



Helios Overnight Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Overnight Fund – Regular – Growth						
Last 7 days	4.84%	5.07%	-0.12%	10,009	10,010	10,000
Last 15 Days	4.81%	5.03%	1.79%	10,020	10,021	10,007
Last 30 Days	4.87%	4.99%	3.90%	10,040	10,041	10,032
Last 3 Months	4.80%	4.98%	4.24%	10,117	10,121	10,103
Last 6 Months	4.96%	5.15%	3.87%	10,246	10,255	10,192
Last 1 Year	5.19%	5.39%	4.62%	10,519	10,539	10,462
Since Inception	6.02%	6.17%	6.46%	11,585	11,626	11,706
Helios Overnight Fund – Direct – Growth						
Last 7 days	4.88%	5.07%	-0.12%	10,009	10,010	10,000
Last 15 Days	4.86%	5.03%	1.79%	10,020	10,021	10,007
Last 30 Days	4.91%	4.99%	3.90%	10,040	10,041	10,032
Last 3 Months	4.85%	4.98%	4.24%	10,118	10,121	10,103
Last 6 Months	5.01%	5.15%	3.87%	10,248	10,255	10,192
Last 1 Year	5.24%	5.39%	4.62%	10,525	10,539	10,462
Since Inception	6.08%	6.17%	6.46%	11,599	11,626	11,706

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** CRISIL Liquid Overnight Index **Additional Benchmark:** CRISIL 1 Year T-Bill Index **Inception Date:** 25th October 2023. Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 1,000.

Helios Flexi Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Flexi Cap Fund – Regular – Growth						
Last 1 Year	8.95%	3.96%	-0.28%	10,895	10,396	9,972
Since Inception	16.25%	12.55%	10.06%	14,490	13,380	12,664
Helios Flexi Cap Fund – Direct – Growth						
Last 1 Year	10.52%	3.96%	-0.28%	11,052	10,396	9,972
Since Inception	17.96%	12.55%	10.06%	15,020	13,380	12,664

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** NIFTY 500 Total Return Index (TRI)

Additional Benchmark: NIFTY 50 Total Return Index (TRI) **Inception Date:** 13th November 2023. Returns greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 10. **Pratik Singh is managing the fund since April 20, 2024. Alok Bahl is managing the scheme since inception.**

Helios Financial Services Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Financial Services Fund – Regular – Growth						
Last 1 Year	1.75%	-0.77%	-0.28%	10,175	9,923	9,972
Since Inception	5.60%	6.70%	2.06%	11,060	11,275	10,385
Helios Financial Services Fund – Direct – Growth						
Last 1 Year	3.36%	-0.77%	-0.28%	10,336	9,923	9,972
Since Inception	7.29%	6.70%	2.06%	11,390	11,275	10,385

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** NIFTY Financial Services Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 24th June 2024. Returns greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 10.

Helios Large & Mid Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Large & Mid Cap Fund – Regular – Growth						
Last 1 Year	10.98%	6.29%	-0.28%	11,098	10,629	9,972
Since Inception	4.68%	2.16%	0.02%	10,710	10,326	10,003
Helios Large & Mid Cap Fund – Direct – Growth						
Last 1 Year	12.74%	6.29%	-0.28%	11,274	10,629	9,972
Since Inception	6.37%	2.16%	0.02%	10,970	10,326	10,003

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** NIFTY Large Midcap 250 Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 30th October 2024. Returns greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 10.

Helios Mid Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Mid Cap Fund – Regular – Growth						
Last 1 Year	16.75%	11.40%	-0.28%	11,675	11,140	9,972
Since Inception	21.02%	20.67%	7.36%	12,410	12,369	10,837
Helios Mid Cap Fund – Direct – Growth						
Last 1 Year	18.50%	11.40%	-0.28%	11,850	11,140	9,972
Since Inception	22.83%	20.67%	7.36%	12,620	12,369	10,837

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** NIFTY Midcap 150 Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 13th March 2025. Returns greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 10.

Helios Balanced Advantage Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Balanced Advantage Fund – Regular – Growth						
Last 1 Year	4.16%	2.90%	-0.28%	10,416	10,290	9,972
Since Inception	5.83%	6.61%	5.15%	11,260	11,433	11,107
Helios Balanced Advantage Fund – Direct – Growth						
Last 1 Year	5.82%	2.90%	-0.28%	10,582	10,290	9,972
Since Inception	7.52%	6.61%	5.15%	11,640	11,433	11,107

Returns as on 30th April, 2026 . Source for performance/benchmark data: Internal Calculation .

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Load is not taken into consideration for computation of performance. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Returns for 3 years and 5 years are not applicable. **Benchmark:** CRISIL Hybrid 50+50 – Moderate Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 27th March 2024. Returns greater than 1 year are compounded annualized. **Face Value per unit:** Rs. 10.

Helios Small Cap Fund – Scheme has not completed 6 months, hence performance of this scheme is not disclosed.

Helios Arbitrage Fund – Scheme has not completed 6 months, hence performance of this scheme is not disclosed.



Helios Overnight Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Overnight Fund – Regular – Growth							
1 Year	1,20,000	5.09%	5.29%	4.08%	1,23,255	1,23,376	1,22,610
Since Inception	3,00,000	5.63%	5.82%	5.75%	3,22,168	3,22,925	3,22,621
Helios Overnight Fund – Direct – Growth							
1 Year	1,20,000	5.15%	5.29%	4.08%	1,23,287	1,23,376	1,22,610
Since Inception	3,00,000	5.69%	5.82%	5.75%	3,22,379	3,22,925	3,22,621

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** CRISIL Liquid Overnight Index **Additional Benchmark:** CRISIL 1 Year T-Bill Index **Inception Date:** 25th October 2023, Face Value per unit: Rs. 1,000. The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Flexi Cap Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Flexi Cap Fund – Regular – Growth							
1 Year	1,20,000	1.89%	-0.86%	-5.99%	1,21,211	1,19,449	1,16,116
Since Inception	2,90,000	6.50%	3.42%	1.46%	3,13,921	3,02,456	2,95,299
Helios Flexi Cap Fund – Direct – Growth							
1 Year	1,20,000	3.32%	-0.86%	-5.99%	1,22,123	1,19,449	1,16,116
Since Inception	2,90,000	8.04%	3.42%	1.46%	3,19,740	3,02,456	2,95,299

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** NIFTY 500 Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 13th November 2023. Face Value per unit: Rs. 10. **Pratik Singh is managing the fund since April 20, 2024. Alok Bahl is managing the scheme since inception.** The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Financial Services Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Financial Services Fund – Regular – Growth							
1 Year	1,20,000	-4.81%	-5.90%	-5.99%	1,16,887	1,16,172	1,16,116
Since Inception	2,20,000	1.50%	2.59%	-1.35%	2,23,147	2,25,436	2,17,174
Helios Financial Services Fund – Direct – Growth							
1 Year	1,20,000	-3.27%	-5.90%	-5.99%	1,17,887	1,16,172	1,16,116
Since Inception	2,20,000	3.14%	2.59%	-1.35%	2,26,599	2,25,436	2,17,174

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** NIFTY Financial Services Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 24th June 2024. Face Value per unit: Rs. 10. The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Large & Mid Cap Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Large & Mid Cap Fund – Regular – Growth							
1 Year	1,20,000	3.30%	1.60%	-5.99%	1,22,111	1,21,024	1,16,116
Since Inception	1,80,000	6.41%	4.07%	-1.27%	1,89,059	1,85,760	1,78,200
Helios Large & Mid Cap Fund – Direct – Growth							
1 Year	1,20,000	4.92%	1.60%	-5.99%	1,23,136	1,21,024	1,16,116
Since Inception	1,80,000	8.11%	4.07%	-1.27%	1,91,457	1,85,760	1,78,200

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** NIFTY Large Midcap 250 Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 30th October 2024. Face Value per unit: Rs. 10. The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Mid Cap Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Mid Cap Fund - Regular - Growth							
1 Year	1,20,000	7.41%	6.99%	-5.99%	1,24,706	1,24,446	1,16,116
Since Inception	1,30,000	9.20%	8.27%	-4.51%	1,36,825	1,36,143	1,26,593
Helios Mid Cap Fund - Direct - Growth							
1 Year	1,20,000	8.93%	6.99%	-5.99%	1,25,658	1,24,446	1,16,116
Since Inception	1,30,000	10.76%	8.27%	-4.51%	1,37,970	1,36,143	1,26,593

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** NIFTY Midcap 150 Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 13th March 2025. Face Value per unit: Rs. 10. The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Balanced Advantage Fund

Period	Total Amount Invested (Rs)	XIRR (%)			Value Of Investment (Assuming SIP of Rs 10,000 per month)		
		Fund	Benchmark	Additional Benchmark	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Helios Balanced Advantage Fund - Regular - Growth							
1 Year	1,20,000	0.19%	0.25%	-5.99%	1,20,125	1,20,158	1,16,116
Since Inception	2,50,000	2.15%	3.39%	-0.19%	2,55,808	2,59,189	2,49,489
Helios Balanced Advantage Fund - Direct - Growth							
1 Year	1,20,000	1.74%	0.25%	-5.99%	1,21,114	1,20,158	1,16,116
Since Inception	2,50,000	3.76%	3.39%	-0.19%	2,60,185	2,59,189	2,49,489

Returns as on 30th April, 2026. Source for performance/benchmark data: Internal Calculation .
Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** CRISIL Hybrid 50+50 - Moderate Total Return Index (TRI) **Additional Benchmark:** NIFTY 50 Total Return Index (TRI) **Inception Date:** 27th March 2024. Face Value per unit: Rs. 10. The data assumes the investment of Rs. 10000/- on 1st day of every month or the subsequent working day. CAG returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. Load is not taken into consideration for computation of performance.

Helios Small Cap Fund - Scheme has not completed 1 year, hence, SIP performance of this scheme is not disclosed.


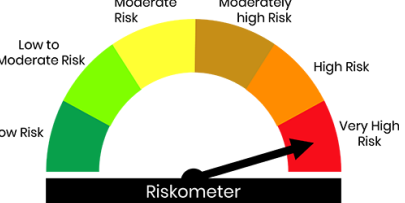
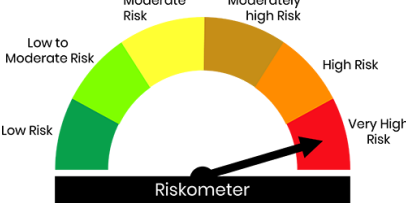
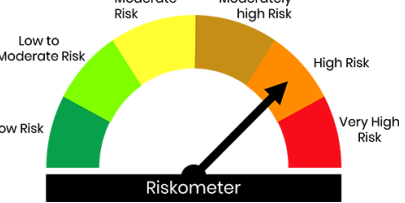
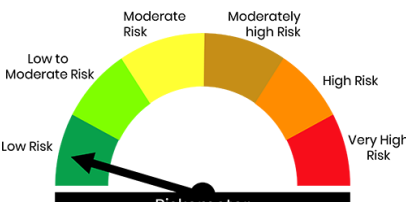
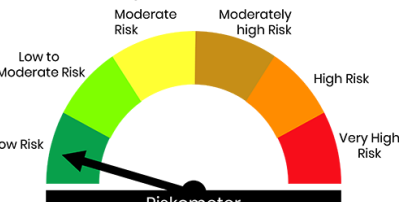
Helios Arbitrage Fund - Scheme has not completed 1 year, hence, SIP performance of this scheme is not disclosed.

Fund Manager Details:

Name of the Fund Manager	Total No. of Schemes Managed	Scheme(s) Managed	Managing since
Alok Bahl	8	Helios Flexi Cap Fund	Since inception of the respective schemes
		Helios Financial Services Fund	
		Helios Balanced Advantage Fund	
		Helios Overnight Fund	
		Helios Large & Mid Cap Fund	
		Helios Mid Cap Fund	
		Helios Small Cap Fund	
		Helios Arbitrage Fund	
Pratik Singh	7	Helios Flexi Cap Fund	April 20, 2024
		Helios Financial Services Fund	Since inception of the respective schemes
		Helios Balanced Advantage Fund	
		Helios Large & Mid Cap Fund	
		Helios Mid Cap Fund	
		Helios Small Cap Fund	
		Helios Arbitrage Fund	
Utssav Modi	2	Helios Overnight Fund	Since inception of the respective schemes
		Helios Balanced Advantage Fund (fixed income part)	



<p>Scheme#</p> <p>The risk of the scheme is Low Risk</p>	<p>Benchmark Risk-o-meter# As per AMFI Tier I Benchmark i.e. CRISIL Liquid Overnight Index</p> <p>The risk of the benchmark is Low Risk</p>	<p>Helios Overnight Fund (An open-ended debt scheme investing in overnight securities Relatively Low Interest Rate Risk and Relatively Low Credit Risk.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Income over short term and high liquidity • Investment in debt & money market instruments with overnight maturity
<p>Scheme#</p> <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter# As per AMFI Tier I Benchmark i.e. NIFTY 500 Total Return Index (TRI)</p> <p>The risk of the benchmark is Very High Risk</p>	<p>Helios Flexi Cap Fund (An open-ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment predominantly in equity and equity related instruments across large cap, mid cap and small cap stocks
<p>Scheme#</p> <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter# As per AMFI Tier I Benchmark i.e. NIFTY Financial Services Total Return Index (TRI)</p> <p>The risk of the benchmark is Very High Risk</p>	<p>Helios Financial Services Fund (An open-ended equity scheme investing in financial service sector)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity and equity related securities of companies engaged in financial services
<p>Scheme#</p> <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter# As per AMFI Tier I Benchmark i.e. NIFTY Large Midcap 250 Total Return Index (TRI)</p> <p>The risk of the benchmark is Very High Risk</p>	<p>Helios Large & Mid Cap Fund (Large & Mid Cap Fund - An open-ended equity scheme investing in both large cap and mid cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in a diversified portfolio of large and mid-cap companies.
<p>Scheme#</p> <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter# As per AMFI Tier I Benchmark i.e. NIFTY Midcap 150 Total Return Index (TRI)</p> <p>The risk of the benchmark is Very High Risk</p>	<p>Helios Mid Cap Fund (Mid Cap Fund - An open-ended equity scheme predominantly investing in mid cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity and equity related securities predominantly of mid-cap companies.

<p>Scheme#</p>  <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter#</p> <p>As per AMFI Tier I Benchmark i.e. NIFTY Small Cap 250 Total Return Index (TRI)</p>  <p>The risk of the benchmark is Very High Risk</p>	<p>Helios Small Cap Fund (Small Cap Fund – An open-ended equity scheme predominantly investing in small cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in equity and equity related securities predominantly of small cap companies.
<p>Scheme#</p>  <p>The risk of the scheme is Very High Risk</p>	<p>Benchmark Risk-o-meter#</p> <p>As per AMFI Tier I Benchmark i.e. CRISIL Hybrid 50+50 – Moderate Total Return Index (TRI)</p>  <p>The risk of the benchmark is High Risk</p>	<p>Helios Balanced Advantage Fund (An open-ended dynamic asset allocation fund)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term wealth creation • Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities.
<p>Scheme#</p>  <p>The risk of the scheme is Low Risk</p>	<p>Benchmark Risk-o-meter#</p> <p>As per AMFI Tier I Benchmark i.e. NIFTY 50 Arbitrage Total Return Index (TRI)</p>  <p>The risk of the benchmark is Low Risk</p>	<p>Helios Arbitrage Fund (An open-ended scheme investing in arbitrage opportunities.)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • To generate income with low volatility over short to medium term. • Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

#Above risk-o-meters are as on the date of this document. For latest risk-o-meter(s), investors are requested to refer to periodical portfolio disclosure(s) available on the website of the Fund viz: www.heliosmf.in

Potential Risk Class (PRC) of Helios Overnight Fund



Potential Risk Class (PRC)			
Credit Risk of the scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by Macaulay Duration of the Scheme) and maximum credit risk (measured by credit risk value of the Scheme)