

Fund Details

NAV of Plans/Options

(as on April 30, 2019)	₹
Monthly Dividend - Regular Plan	10.8615
Quarterly Dividend - Regular Plan	10.7156
Annual Dividend - Regular Plan	12.0368
Growth - Regular Plan	17.8569
Bonus - Regular Plan	17.8569
Monthly Dividend - Direct Plan	11.2279
Quarterly Dividend - Direct Plan	11.2169
Annual Dividend - Direct Plan	12.3418
Growth - Direct Plan	18.3775

Date of Inception

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

Total Expense Ratio* :

0.72% (Regular)

0.22% (Direct)

- Including Additional Expenses, B30 charges and GST on Management Fees

- Total Expense Ratio is as on the last business day of the month

Options

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

Minimum Application size (initial)

₹10,000 per application and in multiples of ₹1 thereafter

Additional Investment

₹1,000 per application and in multiples of ₹1 thereafter

Minimum Redemption Size

₹500 or 50 units

Fund Manager

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

Benchmark

CRISIL Short Term Bond Fund Index

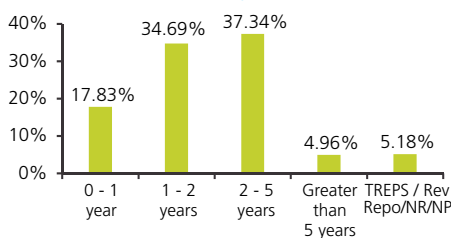
Monthly Average AUM (₹ In Crs)

₹ 3,730.45

Month end AUM (₹ In Crs)

₹ 3,781.06

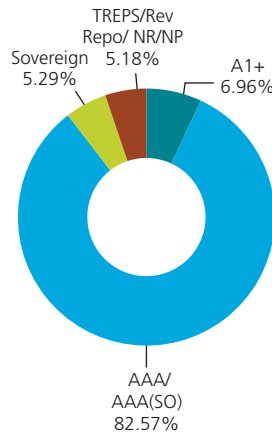
% Maturity Profile



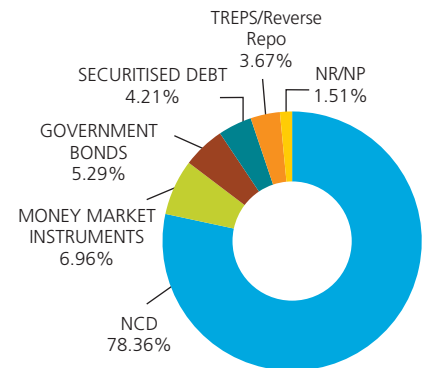
Portfolio Allocation

Name of Instrument	Rating/ Industry	% to Net Assets	Name of Instrument	Rating/ Industry	% to Net Assets
DEBT INSTRUMENTS			MONEY MARKET INSTRUMENTS		
Listed/Waiting Listing on the Exchange			Commercial Paper/Certificate of Deposit		
Non Convertible Debentures					
Housing Development Finance Corporation Limited	CRISIL AAA	8.03%	Axis Bank Limited	CRISIL A1+	3.12%
National Bank for Agriculture & Rural Development	CRISIL AAA	7.57%	Reliance Jio Infocomm Limited	CRISIL A1+	1.96%
Small Industries Development Bank of India	CARE AAA	7.16%	HDFC Bank Limited	IND A1+	0.63%
Kotak Mahindra Prime Limited	CRISIL AAA	5.27%	Kotak Mahindra Bank Limited	CRISIL A1+	0.63%
Reliance Industries Limited	CRISIL AAA	4.81%	Small Industries Development Bank of India	CARE A1+	0.62%
Indian Railway Finance Corporation Limited	CRISIL AAA	3.69%	Total		6.96%
State Bank Of India	CRISIL AAA	3.66%	GOVERNMENT BONDS		
Power Finance Corporation Limited	CRISIL AAA	3.32%	07-32% GOI 28-JAN-2024	SOVEREIGN	5.29%
NTPC Limited	CRISIL AAA	3.16%	Total		5.29%
National Highways Authority of India	CRISIL AAA	3.13%	SECURITISED DEBT		
National Housing Bank	CARE AAA	2.90%	Rent-A-Device Trust(Backed by lease rentals from Reliance Retail Ltd)	ICRA AAA(SO)	4.21%
Rec Limited	CRISIL AAA	2.67%	Total		4.21%
LIC Housing Finance Limited	CRISIL AAA	2.65%	Others		
Sikka Ports & Terminals Limited (erstwhile Reliance Ports & Terminals Ltd)	CRISIL AAA	2.31%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		3.67%
Reliance Jio Infocomm Limited	CRISIL AAA	2.25%	Net Receivable/Payable		1.51%
Sundaram Finance Limited	ICRA AAA	2.12%	Grand Total		100.00%
Power Grid Corporation of India Limited	CRISIL AAA	2.00%	Average Maturity		1.87 years
HDB Financial Services Limited	CARE AAA	1.96%	Modified Duration		1.58 years
Bajaj Finance Limited	IND AAA	1.32%	YTM		8.08%
Bank of Baroda	CARE AAA	1.31%			
LIC Housing Finance Limited	CARE AAA	1.19%			
Bajaj Finance Limited	CARE AAA	1.05%			
Bharat Petroleum Corporation Limited	CRISIL AAA	0.95%			
Export Import Bank Of India	CRISIL AAA	0.92%			
National Housing Bank	CRISIL AAA	0.66%			
Indian Railway Finance Corporation Limited	CARE AAA	0.66%			
Export-Import Bank of India	CRISIL AAA	0.54%			

% Rating Profile



% Asset Allocation Profile



Dividend History

Record Date	NAV as on Record Date (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
Regular Plan - Monthly Dividend			
25-Apr-19	10.8994	0.0334	0.0360
25-Mar-19	10.9243	0.0334	0.0360
25-Feb-19	10.8601	0.0334	0.0360
Direct Plan - Monthly Dividend			
25-Apr-19	11.2647	0.0334	0.0360
25-Mar-19	11.2840	0.0334	0.0360
25-Feb-19	11.2111	0.0334	0.0360
Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
Regular Plan - Quarterly Dividend			
22-Mar-19	10.8569	0.1334	0.1441
27-Dec-18	10.8103	0.1334	0.1441
27-Sep-18	10.6937	0.1001	0.1080
Direct Plan - Quarterly Dividend			
22-Mar-19	11.3479	0.1334	0.1441
27-Dec-18	11.2775	0.1334	0.1441
27-Sep-18	11.1360	0.1001	0.1080
Regular Plan - Annual Dividend			
22-Mar-19	12.7702	0.5336	0.5763
23-Mar-18	11.9986	0.0669	0.0722
16-Mar-16	10.7515	0.2342	0.2528
Direct Plan - Annual Dividend			
22-Mar-19	13.1148	0.5670	0.6123
23-Mar-18	12.1462	0.0669	0.0722
16-Mar-16	10.7745	0.2342	0.2528

Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and statutory levy (if applicable). Face value ₹10/-.
Past performance of the aforesaid schemes may or may not be sustained in future.
Please note that the dividend rates mentioned are post applicable dividend distribution tax deduction.

Investment objective: To generate regular returns and capital appreciation by investing in debt, government and money market securities.⁵

Exit Load: NIL

⁵Pursuant to the circular issued by SEBI on 'Categorization and Rationalization of the Schemes, there has been change in the fundamental attribute(s) of the aforesaid effective from May 14, 2018.

For details of other funds managed by the Fund Manager and the performance of the schemes, please refer page nos 34 to 37.

*Please refer page no 33