



IDFC BOND FUND - Income Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.
(In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)

- This fund emphasizes on high quality - currently 100% AAA and equivalent instruments.
- This fund is actively managed within SEBI's prescribed duration limit - Macaulay duration band of 4-7 years. (In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)
- This fund diversifies your allocation across Government Securities, Corporate Bonds, Money Market instruments, depending on the fund manager's views.
- IDFC Bond Fund - Income plan fits in the Satellite bucket offering and is suitable for investors with minimum investment horizon of 3+ years.

Fund Features: (Data as on 31st December'21)

Category: Medium to Long Duration

Monthly Avg AUM: ₹629.10 Crores

Inception Date: 14th July 2000

Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010)

Standard Deviation (Annualized): 2.91%

Modified Duration: 4.12 years

Average Maturity: 4.93 years

Macaulay Duration: 4.24 years

Yield to Maturity: 6.00%

Benchmark: CRISIL Composite Bond Fund Index

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

Exit Load: If redeemed/switched out within 365 days from the date of allotment: For 10% of investment: Nil
For remaining investment: 1%
If redeemed/switched out after 365 days from the date of allotment: Nil

Options Available: Growth, IDCW® - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

Maturity Bucket:

Above 10 years	0.06
5-10 years	41.38
3-5 years	57.07
1-3 years	0.00
Upto 1 year	1.49

■ % NAV

LIQUIDITY

For very short term parking of surplus or emergency corpus

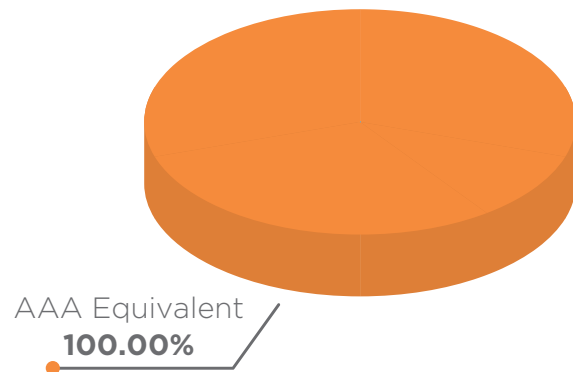
CORE

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



©Income Distribution cum capital withdrawal

Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data

PORTFOLIO (31 December 2021)

Name	Rating	Total (%)
Government Bond		98.51%
5.63% - 2026 G-Sec	SOV	57.07%
6.79% - 2027 G-Sec	SOV	36.69%
6.1% - 2031 G-Sec	SOV	4.69%
7.73% - 2034 G-Sec	SOV	0.06%
Net Cash and Cash Equivalent		1.49%
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 Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over Long term. Investments in Debt & Money Market such that the Macaulay duration of is between 4 years and 7 years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>CRISIL Composite Bond Fund Index</p>