



IDFC ULTRA SHORT TERM FUND

An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 months

The Fund aims to invest in high quality debt and money market instruments with macaulay duration of 3 to 6 months and seeks to generate stable returns with a low risk strategy

- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 3 months
- Ideal to form part of 'Core' Bucket - due to its high quality and low duration profile

Fund Features: (Data as on 31st July'21)

Category: Ultra Short Duration

Monthly Avg AUM: ₹5,535.29 Crores

Inception Date: 18th July 2018

Fund Manager: Mr. Harshal Joshi (w.e.f. 18th July 2018)

Modified Duration: 112 days

Average Maturity: 123 days

Macaulay Duration: 116 days

Yield to Maturity: 3.59%

Benchmark: NIFTY Ultra Short Duration Debt Index (w.e.f 01st February, 2019)

Minimum Investment Amount: ₹100/- and any amount thereafter

Exit Load: Nil

Options Available : Growth & IDCW[@] Option - Daily (Reinvestment), Weekly (Reinvestment), Monthly , Quarterly & Periodic (each with Reinvestment, Payout and Sweep facility).

[@]Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

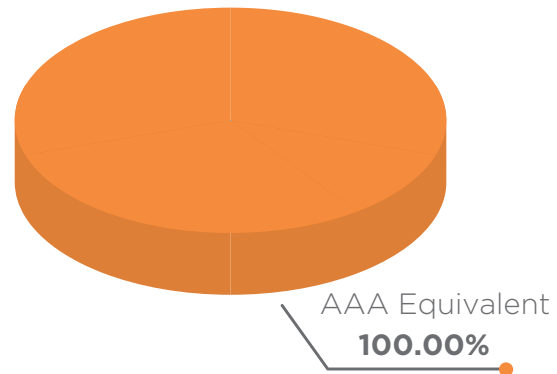
CORE

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



PORTFOLIO

(31 July 2021)

Name	Rating	Total (%)
Commercial Paper		30.37%
Reliance Industries	A1+	11.55%
Bajaj Finance	A1+	5.32%
NABARD	A1+	3.56%
Reliance Jio Infocomm	A1+	3.54%

PORTFOLIO (31 July 2021)

Name	Rating	Total (%)
Kotak Mahindra Investments	A1+	2.65%
Export Import Bank of India	A1+	2.04%
LIC Housing Finance	A1+	1.71%
Corporate Bond		24.35%
HDFC	AAA	5.22%
LIC Housing Finance	AAA	4.86%
REC	AAA	4.25%
HDB Financial Services	AAA	4.13%
Power Finance Corporation	AAA	2.79%
NABARD	AAA	2.29%
Small Industries Dev Bank of India	AAA	0.71%
Indian Railway Finance Corporation	AAA	0.10%
Treasury Bill		20.71%
91 Days Tbill - 2021	SOV	13.21%
182 Days Tbill - 2021	SOV	7.50%
Certificate of Deposit		7.77%
Axis Bank	A1+	7.77%
State Government Bond		5.25%
6.92% MAHARASTRA SDL - 2022	SOV	1.99%
8.38% Karnataka SDL - 2022	SOV	1.59%
8.31% Karnataka SDL - 2022	SOV	1.03%
7.9% CHHATISGARH SDL - 2021	SOV	0.27%
8.84% Gujrat SDL - 2022	SOV	0.09%
8.90% Andhra pradesh SDL - 2022	SOV	0.09%
8.79% Maharashtra SDL - 2021	SOV	0.09%
7.03% Gujarat SDL - 2021	SOV	0.09%
Government Bond		1.90%
7.32% - 2024 G-Sec	SOV	1.23%
7.68% - 2023 G-Sec	SOV	0.67%
Floating Rate Note		1.78%
Axis Bank	A1+	1.78%
Zero Coupon Bond		1.73%
LIC Housing Finance	AAA	1.73%
Net Cash and Cash Equivalent		6.14%
Grand Total		100.00%



This product is suitable for investors who are seeking*:

- To generate returns over short-term investment horizon with a low risk strategy
- To invest in debt and money market instruments

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