

ABOUT THE FUND

OBJECTIVE
Provision of high expected returns with a moderate probability of low return.

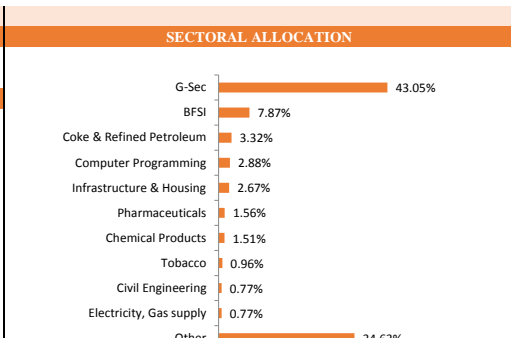
STRATEGY
Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.

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

PORTFOLIO AS ON 31-Aug-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	26.29%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.05%
7.72% Central Government 25/05/2025	26.03%
6.90% GOI OIL Bond 2026 04/02/2026	11.16%
8.38% Tamil Nadu SDL 27/01/2026	5.87%



ASSET ALLOCATION

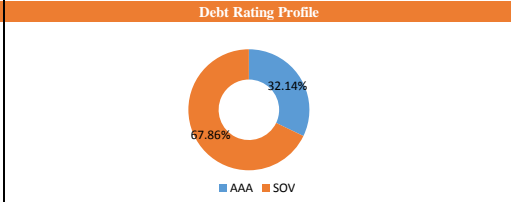
Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	26.29%
Fixed Income Instruments	40.00%	90.00%	43.05%
Equities	10.00%	40.00%	30.66%

RISK RETURN PROFILE

Risk	Moderate
Return	High

SECURITIES

SECURITIES	HOLDINGS
EQUITY	30.66%
Reliance ETF Bank BeES	2.74%
ICICI Bank Ltd.	1.98%
HDFC Ltd.	1.97%
Reliance Industries Ltd. Right Issue Partly Paid	1.71%
Bharti Airtel Ltd.	1.65%
TATA Consultancy Services Ltd.	1.61%
Hindustan Unilever Ltd.	1.51%
Kotak Mahindra Bank Ltd.	1.50%
HDFC Bank Ltd.	1.20%
Infosys Technologies Ltd.	1.00%
ITC Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.74%
Reliance Industries Ltd.	0.74%
Larsen & Toubro Ltd.	0.68%
SYPHONY Ltd.	0.61%
United Spirits Ltd.	0.59%
Kotak PSU Bank ETF	0.55%
Ajanta Pharma Ltd.	0.53%
Dabur India Ltd.	0.51%
Bata India Ltd.	0.46%
Tata Steel Ltd.	0.44%
Bharat Petroleum Corporation Ltd.	0.44%
Bandhan Bank Ltd.	0.44%
City Union Bank Ltd.	0.43%
Indraprastha Gas Ltd.	0.42%
Others	5.24%



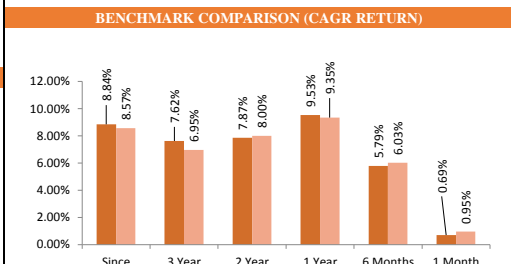
DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 31-Aug-2020

Returns since Publication of NAV	
Absolute Return	138.17%
Simple Annual Return	13.09%
CAGR Return	8.57%

SECURITIES

SECURITIES	HOLDINGS
EQUITY	30.66%
Reliance ETF Bank BeES	2.74%
ICICI Bank Ltd.	1.98%
HDFC Ltd.	1.97%
Reliance Industries Ltd. Right Issue Partly Paid	1.71%
Bharti Airtel Ltd.	1.65%
TATA Consultancy Services Ltd.	1.61%
Hindustan Unilever Ltd.	1.51%
Kotak Mahindra Bank Ltd.	1.50%
HDFC Bank Ltd.	1.20%
Infosys Technologies Ltd.	1.00%
ITC Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.74%
Reliance Industries Ltd.	0.74%
Larsen & Toubro Ltd.	0.68%
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Bata India Ltd.	0.46%
Tata Steel Ltd.	0.44%
Bharat Petroleum Corporation Ltd.	0.44%
Bandhan Bank Ltd.	0.44%
City Union Bank Ltd.	0.43%
Indraprastha Gas Ltd.	0.42%
Others	5.24%



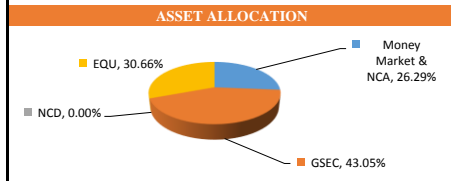
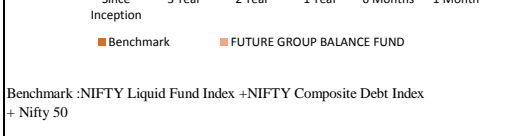
NAV as on 31-Aug-2020
23.8165

AUM as on 31-Aug-2020 (Rs. In Lakhs)
2.80

Modified Duration (In Years)
2.79

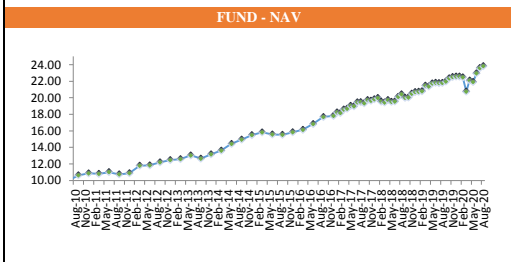
SECURITIES

SECURITIES	HOLDINGS
EQUITY	30.66%
Reliance ETF Bank BeES	2.74%
ICICI Bank Ltd.	1.98%
HDFC Ltd.	1.97%
Reliance Industries Ltd. Right Issue Partly Paid	1.71%
Bharti Airtel Ltd.	1.65%
TATA Consultancy Services Ltd.	1.61%
Hindustan Unilever Ltd.	1.51%
Kotak Mahindra Bank Ltd.	1.50%
HDFC Bank Ltd.	1.20%
Infosys Technologies Ltd.	1.00%
ITC Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.74%
Reliance Industries Ltd.	0.74%
Larsen & Toubro Ltd.	0.68%
SYPHONY Ltd.	0.61%
United Spirits Ltd.	0.59%
Kotak PSU Bank ETF	0.55%
Ajanta Pharma Ltd.	0.53%
Dabur India Ltd.	0.51%
Bata India Ltd.	0.46%
Tata Steel Ltd.	0.44%
Bharat Petroleum Corporation Ltd.	0.44%
Bandhan Bank Ltd.	0.44%
City Union Bank Ltd.	0.43%
Indraprastha Gas Ltd.	0.42%
Others	5.24%



SECURITIES

SECURITIES	HOLDINGS
EQUITY	30.66%
Reliance ETF Bank BeES	2.74%
ICICI Bank Ltd.	1.98%
HDFC Ltd.	1.97%
Reliance Industries Ltd. Right Issue Partly Paid	1.71%
Bharti Airtel Ltd.	1.65%
TATA Consultancy Services Ltd.	1.61%
Hindustan Unilever Ltd.	1.51%
Kotak Mahindra Bank Ltd.	1.50%
HDFC Bank Ltd.	1.20%
Infosys Technologies Ltd.	1.00%
ITC Ltd.	0.96%
Sun Pharmaceuticals Industries Ltd.	0.74%
Reliance Industries Ltd.	0.74%
Larsen & Toubro Ltd.	0.68%
SYPHONY Ltd.	0.61%
United Spirits Ltd.	0.59%
Kotak PSU Bank ETF	0.55%
Ajanta Pharma Ltd.	0.53%
Dabur India Ltd.	0.51%
Bata India Ltd.	0.46%
Tata Steel Ltd.	0.44%
Bharat Petroleum Corporation Ltd.	0.44%
Bandhan Bank Ltd.	0.44%
City Union Bank Ltd.	0.43%
Indraprastha Gas Ltd.	0.42%
Others	5.24%



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%	3.58%
Fixed Income Instruments	60.00%	100.00%	96.42%
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-Aug-2020

Returns since Publication of NAV	
Absolute Return	23.75%
Simple Annual Return	16.70%
CAGR Return	16.17%

NAV as on 31-Aug-2020

12.37520

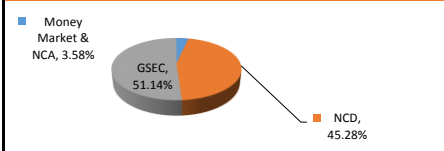
AUM as on 31-Aug-2020 (Rs. In Lakhs)

512.44

Modified Duration (In Years)

6.24

ASSET ALLOCATION



PORTFOLIO AS ON 31-Aug-2020

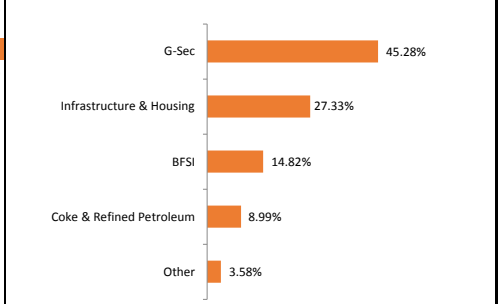
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.58%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	45.28%
7.57% Gsec 2033 17/06/2033	11.17%
8.32% Gsec 2032 02/08/2032	11.14%
7.72% Gsec 2049 15/06/2049	5.45%
08.25 Maharashtra SDL 2025 10/06/2025	5.32%
0% CS 17 DEC 2027 UL	4.93%
6.90% GOI OIL Bond 2026 04/02/2026	3.04%
8% GOI Oil Bond 2026 23/03/2026	2.12%
7.4% Central Government 09/09/2035	2.10%

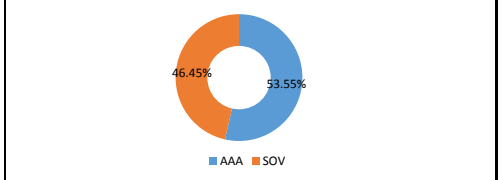
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	51.14%
9.05% Reliance Industries Ltd. 17/10/2028	8.99%
7.75% L&T Finance Ltd. 2025 10/07/2025	8.34%
8.67% Tata Capital Financial Services Ltd. 2025	6.49%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.37%
7.75% Power Finance Corporation Ltd. 11/06/2030	6.27%
8.00% IREDA 24/09/2029	4.23%
7.40% IREDA 2030	4.08%
8.30% REC Ltd. Non GOI 2029	2.15%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	2.12%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.10%

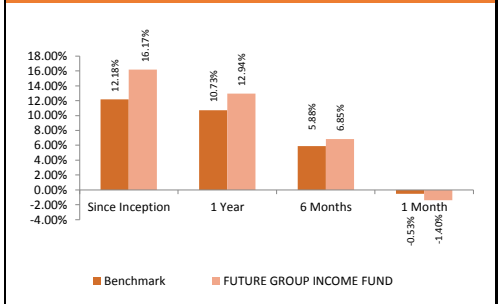
SECTORAL ALLOCATION



Debt Rating Profile

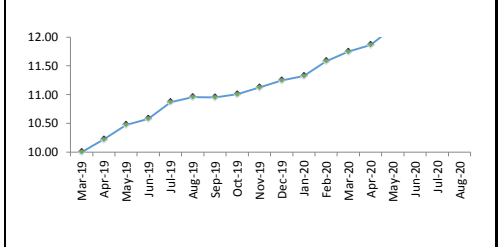


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.71%
Fixed Income Instruments	60.00%	100.00%	81.30%
Equities	0.00%	20.00%	14.99%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-Aug-2020

Returns since Publication of NAV	
Absolute Return	31.67%
Simple Annual Return	18.62%
CAGR Return	17.55%

NAV as on 31-Aug-2020

13.1673

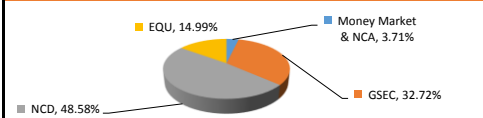
AUM as on 31-Aug-2020 (Rs. In Lakhs)

3,481.66

Modified Duration (In Years)

6.17

ASSET ALLOCATION



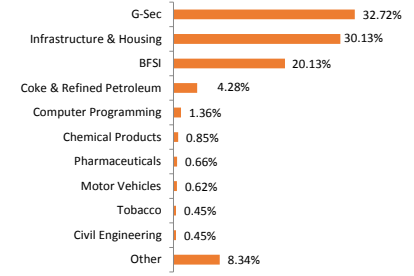
PORTFOLIO AS ON 31-Aug-2020

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.71%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	32.72%
8.32% Gsec 2032 02/08/2032	7.71%
7.57% Gsec 2033 17/06/2033	7.44%
08.25 Maharashtra SDL 2025 10/06/2025	3.76%
9.23% Central Government 23/12/2043	3.73%
7.4% Central Government 09/09/2035	3.09%
8% GOI Oil Bond 2026 23/03/2026	2.66%
8.15% Tamil Nadu SDL 2025 13/11/2025	1.25%
6.90% GOI Oil Bond 2026 04/02/2026	1.19%
0% CS 17 DEC 2027 UL	1.09%
7.72% Gsec 2049 15/06/2049	0.80%

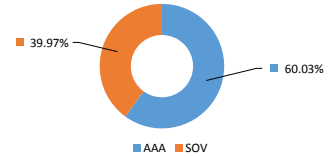
SECURITIES	HOLDINGS
CORPORATE DEBT	48.58%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.36%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	6.25%
7.40% IREDA 2030	5.71%
7.75% Power Finance Corporation Ltd. 11/06/2030	5.54%
8.67% Tata Capital Financial Services Ltd. 2025	4.77%
9.05% Reliance Industries Ltd. 17/10/2028	2.98%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.94%
8.70% LIC Housing Finance Ltd. 20/03/2029	2.91%
7.95% Sikka Ports & Terminals Ltd. (Previous RPTL) 2026 28/10/2026	2.47%
8.00% IREDA 24/09/2029	1.87%
Others	5.78%

SECURITIES	HOLDINGS
EQUITY	14.99%
Kotak Mahindra MF - Kotak Banking ETF	1.10%
Reliance Industries Ltd.	0.78%
ICICI Bank Ltd.	0.75%
HDFC Ltd.	0.75%
Bharti Airtel Ltd.	0.73%
Reliance ETF Bank BeES	0.69%
Infosys Technologies Ltd.	0.68%
Hindustan Unilever Ltd.	0.63%
TATA Consultancy Services Ltd.	0.60%
Kotak Mahindra Bank Ltd.	0.58%
ITC Ltd.	0.45%
HDFC Bank Ltd.	0.43%
Larsen & Toubro Ltd.	0.36%
Sun Pharmaceuticals Industries Ltd.	0.29%
Bata India Ltd.	0.25%
Maruti Suzuki India Ltd.	0.25%
Reliance Industries Ltd. Right Issue Partly Paid	0.22%
City Union Bank Ltd.	0.20%
Tata Steel Ltd.	0.20%
Aditya Birla Capital Ltd.	0.20%
UltraTech Cement Ltd.	0.19%
Aarti Industries Ltd.	0.18%
Nestle India Ltd.	0.18%
Shree Cements Ltd.	0.18%
HDFC AMC	0.17%
Others	3.96%

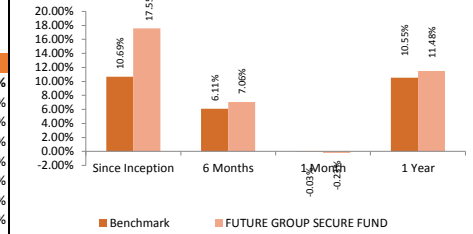
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

