

AllBank Finance Limited

(Wholly owned subsidiary of Allahabad Bank)
Allahabad Bank Building, 2nd Floor,
37, Mumbai Samachar Marg, Fort, Mumbai-23



ARN : 46758

Initiating Coverage

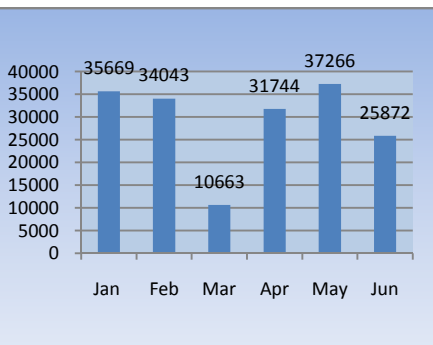
Key Structure

Nature	Open ended Income Fund
Date of Incp.	27th Sept-2002
Option	Growth/Dividend
Fund Manager	Mr. Chaitanya Pande
Benchmark	CRISIL Liquid Fund Index
Average AUM	
June-10	Rs. 25872 Cr
Dec-09	Rs. 36829 Cr
June-09	Rs. 23684 Cr

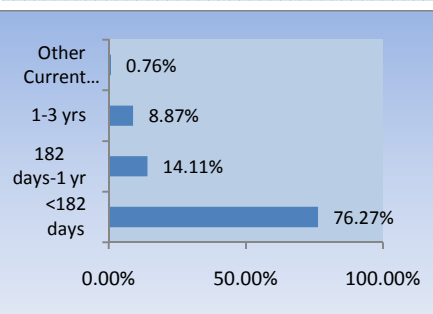
Load Structure

Entry Load	Nil
Exit Load	Nil

Historical AUM (For CY 2010)



Maturity Profile



Fund Stats

Average Maturity	149 days
Sharpe Ratio	8.15
Standard Deviation	0.17
Expense Ratio	0.15%

ICICI Prudential Flexible Income Plan

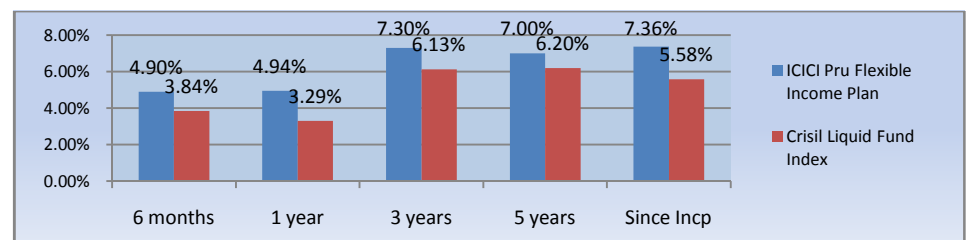
Investment Objective

The scheme seeks to generate income through investments in a range of debt and money market instruments of various maturities with a view to maximizing income while maintaining the optimum balance of yield, safety and liquidity.

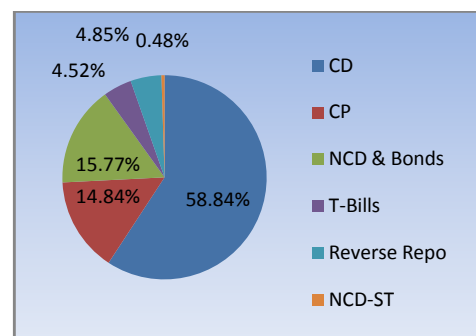
Top 10 Holdings (as on 30th June, 2010)

Company	Instruments	Rating	% of Assets
Canara Bank	Certificate of Deposit	P1+	13.85
IDBI Bank	Certificate of Deposit	A1+	9.64
Punjab National Bank	Certificate of Deposit	PR1+	8.89
Central Bank of India	Certificate of Deposit	PR1+	7.19
Reserve Bank of India	Treasury Bills	N.A	5.00
HDFC Bank	Certificate of Deposit	A1+	3.13
IDFC	Debentures	AAA (IND)	2.77
Union Bank of India	Certificate of Deposit	P1+	2.55
Tata Sons	Debentures	AAA	2.39
Reliance Capital	Commercial Paper	AAA	2.19
TOTAL			57.60

Fund Performance Vs Benchmark Index (Annualized returns)

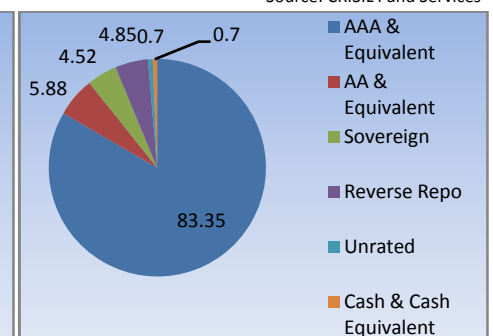


Asset Allocation (as on 30th June, 2010)



Asset Quality (as on 30th June, 2010)

Source: CRISIL Fund Services



Observations

- Almost 83% of the total portfolio is represented by AAA & Equivalent (Highest Safety) instruments which signify highest degree of safety;
- Top ten holdings represent 57.77% of total asset value, representing high concentration portfolio risk; however without compromising on credit quality;
- About 83.55% of the portfolio consists of CPs', CDs', Treasury Bills and AAA rated papers thereby ensuring liquidity for the investor;
- The Portfolio has some exposure to instruments with maturity more than 90 days which will be subject to mark to market valuation w.e.f. 1st August, 2010.

Disclaimer: Mutual Fund investment is subject to market risk. Please read the Scheme Information document and Statement of Additional Information carefully before investing. Past performance of the sponsor/AMC/Mutual Fund doesn't indicate the future performance of the scheme.