



**TRUST
MUTUAL
FUND**

CLEAR • CREDIBLE • CONSISTENT

**MAKE AN
INVESTMENT
THAT PUTS
SAFETY FIRST.**



TRUSTMF Banking & PSU Debt Fund

(An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk)



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LimitedACTIV[®] ^



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Fund Highlights



**Focus on Diversified
Top rated Quality
Portfolio with High
Liquidity**



**Strategic
knowledge
partnership
with CRISIL**



**Roll down
strategy[®] with
no active
duration calls**



**2 year segment
offering relatively
attractive yield**



**Aim to reduce
volatility for
better risk
adjusted returns**

Portfolio Parameters

YTM

**Maturity: 7.56%
Call: 7.45%**

**Average
Maturity**

**Maturity: 8.63 Yrs
Call: 1.08 Yrs**

**Modified
Duration**

**Maturity: 1.75 Yrs
Call: 0.96 Yrs**

**Macaulay
Duration**

**Maturity: 1.87 Yrs
Call: 1.04 Yrs**

AUM

**₹
334.68 Cr**

Note: YTM and YTC details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Direct Plan has been considered. Past performance may or may not be sustained in future.

^{*}Considering the special features bonds (AT1 bonds) are called on the call date

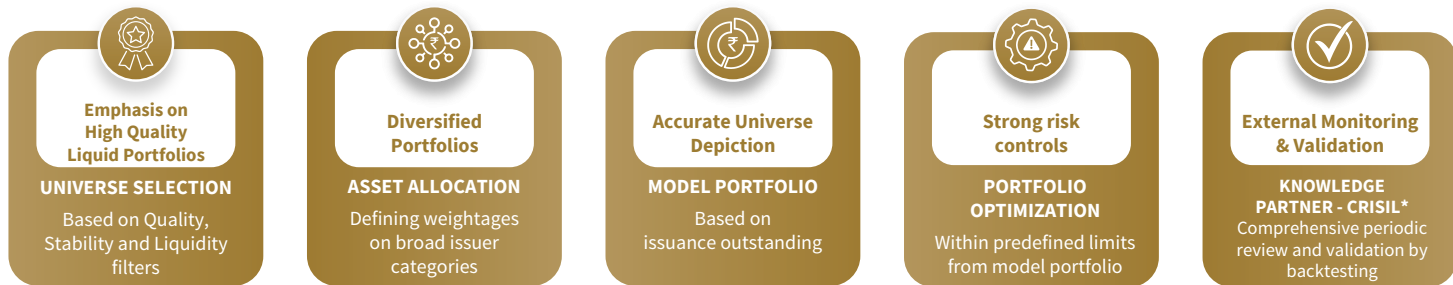
^{*}Limited Active Methodology is a structured methodology where the fund manager attempts to invest predominantly in line with the internally created model portfolio and takes exposure based on pre-defined limits.

^{*}CRISIL has been engaged for - construction and periodic rebalancing of model portfolio and universe, back testing & ongoing investment process validation.

^{*}The scheme is currently following a 'roll down' investment approach with approximate tenure on a tactical basis. The same is subject to change depending on investment opportunities. The investment will be made in line with investment strategy and asset allocation as prescribed in the scheme related documents.

^{*}TRUSTMF Banking & PSU Debt Fund is rated as "ICRA AAAmfs". Such rating is considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This range should however, not be construed as an indication of the performance of the scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the scheme.

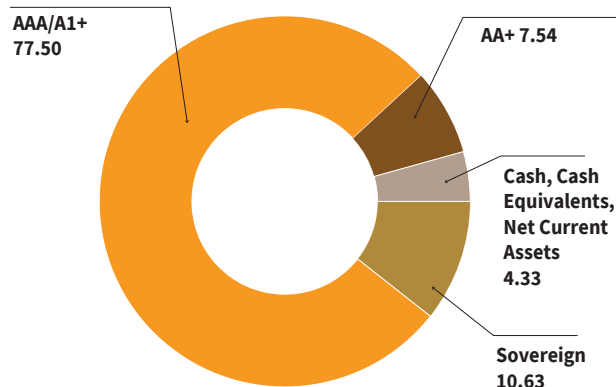
LimitedACTIV Methodology: Potential Benefits to Investors



Portfolio Details

Name of the Issuer	Rating	% To Net Assets
REC Limited	CRISIL AAA	10.89
Kotak Mahindra Bank Limited	CRISIL A1+	10.65
National Bank for Agriculture and Rural Development	CRISIL AAA	8.75
Maharashtra State Development Loan	Sovereign	7.62
Power Grid Corporation of India Limited	CARE AAA	7.61
Mahanagar Telephone Nigam Limited	CARE AAA(CE)	7.54
Power Finance Corporation Limited	CARE AAA	7.47
Hindustan Petroleum Corporation Limited	CRISIL AAA	7.44
Housing Development Finance Corporation	CRISIL A1+	7.04
State Bank of India (Perpetual, AT1, Basel III)	CRISIL AA+	4.52
ICICI Home Finance Company Limited	CRISIL AAA	4.40

Asset Quality (%)



Performance Details

TRUSTMF Banking and PSU Debt Fund (Inception Date: February 1, 2021)

Period	Returns (%)		Value of 10,000 Invested (INR)	
	1 Year	Since Inception	1 Year	Since Inception
Scheme	6.76	4.46	10,676	11,108
CRISIL Banking and PSU Debt Index ¹	7.27	4.69	10,676	11,166
CRISIL Select AAA Roll Down Banking & PSU Debt Index ²	6.45	4.78	10,645	11,190
CRISIL 10 Year Gilt Index ³	9.28	3.24	10,928	10,798

Disclaimer: The returns are provided on compounded annualized basis for the past 1 year from the last day of month-end preceding the date of advertisement. Returns furnished are that of Direct Plan – Growth Option. Apart from TRUSTMF Banking & PSU Debt Fund, Mr. Anand Nevatia is managing the TRUSTMF Liquid Fund, TRUSTMF Short Term Fund, TRUSTMF Overnight Fund, TRUSTMF Money Market Fund & TRUSTMF Corporate Bond Fund, performance details of eligible schemes have been given on page no. 3. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

Investment Objective

To generate reasonable returns by primarily investing in debt and money market securities that are issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.

However, there can be no assurance that the investment objective of the scheme will be realised.

Product Snapshot

Product Category: **Banking & PSU Fund**

Fund Manager: **Mr Anand Nevatia**

Minimum Investment Amount: **₹1,000**

Entry & Exit Load: **Nil**

Tier I Benchmark: **CRISIL Banking & PSU Debt Index**

Tier II Benchmark: **CRISIL Select AAA Roll Down Banking & PSU Debt Index**

TRUSTMF Banking & PSU Debt Fund

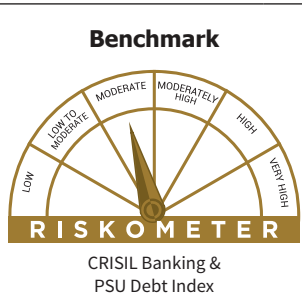
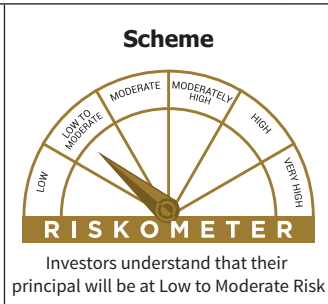
(An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk)

Riskometer and Product Suitability Label

This product is suitable for investors who are seeking*:

- Regular income over short to medium term
- Investment primarily in debt and money market securities issued by Banks, PSU, PFI and Municipal Bonds

***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**



Potential Risk Class Matrix (PRC)

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low (Class I)		
Moderate (Class II)			
Relatively High (Class III)	A-III		

Other Schemes Managed by Anand Nevatia

TRUSTMF Liquid Fund (Inception Date: April 23, 2021)

	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
Period	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.67	10,013	6.71	10,028	6.73	10,055	6.50	10,650	4.90	11,102
CRISIL Liquid Debt A-I Index ¹	6.53	10,013	6.77	10,028	6.79	10,056	6.51	10,651	4.99	11,124
CRISIL Select AAA Liquid Fund Index ²	6.47	10,012	6.67	10,027	6.72	10,055	6.50	10,650	4.93	11,110
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	4.56	11,023

TRUSTMF Short Term Fund (Inception Date: August 6, 2021)

	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
Period	1 Year		Since Inception	
Scheme	6.83	10,683	4.82	10,935
CRISIL Short Duration Debt A-II Index ¹	6.97	10,697	4.69	10,909
CRISIL Select AAA Short Duration Fund Index ²	7.01	10,701	4.63	10,897
CRISIL 10 Year Gilt Index ³	9.28	10,928	3.32	10,641

TRUSTMF Overnight Fund (Inception Date: January 19, 2022)

	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
Period	7 Days		15 Days		30 Days		1 Year		Since Inception	
Scheme	6.66	10,013	6.55	10,027	6.46	10,053	6.11	10,611	5.40	10,790
CRISIL Liquid Overnight Index ¹	6.72	10,013	6.60	10,027	6.50	10,053	6.18	10,618	5.46	10,798
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.45	10,645	5.25	10,767

TRUSTMF Money Market Fund (Inception Date: August 17, 2022)

	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)	Returns (%)	Value of 10,000 Invested (INR)
Period	7 Days		15 Days		30 Days		6 Months		Since Inception	
Scheme	7.01	10,013	6.74	10,028	6.70	10,055	7.34	10,366	6.96	10,605
CRISIL Money Market B-I Index ¹	6.98	10,013	6.96	10,029	7.22	10,059	7.45	10,371	7.01	10,609
CRISIL 1 Year T-Bill Index ³	8.50	10,016	5.48	10,023	7.04	10,058	6.99	10,348	6.28	10,546

¹Tier I Benchmark, ²Tier II Benchmark, ³Additional Benchmark

Disclaimer: Returns furnished are that of Direct Plan – Growth Option. Returns (%) for less than 1 year are calculated on simple annualized basis and 1 year & above are calculated on compounded annualized basis (CAGR). Apart from TRUSTMF Banking & PSU Debt Fund, Mr. Anand Nevatia manages all schemes of TRUST Mutual Fund since its inception. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. Benchmark returns calculated based on Total Return Index Values. Different plans have a different expense structure. Past performance may or may not be sustained in future.

Distribution Partner

The information herein above is meant only for general reading purposes to provide a broad understanding about the scheme framework and the actual position may vary. For preparation of this material Trust Asset Management Private Limited has used information that is publicly available and information developed in-house. The AMC does not warrant the accuracy, reasonableness and / or completeness of any information. The AMC, Trustee Company, its sponsors and affiliates shall not be liable for any direct, indirect or consequential loss. The words and expression contained in this material shall mean forward looking but the actual result may differ. Investors are advised to consult their own investment/financial advisor before making any investment decision in light of their risk appetite, investment goals and horizon. Past performance may or may not be sustained in the future. Please refer to the scheme related documents before investing for details of the scheme including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

To know more, consult your Financial Advisor or
Call Toll Free **1800 267 7878** or E-mail us at investor.service@trustmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.