

[Click here to Know more](#)



Bandhan Bond Fund - Income Plan^{\$}

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 31st August '23)

Category: Medium to Long Duration
Monthly Avg AUM: ₹ 495.44 Crores
Inception Date: 14th July 2000
Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010) Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.
Standard Deviation (Annualized): 2.35%
Modified Duration: 4.93 years
Average Maturity: 6.36 years
Macaulay Duration: 5.11 years
Yield to Maturity: 7.29%
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)
Maturity Bucket:

Above 10 years	0.08
5-10 years	97.96
3-5 years	0.20
1-3 years	0.00
Upto 1 year	1.76

■ % NAV

LIQUIDITY

For very short term parking of surplus or emergency corpus

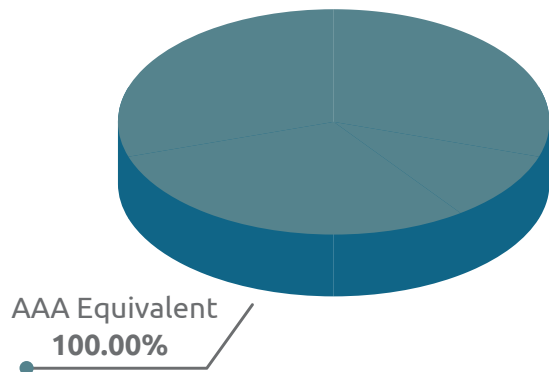
CORE

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

^{\$}With effect from 13th March 2023, the name of "IDFC Bond Fund - Income Plan" has changed to "Bandhan Bond Fund - Income Plan"

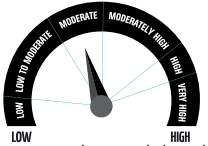
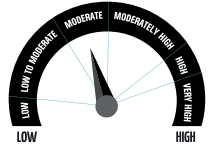
Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data

PORTFOLIO
(31 August 2023)

Name	Rating	Total (%)
Government Bond		97.76%
7.1% - 2029 G-Sec	SOV	70.48%
6.54% - 2032 G-Sec	SOV	24.18%
6.1% - 2031 G-Sec	SOV	2.83%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
Net Cash and Cash Equivalent		2.24%
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 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"> To generate optimal returns over Long term. Investments in Debt & Money Market such that the Macaulay duration of is between 4 years and 7 years. <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>