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Bandhan Low Duration Fund\$

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months with Relatively Low interest rate risk and Relatively Low Credit Risk.)

The Fund aims to invest in high quality debt and money market instruments with Macaulay Duration of 6 to 12 months and seeks to generate relatively stable returns with a low risk strategy.

- A high quality portfolio & low average maturity fund for your short term goals
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

Fund Features:

(Data as on 31st January'24)

Category: Low Duration

Monthly Avg AUM: ₹ 5,334.47 Crores

Inception Date: 17th January 2006

Fund Manager^^: Mr. Harshal Joshi (w.e.f. 28th July 2021).

Other Parameter

Standard Deviation (Annualized): 0.39%

Modified duration: 328 Days

Average Maturity: 367 Days

Macaulay Duration: 349 Days

Yield to Maturity: 7.78%

Benchmark: NIFTY Low Duration Debt Index A-I (w.e.f. 1st April 2022)

Minimum Investment Amount: ₹100/- and any amount thereafter.

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.

Exit Load: Nil (Since 29th June 2012)

Options Available: Growth & IDCW® Option-Daily (Reinvest), Weekly (Reinvest), Monthly, Quarterly & Periodic frequency (each with payout, reinvestment and sweep facility).

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

LIQUIDITY

For very short term parking of surplus or emergency corpus

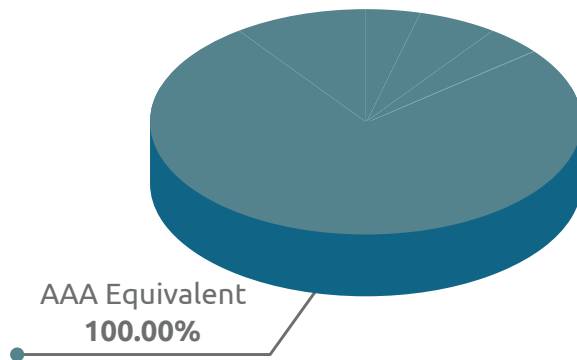
CORE

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



PORTFOLIO

(31 January 2024)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Corporate Bond | | 56.96% |
| Power Finance Corporation | AAA | 11.58% |
| REC | AAA | 11.26% |
| Small Industries Dev Bank of India | AAA | 9.69% |
| NABARD | AAA | 9.14% |
| Larsen & Toubro | AAA | 4.65% |
| Bajaj Finance | AAA | 3.88% |
| HDFC Bank | AAA | 3.25% |

Standard Deviation calculated on the basis of 1 year history of monthly data

®Income Distribution cum capital withdrawal

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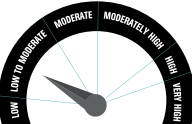
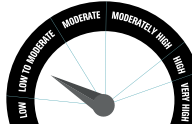
PORTFOLIO (31 January 2024)

| Name | Rating | Total (%) |
|--|--------|----------------|
| Kotak Mahindra Prime | AAA | 2.59% |
| Sundaram Finance | AAA | 0.93% |
| Certificate of Deposit | | 20.71% |
| Axis Bank | A1+ | 10.86% |
| Kotak Mahindra Bank | A1+ | 4.96% |
| HDFC Bank | A1+ | 3.17% |
| Small Industries Dev Bank of India | A1+ | 1.72% |
| State Government Bond | | 9.43% |
| 5.8% Maharashtra SDL - 2025 | SOV | 3.68% |
| 8.08% Uttar Pradesh SDL - 2025 | SOV | 1.41% |
| 8.25% Gujarat SDL - 2024 | SOV | 0.94% |
| 8.08% Madhya Pradesh SDL - 2025 | SOV | 0.94% |
| 8.05% Karnataka SDL - 2025 | SOV | 0.66% |
| 8.08% Haryana SDL - 2025 | SOV | 0.66% |
| 8.05% Haryana SDL - 2025 | SOV | 0.66% |
| 8.24% Maharashtra SDL - 2024 | SOV | 0.19% |
| 8.05% Maharashtra SDL - 2025 | SOV | 0.19% |
| 8.27% Haryana SDL - 2025 | SOV | 0.09% |
| 7.41% Uttar Pradesh SDL - 2026 | SOV | 0.03% |
| Commercial Paper | | 5.40% |
| HDFC Bank | A1+ | 4.97% |
| Kotak Mahindra Prime | A1+ | 0.44% |
| Corporate Debt Market Development Fund* | | 0.28% |
| Corporate Debt Market Development Fund | | 0.28% |
| Treasury Bill | | 0.02% |
| 182 Days Tbill - 2024 | SOV | 0.02% |
| Net Cash and Cash Equivalent | | 7.19% |
| 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) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class 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 Low to Moderate risk</p> | <ul style="list-style-type: none"> To generate short term optimal returns with relative stability and high liquidity. Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>NIFTY Low Duration Debt Index A-I</p> |