

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 28th February'23)

Category: Equity Savings

Monthly Avg AUM: ₹ 99.43 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

Standard Deviation (Annualized): 8.48%

Modified Duration: 40 Days*

Average Maturity: 42 Days*

Macaulay Duration: 42 Days*

Yield to Maturity: 6.96%*

*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	27-Feb-23	0.06	14.0180
	30-Jan-23	0.06	14.0430
	29-Dec-22	0.06	14.1590
DIRECT	27-Feb-23	0.06	15.1710
	30-Jan-23	0.06	15.1880
	29-Dec-22	0.06	15.2990

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

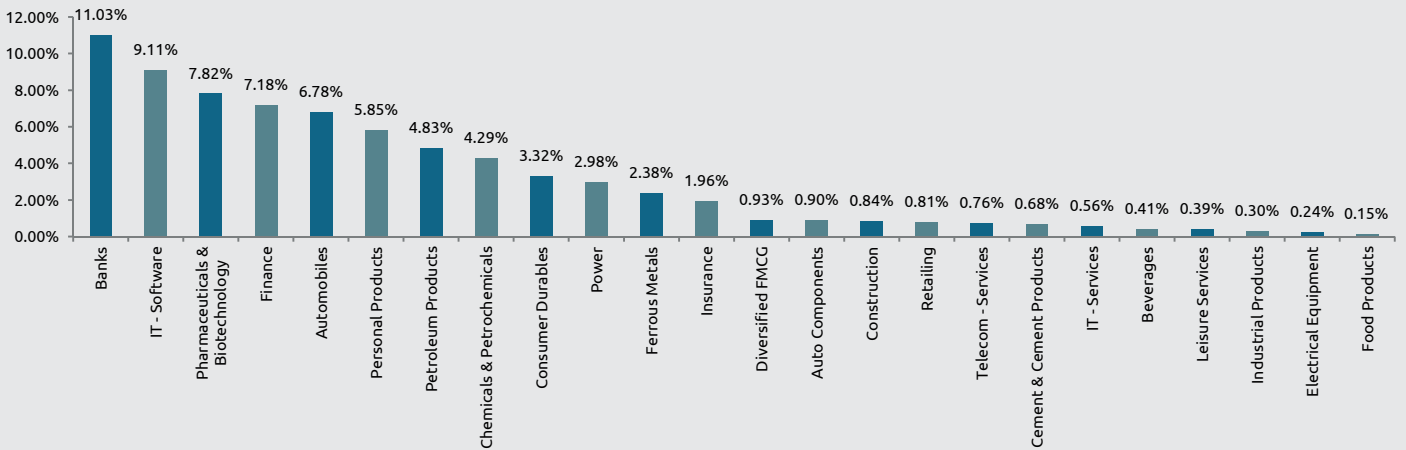
®Income Distribution cum capital withdrawal

The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018.

[§]With effect from 13th March 2023, the name of "IDFC Equity Savings Fund" has changed to "Bandhan Equity Savings Fund"

Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
Equity and Equity related Instruments	74.48%	Avenue Supermarts	0.43%
Net Equity Exposure	21.80%	V-Mart Retail	0.38%
Banks	4.56%	Telecom - Services	0.76%
IndusInd Bank	3.94%	Bharti Airtel	0.76%
IndusInd Bank - Equity Futures	-3.57%	Cement & Cement Products	0.68%
Axis Bank	3.39%	The Ramco Cements	0.45%
Axis Bank - Equity Futures	-2.90%	UltraTech Cement	0.23%
HDFC Bank	1.65%	IT - Services	0.56%
ICICI Bank	1.55%	Cyient	0.56%
State Bank of India	0.50%	Chemicals & Petrochemicals	0.50%
Finance	2.30%	Pidilite Industries	2.28%
Bajaj Finance	3.67%	Pidilite Industries - Equity Futures	-2.29%
Bajaj Finance - Equity Futures	-3.12%	Tata Chemicals	1.48%
HDFC	2.30%	Tata Chemicals - Equity Futures	-1.50%
HDFC - Equity Futures	-1.76%	Deepak Nitrite	0.52%
SBI Cards and Payment Services	0.51%	Personal Products	0.44%
Cholamandalam Invst and Fin Co	0.49%	Dabur India	2.70%
Poonawalla Fincorp	0.21%	Dabur India - Equity Futures	-2.72%
Pharmaceuticals & Biotechnology	1.94%	Marico	2.70%
Sun Pharmaceutical Industries	2.66%	Marico - Equity Futures	-2.69%
Sun Pharmaceutical Industries - Equity Futures	-2.26%	Godrej Consumer Products	0.45%
Aurobindo Pharma	2.11%	Consumer Durables	0.41%
Aurobindo Pharma - Equity Futures	-2.13%	Titan Company	2.89%
Torrent Pharmaceuticals	1.48%	Titan Company - Equity Futures	-2.91%
Torrent Pharmaceuticals - Equity Futures	-1.49%	Somany Ceramics	0.24%
Cipla	0.67%	Greenpanel Industries	0.20%
IPCA Laboratories	0.49%	Beverages	0.41%
Laurus Labs	0.40%	United Breweries	0.41%
IT - Software	1.93%	Leisure Services	0.39%
Tata Consultancy Services	3.72%	Jubilant Foodworks	0.39%
Tata Consultancy Services - Equity Futures	-3.08%	Power	0.33%
Tech Mahindra	2.48%	Tata Power Company	2.64%
Tech Mahindra - Equity Futures	-2.50%	Tata Power Company - Equity Futures	-2.65%
Wipro	1.59%	NTPC	0.34%
Wipro - Equity Futures	-1.60%	Industrial Products	0.30%
Infosys	0.87%	APL Apollo Tubes	0.30%
Mphasis	0.45%	Electrical Equipment	0.24%
Automobiles	1.55%	Thermax	0.24%
Tata Motors	3.51%	Food Products	0.00%
Tata Motors - Equity Futures	-3.06%	Nestle India	0.15%
Mahindra & Mahindra	2.60%	Nestle India - Equity Futures	-0.15%
Mahindra & Mahindra - Equity Futures	-2.18%	Insurance	-0.01%
Maruti Suzuki India	0.67%	SBI Life Insurance Company	1.96%
Petroleum Products	1.04%	SBI Life Insurance Company - Equity Futures	-1.97%
Reliance Industries	4.83%	Ferrous Metals	-0.02%
Reliance Industries - Equity Futures	-3.79%	JSW Steel	2.38%
Diversified FMCG	0.93%	JSW Steel - Equity Futures	-2.39%
ITC	0.51%	Mutual Fund Units	8.58%
Hindustan Unilever	0.42%	Bandhan Cash Fund -Direct Plan - Growth	8.58%
Auto Components	0.90%	Corporate Bond	3.21%
Bosch	0.47%	REC	AAA
Exide Industries	0.42%	Britannia Industries	AAA
Construction	0.84%	Net Cash and Cash Equivalent	13.74%
Larsen & Toubro	0.84%	Grand Total	100.00%
Retailing	0.81%		

INDUSTRY ALLOCATION



<p>Scheme risk-o-meter</p> <p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>This product is suitable for investors who are seeking*</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>Benchmark risk-o-meter</p> <p>CRISIL Equity Savings Index</p>
--	--	---