



# 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

### LIQUIDITY

For very short term parking of surplus or emergency corpus

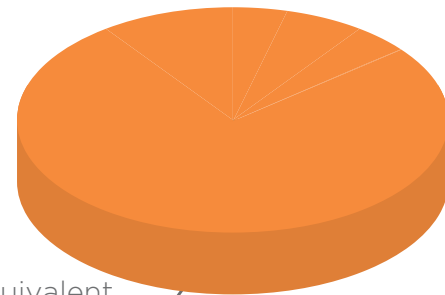
### CORE

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%

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

**Category:** Liquid

**Monthly Avg AUM:** ₹ 11,960.85 Crores

**Inception Date:** 2nd July 2001

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

**Standard Deviation (Annualized):** 0.34%

**Modified Duration:** 25 Days

**Average Maturity:** 26 Days

**Macaulay Duration:** 26 Days

**Yield to Maturity:** 6.60%

**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).

**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

### PORTFOLIO (31 December 2022)

Name	Rating	Total (%)
<b>Commercial Paper</b>		<b>32.96%</b>
Reliance Retail Ventures	A1+	8.46%
Hindustan Petroleum Corporation	A1+	5.36%
Tata Capital Financial Services	A1+	3.56%
ICICI Securities	A1+	3.11%
HDFC	A1+	2.23%
HDFC Securities	A1+	2.23%
L&T Finance	A1+	2.22%

@Income Distribution cum capital withdrawal

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

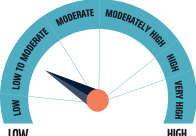

**PORTFOLIO (31 December 2022)**

Name	Rating	Total (%)
Bajaj Finance	A1+	1.34%
Export Import Bank of India	A1+	1.33%
Kotak Securities	A1+	1.33%
Tata Steel	A1+	0.89%
Small Industries Dev Bank of India	A1+	0.89%
<b>Certificate of Deposit</b>		<b>30.25%</b>
HDFC Bank	A1+	4.96%
Union Bank of India	A1+	4.46%
Bank of Baroda	A1+	4.45%
Canara Bank	A1+	4.01%
Kotak Mahindra Bank	A1+	3.79%
Axis Bank	A1+	3.69%
NABARD	A1+	2.89%
Indian Bank	A1+	2.00%
<b>Corporate Bond</b>		<b>10.13%</b>
NABARD	AAA	8.92%
Bajaj Finance	AAA	0.72%
HDFC	AAA	0.27%
Small Industries Dev Bank of India	AAA	0.22%
<b>Treasury Bill</b>		<b>5.74%</b>
91 Days Tbill - 2023	SOV	2.54%
182 Days Tbill - 2023	SOV	2.32%
364 Days Tbill - 2023	SOV	0.88%
<b>State Government Bond</b>		<b>0.31%</b>
8.56% RAJASTHAN SDL - 2023	SOV	0.31%
<b>Net Cash and Cash Equivalent</b>		<b>20.60%</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 short term optimal returns with stability and high liquidity.</li> <li>Investments in money market and debt instruments, with maturity up to 91 days.</li> </ul> <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>