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## Bandhan Credit Risk Fund<sup>\$</sup>

An open ended debt scheme predominantly investing in AA and below rated corporate bonds.

A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

(Formerly known as IDFC Credit Risk Fund)

Bandhan Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

### Fund Features:

(Data as on 30th September'23)

**Category:** Credit Risk

**Monthly Avg AUM:** ₹ 404.33 Crores

**Inception Date:** 3rd March 2017

**Fund Manager^^:** Mr. Gautam Kaul (w.e.f. 16th July 2022) & Mr. Debraj Lahiri (w.e.f. 17th April 2023).

**Standard Deviation (Annualized):** 0.76%

**Modified Duration:** 3.56 years

**Average Maturity:** 15.58 years

**Macaulay Duration:** 3.81 years

**Yield to Maturity:** 7.95%

**Benchmark:** Tier 1: NIFTY Credit Risk Bond Index C-III (w.e.f. 1st April 2022) Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index

**Exit Load:** 1% if redeemed/switched out within 365 days from the date of allotment

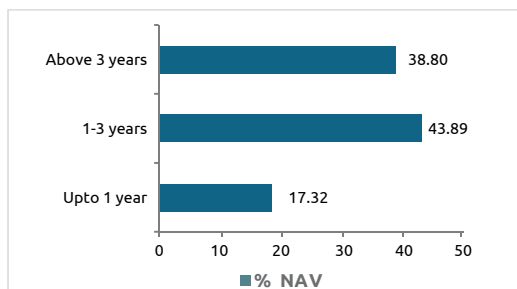
**SIP (Minimum Amount):** ₹ 100/-

**Options Available:** Growth, IDCW® - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

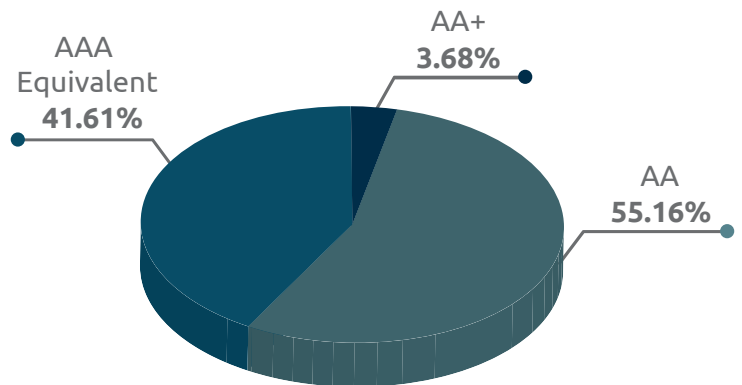
**SIP Dates: (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

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

**Maturity Bucket:**



### ASSET QUALITY



### PORTFOLIO

(30 September 2023)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>62.58%</b>
Century Textiles & Industries	AA	9.93%
Godrej Industries	AA	9.84%
Tata Power Company	AA	8.51%
Union Bank of India®	AA	6.71%
Punjab National Bank®	AA	6.29%
AU Small Finance Bank	AA	5.13%
Aadhar Housing Finance	AA	5.00%

®Income Distribution cum capital withdrawal

^^Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

<sup>\$</sup>With effect from 13th March 2023, the name of "IDFC Credit Risk Fund" has changed to "Bandhan Credit Risk Fund"

Standard Deviation calculated on the basis of 1 year history of monthly data | Gsec/SDL yields have been annualized wherever applicable


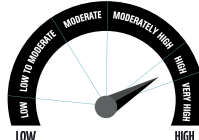
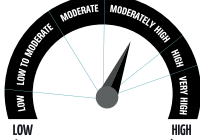
**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**PORTFOLIO (30 September 2023)**

Name	Rating	Total (%)
Godrej Housing Finance	AA	3.74%
State Bank of India	AAA	3.74%
Aditya Birla Fashion and Retail	AA+	3.68%
<b>Government Bond</b>		<b>25.80%</b>
7.38% - 2027 G-Sec	SOV	15.82%
7.18% - 2033 G-Sec	SOV	7.49%
7.1% - 2029 G-Sec	SOV	2.48%
<b>PTC</b>		<b>7.07%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	7.07%
<b>Net Cash and Cash Equivalent</b>		<b>4.55%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 0.78 years (PTC originated by Reliance Industries Limited)  
@AT1 bonds under Basel III

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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			

Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Moderately High risk</p>	<ul style="list-style-type: none"> <li>To generate optimal returns over medium to long term.</li> <li>To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Credit Risk Bond Index C-III</p>	 <p>Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>