



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

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 November'22)

**Category:** Low Duration

**Monthly Avg AUM:** ₹ 5,803.35 Crores

**Inception Date:** 17th January 2006

**Fund Manager:** Mr. Harshal Joshi  
(w.e.f. 28th July 2021)

**Standard Deviation (Annualized):**  
0.76%

**Modified duration:** 279 Days

**Average Maturity:** 299 Days

**Macaulay Duration:** 286 Days

**Yield to Maturity:** 7.08%

**Benchmark:** NIFTY Low Duration  
Debt Index A-I (w.e.f. 1st April 2022)

**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).

### LIQUIDITY

For very short term parking of surplus or emergency corpus

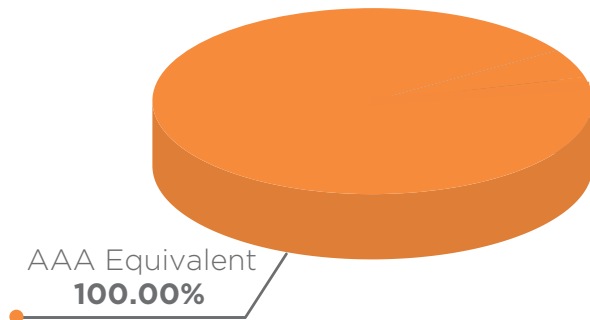
### CORE

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



### PORTFOLIO

(30 November 2022)

Name	Rating	Total (%)
<b>Certificate of Deposit</b>		<b>45.35%</b>
Kotak Mahindra Bank	A1+	10.36%
ICICI Bank	A1+	7.37%
Axis Bank	A1+	6.24%
Small Industries Dev Bank of India	A1+	5.56%
Bank of Baroda	A1+	5.20%
HDFC Bank	A1+	4.42%

®Income Distribution cum capital withdrawal

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.

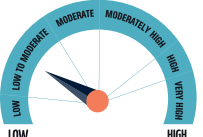
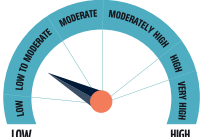
**PORTFOLIO (30 November 2022)**

Name	Rating	Total (%)
Export Import Bank of India	A1+	3.45%
Canara Bank	A1+	2.76%
<b>Corporate Bond</b>		<b>32.88%</b>
NABARD	AAA	10.26%
Power Finance Corporation	AAA	8.11%
REC	AAA	5.99%
Reliance Industries	AAA	3.89%
Small Industries Dev Bank of India	AAA	2.32%
Larsen & Toubro	AAA	1.66%
Grasim Industries	AAA	0.33%
HDB Financial Services	AAA	0.17%
Export Import Bank of India	AAA	0.08%
HDFC	AAA	0.08%
<b>Government Bond</b>		<b>11.26%</b>
5.63% - 2026 G-sec	SOV	11.11%
8.33% - 2026 G-sec	SOV	0.09%
6.84% - 2022 G-sec	SOV	0.07%
<b>State Government Bond</b>		<b>2.36%</b>
7.78% Uttar Pradesh SDL - 2023	SOV	0.83%
7.63% Rajasthan SDL - 2023	SOV	0.58%
8.91% Andhra SDL - 2022	SOV	0.41%
8.38% Haryana SDL - 2026	SOV	0.26%
8.89% Tamil Nadu SDL - 2022	SOV	0.17%
8.05% Gujarat SDL - 2025	SOV	0.08%
7.41% Uttar Pradesh SDL - 2026	SOV	0.02%
<b>Net Cash and Cash Equivalent</b>		<b>8.15%</b>
<b>Grand Total</b>		<b>100.00%</b>


**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)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

A Scheme with Relatively Low 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"> <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 A-I</p>

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