



IDFC CASH FUND

An open ended liquid scheme.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- A fund high on credit quality of its instruments and low on volatility as it invests in <91 days instruments
- Offers insta-redemption facility, so access your money 24*7
- Suitable for building your emergency corpus or to temporarily park the surplus - as part of 'Liquidity' bucket

LIQUIDITY

For very short term parking of surplus or emergency corpus

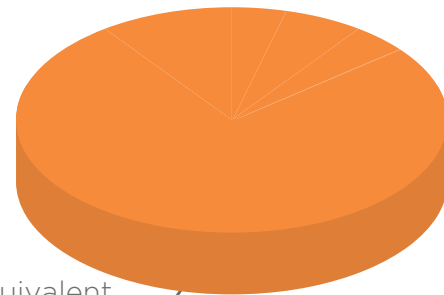
CORE

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 31st October'22)

Category: Liquid

Monthly Avg AUM: ₹ 12,876.12 Crores

Inception Date: 2nd July 2001

Fund Manager: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st December 2021)

Standard Deviation (Annualized): 0.27%

Modified Duration: 32 Days

Average Maturity: 33 Days

Macaulay Duration: 32 Days

Yield to Maturity: 6.49%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

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

Options Available: Growth & IDCW@ Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout,Reinvest and Sweep), Periodic (Payout,Reinvest and Sweep).

Exit Load*

| Investor exit upon subscription | Exit load as a % of redemption proceeds |
|---------------------------------|---|
| Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 onwards | 0.0000% |

*w.e.f October 20, 2019

@Income Distribution cum capital withdrawal

PORTFOLIO

(31 October 2022)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Commercial Paper | | 39.11% |
| NABARD | A1+ | 11.64% |
| Bajaj Finance | A1+ | 6.64% |
| Reliance Retail Ventures | A1+ | 4.57% |
| Small Industries Dev Bank of India | A1+ | 3.16% |
| Indian Oil Corporation | A1+ | 2.50% |
| HDFC Securities | A1+ | 2.49% |
| Tata Steel | A1+ | 2.07% |

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.

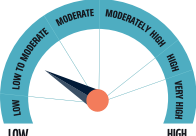

PORTFOLIO (31 October 2022)

| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| Kotak Securities | A1+ | 2.07% |
| ICICI Securities | A1+ | 1.67% |
| Hindustan Petroleum Corporation | A1+ | 1.66% |
| HDFC | A1+ | 0.42% |
| Reliance Jio Infocomm | A1+ | 0.21% |
| Certificate of Deposit | | 29.82% |
| Axis Bank | A1+ | 9.28% |
| HDFC Bank | A1+ | 8.31% |
| Bank of Baroda | A1+ | 4.16% |
| Union Bank of India | A1+ | 4.12% |
| Kotak Mahindra Bank | A1+ | 3.33% |
| Indian Bank | A1+ | 0.62% |
| Treasury Bill | | 15.91% |
| 182 Days Tbill - 2022 | SOV | 10.04% |
| 91 Days Tbill - 2022 | SOV | 5.83% |
| 364 Days Tbill - 2022 | SOV | 0.04% |
| Corporate Bond | | 7.98% |
| LIC Housing Finance | AAA | 1.67% |
| Hindustan Petroleum Corporation | AAA | 1.67% |
| REC | AAA | 1.63% |
| Bajaj Finance | AAA | 1.00% |
| Indian Oil Corporation | AAA | 0.83% |
| Bajaj Housing Finance | AAA | 0.42% |
| Kotak Mahindra Prime | AAA | 0.38% |
| Sundaram Finance | AAA | 0.21% |
| HDFC | AAA | 0.17% |
| Net Cash and Cash Equivalent | | 7.17% |
| 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 stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>NIFTY Liquid Index A-I</p> |