

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
Vedant Heda	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	3.28%
Fixed Income Instruments	60.00%	100.00%	96.72%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	Moderate

DATE OF INCEPTION

31st March 2019

FUND PERFORMANCE as on 28-Feb-2025

Returns since Publication of NAV

Absolute Return	63.03%
Simple Annual Return	10.65%
CAGR Return	8.61%

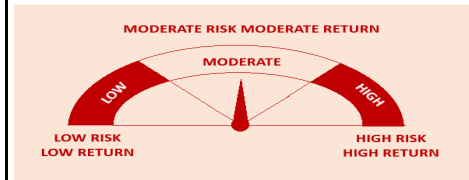
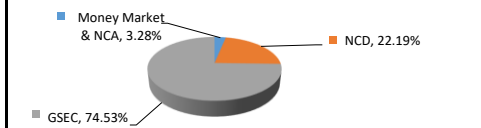
NAV & AUM as on 28-Feb-2025

NAV	AUM (In Lakhs)
16.3026	529.34

Modified Duration (In Years)

7.81

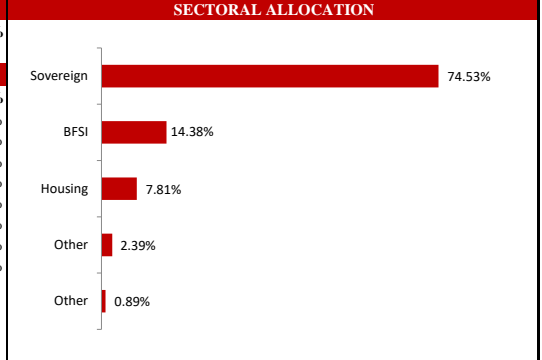
ASSET ALLOCATION



PORTFOLIO AS ON 28-Feb-2025

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.28%
SECURITIES	74.53%
GOVERNMENT SECURITIES	74.53%
7.25% Gsec 2063 12/06/2063	35.18%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	11.06%
6.79% Gsec 2034 07/10/2034	8.82%
0% CS 19/12/2029	7.87%
7.51% UP SDL 2038 27/03/2038	7.75%
0% CS 17/06/2033	2.17%
7.26% Gsec 2032 22/08/2032	1.30%
8% GOI Oil Bond 2026 23/03/2026	0.38%

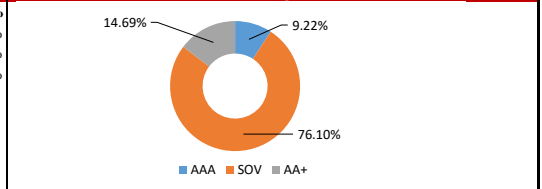
SECTORAL ALLOCATION



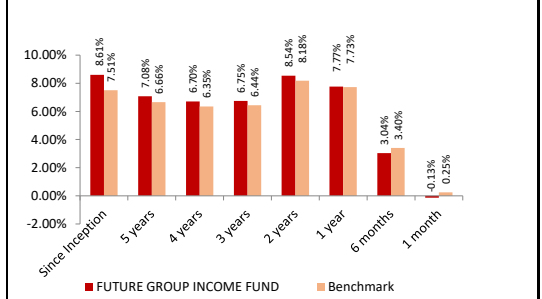
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	22.19%
8.40% Cholamandalam Investment & Fin. Co. Ltd 2028 09/08/2028	8.50%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	7.81%
8.90% Bharti Telecom Ltd 2031 05/11/2031	5.88%

Debt Rating Profile

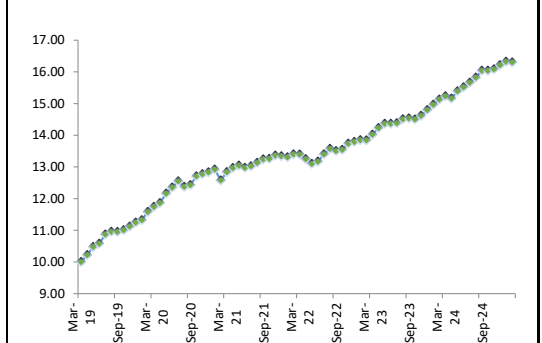


BENCHMARK COMPARISON (CAGR RETURN)



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
Srijan Sinha	5	0	7
Niraj Kumar	5	4	7
Vedant Heda	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.05%
Fixed Income Instruments	60.00%	100.00%	80.47%
Equities	0.00%	20.00%	17.48%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

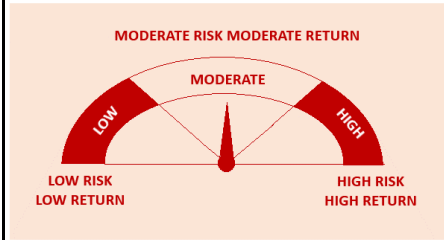
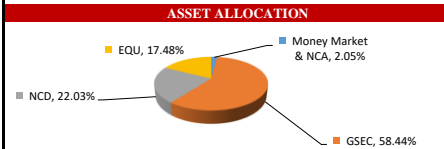
FUND PERFORMANCE as on 28-Feb-2025

Returns since Publication of NAV	
Absolute Return	92.19%
Simple Annual Return	14.87%
CAGR Return	11.11%

NAV & AUM as on 28-Feb-2025

NAV	AUM (In Lakhs)
19.2188	7,660.83

Modified Duration (In Years)
6.43



Classification | Internal

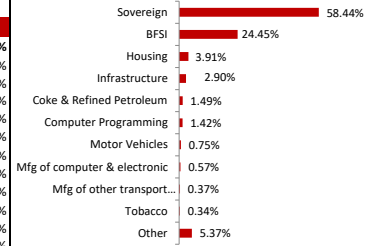
PORTFOLIO AS ON 28-Feb-2025

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.05%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	58.44%
7.25% Gsec 2063 12/06/2063	12.05%
0% CS 19/12/2029	8.49%
7.18% Gsec 2033 14/08/2033	5.82%
0% CS 19/12/2030	4.79%
0% CS 15/06/2030	4.71%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.46%
7.34% GS 2064 22/04/2064	3.08%
7.41% UP SDL 2034 14/06/2034	3.05%
0% CS 17/06/2033	2.39%
0% CS 19/12/2033	2.17%
Others	7.44%

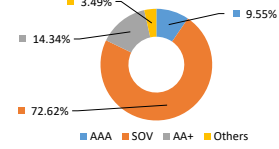
SECURITIES	HOLDINGS
CORPORATE DEBT	22.03%
9.09% Muthoot Finance Ltd 2029 01/06/2029	6.84%
9.00% Shriram Transport Finance Company Ltd. 2028 28/03/2028	4.03%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	3.91%
9.30% AU Small Finance Bank Ltd 2032 - Series II 2032 13/08/2032	2.81%
8.25% SBI Cards & Payment Services Ltd 2034-Subdebt	1.38%
8.85% HDB Financial Services Ltd. Sub debt 2029 07/06/2029	1.23%
8.94% Power Finance Corporation Ltd. 2028 25/03/2028	0.68%
8.40% Cholamandalam Investment & Fin. Co. Ltd 2028 09/08/2028	0.67%
10.63% IOT Utkal Energy Services Ltd. 2028 20/07/2028	0.48%

SECURITIES	HOLDINGS
EQUITY	17.48%
HDFC Bank Ltd.	1.69%
ICICI Bank Ltd.	1.46%
Axis Bank Ltd.	0.95%
Reliance Industries Ltd.	0.94%
State Bank of India	0.77%
Infosys Technologies Ltd.	0.61%
IndusInd Bank Ltd.	0.60%
Kotak Mahindra Bank Ltd.	0.56%
Kotak PSU Bank ETF	0.47%
Nippon India Etf Psu Bank Bees	0.44%
Genus Power Infrastructure Ltd.	0.42%
Tata Consultancy Services Ltd.	0.41%
Mahindra & Mahindra Ltd.	0.35%
ITC Ltd.	0.34%
Bharat Petroleum Corporation Ltd.	0.32%
Bharat Heavy Electricals Ltd.	0.30%
Power Finance Corporation Ltd.	0.28%
Fusion Micro Finance Ltd.	0.28%
Rural Electrification Corporation Ltd.	0.28%
Bharat Bijlee Ltd.	0.26%
Bank of Baroda	0.26%
HCL Technologies Ltd.	0.25%
TRENT Ltd.	0.25%
Hindustan Petroleum Corporation Ltd.	0.23%
NTPC Ltd.	0.22%
Others	4.55%

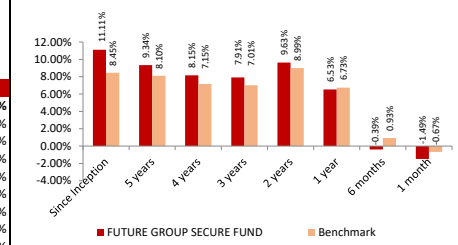
SECTORAL ALLOCATION



Debt Rating Profile

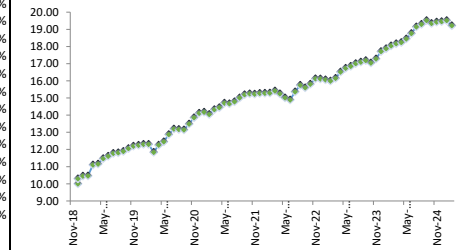


BENCHMARK COMPARISON (CAGR RETURN)



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
Srijan Sinha	5	0	7
Niraj Kumar	5	4	7
Vedant Heda	0	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.61%
Fixed Income Instruments	30.00%	70.00%	44.02%
Equities	30.00%	60.00%	53.38%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 28-Feb-2025

Returns since Publication of NAV	
Absolute Return	58.73%
Simple Annual Return	13.91%
CAGR Return	11.57%

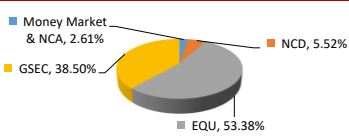
NAV & AUM as on 28-Feb-2025

NAV	AUM (In Lakhs)
15.8733	1,028.95

Modified Duration (In Years)

7.96

ASSET ALLOCATION



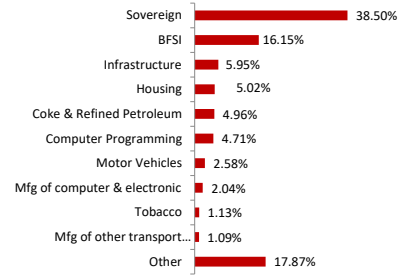
PORTFOLIO AS ON 28-Feb-2025

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	2.61%
SECURITIES	38.50%
GOVERNMENT SECURITIES	38.50%
7.25% Gsec 2063 12/06/2063	11.31%
7.38% UP SDL 2036 13/03/2036	9.64%
7.18% Gsec 2033 14/08/2033	4.48%
0% CS 15/06/2030	2.95%
7.51% UP SDL 2038 27/03/2038	1.99%
0% CS 19/12/2030	1.99%
0% CS 19/12/2029	1.99%
6.79% Gsec 2034 07/10/2034	1.46%
7.26% Gsec 2032 22/08/2032	1.21%
0% CS 22/02/2030	0.98%
Others	0.49%

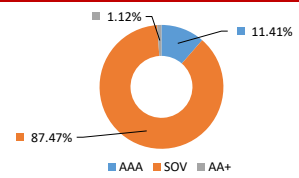
SECURITIES	HOLDINGS
CORPORATE DEBT	5.52%
7.89% Bajaj Housing Finance Ltd 2034 14/07/2034	5.02%
8.40% Cholamandalam Investment & Fin. Co. Ltd 2028 09/08/2028	0.49%

SECURITIES	HOLDINGS
EQUITY	53.38%
HDFC Bank Ltd.	3.65%
Reliance Industries Ltd.	3.14%
SBI-ETF Nifty Bank	3.00%
Infosys Technologies Ltd.	2.07%
Nippon India Etf Psu Bank Bees	1.94%
ICICI Bank Ltd.	1.72%
Axis Bank Ltd.	1.66%
ICICI Prudential Nifty Bank ETF - Nifty Bank Index	1.62%
Genus Power Infrastructure Ltd.	1.53%
Indusind Bank Ltd.	1.51%
Tata Consultancy Services Ltd.	1.37%
Mahindra & Mahindra Ltd.	1.17%
State Bank of India	1.17%
ITC Ltd.	1.13%
Kotak Mahindra Bank Ltd.	1.10%
Bharat Petroleum Corporation Ltd.	1.04%
Bharat Heavy Electricals Ltd.	1.01%
Rural Electrification Corporation Ltd.	0.94%
Fusion Micro Finance Ltd.	0.94%
Power Finance Corporation Ltd.	0.94%
TRENT Ltd.	0.88%
Bank of Baroda	0.86%
HCL Technologies Ltd.	0.83%
Hindustan Petroleum Corporation Ltd.	0.78%
Maruti Suzuki India Ltd.	0.78%
Others	16.58%

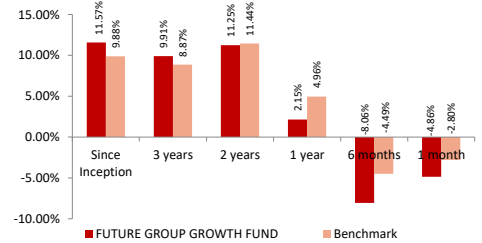
SECTORAL ALLOCATION



Debt Rating Profile

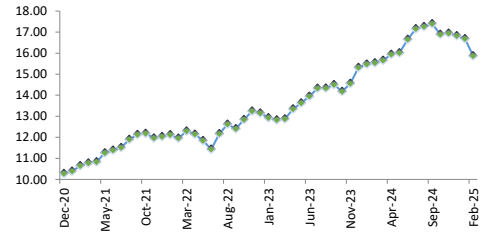


BENCHMARK COMPARISON (CAGR RETURN)



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
Vedant Heda	0	4	7
Niraj Kumar	5	4	7

ASSET ALLOCATION

Composition	Min.	Max.	Actual
Cash and Money Market	0.00%	40.00%	2.62%
Fixed Income Instruments	40.00%	80.00%	62.05%
Equities	20.00%	40.00%	35.33%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	Moderate

DATE OF INCEPTION

27th November 2024

FUND PERFORMANCE as on 28-Feb-2025

Returns since Publication of NAV	
Absolute Return	-2.36%
Simple Annual Return	N.A.
CAGR Return	N.A.

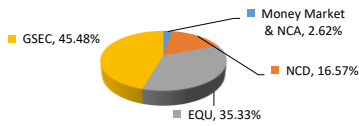
NAV & AUM as on 28-Feb-2025

NAV	AUM (In Lakhs)
9.7644	495.78

Modified Duration (In Years)

7.68

ASSET ALLOCATION



PORTFOLIO AS ON 28-Feb-2025

SECURITIES **HOLDINGS**
MONEY MARKET INSTRUMENTS & NCA **2.62%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	45.48%
0% CS 22/04/2035	30.87%
7.41% UP SDL 2034 14/06/2034	8.19%
0% CS 19/06/2033	2.66%
7.34% GS 2064 22/04/2064	2.07%
8.15% Tamil Nadu SDL 2028 09/05/2028	1.05%
8.68% Tamil Nadu SDL 2028 10/10/2028	0.64%

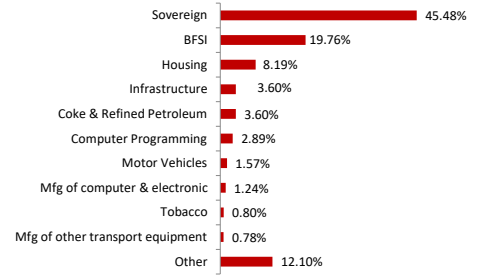
SECURITIES **HOLDINGS**
CORPORATE DEBT **16.57%**

8.90% Bharti Telecom Ltd 2031 05/11/2031	8.38%
7.87% LIC Housing Finance Ltd. 2029 14/05/2029	8.19%

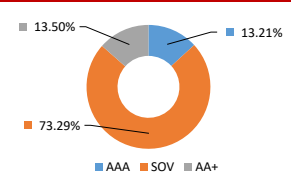
SECURITIES **HOLDINGS**
EQUITY **35.33%**

SBI-ETF Nifty Bank	2.43%
HDFC Bank Ltd.	2.38%
DSP Mutual Fund - DSP Nifty PSU Bank ETF	2.06%
Reliance Industries Ltd.	1.87%
Axis Bank Ltd.	1.71%
ICICI Bank Ltd.	1.46%
Infosys Technologies Ltd.	1.23%
Bank of Baroda	1.07%
Indusind Bank Ltd.	1.07%
Genus Power Infrastructure Ltd.	0.95%
Kotak Mahindra Bank Ltd.	0.88%
Tata Consultancy Services Ltd.	0.84%
ITC Ltd.	0.80%
Power Finance Corporation Ltd.	0.75%
Mahindra & Mahindra Ltd.	0.70%
Hindustan Unilever Ltd.	0.66%
Equitas Small Finance Bank Ltd.	0.65%
Fusion Micro Finance Ltd.	0.65%
Hindustan Petroleum Corporation Ltd.	0.64%
Bharat Petroleum Corporation Ltd.	0.63%
Bharat Heavy Electricals Ltd.	0.58%
Rural Electrification Corporation Ltd.	0.55%
Coal India Ltd.	0.50%
TRENT Ltd.	0.50%
HCL Technologies Ltd.	0.49%
Others	9.27%

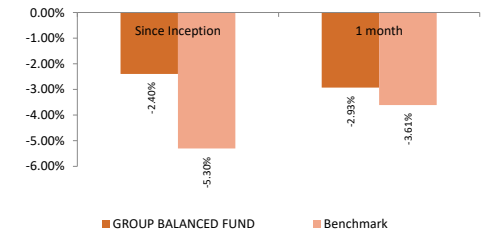
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



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

FUND - NAV

