

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%	2.78%
Fixed Income Instruments	60.00%	100.00%	97.22%
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 30-Sep-2024

Returns since Publication of NAV	
Absolute Return	60.42%
Simple Annual Return	10.97%
CAGR Return	8.96%

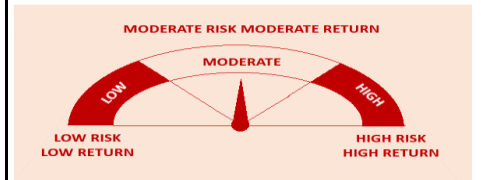
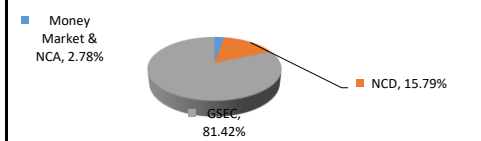
NAV & AUM as on 30-Sep-2024

NAV	AUM (In Lakhs)
16.0421	781.54

Modified Duration (In Years)

7.39

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2024

MONEY MARKET INSTRUMENTS & NCA 2.78%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	81.42%
7.25% Gsec 2063 12/06/2063	23.22%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	9.08%
0% CS 19/12/2029	7.90%
0% CS 15/06/2030	7.47%
7.64% Maharashtra SDL 2033 25/01/2033	6.63%
7.51% UP SDL 2038 27/03/2038	5.30%
7.10% GS 2034	5.24%
7.41% UP SDL 2034 14/06/2034	5.23%
8% GOI Oil Bond 2026 23/03/2026	4.81%
7.30% Gsec 2053 19/06/2053	4.23%
Others	2.32%

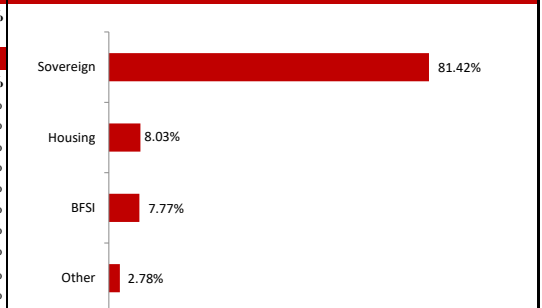
SECURITIES HOLDINGS

CORPORATE DEBT 15.79%

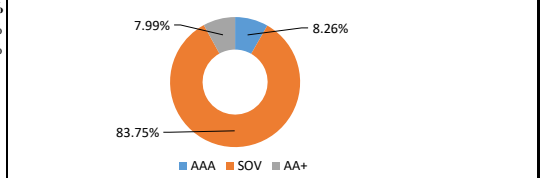
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034 8.03%

8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028 7.77%

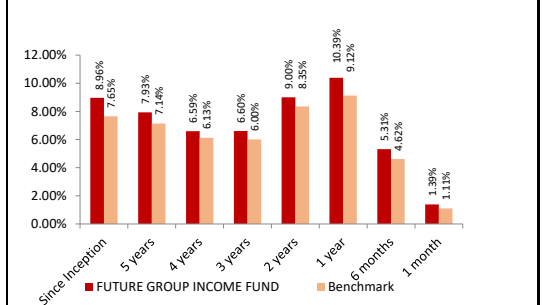
SECTORAL ALLOCATION



Debt Rating Profile

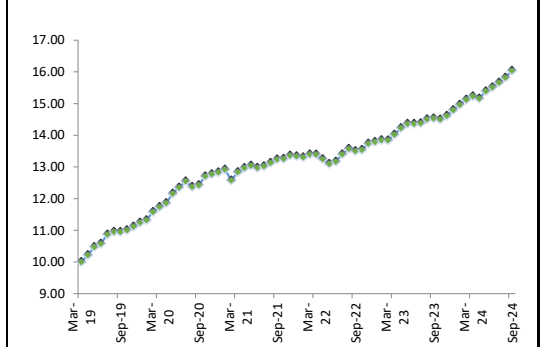


BENCHMARK COMPARISON (CAGR RETURN)



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%	1.98%
Fixed Income Instruments	60.00%	100.00%	79.66%
Equities	0.00%	20.00%	18.35%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

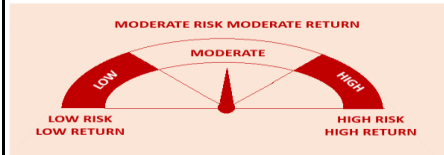
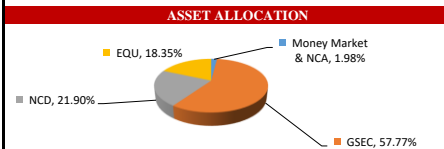
FUND PERFORMANCE as on 30-Sep-2024

Returns since Publication of NAV	
Absolute Return	95.11%
Simple Annual Return	16.44%
CAGR Return	12.24%

NAV & AUM as on 30-Sep-2024

NAV	AUM (In Lakhs)
19.5106	7,964.33

Modified Duration (In Years)
6.48



Classification | Internal
PORTFOLIO AS ON 30-Sep-2024

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **1.98%**

SECURITIES **HOLDINGS** **57.77%**

GOVERNMENT SECURITIES

7.25% Gsec 2063 12/06/2063	11.29%
0% CS 19/12/2029	7.93%
7.18% Gsec 2033 14/08/2033	5.61%
0% CS 19/12/2030	4.49%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.13%
0% CS 15/06/2030	3.97%
7.27% Maharashtra SDL 2034 31/07/2034	3.81%
7.41% UP SDL 2034 14/06/2034	2.95%
0% CS 17/06/2033	2.25%
0% CS 19/12/2033	2.04%
Others	9.30%

SECURITIES **HOLDINGS** **21.90%**

CORPORATE DEBT

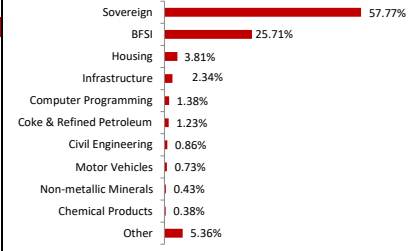
9.09% Muthoot Finance Limited 2029 01/06/2029	6.61%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	3.90%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	3.81%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.72%
8.25% SBI CARDS AND PAYMENT SERVICES LIMITED 2034-Subdebt	1.34%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.19%
8.94% Power Finance Corporation Ltd. 2028 25/03/2028	0.66%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.65%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.52%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.49%

SECURITIES **HOLDINGS** **18.35%**

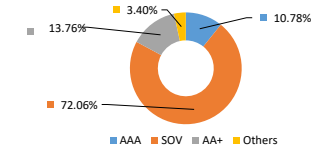
EQUITY

HDFC Bank Ltd.	1.68%
ICICI Bank Ltd.	1.48%
State Bank of India	1.09%
Reliance Industries Ltd.	1.03%
Kotak Mahindra Bank Ltd.	0.98%
Axis Bank Ltd.	0.87%
IndusInd Bank Ltd.	0.77%
Infosys Technologies Ltd.	0.72%
Larsen & Toubro Ltd.	0.59%
Kotak PSU Bank ETF	0.52%
NIPPON INDIA ETF PSU BANK BEES	0.50%
Tata Consultancy Services Ltd.	0.41%
Bank of India	0.40%
Union Bank of India	0.35%
Mahindra and Mahindra Ltd.	0.35%
Bharat Heavy Electricals Ltd.	0.32%
ANANT RAJ Ltd.	0.30%
ITC Ltd.	0.30%
Techno Electric & Engineering Company Ltd.	0.27%
Fusion Micro Finance Ltd.	0.26%
Bajaj Finance Ltd.	0.26%
Bank of Baroda	0.23%
Tata Motors Ltd.	0.22%
UTI NIFTY BANK ETF	0.22%
Genus Power Infrastructure Ltd.	0.21%
Others	4.01%

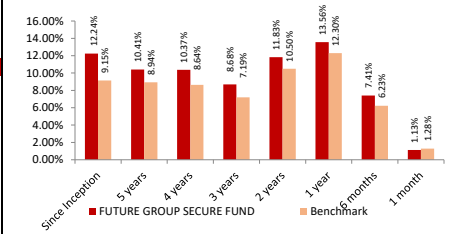
SECTORAL ALLOCATION



Debt Rating Profile

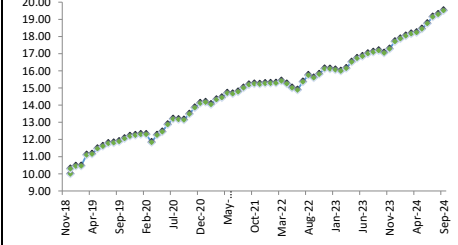


BENCHMARK COMPARISON (CAGR RETURN)



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%	3.30%
Fixed Income Instruments	30.00%	70.00%	43.11%
Equities	30.00%	60.00%	53.59%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Sep-2024

Returns since Publication of NAV	
Absolute Return	73.94%
Simple Annual Return	19.41%
CAGR Return	15.64%

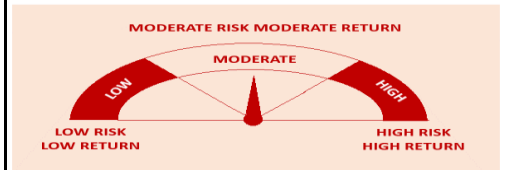
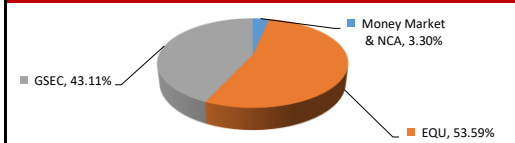
NAV & AUM as on 30-Sep-2024

NAV	AUM (In Lakhs)
17.3936	984.01

Modified Duration (In Years)

8.49

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2024

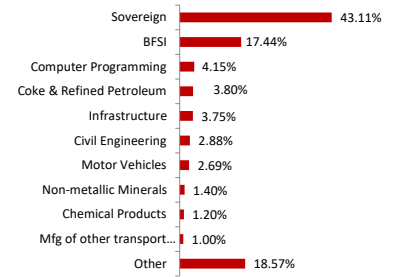
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.30%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.11%
7.25% Gsec 2063 12/06/2063	12.19%
7.38% UP SDL 2036 13/03/2036	10.17%
7.27% Maharashtra SDL 2034 31/07/2034	5.04%
7.18% Gsec 2033 14/08/2033	4.70%
7.51% UP SDL 2038 27/03/2038	2.11%
0% CS 19/12/2030	2.02%
0% CS 19/12/2029	2.02%
7.30% Gsec 2053 19/06/2053	1.60%
7.26% Gsec 2032 22/08/2032	1.27%
0% CS 22/02/2030	1.00%
Others	1.00%

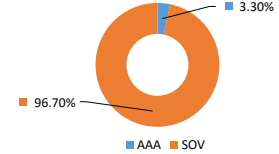
SECURITIES	HOLDINGS
CORPORATE DEBT	0.00%

SECURITIES	HOLDINGS
EQUITY	53.59%
HDFC Bank Ltd.	4.03%
SBI-ETF NIFTY BANK	3.44%
Reliance Industries Ltd.	3.21%
NIPPON INDIA ETF PSU BANK BEES	2.42%
Infosys Technologies Ltd.	2.18%
IndusInd Bank Ltd.	2.00%
Larsen & Toubro Ltd.	1.97%
ICICI Bank Ltd.	1.90%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.87%
Kotak Mahindra Bank Ltd.	1.26%
Axis Bank Ltd.	1.23%
Tata Consultancy Services Ltd.	1.22%
Bank of India	1.20%
Mahindra and Mahindra Ltd.	1.18%
State Bank of India	1.12%
Union Bank of India	1.08%
Bharat Heavy Electricals Ltd.	1.05%
Tata Motors Ltd.	0.99%
ANANT RAJ Ltd.	0.99%
ITC Ltd.	0.92%
Techno Electric & Engineering Company Ltd.	0.91%
Bajaj Finance Ltd.	0.82%
Fusion Micro Finance Ltd.	0.80%
UTI NIFTY BANK ETF	0.79%
Bank of Baroda	0.74%
Others	14.26%

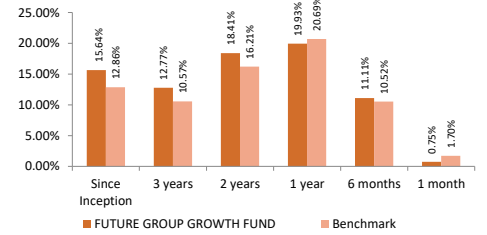
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

