

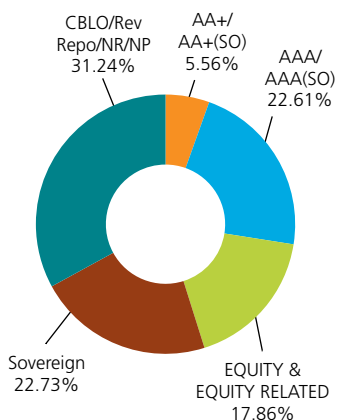
Fund Details

NAV of Plans/Options (as on October 31, 2018)		₹
Monthly Dividend - Regular Plan	10.4448	
Quarterly Dividend - Regular Plan	10.9602	
Growth Plan - Regular Plan	32.9230	
Monthly Dividend - Direct Plan	11.0463	
Quarterly Dividend - Direct Plan	11.3608	
Growth Plan - Direct Plan	34.2926	
Date of Inception		
Regular Plan	July 31, 2003	
Direct Plan	January 01, 2013	
Total Expense Ratio+ :		
	2.47% (Regular)	
	1.85% (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)		
	43.76	
Month end AUM (₹ In Crs)		
	43.26	

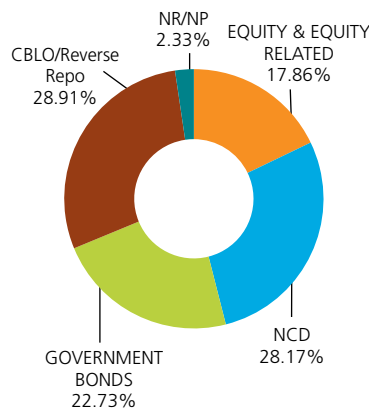
Portfolio Allocation

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					
Small Industries Development Bank of India	CARE AAA	11.55%	Jindal Steel & Power Limited	Ferrous Metals	0.29%
Rural Electrification Corporation Limited	CRISIL AAA	11.06%	Ashoka Buildcon Limited	Construction Project	0.28%
ICICI Bank Limited	ICRA AA+	5.56%	Engineers India Limited	Construction Project	0.27%
Total		28.17%	Endurance Technologies Limited	Auto Ancillaries	0.26%
EQUITY & EQUITY RELATED					
Listed/Awaiting listing on the stock exchanges					
HDFC Bank Limited	Banks	0.95%	Shree Cements Limited	Cement	0.26%
Reliance Industries Limited	Petroleum Products	0.86%	Bajaj Finserv Limited	Finance	0.25%
Tata Consultancy Services Limited	Software	0.75%	MindTree Limited	Software	0.25%
Future Lifestyle Fashions Limited	Retailing	0.62%	HCL Technologies Limited	Software	0.24%
Infosys Limited	Software	0.61%	Lumax Industries Limited	Auto Ancillaries	0.23%
Larsen & Toubro Limited	Construction Project	0.59%	Blue Star Limited	Consumer Durables	0.22%
HEG Limited	Industrial Products	0.59%	UPL Limited	Pesticides	0.20%
ITC Limited	Consumer Non Durables	0.59%	Tata Chemicals Limited	Chemicals	0.19%
Housing Development Finance Corporation Limited	Finance	0.54%	Bharti Infratel Limited	Telecom - Equipment & Accessories	0.19%
Indusind Bank Limited	Banks	0.54%	Dishman Carbogen Amcis Limited	Pharmaceuticals	0.18%
ICICI Bank Limited	Banks	0.53%	Brigade Enterprises Limited	Construction	0.18%
The Ramco Cements Limited	Cement	0.52%	Bharti Airtel Limited	Telecom - Services	0.18%
Sterlite Technologies Limited	Telecom - Equipment & Accessories	0.49%	Natco Pharma Limited	Pharmaceuticals	0.17%
State Bank of India	Banks	0.40%	Muthoot Finance Limited	Finance	0.15%
Maruti Suzuki India Limited	Auto	0.40%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.10%
Axis Bank Limited	Banks	0.39%	The India Cements Limited	Cement	0.09%
Graphite India Limited	Industrial Products	0.37%	Lupin Limited	Pharmaceuticals	0.08%
Bajaj Finance Limited	Finance	0.36%	Tata Steel Limited - Partly Paid Up	Ferrous Metals	0.00%
UltraTech Cement Limited	Cement	0.36%	Total		17.84%
Hindustan Unilever Limited	Consumer Non Durables	0.34%	PREFERENCE SHARES		
Kotak Mahindra Bank Limited	Banks	0.34%	Listed/awaiting listing on the stock exchanges		
Sun Pharmaceutical Industries Limited	Pharmaceuticals	0.33%	Zee Entertainment Enterprises Limited	Media & Entertainment	0.02%
Sobha Limited	Construction	0.32%	Total		0.02%
K.P.R. Mill Limited	Textile Products	0.31%	GOVERNMENT BONDS		
Trent Limited	Retailing	0.30%	07.59% GOI 11-JAN-2026	SOVEREIGN	22.73%
Vedanta Limited	Non - Ferrous Metals	0.30%	Total		22.73%
Asian Paints Limited	Consumer Non Durables	0.30%	Others		
Ahluwalia Contracts India Limited	Construction	0.29%	CBLO / Reverse Repo		28.91%
Zee Entertainment Enterprises Limited	Media & Entertainment	0.29%	Net Receivable/Payable		2.33%
			Grand Total		100.00%
			Average Maturity		2.77 years
			Modified Duration		2.10 years
			YTM		8.36%

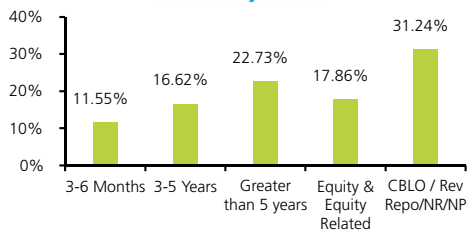
% Rating Profile



% 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-Oct-18	10.4162	0.0267	0.0288
25-Sep-18	10.5592	0.0334	0.0360
27-Aug-18	10.7754	0.0334	0.0360
Direct Plan - Monthly Dividend			
25-Oct-18	11.0127	0.0267	0.0288
25-Sep-18	11.1546	0.0334	0.0360
27-Aug-18	11.3736	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-Sep-18	11.2358	0.1334	0.1441
22-Jun-18	11.3261	0.1334	0.1441
23-Mar-18	11.5021	0.1338	0.1445
Direct Plan - Quarterly Dividend			
27-Sep-18	11.6302	0.1334	0.1441
22-Jun-18	11.6947	0.1334	0.1441
23-Mar-18	11.8491	0.1338	0.1445

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 33 to 36.

+ Please refer page no 32