

Data as on September 30, 2018

Fund Details

NAV of Plans/Options

(as on September 28, 2018)	₹
Dividend Option - Regular Plan	10.6502
Annual Dividend Option - Regular Plan	11.0083
Growth Option - Regular Plan	19.1392
Dividend Option - Direct Plan	10.9926
Annual Dividend Option - Direct Plan	11.0812
Growth Option - Direct Plan	19.4862

Date of Inception

Regular Plan	December 04, 2010
Direct Plan	January 01, 2013

Total Expense Ratio+ :

1.03% (Regular)
0.56% (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 option (Reinvestment and Payout)
- Annual option (Reinvestment and Payout)

Minimum Application size (Initial)

₹10,000 per application

Additional Investment

₹1,000 per application

Minimum Redemption Size

₹500 or 50 units

Fund Manager

Mr. Vikas Garg and Mr. Shiriram Ramanathan (w.e.f. April 03, 2017)

Benchmark

CRISIL Short Term Bond Fund Index

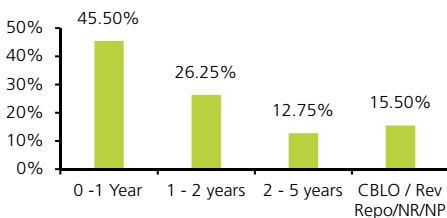
Monthly Average AUM (₹ In Crs)

1,424.04

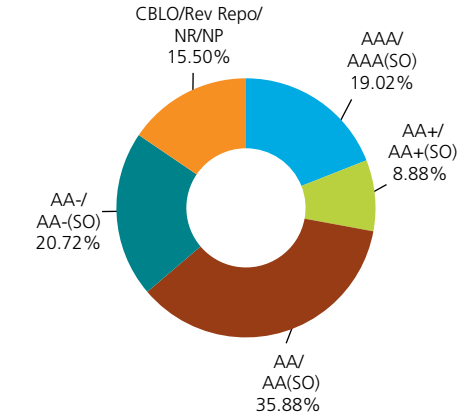
Month end AUM (₹ In Crs)

1,390.79

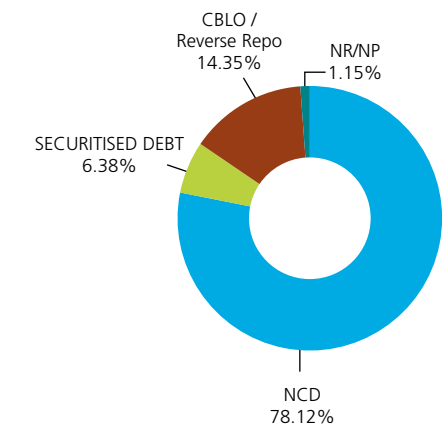
% Maturity Profile



% Rating Profile



% Asset Allocation 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					
Bharat Aluminium Company Limited	ICRA AA-	5.95%	Adani Transmission Limited	IND AA +	1.79%
DLF Promenade Limited (Commercial Mortgage Backed Security)-Tata Sky Limited	CRISIL AA	5.44%	Indiabulls Housing Finance Limited	CARE AAA	1.79%
Indostar Capital Finance Limited	CARE AA-	4.62%	Green Infra Wind Energy Limited	CRISIL AA(SO)	1.78%
Aadhar Housing Finance Limited (Letter of Comfort from Dewan Housing Finance Corp Ltd)	CARE AA+(SO)	4.24%	JM Financial Products Limited	ICRA AA(SO)	1.78%
DLF Emporio Limited (Commercial Mortgage Backed Security)	CRISIL AA(SO)	3.63%	Sundaram BNP Paribas Home Finance Limited	ICRA AA+	1.78%
Power Finance Corporation Limited	CRISIL AAA	3.57%	India Infoline Finance Limited	ICRA AA	1.46%
Hinduja Leyland Finance Limited	CARE AA-	3.55%	Manappuram Finance Limited	CRISIL AA-	1.30%
Aditya Birla Fashion and Retail Limited	CRISIL AA	3.52%	Vedanta Limited	CRISIL AA	1.22%
Amba River Coke Limited (Long term take or pay agreement with JSW Steel Ltd)	CARE AA-	3.49%	Essential Hospitality Private Limited (Backed by Lease Rentals from Dewan Housing Finance Corporation)	CARE AA(SO)	1.12%
Housing Development Finance Corporation Limited	CRISIL AAA	2.87%	Inox Air Products Limited	CRISIL AA	1.08%
Music Broadcast Private Limited	CRISIL AA	2.87%	Union Bank of India	CRISIL AA+	1.08%
Dewan Housing Finance Corporation Limited	CARE AAA	2.49%	JM Financial Products Limited	ICRA AA	0.32%
HPCL-Mittal Energy Limited (Long term take or pay agreement with HPCL)	ICRA AA	2.30%	Total		78.12%
Muthoot Finance Limited	CRISIL AA	2.10%	SECURITISED DEBT		
Oriental Nagpur Betul Highway Limited (Nhai Annuity Receivables)	CRISIL AAA(SO)	1.92%	Rent-A-Device Trust (Backed by lease rentals from Reliance Retail Ltd)	ICRA AAA(SO)	6.38%
Reliance Broadcast Network Limited (Letter of Comfort/DSRA Guarantee of Reliance Capital)	CARE AA-(SO)	1.81%	Total		6.38%
The Tata Power Company Limited	ICRA AA	1.80%	Others		
			CBLO / Reverse Repo		14.35%
			Net Receivable/Payable		1.15%
			Grand Total		100.00%
			Average Maturity		1.02 years
			Modified Duration		0.76 years
			YTM		9.69%

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-Sep-18	10.6846	0.0400	0.0432
27-Aug-18	10.7535	0.0400	0.0432
25-Jul-18	10.7382	0.0400	0.0432
Direct Plan - Monthly Dividend			
25-Sep-18	11.0258	0.0400	0.0432
27-Aug-18	11.0908	0.0400	0.0432
25-Jul-18	11.0683	0.0400	0.0432
Record Date	NAV as on date of declaration (₹)	Quantum of Dividend (Corporate) (₹) Per Unit	Quantum of Dividend (Non-Corporate) (₹) Per Unit
Regular Plan - Annual Dividend			
23-Mar-18	11.4016	0.4684	0.5056
23-Mar-17	10.6385	0.1673	0.1806
Regular Plan - Annual Dividend			
23-Mar-18	11.4451	0.4684	0.5056

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 schemes and are post applicable dividend distribution tax deduction.

Investment objective: To generate reasonable returns primarily through investments in fixed income securities and money market instruments. There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Exit Load: If the units redeemed or switched out are upto 10% of the units purchased or switched in ("the limit") within 9 months from the date of allotment - Nil. If units redeemed or switched out are over and above the limit within 9 months from the date of allotment - 1%. If units are redeemed or switched out on or after 9 months from the date of allotment - Nil.

⁶ 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 33 to 36.

+ Please refer page no 32