

Debt Oriented Funds										31 December, 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	Moderate	Conservative	NAV Rs		Returns for			
										6 m	1 yr	3 Yrs	Incep
ICICI Prudential Long Term Bond Fund	09-Jul-98	Long Duration	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	86.09	4.67%	10.03%	6.00%	8.46%	
ICICI Prudential Bond Fund	18-Aug-08	Medium to Long Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	38.43	4.48%	8.54%	6.43%	8.57%	
Nippon India Income Fund	01-Jan-98	Medium to Long Duration	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	86.22	3.86%	8.05%	6.07%	8.31%	
Kotak Bond Fund	25-Nov-99	Medium to Long Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	73.74	3.81%	8.09%	5.52%	8.28%	
<b>ICRA Composite Bond Fund Index</b>										<b>4.71%</b>	<b>9.61%</b>	<b>6.47%</b>	--
<b>Dynamic Bond Funds</b>													
Kotak Dynamic Bond Fund	28-May-08	Dynamic Bond	Moderately High	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	35.97	4.04%	9.19%	6.06%	8.01%	
DSP Strategic Bond Fund	08-May-07	Dynamic Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3250.65	3.93%	9.90%	6.42%	6.90%	
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	34.30	3.86%	8.56%	6.62%	6.05%	
HDFC Dynamic Debt Fund	28-Apr-97	Dynamic Bond	Moderately High	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	86.23	3.94%	8.48%	5.57%	8.09%	
<b>ICRA Composite Bond Fund Index</b>										<b>4.71%</b>	<b>9.61%</b>	<b>6.47%</b>	--
<b>GI/ Funds / GI/ Funds with 10 Year Constant Duration</b>													
Bandhan Government Securities Fund - Investment Plan	05-Dec-08	GI/	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	34.13	3.43%	10.51%	6.16%	7.53%	
SBI Magnum GI Fund	23-Dec-00	GI/	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	63.51	3.98%	8.85%	6.50%	7.59%	
Aditya Birla Sun Life Government Securities Fund	11-Oct-99	GI/	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	78.35	3.80%	8.98%	5.90%	8.60%	
DSP GI Fund	30-Sep-99	GI/	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	92.29	3.90%	10.07%	6.57%	9.19%	
<b>Conservative Hybrid Funds</b>													
HDFC Hybrid Debt Fund	26-Dec-03	Conservative Hybrid Fund	Moderately High	NA	Yes	Yes	Yes	79.16	2.84%	10.38%	10.07%	10.34%	
<b>NIFTY 50 Hybrid Composite Debt 16:85 Index</b>										<b>3.39%</b>	<b>8.96%</b>	<b>7.22%</b>	--
<b>Short Duration / Medium Duration Funds</b>													
HDFC Short Term Debt Fund	25-Jun-10	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	30.62	4.15%	8.22%	6.29%	8.01%	
Bandhan Bond Fund - Short Term Plan	14-Dec-00	Short Duration	Moderate	A-III (Moderate Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	54.62	4.04%	7.78%	5.82%	7.31%	
Aditya Birla Sun Life Short Term Fund	09-May-03	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	45.53	4.05%	7.87%	6.31%	7.25%	
Kotak Bond Short Term Fund	02-May-02	Short Duration	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	49.92	3.96%	7.67%	5.71%	7.35%	
<b>ICRA Composite Bond Fund Index</b>										<b>4.71%</b>	<b>9.61%</b>	<b>6.47%</b>	--
<b>NIFTY Short Duration Debt Index</b>										<b>3.83%</b>	<b>7.63%</b>	<b>6.19%</b>	--
<b>Banking and PSU Funds</b>													
<b>Funds Recommended based on Long Term Trends</b>													
DSP Banking & PSU Debt Fund	14-Sep-13	Banking and PSU Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	23.09	4.18%	8.61%	6.16%	7.68%	
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	22.01	3.99%	7.79%	5.96%	7.60%	
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)	Yes	Yes	Yes	350.88	3.98%	7.81%	6.11%	7.82%	
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	62.58	4.08%	7.96%	6.11%	7.30%	
<b>ICRA Composite Bond Fund Index</b>										<b>4.71%</b>	<b>9.61%</b>	<b>6.47%</b>	--
<b>NIFTY Short Duration Debt Index</b>										<b>3.83%</b>	<b>7.63%</b>	<b>6.19%</b>	--
<b>Corporate Bond Funds</b>													
<b>Funds Recommended based on Long Term Trends</b>													
HDFC Corporate Bond Fund	29-Jun-10	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	31.14	4.26%	8.48%	6.31%	8.14%	
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	108.04	4.29%	8.47%	6.61%	8.92%	
Kotak Corporate Bond Fund	21-Sep-07	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3604.80	4.24%	8.21%	6.25%	7.70%	
Nippon India Corporate Bond Fund	14-Sep-00	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	57.26	4.30%	8.37%	6.62%	7.44%	
<b>NIFTY Corporate Bond Index</b>										<b>3.82%</b>	<b>7.62%</b>	<b>6.12%</b>	--
<b>ICRA Composite Bond Fund Index</b>										<b>4.71%</b>	<b>9.61%</b>	<b>6.47%</b>	--
<b>NIFTY Short Duration Debt Index</b>										<b>3.83%</b>	<b>7.63%</b>	<b>6.19%</b>	--
<b>Ultra Short / Low Duration / Floater Funds</b>													
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**					NAV Rs		Returns for			
										1 m	3 m	6 m	1 yr
UTI Low Duration Fund	23-Apr-07	Low Duration	Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3407.62	0.58%	1.76%	3.87%	7.63%	
Tata Treasury Advantage Fund	06-Sep-05	Low Duration	Low to Moderate	B-II (Moderate Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3790.05	0.57%	1.72%	3.62%	7.36%	
Mirae 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)	Yes	Yes	Yes	1259.24	0.61%	1.81%	3.73%	7.59%	
<b>ICRA Liquid Index</b>										<b>0.61%</b>	<b>1.82%</b>	<b>3.89%</b>	<b>7.63%</b>
<b>Money Market Funds</b>													
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	364.84	0.60%	1.79%	3.75%	7.67%	
UTI Money Market Fund	09-Jul-09	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	2964.34	0.61%	1.81%	3.77%	7.68%	
Nippon India Money Market Fund	15-Jun-05	Money Market	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3990.44	0.61%	1.79%	3.74%	7.69%	
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	355.85	0.61%	1.79%	3.71%	7.71%	
<b>ICRA Liquid Index</b>										<b>0.61%</b>	<b>1.82%</b>	<b>3.89%</b>	<b>7.63%</b>
<b>Liquid / Overnight Funds</b>													
DSP Liquidity Fund	22-Nov-05	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3602.01	0.58%	1.75%	3.58%	7.30%	
HSBC Liquid Fund	01-Jan-04	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	2515.41	0.58%	1.74%	3.55%	7.32%	
ICICI Prudential Liquid Fund	17-Nov-05	Liquid	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	373.54	0.58%	1.73%	3.54%	7.34%	
Kotak Liquid Fund	04-Nov-03	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	5099.61	0.57%	1.72%	3.52%	7.28%	
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	406.52	0.58%	1.74%	3.55%	7.33%	
<b>ICRA Liquid Index</b>										<b>0.61%</b>	<b>1.82%</b>	<b>3.89%</b>	<b>7.63%</b>
<b>Index Funds</b>													
Name of Scheme	Inception Date	SEBI Categorisation	Riskometer**					NAV Rs		Returns for			
										6 m	1 yr	3 Yrs	Incep
Aditya Birla Sun Life Nifty S&P 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	11.84	3.75%	7.64%	5.50%	5.29%	
ICICI Prudential Nifty PSU Bond Plus S&P Sep 2027 40:60 Index Fund	28-Sep-21	Index Fund	Low to Moderate	A-III (Moderate Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.83	3.94%	7.97%	5.49%	5.29%	
Kotak Nifty S&P 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	12.12	4.79%	9.84%	--	6.90%	
Kotak Nifty S&P 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	11.75	3.96%	8.07%	--	5.73%	
ICICI Prudential Nifty S&P 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	11.92	4.36%	8.42%	--	8.24%	
Aditya Birla Sun Life CRISIL BIX 50:50 GI/ Plus S&P Apr 2028 Index Fund	13-Oct-22	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.88	4.09%	8.00%	--	6.08%	
Bandhan CRISIL BIX 90:10 S&P Plus GI/ - April 2032 Index Fund	25-Nov-22	Index Fund	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	11.86	4.78%	9.82%	--	8.52%	
HDFC Nifty S&P Oct 2026 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	11.49	3.81%	7.84%	--	7.77%	
Nippon India Nifty S&P 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	11.57	4.48%	8.69%	--	8.12%	
Kotak Nifty S&P 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	11.74	4.70%	10.05%	--	8.90%	
Axis CRISIL BIX 70:30 CPSE Plus S&P April 2025 Index Fund	29-Jan-22	Index Fund	Low	A-II (Moderate Interest Rate Risk and Relatively High Credit Risk)	Yes	Yes	Yes	11.69	3.60%	7.37%	--	5.49%	
<b>Other Recommended Fund</b>													
HDFC Credit Risk Debt Fund	25-Mar-14	Credit Risk Fund	High	C-III (Relatively High Interest Rate Risk and Relatively High Credit Risk)	Yes	No	No	23.03	4.13%	8.12%	6.15%	8.05%	

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

As per SEBI circular dated September 13, 2012, fresh subscriptions/sell-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

Riskometer Index					Credit Risk			