

## 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>	8,168.56	4,007.61	25,286.22	15,877.38	24,751.04
<b>Inception Date</b>	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
<b>YTM (%)</b>	7.54	7.48	7.45	7.61	7.46
<b>Returns (%)</b>					
<b>3M</b>	6.96	6.77	7.09	7.10	7.03
<b>6M</b>	7.07	7.04	7.36	7.34	7.29
<b>1 Yrs</b>	7.15	7.35	7.67	7.69	7.65
<b>3 Yrs</b>	5.95	6.16	6.60	6.69	6.61
<b>5 Yrs</b>	5.15	5.55	5.93	5.95	6.02
<b>Rating Allocation</b>					
<b>SOV</b>	16.46%	14.04%	13.80%	15.02%	14.27%
<b>AAA</b>	-	-	-	-	-
<b>AA / AA+ / AA-</b>	-	-	-	-	-
<b>Below AA-</b>	-	-	-	-	-
<b>A1 / A1+ / A1-</b>	96.85%	83.99%	90.87%	91.04%	92.17%
<b>Cash &amp; Equivalent</b>	-13.48%	1.65%	-4.90%	-6.33%	-6.68%
<b>Others:</b>	0.17%	0.32%	0.23%	0.27%	0.24%
<b>Top 5 Issuer (%)</b>	Kotak Mahindra Bank Ltd.-16.57% Government Of India-13.37% Canara Bank-10.1% Bank Of Baroda-8.98% Hdfc Bank Ltd.-8.81%	Treasury Bills-13.14% Small Industries Development Bank Of India-9.43% Axis Bank Ltd.-8.86% Hdfc Bank Ltd.-7.12% Canara Bank-5.97%	Treasury Bills-10.58% Hdfc Bank Ltd.-8.36% Canara Bank-7.2% Axis Bank Ltd.-6.69% Indian Bank-6.02%	Government Of India-7.86% Treasury Bills-7.16% Canara Bank-7% Small Industries Development Bank Of India-6.29% Bank Of Baroda-5.52%	Canara Bank-9.96% Punjab National Bank-8% Hdfc Bank Ltd.-7.95% Treasury Bills-7.86% Small Industries Development Bank Of India-7%
<b>Modified Duration (MOD)</b>	0.54	0.52	0.39	0.51	0.38
<b>Average Maturity</b>	0.54	0.56	0.43	0.55	0.38
<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 0.48% of its peers. 2) Exhibits lower downside risk compared to its peers.	1) Demonstrates a high average maturity of 0.51 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	0.49	0.32	0.40	0.41

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