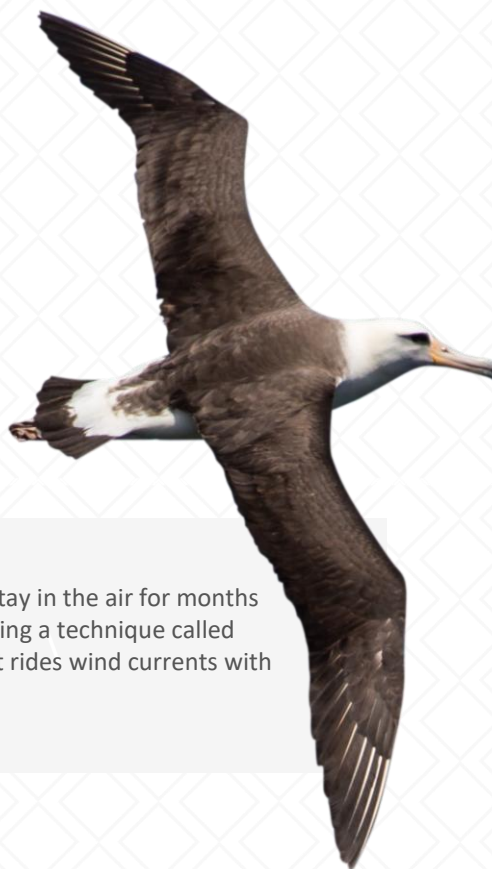


# FACTSHEET

MARCH 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

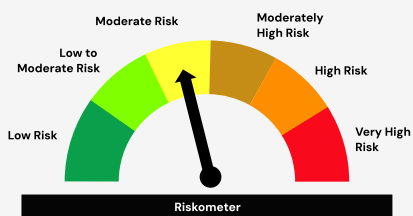
(An open ended dynamic asset allocation fund)

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.

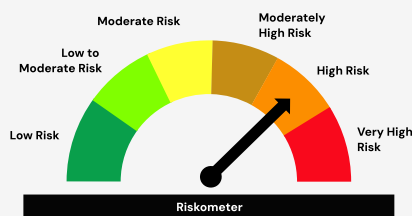
\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

### 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.

## Fund Facts

<b>Name of the Fund</b>	Unifi Dynamic Asset Allocation Fund
<b>Type of the Scheme</b>	An open-ended dynamic asset allocation fund
<b>Investment Objective</b>	To generate income and/or capital appreciation by investing in a dynamically managed portfolio of fixed income instruments, equity & equity derivatives and other permissible equity/hybrid instruments.  However, there is no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee or assure any returns.
<b>Date of Allotment</b>	March 13, 2025
<b>Fund Manager</b>	V N Saravanan – CIO & Fund Manager Aejas Lakhani – Equity Fund Manager Karthik Srinivas – Debt Fund Manager
<b>Tier 1 Benchmark Index</b>	CRISIL Hybrid 50+50 Moderate Index
<b>Additional Benchmark</b>	Not Applicable

<b>Minimum Lumpsum</b>	Initial purchase - ₹5,000 Additional purchase - ₹1,000
<b>Minimum SIP</b>	Monthly SIP: ₹500
<b>Load Structure</b>	
<b>Entry Load</b>	Nil
<b>Exit Load (In case of units are redeemed/switched out)</b>	
Within 12 months from the date of allotment	
Upto 20% of units	Nil
In excess of 20% of units	1.5% of applicable NAV
Post 12 months	Nil
<b>TER</b>	
Regular Plan: 1.52%*	
Direct Plan: 0.93%*	
*Including additional expenses and GST on management fees. Total Expense ratio is as on last business day of the month	

## Fund Specs

### Net Asset Value (NAV) as on Mar 31, 2025

Assets Under Management (AUM)  
as on March 31, 2025

**₹ 527.81 Crores**

Average AUM for  
the Month

**₹ 320.10 Crores**

Regular Plan

**10.0541**

Direct Plan

**10.0572**

\*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)\*

**2.50**

Modified Duration of debt  
portfolio (Years)\*

**1.97**

Yield to  
Maturity of the debt portfolio\*

**8.17%**

Macaulay duration  
of debt portfolio(Years)\*

**2.08**

Note:

\*Includes TREPS, cash & cash equivalents & NCA

YTM is calculated on the basis of annualised yield for all securities

## Fund Holdings

### Asset Allocation by Asset Class



- Corporate debt **46.55%**
- Equity cash-future arbitrage **38.19%**
- Govt. Securities & Tri-Party Repos (TREPS) **10.53%**
- Cash & Cash equivalents including NCA **4.72%**
- Equity & Equity Related instruments **0.02%**

NCA stands for Net-current assets

### Rating Profile of Debt Portfolio\*



- AA+ & AA **27.64%**
- Sovereign **10.53%**
- AA-, A+ & A **7.24%**
- A-, BBB+ & BBB **6.93%**
- AAA **4.76%**

\* Debt portfolio excludes cash & cash equivalents for rating

## Portfolio Disclosure

### Corporate Bond/NCD

Security Details	Rating	% Holding
7.70% REC Limited NCD 31-Aug-2026	ICRA AAA	4.76%
7.99% Mankind Pharma Limited NCD 16-Oct-2026	CRISIL AA+	4.76%
8.30% Tata Projects Limited NCD 07-Jan-2028	CRISIL AA	4.76%
8.39% JSW Steel Limited NCD 13-May-2027	ICRA AA	4.74%
8.75% Bharti Telecom Limited NCD 03-Nov-2028	CRISIL AA+	3.86%
10.90% EarlySalary Services NCD 27-03-2026	IND BBB+	2.16%
5.00% GMR Airports Limited NCD 24-11-2026	CARE BBB+	2.07%
8.40% Godrej Properties Limited NCD 25-Jan-2028	ICRA AA+	1.92%
8.40% Godrej Industries Limited NCD 27-Aug-2027	CRISIL AA+	1.91%
7.80% Can Fin Homes Ltd NCD 24-Nov-2025	ICRA AA+	1.90%
8.10% PNB Housing Finance Limited NCD 20-Apr-2028	CARE AA+	1.90%
10.40% Navi Finserv Limited NCD 13-Feb-2026	CRISIL A	1.89%
8.80% Truhome Finance Limited NCD 01-Dec-2026	IND AA	1.89%
12.00% KrazyBee Financial Services Limited NCD 13-09-2025	CRISIL A-	1.89%
9.65% Vistaar Financial Services Limited NCD 19-Apr-2027	ICRA A+	1.86%
9.60% Incred Financial Services Limited NCD 16-Aug-2027	ICRA AA-	0.95%
9.95% IKF Finance Limited NCD 27-Mar-2027	CARE A+	0.95%
9.50% Incred Financial Services Limited NCD 19-Jul-2027	ICRA AA-	0.94%
12.50% KrazyBee Financial Services Limited NCD 12-Dec-2025	CRISIL A-	0.80%
10.70% Indostar Capital Limited NCD 25-Sep-2027	CARE AA-	0.65%
<b>Total</b>		<b>46.55%</b>

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

Security Details	Rating	% Holding
6.79% GOI - 07-OCT-2034	Sovereign	4.81%
7.17% GOI - 17-APR-2030	Sovereign	1.95%
5.63% GOI - 12-APR-2026	Sovereign	1.88%
TREPS		1.89%
Cash & Cash Equivalents/NCA#		4.72%
<b>Total</b>		<b>15.25%</b>

# NCA includes accrued interest paid during purchase of debt securities

### Cash – Futures Arbitrage

Scrip particulars	Sector	% Holding
HDFC Bank Limited*	Banking and Financial Services	4.23%
Tata Consultancy Services Limited*	IT	3.67%
Infosys Limited*	IT	3.48%
Tech Mahindra Limited*	IT	2.31%
Hero MotoCorp Limited*	Auto	1.98%
Tata Consumer Products Ltd*	FMCG	1.79%
Bank of Baroda*	Banking and Financial Services	1.71%
Bajaj Finance Limited*	Banking and Financial Services	1.63%
Samvardhana Motherson International Ltd*	Auto Components	1.55%
Apollo Hospitals Enterprise Ltd*	Healthcare	1.46%
Others*		14.39%
<b>Total</b>		<b>38.19%</b>

\* All positions are hedged through corresponding futures position

### Equity & Equity related instruments

Security Details	Sector	% Holding
Sanofi Consumer Healthcare India Limited	Pharmaceuticals	0.02%
<b>Total</b>		<b>0.02%</b>

## 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.