



## Bandhan Asset Allocation Fund Of Funds<sup>^</sup>

An open ended fund of fund scheme investing in schemes of Bandhan Mutual Fund - equity funds and debt funds excluding Gold ETF.

Bandhan Asset Allocation Fund of Funds helps diversify your investment and provides participation across three asset classes - Debt, Equity and Gold. Equity allocation is towards a diversified portfolio that invests across market capitalizations. The Debt portfolio is predominantly short term funds. Allocation towards Gold is to hedge the portfolio against inflation.

The allocation to the respective asset classes are rebalanced as per a pre-conceptualized matrix on a regular basis into three plans- Conservative, Moderate and Aggressive. Within each asset class the objective of the fund is to optimize the return by actively allocating assets to funds which best reflects the underlying macroeconomic theme.

### Fund Features:

(Data as on 28th February'23)

**Category:** Fund of Funds (Domestic)

**Inception Date:** 11th February, 2010

**Fund Manager:** Mr. Sachin Relekar (w.e.f. March 1, 2022) & Mr. Viraj Kulkarni (w.e.f. July 1, 2022)

**Monthly Avg AUM:**

**Conservative Plan:** ₹ 6.48 Crores

**Moderate Plan:** ₹ 16.68 Crores

**Aggressive Plan:** ₹ 14.39 Crores

**Minimum Investment Amount:**

₹ 1,000/- and any amount thereafter

**Exit Load:**

● If redeemed/switched out within 365 days from the date of allotment:

- ▶ Upto 10% of investment: Nil,
- ▶ For remaining investment: 1% of applicable NAV.

● If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)

**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.

**Options Available:** Growth, IDCW<sup>®</sup> - (Payout, Reinvestment and Sweep)

**Standard Deviation (Annualized)**

**CP:** 4.29%, **MP:** 7.10%, **AP:** 9.93%

**Benchmark:**

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

**MP:** NIFTY 50 Hybrid Composite debt 50:50 Index (w.e.f. 1st Dec, 2021)

**AP:** CRISIL Hybrid 35+65 Aggressive Index (w.e.f. 1st Dec, 2021)

<sup>®</sup>Income Distribution cum capital withdrawal

Standard Matrix	Conservative Plan	Moderate Plan	Aggressive Plan
Equity Funds (Including Offshore Equity)	10-30%	25-55%	40-80%
Debt Funds and/or Arbitrage Funds (Including Liquid Funds)	35-90%	10-75%	0-40%
Alternate (Including Gold/Commodity based Funds)	0-30%	0-30%	0-30%
Debt and Money Market Securities	0-5%	0-5%	0-5%

Exposure in Derivatives - up to 5% of total assets

(w.e.f. 28 May, 2018)

## PORTFOLIO

(28 February 2023)

Name	% of NAV		
	CP	MP	AP
<b>TRI Party Repo Total</b>	<b>2.97%</b>	<b>1.33%</b>	<b>0.36%</b>
Clearing Corporation of India	2.97%	1.33%	0.36%
<b>Debt</b>	<b>70.79%</b>	<b>50.56%</b>	<b>27.11%</b>
Bandhan Low Duration Fund	38.33%	13.90%	15.07%
Bandhan Bond Fund -STP	27.76%	33.64%	10.74%
Bandhan Cash Fund	4.70%	3.02%	1.31%
<b>Equity</b>	<b>26.88%</b>	<b>48.32%</b>	<b>72.59%</b>

<sup>^</sup>With effect from 13th March 2023, the name of "IDFC Asset Allocation Fund of Funds" has changed to "Bandhan Asset Allocation Fund of Funds"

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)

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**
**(28 February 2023)**

Name	% of NAV		
	CP	MP	AP
Bandhan Focused Equity Fund	-	7.98%	4.89%
Bandhan Large Cap Fund	26.88%	28.81%	52.40%
Bandhan - EBF	-	11.53%	15.29%
<b>Net Current Asset</b>	<b>-0.64%</b>	<b>-0.21%</b>	<b>-0.06%</b>
<b>Grand Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**BANDHAN ASSET ALLOCATION FUND -  
CONSERVATIVE PLAN**
**Scheme risk-o-meter**


Investors understand that their principal will be at Moderately High risk

**Benchmark risk-o-meter**


CRISIL Hybrid 85+15  
Conservative Index

This product is suitable for investors who are seeking\*:

- To generate capital appreciation and income over long term.
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

**BANDHAN ASSET ALLOCATION FUND -  
MODERATE PLAN**
**Scheme risk-o-meter**


Investors understand that their principal will be at High risk

**Benchmark risk-o-meter**


NIFTY 50 Hybrid Composite  
debt 50:50 Index

This product is suitable for investors who are seeking\*:

- To generate capital appreciation and income over long term
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

**BANDHAN ASSET ALLOCATION FUND -  
AGGRESSIVE PLAN**
**Scheme risk-o-meter**


Investors understand that their principal will be at Very High Risk

**Benchmark risk-o-meter**


CRISIL Hybrid 35+65  
Aggressive Index

This product is suitable for investors who are seeking\*:

- To generate capital appreciation and income over long term
- Investment in different Bandhan Mutual Fund schemes based on a defined asset allocation model.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.