

| Debt Oriented Funds | | | | | | | | | | 30 April, 2020 | | | | |
|--|----------------|--------------------------|-----------------|--|------------|----------|--------------|---------|-------------|----------------|--------|-------|--|--|
| Funds Recommended based on Long Term Trends | | | | | | | | | | | | | | |
| Medium to Long Duration / Long Duration Funds | | | | | | | | | | | | | | |
| Name of Scheme | Inception Date | SEBI Categorisation | Riskmeter** | 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 | 90.64 | 6.50% | 12.45% | 8.41% | 8.66% | | |
| ICICI Prudential Bond Fund | 16-Aug-08 | Medium to Long Duration | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 40.16 | 5.76% | 11.18% | 8.13% | 8.68% | | |
| HDFC Income Fund | 11-Sep-00 | Medium to Long Duration | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 58.35 | 5.52% | 11.06% | 7.25% | 7.42% | | |
| ICRA Composite Bond Fund Index | | | | | | | | | 8.68% | 11.44% | 8.07% | -- | | |
| Dynamic Bond Funds | | | | | | | | | | | | | | |
| 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 | 37.59 | 4.91% | 11.40% | 7.51% | 8.13% | | |
| DSP Strategic Bond Fund | 09-May-07 | Dynamic Bond | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 3410.30 | 5.61% | 12.29% | 8.18% | 7.06% | | |
| Axis Dynamic Bond Fund | 27-Apr-11 | Dynamic Bond | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 29.85 | 5.83% | 10.94% | 7.63% | 8.06% | | |
| 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 | 90.03 | 5.18% | 10.82% | 7.41% | 8.16% | | |
| ICRA Composite Bond Fund Index | | | | | | | | | 5.66% | 11.44% | 8.07% | -- | | |
| Gilt Funds / Gilt Funds with 10 Year Constant Duration | | | | | | | | | | | | | | |
| Axis Gilt Fund | 23-Jan-12 | Gilt | Moderate | A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 25.83 | 6.19% | 12.76% | 8.31% | 7.41% | | |
| SBI Magnum Gilt Fund | 23-Dec-00 | Gilt | Moderate | A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 66.79 | 6.02% | 12.05% | 8.65% | 8.10% | | |
| DSP Gilt Fund | 30-Sep-99 | Gilt | Moderate | A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 97.13 | 5.94% | 12.80% | 8.52% | 9.29% | | |
| Bandhan Government Securities Fund - Investment Plan | 05-Dec-08 | Gilt | Moderate | A-III (Relatively High Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 35.79 | 5.34% | 12.64% | 7.96% | 8.08% | | |
| Conservative Hybrid Funds | | | | | | | | | | | | | | |
| Aditya Birla Sun Life Regular Savings Fund | 22-May-04 | Conservative Hybrid Fund | Moderately High | NA | Yes | Yes | Yes | 65.51 | 3.20% | 10.18% | 8.63% | 9.38% | | |
| UTI Conservative Hybrid Fund | 16-Dec-03 | Conservative Hybrid Fund | Moderately High | NA | Yes | Yes | Yes | 68.51 | 3.15% | 11.21% | 10.00% | 9.42% | | |
| NIFTY 50 Hybrid Composite Debt 15-85 Index | | | | | | | | | 4.65% | 10.42% | 8.76% | -- | | |
| Short Duration / Medium Duration Funds | | | | | | | | | | | | | | |
| Nippon India Short Term Fund | 18-Dec-02 | Short Duration | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 52.32 | 4.94% | 9.51% | 6.98% | 7.67% | | |
| 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 | 31.72 | 4.72% | 8.41% | 7.32% | 8.08% | | |
| Bandhan Bond Fund - Short Term Plan | 14-Dec-00 | Short Duration | Moderate | A-II (Moderate Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 56.64 | 4.96% | 9.50% | 6.97% | 7.37% | | |
| 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 | 47.18 | 4.51% | 9.37% | 7.20% | 7.31% | | |
| ICRA Composite Bond Fund Index | | | | | | | | | 5.66% | 11.44% | 8.07% | -- | | |
| NIFTY Short Duration Debt Index | | | | | | | | | 4.49% | 8.75% | 6.98% | -- | | |
| Banking and PSU Funds | | | | | | | | | | | | | | |
| Funds Recommended based on Long Term Trends | | | | | | | | | | | | | | |
| ICICI Prudential Banking & PSU Debt Fund | 01-Jan-10 | Banking and PSU Fund | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 32.46 | 4.78% | 9.06% | 7.45% | 7.98% | | |
| 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 | 364.17 | 4.85% | 9.49% | 7.08% | 7.90% | | |
| 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 | 22.84 | 4.81% | 9.39% | 7.04% | 7.72% | | |
| 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 | 64.93 | 4.81% | 9.52% | 7.16% | 7.36% | | |
| ICRA Composite Bond Fund Index | | | | | | | | | 5.66% | 11.44% | 8.07% | -- | | |
| NIFTY Short Duration Debt Index | | | | | | | | | 4.49% | 8.75% | 6.98% | -- | | |
| Corporate Bond Funds | | | | | | | | | | | | | | |
| Funds Recommended based on Long Term Trends | | | | | | | | | | | | | | |
| 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 | 112.27 | 5.07% | 10.10% | 7.61% | 8.96% | | |
| HDFC Corporate Bond Fund | 29-Jun-10 | Corporate Bond | Low to Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 32.34 | 4.89% | 9.81% | 7.48% | 8.23% | | |
| 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 | 59.57 | 5.17% | 10.08% | 7.62% | 7.51% | | |
| Kotak Corporate Bond Fund | 21-Sep-07 | Corporate Bond | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 3743.86 | 4.95% | 9.78% | 7.24% | 7.78% | | |
| NIFTY Corporate Bond Index | | | | | | | | | 4.67% | 8.92% | 7.02% | -- | | |
| ICRA Composite Bond Fund Index | | | | | | | | | 5.66% | 11.44% | 8.07% | -- | | |
| NIFTY Short Duration Debt Index | | | | | | | | | 4.49% | 8.75% | 6.98% | -- | | |
| Ultra Short / Low Duration / Floater Funds | | | | | | | | | | | | | | |
| Name of Scheme | Inception Date | SEBI Categorisation | Riskmeter** | | | | | NAV Rs | Returns for | | | | | |
| | | | | | | | | | 1 m | 3 m | 6 m | 1 yr | | |
| ICICI Prudential Savings Fund | 27-Sep-02 | Low Duration | Moderate | B-III (Relatively High Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 537.47 | 0.93% | 2.38% | 4.09% | 8.18% | | |
| UTI Low Duration Fund | 23-Apr-07 | Low Duration | Moderate | B-II (Moderate Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 3508.62 | 0.95% | 2.37% | 4.11% | 8.18% | | |
| Bandhan Ultra Short Term Fund | 18-Jul-18 | Ultra Short Duration | Low to Moderate | A-I (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 15.05 | 0.74% | 2.04% | 3.76% | 7.53% | | |
| Bandra BNP Paribas Ultra Short Duration Fund | 01-Jun-18 | Ultra Short Duration | Low to Moderate | B-I (Moderate Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 1524.76 | 0.71% | 2.04% | 3.89% | 7.62% | | |
| Miraae 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 | 1293.06 | 0.74% | 2.06% | 3.88% | 7.78% | | |
| ICRA Liquid Index | | | | | | | | | 0.58% | 1.82% | 3.67% | 7.53% | | |
| Money Market Funds | | | | | | | | | | | | | | |
| 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 | 366.09 | 0.83% | 2.27% | 4.08% | 7.99% | | |
| UTI Money Market Fund | 09-Jul-09 | Money Market | Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 3051.29 | 0.88% | 2.32% | 4.15% | 8.07% | | |
| Axis Money Market Fund | 06-Aug-19 | Money Market | Low to Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 1415.98 | 0.87% | 2.32% | 4.12% | 8.04% | | |
| ICICI Prudential Money Market Fund | 08-Mar-06 | Money Market | Low to Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 375.52 | 0.88% | 2.33% | 4.14% | 8.04% | | |
| ICRA Liquid Index | | | | | | | | | 0.58% | 1.82% | 3.67% | 7.53% | | |
| Liquid / Overnight Funds | | | | | | | | | | | | | | |
| DSP Liquidity Fund | 22-Nov-05 | Liquid | Low to Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 3688.54 | 0.96% | 1.78% | 3.57% | 7.31% | | |
| HSBC Liquid Fund | 01-Jun-04 | Liquid | Low to Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 2575.94 | 0.96% | 1.78% | 3.56% | 7.27% | | |
| Axis Liquid Fund | 08-Oct-09 | Liquid | Low to Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 2876.75 | 0.57% | 1.81% | 3.60% | 7.32% | | |
| 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 | 416.35 | 0.98% | 1.80% | 3.57% | 7.29% | | |
| ICICI Prudential Liquid Fund | 17-Nov-05 | Liquid | Moderate | B-I (Relatively Low Interest Rate Risk and Moderate Credit Risk) | Yes | Yes | Yes | 382.52 | 0.97% | 1.79% | 3.56% | 7.27% | | |
| ICRA Liquid Index | | | | | | | | | 0.58% | 1.82% | 3.67% | 7.53% | | |
| Index Funds | | | | | | | | | | | | | | |
| Name of Scheme | Inception Date | SEBI Categorisation | Riskmeter** | | | | | NAV Rs | Returns for | | | | | |
| | | | | | | | | | 6 m | 1 yr | 3 Yrs | Incep | | |
| Aditya Birla Sun Life Nifty SDL Plus PSU Bond Sep 2020 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 | 12.20 | 4.07% | 8.40% | 6.77% | 5.68% | | |
| ICICI Prudential Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund | 28-Sep-21 | Index Fund | Low to Moderate | A-I (Moderate Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 12.26 | 4.57% | 9.25% | 6.95% | 5.83% | | |
| 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 | 12.69 | 5.79% | 11.69% | 8.25% | 7.69% | | |
| Kotak Nifty SDL 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 | 12.14 | 4.33% | 9.12% | 7.12% | 6.21% | | |
| ICICI Prudential Nifty SDL 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 | 12.45 | 5.34% | 10.83% | -- | 8.97% | | |
| Aditya Birla Sun Life CRISIL BIX 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 | 12.35 | 5.00% | 10.01% | -- | 8.64% | | |
| Bandhan CRISIL BIX 90:10 SDL Plus Gilt - 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 | 12.43 | 5.83% | 11.85% | -- | 9.40% | | |
| HDFC Nifty SDL 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 | 11.84 | 4.02% | 8.54% | -- | 8.04% | | |
| Nippon India Nifty SDL 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 | 12.05 | 5.30% | 10.70% | -- | 8.86% | | |
| 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 | 12.30 | 5.88% | 11.99% | -- | 9.86% | | |
| Axis CRISIL BIX 70:30 CPSE Plus SDL April 2025 Index Fund | 26-Jan-22 | Index Fund | Low | A-I (Moderate Interest Rate Risk and Relatively Low Credit Risk) | Yes | Yes | Yes | 11.95 | 3.37% | 7.19% | 6.13% | 5.64% | | |
| Other Recommended Fund | | | | | | | | | | | | | | |
| 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 | 23.80 | 4.14% | 8.94% | 6.99% | 8.12% | | |
| Income Plus Arbitrage - FOF | | | | | | | | | | | | | | |
| Name of Scheme | Inception Date | SEBI Categorisation | Riskmeter** | | | | | NAV Rs | Returns for | | | | | |
| | | | | | | | | | 6 m | 1 yr | 3 Yrs | Incep | | |
| Kotak Income Plus Arbitrage FOF | 17-Nov-22 | FoFs (Domestic) | Moderate | NA | Yes | Yes | Yes | 12.21 | 4.43% | 11.11% | -- | -- | | |

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

As per SEBI circular dated September 13, 2012, fresh subscriptions/switch-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 Riskmeter Index

As disclosed by the respective Asset Management Companies. Refer to the Potential Risk Class Matrix Table

<