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# Bandhan Bond Fund - Medium Term Plan<sup>\$</sup>

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years with Relatively High interest rate risk and Relatively Low Credit Risk )

- This fund emphasizes on high quality - currently 100% AAA and equivalent instruments (limit your credit risk).
- This fund is actively managed within SEBI's prescribed duration limit – Macaulay duration band of 3-4 years (limit your duration risk).
- This fund diversifies your allocation across government securities, corporate bonds, money market instruments, depending on fund manager's views.
- Ideal to form part of 'Core' Bucket – due to its high quality and moderate duration profile

**Fund Features:**  
(Data as on 29th February'24)

**Category:** Medium Duration

**Monthly Avg AUM:** ₹ 1,634.16 Crores

**Inception Date:** 8th July 2003

**Fund Manager^^:** Mr. Suyash Choudhary (w.e.f. 15th September 2015).

**Other Parameter:**

**Standard Deviation (Annualized):** 1.62%

**Modified Duration:** 3.79 years

**Average Maturity:** 4.90 years

**Macaulay Duration:** 3.97 years

**Yield to Maturity:** 7.49%

**Benchmark:** **Tier 1:** NIFTY Medium Duration Debt Index A-III (w.e.f. 1st April 2022) **Tier 2:** NIFTY AAA Medium Duration Bond Index

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

**Exit Load:** NIL (w.e.f. 15th January 2019)

**Options Available:** Growth, IDCW<sup>®</sup> - Daily (Reinvestment only) and Fortnightly, Monthly, Bi-monthly, Quarterly and Periodic Frequency (each with payout, reinvestment and sweep facility).

**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	58.90
1-3 years	37.85
Upto 1 year	3.24

## LIQUIDITY

For very short term parking of surplus or emergency corpus

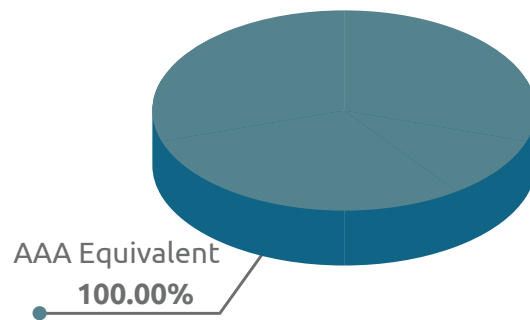
## CORE

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 - Medium Term Plan" has changed to "Bandhan Bond Fund - Medium Term Plan"

Gsec/SDL yields have been annualized wherever applicable

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

<sup>®</sup>Income Distribution cum capital withdrawal

## PORTFOLIO (29 February 2024)

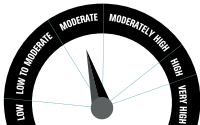
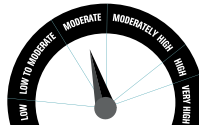
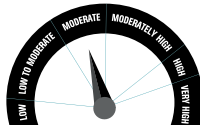
Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>49.62%</b>
NABARD	AAA	10.88%
Small Industries Dev Bank of India	AAA	10.49%
REC	AAA	10.27%
Indian Railway Finance Corporation	AAA	9.05%
Bajaj Housing Finance	AAA	6.03%
HDFC Bank	AAA	2.89%
<b>Government Bond</b>		<b>45.19%</b>
7.26% - 2033 G-Sec	SOV	30.48%
7.1% - 2029 G-Sec	SOV	11.47%
7.17% - 2030 G-Sec	SOV	1.82%
7.38% - 2027 G-Sec	SOV	1.28%
7.06% - 2028 G-Sec	SOV	0.12%
6.79% - 2027 G-Sec	SOV	0.01%
8.24% - 2027 G-Sec	SOV	0.01%
<b>State Government Bond</b>		<b>1.95%</b>
8.2% Gujarat SDL - 2025	SOV	0.92%
8.25% Maharashtra SDL - 2025	SOV	0.92%
8.37% Tamil Nadu SDL - 2028	SOV	0.12%
<b>PTC</b>		<b>0.75%</b>
First Business Receivables Trust^	AAA(SO)	0.75%
<b>Corporate Debt Market Development Fund*</b>		<b>0.31%</b>
Corporate Debt Market Development Fund		0.31%
<b>Net Cash and Cash Equivalent</b>		<b>2.18%</b>
<b>Grand Total</b>		<b>100.00%</b>

^First Business Receivables Trust- wt. avg. mat: 0.49 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)			
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	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 medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 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 Medium Duration Debt Index A-III</p>	 <p>Tier 2: NIFTY AAA Medium Duration Bond Index</p>