



## 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 31st January'22)

**Category:** Low Duration

**Monthly Avg AUM:** ₹6,625.95 Crores

**Inception Date:** 17th January 2006

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

**Standard Deviation (Annualized):**  
0.39%

**Modified duration:** 307 Days

**Average Maturity:** 341 Days

**Macaulay Duration:** 317 Days

**Yield to Maturity:** 4.39%

**Benchmark:** NIFTY Low Duration Debt Index (with effect from November 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

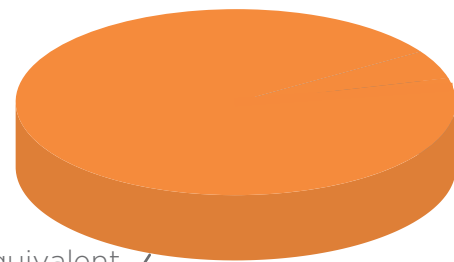
### CORE

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

(31 January 2022)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>41.83%</b>
HDFC	AAA	12.22%
NABARD	AAA	8.31%
LIC Housing Finance	AAA	7.18%
Reliance Industries	AAA	6.39%
Power Finance Corporation	AAA	2.42%
UltraTech Cement	AAA	1.58%
REC	AAA	0.88%
HDB Financial Services	AAA	0.85%


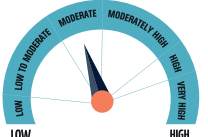
**PORTFOLIO** (31 January 2022)

Name	Rating	Total (%)
Grasim Industries	AAA	0.81%
Indian Railway Finance Corporation	AAA	0.73%
Bajaj Finance	AAA	0.24%
Larsen & Toubro	AAA	0.22%
Small Industries Dev Bank of India	AAA	0.01%
<b>Government Bond</b>		<b>10.79%</b>
5.63% - 2026 G-Sec	SOV	10.69%
8.33% - 2026 G-Sec	SOV	0.09%
6.84% - 2022 G-Sec	SOV	0.02%
<b>Certificate of Deposit</b>		<b>9.92%</b>
Axis Bank	A1+	9.92%
<b>Commercial Paper</b>		<b>7.71%</b>
Kotak Mahindra Investments	A1+	4.93%
Kotak Mahindra Prime	A1+	1.59%
Bajaj Finance	A1+	0.80%
HDFC	A1+	0.23%
LIC Housing Finance	A1+	0.16%
<b>State Government Bond</b>		<b>1.85%</b>
8.90% TAMILNADU SDL - 2022	SOV	0.49%
8.48% Karnataka SDL - 2022	SOV	0.49%
8.38% Haryana SDL - 2026	SOV	0.26%
8.79% Gujrat SDL - 2022	SOV	0.25%
8.05% Gujrat SDL - 2025	SOV	0.09%
8.99% Gujrat SDL - 2022	SOV	0.07%
9.20% Andhra Pradesh SDL - 2022	SOV	0.04%
4.75% Haryana SDL - 2022	SOV	0.04%
8.85% Maharashtra SDL - 2022	SOV	0.03%
8.86% Tamil Nadu SDL - 2022	SOV	0.03%
8.92% Tamilnadu SDL - 2022	SOV	0.02%
8.92% Tamilnadu 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%
8.84% Tamil Nadu SDL - 2022	SOV	0.004%
<b>Zero Coupon Bond</b>		<b>1.79%</b>
LIC Housing Finance	AAA	1.71%
Sundaram Finance	AAA	0.08%
<b>Floating Rate Note</b>		<b>1.60%</b>
Axis Bank	A1+	1.60%
<b>Net Cash and Cash Equivalent</b>		<b>24.51%</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</p>

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