**Investment Objective:** To provide higher accrual along with safety arising from high allocation to corporate bonds. The fund will invest up to 100% of the corpus in debt and money market securities.

**Investment Philosophy:** The fund will target 100% investments in Debt securities to meet the stated objectives.

**Fund Details**

<table>
<thead>
<tr>
<th>Inception Date</th>
<th>NAV</th>
<th>YTM</th>
<th>MD</th>
<th>AUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-Mar-2018</td>
<td>Rs. 13.1665</td>
<td>6.2%</td>
<td>5.2</td>
<td>Rs. 2.5 crore</td>
</tr>
</tbody>
</table>

**Fund Manager(s)**
- Deb Bhattacharya

**Funds Managed by the Fund Managers**
- Equity - 2 | Debt - 8 | Balanced - 8

**Fund v/s Benchmark Return (%)**

<table>
<thead>
<tr>
<th></th>
<th>Fund</th>
<th>Benchmark*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Month</td>
<td>-0.2%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>6 Months</td>
<td>2.3%</td>
<td>2.4%</td>
</tr>
<tr>
<td>1 Year</td>
<td>3.1%</td>
<td>3.8%</td>
</tr>
<tr>
<td>2 Years</td>
<td>6.8%</td>
<td>7.9%</td>
</tr>
<tr>
<td>3 Years</td>
<td>8.9%</td>
<td>9.7%</td>
</tr>
<tr>
<td>5 Years</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Inception</td>
<td>7.9%</td>
<td>8.7%</td>
</tr>
</tbody>
</table>

*Past performance is not indicative of future performance

*Benchmark is CRISIL Composite Bond Fund Index

**Actual v/s Targeted Asset Allocation (%)**

<table>
<thead>
<tr>
<th>Security Type</th>
<th>Min</th>
<th>Max</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>0%</td>
<td>0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Debt</td>
<td>80%</td>
<td>100%</td>
<td>93.5%</td>
</tr>
<tr>
<td>Money Market</td>
<td>0%</td>
<td>20%</td>
<td>6.5%</td>
</tr>
</tbody>
</table>

The actual asset allocation will remain within the ‘minimum’ and ‘maximum’ range based on market opportunities and future outlook of the markets.

**Asset Mix**

- Debt 93.5%
- Cash and Money Market 6.5%

**Debt Maturity Profile**

- 1 Year: 55.5%
- 1 to 3 years: 4.9%
- 3 to 7 years: 1.1%
- > 7 Years: 38.5%

**Security Name**

- **Government Securities**
  - 6.1% GOI 2031: 19.2%
  - 7.29% SDL 2026: 10.3%
  - 5.15% GOI 2025: 7.8%
  - 7.17% GOI 2028: 6.2%
  - 7.26% GOI 2029: 4.6%
  - 8.17% SDL 2025: 3.6%
  - 6.99% SDL 2036: 1.2%

- **Corporate Bonds**
  - EDELWEISS BHARAT BOND ETF -APRIL 2025: 8.3%
  - POWER FINANCE CORPN. LTD.: 4.2%
  - NATIONAL BANK FOR AGRI & RURAL DEV: 4.4%
  - EDELWEISS BHARAT BOND ETF -APRIL 2021: 3.2%
  - BAJAJ FINSERV LTD.: 5.4%
  - INDIAN RAILWAY FINANCE CORP. LTD.: 3.2%
  - NATIONAL BANK FOR AGRI & RURAL DEV: 4.4%
  - BAJAJ FINSERV LTD.: 5.4%
  - INDIAN RAILWAY FINANCE CORP. LTD.: 3.2%

**Total**: 40.6%

**Cash and Money Market**: 6.5%

**Portfolio Total**: 100.0%

**Industry Wise Exposure***

- CENTRAL GOVERNMENT SECURITIES: 37.7%
- STATE GOVERNMENT SECURITIES: 15.1%
- MUTUAL FUND: 12.5%
- INVESTMENT IN HOUSING FINANCE: 7.8%
- OTHERS: 6.5%

*Industry Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC*