

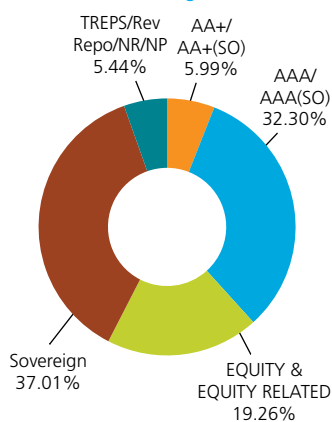
Fund Details

NAV of Plans/Options (as on May 31, 2019)		₹
Monthly Dividend - Regular Plan	10.8646	
Quarterly Dividend - Regular Plan	11.3663	
Growth Plan - Regular Plan	35.3897	
Monthly Dividend - Direct Plan	11.5606	
Quarterly Dividend - Direct Plan	11.8475	
Growth Plan - Direct Plan	37.0169	
Date of Inception		
Regular Plan	July 31, 2003	
Direct Plan	January 01, 2013	
Total Expense Ratio* :		
	2.20% (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)		
	41.01	
Month end AUM (₹ In Crs)		
	41.56	

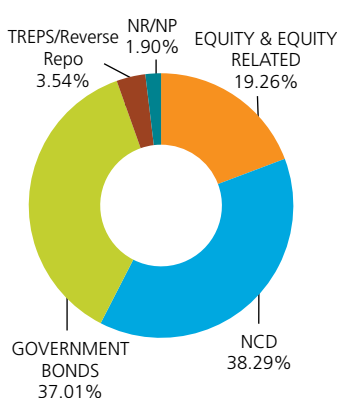
Portfolio Allocation

Name of Instrument	Rating/Industry	% to Net Assets	Name of Instrument	Rating/Industry	% to Net Assets
DEBT INSTRUMENTS					
GOVERNMENT BONDS					
07.59% GOI 11-JAN-2026	SOVEREIGN	24.72%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.28%
07.37% GOI 16-APR-2023	SOVEREIGN	12.29%	Bharti Airtel Limited	Telecom - Services	0.28%
Total		37.01%	ITC Limited	Consumer Non Durables	0.27%
EQUITY & EQUITY RELATED					
Listed/Awaiting listing on the stock exchanges					
Reliance Industries Limited	Petroleum Products	1.38%	Endurance Technologies Limited	Auto Ancillaries	0.27%
ICICI Bank Limited	Banks	1.22%	Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.24%
HDFC Bank Limited	Banks	1.21%	Vedanta Limited	Non - Ferrous Metals	0.24%
State Bank of India	Banks	0.97%	The Indian Hotels Company Limited	Hotels	0.23%
Tata Consultancy Services Limited	Software	0.88%	Lumax Industries Limited	Auto Ancillaries	0.22%
Future Lifestyle Fashions Limited	Retailing	0.81%	Dishman Carbogen Amcis Limited	Pharmaceuticals	0.19%
Infosys Limited	Software	0.80%	The India Cements Limited	Cement	0.11%
Larsen & Toubro Limited	Construction Project	0.74%	Lupin Limited	Pharmaceuticals	0.07%
The Ramco Cements Limited	Cement	0.69%	Tata Steel Limited - Partly Paid Up	Ferrous Metals	0.00%
Housing Development Finance Corporation Limited	Finance	0.64%	Total		19.25%
Axis Bank Limited	Banks	0.62%	PREFERENCE SHARES		
UltraTech Cement Limited	Cement	0.50%	Listed/awaiting listing on the stock exchanges		
Kotak Mahindra Bank Limited	Banks	0.48%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.01%
Bajaj Finance Limited	Finance	0.43%	Total		0.01%
Shree Cements Limited	Cement	0.42%	Listed/Awaiting Listing on the Exchange		
Sobha Limited	Construction	0.41%	Non Convertible Debentures		
Bajaj Finserv Limited	Finance	0.39%	Power Finance Corporation Limited	CRISIL AAA	7.24%
Trent Limited	Retailing	0.39%	National Highways Authority of India	CRISIL AAA	6.84%
Ashoka Buildcon Limited	Construction Project	0.37%	National Bank for Agriculture & Rural Development	CRISIL AAA	6.18%
HCL Technologies Limited	Software	0.36%	Housing Development Finance Corporation Limited	CRISIL AAA	6.13%
Asian Paints Limited	Consumer Non Durables	0.36%	ICICI Bank Limited	ICRA AA+	5.99%
Ahluwalia Contracts India Limited	Construction	0.34%	Rec Limited	CRISIL AAA	5.91%
K.P.R. Mill Limited	Textile Products	0.33%	Total		38.29%
Blue Star Limited	Consumer Durables	0.33%	Others		
Hindustan Unilever Limited	Consumer Non Durables	0.32%	Tri Party Repo Dealing System (TREPS)/Reverse Repo		3.54%
UPL Limited	Pesticides	0.31%	Net Receivable/Payable		1.90%
MindTree Limited	Software	0.29%	Grand Total		100.00%
Engineers India Limited	Construction Project	0.29%	Average Maturity		5.25 years
Brigade Enterprises Limited	Construction	0.29%	Modified Duration		3.95 years
Maruti Suzuki India Limited	Auto	0.28%	YTM		7.58%

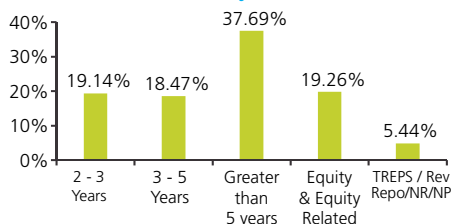
% Rating Profile



% 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-May-19	10.8850	0.0334	0.0360
25-Apr-19	10.6910	0.0334	0.0360
25-Mar-19	10.7086	0.0334	0.0360
Direct Plan - Monthly Dividend			
27-May-19	11.5783	0.0334	0.0360
25-Apr-19	11.3632	0.0334	0.0360
25-Mar-19	11.3724	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-Mar-19	11.2534	0.1334	0.1441
27-Dec-18	11.2869	0.1334	0.1441
27-Sep-18	11.2358	0.1334	0.1441
Direct Plan - Quarterly Dividend			
22-Mar-19	11.7055	0.1334	0.1441
27-Dec-18	11.7105	0.1334	0.1441
27-Sep-18	11.6302	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