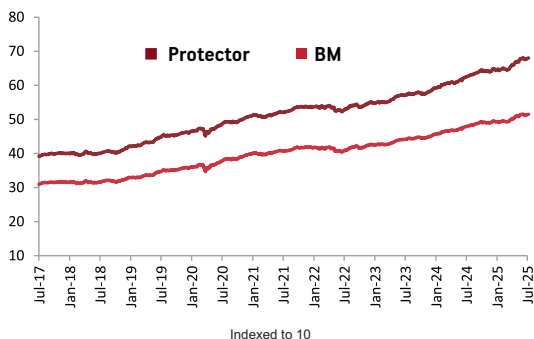


About The Fund
Date of Inception: 22-Mar-01

OBJECTIVE: To generate consistent returns through active management of a fixed income portfolio and focus on creating a long-term equity portfolio, which will enhance the yield of the composite portfolio with minimum risk appetite.

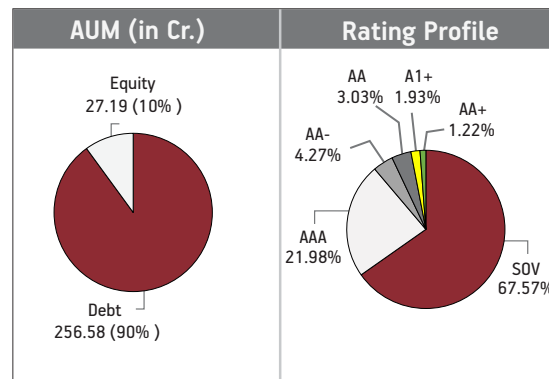
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This investment fund is suitable for those who want to preserve their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 31st July 2025: ₹ 67.9422
BENCHMARK: BSE 100, Crisil Composite Bond Fund Index & Crisil Liquid Fund Index
Asset held as on 31st July 2025: ₹ 283.76 Cr
FUND MANAGER: Mr. Shivraj Gupta (Equity), Ms. Richa Sharma (Debt)


Asset Allocation		
Asset Type	Actual (%)	Define Asset Range
EQUITY	9.58%	0%-10%
DEBT INSTRUMENTS	75.32%	90%-100%
GOVERNMENT SECURITIES	48.52%	
CORPORATE DEBT	26.80%	
MMI	15.10%	0%-40%
TOTAL	100.00%	

MMI - ₹ 42.85 in Crores

SECURITIES	Holding
GOVERNMENT SECURITIES	48.52%
7.26% GOI 2032 (MD 22/08/2032)	13.14%
7.54% GOI 2036 (MD 23/05/2036)	7.56%
7.88% GOI 2030 (MD 19/03/2030)	5.66%
6.92% GOI 2039 (MD 18/11/2039)	5.39%
7.32% GOI 2030 (MD 13/11/2030)	4.64%
7.17% GOI 2030 (MD 17/04/2030)	3.68%
7.18% GOI 2033 (MD 14/08/2033)	3.58%
6.54% GOI 2032 (MD 17/01/2032)	3.47%
7.38% GOI 2027 (MD 20/06/2027)	0.73%
8.32% GOI (MD 02/08/2032)	0.67%
CORPORATE DEBT	26.80%
7.49% NHAI NCD MD (01/08/2029)	9.00%
8.05% HDFC Bank NCD (MD 22/10/2029)-W003 Sr(HDFC)	3.67%
8.00% HDFC Bank. NCD Aa-009 MD (27/07/2032)(HDFC)	2.60%
9.60% Equitas Small Finance Bank Limited (MD 05/12/2030)	1.90%
9.20% DCB Bank Tier 2 [Call 18/11/29](MD 18-11-34)	1.85%
8.03% Aditya Birla Capital Ltd Subdebt NCD (MD 24/06/2033)	1.53%
8.50% Kotak Alternate Asset Managers Ltd NCD (MD 20/12/2027)	1.10%
7.58% Godrej Industries Ltd. NCD MD (28/09/28) (Step)	1.07%
8.45 % Sheela Form NCD (MD 06/10/2026) S4	0.89%
7.20% Power Finance Corp. Ltd. NCD (MD 10/08/2035)	0.89%
Other Corporate Debt	2.28%
EQUITY	9.58%
HDFC Bank Ltd	1.05%
Reliance Industries Ltd	0.78%
ICICI Bank Ltd	0.74%
Infosys Ltd	0.45%
Bharti Airtel Limited	0.38%
Larsen And Toubro Ltd	0.33%
ITC Limited	0.30%
Tata Consultancy Services Limited	0.27%
Axis Bank Ltd	0.24%
Hindustan Unilever Ltd	0.23%
Other Equity	4.80%
MMI, Deposits, TREPS & Others	15.10%



Sectoral Allocation	
Central Government Securities	48.52%
Financial service activities, except insurance and pension funding	17.37%
TREPS & Other Money Market Securities	10.84%
Civil engineering	9.33%
Mfg of furniture	2.66%
Net Current Asset	2.57%
Mfg of chemicals and chemical products	1.56%
Insurance, reinsurance and pension funding, except compulsory social security	1.22%
Computer programming, consultancy and related activities	0.86%
Mfg of coke and refined petroleum products	0.85%
Others	4.21%

Maturity (in years)	5.76
Yield to Maturity	6.54%
Modified Duration	4.19