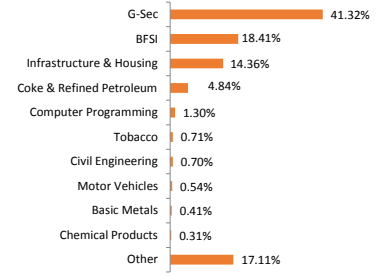
SECURITIES	HOLDINGS
CORPORATE DEBT	30.27%

7.90% Bajaj Finance Ltd. 2030 -Option II	8.59%
9.05% Reliance Industries Ltd. 17/10/2028	3.06%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.03%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.00%
8.00% IREDA 24/09/2029	1.92%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.68%
8.65% L&T Finance Ltd. 2026	1.68%
8.30% REC Ltd. Non GOI 2029	1.63%
8.98% Power Finance Corporation Ltd. 28/03/2029	1.36%
8.97% REC Ltd. 28/03/2029	1.36%
Others	2.97%

SECURITIES	HOLDINGS
EQUITY	14.78%

HDFC Bank Ltd.	1.58%
Reliance Industries Ltd.	1.53%
ICICI Bank Ltd.	1.21%
Kotak Mahindra MF - Kotak Banking ETF	1.18%
TATA Consultancy Services Ltd.	0.77%
ITC Ltd.	0.71%
Reliance ETF Bank BeES	0.70%
Larsen & Toubro Ltd.	0.70%
HDFC Ltd.	0.53%
Infosys Technologies Ltd.	0.45%
Maruti Suzuki India Ltd.	0.42%
IndusInd Bank Ltd.	0.40%
State Bank of India	0.39%
Hindustan Unilever Ltd.	0.26%
Bharti Airtel Ltd.	0.24%
Kotak Mahindra Bank Ltd.	0.22%
Engineers India Ltd.	0.22%
Hindustan Zinc Ltd.	0.21%
Tata Steel Ltd.	0.20%
The Ramco Cements Ltd.	0.19%
Oil & Natural Gas Corporation Ltd.	0.19%
Axis Bank Ltd.	0.18%
Coal India Ltd.	0.18%
Jubilant Foodworks Ltd.	0.16%
Nagarjuna Construction Co. Ltd.	0.15%
Others	1.81%

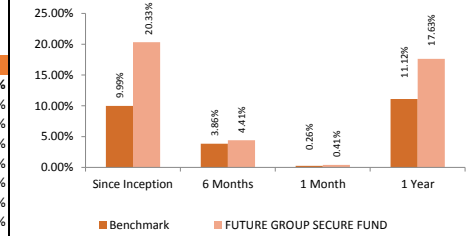
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

