

## 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>	10,852.57	3,843.93	25,881.70	16,856.31	28,157.29
<b>Inception Date</b>	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
<b>YTM (%)</b>	7.41	7.63	7.48	7.63	7.45
<b>Returns (%)</b>					
<b>3M</b>	6.94	6.78	7.01	7.03	7.08
<b>6M</b>	7.15	6.95	7.25	7.24	7.24
<b>1 Yrs</b>	7.19	7.30	7.61	7.61	7.60
<b>3 Yrs</b>	6.16	6.36	6.79	6.85	6.80
<b>5 Yrs</b>	5.21	5.62	5.98	5.99	6.07
<b>Rating Allocation</b>					
<b>SOV</b>	13.27%	13.42%	11.81%	15.43%	14.35%
<b>AAA</b>	-	-	-	-	-
<b>AA / AA+ / AA-</b>	-	-	-	-	-
<b>Below AA-</b>	-	-	-	-	-
<b>A1 / A1+ / A1-</b>	82.25%	85.74%	85.12%	86.35%	82.53%
<b>Cash &amp; Equivalent</b>	4.27%	0.50%	2.81%	-2.04%	2.87%
<b>Others:</b>	0.20%	0.34%	0.27%	0.26%	0.24%
<b>Top 5 Issuer (%)</b>	Government Of India-11.89% Axis Bank Ltd.-11.2% Kotak Mahindra Bank Ltd.-10.75% Hdfc Bank Ltd.-9.03% National Bank For Agriculture & Rural Development-8.18%	Small Industries Development Bank Of India-10.56% Hdfc Bank Ltd.-9.37% Axis Bank Ltd.-9.35% Treasury Bills-8.38% Punjab National Bank-6.78%	Hdfc Bank Ltd.-7.88% Treasury Bills-7.52% Small Industries Development Bank Of India-6.55% Indian Bank-6.11% National Bank For Agriculture & Rural Development-5.77%	Government Of India-7.98% National Bank For Agriculture & Rural Development-7.62% Treasury Bills-7.45% Hdfc Bank Ltd.-6.88% Small Industries Development Bank Of India-6.15%	National Bank For Agriculture & Rural Development-9.38% Treasury Bills-7.4% Small Industries Development Bank Of India-7.03% Government Of India-6.95% Union Bank Of India-5.82%
<b>Modified Duration (MOD)</b>	0.64	0.54	0.60	0.67	0.64
<b>Average Maturity</b>	0.64	0.58	0.65	0.72	0.65
<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 0.50% 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	0.50	0.32	0.44	0.42

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