



## 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 28th February'23)

**Category:** Short Duration

**Monthly Avg AUM:** ₹ 9,480.15 Crores

**Inception Date:** 14th December 2000

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

**Standard Deviation (Annualized):** 1.86%

**Modified Duration:** 2.19 years

**Average Maturity:** 2.52 years

**Macaulay Duration:** 2.26 years

**Yield to Maturity:** 7.45%

**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

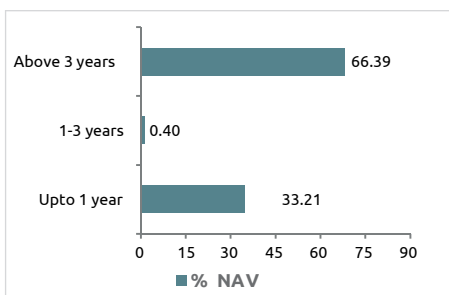
**Exit Load:** Nil (w.e.f. 23rd May 2016)

**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

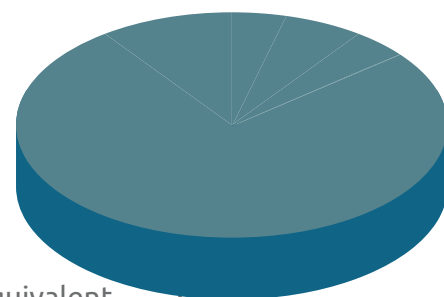
### CORE

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** (28 February 2023)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>65.92%</b>
5.63% - 2026 G-Sec	SOV	46.22%
7.38% - 2027 G-Sec	SOV	19.65%
8.28% - 2027 G-Sec	SOV	0.03%
8.24% - 2027 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
<b>Certificate of Deposit</b>		<b>30.90%</b>
ICICI Bank	A1+	7.36%
Export Import Bank of India	A1+	6.88%
HDFC Bank	A1+	5.65%
Kotak Mahindra Bank	A1+	5.06%
Axis Bank	A1+	3.64%
Bank of Baroda	A1+	1.79%
Canara Bank	A1+	0.51%
<b>Corporate Bond</b>		<b>0.69%</b>
Power Finance Corporation	AAA	0.47%
NTPC	AAA	0.16%
Power Grid Corporation of India	AAA	0.05%
<b>Commercial Paper</b>		<b>0.60%</b>
HDFC	A1+	0.60%
<b>PTC</b>		<b>0.48%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	0.48%
<b>Net Cash and Cash Equivalent</b>		<b>1.42%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 0.96 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>