

## INCOME PLUS ARBITRAGE

<b><u>Scheme Name</u></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>	1,993.26	2,461.37	2,473.21	7,869.96
<b>Inception Date</b>	2025	2025	2025	2025
<b><u>Asset Allocation(%)</u></b>				
<b>Equity (Arbitrage) -</b>	39.96%	40.80%	37.90%	37.50%
<b>Debt -</b>	59.49%	58.98%	59.36%	62.22%
<b>Other</b>	0.55%	0.22%	2.74%	0.28%
<b>Holdings (%)</b>	Bandhan Corp Bond Fund(G)-Direct Plan-59.49%  Bandhan Arbitrage Fund(G)-Direct Plan-39.96%  Tri-Party Repo (TREPS)-0.62%  Net Current Asset--0.07%  -	HDFC Corp Bond Fund(G)-Direct Plan-51.97%  HDFC Arbitrage-WP(G)-Direct Plan-40.8%  HDFC Money Market Fund(G)-Direct Plan-7.02%  Tri-Party Repo (TREPS)-0.33%  Net Current Asset--0.11%	ICICI Pru Equity-Arbitrage Fund(G)-Direct Plan-37.9%  ICICI Pru Corp Bond Fund(G)-Direct Plan-23.64%  ICICI Pru Gilt Fund(G)-Direct Plan-13.4%  ICICI Pru Money Market Fund(G)-Direct Plan-11.37%  ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund(G)-Direct Plan-9.53%	Kotak Arbitrage Fund(G)-Direct Plan-37.5%  Kotak Corporate Bond Fund(G)-Direct Plan-32.24%  Kotak Bond Short Term Fund(G)-Direct Plan-18.38%  Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund(G)-Direct Plan-6.02%  Kotak Liquid Fund(G)-Direct Plan-2.55%
<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%	0.60%	0.70%

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