

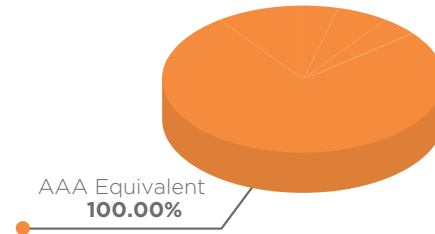


IDFC BANKING & PSU DEBT FUND

An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality instruments, currently 100% AAA and equivalent instruments.
- By investing in one single fund you get to diversify your allocation into multiple high quality instruments issued by banks, PSUs (Public Sector Undertakings), PFIs (Public Financial Institutions) and Municipal Bonds.
- Ideal to form part of 'Core' Bucket – due to its high quality and low to moderate duration profile*

ASSET QUALITY



Fund Features: (Data as on 30th April'22)

Category: Banking and PSU

Monthly Avg AUM: ₹ 17,324.56 Crores

Inception Date: 7th March 2013

Fund Manager: Mr. Suyash Choudhary (w.e.f. 28th July 2021) Mr. Gautam Kaul (w.e.f. 1st December 2021)

Standard Deviation (Annualized): 0.72%

Modified duration: 0.88 Years

Average Maturity: 0.96 Years

Macaulay Duration: 0.92 Years

Yield to Maturity: 5.06%

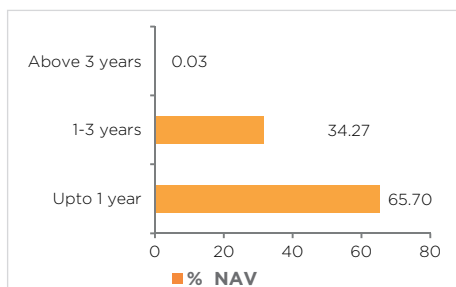
Benchmark: NIFTY Banking & PSU Debt Index (w.e.f 11/11/2019)

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

Exit Load: Nil (w.e.f. 12th June 2017)

Options Available: Growth, IDCW® - Daily, Fortnightly, Monthly (Reinvestment), Quarterly (Payout), Annual (Payout) & Periodic (Payout & Reinvestment)

Maturity Bucket:



®Income Distribution cum capital withdrawal

PORTFOLIO

(30 April 2022)

Name	Rating	Total (%)
Corporate Bond		68.70%
NABARD	AAA	10.98%
Indian Railway Finance Corporation	AAA	6.70%
HDFC	AAA	6.70%
REC	AAA	6.21%
Axis Bank	AAA	5.82%
Power Finance Corporation	AAA	4.72%
National Housing Bank	AAA	4.04%
Hindustan Petroleum Corporation	AAA	3.98%
Small Industries Dev Bank of India	AAA	2.59%
Export Import Bank of India	AAA	2.44%
ICICI Bank	AAA	2.41%
National Highways Auth of Ind	AAA	2.09%
Power Grid Corporation of India	AAA	2.00%
LIC Housing Finance	AAA	1.65%
Reliance Industries	AAA	1.49%
Indian Oil Corporation	AAA	1.32%
NHPC	AAA	0.96%
Larsen & Toubro	AAA	0.89%
Housing & Urban Development Corporation	AAA	0.50%
NTPC	AAA	0.45%
Oil & Natural Gas Corporation	AAA	0.43%
Bajaj Finance	AAA	0.30%
Certificate of Deposit		17.37%
Axis Bank	A1+	5.11%

*The scheme is currently following a 'roll down' investment approach on a tactical basis. This means that ordinarily the average maturity of the scheme's portfolio is unlikely to increase significantly and may be expected to generally reduce with the passage of time, subject to intermittent periods of volatility in the maturity profile owing to AUM movement and market conditions. The approach being followed currently is tactical in nature and would be subject to change depending on investment opportunities available without prior notice.

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

(30 April 2022)

Name	Rating	Total (%)
Bank of Baroda	A1+	4.25%
HDFC Bank	A1+	3.18%
Canara Bank	A1+	1.43%
Export Import Bank of India	A1+	1.41%
Small Industries Dev Bank of India	A1+	1.40%
Indian Bank	A1+	0.58%
Government Bond		6.72%
7.37% - 2023 G-Sec	SOV	3.08%
7.32% - 2024 G-Sec	SOV	2.53%
7.16% - 2023 G-Sec	SOV	0.84%
6.84% - 2022 G-Sec	SOV	0.15%
8.13% - 2022 G-Sec	SOV	0.12%
State Government Bond		2.28%
6.20% Madhya Pradesh SDL - 2023	SOV	1.18%
9.25% Haryana SDL - 2023	SOV	0.31%
8.10% Tamil Nadu SDL - 2023	SOV	0.30%
5.41% Andhra Pradesh SDL - 2024	SOV	0.14%
5.68% Maharashtra SDL - 2024	SOV	0.09%
7.93% Chattisgarh SDL - 2024	SOV	0.06%
8.62% Maharashtra SDL - 2023	SOV	0.06%
7.77% Tamil Nadu SDL - 2023	SOV	0.03%
7.77% Gujarat SDL - 2023	SOV	0.03%
7.95% Tamil Nadu SDL - 2023	SOV	0.03%
7.62% Tamil Nadu SDL - 2023	SOV	0.03%
8.48% Tamilnadu SDL - 2023	SOV	0.01%
Commercial Paper		1.15%
HDFC	A1+	0.58%
Small Industries Dev Bank of India	A1+	0.57%
Treasury Bill		0.49%
182 Days Tbill - 2022	SOV	0.49%
Floating Rate Note		0.18%
Kotak Mahindra Bank	A1+	0.18%
Zero Coupon Bond		0.02%
LIC Housing Finance	AAA	0.02%
Net Cash and Cash Equivalent		3.11%
Grand Total		100.00%



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.

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 short to medium term. Investments predominantly in debt & money market instruments issued by PSU, Banks & PFI. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Banking & PSU Debt Index</p>

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