

# INCOME/LONG DURATION FUNDS

| <u>Scheme Name</u>          | <u>ICICI Pru Bond Fund</u>  | <u>Kotak Bond Fund</u>   | <u>Nippon India Nivesh Lakshya Fund</u>  |
|-----------------------------|---|--|--|
| AUM(In Crs)                 | 2,922.30  | 2,064.46   | 9,218.54   |
| Inception Date              | 18 August 2008  | 25 November 1999   | 06 July 2018   |
| YTM (%)                     | 7.14%   | 6.96%  | 7.29%  |
| <b>Returns (%)</b>          |   |  |  |
| 3M                          | 5.23%   | 4.21%  | 3.00%  |
| 6M                          | 3.21%   | 2.17%  | 0.66%  |
| 1 Yrs                       | 6.68%   | 5.42%  | 4.12%  |
| 3 Yrs                       | 7.64%   | 6.77%  | 7.50%  |
| 5 Yrs                       | 5.76%   | 4.87%  | 5.11%  |
| <b>Rating Allocation(%)</b> |   |  |  |
| SOV                         | 65.31%  | 49.79%   | 98.47%   |
| AAA                         | 21.04%  | 24.24%   | -  |
| AA / AA+ / AA-              | -   | -  | -  |
| Below AA-                   | -   | -  | -  |
| A1 / A1+ / A1-              | 6.79%   | -  | -  |
| Cash & Equivalent           | 6.55%   | 21.55%   | 1.23%  |
| Others:                     | 0.30%   | 4.42%  | 0.30%  |
| Top 5 Issuer (%)            | Government of India-65.31%<br>HDFC Bank Ltd.-5.77%<br>Canara Bank-5.08%<br>Tri-Party Repo (TREPS)-4.31%<br>Summit Digital Infrastructure Pvt Ltd.-4.08% | Government of India-49.79%<br>Tri-Party Repo (TREPS)-18.28%<br>National Housing Bank-6.86%<br>Capital Infra Trust-3.77%<br>Siddhivinayak Securitisation Trust - (780SST30)-3.65% | Government of India-98.47%<br>Net Current Asset-0.77%<br>Tri-Party Repo (TREPS)-0.46%<br>Corporate Debt Market Development Fund-0.30%<br>-   |
| Modified Duration (MOD)     | 5.79  | 5.97   | 10.63  |
| Average Maturity            | 16.03   | 12.02  | 21.72  |
| Shortlisting Parameters     | 1) Achieves the YTM of 7.14% which is aligned with the category average.<br>2) The fund has considerable allocation in SOV and AAA rated assets.        | 1) Bond portfolio is ~74% SOV and AAA rated assets.<br>2) Floating rate bond in portfolio provide adequate protection in case there is sudden shock in rates.                    | 1) One of the oldest fund in the category and managing the highest AUM in category.<br>2) The fund achieved a top-ranking position over both the 3-year and 5-year periods.<br>3) The fund has lowest expense ratio of 0.64%.<br>4) ~98% allocation is towards SOV papers. |
| Fund Manager                | Manish Banthia  | Abhishek Bisen   | Pranay Sinha   |
| Exit Load                   | -   | -  | 1% on or before 1M, Nil after 1M   |
| Expense Ratio               | 1.03%   | 1.65%  | 0.64%  |

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.