



Bandhan All Seasons Bond Fund[§]

An open ended fund of fund scheme investing in debt oriented mutual fund schemes (including liquid and money market schemes) of Bandhan Mutual Fund. A scheme with relatively high interest rate risk and relatively low credit risk.

- All Seasons Bond Fund is a Fund of Funds (FOF) structure which can invest in one or more funds within our Core basket offerings currently.
- The portfolio gives the fund manager the flexibility to play between debt and money market, benefiting from the accrual available in its space and optimizing the portfolio yields.
- Ideal to form part of 'Core' Bucket – due to its high quality and low to moderate duration profile

FUND FEATURES:

(Data as on 31st March'23)

Category: Fund of Funds (Domestic)

Monthly Avg AUM: ₹ 127.29 Crores

Inception Date: 13th September 2004

Fund Manager: Mr. Harshal Joshi (w.e.f 15th July 2016)

Standard Deviation (Annualized): 1.50%

Modified Duration: 2.17 years

Average Maturity: 2.54 Years

Macaulay Duration: 2.28 years

Yield to Maturity: 7.42%

Benchmark: Tier 1: NIFTY Medium Duration Debt Index A-III (w.e.f. 1st April 2022) **Tier 2:** NIFTY Short Duration Debt Index (w.e.f. 1st April 2022)

SIP Dates : (Monthly/Quarterly) Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

SIP (Minimum Amount): ₹ 100/-

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter.

Exit Load: Nil (w.e.f. 11th November 2020)

Options Available: Growth & IDCW[®] Option - Daily (Reinvest), Weekly (Reinvest), fortnightly, Quarterly, Half yearly, Annual & Periodic (each with Payout, Reinvestment & Sweep facility).

LIQUIDITY

For very short term parking of surplus or emergency corpus

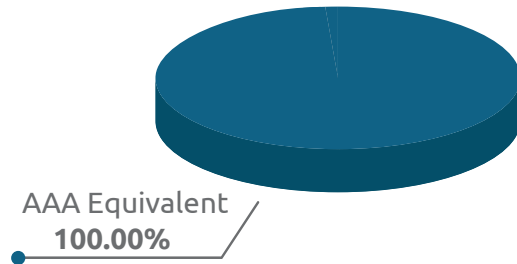
CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

SATELLITE

Funds that can take higher risk-either higher duration risk or credit risk or both

ASSET QUALITY



PORTFOLIO

(31 March 2023)

| Name | Total (%) |
|-------------------------------------|----------------|
| Mutual Fund Units | 99.30% |
| Bandhan Bond Fund - Short Term Plan | 57.51% |
| Bandhan Banking & PSU Debt Fund | 35.40% |
| Bandhan Corporate Bond Fund | 6.39% |
| Net Cash and Cash Equivalent | 0.70% |
| Grand Total | 100.00% |


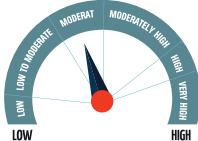

[®]Income Distribution cum capital withdrawal

[§]With effect from 13th March 2023, the name of "IDFC All Seasons Bond Fund" has changed to "Bandhan All Seasons Bond Fund"

Standard Deviation calculated on the basis of 1 year history of monthly data

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

| Potential Risk Class Matrix | | | |
|--|---------------------------------|---------------------------|----------------------------------|
| Credit Risk of the scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk of the scheme ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |
| A scheme with relatively high interest rate risk and relatively low credit risk. | | | |

| Scheme risk-o-meter | This product is suitable for investors who are seeking* | Benchmark risk-o-meter | Benchmark risk-o-meter |
|---|--|---|--|
|  <p>Investors understand that their principal will be at Moderate risk</p> | <ul style="list-style-type: none"> To generate short to medium term optimal returns. Investment in debt oriented schemes of Bandhan Mutual Fund. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>Tier 1: NIFTY Medium Duration Debt Index A-III</p> |  <p>Tier 2: NIFTY Short Duration Debt Index</p> |