

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 May'23)

Category: Equity Savings

Monthly Avg AUM: ₹ 92.38 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) 3.89%

Beta 0.65

R Squared 0.84

Modified Duration: 40 Days*

Average Maturity: 42 Days*

Macaulay Duration: 42 Days*

Yield to Maturity: 6.68%*

*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-May-23	0.06	14.1340
	27-Apr-23	0.06	13.9560
	29-Mar-23	0.02	13.9250
DIRECT	30-May-23	0.06	15.3340
	27-Apr-23	0.06	15.1280
	29-Mar-23	0.02	15.0830

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

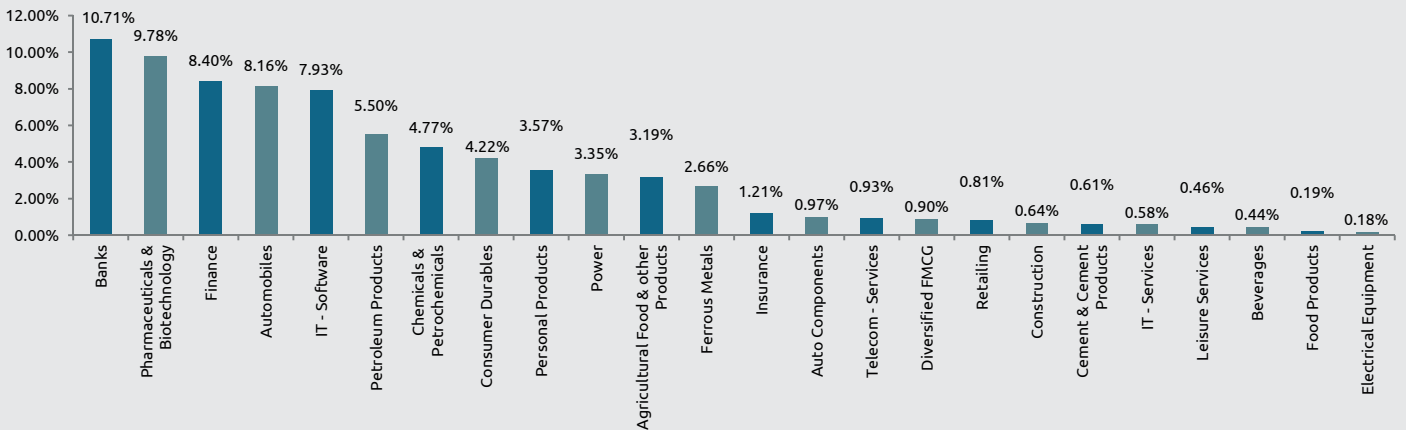
Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). Source: ICRA MFI Explorer

^{\$}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	80.15%	Avenue Supermarts	0.46%
Net Equity Exposure	22.41%	V-Mart Retail	0.34%
Banks	4.51%	Construction	0.64%
IndusInd Bank	5.04%	Larsen & Toubro	0.64%
IndusInd Bank - Equity Futures	-4.52%	Cement & Cement Products	0.61%
Axis Bank	2.26%	The Ramco Cements	0.61%
Axis Bank - Equity Futures	-1.68%	IT - Services	0.58%
HDFC Bank	1.78%	Cyient	0.58%
ICICI Bank	1.64%	Personal Products	0.53%
Finance	2.68%	Dabur India	3.02%
Bajaj Finance	4.50%	Dabur India - Equity Futures	-3.03%
Bajaj Finance - Equity Futures	-3.81%	Godrej Consumer Products	0.55%
HDFC	2.49%	Consumer Durables	0.52%
HDFC - Equity Futures	-1.91%	Titan Company	3.68%
SBI Cards and Payment Services	0.67%	Titan Company - Equity Futures	-3.70%
Cholamandalam Invnt and Fin Co	0.47%	Somany Ceramics	0.30%
Poonawalla Fincorp	0.28%	Greenpanel Industries	0.24%
Pharmaceuticals & Biotechnology	2.10%	Leisure Services	0.46%
Aurobindo Pharma	3.22%	Jubilant Foodworks	0.46%
Aurobindo Pharma - Equity Futures	-3.24%	Chemicals & Petrochemicals	0.44%
Sun Pharmaceutical Industries	2.90%	Pidilite Industries	2.76%
Sun Pharmaceutical Industries - Equity Futures	-2.47%	Pidilite Industries - Equity Futures	-2.78%
Torrent Pharmaceuticals	1.99%	Tata Chemicals	1.58%
Torrent Pharmaceuticals - Equity Futures	-1.97%	Tata Chemicals - Equity Futures	-1.55%
Cipla	0.75%	Deepak Nitrite	0.42%
IPCA Laboratories	0.46%	Beverages	0.44%
Laurus Labs	0.45%	United Breweries	0.44%
IT - Software	1.95%	Power	0.38%
Tata Consultancy Services	3.95%	Tata Power Company	2.98%
Tata Consultancy Services - Equity Futures	-3.27%	Tata Power Company - Equity Futures	-2.97%
Tech Mahindra	2.69%	NTPC	0.37%
Tech Mahindra - Equity Futures	-2.71%	Electrical Equipment	0.18%
Infosys	0.83%	Thermax	0.18%
Mphasis	0.46%	Food Products	-0.002%
Automobiles	1.64%	Nestle India	0.19%
Tata Motors	4.48%	Nestle India - Equity Futures	-0.19%
Tata Motors - Equity Futures	-4.10%	Insurance	-0.005%
Mahindra & Mahindra	2.89%	SBI Life Insurance Company	1.21%
Mahindra & Mahindra - Equity Futures	-2.41%	SBI Life Insurance Company - Equity Futures	-1.21%
Maruti Suzuki India	0.78%	Ferrous Metals	-0.02%
Petroleum Products	1.18%	JSW Steel	2.66%
Reliance Industries	5.50%	JSW Steel - Equity Futures	-2.68%
Reliance Industries - Equity Futures	-4.33%	Agricultural Food & other Products	-0.02%
Auto Components	0.97%	Marico	3.19%
Exide Industries	0.54%	Marico - Equity Futures	-3.21%
Bosch	0.43%	Mutual Fund Units	9.35%
Telecom - Services	0.93%	Bandhan Liquid Fund -Direct Plan-Growth	9.35%
Bharti Airtel	0.93%	Corporate Bond	3.46%
Diversified FMCG	0.90%	REC	AAA 3.46%
Hindustan Unilever	0.48%	Britannia Industries	AAA 0.0002%
ITC	0.42%	Net Cash and Cash Equivalent	7.04%
Retailing	0.81%	Grand Total	100.00%

INDUSTRY ALLOCATION



Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter
<p>LOW MODERATE MODERATELY HIGH HIGH</p> <p>LOW MODERATE HIGH</p> <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>LOW MODERATE MODERATELY HIGH HIGH</p> <p>LOW MODERATE HIGH</p> <p>CRISIL Equity Savings Index</p>