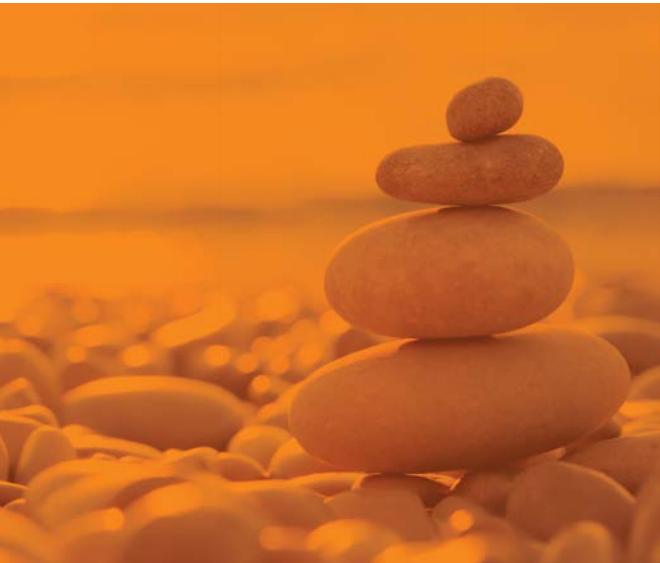


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Bandhan Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

ABOUT THE FUND

Bandhan Equity Savings Fund is a hybrid scheme investing in equity, arbitrage, and debt with net equity exposure ranging from 20-45% and debt exposure ranging from 20-35%, the remaining being in arbitrage.

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

FUND FEATURES:

(Data as on 31st January'24)

Category: Equity Savings

Monthly Avg AUM: ₹ 99.54 Crores

Inception Date: 9th June 2008

Fund Manager^^: Equity Portion: Mr. Nemish Sheth & Mr. Viraj Kulkarni (w.e.f. 1st July 2022)

Debt Portion: Mr. Harshal Joshi

Other Parameter:

Standard Deviation (Annualized) 2.99%

Beta 0.59

R Squared 0.88

Modified Duration: 392 Days*

Average Maturity: 449 Days*

Macaulay Duration: 420 Days*

Yield to Maturity: 7.58%*

*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)

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

PLAN	IDCW@ RECORD DATE	₹/UNIT	NAV
REGULAR	30-Jan-24	0.06	14.6270
	28-Dec-23	0.06	14.6380
	29-Nov-23	0.06	14.4220
DIRECT	30-Jan-24	0.07	15.9560
	28-Dec-23	0.07	15.9540
	29-Nov-23	0.07	15.7080

^^Ms. Ritika Behera will be managing for Equity overseas investment portion of the scheme w.e.f. October 07, 2023 & Mr. Sreejith Balasubramanian will be managing overseas for Debt investment portion of the scheme. Ms. Ritika Behera has been designated as the dedicated fund manager for managing the overseas exposure in equity segment for all equity oriented schemes and hybrid schemes of Bandhan Mutual Fund ("the Fund") with effect from October 07, 2023.

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

Dedicated fund manager for Foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Ritika Behera.

®Income Distribution cum capital withdrawal

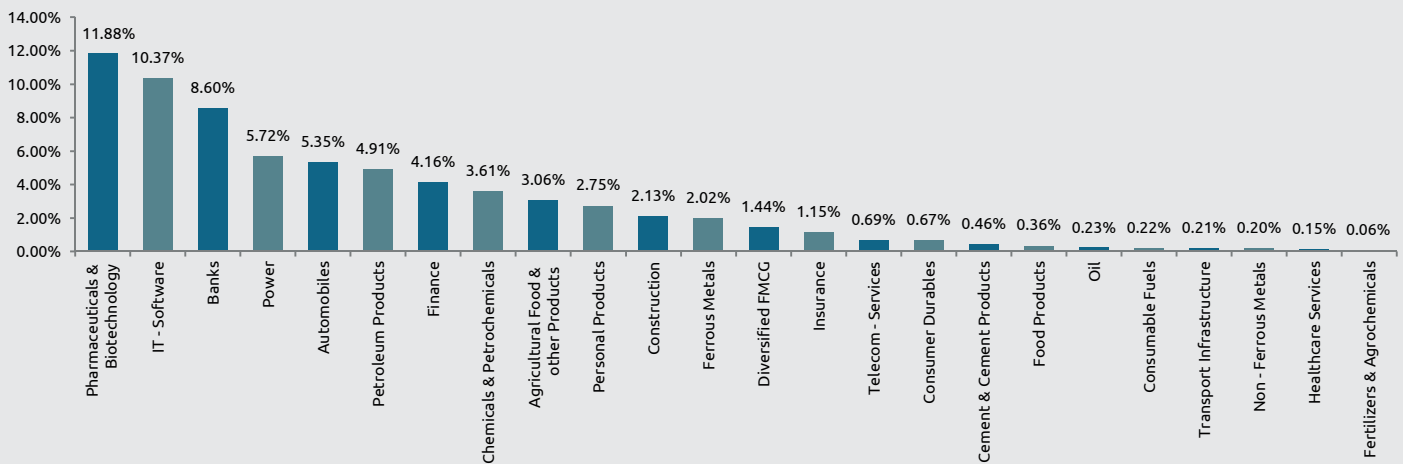
PORTFOLIO

(31 January 2024)



Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
Equity and Equity related Instruments	70.40%	Bajaj Finance	3.95%
Net Equity Exposure	21.89%	Bajaj Finance - Equity Futures	-3.52%
Banks	6.39%	Bajaj Finserv	0.21%
HDFC Bank	3.23%	Power	0.60%
HDFC Bank - Equity Futures	-0.66%	Tata Power Company	5.09%
ICICI Bank	3.23%	Tata Power Company - Equity Futures	-5.13%
ICICI Bank - Equity Futures	-1.55%	NTPC	0.36%
Axis Bank	0.70%	Power Grid Corporation of India	0.28%
Kotak Mahindra Bank	0.63%	Cement & Cement Products	0.46%
State Bank of India	0.57%	UltraTech Cement	0.28%
IndusInd Bank	0.24%	Grasim Industries	0.19%
IT - Software	3.13%	Ferrous Metals	0.44%
Tata Consultancy Services	4.44%	JSW Steel	1.76%
Tata Consultancy Services - Equity Futures	-3.55%	Tata Steel	0.26%
HCL Technologies	3.09%	JSW Steel - Equity Futures	-1.58%
HCL Technologies - Equity Futures	-2.71%	Food Products	0.36%
Infosys	1.40%	Nestle India	0.21%
Tech Mahindra	1.17%	Britannia Industries	0.14%
Tech Mahindra - Equity Futures	-0.98%	Insurance	0.28%
Wipro	0.16%	SBI Life Insurance Company	1.00%
LTIMindtree	0.12%	SBI Life Insurance Company - Equity Futures	-0.86%
Petroleum Products	2.35%	HDFC Life Insurance Company	0.14%
Reliance Industries	4.80%	Oil	0.23%
Reliance Industries - Equity Futures	-2.56%	Oil & Natural Gas Corporation	0.23%
Bharat Petroleum Corporation	0.11%	Consumable Fuels	0.22%
Automobiles	1.49%	Coal India	0.22%
Tata Motors	2.81%	Transport Infrastructure	0.21%
Tata Motors - Equity Futures	-2.44%	Adani Ports and Special Economic Zone	0.21%
Mahindra & Mahindra	1.76%	Non - Ferrous Metals	0.20%
Mahindra & Mahindra - Equity Futures	-1.42%	Hindalco Industries	0.20%
Maruti Suzuki India	0.32%	Healthcare Services	0.15%
Bajaj Auto	0.20%	Apollo Hospitals Enterprise	0.15%
Hero MotoCorp	0.14%	Agricultural Food & other Products	0.14%
Eicher Motors	0.12%	Marico	2.90%
Diversified FMCG	1.44%	Marico - Equity Futures	-2.92%
ITC	0.92%	Tata Consumer Products	0.16%
Hindustan Unilever	0.52%	Fertilizers & Agrochemicals	0.06%
Construction	0.96%	UPL	0.06%
Larsen & Toubro	2.13%	Chemicals & Petrochemicals	-0.02%
Larsen & Toubro - Equity Futures	-1.17%	Pidilite Industries	3.61%
Pharmaceuticals & Biotechnology	0.81%	Pidilite Industries - Equity Futures	-3.63%
Aurobindo Pharma	5.15%	Personal Products	-0.02%
Aurobindo Pharma - Equity Futures	-5.16%	Dabur India	2.75%
Sun Pharmaceutical Industries	3.70%	Dabur India - Equity Futures	-2.77%
Sun Pharmaceutical Industries - Equity Futures	-3.33%	Corporate Bond	15.16%
Torrent Pharmaceuticals	2.58%	Power Finance Corporation	AAA
Torrent Pharmaceuticals - Equity Futures	-2.57%	NABARD	AAA
Dr. Reddy's Laboratories	0.17%	Kotak Mahindra Prime	AAA
Cipla	0.17%	Britannia Industries	AAA
Divi's Laboratories	0.11%	Government Bond	1.23%
Telecom - Services	0.69%	7.38% - 2027 G-Sec	SOV
Bharti Airtel	0.69%	Mutual Fund Units	9.18%
Consumer Durables	0.67%	Bandhan Liquid Fund -Direct Plan-Growth	9.18%
Titan Company	0.36%	Net Cash and Cash Equivalent	4.03%
Asian Paints	0.31%	Grand Total	100.00%
Finance	0.64%		

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"> To generate long term capital growth and income. Investment predominantly in Equity and Equity related securities (including arbitrage and other derivative strategies) as well as Fixed Income securities. <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>