



INVESTMENT OBJECTIVE

To generate regular returns and capital appreciation by investing in debt, government and money market securities. There is no assurance that the investment objective of the scheme will be realized.

FUND DETAILS

Date of Inception

Regular Plan	December 27, 2011
Direct Plan	January 01, 2013

Fund Manager

Mr. Shriram Ramanathan & Mr. Jalpan Shah
(w.e.f. May 30, 2016)

Benchmark

NIFTY Short Duration Debt Index

Month end AUM

4,611.07 (₹ In Crs)

Monthly Average AUM

4,159.92 (₹ In Crs)

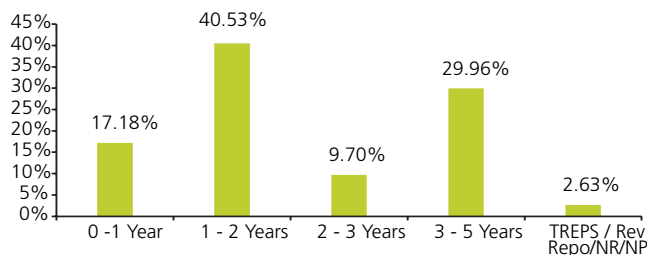
Options

- Growth
- IDCW (Reinvestment and Payout)
- Quarterly IDCW (Reinvestment and Payout)
- Annual IDCW (Reinvestment and Payout)

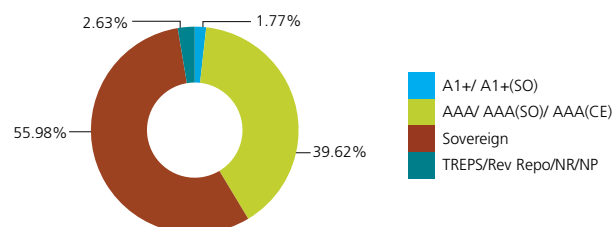
PORTFOLIO ALLOCATION

Name of Instrument	Rating	% to Net Assets	Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS					
Money Market Instrument					
Commercial Paper (Listed / Awaiting listing on Stock Exchanges) / Certificate of Deposit					
HDFC Bank Limited	CARE A1+	1.59%	NTPC Limited	CRISIL AAA	3.48%
Axis Bank Limited	CRISIL A1+	0.18%	National Housing Bank	CRISIL AAA	3.16%
Total		1.77%	Small Industries Development Bank of India	CARE AAA	2.28%
GOVERNMENT BONDS			Jamnagar Utilities and Power Pvt Limited	CRISIL AAA	2.17%
▶ 05.63% GOI 12-04-2026	SOVEREIGN	13.11%	Reliance Industries Limited	CRISIL AAA	0.76%
▶ 5.27% GUJARAT SDL 19-01-2024	SOVEREIGN	8.70%	Rec Limited	CRISIL AAA	0.59%
▶ 07.16% GOI 20-05-2023	SOVEREIGN	6.79%	Export Import Bank of India	CRISIL AAA	0.46%
▶ 07.35% GOI 22-06-2024	SOVEREIGN	5.83%	Hindustan Petroleum Corporation Limited	CRISIL AAA	0.33%
▶ 7.89% GUJARAT SDL 15-05-2025	SOVEREIGN	4.59%	National Highways Authority of India	CRISIL AAA	0.07%
▶ 06.30% GOI 09-04-2023	SOVEREIGN	4.50%	Bajaj Finance Limited	CRISIL AAA	0.05%
05.22% GOI 15-06-2025	SOVEREIGN	3.24%	Sundaram Finance Limited	CRISIL AAA	0.04%
8.23% MAHARASHTRA SDL 09-09-2025	SOVEREIGN	3.12%	Bajaj Housing Finance Limited	CRISIL AAA	0.02%
04.26% GOI 17-05-2023	SOVEREIGN	2.17%	Bharat Petroleum Corporation Limited	CRISIL AAA	0.02%
8.15% MAHARASHTRA SDL 26-11-2025	SOVEREIGN	1.77%	Housing and Urban Development Corporation Limited	CARE AAA	0.02%
8.26% MAHARASHTRA SDL 12-08-2025	SOVEREIGN	0.75%	Total		37.47%
7.96% GUJARAT SDL 14-10-2025	SOVEREIGN	0.47%	Securitized Debt Amort		
8.14% KARNATAKA SDL 13-11-2025	SOVEREIGN	0.47%	First Business Receivables Trust(Backed by receivables from Reliance Industries, Reliance Retail, Reliance Jio)	CRISIL AAA(SO)	2.13%
8.23% GUJARAT SDL 09-09-2025	SOVEREIGN	0.24%	Total		2.13%
06.17% GOI 12-06-2023	SOVEREIGN	0.22%	Others		
07.72% GOI 25-05-2025	SOVEREIGN	0.03%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		2.54%
Total		56.00%	Net Receivable/Payable		0.09%
Non Convertible Debentures Listed/Awaiting Listing on the Exchange			Net Assets		100.00%
▶ National Bank for Agriculture & Rural Development	CRISIL AAA	7.48%	Average Maturity		2.11 years
▶ Housing Development Finance Corporation Limited	CRISIL AAA	6.53%	Modified Duration		1.88 years
▶ Indian Railway Finance Corporation Limited	CRISIL AAA	5.55%	Macaulay Duration		1.95 years
▶ Indian Oil Corporation Limited	CRISIL AAA	4.46%	YTM		5.25%
			▶ Indicates top ten instruments		

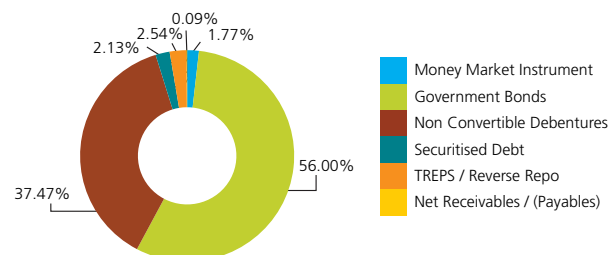
% MATURITY PROFILE



% RATING PROFILE



% ASSET ALLOCATION PROFILE



Exit Load: 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.