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Bandhan Government Securities Fund-investment Plan[§]

An open ended debt scheme investing in government securities across maturities. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk. (Formerly known as IDFC Government Securities Fund – Investment Plan)

- 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

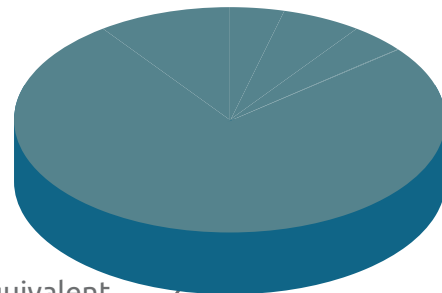
CORE

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 30th September'23)

Category: Gilt

Monthly Avg AUM: ₹ 1,442.17 Crores

Inception Date: 9th March 2002

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

Standard Deviation (Annualized): 1.97%

Modified duration: 7.67 years

Average Maturity: 11.78 years

Macaulay Duration: 7.95 years

Yield to Maturity: 7.39%

Benchmark: CRISIL Dynamic Gilt Index (w.e.f 01st 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[@] - Quarterly, Half Yearly, Annual, Regular & Periodic

SIP (Minimum Amount): ₹ 100/-

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

Maturity Bucket:

Maturity Bucket	% NAV
Above 10 years	49.67
5-10 years	48.54
3-5 years	0.14
1-3 years	0.00
Upto 1 year	1.65

[@]Income Distribution cum capital withdrawal

[§]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

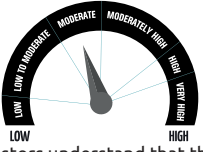
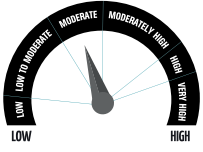
PORTFOLIO (30 September 2023)

Name	Rating	Total (%)
Government Bond		98.35%
7.18% - 2037 G-Sec	SOV	49.67%
7.18% - 2033 G-Sec	SOV	47.91%
7.1% - 2029 G-Sec	SOV	0.49%
7.38% - 2027 G-Sec	SOV	0.14%
7.26% - 2033 G-Sec	SOV	0.14%
7.17% - 2028 G-Sec	SOV	0.004%
Net Cash and Cash Equivalent		1.65%
Grand Total		100.00%

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"> To generate long term optimal returns. Investments in Government Securities across maturities. <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.