



Bandhan Liquid Fund[§]

An open ended liquid scheme.

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- A fund high on credit quality of its instruments and low on volatility as it invests in <91 days instruments
- Offers insta-redemption facility, so access your money 24*7
- Suitable for building your emergency corpus or to temporarily park the surplus – as part of ‘Liquidity’ bucket

Fund Features:

(Data as on 31st March'23)

Category: Liquid

Monthly Avg AUM: ₹ 11,225.40 Crores

Inception Date: 2nd July 2001

Fund Manager: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st Dcember 2021)

Standard Deviation (Annualized): 0.36%

Modified Duration: 51 Days

Average Maturity: 51 Days

Macaulay Duration: 51 Days

Yield to Maturity: 7.21%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Options Available: Growth & IDCW® Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout,Reinvest and Sweep), Periodic (Payout,Reinvest and Sweep).

SIP (Minimum Amount): ₹ 100/-

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

Exit Load*

| Investor exit upon subscription | Exit load as a % of redemption proceeds |
|---------------------------------|-----------------------------------------|
| Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 onwards | 0.0000% |

*w.e.f October 20, 2019

®Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

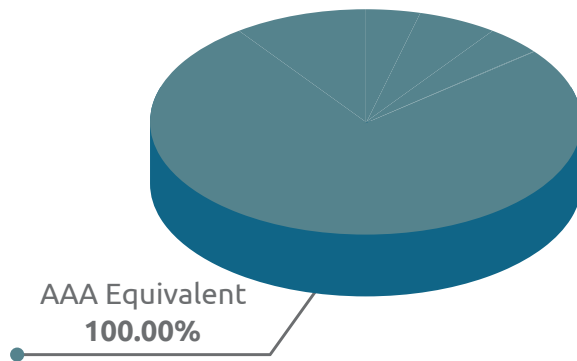
CORE

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 duration risk or credit risk or both

ASSET QUALITY



PORTFOLIO

(31 March 2023)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Commercial Paper | | 52.68% |
| NABARD | A1+ | 13.27% |
| Small Industries Dev Bank of India | A1+ | 8.42% |
| Tata Capital Financial Services | A1+ | 5.07% |
| Kotak Securities | A1+ | 5.05% |
| Reliace Retail Ventures | A1+ | 3.92% |
| Bajaj Finance | A1+ | 3.92% |

[§]With effect from 13th March 2023, the name of “IDFC Liquid Fund” has changed to “Bandhan Liquid Fund”

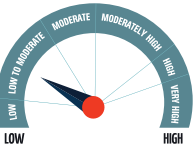

Standard Deviation calculated on the basis of 1 year history of monthly data

PORTFOLIO (31 March 2023)

| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| HDFC | A1+ | 3.20% |
| Reliance Jio Infocomm | A1+ | 2.81% |
| HDFC Securities | A1+ | 2.25% |
| M&M Financial Services | A1+ | 1.96% |
| ICICI Securities | A1+ | 1.69% |
| L&T Finance | A1+ | 1.12% |
| Certificate of Deposit | | 28.34% |
| Axis Bank | A1+ | 10.37% |
| Canara Bank | A1+ | 9.55% |
| HDFC Bank | A1+ | 5.89% |
| Bank of Baroda | A1+ | 1.97% |
| State Bank of India | A1+ | 0.28% |
| Small Industries Dev Bank of India | A1+ | 0.28% |
| Treasury Bill | | 16.33% |
| 91 Days Tbill - 2023 | SOV | 11.49% |
| 91 Days Tbill- 2023 | SOV | 4.56% |
| 182 Days Tbill - 2023 | SOV | 0.28% |
| Corporate Bond | | 7.99% |
| Larsen & Toubro | AAA | 3.00% |
| Power Finance Corporation | AAA | 2.83% |
| Reliance Industries | AAA | 1.87% |
| Kotak Mahindra Prime | AAA | 0.28% |
| Zero Coupon Bond | | 2.25% |
| Kotak Mahindra Investments | AAA | 2.25% |
| State Government Bond | | 1.13% |
| 7.62% Tamil Nadu SDL - 2023 | SOV | 0.96% |
| 8.24% Gujrat SDL - 2023 | SOV | 0.17% |
| Net Cash and Cash Equivalent | | -8.72% |
| Grand Total | | 100.00% |

| 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) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

A Scheme with Relatively Low 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 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
|  <p>Investors understand that their principal will be at Low to Moderate risk</p> | <ul style="list-style-type: none"> To generate short term optimal returns with stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>NIFTY Liquid Index A-I</p> |