

# 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>	7.16	7.05	7.23	7.63	7.24
<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>	16.36%	9.24%	15.15%	15.14%	18.48%
<b>AAA</b>	-	-	-	-	-
<b>AA / AA+ / AA-</b>	-	-	-	-	-
<b>Below AA-</b>	-	-	-	-	-
<b>A1 / A1+ / A1-</b>	93.18%	74.56%	95.53%	93.85%	91.03%
<b>Cash &amp; Equivalent</b>	-9.76%	15.90%	-10.97%	-9.29%	-9.77%
<b>Others:</b>	0.22%	0.30%	0.29%	0.29%	0.25%
<b>Top 5 Issuer (%)</b>	Treasury Bills-14.66% Hdfc Bank Ltd.-12.58% National Bank For Agriculture & Rural Development-11.49% Axis Bank Ltd.-11.15% Kotak Mahindra Bank Ltd.-9.6%	Tri-Party Repo (Trep)s-15.91% Axis Bank Ltd.-8.38% Small Industries Development Bank Of India-7.8% Treasury Bills-7.23% Punjab National Bank-6.08%	Treasury Bills-11.7% Small Industries Development Bank Of India-7.78% Hdfc Bank Ltd.-7.61% National Bank For Agriculture & Rural Development-7.59% Punjab National Bank-7.42%	Treasury Bills-8.41% National Bank For Agriculture & Rural Development-8.05% Small Industries Development Bank Of India-7.41% Hdfc Bank Ltd.-7.09% Government Of India-6.73%	Treasury Bills-15.49% Small Industries Development Bank Of India-8.68% Hdfc Bank Ltd.-8.53% National Bank For Agriculture & Rural Development-8.16% The Federal Bank Ltd.-6.66%
<b>Modified Duration (MOD)</b>	0.84	0.54	0.84	0.67	0.89
<b>Average Maturity</b>	0.84	0.45	0.90	0.72	0.89
<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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