

[Click here to Know more](#)



## 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 December'23)

**Category:** Medium to Long Duration

**Monthly Avg AUM:** ₹ 489.85 Crores

**Inception Date:** 14th July 2000

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

**Standard Deviation (Annualized):** 2.24%

**Modified Duration:** 6.75 Years

**Average Maturity:** 10.40 Years

**Macaulay Duration:** 6.99 Years

**Yield to Maturity:** 7.34%

**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.

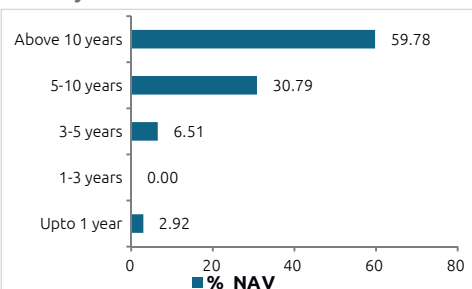
**Minimum Investment Amount:** ₹ 1,000/- and any amount thereafter.

**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:



©Income Distribution cum capital withdrawal

### LIQUIDITY

For very short term parking of surplus or emergency corpus

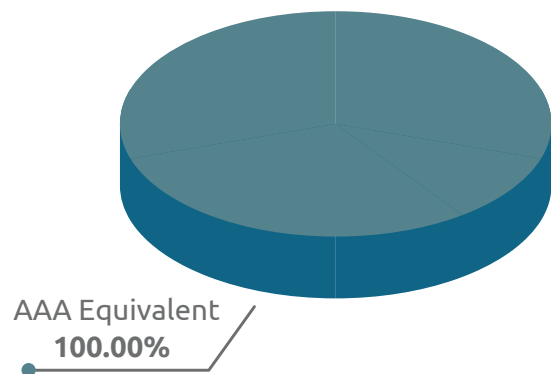
### CORE

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



<sup>\$</sup>With effect from 13th March 2023, the name of "IDFC Bond Fund - Income Plan" has changed to "Bandhan Bond Fund - Income Plan"

Gsec/SDL yields have been annualized wherever applicable

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

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

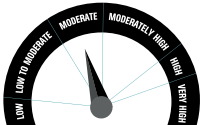
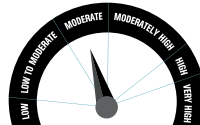
## PORTFOLIO (31 December 2023)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>97.08%</b>
7.18% - 2037 G-Sec	SOV	59.70%
7.1% - 2029 G-Sec	SOV	28.27%
7.06% - 2028 G-Sec	SOV	6.31%
6.1% - 2031 G-Sec	SOV	1.91%
7.18% - 2033 G-Sec	SOV	0.61%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
<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>2.66%</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>