



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

Category: Ultra Short Duration

Monthly Avg AUM: ₹ 3,943.55 Crores

Inception Date: 18th July 2018

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

Standard Deviation (Annualized):
0.43%

Modified Duration: 141 Days

Average Maturity: 145 Days

Macaulay Duration: 144 Days

Yield to Maturity: 6.06%

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

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

LIQUIDITY

For very short term parking of surplus or emergency corpus

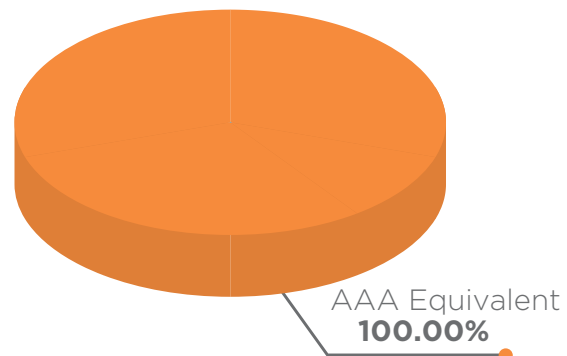
CORE

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 (%)
Corporate Bond		37.30%
REC	AAA	9.80%
NABARD	AAA	7.93%
National Housing Bank	AAA	4.64%
HDFC	AAA	4.53%
Power Finance Corporation	AAA	4.04%

PORTFOLIO

(31 August 2022)

Name	Rating	Total (%)
LIC Housing Finance	AAA	2.45%
National Highways Auth of Ind	AAA	1.83%
Indian Railway Finance Corporation	AAA	1.22%
Sundaram Finance	AAA	0.61%
Kotak Mahindra Prime	AAA	0.24%
Certificate of Deposit		26.17%
Axis Bank	A1+	11.05%
Kotak Mahindra Bank	A1+	5.22%
Canara Bank	A1+	2.88%
HDFC Bank	A1+	2.34%
Small Industries Dev Bank of India	A1+	2.33%
NABARD	A1+	1.19%
Export Import Bank of India	A1+	1.16%
Treasury Bill		13.27%
182 Days Tbill - 2022	SOV	8.51%
182 Days Tbill - 2023	SOV	4.75%
State Government Bond		4.42%
8.90% Maharashtra SDL - 2022	SOV	1.23%
8.56% RAJASTHAN SDL - 2023	SOV	0.86%
7.78% Uttar Pradesh SDL - 2023	SOV	0.74%
8.90% RAJASTHAN SDL - 2022	SOV	0.61%
8.91% Andhra Pradesh SDL - 2022	SOV	0.61%
8.89% Andhra Pradesh SDL - 2022	SOV	0.24%
8.84% Gujrat SDL - 2022	SOV	0.12%
Commercial Paper		1.22%
Reliance Retail Ventures	A1+	1.22%
Government Bond		0.05%
6.84% - 2022 G-Sec	SOV	0.05%
Net Cash and Cash Equivalent		17.58%
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 returns over short-term investment horizon with a low risk strategy. To invest in debt and money market instruments. <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.