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Bandhan Government Securities Fund-investment Plan^{\$}

(An open ended debt scheme investing in government securities across maturities with Relatively High interest rate risk and Relatively Low Credit Risk.)

- A satellite bucket product which emphasizes on high-quality instruments and invests only in sovereign securities.
- The fund can be a mix of government bonds, state development loans (SDLs), treasury bills and/or cash management bills.
- A portfolio that can take exposure across the yield curve depending upon the fund manager’s underlying macro/interest rate view.

Here is a simple 3-Lens asset allocation framework for debt mutual funds. The framework revolves around allocating across three buckets: Liquidity, Core, and Satellite, each bucket meeting a certain need.

LIQUIDITY

For very short term parking of surplus or emergency corpus

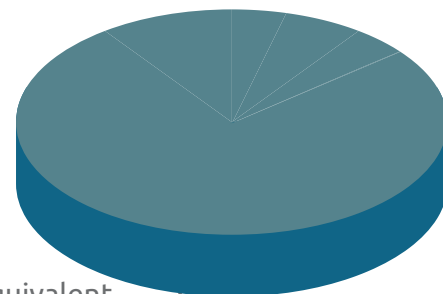
CORE

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%

Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data
®Income Distribution cum capital withdrawal
^^Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

Fund Features:

(Data as on 31st January'24)

Category: Gilt

Monthly Avg AUM: ₹ 1,481.66 Crores

Inception Date: 9th March 2002

Fund Manager^^: Mr. Suyash Choudhary (Since 15th October 2010).

Standard Deviation (Annualized): 2.69%

Modified duration: 10.88 years

Average Maturity: 24.43 years

Macaulay Duration: 11.27 years

Yield to Maturity: 7.38%

Benchmark: CRISIL Dynamic Gilt Index (w.e.f 01st February, 2019)

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

Minimum Investment Amount:

₹ 1,000/- and any amount thereafter

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

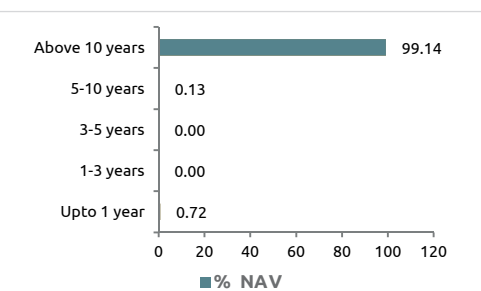
Exit Load: Nil (w.e.f. 15th July 2011)

Options Available: Growth, IDCW® - Quarterly, Half Yearly, Annual, Regular & Periodic

SIP (Minimum Amount): ₹ 100/-

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

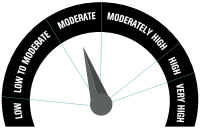

Maturity Bucket:



PORTFOLIO (31 January 2024)

Name	Rating	Total (%)
Government Bond		99.28%
7.3% - 2053 G-Sec	SOV	68.27%
7.18% - 2037 G-Sec	SOV	30.87%
7.18% - 2033 G-Sec	SOV	0.13%
7.17% - 2028 G-Sec	SOV	0.004%
Net Cash and Cash Equivalent		0.72%
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 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"> To generate long term optimal returns. Investments in Government Securities across maturities. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Dynamic Gilt Index</p>