

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%	26.87%
Fixed Income Instruments	40.00%	90.00%	51.07%
Equities	10.00%	40.00%	22.05%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 28-Feb-2020

Returns since Publication of NAV

Absolute Return	124.63%
Simple Annual Return	12.40%
CAGR Return	8.38%

NAV as on 28-Feb-2020

22.4627

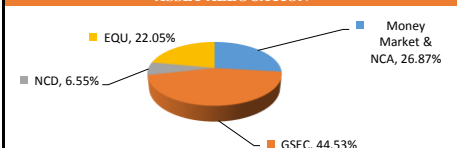
AUM as on 28-Feb-2020 (Rs. In Lakhs)

3.30

Modified Duration (In Years)

2.90

ASSET ALLOCATION



PORTFOLIO AS ON 28-Feb-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 26.87%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 44.53%

7.72% Central Government 25/05/2025	21.65%
8.38% Tamil Nadu SDL 27/01/2026	16.39%
8.89% Andhra Pradesh SDL 20/09/2022	6.48%

SECURITIES HOLDINGS

CORPORATE DEBT 6.55%

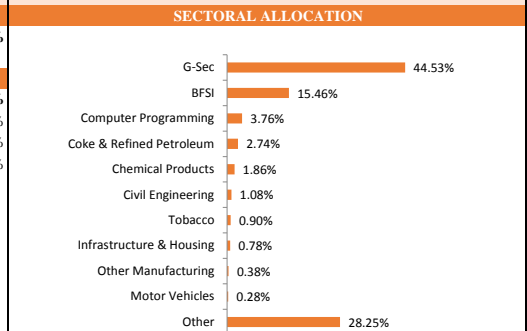
8.85% Indiabulls Housing Finance Ltd. 25/09/2026	6.55%
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SECURITIES HOLDINGS

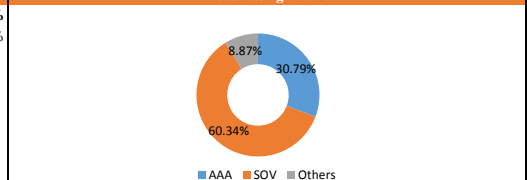
EQUITY 22.05%

HDFC Bank Ltd.	2.85%
ICICI Bank Ltd.	2.71%
Reliance Industries Ltd.	2.42%
Infosys Technologies Ltd.	2.00%
HDFC Ltd.	1.98%
Hindustan Unilever Ltd.	1.32%
TATA Consultancy Services Ltd.	1.21%
Larsen & Toubro Ltd.	1.08%
ITC Ltd.	0.90%
Asian Paints Ltd.	0.54%
Bharti Airtel Ltd.	0.48%
Titan Company Ltd.	0.38%
State Bank of India	0.37%
RBL Bank Ltd.	0.35%
IndusInd Bank Ltd.	0.33%
HCL Technologies Ltd.	0.32%
Indian Oil Corporation Ltd.	0.32%
Mahindra and Mahindra Ltd.	0.28%
NTPC Ltd.	0.26%
Oil & Natural Gas Corporation Ltd.	0.25%
Cipla Ltd.	0.24%
Tata Steel Ltd.	0.23%
Tech Mahindra Ltd.	0.23%
Bharat Electronics Ltd.	0.22%
GAIL (India) Ltd.	0.22%
Others	0.56%

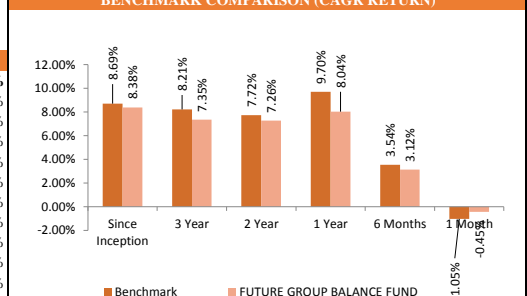
SECTORAL ALLOCATION



Debt Rating Profile

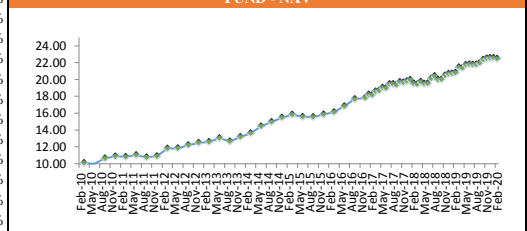


BENCHMARK COMPARISON (CAGR RETURN)



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%	12.44%
Fixed Income Instruments	60.00%	100.00%	87.56%
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 28-Feb-2020

Returns since Publication of NAV	
Absolute Return	15.81%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 28-Feb-2020

11.58140

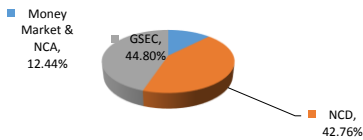
AUM as on 28-Feb-2020 (Rs. In Lakhs)

479.21

Modified Duration (In Years)

6.12

ASSET ALLOCATION



PORTFOLIO AS ON 28-Feb-2020

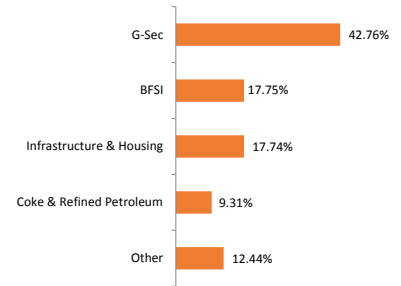
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	12.44%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.76%
8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	11.11%
6.79% Gsec 2029 26/12/2029	9.50%
7.26% Gsec 2029 - 14/01/2029	8.71%
7.10% GUJARAT SDL 2030 05/02/2030	8.43%
0% CS 17 DEC 2027 UL	5.01%

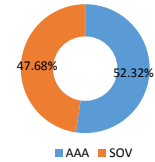
SECURITIES	HOLDINGS
CORPORATE DEBT	44.80%

9.05% Reliance Industries Ltd. 17/10/2028	9.31%
8.65% L&T Finance Ltd. 2026	9.00%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.75%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.62%
8.00% IREDA 24/09/2029	4.40%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.27%
8.30% REC Ltd. Non GOI 2029	2.24%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.21%

SECTORAL ALLOCATION



Debt Rating Profile

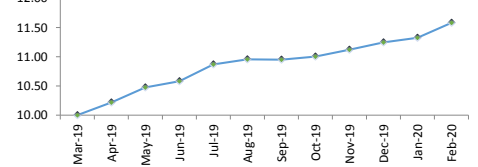


BENCHMARK COMPARISON (ABSOLUTE)



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%	7.98%
Fixed Income Instruments	60.00%	100.00%	72.72%
Equities	0.00%	20.00%	19.30%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 28-Feb-2020

Returns since Publication of NAV	
Absolute Return	22.99%
Simple Annual Return	19.25%
CAGR Return	18.92%

NAV as on 28-Feb-2020

12.2993

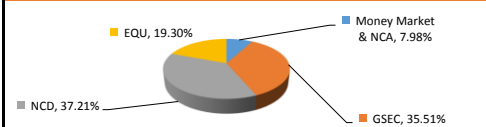
AUM as on 28-Feb-2020 (Rs. In Lakhs)

3,215.23

Modified Duration (In Years)

5.76

ASSET ALLOCATION



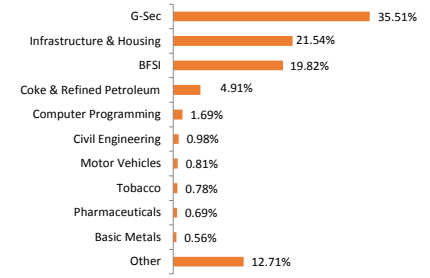
PORTFOLIO AS ON 28-Feb-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	7.98%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	35.51%
6.65% Gsec 2020 09/04/2020	8.88%
8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	8.28%
7.10% GUJARAT SDL 2030 05/02/2030	7.07%
9.23% Central Government 23/12/2043	3.95%
6.79% Gsec 2029 26/12/2029	3.15%
7.57% Gsec 2033 17/06/2033	1.34%
0% CS 17 DEC 2027 UL	1.12%
7.26% Gsec 2029 - 14/01/2029	1.03%
7.72% Gsec 2049 15/06/2049	0.69%

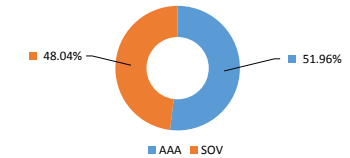
SECURITIES	HOLDINGS
CORPORATE DEBT	37.21%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.81%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.58%
9.05% Reliance Industries Ltd. 17/10/2028	3.12%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.10%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.07%
8.00% IREDA 24/09/2029	1.97%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.72%
8.65% L&T Finance Ltd. 2026	1.71%
8.30% REC Ltd. Non GOI 2029	1.67%
8.98% Power Finance Corporation Ltd. 28/03/2029	1.39%
Others	4.08%

SECURITIES	HOLDINGS
EQUITY	19.30%
HDFC Bank Ltd.	1.52%
Reliance Industries Ltd.	1.46%
HDFC Ltd.	1.20%
ICICI Bank Ltd.	1.17%
Kotak Mahindra MF - Kotak Banking ETF	1.11%
Infosys Technologies Ltd.	0.88%
Larsen & Toubro Ltd.	0.81%
ITC Ltd.	0.78%
TATA Consultancy Services Ltd.	0.74%
Reliance ETF Bank BeES	0.66%
Maruti Suzuki India Ltd.	0.41%
IndusInd Bank Ltd.	0.35%
State Bank of India	0.28%
Tata Steel Ltd.	0.28%
Bharti Airtel Ltd.	0.25%
NMDC Ltd.	0.24%
Coal India Ltd.	0.24%
Oil & Natural Gas Corporation Ltd.	0.24%
RBL Bank Ltd.	0.24%
Cipla Ltd.	0.23%
Nagarjuna Construction Co. Ltd.	0.22%
Apollo Tyres Ltd.	0.22%
Ajanta Pharma Ltd.	0.22%
Cochin Shipyard Ltd.	0.21%
Bharat Electronics Ltd.	0.21%
Others	5.13%

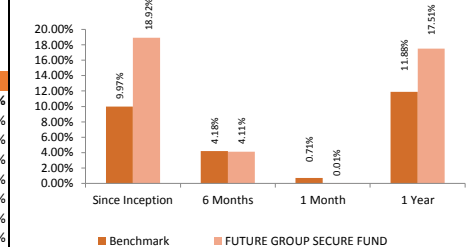
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

