



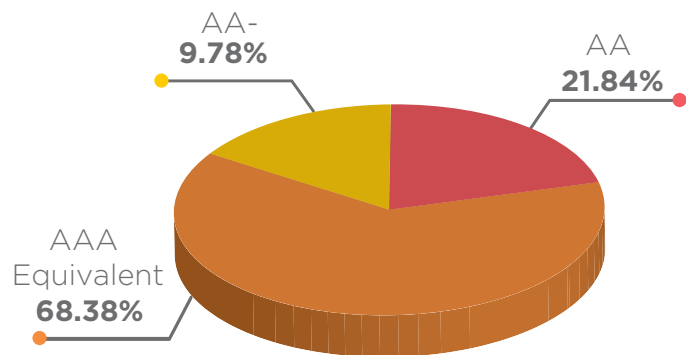
## IDFC CREDIT RISK FUND

(Previously known as IDFC Credit Opportunities Fund)

An open ended debt scheme predominantly investing in AA and below rated corporate bonds

IDFC Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

### ASSET QUALITY



**Fund Features:** (Data as on 30th September'20)

**Category:** Credit Risk

**Monthly Avg AUM:** ₹801.72 Crores

**Inception Date:** 3rd March 2017

**Fund Manager:** Mr. Arvind Subramanian (w.e.f. 03rd March 2017)

**Standard Deviation (Annualized):** 3.24%

**Modified Duration:** 2.66 years

**Average Maturity:** 3.38 years

**Macaulay Duration:** 2.78 years

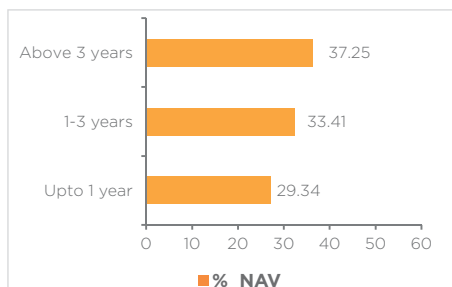
**Yield to Maturity:** 6.93%

**Benchmark:** 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index (w.e.f 11/11/2019)

**Exit Load:** 1% if redeemed/switched out within 365 days from the date of allotment

**Options Available:** Growth, Dividend - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

**Maturity Bucket:**



### PORTFOLIO

(30 September 2020)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>45.11%</b>
Afcons Infrastructure	AA-	6.54%
Tata Power Renewable Energy#	AA(CE)	6.44%
Reliance Industries	AAA	6.41%
National Highways Auth of Ind	AAA	6.08%
HDFC	AAA	5.97%
IndusInd Bank@	AA	5.77%
Tata Steel	AA-	3.23%

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

Gsec/SDL yields have been annualized wherever applicable

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

**PORTFOLIO** (30 September 2020)

Name	Rating	Total (%)
LIC Housing Finance	AAA	2.64%
Indian Railway Finance Corporation	AAA	1.37%
Tata Power Company	AA	0.65%
<b>Government Bond</b>		<b>18.64%</b>
7.17% - 2028 G-Sec	SOV	15.90%
7.59% - 2026 G-Sec	SOV	2.73%
<b>PTC</b>		<b>9.55%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	9.55%
<b>Zero Coupon Bond</b>		<b>8.99%</b>
Aditya Birla Fashion and Retail	AA	8.99%
<b>Net Cash and Cash Equivalent</b>		<b>17.72%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 2.24 years  
 (PTC originated by Reliance Industries Limited)  
<sup>#</sup>Corporate Guarantee from Tata Power  
<sup>®</sup>AT1 Bonds under Basel III



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

- To generate optimal returns over medium to long term
- To predominantly invest in a portfolio of corporate debt securities across the credit spectrum

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