



## Bandhan Credit Risk Fund<sup>§</sup>

An open ended debt scheme predominantly investing in AA and below rated corporate bonds.

A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

Bandhan Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

### Fund Features:

(Data as on 31st July'23)

**Category:** Credit Risk

**Monthly Avg AUM:** ₹ 427.39 Crores

**Inception Date:** 3rd March 2017

**Fund Manager:** Mr. Gautam Kaul (w.e.f. 16th July 2022) & Mr. Debraj Lahiri (w.e.f. 17th April 2023)

**Standard Deviation (Annualized):** 0.88%

**Modified Duration:** 3.24 years

**Average Maturity:** 16.10 years

**Macaulay Duration:** 3.47 years

**Yield to Maturity:** 7.75%

**Benchmark:** Tier 1: NIFTY Credit Risk Bond Index C-III (w.e.f. 1st April 2022) Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index

**Exit Load:** 1% if redeemed/switched out within 365 days from the date of allotment

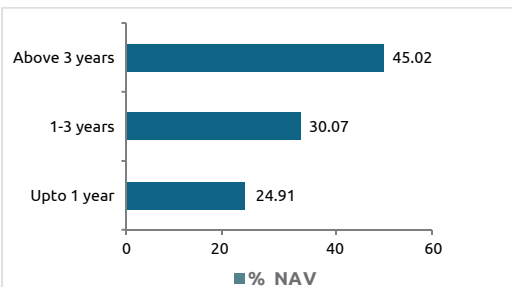
**SIP (Minimum Amount):** ₹ 100/-

**Options Available:** Growth, IDCW<sup>®</sup> - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

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

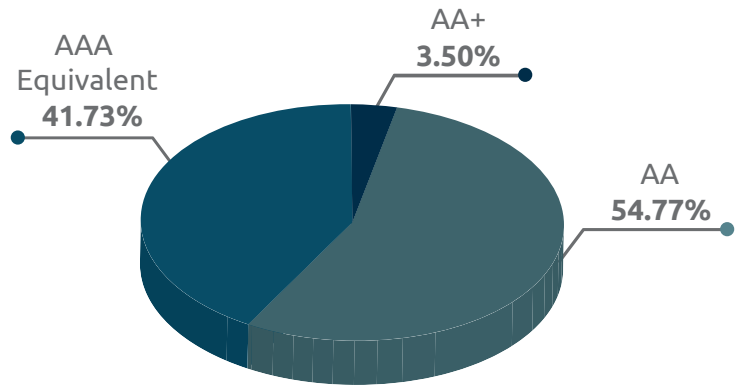
**Minimum Investment Amount:** ₹ 1,000/- and any amount thereafter

**Maturity Bucket:**



<sup>®</sup>Income Distribution cum capital withdrawal

### ASSET QUALITY



### PORTFOLIO

(31 July 2023)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>58.27%</b>
Tata Power Company	AA	13.11%
Century Textiles & Industries	AA	9.47%
Godrej Industries	AA	9.36%
Union Bank of India <sup>®</sup>	AA	7.21%
Punjab National Bank <sup>®</sup>	AA	7.12%
AU Small Finance Bank	AA	4.93%
Tata Motors	AA	3.58%

<sup>§</sup>With effect from 13th March 2023, the name of "IDFC Credit Risk Fund" has changed to "Bandhan Credit Risk Fund"




Standard Deviation calculated on the basis of 1 year history of monthly data | Gsec/SDL yields have been annualized wherever applicable  
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

**PORTFOLIO**
**(31 July 2023)**

Name	Rating	Total (%)
Aditya Birla Fashion and Retail	AA+	3.50%
<b>Government Bond</b>		<b>30.70%</b>
7.38% - 2027 G-Sec	SOV	30.70%
<b>PTC</b>		<b>7.84%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	7.84%
<b>Net Cash and Cash Equivalent</b>		<b>3.19%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 0.83 years (PTC originated by Reliance Industries Limited)  
@AT1 bonds under Basel III

<b>Potential Risk Class Matrix</b>			
Credit Risk of the scheme →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			

<b>Scheme risk-o-meter</b>	<b>This product is suitable for investors who are seeking*</b>	<b>Benchmark risk-o-meter</b>	<b>Benchmark risk-o-meter</b>
 <p>Investors understand that their principal will be at Moderately High risk</p>	<ul style="list-style-type: none"> <li>To generate optimal returns over medium to long term.</li> <li>To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Credit Risk Bond Index C-III</p>	 <p>Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>