

# IDFC Super Saver Income Fund - Investment Plan

(IDFC - SSIF-IP)

An Open - Ended Income Fund



Data as of 29 January 2010

## Fund features

**Nature:** Debt

**Average AUM:** Rs. 212.91 Crore

**Fund manager:** Arjun Parthasarthy

**Investment objective:** Seek to generate stable returns by creating a portfolio that is invested in good quality fixed income and money market securities. However there is no assurance that the investment objective of the scheme will be realized.

**Investment Style:** The Scheme seeks to invest in a mix of government securities and highly rated corporate bonds and aims to generate stable long-term returns through mix of accrual income and capital appreciation.

**Ideal investment horizon:** 1 year or more

**Entry load:** Nil

**Exit load:** IDFC-SSIF-IP - Plan A, Plan B & Plan C: 1.00% of NAV on investors who purchase/switch in and seek to redeem/switch out such units within 365 days such from the date of effecting such purchase/switch in. Investors opting for PEP / Dividend reinvestment option / SWP or switch between options will not be levied an exit load. (w.e.f. August 24, 2009)

**Options available:** Growth, Dividend & Dividend Sweep (w.e.f. 16-Nov-2009)

**Minimum investment amount:** Rs. 5,000 and in multiples of Re. 1 in Plan A (Regular Plan), Rs. 25 Lakh and in multiples of Re. 1 in Plan B (Institutional Plan)(w.e.f. July 6, 2009), Rs. 5 Crores and in multiples of Re. 1 in Plan C. (w.e.f. July 6, 2009)

**Additional investment amount:** Re. 1

**SIP (minimum amount):** in Plan A Rs. 1,000

**Inception date:** 14 July 2000

### Statistical Measures:

Standard deviation 1.64%  
Modified Duration 4.96 Years

**Dividend frequency:** Quarterly, Half Yearly, Annually

### Last 3 dividends:

| Date                       | Nav     | Freq.       | Others | I & H  |
|----------------------------|---------|-------------|--------|--------|
| <b>IDFC-SSIF-IP-Plan A</b> |         |             |        |        |
| 30-Mar-09                  | 10.4462 | Quarterly   | 0.3669 | 0.3942 |
| 30-Jun-09                  | 10.4659 | Quarterly   | 0.3669 | 0.3942 |
| 31-Dec-09                  | 10.4941 | Quarterly   | 0.0090 | 0.0097 |
| 29-Sep-09                  | 10.6641 | Half Yearly | 0.3636 | 0.3907 |
| 30-Mar-09                  | 10.6717 | Half Yearly | 0.5462 | 0.5869 |
| 30-Mar-09                  | 10.9413 | Annual      | 0.7663 | 0.8234 |
| <b>IDFC-SSIF-IP-Plan B</b> |         |             |        |        |
| 30-Jun-09                  | 10.2589 | Quarterly   | 0.1223 | 0.1314 |
| 31-Dec-09                  | 10.2880 | Quarterly   | 0.0296 | 0.0318 |
| <b>IDFC-SSIF-IP-Plan C</b> |         |             |        |        |
| 30-Jun-09                  | 10.1243 | Quarterly   | 0.0408 | 0.0438 |
| 31-Dec-09                  | 10.1529 | Quarterly   | 0.0227 | 0.0244 |

### NAV (Rs.):

|        |          |             |         |
|--------|----------|-------------|---------|
| Plan A | Dividend | Quarterly   | 10.5426 |
| Plan A | Growth   |             | 22.1428 |
| Plan A | Dividend | Annual      | 11.5291 |
| Plan A | Dividend | Half Yearly | 10.7937 |
| Plan B | Growth   |             | 10.6522 |
| Plan B | Dividend |             | 10.3389 |
| Plan C | Growth   |             | 10.2823 |
| Plan C | Dividend |             | 10.2032 |

**Face Value (Rs. / unit):** 10

### Fund manager's comment:

The fund maintained duration at higher levels of yields to capture accrual. The fund will actively monitor the dynamic interest rate and credit spread environment to optimize performance.

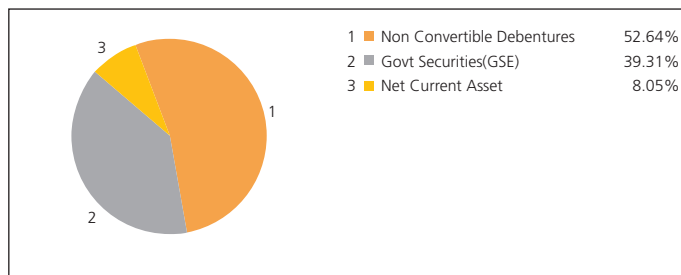
**Benchmark:** Crisil Composite Bond Fund Index (CCBFI)

## Portfolio as of 29 January 2010

| Name                                    | Rating | % of NAV      |
|---|--------|---------------|
| Rural Electrification Corp Ltd          | AAA    | 12.66         |
| ACC Ltd                                 | AAA    | 10.32         |
| HDFC Bank Ltd.                          | AAA    | 8.66          |
| Power Grid Corporation Ltd.             | AAA    | 7.80          |
| ONGC Videsh Ltd.                        | AAA    | 7.72          |
| State Bank of India                     | AAA    | 5.49          |
| <b>Non Convertible Debentures Total</b> |        | <b>52.64</b>  |
| 7.02% GOI 2016 MD 17-08-2016            | SOV    | 17.11         |
| 8.24% GOI 2027 MD 15-02-2027            | SOV    | 12.81         |
| 6.35% GOI 2020 MD 02-01-2020            | SOV    | 9.40          |
| <b>Govt Securities(GSE) Total</b>       |        | <b>39.31</b>  |
| <b>Net Current Asset</b>                |        | <b>8.05</b>   |
| <b>Grand Total</b>                      |        | <b>100.00</b> |

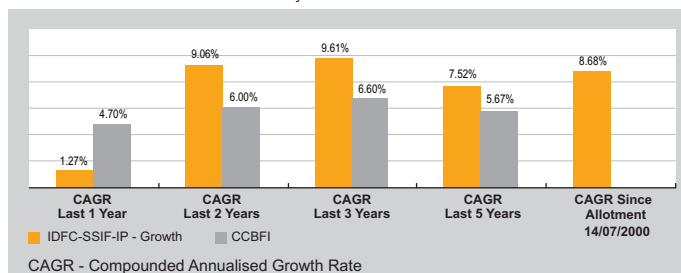
## Asset Allocation

Data as of 29 January 2010



## Fund performance

IDFC-SSIF-IP Growth as of 29 January 2010



Past performance may or may not be sustained in future.

## Rating & Rankings



Past performance is no guarantee of future results.  
For Methodology of Ranking Please refer Page No. 32.