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## Bandhan Money Manager Fund<sup>₹</sup>

(An open ended debt scheme investing in money market instruments with Relatively Low interest rate risk and Relatively Low Credit Risk)

- The Fund aims to invest predominantly in highly rated money market instruments
- Emphasizes on high quality money market instruments and takes limited duration risk as the maturity of the underlying instruments is generally lower than 1 year
- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 6 months
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

### LIQUIDITY

For very short term parking of surplus or emergency corpus

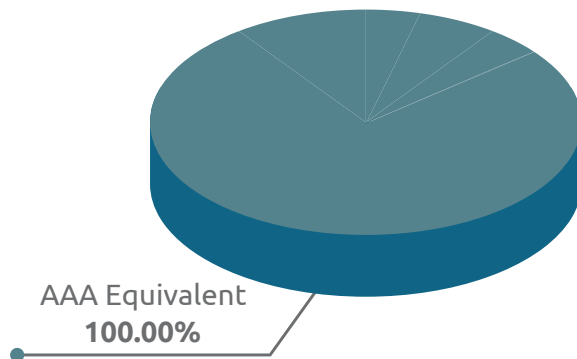
### CORE

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



### PORTFOLIO

(31 January 2024)

Name	Rating	Total (%)
<b>Certificate of Deposit</b>		<b>57.40%</b>
Small Industries Dev Bank of India	A1+	10.07%
Axis Bank	A1+	7.76%
Canara Bank	A1+	7.46%
Kotak Mahindra Bank	A1+	5.67%
State Bank of India	A1+	5.10%
NABARD	A1+	4.95%
Union Bank of India	A1+	4.18%
HDFC Bank	A1+	3.69%

The fund has been repositioned from a floating rate fund to a money market fund w.e.f. June 4, 2018.

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:** Money Market

**Monthly Avg AUM:** ₹ 3,749.16 Crores

**Inception Date:** 18th February 2003

**Fund Manager^^:** Mr. Brijesh Shah (w.e.f. 12th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021).

#### Other Parameter:

**Standard Deviation (Annualized):**

0.26%

**Modified Duration:** 124 Days

**Average Maturity:** 126 Days

**Macaulay Duration:** 125 Days

**Yield to Maturity:** 7.63%

**Benchmark:** NIFTY Money Market Index A-I (w.e.f. 1st April 2022)

**Minimum Investment Amount:** ₹ 100/- and any amount thereafter

**Exit Load:** Nil

**SIP (Minimum Amount):** ₹ 100/-

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

**Options Available :** Growth & IDCW<sup>®</sup>

Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout, Reinvestment and Sweep) , Periodic (Payout, Reinvestment and Sweep)

**SIP Dates : (Monthly/Quarterly)**

Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.



## PORTFOLIO (31 January 2024)

Name	Rating	Total (%)
ICICI Bank	A1+	3.11%
IndusInd Bank	A1+	2.36%
Export Import Bank of India	A1+	1.87%
The Federal Bank	A1+	1.19%
<b>Commercial Paper</b>		<b>25.46%</b>
ICICI Securities	A1+	4.40%
L&T Finance Holdings	A1+	4.39%
HDFC Bank	A1+	4.37%
Bajaj Housing Finance	A1+	2.50%
Kotak Mahindra Investments	A1+	1.85%
Kotak Mahindra Prime	A1+	1.85%
Export Import Bank of India	A1+	1.26%
M&M Financial Services	A1+	1.25%
Tata Capital Housing Finance	A1+	1.17%
HDFC Securities	A1+	1.17%
Reliance Retail Ventures	A1+	0.63%
Bajaj Finance	A1+	0.63%
<b>State Government Bond</b>		<b>7.99%</b>
8.05% Gujarat SDL - 2025	SOV	3.95%
5.46% Tamilnadu SDL - 2024	SOV	1.26%
8.72% Tamil Nadu SDL - 2024	SOV	0.64%
5.41% Andhra Pradesh SDL - 2024	SOV	0.63%
5.6% Maharashtra SDL - 2024	SOV	0.63%
8.24% Maharashtra SDL - 2024	SOV	0.38%
8.43% Maharashtra SDL - 2024	SOV	0.26%
5.68% Maharashtra SDL - 2024	SOV	0.25%
<b>Government Bond</b>		<b>1.62%</b>
8.83% - 2041 G-Sec	SOV	1.25%
6.80% - 2060 G-Sec	SOV	0.37%
<b>Corporate Debt Market Development Fund*</b>		<b>0.21%</b>
Corporate Debt Market Development Fund		0.21%
<b>Net Cash and Cash Equivalent</b>		<b>7.32%</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)	A-I		
Moderate (Class II)			
Relatively High (Class 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 Low to Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate short term optimal returns with relative stability and high liquidity.</li> <li>Investments predominantly in money market instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Money Market Index A-I</p>