



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 approximately 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 30th June'23)

Category: Short Duration

Monthly Avg AUM: ₹ 9,070.02 Crores

Inception Date: 14th December 2000

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

Standard Deviation (Annualized): 1.44%

Modified Duration: 2.26 years

Average Maturity: 2.59 years

Macaulay Duration: 2.35 years

Yield to Maturity: 7.34%

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

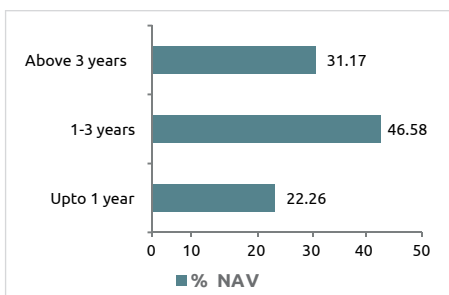
Exit Load: Nil (w.e.f. 23rd May 2016)

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

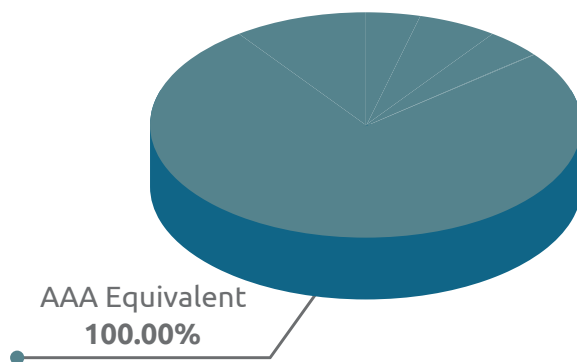
CORE

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



[§]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 (30 June 2023)

Name	Rating	Total (%)
Government Bond		60.78%
7.38% - 2027 G-Sec	SOV	31.14%
5.63% - 2026 G-Sec	SOV	29.61%
8.24% - 2027 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
Corporate Bond		17.87%
Bajaj Finance	AAA	7.11%
HDFC	AAA	2.49%
NABARD	AAA	2.37%
Small Industries Dev Bank of India	AAA	2.14%
Power Finance Corporation	AAA	2.04%
Sundaram Finance	AAA	1.67%
Kotak Mahindra Prime	AAA	0.05%
Certificate of Deposit		10.67%
Small Industries Dev Bank of India	A1+	6.23%
Axis Bank	A1+	2.34%
Kotak Mahindra Bank	A1+	1.05%
ICICI Bank	A1+	0.79%
NABARD	A1+	0.26%
Commercial Paper		8.90%
HDFC	A1+	6.47%
Bajaj Finance	A1+	1.58%
Kotak Mahindra Prime	A1+	0.53%
Export Import Bank of India	A1+	0.26%
Small Industries Dev Bank of India	A1+	0.05%
PTC		0.38%
First Business Receivables Trust	AAA(SO)	0.38%
Treasury Bill		0.03%
364 Days Tbill - 2024	SOV	0.03%
Net Cash and Cash Equivalent		1.36%
Grand Total		100.00%

^First Business Receivables Trust- wt. avg. mat: 0.88 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>