



## Bandhan Dynamic Bond Fund<sup>\$</sup>

An open ended dynamic debt scheme investing across duration.  
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A satellite bucket product which endeavours to take benefit of interest rate movements.
- A portfolio that emphasizes on high-quality instruments, comprising currently of 100% AAA and equivalent instruments.
- A portfolio that can take exposure across the yield curve depending upon the fund manager's underlying macro/interest rate view.

Here is a simple 3-Lens asset allocation framework for debt mutual funds. The framework revolves around allocating across three buckets: Liquidity, Core, and Satellite, each bucket meeting a certain need.

### LIQUIDITY

For very short term parking of surplus or emergency corpus

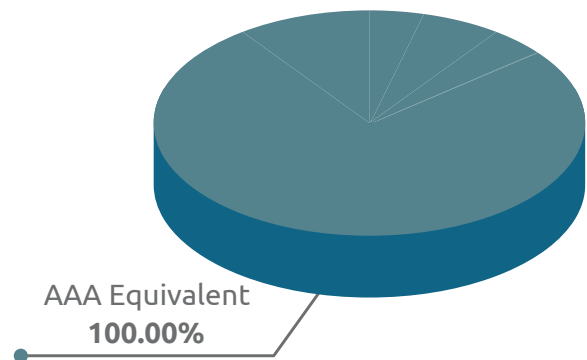
### CORE

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



#### Fund Features:

(Data as on 30th June'23)

**Category:** Dynamic Bond

**Monthly Avg AUM:** ₹ 2,346.39 Crores

**Inception Date:** 25th June 2002

**Fund Manager:** Mr. Suyash Choudhary (Since 15th October 2010)

**Standard Deviation (Annualized):** 2.33%

**Modified Duration:** 4.60 years

**Average Maturity:** 5.78 years

**Macaulay Duration:** 4.76 years

**Yield to Maturity:** 7.24%

**Benchmark:** NIFTY Composite Debt Index A-III (w.e.f. 1st April 2022)

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

**Exit Load:** Nil (w.e.f. 17th October 2016)

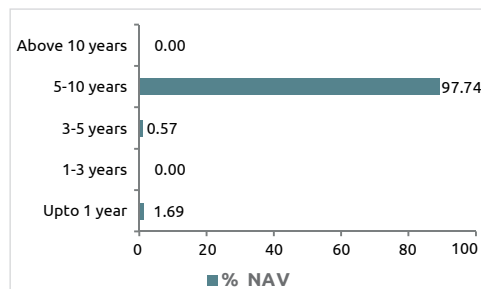
**Options Available:** Growth, IDCW<sup>®</sup>

- Periodic, Quarterly, Half Yearly, Annual and Regular frequency (each with Reinvestment, Payout and Sweep facility)

**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:



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

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

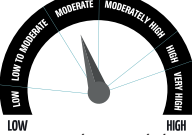
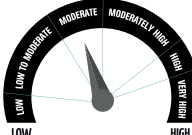
Gsec/SDL yields have been annualized wherever applicable  
Standard Deviation calculated on the basis of 1 year history of monthly data

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

PORTFOLIO		(30 June 2023)
Name	Rating	Total (%)
<b>Government Bond</b>		<b>98.31%</b>
7.1% - 2029 G-Sec	SOV	97.74%
7.38% - 2027 G-Sec	SOV	0.56%
8.20% - 2025 G-Sec	SOV	0.004%
7.17% - 2028 G-Sec	SOV	0.004%
<b>Net Cash and Cash Equivalent</b>		<b>1.69%</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 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 Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate long term optimal returns by active management.</li> <li>Investments in money market &amp; debt instruments including G-Sec across duration.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Composite Debt Index A-III</p>