



## 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.

Focus on investing in high quality instrument\*

**Fund Features:** (Data as on 27th November'20)

**Category:** Banking and PSU

**Monthly Avg AUM:** ₹20,217.80 Cores

**Inception Date:** 7th March 2013

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

**Standard Deviation (Annualized):** 2.31%

**Modified duration:** 2.03 years

**Average Maturity:** 2.30 years

**Macaulay Duration:** 2.11 years

**Yield to Maturity:** 4.36%

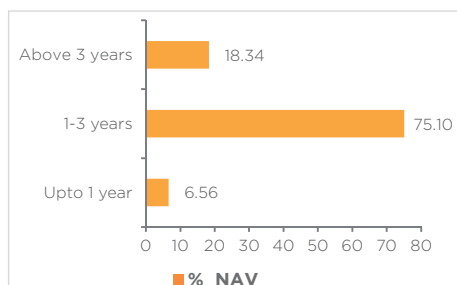
**Benchmark:** NIFTY Banking & PSU Debt Index (w.e.f 11/11/2019)

**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 (Payout & Reinvestment)

**Maturity Bucket:**

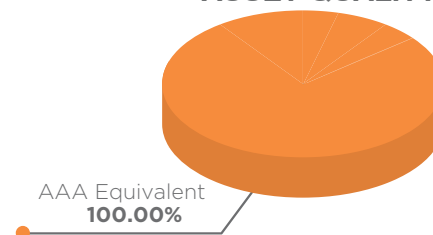


### PORTFOLIO

(27 November 2020)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>80.09%</b>
NABARD	AAA	10.49%
Power Finance Corporation	AAA	7.14%
LIC Housing Finance	AAA	6.30%
REC	AAA	6.23%
HDFC	AAA	6.10%
National Highways Authority of India	AAA	4.99%
Axis Bank	AAA	4.98%
Indian Railway Finance Corporation	AAA	4.97%
National Housing Bank	AAA	4.94%
Hindustan Petroleum Corporation	AAA	4.91%
Small Industries Dev Bank of India	AAA	4.36%
Reliance Industries	AAA	3.48%
Export Import Bank of India	AAA	2.52%
Power Grid Corporation of India	AAA	1.98%
ICICI Bank	AAA	1.96%
Housing & Urban Development Corporation	AAA	1.54%
NTPC	AAA	1.12%
NHPC	AAA	0.86%

### ASSET QUALITY



\*The scheme is currently following a 'roll down' investment approach on a tactical basis. 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. The approach 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.**

**PORTFOLIO (27 November 2020)**

Name	Rating	Total (%)
Larsen & Toubro	AAA	0.77%
Indian Oil Corporation	AAA	0.42%
Tata Sons Private	AAA	0.02%
<b>Government Bond</b>		<b>13.03%</b>
6.84% - 2022 G-Sec	SOV	7.04%
7.32% - 2024 G-Sec	SOV	3.73%
7.37% - 2023 G-Sec	SOV	1.69%
6.18% - 2024 G-Sec	SOV	0.25%
7.16% - 2023 G-Sec	SOV	0.16%
5.22% - 2025 G-Sec	SOV	0.10%
7.68% - 2023 G-Sec	SOV	0.05%
<b>Certificate of Deposit</b>		<b>1.05%</b>
Export Import Bank of India	A1+	0.75%
Axis Bank	A1+	0.19%
Bank of Baroda	A1+	0.12%
<b>State Government Bond</b>		<b>0.57%</b>
9.25% Haryana SDL -2023	SOV	0.27%
8.62% Maharashtra SDL - 2023	SOV	0.21%
7.93% Chattisgarh SDL - 2024	SOV	0.05%
5.93% ODISHA SDL - 2022	SOV	0.01%
8.48% Tamilnadu SDL - 2023	SOV	0.01%
8.10% Tamil Nadu SDL - 2023	SOV	0.003%
<b>Zero Coupon Bond</b>		<b>0.53%</b>
LIC Housing Finance	AAA	0.53%
<b>Commercial Paper</b>		<b>0.50%</b>
Export Import Bank of India	A1+	0.48%
Reliance Industries	A1+	0.02%
<b>Treasury Bill</b>		<b>0.14%</b>
182 Days Tbill - 2021	SOV	0.14%
<b>Net Cash and Cash Equivalent</b>		<b>4.09%</b>
<b>Grand Total</b>		<b>100.00%</b>



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.