

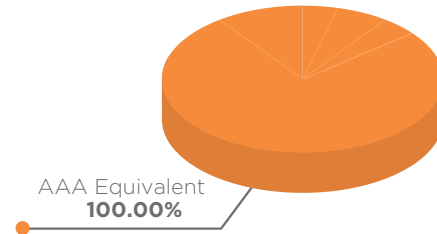


IDFC BANKING & PSU DEBT FUND

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- 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 30th November'22)

Category: Banking and PSU

Monthly Avg AUM: ₹ 14,704.68 Crores

Inception Date: 7th March 2013

Fund Manager: Mr. Suyash Choudhary (w.e.f. 28th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

Standard Deviation (Annualized): 0.86%

Modified duration: 0.32 Years

Average Maturity: 0.33 Years

Macaulay Duration: 0.33 Years

Yield to Maturity: 6.84%

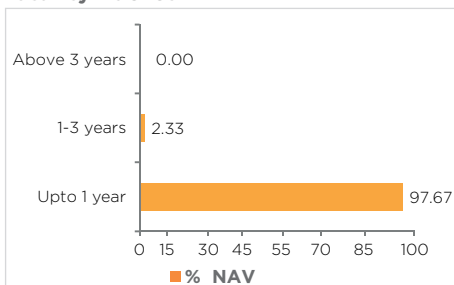
Benchmark: NIFTY Banking & PSU Debt Index (w.e.f 11/11/2019)

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

(30 November 2022)

Name	Rating	Total (%)
Corporate Bond		38.80%
NABARD	AAA	10.18%
Indian Railway Finance Corporation	AAA	3.77%
Power Finance Corporation	AAA	3.50%
REC	AAA	3.49%
Hindustan Petroleum Corporation	AAA	3.03%
Axis Bank	AAA	3.00%
National Housing Bank	AAA	2.64%
HDFC	AAA	2.53%
Larsen & Toubro	AAA	1.02%
Power Grid Corporation of India	AAA	0.98%
Export Import Bank of India	AAA	0.94%
NHPC	AAA	0.92%
ICICI Bank	AAA	0.87%
NTPC	AAA	0.45%
Grasim Industries	AAA	0.37%
Bajaj Finance	AAA	0.34%
Small Industries Dev Bank of India	AAA	0.33%
Oil & Natural Gas Corporation	AAA	0.33%
Reliance Industries	AAA	0.10%
Certificate of Deposit		36.76%
Canara Bank	A1+	5.90%
Bank of Baroda	A1+	5.58%
Kotak Mahindra Bank	A1+	5.53%

*The scheme is currently following a 'roll down' investment approach on a tactical basis. Since it is in its last phase of roll down, the portfolio will be repositioned as an approximately 3-year roll down investment approach in Jan-March (JFM) quarter of CY23. This means that in the JFM quarter the average maturity will increase on account of repositioning. Post repositioning, 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 (Asset Under Management) movement and market conditions. The approach being followed 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

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

PORTFOLIO (30 November 2022)

Name	Rating	Total (%)
Axis Bank	A1+	4.47%
HDFC Bank	A1+	4.21%
Small Industries Dev Bank of India	A1+	3.65%
Indian Bank	A1+	2.68%
Export Import Bank of India	A1+	2.29%
State Bank of India	A1+	0.97%
NABARD	A1+	0.84%
ICICI Bank	A1+	0.65%
Commercial Paper		7.61%
Reliance Jio Infocomm	A1+	2.04%
Hindustan Petroleum Corporation	A1+	2.03%
Export Import Bank of India	A1+	2.02%
Small Industries Dev Bank of India	A1+	1.52%
Treasury Bill		7.45%
364 Days Tbill - 2023	SOV	5.56%
182 Days Tbill - 2023	SOV	1.89%
State Government Bond		3.84%
6.75% Odisha SDL - 2023	SOV	1.36%
6.20% Madhya Pradesh SDL - 2023	SOV	1.36%
8.10% Tamil Nadu SDL - 2023	SOV	0.48%
9.25% Haryana SDL - 2023	SOV	0.35%
7.93% Chattisgarh SDL - 2024	SOV	0.07%
8.62% Maharashtra SDL - 2023	SOV	0.07%
7.95% Tamil Nadu SDL - 2023	SOV	0.03%
7.62% Tamil Nadu SDL - 2023	SOV	0.03%
7.77% Gujarat SDL - 2023	SOV	0.03%
7.77% Tamil Nadu SDL - 2023	SOV	0.03%
8.48% Tamilnadu SDL - 2023	SOV	0.02%
Government Bond		1.44%
7.37% - 2023 G-Sec	SOV	1.26%
6.84% - 2022 G-Sec	SOV	0.17%
Net Cash and Cash Equivalent		4.10%
Grand Total		100.00%



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)			
Relatively High (Class III)	A-III		
A Scheme with Relatively High 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
 <p>Investors understand that their principal will be at Low to Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over short to medium term. Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Banking & PSU Debt Index</p>

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