

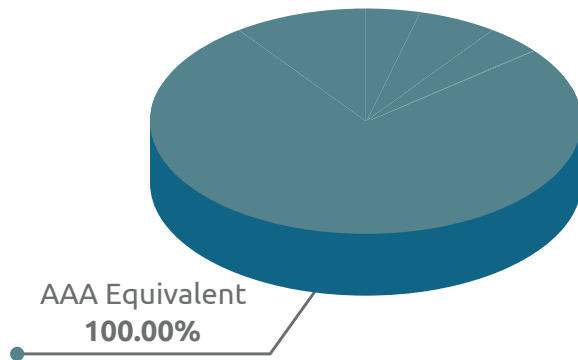


Bandhan Corporate Bond Fund[§]

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality, currently 100% AAA and equivalent instruments.
- By investing in one single fund you get to diversify your allocation across high quality corporate instruments.
- Ideal to form part of 'Core' Bucket – due to its high quality and low to moderate duration profile*

ASSET QUALITY



FUND FEATURES:

(Data as on 31st July'23)

Category: Corporate Bond

Monthly Avg AUM: ₹ 14,566.13 Crores

Inception Date: 12th January 2016

Fund Manager: Mr. Gautam Kaul (w.e.f. 1st December 2021) Mr. Suyash Choudhary (w.e.f. 28th July 2021)

Standard deviation (Annualized): 0.76%

Modified duration: 0.56 years

Average Maturity: 0.60 years

Macaulay Duration: 0.60 years

Yield to Maturity: 7.22%

Benchmark: Tier 1: NIFTY Corporate Bond Index B-III (w.e.f. 1st April 2022) Tier 2: NIFTY AAA Short Duration Bond Index

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

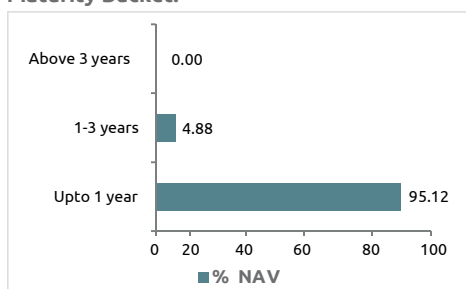
SIP (Minimum Amount): ₹ 100/-

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

Exit Load: Nil

Options Available: Growth & IDCW[®] Option - Payout, Reinvestment & Sweep and Monthly, Quarterly, Half Yearly, Annual & Periodic.

Maturity Bucket:



*Income Distribution cum capital withdrawal

PORTFOLIO

(31 July 2023)

Name	Rating	Total (%)
Corporate Bond		75.88%
NABARD	AAA	11.36%
REC	AAA	8.93%
HDFC Bank	AAA	8.84%
National Housing Bank	AAA	8.64%
Oil & Natural Gas Corporation	AAA	5.16%
UltraTech Cement	AAA	4.95%
Export Import Bank of India	AAA	4.72%
Axis Bank	AAA	3.53%
Indian Railway Finance Corporation	AAA	3.01%
Bajaj Finance	AAA	2.14%
Small Industries Dev Bank of India	AAA	1.83%
NTPC	AAA	1.80%
Bajaj Housing Finance	AAA	1.77%
ICICI Bank	AAA	1.72%
Larsen & Toubro	AAA	1.58%
Hindustan Petroleum Corporation	AAA	1.45%
Power Finance Corporation	AAA	1.31%
Tata Capital Financial Services	AAA	1.16%
Power Grid Corporation of India	AAA	0.69%

*The scheme is currently following a 'roll down' investment approach on a tactical basis and thereby intends to be repositioned in March 2024. Till then, ordinarily the average maturity of the scheme's portfolio is unlikely to increase significantly and may be expected to generally reduce with the passage of time, subject to intermittent periods of volatility in the maturity profile owing to AUM movement and market conditions. The approach being followed is tactical in nature and would be subject to change depending on investment opportunities available without prior notice.

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



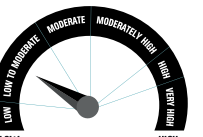
PORTFOLIO
(31 July 2023)

Name	Rating	Total (%)
Kotak Mahindra Prime	AAA	0.68%
Grasim Industries	AAA	0.52%
Reliance Industries	AAA	0.10%
Treasury Bill		7.73%
364 Days Tbill - 2024	SOV	7.73%
Commercial Paper		6.09%
HDFC Bank	A1+	2.46%
Bajaj Finance	A1+	1.98%
Kotak Mahindra Prime	A1+	1.65%
State Government Bond		3.53%
6.64% Rajasthan SDL - 2024	SOV	0.48%
9.11% Maharashtra SDL - 2024	SOV	0.42%
8.83% Maharashtra SDL - 2024	SOV	0.35%
5.6% Haryana SDL - 2024	SOV	0.29%
9.47% Haryana SDL - 2024	SOV	0.24%
9.55% Karnataka SDL - 2024	SOV	0.24%
9.63% Andhra Pradesh SDL - 2024	SOV	0.21%
9.80% Haryana SDL - 2024	SOV	0.17%
9.36% Maharashtra SDL - 2023	SOV	0.17%
9.48% Andhra Pradesh SDL - 2024	SOV	0.14%
8.83% Tamilnadu SDL - 2024	SOV	0.14%
9.37% Gujarat SDL - 2024	SOV	0.14%
9.45% Rajasthan SDL - 2024	SOV	0.10%
9.5% Gujrat SDL - 2023	SOV	0.10%
8.96% Maharashtra SDL - 2024	SOV	0.07%
9.71% Haryana SDL - 2024	SOV	0.07%
9.47% Tamilnadu SDL - 2024	SOV	0.07%
9.24% Haryana SDL - 2024	SOV	0.07%
8.94% Tamilnadu SDL - 2024	SOV	0.03%
5.75% Tamilnadu SDL - 2025	SOV	0.02%
Certificate of Deposit		3.46%
State Bank of India	A1+	1.48%
Small Industries Dev Bank of India	A1+	1.00%
Axis Bank	A1+	0.99%
Zero Coupon Bond		0.27%
Kotak Mahindra Prime	AAA	0.27%
Government Bond		0.03%
7.68% - 2023 G-Sec	SOV	0.03%
Net Cash and Cash Equivalent		3.00%
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)			
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 Low to Moderate risk</p>	<ul style="list-style-type: none"> To generate medium to long term optimal returns. Investments predominantly in high quality corporate bonds. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Corporate Bond Index B-III</p>	 <p>Tier 2: NIFTY AAA Short Duration Bond Index</p>

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