



IDFC BOND FUND - Short Term Plan

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A Scheme with Moderate Interest Rate Risk and Relatively Low Credit Risk.

- A portfolio that emphasizes on high quality - currently 100% AAA and equivalent instruments.
- A portfolio where the duration risk is limited as the average maturity is ordinarily anchored approximately around 2 years currently.
- By investing in one single fund you get to diversify your allocation across high quality instruments with relatively low credit risk.
- Ideal to form part of 'Core' Bucket – due to its high quality and short duration profile.

Fund Features:

(Data as on 31st January'23)

Category: Short Duration

Monthly Avg AUM: ₹ 9,525.51 Crores

Inception Date: 14th December 2000

Fund Manager: Mr. Suyash Choudhary (Since 11th March 2011)

Standard Deviation (Annualized): 1.85%

Modified Duration: 1.97 years

Average Maturity: 2.24 years

Macaulay Duration: 2.03 years

Yield to Maturity: 7.45%

Benchmark: Tier 1: NIFTY Short Duration Debt Index A-II (w.e.f. 1st April 2022) Tier 2: NIFTY AAA Short Duration Bond Index

Minimum Investment Amount: ₹ 1,000/- and any amount thereafter

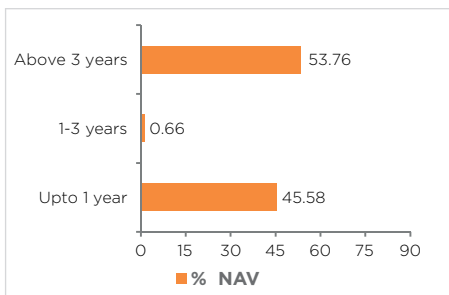
Exit Load: Nil (w.e.f. 23rd May 2016)

Options Available: Growth, IDCW@ - Fortnightly (Payout, Reinvestment & Sweep), Monthly, Quarterly, Annual & Periodic

SIP (Minimum Amount): ₹ 100/-

SIP Dates : (Monthly/Quarterly) Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

Maturity Bucket:



@Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

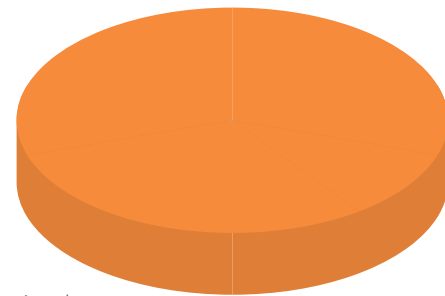
CORE

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



AAA Equivalent
100.00%

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 January 2023)

| Name | Rating | Total (%) |
|-------------------------------------|---------|----------------|
| Government Bond | | 53.24% |
| 5.63% - 2026 G-Sec | SOV | 45.06% |
| 7.1% - 2029 G-Sec | SOV | 4.73% |
| 7.38% - 2027 G-Sec | SOV | 3.40% |
| 8.28% - 2027 G-Sec | SOV | 0.03% |
| 8.24% - 2027 G-Sec | SOV | 0.01% |
| 6.79% - 2027 G-Sec | SOV | 0.01% |
| Certificate of Deposit | | 43.46% |
| ICICI Bank | A1+ | 10.41% |
| Axis Bank | A1+ | 9.65% |
| Export Import Bank of India | A1+ | 7.31% |
| Kotak Mahindra Bank | A1+ | 6.96% |
| HDFC Bank | A1+ | 5.59% |
| Bank of Baroda | A1+ | 3.03% |
| Canara Bank | A1+ | 0.50% |
| Corporate Bond | | 1.27% |
| Power Grid Corporation of India | AAA | 0.58% |
| NABARD | AAA | 0.52% |
| NTPC | AAA | 0.16% |
| Commercial Paper | | 0.59% |
| HDFC | A1+ | 0.59% |
| PTC | | 0.47% |
| First Business Receivables Trust^ | AAA(SO) | 0.47% |
| Net Cash and Cash Equivalent | | 0.97% |
| Grand Total | | 100.00% |



^First Business Receivables Trust- wt. avg. mat: 1.03 years
(PTC originated by Reliance Industries Limited)

| 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) | A-II | | |
| Relatively High (Class III) | | | |

A Scheme with Moderate 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 | Benchmark risk-o-meter |
|---|---|---|--|
|  <p>Investors understand that their principal will be at Moderate risk</p> | <ul style="list-style-type: none"> To generate optimal returns over short to medium term. Investments in Debt & Money Market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> |  <p>Tier 1: NIFTY Short Duration Debt Index A-II</p> |  <p>Tier 2: NIFTY AAA Short Duration Bond Index</p> |