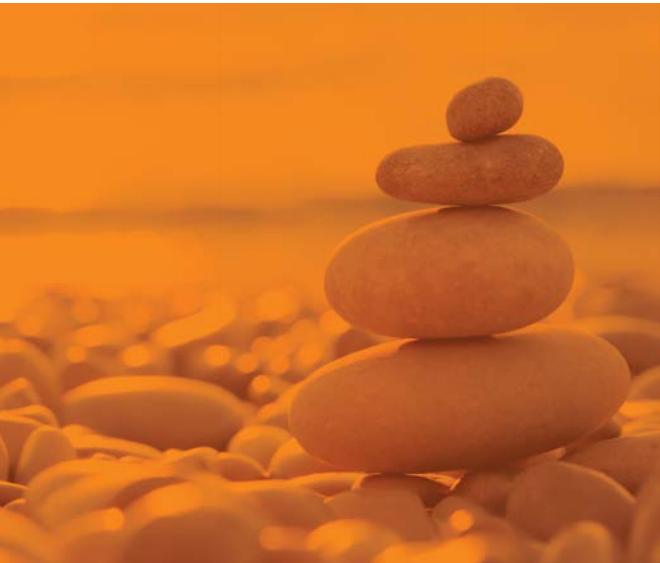


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# Bandhan Equity Savings Fund<sup>\$</sup>

(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 December'23)

**Category:** Equity Savings

**Monthly Avg AUM:** ₹ 100.04 Crores

**Inception Date:** 9th June 2008

**Fund Manager^^: Equity Portion:** Mr. Sachin Relekar, 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** 0.57

**R Squared** 0.85

**Modified Duration:** 394 Days\*

**Average Maturity:** 450 Days\*

**Macaulay Duration:** 422 Days\*

**Yield to Maturity:** 7.54%\*

\*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	28-Dec-23	0.06	14.6380
	29-Nov-23	0.06	14.4220
	30-Oct-23	0.06	14.3190
DIRECT	28-Dec-23	0.07	15.9540
	29-Nov-23	0.07	15.7080
	30-Oct-23	0.07	15.5840

®Income Distribution cum capital withdrawal

^^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

§With effect from 13th March 2023, the name of "IDFC Equity Savings Fund" has changed to "Bandhan Equity Savings Fund"

Dedicated fund manager for foreign / overseas investment has been changed from Mr. Viraj Kulkarni to Ms. Ritika Behera. The fund has been repositioned from an arbitrage fund to an equity savings fund w.e.f. April 30, 2018.

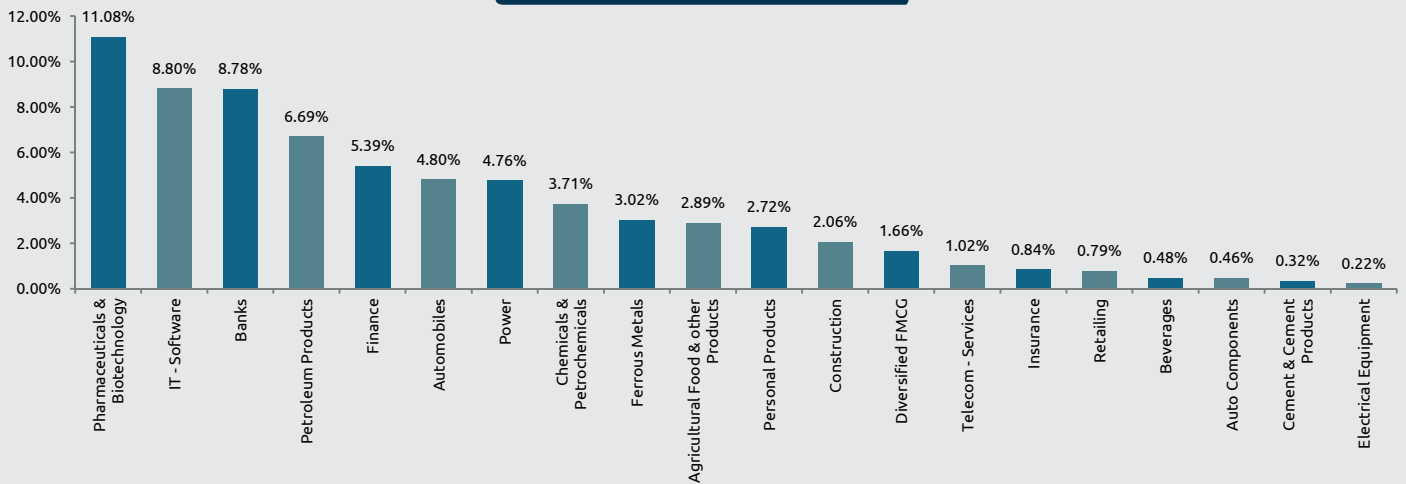
# PORTFOLIO

(31 December 2023)



Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
<b>Equity and Equity related Instruments</b>	<b>70.47%</b>	<b>Telecom - Services</b>	<b>1.02%</b>
<b>Net Equity Exposure</b>	<b>21.00%</b>	Bharti Airtel	1.02%
<b>Banks</b>	<b>6.60%</b>	<b>Construction</b>	<b>0.91%</b>
HDFC Bank	3.57%	Larsen & Toubro	2.06%
HDFC Bank - Equity Futures	-0.74%	Larsen & Toubro - Equity Futures	-1.14%
ICICI Bank	2.97%	<b>Retailing</b>	<b>0.79%</b>
ICICI Bank - Equity Futures	-1.44%	Avenue Supermarts	0.49%
Kotak Mahindra Bank	0.65%	V-Mart Retail	0.30%
Axis Bank	0.64%	<b>Power</b>	<b>0.57%</b>
IndusInd Bank	0.56%	Tata Power Company	4.16%
State Bank of India	0.38%	Tata Power Company - Equity Futures	-4.18%
<b>IT - Software</b>	<b>2.10%</b>	NTPC	0.60%
Tata Consultancy Services	4.05%	<b>Beverages</b>	<b>0.48%</b>
Tata Consultancy Services - Equity Futures	-3.39%	United Breweries	0.48%
HCL Technologies	2.40%	<b>Auto Components</b>	<b>0.46%</b>
HCL Technologies - Equity Futures	-2.41%	Bosch	0.46%
Tech Mahindra	0.89%	<b>Cement &amp; Cement Products</b>	<b>0.32%</b>
Tech Mahindra - Equity Futures	-0.90%	The Ramco Cements	0.32%
Infosys	0.87%	<b>Electrical Equipment</b>	<b>0.22%</b>
Mphasis	0.58%	Thermax	0.22%
<b>Finance</b>	<b>1.79%</b>	<b>Insurance</b>	<b>-0.01%</b>
Bajaj Finance	4.58%	SBI Life Insurance Company	0.84%
Bajaj Finance - Equity Futures	-3.60%	SBI Life Insurance Company - Equity Futures	-0.85%
SBI Cards and Payment Services	0.50%	<b>Personal Products</b>	<b>-0.02%</b>
Poonawalla Fincorp	0.31%	Dabur India	2.72%
<b>Diversified FMCG</b>	<b>1.66%</b>	Dabur India - Equity Futures	-2.74%
ITC	0.84%	<b>Ferrous Metals</b>	<b>-0.02%</b>
Hindustan Unilever	0.82%	JSW Steel	3.02%
<b>Petroleum Products</b>	<b>1.60%</b>	JSW Steel - Equity Futures	-3.04%
Reliance Industries	6.69%	<b>Agricultural Food &amp; other Products</b>	<b>-0.03%</b>
Reliance Industries - Equity Futures	-5.08%	Marico	2.89%
<b>Automobiles</b>	<b>1.30%</b>	Marico - Equity Futures	-2.92%
Tata Motors	2.60%	<b>Chemicals &amp; Petrochemicals</b>	<b>-0.04%</b>
Mahindra & Mahindra	1.42%	Pidilite Industries	3.71%
Maruti Suzuki India	0.77%	Pidilite Industries - Equity Futures	-3.75%
Mahindra & Mahindra - Equity Futures	-1.42%	<b>Corporate Bond</b>	<b>14.54%</b>
Tata Motors - Equity Futures	-2.08%	Power Finance Corporation	AAA
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.28%</b>	NABARD	AAA
Aurobindo Pharma	4.65%	Kotak Mahindra Prime	AAA
Aurobindo Pharma - Equity Futures	-4.69%	Britannia Industries	AAA
Sun Pharmaceutical Industries	3.09%	<b>Mutual Fund Units</b>	<b>8.74%</b>
Sun Pharmaceutical Industries - Equity Futures	-2.85%	Bandhan Liquid Fund -Direct Plan-Growth	8.74%
Torrent Pharmaceuticals	2.25%	<b>Government Bond</b>	<b>1.18%</b>
Torrent Pharmaceuticals - Equity Futures	-2.26%	7.38% - 2027 G-Sec	SOV
Cipla	0.52%	<b>Net Cash and Cash Equivalent</b>	<b>5.06%</b>
IPCA Laboratories	0.33%	<b>Grand Total</b>	<b>100.00%</b>
Laurus Labs	0.25%		

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