

Fund Details

NAV of Plans/Options

(as on October 31, 2018)	₹
Quarterly Dividend - Regular Plan	10.6584
Semi Annual Dividend - Regular Plan	14.9101
Annual Dividend - Regular Plan	10.6918
Growth Plan - Regular Plan	43.9221
Bonus - Regular Plan	16.6838
Quarterly Dividend - Direct Plan	10.8792
Semi Annual Dividend - Direct Plan	17.2255
Growth Plan - Direct Plan	45.7521

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)

Benchmark

CRISIL Composite Bond Fund Index

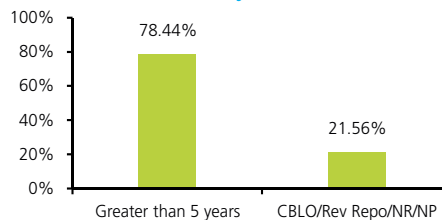
Monthly Average AUM (₹ In Crs)

345.14

Month end AUM (₹ In Crs)

359.34

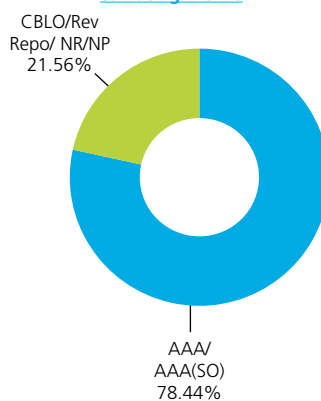
% Maturity Profile



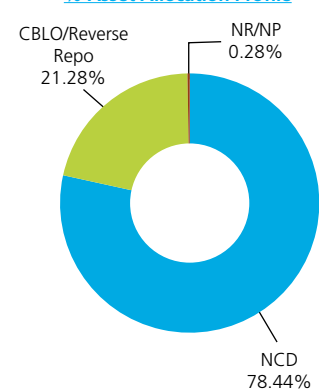
Portfolio Allocation

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					
Rural Electrification Corporation Limited	CRISIL AAA	9.60%	HDB Financial Services Limited	CRISIL AAA	5.36%
National Bank for Agriculture & Rural Development	CRISIL AAA	9.58%	Power Grid Corporation of India Limited	CRISIL AAA	5.31%
Housing Development Finance Corporation Limited	CRISIL AAA	7.00%	NHPC Limited	CARE AAA	2.74%
LIC Housing Finance Limited	CRISIL AAA	6.98%	Total		78.44%
Reliance Industries Limited	CRISIL AAA	6.98%	Others		
Power Finance Corporation Limited	CRISIL AAA	6.60%	CBLO / Reverse Repo		21.28%
Export Import Bank Of India	CRISIL AAA	6.49%	Net Receivable/Payable		0.28%
Indian Railway Finance Corporation Limited	CARE AAA	6.39%	Grand Total		100.00%
Nuclear Power Corporation Of India Limited	CRISIL AAA	5.41%	Average Maturity		7.48 years
			Modified Duration		4.91 years
			YTM		8.85%

% 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
Regular Plan - Quarterly Dividend			
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
Direct Plan - Quarterly Dividend			
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
Regular Plan - Annual Dividend			
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
Regular Plan - Semi Annual Dividend			
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
Direct Plan -Semi Annual Dividend			
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.⁶

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)

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