

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 30th June'23)

Category: Equity Savings

Monthly Avg AUM: ₹ 90.43 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

Other Parameter:

Standard Deviation (Annualized) 3.49%

Beta 0.61

R Squared 0.87

Modified Duration: 39 Days*

Average Maturity: 40 Days*

Macaulay Duration: 40 Days*

Yield to Maturity: 6.90%*

*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	30-Jun-23	0.06	14.2680
	30-May-23	0.06	14.1340
	27-Apr-23	0.06	13.9560
DIRECT	30-Jun-23	0.07	15.4920
	30-May-23	0.06	15.3340
	27-Apr-23	0.06	15.1280

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

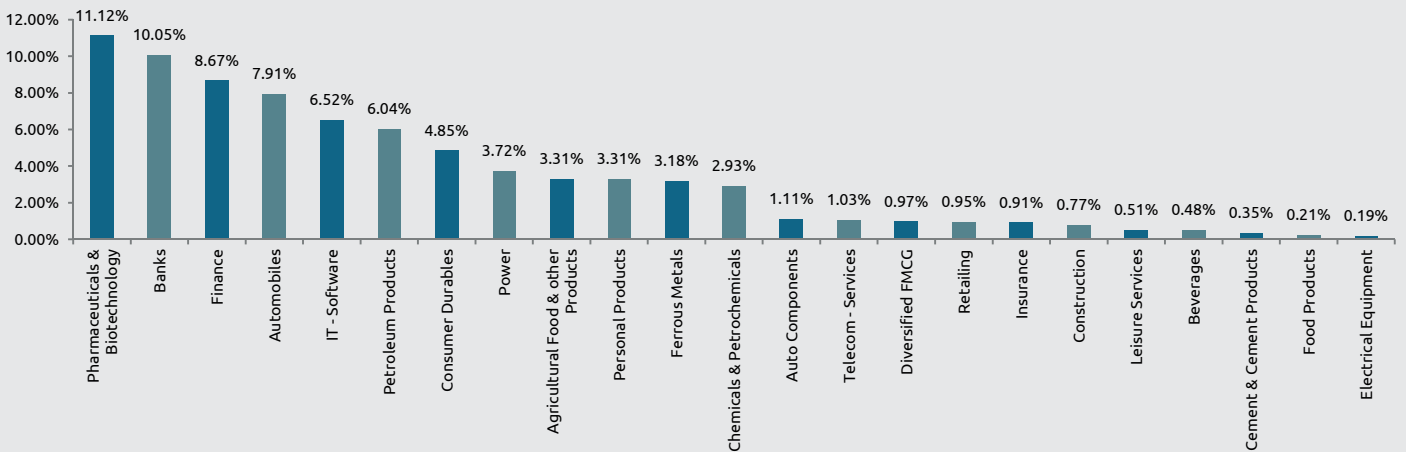
Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). Source: ICRA MFI Explorer

[§]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	79.08%	ITC	0.45%
Net Equity Exposure	21.74%	Retailing	0.95%
Banks	4.94%	Avenue Supermarts	0.55%
IndusInd Bank	5.66%	V-Mart Retail	0.40%
IndusInd Bank - Equity Future	-5.11%	Construction	0.77%
HDFC Bank	2.00%	Larsen & Toubro	0.77%
ICICI Bank	1.71%	Consumer Durables	0.61%
Axis Bank	0.68%	Titan Company	4.23%
Pharmaceuticals & Biotechnology	2.36%	Titan Company - Equity Future	-4.23%
Aurobindo Pharma	3.70%	Somany Ceramics	0.35%
Aurobindo Pharma - Equity Future	-3.72%	Greenpanel Industries	0.27%
Sun Pharmaceutical Industries	3.33%	Leisure Services	0.51%
Sun Pharmaceutical Industries - Equity Future	-2.82%	Jubilant Foodworks	0.51%
Torrent Pharmaceuticals	2.20%	Beverages	0.48%
Torrent Pharmaceuticals - Equity Future	-2.22%	United Breweries	0.48%
Cipla	0.85%	Power	0.41%
Laurus Labs	0.53%	Tata Power Company	3.29%
IPCA Laboratories	0.52%	Tata Power Company - Equity Future	-3.31%
Finance	2.35%	NTPC	0.43%
Bajaj Finance	4.90%	Cement & Cement Products	0.35%
Bajaj Finance - Equity Future	-4.17%	The Ramco Cements	0.35%
HDFC	2.83%	Electrical Equipment	0.19%
HDFC - Equity Future	-2.16%	Thermax	0.19%
SBI Cards and Payment Services	0.66%	Ferrous Metals	0.0004%
Poonawalla Fincorp	0.29%	JSW Steel	3.18%
IT - Software	2.09%	JSW Steel - Equity Future	-3.18%
Tata Consultancy Services	4.22%	Food Products	-0.001%
Tata Consultancy Services - Equity Future	-3.48%	Nestle India	0.21%
Tech Mahindra	0.94%	Nestle India - Equity Future	-0.21%
Tech Mahindra - Equity Future	-0.95%	Personal Products	-0.002%
Infosys	0.89%	Dabur India	3.31%
Mphasis	0.47%	Dabur India - Equity Future	-3.31%
Automobiles	1.36%	Insurance	-0.01%
Tata Motors	4.22%	SBI Life Insurance Company	0.91%
Tata Motors - Equity Future	-3.74%	SBI Life Insurance Company - Equity Future	-0.91%
Mahindra & Mahindra	2.82%	Chemicals & Petrochemicals	-0.01%
Mahindra & Mahindra - Equity Future	-2.80%	Pidilite Industries	2.93%
Maruti Suzuki India	0.87%	Pidilite Industries - Equity Future	-2.94%
Petroleum Products	1.30%	Agricultural Food & other Products	-0.02%
Reliance Industries	6.04%	Marico	3.31%
Reliance Industries - Equity Future	-4.74%	Marico - Equity Future	-3.33%
Auto Components	1.11%	Mutual Fund Units	10.00%
Exide Industries	0.65%	Bandhan Liquid Fund -Direct Plan-Growth	10.00%
Bosch	0.47%	Corporate Bond	3.68%
Telecom - Services	1.03%	REC	AAA
Bharti Airtel	1.03%	Britannia Industries	AAA
Diversified FMCG	0.97%	Net Cash and Cash Equivalent	7.24%
Hindustan Unilever	0.52%	Grand Total	100.00%

INDUSTRY ALLOCATION



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 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>CRISIL Equity Savings Index</p>