FUND SPOTLIGHT

IDFC MUTUAL FUND

IDFC GOVERNMENT SECURITIES FUND-INVESTMENT PLAN

An open ended debt scheme investing in government securities across maturities.

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

- A satellite bucket product which emphasizes on high-quality instruments and invests only in sovereign securities.
- The fund can be a mix of government bonds, state development loans (SDLs), treasury bills and/or cash management bills.
- A portfolio that can take exposure across the yield curve depending upon the fund manager's underlying macro/interest rate view.

Here is a simple 3-Lens asset allocation framework for debt mutual funds. The framework revolves around allocating across three buckets: Liquidity, Core, and Satellite, each bucket meeting a certain need.

LIQUIDITY	CORE	SATELLITE
For very short term parking of surplus or emergency corpus	Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile	**Funds that can take higher risk-either duration risk or credit risk or both**

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

Category: Gilt

Monthly Avg AUM: ₹ 1,434.10 Crores

Inception Date: 9th March 2002

Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010)

Standard Deviation (Annualized): 1.89%

Modified duration: 3.48 years

Average Maturity: 3.99 years

Macaulay Duration: 3.59 years

Yield to Maturity: 6.59%

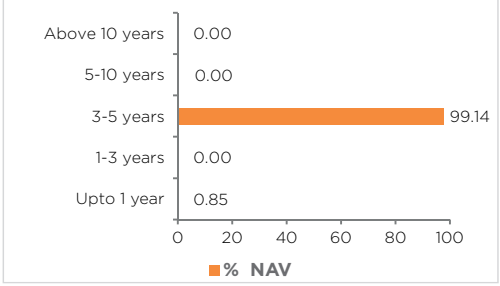
Benchmark: CRISIL Dynamic Gilt Index (w.e.f 01st February, 2019)

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

Exit Load: Nil (w.e.f. 15th July 2011)

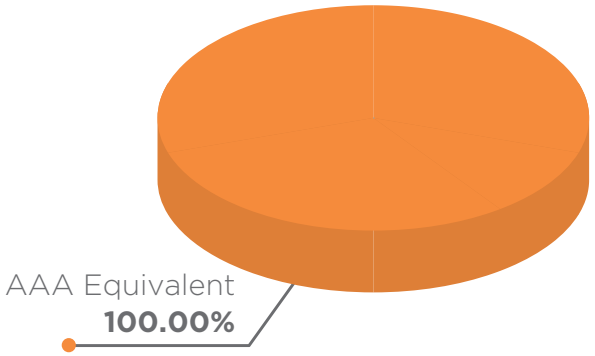
Options Available: Growth, IDCW@ - Quarterly, Half Yearly, Annual, Regular & Periodic

Maturity Bucket:



@Income Distribution cum capital withdrawal

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.

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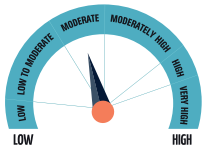
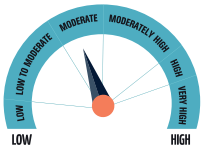
PORTFOLIO (30 April 2022)

Name	Rating	Total (%)
Government Bond		**99.15%**
5.63% - 2026 G-Sec	SOV	90.42%
5.74% - 2026 G-Sec	SOV	7.30%
6.97% - 2026 G-Sec	SOV	1.42%
7.17% - 2028 G-Sec	SOV	0.005%
Net Cash and Cash Equivalent		**0.85%**
Grand Total		**100.00%**

Potential Risk Class Matrix			
Credit Risk of the scheme → / Interest Rate Risk of the scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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
 Investors understand that their principal will be at Moderate risk	• To generate long term optimal returns. • Investments in Government Securities across maturities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 CRISIL Dynamic Gilt Index

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