

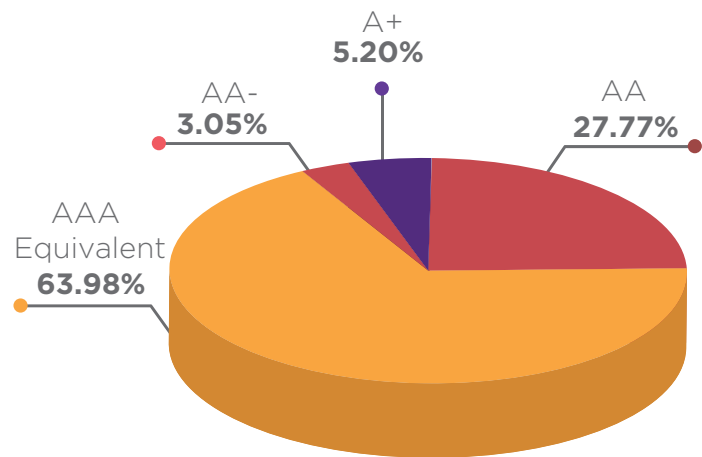


IDFC CREDIT RISK FUND

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 30th April'21)

Category: Credit Risk

Monthly Avg AUM: ₹820.16 Crores

Inception Date: 3rd March 2017

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

Standard Deviation (Annualized): 2.18%

Modified Duration: 2.93 years

Average Maturity: 3.95 years

Macaulay Duration: 3.10 years

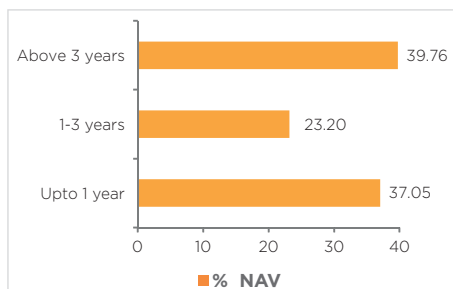
Yield to Maturity: 6.73%

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:



[®]Income Distribution cum capital withdrawal

PORTFOLIO

(30 April 2021)

Name	Rating	Total (%)
Corporate Bond		50.08%
Tata Power Renewable Energy [#]	AA(CE)	6.30%
Reliance Industries	AAA	6.20%
Bharti Hexacom	AA	6.03%
National Highways Auth Of Ind	AAA	5.87%
Afcons Infrastructure	A+	5.20%
Hindalco Industries	AA	5.13%
IndusInd Bank [®]	AA	4.23%
Bank of Baroda [®]	AA	3.06%

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 April 2021)

Name	Rating	Total (%)
Tata Steel	AA-	3.05%
Indian Bank [®]	AA	2.38%
Indian Railway Finance Corporation	AAA	1.32%
HDFC	AAA	0.67%
Tata Power Company	AA	0.64%
Government Bond		22.11%
7.17% - 2028 G-Sec	SOV	15.27%
5.22% - 2025 G-Sec	SOV	3.63%
7.59% - 2026 G-Sec	SOV	2.61%
5.15% - 2025 G-Sec	SOV	0.60%
PTC		8.31%
First Business Receivables Trust [^]	AAA(SO)	8.31%
Net Cash and Cash Equivalent		19.49%
Grand Total		100.00%

[^]First Business Receivables Trust- wt. avg. mat: 2.00 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 understand that their principal will be at Moderately High risk

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.