



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

Category: Low Duration

Monthly Avg AUM: ₹ 5,992.82 Crores

Inception Date: 17th January 2006

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

Standard Deviation (Annualized):
0.65%

Modified duration: 315 Days

Average Maturity: 341 Days

Macaulay Duration: 324 Days

Yield to Maturity: 6.39%

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

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

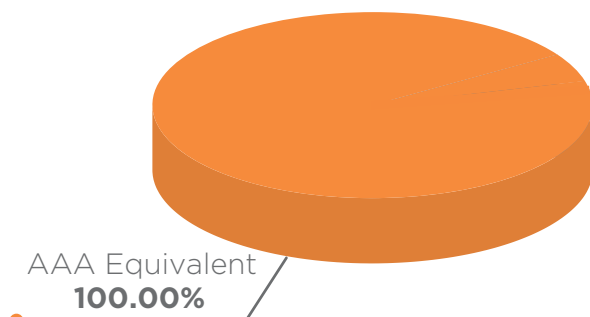
CORE

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



PORTFOLIO

(31 August 2022)

| Name | Rating | Total (%) |
|------------------------------------|--------|---------------|
| Certificate of Deposit | | 39.29% |
| Kotak Mahindra Bank | A1+ | 10.58% |
| Small Industries Dev Bank of India | A1+ | 8.65% |
| Axis Bank | A1+ | 7.90% |
| HDFC Bank | A1+ | 4.36% |
| NABARD | A1+ | 2.39% |
| ICICI Bank | A1+ | 1.56% |
| Bank of Baroda | A1+ | 1.54% |
| Canara Bank | A1+ | 1.54% |

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 August 2022)

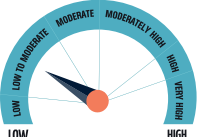
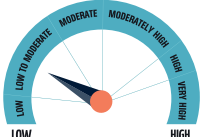
| Name | Rating | Total (%) |
|-------------------------------------|--------|----------------|
| Export Import Bank of India | A1+ | 0.78% |
| Corporate Bond | | 29.34% |
| NABARD | AAA | 8.46% |
| REC | AAA | 7.01% |
| Power Finance Corporation | AAA | 4.93% |
| Small Industries Dev Bank of India | AAA | 2.46% |
| HDFC | AAA | 1.48% |
| National Housing Bank | AAA | 1.23% |
| Indian Railway Finance Corporation | AAA | 1.23% |
| Kotak Mahindra Prime | AAA | 1.15% |
| National Highways Auth of Ind | AAA | 0.41% |
| HDB Financial Services | AAA | 0.33% |
| Grasim Industries | AAA | 0.33% |
| Reliance Industries | AAA | 0.25% |
| Export Import Bank of India | AAA | 0.08% |
| Government Bond | | 12.76% |
| 5.63% - 2026 G-Sec | SOV | 9.06% |
| 5.22% - 2025 G-Sec | SOV | 3.54% |
| 8.33% - 2026 G-Sec | SOV | 0.09% |
| 6.84% - 2022 G-Sec | SOV | 0.07% |
| State Government Bond | | 5.91% |
| 6.56% Rajasthan SDL - 2023 | SOV | 3.27% |
| 7.78% Uttar Pradesh SDL - 2023 | SOV | 0.83% |
| 7.63% Rajasthan SDL - 2023 | SOV | 0.58% |
| 8.91% Andhra SDL - 2022 | SOV | 0.41% |
| 8.38% Haryana SDL - 2026 | SOV | 0.26% |
| 8.89% Tamil Nadu SDL - 2022 | SOV | 0.17% |
| 8.91% Andhra Pradesh SDL - 2022 | SOV | 0.17% |
| 8.05% Gujarat SDL - 2025 | SOV | 0.08% |
| 8.90% TAMILNADU SDL - 2022 | SOV | 0.08% |
| 8.86% Tamil Nadu SDL - 2022 | SOV | 0.03% |
| 8.85% Maharashtra SDL - 2022 | SOV | 0.03% |
| 8.92% Tamilnadu SDL - 2022 | SOV | 0.01% |
| Commercial Paper | | 2.35% |
| HDFC | A1+ | 2.35% |
| Treasury Bill | | 1.61% |
| 182 Days Tbill - 2022 | SOV | 1.61% |
| Net Cash and Cash Equivalent | | 8.75% |
| 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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