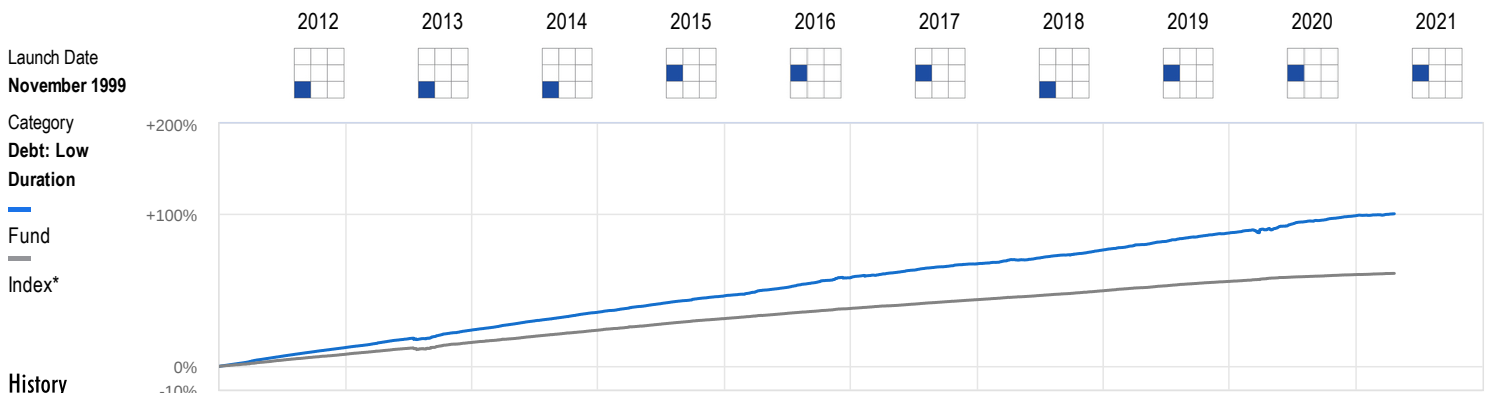


# HDFC Low Duration Fund - Regular



Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Rating	★★★★	★★★	★★★	★★★	★★	★★★	★★★	★★★★	★★★★	★★★★★
Nav(₹)	24.65	26.68	28.92	31.14	33.82	35.97	38.32	41.38	44.75	45.1297
Quartile Ranking	4	4	4	4	2	4	4	2	1	1
Total Return(%)	8.86	8.23	8.40	7.67	8.62	6.37	6.50	7.96	8.15	0.85
Index*	5.57	5.50	5.71	5.38	4.73	4.04	4.06	4.34	3.13	0.55
Rank (Funds/Category)	21/23	21/23	21/23	21/23	10/25	22/25	24/26	10/26	3/25	16/24
Net Assets (₹Cr)	11,022	7,900	9,211	8,538	11,981	11,824	9,295	15,055	25,421	19,554

## Suitability

This fund is mandated to invest in bonds such that the duration of the portfolio is between six to twelve months, and therefore it is suitable to invest in for a similar time frame.

Such funds are usually more suited to institutional investors. Retail investors may avoid them and simply invest the money they don't need for up to one year in a liquid fund.

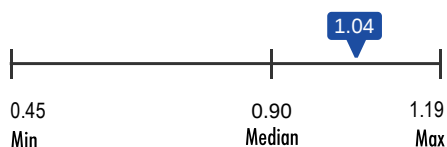
The risk of incurring a loss in these funds is low but they do not guarantee returns or safety of capital.

## Taxability of earnings:

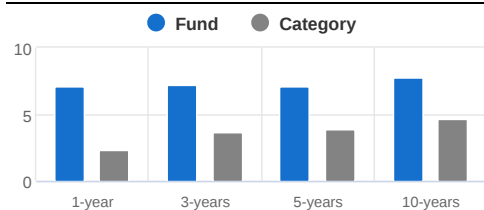
**Capital gains:** If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors'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

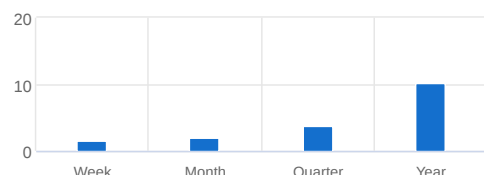
## Expense Ratio (%)



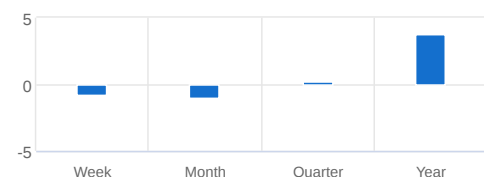
## Trailing Returns (%)



## Best Performance



## Worst Performance



## Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	1.11	0.37	4.25
Sharpe Ratio	2.21	-2.39	1.26

## 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: 45.1297  
 IDCW Weekly: 10.0629

## Portfolio Characteristics

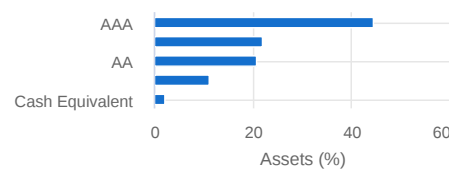
Number of Securities	146
Average Maturity (yrs)	2.31
Avg Maturity 52W High (yrs)	2.40
Avg Maturity 52W Low (yrs)	0.97
Avg Credit Rating	AAA



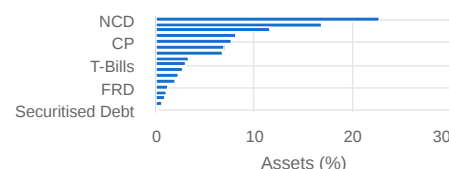
## Top Holdings (%)

Company	Instrument	Assets
GOI 22/09/2033	GOI Securities Floating ...	8.09
9.25% Power Finance Corp.	Additional Tier 2 Bond	2.76
8.35% GOI 2022	GOI Securities	2.68
5.09% National Bank Agr. Ru...	Non Convertible Debent...	2.57
Tata Teleservices 364-D 28/0...	Commercial Paper	2.43
Export-Import Bank 19/05/2023	Certificate of Deposit	2.32
8.75% State Bank of India	Additional Tier 1 Bond	2.20
Axis Bank 28/12/2021	Non Convertible Debent...	2.05
8.24% GOI 15/02/2027	Central Government Loan	1.97
7.80% GOI 2021	Central Government Loan	1.96

## Credit Rating Break-up (%)



## Instrument Break-up (%)



All data as on 20-Apr-2021

\*CCIL T Bill Liquidity Weight