

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%	21.82%
Fixed Income Instruments	40.00%	90.00%	41.80%
Equities	10.00%	40.00%	36.39%

RISK RETURN PROFILE

Risk	Moderate
Return	High

DATE OF INCEPTION

15th February 2010

FUND PERFORMANCE as on 31-Jan-2022

Returns since Publication of NAV

Absolute Return	200.71%
Simple Annual Return	16.76%
CAGR Return	9.63%

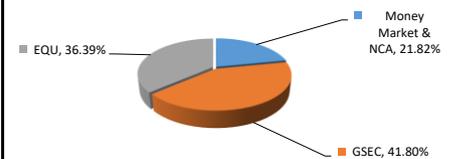
NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
30.0713	1.70

Modified Duration (In Years)

2.13

ASSET ALLOCATION



PORTFOLIO AS ON 31-Jan-2022

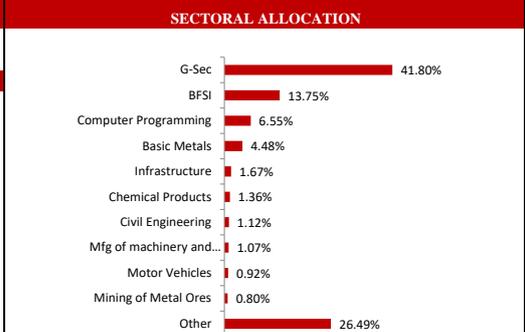
SECURITIES **MONEY MARKET INSTRUMENTS & NCA** **HOLDINGS** **21.82%**

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	41.80%
7.72% Central Government 25/05/2025	41.80%

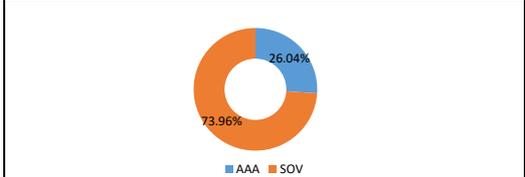
SECURITIES **HOLDINGS** **36.39%**

SECURITIES	HOLDINGS
EQUITY	36.39%
ICICI Bank Ltd.	2.79%
Tata Steel Ltd.	2.56%
TATA Consultancy Services Ltd.	2.20%
Axis Bank Ltd.	1.82%
HDFC Bank Ltd.	1.75%
State Bank of India	1.58%
IndusInd Bank Ltd.	1.54%
HDFC Ltd.	1.48%
Bharti Airtel Ltd. (Partly Paid)	1.35%
Larsen & Toubro Ltd.	1.12%
Kotak Mahindra Bank Ltd.	1.09%
BEML Ltd.	1.07%
SBI Cards & Payment Services Ltd.	1.04%
Infosys Technologies Ltd.	1.02%
Wipro Ltd.	1.01%
Tech Mahindra Ltd.	0.87%
Hindalco Industries Ltd.	0.86%
Kotak PSU Bank ETF	0.86%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.84%
C.E. Info Systems Ltd.	0.80%
NOCIL Ltd.	0.69%
Sudarshan Chemical Industries Ltd.	0.68%
HCL Technologies Ltd.	0.65%
TATA Motors Ltd. (DVR)	0.61%
Sun Pharmaceuticals Industries Ltd.	0.49%
Others	5.62%

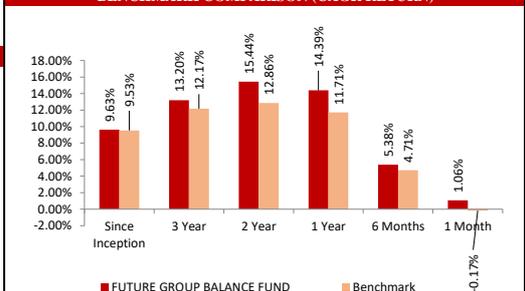
SECTORAL ALLOCATION



Debt Rating Profile

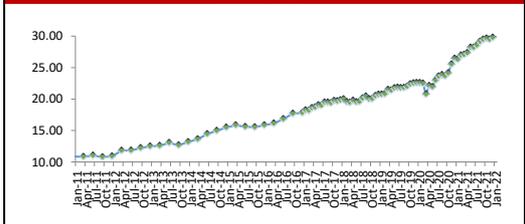


BENCHMARK COMPARISON (CAGR RETURN)

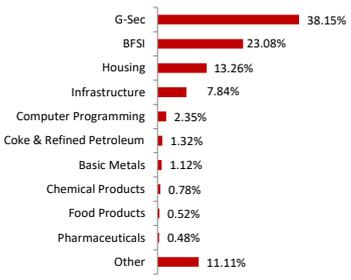
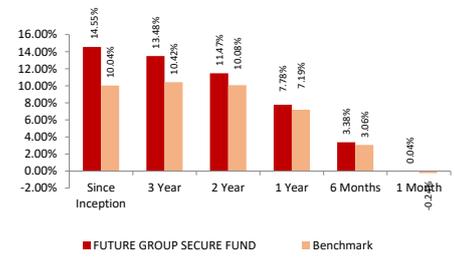
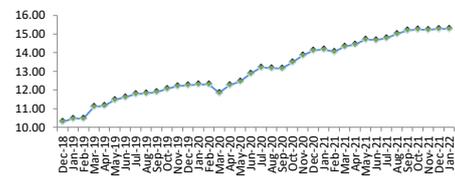
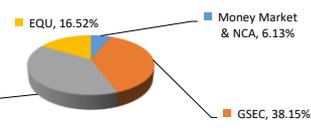
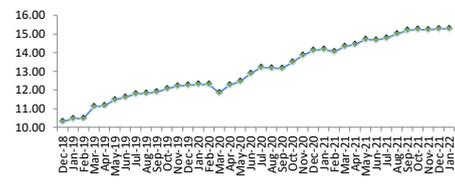


Benchmark :NIFTY Liquid Fund Index +NIFTY Composite Debt Index + Nifty 50

FUND - NAV



ABOUT THE FUND		PORTFOLIO AS ON 31-Jan-2022		SECTORAL ALLOCATION			
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.		MONEY MARKET INSTRUMENTS & NCA 8.24%					
Fund Manager Details		SECURITIES HOLDINGS		Debt Rating Profile			
Fund Manager		GOVERNMENT SECURITIES 51.55%					
No. Of Funds Managed		6.87% Maharashtra SDL 2033 19/05/2033 9.99%		BENCHMARK COMPARISON (CAGR RETURN) 			
Equity		7.11% GUJARAT SDL 2031 17/03/2031 8.60%					
Debt		0% CS 12 DEC 2029 12/12/2029 6.29%					
Hybrid		7.12% Karnataka SDL 2034 5.09%					
Niraj Kumar	5	4	7			6.91% Maharashtra SDL 2033 15/09/2033 4.99%	
Yahya Bookwala	0	4	7			0% CS 17 DEC 2027 17/12/2027 4.70%	
ASSET ALLOCATION		6.96% Karnataka SDL 2031 13/10/2031 4.28%					
Composition	Min.	Max.	Actual			6.90% GOI OIL Bond 2026 04/02/2026 2.65%	
Cash and Money Market	0.00%	40.00%	8.24%			8% GOI Oil Bond 2026 23/03/2026 1.83%	
Fixed Income Instruments	60.00%	100.00%	91.76%			5.63% Gsec 2026 12/04/2026 1.70%	
Equities	0.00%	0.00%	0.00%	Others 1.44%			
RISK RETURN PROFILE		SECURITIES HOLDINGS		FUND PERFORMANCE as on 31-Jan-2022			
Risk	Low To Moderate		CORPORATE DEBT 40.22%		Returns since Publication of NAV		
Return	High		7.75% L&T Finance Ltd. 2025 10/07/2025 7.28%		Absolute Return 33.08%		
DATE OF INCEPTION		7.02% Bajaj Finance Ltd. 2031 18/04/2031 6.82%		Simple Annual Return 11.64%			
31st March 2019		8.70% LIC Housing Finance Ltd. 20/03/2029 5.68%		CAGR Return 10.58%			
FUND PERFORMANCE as on 31-Jan-2022		8.60 Rural Electrification Corporation Ltd. GOI 08/03/2029 5.66%		NAV & AUM as on 31-Jan-2022			
31st March 2019		8.55% Housing Development Finance Corporation Ltd. 27/03/2029 5.62%		NAV 13.3084			
Returns since Publication of NAV		8.67% Tata Capital Financial Services Ltd. 2025 5.55%		AUM (In Lakhs) 583.32			
Absolute Return 33.08%		8.05% Housing Development Finance Corporation Ltd. 22/10/2029 1.83%		Modified Duration (In Years)			
Simple Annual Return 11.64%		8.45% SIKKA PORTS & TERMINALS LTD (Previous RPTL) 2023 1.78%		5.30			
CAGR Return 10.58%				ASSET ALLOCATION			
NAV & AUM as on 31-Jan-2022							
NAV 13.3084							
Modified Duration (In Years) 5.30				FUND - NAV			
ASSET ALLOCATION							

ABOUT THE FUND		PORTFOLIO AS ON 31-Jan-2022		SECTORAL ALLOCATION																				
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.		SECURITIES MONEY MARKET INSTRUMENTS & NCA 6.13%		SECTORAL ALLOCATION 																				
Fund Manager Details <table border="1"> <thead> <tr> <th rowspan="2">Fund Manager</th> <th colspan="3">No. Of Funds Managed</th> </tr> <tr> <th>Equity</th> <th>Debt</th> <th>Hybrid</th> </tr> </thead> <tbody> <tr> <td>Niraj Kumar</td> <td>5</td> <td>4</td> <td>7</td> </tr> <tr> <td>Srijan Sinha</td> <td>5</td> <td>0</td> <td>7</td> </tr> <tr> <td>Yahya Bookwala</td> <td>0</td> <td>4</td> <td>7</td> </tr> </tbody> </table>		Fund Manager	No. Of Funds Managed			Equity	Debt	Hybrid	Niraj Kumar	5	4	7	Srijan Sinha	5	0	7	Yahya Bookwala	0	4	7	SECURITIES GOVERNMENT SECURITIES 38.15% 5.63% Gsec 2026 12/04/2026 6.87% Maharashtra SDL 2033 19/05/2033 7.11% GUJARAT SDL 2031 17/03/2031 7.12% Karnataka SDL 2034 6.96% Karnataka SDL 2031 13/10/2031 6.91% Maharashtra SDL 2033 15/09/2033 0% CS 12 DEC 2029 12/12/2029 8% GOI Oil Bond 2026 23/03/2026 6.53% TAMIL NADU SDL 2031 06/01/2031 4.48% Gsec 2023 02/11/2023 Others		Debt Rating Profile 	
Fund Manager	No. Of Funds Managed																							
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ASSET ALLOCATION <table border="1"> <thead> <tr> <th>Composition</th> <th>Min.</th> <th>Max.</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Cash and Money Market</td> <td>0.00%</td> <td>40.00%</td> <td>6.13%</td> </tr> <tr> <td>Fixed Income Instruments</td> <td>60.00%</td> <td>100.00%</td> <td>77.35%</td> </tr> <tr> <td>Equities</td> <td>0.00%</td> <td>20.00%</td> <td>16.52%</td> </tr> </tbody> </table>		Composition	Min.	Max.	Actual	Cash and Money Market	0.00%	40.00%	6.13%	Fixed Income Instruments	60.00%	100.00%	77.35%	Equities	0.00%	20.00%	16.52%	SECURITIES CORPORATE DEBT 39.20% 8.70% LIC Housing Finance Ltd. 20/03/2029 7.63% Bajaj Finance Ltd. 2031 18/04/2031 6.45% L&T Finance Ltd. 2025 10/07/2025 5.51% Rural Electrification Corporation Ltd. GOI 08/03/2029 5.24% Housing Development Finance Corporation Ltd. 27/03/2029 4.01% Tata Capital Financial Services Ltd. 2025 3.50% HDB Financial Services Ltd. Sub debt 07/06/2029 2.16% Housing Development Finance Corporation Ltd. 22/10/2029 1.61% Power Finance Corporation Ltd. 25/03/2028 1.21% L&T Finance Ltd. 2026 23/12/2026 Others		BENCHMARK COMPARISON (CAGR RETURN) 				
Composition	Min.	Max.	Actual																					
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Fixed Income Instruments	60.00%	100.00%	77.35%																					
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RISK RETURN PROFILE <table border="1"> <tr> <td>Risk</td> <td>Low To Moderate</td> </tr> <tr> <td>Return</td> <td>High</td> </tr> </table>		Risk	Low To Moderate	Return	High	SECURITIES EQUITY 16.52% Reliance Industries Ltd. Infosys Technologies Ltd. Reliance ETF Bank BeES ICI Bank Ltd. Kotak Mahindra MF - Kotak Banking ETF HDFC Bank Ltd. TATA Consultancy Services Ltd. HDFC Ltd. Kotak Mahindra Bank Ltd. Tata Steel Ltd. Larsen & Toubro Ltd. ICI PRUDENTIAL MUTUAL FUND - ICI PRUDENTIAL IT ETF Bharti Airtel Ltd. (Partly Paid) Hindustan Unilever Ltd. ITC Ltd. Bajaj Finance Ltd. HCL Technologies Ltd. BEML Ltd. State Bank of India Kotak PSU Bank ETF Axis Bank Ltd. SBI Cards & Payment Services Ltd. Hindalco Industries Ltd. JINDAL STEEL & POWER Ltd. Jubilant Foodworks Ltd. Others		Benchmark : NIFTY Composite Debt Index+ Nifty 50 																
Risk	Low To Moderate																							
Return	High																							
DATE OF INCEPTION 19th December 2018		NAV & AUM as on 31-Jan-2022 <table border="1"> <tr> <th>NAV</th> <th>AUM (In Lakhs)</th> </tr> <tr> <td>15.2801</td> <td>4,626.90</td> </tr> </table>		NAV	AUM (In Lakhs)	15.2801	4,626.90	ASSET ALLOCATION 																
NAV	AUM (In Lakhs)																							
15.2801	4,626.90																							
FUND PERFORMANCE as on 31-Jan-2022 Returns since Publication of NAV <table border="1"> <tr> <td>Absolute Return</td> <td>52.80%</td> </tr> <tr> <td>Simple Annual Return</td> <td>16.92%</td> </tr> <tr> <td>CAGR Return</td> <td>14.55%</td> </tr> </table>		Absolute Return	52.80%	Simple Annual Return	16.92%	CAGR Return	14.55%	Modified Duration (In Years) 5.05		FUND - NAV 														
Absolute Return	52.80%																							
Simple Annual Return	16.92%																							
CAGR Return	14.55%																							
																								

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%	5.16%
Fixed Income Instruments	30.00%	70.00%	39.11%
Equities	30.00%	60.00%	55.73%

RISK RETURN PROFILE

Risk	Low To Moderate
Return	High

DATE OF INCEPTION

10th December 2020

FUND PERFORMANCE as on 31-Jan-2022

Returns since Publication of NAV	
Absolute Return	21.24%
Simple Annual Return	18.59%
CAGR Return	18.36%

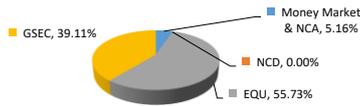
NAV & AUM as on 31-Jan-2022

NAV	AUM (In Lakhs)
12.1239	101.77

Modified Duration (In Years)

5.57

ASSET ALLOCATION



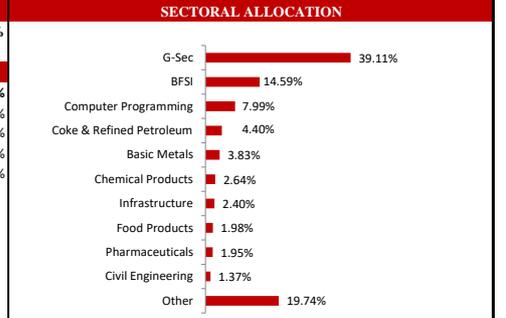
PORTFOLIO AS ON 31-Jan-2022

SECURITIES	HOLDINGS
MONEY MARKET INSTRUMENTS & NCA	5.16%

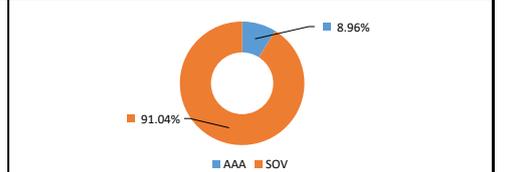
SECURITIES HOLDINGS

SECURITIES	HOLDINGS
GOVERNMENT SECURITIES	39.11%
6.87% Maharashtra SDL 2033 19/05/2033	19.09%
7.11% GUJARAT SDL 2031 17/03/2031	9.85%
8.24% Maharashtra SDL 2024 24/12/2024	5.31%
5.63% Gsec 2026 12/04/2026	4.87%

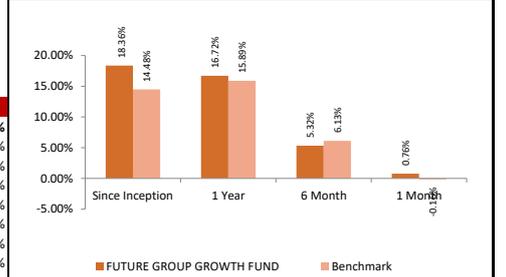
SECTORAL ALLOCATION



Debt Rating Profile



BENCHMARK COMPARISON (CAGR RETURN)



Benchmark :NIFTY Composite Debt Index+ Nifty 50

SECURITIES HOLDINGS

SECURITIES	HOLDINGS
EQUITY	55.73%
Kotak Mahindra MF - Kotak Banking ETF	4.00%
Reliance Industries Ltd.	3.99%
Infosys Technologies Ltd.	3.14%
TATA Consultancy Services Ltd.	2.20%
ICICI Bank Ltd.	2.17%
Reliance ETF Bank BeES	2.13%
Kotak Mahindra Bank Ltd.	2.10%
HDFC Bank Ltd.	2.07%
Tata Steel Ltd.	1.94%
HDFC Ltd.	1.88%
State Bank of India	1.45%
Larsen & Toubro Ltd.	1.37%
Axis Bank Ltd.	1.22%
Bharti Airtel Ltd. (Partly Paid)	1.14%
Hindustan Unilever Ltd.	1.14%
Bajaj Finance Ltd.	0.89%
HCL Technologies Ltd.	0.89%
Kotak PSU Bank ETF	0.84%
Jubilant Foodworks Ltd.	0.83%
BEML Ltd.	0.79%
SBI Cards & Payment Services Ltd.	0.78%
ICICI PRUDENTIAL MUTUAL FUND - ICICI PRUDENTIAL IT ETF	0.77%
Aurobindo Pharma Ltd.	0.73%
Hindalco Industries Ltd.	0.68%
JINDAL STEEL & POWER Ltd.	0.66%
Others	15.92%

FUND - NAV

