



# Bandhan Floating Rate Fund<sup>§</sup>

An Open-ended Debt Scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives).

A Scheme with Moderate Interest Rate Risk and Moderate Credit Risk.

Bandhan Floating Rate Fund is our offering in the Satellite bucket for a minimum recommended horizon of 6 months.

The fund is proposed under the Satellite Bucket offering which means it will not run a constrained duration or constrained credit risk strategies.

Currently the fund proposes to run a low to short duration risk profile with some allocation to sub AAA strategies.

However, currently the fund aims to maintain a minimum of 70% in AAA/A1+Equivalent/Sovereign/Quasi Sovereign (at the time of investment). Further the fund does not aim to invest in securities rated lower than AA (at the point of investment).

### Fund Features:

(Data as on 28th February'23)

**Category:** Floater Fund

**Monthly Avg AUM:** ₹ 325.54 Crores

**Inception Date:** 18th February 2021

**Fund Manager:** Mr. Suyash Choudhary (w.e.f. 28th July 2021)

**Standard Deviation (Annualized):** 0.92%

**Modified Duration:** 1.06 years

**Average Maturity:** 1.16 years

**Macaulay Duration:** 1.09 years

**Yield to Maturity:** 7.70%

**Benchmark:** Nifty Low Duration Debt Index

**Minimum Investment Amount:** Fresh Purchase – ₹ 1000/- & in any amount thereafter

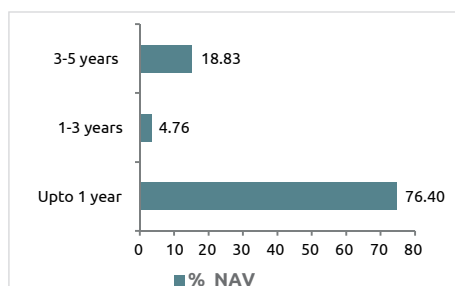
**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**SIP (Minimum Amount):** ₹ 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

**Exit Load:** Nil

**Options Available:** Growth & IDCW® Option – Daily, Weekly, Monthly, Quarterly, Annual and Periodic (each with Reinvestment, Payout and Sweep facility).

### Maturity Bucket:



### LIQUIDITY

For very short term parking of surplus or emergency corpus

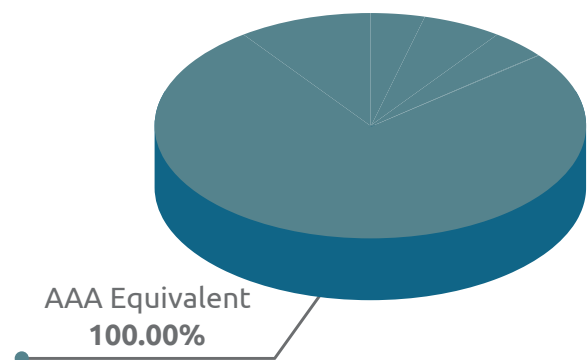
### CORE

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



©Income Distribution cum capital withdrawal

<sup>§</sup>With effect from 13th March 2023, the name of "IDFC Floating Rate Fund" has changed to "Bandhan Floating Rate Fund"

Standard Deviation calculated on the basis of 1 year history of monthly data.

Gsec/SDL yields have been annualized wherever applicable

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

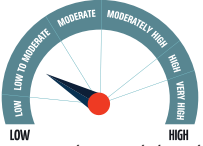
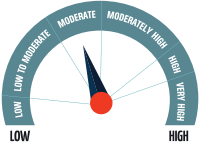
**PORTFOLIO**
**(28 February 2023)**

Name	Rating	Total (%)
<b>Certificate of Deposit</b>		<b>52.51%</b>
Axis Bank	A1+	10.27%
Kotak Mahindra Bank	A1+	9.44%
ICICI Bank	A1+	9.28%
Canara Bank	A1+	7.85%
Export Import Bank of India	A1+	7.85%
State Bank of India	A1+	7.82%
<b>Government Bond</b>		<b>18.83%</b>
5.63% - 2026 G-Sec	SOV	13.96%
7.38% - 2027 G-Sec	SOV	4.88%
<b>Corporate Bond</b>		<b>14.43%</b>
REC	AAA	9.59%
Larsen & Toubro	AAA	3.25%
National Housing Bank	AAA	1.59%
<b>Commercial Paper</b>		<b>12.23%</b>
HDFC	A1+	12.23%
<b>Net Cash and Cash Equivalent</b>		<b>1.99%</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)		B-II	
Relatively High (Class 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 Low to Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate short-term optimal returns.</li> <li>To invest predominantly in floating rate instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Nifty Low Duration Debt Index</p>