

INCOME/LONG DURATION FUNDS

Scheme NumeLCICL Pro. Bond FundKotak Bond FundNippon India Nivesh Laksbya PlandAUM(in Crs)2.968.492.033.829.114.67Inception Date10.August 20082.8 November 19990.60 july 2018YTM (%)7.247.107.09Returne Cig3.8 November 19990.60 july 2018M9.338.499.620M9.338.499.63Yrs9.259.9912.183 Yrs0.635.527.79SOV57.81%7.522%9.673%AAA32.24%15.01%9.673%AAA3.224%15.01%9.673%AAA7.22%9.6336.62Yrs6.636.527.73%AAA7.22%9.673%9.673%AAA7.141.61%9.05%AAA7.141.61%3.05%Others0.25%0.61%0.22%Others0.25%0.64%0.22%Covernment 01 India-57.81%Government 01 India-57.27%Government 01 India-57.27%Lic Housing Pinance 1d907%Htle Rank Lid-6.25%Net Current Asset 7.76%Tri-Party Repo (Treps)-3.46%Paration Lid-6.25%Corporate Dett Market Development Fand-9.27%Cost Ratic Barket Development 2.46%Net Current Asset 7.76%Net Current Asset 7.76%Multified Daration (NOD)5.006.241.060Areage Maturity7.6312.6422.09Paraty Repo (Treps)-3.46%Niportolin brity 7.831.64 <th></th> <th></th> <th></th> <th></th>				
Inception Date 18 August 2008 Z5 November 1999 06 july 2018 VTM (%) 7.24 7.10 7.09 Returns (%) 7.24 7.10 7.09 3M 7.91 5.89 6.20 6M 0.33 8.49 9.63 1 Yrs 6.23 5.39 6.60 5 Yrs 6.83 6.52 7.34 Rating Allocation - - - SOV 57.81% 75.22% 96.73% AA 33.24% 15.01% - AA 33.24% 1.01% - AA 33.24% 1.01% - AA 33.24% 1.01% - AA 33.24% 1.01% - AA 1.01 / A1 / A1 - - Cash & Equivalent 4.55% 3.10% 0.02% Government Of India-57.81% Government Of India-57.23% Government Of India-57.23% Top 5 Issuer (%) Hdfc Bank Ltd - 8.96% Punjab National Bank	<u>Scheme Name</u>	ICICI Pru Bond Fund	<u>Kotak Bond Fund</u>	
TYR (%) Down of the second secon	AUM(In Crs)	2,968.49	2,033.82	9,114.67
Returns (%) 1 5.89 6.20 3M 7.91 5.89 6.20 6M 9.33 8.49 9.63 1 Yrs 9.25 9.09 12.18 3 Yrs 6.620 7.34 Rating Allocation 5.39 6.660 5 Yrs 6.633 6.52 7.34 Rating Allocation 7.34 9.573% 9.573% SOV 57.81% 7.522% 9.6.23% AAA 33.24% 15.01% - AA/ AA* / A- - - - Reluw AA - - - AI / A1+ / A1 4.14% 6% 3.16% 3.05% Others: 0.26% 0.61% 0.22% Covernment Of India-57.81% Ize Housing Finance Lid-9.07% Hdft Bank Lid-6.25% Net Current Asset-1.76% Tri-Party Repo (Treps)-3.46% Pouger Finance Corporation Lid-3% Corporate Deb Market Development Fund-6.22% Summit Digitel Infractructure Pvt Lid- 3.99% Naponal Bank For Agriculture & Roral 2.46% Cash &	Inception Date	18 August 2008	25 November 1999	06 July 2018
3M 7.91 5.89 6.20 6M 9.33 8.49 9.63 1Yrs 9.25 9.09 12.18 3Yrs 6.62 5.39 6.60 SYrs 6.63 6.52 7.31 Rating Allocation 96.73% 96.73% AAA 33.24% 15.01% 96.73% AAA 33.24% 15.01% 96.73% AAA 33.24% 96.73% 96.73% AAA 33.24% 96.73% 96.73% AAA 33.24% 96.73% 96.73% AAA - - - Cash & Equivalent 4.14% 6% - Cash & Equivalent 4.55% 3.16% 3.05% Others: 0.26% 0.61% 0.022% Government Of India-57.81% Covernment Of India-625% Net Current Asset 1.76% Tri-Party Repo (Treps)-3.46% Punjab National Bank Fe/4 Agriculture & Raral Cash & Eash Equivalent & 0.01% Modified Duration 5.00	YTM (%)	7.24	7.10	7.09
3M 7.91 5.89 6.20 6M 9.33 8.49 9.63 1Yrs 9.25 9.09 12.18 3Yrs 6.62 5.39 6.60 SYrs 6.63 6.52 7.31 Rating Allocation 96.73% 96.73% AAA 33.24% 15.01% 96.73% AAA 33.24% 15.01% 96.73% AAA 33.24% 96.73% 96.73% AAA 33.24% 96.73% 96.73% AAA 33.24% 96.73% 96.73% AAA - - - Cash & Equivalent 4.14% 6% - Cash & Equivalent 4.55% 3.16% 3.05% Others: 0.26% 0.61% 0.022% Government Of India-57.81% Covernment Of India-625% Net Current Asset 1.76% Tri-Party Repo (Treps)-3.46% Punjab National Bank Fe/4 Agriculture & Raral Cash & Eash Equivalent & 0.01% Modified Duration 5.00	Returns (%)			
1 Yrs9.259.0912.183 Yrs6.235.396.605 Yrs6.836.527.34Rating Allocation75.22%96.73%SOV57.81%75.22%96.73%AA33.24%15.11%-AA33.24%15.11%-AA/ AA+ / AARelow AAA1 / A1+ / A1-4.14%6%-Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-75.22%Government Of India-57.81%Covernment Of India-75.22%Covernment Of India-75.22%Top 5 Issuer (%)Hdrc Bank Ltd-8.06%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Tri-Party Repo (Treps)-3.46%National Bank-For Agriculture & Rural Development 2.46%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5:006:2410.60Average Maturity7:6312:6422.09Shortlisting Parameters2) Fund has considerable allocation in DV rigid assets1) Bond portfolio is 91% SOV and AA rated assets.2) Foating rate bond in portfolio provide adequate protection in cost category.2) The fund secured a position in top quartile in 3, 5 & 10 years.Shortlisting ParametersChandni GuptaAbhishek BisenPranay Sinha1Io on or before 1M, Nil aher 1M	1 2	7.91	5.89	6.20
3 Yrs6.235.396.605 Yrs6.836.527.34Rading Allocation75.22%96.73%SOV57.81%75.22%96.73%AAA33.24%15.01%-AAA33.24%15.01%-AAA33.24%15.01%-AI / At+ / AtRelow AAAI / At+ / At-4.14%6%-Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-96.73%Top 5 Issuer (%)Hdfc Bank Ltd-8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure PV Etd: 3.96%7.6312.64Corporate Debt Market Development Pund-0.22%Modified Duration (MOD)5806.2410.60Average Maturity7.6312.6422.09Shortlisting Parameters2) Fand has the lowest modified duration of 5.00 7/s category average of changes in interest rates.2) Foating rate bond in portfolio is 91% S0V and AAA rated assets2) Fand has the lowest modified duration of 5.00 7/s category average of changes in interest rates.2) Foating rate bond in portfolio is 91% S0V and AAA rated assets2) Fand has the lowest modified duration of 5.00 7/s category average of changes in interest rates.2) Foating rate bond in portfolio is 91% S0V and AAA rated assets2) Foating rate bond in portfolio is 91% S0V and AAA rated assets2) Foating rat	6M	9.33	8.49	9.63
5 Yrs6.836.527.34Ruting Allocation96.73%96.73%SOV57.81%75.22%96.73%AAA33.24%15.01%-AAA33.24%15.01%-AABelow AACash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-76.73%Top 5 Issuer (%)Hdfc Rank Ltd9.07%Hdfc Bank Ltd6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Rank Ltd9.07%Hdfc Bank Ltd6.25%Corporate Debt Market Development Fund-0.22%Top 5 Issuer (%)Hdfc Rank Ltd9.07%National Rank For Agriculture & Rural Development 2.46%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Modified Duration (MOD)1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters1) The fund has the lowest modified duration of 5.00 V/s category average changes in interest rates.1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Fund ManagerChandmi GuptaAbhishek BisenPranay SinhaFund ManagerChandmi GuptaAbhishek BisenPranay Sinha	1 Yrs	9.25	9.09	12.18
Rating Allocation75.22%96.73%SOV57.81%75.22%96.73%AAA33.24%15.01%-AA / AA+ / AABelow AACash & Equivalent4.15%3.16%3.05%Others:0.26%0.41%0.22%Others:0.26%0.41%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-75.22%Top 5 Issuer (%)Hdfc Bank Ltd-9.07%Hdfc Bank Ltd-6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Bank Ltd-9.07%National Bank-6%Tri-Party Repo (Treps)-1.28%Corporate Debt Market Development Summit Digitel Infrastructure Pvt Ltd- 3.96%Power Finance Corporation Ltd-3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5:006:2410:60Average Maturity7:6312:6422:09Shortlisting Parameters2) Fonding as sets2) Fonding area block in rates.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.3) Second lowest Expense ratio of 0.60%, e) 96% allocation in top uaration in 55.00 'ys category average of cha	3 Yrs	6.23	5.39	6.60
SOV 57.81% 75.22% 96.73% AAA 33.24% 15.01% AAA 33.24% 15.01% Below AA- Blow AA- A1/A1+/A1- 4.14% 6% A1/A1+/A1- 4.14% 6% Cash & Equivalent 4.55% 3.16% 3.05% 0.22% Others: 0.26% 0.61% 0.22% Covernment Of India-57.81% Covernment Of India-75.23% Covernment Of India-96.73% Top 5 Issuer (%) Hdfc Bank Ltd8.96% Punjab National Bank-6% Tri-Party Repo (Treps)-1.28% Corporate Debt Market Development Fund-0.22% Cash & Cash Equivalent-0.01% Summit Digitel Infrastructure Pvt Ltdt, 3.96% Power Finance Corporation Ltd3% Corporate Debt Market Development Fund-0.22% Cash & Cash Equivalent-0.01% Modified Duration (MOD) 5.00 6.24 10.60 Atead assets. 1) One of the oldest fund	5 Yrs	6.83	6.52	7.34
AAA33.24%15.01%.AA/A4+/AABelow AAA1/A1+/A1-4.14%6%Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Others:0.26%0.61%0.22%Others:0.26%0.61%0.22%Ide Housing Finance Ltd9.07%Hdfc Bank Ltd6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Bank Ltd8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure Pot Idd. 3.98%National Bank-For Agriculture & Rural Development-2.46%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.091) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.1) The fund has the lowest modified duration of 5.00% category average of changes in interest rates.1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M	<u>Rating Allocation</u>			
AA / AA+ / AA-Image: Considerable allocationImage: Considerable allocationBelow AAA1 / A1+ / A14.14%6%-Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Others:0.26%0.61%0.22%Users:0.26%0.61%0.22%Ic Housing Finance Ltd-9.07%Hdfc Bank Ltd-6.25%Net Current Asset: 1.76%Hdfc Bank Ltd-8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure Pvt Etd. 3.98%Power Finance Corporation Ltd-3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters2) Fond has the lowest modified provide adequate protection in case changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case changes in interest rates.3) second lowest Expense ratio of 0.60%.4) 96% allocation towards SOV papers.3) second lowest Expense ratio of 0.60%.4) 96% allocation towards SOV papers.Fund ManagerChandni GuptaAbhishek Bisen1% on or before 1M, Nil after 1M <th>SOV</th> <th>57.81%</th> <th>75.22%</th> <th>96.73%</th>	SOV	57.81%	75.22%	96.73%
Below AAA1 / A1+ / A1-4.14%6%.Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Others:0.26%0.64%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-96.73%Lic Housing Finance Ltd-9.07%Hdfc Bank Ltd-6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Bank Ltd-8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Sumnit Digitel Infrastructure Pvt Lidi-3.99%Power Finance Corporation Ltd-3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09J) The fund has considerable allocation in SOV rated assets2) Floating rate bond in portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters(Line Howst modified Duration of 5.00 ys category average of 6.13, making it less responsive to changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case here is sudden shock in rates.3) Second lowest Expense ratio of 0.60%.Fund ManagerChandni GuptaAbhishek BisenPranay Sinha	AAA	33.24%	15.01%	-
A1 / A1+ / A1-4.14%6%.Cash & Equivalent4.55%3.16%3.05%Others:0.20%0.61%0.22%Others:0.20%0.61%0.22%Government Of India-57.81%Government Of India-57.82%Government Of India-96.73%Lic Housing Finance Ltd-9.07%Hdte Bank Ltd-6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdte Bank Ltd-8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure PVt Ltd-3.98%Power Finance Corporation Ltd-3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.091) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category. Cashages in interest rates.2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.3) Second lowest Expense ratio of 0.60%. (4) 96% allocation towards SOV papers.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M	AA / AA+ / AA-	-	-	
Cash & Equivalent4.55%3.16%3.05%Others:0.26%0.61%0.22%Others:0.26%0.61%0.22%Government Of India-57.81%Government Of India-75.22%Government Of India-96.73%Lic Housing Finance Ltd9.07%Hdfc Bank Ltd6.25%Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Bank Ltd8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure Pvt Ltd 3.96%Power Finance Corporation Ltd3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09Shortlisting Parameters1) The fund has considerable allocation is S0Y rated assets1) Bond portfolio is 91% S0V and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in rated assets.Shortlisting Parameters1) The fund has the lowest modified orvide adequate protection in case there is sudden shock in rates.3) Second lowest Expense ratio of 0.60%, 4) 96% allocation towards S0V papers.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit LoadInterest Tates.1% on or before 1M, Nil after 1M	Below AA-	-	-	-
Others:0.26%0.61%0.22%Government Of India-57.81% Lic Housing Finance Ltd9.07%Government Of India-75.22% Hdfe Bank Ltd6.25%Government Of India-96.73% Net Current Asset-1.76%Top 5 Issuer (%)Hdfe Bank Ltd8.96% Summit Digitel Infrastructure Pvt Ltd 3.98%Punjab National Bank-6% Power Finance Corporation Ltd3% Development-2.46%Tri-Party Repo (Treps)-1.28% Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09I) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in ategory.Shortlisting Parameters2) Fund has the lowest modified duration of 5.00 v/s category average of 6.13, making it less responsive to changes in interest rates.1) Bond portfolio is 91% SOV and AAA ated assets.1) One of the oldest fund in the category and managing the highest AUM in ategory.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M	A1 / A1+ / A1-	4.14%	6%	-
Government Of India-57.81% Lic Housing Finance Ltd9.07%Government Of India-75.22% Hdfc Bank Ltd6.25%Government Of India-96.73% Net Current Asset-1.76%Top 5 Issuer (%)Hdfc Bank Ltd8.96% Summit Digitel Infrastructure Pvt Ltd 3.98%Punjab National Bank-6% Power Finance Corporation Ltd3% Development-2.46%Tri-Party Repo (Treps)-1.28% Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters2) Fund has the lowest modified duration of 5.00 v/s category average of ch3, making it less responsive to changes in interest rates.1) Bond portfolio is 91% SOV and AAA rated assets.1) Food the oldest fund in the category and managing the highest AUM in category.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaFund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M	Cash & Equivalent	4.55%	3.16%	3.05%
It is Housing Finance Ltd-9.07%Hdfc Bank Ltd-6.25%Net Current Asset-1.76%Hdfc Bank Ltd-8.96%Punjab National Bank-6%Tri-Party Repo (Treps)-1.28%Summit Digitel Infrastructure Pt Rate 3.98%Power Finance Corporation Ltd30Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)Tri-Party Repo (Treps)-3.46%National Bank For Agriculture & Rund- Development-2.46%Cash & Cash	Others:	0.26%	0.61%	0.22%
Summit Digitel Infrastructure Pvt Ltd. 3.98%Power Finance Corporation Ltd3%Corporate Debt Market Development Fund-0.22%Modified Duration (MOD)Tri-Party Repo (Treps)-3.46%National Bank For Agriculture & Rural Development-2.46%Cash & Cash Equivalent-0.01%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09Jone of the oldest fund in the category and managing the highest AUM in root actegory verage of SOV rated assets) Bond portfolio is 91% SOV and AJA rated assets.) One of the oldest fund in the category and managing the highest AUM in in category. 2) The fund secured a position in top quartile in 3.5 & 10 years. 2) Floating rate bond in portfolio root od adquare protection in case here is sudden shock in rates. a) Second lowest Expense ratio of 0.60%.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M				
Shortlisting ParametersChandni GuptaPower Pinance Corporation Lut-3% Power Pinance Corporation Lut-3% Perelopment-2.46%Fund-0.22% Cash & Cash Equivalent-0.01%Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09I) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters2) Fund has the lowest modified duration of 5.00 v/s category average of changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.3) Second lowest Expense ratio of 0.60%. (4) 96% allocation towards SOV papers.Fund ManagerChandni GuptaAbhishek Bisen1% on or before 1M, Nil after 1M	Top 5 Issuer (%)		Punjab National Bank-6%	
Modified Duration (MOD)5.006.2410.60Average Maturity7.6312.6422.09I) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.1) One of the oldest fund in the category and managing the highest AUM in category.Shortlisting Parameters2) Fund has the lowest modified duration of 5.00 v/s category average of 6.13, making it less responsive to changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.2) Second lowest Expense ratio of 0.60%. (4) 96% allocation towards SOV papers.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load-1% on or before 1M, Nil after 1M		3.98%	National Bank For Agriculture & Rural	Fund-0.22%
Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets. 2) Fund has the lowest modified duration of 5.00 v/s category average of 6.13, making it less responsive to changes in interest rates.1) Bond portfolio is 91% SOV and AAA rated assets. 2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.1) One of the oldest fund in the category and managing the highest AUM in category. 2) The fund secured a position in top quartile in 3, 5 & 10 years. 3) Second lowest Expense ratio of 0.60%.Fund ManagerChandni GuptaAbhishek BisenPranay SinhaExit Load1% on or before 1M, Nil after 1M		5.00	•	10.60
Shortlisting Parameters1) The fund has considerable allocation in SOV rated assets1) Bond portfolio is 91% SOV and AAA rated assets.and managing the highest AUM in category.2) Fund has the lowest modified duration of 5.00 v/s category average of 6.13, making it less responsive to changes in interest rates.2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.2) The fund secured a position in top quartile in 3, 5 & 10 years.Fund ManagerChandni GuptaAbhishek Bisen4) 96% allocation towards SOV papers.Exit Load1% on or before 1M, Nil after 1M	Average Maturity	7.63	12.64	22.09
Exit Load - 1% on or before 1M, Nil after 1M	Shortlisting Parameters	in SOV rated assets 2) Fund has the lowest modified duration of 5.00 v/s category average of 6.13, making it less responsive to	rated assets. 2) Floating rate bond in portfolio provide adequate protection in case	and managing the highest AUM in category. 2) The fund secured a position in top quartile in 3, 5 & 10 years. 3) Second lowest Expense ratio of 0.60%.
	Fund Manager	Chandni Gupta	Abhishek Bisen	Pranay Sinha
Expense Ratio 1.03 1.64 0.60	Exit Load	-	-	1% on or before 1M, Nil after 1M
	Expense Ratio	1.03	1.64	0.60

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