

Bandhan Hybrid Equity Fund[^]

An open ended hybrid scheme investing predominantly in equity and equity related instruments

Bandhan Hybrid Equity Fund provides a combination of equity (between 65% and 80%) and debt (between 20% and 35%) so as to provide both relative stability of returns and potential of growth. Both equity and fixed income portions are actively managed.

PORTFOLIO

(28 February 2023)

Name of the Instrument	Ratings / Industry	% to NAV
Equity and Equity related Instruments		73.98%
Banks		17.50%
ICICI Bank		5.87%
HDFC Bank		5.53%
State Bank of India		2.70%
Axis Bank		1.82%
IndusInd Bank		1.59%
IT - Software		8.48%
Infosys		3.11%
Tata Consultancy Services		1.62%
LTIMindtree		1.55%
HCL Technologies		1.15%
Zensar Technologies		1.05%
Automobiles		5.73%
Maruti Suzuki India		1.95%
Tata Motors		1.58%
Mahindra & Mahindra		1.31%
Bajaj Auto		0.88%
Pharmaceuticals & Biotechnology		5.44%
Sun Pharmaceutical Industries		1.77%
IPCA Laboratories		1.41%
Cipla		1.14%
Laurus Labs		0.57%
Dr. Reddy's Laboratories		0.54%
Finance		4.38%
HDFC		1.74%
Bajaj Finance		1.30%
Cholamandalam Invt and Fin Co		0.67%
SBI Cards and Payment Services		0.67%
Petroleum Products		3.77%
Reliance Industries		3.77%
Construction		3.41%
Larsen & Toubro		3.41%
Consumer Durables		2.82%
Kajaria Ceramics		0.99%
Greenply Industries		0.74%
Metro Brands		0.64%
Dixon Technologies (India)		0.46%
Retailing		2.62%
Avenue Supermarts		1.41%
V-Mart Retail		1.08%
Vedant Fashions		0.14%
Chemicals & Petrochemicals		2.49%
Deepak Nitrite		1.38%
Aether Industries		1.10%
Cement & Cement Products		2.41%
The Ramco Cements		1.69%
UltraTech Cement		0.72%
Telecom - Services		2.03%
Bharti Airtel		2.03%
Leisure Services		1.57%
Jubilant Foodworks		1.57%
Diversified FMCG		1.49%
Hindustan Unilever		1.49%
Personal Products		1.41%
Godrej Consumer Products		1.41%

FUND FEATURES:

(Data as on 28th February'23)

Category: Aggressive Hybrid

Monthly Avg AUM: ₹ 570.39 Crores

Inception Date: 30th December 2016

Fund Manager: Equity Portion: Mr. Manish Gunwani (w.e.f. 28 January, 2023) & Mr. Viraj Kulkarni (w.e.f. 1st July 2022) **Debt Portion:** Mr. Harshal Joshi

Other Parameters:

Beta: 1.16

R Squared: 0.93

Standard Deviation (Annualized): 17.83%

Modified Duration: 1.54 years*

Average Maturity: 1.79 years*

Macaulay Duration: 1.61 years*

Yield to Maturity: 7.57%*

*Of Debt Allocation Only

Asset allocation:

Equity: 73.98%

Debt: 26.02%

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

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Exit Load: 10% of investment: Nil

Remaining investment: 1% if redeemed / switched out within 1 year from the date of allotment.

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® (Payout, Reinvestment & Sweep Facility)

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

PLAN	IDCW@ RECORD DATE	₹/UNIT	NAV
REGULAR	29-Sep-22	0.15	14.8450
	25-Mar-22	0.15	14.9000
	23-Sept-21	0.15	15.6300
DIRECT	29-Sep-22	0.17	16.1710
	25-Mar-22	0.15	16.1200
	23-Sept-21	0.15	16.8200

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).

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

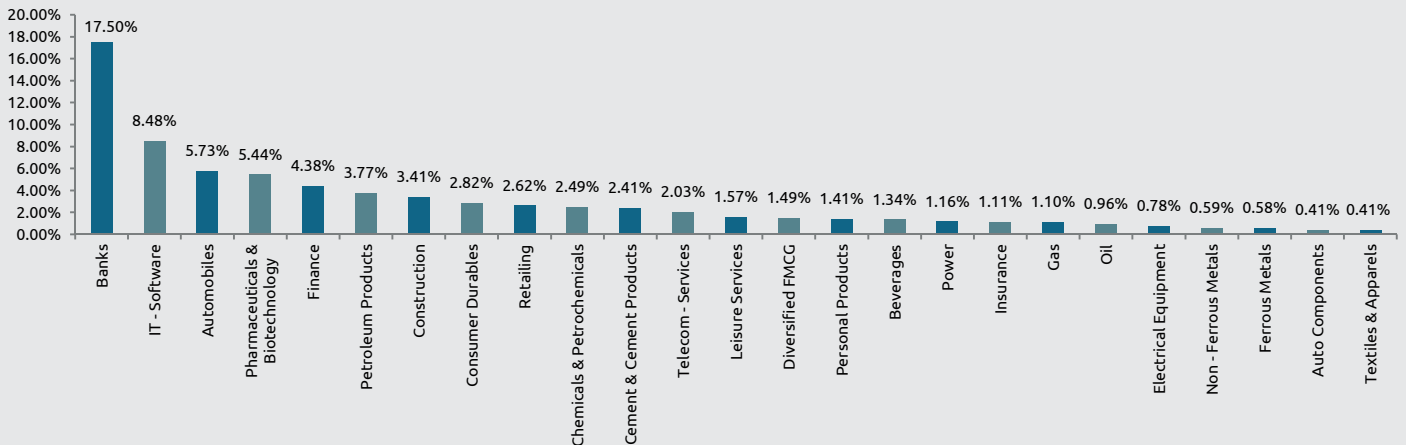
[^]The Fund has been repositioned from Balanced category to Aggressive Hybrid category w.e.f. April 30, 2018.

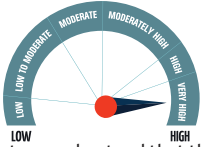
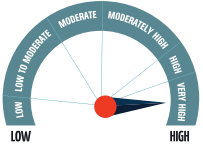
[®]Income Distribution cum capital withdrawal.

PORTFOLIO

(28 February 2023)

Name of the Instrument	Ratings / Industry	% to NAV
Beverages		1.34%
Radico Khaitan		1.34%
Power		1.16%
NTPC		1.16%
Insurance		1.11%
HDFC Life Insurance Company		1.11%
Gas		1.10%
Gujarat Gas		1.10%
Oil		0.96%
Oil & Natural Gas Corporation		0.96%
Electrical Equipment		0.78%
Siemens		0.78%
Non - Ferrous Metals		0.59%
Hindalco Industries		0.59%
Ferrous Metals		0.58%
Tata Steel		0.58%
Auto Components		0.41%
Samvardhana Motherson International		0.41%
Textiles & Apparels		0.41%
Page Industries		0.41%
Government Bond		12.04%
7.38% - 2027 G-Sec	SOV	4.45%
7.32% - 2024 G-Sec	SOV	3.57%
5.63% - 2026 G-Sec	SOV	1.70%
6.79% - 2027 G-Sec	SOV	1.05%
8.24% - 2027 G-Sec	SOV	0.92%
7.17% - 2028 G-Sec	SOV	0.35%
Certificate of Deposit		7.01%
Kotak Mahindra Bank	A1+	7.01%
Corporate Bond		5.98%
NABARD	AAA	4.90%
Power Finance Corporation	AAA	1.08%
Net Cash and Cash Equivalent		1.00%
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 Very High risk</p>	<ul style="list-style-type: none"> To create wealth over long term. Investment predominantly in equity and equity related securities and balance exposure in debt and money market instruments. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Hybrid 35+65 Aggressive Index</p>