

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%	17.99%
Fixed Income Instruments	40.00%	90.00%	45.14%
Equities	10.00%	40.00%	36.86%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Jun-2020

Returns since Publication of NAV	
Absolute Return	129.47%
Simple Annual Return	12.46%
CAGR Return	8.32%

NAV as on 30-Jun-2020

22.9467

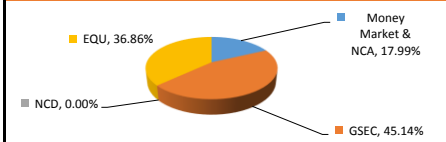
AUM as on 30-Jun-2020 (Rs. In Lakhs)

2.71

Modified Duration (In Years)

3.27

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2020

SECURITIES HOLDINGS

MONEY MARKET INSTRUMENTS & NCA **17.99%**

SECURITIES HOLDINGS

GOVERNMENT SECURITIES **45.14%**

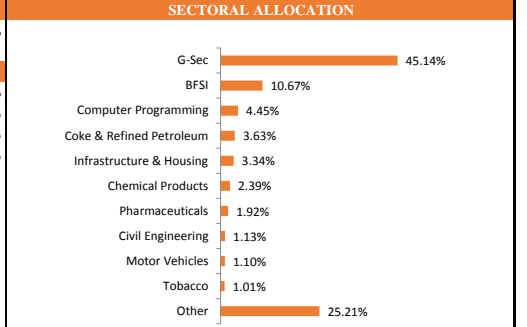
7.72% Central Government 25/05/2025	27.34%
6.90% GOI OIL Bond 2026 04/02/2026	11.70%
8.38% Tamil Nadu SDL 27/01/2026	6.10%

SECURITIES HOLDINGS

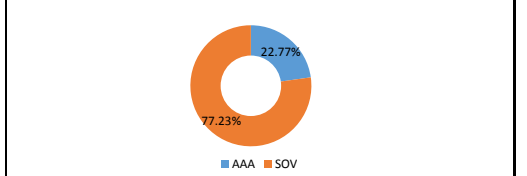
EQUITY **36.86%**

Reliance ETF Bank BeES	2.55%
Reliance Industries Ltd.	2.52%
ICICI Bank Ltd.	1.95%
HDFC Ltd.	1.95%
Infosys Technologies Ltd.	1.90%
Bharti Airtel Ltd.	1.66%
Hindustan Unilever Ltd.	1.61%
TATA Consultancy Services Ltd.	1.54%
Kotak Mahindra Bank Ltd.	1.51%
HDFC Bank Ltd.	1.18%
Axis Bank Ltd.	1.05%
Ajanta Pharma Ltd.	1.05%
Bajaj Finance Ltd.	1.05%
Larsen & Toubro Ltd.	1.05%
ITC Ltd.	1.01%
Tech Mahindra Ltd.	1.00%
Sun Pharmaceuticals Industries Ltd.	0.87%
Titan Company Ltd.	0.70%
Asian Paints Ltd.	0.62%
HDFC LIFE INSURANCE COMPANY Ltd.	0.61%
Reliance Industries Ltd. Right Issue Partly Paid	0.59%
Mahindra and Mahindra Ltd.	0.57%
Kotak PSU Bank ETF	0.52%
Apollo Hospitals Enterprise Ltd.	0.50%
Minda Corporation Ltd.	0.49%
Others	6.82%

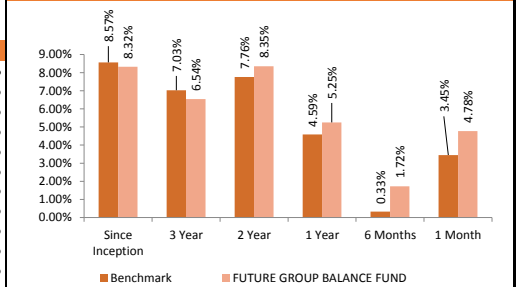
SECTORAL ALLOCATION



Debt Rating Profile

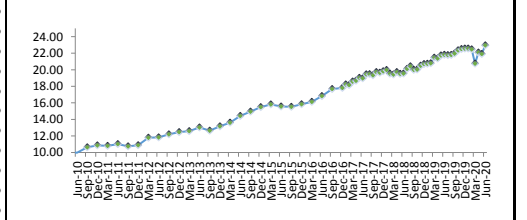


BENCHMARK COMPARISON (CAGR RETURN)



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%	11.77%
Fixed Income Instruments	60.00%	100.00%	88.23%
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-Jun-2020

Returns since Publication of NAV	
Absolute Return	23.54%
Simple Annual Return	18.80%
CAGR Return	18.39%

NAV as on 30-Jun-2020

12.35380

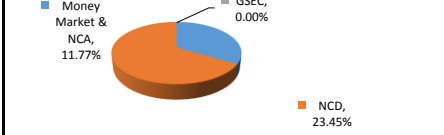
AUM as on 30-Jun-2020 (Rs. In Lakhs)

511.59

Modified Duration (In Years)

6.03

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2020

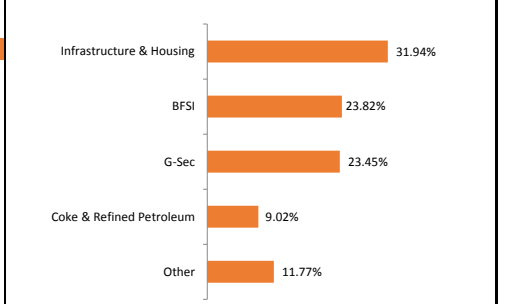
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	11.77%

SECURITIES HOLDINGS

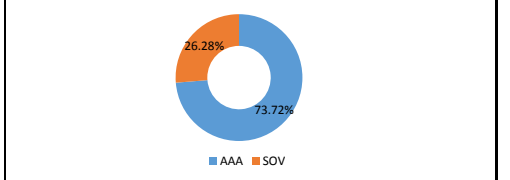
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	23.45%
7.72% Gsec 2049 15/06/2049	5.63%
08.25 Maharashtra SDL 2025 10/06/2025	5.44%
0% CS 17 DEC 2027 UL	4.96%
6.90% GOI OIL Bond 2026 04/02/2026	3.09%
8.15% MAHARASHTRA SDL 2025 26/11/2025	2.18%
7.4% Central Government 09/09/2035	2.14%

9.05% Reliance Industries Ltd. 17/10/2028	9.02%
8.65% L&T Finance Ltd. 2026	8.74%
7.90% Bajaj Finance Ltd. 2030 -Option II	8.53%
8.67% Tata Capital Financial Services Ltd. 2025	6.55%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.45%
8.23% IRFC 2029 29/03/2029	4.33%
8.00% IREDA 24/09/2029	4.29%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.24%
7.40% IREDA 2030	4.13%
8.30% REC Ltd. Non GOI 2029	2.18%
Others	6.33%

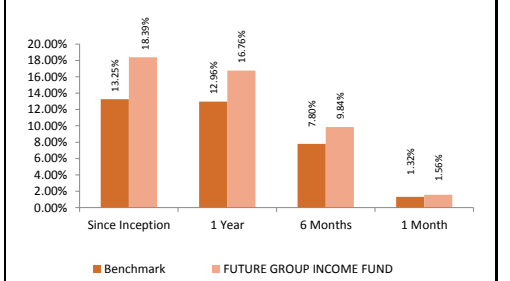
SECTORAL ALLOCATION



Debt Rating Profile

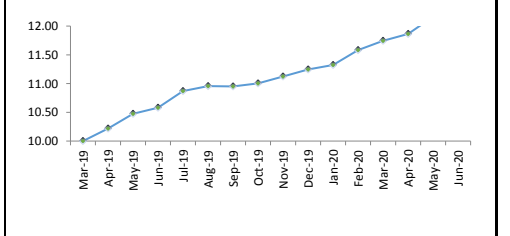


BENCHMARK COMPARISON (CAGR RETURN)



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%	9.50%
Fixed Income Instruments	60.00%	100.00%	72.15%
Equities	0.00%	20.00%	18.36%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Jun-2020

Returns since Publication of NAV	
Absolute Return	28.73%
Simple Annual Return	18.76%
CAGR Return	17.93%

NAV as on 30-Jun-2020

12.8733

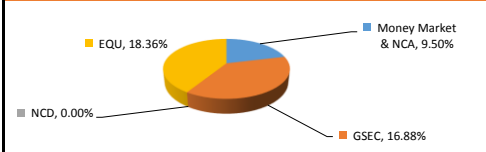
AUM as on 30-Jun-2020 (Rs. In Lakhs)

3,393.41

Modified Duration (In Years)

6.21

ASSET ALLOCATION



PORTFOLIO AS ON 30-Jun-2020

SECURITIES HOLDINGS

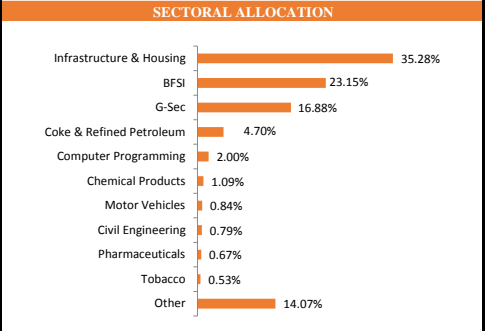
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	9.50%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	16.88%
08.25 Maharashtra SDL 2025 10/06/2025	3.94%
9.23% Central Government 23/12/2043	3.87%
7.4% Central Government 09/09/2035	3.22%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.32%
8.15% MAHARASHTRA SDL 2025 26/11/2025	1.31%
6.90% GOI OIL Bond 2026 04/02/2026	1.24%
0% CS 17 DEC 2027 UL	1.12%
7.72% Gsec 2049 15/06/2049	0.85%

7.90% Bajaj Finance Ltd. 2030 -Option II	8.68%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.48%
7.40% IREDA 2030	5.92%
8.67% Tata Capital Financial Services Ltd. 2025	4.93%
8.23% IRFC 2029 29/03/2029	4.90%
7.75% Power Finance Corporation Ltd. 11/06/2030	3.19%
9.05% Reliance Industries Ltd. 17/10/2028	3.06%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.05%
8.70% LIC Housing Finance Ltd. 20/03/2029	3.02%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.55%
Others	9.47%

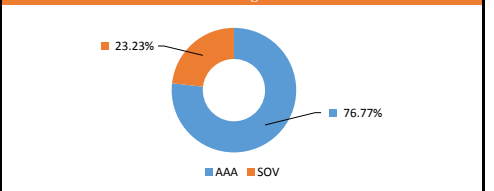
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	18.36%
Reliance Industries Ltd.	1.14%
Infosys Technologies Ltd.	1.04%
Kotak Mahindra MF - Kotak Banking ETF	1.02%
HDFC Ltd.	0.97%
ICICI Bank Ltd.	0.86%
Hindustan Unilever Ltd.	0.73%
Larsen & Toubro Ltd.	0.67%
TATA Consultancy Services Ltd.	0.65%
Reliance ETF Bank BeES	0.64%
Kotak Mahindra Bank Ltd.	0.64%
HDFC Bank Ltd.	0.63%
Bharti Airtel Ltd.	0.59%
ITC Ltd.	0.53%
Maruti Suzuki India Ltd.	0.36%
Minda Corporation Ltd.	0.35%
Sun Pharmaceuticals Industries Ltd.	0.32%
Tech Mahindra Ltd.	0.31%
Reliance Industries Ltd. Right Issue Partly Paid	0.30%
Tata Power Co. Ltd.	0.27%
Bajaj Finance Ltd.	0.26%
Apollo Tyres Ltd.	0.25%
Asian Paints Ltd.	0.24%
Mahindra and Mahindra Ltd.	0.22%
UltraTech Cement Ltd.	0.22%
AU Small Finance Bank Ltd.	0.21%
Others	4.92%

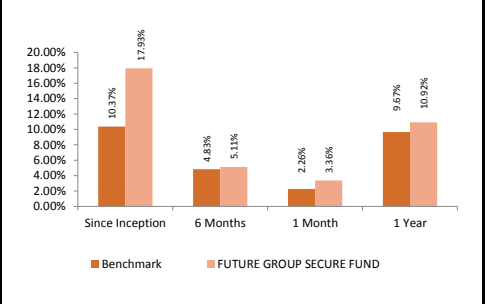
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

