



Bandhan Money Manager Fund[§]

An open ended debt scheme investing in money market instruments.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- The Fund aims to invest predominantly in highly rated money market instruments
- Emphasizes on high quality money market instruments and takes limited duration risk as the maturity of the underlying instruments is generally lower than 1 year
- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 6 months
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

LIQUIDITY

For very short term parking of surplus or emergency corpus

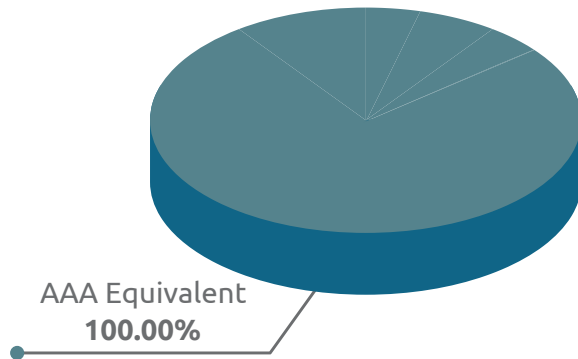
CORE

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



Fund Features:

(Data as on 31st July'23)

Category: Money Market

Monthly Avg AUM: ₹ 3,391.06 Crores

Inception Date: 18th February 2003

Fund Manager: Mr. Brijesh Shah (w.e.f. 12th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

Other Parameter:

Standard Deviation (Annualized): 0.40%

Modified Duration: 167 Days

Average Maturity: 167 Days

Macaulay Duration: 167 Days

Yield to Maturity: 7.15%

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

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

Exit Load: Nil

SIP (Minimum Amount): ₹ 100/-

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

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

[®]Income Distribution cum capital withdrawal

PORTFOLIO

(31 July 2023)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Certificate of Deposit | | 48.70% |
| Axis Bank | A1+ | 11.89% |
| NABARD | A1+ | 10.06% |
| Bank of Baroda | A1+ | 9.37% |
| ICICI Bank | A1+ | 8.03% |
| Small Industries Dev Bank of India | A1+ | 3.03% |

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

The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018.

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.

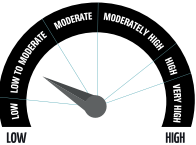
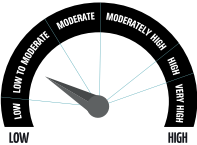
PORTFOLIO
(31 July 2023)

| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| Punjab National Bank | A1+ | 2.74% |
| Union Bank of India | A1+ | 2.07% |
| Kotak Mahindra Bank | A1+ | 1.51% |
| Commercial Paper | | 30.58% |
| HDFC Bank | A1+ | 10.35% |
| Small Industries Dev Bank of India | A1+ | 9.04% |
| L&T Finance | A1+ | 5.48% |
| M&M Financial Services | A1+ | 1.42% |
| Kotak Mahindra Prime | A1+ | 1.39% |
| ICICI Securities | A1+ | 1.37% |
| Tata Capital Financial Services | A1+ | 0.84% |
| Bajaj Finance | A1+ | 0.68% |
| Treasury Bill | | 9.61% |
| 364 Days Tbill - 2023 | SOV | 4.22% |
| 182 Days Tbill - 2024 | SOV | 2.77% |
| 364 Days Tbill - 2024 | SOV | 2.33% |
| 182 Days Tbill - 2023 | SOV | 0.29% |
| State Government Bond | | 6.03% |
| 9.25% Rajasthan SDL - 2023 | SOV | 1.44% |
| 6.56% Rajasthan SDL - 2023 | SOV | 1.29% |
| 9.39% Karnataka SDL - 2023 | SOV | 1.15% |
| 7.97% Odisha SDL - 2024 | SOV | 0.86% |
| 9.24% Maharashtra SDL - 2024 | SOV | 0.72% |
| 9.35% Maharashtra SDL - 2024 | SOV | 0.58% |
| Government Bond | | 4.32% |
| 8.83% - 2023 G-Sec | SOV | 4.32% |
| Net Cash and Cash Equivalent | | 0.76% |
| 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 relative stability and high liquidity. Investments predominantly in money market instruments. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>NIFTY Money Market Index A-I</p> |

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