

## INCOME PLUS ARBITRAGE

<b>Scheme Name</b>	<b><u>Bandhan Income Plus Arbitrage FoF-Reg(G)</u></b>	<b><u>HDFC Income Plus Arbitrage Active FOF-Reg(G)</u></b>	<b><u>ICICI Pru Income plus Arbitrage Active FOF(G)</u></b>	<b><u>Kotak Income Plus Arbitrage FOF-Reg(G)</u></b>
<b>AUM(In Crs)</b>	1,545.62	1,724.79	1,820.47	6,345.90
<b>Inception Date</b>	2025	2025	2025	2025
<b><u>Asset Allocation(%)</u></b>				
<b>Equity (Arbitrage) -</b>	40.11%	37.78%	39.36%	37.73%
<b>Debt -</b>	59.86%	61.28%	59.74%	61.78%
<b>Other</b>	0.03%	0.94%	0.90%	0.49%
<b>Holdings (%)</b>	Bandhan Corp Bond Fund(G)-Direct Plan-59.86% Bandhan Arbitrage Fund(G)-Direct Plan-40.11% Tri-Party Repo (TREPS)-0.38% Net Current Asset--0.35% -	HDFC Corp Bond Fund(G)-Direct Plan-60.64% HDFC Arbitrage-WP(G)-Direct Plan-37.78% Tri-Party Repo (TREPS)-0.97% HDFC Money Market Fund(G)-Direct Plan-0.64% Net Current Asset--0.02%	ICICI Pru Corp Bond Fund(G)-Direct Plan-44.66% ICICI Pru Equity-Arbitrage Fund(G)-Direct Plan-39.36% ICICI Pru Gilt Fund(G)-Direct Plan-15.08% Tri-Party Repo (TREPS)-1.51%	Kotak Corporate Bond Fund(G)-Direct Plan-38.76% Kotak Arbitrage Fund(G)-Direct Plan-37.73% Kotak Bond Short Term Fund(G)-Direct Plan-17.56% Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund(G)-Direct Plan-3.47% Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund-Reg(G)-0.8%
<b>Funds Rationale</b>	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.			
<b>Fund Manager</b>	Harshal Joshi	Mohd Asif Rizwi	Manish Banthia	Abhishek Bisen
<b>Exit Load</b>	Nil	Nil	Nil	Nil
<b>Expense Ratio</b>	0.63%	0.79%	0.63%	0.70%

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