



IDFC LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 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 6 to 12 months and seeks to generate relatively stable returns with a low risk strategy.

- A high quality portfolio & low average maturity fund for your short term goals
- Ideal to form part of 'Core' Bucket – due to its high quality and low duration profile

LIQUIDITY

For very short term parking of surplus or emergency corpus

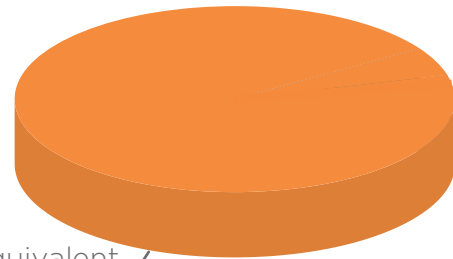
CORE

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



AAA Equivalent
100.00%

Fund Features: (Data as on 28th February'22)

Category: Low Duration

Monthly Avg AUM: ₹6,005.80 Crores

Inception Date: 17th January 2006

Fund Manager: Mr. Harshal Joshi
(w.e.f. 28th July 2021)

Standard Deviation (Annualized):
0.37%

Modified duration: 258 Days

Average Maturity: 288 Days

Macaulay Duration: 267 Days

Yield to Maturity: 4.32%

Benchmark: NIFTY Low Duration Debt Index (with effect from November 11, 2019)

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

Exit Load: Nil (Since 29th June 2012)

Options Available: Growth & IDCW® Option- Daily (Reinvest), Weekly (Reinvest), Monthly, Quarterly & Periodic frequency (each with payout, reinvestment and sweep facility).

®Income Distribution cum capital withdrawal

PORTFOLIO

(28 February 2022)

Name	Rating	Total (%)
Corporate Bond		36.59%
NABARD	AAA	8.66%
HDFC	AAA	8.57%
LIC Housing Finance	AAA	7.47%
Reliance Industries	AAA	6.64%
Power Finance Corporation	AAA	1.26%
Bajaj Finance	AAA	1.09%
REC	AAA	0.92%

This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.

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.


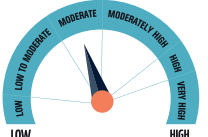
PORTFOLIO (28 February 2022)

Name	Rating	Total (%)
HDB Financial Services	AAA	0.89%
Grasim Industries	AAA	0.84%
Larsen & Toubro	AAA	0.23%
Small Industries Dev Bank of India	AAA	0.02%
Certificate of Deposit		10.38%
Axis Bank	A1+	10.38%
Government Bond		9.66%
5.63% - 2026 G-Sec	SOV	9.55%
8.33% - 2026 G-Sec	SOV	0.09%
6.84% - 2022 G-Sec	SOV	0.02%
Commercial Paper		4.89%
Kotak Mahindra Investments	A1+	2.82%
Kotak Mahindra Prime	A1+	1.66%
HDFC	A1+	0.25%
LIC Housing Finance	A1+	0.16%
State Government Bond		1.92%
8.90% TAMILNADU SDL - 2022	SOV	0.51%
8.48% Karnataka SDL - 2022	SOV	0.51%
8.38% Haryana SDL - 2026	SOV	0.27%
8.79% Gujrat SDL - 2022	SOV	0.26%
8.05% Gujarat SDL - 2025	SOV	0.09%
8.99% Gujrat SDL - 2022	SOV	0.08%
9.20% Andhra Pradesh SDL - 2022	SOV	0.05%
4.75% Haryana SDL - 2022	SOV	0.04%
8.85% Maharashtra SDL - 2022	SOV	0.03%
8.86% Tamil Nadu SDL - 2022	SOV	0.03%
8.92% Tamilnadu SDL - 2022	SOV	0.02%
8.92% Tamilnadu SDL - 2022	SOV	0.01%
8.92% Tamil Nadu SDL - 2022	SOV	0.01%
8.95% Maharashtra SDL - 2022	SOV	0.01%
8.84% Tamil Nadu SDL - 2022	SOV	0.004%
Floating Rate Note		1.67%
Axis Bank	A1+	1.67%
Zero Coupon Bond		0.93%
LIC Housing Finance	AAA	0.85%
Sundaram Finance	AAA	0.08%
Net Cash and Cash Equivalent		33.97%
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 short term optimal returns with relative stability and high liquidity. Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months- 12 months. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Low Duration Debt Index</p>

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