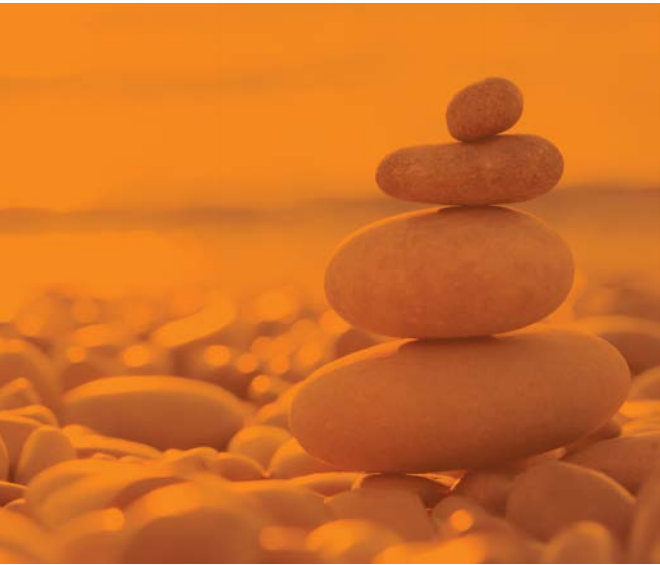


[Click here to Know more](#)



## Bandhan Equity Savings Fund<sup>§</sup>

An open ended scheme investing in equity, arbitrage and debt  
(Formerly known as IDFC Equity Savings Fund)

A fund that invests in equity, debt and arbitrage opportunities available in the market to help investors seeking moderate volatility with potential capital appreciation as well as relative stability of returns.

### FUND FEATURES:

(Data as on 31st August'23)

**Category:** Equity Savings

**Monthly Avg AUM:** ₹ 83.82 Crores

**Inception Date:** 9th June 2008

**Fund Manager:** **Equity Portion:** Mr. Sachin Relekar, Mr. Nemish Sheth & Mr. Viraj Kulkarni (w.e.f. 1st July 2022)  
**Debt Portion:** Mr. Harshal Joshi, Ms. Nishita Shah will be managing for Equity overseas investment portion of the scheme & Mr. Sreejith Balasubramanian will be managing overseas for Debt investment portion of the scheme.

**Other Parameter:**

**Standard Deviation (Annualized)** 3.36%

**Beta** 0.61

**R Squared** 0.87

**Modified Duration:** 82 Days\*

**Average Maturity:** 83 Days\*

**Macaulay Duration:** 83 Days\*

**Yield to Maturity:** 6.90%\*

\*Of Debt Allocation Only

**Benchmark:** CRISIL Equity Savings Index (w.e.f. 1st Dec, 2021)

**Minimum Investment Amount:**

₹ 1,000/- and any amount thereafter

**Exit Load:** If redeemed/switched out within 7 days from the date of allotment:

- ♦ Up to 10% of investment: Nil,
- ♦ For remaining investment: 0.25% of applicable NAV.
- ♦ If redeemed/switched out after 7 days from date of allotment: Nil.

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

**Options Available:** Growth & IDCW® Option - Monthly, Quarterly and Annual and Payout, Reinvestment & Sweep facilities (from Equity Schemes to Debt Schemes Only).

**SIP (Minimum Amount):** ₹ 100/- (Minimum 6 installment)

### ADVANTAGE

#### Un-hedged Equity (20-45%)

- Participate in equity markets
- Benefit from potential capital appreciation

#### Arbitrage (20-60%)

- Benefit from the inefficiencies in market and capture the spreads
- Benefit from lower volatility

#### Debt (20-35%)

- Benefit from regular income feature of debt instruments
- Benefit from lower volatility

### WHO IS THIS FUND FOR?

- Investors who want **limited participation** in equity markets
- Investors who want **asset allocation** across equity, arbitrage and debt
- Investors who seek to **limit downside** and **capture the potential upside** offered by equity markets

PLAN	IDCW@ RECORD DATE	₹/UNIT	NAV
REGULAR	28-Aug-23	0.06	14.3770
	28-July-23	0.06	14.3480
	30-Jun-23	0.06	14.2680
DIRECT	30-Aug-23	0.07	15.6230
	28-July-23	0.07	15.5920
	30-Jun-23	0.07	15.4920

Income Distribution cum capital withdrawal have been rounded off till 2 decimals  
Face Value per Unit (in ₹) is 10

Income Distribution cum capital withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable). Source: ICRA MFI Explorer

<sup>§</sup>With effect from 13th March 2023, the name of "IDFC Equity Savings Fund" has changed to "Bandhan Equity Savings Fund"

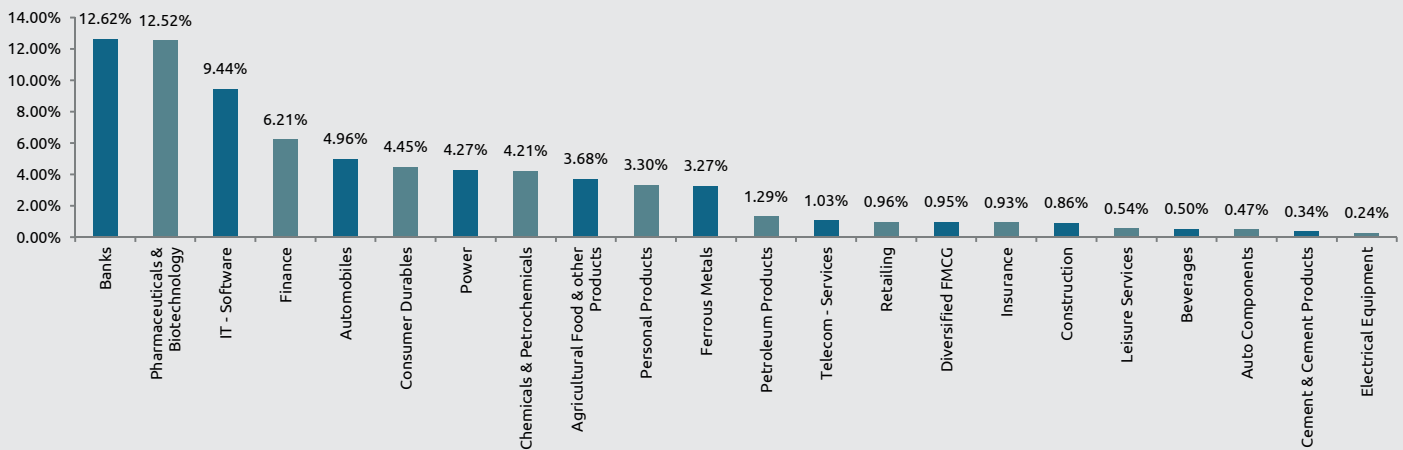
Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Nishita Shah (w.e.f. from 1st July 2022)

®Income Distribution cum capital withdrawal

The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018.

Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
<b>Equity and Equity related Instruments</b>	<b>77.04%</b>	Avenue Supermarts	0.55%
<b>Net Equity Exposure</b>	<b>21.70%</b>	V-Mart Retail	0.41%
<b>Banks</b>	<b>5.63%</b>	<b>Diversified FMCG</b>	<b>0.95%</b>
IndusInd Bank	5.86%	Hindustan Unilever	0.50%
IndusInd Bank - Equity Future	-5.29%	ITC	0.45%
ICICI Bank	3.50%	<b>Construction</b>	<b>0.86%</b>
ICICI Bank - Equity Future	-1.70%	Larsen & Toubro	0.86%
HDFC Bank	2.56%	<b>Leisure Services</b>	<b>0.54%</b>
Axis Bank	0.69%	Jubilant Foodworks	0.54%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.83%</b>	<b>Beverages</b>	<b>0.50%</b>
Aurobindo Pharma	4.36%	United Breweries	0.50%
Aurobindo Pharma - Equity Future	-4.39%	<b>Power</b>	<b>0.49%</b>
Sun Pharmaceutical Industries	3.63%	Tata Power Company	3.75%
Sun Pharmaceutical Industries - Equity Future	-3.08%	Tata Power Company - Equity Future	-3.78%
Torrent Pharmaceuticals	2.20%	NTPC	0.52%
Torrent Pharmaceuticals - Equity Future	-2.22%	<b>Auto Components</b>	<b>0.47%</b>
Cipla	1.09%	Bosch	0.47%
IPCA Laboratories	0.63%	<b>Cement &amp; Cement Products</b>	<b>0.34%</b>
Laurus Labs	0.60%	The Ramco Cements	0.34%
<b>IT - Software</b>	<b>2.35%</b>	<b>Electrical Equipment</b>	<b>0.24%</b>
Tata Consultancy Services	4.43%	Thermax	0.24%
Tata Consultancy Services - Equity Future	-3.67%	<b>Agricultural Food &amp; other Products</b>	<b>0.01%</b>
HCL Technologies	2.35%	Marico	3.68%
HCL Technologies - Equity Future	-2.37%	Marico - Equity Future	-3.67%
Tech Mahindra	1.03%	<b>Insurance</b>	<b>-0.01%</b>
Tech Mahindra - Equity Future	-1.04%	SBI Life Insurance Company	0.93%
Infosys	0.99%	SBI Life Insurance Company - Equity Future	-0.93%
Mphasis	0.63%	<b>Personal Products</b>	<b>-0.02%</b>
<b>Finance</b>	<b>1.91%</b>	Dabur India	3.30%
Bajaj Finance	5.07%	Dabur India - Equity Future	-3.33%
Bajaj Finance - Equity Future	-4.30%	<b>Ferrous Metals</b>	<b>-0.03%</b>
SBI Cards and Payment Services	0.66%	JSW Steel	3.27%
Poonawalla Fincorp	0.36%	JSW Steel - Equity Future	-3.29%
Jio Financial Services	0.13%	<b>Consumer Durables</b>	<b>-0.03%</b>
<b>Automobiles</b>	<b>1.41%</b>	Titan Company	4.45%
Tata Motors	2.46%	Titan Company - Equity Future	-4.48%
Tata Motors - Equity Future	-1.96%	<b>Chemicals &amp; Petrochemicals</b>	<b>-0.03%</b>
Mahindra & Mahindra	1.58%	Pidilite Industries	4.21%
Mahindra & Mahindra - Equity Future	-1.59%	Pidilite Industries - Equity Future	-4.24%
Maruti Suzuki India	0.92%	<b>Mutual Fund Units</b>	<b>10.45%</b>
<b>Petroleum Products</b>	<b>1.29%</b>	Bandhan Liquid Fund - Direct Plan - Growth	10.45%
Reliance Industries	1.29%	<b>Corporate Bond</b>	<b>3.82%</b>
<b>Telecom - Services</b>	<b>1.03%</b>	REC	AAA
Bharti Airtel	1.03%	Britannia Industries	AAA
<b>Retailing</b>	<b>0.96%</b>	<b>Net Cash and Cash Equivalent</b>	<b>8.69%</b>
		<b>Grand Total</b>	<b>100.00%</b>

**INDUSTRY ALLOCATION**



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"> <li>To generate long term capital growth and income.</li> <li>Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>CRISIL Equity Savings Index</p>