

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)	13,573.62	12,650.77	3,948.37	9,727.95	5,608.26
Inception Date	08 June 2012	07 March 2013	14 September 2013	01 January 2010	29 December 1998
YTM (%)	6.74%	6.65%	6.80%	6.93%	6.93%
Returns (%)					
3M	5.51%	5.14%	5.01%	6.58%	6.86%
6M	5.09%	4.63%	4.46%	5.61%	5.32%
1 Yrs	7.54%	7.11%	6.82%	7.63%	7.68%
3 Yrs	7.19%	7.13%	7.38%	7.60%	7.48%
5 Yrs	5.73%	5.67%	5.67%	6.25%	5.98%
Rating Allocation (%)					
SOV	10.56%	24.93%	16.49%	13.19%	17.38%
AAA	76.25%	64.79%	74.10%	76.53%	70.09%
AA / AA+ / AA-	-	-	-	0.83%	2.61%
Below AA-	-	-	-	-	-
A1 / A1+ / A1-	9.17%	5.34%	7.05%	4.73%	2.64%
Cash & Equivalent	3.74%	4.62%	2.06%	4.41%	6.97%
Others:	0.29%	0.33%	0.30%	0.31%	0.32%
Top 5 Issuer (%)	Small Industries Development Bank of India-10.79%	Government of India-24.93%	Government of India-16.49%	Government of India-13.19%	Government of India-17.38%
	National Bank For Agriculture & Rural Development-10.33%	National Bank For Agriculture & Rural Development-10.07%	Power Finance Corporation Ltd.-9.24%	Small Industries Development Bank of India-11.24%	Small Industries Development Bank of India-10.03%
	Government of India-9.14%	HDFC Bank Ltd.-7.87%	National Bank For Agriculture & Rural Development-8.78%	National Bank For Agriculture & Rural Development-11.23%	HDFC Bank Ltd.-10.01%
	REC Ltd.-9.11%	Indian Railway Finance Corporation Ltd.-7.11%	Indian Railway Finance Corporation Ltd.-8.70%	REC Ltd.-10.61%	Power Finance Corporation Ltd.-9.70%
	Indian Railway Finance Corporation Ltd.-7.04%	Power Finance Corporation Ltd.-5.45%	REC Ltd.-8.69%	Power Finance Corporation Ltd.-8.04%	REC Ltd.-8.61%
Modified Duration (MOD)	2.37	2.32	4.15	2.60	3.13
Average Maturity	3.05	2.78	7.46	5.00	4.76
Shortlisting Parameters	1) Allocates the higher portion towards AAA securities among its peers. 2) The fund manages the highest Fund AUM in the category. 3) The fund surpasses the category average by 11 basis points over 10 year tenure.	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 5.67%.	1) The fund has consistently ranked in the Second quartile within its category across 2, 3 and 5 year period. 2) Over the span of three 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 Modified duration of 2.60.	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 Bantia	Deepak Agrawal
Exit Load	-	-	-	-	-
Expense Ratio	0.61%	0.66%	0.60%	0.73%	0.75%

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