

LOW DURATION FUNDS

<u>Scheme Name</u>	<u>Axis Treasury Advantage Fund</u>	<u>Bandhan Low Duration Fund</u>	<u>DSP Low Duration Fund</u>	<u>HDFC Low Duration Fund</u>	<u>ICICI Pru Savings Fund</u>
AUM(In Crs)	7,517.22	6,604.06	5,304.46	24,466.14	27,720.41
Inception Date	09 October 2009	17 January 2006	10 March 2015	18 November 1999	27 September 2002
YTM (%)	6.62%	6.44%	6.57%	6.94%	6.88%
<u>Returns (%)</u>					
3M	6.04%	5.59%	5.63%	5.52%	6.15%
6M	7.62%	7.29%	7.23%	7.37%	7.78%
1 Yrs	7.80%	7.49%	7.48%	7.48%	7.93%
3 Yrs	7.39%	7.20%	7.18%	7.19%	7.68%
5 Yrs	6.02%	5.74%	5.78%	5.97%	6.39%
<u>Rating Allocation(%)</u>					
SOV	12.17%	13.20%	14.61%	11.81%	13.69%
AAA	45.62%	56.80%	65.16%	71.98%	50.45%
AA / AA+ / AA-	12.75%	4.52%	-	12.53%	13.81%
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	31.95%	21.60%	19.14%	0.99%	19.61%
Cash & Equivalent	-2.69%	3.58%	0.77%	2.43%	2.18%
Others:	0.20%	0.30%	0.32%	0.26%	0.26%
Top 5 Issuer (%)	National Bank For Agri. & Rural Development-10.58% Small Industries Development Bank of India-10.30% Government of India-10.20% Bank Of Baroda-7.49% HDFC Bank Ltd.-6.40%	National Bank For Agri. & Rural Development-11.23% Small Industries Development Bank of India-11.06% HDFC Bank Ltd.-10.11% Power Finance Corporation Ltd.-9.85% Bajaj Housing Finance Ltd.-9.81%	Government of India-13.68% REC Ltd.-10.33% Small Industries Development Bank of India-8.61% National Bank For Agri.& Rural Development-7.85% Power Finance Corporation Ltd.-6.29%	Government of India-11.61% Power Finance Corporation Ltd.-8.69% Small Industries Development Bank of India-8.33% National Bank For Agri. & Rural Development-8.07% REC Ltd.-6.67%	Government of India-13.69% National Bank For Agri. & Rural Development-8.58% Small Industries Development Bank of India-7.89% REC Ltd.-7.48% LIC Housing Finance Ltd.-5.86%
Modified Duration (MOD)	0.91	0.91	0.94	0.91	0.91
Average Maturity	1.10	1.00	1.50	1.89	1.72
Shortlisting Parameters	1) Over the past 2,3 and 5 years periods, the fund has consistently remained in top quartile.	1) The fund has low expense ratio of 0.64% as compared to its peers. 2)The fund has outperformed its category average in 10 years.	1) The modified duration of 0.94 is in line with the category average. 2) The fund has generated a Yield to Maturity (YTM) of 6.57% which is aligned with the category average.	1) Boasts a high YTM of 6.94% compared to its peers. 2) Maintains the second highest fund AUM of Rs. 24466 cr compared to its peers.	1) The fund has consistently secured a place in the top quartile across all tenure. 2) Nikhil Kabra brings more than a decade of fund management experience with ICICI Prudential, handling a diverse range of funds across debt categories.
Fund Manager	Devang Shah	Harshal Joshi	Karan Mundra	Anupam Joshi	Nikhil Kabra
Exit Load	-	-	-	-	-
Expense Ratio	0.67%	0.64%	0.62%	1.04%	0.54%

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