



Bandhan Liquid Fund[§]

An open ended liquid scheme.

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- A fund high on credit quality of its instruments and low on volatility as it invests in <91 days instruments
- Offers insta-redemption facility, so access your money 24*7
- Suitable for building your emergency corpus or to temporarily park the surplus – as part of ‘Liquidity’ bucket

Fund Features:

(Data as on 28th February'23)

Category: Liquid

Monthly Avg AUM: ₹ 13,151.52 Crores

Inception Date: 2nd July 2001

Fund Manager: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st December 2021)

Standard Deviation (Annualized): 0.32%

Modified Duration: 42 Days

Average Maturity: 43 Days

Macaulay Duration: 42 Days

Yield to Maturity: 7.25%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

Minimum Investment Amount: ₹ 100/- and any amount thereafter

Options Available: Growth & IDCW® Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout,Reinvest and Sweep), Periodic (Payout,Reinvest and Sweep).

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.

Exit Load*

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

*w.e.f October 20, 2019

®Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

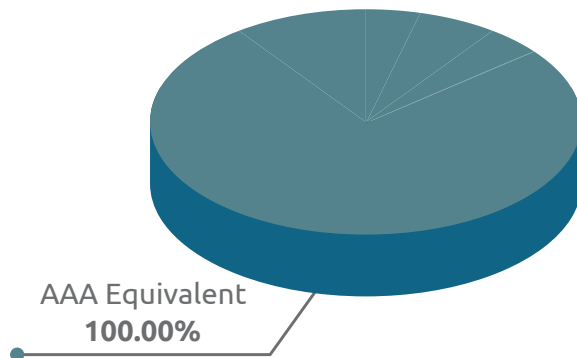
CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

SATELLITE

Funds that can take higher risk-either duration risk or credit risk or both

ASSET QUALITY



PORTFOLIO

(28 February 2023)

Name	Rating	Total (%)
Commercial Paper		34.56%
NABARD	A1+	8.08%
Small Industries Dev Bank of India	A1+	7.00%
Reliance Jio Infocomm	A1+	4.97%
Tata Capital Financial Services	A1+	3.71%
Kotak Securities	A1+	3.29%
HDFC	A1+	2.15%
HDFC Securities	A1+	1.65%
ICICI Securities	A1+	1.24%

[§]With effect from 13th March 2023, the name of “IDFC Liquid Fund” has changed to “Bandhan Liquid Fund”

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.

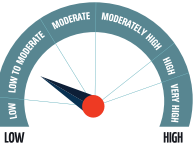

PORTFOLIO (28 February 2023)

Name	Rating	Total (%)
Reliance Retail Ventures	A1+	1.23%
M&M Financial Services	A1+	1.23%
Certificate of Deposit		19.15%
Canara Bank	A1+	7.62%
HDFC Bank	A1+	4.97%
Small Industries Dev Bank of India	A1+	2.21%
Export Import Bank of India	A1+	1.46%
Bank of Baroda	A1+	1.44%
Axis Bank	A1+	1.24%
State Bank of India	A1+	0.21%
Corporate Bond		10.60%
Larsen & Toubro	AAA	3.46%
Power Finance Corporation	AAA	2.29%
Reliance Industries	AAA	1.59%
NABARD	AAA	1.08%
REC	AAA	1.05%
HDFC	AAA	0.42%
Indian Railway Finance Corporation	AAA	0.29%
NTPC	AAA	0.21%
Kotak Mahindra Prime	AAA	0.21%
State Government Bond		5.45%
6.75% Odisha SDL - 2023	SOV	2.51%
8.62% Maharashtra SDL - 2023	SOV	0.92%
7.57% Chattisgarh SDL - 2023	SOV	0.84%
8.54% Maharashtra SDL - 2023	SOV	0.42%
8.63% Madhya Pradesh SDL - 2023	SOV	0.33%
8.64% Andhra Pradesh SDL - 2023	SOV	0.30%
8.24% Gujrat SDL - 2023	SOV	0.13%
Treasury Bill		4.34%
91 Days Tbill - 2023	SOV	3.34%
182 Days Tbill - 2023	SOV	1.00%
Zero Coupon Bond		1.65%
Kotak Mahindra Investments	AAA	1.65%
Net Cash and Cash Equivalent		24.24%
Grand Total		100.00%

Potential Risk Class Matrix

Credit Risk of the scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

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 short term optimal returns with stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Liquid Index A-I</p>