



## IDFC BOND FUND - Short Term Plan

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A Scheme with Moderate Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality - currently 100% AAA and equivalent instruments.
- A portfolio where the duration risk is limited as the average maturity is ordinarily anchored approximately around 2 years currently.
- By investing in one single fund you get to diversify your allocation across high quality instruments with relatively low credit risk.
- Ideal to form part of 'Core' Bucket – due to its high quality and short duration profile.

**Fund Features:** (Data as on 31st March'22)

**Category:** Short Duration

**Monthly Avg AUM:** ₹ 12,178.83 Crores

**Inception Date:** 14th December 2000

**Fund Manager:** Mr. Suyash Choudhary (Since 11th March 2011)

**Standard Deviation (Annualized):** 0.70%

**Modified Duration:** 1.79 years

**Average Maturity:** 2.06 years

**Macaulay Duration:** 1.84 years

**Yield to Maturity:** 5.10%

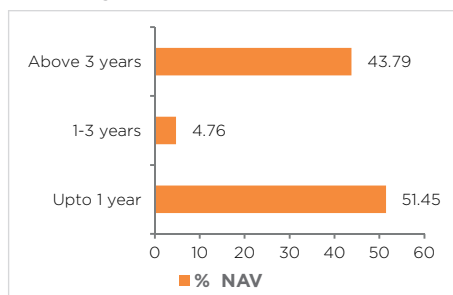
**Benchmark<sup>€</sup>:** Tier 1: NIFTY Short Duration Debt Index (w.e.f. 1st Dec, 2021) Tier 2: NIFTY AAA Short Duration Bond Index

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

**Exit Load:** Nil (w.e.f. 23rd May 2016)

**Options Available:** Growth, IDCW<sup>@</sup> - Fortnightly (Payout, Reinvestment & Sweep), Monthly, Quarterly, Annual & Periodic

**Maturity Bucket:**



<sup>@</sup>Income Distribution cum capital withdrawal

### LIQUIDITY

For very short term parking of surplus or emergency corpus

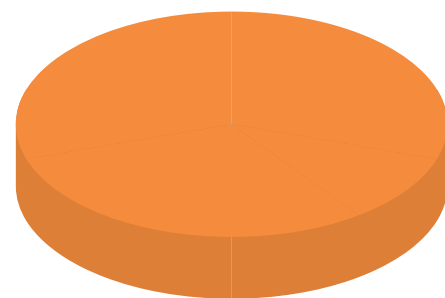
### CORE

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%

<sup>€</sup>The Tier 1 benchmark for this scheme will be changed to NIFTY Short Duration Debt Index to NIFTY Short Duration Debt Index A-II w.e.f. April 01, 2022.

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

**PORTFOLIO** (31 March 2022)

| Name                                | Rating  | Total (%)      |
|-------------------------------------|---------|----------------|
| <b>Government Bond</b>              |         | <b>43.79%</b>  |
| 5.63% - 2026 G-Sec                  | SOV     | 42.69%         |
| 5.15% - 2025 G-Sec                  | SOV     | 1.01%          |
| 6.79% - 2027 G-Sec                  | SOV     | 0.06%          |
| 8.28% - 2027 G-Sec                  | SOV     | 0.02%          |
| 8.24% - 2027 G-Sec                  | SOV     | 0.01%          |
| <b>Corporate Bond</b>               |         | <b>30.40%</b>  |
| HDFC                                | AAA     | 5.94%          |
| NABARD                              | AAA     | 5.22%          |
| Reliance Industries                 | AAA     | 3.88%          |
| REC                                 | AAA     | 2.81%          |
| Power Grid Corporation of India     | AAA     | 2.29%          |
| Larsen & Toubro                     | AAA     | 2.17%          |
| NTPC                                | AAA     | 1.96%          |
| Power Finance Corporation           | AAA     | 1.55%          |
| Small Industries Dev Bank of India  | AAA     | 1.29%          |
| National Housing Bank               | AAA     | 1.04%          |
| LIC Housing Finance                 | AAA     | 0.92%          |
| National Highways Auth of Ind       | AAA     | 0.87%          |
| Indian Railway Finance Corporation  | AAA     | 0.42%          |
| Export Import Bank of India         | AAA     | 0.04%          |
| <b>Certificate of Deposit</b>       |         | <b>17.59%</b>  |
| Axis Bank                           | A1+     | 11.18%         |
| HDFC Bank                           | A1+     | 6.42%          |
| <b>Commercial Paper</b>             |         | <b>4.68%</b>   |
| NABARD                              | A1+     | 4.47%          |
| Kotak Mahindra Investments          | A1+     | 0.21%          |
| <b>PTC</b>                          |         | <b>0.48%</b>   |
| First Business Receivables Trust^   | AAA(SO) | 0.48%          |
| <b>Net Cash and Cash Equivalent</b> |         | <b>3.06%</b>   |
| <b>Grand Total</b>                  |         | <b>100.00%</b> |

^First Business Receivables Trust- wt. avg. mat: 1.53 years  
(PTC originated by Reliance Industries Limited)



| Potential Risk Class Matrix        |                          |                    |                           |
|------------------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk of the scheme →        | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk of the scheme ↓ |                          |                    |                           |
| Relatively Low (Class I)           |                          |                    |                           |
| Moderate (Class II)                | A-II                     |                    |                           |
| Relatively High (Class III)        |                          |                    |                           |

A Scheme with Moderate Interest Rate Risk and Relatively Low Credit Risk.

| Scheme risk-o-meter  | This product is suitable for investors who are seeking*   | Benchmark risk-o-meter   | 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 optimal returns over short to medium term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>Tier 1: NIFTY Short Duration Debt Index</p> |  <p>Tier 2: NIFTY AAA Short Duration Bond Index</p> |