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Fund Features:

(Data as on 31st January'24)

Category: Dynamic Bond

Monthly Avg AUM: ₹ 2,109.19 Crores

Inception Date: 25th June 2002

Fund Manager^^: Mr. Suyash Choudhary (Since 15th October 2010).

Standard Deviation (Annualized): 2.65%

Modified Duration: 10.78 years

Average Maturity: 24.00 years

Macaulay Duration: 11.17 years

Yield to Maturity: 7.38%

Benchmark: NIFTY Composite Debt Index A-III (w.e.f. 1st April 2022)

SIP Frequency: Monthly/Quarterly (w.e.f. 09-11-2022)

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

Exit Load: Nil (w.e.f. 17th October 2016)

Options Available: Growth, IDCW®

- Periodic, Quarterly, Half Yearly, Annual and Regular frequency (each with Reinvestment, Payout and Sweep facility)

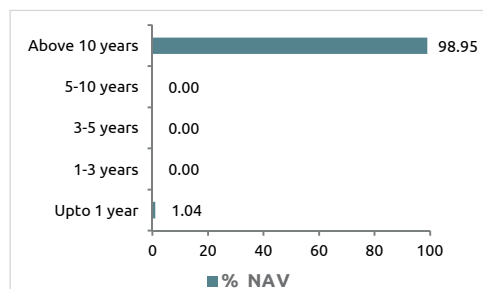
SIP (Minimum Amount): ₹ 100/-

SIP Frequency: Monthly/Quarterly (w.e.f. 09-11-2022)

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.

Maturity Bucket:



Bandhan Dynamic Bond Fund\$

(An open ended dynamic debt scheme investing across duration with Relatively High interest rate risk and Relatively Low Credit Risk)

- A satellite bucket product which endeavours to take benefit of interest rate movements.
- A portfolio that emphasizes on high-quality instruments, comprising currently of 100% AAA and equivalent instruments.
- A portfolio that can take exposure across the yield curve depending upon the fund manager’s underlying macro/interest rate view.

Here is a simple 3-Lens asset allocation framework for debt mutual funds. The framework revolves around allocating across three buckets: Liquidity, Core, and Satellite, each bucket meeting a certain need.

LIQUIDITY

For very short term parking of surplus or emergency corpus

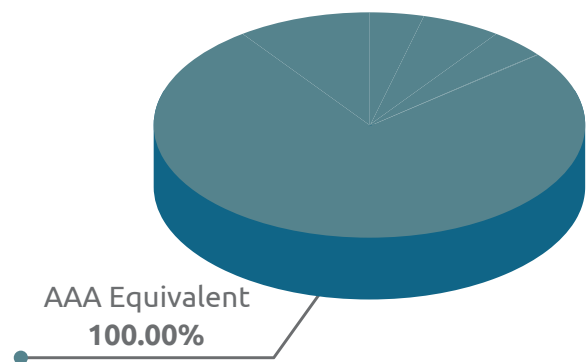
CORE

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



Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data
®Income Distribution cum capital withdrawal

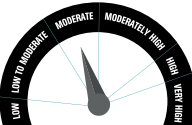
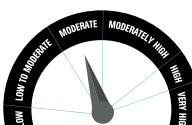
PORTFOLIO (31 January 2024)

Name	Rating	Total (%)
Government Bond		98.96%
7.3% - 2053 G-Sec	SOV	65.47%
7.18% - 2037 G-Sec	SOV	33.48%
8.20% - 2025 G-Sec	SOV	0.005%
7.17% - 2028 G-Sec	SOV	0.005%
Corporate Debt Market Development Fund*		0.26%
Corporate Debt Market Development Fund		0.26%
Net Cash and Cash Equivalent		0.78%
Grand Total		100.00%

*As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ("AMC") shall invest percentage of net assets in the units of the CDMDF.

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)	A-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 Moderate risk</p>	<ul style="list-style-type: none"> To generate long term optimal returns by active management. Investments in money market & debt instruments including G-Sec across duration. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Composite Debt Index A-III</p>