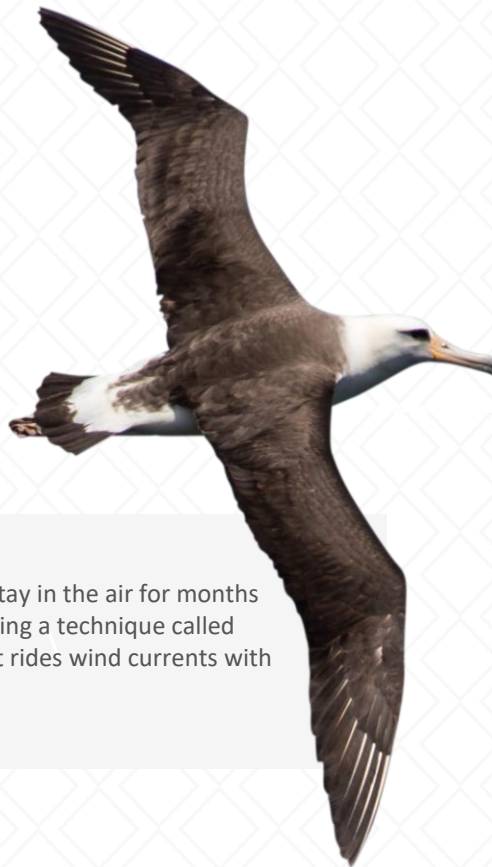


# FACTSHEET

APRIL 2025



The albatross can stay in the air for months without landing, using a technique called dynamic soaring - it rides wind currents with ease

## Unifi Dynamic Asset Allocation Fund

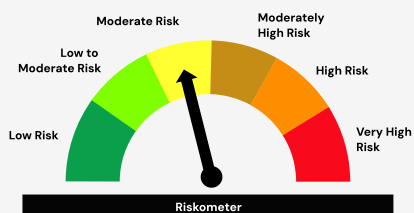
(An open ended dynamic asset allocation fund)

This product is suitable for investors who are seeking\*

- Income generation and Capital appreciation over medium to long term..
- Investment in diversified portfolio of debt, money market, equity and equity related instruments while managing risk through active asset allocation.

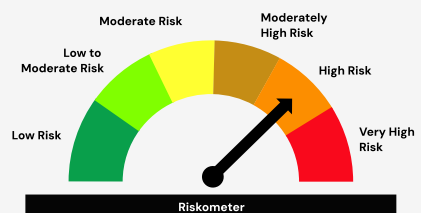
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

### Risk-o-meter of the Scheme



Investors understand that their principal will be at moderate risk.

### Tier I: CRISIL Hybrid 50 + 50 Moderate Index (TRI)



Benchmark Risk-o-meter is high.

# Unifi Dynamic Asset Allocation Fund



Fact sheet - April 2025

## Fund Facts

Name of the Fund	Unifi Dynamic Asset Allocation Fund	Minimum Lumpsum	Initial purchase - ₹5,000 Additional purchase - ₹1,000
Type of the Scheme	An open-ended dynamic asset allocation fund	Minimum SIP	Monthly SIP: ₹500
Investment Objective	<p>To generate income and/or capital appreciation by investing in a dynamically managed portfolio of fixed income instruments, equity &amp; equity derivatives and other permissible equity/hybrid instruments.</p> <p>However, there is no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee or assure any returns.</p>	Load Structure	
Date of Allotment	March 13, 2025	Entry Load	Nil
Fund Manager	V N Saravanan – CIO & Fund Manager Aejas Lakhani – Equity Fund Manager Karthik Srinivas – Debt Fund Manager	Exit Load (In case of units are redeemed/switched out)	
Tier 1 Benchmark Index	CRISIL Hybrid 50+50 Moderate Index (TRI)	Within 12 months from the date of allotment	
Additional Benchmark	Not Applicable	Upto 20% of units	Nil
		In excess of 20% of units	1.5% of applicable NAV
		Post 12 months	Nil
		TER	
		Regular Plan: 1.52%*	
		Direct Plan: 0.93%*	
		*Including additional expenses and GST on management fees. Total Expense ratio is as on last day of the month	

## Fund Specs

Net Asset Value (NAV) as on April 30, 2025			
Assets Under Management (AUM) as on April 30, 2025	Average AUM for the Month	Regular Plan	Direct Plan
₹ 602.06 Crores	₹ 579.35 Crores	10.1402	10.1482

\*Note: The Scheme has not completed 6 months, hence, performance of this scheme is not disclosed.

## Quantitative Indicators

Weighted avg maturity of the debt portfolio (Years)*	Modified Duration of debt portfolio (Years)*	Yield to Maturity of the debt portfolio*	Macaulay duration of debt portfolio(Years)*
2.52	2.00	8.46%	2.10

Note:  
\*Includes TREPS & Accrued Interest  
YTM is calculated on the basis of annualised yield for all securities

## Fund Holdings

Asset Allocation by Asset Class	Rating Profile of Debt Portfolio*
<ul style="list-style-type: none"><li>Corporate debt47.47%</li><li>Equity cash-future arbitrage37.17%</li><li>Govt. Securities &amp; Tri-Party Repos (TREPS)9.66%</li><li>Cash &amp; Cash equivalents including NCA5.66%</li><li>Equity &amp; Equity Related instruments0.04%</li></ul>	<ul style="list-style-type: none"><li>AA+ &amp; AA24.35%</li><li>Sovereign &amp; TREPS9.66%</li><li>AA-, A+ &amp; A9.47%</li><li>A-, BBB+ &amp; BBB7.78%</li><li>AAA5.87%</li></ul>

NCA stands for Net-current assets

\* Debt portfolio excludes cash & cash equivalents for rating

# Unifi Dynamic Asset Allocation Fund



Fact sheet - April 2025

## Portfolio Disclosure

### Corporate Bond/NCD

Security Details	Rating	% Holding
7.87% Indgrid Infra Trust 24-Feb-2027	CRISIL AAA	4.21%
7.99% MANKIND PHARMA LTD 16-Oct-2026	CRISIL AA+	4.19%
8.30% TATA PROJECTS LTD 07-Jan-2028	CRISIL AA	4.19%
8.39% JSW Steel Ltd 13-May-2027	ICRA AA	4.18%
10.4% Navi Finserv Ltd. NCD 13-Feb-26	CRISIL A	2.48%
10.9% EarlySalary Services NCD 27-Mar-26	CRISIL A-	1.90%
5% GMR AIRPORTS Ltd NCD 24-Nov-26	CARE BBB+	1.84%
8.17% Godrej Housing Finance SrC4 4-Mar-30	CRISIL AA+	1.70%
8.4% Godrej Properties Ltd 25-Jan-28	ICRA AA+	1.69%
8.40% Godrej Industries Ltd 27-Aug-27	CRISIL AA+	1.69%
8.30% Godrej Properties Ltd 19-Mar-27	ICRA AA+	1.68%
8.104% PNB HSG Finance Ltd 20-Apr-28	CARE AA+	1.68%
12.5% Altum Credo Home Fin P Ltd 14-Feb-28	CARE BBB+	1.68%
8.8% TRUHOME FINANCE LTD NCD 01-Dec-26	IND AA	1.67%
7.8% CAN FIN HOMES LTD NCD 24-Nov-25	ICRA AA+	1.67%
7.65% HDB Financial Ser. Ltd 10-Sep-27	CRISIL AAA	1.67%
12% KrazyBee Ltd NCD 13-Sep-25	CRISIL A-	1.66%
9.5% INCRED FIN SERV Limited 19-Jul-27	ICRA AA-	1.65%
9.65% VISTAAR FIN SERV LTD 19-Apr-27	ICRA A+	1.46%
9.95% IKF FINANCE Ltd NCD 27-Mar-27	CARE A+	0.83%
9.80% IKF FINANCE Ltd NCD 26-Sept-27	CARE A+	0.83%
9.6% INCRED FIN SERV Limited 16-Aug-27	ICRA AA-	0.83%
9.75% OXYZO Financial Serv 19-Mar-27	CRISIL A+	0.82%
12.5% KrazyBee Ltd NCD 12-Dec-25	CRISIL A-	0.70%
10.7% INDOSTAR CAP FIN 25-Sep-27	CARE AA-	0.58%
Total		47.47%

### Government Securities / TREPS / Cash & Cash Equivalents

Security Details	Rating	% Holding
6.79% GOI - 07-Oct-34	Sovereign	4.28%
7.17% GOI - 17-Apr-30	Sovereign	1.73%
5.63% GOI - 12-Apr-26	Sovereign	1.66%
TREPS		1.99%
Cash & Cash Equivalents/NCA#		5.66%
Total		15.32%

# NCA includes accrued interest paid during purchase of debt securities

### Cash – Futures Arbitrage

Scrip particulars	Sector	% Holding
HDFC Bank Limited*	Banking and Financial Services	2.99%
Tata Consultancy Services Limited*	IT	2.73%
Infosys Limited*	IT	2.58%
Kotak Mahindra Bank Limited*	Banking and Financial Services	2.00%
IDFC First Bank Limited*	Banking and Financial Services	1.91%
Axis Bank Limited*	Banking and Financial Services	1.86%
ICICI Bank Limited*	Banking and Financial Services	1.74%
Bank of Baroda*	Banking and Financial Services	1.64%
Vodafone Idea Ltd.*	Telecom	1.55%
Samvardhana Motherson International Ltd*	Auto Components	1.53%
Others*		16.65%
Total		37.17%

\* All positions are hedged through corresponding futures position

### Equity & Equity related instruments

Security Details	Sector	% Holding
Manappuram Finance Ltd	Banking & Financial Services	0.04%
Total		0.04%

Note: This allocation is as on 30<sup>th</sup> April 2025

## How to read the Factsheet

**Date of Allotment** - The date on which units are allotted to investors following a New Fund Offer (NFO).

**Fund Manager** - An employee of the Asset Management Company (AMC) who is responsible for managing the investments of the fund.

**Assets Under Management (AUM)** - The total value of investments that the AMC manages in a specific fund.

**Minimum Application Amount** - The minimum amount that a new investor must subscribe when investing in the fund.

**Additional Purchase Amount** - The amount applicable when an existing investor wants to invest more money, beyond the initial subscription.

**Total Expense Ratio (TER)** - The percentage of the AUM charged by the AMC to cover investment and operational expenses.

**SIP** - Systematic Investment Plan (SIP) is an organized way of investing in Mutual Fund. It helps in building long term wealth through a disciplined approach of investing at pre-defined intervals ranging from daily, weekly, monthly and quarterly

**NAV**: Net asset value or NAV is the value per unit of the fund held by investor as on the reporting date. NAV is calculated every business day by dividing total investments net of expenses by total units of the fund. An investor will enter and exit the fund at NAV as on that date

**Benchmark** - Typically refers to an index, whose performance is used as a standard or benchmark to assess the performance of a specific fund. Examples of benchmarks are Nifty 50, Sensex, BSE 200, BSE 500, and 10-year Gsec

**Exit load** - When an investor redeems mutual fund units within a specified period, exit load is charged. On redemption, exit load is subtracted from NAV payable to the investor

**Asset allocation and holdings** - details of investments made by the fund in multiple securities classified by rating and asset classes (debt, equity etc.)

**Rating** – rating refers to grading of a company provided by registered rating agencies based on its ability to repay their debt considering multiple factors, AAA being the highest safety followed by AA, A and BBB

**Macaulay Duration** - Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its cash flows

**Modified Duration** - Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Average Maturity** - Refers to the specific date on which a debt instrument matures. Average maturity refers to the weighted average maturity of all debt instruments held in the fund

**Yield to Maturity** - The yield to maturity or YTM is the rate of return anticipated on a bond if held until maturity. It is expressed as an annual rate

**Cash-futures arbitrage** - A strategy where a long cash equity position is completely hedged with a short equity futures position, thereby locking in a spread. This is considered a low-risk strategy.