



# Bandhan Floating Rate Fund<sup>\$</sup>

An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives).

A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.

Bandhan Floating Rate Fund is our offering in the Satellite bucket for a minimum recommended horizon of 6 months.

The fund is proposed under the Satellite Bucket offering which means it will not run a constrained duration or constrained credit risk strategies.

Currently the fund proposes to run a low to short duration risk profile with some allocation to sub AAA strategies.

### Fund Features:

(Data as on 31st July'23)

**Category:** Floater Fund

**Monthly Avg AUM:** ₹ 208.02 Crores

**Inception Date:** 18th February 2021

**Fund Manager:** Mr. Suyash Choudhary (w.e.f. 28th July 2021)

**Standard Deviation (Annualized):** 0.67%

**Modified Duration:** 1.07 years

**Average Maturity:** 1.19 years

**Macaulay Duration:** 1.12 years

**Yield to Maturity:** 7.45%

**Benchmark:** Nifty Low Duration Debt Index

**Minimum Investment Amount:** Fresh Purchase – ₹ 1000/- & in any amount thereafter

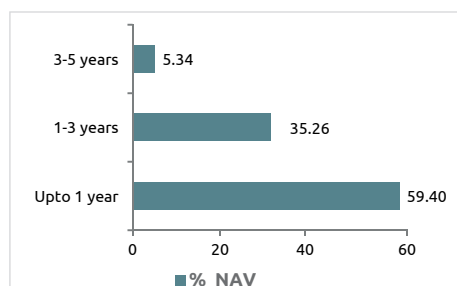
**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**SIP (Minimum Amount):** ₹ 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

**Exit Load:** Nil

**Options Available:** Growth & IDCW® Option – Daily, Weekly, Monthly, Quarterly, Annual and Periodic (each with Reinvestment, Payout and Sweep facility).

### Maturity Bucket:



### LIQUIDITY

For very short term parking of surplus or emergency corpus

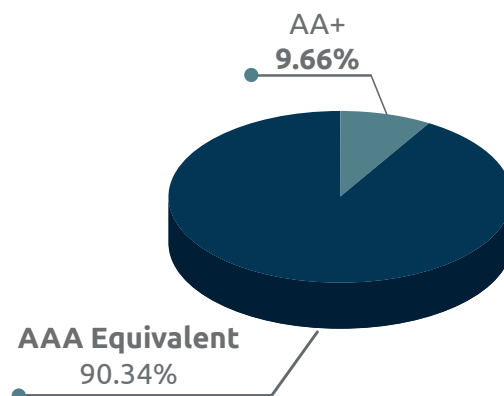
### CORE

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



©Income Distribution cum capital withdrawal

<sup>\$</sup>With effect from 13th March 2023, the name of "IDFC Floating Rate Fund" has changed to "Bandhan Floating Rate Fund"

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

Gsec/SDL yields have been annualized wherever applicable

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

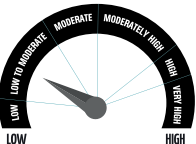

**PORTFOLIO**
**(31 July 2023)**

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>37.74%</b>
Bharti Telecom	AA+	9.66%
Bajaj Finance	AAA	9.47%
Power Finance Corporation	AAA	7.18%
Kotak Mahindra Prime	AAA	4.74%
NABARD	AAA	4.30%
National Housing Bank	AAA	2.39%
<b>Commercial Paper</b>		<b>23.25%</b>
HDFC Bank	A1+	14.03%
Small Industries Dev Bank of India	A1+	9.22%
<b>Certificate of Deposit</b>		<b>22.90%</b>
NABARD	A1+	11.51%
Axis Bank	A1+	11.39%
<b>Government Bond</b>		<b>9.99%</b>
7.38% - 2027 G-Sec	SOV	5.34%
5.63% - 2026 G-Sec	SOV	4.65%
<b>Treasury Bill</b>		<b>3.24%</b>
364 Days Tbill - 2024	SOV	3.24%
<b>Net Cash and Cash Equivalent</b>		<b>2.88%</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)		B-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.</li> <li>To invest predominantly in floating rate instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Nifty Low Duration Debt Index</p>