

**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%	25.45%
Fixed Income Instruments	40.00%	90.00%	44.24%
Equities	10.00%	40.00%	30.31%

**RISK RETURN PROFILE**

Risk	Moderate
Return	High

**DATE OF INCEPTION**

15th February 2010

**FUND PERFORMANCE as on 31-Jul-2020**

Returns since Publication of NAV	
Absolute Return	135.93%
Simple Annual Return	12.98%
CAGR Return	8.54%

**NAV as on 31-Jul-2020**

23.5930

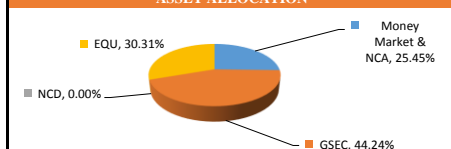
**AUM as on 31-Jul-2020 (Rs. In Lakhs)**

2.78

**Modified Duration (In Years)**

2.79

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jul-2020**

**SECURITIES HOLDINGS**

**MONEY MARKET INSTRUMENTS & NCA** 25.45%

**SECURITIES HOLDINGS**

**GOVERNMENT SECURITIES** 44.24%

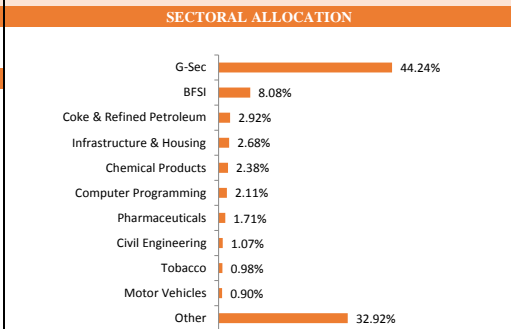
7.72% Central Government 25/05/2025	26.75%
6.90% GOI OIL Bond 2026 04/02/2026	11.47%
8.38% Tamil Nadu SDL 27/01/2026	6.02%

**SECURITIES HOLDINGS**

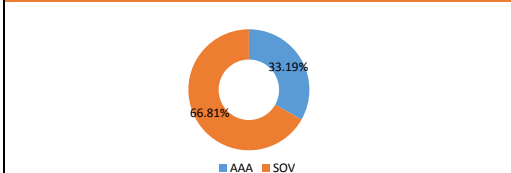
**EQUITY** 30.31%

Reliance ETF Bank BeES	2.51%
ICICI Bank Ltd.	2.00%
HDFC Ltd.	1.93%
Bharti Airtel Ltd.	1.60%
Hindustan Unilever Ltd.	1.59%
HDFC Bank Ltd.	1.49%
Kotak Mahindra Bank Ltd.	1.48%
Reliance Industries Ltd. Right Issue Partly Paid	1.27%
Infosys Technologies Ltd.	1.04%
Larsen & Toubro Ltd.	0.99%
ITC Ltd.	0.98%
TATA Consultancy Services Ltd.	0.82%
Sun Pharmaceuticals Industries Ltd.	0.77%
Reliance Industries Ltd.	0.74%
Asian Paints Ltd.	0.62%
Ajanta Pharma Ltd.	0.59%
Kotak PSU Bank ETF	0.50%
Axis Bank Ltd.	0.47%
Bata India Ltd.	0.46%
Bharat Petroleum Corporation Ltd.	0.45%
Minda Corporation Ltd.	0.43%
NMDC Ltd.	0.42%
TVS Motor Company Ltd.	0.42%
United Spirits Ltd.	0.42%
Tata Steel Ltd.	0.40%
Others	5.93%

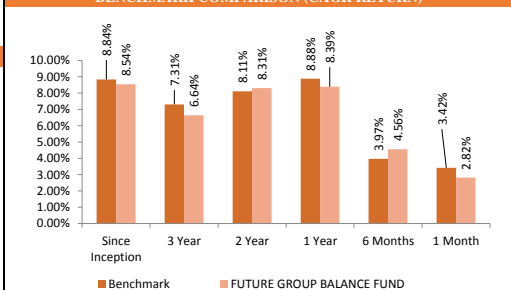
**SECTORAL ALLOCATION**



**Debt Rating Profile**

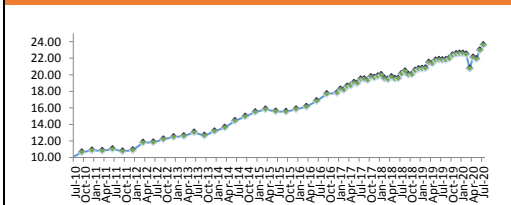


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.85%
Fixed Income Instruments	60.00%	100.00%	97.15%
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-Jul-2020**

Returns since Publication of NAV	
Absolute Return	25.51%
Simple Annual Return	19.08%
CAGR Return	18.52%

**NAV as on 31-Jul-2020**

12.55060

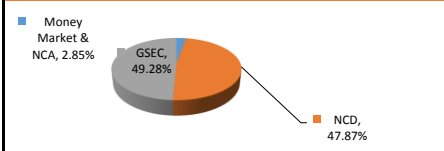
**AUM as on 31-Jul-2020 (Rs. In Lakhs)**

519.70

**Modified Duration (In Years)**

6.41

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jul-2020**

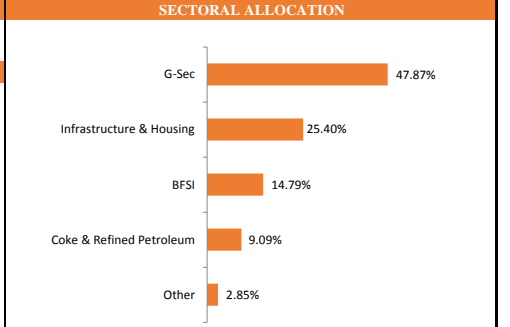
SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.85%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>47.87%</b>
7.57% Gsec 2033 17/06/2033	22.47%
7.72% Gsec 2049 15/06/2049	5.64%
08.25 Maharashtra SDL 2025 10/06/2025	5.35%
0% CS 17 DEC 2027 UL	4.95%
6.90% GOI OIL Bond 2026 04/02/2026	3.06%
8.15% MAHARASHTRA SDL 2025 26/11/2025	2.14%
8% GOI Oil Bond 2026 23/03/2026	2.14%
7.4% Central Government 09/09/2035	2.12%

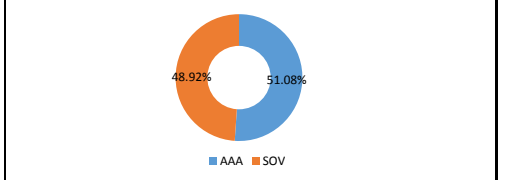
**SECURITIES HOLDINGS**

SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>49.28%</b>
9.05% Reliance Industries Ltd. 17/10/2028	9.09%
7.75% L&T Finance Limited 2025 10/07/2025	8.29%
8.67% Tata Capital Financial Services Ltd. 2025	6.50%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.42%
8.00% IREDA 24/09/2029	4.26%
7.75% Power Finance Corporation Ltd. 11/06/2030	4.22%
7.40% IREDA 2030	4.12%
8.30% REC Ltd. Non GOI 2029	2.17%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.12%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.10%

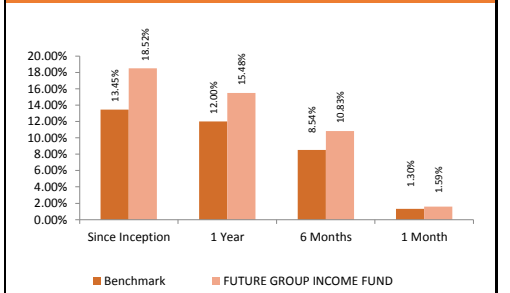
**SECTORAL ALLOCATION**



**Debt Rating Profile**

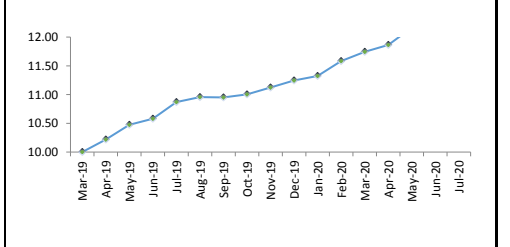


**BENCHMARK COMPARISON (CAGR RETURN)**



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%	2.27%
Fixed Income Instruments	60.00%	100.00%	82.17%
Equities	0.00%	20.00%	15.56%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 31-Jul-2020**

Returns since Publication of NAV	
Absolute Return	31.97%
Simple Annual Return	19.78%
CAGR Return	18.72%

**NAV as on 31-Jul-2020**

13.1972

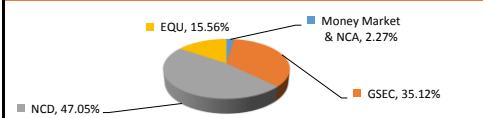
**AUM as on 31-Jul-2020 (Rs. In Lakhs)**

3,478.78

**Modified Duration (In Years)**

6.32

**ASSET ALLOCATION**



**PORTFOLIO AS ON 31-Jul-2020**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>2.27%</b>

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>35.12%</b>
7.57% Gsec 2033 17/06/2033	15.82%
9.23% Central Government 23/12/2043	3.85%
08.25 Maharashtra SDL 2025 10/06/2025	3.83%
7.4% Central Government 09/09/2035	3.17%
8% GOI Oil Bond 2026 23/03/2026	2.72%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.28%
8.15% MAHARASHTRA SDL 2025 26/11/2025	1.28%
6.90% GOI Oil Bond 2026 04/02/2026	1.22%
0% CS 17 DEC 2027 UL	1.11%
7.72% Gsec 2049 15/06/2049	0.84%

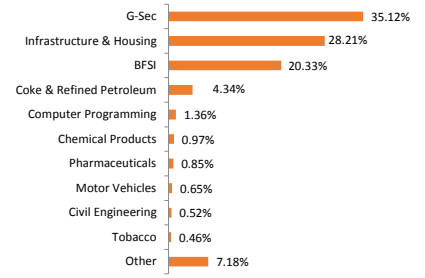
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>47.05%</b>

7.75% L&T Finance Limited 2025 10/07/2025	7.43%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.39%
7.40% IREDA 2030	5.84%
8.67% Tata Capital Financial Services Ltd. 2025	4.85%
7.75% Power Finance Corporation Ltd. 11/06/2030	3.15%
9.05% Reliance Industries Ltd. 17/10/2028	3.05%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	3.00%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.97%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.53%
8.00% IREDA 24/09/2029	1.91%
Others	5.90%

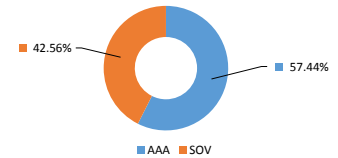
SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>15.56%</b>

Kotak Mahindra MF - Kotak Banking ETF	1.01%
ICICI Bank Ltd.	0.85%
Reliance Industries Ltd.	0.78%
HDFC Ltd.	0.73%
Infosys Technologies Ltd.	0.71%
Reliance ETF Bank BeES	0.63%
Hindustan Unilever Ltd.	0.60%
Bharti Airtel Ltd.	0.57%
Kotak Mahindra Bank Ltd.	0.55%
TATA Consultancy Services Ltd.	0.54%
ITC Ltd.	0.46%
HDFC Bank Ltd.	0.45%
Larsen & Toubro Ltd.	0.45%
Sun Pharmaceuticals Industries Ltd.	0.31%
Asian Paints Ltd.	0.28%
Maruti Suzuki India Ltd.	0.24%
Bata India Ltd.	0.23%
Minda Corporation Ltd.	0.22%
NMDC Ltd.	0.21%
Tata Steel Ltd.	0.20%
Reliance Industries Ltd. Right Issue Partly Paid	0.19%
Dabur India Limited	0.19%
Ajanta Pharma Ltd.	0.18%
Honeywell Automation India Limited	0.18%
City Union Bank Ltd.	0.18%
Others	4.63%

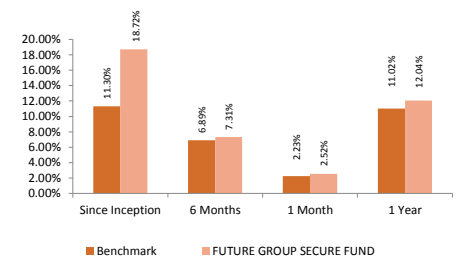
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : NIFTY Composite Debt Index+ Nifty 50

**FUND - NAV**

