



IDFC CASH FUND

An open ended liquid scheme.
A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

- A fund high on credit quality of its instruments and low on volatility as it invests in <91 days instruments
- Offers insta-redemption facility, so access your money 24*7
- Suitable for building your emergency corpus or to temporarily park the surplus – as part of ‘Liquidity’ bucket

Fund Features:

(Data as on 31st January'23)

Category: Liquid

Monthly Avg AUM: ₹ 12,473.52 Crores

Inception Date: 2nd July 2001

Fund Manager: Mr. Harshal Joshi (w.e.f. 15th September 2015) Mr. Brijesh Shah (w.e.f. 1st December 2021)

Standard Deviation (Annualized): 0.35%

Modified Duration: 31 Days

Average Maturity: 32 Days

Macaulay Duration: 32 Days

Yield to Maturity: 6.85%

Benchmark: NIFTY Liquid Index A-I (w.e.f. 1st April 2022)

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

Options Available: Growth & IDCW® Option - Daily (Reinvest), Weekly (Reinvest), Monthly (Payout,Reinvest and Sweep), Periodic (Payout,Reinvest and Sweep).

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.

Exit Load*

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

*w.e.f October 20, 2019

@Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

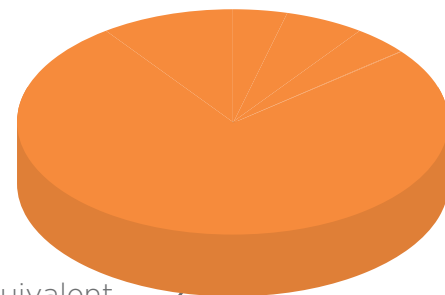
CORE

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%

PORTFOLIO

(31 January 2023)

Name	Rating	Total (%)
Certificate of Deposit		27.69%
Canara Bank	A1+	7.84%
Bank of Baroda	A1+	5.24%
Axis Bank	A1+	4.22%
HDFC Bank	A1+	3.81%
NABARD	A1+	2.63%
Small Industries Dev Bank of India	A1+	2.14%
State Bank of India	A1+	1.20%
Kotak Mahindra Bank	A1+	0.41%
Indian Bank	A1+	0.20%

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.

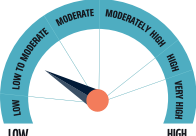

PORTFOLIO (31 January 2023)

Name	Rating	Total (%)
Commercial Paper		26.13%
NABARD	A1+	4.43%
Small Industries Dev Bank of India	A1+	3.59%
Reliance Retail Ventures	A1+	3.24%
ICICI Securities	A1+	2.83%
Reliance Jio Infocomm	A1+	2.81%
L&T Finance	A1+	2.02%
HDFC Securities	A1+	1.99%
Tata Capital Financial Services	A1+	1.99%
Kotak Securities	A1+	1.21%
Export Import Bank of India	A1+	1.21%
Tata Steel	A1+	0.81%
Corporate Bond		14.90%
Larsen & Toubro	AAA	3.36%
NABARD	AAA	1.66%
Reliance Industries	AAA	1.54%
L&T Finance	AAA	1.34%
HDFC	AAA	1.26%
Power Finance Corporation	AAA	1.21%
REC	AAA	1.01%
Bajaj Finance	AAA	1.01%
Kotak Mahindra Prime	AAA	0.81%
NTPC	AAA	0.81%
Tata Capital Financial Services	AAA	0.40%
Indian Railway Finance Corporation	AAA	0.28%
Small Industries Dev Bank of India	AAA	0.20%
Treasury Bill		3.95%
182 Days Tbill - 2023	SOV	2.98%
364 Days Tbill - 2023	SOV	0.97%
State Government Bond		1.74%
6.75% Odisha SDL - 2023	SOV	1.62%
8.24% Gujarat SDL - 2023	SOV	0.12%
Net Cash and Cash Equivalent		25.58%
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 short term optimal returns with stability and high liquidity. Investments in money market and debt instruments, with maturity up to 91 days. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Liquid Index A-I</p>