



Bandhan Money Manager Fund[§]

An open ended debt scheme investing in money market instruments.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- The Fund aims to invest predominantly in highly rated money market instruments
- Emphasizes on high quality money market instruments and takes limited duration risk as the maturity of the underlying instruments is generally lower than 1 year
- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 6 months
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

LIQUIDITY

For very short term parking of surplus or emergency corpus

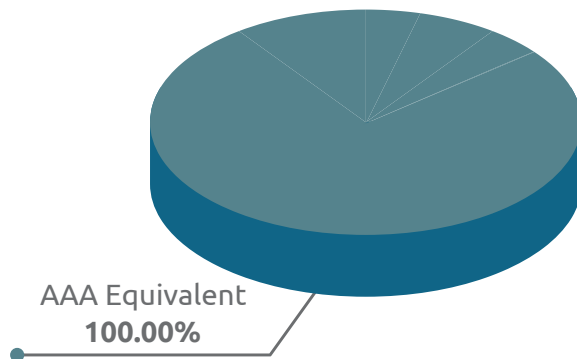
CORE

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 (%)
Certificate of Deposit		56.12%
HDFC Bank	A1+	11.60%
Axis Bank	A1+	10.92%
Kotak Mahindra Bank	A1+	10.17%
ICICI Bank	A1+	8.24%

Fund Features:
(Data as on 28th February'23)

Category: Money Market

Monthly Avg AUM: ₹ 2,897.19 Crores

Inception Date: 18th February 2003

Fund Manager: Mr. Brijesh Shah (w.e.f. 12th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

Other Parameter:
Standard Deviation (Annualized): 0.52%
Modified Duration: 148 Days
Average Maturity: 148 Days
Macaulay Duration: 148 Days
Yield to Maturity: 7.26%

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

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

Exit Load: Nil

SIP (Minimum Amount): ₹ 100/-

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

SIP Dates : (Monthly/Quarterly) Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

®Income Distribution cum capital withdrawal

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

The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018.
Standard Deviation calculated on the basis of 1 year history of monthly data

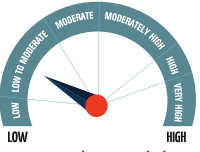
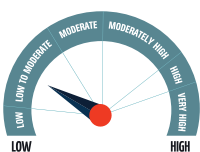
PORTFOLIO (28 February 2023)

Name	Rating	Total (%)
Canara Bank	A1+	6.61%
Bank of Baroda	A1+	3.61%
Small Industries Dev Bank of India	A1+	3.34%
Export Import Bank of India	A1+	1.64%
Commercial Paper		15.45%
HDFC	A1+	9.61%
NABARD	A1+	5.00%
Kotak Mahindra Investments	A1+	0.83%
State Government Bond		7.15%
8.60% Tamil Nadu SDL - 2023	SOV	3.23%
7.95% Tamil Nadu SDL - 2023	SOV	2.22%
6.75% Odisha SDL - 2023	SOV	1.70%
Government Bond		5.11%
7.16% - 2023 G-Sec	SOV	5.11%
Net Cash and Cash Equivalent		16.17%
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 relative stability and high liquidity. Investments predominantly in money market instruments. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Money Market Index A-I</p>

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.