

this_product_is_suitable_for_investors

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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.)

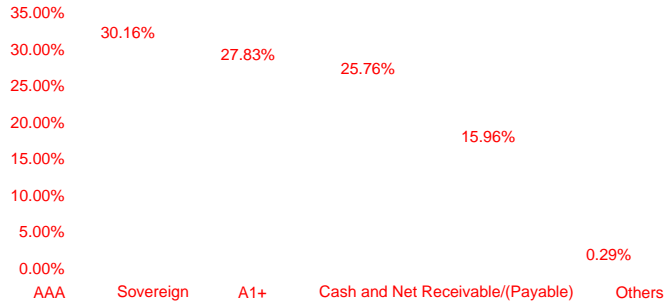
Invest Now

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 |
|--------------------|---------------------|--------------------|--------------------|---------------------|--------------------|
|--------------------|---------------------|--------------------|--------------------|---------------------|--------------------|

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 |
|--|--------|------|

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 |