

Category: Debt: Banking and PSU | BenchMark: NIFTY Banking and PSU Debt Index | SchemeType: Open Ended | Fund Manager: Gautam Kaul

### Trailing Returns (%)

Abs Ret for <=1 Yr & CAGR for>1 Yr									
1M	3M	6M	1Y	2Y	3Y	5Y	7Y	10Y	
0.55	1.71	3.30	7.04	5.35	5.03	7.09	6.94	7.40	

### Volatility Measures

Alpha	Sharpe Ratio	Std. Deviation	Mean	Beta
3.03	-0.14	1.02	4.77	1.71
YTM	Average Maturity	Modified Duration		
7.62	2.21	2.01		

### Calendar Year Returns (%)

Year	2024	2023	2022	2021	2020
Annual	0.84	6.74	3.62	3.36	10.82

### Scheme Profile

Corpus (Cr.)	52 Week High
14,537.00	22.1261 (16/02/2024)
Current Nav	52 Week Low
22.1261 (16/02/2024)	20.6662 (27/02/2023)

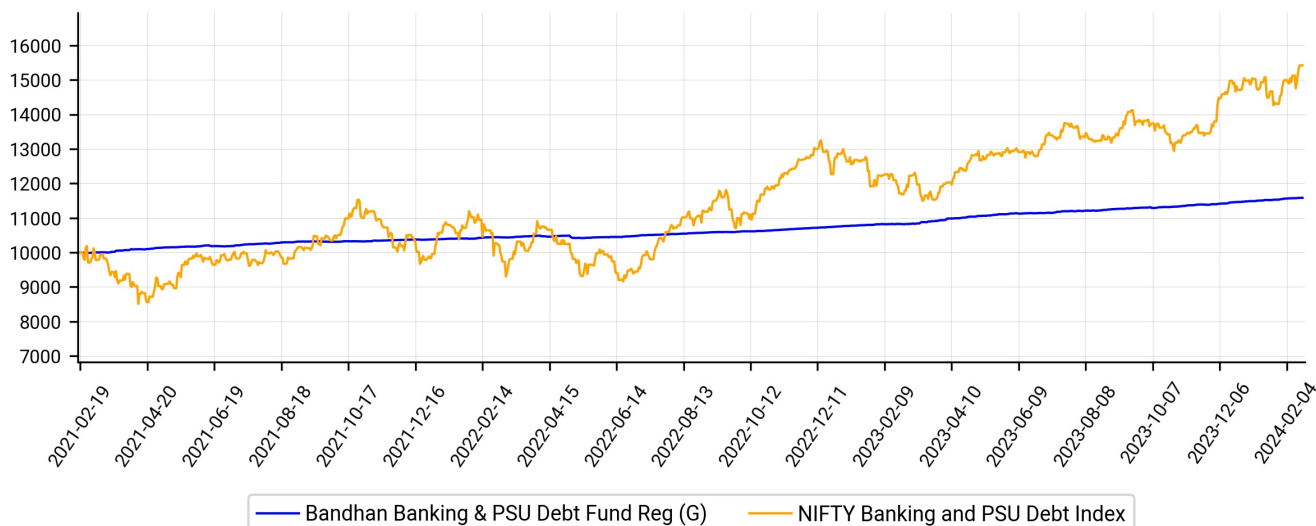
### General

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 (%)
7.38% Government of India	GOI Securities	12.68 %	AAA	69.56 %
7.58% National Bank For Agriculture and Rural Development	BONDS & NCDs	6.84 %	SOV	17.12 %
7.6% REC Limited	BONDS & NCDs	6.51 %	A1+	7.58 %
7.51% Indian Railway Finance Corporation Limited	Bonds & NCDs	5.24 %	Cash	5.49 %
7.4% Indian Railway Finance Corporation Limited	Bonds & NCDs	5.13 %	Unrated	0.25 %
5.78% HDFC Bank Limited	BONDS & NCDs	3.95 %		
7.9237% Bajaj Housing Finance Limited	BONDS & NCDs	3.94 %		
7.74% Hindustan Petroleum Corporation Limited	BONDS & NCDs	3.68 %		
7.59% Small Industries Dev Bank of India	BONDS & NCDs	3.29 %		
7.7% HDFC Bank Limited	BONDS & NCDs	3.07 %		
State Bank of India	CP/CD	2.90 %		

## Top Holdings

As on 31/01/2024

Holding	Instrument	Net Asset (%)
Net Current Assets	Current Asset	2.83 %
7.13% Power Finance Corporation Limited	Bonds & NCDs	2.75 %
Tri Party Repo	Trep	2.66 %
7.35% NTPC Limited	Bonds & NCDs	2.36 %
7.11% Small Industries Dev Bank of India	Bonds & NCDs	2.04 %
7.57% National Bank For Agriculture and Rural Development	BONDS & NCDs	2.02 %
Export Import Bank of India	CP/CD	1.98 %
7.44% Indian Oil Corporation Limited	BONDS & NCDs	1.91 %
7.7% Nuclear Power Corporation Of India Limited	BONDS & NCDs	1.80 %

## Objective

Investment Strategy To achieve optimal returns by investing in money market and debt instruments issued by scheduled commercial banks.

## Risk Assessment

Category : **Moderate**