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FUND FEATURES:

(Data as on 31st August'23)

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 133.17 Crores

Inception Date: 25th February 2010

Fund Manager: **Equity Portion:** Mr. Sumit Agrawal & 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.

Standard Deviation (Annualized): 3.04%

Modified Duration: 2.10 years*

Average Maturity: 2.39 years*

Macaulay Duration: 2.17 years*

Yield to Maturity: 7.24%*

*Of Debt Allocation Only

Asset allocation:

Equity (incl. ETF): 20.94%

Debt: 79.06%

Benchmark: CRISIL Hybrid 85+15 Conservative Index (w.e.f. 1st Dec, 2021)

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

Exit Load: In respect of each purchase of Units:

- For 10% of investment : Nil

- For remaining investment: 1% if redeemed/switched-out within 365 days from the date of allotment (w.e.f. 24th August 2017)

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 - Payout, Reinvestment & Sweep facility and Quarterly & Regular.

SIP (Minimum Amount): ₹ 100/- (Minimum 6 instalments)

PLAN	IDCW® RECORD DATE	₹/UNIT	NAV
REGULAR	30-Aug-23	0.0571	13.5949
	28-Jul-23	0.0574	13.6409
	30-Jun-23	0.0572	13.6401
DIRECT	30-Aug-23	0.0637	15.1788
	28-Jul-23	0.0640	15.2180
	30-Jun-23	0.0638	15.2068

®Income Distribution and Capital Withdrawal

Monthly income is not assured and is subject to availability of distributable surplus

Bandhan Regular Savings Fund^{\$}

An open ended hybrid scheme investing predominantly in debt instruments

(Formerly known as IDFC Regular Savings Fund)

Bandhan Regular Savings Fund is a hybrid fund which offers up to 25% participation in the equity markets with the balance invested in fixed income. The Equity portfolio of the fund is an actively managed all cap portfolio. The Fixed Income portfolio is also actively managed with a mix of debt and money market instruments.

PORTFOLIO

(31 August 2023)

Name of the Instrument	Rating	% to NAV
Government Bond		58.77%
5.63% - 2026 G-Sec	SOV	43.83%
7.17% - 2028 G-Sec	SOV	3.93%
8.33% - 2026 G-Sec	SOV	3.90%
8.24% - 2027 G-Sec	SOV	2.56%
6.79% - 2027 G-Sec	SOV	2.54%
8.28% - 2027 G-Sec	SOV	2.02%
State Government Bond		7.66%
8.07% Gujrat SDL - 2025	SOV	7.66%
Corporate Bond		4.07%
Power Finance Corporation	AAA	3.85%
LIC Housing Finance	AAA	0.23%
Britannia Industries	AAA	0.001%
Equity (incl. ETF)		20.94%
Banks		2.62%
Bank of Baroda		0.84%
HDFC Bank		0.57%
ICICI Bank		0.40%
State Bank of India		0.36%
IndusInd Bank		0.23%
Axis Bank		0.21%
Retailing		1.50%
Trent		0.80%

Face Value per Unit (in ₹) is 10

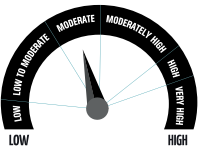

Income Distribution and Capital Withdrawal is not guaranteed and past performance may or may not be sustained in future. Pursuant to payment of Income Distribution and Capital Withdrawal, the NAV of the scheme would fall to the extent of payout and statutory levy (as applicable).

^{\$}With effect from 13th March 2023, the name of "IDFC Regular Savings Fund" has changed to

"Bandhan Regular Savings Fund"

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

PORTFOLIO		(31 July 2023)
Name of the Instrument	Rating	% to NAV
Avenue Supermarts		0.70%
Finance		1.33%
SBI Cards and Payment Services		0.71%
Cholamandalam Invt and Fin Co		0.61%
IT - Software		1.25%
LTIMindtree		0.64%
Tata Consultancy Services		0.61%
Auto Components		1.15%
Tube Investments of India		0.59%
UNO Minda		0.56%
Automobiles		0.75%
TVS Motor Company		0.75%
Food Products		0.75%
Prataap Snacks		0.75%
Personal Products		0.60%
Godrej Consumer Products		0.60%
Exchange Traded Funds		11.00%
Bandhan Nifty 50 ETF		11.00%
Net Cash and Cash Equivalent		8.55%
Grand Total		100.00%

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 Moderate High risk</p>	<ul style="list-style-type: none"> To provide regular income and capital appreciation over medium to long term. Investment predominantly in debt and money market instruments and balance exposure in equity and equity related securities. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Hybrid 85+15 Conservative Index</p>