



## Bandhan Money Manager Fund<sup>§</sup>

An open ended debt scheme investing in money market instruments.  
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- The Fund aims to invest predominantly in highly rated money market instruments
- Emphasizes on high quality money market instruments and takes limited duration risk as the maturity of the underlying instruments is generally lower than 1 year
- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 6 months
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

### LIQUIDITY

For very short term parking of surplus or emergency corpus

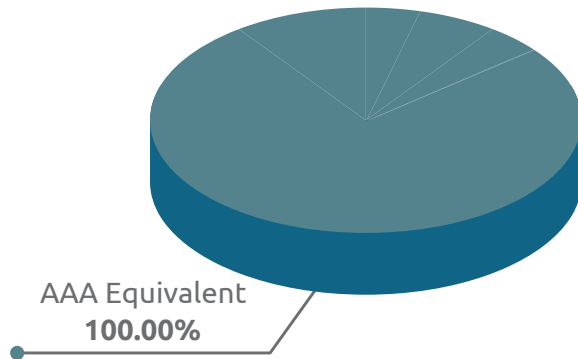
### CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

### SATELLITE

Funds that can take higher risk-either duration risk or credit risk or both

### ASSET QUALITY



PORTFOLIO		(31 March 2023)
Name	Rating	Total (%)
<b>Certificate of Deposit</b>		
Axis Bank	A1+	12.06%
NABARD	A1+	10.02%
Kotak Mahindra Bank	A1+	9.74%
HDFC Bank	A1+	8.38%

**Fund Features:**  
(Data as on 31st March'23)

**Category:** Money Market

**Monthly Avg AUM:** ₹ 2,799.92 Crores

**Inception Date:** 18th February 2003

**Fund Manager:** Mr. Brijesh Shah (w.e.f. 12th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

**Other Parameter:**  
**Standard Deviation (Annualized):** 0.63%  
**Modified Duration:** 257 Days  
**Average Maturity:** 258 Days  
**Macaulay Duration:** 257 Days  
**Yield to Maturity:** 7.47%

**Benchmark:** NIFTY Money Market Index A-1 (w.e.f. 1st April 2022)

**Minimum Investment Amount:** ₹ 100/- and any amount thereafter

**Exit Load:** Nil

**SIP (Minimum Amount):** ₹ 100/-

**Options Available :** Growth & IDCW<sup>®</sup> Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout, Reinvestment and Sweep) , Periodic (Payout, Reinvestment and Sweep)

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

<sup>®</sup>Income Distribution cum capital withdrawal

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

The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018.  
Standard Deviation calculated on the basis of 1 year history of monthly data

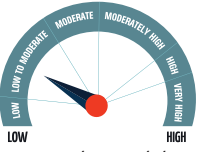
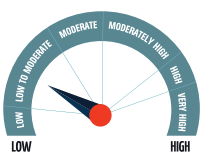
**PORTFOLIO**
**(31 March 2023)**

Name	Rating	Total (%)
Canara Bank	A1+	4.16%
Export Import Bank of India	A1+	3.77%
ICICI Bank	A1+	2.82%
Small Industries Dev Bank of India	A1+	1.88%
Indian Bank	A1+	1.81%
Bank of Baroda	A1+	0.37%
<b>Commercial Paper</b>		<b>27.55%</b>
Small Industries Dev Bank of India	A1+	9.04%
HDFC	A1+	7.30%
ICICI Securities	A1+	3.79%
L&T Finance	A1+	3.61%
Kotak Securities	A1+	1.92%
Kotak Mahindra Investments	A1+	0.95%
M&M Financial Services	A1+	0.94%
<b>Treasury Bill</b>		<b>10.10%</b>
364 Days Tbill - 2024	SOV	7.27%
182 Days Tbill - 2023	SOV	1.88%
364 Days Tbill - 2023	SOV	0.95%
<b>State Government Bond</b>		<b>7.91%</b>
5.27% Gujarat SDL - 2024	SOV	3.82%
7.95% Tamil Nadu SDL - 2023	SOV	2.53%
9.35% Maharashtra SDL - 2024	SOV	0.79%
4.93% Bihar SDL - 2023	SOV	0.77%
<b>Net Cash and Cash Equivalent</b>		<b>-0.59%</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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low 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
 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate short term optimal returns with relative stability and high liquidity.</li> <li>Investments predominantly in money market instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Money Market Index A-I</p>

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