



## Bandhan Regular Savings Fund<sup>\$</sup>

An open ended hybrid scheme investing predominantly in debt instruments

Bandhan Regular Savings Fund is a hybrid fund which offers up to 25% participation in the equity markets with the balance invested in fixed income. The Equity portfolio of the fund is an actively managed all cap portfolio. The Fixed Income portfolio is also actively managed with a mix of debt and money market instruments.

### FUND FEATURES:

(Data as on 31st July'23)

**Category:** Conservative Hybrid

**Monthly Avg AUM:** ₹ 140.91 Crores

**Inception Date:** 25th February 2010

**Fund Manager:** **Equity Portion:** Mr. Sumit Agrawal & 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.)

**Standard Deviation (Annualized):** 3.06%

**Modified Duration:** 2.17 Years\*

**Average Maturity:** 2.48 Years\*

**Macaulay Duration:** 2.25 Years\*

**Yield to Maturity:** 7.19%\*

\*Of Debt Allocation Only

**Asset allocation:**

**Equity (incl. ETF):** 22.90%

**Debt:** 70.10%

**Benchmark:** CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

**Minimum Investment 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 365 days from the date of allotment (w.e.f. 24th August 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® Option - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

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

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	28-Jul-23	0.0574	13.6409
	30-Jun-23	0.0572	13.6401
	30-May-23	0.0568	13.6033
DIRECT	28-Jul-23	0.0640	15.2180
	30-Jun-23	0.0638	15.2068
	27-Apr-23	0.0620	14.9332

®Income Distribution and Capital Withdrawal

Monthly income is not assured and is subject to availability of distributable surplus

### PORTFOLIO

(31 July 2023)

Name of the Instrument	Rating	% to NAV
<b>Government Bond</b>		<b>55.51%</b>
5.63% - 2026 G-Sec	SOV	41.39%
7.17% - 2028 G-Sec	SOV	3.71%
8.33% - 2026 G-Sec	SOV	3.69%
8.24% - 2027 G-Sec	SOV	2.42%
6.79% - 2027 G-Sec	SOV	2.40%
8.28% - 2027 G-Sec	SOV	1.91%
<b>State Government Bond</b>		<b>7.24%</b>
8.07% Gujrat SDL - 2025	SOV	7.24%
<b>Corporate Bond</b>		<b>3.85%</b>
Power Finance Corporation	AAA	3.64%
LIC Housing Finance	AAA	0.21%
Britannia Industries	AAA	0.001%
<b>Equity (incl. ETF)</b>		<b>25.76%</b>
<b>Chemicals &amp; Petrochemicals</b>		<b>3.63%</b>
Anupam Rasayan India		0.78%
SRF		0.62%
Rossari Biotech		0.54%
Navin Fluorine International		0.48%
Tata Chemicals		0.47%
Vinati Organics		0.41%
Fine Organic Industries		0.33%
<b>Banks</b>		<b>2.62%</b>
Bank of Baroda		0.86%
HDFC Bank		0.57%
ICICI Bank		0.39%
State Bank of India		0.38%
IndusInd Bank		0.22%
Axis Bank		0.20%
<b>Auto Components</b>		<b>1.57%</b>
Tube Investments of India		0.60%

Face Value per Unit (in ₹) is 10

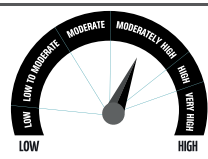
Income Distribution and Capital Withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution and Capital Withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable).

<sup>\$</sup>With effect from 13th March 2023, the name of "IDFC Regular Savings Fund" has changed to

"Bandhan Regular Savings Fund"

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

PORTFOLIO		(31 July 2023)
Name of the Instrument	Rating	% to NAV
UNO Minda		0.52%
Schaeffler India		0.45%
<b>Retailing</b>		<b>1.31%</b>
Avenue Supermarts		0.66%
Trent		0.65%
<b>Finance</b>		<b>1.29%</b>
SBI Cards and Payment Services		0.71%
Cholamandalam Invt and Fin Co		0.58%
<b>IT - Software</b>		<b>1.15%</b>
Tata Consultancy Services		0.59%
LTIMindtree		0.57%
<b>Automobiles</b>		<b>0.68%</b>
TVS Motor Company		0.68%
<b>Consumer Durables</b>		<b>0.66%</b>
Kajaria Ceramics		0.66%
<b>Food Products</b>		<b>0.64%</b>
Prataap Snacks		0.64%
<b>Leisure Services</b>		<b>0.60%</b>
Jubilant Foodworks		0.60%
<b>Personal Products</b>		<b>0.58%</b>
Godrej Consumer Products		0.58%
<b>Power</b>		<b>0.52%</b>
Tata Power Company		0.52%
<b>Exchange Traded Funds</b>		<b>10.49%</b>
Bandhan Nifty 50 ETF		10.49%
<b>Net Cash and Cash Equivalent</b>		<b>7.64%</b>
<b>Grand Total</b>		<b>100.00%</b>

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 Moderately High Risk</p>	<ul style="list-style-type: none"> <li>To provide regular income and capital appreciation over medium to long term.</li> <li>Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Hybrid 85+15 Conservative Index</p>