

SHORT DURATION BONDS

| <u>Scheme Name</u> | <u>Bandhan Bond Fund - Short Term Plan</u> | <u>DSP Short Term Fund</u> | <u>HDFC Short Term Debt Fund</u> | <u>ICICI Pru Short Term Fund</u> | <u>Kotak Bond Short Term Fund</u> |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AUM(In Crs) | 9,815.71 | 3,192.36 | 15,030.08 | 20,968.84 | 17,821.39 |
| Inception Date | 14 December 2000 | 09 September 2002 | 25 June 2010 | 25 October 2001 | 02 May 2002 |
| YTM (%) | 6.80 | 7.29 | 7.10 | 7.23 | 6.98 |
| <u>Returns (%)</u> | | | | | |
| 3M | 11.99 | 11.60 | 11.92 | 11.99 | 12.21 |
| 6M | 9.73 | 9.24 | 9.49 | 9.42 | 9.38 |
| 1 Yrs | 9.50 | 9.09 | 9.41 | 9.07 | 9.17 |
| 3 Yrs | 6.97 | 6.70 | 7.32 | 7.59 | 6.78 |
| 5 Yrs | 6.34 | 6.04 | 7.00 | 7.11 | 6.26 |
| <u>Rating Allocation</u> | | | | | |
| SOV | 29.34% | 30.46% | 20.43% | 27.74% | 61.91% |
| AAA | 53.97% | 58.92% | 64.95% | 51.64% | 30.48% |
| AA / AA+ / AA- | - | 6.75% | 10.93% | 17.52% | - |
| Below AA- | - | - | - | - | - |
| A1 / A1+ / A1- | 14.29% | 0.77% | - | - | 5.54% |
| Cash & Equivalent | 2.12% | 2.84% | 3.43% | 2.84% | 1.47% |
| Others: | 0.28% | 0.26% | 0.27% | 0.26% | 0.60% |
| Top 5 Issuer (%) | Government Of India-29.34% National Bank For Agriculture & Rural Development-11.91% Rec Ltd.-10.28% Bajaj Housing Finance Ltd.-7.99% Lic Housing Finance Ltd.-6.77% | Government Of India-28.86% Small Industries Development Bank Of India-8.18% Power Finance Corporation Ltd.-8.02% Rec Ltd.-6.8% National Bank For Agriculture & Rural Development-6.44% | Government Of India-20.43% National Bank For Agriculture & Rural Development-9.13% Small Industries Development Bank Of India-8.74% Rec Ltd.-8.12% Power Finance Corporation Ltd.-3.92% | Government Of India-27.74% Small Industries Development Bank Of India-8.86% National Bank For Agriculture & Rural Development-7.91% Lic Housing Finance Ltd.-7.11% Power Finance Corporation Ltd.-4.6% | Government Of India-31.14% National Bank For Agriculture & Rural Development-9.62% Small Industries Development Bank Of India-9.32% Lic Housing Finance Ltd.-8.62% Bajaj Finance Ltd.-4.86% |
| Modified Duration (MOD) | 2.87 | 2.73 | 2.80 | 2.65 | 2.85 |
| Average Maturity | 3.61 | 3.50 | 4.18 | 4.39 | 4.29 |
| Shortlisting Parameters | 1) Allocates the highest portion towards sovereign bonds among its peers. 2) Maintains a low expense ratio of 0.81% v/s category average of 0.99%. | 1) Modified portfolio duration at 2.73 remains consistent with the category average. This strategic approach helps to align with market dynamics and manage risk effectively. 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. 2) Holds one of the highest Sortino and risk-adjusted returns among its competitors. | 1) Maintains the third highest fund AUM among its peers. 2) Displays a comparatively high net YTM as compared to the category average. | 1) Allocates a substantial portion towards AAA securities. 2) Maintains the second-highest Fund AUM in the category. |
| Fund Manager | Suyash Choudhary | Laukik Bagwe | Anil Bamboli | Manish Banthia | Deepak Agrawal |
| Exit Load | - | - | - | - | - |
| Expense Ratio | 0.81 | 0.95 | 0.78 | 1.02 | 1.12 |

*Mutual Fund Distribution Services are offered through AMFI-registered Mutual Fund Distributor. Centricity Financial Distribution Private Limited, AMFI Registration Number - ARN 189274, with initial registration dated 26.10.2021 and current validity of ARN until 25.10.2027, disclaims any responsibility for losses or damages arising from investments made in mutual funds distributed through its services. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Centricity Financial Distribution Private Limited does not guarantee or assure any specific returns on investments and does not assume any liability for the performance of mutual fund schemes. Investors are advised to consider their individual risk tolerance, investment objectives, and financial situation before investing. It is recommended to consult with a financial advisor to ensure that the chosen mutual fund products align with the investor's needs and goals.