



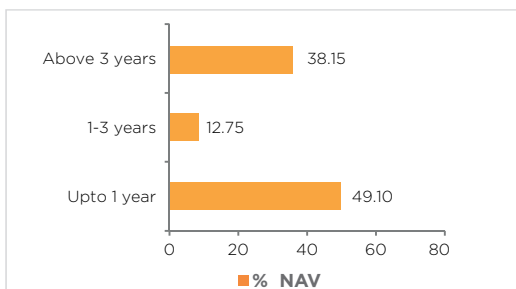
IDFC CREDIT RISK FUND

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.

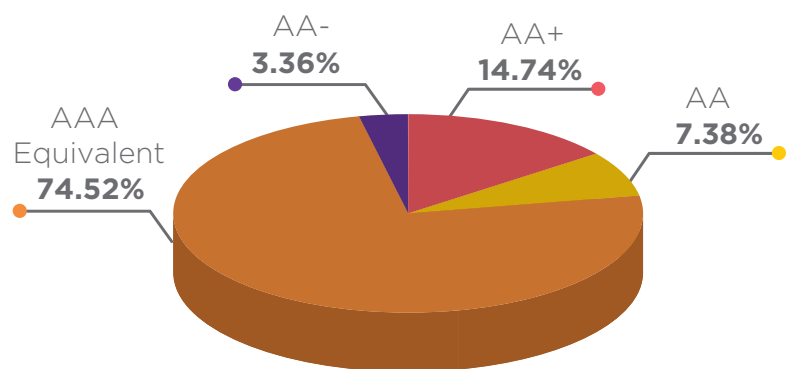
IDFC Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

Fund Features: (Data as on 30th April'22)
Category: Credit Risk
Monthly Avg AUM: ₹ 754.35 Crores
Inception Date: 3rd March 2017
Fund Manager: Mr. Arvind Subramanian (w.e.f. 03rd March 2017)
Standard Deviation (Annualized): 1.08%
Modified Duration: 2.12 years
Average Maturity: 2.92 years
Macaulay Duration: 2.23 years
Yield to Maturity: 5.60%
Benchmark: Tier 1: NIFTY Credit Risk Bond Index C-III (w.e.f. 1st April 2022)
Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index
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

(30 April 2022)

Name	Rating	Total (%)
Corporate Bond		46.96%
Tata Power Renewable Energy#	AA(CE)	6.70%
Bharti Hexacom	AA+	6.66%
Summit Digital Infrastructure Private	AAA	6.56%
Reliance Industries	AAA	6.53%
National Highways Auth of Ind	AAA	6.28%
Hindalco Industries	AA+	5.39%
Tata Motors	AA-	3.36%
Indian Bank®	AA+	2.70%

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 (30 April 2022)

Name	Rating	Total (%)
Indian Railway Finance Corporation	AAA	1.40%
HDFC	AAA	0.70%
Tata Power Company	AA	0.69%
Government Bond		14.67%
7.17% - 2028 G-Sec	SOV	13.38%
5.22% - 2025 G-Sec	SOV	1.30%
PTC		7.30%
First Business Receivables Trust [^]	AAA(SO)	7.30%
Net Cash and Cash Equivalent		31.07%
Grand Total		100.00%

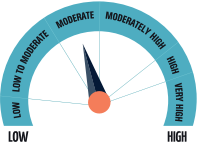
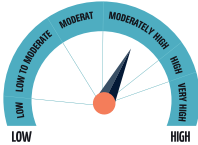
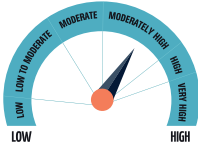
[^]First Business Receivables Trust- wt. avg. mat: 1.46 years

(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: NIFTY Credit Risk Bond Index C-III</p>	 <p>Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>

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