

BANKING & PSU FUNDS

Scheme Name	<u>Axis Banking & PSU Debt Fund</u>	<u>Bandhan Banking & PSU Debt Fund</u>	<u>DSP Banking & PSU Debt Fund</u>	<u>ICICI Pru Banking & PSU Debt Fund</u>	<u>Kotak Banking & PSU Debt Fund</u>
AUM(In Crs)	13,313.34	13,560.19	3,666.32	10,446.99	6,012.83
Inception Date	08 June 2012	07 March 2013	14 September 2013	01 January 2010	29 December 1998
YTM (%)	7.19	6.71	7.16	6.98	6.97
Returns (%)					
3M	12.14	11.40	13.43	11.91	12.67
6M	9.58	9.16	9.61	9.62	9.67
1 Yrs	9.01	8.94	10.07	9.08	9.52
3 Yrs	6.80	6.80	7.28	7.45	7.16
5 Yrs	6.38	6.51	6.56	6.97	6.85
Rating Allocation					
SOV	13.25%	23.39%	20.86%	18.33%	21.04%
AAA	75.64%	56.97%	64.88%	76.30%	72.83%
AA / AA+ / AA-	-	-	-	-	2.44%
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	6.41%	15.74%	9.88%	0.68%	-
Cash & Equivalent	4.42%	3.60%	4.16%	3.66%	3.41%
Others:	0.27%	0.30%	0.22%	0.26%	0.28%
Top 5 Issuer (%)	Government Of India-13.25% Small Industries Development Bank Of India-11.09% Export-Import Bank Of India-10.64% National Bank For Agriculture & Rural Development-10.4% Power Finance Corporation Ltd.-10.02%	Government Of India-23.39% National Bank For Agriculture & Rural Development-10.43% Hdfc Bank Ltd.-9.24% Indian Railway Finance Corporation Ltd.-8.27% Rec Ltd.-6.68%	Government Of India-20.86% Power Finance Corporation Ltd.-8.15% Rec Ltd.-7.87% National Bank For Agriculture & Rural Development-7.72% Small Industries Development Bank Of India-7.17%	Government Of India-18.33% National Bank For Agriculture & Rural Development-11.14% Hdfc Bank Ltd.-10.52% Small Industries Development Bank Of India-9.4% Rec Ltd.-9.36%	Government Of India-21.04% Hdfc Bank Ltd.-9.43% Small Industries Development Bank Of India-9.24% Power Finance Corporation Ltd.-9.1% Rec Ltd.-8.62%
Modified Duration (MOD)	2.81	2.40	5.42	3.24	3.71
Average Maturity	3.70	3.02	9.87	5.45	5.48
Shortlisting Parameters	1) Allocates the highest portion towards AAA securities among its peers. 2) Manages the 2nd highest Fund AUM in the category. 3) Demonstrates consistent performance over the 3-year and 5-year periods.	1) Allocates a significant portion towards sovereign securities compared to its peers. 2) Maintains the highest Fund AUM compared to its peers. 3) Over the past 5 years, the fund has generated a return of 6.51%, surpassing the category average.	1) The fund has consistently ranked in the top quartile for trailing returns within its category across all periods. 2) Over the span of five years, the fund has consistently surpassed the category average by 13 basis points.	1) Displays a lower standard deviation than its peers. 2) Exhibits a low Macaulay duration of 2.70 v/s the category average of 2.78. 3) The fund manager has been overseeing the fund for the last 8 years.	1) Allocates a substantial portion towards AAA securities compared to its peers. 2) The fund managers possess extensive prior experience, and Mr. Deepak Agrawal has been overseeing the fund for the last 15 years.
Fund Manager	Aditya Pagaria	Suyash Choudhary	Shantanu Godambe	Chandni Gupta	Deepak Agrawal
Exit Load	-	-	-	-	-
Expense Ratio	0.63	0.63	0.59	0.74	0.75

Mutual Fund Distribution Services are offered through AMFI-registered Mutual Fund Distributor: Centricity Financial Distribution Private Limited, AMFI Registration Number - ARN 189274, with initial registration dated 26.10.2021 and current validity of ARN until 25.10.2027, disclaims any responsibility for losses or damages arising from investments made in mutual funds distributed through its services. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Centricity Financial Distribution Private Limited does not guarantee or assure any specific returns on investments and does not assume any liability for the performance of mutual fund schemes. Investors are advised to consider their individual risk tolerance, investment objectives, and financial situation before investing. It is recommended to consult with a financial advisor to ensure that the chosen mutual fund products align with the investor's needs and goals.