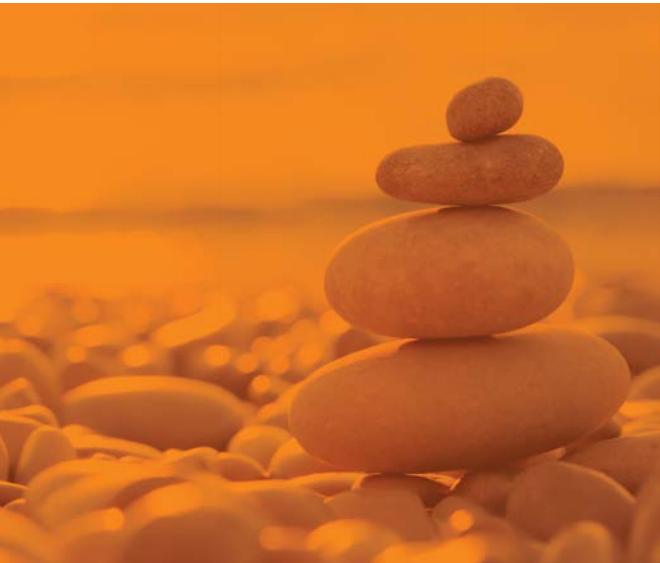


[Click here to Know more](#)



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 29th February'24)

Category: Equity Savings

Monthly Avg AUM: ₹ 100.68 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) 2.94%

Beta 0.59

R Squared 0.87

Modified Duration: 364 Days*

Average Maturity: 418 Days*

Macaulay Duration: 390 Days*

Yield to Maturity: 7.48%*

*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	29-Feb-24	0.06	14.7080
	30-Jan-24	0.06	14.6270
	28-Dec-23	0.06	14.6380
DIRECT	29-Feb-24	0.07	16.0550
	30-Jan-24	0.07	15.9560
	28-Dec-23	0.07	15.9540

^^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

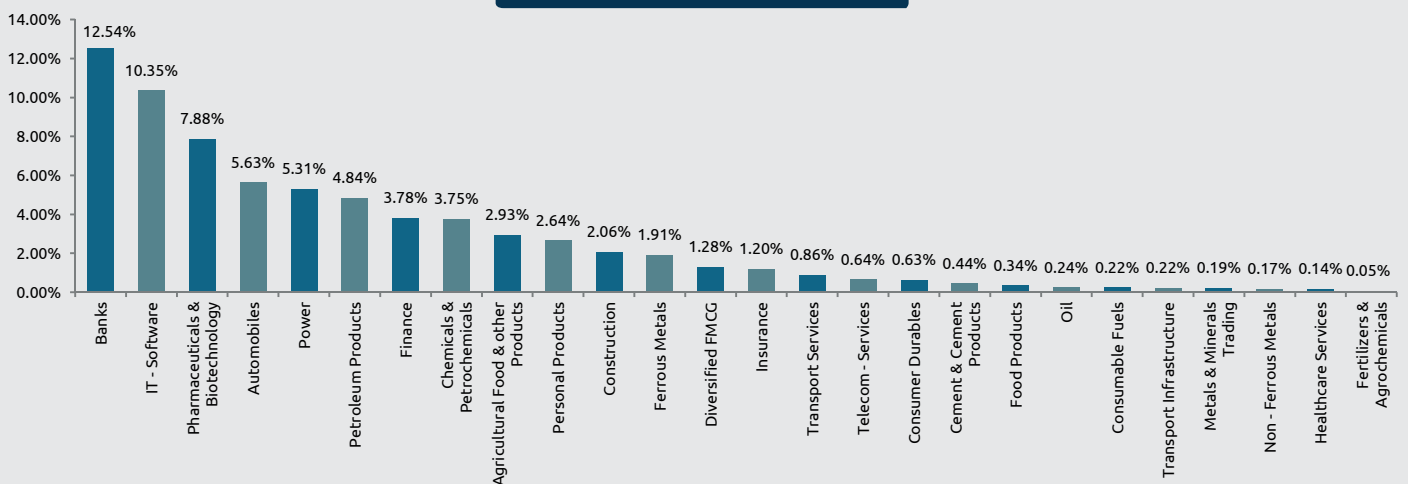
PORTFOLIO

(29 February 2024)

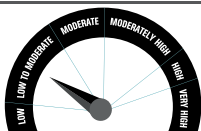


Name of the Instrument	% to NAV	Name of the Instrument	% to NAV
Equity and Equity related Instruments	70.25%	Power Grid Corporation of India	0.28%
Net Equity Exposure	21.21%	Finance	0.59%
Banks	6.06%	Bajaj Finance	3.59%
HDFC Bank	7.35%	Bajaj Finance - Equity Futures	-3.20%
HDFC Bank - Equity Futures	-5.03%	Bajaj Finserv	0.19%
IndusInd Bank	1.66%	Cement & Cement Products	0.44%
IndusInd Bank - Equity Futures	-1.45%	UltraTech Cement	0.26%
ICICI Bank	1.65%	Grasim Industries	0.18%
Axis Bank	0.67%	Ferrous Metals	0.42%
State Bank of India	0.65%	JSW Steel	1.65%
Kotak Mahindra Bank	0.56%	Tata Steel	0.26%
IT - Software	3.01%	JSW Steel - Equity Futures	-1.49%
Tata Consultancy Services	4.57%	Food Products	0.34%
Tata Consultancy Services - Equity Futures	-3.68%	Nestle India	0.21%
HCL Technologies	3.13%	Britannia Industries	0.13%
HCL Technologies - Equity Futures	-2.76%	Insurance	0.29%
Infosys	1.30%	SBI Life Insurance Company	1.07%
Tech Mahindra	1.08%	SBI Life Insurance Company - Equity Futures	-0.92%
Tech Mahindra - Equity Futures	-0.90%	HDFC Life Insurance Company	0.14%
Wipro	0.17%	Oil	0.24%
LTIMindtree	0.11%	Oil & Natural Gas Corporation	0.24%
Petroleum Products	2.32%	Consumable Fuels	0.22%
Reliance Industries	4.71%	Coal India	0.22%
Reliance Industries - Equity Futures	-2.52%	Transport Infrastructure	0.22%
Bharat Petroleum Corporation	0.13%	Adani Ports and Special Economic Zone	0.22%
Automobiles	1.49%	Metals & Minerals Trading	0.19%
Tata Motors	2.90%	Adani Enterprises	0.19%
Tata Motors - Equity Futures	-2.54%	Agricultural Food & other Products	0.19%
Mahindra & Mahindra	1.97%	Marico	2.76%
Mahindra & Mahindra - Equity Futures	-1.60%	Marico - Equity Futures	-2.75%
Maruti Suzuki India	0.32%	Tata Consumer Products	0.17%
Bajaj Auto	0.20%	Non - Ferrous Metals	0.17%
Hero MotoCorp	0.13%	Hindalco Industries	0.17%
Eicher Motors	0.12%	Healthcare Services	0.14%
Diversified FMCG	1.28%	Apollo Hospitals Enterprise	0.14%
ITC	0.80%	Fertilizers & Agrochemicals	0.05%
Hindustan Unilever	0.48%	UPL	0.05%
Construction	0.93%	Transport Services	-0.01%
Larsen & Toubro	2.06%	Container Corporation of India	0.86%
Larsen & Toubro - Equity Futures	-1.13%	Container Corporation of India - Equity Futures	-0.87%
Pharmaceuticals & Biotechnology	0.80%	Personal Products	-0.01%
Aurobindo Pharma	4.43%	Dabur India	2.64%
Aurobindo Pharma - Equity Futures	-4.45%	Dabur India - Equity Futures	-2.65%
Torrent Pharmaceuticals	2.61%	Chemicals & Petrochemicals	-0.03%
Torrent Pharmaceuticals - Equity Futures	-2.62%	Pidilite Industries	3.75%
Sun Pharmaceutical Industries	0.38%	Pidilite Industries - Equity Futures	-3.78%
Dr. Reddy's Laboratories	0.18%	Corporate Bond	14.61%
Cipla	0.17%	Power Finance Corporation	AAA
Divi's Laboratories	0.10%	NABARD	AAA
Telecom - Services	0.64%	Kotak Mahindra Prime	AAA
Bharti Airtel	0.64%	Britannia Industries	AAA
Consumer Durables	0.63%		0.002%
Titan Company	0.34%	Government Bond	1.19%
Asian Paints	0.29%	7.38% - 2027 G-Sec	SOV
Power	0.61%		1.19%
Tata Power Company	4.67%	Mutual Fund Units	8.88%
Tata Power Company - Equity Futures	-4.70%	Bandhan Liquid Fund - Direct Plan - Growth	8.88%
NTPC	0.35%	Net Cash and Cash Equivalent	5.07%
		Grand Total	100.00%

INDUSTRY ALLOCATION



Scheme risk-o-meter



Investors understand that their principal will be at Low to Moderate risk

This product is suitable for investors who are seeking*

- 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.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Benchmark risk-o-meter



CRISIL Equity Savings Index