

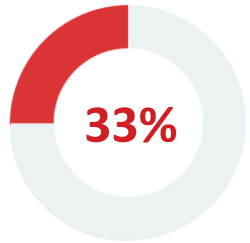
**Kyunki kuch galtiyan
sudhaari nahi ja sakti**

**Introducing
Bandhan Retirement Fund**

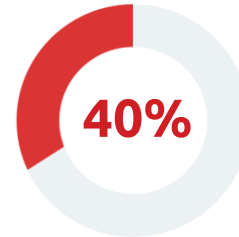
**NFO Opens : 28th September, 2023
NFO Closes : 12th October, 2023**



DID YOU KNOW?



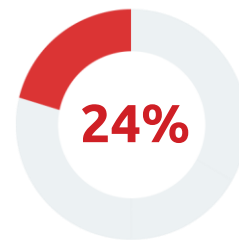
1 in 3 Indians believe their savings will exhaust within 5 years of retirement



Urban Indians have not invested for their retirement so far



Indians above 50 years regret not starting earlier to save for retirement



Indians don't even know where to begin



What is your excuse for not planning for your retirement?

It's a far away goal

Children will take care of me

Have other priorities like buying a car

Don't know where to start

Don't have a trusted advisor

Don't have enough to save





Why is Retirement Planning Critical?

We are Living Longer

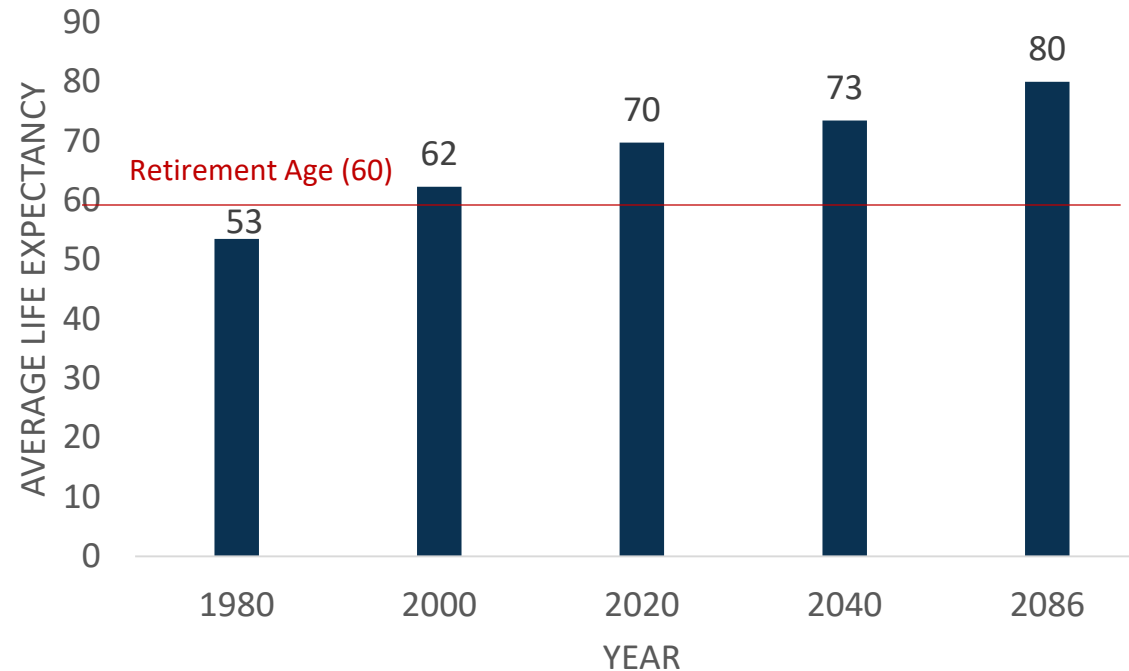
Increased life expectancy means longer retirement



**Previous
Generation**

Had to plan for **less than 10 years** of the post-retirement phase

LIFE EXPECTANCY OF INDIANS






**Future
Generation**

With an increasing life span you need to plan for **around 20 years** in the retirement phase

Inflation is eroding our savings

What Rs. 100 can buy today will not be the same in the next 10 years

	10 Years Ago	Today	After 10 years	After 20 years
 Price of Milk (1 Litre)	₹ 24	₹ 64	₹ 170	₹ 455
 Price of 1 Kg Apple	₹ 100	₹ 208	₹ 434	₹ 906
 Monthly expense	₹ 30,000	₹ 48,867	₹ 79,599	₹ 1,29,658

Source – Milk Amul Tazaa (1 litre); the current price is from Big Basket. 10 year ago price source: <https://timesofindia.indiatimes.com/city/mumbai/amul-hikes-milk-prices-by-rs-2-again/articleshow/29330131.cms> (Inflation rate of 10.3%)
For Apple (1kg); the current price is from Big Basket. 10 year ago price source: <https://economictimes.indiatimes.com/news/economy/agriculture/a-bumper-apple-crop-saw-prices-crash-to-the-despair-of-the-fruit-growers/articleshow/24364607.cms?from=mdr> (Inflation rate of 7.6%). Monthly expenses are for illustration purposes and the inflation is assumed at 5%

Healthcare inflation is a major concern



India's medical inflation highest in Asia: Report

Yogesh Kabirdoss / May 11, 2022, 03:27 IST

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You're Reading

India's medical inflation highest in Asia: Report

TRENDING New Income tax slabs 2023-24 Income tax calculator Reliance Retail WTO

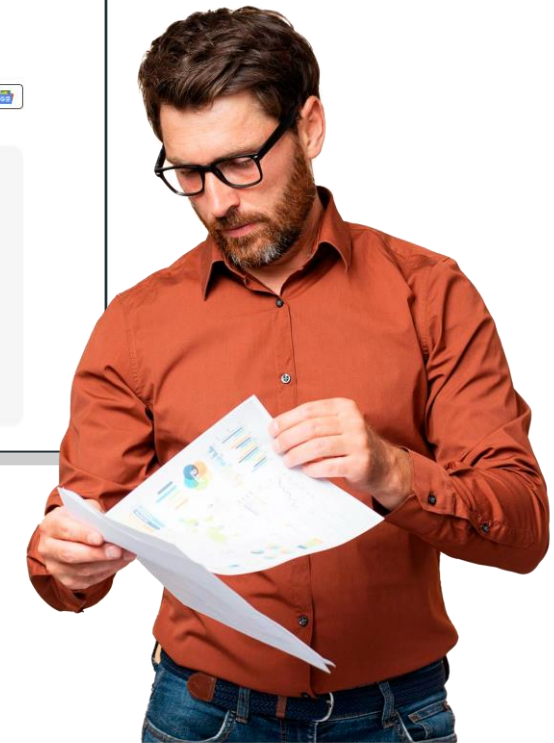
Cost of treatment doubles in 5 years as medical inflation bites

Mayur Shetty / TNN / Updated: Aug 23, 2023, 08:34 IST

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Cost of treatment doubles in 5 years as medical inflation bites



INDIA TODAY

News / DIU / Healthcare inflation is increasing at double the rate of overall inflation

Healthcare inflation is increasing at double the rate of overall inflation

India's healthcare inflation has been rising steadily and more alarmingly, it is increasing at double the rate of overall retail inflation.

Listen to Story Share

Source –

1. Healthcare inflation is increasing at double the rate of overall inflation - India Today
2. Cost of treatment doubles in 5 years as medical inflation bites - Times of India (indiatimes.com)
3. India's Medical Inflation Highest In Asia: Report | Chennai News - Times of India (indiatimes.com)

Why consider a dedicated Retirement Mutual Fund?

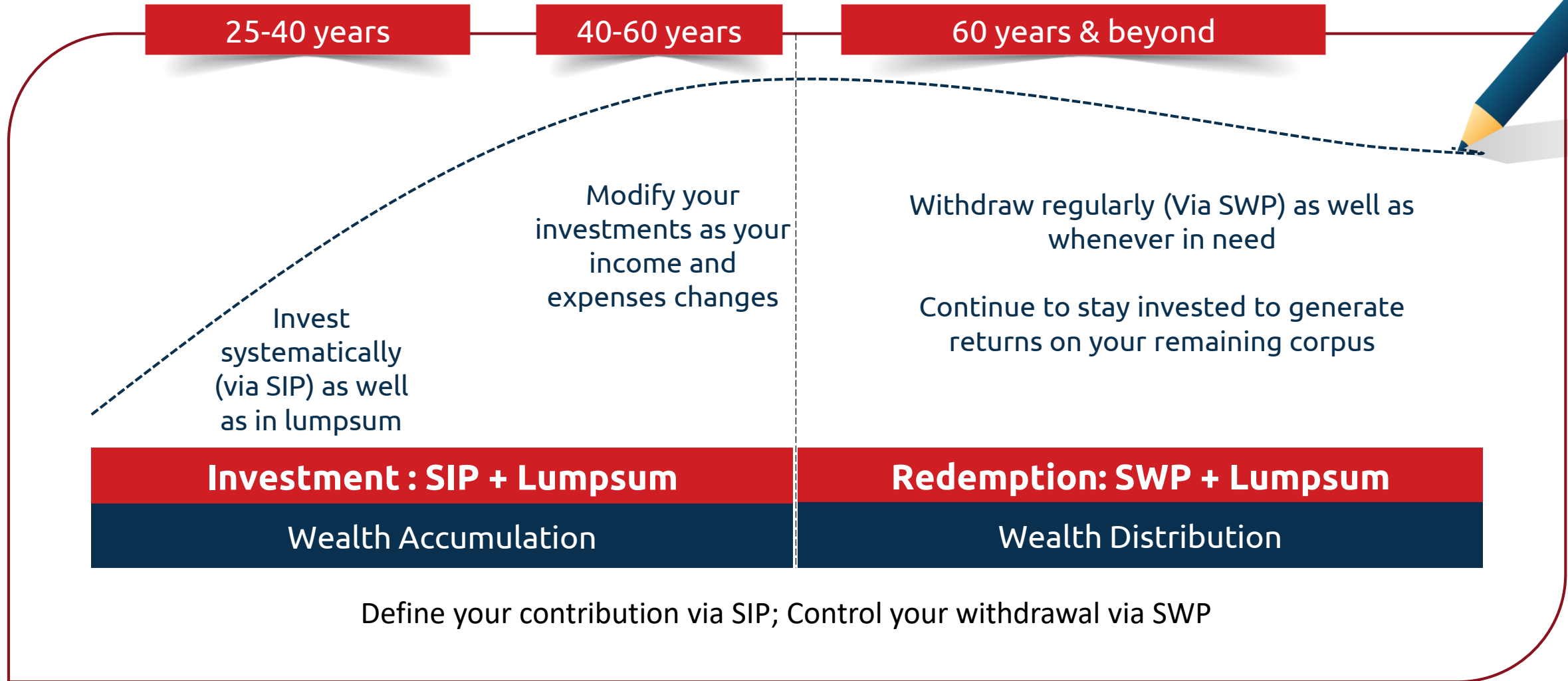
Company

It is a process and achieve your target. work. Market your target. Lastly, in your target. and your target. Opp

the company's target.

	2014	2015
	98,017	8,714
Electronics	119,283	107,812
Clothes & Fashion	47,029	89,918
Home Living	17	182,912
Kids Products	67,173	81,120
Medical	8,714	9,018
Others	89,918	98,017

Helps take control of your cash flow



Benefit from the growth potential of equity

Retirement is a long term goal and the right asset allocation is critical

Benchmark	15 years ago Investment Amount (Rs.)	Today Final Post tax Value (Rs.)	Post Tax Return (CAGR)	Growth Multiple
CRISIL Composite Bond Index (DEBT)	100,000	246,045	6.2%	2.5 times
S&P BSE 200 TRI (EQUITY)	100,000	533,817	11.8%	5.3 times

Traditional retirement products are predominantly overweight on fixed income allocation

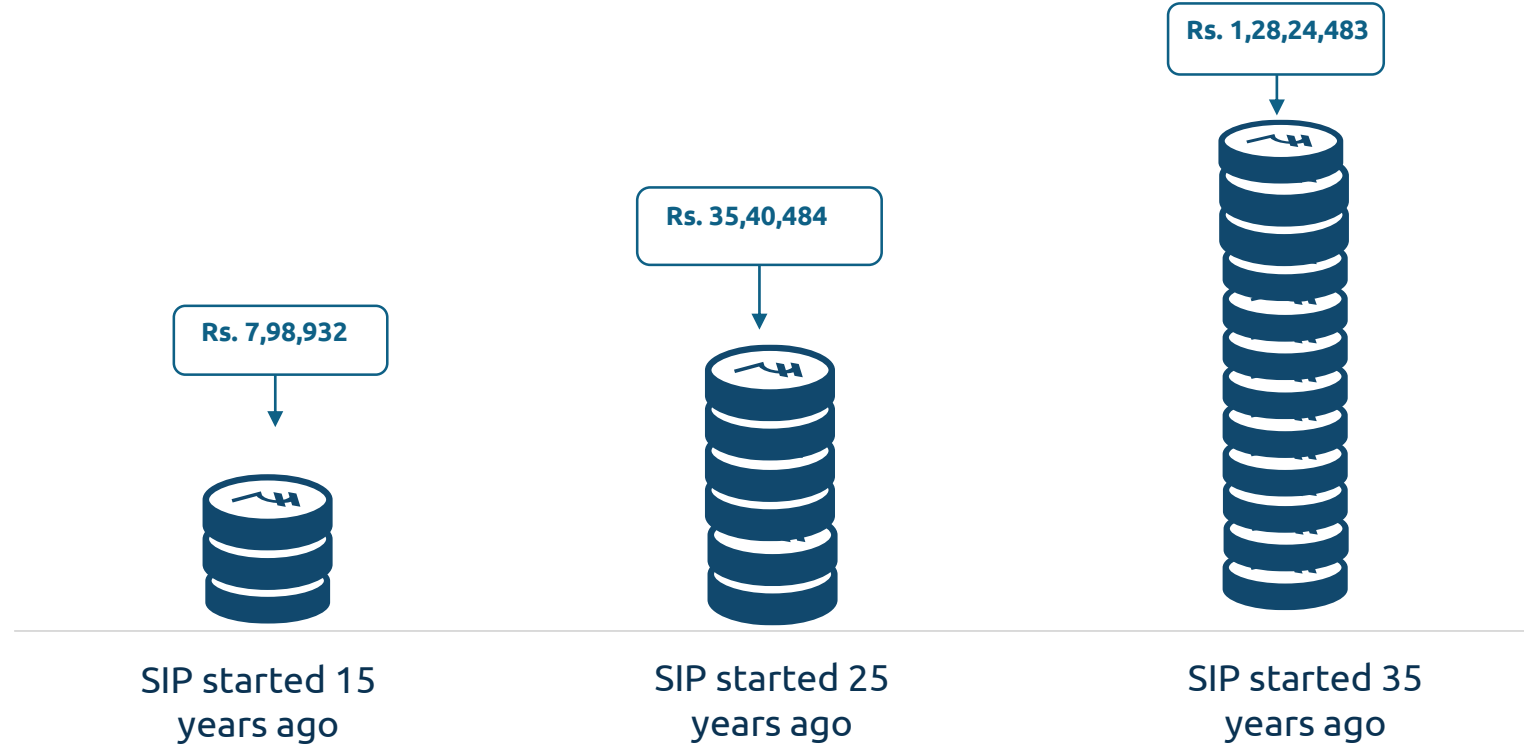
For long term goals, equity allocation may help generate potentially higher returns that can beat inflation

It is never too late, but the sooner you start the better

Benefit from Compounding

Illustration of Current Market Value of Monthly SIP of Rs. 2000 in Sensex

Current Market Value of Monthly SIP of Rs. 2000 (Amount in Rs.)

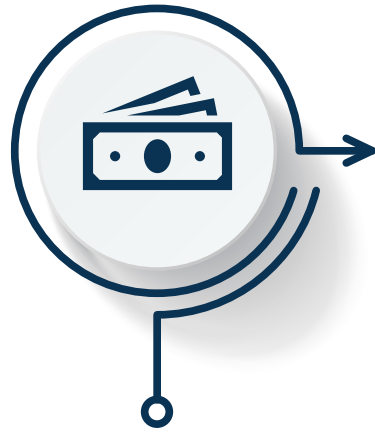


Past performance may or may not be sustained in the future. The above information depicts the performance of BSE Sensex for illustration purposes only. The intention is to highlight the importance of starting early to benefit from compounding. Image not to scale. All calculations and results are based on a monthly SIP of Rs. 2000 in the Sensex. The starting SIP date for 15 years ago – Sep'08; for 25 years ago is Sep'98; for 35 years ago is Sep'88. Current Market value is as on 31st August 2023. Since the data of this benchmark is available for a longer history of 35 years, we have used the same for illustration. The Benchmark of Bandhan Retirement Fund is CRISIL Hybrid 50+50 - Moderate Index. The scheme will follow the investment strategy as per its scheme related documents.

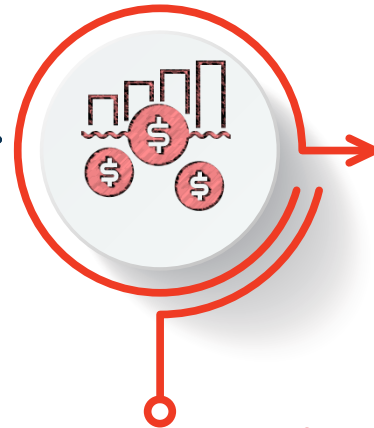
Benefits of Retirement Funds



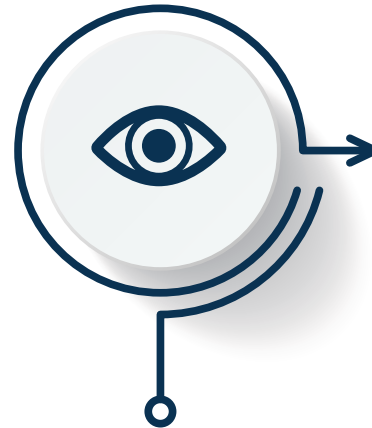
Retirement Mutual Funds have many benefits



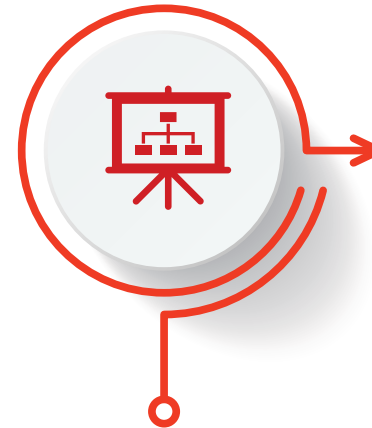
Disciplined investing -
defined investment via
SIP and defined
withdrawal via SWP



**Convenience of
monitoring and
transacting**



Transparency
Full disclosure of
portfolio and
expenses



**Diversification across
equity and debt for
relative growth and
relative stability**



**Well-regulated
industry**



Why Bandhan Retirement Fund?

Bandhan Retirement Fund - Overview

A fund that aims to cushion the downside while aiming to participate in the upside

1
Dynamic Asset
Allocation –
Equity & Debt

2
Model Based
Approach

3
Actively
managed
portfolio

4
Lock in for 5
years or age 60
Years (whichever
is earlier)

Buy low and sell high discipline

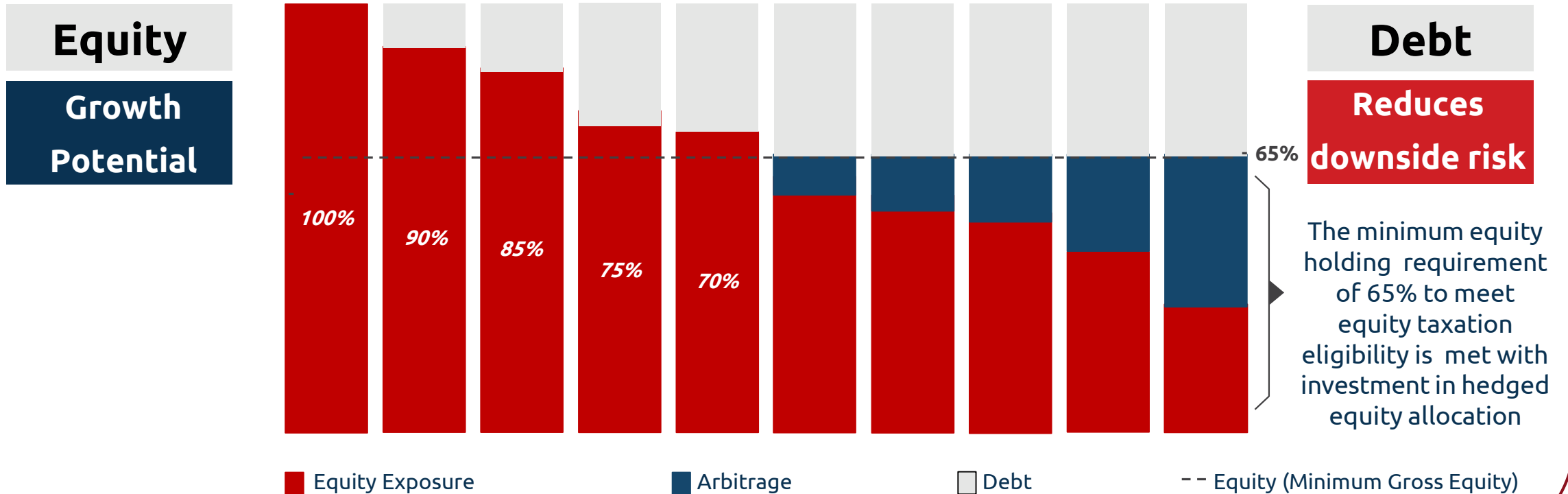
Benefit from long-term investing

1

Dynamic allocation: Aims to optimize return and manage risk



Allocation Range



Investment strategy and asset allocation will be as per provisions of SID

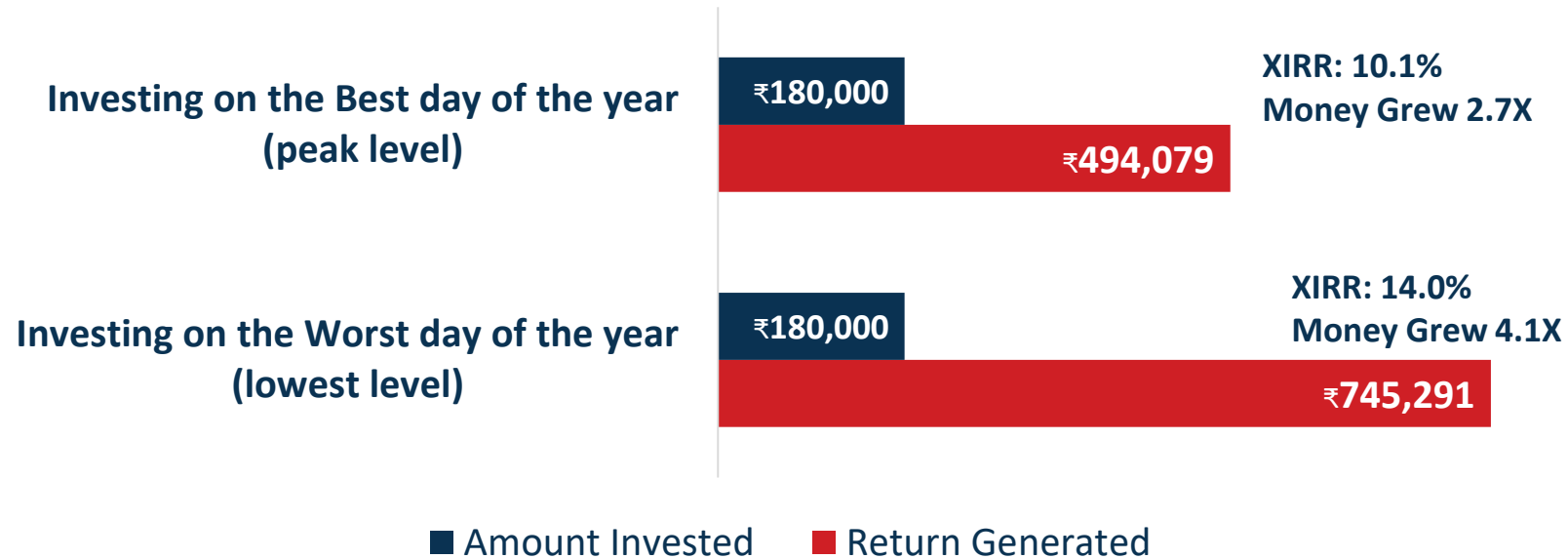
The above is for illustration purposes only.

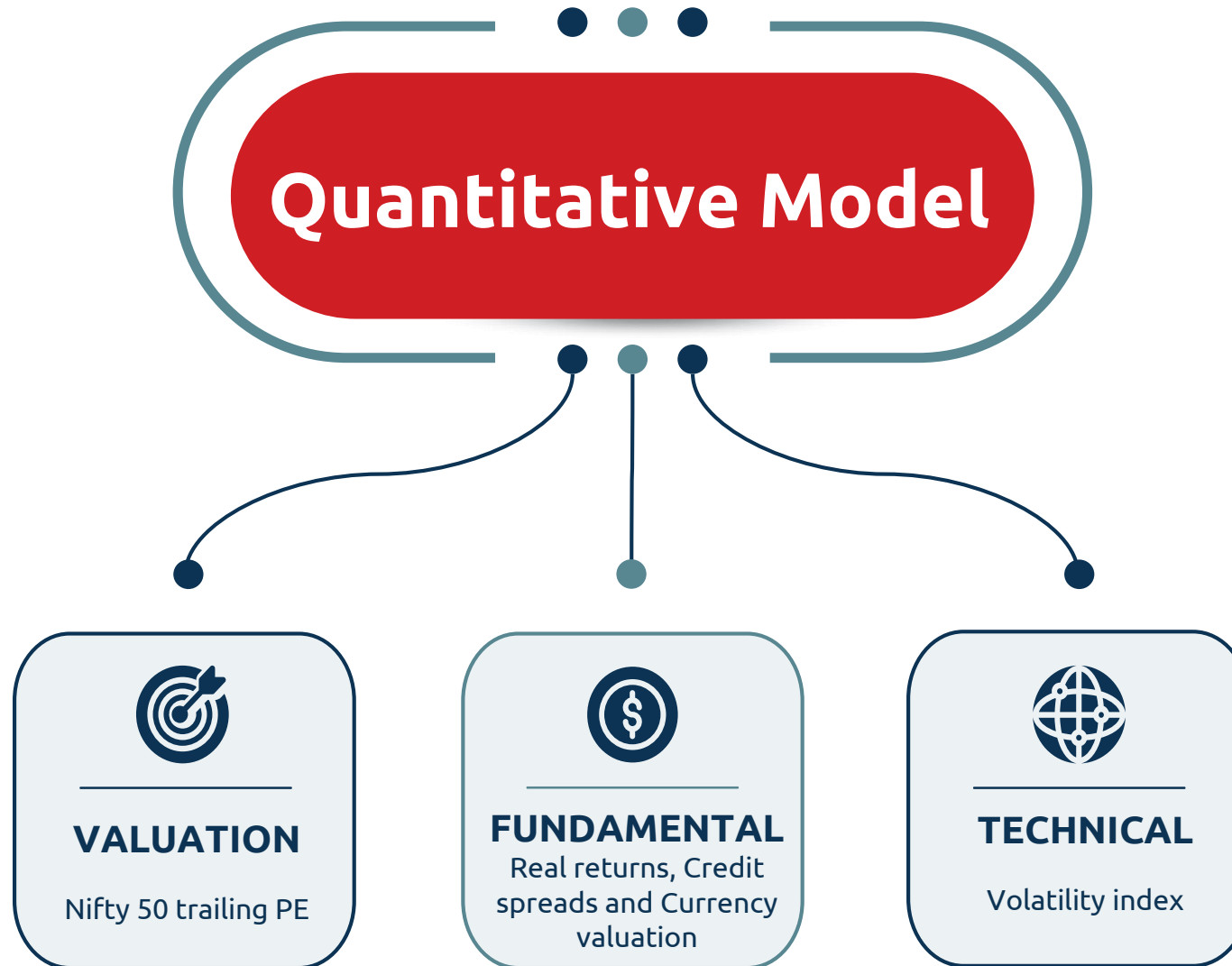
1 Importance of Dynamic Allocation

 The dynamic allocation helps you not only spend time in the market but also time the market effectively

 Buy Low and Sell High Discipline

Difference between investing on the best and worst day





3 Active Management of Equity

Growth Matters, but Price also Matters

Equity Investment Framework



Leaders + Compounders

- Leading franchises with long growth runway
- Growth justifies valuations



Mis-priced

- Quality companies with temporary headwinds
- Longer-term story impact
- Valuations offer meaningful delta on turnaround



Cyclical/Undiscovered

- Cyclical companies at the bottom of earnings cycle
- Undiscovered companies with strong growth potential



Debt Investment Framework



Quality

- Preference for High Quality



Duration

- Inclination towards building high duration portfolio



Allocation mix

- Across various instruments like GSec, SDL, Corporate Bonds, and Money Market Instruments

4 Lock-in aligns with the long-term goal



Traditional investments are prone to being redeemed and spent towards other uses, like buying a house or for vacations.



Investing in a dedicated retirement product helps maintain discipline

Around 50% of equity assets of retail investors do not stay invested for more than 2 years*

Growth of Rs. 1,00,000	1 year	2 year	5 year	10 years
At 10% CAGR [^]	1,10,000	1,21,000	1,61,051	2,59,374
Growth in Multiple	1.1	1.2	1.6	2.6

If you stay put and let it compound

Retirement Fund, with a 5-year lock-in feature, ensures that investor behavior is in sync with their retirement goal.

Key Takeaways



Helps you invest for one of the most important goals



Tax efficiency through equity allocation



High quality debt portfolio



Dynamic Model aims to participate in the market upside while cushioning from the potential downside



5-Year lock-in helps you reap the benefit of compounding



Access to diversified equity and debt portfolios in one single scheme

NFO Detail



NFO Dates

28th September 2023 to 12th October 2023

Investment Objective

The investment objective of the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity, debt, and other instruments to help investors meet their retirement goals. There is no assurance or guarantee that the objectives of the scheme will be realised.

Lock in

Lock-in of 5 years or till retirement age[^] (whichever is earlier)

Fund Managers

Mr. Viraj Kulkarni (equity portion) and Mr. Gautam Kaul (debt portion)
Ms. Nishita Shah will be managing overseas investment portion of the scheme.

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Minimum Subscription 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]

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

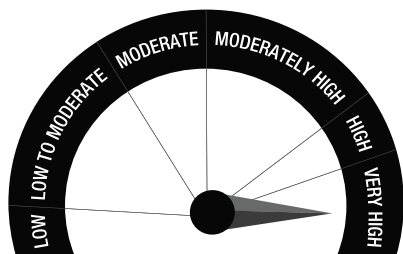
[^]Retirement age is 60 years

Disclaimer & Product Label

BANDHAN RETIREMENT FUND

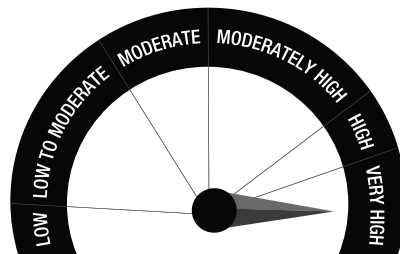
(An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Scheme Riskometer



Investors understand that their principal will be at very high risk

Benchmark Riskometer



Investors understand that their principal will be at Very High risk

CRISIL Hybrid 50+50 - Moderate Index

This product is suitable for investors who are seeking*: SO-3

- Capital appreciation and income generation over long term.
- A hybrid scheme with investment in equity and equity related instruments as well as debt and money market instruments

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

#The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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Thank You