



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 December'21)

Category: Ultra Short Duration

Monthly Avg AUM: ₹4,749.41 Crores

Inception Date: 18th July 2018

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

Standard Deviation (Annualized): 0.21%

Modified Duration: 136 Days

Average Maturity: 149 Days

Macaulay Duration: 142 Days

Yield to Maturity: 4.02%

Benchmark: NIFTY Ultra Short Duration Debt Index (w.e.f 01st February, 2019)

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

Exit Load: Nil

Options Available : Growth & IDCW[®] 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

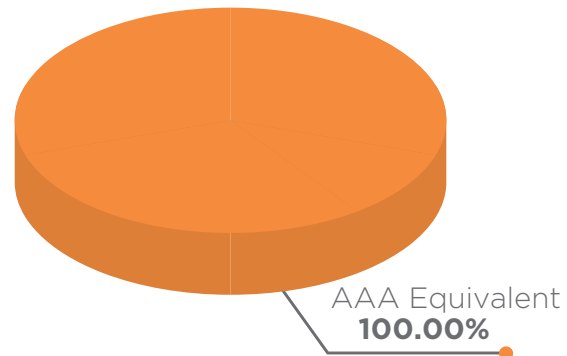
CORE

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 December 2021)

Name	Rating	Total (%)
Corporate Bond		34.85%
NABARD	AAA	12.93%
HDFC	AAA	7.98%
LIC Housing Finance	AAA	5.09%

PORTFOLIO (31 December 2021)

Name	Rating	Total (%)
Power Finance Corporation	AAA	3.65%
REC	AAA	3.39%
Reliance Industries	AAA	1.21%
National Housing Bank	AAA	0.61%
Commercial Paper		7.84%
Kotak Mahindra Investments	A1+	4.32%
Kotak Mahindra Prime	A1+	3.51%
Zero Coupon Bond		2.94%
Kotak Mahindra Prime	AAA	2.94%
Floating Rate Note		2.38%
Axis Bank	A1+	2.38%
Certificate of Deposit		0.35%
Axis Bank	A1+	0.35%
State Government Bond		0.24%
8.84% Gujrat SDL - 2022	SOV	0.12%
8.90% Andhra pradesh SDL - 2022	SOV	0.12%
Net Cash and Cash Equivalent		51.40%
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)	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"> To generate returns over short-term investment horizon with a low risk strategy. To invest in debt and money market instruments. <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.