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# 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)

(Formerly known as IDFC Bond Fund – Income Plan)

- 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 30th September'23)  
**Category:** Medium to Long Duration  
**Monthly Avg AUM:** ₹ 494.00 Crores  
**Inception Date:** 14th July 2000  
**Fund Manager^^:** Mr. Suyash Choudhary (Since 15th October 2010).  
**Standard Deviation (Annualized):** 2.02%  
**Modified Duration:** 6.68 years  
**Average Maturity:** 9.87 years  
**Macaulay Duration:** 6.93 years  
**Yield to Maturity:** 7.38%  
**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®  
 - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)  
 ^^Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.  
**Maturity Bucket:**

Maturity Bucket	% NAV
Above 10 years	30.64
5-10 years	66.66
3-5 years	0.20
1-3 years	0.00
Upto 1 year	2.50

## LIQUIDITY

For very short term parking of surplus or emergency corpus

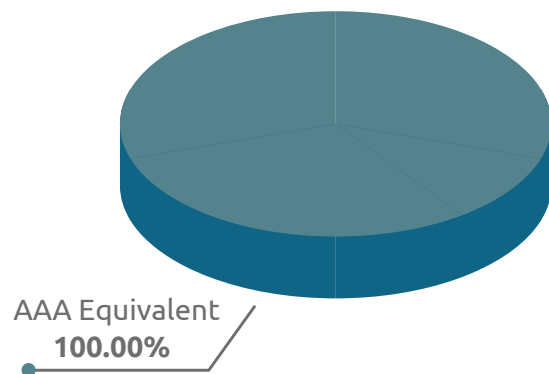
## CORE

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 Bond Fund - Income Plan" has changed to "Bandhan Bond Fund - Income Plan"

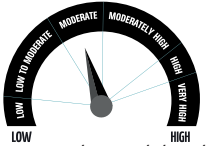
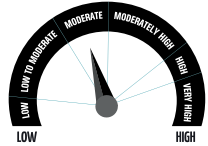
Gsec/SDL yields have been annualized wherever applicable  
 Standard Deviation calculated on the basis of 1 year history of monthly data

## PORTFOLIO (30 September 2023)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>97.50%</b>
7.18% - 2033 G-Sec	SOV	32.52%
7.18% - 2037 G-Sec	SOV	30.56%
7.1% - 2029 G-Sec	SOV	23.47%
7.26% - 2033 G-Sec	SOV	8.77%
6.1% - 2031 G-Sec	SOV	1.90%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
<b>Net Cash and Cash Equivalent</b>		<b>2.50%</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>