



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

Fund Features:

(Data as on 31st January'23)

Category: Low Duration

Monthly Avg AUM: ₹ 6,079.52 Crores

Inception Date: 17th January 2006

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

Standard Deviation (Annualized):
0.80%

Modified duration: 322 Days

Average Maturity: 349 Days

Macaulay Duration: 332 Days

Yield to Maturity: 7.48%

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

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

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: 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

LIQUIDITY

For very short term parking of surplus or emergency corpus

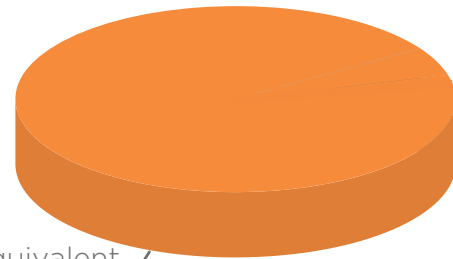
CORE

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		49.18%
Canara Bank	A1+	11.13%
Small Industries Dev Bank of India	A1+	9.85%
Kotak Mahindra Bank	A1+	7.56%
ICICI Bank	A1+	6.62%
Axis Bank	A1+	6.31%
Bank of Baroda	A1+	2.84%
HDFC Bank	A1+	2.59%

Standard Deviation calculated on the basis of 1 year history of monthly data


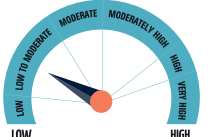
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

PORTFOLIO (31 January 2023)

Name	Rating	Total (%)
Export Import Bank of India	A1+	2.28%
Corporate Bond		25.00%
NABARD	AAA	8.91%
Power Finance Corporation	AAA	5.77%
Kotak Mahindra Prime	AAA	4.08%
National Housing Bank	AAA	2.77%
REC	AAA	1.98%
Indian Railway Finance Corporation	AAA	0.90%
HDFC	AAA	0.25%
HDB Financial Services	AAA	0.16%
Export Import Bank of India	AAA	0.08%
Reliance Industries	AAA	0.08%
Government Bond		11.64%
5.63% - 2026 G-Sec	SOV	7.12%
6.18% - 2024 G-Sec	SOV	2.36%
7.38% - 2027 G-Sec	SOV	2.08%
8.33% - 2026 G-Sec	SOV	0.09%
State Government Bond		5.51%
6.7% Rajasthan SDL - 2024	SOV	1.32%
7.89% Maharashtra SDL - 2024	SOV	0.83%
7.78% Uttar Pradesh SDL - 2023	SOV	0.83%
8.08% Haryana SDL - 2025	SOV	0.59%
8.05% Haryana SDL - 2025	SOV	0.59%
7.63% Rajasthan SDL - 2023	SOV	0.58%
8.06% Karnataka SDL - 2025	SOV	0.42%
8.38% Haryana SDL - 2026	SOV	0.25%
8.05% Gujarat SDL - 2025	SOV	0.08%
7.41% Uttar Pradesh SDL - 2026	SOV	0.02%
Commercial Paper		3.51%
HDFC	A1+	3.51%
Net Cash and Cash Equivalent		5.16%
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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