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Bandhan Liquid Fund[§]

An open ended liquid scheme.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
(Formerly known as IDFC Liquid Fund)

- 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 30th September'23)

Category: Liquid

Monthly Avg AUM: ₹ 14,330.73 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): 0.17%

Modified Duration: 52 Days

Average Maturity: 52 Days

Macaulay Duration: 52 Days

Yield to Maturity: 7.08%

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.

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

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

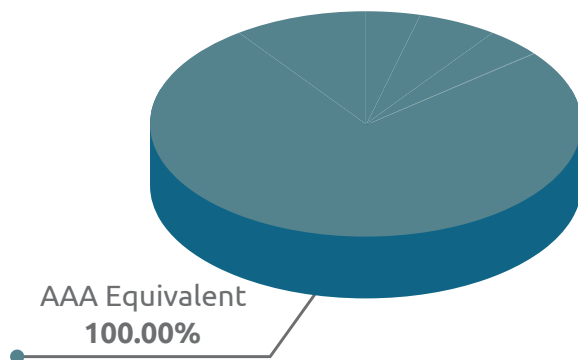
CORE

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

(30 September 2023)

Name	Rating	Total (%)
Commercial Paper		55.74%
Larsen & Toubro	A1+	10.42%
Reliance Retail Ventures	A1+	8.76%
Bajaj Finance	A1+	8.30%
Small Industries Dev Bank of India	A1+	5.85%
Kotak Securities	A1+	3.59%
Tata Steel	A1+	3.58%
ICICI Securities	A1+	2.70%

[§]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.

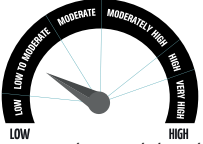
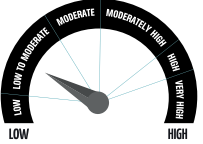
PORTFOLIO
(30 September 2023)

Name	Rating	Total (%)
HDFC Securities	A1+	2.70%
Bajaj Housing Finance	A1+	2.25%
NABARD	A1+	2.24%
HDFC Bank	A1+	2.20%
L&T Finance	A1+	1.12%
Reliance Industries	A1+	0.90%
M&M Financial Services	A1+	0.90%
Tata Capital Financial Services	A1+	0.22%
Treasury Bill		27.84%
91 Days Tbill - 2023	SOV	23.93%
182 Days Tbill - 2023	SOV	3.47%
364 Days Tbill - 2023	SOV	0.45%
Certificate of Deposit		24.76%
Canara Bank	A1+	7.44%
HDFC Bank	A1+	5.16%
Punjab National Bank	A1+	3.61%
Bank of Baroda	A1+	2.70%
Indian Bank	A1+	1.81%
The Federal Bank	A1+	1.13%
Small Industries Dev Bank of India	A1+	1.12%
ICICI Bank	A1+	0.90%
IndusInd Bank	A1+	0.45%
Axis Bank	A1+	0.45%
Corporate Bond		6.99%
ICICI Bank	AAA	2.86%
HDFC Bank	AAA	2.05%
Hindustan Petroleum Corporation	AAA	0.91%
M&M Financial Services	AAA	0.72%
Kotak Mahindra Prime	AAA	0.45%
Net Cash and Cash Equivalent		-15.34%
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>