



IDFC BOND FUND - Income Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.
(In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)

An actively managed bond fund (with Macaulay duration between 4 to 7 years) which seeks to invest in highly rated money market and debt instruments (including government securities) and aims to generate stable long term returns through mix of accrual income and capital appreciation.

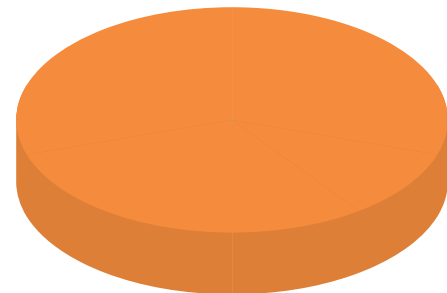
OUTLOOK

Central banks have been focused on a point pre-pandemic that the economy needs to re-attain and then grow beyond. This thought has been apparent in the US Fed's commentary on labor markets as well as RBI / MPC commentary in the recently concluded policy.

The extent of disequilibrium in India is nowhere near what it is in the US. This is because both monetary and fiscal loosening were well calibrated and therefore largely avoided the risk of near term overheating.

Given the current emergency levels of overnight rate at 3.35%, RBI doesn't need a full all clear to start to lift this rate. From a bond market perspective, volatility in money market rates will likely continue as RBI moves to further expand the VRRR program as flagged in the policy. This reaffirms our long preferred bar-belling approach to risk management in this environment.

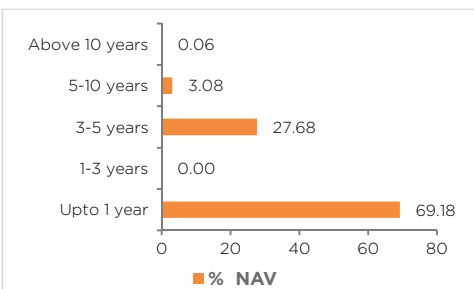
ASSET QUALITY



AAA Equivalent
100.00%

Fund Features: (Data as on 30th November'21)
Category: Medium to Long Duration
Monthly Avg AUM: ₹642.10 Crores
Inception Date: 14th July 2000
Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010)
Standard Deviation (Annualized): 2.95%
Modified Duration: 1.29 years
Average Maturity: 1.53 years
Macaulay Duration: 1.32 years
Yield to Maturity: 4.10%
Benchmark: CRISIL Composite Bond Fund Index
Minimum Investment Amount: ₹5,000/- and any amount thereafter.
Exit Load: If redeemed/switched out within 365 days from the date of allotment: For 10% of investment: Nil
For remaining investment: 1%
If redeemed/switched out after 365 days from the date of allotment: Nil
Options Available: Growth, IDCW® - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

Maturity Bucket:



©Income Distribution cum capital withdrawal

Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data

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

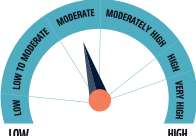
PORTFOLIO

(30 November 2021)

Name	Rating	Total (%)
Government Bond		30.82%
5.63% - 2026 G-Sec	SOV	27.68%
6.1% - 2031 G-Sec	SOV	3.08%
7.73% - 2034 G-Sec	SOV	0.06%
Net Cash and Cash Equivalent		69.18%
Grand Total		100.00%


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 High 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 Low to Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over Long term. Investments in Debt & Money Market such that the Macaulay duration of is between 4 years and 7 years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Composite Bond Fund Index</p>