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# investment\_objective

The investment objective of the Scheme is to generate income and capital appreciation through an actively managed diversified portfolio of Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.


# fund\_features

Aims to invest in quality instruments of predominantly high safety investment grade.

Selection of securities based on Risk Guard Process - An in-house Research and Process Framework <sup>\*</sup>

<sup>\*</sup>Refer SID for details

# fund\_manager

Fund Manager: Mr Rahul Pal  
Total Experience: 22 years  
Experience in managing this fund: 3 years and  
10 months (Managing since February 23, 2021)  
Fund Manager: Mr. Pranav Patel<sup>^</sup>   
(<sup>^</sup>Dedicated Fund Manager for overseas Investment)  
Total Experience: 14 years  
Experience in managing this fund: 1 year  
(Managing since January 05, 2024)

# scheme\_details

Date of allotment: February 23, 2021  
Benchmark: CRISIL Short Duration Debt A-II Index  
Minimum Application / Additional Purchase  
Rs. 1,000 and in multiples of Re. 1/-  
thereafter.  
Minimum Amount for Switch in: Rs. 1,000/- and  
in multiples of Re. 0.01/- thereafter.  
Minimum Amount for Redemption / Switch-outs:  
Rs. 1,000/- or 100 units or account balance,  
whichever is lower in respect of each Option.  
Available Plans: Direct (D), Regular  
Option: IDCW (IDCW Option will have IDCW  
Reinvestment (D) & IDCW Payout facility) and  
Growth (D), D-Default  
Minimum Weekly & Monthly SIP Amount: Rs 500  
and in multiples of Re 1 thereafter  
Minimum Weekly & Monthly SIP Installments: 6  
Minimum Quarterly SIP Amount: Rs 1,500 and in  
multiples of Re 1 thereafter  
Minimum Quarterly SIP installments: 4  
Monthly AAUM as on December 31, 2024  
(Rs. in Cr.): 71.30  
Quarterly AAUM as on December 31, 2024  
(Rs. in Cr.): 68.64  
Monthly AUM as on December 31, 2024  
(Rs. in Cr.): 71.05  
Total Expense Ratio<sup>1</sup> Regular Plan: 1.26%  
as on Dec 31, 2024: Direct Plan: 0.29%  
Load Structure:  
Entry Load: Nil  
Exit Load: Nil

# portfolio\_information

Annualised Portfolio YTM* <sup>2</sup>	7.64%
Macaulay Duration	2.17 years
Modified Duration	2.07
Residual Maturity	2.48 years
As on (Date)	December 31, 2024

<sup>2</sup>In case of semi annual YTM, it will be annualised

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	as on Dec 31, 2024:	
NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.3370	11.7891
Growth	12.2164	12.6791