

INCOME/LONG DURATION FUNDS

<u>Scheme Name</u>	<u>ICICI Pru Medium to Long Term Fund</u>	<u>Kotak Medium to Long Term Fund</u>	<u>Nippon India Nivesh Lakshya Fund</u>
AUM(In Crs)	2,048.17	1,784.27	6,111.82
Inception Date	18 August 2008	25 November 1999	06 July 2018
YTM (%)	7.57%	7.36%	7.49%
Returns (%)			
3M	9.54%	10.90%	11.05%
6M	4.65%	4.55%	3.31%
1 Yrs	5.35%	5.06%	3.62%
3 Yrs	6.88%	6.18%	6.04%
5 Yrs	6.00%	5.18%	5.74%
Rating Allocation(%)			
SOV	55.65%	49.59%	96.35%
AAA	33.32%	32.19%	-
AA / AA+ / AA-	-	-	-
Below AA-	-	-	-
A1 / A1+ / A1-	2.36%	-	-
Cash & Equivalent	8.23%	12.43%	3.18%
Others:	0.45%	5.79%	0.47%
Top 5 Issuer (%)	Government of India-55.65% National Bank For Agriculture & Rural Development-9.01% HDFC Bank Ltd.-7.53% Tri-Party Repo (TREPS)-5.92% Summit Digital Infrastructure Pvt Ltd.-5.71%	Government of India-49.59% Tri-Party Repo (TREPS)-11.07% National Housing Bank-7.61% Small Industries Development Bank of India-6.99% Capital Infra Trust-4.51%	Government of India-96.35% Net Current Asset-2.78% Corporate Debt Market Development Fund-0.47% Tri-Party Repo (TREPS)-0.4% Cash & Cash Equivalent-0.01%
Modified Duration (MOD)	5.97	5.43	10.52
Average Maturity	13.32	11.60	21.75
Shortlisting Parameters	1) Achieves the YTM of 7.57% which is aligned with the category average. 2) The fund has considerable allocation in SOV and AAA rated assets.	1) Bond portfolio is ~81% SOV and AAA rated assets. 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. 2) The fund achieved a top-ranking position over 5-year period. 3) The fund has one of the lowest expense ratio of 0.65%. 4) ~96% 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	1.00%	1.65%	0.65%

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.