



### Fund Details

#### NAV of Plans/Options

(as on November 30, 2018)	₹
Quarterly Dividend - Regular Plan	10.8161
Semi Annual Dividend - Regular Plan	15.1307
Annual Dividend - Regular Plan	10.8500
Growth Plan - Regular Plan	44.5718
Bonus - Regular Plan	16.9306
Quarterly Dividend - Direct Plan	11.0420
Semi Annual Dividend - Direct Plan	17.4833
Growth Plan - Direct Plan	46.4365

#### Date of Inception

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

#### Total Expense Ratio+ :

0.68% (Regular)
0.48% (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. Shriram Ramanathan and Mr. Jalpan Shah (w.e.f. April 03, 2017)  
CRISIL Composite Bond Fund Index

#### Benchmark

CRISIL Composite Bond Fund Index

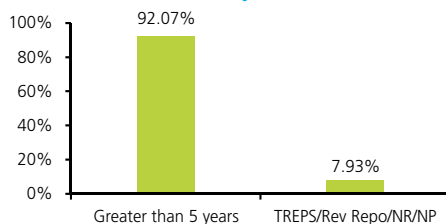
#### Monthly Average AUM (₹ In Crs)

372.67

#### Month end AUM (₹ In Crs)

384.26

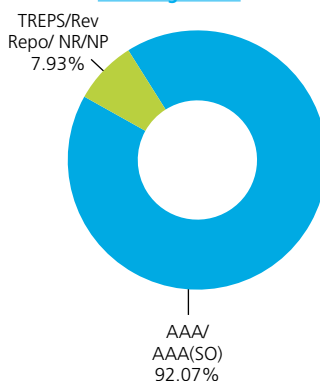
### % Maturity Profile



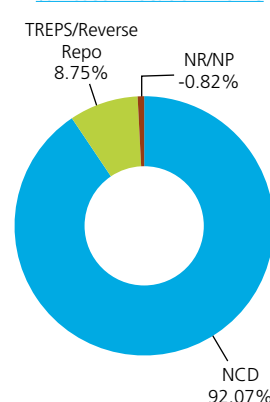
### Portfolio Allocation

Name of Instrument	Rating/ Industry	% to Net Assets	Name of Instrument	Rating/ Industry	% to Net Assets
<b>DEBT INSTRUMENTS</b>					
<b>Listed/Awaiting Listing on the Exchange</b>					
<b>Non Convertible Debentures</b>					
National Bank for Agriculture & Rural Development	CRISIL AAA	9.08%	Power Finance Corporation Limited	CRISIL AAA	6.23%
Rural Electrification Corporation Limited	CRISIL AAA	9.06%	Indian Railway Finance Corporation Limited	CARE AAA	6.04%
Export Import Bank Of India	CRISIL AAA	8.57%	Nuclear Power Corporation Of India Limited	CRISIL AAA	5.13%
Power Grid Corporation of India Limited	CRISIL AAA	7.42%	HDB Financial Services Limited	CRISIL AAA	5.06%
Reliance Industries Limited	CRISIL AAA	6.63%	NHPC Limited	CARE AAA	2.59%
LIC Housing Finance Limited	CRISIL AAA	6.59%	<b>Total</b>		<b>92.07%</b>
Housing Development Finance Corporation Limited	CRISIL AAA	6.58%	<b>Others</b>		
Housing and Urban Development Corporation Limited	ICRA AAA	6.57%	Tri Party Repo Dealing System (TREPS) /Reverse Repo		8.75%
Sundaram Finance Limited	CRISIL AAA	6.52%	Net Receivable/Payable		-0.82%
<b>Grand Total</b>					<b>100.00%</b>
<b>Average Maturity</b>					<b>8.73 years</b>
<b>Modified Duration</b>					<b>5.72 years</b>
<b>YTM</b>					<b>8.75%</b>

### % Rating Profile



### % Asset Allocation Profile



### Dividend History

Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
<b>Regular Plan - Quarterly Dividend</b>			
27-Sep-18	10.7138	0.1334	0.1441
22-Jun-18	10.8331	0.1334	0.1441
23-Mar-18	11.0626	0.1338	0.1445
<b>Direct Plan - Quarterly Dividend</b>			
27-Sep-18	10.9289	0.1334	0.1441
22-Jun-18	11.0392	0.1334	0.1441
23-Mar-18	11.2611	0.1338	0.1445
<b>Regular Plan - Annual Dividend</b>			
23-Mar-18	11.1963	0.4684	0.5056
23-Mar-17	10.7355	0.2007	0.2167
16-Mar-16	10.1354	0.0335	0.0361
<b>Regular Plan - Semi Annual Dividend</b>			
27-Sep-18	15.1077	0.2668	0.2881
23-Mar-18	15.4356	0.2677	0.2889
20-Sep-17	15.8791	0.4015	0.4334
<b>Direct Plan -Semi Annual Dividend</b>			
27-Sep-18	17.3872	0.2668	0.2881
23-Mar-18	17.6797	0.2677	0.2889
20-Sep-17	18.0779	0.4015	0.4334

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.<sup>6</sup>

**Exit Load:** For redemption within 2 years from the date of allotment or Purchase applying First in First out basis - 0.5% of Applicable NAV. For redemption After 2 years from the date of allotment or Purchase applying First in First out basis - Nil (w.e.f. July 16, 2018)

<sup>6</sup>Pursuant 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