

INCOME PLUS ARBITRAGE

Scheme Name	<u>Bandhan Income Plus Arbitrage FoF-Reg(G)</u>	<u>HDFC Income Plus Arbitrage Active FoF-Reg(G)</u>	<u>ICICI Pru Income plus Arbitrage Active FOF(G)</u>	<u>Kotak Income Plus Arbitrage FOF-Reg(G)</u>
AUM(In Crs)	1,600.81	2,433.59	2,947.41	7,746.81
Inception Date	2025	2025	2025	2025
Asset Allocation(%)				
Equity (Arbitrage) -	40.98%	37.09%	38.16%	36.76%
Debt -	58.77%	62.36%	59.55%	62.27%
Other	0.26%	0.54%	2.30%	0.97%
Holdings (%)	Bandhan Corp Bond Fund(G)-Direct Plan-58.77% Bandhan Arbitrage Fund(G)-Direct Plan-40.98% Tri-Party Repo (TREPS)-0.42% Net Current Asset--0.16% -	HDFC Corp Bond Fund(G)-Direct Plan-43.64% HDFC Arbitrage-WP(G)-Direct Plan-37.09% HDFC Money Market Fund(G)-Direct Plan-18.72% Tri-Party Repo (TREPS)-0.54%	ICICI Pru Equity-Arbitrage Fund(G)-Direct Plan-38.16% ICICI Pru Corp Bond Fund(G)-Direct Plan-33.84% ICICI Pru Gilt Fund(G)-Direct Plan-11.57% ICICI Pru Nifty PSU Bond Plus SDL Sep 2027 40:60 Index Fund(G)-Direct Plan-10.17% ICICI Pru Floating Interest Fund(G)-Direct Plan-3.97%	Kotak Arbitrage Fund(G)-Direct Plan-36.76% Kotak Corporate Bond Fund(G)-Direct Plan-31.15% Kotak Bond Short Term Fund(G)-Direct Plan-19.58% Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund(G)-Direct Plan-8.69% Tri-Party Repo (TREPS)-1.00%
Funds Rationale	1) The underlying assets of these funds are a mix of arbitrage funds and debt funds, primarily corporate bond funds. 2) These funds offer significant tax advantages, being taxed at 12.5% after a holding period of two years, unlike liquid or pure debt funds which are taxed as per the investor's income slab. 3) With around 60% of the portfolio invested in debt categories like corporate bond funds, the expected returns are 60-90 basis points higher than those of traditional liquid funds.			
Fund Manager	Harshal Joshi	Anil Bamboli	Manish Banthia	Abhishek Bisen
Exit Load	Nil	Nil	Nil	Nil
Expense Ratio	0.62%	0.69%	0.64%	0.70%

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