

CREDIT RISK FUNDS

<u>Scheme Name</u>	<u>HDFC Credit Risk Debt Fund</u>	<u>ICICI Pru Credit Risk Debt Fund</u>	<u>SBI Credit Risk Fund</u>
AUM(In Crs)	6,972.33	5,992.90	2,213.59
Inception Date	25 March 2014	03 December 2010	14 July 2004
YTM (%)	8.11%	8.07%	8.17%
<u>Returns (%)</u>			
3M	4.27%	5.92%	5.38%
6M	8.58%	9.67%	8.86%
1 Yrs	7.92%	8.70%	8.14%
3 Yrs	7.32%	7.91%	7.94%
5 Yrs	7.21%	7.42%	7.00%
<u>Rating Allocation(%)</u>			
SOV	9.88%	13.24%	14.10%
AAA	8.91%	6.75%	0.68%
AA / AA+ / AA-	55.65%	53.04%	59.96%
Below AA-	15.73%	14.46%	18.92%
A1 / A1+ / A1-	-	1.20%	-
Cash & Equivalent	5.67%	3.03%	3.01%
Others:	4.16%	8.27%	3.34%
Top 5 Issuer (%)	Government Of India-9.88% Kalpataru Projects International Ltd.-7.66% Tata Projects Ltd.-4.71% Sandur Manganese & Iron Ores Ltd.-4.19% Nirma Ltd.-3.77%	Government Of India-13.24% Vedanta Ltd.-4.61% Embassy Office Parks Reit-3.9% Lodha Developers Ltd.-3.88% Dme Development Ltd.-3.68%	Government Of India-14.1% Aadhar Housing Finance Ltd.-5.1% Nirma Ltd.-5.03% Infopark Properties Ltd.-4.78% Renew Solar Energy (Jharkhand Five) Pvt Ltd.-4.78%
Modified Duration (MOD)	2.36	2.15	2.24
Average Maturity	3.68	3.27	3.05
Shortlisting Parameters	1) Maintains the highest Fund AUM of approx Rs.6972 cr compared to its peers, contributing to liquidity management. 2) Managed by Mr. Shobhit Mehrotra, overseeing the fund for over 5 years.	1) It has outpaced the category average YTM by 52 bps. 2) ICICI AMC manages the 2nd highest AUM in the Debt segment. 3) Recognized as one of the most consistent funds in the credit risk category.	1) Maintains a marginally low expense ratio of 1.55%. 2) Maintains the third highest Fund AUM among its peers.
Fund Manager	Shobhit Mehrotra	Manish Banthia	Lokesh Mallya
Exit Load	1% on or before 12M and 0.50% after 12M but on or before 18M, Nil after 18M	1% on or before 1Y, Nil after 1Y	3% on or before 12M
Expense Ratio	1.60%	1.40%	1.55%

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.