

31 March, 2025									
Debt Oriented Funds					Classification - Interest				
Funds Recommended based on Long Term Trends									
Medium to Long Duration / Long Duration Funds									
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**	Potential Risk Class†	NAV Rs	Returns for			
						6 m	1 yr	2 Yrs	3 Yrs
ICICI Prudential Long Term Bond Fund	09-Jul-98	Long Duration	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	88.79	4.43%	9.83%	9.21%	7.28%
ICICI Prudential Bond Fund	18-Aug-08	Medium to Long Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	39.46	4.18%	8.96%	8.70%	7.37%
HDFC Income Fund	11-Sep-00	Medium to Long Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	57.26	3.52%	8.53%	8.13%	6.22%
ICRA Composite Bond Fund Index						4.11%	9.42%	8.84%	7.13%
Dynamic Bond Funds									
Kotak Dynamic Bond Fund	28-May-08	Dynamic Bond	Moderately High	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	36.87	2.79%	8.49%	8.63%	6.70%
DSP Strategic Bond Fund	09-May-07	Dynamic Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	3338.21	3.06%	8.93%	9.59%	7.25%
Axis Dynamic Bond Fund*	27-Apr-11	Dynamic Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	29.05	3.54%	8.76%	8.21%	6.55%
HDFC Dynamic Debt Fund	28-Apr-97	Dynamic Bond	Moderately High	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	88.38	3.13%	8.37%	8.10%	6.56%
ICRA Composite Bond Fund Index						4.11%	9.42%	8.84%	7.13%
Gift Funds / Gift Funds with 10 Year Constant Duration									
Axis Gift Fund	23-Jan-12	Gift	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	25.27	3.70%	9.73%	9.26%	7.32%
SBI Magnum Gift Fund	23-Dec-00	Gift	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	65.33	3.34%	8.94%	8.84%	7.78%
DSP Gift Fund	30-Sep-99	Gift	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	94.97	3.20%	9.06%	9.21%	7.56%
Bandhan Government Securities Fund - Investment Plan	05-Dec-08	Gift	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	35.08	2.70%	8.74%	9.04%	6.78%
Conservative Hybrid Funds									
Aditya Birla Sun Life Regular Savings Fund*	22-May-04	Conservative Hybrid Fund	Moderately High	--	64.46	1.11%	9.50%	10.57%	7.83%
UTI Conservative Hybrid Fund	16-Dec-03	Conservative Hybrid Fund	Moderately High	--	67.16	-0.29%	10.21%	12.03%	8.96%
NIFTY 50 Hybrid Composite Debt 15:85 Index						1.94%	8.44%	9.89%	7.68%
Short Duration / Medium Duration Funds									
Nippon India Short Term Fund	18-Dec-02	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	51.58	3.98%	8.25%	7.81%	6.42%
HDFC Short Term Debt Fund	25-Jun-10	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	31.31	3.94%	8.39%	8.03%	6.81%
Bandhan Bond Fund - Short Term Plan	14-Dec-00	Short Duration	Moderate	A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk)	55.88	3.86%	8.29%	7.69%	6.33%
Aditya Birla Sun Life Short Term Fund	09-May-03	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	46.54	3.91%	8.16%	7.72%	6.72%
ICRA Composite Bond Fund Index						4.11%	9.42%	8.84%	7.13%
NIFTY Short Duration Debt Index						3.86%	7.90%	7.68%	6.49%
Banking and PSU Funds									
Funds Recommended based on Long Term Trends									
ICICI Prudential Banking & PSU Debt Fund*	01-Jan-10	Banking and PSU Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	32.05	4.12%	8.06%	7.84%	7.03%
Aditya Birla Sun Life Banking & PSU Debt Fund	05-May-08	Banking and PSU Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	356.88	3.85%	8.17%	7.70%	6.56%
HDFC Banking and PSU Debt Fund	26-Mar-14	Banking and PSU Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	22.51	3.83%	8.09%	7.71%	6.49%
Kotak Banking and PSU Debt Fund	29-Dec-98	Banking and PSU Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	63.97	3.74%	8.14%	7.76%	6.60%
ICRA Composite Bond Fund Index						4.11%	9.42%	8.84%	7.13%
NIFTY Short Duration Debt Index						3.86%	7.90%	7.68%	6.49%
Corporate Bond Funds									
Funds Recommended based on Long Term Trends									
Aditya Birla Sun Life Corporate Bond Fund	03-Mar-97	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	110.63	4.03%	8.72%	8.25%	7.04%
HDFC Corporate Bond Fund	29-Jun-10	Corporate Bond	Low to Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	31.87	3.94%	8.63%	8.26%	6.83%
Nippon India Corporate Bond Fund	14-Sep-00	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	56.63	4.00%	8.59%	8.21%	7.06%
Kotak Corporate Bond Fund	21-Sep-07	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	3688.45	3.89%	8.49%	8.00%	6.72%
NIFTY Corporate Bond Index						3.82%	7.89%	7.79%	6.44%
ICRA Composite Bond Fund Index						4.11%	9.42%	8.84%	7.13%
NIFTY Short Duration Debt Index						3.86%	7.90%	7.68%	6.49%
Ultra Short / Low Duration / Floater Funds									
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**	NAV Rs	Returns for				
					1 m	3 m	6 m	1 yr	
ICICI Prudential Savings Fund	27-Sep-02	Low Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	532.51	0.85%	1.99%	3.87%	7.90%
UTI Low Duration Fund	23-Apr-07	Low Duration	Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	3475.71	0.88%	2.00%	3.79%	7.75%
Bandhan Ultra Short Term Fund	18-Jul-18	Ultra Short Duration	Low to Moderate	A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	14.94	0.73%	1.87%	3.65%	7.41%
Baroda BNP Paribas Ultra Short Duration Fund*	01-Jan-18	Ultra Short Duration	Low to Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	1513.94	0.77%	1.90%	3.70%	7.48%
Misra Asset Ultra Short Duration Fund	07-Oct-20	Ultra Short Duration	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	1283.58	0.78%	1.93%	3.78%	7.64%
ICRA Liquid Index						0.66%	1.86%	3.71%	7.89%
Money Market Funds									
Aditya Birla Sun Life Money Manager Fund	13-Oct-05	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	363.07	0.86%	2.03%	3.86%	7.75%
UTI Money Market Fund	09-Jul-09	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	3024.76	0.88%	2.04%	3.88%	7.78%
Axis Money Market Fund*	06-Aug-19	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	1403.71	0.88%	2.03%	3.86%	7.75%
ICICI Prudential Money Market Fund	08-Mar-06	Money Market	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	372.25	0.89%	2.03%	3.86%	7.74%
ICRA Liquid Index						0.66%	1.86%	3.71%	7.89%
Liquid / Overnight Funds									
DSP Liquidity Fund	22-Nov-05	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	3867.25	0.67%	1.81%	3.60%	7.33%
HSBC Liquid Fund	01-Jan-04	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	2561.05	0.68%	1.81%	3.58%	7.31%
Axis Liquid Fund	09-Oct-09	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	2859.91	0.68%	1.83%	3.62%	7.34%
Aditya Birla Sun Life Liquid Fund	30-Mar-04	Liquid	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	413.88	0.67%	1.81%	3.58%	7.32%
ICICI Prudential Liquid Fund	17-Nov-05	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	380.29	0.67%	1.81%	3.57%	7.31%
ICRA Liquid Index						0.66%	1.86%	3.71%	7.89%
Index Funds									
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**	NAV Rs	Returns for				
					6 m	1 yr	2 Yrs	3 Yrs	
Aditya Birla Sun Life Nifty S&L Plus PSU Bond Sep 2026 60:40 Index Fund	24-Sep-21	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.08	3.69%	7.82%	7.43%	5.90%
ICICI Prudential Nifty PSU Bond Plus S&L Sep 2027 40:60 Index Fund	28-Sep-21	Index Fund	Low to Moderate	A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk)	12.08	3.61%	8.15%	7.56%	5.92%
Kotak Nifty S&L Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.44	4.16%	9.39%	9.10%	7.45%
Kotak Nifty S&L Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	11.98	3.61%	8.27%	7.59%	6.07%
ICICI Prudential Nifty S&L Dec 2028 Index Fund	12-Oct-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.19	3.64%	8.77%	8.19%	--
Aditya Birla Sun Life CRISIL B&X 50:50 Gilt Plus S&L Apr 2028 Index Fund	13-Oct-22	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.15	3.67%	8.43%	7.90%	--
Bandhan CRISIL B&X 50:10 S&L Plus Gilt - April 2032 Index Fund	29-Nov-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.18	4.16%	9.48%	9.18%	--
HDFC Nifty S&L Oct 2026 Index Fund	24-Feb-23	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	11.72	3.58%	7.95%	7.49%	--
Nippon India Nifty S&L Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund	20-Feb-23	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	11.83	3.79%	8.63%	8.32%	--
Kotak Nifty S&L Jul 2033 Index Fund	15-Feb-23	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	12.08	4.24%	9.84%	9.35%	--
Axis CRISIL B&X 70:30 CPSE Plus S&L April 2025 Index Fund	28-Jan-22	Index Fund	Low	A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk)	11.89	3.48%	7.25%	7.20%	5.66%
Gold Funds									
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**	NAV Rs	Returns for				
					6 m	1 yr	2 Yrs	3 Yrs	
Other Recommended Fund									
Kotak Gold Fund	25-Mar-11	Gold	High	--	34.55	16.79%	30.56%	20.25%	18.13%
HDFC Gold ETF Fund of Fund	01-Nov-11	Gold	High	--	26.91	17.02%	31.27%	20.47%	18.73%
Physical Gold						18.17%	32.40%	22.83%	19.51%
Income Plus Arbitrage - FOF									
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**	NAV Rs	Returns for				
					1 m	3 m	6 m	1 yr	
Kotak Income Plus Arbitrage FOP*	29-Oct-24	FoFs (Domestic)	Moderate	--	12.07	1.00%	2.14%	--	--

Source for entire data stated above is ACEMF & ICRA Analytics Ltd. (For Disclaimer of ICRA Analytics Ltd, refer <https://icraanalytics.com/home/disclaimer>)

Source for Physical Gold returns is Kotak Asset Management Company Limited.

As per SEBI circular dated September 13, 2012, fresh subscriptions/switch-ins will be accepted only under a single plan for all the schemes w.e.f from 1st October 2012.

Note: Return figures for all schemes are absolute for <= 1 year and compounded annualised for > 1 year.

Past returns cannot be taken as an indicator of future performance.

All the NAVs and return calculations are for the Growth Oriented Plans, unless mentioned otherwise.

Debt Oriented Scheme recommendations have been made based on the methodology, which assigns weightages to parameters like Sharpe Ratio, Performance Consistency, Corpus, Past Performance, Expenses, Credit Risk and Volatility.

* As disclosed by the respective Asset Management Companies. Refer to the Riskometer Index

As disclosed by the respective Asset Management Companies. Refer to the Potential Risk Class Matrix Table

* Recently included in recommendations.

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