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Bandhan Credit Risk Fund[§]

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 31st August'23)

Category: Credit Risk

Monthly Avg AUM: ₹ 413.31 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)

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

Standard Deviation (Annualized): 0.85%

Modified Duration: 3.31 years

Average Maturity: 16.60 years

Macaulay Duration: 3.54 years

Yield to Maturity: 7.77%

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

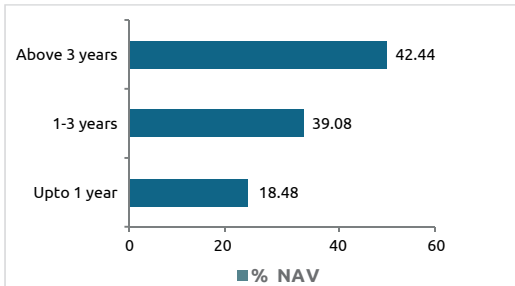
SIP (Minimum Amount): ₹ 100/-

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.

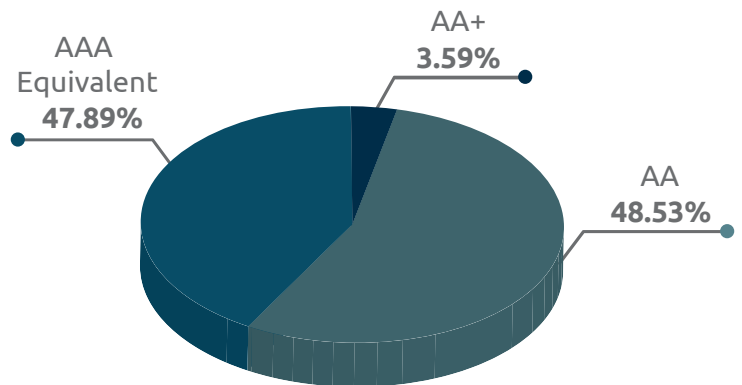
Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

Maturity Bucket:



[®]Income Distribution cum capital withdrawal

ASSET QUALITY



PORTFOLIO

(31 August 2023)

Name	Rating	Total (%)
Corporate Bond		52.11%
Century Textiles & Industries	AA	9.69%
Godrej Industries	AA	9.60%
Union Bank of India [®]	AA	7.37%
Punjab National Bank [®]	AA	7.33%
AU Small Finance Bank	AA	5.03%
Aadhar Housing Finance	AA	4.88%
Tata Power Company	AA	4.63%

[§]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.



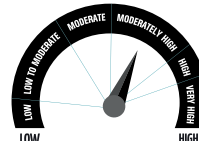
PORTFOLIO (31 August 2023)

Name	Rating	Total (%)
Aditya Birla Fashion and Retail	AA+	3.59%
Government Bond		27.73%
7.38% - 2027 G-Sec	SOV	27.73%
PTC		8.07%
First Business Receivables Trust [^]	AAA(SO)	8.07%
Net Cash and Cash Equivalent		12.08%
Grand Total		100.00%

[^]First Business Receivables Trust- wt. avg. mat: 0.74 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"> To generate optimal returns over medium to long term. To predominantly invest in a portfolio of corporate debt securities across the credit spectrum. <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>