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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 December'23)

**Category:** Short Duration

**Monthly Avg AUM:** ₹ 8,755.04 Crores

**Inception Date:** 14th December 2000

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

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

**Modified Duration:** 2.55 years

**Average Maturity:** 3.01 years

**Macaulay Duration:** 2.66 years

**Yield to Maturity:** 7.50%

**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:**

Maturity Bucket	% NAV
Above 3 years	56.05
1-3 years	30.71
Upto 1 year	13.24

©Income Distribution cum capital withdrawal

## LIQUIDITY

For very short term parking of surplus or emergency corpus

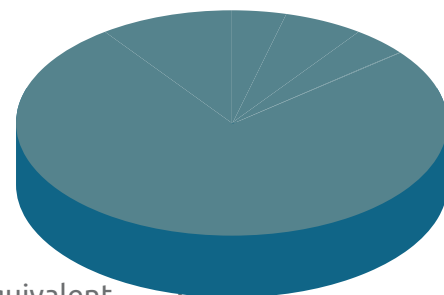
## CORE

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



AAA Equivalent  
100.00%

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

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

## PORTFOLIO (31 December 2023)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>55.30%</b>
7.38% - 2027 G-Sec	SOV	39.39%
7.1% - 2029 G-Sec	SOV	9.91%
7.32% - 2030 G-Sec	SOV	5.39%
7.17% - 2030 G-Sec	SOV	0.58%
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>Corporate Bond</b>		<b>33.51%</b>
NABARD	AAA	11.31%
Bajaj Finance	AAA	6.34%
Small Industries Dev Bank of India	AAA	4.02%
REC	AAA	3.88%
Power Finance Corporation	AAA	3.16%
HDFC Bank	AAA	2.24%
Sundaram Finance	AAA	1.74%
Indian Railway Finance Corporation	AAA	0.76%
Kotak Mahindra Prime	AAA	0.06%
<b>Commercial Paper</b>		<b>8.83%</b>
HDFC Bank	A1+	7.11%
Bajaj Finance	A1+	1.71%
<b>Certificate of Deposit</b>		<b>0.51%</b>
Small Industries Dev Bank of India	A1+	0.34%
Canara Bank	A1+	0.17%
<b>PTC</b>		<b>0.35%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	0.35%
<b>Corporate Debt Market Development Fund*</b>		<b>0.28%</b>
Corporate Debt Market Development Fund		0.28%
<b>Net Cash and Cash Equivalent</b>		<b>1.23%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 0.51 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>