

# Bandhan Bond Fund - Income Plan<sup>§</sup>

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.

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

(In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)

- This fund emphasizes on high quality - currently 100% AAA and equivalent instruments.
- This fund is actively managed within SEBI's prescribed duration limit – Macaulay duration band of 4-7 years. (In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)
- This fund diversifies your allocation across Government Securities, Corporate Bonds, Money Market instruments, depending on the fund manager's views.
- Bandhan Bond Fund - Income plan fits in the Satellite bucket offering and is suitable for investors with minimum investment horizon of 3+ years.

### Fund Features:

(Data as on 31st May'23)

**Category:** Medium to Long Duration

**Monthly Avg AUM:** ₹ 501.40 Crores

**Inception Date:** 14th July 2000

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

**Standard Deviation (Annualized):** 2.32%

**Modified Duration:** 5.13 years

**Average Maturity:** 6.61 years

**Macaulay Duration:** 5.31 years

**Yield to Maturity:** 7.10%

**Benchmark:** NIFTY Medium to Long Duration Debt Index A- III (w.e.f. 1st April 2022)

**SIP (Minimum Amount):** ₹ 100/-

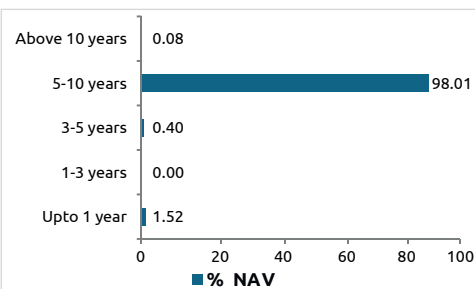
**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

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

**Exit Load:** If redeemed/switched out within 365 days from the date of allotment: For 10% of investment: Nil For remaining investment: 1% If redeemed/switched out after 365 days from the date of allotment: Nil

**Options Available:** Growth, IDCW<sup>®</sup> - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

### Maturity Bucket:



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

### LIQUIDITY

For very short term parking of surplus or emergency corpus

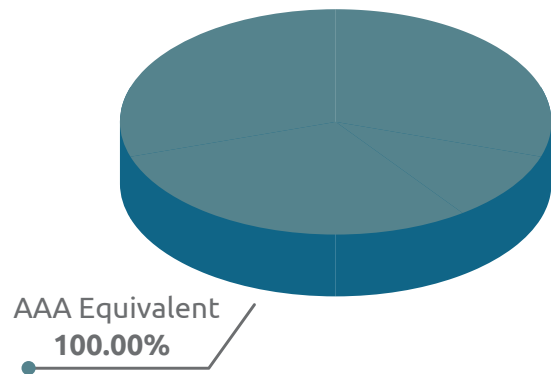
### CORE

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



<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.**

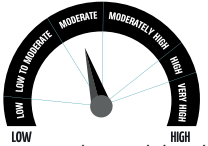
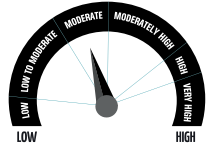
## PORTFOLIO (31 May 2023)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>98.48%</b>
7.1% - 2029 G-Sec	SOV	71.10%
6.54% - 2032 G-Sec	SOV	24.09%
6.1% - 2031 G-Sec	SOV	2.82%
7.38% - 2027 G-Sec	SOV	0.20%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
<b>Net Cash and Cash Equivalent</b>		<b>1.52%</b>
<b>Grand Total</b>		<b>100.00%</b>

### Potential Risk Class Matrix

Credit Risk of the scheme →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High 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 optimal returns over Long term.</li> <li>Investments in Debt &amp; Money Market such that the Macaulay duration of is between 4 years and 7 years.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Medium to Long Duration Debt Index A-III</p>