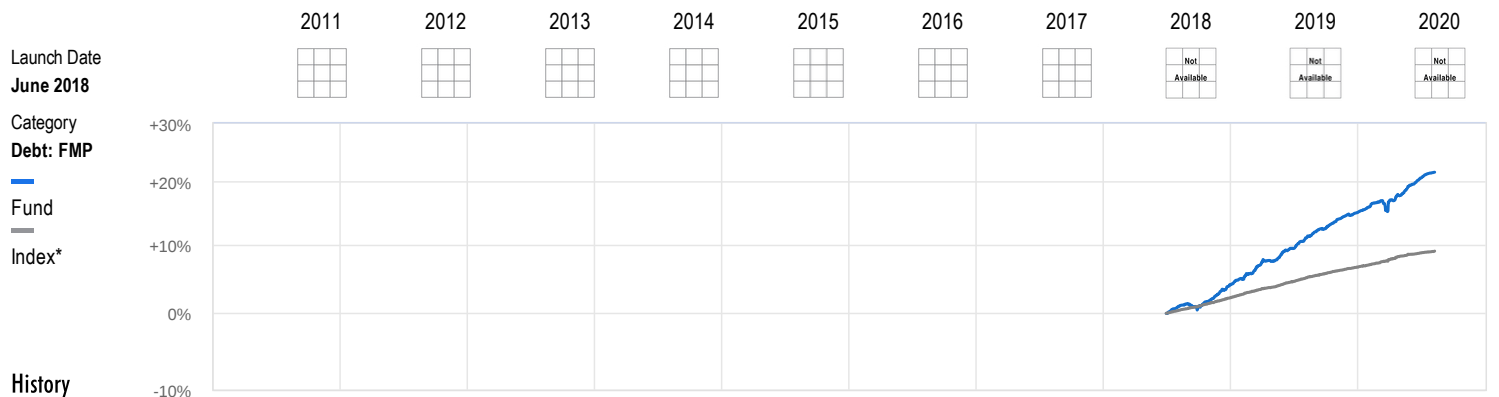


# IDFC Fixed Term Plan Series 154 - Regular Plan - Regular

Unrated



## History

Rating	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Rating	-	-	-	-	-	-	-	Unrated	Unrated	Unrated
Nav(₹)	-	-	-	-	-	-	-	10.41	11.50	12.1589
Quartile Ranking									1	
Total Return(%)	-	-	-	-	-	-	-	--	10.46	5.70
Index*	-	-	-	-	-	-	-	4.06	4.34	2.23
Rank (Funds/Category)	-	-	-	-	-	-	-	-/-	71/573	341/597
Net Assets (₹Cr)	-	-	-	-	-	-	-	90	100	105

## Suitability

Fixed Maturity Plans, as the name suggests, are funds that have a fixed tenure which can vary from three months to five years or even more. Upon the completion of the stated tenure, the fund is wound up and investors' money is returned to them along with accumulated gains. Therefore, they are similar to bank fixed deposits except that they do not offer guaranteed returns even though they aim to better what an FD can fetch.

However, retail investors can avoid these funds altogether. There are far too many kinds of debt funds with a highly nuanced classification based on the type or duration of bonds they can invest in. We believe that so many fund categories add to complexity which is easily avoidable. Retail investors can simply invest in Liquid funds for an investment horizon of up to one year and Short Duration funds for the fixed income allocation (which should be 100 per cent for an investment horizon of up to three years) in their longer-term portfolios.

## Taxability of earnings:

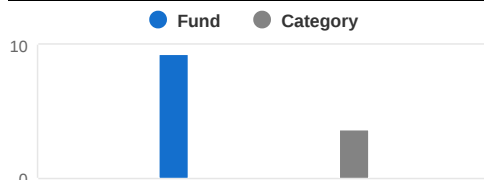
**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' 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.

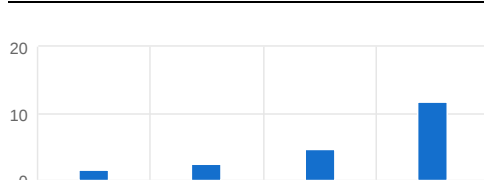
## Expense Ratio (%)



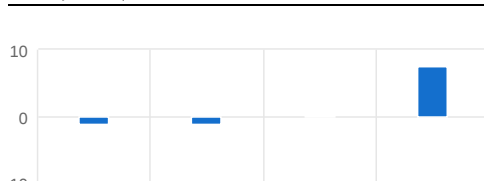
## Trailing Returns (%)



## Best (Period)



## Worst (Period)



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	--	0.29	2.06
Sharpe Ratio	--	-4.08	0.82

## Investment Information

AMC:	IDFC Asset Management Company Limited
Website:	http://www.idfcmf.com
Registrar:	Computer Age Management Ser...
Min Inv (₹):	5,000
Min SIP Inv (₹):	--
Exit Load:	Nil
<b>Nav</b>	
Growth:	12.1589
Dividend Half	10.6508
Yearly:	

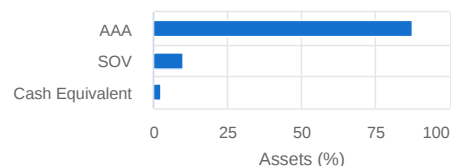
## Portfolio Characteristics

Number of Securities	13
Average Maturity (yrs)	--
Avg Maturity 52W High (yrs)	--
Avg Maturity 52W Low (yrs)	--
Avg Credit Rating	AAA

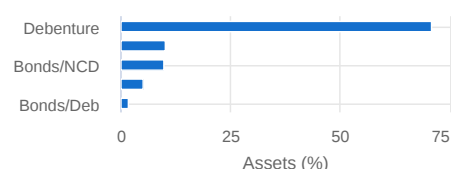
## Top Holdings (%)

Company	Instrument	Assets
Axis Finance 14/06/2021	Debenture	11.67
8.50% SIDBI 21/06/2021	Debenture	11.06
Sundaram Finance 15/07/2021	Debenture	10.94
7.65% IRFC 15/03/2021	Debenture	10.59
8.56% Tamilnadu State 22/06...	State Development Loan	9.99
Bajaj Housing Finance 2021	Bonds/NCDs	9.86
7.18% REC 21/05/2021	Debenture	9.76
LIC Housing Fin. 25/03/2021	Debenture	7.63
9.61% Power Finance Corp. ...	Bonds	5.01
8.40% Power Grid Corporati...	Debenture	4.16

## Credit Rating Break-up (%)



## Instrument Break-up (%)



All data as on 07-Aug-2020

\*CCIL T Bill Liquidity Weight