



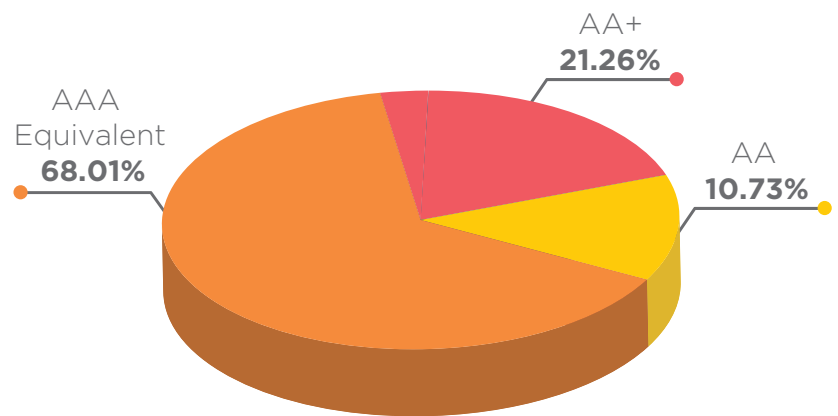
## IDFC CREDIT RISK FUND

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

A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

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 November'21)

**Category:** Credit Risk

**Monthly Avg AUM:** ₹851.18 Crores

**Inception Date:** 3rd March 2017

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

**Standard Deviation (Annualized):** 1.35%

**Modified Duration:** 2.29 years

**Average Maturity:** 3.08 years

**Macaulay Duration:** 2.43 years

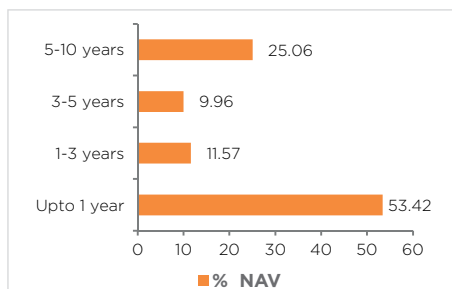
**Yield to Maturity:** 5.33%

**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, IDCW® - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

**Maturity Bucket:**



### PORTFOLIO

(30 November 2021)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>51.23%</b>
Tata Power Renewable Energy*	AA(CE)	5.94%
Reliance Industries	AAA	5.90%
Bharti Hexacom	AA+	5.85%
Summit Digital Infrastructure Private	AAA	5.77%
National Highways Auth of Ind	AAA	5.67%
Tata Steel	AA+	5.34%
Hindalco Industries	AA+	4.80%
IndusInd Bank®	AA	4.18%

®Income Distribution cum capital withdrawal

^^W.e.f. December 1, 2021, the benchmark of the scheme will change to Crisil Short Term Credit Risk Index

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 November 2021)

Name	Rating	Total (%)
Bank of Baroda <sup>®</sup>	AA+	2.92%
Indian Bank <sup>®</sup>	AA+	2.34%
Indian Railway Finance Corporation	AAA	1.27%
HDFC	AAA	0.63%
Tata Power Company	AA	0.61%
<b>Government Bond</b>		<b>13.38%</b>
7.17% - 2028 G-Sec	SOV	12.21%
5.22% - 2025 G-Sec	SOV	1.17%
<b>PTC</b>		<b>7.33%</b>
First Business Receivables Trust <sup>^</sup>	AAA(SO)	7.33%
<b>Net Cash and Cash Equivalent</b>		<b>28.06%</b>
<b>Grand Total</b>		<b>100.00%</b>

<sup>^</sup>First Business Receivables Trust- wt. avg. mat: 1.64 years  
 (PTC originated by Reliance Industries Limited)  
<sup>#</sup>Corporate Guarantee from Tata Power  
<sup>®</sup>AT1 Bonds under Basel III


**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)		B-III	

A Scheme with Relatively High Interest Rate Risk and Moderate 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 Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate optimal returns over medium to long term.</li> <li>To predominantly invest in a portfolio of corporate debt securities across the credit spectrum.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>

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