

Debt funds model portfolio

We have designed three different mutual fund model portfolios for different investment duration namely less than six months, six months to one year and above one year. These portfolios have been designed keeping in mind various key parameters like investment horizon, interest rate scenarios, credit quality of the portfolio and fund management, etc.

What Changed?

0-6 Month Portfolio Allocation

No change

6M-1Yr Portfolio Allocation

No change

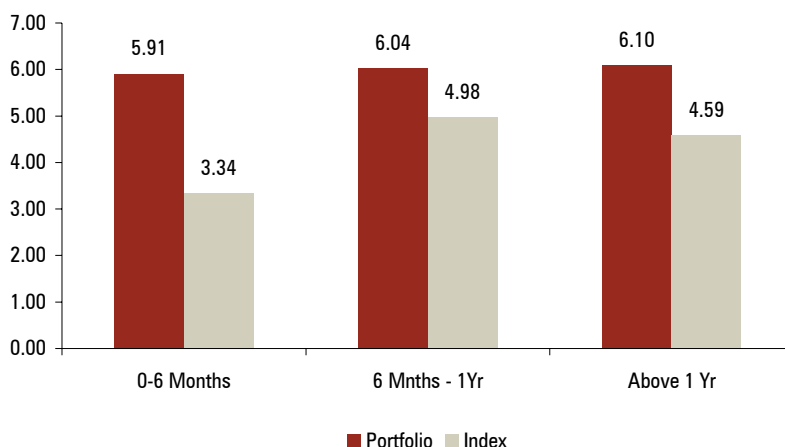
Above 1 Yr Portfolio Allocation

No change

Debt funds model portfolio			
Particulars	Time Horizon		
	0 – 6 months	6months - 1 Year	Above 1 Year
Objective	Liquidity	Liquidity with moderate return	Above FD
Review Interval	Monthly	Monthly	Quarterly
Risk Return	Very Low Risk - Nominal Return	Medium Risk - Medium Return	Low Risk - High Return
Funds Allocation	% Allocation		
Ultra Short term Funds			
Fortis Money Plus	20	20	-
DWS Ultra Shortterm Plan	20	-	-
Short Term Debt Funds			
HDFC High Interest Short Term Fund	20	20	20
Birla Sun Life Dynamic Bond Fund	20	20	20
Reliance Short term plan	20	20	20
Long Term Debt Funds			
Fortis Flexi Debt	-	20	20
Canara Robeco Income Fund	-	-	20
Total	100	100	100

Source: , ICICIdirect.com Research

Model portfolio performance



Source: Crisil Fund Analyser, , ICICIdirect.com Research

Note : Returns are Annualised return % as on July 15, 2010

*Index: 0-6 months portfolio – Crisil Liquid Fund Index,
6 months-1 year – Crisil Short term Index
Above 1 year: Crisil Composite Bond Index