

INVESTMENT OBJECTIVE

To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

FUND DETAILS

Date of Inception

Regular Plan December 04, 2010

Direct Plan January 01, 2013

Fund Manager

Mr. Shriram Ramanathan (w.e.f Nov 24, 2012) & Mr. Jalpan Shah (w.e.f March 21, 2020)

Benchmark

NIFTY Low Duration Debt Index B-I

Month end AUM

814.42 (₹ In Crs)

Monthly Average AUM

856.12 (₹ In Crs)

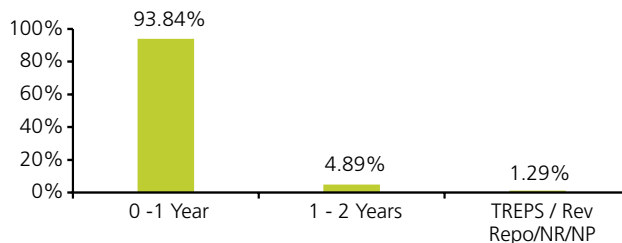
Options

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

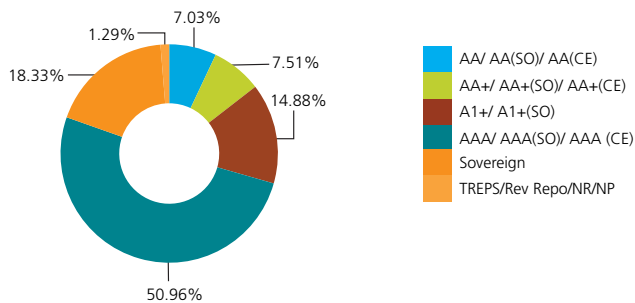
PORTFOLIO ALLOCATION

Name of Instrument	Rating	% to Net Assets	Name of Instrument	Rating	% to Net Assets
DEBT INSTRUMENTS					
MONEY MARKET INSTRUMENTS					
Commercial Paper (Listed / Awaiting listing on Stock Exchanges) / Certificate of Deposit					
▶ Axis Bank Limited	CRISIL A1+	9.01%	Embassy Office Parks REIT	CRISIL AAA	3.06%
▶ HDFC Bank Limited	ICRA A1+	5.88%	ONGC Petro Additions Limited (Letter of comfort from Oil & Natural Gas Corporation Limited)	ICRA AAA (CE)	1.91%
Total		14.89%	Oriental Nagpur Betul Highway Limited (Nhai Annuity Receivables)	CRISIL AAA	1.25%
Government Bonds					
▶ 06.84% GOI 19-12-2022	SOVEREIGN	13.38%	Tata Steel Limited	CARE AA+	1.25%
▶ 07.16% GOI 20-05-2023	SOVEREIGN	4.35%	Bajaj Finance Limited	CRISIL AAA	1.22%
▶ 04.56% GOI 29-11-2023	SOVEREIGN	0.60%	NIIIF Infrastructure Finance Limited	ICRA AAA	1.04%
Total		18.33%	Total		61.60%
Listed/Awaiting Listing on the Exchange					
Non Convertible Debentures					
▶ Power Finance Corporation Limited	CRISIL AAA	7.73%	Securitized Debt		
▶ Rec Limited	CRISIL AAA	7.72%	▶ First Business Receivables Trust(Backed by receivables from Reliance Industries,Reliance Retail,Reliance Jio)	CRISIL AAA(SO)	3.91%
▶ National Bank for Agriculture & Rural Development	CRISIL AAA	6.31%	Total		3.91%
▶ Indian Oil Corporation Limited	CRISIL AAA	5.51%	Others		
▶ India Grid Trust	CRISIL AAA	4.97%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		0.92%
▶ Aditya Birla Fashion and Retail Limited	CRISIL AA	3.83%	Net Receivable/Payable		0.37%
▶ Small Industries Development Bank of India	CARE AAA	3.22%	Net Assets		100.00%
▶ JM Financial Products Limited	ICRA AA	3.20%	Average Maturity		0.55 years
▶ Muthoot Finance Limited	CRISIL AA+	3.15%	Modified Duration		0.52 years
▶ Cholamandalam Investment and Finance Company Limited	ICRA AA+	3.12%	Macaulay Duration		0.54 years
▶ Housing Development Finance Corporation Limited	CRISIL AAA	3.11%	YTM		5.89%
			▶ Indicates top ten instruments		

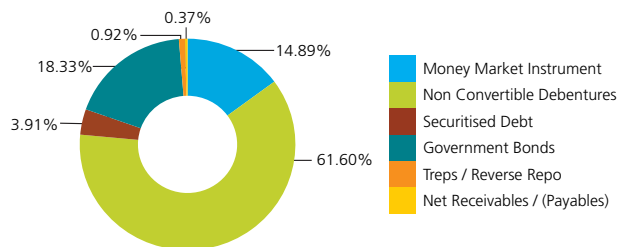
% MATURITY PROFILE



% RATING PROFILE



% ASSET ALLOCATION PROFILE



Exit Load: Nil (w.e.f. July 9, 2020)

For details of the performance of the schemes, please refer page nos 49 to 52. For product label please refer Page 4 & 5 of the factsheet.