

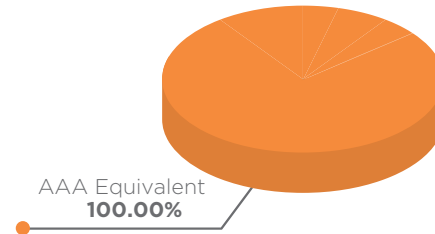


## IDFC BANKING & PSU DEBT FUND

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.

- A portfolio that emphasizes on high quality instruments, currently 100% AAA and equivalent instruments.
- By investing in one single fund you get to diversify your allocation into multiple high quality instruments issued by banks, PSUs (Public Sector Undertakings), PFIs (Public Financial Institutions) and Municipal Bonds.
- Ideal to form part of 'Core' Bucket – due to its high quality and low to moderate duration profile

### ASSET QUALITY



**Fund Features:** (Data as on 31st August'21)

**Category:** Banking and PSU

**Monthly Avg AUM:** ₹19,071.01 Cores

**Inception Date:** 7th March 2013

**Fund Manager:** Mr. Suyash Choudhary (w.e.f. 28th July 2021) & Mr. Anurag Mittal (w.e.f. 15th May 2017)

**Standard Deviation (Annualized):** 1.51%

**Modified duration:** 1.42 years

**Average Maturity:** 1.58 years

**Macaulay Duration:** 1.48 years

**Yield to Maturity:** 4.27%

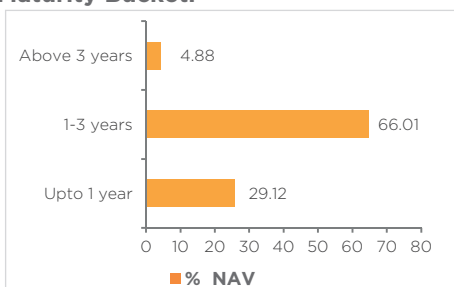
**Benchmark:** NIFTY Banking & PSU Debt Index (w.e.f 11/11/2019)

**Minimum Investment Amount:** ₹5,000/- and any amount thereafter

**Exit Load:** Nil (w.e.f. 12th June 2017)

**Options Available:** Growth, IDCW@ - Daily, Fortnightly, Monthly (Reinvestment), Quarterly (Payout), Annual (Payout) & Periodic (Payout & Reinvestment)

#### Maturity Bucket:



@Income Distribution cum capital withdrawal

### PORTFOLIO

(31 August 2021)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>77.70%</b>
NABARD	AAA	11.45%
Power Finance Corporation	AAA	7.51%
HDFC	AAA	6.13%
REC	AAA	6.01%
Indian Railway Finance Corporation	AAA	5.86%
Axis Bank	AAA	5.31%
Hindustan Petroleum Corporation	AAA	4.97%
National Highways Auth of Ind	AAA	4.74%
Small Industries Dev Bank of India	AAA	3.64%
National Housing Bank	AAA	3.46%
LIC Housing Finance	AAA	3.37%
ICICI Bank	AAA	2.75%
Export Import Bank of India	AAA	2.63%
Reliance Industries	AAA	2.20%
Power Grid Corporation of India	AAA	2.00%
Housing & Urban Development Corporation	AAA	1.60%
NTPC	AAA	1.15%

\*The scheme is currently following a 'roll down' investment approach on a tactical basis. This means that ordinarily the average maturity of the scheme's portfolio is unlikely to increase significantly and may be expected to generally reduce with the passage of time, subject to intermittent periods of volatility in the maturity profile owing to AUM movement and market conditions. The approach being followed currently is tactical in nature and would be subject to change depending on investment opportunities available without prior notice.

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

\*\*For details please refer Notice (<https://www.idfcmf.com/uploads/090520171306No-18-Change-in-Scheme-features-of-IDFC-Banking-Debt-Fund.pdf>)

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

**PORTFOLIO**

(31 August 2021)

Name	Rating	Total (%)
Indian Oil Corporation	AAA	0.92%
NHPC	AAA	0.90%
Larsen & Toubro	AAA	0.81%
Bajaj Finance	AAA	0.27%
Tata Sons Private	AAA	0.01%
<b>Government Bond</b>		<b>11.09%</b>
7.32% - 2024 G-Sec	SOV	3.64%
7.37% - 2023 G-Sec	SOV	3.21%
5.22% - 2025 G-Sec	SOV	2.04%
7.16% - 2023 G-Sec	SOV	0.68%
4.26% - 2023 G-Sec	SOV	0.62%
7.68% - 2023 G-Sec	SOV	0.58%
6.84% - 2022 G-Sec	SOV	0.19%
8.13% - 2022 G-Sec	SOV	0.11%
<b>Certificate of Deposit</b>		<b>5.29%</b>
Axis Bank	A1+	3.56%
Export Import Bank of India	A1+	1.22%
Small Industries Dev Bank of India	A1+	0.51%
<b>Commercial Paper</b>		<b>1.17%</b>
Export Import Bank of India	A1+	0.67%
HDFC	A1+	0.50%
<b>State Government Bond</b>		<b>0.66%</b>
9.25% Haryana SDL - 2023	SOV	0.28%
5.41% Andhra Pradesh SDL - 2024	SOV	0.13%
5.68% Maharashtra SDL - 2024	SOV	0.08%
7.93% Chattisgarh SDL - 2024	SOV	0.06%
8.62% Maharashtra SDL - 2023	SOV	0.06%
7.77% Gujarat SDL - 2023	SOV	0.03%
5.93% ODISHA SDL - 2022	SOV	0.02%
8.48% Tamilnadu SDL - 2023	SOV	0.01%
8.10% Tamil Nadu SDL - 2023	SOV	0.00%
<b>Floating Rate Note</b>		<b>0.16%</b>
Kotak Mahindra Bank	A1+	0.16%
<b>Zero Coupon Bond</b>		<b>0.02%</b>
LIC Housing Finance	AAA	0.02%
<b>Net Cash and Cash Equivalent</b>		<b>3.92%</b>
<b>Grand Total</b>		<b>100.00%</b>



This product is suitable for investors who are seeking\*:

- To generate optimal returns over short to medium term
- Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI

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