

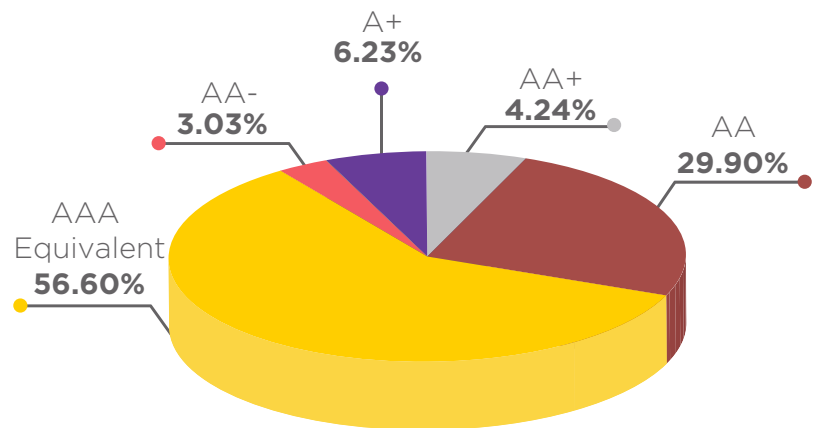


IDFC CREDIT RISK FUND

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.

ASSET QUALITY



Fund Features: (Data as on 28th February'21)

Category: Credit Risk

Monthly Avg AUM: ₹832.92 Crores

Inception Date: 3rd March 2017

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

Standard Deviation (Annualized): 3.37%

Modified Duration: 2.68 years

Average Maturity: 3.43 years

Macaulay Duration: 2.84 years

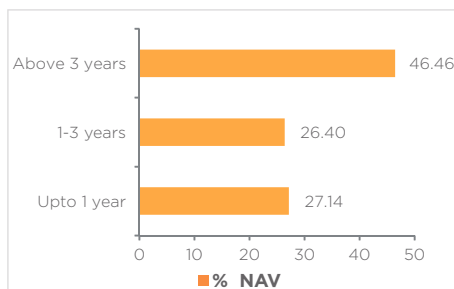
Yield to Maturity: 7.28%

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:



PORTFOLIO

(28 February 2021)

Name	Rating	Total (%)
Corporate Bond		48.11%
Afcons Infrastructure	A+	6.23%
Tata Power Renewable Energy#	AA(CE)	6.17%
Reliance Industries	AAA	6.00%
IndusInd Bank®	AA	5.81%
National Highways Auth of Ind	AAA	5.67%
Indian Bank®	AA	5.35%
Bank of Baroda®	AA+	3.64%
Bank of Baroda®	AA	3.05%
Tata Steel	AA-	3.03%

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 (28 February 2021)

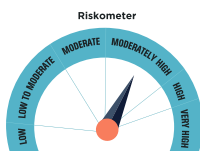
Name	Rating	Total (%)
Indian Railway Finance Corporation	AAA	1.27%
HDFC	AAA	0.65%
Tata Power Company	AA	0.62%
State Bank of India®	AA+	0.61%
Government Bond		21.53%
7.17% - 2028 G-Sec	SOV	14.86%
5.22% - 2025 G-Sec	SOV	3.53%
7.59% - 2026 G-Sec	SOV	2.55%
5.15% - 2025 G-Sec	SOV	0.58%
Zero Coupon Bond		8.89%
Aditya Birla Fashion and Retail	AA	8.89%
PTC		8.51%
First Business Receivables Trust^	AAA(SO)	8.51%
Net Cash and Cash Equivalent		12.96%
Grand Total		100.00%

^First Business Receivables Trust- wt. avg. mat: 2.04 years

(PTC originated by Reliance Industries Limited)

#Corporate Guarantee from Tata Power

®ATI Bonds under Basel III



Investors understand that their principal will be at Moderately High risk

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.