



## 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. A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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 30th November'21)

**Category:** Ultra Short Duration

**Monthly Avg AUM:** ₹4,810.65 Crores

**Inception Date:** 18th July 2018

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

**Standard Deviation (Annualized):**  
0.22%

**Modified Duration:** 116 days

**Average Maturity:** 129 days

**Macaulay Duration:** 121 days

**Yield to Maturity:** 3.81%

**Benchmark:** NIFTY Ultra Short Duration Debt Index  
(w.e.f 01<sup>st</sup> February, 2019)

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

**Exit Load:** Nil

**Options Available :** Growth & IDCW<sup>®</sup> 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

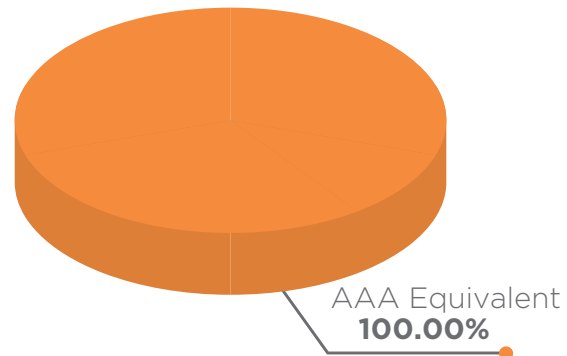
### CORE

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

(30 November 2021)

Name	Rating	Total (%)
<b>Commercial Paper</b>		<b>27.69%</b>
Bajaj Finance	A1+	8.54%
Reliance Industries	A1+	8.52%
Reliance Jio Infocomm	A1+	7.46%

**PORTFOLIO (30 November 2021)**

Name	Rating	Total (%)
Kotak Mahindra Prime	A1+	2.11%
Kotak Mahindra Investments	A1+	0.73%
Export Import Bank of India	A1+	0.32%
<b>Corporate Bond</b>		<b>25.65%</b>
NABARD	AAA	9.75%
REC	AAA	4.74%
LIC Housing Finance	AAA	4.69%
HDFC	AAA	4.27%
Power Finance Corporation	AAA	2.19%
<b>Treasury Bill</b>		<b>7.58%</b>
182 Days Tbill - 2021	SOV	5.55%
91 Days Tbill - 2021	SOV	2.03%
<b>Certificate of Deposit</b>		<b>7.41%</b>
Axis Bank	A1+	7.41%
<b>Zero Coupon Bond</b>		<b>2.64%</b>
Kotak Mahindra Prime	AAA	2.64%
<b>Floating Rate Note</b>		<b>2.14%</b>
Axis Bank	A1+	2.14%
<b>State Government Bond</b>		<b>0.33%</b>
8.84% Gujrat SDL - 2022	SOV	0.11%
8.90% Andhra pradesh SDL - 2022	SOV	0.11%
8.79% Maharashtra SDL - 2021	SOV	0.11%
<b>Net Cash and Cash Equivalent</b>		<b>26.57%</b>
<b>Grand Total</b>		<b>100.00%</b>


**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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low 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"> <li>To generate returns over short-term investment horizon with a low risk strategy.</li> <li>To invest in debt and money market instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Ultra Short Duration Debt Index</p>

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