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Bandhan Bond Fund - Short Term Plan[§]

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.

(Formerly known as IDFC Bond Fund – Short Term Plan)

- 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 in an approximate band 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 30th September'23)

Category: Short Duration

Monthly Avg AUM: ₹ 8,723.98 Crores

Inception Date: 14th December 2000

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

Standard Deviation (Annualized): 1.12%

Modified Duration: 2.49 years

Average Maturity: 2.93 years

Macaulay Duration: 2.58 years

Yield to Maturity: 7.44%

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.

^^Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

Maturity Bucket:

Maturity Bucket	% NAV
Above 3 years	58.23
1-3 years	23.08
Upto 1 year	18.70

©Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

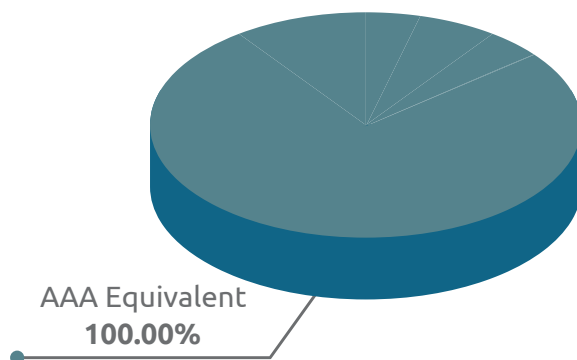
CORE

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



[§]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 (30 September 2023)

Name	Rating	Total (%)
Government Bond		73.68%
7.38% - 2027 G-Sec	SOV	54.04%
5.63% - 2026 G-Sec	SOV	15.45%
7.1% - 2029 G-Sec	SOV	4.16%
8.24% - 2027 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
Commercial Paper		11.30%
HDFC Bank	A1+	7.89%
Bajaj Finance	A1+	1.67%
Small Industries Dev Bank of India	A1+	1.18%
Kotak Mahindra Prime	A1+	0.56%
Corporate Bond		10.05%
Bajaj Finance	AAA	7.39%
Sundaram Finance	AAA	1.73%
NABARD	AAA	0.58%
HDFC Bank	AAA	0.29%
Kotak Mahindra Prime	AAA	0.06%
Certificate of Deposit		2.26%
Small Industries Dev Bank of India	A1+	2.26%
PTC		0.34%
First Business Receivables Trust^	AAA(SO)	0.34%
Net Cash and Cash Equivalent		2.37%
Grand Total		100.00%

^First Business Receivables Trust- wt. avg. mat: 0.76 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"> To generate optimal returns over short to medium term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years. <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>