

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 July'23)

Category: Equity Savings

Monthly Avg AUM: ₹ 86.00 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, Ms. Nishita Shah (will be managing overseas investment portion of the scheme.)

Other Parameter:

Standard Deviation (Annualized) 3.39%

Beta 0.61

R Squared 0.86

Modified Duration: 28 Days*

Average Maturity: 29 Days*

Macaulay Duration: 29 Days*

Yield to Maturity: 6.72%*

*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	28-July-23	0.06	14.3480
	30-Jun-23	0.06	14.2680
	30-May-23	0.06	14.1340
DIRECT	28-July-23	0.07	15.5920
	30-Jun-23	0.07	15.4920
	30-May-23	0.06	15.3340

Income Distribution cum capital withdrawal have been rounded off till 2 decimals
Face Value per Unit (in ₹) is 10

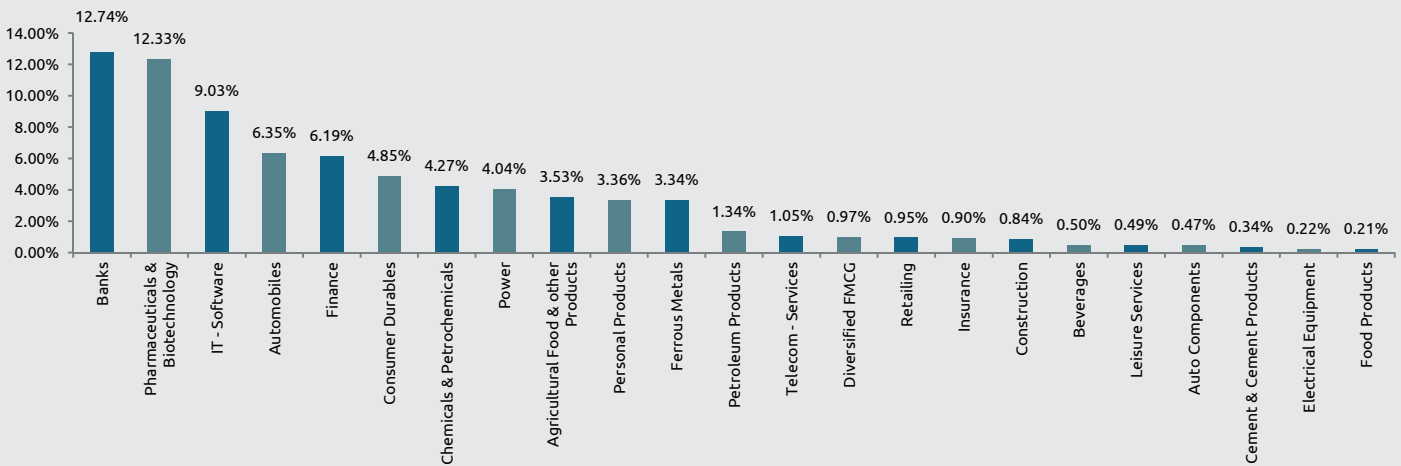
Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). Source: ICRA MFI Explorer

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

Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Nishita Shah (w.e.f. from 1st July 2022)

Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
Equity and Equity related Instruments	78.31%	Avenue Supermarts	0.54%
Net Equity Exposure	21.95%	V-Mart Retail	0.41%
Banks	5.70%	Construction	0.84%
IndusInd Bank	5.89%	Larsen & Toubro	0.84%
IndusInd Bank - Equity Futures	-5.33%	Consumer Durables	0.62%
ICICI Bank	3.56%	Titan Company	4.21%
ICICI Bank - Equity Futures	-1.71%	Titan Company - Equity Futures	-4.24%
HDFC Bank	2.63%	Somany Ceramics	0.38%
Axis Bank	0.66%	Greenpanel Industries	0.27%
Pharmaceuticals & Biotechnology	2.62%	Beverages	0.50%
Aurobindo Pharma	4.22%	United Breweries	0.50%
Aurobindo Pharma - Equity Futures	-4.26%	Leisure Services	0.49%
Sun Pharmaceutical Industries	3.65%	Jubilant Foodworks	0.49%
Sun Pharmaceutical Industries - Equity Futures	-3.10%	Auto Components	0.47%
Torrent Pharmaceuticals	2.34%	Bosch	0.47%
Torrent Pharmaceuticals - Equity Futures	-2.35%	Power	0.47%
Cipla	0.99%	Tata Power Company	3.54%
IPCA Laboratories	0.61%	Tata Power Company - Equity Futures	-3.58%
Laurus Labs	0.52%	NTPC	0.50%
IT - Software	2.22%	Cement & Cement Products	0.34%
Tata Consultancy Services	4.41%	The Ramco Cements	0.34%
Tata Consultancy Services - Equity Futures	-3.66%	Electrical Equipment	0.22%
HCL Technologies	2.19%	Thermax	0.22%
HCL Technologies - Equity Futures	-2.21%	Food Products	-0.002%
Tech Mahindra	0.94%	Nestle India	0.21%
Tech Mahindra - Equity Futures	-0.94%	Nestle India - Equity Futures	-0.21%
Infosys	0.92%	Insurance	-0.01%
Mphasis	0.58%	SBI Life Insurance Company	0.90%
Finance	1.89%	SBI Life Insurance Company - Equity Futures	-0.90%
Bajaj Finance	5.04%	Ferrous Metals	-0.02%
Bajaj Finance - Equity Futures	-4.30%	JSW Steel	3.34%
SBI Cards and Payment Services	0.67%	JSW Steel - Equity Futures	-3.37%
Poonawalla Fincorp	0.33%	Agricultural Food & other Products	-0.02%
Reliance Strategic Investments	0.14%	Marico	3.53%
Automobiles	1.38%	Marico - Equity Futures	-3.55%
Mahindra & Mahindra	2.89%	Personal Products	-0.02%
Mahindra & Mahindra - Equity Futures	-2.92%	Dabur India	3.36%
Tata Motors	2.57%	Dabur India - Equity Futures	-3.38%
Tata Motors - Equity Futures	-2.05%	Chemicals & Petrochemicals	-0.04%
Maruti Suzuki India	0.88%	Pidilite Industries	4.27%
Petroleum Products	1.34%	Pidilite Industries - Equity Futures	-4.31%
Reliance Industries	1.34%	Mutual Fund Units	10.15%
Telecom - Services	1.05%	Bandhan Liquid Fund -Direct Plan-Growth	10.15%
Bharti Airtel	1.05%	Corporate Bond	3.72%
Diversified FMCG	0.97%	REC	AAA 3.72%
Hindustan Unilever	0.50%	Britannia Industries	AAA 0.0002%
ITC	0.47%	Net Cash and Cash Equivalent	7.82%
Retailing	0.95%	Grand Total	100.00%

INDUSTRY ALLOCATION



<p>Scheme risk-o-meter</p> <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>This product is suitable for investors who are seeking*</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>Benchmark risk-o-meter</p> <p>CRISIL Equity Savings Index</p>
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