

BANKING & PSU FUNDS

<u>Scheme Name</u>	<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)	13,470.40	13,579.65	4,104.46	10,485.23	6,212.89
Inception Date	08 June 2012	07 March 2013	14 September 2013	01 January 2010	29 December 1998
YTM (%)	6.76	6.49	6.86	6.79	6.68
Returns (%)					
3M	14.45	13.17	17.30	13.97	15.84
6M	10.57	9.94	11.05	10.36	10.84
1 Yrs	9.39	9.06	10.11	9.29	9.81
3 Yrs	7.22	7.28	7.77	7.86	7.78
5 Yrs	6.17	6.21	6.27	6.68	6.56
Rating Allocation					
SOV	14.50	24.75	22.89	14.27	19.16
AAA	72.79	63.33	60.64	79.34	73.74
AA / AA+ / AA-	-	-	-	0.78	2.37
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	7.82	7.90	13.61	0.91	-
Cash & Equivalent	4.62	3.72	2.66	4.44	4.45
Others:	0.27	0.30	0.20	0.26	0.27
Top 5 Issuer (%)	Government Of India-14.5%	Government Of India-24.75%	Government Of India-22.89%	Government Of India-14.27%	Government Of India-19.16%
	Small Industries Development Bank Of India-11.09%	Hdfc Bank Ltd.-11.22%	Power Grid Corporation Of India Ltd.-7.28%	National Bank For Agriculture & Rural Development-11.19%	Hdfc Bank Ltd.-9.59%
	Export-Import Bank Of India-10.71%	Small Industries Development Bank Of India-8.98%	Power Finance Corporation Ltd.-7.12%	Hdfc Bank Ltd.-11.1%	Power Finance Corporation Ltd.-8.87%
	National Bank For Agriculture & Rural Development-9.96%	Indian Railway Finance Corporation Ltd.-7.35%	Indian Railway Finance Corporation Ltd.-7.11%	Small Industries Development Bank Of India-10.92%	Rec Ltd.-7.57%
	Indian Railway Finance Corporation Ltd.-9.07%	Rec Ltd.-6.2%	Rec Ltd.-6.97%	Rec Ltd.-10.08%	National Bank For Agriculture & Rural Development-7.37%
Modified Duration (MOD)	2.77	2.47	5.13	3.00	3.49
Average Maturity	3.65	3.18	9.84	5.21	5.12
Shortlisting Parameters	1) Allocates the higher portion towards AAA securities among its peers.	1) Allocates a significant portion towards sovereign securities compared to its peers.	1) The fund has consistently ranked in the top quartile for trailing returns within its category across 1, 2 and 3 year period.	1) Displays a lower standard deviation than its peers.	1) Allocates a substantial portion towards AAA securities compared to its peers.
	2) Manages the 2nd highest Fund AUM in the category.	2) Maintains the highest Fund AUM compared to its peers.	2) Over the span of three years, the fund has consistently surpassed the category average by 26 basis points.	2) Exhibits a low Modified duration of 3.00 v/s the category average of 3.36.	2) The fund managers possess extensive prior experience, and Mr. Deepak Agrawal has been overseeing the fund for the last 15 years.
	3) Demonstrates consistent performance over the 3-year and 5-year periods.	3) Over the past 5 years, the fund has generated a return of 6.21%.		3) The fund manager has been overseeing the fund for the last 8 years.	
Fund Manager	Aditya Pagaria	Suyash Choudhary	Shantanu Godambe	Chandni Gupta	Deepak Agrawal
Exit Load	-	-	-	-	-
Expense Ratio	0.63	0.63	0.58	0.74	0.75

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