



## Bandhan Bond Fund - Short Term Plan<sup>§</sup>

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 31st May'23)

**Category:** Short Duration

**Monthly Avg AUM:** ₹ 9135.64 Crores

**Inception Date:** 14th December 2000

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

**Standard Deviation (Annualized):** 1.41%

**Modified Duration:** 2.13 years

**Average Maturity:** 2.45 years

**Macaulay Duration:** 2.21 years

**Yield to Maturity:** 7.03%

**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

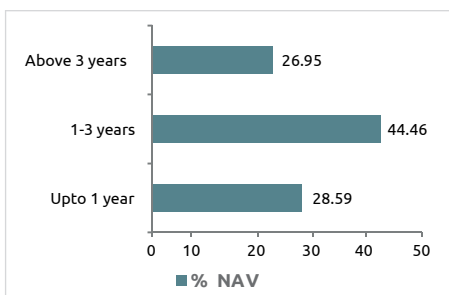
**Exit Load:** Nil (w.e.f. 23rd May 2016)

**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

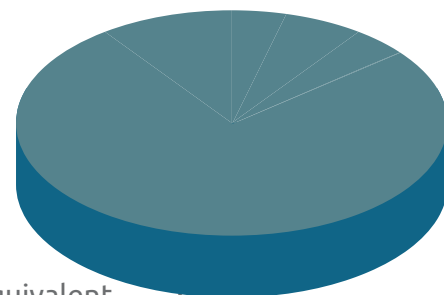
### CORE

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



AAA Equivalent  
100.00%

<sup>§</sup>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**
**(31 May 2023)**

| Name                                | Rating  | Total (%)      |
|-------------------------------------|---------|----------------|
| <b>Government Bond</b>              |         | <b>55.67%</b>  |
| 5.63% - 2026 G-Sec                  | SOV     | 29.82%         |
| 7.38% - 2027 G-Sec                  | SOV     | 25.83%         |
| 8.24% - 2027 G-Sec                  | SOV     | 0.01%          |
| 6.79% - 2027 G-Sec                  | SOV     | 0.01%          |
| <b>Corporate Bond</b>               |         | <b>16.63%</b>  |
| Bajaj Finance                       | AAA     | 7.04%          |
| HDFC                                | AAA     | 2.47%          |
| Small Industries Dev Bank of India  | AAA     | 1.85%          |
| NABARD                              | AAA     | 1.82%          |
| Power Finance Corporation           | AAA     | 1.74%          |
| Sundaram Finance                    | AAA     | 1.65%          |
| Kotak Mahindra Prime                | AAA     | 0.05%          |
| <b>Certificate of Deposit</b>       |         | <b>16.39%</b>  |
| ICICI Bank                          | A1+     | 4.91%          |
| Axis Bank                           | A1+     | 4.06%          |
| NABARD                              | A1+     | 3.12%          |
| Small Industries Dev Bank of India  | A1+     | 2.32%          |
| Kotak Mahindra Bank                 | A1+     | 1.76%          |
| Export Import Bank of India         | A1+     | 0.22%          |
| <b>Commercial Paper</b>             |         | <b>9.01%</b>   |
| HDFC                                | A1+     | 6.63%          |
| Bajaj Finance                       | A1+     | 1.55%          |
| Kotak Mahindra Prime                | A1+     | 0.52%          |
| Export Import Bank of India         | A1+     | 0.26%          |
| Small Industries Dev Bank of India  | A1+     | 0.05%          |
| <b>PTC</b>                          |         | <b>0.44%</b>   |
| First Business Receivables Trust^   | AAA(SO) | 0.44%          |
| <b>Treasury Bill</b>                |         | <b>0.14%</b>   |
| 364 Days Tbill - 2024               | SOV     | 0.14%          |
| <b>Net Cash and Cash Equivalent</b> |         | <b>1.71%</b>   |
| <b>Grand Total</b>                  |         | <b>100.00%</b> |

^First Business Receivables Trust- wt. avg. mat: 0.84 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"> <li>To generate optimal returns over short to medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.</li> </ul> <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> |