

Investment Objective

The investment objective of the Scheme is to generate income/long-term capital appreciation by investing in equity, equity derivatives, fixed income instruments and foreign securities. The allocation between equity instruments and fixed income will be managed dynamically so as to provide investors with long term capital appreciation while managing downside risk. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Scheme Details

| | | |
|--|--|-------------|
| Inception Date (Date of Allotment) | 28-Dec-2023 | |
| Benchmark | NIFTY50 Hybrid Composite Debt 50: 50 Index | |
| Min. Application Amount | -5000/- and in multiples of -1/- thereafter | |
| Additional Purchase | -500/- and in multiples of -1/- thereafter | |
| Entry Load | NIL | |
| Exit Load | 25% of the units allotted may be redeemed without any exit load, on or before completion of 12 months from the date of allotment of units. Any redemption in excess of such limit in the first 12 months from the date of allotment shall be subject to the following exit load: <ul style="list-style-type: none">- 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units;- Nil, if redeemed or switched out after completion of 12 months from the date of allotment of unit. | |
| Total Expense Ratio (TER) as on December 31, 2024 | Regular Plan | Direct Plan |
| | 2.34% | 0.72% |
| Including Goods and Service Tax on Management Fees. | | |

Fund Manager

Mr. Umeshkumar Mehta, Director, CIO & Fund Manager
(Managing this scheme since inception)

Total Experience: Over 20 years

Mr. Paras Matalia, Fund Manager & Head - Research Equity
(Managing this scheme since inception)

Total Experience: Around 9 years

Mr. Dhawal Ghanshyam Dhanani

(Dedicated Fund Manager for Overseas investments since inception)

Total Experience: Around 6 years

NAV as on 31 December 2024 (· per unit)

| | | | |
|----------------|---------|---------------|---------|
| Regular Growth | · 10.91 | Direct Growth | · 11.11 |
| Regular IDCW | · 10.92 | Direct IDCW | · 11.10 |

Assets Under Management (AUM)

| | |
|--|--------------|
| AUM as on December 31, 2024 | · 612.82 Crs |
| Average AUM for Month of December 2024 | · 624.15 Crs |

Quantitative Data

(Fixed Income Portion of Portfolio)

| | |
|--------------------------|--------------|
| Annualised Portfolio YTM | : 6.24% |
| Macaulay Duration | : 1.16 years |
| Residual Maturity | : 1.25 years |
| Modified Duration | : 1.12 years |

Quantitative Data

Portfolio Turnover Ratio: 6.89 times

Lower of sales or purchases divided by average AUM for last rolling 12 months