



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 30th November'21)

Category: Low Duration

Monthly Avg AUM: ₹8,370.58 Crores

Inception Date: 17th January 2006

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

Standard Deviation (Annualized):
0.47%

Modified duration: 193 days

Average Maturity: 212 days

Macaulay Duration: 202 days

Yield to Maturity: 4.01%

Benchmark: NIFTY Low Duration
Debt Index (w.e.f 11/11/2019)

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

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

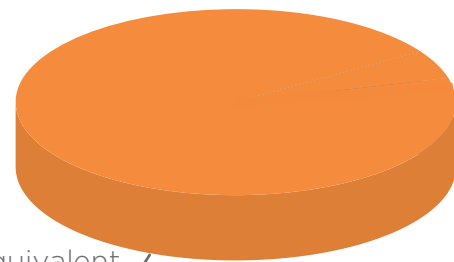
CORE

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

(30 November 2021)

Name	Rating	Total (%)
Corporate Bond		39.23%
HDFC	AAA	11.35%
NABARD	AAA	10.96%
LIC Housing Finance	AAA	6.07%
Reliance Industries	AAA	4.84%
Power Finance Corporation	AAA	1.32%
REC	AAA	1.25%
UltraTech Cement	AAA	1.22%
HDB Financial Services	AAA	0.66%

PORTFOLIO (30 November 2021)

Name	Rating	Total (%)
Grasim Industries	AAA	0.63%
Indian Railway Finance Corporation	AAA	0.56%
Bajaj Finance	AAA	0.19%
Larsen & Toubro	AAA	0.17%
Small Industries Dev Bank of India	AAA	0.01%
Treasury Bill		17.89%
182 Days Tbill - 2021	SOV	14.19%
91 Days Tbill - 2021	SOV	3.70%
Commercial Paper		13.50%
Export Import Bank of India	A1+	3.27%
Kotak Mahindra Investments	A1+	3.18%
Reliance Industries	A1+	2.47%
Bajaj Finance	A1+	1.85%
Reliance Jio Infocomm	A1+	1.23%
Kotak Mahindra Prime	A1+	1.22%
HDFC	A1+	0.18%
LIC Housing Finance	A1+	0.12%
Certificate of Deposit		6.04%
Axis Bank	A1+	6.04%
State Government Bond		1.45%
8.90% TAMILNADU SDL - 2022	SOV	0.38%
8.48% Karnataka SDL - 2022	SOV	0.38%
8.38% Haryana SDL - 2026	SOV	0.20%
8.79% Gujrat SDL - 2022	SOV	0.19%
8.05% Gujarat SDL - 2025	SOV	0.07%
8.99% Gujrat SDL - 2022	SOV	0.06%
9.20% Andhra Pradesh SDL - 2022	SOV	0.03%
4.75% Haryana SDL - 2022	SOV	0.03%
8.85% Maharashtra SDL - 2022	SOV	0.02%
8.86% Tamil Nadu SDL - 2022	SOV	0.02%
8.92% Tamilnadu SDL - 2022	SOV	0.02%
8.92% Tamil Nadu SDL - 2022	SOV	0.01%
8.75% Tamilnadu SDL - 2022	SOV	0.01%
8.92% Tamil Nadu SDL - 2022	SOV	0.01%
8.95% Maharashtra SDL - 2022	SOV	0.01%
8.84% Tamil Nadu SDL - 2022	SOV	0.003%
Zero Coupon Bond		1.37%
LIC Housing Finance	AAA	1.31%
Sundaram Finance	AAA	0.06%
Government Bond		1.32%
5.63% - 2026 G-Sec	SOV	1.23%
8.33% - 2026 G-Sec	SOV	0.07%
6.84% - 2022 G-Sec	SOV	0.01%
Floating Rate Note		1.24%
Axis Bank	A1+	1.24%
Net Cash and Cash Equivalent		17.97%
Grand Total		100.00%

Portfolio has 1.17% exposure to Interest Rate Swaps


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</p>

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