



## Bandhan Government Securities Fund-investment Plan<sup>\$</sup>

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

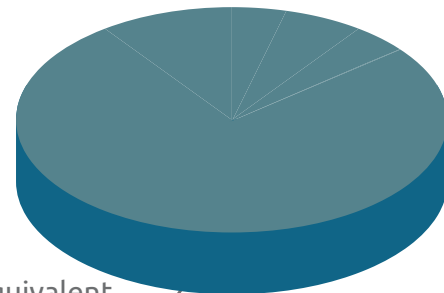
### CORE

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 31st May'23)

**Category:** Gilt

**Monthly Avg AUM:** ₹ 1,525.04 Crores

**Inception Date:** 9th March 2002

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

**Standard Deviation (Annualized):** 2.20%

**Modified duration:** 4.64 years

**Average Maturity:** 5.80 years

**Macaulay Duration:** 4.80 years

**Yield to Maturity:** 7.09%

**Benchmark:** CRISIL Dynamic Gilt Index (w.e.f 01<sup>st</sup> February, 2019)

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

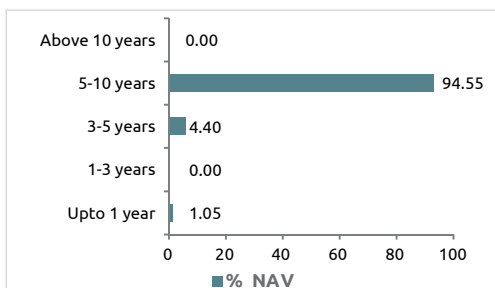
**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

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

**Options Available:** Growth, IDCW<sup>@</sup> - Quarterly, Half Yearly, Annual, Regular & Periodic

**SIP (Minimum Amount):** ₹ 100/-

**Maturity Bucket:**



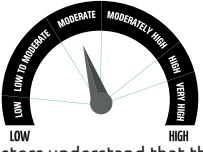
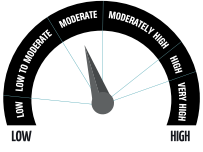
<sup>@</sup>Income Distribution cum capital withdrawal

<sup>\$</sup>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		(31 May 2023)
Name	Rating	Total (%)
<b>Government Bond</b>		<b>98.95%</b>
7.1% - 2029 G-Sec	SOV	94.55%
7.38% - 2027 G-Sec	SOV	4.39%
7.17% - 2028 G-Sec	SOV	0.004%
<b>Net Cash and Cash Equivalent</b>		<b>1.05%</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.</li> <li>Investments in Government Securities across maturities.</li> </ul> <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.**