



Bandhan Bond Fund - Short Term Plan[§]

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A Scheme with Moderate Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality - currently 100% AAA and equivalent instruments.
- A portfolio where the duration risk is limited as the average maturity is ordinarily anchored in an approximate band around 2 years currently.
- By investing in one single fund you get to diversify your allocation across high quality instruments with relatively low credit risk.
- Ideal to form part of 'Core' Bucket – due to its high quality and short duration profile.

Fund Features:

(Data as on 31st July'23)

Category: Short Duration

Monthly Avg AUM: ₹ 8,981.26 Crores

Inception Date: 14th December 2000

Fund Manager: Mr. Suyash Choudhary (Since 11th March 2011)

Standard Deviation (Annualized): 1.38%

Modified Duration: 2.44 years

Average Maturity: 2.83 years

Macaulay Duration: 2.53 years

Yield to Maturity: 7.32%

Benchmark: Tier 1: NIFTY Short Duration Debt Index A-II (w.e.f. 1st April 2022) **Tier 2:** NIFTY AAA Short Duration Bond Index

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

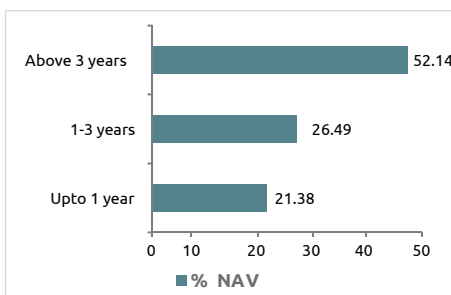
Exit Load: Nil (w.e.f. 23rd May 2016)

Options Available: Growth, IDCW®
- Fortnightly (Payout, Reinvestment & Sweep), Monthly, Quarterly, Annual & Periodic

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.

Maturity Bucket:



®Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

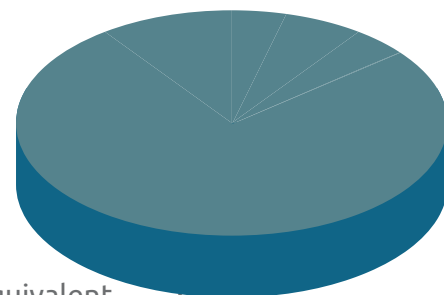
CORE

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



AAA Equivalent
100.00%

[§]With effect from 13th March 2023, the name of "IDFC Bond Fund - Short Term Plan" has changed to "Bandhan Bond Fund - Short Term Plan"

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

PORTFOLIO
(31 July 2023)

Name	Rating	Total (%)
Government Bond		70.60%
7.38% - 2027 G-Sec	SOV	51.50%
5.63% - 2026 G-Sec	SOV	18.46%
7.1% - 2029 G-Sec	SOV	0.62%
8.24% - 2027 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
Commercial Paper		12.64%
HDFC Bank	A1+	7.69%
Small Industries Dev Bank of India	A1+	2.79%
Bajaj Finance	A1+	1.61%
Kotak Mahindra Prime	A1+	0.55%
Corporate Bond		9.29%
Bajaj Finance	AAA	7.24%
Sundaram Finance	AAA	1.70%
HDFC Bank	AAA	0.28%
Kotak Mahindra Prime	AAA	0.06%
NABARD	AAA	0.01%
Certificate of Deposit		4.62%
Small Industries Dev Bank of India	A1+	4.62%
PTC		0.39%
First Business Receivables Trust [^]	AAA(SO)	0.39%
Treasury Bill		0.03%
364 Days Tbill - 2024	SOV	0.03%
Net Cash and Cash Equivalent		2.42%
Grand Total		100.00%

[^]First Business Receivables Trust- wt. avg. mat: 0.80 years
(PTC originated by Reliance Industries Limited)

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)	A-II		
Relatively High (Class III)			

A Scheme with Moderate 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 Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over short to medium term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Short Duration Debt Index A-II</p>	 <p>Tier 2: NIFTY AAA Short Duration Bond Index</p>