



Fund Details

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

Fund Category

Hybrid – Multi Asset Allocation

Investment Style

| | | | |
|-----------|--------|-------|-------|
| Large Cap | | | |
| Mid Cap | | | |
| Small Cap | | | |
| | Growth | Value | Blend |



Fund Manager

Mr. Dhaval Shah, Mr. Bhupesh Bameta, Mr. Sachin Wankhede & Mr. Dhaval Joshi

Date of Allotment

January 31, 2023

Benchmark

65% S&P BSE 200 + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver

Managing Fund Since

January 31, 2023

Experience in Managing the Fund

0.3 Years

Load Structure (as % of NAV) (Incl. for SIP)

| | |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Entry Load | Nil |
| Exit Load | For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil. |

AUM

| | | |
|---------------------|-----------|--------|
| Monthly Average AUM | ₹ 1787.33 | Crores |
| AUM as on last day | ₹ 1841.15 | Crores |

Total Expense Ratio (TER)

| | |
|-----------------------------------------------------------------------------|-------|
| Regular | 2.00% |
| Direct | 0.37% |
| Including additional expenses and goods and service tax on management fees. | |

SIP

Monthly: Minimum ₹ 500/-

Other Parameters

| | |
|-------------------|------------|
| Modified Duration | 1.46 years |
| Average Maturity | 1.69 years |
| Yield to Maturity | 7.18% |
| Macaulay Duration | 1.55 years |

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.4% (FBIL Overnight MIBOR as on 31 May 2023) for calculating Sharpe Ratio

Application Amount for fresh subscription

₹ 500 (plus in multiples of ₹ 1)

Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

PORTFOLIO

| Issuer | % to Net Assets | Rating |
|------------------------------------------------------|-----------------|------------|
| Banks | 17.78% | |
| HDFC Bank Limited | 5.25% | |
| ICICI Bank Limited | 4.56% | |
| State Bank of India | 1.94% | |
| Axis Bank Limited | 1.54% | |
| IndusInd Bank Limited | 1.37% | |
| Bandhan Bank Limited | 1.27% | |
| Bank of Baroda | 1.04% | |
| The Federal Bank Limited | 0.82% | |
| Exchange Traded Fund | 13.42% | |
| Aditya Birla Sun Life Gold ETF | 13.42% | |
| Fixed rates bonds - Corporate | 8.14% | |
| LIC Housing Finance Limited | 1.90% | CRISIL AAA |
| National Bank For Agriculture and Rural Development | 1.36% | CRISIL AAA |
| Fullerton India Credit Company Limited | 1.36% | CRISIL AAA |
| Small Industries Development Bank of India | 1.35% | ICRA AAA |
| Bajaj Housing Finance Limited | 1.34% | CRISIL AAA |
| REC Limited | 0.83% | ICRA AAA |
| Finance | 6.91% | |
| Bajaj Finance Limited | 2.01% | |
| Poonawalla Fincorp Limited | 1.87% | |
| Cholamandalam Investment and Finance Company Limited | 1.60% | |
| SBI Cards & Payment Services Limited | 1.43% | |
| Diversified FMCG | 3.92% | |
| ITC Limited | 2.04% | |
| Hindustan Unilever Limited | 1.88% | |
| Money Market Instruments | 3.89% | |
| Axis Bank Limited | 1.31% | ICRA A1+ |
| Axis Bank Limited | 1.29% | IND A1+ |
| Housing Development Finance Corporation Limited | 1.29% | ICRA A1+ |
| IT - Software | 3.55% | |
| Infosys Limited | 2.94% | |
| CoForge Limited | 0.61% | |
| Pharmaceuticals & Biotechnology | 2.90% | |

| Issuer | % to Net Assets | Rating |
|---------------------------------------|-----------------|--------|
| Sun Pharmaceutical Industries Limited | 1.18% | |
| Biocon Limited | 1.00% | |
| Lupin Limited | 0.72% | |
| Government Bond | 2.89% | |
| 5.63% GOI 12APR2026 | 1.58% | SOV |
| 5.74% GOI 15NOV2026 | 1.31% | SOV |
| Healthcare Services | 2.33% | |
| Apollo Hospitals Enterprise Limited | 1.19% | |
| Syngene International Limited | 1.13% | |
| Cement & Cement Products | 2.32% | |
| UltraTech Cement Limited | 1.30% | |
| JK Cement Limited | 1.03% | |
| Petroleum Products | 2.20% | |
| Reliance Industries Limited | 2.20% | |
| Automobiles | 2.19% | |
| Mahindra & Mahindra Limited | 1.16% | |
| Tata Motors Limited | 1.03% | |
| Consumer Durables | 2.18% | |
| Dixon Technologies (India) Limited | 1.39% | |
| Orient Electric Ltd. | 0.79% | |
| Leisure Services | 2.12% | |
| Jubilant Foodworks Limited | 1.39% | |
| The Indian Hotels Company Limited | 0.72% | |
| Beverages | 2.04% | |
| United Spirits Limited | 2.04% | |
| Telecom - Services | 1.93% | |
| Bharti Airtel Limited | 1.93% | |
| Construction | 1.81% | |
| Larsen & Toubro Limited | 1.81% | |
| Power | 1.76% | |
| NTPC Limited | 1.24% | |
| India Grid Trust | 0.52% | |
| Retailing | 1.42% | |
| Shoppers Stop Limited | 1.42% | |