

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)	12,530.68	12,107.72	3,387.79	9,144.35	5,129.33
Inception Date	08 June 2012	07 March 2013	14 September 2013	01 January 2010	29 December 1998
YTM (%)	7.33%	7.36%	7.61%	7.61%	7.55%
Returns (%)					
3M	3.96%	4.48%	2.23%	3.09%	3.37%
6M	3.23%	3.68%	1.76%	3.47%	3.43%
1 Yrs	4.69%	4.69%	3.14%	4.80%	4.65%
3 Yrs	6.64%	6.59%	6.57%	6.99%	6.89%
5 Yrs	5.72%	5.70%	5.59%	6.23%	6.06%
Rating Allocation(%)					
SOV	7.18%	13.62%	15.43%	14.55%	12.46%
AAA	62.67%	65.58%	70.82%	74.59%	74.83%
AA / AA+ / AA-	-	-	-	0.87%	2.82%
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	23.27%	17.88%	10.89%	7.00%	5.55%
Cash & Equivalent	6.54%	2.56%	2.52%	2.66%	3.98%
Others:	0.34%	0.35%	0.35%	0.33%	0.35%
Top 5 Issuer (%)	Power Finance Corporation Ltd.-9.03% National Bank For Agriculture & Rural Development-8.23% REC Ltd.-7.38% Small Industries Development Bank of India-7.20% Government of India-7.18%	Government of India-13.62% National Bank For Agriculture & Rural Development-11.57% HDFC Bank Ltd.-11.39% Indian Railway Finance Corporation Ltd.-8.34% Small Industries Development Bank of India-6.14%	Government of India-15.43% REC Ltd.-8.88% National Bank For Agriculture & Rural Development-8.20% Indian Railway Finance Corporation Ltd.-8.15% Power Finance Corporation Ltd.-8.06%	Government of India-14.55% National Bank For Agriculture & Rural Development-11.48% Small Industries Development Bank of India-10.53% REC Ltd.-10.15% Power Finance Corporation Ltd.-10.13%	Government of India-12.46% Power Finance Corporation Ltd.-10.40% Small Industries Development Bank of India-9.88% REC Ltd.-9.24% HDFC Bank Ltd.-9.24%
Modified Duration (MOD)	2.06	2.65	4.10	3.16	5.66
Average Maturity	2.60	3.52	7.16	2.91	3.69
Shortlisting Parameters	1) Allocates the higher portion towards AAA/A1+ securities among its peers. 2) The fund manages the highest Fund AUM in the category. 3) The fund surpasses the category average by 13 basis points over 10 year tenure.	1) Allocates a significant portion towards AAA/A1+ securities compared to its peers. 2) Maintains one of the highest Fund AUM compared to its peers. 3) Over the past 5 years, the fund has generated a return of 5.70%.	1) The fund has consistently ranked in the Second quartile within its category across 2, 3 and 5 year period. 2) The fund has generated a Yield to Maturity (YTM) of 7.61%.	1) Displays a lower standard deviation than its peers. 2) Exhibits a Modified duration of 2.91.	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	Manish Banthia	Deepak Agrawal
Exit Load	-	-	-	-	-
Expense Ratio	0.62%	0.65%	0.60%	0.73%	0.75%

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