



Fund Details

NAV of Plans/Options

(as on March 29, 2019)	₹
Quarterly Dividend - Regular Plan	10.8563
Semi Annual Dividend - Regular Plan	15.3534
Annual Dividend - Regular Plan	10.7448
Growth Plan - Regular Plan	46.4139
Bonus - Regular Plan	17.6303
Quarterly Dividend - Direct Plan	11.1029
Semi Annual Dividend - Direct Plan	17.7712
Annual Dividend - Direct Plan	10.7482
Growth Plan - Direct Plan	48.4040

Date of Inception

Regular Plan	March 31, 1997
Direct Plan	January 01, 2013

Total Expense Ratio* :

0.62% (Regular)
0.25% (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. Quarterly Dividend
 2. Semi-Annual Dividend
 3. Annual 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. Shiram Ramanathan and Mr. Jalpan Shah (w.e.f. April 03, 2017)

Benchmark

CRISIL Composite Bond Fund Index

Monthly Average AUM (₹ In Crs)

643.99

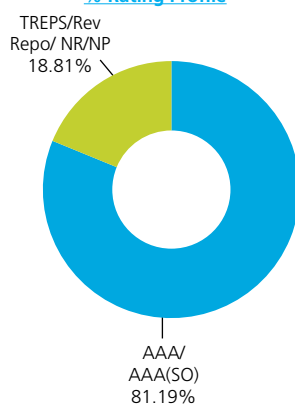
Month end AUM (₹ In Crs)

879.25

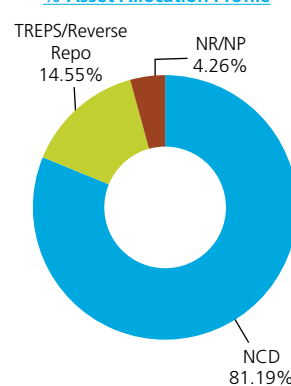
Portfolio Allocation

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					
National Highways Authority of India	CRISIL AAA	7.47%	Housing and Urban Development Corporation Limited	ICRA AAA	2.93%
LIC Housing Finance Limited	CRISIL AAA	7.26%	Indian Railway Finance Corporation Limited	CRISIL AAA	3.47%
Housing Development Finance Corporation Limited	CRISIL AAA	7.07%	Nuclear Power Corporation Of India Limited	CRISIL AAA	2.30%
Power Grid Corporation of India Limited	CRISIL AAA	6.22%	HDB Financial Services Limited	CRISIL AAA	2.25%
Food Corporation of India Limited	CRISIL AAA(SO)	5.92%	National Bank for Agricultural & Rural Development	CRISIL AAA	2.04%
HDFC Bank Limited	CRISIL AAA	5.60%	NHPC Limited	CARE AAA	1.16%
National Bank for Agriculture & Rural Development	CRISIL AAA	5.19%	Rec Limited	CRISIL AAA	1.14%
Export Import Bank Of India	CRISIL AAA	4.94%	Total		81.19%
Housing and Urban Development Corporation Limited	CARE AAA	4.25%	Others		
NTPC Limited	CRISIL AAA	4.15%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		14.55%
Reliance Industries Limited	CRISIL AAA	4.10%	Net Receivable/Payable		4.26%
Indian Railway Finance Corporation Limited	CARE AAA	3.73%	Grand Total		100.00%
			Average Maturity		7.72 years
			Modified Duration		5.08 years
			YTM		8.31%

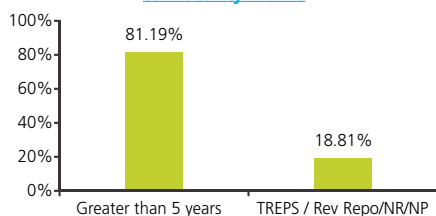
% Rating Profile



% Asset Allocation Profile



% Maturity Profile



Dividend History

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	10.9208	0.1334	0.1441
27-Dec-18	10.9568	0.1334	0.1441
27-Sep-18	10.7138	0.1334	0.1441
Direct Plan - Quarterly Dividend			
22-Mar-19	11.1618	0.1334	0.1441
27-Dec-18	11.1869	0.1334	0.1441
27-Sep-18	10.9289	0.1334	0.1441
Regular Plan - Annual Dividend			
22-Mar-19	11.1585	0.3669	0.3962
23-Mar-18	11.1963	0.4684	0.5056
23-Mar-17	10.7355	0.2007	0.2167
Direct Plan - Annual Dividend			
22-Mar-19	11.1595	0.3669	0.3962
Regular Plan - Semi Annual Dividend			
22-Mar-19	15.5610	0.2668	0.2881
27-Sep-18	15.1077	0.2668	0.2881
23-Mar-18	15.4356	0.2677	0.2889
Direct Plan - Semi Annual Dividend			
22-Mar-19	17.9946	0.3002	0.3241
27-Sep-18	17.3872	0.2668	0.2881
23-Mar-18	17.6797	0.2677	0.2889

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 return by investing predominantly in AA+ and above rated debt and money market instruments.⁶

Exit Load: If the amount sought to be redeemed or switched out is invested for a period of up to 3 months from the date of allotment: 0.5%. If the amount sought to be redeemed or switched out is invested for a period of more than 3 months from the date of allotment: Nil (w.e.f. December 12, 2018)

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