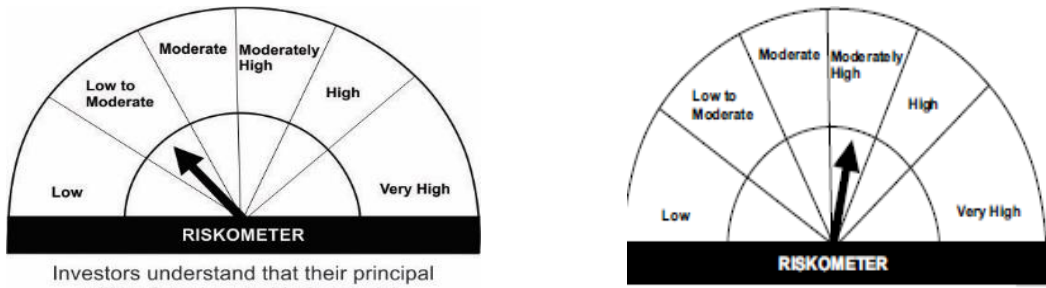


| Issuer  | % to Net Assets | Short Term Rating | Long Term Rating |
|---|-----------------|-------------------|------------------|
|   |                 |                   |                  |
| Corporate/ PSU Debt                               |                 |                   |                  |
| Corporate Bonds / Debentures                      |                 |                   |                  |
| LIC Housing Finance Limited                       | 5.46%           | CRISIL AAA        | CRISIL AAA       |
| L & T Finance Ltd.                                | 11.05%          | CRISIL AAA        | CRISIL AAA       |
|   | 16.50%          |                   |                  |
|   |                 |                   |                  |
| Money Market Instruments                          |                 |                   |                  |
| Certificate of Deposit                            |                 |                   |                  |
| Bank of Baroda                                    | 10.16%          | Fitch A1+         | CRISIL AAA       |
| Indian Bank                                       | 6.15%           | ICRAA1+           | ICRA AA+         |
| HDFC Bank Limited                                 | 5.88%           | CARE A1+          | CARE AAA         |
| Axis Bank Limited                                 | 10.30%          | CRISIL A1+        | CARE AAA         |
| National Bank for Agriculture & Rural Development | 9.17%           | CRISIL A1+        | CARE AAA         |
| Canara Bank                                       | 6.09%           | CRISIL A1+        | ICRA AAA         |
| Small Industries Development Bank of India        | 5.06%           | CARE A1+          | CARE AAA         |
| Export Import Bank of India                       | 0.98%           | CRISIL A1+        | CRISIL AAA       |
|   | 53.80%          |                   |                  |
|   |                 |                   |                  |
|   |                 |                   |                  |
|   |                 |                   |                  |
| Commercial Paper                                  |                 |                   |                  |
| Bajaj Housing Finance Limited                     | 5.07%           | CRISIL A1+        | CRISIL AAA       |
| Kotak Securities Limited                          | 10.15%          | CRISIL A1+        | CRISIL AAA       |
| Small Industries Development Bank of India        | 2.53%           | CRISIL A1+        | CRISIL AAA       |
|   | 17.75%          |                   |                  |
|   |                 |                   |                  |
| Treasury Bill                                     |                 |                   |                  |
| 182 DAYS T-BILL 09FEB23                           | 8.15%           | Sovereign         | Sovereign        |
|   | 8.15%           |                   |                  |
|   |                 |                   |                  |
| Cash Equivalent                                   |                 |                   |                  |
| TREPS   | 2.32%           |                   |                  |
| Reverse Repos                                     | 2.06%           |                   |                  |
| Net Current Assets:                               | -0.58%          |                   |                  |
| Total Net Assets as on 10-NOVEMBER-2022           | 100.00%         |                   |                  |

| Asset Allocation         | % to Net Assets |
|--------------------------|-----------------|
| Corporate/ PSU Debt      | 16.50%          |
| Money Market Instruments | 71.55%          |
| Treasury Bill            | 8.15%           |
| Cash Equivalent          | 4.38%           |
| Net Current Assets       | -0.58%          |
| Total Net Assets         | 100.00%         |

| Rating Category      | % to Net Assets |
|----------------------|-----------------|
| SOVEREIGN            | 8.15%           |
| AAA and equivalents  | 88.05%          |
| Reverse Repos/ TREPS | 4.38%           |
| Net Current Assets   | -0.58%          |
| Total Net Assets     | 100.00%         |

**This product is suitable for investors who are seeking\*:**  
Income over short term with low volatility.  
Investment in debt & money market instruments such that the Macaulay Duration of the portfolio is between 3 months- 6 months.



\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Mutual fund investments are subject to market risks, read all scheme related documents carefully.**

“Please note that the above risk-o-meter is as per the product labelling of the scheme available as on the date of this communication/ disclosure. As per SEBI circular dated October 05, 2020 on product labelling (as amended from time to time), risk-o-meter will be calculated on a monthly basis based on the risk value of the scheme portfolio based on the methodology specified by SEBI in the above stated circular. The AMC shall disclose the risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.”