

## Investment Objective

The investment objective of the scheme is to generate long term capital appreciation by investing in a diversified portfolio of equity and equity related instruments, debt and money market instruments, Exchange Traded Commodity Derivatives / Units of Gold ETFs, Silver ETF & units of REITs/InvITs. There is no assurance that the investment objective of the scheme will be achieved.

## Scheme Details

Inception Date (Date of Allotment)	24-Dec-2024	
Benchmark	65% Nifty 50 TRI + 20% CRISIL Short Term Bond Fund Index + 10% Domestic Price of Gold and 5% Domestic Price of Silver	
Min.Application Amount	-5,000/- and in multiples of -1/- thereafter	
Additional Purchase	-500/- and in multiples of -1/- thereafter	
Entry Load	NIL	
Exit Load	10% of units can be redeemed without an exit load within 12 months of allotment. Any redemption in excess of such limit in the first 12 months will incur 1% exit load. No exit load, if redeemed or switched out after 12 months from the date of allotment of unit.	
Total Expense Ratio (TER) as on December 31, 2024	Regular Plan	Direct Plan
	2.24%	0.57%
Including Additional Expenses and Goods and Service Tax on Management Fees.		

## Fund Manager

**Mr. Umeshkumar Mehta,** Director, CIO & Fund Manager  
(Managing the scheme since inception)  
Total Experience: Over 20 years

**Ms. Nirali Bhansali,** Fund Manager  
(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:	· 10.04
Direct Growth:	· 10.04

## Quantitative Data

Annualised Portfolio YTM	: 6.19%
Macaulay Duration	: 0.36 years
Residual Maturity	: 0.37 years
Modified Duration	: 0.35 years

## Assets Under Management (AUM)

AUM as on December 31, 2024	-173.96 Crs
Average AUM for Month of December 2024	-173.58 Crs

## Market Capitalisation (% of allocation)

Mid Cap	13.40%	Small Cap	6.50%	Grand Total: 19.90%
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