

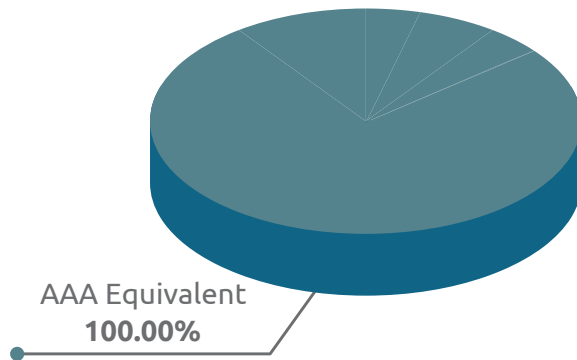


## Bandhan Corporate Bond Fund<sup>§</sup>

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality, currently 100% AAA and equivalent instruments.
- By investing in one single fund you get to diversify your allocation across high quality corporate instruments.
- Ideal to form part of 'Core' Bucket – due to its high quality and low to moderate duration profile\*

### ASSET QUALITY



#### FUND FEATURES:

(Data as on 31st March '23)

**Category:** Corporate Bond

**Monthly Avg AUM:** ₹ 14,011.86 Crores

**Inception Date:** 12th January 2016

**Fund Manager:** Mr. Gautam Kaul (w.e.f. 1st December 2021)

Mr. Suyash Choudhary (w.e.f. 28th July 2021)

**Standard deviation (Annualized):** 1.74%

**Modified duration:** 0.88 years

**Average Maturity:** 0.96 years

**Macaulay Duration:** 0.93 years

**Yield to Maturity:** 7.61%

**Benchmark:** Tier 1: NIFTY Corporate Bond Index B-III (w.e.f. 1st April 2022) Tier 2: NIFTY AAA Short Duration Bond Index

**Minimum Investment Amount:** ₹ 1,000/- and any amount thereafter

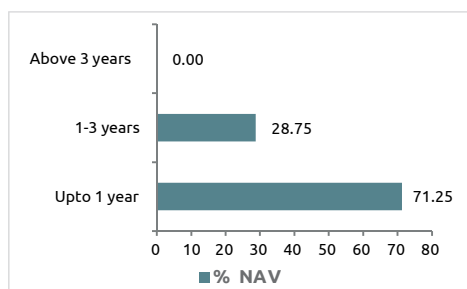
**SIP (Minimum Amount):** ₹ 100/-

**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**Exit Load:** Nil

**Options Available:** Growth & IDCW® Option - Payout, Reinvestment & Sweep and Monthly, Quarterly, Half Yearly, Annual & Periodic.

**Maturity Bucket:**



©Income Distribution cum capital withdrawal

### PORTFOLIO

(31 March 2023)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>69.26%</b>
NABARD	AAA	10.80%
REC	AAA	9.42%
National Housing Bank	AAA	7.08%
UltraTech Cement	AAA	6.72%
HDFC	AAA	6.09%
Power Finance Corporation	AAA	5.16%
Oil & Natural Gas Corporation	AAA	4.45%
Export Import Bank of India	AAA	4.29%
Indian Railway Finance Corporation	AAA	2.92%
ICICI Bank	AAA	2.57%
NTPC	AAA	1.83%
Larsen & Toubro	AAA	1.61%
Bajaj Housing Finance	AAA	1.45%
Small Industries Dev Bank of India	AAA	1.34%
Axis Bank	AAA	1.15%
Power Grid Corporation of India	AAA	0.77%
Grasim Industries	AAA	0.53%
Bajaj Finance	AAA	0.45%
Indian Oil Corporation	AAA	0.31%
Reliance Industries	AAA	0.21%
Hindustan Petroleum Corporation	AAA	0.11%
Commercial Paper		8.88%

\*The scheme is currently following a 'roll down' investment approach on a tactical basis and thereby intends to be repositioned in March 2024. Till then, ordinarily the average maturity of the scheme's portfolio is unlikely to increase significantly and may be expected to generally reduce with the passage of time, subject to intermittent periods of volatility in the maturity profile owing to AUM movement and market conditions. The approach being followed is tactical in nature and would be subject to change depending on investment opportunities available without prior notice.

<sup>§</sup>With effect from 13th March 2023, the name of "IDFC Corporate Bond Fund" has changed to "Bandhan Corporate Bond Fund"

Standard Deviation calculated on the basis of 1 year history of monthly data

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



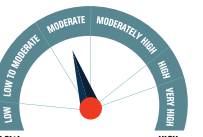
**PORTFOLIO**
**(31 March 2023)**

Name	Rating	Total (%)
HDFC	A1+	3.62%
Bajaj Finance	A1+	1.97%
Kotak Mahindra Prime	A1+	1.65%
Small Industries Dev Bank of India	A1+	1.64%
<b>Certificate of Deposit</b>		<b>5.62%</b>
Axis Bank	A1+	2.65%
Small Industries Dev Bank of India	A1+	1.33%
Export Import Bank of India	A1+	0.99%
Kotak Mahindra Bank	A1+	0.66%
<b>State Government Bond</b>		<b>4.83%</b>
5.27% Gujarat SDL - 2024	SOV	0.69%
6.64% Rajasthan SDL - 2024	SOV	0.49%
9.11% Maharashtra SDL - 2024	SOV	0.43%
8.83% Maharashtra SDL - 2024	SOV	0.36%
9.25% Haryana SDL - 2023	SOV	0.36%
5.6% Haryana SDL - 2024	SOV	0.30%
9.47% Haryana SDL - 2024	SOV	0.25%
9.55% Karnataka SDL - 2024	SOV	0.25%
9.63% Andhra Pradesh SDL - 2024	SOV	0.22%
9.80% Haryana SDL - 2024	SOV	0.18%
9.36% Maharashtra SDL - 2023	SOV	0.18%
9.48% Andhra Pradesh SDL - 2024	SOV	0.14%
8.83% Tamilnadu SDL - 2024	SOV	0.14%
9.37% Gujarat SDL - 2024	SOV	0.14%
9.25% Maharashtra SDL - 2023	SOV	0.14%
9.45% Rajasthan SDL - 2024	SOV	0.11%
9.5% Gujarat SDL - 2023	SOV	0.11%
9.71% Haryana SDL - 2024	SOV	0.07%
9.47% Tamilnadu SDL - 2024	SOV	0.07%
8.96% Maharashtra SDL - 2024	SOV	0.07%
9.24% Haryana SDL - 2024	SOV	0.07%
8.94% Tamilnadu SDL - 2024	SOV	0.04%
5.75% Tamilnadu SDL - 2025	SOV	0.02%
<b>Government Bond</b>		<b>3.87%</b>
7.32% - 2024 G-Sec	SOV	1.94%
6.69% - 2024 G-Sec	SOV	1.47%
7.35% - 2024 G-Sec	SOV	0.42%
7.68% - 2023 G-Sec	SOV	0.04%
<b>Treasury Bill</b>		<b>1.70%</b>
182 Days Tbill - 2023	SOV	1.70%
<b>Zero Coupon Bond</b>		<b>0.26%</b>
Kotak Mahindra Prime	AAA	0.26%
<b>Net Cash and Cash Equivalent</b>		<b>5.58%</b>
<b>Grand Total</b>		<b>100.00%</b>

**Potential Risk Class Matrix**

Credit Risk of the scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate medium to long term optimal returns.</li> <li>Investments predominantly in high quality corporate bonds.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Corporate Bond Index B-III</p>	 <p>Tier 2: NIFTY AAA Short Duration Bond Index</p>

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