

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%	19.12%
Fixed Income Instruments	40.00%	90.00%	45.13%
Equities	10.00%	40.00%	35.75%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Mar-2020

Returns since Publication of NAV

Absolute Return	107.37%
Simple Annual Return	10.59%
CAGR Return	7.46%

NAV as on 31-Mar-2020

20.7372

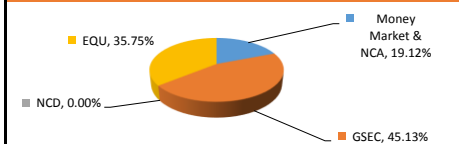
AUM as on 31-Mar-2020 (Rs. In Lakhs)

2.42

Modified Duration (In Years)

2.96

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2020

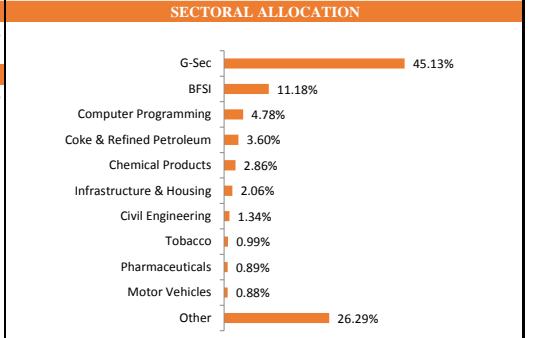
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	19.12%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	45.13%
7.72% Central Government 25/05/2025	29.57%
8.89% Andhra Pradesh SDL 2022 20/09/2022	8.81%
8.38% Tamil Nadu SDL 27/01/2026	6.75%

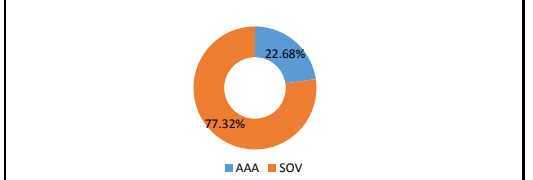
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	35.75%
Reliance Industries Ltd.	2.76%
Infosys Technologies Ltd.	2.39%
ICICI Bank Ltd.	2.28%
Reliance ETF Bank BeES	2.25%
HDFC Bank Ltd.	2.14%
HDFC Ltd.	2.03%
Hindustan Unilever Ltd.	1.90%
TATA Consultancy Services Ltd.	1.51%
Larsen & Toubro Ltd.	1.34%
Kotak Mahindra Bank Ltd.	1.07%
ITC Ltd.	0.99%
Bajaj Finance Ltd.	0.92%
Bharti Airtel Ltd.	0.91%
State Bank of India	0.73%
Tech Mahindra Ltd.	0.70%
Asian Paints Ltd.	0.69%
Mahindra and Mahindra Ltd.	0.59%
Kotak PSU Bank ETF	0.54%
Apollo Hospitals Enterprise Ltd.	0.47%
Tata Steel Ltd.	0.45%
AU Small Finance Bank Ltd.	0.42%
Engineers India Ltd.	0.40%
Titan Company Ltd.	0.39%
Tata Global Beverages Ltd.	0.37%
Mahindra & Mahindra Financial Services Ltd.	0.37%
Others	7.16%

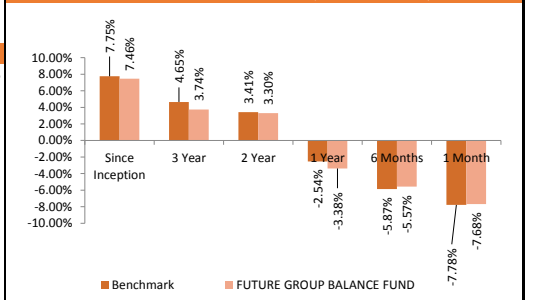
SECTORAL ALLOCATION



Debt Rating Profile

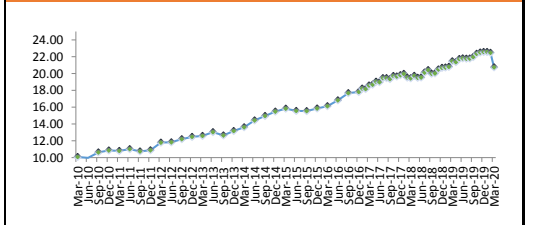


BENCHMARK COMPARISON (CAGR RETURN)



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%	5.10%
Fixed Income Instruments	60.00%	100.00%	94.90%
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-Mar-2020

Returns since Publication of NAV	
Absolute Return	17.44%
Simple Annual Return	N.A.
CAGR Return	N.A.

NAV as on 31-Mar-2020

11.74410

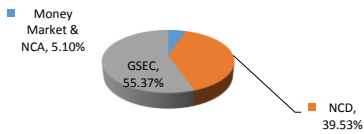
AUM as on 31-Mar-2020 (Rs. In Lakhs)

485.93

Modified Duration (In Years)

6.23

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 5.10%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 39.53%

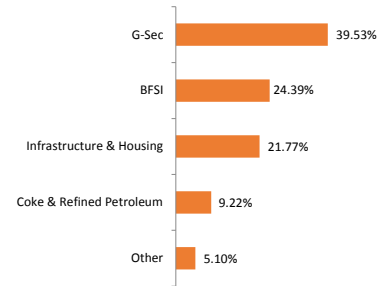
8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	11.08%
6.79% Gsec 2029 26/12/2029	9.38%
7.10% GUJARAT SDL 2030 05/02/2030	8.35%
7.72% Gsec 2049 15/06/2049	5.77%
0% CS 17 DEC 2027 UL	4.95%

SECURITIES HOLDINGS

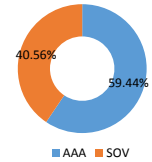
CORPORATE DEBT 55.37%

9.05% Reliance Industries Ltd. 17/10/2028	9.22%
8.65% L&T Finance Ltd. 2026	8.98%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.67%
8.67% Tata Capital Financial Services Limited 2025	6.74%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.56%
8.00% IREDA 24/09/2029	4.36%
7.40% IREDA 2030	4.20%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.25%
8.30% REC Ltd. Non GOI 2029	2.22%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.19%

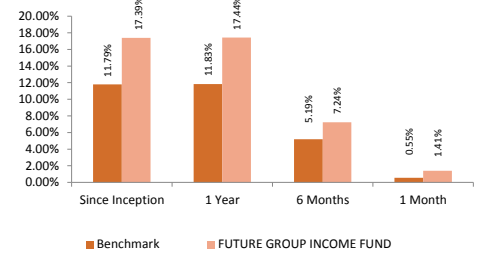
SECTORAL ALLOCATION



Debt Rating Profile

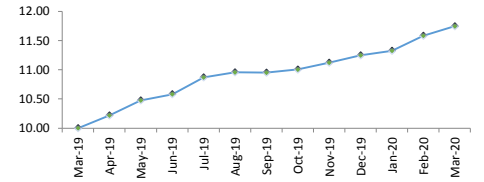


BENCHMARK COMPARISON (CAGR RETURN)



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	0	7
Yahya Bookwala	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	5.37%
Fixed Income Instruments	60.00%	100.00%	77.52%
Equities	0.00%	20.00%	17.11%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Mar-2020

Returns since Publication of NAV	
Absolute Return	18.42%
Simple Annual Return	14.36%
CAGR Return	14.09%

NAV as on 31-Mar-2020

11.8417

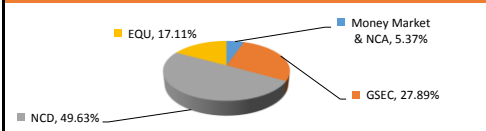
AUM as on 31-Mar-2020 (Rs. In Lakhs)

3,118.93

Modified Duration (In Years)

6.36

ASSET ALLOCATION



PORTFOLIO AS ON 31-Mar-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 5.37%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 27.89%

8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	8.63%
7.10% GUJARAT SDL 2030 05/02/2030	7.32%
9.23% Central Government 23/12/2043	4.12%
7.72% Gsec 2049 15/06/2049	3.42%
6.79% Gsec 2029 26/12/2029	3.25%
0% CS 17 DEC 2027 UL	1.16%

SECURITIES HOLDINGS

CORPORATE DEBT 49.63%

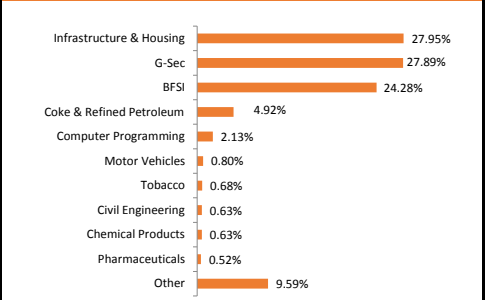
7.90% Bajaj Finance Ltd. 2030 -Option II	9.12%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.81%
7.40% IREDA 2030	6.21%
8.67% Tata Capital Financial Services Limited 2025	5.25%
9.05% Reliance Industries Ltd. 17/10/2028	3.23%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.21%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.18%
8.00% IREDA 24/09/2029	2.04%
8.65% L&T Finance Ltd. 2026	1.78%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.78%
Others	7.03%

SECURITIES HOLDINGS

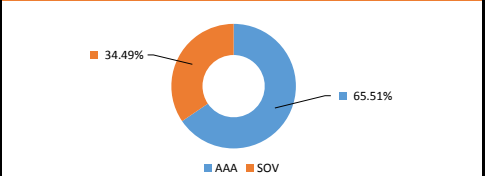
EQUITY 17.11%

Reliance Industries Ltd.	1.33%
Infosys Technologies Ltd.	1.05%
ICICI Bank Ltd.	1.04%
HDFC Ltd.	1.01%
HDFC Bank Ltd.	1.01%
Kotak Mahindra MF - Kotak Banking ETF	0.80%
TATA Consultancy Services Ltd.	0.79%
ITC Ltd.	0.68%
Hindustan Unilever Ltd.	0.57%
Larsen & Toubro Ltd.	0.57%
Reliance ETF Bank BeES	0.44%
Maruti Suzuki India Ltd.	0.38%
Bharti Airtel Ltd.	0.37%
Kotak Mahindra Bank Ltd.	0.32%
Bajaj Finance Ltd.	0.27%
Titan Company Ltd.	0.25%
Sun Pharmaceuticals Industries Ltd.	0.24%
Tech Mahindra Ltd.	0.21%
Tata Steel Ltd.	0.21%
Mahindra and Mahindra Ltd.	0.21%
Bata India Ltd.	0.20%
Britannia Industries Ltd.	0.19%
HDFC AMC	0.19%
Engineers India Ltd.	0.18%
UltraTech Cement Ltd.	0.17%
Others	4.43%

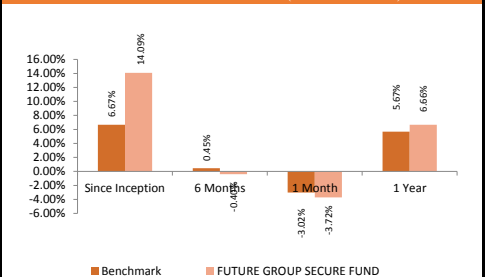
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

