

Invest in the ones  
you bank with.

Introducing

**Bandhan Nifty Bank Index Fund**

NFO Opens: 8<sup>th</sup> August, 2024 | NFO Closes: 22<sup>nd</sup> August, 2024



**Banks primed to fund India's growth story**



Gross NPA has fallen to 5.8% (2021-22) from the peak of 11.2% in 2017-18



Overall for banks, the Capital Adequacy Ratio stands at 16.8%, significantly above the requirement



The profitability metrics (ROA & ROE) have improved significantly from the lows of 2018

**Banking is a structural story-** Empirical evidence suggests, GDP growth is often interlinked with higher credit growth and increased profitability for banks. As the Indian economy races ahead, banking stock may benefit from the growth.



**Why consider investing in the Nifty Bank Index Fund?**

**01**

**Provides exposure to 12 of the largest and most liquid banking stocks\***  
The current portfolio includes 10 Private sector banks accounting for ~85% index weight, while the remainder is attributed to PSU banks.

Private  
84.9%

Public  
15.1%

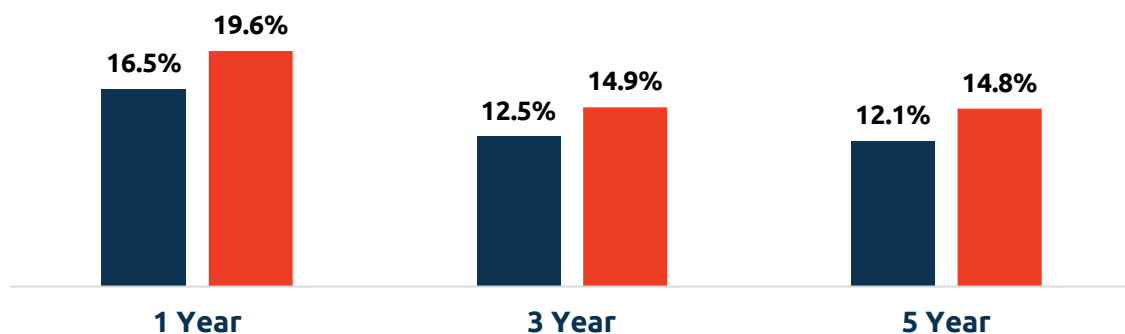
Data as of end of 30<sup>th</sup> June 2024.

\*based on Free Float Market Capitalization.

# 02

## Historical outperformance to Nifty 50 (Average Rolling Returns)

■ Nifty 50 TRI ■ Nifty Bank TRI

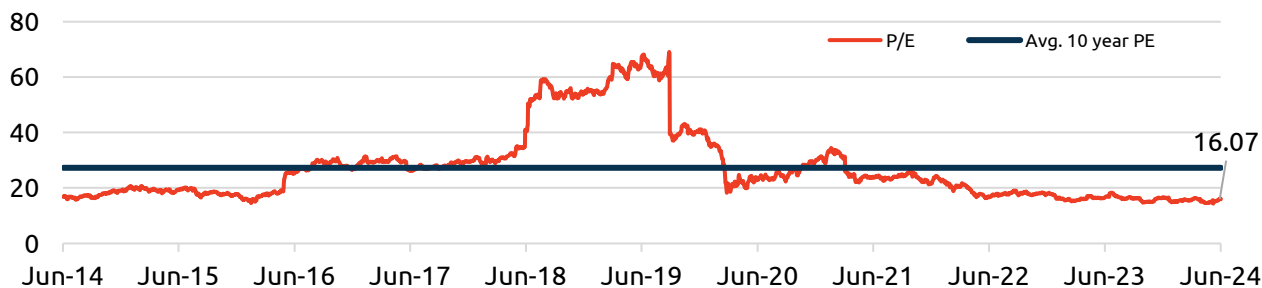


Data as of the end of 01<sup>st</sup> April 2005 to 30<sup>th</sup> June 2024. Performance results may have inherent limitations and no representation is being made that any investor will or is likely to achieve. Past performance may or may not be sustained in the future.

# 03

## Trading at a discount to the average 10-year trailing PE

Trailing PE of Nifty Bank Index



## How can one invest in Nifty Bank Index?

One can do so by investing in Bandhan Nifty Bank Index Fund. It is an open ended scheme tracking the Nifty Bank Index

### Fund Details

#### Benchmark

Nifty Bank Index

#### Fund Manager

Mr. Nemish Sheth

#### Exit Load

0.25% - if redeemed on or before 15 days from the allotment date.  
Nil - if redeemed after 15 days from the allotment date

#### 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 instalments]  
STP - Rs. 500/- and any amount thereafter  
SWP - Rs. 200/- and any amount thereafter

#### Benchmark Riskometer



Nifty Bank Index

#### Scheme Riskometer



Investors understand that their principal will be at Very High risk

#### Bandhan Nifty Bank Index Fund

(An open ended scheme tracking Nifty Bank Index)

This product is suitable for investors who are seeking\*:

- To create wealth over a long term.
- Investment across equity & equity related instruments belonging to Nifty Bank Index.

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

Distributed by:

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

The Disclosures of opinions/in house views/strategy incorporated herein is provided solely to enhance the transparency about the investment strategy / theme of the Scheme and should not be treated as endorsement of the views / opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document has been prepared on the basis of information, which is already available in publicly accessible media or developed through analysis of Bandhan Mutual Fund. The information/ views / opinions provided is for informative purpose only and may have ceased to be current by the time it may reach the recipient, which should be taken into account before interpreting this document. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision and the security may or may not continue to form part of the scheme's portfolio in future. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. This information is subject to change without any prior notice. The Company reserves the right to make modifications and alterations to this statement as may be required from time to time. Neither Bandhan Mutual Fund (formerly known as IDFC Mutual Fund)/ Bandhan Mutual Fund Trustee Limited (formerly IDFC AMC Trustee Company Limited) / Bandhan AMC Limited (formerly IDFC Asset Management Company Limited), its Directors or representatives shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information