

**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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	6.66%
Fixed Income Instruments	60.00%	100.00%	93.34%
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**

29-Nov-2024

Returns since Publication of NAV

Absolute Return	60.83%
Simple Annual Return	10.73%
CAGR Return	8.74%

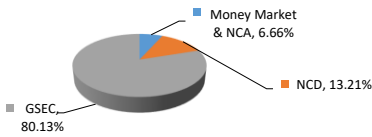
**NAV & AUM as on 29-Nov-2024**

NAV	AUM (In Lakhs)
16.0834	694.64

**Modified Duration (In Years)**

7.08

**ASSET ALLOCATION**



**PORTFOLIO AS ON 29-Nov-2024**

**MONEY MARKET INSTRUMENTS & NCA** **6.66%**

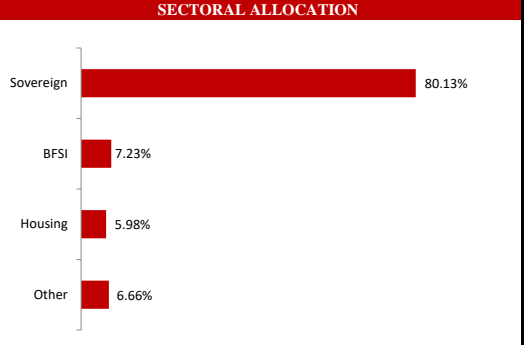
**SECURITIES** **HOLDINGS**

SECURITIES	HOLDINGS
<b>GOVERNMENT SECURITIES</b>	<b>80.13%</b>
7.25% Gsec 2063 12/06/2063	25.63%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	10.20%
0% CS 19/12/2029	8.95%
7.51% UP SDL 2038 27/03/2038	5.93%
7.10% GS 2034	5.88%
7.41% UP SDL 2034 14/06/2034	5.85%
8% GOI Oil Bond 2026 23/03/2026	5.40%
0% CS 15/06/2030	4.98%
7.30% Gsec 2053 19/06/2053	4.70%
0% CS 17/06/2033	1.62%
Others	0.99%

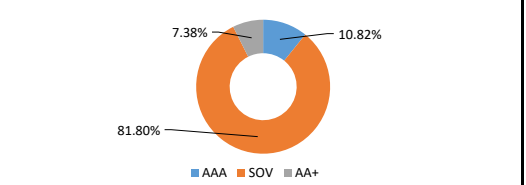
**SECURITIES** **HOLDINGS**

CORPORATE DEBT	HOLDINGS
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.23%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	5.98%

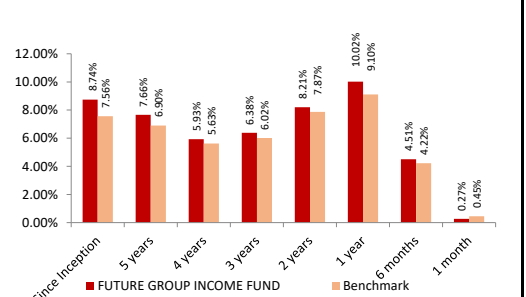
**SECTORAL ALLOCATION**



**Debt Rating Profile**

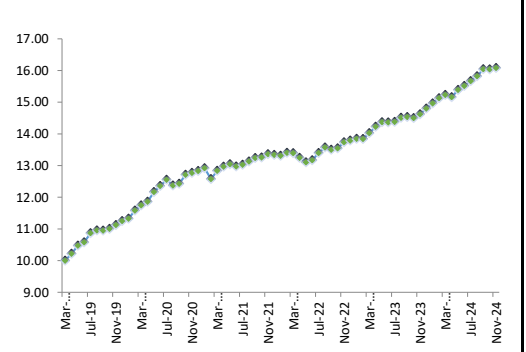


**BENCHMARK COMPARISON (CAGR RETURN)**



Benchmark : Nifty Composite Debt Index 100%

**FUND - NAV**



Classification | Internal

**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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.96%
Fixed Income Instruments	60.00%	100.00%	80.19%
Equities	0.00%	20.00%	17.85%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

19th December 2018

**FUND PERFORMANCE as on 29-Nov-2024**

Returns since Publication of NAV	
Absolute Return	94.23%
Simple Annual Return	15.84%
CAGR Return	11.80%

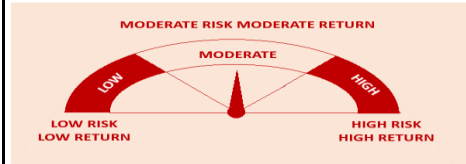
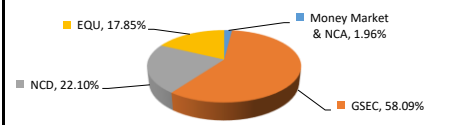
**NAV & AUM as on 29-Nov-2024**

NAV	AUM (In Lakhs)
19.4232	7,899.31

**Modified Duration (In Years)**

6.32

**ASSET ALLOCATION**



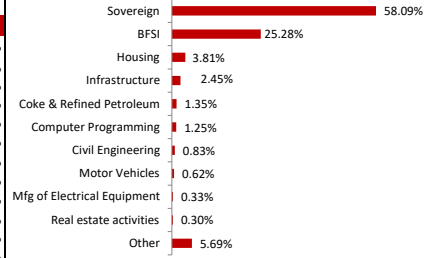
**PORTFOLIO AS ON 29-Nov-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>1.96%</b>
<b>SECURITIES</b>	<b>58.09%</b>
<b>GOVERNMENT SECURITIES</b>	<b>58.09%</b>
7.25% Gsec 2063 12/06/2063	11.17%
0% CS 19/12/2029	8.06%
7.18% Gsec 2033 14/08/2033	5.64%
0% CS 19/12/2030	4.56%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.16%
0% CS 15/06/2030	4.03%
7.27% Maharashtra SDL 2034 31/07/2034	3.82%
7.41% UP SDL 2034 14/06/2034	2.96%
0% CS 17/06/2033	2.28%
0% CS 19/12/2033	2.07%
Others	9.35%

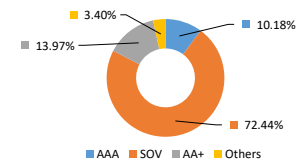
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>22.10%</b>
9.09% Muthoot Finance Limited 2029 01/06/2029	6.64%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	3.91%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	3.81%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.73%
8.25% SBI CARDS AND PAYMENT SERVICES LIMITED 2034-Subdebt	1.35%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.20%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.66%
8.94% Power Finance Corporation Ltd. 2028 25/03/2028	0.66%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.65%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.49%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>17.85%</b>
HDFC Bank Ltd.	1.76%
ICICI Bank Ltd.	1.53%
Kotak Mahindra Bank Ltd.	1.06%
Reliance Industries Ltd.	1.03%
Axis Bank Ltd.	0.83%
State Bank of India	0.83%
Infosys Technologies Ltd.	0.68%
IndusInd Bank Ltd.	0.64%
Larsen & Toubro Ltd.	0.56%
Kotak PSU Bank ETF	0.55%
Nippon India Etf Psu Bank Bees	0.51%
Tata Consultancy Services Ltd.	0.41%
Bank of India	0.40%
Union Bank of India	0.35%
Bharat Heavy Electricals Ltd.	0.30%
Mahindra and Mahindra Ltd.	0.30%
Anant Raj Ltd.	0.28%
Genus Power Infrastructure Ltd.	0.28%
ITC Ltd.	0.27%
Techno Electric & Engineering Company Ltd.	0.27%
Fusion Micro Finance Ltd.	0.25%
Titan Company Ltd.	0.25%
Bharat Petroleum Corporation Ltd.	0.24%
Lemon Tree Hotels Ltd.	0.24%
Rural Electrification Corporation Ltd.	0.23%
Others	3.75%

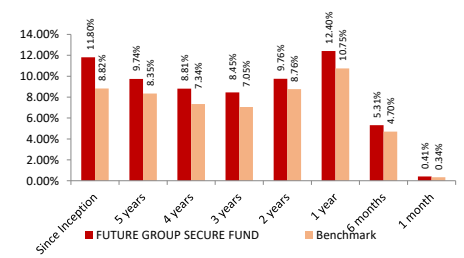
**SECTORAL ALLOCATION**



**Debt Rating Profile**

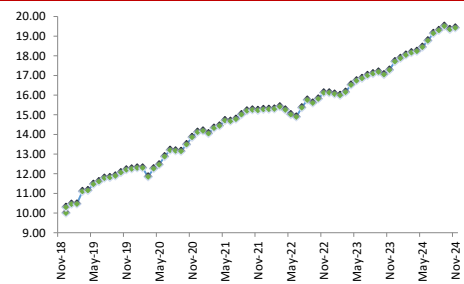


**BENCHMARK COMPARISON (CAGR RETURN)**



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

**ASSET ALLOCATION**

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.78%
Fixed Income Instruments	30.00%	70.00%	43.16%
Equities	30.00%	60.00%	53.06%

**RISK RETURN PROFILE**

Risk	Low To Moderate
Return	High

**DATE OF INCEPTION**

10th December 2020

**FUND PERFORMANCE as on 29-Nov-2024**

Returns since Publication of NAV	
Absolute Return	69.45%
Simple Annual Return	17.48%
CAGR Return	14.20%

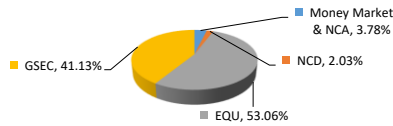
**NAV & AUM as on 29-Nov-2024**

NAV	AUM (In Lakhs)
16.9453	1,023.75

**Modified Duration (In Years)**

8.44

**ASSET ALLOCATION**



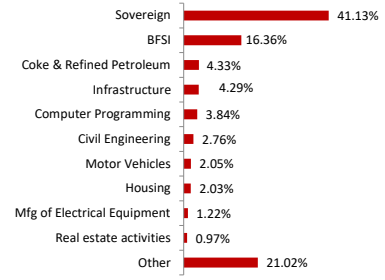
**PORTFOLIO AS ON 29-Nov-2024**

SECURITIES	HOLDINGS
<b>MONEY MARKET INSTRUMENTS &amp; NCA</b>	<b>3.78%</b>
<b>SECURITIES</b>	<b>41.13%</b>
<b>GOVERNMENT SECURITIES</b>	<b>41.13%</b>
7.25% Gsec 2063 12/06/2063	11.49%
7.38% UP SDL 2036 13/03/2036	9.73%
7.27% Maharashtra SDL 2034 31/07/2034	4.82%
7.18% Gsec 2033 14/08/2033	4.50%
7.51% UP SDL 2038 27/03/2038	2.01%
0% CS 19/12/2030	1.96%
0% CS 19/12/2029	1.96%
7.30% Gsec 2053 19/06/2053	1.52%
7.26% Gsec 2032 22/08/2032	1.21%
0% CS 22/02/2030	0.97%
Others	0.97%

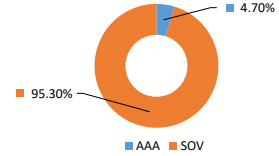
SECURITIES	HOLDINGS
<b>CORPORATE DEBT</b>	<b>2.03%</b>
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	2.03%

SECURITIES	HOLDINGS
<b>EQUITY</b>	<b>53.06%</b>
HDFC Bank Ltd.	4.02%
Reliance Industries Ltd.	3.27%
SBI-ETF Nifty Bank	3.23%
Nippon India Etf Psu Bank Bees	2.34%
Infosys Technologies Ltd.	2.22%
ICICI Bank Ltd.	1.86%
Larsen & Toubro Ltd.	1.83%
ICICI Prudential Nifty Bank ETF - Nifty Bank Index	1.76%
Indusind Bank Ltd.	1.75%
Kotak Mahindra Bank Ltd.	1.58%
Bank of India	1.18%
Axis Bank Ltd.	1.17%
Tata Consultancy Services Ltd.	1.17%
State Bank of India	1.15%
Union Bank of India	1.10%
Bharat Heavy Electricals Ltd.	1.02%
Mahindra and Mahindra Ltd.	1.00%
Anant Raj Ltd.	0.97%
Techno Electric & Engineering Company Ltd.	0.93%
Genus Power Infrastructure Ltd.	0.92%
Titan Company Ltd.	0.82%
ITC Ltd.	0.81%
Bharat Petroleum Corporation Ltd.	0.81%
Lemon Tree Hotels Ltd.	0.78%
Fusion Micro Finance Ltd.	0.77%
Others	14.60%

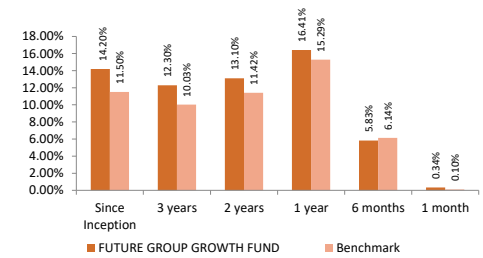
**SECTORAL ALLOCATION**



**Debt Rating Profile**



**BENCHMARK COMPARISON (CAGR RETURN)**



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

**FUND - NAV**

