**Investment Objective**
The investment objective of the Scheme is to generate capital appreciation along with current income from a combined portfolio of predominantly investing in equity & equity related instruments and balance in debt and money market instruments. The Scheme does not guarantee or assure any returns.

**Manager Biography**
Neelesh Surana since 29-07-2015

**Operations**
Inception Date 29-07-2015
Minimum Initial 5,000
Annual Report Net Expense Ratio 2.13
Turnover Ratio % 261.00
NAV (Mo-End) 15.55

**Risk Reward**
Std Dev 9.03
Sharpe Ratio 0.85
Alpha 0.84
Sharpe Ratio 0.85
Treynor Ratio 4.84
R-Squared 33.94

**Asset Allocation**
Portfolio Date: 31-01-2020

- **Stock** 71.7%
- **Bond** 10.4%
- **Cash** 17.9%
- **Other** 0.0%
- **Total** 100.0%

**Market Capitalization**
Portfolio Date: 31-01-2020

- **Giant** 59.4%
- **Large** 27.1%
- **Mid** 12.0%
- **Small** 1.3%
- **Micro** 0.3%
- **Total** 100.0%

Past performance is not a guarantee of future returns. The value of investments may fall as well as rise and investors may not get back the full amount invested. Any decision to invest should be based on a full reading of the offer document. In case of any discrepancy between this sheet and the offer document in force, the offer document shall prevail.

**Category**
Hybrid - Aggressive Hybrid

**Trailing Returns**
Period | Inv | Bmkn1
--- | --- | ---
3 months | 1.64 | 1.03
6 months | 6.87 | 5.88
1 Year | 11.39 | 11.63
2 Years | 4.96 | 7.86
3 Years | 11.21 | 11.74
5 Years | | 8.60

**Leading Detractors**
Time Period: 01-02-2019 to 31-01-2020

- **Zee Entertainment Enterprises Ltd**
  - Rescaled Weight: 1.19
  - Return Contribution: -28.49
  - Rescaled Return Contribution: -0.53
- **ITC Ltd**
  - Rescaled Weight: 3.36
  - Return Contribution: -13.99
  - Rescaled Return Contribution: -0.45
- **Aurobindo Pharma Ltd**
  - Rescaled Weight: 0.69
  - Return Contribution: -38.61
  - Rescaled Return Contribution: -0.36
- **IndusInd Bank Ltd**
  - Rescaled Weight: 2.03
  - Return Contribution: -15.94
  - Rescaled Return Contribution: -0.34
- **Tata Steel Ltd**
  - Rescaled Weight: 3.01
  - Return Contribution: -5.56
  - Rescaled Return Contribution: -0.26

**Leading Contributors**
Time Period: 01-02-2019 to 31-01-2020

- **ICICI Bank Ltd**
  - Rescaled Weight: 6.66
  - Return Contribution: 44.58
  - Rescaled Return Contribution: 2.74
- **HDFC Bank Ltd**
  - Rescaled Weight: 8.92
  - Return Contribution: 18.91
  - Rescaled Return Contribution: 1.66
- **Reliance Industries Ltd**
  - Rescaled Weight: 5.84
  - Return Contribution: 15.67
  - Rescaled Return Contribution: 1.36
- **Tata Consumer Products Ltd**
  - Rescaled Weight: 1.32
  - Return Contribution: 89.39
  - Rescaled Return Contribution: 1.25
- **HDFC Life Insurance Co Ltd**
  - Rescaled Weight: 1.32
  - Return Contribution: 62.16
  - Rescaled Return Contribution: 0.96

**Returns**
Calculation Benchmark: NIFTY 50 Hybrid Composite Debt 65:35 Index

<table>
<thead>
<tr>
<th>Year</th>
<th>Return</th>
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</thead>
<tbody>
<tr>
<td>2019</td>
<td>-0.9</td>
</tr>
<tr>
<td>2018</td>
<td>1.3</td>
</tr>
<tr>
<td>2017</td>
<td>5.8</td>
</tr>
<tr>
<td>2016</td>
<td>27.8</td>
</tr>
<tr>
<td>2015</td>
<td>9.3</td>
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</tbody>
</table>

**Sector Allocation**
Portfolio Date: 31-01-2020

- **Basic Materials %** 3.01
- **Consumer Cyclical %** 6.77
- **Financial Services %** 39.74
- **Real Estate %** 0.00
- **Consumer Defensive %** 8.44
- **Healthcare %** 7.30
- **Utilities %** 3.76
- **Communication Services %** 0.67
- **Energy %** 11.59
- **Industrials %** 10.23
- **Technology %** 8.50
- **Total** 100.0%

**Portfolio Holdings**
Portfolio Date: 31-01-2020

- **Tri Party Repo** 6.7%
- **HDFC Bank Ltd** 6.6%
- **Reliance Industries Ltd** 5.3%
- **ICICI Bank Ltd** 4.7%
- **GOVT STOCK** 4.4%
- **Axis Bank Ltd** 4.0%
- **State Bank of India** 4.0%
- **Larsen & Toubro Ltd** 3.3%
- **Infosys Ltd** 2.9%
- **HDFC Securities Limited** 2.9%
- **Other** 55.2%
- **Total** 100.0%

**Investment Growth**
Time Period: 30-07-2015 to 31-01-2020

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>85.0</td>
</tr>
<tr>
<td>2017</td>
<td>92.5</td>
</tr>
<tr>
<td>2018</td>
<td>100.0</td>
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<tr>
<td>2019</td>
<td>107.5</td>
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<tr>
<td>2020</td>
<td>115.0</td>
</tr>
</tbody>
</table>

**Market Capitalization**
Portfolio Date: 31-01-2020

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