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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 31st August'23)

Category: Short Duration

Monthly Avg AUM: ₹ 8,817.89 Crores

Inception Date: 14th December 2000

Fund Manager: Mr. Suyash Choudhary (Since 11th March 2011) Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

Standard Deviation (Annualized): 1.38%

Modified Duration: 2.43 years

Average Maturity: 2.83 years

Macaulay Duration: 2.52 years

Yield to Maturity: 7.36%

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

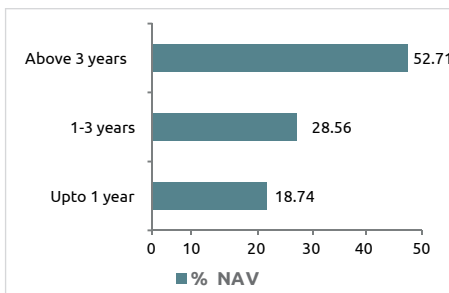
Exit Load: Nil (w.e.f. 23rd May 2016)

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.

Maturity Bucket:



©Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

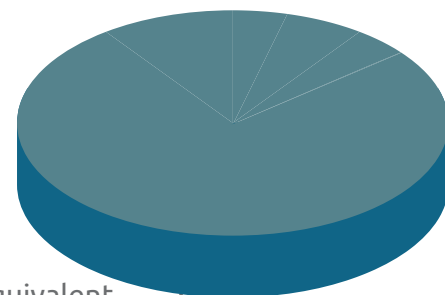
CORE

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



AAA Equivalent
100.00%

[§]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 (31 August 2023)

| Name | Rating | Total (%) |
|-------------------------------------|---------|----------------|
| Government Bond | | 73.16% |
| 7.38% - 2027 G-Sec | SOV | 52.43% |
| 5.63% - 2026 G-Sec | SOV | 20.46% |
| 7.1% - 2029 G-Sec | SOV | 0.26% |
| 8.24% - 2027 G-Sec | SOV | 0.01% |
| 6.79% - 2027 G-Sec | SOV | 0.01% |
| Commercial Paper | | 10.60% |
| HDFC Bank | A1+ | 7.25% |
| Bajaj Finance | A1+ | 1.64% |
| Small Industries Dev Bank of India | A1+ | 1.16% |
| Kotak Mahindra Prime | A1+ | 0.55% |
| Corporate Bond | | 9.38% |
| Bajaj Finance | AAA | 7.31% |
| Sundaram Finance | AAA | 1.71% |
| HDFC Bank | AAA | 0.28% |
| Kotak Mahindra Prime | AAA | 0.06% |
| NABARD | AAA | 0.01% |
| Certificate of Deposit | | 4.70% |
| Small Industries Dev Bank of India | A1+ | 4.42% |
| Axis Bank | A1+ | 0.28% |
| PTC | | 0.40% |
| First Business Receivables Trust^ | AAA(SO) | 0.40% |
| Treasury Bill | | 0.03% |
| 364 Days Tbill - 2024 | SOV | 0.03% |
| Net Cash and Cash Equivalent | | 1.74% |
| Grand Total | | 100.00% |

^First Business Receivables Trust- wt. avg. mat: 0.71 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> |