



## IDFC BANKING & PSU DEBT FUND

(The Fund (erstwhile IDFC Banking Debt Fund) has been repositioned with effect from June 12, 2017<sup>\$\$</sup>)

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

The scheme is currently following a 'roll down' investment strategy as a tactical approach. This means that ordinarily the average maturity of the scheme's portfolio is unlikely to increase significantly and may be expected to generally reduce with the passage of time, subject to intermittent periods of volatility in the maturity profile owing to AUM movement and market conditions.\*

### PORTFOLIO

(29 November 2019)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>87.47%</b>
NABARD	AAA	11.15%
LIC Housing Finance	AAA	9.59%
Power Finance Corporation	AAA	8.35%
Small Industries Dev Bank of India	AAA	6.80%
National Highways Auth of Ind	AAA	6.16%
REC	AAA	6.04%
Hindustan Petroleum Corporation	AAA	5.74%
Indian Railway Finance Corporation	AAA	5.20%
Axis Bank	AAA	5.11%
Export Import Bank of India	AAA	4.27%
Power Grid Corporation of India	AAA	4.04%
Housing & Urban Development Corporation	AAA	2.46%
Bharat Petroleum Corporation	AAA	2.35%
ICICI Bank	AAA	2.34%
Reliance Industries	AAA	1.65%
NHPC	AAA	1.41%
HDFC	AAA	1.14%
NTPC	AAA	1.11%
Bajaj Finance	AAA	1.10%
HDB Financial Services	AAA	0.96%
Sundaram Finance	AAA	0.25%
National Housing Bank	AAA	0.21%
Tata Sons Private	AAA	0.03%
<b>Zero Coupon Bond</b>		<b>4.64%</b>
Sundaram Finance	AAA	2.04%
HDB Financial Services	AAA	1.37%
LIC Housing Finance	AAA	0.82%
Bajaj Finance	AAA	0.41%
<b>Certificate of Deposit</b>		<b>4.44%</b>
Axis Bank	A1+	1.82%
ICICI Bank	A1+	1.46%
Small Industries Dev Bank of India	A1+	0.96%
Bank of Baroda	A1+	0.20%
<b>State Government Bond</b>		<b>0.02%</b>
8.48% Tamilnadu SDL - 2023	SOV	0.02%
8.10% Tamil Nadu SDL - 2023	SOV	0.004%
<b>Net Cash and Cash Equivalent</b>		<b>3.42%</b>
<b>Grand Total</b>		<b>100.00%</b>

#### Fund Features:

**Category:** Banking and PSU

**Monthly Avg AUM:** ₹11,597.75 Cores

**Inception Date:** 7th March 2013

**Fund Manager:** Mr. Anurag Mittal  
(w.e.f. 15th May 2017)

**Standard Deviation (Annualized):**  
2.64%

**Modified duration:** 2.52 years

**Average Maturity:** 3.02 years

**Yield to Maturity:** 6.67%

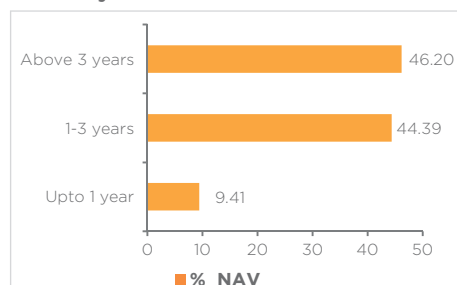
**Benchmark:** NIFTY Banking & PSU  
Debt Index (w.e.f 11/11/2019)

**Minimum Investment Amount:**  
₹5,000/- and any amount thereafter

**Exit Load:** Nil (w.e.f. 12th June 2017)

**Options Available:** Growth, Dividend  
- Daily, Fortnightly, Monthly  
(Reinvestment), Quarterly (Payout),  
Annual (Payout) & Periodic

#### Maturity Bucket:



#### ASSET QUALITY

AAA Equivalent  
**100.00%**



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This product is suitable for investors who are seeking\*:

- To generate optimal returns over short to medium term
- Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

\* The strategy being followed currently is tactical in nature and would be subject to change depending on investment opportunities available without prior notice.

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

<sup>\$\$</sup>For details please refer Notice (<https://www.idfcmf.com/uploads/090520171306No-18-Change-in-Scheme-features-of-IDFC-Banking-Debt-Fund.pdf>)

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**