Classification - Internal

Debt Oriented Funds												30 October, 2026
Funds Recommended based on Long Term Trends												
Medium to Long Term / Long Term Funds						Suitable for						
Name of Scheme	**Inception Date**	**SEBI Categorisation**	**Riskometer****	**Potential Risk Class#**	**Aggressive**	**Modetare**	**Conservative**	**NAV Rs**	**Returns for**			
									6 m	**1 yr**	**3 Yrs**	**Incep**
ICICI Prudential Medium to Long Term Fund	18-Aug-08	Medium to Long Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	41.62	1.21%	2.26%	6.22%	8.14%
Bandhan Medium to Long Term Fund	14-Jul-00	Medium to Long Term	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	67.86	2.81%	4.42%	6.04%	7.55%
HDFC Medium to Long Term Fund	11-Sep-00	Medium to Long Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	59.74	1.47%	2.12%	5.97%	7.07%
NIFTY Composite Debt Index B-III									**0.02%**	**-0.25%**	**4.89%**	**--**
Dynamic Term Funds												
Axis Dynamic Term Fund	27-Apr-11	Dynamic Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	31.43	2.64%	4.45%	6.98%	7.66%
Kotak Dynamic Term Fund	26-May-08	Dynamic Term	Moderately High	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	39.38	2.71%	3.97%	6.82%	7.72%
NIFTY Composite Debt Index B-III									**0.02%**	**-0.25%**	**4.89%**	**--**
Gilt / 10-Year Constant Maturity Gilt Funds												
ICICI Prudential Gilt Fund	19-Aug-99	Gilt	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	105.46	0.72%	1.33%	5.65%	9.04%
UTI Gilt Fund	21-Jan-02	Gilt	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	64.73	-0.03%	2.59%	5.98%	7.83%
Bandhan Gilt Fund	05-Dec-08	Gilt	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	37.59	4.48%	6.79%	7.65%	7.68%
Conservative Hybrid Funds												
Aditya Birla Sun Life Conservative Hybrid Fund	22-May-04	Conservative Hybrid Fund	Moderately High	--	Yes	Yes	Yes	69.06	0.74%	0.93%	7.47%	8.99%
NIFTY 50 Hybrid Composite Debt 15:85 Index									**-0.25%**	**-1.42%**	**5.76%**	**--**
Short Term / Medium Term Funds												
Bandhan Short Term Fund	14-Dec-00	Short Term	Low to Moderate	A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	61.20	2.92%	5.00%	7.10%	7.25%
ICICI Prudential Short Term Fund	25-Oct-01	Short Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	64.20	2.14%	4.26%	6.82%	7.71%
HDFC Short Term Fund	25-Jun-10	Short Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	34.06	2.10%	3.92%	6.89%	7.78%
Axis Short Term Fund	22-Jan-10	Short Term	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	33.01	2.34%	4.25%	7.01%	7.38%
Nifty Short Duration Debt Index									**2.09%**	**3.95%**	**6.57%**	**--**
Banking and PSU Debt Funds												
Funds Recommended based on Long Term Trends												
Bandhan Banking and PSU Debt Fund	07-Mar-13	Banking and PSU Debt Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	26.29	2.87%	4.72%	6.67%	7.33%
Franklin India Banking & PSU Debt Fund	25-Apr-14	Banking and PSU Debt Fund	Low to Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	24.14	2.52%	5.04%	6.97%	7.29%
ICICI Prudential Banking and PSU Debt Fund	01-Jan-10	Banking and PSU Debt Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	34.70	2.00%	3.76%	6.50%	7.67%
Kotak Banking and PSU Debt Fund	29-Dec-98	Banking and PSU Debt Fund	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	69.25	1.92%	3.64%	6.60%	7.19%
Nifty Short Duration Debt Index									**2.09%**	**3.95%**	**6.57%**	**--**
Corporate Bond Funds												
Funds Recommended based on Long Term Trends												
Bandhan Corporate Bond Fund	12-Jan-16	Corporate Bond	Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	20.50	2.65%	4.51%	6.65%	6.87%
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	31.75	2.01%	3.92%	6.75%	6.93%
Franklin India Corporate Bond Fund	23-Jun-97	Corporate Bond	Low to Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	106.72	2.32%	4.76%	7.22%	8.39%
Kotak Corporate Bond Fund	21-Sep-07	Corporate Bond	Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3995.58	2.04%	3.47%	6.74%	7.51%
NIFTY Corporate Bond Index									**1.58%**	**2.84%**	**6.23%**	**--**
Ultra Short Term / Ultra Short to Short Term / Floating Interest Rate Funds												
Name of Scheme	**Inception Date**	**SEBI Categorisation**	**Riskometer****					**NAV Rs**	**Returns for**			
									1 m	**3 m**	**6 m**	**1 yr**
Bandhan Ultra Short Term Fund	18-Jul-18	Ultra Short Term	Low to Moderate	A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	16.48	0.32%	1.36%	3.10%	6.10%
Mirae Asset Ultra Short-Term Fund	07-Oct-20	Ultra Short Term	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	1418.96	0.30%	1.34%	3.17%	6.17%
ICICI Prudential Ultra Short to Short Term Fund	27-Sep-02	Ultra Short to Short Term Fund	Low to Moderate	B-III (Relatively High Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	588.35	0.12%	0.99%	2.86%	5.72%
Bandhan Ultra Short to Short Term Fund	17-Jan-06	Ultra Short to Short Term Fund	Low to Moderate	A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	41.53	0.20%	1.03%	2.84%	5.39%
NIFTY Liquid Index B-I									**0.46%**	**1.61%**	**3.37%**	**6.83%**
Money Market Funds												
Axis Money Market Fund	06-Aug-19	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	1554.77	0.33%	1.44%	3.25%	6.25%
Aditya Birla Sun Life Money Market Fund	13-Oct-05	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	401.87	0.31%	1.44%	3.27%	6.20%
UTI Money Market Fund	09-Jul-09	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3350.54	0.31%	1.44%	3.26%	6.23%
Kotak Money Market Fund	14-Jul-03	Money Market	Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	4875.18	0.31%	1.40%	3.20%	6.18%
NIFTY Liquid Index B-I									**0.46%**	**1.61%**	**3.37%**	**6.83%**
Liquid / Overnight Funds												
HSBC Liquid Fund	01-Jun-04	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	2821.47	0.46%	1.47%	3.15%	6.34%
Axis Liquid Fund	09-Oct-09	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	3153.67	0.45%	1.47%	3.17%	6.44%
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	456.05	0.43%	1.44%	3.12%	6.37%
DSP Liquid Fund	22-Nov-05	Liquid	Low to Moderate	B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk)	Yes	Yes	Yes	4042.67	0.46%	1.48%	3.16%	6.40%
NIFTY Liquid Index B-I									**0.46%**	**1.61%**	**3.37%**	**6.83%**
Index Funds	**Inception Date**	**SEBI Categorisation**	**Riskometer****					**NAV Rs**	**Returns for**			
									6 m	**1 yr**	**3 Yrs**	**Incep**
ICICI Prudential Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund	28-Sep-21	Index Fund	Low to Moderate	A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	13.30	2.65%	5.03%	7.27%	5.77%
Kotak Nifty SDL 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	13.22	1.62%	2.76%	6.83%	6.09%
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	Index Fund	Low	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	13.23	2.60%	5.55%	7.41%	6.11%
ICICI Prudential Nifty SDL Dec 2028 Index Fund	12-Oct-22	Index Fund	Low to Moderate	A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	13.28	2.12%	3.70%	7.24%	7.25%
Aditya Birla Sun Life CRISIL IBX 50:50 Gilt Plus SDL 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	13.30	2.39%	4.35%	7.25%	7.30%
Bandhan CRISIL IBX 90:10 SDL 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	12.96	1.62%	2.81%	6.91%	6.84%
Nippon India Nifty SDL Plus G-Sec - Jun 2029 Maturity 70:30 Index Fund	20-Feb-23	Index Fund	Low to Moderate	A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk)	Yes	Yes	Yes	12.86	1.99%	3.82%	7.20%	7.04%
Kotak Nifty SDL 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	12.69	1.54%	2.48%	6.57%	6.64%

Classification - Internal