



A well-balanced team delivers in all conditions.

Introducing
Bandhan Multi Asset Allocation Fund

NFO Opens: 10th January 2024 | NFO Closes: 24th January 2024

What is Asset Allocation?

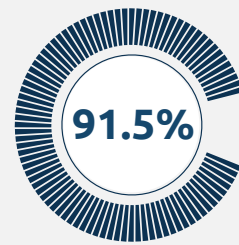
Asset Allocation refers to allocating money across different asset classes to minimize portfolio volatility and thereby improve risk-adjusted returns.



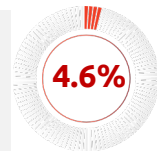
Asset Allocation determines portfolio outcomes

A pivotal 1986 study* emphasized that asset allocation is the single most important factor that determines portfolio return variability.

Factors like security selection and market timing have little impact on long-term results.



Asset allocation



Security Selection



Market Timing

Source: *BHB- Determinants of portfolio return variability. Other factors that contribute to portfolio return variability account for 2.1%

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1
Fund

5
Asset
Classes

13
Sub-Asset
Classes

With
Equity
taxation[^]

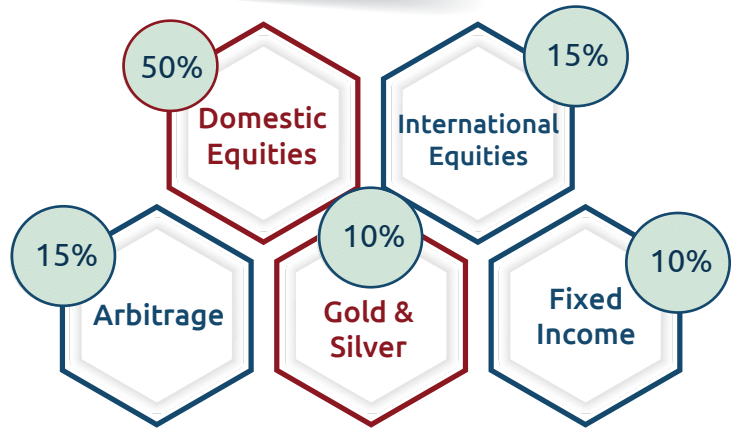
Source/Disclaimer- The current strategy is subject to change within the limits of SID. The asset/sub-asset class may or may not be part of our portfolio/strategy/ schemes. It should not be construed as investment advice to any party. ^As per prevailing tax laws, subject to change. Please consult your tax advisor.

3 Reasons to Invest in Bandhan Multi Asset Allocation Fund

1

Leverages the power of strategic asset mix

The fund aims to invest in asset classes that have relatively low correlation to each other. Combining these asset classes may lead to relatively stable returns.



2



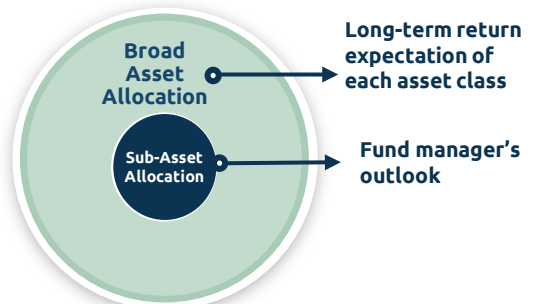
Transparent and Effective Strategy

The Bandhan Multi Asset Allocation employs strategic asset allocation, transparently outlining how assets are allocated across different broad asset classes and effectively mitigating personal biases.

3

Combines the art and science of Multi Asset Investing

- Broad asset allocation is based on the long-term return expectations of each asset class.
- While the sub-asset allocation is based on the fund manager's outlook to capitalize on short-term opportunities.



Source/disclaimer- Strategic asset allocation involves setting target allocations across various asset classes and rebalancing regularly to stay close to the assigned allocation. The current strategy is subject to change within the limits of SID. The asset/sub-asset classes mentioned above are used to explain the concept and are for illustration purposes only. It should not be used to develop or implement an investment strategy.

Benchmark

65% Nifty 500 TRI +
25% NIFTY Short Duration Debt Index +
5% Domestic prices of gold +
5% Domestic prices of silver

Fund Managers

Equity portion: Mr. Viraj Kulkarni, Mr. Daylynn Pinto, Mr. Nemish Sheth;
Debt portion: Mr. Gautam Kaul
Overseas portion: Ms. Ritika Behera (Equity), Mr. Sreejith Balasubramanian (Debt)

Exit Load

For 10% of investment: Nil,
For remaining investment: 0.5%
if redeemed/switched out within 30 days
from the date of allotment.

Minimum Application Amount

Lumpsum purchase - Rs. 1000/- and in multiples of Re. 1/- thereafter
SIP - Rs. 100/- and in multiples of Re. 1 thereafter [Minimum 6 installments]
SWP - Rs. 200/- and any amount thereafter; STP - Rs. 500/- and any amount thereafter

Scheme Riskometer



Benchmark Riskometer



Bandhan Multi Asset Allocation Fund

(An open-ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments)

This product is suitable for investors who are seeking*:

- To generate long term capital growth and income.
- Investment across Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments.

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

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