

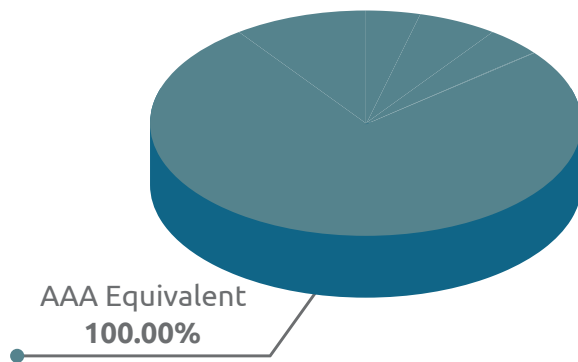


Bandhan Corporate Bond Fund[§]

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 30th June'23)

Category: Corporate Bond

Monthly Avg AUM: ₹ 14,423.45 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: 0.64 years

Average Maturity: 0.68 years

Macaulay Duration: 0.67 years

Yield to Maturity: 7.33%

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

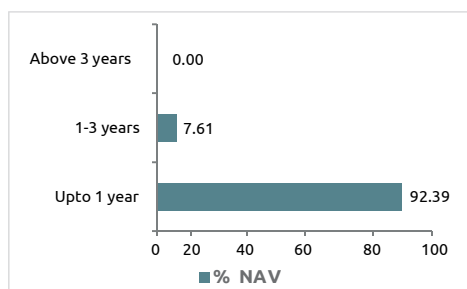
SIP (Minimum Amount): ₹ 100/-

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

(30 June 2023)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Corporate Bond | | 74.99% |
| NABARD | AAA | 10.72% |
| REC | AAA | 9.05% |
| HDFC | AAA | 8.96% |
| National Housing Bank | AAA | 8.58% |
| UltraTech Cement | AAA | 5.01% |
| Oil & Natural Gas Corporation | AAA | 4.88% |
| Export Import Bank of India | AAA | 4.78% |
| Axis Bank | AAA | 3.58% |
| Indian Railway Finance Corporation | AAA | 2.88% |
| ICICI Bank | AAA | 2.54% |
| Bajaj Finance | AAA | 2.17% |
| NTPC | AAA | 1.82% |
| Bajaj Housing Finance | AAA | 1.79% |
| Small Industries Dev Bank of India | AAA | 1.68% |
| Power Finance Corporation | AAA | 1.67% |
| Larsen & Toubro | AAA | 1.60% |
| Tata Capital Financial Services | AAA | 1.17% |
| Power Grid Corporation of India | AAA | 0.70% |
| Kotak Mahindra Prime | AAA | 0.69% |
| Grasim Industries | AAA | 0.52% |

*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



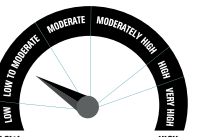
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

PORTFOLIO (30 June 2023)

| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| Reliance Industries | AAA | 0.11% |
| Hindustan Petroleum Corporation | AAA | 0.07% |
| Treasury Bill | | 7.64% |
| 364 Days Tbill - 2024 | SOV | 7.31% |
| 364 Days Tbill - 2023 | SOV | 0.34% |
| Commercial Paper | | 6.14% |
| HDFC | A1+ | 2.48% |
| Bajaj Finance | A1+ | 1.99% |
| Kotak Mahindra Prime | A1+ | 1.67% |
| Certificate of Deposit | | 4.33% |
| State Bank of India | A1+ | 1.49% |
| Small Industries Dev Bank of India | A1+ | 1.01% |
| Axis Bank | A1+ | 0.99% |
| Kotak Mahindra Bank | A1+ | 0.66% |
| Indian Bank | A1+ | 0.17% |
| State Government Bond | | 3.59% |
| 6.64% Rajasthan SDL - 2024 | SOV | 0.49% |
| 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 | 0.25% |
| 9.55% Karnataka SDL - 2024 | SOV | 0.25% |
| 9.63% Andhra Pradesh SDL - 2024 | SOV | 0.21% |
| 9.80% Haryana SDL - 2024 | SOV | 0.18% |
| 9.36% Maharashtra SDL - 2023 | SOV | 0.18% |
| 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 | 0.11% |
| 9.5% Gujrat SDL - 2023 | SOV | 0.10% |
| 9.71% Haryana SDL - 2024 | SOV | 0.07% |
| 9.47% Tamilnadu SDL - 2024 | SOV | 0.07% |
| 8.96% Maharashtra SDL - 2024 | SOV | 0.07% |
| 9.24% Haryana SDL - 2024 | SOV | 0.07% |
| 8.94% Tamilnadu SDL - 2024 | SOV | 0.04% |
| 5.75% Tamilnadu SDL - 2025 | SOV | 0.02% |
| 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> |