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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 with Relatively High interest rate risk and Relatively Low Credit Risk)

- 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 January'24)

**Category:** Medium to Long Duration

**Monthly Avg AUM:** ₹ 491.59 Crores

**Inception Date:** 14th July 2000

**Fund Manager<sup>^^</sup>:** Mr. Suyash Choudhary  
(Since 15th October 2010).

**Standard Deviation (Annualized):** 2.28%

**Modified Duration:** 6.75 years

**Average Maturity:** 11.31 years

**Macaulay Duration:** 7.02 years

**Yield to Maturity:** 7.47%

**Benchmark:** NIFTY Medium to Long Duration Debt Index A- III (w.e.f. 1st April 2022)

**SIP (Minimum Amount):** ₹ 100/-

**SIP Frequency:** Monthly/Quarterly (w.e.f. 09-11-2022)

**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

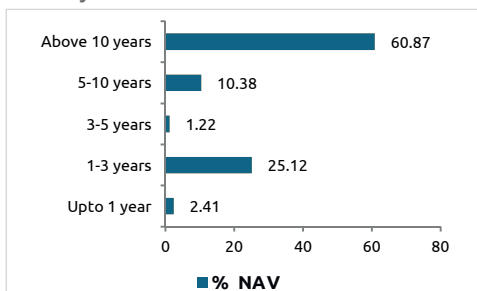
**Minimum Investment Amount:** ₹ 1,000/- and any amount thereafter.

**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<sup>®</sup> - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

<sup>^^</sup>Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

### Maturity Bucket:



### LIQUIDITY

For very short term parking of surplus or emergency corpus

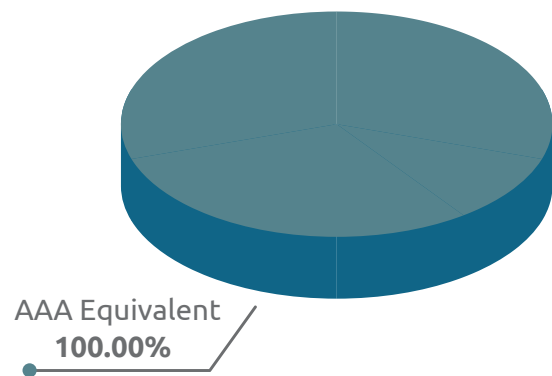
### CORE

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



Gsec/SDL yields have been annualized wherever applicable  
Standard Deviation calculated on the basis of 1 year history of monthly data  
<sup>®</sup>Income Distribution cum capital withdrawal

## PORTFOLIO (31 January 2024)

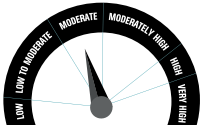
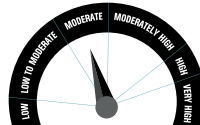
Name	Rating	Total (%)
<b>Government Bond</b>		<b>71.66%</b>
7.18% - 2037 G-Sec	SOV	51.64%
7.26% - 2033 G-Sec	SOV	9.17%
7.3% - 2053 G-Sec	SOV	9.15%
7.18% - 2033 G-Sec	SOV	0.61%
7.1% - 2029 G-Sec	SOV	0.61%
7.06% - 2028 G-Sec	SOV	0.20%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
<b>Corporate Bond</b>		<b>25.94%</b>
Small Industries Dev Bank of India	AAA	10.81%
NABARD	AAA	10.06%
Bajaj Housing Finance	AAA	5.06%
<b>Corporate Debt Market Development Fund*</b>		<b>0.26%</b>
Corporate Debt Market Development Fund		0.26%
<b>Net Cash and Cash Equivalent</b>		<b>2.15%</b>
<b>Grand Total</b>		<b>100.00%</b>

\*As per the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996, SEBI circular no. SEBI/HO/IMD/PoD2/P/ CIR/2023/128 dated July 27, 2023 on framework for Corporate Debt Market Development Fund and SEBI circular no. SEBI/HO/IMD/ PoD2 /P/CIR/2023/129 dated July 27, 2023 on investment by mutual fund schemes and Asset Management Companies (AMCs) in units of Corporate Debt Market Development Fund ("CDMDF"), specified open ended debt-oriented schemes of Bandhan Mutual Fund and Bandhan AMC Limited ('AMC') shall invest percentage of net assets in the units of the CDMDF.

### 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"> <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>