

## MONEY MARKET FUNDS

<u>Scheme Name</u>	<u>Bandhan Money Manager fund</u>	<u>DSP Savings Fund</u>	<u>ICICI Pru Money Market Fund</u>	<u>Nippon India Money Market Fund</u>	<u>Tata Money Market Fund</u>
<b>AUM(In Crs)</b>	11,658.72	4,210.90	28,736.27	18,195.85	27,482.52
<b>Inception Date</b>	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
<b>YTM (%)</b>	7.27	7.47	7.27	7.44	7.30
<b>Returns (%)</b>					
<b>3M</b>	7.31	7.10	7.42	7.43	7.34
<b>6M</b>	7.07	7.11	7.41	7.39	7.36
<b>1 Yrs</b>	7.16	7.41	7.73	7.73	7.70
<b>3 Yrs</b>	5.87	6.10	6.53	6.62	6.55
<b>5 Yrs</b>	5.12	5.53	5.91	5.94	6.00
<b>Rating Allocation</b>					
<b>SOV</b>	14.09%	13.13%	14.61%	14.31%	15.15%
<b>AAA</b>	-	-	-	-	-
<b>AA / AA+ / AA-</b>	-	-	-	-	-
<b>Below AA-</b>	-	-	-	-	-
<b>A1 / A1+ / A1-</b>	83.16%	85.99%	80.52%	83.53%	86.60%
<b>Cash &amp; Equivalent</b>	2.64%	0.58%	4.68%	1.93%	-1.95%
<b>Others:</b>	0.11%	0.30%	0.19%	0.23%	0.21%
<b>Top 5 Issuer (%)</b>	National Bank For Agriculture & Rural Development-10.12% Government Of India-8.98% Bank Of Baroda-8.79% Export-Import Bank Of India-8.32% Axis Bank Ltd.-6.98%	Treasury Bills-11.29% Axis Bank Ltd.-9.5% Hdfc Bank Ltd.-8.99% Small Industries Development Bank Of India-8.92% Bank Of Baroda-7.5%	Treasury Bills-11.78% Axis Bank Ltd.-7.56% Union Bank Of India-5.89% Small Industries Development Bank Of India-5.65% Tri-Party Repo (Treps)-5.29%	Government Of India-7.25% Treasury Bills-7.07% Hdfc Bank Ltd.-7.06% Small Industries Development Bank Of India-6.75% Canara Bank-5.82%	Canara Bank-9.88% Treasury Bills-9.71% Axis Bank Ltd.-7.11% Punjab National Bank-6.44% Bank Of Baroda-5.52%
<b>Modified Duration (MOD)</b>	0.41	0.56	0.28	0.44	0.31
<b>Average Maturity</b>	0.41	0.61	0.30	0.48	0.31
<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 0.47% of its peers. 2) Exhibits lower downside risk compared to its peers.	1) Demonstrates a high average maturity of 0.48 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	0.47	0.32	0.39	0.41

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