

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%	2.89%
Fixed Income Instruments	60.00%	100.00%	97.11%
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-Dec-2024

Returns since Publication of NAV	
Absolute Return	62.17%
Simple Annual Return	10.80%
CAGR Return	8.76%

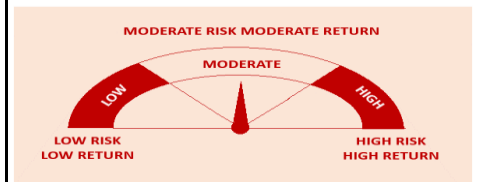
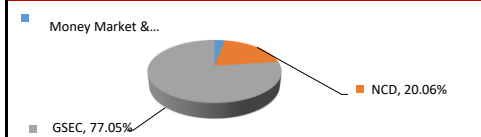
NAV & AUM as on 31-Dec-2024

NAV	AUM (In Lakhs)
16.2168	612.40

Modified Duration (In Years)

7.60

ASSET ALLOCATION



PORTFOLIO AS ON 31-Dec-2024

SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **2.89%**

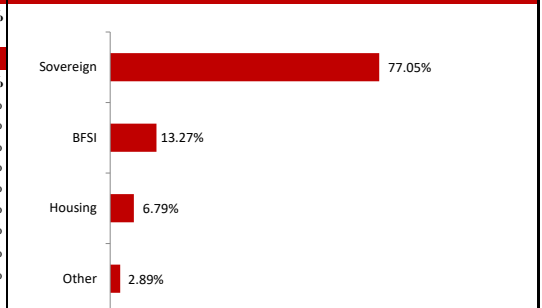
SECURITIES **GOVERNMENT SECURITIES** **HOLDINGS** **77.05%**

7.25% Gsec 2063 12/06/2063	29.22%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	11.56%
0% CS 19/12/2029	10.23%
7.51% UP SDL 2038 27/03/2038	6.73%
8% GOI Oil Bond 2026 23/03/2026	6.12%
7.30% Gsec 2053 19/06/2053	5.32%
6.79% Gsec 2034 07/10/2034	4.91%
0% CS 17/06/2033	1.85%
7.26% Gsec 2032 22/08/2032	1.12%

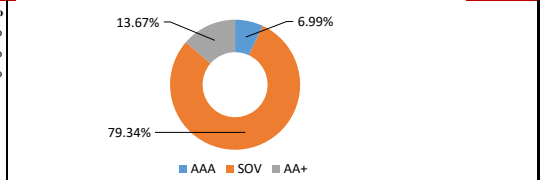
SECURITIES **CORPORATE DEBT** **HOLDINGS** **20.06%**

8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	8.18%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	6.79%
8.90% Bharti Telecom Ltd 2031 05/11/2031	5.10%

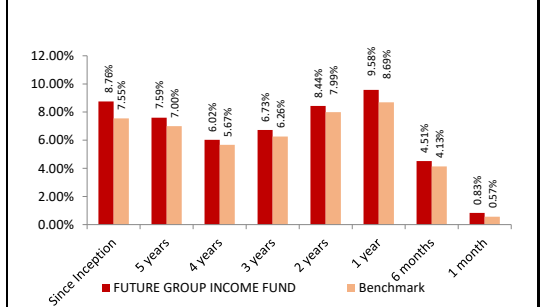
SECTORAL ALLOCATION



Debt Rating Profile

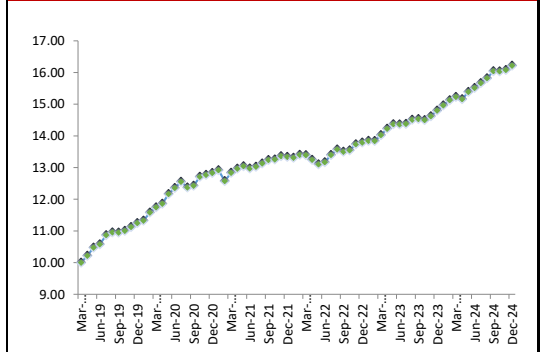


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 100%

FUND - NAV



Classification | Internal

PORTFOLIO AS ON 31-Dec-2024

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
Srijan Sinha	5	0	7
Niraj Kumar	5	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.69%
Fixed Income Instruments	60.00%	100.00%	80.73%
Equities	0.00%	20.00%	17.58%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

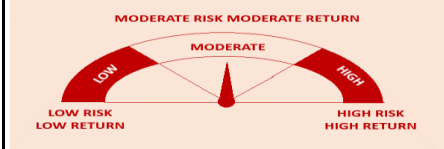
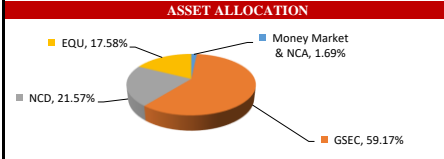
FUND PERFORMANCE as on 31-Dec-2024

Returns since Publication of NAV	
Absolute Return	94.50%
Simple Annual Return	15.65%
CAGR Return	11.65%

NAV & AUM as on 31-Dec-2024

NAV	AUM (In Lakhs)
19.4498	7,839.82

Modified Duration (In Years)
6.35



SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.69%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **59.17%**

7.25% Gsec 2063 12/06/2063	11.31%
0% CS 19/12/2029	8.17%
7.18% Gsec 2033 14/08/2033	5.68%
0% CS 19/12/2030	4.61%
0% CS 15/06/2030	4.53%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.19%
7.27% Maharashtra SDL 2034 31/07/2034	3.86%
7.41% UP SDL 2034 14/06/2034	2.99%
0% CS 17/06/2033	2.31%
0% CS 19/12/2033	2.10%
Others	9.44%

SECURITIES **HOLDINGS**

CORPORATE DEBT **21.57%**

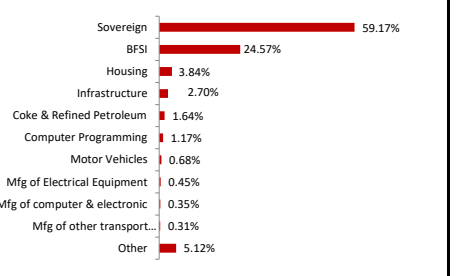
9.09% Muthoot Finance Ltd 2029 01/06/2029	6.67%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	3.94%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	3.84%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.74%
8.25% SBI Cards And Payment Services Ltd 2034-Subdebt	1.36%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.20%
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

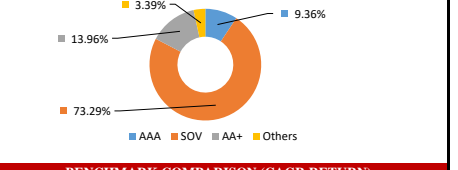
EQUITY **HOLDINGS** **17.58%**

HDFC Bank Ltd.	1.75%
ICICI Bank Ltd.	1.52%
Reliance Industries Ltd.	1.13%
Kotak Mahindra Bank Ltd.	1.11%
State Bank of India	0.79%
Axis Bank Ltd.	0.79%
Infosys Technologies Ltd.	0.70%
Kotak PSU Bank ETF	0.53%
IndusInd Bank Ltd.	0.51%
Nippon India Etf Psu Bank Bees	0.49%
Bharat Heavy Electricals Ltd.	0.40%
Bharat Petroleum Corporation Ltd.	0.38%
Bank of India	0.37%
Tata Consultancy Services Ltd.	0.32%
Mahindra and Mahindra Ltd.	0.31%
Genus Power Infrastructure Ltd.	0.30%
Bharti Airtel Ltd. (Partly Paid)	0.29%
ITC Ltd.	0.28%
Fusion Micro Finance Ltd.	0.26%
Union Bank of India	0.25%
INOX Wind Ltd.	0.24%
Bank of Baroda	0.22%
Bharat Bijlee Ltd.	0.21%
Hindustan Unilever Ltd.	0.20%
Power Finance Corporation Ltd.	0.20%
Others	4.03%

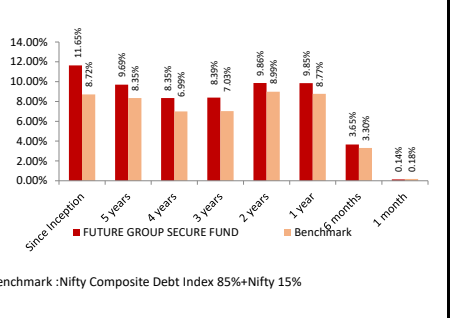
SECTORAL ALLOCATION



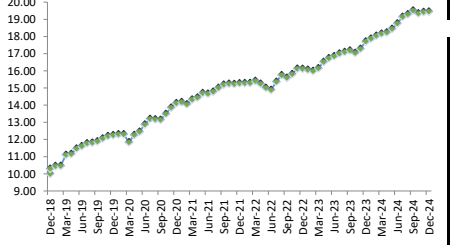
Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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
Srijan Sinha	5	0	7
Niraj Kumar	5	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	1.20%
Fixed Income Instruments	30.00%	70.00%	44.98%
Equities	30.00%	60.00%	53.83%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Dec-2024

Returns since Publication of NAV	
Absolute Return	68.27%
Simple Annual Return	16.81%
CAGR Return	13.67%

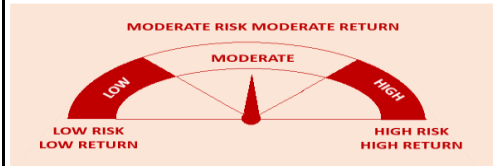
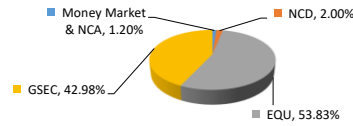
NAV & AUM as on 31-Dec-2024

NAV	AUM (In Lakhs)
16.8272	1,040.43

Modified Duration (In Years)

8.34

ASSET ALLOCATION



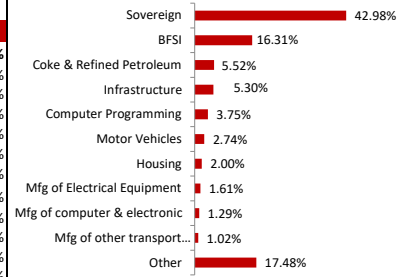
PORTFOLIO AS ON 31-Dec-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	1.20%
SECURITIES	42.98%
GOVERNMENT SECURITIES	42.98%
7.25% Gsec 2063 12/06/2063	11.37%
7.38% UP SDL 2036 13/03/2036	9.59%
7.27% Maharashtra SDL 2034 31/07/2034	4.75%
7.18% Gsec 2033 14/08/2033	4.43%
0% CS 15/06/2030	2.87%
7.51% UP SDL 2038 27/03/2038	1.98%
0% CS 19/12/2029	1.94%
0% CS 19/12/2030	1.94%
7.30% Gsec 2053 19/06/2053	1.49%
7.26% Gsec 2032 22/08/2032	1.19%
Others	1.44%

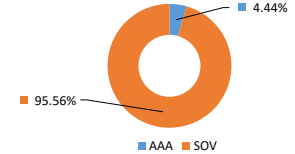
SECURITIES	HOLDINGS
CORPORATE DEBT	2.00%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	2.00%

SECURITIES	HOLDINGS
EQUITY	53.83%
HDFC Bank Ltd.	3.90%
Reliance Industries Ltd.	3.80%
SBI-ETF Nifty Bank	3.12%
Infosys Technologies Ltd.	2.22%
Nippon India Etf Psu Bank Bees	2.21%
ICICI Bank Ltd.	1.81%
Kotak Mahindra Bank Ltd.	1.75%
ICICI Prudential Nifty Bank ETF - Nifty Bank Index	1.69%
Indusind Bank Ltd.	1.41%
Bharat Heavy Electricals Ltd.	1.36%
Bharat Petroleum Corporation Ltd.	1.26%
Bank of India	1.17%
Maruti Suzuki India Ltd.	1.14%
Tata Consultancy Services Ltd.	1.09%
Axis Bank Ltd.	1.08%
State Bank of India	1.07%
Genus Power Infrastructure Ltd.	1.01%
Mahindra and Mahindra Ltd.	0.99%
Bharti Airtel Ltd. (Partly Paid)	0.99%
Union Bank of India	0.96%
INOX Wind Ltd.	0.96%
ITC Ltd.	0.81%
Fusion Micro Finance Ltd.	0.80%
Uti Nifty Bank ETF	0.72%
Bharat Bijlee Ltd.	0.66%
Others	15.86%

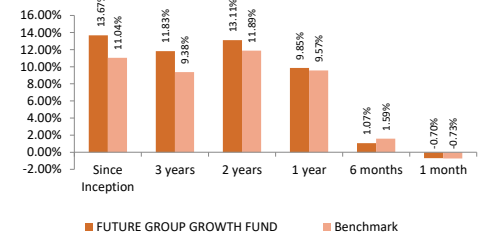
SECTORAL ALLOCATION



Debt Rating Profile

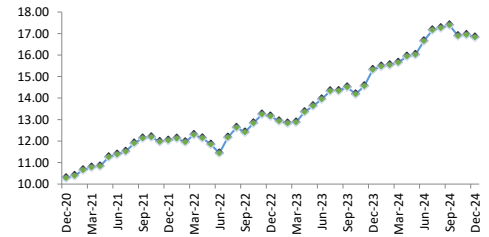


BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV



ABOUT THE FUND

OBJECTIVE
This fund aims to provide capital growth by availing opportunities in debt and equity markets while maintaining a good balance between risk and return. The fund will also invest in money market instruments to provide liquidity.

Fund Manager Details

Fund Manager	No. Of Funds Managed		
	Equity	Debt	Hybrid
Srijan Sinha	5	0	7
Niraj Kumar	5	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.37%
Fixed Income Instruments	40.00%	80.00%	58.61%
Equities	20.00%	40.00%	38.02%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

27th November 2024

FUND PERFORMANCE as on

31-Dec-2024	
Returns since Publication of NAV	
Absolute Return	0.91%
Simple Annual Return	10.06%
CAGR Return	N/A

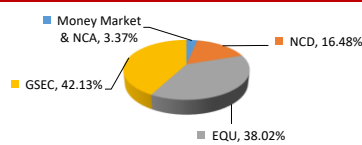
NAV & AUM as on 31-Dec-2024

NAV	AUM (In Lakhs)
10.0910	498.43

Modified Duration (In Years)

7.60

ASSET ALLOCATION



PORTFOLIO AS ON 31-Dec-2024

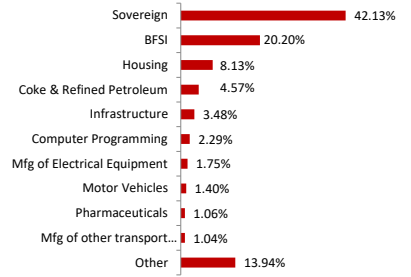
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.37%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.13%
0% CS 22/04/2035	30.28%
7.41% UP SDL 2034 14/06/2034	8.17%
6.79% Gsec 2034 07/10/2034	2.01%
8.15% Tamil Nadu SDL 2028 09/05/2028	1.04%
8.68% Tamil Nadu SDL 2028 10/10/2028	0.63%

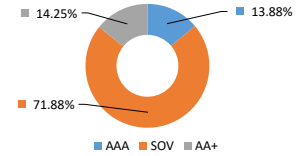
SECURITIES	HOLDINGS
CORPORATE DEBT	16.48%
8.90% Bharti Telecom Ltd 2031 05/11/2031	8.35%
7.87% LIC Housing Finance Ltd. 2029 14/05/2029	8.13%

SECURITIES	HOLDINGS
EQUITY	38.02%
HDFC Bank Ltd.	2.67%
Reliance Industries Ltd.	2.56%
SBI-ETF Nifty Bank	2.55%
DSP Mutual Fund - DSP Nifty PSU Bank ETF	2.37%
ICICI Bank Ltd.	1.54%
Axis Bank Ltd.	1.39%
Infosys Technologies Ltd.	1.32%
Kotak Mahindra Bank Ltd.	1.24%
Bank of Baroda	1.21%
ITC Ltd.	0.97%
INOX Wind Ltd.	0.93%
IndusInd Bank Ltd.	0.92%
Bharat Heavy Electricals Ltd.	0.83%
Bharat Bijlee Ltd.	0.82%
Bharat Petroleum Corporation Ltd.	0.77%
Fusion Micro Finance Ltd.	0.73%
Hindustan Unilever Ltd.	0.70%
Hindustan Petroleum Corporation Ltd.	0.70%
Titagarh Rail Systems Ltd.	0.69%
Bajaj Finance Ltd.	0.68%
Equitas Small Finance Bank Ltd.	0.68%
Tata Consultancy Services Ltd.	0.66%
Maruti Suzuki India Ltd.	0.65%
Power Finance Corporation Ltd.	0.63%
Genus Power Infrastructure Ltd.	0.61%
Others	9.22%

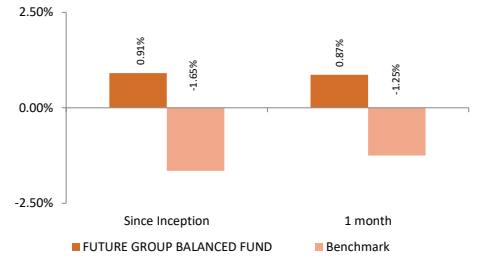
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : Nifty Composite Debt Index 70% + Nifty 30%

FUND - NAV

