

Bandhan Equity Savings Fund[§]

An open ended scheme investing in equity, arbitrage and debt

A fund that invests in equity, debt and arbitrage opportunities available in the market to help investors seeking moderate volatility with potential capital appreciation as well as relative stability of returns.

FUND FEATURES:

(Data as on 31st March'23)

Category: Equity Savings

Monthly Avg AUM: ₹ 95.35 Crores

Inception Date: 9th June 2008

Fund Manager: Equity Portion: Mr. Sachin Relekar, Mr. Nemish Sheth & Mr. Viraj Kulkarni (w.e.f. 1st July 2022) **Debt Portion:** Mr. Harshal Joshi

Standard Deviation (Annualized): 5.71%

Modified Duration: 167 Days*

Average Maturity: 184 Days*

Macaulay Duration: 175 Days*

Yield to Maturity: 7.24%*

*Of Debt Allocation Only

Benchmark: CRISIL Equity Savings Index (w.e.f. 1st Dec, 2021)

Minimum Investment Amount:

₹ 1,000/- and any amount thereafter

Exit Load: If redeemed/switched out within 7 days from the date of allotment:

- ♦ Up to 10% of investment: Nil,
- ♦ For remaining investment: 0.25% of applicable NAV.
- If redeemed/switched out after 7 days from date of allotment: Nil.

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

Options Available: Growth & IDCW® Option - Monthly, Quarterly and Annual and Payout, Reinvestment & Sweep facilities (from Equity Schemes to Debt Schemes Only).

SIP (Minimum Amount): ₹ 100/- (Minimum 6 installment)

ADVANTAGE

Un-hedged Equity (20-45%)

- Participate in equity markets
- Benefit from potential capital appreciation

Arbitrage (20-60%)

- Benefit from the inefficiencies in market and capture the spreads
- Benefit from lower volatility

Debt (20-35%)

- Benefit from regular income feature of debt instruments
- Benefit from lower volatility

WHO IS THIS FUND FOR?

- Investors who want **limited participation** in equity markets
- Investors who want **asset allocation** across equity, arbitrage and debt
- Investors who seek to **limit downside** and **capture the potential upside** offered by equity markets

PLAN	IDCW@ RECORD DATE	₹/UNIT	NAV
REGULAR	29-Mar-23	0.02	13.9250
	27-Feb-23	0.06	14.0180
	30-Jan-23	0.06	14.0430
DIRECT	29-Mar-23	0.02	15.0830
	27-Feb-23	0.06	15.1710
	30-Jan-23	0.06	15.1880

Income Distribution cum capital withdrawal have been rounded off till 2 decimals

Face Value per Unit (in ₹) is 10

Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). Source: ICRA MFI Explorer

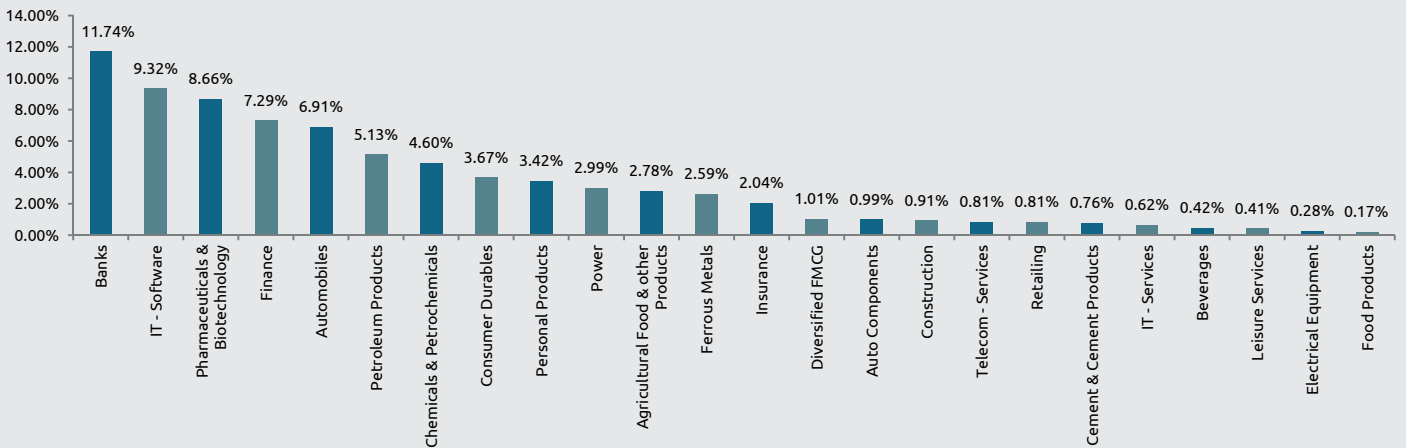
®Income Distribution cum capital withdrawal

The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018.

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

Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
Equity and Equity related Instruments	78.34%	Telecom - Services	0.81%
Net Equity Exposure	22.70%	Bharti Airtel	0.81%
Banks	4.90%	Retailing	0.81%
IndusInd Bank	4.13%	Avenue Supermarts	0.45%
IndusInd Bank - Equity Futures	-3.73%	V-Mart Retail	0.36%
Axis Bank	3.65%	Cement & Cement Products	0.76%
Axis Bank - Equity Futures	-3.11%	The Ramco Cements	0.51%
HDFC Bank	1.76%	UltraTech Cement	0.25%
ICICI Bank	1.68%	IT - Services	0.62%
State Bank of India	0.53%	Cyient	0.62%
Finance	2.39%	Chemicals & Petrochemicals	0.54%
Bajaj Finance	3.57%	Pidilite Industries	2.46%
Bajaj Finance - Equity Futures	-3.04%	Pidilite Industries - Equity Futures	-2.48%
HDFC	2.44%	Tata Chemicals	1.57%
HDFC - Equity Futures	-1.87%	Tata Chemicals - Equity Futures	-1.58%
SBI Cards and Payment Services	0.53%	Deepak Nitrite	0.57%
Cholamandalam Invnt and Fin Co	0.52%	Personal Products	0.48%
Poonawalla Fincorp	0.23%	Dabur India	2.92%
Pharmaceuticals & Biotechnology	2.03%	Dabur India - Equity Futures	-2.94%
Sun Pharmaceutical Industries	2.89%	Godrej Consumer Products	0.50%
Sun Pharmaceutical Industries - Equity Futures	-2.45%	Beverages	0.42%
Aurobindo Pharma	2.50%	United Breweries	0.42%
Aurobindo Pharma - Equity Futures	-2.51%	Leisure Services	0.41%
Torrent Pharmaceuticals	1.65%	Jubilant Foodworks	0.41%
Torrent Pharmaceuticals - Equity Futures	-1.66%	Consumer Durables	0.41%
Cipla	0.70%	Titan Company	3.24%
IPCA Laboratories	0.52%	Titan Company - Equity Futures	-3.26%
Laurus Labs	0.40%	Somany Ceramics	0.23%
IT - Software	1.94%	Greenpanel Industries	0.20%
Tata Consultancy Services	3.80%	Power	0.35%
Tata Consultancy Services - Equity Futures	-3.14%	Tata Power Company	2.62%
Tech Mahindra	2.63%	Tata Power Company - Equity Futures	-2.64%
Tech Mahindra - Equity Futures	-2.64%	NTPC	0.37%
Wipro	1.59%	Electrical Equipment	0.28%
Wipro - Equity Futures	-1.60%	Thermax	0.28%
Infosys	0.89%	Food Products	0.00%
Mphasis	0.42%	Nestle India	0.17%
Automobiles	1.57%	Nestle India - Equity Futures	-0.17%
Tata Motors	3.71%	Insurance	-0.01%
Tata Motors - Equity Futures	-3.24%	SBI Life Insurance Company	2.04%
Mahindra & Mahindra	2.51%	SBI Life Insurance Company - Equity Futures	-2.05%
Mahindra & Mahindra - Equity Futures	-2.10%	Ferrous Metals	-0.02%
Maruti Suzuki India	0.69%	JSW Steel	2.59%
Petroleum Products	1.11%	JSW Steel - Equity Futures	-2.61%
Reliance Industries	5.13%	Agricultural Food & other Products	-0.02%
Reliance Industries - Equity Futures	-4.02%	Marico	2.78%
Diversified FMCG	1.01%	Marico - Equity Futures	-2.80%
ITC	0.55%	Mutual Fund Units	9.13%
Hindustan Unilever	0.46%	Bandhan Liquid Fund -Direct Plan-Growth	9.13%
Auto Components	0.99%	Corporate Bond	3.40%
Bosch	0.54%	REC	AAA 3.40%
Exide Industries	0.45%	Britannia Industries	AAA 0.0002%
Construction	0.91%	Net Cash and Cash Equivalent	9.13%
Larsen & Toubro	0.91%	Grand Total	100.00%

INDUSTRY ALLOCATION



Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter
<p>Investors understand that their principal will be at Low to Moderate risk</p>	<ul style="list-style-type: none"> To generate long term capital growth and income. Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>CRISIL Equity Savings Index</p>