

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>
AUM(In Crs)	10,885.31	4,517.13	30,001.49	19,654.57	31,975.32
Inception Date	18 February 2003	30 September 1999	08 March 2006	15 June 2005	22 May 2003
YTM (%)	6.47	6.73	6.51	6.58	6.56
<u>Returns (%)</u>					
3M	9.59	8.63	9.85	9.82	9.72
6M	8.36	7.79	8.51	8.51	8.48
1 Yrs	7.84	7.57	8.12	8.11	8.07
3 Yrs	6.81	7.04	7.39	7.42	7.40
5 Yrs	5.28	5.59	6.00	6.06	6.07
<u>Rating Allocation</u>					
SOV	14.94	10.41	14.48	13.12	15.51
AAA	-	-	-	-	-
AA / AA+ / AA-	-	-	-	-	-
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	89.20	89.00	86.68	86.43	86.25
Cash & Equivalent	-4.34	0.30	-1.40	0.22	-1.98
Others:	0.21	0.29	0.23	0.23	0.22
Top 5 Issuer (%)	National Bank For Agriculture & Rural Development-11.22%	Small Industries Development Bank Of India-9.01%	Treasury Bills-10.06%	National Bank For Agriculture & Rural Development-7.44%	Treasury Bills-9.73%
	Treasury Bills-10.79%	Treasury Bills-8.75%	Small Industries Development Bank Of India-9.74%	Government Of India-7.3%	Hdfc Bank Ltd.-8.1%
	Small Industries Development Bank Of India-9.4%	Hdfc Bank Ltd.-8.43%	National Bank For Agriculture & Rural Development-8.68%	Small Industries Development Bank Of India-6.9%	Small Industries Development Bank Of India-7.84%
	Hdfc Bank Ltd.-8.79%	Idfc First Bank Ltd.-6.31%	Punjab National Bank-6.38%	Hdfc Bank Ltd.-6.79%	National Bank For Agriculture & Rural Development-7.1%
	Kotak Mahindra Bank Ltd.-8.11%	Union Bank Of India-5.88%	Hdfc Bank Ltd.-5.33%	Canara Bank-6.08%	Government Of India-5.78%
Modified Duration (MOD)	0.70	0.50	0.69	0.67	0.68
Average Maturity	0.70	0.53	0.74	0.71	0.68
Shortlisting Parameters	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 0.46% of its peers. 2) Exhibits lower downside risk compared to its peers.	1) Demonstrates a high average maturity of 0.71 compared to its peers. 2) Exhibits the lowest standard deviation risk among its peers.	1) Allocates a high portion towards A1+ securities. 2) The fund manager has been overseeing this fund for the past 10 years. 3) Achieves high risk-adjusted returns among its peers.
Fund Manager	Brijesh Shah	Kedar Karnik	Manish Banthia	Anju Chhajer	Amit Somani
Exit Load	-	-	-	-	-
Expense Ratio	0.35	0.39	0.32	0.40	0.40

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.