

Liquid Plan as on February 15, 2012		
Company/Issuer	Rating	% to NAV
CP's CD's		75.86%
Axis Bank	CRISIL A1+	6.41%
Indian Oil Corporation	CRISIL A1+	5.76%
Central Bank Of India	CARE A1+	5.71%
Allahabad Bank	ICRA A1+	5.24%
Canara Bank	CRISIL A1+	4.67%
HDFC Ltd	ICRA A1+	4.11%
HDFC Bank	CRISIL A1+	3.60%
Vijaya Bank	CARE A1+	3.47%
IDFC Ltd	ICRA A1+	3.44%
Ing Vysya Bank	CRISIL A1+	2.88%
The Jammu And Kashmir Bank	CRISIL A1+	2.37%
Punjab & Sindh Bank	ICRA A1+	2.26%
Oriental Bank Of Commerce	CRISIL A1+	2.17%
Punjab National Bank	CARE A1+	2.13%
Bank Of Maharashtra	CRISIL A1+	2.11%
Kotak Mahindra Bank	CRISIL A1+	1.81%
Uco Bank	CRISIL A1+	1.42%
Bharat Petroleum Corporation	CRISIL A1+	1.41%
ECL Finance	CRISIL A1+	1.41%
India Infoline Finance	CRISIL A1+	1.41%
Indian Overseas Bank	ICRA A1+	1.11%
Syndicate Bank	CARE A1+	1.02%
Andhra Bank	CARE A1+	1.02%
Corporation Bank	CRISIL A1+	0.91%
L & T Finance	CARE A1+	0.90%
NABARD	CRISIL A1+	0.69%
Bank Of India	CRISIL A1+	0.69%
United Bank Of India	CRISIL A1+	0.60%
Hindustan Petroleum Corporation	CRISIL A1+	0.60%
Sesa Goa	CRISIL A1+	0.60%
IL&FS	CARE A1+	0.60%
National Housing Bank	ICRA A1+	0.60%
Dena Bank	CRISIL A1+	0.58%
IDBI Bank	CRISIL A1+	0.48%
Tata Capital	ICRA A1+	0.45%
Piramal Healthcare	ICRA A1+	0.45%
Gruh Finance	CRISIL A1+	0.45%
Aditya Birla Finance	ICRA A1+	0.30%
Cash, Call, CBLO, Reverse Repo & Term Deposit		24.14%
Total		100.00%

Flexible Income Plan as on February 15, 2012		
Company/Issuer	Rating	% to NAV
Treasury Bills	Sovereign	1.48%
CP's CD's		68.98%
Axis Bank	CRISIL A1+	7.10%
HDFC Ltd	ICRA A1+	5.47%
Vijaya Bank	CARE A1+	4.33%
Indian Bank	FITCH A1+	3.83%
Bank Of India	CRISIL A1+	3.39%
Corporation Bank	CRISIL A1+	3.37%
Ing Vysya Bank	CRISIL A1+	3.25%
Tata Capital	ICRA A1+	2.78%
Canara Bank	CRISIL A1+	2.71%
Punjab & Sindh Bank	ICRA A1+	2.68%
Punjab National Bank	CARE A1+	2.67%
Tata Motors Finance	ICRA A1+	2.26%
HDFC Bank	CRISIL A1+	2.26%
Aditya Birla Finance	ICRA A1+	2.25%
Sterlite Energy	CRISIL A1+	2.24%
Central Bank Of India	CARE A1+	1.95%
Andhra Bank	CRISIL A1+	1.72%
Indian Overseas Bank	ICRA A1+	1.72%
Kotak Mahindra Bank	CRISIL A1+	1.69%
Sesa Goa	CRISIL A1+	1.67%
SBI Global Factors	CRISIL A1+	1.46%
India Infoline Finance	CRISIL A1+	1.46%
Indian Oil Corporation	CRISIL A1+	1.09%
Syndicate Bank	CARE A1+	0.90%
Allahabad Bank	CARE A1+	0.88%
IDBI Bank	CRISIL A1+	0.59%
Aditya Birla Nuvo	ICRA A1+	0.56%
L&T Infrastructure Finance Company	CARE A1+	0.56%
United Bank Of India	CARE A1+	0.55%
IDFC Ltd	ICRA A1+	0.28%
Piramal Healthcare	ICRA A1+	0.28%
Oriental Bank Of Commerce	CRISIL A1+	0.26%
Bharat Petroleum Corporation	ICRA A1+	0.20%
State Bank Of Hyderabad	ICRA A1+	0.18%
Bank Of Maharashtra	CRISIL A1+	0.17%
L & T Finance	CARE A1+	0.11%
State Bank Of Bikaner & Jaipur	CRISIL A1+	0.11%
State Bank Of Travancore	CRISIL A1+	0.01%
Corporate Securities		3.92%
Avantha Holdings (Erstwhile Solaris Holdings)	UNRATED	2.06%
Srei Equipment Finance	CARE AA	0.68%
Kotak Mahindra Prime	ICRA AA+	0.40%
Sundaram Finance	ICRA AA+	0.39%
L & T Finance	CARE AA+	0.17%
Tata Communications	CARE AA+	0.08%
Power Finance Corporation	CRISIL AAA	0.08%
Cholamandalam Inv & Fin Co	ICRA AAA	0.06%
Pass Through Certificate		0.94%
Tata Motors Finance	CRISIL AAA (SO)	0.68%
Aditya Birla Nuvo	ICRA AA+ (SO)	0.25%
Cash, Call, CBLO ,Reverse Repo & Term Deposit		24.68%
Total		100.00%

Floating Rate Plan as on February 15, 2012		
Company/Issuer	Rating	% to NAV
CP's & CD's		61.60%
Sterlite Industries (India)	CRISIL A1+	10.36%
Vodafone India	CRISIL A1+	6.88%
Indian Oil Corporation	CRISIL A1+	5.46%
Oriental Bank Of Commerce	CRISIL A1+	5.11%
Axis Bank	CRISIL A1+	4.78%
L & T Finance	CARE A1+	3.99%
Andhra Bank	CARE A1+	3.43%
Indian Overseas Bank	CRISIL A1+	3.43%
Bank Of Maharashtra	CRISIL A1+	3.43%
IDBI Bank	ICRA A1+	3.36%
Allahabad Bank	ICRA A1+	3.16%
Vijaya Bank	CARE A1+	1.93%
Ing Vysya Bank	CRISIL A1+	1.27%
IDFC Ltd	ICRA A1+	1.17%
Dena Bank	CRISIL A1+	1.05%
Uco Bank	CRISIL A1+	1.04%
Central Bank Of India	CARE A1+	0.69%
Canara Bank	CRISIL A1+	0.69%
HDFC Ltd	ICRA A1+	0.34%
The Jammu And Kashmir Bank	CRISIL A1+	0.03%
Corporate Securities		7.98%
Tata Communications	CARE AA+	2.27%
Indiabulls Financial Services	CARE AA-	2.07%
HDFC Ltd	CRISIL AAA	1.91%
SIDBI	CRISIL AAA	1.73%
Pass Through Certificate		1.95%
Aditya Birla Nuvo	ICRA AA+ (SO)	1.95%
Cash, Call, CBLO, Reverse Repo & Term Deposit		28.47%
Total		100.00%

Short Term Plan as on February 15, 2012		
Company/Issuer	Rating	% to NAV
CP's CD's		14.72%
Canara Bank	CRISIL A1+	5.86%
Oriental Bank Of Commerce	CRISIL A1+	2.86%
Central Bank Of India	CARE A1+	2.14%
Punjab National Bank	CARE A1+	2.13%
Vodafone India	CRISIL A1+	1.48%
State Bank Of Patiala	ICRA A1+	0.25%
Corporate Securities		78.68%
HDFC Ltd	CRISIL AAA	10.27%
NABARD	CRISIL AAA	10.20%
LIC Housing Finance	CRISIL AAA	10.19%
Power Finance Corporation	CRISIL AAA	8.96%
SIDBI	CRISIL AAA	6.70%
Indiabulls Financial Services	CARE AA+	3.73%
Srei Equipment Finance	FITCH AA	3.26%
Tata Sons	ICRA AAA	2.95%
Shriram Transport Finance Company	CARE AA+	2.73%
Lands End Properties *	CARE AA+	2.73%
Reliance Capital	CRISIL AAA	2.27%
Rural Electrification Corporation	CRISIL AAA	2.19%
Cholamandalam Inv & Fin Co	CARE AA	1.72%
Dr. Reddys Laboratories	ICRA AA+	1.58%
HCL Technologies	CRISIL AA+	1.41%
Prism Cement	ICRA AA-	1.36%
National Housing Bank	BWR AAA	1.34%
Aditya Birla Nuvo	ICRA AA+	1.31%
Hindustan Petroleum Corporation	CRISIL AAA	1.05%
Reliance Gas Transportation	CRISIL AAA	0.55%
Power Grid Corporation Of India	CARE AAA	0.54%
Tech Mahindra	CARE AAA	0.54%
Tata Motors Finance	CRISIL AA-	0.47%
Reliance Ports & Terminal	CRISIL AAA	0.27%
Bajaj Finance	ICRA AA+	0.11%
Tata Capital Housing Finance	CRISIL AA+	0.10%
IL & FS	FITCH AAA	0.10%
Mahindra & Mahindra Financial Services	CRISIL AA+	0.03%
Tata Capital	CARE AA+	0.01%
Pass Through Certificate		3.60%
Aditya Birla Nuvo	ICRA AA+ (SO)	1.81%
Srei Equipment Finance	FITCH AAA (SO)	1.79%
Cash, Call, CBLO & Reverse Repo		3.00%
Total		100.00%

* An Associate Company of The India Hotels Company Limited

Ultra Short Term Plan as on February 15, 2012

Company/ Issuer	Rating	% to NAV
CP's CD's		73.34%
Sterlite Energy	CRISIL A1+	23.70%
Oriental Bank Of Commerce	CRISIL A1+	11.41%
State Bank Of Patiala	ICRA A1+	9.13%
Punjab & Sindh Bank	ICRA A1+	8.22%
Punjab National Bank	CARE A1+	4.83%
Vodafone India	CRISIL A1+	4.46%
Central Bank Of India	CARE A1+	3.40%
Sesa Goa	CRISIL A1+	3.18%
Syndicate Bank	CARE A1+	1.85%
Indiabulls Financial Services	CRISIL A1+	1.37%
State Bank Of Mysore	ICRA A1+	1.14%
The Federal Bank	CRISIL A1+	0.32%
IDBI Bank	ICRA A1+	0.28%
Kotak Mahindra Bank	CRISIL A1+	0.05%
Corporate Securities		23.25%
Tata Communications	CARE AA+	7.26%
HDFC Ltd	CRISIL AAA	4.83%
Sundaram Finance	ICRA AA+	2.40%
Indian Oil Corporation	ICRA AAA	2.40%
LIC Housing Finance	CRISIL AAA	1.84%
Hindustan Petroleum Corporation	CRISIL AAA	0.95%
Shriram Transport Finance Company	CARE AA+	0.93%
NABARD	CRISIL AAA	0.63%
Kotak Mahindra Prime	ICRA AA+	0.53%
Sundaram Bnp Paribas Home Finance	ICRA AA	0.48%
Religare Finvest	ICRA AA-	0.44%
IDFC Ltd	ICRA AAA	0.32%
Reliance Capital	CARE AAA	0.24%
Cash, Call, CBLO, Reverse Repo & Term Deposit		3.41%
Total		100.00%

Money Market Fund as on February 15, 2012

Company/Issuer	Rating	% to NAV
CP's CD's		95.36%
Axis Bank	CRISIL A1+	14.71%
L & T Finance	CARE A1+	8.56%
Uco Bank	CRISIL A1+	5.67%
HDFC Bank	CRISIL A1+	5.16%
Central Bank Of India	CARE A1+	5.15%
HDFC Ltd	ICRA A1+	5.00%
IDFC Ltd	ICRA A1+	4.90%
Allahabad Bank	ICRA A1+	4.13%
Corporation Bank	CRISIL A1+	3.89%
Indian Bank	FITCH A1+	3.86%
Ecl Finance	CRISIL A1+	3.35%
Ing Vysya Bank	CRISIL A1+	3.11%
Gruh Finance	CRISIL A1+	2.84%
Tata Capital	ICRA A1+	2.59%
IDBI Bank	ICRA A1+	2.58%
Bharat Petroleum Corporation	CRISIL A1+	2.33%
Vijaya Bank	CARE A1+	2.33%
Bank Of India	CRISIL A1+	2.32%
Punjab National Bank	CARE A1+	2.08%
Dena Bank	CRISIL A1+	2.06%
Oriental Bank Of Commerce	CRISIL A1+	1.87%
India Infoline Finance	ICRA A1+	1.81%
Indian Oil Corporation	CRISIL A1+	1.29%
Indian Overseas Bank	ICRA A1+	1.14%
The Jammu And Kashmir Bank	CRISIL A1+	1.04%
Canara Bank	CRISIL A1+	0.83%
Andhra Bank	CARE A1+	0.77%
Cash, Call, CBLO, Reverse Repo & Term Deposit		4.64%
Total		100.00%

Regular Savings Scheme as on February 15, 2012		
Company/Issuer	Rating	% to NAV
CP's & CD's		22.25%
Canara Bank	CRISIL A1+	5.38%
HDFC Ltd	ICRA A1+	5.11%
Vodafone India	CRISIL A1+	4.89%
IDBI Bank	CRISIL A1+	2.72%
Central Bank Of India	CARE A1+	1.56%
Oriental Bank Of Commerce	CRISIL A1+	1.35%
Export Import Bank Of India	CRISIL AAA	0.85%
Vijaya Bank	CARE A1+	0.33%
State Bank Of Hyderabad	ICRA A1+	0.05%
Corporate Securities		62.94%
LIC Housing Finance	CRISIL AAA	8.12%
Srei Equipment Finance	FITCH AA	7.09%
Dr. Reddys Laboratories	ICRA AA+	6.60%
Indiabulls Financial Services	CARE AA+	5.50%
Religare Finvest	ICRA AA-	5.11%
Avantha Holdings (Erstwhile Solaris Holdings)	UNRATED	4.36%
NABARD	CRISIL AAA	3.71%
Tata Sons	ICRA AAA	3.26%
Cholamandalam Inv & Fin Co	CARE AA	3.03%
Tata Motors Finance	CRISIL AA-	2.64%
Prism Cement	ICRA AA-	2.60%
Power Finance Corporation	CRISIL AAA	1.96%
Shriram Transport Finance Company	CARE AA+	1.86%
National Housing Bank	BWR AAA	1.62%
SIDBI	CRISIL AAA	1.62%
Rural Electrification Corporation	ICRA AAA	1.62%
Tata Capital	CARE AA+	0.81%
L & T Finance	ICRA AA+	0.72%
India Infoline Finance	ICRA AA-	0.33%
Bajaj Finance	ICRA AA+	0.19%
Kotak Mahindra Prime	CRISIL AA+	0.17%
Tata Capital Housing Finance	CRISIL AA+	0.01%
Sundaram Finance	FITCH AA+	0.01%
Mahindra & Mahindra Financial Services	CRISIL AA+	0.01%
Pass Through Certificate		6.25%
Srei Equipment Finance	FITCH AAA (SO)	4.80%
Tata Motors Finance	CRISIL AAA (SO)	0.81%
Reliance Capital	ICRA AAA (SO)	0.64%
Cash, Call, CBLO and Reverse Repo		8.56%
Total		100.00%

Scheme Name	Average Maturity	Modified Duration	YTM
Liquid Plan	20.67 Days	18.63 Days	9.51%
Money Market Fund	29.70 Days	27.03 Days	9.67%
Flexible Income Fund	40.87 Days	37.09 Days	9.64%
Floating Rate Fund	36.82 Days	33.41 Days	9.73%
Regular Saving Fund	472.49 Days	402.27 Days	10.17%
Short Term Plan	675.14 Days	557.51 Days	9.89%
Ultra Short Term Plan	121.62 Days	109.99 Days	10.05%