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**Fund Features:**

(Data as on 31st January'24)

**Category:** Index Fund

**Monthly Avg AUM:** ₹ 4,869.56 Crores

**Inception Date:** 23 March 2021

**Fund Manager:** Mr. Harshal Joshi (w.e.f. 28th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

**Benchmark:** CRISIL-IBX Gilt Index - April 2028

**Standard Deviation (Annualized):** 1.76%

**Modified Duration:** 3.19 years

**Average Maturity:** 3.76 years

**Macaulay Duration:** 3.31 years

**Yield to Maturity:** 7.17%

**Minimum Investment Amount:**

₹ 1,000 and any amount thereafter

**Exit Load:** Nil

**SIP (Minimum Amount):** 100/- and in multiples of Re.1 thereafter (minimum 6 installments)

**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.

**Option Available:** Growth & Income Distribution cum capital withdrawal Option (Payout, Reinvestment or Sweep facility)

## Bandhan CRISIL IBX Gilt April 2028 Index Fund<sup>\$</sup>

(An open-ended Target Maturity Index fund investing in constituents of CRISIL IBX Gilt April 2028 Index with Relatively High interest rate risk and Relatively Low Credit Risk.)

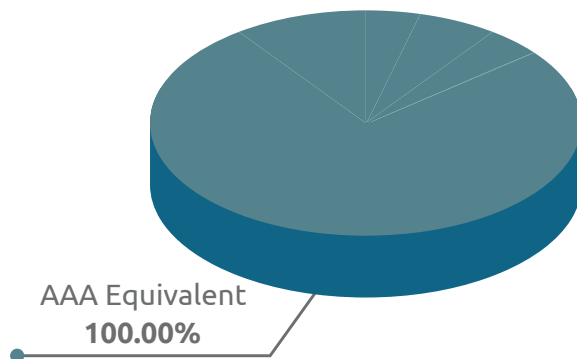
The fund seeks to replicate the performance of its respective index (Crisil Gilt 2028 Index).

The scheme will invest in government securities and treasury bills that mature on or before termination date of the Scheme.

This is a target maturity index fund, therefore it terminates on a specific date (April 05, 2028).

PORTFOLIO		(31 January 2024)
Name	Rating	Total (%)
<b>Government Bond</b>		<b>97.40%</b>
7.17% - 2028 G-Sec	SOV	64.29%
8.28% - 2027 G-Sec	SOV	26.17%
7.38% - 2027 G-Sec	SOV	6.93%
<b>Net Cash and Cash Equivalent</b>		<b>2.60%</b>
<b>Grand Total</b>		<b>100.00%</b>

### ASSET QUALITY



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

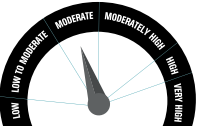
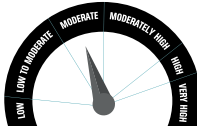
# Benefits of investing in Target Maturity Index Funds



<sup>^</sup>If invested till maturity of the scheme, but there will be intermittent volatility

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"> <li>Income over the target maturity period.</li> <li>Investment in constituents similar to the composition of CRISIL IBX Gilt April 2028 Index.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL-IBX Gilt Index - April 2028</p>