

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	40.00%	90.00%	63.30%
Equities	10.00%	40.00%	36.70%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
 15th February 2010

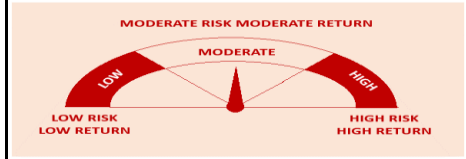
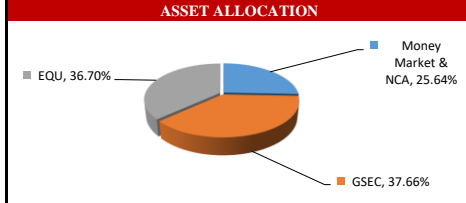
FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	203.88%
Simple Annual Return	16.13%
CAGR Return	9.19%

NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
30.3876	1.80

Modified Duration (In Years)
 1.51



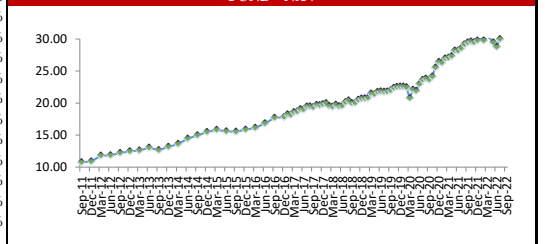
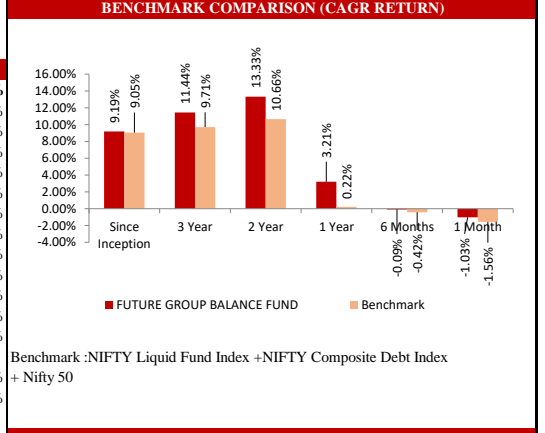
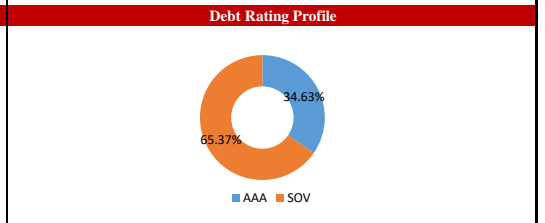
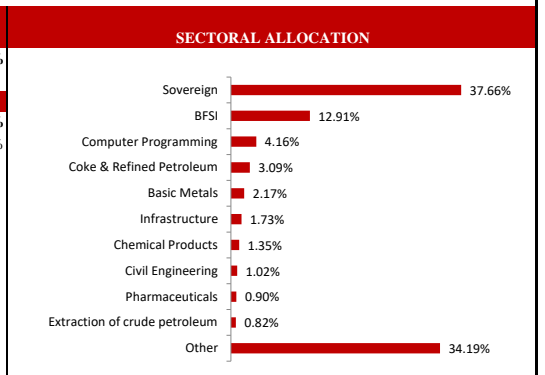
PORTFOLIO AS ON 30-Sep-2022

SECURITIES
MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **25.64%**

SECURITIES **HOLDINGS**
GOVERNMENT SECURITIES **37.66%**
 7.72% Central Government 25/05/2025 37.66%

SECURITIES **HOLDINGS** **36.70%**

SECURITIES	HOLDINGS
Reliance Industries Ltd.	2.64%
Axis Bank Ltd.	2.44%
Infosys Technologies Ltd.	2.35%
Reliance ETF Bank BeES	1.95%
State Bank of India	1.76%
HDFC Bank Ltd.	1.58%
ICICI Bank Ltd.	1.43%
HDFC Ltd.	1.27%
UPL Ltd.	1.12%
Bharti Airtel Ltd. (Partly Paid)	1.11%
Tata Steel Ltd.	1.05%
HCL Technologies Ltd.	1.03%
Larsen & Toubro Ltd.	1.02%
Kotak Mahindra Bank Ltd.	1.01%
Kotak Mahindra MF - Kotak Banking ETF	0.87%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.85%
Kotak PSU Bank ETF	0.82%
Bandhan Bank Ltd.	0.74%
Oil India Ltd.	0.68%
IndusInd Bank Ltd.	0.66%
Tata Motors Ltd. (DVR)	0.65%
Aurobindo Pharma Ltd.	0.57%
Tech Mahindra Ltd.	0.56%
SBI Cards & Payment Services Ltd.	0.51%
Voltas Ltd.	0.50%
Others	7.54%



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%	5.06%
Fixed Income Instruments	60.00%	100.00%	94.94%
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-2022

Returns since Publication of NAV

Absolute Return	35.02%
Simple Annual Return	9.99%
CAGR Return	8.95%

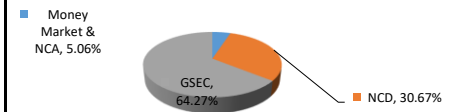
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
13.5017	592.98

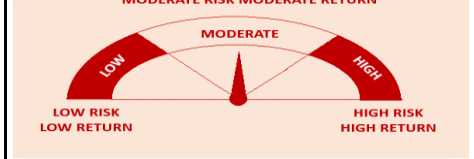
Modified Duration (In Years)

4.81

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



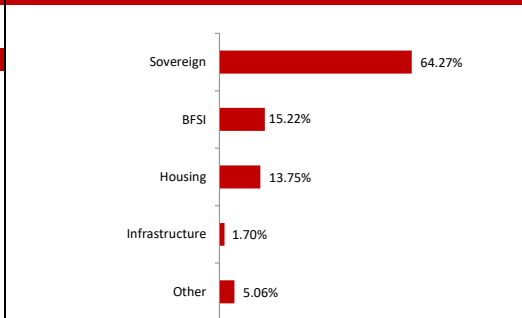
PORTFOLIO AS ON 30-Sep-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.06%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	64.27%
7.38% Gsec 2027 20/06/2027	11.49%
7.26% Gsec 2032 22/08/2032	10.86%
0% GS 15 Dec 2027	8.66%
0% CS 15 Jun 2030 15/06/2030	8.21%
8% GOI Oil Bond 2026 23/03/2026	6.35%
0% CS 12 DEC 2029 12/12/2029	6.16%
0% CS 17 DEC 2027 17/12/2027	4.61%
7.17% Gsec 2028 - 08/01/2028	4.18%
6.90% GOI OIL Bond 2026 04/02/2026	3.74%

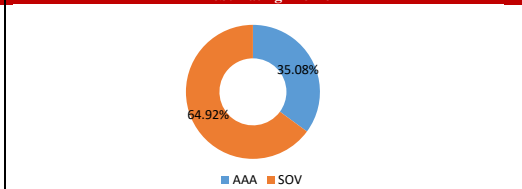
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	30.67%
8.00% HDFC LTD 2032 27/07/2032	6.90%
7.75% L&T Finance Ltd. 2025 10/07/2025	6.78%
8.67% Tata Capital Financial Services Ltd. 2025	5.19%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	5.14%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	3.25%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	1.71%
8.45% Sikka Ports & Terminals Ltd. (Previous RPTL) 2023	1.70%

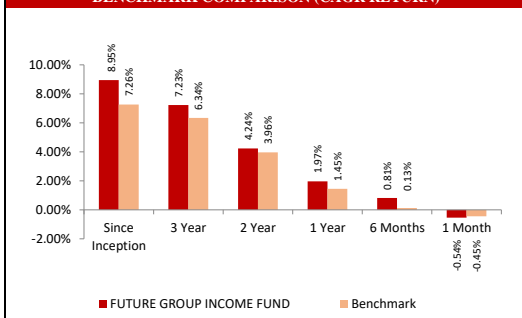
SECTORAL ALLOCATION



Debt Rating Profile

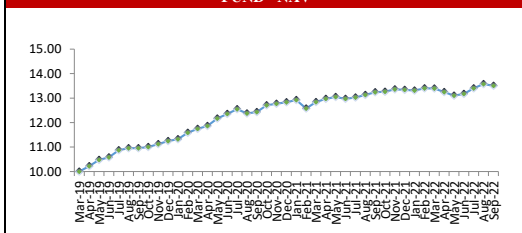


BENCHMARK COMPARISON (CAGR RETURN)



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%	5.96%
Fixed Income Instruments	60.00%	100.00%	77.69%
Equities	0.00%	20.00%	16.35%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	56.00%
Simple Annual Return	14.80%
CAGR Return	12.47%

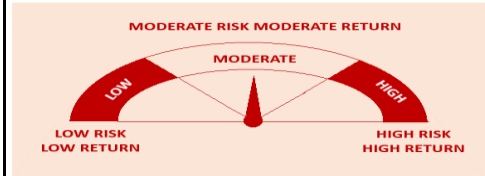
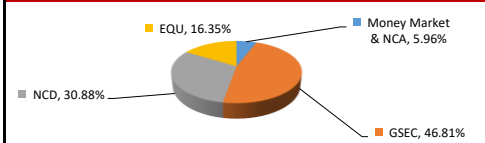
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
15.6001	4,920.79

Modified Duration (In Years)

4.76

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2022

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **5.96%**

SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	46.81%
7.38% Gsec 2027 20/06/2027	11.70%
7.26% Gsec 2032 22/08/2032	9.13%
0% GS 15 Dec 2027	6.57%
7.17% Gsec 2028 - 08/01/2028	6.04%
0% CS 15 Jun 2030 15/06/2030	5.36%
6.90% GOI OIL Bond 2026 04/02/2026	2.31%
0% CS 12 DEC 2029 12/12/2029	2.28%
8% GOI Oil Bond 2026 23/03/2026	1.76%
0% CS 17 DEC 2027 17/12/2027	0.83%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.83%

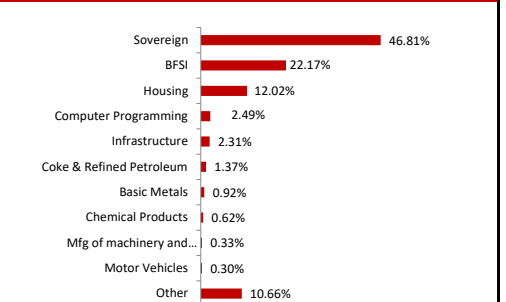
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	30.88%
8.00% HDFC LTD 2032 27/07/2032	7.28%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.90%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	4.36%
7.85% LIC Housing Fin Ltd. 2032 18/08/2032	3.29%
8.67% Tata Capital Financial Services Ltd. 2025	3.13%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.95%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	1.76%
7.89% BAJAJ HSG FIN Ltd. 2032 08/09/2032	1.45%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.08%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.08%
Others	0.61%

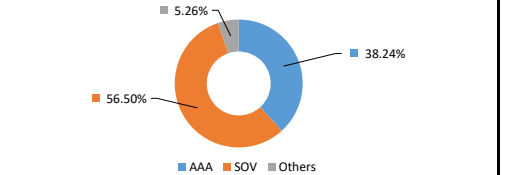
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
EQUITY	16.35%
Reliance Industries Ltd.	1.16%
Infosys Technologies Ltd.	1.03%
Kotak Mahindra MF - Kotak Banking ETF	1.02%
ICICI Bank Ltd.	1.00%
HDFC Bank Ltd.	0.88%
Reliance ETF Bank BeES	0.84%
Tata Consultancy Services Ltd.	0.81%
State Bank of India	0.50%
Axis Bank Ltd.	0.48%
Tata Steel Ltd.	0.45%
HDFC Ltd.	0.43%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.40%
Kotak Mahindra Bank Ltd.	0.36%
Bharti Airtel Ltd. (Partly Paid)	0.36%
HCL Technologies Ltd.	0.32%
Kotak PSU Bank ETF	0.31%
Larsen & Toubro Ltd.	0.30%
Bajaj Finance Ltd.	0.30%
Tata Motors Ltd. (DVR)	0.25%
Hindustan Unilever Ltd.	0.23%
Bandhan Bank Ltd.	0.22%
Adani Ports & Special Economic Zone Ltd.	0.20%
Tech Mahindra Ltd.	0.19%
Genus Power Infrastructure Ltd.	0.18%
UPL Ltd.	0.18%
Others	3.95%

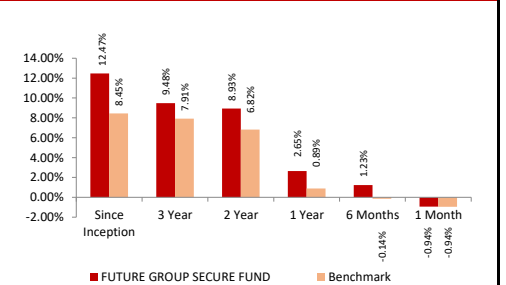
SECTORAL ALLOCATION



Debt Rating Profile

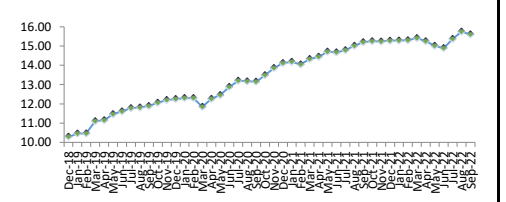


BENCHMARK COMPARISON (CAGR RETURN)



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%	9.71%
Fixed Income Instruments	30.00%	70.00%	38.67%
Equities	30.00%	60.00%	51.62%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Sep-2022

Returns since Publication of NAV	
Absolute Return	24.06%
Simple Annual Return	13.32%
CAGR Return	12.68%

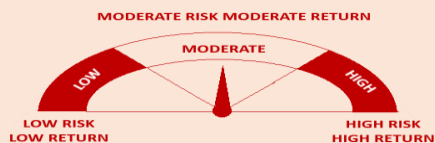
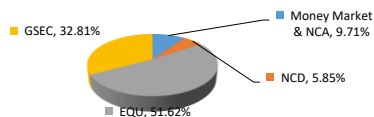
NAV & AUM as on 30-Sep-2022

NAV	AUM (In Lakhs)
12.4057	174.82

Modified Duration (In Years)

4.34

ASSET ALLOCATION



PORTFOLIO AS ON 30-Sep-2022

MONEY MARKET INSTRUMENTS & NCA 9.71%

SECURITIES HOLDINGS

GOVERNMENT SECURITIES 32.81%

7.38% Gsec 2027 20/06/2027	8.31%
7.26% Gsec 2032 22/08/2032	7.14%
0% CS 22 Feb 2030 22/02/2030	4.69%
0% CS 22 Feb 2028 22/02/2028	4.63%
8.24% Maharashtra SDL 2024 24/12/2024	2.91%
7.17% Gsec 2028 - 08/01/2028	2.83%
0% CS 15 Jun 2030 15/06/2030	2.29%

SECURITIES HOLDINGS

CORPORATE DEBT 5.85%

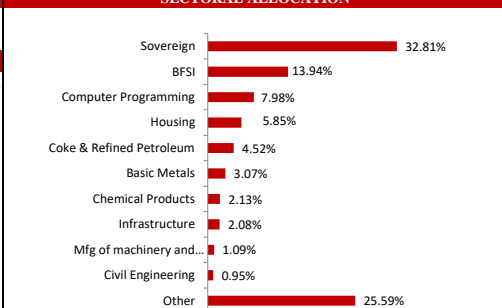
8.00% HDFC LTD 2032 27/07/2032	5.85%
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SECURITIES HOLDINGS

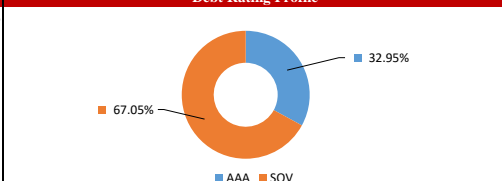
EQUITY 51.62%

Reliance Industries Ltd.	3.82%
Reliance ETF Bank BeES	3.67%
Kotak Mahindra MF - Kotak Banking ETF	3.20%
Infosys Technologies Ltd.	3.07%
Tata Consultancy Services Ltd.	2.73%
HDFC Bank Ltd.	2.46%
ICICI Bank Ltd.	2.22%
Tata Steel Ltd.	1.49%
HDFC Ltd.	1.39%
Kotak PSU Bank ETF	1.34%
State Bank of India	1.31%
Bharti Airtel Ltd. (Partly Paid)	1.19%
Axis Bank Ltd.	1.09%
HCL Technologies Ltd.	1.02%
Kotak Mahindra Bank Ltd.	0.99%
Bajaj Finance Ltd.	0.97%
Larsen & Toubro Ltd.	0.95%
ICICI Prudential Mutual Fund - ICICI PRUDENTIAL IT ETF	0.81%
Hindustan Unilever Ltd.	0.80%
Bandhan Bank Ltd.	0.71%
Adani Ports & Special Economic Zone Ltd.	0.69%
Tech Mahindra Ltd.	0.66%
Tata Motors Ltd. (DVR)	0.64%
UPL Ltd.	0.62%
SBI Cards & Payment Services Ltd.	0.60%
Others	13.19%

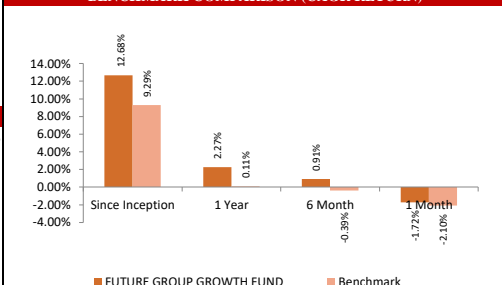
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

