



**Benefit from the Short Term Sprint!**

### **IDBI 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 months to 6 months\*)

\* Please refer to the Scheme Information Document (SID) on which the concept of Macaulay's duration has been explained.

Yes! You can get benefits with IDBI Ultra Short Term Fund that caters to short term investment needs. It aims to offer optimum returns with reasonable level of liquidity, low credit and interest rate risk through a portfolio that is a mix of money market and debt instruments.

#### **Fund Positioning (Fixed Income Schemes, Maturity Profile wise)**



## Why Ultra Short Duration Fund is Preferred Option for Short Term Investment?

Ultra Short Duration Funds have Lower Macaulay Duration in the range of 3-6 months. This reduces their sensitivity to changes in interest rates and makes them less volatile compared to long duration funds. This is the reason they are the preferred investment option to park short term surplus money.

### Scheme Objective

The objective of the Scheme will be to provide investors with regular income for their investment by investing in debt and money market instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months. However, there can be no assurance that the investment objective of the Scheme will be realized.

### Suitability of IDBI Ultra Short Term Fund

- It is suitable for moderately consecutive investors with investment horizon of 3-6 months.

- It is suitable for the investors who are looking for the product providing high liquidity with relatively low risk.
- It is suitable for the investors looking for a product to park their surplus as an alternative avenue to Bank Savings Accounts/ FDs.
- It is suitable for the investors who want to invest in Equity Schemes through Systematic Investment Plan (SIP) and want to park the money in a "No Exit Load" Scheme from where they can do systematic transfer to Equity schemes.

### Benefits of Investing in IDBI Ultra Short Term Fund

- A relatively low risk scheme compared to other long duration fixed income schemes.
- Under normal circumstances, Scheme is likely to outperform Liquid Fund. This is mainly because unlike Liquid Fund, its portfolio maturity is not regulatory constrained only up to 91 days and may include higher duration instruments in the portfolio depending on the interest rate outlook.
- There will not be any "lock-in" in the Scheme compared to Bank Fixed Deposits.

### Asset Allocation Pattern

Instruments	Indicative Allocation (% of total assets)	Risk Profile
Debt and Money Market Instruments*	Up to 100%	Low to Medium
Units issued by Real Estate Investment Trusts (REITs) and Investment and Infrastructure Investment Trusts (InvITs)	Up to 10%	Medium to High

\*under normal circumstances, Macaulay duration of the portfolio will be maintained between 3 months to 6 months.

### Other Scheme Features



**Category of the Scheme**  
Ultra Short Duration Fund



**Inception Date**  
3rd September 2010



**Benchmark**  
CRISIL Ultra Short Term Debt Index



**Plans for Investment**  
Regular and Direct



**Load Structure**  
Entry Load : Not applicable,  
Exit Load: Nil



**Fund Manager**  
Mr. Bhupesh Kalyani



**Options / Sub options**  
Growth and Dividend  
(Dividend with daily, weekly and monthly frequency).  
Daily dividend  
(compulsory reinvestment)  
only on business days.

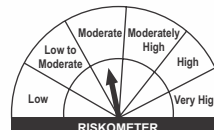
^Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows. It is expressed in months / years. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

For more details of the above Schemes and product labels, please visit our website [www.idbimutual.co.in](http://www.idbimutual.co.in).

### Product Label

**This product is suitable for investors who are seeking\*:**

- Regular income for short term
- Investments in Debt/Money Market Instruments with relatively lower interest rate risk, such that the Macaulay duration of the portfolio is maintained between 3 months to 6 months



### Riskometer

Investors understand that their principal will be at Moderate Risk

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

Email ID:  
[contactus@idbimutual.co.in](mailto:contactus@idbimutual.co.in)

Internet:  
[www.idbimutual.co.in](http://www.idbimutual.co.in)

Facebook  
IDBIMutual

Tel. No.: (+91 22) 6644 2800 | Fax No.: (+91 22) 6644 2801 | All India Toll Free No.: 1800-419-4324



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