

# MONEY MARKET FUNDS

<b>Scheme Name</b>	<b><u>Bandhan Money Manager Fund</u></b>	<b><u>DSP Savings Fund</u></b>	<b><u>ICICI Pru Money Market Fund</u></b>	<b><u>Nippon India Money Market Fund</u></b>	<b><u>Tata Money Market Fund</u></b>
<b>AUM(In Crs)</b>	7,675.33	4,268.71	24,630.82	15,622.84	24,636.46
<b>Inception Date</b>	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
<b>YTM (%)</b>	7.41	7.49	7.46	7.53	7.48
<b>Returns (%)</b>					
<b>3M</b>	1.78	1.81	1.93	1.92	1.87
<b>6M</b>	3.50	3.66	3.80	3.79	3.77
<b>1 Yrs</b>	6.94	7.35	7.62	7.65	7.64
<b>3 Yrs</b>	5.59	5.85	6.28	6.38	6.31
<b>5 Yrs</b>	5.09	5.51	5.89	5.93	5.98
<b>Rating Allocation</b>					
<b>SOV:</b>	16.51%	14.24%	16.11%	15.23%	15.53%
<b>AAA:</b>	-	-	-	-	-
<b>AA+/AA/AA-</b>	-	-	-	-	-
<b>Below AA-</b>	-	-	-	-	-
<b>A1 / A1+ / A1-</b>	92.39%	82.96%	91.09%	91.45%	93.30%
<b>Cash &amp; Cash Eq</b>	-9.06%	2.51%	-7.43%	-6.95%	-9.06%
<b>Others:</b>	0.17%	0.29%	0.23%	0.27%	0.23%
<b>Top 5 Issuer (%)</b>	Government Of India-14.91% Axis Bank Ltd.-12.22% Hdfc Bank Ltd.-12.22% National Bank For Agriculture & Rural Development-12.07% Punjab National Bank-9.2%	Treasury Bills-14.24% Small Industries Development Bank Of India-9.68% National Bank For Agriculture & Rural Development-7.96% Union Bank Of India-7.38% Indian Bank-5.67%	Treasury Bills-13% Small Industries Development Bank Of India-7.91% National Bank For Agriculture & Rural Development-6.91% Union Bank Of India-6.19% Hdfc Bank Ltd.-5.87%	Treasury Bills-8.27% Hdfc Bank Ltd.-7.17% Axis Bank Ltd.-7.11% Government Of India-6.97% Small Industries Development Bank Of India-6.4%	Treasury Bills-13.38% Punjab National Bank-8.45% Hdfc Bank Ltd.-7.5% Small Industries Development Bank Of India-7.44% Axis Bank Ltd.-7.3%
<b>Modified Duration (MOD)</b>	0.51	0.44	0.41	0.51	0.44
<b>Average Maturity</b>	0.51	0.47	0.44	0.55	0.44
<b>Shortlisting Parameters</b>	1) Yield to Maturity of fund aligns closely with the average of our peers. 2) Bandhan Mutual Fund has established an exceptional track record in effectively managing debt funds, characterized by a history of never defaulting on any securities.	1) Fund has average credit quality is at par with peers. 2) The fund has a track record of more than 24 years. 3) The risk ratios of the fund are in line with those of its peers.	1) Maintains a low expense ratio of 0.32% v/s category average of 0.51% of its peers. 2) Exhibits lower downside risk compared to its peers.	1) Demonstrates a high average maturity of 0.55 compared to its peers. 2) Exhibits the lowest standard deviation risk among its peers.	1) Allocates a high portion towards AAA securities compared to its peers. 2) The fund manager has been overseeing this fund for the past 10 years. 3) Achieves high risk-adjusted returns among its peers.
<b>Fund Manager</b>	Brijesh Shah	Kedar Karnik	Manish Banthia	Anju Chhajer	Amit Somani
<b>Exit Load</b>	-	-	-	-	-
<b>Expense Ratio</b>	0.35	0.48	0.32	0.38	0.40

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