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## Bandhan Bond Fund - Short Term Plan<sup>\$</sup>

(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 with Moderate interest rate risk and Relatively Low Credit Risk)

- 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 January'24)

**Category:** Short Duration

**Monthly Avg AUM:** ₹ 8,574.00 Crores

**Inception Date:** 14th December 2000

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

**Standard Deviation (Annualized):** 1.11%

**Modified Duration:** 2.48 years

**Average Maturity:** 3.01 years

**Macaulay Duration:** 2.61 years

**Yield to Maturity:** 7.64%

**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

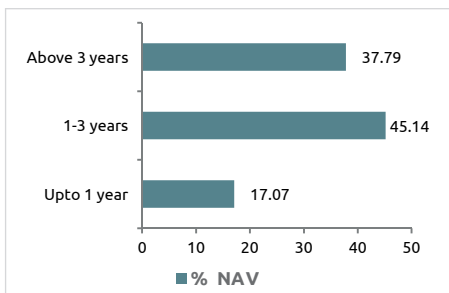
**SIP (Minimum Amount):** ₹ 100/-

**SIP 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.

^^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

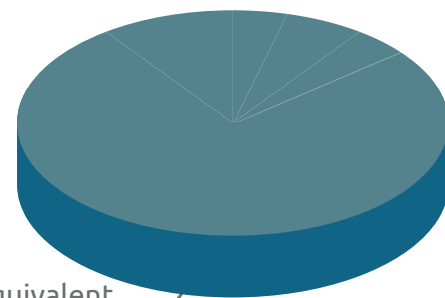
### CORE

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



AAA Equivalent  
100.00%

Standard Deviation calculated on the basis of 1 year history of monthly data

®Income Distribution cum capital withdrawal

## PORTFOLIO (31 January 2024)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>48.38%</b>
NABARD	AAA	11.69%
Small Industries Dev Bank of India	AAA	11.26%
Bajaj Finance	AAA	5.81%
REC	AAA	4.85%
Bajaj Housing Finance	AAA	4.38%
Power Finance Corporation	AAA	4.11%
HDFC Bank	AAA	3.72%
Sundaram Finance	AAA	1.75%
Indian Railway Finance Corporation	AAA	0.76%
Kotak Mahindra Prime	AAA	0.06%
<b>Government Bond</b>		<b>33.40%</b>
7.1% - 2029 G-Sec	SOV	22.88%
7.17% - 2030 G-Sec	SOV	7.74%
7.32% - 2030 G-Sec	SOV	2.49%
7.38% - 2027 G-Sec	SOV	0.25%
8.24% - 2027 G-Sec	SOV	0.01%
5.63% - 2026 G-Sec	SOV	0.01%
6.79% - 2027 G-Sec	SOV	0.01%
<b>Commercial Paper</b>		<b>8.37%</b>
HDFC Bank	A1+	6.64%
Bajaj Finance	A1+	1.74%
<b>Certificate of Deposit</b>		<b>5.94%</b>
Kotak Mahindra Bank	A1+	2.71%
Axis Bank	A1+	2.71%
Small Industries Dev Bank of India	A1+	0.34%
Canara Bank	A1+	0.17%
<b>Corporate Debt Market Development Fund*</b>		<b>0.28%</b>
Corporate Debt Market Development Fund		0.28%
<b>PTC</b>		<b>0.28%</b>
First Business Receivables Trust^	AAA(SO)	0.28%
<b>Net Cash and Cash Equivalent</b>		<b>3.34%</b>
<b>Grand Total</b>		<b>100.00%</b>

^First Business Receivables Trust- wt. avg. mat: 0.55 years (PTC originated by Reliance Industries Limited)

\*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)	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"> <li>To generate optimal returns over short to medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.</li> </ul> <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>