

ABOUT THE FUND	
OBJECTIVE	Provision of high expected returns with a moderate probability of low return.
STRATEGY	Balances high return and high risk from equity investments by the stability provided by fixed interest instruments.
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%	20.52%
Fixed Income Instruments	40.00%	90.00%	43.09%
Equities	10.00%	40.00%	36.39%

RISK RETURN PROFILE	
Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

FUND PERFORMANCE as on 30-Nov-2021	
Returns since Publication of NAV	
Absolute Return	194.70%
Simple Annual Return	16.49%
CAGR Return	9.58%

NAV & AUM as on 30-Nov-2021	
NAV	AUM (In Lakhs)
29.4698	1.67

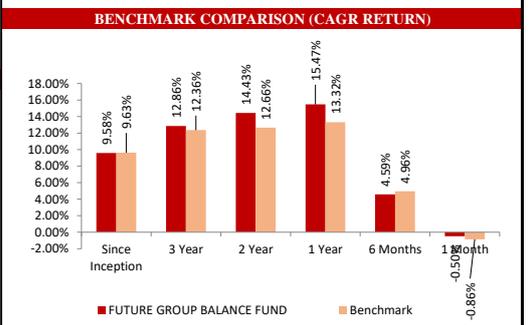
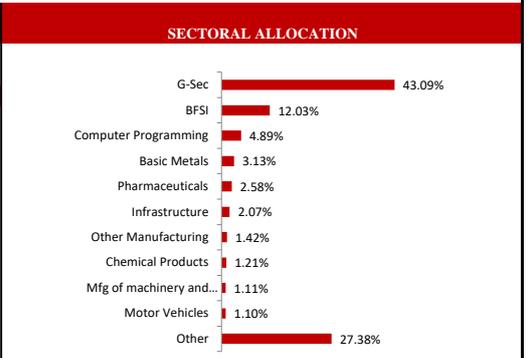
Modified Duration (In Years)
2.29



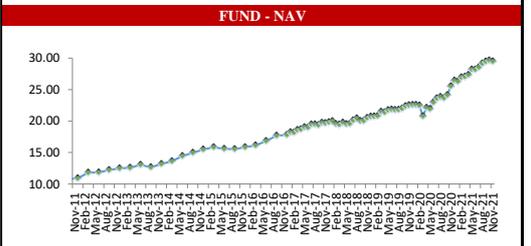
PORTFOLIO AS ON 30-Nov-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	20.52%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	43.09%
7.72% Central Government 25/05/2025	43.09%

ASSET ALLOCATION	
Composition	Min. Max. Actual
Cash and Money Market	0.00% 40.00% 20.52%
Fixed Income Instruments	40.00% 90.00% 43.09%
Equities	10.00% 40.00% 36.39%

SECURITIES	HOLDINGS
EQUITY	36.39%
ICICI Bank Ltd.	2.57%
TATA Consultancy Services Ltd.	2.12%
Tata Steel Ltd.	1.93%
HDFC Bank Ltd.	1.79%
Axis Bank Ltd.	1.57%
Titan Company Ltd.	1.42%
State Bank of India	1.38%
HCL Technologies Ltd.	1.36%
Kotak Mahindra Bank Ltd.	1.18%
SBI Cards & Payment Services Ltd.	1.14%
Aarti Industries Ltd.	1.12%
BEML Ltd.	1.11%
IndusInd Bank Ltd.	1.06%
Larsen & Toubro Ltd.	1.06%
Infosys Technologies Ltd.	1.03%
Natco Pharma Ltd.	1.00%
Bharti Airtel Ltd. (Partly Paid)	0.94%
Indian Metals & Ferro Alloys Ltd.	0.90%
Kotak PSU Bank ETF	0.75%
Dabur India Ltd.	0.71%
Sudarshan Chemical Industries Ltd.	0.67%
Max Financial Services Ltd.	0.56%
NOCIL Ltd.	0.54%
STEEL AUTHORITY OF INDIA Ltd.	0.54%
Oberoi Realty Ltd.	0.50%
Others	7.43%



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



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%	6.23%
Fixed Income Instruments	60.00%	100.00%	93.77%
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-2021

Returns since Publication of NAV

Absolute Return	33.60%
Simple Annual Return	12.58%
CAGR Return	11.45%

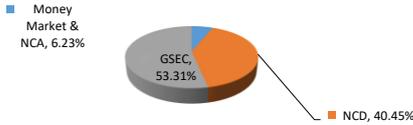
NAV & AUM as on 30-Nov-2021

NAV	AUM (In Lakhs)
13.3602	585.63

Modified Duration (In Years)

5.07

ASSET ALLOCATION



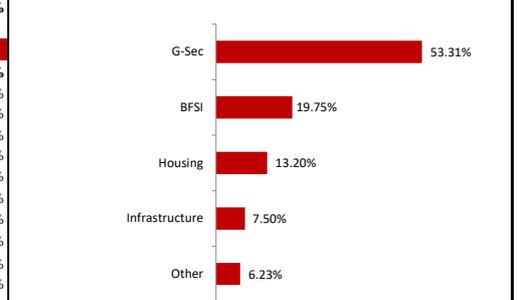
PORTFOLIO AS ON 30-Nov-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.23%
SECURITIES	53.31%
GOVERNMENT SECURITIES	53.31%
6.87% Maharashtra SDL 2033 19/05/2033	10.25%
7.11% GUJARAT SDL 2031 17/03/2031	8.71%
4.48% Gsec 2023 02/11/2023	7.68%
0% CS 12 DEC 2029 12/12/2029	6.27%
6.86% Maharashtra SDL 2032 02/06/2032	5.12%
0% CS 17 DEC 2027 17/12/2027	4.71%
6.96% Karnataka SDL 2031 13/10/2031	4.30%
6.90% GOI OIL Bond 2026 04/02/2026	2.66%
8% GOI Oil Bond 2026 23/03/2026	1.84%
6.84% Gsec 2022 19/12/2022	1.75%

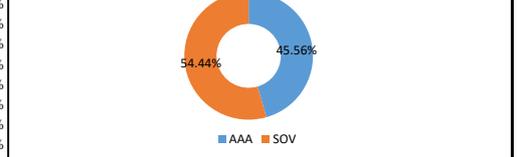
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	40.45%
7.75% L&T Finance Ltd. 2025 10/07/2025	7.25%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	6.91%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.71%
8.70% LIC Housing Finance Ltd. 20/03/2029	5.70%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	5.65%
8.67% Tata Capital Financial Services Ltd. 2025	5.59%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.84%
8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023	1.79%

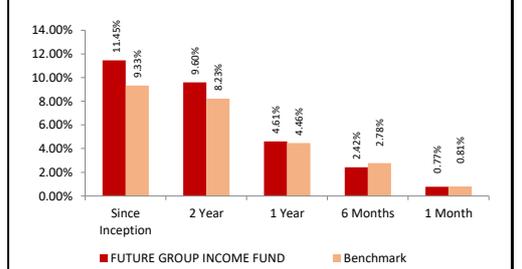
SECTORAL ALLOCATION



Debt Rating Profile

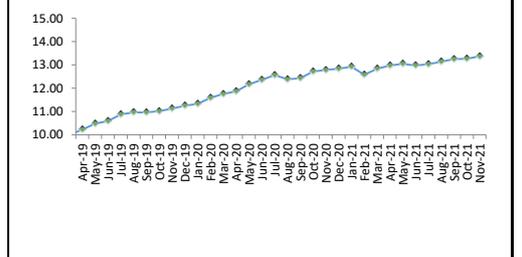


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark : NIFTY Composite Debt Index

FUND - NAV



ABOUT THE FUND			
<p>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.</p>			
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%	6.05%
Fixed Income Instruments	60.00%	100.00%	77.42%
Equities	0.00%	20.00%	16.53%
RISK RETURN PROFILE			
Risk	Low To Moderate		
Return	High		
DATE OF INCEPTION			
19th December 2018			
FUND PERFORMANCE as on 30-Nov-2021			
Returns since Publication of NAV			
Absolute Return	52.28%		
Simple Annual Return	17.72%		
CAGR Return	15.32%		
NAV & AUM as on 30-Nov-2021			
NAV	AUM (In Lakhs)		
15.2280	4,400.49		
Modified Duration (In Years)			
4.85			
ASSET ALLOCATION			

PORTFOLIO AS ON 30-Nov-2021	
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	6.05%
SECURITIES	
GOVERNMENT SECURITIES	35.77%
4.48% Gsec 2023 02/11/2023	7.91%
6.87% Maharashtra SDL 2033 19/05/2033	5.68%
7.11% GUJARAT SDL 2031 17/03/2031	5.57%
6.96% Karnataka SDL 2031 13/10/2031	3.43%
6.86% Maharashtra SDL 2032 02/06/2032	2.61%
0% CS 12 DEC 2029 12/12/2029	2.57%
8% GOI Oil Bond 2026 23/03/2026	2.09%
6.53% TAMIL NADU SDL 2031 06/01/2031	1.68%
5.63% Gsec 2026 12/04/2026	1.36%
8.15% Tamil Nadu SDL 2025 13/11/2025	0.99%
Others	1.89%
SECURITIES	
CORPORATE DEBT	41.65%
8.70% LIC Housing Finance Ltd. 20/03/2029	8.09%
7.02% Bajaj Finance Ltd. 2031 18/04/2031	6.90%
7.75% L&T Finance Ltd. 2025 10/07/2025	5.79%
8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029	5.57%
8.55% Housing Development Finance Corporation Ltd. 27/03/2029	4.26%
8.67% Tata Capital Financial Services Ltd. 2025	3.72%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	2.30%
8.05% Housing Development Finance Corporation Ltd. 22/10/2029	1.72%
8.94% Power Finance Corporation Ltd. 25/03/2028	1.29%
8.65% L&T Finance Ltd. 2026 23/12/2026	1.29%
Others	0.72%
SECURITIES	
EQUITY	16.53%
Infosys Technologies Ltd.	0.97%
Reliance ETF Bank BeES	0.96%
Kotak Mahindra MF - Kotak Banking ETF	0.96%
ICICI Bank Ltd.	0.85%
TATA Consultancy Services Ltd.	0.76%
HDFC Bank Ltd.	0.70%
Kotak Mahindra Bank Ltd.	0.66%
Reliance Industries Ltd. Right Issue Partly Paid	0.65%
Reliance Industries Ltd.	0.61%
HDFC Ltd.	0.59%
Tata Steel Ltd.	0.54%
Larsen & Toubro Ltd.	0.42%
Hindustan Unilever Ltd.	0.33%
Bajaj Finance Ltd.	0.32%
HCL Technologies Ltd.	0.32%
ITC Ltd.	0.31%
Axis Bank Ltd.	0.28%
Titan Company Ltd.	0.26%
Bharti Airtel Ltd.	0.24%
Indian Metals & Ferro Alloys Ltd.	0.24%
BEML Ltd.	0.24%
State Bank of India	0.23%
Kotak PSU Bank ETF	0.23%
Bharti Airtel Ltd. (Partly Paid)	0.20%
Bajaj Auto Ltd.	0.20%
Others	4.47%

SECTORAL ALLOCATION	
G-Sec	35.77%
BFSI	24.37%
Housing	14.07%
Infrastructure	8.36%
Computer Programming	2.19%
Coke & Refined Petroleum	1.41%
Basic Metals	0.94%
Chemical Products	0.67%
Pharmaceuticals	0.51%
Civil Engineering	0.42%
Other	11.28%

Debt Rating Profile	
AAA	55.96%
SOV	44.04%

BENCHMARK COMPARISON (CAGR RETURN)	
Since Inception	15.32%
2 Year	11.72%
1 Year	9.90%
6 Months	3.56%
1 Month	0.10%

Benchmark : NIFTY Composite Debt Index+ Nifty 50

FUND - NAV	
Dec-18	10.00
Jan-19	10.50
Feb-19	10.80
Mar-19	11.00
Apr-19	11.20
May-19	11.40
Jun-19	11.60
Jul-19	11.80
Aug-19	12.00
Sep-19	12.20
Oct-19	12.40
Nov-19	12.60
Dec-19	12.80
Jan-20	13.00
Feb-20	13.20
Mar-20	13.40
Apr-20	13.60
May-20	13.80
Jun-20	14.00
Jul-20	14.20
Aug-20	14.40
Sep-20	14.60
Oct-20	14.80
Nov-20	15.00
Dec-20	15.20
Jan-21	15.40
Feb-21	15.60
Mar-21	15.80
Apr-21	16.00
May-21	16.20
Jun-21	16.40
Jul-21	16.60
Aug-21	16.80
Sep-21	17.00
Oct-21	17.20
Nov-21	17.40

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%	3.23%
Fixed Income Instruments	30.00%	70.00%	40.48%
Equities	30.00%	60.00%	56.28%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 30-Nov-2021

Returns since Publication of NAV	
Absolute Return	19.66%
Simple Annual Return	N.A.
CAGR Return	N.A.

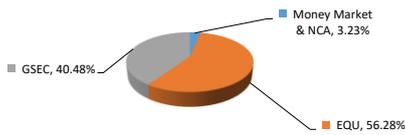
NAV & AUM as on 30-Nov-2021

NAV	AUM (In Lakhs)
11.9663	100.45

Modified Duration (In Years)

5.85

ASSET ALLOCATION



PORTFOLIO AS ON 30-Nov-2021

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	3.23%

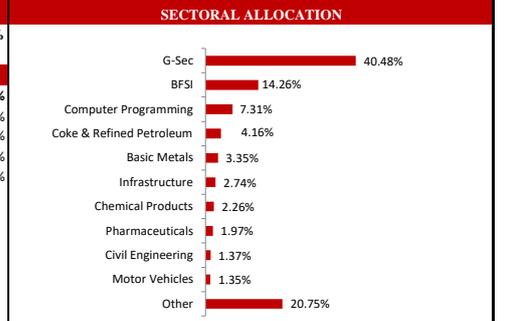
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	40.48%
6.87% Maharashtra SDL 2033 19/05/2033	19.92%
7.11% GUJARAT SDL 2031 17/03/2031	10.16%
8.24% Maharashtra SDL 2024 24/12/2024	5.43%
4.48% Gsec 2023 02/11/2023	4.98%

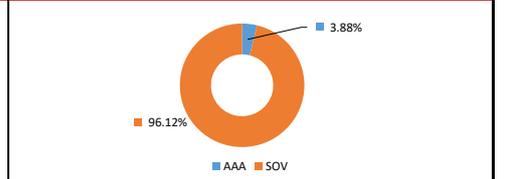
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	56.28%
Reliance ETF Bank BeES	4.53%
Kotak Mahindra MF - Kotak Banking ETF	3.97%
Infosys Technologies Ltd.	3.14%
TATA Consultancy Services Ltd.	2.63%
Kotak Mahindra Bank Ltd.	2.44%
Reliance Industries Ltd. Right Issue Partly Paid	2.33%
ICICI Bank Ltd.	2.06%
HDFC Ltd.	2.00%
Tata Steel Ltd.	1.89%
HDFC Bank Ltd.	1.81%
Larsen & Toubro Ltd.	1.37%
Reliance Industries Ltd.	1.32%
State Bank of India	1.26%
Axis Bank Ltd.	1.11%
Hindustan Unilever Ltd.	1.06%
Bajaj Finance Ltd.	1.04%
HCL Technologies Ltd.	1.04%
Bajaj Auto Ltd.	0.97%
Bharti Airtel Ltd.	0.87%
Titan Company Ltd.	0.85%
Aurobindo Pharma Ltd.	0.77%
Kotak PSU Bank ETF	0.74%
Indian Metals & Ferro Alloys Ltd.	0.69%
Bharti Airtel Ltd. (Partly Paid)	0.68%
ITC Ltd.	0.66%
Others	15.06%

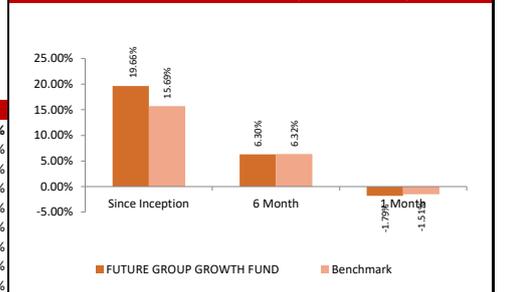
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

FUND - NAV

