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# Bandhan Government Securities Fund-investment Plan<sup>\$</sup>

(An open ended debt scheme investing in government securities across maturities 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.
- A portfolio that can take exposure across the yield curve depending upon the fund manager’s underlying macro/interest rate view.

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

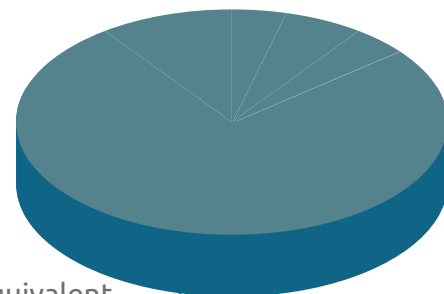
### CORE

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%

#### Fund Features:

(Data as on 29th February'24)

**Category:** Gilt

**Monthly Avg AUM:** ₹ 1,549.22 Crores

**Inception Date:** 9th March 2002

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

**Standard Deviation (Annualized):** 2.73%

**Modified duration:** 11.50 years

**Average Maturity:** 27.20 years

**Macaulay Duration:** 11.92 years

**Yield to Maturity:** 7.27%

**Benchmark:** CRISIL Dynamic Gilt Index (w.e.f 01<sup>st</sup> February, 2019)

**SIP Frequency:** Monthly/Quarterly (w.e.f. 09-11-2022)

**Minimum Investment Amount:**

₹ 1,000/- and any amount thereafter

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

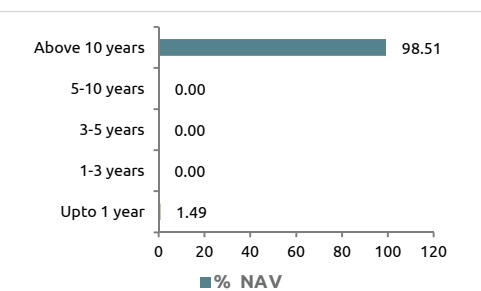
**Exit Load:** Nil (w.e.f. 15th July 2011)

**Options Available:** Growth, IDCW<sup>@</sup> - Quarterly, Half Yearly, Annual, Regular & Periodic

**SIP (Minimum Amount):** ₹ 100/-

**SIP Frequency:** Monthly/Quarterly (w.e.f. 09-11-2022)

**Maturity Bucket:**



<sup>\$</sup>With effect from 13th March 2023, the name of "IDFC Government Securities Fund - Investment Plan" has changed to "Bandhan Government Securities Fund - Investment Plan"  
Gsec/SDL yields have been annualized wherever applicable

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

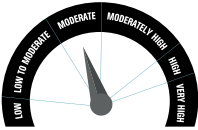
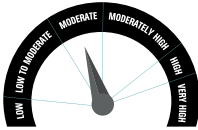
<sup>@</sup>Income Distribution cum capital withdrawal

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

## PORTFOLIO (29 February 2024)

Name	Rating	Total (%)
<b>Government Bond</b>		<b>98.51%</b>
7.3% - 2053 G-Sec	SOV	85.56%
7.18% - 2037 G-Sec	SOV	12.95%
7.17% - 2028 G-Sec	SOV	0.004%
<b>Net Cash and Cash Equivalent</b>		<b>1.49%</b>
<b>Grand Total</b>		<b>100.00%</b>

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 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 long term optimal returns.</li> <li>Investments in Government Securities across maturities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Dynamic Gilt Index</p>