

Debt Oriented Funds				Classification - Internal							31 March, 2024			
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#	Aggressive	Suitable for Moderate	Conservative	NAV Rs	Returns for					
									6 m	1 yr	3 Yrs	Incep		
ICICI Prudential Bond Fund	18-Aug-08	Medium to Long Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	36.22	4.41%	8.45%	5.49%	8.58%		
Aditya Birla Sun Life Income Fund	21-Oct-95	Medium to Long Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	113.93	4.15%	7.36%	5.29%	8.92%		
UTI Medium to Long Duration Fund	17-Jun-98	Medium to Long Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	66.46	3.85%	7.27%	9.67%	7.58%		
ICRA Composite Bond Fund Index									4.52%	8.26%	5.83%	--		
Dynamic Bond Funds														
SBI Dynamic Bond Fund	13-Jan-04	Dynamic Bond	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	32.47	4.57%	8.36%	5.55%	6.00%		
DSP Strategic Bond Fund	09-May-07	Dynamic Bond	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3084.64	5.16%	10.25%	5.62%	6.85%		
UTI Dynamic Bond Fund	23-Jun-10	Dynamic Bond	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	28.10	4.17%	7.50%	10.20%	7.79%		
ICRA Composite Bond Fund Index									4.52%	8.26%	5.83%	--		
Gilt Funds / Gilt Funds with 10 Year Constant Duration														
ICICI Prudential Gilt Fund	19-Aug-99	Gilt	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	92.78	4.00%	8.68%	6.15%	9.46%		
SBI Magnum Gilt Fund	23-Dec-00	Gilt	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	59.97	4.87%	8.74%	6.00%	8.00%		
ICICI Prudential Constant Maturity Gilt Fund	12-Sep-14	Gilt Fund with 10 year constant duration	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	22.01	4.51%	8.41%	5.18%	8.61%		
DSP Gilt Fund	30-Sep-99	Gilt	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	87.07	5.77%	9.35%	5.90%	9.23%		
Conservative Hybrid Funds														
Kotak Debt Hybrid Fund	02-Dec-03	Conservative Hybrid Fund	Moderately High	--	Yes	Yes	Yes	52.41	8.58%	17.25%	10.74%	8.48%		
SBI Conservative Hybrid Fund	23-Mar-01	Conservative Hybrid Fund	High	--	Yes	Yes	Yes	64.47	5.53%	14.80%	10.33%	8.43%		
HDFC Hybrid Debt Fund	26-Dec-03	Conservative Hybrid Fund	Moderately High	--	Yes	Yes	Yes	74.18	8.10%	17.08%	11.20%	10.39%		
NIFTY 50 Hybrid Composite Debt 15:85 Index									6.77%	11.36%	7.33%	--		
Short Duration / Medium Duration Funds														
ICICI Prudential Short Term Fund	25-Oct-01	Short Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	54.44	3.79%	7.71%	5.87%	7.84%		
HDFC Short Term Debt Fund	25-Jun-10	Short Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	28.89	3.86%	7.67%	5.54%	8.00%		
UTI Short Duration Fund	18-Sep-07	Short Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	28.77	3.93%	7.63%	7.06%	6.60%		
Nippon India Short Term Fund	18-Dec-02	Short Duration	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	47.65	3.81%	7.37%	5.31%	7.61%		
ICRA Composite Bond Fund Index									4.52%	8.26%	5.83%	--		
NIFTY Short Duration Debt Index									3.64%	7.47%	5.96%	--		
Banking and PSU Funds														
Funds Recommended based on Long Term Trends														
Aditya Birla Sun Life Banking & PSU Debt Fund	05-May-08	Banking and PSU Fund	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	331.77	3.70%	7.23%	5.41%	7.82%		
ICICI Prudential Banking & PSU Debt Fund	01-Jan-10	Banking and PSU Fund	Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	29.66	3.65%	7.63%	5.88%	7.92%		
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)	Yes	Yes	Yes	20.83	3.64%	7.34%	5.30%	7.60%		
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)	Yes	Yes	Yes	59.16	3.83%	7.38%	5.54%	7.29%		
ICRA Composite Bond Fund Index									4.52%	8.26%	5.83%	--		
NIFTY Short Duration Debt Index									3.64%	7.47%	5.96%	--		
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)	Yes	Yes	Yes	101.75	3.95%	7.78%	5.80%	8.94%		
HDFC Corporate Bond Fund	29-Jun-10	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	29.33	3.76%	7.91%	5.57%	8.13%		
ICICI Prudential Corporate Bond Fund	11-Aug-09	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	26.95	3.67%	7.88%	5.90%	7.00%		
Kotak Corporate Bond Fund	21-Sep-07	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3399.86	3.82%	7.52%	5.43%	7.68%		
NIFTY Corporate Bond Index									3.62%	7.68%	5.66%	--		
ICRA Composite Bond Fund Index									4.52%	8.26%	5.83%	--		
NIFTY Short Duration Debt Index									3.64%	7.47%	5.96%	--		
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	Low to Moderate	B-II (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	493.52	0.80%	2.06%	3.66%	7.85%		
Baroda BNP Paribas Ultra Short Duration Fund	01-Jun-18	Ultra Short Duration	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	1408.60	0.70%	1.91%	3.62%	7.30%		
Aditya Birla Sun Life Savings Fund	16-Apr-03	Ultra Short Duration	Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	498.62	0.74%	1.99%	3.70%	7.40%		
UTI Low Duration Fund	23-Apr-07	Low Duration	Low to Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3223.79	0.83%	1.88%	3.57%	7.34%		
ICRA Liquid Index									0.67%	1.92%	3.79%	7.49%		
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)	Yes	Yes	Yes	336.96	0.77%	2.06%	3.83%	7.62%		
ICICI Prudential Money Market Fund	08-Mar-06	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	345.51	0.76%	2.03%	3.78%	7.57%		
UTI Money Market Fund	06-Jul-09	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	2804.87	0.68%	1.94%	3.72%	7.58%		
HDFC Money Market Fund	03-Jan-00	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	5208.14	0.76%	2.03%	3.74%	7.49%		
ICRA Liquid Index									0.67%	1.92%	3.79%	7.49%		
Liquid / Overnight Funds														
Kotak Liquid Fund	04-Nov-03	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	4839.90	0.64%	1.84%	3.62%	7.12%		
UTI Liquid Fund	10-Dec-03	Liquid	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3926.66	0.64%	1.84%	3.61%	7.16%		
DSP Liquidity Fund	22-Nov-05	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3416.70	0.64%	1.85%	3.63%	7.16%		
HSBC Liquid Fund	01-Jun-04	Liquid	Low to Moderate	A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	2386.69	0.65%	1.85%	3.63%	7.18%		
Aditya Birla Sun Life Liquid Fund	30-Mar-04	Liquid	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	385.66	0.65%	1.84%	3.62%	7.17%		
ICRA Liquid Index									0.67%	1.92%	3.79%	7.49%		
Index Funds														
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**					NAV Rs	Returns for					
									6 m	1 yr	3 Yrs	Incep		
Aditya Birla Sun Life Nifty SDSL 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)	Yes	Yes	Yes	11.20	3.70%	7.05%	--	4.61%		
ICICI Prudential Nifty PSU Bond Plus SDSL Sep 2027 40:60 Index Fund	28-Sep-21	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.17	3.73%	6.97%	--	4.51%		
Kotak Nifty SDSL 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)	Yes	Yes	Yes	11.37	4.00%	8.62%	--	6.20%		
Kotak Nifty SDSL 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)	Yes	Yes	Yes	11.07	3.75%	6.93%	--	4.87%		
ICICI Prudential Nifty SDSL Dec 2028 Index Fund	12-Oct-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.21	3.91%	7.62%	--	8.10%		
Aditya Birla Sun Life CRISIL BIX 50:50 Gilt Plus SDSL Apr 2028 Index Fund	13-Oct-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.20	3.98%	7.38%	--	8.06%		
Bandhan CRISIL BIX 90:10 SDSL Plus Gilt - April 2032 Index Fund	29-Nov-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.12	4.10%	8.89%	--	8.28%		
HDFC Nifty SDSL Oct 2028 Index Fund	24-Feb-23	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	10.86	3.76%	7.03%	--	7.76%		
Nippon India Nifty SDSL 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)	Yes	Yes	Yes	10.87	4.05%	7.82%	--	7.83%		
Kotak Nifty SDSL Jul 2033 Index Fund	15-Feb-23	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	10.99	3.95%	8.87%	--	8.81%		
Other Recommended Fund														
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**					NAV Rs	Returns for					
									6 m	1 yr	3 Yrs	Incep		
HDFC Credit Risk Debt Fund	25-Mar-14	Credit Risk Fund	Moderately High	C-II (Relatively High Interest Rate Risk and Relatively High Credit Risk)	Yes	No	No	21.79	3.96%	7.54%	6.16%	8.08%		

Source for entire data stated above is ACEF& ICR Analytics Ltd. (For Disclaimer of ICR Analytics Ltd. refer <https://icranalytics.com/home/disclaimer>)

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

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

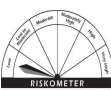
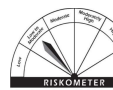

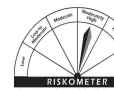
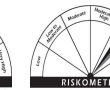

Past returns cannot be taken as an indicator of future performance.

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

Riskometer Index						Max Credit Risk of Scheme	→	Class A (Credit Risk Value >=12)	Class B (Credit Risk Value <10)	Class C (Credit Risk Value <10)
Max Interest Rate Risk of the Scheme										
						Class I Relatively Low interest rate risk and Low Credit Risk Maturity Duration < 1 year		Class II Relatively Low interest rate risk and Moderate Credit Risk Maturity Duration < 3 years		Class III Relatively High interest rate risk and High Credit Risk Maturity Duration > 3 years
Investors understand that their principal will be at Low Risk.	Investors understand that their principal will be at Low to Moderate Risk.	Investors understand that their principal will be at Moderate Risk.	Investors understand that their principal will be at Moderately High Risk.	Investors understand that their principal will be at High Risk.	Investors understand that their principal will be at Very High Risk.					
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.						Mutual Fund investments are subject to market risks, read all scheme related documents carefully.				

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