



## 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

### Fund Features:

(Data as on 31st January'23)

**Category:** Ultra Short Duration

**Monthly Avg AUM:** ₹ 3,956.13 Crores

**Inception Date:** 18th July 2018

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

**Standard Deviation (Annualized):** 0.54%

**Modified Duration:** 161 Days

**Average Maturity:** 163 Days

**Macaulay Duration:** 163 Days

**Yield to Maturity:** 7.38%

**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).

### SIP Dates : (Monthly/Quarterly\*)

Investor may choose any day of the month except 29th, 30th and 31st as the date of installment.

**SIP (Minimum Amount):** ₹ 100/-

®Income Distribution cum capital withdrawal

### LIQUIDITY

For very short term parking of surplus or emergency corpus

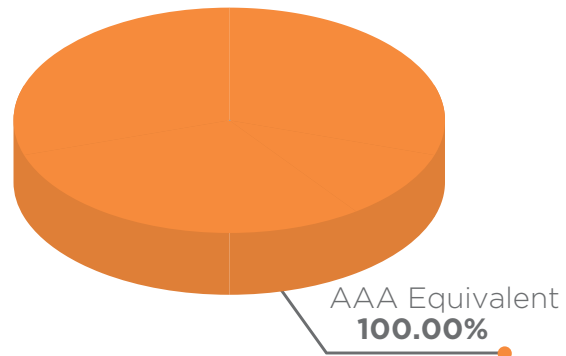
### CORE

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



### PORTFOLIO

(31 January 2023)

Name	Rating	Total (%)
<b>Certificate of Deposit</b>		<b>49.55%</b>
Kotak Mahindra Bank	A1+	11.35%
Canara Bank	A1+	10.32%
Small Industries Dev Bank of India	A1+	9.59%
Bank of Baroda	A1+	4.94%
Axis Bank	A1+	4.74%

®If SIP day falls on a non-business day, the SIP transaction shall be processed on the next business day.

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

**PORTFOLIO** (31 January 2023)

Name	Rating	Total (%)
NABARD	A1+	3.51%
HDFC Bank	A1+	2.73%
ICICI Bank	A1+	1.77%
State Bank of India	A1+	0.60%
<b>Corporate Bond</b>		<b>20.35%</b>
NABARD	AAA	7.45%
National Housing Bank	AAA	3.89%
REC	AAA	3.27%
Indian Railway Finance Corporation	AAA	1.88%
Power Finance Corporation	AAA	1.87%
HDFC	AAA	1.24%
Kotak Mahindra Prime	AAA	0.62%
Larsen & Toubro	AAA	0.13%
<b>Commercial Paper</b>		<b>10.30%</b>
HDFC	A1+	9.06%
Kotak Mahindra Investments	A1+	1.23%
<b>Zero Coupon Bond</b>		<b>2.60%</b>
Kotak Mahindra Prime	AAA	2.60%
<b>Treasury Bill</b>		<b>2.38%</b>
182 Days Tbill - 2023	SOV	2.38%
<b>Government Bond</b>		<b>1.13%</b>
7.16% - 2023 G-Sec	SOV	1.13%
<b>State Government Bond</b>		<b>0.76%</b>
7.78% Uttar Pradesh SDL - 2023	SOV	0.76%
<b>Net Cash and Cash Equivalent</b>		<b>12.92%</b>
<b>Grand Total</b>		<b>100.00%</b>


**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"> <li>To generate returns over short-term investment horizon with a low risk strategy.</li> <li>To invest in debt and money market instruments.</li> </ul> <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>

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