

ABOUT THE FUND

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

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%	17.91%
Fixed Income Instruments	40.00%	90.00%	43.86%
Equities	10.00%	40.00%	38.23%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-May-2024

Returns since Publication of NAV	
Absolute Return	274.76%
Simple Annual Return	19.20%
CAGR Return	9.67%

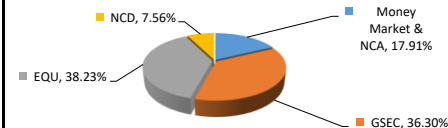
NAV & AUM as on 31-May-2024

NAV	AUM (In Lakhs)
37.4760	2.41

Modified Duration (In Years)

1.73

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	17.91%

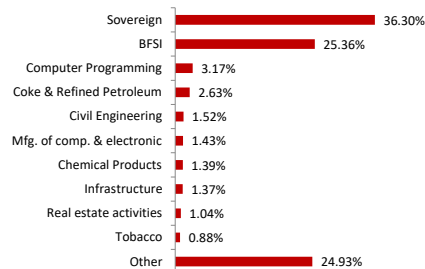
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	36.30%
7.72% Gsec 2025 25/05/2025	27.92%
7.26% Gsec 2032 22/08/2032	8.38%

SECURITIES	HOLDINGS
CORPORATE DEBT	7.56%
8.40% Cholamandalam Investment And Fin. Co. Ltd 09/08/2028	7.56%

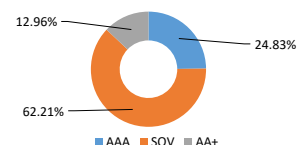
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	38.23%
HDFC Bank Ltd.	3.81%
ICICI Bank Ltd.	3.25%
State Bank of India	3.09%
Reliance Industries Ltd.	2.37%
Kotak PSU Bank ETF	2.15%
Axis Bank Ltd.	1.92%
Infosys Technologies Ltd.	1.75%
Larsen & Toubro Ltd.	1.52%
Kotak Mahindra Bank Ltd.	1.39%
IndusInd Bank Ltd.	1.21%
Genus Power Infrastructure Ltd.	1.04%
Mirae Asset Fin Services ETF	0.98%
Hindustan Unilever Ltd.	0.96%
Bank of India	0.96%
ITC Ltd.	0.88%
Bandhan Bank Ltd.	0.86%
ANANT RAJ Ltd.	0.80%
Fusion Micro Finance Ltd.	0.75%
Adani Ports & Special Economic Zone Ltd.	0.60%
HCL Technologies Ltd.	0.55%
Eureka Forbes Ltd.	0.54%
Tech Mahindra Ltd.	0.51%
Rural Electrification Corporation Ltd.	0.45%
INOX Wind Ltd.	0.43%
UPL Ltd.	0.42%
Others	5.04%

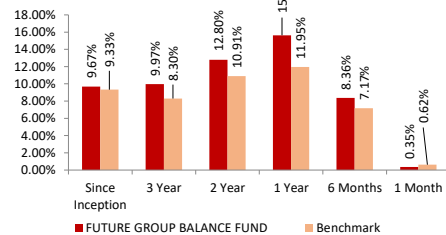
SECTORAL ALLOCATION



Debt Rating Profile

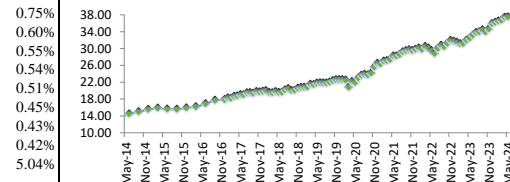


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Liquid Fund Index 5% + Nifty Composite Debt Index 60% + Nifty 35%

FUND - NAV



ABOUT THE FUND

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%	8.96%
Fixed Income Instruments	60.00%	100.00%	91.04%
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-May-2024

Returns since Publication of NAV	
Absolute Return	53.89%
Simple Annual Return	10.42%
CAGR Return	8.69%

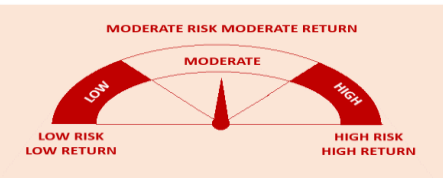
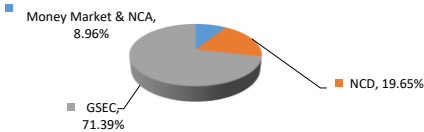
NAV & AUM as on 31-May-2024

NAV	AUM (In Lakhs)
15.3895	821.61

Modified Duration (In Years)

6.43

ASSET ALLOCATION



PORTFOLIO AS ON 31-May-2024

SECURITIES MONEY MARKET INSTRUMENTS & NCA **8.96%**

SECURITIES **HOLDINGS**

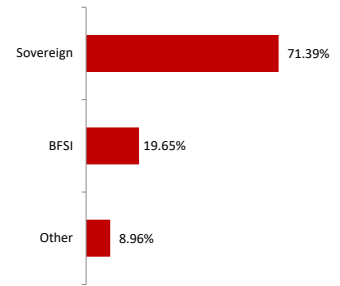
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	71.39%
7.25% Gsec 2063 12/06/2063	16.62%
7.30% Gsec 2053 19/06/2053	14.46%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.55%
0% CS 19/12/2029	7.21%
0% CS 15/06/2030	6.81%
0% CS 12/12/2029	5.10%
8% GOI Oil Bond 2026 23/03/2026	4.56%
7.18% Gsec 2033 14/08/2033	2.82%
7.10% Gsec 2029 18/04/2029	1.89%
0% CS 17/06/2033	1.30%
Others	2.06%

SECURITIES **HOLDINGS**

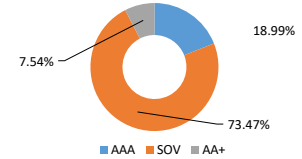
CORPORATE DEBT **19.65%**

8.07% Kotak Infrastructure Debt Fund Ltd. 26/10/2028	8.65%
8.40% Cholamandalam Investment And Fin. Co. Ltd 09/08/2028	7.33%
8.67% Tata Capital Financial Services Ltd. 15/01/2025	3.68%

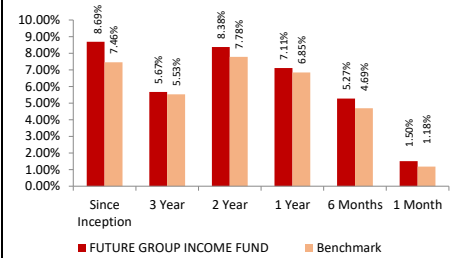
SECTORAL ALLOCATION



Debt Rating Profile

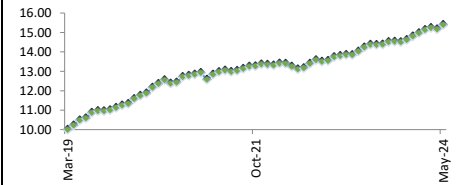


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 100%

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%	6.44%
Fixed Income Instruments	60.00%	100.00%	76.23%
Equities	0.00%	20.00%	17.32%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 31-May-2024

Returns since Publication of NAV	
Absolute Return	84.44%
Simple Annual Return	15.49%
CAGR Return	11.88%

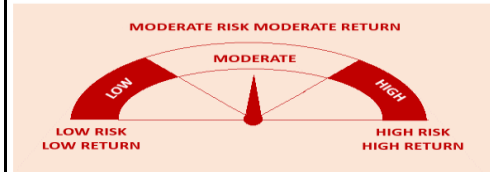
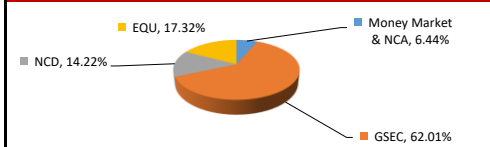
NAV & AUM as on 31-May-2024

NAV	AUM (In Lakhs)
18.4437	7,216.05

Modified Duration (In Years)

6.44

ASSET ALLOCATION



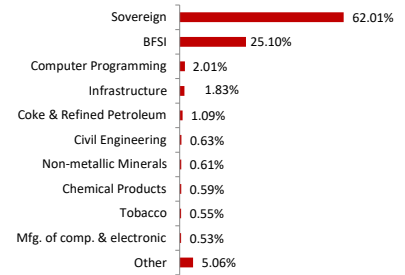
PORTFOLIO AS ON 31-May-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.44%
SECURITIES	62.01%
GOVERNMENT SECURITIES	62.01%
7.25% Gsec 2063 12/06/2063	11.99%
0% CS 19/12/2029	8.40%
7.30% Gsec 2053 19/06/2053	6.54%
7.18% Gsec 2033 14/08/2033	6.29%
0% CS 19/12/2030	4.73%
7.10% Gsec 2029 18/04/2029	4.66%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.51%
0% CS 15/06/2030	4.20%
0% CS 12/12/2029	2.50%
0% CS 17/06/2033	2.37%
Others	5.81%

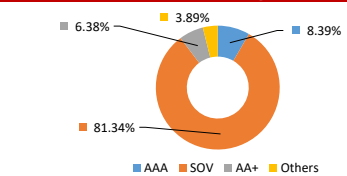
SECURITIES	HOLDINGS
CORPORATE DEBT	14.22%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	4.29%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.97%
8.67% Tata Capital Financial Services Ltd. 2025 15/01/2025	2.09%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.31%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	0.98%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.72%
8.94% Power Finance Corporation Ltd. 2028 25/03/2028	0.72%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.57%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.57%

SECURITIES	HOLDINGS
EQUITY	17.32%
ICICI Bank Ltd.	1.44%
HDFC Bank Ltd.	1.41%
State Bank of India	1.27%
Reliance Industries Ltd.	0.92%
Kotak Mahindra Bank Ltd.	0.90%
Infosys Technologies Ltd.	0.88%
Axis Bank Ltd.	0.82%
IndusInd Bank Ltd.	0.71%
Larsen & Toubro Ltd.	0.63%
ITC Ltd.	0.55%
Tata Consultancy Services Ltd.	0.45%
Kotak PSU Bank ETF	0.37%
Bandhan Bank Ltd.	0.37%
Hindustan Unilever Ltd.	0.36%
Bank of India	0.36%
ANANT RAJ Ltd.	0.35%
Genus Power Infrastructure Ltd.	0.34%
Fusion Micro Finance Ltd.	0.30%
HCL Technologies Ltd.	0.24%
Eureka Forbes Ltd.	0.23%
UTI NIFTY BANK ETF	0.23%
Maruti Suzuki India Ltd.	0.23%
UPL Ltd.	0.22%
Dalmia Bharat Ltd.	0.20%
Bajaj Finance Ltd.	0.20%
Others	3.34%

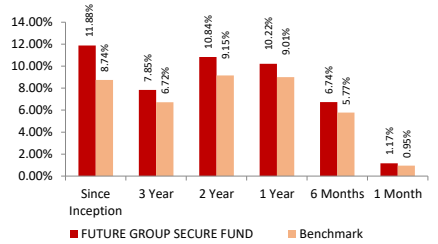
SECTORAL ALLOCATION



Debt Rating Profile

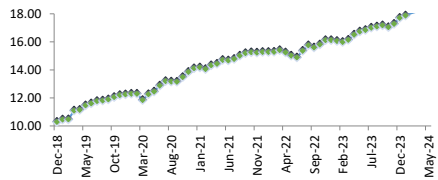


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 85%+Nifty 15%

FUND - NAV



ABOUT THE FUND			
OBJECTIVE This fund aims to provide potentially high returns by investing a significant portion in equities to target growth in capital value of assets. The fund will also invest to a certain extent in govt. securities, corporate bonds and money market instruments to generate stable return.			
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%	3.99%
Fixed Income Instruments	30.00%	70.00%	41.41%
Equities	30.00%	60.00%	54.60%
RISK RETURN PROFILE			
Risk			Low To Moderate
Return			High
DATE OF INCEPTION 10th December 2020			
FUND PERFORMANCE as on 31-May-2024			
Returns since Publication of NAV			
Absolute Return			60.11%
Simple Annual Return			17.30%
CAGR Return			14.51%
NAV & AUM as on 31-May-2024			
NAV	AUM (In Lakhs)		
16.0113	795.46		
Modified Duration (In Years) 8.52			
ASSET ALLOCATION			

PORTFOLIO AS ON 31-May-2024	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.99%
SECURITIES HOLDINGS	
GOVERNMENT SECURITIES	41.41%
7.38% UP SDL 2036 13/03/2036	12.31%
7.25% Gsec 2063 12/06/2063	10.18%
7.30% Gsec 2053 19/06/2053	5.77%
7.18% Gsec 2033 14/08/2033	2.54%
0% CS 19/12/2029	2.40%
0% CS 19/12/2030	2.39%
7.10% Gsec 2029 18/04/2029	1.89%
7.26% Gsec 2032 22/08/2032	1.54%
0% CS 22/02/2030	1.18%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.63%
Others	0.58%
SECURITIES HOLDINGS	
CORPORATE DEBT	0.00%
SECURITIES HOLDINGS	
EQUITY	54.60%
SBI-ETF Nifty Bank	3.85%
HDFC Bank Ltd.	3.40%
NIPPON INDIA ETF PSU BANK BEES	3.17%
Reliance Industries Ltd.	2.95%
Infosys Technologies Ltd.	2.68%
ICICI Bank Ltd.	2.20%
ICICI Prudential Nifty Bank ETF - Nifty Bank Index	2.06%
IndusInd Bank Ltd.	2.00%
ITC Ltd.	1.89%
Larsen & Toubro Ltd.	1.70%
Tata Consultancy Services Ltd.	1.48%
State Bank of India	1.46%
Kotak Mahindra Bank Ltd.	1.38%
Bank of India	1.33%
Bandhan Bank Ltd.	1.23%
Hindustan Unilever Ltd.	1.22%
Axis Bank Ltd.	1.17%
ANANT RAJ Ltd.	1.13%
Genus Power Infrastructure Ltd.	1.06%
Fusion Micro Finance Ltd.	0.96%
UTI NIFTY BANK ETF	0.90%
Eureka Forbes Ltd.	0.79%
HCL Technologies Ltd.	0.75%
Maruti Suzuki India Ltd.	0.74%
UPL Ltd.	0.74%
Others	12.34%

SECTORAL ALLOCATION	
Sovereign	41.41%
BFSI	16.56%
Computer Programming	6.29%
Coke & Refined Petroleum	3.44%
Non-metallic Minerals	2.08%
Chemical Products	1.96%
Tobacco	1.89%
Civil Engineering	1.70%
Mfg. of comp. & electronic	1.66%
Infrastructure	1.62%
Other	21.40%

Debt Rating Profile	
AAA	3.12%
SOV	96.88%

BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	14.51%
3 Year	11.38%
2 Year	12.46%
1 Year	10.09%
6 Month	16.28%
1 Month	12.91%
Benchmark	17.42%
Benchmark	14.82%
Benchmark	9.99%
Benchmark	8.62%
Benchmark	0.46%
Benchmark	0.61%

Benchmark :Nifty Composite Debt Index 50%+Nifty 50%

FUND - NAV	
Dec-20	10.00
Apr-21	11.38
Aug-21	12.46
Dec-21	10.09
Apr-22	16.28
Aug-22	12.91
Dec-22	17.42
Apr-23	14.82
Aug-23	9.99
Dec-23	8.62
Apr-24	16.01