

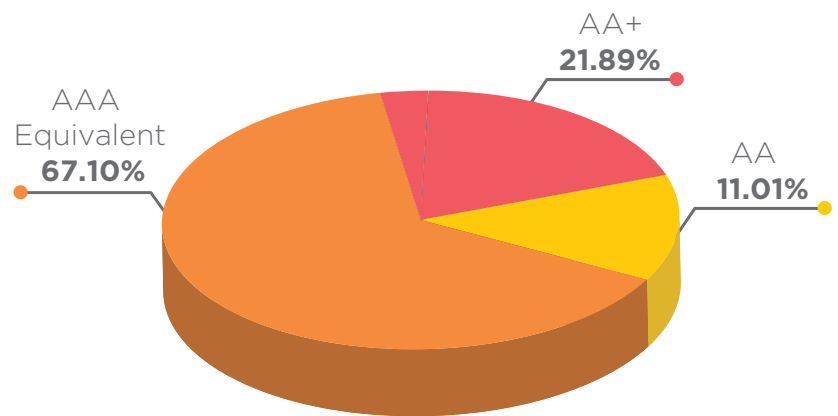


IDFC CREDIT RISK FUND

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 31st October'21)

Category: Credit Risk

Monthly Avg AUM: ₹837.25 Crores

Inception Date: 3rd March 2017

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

Standard Deviation (Annualized): 1.44%

Modified Duration: 2.58 years

Average Maturity: 3.54 years

Macaulay Duration: 2.74 years

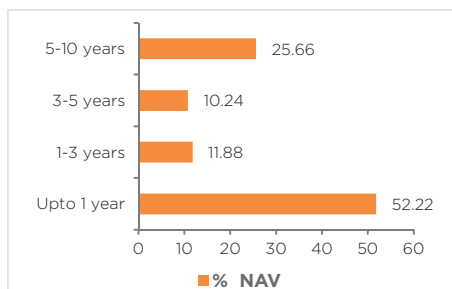
Yield to Maturity: 5.49%

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

(31 October 2021)

Name	Rating	Total (%)
Corporate Bond		52.64%
Tata Power Renewable Energy [#]	AA(CE)	6.13%
Reliance Industries	AAA	6.06%
Bharti Hexacom	AA+	6.02%
Summit Digital Infrastructure Private	AAA	5.92%
National Highways Auth of Ind	AAA	5.81%
Tata Steel	AA+	5.47%
Hindalco Industries	AA+	4.96%
IndusInd Bank [®]	AA	4.25%

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 October 2021)

Name	Rating	Total (%)
Bank of Baroda [®]	AA+	3.01%
Indian Bank [®]	AA+	2.43%
Indian Railway Finance Corporation	AAA	1.31%
HDFC	AAA	0.64%
Tata Power Company	AA	0.63%
Government Bond		13.68%
7.17% - 2028 G-Sec	SOV	12.48%
5.22% - 2025 G-Sec	SOV	1.19%
PTC		7.50%
First Business Receivables Trust [^]	AAA(SO)	7.50%
Net Cash and Cash Equivalent		26.17%
Grand Total		100.00%

[^]First Business Receivables Trust- wt. avg. mat: 1.72 years

(PTC originated by Reliance Industries Limited)

[#]Corporate Guarantee from Tata Power

[®]AT1 Bonds under Basel III


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 Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over medium to long term. To predominantly invest in a portfolio of corporate debt securities across the credit spectrum. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>