

Debt MF Navigator

January 2023 | Issue 49

Funds Overview

Fund Name	Fund Manager	Inception Date	*Annualized Returns (%)				*CAGR (%)	
			1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Overnight Fund								
Aditya Birla SL Overnight Fund	Kaustubh Gupta	01-Nov-18	6.59	6.60	6.51	6.50	4.58	4.62
HDFC Overnight Fund	Anil Bamboli	06-Feb-02	6.56	6.56	6.46	6.45	4.54	5.83
ICICI Pru Overnight Fund	Rohan Maru,Darshil Dedhia	15-Nov-18	6.58	6.59	6.51	6.50	4.57	4.60
Kotak Overnight Fund	Deepak Agrawal	15-Jan-19	6.60	6.60	6.51	6.49	4.57	4.55
Liquid Fund								
ICICI Pru Liquid Fund	Manish Banthia,Rohan Maru	30-Mar-04	6.57	6.66	6.78	6.89	4.74	7.12
HDFC Liquid Fund	Anupam Joshi,Swapnil Jangam	17-Oct-00	6.58	6.68	6.77	6.88	4.73	6.80
Bandhan Liquid Fund	Harshal Joshi,Brijesh Shah	02-Apr-04	6.68	6.72	6.82	6.89	4.77	5.41
Kotak Liquid Fund	Deepak Agrawal	04-Nov-03	6.58	6.67	6.78	6.87	4.73	6.85
Ultra Short Term Fund								
HDFC Ultra Short Term Fund	Anil Bamboli,Vikash Agarwal	24-Sep-18	6.27	6.34	6.70	6.94	4.81	5.97
Bandhan Ultra Short Term Fund	Harshal Joshi	18-Jul-18	6.26	6.39	6.72	7.05	4.70	5.84
Aditya Birla SL Savings Fund	Kaustubh Gupta,Sunaina da Cunha	16-Apr-03	6.31	6.55	7.00	7.16	5.14	7.40
Kotak Savings Fund	Deepak Agrawal,Manu Sharma	13-Aug-04	6.05	6.22	6.58	6.85	4.66	7.21
Corporate Bond Fund								
Aditya Birla SL Corp Bond Fund	Kaustubh Gupta	03-Mar-97	2.59	4.98	6.15	7.02	5.06	8.94
HDFC Corp Bond Fund	Anupam Joshi	29-Jun-10	2.93	5.42	6.33	7.16	4.81	8.12
ICICI Pru Corp Bond Fund	Anuj Tagra,Rohit Lakhotia	11-Aug-09	4.60	6.30	7.10	7.37	5.31	6.97
Bandhan Corp Bond Fund	Suyash Choudhary,Gautam Kaul	12-Jan-16	6.16	6.14	6.53	6.89	4.41	6.95
DSP Corp Bond Fund	Laukik Bagwe,Vivekanand Ramakrishnan	10-Sep-18	2.99	4.38	5.03	6.73	3.78	6.77
Banking & PSU Debt Fund								
Bandhan Banking & PSU Debt Fund	Suyash Choudhary,Gautam Kaul	07-Mar-13	4.00	4.86	5.33	6.56	4.53	7.52
Short Term Funds								
Aditya Birla SL CRISIL IBX AAA - Jun 2023 Index Fund	Harshil Suvarnkar,Sanjay Godambe	22-Feb-22	6.98	7.02	7.06	6.50	-	5.08
Aditya Birla SL CRISIL IBX AAA Mar 2024 Index Fund	Mohit Sharma,Sanjay Godambe	03-Feb-23	6.43	6.54	7.01	-	-	7.41
BHARAT Bond ETF - April 2025	Dhawal Dalal,Rahul Dedhia	27-Jul-20	5.93	6.34	7.17	4.34	4.66	4.66
BHARAT Bond ETF - April 2033	Dhawal Dalal,Rahul Dedhia	13-Dec-22	-1.13	2.86	4.63	-	-	6.28
Bandhan US Treasury Bond 0-1 year FoF	Sreejith Balasubramanian,Brijesh Shah	28-Mar-23	8.00	9.87	8.12	-	-	6.41
Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund	Amit Modani	20-Oct-22	-4.50	1.05	3.11	7.10	-	7.43
HDFC Nifty G-Sec Sep 2032 Index Fund	Vikash Agarwal	09-Dec-22	-4.62	1.50	3.46	-	-	6.31
HDFC NIFTY G-Sec Jun 2036 Index Fund	Vikash Agarwal	15-Mar-23	-4.99	0.92	3.22	-	-	7.50
Medium to Long Term Funds								
Aditya Birla SL Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund	Mohit Sharma	24-Sep-21	3.09	4.54	5.13	6.79	-	3.88
Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund	Dhawal Dalal,Rahul Dedhia	18-Mar-21	3.69	4.92	5.30	6.86	-	5.25
Edelweiss Nifty PSU Bond Plus SDL Apr 2027 50:50 Index Fund	Dhawal Dalal,Rahul Dedhia	14-Oct-21	2.04	3.93	4.66	6.69	-	3.95
ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund	Chandni Gupta,Rohit Lakhotia	28-Sep-21	0.91	3.43	4.49	6.52	-	3.64
Bandhan CRISIL IBX Gilt June 2027 Index Fund	Harshal Joshi,Gautam Kaul	23-Mar-21	2.82	4.38	4.45	7.12	-	4.57
Kotak Floating Rate Fund	Deepak Agrawal,Manu Sharma	14-May-19	5.17	6.63	7.00	7.09	5.05	6.42
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Abhishek Bisen	11-Feb-22	0.99	3.60	4.59	6.76	-	3.89
Bandhan CRISIL IBX Gilt April 2028 Index Fund	Harshal Joshi,Gautam Kaul	23-Mar-21	1.40	4.21	4.25	7.23	-	4.65
Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund	Vivek Sharma,Siddharth Deb	29-Mar-22	2.54	4.23	4.99	6.61	-	3.85
Long Term Funds								
BHARAT Bond FOF - April 2030	Dhawal Dalal,Rahul Dedhia	30-Dec-19	3.08	3.96	7.39	4.84	0.00	6.13
BHARAT Bond FOF - April 2031	Dhawal Dalal,Rahul Dedhia	23-Jul-20	2.40	3.87	7.22	4.61	-	7.18
HDFC Long Duration Debt Fund	Shobhit Mehrotra	20-Jan-23	-0.39	1.03	-	-	-	28.81
Nippon India Nivesh Lakshya Fund	Pranay Sinha,Kinjal Desai	06-Jul-18	-0.31	1.66	7.29	4.31	5.66	21.03

		Capital Gain	Dividend/Interest	
Asset Class	Category	Tax Rate	Type	Rate (NEW)
Mutual Fund	Debt MF	As per Tax Slab	Dividend	Marginal Taxation

*Tax Rates are excluding surcharge and cess.

Capital Gains Tax is levied on investments in debt mutual fund. The tax rate will be as per the tax slab of the individual.

Dividend Taxation – The dividend income is considered other income of the investor and taxable as per marginal tax slab of the investor.

Update of Debt MF Offerings

- [Overnight Funds](#)
- [Liquid Funds](#)
- [Ultra Short Term Funds](#)
- [Corporate Bond Funds](#)
- [Banking & PSU Debt Fund](#)
- [Short Term Funds](#)
- [Medium to Long Term Funds](#)
- [Long Term Funds](#)

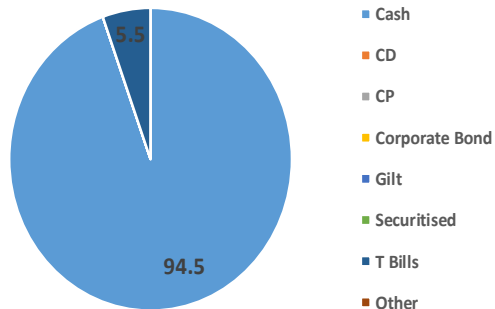
Overnight Funds

- [Aditya Birla SL Overnight Fund](#)
- [HDFC Overnight Fund](#)
- [ICICI Pru Overnight Fund](#)
- [Kotak Overnight Fund](#)

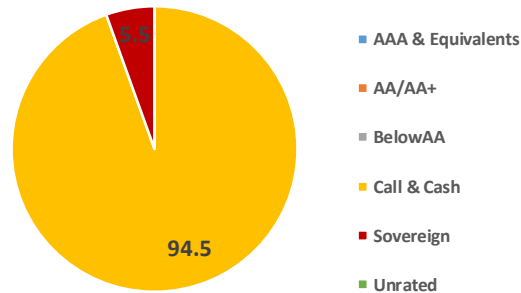
Aditya Birla SL Overnight Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Kaustubh Gupta	8,190	01-Nov-08	Nil	Crisil Overnight Index

Portfolio Holdings



Rating Profile



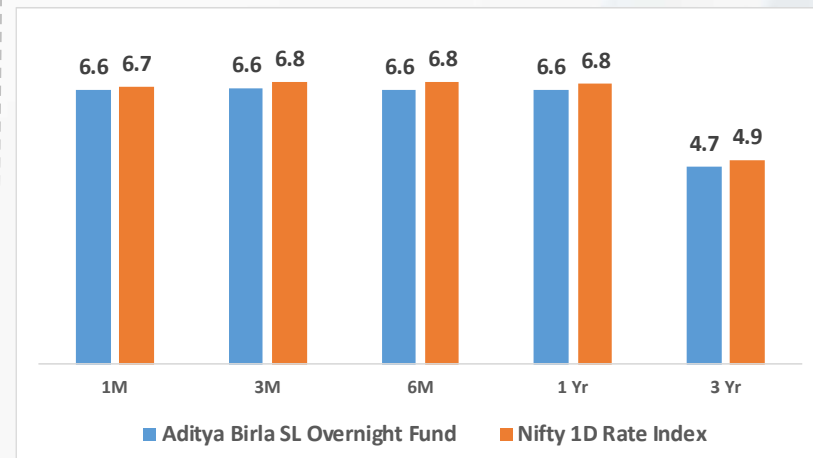
Financials

Expense Ratio	0.19
Avg Maturity	0.00
Mod Duration	0.00
Gross YTM(%)	6.78

Investment Objective

The objective of the scheme is to generate reasonable income through investments in debt securities, Money Market Instruments & CBLO/Tri - party Repo having maturity of 1 day

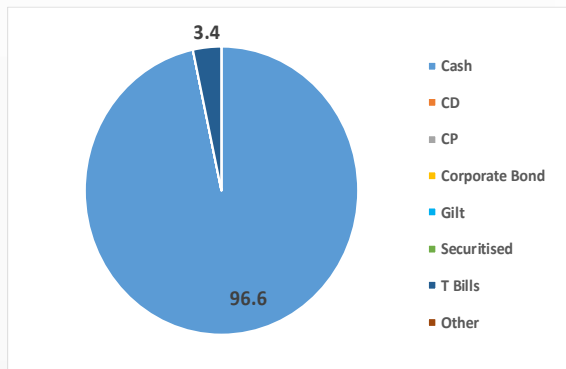
Performance



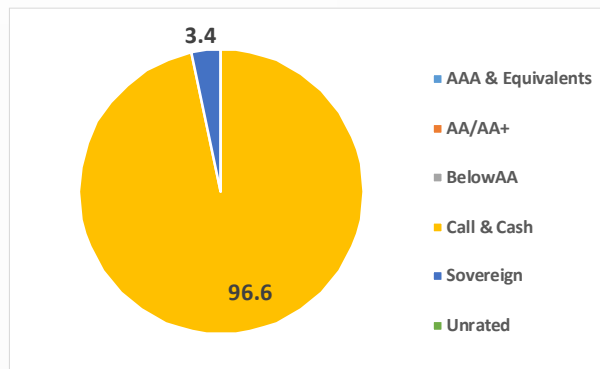
HDFC Overnight Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Anil Bamboli	8,917	06-Feb-02	Nil	Crisil Overnight Fund AI Index

Portfolio Holdings



Rating Profile



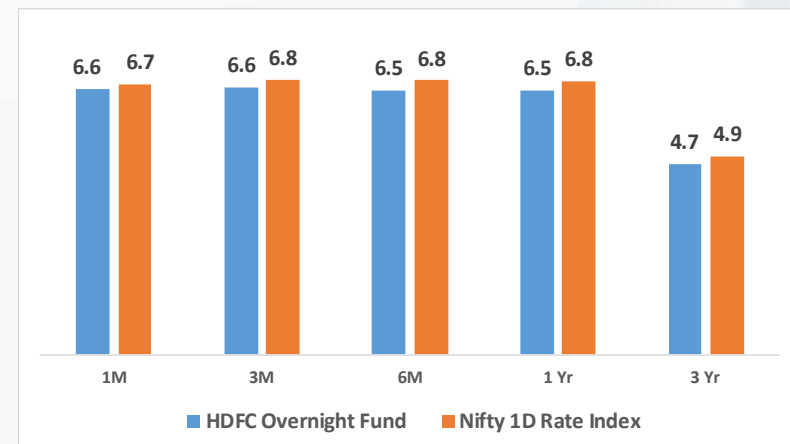
Financials

Expense Ratio	0.20
Avg Maturity	0.00
Mod Duration	0.00
Gross YTM(%)	6.84

Investment Objective

The objective of the scheme is to generate returns by investing in debt and money market instruments with overnight maturity.

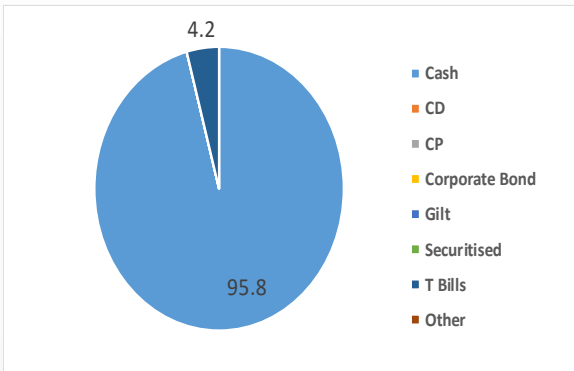
Performance



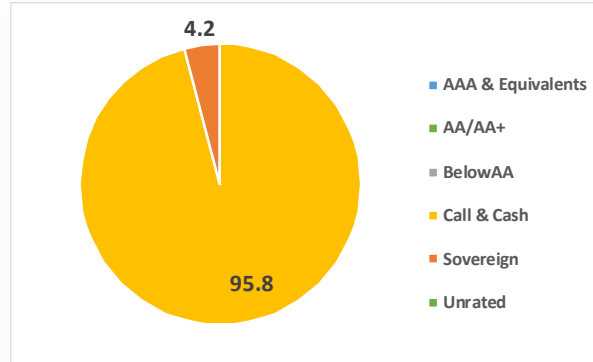
ICICI Pru Overnight Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Darshil Dedhia, Rohan Maru	10,374	15-Nov-18	Nil	Crisil Overnight Index

Portfolio Holdings



Rating Profile



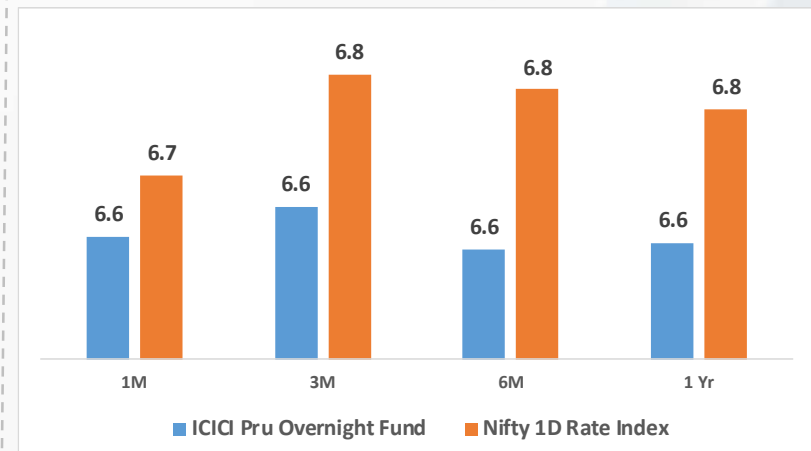
Financials

Expense Ratio	0.18
Avg Maturity	0.00
Mod Duration	0.00
Gross YTM(%)	6.84

Investment Objective

The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

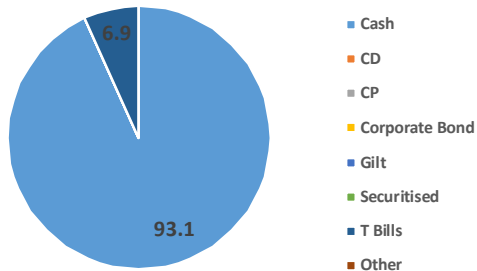
Performance



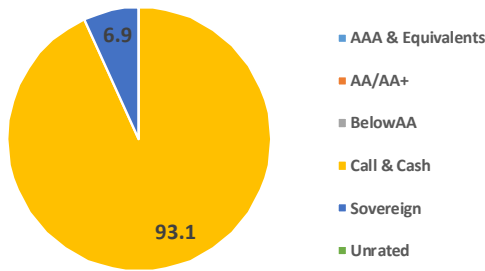
Kotak Overnight Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	Benchmark Index
Deepak Agrawal	5,946	15-Jan-19	Nil	Nifty 1D Rate Index

Portfolio Holdings



Rating Profile



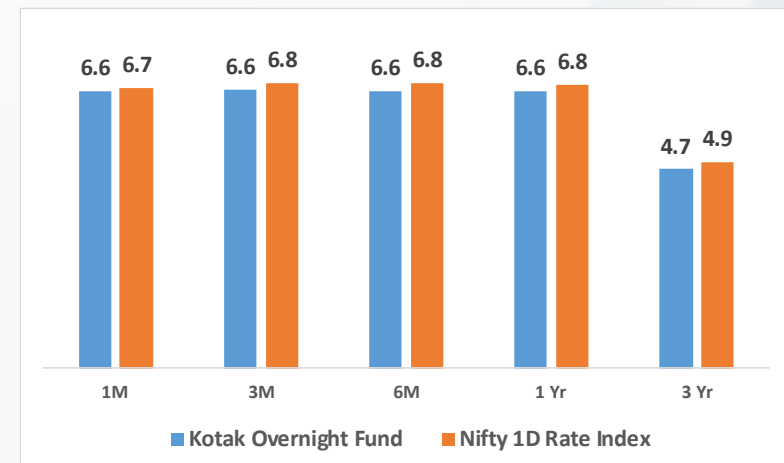
Financials

Expense Ratio	0.19
Avg Maturity	0.01
Mod Duration	0.01
Gross YTM(%)	6.76

Investment Objective

The primary objective of the Scheme is to generate income through income through investment in debt & money market instruments having maturity of one business day (including CBLO (Tri-Party Repo), Reverse Repo and equivalent).

Performance



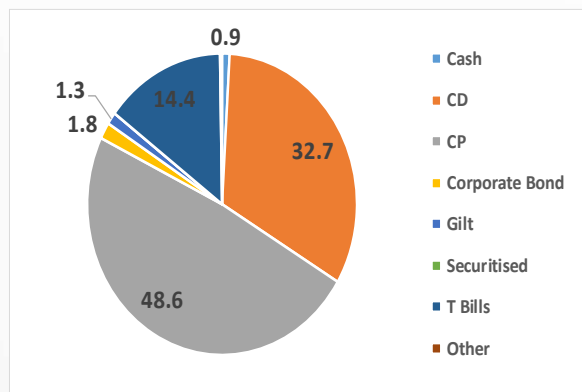
Liquid Funds

- [ICICI Pru Liquid Fund](#)
- [HDFC Liquid Fund](#)
- [Bandhan Liquid Fund](#)
- [Kotak Liquid Fund](#)

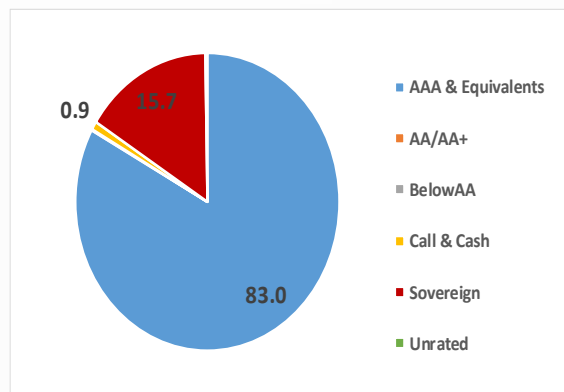
ICICI Pru Liquid Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	Benchmark Index
Manish Banthia, Rohan Maru	40,913	17-Nov-05	0.007% for Day 1, 0.0065% on Day 2, 0.0060% on Day 3, 0.0055% on Day 4, 0.0050% on Day 5, 0.0045% on Day 6, NIL after 7D	Crisil Liquid Fund Index

Portfolio Holdings



Rating Profile



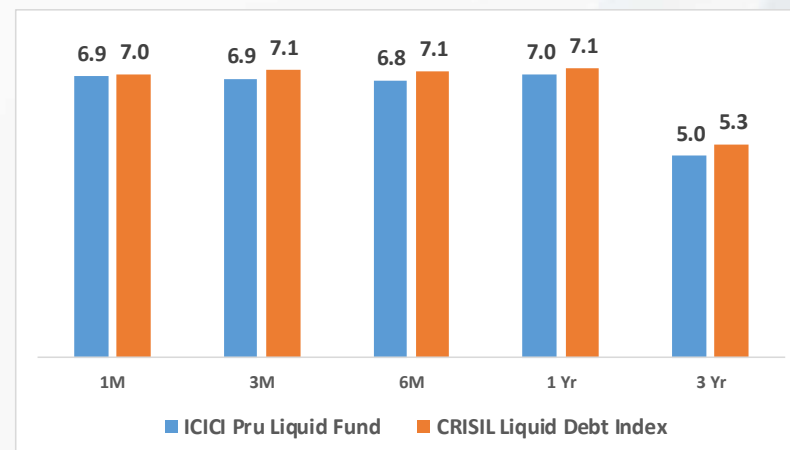
Financials

Expense Ratio	0.29
Avg Maturity	0.16
Mod Duration	0.15
Gross YTM(%)	7.51

Investment Objective

The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in money market and debt instruments.

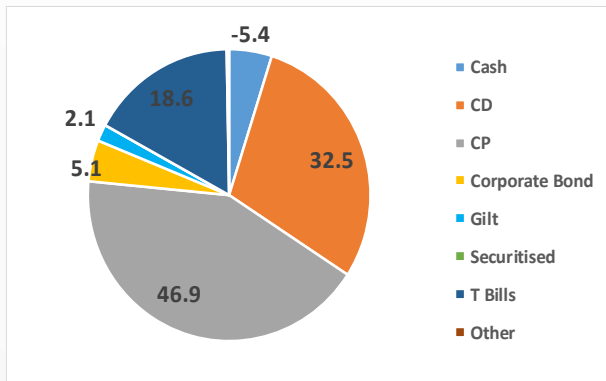
Performance



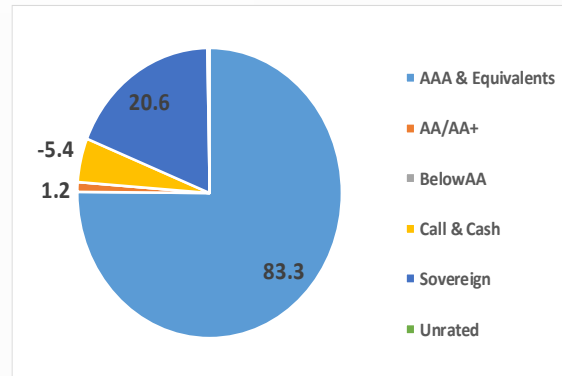
HDFC Liquid Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	Benchmark Index
Anupam Joshi, Swapnil Jangam	46,724	17-Oct-00	0.007% for Day 1, 0.0065% on Day 2, 0.0060% on Day 3, 0.0055% on Day 4, 0.0050% on Day 5, 0.0045% on Day 6, NIL after 7D	Crisil Liquid Fund Index

Portfolio Holdings



Rating Profile



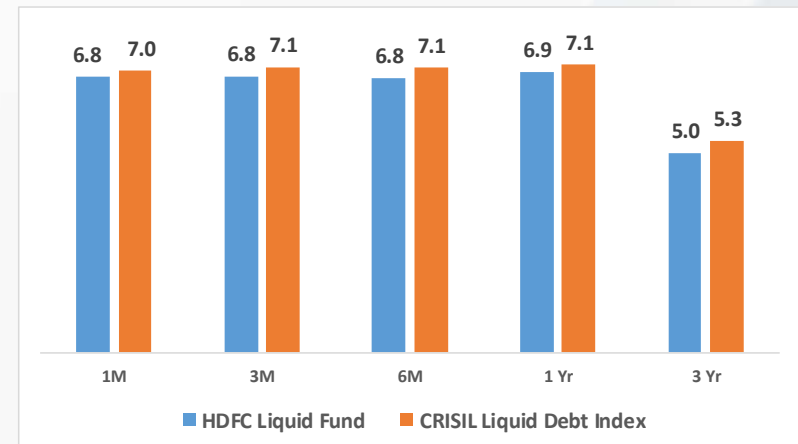
Financials

Expense Ratio	0.30
Avg Maturity	0.18
Mod Duration	0.16
Gross YTM(%)	7.42

Investment Objective

The investment objective of the scheme is to generate income through a portfolio comprising money market and debt instruments.

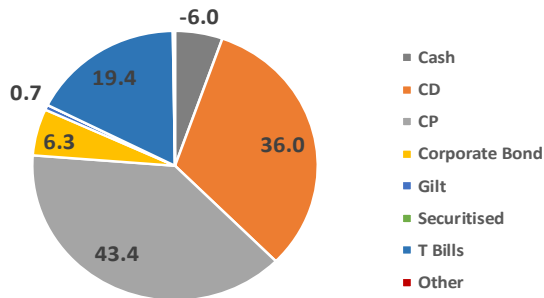
Performance



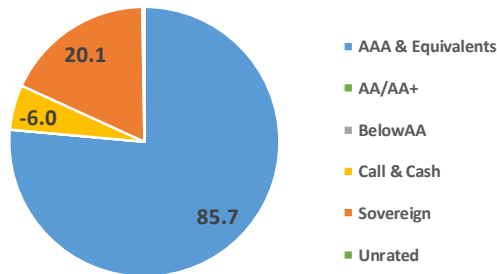
Bandhan Liquid Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Harshal Joshi, Brijesh Shah	10,260	02-Apr-04	0.007% for Day 1, 0.0065% on Day 2, 0.0060% on Day 3, 0.0055% on Day 4, 0.0050% on Day 5, 0.0045% on Day 6, NIL after 7D	NIFTY Liquid Index

Portfolio Holdings



Rating Profile



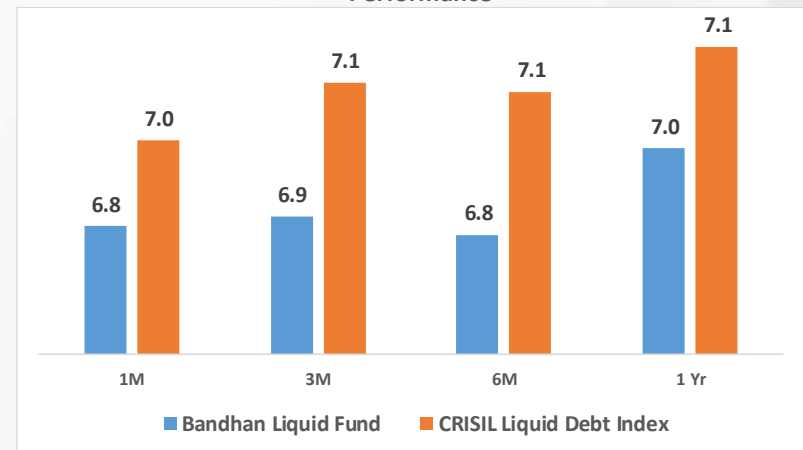
Financials

Expense Ratio	0.25
Avg Maturity	0.15
Mod Duration	0.15
Gross YTM(%)	7.48

Investment Objective

The Scheme seeks to offer an investment avenue for short term savings by looking to generate returns commensurate with a low risk strategy and with high liquidity, from a portfolio that is invested in debt and money market securities with maturity up to 91 days.

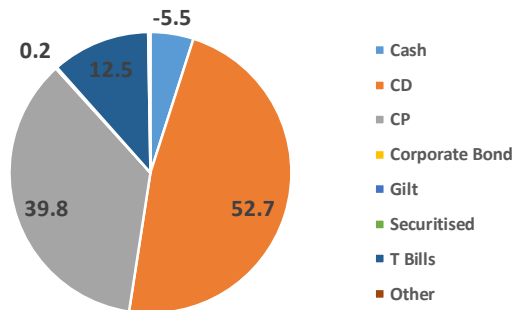
Performance



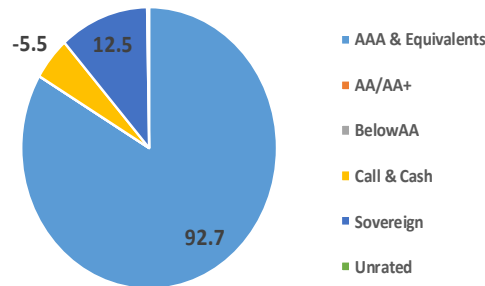
Kotak Liquid Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Deepak Agrawal	24,968	04-Nov-03	0.007% for Day 1, 0.0065% on Day 2, 0.0060% on Day 3, 0.0055% on Day 4, 0.0050% on Day 5, 0.0045% on Day 6, NIL after 7D	NIFTY Liquid Index

Portfolio Holdings



Rating Profile



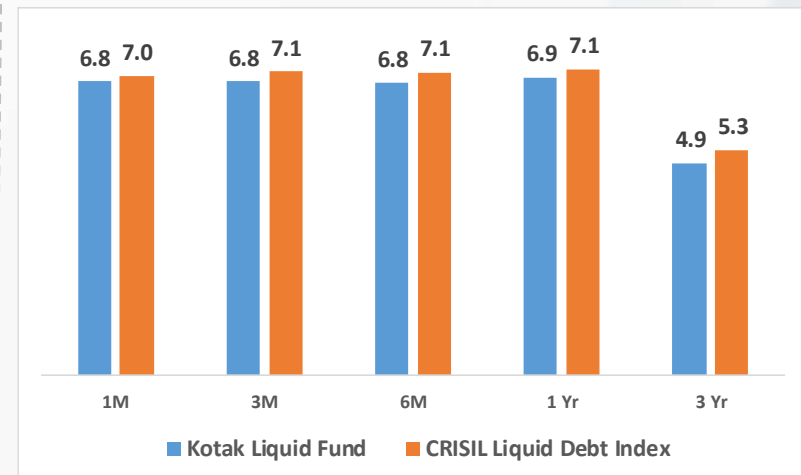
Financials

Expense Ratio	0.32
Avg Maturity	0.17
Mod Duration	0.17
Gross YTM(%)	7.48

Investment Objective

The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets

Performance



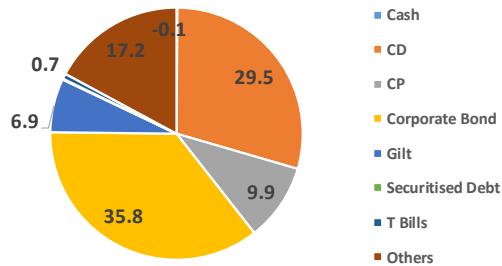
Ultra Short Term Funds

- [Aditya Birla SL Savings Fund](#)
- [HDFC Ultra Short Term Fund](#)
- [Bandhan Ultra Short Term Fund](#)
- [Kotak Savings Fund](#)

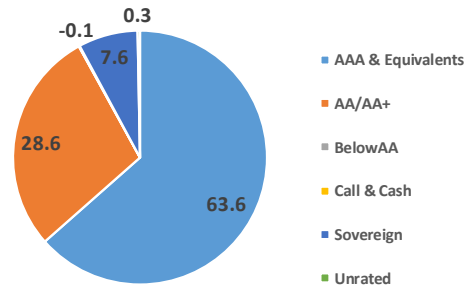
Aditya Birla SL Savings Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Kaustubh Gupta, Sunaina da Cunha	12,169	16-Apr-03	Nil	Nifty Ultra Short Duration Debt Index

Portfolio Holdings



Rating Profile



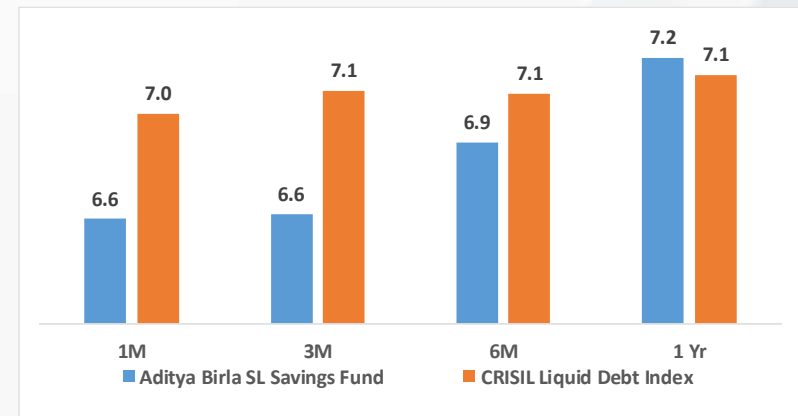
Financials

Expense Ratio	0.54
Avg Maturity	0.50
Mod Duration	0.45
Gross YTM(%)	7.81

Investment Objective

The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.

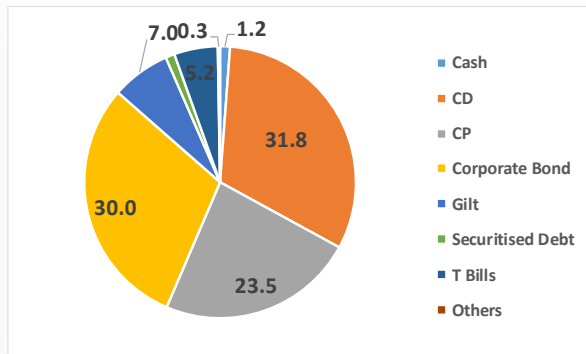
Performance



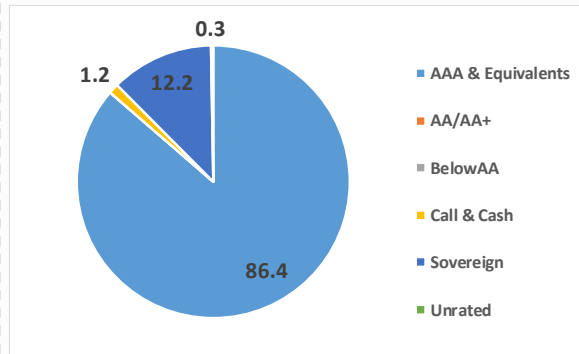
HDFC Ultra Short Term Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Anil Bamboli, Vikash Agarwal	12,182	24-Sep-18	Nil	Crisil 1 Yr T-Bill Index

Portfolio Holdings



Rating Profile



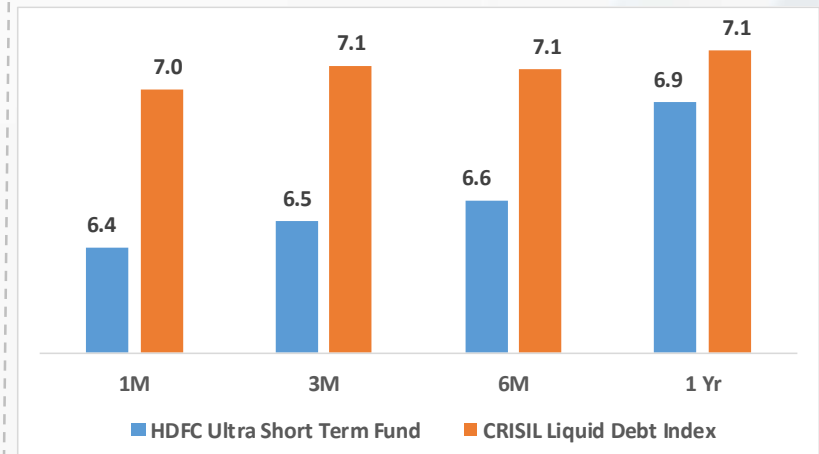
Financials

Expense Ratio	0.69
Avg Maturity	0.41
Mod Duration	0.38
Gross YTM(%)	7.81

Investment Objective

The primary objective of the schemes is to generate income/capital appreciation through investment in debt securities and money market instruments.

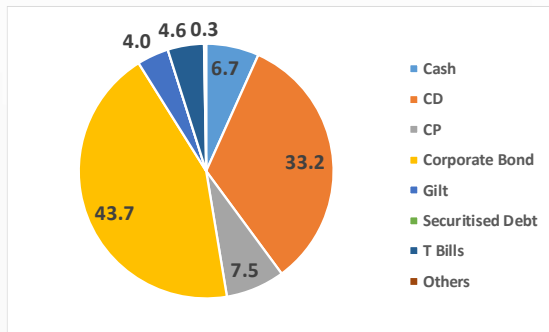
Performance



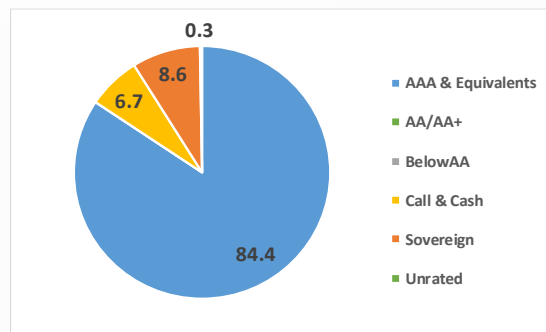
Bandhan Ultra Short Term Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	Benchmark Index
Harshal Joshi	3,669	18-Jul-18	Nil	Crisil Liquid Fund Index

Portfolio Holdings



Rating Profile



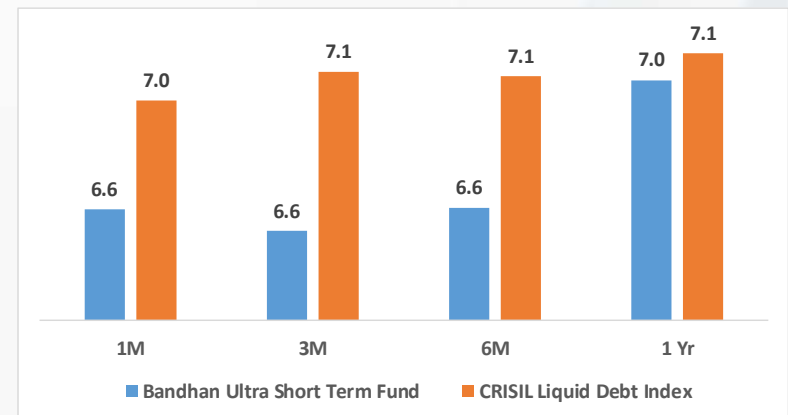
Financials

Expense Ratio	0.44
Avg Maturity	0.45
Mod Duration	0.42
Gross YTM(%)	7.63

Investment Objective

The Scheme seeks to offer an investment avenue for short term savings by looking to generate stable returns with a low risk strategy from a portfolio that is invested in debt and money market securities such that the Macaulay duration of the portfolio is between 3 to 6 months.

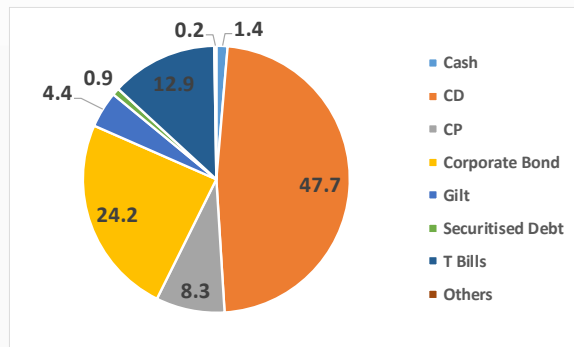
Performance



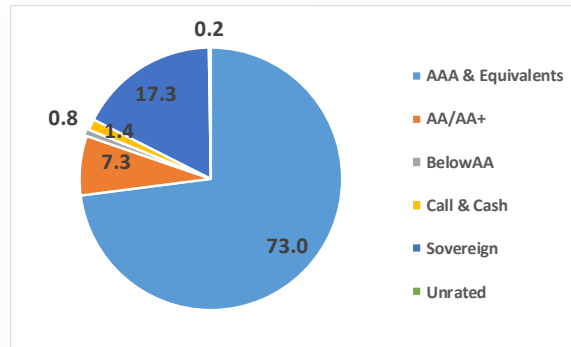
Kotak Savings Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Deepak Agrawal, Manu Sharma	12,162	13-Aug-04	Nil	Nifty Ultra Short Duration Debt Index

Portfolio Holdings



Rating Profile



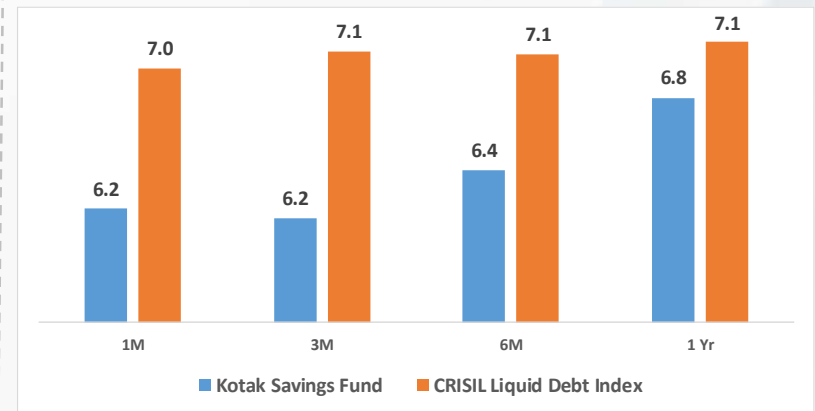
Financials

Expense Ratio	0.81
Avg Maturity	0.57
Mod Duration	0.36
Gross YTM(%)	7.70

Investment Objective

The investment objective of the Scheme is to generate returns through investments in debt and MMI with a view to reduce the interest rate risk.

Performance



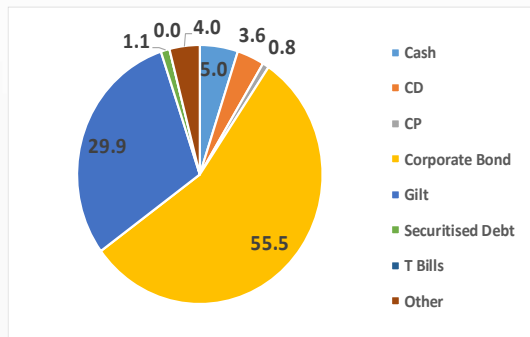
Corporate Bond Funds

- [Aditya Birla SL Corporate Bond Fund](#)
- [HDFC Corporate Bond Fund](#)
- [ICICI Pru Corporate Bond Fund](#)
- [Bandhan Corporate Bond Fund](#)
- [DSP Corporate Bond Fund](#)

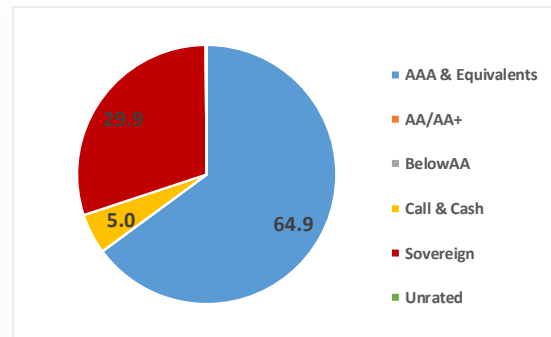
Aditya Birla SL Corporate Bond Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Kaustubh Gupta	20,531	03-Mar-97	Nil	Nifty Corporate Bond Index

Portfolio Holdings



Rating Profile



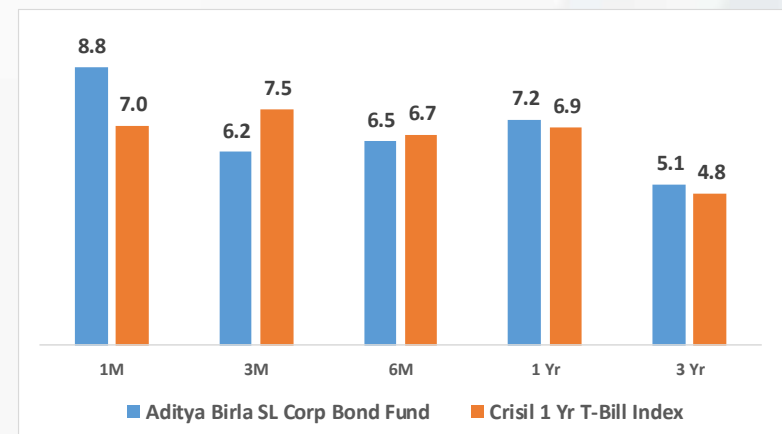
Financials

Expense Ratio	0.50
Avg Maturity	4.50
Mod Duration	3.18
Gross YTM(%)	7.87

Investment Objective

The investment objective of the scheme is to generate optimal returns with high liquidity through active management of the portfolio by investing in High Quality Debt and Money Market Instruments.

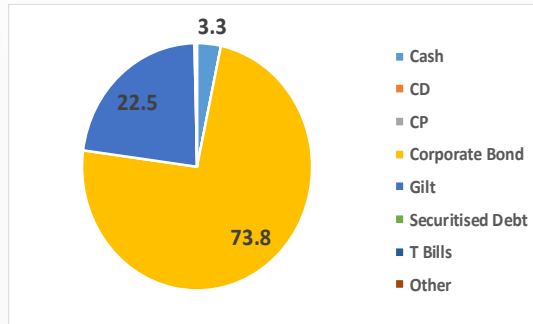
Performance



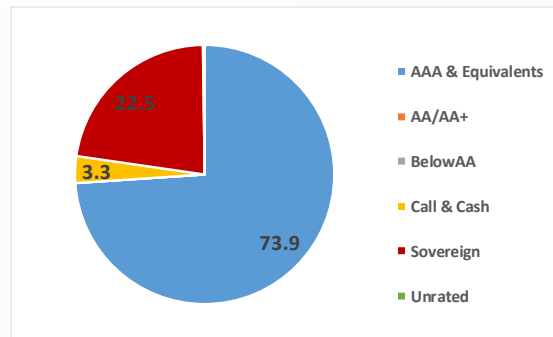
HDFC Corporate Bond Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Anupam Joshi	27,145	29-Jun-10	Nil	NIFTY Corporate Bond Index

Portfolio Holdings



Rating Profile



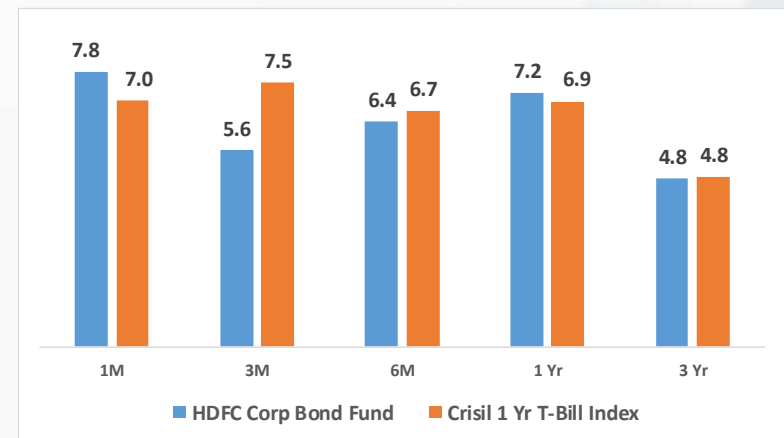
Financials

Expense Ratio	0.60
Avg Maturity	5.01
Mod Duration	2.79
Gross YTM(%)	7.84

Investment Objective

The Fund aims to generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds.

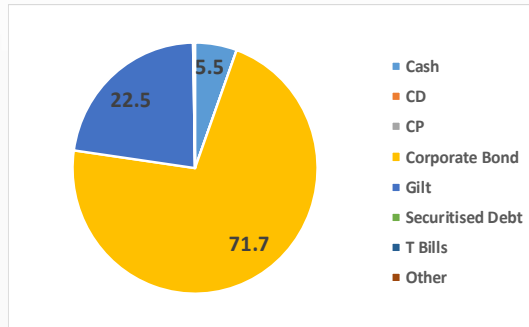
Performance



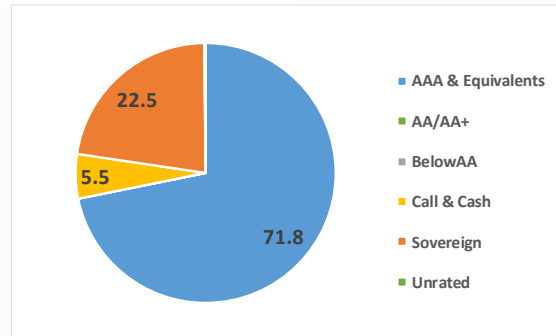
ICICI Pru Corporate Bond Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Anuj Tagra,Rohit Lakhotia	23,468	11-Aug-09	Nil	Crisil AAA Short Term Bond Index TRI

Portfolio Holdings



Rating Profile



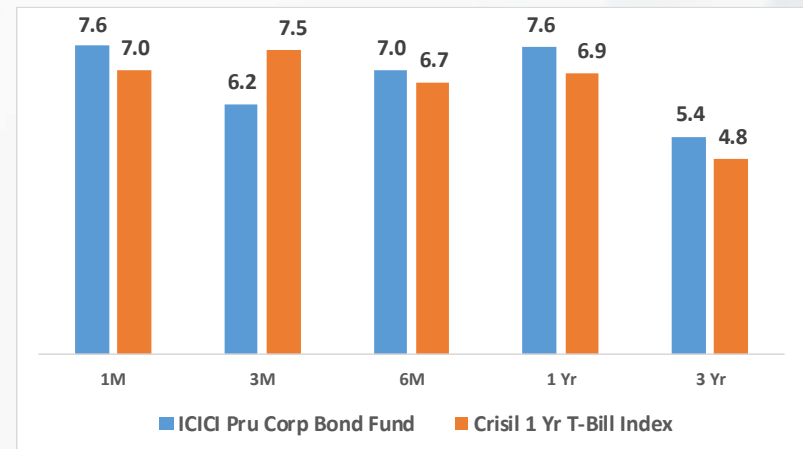
Financials

Expense Ratio	0.55
Avg Maturity	3.53
Mod Duration	1.72
Gross YTM(%)	7.97

Investment Objective

The Fund aims to generate income through investing predominantly in AA+ and above rated corporate bonds while maintaining the optimum balance of yield, safety and liquidity.

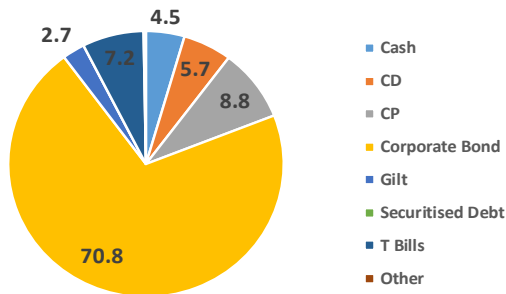
Performance



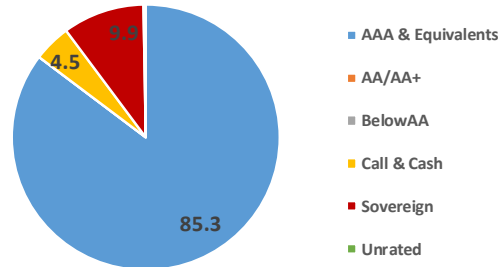
Bandhan Corporate Bond Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Suyash Choudhary Gautam Kaul	14,022	12-Jan-16	Nil	Nifty Corporate Bond Index

Portfolio Holdings



Rating Profile



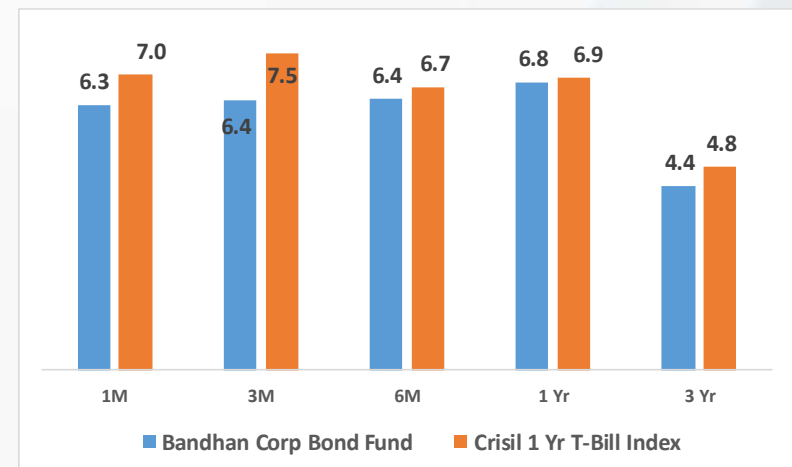
Financials

Expense Ratio	0.62
Avg Maturity	0.22
Mod Duration	0.21
Gross YTM(%)	7.51

Investment Objective

The Fund seeks to provide steady income and capital appreciation by investing primarily in AA+ and above rated corporate debt securities across maturities.

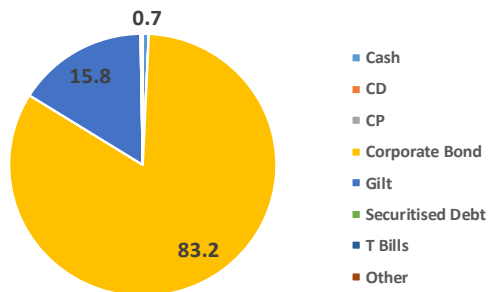
Performance



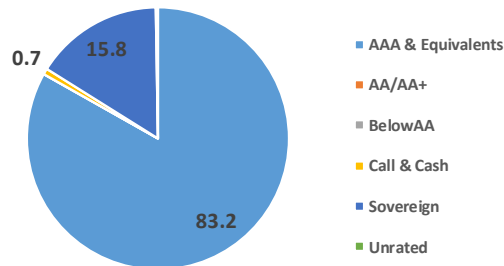
DSP Corporate Bond Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Laukik Bagwe, Vivekanand Ramakrishnan	2,548	10-Sep-18	Nil	CRISIL Corporate Bond

Portfolio Holdings



Rating Profile



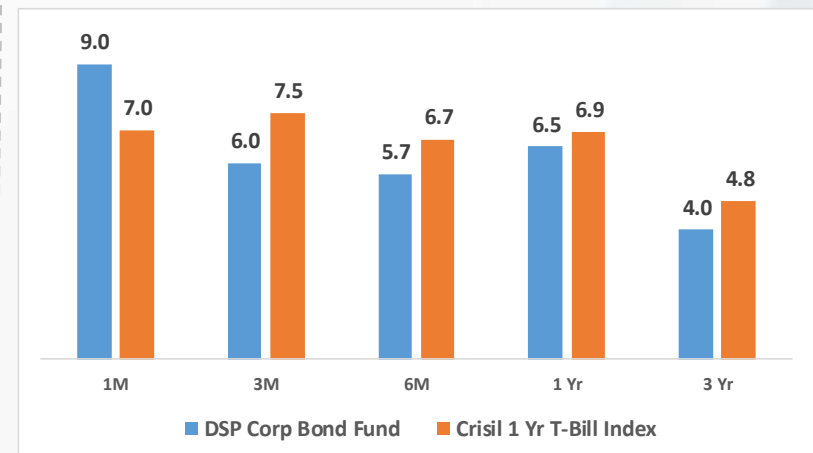
Financials

Expense Ratio	0.50
Avg Maturity	3.17
Mod Duration	2.66
Gross YTM(%)	7.81

Investment Objective

The primary investment objective of the Scheme is to seek to generate regular income and capital appreciation commensurate with risk from a portfolio predominantly investing in corporate debt securities across maturities which are rated AA+ and above, in addition to debt instruments issued by central and state governments and money market securities

Performance



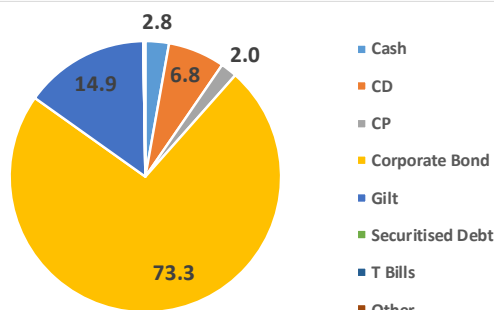
Banking & PSU Debt Fund

- Bandhan Banking & PSU Debt Fund

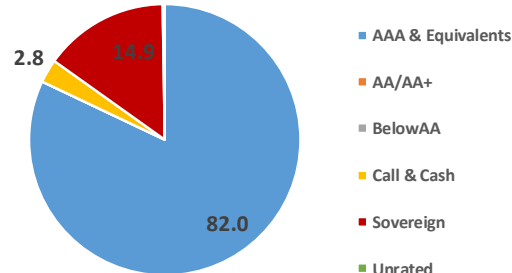
Bandhan Banking & PSU Debt Fund

Fund Managers	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Suyash Choudhary, Gautam Kaul	14,580	07-Mar-13	Nil	Nifty Banking & PSU Debt Index

Portfolio Holdings



Rating Profile



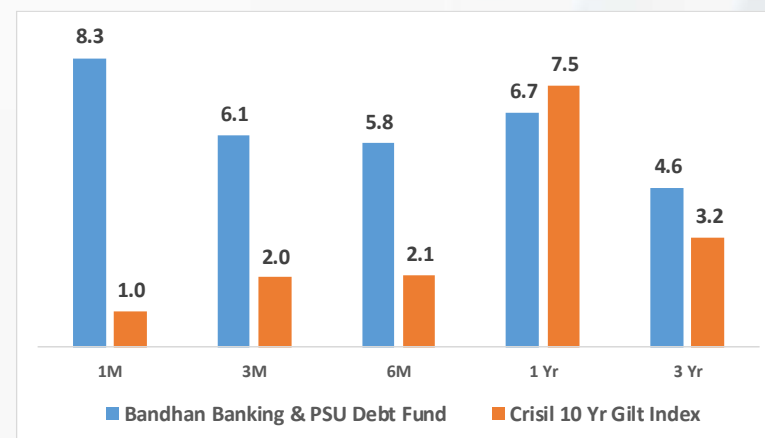
Financials

Expense Ratio	0.63
Avg Maturity	2.28
Mod Duration	1.95
Gross YTM(%)	7.63

Investment Objective

The scheme seeks to generate returns through investments in debt and money market instruments predominantly issued by entities such as Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs).

Performance



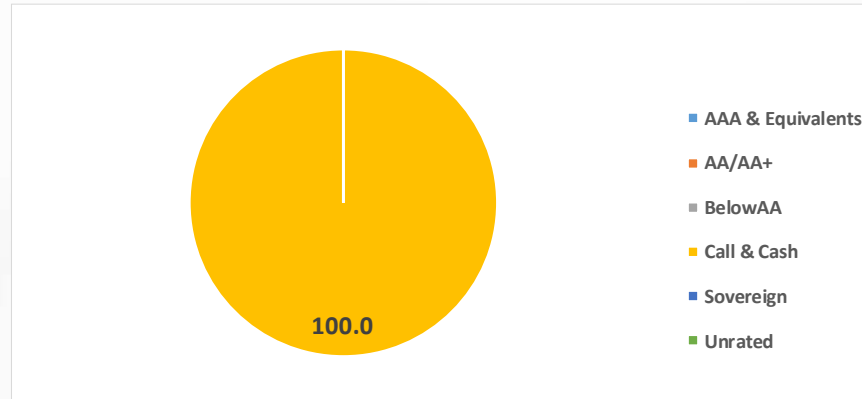
Short Term Funds

- [Aditya Birla SL CRISIL IBX AAA - Jun 2023 Index Fund](#)
- [Aditya Birla SL CRISIL IBX AAA Mar 2024 Index Fund](#)
- [BHARAT Bond ETF - April 2025](#)
- [BHARAT BOND ETF – April 2033](#)
- [Bandhan US Treasury Bond 0-1 year FoF \(International\)](#)
- [HDFC Nifty G-Sec Sep 2032 Index Fund](#)
- [HDFC NIFTY G-Sec Jun 2036 Index Fund](#)

Aditya Birla SL CRISIL IBX AAA - Jun 2023 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Harshil Suvarnkar, Sanjay Godambe	1,237	22-Feb-22	Nil	CRISIL IBX AAA Index - June 2023

Rating Profile



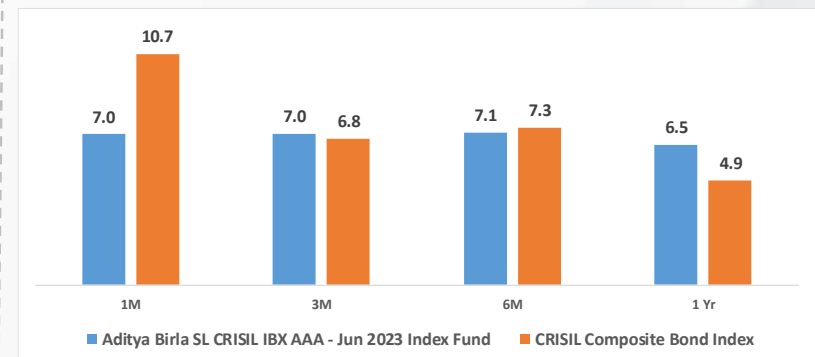
Financials

Expense Ratio	0.30
Avg Maturity	0.05
Mod Duration	0.05
Gross YTM(%)	6.89

Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX AAA Index - June 2023 before expenses, subject to tracking errors.

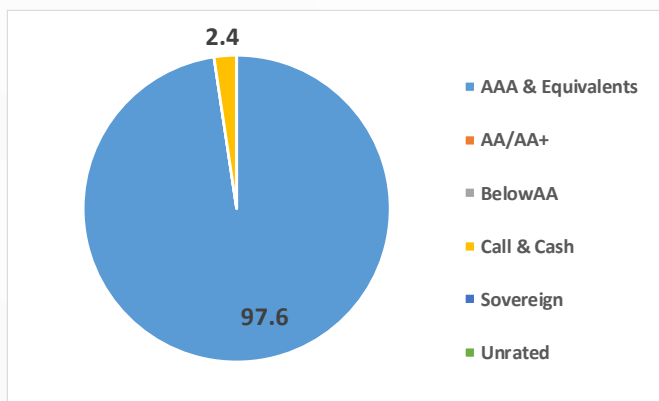
Performance



Aditya Birla SL CRISIL IBX AAA Mar 2024 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Mohit Sharma, Sanjay Godambe	1,288	03-Feb-23	Nil	CRISIL IBX AAA Index - March 2024

Rating Profile



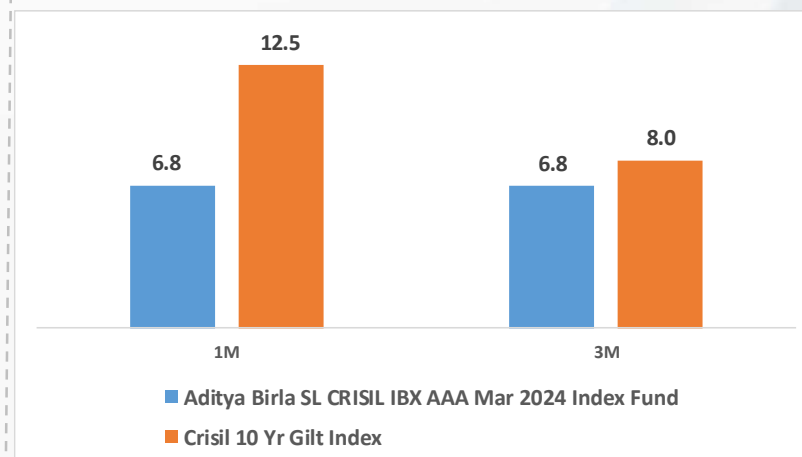
Financials

Expense Ratio	0.32
Avg Maturity	0.27
Mod Duration	0.26
Gross YTM(%)	7.50

Investment Objective

The investment objective of the Scheme is to generate returns corresponding to the total returns of the securities as represented by the CRISIL IBX AAA Index – March 2024 before expenses, subject to tracking errors

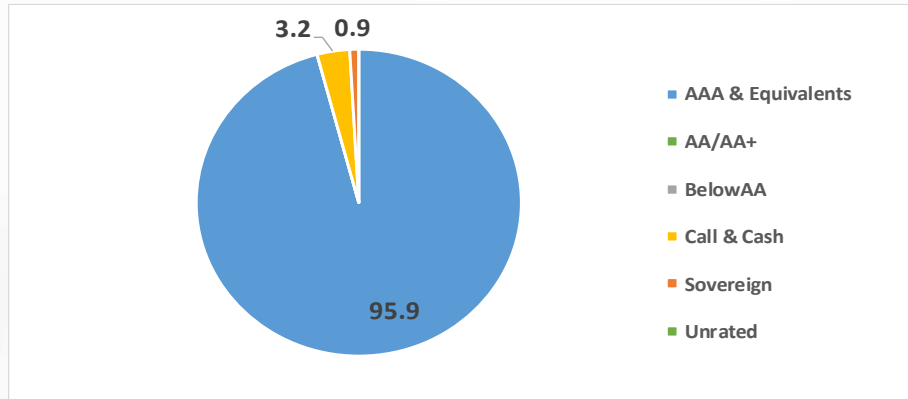
Performance



BHARAT Bond ETF - April 2025

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal, Rahul Dedhia	11,745	27-Jul-2020	Nil	NIFTY BHARAT Bond Index - April 2025

Rating Profile



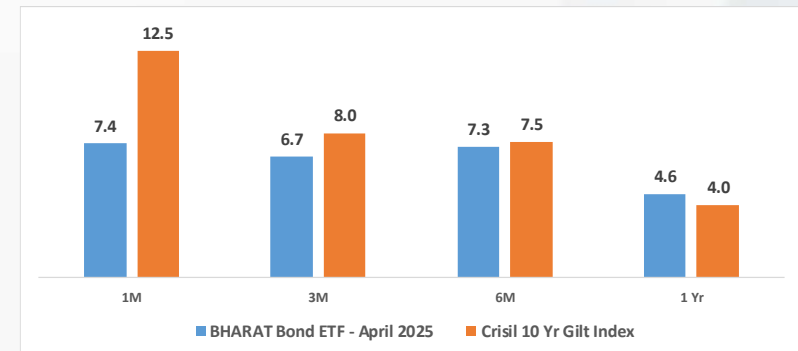
Financials

Expense Ratio	0.00
Avg Maturity	1.18
Mod Duration	1.07
Gross YTM(%)	7.74

Investment Objective

The investment objective of the scheme is to track the Nifty BHARAT Bond Index - April 2025 by investing in bonds of AAA-rated CPSEs/ CPSUs/CPFIs and other Government organizations, subject to tracking errors

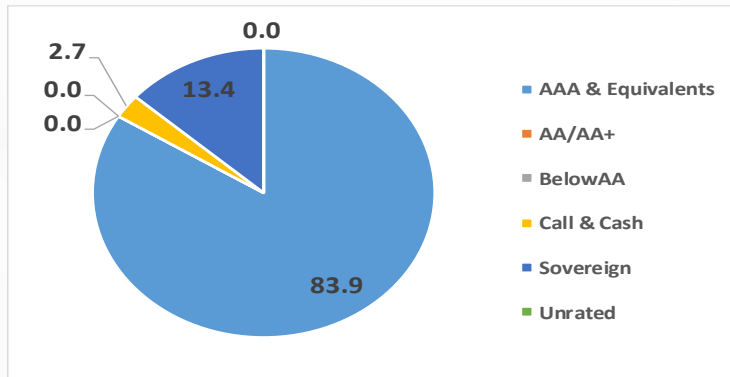
Performance



BHARAT Bond ETF - April 2033

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal, Rahul Dedhia	5,372	13-Dec-2022	Nil	NIFTY BHARAT Bond Index - April 2033

Rating Profile



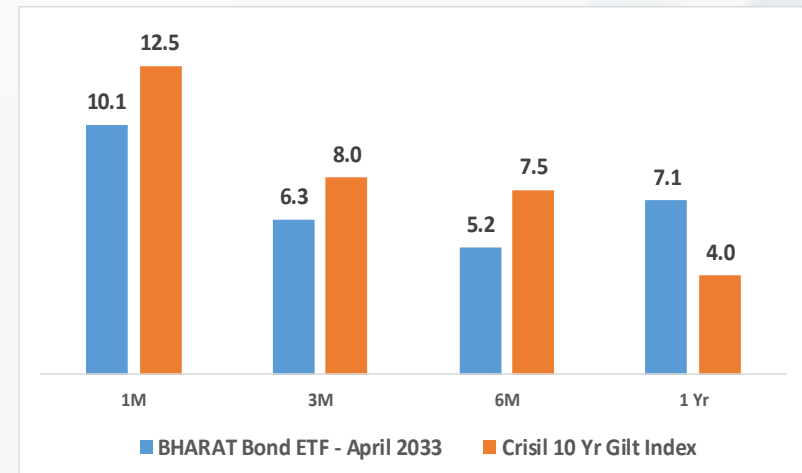
Financials

Expense Ratio	0.00
Avg Maturity	9.07
Mod Duration	6.25
Gross YTM(%)	7.56

Investment Objective

The investment objective of the scheme is to track the Nifty BHARAT Bond Index - April 2033 by investing in bonds of AAA-rated CPSEs/ CPSUs/CPFIs and other Government organizations, subject to tracking errors

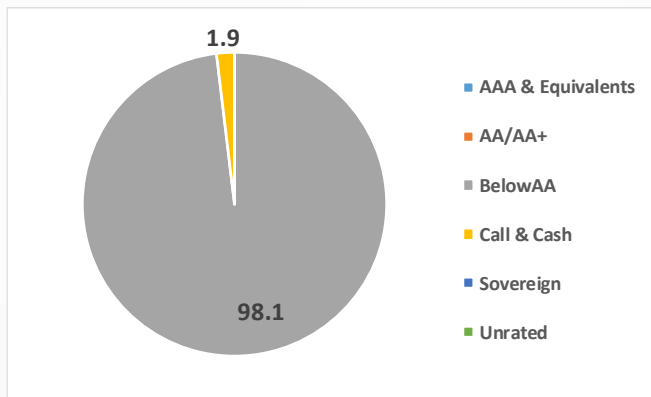
Performance



Bandhan US Treasury Bond 0-1 year FoF (International)

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Sreejith Balasubramanian, Brijesh Shah	157	28-Mar-2023	0.25% on or before 7D, Nil after 7D	ICE 0-1 Year US Treasury Securities Index

Rating Profile



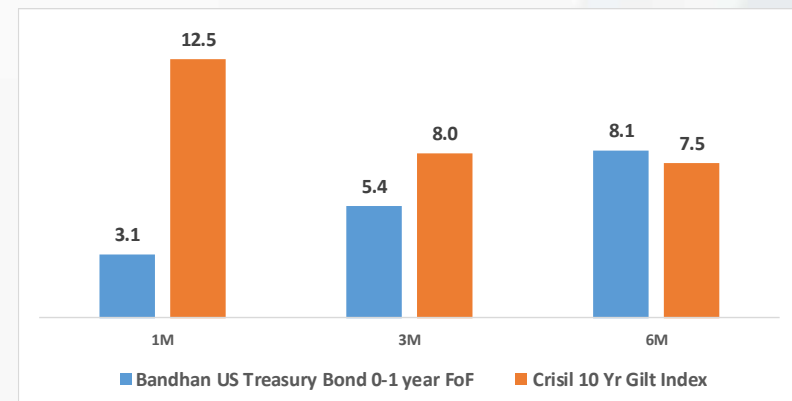
Financials

Expense Ratio	0.18
Avg Maturity	0.00
Mod Duration	0.00
Gross YTM(%)	0.00

Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by passively investing in units / shares of overseas Index Funds and / or ETFs which track an index with US treasury securities in the 0-1 year maturity range as its constituents, subject to tracking error.

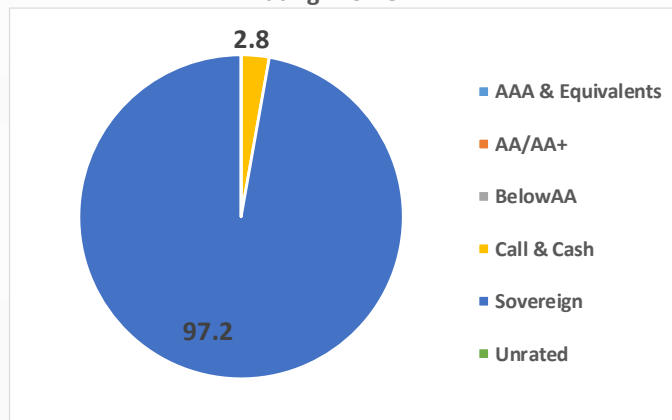
Performance



HDFC Nifty G-Sec Sep 2032 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Vikash Agarwal	541	09-Dec-2022	Nil	Crisil 10 yr Gilt Index

Rating Profile



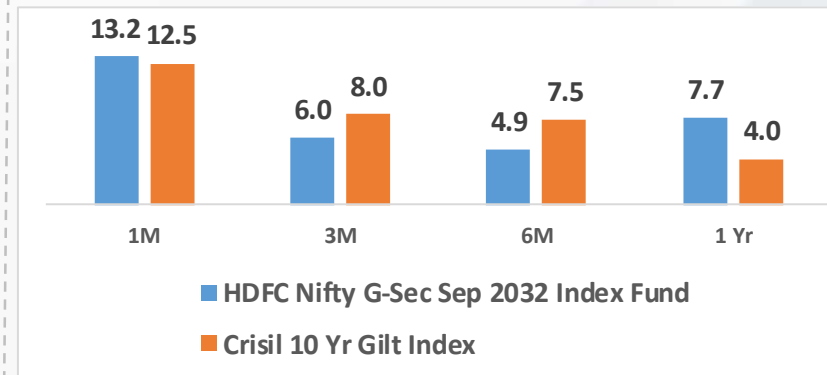
Financials

Expense Ratio	0.38
Avg Maturity	8.57
Mod Duration	6.14
Gross YTM(%)	7.34

Investment Objective

The investment objective of the Scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Sep 2032 V1 Index (Underlying Index), subject to tracking difference.

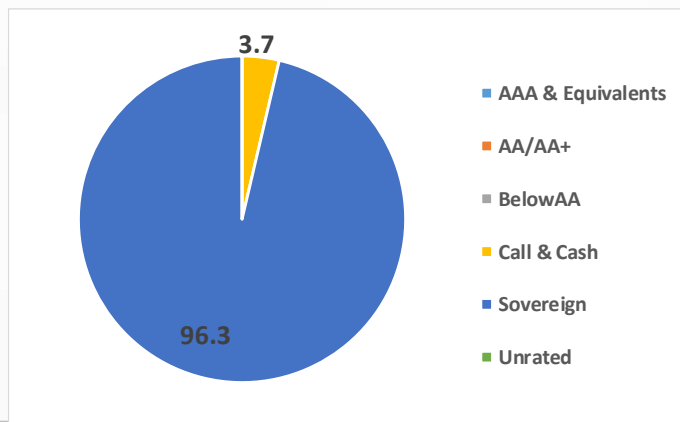
Performance



HDFC NIFTY G-Sec Jun 2036 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Vikash Agarwal	692	15-Mar-2023	Nil	Crisil 10 yr Gilt Index

Rating Profile



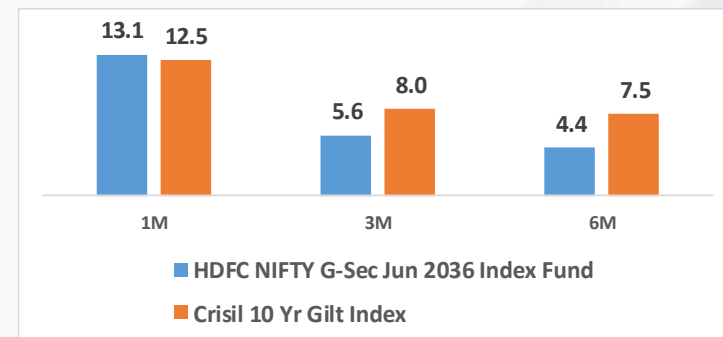
Financials

Expense Ratio	0.38
Avg Maturity	12.36
Mod Duration	7.93
Gross YTM(%)	7.44

Investment Objective

The investment objective of the Scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-sec Jun 2036 Index (Underlying Index), subject to tracking difference.

Performance



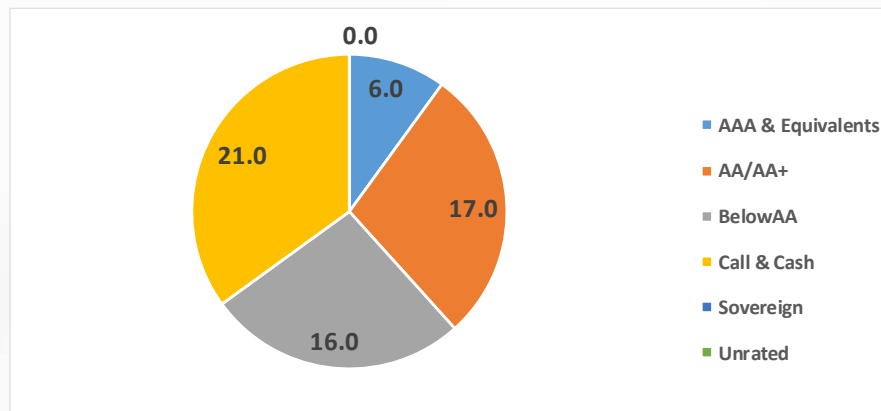
Medium to Long Term Roll down Strategy

- [Aditya Birla SL Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund](#)
- [Bandhan CRISIL IBX Gilt June 2027 Index Fund](#)
- [Bandhan CRISIL IBX Gilt April 2028 Index Fund](#)
- [Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund](#)
- [Edelweiss Nifty PSU Bond Plus SDL Apr 2027 50:50 Index Fund](#)
- [ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund](#)
- [Kotak Floating Rate Fund](#)
- [Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund](#)
- [Mirae Asset CRISIL IBX Gilt Index – April 2023 Index Fund](#)
- [Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund](#)

Aditya Birla SL Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Mohit Sharma	10,336	24-Sep-21	Nil	Nifty SDL Plus PSU Bond Sep 2026 60:40 Index

Rating Profile



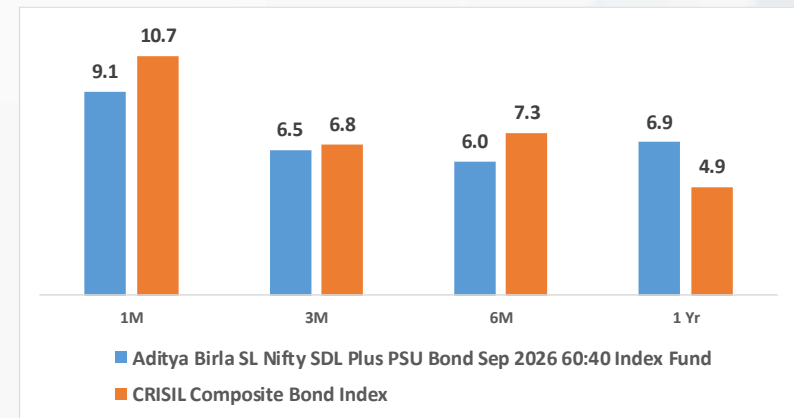
Financials

Expense Ratio	0.36
Avg Maturity	26.00
Mod Duration	22.00
Gross YTM(%)	29.00

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Plus PSU Bond Sep 2026 60:40 Index by investing in PSU Bonds and SDLs, maturing on or before September 2026, subject to tracking errors.

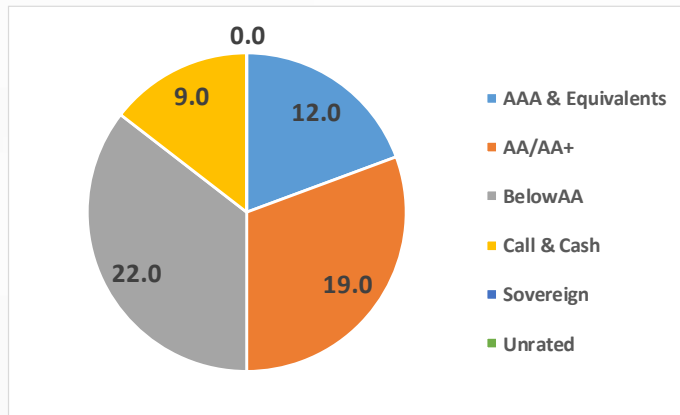
Performance



Bandhan CRISIL IBX Gilt June 2027 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Harshal Joshi Gautam Kaul	8,325	23-Mar-21	Nil	Crisil Gilt 2027 Index

Rating Profile



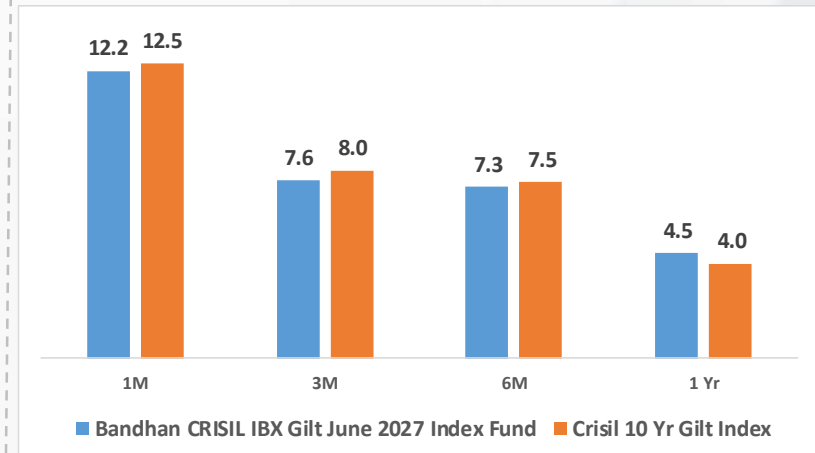
Financials

Expense Ratio	0.41
Avg Maturity	8.00
Mod Duration	14.00
Gross YTM(%)	40.00

Investment Objective

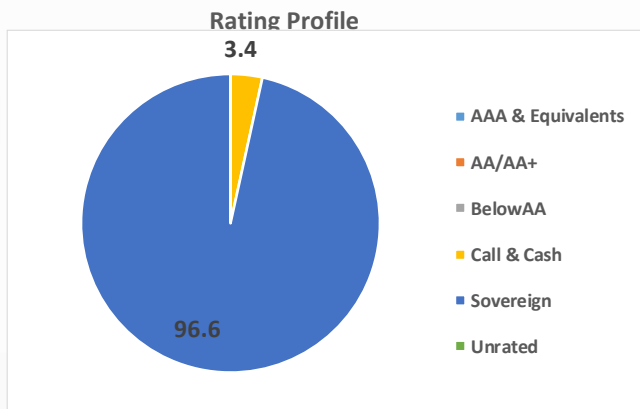
The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2027 Index before expenses, subject to tracking errors.

Performance



Bandhan CRISIL IBX Gilt June 2028 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Harshal Joshi Gautam Kaul	4,898	23-Mar-21	Nil	Crisil Gilt 2028 Index



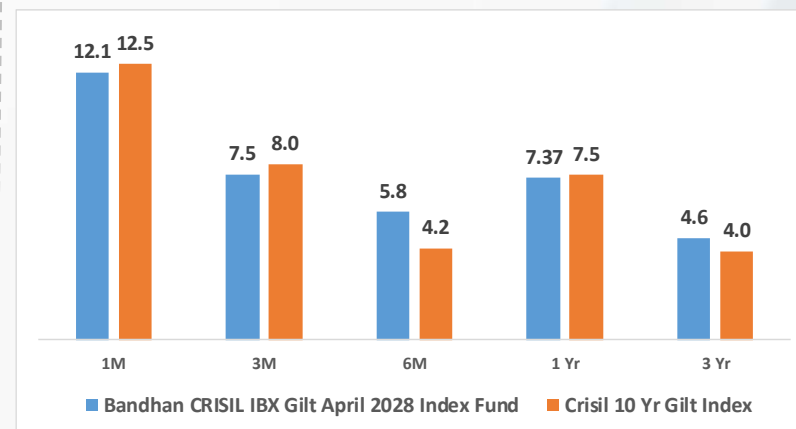
Financials

Expense Ratio	0.41
Avg Maturity	3.88
Mod Duration	3.22
Gross YTM(%)	7.22

Investment Objective

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the CRISIL Gilt 2028 Index before expenses, subject to tracking errors.

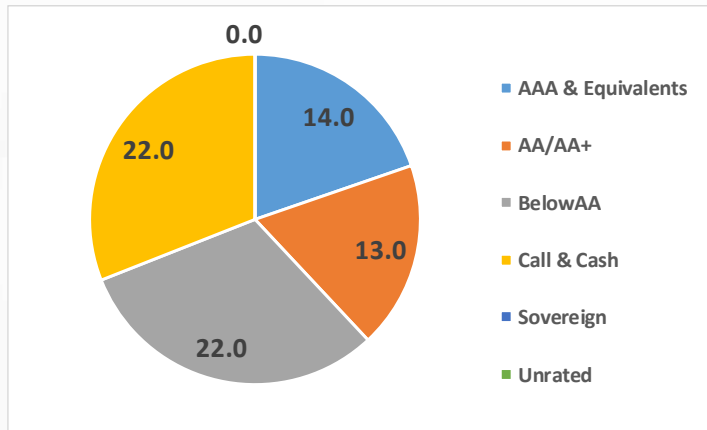
Performance



Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal Rahul Dedhia	9,970	18-Mar-21	0.10% on or before 30D, Nil after 30D	Nifty PSU Bond Plus SDL Apr 2026 50:50 Index

Rating Profile



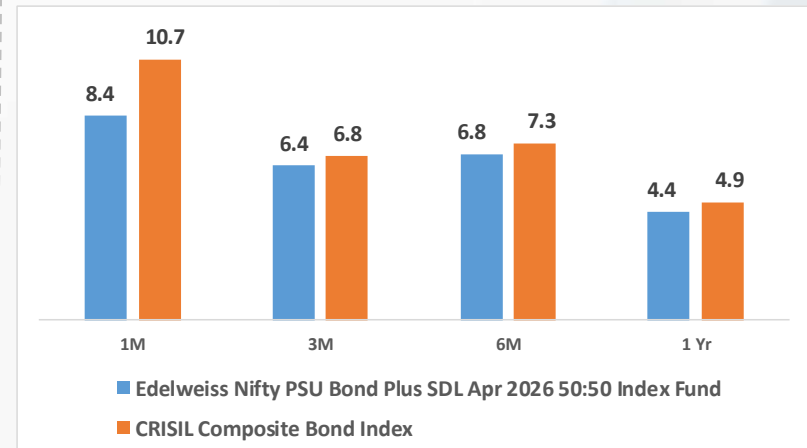
Financials

Expense Ratio	0.40
Avg Maturity	9.00
Mod Duration	7.00
Gross YTM(%)	23.00

Investment Objective

The investment objective of the scheme is to track the Nifty PSU Bond Plus SDL Apr 2025 50:50 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2026, subject to tracking errors.

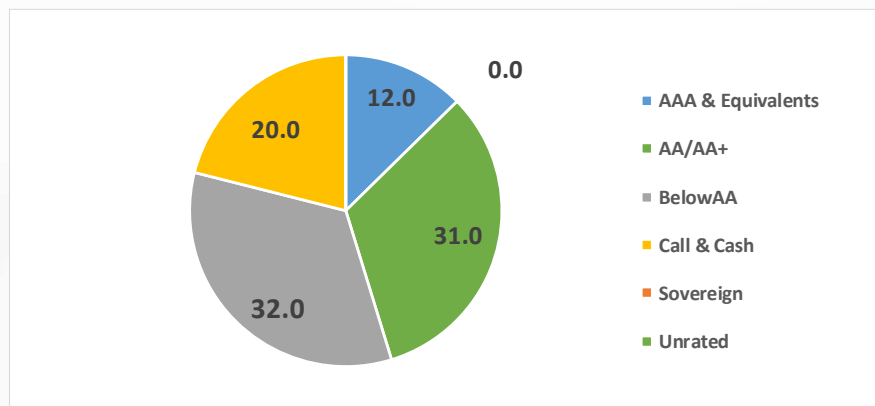
Performance



Edelweiss Nifty PSU Bond Plus SDL Apr 2027 50:50 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal Rahul Dedhia	3,320	14-Oct-21	0.15% upto 30D, Nil after 30D	Nifty PSU Bond Plus SDL Apr 2027 50:50 Index

Rating Profile



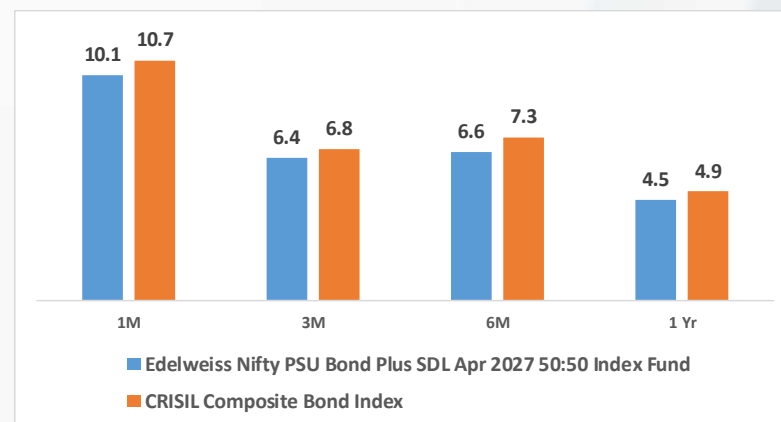
Financials

Expense Ratio	0.42
Avg Maturity	36.00
Mod Duration	39.00
Gross YTM(%)	12.00

Investment Objective

The investment objective of the scheme is to track the Nifty PSU Bond Plus SDL Apr 2026 50:50 Index by investing in AAA rated PSU Bonds and SDLs, maturing on or before April 2027, subject to tracking errors.

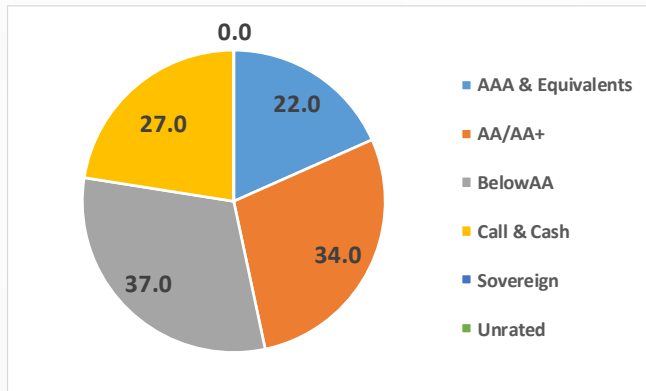
Performance



ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Chandni Gupta Anuj Tagra	8,751	28-Sept-21	Nil	Nifty PSU Bond Plus SDL Sep 2027 40:60 Index

Rating Profile



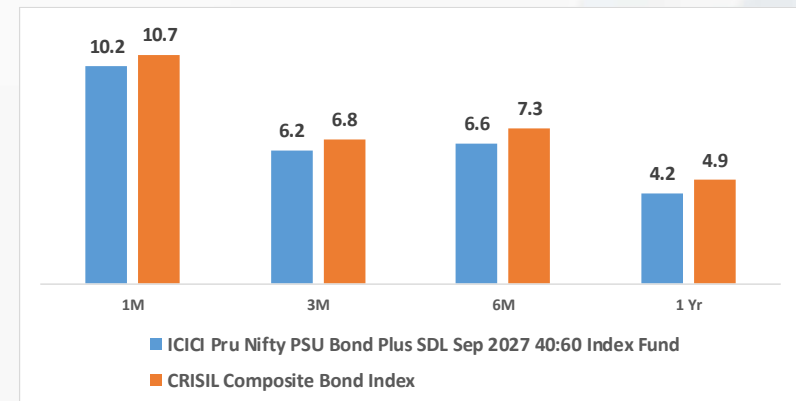
Financials

Expense Ratio	0.40
Avg Maturity	40.00
Mod Duration	42.00
Gross YTM(%)	8.00

Investment Objective

The investment objective of the scheme is to track the Nifty PSU Bond Plus SDL Sep 2027 40:60 Index by investing in AAA rated PSU bonds and SDLs, maturing on or before Sep 2027, subject to tracking errors.

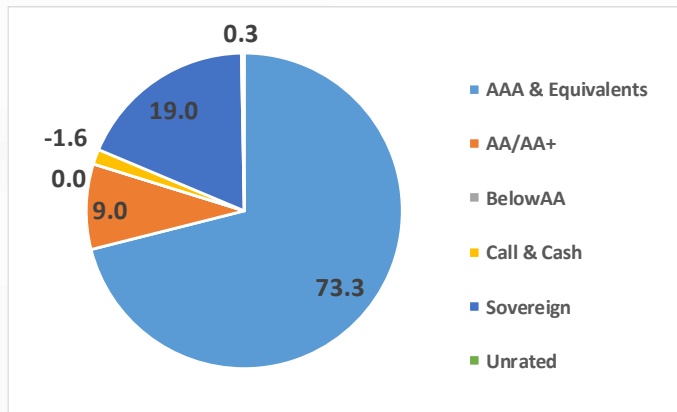
Performance



Kotak Floating Rate Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Deepak Agrawal, Manu Sharma	4,490	14-May-19	Nil	Nifty Short Duration Debt Index

Rating Profile



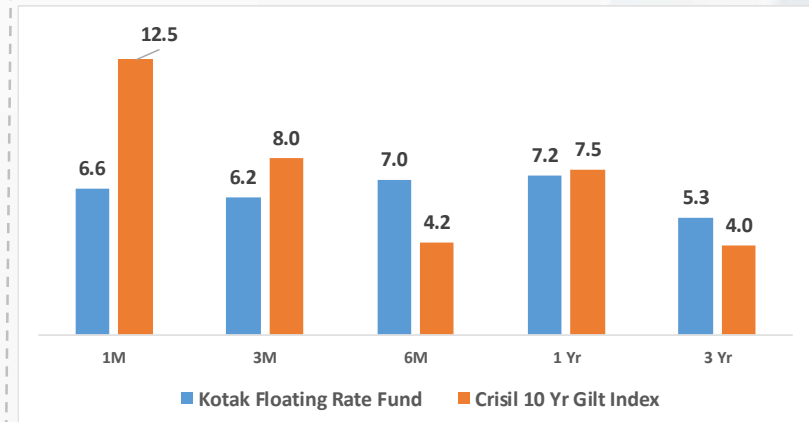
Financials

Expense Ratio	0.62
Avg Maturity	2.99
Mod Duration	0.96
Gross YTM(%)	8.07

Investment Objective

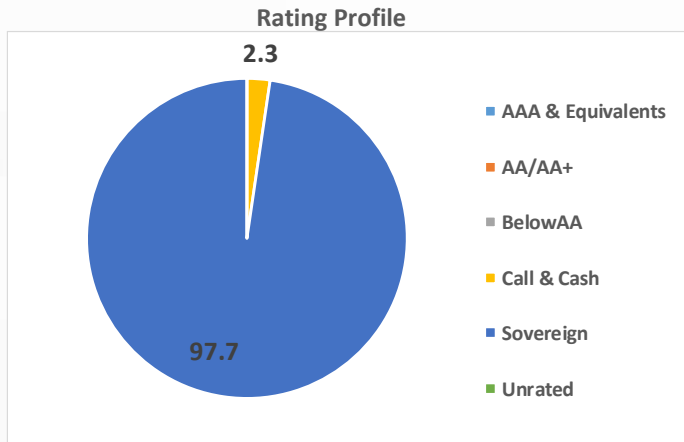
The primary objective of the Scheme is to generate income through investment primarily in floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments

Performance



Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Abhishek Bisen	8,017	11-Feb-22	0.15% on or before 30D, Nil after 30D	Nifty SDL Apr 2027 Top 12 Equal Weight Index



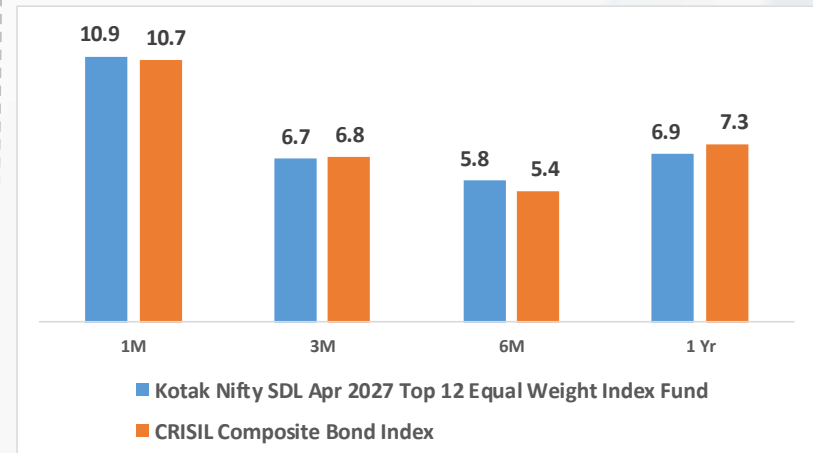
Financials

Expense Ratio	0.35
Avg Maturity	3.05
Mod Duration	2.62
Gross YTM(%)	7.56

Investment Objective

The investment objective of the scheme is to track the Nifty SDL Apr 2027 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2027, subject to tracking errors.

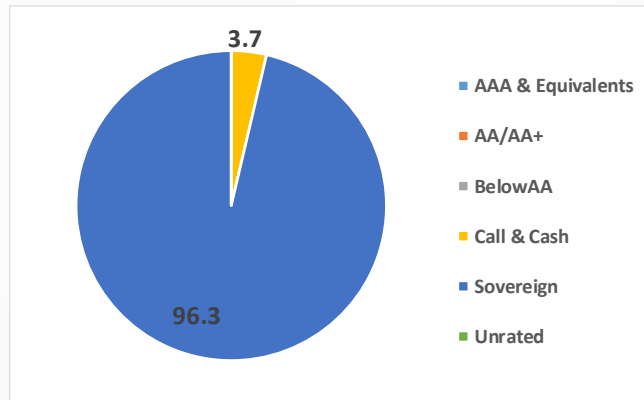
Performance



Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Amit Modani	219	20-Oct-2022	Nil	CRISIL IBX Gilt Index - April 2033

Rating Profile



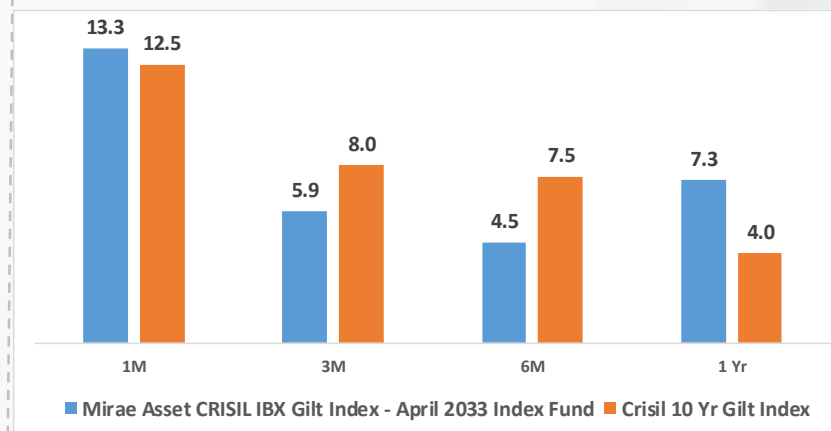
Financials

Expense Ratio	0.42
Avg Maturity	8.93
Mod Duration	6.29
Gross YTM(%)	7.45

Investment Objective

The investment objective of the scheme is to track the CRISIL IBX Gilt Index - April 2033, by investing in dated Government Securities (G-Sec), maturing on or before April 29, 2033, subject to tracking errors.

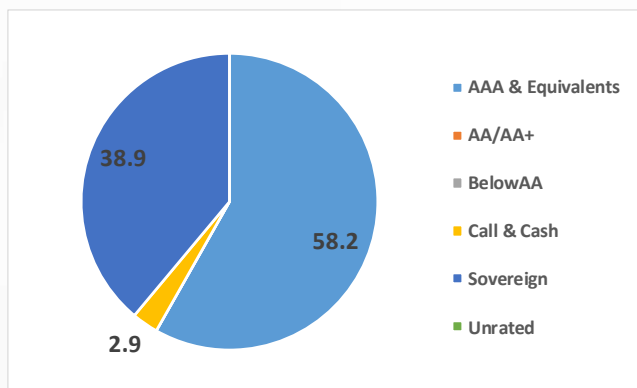
Performance



Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Vivek Sharma Siddharth Deb	2,942	29-Mar-22	Nil	Nifty AAA CPSE BondPlus SDL Apr 2027 60:40 Index

Rating Profile



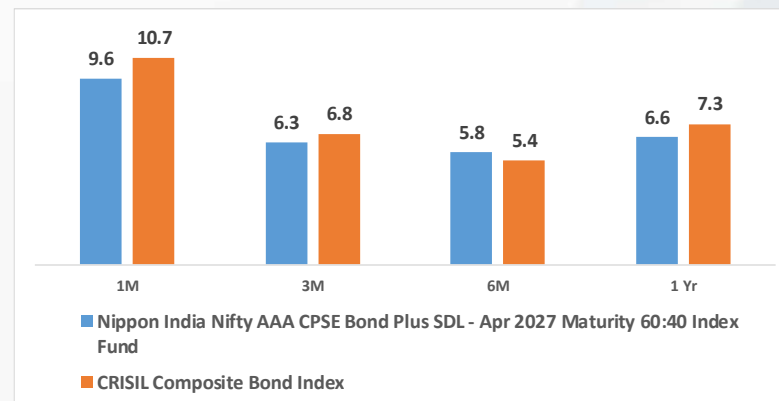
Financials

Expense Ratio	0.15
Avg Maturity	2.87
Mod Duration	2.44
Gross YTM(%)	7.63

Investment Objective

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty AAA CPSE Bond Plus SDL Apr 2027 60:40 Index before expenses, subject to tracking errors.

Performance



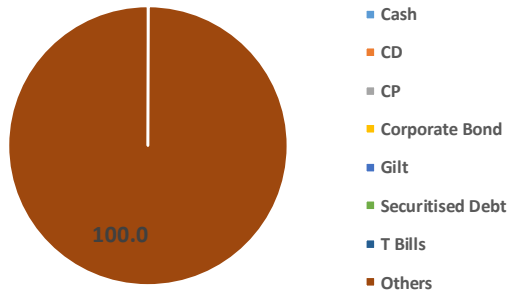
Long Term Funds

- [BHARAT Bond FOF - April 2030](#)
- [BHARAT Bond FOF - April 2031](#)
- [HDFC Long Duration Debt Fund](#)
- [Nippon India Nivesh Lakshya Fund](#)

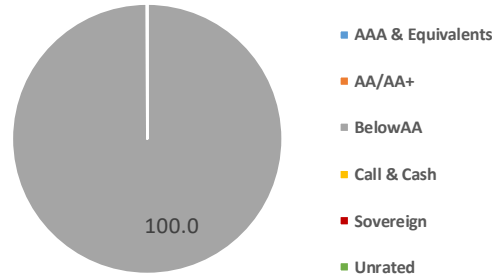
BHARAT Bond FOF - April 2030

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal, Rahul Dedhia	6,730	30-Dec-19	0.10% on or before 30D, Nil after 30D	NIFTY BHARAT Bond Index - April 2030

Portfolio Holdings



Rating Profile



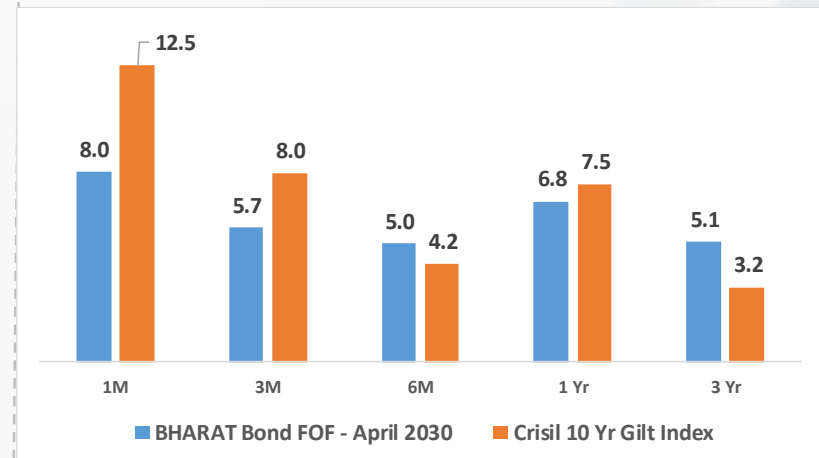
Financials

Expense Ratio	0.06
Avg Maturity	5.87
Mod Duration	4.40
Gross YTM(%)	7.59

Investment Objective

BHARAT Bond FOF - April 2030 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2030.

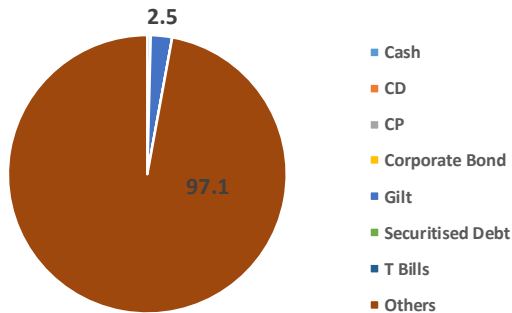
Performance



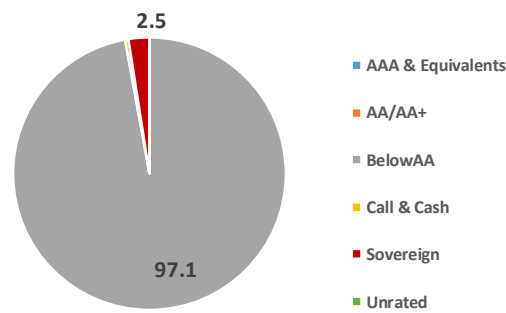
BHARAT Bond FOF - April 2031

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Dhawal Dalal, Rahul Dedhia	4,456	23-Jul-20	0.10% on or before 30D, Nil after 30D	NIFTY BHARAT Bond Index - April 2031

Portfolio Holdings



Rating Profile



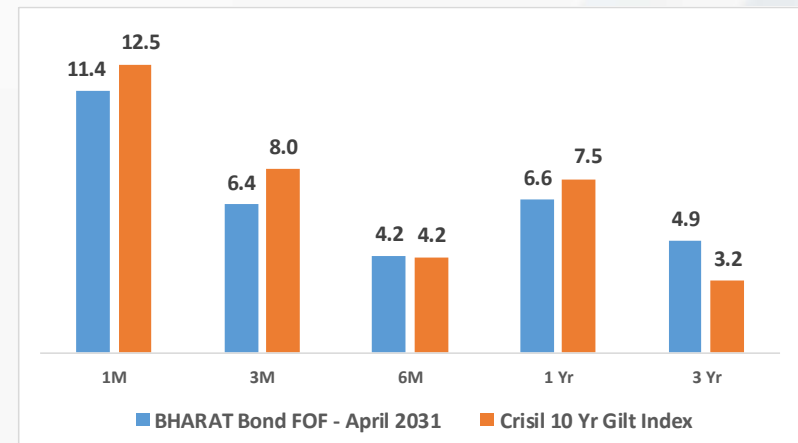
Financials

Expense Ratio	0.06
Avg Maturity	6.95
Mod Duration	5.16
Gross YTM(%)	7.57

Investment Objective

BHARAT Bond FOF - April 2031 is a fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF - April 2031.

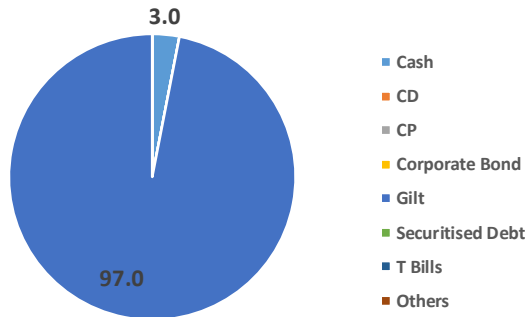
Performance



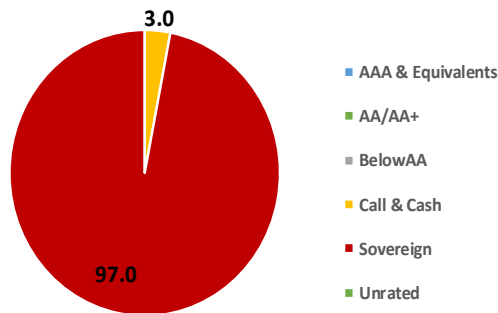
HDFC Long Duration Debt Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	Benchmark Index
Shobhit Mehrotra	1,,498	20-Jan-23	Nil	Nifty Long Duration Debt Fund Index

Portfolio Holdings



Rating Profile



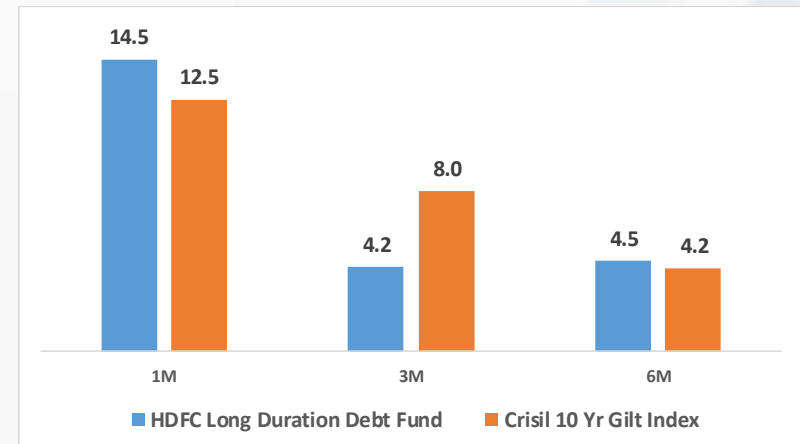
Financials

Expense Ratio	0.60
Avg Maturity	28.55
Mod Duration	11.46
Gross YTM(%)	7.51

Investment Objective

The investment objective of the scheme is To generate income / capital appreciation through investments in debt and money market instruments.

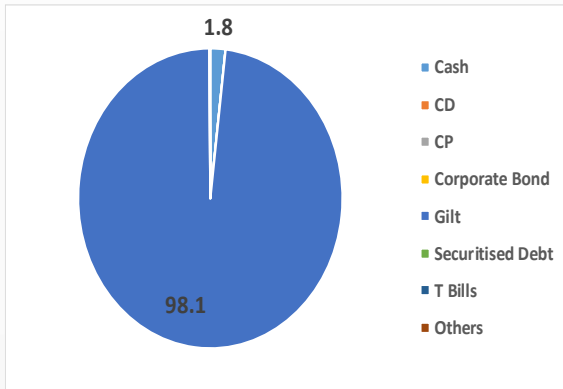
Performance



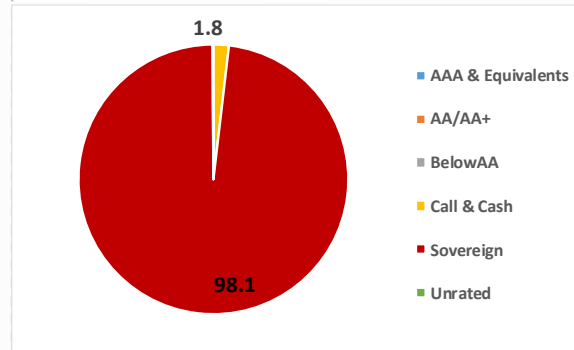
Nippon India Nivesh Lakshya Fund

Fund Manager	AUM (Cr.)	Inception Date	Exit Load	*Benchmark Index
Pranay Sinha, Kinjal Desai	6,678	06-Jul-18	1% on or before 1M, Nil after 1M	Crisil Long Term Debt Index

Portfolio Holdings



Rating Profile



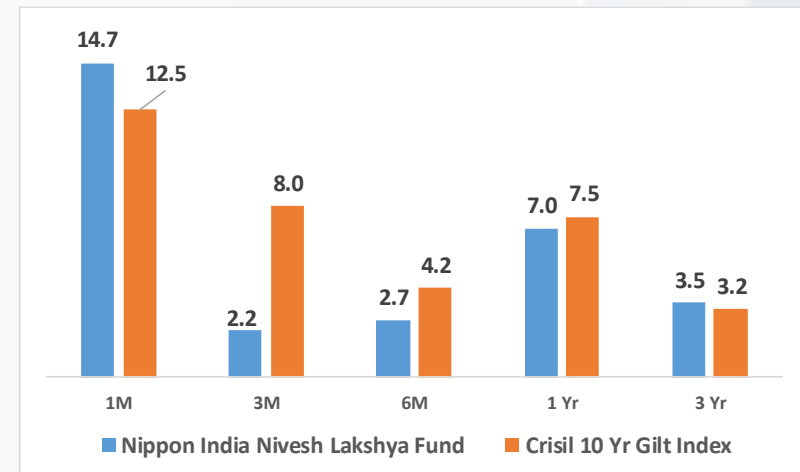
Financials

Expense Ratio	0.64
Avg Maturity	21.07
Mod Duration	10.25
Gross YTM(%)	7.51

Investment Objective

The primary investment objective of the scheme is to generate optimal returns consistent with moderate levels of risk. This income may be complemented by capital appreciation of the portfolio. Accordingly, investments shall predominantly be made in Debt & Money Market Instruments.

Performance



Recommended Mutual Funds

Scheme Category	Scheme Name
Overnight Funds	Aditya Birla SL Overnight Fund
Overnight Funds	HDFC Overnight Fund
Overnight Funds	ICICI Pru Overnight Fund
Overnight Funds	Kotak Overnight Fund
Liquid Funds	ICICI Pru Liquid Fund
Liquid Funds	HDFC Liquid Fund
Liquid Funds	Bandhan Liquid Fund
Liquid Funds	Kotak Liquid Fund
Ultra Short Term Funds	Aditya Birla SL Savings Fund
Ultra Short Term Funds	HDFC Ultra Short Term Fund
Ultra Short Term Funds	Bandhan Ultra Short Term Fund
Ultra Short Term Funds	Kotak Savings Fund
Corporate Bond Funds	Aditya Birla SL Corporate Bond Fund
Corporate Bond Funds	HDFC Corporate Bond Fund
Corporate Bond Funds	ICICI Pru Corporate Bond Fund
Corporate Bond Funds	Bandhan Corporate Bond Fund
Corporate Bond Funds	DSP Corporate Bond Fund
Banking & PSU Debt Fund	Bandhan Banking & PSU Debt Fund
Short Term Funds	Aditya Birla SL CRISIL IBX AAA - Jun 2023 Index Fund
Short Term Funds	Aditya Birla SL CRISIL IBX AAA Mar 2024 Index Fund
Short Term Funds	BHARAT Bond ETF - April 2025
Short Term Funds	BHARAT Bond ETF - April 2033
Short Term Funds	Bandhan US Treasury Bond 0-1 year FoF (International)
Short Term Funds	Mirae Asset CRISIL IBX Gilt Index - April 2033 Index Fund
Short Term Funds	HDFC Nifty G-Sec Sep 2032 Index Fund
Short Term Funds	HDFC NIFTY G-Sec Jun 2036 Index Fund
Medium to Long Term Funds	Aditya Birla SL Nifty SDL Plus PSU Bond Sep 2026 60:40 Index Fund
Medium to Long Term Funds	Edelweiss Nifty PSU Bond Plus SDL Apr 2026 50:50 Index Fund
Medium to Long Term Funds	Edelweiss Nifty PSU Bond Plus SDL Apr 2027 50:50 Index Fund
Medium to Long Term Funds	ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund
Medium to Long Term Funds	Bandhan CRISIL IBX Gilt June 2027 Index Fund
Medium to Long Term Funds	Kotak Floating Rate Fund
Medium to Long Term Funds	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund
Medium to Long Term Funds	Bandhan CRISIL IBX Gilt April 2028 Index Fund
Medium to Long Term Funds	Nippon India Nifty AAA CPSE Bond Plus SDL - Apr 2027 Maturity 60:40 Index Fund
Long Term Funds	BHARAT Bond FOF - April 2030
Long Term Funds	BHARAT Bond FOF - April 2031
Long Term Funds	HDFC Long Duration Debt Fund
Long Term Funds	Nippon India Nivesh Lakshya Fund

Thank You !

**Motilal Oswal Financial Services Limited (MOFSL)* Member of NSE, BSE, MCX, NCDEX CIN No.:
L67190MH2005PLC153397**

Registered Office Address: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025; Tel No.: 022-71934263; Website www.motilaloswal.com. Correspondence Office Address: Palm Spring Centre, 2nd Floor, Palm Court Complex, New Link Road, Malad (West), Mumbai- 400 064. Tel No: 022 7188 1000. Registration Nos.: Motilal Oswal Financial Services Limited (MOFSL)*: INZ000158836. (BSE/NSE/MCX/NCDEX); CDSL and NSDL: IN-DP-16-2015; Research Analyst: INH000000412. AMFI: ARN - 146822; ; Insurance Corporate Agent: CA0579. Motilal Oswal Asset Management Company Ltd. (MOAMC): PMS (Registration No.: INP000000670); PMS and Mutual Funds are offered through MOAMC which is group company of MOFSL. Motilal Oswal Wealth Management Ltd. (MOWML): PMS (Registration No.: INP000004409) is offered through MOWML, which is a group company of MOFSL. • Motilal Oswal Financial Services Limited is a distributor of Mutual Funds, PMS, Fixed Deposit, Bond, NCDs, Insurance Products, Investment advisor and IPOs etc . These are not Exchange traded products and the Trading Member is just acting as distributor. All disputes with respect to the distribution activity would not have access to Exchange Investor Redressal Forum or Arbitration mechanism • Research & Advisory services is backed by proper research. Please read the Risk Disclosure Document prescribed by the Stock Exchanges carefully before investing. There is no assurance or guarantee of the returns. Details of Compliance Officer: Name: Neeraj Agarwal, Email ID: na@motilaloswal.com, Contact No.:022-40548085.The securities quoted are exemplary and are not recommendatory. Brokerage will not exceed SEBI prescribed limit. Customer having any query/feedback/ clarification may write to query@motilaloswal.com. In case of grievances for Securities Broking write to grievances@motilaloswal.com, for DP to dpgrievances@motilaloswal.com.

***Such representations are not indicative of future results.**

Investment in securities market are subject to market risks, read all the related documents carefully before investing.

Awards & Accolades

Voted as the top firm
across multiple
categories in the
**Asiamoney Brokers
Poll 2020 & 2019**

Inducted in the
'Hall of Fame'
at the 10th CNBC TV18
Financial Advisor
Awards 2019

Wins the **'Best
Broking Business of
the Year 2018'** at the
Money Control Wealth
Creator Awards.

**'Best Performing
Financial Advisor'**
(Equity Broker)
at the CNBC
TV18 Financial Advisor
Awards (5 Times)

Best Brokerage House
of the Year -
(West Region)
at the MCX Awards
2018 & 2019

Motilal Oswal
Financial Services
features in
Forbes India Super 50

Motilal Oswal
Financial Services
is now a
**Fortune 500
(India) Company**

Wins award for
innovation in
Cross-Media Marketing
at the Asia Pacific
Stevie® Awards

**'Best Video Content
in a traditional media'**
Award in Financial
Services Category
at the VIDEA 2020
Video Mmedia Awards

Wins
'Brand of the Year'
at the CNBC TV18
India Business
Leadership
Awards 2018