

Category: Debt: Banking and PSU | BenchMark: NIFTY Banking and PSU Debt Index | SchemeType: Open Ended | Fund Manager: Aditya Pagaria

Trailing Returns (%)

Abs Ret for <=1 Yr & CAGR for>1 Yr

1M	3M	6M	1Y	2Y	3Y	5Y	7Y	10Y
0.55	1.66	3.25	6.85	5.35	4.91	6.64	6.87	7.43

Volatility Measures

Alpha	Sharpe Ratio	Std. Deviation	Mean	Beta
2.54	-0.23	0.88	4.71	1.48
YTM	Average Maturity	Modified Duration		
7.64	2.42	2.2		

Calendar Year Returns (%)

Year	2024	2023	2022	2021	2020
Annual	0.83	6.53	3.75	3.33	9.50

Scheme Profile

Corpus (Cr.)	52 Week High
14,045.00	2364.8629 (15/02/2024)
Current Nav	52 Week Low
2,364.7862 (16/02/2024)	2211.8459 (08/03/2023)

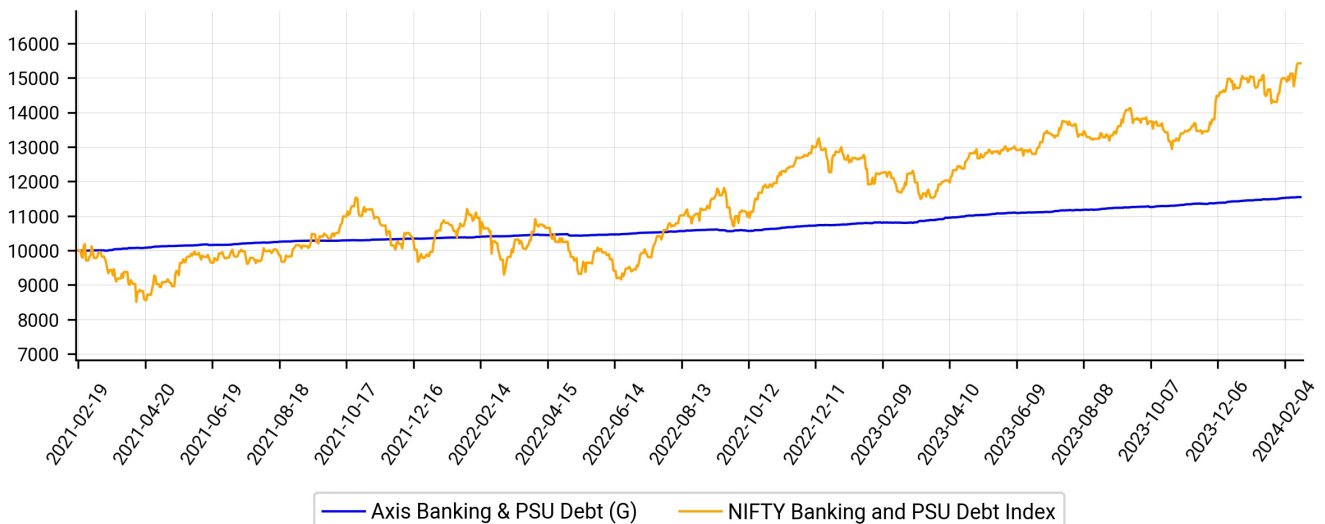
General

Exit Load : 0
Expense Ratio : 0.63

Composition (%)

Equity	Debt	Gold	Global Equity	Other
0.00	100.00	0.00	0.00	0.00

Cumulative Performance of Last 3 Years



Top Holdings

As on 31/01/2024

Top Sector

As on 31/01/2024

Holding	Instrument	Net Asset (%)	Sector	Net Asset (%)
7.1% Export Import Bank of India (18/03/2026)	Bonds & NCDs	6.34 %	AAA	84.92 %
7.56% REC Limited (30/06/2026)	Bonds & NCDs	5.32 %	SOV	11.38 %
7.4% Indian Railway Finance Corporation Limited (18/04/2026)	Bonds & NCDs	5.24 %	Cash	3.45 %
7.9% Bajaj Finance Limited (17/11/2025)	BONDS & NCDs	4.88 %	Unrated	0.25 %
7.11% Small Industries Dev Bank of India (27/02/2026)	Bonds & NCDs	4.85 %		
7.7% HDFC Bank Limited (18/11/2025)	BONDS & NCDs	3.61 %		
7.23% Indian Railway Finance Corporation Limited (15/10/2026)	Bonds & NCDs	3.44 %		
7.50% National Bank For Agriculture and Rural Development (31/08/2026)	BONDS & NCDs	3.11 %		
Net Receivables / (Payables)	Current Asset	2.88 %		
7.58% National Bank For Agriculture and Rural	BONDS & NCDs	2.83 %		

Top Holdings

As on 31/01/2024

Holding	Instrument	Net Asset (%)
Development (31/07/2026)		
7.22% National Housing Bank (23/07/2026)	BONDS & NCDs	2.79 %
5.83% State Bank of India (25/10/2030)	BONDS & NCDs	2.57 %
6.24% State Bank of India (20/09/2030)	BONDS & NCDs	2.14 %
7.35% NTPC Limited (17/04/2026)	Bonds & NCDs	2.13 %
7.37% Power Finance Corporation Limited (22/05/2026)	BONDS & NCDs	1.94 %
7.4% National Bank For Agriculture and Rural Development (30/01/2026)	Bonds & NCDs	1.87 %
5.63% Government of India (12/04/2026)	GOI Securities	1.79 %
7.4% National Housing Bank (16/07/2026)	Bonds & NCDs	1.77 %
7.58% Power Finance Corporation Limited (15/01/2026)	BONDS & NCDs	1.70 %
6.18% Indian Bank (13/01/2031)	Bonds & NCDs	1.61 %

Objective

Investment Strategy The scheme seeks to generate stable returns by investing predominantly in debt and money market instruments issued by banks, Public Sector Units & Public Financial Institutions.

Risk Assessment

Category : **Moderate**