

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)	13,112.43	13,253.26	4,899.88	10,156.89	5,794.84
Inception Date	08 June 2012	07 March 2013	14 September 2013	01 January 2010	29 December 1998
YTM (%)	6.64%	6.60%	6.63%	6.98%	7.02%
<u>Returns (%)</u>					
3M	2.89%	2.64%	-0.74%	2.53%	1.04%
6M	8.73%	7.95%	8.40%	8.36%	8.58%
1 Yrs	7.98%	7.58%	7.40%	7.80%	7.81%
3 Yrs	7.01%	7.07%	7.23%	7.48%	7.32%
5 Yrs	5.79%	5.80%	5.95%	6.46%	6.21%
<u>Rating Allocation(%)</u>					
SOV	14.67%	25.96%	20.51%	16.42%	18.76%
AAA	71.06%	64.70%	59.53%	77.07%	75.20%
AA / AA+ / AA-	-	-	-	0.79%	2.52%
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	8.75%	5.21%	15.12%	2.38%	-
Cash & Equivalent	5.23%	3.82%	4.62%	3.04%	3.21%
Others:	0.30%	0.31%	0.23%	0.29%	0.30%
Top 5 Issuer (%)	Government Of India-14.67%	Government Of India-25.96%	Government Of India-20.51%	Government Of India-16.42%	Government Of India-18.76%
	Indian Railway Finance Corporation Ltd.-9.28%	Hdfc Bank Ltd.-10.98%	Hdfc Bank Ltd.-8.73%	Hdfc Bank Ltd.-10.55%	Hdfc Bank Ltd.-10.17%
	Small Industries Development Bank Of India-8.86%	Indian Railway Finance Corporation Ltd.-9.96%	Power Finance Corporation Ltd.-8.59%	National Bank For Agriculture & Rural Development-10.35%	Small Industries Development Bank Of India-9.75%
	Export-Import Bank Of India-8.79%	National Bank For Agriculture & Rural Development-9.15%	National Bank For Agriculture & Rural Development-8.03%	Power Finance Corporation Ltd.-9.01%	Power Finance Corporation Ltd.-9.41%
	Rec Ltd.-8.42%	Rec Ltd.-7.25%	Rec Ltd.-7.38%	Small Industries Development Bank Of India-8.58%	Rec Ltd.-8.44%
Modified Duration (MOD)	2.73	2.48	4.39	3.20	3.36
Average Maturity	3.66	3.17	8.03	6.03	5.63
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 Second quartile within its category across 2, 3 and 5 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 14 basis points.	2) Exhibits a low Modified duration of 3.20 .	2) The fund managers possess extensive prior experience, and Mr. Deepak Agrawal has been overseeing the fund for the last 15 years.
	3) The fund surpasses the category average by 8 basis points over 3 year tenure.	3) Over the past 5 years, the fund has generated a return of 5.80%.			
Fund Manager	Aditya Pagaria	Suyash Choudhary	Shantanu Godambe	Manish Banthia	Deepak Agrawal
Exit Load	-	-	-	-	-
Expense Ratio	0.63%	0.63%	0.58%	0.73%	0.75%

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