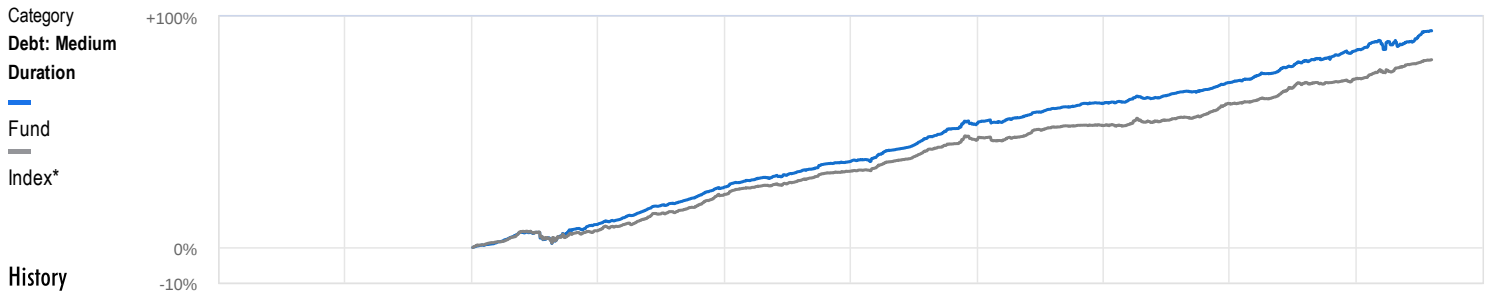


HDFC Medium Term Debt Fund - Direct Plan - Direct



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Launch Date										
January 2013										



Rating	-	-	Unrated	★★	★★	★★★	★★★	★★★	★★★★	★★★★
Nav(₹)	-	-	24.35	27.20	29.38	32.91	34.97	37.23	40.95	43.4581
Quartile Ranking				4	3	2	3	2	1	
Total Return(%)	-	-	--	11.71	8.01	12.01	6.26	6.41	10.01	6.12
Index*	-	-	5.60	11.39	7.15	9.94	4.31	6.77	7.69	5.95
Rank (Funds/Category)	-	-	-/-	9/10	9/13	7/16	12/16	6/16	2/16	9/16
Net Assets (₹Cr)	-	-	1,640	2,510	1,846	2,212	1,836	1,100	1,184	1,051

Suitability

Medium Duration debt funds invest mainly in bonds maturing in about three to four years. They aim to earn better returns than bank fixed deposits of a similar duration. The risk of incurring a loss in these funds over the said time frame is low, but they do not guarantee returns or safety of capital. Retail investors can avoid these funds altogether. We believe that Short Duration funds are a better alternative for the fixed-income allocation in an investor's portfolio.

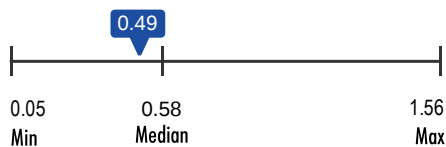
We also believe that investors with an investment horizon of more than three years may consider investing some portion of their money in equity funds to earn higher returns. They witness more severe ups and downs than debt funds but the possibility of incurring a loss reduces with an increase in one's investment horizon.

Taxability of earnings:

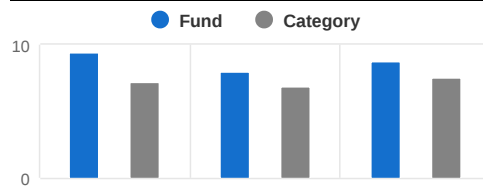
Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

Dividends: Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

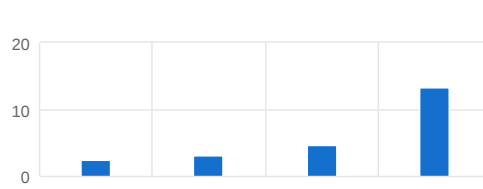
Expense Ratio (%)



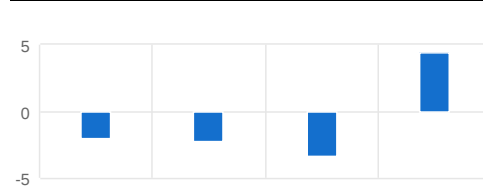
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	2.27	1.95	4.48
Sharpe Ratio	1.17	0.81	0.50

Investment Information

AMC: HDFC Asset Management Company Ltd
 Website: <http://www.hdfcfund.com>
 Registrar: Computer Age Management Ser...
 Min Inv (₹): 5,000
 Min SIP Inv (₹): 500
 Exit Load: Nil
Nav
 Growth: 43.4581
 Dividend: 10.6251
 Fortnightly:

Portfolio Characteristics

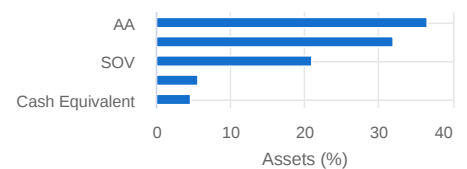
Number of Securities	51
Average Maturity (yrs)	4.60
Avg Maturity 52W High (yrs)	4.73
Avg Maturity 52W Low (yrs)	3.97
Avg Credit Rating	AAA



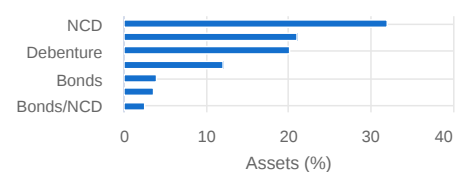
Top Holdings (%)

Company	Instrument	Assets
7.26% GOI 14/01/2029	GOI Securities	6.19
9.70% Shriram City Union Fi...	Non Convertible Debent...	6.13
6.97% GOI 2026	GOI Securities	5.12
9.10% Power Finance Corp. ...	Non Convertible Debent...	5.02
8.95% Pipeline Infrastructure...	Non Convertible Debent...	4.62
7.90% Sikka Ports and Termi...	Debenture	3.52
Tata Housing Devp. Co. 2023	Zero Coupon Bonds	3.47
8.75% Vedanta 30/06/2022	Non Convertible Debent...	3.22
7.27% GOI 2026	GOI Securities	3.11
Muthoot Capital Services 2020	Securitised Debt	2.97

Credit Rating Break-up (%)



Instrument Break-up (%)



All data as on 06-Aug-2020

*VR Bond