



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 28th February'22)
Category: Medium to Long Duration
Monthly Avg AUM: ₹ 614.77 Crores
Inception Date: 14th July 2000
Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010)
Standard Deviation (Annualized): 1.31%
Modified Duration: 2.55 years
Average Maturity: 3.18 years
Macaulay Duration: 2.64 years
Yield to Maturity: 5.00%
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:

| Maturity Bucket | % NAV |
|-----------------|-------|
| Above 10 years | 0.06 |
| 5-10 years | 42.00 |
| 3-5 years | 13.17 |
| 1-3 years | 0.00 |
| Upto 1 year | 44.77 |

©Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

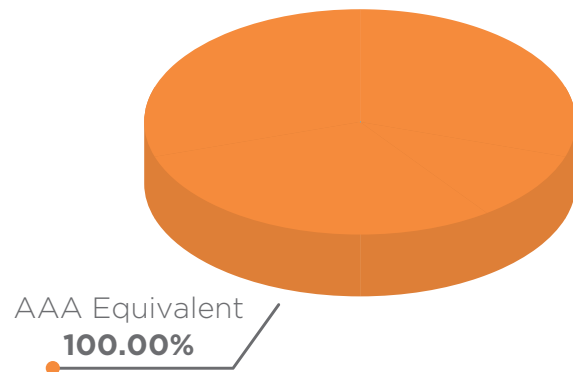
CORE

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



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

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

PORTFOLIO

(28 February 2022)

| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| Government Bond | | 55.23% |
| 6.79% - 2027 G-Sec | SOV | 32.69% |
| 5.63% - 2026 G-Sec | SOV | 13.17% |
| 6.1% - 2031 G-Sec | SOV | 9.30% |
| 7.73% - 2034 G-Sec | SOV | 0.06% |
| Net Cash and Cash Equivalent | | 44.77% |
| 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 Low to 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> |