# FUND SPOTLIGHT

**IDFC MUTUAL FUND**

## IDFC ASSET ALLOCATION FUND OF FUNDS

An open ended fund of fund scheme investing in schemes of IDFC Mutual Fund - equity funds and debt funds excluding Gold ETF.

IDFC Asset Allocation Fund of Funds helps diversify your investment and provides participation across three asset classes - Debt, Equity and Gold. Equity allocation is towards a diversified portfolio that invests across market capitalizations. The Debt portfolio is predominantly short term funds. Allocation towards Gold is to hedge the portfolio against inflation.

The allocation to the respective asset classes are rebalanced as per a pre-conceptualized matrix on a regular basis into three plans- Conservative, Moderate and Aggressive. Within each asset class the objective of the fund is to optimize the return by actively allocating assets to funds which best reflects the underlying macroeconomic theme.

**Fund Features:** (Data as on 30th June'21)
**Category:** Fund of Funds (Domestic)
**Inception Date:** 11th February, 2010
**Fund Manager:** Mr. Arpit Kapoor (w.e.f. 18th April 2018)
**Monthly Avg AUM:**
**Conservative Plan:** ₹8.45 Crores
**Moderate Plan:** ₹17.54 Crores
**Aggressive Plan:** ₹14.85 Crores
**Minimum Investment Amount:**
₹5,000/- and any amount thereafter
**Exit Load:**
• If redeemed/switched out within 365 days from the date of allotment:
  ‣ Upto 10% of investment:Nil,
  ‣ For remaining investment: 1% of applicable NAV.
• If redeemed / switched out after 365 days from date of allotment: Nil. (w.e.f. May 08, 2020)
**SIP Frequency:** Monthly (Investor may choose any day of the month except 29th, 30th and 31st as the date of instalment.)
**Options Available:** Growth, IDCW@ - (Payout, Reinvestment and Sweep)
**Standard Deviation (Annualized)**
**CP:** 2.46%, **MP:** 4.33%, **AP:** 7.46%
**Benchmark:** (w.e.f. May 28, 2018)
**CP:** 15% S&P BSE 200 TRI + 80% CRISIL Short Term Index + 5% Gold Prices
**MP:** 40% S&P BSE 200 TRI + 55% CRISIL Short Term Index + 5% Gold Prices
**AP:** 65% S&P BSE 200 TRI + 30% CRISIL Short Term Index + 5% Gold Prices

@Income Distribution cum capital withdrawal

| Standard Matrix | Conservative Plan | Moderate Plan | Aggressive Plan |
|---|---|---|---|
| Equity Funds (Including Offshore Equity) | 10-30% | 25-55% | 40-80% |
| Debt Funds and/or Arbitrage Funds (Including Liquid Funds) | 35-90% | 10-75% | 0-40% |
| Alternate (Including Gold/ Commodity based Funds) | 0-30% | 0-30% | 0-30% |
| Debt and Money Market Securities | 0-5% | 0-5% | 0-5% |

Exposure in Derivatives - up to 5% of total assets          (w.e.f. 28 May, 2018)

## PORTFOLIO                                          (30 June 2021)

| Name | % of NAV | | |
|---|---|---|---|
| | CP | MP | AP |
| **CBLO** | **0.17%** | **3.73%** | **5.36%** |
| Clearing Corporation of India | 0.17% | 3.73% | 5.36% |
| **Debt** | **74.89%** | **50.97%** | **26.64%** |
| IDFC Low Duration Fund | 51.39% | 14.94% | 14.90% |
| IDFC Bond Fund -STP | 21.67% | 35.60% | 5.94% |
| IDFC  Cash Fund | 1.83% | 0.43% | 5.81% |
| **Equity** | **25.06%** | **45.55%** | **68.24%** |

## PORTFOLIO  (30 June 2021)

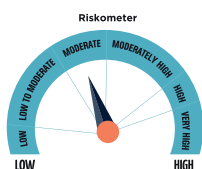| Name | % of NAV | | |
|---|---|---|---|
| | CP | MP | AP |
| IDFC  Focused Equity Fund | 6.25% | 8.15% | 9.97% |
| IDFC Large Cap Fund | 18.81% | 26.31% | 44.71% |
| IDFC - EBF | - | 11.09% | 13.56% |
| **Net Current Asset** | **-0.11%** | **-0.25%** | **-0.24%** |
| **Grand Total** | **100.00%** | **100.00%** | **100.00%** |

**Conservative Plan**

**Moderate Plan**

**Aggressive Plan**

**IDFC ASSET ALLOCATION FUND - CONSERVATIVE PLAN**

Riskometer

Investors understand that their principal will be at Moderate risk

This product is suitable for investors who are seeking*:
- To generate capital appreciation and income over long term.
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model.

**IDFC ASSET ALLOCATION FUND - MODERATE PLAN**

Riskometer
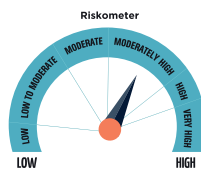
Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking*:
- To generate capital appreciation and income over long term
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model

**IDFC ASSET ALLOCATION FUND - AGGRESSIVE PLAN**

Riskometer

Investors understand that their principal will be at High risk

This product is suitable for investors who are seeking*:
- To generate capital appreciation and income over long term
- Investment in different IDFC Mutual Fund schemes based on a defined asset allocation model

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.