

INVESTMENT OBJECTIVE

To generate regular income through investments in a range of Debt, Equity and Money Market Instruments. Income will be distributed only if the same is earned by the scheme and there can be no assurance that the objective of the scheme will be realized.

FUND DETAILS

Date of Inception

Regular Plan	July 31, 2003
Direct Plan	January 01, 2013

Fund Manager

Ms. Cheenu Gupta (w.e.f. July 02, 2021) & Mr. Venugopal Manghat (w.e.f. Nov 24, 2012) (for investments in equity and equity related instruments) Mr. Jalpan Shah (w.e.f. May 30, 2016) (for investments in debt and debt related instruments)

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Month end AUM

37.75 (₹ In Crs)

Monthly Average AUM

38.06 (₹ In Crs)

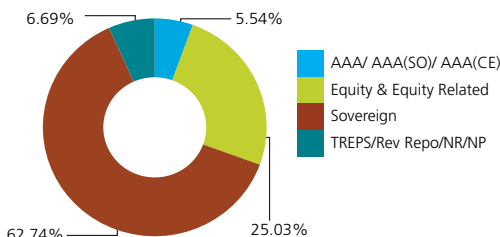
Options

- Growth
- IDCW (Reinvestment and Payout)
- 1. Monthly IDCW
- 2. Quarterly IDCW

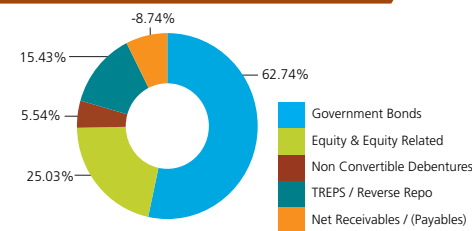
PORTFOLIO ALLOCATION

Name of Instrument	Rating	% to Net Assets	Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS					
Government Bonds					
07.59% GOI 11-01-2026	SOVEREIGN	28.03%	Tata Consultancy Services Limited	IT - Software	0.51%
07.37% GOI 16-04-2023	SOVEREIGN	13.57%	VRL Logistics Limited	Transport Services	0.50%
05.22% GOI 15-06-2025	SOVEREIGN	13.14%	Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	0.46%
04.56% GOI 29-11-2023	SOVEREIGN	8.00%	Rolex Rings Limited	Auto Components	0.43%
Total		62.74%	Navin Fluorine International Limited	Chemicals & Petrochemicals	0.42%
EQUITY & EQUITY RELATED					
Listed / awaiting listing on the stock exchanges					
K.P.R. Mill Limited	Textiles & Apparels	1.69%	Zee Entertainment Enterprises Limited	Entertainment	0.42%
ICICI Bank Limited	Banks	1.56%	Happiest Minds Technologies Limited	IT - Software	0.40%
Infosys Limited	IT - Software	1.55%	Computer Age Management Services Limited	Capital Markets	0.39%
Bajaj Finance Limited	Finance	1.18%	Cholamandalam Investment and Finance Company Limited	Finance	0.35%
Indian Hotels Company Limited	Leisure Services	1.18%	UTI Asset Management Company Limited	Capital Markets	0.29%
Reliance Industries Limited	Petroleum Products	1.16%	MindTree Limited	IT - Software	0.21%
Persistent Systems Limited	IT - Software	1.14%	Housing Development Finance Corporation Limited	Finance	0.12%
Minda Industries Limited	Auto Components	1.07%	Total		25.03%
State Bank of India	Banks	1.05%	Non Convertible Debentures Listed/Awaiting Listing on the Exchange		
Greenpanel Industries Limited	Consumer Durables	1.03%	National Bank for Agriculture & Rural Development	CRISIL AAA	5.54%
Asian Paints Limited	Consumer Durables	0.86%	Total		5.54%
Sona BLW Precision Forgings Limited	Auto Components	0.86%	Others		
HDFC Bank Limited	Banks	0.76%	Tri Party Repo Dealing System (TREPS)/ Reverse Repo		15.43%
Brigade Enterprises Limited	Realty	0.75%	Net Receivable/Payable		-8.74%
Bajaj Finserv Limited	Finance	0.67%	Net Assets		100.00%
APL Apollo Tubes Limited	Industrial Products	0.66%	Average Maturity		2.18 years
Tata Power Company Limited	Power	0.64%	Modified Duration		1.90 years
Clean Science and Technology Limited	Chemicals & Petrochemicals	0.60%	Macaulay Duration		1.96 years
UltraTech Cement Limited	Cement & Cement Products	0.56%	YTM		5.70%
Sobha Limited	Realty	0.53%	▶ Indicates top ten instruments		
Titan Company Limited	Consumer Durables	0.52%			
eClerx Services Limited	Commercial Services & Supplies	0.51%			

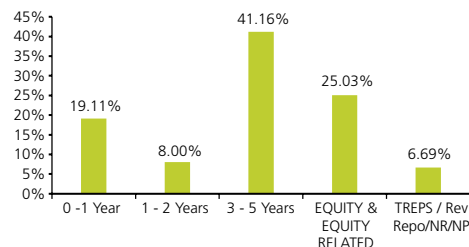
% RATING PROFILE



% ASSET ALLOCATION PROFILE



% MATURITY PROFILE



Exit Load: If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched within 1 year from the date of allotment – Nil. If units redeemed or switched out are over and above the limit within 1 year from the date of allotment – 1%. If units are redeemed or switched out on or after 1 year from the date of allotment – Nil.

For details of the performance of the schemes, please refer page nos 48 to 51.

For product label please refer Page 3 & 4 of the factsheet.

For investments in equity and equity related instruments the Fund was co-managed by Mr. Vihang Naik till July 1, 2021.

With effect from May 01, 2022, the first tier benchmark index of the Scheme shall be NIFTY 50 Hybrid Composite Debt 15:85 Index.