

Fund Details

NAV of Plans/Options (as on February 28, 2019)	₹
Monthly Dividend - Regular Plan	10.5499
Quarterly Dividend - Regular Plan	11.0810
Growth Plan - Regular Plan	33.8888
Monthly Dividend - Direct Plan	11.1972
Quarterly Dividend - Direct Plan	11.5222
Growth Plan - Direct Plan	35.3861

Date of Inception

Regular Plan	July 31, 2003
Direct Plan	January 01, 2013

Total Expense Ratio+ :

2.46% (Regular)
1.59% (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)

42.52

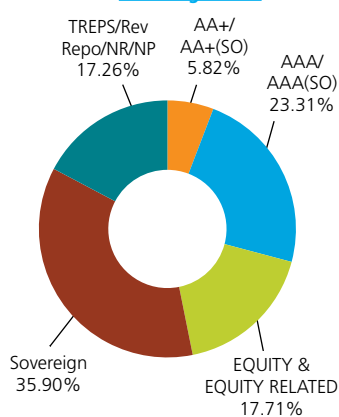
Month end AUM (₹ In Crs)

42.23

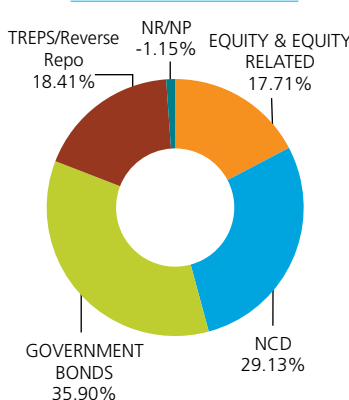
Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS			UPL Limited		
Listed/Awaiting Listing on the Exchange			Pesticides 0.27%		
Non Convertible Debentures			Sun Pharmaceutical Industries Limited 0.26%		
Small Industries Development Bank of India	CARE AAA	11.85%	Engineers India Limited	Construction Project	0.25%
Rec Limited	CRISIL AAA	11.46%	Vedanta Limited	Non - Ferrous Metals	0.25%
ICICI Bank Limited	ICRA AA+	5.82%	Lumax Industries Limited	Auto Ancillaries	0.25%
Total		29.13%	Blue Star Limited	Consumer Durables	0.25%
EQUITY & EQUITY RELATED			Tech Mahindra Limited 0.24%		
Listed/Awaiting listing on the stock exchanges			Brigade Enterprises Limited 0.22%		
Reliance Industries Limited	Petroleum Products	1.07%	Bharti Infratel Limited	Telecom - Equipment & Accessories	0.21%
HDFC Bank Limited	Banks	1.06%	The Indian Hotels Company Limited	Hotels	0.20%
ICICI Bank Limited	Banks	0.85%	Bharti Airtel Limited	Telecom - Services	0.20%
Infosys Limited	Software	0.79%	Tata Chemicals Limited	Chemicals	0.16%
Tata Consultancy Services Limited	Software	0.78%	Dishman Carbogen Amcis Limited	Pharmaceuticals	0.15%
Future Lifestyle Fashions Limited	Retailing	0.74%	Natco Pharma Limited	Pharmaceuticals	0.14%
State Bank of India	Banks	0.68%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.11%
Larsen & Toubro Limited	Construction Project	0.61%	The India Cements Limited	Cement	0.09%
The Ramco Cements Limited	Cement	0.60%	Lupin Limited	Pharmaceuticals	0.07%
ITC Limited	Consumer Non Durables	0.59%	Tata Steel Limited - Partly Paid Up	Ferrous Metals	0.00%
Housing Development Finance Corporation Limited	Finance	0.58%	Total		17.69%
Axis Bank Limited	Banks	0.49%	PREFERENCE SHARES		
Bajaj Finance Limited	Finance	0.41%	Listed/awaiting listing on the stock exchanges		
UltraTech Cement Limited	Cement	0.40%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.02%
Kotak Mahindra Bank Limited	Banks	0.37%	Total		0.02%
Hindustan Unilever Limited	Consumer Non Durables	0.37%	GOVERNMENT BONDS		
Asian Paints Limited	Consumer Non Durables	0.35%	07.59% GOI 11-JAN-2026	SOVEREIGN	23.91%
HCL Technologies Limited	Software	0.34%	07.37% GOI 16-APR-2023	SOVEREIGN	11.99%
Sobha Limited	Construction	0.32%	Total		35.90%
Sterlite Technologies Limited	Telecom - Equipment & Accessories	0.32%	Others		
Trent Limited	Retailing	0.32%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		18.41%
Shree Cements Limited	Cement	0.31%	Net Receivable/Payable		-1.15%
Bajaj Finserv Limited	Finance	0.31%	Grand Total		100.00%
Ashoka Buildcon Limited	Construction Project	0.30%	Average Maturity		3.31 years
Ahluwalia Contracts India Limited	Construction	0.30%	Modified Duration		2.60 years
Endurance Technologies Limited	Auto Ancillaries	0.29%	YTM		7.61%
K.P.R. Mill Limited	Textile Products	0.28%			
Maruti Suzuki India Limited	Auto	0.27%			
MindTree Limited	Software	0.27%			

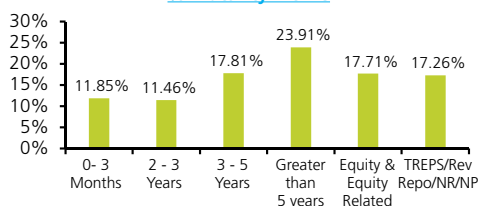
% Rating Profile



% 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			
25-Feb-19	10.5996	0.0334	0.0360
25-Jan-19	10.5887	0.0334	0.0360
26-Dec-18	10.6711	0.0334	0.0360
Direct Plan - Monthly Dividend			
25-Feb-19	11.2461	0.0334	0.0360
25-Jan-19	11.2234	0.0334	0.0360
26-Dec-18	11.3007	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			
27-Dec-18	11.2869	0.1334	0.1441
27-Sep-18	11.2358	0.1334	0.1441
22-Jun-18	11.3261	0.1334	0.1441
Direct Plan - Quarterly Dividend			
27-Dec-18	11.7105	0.1334	0.1441
27-Sep-18	11.6302	0.1334	0.1441
22-Jun-18	11.6947	0.1334	0.1441

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 34 to 37.

+ Please refer page no 33