

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%	16.56%
Fixed Income Instruments	40.00%	90.00%	45.77%
Equities	10.00%	40.00%	37.67%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION
15th February 2010

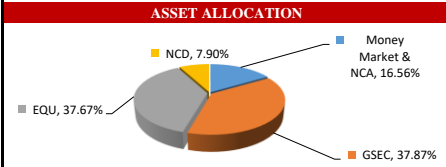
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	266.74%
Simple Annual Return	18.86%
CAGR Return	9.62%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
36.6739	2.32

Modified Duration (In Years)
2.43



PORTFOLIO AS ON 31-Mar-2024

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	16.56%
SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	37.87%
7.72% Central Government 25/05/2025	29.15%
7.26% Gsec 2032 22/08/2032	8.73%

SECURITIES HOLDINGS

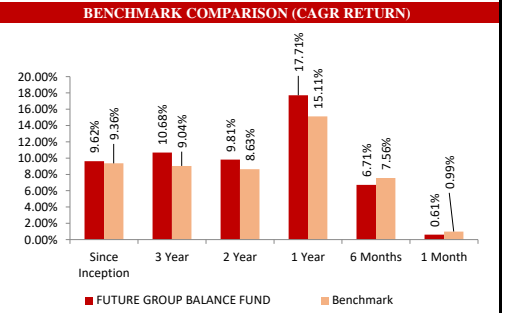
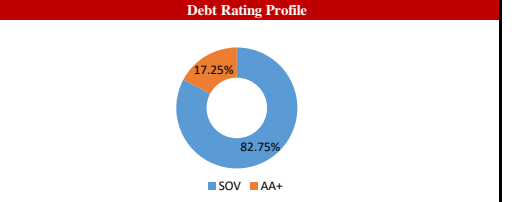
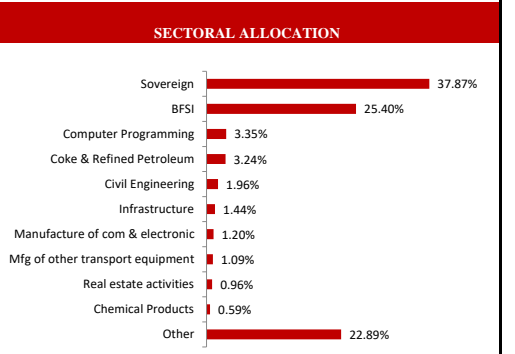
SECURITIES	HOLDINGS
CORPORATE DEBT	7.90%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.90%

SECURITIES HOLDINGS

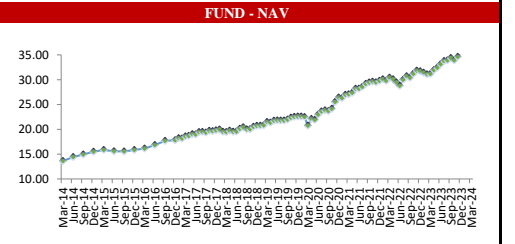
SECURITIES	HOLDINGS
EQUITY	37.67%
HDFC Bank Ltd.	3.75%
State Bank of India	3.57%
ICICI Bank Ltd.	3.30%
Reliance Industries Ltd.	2.57%
Kotak Mahindra Bank Ltd.	2.31%
Infosys Technologies Ltd.	1.94%
Kotak PSU Bank ETF	1.79%
Larsen & Toubro Ltd.	1.62%
Axis Bank Ltd.	1.36%
Mirae Asset Fin Services ETF	0.99%
Bank Of India	0.95%
Bandhan Bank Ltd.	0.85%
TITAGARH RAIL SYSTEMS Ltd.	0.79%
Genus Power Infrastrucure Ltd.	0.70%
ANANT RAJ Ltd.	0.67%
IndusInd Bank Ltd.	0.67%
HCL Technologies Ltd.	0.67%
UPL Ltd.	0.59%
Adani Ports & Special Economic Zone Ltd.	0.58%
ITC Ltd.	0.55%
Tech Mahindra Ltd.	0.54%
DCX SYSTEMS Ltd.	0.51%
Zee Entertainment Enterprises Ltd.	0.42%
Hindustan Petroleum Corporation Ltd.	0.41%
FUSION MICRO FINANCE Ltd.	0.40%
Others	5.16%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	37.67%
HDFC Bank Ltd.	3.75%
State Bank of India	3.57%
ICICI Bank Ltd.	3.30%
Reliance Industries Ltd.	2.57%
Kotak Mahindra Bank Ltd.	2.31%
Infosys Technologies Ltd.	1.94%
Kotak PSU Bank ETF	1.79%
Larsen & Toubro Ltd.	1.62%
Axis Bank Ltd.	1.36%
Mirae Asset Fin Services ETF	0.99%
Bank Of India	0.95%
Bandhan Bank Ltd.	0.85%
TITAGARH RAIL SYSTEMS Ltd.	0.79%
Genus Power Infrastrucure Ltd.	0.70%
ANANT RAJ Ltd.	0.67%
IndusInd Bank Ltd.	0.67%
HCL Technologies Ltd.	0.67%
UPL Ltd.	0.59%
Adani Ports & Special Economic Zone Ltd.	0.58%
ITC Ltd.	0.55%
Tech Mahindra Ltd.	0.54%
DCX SYSTEMS Ltd.	0.51%
Zee Entertainment Enterprises Ltd.	0.42%
Hindustan Petroleum Corporation Ltd.	0.41%
FUSION MICRO FINANCE Ltd.	0.40%
Others	5.16%



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



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%	4.20%
Fixed Income Instruments	60.00%	100.00%	95.80%
Equities	0.00%	0.00%	0.00%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
31st March 2019

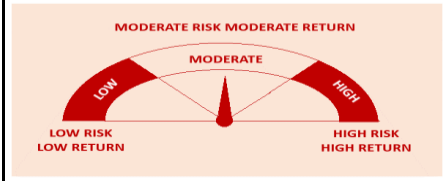
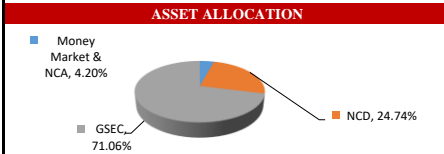
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	52.33%
Simple Annual Return	10.45%
CAGR Return	8.77%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
15.2325	815.04

Modified Duration (In Years)
6.36

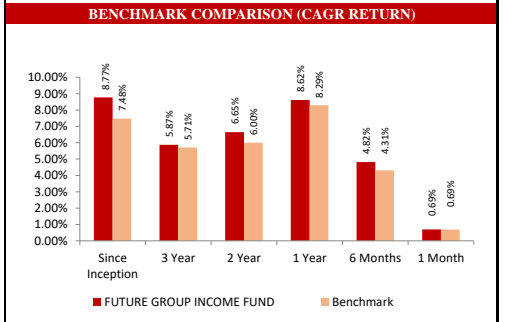
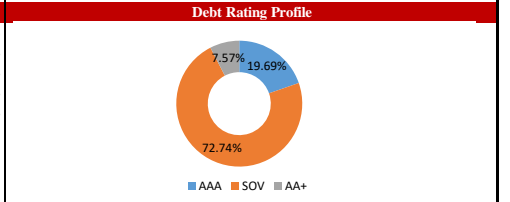
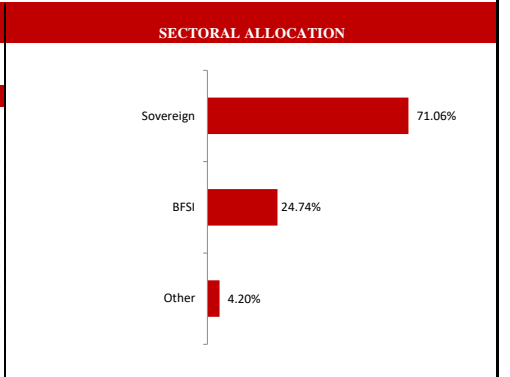


PORTFOLIO AS ON 31-Mar-2024

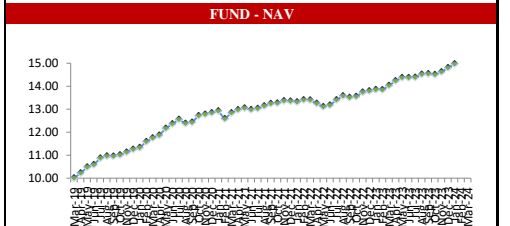
SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	4.20%
SECURITIES	71.06%
GOVERNMENT SECURITIES	71.06%
7.30% GS 2053 19/06/2053	14.60%
7.25% GS 12/06/2063	13.07%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	8.61%
0% CS 19 DEC 2029	7.18%
0% CS 15 Jun 2030 15/06/2030	6.78%
7.66% Tamil Nadu SDL 2033 27/12/2033	5.86%
0% CS 12 DEC 2029 12/12/2029	5.08%
8% GOI Oil Bond 2026 23/03/2026	4.60%
7.10% Gsec 2029 18/04/2029	1.91%
0% CS 17JUN2033	1.29%
Others	2.08%

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
CORPORATE DEBT	24.74%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	8.73%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	7.40%
7.75% L&T Finance Ltd. 2025 10/07/2025	4.90%
8.67% Tata Capital Financial Services Ltd. 2025	3.71%



Benchmark :Nifty Composite Debt Index 100%



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%	7.31%
Fixed Income Instruments	60.00%	100.00%	77.06%
Equities	0.00%	20.00%	15.64%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
19th December 2018

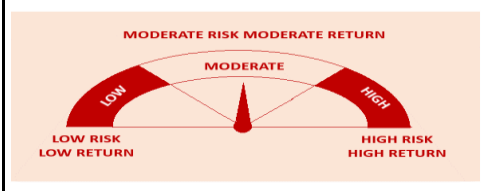
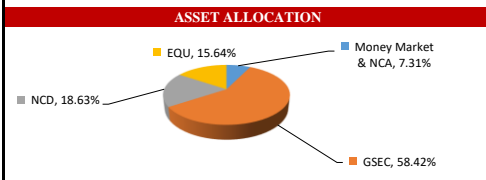
FUND PERFORMANCE as on 31-Mar-2024

Returns since Publication of NAV	
Absolute Return	81.64%
Simple Annual Return	15.45%
CAGR Return	11.96%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
18.1640	6,809.30

Modified Duration (In Years)
6.19



PORTFOLIO AS ON 31-Mar-2024

SECURITIES

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **7.31%**

SECURITIES **HOLDINGS**

GOVERNMENT SECURITIES **58.42%**

7.25% GS 12/06/2063	10.58%
7.30% GS 2053 19/06/2053	6.95%
0% CS 19 DEC 2029	6.91%
0% CS 19 DEC 2030	4.96%
7.10% Gsec 2029 18/04/2029	4.94%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	4.78%
0% CS 15 Jun 2030 15/06/2030	4.40%
7.66% Tamil Nadu SDL 2033 27/12/2033	3.81%
0% CS 17JUN2033	2.48%
0% CS 19 DEC 2033	2.25%
Others	6.38%

SECURITIES **HOLDINGS**

CORPORATE DEBT **18.63%**

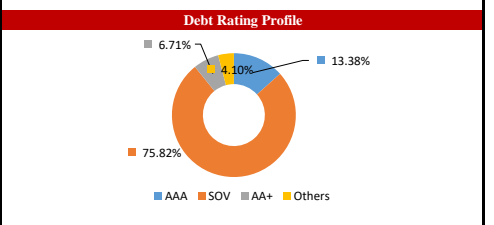
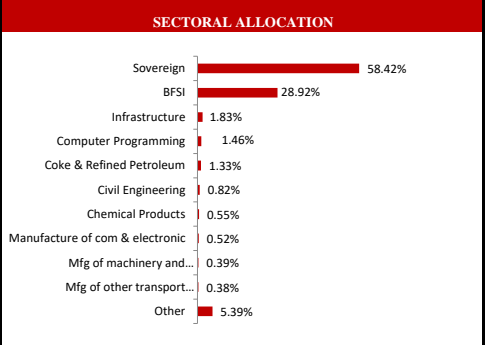
9.00% Shriram Transport Finance Company Ltd. 28/03/2028	4.56%
7.75% L&T Finance Ltd. 2025 10/07/2025	3.52%
9.30% AU Small Finance Bank Ltd 2032 - Series II 13/08/2032	3.16%
8.67% Tata Capital Financial Services Ltd. 2025	2.22%
8.85% HDB Financial Services Ltd. Sub debt 07/06/2029	1.39%
8.07% Kotak Infrastructure Debt Fund Ltd. 2028 26/10/2028	1.05%
8.94% Power Finance Corporation Ltd. 25/03/2028	0.77%
8.65% L&T Finance Ltd. 2026 23/12/2026	0.77%
8.40% Cholamandalam Investment And Fin. Co. Ltd 2028 09/08/2028	0.60%
10.63% IOT Utikal Energy Services Ltd. 20/07/2028	0.60%

SECURITIES **HOLDINGS**

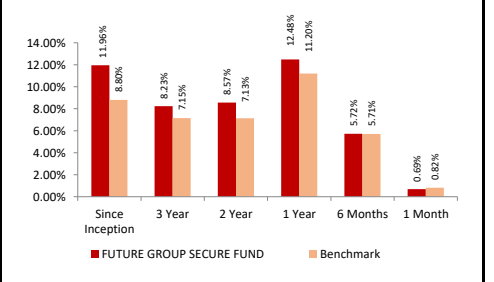
EQUITY **15.64%**

HDFC Bank Ltd.	1.48%
ICICI Bank Ltd.	1.41%
State Bank of India	1.35%
Reliance Industries Ltd.	1.01%
Kotak Mahindra Bank Ltd.	0.96%
Infosys Technologies Ltd.	0.75%
Larsen & Toubro Ltd.	0.69%
Axis Bank Ltd.	0.46%
Tata Consultancy Services Ltd.	0.42%
Bank Of India	0.40%
Kotak PSU Bank ETF	0.34%
Bandhan Bank Ltd.	0.32%
ANANT RAJ Ltd.	0.31%
Genus Power Infrastructure Ltd.	0.30%
UPL Ltd.	0.30%
TITAGARH RAIL SYSTEMS Ltd.	0.29%
ITC Ltd.	0.27%
Hindustan Unilever Ltd.	0.24%
Bajaj Finance Ltd.	0.23%
DCX SYSTEMS Ltd.	0.21%
Eureka Forbes Ltd.	0.21%
IndusInd Bank Ltd.	0.20%
Indraprastha Gas Ltd.	0.19%
Bharat Petroleum Corporation Ltd.	0.18%
FUSION MICRO FINANCE Ltd.	0.18%
Others	2.93%

SECTORAL ALLOCATION

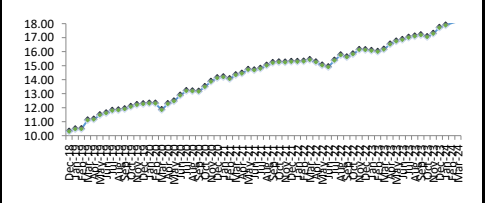


BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :Nifty Composite Debt Index 85%+Nifty 15%

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%	10.34%
Fixed Income Instruments	30.00%	70.00%	38.96%
Equities	30.00%	60.00%	50.70%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION
10th December 2020

FUND PERFORMANCE as on 31-Mar-2024

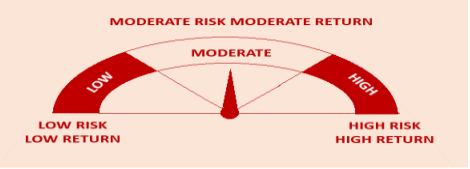
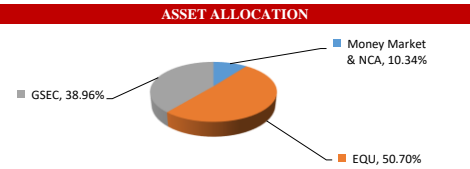
Returns since Publication of NAV

Absolute Return	56.55%
Simple Annual Return	17.10%
CAGR Return	14.52%

NAV & AUM as on 31-Mar-2024

NAV	AUM (In Lakhs)
15.6549	623.93

Modified Duration (In Years)
7.85



PORTFOLIO AS ON 31-Mar-2024

MONEY MARKET INSTRUMENTS & NCA **HOLDINGS** **10.34%**

SECURITIES **HOLDINGS** **38.96%**

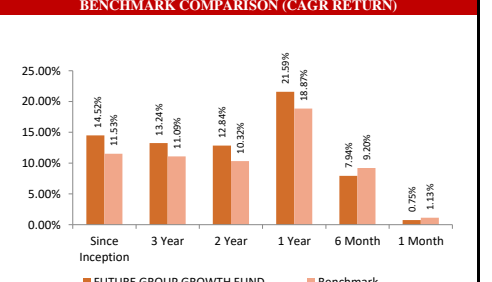
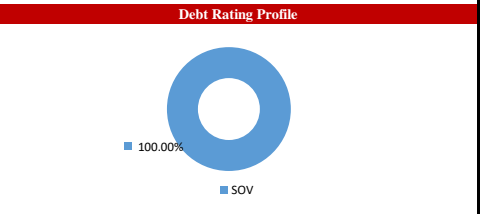
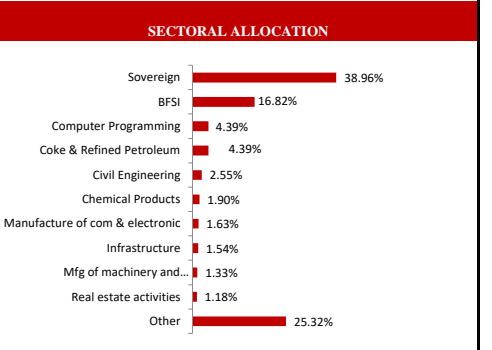
GOVERNMENT SECURITIES

7.38% UP SDL 13 Mar 2036	15.72%
7.30% GS 2053 19/06/2053	7.37%
0% CS 19 DEC 2029	3.02%
0% CS 19 DEC 2030	3.02%
7.10% Gsec 2029 18/04/2029	2.41%
7.26% Gsec 2032 22/08/2032	1.96%
7.66% Tamil Nadu SDL 2033 27/12/2033	1.63%
0% CS 22 Feb 2030 22/02/2030	1.49%
7.25% GS 12/06/2063	0.81%
7.10% GOI Sovereign Green Bond 2028 27/01/2028	0.80%
Others	0.73%

SECURITIES **HOLDINGS** **50.70%**

EQUITY

SBI-ETF NIFTY BANK	4.70%
HDFC Bank Ltd.	4.04%
Reliance Industries Ltd.	3.31%
Infosys Technologies Ltd.	2.47%
ICICI Bank Ltd.	2.39%
Larsen & Toubro Ltd.	2.22%
State Bank of India	1.88%
Kotak Mahindra Bank Ltd.	1.56%
NIPPON INDIA ETF PSU BANK BEES (Previous GOLDMAN SACHS Mutua	1.45%
ICICI PRUDENTIAL NIFTY BANK ETF - NIFTY BANK INDEX	1.36%
Tata Consultancy Services Ltd.	1.31%
Axis Bank Ltd.	1.29%
Bank Of India	1.27%
Bajaj Finance Ltd.	1.13%
ANANT RAJ Ltd.	1.00%
Genus Power Infrastrucure Ltd.	0.99%
Hindustan Unilever Ltd.	0.96%
ITC Ltd.	0.94%
UPL Ltd.	0.94%
Bandhan Bank Ltd.	0.93%
UTI NIFTY BANK ETF	0.91%
Union Bank Of India	0.78%
Eureka Forbes Ltd.	0.74%
FUSION MICRO FINANCE Ltd.	0.74%
TITAGARH RAIL SYSTEMS Ltd.	0.73%
Others	10.66%



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

