



IDFC LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months

The Fund aims to invest in high quality debt and money market instruments with Macaulay Duration of 6 to 12 months and seeks to generate relatively stable returns with a low risk strategy.

- A high quality portfolio & low average maturity fund for your short term goals
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

Fund Features: (Data as on 30th April'21)

Category: Low Duration

Monthly Avg AUM: ₹7,797.04 Crores

Inception Date: 17th January 2006

Fund Manager: Mr. Anurag Mittal
(w.e.f. 09th November 2015)

Standard Deviation (Annualized):
1.17%

Modified duration: 251 days

Average Maturity: 272 days

Macaulay Duration: 261 days

Yield to Maturity: 3.84%

Benchmark: NIFTY Low Duration
Debt Index (w.e.f 11/11/2019)

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

Exit Load: Nil (Since 29th June 2012)

Options Available: Growth & IDCW@
Option- Daily (Reinvest), Weekly
(Reinvest), Monthly, Quarterly &
Periodic frequency (each with payout,
reinvestment and sweep facility).

@Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

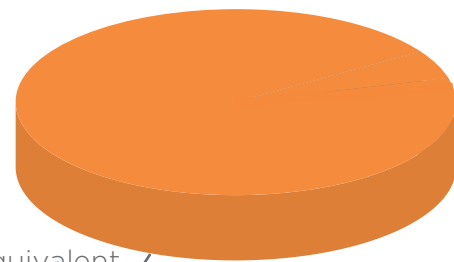
CORE

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



AAA Equivalent
100.00%

PORTFOLIO

(30 April 2021)

Name	Rating	Total (%)
Corporate Bond		31.81%
HDFC	AAA	6.31%
LIC Housing Finance	AAA	5.31%
REC	AAA	3.82%
NABARD	AAA	3.60%
HDB Financial Services	AAA	2.76%
Bajaj Finance	AAA	2.56%
UltraTech Cement	AAA	1.74%
Power Finance Corporation	AAA	1.51%
Larsen & Toubro	AAA	1.38%

PORTFOLIO (30 April 2021)

Name	Rating	Total (%)
Kotak Mahindra Prime	AAA	1.17%
Small Industries Dev Bank of India	AAA	0.71%
Reliance Industries	AAA	0.58%
Grasim Industries	AAA	0.36%
Certificate of Deposit		12.81%
Axis Bank	A1+	6.67%
Bank of Baroda	A1+	3.19%
NABARD	A1+	2.38%
Small Industries Dev Bank of India	A1+	0.56%
Commercial Paper		11.52%
NABARD	A1+	3.47%
Export Import Bank of India	A1+	3.16%
Kotak Mahindra Prime	A1+	2.75%
Kotak Mahindra Investments	A1+	1.58%
Bajaj Finance	A1+	0.56%
Government Bond		10.39%
8.79% - 2021 G-Sec	SOV	5.15%
7.32% - 2024 G-Sec	SOV	1.55%
7.59% - 2026 G-Sec	SOV	1.25%
7.68% - 2023 G-Sec	SOV	1.06%
7.16% - 2023 G-Sec	SOV	0.98%
6.18% - 2024 G-Sec	SOV	0.30%
8.33% - 2026 G-Sec	SOV	0.06%
7.94% - 2021 G-Sec	SOV	0.02%
6.84% - 2022 G-Sec	SOV	0.01%
State Government Bond		1.39%
8.90% Tamil Nadu SDL - 2022	SOV	0.37%
8.48% Karnataka SDL - 2022	SOV	0.37%
8.38% Haryana SDL - 2026	SOV	0.19%
8.79% Gujrat SDL - 2022	SOV	0.19%
8.05% Gujarat SDL - 2025	SOV	0.06%
8.99% Gujrat SDL - 2022	SOV	0.06%
9.20% Andhra Pradesh SDL - 2022	SOV	0.03%
8.85% Maharashtra SDL - 2022	SOV	0.02%
8.86% Tamil Nadu SDL - 2022	SOV	0.02%
8.92% Tamilnadu SDL - 2022	SOV	0.02%
9.23% Gujarat SDL - 2021	SOV	0.01%
8.92% Tamil Nadu SDL - 2022	SOV	0.01%
8.75% Tamil nadu SDL - 2022	SOV	0.01%
8.92% Tamil Nadu SDL - 2022	SOV	0.01%
8.95% Maharashtra SDL - 2022	SOV	0.01%
9.22% Tamil Nadu SDL - 2021	SOV	0.01%
8.56% Andhra Pradesh SDL - 2021	SOV	0.01%
8.59% Gujrat SDL - 2021	SOV	0.01%
8.84% Tamil Nadu SDL - 2022	SOV	0.003%
Zero Coupon Bond		1.38%
LIC Housing Finance	AAA	1.21%
Kotak Mahindra Prime	AAA	0.12%
Sundaram Finance	AAA	0.06%
Floating Rate Note		1.17%
Axis Bank	A1+	1.17%
Treasury Bill		0.29%
91 Days Tbill - 2021	SOV	0.29%
Net Cash and Cash Equivalent		29.26%
Grand Total		100.00%

Portfolio has 1.11% exposure to Interest Rate Swaps



This product is suitable for investors who are seeking*:

- To generate short term optimal returns with relative stability and high liquidity
- Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months

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

Investors understand that their principal will be at Low to Moderate risk