

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

37.97 (₹ In Crs)

Monthly Average AUM

37.81 (₹ In Crs)

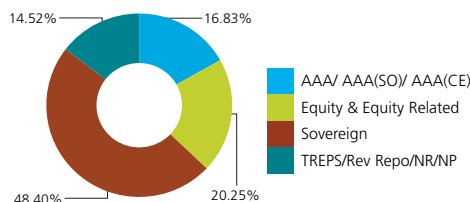
Options

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

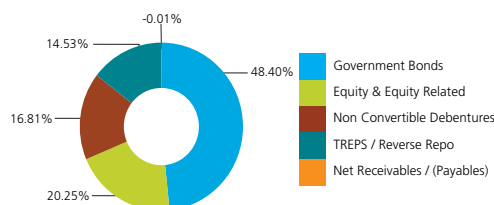
PORTFOLIO ALLOCATION

Name of Instrument	Rating/ Industry	% to Net Assets	Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS			Government Bonds		
07.59% GOI 11-JAN-2026	SOVEREIGN	29.04%	Sundaram Finance Limited	Finance	0.23%
07.37% GOI 16-APR-2023	SOVEREIGN	13.99%	The Indian Hotels Company Limited	Leisure Services	0.23%
06.45% GOI 7-OCT-2029	SOVEREIGN	5.37%	Container Corporation of India Limited	Transportation	0.22%
Total		48.40%	ITC Limited	Consumer Non Durables	0.22%
EQUITY & EQUITY RELATED			Listed / awaiting listing on the stock exchanges		
Infosys Limited	Software	1.55%	Maruti Suzuki India Limited	Auto	0.22%
ICICI Bank Limited	Banks	1.31%	Alkem Laboratories Limited	Pharmaceuticals	0.21%
HDFC Bank Limited	Banks	1.07%	Shree Cements Limited	Cement & Products	0.18%
Happiest Minds Technologies Limited	Software	0.95%	Blue Star Limited	Consumer Durables	0.14%
Reliance Industries Limited	Petroleum Products	0.92%	Engineers India Limited	Construction Project	0.14%
K.P.R. Mill Limited	Textile Products	0.82%	Kotak Mahindra Bank Limited	Banks	0.14%
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.69%	Housing Development Finance Corporation Limited	Finance	0.13%
Larsen & Toubro Limited	Construction Project	0.67%	Jamna Auto Industries Limited	Auto Ancillaries	0.13%
Endurance Technologies Limited	Auto Ancillaries	0.66%	Lupin Limited	Pharmaceuticals	0.06%
The Ramco Cements Limited	Cement & Cement Products	0.66%	Mazagon Dock Shipbuilders Limited	Industrial Capital Goods	0.05%
Dr. Reddy's Laboratories Limited	Pharmaceuticals	0.59%	Total		20.24%
UltraTech Cement Limited	Cement & Cement Products	0.57%	PREFERENCE SHARES		
Brigade Enterprises Limited	Construction	0.53%	Listed/awaiting listing on the stock exchanges		
APL Apollo Tubes Limited	Ferrous Metals	0.52%	Zee Entertainment Enterprises Limited	Entertainment	0.01%
HCL Technologies Limited	Software	0.51%	Total		0.01%
Tata Consultancy Services Limited	Software	0.49%	Non Convertible Debentures		
Ahluwalia Contracts India Limited	Construction	0.46%	Listed/Awaiting Listing on the Exchange		
Godrej Properties Limited	Construction	0.43%	Rec Limited	CRISIL AAA	6.91%
State Bank of India	Banks	0.42%	National Bank for Agriculture & Rural Development	CRISIL AAA	5.75%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.41%	Power Finance Corporation Limited	CRISIL AAA	4.15%
Jindal Steel & Power Limited	Ferrous Metals	0.39%	Total		16.81%
Sobha Limited	Construction	0.38%	Others		
Axis Bank Limited	Banks	0.34%	Tri Party Repo Dealing System (TREPS)/ Reverse Repo		14.53%
Trent Limited	Retailing	0.34%	Net Receivable/Payable		-0.01%
Atul Limited	Chemicals	0.33%	Net Assets		100.00%
Bharti Airtel Limited	Telecom - Services	0.33%	Average Maturity		2.72 years
IPCA Laboratories Limited	Pharmaceuticals	0.31%	Modified Duration		2.24 years
Hindustan Unilever Limited	Consumer Non Durables	0.28%	Macaulay Duration		2.31 years
Bajaj Auto Limited	Auto	0.26%	YTM		4.90%
Mahindra & Mahindra Limited	Auto	0.26%	▶ Indicates top ten instruments		
Lumax Industries Limited	Auto Ancillaries	0.25%			
Cholamandalam Investment and Finance Company Limited	Finance	0.24%			

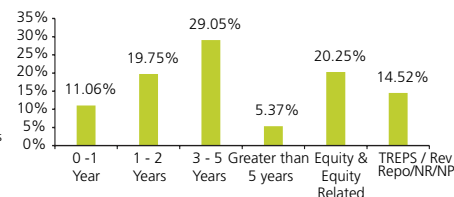
% RATING PROFILE



% 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 43 to 46.
For product label please refer Page 3 of the factsheet.
The Fund was co-managed by Mr. Vihang Naik till July 1, 2021.