

# before

## Investment Objective

To provide liquidity with reasonable returns commensurate with low risk through a portfolio of money market and debt securities with residual maturity of up to 91 days. However, there can be no assurance that the investment objective of the scheme will be achieved.

## Fund Manager Mr. Milan Mody

Mr. Mody has over 20 years of work experience in the Fixed Income market.

## Mr. Manumaharaj

## Co- Fund Manager

## Saravanaraj

Mr. Saravanaraj has over 1 year of work experience. He has done research in Tracks Telecom, Textile and IT sectors.

## Fund Details

Date of Allotment	: November 13, 2013
Benchmark Index	CRISIL Liquid Debt A-I Index
Plans Offered	: Regular & Direct
Options Offered	: Growth & IDCW
Minimum Application	5,000 and in multiples of
New Purchase	1 thereafter
Additional Purchase	1000 and in multiples of
	1 thereafter
Weekly SIP Option*	1000 per instalment for a minimum period of 6 weeks - any business day between Monday to Friday. Default day will be Tuesday.
Fortnightly SIP Option*	1000 per instalment for a minimum period of 6 fortnights - 2 and 16 of every month
Monthly SIP Option	1000 per instalment for a minimum period of 6 months - Any date 1 to 28 (Default - 7 of every month)
Quarterly SIP Option	1,500 per instalment for a minimum period of 4 quarters- Any date 1 to 28 (Default - 7 )
Entry Load	: NIL
Exit Load	
Investor exit upon Subscription	Exit load as a % of redemption proceeds
Day 1	: 0.0070%
Day 2	: 0.0065%
Day 3	: 0.0060%
Day 4	: 0.0055%
Day 5	: 0.0050%
Day 6	: 0.0045%
Day 7 Onwards	: 0.0000%
Dematerialization	: D-Mat Option Available
Asset Allocation	: 0.0050%
Money market and debt instruments with residual maturity up to 91 days	: 0% to 100%

\*Weekly and Fortnightly SIP frequencies are not available on BSE STAR MF Platform

## NAV as on January 31, 2025

Regular Plan Growth	1956.0134
Regular Plan Weekly IDCW	1005.5827
Regular Plan Daily IDCW	1000.1990
Direct Plan Growth	1967.0477
Direct Plan Daily IDCW	1000.1990
Direct Plan Weekly IDCW	1005.5919

## AUM as on January 31, 2025

Net AUM	1,023.77 crore
Monthly Average AUM	951.48 crore

## Total Expense Ratio

Regular Plan	0.25% p.a.
Direct Plan	0.20% p.a.

Total Expense Ratio is as on the last business day of the month.

## Statistical Debt Indicators

Annualised Portfolio YTM	7.2154%
Macaulay Duration	0.1367 years
Residual Maturity	0.1372 years

Note: For PRC Matrix of the fund please refer to Glossary.

Past performance may or may not be sustained in future. Different plans shall have different expense structure. Point to Point (PTP) returns are based on start and end date of investment of 10,000; Since Inception date is 13-Nov-2013; \* CRISIL Liquid Debt A-I Index,\*\* CRISIL 1 Year T-Bill Index.



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