



## 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 September'21)

**Category:** Low Duration

**Monthly Avg AUM:** ₹9,278.52 Crores

**Inception Date:** 17th January 2006

**Fund Manager:** Mr. Harshal Joshi (w.e.f. 28th July 2021) & Mr. Anurag Mittal (w.e.f. 09th November 2015)

**Standard Deviation (Annualized):** 0.53%

**Modified duration:** 236 days

**Average Maturity:** 261 days

**Macaulay Duration:** 245 days

**Yield to Maturity:** 3.93%

**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

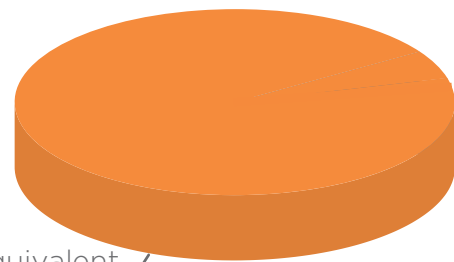
### CORE

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 September 2021)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>39.13%</b>
HDFC	AAA	10.12%
NABARD	AAA	8.01%
LIC Housing Finance	AAA	6.02%
Reliance Industries	AAA	4.26%
REC	AAA	2.90%
HDB Financial Services	AAA	2.43%
Larsen & Toubro	AAA	1.97%
UltraTech Cement	AAA	1.73%

Standard Deviation calculated on the basis of 1 year history of monthly data

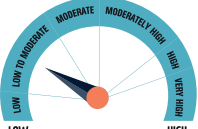
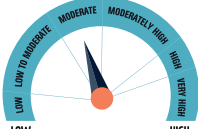
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

**PORTFOLIO (30 September 2021)**

Name	Rating	Total (%)
Grasim Industries	AAA	0.59%
Indian Railway Finance Corporation	AAA	0.53%
Power Finance Corporation	AAA	0.36%
Bajaj Finance	AAA	0.18%
Small Industries Dev Bank of India	AAA	0.01%
<b>Treasury Bill</b>		<b>17.86%</b>
182 Days Tbill - 2021	SOV	14.40%
91 Days Tbill - 2021	SOV	3.45%
<b>Commercial Paper</b>		<b>16.12%</b>
Kotak Mahindra Investments	A1+	4.70%
Reliance Jio Infocomm	A1+	3.47%
Export Import Bank of India	A1+	3.05%
Reliance Industries	A1+	2.89%
Kotak Mahindra Prime	A1+	1.33%
Bajaj Finance	A1+	0.57%
LIC Housing Finance	A1+	0.11%
<b>Government Bond</b>		<b>3.56%</b>
5.63% - 2026 G-Sec	SOV	3.48%
8.33% - 2026 G-Sec	SOV	0.06%
6.84% - 2022 G-Sec	SOV	0.01%
8.79% - 2021 G-Sec	SOV	0.01%
<b>State Government Bond</b>		<b>1.39%</b>
8.90% TAMILNADU SDL - 2022	SOV	0.36%
8.48% Karnataka SDL - 2022	SOV	0.36%
8.38% Haryana SDL - 2026	SOV	0.19%
8.79% Gujrat SDL - 2022	SOV	0.18%
8.05% Gujarat SDL - 2025	SOV	0.06%
8.99% Gujrat SDL - 2022	SOV	0.05%
9.20% Andhra Pradesh SDL - 2022	SOV	0.03%
4.75% Haryana 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% Tamilnadu 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%
8.84% Tamil Nadu SDL - 2022	SOV	0.003%
<b>Zero Coupon Bond</b>		<b>1.28%</b>
LIC Housing Finance	AAA	1.22%
Sundaram Finance	AAA	0.06%
<b>Floating Rate Note</b>		<b>1.16%</b>
Axis Bank	A1+	1.16%
<b>Certificate of Deposit</b>		<b>0.97%</b>
Axis Bank	A1+	0.97%
<b>Net Cash and Cash Equivalent</b>		<b>18.53%</b>
<b>Grand Total</b>		<b>100.00%</b>

Portfolio has 1.10% exposure to Interest Rate Swaps.



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 Low to Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate short term optimal returns with relative stability and high liquidity.</li> <li>Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Low Duration Debt Index</p>