



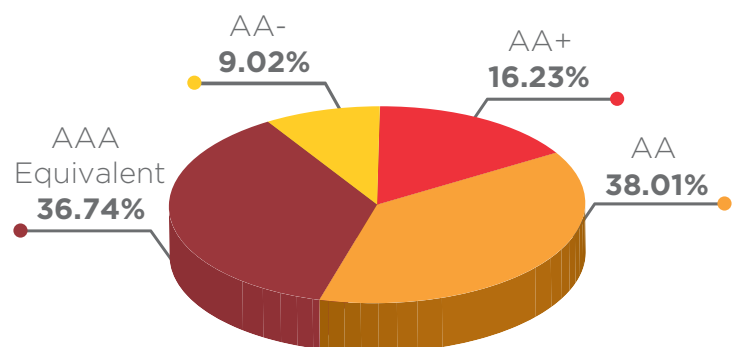
IDFC CREDIT RISK FUND

An open ended debt scheme predominantly investing in AA and below rated corporate bonds.

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

IDFC Credit Risk Fund fund aims to provide an optimal risk-reward profile to investors by focusing on companies with well-run management and evolving business prospects or good businesses with improving financial profile.

ASSET QUALITY



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

Category: Credit Risk

Monthly Avg AUM: ₹ 680.57 Crores

Inception Date: 3rd March 2017

Fund Manager: Mr. Gautam Kaul (w.e.f. 16th July 2022)

Standard Deviation (Annualized): 1.23%

Modified Duration: 2.27 years

Average Maturity: 3.51 years

Macaulay Duration: 2.41 years

Yield to Maturity: 7.10%

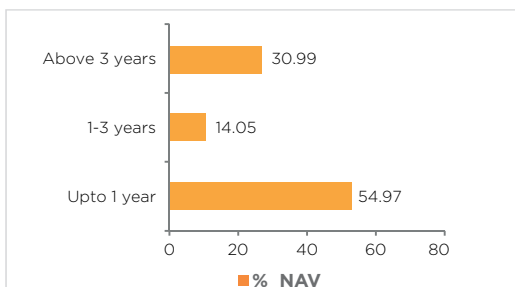
Benchmark: Tier 1: NIFTY Credit Risk Bond Index C-III (w.e.f. 1st April 2022)

Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index

Exit Load: 1% if redeemed/switched out within 365 days from the date of allotment

Options Available: Growth, IDCW® - Quarterly, Half yearly, Annual and Periodic (Payout, Reinvestment & Sweep facility)

Maturity Bucket:



®Income Distribution cum capital withdrawal
Mr. Arvind Subramanian managed this scheme up to 15th July, 2022.

PORTFOLIO

(31 August 2022)

Name	Rating	Total (%)
Corporate Bond		62.36%
Godrej Industries	AA	9.56%
Tata Motors	AA-	9.02%
Godrej Properties	AA+	8.93%
Tata Power Company	AA	8.34%
Bharti Hexacom	AA+	7.31%
Summit Digital Infrastructure	AAA	7.19%
Union Bank of India®	AA	4.52%
Punjab National Bank®	AA	4.50%
National Highways Auth of Ind	AAA	2.24%

Standard Deviation calculated on the basis of 1 year history of monthly data
Gsec/SDL yields have been annualized wherever applicable

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

PORTFOLIO

(31 August 2022)

Name	Rating	Total (%)
Tata Power Company	AA(CE)	0.75%
Government Bond		13.96%
7.17% - 2028 G-Sec	SOV	12.54%
5.22% - 2025 G-Sec	SOV	1.43%
Zero Coupon Bond		10.34%
Aditya Birla Fashion and Retail	AA	10.34%
PTC		7.44%
First Business Receivables Trust^	AAA(SO)	7.44%
Net Cash and Cash Equivalent		5.90%
Grand Total		100.00%

^First Business Receivables Trust- wt. avg. mat: 1.25 years (PTC originated by Reliance Industries Limited) @AT1 bonds under Basel III



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)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

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

Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Moderately High risk</p>	<ul style="list-style-type: none"> To generate optimal returns over medium to long term. To predominantly invest in a portfolio of corporate debt securities across the credit spectrum. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Tier 1: NIFTY Credit Risk Bond Index C-III</p>	 <p>Tier 2: 65% NIFTY AA Short Duration Bond Index + 35% NIFTY AAA Short Duration Bond Index</p>

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