

INCOME PLUS ARBITRAGE

Scheme Name	<u>Bandhan Income Plus Arbitrage FoF-Reg(G)</u>	<u>HDFC Income Plus Arbitrage Active FOF-Reg(G)</u>	<u>ICICI Pru Income plus Arbitrage Active FOF(G)</u>	<u>Kotak Income Plus Arbitrage FOF-Reg(G)</u>
AUM(In Crs)	1,790.12	2,131.98	1,917.83	6,948.60
Inception Date	2025	2025	2025	2025
<u>Asset Allocation(%)</u>				
Equity (Arbitrage) -	40.26%	40.71%	39.03%	38.41%
Debt -	60.19%	59.00%	59.23%	61.76%
Other	-0.45%	0.28%	1.74%	-0.16%
Holdings (%)	Bandhan Corp Bond Fund(G)-Direct Plan-60.19% Bandhan Arbitrage Fund(G)-Direct Plan-40.26% Tri-Party Repo (TREPS)-0.20% Net Current Asset--0.66% -	HDFC Corp Bond Fund(G)-Direct Plan-54.73% HDFC Arbitrage-WP(G)-Direct Plan-40.71% HDFC Money Market Fund(G)-Direct Plan-4.28% Tri-Party Repo (TREPS)-0.54% Net Current Asset--0.26%	ICICI Pru Corp Bond Fund(G)-Direct Plan-44.16% ICICI Pru Equity-Arbitrage Fund(G)-Direct Plan-39.03% ICICI Pru Gilt Fund(G)-Direct Plan-15.07% Tri-Party Repo (TREPS)-2.80% Net Current Asset--1.06%	Kotak Arbitrage Fund(G)-Direct Plan-38.41% Kotak Corporate Bond Fund(G)-Direct Plan-35.61% Kotak Bond Short Term Fund(G)-Direct Plan-16.16% Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund(G)-Direct Plan-8.15% Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund-Reg(G)-0.73%
Funds Rationale	1) The underlying assets of these funds are a mix of arbitrage funds and debt funds, primarily corporate bond funds. 2) These funds offer significant tax advantages, being taxed at 12.5% after a holding period of two years, unlike liquid or pure debt funds which are taxed as per the investor's income slab. 3) With around 60% of the portfolio invested in debt categories like corporate bond funds, the expected returns are 60-90 basis points higher than those of traditional liquid funds.			
Fund Manager	Harshal Joshi	Mohd Asif Rizwi	Manish Banthia	Abhishek Bisen
Exit Load	Nil	Nil	Nil	Nil
Expense Ratio	0.63%	0.79%	0.63%	0.70%

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.