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Bandhan Bond Fund - Income Plan^{\$}

(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 29th February'24)
Category: Medium to Long Duration
Monthly Avg AUM: ₹ 493.25 Crores
Inception Date: 14th July 2000
Fund Manager^{^^}: Mr. Suyash Choudhary (Since 15th October 2010).
Standard Deviation (Annualized): 2.22%
Modified Duration: 6.76 years
Average Maturity: 11.34 years
Macaulay Duration: 7.02 years
Yield to Maturity: 7.40%
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[@] - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)
^{^^}Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.
Maturity Bucket:

Maturity Bucket	% NAV
Above 10 years	61.74
5-10 years	9.25
3-5 years	1.22
1-3 years	25.26
Upto 1 year	2.53

LIQUIDITY

For very short term parking of surplus or emergency corpus

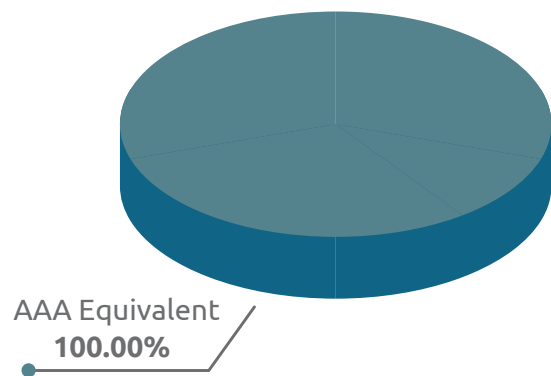
CORE

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



^{\$}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

[@]Income Distribution cum capital withdrawal

PORTFOLIO (29 February 2024)

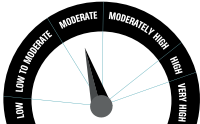
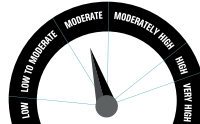
Name	Rating	Total (%)
Government Bond		71.40%
7.18% - 2037 G-Sec	SOV	52.34%
7.3% - 2053 G-Sec	SOV	9.32%
7.26% - 2033 G-Sec	SOV	9.25%
7.06% - 2028 G-Sec	SOV	0.20%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
Corporate Bond		26.08%
Small Industries Dev Bank of India	AAA	10.87%
NABARD	AAA	10.12%
Bajaj Housing Finance	AAA	5.09%
Corporate Debt Market Development Fund*		0.26%
Corporate Debt Market Development Fund		0.26%
Net Cash and Cash Equivalent		2.27%
Grand Total		100.00%

*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"> To generate optimal returns over Long term. Investments in Debt & Money Market such that the Macaulay duration of is between 4 years and 7 years. <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>