



# IDFC BOND FUND - Medium Term Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 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 4 years)

- This fund emphasizes on high quality - currently 100% AAA and equivalent instruments (limit your credit risk).
- This fund is actively managed within SEBI's prescribed duration limit - Macaulay duration band of 3-4 years (limit your duration risk).
- This fund diversifies your allocation across government securities, corporate bonds, money market instruments, depending on fund manager's views.
- Ideal to form part of 'Core' Bucket - due to its high quality and moderate duration profile

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

**Category:** Medium Duration

**Monthly Avg AUM:** ₹2,850.04 Crores

**Inception Date:** 8th July 2003

**Fund Manager:** Mr. Suyash Choudhary (w.e.f. 15th September 2015)

**Standard Deviation (Annualized):** 2.06%

**Modified Duration:** 3.64 years

**Average Maturity:** 4.27 years

**Macaulay Duration:** 3.75 years

**Yield to Maturity:** 5.83%

**Benchmark:** Tier 1: NIFTY Medium Duration Debt Index (w.e.f. 1st Dec, 2021) Tier 2: NIFTY AAA Medium Duration Bond Index

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

**Exit Load:** NIL (w.e.f. 15th January 2019)

**Options Available:** Growth, IDCW® - Daily (Reinvestment only) and Fortnightly, Monthly, Bi-monthly, Quarterly and Periodic frequency (each with payout, reinvestment and sweep facility).

**Maturity Bucket:**

5-10 years	28.65
3-5 years	61.37
1-3 years	3.10
Upto 1 year	6.87

■ % NAV

## LIQUIDITY

For very short term parking of surplus or emergency corpus

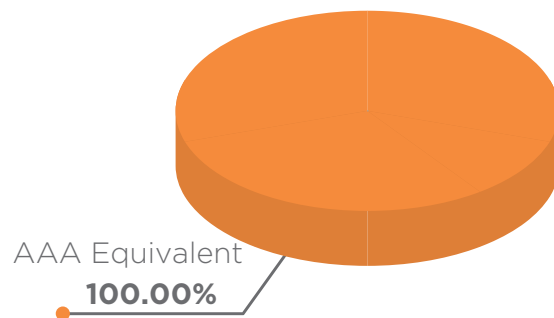
## CORE

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

^^W.e.f. December 1, 2021, the benchmark of the scheme will change to NIFTY Medium Duration Debt Index 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 (%)
<b>Government Bond</b>		<b>88.63%</b>
5.63% - 2026 G-Sec	SOV	60.06%
6.79% - 2027 G-Sec	SOV	28.42%
7.17% - 2028 G-Sec	SOV	0.15%
8.24% - 2027 G-Sec	SOV	0.004%
<b>Corporate Bond</b>		<b>3.10%</b>
REC	AAA	1.90%
Indian Railway Finance Corporation	AAA	0.94%
HDFC	AAA	0.19%
NABARD	AAA	0.04%
Reliance Industries	AAA	0.04%
<b>Commercial Paper</b>		<b>2.74%</b>
Kotak Mahindra Prime	A1+	2.74%
<b>State Government Bond</b>		<b>1.27%</b>
8.2% Gujarat SDL - 2025	SOV	0.60%
8.25% Maharashtra SDL - 2025	SOV	0.60%
8.37% Tamil Nadu SDL - 2028	SOV	0.08%
8.25% Andhra Pradesh SDL - 2023	SOV	0.001%
8.68% Gujarat SDL - 2023	SOV	0.0002%
<b>PTC</b>		<b>1.10%</b>
First Business Receivables Trust^	AAA(SO)	1.10%
<b>Net Cash and Cash Equivalent</b>		<b>3.16%</b>
<b>Grand Total</b>		<b>100.00%</b>

^First Business Receivables Trust- wt. avg. mat: 0.69 years  
(PTC originated by Reliance Industries Limited)


**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	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Moderate risk</p>	<ul style="list-style-type: none"> <li>To generate optimal returns over Long term.</li> <li>Investments in Debt &amp; Money Market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Medium Duration Debt Index</p>	 <p>Tier 2: NIFTY AAA Medium Duration Bond Index</p>