

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%	19.59%
Fixed Income Instruments	40.00%	90.00%	43.07%
Equities	10.00%	40.00%	37.34%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Apr-2020

Returns since Publication of NAV	
Absolute Return	120.83%
Simple Annual Return	11.82%
CAGR Return	8.06%

NAV as on 30-Apr-2020

22.0834

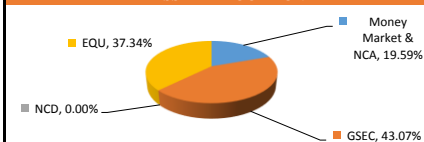
AUM as on 30-Apr-2020 (Rs. In Lakhs)

2.57

Modified Duration (In Years)

2.86

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA 19.59%

SECURITIES HOLDINGS

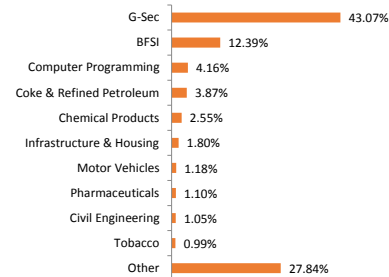
GOVERNMENT SECURITIES 43.07%
7.72% Central Government 25/05/2025
8.89% Andhra Pradesh SDL 2022 20/09/2022
8.38% Tamil Nadu SDL 27/01/2026 6.30%

SECURITIES HOLDINGS

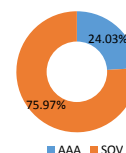
EQUITY 37.34%

Reliance Industries Ltd.	2.85%
Reliance ETF Bank BeES	2.52%
HDFC Ltd.	2.24%
ICICI Bank Ltd.	2.22%
Kotak Mahindra Bank Ltd.	2.11%
HDFC Bank Ltd.	1.95%
Infosys Technologies Ltd.	1.95%
TATA Consultancy Services Ltd.	1.57%
Asian Paints Ltd.	1.37%
Larsen & Toubro Ltd.	1.05%
ITC Ltd.	0.99%
Bajaj Finance Ltd.	0.90%
Hindustan Unilever Ltd.	0.85%
State Bank of India	0.67%
Tech Mahindra Ltd.	0.64%
Bharti Airtel Ltd.	0.60%
Bata India Ltd.	0.53%
Kotak PSU Bank ETF	0.52%
Metropolis Healthcare Ltd.	0.49%
ICICI Prudential Life Insurance Company Ltd.	0.48%
L&T Technology Services Ltd.	0.48%
Bharat Petroleum Corporation Ltd.	0.43%
Mahindra and Mahindra Ltd.	0.43%
AU Small Finance Bank Ltd.	0.42%
Engineers India Ltd.	0.42%
Others	8.64%

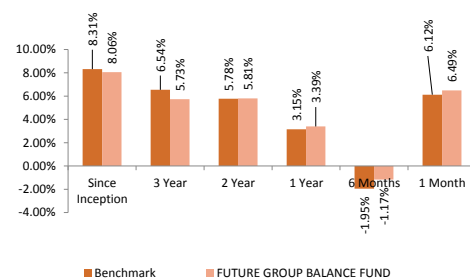
SECTORAL ALLOCATION



Debt Rating Profile

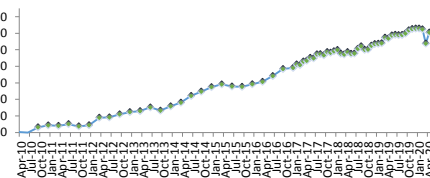


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.78%
Fixed Income Instruments	60.00%	100.00%	95.22%
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 30-Apr-2020

Returns since Publication of NAV	
Absolute Return	18.63%
Simple Annual Return	17.17%
CAGR Return	17.05%

NAV as on 30-Apr-2020

11.86270

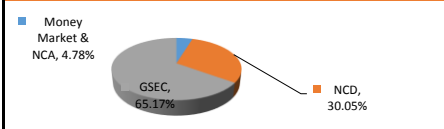
AUM as on 30-Apr-2020 (Rs. In Lakhs)

491.31

Modified Duration (In Years)

5.76

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.78%

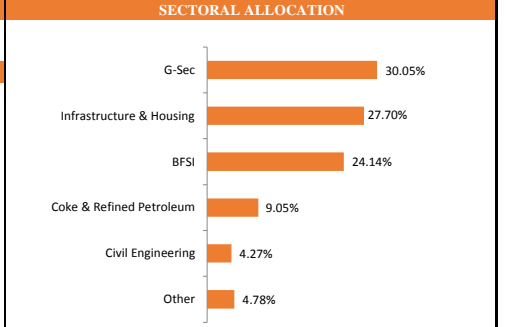
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	30.05%
8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	10.91%
7.10% GUJARAT SDL 2030 05/02/2030	8.36%
7.72% Gsec 2049 15/06/2049	5.79%
0% CS 17 DEC 2027 UL	4.99%

SECURITIES HOLDINGS

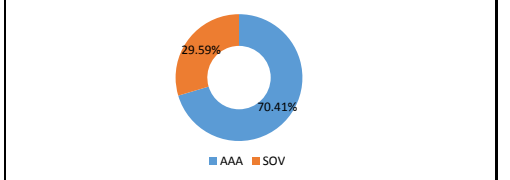
CORPORATE DEBT 65.17%

9.05% Reliance Industries Ltd. 17/10/2028	9.05%
8.65% L&T Finance Ltd. 2026	8.97%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.51%
8.67% Tata Capital Financial Services Ltd. 2025	6.66%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.44%
8.00% IREDA 24/09/2029	4.28%
7.70% L&T Ltd. 2025 28/04/2025	4.27%
7.40% IREDA 2030	4.12%
7.44% PFC 2027 11/06/2027	4.12%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	2.21%
Others	6.53%

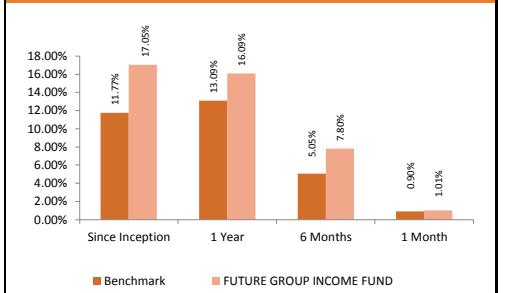
SECTORAL ALLOCATION



Debt Rating Profile

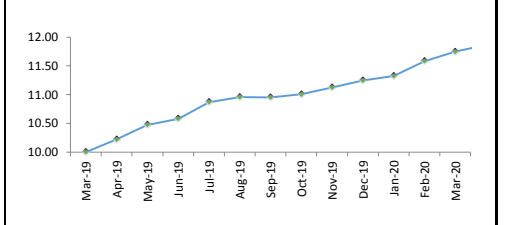


BENCHMARK COMPARISON (CAGR RETURN)



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%	2.98%
Fixed Income Instruments	60.00%	100.00%	78.30%
Equities	0.00%	20.00%	18.72%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Apr-2020

Returns since Publication of NAV	
Absolute Return	22.61%
Simple Annual Return	16.57%
CAGR Return	16.11%

NAV as on 30-Apr-2020

12.2607

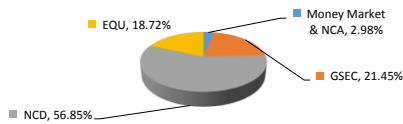
AUM as on 30-Apr-2020 (Rs. In Lakhs)

3,231.97

Modified Duration (In Years)

6.10

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.98%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	21.45%
8.05% Tamil Nadu SDL 2028 ULIP 18/04/2028	8.29%
7.10% GUJARAT SDL 2030 05/02/2030	7.15%
9.23% Central Government 23/12/2043	3.98%
0% CS 17 DEC 2027 UL	1.14%
7.72% Gsec 2049 15/06/2049	0.88%

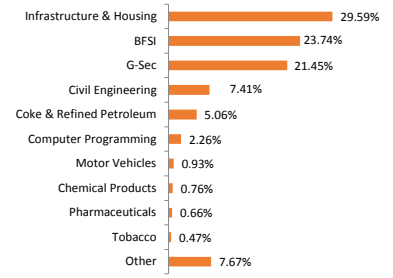
SECURITIES	HOLDINGS
CORPORATE DEBT	56.85%

7.90% Bajaj Finance Ltd. 2030 -Option II	8.74%
7.70% L&T Ltd. 2025 28/04/2025	6.81%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.53%
7.40% IREDA 2030	5.95%
8.67% Tata Capital Financial Services Ltd. 2025	5.06%
9.05% Reliance Industries Ltd. 17/10/2028	3.10%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.08%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.05%
8.24% NABARD GOI 22/03/2029	2.66%
7.44% PFC 2027 11/06/2027	2.50%
Others	9.38%

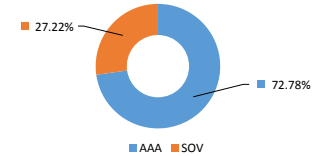
SECURITIES	HOLDINGS
EQUITY	18.72%

Reliance Industries Ltd.	1.55%
HDFC Ltd.	1.11%
ICICI Bank Ltd.	1.09%
Kotak Mahindra MF - Kotak Banking ETF	1.07%
Infosys Technologies Ltd.	1.04%
HDFC Bank Ltd.	0.87%
TATA Consultancy Services Ltd.	0.76%
Reliance ETF Bank BeES	0.60%
Kotak Mahindra Bank Ltd.	0.53%
Larsen & Toubro Ltd.	0.51%
Hindustan Unilever Ltd.	0.49%
ITC Ltd.	0.47%
Bharti Airtel Ltd.	0.40%
Bajaj Finance Ltd.	0.32%
Maruti Suzuki India Ltd.	0.31%
Tech Mahindra Ltd.	0.30%
Sun Pharmaceuticals Industries Ltd.	0.25%
AU Small Finance Bank Ltd.	0.24%
Bata India Ltd.	0.21%
Mahindra and Mahindra Ltd.	0.21%
Titan Company Ltd.	0.20%
Hindustan Petroleum Corporation Ltd.	0.20%
Engineers India Ltd.	0.19%
Tata Steel Ltd.	0.19%
Nagarjuna Construction Co. Ltd.	0.18%
Others	5.42%

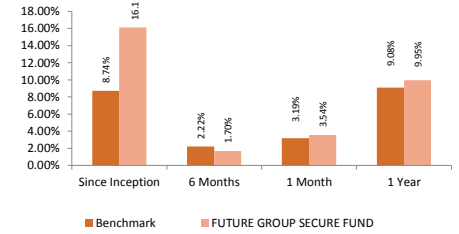
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

