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Bandhan Regular Savings Fund

(An open ended hybrid scheme investing predominantly in debt instruments)

ABOUT THE 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 January 2024)

Name of the Instrument	Rating	% to NAV
Corporate Bond		32.72%
Small Industries Dev Bank of India	AAA	8.16%
Bajaj Finance	AAA	8.11%
NABARD	AAA	8.10%
LIC Housing Finance	AAA	0.24%
HDFC Bank	AAA	8.12%
Britannia Industries	AAA	0.001%
Government Bond		32.43%
7.1% - 2029 G-Sec	SOV	12.23%
7.17% - 2028 G-Sec	SOV	4.23%
8.33% - 2026 G-Sec	SOV	4.19%
7.38% - 2027 G-Sec	SOV	4.11%
8.24% - 2027 G-Sec	SOV	2.75%
6.79% - 2027 G-Sec	SOV	2.75%
8.28% - 2027 G-Sec	SOV	2.17%
State Government Bond		8.20%
8.07% Gujrat SDL - 2025	SOV	8.20%
Equity (incl. ETF)		22.05%
Banks		1.56%
HDFC Bank		0.57%
ICICI Bank		0.46%

FUND FEATURES:

(Data as on 31st January'24)

Category: Conservative Hybrid

Monthly Avg AUM: ₹ 124.70 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.

Standard Deviation (Annualized): 3.01%

Modified Duration: 2.44 years*

Average Maturity: 2.89 years*

Macaulay Duration: 2.56 years*

Yield to Maturity: 7.50%*

*Of Debt Allocation Only

Asset allocation:

Equity (incl. ETF): 22.05%

Debt: 77.95%

Benchmark: CRISIL Hybrid 85+15 Conservative 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. (w.e.f. : November 10, 2023)

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

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

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-Jan-24	0.0586	13.9304
	28-Dec-23	0.0573	13.7377
	29-Nov-23	0.0573	13.7377
DIRECT	30-Jan-24	0.0656	15.6111
	28-Dec-23	0.0655	15.6332
	29-Nov-23	0.0641	15.3725

^^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.

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).

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)

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

®Income Distribution and Capital Withdrawal

PORTFOLIO		(31 January 2024)
Name of the Instrument	Rating	% to NAV
IndusInd Bank		0.28%
Axis Bank		0.25%
Auto Components		1.55%
Tube Investments of India		0.86%
UNO Minda		0.69%
IT - Software		1.46%
Tata Consultancy Services		0.74%
LTIMindtree		0.72%
Retailing		1.30%
Trent		1.30%
Automobiles		1.13%
TVS Motor Company		1.13%
Personal Products		0.75%
Godrej Consumer Products		0.75%
Finance		0.70%
Cholamandalam Invt and Fin Co		0.70%
Corporate Debt Market Development Fund*		0.30%
Corporate Debt Market Development Fund		0.30%
Exchange Traded Funds		13.31%
Bandhan Nifty 50 ETF		13.31%
Net Cash and Cash Equivalent		4.60%
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.

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 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>