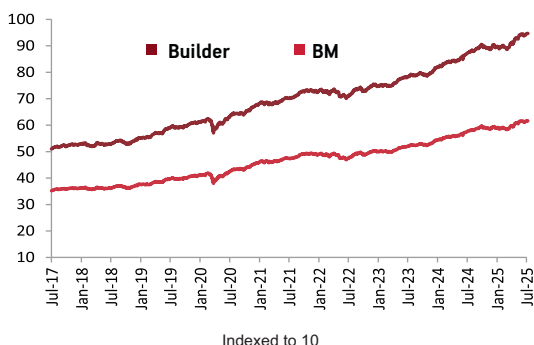


**About The Fund**
**Date of Inception: 22-Mar-01**

**OBJECTIVE:** To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

**STRATEGY:** To generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio, which will enhance yield of composite portfolio with low level of risk appetite.

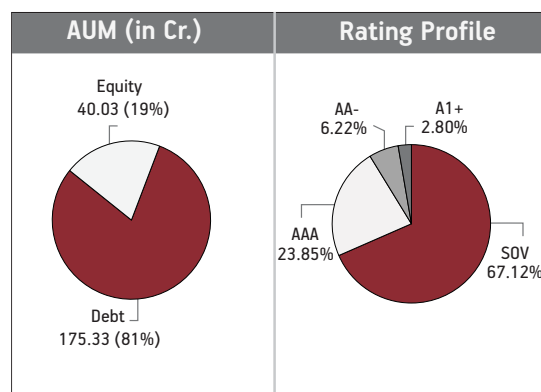
**NAV as on 31st July 2025: ₹ 94.3798**
**BENCHMARK:** BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index

**Asset held as on 31st July 2025: ₹ 215.36 Cr**
**FUND MANAGER:** Mr. Shivraj Gupta (Equity), Ms. Richa Sharma (Debt)


Asset Allocation		
Asset Type	Actual (%)	Define Asset Range
EQUITY	18.59%	10%-20%
DEBT INSTRUMENTS	63.79%	80%-90%
GOVERNMENT SECURITIES	39.88%	
CORPORATE DEBT	23.92%	
MMI	17.62%	0%-40%
TOTAL	100.00%	

MMI - ₹37.95 in Crores

SECURITIES	Holding
<b>GOVERNMENT SECURITIES</b>	<b>39.88%</b>
7.54% GOI 2036 (MD 23/05/2036)	10.96%
6.92% GOI 2039 (MD 18/11/2039)	7.11%
7.26% GOI 2032 (MD 22/08/2032)	5.38%
6.54% GOI 2032 (MD 17/01/2032)	5.18%
7.88% GOI 2030 (MD 19/03/2030)	4.97%
7.32% GOI 2030 (MD 13/11/2030)	3.67%
8.30% GOI 2040 (MD 02/07/2040)	1.86%
7.17% GOI 2030 (MD 17/04/2030)	0.48%
8.97% GOI 2030 (MD 05/12/2030)	0.26%
<b>CORPORATE DEBT</b>	<b>23.92%</b>
7.10% NABARD GOI Fully Serviced NCD (MD 08/02/2030)	7.07%
5.81% Rural Electrification Corpn.Ltd. NCD(MD 31/12/2025)204B	4.17%
9.60% Equitas Small Finance Bank Limited (MD 05/12/2030)	2.51%
8.12% Export Import Bank Of India NCD (MD 25/04/2031) Sr-T02	2.45%
9.20% DCB Bank Tier 2 [Call 18/11/29](MD 18-11-34)	2.44%
8.45% HDFC Bank. NCD MD (18/05/2026) (Series P - 012)(HDFC)	1.41%
9.39% Power Finance Corporation Ltd NCD (MD 27/08/2029)	1.26%
7.79% REC Limited NCD 2030 (MD 21/05/2030)	1.16%
9.45% Power Finance Corpn NCD (01/09/2026) Series 77 B	0.86%
9.05% Reliance Industries Ltd NCD (MD 17/10/2028)	0.50%
Other Corporate Debt	0.10%
<b>EQUITY</b>	<b>18.59%</b>
HDFC Bank Ltd	2.14%
ICICI Bank Ltd	1.48%
Reliance Industries Ltd	1.44%
Infosys Ltd	0.88%
Larsen And Toubro Ltd	0.84%
Axis Bank Ltd	0.79%
Bharti Airtel Limited	0.73%
Tata Consultancy Services Limited	0.54%
ITC Limited	0.51%
Cipla Ltd	0.43%
Other Equity	8.81%
<b>MMI, Deposits, TREPS &amp; Others</b>	<b>17.62%</b>



Sectoral Allocation	
Central Government Securities	39.88%
Financial service activities, except insurance and pension funding	32.35%
TREPS & Other Money Market Securities	13.51%
Mfg of coke and refined petroleum products	2.04%
Net Current Asset	1.88%
Computer programming, consultancy and related activities	1.77%
Mfg of motor vehicles, trailers and semi-trailers	0.93%
Mfg of chemicals and chemical products	0.90%
Civil engineering	0.84%
Mfg of pharmaceuticals, medicinal chemical and botanical products	0.80%
Others	5.10%

<b>Maturity (in years)</b>	<b>5.86</b>
<b>Yield to Maturity</b>	<b>6.52%</b>
<b>Modified Duration</b>	<b>4.11</b>

Refer annexure for complete portfolio details.