

this_product_is_suitable_for_investors

who_are_seeking*:

(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)

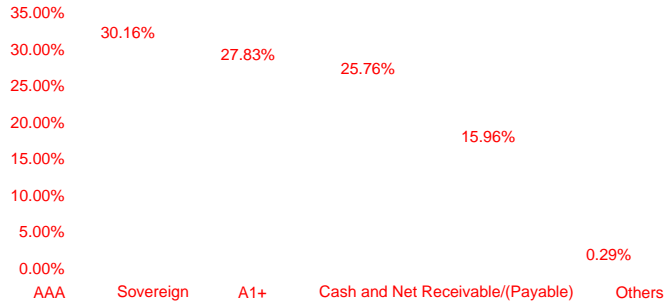
Invest Now

All data as on December 31, 2024 (Unless indicated otherwise)

- Regular income over short to medium term.
- Investment in Debt & Money Market

*Investors should consult their financial advisor if they are not clear about the suitability of the product

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets	Portfolio Holdings	Industry/ Rating	% to Net Assets
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CORPORATE DEBT

non-convertible_debentures

Power Finance Corporation Limited	CRISIL AAA	7.11
Small Industries Dev Bank of India	CRISIL AAA	7.10
Bajaj Finance Limited	CRISIL AAA	5.92
National Bank For Agriculture and Rural Development	CRISIL AAA	4.15
Tata Capital Housing Finance Limited	CRISIL AAA	3.53
National Bank For Agriculture and Rural Development	CRISIL AAA	2.35

total_30.16

MONEY MARKET INSTRUMENTS

certificate_of_deposit

Bank of Baroda	FITCH A1+	6.85
HDFC Bank Limited	CARE A1+	5.65

total_12.50

commercial_paper

Bharti Telecom Limited	CRISIL A1+	6.63
Export Import Bank of India	CRISIL A1+	6.63

total_13.26

corporate_debt_market_development_fund

Corporate Debt Market Development Fund	OTHERS	0.29
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total_0.29

GOVERNMENT BOND AND TREASURY BILL

government_bond

6.79% GOI (MD 07/10/2034)	SOV	17.70
7.1% GOI (MD 08/04/2034)	SOV	4.01
7.26% GOI (MD 06/02/2033)	SOV	2.42

total_24.13

investment_objective

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

benchmark^

Tier 1: CRISIL Short Duration Debt A-II Index

date_of_allotment

fund_manager

average_aum

latest_aum

minimum_application_amount_(lumpsum)

for_idcw_history_refer_pg_no_25_|_for_scheme_

risk-o-meter_is_based_on_the_benchmark_risk-c

as_on_december_31,_2024^_scheme_portfolio_a

december_31,_2024

- term.
 - Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.
- Investors understand that their principal will be at Benchmark riskometer is at moderate risk moderate risk

COMPOSITION BY HOLDING PERIOD

duration_%_of_assets

			Upto 3 months			17.51%
			3 months to 6 months			6.85%
			6 months to 1 year			21.33%
			> 1 year			54.31%
Portfolio Holdings	Industry/ Rating	% to Net Assets	Portfolio Holdings	Industry/ Rating	% to Net Assets	

treasury_bill

364 Days Tbill (MD 30/01/2025)

SOV

1.93

total_1.93

state_government_bond

7.52% Gujarat SDL (MD 08/03/2025)

SOV

1.77

total_1.77

CASH & CASH EQUIVALENT
Net Receivables/Payables
TREPS / Reverse Repo Investments

2.16
13.80

S
H
O

total_15.96

GRAND TOTAL			100.00	R T
As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :				D h
Potential Risk Class Matrix				R A T I O N
Rate Risk Interest	Relatively Low (Class I)	Relatively Low (Class A)	Credit Risk Moderate (Class B)	F U N D
	Moderate (Class II)		B-II	
	Relatively High (Class III)			

additional_purchase_amount

Regular/ Direct Plan

1,000 and in multiples of 1

other_parameters_(as_on_december_31,_2024)

Average / Residual Maturity: 3.46 Years
Macaulay Duration: 2.74 Years
Modified Duration: 2.62 Years
Annualised Yield: 7.08%

nav_(as_on_december_31,_2024)_nav_(

Regular Plan		Direct Plan	
Growth	25.6863	Growth	27.8483
Monthly IDCW	13.1808	Monthly IDCW	13.5404
Quarterly IDCW	12.9891	Quarterly IDCW	12.8387

expense_ratio

Regular Plan: 1.00%

Direct Plan: 0.45%

load_structure_(for_all_plans)

Entry Load	NIL
Exit Load	NIL