

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 & Fixed Income Instruments	0.00%	90.00%	63.08%
Equities	10.00%	40.00%	36.92%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	218.35%
Simple Annual Return	17.05%
CAGR Return	9.46%

NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
31.8351	1.89

Modified Duration (In Years)
1.39

ASSET ALLOCATION

MODERATE RISK MODERATE RETURN

PORTFOLIO AS ON 30-Nov-2022

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **26.95%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **36.13%**
7.72% Central Government 25/05/2025 36.13%

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
Reliance Industries Ltd.	2.89%
Infosys Technologies Ltd.	2.60%
HDFC Bank Ltd.	2.56%
Axis Bank Ltd.	1.91%
State Bank of India	1.60%
ICICI Bank Ltd.	1.51%
HDFC Ltd.	1.43%
Larsen & Toubro Ltd.	1.10%
Kotak Mahindra Bank Ltd.	1.03%
Bandhan Bank Ltd.	1.01%
Tata Steel Ltd.	0.97%
Mirae Asset Fin Services ETF	0.88%
UTI NIFTY BANK ETF	0.88%
Bharti Airtel Ltd. (Partly Paid)	0.74%
Reliance ETF Bank BeES	0.69%
SBI-ETF NIFTY BANK	0.69%
KEC International Ltd.	0.66%
IndusInd Bank Ltd.	0.62%
HCL Technologies Ltd.	0.59%
Jubilant Foodworks Ltd.	0.58%
Tech Mahindra Ltd.	0.57%
One 97 Communications Ltd.	0.51%
Adani Ports & Special Economic Zone Ltd.	0.47%
Kotak Mahindra MF - Kotak Banking ETF	0.46%
Genus Power Infrastructure Ltd.	0.45%
Others	9.52%

SECTORAL ALLOCATION

Debt Rating Profile

BENCHMARK COMPARISON (CAGR RETURN)

Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV

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%	2.39%
Fixed Income Instruments	60.00%	100.00%	97.61%
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-Nov-2022

Returns since Publication of NAV	
Absolute Return	37.36%
Simple Annual Return	10.18%
CAGR Return	9.03%

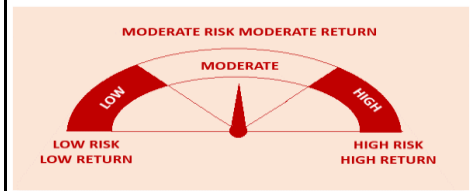
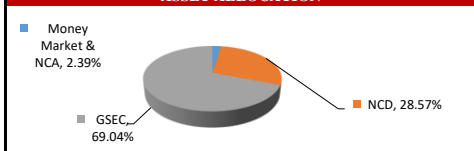
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
13.7364	603.55

Modified Duration (In Years)

4.96

ASSET ALLOCATION



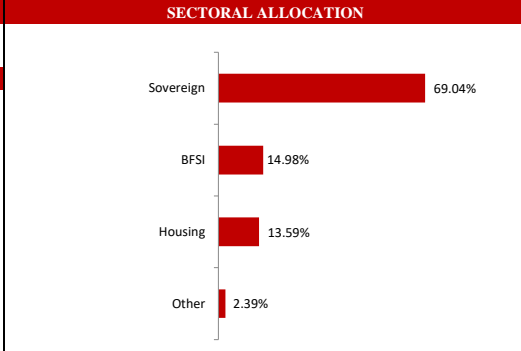
PORTFOLIO AS ON 30-Nov-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.39%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	69.04%
0% GS 15 Dec 2027	8.70%
0% CS 15 Jun 2030 15/06/2030	8.19%
7.38% Gsec 2027 20/06/2027	8.03%
7.81% GJ SDL 2032 12/10/2032	6.73%
8% GOI Oil Bond 2026 23/03/2026	6.24%
0% CS 12 DEC 2029 12/12/2029	6.15%
7.10% Gsec 2029 18/04/2029	5.75%
7.26% Gsec 2032 22/08/2032	4.96%
0% CS 17 DEC 2027 17/12/2027	4.64%
6.90% GOI OIL Bond 2026 04/02/2026	3.68%
Others	5.98%

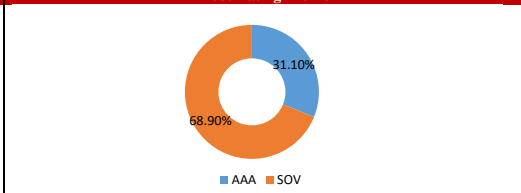
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	28.57%
8.00% HDFC LTD 2032 27/07/2032	6.82%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.67%
8.67% Tata Capital Financial Services Ltd. 2025	5.09%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	5.08%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.22%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.69%

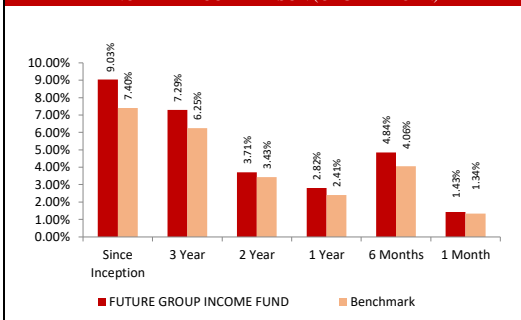
SECTORAL ALLOCATION



Debt Rating Profile

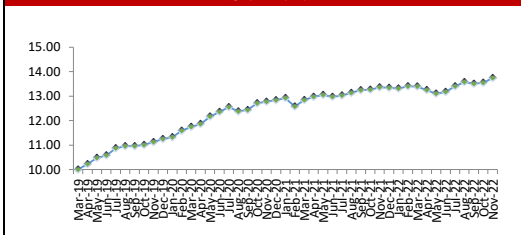


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND

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%	3.85%
Fixed Income Instruments	60.00%	100.00%	78.24%
Equities	0.00%	20.00%	17.90%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	61.22%
Simple Annual Return	15.50%
CAGR Return	12.85%

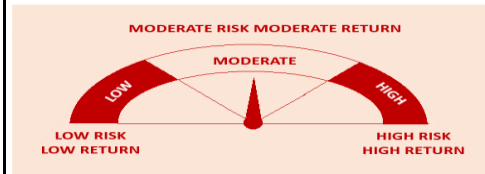
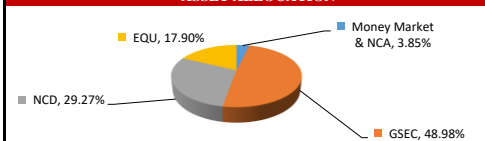
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
16.1221	5,110.05

Modified Duration (In Years)

4.99

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022

MONEY MARKET INSTRUMENTS & NCA **3.85%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	48.98%
7.38% Gsec 2027 20/06/2027	8.88%
0% GS 15 Dec 2027	6.47%
7.26% Gsec 2032 22/08/2032	5.91%
7.10% Gsec 2029 18/04/2029	5.88%
0% CS 15 Jun 2030 15/06/2030	5.24%
7.17% Gsec 2028 - 08/01/2028	3.68%
7.81% GJ SDL 2032 12/10/2032	3.61%
7.67% Karnataka SDL 2032 16/11/2032	2.34%
0% CS 12 DEC 2029 12/12/2029	2.23%
6.90% GOI OIL Bond 2026 04/02/2026	2.20%
Others	2.51%

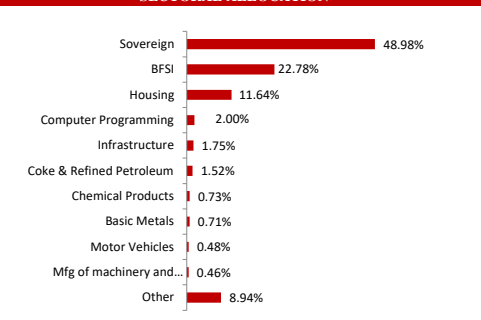
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	29.27%
8.00% HDFC LTD 2032 27/07/2032	7.05%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.73%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	4.22%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.19%
8.67% Tata Capital Financial Services Ltd. 2025	3.00%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.88%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.71%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.40%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.04%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.04%

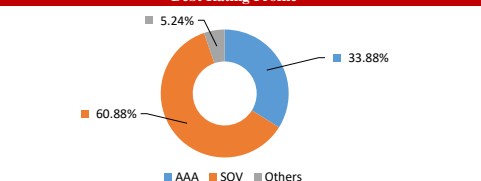
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	17.90%
HDFC Bank Ltd.	1.42%
Reliance Industries Ltd.	1.27%
Infosys Technologies Ltd.	0.96%
ICICI Bank Ltd.	0.90%
HDFC Ltd.	0.66%
Tata Consultancy Services Ltd.	0.61%
State Bank of India	0.54%
UTI NIFTY BANK ETF	0.51%
Reliance ETF Bank BeES	0.51%
Axis Bank Ltd.	0.47%
SBI-ETF NIFTY BANK	0.46%
Kotak Mahindra Bank Ltd.	0.44%
Tata Steel Ltd.	0.42%
Mirae Asset Fin Services ETF	0.42%
Bajaj Finance Ltd.	0.35%
Larsen & Toubro Ltd.	0.32%
Bandhan Bank Ltd.	0.31%
Bharti Airtel Ltd. (Partly Paid)	0.31%
Kotak Mahindra MF - Kotak Banking ETF	0.26%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.24%
Kotak PSU Bank ETF	0.24%
Hindustan Unilever Ltd.	0.23%
SBI Cards & Payment Services Ltd.	0.22%
HCL Technologies Ltd.	0.20%
BEML Ltd.	0.20%
Others	5.41%

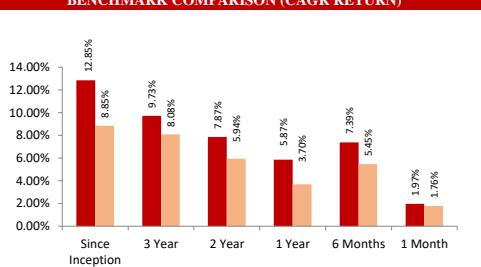
SECTORAL ALLOCATION



Debt Rating Profile

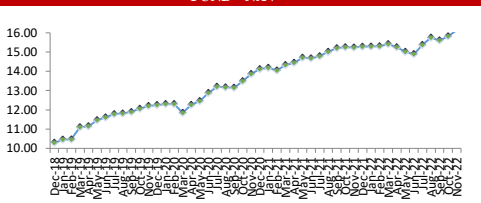


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV



ABOUT THE FUND

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%	5.95%
Fixed Income Instruments	30.00%	70.00%	36.64%
Equities	30.00%	60.00%	57.41%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Nov-2022

Returns since Publication of NAV	
Absolute Return	32.48%
Simple Annual Return	16.46%
CAGR Return	15.32%

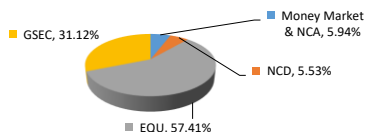
NAV & AUM as on 30-Nov-2022

NAV	AUM (In Lakhs)
13.2477	186.28

Modified Duration (In Years)

4.60

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2022

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **5.94%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **31.12%**

7.38% Gsec 2027 20/06/2027	7.86%
0% CS 22 Feb 2030 22/02/2030	4.47%
0% CS 22 Feb 2028 22/02/2028	4.45%
7.26% Gsec 2032 22/08/2032	4.07%
8.24% Maharashtra SDL 2024 24/12/2024	2.74%
7.17% Gsec 2028 - 08/01/2028	2.68%
7.10% Gsec 2029 18/04/2029	2.66%
0% CS 15 Jun 2030 15/06/2030	2.19%

SECURITIES **HOLDINGS**

CORPORATE DEBT **5.53%**

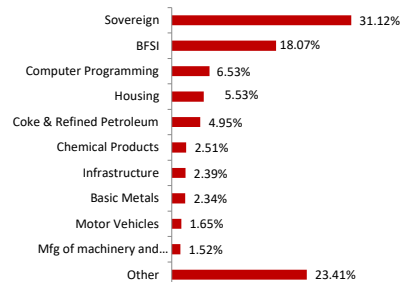
8.00% HDFC LTD 2032 27/07/2032	5.53%
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SECURITIES **HOLDINGS**

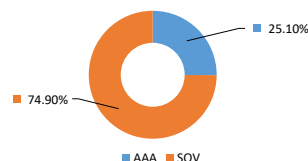
EQUITY **57.41%**

Reliance Industries Ltd.	4.12%
HDFC Bank Ltd.	4.08%
Infosys Technologies Ltd.	3.03%
HDFC Ltd.	2.33%
Tata Consultancy Services Ltd.	1.98%
ICICI Bank Ltd.	1.89%
SBI-ETF NIFTY BANK	1.75%
Reliance ETF Bank BeES	1.71%
UTI NIFTY BANK ETF	1.69%
Mirae Asset Fin Services ETF	1.57%
Tata Steel Ltd.	1.41%
State Bank of India	1.39%
Axis Bank Ltd.	1.28%
Kotak Mahindra Bank Ltd.	1.20%
Bajaj Finance Ltd.	1.19%
Bandhan Bank Ltd.	1.05%
Bharti Airtel Ltd. (Partly Paid)	1.02%
Larsen & Toubro Ltd.	1.00%
Kotak Mahindra MF - Kotak Banking ETF	0.93%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	0.81%
Hindustan Unilever Ltd.	0.81%
Kotak PSU Bank ETF	0.80%
HCL Technologies Ltd.	0.73%
SBI Cards & Payment Services Ltd.	0.71%
BEML Ltd.	0.66%
Others	18.28%

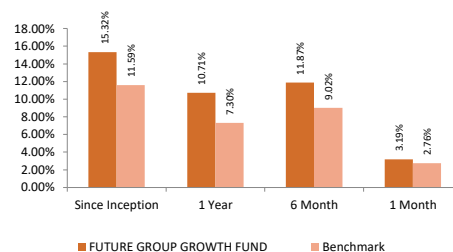
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

