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## Bandhan Government Securities Fund - Constant Maturity Plan<sup>§</sup>

(An open ended debt scheme investing in government securities having a constant maturity of 10 years with Relatively High interest rate risk and Relatively Low Credit Risk.)

- A satellite bucket product which emphasizes on high-quality instruments and invests only in sovereign securities.
- The fund can be a mix of government bonds, state development loans (SDLs), treasury bills and/or cash management bills. The fund will predominantly have an average maturity of around 10 years.

Here is a simple 3-Lens asset allocation framework for debt mutual funds. The framework revolves around allocating across three buckets: Liquidity, Core, and Satellite, each bucket meeting a certain need.

### LIQUIDITY

For very short term parking of surplus or emergency corpus

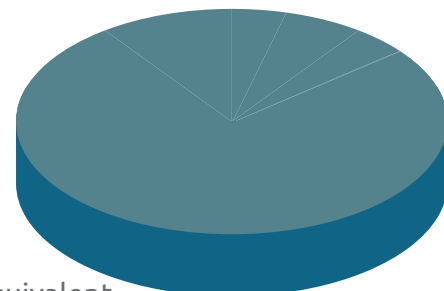
### CORE

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 Government Securities Fund - Constant Maturity Plan" has changed to "Bandhan Government Securities Fund - Constant Maturity Plan"

Standard Deviation calculated on the basis of 1 year history of monthly data  
Gsec/SDL yields have been annualized wherever applicable

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

<sup>^^</sup>Mr. Sreejith Balasubramanian will be managing overseas investment portion of the scheme.

#### Fund Features:

(Data as on 29th February'24)

**Category:** Gilt Fund with 10 year constant duration

**Monthly Avg AUM:** ₹ 333.13 Crores

**Inception Date:** 9th March 2002

**Fund Manager^^:** Mr. Harshal Joshi  
(w.e.f. 15th May 2017).

**Standard Deviation (Annualized):** 2.44%

**Modified duration:** 7.07 years

**Average Maturity:** 10.49 years

**Macaulay Duration:** 7.32 years

**Yield to Maturity:** 7.23%

**Benchmark:** CRISIL 10 year Gilt Index  
(w.e.f. 28th May 2018)

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

**SIP (Minimum Amount):** ₹ 100/-

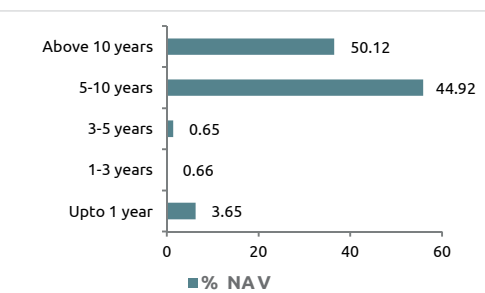
**SIP Frequency:** Monthly/Quarterly (w.e.f. 9-11-2022)

**SIP Dates : (Monthly/Quarterly)** Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**Exit Load:** Nil

**Options Available:** Growth & IDCW<sup>®</sup> Option - Quarterly, Half yearly, Annual, Regular and Periodic (each with payout, reinvestment and sweep facility).

**Maturity Bucket:**





## PORTFOLIO (29 February 2024)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>96.35%</b>
7.18% - 2037 G-Sec	SOV	50.12%
6.54% - 2032 G-Sec	SOV	25.66%
7.26% - 2032 G-Sec	SOV	19.26%
8.24% - 2027 G-Sec	SOV	0.66%
6.79% - 2027 G-Sec	SOV	0.44%
7.17% - 2028 G-Sec	SOV	0.21%
<b>Net Cash and Cash Equivalent</b>		<b>3.65%</b>
<b>Grand Total</b>		<b>100.00%</b>

### Potential Risk Class Matrix

Credit Risk of the scheme →	<b>Relatively Low (Class A)</b>	<b>Moderate (Class B)</b>	<b>Relatively High (Class C)</b>
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-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 Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate optimal returns over Long term.</li> <li>Investments in Government Securities such that the average maturity of the portfolio is around 10 years.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL 10 year Gilt Index</p>