

# SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

23, C.P. RAMASWAMY ROAD,  
ALWARPET, CHENNAI - 600 018.

## Independent auditor's report on the financial statements To the Board of Trustees of Sundaram Mutual Fund

### 1. Report on the Financial Statements.

We have audited the accompanying financial statement of Sundaram Mutual Fund **SUNDARAM INCOME PLUS** as at 31/03/2016, which comprise the Balance Sheet, the Revenue Account for the Year then ended 31/03/2016 and a summary of significant accounting policies and other explanatory information

### 2. Management's Responsibility for the Financial Statements

The Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Sundaram Mutual Fund **SUNDARAM INCOME PLUS** in accordance with the Eleventh Schedule of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 ("The Regulations"). This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Regulations for safeguarding the assets of the Mutual fund and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

### 3. Auditors Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountant of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Mutual fund's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the mutual fund has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

### 4. Opinion

In our opinion and to the best of our information and according to the explanations given to us, the said statements together with the notes forming part of Accounts give the information required by "The Regulations" in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :



**SUNDARAM & SRINIVASAN**

CHARTERED ACCOUNTANTS

23, C.P. RAMASWAMY ROAD,  
ALWARPET, CHENNAI - 600 018.

a. In case of Balance sheet, of the state of affairs of Sundaram Mutual fund, **SUNDARAM INCOME PLUS** as at 31/03/2016

b. In the case of Revenue Account of the Surplus of Sundaram Mutual fund **SUNDARAM INCOME PLUS** for the Year ended on 31/03/2016.

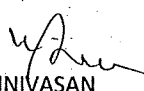
**5. Report on Other Legal and Regulatory Requirements**

As required by Regulation 55 of Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 we report that:

1. We have **sought and** obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. The Balance sheet, and Revenue Account **dealt with by this Report** are in agreement with the books of accounts of the Sundaram Mutual Fund.
- 3.a. The accounts have been prepared in accordance with accounting policies and standards as specified in the Ninth Schedule of "The Regulations".
- b. In our opinion, the valuation methods adopted by the fund for valuation of non-traded securities, "in good faith" are fair and reasonable.

For and on behalf of **SUNDARAM & SRINIVASAN**  
Chartered Accountants (FRN No:0042075)

Place: Chennai  
Date : 30th June 2016

  
K.SRINIVASAN  
Partner  
Membership No. 5809



**BALANCE SHEET AS AT 31st MARCH, 2016**

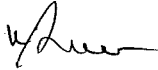
	SCHEDULE NO.	31-Mar-16	31-Mar-15
		Rs.	Rs.
<b>LIABILITIES</b>			
Unit Capital	1	734,143,467	598,802,381
Reserves & Surplus	2	599,102,720	386,841,360
Current Liabilities & Provisions	3	172,383,878	55,847,654
		<b>1,505,630,065</b>	<b>1,041,491,395</b>
<b>ASSETS</b>			
Investments	4	1,317,564,226	998,562,086
Deposits	5	30,000,000	-
Other Current Assets	6	158,065,839	42,929,309
		<b>1,505,630,065</b>	<b>1,041,491,395</b>

Notes on Accounts

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As per our Report of even date

For  
**Sundaram & Srinivasan**  
Chartered Accountants  
(FRN.: 004207S)

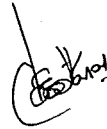
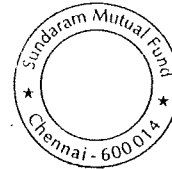


K Srinivasan  
Partner  
(M.NO : 5809)



Place : Chennai  
Date : 30th June 2016

For  
**Sundaram Mutual Fund**

Authorized Signatory

## REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2016


	Schedule No.	2015 - 16		2014 - 15	
		Rs.	Rs.	Rs.	Rs.
<b>REVENUE</b>					
Interest	7	73,528,306		8,750,651	
Net profit on transfer / sale of investments (Other than inter-scheme transfer/sale)		575,653		97,906	
Net profit on inter scheme transfer / sale of investments		-		212,500	
Other Income		6,496		142,244	
		<b>74,110,455</b>		<b>9,203,301</b>	
<b>TOTAL (A)</b>			<b>74,110,455</b>		<b>9,203,301</b>
<b>EXPENSES</b>					
Net diminution in value of investment	8	1,412,114		-	
Loss on inter scheme transfer / sale of investments		1,197,310		-	
Management fee		831,567		249,294	
Service Tax on AMC Fee		117,503		30,813	
Custodian charges		158,116		34,546	
Trusteeship fee		44,263		4,751	
Commission to Agents		288,817		48,713	
Audit fee		23,265		5,739	
Other Operating Expenses		25,497		10,787	
Investor Education Fees		177,072		19,000	
SEBI Fees		13,244		58	
		<b>4,288,768</b>		<b>403,701</b>	
Expenses absorbed by AMC		45,175			
			<b>4,243,593</b>		<b>403,701</b>
<b>TOTAL (B)</b>					
<b>SURPLUS / (DEFICIT) (A-B)</b>			<b>69,866,862</b>		<b>8,799,600</b>
Add/(Less) : Balance in Equalisation Account			155,954,427		337,585,343
			<b>225,821,289</b>		<b>346,384,943</b>
Less: Income Distributed		18,382,153		1,055,878	
Distribution Tax		7,617,360	<b>25,999,513</b>	464,795	<b>1,520,673</b>
<b>Surplus /(Deficit) transferred to Balance Sheet</b>			<b>199,821,776</b>		<b>344,864,270</b>

Notes on Accounts

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As per our Report of even date

For  
Sundaram & Srinivasan  
Chartered Accountants  
(FRN.: 004207S)

  
K Srinivasan  
Partner  
(M.NO : 5809)

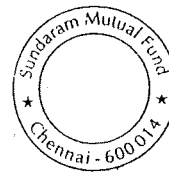


Place : Chennai  
Date : 30th June 2016

For  
Sundaram Mutual Fund



Authorised Signatory



## SCHEDULE : 1

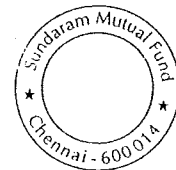
## Unit Capital

	31/03/2016		31/03/2015	
	Units	Rs.	Units	Rs.
<b>Initial capital</b>	<b>77,003,500</b>	<b>770,035,000</b>	<b>77,003,500</b>	<b>770,035,000</b>
<b>Unit Capital</b>				
Opening Capital	59,880,238	598,802,381	845,698	8,456,978
Add: Units sold during the year	128,937,379	1,289,373,793	73,686,490	736,864,904
Less : Units repurchased during the year	188,817,617	1,888,176,174	74,532,188	745,321,882
	115,403,270	1,154,032,707	14,651,950	146,519,501
Units at the end of the Year	73,414,347	734,143,467	59,880,238	598,802,381
	<b>734,143,467</b>		<b>598,802,381</b>	

## SCHEDULE : 2

## Reserves &amp; Surplus

	31/03/2016		31/03/2015	
	Rs.	Rs.	Rs.	Rs.
<b>Unit Premium Reserve</b>				
Opening Balance	35,195,554		809,047	
Add / (Less): Net Premium on sale / (redemption) of units	12,330,044	47,525,598	34,386,507	35,195,554
<b>General Reserve</b>				
Opening Balance	350,042,621		5,178,351	
Add / (Less): Transfer from Revenue Account	199,821,776	549,864,397	344,864,270	350,042,621
<b>Unrealised appreciation reserve</b>				
Opening Balance	1,603,185		46,719	
Add / (Less) Net unrealized appreciation for the year	109,540	1,712,725	1,556,466	1,603,185
Unrealised Appreciation Reserve ( Schedule 8 )				
		<b>599,102,720</b>		<b>386,841,360</b>



**SCHEDULE : 3****Current Liabilities & Provisions**

	31/03/2016	31/03/2015
	Rs.	Rs.
Sundry Creditors	241,626	78,469
Units Pending Allotment	172,072,943	54,900,000
Others	69,309	869,185
	<b>172,383,878</b>	<b>55,847,654</b>

**SCHEDULE : 4****Investments**

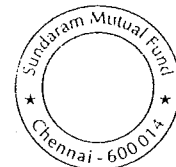
	31/03/2016	31/03/2015
	Rs.	Rs.
Debentures / Bonds listed / awaiting listing on the recognised stock exchange	615,843,917	520,817,238
Certificate of Deposits	639,220,309	465,664,508
Others - Reverse Repo / CBLO	62,500,000	12,080,340
	<b>1,317,564,226</b>	<b>998,562,086</b>

**SCHEDULE : 5****Deposits**

	31/03/2016	31/03/2015
	Rs.	Rs.
Deposits with Scheduled Bank	30,000,000	-

**SCHEDULE : 6****Other Current Assets**

	31/03/2016	31/03/2015
	Rs.	Rs.
Balance with banks in Current Accounts	119,577,725	4,991,243
CBLO Margin Account	1,977,453	592,381
Repo Margin Account	3,412,498	215,216
Outstanding and accrued Income	33,098,163	37,130,469
	<b>158,065,839</b>	<b>42,929,309</b>

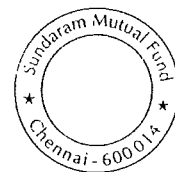
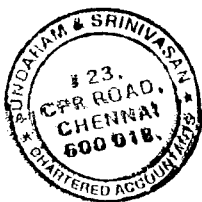


**SCHEDULE : 7****Interest**

	<b>2015 - 16</b>	<b>2014 - 15</b>
	Rs.	Rs.
Interest from banks and others	7,220,253	938,601
Interest on Debentures and Bonds	37,988,632	5,263,980
Discounting Charges	28,319,421	2,548,070
	<b>73,528,306</b>	<b>8,750,651</b>

**SCHEDULE : 8****Net unrealised appreciation/ ( Diminution ) in value of Investments**

	<b>31/03/2016</b>	<b>31/03/2015</b>
	Rs.	Rs.
<b>Appreciation in Value of Investments</b>		
Debentures / Bonds listed / awaiting listing on the recognised stock exchange	-	401,818
Certificate of Deposits	1,712,725	-
Comercial paper	-	1,201,367
<b>Appreciation in value of investments ( Schedule 2 )</b>	<b>1,712,725</b>	<b>1,603,185</b>
<b>Diminution in value of investments</b>		
Debentures & Bonds listed / awaiting listing in the recognised stock exchange	1,412,114	-
<b>Diminution in value of investments transferred to Revenue Account</b>	<b>1,412,114</b>	-



**SUNDARAM MUTUAL FUND**  
**SUNDARAM INCOME PLUS**  
Schedules forming part of the Balance Sheet as at 31-Mar-2016  
and the Revenue Account for the Year ended 31-Mar-2016

**SCHEDULE 9***All amounts mentioned rupees in lakhs***NOTES ON ACCOUNTS****1 SIGNIFICANT ACCOUNTING POLICIES****1.1. INVESTMENTS**

Investment transactions are accounted on trade dates at cost including brokerage, stamp duty and other levies.

Investments are marked to market. In valuing the Scheme's investments:

**a) Government Securities**

Government Securities are valued at the prices obtained from CRISIL & ICRA in accordance with the guidelines for valuation of securities for mutual funds issued by SEBI.

Instruments bought on 'repo' basis have been valued at the resale price after deduction of applicable interest up to date of resale.

**b) Other Securities**

Traded Securities are valued at the last quoted closing price on the stock exchange. Non-traded / thinly traded securities are valued in good faith and in true and fair manner through appropriate valuation policies and procedures.

For securities having residual maturity of less than 60 days are valued on the basis of amortisation or reference prices as per the valuation policy. With effect from 29th November 2013, securities having residual maturity of more than 60 days are valued based on the scrip level prices provided by AMFI approved agencies viz., CRISIL & ICRA in line with AMFI Circular No.42/2013-14 dated 19th November 2013.

In accordance with the guidance note on accounting for investments in the financial statement of mutual funds issued by The Institute of Chartered Accountants of India, the investments are valued separately category-wise and the net unrealised appreciation is directly transferred to unrealised appreciation reserve and the net diminution is debited to revenue account.

**1.2. INCOME RECOGNITION**

- (i) Profit/Loss on sale of investments is recognised on the trade dates based on weighted average cost method.
- (ii) Income on investments is accounted on accrual basis.
- (iii) Other income is accounted on cash basis.

**1.3. EXPENSES**

Expenses are accounted for on accrual basis.

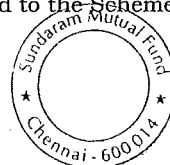
**1.4. LOAD**

a) Entry load collected during the year from systematic investment plan registered prior to Aug 2009 is maintained in a separate account, which can be used by AMC towards distribution, commission etc of the scheme. The unutilised portion shall be carried forward to the next year.

b) The exit Load charged to the investor net of service tax is fully credited to the Scheme.



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**1.5. EQUALISATION ACCOUNT**

In terms of SEBI circular dated 15th March 2010, on Unit Premium Reserve, the equalisation account has been credited/debited with an appropriate portion (excluding the Unit Premium Reserve and Unrealised Appreciation) of the sale proceeds/repurchase price in respect of units sold / repurchased on or after 15th March 2010. The net balance in this account is transferred to revenue account for the Year.

**1.6. UNIT PREMIUM RESERVE**

In terms of SEBI Circular dated 15th March 2010, on Unit Premium Reserve, when units are sold / repurchased on or after 15th March 2010 a part of the sale price / re-purchase price representing unrealized gains is credited/debited to Unit Premium Reserve. The balance in Unit Premium Reserve will not be utilised for determination of distributable surplus.

**2 INVESTMENT MANAGER FEES**

Management fee is computed on daily average net assets as under:

Description	2015 - 16	2014 - 15
Average daily net asset value	8,852.61	949.96
Management fee @ 0.09% of average daily net asset value. (Previous year 0.26%)	8.32	2.49

**3 INVESTMENTS MADE IN COMPANIES WHO HAVE INVESTED MORE THAN FIVE PERCENT OF THE NET ASSET VALUE OF THE SCHEMES OF SUNDARAM MUTUAL FUND.**

As Per Annexure - I

**4 AGGREGATE VALUE OF PURCHASES & SALES MADE DURING THE YEAR.**

The aggregate value of investments purchased and sold (including matured) during the Year, as a percentage of average daily net asset value is as under :

Description	2015 - 16	2014 - 15
<b>PURCHASE VALUE (AMOUNT)</b>	<b>2,79,324.59</b>	<b>23,582.82</b>
%	3155.28%	2482.51%
<b>SALES VALUE (AMOUNT)</b>	<b>2,76,694.69</b>	<b>13,535.20</b>
%	3125.57%	1424.82%

**5 AGGREGATE FAIR VALUE OF NON-TRADED/THINLY TRADED INVESTMENTS-**

Aggregate Fair Value of non traded / thinly traded investments valued in "good faith" exceeding 5% of the Net Asset Value as at the end of the Year. :

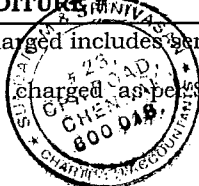
Description	31.03.2016	31.03.2015
Aggregate Fair Value of non traded / thinly traded investments valued in "good faith" exceeding 5% of the Net Asset Value as at the end of the Year.	11,855.48	9,854.95
% to the asset under management	88.92%	99.98%

**6 INCOME / EXPENDITURE**

The total income and expenditure as a percentage of the daily average net assets, during the Year are given below.

DESCRIPTION	2015 - 16	2014 - 15
<b>INCOME</b>	<b>8.37%</b>	<b>9.69%</b>
<b>EXPENDITURE</b>	<b>0.19%</b>	<b>0.42%</b>

# Total expenses charged includes service tax on management fees charged to the investor over and above the normal expense charged as per SEBI CIR/IMD/DF/21/2012 dated September 13, 2012.



**7 CONTINGENT LIABILITY**

Contingent liability as at 31st March 2016 is Rs. Nil. Previous Year Rs. Nil

**8 AMOUNT PAID TO SPONSORS / ASSOCIATES**

	2015 - 16	2014 - 15
Sundaram Finance Ltd (Sponsor)	0.02	0.01
Sundaram Finance Distribution Ltd (subsidiary of Sponsor)	NIL	NIL
Indusind Bank (Associate) -@	NIL	NIL

@ Indusind Bank ceased to be an associate with effect from 27 June 2015

**9 TOTAL VALUE OF INVESTMENTS FALLING UNDER EACH MAJOR INDUSTRY GROUP WHICH CONSTITUTES NOT LESS THAN 5% OF THE TOTAL INVESTMENTS IS AS BELOW:**

(% of total investment within the classification)

Refer Annexure - II

**10 PORTFOLIO DISCLOSURE**

Full portfolio of the scheme is given in Annexure - III

**11 MOVEMENT IN UNIT CAPITAL**

As Per Schedule-I

**12 ACCOUNTING STANDARD 17 ON SEGMENT REPORTING**

As the Financial Statements are prepared separately on each scheme, no further disclosure under Accounting Standard 17 on segment reporting issued by the Institute of Chartered Accountants of India is considered necessary. There is no secondary reporting segment.

**13 ACCOUNTING STANDARD 18 ON RELATED PARTY DISCLOSURES**

Related party disclosures as required by the Accounting Standard 18 – “ Related Party Disclosures” issued by the Institute of Chartered Accountants of India are given as Annexure - IV

**14 UNCLAIMED REDEMPTION / DIVIDEND**

The details of unclaimed dividends and redemption accounts are disclosed in Annexure VI.

During the year ,the unclaimed redemption and dividend payable more than 90 days were transferred As on 31st March 16, these sums were deployed in money market instruments in terms of SEBI circular no .SEBI/Cir/9/120/2000 dated November 24,2000

**15 Audit fees**

The current year audit fees of Rs 23,265/- as per Revenue account includes SEBI audit fees of Rs 74/-

**16 Investor Education & Awareness Initiatives (IEAI)**

An annual charge of minimum 2bps (0.02% p.a.) of daily net assets, being part of total recurring expenses is set aside for IEAI as mandated by SEBI vide circular no. CIR/IMD/21/DF/21/2012 dated September 13, 2012. Accordingly accrued balance is transferred on periodic basis to a separate bank account maintained for the purpose. These funds are utilized by the AMC in accordance with SEBI Regulations.

The balances pending utilization are deployed in money market instruments. Movement of IEAI balances are provided in Annexure VII.

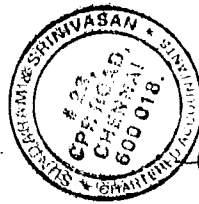


18. HISTORICAL PER UNIT STATISTICS	2015-16				2014-15				SUNIP 2013-14	
	Rs.				Rs.				Rs.	
(A) Gross income	1,0016				0,14851				1,13335	
(i) Income other than profit on sale of investment										
(ii) Income from profit on inter scheme sales/transfer of investments	0,0000				0,0035				0,2086	
(iii) Income from profit on sale of investment to third parties	-0,0085				0,0016				0,1673	
(iv) Transfer to revenue account from past years reserves	0,0000				0,0000				0,0000	
(B) Aggregate of expenses, write off, amortisation and charges	0,0415				0,0087				0,2761	
(C) Net income	0,9516				0,1469				1,2331	
(D) Amount paid/recovered on repurchase/sale of units towards unrealised appreciation										
(E) Net unrealised appreciation (diminution) in value of investments	0,0041				0,0288				0,0552	
(F) Net Assets Value	Regular Dividend Option	Regular Growth Option	Regular Dividend Option	Regular Growth Option	Regular Dividend Option	Regular Growth Option	Regular Dividend Option	Regular Growth Option	Regular Dividend Option	Regular Growth Option
	11,1227	22,2441	11,6748	11,5736	11,5741	11,1549	11,6062	22,3010	11,1271	20,56
	11,6545	22,2441	11,6504	0,0000	0,0000	11,6354	11,6128	22,2541	11,6024	20,5035
	11,1291	20,1916	11,5677	0,0000	0,0000	11,091	11,3314	20,6646	10,3319	18,1358
	11,6659	22,1897	11,6504	11,5648	11,5612	11,6354	11,5917	22,3010	11,6393	20,5035
	11,0817	20,6019	11,3926	11,5196	11,5612	11,052	11,3026	20,5993	10,4423	18,5226
(G) Ratio of expense (excluding deferred revenue expenditure amortised) to average daily net assets by percentage	0,19%				0,42%				1,91%	
(H) Ratio of gross income to average daily net assets by percentage	8,37%				9,69%				10,67%	

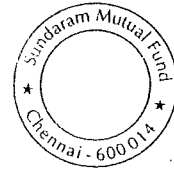
18. Computation of Distributable Income

Net income as per revenue account	31,03,15	31,03,15
Add : Balance of Undistributed income as at 1st April brought forward	22,58,21,289	34,63,84,943
Less : Income Distributed during the year	35,00,42,621	51,79,351
Distributable Income	57,60,93,810	35,15,63,294
	2,59,89,513	15,20,673
	54,98,64,987	35,00,42,621

19. Previous year figures have been regrouped wherever necessary to conform with the current year's classification



ANNEXURE-II		
SUNDARAM INCOME PLUS		
% of total Investments within the classification		
	31-Mar-16	31-Mar-15
<b>Debt Instruments</b>		
<b>Listed/awaiting listing on stock exchange</b>		
FINANCE	100.00%	65.00%
POWER	0.00%	21.00%
AUTO	0.00%	13.00%
<b>Money Market Instruments</b>		
BANK	85.32%	0.00%
FINANCE	14.68%	100.00%



SUNDARAM MUTUAL FUND						
SUNDARAM INCOME PLUS						
Portfolio Statement as at 31 March 2016						
S.NO	ISIN CODE	Name of the Instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lacs	% of Net Asset
<b>A) Debt Instruments</b>						
<b>a) Listed / awaiting listing on Stock Exchange</b>						
1	INE721A07GK6	Shriram Transport Finance Company Ltd - 10.72 - 24/09/2016**	CARE AA+	158	1588.22	11.91%
2	INE148I07CY5	Indiabulls Housing Finance Ltd - 9.1 - 24/10/2016**	CARE AAA	150	1500.82	11.26%
3	INE134E08GC9	Power Finance Corporation Ltd - 9.32 - 19/08/2017**	CRISIL AAA	100	1015.43	7.62%
4	INES57F08EY7	National Housing Bank - 7.92 - 21/03/2019**	CRISIL AAA	100	1001.16	7.51%
5	INE202B07AW3	Dewan Housing Finance Corporation Ltd - 10.7 - 03/06/2016**	CARE AAA	85	852.22	6.39%
6	INE202B07EG8	Dewan Housing Finance Corporation Ltd - 9.74 - 09/06/2017**	CARE AAA	20	200.58	1.50%
Sub Total					6158.44	46.19%
Total for Debt Instruments					6158.44	46.19%
<b>B) Money Market Instruments</b>						
<b>a) Certificate of Deposits</b>						
1	INE476A16QN1	Canara Bank - 15/06/2016**	CRISIL A1+	1100	1084.12	8.13%
2	INE141A16W00	Oriental Bank of Commerce - 16/05/2016**	CRISIL A1+	1000	989.88	7.42%
3	INE095A16S03	IndusInd Bank Ltd - 28/06/2016**	CRISIL A1+	1000	982.75	7.37%
4	INE112A16JX6	Corporation Bank - 02/09/2016**	CRISIL A1+	1000	969.88	7.27%
5	INE261F16I81	National Bank for Agricultural & Rural Development - 16/02/2017**	CRISIL A1+	1000	938.12	7.04%
6	INE288A16I25	Axis Bank Ltd - 17/03/2017**	CRISIL A1+	1000	932.87	7.00%
7	INE608A16MA5	Punjab and Sind Bank - 20/05/2016**	CRISIL A1+	500	494.58	3.71%
Sub Total					6392.20	47.94%
<b>b) Reverse Repo / CBLO</b>						
1		364 Days T Bill Maturing on 14/04/2016			625.00	4.69%
Sub Total					625.00	4.69%
Total for Money Market Instruments					7017.20	52.63%
<b>C) Others</b>						
<b>a) FDs with Commercial Banks</b>						
1		Allahabad Bank			300.00	2.25%
Sub Total					300.00	2.25%
Cash & Other Net Current Assets					-143.18	-1.07%
<b>GRAND TOTAL</b>					<b>13332.46</b>	<b>100.00%</b>

\*\* Thinly traded / Non Traded securities

