

HDFC Income Gr

Category Debt - Medium to Long Duration

Suggested Horizon 18 Months and above

Investment Objective

To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be realized.

Manager Biography

Shobhit Mehrotra since 9/1/2007

Amar Kalkundrikar since 1/10/2019

Scheme Details

Inception Date	9/11/2000
Minimum Initial	5,000
Annual Report Net Expense Ratio	2.09
NAV (Mo-End)	40.14
Exit Fee	0.25

Portfolio Characteristics

Modified Duration	3.47
Avg Eff Maturity	4.75
Yield to Maturity	8.45

HDFC Income Gr - Operations

Std Dev 3 Yr (Mo-End)	5.14
Beta 3 Yr (Mo-End)	1.33
Sharpe Ratio 3 Yr (Mo-End)	0.41
Information Ratio 3 Yr (Mo-End)	-0.82

Past performance is not a guarantee of future returns. The value of investments may fall as well as rise and investors may not get back the full amount invested. Any decision to invest should be based on a full reading of the offer document. In case of any discrepancy between this sheet and the offer document in force, the offer document shall prevail.

Portfolio Date: 4/30/2019

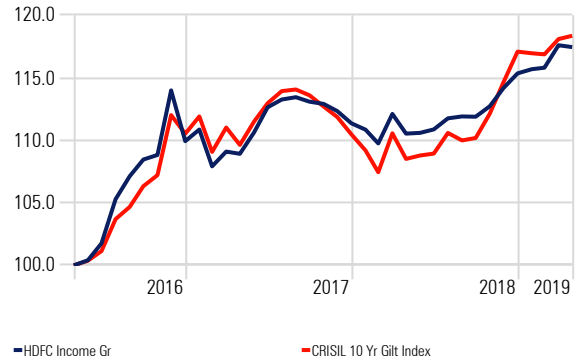
Trailing Returns

Display Benchmark 1: CRISIL 10 Yr Gilt Index Display Benchmark 2:

	Inv	Bmk1
3 Months	-0.06	1.33
6 Months	4.48	5.70
1 Year	12.64	12.73
2 Years	6.31	4.58
3 Years	8.79	7.41
5 Years	7.96	6.22

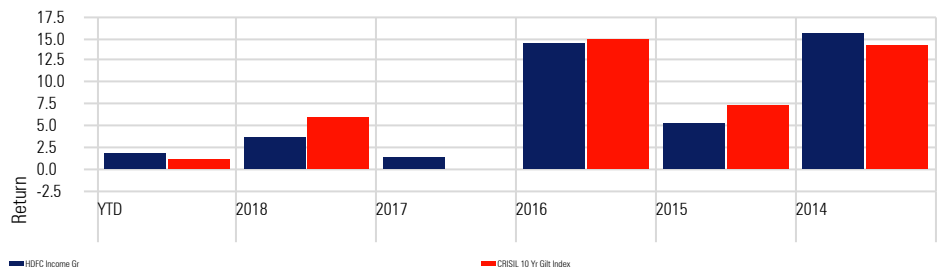
Investment Growth

Time Period: 5/1/2016 to 4/30/2019



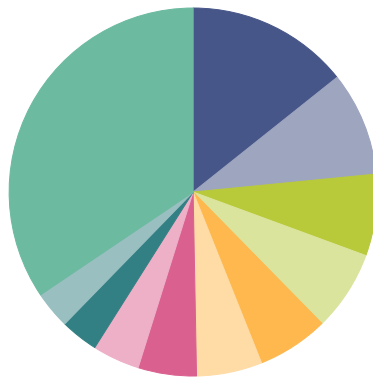
Returns

Calculation Benchmark: CRISIL 10 Yr Gilt Index



Portfolio Holdings

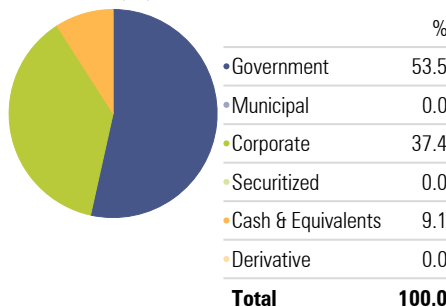
Portfolio Date: 4/30/2019



	%
7.17% Govt Stock 2028	14.3
Punjab National Bank	9.2
The Tata Power Company Limited	7.2
Collateralised Borrowing & Lending Obligation	7.1
National Bank For Agriculture And Rural Development	6.3
LIC HOUSING FINANCE LIMITED	5.8
Power Finance Corporation Ltd.	5.1
State Bank Of India	4.1
NTPC Limited	3.3
Tata Steel Limited	3.3
Other	34.4
Total	100.0

Portfolio Allocation

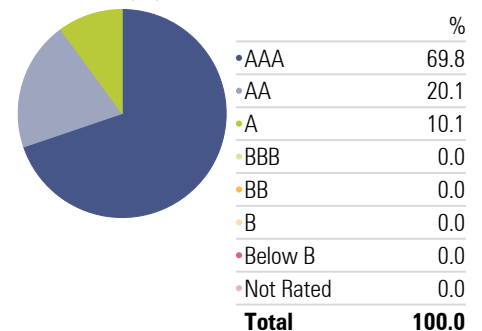
Portfolio Date: 4/30/2019



	%
Government	53.5
Municipal	0.0
Corporate	37.4
Securitized	0.0
Cash & Equivalents	9.1
Derivative	0.0
Total	100.0

Credit Quality

Portfolio Date: 4/30/2019



	%
AAA	69.8
AA	20.1
A	10.1
BBB	0.0
BB	0.0
B	0.0
Below B	0.0
Not Rated	0.0
Total	100.0