

## SHORT DURATION BONDS

| <b>Scheme Name</b>             | <b><u>Bandhan Bond Fund - Short Term Plan</u></b>  | <b><u>DSP Short Term Fund</u></b>  | <b><u>HDFC Short Term Debt Fund</u></b>  | <b><u>ICICI Pru Short Term Fund</u></b>  | <b><u>Kotak Bond Short Term Fund</u></b>  |
|--------------------------------|--|--|--|--|---|
| <b>AUM(In Crs)</b>             | 9,727.79   | 2,758.34   | 14,816.22  | 19,700.32  | 16,790.00   |
| <b>Inception Date</b>          | 14 December 2000   | 09 September 2002  | 25 June 2010   | 25 October 2001  | 02 May 2002   |
| <b>YTM (%)</b>                 | 7.25   | 7.51   | 7.61   | 7.79   | 7.47  |
| <b>Returns (%)</b>             |  |  |  |  |   |
| <b>3M</b>                      | 5.95   | 6.17   | 6.54   | 6.67   | 5.84  |
| <b>6M</b>                      | 8.01   | 7.92   | 8.15   | 7.74   | 7.77  |
| <b>1 Yrs</b>                   | 7.78   | 7.61   | 8.22   | 7.76   | 7.67  |
| <b>3 Yrs</b>                   | 5.82   | 5.74   | 6.29   | 6.61   | 5.71  |
| <b>5 Yrs</b>                   | 6.08   | 5.88   | 6.71   | 6.85   | 6.06  |
| <b>Rating Allocation</b>       |  |  |  |  |   |
| <b>SOV</b>                     | 53.24%   | 20.36%   | 25.70%   | 31.22%   | 37.23%  |
| <b>AAA</b>                     | 29.79%   | 61.95%   | 57.30%   | 46.31%   | 59.66%  |
| <b>AA / AA+ / AA-</b>          | -  | 8.92%  | 11.41%   | 16.76%   | -   |
| <b>Below AA-</b>               | -  | -  | -  | -  | -   |
| <b>A1 / A1+ / A1-</b>          | 14.39%   | 6.14%  | 2%   | 3.11%  | -   |
| <b>Cash &amp; Equivalent</b>   | 2.32%  | 2.33%  | 3.32%  | 2.34%  | 2.87%   |
| <b>Others:</b>                 | 0.27%  | 0.30%  | 0.26%  | 0.26%  | 0.24%   |
| <b>Top 5 Issuer (%)</b>        | Government Of India-53.24%<br>Bajaj Housing Finance Ltd.-8%<br>Hdfc Bank Ltd.-7.7%<br>Punjab National Bank-5.52%<br>Tata Capital Financial Services Ltd.-4.54% | Government Of India-16.68%<br>Rec Ltd.-8.76%<br>Power Finance Corporation Ltd.-8.13%<br>National Bank For Agriculture & Rural Development-7.58%<br>Indian Railway Finance Corporation Ltd.-5.63%   | Government Of India-25.7%<br>National Bank For Agriculture & Rural Development-8.78%<br>Small Industries Development Bank Of India-8.25%<br>Rec Ltd.-6.3%<br>Bajaj Housing Finance Ltd.-3.56%    | Government Of India-31.22%<br>National Bank For Agriculture & Rural Development-8.17%<br>Small Industries Development Bank Of India-7.01%<br>Lic Housing Finance Ltd.-4.56%<br>Embassy Office Parks Reit-3.2%      | Government Of India-37.23%<br>Small Industries Development Bank Of India-9.61%<br>National Bank For Agriculture & Rural Development-7.97%<br>Lic Housing Finance Ltd.-7.32%<br>Bajaj Finance Ltd.-5.18% |
| <b>Modified Duration (MOD)</b> | 2.89   | 2.71   | 2.84   | 2.28   | 2.76  |
| <b>Average Maturity</b>        | 3.54   | 3.53   | 4.12   | 3.99   | 4.63  |
| <b>Shortlisting Parameters</b> | 1) Allocates the highest portion towards sovereign bonds among its peers.<br>2) Maintains a low expense ratio of 0.80% v/s category average of 0.97%.          | 1) Modified portfolio duration at 2.71 remains consistent with the category average. This strategic approach helps to align with market dynamics and manage risk effectively.<br>2) Allocates the highest portion towards AAA/SOV securities as compared to its peers. | 1) Mr. Anil Bamboli has been the fund manager for more than 10 years and possesses extensive experience.<br>2) Holds one of the highest Sortino and risk-adjusted returns among its competitors. | 1) Maintains the third highest fund AUM among its peers.<br>2) Exhibits a low Macaulay duration of 2.28 as compared to its peers.<br>3) Displays a comparatively high net YTM as compared to the category average. | 1) Allocates a substantial portion towards AAA securities.<br>2) Maintains the second-highest Fund AUM in the category.   |
| <b>Fund Manager</b>            | Suyash Choudhary   | Laukik Bagwe   | Anil Bamboli   | Manish Banthia   | Deepak Agrawal  |
| <b>Exit Load</b>               | -  | -  | -  | -  | -   |
| <b>Expense Ratio</b>           | 0.80   | 0.95   | 0.71   | 1.02   | 1.12  |

**\*\*Neither Centricity nor any of its affiliates, their directors, employees, partners and agents accept any responsibility and/or liability or warrant or guarantee the performance or profitability of the products/services nor do they warrant or guarantee the returns and that the investment objectives of the products/services. The information presented is solely for informational purpose. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Past performance is not an indicator of future returns.**