

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	0.00%	40.00%	18.43%
Fixed Income Instruments	40.00%	90.00%	44.83%
Equities	10.00%	40.00%	36.73%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 30-Apr-2024

Returns since Publication of NAV	
Absolute Return	273.46%
Simple Annual Return	19.22%
CAGR Return	9.71%

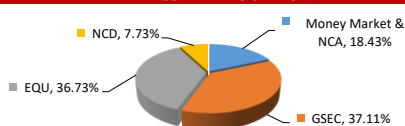
NAV & AUM as on 30-Apr-2024

NAV	AUM (In Lakhs)
37.3460	2.36

Modified Duration (In Years)

1.83

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	18.43%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	37.11%
7.72% Central Government 25/05/2025	28.60%
7.26% Gsec 2032 22/08/2032	8.51%

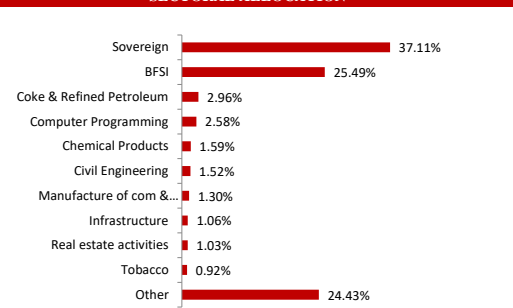
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	7.73%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.73%

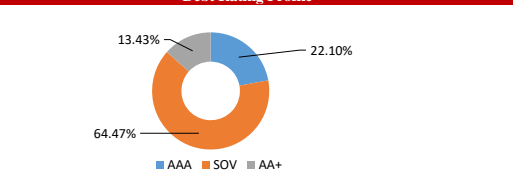
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	36.73%
State Bank of India	3.50%
ICICI Bank Ltd.	3.42%
HDFC Bank Ltd.	3.22%
Reliance Industries Ltd.	2.49%
Kotak Mahindra Bank Ltd.	2.07%
Axis Bank Ltd.	1.98%
Kotak PSU Bank ETF	1.92%
Infosys Technologies Ltd.	1.81%
Larsen & Toubro Ltd.	1.52%
Bank Of India	1.05%
Mirae Asset Fin Services ETF	1.01%
Hindustan Unilever Ltd.	0.95%
ITC Ltd.	0.92%
Bandhan Bank Ltd.	0.88%
ANANT RAJ Ltd.	0.77%
Genus Power Infrastructure Ltd.	0.76%
FUSION MICRO FINANCE Ltd.	0.66%
UPL Ltd.	0.65%
IndusInd Bank Ltd.	0.64%
Eureka Forbes Ltd.	0.60%
HCL Technologies Ltd.	0.58%
Adani Ports & Special Economic Zone Ltd.	0.56%
DCX SYSTEMS Ltd.	0.55%
Zee Entertainment Enterprises Ltd.	0.44%
Coal India Ltd.	0.39%
Others	3.41%

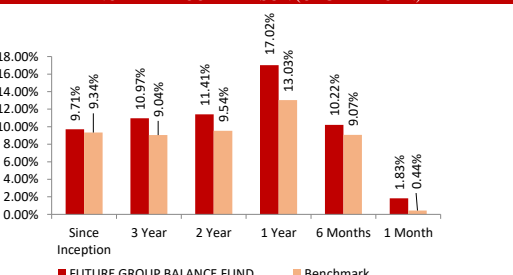
SECTORAL ALLOCATION



Debt Rating Profile

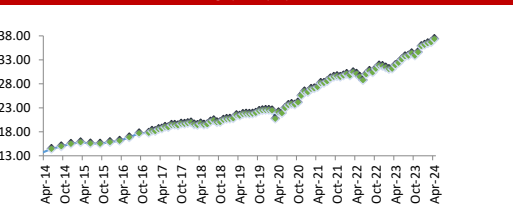


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Liquid Fund Index 5%+Nifty Composite Debt Index 60%+Nifty 35%

FUND - NAV



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%	3.89%
Fixed Income Instruments	60.00%	100.00%	96.11%
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 30-Apr-2024

Returns since Publication of NAV	
Absolute Return	51.62%
Simple Annual Return	10.15%
CAGR Return	8.52%

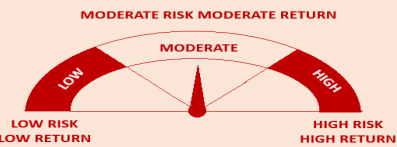
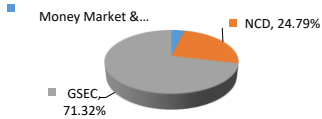
NAV & AUM as on 30-Apr-2024

NAV	AUM (In Lakhs)
15.1618	810.66

Modified Duration (In Years)

6.48

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2024

MONEY MARKET INSTRUMENTS & NCA **3.89%**

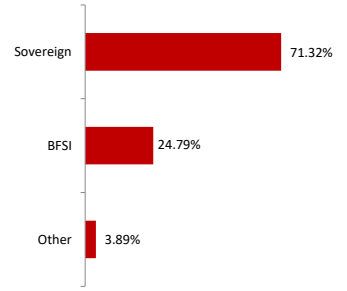
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	71.32%
7.25% GS 2063 12/06/2063	16.52%
7.30% GS 2053 19/06/2053	14.38%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.61%
0% CS 19/12/2029	7.20%
0% CS 15/06/2030	6.80%
0% CS 12 DEC 2029 12/12/2029	5.10%
8% GOI Oil Bond 2026 23/03/2026	4.61%
7.18% GS 2033 14/08/2033	2.83%
7.10% Gsec 2029 18/04/2029	1.90%
0% CS 17/06/2033	1.29%
Others	2.07%

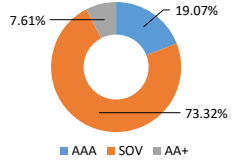
SECURITIES **HOLDINGS**

SECURITIES	HOLDINGS
CORPORATE DEBT	24.79%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	8.74%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.40%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.93%
8.67% Tata Capital Financial Services Ltd. 2025	3.72%

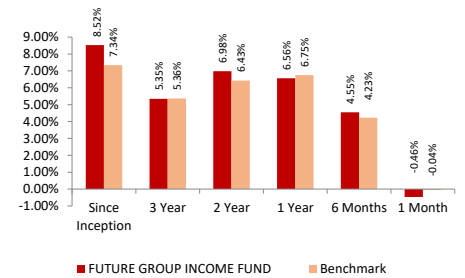
SECTORAL ALLOCATION



Debt Rating Profile

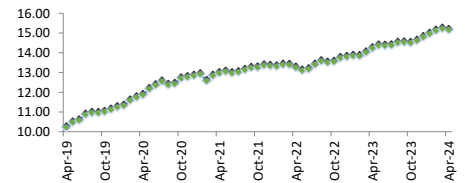


BENCHMARK COMPARISON (CAGR RETURN)



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%	6.22%
Fixed Income Instruments	60.00%	100.00%	76.83%
Equities	0.00%	20.00%	16.95%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

19th December 2018

FUND PERFORMANCE as on 30-Apr-2024

Returns since Publication of NAV	
Absolute Return	82.31%
Simple Annual Return	15.34%
CAGR Return	11.84%

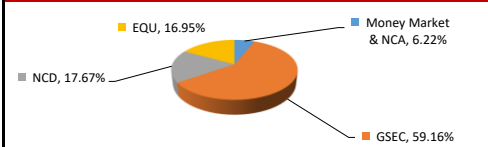
NAV & AUM as on 30-Apr-2024

NAV	AUM (In Lakhs)
18.2306	7,153.75

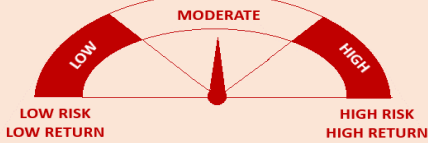
Modified Duration (In Years)

6.26

ASSET ALLOCATION



MODERATE RISK MODERATE RETURN



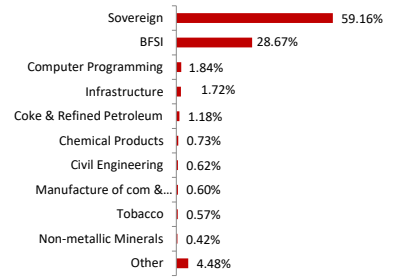
PORTFOLIO AS ON 30-Apr-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.22%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	59.16%
7.25% GS 2063 12/06/2063	11.85%
0% CS 19/12/2029	6.56%
7.30% GS 2053 19/06/2053	6.48%
7.18% GS 2033 14/08/2033	6.28%
0% CS 19/12/2030	4.70%
7.10% Gsec 2029 18/04/2029	4.67%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.52%
0% CS 15/06/2030	4.17%
0% CS 17/06/2033	2.35%
0% CS 19/12/2033	2.13%
Others	5.43%

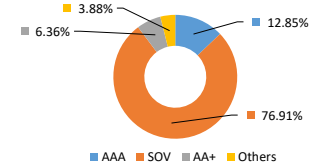
SECURITIES	HOLDINGS
CORPORATE DEBT	17.67%
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.32%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.35%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	2.99%
8.67% Tata Capital Financial Services Ltd. 2025	2.11%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.31%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	0.99%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.73%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.73%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.57%
10.63% IOT Utkal Energy Services Ltd. 20/07/2028	0.57%

SECURITIES	HOLDINGS
EQUITY	16.95%
ICICI Bank Ltd.	1.49%
HDFC Bank Ltd.	1.41%
State Bank of India	1.40%
Reliance Industries Ltd.	0.95%
Kotak Mahindra Bank Ltd.	0.91%
Infosys Technologies Ltd.	0.90%
Axis Bank Ltd.	0.83%
Larsen & Toubro Ltd.	0.62%
IndusInd Bank Ltd.	0.61%
ITC Ltd.	0.57%
Hindustan Unilever Ltd.	0.41%
Tata Consultancy Services Ltd.	0.40%
Bank Of India	0.39%
Bandhan Bank Ltd.	0.37%
Kotak PSU Bank ETF	0.36%
Genus Power Infrastructure Ltd.	0.34%
ANANT RAJ Ltd.	0.33%
UPL Ltd.	0.32%
FUSION MICRO FINANCE Ltd.	0.31%
Eureka Forbes Ltd.	0.26%
DCX SYSTEMS Ltd.	0.26%
HCL Technologies Ltd.	0.25%
Maruti Suzuki India Ltd.	0.23%
UTI NIFTY BANK ETF	0.23%
Bajaj Finance Ltd.	0.21%
Others	2.60%

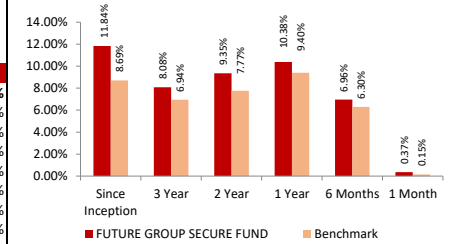
SECTORAL ALLOCATION



Debt Rating Profile

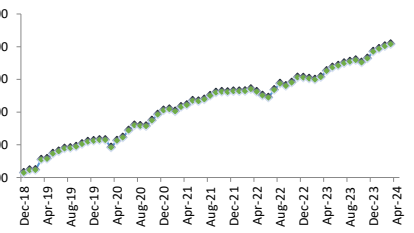


BENCHMARK COMPARISON (CAGR RETURN)



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%	4.00%
Fixed Income Instruments	30.00%	70.00%	42.20%
Equities	30.00%	60.00%	53.80%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on

30-Apr-2024	
Returns since Publication of NAV	
Absolute Return	59.39%
Simple Annual Return	17.52%
CAGR Return	14.75%

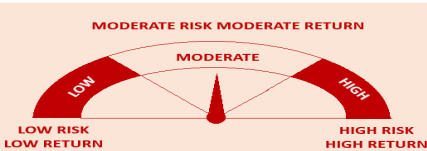
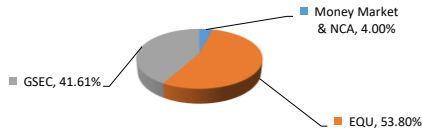
NAV & AUM as on 30-Apr-2024

NAV	AUM (In Lakhs)
15.9387	769.54

Modified Duration (In Years)

8.33

ASSET ALLOCATION



PORTFOLIO AS ON 30-Apr-2024

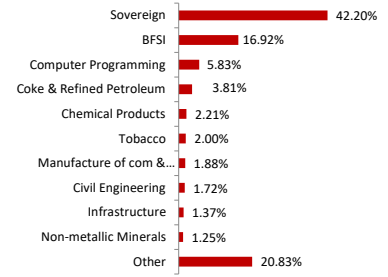
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.00%

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	42.20%
7.38% UP SDL 2036 13/03/2036	12.60%
7.25% GS 2063 12/06/2063	10.31%
7.30% GS 2053 19/06/2053	5.85%
7.18% GS 2033 14/08/2033	2.60%
0% CS 19/12/2029	2.44%
0% CS 19/12/2030	2.44%
7.10% Gsec 2029 18/04/2029	1.94%
7.26% Gsec 2032 22/08/2032	1.58%
0% CS 22/02/2030	1.21%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.65%
Others	0.59%

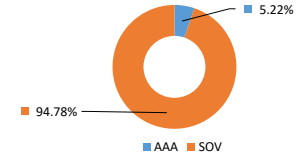
SECURITIES	HOLDINGS
CORPORATE DEBT	0.00%

SECURITIES	HOLDINGS
EQUITY	53.80%
SBI-ETF NIFTY BANK	3.97%
NIPPON INDIA ETF PSU BANK BEES (Privious GOLDMAN SACHS Mutua	3.19%
HDFC Bank Ltd.	3.19%
Reliance Industries Ltd.	3.13%
Infosys Technologies Ltd.	2.80%
ICICI Bank Ltd.	2.34%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	2.13%
ITC Ltd.	2.00%
Indusind Bank Ltd.	1.72%
Larsen & Toubro Ltd.	1.72%
State Bank of India	1.62%
Bank Of India	1.50%
Kotak Mahindra Bank Ltd.	1.46%
Hindustan Unilever Ltd.	1.36%
Tata Consultancy Services Ltd.	1.35%
Bandhan Bank Ltd.	1.27%
Axis Bank Ltd.	1.22%
FUSION MICRO FINANCE Ltd.	1.13%
ANANT RAJ Ltd.	1.10%
Genus Power Infrastrucure Ltd.	1.04%
UTI NIFTY BANK ETF	0.93%
Eureka Forbes Ltd.	0.88%
Bajaj Finance Ltd.	0.87%
UPL Ltd.	0.85%
DCX SYSTEMS Ltd.	0.84%
Others	10.20%

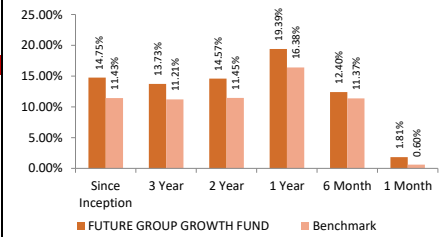
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

