

INVESTMENT OBJECTIVE

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) in India. There is no assurance that the investment objective of the scheme will be realized.

FUND DETAILS

Date of Inception

Regular Plan	September 12, 2012
Direct Plan	January 01, 2013

Fund Manager

Mr. Jalpan Shah (w.e.f. May 30, 2016) &
Mr. Shriram Ramanathan (w.e.f. March 29, 2017)

Benchmark

NIFTY Banking & PSU Debt Index

Month end AUM

4,445.86 (₹ In Crs)

Monthly Average AUM

4,418.20 (₹ In Crs)

Options

- Growth
- IDCW option
(Reinvestment and Payout)

PORTFOLIO ALLOCATION

Name of Instrument	Rating	% to Net Assets
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DEBT INSTRUMENTS

GOVERNMENT BONDS

05.74% GOI 15-NOV-2026	SOVEREIGN	13.60%
05.63% GOI 12-04-2026	SOVEREIGN	12.30%
06.79% GOI 15-05-2027	SOVEREIGN	2.94%
07.35% GOI 22-06-2024	SOVEREIGN	0.12%
Total		28.96%

Non Convertible Debentures

Listed/Awaiting Listing on the Exchange

Indian Railway Finance Corporation Limited	CARE AAA/CRISIL AAA	9.82%
National Bank for Agriculture & Rural Development	CRISIL AAA	9.70%
Indian Oil Corporation Limited	CRISIL AAA	9.18%
Small Industries Development Bank of India	CARE AAA	9.02%
Power Finance Corporation Limited	CRISIL AAA	8.82%
Rec Limited	CRISIL AAA	6.79%
Power Grid Corporation of India Limited	CRISIL AAA	4.68%
Export Import Bank of India	CRISIL AAA	3.09%

Name of Instrument	Rating	% to Net Assets
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Housing and Urban Development Corporation Limited	ICRA AAA	2.59%
Axis Bank Limited	CRISIL AAA	2.37%
HDFC Bank Limited	CRISIL AAA	2.23%
NTPC Limited	CRISIL AAA	1.59%
Nuclear Power Corporation Of India Limited	CRISIL AAA	0.08%
Housing Development Finance Corporation Limited	CRISIL AAA	0.06%
Total		70.02%

Others

Tri Party Repo Dealing System (TREPS)/ Reverse Repo		1.02%
Net Receivable/Payable		0.00%

Net Assets 100.00%

Average Maturity 3.79 years

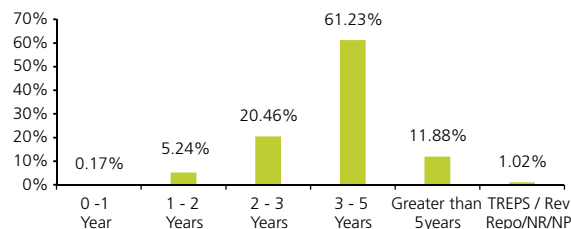
Modified Duration 3.20 years

Macaulay Duration 3.36 years

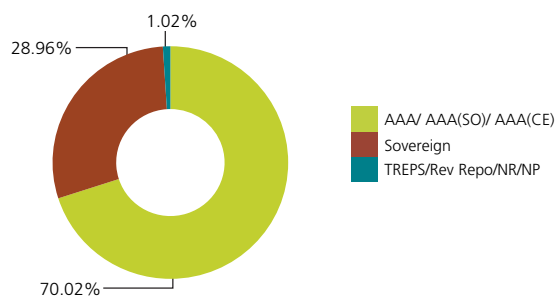
YTM 5.98%

► Indicates top ten instruments

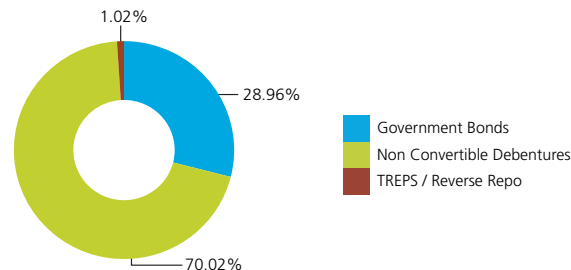
% MATURITY PROFILE



% 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.