



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

Fund Features: (Data as on 31st October'22)

Category: Low Duration

Monthly Avg AUM: ₹ 5,790.39 Crores

Inception Date: 17th January 2006

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

Standard Deviation (Annualized):
0.66%

Modified duration: 308 Days

Average Maturity: 334 Days

Macaulay Duration: 318 Days

Yield to Maturity: 7.19%

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

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).

LIQUIDITY

For very short term parking of surplus or emergency corpus

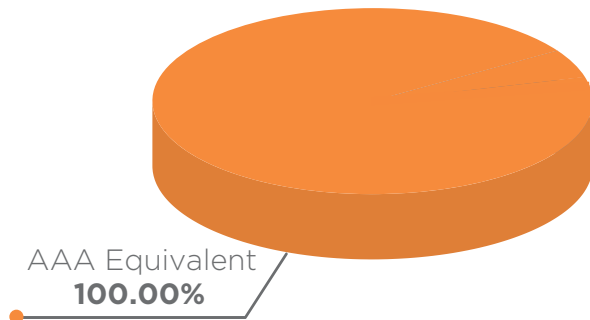
CORE

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



PORTFOLIO

(31 October 2022)

Name	Rating	Total (%)
Certificate of Deposit		43.77%
Kotak Mahindra Bank	A1+	12.16%
Small Industries Dev Bank of India	A1+	9.34%
Canara Bank	A1+	5.40%
Axis Bank	A1+	5.09%
HDFC Bank	A1+	4.69%
Bank of Baroda	A1+	3.36%

®Income Distribution cum capital withdrawal

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.

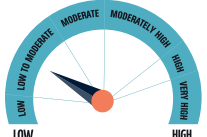
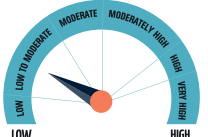
PORTFOLIO (31 October 2022)

Name	Rating	Total (%)
ICICI Bank	A1+	2.49%
Export Import Bank of India	A1+	1.25%
Corporate Bond		32.68%
NABARD	AAA	10.89%
Power Finance Corporation	AAA	7.72%
REC	AAA	7.23%
Small Industries Dev Bank of India	AAA	2.46%
Indian Railway Finance Corporation	AAA	1.31%
Kotak Mahindra Prime	AAA	1.23%
HDFC	AAA	0.88%
HDB Financial Services	AAA	0.35%
Grasim Industries	AAA	0.35%
Reliance Industries	AAA	0.18%
Export Import Bank of India	AAA	0.09%
Government Bond		16.23%
5.63% - 2026 G-Sec	SOV	10.03%
5.22% - 2025 G-Sec	SOV	6.04%
8.33% - 2026 G-Sec	SOV	0.09%
6.84% - 2022 G-Sec	SOV	0.07%
State Government Bond		2.65%
7.78% Uttar Pradesh SDL - 2023	SOV	0.88%
7.63% Rajasthan SDL - 2023	SOV	0.62%
8.91% Andhra SDL - 2022	SOV	0.44%
8.38% Haryana SDL - 2026	SOV	0.27%
8.89% Tamil Nadu SDL - 2022	SOV	0.18%
8.91% Andhra Pradesh SDL - 2022	SOV	0.18%
8.05% Gujarat SDL - 2025	SOV	0.09%
Net Cash and Cash Equivalent		4.66%
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 A-I</p>

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