



IDFC CREDIT RISK FUND

An open ended debt scheme predominantly investing in AA and below rated corporate bonds.

A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.

IDFC Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

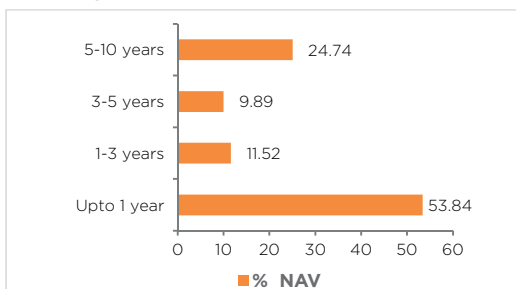
Fund Features: (Data as on 31st December'21)
Category: Credit Risk
Monthly Avg AUM: ₹860.31 Crores
Inception Date: 3rd March 2017
Fund Manager: Mr. Arvind Subramanian (w.e.f. 03rd March 2017)
Standard Deviation (Annualized): 1.36%
Modified Duration: 2.24 years
Average Maturity: 3.00 years
Macaulay Duration: 2.37 years
Yield to Maturity: 5.37%

Benchmark: Tier 1: Crisil Short Term Credit Risk Index (w.e.f. 1st Dec, 2021)
Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index (w.e.f. 1st Dec, 2021)

Exit Load: 1% if redeemed/switched out within 365 days from the date of allotment

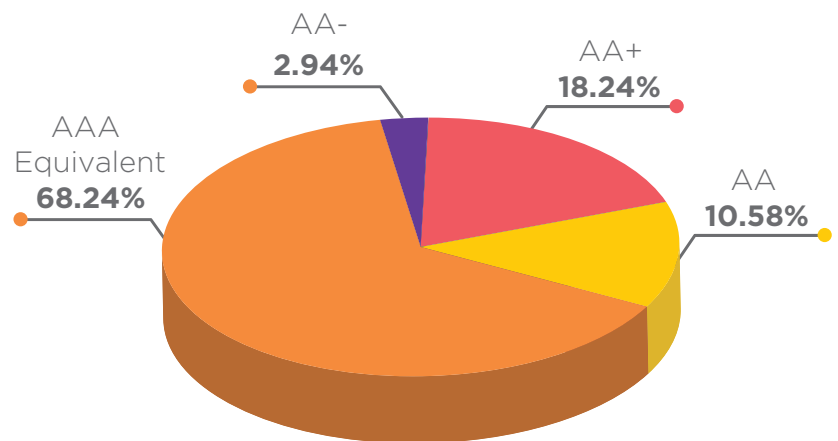
Options Available: Growth, IDCW[@] - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

Maturity Bucket:



[@]Income Distribution cum capital withdrawal

ASSET QUALITY



PORTFOLIO

(31 December 2021)

Name	Rating	Total (%)
Corporate Bond		50.84%
Tata Power Renewable Energy [#]	AA(CE)	5.89%
Reliance Industries	AAA	5.85%
Bharti Hexacom	AA+	5.83%
Summit Digital Infrastructure Private	AAA	5.74%
National Highways Auth of Ind	AAA	5.61%
Tata Steel	AA+	5.32%
Hindalco Industries	AA+	4.76%
IndusInd Bank [@]	AA	4.08%

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

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

PORTFOLIO (31 December 2021)

Name	Rating	Total (%)
Tata Motors	AA-	2.94%
Indian Bank®	AA+	2.33%
Indian Railway Finance Corporation	AAA	1.26%
HDFC	AAA	0.62%
Tata Power Company	AA	0.61%
Government Bond		13.17%
7.17% - 2028 G-Sec	SOV	12.02%
5.22% - 2025 G-Sec	SOV	1.15%
PTC		6.84%
First Business Receivables Trust^	AAA(SO)	6.84%
Net Cash and Cash Equivalent		29.14%
Grand Total		100.00%



^First Business Receivables Trust- wt. avg. mat: 0.83 years
 (PTC originated by Reliance Industries Limited)
 #Corporate Guarantee from Tata Power
 ®AT1 Bonds under Basel III

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)		B-III	

A Scheme with Relatively High Interest Rate Risk and Moderate 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"> To generate optimal returns over medium to long term. To predominantly invest in a portfolio of corporate debt securities across the credit spectrum. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: Crisil Short Term Credit Risk Index</p>	 <p>Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>

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