



## IDFC ULTRA SHORT TERM FUND

An open-ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 to 6 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 3 to 6 months and seeks to generate stable returns with a low risk strategy

- Suitable for near term goals - this fund is recommended for a minimum investment horizon of 3 months
- Ideal to form part of 'Core' Bucket - due to its high quality and low duration profile

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

**Category:** Ultra Short Duration

**Monthly Avg AUM:** ₹ 4,018.95 Crores

**Inception Date:** 18th July 2018

**Fund Manager:** Mr. Harshal Joshi  
(w.e.f. 18th July 2018)

**Standard Deviation (Annualized):**  
0.42%

**Modified Duration:** 165 Days

**Average Maturity:** 170 Days

**Macaulay Duration:** 170 Days

**Yield to Maturity:** 6.73%

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

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

**Exit Load:** Nil

**Options Available :** Growth & IDCW® Option - Daily (Reinvestment), Weekly (Reinvestment), Monthly, Quarterly & Periodic (each with Reinvestment, Payout and Sweep facility).

©Income Distribution cum capital withdrawal

### LIQUIDITY

For very short term parking of surplus or emergency corpus

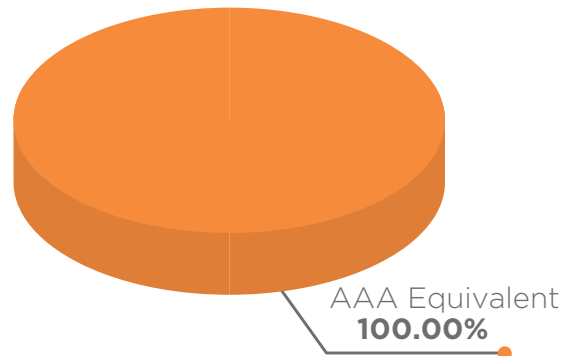
### CORE

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

(30 September 2022)

Name	Rating	Total (%)
<b>Corporate Bond</b>		<b>41.25%</b>
NABARD	AAA	10.72%
REC	AAA	7.41%
Power Finance Corporation	AAA	6.45%
HDFC	AAA	6.44%
National Housing Bank	AAA	3.49%

**PORTFOLIO** (30 September 2022)

Name	Rating	Total (%)
LIC Housing Finance	AAA	2.70%
National Highways Auth of Ind	AAA	2.02%
Indian Railway Finance Corporation	AAA	1.35%
Sundaram Finance	AAA	0.67%
<b>Certificate of Deposit</b>		<b>40.99%</b>
Axis Bank	A1+	9.60%
Kotak Mahindra Bank	A1+	8.92%
HDFC Bank	A1+	8.38%
Small Industries Dev Bank of India	A1+	5.73%
Canara Bank	A1+	3.19%
Bank of Baroda	A1+	2.59%
NABARD	A1+	1.32%
ICICI Bank	A1+	0.64%
Export Import Bank of India	A1+	0.63%
<b>Treasury Bill</b>		<b>5.92%</b>
182 Days Tbill - 2023	SOV	5.26%
182 Days Tbill - 2022	SOV	0.66%
<b>State Government Bond</b>		<b>3.25%</b>
8.90% Maharashtra SDL - 2022	SOV	1.35%
8.56% RAJASTHAN SDL - 2023	SOV	0.95%
7.78% Uttar Pradesh SDL - 2023	SOV	0.81%
8.84% Gujrat SDL - 2022	SOV	0.13%
<b>Government Bond</b>		<b>0.05%</b>
6.84% - 2022 G-Sec	SOV	0.05%
<b>Net Cash and Cash Equivalent</b>		<b>8.54%</b>
<b>Grand Total</b>		<b>100.00%</b>


**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"> <li>To generate returns over short-term investment horizon with a low risk strategy.</li> <li>To invest in debt and money market instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Ultra Short Duration Debt Index A-I</p>

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.