



## 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.

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

**Category:** Credit Risk

**Monthly Avg AUM:** ₹825.77 Crores

**Inception Date:** 3rd March 2017

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

**Standard Deviation (Annualized):** 3.27%

**Modified Duration:** 2.81 years

**Average Maturity:** 3.57 years

**Macaulay Duration:** 2.96 years

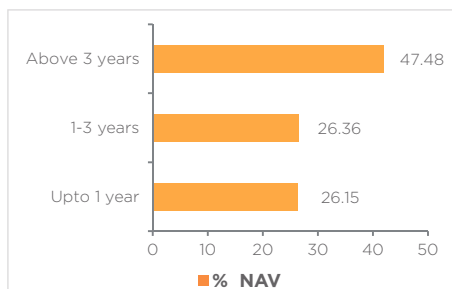
**Yield to Maturity:** 7.13%

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

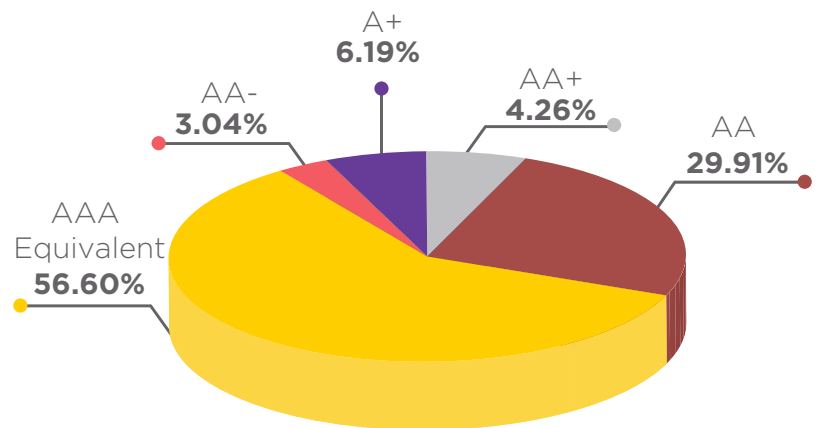
**Exit Load:** 1% if redeemed/switched out within 365 days from the date of allotment

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

**Maturity Bucket:**



## ASSET QUALITY



## PORTFOLIO

(31 January 2021)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>48.54%</b>
Reliance Industries	AAA	6.19%
Afcons Infrastructure	A+	6.19%
Tata Power Renewable Energy#	AA(CE)	6.18%
National Highways Auth of Ind	AAA	5.84%
IndusInd Bank®	AA	5.78%
Indian Bank®	AA	5.39%
Bank of Baroda®	AA+	3.64%
Bank of Baroda®	AA	3.07%
Tata Steel	AA-	3.04%
Indian Railway Finance Corporation	AAA	1.32%

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** (31 January 2021)

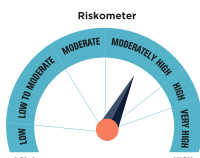
Name	Rating	Total (%)
HDFC	AAA	0.66%
Tata Power Company	AA	0.62%
State Bank of India®	AA+	0.62%
<b>Government Bond</b>		<b>22.11%</b>
7.17% - 2028 G-Sec	SOV	15.31%
5.22% - 2025 G-Sec	SOV	3.59%
7.59% - 2026 G-Sec	SOV	2.61%
5.15% - 2025 G-Sec	SOV	0.60%
<b>Zero Coupon Bond</b>		<b>8.87%</b>
Aditya Birla Fashion and Retail	AA	8.87%
<b>PTC</b>		<b>8.49%</b>
First Business Receivables Trust^	AAA(SO)	8.49%
<b>Net Cash and Cash Equivalent</b>		<b>11.99%</b>
<b>Grand Total</b>		<b>100.00%</b>

^First Business Receivables Trust- wt. avg. mat: 2.12 years

(PTC originated by Reliance Industries Limited)

#Corporate Guarantee from Tata Power

®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.

Investors understand that their principal will be at Moderately High risk