



Bandhan Government Securities Fund-investment Plan[§]

An open ended debt scheme investing in government securities across maturities.

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A satellite bucket product which emphasizes on high-quality instruments and invests only in sovereign securities.
- The fund can be a mix of government bonds, state development loans (SDLs), treasury bills and/or cash management bills.
- 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

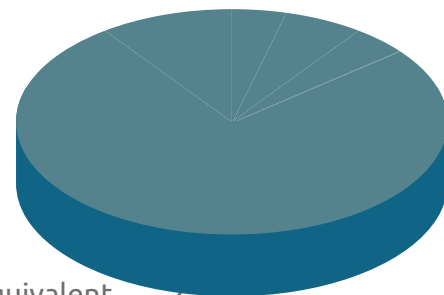
CORE

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



AAA Equivalent
100.00%

Fund Features:

(Data as on 30th June'23)

Category: Gilt

Monthly Avg AUM: ₹ 1,524.23 Crores

Inception Date: 9th March 2002

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

Standard Deviation (Annualized): 2.33%

Modified duration: 4.61 years

Average Maturity: 5.79 years

Macaulay Duration: 4.77 years

Yield to Maturity: 7.24%

Benchmark: CRISIL Dynamic Gilt Index (w.e.f 01st February, 2019)

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

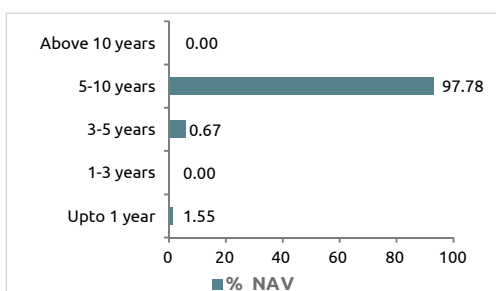
SIP Dates : (Monthly/Quarterly) Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

Exit Load: Nil (w.e.f. 15th July 2011)

Options Available: Growth, IDCW[@] - Quarterly, Half Yearly, Annual, Regular & Periodic

SIP (Minimum Amount): ₹ 100/-

Maturity Bucket:



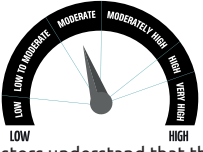
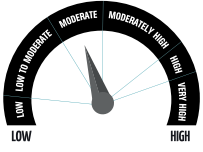
[@]Income Distribution cum capital withdrawal

[§]With effect from 13th March 2023, the name of "IDFC Government Securities Fund - Investment Plan" has changed to "Bandhan Government Securities Fund - Investment Plan"

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

| PORTFOLIO | | (30 June 2023) |
|-------------------------------------|--------|----------------|
| Name | Rating | Total (%) |
| Government Bond | | 98.45% |
| 7.1% - 2029 G-Sec | SOV | 97.78% |
| 7.38% - 2027 G-Sec | SOV | 0.66% |
| 7.17% - 2028 G-Sec | SOV | 0.004% |
| Net Cash and Cash Equivalent | | 1.55% |
| Grand Total | | 100.00% |

| 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"> To generate long term optimal returns. Investments in Government Securities across maturities. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>CRISIL Dynamic Gilt Index</p> |

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