



## IDFC ULTRA SHORT TERM FUND

An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 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 3 to 6 months and seeks to generate stable returns with a low risk strategy

- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 3 months
- 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:** Ultra Short Duration

**Monthly Avg AUM:** ₹4,462.05 Crores

**Inception Date:** 18th July 2018

**Fund Manager:** Mr. Harshal Joshi (w.e.f. 18th July 2018)

**Standard Deviation (Annualized):** 0.18%

**Modified Duration:** 160 Days

**Average Maturity:** 168 Days

**Macaulay Duration:** 165 Days

**Yield to Maturity:** 4.15%

**Benchmark:** NIFTY Ultra Short Duration Debt Index (w.e.f 01<sup>st</sup> February, 2019)

**Minimum Investment Amount:** ₹100/- and any amount thereafter

**Exit Load:** Nil

**Options Available :** Growth & IDCW<sup>®</sup> Option - Daily (Reinvestment), Weekly (Reinvestment), Monthly , Quarterly & Periodic (each with Reinvestment, Payout and Sweep facility).

®Income Distribution cum capital withdrawal

### LIQUIDITY

For very short term parking of surplus or emergency corpus

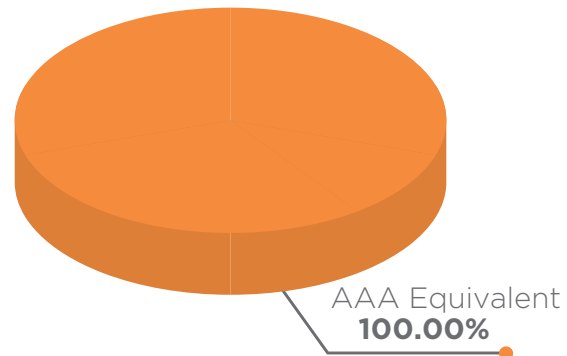
### CORE

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



### PORTFOLIO

(31 January 2022)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>33.82%</b>
NABARD	AAA	10.82%
HDFC	AAA	7.79%
LIC Housing Finance	AAA	4.95%
REC	AAA	4.60%

**PORTFOLIO (31 January 2022)**

Name	Rating	Total (%)
Power Finance Corporation	AAA	3.55%
Reliance Industries	AAA	1.18%
National Housing Bank	AAA	0.59%
Kotak Mahindra Prime	AAA	0.35%
<b>Certificate of Deposit</b>		<b>19.01%</b>
Axis Bank	A1+	9.81%
HDFC Bank	A1+	9.20%
<b>Commercial Paper</b>		<b>17.37%</b>
Reliance Jio Infocomm	A1+	6.91%
Kotak Mahindra Investments	A1+	4.24%
Kotak Mahindra Prime	A1+	3.45%
Hindustan Petroleum Corporation	A1+	2.78%
<b>State Government Bond</b>		<b>3.81%</b>
8.90% MAHARASHTRA SDL - 2022	SOV	3.57%
8.84% Gujrat SDL - 2022	SOV	0.12%
8.90% Andhra pradesh SDL - 2022	SOV	0.12%
<b>Zero Coupon Bond</b>		<b>2.88%</b>
Kotak Mahindra Prime	AAA	2.88%
<b>Floating Rate Note</b>		<b>2.32%</b>
Axis Bank	A1+	2.32%
<b>Treasury Bill</b>		<b>0.58%</b>
91 Days Tbill - 2022	SOV	0.58%
<b>Net Cash and Cash Equivalent</b>		<b>20.21%</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 returns over short-term investment horizon with a low risk strategy.</li> <li>To invest in debt and money market instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Ultra Short Duration Debt Index</p>

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