

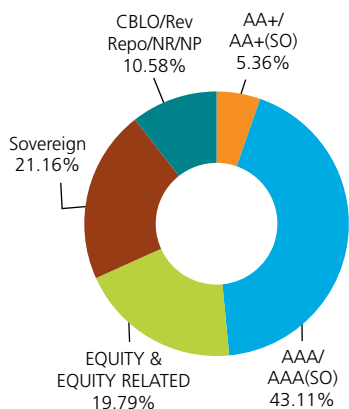
Fund Details

NAV of Plans/Options (as on August 31, 2018)		₹
Monthly Dividend - Regular Plan	10.7202	
Quarterly Dividend - Regular Plan	11.3565	
Growth Plan - Regular Plan	33.5020	
Monthly Dividend - Direct Plan	11.3192	
Quarterly Dividend - Direct Plan	11.7506	
Growth Plan - Direct Plan	34.8552	
Date of Inception		
Regular Plan	July 31, 2003	
Direct Plan	January 01, 2013	
Total Expense Ratio+ :		
	2.65% (Regular)	
	1.91% (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)	
	1. Monthly Dividend	
	2. Quarterly Dividend	
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. Jalpan Shah (Debt portion) (w.e.f. May 30, 2016) and Mr. Venugopal Manghat (Equity portion)	
Benchmark		
	CRISIL Hybrid 85+15 - Conservative Index	
Monthly Average AUM (₹ In Crs)		
	46.01	
Month end AUM (₹ In Crs)		
	45.92	

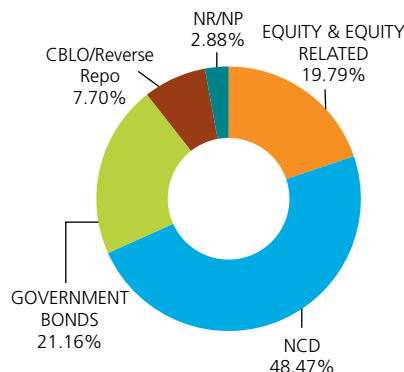
Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS					
Listed/Awaiting Listing on the Exchange Non Convertible Debentures					
Small Industries Development Bank of India	CARE AAA	10.89%	Vedanta Limited	Non - Ferrous Metals	0.31%
Indian Railway Finance Corporation Limited	CRISIL AAA	10.89%	Endurance Technologies Limited	Auto Ancillaries	0.31%
National Bank for Agriculture & Rural Development	CRISIL AAA	10.88%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.30%
Rural Electrification Corporation Limited	CRISIL AAA	10.45%	MindTree Limited	Software	0.30%
ICICI Bank Limited	ICRA AA+	5.36%	Axis Bank Limited	Banks	0.30%
Total		48.47%	Ahluwalia Contracts India Limited	Construction	0.29%
EQUITY & EQUITY RELATED					
Listed/Awaiting listing on the stock exchanges					
HDFC Bank Limited	Banks	0.97%	Engineers India Limited	Construction Project	0.28%
Reliance Industries Limited	Petroleum Products	0.95%	Lumax Industries Limited	Auto Ancillaries	0.27%
Housing Development Finance Corporation Limited	Finance	0.77%	Indian Bank	Banks	0.26%
Future Lifestyle Fashions Limited	Retailing	0.69%	Blue Star Limited	Consumer Durables	0.25%
IndusInd Bank Limited	Banks	0.68%	Brigade Enterprises Limited	Construction	0.22%
ITC Limited	Consumer Non Durables	0.63%	Bharti Airtel Limited	Telecom - Services	0.22%
Bajaj Finance Limited	Finance	0.62%	Dishman Carbogen Amcis Limited	Pharmaceuticals	0.21%
Larsen & Toubro Limited	Construction Project	0.59%	UPL Limited	Pesticides	0.20%
Kotak Mahindra Bank Limited	Banks	0.59%	Tata Chemicals Limited	Chemicals	0.20%
Hindustan Unilever Limited	Consumer Non Durables	0.57%	Bharti Infratel Limited	Telecom - Equipment & Accessories	0.19%
The Ramco Cements Limited	Cement	0.57%	Natco Pharma Limited	Pharmaceuticals	0.17%
HEG Limited	Industrial Products	0.55%	The India Cements Limited	Cement	0.12%
Tata Consultancy Services Limited	Software	0.55%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.11%
Maruti Suzuki India Limited	Auto	0.52%	Lupin Limited	Pharmaceuticals	0.08%
Bajaj Finserv Limited	Finance	0.50%	Tata Steel Limited - Partly Paid Up	Ferrous Metals	0.00%
HCL Technologies Limited	Software	0.45%	Total		19.77%
Sterlite Technologies Limited	Telecom - Equipment & Accessories	0.44%	PREFERENCE SHARES		
UltraTech Cement Limited	Cement	0.43%	Listed/awaiting listing on the stock exchanges		
State Bank of India	Banks	0.41%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.02%
ICICI Bank Limited	Banks	0.38%	Total		0.02%
Graphite India Limited	Industrial Products	0.38%	GOVERNMENT BONDS		
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.35%	07.59% GOI 11-JAN-2026	SOVEREIGN	21.16%
Jindal Steel & Power Limited	Ferrous Metals	0.35%	Total		21.16%
Trent Limited	Retailing	0.33%	Others		
Shree Cements Limited	Cement	0.33%	CBLO / Reverse Repo		7.70%
K.P.R. Mill Limited	Textile Products	0.32%	Net Receivable/Payable		2.88%
Muthoot Finance Limited	Finance	0.32%	Grand Total		100.00%
Ashoka Buildcon Limited	Construction Project	0.32%	Average Maturity		2.94 years
Asian Paints Limited	Consumer Non Durables	0.31%	Modified Duration		2.28 years
Sobha Limited	Construction	0.31%	YTM		8.05%

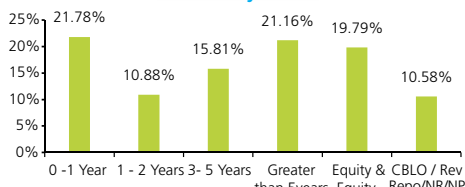
% Rating Profile



% Asset Allocation Profile



% Maturity 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			
27-Aug-18	10.7754	0.0334	0.0360
25-Jul-18	10.6961	0.0334	0.0360
25-Jun-18	10.6430	0.0334	0.0360
Direct Plan - Monthly Dividend			
27-Aug-18	11.3736	0.0334	0.0360
25-Jul-18	11.2797	0.0334	0.0360
25-Jun-18	11.2142	0.0334	0.0360
Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (Corporate)	Quantum of Dividend (Non-Corporate)
Regular Plan - Quarterly Dividend			
22-Jun-18	11.3261	0.1334	0.1441
23-Mar-18	11.5021	0.1338	0.1445
22-Dec-17	11.7444	0.1338	0.1445
Direct Plan - Quarterly Dividend			
22-Jun-18	11.6947	0.1334	0.1441
23-Mar-18	11.8491	0.1338	0.1445
22-Dec-17	12.0702	0.1338	0.1445

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 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.

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.

⁶Pursuant 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 33 to 36.

+ Please refer page no 32