



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

LIQUIDITY

For very short term parking of surplus or emergency corpus

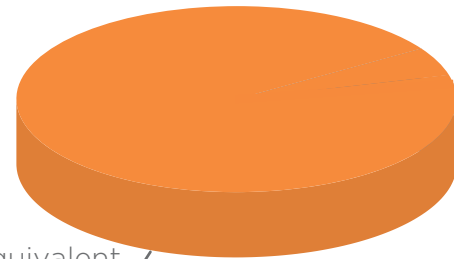
CORE

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 30th September'22)

Category: Low Duration

Monthly Avg AUM: ₹ 5,928.23 Crores

Inception Date: 17th January 2006

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

Standard Deviation (Annualized):
0.66%

Modified duration: 320 Days

Average Maturity: 348 Days

Macaulay Duration: 329 Days

Yield to Maturity: 6.90%

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).

®Income Distribution cum capital withdrawal

PORTFOLIO

(30 September 2022)

Name	Rating	Total (%)
Certificate of Deposit		43.33%
Kotak Mahindra Bank	A1+	12.31%
Small Industries Dev Bank of India	A1+	9.14%
Canara Bank	A1+	6.10%
HDFC Bank	A1+	5.01%
Axis Bank	A1+	4.55%
Bank of Baroda	A1+	3.29%
NABARD	A1+	1.69%

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.

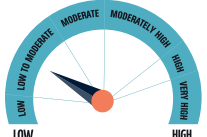
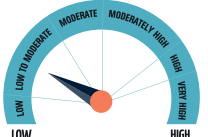
PORTFOLIO (30 September 2022)

Name	Rating	Total (%)
Export Import Bank of India	A1+	0.83%
ICICI Bank	A1+	0.41%
Corporate Bond		30.43%
NABARD	AAA	8.99%
REC	AAA	8.06%
Power Finance Corporation	AAA	5.96%
Small Industries Dev Bank of India	AAA	2.41%
Indian Railway Finance Corporation	AAA	1.29%
Kotak Mahindra Prime	AAA	1.21%
HDFC	AAA	1.12%
National Highways Auth of Ind	AAA	0.43%
HDB Financial Services	AAA	0.35%
Grasim Industries	AAA	0.34%
Reliance Industries	AAA	0.17%
Export Import Bank of India	AAA	0.09%
Government Bond		15.04%
5.63% - 2026 G-Sec	SOV	9.70%
5.22% - 2025 G-Sec	SOV	5.19%
8.33% - 2026 G-Sec	SOV	0.09%
6.84% - 2022 G-Sec	SOV	0.07%
State Government Bond		2.67%
7.78% Uttar Pradesh SDL - 2023	SOV	0.87%
7.63% Rajasthan SDL - 2023	SOV	0.61%
8.91% Andhra SDL - 2022	SOV	0.43%
8.38% Haryana SDL -2026	SOV	0.27%
8.89% Tamil Nadu SDL - 2022	SOV	0.17%
8.91% Andhra Pradesh SDL - 2022	SOV	0.17%
8.05% Gujarat SDL - 2025	SOV	0.09%
8.86% Tamil Nadu SDL - 2022	SOV	0.03%
8.85% Maharashtra SDL - 2022	SOV	0.03%
Commercial Paper		2.48%
HDFC	A1+	2.48%
Net Cash and Cash Equivalent		6.05%
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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