

Presenting



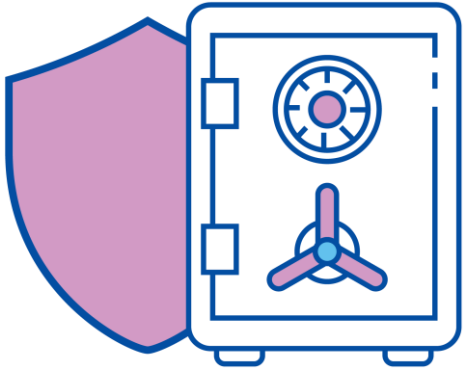
by Edelweiss Mutual Fund

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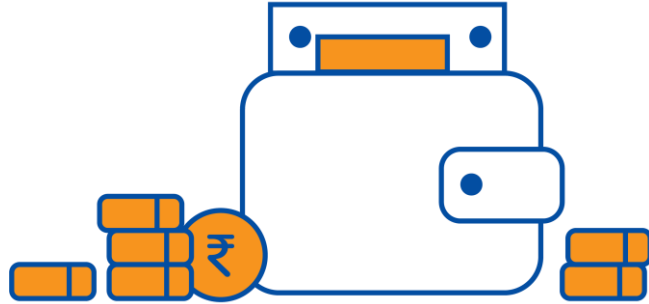
PUBLIC SECTOR BONDS!



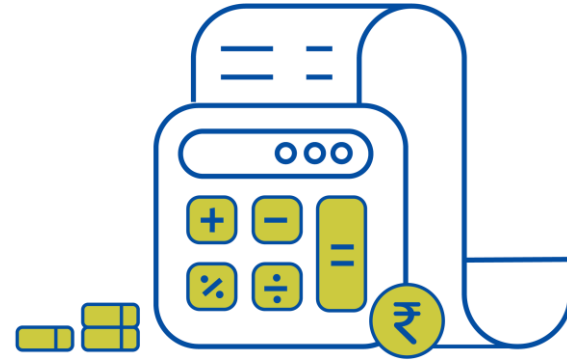
What you expect from your investments?



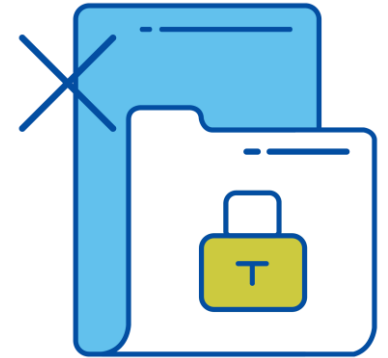
Higher Safety



Relatively Stable Returns

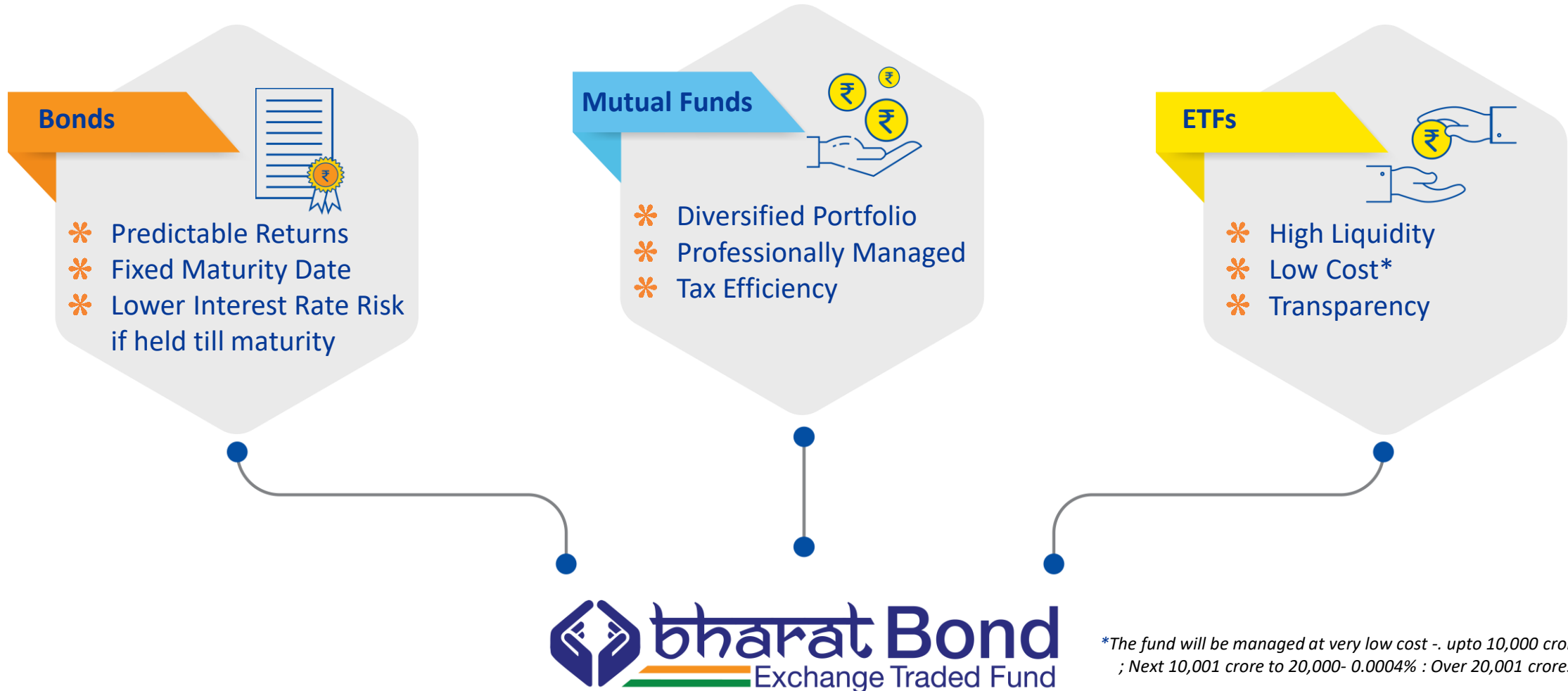


Lower Tax



No Lock-in

BHARAT Bond ETF brings in the best features of – Bonds, Mutual Funds & ETFs



Invest in Public Sector Company Bonds



**INDIAN
RAILWAY
FINANCE
CORPORATION**
(A Government of India Enterprise)



With BHARAT Bond ETF

Invest in Bonds of Public Sector Companies with just Rs.1000/-

BHARAT Bond ETF – A Bond of Trust

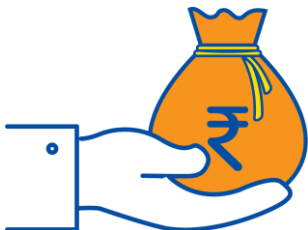
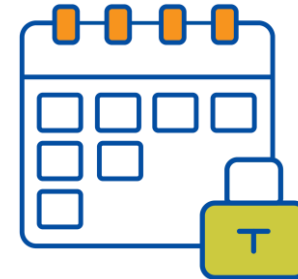


Public Sector Companies

An Exchange Traded Fund which will invest your money in Public Sector Companies.

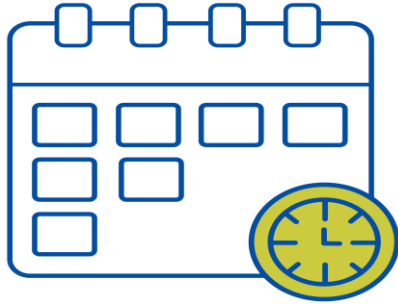
Defined Maturity*

The Fund will have a defined maturity date and at maturity you will get back your investment proceeds along with returns.



Exchange Traded

You can buy or sell units of this fund on exchange anytime during the tenure of the fund.



BHARAT Bond ETFs will have a fixed maturity period having a diversified portfolio of Public Sector Company Bonds



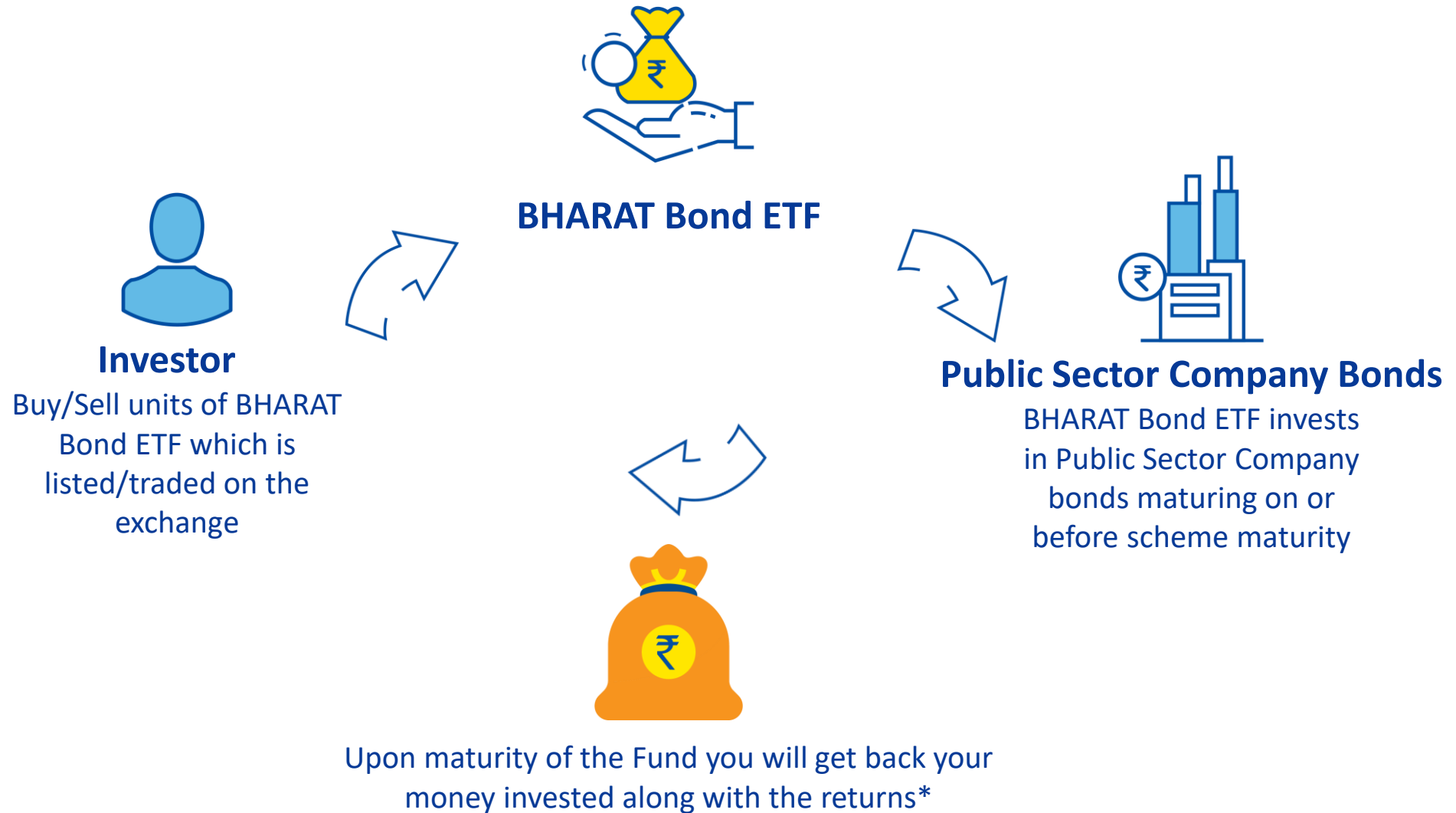
It will seek to track investment results of the respective Nifty BHARAT Bond Index



It will invest in AAA rated Public Sector bonds maturing on or before the maturity date of the respective fund

It will endeavor to hold bonds till their maturity with an aim to provide stable and predictable returns

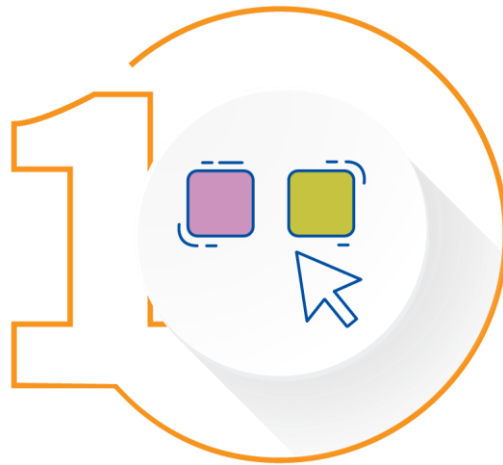
How it works?



Nifty BHARAT Bond Index Methodology

- * BHARAT Bond ETF will invest in Public Sector Company bonds that meet the eligibility criteria of the Index
- * Index will have similar maturity as that of the respective BHARAT Bond ETF

Index will select bonds in a transparent manner through a 3 step process



Selection

- * AAA rated bonds issued by public sector companies
- * Bonds maturing within 12 months prior to the maturity of Index



Weight Assignment

- * Weight based on total outstanding amount i.e. higher the outstanding – higher the weightage
- * Exposure to single company capped at 15%

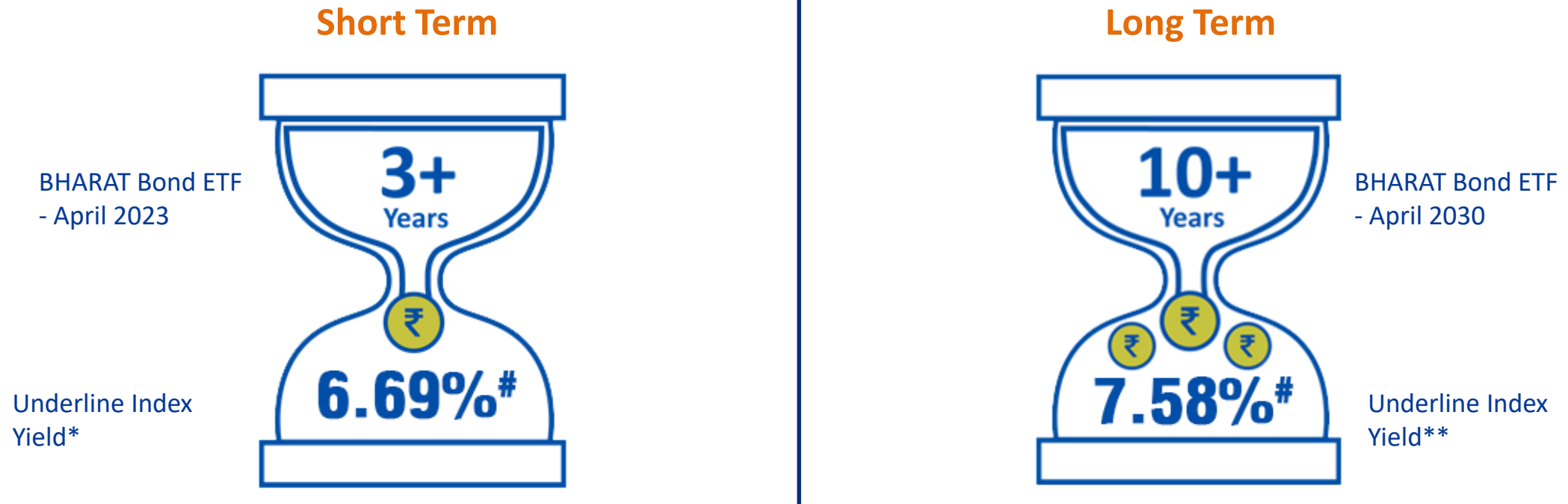


Rebalancing

- * Quarterly Rebalancing of Index constituents

Investment options for you – Exchange Traded Fund

- * Investors holding Demat account can invest in the respective BHARAT Bond ETF
- * Within ETF there are two maturity options : **Short Term and Long Term**



Investors who do not have a demat account have an alternative medium to invest via BHARAT Bond FoFs

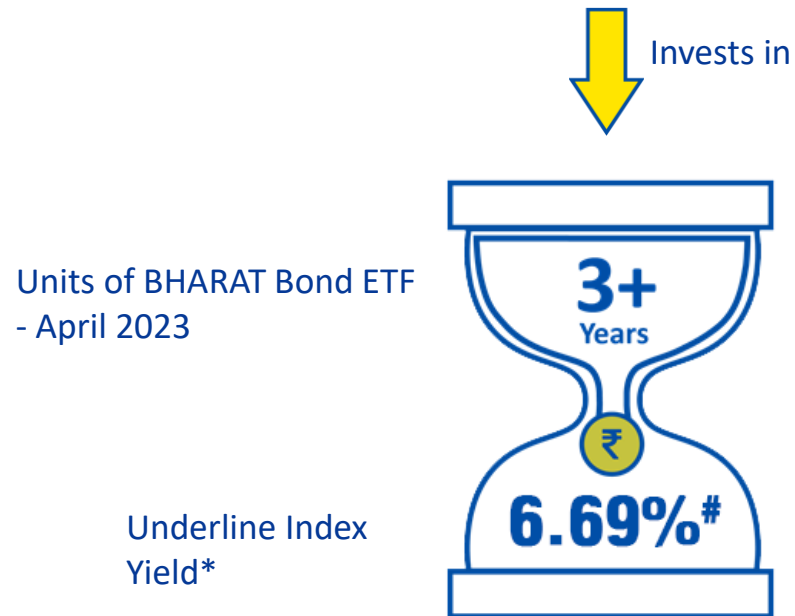
#The Scheme will invest in constituents of underlying Index. The indicative yield provided is of the Index and not that of the Scheme. The Scheme (s) are neither Capital Protected nor guaranteed Return Product and may or may not generate return in line with Index. Indicative Yield of the Index is as on 5th December 2019

*Nifty BHARAT Bond Index – April 2023 **Nifty BHARAT Bond Index – April 2030. The Scheme will be listed on Exchange only post allotment.

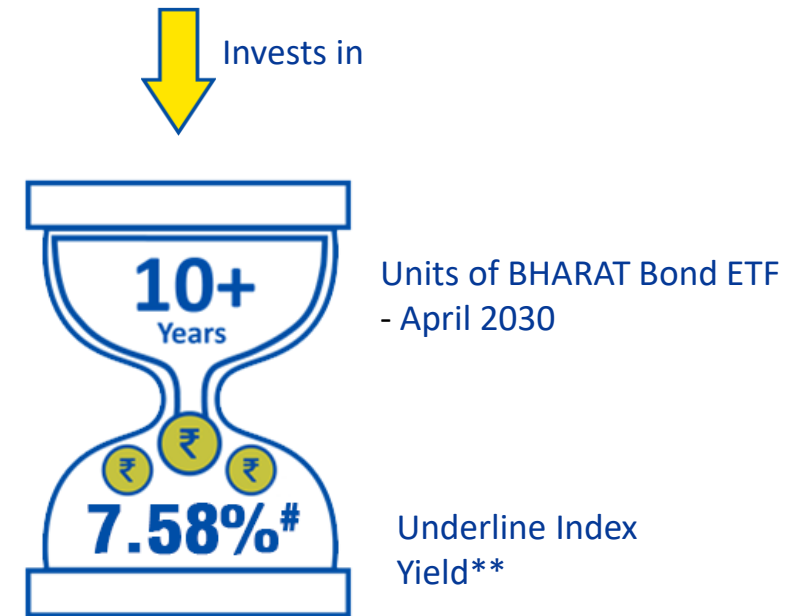
Alternate investment option – Fund of Funds

- * BHARAT Bond FOFs will invest in the respective BHARAT Bond ETF
- * There will be two series of FoFs, both investing in ETFs of respective maturities.

BHARAT Bond FOF – April 2023



BHARAT Bond FOF - April 2030



#The Scheme will invest in constituents of underlying Index. The indicative yield provided is of the Index and not that of the Scheme. The Scheme (s) are neither Capital Protected nor guaranteed Return Product and may or may not generate return in line with Index. Indicative Yield of the Index is as on 5th December 2019

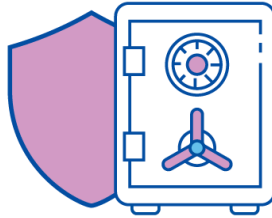
*Nifty BHARAT Bond Index – April 2023 **Nifty BHARAT Bond Index – April 2030

Why should you invest?



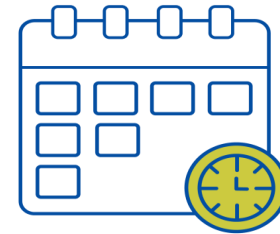
Stability & Predictability

A bond like structure with fixed maturity provides predictable and stable returns at maturity



High Safety

Investment in Public Sector Bonds



Transparency

Daily disclosure of portfolio constituents and live NAV Periodically through the day#



No Lock-in

Buy/Sell on exchange any time or through AMC in specific basket size#



Lower Tax

Tax efficient compared to traditional investment avenues. Taxed at only 20% post indexation*



Low Cost

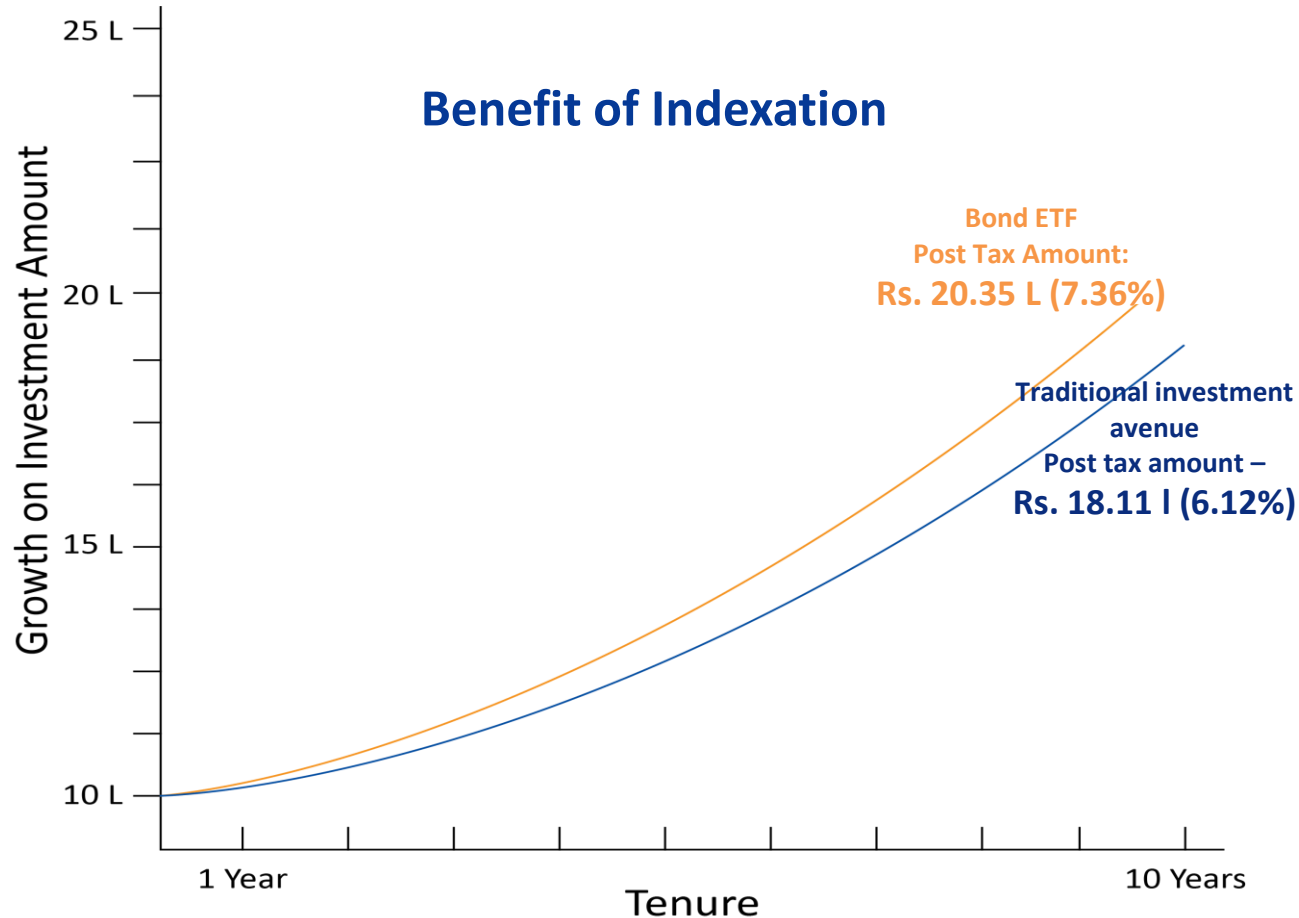
The Fund will be managed at a very low cost – 0.0005%#

*Additional surcharge applicable # Please visit www.BHARATBond.in for Live NAV. #This is applicable only for BHARAT Bond ETF.

Feature Comparison

	BHARAT Bond ETF	Debt Mutual Funds	Individual Bonds	Fixed Deposit	Small saving schemes
Returns Predictability	✓		✓	✓	✓
Liquidity	✓	✓			
Defined Maturity	✓		✓	✓	✓
Access/ Ease of Use	✓	✓		✓	✓
Final Distribution at Maturity	✓		✓	✓	✓
Tax Efficiency – Indexation	✓	✓			

Benefit of Indexation - Tax efficiency



- * Indexation is an efficient way to reduce tax on your returns by adjusting it for inflation.
- * Indexation allows you to adjust purchase price of your investment with inflation.
- * It is applied to long term returns on your investments
- * Higher inflation means higher purchase price, which means lower tax
- * Long term capital gains are taxed at 20% post Indexation in debt mutual funds

- Analysis based on Rs. 10 Lakh invested in Bond ETF and Traditional investment Avenue
- Assumed Return : 8% cagr | Tenure: 10 Years | Indexation: 4%
- Traditional Investment Taxed at 30% and Bond ETF Taxed at 20% after indexation

Indexation Example

	Traditional Investment	BHARAT Bond ETF April 2023 (4 Indexation)
Investment Amount	Rs. 1 Lakh	Rs. 1 Lakh
Assumed Rate of Return	6.69%	6.69%
Indexation**	NA	4
Value on Maturity	Rs. 1.24 Lakh	Rs. 1.24 Lakh
Indexation Value	-	Rs. 1.16 Lakh
Taxable Amount	Rs. 24,388	Rs. 7,402
Applicable Tax*	Rs. 7,316	Rs. 1,480
Post Tax Value	Rs. 1,17,071	Rs. 1,22,907
Net Post Tax Return	4.79%	6.31%

	Traditional Investment	BHARAT Bond ETF April 2030 (11 Indexation)
Investment Amount	Rs. 1 Lakh	Rs. 1 Lakh
Assumed Rate of Return	7.58%	7.58%
Indexation**	NA	11
Value on Maturity	Rs. 2.13 Lakh	Rs. 2.13 Lakh
Indexation Value	-	Rs. 1.54 Lakh
Taxable Amount	Rs. 1,13,488	Rs. 59,543
Applicable Tax*	Rs. 34,046	Rs. 11,909
Post Tax Value	Rs. 1,79,442	Rs. 2,01,579
Net Post Tax Return	5.79%	6.99%

- Assumed Tenure for Traditional Investment and Bond ETF (4 Indexation) - 3.37 Years and Tenure for Traditional Investment and Bond ETF (11 Indexation) - 10.38 Years.
- **Assumed Rate of Inflation is 4%.
- * Traditional Investment Taxed at 30% and BHARAT Bond ETF at 20% post indexation,
- Above is only for illustration purposes. Please consult you TAX Advisor before making any investment

Nifty BHARAT Bond Index – April 2030 constituents

NIFTY Bharat Bond Index – April 2030 constituents

Sr. no.	Issuer	Credit Rating	No. of ISINs	Outstanding Bond Issuance amount (in crs.)	Weight
1	NATIONAL HIGHWAYS AUTHORITY OF INDIA	AAA	5	21,026	15.00%
2	INDIAN RAILWAY FINANCE CORP. LTD.	AAA	5	11,138	15.00%
3	POWER GRID CORP. OF INDIA LTD.	AAA	10	6,737	15.00%
4	REC LTD.	AAA	3	4,769	12.72%
5	NTPC LTD.	AAA	11	4,362	11.63%
6	INDIAN OIL CORP. LTD.	AAA	1	3,000	8.00%
7	NUCLEAR POWER CORP. OF INDIA LTD.	AAA	5	2,480	6.61%
8	POWER FINANCE CORP. LTD.	AAA	2	2,442	6.51%
9	NLC INDIA LTD.	AAA	1	1,475	3.93%
10	EXPORT-IMPORT BANK OF INDIA	AAA	3	1,065	2.84%
11	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	AAA	1	555	1.48%
12	NHPC LTD.	AAA	3	478	1.27%
	Grand Total		50	59,527	100.00%

Index YTM: 7.58%*

*The indicative yield provided is of the Index and not that of the Scheme. The Scheme (s) are neither Capital Protected nor guaranteed Return Product and may or may not generate return in line with Index. Indicative Yield of the Index is as on 5th December 2019

Nifty BHARAT Bond Index – April 2023 constituents

NIFTY Bharat Bond Index - April 2023 constituents

Sr. no.	Issuer	Credit Rating	No. of ISINs	Outstanding Bond Issuance amount (in Crs.)	Weight
1	REC LIMITED	AAA	10	19,715	15.00%
2	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	AAA	7	18,530	15.00%
3	POWER FINANCE CORP. LTD.	AAA	10	17,384	15.00%
4	HOUSING & URBAN DEVELOPMENT CORP. LTD.	AAA	6	7,295	11.84%
5	EXPORT-IMPORT BANK OF INDIA	AAA	18	4,927	8.00%
6	POWER GRID CORP. OF INDIA LTD.	AAA	13	4,463	7.24%
7	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	AAA	4	4,315	7.00%
8	NTPC LTD.	AAA	15	4,109	6.67%
9	HINDUSTAN PETROLEUM CORP. LTD.	AAA	1	3,000	4.87%
10	NATIONAL HIGHWAYS AUTHORITY OF INDIA	AAA	2	2,375	3.85%
11	NUCLEAR POWER CORP. OF INDIA LTD.	AAA	3	1,500	2.43%
12	INDIAN RAILWAY FINANCE CORP. LTD.	AAA	2	1,160	1.88%
13	NHPC LTD.	AAA	8	748	1.21%
	Grand Total		99	89,521	100.00%

Index YTM: 6.69%*

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Fund Features - ETF

Scheme	BHARAT Bond ETF – April 2023		BHARAT Bond ETF – April 2030
Investment Objective	To replicate Nifty BHARAT Bond Index – April 2023 by investing in bonds of CPSEs/CPSUs/CPFIs and other Government organizations, subject to tracking errors.		To replicate Nifty BHARAT Bond Index – April 2030 by investing in bonds of CPSEs/CPSUs/CPFIs and other Government organizations, subject to tracking errors.
NSE Symbol	EBBETF0423		EBBETF0430
NFO Period	12 th Dec 2019 – Anchor Investors 13 th Dec to 20 th Dec 2019 – Other Investors		
Underlying Index	Nifty BHARAT Bond Index – April 2023		Nifty BHARAT Bond Index – April 2030
Minimum Investment Amount (NFO Period)	Anchor Investor	Rs. 10 Crs. and in multiples of Rs. 1,000 thereafter	
	Retail Individual Investor	Rs. 1,000/- and in multiples of Rs. 1,000/- thereafter, subject to maximum investment amount of Rs. 2,00,000	
	Retirement Funds, QIBs, Non Institutional Investor,	Rs. 2,01,000 and in Multiples of Rs. 1,000 thereafter	
Fund Manager	Mr. Dhawal Dalal, Mr. Gautam Kaul		

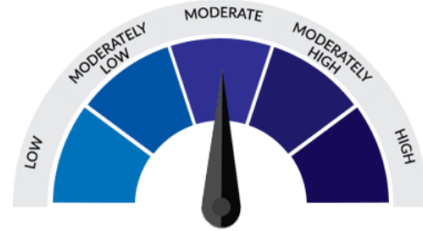
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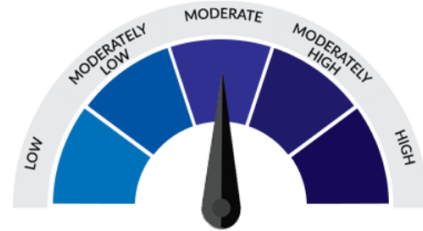
Fund Features - FOF

Series	BHARAT Bond FOF – April 2023	BHARAT Bond FOF– April 2030
Investment Objective	To generate returns by investing in units of BHARAT Bond ETF – April 2023.	To generate returns by investing in units of BHARAT Bond ETF – April 2030.
NFO Period	13th Dec to 20th Dec 2019	
Benchmark	Nifty BHARAT Bond Index – April 2023	Nifty BHARAT Bond Index – April 2030
Fund Manager	Mr. Dhawal Dalal, Mr. Gautam Kaul	
Minimum Investment Amount	Rs. 1,000 and in multiples of Rs.1,000	
Exit Load	<ul style="list-style-type: none"> ➤ If redeemed or switched out on or before completion of 30 days from the date of allotment of units – 0.10% ➤ If redeemed or switched out after completion of 30 days from the date of allotment of units – NIL 	<ul style="list-style-type: none"> ➤ If redeemed or switched out on or before completion of 30 days from the date of allotment of units – 0.10% ➤ If redeemed or switched out after completion of 30 days from the date of allotment of units – NIL

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Product Riskometer

(An open ended Target Maturity Exchange Traded Bond Fund predominantly investing in constituents of Nifty BHARAT Bond Index - April 2023 [^] & April 2030 ^{^^}) managed by Edelweiss Asset Management Limited		
This Product is suitable for investors who are seeking*:		Riskometer
BHARAT Bond ETF - April 2023 <ul style="list-style-type: none"> Income over the Target Maturity period [^] An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2023. 	BHARAT Bond ETF - April 2030 <ul style="list-style-type: none"> Income over the Target Maturity period ^{^^} An open ended Target Maturity Exchange Traded Bond Fund that seeks to track the returns provided by Nifty BHARAT Bond Index - April 2030. 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		Investors understand that their principal will be at Moderate Risk

(An open-ended Target Maturity fund of funds scheme investing in BHARAT Bond ETF - April 2023 [^] & April 2030 ^{^^}) managed by Edelweiss Asset Management Limited		
This Product is suitable for investors who are seeking*:		Riskometer
BHARAT Bond FOF - April 2023 <ul style="list-style-type: none"> Income over the Target Maturity period [^] An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2023. 	BHARAT Bond FOF - April 2030 <ul style="list-style-type: none"> Income over the Target Maturity period ^{^^} An open ended Target Maturity fund of funds scheme with the primary objective to generate returns by investing in units of BHARAT Bond ETF – April 2030. 	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		Investors understand that their principal will be at Moderate Risk

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Thank you

