

IDBI

CREDIT RISK FUND

An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and Moderate credit risk scheme.

IDBI CREDIT RISK FUND

What is IDBI Credit Risk Fund?

IDBI Credit Risk Fund is an open ended debt scheme predominantly investing in AA and below rated corporate bonds across maturity spectrum, with an aim to generate regular income and opportunities for capital appreciation at an acceptable level of risks.

Why should you invest in this fund?

- The Scheme predominantly invests in high yield corporate bonds across credit rating and maturity spectrum
- Corporate debt securities are normally expected to trade above government securities and offer spreads over government securities. Scheme seeks to identify and invest in quality credits that offer an attractive risk-return reward relative to sovereign instruments
- Elevated levels of yields provide investors an opportunity for higher accrual returns, fall in interest rate gives potential for capital appreciation. Scheme tries to maintain a fair balance between accrual and duration
- The Scheme tries to keep an optimum balance of yield, credit quality and liquidity
- All investment decisions are based on the strong credit research and evaluation which help Scheme to minimize the excess credit risk on its corporate investments
- The scheme provides indexation benefit on long term capital gains if units are held for more than 3 years
- Suitable for the investors with medium to long term investment horizon and who would like to be part of a growing corporate bond market

Asset Allocation Pattern

Under normal circumstances the asset allocation pattern will be

Type of instrument	Indicative allocation		Risk Profile
	Minimum	Maximum	
AA and below rated Corporate Bonds * \$	65%	100%	Low to Medium
AA+ and above rated Corporate Bonds	0%	35%	Medium
Money Market instruments**	0%	35%	Low
Units issued by Real Estate Investment Trusts (REITs) & Investment & Infrastructure Investment Trusts (InvITs)	0%	10%	Medium to High

\$ excludes AA+ rated corporate bonds *Corporate Bonds means Bonds which are issued by entities other than Central or State Government. ** Money Market Instruments including but not limited to CDs, CPs, T-Bills, Tri-party repo, Repo / Reverse Repo (including repo in corporate bonds), Liquid schemes etc. For detailed asset allocation, please refer Scheme Information Document (SID)


Other Scheme Features

Inception Date: 3rd March 2014 | **Benchmark:** NIFTY Credit Risk Bond C-III Index | **Fund Manager:** Mr. Bhupesh Kalyani

Product Label

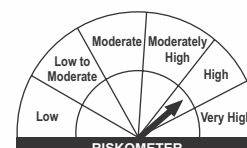
This product is suitable for investors who are seeking*:

- Regular income & capital appreciation through active management for at least medium term horizon
- Investments predominantly in AA and below rated corporate bonds across maturity spectrum



Investors understand that their principal will be at Moderately High Risk

NIFTY Credit Risk Bond Index C-III



Benchmark Riskometer is at High Risk

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



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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.