





**Fund Features:** 

(Data as on 31st July'23)

Category: Dynamic Asset Allocation or

Balanced Advantage

Monthly Avg AUM: ₹ 2,438.28 Crores Inception Date: 10th October 2014

Fund Managers: Equity Portion: Mr. Sachin Relekar (w.e.f. 1st March 2022) & Mr. Sumit Agrawal (w.e.f. 01st March 2017), & Mr. Vishal Biraia (w.e.f. 19th June 2023), Debt Portion: Mr. Brijesh Shah (w.e.f. 16th July 2022) Ms. Nishita Shah (will be managing overseas investment portion of the scheme.)

Other Parameter:

Standard Deviation (Annualized): 6.97%

Modified Duration: 2.33 Years Average Maturity: 2.92 Years\* Macaulay Duration: 2.43 Years\* Yield to Maturity: 7.24%\* \*Of Debt Allocation Only

Benchmark: NIFTY 50 Hybrid Composite debt 50:50

Index (w.e.f. 1st Dec, 2021)

**Asset allocation:** 

Gross Equity^ (Including Arbitrage): 70.02%

Debt: 29.98% **Net Equity: 48.31%** Market Cap Split: **Large Cap:** 82.60% Mid and Small Cap: 17.40%

Minimum Application Amount: ₹ 1,000/- and any

amount thereafter.

Exit Load: In respect of each purchase of Units:

- For 10% of investment: Nil

- For remaining investment: 1% if redeemed/ switched out within 1 year from the date of allotment (w.e.f. July 5, 2017)

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@ (Payout, Reinvestment and Sweep (from Equity Schemes to Debt Schemes only))

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

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	29-Mar-23	0.15	12.2940
	29-Dec-22	0.16	12.8840
	29-Sep-22	0.12	12.7990
DIRECT	29-Mar-23	0.17	13.7110
	29-Dec-22	0.18	14.3210
	29-Sep-22	0.15	14.1780

Income Distribution cum capital withdrawal

Debt portion: Mr. Arvind Subramanian managed this scheme up to 15th July. 2022.

# Bandhan Balanced Advantage Fund<sup>\$</sup>

An open ended dynamic asset allocation fund

#### **FUND PHILOSOPHY\***

Bandhan Balanced Advantage Fund is a hybrid fund with active equity allocation changing based on the trailing P/E of Nifty 50 index. The fund has a pre-defined model which indicates the range of active equity allocation based on P/E levels, and there are 6 different range of equity allocation possible. Higher the P/E band, lower will be the active equity allocation and vice versa.

Change of bands happen once a month while changes within the band happen dynamically on a day to day basis. The active equity portfolio is managed like a diversified fund. Active stock selection philosophy combines quality stocks with good growth potential. The quality filters for the fund are – conversion of EBIDTA to operating cash – OCF as % of EBIDTA > 33%; Moderate leverage: Debt EBIDTA <3x; Profitability: EBIDTA / Net operating Assets >30%. Thus, companies which qualify these parameters and have higher visibility of growth versus peers will form the core portfolio. Depending on P/E levels, the fund can have more large or mid/small cap names. The fund will also use Nifty futures to dynamically manage active equity allocation within a month.

The debt portion of the fund is actively managed. The portfolio emphasizes on maintaining high credit quality and currently has 100% in AAA or equivalent instruments. Further the portfolio is oriented towards short-to-medium duration strategies.

Bloomberg Nifty P/E data as of 31st July 2023 indicates a value of 23.74 and Equity band for the month of August will be 40-55%.

## OUTLOOK

### How it went:

Global equities gained sharply across regions (MSCI World +3.3% MoM / +17.7% CYTD). MSCI South Africa was the leader in the month (+11.8% MoM), outperforming MSCI World and other country indices by more than 3%. India delivered relatively muted returns (+2.9% MoM), underperforming EM and Asia-ex-Japan. India continues to perform better on a 3 and 6 months basis and has bridged the under-performance with global equities on a 1-year return basis.

#### How do we look ahead:

The Indian market has generated healthy returns in the last few months in absolute returns compared to the emerging markets index. We believe the key reasons for this are that global growth has held up much better than expectations, with the US economy remaining quite resilient, the weakening of the dollar and China's disappointing growth investors have helped India get a more significant share of foreign flows. We expect most of these factors to sustain in the next few quarters.

With effect from 13th March 2023, the name of "IDFC Balanced Advantage Fund" has changed to "Bandhan" Balanced Advantage Fund

The above mentioned is the current strategy of the Fund Manager. However, asset allocation and investment strategy shall be within broad parameters of Scheme Information Document.

Ratios calculated on the basis of 3 years history of monthly data.

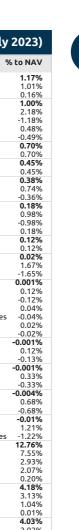
Face Value per Unit (in ₹) is 10

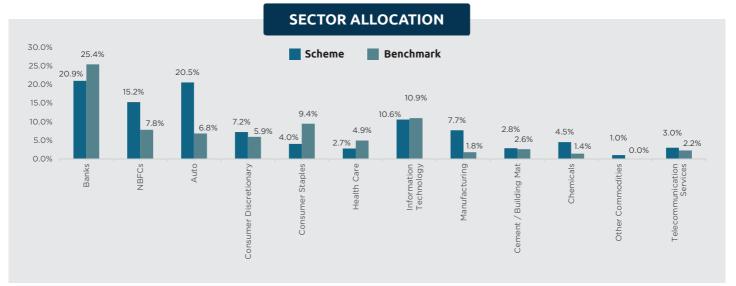
Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable).



Rating	PORTFOLIO		(31 July 2023)		
Bank   Sank	Name of the Instrument Ratings	% to NAV	Name of the Instrument Ratings	% to NAV	
Banks					
CICI Bank - Equity Futures					
Industan Unilever					
HDFC Bank					
HDFC Bank - Equity Futures   1.34%   ITC - Equity Futures   0.48%   IndusInd Bank - Equity Futures   1.34%   Nestle India   0.70%   Notak Mahindra Bank - Equity Futures   1.08%   Nestle India   0.70%   Notak Mahindra Bank - Equity Futures   1.08%   Asis Bank of India   0.43%   State Bank of India   0.43%   State Bank of India   Equity Futures   0.43%   Finance   7.40%   Pl Industries   0.74%   Finance   7.40%   Pl Industries   0.74%   Pl Industries   0.74%	HDFC Bank				
IndusInd Bank   Equity Futures					
Kotak Mahindra Bank   Equity Futures   1.08%   Paper, Forest & Jute Products   0.45%   Axis Bank   0.90%   Century Textiles & Industries   0.45%   State Bank of India   Equity Futures   0.43%   Fertilizers & Agrochemicals   0.28%   Fertilizers & Agrochemicals   0.28%   Fertilizers & Agrochemicals   0.28%   Fertilizers & Agrochemicals   0.28%   Century Textiles & Industries   0.28%   Century Futures   0.36%   Century Futures   0.36%   Century Futures   0.36%   Century Futures   0.36%   Century Futures   0.43%   Fertilizers & Agrochemicals   0.28%   Century Futures   0.45%   Century		1.33%		-0.49%	
Notak Mahindra Bank - Equity Futures					
Axis Bank   0.90%   Century Textiles & Industries   0.45%					
State Bank of India - Equity Futures					
State Bank of India - Equity Futures					
Finance					
Baja   Finance					
Cholamandalam Invt and Fin Co         3.60%         United Spirits         0.98%           Bajaj Finance - Equity Futures         1.10%         Varun Beverages         0.18%           Bajaj Finance - Equity Futures         5.07%         Tava Consultancy Services         1.10%         Varun Beverages         0.18%           Infosys - Equity Futures         1.37%         Page Industries         0.12%           Infosys - Equity Futures         1.37%         Personal Products         0.02%           Tata Consultancy Services - Equity Futures         -0.78%         Godrej Consumer Products - Equity Futures         -1.65%           Mphasis - Equity Futures         -0.26%         Godrej Consumer Products - Equity Futures         -1.65%           Mphasis - Equity Futures         -0.26%         Lupin         -0.01%           Mphasis - Equity Futures         -0.47%         Sun Pharmaceutical Mustries         -0.12%           Automobiles         4.88%         Sun Pharmaceutical Industries - Equity Futures         -0.12%           Tax Motors         1.92%         Divi's Laboratories         -0.04%           Auto Components         4.69%         Divi's Laboratories         -0.01%           Vary Motor Company         1.27%         Realty         -0.001%           Soma BLW Precision Forgings         0					
Baja   Finance - Equity Futures	Cholamandalam Invt and Fin Co	3.60%		0.98%	
IT - Software   5.07%					
Infosys					
Infosys - Equity Futures					
Tata Consultancy Services   1.86%   Godrej Consumer Products   1.67%   Godrej Consumer Products   1.67%   Godrej Consumer Products   1.65%   MphasiS - Equity Futures   1.65%   Pharmaceuticals & Biotechnology   0.01%   Consumer Products   1.65%   Pharmaceuticals & Biotechnology   0.12%   Consumer Products   1.65%   Pharmaceutical Industries   0.12%   Consumer Products   0.12%   Consumer Pro					
Tata Consultancy Services - Equity Futures   -0.78%   MphasiS   MphasiS   MphasiS   MphasiS - Equity Futures   -0.26%   Lupin - Equity Futures   -0.26%   Lupin - Equity Futures   -0.12%   Sun Pharmaceutical Industries - Equity Futures   -0.04%   Sun Pharmaceutical Industries - Equity Futures   -0.04%   Sun Pharmaceutical Industries - Equity Futures   -0.04%   Sun Pharmaceutical Industries - Equity Futures   -0.02%   Mahindra & Mahindra   1.92%   Divi's Laboratories - Equity Futures   -0.02%   Mahindra & Mahindra   1.27%   Realty   -0.001%   Mahindra & Mahindra   1.27%   Realty   -0.001%   Mahindra & Mahindra   1.27%   Mahindra & Mahindra   1.27%   Mahindra & Mahindra   -0.01%   Mahindra & Mahindra   -0.01%   Mahindra & Mahindra   -0.12%   DLF - Equity Futures   -0.12%   DLF - Equity Futures   -0.13%   Reliance Industries   Equity Futures   -0.33%   Reliance Industries   Equity Futures   -0.33%   Reliance Industries   Equity Futures   -0.08%   JSW Steel   Mahindra   -0.68%   JSW Steel   Lipin   -0.004%   Mahindra   -0.68%   Mayoraba   Mahindra   -0.01%					
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Shaily Engineering Plastics         0.02%         7.26% - 2033 G-Sec         SOV         2.93%           Chemicals & Petrochemicals         1.71%         7.1% - 2029 G-Sec         SOV         2.07%           SRF         1.25%         5.63% - 2026 G-Sec         SOV         2.07%           SRF - Equity Futures         -0.11%         Corporate Bond         4.18%           Aether Industries         0.58%         Bajaj Finance         AAA         3.13%           Consumer Durables         1.51%         HDFC Bank         AAA         1.04%           Titan Company         1.51%         NTPC         AAA         0.01%           Telecom - Services         1.44%         Axis Bank         A1+         2.02%           Bharti Airtel         1.44%         Axis Bank         A1+         2.02%           Cement & Cement Products         1.36%         Small Industries Dev Bank of India A1+         1.60%           UltraTech Cement         2.10%         NABARD         A1+         0.40%           UltraTech Cement - Equity Futures         -0.73%         Treasury Bill         2.05%           ACC         0.15%         182 Days Tbill - 2023         SOV         2.05%           ACC         Equity Futures         -0.15%         Sm					
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DODTEOLIO





#### Scheme risk-o-meter This product is suitable for investors who are seeking\* Benchmark risk-o-meter • To create wealth over long term. • Dynamic allocation towards equity, derivatives, debt and money market instruments. \*Investors should consult their financial advisers if in doubt about HIGH Investors understand that their NIFTY 50 Hybrid Composite whether the product is suitable for them. principal will be at Moderately High risk debt 50:50 Index