Continuous Offer of Units at Applicable NAV Key Information Memorandum and Application Forms



Churchgate,

# Add stability to your portfolio with our debt offerings

#### Open-ended Debt Schemes

Open-ended Liquid Schemes

Name of Mutual Fund: HDFC Mutual Fund Name of Asset Management Company: HDFC Asset Management Company Limited Name of Trustee Company: HDFC Trustee Company Limited Addresses, Website of the entities:

Asset Manag HDFC Asset Registered O HDFC House

Mumbai - 40 CIN No: L659

<b>gement Company (AMC):</b> Management Company Limited rffice : , 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, 10 020. 991MH1999PLC123027	Trustee Company: HDFC Trustee Company Limited Registered Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, C Mumbai - 400 020. CIN No: U65991MH1999PLC123026

Address

Website: www.hdfcfund.com

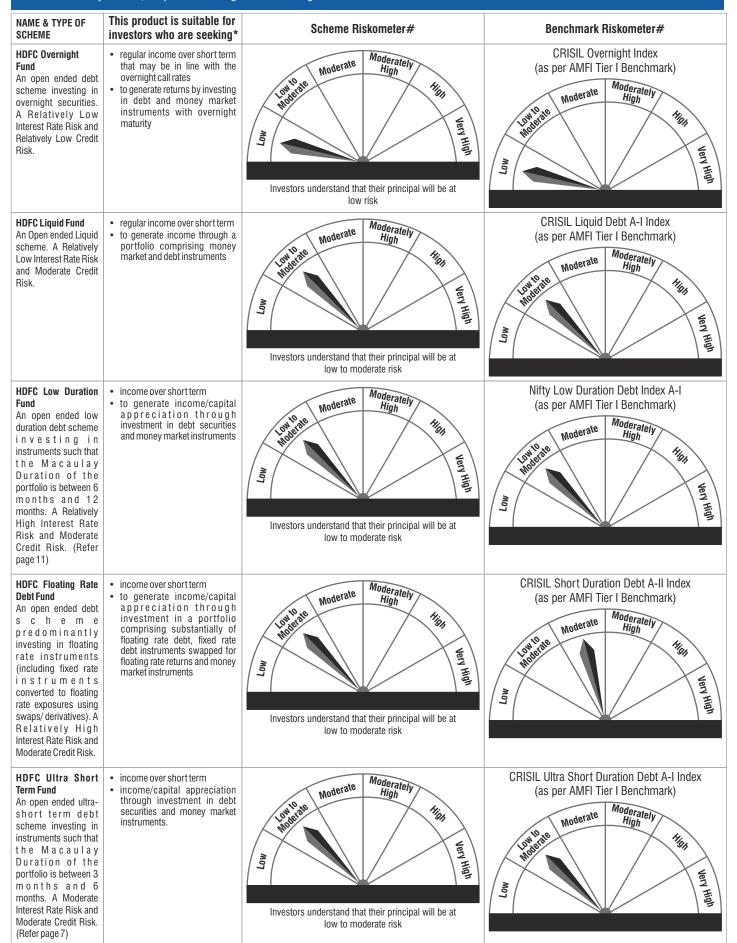
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.hdfcfund.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 ("SEBI (MF) Regulations"), as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 21, 2024.

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:



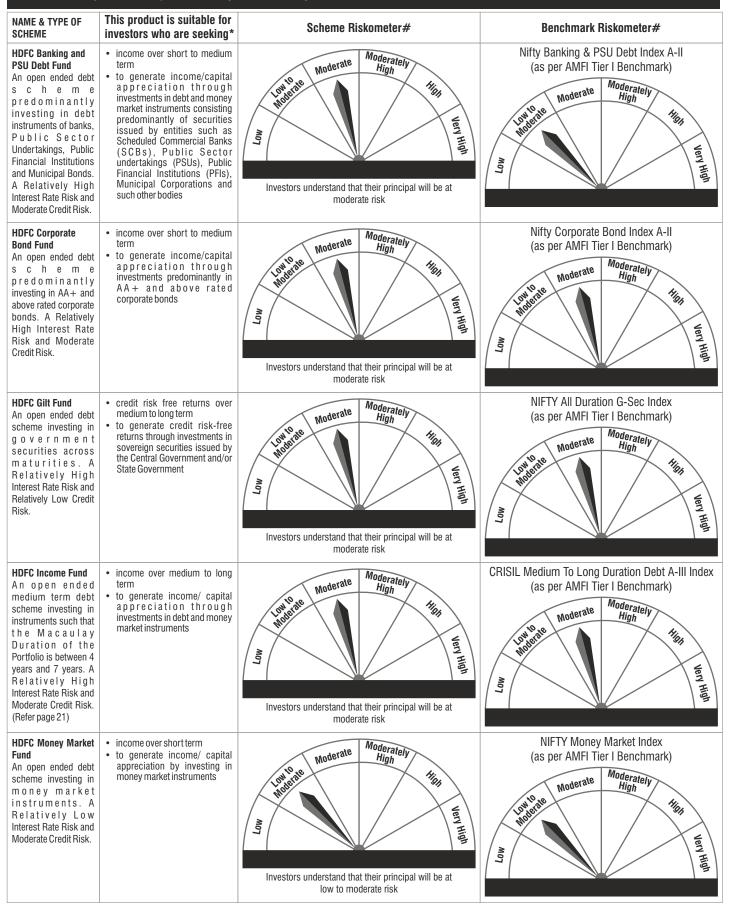


\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

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This product is suitable for NAME & TYPE OF Benchmark Riskometer# Scheme Riskometer# SCHEME investors who are seeking\* **CRISIL Short Duration Debt A-II Index** HDFC Short Term income over short term Moderately Moderate **Debt Fund** to generate income/capital (as per AMFI Tier I Benchmark) High An open ended short appreciation through High Moderately investments in Debt and term debt scheme Moderate Money Market Instruments High investing in High instruments such that 28 Very High the Macaulay Low Duration of the portfolio is between 1 Verv Low year and 3 years. A High Relatively High Interest Rate Risk and Investors understand that their principal will be at Moderate Credit Risk moderate risk (Refer page 16) **CRISIL Short Duration Debt A-II Index** HDFC Dynamic Debt income over medium to long Moderately High Moderate Fund term (as per AMFI Tier I Benchmark) to generate income/capital An open ended High Moderately High appreciation by investing in a Moderate dynamic debt range of debt and money Scheme investing High market instruments across duration. A Very High Relatively High Interest Rate Risk and LOW Very High Moderate Credit Risk. <u>\_0</u> Investors understand that their principal will be at moderate risk Nifty Long Duration Debt Index – A - III HDFC Long Duration Income over the long term Moderately Moderate Debt Fund To generate income / capital (as per AMFI Tier I Benchmark) High An open ended debt appreciation through 10 High Moderately investments in debt and money scheme investing in Moderate High market instruments instruments such that High the Macaulav Very High Duration of the Low portfolio is greater Very High than 7 years. A Relatively High Low Interest Rate Risk and Relatively Low Credit Investors understand that their principal will be at Risk. (Refer page 40) moderate risk Nifty Medium Duration Debt Index A-III HDFC Medium Term income over medium term Moderately Moderate Debt Fund to generate income/capital (as per AMFI Tier I Benchmark) High appreciation through An open ended High Moderately investments in Debt and medium term debt Moderate Money Market Instruments High scheme investing in High instruments such that Verv the Macaulav 201 Duration of the High portfolio is between 3 Nen years and 4 years. A Low High Relatively High Interest Rate Risk and Investors understand that their principal will be at Relatively High Credit moderately high risk Risk. (Refer page 18) Moderately Nifty Credit Risk Bond Index B-II HDFC Credit Risk · income over short to medium Moderate term Debt Fund High (as per AMFI Tier I Benchmark) to generate income/capital An open ended debt H<sub>igh</sub> Moderately High appreciation by investing predominantly in AA and below scheme Moderate predominantly rated corporate debt (excluding High investing in AA and Very High AA + rated corporate bonds) below rated corporate Low bonds (excluding Very High AA+ rated corporate bonds). A Relatively Low High Interest Rate Risk and Relatively Investors understand that their principal will be at High Credit Risk. moderately high risk

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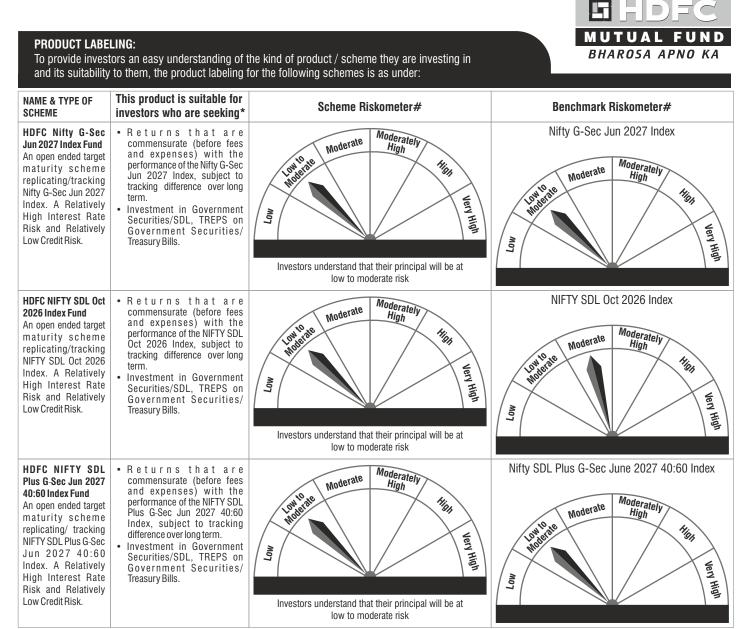
Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:



NAME & TYPE OF Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer#	Benchmark Riskometer#
HDFC NIFTY G-Sec Apr 2029 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Apr 2029 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Apr 2029 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at moderate risk	NIFTY G-Sec Apr 2029 Index
HDFC Nifty G-Sec Dec 2026 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Dec 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Dec 2026 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at low to moderate risk	Nifty G-Sec Dec 2026 Index
HDFC Nifty G-Sec July 2031 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Jul 2031 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jul 2031 Index, subject to tracking errors over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at moderate risk	Nifty G-Sec Jul 2031 Index
HDFC NIFTY G-Sec Jun 2036 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Jun 2036 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Jun 2036 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at moderate risk	NIFTY G-sec Jun 2036 Index
HDFC Nifty G-Sec Sep 2032 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Sep 2032 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Sep 2032 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at moderate risk	Nifty G-Sec Sep 2032 Index

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## Potential Risk Class Matrix

Scheme Name	F	Potential Risk Class (Maximum ris	k the Scheme can take)				
HDFC Overnight Fund	Credit Risk of Scheme $\rightarrow$	- Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
	Interest Rate Risk of the Scheme $\downarrow$	neialively LOW (Glass A)	Mouerale (Glass D)	neialively figli (class c)			
	Relatively Low (Class I)	A-I					
	Moderate (Class II)						
	Relatively High (Class III)						
	A-I - A Scheme with Relatively Low Intere	est Rate Risk and Relatively Low (	Credit Risk.				
HDFC Gilt Fund,	Credit Risk of Scheme →	Deletively Lew (Olean A)	Madavata (Olass D)	Deletizely Uiek (Olece 0)			
HDFC Long Duration	Interest Rate Risk of the Scheme ↓	- Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Debt Fund	Relatively Low (Class I)						
	Moderate (Class II)						
	Relatively High (Class III)	A-III					
A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.							
HDFC Money Market	Credit Risk of Scheme $\rightarrow$						
Fund, HDFC Liquid	Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Fund	Relatively Low (Class I)		B-I				
	Moderate (Class II)						
	Relatively High (Class III)						
	B-I - A Scheme with Relatively Low Intere	est Rate Risk and Moderate Credit	l Risk.				
HDFC Ultra Short Term	Credit Risk of Scheme →						
Fund	Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
	Relatively Low (Class I)						
	Moderate (Class II)		B-II				
	Relatively High (Class III)		0-11				
	B-II - A Scheme with Moderate Interest R	ate Risk and Moderate Credit Risl	k.				
		1					
HDFC Low Duration Fund, HDFC Short Term	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
Debt Fund, HDFC	Interest Rate Risk of the Scheme ↓						
Income Fund, HDFC	Relatively Low (Class I)						
Floating Rate Debt	Moderate (Class II)						
Fund, HDFC Corporate Bond Fund, HDFC	Relatively High (Class III)		B-III				
Banking and PSU Debt Fund, HDFC Dynamic Debt Fund	B-III - A Scheme with Relatively High Inte	PREST HATE HISK AND MODERATE CRE	DIT HISK.				
HDFC Medium Term	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class R)	Relatively High (Class C)			
HDFC Medium Term Debt Fund, HDFC Credit	Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓	- Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
HDFC Medium Term		- Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
HDFC Medium Term Debt Fund, HDFC Credit	Interest Rate Risk of the Scheme $\downarrow$	- Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)			
HDFC Medium Term Debt Fund, HDFC Credit	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I)	- Relatively Low (Class A)	Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II)						
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig	h Credit Risk.	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund,	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inte						
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-sec	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inte Credit Risk of Scheme →	erest Rate Risk and Relatively Hig	h Credit Risk.	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund,	Interest Rate Risk of the Scheme ↓         Relatively Low (Class I)         Moderate (Class II)         Relatively High (Class III)         C-III - A Scheme with Relatively High Interest Risk of Scheme →         Interest Rate Risk of the Scheme ↓	erest Rate Risk and Relatively Hig	h Credit Risk.	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund,	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inte Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I)	erest Rate Risk and Relatively Hig	h Credit Risk.	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec	Interest Rate Risk of the Scheme ↓         Relatively Low (Class I)         Moderate (Class II)         Relatively High (Class III)         C-III - A Scheme with Relatively High Interest Risk of Scheme →         Interest Rate Risk of the Scheme ↓         Relatively Low (Class I)         Moderate (Class I)         Moderate III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund,	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund,	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G-Sec	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G-Sec Jun 2027 Index Fund,	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G-Sec	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Jun 2036 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G- Sec Jun 2027 Index Fund, HDFC Nifty G- Sec Jun 2027 Index Fund, HDFC NIFTY SDL Oct 2026 Index Fund & HDFC NIFTY SDL Plus	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			
HDFC Medium Term Debt Fund, HDFC Credit Risk Debt Fund HDFC Nifty G-Sec Apr 2029 Index Fund, HDFC Nifty G-Sec Dec 2026 Index Fund, HDFC Nifty G-Sec July 2031 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G-Sec Sep 2032 Index Fund, HDFC Nifty G-Sec Jun 2027 Index Fund, HDFC Nifty G-Sec Jun 2027 Index Fund, HDFC NIFTY SDL Oct 2026 Index Fund &	Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III) C-III - A Scheme with Relatively High Inter Credit Risk of Scheme → Interest Rate Risk of the Scheme ↓ Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)	erest Rate Risk and Relatively Hig Relatively Low (Class A)	h Credit Risk. Moderate (Class B)	C-III			

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NAME OF SCHEME	HDFC C	HDFC Overnight Fund (HOF)						
Type of Scheme	An oper	An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.						
Category of Scheme	Overnig	ht Fund						
EBI Scheme Code	HDFC/C	HDFC/0/D/0NF/18/03/0036						
nvestment Objective		rate returns by investing in debt and mone no assurance that the investment objectiv		ity.				
Asset Allocation	Instrum	ients		Indicative allocations (% of total assets)				
Pattern of the Scheme			Minimum Maximum					
	and cal	Debt and Money Market instruments# (including MIBOR linked instruments with daily put and call option#) Upto 100						
		ring on or before next Business Day.						
		ieme may invest in the liquid schemes of Mi ed from time to time.	utual Funds in accordance with the applicab	le extant SEBI (Mutual Funds) Regulations a				
			we arose exposure through debt reportraps	actions and other permitted securities/asse				
		h other securities/assets as may be permitte						
		ve Table (Actual instrument/percentages)	-					
	SR. No		Percentage of exposure	Circular references				
	1.	Securities Lending	a) Upto 40% of the net assets	Clause 12.11 of Master Circular				
			b) Higher of Rs. 5 crores or 10% of the ne assets at single intermediary i.e. broke level					
	2.	Repo/ Reverse Repo / Tri- Party repos (TREPS) on Government Securities and Treasury Bills (G-Secs and T-Bills)	To meet liquidity requirements or pending deployment as per regulatory limits	Clause 1 of Seventh Schedule of SEBI Mutual Fund Regulation				
	3.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular				
	4.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular				
	5.	Mutual Fund Units (as indicated above)	Upto 5% of the net assets of the Mutua Fund (i.e. across all the schemes of the Fund)					
	The Scheme will not make any investment in-							
	SR. No     Types of Instruments       1.     Foreign Debt Securities							
	1.     Foreign Debt Securities       2.     Derivatives							
	<ol> <li>Delivatives</li> <li>Debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating</li> </ol>							
	4. Short term deposits of scheduled commercial banks							
	In additi	In addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and the scheme may also hold cash from time to time.						
	<ul> <li>Changes in asset allocation pattern:</li> <li>Short Term and Defensive Consideration:</li> <li>Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.</li> <li>In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time.</li> </ul>							
ivestment Strategy	The tota case of Busines income The Sch Though	The investment objective of the Scheme is to generate returns by investing in debt and money market instruments with overnight maturity. The total assets of the Scheme will be invested in debt securities and money market instruments maturing on or before next Business Day. case of securities with put and call options (daily or otherwise) the residual maturity (deemed or actual) shall be on or before the ne Business Day. Investments under the Scheme would be made predominantly in Tri-Party Repos (TREPs), overnight reverse repos and fixe income securities/instruments with overnight maturity. The Scheme may invest in liquid funds for overnight deployment. Though every endeavor will be made to achieve the objective of the Scheme, the AMC/ Sponsor/ Trustee do not guarantee that the investme objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.						
Risk Profile of the Scheme	before i	Fund Units involve investment risks includi nvestment. For Scheme specific risk factors ulls on risk factors and risk mitigation meas	refer pages 64 to 66.	ad the SID carefully for details on risk factor				
Plans/ Options	Plans		Options under each Plan					
	• Dir	gular Plan ect Plan io will be common for the above Plans)	<ul> <li>Growth Option</li> <li>Daily* Income Distribution cum Capital Withdrawal (IDCW) Option ^ w Reinvestment facility only</li> <li>* Every Business Day and the holiday immediately preceding a Busines Day</li> <li>^ IDCW shall be declared subject to availability of distributable surplus</li> </ul>					
	Investors should note that the IDCW amount can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains. Please refer SAI and instruction 7 of application form for further details.							

NAME OF SCHEME	HDFC Overnight Fund (HOF) (Contd)						
Applicable NAV	The below cut-off timings and applicability or Acceptance on a Business Day:	f NAV shall be applicable in respect of valid a	applications received at the Official Point(s) of				
	A] For Purchase (including switch-in) of any	amount:					
	<ul> <li>In respect of valid application received upto 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans before the cut- off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</li> </ul>						
	<ul> <li>In respect of valid application received after 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</li> </ul>						
	subscription/purchase as per the appli	cation are not credited to the bank account of t ation before the cut-off time - the closing NAV	nce, where the funds for the entire amount of he respective Liquid Schemes/Plans before the / of the day immediately preceding the day on				
	B] For Switch -in to Liquid Schemes/Plans fi						
	Application for switch-in is received be	fore the applicable cut-off time.					
	before the cut-off time.		re credited to the bank account of the Scheme				
		fore the cut-off time, by the respective switch-i					
	switch-out shall be processed at the a		ay for the Switch-out scheme. Redemption for will be processed at the Applicable NAV (on a e switch-out scheme.				
	In case of switches, the request should be received on a day which is a Business Day for the Switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per cut-off timing. Switchin will be processed at the Applicable NAV (on a						
	Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out scheme. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Flex SIP, Systematic Transfer						
	Plans (STP), Flex-STP, Swing STP, Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan facility (TIP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization within applicable cut-off time by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.						
	While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing / settlement cycles of the banks.						
	Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.						
	C] For Redemption (including switch-out) a	oplications					
	<ul> <li>In respect of valid applications received upto 3.00 p.m. on a Business Day which is followed by a Business Day, same Business Day's closing NAV shall be applicable.</li> </ul>						
	<ul> <li>In respect of valid applications received upto 3.00 p.m. on a Business Day which is followed by a Non-Business day, the closing NAV of the day immediately preceding the next Business Day shall be applicable.</li> </ul>						
	<ul> <li>In respect of valid applications received after 3.00 p.m., the NAV applicability shall be same as for applications received up to 3.00 p.m. on the next Business day, as specified above.</li> <li>Transactions through online facilities / electronic modes:</li> </ul>						
	The time of transaction done through various applicability of NAV, would be the time when the	online facilities / electronic modes offered by e request for purchase / sale / switch of units is					
	The AMC has the right to amend cut off timings	subject to SEBI (MF) Regulations for the smoot	th and efficient functioning of the Scheme.				
Minimum Application Amount / Number of Units	Purchase (including switch-in):	Additional Purchase (including switch- in):	Redemption (including switch-out):				
	Rs. 100 and any amount thereafter.	Rs. 100 and any amount thereafter.	Rs. 100 and in multiples of Re. 1/-				
	Note: Allotment of units will be done after transaction charges, if any.	r deduction of applicable stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.				
Despatch of Redemption Request	Within 3 Working Days of the receipt of valid rec	demption request at the Official Points of Accep	tance of HDFC Mutual Fund.				
Benchmark Index	CRISIL Liquid Overnight Index						
Dividend/ IDCW Policy	Please refer to point 3 on page 67 for details.						
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anil Bamboli (Tenure: 12 years & 2 month	15)					
Name of the Trustee Company	HDFC Trustee Company Limited						

NAME OF SCHEME	HDFC Overnight Fund (HOF) (C	ontd)						
Performance of the Scheme	HOF - Regular Plan - Growth Option			Absolute Returns for each Financial Year for last 5 years ^				
(as at September 30, 2024)	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HOF - Regular Plan - Growth Option CRISIL Liquid Overnight Index				
	Returns for last 1 year	6.65	6.81	8.00% 7.00% 6.67% 6.85				
	Returns for last 3 years	5.61	5.81					
	Returns for last 5 years	4.70	4.89					
	Returns since inception*	5.86	4.69 N.A.	<b>5.00%</b> 4.00% 3.00% 2.89% 3.08% 3.15% 3.36%				
				₹ 3.00% - 2.89% 3.08% 0.13%				
	^ Past performance may or ma	-		2.00% -				
	Returns greater than one year are compounded annualized (CAGR).							
	* Inception Date: February 6, '02 # CRISIL Liquid Overnight Index N.A. Not Available			19-20 20-21 21-22 22-23 23-24				
	# CRISIL Liquid Overnight Index Since inception returns are calcul	lated on Rs. 1,000		Financial Year				
	adjusted for change in face value) HOF - Direct Plan - Growth Opti			Absolute Returns for each Financial Year for last 5 years ^				
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HOF - Direct Plan - Growth Option CRISIL Liquid Overnight Index				
	Returns for last 1 year	6.72	6.81	7.00% - 6.75% 6.85				
	Returns for last 3 years	5.71	5.81	6.00% 5.20% 5.28% 5.42% 5.53% ∞ 5.00%				
	Returns for last 5 years	4.80	4.89	E				
	Returns since inception*	6.03	6.11	₹ 4.00% 1 3.00% 3.08% 3.25% 3.36%				
	^ Past performance may or ma Returns greater than one year are *Inception Date: January 1, '13 # CRISIL Liquid Overnight Index Since inception returns are calcul price adjusted for change in face w For Riskometer of Schemes and Ba	compounded ann ated on Rs. 1,844 /alue)	ualized (CAGR). .4600 (Allotment	2.00% 1.00% 0.00% 19-20 20-21 21-22 22-23 23-24 Financial Year				
Additional Scheme Related Jisclosures	Scheme's portfolio holdings-https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Portfolio Turnover Ratio - N.A. (As on September 30, 2024)							
Expenses of the Scheme (i) Load Structure	Continuous Offer Period Exit Load : Nil							
( )	Also refer to point 4 on page 67 for further details on load structure.							
	In respect of Systematic Transactions such as SIP, STP, etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. The Trustee reserves the right to change / modify the load structure from a prospective date.							
(ii) Recurring Expenses	Maximum Total Expense Ratio u			• •				
(% p.a. of daily Net Assets)	Actual expenses (inclusive of G (Audited): • Regular Plan : 0.19% p.a. The TER of the Direct Plan under Regular Plan. For the actual current expenses b (TER) - https://www.hdfcfund.co Click here for factsheet – https://v The maximum limit of recurring e 1996. Investors are requested to r	• Direct Plan : • Direct Plan : the Scheme will I eing charged, the m/statutory-discl vww.hdfcfund.coi expenses that can read "Section-An	ent fees and add 0.10% p.a. be lower to the ext investor should re osure/total-expens m/investor-service be charged to the <b>nual Scheme Rec</b>	tional TER) for the previous financial year ended March 31, 2024 ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports s/factsheets Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, <b>urring Expenses</b> " in the SID.				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to th	e details in the Sta	tement of Addition	al Information and also independently refer to their tax advisor.				
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs of day.	on the website of	the Fund and Asso	ciation of Mutual Funds in India (AMFI) by 11.00 p.m. every Business				
For Investor Grievances, Please contact	Please refer to point 6 on page 67	for details.						
Unit holder's Information	Please refer to point 7 on page 67	4 1 1 11						

NAME OF SCHEME	HDFC Liquid Fund (HLF)
Type of Scheme	An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.
Category of Scheme	Liquid Fund
SEBI Scheme Code	HDFC/0/D/LIF/00/10/0006
Investment Objective	To generate income through a portfolio comprising money market and debt instruments. There is no assurance that the investment objective of the Scheme will be achieved.

NAME OF SCHEME	HDFC Li	quid Fund (HLF) <i>(Contd)</i>						
Asset Allocation Pattern of the Scheme	Instrum	ents	_	Indicative allocations (% of total assets) Minimum Maximum				
	Debt (including securitised debt) and Money Market Instruments ^ * Upto 100							
	Investment in Debt and Money Market instruments with residual maturity upto 91 days only.							
	*As required under clause 4.5. of Master Circular at least 20% of the net assets of the scheme shall be invested in liquid assets. 'Liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case of reduction in exposure to such liquid assets / securities below 20%, the AMC shall ensure that the above requirement is complied with before making any further investments.							
			ditional investment restrictions in accordan	ce with clause 1.13 and clause 4.5 of Master				
		e Scheme shall make investment in/purchas ase of securities with put and call options (c	5	, , , ,				
	Explanat (a) In c		e repaid in a single payout, the maturity of t	the securities shall mean residual maturity. In				
	ave	rage maturity of security.		s shall be calculated on the basis of weighted				
	(c) Inte	ase the maturity of the security falls on a noi er-scheme transfers of securities held in oth	er schemes having maturity of upto 91 days	only shall be permitted in this Scheme.				
	allo	cation as may be prescribed by RBI from tin	ne to time will be invested in money market i	rribed by RBI) or such other minimum asset nstruments.				
		ent by Specified Schemes in the units of Cl rdance with the requirement of Begulati		ations, 1996 read with SEBI circular no.				
	SEBI/HO Market D 2022 for contribut 30th Jun	/IMD/PoD2/P/CIR/2023/129 dated July 27 Development Fund('CDMDF'), the Scheme, investing in the units of the Corporate Debt tion, an incremental contribution to CDMDF	7, 2023 on Investment by Mutual Fund Scl has made an initial contribution of 25 bps Market Development Fund ('CDMDF') with shall be made every six months from the within prescribed timelines, as may be am	hemes and AMCs in units of Corporate Debt of AUM of the Scheme as on December 31, nin prescribed timelines. Subsequent to initial end of half year, i.e. on a bi-annual basis i.e., ended from time to time, to ensure 25 bps of				
	As per clause 12.24 of Master Circular, the cumulative gross exposure through debt, derivative positions (including fixed income derivatives), repo transactions and other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.							
	Indicativ	re Table (Actual instrument/percentages n	nay vary subject to applicable SEBI circul	ars)				
		Type of Instrument	Percentage of exposure	Circular references				
	1.	Securities Lending	<ul> <li>a) Upto 25% of the net assets</li> <li>b) Upto 5% of the net assets at single intermediary i.e. broker level</li> </ul>	Clause 12.11 of Master Circular				
	2.	Derivatives (Hedging and Non-Hedging)	Upto 100% of the total assets	Clause 12.25 of Master Circular				
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Master Circular				
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo		Clause 4.6.1 of Master Circular				
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives					
	6.	Overseas Debt Securities	Upto 75% of the total assets in Foreign Debt Securities (including Foreign Securitized Debt)					
	7.	Repo/ Reverse Repo in corporate debt securities		Clause 12.18.1.1 of Master Circular				
	8.	Mutual Fund Units	Upto 5% of the net assets of the Mutua Fund (i.e. across all the schemes of the Fund					
		eme will not make any investment in-						
	SR. No	Types of Instruments						
	1. 2.	1.         Debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating) (except debt securities with government guarantee shall be excluded from such restriction)           2.         Short Term deposits of scheduled commercial banks.						
	In additio	on to the instruments stated in the table ab	ove, the Scheme may undertake Short Se					
		accordance with guidelines issued by SEBI and the scheme may also hold cash from time to time. Changes in asset allocation pattern:						
		rm and Defensive Consideration:						
	condition percenta Investme Circular,	Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration						
	only. In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such timeline as may be prescribed by SEBI from time to time.							

NAME OF SCHEME	HDFC Liquid Fund (HLF) (Contd)					
	Portfolio rebalancing (in case of passive breaches):					
	passive breaches (occurrence of instances not ari out portfolio rebalancing within 30 Business Days.	mended/ clarified from time to time, in the event of change in the asset allocation due to sing out of omission and commission of the AMC), the fund manager is required to carry				
	rebalance the portfolio shall be placed before the Ir for rebalancing up to sixty (60) Business days fro scheme is not rebalanced within the aforementior	he portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to e the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline ancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of the is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified e aforesaid circular including reporting the deviation to Trustees at each stage.				
Investment Strategy	from time to time. The investment team of the AMC will carry out an shall endeavour to develop a well-diversified port invest in the schemes of Mutual Funds. As part of the Fund Management process, the Sch instruments that are permissible or may be permissible	The investment team of the AMC will carry out an internal credit analysis of all securities included in the investment universe. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme may also				
	For detailed derivative strategies, please refer to SA	I. objective of the Scheme, the AMC/ Sponsor/ Trustee do not guarantee that the investment				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks includi before investment. For Scheme specific risk factors For details on risk factors and risk mitigation mea					
Plans/ Options	Plans	Options under each Plan				
	<ul> <li>Regular Plan</li> <li>Direct Plan</li> <li>(Portfolio will be common for the above Plans)</li> </ul>	<ul> <li>Growth Option</li> <li>Income Distribution cum Capital Withdrawal (IDCW) Option ^</li> <li>IDCW Option offers Daily<sup>#</sup> IDCW Option (Reinvestment facility only) and Weekly* and Monthly** IDCW Options (Payout and Reinvestment facility).</li> </ul>				
	Record Date: IDCW Reinvestment Option in case Da	eeding Business Day, if that day is not a Business Day). aily IDCW Option, Weekly IDCW Option or Monthly IDCW Option is not indicated. urplus. Investors should note that the IDCW amount can be distributed out of investor's price that represents realized gains.				
Applicable NAV	a) For Purchases :					
	<ul> <li>amount of subscription/ purchase as per time i.e. available for utilization before th application shall be applicable;</li> <li>ii) In respect of valid applications received amount of subscription/ purchase as per</li> </ul>	upto 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire the application are credited to the bank account of the respective Plans before the cut-off te cutoff time - the closing NAV of the day immediately preceding the day of receipt of after 1.30 p.m. on a day at the official point(s) of acceptance and funds for the entire the application are credited to the bank account of the respective Plans on the same day day - the closing NAV of the day immediately preceding the next Business Day shall be				
	applicable; and iii) Irrespective of the time of receipt of app subscription/purchase as per the applicat not available for utilization before the cut- available for utilization shall be applicable.	lication at the official point(s) of acceptance, where the funds for the entire amount of tion are not credited to the bank account of the respective Plans before the cut-off time i.e. off time - the closing NAV of the day immediately preceding the day on which the funds are				
	b) For Switch-in:	hafaratha appliabhla ait afftinga				
	respective switch-in liquid schemes befor	ion/purchase as per the switch-in request must be credited to the bank account of the re the cut-off time.				
	In case of switches, the request should b switch-out shall be processed at the appl Business Day) based on realization of fund	before the cut-off time, by the respective switch-in schemes. e received on a day which is a Business Day for the Switch-out scheme. Redemption for licable NAV as per cut-off timing. Switchin will be processed at the Applicable NAV (on a ds as per the redemption pay-out cycle for the switch-out scheme.				
	Plans (STP), Flex-STP, Swing STP, Transfo will be allotted as per the closing NAV of t Target Scheme irrespective of the installm	stment routes such as Systematic Investment Plans (SIP), Flex SIP, Systematic Transfer er of Income Distribution cum Capital Withdrawal (IDCW) Plan facility (TIP), etc. the units he day on which the funds are available for utilization within applicable cut-off time by the lent date of the SIP, STP or record date of IDCW etc. the payment instruments accompanying investment application submitted to it with its				
	bank expeditiously, it shall not be liable for settlement cycles of the banks.	fferent settlement cycles including electronic transactions (as per arrangements with				
	Payment Aggregators / Banks / Exchange within cut-off time on the same date to the urged to use the most efficient electronic p	es etc), it may happen that the investor's account is debited, but the money is not credited e Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore payment modes to avoid delays in realization of funds and consequently in Unit allotment. otment will be done only upon realization of funds in its bank account. The AMC will not be				
	liable for delay in realization of funds / pay cycles of the banks / payment aggregators	ment instruments on account of factors beyond its control such as clearing / settlement				
	c) Redemptions and Switch-outs :	Into 3 00 p.m. op a Rucinges Day which is followed by a Pusinges Day some Duringes				
	Day's closing NAV shall be applicable.	upto 3.00 p.m. on a Business Day which is followed by a Business Day, same Business upto 3.00 p.m. on a Business Day which is followed by a Non-Business day, the closing				
	NAV of the day immediately preceding the	next Business Day shall be applicable. fter 3.00 p.m., the NAV applicability shall be same as for applications received up to 3.00				
	p.m. on the next Business day, as specifie					

NAME OF SCHEME	HDFC Liquid Fund (HLF) <i>(Contd)</i>									
	<ul> <li>d) For redemption through Instant Access Facility ("IAF")*         <ul> <li>In respect of valid IAF request received up to 3.00 pm on a calendar day, the applicable NAV shall be the lower of (i) NAV of previous calendar day; and (ii) NAV of calendar day on which the request is received;</li> <li>In respect of valid IAF request received after 3.00 pm on a calendar day, the applicable NAV shall be lower of (i) NAV of calendar day on which the request is received;</li> <li>In respect of valid IAF request received after 3.00 pm on a calendar day, the applicable NAV shall be lower of (i) NAV of calendar day on which such request is received; and (ii) NAV of the next calendar day.</li></ul></li></ul>							instantly <b>y refer to</b> me.		
Minimum Application Amount / Number of Units	Purchase (including switch-in): Additional Purchase in):				including	switch-	Redemptio	n (includin	g switch-out	):
	Rs. 100 and any amount therea	lfter. F	Rs. 100 and any am	oun	t thereafte	er.		d in multiple	es of Re. 1/-	
	Note: Allotment of units will b transaction charges, if any.	e done after	deduction of applic	cable	e stamp	duty and		e will be no m Unit based i	ninimum rede redemption.	emption
Despatch of Redemption Request	Within 3 Working Days of the recei	ipt of valid rede	mption request at the	e Off	icial Point	s of Accep	tance of HDF	C Mutual Fur	nd.	
Benchmark Index	CRISIL Liquid Debt A-I Index									
Despatch of Redemption Request	t Within 3 Working Days of the recei	ipt of valid rede	mption request at the	e Off	icial Point	s of Accep	tance of HDF	C Mutual Fur	nd.	
Benchmark Index	CRISIL Liquid Debt A-I Index									
Dividend/ IDCW Policy	Please refer to point 3 on page 6	7 for details								
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 8 yea Mr. Swapnil Jangam (Tenure: 2 y Mr. Dhruv Muchhal (Dedicated Fu	ars & 9 months rears)	,	nents	s) (Tenure	: 1 year &	3 months)			
Name of the Trustee Company	HDFC Trustee Company Limited									
Performance of the Scheme	HLF - Regular Plan - Growth Op	tion		1	Absolute R	eturns for e	each Financial	Year for last	5 years ^	
(as at September 30, 2024)	Compounded Annualised Returns	Scheme Returns% ^			HLF	- Regular P	lan - Growth Op	tion 🔳 CRIS	IL Liquid Debt /	A-I Index
	Returns for last 1 year	7.31	7.34		8.00%				7	.16% 7.27%
	Returns for last 3 years	6.03	6.17		7.00% -	6.10% 6.07%	6		5.59% 5.77%	
	Returns for last 5 years	5.17	7 5.33		6.00% -			t	5.59% 5.77%	
	Returns since inception*	6.82	2 N.A.	Returns	5.00% - 4.00% -		3.45% 3.60%	3.72%		
	^ Past performance may or may			Retu	4.00%-		3.45% 3.00%	3.34%		
	Returns greater than one year are				2.00% -					
	* Inception Date: October 17, '00	sompoundod a		1.00% -						
	# CRISIL Liquid Debt A-I Index		lot Available		0.00%				-	
						19-20	20-21	21-22	22-23	23-24
	Since inception returns are calcul adjusted for change in Face Value)		100 (allotment price				1	inancial Year		
	HLF - Direct Plan - Growth Opti			Absolute Returns for each Financial Year for last 5 years ^						
	-			1	Adsolute Returns for each Financial Year for last 5 years ~					
	Commounded Annualized		Donohmork							
	Compounded Annualised Returns	Scheme Returns% ^			= HU	E - Direct Pla	n - Growth Onti	CRIS	II. Liquid Debt /	\_l Indev
	Returns	Returns% ^	Returns%#			F - Direct Pla	ın - Growth Opti	on 📃 CRIS		
	Returns Returns for last 1 year	Returns% ^ 7.35	Returns%#           5         7.32		8.00%			on CRIS		
	Returns Returns for last 1 year Returns for last 3 years	Returns% ^ 7.35 6.13	Returns%#           5         7.32           3         6.17		8.00%	F - Direct Pla 6.21% 6.07%				
	Returns Returns for last 1 year Returns for last 3 years Returns for last 5 years	Returns% ^ 7.35 6.13 5.27	Returns%#           5         7.32           3         6.17           7         5.33	SL	8.00% 7.00% 6.00%		6		7	
	ReturnsReturns for last 1 yearReturns for last 3 yearsReturns for last 5 yearsReturns since inception*	Returns% ^ 7.35 6.13 5.27 6.81	Returns%#           6         7.32           8         6.17           7         5.33           6         6.75	terns	8.00% - 7.00% - 6.00% - 5.00% - 4.00% -				7	
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain	Returns%#           6         7.32           8         6.17           7         5.33           1         6.75           ned in the future	Returns	8.00% - 7.00% - 6.00% - 5.00% - 4.00% - 3.00% -		6		7	
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of the set o	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustair compounded at	Returns%#           5         7.32           8         6.17           7         5.33           6.75         6.75           ned in the future         nnualized (CAGR).	Returns	8.00% 7.00% 6.00% 5.00% 4.00% 3.00%		6		7	
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception* <b>Past performance may or may</b> Returns greater than one year areq         * Inception Date: December 31, '1	Returns% ^           7.35           6.13           5.27           6.81           y not be sustair           compounded ai           2         # CRISIL Li	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future         nnualized (CAGR).           quid Debt A-I Index         1000000000000000000000000000000000000		8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 2.00% 1.00%		6		7	
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of the set o	Returns% ^           7.35           6.13           5.27           6.81           y not be sustair           compounded ai           2         # CRISIL Lie           lated on Rs. 22	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future         nnualized (CAGR).           quid Debt A-I Index         1000000000000000000000000000000000000		8.00% 7.00% 6.00% 5.00% 4.00% 3.00%		6		7	
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception* <b>Past performance may or may</b> Returns greater than one year arequer         *Inception Date: December 31, '1         Since inception returns are calculated	Returns% ^           7.35           6.13           5.27           6.81           y not be sustair           compounded ai           2 # CRISIL Lie           lated on Rs. 22           Value)	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future           nnualized (CAGR).           quid Debt A-I Index           65.1000 (allotment		8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 2.00% 1.00%	5. <u>21%</u> 6.07%	3.56% 3.60%	3.44%	5.70% 5.77%	7.24% 7.279
Additional Scheme Related disclosures	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are (*Inception Date: December 31, '1         Since inception returns are calcul price adjusted for change in Face N	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Lin lated on Rs. 22 Value) enchmark, kindl	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future           nnualized (CAGR).           quid Debt A-I Index           65.1000 (allotment           yrefer cover pages.           ind.com/statutory-d		8.00% 7.00% 6.00% 5.00% 4.00% - 3.00% - 2.00% - 1.00% - 0.00%	6.21% 6.07%	3.56% 3.60%	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77%	7.24% 7.27%
disclosures	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are at the second se	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Lin lated on Rs. 22 Value) enchmark, kindl	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future           nnualized (CAGR).           quid Debt A-I Index           65.1000 (allotment           yrefer cover pages.           ind.com/statutory-d		8.00% 7.00% 6.00% 5.00% 4.00% - 3.00% - 2.00% - 1.00% - 0.00%	6.21% 6.07%	3.56% 3.60%	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77%	7.24% 7.27%
	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are at 1nception Date: December 31, '1         Since inception returns are calcul price adjusted for change in Face V         For Riskometer of Schemes and Be         Scheme's portfolio holdings-https:	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Lin lated on Rs. 22 Value) enchmark, kindl	Returns%#           5         7.32           3         6.17           7         5.33           6.75         6.75           ned in the future           nnualized (CAGR).           quid Debt A-I Index           65.1000 (allotment           yrefer cover pages.           ind.com/statutory-d		8.00% 7.00% 6.00% 5.00% 4.00% - 3.00% - 2.00% - 1.00% - 0.00%	6.21% 6.07%	3.56% 3.60%	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77%	7.24% 7.27%
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https:         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#           5         7.32           8         6.17           7         5.33           1         6.75           red in the future         nnualized (CAGR).           quid Debt A-I Index         65.1000 (allotment           yrefer cover pages.         ind.com/statutory-d           30, 2024)         ents in HDFC Liquid	liscle	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor	3.56% 3.60% 20-21 Ithly-portfolic	3.44% <sup>3.72%</sup> 21-22 Financial Year	22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all systematic investments under exist	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201	3.56% 3.60% 20-21 Ithly-portfolic	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all         systematic investments under exit         Units redeemed / switched-out	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 <b>Exit load</b>	3.56% 3.60% 20-21 thly-portfolic on purchases 9, as follows:	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all         systematic investments under exit         Units redeemed / switched-out         Day 1 (Refer Note 1 below)	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 Exit load 0.0070%	3.56% 3.60% 20-21 thly-portfolic 9, as follows: <b>as a % of rec</b>	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all         systematic investments under exit         Units redeemed / switched-out         Day 1 (Refer Note 1 below)         Day 2	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 Exit load 0.0070% 0.0065%	3.56% 3.60% 20-21 thly-portfolic on purchases 9, as follows:   <b>as a % of rec</b> 6	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are a         *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all         systematic investments under exit         Units redeemed / switched-out         Day 1 (Refer Note 1 below)         Day 3	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 Exit load 0.0070% 0.0065% 0.0060%	3.56% 3.60% 20-21 thly-portfolic on purchases 9, as follows: as a % of rec 6 6 6	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all         systematic investments under exit         Units redeemed / switched-out         Day 1 (Refer Note 1 below)         Day 2	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 Exit load 0.0070% 0.0065%	3.56% 3.60% 20-21 thly-portfolic on purchases 9, as follows: as a % of rec 6 6 6 6	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24
disclosures Expenses of the Scheme	Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or may         Returns greater than one year are of *Inception Date: December 31, '1         Since inception returns are calcul         price adjusted for change in Face N         For Riskometer of Schemes and Bee         Scheme's portfolio holdings-https         Portfolio Turnover Ratio - N.A. (As         Continuous Offer Period         Exit Load :         Exit load will be applicable on all systematic investments under exit         Units redeemed / switched-out         Day 1 (Refer Note 1 below)         Day 2         Day 3         Day 4	Returns% ^ 7.35 6.13 5.27 6.81 y not be sustain compounded an 2 # CRISIL Li lated on Rs. 22 Value) enchmark, kindl s://www.hdfcfu s: on September	Returns%#         7         8       6.17         7       5.33         1       6.75         red in the future         nnualized (CAGR).         quid Debt A-I Index         65.1000 (allotment         yrefer cover pages.         ind.com/statutory-d         30, 2024)         ents in HDFC Liquid         ts / registrations) on	liscl	8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.00%   0.00%   0.00%	5.21% 6.07% 19-20 tfolio/mor s allotted ( er 20, 201 <b>Exit load</b> 0.0070% 0.0065% 0.0065%	3.56% 3.60% 20-21 thly-portfolic on purchases 9, as follows: as a % of rec 6 6 6 6 6 6	3.44% <sup>3.72%</sup> 21-22 Financial Year	5.70% 5.77% 22-23	23-24

NAME OF SCHEME	HDFC Liquid Fund (HLF) <i>(Contd)</i>
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.         Also refer to point 4 on page 67 for further details on load structure.         In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.         The Trustee reserves the right to change / modify the load structure from a prospective date.         Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.         Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):         • Regular Plan : 0.29% p.a.       • Direct Plan : 0.20% p.a.         The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.         For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports         Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets         The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,
Tax treatment for the Investors	1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.         Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
(Unit holders)	
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC U	ltra Short Term Fund (HUSTF)						
Type of Scheme	An open and 6 m	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk. (Refer Investment Strategy section below)						
Category of Scheme	Ultra Sh	ort Duration Fund						
EBI Scheme Code	HDFC/0/	/D/USD/18/08/0048						
nvestment Objective		rate income/ capital appreciation through ir no assurance that the investment objective		arket instruments.				
sset Allocation	Instrum	ents		Indicative allocations	s (% of total assets)			
attern of the Scheme				Minimum	Maximum			
	Debt (in	cluding securitized debt) and Money Marke	t Instruments ^	Upto	100			
	Units iss	sued by REITs and InvITs		0	10			
	In accor Circular, the Corp contribu of the rel invested As per income Infrastru from tim Swaps, e	ent by Specified Schemes in the units of Cl dance with the requirement of Regulation the Scheme, has made an initial contributio porate Debt Market Development Fund ('CL tion to CDMDF shall be made every six mon levant year, within prescribed timelines, as r in units of CDMDF at the prevalent NAV of th clause 12.24 of Master Circular, the cumula derivatives), repo transactions and credit cture Investment Trusts (InvITs), other perr e to time shall not exceed 100% of the net as etc. will not be considered in calculating abor ye Table (Actual instrument/percentages n	43A of SEBI (Mutual Funds) Regulations, on of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-anr may be amended from time to time, to ensu e respective Class Units. ative gross exposure through debt, derivativ default swaps in corporate debt securiti nitted securities/assets and such other set sets of the scheme Security wise hedge pos ve exposure.	cember 31, 2022 for ir quent to initial contrib ual basis i.e., 30th Jun re 25 bps of AUM as a ve positions (including es, Real Estate Invest urities/assets as may itions using derivatives	nvesting in the units ution, an increment e and 31st Decemb t respective date(s) commodity and fixe ment Trusts (REITs be permitted by SE			
	SR. No	Type of Instrument	Percentage of exposure	Circular references				
	1.	Securities Lending	<ul> <li>a) Upto 25% of the net assets</li> <li>b) Upto 5% at broker level at single intermediary i.e. broker level</li> </ul>	Clause 12.11 of Mas	ster Circular			
	2.	Derivatives (Hedging and Non-hedging)	Upto 100% of the net assets	Clause 12.25 of Mas	ster Circular			
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Maste				
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo		Clause 4.6.1 of Maste				
	5.	Credit Default Swaps	e Clause 12.28 of Master Circular					

NAME OF SCHEME	HDFC U	Itra Short Term Fund (HUSTF) (Contd)					
	SR. No	Type of Instrument	Percentage of exposure	Circular references			
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limit	Clause 12.2 of Master Circular			
	7.	Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Master Circular			
	8.	REITs and InvITs	a) Upto 10% of the NAV in the units of REIT and InvIT	Clause 12.21 of Master Circular			
		Querrana Data Casuritina	b) Upto 5% of the NAV in the units of REIT and InvIT at single issuer level	Oleves 10.10 of Master Orevier			
	9. 10.	Overseas Debt Securities Repo/ Reverse Repo in corporate debt securities	Upto 75% of the total assets Upto 10% of the net assets	Clause 12.19 of Master Circular Clause 12.18.1.1 of Master Circular			
	11.	Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular			
	12.	Mutual Fund Units (including liquid and money market mutual fund schemes)	Pending deployment and Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund	(MF) Regulations			
		he fund has investment in foreign securities various products such as forwards, currenc <b>Types of Instruments</b>	, then the fund may hedge the exchange rate y futures/options, etc.	risk on all receivables on these instruments			
	1.         The Scheme will not undertake Short Selling           In addition to the instruments stated in the table above, the Scheme may also hold cash from time to time.           Changes in asset allocation pattern:           Short Term and Defensive Consideration:           Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in v conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the p stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circl be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or timeline as may be prescribed by SEBI from time to time.           Portfolio rebalancing (in case of passive breaches):           As per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event of change in the asset allocation guite of omission and commission of the AMC), the fund manager is requi out portfolio rebalancing within 30 Business Days.						
Investment Strategy	scheme under th The inve maintair The Sch to gener debt (inc The Sch	is not rebalanced within the aforementione e aforesaid circular including reporting the d estment objective of the scheme is to gene ning Macaulay duration of the portfolio betwe eme aims to generate income through inves ate returns commensurate with low levels o cluding Securitised debt) and money market	rate regular income through investments in	MC shall follow the requirements specified Debt and Money Market Instruments while instruments. The Scheme would endeavour our to develop a well-diversified portfolio of the schemes of Mutual Funds.			
	Macaula betweer It is defi themsel zero cou As part instrum shall be For deta Though	ay Duration (Duration) measures the price is securities with different coupons and differ- ned as the weighted average time to cash ves. It is expressed in years. The duration of upon securities where they are the same. of the Fund Management process, the Sche ents that are permissible or may be permiss for restricted purposes as permitted by the m iled derivative strategies, please refer to SAI.	cash flows of a bond where the weights are nothing but the present value of the cash flow tion of a fixed income security is always shorter than its term to maturity, except in the case le. Is Scheme may use derivative instruments such as futures and options, or any other derivat rmissible in future under applicable regulations. However, trading in derivatives by the Scher y the regulations. I o SAI. I e the objective of the Scheme, the AMC/ Sponsor/Trustee do not guarantee that the investme				
Risk Profile of the Scheme	before ir	Fund Units involve investment risks includir nvestment. For Scheme specific risk factors ils on risk factors and risk mitigation meas		the SID carefully for details on risk factors			
Plans/ Options	Dire	jular Plan ect Plan o will be common for the above Plans)	<ul> <li>Options under each Plan</li> <li>Growth Option</li> <li>Income Distribution cum Capital Witi</li> <li>Daily (Reinvestment) (Default Opti</li> <li>Weekly (Payout and Reinvestment</li> <li>Monthly (Payout and Reinvestment Record Date: Daily - Every Business Weekly - Every Monday</li> <li>Monthly - Last Monday of the month *or immediately succeeding Busines</li> <li>IDCW Reinvestment in case Payout of ^ IDCW shall be declared subject to a Investors should note that the IDCW capital (Equalization Reserve), which gains.</li> </ul>	on under IDCW Option) ) t) Day es Day if that is not a Business Day. or Reinvestment is not indicated.			

NAME OF SCHEME	HDFC Ultra Short Term Fund (H	USTF) (Contd	l)						
Applicable NAV	Please refer to point 2 on pages 66	6 for details.							
Minimum Application Amount / Number of Units	Purchase (including switch-in): Additional Purchase (including in):				Redemption (including switch-out):				
	Rs. 100 and any amount therea	after.	Rs. 100 and any an	nount thereafter.	Rs. 100 and in multiples of Re. 1/-				
	Note: Allotment of units will the transaction charges, if any.	be done after	deduction of appli	cable stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.				
Despatch of Redemption Request	Within 3 Working Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.								
Benchmark Index	CRISIL Ultra Short Duration Debt A-I Index								
Dividend/ IDCW Policy	Please refer to point 3 on page 67								
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anil Bamboli (Tenure: 6 years) Mr. Praveen Jain (Tenure: 1 month) Mr. Dhruv Muchhal (Dedicated Fund Manager for Overseas Investments) (Tenure: 1 year & 3 months)								
Name of the Trustee Company	HDFC Trustee Company Limited								
Performance of the Scheme (as at September 30, 2024)	HUSTF - Regular Plan - Growth			Absolute Returns for	each Financial Year for last 5 years ^				
as at september 30, 2024)	Compounded Annualised Returns	Schem Returns% /	Returns%#	HUSDF - Regular F	lan - Growth Option CRISIL Ultra Short Duration Debt A-I Index				
	Returns for last 1 year	7.3		9.00%	7.63%				
	Returns for last 3 years	5.9		8.00% - 7.00% -					
	Returns for last 5 years Returns since inception*	5.7		6.00% - 5.00% - 4.00% -	5.72% 5.16% 5.25% 5.70%				
	^ Past performance may or may				3.64% <sup>4.00%</sup>				
	Returns greater than one year are	-		3.00% - 2.00% -					
	*Inception Date: September 25, '1	•		1.00% -					
	# CRISIL Ultra Short Duration Deb			0.00%	20-21 21-22 22-23 23-24				
	Since inception returns are calcula	ated on Rs. 10	(allotment price)		Financial Year				
	HUSTF - Direct Plan - Growth O	ntion		Absolute Beturns for	each Financial Year for last 4 years ^				
	Compounded Annualised	Schem	e Benchmark						
	Returns	Returns% 2			n - Growth Option CRISIL Ultra Short Duration Debt				
	Returns for last 1 year	7.6	64 7.62	9.00% т	A-I Index				
	Returns for last 3 years	6.2		8.00% - 7.49% 7.35	% 7.50% 7.63				
	Returns for last 5 years	6.0		7.00% - 6.00% -	6.05% 5.58% 5.70%				
	Returns since inception* 6.52 6.34								
	Returns greater than one year are compounded annualized (CAGR) 3.00%								
	*Inception Date: September 25, '1			2.00% - 1.00% -					
	# CRISIL Ultra Short Duration Deb			0.00%					
	Since inception returns are calculated on Rs. 10 (allotment price) Financial Year								
	For Riskometer of Schemes and Be		, ,,,						
Additional Scheme Related disclosures	Scheme's portfolio holdings-http: Portfolio Turnover Ratio - N.A. (As		-	lisclosure/portfolio/mo	nthly-portfolio				
Expenses of the Scheme	Continuous Offer Period	Son Septembe	100,2024)						
(i) Load Structure	Exit Load : Nil								
	No exit load shall be levied for switching between Options under the same Plan within a Scheme.								
	Also refer to point 4 on page 67 fo In respect of Systematic Transa				on the date of registration / enrolment shall be				
	levied.				· · · · · · · · · · · · · · · · · · ·				
//// D	The Trustee reserves the right to c Maximum Total Expense Ratio un	· ·	,						
(ii) Recurring Expenses (% p.a. of daily Net Assets)	-	-			revious financial year ended March 31, 2024				
(/o p.a. of aa.i.)	(Audited):	-		,	· · · · · · · · · · · · · · · · · · ·				
	Regular Plan: 0.66% p.a. The TEB of the Direct Plan under		an:0.34% p.a. vill be lower to the ex	tent of the distribution of	expenses / commission which is charged in the				
	Regular Plan.								
					e mutual fund. Click here for Total Expense Ratio				
	(TER) - https://www.hdfcfund.co Click here for factsheet – https://w								
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,								
	1996. Investors are requested to r								
Tax treatment for the Investors (Unit holders)					independently refer to their tax advisor.				
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs of day.	on the website	of the Fund and Ass	ociation of Mutual Fund	s in India (AMFI) by 11.00 p.m. every Business				
For Investor Grievances, Please contact	Please refer to point 6 on page 67	for details.							
Unit holder's Information	Please refer to point 7 on page 67	for details.							

open ended low duration debt scheme investing months. A Scheme with Relatively High Interest F           / Duration Fund           C/O/D/LOW/18/03/0032           generate income/capital appreciation through in re is no assurance that the investment objectiv ruments           t (including securitized debt* other Structured Money Market Instruments ^           is issued by REITs and InvITs           'ortfolio Macaulay Duration shall be between 6 required under clause 4.6. of Master Circular, th ude Cash, Government Securities, T-bills and R urities below 10%, the AMC shall ensure that the estment by Specified Schemes in the units of ccordance with the requirement of Regulation rular, the Scheme, has made an initial contributio Corporate Debt Market Development Fund ('CI tribution to CDMDF shall be made every six mon he relevant year, within prescribed timelines, as ested in units of CDMDF at the prevalent NAV of th per clause 12.24 of Master Circular, the cur vatives), repo transactions and Real Estate In urities/assets and such other securities/assets a Scheme.           icative Table (Actual instrument/percentages           No         Type of Instrument Securities Lending           Derivatives (Hedging and Non-hedging)         Securitized Debt           Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	ate Risk and Moderate Credit Risk. (Refer Investment in debt securities and money mare of the Scheme will be achieved. Diligations and Credit enhancements) months and 12 months. e Scheme shall hold at least 10% of its net epo on Government Securities). In case of r above requirement is complied with before n <b>CDMDF:</b> 43A of SEBI (Mutual Funds) Regulations, 1 n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de investment Trusts (REITs), Infrastructure Ir s may be permitted by SEBI from time to time may vary subject to applicable SEBI circu <b>Percentage of exposure</b> a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets	vestment Strategy sectio rket instruments. Indicative allocations ( Minimum Upto 11 0 t assets in liquid assets ( reduction in exposure to naking any further investi 1996 read with clause 1 ecember 31, 2022 for inve- equent to initial contribution audit basis i.e., 30th June a restructive positions (incluing nvestment Trusts (InvIT- ne shall not exceed 100% ulars) Circular references Clause 12.11 of Master	(% of total assets) Maximum 00 10 ('liquid assets' sha such liquid assets of for, an increment and 31 st Decembe respective date(s) i uding fixed incom s), other permitte 5 of the net assets of er Circular	
C/O/D/LOW/18/03/0032         generate income/capital appreciation through in         re is no assurance that the investment objectiv         iruments         at (including securitized debt* other Structured         Money Market Instruments ^         is issued by REITs and InvITs         fortfolio Macaulay Duration shall be between 6         required under clause 4.6. of Master Circular, th         ude Cash, Government Securities, T-bills and R         urities below 10%, the AMC shall ensure that the         estment by Specified Schemes in the units of         cordance with the requirement of Regulation         cual, the Scheme, has made an initial contribution         Corporate Debt Market Development Fund ('CI         tribution to CDMDF shall be made every six morn         ne relevant year, within prescribed timelines, as         urities/assets and such other securities/assets a         Scheme.         icative Table (Actual instrument/percentages         No       Type of Instrument         Securities Lending         Derivatives (Hedging and Non-hedging)         Securitized Debt         Liquid Assets (Cash, Government         Securities, T-bills, Repo/Reverse repo on         Government Securities) and Tri-Party	e of the Scheme will be achieved.  Dbligations and Credit enhancements)  months and 12 months. e Scheme shall hold at least 10% of its net epo on Government Securities). In case of r above requirement is complied with before m <b>CDMDF:</b> 43A of SEBI (Mutual Funds) Regulations, 1 n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de ivestment Trusts (REITs), Infrastructure Ir s may be permitted by SEBI from time to time <b>may vary subject to applicable SEBI circu Percentage of exposure</b> a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	Indicative allocations ( Minimum Upto 11 0 t assets in liquid assets ( reduction in exposure to naking any further invest 1996 read with clause 1 teember 31, 2022 for inve equent to initial contributing true 25 bps of AUM as at re- erivative positions (inclu- nvestment Trusts (InvITs- ne shall not exceed 100% ulars) Circular references Clause 12.25 of Master Clause 12.2 of Master	Maximum 00 10 ('liquid assets' sha such liquid assets ments. 6A.2.4.2 of Maste esting in the units of ion, an increment and 31st December respective date(s) uding fixed incom s), other permitted of the net assets of er Circular circular	
generate income/capital appreciation through in re is no assurance that the investment objectiv rruments         tt (including securitized debt* other Structured Money Market Instruments ^ is issued by REITs and InvITs         bortfolio Macaulay Duration shall be between 6 required under clause 4.6. of Master Circular, the ude Cash, Government Securities, T-bills and R urities below 10%, the AMC shall ensure that the estment by Specified Schemes in the units of ccordance with the requirement of Regulation sular, the Scheme, has made an initial contribution Corporate Debt Market Development Fund ('CI tribution to CDMDF shall be made every six mon re relevant year, within prescribed timelines, as sted in units of CDMDF at the prevalent NAV of th per clause 12.24 of Master Circular, the cur vatives), repo transactions and Real Estate In urities/assets and such other securities/assets a Scheme.         icative Table (Actual instrument/percentages         No       Type of Instrument         Securities Lending         Derivatives (Hedging and Non-hedging))         Securitized Debt         Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	e of the Scheme will be achieved.  Dbligations and Credit enhancements)  months and 12 months. e Scheme shall hold at least 10% of its net epo on Government Securities). In case of r above requirement is complied with before m <b>CDMDF:</b> 43A of SEBI (Mutual Funds) Regulations, 1 n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de ivestment Trusts (REITs), Infrastructure Ir s may be permitted by SEBI from time to time <b>may vary subject to applicable SEBI circu Percentage of exposure</b> a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	Indicative allocations ( Minimum Upto 11 0 t assets in liquid assets ( reduction in exposure to naking any further invest 1996 read with clause 1 teember 31, 2022 for inve equent to initial contributing true 25 bps of AUM as at re- erivative positions (inclu- nvestment Trusts (InvITs- ne shall not exceed 100% ulars) Circular references Clause 12.25 of Master Clause 12.2 of Master	Maximum 00 10 ('liquid assets' sha such liquid assets ments. 6A.2.4.2 of Maste esting in the units of ion, an increment and 31st December respective date(s) uding fixed incom s), other permitted of the net assets of er Circular circular	
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Money Market Instruments ^         is issued by REITs and InvITs         fortfolio Macaulay Duration shall be between 6         required under clause 4.6. of Master Circular, th         ude Cash, Government Securities, T-bills and R         urities below 10%, the AMC shall ensure that the         estment by Specified Schemes in the units of         coordance with the requirement of Regulation         cular, the Scheme, has made an initial contribution         Corporate Debt Market Development Fund ('CI         tribution to CDMDF shall be made every six monte         ne relevant year, within prescribed timelines, as         ested in units of CDMDF at the prevalent NAV of th         per clause 12.24 of Master Circular, the cur         varives), repo transactions and Real Estate In         urities/assets and such other securities/assets a         Scheme.         icative Table (Actual instrument/percentages         No       Type of Instrument         Securities Lending         Derivatives (Hedging and Non-hedging)         Securitized Debt         Liquid Assets (Cash, Government         Securities, T-bills, Repo/Reverse repo on         Government Securities) and Tri-Party	months and 12 months. e Scheme shall hold at least 10% of its net apo on Government Securities). In case of r above requirement is complied with before m <b>CDMDF:</b> 43A of SEBI (Mutual Funds) Regulations, 1 n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de ivestment Trusts (REITs), Infrastructure Ir s may be permitted by SEBI from time to time <b>may vary subject to applicable SEBI circu</b> <b>Percentage of exposure</b> a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	0 t assets in liquid assets ( reduction in exposure to naking any further invest 1996 read with clause 1 ecember 31, 2022 for inve equent to initial contribut nual basis i.e., 30th June a rre 25 bps of AUM as at re erivative positions (inclu nvestment Trusts (InvIT ne shall not exceed 100% ulars) Circular references Clause 12.11 of Master Clause 12.25 of Master	10 ('liquid assets' sha such liquid assets ments. 6A.2.4.2 of Mast esting in the units ion, an increment and 31st Decemb respective date(s) uding fixed incom s), other permitte of the net assets of er Circular	
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Bular, the Scheme, has made an initial contribution         Corporate Debt Market Development Fund ('CI         tribution to CDMDF shall be made every six mome         ne relevant year, within prescribed timelines, as         sested in units of CDMDF at the prevalent NAV of the         per clause 12.24 of Master Circular, the cur         vatives), repo transactions and Real Estate In         urities/assets and such other securities/assets as         Scheme.         icative Table (Actual instrument/percentages         No         Type of Instrument         Securities Lending         Derivatives (Hedging and Non-hedging)         Securitized Debt         Liquid Assets (Cash, Government         Securities, T-bills, Repo/Reverse repo on         Government Securities) and Tri-Party	n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de ivestment Trusts (REITs), Infrastructure Ir s may be permitted by SEBI from time to time may vary subject to applicable SEBI circu Percentage of exposure a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	ecember 31, 2022 for inve- equent to initial contributi- nual basis i.e., 30th June a rre 25 bps of AUM as at ru- erivative positions (inclu- nvestment Trusts (InvIT- ne shall not exceed 100% ulars) Circular references Clause 12.11 of Master Clause 12.25 of Master	esting in the units ion, an increment and 31st Decemb respective date(s) uding fixed incon s), other permitte of the net assets er Circular circular	
Securities Lending         Derivatives (Hedging and Non-hedging)         Securitized Debt         Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	Clause 12.11 of Maste Clause 12.25 of Maste Clause 12.2 of Master	er Circular Circular	
Securities Lending         Derivatives (Hedging and Non-hedging)         Securitized Debt         Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level Upto 100% of total assets Upto 100% of the total assets	Clause 12.11 of Maste Clause 12.25 of Maste Clause 12.2 of Master	er Circular Circular	
Securitized Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	Upto 100% of total assets Upto 100% of the total assets	Clause 12.2 of Master	Circular	
Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party				
Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	Atleast 10% of the net assets	Clause 4.6.1 of Master	Circular	
Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Maste	er Circular	
Instruments with special features AT1 and AT2 Bonds	As per regulatory limit Clause 12.2 of Master Circular			
Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Master		
REITs and InvITs	a) Upto 10% of the NAV in the units of REIT and InvIT		er Circular	
	b) Upto 5% of the NAV in the units of REIT and InvIT at single issuer level			
Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Maste	er Circular	
Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of M	laster Circular	
Short Term deposits	As per regulatory limits	Clause 12.16 of Maste	er Circular	
Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund		chedule of SEBI	
n guidelines issued by SEBI and the scheme may <b>inges in asset allocation pattern:</b> <b>int Term and Defensive Consideration:</b> ject to SEBI (MF) Regulations the asset alloca ditions, market opportunities, applicable regu- centages stated above are only indicative and r estment Manager, the intention being at all times sular, as may be amended from time to time, sucl A ne event of change in the asset allocation, the fu- eline as may be prescribed by SEBI from time to time titolio rebalancing (in case of passive breaches per clause 2.9 of Master Circular, as may be am	also hold cash from time to time. tion pattern indicated above may change lations and political and economic factor ot absolute and that they can vary substan to seek to protect the interests of the Unit I i changes in the investment pattern will be fo and manager will carry out portfolio rebalan me. ): ended/ clarified from time to time, in the ev	from time to time, keep rs. It must be clearly u ntially depending upon th holders. As per clause 1 or short term and for defe ncing within 30 calendar vent of change in the ass	bing in view mark inderstood that t ne perception of t .14.1.2.b of Mast ensive consideration days or such oth set allocation due	
	securities Short Term deposits Mutual Fund Units ddition to the instruments stated in the table abov n guidelines issued by SEBI and the scheme may anges in asset allocation pattern: ort Term and Defensive Consideration: oject to SEBI (MF) Regulations the asset allocat ditions, market opportunities, applicable regu centages stated above are only indicative and n estment Manager, the intention being at all times cular, as may be amended from time to time, such w ne event of change in the asset allocation, the fu eline as may be prescribed by SEBI from time to ti tfolio rebalancing (in case of passive breaches per clause 2.9 of Master Circular, as may be am sive breaches (occurrence of instances not arisi	securities       As per regulatory limits         Mutual Fund Units       Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund         ddition to the instruments stated in the table above, the Scheme may undertake Short Sellin in guidelines issued by SEBI and the scheme may also hold cash from time to time.         anges in asset allocation pattern:         rtf Term and Defensive Consideration:         oject to SEBI (MF) Regulations the asset allocation pattern indicated above may change iditions, market opportunities, applicable regulations and political and economic facto centages stated above are only indicative and not absolute and that they can vary substate strent Manager, the intention being at all times to seek to protect the interests of the Unit cular, as may be amended from time to time, such changes in the investment pattern will be for y.         ne event of change in the asset allocation, the fund manager will carry out portfolio rebalancing (in case of passive breaches):         per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event sive breaches (occurrence of instances not arising out of omission and commission of the portfolio rebalancing within 30 Business Days.	securities       As per regulatory limits       Clause 12.16 of Master         Mutual Fund Units       Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund       Clause 4 of Seventh S (MF) Regulations         ddition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transacting inguidelines issued by SEBI and the scheme may also hold cash from time to time.       MF) Regulations         inguidelines issued by SEBI and the scheme may also hold cash from time to time.       Immediate and the scheme may also hold cash from time to time.         inguidelines issued by SEBI and the scheme may also hold cash from time to time.       Immediate and the scheme may also hold cash from time to time.         inguidelines issued by SEBI and the scheme may also hold cash from time to time.       Immediate and the scheme may also hold cash from time to time.         inguidelines issued by SEBI and the scheme may also hold cash from time to time.       Immediate and the scheme may also hold cash from time to time.         inguidelines issued by SEBI and the scheme may also hold cash from time to time.       Immediate and economic factors.       It must be clearly to centage stated above are only indicative and not absolute and that they can vary substantially depending upon the scheme thanager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1, we can as may be amended from time to time, such changes in the investment pattern will be for short term and for defeinely.         we event of change in the asset allocation, the fund manager will carry out portfolio re	

NAME OF SCHEME	HDFC Low Duration Fund (HLDF	) (Contd)				
	for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid circular including reporting the deviation to Trustees at each stage.					
Investment Strategy	12 months. The Scheme shall endeavour to de would endeavour to generate retu Mutual Funds. The Scheme may also invest in the SEBI from time to time. <b>Macaulay Duration (Duration)</b> m between securities with different c It is defined as the weighted avera themselves. It is expressed in year zero coupon securities where they As part of the Fund Management p instruments that are permissible o shall be for restricted purposes as For detailed derivative strategies, p	evelop a well-d irns commens e hybrid securit easures the pri oupons and dif age time to cas 's. The duration are the same. orocess, the So r may be perm permitted by th lease refer to S made to achi	iversified portfolio of urate with low levels ties viz. units of REITs ce volatility of fixed in ferent maturities. sh flows of a bond w n of a fixed income so cheme may use deriv issible in future unde le regulations. SAI. ieve the objective of	f debt (including securi s of interest rate risk. The s and InvITs for diversifi ncome securities. It is o where the weights are n ecurity is always shorte vative instruments such r applicable regulations f the Scheme, the AM	aulay Duration of the portfolio is between 6 and tised debt) and other instruments. The Scheme he Scheme may also invest in the schemes of cation and subject to necessary stipulations by ften used in the comparison of interest rate risk othing but the present value of the cash flows er than its term to maturity, except in the case of a as futures and options, or any other derivative . However, trading in derivatives by the Scheme C/Sponsor/Trustee do not guarantee that the under the Scheme.	
Risk Profile of the Scheme	Mutual Fund Units involve investm before investment. For Scheme sp For details on risk factors and risk	ecific risk facto	ors refer pages 64 to 6	36.	ead the SID carefully for details on risk factors	
Plans/ Options	Plans       Options under each Plan         • Regular Plan • Direct Plan (Portfolio will be common for the above Plans)       • Growth Option         • Income Distribution cum Capital Withdrawal (IDCW) Option ^ IDCW Option offers Daily IDCW#Option with reinvestment facility and Weekly* and Monthly** IDCW Option with payout and reinvestment facility. # Every Business Day         * Every Monday (or immediately succeeding Business Day, if that is not a Business Day)         ** Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day)         IDCW shall be declared subject to availability of distributable su Investor's should note that the IDCW amount can be distributed ou investor's capital (Equalization Reserve), which is part of sale prior represents realized gains.         Please refer SAI and instruction 7 of application form for further details.					
Applicable NAV	Please refer to point 2 on pages 66	for details.				
Minimum Application Amount / Number of Units	Purchase (including switch-in)		Additional Purchas	e (including switch-	Redemption (including switch-out):	
	Rs. 100 and any amount thereat Note: Allotment of units will b transaction charges, if any.		Rs. 100 and any amo deduction of applic		Rs. 100 and in multiples of Re. 1/- thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.	
Despatch of Redemption Request	Within 3 Working Days of the recei	pt of valid rede	mption request at the	Official Points of Accep	tance of HDFC Mutual Fund.	
Benchmark Index	NIFTY Low Duration Debt Index A	-1				
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Please refer to point 3 on page 67 f Mr. Anupam Joshi (Tenure: 8 years Mr. Praveen Jain (Tenure: 1 year & Mr. Dhruv Muchhal (Dedicated Fur	s & 11 months 11 months)	*	nts) (Tenure: 1 year &	3 months)	
Name of the Trustee Company	HDFC Trustee Company Limited			1		
Performance of the Scheme	HLDF - Regular Plan - Growth O			Absolute Returns for e	each Financial Year for last 5 years ^	
(as at September 30, 2024)	Compounded Annualised Returns Returns for last 1 year	Scheme Returns% ^ 7.14	Returns%#	HLDF - Regular	Plan - Growth Option NIFTY Low Duration Debt Index A-I	
	Returns for last 3 years	5.81	5.98	9.00% 8.00% - 7.54% 7.619	y	
	Returns for last 5 years	6.05	5 5.74	7.00% -	0.97%	
	Returns since inception*	7.06	N.A.		5.55% 4.84% 4.98%	
	^ Past performance may or may	not be sustair	ned in the future	<b>Sec</b> 6.00% - 5.00% - 4.00% -	4.01% 3.65%	
	Returns greater than one year are of * Inception Date: November 18, '9 # NIFTY Low Duration Debt Index	9		3.00% 2.00% 1.00% 0.00%	20-21 21-22 22-23 23-24	
	Since inception returns are calcula	ted on Rs. 10 (	allotment price)	10 20	Financial Year	

NAME OF SCHEME	HDFC Low Duration Fund (HLD	F) (Contd)									
	HLDF - Direct Plan - Growth O	ption		Absolute Returns for each Financial Year for last 5 years ^							
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#		HL	DF - Direct Plan	- Growth C	)ption	NIFTY Low	Duratior	n Debt
	Returns for last 1 year	7.78	7.46		9.00% <sub>1</sub>	0.40%			Index A-I		
	Returns for last 3 years	6.46	5.98		8.00% -	8.19% 7.61%	7.62%			7.	93% 7.51%
	Returns for last 5 years	6.69	5.74		7.00% - 6.00% -		5.55%	%	5 /0%		
	Returns since inception*	7.70	7.15	Returns	5.00% -		0.00	4.65%	5.49%	1.98%	
	<ul> <li>Past performance may or ma</li> <li>Returns greater than one year are</li> <li>*Inception Date: January 1, '13</li> <li># NIFTY Low Duration Debt Index</li> </ul>	compounded ann		B	4.00% - 3.00% - 2.00% - 1.00% - 0.00% -				65%		
	Since inception returns are calcula For Riskometer of Schemes and B	ated on Rs. 24.653	,			19-20	20-21	21-23 Financial		:3	23-24
Additional Scheme Related disclosures	Scheme's portfolio holdings-http Portfolio Turnover Ratio - N.A. (A			sclo	osure/po	rtfolio/month	lly-portfol	lio			
Expenses of the Scheme (i) Load Structure	Continuous Offer Period Exit Load : Nil No exit load shall be levied for switching between Options under the same Plan within a Scheme. Also refer to point 4 on page 67 for further details on load structure. In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be										shall be
	levied. The Trustee reserves the right to d	change / modify th	e load structure fro	ma	prospec	tive date.		5	-		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	The Trustee reserves the right to change / modify the load structure from a prospective date. Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67. Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31 (Audited): • Regular Plan : 1.03% p.a. • Direct Plan : 0.43% p.a. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged							1, 2024			
				ent (	of the dis	stribution exp	enses / c	ommissi	on which is	charge	ed in the
	The TER of the Direct Plan under Regular Plan.           For the actual current expenses b (TER) - https://www.hdfcfund.co	r the Scheme will I being charged, the	be lower to the extension investor should read	fer t	o the we	bsite of the m	nutual fun	d. Click h		0	
	Regular Plan. For the actual current expenses b (TER) - https://www.hdfcfund.co Click here for factsheet – https://w	r the Scheme will I being charged, the om/statutory-discl www.hdfcfund.com	be lower to the extr investor should re osure/total-expens m/investor-service	fer t se-ra ss/fa	to the we atio-of-m actsheets	osite of the m nutual-fund-s	nutual fun chemes/r	d. Click h reports	ere for Tota	Expen	se Ratio
	Regular Plan. For the actual current expenses b (TER) - https://www.hdfcfund.cc	r the Scheme will I being charged, the om/statutory-discl www.hdfcfund.co expenses that can	be lower to the extr investor should re osure/total-expens m/investor-service be charged to the	fer t se-ra ss/fa Scl	to the we atio-of-m actsheets heme wo	bsite of the m nutual-fund-s nuld be as pe	nutual fun chemes/r r Regulati	d. Click h reports	ere for Tota	Expen	se Ratio
Tax treatment for the Investors (Unit holders)	Regular Plan. For the actual current expenses b (TER) - https://www.hdfcfund.co Click here for factsheet – https://v The maximum limit of recurring	the Scheme will I being charged, the pm/statutory-discl www.hdfcfund.con expenses that can read " <b>Section- An</b>	be lower to the extension of the extensi	fer t se-ra ss/fa ScI <b>urri</b>	to the we atio-of-m actsheets heme wo <b>ng Expe</b> l	bsite of the m nutual-fund-s nuld be as pe <b>nses"</b> in the S	nutual fund schemes/r r Regulati SID.	d. Click h reports ion 52 of	ere for Tota the SEBI (N	Expen IF) Reg	se Ratio
	Regular Plan. For the actual current expenses b (TER) - https://www.hdfcfund.cc Click here for factsheet – https://v The maximum limit of recurring 1996. Investors are requested to	the Scheme will I being charged, the ym/statutory-discl www.hdfcfund.co expenses that can read " <b>Section- An</b> ne details in the Sta	be lower to the extension of the extensi	fer to se-ra ss/fa ScI <b>urri</b> al In	to the we atio-of-m actsheets heme wo <b>ng Exper</b> nformatic	osite of the m iutual-fund-s iuld be as pe <b>ises</b> " in the S n and also in	nutual fund chemes/r r Regulati SID. dependen	d. Click h reports ion 52 of ntly refer to	ere for Tota the SEBI (N o their tax a	Expen IF) Reç Ivisor.	se Ratio gulation,
(Unit holders) Daily Net Asset Value (NAV)	Regular Plan.         For the actual current expenses b         (TER) - https://www.hdfcfund.cc         Click here for factsheet – https://         The maximum limit of recurring         1996. Investors are requested to         Investors are advised to refer to th         The AMC shall update the NAVs	r the Scheme will I being charged, the om/statutory-discl www.hdfcfund.con expenses that can read " <b>Section- An</b> ne details in the Sta on the website of	be lower to the extension of the extensi	fer to se-ra ss/fa ScI <b>urri</b> al In	to the we atio-of-m actsheets heme wo <b>ng Exper</b> nformatic	osite of the m iutual-fund-s iuld be as pe <b>ises</b> " in the S n and also in	nutual fund chemes/r r Regulati SID. dependen	d. Click h reports ion 52 of ntly refer to	ere for Tota the SEBI (N o their tax a	Expen IF) Reç Ivisor.	se Ratio gulation,

NAME OF SCHEME	HDFC Money Market Fund (HMMF)								
Type of Scheme	An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk.								
Category of Scheme	Money Market Fund								
SEBI Scheme Code	HDFC/0/D/MMF/18/03/0033								
Investment Objective	To generate income/ capital appreciation by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.								
Asset Allocation	Instruments	Indicative allocation	ns (% of total assets)						
Pattern of the Scheme		Minimum	Maximum						
	Money Market instruments ^ Upto 100								
	^ having maturity of upto 1 year.								
	include Cash, Government Securities, T-bills and Repo on Government Securities). In ca	As required under clause 4.6. of Master Circular, the Scheme shall hold at least 10% of its net assets in liquid assets ('liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities). In case of reduction in exposure to such liquid assets / securities below 10%, the AMC shall ensure that the above requirement is complied with before making any further investments.							
	Investment by Specified Schemes in the units of CDMDF:								
	In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regular Circular, the Scheme, has made an initial contribution of 25 bps of AUM of the Scheme as the Corporate Debt Market Development Fund ('CDMDF') within prescribed timelines. contribution to CDMDF shall be made every six months from the end of half year, i.e. on a of the relevant year, within prescribed timelines, as may be amended from time to time, t invested in units of CDMDF at the prevalent NAV of the respective Class Units.	s on December 31, 2022 for Subsequent to initial contri bi-annual basis i.e., 30th Ju	investing in the units of bution, an incremental ne and 31st December						

securities     Securities       7.     Short Term deposits       As per regulatory limits     Clause 12.16 of Master Circular	NAME OF SCHEME	HDFC Money Market Fund (HMMF) <i>(Contd)</i>						
1.         Securities Lending         a) Upb AND of the ret assets         Clause 12.11 of Master Circular essets at single infermediary to b. tracker lending.           2.         Derivatives (Hedging and Non-Hedging)         Upp 1005 of the total assets         Clause 12.25 of Master Circular essets at single infermediary to b. tracker lending.           3.         Liquid Assets (Caan, Government Adeast 11% of the net assets)         Clause 12.23 of Master Circular essets.         Clause 2.2.3 of Master Circular essets.           4.         Credit Default Seques         Upp 105 of the total assets         Clause 12.23 of Master Circular essets.           5.         Deresses Det Securities         Upp 105 of the net assets         Clause 12.19 of Master Circular essets.           6.         Report Reserves Report pin corporate dett         Upp 105 of the net assets         Clause 12.19 of Master Circular esset.           7.         Short Term dipolitis         Appr regulatory limits         Clause 12.16 of Master Circular esset.           8.         Mutual Fund Units         Upp 105 of the net assets         Clause 12.16 of Master Circular esset.           9.         Mastar Signed Term and the total esset.         Clause 12.16 of Master Circular esset.           9.         Mastar Fund Units         Appr regulatory limits         Clause 12.16 of Master Circular esset.           9.         Mastar Term and Desset.         Clauses esset.         Clause 1		in corpora time shall	ate debt securities and other permitted secu not exceed 100% of the net assets of the Sc	ities/assets and such other securities/asset heme.	s as may be permitted by SEBI from time to			
1.     Securities Londing     a) luble 40% of the ret assets     Clause 12:11 of Master Circular set of the product of the second of the sec		SR. No	Type of Instrument	Percentage of exposure				
2.         Dervalues, Hedging and Non-Hedging         Up to 10% of the bala sestes         Clause 12.2.2 of Master Circular           3.         Liquid Assats (Cab., Govrinnent, Allasat 10% of the ext assets)         Clause 4.6.1 of Master Circular           4.         Orwertment Securities;         Up to 15% of the ext assets         Clause 4.6.1 of Master Circular           5.         Oversesse Dett Securities         Up to 75% of the ext assets         Clause 12.1.2 of Master Circular           6.         Report Reverse Repoin corporate dett         Up to 75% of the ext assets         Clause 12.1.2 of Master Circular           7.         Short Torm diposits         Approximation to the assets         Clause 12.1.6.1.1 of Master Circular           8.         Mulual Fund Units         Up to 75% of the ext assets         Clause 12.1.6.1.1 of Master Circular           9.         Master Circular         State Circular State in the table above. No Scheme may use hold the clause of the master State of the master Circular (i.e. across all the schemes of the Circular State in the clause of the master State in the clause of the master Circular (i.e. across all the schemes of the clause of the master Circular (i.e. across all the schemes of the clause of the master Circular State (i.e. across all the schemes of the clause of the Circular State (i.e. across all the schemes of the Circular State (i.e. across all the schemes of the Circular State (i.e. across all the schemes of the Circular State (i.e. across all the schemes may use the clause of the circular State (i.e. across all the schemes may use the clause of the circula				a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker				
3.     Liquid Assets (Cab., Boyerment Mass10% of the net assets)     Clause 4.6.1 of Master Clicular       9.     Corrents - The Report Reverse on In Government Securities and Thi-Party Report Reverse report     Upb 10% of AUM of scheme and shall be Clause 12.28 of Master Circular       4.     Creat Default Swaps     Upb 10% of AUM of scheme and shall be Clause 12.28 of Master Circular       6.     Person Reverse Report accounce of the Upb 10% of the net assets     Clause 12.19 of Master Circular       7.     Short Term doposits     4.p or regulatory limits     Clause 12.16 of Master Circular       8.     Mutual Fund Units     Upb 5% of the net assets     Clause 12.16 of Master Circular       9.     Short Term doposits     4.p ar regulatory limits     Clause 12.16 of Master Circular       11.     addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accor with guidenies is auset clause to consideration:     Short Term and Delensity Clause Consideration:       12.1.     Short Term and Delensity Clause Consideration:     Short Term and Delensity Clause Consideration:       13.     Mutual Fund Units     Upb 5% of the net assets     Clause 12.16 of Master Circular With guidenies is auset allocation atterm may undertake Short Selling and such other transactions in accor with guidenies is auset allocation and not domines to time.       14.     Deremanse asset allocation atterm may also hold clash them that the yeard or and year astate allocation and not domines to time.		2.	Derivatives (Hedging and Non-Hedging)		Clause 12.25 of Master Circular			
Image: construction of the section section of the section section of the section section of the section of th			Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party					
6.         Repor Roverse Rego in corporate debt         Upto 10% of the net assets         Clause 12.18.1.1 of Master Circula securities           7.         Short Term deposits         As per regulatory timits         Clause 4 2.1 for Master Circula Lippo 5% of the net assets of the Muhal Dirpo 5% of the net assets of the Muhal Pard (Lince Salter Salter)         Clause 4 12.16.1.1 of Master Circular Lippo 5% of the net assets of the Muhal Dirpo 5% of the net asset of the Muhal Dirpo 5% of the Muhal Dirpo 5% of the Muhal Dirpo 5% of the Muhal Dirpo 5% of th		4.	Credit Default Swaps		Clause 12.28 of Master Circular			
isocurities       Apprregulatorylimits       Clause 12.16 of Master Circular         7.       Short Term deposits       Apprregulatorylimits       Clause 12.16 of Master Circular         8.       Mutual Fund Units       Upto 5% of the net assets of the Mutual       Clause 4 of Seventh Schedule of SI         9.       In addition to the instruments stated in the table above, the Scheme may undertake Short Solling and such other transactions in accor         With Term and Declarsive Consideration:       Subject to SEBI (MF) Regulations the asset allocation pattern:         Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time. (Representations: analytic above an only indicate and not above and the indice and the indice and the indice and the indice and not above and the indice and not above and the indice and the indite and the indice and the indice and the indice and the		5.	Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Master Circular			
8.         Mutual Fund Units         Upto 5% of the net assets of the Mutual Fund         Clauss 4 of Seventh Schedule of SI Fund           1         addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accor with guideline is issued by SEB1 and the scheme may also hold cash from time to time.         Changes in asset allocation pattern:           Short Term and Defensive Consideration:         Subject to SEB1 (MF) Regulations the asset allocation pattern:         Subject to SEB1 (MF) Regulations and political and economic factors II. must be clearly understood II. protentages stated one are only include: and not above any substantially degending upon the proteption investment Manager, the internot being at all times to seek to protect the interests of the Unit holders. As por clause 1 1.4 1.2 bolf Oricula, as may be amended from time to time, such changes in the investment budies. As por clause 1 1.4 1.2 bolf Oricula, as may be amended from time to time. Such changes in the investment mader or dentage in the asset allocation patient in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such timeline as may be prescribed by SEB1 from time to time.           Portfoliorebalancing (classed passes breaches):           As per clause 2.9 of Master Circular, as may be amended? clarified from time to time, in the event of change in the asset allocation passive breaches (clarific day in the into threst state and continues and asset allocation outportfoliorebalancing within 30 Business Days. In case the portfolio is all be placed before the Investment Committee, The Investment Committee, if the adesires, can extend the instruments that are presented than the adoremention damadated plus extended timelines, the AMO			securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular			
Fund (i.e. across all the schemes of the Fund         (MF) Regulations           In addition to the instruments stated in the table above, the Scheme may undertake Short Solling and such other transactions in accor with guidelines issued by SEB and the scheme may also hold cash from time to time.         Changes in asset allocation pattern: Short Term and Defensive Consideration: Subject to SEB (MP) Regulations the asset allocation pattern: Short Term and Defensive Consideration: Subject to SEB (MP) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view r conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood th percentages stated above are only indicative and not absolue and that they can vary substantially depending upon the perception investment Manager, the intertoo them gat all times to seek to protect the interests of the Unit holders. Age reclause 1, 14, 12, 2b of Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive conside only.           In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing (in case of passive breaches): As per clause 2, of Master Circular, as may be amended clarified from time to time, in the event of change in the asset allocation passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to out portfolior balance within the portod of 30 Busines days, justification in writing, including dealis of efforts to rebalance the portfolio is and the pisceeb defore the investment Committee. If is o desires, can event the in for rebalance dimension and a deriver and the deriversitient details on investion. In case the portfolio for rebalance the portholio shall be pisceeb defore the investment Committe		7.	Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular			
will guideline sisued by SEB and the scheme may also hold cash from time to time.         Changes in asset allocation pattern:         Short Term and Defensive Consideration:         Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view if conditions, market opportunities, applicable regulations and policical and economic factors. It must be clearly understood the perception Investment Manager, the intertion being at all times to be seek to protect the interests of the Unit holders. As per classes 1.14.12. bot 10 Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive conside only.         In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such timeline as may be persorbed by SEBI form time to time.         Portfolio rebalancing (in case of passive breaches):         As per clause 2.9 of Master Circular, as may be amended clarified from time to time, in the event of change in the asset allocation passive breached (clarified from time to time, in the AMC), the fund manager is requirate to out portfolio is not rebalancing within 30 Business Days.         In case the portfolio is not rebalancing within ad Business days from the dato occompletion of mandate rebalancing period. In case the portfolio is not rebalanced within the aforemation to trustes at each stage.         Investment Strategy       The Scheme will invest in Mouey Market instruments with matuity of upio 1 year.         The Scheme will invest in Mouey Market instruments with matuity of upio 1 year.         The Scheme will invest in Mouey Mark		8.	Mutual Fund Units	Fund (i.e. across all the schemes of the				
For details on risk factors and risk mitigation measures, please refer SID.         Plans/ Options       Plans       Options under each Plan         • Regular Plan       • Growth Option       • Income Distribution cum Capital Withdrawal (IDCW) Option ^ offers Daily IDCW# Option with reinvestment facility only and Weekly*         (Portfolio will be common for the above Plans)       • Income Distribution cum Capital Withdrawal (IDCW) Option ^ offers Daily IDCW# Option with reinvestment facility.         # Every Business Day       # Every Business Day         # Every Business Day, if that day is not a Business Day)       • IDCW Reinvestment in case Payout or Reinvestment is not indicated.         ^ IDCW shall be declared subject to availability of distributable surplu Investors should note that the IDCW amount can be distributed out of investor's capital (Equalization Reserve), which is part of sale price represents realized gains.		<ul> <li>with guid</li> <li>Changes</li> <li>Short Te</li> <li>Subject</li> <li>condition</li> <li>percenta</li> <li>Investme</li> <li>Circular,</li> <li>only.</li> <li>In the ev</li> <li>timeline</li> <li>Portfolic</li> <li>As per c</li> <li>passive l</li> <li>out portf</li> <li>In case t</li> <li>rebalance</li> <li>for rebal</li> <li>scheme</li> <li>under the</li> </ul> The Schee Schemes <ul> <li>As part of</li> <li>instrumer</li> <li>shall be for</li> <li>For detaile</li> <li>Though ev</li> <li>objective</li> </ul>	telines issued by SEBI and the scheme may <b>s in asset allocation pattern:</b> <b>rm and Defensive Consideration:</b> to SEBI (MF) Regulations the asset allocations, market opportunities, applicable regu- ges stated above are only indicative and net. and Manager, the intention being at all times as may be amended from time to time, such ent of change in the asset allocation, the fu- as may be prescribed by SEBI from time to time <b>rebalancing (in case of passive breachess</b> ) lause 2.9 of Master Circular, as may be arr breaches (occurrence of instances not aris olio rebalancing within 30 Business Days. the portfolio is not rebalanced within the p e the portfolio shall be placed before the Inva- ancing up to sixty (60) Business days from is not rebalanced within the aforementioned e aforesaid circular including reporting the d me will invest in Money Market instruments me shall endeavour to develop a well-diver of Mutual Funds. * the Fund Management process, the Schem- tts that are permissible or may be permissible r restricted purposes as permitted by the re- ed derivative strategies, please refer to SAI. very endeavor will be made to achieve the ot of the Scheme will be achieved. No guarante	also hold cash from time to time. tion pattern indicated above may change lations and political and economic factor ot absolute and that they can vary substan to seek to protect the interests of the Unit I in changes in the investment pattern will be for und manager will carry out portfolio rebalant me. ): tended/ clarified from time to time, in the ev- ing out of omission and commission of the <i>J</i> eriod of 30 Business days, justification in restment Committee. The Investment Commin the date of completion of mandated rebaid and maturity of upto 1 year. ersified portfolio of money market instrum the may use derivative instruments such as for the in future under applicable regulations. Hor gulations. bigective of the Scheme, the AMC/ Sponsor/ The read returns are being offered under the Schemer.	from time to time, keeping in view mark s. It must be clearly understood that the tially depending upon the perception of the holders. As per clause 1.14.1.2.b of Master is short term and for defensive consideration acting within 30 calendar days or such other rent of change in the asset allocation due to AMC), the fund manager is required to carried writing, including details of efforts taken to hittee, if it so desires, can extend the timeling alancing period. In case the portfolio of the MC shall follow the requirements specifie ents. The Scheme may also invest in the futures and options, or any other derivatives wever, trading in derivatives by the Scheme rustee do not guarantee that the investment ne.			
<ul> <li>Regular Plan</li> <li>Direct Plan (Portfolio will be common for the above Plans)</li> <li>Income Distribution cum Capital Withdrawal (IDCW) Option ^ offers Daily IDCW # Option with reinvestment facility.</li> <li>Every Business Day # Every Business Day * Every Monday (or immediately succeeding Business Day, if that day is not a Business Day)</li> <li>IDCW Reinvestment in case Payout or Reinvestment is not indicated.</li> <li>^ IDCW shall be declared subject to availability of distributable surplu Investors should note that the IDCW amount can be distributed out of investor's capital (Equalization Reserve), which is part of sale price represents realized gains.</li> </ul>		before investment. For Scheme specific risk factors refer pages 64 to 66. For details on risk factors and risk mitigation measures, please refer SID.						
rises rise on and methodiation i or approacion form for further details.		Regu     Direc     (Portfolio	t Plan will be common for the above Plans)	<ul> <li>Growth Option</li> <li>Income Distribution cum Capital M Daily IDCW# Option with reinvest IDCW Option with Payout and Rei # Every Business Day</li> <li># Every Business Day *Every Mot Business Day, if that day is not a IDCW Reinvestment in case Payo</li> <li></li></ul>	nvestment facility. Duday (or immediately succeeding Business Day) ut or Reinvestment is not indicated. t to availability of distributable surplus W amount can be distributed out			
Applicable NAV Please refer to point 2 on pages 66 for details.		11000010						

NAME OF SCHEME	HDFC Money Market Fund (HMI	MF) <i>(Contd)</i>	)					
Minimum Application Amount / Number of Units	Purchase (including switch-in)		Additional Purchas	e (including	switch-	Redemption (including switch-out):		
	Rs. 100 and any amount therea	fter.	Rs. 100 and any arr	ount thereafter.		Rs. 100 and in multiples of Re. 1/-		
	Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.							
Despatch of Redemption Request	Within 3 Working Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.							
Benchmark Index	CRISIL Money Market A-I Index							
Dividend/ IDCW Policy	Please refer to point 3 on page 67 f	for details.						
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Praveen Jain (Tenure: 1 mont	Mr. Praveen Jain (Tenure: 1 month) Mr. Dhruv Muchhal (Dedicated Fund Manager for Overseas Investments) (Tenure: 1 year & 3 months)						
Name of the Trustee Company	HDFC Trustee Company Limited							
Performance of the Scheme	HMMF - Regular Plan - Growth	Option		Absolute Re	turns for (	each Financial Year for last 5 years $$		
as at September 30, 2024)	Compounded Annualised Returns	Schem Returns% ^		HMM	- Regular	r Plan - Growth Option 👘 CRISIL Money Market A-I I		
	Returns for last 1 year	7.5	6 7.49		- negulai			
	Returns for last 3 years	6.2	4 6.33	0.00%				
	Returns for last 5 years	5.9	4 5.69	9.00% 8.00% - 7	.45%	7.51% 7.		
	Returns since inception*	7.0	3 7.11	<mark>و 7.00% -</mark>	6.869	% 5.86% 5.52% 5.81%		
	Asst performance may or may Returns greater than one year are comp * Inception Date: November 18, '99 #CRISIL Money Market A-I Index \$AII IDCWs declared prior to the split Options are assumed to be reinvested prevailing NAV (ex-IDCW NAV). Since inception returns are calculated for change in face value)	bounded annuali ting of the Scher I in the units of t	zed (CAGR). ne into IDCW & Growth he Scheme at the then	2.00% - 1.00% - 2.00% - 1.00% - 0.00% -	19-20	4.58% 3.89% 3.87% 4.58% 3.89% 3.87% 20-21 21-22 22-23 23-24 Financial Year		
	HMMF - Direct Plan - Growth O		Absolute Returns for each Financial Year for last 5 years ^					
	Compounded Annualised Returns	Schem Returns% ^						
	Returns for last 1 year	7.7	2 7.49	HMI	VIF - Direct	t Plan - Growth Option CRISIL Money Market A-I		
	Returns for last 3 years	6.4	2 6.33	9.00% - 8.00% -	7.67%	7.69% 7.		
	Returns for last 5 years	6.1	2 5.69	7.00% -	6.86	%		
	Returns since inception*	7.3	1 7.04	6.00% - 5.00% - 4.00% -		0.10/0 0.01/0		
	<ul> <li>Past performance may or may Returns greater than one year are of *Inception Date: January 1, '13</li> <li>#CRISIL Money Market A-I Index Since inception returns are calcula price adjusted for change in face v</li> <li>For Riskometer of Schemes and Be</li> </ul>	compounded a ated on Rs. 2,3 alue)	annualized (CAGR). 899.2000 (Allotment	3.00% - 2.00% - 1.00% - 0.00% -	4.58% 4.04% 3.87% 20-21 21-22 22-23 23-24 Financial Year			
Additional Scheme Related disclosures	Scheme's portfolio holdings-https Portfolio Turnover Ratio - N.A. (As			lisclosure/port	olio/mor	nthly-portfolio		
Expenses of the Scheme (i) Load Structure	Continuous Offer Period Exit Load : Nil No exit load shall be levied for switching between Options under the same Plan within a Scheme. Also refer to point 4 on page 67 for further details on load structure. In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. The Trustee reserves the right to change / modify the load structure from a prospective date.							
(ii) Recurring Expenses % p.a. of daily Net Assets)	Ine Irustee reserves the right to change / modify the load structure from a prospective date.         Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.         Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 20 (Audited): <ul> <li>Regular Plan : 0.40% p.a.</li> <li>Direct Plan : 0.22% p.a.</li> </ul> The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in t Regular Plan.           For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ra (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports           Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets           The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.							
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the	e details in the	Statement of Additio	nal Information	and also	independently refer to their tax advisor.		
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs o day.	n the website	of the Fund and Ass	ociation of Mut	ual Funds	s in India (AMFI) by 11.00 p.m. every Busine		

NAME OF SCHEME	HDFC Money Market Fund (HMMF) <i>(Contd)</i>
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC S	hort Term Debt Fund (HSTDF)							
ype of Scheme		An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer Investment Strategy section below)							
ategory of Scheme	Short Du	Short Duration Fund							
EBI Scheme Code	HDFC/0/	HDFC/0/D/SDF/18/03/0039							
vestment 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 achieved.							
sset Allocation	Instrum	ents		Indicative allocations	s (% of total assets)				
attern of the Scheme				Minimum	Maximum				
		cluding securitized debt) and Money Marke	t Instruments ^	Upto					
		ued by REITs and InvITs		0	10				
		olio Macaulay Duration shall be between 1 y red under clause 4.6. of Master Circular, th	-	t accete in liquid accet	c ('liquid accete' ch				
	include ( securitie	Cash, Government Securities, T-bills and Ress below 10%, the AMC shall ensure that the a	epo on Government Securities). In case of above requirement is complied with before r	reduction in exposure t	o such liquid assets				
	In accor Circular, the Corp contribu of the rel invested As per derivativ securitie the Sche		43A of SEBI (Mutual Funds) Regulations, on of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ani may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, d investment Trusts (REITs), Infrastructure to is may be permitted by SEBI from time to time	ecember 31, 2022 for ir equent to initial contrib hual basis i.e., 30th Jur ure 25 bps of AUM as a erivative positions (in Investment Trusts (Inv ne shall not exceed 100	nvesting in the units ution, an increment e and 31st Decemb t respective date(s) cluding fixed incon (Ts), other permitte				
		Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)							
	SR. No	Type of Instrument	Percentage of exposure	Circular references					
	1.	Securities Lending	<ul> <li>a) Upto 20% of the net assets</li> <li>b) Upto 5% of the net assets at single intermediary i.e. broker level</li> </ul>	Clause 12.11of Mas	ter Circular				
	2.	Derivatives (Hedging and Non-hedging)	Clause 12.25 of Master Circular						
	3.	Securitized Debta	Clause 12.2 of Maste	r Circular					
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Mast	er Circular				
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	e Clause 12.28 of Master Circular					
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limit Clause		er Circular				
	7.	Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Mast					
	8.	REITs and InvITs	<ul> <li>a) Upto 10% of the NAV in the units of REIT and InvIT</li> <li>b) Upto 5% of the NAV in the units of REIT and InvITs at single issuer level</li> </ul>		ster Circular				
	9.	Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Mas	ster Circular				
	10.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of	Master Circular				
	11.	Short Term deposits	As per regulatory limits	Clause 12.16 of Mas					
	12.	Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund		h Schedule of SEB				
	with guid Changes Short Te Subject condition percenta Investme	n to the instruments stated in the table abor lelines issued by SEBI and the scheme may <b>s in asset allocation pattern:</b> <b>rm and Defensive Consideration:</b> to SEBI (MF) Regulations the asset alloca ns, market opportunities, applicable regu iges stated above are only indicative and n ent Manager, the intention being at all times as may be amended from time to time, such	also hold cash from time to time. tion pattern indicated above may change lations and political and economic facto ot absolute and that they can vary substa to seek to protect the interests of the Unit	from time to time, ke rs. It must be clearly ntially depending upon holders. As per clause	eping in view marke understood that th the perception of th 1.14.1.2.b of Maste				

	HDEC Short Term Debt Fund (HS	TDE) (Cont	d )			
NAME OF SCHEME	timeline as may be prescribed by S Portfolio rebalancing (in case of p As per clause 2.9 of Master Circul passive breaches (occurrence of i out portfolio rebalancing within 30 In case the portfolio is not rebalau rebalance the portfolio shall be pla for rebalancing up to sixty (60) B scheme is not rebalanced within t under the aforesaid circular includii The investment objective of the Sc maintaining Macaulay duration of tt The Scheme aims to generate inco to develop a well-diversified portfo of Mutual Funds. The Scheme may also invest in the SEBI from time to time. Macaulay Duration (Duration) me between securities with different co It is defined as the weighted avera themselves. It is expressed in year zero coupon securities where they As part of the Fund Management p	t allocation, EBI from tim passive brea lar, as may b nstances no Business Da nced within ced before ti usiness day he aforemer ng reporting cheme is to he portfolio I me through lio of debt (ir hybrid secu easures the p pupons and o uge time to c s. The durati are the same process, the	the fund manager will e to time. Inches): De amended/ clarified f t arising out of omission by a mended/ clarified f t arising out of omission by the period of 30 Busin he Investment Commit s from the date of con thioned mandated plus the deviation to Truste generate regular incor between 1 year to 3 yea investments in a range cluding Securitised de rities viz. units of REIT price volatility of fixed i different maturities. ash flows of a bond v ion of a fixed income s c.	from ion al iness ittee. omple s ext ees a me t ars. le of ( ebt) a Ts an incol wher secur ivativ	a time to time, in the nd commission of the cdays, justification The Investment Cor- stion of mandated ru- ended timelines, the teach stage. hrough investments debt and money ma and other instrument d InvITs for diversifie me securities. It is of e the weights are nu- rity is always shorte re instruments such	lancing within 30 calendar days or such other e event of change in the asset allocation due to ne AMC), the fund manager is required to carry in writing, including details of efforts taken to mmittee, if it so desires, can extend the timeline ebalancing period. In case the portfolio of the e AMC shall follow the requirements specified s in Debt and Money Market Instruments while rket instruments. The Scheme shall endeavour ts. The Scheme may also invest in the schemes cation and subject to necessary stipulations by ften used in the comparison of interest rate risk othing but the present value of the cash flows r than its term to maturity, except in the case of as futures and options, or any other derivative . However, trading in derivatives by the Scheme
Risk Profile of the Scheme	shall be for restricted purposes as p For detailed derivative strategies, p Though every endeavor will be mad objective of the Scheme will be ach	bermitted by lease refer to de to achieve lieved. No gu	the regulations. SAI. the objective of the Sc aranteed returns are b	chem	ne, the AMC/ Sponso offered under the So	pr/ Trustee do not guarantee that the investment
hisk rioline of the Scheme	before investment. For Scheme spe For details on risk factors and risk	ecific risk fac	tors refer pages 64 to	66.		
Plans/ Options	<ul> <li>Plans</li> <li>Regular Plan</li> <li>Direct Plan</li> <li>(Portfolio will be common for the</li> </ul> Please refer SAI and instruction		and Reinvest • Fortnightly IE is not indicat *10th and 25 that day is not or IDCW sha should note t (Equalization	on me E tmen y IDC DCW ted. 5th o ot a l all be that f n Res	Distribution cum Cap t) CW Option* (Payout Payout in case Nor of every month (or in Business Day) e declared subject to the IDCW amount c erve), which is par	pital Withdrawal (IDCW) Option ^ (Payout t and Reinvestment) rmal IDCW Option or Fortnightly IDCW Option mmediately succeeding Business Day, if o availability of distributable surplus Investors an be distributed out of investor's capital t of sale price that represents realized gains.
Applicable NAV	Please refer to point 2 on pages 66					
Minimum Application Amount / Number of Units	Purchase (including switch-in):		Additional Purchas in):	se (i	ncluding switch-	Redemption (including switch-out):
	Rs. 100 and any amount thereaf Note: Allotment of units will be transaction charges, if any.		Rs. 100 and any am r deduction of applic			Rs. 100 and in multiples of Re. 1/- thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.
Despatch of Redemption Request	Within 3 Working Days of the receip		lemption request at the	e Offi	cial Points of Accep	tance of HDFC Mutual Fund.
Benchmark Index	CRISIL Short Duration Debt A-II In					
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Please refer to point 3 on page 67 fo Mr. Anil Bamboli (Tenure: 14 years Mr. Dhruv Muchhal (Dedicated Fu	s & 3 month		nents	) (Tenure: 1 year &	3 months)
Name of the Trustee Company	HDFC Trustee Company Limited					
Performance of the Scheme	HSTDF - Regular Plan - Growth (	Option		A	bsolute Returns for e	ach Financial Year for last 5 years ^
(as at September 30, 2024)	<b>Compounded Annualised</b> <b>Returns</b> Returns for last 1 year	Schen Returns% 8.2	Returns%#           29         7.91		9.00% <sub>T</sub>	Plan - Growth Option CRISIL Money Market A-I Index 7.51% 7.53%
	Returns for last 3 years Returns for last 5 years Returns since inception* <b>Past performance may or may</b> Returns greater than one year are c * Inception Date: June 25, '10 # CRISIL Short Duration Debt A-III	ompounded	87         6.42           03         7.62           ained in the future	Returns	8.00% - 7.45% 7.00% - 5.00% - 4.00% - 3.00% - 2.00% - 1.00% - 1.00% - 1.9.20	7.51% 7.53% 5.86% 5.52% 5.81% 4.58% 3.89% 3.87% 20-21 21-22 22-23 23-24
	Since inception returns are calculat		) (allotment price)			Financial Year

NAME OF SCHEME	HDFC Short Term Debt Fund (HS	STDF) (Contd)		
	HSTDF - Direct Plan - Growth O	ption		Absolute Returns for each Financial Year for last 5 years ^
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HMMF - Direct Plan - Growth Option CRISIL Money Market A-I Index
	Returns for last 1 year	8.53	7.91	9.00%
	Returns for last 3 years	6.34	5.80	8.00% 7.67% 7.63% 7.69% 7.53%
	Returns for last 5 years	7.28	6.42	6.02% 5.73% 5.81%
	Returns since inception*	8.08	7.63	6.00% - 4.58% 4.04% 3.87%
	^ Past performance may or may	not be sustaine	d in the future	3.00% -
	Returns greater than one year are of *Inception Date: January 1, '13 # CRISIL Short Duration Debt A-II	·	nualized (CAGR).	2.00% 1.00% 0.00% 19-20 20-21 21-22 22-23 23-24
	Since inception returns are calculate		7 (allotment price)	Financial Year
	For Riskometer of Schemes and Be	nchmark, kindly i	refer cover pages.	
Additional Scheme Related disclosures	Scheme's portfolio holdings-https Portfolio Turnover Ratio - N.A. (As			isclosure/portfolio/monthly-portfolio
(i) Load Structure	Exit Load : NIL No exit load shall be levied for swite Also refer to point 4 on page 67 fo In respect of Systematic Transac levied. The Trustee reserves the right to ch	r further details tions such as SI	on load structure. IP, STP etc., Exit Lo	, bad, if any, prevailing on the date of registration / enrolment shall be
(ii) Recurring Expenses (% p.a. of daily Net Assets)	(Audited): • Regular Plan : 0.71% p.a. The TER of the Direct Plan under the Regular Plan. For the actual current expenses be (TER) - https://www.hdfcfund.com Click here for factsheet – https://w	ST on Managerr • Direct Plan : the Scheme will wing charged, the n/statutory-discl ww.hdfcfund.co xpenses that car	nent fees and add 0.33% p.a. be lower to the ext investor should re losure/total-expens m/investor-service h be charged to the	itional TER) for the previous financial year ended March 31, 2024 ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports es/factsheets e Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the	e details in the Sta	atement of Addition	al Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs o day.	n the website of	the Fund and Asso	ciation of Mutual Funds in India (AMFI) by 11.00 p.m. every Business
For Investor Grievances, Please contact	Please refer to point 6 on page 67 f	or details.		
Unit holder's Information	Please refer to point 7 on page 67 f	or details.		

NAME OF SCHEME	HDFC Medium Term Debt Fund (HMTDF)							
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay D years. A Relatively High Interest Rate Risk and Relatively High Credit Risk. (Refer Investment		between 3 years and 4					
Category of Scheme	Medium Duration Fund							
SEBI Scheme Code	HDFC/0/D/MDF/18/03/0035							
Investment Objective	To generate income/capital appreciation through investments in Debt and Money Market In There is no assurance that the investment objective of the Scheme will be achieved.	struments.						
Asset Allocation	Instruments	Indicative allocation	s (% of total assets)					
Pattern of the Scheme		Minimum	Maximum					
	Debt (including securitized debt) and Money Market Instruments ^	Upto	0 100					
	Units issued by REITs and InvITs	0	10					
	^ Portfolio Macaulay Duration shall be between 3 years to 4 years in normal circumstances and	1 year to 4 years in anticip	ated adverse situation.					
	As required under clause 4.6. of Master Circular, the Scheme shall hold at least 10% of its include Cash, Government Securities, T-bills and Repo on Government Securities). In case securities below 10%, the AMC shall ensure that the above requirement is complied with before	of reduction in exposure	to such liquid assets /					
	Investment by Specified Schemes in the units of CDMDF:							
	In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulation Circular, the Scheme, has made an initial contribution of 25 bps of AUM of the Scheme as on the Corporate Debt Market Development Fund ('CDMDF') within prescribed timelines. Sub contribution to CDMDF shall be made every six months from the end of half year, i.e. on a bi- of the relevant year, within prescribed timelines, as may be amended from time to time, to en invested in units of CDMDF at the prevalent NAV of the respective Class Units.	December 31, 2022 for i osequent to initial contrib annual basis i.e., 30th Jur	nvesting in the units of bution, an incremental ne and 31st December					

			edium Term Debt Fund (HMTDF) <i>(Contd</i>				
	de se th	lerivative ecurities he Scher	es), repo transactions and Real Estate In s/assets and such other securities/assets a me.	vestment Trusts (REITs), Infrastructure Ir	rivative positions (including fixed income ivestment Trusts (InvITs), other permitted e shall not exceed 100% of the net assets of rs)		
	S	R. No	Type of Instrument	Percentage of exposure	Circular references		
	1.		Securities Lending	a) Upto 40% of the net assets b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level	Clause 12.11 of Master Circular		
	2.	2.	Derivatives (Hedging and Non-hedging)	Upto 100% of the total assets	Clause 12.25 of Master Circular		
	3.	i. –	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Master Circular		
	4.		Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Master Circular		
	5.	i.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular		
	6.		Instruments with special features AT1 and AT2 Bonds	As per regulatory limits	Clause 12.2 of Master Circular		
	7.		Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Master Circular		
	8.	8.	REITs and InvITs	<ul> <li>a) Upto 10% of the NAV in the units of REIT and InvIT</li> <li>b) Upto 5% of the NAV in the units of REIT and InvIT at single issuer level</li> </ul>	Clause 12.21 of Master Circular		
	9.		Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Master Circular		
	1	0.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular		
	1		Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular		
			Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund	Clause 4 of Seventh Schedule of SEBI		
	Si cc pp in C or In tir Pi A: pi or In re fo Si u	Subject t condition percentage vestme Circular, a nuly. In the event meline a <b>Portfolio</b> As per classive b out portfolio assive b out portfolio case the ebalanco or rebala ccheme i innder the	is, market opportunities, applicable regul ges stated above are only indicative and n int Manager, the intention being at all times as may be amended from time to time, such ent of change in the asset allocation, the fu as may be prescribed by SEBI from time to ti <b>rebalancing (in case of passive breaches</b> ause 2.9 of Master Circular, as may be am preaches (occurrence of instances not arisi blio rebalancing within 30 Business Days. he portfolio is not rebalanced within the p a the portfolio is not rebalanced before the Inv ancing up to sixty (60) Business days fror is not rebalanced within the aforementione aforesaid circular including reporting the du	lations and political and economic factor ot absolute and that they can vary substan to seek to protect the interests of the Unit I changes in the investment pattern will be fo and manager will carry out portfolio rebalan me. ): ended/ clarified from time to time, in the ev ng out of omission and commission of the / eriod of 30 Business days, justification in v estment Committee. The Investment Comm n the date of completion of mandated reba d mandated plus extended timelines, the A eviation to Trustees at each stage.	from time to time, keeping in view market s. It must be clearly understood that the tially depending upon the perception of the nolders. As per clause 1.14.1.2.b of Master r short term and for defensive consideration cing within 30 calendar days or such other ent of change in the asset allocation due to AMC), the fund manager is required to carry writing, including details of efforts taken to ittee, if it so desires, can extend the timeline lancing period. In case the portfolio of the MC shall follow the requirements specified		
	in In S S in T in T S S M b b t t S S M b t f C T T	nstrume nvestme EEBI (MF nterest ra he fund n case of he Sche hay also the Sche EEBI fron <b>Macaula</b> etween he weigh lways sl as part o nstrume hall be fu for detail hough e	nts of various maturity dates, while maintair ints made from the total assets of the Sche ) Regulations. Since Macaulay Duration of ate risk on an ongoing basis. manager, in the interest of investors, may ref a view on interest rate movements in light of ime shall endeavour to develop a well-diver invest in the schemes of Mutual Funds. ime may also invest in the hybrid securities in time to time. <b>y Duration (Duration)</b> measures the price vi- securities with different coupons and differ its are nothing but the present value of the c horter than its term to maturity, except in the f the Fund Management process, the Sche inst shat are permissible or may be permission or restricted purposes as permitted by the re- ed derivative strategies, please refer to SAI. very endeavor will be made to achieve the o	ning the Macaulay Duration of the portfolio be the would be in accordance with the featur the portfolio will be managed in the range of aduce the portfolio duration of the Scheme up of anticipated adverse situation. "sified portfolio of debt (including securitise viz. units of REITs and InvITs for diversification volatility of fixed income securities. It is ofter ent maturities. It is defined as the weighted ash flows themselves. It is expressed in yea case of zero coupon securities where they a me may use derivative instruments such as ble in future under applicable regulations. Ho egulations.	etween $3 - 4$ years. es of the Scheme and the provisions of the if $3 - 4$ years, the Scheme will be subject to pto one year i.e. between 1 year and 4 years, d debt) and other instruments. The Scheme ion and subject to necessary stipulations by n used in the comparison of interest rate risk average time to cash flows of a bond where rs. The duration of a fixed income security is re the same. futures and options, or any other derivative owever, trading in derivatives by the Scheme Trustee do not guarantee that the investment		
L		.,					

NAME OF SCHEME	HDFC Medium Term Debt Fund (	(HMTDF) <i>(C</i>	ontd)			
Risk Profile of the Scheme	Mutual Fund Units involve investn before investment. For Scheme sp For details on risk factors and risł	ecific risk fa	ctors refer pages 6	4 to 66.	ease read the SID carefully for details on risk facto	rs
Plans/ Options	Plans		Options und	er each Plan		
	Regular Plan		Growth (			
	Direct Plan				al Withdrawal (IDCW) Option ^	
	(Portfolio will be common for the	above Plan		(Payout and Reinvesti		
				r Reinvestment is not i	yout and Reinvestment) IDCW Payout in case	
					n in case of Fortnightly or Normal IDCW Option is	i
			not indic	ated.		
					(or immediately succeeding Business Day, if that	
				ot a Business Day) ( shall be declared sub	ject to availability of distributable surplus Investor	rs
					pount can be distributed out of investor's capital	0
					s part of sale price that represents realized gains.	
	Please refer SAI and instruction	7 of applic	ation form for fur	her details.		
Applicable NAV	Please refer to point 2 on pages 66	for details.				
Minimum Application Amount / Number of Units	Purchase (including switch-in)	:	Additional Pure in):	chase (including swi	tch- Redemption (including switch-out):	
	Rs. 100 and any amount therea	fter.	Rs. 100 and any	amount thereafter.	Rs. 100 and in multiples of Re. 1/-	
	Note: Allotment of units will b	e done afte	er deduction of a	pplicable stamp duty	and Note: There will be no minimum redemption	
	transaction charges, if any.				Note: There will be no minimum redemptior criterion for Unit based redemption.	1
Despatch of Redemption Request	Within 3 Working Days of the recei	nt of valid rea	demotion request :	t the Official Points of A	· · · · · · · · · · · · · · · · · · ·	
Benchmark Index	Nifty Medium Duration Debt Index	·	acinptionrequest			
Dividend/ IDCW Policy	Please refer to point 3 on page 67 f					
Name of the Fund Manager and	Mr. Shobhit Mehrotra (Tenure: 17		nonth)			
tenure of managing the scheme (As on September 30, 2024)	Mr. Dhruv Muchhal (Dedicated Fu			stments) (Tenure: 1 ye	ear & 3 months)	
Name of the Trustee Company	HDFC Trustee Company Limited					
Performance of the Scheme	HMTDF - Regular Plan - Growth	Option		Absolute Returns	s for each Financial Year for last 5 years $$	
(as at September 30, 2024)	Compounded Annualised	Sche	me Benchma			
	Returns	Returns%	A Returns%	# HMTDF - Re	gular Plan - Growth Option NIFTY Medium Duration De Index A-III	ebt
	Returns for last 1 year	8.	27 8.5	54 12.00% τ 1	1.16%	
	Returns for last 3 years	5.	.65 5.3	31 10.00% - 9.40%	9.72%	
	Returns for last 5 years	-	.71 7.0	)()	7.57% 7.48% 7.5	57%
	Returns since inception*	7.	65 7.7	78 <b>See 1</b> 8.00% - 78 <b>See 1</b> 6.00% -	5.55% 5.24%	
	^ Past performance may or may	not be sust	ained in the future		3.56%	
	Returns greater than one year are o	compounded	d annualized (CAGI	·	2.32%	
	* Inception Date : February 6, '02			2.00% -		
	#NIFTY Medium Duration Debt Inc	lex A-III		0.00%	20 20-21 21-22 22-23 23-24	1
	N.A. Not Available Since inception returns are calcula	tod on Do 1	0 (allotmont price)		Financial Year	
	· ·		o (allotiment price)		· · · · · · · · · · · · · · · · · · ·	
	HMTDF - Direct Plan - Growth O Compounded Annualised	ption Schei	me Benchma		s for each Financial Year for last 5 years ^	
	Returns	Returns%		"	ect Plan - Growth Option NIFTY Medium Duration Del	bt
	Returns for last 1 year	9.	.01 8.5	12.0070	Index A-III	
	Returns for last 3 years	6.	38 5.3	31 10.00%	3.12/0	
	Returns for last 5 years	7.	50 7.0		8.46%	57%
	Returns since inception*	8.	22 7.7	79 High Bernus (100%)	6.34%	
	^ Past performance may or may	not be sust	ained in the future	4.00%	4.30%	
	Returns greater than one year are o	compounded	d annualized (CAGI	R).	2.32%	
	*Inception Date: January 1, '13					
	#NIFTY Medium Duration Debt Inc		6797 (all atmost pr	0.00% + 19-1	20 20-21 21-22 22-23 23-24	1
	Since inception returns are calculate For Riskometer of Schemes and Be		· ·	,	Financial Year	
Additional Scheme Related						
disclosures	Scheme's portfolio holdings-https Portfolio Turnover Ratio - N.A. (As			y-disclosure/portiolio	/monuny-portiono	
Expenses of the Scheme	Continuous Offer Period					
(i) Load Structure	Exit Load : Nil					
	No exit load shall be levied for swite	ching betwe	en Options under th	ie same Plan within a S	cheme.	
	Also refer to point 4 on page 67 fo	-	-			
		tions such a	as SIP, STP etc., Ex	tit Load, if any, prevail	ing on the date of registration / enrolment shall t	be
	levied.		futhologic church	ro from a proprosting of	ata	
	The Trustee reserves the right to ch	lange/mod	ny the load structu	e irom a prospective da	ale.	

NAME OF SCHEME	HDFC Medium Term Debt Fund (HMTDF) <i>(Contd)</i>
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.         Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):         • Regular Plan : 1.29% p.a.       • Direct Plan : 0.59% p.a.         The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.         For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports         Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets         The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC In	ncome Fund (HIF)				
Type of Scheme		ended medium term debt scheme investing Relatively High Interest Rate Risk and Moder			between 4 years and 7	
Category of Scheme	Medium	to Long Duration Fund				
SEBI Scheme Code	HDFC/0/	/D/MLD/00/07/0005				
Investment Objective		rate income/capital appreciation through in no assurance that the investment objective		uments.		
Asset Allocation	Instrum	ents		Indicative allocations	s (% of total assets)	
Pattern of the Scheme				Minimum	Maximum	
	Debt (ind	cluding securitised debt) and Money Marke	et Instruments ^	Upto	100	
	Units iss	sued by REITs and InvITs		0	10	
	Circular, the Corp contribu of the rel invested As per derivativ securitie the Sche	dance with the requirement of Regulation 4, the Scheme, has made an initial contributio borate Debt Market Development Fund ('CE tion to CDMDF shall be made every six mon levant year, within prescribed timelines, as r lin units of CDMDF at the prevalent NAV of th clause 12.24 of Master Circular, the cun res), repo transactions and Real Estate Ir es/assets and such other securities/assets a eme. we Table (Actual instrument/percentages n	n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subset ths from the end of half year, i.e. on a bi-ani may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, d ivestment Trusts (REITs), Infrastructure I is may be permitted by SEBI from time to tir	ecember 31, 2022 for in equent to initial contrib hual basis i.e., 30th Jur ure 25 bps of AUM as a erivative positions (in- nvestment Trusts (Inv ne shall not exceed 100	nvesting in the units of ution, an incremental he and 31st December t respective date(s) is cluding fixed income (ITs), other permitted	
	SR. No	Type of Instrument	Percentage of exposure	Circular references		
	1.	Securities Lending	a) Upto 20% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level	Clause 12.11 of Mas		
	2.	Derivatives (Hedging and Non-hedging)	Upto 100% of the total assets	Clause 12.25 of Mas	ster Circular	
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Mast	er Circular	
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Master Circular		
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Mas	ster Circular	
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limit	Clause 12.2 of Mast	er Circular	
	7.	Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Mast	er Circular	
	8.	REITs and InvITs	a) Upto 10% of the NAV in the units of REIT and InvIT		ster Circular	
			b) Upto 5% of the NAV in the units of REIT and InvIT at single issuer level			

NAME OF SCHEME	HDFC In	come Fund (HIF) <i>(Contd)</i>						
	SR. No	Type of Instrument	Percentage of exposure	Circular references				
	9.	Overseas Debt Securities	Upto 75% of the total assets (including Foreign Securitized Debt)					
	10.	Repo/ Reverse Repo in corporate del securities		Clause 12.18.1.1 of Master Circular				
	11.	Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular				
	12.	12. Mutual Fund Units Upto 5% of the net assets of the Mutual Clause 4 of Seventh Scher Fund (i.e. across all the schemes of the (MF) Regulations Fund						
	with guid Changes Short Te Subject condition percenta Investme Circular, only. In the ev timeline <b>Portfolio</b> As per c passive out portf In case i rebalance for rebal	delines issued by SEBI and the scheme is in asset allocation pattern: rm and Defensive Consideration: to SEBI (MF) Regulations the asset a ns, market opportunities, applicable ages stated above are only indicative a ent Manager, the intention being at all t as may be amended from time to time, ent of change in the asset allocation, t as may be prescribed by SEBI from time orebalancing (in case of passive brea lause 2.9 of Master Circular, as may b breaches (occurrence of instances not iolio rebalancing within 30 Business Da the portfolio is not rebalanced within t the the portfolio shall be placed before the ancing up to sixty (60) Business days	Ilocation pattern indicated above may change regulations and political and economic fact ind not absolute and that they can vary substa imes to seek to protect the interests of the Uni such changes in the investment pattern will be the fund manager will carry out portfolio rebala to time. <b>ches):</b> e amended/ clarified from time to time, in the e craising out of omission and commission of the	e from time to time, keeping in view market brs. It must be clearly understood that the ntially depending upon the perception of the holders. As per clause 1.14.1.2.b of Master or short term and for defensive consideration uncing within 30 calendar days or such other event of change in the asset allocation due to AMC), the fund manager is required to carry writing, including details of efforts taken to mittee, if it so desires, can extend the timeline balancing period. In case the portfolio of the				
Investment Strategy	<ul> <li>under the aforesaid circular including reporting the deviation to Trustees at each stage.</li> <li>The total assets of the Scheme will be invested in debt securities and money market instruments such that Portfolio Macaulay duration is between 4 years and 7 years.</li> <li>Since the Macaulay Duration of the portfolio will be managed in the range of 4 – 7 years, the Scheme is subject to interest rate risk on an ongoing basis. The investment team of the AMC will take into account the macro economic conditions, including factors affecting both liquidity and interest rates.</li> <li>The fund manager, in the interest of investors, may reduce the portfolio duration of the Scheme upto one year i.e. between one year and seven years, in case of a view on interest rate movements in light of anticipated adverse situation.</li> <li>The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by SEBI from time to time.</li> </ul>							
	Macaula between the weig always s As part o instrume shall be f For detai Though	ay Duration (Duration) measures the p securities with different coupons and hts are nothing but the present value of whorter than its term to maturity, except i of the Fund Management process, the s ents that are permissible or may be per for restricted purposes as permitted by led derivative strategies, please refer to every endeavor will be made to achieve	-	d average time to cash flows of a bond where ars. The duration of a fixed income security is are the same. Is futures and options, or any other derivative lowever, trading in derivatives by the Scheme / Trustee do not guarantee that the investment				
Risk Profile of the Scheme	before in	und Units involve investment risks inc vestment. For Scheme specific risk fac ils on risk factors and risk mitigation n		ad the SID carefully for details on risk factors				
Plans/ Options	• Dire (Portfoli	ular Plan ect Plan o will be common for the above Plans	Options under each Plan     Growth Option     Normal Income Distribution cum Capital Withdrawal (IDCW) Option ^ and					
	Please I	refer SAI and instruction 7 of applica	tion form for further details.					
	Please re	efer to point 2 on pages 66 for details.						
Applicable NAV		ise (including switch-in):	Additional Purchase (including switch-	Redemption (including switch-out):				
Applicable NAV Minimum Application Amount / Number of Units	Purcha		in):					
Minimum Application Amount /		0 and any amount thereafter.	,	Rs. 100 and in multiples of Re. 1/-				
Minimum Application Amount /	Rs. 10 Note: /	-	Rs. 100 and any amount thereafter.	thereafter. Note: There will be no minimum redemption				
Minimum Application Amount / Number of Units	Rs. 10 Note: 7 transac	Allotment of units will be done after stion charges, if any.	Rs. 100 and any amount thereafter.	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.				
Minimum Application Amount /	Rs. 10 Note: A transac	Allotment of units will be done after stion charges, if any.	Rs. 100 and any amount thereafter. deduction of applicable stamp duty and emption request at the Official Points of Accepta	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.				

NAME OF SCHEME	HDFC Income Fund (HIF) (Conte	d)										
Dividend/ IDCW Policy	Please refer to point 3 on page 67	for details.										
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Shobhit Mehrotra (Tenure: 17 Mr. Dhruv Muchhal (Dedicated Fu	' years & 1 month und Manager for (	ı) Overseas Investm	ents) (Tenu	re: 1 year	& 3 months)						
Name of the Trustee Company	HDFC Trustee Company Limited											
Performance of the Scheme	HIF - Regular Plan - Growth Opt	tion		Absolute	Returns for	each Financi	al Year for las	t 5 years ^				
(as at September 30, 2024)	Compounded Annualised	Scheme	Benchmark	=	Dogular Dian	Crowth Optio		dium to Long I	Duration			
	Returns	Returns% ^	Returns%#		Regular Plan	- Growth Optio	n CRISIL Me Debt A-III I		Duration			
	Returns for last 1 year	9.78	9.09	14.00%	13.23	3%						
	Returns for last 3 years	5.03	5.65	12.00%	9.55%							
	Returns for last 5 years	5.62	7.04			7.99%	, D		7.75% 8.009			
	Returns since inception*	7.37	8.78	<b>Betruk</b> 6.00%		5.57%	4.91%					
	<ul> <li>Past performance may or may Returns greater than one year are</li> </ul>	-		4.00%				2.50% 3.27%				
	* Inception Date : September 11, '	-	ualizeu (GAGH).	2.00%				2.30%				
	N.A. Not Available	00		0.00%	19-20	20-21	21-22	22-23	23-24			
	# CRISIL Medium To Long Duration	on Debt A-III Index			19-20	20-21	Financial Yea		23-24			
	Since inception returns are calcula	ated on Rs. 10 (all	otment price)									
	HIF - Direct Plan - Growth Optio	n		Absolute	Returns for	each Financi	al Year for las	t 5 years ^				
	Compounded Annualised	Scheme	Benchmark									
	Returns	Returns% ^	Returns%#	🔲 HIF -	Direct Plan -	Growth Option	CRISIL Me		Duration			
	Returns for last 1 year	10.13	9.09	14.00%	13.23	1%	Debt A-III I	ndex				
	Returns for last 3 years	6.18	5.65	12.00%	10.00%							
	Returns for last 5 years	6.60	7.04	<b>10.00%</b>	10.09%	7.99%			8.51% 8.00			
	Returns since inception*	7.35	7.96	8.00% Betrux		6.25%						
	<ul> <li> <b>Past performance may or may not be sustained in the future</b> Returns greater than one year are compounded annualized (CAGR).      </li> <li> <b>4.00%</b> </li> </ul>								4			
	*Inception Date: January 1, '13	2.00%				5.217	0					
	# CRISIL Medium To Long Duration	on Debt A-III Index		0.00%					1			
	Since inception returns are calculat				19-20	20-21	21-22	22-23	23-24			
	For Riskometer of Schemes and Be	enchmark, kindly r	efer cover pages.				Financial Yea	r				
Additional Scheme Related disclosures	Scheme's portfolio holdings-http: Portfolio Turnover Ratio - N.A. (As			isclosure/po	ortfolio/mo	onthly-portfol	io					
Expenses of the Scheme	Continuous Offer Period											
(i) Load Structure	Exit Load : Nil											
	No exit load shall be levied for swit	ching between Op	otions under the sa	ame Plan wit	hin a Sche	me.						
	Also refer to point 4 on page 67 for further details on load structure.											
	In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be											
	levied. The Trustee reserves the right to c	hange / modify the	e load structure fro	om a prospe	ctive date							
(ii) Recurring Expenses	The Trustee reserves the right to change / modify the load structure from a prospective date. Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.											
(% p.a. of daily Net Assets)	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024											
	(Audited):											
	• Regular Plan : 1.53% p.a. • Direct Plan : 0.76% p.a.											
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.											
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio											
	(TER) - https://www.hdfcfund.com											
	Click here for factsheet – https://w											
	The maximum limit of recurring e 1996. Investors are requested to r						on 52 of the	SEBI (MF) F	Regulation,			
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to th	e details in the Sta	tement of Additior	nal Informati	on and also	o independen	tly refer to the	eir tax adviso	or.			
Daily Net Asset Value (NAV)	The AMC shall update the NAVs of	on the website of t	he Fund and Asso	ociation of N	lutual Fund	ls in India (A	MFI) by 11.0	0 p.m. every	y Business			
Publication	day. Please refer to point 6 on page 67											

IAME OF SCHEME	HDFC D	Dynamic Debt Fund (HDDF)						
ype of Scheme	An open ended dynamic debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk.							
ategory of Scheme	Dynamic Bond Fund							
EBI Scheme Code	HDFC/0/D/DBF/18/03/0031							
nvestment Objective	To generate income/capital appreciation by investing in a range of debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved							
sset Allocation attern of the Scheme	Instrum	ents		Indicative allocations (% of total ass Minimum Maximum	ets)			
	Debt (in	cluding securitized debt) and Money Marke	t Instruments	Upto 100				
	Units is	sued by REITs and InvITs		0 10				
	include securitie Investm In accou Circular the Corp contribu of the re invested As per derivativ securitie the Sche	ired under clause 4.6. of Master Circular, th Cash, Government Securities, T-bills and Re as below 10%, the AMC shall ensure that the a <b>nent by Specified Schemes in the units of CI</b> rdance with the requirement of Regulation 4, the Scheme, has made an initial contributio porate Debt Market Development Fund ('CE ution to CDMDF shall be made every six mon' elevant year, within prescribed timelines, as r d in units of CDMDF at the prevalent NAV of the clause 12.24 of Master Circular, the cun yes), repo transactions and Real Estate In ses/assets and such other securities/assets a eme. <b>ve Table (Actual instrument/percentages n</b>	epo on Government Securities). In case of a bove requirement is complied with before n DMDF: 43A of SEBI (Mutual Funds) Regulations, n of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subse ths from the end of half year, i.e. on a bi-ann nay be amended from time to time, to ensu e respective Class Units. hulative gross exposure through debt, de westment Trusts (REITs), Infrastructure In s may be permitted by SEBI from time to time	reduction in exposure to such liquid ass naking any further investments. 1996 read with clause 16A.2.4.2 of M cember 31, 2022 for investing in the un quent to initial contribution, an increm nual basis i.e., 30th June and 31st Dece re 25 bps of AUM as at respective date erivative positions (including fixed inc nvestment Trusts (InvITs), other perm he shall not exceed 100% of the net asse	sets laste nits c menta ((s) i com			
	mulcati	ve table (Actual filst unient/percentages fi	ומי אמו א אמושכני וס מאחוונימטופ סבטו נוונימוני	113)				
	SR. No	Type of Instrument	Percentage of exposure	Circular references				
	1.	Securities Lending	<ul> <li>a) Upto 40% of its net assets</li> <li>b) Higher of Rs. 5 crores or 10% of the net assets at single intermediary i.e. broker level</li> </ul>	Clause 12.11 of Master Circular				
	2.	Derivatives (Hedging and Non-hedging)	Upto 100% of the total assets	Clause 12.25 of Master Circular				
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Master Circular				
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Master Circular				
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular				
	6.	Instruments with special features AT1 and AT2 Bonds	<ul> <li>a) Upto 10% of the NAV of the debt portfolio</li> <li>b) Upto 5% of the NAV of the debt portfolio at single issuer level</li> </ul>	Clause 12.2 of Master Circular				
	7.	Structured obligations and credit enhancements	As per regulatory limits	Clause 12.3 of Master Circular				
	8.	REITs and InVITs	<ul> <li>a) Upto 10% of its NAV in the units of REIT and InVIT</li> <li>b) Upto 5% of its NAV in the units of REIT and InVIT at single issuer level</li> </ul>	Clause 12.21 of Master Circular				
	9.	Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Master Circular				
	10.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular				
	11.	Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular				
	12.	Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund	Clause 4 of Seventh Schedule of SEE (MF) Regulations	31			
	In addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and the scheme may also hold cash from time to time. Changes in asset allocation pattern: Short Term and Defensive Consideration: Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time. Portfolio rebalancing (in case of passive breaches): As per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days. In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for							

NAME OF SCHEME	HDFC Dynamic Debt Fund (HDE									
Investment Strategy	The Investment strategy involves investing in debt, money market and other instruments on the basis of the expected interest rate outlook. The Scheme may look for opportunities across both, sovereign as well as corporate debt curves.									
	The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme									
	may also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by									
	SEBI from time to time.	,						,	, ,	,
	As part of the Fund Management	process, the S	Scheme may use deriv	/ative r annl	instru	ments such	as futures a	and options, ( ading in deriv	or any other	derivative e Scheme
	instruments that are permissible shall be for restricted purposes as			ւսիիլ	loubio	rogulationo	. 1101001, a	ading in dom	all voo by th	0 001101110
	For detailed derivative strategies,	please refer to ade to achieve	SAI. the objective of the Sc	homo	tho Δ	MC/Snons	or/Tructaa d	o not quarant	oo that tho ir	westment
	Though every endeavor will be ma objective of the Scheme will be ac	chieved. No gua	aranteed returns are b	eing o	ffered	under the S	cheme.	onorguaram	.00 111011	woounone
Risk Profile of the Scheme	Mutual Fund Units involve invest	ment risks incl	uding the possible los	ss of	princip	al. Please r	ead the SID	carefully for	details on ri	sk factors
	before investment. For Scheme s	pecific risk fact	tors refer pages 64 to 6	56.				, , ,		
Diana ( Online	For details on risk factors and ris	sk mitigation m								
Plans/ Options	Plans     Regular Plan     Direct Pla	n	Options un     Growt			an				
	(Portfolio will be common for the	e above Plans)	Incom	e Dist	tributio			val (IDCW) C	ption ^	
			- Normal (F - Quarterly				-/			
			- Half Yearly							
			- Yearly (Pa	yout a	and Re	investment	) ital Withdray	val (IDCW) C	Intion ^	
			Quarterly IE	DCW F	Pavout	in case No	rmal IDCW	Option, Quar	terly IDCW (	Option,
			Half Yearly IDCW Optio	IDCW	Optio	n or Yearly	IDCW Option	n is not indic	ated.	•
								einvestment	is not indica	ited.
			^ IDCW sh	nall be	e decla	red subject	to availabili	ity of distribu	table surplu	S
	`	Investors should note that the IDCW amount can be distributed out of investor capital (Equalization Reserve), which is part of sale price that represents							nvestor's ts	
	Please refer SAI and instruction	n 7 of applicat	realized gai		lo	,				
Applicable NAV	Please refer to point 2 on pages 66			uciai	13.					
Minimum Application Amount /	Please relet to point 2 on pages of Purchase (including switch-in		Additional Purchas	o (in	oludin	n owitch	Dodomati	on (includin	a owitch ou	•\.
Number of Units	Furchase (including switch-in	·	in):	e (III	ciuuiii	y Switch-	neuempu		y switch-ou	ı).
	Rs. 100 and any amount therea	Rs. 100 and any amount thereafter. Rs. 100 and any an						es of Re. 1/-		
	Note: Allotment of units will be done after deduction of application				able stamp duty and hereafter.			omation		
	transaction charges, if any.									
Despatch of Redemption Request	Within 3 Working Days of the rece	eipt of valid rede	emption request at the	Offici	ial Poir	ts of Accen	tance of HDI	FC Mutual Fur	nd.	
Benchmark Index	Nifty Composite Debt Index A-III	-								
Dividend/ IDCW Policy	Please refer to point 3 on page 67	for details.								
Name of the Fund Manager and	Mr. Anil Bamboli (Tenure: 20 yea	ars & 7 months	5)							
tenure of managing the scheme (As on September 30, 2024)	Mr. Dhruv Muchhal (Dedicated F	und Manager f	for Overseas Investm	ents)	(Tenui	e: 1 year &	3 months)			
Name of the Trustee Company	HDFC Trustee Company Limited									
Performance of the Scheme	HDDF - Regular Plan - Growth			Ab	solute	Returns for e	each Financia	l Year for last	5 years ^	
(as at September 30, 2024)	Compounded Annualised	Schem	e Benchmark	115	oorato				o youro	
	Returns	Returns% 2			HD	DF - Regular I	Plan - Growth (	Option Nifty	Composite Del	ot Index A-III
	Returns for last 1 year	9.6	5 8.96		4.00% -	11.73%				
	Returns for last 3 years	5.4	5 5.71		2.00% -	11.73/0				
	Returns for last 5 years	6.9			0.00% -		8.45%	7.83%		7.87% 8.12%
	Returns since inception*	8.1		3	8.00% <sup>-</sup> 6.00% <sup>-</sup>	5.52%	6.38%			
	<ul> <li>Past performance may or ma</li> </ul>	-	ined in the future		0.00 <i>%</i> 4.00% -			4.66%	3.53% 3.33%	
	Returns greater than one year are com	pounded annuali	zed (CAGR).		2.00% -					
	Returns greater than one year are com * Inception Date: April 28, '97 #Nifty Composite Debt Index A-III	pounded annuali	zed (CAGR).		2.00% <sup>-</sup> 0.00% <sup>-</sup>			,		23-24
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available		χ <i>γ</i>			19-20	20-21	21-22	22-23	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated	d on Rs. 10 (allo	χ <i>γ</i>			19-20	20-21	21-22 Financial Year		
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option	d on Rs. 10 (allo	tment price)		0.00% -					
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised	d on Rs. 10 (allo	tment price) e   Benchmark		0.00% - solute	Returns for e	each Financia	Financial Year	5 years ^	bt Index A-III
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns	d on Rs. 10 (allo Schem Returns% *	tment price) Benchmark Returns%#	Ab	0.00% - solute HE	Returns for e	each Financia	Financial Year Il Year for last	5 years ^	bt Index A-III
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns Returns for last 1 year	d on Rs. 10 (allo Schem Returns% 1 10.3	tment price)          Benchmark         Returns%#         5       8.96	Ab.	0.00% - solute	Returns for e	e <b>ach Financia</b> an - Growth Oj	Financial Year Il Year for last	5 years ^	bt Index A-III
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated <b>HDDF - Direct Plan - Growth Option</b> <b>Compounded Annualised</b> <b>Returns</b> Returns for last 1 year Returns for last 3 years	d on Rs. 10 (allo Schem Returns% / 10.3 6.5	tment price) Benchmark Returns%# 5 8.96 2 5.71	Ab 14	0.00% - solute HE 4.00% -	<b>Returns for e</b> DF - Direct Pl	e <b>ach Financia</b> an - Growth Oj	Financial Year	<b>5 years ^</b> Composite De	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns Returns for last 1 year	d on Rs. 10 (allo Schem Returns% ^ 10.3 6.5 7.8	tment price)	Ab 14	0.00% - solute HE 4.00% - 2.00% -	Returns for e	e <b>ach Financia</b> an - Growth Oj	Financial Year	<b>5 years ^</b> Composite De	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated <b>HDDF - Direct Plan - Growth Option</b> <b>Compounded Annualised</b> <b>Returns</b> Returns for last 1 year Returns for last 3 years Returns for last 5 years	d on Rs. 10 (allo Schem Returns% / 10.3 6.5 7.8 7.9	tment price)	Ab 14 11 10	0.00% - solute HE 4.00% - 2.00% - 0.00% -	<b>Returns for e</b> DF - Direct Pl	e <b>ach Financia</b> an - Growth O <sub>l</sub> 8.45%	Financial Year Il Year for last otion Nifty 8.75%	<b>5 years ^</b> Composite De	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated <b>HDDF - Direct Plan - Growth Option</b> <b>Compounded Annualised</b> <b>Returns</b> Returns for last 1 year Returns for last 3 years Returns for last 5 years Returns since inception*	d on Rs. 10 (allo Schem Returns% / 10.3 6.5 7.8 7.9 y not be sustai	tment price)	4A 10 11 11	0.00% - <b>solute</b> HE 4.00% - 2.00% - 0.00% - 8.00% -	Returns for e	e <b>ach Financia</b> an - Growth O <sub>l</sub> 8.45%	Financial Year Il Year for last otion Nifty 8.75%	5 years ^ Composite De	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 3 years Returns for last 5 years Returns since inception* ^ Past performance may or ma Returns greater than one year are *Inception Date: January 1, '13	d on Rs. 10 (allo Schem Returns% / 10.3 6.5 7.8 7.9 y not be sustai compounded a	tment price)	Ab 14 11 10 10	0.00% - solute HE 4.00% - 2.00% - 0.00% - 8.00% -	Returns for e	e <b>ach Financia</b> an - Growth O <sub>l</sub> 8.45%	Financial Year Il Year for last otion Nifty 8.75%	5 years ^ Composite De 4.82%	
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 3 years Returns for last 5 years Returns since inception* ^ Past performance may or ma Returns greater than one year are *Inception Date: January 1, '13 #Nifty Composite Debt Index A-II	d on Rs. 10 (allo Schem Returns% / 10.3 6.5 7.8 7.9 y not be sustai compounded a	tment price)  Benchmark Returns%# 5 8.96 2 5.71 7 6.88 0 7.69 ined in the future annualized (CAGR).	dA 1. 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1:	0.00% - solute HE 4.00% - 2.00% - 0.00% - 8.00% - 6.00% - 4.00% -	Returns for e	each Financia an - Growth Or 8.45% 7.04%	Financial Year Il Year for last otion Nifty 8.75% 4.66%	5 years ^ Composite De 4.82% 3.33%	8. <mark>73%</mark> 8.12%
	* Inception Date: April 28, '97 #Nifty Composite Debt Index A-III N.A. Not Available Since inception returns are calculated HDDF - Direct Plan - Growth Option Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 3 years Returns for last 5 years Returns since inception* ^ Past performance may or ma Returns greater than one year are *Inception Date: January 1, '13	d on Rs. 10 (allo Schem Returns% / 10.3 6.5 7.8 7.9 y not be sustai compounded a Il ted on Rs. 38.4	tment price)	dA 1. 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1: 1:	0.00% - solute HE 4.00% - 2.00% - 0.00% - 8.00% - 4.00% - 2.00% -	Returns for e	e <b>ach Financia</b> an - Growth O <sub>l</sub> 8.45%	Financial Year Il Year for last otion Nifty 8.75%	5 years ^ Composite De 4.82% 3.33% 22-23	8.73% 8.12%

NAME OF SCHEME	HDFC Dynamic Debt Fund (HDDF) (Contd)
Additional Scheme Related disclosures	Scheme's portfolio holdings-https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Portfolio Turnover Ratio - N.A. (As on September 30, 2024)
Expenses of the Scheme (i) Load Structure	Continuous Offer Period Exit Load : Nil No exit load shall be levied for switching between Options under the same Plan within a Scheme. Also refer to point 4 on page 67 for further details on load structure.
	In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. The Trustee reserves the right to change / modify the load structure from a prospective date.
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.         Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):         • Regular Plan : 1.47% p.a.       • Direct Plan : 0.64% p.a.         The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.         For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports         Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets         The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC Corporate Bond Fund (HCBF)							
Type of Scheme	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.							
Category of Scheme	Corporate Bond Fund							
SEBI Scheme Code	HDFC/0/D/CBF/18/03/0040							
Investment Objective	To generate income/capital appreciation through investments predominantly in AA + and There is no assurance that the investment objective of the Scheme will be achieved.	above rated corporate bo	nd.					
Asset Allocation	Instruments	Indicative allocation	is (% of total assets)					
Pattern of the Scheme		Minimum	Maximum					
	Corporate Bonds (including securitised debt) #@	80	100					
	Government Securities and Money Market Instruments @	0	20					
	Units issued by REITs and InvITs	0	10					
	#Minimum 80% of the total assets will be invested in AA + and above rated corporate bonds (including securitised debt).							
	<ul> <li>@ As required under clause 4.6. of Master Circular, the Scheme shall hold at least 10% of its net assets in liquid assets ('liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities). In case of reduction in exposure to such liquid assets / securities below 10%, the AMC shall ensure that the above requirement is complied with before making any further investments.</li> <li>Further, the asset allocation limits shown above will be calculated after excluding this 10% limit.</li> <li>Investment by Specified Schemes in the units of CDMDF:</li> <li>In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A.2.4.2 of Master Circular, the Scheme, has made an initial contribution of 25 bps of AUM of the Scheme as on December 31, 2022 for investing in the units of the Corporate Debt Market Development Fund ('CDMDF') within prescribed timelines. Subsequent to initial contribution, an incremental contribution.</li> </ul>							
	contribution to CDMDF shall be made every six months from the end of half year, i.e. on a bi-annual basis i.e., 30th June and 31st December of the relevant year, within prescribed timelines, as may be amended from time to time, to ensure 25 bps of AUM as at respective date(s) is invested in units of CDMDF at the prevalent NAV of the respective Class Units.							
	As per clause 12.24 of Master Circular, the cumulative gross exposure through debt, derivative positions (including fixed income derivatives), repo transactions and Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.							

	maloati	re lable (Actual instrainent percentages in	t/percentages may vary subject to applicable SEBI circulars)			
	SR. No	Type of Instrument Percentage of exposure		Circular references		
	1.	Securities Lending	<ul><li>a) Upto 25% of the net assets</li><li>b) Upto 5% of the net assets at single intermediary i.e. broker level</li></ul>	Clause 12.11 of Master Circular		
	2.	Derivatives (Hedging and Non-Hedging)	Upto 100% of total assets	Clause 12.25 of Master Circular		
	3.	Securitized Debt	As per asset allocation above	Clause 12.2 of Master Circular		
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Master Circular		
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular		
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limits	Clause 12.2 of Master Circular		
	7.	Structured obligations and credit enhancements	As per regulatory limit	Clause 12.3 of Master Circular		
	8.	REITs and InvITs	<ul> <li>a) Upto 10% of the NAV in the units of REIT and InvIT</li> <li>b) Upto 5% of NAV in the units of REIT and InvIT at single issuer level</li> </ul>	Clause 12.21 of Master Circular		
	9.	Overseas Debt Securities	Upto 75% of the total assets	Clause 12.19 of Master Circular		
	10.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular		
	11.	Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular		
	12.	Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund	Clause 4 of Seventh Schedule of SEB (MF) Regulations		
	<ul> <li>conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Mas Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive considerationly.</li> <li>In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such of timeline as may be prescribed by SEBI from time to time.</li> <li><b>Portfolio rebalancing (in case of passive breaches):</b></li> <li>As per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event of change in the asset allocation due passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carout portfolio rebalancing within 30 Business Days.</li> <li>In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taker rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the time for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio shall be placed before the lnvestment Committee. The Investment Committee, if a desires, can extend the time for scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specifunder the aforesaid circular including reporting the deviation to Trustees at each stage.</li> </ul>					
Investment Strategy	The Scheme aims to generate income by predominantly investing in AA + and above rated bonds.					
	The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Schema y also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations.					
	SEBI from time to time. As part of the Fund Management process, the Scheme may use derivative instruments such as futures and options, or any other derivat instruments that are permissible or may be permissible in future under applicable regulations. However, trading in derivatives by the Sche shall be for restricted purposes as permitted by the regulations.					
	For detailed derivative strategies, please refer to SAI. Though every endeavor will be made to achieve the objective of the Scheme, the AMC/ Sponsor/ Trustee do not guarantee that the investme objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.					
Risk Profile of the Scheme		und Units involve investment risks includin vestment. For Scheme specific risk factors r	g the possible loss of principal. Please read	I the SID carefully for details on risk fac		

NAME OF SCHEME	HDFC Corporate Bond Fund (HC	BF) (Contd)							
Plans/ Options	Plans		Options un	der each Plan					
	Regular Plan		Growtl	h Option					
	Direct Plan			e Distribution cu	ım Capi	tal Withdra	awal (IDCW) O	ption ^ (Pa	ayout and
	(Portfolio will be common for the	above Plans)		estment)		t and Dain	vootmont)		
				nal IDCW Option					
		terly IDCW Option (Payout and Reinvestment) erly IDCW Payout Option in case Normal IDCW Option or Quarterly Option is not indicated.				uarterly			
			Reinve	estment, in case	payout				
				CW shall be decl					
			investo	ors should note or's capital (Equ	that the alizatior	1DCW am 1 Reserve)	ount can be di . which is part	stributed of sale privi	ut of ce that
			repres	ents realized ga		,	,		
	Please refer SAI and instruction	7 of applicatio	on form for further	details.					
Applicable NAV	Please refer to point 2 on pages 66	for details.							
Minimum Application Amount / Number of Units	Purchase (including switch-in)		dditional Purchas	e (including s	witch-	Redemp	tion (including	g switch-ou	ıt):
	in):       Rs. 100 and any amount thereafter.     Rs. 100 and any amount amount thereafter.						-		
	Note: Allotment of units will b transaction charges, if any.	able stamp duty and thereafter. Note: There will be no minimum redempti criterion for Unit based redemption.							
Despatch of Redemption Request	Within 3 Working Days of the recei	pt of valid reden	nption request at the	Official Points o	f Accept	ance of HE	)FC Mutual Fun	ıd.	
Benchmark Index	Nifty Corporate Bond Index A-II								
Dividend/ IDCW Policy	Please refer to point 3 on page 67 for details.								
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 8 yea Mr. Dhruv Muchhal (Dedicated Fu	rs & 11 months		ents) (Tenure: 1	year &	3 months)	)		
Name of the Trustee Company	HDFC Trustee Company Limited								
Performance of the Scheme	HCBF - Regular Plan - Growth O	ption		Absolute Retu	rns for e	ach Financi	ial Year for last	5 years ^	
(as at September 30, 2024)	Compounded Annualised	Scheme	Benchmark					o youro	
	Returns	Returns% ^	Returns%#		) o guilor Di	an Crowth (		/ Cornerate D	and IndayA II
	Returns for last 1 year	8.42	7.66		tegular Pla	an - Growin (	Option NIFTY	r corporate Bi	onu muexa-n
	Returns for last 3 years	5.98	5.62	12.00%	11%				
	Returns for last 5 years	6.99	6.48	10.00% -	9.26%	8.79% 8.56	5%		7.000/
		8.17	7.72	s.00% -					7.93% 7.419
	Returns since inception*	-		- %00.6 Hetrux			4 83% 4 540		
	^ Past performance may or may	4.00% -			<sup>4.83%</sup> 4.51%	4.01% 3.72%	6		
	Returns greater than one year are o	2.00% -							
	* Inception Date: June 29, 2010								
	# NIFTY Corporate Bond Index A-II			0.00%	19-20	20-21	21-22	22-23	23-24
	Since inception returns are calcula	ated on Rs. 10 (a	allotment price)				Financial Year		
	HCBF - Direct Plan - Growth Opt	tion		Absolute Returns for each Financial Year for last 5 years ^					
	Compounded Annualised	Scheme	Benchmark						
	Returns	Returns% ^	Returns%#	HCBF - D	irect Plan	- Growth Op	tion NIFTY	' Corporate Bo	ond Index A-II
	Returns for last 1 year	8.68	7.66	ן 12.00%					
	Returns for last 3 years	6.27	5.62	10.2	26% 9 26%	9 10%			
	Returns for last 5 years	7.27	6.48	8.00% -	0.2070	9.10% 8.569	%		8.20%
	Returns since inception*	8.15	7.57	S.00%					
	^ Past performance may or may			8-00% -			5.15% 4.51%	4.30%	
	Returns greater than one year are of	4.00% -				3.72%			
	* Inception Date: January 1, 2013	-		2.00% -					
	# NIFTY Corporate Bond Index A-I	0.00%			, <u> </u>				
	Since inception returns are calculat	1	9-20	20-21	21-22	22-23	23-24		
	For Riskometer of Schemes and Be				Financial Year				
Additional Scheme Related disclosures	Scheme's portfolio holdings-https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Portfolio Turnover Ratio - N.A. (As on September 30, 2024)								
Evnances of the Scheme	Continuous Offer Period								
Expenses of the Scheme (i) Load Structure									
(i) Load Structure	Exit Load : Nil								
(i) Load Structure	Manufal and the U.S. C. C. M. C.	No exit load shall be levied for switching between Options under the same Plan within a Scheme.							
(i) Load Structure		0	•			0.			
(i) Load Structure	No exit load shall be levied for swit Also refer to point 4 on page 67 fo In respect of Systematic Transac levied.	or further details	s on load structure.				of registration	/ enrolmer	nt shall be

NAME OF SCHEME	HDFC Corporate Bond Fund (HCBF) (Contd)				
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Maximum Total Expense Ratio under Regulation 52 (6):				
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):				
	• Regular Plan : 0.59% p.a. • Direct Plan : 0.33% p.a.				
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.				
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports				
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets				
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.				
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.				
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.				
Unit holder's Information	Please refer to point 7 on page 67 for details.				

NAME OF SCHEME	HDFC C	redit Risk Debt Fund (HCRDF)							
Type of Scheme	An open Relativel	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively High Credit Risk.							
Category of Scheme	Credit R	Credit Risk Fund							
SEBI Scheme Code	HDFC/0/	/D/CRF/18/03/0042							
Investment Objective		To generate income/capital appreciation by investing predominantly in AA and below rated corporate debt. There is no assurance that the investment objective of the Scheme will be achieved.							
Asset Allocation Pattern of the Scheme	Instrum	ents	Indicative allocations (% of total asset						
			Minimum Ma	ximum					
		cluding securitised debt) and Money Marke	et Instruments#@	Upto 100					
		sued by REITs and InvITs		0	10				
		um 65% of the total assets shall be invested guired under clause 4.6. of Master Circular,		,					
	<ul> <li>securities below 10%, the AMC shall ensure that the above requirement is complied with before making any further investments.</li> <li>Further, the asset allocation limits shown above will be calculated after excluding this 10% limit.</li> <li>Investment by Specified Schemes in the units of CDMDF:</li> <li>In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars), the Scheme, has made an initial contribution of 25 bps of AUM of the Scheme as on December 31, 2022 for investing in the units of the Corporate Debt Market Development Fund ('CDMDF') within prescribed timelines. Subsequent to initial contribution, an incremental contribution to CDMDF shall be made every six months from the end of half year, i.e. on a bi-annual basis i.e., 30th June and 31st December of the relevant year, within prescribed timelines, as may be amended from time to time, to ensure 25 bps of AUM as at respective date(s) is invested in units of CDMDF at the prevalent NAV of the respective Class Units.</li> <li>The cumulative gross exposure through debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities/assets and credit default swaps (as and when permitted by SEBI in future) in corporate debt securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the scheme, subject to clause 12.24 of Master Circular.</li> <li>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</li> </ul>								
	SR. No	Type of Instrument	Percentage of exposure	Circular references					
	1.	Securities Lending	a) Upto 20% of the net assets	Clause 12.11 of Master Circl	ular				
		g	b) Upto 5% of the net assets at single intermediary i.e. broker level						
	2.	Derivatives (Hedging and Non-Hedging)	Upto 100 % of total assets	Clause 12.25 of Master Circl	ular				
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Master Circul	ar				
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Master Circula	ar				
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circl	ular				
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limits	Clause 12.2 of Master Circul Clause 12.3 of Master Circul	ar				

NAME OF SCHEME	HDFC Credit Risk Debt Fund (HCRDF) (Contd)					
	SR. No	Type of Instrument		Percentage of exposure	Circular references	
	8.	REITs and InvITs		a) Upto 10% of the NAV in the units of REIT and InvIT		
				b) Upto 5% of the NAV in the units of REIT and InvIT at single issuer level		
	9.	Overseas Securities		Upto 75% of its total assets	Clause 12.19 of Master Circular	
	10.	Repo/ Reverse Repo in corporate de securities	ebt	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular	
	11.	Short Term deposits		As per regulatory limits	Clause 12.16 of Master Circular	
	12.	Mutual Fund Units		Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund		
	with guid Changes	delines issued by SEBI and the scheme <b>s in asset allocation pattern:</b>			g and such other transactions in accordance	
	Subject condition percenta Investme Circular, only. In the ev timeline	ns, market opportunities, applicable iges stated above are only indicative a ent Manager, the intention being at all as may be amended from time to time, ent of change in the asset allocation, as may be prescribed by SEBI from tim	regula and no times f , such the fur he to tim	ations and political and economic facto of absolute and that they can vary substa to seek to protect the interests of the Unit changes in the investment pattern will be for nd manager will carry out portfolio rebala ne.	from time to time, keeping in view market rs. It must be clearly understood that the ntially depending upon the perception of the holders. As per clause 1.14.1.2.b of Master or short term and for defensive consideration ncing within 30 calendar days or such other	
	Portfolio rebalancing (in case of passive breaches): As per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event of change in the asset allocation due passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to car out portfolio rebalancing within 30 Business Days. In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taker rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the time for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specif under the aforesaid circular including reporting the deviation to Trustees at each stage.					
Investment Strategy	corporat individua The total rate scer The Sch may also The Sch SEBI from As part of instrume shall be f For detai	e debt. For the purpose of ratings, issual al security's ratings. In cases where lon assets under the Scheme will be inves harios. eme shall endeavour to develop a well- invest in the schemes of Mutual Funds eme may also invest in the hybrid secu- m time to time. of the Fund Management process, the ints that are permissible or may be per- for restricted purposes as permitted by led derivative strategies, please refer to avery endeavor will be made to achieve	uer's lo ng term sted in n -divers s. urities v Schen missib the reg o SAI. e the ob	ong term ratings (lowest of all outstanding rating is not available, internal long term ra maturities across the entire range of the yie sified portfolio of debt (including securitis) viz. units of REITs and InvITs for diversifica ne may use derivative instruments such a ble in future under applicable regulations. H gulations.	eld curve to take advantage of various interest ed debt) and other instruments. The Scheme tion and subject to necessary stipulations by s futures and options, or any other derivative lowever, trading in derivatives by the Scheme	
Risk Profile of the Scheme	before in	und Units involve investment risks inc vestment. For Scheme specific risk fac ils on risk factors and risk mitigation r	ctors re	efer pages 64 to 66.	d the SID carefully for details on risk factors	
Plans/ Options	Plans       Options under each Plan         • Regular Plan       • Growth Option         • Direct Plan       • Income Distribution cum Capital Withdrawal (IDCW) Option ^ (Pay Reinvestment)         (Portfolio will be common for the above Plans)       • Income Distribution and Quarterly IDCW Option Quarterly IDCW Option in case Normal IDCW Option or Quarterly IDCW Option in case Normal IDCW Option or Quarterly IDCW Option is not indicated         Reinvestment, in case payout or reinvestment is not indicated.       ^ IDCW shall be declared subject to availability of distributable su Investor's capital (Equalization Reserve), which is part of sale price				erly IDCW Option Normal IDCW Option or Quarterly IDCW r reinvestment is not indicated. ect to availability of distributable surplus DCW amount can be distributed out of	
	Please I	refer SAI and instruction 7 of applica	ation f	represents realized gains orm for further details.		
Applicable NAV	Please re	efer to point 2 on pages 66 for details.				
Minimum Application Amount / Number of Units	Purcha	ise (including switch-in):	Addii in):	tional Purchase (including switch-	Redemption (including switch-out):	
	Rs. 10	0 and any amount thereafter.	Rs. 1	-	Rs. 100 and in multiples of Re. 1/-	
		Allotment of units will be done afte tion charges, if any.	er dedu	uction of applicable stamp duty and	hereafter. Note: There will be no minimum redemption criterion for Unit based redemption.	
Despatch of Redemption Request	Within 3	Working Days of the receipt of valid red	dempti	on request at the Official Points of Accepta	nce of HDFC Mutual Fund.	
Benchmark Index	Nifty Cre	edit Risk Bond Index B-II				

NAME OF SCHEME	HDFC Credit Risk Debt Fund (	HCRDF) (Contd)						
Dividend/ IDCW Policy	Please refer to point 3 on page 67 for details.							
Name of the Fund Manager and	Mr. Shobhit Mehrotra (Tenure:	10 years & 6 montl	ns)					
tenure of managing the scheme (As on September 30, 2024)	Mr. Dhruv Muchhal (Dedicated	Fund Manager for	Overseas Investn	ments) (Tenure: 1 year & 3 months)				
Name of the Trustee Company	HDFC Trustee Company Limite							
Performance of the Scheme	HCRDF - Regular Plan - Grow	th Option		Absolute Returns for each Financial Year for last 5 years $\uparrow$				
(as at September 30, 2024)	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HCRDF - Regular Plan - Growth Option NIFTY Credit Risk Bond Inde				
	Returns for last 1 year	8.33	8.04	12.00%				
	Returns for last 3 years	5.99	7.40	10.00% 9.12% 9.16% 9.38% 9.52% 8.75%				
	Returns for last 5 years	7.43	8.09	8.00% - 6.92% <sup>7.38%</sup> 7.56%				
	Returns since inception*	8.10	8.56	6.00% - 4.05%				
	^ Past performance may or m	-		4.00% - 4.05%				
	Returns greater than one year ar * Inception Date: March 25, 20	•	ualized (CAGR).	2.00% -				
	# NIFTY Credit Risk Bond Inde			0.00%				
	Since inception returns are calo	culated on Rs. 10 (	allotment price)	Financial Year				
	HCRDF - Direct Plan - Growth	Option		Absolute Returns for each Financial Year for last 5 years ^				
	Compounded Annualised	Scheme	Benchmark					
	Returns	Returns% ^	Returns%#	HCRDF - Direct Plan - Growth Option NIFTY Credit Risk Bond Index B-				
	Returns for last 1 year	9.00	8.04	12.00%				
	Returns for last 3 years	6.65	7.40	10.00% 9.58% 9.16% 9.92% 9.52% 8.22% 8.75				
	Returns for last 5 years	8.04	8.09	8.00% - 7.38%				
	Returns since inception*	8.86	8.56	6.00% - 6.46% 4.69%				
		Past performance may or may not be sustained in the future Returns greater than one year are compounded annualized (CAGR).						
	* Inception Date: March 25, 2014							
	# NIFTY Credit Risk Bond Index B-II 0.00%							
	Since inception returns are calculated on Rs. 10 (allotment price) 19-20 20-21 21-22 22-23 23-7 Financial Year							
	For Riskometer of Schemes and	Benchmark, kindly r	efer cover pages.					
Additional Scheme Related disclosures				disclosure/portfolio/monthly-portfolio				
Expenses of the Scheme (i) Load Structure (ii) Recurring Expenses (% p.a. of daily Net Assets)	<ul> <li>Exit Load :</li> <li>In respect of each purchase allotment. However, please</li> <li>Any redemption in excess of a chart purchase in respect of each purchase months from the date.</li> <li>In respect of each purchase in the second second</li></ul>	<ul> <li>In respect of each purchase / switch-in of Units, 15% of the units ("the limit") may be redeemed without any exit Load from the date of allotment. However, please note that the Units will be redeemed on First In First Out (FIFO) basis.</li> <li>Any redemption in excess of the above limit shall be subject to the following exit load:         <ul> <li>In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment.</li> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out after 12 months but within 18 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 18 months from the date of allotment.</li> <li>No exit load shall be levied for switching between Options under the same Plan within a Scheme.</li> </ul> </li> <li>Also refer to point 4 on page 67 for further details on load structure.</li> <li>In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.</li> <li>The Trustee reserves the right to change / modify the load structure from a prospective date.</li> </ul> <li>Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.         <ul> <li>Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):</li></ul></li>						
Tax treatment for the Investors (Unit holders)				onal Information and also independently refer to their tax advisor.				
Daily Net Asset Value (NAV) Publication	day.		he Fund and Ass	sociation of Mutual Funds in India (AMFI) by 11.00 p.m. every Business				
For Investor Grievances, Please contact	Please refer to point 6 on page 6							
Unit holder's Information	Please refer to point 7 on page 6	7 for details.						

NAME OF SCHEME	HDFC Ban	HDFC Banking and PSU Debt Fund (HBPDF)						
ype of Scheme		An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.						
ategory of Scheme	Banking an	Banking and PSU Fund						
EBI Scheme Code	HDFC/0/D/	FC/0/D/BPF/14/03/0023						
ivestment Objective	issued by e Municipal C	To generate income/capital appreciation through investments in debt and money market instruments consisting predominantly of securi issued by entities such as Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PF Municipal Corporations and such other bodies. There is no assurance that the investment objective of the Scheme will be achieved.						
sset Allocation	Instruments Indicative allocations (% of							
attern of the Scheme			Minimum Maximum					
	Commercia Municipal (	ding securitised debt) and Money Market I al Banks, Public Sector Undertakings (PSU Corporations and such other bodies@	), Public Financial Institutions,	80	100			
	other than	ding government securities) and Money M the above@	arket Instruments issued by entities	0	20			
		d by REITs and InvITs		0	10			
	include Cas securities b Further, the Public sect	ired under clause 4.6. of Master Circular, the sh, Government Securities, T-bills and Repo below 10%, the AMC shall ensure that the ab- e asset allocation limits shown above will be or entities/undertakings to include those enti- bet the Coursement of India (State Coursement	o on Government Securities). In case of ove requirement is complied with before r calculated after excluding this 10% limit. ities:	reduction in exposure to naking any further inves	o such liquid asset			
		ch the Government of India/a State Governm	- (					
	• the del	d/qualifying as public sector entities, in accord bt of which is guaranteed by Government of ancial Institution" means:-	-	ent of India/a State Gove	ernment.			
	(ii) the Inf	(i) the Life Insurance Corporation of India, established under section 3 of the Life Insurance Corporation Act, 1956;						
	<ul> <li>(iii) specified company referred to in the Unit Trust of India (Transfer of Undertaking and Repeal) Act, 2002;</li> <li>(iv) institutions notified by the Central Government under subsection (2) of section 4A of the Companies Act, 1956 so repealed under</li> </ul>							
	section 465 of the Companies Act, 2013; (v) such other institution as may be notified by the Central Government in consultation with the Reserve Bank of India; Provided that no institution shall be so potified unless:-							
		Provided that no institution shall be so notified unless:- (A) it has been established or constituted by or under any Central or State Act: or						
	<ul> <li>(A) it has been established or constituted by or under any Central or State Act; or</li> <li>(B) not less than fifty-one per cent of the paid-up share capital is held or controlled by the Central Government or by any State Government or</li> </ul>							
	Gover	Governments or partly by the Central Government and partly by one or more State Governments (directly or indirectly); The Scheme may invest in State Development Loans and UDAY or other similar bonds under the category of Banking/PSU/PFI as mentioned						
	Banks will include all scheduled commercial banks which are regulated by Reserve Bank of India. Investment by Specified Schemes in the units of CDMDF:							
	In accordau Circular, the the Corpora contribution of the relev invested in As per clau derivatives/ securities/a	nce with the requirement of Regulation 43 e Scheme, has made an initial contribution of ate Debt Market Development Fund ('CDM n to CDMDF shall be made every six months ant year, within prescribed timelines, as ma units of CDMDF at the prevalent NAV of the r use 12.24.1 of Master Circular, the cum ), repo transactions and Real Estate Inve assets and such other securities/ assets as	A of SEBI (Mutual Funds) Regulations, of 25 bps of AUM of the Scheme as on De (DF') within prescribed timelines. Subse s from the end of half year, i.e. on a bi-anr y be amended from time to time, to ensu espective Class Units. ulative gross exposure through debt, d estment Trusts (REITs), Infrastructure 1	cember 31, 2022 for in quent to initial contribu ual basis i.e., 30th Junu re 25 bps of AUM as at erivative positions (ino nvestment Trusts (Invl	vesting in the units ution, an incremen e and 31st Decemb respective date(s) cluding fixed incor Ts), other permitt			
	the Scheme Indicative	e. Table (Actual instrument/percentages ma	y vary subject to applicable SEBI circula	ırs)				
	SR. No	Type of Instrument	Percentage of exposure	Circular reference	S			
	1.	Securities Lending	a) Upto 20% of the net assets	Clause 12.11 of M				
			b) Upto 5% of the net assets at sine intermediary i.e. broker level	le				
	2.	Fixed income Derivatives (Hedging and Non-Hedging)	Upto 100% of the net assets.	Clause 12.25 of M	aster Circular			
	3.	Securitized Debt	Upto 100% of the total assets	Clause 12.2 of Ma	ster Circular			
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo	Atleast 10% of the net assets	Clause 4.6.1 of Ma	ster Circular			
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall within the overall limit of derivatives	be Clause 12.28 of M	aster Circular			
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limits	Clause 12.2 of Ma				
	7.	Structured obligations and credit	As per regulatory limits	Clause 12.3 of Ma	ster Circular			

NAME OF SCHEME	HDFC Ba	nking and PSU Debt Fund (HBPDF)	(Contd)				
	SR. No	Type of Instrument	Percentage of expos	IIFO	Circular references		
	8.	REITS and InvITS	a) Upto 10% of its NAV and InvIT b) Upto 5% of its NAV and InvIT at single issu	/ in the units of RE in the units of RE	IT Clause 12.21 of Master Circular		
	9.	Overseas Securities	Upto 20% of the total a		Clause 12.19 of Master Circular		
	10	Repo/ Reverse Repo in corporate of securities	ebt Upto 10% of the net as	sets	Clause 12.18.1.1 of Master Circular		
	11.	Short Term deposits	As per regulatory limit	S	Clause 12.16 of Master Circular		
	12.	Mutual Fund Units	Upto 5% of the net a Fund (i.e. across all Fund				
	with guide Changes Short Terr Subject to market op are only in being at al time, such In the eve	elines issued by SEBI and the scheme in asset allocation pattern: m and Defensive Consideration: SEBI (MF) Regulations the asset alloc portunities, applicable regulations and idicative and not absolute and that the I times to seek to protect the interests in changes in the investment pattern wil	may also hold cash from time ation pattern indicated above n political and economic factors (can vary substantially depend of the Unit holders. As per claus be for short term and for defens the fund manager will carry o	to time. nay change from ti . It must be clearly ling upon the perc ie 1.14.1.2.b of Ma sive consideration	ng and such other transactions in accordance ime to time, keeping in view market conditions, y understood that the percentages stated above eption of the Investment Manager, the intention aster Circular, as may be amended from time to only. ancing within 30 calendar days or such other		
	Portfolio I As per cla passive bi out portfo In case th rebalance for rebala scheme is	rebalancing (in case of passive brea nuse 2.9 of Master Circular, as may l reaches (occurrence of instances no lio rebalancing within 30 Business Da portfolio is not rebalanced within the portfolio shall be placed before t ncing up to sixty (60) Business day	ches): e amended/ clarified from tin t arising out of omission and o ys. the period of 30 Business da the Investment Committee. The s from the date of completion tioned mandated plus extend	commission of the ys, justification in Investment Com of mandated ret ed timelines, the	event of change in the asset allocation due to e AMC), the fund manager is required to carry n writing, including details of efforts taken to mittee, if it so desires, can extend the timeline balancing period. In case the portfolio of the AMC shall follow the requirements specified		
Investment Strategy	Institution The Scher The Scher accordance Investmer Commerc The Scher SEBI from	s (PFIs), Public Sector Undertakings ( me shall endeavour to develop a well- me may also invest in the schemes of ce with guidelines stipulated in this reg nt in Foreign Debt Securities may b ial Banks/PSUs/PFIs/Municipal bodie me may also invest in the hybrid secu- time to time.	PSUs), Municipal Corporations iversified portfolio of debt (incl Mutual Funds. The Scheme m ard by SEBI and RBI from time done in government securit s. rities viz. units of REITs and Ir	and such other bo uding securitised of ay seek investmer to time. ies and in debt/m wITs for diversifica	debt) and other instruments. ht opportunity in the Foreign Debt Securities, in honey market instruments issued by Foreign ation and subject to necessary stipulations by		
	instrumen shall be fo For detaile Though ev	Its that are permissible or may be per r restricted purposes as permitted by ed derivative strategies, please refer to very endeavor will be made to achieve					
Risk Profile of the Scheme	before inv	estment. For Scheme specific risk fa	tors refer pages 64 to 66.	incipal. Please rea	ad the SID carefully for details on risk factors		
Plans/ Options	For details on risk factors and risk mitigation measures, please refer SID.         Plans       Options under each Plan         • Regular Plan       • Growth Option         • Direct Plan       • Income Distribution cum Capital Withdrawal (IDCW) Option ^ (Payo Reinvestment)         (Portfolio will be common for the above Plans)       • Income Distribution - where Payout or Reinvestment is not indicated under IDCW Option - where Payout or Reinvestment is not indicated under IDCW Option - Weekly - Every Monday (or immediately succeeding Bus Day, if that day is not a Business Day)         • IDCW shall be declared subject to availability of distributable surp						
Applicable NAV							
Applicable NAV Minimum Application Amount / Number of Units		er to point 2 on pages 66 for details. <b>ce (including switch-in):</b>	Additional Purchase (incl in):	uding switch-	Redemption (including switch-out):		
	Rs 100	and any amount thereafter.	Rs. 100 and any amount the	reafter	Rs. 100 and in multiples of Re. 1/-		
	Note: A	llotment of units will be done after ion charges, if any.	-	amp duty and	Note: There will be no minimum redemption criterion for Unit based redemption.		
Despatch of Redemption Request	Within 3 V	Vorking Days of the receipt of valid rec	emption request at the Official				
Benchmark Index	Nifty Banl	king & PSU Debt Index A-II					

NAME OF SCHEME	HDFC Banking and PSU Debt Fund (HBPDF) (Contd)						
Dividend/ IDCW Policy	Please refer to point 3 on page 67 for details.						
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anil Bamboli (Tenure: 10 y Mr. Dhruv Muchhal (Dedicated		Overseas Investn	nents) (Tenure: 1 year & 3 months)			
Name of the Trustee Company	HDFC Trustee Company Limited						
Performance of the Scheme	HBPDF - Regular Plan - Growth Option         Absolute Returns for each Financial Year for last 5 years ^						
(as at September 30, 2024)	Compounded AnnualisedSchemeBenchmarkReturnsReturns%^Returns%#			HBPDF - Regular Plan - Growth Option 📃 NIFTY Banking & PSU Debt Index			
	Returns for last 1 year	7.87	7.68	12.00% A-II			
	Returns for last 3 years	5.67	5.38	10.00% - 9.92% 9.74%			
	Returns for last 5 years	6.58	6.31	8.00% 7.36% 7.22%			
	Returns since inception*	7.63	7.39	6.00% - 4.51% 4.54% 4 07%			
	^ Past performance may or r	nay not be sustained	l in the future	4.00% 4.00% 4.07% 3.31%			
	Returns greater than one year a * Inception Date : March 26 '14 # NIFTY Banking & PSU Debt In		ualized (CAGR).	2.00% 0.00% 19-20 20-21 21-22 22-23 23-24			
	Since inception returns are cald	culated on Rs. 10 (all	otment price)	Financial Year			
	HBPDF - Direct Plan - Growt	n Option		Absolute Returns for each Financial Year for last 5 years $$			
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HBPDF - Direct Plan - Growth Option NIFTY Banking & PSU Debt Index			
	Returns for last 1 year	8.29	7.68	12.00% 10.00% 10.42% 9.74%			
	Returns for last 3 years	6.11	5.38	10.00% - 9.74% 8.46%			
	Returns for last 5 years	7.04	6.31	8.00% 7.74% 7.72% 7.22%			
	Returns since inception*	8.02	7.39	6.00% - 4.99% 4.54% 4.50%			
	Returns greater than one year a * Inception Date : March 26 '14 # NIFTY Banking & PSU Debt In Since inception returns are calo For Riskometer of Schemes and	ndex A-II culated on Rs. 10 (all	otment price)	2.00% - 0.00% - 19-20 20-21 21-22 22-23 23-24 Financial Year			
Additional Scheme Related disclosures		ttps://www.hdfcfund	l.com/statutory-c	lisclosure/portfolio/monthly-portfolio			
Expenses of the Scheme (i) Load Structure	Continuous Offer Period Exit Load : Nil No exit load shall be levied for switching between Options under the same Plan within a Scheme.						
	Also refer to point 4 on page 67 for further details on load structure. In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.						
	The Trustee reserves the right t	· ·					
<ul><li>(ii) Recurring Expenses</li><li>(% p.a. of daily Net Assets)</li></ul>	Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67. Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024						
	(Audited): • Regular Plan : 0.79% p.a. • Direct Plan : 0.38% p.a.						
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.						
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports						
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets						
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read " <b>Section-Annual Scheme Recurring Expenses</b> " in the SID.						
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to	the details in the Sta	tement of Additio	nal Information and also independently refer to their tax advisor.			
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAV day.	's on the website of t	he Fund and Ass	ociation of Mutual Funds in India (AMFI) by 11.00 p.m. every Business			
For Investor Grievances, Please contact	Please refer to point 6 on page	67 for details.					
Unit holder's Information	Please refer to point 7 on page	67 for details.					

NAME OF SCHEME	HDFC Gilt Fund (HGILT)							
Type of Scheme		An open ended debt scheme investing in government securities across maturities. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.						
ategory of Scheme	Gilt Fu	Gilt Fund						
EBI Scheme Code	HDFC/	HDFC/0/D/GIL/01/06/0008						
nvestment Objective		To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State						
		Government. There is no assurance that the investment objective of the Scheme will be achieved.						
sset Allocation	Instru	nents		Indicative allocations	s (% of total assets			
attern of the Scheme				Minimum	Maximum			
	Goverr	ment Securities		80	100			
	Debt (i	ncluding securitized debt) and Money Marke	et Instruments	0	20			
	derivat by SEB	clause 12.24 of Master Circular, the cun ives), repo transactions in corporate debt and I from time to time shall not exceed 100% of th tive Table (Actual instrument/percentages n	l other permitted securities/assets and such he net assets of the Scheme.	n other securities/asset				
	SR. No	Type of Instrument	Percentage of exposure	Circular references				
	1.	Derivatives (Hedging and Non-hedging)	Upto 100% of the total assets	Clause 12.25 of Mas	ster Circular			
	2.	Securitized Debt	Upto 20% of the total assets	Clause 12.2 of Mast	er Circular			
	3.	Tri- Party Repo/Reverse Repo (TREPS)/ Repo/Reverse Repo	To meet liquidity requirements or pending deployment as per regulatory limits	Clause 1 of Sevent Mutual Fund Regulati				
	4.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives					
	5. 6.	Structured obligations and credit enhancements Overseas Debt Securities	As per asset allocation table above Upto 75% of the total assets	Clause 12.3 of Maste				
	7.	Repo/ Reverse Repo in corporate debt	Upto 10% of the net assets	Clause 12.19 01 Mas				
	8.	securities Short Term deposits	As per regulatory limits	Clause 12.16 of Master Circular				
	9.	Mutual Fund Units	Upto 5% of the net assets of the Mutua					
			Fund (i.e. across all the schemes of the					
	<ul> <li>with guidelines issued by SEBI and the scheme may also hold cash from time to time.</li> <li>Changes in asset allocation pattern:</li> <li>Short Term and Defensive Consideration:</li> <li>Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.</li> <li>In the event of change in the asset allocation, the fund manager will carry out portfolio rebalancing within 30 calendar days or such other timeline as may be prescribed by SEBI from time to time.</li> <li>Portfolio rebalancing (in case of passive breaches):</li> <li>As per clause 2.9 of Master Circular, as may be amended/ clarified from time to time, in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days.</li> <li>In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall follow the requirements specified under the aforesaid circular including reporting the deviation to Trustees at each stage.</li> </ul>							
nvestment Strategy	interes The Sc approp Goverr may al As par instrum shall bu For det Thoug	posed to invest the proceeds of the Scheme trate outlook. The Scheme may also invest in heme will purchase securities in the public riate, the Scheme may also participate in au ument Securities if and when permitted by SE so participate in their auction from time to time t of the Fund Management process, the Sche nents that are permissible or may be permissi e for restricted purposes as permitted by the re ailed derivative strategies, please refer to SAI. n every endeavor will be made to achieve the o	the schemes of Mutual Funds. The Scheme offerings, as well as those traded in the so uction of Government Securities. The Mut EBI/RBI and subject to the prevailing rules a e. me may use derivative instruments such a ble in future under applicable regulations. He egulations.	may invest in foreign g econdary markets. On ual Fund will seek to un and regulations specifi s futures and options, o lowever, trading in deriv 'Trustee do not guarant	overnment securitie occasions, if deeme nderwrite issuance ied in this respect ar or any other derivativ vatives by the Schem			
Risk Profile of the Scheme	Mutual	ve of the Scheme will be achieved. No guarant Fund Units involve investment risks includin investment. For Scheme specific risk factors i ails on risk factors and risk mitigation meas	g the possible loss of principal. Please rea refer pages 64 to 66.		details on risk facto			

NAME OF SCHEME	HDFC Gilt Fund (HGILT) (Contd.	)									
Plans/ Options	Plans	Inder each Plan									
	<ul><li>Regular Plan</li><li>Direct Plan</li></ul>	h Option e Distributio	n cum Can	ital Withdrawal (IDCM/)	Ontion ^ /Ou	arterly)					
		ncome Distribution cum Capital Withdrawal (IDCW) Option ^ (Quarterly) DCW Option offers Payout and Reinvestment facility				ai (6119)					
	(Portfolio will be common for the above Plans) IDCW Option offers Payout and Reinvestment facility IDCW Payout in case IDCW Payout or IDCW Reinvestment is not indicate IDCW shall be declared subject to availability of distributable surplus										
	^ IDCW shall be declared subject to availability of distributable surplus										
	Investors should note that the IDCW amount can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that										
						n neserve), which is p	art or sale pric	e uidl			
	represents realized gains. Please refer SAI and instruction 7 of application form for further details.										
pplicable NAV	Please refer to point 2 on pages 66 for details.										
linimum Application Amount / lumber of Units	Purchase (including switch-in): Additional Purchase in):			e (includin	g switch-	Redemption (including switch-out):		):			
	Rs. 100 and any amount thereafter. Rs. 100 and any amo					Rs. 100 and in multip thereafter.	oles of Re. 1/-				
	Note: Allotment of units will t transaction charges, if any.	be done after o	deduction of applic	able stamp	duty and	Note: There will be no criterion for Unit base		emption			
Despatch of Redemption Request	Within 3 Working Days of the rece	ipt of valid reder	nption request at the	Official Poin	ts of Accep	tance of HDFC Mutual F	und.				
enchmark Index	NIFTY All Duration G-Sec Index										
ividend/ IDCW Policy	Please refer to point 3 on page 67	for dotaile									
ame of the Fund Manager and	Mr. Anil Bamboli (Tenure: 17 vea										
enure of managing the scheme As on September 30, 2024)	Mr. Dhruv Muchhal (Dedicated Fi		r Overseas Investm	ents) (Tenur	e: 1 year &	3 months)					
lame of the Trustee Company	HDFC Trustee Company Limited										
erformance of the Scheme	HGILT - Regular Plan - Growth (	Option		Absolute I	Returns for e	each Financial Year for la	st 5 years ^				
as at September 30, 2024)	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HG	ILT - Regular	Plan - Growth Option 🔳 N	FTY All Duration	G-Sec Index			
	Returns for last 1 year	9.83	11.15	14.00%-	13.19%	,					
	Returns for last 3 years	5.64		12.00% -							
	Returns for last 5 years	6.15		10.00% -	9.77%			9.17%			
	Returns since inception*	7.43		<b>≝</b> 8.00% -			7	7.65%			
	^ Past performance may or may	-		<b>Betrums</b> 8.00% - 6.00% -		6.08% 6.37%	1 170/				
		4.00%-		3.62% 4.03	<sup>%</sup> 3.49%						
	Returns greater than one year are	2.00%-									
	*Inception Date: July 25, '01	0.00% -									
	#NIFTY All Duration G-Sec Index N.A Not Applicable 19-20 20-21 21-22 22-23 23-24						23-24				
	Since inception returns are calculated on Rs. 10 (allotment price) Financial Year										
-	HGILT - Direct Plan - Growth O	ption		Absolute Returns for each Financial Year for last 5 years $\uparrow$							
	Compounded Annualised Returns	Scheme Returns% ^		HGILT - Direct Plan - Growth Option NIFTY All Duration G-Se				G-Sec Index			
	Returns for last 1 year	10.30	11.15	14.00%	13.19%	1					
	Returns for last 3 years	6.09	6.53	12.00% -	10.00%						
	Returns for last 5 years	6.61	7.00	10.00% -	10.20%			9.17%			
	Returns since inception*	7.76		<b>E</b> 8.00% -				8.11%			
	^ Past performance may or may			<b>State State</b> 8.00% - <b>Betruu</b>		6.56% 6.37%	4 470'				
	Returns greater than one year are			4.00% -		4.08% 4.03	% 3.93% <sup>4.47%</sup>				
	*Inception Date: January 1, '13			2.00% -							
	#NIFTY All Duration G-Sec Index			0.00% -							
	Since inception returns are calculat	ed on Rs. 22.97	89 (allotment price)	19-20		20-21 21-22	22-23	23-24			
	For Riskometer of Schemes and Be		,			Financial Ye	ar				
dditional Scheme Related	Scheme's portfolio holdings-http:			isclosure/no	rtfolio/mon	thly-portfolio					
isclosures	Portfolio Turnover Ratio - N.A. (As			0 0 0, p0							
xpenses of the Scheme	Continuous Offer Period		, <b>,</b>								
i) Load Structure	Exit Load : Nil										
	No exit load shall be levied for swit				nin a Schem	10.					
	Also refer to point 4 on page 67 for further details on load structure. In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be										
	levied.	nona autil dá d	on, orr cit., Exit Li	ναα, παπy, μ	revanniy U	וו הופ עמופ טו ופטוטוו מוו		siidii DC			
	The Trustee reserves the right to c			om a prospec	ctive date.						
i) Recurring Expenses	Maximum Total Expense Ratio un										
% p.a. of daily Net Assets)	Actual expenses (inclusive of G	SF on Manage	ment fees and add	itional TER)	for the pr	evious financial year e	nded March (	31, 2024			
	(Audited): • Regular Plan : 0.88% p.a.	Direct Plan	1:0.45% p.a.								
	The TER of the Direct Plan under			ent of the di	stribution e	xpenses / commission	which is chard	ged in the			
	Regular Plan.										
	For the actual current expenses be						for Total Expe	nse Ratio			
	(TER) - https://www.hdfcfund.com					-schemes/reports					
	Click here for factehoot https://w	/w/w hdfefund e	nm/invector_corvio	sc/tantehoot							
	Click here for factsheet – https://w The maximum limit of recurring e					per Regulation 52 of the	e SEBI (MF) Re	gulation.			
		xpenses that ca	an be charged to the	Scheme wo	ould be as p		e SEBI (MF) Re	gulation,			

NAME OF SCHEME	HDFC Gilt Fund (HGILT) (Contd)
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC Floating Rate Debt Fund (HFRDF)							
ype of Scheme		An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). A Relatively High Interest Rate Risk and Moderate Credit Risk.						
ategory of Scheme	Floater F	Floater Fund						
EBI Scheme Code	HDFC/0/	/D/FLF/18/03/0038						
vestment Objective		ate income/capital appreciation through in no assurance that the investment objective		rket instruments.				
sset Allocation	Instrum	ents		Indicative allocation	s (% of total assets)			
ittern of the Scheme				Minimum	Maximum			
		rate Securities* (including fixed rate Secur es using swaps/ derivatives) @	ities converted to floating rate	65	100			
	rate deb	e debt securities (including securitized deb t securities swapped for fixed rate returns)		0	35			
		sued by REITs and InvITs		0	10			
		g rate Securities include Floating rate Money						
	include (	quired under clause 4.6. of Master Circular, Cash, Government Securities, T-bills and Re s below 10%, the AMC shall ensure that the a	epo on Government Securities). In case of	reduction in exposure	to such liquid assets			
		the asset allocation limits shown above will b						
		ent by Specified Schemes in the units of Cl dance with the requirement of Regulation 4						
	the Corp contribu of the re	the Scheme, has made an initial contribution orate Debt Market Development Fund ('CE tion to CDMDF shall be made every six mon levant year, within prescribed timelines, as r in units of CDMDF at the prevalent NAV of th	DMDF') within prescribed timelines. Subse ths from the end of half year, i.e. on a bi-anr nay be amended from time to time, to ensu	quent to initial contrib wal basis i.e., 30th Jur	oution, an increment ne and 31st Decemb			
	derivativ securitie	clause 12.24 of Master Circular, the cun es), repo transactions and Real Estate Ir s/assets and such other securities/assets a	vestment Trusts (REITs), Infrastructure I	nvestment Trusts (Inv	/ITs), other permitt			
	derivativ securitie the Sche	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a	ivestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin	nvestment Trusts (Inv ne shall not exceed 10(	/ITs), other permitte			
	derivativ securitie the Sche Indicativ	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b>	nvestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin nay vary subject to applicable SEBI circula	nvestment Trusts (Inv ne shall not exceed 10(	vITs), other permitte D% of the net assets			
	derivativ securitie the Sche	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me.	ivestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin	nvestment Trusts (inv ne shall not exceed 10( ars)	/ITs), other permitte D% of the net assets			
	derivativ securitie the Sche Indicativ	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b>	vestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin nay vary subject to applicable SEBI circula Percentage of exposure	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.11. of Ma	/ITs), other permitt D% of the net assets			
	derivativ securitie the Sche Indicativ	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b>	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets at single	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.11. of Ma	vITs), other permitte D% of the net assets aster Circular			
	derivativ securitie the Sche Indicativ SR. No 1.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.11. of Ma	vITs), other permitto D% of the net assets ister Circular ster Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. re Table (Actual instrument/percentages n Type of Instrument Securities Lending Derivatives (Hedging and Non-hedging)	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level Upto 100% of the net assets. Upto 35% of the total assets	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.11. of Ma Clause 12.25 of Ma	vITs), other permitt D% of the net assets aster Circular ster Circular ter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level Upto 100% of the net assets. Upto 35% of the total assets	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.11. of Ma Clause 12.25 of Mas Clause 12.2 of Mast Clause 4.6.1 of Mast	vITs), other permitt D% of the net assets aster Circular ster Circular ter Circular ter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level Upto 100% of the net assets. Upto 35% of the total assets Atleast 10% of the net assets Upto 10% of AUM of scheme and shall be within the overall limit of derivatives As per regulatory limits	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.25 of Mas Clause 12.2 of Mast Clause 12.28 of Mast Clause 12.28 of Mast Clause 12.28 of Mast	vITs), other permitt D% of the net assets aster Circular ster Circular ter Circular er Circular ster Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1	Avestment Trusts (REITs), Infrastructure I s may be permitted by SEBI from time to tin <b>nay vary subject to applicable SEBI circula</b> <b>Percentage of exposure</b> a) Upto 25% of the net assets b) Upto 5% of the net assets b) Upto 5% of the net assets at single intermediary i.e. broker level Upto 100% of the net assets. Upto 35% of the total assets Atleast 10% of the net assets Upto 10% of AUM of scheme and shall be within the overall limit of derivatives As per regulatory limits	nvestment Trusts (inv ne shall not exceed 100 ars) Circular references Clause 12.25 of Mas Clause 12.20 of Mast Clause 12.28 of Mast Clause 12.28 of Mast Clause 12.2 of Mast Clause 12.2 of Mast	vITs), other permitt D% of the net assets aster Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds Structured obligations and credit	Atleast 10% of the net assets Atleast 10% of the net assets	nvestment Trusts (inv he shall not exceed 100 hrs) Circular references Clause 12.25 of Mas Clause 12.25 of Mas Clause 12.2 of Mast Clause 12.28 of Mas Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast	vITs), other permitt D% of the net assets aster Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6. 7. 8.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. re Table (Actual instrument/percentages n Type of Instrument Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds Structured obligations and credit enhancements REITs and InvITs	Atleast 10% of the net assets Atleast 10% of the net assets As per regulatory limit As per regulatory limit As per regulatory limit D Upto 5% of the NAV in the units of REIT and InvIT at single issuer	nvestment Trusts (inv he shall not exceed 100 hrs) Circular references Clause 12.11. of Ma Clause 12.25 of Mast Clause 12.2 of Mast Clause 12.28 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast	VITs), other permittu D% of the net assets aster Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6. 7.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds Structured obligations and credit enhancements	Atleast 10% of the net assets Atleast 10% of the net assets	nvestment Trusts (inv he shall not exceed 100 hrs) Circular references Clause 12.25 of Mas Clause 12.25 of Mas Clause 12.2 of Mast Clause 12.28 of Mas Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast	VITs), other permitte D% of the net assets aster Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular eter Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6. 7. 8.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds Structured obligations and credit enhancements REITs and InvITs Overseas Debt Securities Repo/ Reverse Repo in corporate debt securities	Atleast 10% of the net assets Atleast 10% of the net assets As per regulatory limit As per regulatory limit As per regulatory limit D Upto 5% of the NAV in the units of REIT and InvIT at single issuer	nvestment Trusts (inv he shall not exceed 100 hrs) Circular references Clause 12.11. of Ma Clause 12.25 of Mast Clause 12.2 of Mast Clause 12.28 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast	VITs), other permitte D% of the net assets aster Circular er Circular er Circular er Circular er Circular ter Circular ter Circular ster Circular ster Circular			
	derivativ securitie the Sche Indicativ SR. No 1. 2. 3. 4. 5. 6. 7. 8.	es), repo transactions and Real Estate Ir s/assets and such other securities/assets a me. <b>re Table (Actual instrument/percentages n</b> <b>Type of Instrument</b> Securities Lending Derivatives (Hedging and Non-hedging) Securitised Debt Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo Credit Default Swaps Instruments with special features AT1 and AT2 Bonds Structured obligations and credit enhancements REITs and InvITs Overseas Debt Securities Repo/ Reverse Repo in corporate debt	Atleast 10% of the net assets Atleast 10% of the net assets Atleast 10% of the net assets Atleast 10% of the net assets Dupto 25% of the net assets Dupto 100% of the net assets Atleast 10% of the net assets Dupto 10% of AUM of scheme and shall be within the overall limit of derivatives As per regulatory limit As per regulatory limit a) Upto 10% of the NAV in the units of REIT and InvIT D) Upto 5% of the NAV in the units of REIT and InvIT at single issuer Upto 75% of the net assets	nvestment Trusts (inv he shall not exceed 100 hrs) Circular references Clause 12.25 of Mas Clause 12.25 of Mas Clause 12.2 of Mast Clause 12.28 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.2 of Mast Clause 12.3 of Mast	VITs), other permitte D% of the net assets aster Circular er Circular er Circular er Circular er Circular ter Circular ster Circular ster Circular ster Circular ster Circular ster Circular			

NAME OF SCHEME	HDFC Floating Rate Debt Fund (HFRDF) (Contd)						
	In addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and the scheme may also hold cash from time to time. <b>Changes in asset allocation pattern:</b> <b>Short Term and Defensive Consideration:</b>						
	Short Term and Defensive Consideration:						
	Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration only.						
	In the event of change in the asset allocation, timeline as may be prescribed by SEBI from time	ne to time.	anager will carry out portfolio reba	lancing within 30 calendar days or such other			
	Portfolio rebalancing (in case of passive brea As per clause 2.9 of Master Circular, as may b passive breaches (occurrence of instances no out portfolio rebalancing within 30 Business Da	be amende ot arising ou ays.	it of omission and commission of th	e AMC), the fund manager is required to carry			
	In case the portfolio is not rebalanced within rebalance the portfolio shall be placed before the for rebalancing up to sixty (60) Business day scheme is not rebalanced within the aforement under the aforesaid circular including reporting	the Investm ys from the intioned ma	ent Committee. The Investment Con date of completion of mandated re ndated plus extended timelines, the	nmittee, if it so desires, can extend the timeline ebalancing period. In case the portfolio of the			
Investment Strategy	substantially of floating rate debt, fixed rate debt The Scheme shall endeavour to develop a well-o also invest in the schemes of Mutual Funds.	The investment objective of the Scheme is to generate income and capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments. The Scheme shall endeavour to develop a well-diversified portfolio of debt (including securitised debt) and other instruments. The Scheme may also invest in the schemes of Mutual Funds. The Scheme may also invest in the hybrid securities viz. units of REITs and InvITs for diversification and subject to necessary stipulations by					
	As part of the Fund Management process, the instruments that are permissible or may be per shall be for restricted purposes as permitted by the For detailed derivative strategies, please refer to the strategies of the strate	rmissible in the regulatio o SAI. e the obiect	future under applicable regulations. ons. ive of the Scheme, the AMC/ Sponso	However, trading in derivatives by the Scheme			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks ind before investment. For Scheme specific risk fac For details on risk factors and risk mitigation	ctors refer p	ages 64 to 66.	ead the SID carefully for details on risk factors			
Plans/ Options	Plans		Options under each Plan				
	<ul> <li>Regular Plan</li> <li>Direct Plan</li> <li>(Portfolio will be common for the above Plans)</li> <li>Growth Option</li> <li>Income Distribution cum Capital Withdrawal (IDCW) Option ^ IDCW Option offers Daily\$ IDCW Option with Reinvestment facility only and Weekly* and Monthly** IDCW Option with Payout and Reinvestment facility. \$ Every Monday (or immediately succeeding Business Day, if that day is not a Business Day)</li> <li>* Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day)</li> <li>^ IDCW shall be declared subject to availability of distributable surplus. Investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</li> </ul>						
Applicable NAV	Please refer to point 2 on pages 66 for details.						
Minimum Application Amount / Number of Units	Purchase (including switch-in):	in):	al Purchase (including switch-	Redemption (including switch-out):			
	Rs. 100 and any amount thereafter. Note: Allotment of units will be done after transaction charges, if any.		and any amount thereafter. n of applicable stamp duty and	Rs. 100 and in multiples of Re. 1/- thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.			
Despatch of Redemption Request	Within 3 Working Days of the receipt of valid rec	demption re	equest at the Official Points of Accept	ance of HDFC Mutual Fund.			
Benchmark Index	Nifty Credit Risk Bond Index B-II						
Dividend/ IDCW Policy	Please refer to point 3 on page 67 for details.						
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Shobhit Mehrotra (Tenure: 17 years) Mr. Dhruv Muchhal (Dedicated Fund Manager	r for Overse	eas Investments) (Tenure: 1 year &	3 months)			
Name of the Trustee Company	HDFC Trustee Company Limited						

NAME OF SCHEME	HDFC Floating Rate Debt Fund	(HFRDF) (Contd	)							
Performance of the Scheme	HFRDF - Regular Plan - Growt	h Option		Absolute Returns for each Financial Year for last 5 years ^						
is at September 30, 2024)	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HFRDF - Regular Plan - Growth Option CRISIL Short Duration Debt						
	Returns for last 1 year	7.95	7.91	12.00% J A-II Index						
	Returns for last 3 years	6.39	5.80	10.00% 9.67%						
	Returns for last 5 years	6.76	6.42	8.03% 7.97% 7.98% 7.56						
	Returns since inception*	7.79	7.59	8.00%						
	^ Past performance may or m			6.00% - 4.45% 4.78% 5.44%						
	Returns greater than one year ar	-		4.00%						
		e compounded ann	ualizeu (GAGN).	2.00% -						
	*Inception Date: July 25, '01	ndov		0.00%						
	CRISIL Short Duration Debt A-II			19-20 20-21 21-22 22-23 23-24						
	Since inception returns are calcu	ilated on Rs. 10 (all	otment price)	Financial Year						
	HFRDF - Direct Plan - Growth	Option		Absolute Returns for each Financial Year for last 5 years ^						
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HFRDF - Direct Plan - Growth Option CRISIL Short Duration Debt						
	Returns for last 1 year	8.20	7.91	12.00%						
	Returns for last 3 years	6.64	5.80	10.00% 9.67% 8.19% 8.22% 8.23%						
	Returns for last 5 years	7.00	6.42	8.00% 7.10%						
	Returns since inception*	7.88	7.63	6.00% - 4.71% 4.78% 5.67%						
	^ Past performance may or m	ay not be sustained	d in the future	4.00% - 3.99%						
	Returns greater than one year are	e compounded ann	ualized (CAGR).							
	* Inception Date: January 01, '13									
	CRISIL Short Duration Debt A-II Index 0.00% 19-20 20-21 21-22 22-23 23-24									
	Since inception returns are calcul For Riskometer of Schemes and B		,	Financial Year						
itional Scheme Related losures	Scheme's portfolio holdings-htt Portfolio Turnover Ratio - N.A. (A			sclosure/portfolio/monthly-portfolio						
enses of the Scheme oad Structure	Continuous Offer Period Exit Load : Nil									
	No exit load shall be levied for sw									
		Also refer to point 4 on page 67 for further details on load structure.								
		In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be								
	levied.									
Recurring Expenses	0	The Trustee reserves the right to change / modify the load structure from a prospective date.  Maximum Total Expense Ratio under Regulation 52 (6): Refer to point 5 on page 67.								
p.a. of daily Net Assets)	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):									
	(Audited):									
	(Audited): • Regular Plan :0.47% p.a.	• Direct Plan :	0.25% p.a.							
	• Regular Plan :0.47% p.a. The TER of the Direct Plan unde									
	• Regular Plan :0.47% p.a. The TER of the Direct Plan unde Regular Plan.	r the Scheme will b	be lower to the ext	ent of the distribution expenses / commission which is charged in the						
	Regular Plan :0.47% p.a. The TER of the Direct Plan unde Regular Plan. For the actual current expenses	r the Scheme will b being charged, the	be lower to the extrining to the extrinity of the extreme to the e	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio						
	Regular Plan :0.47% p.a. The TER of the Direct Plan unde Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.com	r the Scheme will t being charged, the om/statutory-discle	be lower to the ext investor should re osure/total-expense	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports						
	Regular Plan :0.47% p.a. The TER of the Direct Plan unde Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.c Click here for factsheet – https://	r the Scheme will b being charged, the om/statutory-disclo /www.hdfcfund.cor	be lower to the ext investor should re osure/total-expens n/investor-service	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports is/factsheets						
	Regular Plan :0.47% p.a. The TER of the Direct Plan unde Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.c Click here for factsheet – https://	r the Scheme will b being charged, the om/statutory-discl www.hdfcfund.cor expenses that can	be lower to the ext investor should re osure/total-expens n/investor-service be charged to the	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports s/factsheets Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,						
	Regular Plan :0.47% p.a. The TER of the Direct Plan under Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.cr Click here for factsheet – https:// The maximum limit of recurring 1996. Investors are requested to	r the Scheme will b being charged, the om/statutory-discle www.hdfcfund.cor expenses that can read " <b>Section- An</b>	be lower to the ext investor should re osure/total-expens n/investor-service be charged to the nual Scheme Rec	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports (s/factsheets) Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,						
nit holders) ily Net Asset Value (NAV)	Regular Plan :0.47% p.a. The TER of the Direct Plan under Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.cc Click here for factsheet – https:// The maximum limit of recurring 1996. Investors are requested to Investors are advised to refer to the second se	r the Scheme will the being charged, the om/statutory-discle www.hdfcfund.cor expenses that can read " <b>Section- An</b> he details in the Sta	be lower to the ext investor should re osure/total-expens n/investor-service be charged to the <b>nual Scheme Rec</b> tement of Addition	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports s/factsheets Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, <b>urring Expenses"</b> in the SID.						
ax treatment for the Investors Unit holders) laily Net Asset Value (NAV) ublication or Investor Grievances, lease contact	Regular Plan :0.47% p.a. The TER of the Direct Plan under Regular Plan. For the actual current expenses (TER) - https://www.hdfcfund.cc Click here for factsheet – https:// The maximum limit of recurring 1996. Investors are requested to Investors are advised to refer to the The AMC shall update the NAVs	r the Scheme will the being charged, the om/statutory-discle (www.hdfcfund.cor expenses that can or read " <b>Section- An</b> the details in the Sta on the website of the	be lower to the ext investor should re osure/total-expens n/investor-service be charged to the <b>nual Scheme Rec</b> tement of Addition	ent of the distribution expenses / commission which is charged in the fer to the website of the mutual fund. Click here for Total Expense Ratio se-ratio-of-mutual-fund-schemes/reports sc/factsheets Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, <b>urring Expenses</b> " in the SID. al Information and also independently refer to their tax advisor.						

NAME OF SCHEME	HDFC L	HDFC Long Duration Debt Fund (HLDDF)						
Type of Scheme		An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is greater than 7 years. A Relatively						
Category of Scheme		High Interest Rate Risk and Relatively Low Credit Risk. (Refer Investment Strategy section below) Long Duration Fund						
SEBI Scheme Code	-	HDFC/0/D/LON/22/07/0109						
Investment Objective		The investment objective of the Scheme is 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.						
Asset Allocation Pattern of the Scheme	Instrum	ents	_	Indicative allocations (% of total assets)				
	Debt (in	cluding securitized debt other Structured O	bligations and Credit enhancements)	Minimum Maximum Upto 100				
		ney Market Instruments ^	,					
	As requi include ( securitie	Cash, Government Securities, T-bills and Re	e Scheme shall hold at least 10% of its net epo on Government Securities). In case of i above requirement is complied with before r	assets in liquid assets ('liquid assets' shall reduction in exposure to such liquid assets / naking any further investments.				
	Circular, the Corp contribu of the rel invested As per derivativ securitie	the Scheme, has made an initial contribution borate Debt Market Development Fund ('CI tion to CDMDF shall be made every six mon levant year, within prescribed timelines, as in units of CDMDF at the prevalent NAV of the clause 12.24 of Master Circular, the cur- res), repo transactions and credit default sis/ assets as may be permitted by SEBI from	on of 25 bps of AUM of the Scheme as on De DMDF') within prescribed timelines. Subse ths from the end of half year, i.e. on a bi-ann may be amended from time to time, to ensu e respective Class Units. nulative gross exposure through debt, de					
	SR. No	Type of Instrument	Percentage of exposure	Circular references				
	1.	Securities Lending	a) Upto 20% of the net assets	Clause 12.11 of Master Circular				
			b) Upto 5% of the net assets at single intermediary i.e. broker level					
	2.	Derivatives (Hedging and Non-hedging)	Upto 50% of total assets	Clause 12.25 of Master Circular				
	3.	Securitized Debt	Upto 40% of the net assets	Clause 12.2 of Master Circular				
	4.	Liquid Assets (Cash, Government Securities, T-bills, Repo/Reverse repo on Government Securities) and Tri-Party Repo/Reverse repo		Clause 4.6.1 of Master Circular				
	5.	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Clause 12.28 of Master Circular				
	6.	Instruments with special features AT1 and AT2 Bonds	As per regulatory limits	Clause 12.2 of Master Circular				
	7.	Structured obligations and credit enhancements		Clause 12.3 of Master Circular				
	8.	Overseas Debt Securities	Upto 30% of the total assets	Clause 12.19 of Master Circular				
	9.	Repo/ Reverse Repo in corporate debt securities	Upto 10% of the net assets	Clause 12.18.1.1 of Master Circular				
	10.	Clause 12.18.1.1 of Master Circular	As per regulatory limits	Clause 12.16 of Master Circular				
	11.	Mutual Fund Units	Upto 5% of the net assets of the Mutual Fund	Clause 4 of Seventh Schedule of SEBI				
			(i.e. across all the schemes of the Fund	(MF) Regulations				
	The Sch SR. No	eme will not make any investment in- Types of Instruments						
	with guid Changes Short Te Subject condition percenta Investme Circular, only. In the ev timeline <b>Portfolio</b> As per c	1.       Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).         In addition to the instruments stated in the table above, the Scheme may undertake Short Selling and such other transactions in accordance with guidelines issued by SEBI and the scheme may also hold cash from time to time.         Changes in asset allocation pattern:         Short Term and Defensive Consideration:         Subject to SEBI (MF) Regulations the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. As per clause 1.14.1.2.b of Master Circular, as may be amended from time to time, such changes in the investment pattern will be for short term and for defensive consideration						
	out portf In case rebalanc for rebal scheme	olio rebalancing within 30 Business Days. the portfolio is not rebalanced within the p te the portfolio shall be placed before the Inv ancing up to sixty (60) Business days from	ing out of omission and commission of the eriod of 30 Business days, justification in restment Committee. The Investment Comm m the date of completion of mandated rebuild ad mandated plus extended timelines, the A eviation to Trustees at each stage.	writing, including details of efforts taken t nittee, if it so desires, can extend the timelin alancing period. In case the portfolio of th				

NAME OF SCHEME	HDFC Long Duration Debt Fund (	(HLDDF) (Cont	td)					
Investment Strategy		II be invested in	n debt securities and	d money market instru	nents such that Portfolio Macaulay duration is			
					Scheme will be subject to interest rate risk on an nic conditions, including factors affecting both			
	The Scheme shall endeavour to develop a well-diversified portfolio of debt and other instruments. The Scheme may invest in sec debt, structured obligations, credit enhancements. The Scheme may also invest in debt instruments with special features subordination to equity i.e. absorbing losses before equity capital and /or convertible to equity upon trigger of a pre-specified event absorption (for e.g. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework).							
		The Scheme may also invest in the schemes of Mutual Funds.						
	Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bon the weights are nothing but the present value of the cash flows themselves. It is expressed in years. The duration of a fixed income se always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.							
	As part of the Fund Management process, the Scheme may use derivative instruments such as futures and options, or any otl instruments that are permissible or may be permissible in future under applicable regulations. However, trading in derivatives by shall be for restricted purposes as permitted by the regulations.							
	For detailed derivative strategies, p							
	Though every endeavor will be made objective of the Scheme will be ach				or/ Trustee do not guarantee that the investment cheme.			
Risk Profile of the Scheme	Mutual Fund Units involve investm before investment. For Scheme spe For details on risk factors and risk	ecific risk facto	rs refer pages 64 to 6	6.	read the SID carefully for details on risk factors			
Plans/ Options	Plans		Options und	der each Plan				
	Regular Plan			n Option				
	Direct Plan     Destfalie will be common for the							
	, , , , , , , , , , , , , , , , , , , ,			n offers following facilities: t of IDCW ("Payout") and				
				vestment of IDCW ("Re-investment")				
				tion- Growth				
	Default Facility- Payout							
	Please refer SAI and instruction	7 of application	on form for further	details.				
Applicable NAV	Please refer to point 2 on pages 66	for details.						
Minimum Application Amount / Number of Units	Purchase (including switch-in):		dditional Purchase n):	e (including switch-	Redemption (including switch-out):			
	Rs. 100 and any amount thereaf	ter. R	s. 100 and any amo	ount thereafter.	Rs. 100 and in multiples of Re. 1/-			
	Note: Allotment of units will be transaction charges, if any.	e done after d	deduction of application	able stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.			
Despatch of Redemption Request	Within 3 Working Days of the receip	Within 3 Working Days of the receipt of valid redemption request at the Official Points of Acceptance of HDFC Mutual Fund.						
Benchmark Index	Nifty Long Duration Debt Index –		nption request at the	Official Points of Accep	tance of HDFC Mutual Fund.			
Benchmark Index Dividend/ IDCW Policy	Nifty Long Duration Debt Index – A Please refer to point 3 on page 67 fo	A – III	nption request at the	Official Points of Accep	tance of HDFC Mutual Fund.			
		A – III or details. ear & 8 month	s)					
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited	A – III or details. ear & 8 month nd Manager fo	s) r Overseas Investme					
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu	A – III or details. ear & 8 month nd Manager fo	s) r Overseas Investme	ents) (Tenure: 1 year 8				
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited HDFC Long Duration Debt Fund - Compounded Annualised Returns	A – III or details. ear & 8 month nd Manager fo	s) r Overseas Investme - Growth Option Benchmark Returns%#	ents) (Tenure: 1 year 8	2 3 months) each Financial Year for last 1 year ^ Growth Option Nifty Long Duration Debt Index - A-III			
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited HDFC Long Duration Debt Fund - Compounded Annualised Returns Returns for last 1 year	A – III or details. ear & 8 month nd Manager fo • Regular Plan Scheme Returns% ^ 13.13	s) r Overseas Investme - Growth Option Benchmark Returns%# 11.82	Absolute Returns for HLDDF - Regular Plan - 1 12.00%	: 3 months) each Financial Year for last 1 year ^			
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited <b>HDFC Long Duration Debt Fund</b> - <b>Compounded Annualised</b> <b>Returns</b> Returns for last 1 year Since Inception*	A – III or details. ear & 8 month nd Manager fo • Regular Plan Scheme Returns% ^ 13.13 10.48	s) r Overseas Investme - Growth Option Benchmark Returns%# 11.82 10.00	Absolute Returns for HLDDF - Regular Plan - 1 12.00% 10.00%	: 3 months) each Financial Year for last 1 year ^ Growth Option Nifty Long Duration Debt Index - A-III			
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited HDFC Long Duration Debt Fund - Compounded Annualised Returns Returns for last 1 year Since Inception*	A – III or details. ear & 8 month nd Manager fo • Regular Plan Scheme Returns% ^ 13.13 10.48 not be sustain provided as per ths but not 1 year	s) r Overseas Investme - Growth Option Benchmark Returns%# 11.82 10.00 ed in the future the extant guidelines	Absolute Returns 1 year 8         Absolute Returns for         HLDDF - Regular Plan - 1         12.00%         10.00%         8.00%         6.00%         4.00%	: 3 months) each Financial Year for last 1 year ^ Growth Option Nifty Long Duration Debt Index - A-III			
Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Please refer to point 3 on page 67 fe Mr. Shobhit Mehrotra (Tenure: 1 y Mr. Dhruv Muchhal (Dedicated Fu HDFC Trustee Company Limited HDFC Long Duration Debt Fund - Compounded Annualised Returns Returns for last 1 year Since Inception*	A – III or details. ear & 8 month nd Manager for Regular Plan Scheme Returns% ^ 13.13 10.48 not be sustain provided as per ths but not 1 year presentative. Ab	s) r Overseas Investme - Growth Option Benchmark Returns%# 11.82 10.00 ed in the future the extant guidelines	Absolute Returns for         HLDDF - Regular Plan - 1         10.00%         8.00%         6.00%	: 3 months) each Financial Year for last 1 year ^ Growth Option Nifty Long Duration Debt Index - A-III			

NAME OF SCHEME	HDFC Long Duration Debt Fund	(HLDDF) (Conto	<i>1)</i>						
	HDFC Long Duration Debt Fund	- Direct Plan - (	Growth Option	Absolute	Absolute Returns for each Financial Year for last 1 year ^				
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#		HLDDF - Direct Plan - Growth Option Nifty Long Duration Debt Inde				
	Returns for last 1 year	13.52	11.82	10.00%	-	10.02.0	10.03%		
	Since Inception*	10.87	10.00	8.00%					
	^ Past performance may or may	not be sustaine	d in the future	6.00%					
	Simple annualized returns have been since the scheme has completed 6 mor	iths but not 1 year.	·	4.00%					
	However, such returns may not be re Scheme since inception is 4.91%.	epresentative. Abs	olute returns of the	2.00%					
	* Inception Date: January 20, 2023			0.00%	+	2	23-24		
	# Nifty Long Duration Debt Index - A – I Since inception returns are calculated o		t nrice)			Finar	icial Year		
	For Riskometer of Schemes and Be		. ,						
Additional Scheme Related	Scheme's portfolio holdings-https	://www.hdfcfun	d.com/statutorv-di	isclosure/n	ortfolio/monthly	-portfolio			
disclosures	Portfolio Turnover Ratio - N.A. (As			00100010/p	, nond, monding	pertiene			
(i) Load Structure	Exit Load : Nil No exit load shall be levied for switt Also refer to point 4 on page 67 fo In respect of Systematic Transac levied. The Trustee reserves the right to ch	r further details tions such as S	on load structure. IP, STP etc., Exit Lo	oad, if any, <sub>l</sub>	prevailing on th	e date of reg	istration / enrol	ment shall be	
(ii) Recurring Expenses	Maximum Total Expense Ratio un	· ·							
(% p.a. of daily Net Assets)	Actual expenses (inclusive of GS (Audited): • Regular Plan : 0.60% p.a.	-	nent fees and add			ous financial	year ended Ma	rch 31, 2024	
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.								
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports								
	Click here for factsheet - https://www.hdfcfund.com/investor-services/factsheets								
	The maximum limit of recurring ex 1996. Investors are requested to re						2 of the SEBI (M	F) Regulation,	
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the	e details in the Sta	atement of Addition	al Informati	on and also inde	ependently re	fer to their tax ad	visor.	
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs of day.	n the website of	the Fund and Asso	ciation of N	lutual Funds in I	India (AMFI)	by 11.00 p.m. ev	very Business	
For Investor Grievances,	Please refer to point 6 on page 67 f	or details.							
Please contact									

NAME OF SCHEME	HDFC Nifty G-Sec Apr 2029 Index Fund					
Type of Scheme	An open ended target maturity scheme replicating/tracking NIFTY G-Sec Apr 2029 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.					
Category of Scheme	Index Fund					
SEBI Scheme Code	HDFC/0/D/DIN/23/02/0116	HDFC/0/D/DIN/23/02/0116				
Investment Objective	To generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Apr 2029 Index (Underlying Index), subject to tracking difference.					
	There is no assurance or guarantee that the investment objective of the Scheme will be achieve	ed.				
Asset Allocation	Instruments	Indicative allocation	is (% of total assets)			
Pattern of the Scheme		Minimum	Maximum			
	Government Securities/SDL, TREPS on Government Securities/Treasury bills	95	100			
	Money Market Instruments and Units of liquid and debt mutual fund schemes 0 5					
	During normal circumstances, the Scheme's exposure to money market instruments will be in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the in The cumulative gross exposure through Government Securities/SDL, TREPS in Government instruments, repos, such other securities/assets as may be permitted by SEBI from time to to of the net assets of the Scheme except to the extent of deployment of Subscription cash flow s The Scheme may invest in Tri-Party Repos, Repo in Government Securities, Reverse Repos may be provided by RBI and approved by SEBI. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme in the liquid & debt schemes (including overnight fund) and / or short ter objective and prevailing Regulations.	ndex methodology. It Securities and Treasu me subject to approval, ubject to clause 12.24 of and any other similar ov e of the Scheme, the AM	ry bills, money market shall not exceed 100% f Master Circular. ernight instruments as C may invest the funds			

	المعالم ما	Toble (Actual instances the		~~)	
		re Table (Actual instrument/percentages n		,	
	<b>SR. No</b> 1.	<b>Type of Instrument</b> Mutual Fund Units (as per asset allocation	Percentage of exposure Upto 5% of the net assets of the Mutual	Circular references Clause 4 of Seventh Schedule of SEB	
		table above)	Fund (i.e. across all the schemes of the Fund)	(MF) Regulations	
2	2.	Short Term Deposits	Pending Deployment - As per regulatory limits	Clause 8 of Seventh Schedule of SEB (MF) Regulations and Clause 12.16 of Master Circular	
	The Scho	eme will not make any investment in-		1	
	SR. No	Types of Instruments			
	1.	Derivatives;			
	2.	ADR/GDR/Foreign Securities;			
	3.	Securitized Debt;			
	4.	Credit Default Swaps			
	5. Unrated instruments including BRDS (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Securities and any other securities exempted by SEBI from time to time);				
6	6. Short Selling / stock lending				
	7. Repo/Reverse Repo in corporate debt securities;				
	8.	to equity upon trigger of a pre-specified ev	• •	s before equity capital) and /or convertible	
	9.	Structured obligations (SO rating) and/ or	, -,		
	10.		EITs) and / or Infrastructure Investment Trust	s (InvITs).	
		in asset allocation pattern/ Portfolio Reba	alancing		
	<ul> <li>Short Term Defensive Considerations:</li> <li>As the above mentioned investment pattern is indicative and subject to the SEBI (MF) Regulations, the asset allocation parabove may vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription.</li> <li>1.14.1.2.b of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term perior considerations. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI guidelines issued from time to time.</li> <li>Portfolio Replication norms:</li> </ul>				
	maturity Post any that replie <b>Tracking</b> 1. The fact abili 2. Trac year Trac	he deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. However, at no point of time turity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme. It any transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shat replication of the portfolio with the index is maintained at all points of time, subject to permissible deviations. <b>cking Error and Tracking Difference Risk:</b> The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the Underlying Index of factors such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may ability to achieve close correlation with the Underlying Index of the Scheme. Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annu year period. Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.			
	the a noti <b>Maturity</b> As a fund the imme maturity Upon the proceeds	her, the AMC would monitor that the annual average annualized tracking difference over ce of trustees with corrective actions taken to of the Scheme: ction of the underlying investments of the Sc ediately succeeding business day, if that d of any security forming part of the portfolio Maturity Date, the Units of the Scheme will s will be paid to the Unit holders whose name o investors not later than 3 working days from	one year period for the Scheme is higher they the AMC, if any. cheme, the maturity date of the Scheme sha ay is a non-business day ("Maturity Date") shall be beyond the target maturity date of the be automatically redeemed at the NAV appli as appear on the register of Unit holders on the	In an 1.25%, the same shall be brought to th Il be 2 days after the maturity of the index of However, at no point of time, the residua e Scheme. cable on the Maturity Date. The Redemptio	
t	to track t	eme is Target Maturity Date Index Fund. The he performance of the underlying index, sub	ject to tracking difference.		
	The strategy shall be in compliance with Norms for Circular on Development of Passive Funds under clause 3.6 of Master Circular as amended from time to time. Generally, the Scheme will follow Buy and Hold investment strategy in which existing government securities will be held till maturity unless				
	sold for meeting redemptions requirement or to rebalance the portfolio. During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.				
1		As per clause 3.5.3.9 of Master Circular as amended from time to time,, portfolio with residual maturity of greater than 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. However at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.			
	case of n As per c consider	lause 3.5.3.9 of Master Circular as amend ed to be replicating the index if, the deviation	ed from time to time,, portfolio with residu in duration is either +/- 6 months or +/- 10	x methodology. Ial maturity of greater than 5 years shall b % of duration, whichever is higher. Howeve	
	case of n As per c consider at no poir The annu Tracking	lause 3.5.3.9 of Master Circular as amend ed to be replicating the index if, the deviation nt of time, the residual maturity of the securit ialized tracking difference averaged over one error/Tracking Difference could be the result	ed from time to time,, portfolio with residu in duration is either +/- 6 months or +/- 10 y forming part of the portfolio shall be beyor e year period shall not exceed 1.25% upon co t of a variety of factors including but not limit	x methodology. al maturity of greater than 5 years shall b % of duration, whichever is higher. Howeve ad the target maturity date of the Scheme. ompletion of 1 year.	
	case of n As per c consider at no poir The annu Tracking • Dela	lause 3.5.3.9 of Master Circular as amend ed to be replicating the index if, the deviation nt of time, the residual maturity of the securit alized tracking difference averaged over one	ed from time to time,, portfolio with residu in duration is either +/- 6 months or +/- 10 y forming part of the portfolio shall be beyor e year period shall not exceed 1.25% upon co t of a variety of factors including but not limit rities which are part of the Index	x methodology. al maturity of greater than 5 years shall b % of duration, whichever is higher. Howeve ad the target maturity date of the Scheme. ompletion of 1 year.	

NAME OF SCHEME	HDFC Nifty G-Sec Apr 2029 Index Fund <i>(Contd)</i>						
		Asset Allocation pa of underlying secur ty of commensurat	ttern upto 5% of the To ties by the Index Prov e quantity /trading vo	otal Assets may be inve ider and AMC's valuatio lumes of the securities	ested in money market on providers.		
	face higher impact cost while deploying inflows/generating cashflows. Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsor/ Trustee do not guarantee that investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer pages 64 to 66. For details on risk factors and risk mitigation measures, please refer SID.						
Plans/ Options	Plans						
	<ul> <li>Regular Plan</li> <li>Direct Plan</li> <li>(Portfolio will be common f</li> </ul>	<ul> <li>Growth for the above Plans</li> </ul>	:)				
	Please refer SAI and instru	uction 7 of applica	tion form for furthe	r details.			
Applicable NAV	Please refer to point 2 on pag	ges 66 for details.					
Minimum Application Amount / Number of Units	Purchase (including swit	ch-in):	Additional Purchasin):	se (including switch	- Redemption (inc	luding switch-out):	
	Rs. 100 and any amount t Note: Allotment of units		Rs. 100 and any an		thereafter	ultiples of Re. 1/-	
	transaction charges, if any.			cable stamp duty and	Note: There will be criterion for Unit b	e no minimum redemption ased redemption.	
Despatch of Redemption Request	Within 3 working days of the	receipt of the rede	nption request at the a	authorised centre of the	e HDFC Mutual Fund.		
Benchmark Index	NIFTY G-Sec Apr 2029 Inde	ex					
Dividend/ IDCW Policy	Not Applicable as Scheme c	urrently does not o	fer IDCW Option				
Name of the Fund Manager and enure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 1 month)						
Name of the Trustee Company	HDFC Trustee Company Lir						
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty G-Sec Apr 202 Regular Plan - Growth Opt				r each Financial Year fo		
	Compounded Annualised Returns	Schem Returns%	<b>Returns%</b> #	HDFC Nifty G-Sec Regular Plan - Gr 10.00% 1	HDFC Nifty G-Sec Apr 2029 Fund - Regular Plan - Growth Option Index		
	Returns for last 1 year Returns for last 3 years	9.2	3 9.67		7.71%	8.06%	
	Returns for last 5 years			8.00% -			
	Returns since inception*	8.9		<b>≝</b> <sup>6.00% -</sup>			
	<b>Past performance may</b> Returns greater than one yea *Inception Date: March 10, 4	ar are compounded 23		4.00% - 2.00% -			
	#NIFTY G-Sec Apr 2029 Ind Since inception returns are o		) (allotment price)	0.00%		24	
			(anothen price)	23-24 Financial Year			
	HDFC Nifty G-Sec Apr 202 Direct Plan - Growth Optio			Absolute Returns fo	r each Financial Year fo	or last 1 year ^	
	Compounded Annualised Returns	Schem Returns%		HDFC Nifty G-Sec Direct Plan - Grov		NIFTY G-Sec Apr 2029 Index	
	Returns for last 1 year	9.4		10.00%	7.88%	8.06%	
	Returns for last 3 years Returns for last 5 years			8.00% -	1.00%		
	Returns since inception*	9.1	7 9.38	<mark>ب</mark> 6.00% -			
	^ Past performance may	or may not be su	stained in the future	<b>SET 6.00%</b> - 4.00% -			
	Returns greater than one yea *Inception Date: March 10, 2 #NIFTY G-Sec Apr 2029 Ind		2.00% -				
	Since inception returns are c For Riskometer of Scheme and		,	0.00% -	23- Financia		
Additional Scheme Related disclosures	Scheme's portfolio holding Exposure to Top 7 issuers, s Portfolio Disclosure – Monthly - https://www.hdfcf Fortnightly - https://www.hd Half yearly - https://www.hd Portfolio Turnover Rate for Portfolio Turnover Ratio - N./	stocks, groups and fund.com/statutor lfcfund.com/statut fcfund.com/statut equity oriented sc	sectors - https://ww /- disclosure/portfolic ory-disclosure/portfo ory-disclosure/schen hemes – https://www	w.hdfcfund.com/inves p/monthly-portfolio plio/fortnightly-portfolio ne-financials	tor-services/factshee		

NAME OF SCHEME	HDFC Nifty G-Sec Apr 2029 Index Fund (Contd)
Expenses of the Scheme	Exit Load : NIL
(i) Load Structure	No exit load shall be levied for switching between Options under the same Plan within a Scheme.
	Also refer to point 4 on page 67 for further details on load structure.
	The Trustee reserves the right to change / modify the load structure from a prospective date.
(ii) Recurring Expenses	Maximum Total Expense Ratio under Regulation 52 (6):
(% p.a. of daily Net Assets)	The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses.
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):
	• Regular Plan : 0.37% p.a. • Direct Plan : 0.19% p.a.
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC N	ifty G-sec Dec 2026 Index Fund					
Type of Scheme		An open ended target maturity scheme replicating/tracking Nifty G-Sec Dec 2026 Index. A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.					
Category of Scheme	Index Fu	Index Fund					
SEBI Scheme Code	HDFC/0/	HDFC/0/D/DIN/22/10/0103					
Investment Objective	Index), si	To generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Dec 2026 Index (Underlying Index), subject to tracking difference. There is no assurance that the investment objective of the Scheme will be achieved.					
Asset Allocation	Instrum	ents		Indicative allocation	is (% of total assets)		
Pattern of the Scheme	linoti uliti			Minimum	Maximum		
	Governm	nent Securities/SDL, TREPS on Governmer	nt Securities/Treasury bills	95	100		
		Market Instruments and Units of liquid and		0	5		
	The cum instrume of the net The Sche may be p Pending of the Sc	nulative gross exposure through Governme ents, repos, such other securities/assets as t assets of the Scheme except to the extent o eme may invest in Tri-Party Repos, Repo in provided by RBI and approved by SEBI. deployment of funds of the Scheme in secu cheme in the liquid & debt schemes (inclu	and any other similar overnight instruments as e of the Scheme, the AMC may invest the funds m deposits in conformity with the investment ulars) Circular references ual Clause 4 of Seventh Schedule of SEBI (MF) Regulations				
	Indicativ		nay vary subject to applicable SEBI circula Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory limits	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2.	<b>Type of Instrument/percentages in</b> <b>Type of Instrument</b> Mutual Fund Units (as per asset allocation table above)	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2.	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2. The Sch	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in-	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2. The Schu SR. No	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in- Types of Instruments	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2. The Sch SR. No 1.	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in- Types of Instruments Derivatives;	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2. The Sch SR. No 1. 2.	re Table (Actual instrument/percentages in Type of Instrument         Mutual Fund Units (as per asset allocation table above)         Short Term Deposits         eme will not make any investment in- Types of Instruments         Derivatives;         ADR /GDR /Foreign Securities;	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a	s th Schedule of SEBI th Schedule of SEBI		
	Indicativ SR. No 1. 2. The Schu SR. No 1. 2. 3.	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory limits	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a Master Circular	s th Schedule of SEBI th Schedule of SEBI and Clause 12.16 of		
	Indicativ SR. No 1. 2. The Schu SR. No 1. 2. 3. 4.	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps Unrated instruments including BRDS (ex	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory limits	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a Master Circular	s th Schedule of SEBI th Schedule of SEBI and Clause 12.16 of		
	Indicativ SR. No 1. 2. The Schu SR. No 1. 2. 3. 4. 5.	re Table (Actual instrument/percentages in Type of Instrument Mutual Fund Units (as per asset allocation table above) Short Term Deposits eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps Unrated instruments including BRDS (ex Securities and any other securities exemption	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund) Pending Deployment - As per regulatory limits	Circular references Clause 4 of Seven (MF) Regulations Clause 8 of Seven (MF) Regulations a Master Circular	s th Schedule of SEBI th Schedule of SEBI and Clause 12.16 of		

		ity G-sec Dec 2026 Index Fund ( <i>Contd)</i>						
	SR. No	Types of Instruments						
	9.	Structured obligations (SO rating) and/ or credit enhanced debt (CE rating); and						
	10.	Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).						
		in asset allocation pattern/ Portfolio Rebalancing						
		m deservation patiently in the negative magnetic statements of the second statements						
	As the ab	ove mentioned investment pattern is indicative and subject to the SEBI (MF) Regulations, the asset allocation pattern indicat						
		ay vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription. As per clau						
		b of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term period on defensi						
		ations. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI Circulars/ AN s issued from time to time.						
		Portfolio Replication norms:						
	As per cla	As per clause 3.5.4.3 of Master Circular, portfolio with residual maturity upto 5 years shall be considered to be replicating the index						
		in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity						
		ity forming part of the portfolio shall be beyond the target maturity date of the Scheme.						
		transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall be ensur ation of the portfolio with the index is maintained at all points of time, subject to permissible deviations.						
		Error and Tracking Difference Risk:						
	1. The F	Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the Underlying Index due to certa						
		ors such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may affect AMC						
		ty to achieve close correlation with the Underlying Index of the Scheme.						
		king error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized ove period.						
		king Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.						
		rer, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In ca						
		iverage annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to t						
		ce of trustees with corrective actions taken by the AMC, if any.						
		of the Scheme:						
		tion of the underlying investments of the Scheme, the maturity date of the Scheme shall be 2 days after the maturity of the index adiately succeeding business day, if that day is a non-business day ("Maturity Date"). However, at no point of time, the resid						
		of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.						
		Maturity Date, the Units of the Scheme will be automatically redeemed at the NAV applicable on the Maturity Date. The Redempt						
		will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds sh						
	be paid to	investors not later than 3 working days from the date of maturity of the scheme.						
vestment Strategy	The Sche	me is Target Maturity Date Index Fund. The Scheme will be passively managed which will employ an investment approach design						
		e performance of the underlying index, subject to tracking difference.						
	The strate	egy shall be in compliance with Norms for Circular on Development of Passive Funds under clause 3.6 of Master Circular						
	amended	from time to time.						
		, the Scheme will follow Buy and Hold investment strategy in which existing government securities will be held till maturity unle						
		neeting redemptions requirement or to rebalance the portfolio.						
		rmal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However naturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.						
		ause 3.5.3.9 of Master Circular as amended from time to time,, portfolio with residual maturity of upto 5 years shall be considered ating the index if, the deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. However, at no point						
		residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.						
		alized tracking difference averaged over one year period shall not exceed 1.25% upon completion of 1 year.						
		error /Tracking Difference could be the result of a variety of factors including but not limited to:						
	-	y in the purchase or non- availability of securities which are part of the Index						
	-	to timing of transactions either on RFQ platforms or in open market						
		to investment in out of index constituents or where available funds may not be invested at all times as the Scheme may kee						
		ion of the funds in cash to meet Redemptions, or corporate actions or otherwise.						
		inditure incurred by the Fund.						
		to over-weight / under-weight investment in issuances which are part of the Index						
		to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.						
		ermitted under the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instruments.						
		rence in valuation of underlying securities by the Index Provider and AMC's valuation providers.						
		to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the underlying index, the fund m						
		higher impact cost while deploying inflows /generating cashflows.						
		every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsor/ Trustee do not guarantee that t						
	investme	ent objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.						
sk Profile of the Scheme		und Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factor						
		restment. For Scheme specific risk factors refer pages 64 to 66.						
	For details	s on risk factors and risk mitigation measures, please refer SID.						
		Options under each Plan						
	Plans							
	Plans • Regu	Jlar Plan • Growth						
lans/ Options	Plans • Regu • Direc	ular Plan • Growth ct Plan						
	Plans <ul> <li>Regulation</li> <li>Direction</li> </ul>	ular Plan • Growth ct Plan • will be common for the above Plans)						
	Plans <ul> <li>Regulation</li> <li>Direction</li> </ul>	ular Plan • Growth ct Plan						

NAME OF SCHEME	HDFC Nifty G-sec Dec 2026 In	dex Fund <i>(Cor</i>	ntd)			
Minimum Application Amount / Number of Units	Purchase (including switch-i	n):	Additional Purchas	e (including switch-	Redemption (including switch-out):	
	Rs. 100 and any amount thereafter. Rs. 100 and any amo			ount thereafter.	Rs. 100 and in multiples of Re. 1/-	
	Note: Allotment of units will be done after deduction of application transaction charges, if any.			able stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.	
Despatch of Redemption Request	Within 3 working days of the rec	eipt of the reder	nption request at the a	uthorised centre of the H	·	
Benchmark Index	Nifty G-Sec Dec 2026 Index					
Dividend/ IDCW Policy	Not Applicable as Scheme curre	ntly does not of	fer IDCW Option			
Name of the Fund Manager and enure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 1 m	onth)				
Name of the Trustee Company	HDFC Trustee Company Limited					
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty G-Sec Dec 2026 Ir Regular Plan - Growth Option	dex Fund -			each Financial Year for last 1 year ^	
	Compounded Annualised	Schem		HDFC Nifty G-Sec D Regular Plan - Grow		
	Returns Returns for last 1 year	Returns% <sup>2</sup> 8.2	0 8.59	8.00%	7.26% 7.57%	
	Returns for last 3 years Returns for last 5 years			6.00% -		
	Returns since inception*	7.6		us		
	^ Past performance may or r			4.00% -		
	Returns greater than one year are compounded annualized (CAGR). *Inception Date: November 10, 22					
	#Nifty G-Sec Dec 2026 Index Since inception returns are calculated on Rs. 10 (allotment price)			0.00%	23-24 Financial Year	
	HDFC Nifty G-Sec Dec 2026 Index Fund - Direct Plan - Growth Option			Absolute Returns for each Financial Year for last 1 year ^		
	Compounded Annualised Returns	Schem Returns% 2		HDFC Nifty G-Sec D Direct Plan - Growth		
	Returns for last 1 year	8.3		8.00% -	7.42% 7.57%	
	Returns for last 3 years			C 00%		
	Returns for last 5 years	7.7		6.00% -		
	Returns since inception* • Past performance may or r			4.00% -		
	Returns greater than one year are compounded annualized (CAGR). *Inception Date: November 10, 22					
	#Nifty G-Sec Dec 2026 Index			0.00%		
	Since inception returns are calculated on Rs. 10 (allotment price) For Riskometer of Scheme and Benchmark, kindly refer cover pages.			23-24 Financial Year		
Additional Scheme Related disclosures	Scheme's portfolio holdings - https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Exposure to Top 7 issuers, stocks, groups and sectors - https://www.hdfcfund.com/investor- services/factsheets Portfolio Disclosure – Monthly - https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio Fortnightly - https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio Half yearly - https://www.hdfcfund.com/statutory-disclosure/scheme-financials Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory- disclosure/portfolio/ Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory- disclosure/portfolio/ Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory- disclosure/portfolio/ Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory- disclosure/portfolio/ Portfolio Turnover Ratio - N.A. (As on September 30, 2024)					
Expenses of the Scheme (i) Load Structure	Exit Load : NIL No exit load shall be levied for sw Also refer to point 4 on page 67	for further det	ails on load structure.		le.	
(ii) Recurring Expenses (% p.a. of daily Net Assets)	The Trustee reserves the right to change / modify the load structure from a prospective date.  Maximum Total Expense Ratio under Regulation 52 (6): The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses. Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024					
	<ul> <li>(Audited):</li> <li>Regular Plan: 0.35% p.a.</li> <li>Direct Plan: 0.19% p.a.</li> <li>The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.</li> </ul>					
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation,					
	1996. Investors are requested to					
Tax treatment for the Investors	investors are advised to refer to t	ne details in the	Statement of Addition	ai information and also	independently refer to their tax advisor.	

NAME OF SCHEME	HDFC Nifty G-sec Dec 2026 Index Fund (Contd)
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC	HDFC Nifty G-Sec July 2031 Index Fund					
Type of Scheme	An ope Credit F	An open ended target maturity scheme replicating/tracking Nifty G-Sec Jul 2031 Index. A Relatively High Interest Rate Risk and Relatively Lo Credit Risk.					
Category of Scheme	Index F	und					
SEBI Scheme Code	HDFC/0	D/D/DIN/22/10/0104					
nvestment Objective	Index),	To generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jul 2031 Index (Underlying Index), subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.					
anat Allenation				Indiantina alla antian			
sset Allocation attern of the Scheme	Instrur	nents	-	Indicative allocations Minimum	s (% of total assets Maximum		
	Govern	ment Securities/SDL, TREPS on Governmer	nt Socuritios/Trossury bills	95	100		
		Market Instruments and Units of liquid and		0	5		
	-	normal circumstances, the Scheme's exposi		-			
		maturity of securities in the Scheme portfolic					
	of the n The Sc may be Pendin of the	nents, repos, such other securities/assets as et assets of the Scheme except to the extent o heme may invest in Tri-Party Repos, Repo in provided by RBI and approved by SEBI. g deployment of funds of the Scheme in secu Scheme in the liquid & debt schemes (inclu- ve and exceptions)	of deployment of Subscription cash flow sub Government Securities, Reverse Repos an urities in terms of the investment objective o	ject to clause 12.24 of d any other similar ove f the Scheme, the AMC	Master Circular. ernight instruments C may invest the fun		
		ve and prevailing Regulations.	nou yozy cubicat to applicable SEDI circul	240)			
		tive Table (Actual instrument/percentages n		-			
	<b>SR. No</b>	Type of Instrument           Mutual Fund Units (as per asset allocation	Percentage of exposure Upto 5% of the net assets of the Mutual	Circular references			
	1.	table above)	Fund (i.e. across all the schemes of the Fund)				
	2.	Short Term Deposits	Pending Deployment - As per regulatory limits	Clause 8 of Sevent (MF) Regulations a Master Circular			
	The Scheme will not make any investment in-						
	SR. No Types of Instruments						
	1.	Derivatives;					
	2.	ADR/GDR/Foreign Securities;					
	3.	3. Securitized Debt;					
	4. Credit Default Swaps						
	5.	Securities and any other securities exempted by SEBI from time to time);					
		6. Short Selling / stock lending					
		7. Repo/Reverse Repo in corporate debt securities;					
	8.	8. Debt instruments having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption;					
	9.						
	10.     Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).						
	Changes in asset allocation pattern/ Portfolio Rebalancing						
		erm Defensive Considerations:					
		above mentioned investment pattern is indi	, , , ,		•		
	above may vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription. As per of 1.14.1.2.b of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term period on defe						
	considerations. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI Circulars/ AN						
	guidelines issued from time to time.						
	Portfolio Replication norms:						
	As per clause 3.5.4.3 of Master Circular, portfolio with residual maturity of greater than 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.						
	Post ar that rep	ny transactions undertaken in the scheme po lication of the portfolio with the index is maint	rtfolio, in order to meet the redemption and	subscription obligatio	ns, it shall be ensure		
	1. Th fac	ng Error and Tracking Difference Risk: e Fund Manager would not be able to invest t ctors such as the fees and expenses of the Sc ility to achieve close correlation with the Unde	cheme, changes to the Underlying Index and				
	2. Tra	acking error is the standard deviation of the di ar period.		ne and the underlying in	ndex annualized over		

NAME OF SCHEME	HDFC Nifty G-Sec July 2031 Index Fund	(Contd)				
	<ul> <li>Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.</li> <li>Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In cather average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.</li> <li>Maturity of the Scheme:</li> <li>As a function of the underlying investments of the Scheme, the maturity date of the Scheme shall be 2 days after the maturity of the index the immediately succeeding business day, if that day is a non-business day ("Maturity Date"). However, at no point of time, the reside maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.</li> <li>Upon the Maturity Date, the Units of the Scheme will be automatically redeemed at the NAV applicable on the Maturity Date. The Redempting proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds sh be paid to investors not later than 3 working days from the date of maturity of the scheme.</li> </ul>					
Investment Strategy	The Scheme is Target Maturity Date Index Fund. The Scheme will be passively managed which will employ an investment approach design to track the performance of the underlying index, subject to tracking difference. The strategy shall be in compliance with Norms for Circular on Development of Passive Funds under clause 3.6 of Master Circular amended from time to time. Generally, the Scheme will follow Buy and Hold investment strategy in which existing government securities will be held till maturity unl sold for meeting redemptions requirement or to rebalance the portfolio.					
	case of maturity of securities in the Scheme As per clause 3.5.3.9 of Master Circular as be replicating the index if, the deviation in du	s exposure to money market instruments will be in portfolio, the reinvestment will be in line with the ir amended from time to time, portfolio with residual ration is either +/- 6 months or +/- 10% of durati	ndex methodology. I maturity of upto 5 years shall be considered to on, whichever is higher. However, at no point of			
	The annualized tracking difference averaged	ming part of the portfolio shall be beyond the targe l over one year period shall not exceed 1.25% upor the result of a variety of factors including but not li	n completion of 1 year.			
	• Due to timing of transactions either on F					
		stituents or where available funds may not be inv demptions, or corporate actions or otherwise.	vested at all times as the Scheme may keep a			
	• Due to mismatch in the weight of the iss	stment in issuances which are part of the Index suers forming part of the Index and the Scheme thr	•			
	<ul> <li>Difference in valuation of underlying se</li> <li>Due to lack of availability of commensu</li> </ul>	n pattern upto 5% of the Total Assets may be invest curities by the Index Provider and AMC's valuation nrate quantity /trading volumes of the securities qu	providers.			
		g inflows/generating cashflows. achieve the objective of the Scheme, the AMC, e achieved. No guaranteed returns are being offi				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks before investment. For Scheme specific risk For details on risk factors and risk mitigatid		ead the SID carefully for details on risk factors			
Plans/ Options	Plans     Options under       • Regular Plan     • Growth       • Direct Plan     •       (Portfolio will be common for the above Please refer SAI and instruction 7 of app	ans)				
Applicable NAV	Please refer to point 2 on pages 66 for detail	S.				
Minimum Application Amount / Number of Units	Purchase (including switch-in):	Additional Purchase (including switch- in):	Redemption (including switch-out):			
	Rs. 100 and any amount thereafter. Note: Allotment of units will be done a transaction charges, if any.	Rs. 100 and any amount thereafter. Ifter deduction of applicable stamp duty and	Rs. 100 and in multiples of Re. 1/- thereafter. Note: There will be no minimum redemption			
Despatch of Dodomation Desuced		demotion request at the authorized contro of the L	criterion for Unit based redemption.			
Despatch of Redemption Request Benchmark Index		demption request at the authorised centre of the H	וטרט ויוענעמו דעווע.			
Dividend/ IDCW Policy	Nifty G-Sec Jul 2031 Index Not Applicable as Scheme currently does no	at offer IDCW Option				
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 1 month)					
Name of the Trustee Company	HDFC Trustee Company Limited					

NAME OF SCHEME	HDFC Nifty G-Sec July 2031 I	ndex Fund (Contd.	)				
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty G-Sec July 2031 I Regular Plan - Growth Option			Absolute R	eturns for each Financial Year t	or last 1 year ^	
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HDFC N Regular	ifty G-Sec July 2031 Index Fund - Plan - Growth Option	Nifty G-Sec July 2031 Index	
	Returns for last 1 year	9.87	10.27	10.00% -			
	Returns for last 3 years	5.07	10.27		8.12%	8.48%	
	Returns for last 5 years			8.00% -			
	Returns since inception*	8.95	9.35	<u>∞</u> 6.00% -			
	^ Past performance may or			<b>Structure</b> 4.00% -			
	Returns greater than one year a			<b>e</b> 4.00% -			
	*Inception Date: November 10,	•	( )	2.00% -			
	#Nifty G-Sec July 2031 Index			0.000			
	Since inception returns are calc	ulated on Rs. 10 (al	lotment price)	0.00% +	23	-24	
					Financi	al Year	
	HDFC Nifty G-Sec July 2031 I Direct Plan - Growth Option	ndex Fund -		Absolute R	eturns for each Financial Year f	or last 1 year ^	
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HDFC N Direct P	ifty G-Sec July 2031 Index Fund - Ian - Growth Option	Nifty G-Sec July 2031 Index	
	Returns for last 1 year	10.05	10.27	10.00%	0.000	8.48%	
	Returns for last 3 years	-	-	8.00% -	8.30%	5070	
	Returns for last 5 years	-	-				
	Returns since inception*	9.13	9.35	6.00% - ####################################			
	^ Past performance may or	•		<b>12</b> 4.00% -			
	Returns greater than one year a		iualized (CAGR).	0.000			
	*Inception Date: November 10, #Nifty G-Sec July 2031 Index	22		2.00% -			
	Since inception returns are calc	ulated on Rs 10 (al	lotment price)	0.00% +		24	
	For Riskometer of Scheme and E	`	• •		23 Financi	-24 al Year	
	Fortnightly - https://www.hdfcfi Half yearly - https://www.hdfcfu <b>Portfolio Turnover Rate for equ</b> Portfolio Turnover Ratio - N.A. (	und.com/statutory- <b>uity oriented schem</b>	disclosure/schem nes – https://www.	e-financials		lio/monthly-portfolio	
Expenses of the Scheme (i) Load Structure	Exit Load : NIL No exit load shall be levied for su Also refer to point 4 on page 67	witching between O 7 for further details	ptions under the sa on load structure				
//// =	The Trustee reserves the right to			om a prospect	ive date.		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Maximum Total Expense Ratio	•	.,	alaan 1991	ale average to the second		
(10 p.a. of ually NCL ASSE(S)	The AMC has estimated that up	,			0		
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):						
	(Audited): • Regular Plan : 0.36% p.a. • Direct Plan : 0.20% p.a.						
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.						
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports						
	Click here for factsheet – https:/				•		
	The maximum limit of recurring 1996. Investors are requested t					of the SEBI (MF) Regulation,	
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to	the details in the Sta	atement of Additior	nal Informatior	n and also independently refe	to their tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAV day.	s on the website of	the Fund and Asso	ociation of Mu	tual Funds in India (AMFI) by	11.00 p.m. every Business	
For Investor Grievances, Please contact	Please refer to point 6 on page 6	7 for details.					
Unit holder's Information	Please refer to point 7 on page 6	7 for details.					

IAME OF SCHEME	HDFC Nifty G-Sec Jun 2036 Index Fund					
ype of Scheme	An open ended target maturity scheme replicating/tracking NIFTY G-sec Jun 2036 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.					
Category of Scheme	Index Fu	nd				
SEBI Scheme Code		D/DIN/23/02/0117				
nvestment Objective	To generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Jun 2036 Index (Underlying Index), subject to tracking difference. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.					
	There is r	no assurance or guarantee that the investme	nt objective of the Scheme will be achieved.			
Asset Allocation	Instrum	ents		Indicative allocation	s (% of total assets	
attern of the Scheme				Minimum	Maximum	
		nent Securities/SDL, TREPS on Governmer	_	95	100	
	-	Arket Instruments and Units of liquid and		0	5	
	case of n The cum instrume of the nei The Sche may be p Pending of the Sc	naturity of securities in the Scheme portfolio ulative gross exposure through Governme ents, repos, such other securities/assets as assets of the Scheme except to the extent o eme may invest in Tri-Party Repos, Repo in provided by RBI and approved by SEBI. deployment of funds of the Scheme in secu cheme in the liquid & debt schemes (inclu	ure to money market instruments will be in lir b, the reinvestment will be in line with the inder nt Securities/SDL, TREPS in Government S may be permitted by SEBI from time to time of deployment of Subscription cash flow subj Government Securities, Reverse Repos and inities in terms of the investment objective of Juling overnight fund) and / or short term	ex methodology. Securities and Treasur e subject to approval, s ject to clause 12.24 of d any other similar ove f the Scheme, the AMC	y bills, money mark shall not exceed 100 Master Circular. ernight instruments C may invest the fun	
		and prevailing Regulations.				
			nay vary subject to applicable SEBI circula			
	<b>SR. No</b> 1.	<b>Type of Instrument</b> Mutual Fund Units (as per asset allocation	Percentage of exposure Upto 5% of the net assets of the Mutual	Circular references		
	1.	table above)	Fund (i.e. across all the schemes of the Fund)			
	2.	Short Term Deposits	Pending Deployment - As per regulatory limits		Clause 8 of Seventh Schedule of SEBI MF) Regulations and Clause 12.16 of Aaster Circular	
	The Sch	eme will not make any investment in-				
	SR. No	Types of Instruments				
	1.	Derivatives;				
	2.	ADR/GDR/Foreign Securities;				
	3.	Securitized Debt;				
	4.         Credit Default Swaps           5.         Unrated instruments including BRDS (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Re Securities and any other securities exempted by SEBI from time to time);				Repo in Governmer	
	6.					
	7.	Repo/Reverse Repo in corporate debt se	curities;			
	8.	Debt instruments having special features to equity upon trigger of a pre-specified e	viz. subordination to equity (absorbs losse vent for loss absorption;	s before equity capital	) and /or convertibl	
	9.	Structured obligations (SO rating) and/ or	,			
	10.	Units of Real Estate Investment Trusts (RI	EITs) and / or Infrastructure Investment Trus	ts (InvITs).		
	As the al above m 1.14.1.2 consider guideline <b>Portfolio</b> As per cl if, the de maturity Post any that repli <b>Tracking</b> 1. The fact abili 2. Trac yeau Trac 3. Furt the anoti <b>Maturity</b> As a function	ay vary from time to time, on account of .b of Master Circular, the Fund Manager, ations. The same will be rebalanced within 7 es issued from time to time. <b>Replication norms:</b> ause 3.5.4.3 of Master Circular, portfolio wi viation in duration is either +/- 6 months of of the security forming part of the portfolio s transactions undertaken in the scheme po- cation of the portfolio with the index is maint <b>Error and Tracking Difference Risk:</b> Fund Manager would not be able to invest ti ors such as the fees and expenses of the Soc ty to achieve close correlation with the Under king error is the standard deviation of the di r period. king Difference is the annualized difference her, the AMC would monitor that the annual average annualized tracking difference over ce of trustees with corrective actions taken I <b>rof the Scheme:</b> tion of the underlying investments of the Soc	fference in daily returns between the Schem of daily returns between the index and the N/ lized tracking difference averaged over one r one year period for the Scheme is higher th	d/or receipt of subsci pattern for short term aken as specified unde hall be considered to b r. However, at no poir Scheme. subscription obligatio sible deviations. tion as in the Underlyir regulatory policies wh e and the underlying ir AV of the Scheme. year period does not e han 1.25%, the same s all be 2 days after the no ). However, at no poin	iption. As per clau period on defensi r SEBI Circulars/ AN re replicating the ind t of time, the residu ns, it shall be ensur ig Index due to certa ich may affect AMC idex annualized ove exceed 1.25%. In ca shall be brought to t	

NAME OF SCHEME	HDFC Nifty G-Sec Jun 2036 Inde	ex Fund <i>(Con</i>	td)			
Investment Strategy					h will employ an investment approach designed	
	to track the performance of the uno The strategy shall be in complian				Funds under clause 3.6 of Master Circular as	
	amended from time to time.					
	sold for meeting redemptions requ	irement or to I	rebalance the portfoli	).	nment securities will be held till maturity unless	
	case of maturity of securities in the	Scheme port	tfolio, the reinvestme	nt will be in line with the ir		
	As per clause 3.5.3.9 of Master Circular as amended from time to time, portfolio with residual maturity of greater than 5 years considered to be replicating the index if, the deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. H at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Sch					
	The annualized tracking difference	averaged ove	r one year period sha	I not exceed 1.25% upoi	n completion of 1 year.	
	Tracking error/Tracking Difference			-	mited to:	
	Delay in the purchase or non-	-				
	<ul> <li>Due to timing of transactions e</li> <li>Due to investment in out of it</li> </ul>				vested at all times as the Scheme may keep a	
	<ul> <li>Due to investment in out of in portion of the funds in cash to</li> <li>Expenditure incurred by the Fu</li> </ul>	meet Redem			vested at an units as the solitine may keep a	
	<ul> <li>Due to over-weight/under-weight/</li> </ul>		ent in issuances whicl	n are part of the Index		
	• Due to mismatch in the weigh	t of the issuer:	s forming part of the li	ndex and the Scheme thr	roughout life of the Scheme.	
	As permitted under the Asset	Allocation pat	tern upto 5% of the To	tal Assets may be invest	ed in money market instruments.	
	Difference in valuation of under		-		-	
	<ul> <li>Due to lack of availability of cl face higher impact cost while</li> </ul>				ualifying for the underlying index, the fund may	
					/Sponsor/ Trustee do not guarantee that the	
	investment objective of the Sche					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer pages 64 to 66.					
Plans/ Options	For details on risk factors and risk mitigation measures, please refer SID. Plans Options under each Plan					
	Regular Plan     Growth					
	Direct Plan (Portfolio will be common for the above Plans)					
	Please refer SAI and instruction	7 of applica	tion form for further	details.		
Applicable NAV	Please refer to point 2 on pages 66	for details.			1	
Minimum Application Amount / Number of Units	Purchase (including switch-in)		Additional Purchas in):	e (including switch-	Redemption (including switch-out):	
	Rs. 100 and any amount therea	fter.	Rs. 100 and any am	ount thereafter.	Rs. 100 and in multiples of Re. 1/-	
	Note: Allotment of units will b transaction charges, if any.	e done after	deduction of applic	able stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.	
Despatch of Redemption Request	Within 3 working days of the receip	t of the redem	notion request at the a	uthorised centre of the H		
Benchmark Index	Nifty G-Sec Jul 2031 Index		iptionrequest at the a			
Dividend/ IDCW Policy	Not Applicable as Scheme current	ly does not off	er IDCW Option			
Name of the Fund Manager and	Mr. Anupam Joshi (Tenure: 1 mor	-				
tenure of managing the scheme (As on September 30, 2024)		iui)				
Name of the Trustee Company	HDFC Trustee Company Limited					
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty G-Sec Jun 2036 Inde Regular Plan - Growth Option	ex Fund -		Absolute Returns for e	each Financial Year for last 1 year ^	
	Compounded Annualised	Scheme Deturne <sup>®</sup>		HDFC Nifty G-Sec J Regular Plan - Grow	un 2036 Index Fund - 📃 NIFTY G-sec Jun 2036 Inde: /th Option	
	Returns Returns for last 1 year	Returns% ^ 11.23		10.00% J	9.29% 9.59%	
	Returns for last 3 years	11.20		8.00% -		
	Returns for last 5 years					
	Returns since inception*	10.69		6.00% - 4.00% -		
	Past performance may or ma Returns greater than one year are of	-		4.00% -		
	*Inception Date: March 15, 23	ompounded		2.00% -		
	#NIFTY G-sec Jun 2036 Index			0.00%		
	Since inception returns are calcula	ted on Rs. 10	(allotment price)	0.0070	23-24	
					Financial Year	

NAME OF SCHEME	HDFC Nifty G-Sec Jun 2036 In	dex Fund (Contd.	)				
	HDFC Nifty G-Sec Jun 2036 In Direct Plan - Growth Option	dex Fund -		Absolute F	Returns for each Financial Year t	ior last 1 year ^	
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#		Nifty G-Sec Jun 2036 Index Fund - Plan - Growth Option	NIFTY G-sec Jun 2036 Index	
	Returns for last 1 year	11.43	11.34	10.00% -	9.51%	9.59%	
	Returns for last 3 years	-	-	8.00% -			
	Returns for last 5 years	-	- 10 50	<u>∞</u> 6.00% -			
	Returns since inception* <b>Past performance may or r</b>	10.91	10.58	4.00% ·			
	Returns greater than one year an			<b>&amp;</b> 4.00%			
	*Inception Date: March 15, 23	oompoundodan		2.00% -			
	#NIFTY G-sec Jun 2036 Index						
	Since inception returns are calcu	ulated on Rs. 10 (a	llotment price)	0.00% -	23	-24	
	For Riskometer of Scheme and B	enchmark, kindly r	efer cover pages.		Financi	al Year	
Additional Scheme Related disclosures	Scheme's portfolio holdings - https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio Exposure to Top 7 issuers, stocks, groups and sectors - https://www.hdfcfund.com/investor- services/factsheets Portfolio Disclosure – Monthly - https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio Fortnightly - https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio Half yearly - https://www.hdfcfund.com/statutory-disclosure/scheme-financials Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory- disclosure/portfolio Portfolio Turnover Ratio - N.A. (As on September 30, 2024)						
Expenses of the Scheme (i) Load Structure	<b>Exit Load : NIL</b> No exit load shall be levied for switching between Options under the same Plan within a Scheme.						
	Also refer to point 4 on page 67 for further details on load structure.						
	The Trustee reserves the right to change / modify the load structure from a prospective date.						
<ul><li>(ii) Recurring Expenses</li><li>(% p.a. of daily Net Assets)</li></ul>	Maximum Total Expense Ratio	5	( )				
( /o p.a. of ually Net Assets)	The AMC has estimated that upto Actual expenses (inclusive of (Audited):						
	Regular Plan : 0.38% p.a.     Direct Plan : 0.19% p.a.						
	The TER of the Direct Plan unde Regular Plan.	r the Scheme will	be lower to the ext	ent of the dis	stribution expenses / commis	sion which is charged in the	
	For the actual current expenses (TER) - https://www.hdfcfund.c	om/statutory-disc	losure/total-expens	se-ratio-of-m	nutual-fund-schemes/reports	here for Total Expense Ratio	
	Click here for factsheet – https://						
	The maximum limit of recurring 1996. Investors are requested to	•	•			of the SEBI (MF) Regulation,	
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to t	he details in the St	atement of Addition	al Informatic	on and also independently refe	r to their tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs day.		the Fund and Asso	ociation of M	utual Funds in India (AMFI) by	11.00 p.m. every Business	
For Investor Grievances, Please contact	Please refer to point 6 on page 6	7 for details.					
Unit holder's Information	Please refer to point 7 on page 6	7 for details.					

NAME OF SCHEME	HDFC Nifty G-Sec Sep 2032 Index Fund				
Type of Scheme	An open ended target maturity scheme replicating/tracking Nifty G-Sec Sep 2032 Index. A Low Credit Risk.	Relatively High Interest R	ate Risk and Relatively		
Category of Scheme	Index Fund				
SEBI Scheme Code	HDFC/0/D/DIN/22/10/0106				
Investment Objective	To generate returns that are commensurate (before fees and expenses) with the performance Index), subject to tracking difference.	e of the Nifty G-Sec Sep 2	032 Index (Underlying		
	There is no assurance that the investment objective of the Scheme will be achieved.				
Asset Allocation	Instruments	Indicative allocation	s (% of total assets)		
Pattern of the Scheme		Minimum	Maximum		
	Government Securities/SDL, TREPS on Government Securities/Treasury bills	95	100		
	Money Market Instruments and Units of liquid and debt mutual fund schemes	0	5		
	During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.				
	The cumulative gross exposure through Government Securities/SDL, TREPS in Government instruments, repos, such other securities/assets as may be permitted by SEBI from time to t of the net assets of the Scheme except to the extent of deployment of Subscription cash flow s The Scheme may invest in Tri-Party Repos, Repo in Government Securities, Reverse Repos may be provided by RBI and approved by SEBI.	ime subject to approval, s ubject to clause 12.24 of	shall not exceed 100% Master Circular.		

IAME OF SCHEME	HDFC N	ifty G-Sec Sep 2032 Index Fund (Contd,		
	of the So objective	deployment of funds of the Scheme in secu cheme in the liquid & debt schemes (inclu and prevailing Regulations. re Table (Actual instrument/percentages n	ding overnight fund) and / or short term	deposits in conformity with the investme
		· · · ·		
	1.	Type of Instrument Mutual Fund Units (as per asset allocation table above)	Percentage of exposure Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund)	Circular references Clause 4 of Seventh Schedule of SEI (MF) Regulations
	2.	Short Term Deposits	Pending Deployment - As per regulatory limits	Clause 8 of Seventh Schedule of SE (MF) Regulations and Clause 12.16 Master Circular
	The Sch	eme will not make any investment in-		1
	SR. No	Types of Instruments		
	1.	Derivatives:		
	2.	ADR/GDR/Foreign Securities;		
	3.	Securitized Debt;		
	4.	Credit Default Swaps		
	5.		cept TREPS/ Government Securities/ T- Bill ted by SEBI from time to time):	s / Repo and Reverse Repo in Governme
	6.	Short Selling / stock lending	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	7.	Repo / Reverse Repo in corporate debt set	curities:	
	8.		viz. subordination to equity (absorbs losse	s before equity capital) and /or convertib
	9.	Structured obligations (SO rating) and/ or	-	
	10.		EITs) and / or Infrastructure Investment Trust	s (InvITs)
		s in asset allocation pattern/ Portfolio Reba	•	5 (mmb).
vestment Strategy	<ul> <li>Short Term Defensive Considerations:         <ul> <li>As the above mentioned investment pattern is indicative and subject to the SEBI (MF) Regulations, the asset allocation pattern above may vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription. As p 1.14.1.2.b of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term period on considerations. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI Circu guidelines issued from time to time.</li> <li>Portfolio Replication norms:</li> <li>As per clause 3.5.4.3 of Master Circular, portfolio with residual maturity of greater than 5 years shall be considered to be replicating if, the deviation in duration is either +/- 6 months or +/- 10% of duration, whichever is higher. However, at no point of time, th maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.</li> <li>Post any transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall b that replication of the portfolio with the index is maintained at all points of time, subject to permissible deviations.</li> <li>Tracking Error and Tracking Difference Risk:</li></ul></li></ul>			pattern for short term period on defen- tiken as specified under SEBI Circulars/ A hall be considered to be replicating the in- r. However, at no point of time, the resid Scheme. Subscription obligations, it shall be ensu- sible deviations. ion as in the Underlying Index due to cer regulatory policies which may affect AIV e and the underlying index annualized ov AV of the Scheme. year period does not exceed 1.25%. In c han 1.25%, the same shall be brought to II be 2 days after the maturity of the inde . However, at no point of time, the resid e Scheme. cable on the Maturity Date. The Redemp
	The strat amended Generally sold for r During nr case of n As per c consider at no poil The annu Tracking	he performance of the underlying index, sub tegy shall be in compliance with Norms for d from time to time. y, the Scheme will follow Buy and Hold inve neeting redemptions requirement or to rebal ormal circumstances, the Scheme's exposu naturity of securities in the Scheme portfolio lause 3.5.3.9 of Master Circular as amend red to be replicating the index if, the deviation nt of time, the residual maturity of the securit ualized tracking difference averaged over one error /Tracking Difference could be the resul ay in the purchase or non- availability of secu	or Circular on Development of Passive Fur stment strategy in which existing governme ance the portfolio. re to money market instruments will be in lin , the reinvestment will be in line with the inde ed from time to time,, portfolio with residu in duration is either +/- 6 months or +/- 10 y forming part of the portfolio shall be beyor e year period shall not exceed 1.25% upon co t of a variety of factors including but not limit	ent securities will be held till maturity unl e with the asset allocation table. Howeve x methodology. Ial maturity of greater than 5 years shal % of duration, whichever is higher. Howe Id the target maturity date of the Scheme. Sompletion of 1 year.

NAME OF SCHEME	HDFC Nifty G-Sec Sep 20	032 Index Fund <i>(Co</i>	ntd)				
	Expenditure incurred	by the Fund.					
		-	ent in issuances which	h are part of the Index			
	• Due to mismatch in th	e weight of the issue	rs forming part of the li	ndex and the Scheme th	roughout life of the Scheme.		
	As permitted under th	e Asset Allocation pa	ttern upto 5% of the To	tal Assets may be invest	ted in money market instruments.		
	Difference in valuation	n of underlying secur	ties by the Index Provi	der and AMC's valuation	i providers.		
					ualifying for the underlying index , the fund may		
			flows/generating cash				
		Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsor/ Trustee do not guarantee that the nvestment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.					
Risk Profile of the Scheme	before investment. For Sch	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer pages 64 to 66. For details on risk factors and risk mitigation measures, please refer SID.					
Plans/ Options	Plans	Options under eac	h Plan				
	Regular Plan	Growth					
	Direct Plan						
	(Portfolio will be commor Please refer SAI and ins			details.			
Applicable NAV	Please refer to point 2 on p	ages 66 for details.					
Minimum Application Amount /	Purchase (including sw	vitch-in):	Additional Purchas	e (including switch-	Redemption (including switch-out):		
Number of Units			in):				
	Rs. 100 and any amoun	t thereafter.	Rs. 100 and any am	ount thereafter.	Rs. 100 and in multiples of Re. 1/-		
	Note: Allotment of unitation transaction charges, if ar		r deduction of applic	cable stamp duty and	Note: There will be no minimum redemption		
	transaction charges, ir ar	ry.			criterion for Unit based redemption.		
Despatch of Redemption Request	Within 3 working days of th	ne receipt of the reder	nption request at the a	uthorised centre of the H	IDFC Mutual Fund.		
Benchmark Index	Nifty G-Sec Sep 2032 Ind	ex					
Dividend/ IDCW Policy	Not Applicable as Scheme	currently does not of	fer IDCW Option				
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenuro	e: 1 month)					
Name of the Trustee Company	HDFC Trustee Company L	imited					
Performance of the Scheme	HDFC Nifty G-Sec Sep 20	032 Index Fund -		Absolute Returns for	each Financial Year for last 1 year ^		
(as at September 30, 2024)	Regular Plan - Growth O						
	Compounded Annualised Returns	I Schem Returns%		HDFC Nifty G-Sec S Regular Plan - Grov	Sep 2032 Index Fund - 🛛 🔲 Nifty G-Sec Sep 2032 Index vth Option		
	Returns for last 1 year	10.2		10.00%	8.91%		
	Returns for last 3 years			8.00% -	8.49%		
	Returns for last 5 years						
	Returns since inception*	9.0		- %00.6 - <b>30</b>			
	• Past performance ma Returns greater than one y			<b>2</b> 4.00% -			
	*Inception Date: Decembe	•	alillualizeu (GAGR).	2.00% -			
	#Nifty G-Sec Sep 2032 In	,					
	Since inception returns are		) (allotment price)	0.00%	23-24		
					Financial Year		
	HDFC Nifty G-Sec Sep 20 Direct Plan - Growth Opt	032 Index Fund - ion		Absolute Returns for (	each Financial Year for last 1 year ^		
	Compounded Annualised		e Benchmark	HDFC Nifty G-Sec S			
	Returns	Returns% 2		Direct Plan - Growt	h Option		
	Returns for last 1 year	10.4	0 10.62	10.00%	8.68% 8.91%		
	Returns for last 3 years			8.00% -			
	Returns for last 5 years Returns since inception*	9.2	0 9.41	<b>≌</b> 6.00% -			
	^ Past performance ma						
	Returns greater than one y	ear are compounded		<b>č</b> 4.00% -			
	*Inception Date: December			2.00% -			
	#Nifty G-Sec Sep 2032 In		(allatmant price)	0.00%			
	Since inception returns are For Riskometer of Scheme		,		23-24 Financial Year		
Additional Scheme Related disclosures	Scheme's portfolio holdin Exposure to Top 7 issuers Portfolio Disclosure – Monthly - https://www.hdt Fortnightly - https://www.h Half yearly - https://www.h	s, stocks, groups and icfund.com/statutory hdfcfund.com/statut	sectors - https://www /- disclosure/portfolio, ory-disclosure/portfolio	v.hdfcfund.com/investo /monthly-portfolio lio/fortnightly-portfolio			
		or equity oriented sc	hemes – https://www.		y- disclosure/portfolio/monthly-portfolio		

NAME OF SCHEME	HDFC Nifty G-Sec Sep 2032 Index Fund (Contd)
Expenses of the Scheme (i) Load Structure	Exit Load : NIL
	No exit load shall be levied for switching between Options under the same Plan within a Scheme.
	Also refer to point 4 on page 67 for further details on load structure.
	The Trustee reserves the right to change / modify the load structure from a prospective date.
(ii) Recurring Expenses	Maximum Total Expense Ratio under Regulation 52 (6):
(% p.a. of daily Net Assets)	The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses.
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):
	• Regular Plan : 0.37% p.a. • Direct Plan : 0.19% p.a.
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC N	HDFC Nifty G-Sec June 2027 Index Fund ( <i>Contd</i> )					
Type of Scheme	An open Low Cree	An open ended target maturity scheme replicating/tracking Nifty G-Sec Jun 2027 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.					
Category of Scheme	Index Fu	nd					
SEBI Scheme Code	HDFC/0/	HDFC/0/D/DIN/22/10/0105					
Investment Objective	Index), si	To generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jun 2027 Index (Underlying Index), subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.					
Asset Allocation	Instrum	ents		Indicative allocations	s (% of total assets)		
Pattern of the Scheme	liotraint		_	Minimum	Maximum		
	Governm	Government Securities/SDL, TREPS on Government Securities/Treasury bills			100		
		Money Market Instruments and Units of liquid and debt mutual fund schemes			5		
	The cum instrume of the net The Sche may be p Pending of the Sc objective	g normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. Howe of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.         sumulative gross exposure through Government Securities/SDL, TREPS in Government Securities and Treasury bills, money ments, repos, such other securities/assets as may be permitted by SEBI from time to time subject to approval, shall not exceed net assets of the Scheme except to the extent of deployment of Subscription cash flow subject to clause 12.24 of Master Circular. Scheme may invest in Tri-Party Repos, Repo in Government Securities, Reverse Repos and any other similar overnight instrument be provided by RBI and approved by SEBI.         ing deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may invest the Scheme in the liquid & debt schemes (including overnight fund) and / or short term deposits in conformity with the invest tive and prevailing Regulations.         ative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)         Io       Type of Instrument         Percentage of exposure       Circular references         Mutual Fund Units (as per asset allocation table. Actual instrument/percentages may vary subject to apployment of (MF) Regulations       Clause 8 of Seventh Schedule of (MF) Regulations and Clause 12.1         Short Term Deposits       Pending Deployment - As per regulatory limits       Clause 8 of Seventh Schedule of (MF) Regulations and Clause 12.1					
	2.	Short Term Deposits	Pending Deployment - As per regulatory		h Schedule of SEBI		
		Short Term Deposits eme will not make any investment in-	Pending Deployment - As per regulatory	(MF) Regulations a	h Schedule of SEBI		
			Pending Deployment - As per regulatory	(MF) Regulations a	h Schedule of SEBI		
	The Sch	eme will not make any investment in-	Pending Deployment - As per regulatory	(MF) Regulations a	h Schedule of SEBI		
	The Sch SR. No	eme will not make any investment in- Types of Instruments	Pending Deployment - As per regulatory	(MF) Regulations a	h Schedule of SEBI		
	The School SR. No	eme will not make any investment in- Types of Instruments Derivatives;	Pending Deployment - As per regulatory	(MF) Regulations a	h Schedule of SEBI		
	The School           SR. No           1.           2.	eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps	Pending Deployment - As per regulatory limits	(MF) Regulations a Master Circular	h Schedule of SEBI nd Clause 12.16 of		
	The School           SR. No           1.           2.           3.	eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps	Pending Deployment - As per regulatory limits cept TREPS/ Government Securities/ T- Bill	(MF) Regulations a Master Circular	h Schedule of SEBI nd Clause 12.16 of		
	The School           SR. No           1.           2.           3.           4.	eme will not make any investment in- Types of Instruments Derivatives; ADR/GDR/Foreign Securities; Securitized Debt; Credit Default Swaps Unrated instruments including BRDS (exc	Pending Deployment - As per regulatory limits cept TREPS/ Government Securities/ T- Bill	(MF) Regulations a Master Circular	h Schedule of SEBI nd Clause 12.16 of		
	The Schu           SR. No           1.           2.           3.           4.           5.	eme will not make any investment in- Types of Instruments Derivatives; ADR /GDR /Foreign Securities; Securitized Debt; Credit Default Swaps Unrated instruments including BRDS (existence) Securities and any other securities exemptions Short Selling / stock lending Repo / Reverse Repo in corporate debt securities	Pending Deployment - As per regulatory limits cept TREPS/ Government Securities/ T- Bill ted by SEBI from time to time);	(MF) Regulations a Master Circular	h Schedule of SEBI nd Clause 12.16 of Repo in Government		

NAME OF SCHEME	HDFC Nit	ty G-Sec June 2027 Index Fund <i>(Contd)</i>
	SR. No	Types of Instruments
	9.	Structured obligations (SO rating) and/ or credit enhanced debt (CE rating); and
	10.	Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).
		in asset allocation pattern/ Portfolio Rebalancing
		m Defensive Considerations:
		ove mentioned investment pattern is indicative and subject to the SEBI (MF) Regulations, the asset allocation pattern indicated ay vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription. As per clause
		o of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term period on defensive
		tions. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI Circulars/AMF
	0	sissued from time to time.
		Replication norms:
		use 3.5.4.3 of Master Circular, portfolio with residual maturity upto 5 years shall be considered to be replicating the index if, the in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of
	the secur	ty forming part of the portfolio shall be beyond the target maturity date of the Scheme.
		ransactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall be ensured
		ation of the portfolio with the index is maintained at all points of time, subject to permissible deviations. E <b>rror and Tracking Difference Risk:</b>
		und Manager would not be able to invest the entire corpus exactly in the same proportion as in the Underlying Index due to certain
	facto	rs such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may affect AMC's
		y to achieve close correlation with the Underlying Index of the Scheme.
		ing error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 period.
		ing Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.
		er, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case
		verage annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the
		e of trustees with corrective actions taken by the AMC, if any. o <b>f the Scheme:</b>
		ion of the underlying investments of the Scheme, the maturity date of the Scheme shall be 2 days after the maturity of the index of
		diately succeeding business day, if that day is a non-business day ("Maturity Date"). However, at no point of time, the residua
		f any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.
		Maturity Date, the Units of the Scheme will be automatically redeemed at the NAV applicable on the Maturity Date. The Redemptior will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds shal
		investors not later than 3 working days from the date of maturity of the scheme.
Investment Strategy	The Sche	ne is Target Maturity Date Index Fund. The Scheme will be passively managed which will employ an investment approach designed
		e performance of the underlying index, subject to tracking difference.
		egy shall be in compliance with Norms for Circular on Development of Passive Funds under clause 3.6 of Master Circular as
		from time to time.
		the Scheme will follow Buy and Hold investment strategy in which existing government securities will be held till maturity unless eeting redemptions requirement or to rebalance the portfolio.
		rmal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, ir
		aturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.
		use 3.5.3.9 of Master Circular as amended from time to time,, portfolio with residual maturity of upto 5 years shall be considered to
		ting the index if, the deviation in duration is either $+/-3$ months or $+/-10\%$ of duration, whichever is higher. However, at no point of
		esidual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.
		alized tracking difference averaged over one year period shall not exceed 1.25% upon completion of 1 year. error/Tracking Difference could be the result of a variety of factors including but not limited to:
		/ in the purchase or non- availability of securities which are part of the Index
		o timing of transactions either on RFQ platforms or in open market
		to investment in out of index constituents or where available funds may not be invested at all times as the Scheme may keep a
		on of the funds in cash to meet Redemptions, or corporate actions or otherwise.
	• Expe	nditure incurred by the Fund.
	• Due	o over-weight/under-weight investment in issuances which are part of the Index
	• Due	o mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
	• Asp	ermitted under the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instruments.
		rence in valuation of underlying securities by the Index Provider and AMC's valuation providers.
		o lack of availability of commensurate quantity /trading volumes of the securities qualifying for the underlying index , the fund may
		higher impact cost while deploying inflows/generating cashflows. very endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsor/ Trustee do not guarantee that the
		nt objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.
Risk Profile of the Scheme		nd Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors estment. For Scheme specific risk factors refer pages 64 to 66.
		s on risk factors and risk mitigation measures, please refer SID.
Plans/ Options	Plans	Options under each Plan
	• Regi	lar Plan Growth
	Direct	t Plan
	(Portfolio	will be common for the above Plans)
	Please re	fer SAI and instruction 7 of application form for further details.
Applicable NAV	Please ret	er to point 2 on pages 66 for details.
-FE	11003010	

NAME OF SCHEME	HDFC Nifty G-Sec June 2027 I	ndex Fund (Co	ntd)					
Minimum Application Amount / Number of Units	Purchase (including switch-i	n):	Additional Purchas in):	e (including switch-	Redemption (including switch-out):			
	Rs. 100 and any amount there	eafter.	Rs. 100 and any am	ount thereafter.	Rs. 100 and in multiples of Re. 1/-			
	Note: Allotment of units will transaction charges, if any.	be done after	deduction of applic	able stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.			
Despatch of Redemption Request	Within 3 working days of the rec	eipt of the reden	nption request at the a	uthorised centre of the H	· ·			
Benchmark Index	Nifty G-Sec June 2027 Index	Vifty G-Sec June 2027 Index						
Dividend/ IDCW Policy	Not Applicable as Scheme curre	Not Applicable as Scheme currently does not offer IDCW Option						
Name of the Fund Manager and enure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Tenure: 1 m	ionth)						
Name of the Trustee Company	HDFC Trustee Company Limited	d						
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty G-Sec June 2027 Index Fund - Regular Plan - Growth Option				each Financial Year for last 1 year ^			
	Compounded Annualised	Schem		HDFC Nifty G-Sec J Regular Plan - Grow				
	Returns Returns for last 1 year	Returns% ^ 8.3		8.00% ]	7.28% 7.53%			
	Returns for last 3 years			0.00%				
	Returns for last 5 years			6.00% -				
	Returns since inception*	7.6		4.00% -				
	Returns greater than one year are compounded annualized (CAGR).							
	*Inception Date: December 09, 22 #Nifty G-Sec June 2027 Index							
	Since inception returns are calculated on Rs. 10 (allotment price)			0.00%	23-24 Financial Year			
	HDFC Nifty G-Sec June 2027 Index Fund -			Absolute Returns for each Financial Year for last 1 year ^				
	Direct Plan - Growth Option Compounded Annualised	Schem		HDFC Nifty G-Sec J Direct Plan - Growth				
	Returns Returns for last 1 year	<b>Returns% ^</b> 8.5		8.00% ]	7.44% 7.53%			
	Returns for last 3 years Returns for last 5 years			6.00% -				
	Returns since inception*	7.8	1 7.88	4.00% -				
	<ul> <li>Past performance may or r Returns greater than one year and</li> </ul>							
	*Inception Date: December 09, 2	•	( )	2.00% -				
	#Nifty G-Sec June 2027 Index Since inception returns are calcu	ulated on Rs. 10	(allotment price)	0.00%	23-24			
	For Riskometer of Scheme and B		( 1 /		Financial Year			
Additional Scheme Related disclosures	Scheme's portfolio holdings - h Exposure to Top 7 issuers, stoc Portfolio Disclosure – Monthly - https://www.hdfcfund Fortnightly - https://www.hdfcfu Half yearly - https://www.hdfcfu Portfolio Turnover Rate for equ Portfolio Turnover Ratio - N.A. (A	ks, groups and I.com/statutory ind.com/statuto nd.com/statuto ity oriented scl	sectors - https://www - disclosure/portfolio, ory-disclosure/portfol ry-disclosure/schem nemes – https://www.	v.hdfcfund.com/investo (monthly-portfolio io/fortnightly-portfolio e-financials				
Expenses of the Scheme (i) Load Structure	<b>Exit Load : NIL</b> No exit load shall be levied for sw	vitching betwee	n Options under the sa	me Plan within a Schem	le.			
	<b>Also refer to point 4 on page 67 for further details on load structure.</b> The Trustee reserves the right to change / modify the load structure from a prospective date.							
(ii) Recurring Expenses	Maximum Total Expense Ratio under Regulation 52 (6):							
(% p.a. of daily Net Assets)	The AMC has estimated that up to 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses. Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):							
	Regular Plan : 0.35% p.a.     Direct Plan : 0.19% p.a. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio							
	(TER) - https://www.hdfcfund.c Click here for factsheet – https://	om/statutory-d /www.hdfcfund	isclosure/total-expens .com/investor-service	se-ratio-of-mutual-fund es/factsheets				
	1996. Investors are requested to	read "Section	Annual Scheme Rec	urring Expenses" in the	SID.			
Tax treatment for the Investors	Investors are advised to refer to t	the details in the	Otata as and of A dabits or	al Information and aloo	indon and anthur refer to their toy advisor			

NAME OF SCHEME	HDFC Nifty G- Sec Jun 2027 Index Fund ( <i>Contd</i> )
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Fund and Association of Mutual Funds in India (AMFI) by 11.00 p.m. every Business day.
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.
Unit holder's Information	Please refer to point 7 on page 67 for details.

NAME OF SCHEME	HDFC N	IFTY SDL Oct 2026 Index Fund						
Type of Scheme	An open ended target maturity scheme replicating/tracking NIFTY SDL Oct 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.							
Category of Scheme	Index Fund							
EBI Scheme Code	HDFC/0/D/DIN/22/10/0107							
nvestment Objective	To generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Oct 2026 Index NIFTY SD Oct 2026 Index (Underlying Index), subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.							
	I here is r	no assurance that the investment objective c	of the Scheme will be achieved.					
sset Allocation Pattern of the Scheme	Instrum	ents	_	Indicative allocations Minimum	s (% of total assets Maximum			
	Governm	nent Securities/SDL, TREPS on Governme	nt Securities/Treasury bills	95	100			
	Money N	Narket Instruments and Units of liquid and	debt mutual fund schemes	0	5			
	The cum instrume of the nei The Sche may be p Pending of the Sc objective	naturity of securities in the Scheme portfolic nulative gross exposure through Governme ents, repos, such other securities/assets as t assets of the Scheme except to the extent of eme may invest in Tri-Party Repos, Repo in provided by RBI and approved by SEBI. deployment of funds of the Scheme in secu cheme in the liquid & debt schemes (inclu- e and prevailing Regulations.	nt Securities/SDL, TREPS in Government may be permitted by SEBI from time to tim f deployment of Subscription cash flow sub Government Securities, Reverse Repos an writies in terms of the investment objective o uding overnight fund) and / or short term	Securities and Treasur e subject to approval, s ject to clause 12.24 of id any other similar ove of the Scheme, the AMC deposits in conformity	hall not exceed 100 Master Circular. rnight instruments may invest the fun			
		ve Table (Actual instrument/percentages r	nay vary subject to applicable SEBI circula	ars)				
			Percentage of exposure	Circular references				
	1.	Mutual Fund Units (as per asset allocation table above)	Upto 5% of the net assets of the Mutual Fund (i.e. across all the schemes of the Fund)		h Schedule of SEI			
	2.	Short Term Deposits	Pending Deployment - As per regulatory limits	cory Clause 8 of Seventh Schedule of SEI (MF) Regulations and Clause 12.16 of Master Circular				
	The Scheme will not make any investment in-							
	3R. NO 1.	SR. No Types of Instruments						
	2.	Derivatives; ADR/GDR/Foreign Securities;						
	3.	Securitized Debt:						
	4.	Credit Default Swaps						
	5.							
	6.	Short Selling / stock lending						
	7.							
	8.	Debt instruments having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption;						
	9.							
	10.       Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).         Changes in asset allocation pattern/Portfolio Rebalancing							
	As the al above m 1.14.1.2 consider guideline <b>Portfolio</b> As per cl deviatior the secu Post any that repli <b>Tracking</b> 1. The	rm Defensive Considerations: bove mentioned investment pattern is indi- nay vary from time to time, on account o 2.b of Master Circular, the Fund Manager, rations. The same will be rebalanced within T es issued from time to time. <b>Deplication norms:</b> lause 3.5.4.3 of Master Circular, portfolio v in duration is either +/- 3 months or +/- 1 rity forming part of the portfolio shall be bey transactions undertaken in the scheme po cation of the portfolio with the index is maint <b>JError and Tracking Difference Risk:</b> Fund Manager would not be able to invest t	f receipt of maturity proceeds, interest an may deviate from the above investment 7 Business Days and further action may be t with residual maturity upto 5 years shall be 0% of duration, whichever is higher. Howev ond the target maturity date of the Scheme. rtfolio, in order to meet the redemption and tained at all points of time, subject to permis he entire corpus exactly in the same propor	d/or receipt of subscr pattern for short term aken as specified unde considered to be repli- er, at no point of time, th I subscription obligation sible deviations. tion as in the Underlyin	iption. As per clau period on defensi r SEBI Circulars/ AM cating the index if, t he residual maturity ns, it shall be ensur g Index due to certa			
	<ul> <li>factors such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may affect AMC's ability to achieve close correlation with the Underlying Index of the Scheme.</li> <li>Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over a voor particular.</li> </ul>							

 Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period.

NAME OF SCHEME	HDFC NIFTY SDL Oct	2026 Index Fund <i>(Cor</i>	ntd)					
	<ul> <li>Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.</li> <li>Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.</li> <li>Maturity of the Scheme:</li> <li>As a function of the underlying investments of the Scheme, the maturity date of the Scheme shall be 2 days after the maturity of the index of the immediately succeeding business day, if that day is a non-business day ("Maturity Date"). However, at no point of time, the residua maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.</li> <li>Upon the Maturity Date, the Units of the Scheme will be automatically redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds shall be paid to investors not later than 3 working days from the date of maturity of the scheme.</li> </ul>							
Investment Strategy	to track the performanc	e of the underlying inde	x, subject to tracking differer	nce.	n will employ an investment approach designed Funds under clause 3.6 of Master Circular as			
	amended from time to ti	me.						
	sold for meeting redem	otions requirement or to	rebalance the portfolio.		ment securities will be held till maturity unless			
			xposure to money market ins rtfolio, the reinvestment will		line with the asset allocation table. However, in ndex methodology.			
	As per clause $3.5.3.9$ of Master Circular as amended from time to time,, portfolio with residual maturity of upto 5 years shall be considered to be replicating the index if, the deviation in duration is either $+/-3$ months or $+/-10\%$ of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.							
	-		ver one year period shall not e e result of a variety of factors	-				
			f securities which are part of					
	<ul> <li>Due to timing of transactions either on RFQ platforms or in open market</li> <li>Due to investment in out of index constituents or where available funds may not be invested at all times as the Scheme may keep a</li> </ul>							
	portion of the funds in cash to meet Redemptions, or corporate actions or otherwise.							
	Expenditure incurred by the Fund.							
	Due to over-weight / under-weight investment in issuances which are part of the Index							
	Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.     As permitted upder the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instruments							
	<ul> <li>As permitted under the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instruments.</li> <li>Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.</li> </ul>							
	<ul> <li>Difference in valuation of underlying securities by the index Provider and AMC's valuation providers.</li> <li>Due to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the underlying index, the fund may</li> </ul>							
			flows/generating cashflows					
			hieve the objective of the S chieved. No guaranteed ret		/Sponsor/ Trustee do not guarantee that the ered under the Scheme.			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer pages 64 to 66. For details on risk factors and risk mitigation measures, please refer SID.							
Plans/ Options	Plans	Options under eac	ch Plan					
	Regular Plan     Growth     Direct Plan							
	(Portfolio will be common for the above Plans)							
	Please refer SAI and instruction 7 of application form for further details.							
Applicable NAV	Please refer to point 2 on pages 66 for details.							
Minimum Application Amount / Number of Units	t / Purchase (including switch-in): Additional Purchase (including switch- in): Redemption (including)							
	Rs. 100 and any amo	unt thereafter.	Rs. 100 and any amount thereafter.		Rs. 100 and in multiples of Re. 1/-			
	Note: Allotment of u transaction charges, if		er deduction of applicable	stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.			
Despatch of Redemption Request	Within 3 working days o	f the receipt of the rede	mption request at the author	ised centre of the H	DFC Mutual Fund.			
Benchmark Index	Nifty SDL Oct 2026 Index							
Dividend/ IDCW Policy	Not Applicable as Scher	me currently does not o	ffer IDCW Option					
Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Mr. Anupam Joshi (Ten	ure: 1 month)						
Name of the Trustee Company	HDFC Trustee Compan	v Limited						

NAME OF SCHEME	HDFC NIFTY SDL Oct 2026 In	dex Fund <i>(Contd</i>	)						
Performance of the Scheme (as at September 30, 2024)	HDFC Nifty SDL Oct 2026 Index Fund - Regular Plan - Growth Option				Absolute Returns for each Financial Year for last 1 year ^				
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#	HDFC Regula	Nifty SDL Oct 2026 Index ar Plan - Growth Option	(Fund -	Nifty SDL Oct 2026 Inde		
	Returns for last 1 year	8.12	8.62	8.00%	1	7.22%	7.40%		
	Returns for last 3 years	-	-						
	Returns for last 5 years	-	-	6.00%					
	Returns since inception*	8.02	8.44	Lus 1 000					
	^ Past performance may or I			4.00%					
	Returns greater than one year ar	•	ualized (CAGR).	2.00%					
	*Inception Date: February 24, 2	3		2.00%					
	#Nifty SDL Oct 2026 Index								
	Since inception returns are calculated on Rs. 10 (allotment price) HDFC Nifty SDL Oct 2026 Index Fund - Direct Plan - Growth Option						-24		
					Financial Year Absolute Returns for each Financial Year for last 1 year ^				
	Compounded Annualised Returns	Scheme Returns% ^	Benchmark Returns%#		Nifty SDL Oct 2026 Inde> Plan - Growth Option	c Fund -	Nifty SDL Oct 2026 Inde		
	Returns for last 1 year	8.27	8.62	8.00%	1	7.22%	7.40%		
	Returns for last 3 years	-	-						
	Returns for last 5 years	-	-	6.00%	1				
	Returns since inception*	8.19	8.44	Superior Sector					
	A Past performance may or i	-		Betu Betu					
	Returns greater than one year ar		iualized (CAGR).	2.00%	-				
	*Inception Date: February 24, 2	3		2.0070					
	#Nifty SDL Oct 2026 Index Since inception returns are calcu	lotmont price)	0.00%						
	For Riskometer of Scheme and B	(	• /			23 Financi	-24 al Vear		
Additional Scheme Related	Scheme's portfolio holdings - h								
	Monthly - https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio Fortnightly - https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio Half yearly - https://www.hdfcfund.com/statutory-disclosure/scheme-financials <b>Portfolio Turnover Rate for equity oriented schemes</b> – https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio Portfolio Turnover Ratio - N.A. (As on September 30, 2024)								
Expenses of the Scheme	Exit Load : NIL	•	. ,						
(i) Load Structure	No exit load shall be levied for sv Also refer to point 4 on page 67 The Trustee reserves the right to	for further details	on load structure.						
(ii) Recurring Expenses	Maximum Total Expense Ratio	under Regulation	52 (6):						
% p.a. of daily Net Assets)	The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses.								
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024								
	(Audited):								
	Regular Plan : 0.35% p.a.     Direct Plan : 0.19% p.a.								
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the								
	Regular Plan.								
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports								
	(TER) - https://www.hdrcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets								
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.								
ax treatment for the Investors Unit holders)	Investors are advised to refer to	the details in the Sta	atement of Additior	nal Informatio	on and also independe	ently refe	r to their tax advisor.		
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs day.	s on the website of	the Fund and Asso	ociation of M	utual Funds in India (	AMFI) by	11.00 p.m. every Busines		
For Investor Grievances, Please contact	Please refer to point 6 on page 67 for details.								
	Please refer to point 7 on page 6								

NAME OF SCHEME		HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund							
Type of Scheme	An open Risk and	An open ended target maturity scheme replicating/ tracking NIFTY SDL Plus G-Sec Jun 2027 40:60 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.							
Category of Scheme	Index Fund								
EBI Scheme Code	HDFC/0/D/DIN/23/02/0118								
nvestment Objective	To generate returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Plus G-Sec Jun 2027 40:6								
		nderlying Index), subject to tracking differen							
	There is r	no assurance or guarantee that the investme	nt objective of the Scheme will be achieved.						
Asset Allocation	Instrum	ents		Indicative allocation	ns (% of total assets				
attern of the Scheme			_	Minimum	Maximum				
	Governn	nent Securities/SDL, TREPS on Governmer	95	100					
	Money M	Market Instruments and Units of liquid and	debt mutual fund schemes	0	5				
		ormal circumstances, the Scheme's exposu			ation table. However,				
		naturity of securities in the Scheme portfolic							
		nulative gross exposure through Governme ents, repos, such other securities/assets as							
		t assets of the Scheme except to the extent of							
		eme may invest in Tri-Party Repos, Repo in	Government Securities, Reverse Repos an	d any other similar ov	vernight instruments				
		provided by RBI and approved by SEBI.							
		deployment of funds of the Scheme in secu cheme in the liquid & debt schemes (inclu							
		e and prevailing Regulations.	during overhight fund) and / of short term		ty with the investme				
		ve Table (Actual instrument/percentages n	nay vary subject to applicable SEBI circula	ars)					
	SR. No	Type of Instrument	Percentage of exposure	Circular reference	s				
	1.	Mutual Fund Units (as per asset allocation	Upto 5% of the net assets of the Mutual	Clause 4 of Sever	th Schedule of SEI				
		table above)	Fund (i.e. across all the schemes of the	e (MF) Regulations					
			Fund)						
	2.	Short Term Deposits	Pending Deployment - As per regulatory limits		nth Schedule of SEI and Clause 12.16				
				Master Circular					
	The Scheme will not make any investment in- SR. No Types of Instruments								
	1. Derivatives;								
	2. ADR/GDR/Foreign Securities;								
	3.     Securitized Debt;								
	4.	Credit Default Swaps							
	5.	Unrated instruments including BRDS (except TREPS/ Government Securities/ T- Bills / Repo and Reverse Repo in Government							
		Securities and any other securities exempted by SEBI from time to time);							
	6.	Short Selling / stock lending							
		7. Repo/Reverse Repo in corporate debt securities;							
	8.	8. Debt instruments having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption;							
	9	<ol> <li>9. Structured obligations (SO rating) and/ or credit enhanced debt (CE rating); and</li> </ol>							
	10.     Units of Real Estate Investment Trusts (REITs) and / or Infrastructure Investment Trusts (InvITs).								
	Changes in asset allocation pattern/ Portfolio Rebalancing								
	Short Term Defensive Considerations:								
	As the above mentioned investment pattern is indicative and subject to the SEBI (MF) Regulations, the asset allocation pattern indicated								
	above may vary from time to time, on account of receipt of maturity proceeds, interest and/or receipt of subscription. As per clause 1.14.1.2.b of Master Circular, the Fund Manager, may deviate from the above investment pattern for short term period on defensive								
	considerations. The same will be rebalanced within 7 Business Days and further action may be taken as specified under SEBI Circulars/ AMFI								
	guidelines issued from time to time.								
	Portfolio Replication norms: As per clause 3.5.4.3 of Master Circular, portfolio with residual maturity upto 5 years shall be considered to be replicating the index if, the								
	As per clause 3.5.4.3 of Master Circular, portiono with restouar maturity upto 5 years shall be considered to be replicating the index if, the deviation in duration is either $+/-3$ months or $+/-10\%$ of duration, whichever is higher. However, at no point of time, the residual maturity of								
	the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.								
	Post any transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall be ensured								
	that replication of the portfolio with the index is maintained at all points of time, subject to permissible deviations. <b>Tracking Error and Tracking Difference Risk:</b>								
	1. The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the Underlying Index due to certain								
	factors such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may affect AMC's								
	ability to achieve close correlation with the Underlying Index of the Scheme.								
	2. Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period.								
	Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.								
	3. Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case								
	the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the								
		ice of trustees with corrective actions taken I <b>/ of the Scheme:</b>	טי נוופ אואוס, וז מחץ.						
		ction of the underlying investments of the S	cheme, the maturity date of the Scheme sha	all be 2 days after the	maturity of the index				
	the imm	ediately succeeding business day, if that d	ay is a non-business day ("Maturity Date"	). However, at no poi					
		of any security forming part of the portfolio			Data The Destruction				
	Upon the Maturity Date, the Units of the Scheme will be automatically redeemed at the NAV applicable on the Maturity Date. The Redemption proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Bedemption proceeds shall								
	proceeds will be paid to the Unit holders whose names appear on the register of Unit holders on the Maturity Date. Redemption proceeds shall be paid to investors not later than 3 working days from the date of maturity of the scheme.								

be paid to investors not later than 3 working days from the date of maturity of the scheme.

NAME OF SCHEME	HDFC NIFTY SDL Plus G-Sec Ju	ın 2027 40:60	) Index Fund <i>(Contd.</i>	)					
Investment Strategy	The Scheme is Target Maturity Date Index Fund. The Scheme will be passively managed which will employ an investment approach designed								
	to track the performance of the underlying index, subject to tracking difference. The strategy shall be in compliance with Norms for Circular on Development of Passive Funds under clause 3.6 of Master Circular as								
	amended from time to time.								
	Generally, the Scheme will follow Buy and Hold investment strategy in which existing government securities will be held till maturity unless sold for meeting redemptions requirement or to rebalance the portfolio.								
	During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology.								
	As per clause 3.5.3.9 of Master Circular as amended from time to time,, portfolio with residual maturity upto 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme.								
	The annualized tracking difference averaged over one year period shall not exceed 1.25% upon completion of 1 year.								
	Tracking error /Tracking Difference could be the result of a variety of factors including but not limited to:								
	Delay in the purchase or non-	-	-						
	<ul> <li>Due to timing of transactions</li> <li>Due to investment in out of</li> </ul>				vested at all times as the Scheme may keep a				
	<ul> <li>portion of the funds in cash to</li> <li>Expenditure incurred by the F</li> </ul>	o meet Redem							
	Due to over-weight / under-w	veight investme	ent in issuances which	n are part of the Index					
	Due to mismatch in the weight				-				
			•		ed in money market instruments.				
	<ul> <li>Difference in valuation of unc</li> <li>Due to lack of availability of unce</li> </ul>		-		-				
	<ul> <li>Due to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the underlying index, the fund may face higher impact cost while deploying inflows /generating cashflows.</li> </ul>								
	Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsor/ Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.								
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. For Scheme specific risk factors refer pages 64 to 66. For details on risk factors and risk mitigation measures, please refer SID.								
Plans/ Options	Plans Options under each Plan								
	Regular Plan     Growth								
	Direct Plan     (Portfolio will be common for the above Plans)								
	Please refer SAI and instruction	,		details.					
Applicable NAV	Please refer to point 2 on pages 6								
Minimum Application Amount / Number of Units	Purchase (including switch-in		Additional Purchas in):	e (including switch-	Redemption (including switch-out):				
	Rs. 100 and any amount therea	after.	Rs. 100 and any am	ount thereafter.	Rs. 100 and in multiples of Re. 1/-				
	Note: Allotment of units will transaction charges, if any.	be done after	deduction of applic	able stamp duty and	thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.				
Despatch of Redemption Request	Within 3 working days of the receipt of the redemption request at the authorised centre of the HDFC Mutual Fund.								
- coparon of figure inclusion									
		-	nption request at the a	uthorised centre of the H	IDFC Mutual Fund.				
Benchmark Index	Nifty SDL Plus G-Sec June 2027	7 40:60 Index		uthorised centre of the H	IDFC Mutual Fund.				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and		40:60 Index tly does not off		uthorised centre of the H	DFC Mutual Fund.				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024)	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren Mr. Anupam Joshi (Tenure: 1 mc	40:60 Index tly does not off		uthorised centre of the H	DFC Mutual Fund.				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren	40:60 Index tly does not off onth)	fer IDCW Option		DFC Mutual Fund.				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren Mr. Anupam Joshi (Tenure: 1 mc HDFC Trustee Company Limited HDFC Nifty SDL Plus G-Sec 202 Regular Plan - Growth Option Compounded Annualised	40:60 Index tly does not off onth) 27 40:60 Inde Scheme	fer IDCW Option          x Fund -         e       Benchmark	Absolute Returns for e	each Financial Year for last 1 year ^ s G-Sec 2027 40:60 Nifty SDL Plus G-Sec				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren Mr. Anupam Joshi (Tenure: 1 mc HDFC Trustee Company Limited HDFC Nifty SDL Plus G-Sec 202 Regular Plan - Growth Option Compounded Annualised Returns	2 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ^	fer IDCW Option  x Fund - Benchmark Returns%#	Absolute Returns for e	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren Mr. Anupam Joshi (Tenure: 1 mc HDFC Trustee Company Limited HDFC Nifty SDL Plus G-Sec 202 Regular Plan - Growth Option Compounded Annualised	2 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ~ 8.38	fer IDCW Option  x Fund - Benchmark Returns%#	Absolute Returns for e HDFC Nifty SDL Plu Index Fund - Regula 8.00%	s G-Sec 2027 40:60 r Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027         Not Applicable as Scheme curren         Mr. Anupam Joshi (Tenure: 1 mc         HDFC Trustee Company Limited         HDFC Nifty SDL Plus G-Sec 203         Regular Plan - Growth Option         Compounded Annualised         Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years	2 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ^ 8.38	fer IDCW Option  x Fund -  Benchmark Returns%# 8 8.86	Absolute Returns for e HDFC Nifty SDL Plu Index Fund - Regula 8.00% 6.00% -	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027         Not Applicable as Scheme curren         Mr. Anupam Joshi (Tenure: 1 mc         HDFC Trustee Company Limited         HDFC Nifty SDL Plus G-Sec 203         Regular Plan - Growth Option         Compounded Annualised         Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*	2 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ^ 8.38	fer IDCW Option  x Fund -  Benchmark Returns%#  8 8.86 4 8.30	Absolute Returns for e HDFC Nifty SDL Plu Index Fund - Regula 8.00% 6.00% -	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027         Not Applicable as Scheme curren         Mr. Anupam Joshi (Tenure: 1 mc         HDFC Trustee Company Limited         HDFC Nifty SDL Plus G-Sec 202         Regular Plan - Growth Option         Compounded Annualised         Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or ma	27 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ^ 8.38 7.84 ay not be sus	fer IDCW Option  x Fund - Benchmark Returns%# 8 8.86 4 8.30 tained in the future	Absolute Returns for a HDFC Nifty SDL Plu Index Fund - Regula 8.00% - 6.00% - 4.00% -	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027 Not Applicable as Scheme curren Mr. Anupam Joshi (Tenure: 1 mc HDFC Trustee Company Limited HDFC Nifty SDL Plus G-Sec 202 Regular Plan - Growth Option Compounded Annualised Returns Returns for last 1 year Returns for last 3 years Returns for last 3 years Returns for last 5 years Returns since inception* ^ Past performance may or m Returns greater than one year are *Inception Date: March 23, 23	27 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ^ 8.38 7.84 ay not be sus compounded a	fer IDCW Option  x Fund - Benchmark Returns%# 8 8.86 4 8.30 tained in the future	Absolute Returns for e HDFC Nifty SDL Plu Index Fund - Regula 8.00% 6.00% -	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				
Benchmark Index Dividend/ IDCW Policy Name of the Fund Manager and tenure of managing the scheme (As on September 30, 2024) Name of the Trustee Company Performance of the Scheme	Nifty SDL Plus G-Sec June 2027         Not Applicable as Scheme curren         Mr. Anupam Joshi (Tenure: 1 mc         HDFC Trustee Company Limited         HDFC Nifty SDL Plus G-Sec 203         Regular Plan - Growth Option         Compounded Annualised         Returns         Returns for last 1 year         Returns for last 3 years         Returns for last 5 years         Returns since inception*         ^ Past performance may or m         Returns greater than one year are	27 40:60 Index tly does not off onth) 27 40:60 Inde Scheme Returns% ~ 8.38 7.84 ay not be sus compounded a 7 40:60 Index	fer IDCW Option  x Fund - Benchmark Returns%# 8 8.86 4 8.30 tained in the future annualized (CAGR).	Absolute Returns for e HDFC Nifty SDL Plu Index Fund - Regula 8.00% - 6.00% - 4.00% -	s G-Sec 2027 40:60 Plan - Growth Option Nifty SDL Plus G-Sec June 2027 40:60 Index				

NAME OF SCHEME	HDFC NIFTY SDL Plus G-Sec	Jun 2027 40:60 Ir	ndex Fund <i>(Contd.</i>	)					
	HDFC Nifty SDL Plus G-Sec 2 Direct Plan - Growth Option	Fund -	Absolute Returns for each Financial Year for last 1 year $\uparrow$						
	Compounded Annualised Schen Returns Returns%		Benchmark Returns%#	HDFC Nifty SDL Plus G-Sec 2027 40:60 Index Fund - Direct Plan - Growth Option June 2027 40:60					
	Returns for last 1 year	8.54	8.86	8.00%	7.28%	7.44%			
	Returns for last 3 years	-	-	6.00% -					
	Returns for last 5 years	-	-						
	Returns since inception*	8.00	8.30	<b>Starter</b> 4.00% -					
	^ Past performance may or			Bet					
	Returns greater than one year a	re compounded ani	nualized (CAGR).	2.00% -					
	*Inception Date: March 23, 23 #Nifty SDL Plus G-Sec June 20	197 40.60 Indov							
	Since inception returns are calc		llotment price)	0.00% -					
	For Riskometer of Scheme and I	•	. ,	23-24 Financial Year					
Additional Scheme Related disclosures	Scheme's portfolio holdings - https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio         Exposure to Top 7 issuers, stocks, groups and sectors - https://www.hdfcfund.com/investor- services/factsheets         Portfolio Disclosure –         Monthly - https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio         Fortnightly - https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio         Half yearly - https://www.hdfcfund.com/statutory-disclosure/scheme-financials         Portfolio Turnover Rate for equity oriented schemes – https://www.hdfcfund.com/statutory-disclosure/portfolio         Portfolio Turnover Ratio - N.A. (As on September 30, 2024)								
Expenses of the Scheme (i) Load Structure	Exit Load : NIL No exit load shall be levied for switching between Options under the same Plan within a Scheme. Also refer to point 4 on page 67 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.								
(ii) Recurring Expenses	Maximum Total Expense Ratio under Regulation 52 (6):								
(% p.a. of daily Net Assets)	The AMC has estimated that upto 1.00% of the daily net assets of the scheme will be charged to the scheme as expenses.								
	Actual expenses (inclusive of GST on Management fees and additional TER) for the previous financial year ended March 31, 2024 (Audited):								
	• Regular Plan : 0.34% p.a. • Direct Plan : 0.19% p.a.								
	The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission which is charged in the Regular Plan.								
	For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Click here for Total Expense Ratio (TER) - https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports								
	Click here for factsheet – https://www.hdfcfund.com/investor-services/factsheets								
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section-Annual Scheme Recurring Expenses" in the SID.								
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to	the details in the St	atement of Additior	nal Informatio	n and also independently refe	r to their tax advisor.			
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAV day.	s on the website of	the Fund and Asso	ociation of Mu	itual Funds in India (AMFI) by	/ 11.00 p.m. every Business			
For Investor Grievances, Please contact	Please refer to point 6 on page 6	67 for details.							
Unit holder's Information	Please refer to point 7 on page 6	67 for details.							

# Information common to Schemes (as applicable)

# 1) Risk Profile of the Scheme(s)

#### Scheme Specific Risk Factors for all G-Sec Schemes:

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective.

The specific risk factors related to the Scheme include, but are not limited to the following:

### Risks associated with Passive Investments:

- The Scheme being an Index Fund, will not be actively managed.
- Performance of the Underlying Index will have a direct bearing on the performance of the Scheme.

## Tracking Error / Tracking Difference Risk:

Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period.

Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the Underlying Index due to certain factors such as the fees and expenses of the Scheme, changes to the Underlying Index and regulatory policies which may affect AMC's ability to achieve close correlation with the Underlying Index of the Scheme. The Scheme's returns may therefore deviate from those of its Underlying Index. Tracking Error/Tracking Difference may arise including but not limited to the following reasons: -

- Delay in the purchase or non- availability of securities which are part of the Index
- Due to timing of transactions either on RFQ platforms or in open market
- Due to investment in out of index constituents or where available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, or corporate actions or otherwise.
- Expenditure incurred by the Fund.
- Due to over-weight / under-weight investment in issuances which are part of the Index
- Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
- As permitted under the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instruments.
- Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers.
- Due to lack of availability of commensurate quantity /trading volumes of the securities qualifying for the underlying index, the fund may face higher impact cost while deploying inflows/generating cashflows.

The AMC would monitor the tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking difference to the maximum extent possible. The annualized tracking difference averaged over one year period shall not exceed 1.25%.

# Scheme(s) specific Risk factors

#### Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market
  instruments, will be affected by changes in the general level of interest rates. The NAV of the
  Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected
  by an increase in the level of interest rates.
- Money market instruments, while fairly liquid, lack a well developed secondary market, which
  may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses
  till the security is finally sold.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- Investment in Debt instruments are subject to varying degree of credit risk or default risk (i.e. the
  risk of an issuer's inability to meet interest and principal payments on its obligations) or any other
  issues, which may have their credit ratings downgraded. Changes in financial conditions of an
  issuer, changes in economic and political conditions in general, or changes in economic and/
  political conditions precision of the portfolio of the portfolio. The
  Investment Manager will endeavour to manage credit risk through in-house credit analysis.
- Prepayment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.
- Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from
  the securities in the Scheme are reinvested. The additional income from reinvestment is the
  "interest on interest" component. The risk is that the rate at which interim cash flows can be
  reinvested may be lower than that originally assumed.
- Settlement risk: Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.

- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodic.
- The Scheme(s) at times may receive large number of redemption requests, leading to an assetliability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- Risks associated with investment in unlisted securities: Except for any security of an associate
  or group company, the scheme can invest in securities which are not listed on a stock exchange
  ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and
  greater risk than those which are traded in the open market. Unlisted securities may lack a liquid
  secondary market and there can be no assurance that the Scheme will realise their investments in
  unlisted securities at a fair value.
- Investment in unrated instruments may involve a risk of default or decline in market value higher
  than rated instruments due to adverse economic and issuer-specific developments. Such
  investments display increased price sensitivity to changing interest rates and to a deteriorating
  economic environment. The market values for unrated investments tends to be more volatile and
  such securities tend to be less liquid than rated debt securities.

#### Related to HDFC Corporate Bond Fund -

- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Further even among corporate debt, investment in AAA+ rated instruments are comparatively less risky than AA+ rated instruments. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
- Investments in Corporate Debt Securities are subject to the risk of an issuer's inability to meet
  interest and principal payments on its obligations and market perception of the creditworthiness
  of the issuer. Changes in financial conditions of an issuer, changes in economic and political
  conditions in general, or changes in economic or and political conditions specific to an issuer, all
  of which are factors that may have an adverse impact on an issuer's credit quality and security
  values.

#### Related to HDFC Credit Risk Debt Fund -

- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Investment in corporate papers with long term rating AA and below has relatively greater credit risk than investing in highest grade rating or Government Securities. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
- Investments in Corporate Debt Securities are subject to the risk of an issuer's inability to meet
  interest and principal payments on its obligations and market perception of the creditworthiness
  of the issuer. Changes in financial conditions of an issuer, changes in economic and political
  conditions in general, or changes in economic or and political conditions specific to an issuer, all
  of which are factors that may have an adverse impact on an issuer's credit quality and security
  values.

#### Related to HDFC Banking & PSU Debt Fund -

The Scheme will predominantly invest in debt and money market instruments issued by Scheduled Commercial Banks, PSUs, Public Financial Institutions (PFIs), Municipal Corporations and such other bodies and accordingly carries some concentration risks. These issuers also tend to be heavily regulated and affected by government policies. Such securities may also be open to some credit and liquidity risks. However, as compared to other fixed income securities, debt and money market instruments issued by Scheduled Commercial Banks and PSUs, Public Financial Institutions (PFIs), Municipal Corporations and such other bodies are perceived to have a lower level of credit risk associated with them. Further, since such instruments have relatively higher liquidity, the liquidity risk is estimated to be low.

#### Related to HDFC Floating Rate Debt Fund -

- Basis Risk: As the Scheme will invest in floating rate instruments, the Scheme could be exposed
  to the interest rate risk (a) to the extent of time gap in resetting of the benchmark rates and (b) to
  the extent the benchmark index fails to capture the interest rate movement.
- Settlement Risk: In the case of swapping a fixed rate return for a floating return, there may be an additional risk of counter party who will pay floating rate return and receive fixed rate return.
- Liquidity Risk: Due to the evolving nature of floating rate market, there may be an increased risk
  of liquidity risk in the portfolio from time to time.
- Benchmark Risk: The floating rate segment of the domestic debt market is in a nascent stage. As
  the floating rate segment develops further, more benchmarks for floating papers may be available
  in future. The fewer number of benchmarks currently present could reduce the choice of an
  appropriate benchmark for certain instruments.
- Interest Rate Risk: Floating rate debt instruments, on account of periodical interest rate reset, carry a lower interest rate risk as compared to fixed rate debt instruments. Consequently, in a downward interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.
- Volatility Risk: This scheme has exposure to floating rate instruments and / or interest rate
  derivatives. The duration of these instruments is linked to the interest rate reset period. The
  interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives
  is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market

# Information common to Schemes (as applicable) (Contd.)

circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.

#### Risk factors associated with investment in Tri-Party Repo

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

 Backstop facility in the form of investment in Corporate Debt Market Development Fund ('CDMDF'):

Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF and hence redemption shall not be allowed.

#### Risks associated with Investing in Structured Obligation (SO) & Credit Enhancement (CE) rated securities: (For Schemes other than HDFC Overnight Fund & HDFC Liquid Fund)

- The risks factors stated below for the Structured Obligations & Credit Enhancement are in addition to the risk factors associated with debt instruments.
- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. S0 transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of S0 rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.
- Liquidity Risk: SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.
- Credit Risk: The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

#### **General Risk factors**

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the
  investments made by the Scheme(s). Different segments of the Indian financial markets have
  different settlement periods and such periods may be extended significantly by unforeseen
  circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the
  Units of the Scheme(s) can go up or down because of various factors that affect the capital
  markets in general.
- As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading
  volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may
  be significant in the event of an inordinately large number of redemption requests or restructuring
  of the Scheme(s). In view of the above, the Trustee has the right, in its sole discretion, to limit
  redemptions (including suspending redemptions) under certain circumstances, as described
  under 'Right to Restrict Redemption and / or Suspend Redemption of the units' mentioned in
  SID.
- At times, due to the forces and factors affecting the capital market, the Scheme(s) may not be
  able to invest in securities falling within its investment objective resulting in holding the monies
  collected by it in cash or cash equivalent or invest the same in other permissible securities /
  investments amounting to substantial reduction in the earning capability of the Scheme(s). The
  Scheme(s) may retain certain investments in cash or cash equivalents for its day-to-day liquidity
  requirements.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry
  a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or
  offer other exit options to the investor, including a put option. The AMC may choose to invest in
  permitted unlisted securities that offer attractive returns. This may increase the risk of the
  portfolio.
- Investment strategy to be adopted by the Scheme(s) may carry the risk of significant variance between the portfolio allocation of the Scheme(s) and the Benchmark particularly over a short to medium term period.

 Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.
 The Risks involved in Securitised Papers described below are the principal ones and does not

#### represent that the statement of risks set out hereunder is exhaustive. Risk factors associated with investing in Securitised Debt (except HDFC Overnight Fund)

Risk factors associated with investing in Securitised Debt summarized below.

- Limited Liquidity & Price Risk
- Limited Equilation Police NISK
- Limited Recourse, Delinquency and Credit Risk
  Risks due to possible prepayments and Charge Offs
- Bankruptcy of Bank with Liquidity facility
- Risk of Co-mingling

### Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities, deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

#### Risk factors associated with investing in Foreign Securities (Except HDFC Overnight Fund)

#### Currency Risk:

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Scheme(s) will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.

#### Interest Rate Risk:

The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme(s) stand exposed to their interest rate cycles.

#### • Credit Risk:

Investment in Foreign Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. This is substantially reduced since the SEBI (MF) Regulations stipulate investments only in debt instruments with rating not below investment grade by accredited/registered credit rating agency.

#### Taxation Risk:

In addition to the disclosure related to taxation mentioned under section "Special Consideration" in the SID, Investment in Foreign Securities poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.

#### Legal and Regulatory Risk:

Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirements and may materially and adversely affect the Scheme and the investors. Legislation/ Regulatory guidelines could also be imposed retrospectively.

#### Country Risk:

The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bilateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI/RBI from time to time.

 Exhaustion of Limit for investments in Overseas Securities: In case the permissible limits for investments in overseas Securities by the Scheme, provided by regulatory bodies is reached, then the scheme may not be able to make any further investments in permissible Overseas Securities. This could lead to loss of investment opportunity.

#### Risk factors associated with investing in Derivatives (Except HDFC Overnight Fund)

- The AMC, on behalf of the Scheme(s) may use various derivative products, from time to time, in
  an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative
  products are specialized instruments that require investment techniques and risk analysis
  different from those associated with stocks and bonds. The use of a derivative requires an
  understanding not only of the underlying instrument but of the derivative itself. Other risks include,
  the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly
  with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as
  disproportionate losses to the investor. Execution of such strategies depends upon the ability of
  the fund manager to identify such opportunities. Identification and execution of the strategies to
  be pursued by the fund manager involve uncertainty and decision of fund manager may not
  always be profitable. No assurance can be given that the fund manager will be able to identify or
  execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the
  risks associated with investing directly in securities and other traditional investments.
- Credit Risk: The credit risk in derivative transaction is the risk that the counter party will default on

# Information common to Schemes (as applicable) (Contd.)

its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction

- Market Risk: Market movements may adversely affect the pricing and settlement derivatives
- Iliquidity risk: This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.
- Additional Risk viz. Basis Risk associated with imperfect hedging using Interest Rate Futures (IRFs): The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.

Risk Factors associated with Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) (For HDFC Low Duration Fund, HDFC Credit Risk Debt Fund, HDFC Floating Rate Debt Fund, HDFC Dynamic Debt Fund, HDFC Medium Term Debt Fund, HDFC Income Fund, HDFC Corporate Bond Fund and HDFC Short Term Debt Fund, HDFC Banking & PSU Debt Fund and HDFC Ultra Short Term Fund)

#### Price Risk:

Securities / Instruments of REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. The extent of fall or rise in the prices is a fluctuation in general market conditions, factors and forces affecting capital market, Real Estate and Infrastructure sectors, level of interest rates, trading volumes, settlement periods and transfer procedures.

#### Interest Rate Risk:

Securities / Instruments of REITs and InvITs run interest rate risk. Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.

#### Credit Risk:

Credit risk means that the issuer of a REIT / InvIT security / instrument may default on interest payment or even on paying back the principal amount on maturity. Securities / Instruments of REITs and InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

#### Liquidity Risk:

This refers to the ease with which securities / instruments of REITs / InvITs can be sold. There is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities / instruments for which a liquid market exists. As these products are new to the market they are likely to be exposed to liquidity risk.

#### Reinvestment Risk:

Investments in securities / instruments of REITs and InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

#### Legal and Regulatory Risk:

The regulatory framework governing investments in securities / instruments of REITs and InvITs comprises a relatively new set of regulations and is therefore untested, interpretation and enforcement by regulators and courts involves uncertainties. Presently, it is difficult to forecast as to how any new laws, regulations or standards or future amendments will affect the issuers of REITS / InvITs and the sector as a whole. Furthermore, no assurance can be given that the regulatory system will not change in a way that will impair the ability of the Issuers to comply with the regulations, conduct the business, compete effectively or make distributions.

#### Risk factors associated with investments in Perpetual Debt Instrument (PDI) (For all Schemes other than HDFC Overnight Fund, HDFC Liquid Fund, HDFC Money Market Fund and HDFC Gilt Fund)

Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the RBI guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

#### **Risk on coupon servicing**

#### Banks

As per the terms of the instruments, Banks may have discretion at all times to cancel distributions/ payment of coupons. In the event of non-availability of adequate distributable reserves and surpluses or inadequacy in terms of capital requirements, RBI may not allow banks to make payment of coupons.

#### NBFCs

While NBFCs may have discretion at all times to cancel payment of coupon, coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.

Corporates

Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

#### Risk of write-down or conversion into equity

#### Banks

As per the regulatory requirements, Banks have to maintain a minimum Common Equity Tier-1 (CET-1) ratio of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates.

#### Risk of instrument not being called by the Issuer

#### Banks

he issuing banks have an option to call back the instrument after minimum specified period from the date of issuance and thereafter, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.

#### NRFCs

The NBFC issuer has an option to call back the instrument after minimum specific period as per the regulatory requirement from date of issuance and thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date

#### Corporates

There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date. Disclaimer of indices for all G-Sec Schemes:

#### The underlying indexes are NIFTY G- Sec Apr 2029 Index, Nifty G-Sec Dec 2026 Index, Nifty G-Sec July 2031 Index, Nifty G-Sec Jun 2027 Index, NIFTY G-sec Jun 2036 Index, Nifty G-Sec Sep 2032 Index, Nifty SDL Oct 2026 Index, NIFTY SDL Plus G-Sec Jun 2027 40:60 Index.

The Scheme of HDFC Mutual Fund ('the Product") is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited ("IISL")). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the underlying Index to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s). NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the underlying Index. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the underlying Index or any data included therein and NSE INDICES LIMITED shall not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the underlying Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

#### 2) Applicable Net Asset Value (NAV)

For Schemes other than HDFC Overnight Fund & HDFC Liquid Fund:

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

#### A] For Purchase (including switch-in) of any amount:

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable
- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either at any time on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

#### B] For Switch-ins of any amount:

#### For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.
- In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.

In case of switches, the request should be received on a day which is a Business Day for the Switch-out scheme. Redemption for switch-out shall be processed at the applicable NAV as per cut-off timing. Switch-in will be processed at the Applicable NAV (on a Business Day) based on realization of funds as per the redemption pay-out cycle for the switch-out scheme For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex-STP, Swing STP, Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan facility (TIP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization within applicable cutoff time by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW etc.

While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing / settlement cycles of the banks.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators / Banks / Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cutoff time on the same date to the Scheme's bank account, leading to a gap / delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment.

# Information common to Schemes (as applicable)

#### C] For Redemption (including switch-out) applications

- In respect of valid applications received upto 3 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable. On the next R
- In respect of valid applications received after 3 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable

#### Transactions through online facilities / electronic modes:

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.

The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme.

#### 3) Dividend/IDCW Policy

It is proposed to declare IDCW subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996.

IDCW, if declared, will be paid (subject of deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, under the IDCW option as on the Record Date. The IDCW payment shall be transferred to the Unitholders within 7 working days of the record date of such declaration of IDCW or such other timeline as may be specified by SEBI from time to time. In the event of failure to transfer IDCW within the stipulated period, the AMC shall be liable to pay interest @ 15% per annum to the Unitholders for the delay in payment as computed from the Record Date or from such other date or for such period as may be advised by SEBI from time to time. The Trustee/ AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of IDCW and the frequency with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.

There is no assurance or guarantee to unit holders as to the rate of IDCW distribution nor that IDCW will be paid regularly. On payment of IDCW, the NAV will stand reduced by the amount of IDCW and IDCW tax (if applicable) paid.

#### 4) Load Structure

- (i) No exit load shall be levied for switching between Options under the same Plan within a Scheme.
- (ii) Switch of investments to Direct Plan within the same Scheme shall be subject to applicable exit load, **unless** the investment was made **directly** i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from the Direct Plan will not be subject to any exit load.
- (iii) No exit load shall be levied for switch-out from Direct Plan to Regular Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from the Regular Plan shall be subject to exit load based on the **original date of investment** in the Direct Plan.
- (iv) No exit load will be levied on Units allotted on Re-investment of Income Distribution cum Capital Withdrawal.
- (v) No exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility).
- (vi) In respect of Systematic Transactions such as SIP, STP etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

If units are kept as collateral with a broker/lender and there is actual movement of units from the Unitholders demat account to the broker/lenders demat account as a result this will be treated as a normal off market transfer of units. The period for reckoning the exit load on such units will be reckoned based on the date of allotment/ purchase carried by the specific lot transferred from the brokers/lenders demat account on FIFO basis to the Unitholders demat account till the date of redemption by the Unitholder.

Note: Switches/Redemptions are subject to completion of lock-in period, if any, under the Scheme(s).

5) Maximum Total Expense Ratio under Regulation 52 (6):

On the first Rs.500 crores of the daily net assets - 2.00% p.a.

On the next Rs.250 crores of the daily net assets - 1.75% p.a.

On the next Rs.1,250 crores of the daily net assets - 1.50% p.a.

On the next Rs.3,000 crores of the daily net assets - 1.35% p.a.

On the next Rs.5,000 crores of the daily net assets - 1.25% p.a.

On the next Rs.40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof. On balance of the assets - 0.80% p.a.

#### 6) For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 1800 3010 6767/ 1800 419 7676 (toll free), e-mail: hello@hdfcfund.com.	Registrar and Transfer Agent : Computer Age Management Services Ltd., Unit: HDFC Mutual Fund 5th Floor, Rayala Tower, 158, Anna Salai, Chennai - 600 002. Telephone No: 044-30212816 Email: enq_h@camsonline.com
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#### 7) Unit holder's Information

#### **Email ID for communication**

First / Sole Holders should register their own email address and mobile number in their folio for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

#### ACCOUNT STATEMENTS

- The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).
- A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.
- Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

#### For further details, refer SAI.

DIC DISCLOSURES				
Name of the Disclosure	Frequency	Timelines	Disclosed on	Link
Half Yearly Results (Unaudited)	Half yearly	within one month from the close of each half year i.e. on	AMC website	https://www.hdfcfund.com/statutory- disclosure/scheme-financials
		September.	AMFI website	https://www.amfiindia.com/research- information/other-data/accounts-data
Annual Report	Annually	from the date of closure of	AMC website	https://www.hdfcfund.com/statutory- disclosure/annual-reports
		(i.e. 31st March each year).	AMFI website	https://www.amfiindia.com/research- information/other-data/accounts-data
six months of existence)		-		amfiindia.com/research-information/other- data/mf-scheme-performance-details
Portfolio Disclosure	Monthly/ Fortnightly/ Half yearly	Monthly/half yearly - within 10 days from the close of each month/half-year respectively. Fortnightly - within 5 days from the end of fortnight	AMC website	https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio https://www.hdfcfund.com/statutory- disclosure/portfolio/fortnightly-portfolio https://www.hdfcfund.com/statutory- disclosure/scheme-financials
			AMFI website	https://www.amfiindia.com/research- information/other-data/accounts-data
Monthly Average Asset under Management (Monthly AAUM) Disclosure	Monthly	within 7 working days from the end of the month.	AMC website	https://www.hdfcfund.com/statutory- disclosure/aum
Scheme and Benchmark Riskometer	Monthly	within 10 days from the close of each month.	AMC website	Monthly Portfolio - HDFC Mutual Fund (hdfcfund.com)
			AMFI website	https://www.amfiindia.com/research- information/other-data/accounts-data
Tracking Error	Daily	Daily basis	AMC website	https://www.hdfcfund.com/statutory- disclosure/tracking-error
			AMFI website	https://www.amfiindia.com/research- information/other-data/tracking_errordata
Tracking Error	Daily	Daily basis		https://www.hdfcfund.com/statutory- disclosure/tracking-error
				https://www.amfiindia.com/research- information/other-data/tracking_errordata
(Upon completion of 1 year of the Scheme, tracking difference shall be disclosed on the website of the AMC	Monthly	within 10 days from the close of each month.	AMC website	https://www.hdfcfund.com/statutory- disclosure/tracking-error https://www.amfiindia.com/research-
Change in constituents of the index, if any	As and when it is changed	Immediately	AMC website	information/other-data/tracking_errordata Refer respective product pages on our website i.e. www.hdfcfund.com
<ul> <li>For Debt and Equity ETFs / Index Funds</li> <li>Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</li> <li>Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ul>	Monthly basis	-	Monthly factsheet or in Monthly Portfolio – AMC website	https://www.hdfcfund.com/investor- services/factsheets https://www.hdfcfund.com/statutory- disclosure/portfolio/monthly-portfolio
Scheme Summary Documents	Monthly	To be updated on a monthly basis or on changes in any of the specified fields, whichever is earlier.	AMFI website BSE website	https://www.hdfcfund.com/investor- services/fund-documents/scheme-summary https://www.amfiindia.com/research- information/other-data/scheme-details https://www.bseindia.com/Static/Markets/Mu tualFunds/listOfAmc.aspx
Investor Charter	-	As and when updated	AMC website	https://www.nseindia.com/ https://files.hdfcfund.com/s3fs-public/2024- 05/Investor%20Charter%20- %20MF.pdf?_gl=1*1jtk2cr*_gcl_au*MTMz MDQ3NzExNS4xNzE1MjMwMzIw
	Half Yearly Results (Unaudited)         Annual Report         Daily Performance Disclosure (after scheme completes six months of existence)         Portfolio Disclosure         Monthly Average Asset under Management (Monthly AUM) Disclosure         Scheme and Benchmark Riskometer         Tracking Error         Tracking Difference         (Upon completion of 1 year of the Scheme, tracking difference shall be disclosed on the website of the AMC and AMFI, on a monthly basis)         Change in constituents of the index, if any         For Debt and Equity ETFs / Index Funds         • Name and exposure to top 7 groups as a percentage of NAV of the scheme         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.         • Name and exposure to top 5 groups as a percentage of NAV of the scheme.         • Name and exposure to top 5 groups as a percentage of NAV	Half Yearly Results (Unaudited)Half yearlyAnnual ReportAnnuallyDaily Performance Disclosure (after scheme completes six months of existence)DailyPortfolio DisclosureMonthly/ Fornighty/ Half yearlyMonthly Average Asset under Management (Monthly AUM) DisclosureMonthlyScheme and Benchmark RiskometerMonthlyTracking ErrorDailyTracking Difference (Upon completion of 1 year of the Scheme, tracking difference shall be disclosed on the website of the AMG and AMFI, on amonthly basis)Monthly As and when it is changedFor Debt and Equity ETFs / Index Funds • Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme • Name and exposure to top 4 sectors as a percentage of NAV of the scheme.Monthly basisDisclosuresScheme Summary DocumentsMonthlyDisclosuresMonthlyScheme Summary DocumentsMonthly	Half Yearly Results (Unaudited)Half yearlyVittin one month from the close of each half year i.e. on 31st March and on 30th September.Annual ReportAnnuallynot later than four months from the date of closure of closure of closureNonthalf Pertormance Disclosure (after scheme completes sk months of existence)Daily-Portfolio DisclosureMonthyl/ Haf yearlyMonthyl/ fortnightly/ Haf yearlyMonthyl/aft yearly - within 10 days from the close of each on th / half -year respectively. FortnightlyMonthyl Auerage Asset under Management (Monthyl AUM) DisclosureMonthylWithin 10 days from the close of each month.Scheme and Benchmark RiskometerMonthyl Upon completion of 1 year of the Scheme, tracking difference (Upon completion of 1 year of the Scheme, tracking difference shall be disclosed on the website of the AMG and AMRI, on a monthy basis)Monthyl Asis Change in constituents of the index, if any it schanged for Nave and exposure to top 7 groups as a percentage of NAV of the scheme.Monthyl basis-Pisclesures Scheme Summary DocumentsMonthyl it is changed in Nave and exposure to top 7 groups as a percentage of NAV of the scheme.Monthyl basis it is changed it is changed in Scheme summary Documents	Late Yearly Results (Unaudited)Late yearly Haf yearlyWithin one month from the close of each half year i.e. on 3 its March and on 30th September.AMC website AMFI websiteAnnual ReportAnnuallynot later than four month from the date of closure of the relevant account's year (e. 3 ist March each year).AMC website AMFI websiteDaily Performance Disclosure (after scheme completes) 

### **IMPORTANT**:

Before investing, investors should also ascertain about any further changes pertaining to scheme such as features, load structure, etc. made to the Scheme Information Document/ Key Information Memorandum by issue of addenda/ notice after the date of this Document from the AMC/ Mutual Fund/ Investor Service Centres (ISCs)/ Website/ Distributors or Brokers or Investment Advisers holding valid registrations.

EHDFC MUTUAL FUNE BHAROSA APNO KA		Information Memora	ndum, the instruction	s and Product Lat			
KEY PARTNER / AGENT IN ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	FORMATION (Investors applying ARN/RIA/Portfolio Manager's/ Stock Broker's Name	under Direct Plan mus Sub Agent's ARN	t mention "Direct" in AF Bank Branch Code	RN column.) (Refer Internal Code for Sub-Agent/ Employee	Instruction 1) Employee Unique Identification Number (EUIN)	FOR OFFICE USE ONLY (TIME STAMP)	CAMS bar code
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If yes, please quote Regist	egistered under the section 8 of th ration No. of Darpan portal of Niti lease register immediately and co	Aayog.					
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	P (To be filed in by the Investor) [For	any queries nlease con	tact our pearest Investo	r Service Centre or	call us at our Customer Servi		00 419 7676 (Toll Fre
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Received from Mr. / Ms. / M/s							
an application for Purchase o	f Units of the Scheme(s) alongwith C	Cheque / Payment Instr	ument as detailed overl	eaf.			

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November 2024

1. NAME OF SECOND APPLICA	41		DA	TE OF BIRTH				
Mr. Ms. M/s.								
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Particulars						
Scheme Name / Plan / Option / Sub-option / Payout Option	Cheque / Payment Instrument / UTR No. / Date	Drawn on (Name of Bank and Branch)	Amount in figures (Rs.)			

November 2024

NVESTMENTS & PAYMENT DETAIL		ruction 6 & 7 for Scheme deta		-			
Sr No.	Name of the Schemes		Plan	Option	Sub-Option for IDC	W Inv	restment Amount (Rupees)
1 HDFC			Regular	Growth	Payout Reinvestment		
2 HDFC			Regular Direct	Growth	Payout Reinvestment		
3 HDFC			Regular Direct	Growth	Payout Reinvestment		
In case of multiple schemes, Cheque amount should match with the total I			COLLECTION A/C" and	the cheque	Total Amount		
Mode of Payment Cheque	NEFT/ RTGS/ Fund T	ransfer One Time N	landate (OTM)*				
Sr Cheque/NEFT/RTGS/UTR no.	Date of Cheque/NEFT/ RTGS/Fund Transfer	Amount of Cheque/ NEFT/RTGS/ Fund Transfer	Draw	n on Bank & Bran	ch		ank Account No. que/NEFT/RTGS/OTM)
1							
2							
3							
*Please note that OTM can be sele transactions via OTM.		provided OTM is already i istributed out of investor's					
ANK ACCOUNT DETAILS OF THE	E FIRST / SOLE APPLIC	ANT (For redemption/	IDCW Payments if a	ny) (refer inst	ruction 5)		
<b>Nandatory to attach proof, in case th</b> For unit holders opting to hold units in					,		
Bank Name	i demat iorni, piease ensure						
Branch Name				Bank City			
Account Number			pe (Please ✓) 🗌 Savir				
FSC Code***		*** If ye	Refer Instruction 5C (Ma ou do not find this on your	andatory for Credit v r cheque leaf, pleas	via NEFT / RTGS) (11 Cl e check for the same w	haracter code ith your bank)	appearing on your cheque leaf
MODE OF PAYMENT OF REDEM	PTION / IDCW PROCEE	DS (refer instruction 1	0) The redemption /	IDCW proceeds v	will be directly credit	ed to the inv	estor's bank account.
NOMINATION FOR UNITS IN NO	N-DEMAT MODE Please		· ·			<b>J J J</b>	
I/We wish to make a nominati nominate the following person(s all the assets held in my / our a of my / our death.	) who shall receive	documents issu	ed by the Court or such	other competent a	uthority, as may be req	uired by the N	nits held in my / our mutual f and am/ are further aware tha need to submit all the requ Autual Fund / AMC for settlen s held in the mutual fund folio/
Name and Address of Nominee(s) (IN CAPITALS)	PAN	Nominee Relationship (Mandatory)*	Date of Birth	Name o PAN and A	f the Guardian (Mand Address of Guardian (	atory) Optional)	Share of each nominee (%)\$
(Mandatory)		(Proof to be attached)	(Mandatory	to be furnished ir	n case the Nominee is	a minor)	(If not equally, please specify percentages below
Nominee 1							Equally     Not Equally (provide
				PAN:			%
							Equally     Not Equally (provide
				PAN:			%
							Equally     Not Equally (provide
				PAN:			%
Mobile/Telephone No. of nominee( Guardian in case of Minor		minee 1	Ν	lominee 2			Nominee 3
Email ID of nominee(s)/ Guardian in case of Minor	No		Ν				
Nominee/ Guardian (in case of Min Photograph & Signature [ \$ Any odd lot after division shall be t * Guardian's Relationship with Nom Proof of Relationship of Guardian v I/We have read and understood the me/us in respect of the folio(s) ment To be signed by ALL holders, irrespect	PAN Aadhaar ransferred to the first nomi <b>inee (Mandatory):</b> Mo <b>vith Minor:</b> Birth Certif instructions on nomination tioned above.	Saving Bank ac nee mentioned in the table other Father Leg icate School Leaving and I/We hereby undertak	count no.	oof of Identity			previous nominations made
POA holder cannot							

First / Sole Applicant

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#### 12. RESOLUTION OF DISPUTES (For Institutional or corporate clients) (Refer instruction 20)

Smart ODR OR by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India

#### 13. DECLARATION & SIGNATURE/S (refer instruction 13) I/We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein till date, Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I /We hereby apply to the Trustees for allotment of Units of the Scheme(s) of HDFC Mutual Fund ('Fund') and confirm and declare as under: (a) I/We any/are eligible Investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling / judgment etc. passed by SEBI/ Statutory Authority or Courts in India and Foreign laws. I am/We are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. (b) I/We will be bound by the Fund's terms and conditions as amended from time to time. The information given by me /us in or along with this application form is true and correct and I/we shall furnish such other further/additional information as may be required by the HDFC Asset Management (C) Company Limited (AMC)/ Fund. I/We undertake to promptly inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, (d) Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasijudicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RIA/Portfolio Managers/ Stock Broker registered in the concerned (e) folio, if applicable. I/We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC/ Fund/ RTA/ SEBI Intermediaries, arising out of any false, misleading, inaccurate and incomplete information (f) furnished by me/us at the time or investing/redeeming the units. I/We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless AMC/Fund/Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered /paid by AMC/Fund in this regard and in case of any dispute regarding the eligibility, validity and authorization of my/our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of (g) various Mutual Funds from amongst which the Scheme is being recommended to me/us. (h) I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT. Consent for Telemarketing (Refer Instruction 19): I/We hereby accord my/our consent to HDFC AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form. Consent for disclosure of Personal Information in terms of Privacy Policy I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on https://www.hdfcfund.com) ("Policy") of HDFC AMC/ Fund. I/We hereby accord my/our consent to HDFC AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party 202 or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy. For Foreign Nationals Resident in India only: November I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. For NRIs/ PIO/ OCIs/ FPIs only: I/We confirm that my application is in compliance with applicable Indian and foreign laws. For NRIs/ PIO/OCIs Please (<) Repatriation basis Non-repatriation basis SIGN HERE (Please write Application Form No. / Folio No. on the reverse of the Cheque /

**CHECKLIST** 

Please ensure that your Application Form is complete in all respect and signed by all applicants:

Payment Instrument.)

• Name, Address and Contact Details are mentioned in full. • Status of First/Sole Applicant is correctly indicated. • Bank Account Details are entered completely and correctly.

Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment.

• Please attach proof of KYC Compliance status if not already validated. • Appropriate Plan / Option is selected.

If units are applied by more than one applicant, Mode of Operation of account is indicated.

Your investment Cheque is drawn in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name' dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque.

Documents as listed below are submitted along with the Application Form (as applicable to your specific case)

	Documents	Individuals/ HUF/ Sole Proprietary Firms	Companies/ Trusts/ Societies/ Partnership Firms/ LLP	FPI <sup>@@</sup>	NRI/ OCI/ Pi0	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter		1				
2.	List of Authorised Signatories with Specimen Signature(s) @		1	1			1
3.	Notarised Power of Attorney						✓
4.	Account Debit Certificate in case payment is made by from NRE / FCNR A/c. where applicable				1		
5.	PAN Proof	1	1	1	1	<b>√</b> #	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvlindia.com)	5	1	1	1	<b>√</b> #	1
7.	Proof of Date of Birth					1	
8.	Proof of Relationship with Guardian (where Minor is Investor or Nominee)					1	
9.	PIO / OCI Card (as applicable)				1		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI			1			
11.	Ultimate Beneficial Owner		✓	1			1
12.	FATCA & CRS	1	✓	1	1	1	1

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

As per prevailing SEBI (FPI) Regulations, 2019, FPIs can invest in Indian Securities only through Stock Broker and in demat mode only.
# If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

#### 1. General Instructions

Please read the Key Information Memorandum/ Scheme Information Document(s) of the Scheme and Statement of Additional Information and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of HDFC Mutual Fund (the Fund).

New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ Standing Instruction as applicable).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. HDFC Asset Management Company Limited (the AMC) / HDFC Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

#### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

In case SEBI Registered stock brokers/non-individual Investment Advisors (IA)/Portfolio Managers are offering distributor services to their clients, they can offer only Regular Plans for that client using their distributor code/AMFI Registration Number (ARN). Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Investment in direct plan through stock broker/non-individual IA/PMS:

In case SEBI Registered stock brokers/non-individual Investment Advisors/Portfolio Managers are offering advisory service to their clients, they can execute/invest only in direct plans of Mutual Funds for that client using their SEBI Registration Numbers as Broker/RIA/PMS code. Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Employee Unique Identification Number (EUIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### New cadre distributors

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

#### **Overseas Distributors**

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

#### 2. Transaction Charges

In accordance with clause 10.5 of Master Circular, as amended from time to time the AMC/ the Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor including transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform ("NMF II") and BSE Mutual Fund Platform ("BSE StAR MF") (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

#### Transaction Charges shall not be deducted:

(a) where the Distributor of the investor has not opted to receive any Transaction Charges

- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Transfer of IDCW Plan ("TIP Facility")/ Reinvestment of IDCW, etc.; and
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor)

(e) for purchases / subscriptions routed through Stock Exchange(s) through stock brokers.

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

#### 3. Existing Unit holder information

Investors/Unitholders already having a folio with the Fund should fill in section 1, section 6, section 7, section 9 and section 13 only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

#### 4. Unit holder Information

a. Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the contact details (mobile number and email id), as per AMFI Guidelines, the same will be registered in the folio. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form.

Applications under a Power of Attorney or by a limited company or a body corporate or an eligible institution or a registered society or a trust or limited liability partnership (LLP) or partnership must be accompanied by the original Power of Attorney/ board resolution or a certified true copy/duly notarized copy of the same. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. All communication and payments shall be made by the Fund in the name of and favouring the first/ sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in **Section 3**, should be the same as appearing in demat account held with a Depository Participant.

b. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

#### The said details are mandatory for both Individual and Non Individual applicants.

\*Politically Exposed Persons" (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. PEPs shall include the family members or close relatives / associates of PEPs.

#### c. Accounts of Minors

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural parent, documents evidencing the relationship of the natural parent with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/ the AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. It is reiterated that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions.

d. Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have

already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

#### e. Who cannot invest?

- United States Person (U.S. person\*) as defined under the extant laws of the United States of America, except the following:
  - a. NRIs/ PIOs may invest/ transact, in the Scheme, when present in India, as lump sum subscription, redemption and/ or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/ undertakings, etc., as may be stipulated by AMC/ Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
  - b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of HDFC Asset Management Company Limited (HDFC AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time from the Distributors/Investors.

- 2. Residents of Canada;
- 3. Investor residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. \*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time.

#### f. Investments by FPIs:

Foreign Portfolio Investors (FPIs) may invest in mutual fund units as per the regulations / laws applicable to them from time to time. As per the extant regulations, FPIs must hold and deal in securities only in demat mode and only through SEBI registered stock brokers.

#### 5. Bank Details

#### A. Bank Account Details (For redemption/IDCW if any):

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption / IDCW proceeds are to be paid) in **Section 8** in the Application Form. The same is mandated to be provided under SEBI Regulations.

In case pay-out bank account is **different** from pay-in bank account mentioned under **Section 10** in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof alongwith the application form validating that **pay-out bank account** pertain to the sole/first Applicant. In case of folios held on behalf of a minor, the pay out bank account should be held in the name of the minor or minor with guardian in the folio. Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.

- Cancelled original cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- (ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- (iii) A letter from the bank on its letterhead certifying that the applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Further, in exceptional cases where Third Party Payments [as stated under Section 9 (2a) below] are accepted, the investor is required to submit any one of the documentary proofs as stated in (1), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

Payment for investment shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian.

#### B. Multiple Bank Account Registration:

An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

#### C. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and payout of IDCW via the various electronic mode of transfers that are available with the banks.

#### 6. Investment Details

Investors are required to indicate their choice of Scheme, Plan, Option and Payout option for which subscription is made at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans/Options mentioned under Instruction 7 - Default Plan/Option shall apply. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" against the Scheme/ Plan name in the application form. Eg. "HDFC Income Fund – Direct Plan".

#### Scheme/ Plan Option Default Plan/ Option# Frequency\* HDFC Income Fund Growth Option in case Growth Option or IDCW Option is not indicated. Growth Regular Plan Direct Plan IDCW ^ (Payout and Quarterly IDCW Payout in case Normal , Quarterly IDCW Option is not indicated. Quarterly Reinvestment) Payout in case Payout or Reinvestment is not indicated Normal · Quarterly HDFC Dynamic Debt Fund Growth Option in case Growth Option or IDCW Option is not indicated. Growth Regular Plan Direct Plan IDCW ^ (Payout and Quarterly IDCW Payout in case Normal Option, Quarterly Option, Half Yearly Option Quarterly, Reinvestment) and Yearly Option is not indicated. Half Yearly. Normal Payout in case Payout or Reinvestment is not indicated. Yearly Quarterly · Half Yearly · Yearly HDFC Medium Term Debt Fund Growth Option in case Growth Option or IDCW Option is not indicated. Growth Regular Plan Direct Plan IDCW ^ (Payout and Fortnightly Payout Option in case of Fortnightly or Normal IDCW Option is not Fortnightly Reinvestment) indicated Payout in case Payout or Reinvestment is not indicated. Normal · Fortnightly HDFC Gilt Fund Growth Option in case Growth Option or IDCW Option is not indicated. Growth Regular Plan IDCW ^ (Payout and Payout in case Payout or Reinvestment is not indicated Quarterly Direct Plan Reinvestment) HDFC Short Term Debt Fund Growth Growth Option in case Growth Option or IDCW Option is not indicated. Regular Plan IDCW ^ (Payout and Fortnightly Payout Option in case Normal Option or Fortnightly Option is not Fortnightly Direct Plan Reinvestment) indicated Normal Payout in case Payout or Reinvestment is not indicated. Fortniahtly Growth Option in case Growth Option or IDCW Option is not indicated. HDFC Corporate Bond Fund Growth Regular Plan Direct Plan IDCW ^ (Payout and Quarterly Payout Option in case Normal or Quarterly Option is not indicated. As may be decided by the Reinvestment) Payout in case Payout or Reinvestment is not indicated Trustee from time to time Normal Quarterly

#### 7. Plans/ Options Offered (For Product label, refer Page 79 & 81)

# **INSTRUCTIONS** (Contd.)

7.	Plans/ Options	Offered (Fo	r Product label.	refer Page	79 & 81)

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
IDFC Floating Rate Debt Fund	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Liquid Fund	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Money Market Fund	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option or Weekly Option is not indicated. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly
HDFC Overnight Fund	Growth	Growth Option in case Growth Option or Daily IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ • Daily (Reinvestment)	Reinvestment	Daily
HDFC Low Duration Fund • Regular Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option. Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Credit Risk Debt Fund • Regular Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Direct Plan	IDCW ^ (Payout and Reinvestment) • Normal • Quarterly	Quarterly Option in case Normal Option or Quarterly Option is not indicated. Reinvestment Option in case Payout or Reinvestment is not indicated under Normal Option.	Quarterly
HDFC Banking and PSU Debt Fund	Growth	Growth Option in case Growth Option or Daily IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ^ (Payout and Reinvestment)	Weekly Payout Option - where Payout or Reinvestment is not indicated under IDCW Option	Weekly
HDFC Ultra Short Term Fund • Regular Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Direct Plan	IDCW ^ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Long Duration Debt Fund	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
• Regular Plan • Direct Plan	IDCW ~ • Daily (Reinvestment) • Weekly (Payout and Reinvestment) • Monthly (Payout and Reinvestment)	Daily Reinvestment Option in case Daily Option, Weekly Option or Monthly Option is not indicated under the IDCW Option Reinvestment in case Payout or Reinvestment is not indicated.	Daily Weekly Monthly
HDFC Nifty G-Sec Apr 2029 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-sec Dec 2026 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec July 2031 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec Jun 2036 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G-Sec Sep 2032 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC Nifty G- Sec Jun 2027 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC NIFTY SDL Oct 2026 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-

^ IDCW shall be declared subject to availability of distributable surplus

\* or immediately succeeding Business Day if that is not a Business Day. The Trustee reserves the right to change the frequency/record date from time to time. # Investors should indicate the Plan (viz. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

#### **INSTRUCTIONS** (Contd.)

# Investors should indicate the Plan (viz. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/invalid/incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

In case an investor submits an application with ARN number which is valid but the broker/distributor is not empaneled with the AMC, the transaction will be processed under "Direct Plan" or in the manner notified by SEBI / AMFI from time to time.

The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected. # Financial Transactions shall include all Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs / STPs registered prior to the suspension period).

#### Treatment of transactions received under Regular Plan with invalid ARN

Transactions received in Regular Plan with Invalid ARN shall be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SUB dis AF			Execution Only Mentioned	Plan/
	Valid	Invalid	Empanelled	Valid	Invalid	Valid	Yes	
Lump Sum/	Y		Y				Y	Regular
Registration	Y		Ν		Not a	pplicabl	e	Direct
	Y		Y	N.A.	N.A.	N.A.	N	Regular*
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y				Nota	applicab	le	Regular
		Y			Not a	applicab	le	Direct

"Invalid ARNs" shall include the following situations -

- ARN validity period expired 1.
- ABN cancelled /terminated 2
- 3. ARN suspended
- ARN Holder deceased 4.
- Nomenclature change, as required pursuant to IA Regulations, not complied by the MFD 5
- MFD is debarred by SEBI 6
- 7. ARN not present in AMFI ARN database
- 8. ARN not empanelled with an AMC
- 8. Mode of Payment :

#### Pay-In Bank Account

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the Application Form. In case of minors, subscription payment must be made from a bank account of the minor / minor with guardian in the folio. Please write Cheque/ DD/ Payment Instrument in favour of 'the Specifc Scheme A/c PAN' or 'the Specifc Scheme A/c Investor

#### Name' Resident Investors

For Investors having a bank account with HDFC Bank Limited or such banks with whom the (a) AMC may have an arrangement from time to time:

#### Subscription through RTGS/NEFT:

Subscription through BTGS/NEFT can be done ONLY into the account maintained with HDEC Bank I to as per the details provided below: B

Branch: Manekji Wadia Building, Ground Floor, Nanik	into the account maintained with HDFC Bank Ltd as per the details provided below: Motwani Marg, Fort, Mumbai	
RTGS IFSC Code: HDFC0000060		
NEFT IFSC Code: HDFC0000060		
Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Income Fund	HDFC INCOME FUND - COLLECTION A/C	00600350000679
HDFC Dynamic Debt Fund	HDFC DYNAMIC DEBT FUND - COLLECTION A/C	00600350008244
HDFC Medium Term Debt Fund	HDFC MEDIUM TERM DEBT FUND - COLLECTION A/C	00600350008261
HDFC Gilt Fund	HDFC GILT FUND - COLLECTION A/C	00600350002448
HDFC Short Term Debt Fund	HDFC SHORT TERM DEBT FUND - COLLECTION A/C	00600350085874
HDFC Corporate Bond Fund	HDFC CORPORATE BOND FUND - COLLECTION A/C	00600350086114
HDFC Floating Rate Debt Fund	HDFC FLOATING RATE DEBT FUND - COLLECTION A/C	00600350006482
HDFC Liquid Fund	HDFC LIQUID FUND - COLLECTION A/C	00600350001066
HDFC Money Market Fund	HDFC MONEY MARKET FUND - COLLECTION A/C	00600350008347
HDFC Overnight Fund	HDFC OVERNIGHT FUND - COLLECTION A/C	00600350008381
HDFC Low Duration Fund	HDFC LOW DURATION FUND - COLLECTION A/C	00600350008364
HDFC Credit Risk Debt Fund	HDFC CREDIT RISK DEBT FUND - COLLECTION A/C	00600350123752
HDFC Banking and PSU Debt Fund	HDFC BANKING AND PSU DEBT FUND - COLLECTION A/C	00600350124736
HDFC Ultra Short Term Fund	HDFC ULTRA SHORT TERM FUND - COLLECTION A/C	5750000264647
HDFC Long Duration Debt Fund	HDFC LONG DURATION DEBT FUND - COLLECTION A/C	57500001066270

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of HDFC Bank Limited situated at the same location as the ISC or such other banks with whom the AMC may have an arrangement from time to time.

(b) For other Investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges

#### NRIS, PIOS, OCIS, FPI

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis
- FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FPI with a designated branch of an authorised dealer.
- In case, the Indian rupee drafts are purchased abroad or payment instrument does not indicate the type of account viz. FCNR or NRE accounts from which the same is issued, an account debit certificate from the Bank issuing the Indian rupee draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker, as the case may be, shall also be enclosed.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as under:

- 1. 'the Specific Scheme A/c Permanent Account Number' or
- 2. 'the Specific Scheme A/c First Investor Name'

e.g. The cheque should be drawn in favour of "HDFC Income Fund A/c ABCDE1234F" OR "HDFC Income Fund A/c Bhavesh Shah". A separate cheque must accompany each Scheme / each Plan. Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor

#### **INSTRUCTIONS** (Contd.)

Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Nifty G-Sec Apr 2029 Index Fund	HDFC NIFTY G-SEC APR 2029 INDEX FUND - COLLECTION A/C	57500001174460
HDFC Nifty G-sec Dec 2026 Index Fund	HDFC NIFTY G-SEC DEC 2026 INDEX - COLLECTION A/C	57500001095451
HDFC Nifty G-Sec July 2031 Index Fund	HDFC NIFTY G-SEC JULY 2031 INDEX FUND - COLLECTION A/C	57500001095642
HDFC Nifty G-Sec Jun 2036 Index Fund	HDFC NIFTY G-SEC JUNE 2036 INDEX FUND - COLLECTION A/C	57500001174470
HDFC Nifty G-Sec Sep 2032 Index Fund	HDFC NIFTY G-SEC SEP 2032 INDEX FUND - COLLECTION A/C	57500001125121
HDFC Nifty G- Sec Jun 2027 Index Fund	HDFC NIFTY G-SEC JUN 2027 INDEX FUND - COLLECTION A/C	57500001125118
HDFC NIFTY SDL Oct 2026 Index Fund	HDFC NIFTY SDL OCT 2026 INDEX FUND - COLLECTION A/C	57500001095922
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund	HDFC NIFTY SDL PLUS G-SEC JUN 2027 40:60 INDEX FUND - COLLECTION A/C	57500001174329

The investor has to place a RTGS / NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number which is generated for their request by the bank.

RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

#### 9. E-mail Communication

Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form or other permissible mode.

Provision of email address, will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Investor is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

 $\label{eq:main_set} The \, \text{AMC} \, / \, \text{Trustee} \, \text{reserve} \, \text{the right to send any communication in physical mode}.$ 

# 10. Mode of Payment of Redemption / IDCW Proceeds-via Direct Credit / NEFT / RTGS / etc. Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and Payout of IDCW (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/demand draft.

For more details on RTGS / NEFT or for frequently asked questions (FAQs) on RTGS / NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in/Fund website www.hdfcfund.com

#### Direct Credit

The AMC has entered into arrangements with eleven banks to facilitate direct credit of redemption and IDCW proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: Axis Bank Ltd., Citibank N.A., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited. The list of banks is subject to change from time to time.

In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / IDCW proceeds shall be effected via the RTGS / NEFT mechanism only.

Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC as may be feasible.

# Unitholders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of IDCW/ redemption warrant in transit or fraudulent encashment. **Please update your IFSC Code in order to get payouts via electronic mode in to your bank account.**

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/NEFT of redemption / IDCW proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a demand draft/ remit monies through electronic modes, if relevant details are available in investor's folio / KYC records.

Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges. AMC reserves the rights to change the payout mode from cheque/ demand draft to electronic credit

OR vice versa in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment.

Mode of Payment for Unit holders holding Units in Demat form

Investors will receive their redemption payout/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under **Section 8**. For investors, who have invested through the offline mode and subsequently dematerialized the units, Investors will receive their redemption/Payout of IDCW directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

#### 11. ELECTRONIC SERVICES (eServices)

In order to transact online, all investors must create User ID and password themselves. For individuals (sole holders), the online access will automatically be enabled once folio is created.

However, non individuals and individuals with mode of holding as Joint, investors will be able to create User id and Password only if they have applied for online access in the application form and the same has been enabled after folio creation upon receipt of all required valid documents.

The eServices facility includes HDFCMFOutine funceators, a Unitholder's transaction portal. The AMC/Fund may at its sole discretion offer/discontinue any and/or all of the eServices facilities offered to any Unitholder in the event the facility is restricted under the applicable jurisdictional laws of such Unitholder.

#### HDFCMFOuline Investors

The Fund's website www.hdfcfund.com offers this facility to enable Unitholders to execute purchases, redemptions, switches, Systematic transactions, Rollover, Change IDCW option, Transfer IDCW plan, add/update Nominee details, add/delete bank details, update contact details, In addition, a Unitholder can seek various details, view his portfolio's valuation, download various statements, request for documents and avail such other services as may be introduced by the Fund from time to time. **HDFCMF**Orefice *Quecetare* is also available as an app on mobile devices. Unitholders can have access by downloading the app.

#### **eAlerts**

This facility enables the Unit holder to receive SMS/ email / WhatsApp/ other electronic / notifications/ confirmations for purchase, redemption, SIP, switch, IDCW declaration details and other alerts.

For further details and the terms and conditions applicable for availing *eServices*, please visit our website www.hdfcfund.com

#### 12. Unit Holding Option

Investors' are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement. Demat facility is not available in case of units offered under the Daily/Weekly/Fortnightly IDCW Option(s). Please refer to the list of all the schemes/ plans/ options on the website of the Fund, viz. www.hdfcfund.com which offer the facility of holding the units in demat mode.

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

#### 13. Signatures

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their natural parent/legal Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

In case of an application through a constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

#### 14. Nomination

- 1. The nomination should be made by all individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- 3. Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- 5. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- 6. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- 7. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- 8. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.

- 9. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation/ claim settlement shall be made equally amongst all the nominees.
- 10. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- 11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/account.
- 12. Nomination shall stand rescinded upon the transfer of units.
- 13. Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- 14. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/Mutual Fund/Trustees against the legal heir(s).
- 15. Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
- 16. Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- 18. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- 19. In case of existing Folio(s) where individual unit holder(s) holding mutual fund units either solely or jointly who have not registered nomination, the folio(s) shall be frozen for debit(s) after January 1, 2024 or such other timeline that may be notified by SEBI from time to time.
- In case of investors subscribing to mutual fund units on or after October 1, 2022 under new folios, applications where details of nomination/intention to opt out of nomination, has not been provided, are liable to be rejected.

The above instructions may stand modified as may be specified by SEBI from time to time.

#### 15. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

No Redemption and related transaction(s) will be processed, in case PAN is not updated in the folios. Accordingly, such unitholders will have to submit the redemption and related transactions along with a self-attested copy of PAN, for all the jointholders. Such request will be processed only after successful validation of the PAN with the Income Tax Department's portal. If the PAN validation fails, or if the request is not accompanied with a copy of the PAN card, such request will not be processed. Such Unitholders will have to resubmit the transaction request along with self-attested copy of valid PAN card.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

#### PAN Exempt Investments

SEBI vide is circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not posses a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

\* HUFs and other categories are not eligible for such investments.

#### 16. Prevention of Money Laundering

SEBI vide its Master circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' dated December 31, 2010 as amended from time to time mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Fund, AMC, Trustee and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.hdfcfund.com

#### 17. Know Your Customer (KYC) Compliance

#### a. KYC registered under KYC Registration Agency (KRA):

Units held in account statement (non-demat) form

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ redemptions/ registrations for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Transfer of IDCW Plan ("TIP Facility"). Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment. For cases where the KYC status is 'Under Process'/ 'In-Progress', AMC may accept the subscription/switch transactions and process the same, but keep the units 'on hold' from any further transactions till KYC Status is 'Verified'.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.hdfcfund.com. Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

#### Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.hdfcfund.com

#### b. Central KYC Records Registry (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the **new customer/investors (not KYC-KRA compliant)** on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR.

In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

#### 18. Ultimate Beneficial Owners(s)

Pursuant to SEBI Master Circular on Anti Money Laundering (AML) Standards/ Combating the Financing of Terrorism (CFT)/Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002' dated December 31, 2010 as amended from time to time, Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013 and other circulars issued from time to time, investors (other than Individuals) are required to provide details of '**Ultimate Beneficial Owner(s)** (**UBO(s))**'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on '**Ultimate Beneficial Owner(s) (UBO(s))**' by filling up the declaration form for '**Ultimate Beneficial Ownership**'. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or log on to '**Investor Corner**' section on our website www.hdfcfund.com for the Declaration Form

#### **19. CONSENT FOR TELEMARKETING**

HDFC AMC shall treat this as an explicit consent by the Unit Holder/(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder/(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder/(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at hello@hdfcfund.com or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

#### 20. ONLINE DISPUTE REDRESSAL MECHANISM

In accordance with SEBI Circular No. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/145 dated July 31, 2023 (upodated on August 4, 2023) ("the Circular"), all disputes between institutional or corporate clients and AMC can be resolved, at the option of the institutional or corporate clients:

- a. in accordance with the circular and by harnessing online conciliation and/or online arbitration as specified in this circular; OR
- b. by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

Thus, institutional/corporate clients have to exercise their option under Section 12



# **PRODUCT LABELING:**

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#						
HDFC Overnight Fund An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>regular income over short term that may be in line with the overnight call rates</li> <li>to generate returns by investing in debt and money market instruments with overnight maturity</li> </ul>	Investors understand that their principal will be at low risk						
HDFC Liquid Fund An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<ul> <li>regular income over short term</li> <li>to generate income through a portfolio comprising money market and debt instruments</li> </ul>							
HDFC Low Duration Fund An open ended low duration debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 6 months and 12 months. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 11)	<ul> <li>income over short term</li> <li>to generate income/capital appreciation through investment in debt securities and money market instruments</li> </ul>							
HDFC Floating Rate Debt Fund An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul> <li>income over short term</li> <li>to generate income/capital appreciation through investment in a portfolio comprising substantially of floating rate debt, fixed rate debt instruments swapped for floating rate returns and money market instruments</li> </ul>							
HDFC Ultra Short Term Fund An open ended ultra-short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A Moderate Interest Rate Risk and Moderate Credit Risk. (Refer page 8)	<ul> <li>income over short term</li> <li>income/capital appreciation through investment in debt securities and money market instruments.</li> </ul>	10 <sup>NI Conce</sup> Moderately High Figh						
HDFC Money Market Fund An open ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<ul> <li>income over short term</li> <li>to generate income/ capital appreciation by investing in money market instruments</li> </ul>	Mo7 Wery High						
HDFC Nifty G-Sec Dec 2026 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Dec 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Dec 2026 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	Investors understand that their principal will be at low to moderate risk						
HDFC Nifty G-Sec Jun 2027 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Jun 2027 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jun 2027 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/Treasury Bills.</li> </ul>							
HDFC NIFTY SDL Oct 2026 Index Fund An open ended target maturity scheme replicating/tracking NIFTY SDL Oct 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Oct 2026 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/Treasury Bills.</li> </ul>							
HDFC NIFTY SDL Plus G-Sec Jun 2027 40:60 Index Fund An open ended target maturity scheme replicating/ tracking NIFTY SDL Plus G-Sec Jun 2027 40:60 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY SDL Plus G-Sec Jun 2027 40:60 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>							

\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

		<b>E</b> HDFC
	nding of the kind of product / scheme they are investing in labeling for the following schemes is as under:	<b>MUTUAL FUND</b> Bharosa apno ka
NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER#
HDFC Banking and PSU Debt Fund An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul> <li>income over short to medium term</li> <li>to generate income/capital appreciation through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies</li> </ul>	
HDFC Corporate Bond Fund An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul> <li>income over short to medium term</li> <li>to generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bonds</li> </ul>	
HDFC Gilt Fund An open ended debt scheme investing in government securities across maturities. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>credit risk free returns over medium to long term</li> <li>to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government</li> </ul>	
HDFC Income Fund An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the Portfolio is between 4 years and 7 years. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 21)	<ul> <li>income over medium to long term</li> <li>to generate income/ capital appreciation through investments in debt and money market instruments</li> </ul>	
HDFC Short Term Debt Fund An open ended short term debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 1 year and 3 years. A Relatively High Interest Rate Risk and Moderate Credit Risk. (Refer page 16)	<ul> <li>income over short term</li> <li>to generate income/capital appreciation through investments in Debt and Money Market Instruments</li> </ul>	Londone Moderate Moderately High High
HDFC Dynamic Debt Fund An open ended dynamic debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk.	<ul> <li>income over medium to long term</li> <li>to generate income/capital appreciation by investing in a range of debt and money market instruments</li> </ul>	Mor High
HDFC Long Duration Debt Fund An open ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is greater than 7 years. A Relatively High Interest Rate Risk and Relatively Low Credit Risk. (Refer page 40)	<ul> <li>Income over the long term</li> <li>To generate income / capital appreciation through investments in debt and money market instruments</li> </ul>	Investors understand that their principal will be at moderate risk
HDFC NIFTY G-Sec Apr 2029 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Apr 2029 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Apr 2029 Index, subject to tracking difference over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	
HDFC Nifty G-Sec July 2031 Index Fund An open ended target maturity scheme replicating/tracking Nifty G-Sec Jul 2031 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Jul 2031 Index, subject to tracking errors over long term.</li> <li>Investment in Government Securities/SDL, TREPS on Government Securities/ Treasury Bills.</li> </ul>	
HDFC NIFTY G-Sec Jun 2036 Index Fund An open ended target maturity scheme replicating/tracking NIFTY G-sec Jun 2036 Index.	<ul> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY G-Sec Jun 2036 Index, subject to tracking difference over long term.</li> </ul>	

An op replica ING NIF I ung/ · Investment in Government Securities/SDL, TREPS on Government A Relatively High Interest Rate Risk and Relatively Securities/ Treasury Bills. Low Credit Risk. Returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec Sep 2032 Index, subject to tracking HDFC Nifty G-Sec Sep 2032 Index Fund An open ended target maturity scheme difference over long term. replicating/tracking Nifty G-Sec Sep 2032 Index. • Investment in Government Securities/SDL, TREPS on Government A Relatively High Interest Rate Risk and Relatively Securities/ Treasury Bills. Low Credit Risk.

\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

# KA

#### **PRODUCT LABELING:** BHAROSA APNO KA To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under: NAME OF SCHEME **RISKOMETER#** THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING\* HDFC Medium Term Debt Fund • income over medium term Moderately High Moderate An open ended medium term debt scheme · to generate income/capital appreciation through investments in Debt and Money Market Instruments investing in instruments such that the Macaulay High in ie Duration of the portfolio is between 3 years and 4 years. A Relatively High Interest Rate Risk and Relatively High Credit Risk. (Refer page 18) Verv HDFC Credit Risk Debt Fund · income over short to medium term Low High · to generate income/capital appreciation by investing predominantly An open ended debt scheme predominantly in AA and below rated corporate debt (excluding AA+ rated investing in AA and below rated corporate bonds corporate bonds) (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively Investors understand that their principal will be at High Credit Risk. moderately high risk

\*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.

For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero coupon securities where they are the same.

D)7

MUTUAL FUND

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# FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

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Name	e of the entity																														
Туре	of address given at KRA		Resident	itial or	r Bus	iness				Resid	den	tial		[	Bus	sine	SS	•	Registered Office												
PAN																	[	Date o	of In	icorpo	ratior	1	D	)	D	M	М	Y	Y	Y	Y
City c	f incorporation																														
Coun	try of incorporation																														
									Ac	ditio	nal	KYC I	nforn	nati	ion																
	s Annual Income (Rs.) [Plea	ase tic	ck (✓)]			ow 1 l	ac	<u> </u>	1 - 5	5 Lacs																					
Net-w				R							as on D D M M Y Y Y Y (Not older than 1 year)													)							
	ndividual Investors involved mentioned services	d/prov	viding an	ıy		•	xchanę ending				nge	r Servio	ces					amblir above	•	Lotte	ry / C	asi	no Ser	ViC	es						
										FATCA	8	CRS D	eclara	tio	n																
Pleas	e tick the applicable tax res	sident	declarat	tion -																											
	"Entity" a tax resident of a s, please provide country/ies i	-					or tax pu	irpose	s an	Yes			No x ID nı	mbe	er belov	v.)															
Sr. No.	C	Countr	y							Tax	x Id	lentifica	ation I	lun	nber%					Iden	tifica	tior	n Type	(TI	N or	Othe	r*, j	oleas	e sp	ecify	)
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3.	3.																														
	ase Tax Identification Numb se TIN or its functional equi												numb	er c	or Glob	al Ei	ntity	Identi	ifica	ation N	lumb	er o	or GIIN	, et	C.						
In cas	se the Entity's Country of In	icorpo	pration /	Tax r	eside	ence is	s U.S. I	but Er	ntitv	is not	a S	Specifie	d U.S.	Pe	rson. n	nent	tion I	Entitv'	s e	xempt	ion c	ode	e here								
PAR	<b>A</b> (to be filled by Financial In	stitutio	ons or Dir	rect Re	eportii	ng NFE	Es)																								
1.	We are a,						GIIN	Γ													Τ										
	Financial institution (Refer 1 of Part C)						Note:	If vou	u do	do not have a GIIN but you are sponsored by another entity, please provide your sponsor's																					
	Or									indicate your sponsor's name below																					
	Direct reporting NFE						Name	of sp	ons	soring e	enti	ty																			_
	(Refer 3(vii) of Part C) (please tick as appropriat	ie)																													
	GIIN not available (ple		ick as an	nnlica	ahle)			Appli	od f	for			[		] Not (	ahta	inod	No	n n	articip	atina	FI									
			on do up	phoa	(510)						apo	oly for -	l pleas	e si	1				•				(Re	fer	1 A /	of Pa	rt C	)			
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	<b>B</b> (please fill any one as appl							Direct	Кер			·	٦																		
1.	Is the Entity a publicly trac whose shares are regular securities market) (Refer	ly trad	ded on a	an esta			oany				Yes Sec	s curity IS			-					-			e stock is	-		,					
										$\square$	Nai	me of s	tock e	xch	lange_																
2.	Is the Entity a related entit						ny				Yes	;	(If ye	s, pl	ease spe	cify r	name	of the li	sted	compai	ny and	one	stock ex	char	nge on	which	the s	stock is	regula	arly tra	aded)
(a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)								me of li			pany_																				
									ture of I											any or		_				ed Co	ompa	ny			
								Sec	curity IS	5IN																					
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3. Is the Entity an active NFE (Refer 2c of Part C)							Yes																								
							Nature of Business																								
							Please specify the sub-category of Active NFE (Mention code – refer 2c of Part C)																								
4.	4. Is the Entity a passive NFE (Refer 3(ii) of Part C)						Yes Nature of Business																								

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)																								
Category (Please tick applicable category): Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals Public Charitable Trust																								
Private Trust Religious Trust Trust created by a Will Others (please specify)																								
Does your company/entity have any indivi If 'YES' - We hereby declare that the fo individual(s) are given below.	lowi	ng indi	vidual pe	rson hold	s dire	ectly / indi	rectl	y control	ing owne	rship	in c	our en	tity a	bov	e the	pres	scribe		sholo					
If 'NO' - We hereby declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below Please list below the details of controlling person(s), confirming ALL countries of tax residency/permanent residency/citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attached additional sheets if necessary).																								
			teporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)																					
Details				UB01						UBO	2								U	BO3				
Name of UBO ^																								
UBO Code (Refer 3(iv) (A) of Part C)																								
Country of Tax residency ^ *																								
PAN ^ #																								
Tax ID ^ <sup>%</sup>																								
Tax ID Type																								
Date of Birth ^			D	D/MM/YY	ΥY				DD	/MM/	YY	ΥY							DD/M	M/Y	YYY			
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Politically Exposed Person (PEP) Details	^	🗌 Is	a PEP 🗌	] Related	to PE	EP 🗌 N.	A.	🗌 Is a	PEP 🗌	Relate	ed t	to PEP		N. <i>A</i>	۹.		ls a P	EP 🗌	Re	latec	l to PE	P 🗌	] N.	A.
SMO Designation ^																								
KYC Complied?		Please	attach the	e KYC ackn	owle	dgement <sup>@</sup>		Please a	ttach the ł	(YC ad	ckno	owledg	jemer	nt@		Plea	se atta	ich the	e KYC	c ack	nowle	dgeme	ent®	
^ Mandatory Fields N. A Not Applicable																								
* To include US, where controlling person is			•																					
*If UBO is KYC compliant, KYC proof to be e Trust / Protector of Trust to be specified whe				iny other fi	unctio	onal equiva	alent	identity p	roof & add	lress p	proc	of mus	st be a	attac	hed.	Posi	tion / I	Desigi	natio	n like	Direc	tor / S	Settlo	r of
<sup>%</sup> In case Tax Identification Number (TIN) is n	ot av	ailable,	kindly pro			-																		
<sup>®</sup> For Foreign National – wherever PAN is not translated in English and should be attested						ared in Tax	ID)	& address	proof to	be end	clos	sed. If	the do	ocui	menta	ary p	proof is	s in Fo	oreigr	ו Lar	iguage	۶, it sh	hould	l be
<sup>s</sup> Attach valid documentary proof like Shareh	oldin	ig patte	rn duly se	elf attested	by A	uthorized S	Signa	atory/Cor	npany Seo	cretar	у													_
						- CRS 1																ļ		
The Central Board of Direct Taxes has no beneficial owner information and certain agencies. Towards compliance, we may the account or any proceeds in relation th	cert also	ificatio be reqi	ns and do	cumentat	ion fr	om all our	unit	holders. I	n relevant	cases	s, in	nforma	tion v	will I	nave t	o be	repor	ted to	tax a	autho	orities,	/ appo	ointe	d
Should there be any change in any inform Please note that you may receive more the structure of the structu													entitie	es. 1	here	ore.	it is in	nporta	ant th	iat vo	ou resi	oond t	to ou	r
request, even if you believe you have alread If you have any questions about your tax	ıdy s	upplied	d any prev	iously req	ueste	d informa	tion.		-		-							-		-	-			
United States in the foreign country inform	natio	n field	along with	the US Ta	x Ider	ntification	Num	ber.	-		-	-					-				-			
It is mandatory to supply a TIN or function provide an explanation and attach this to t			ent if the (	country in	whic	n you are	tax r	resident is	sues suci	n iden	tifie	ers. It r	10 111	N IS	yet av	/allal	DIE OF	nas n	ot ye	t dee	en isst	iea, p	lieas	3
Certification																								
I/We have read and understood the inform the information provided by me/us on this Trustees for any modification to this infor Compliance Act (FATCA) and Common Re	Forr natio	n is tru on pror	e, correct nptly. I/W	t and com e further a	plete. agree	I/We here to abide b	by a by th	gree and e provisio	confirm to	infori Schen	m H	IDFC A	Asset	Mai	nager	nent	Comp	bany L	imite	ed/H	DFCN	lutual	Fund	d/
Name							900							Γ										
Designation																								
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Signature	Signature     Signature     Date/ _//								Si															

### 1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding
  financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 (refer point 2c.)

 Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• Fl no	t required to apply for GIIN:
A. Reasor	ns why FI not required to apply for GIIN:
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

#### 2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active N	FE : (is any one of the following):
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial yearis passive income and less than 50 percent of the assets held by theNFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFEconsist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<ul> <li>Any NFE that fulfills all of the following requirements:</li> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> </ul>
	<ul> <li>It is exempt from income tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
	<ul> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> </ul>
	(III) an Investor Protection Fund referred to in clause (23EC),
	of section 10 of the Act;
3. Other	definitions
(i) Related	entity
	s a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect of more than 50% of the votes and value in an entity.
(ii) Passiv	
· ·	passive NFE means on-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
or (2) an inv	vestment entity defined in clause (1) of these instructions
(3) a with	holding foreign partnership or withholding foreign trust;
(Note: For	eign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
(iii) Passiv	re income
The term p	passive income includes income by way of :
(1) Divid	ends,
(2) Intere	ist
1 ° ′	ne equivalent to interest,
(4) Rents (5) Annu	s and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE ities
(6) The e	xcess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
(7) The e	xcess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
(8) The e	xcess of foreign currency gains over foreign currency losses
(9) Net ir	icome from swaps
(10) Amor	unts received under cash value insurance contracts
	e income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course
	aler's business as such a dealer.
	Illing persons
(Maintena any other positions.	g persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering nce of Records) Rules, 2005.In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar
to provide	o guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

(1) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;

(2) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or

(3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Provided that in case of a trust, the reporting entity shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clause (b) of sub-rule (1) rule 9.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling	A) Controlling Person Type (UBO):								
UBO Code	Sub-category								
01	CP of legal person-ownership								
02	CP of legal person-other means								
03	CP of legal person-senior managing official								
04	CP of legal arrangement-trust-settlor								
05	CP of legal arrangement-trust-trustee								
06	CP of legal arrangement-trust-protector								
07	CP of legal arrangement-trust-beneficiary								
08	CP of legal arrangement-trust-other								
09	CP of legal arrangement-Other-settlor equivalent								
10	CP of legal arrangement-Other-trustee equivalent								
11	CP of legal arrangement-Other-protector equivalent								
12	CP of legal arrangement-Other-beneficiary equivalent								
13	CP of legal arrangement-Other-other equivalent								

(v) Specified U.S. person – A U.S person other than the following:

- (1) a corporation the stock of which is regularly traded on one or more established securities markets;
- (2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471 (e) (2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (3) the United States or any wholly owned agency or instrumentality thereof;
- (4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (5) any organization exempt from taxation under section 501 (a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701 (a) (37) of the U.S. Internal Revenue Code;
- (6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

- (11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

#### (vi) Owner documented FI

An FI meets the following requirements:

- (a) The Fl is an Fl solely because it is an investment entity;
- (b) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FI does not maintain a financial account for any non participating FI;
- (d) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

#### (vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exem	nption code for U.S. persons
Code	Sub-category
А	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as suc under the laws of the United States or any state
G	A real estate investment trust
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
Ι	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan

### Application Form for Equity and Debt Systematic Investment Plan (SIP) [For Investments through NACH/ Direct Clearing/ Direct Debit Facility/ Standing Instruction] Important: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use Please refer Product labeling available on page 79 & 81 and terms and conditions / Instructions overleaf)

E FDFC MUTUAL FUND BHAROSA APNO KA November 2024

<b>KEY PARTNER / AGENT INFO</b>	RMATION (Investors applyin	g under Direct Plan must ı	mention "Direct" in	ARN column.)		FOR OFFICE USE ONLY (TIME STAMP)				
ARN/RIA Code/Stock Broker/			nk Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Numb (EUIN)					
ARARN-146822										
EUIN Declaration (only where EUI I/We hereby confirm that the EUI person of the above distributor/su	N box has been intentionally	left blank by me/us as thi ne advice of in-appropriat	s transaction is ex eness, if any, provi	ecuted without any i ded by the employee	nteraction or advid /relationship mana	e by the employee/ relationship manager/ sales ger/sales person of the distributor/sub broker.				
Sign H										
First/ Sole Applicant/ Gu			Second Applicant			Third Applicant				
Transaction Charges for Appl	ications through Distribu	tors only				Date: D D M M Y Y Y Y				
I confirm that I am a first time If the total commitment of invest Charges, the same are deductible issued against the balance of the	tment through SIP (i.e. amou e as applicable from the insta	nt per SIP installment X i liment amount and payab	OR no. of installments le to the Distributo			ting investor across Mutual Funds. rour Distributor has opted to receive transaction I be recoverable in 3-4 installments. Units will be				
Please ( $\checkmark$ ) any one. In the absen	ce of indication of the option	the form is liable to be r	ejected.	NEW REGISTRA	TION 🗌	CANCELLATION <sup>®</sup>				
OTM Debit Mandate is attache	d and to be registered in the	folio. SIP Auto debit will	start after mandat	e registration which	takes 10 to 21 da	form can be submitted till 4th of the month. ys depending on NACH modalities.				
1) INVESTOR DETAILS	* Ap	plication No. (For new inv	restor)/ <b>Folio No.</b> (F	or existing Unitholde	r)	-				
Applicant		Name				PAN/ PEKRN <sup>#</sup> (Mandatory)				
Sole / First Applicant Second Applicant										
Third Applicant										
Guardian/POA Holder										
# Please attach Proof. If PAN/PE				nandatory for Micro	SIP.					
I/WE WOULD LIKE TO INVES	T TO MEET MY/OUR FINA	NCIAL GOALS (choos	e anyone (√)							
Purchase of Residence	Children's Education	Children's Mar	riage 🗌 Reti	rement 🗌 Ot	hers	Please Specify				
Target Amount										
2) INVESTMENT DETAI	LS FOR SIP <sup>s</sup> [Please	tick (√)]								
Scheme Name	HDFC		HDFC			HDFC				
Scheme Name	libre		indi c							
Plan	Regular Di	rect	Regular	Direct		Regular Direct				
Option / Facility	Growth DDC	W   🗌 Reinvest 🗌 Pa	yout Growth	DCW   Rei	nvest 🗌 Payout	Growth IDCW   Reinvest Payou				
Frequency	Daily <sup>++</sup> W	/eekly <sup>##</sup> (Any days from Monday to Frida		Weekly##N	(Any days from londay to Friday)	Daily <sup>++</sup> Weekly <sup>##</sup> (Any days from Monday to Friday)				
	☐Monthly <sup>+</sup> ☐Half-Yearly	Quarterly Yearly	Monthly Half-Yea		iarterly arly	Monthly⁺ Quarterly Half-Yearly Yearly				
SIP Installments (For Da Weekly frequency)***	aily &									
SIP Date <sup>+</sup>		DD		DD		DD				
Enrolment Period** (MM	<b>I/YY)</b> From M M	<b>To</b> M M Y	Y From M	МҮҮ То	ММҮҮ	From M M Y Y To M M Y Y				
SIP Amount										
	SI	P TOP-UP (✓) Not a	available for [	Daily and Week	Iy SIP					
Frequency	Half Yearly	Yearly <sup>+</sup>	Half Yea	rly 🗌 Yearly	+	Half Yearly Yearly <sup>+</sup>				
Amount										
Percentage <sup>s</sup> (%)										
SIP Top-Up Cap Amount	t									
or CAP Month-Year*:	M	MYY		MMYY		MMYY				
<sup>+</sup> Default, if not selected. • <sup>++</sup> Trigge falls on non-business day, it will be Daily/Weekly frequencies. • In case. has to be 10% and in multiples of 1% will be applicable from next effective	red and processed only on all I triggered and processed on t of Quarterly SIP only the Yearly thereafter, of the existing SIP in SIP installment. • *TOP-UP CA	Business Days and SIP TO ne next business day and option is available as SIP To Istallment. Investors/unit P amount • <b>**SIP tenure</b>	P up facility shall no I SIP TOP up facility op-Up frequency. • holders subscribing can be registerd u	t be available. • <sup>##</sup> Ti y shall not be availat ^ TOP UP amount h: for this facility are re oto a maximum of 40	iggered and proces le. • <sup>###</sup> Number of as to be in multiples quired to submit the years • # TOP-UP	sed on the day opted by the investor. If the day opte f installments have to be mentioned only in case o of Rs. 100 only. • \$The minimum TOP UP Percentag request at least 21 days prior to the SIP date. Top-u CAP Month-Year				
		NOWLEDGEMENT SLI								
HDFC I	MUTUAL FUND: Head Office				-	hgate, Mumbai - 400 020.				
DATE D D M M	Y Y Y Y <b>Foli</b>	D NO.								
Received from Mr. / Ms						ISC Stamp & Signature				
[For any queries please contact o		entre or call us at our Cus our website: www.hdfcfu	0	nber 1800 3010 676 Nissed Call Number						

# 2) INVESTMENT DETAILS FOR SIP<sup>s</sup> [Please tick ( $\checkmark$ )] (Contd...)

Maximum	n amount of debit (SIP+Top-up)	) under direct debit facility for	or investors with bank accounts with State Bank of India shall not exceed Rs. 5,00,000/- per installment.
In case SIP amo		heque should be drawn in fav	avour of "HDFC MF MULTI SIP COLLECTION A/C" and the cheque amount should match with the total
First SIF	P Transaction via Cheque No.		Cheque Dated         D         M         M         Y         Y         Y         Amount (Rs.)
Mandator	r <b>y Enclosure</b> (if 1st Installment	is not by cheque) BI	Blank cancelled cheque Copy of cheque
The name	e of the first/ sole applicant mus	t be pre-printed on the cheque	е.
3) BA	NK DETAILS		
OTM Bar	nk Details to be debited for the	SIP (OTM already Registered	ed)
Bank Na	me:		Account Number:
4) UN	IT HOLDING OPTION	DEMAT MODE* (Enclos	se Latest Client Master / Demat Account Statement) PHYSICAL MODE (Default)
*Demat Ac	ccount details are mandatory for (i) F	Pls and (ii) investors who wish to I	p hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)
NSDL	Depository Participant (DP) Nam	ie	DP ID I N Beneficiary Account No.
CDSL	Depository Participant (DP) Nam	le	Beneficiary Account No.
5) DE	CLARATION AND SIGNAT	URE(S) <sup>s</sup>	
I/ We have and of NAC The ARN h	CH/ Debit Clearing / Direct Debit / Stan	ding Instruction facilities. I/ We here e commissions (in the form of trai	i the scheme related documents of the Scheme and the terms & conditions of enrolment for Systematic Investment Plan (SIP) reby apply to the Trustees for enrolment under the SIP. all commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds
SIGNATURE (S)	First/ Sole Unit holder/ Guardia	an/ POA Holder	Second Unit holder Third Unit holder
SIGNA	Pleas	3 ()	be as it appears in the folio/ on the Application Form and in the same order. de of holding is joint, all Unit holders are required to sign.

#### Please note: Signature(s) should be as it appears in the folio/ on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign. #In case the OTM is not registered in the folio please submit duly filled and signed OTM form separately.

#### Terms and Conditions and Instructions

#### For detailed terms and conditions on SIP, including for OTM facility, please visit our website www.hdfcfund.com and also refer to scheme related documents.

- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- While the Fund and RTA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered.
- In case both SIP end date and no. of installments are mentioned in the SIP application for daily & weekly frequency then SIP shall get registered as per the no. of installments provided.
- If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period
- In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with HDFC Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
- In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/date
- For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 5 lakhs or the maximum amount mentioned in OTM form, whichever is less.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- HDFC Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility and SIP facility in the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.

The Enrolment Form should be submitted atleast 21 days before the first date ^ for NACH/ Direct Clearing Direct Debit / Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 15 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1)

In cases where D-SIP/W-SIP application is accompanied with fresh OTM mandates, the start date/day for D-SIP/W-SIP shall be 10 days after receipt of confirmation for registration of OTM from destination banks. Investors enrolling for D-SIP/W-SIP should select "As & when presented" as payment frequency in the OTM.

In case the D-SIP/W-SIP instalment is not debited on a particular day on account of system constraints. technical/operational issues/actions of other parties or any other circumstances beyond the control of HDFC AMC/Fund, such missed debits will not be re-initiated.

^ In case the auto debit start date/day as mentioned in the form does not satisfy this condition, the first date/day shall be rolled over to begin from the immediately following month (provided the roll over date/day does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/Direct Clearing or Direct Debit/ Standing Instruction) and the end date/day shall accordingly get extended

In case of auto cancellation, the below given uniform timeline for treating an SIP as closed / cancelled shall be adopted by all AMCs:

S No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1.	Daily	3
2.	Weekly, Fortnightly	3
3.	Monthly	3
4.	Bi-monthly, Quarterly or Longer interval SIPs	2

The AMC will send a communication to investor after 1st failed debit attempt, mentioning that the SIP will cease in case of 3 consecutive rejections and another communication after cancellation of SIP intimating the cancellation to the investor

SIP cancellation request will be effective within 10 calendar days from the submission of such request by the investor.

When an investor submits request for cancellation of SIP, all AMCs shall ensure that there is cancellation of auto-debit / SIP within 10 calendar days of such request placed by the investor.

	ACKNOWLEDGEMENT SLIP FOR SIP (To be filed in by the Investor)
Scheme / Plan / Option	Scheme 1
	Scheme 2
	Scheme 3
	ntact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)] @hdfcfund.com or 💮 visit our website: www.hdfcfund.com 🕜 Missed Call Number - +91 85069 36767

	[Applicabl		Mandate For tional Purchases as w				des]	
<b>G</b> HDFC	UMRN		OFFICE USE ONLY	Y		Date D	DM	Μ Υ Υ Υ Υ
MUTUAL FUND			OFFICE USE ONLY			Create	Modi	fy Cancel
Sponsor Bank Code	OFFICE USE O	NLY	I/We authorize	HDFC Mut	ual Fund			
To debit (tick✔)	SB/CA/CC/SB-NRE/SB	-NRO/OTHER	Bank A/c numbe	er				
With Bank					IFS	C/MICR		
an amount of Rupee	s						₹	
PAN/PEKRN		um Amount		Reference	2	Half Yearly		- 🗹 As & when presente
declaration has been ca	f mandate processing charg refully read, understood & r at I am authorised to cancel the debit.	nade bv me/us. I an	n authorising the user	entitv/Corporation	te to debit mv a	ccount. based on the	e instructions	as agreed and signed by m
To D D M	M Y Y Y Y	Signatu	re of Primary Account	Holder	Signature of	Account Holder	Sigr	nature of Account Holder
mandate is 40 Phone No	iod of validity of this years only. 	1N	ame as in Bank Record	ds 2	Name as in	Bank Records	3. <u>Na</u>	me as in Bank Records

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Declaration: I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/ECS/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank/AMC communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We will inform the AMC about any changes in my bank account. I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the AMC/Bank with respect to the NACH/ECS/Direct Debit/SI from time to time.

Authorisation to Bank: This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of HDFC Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of HDFC Asset Management Company Limited, Investment Manager to HDFC Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/ECS/Direct Debit/SI.

#### INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

 Investor may register for the One Time Mandate (OTM) for NACH/ECS/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg lumpsum, SIP) received through any mode i.e. physical or electronic ("OTM facility"). Investors who have already submitted a One Time Mandate (OTM) form i.e. already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.

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- 2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number: Unit holder(s) should mandatorily provide their mobile number on the mandate form.
- 4. Where the mode of holding in the bank account is "Joint", the OTM mandate is to be signed by all Jointholders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- PAN/PEKRN: Investors should provide the PAN/PEKRN of the First Holder in the space provided.
- 6. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.

- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- 8. Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
- 9. Tick on the respective option to select your choice of action and instruction.
- 10. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- 11. Please mention the Name of Bank and Branch, IFSC / MICR Code.
- 12. The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
- 13. If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented".
- 14. As per NPCI Circular NPCI/NACH/OC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the 'End Date' of the mandate by filling the date for a maximum period of 40 years from the start date or less.
- 15. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- 16. Investors enrolling for Daily SIP should select "As & when presented" as payment frequency in the OTM.
- 17. Date has to be filled in mandatorily.

S SYSTEMATIC T TRANSFER		(F	· Please refer P	roduct la	ment F beling availat itions / Instru	le on pa							UTUA	
P PLAN								Enrolm	ent For	m No.				
KEY PARTNER / AGENT INF ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ORMATION (Inve ARN/RIA/Stock Portfolio Manag	k Broker/	under Direct Plan Sub Agent'		ion "Direct" in AF Bank Branc		) Internal C for Sub-A Employ	gent/	Emp Identifi	loyee U cation N (EUIN)	lumber			E USE ON Stamp)
ARARN-146822										. ,				
EUIN Declaration (only whe I/We hereby confirm that th relationship manager/sales relationship manager/sales	e EUIN box has person of the	been inten above dist	tionally left bl ributor/sub_b	ank by m	e/us as this ti	ansactio ng the a	n is execute dvice of in	ed witho -appropi	ut any riatene	interac ss, if a	ction o any, pr	r advice ovided	e by the by the	employee employee
First / Sole Unit H		d and agree to	a bide by the te		ond Unit Holder	scheme re	lated docume	ents and th	ne terms			it Holder	1 overlea	f of System
I/ We hereby declare and confirm Transfer Plan (STP) and the relev Distributor) has disclosed to me, from amongst which the Scheme	ant Scheme(s) ar us all the commis	id hereby app ssions (in the	ly to the Trustee form of trail con	es for enro nmission o	ment under the r any other mod	STP in the	e following So le to him/thei	cheme(s)/ m for the	/Plan(s)/ differen	Options t compe	s(s). The eting Sc	e ARN h hemes o	older (A f various	MFI registe Mutual Fu
Please ( $\checkmark$ ) any one.	_	REGISTRATI			CANCELLA	TION		Date	e: D	D	M	M	Y Y	Y
Folio No. of 'Transferor' Scl	neme (for existir	ng Unit holde	er) / Applicatio	n No. (for	new investor									
Name of the Applicant												k		nandatory#
				PAN#	or PEKRN#									se (√) Attached
				KYC N										
Name of Guardian in c	ase First/Sole A	pplicant is a	i minor		or PEKRN#								Proof	Attached
Name	of Second Applic	cant		KYC N PAN#	or PEKRN#								Proof	Attached
				KYC N	umber									
				PAN# KYC N	or PEKRN#								Proof	Attached
# Please attach Proof. If PAN	/PEKRN/KYC is	already valio	lated, please c	_		lefer Insti	ruction No.	16 and 1	7					
Name of 'Transferor' Schem					pplying under D									
Name of 'Transferee' Schem		Amount of T	ransfer per Insta		pplying under D	rect Plan r	nust mention	"Direct" a	against t	he Sche	eme nar	ne).		
For Fixed Systematic Transfe (FSIP) (for T&C of STP regis		O Daily#		allinenii. no	·					No	of Inetal	Iments:*		
NFO, Refer Instruction No. 8 (Please ✓ any one)	3)	O Weeklys			(Please ✓ any o Tuesday □ W		□ Thursda		idov <sup>+</sup>			Iments:*		
(Refer Instruction No. 7)		O Monthl		•		sunesuay		ay 📋 Fi	luay		nent Per			
		Date of Tran	nsfer (Mention a	ny date of	the month)	) D			From	M	M	Y	Y	Y Y
									То	M	M	Y	Y	Y Y
For Capital Appreciation Sys		Monthl	y <sup>+</sup> O Quart	terly						Enroln	nent Per	riod*:		
Transfer Plan (CASTP) (Not during the NFO period) (Ple		Date of Trai	nsfer (Mention a	ny date of	the month)	) D			From	M	M	Y	Y	Y Y
(Refer Instruction No. 9)	,,					I	_		То	M	M	Y	Y	Y Y
In case of multiple registration <sup>+</sup> Default Frequency/Date/Day				s. #Refe	r Instruction N	o. 7 (a)	\$Refer Instr	ruction N	lo. 7 (b	) *Ref	er Inst	ruction	No. 10	
<u> </u>	Sole Unit Holde Please note : Si	gnature(s)	should be as i he mode of h			on the Ap						Init Hold	ler	
		ACKI	NOWLEDGEN	ИENT <u>S</u> L	IP (T <u>o be fill</u> e	d in by	the <u>Unit ho</u>	older)						
					TUAL FUND				-					
Date:			Head Office : HD 166, Backbay R							rolmer orm No	nt ./Folio		Stamp &	Signature
Received from Mr./Ms./M/s					٠ <u>٢</u>	TP' appli	ication for tr	ansfer o	f Units;					
from Scheme / Plan / Optio	in													
to Scheme / Plan / Option														

I I I I I I I I I I I I I L I l I I l I I I I I I I I I I I

# **TERMS & CONDITIONS / INSTRUCTIONS FOR STP**

STP is a facility wherein unit holder(s) of designated open-1. ended scheme(s) of HDFC Mutual Fund (Transfere Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended schemes) of HDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non-demat Mode in the Transferer and the Transferee Scheme. Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferor/ Transferee Schemes for this facility.

# The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- The STP Enrolment Form should be completed in English and in Block Letters only. Please tick ( $\checkmark$ ) in the appropriate box ( $\Box$ ), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of 2. the Official Points of Acceptance of HDFC Mutual Fund.
- One STP Enrolment Form can be filled for one Scheme/Plan/ 3. Option only.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfdund.com 4.
- Unit holders should note that unit holders' details and mode of Since is a set of the set of the
- STP offers unit holders the following two Plans 6.
  - Fixed Systematic Transfer Plan (FSTP)

Capital Appreciation Systematic Transfer Plan (CASTP) FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

- 7. a.
- reated as the Default Frequency. Under the FSTP -Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*) on every Business Day. Under the FSTP Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and any amount thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday. Under the FSTP Monthly Interval, unit holders will be b
  - Under the FSTP Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*) on any date of each month.
  - Under the FSTP Quarterly Interval, unit holders will be d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*) on any day of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc.

\*an open-ended equity linked savings scheme with a lock-in period of 3 years.

In case there is no minimum amount (as specified above under each Option) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.

If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/ Day and the same will be considered for the purpose of determining the applicability of NAV

Unit, holders should be aware that if they decide to take up this facility, there is possibility of erosion of capital e.g. If the unit holder decides to transfer Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such transfer proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

#### 8. STP during NFO-

STP during NFO would be available only under FSTP option. The first installment for STP application received for monthly / quarterly frequency would be processed on the allotment date irrespective of the transfer date opted by the investor. However, subsequent transfers would be processed on the date opted by the investor.

In respect of STP instalments for daily and weekly frequencies falling upto the NFO allotment date, STP-out will be processed as per the Applicable NAV of Transferor Scheme on the relevant instalment dates. However, STP-into the new scheme will be processed on the NFO allotment date.

The STP installments under Daily and Weekly frequencies falling between the NFO allotment date and

scheme re-opening date, will be processed on the scheme re-opening date at applicable NAVs of Transferor and Transferee Scheme.

- Applications received under FSTP during NFO would be accepted only upto 1 day prior to NFO closure date. For applications submitted on the last day of the NFO, the ii STP would commence post reopening of scheme, on the installment date chosen by the investor.
- HDFC Mutual Fund/ AMC may from time to time add/ iii alter/ amend the rules for processing STP applications during NFO. HDFC Mutual Fund/ AMC has the right to process applications received during the NFO in a manner it may deem fit and has the right to reject any papiloation application.
- Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on any date of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on any date of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter. a. (i) The minimum number of installments under Daily 9. Under the CASTP- Monthly Interval, unit holders will be 10.
  - The minimum number of installments under Daily FSTP and Weekly FSTP is as follows: (i) a.
    - For schemes other than HDFC ELSS Tax
      - saver\* where installment amount is less than Rs. 1,000/- : 12
      - where installment amount is equal to or greater than Rs. 1,000/-:6
         For HDFC ELSS Tax saver\*:6
    - \* an open-ended equity linked savings scheme with a lock-in period of 3 years.
    - There should be a minimum of 6 Installments for enrolment under Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP. (ii)
    - Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12,000. (iii)
    - In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and (iv) the enrolment period respectively in the Enrollment Form, failing which the Form is liable to be rejected.
    - (V)
    - be rejected. In case Day of Transfer has not been indicated under FSTP. Weekly frequency, Friday shall be treated as Default day of transfer. In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date. (vi)

# STP is only a disciplined way of investing and units may not be allotted on the selected date if the amount is not available for utilization by the Scheme.

- In case of FSTP Daily and Weekly Interval, the commencement date shall be within 15 days from the b. date of receipt of a valid request.
- The application for enrollment for FSTP Monthly & Quarterly Interval and CASTP Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement C. date.

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.

- There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of area. years of age.
- In respect of STP enrollments made in the above-11. mentioned Scheme(s), the Load Structure of respective Transferor and Transferee Schemes prevalent at the time of enrollment shall govern the investors during the tenure of the STP

For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com

- STP will be automatically terminated if all units are liquidated 12. or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- The provision of 'Minimum Redemption Amount' as specified 13. in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application
- designated Iransteror Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP except for HDFC ELSS Tax saver. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated. 14
- Units of HDFC ELSS Tax saver (open-ended equity linked 15 savings schemes with a lock-in period of 3 years) cannot be assigned/ transferred / pledged/ redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.

#### Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his/her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN Number. Redemption and related transaction(s) will not be allowed

**if PAN is not updated in the folios.** For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

#### PAN Exempt Investments

PAN Exempt Investments PAN Exempt INVESTMENTS PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

- Know Your Customer (KYC) Compliance: Investors should Know Your Customer (YYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status/KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
- Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility. 18

#### Investments through distributors

As per directions of Securities and Exchange Board of India As per directions of Securities and Exchange Board of india (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI. Employee Unique Identification Number (EUIN)

Every employee/ relationship manager/ sales person of the Every employee/relationship manager/sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### New cadre distributors

Postal agents, retired government and semi-government Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme it lighte to be rejected an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors. **Overseas Distributors** 

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.hdfcfund.com 20

F FLEX S SYSTEMATIC T TRANSFER P PLAN		HDFC FLEX (Please refer and terms	Enro Product I	Iment Fo	<b>)rm</b> ble on pa	ige 79 & 81	<b>I</b> Enrolmen Form	EHDFC MUTUAL FUND BHAROSA APNO KA
KEY PARTNER / AGENT IN ARN/RIA Code/Stock Broker/	FORMATION (Investors ap ARN/RIA/Stock Broker	-/				Internal Code	Employee Unique	FOR OFFICE USE ONL' (TIME STAMP)
Portfolio Manager Registration Number (PMRN)	Portfolio Manager's Nar	ne Sub Agent	's ARN	Bank Brancl	h Code	for Sub-Agent/ Employee	Identification Number (EUIN)	
ARARN-146822							Date:	
EUIN Declaration (only wh I/We hereby confirm that relationship manager/sal relationship manager/sal	the EUIN box has been i es person of the above	intentionally left b e distributor/sub b	lank by m	ne/us as this ti notwithstandi	ansactio ng the a	n is executed w dvice of in-app	ithout any interaction of	r advice by the employee ovided by the employee
	holder / Guardian	_		cond Unit holder			Third Uni	
We hereby declare and confirm ransfer Plan (Flex STP) of the re listributor) has disclosed to m rom amongst which the Schem	elevant Scheme(s) and hereb e/us all the commissions (i e is being recommended to	by apply to the Trustee <b>n the form of trail cor</b> <b>me/us</b> .	s for enroli	ment under the Fl	ex STP of t le), payabl	he following Scher le to him/them for	ne(s)/Plan(s)/Options(s). Th	e ARN holder (AMFI registe
Please (🖌) any one	□ NEW REGIST	IRATION	1			NCELLATION		
Name of the Applicant								KYC is mandatory Please (✓)
First / Sole Applicant				≠ or PEKRN# Number				Proof Attached
Guardian (in case the F	irst / Sole Applicant is	a minor)		≠ or PEKRN# Number				Proof Attached
0			_					Proof Attached
Second Applicant				≠ or PEKRN# Number				
Third Applicant			PAN#	≠ or PEKRN#				Proof Attached
			KYC N	Number				
Please attach Proof. If P	AN/PEKRN/KYC is alread	y validated, please	don't atta	ach any proof.	Refer Inst	ruction 15 and 1	6.	1
1. Folio No. of 'Transfer	or' Scheme (for existing	g Unit holder)						
2. Name of 'Transferor'	Scheme/Plan/Option	(Investors ap	plying und	er Direct Plan mu	ist mentior	n "Direct" against t	he Scheme name).	
3. Name of 'Transferee'	Scheme/Plan	(Investors ap	plying und	er Direct Plan mı	ist mentior	n "Direct" against t	he Scheme name).	ONLY GROWTH OPTION)
4. Amount and Frequen	cy of Flex STP	Amount of Transfer p	oer Installm	ent: Rs		(The transfe	er amount shall be determined	l by formula in Instruction 8(a)
(please 🗸 any one)		○ Daily					No. of Installments:*	
	_	O Weekly [Day of	Transfer	(Please ✓ any	one)]		No. of Installments:*	
	-	$\bigcirc$ Monthly <sup>+</sup>		Quarterly			Enrolment Period*:	
		Date of Transfe		-			From : M M	Y Y Y Y
		□1st □5th			20th 🗆 2	25th	То: ММ	Y Y Y Y
n case of multiple registra Refer Instruction 9(b) and		arate Enrolment Fo juency/Date/Day [		truction 7, 9(h	) and 9(i	)]		
SIGNATURE (S)								
Firs	t/Sole Unit holder / Guar			Second Uni				nit holder
SIG	Please note : S					the Application	n Form and in the same red to sign.	order. 
	A	CKNOWLEDGEM				the Unit holde	er)	
Date :			HDFC Hou	IUTUAL FUN se, 2nd Floor, H. ion, Churchgate,	T. Parekh N		Enrolment Form No.	
Received from Mr./Ms.M/s -						'Elex STP' applie	ation for transfer of Units;	ISC Stamp & Signature
						TIEX OTF applic	auon for transfer of offills,	
From Scheme / Plan / Option	1							
To Scheme / Plan							- Growth Option	

I I L I

# **TERMS & CONDITIONS / INSTRUCTIONS FOR FLEX STP**

HDFC Flex Systematic Transfer Plan ("Flex STP") is a facility wherein Unit holder(s) of designated open-ended Scheme(s) of HDFC Mutual Fund can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferon Scheme"] to the Growth Option of designated open-ended Scheme(s) of HDFC. Mutual Fund [hereinafter referred to as "Transferee Scheme"]. The Flex STP Facility is available only for units held / to be held in Non - demat Mode in the transferor and the Transferee Scheme. 1

# Investors may opt for either Swing STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Swing STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferor/ Transferee Schemes for this facility.

# The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- Hex STP Enrollment form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The Flex STP Enrollment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund. 2
- One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only. 3.
- In case of valid enrollment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme 4. and processed accordingly.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund / distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfdund.com 5.
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected 6 rejected
- Fex STP offers transfer facility at daily, weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is choosen, Monthly frequency shall be treated as the Default Frequency.
- Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer shall be higher of: 8. a.
  - · Fixed amount to be transferred per installment; or
  - The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) market value of the investments through Flex STP.

In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

The Dates of transfers shall be as under:

Daily Interval	Every Business Day
Weekly Interval	Monday, Tuesday, Wednesday, Thursday or Friday
Monthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month
Quarterly Interval	On the 1st, 5th, 10th 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.
In case the day/	date of transfer falls on a Non-Rusiness

In case the day/date of transfer falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

- The first flex STP installment will be processed for the fixed installment amount specified by the Unitholder in the enrollment form. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above. C.
- The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments. d
- The redemption/ switch-out of units allotted in the transferee Scheme shall be processed on First In First Out (FFO) basis. In case there is a redemption/ switch-out of any units allotted under Fiex STP, the balance installments under Fiex STP will be processed for the fixed installment subject to clause 8(d) above. e.

#### Illustration 1: How to calculate the transfer amount? Flex STP Enrollment Details :

Transferor Scheme	E	HDFC Income Fund
Transferee Scheme	:	HDFC Top 100 Fund - Growth Option
Date & Frequency of Flex STP	:	15th - Monthly Interval
Amount of Transfer per Installment	:	Rs. 5,000/-
Number of Installments	:	12
Enrollment Period	:	January - December
Calculation of Flex STP installment a	m	nount on the date of th

fourth installment i.e. April 15:

- Total units allotted upto the date of last installment i.e. March 15 is assumed as 1.371.22:
  - The NAV of HDFC Top 100 Fund Growth Option on April 15

- is assumed as Rs. 9/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs.12,340.91 [1,371.22 X 9].

# The installment amount will be calculated as follows:

Fixed amount specified at the time of enrollme	d : ent	Rs. 5,000/-
	or	
As determined by the	formula :	[(5,000 X 4) – 12,340.91] = Rs. 7,659.09
	whichever is h	nigher

Hence, on April 15, the installment amount transferred to the Transferee Scheme will be Rs. 7,659.09

# Illustration 2: How to calculate the transfer amount?

FLEX STP Enrollment Details	:	
Transferor Scheme	:	HDFC Credit Risk Debt Fund
Transferee Scheme Plan - Growth Option	:	HDFC MF Monthly Income
Date & Frequency of Flex STP	:	1st - Monthly Interval
Amount of Transfer	:	Rs. 5,000/- per Installment
Number of Installments	:	12

Enrollment Period : January - December Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1:

- Total units allotted upto the date of last installment i.e. June 1 is assumed as 4,196.43;
- NAV of HDFC MF Monthly Income Plan Growth Option on July 1 is assumed as Rs.10/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows :

Fixed amount specified at the time of enrollment	:	Rs. 5,000/-
	or	
As determined by the formula	:	[(5,000 X 7) - 41,964.29] = Rs 6,964.29
whichev	/er	is higher.

Hence, on July 1, the installment amount transferred to the Transferee Scheme will be Rs. 5,000/-.

- Note : The Flex STP installment dates in the illustrations above are assumed to be Business Days. The minimum amount per Flex STP installment is as follows: а
- Fiex STP Daily & Weekly Interval: Minimum Rs. 500 and any amount thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*.
- Flex STP Monthly Interval: Rs. 1,000/- and any amount thereafter. Flex STP - Quarterly Interval: Rs. 3,000/- and any amount
- thereafter.
- h The minimum number of installments for enrollment under Daily & Weekly Flex STP:
- For schemes other than HDFC ELSS Tax saver\*
  - where installment amount is less than Rs. 1,000/- : 12 where installment amount is equal to or greater than Rs. 1.000/-: 6
- For HDFC FLSS Tax saver\* 6

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- \* an open-ended equity linked savings scheme with a lock-in period of 3 years. There should be a minimum of 6 installments for enrollment under Monthly Flex STP and 2 installments for Quarterly Flex STP.
- C.
- d.
- The minimum Unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000. In case of Flex STP Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request. e.
- The application for enrollment for Flex STP Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date. f

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / guarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.

- In case of Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be g.
- In case Day of Transfer has not been indicated under the Weekly frequency, Friday shall be treated as Default day of transfer. h
- In case, the Enrolment Period has been filled, but the Flex STP Date and/or Frequency (Monthly/Quarterly) has not been indicated. Monthly frequency shall be freated as Default frequency and 10th shall be treated as Default Date. i.
- There is no maximum duration for flexe STP enrollment. Flex STPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Flex STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

Flex STP is only a disciplined way of investing and units may not be allotted on the selected date if the amount is not available for utilization by the Scheme.

In respect of Flex STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Flex STP. 10

Load structure for investments through Flex STP to the Schemes eligible for this facility: .

### Exit Load of the Transferor Scheme(s)

The amount transferred under the Flex STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme at applicable NAV, after payment of any Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

#### Exit Load of the Transferee Scheme(s)

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrollment will also be levied.

For Scheme load structure please refer to KIM or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdtcfund.com

- Flex STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder. 11.
- The provision of **'Minimum Redemption Amount**' as specified in the SIDs of the respective designated Transferor Scherne(s) and Minimum Application Amount specified in the Scherne Information Document(s) of the respective designated Transferee Scherne(s) will not be applicable for Flex STP. 12
- Scheme(s) will not be applicable for Flex STP. Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP Daily Interval, termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request. HDFC Flex STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise. 13.
- 14
- 15 Permanent Account Number
  - Permanent Account Number SEBI has made it mandetr application in joint names, each of the applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) [Except as mentioned below] irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. Bedemation and related transaction(s) will not be allowed if

# Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

#### PAN Exempt Investments

PAN Exempt Investments PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer instructions of Scheme Application Form of Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Flex STP to quote the KYC compliance Status/ KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the SAI available on our website www.hdfcfund.com 16

Investors with existing Flex STP enrolment, who wish to invest under the Direct Plan of the Transferee Scherne must cancel their existing enrollment and register afresh for the facility. 17. 18.

# Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI), Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

#### Employee Unique Identification Number (EUIN)

Engingee of the technication Number (conv) Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the dily signed declaration to the effect as given in the form. New cadre distributors

### New cadre distributors

New cadre distributors Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIN which must be guoted in the application form. In case, your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

- Overseas Distributors
- For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.
- HDFC Mutual Fund / HDFC Asset Management Company Limited reserve the right to change/modify the terms and conditions of the Flex STP. The Trustee reserves the right to withdraw the Flex STP. For the updated terms and conditions of Flex STP, contact the nearest ISC or visit our website www.hdfcfund.com 19.

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# **TERMS AND CONDITIONS FOR SWING STP**

1. Swing STP is a facility wherein unit holder(s) can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferor Scheme") to the Growth Option of designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferee Scheme") including a feature of Reverse Transfer from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Swing STP. The Swing STP Facility is available only for units held/ to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

#### Investors may opt for either Swing STP or Flex STP registration in a particular target scheme in a folio. Further, multiple Swing STPs or multiple Flex STP registrations in the same target scheme in a folio will also not be allowed.

Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Transferer Schemes for this facility.

#### The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

Swing STP Enrolment Form should be completed in English and in Block Letters only. Please tick
 (✓) in the appropriate box (□), where boxes have been provided. The Swing STP Enrolment
 Form complete in all respects, should be submitted at any of the Official Points of Acceptance of
 HDFC Mutual Fund.

#### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

#### **Employee Unique Identification Number (EUIN)**

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### New cadre distributors

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund ( details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

#### These requirements do not apply to Overseas Distributors.

#### **Overseas Distributors**

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

- A single Swing STP Enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
- 4. In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be **deemed as the Growth Option** in the Transferee Scheme and processed accordingly.
- 5. Investors are advised to read the relevant Key Information Memorandum(s) (KIMs), Scheme Information Document(s) (SIDs) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com

- 6. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name(s) should match with the details in the existing folio number, failing which the Enrolment Form is liable to be rejected.
- 7. Swing STP offers transfer facility at weekly, monthly and quarterly intervals. In case the Frequency (Weekly/ Monthly/Quarterly) and Swing STP date is not indicated, Monthly frequency shall be treated as the Default Frequency. Unit holder is free to choose the frequency of such transfers. The dates of transfers/ default dates shall be as under:

Frequency	Dates of Transfers	Default Date
Weekly Interval	Monday, Tuesday, Wednesday, Thursday, or Friday	Friday
Monthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month	10th of each month
Quarterly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.	10th of the first month of each quarter

In case the day/date of transfer falls on a non-Business Day or falls during a book closure period, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the Application.

- 8. In Swing STP, transfers in Transferee Scheme from the Transferor Scheme are made to achieve the Total Target Market Value in the Transferee Scheme by transferring an amount at regular intervals in such a way so as to increase the Target Market Value of units in the Transferee Scheme systematically by a fixed amount (i.e. the first installment amount specified by the Unitholder) on the date of each transfer till the tenure of the Swing STP. The amount to be transferred will be arrived at on the basis of the difference between the Target Market Value and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
- 9. The first Swing STP installment will be processed for the first installment amount specified by the Unit holder at the time of enrollment. From the second Swing STP installment onwards, the transfer amount may be higher/lower than the first installment amount, as derived by the formula stated below:

(First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the Transferee Scheme on the date of transfer

In case the amounts (as specified above) to be transferred are not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Swing STP will be closed.

- 10. Reverse Transfer: On the date of transfer, if the market value of the investments in the Transferee Scheme through Swing STP is higher than the first installment amount X number of installments (including the current installment), then a reverse transfer will be effected from the Transferee Scheme to the Transferor Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.
- 11. The total amount invested through Swing STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first installment amount X total number of installments specified by the Unitholder). This may be on account of fluctuations in the market value of the Transferee Scheme. If you decide to take up this facility, you should be aware of the possibility, that the total amount invested through Swing STP could be higher or lower than the Total Target Market Value of the investment.
- 12. The redemption/switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/switch-out of any units allotted under Swing STP in the Transferee Scheme by the unit holder, the balance installments under Swing STP will be processed as a normal STP for the remaining installments by investing the amount indicated as first installment amount, on the date of each transfer over the balance tenure of the Swing STP, subject to availability of unit balance in the Transferor Scheme

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# TERMS AND CONDITIONS FOR SWING STP (Contd.)

#### 13. How does the Swing STP work?

The following example illustrates how Swing STP – Monthly Interval will work in the Transferee Scheme, if the Target Market Value is to be increased by an amount of Rs. 1,000 every month by way of 12 installments from January to December:

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)=(5) / (2)	(7)=(3)/(2)	(8)
1-Jan	10	1,000	0	1,000	100.00	100.00	1,000
1-Feb	12	2,000	1,200	800	66.67	166.67	1,800
1-Mar	11	3,000	1,833	1,167	106.06	272.73	2,967
1-Apr	9	4,000	2,455	1,545	171.72	444.44	4,512
1-May	7	5,000	3,111	1,889	269.84	714.29	6,401
1-Jun	8	6,000	5,714	286	35.71	750.00	6,687
1-Jul	10	7,000	7,500	-500	-50.00	700.00	6,187
1-Aug	12	8,000	8,400	-400	-33.33	666.67	5,787
1-Sep	13	9,000	8,667	333	25.64	692.31	6,120
1-Oct	14	10,000	9,692	308	21.98	714.29	6,428
1-Nov	15	11,000	10,714	286	19.05	733.33	6,713
1-Dec	16	12,000	11,733	267	16.67	750.00	6,980

\* Reverse Transfer. (-ve) units indicate Reverse Transfer

# Total units before current investment X current NAV

Swing STP consists of two parts (the same is explained in the above table):

- Transfer: The transfers are made in a way to increase the market value systematically by Rs. 1,000 every month. Therefore, in January, there is a transfer worth Rs. 1,000(100 units @NAV Rs. 10).
- <u>Case 1: If NAV Increases</u>

In the month of February, the NAV of Transferee Scheme rises to Rs. 12. As a result, the market value of the existing 100 units rises to Rs. 1,200. As the target market value after February Swing STP should not exceed Rs. 2,000 the transfer amount will be Rs. 800, this will give an additional 66.67 units @ Rs. 12 to the Transferee Scheme, raising total number of units to 166.67 units.

<u>Case 2: If NAV Decreases</u>

In the month of March, the NAV of Transferee Scheme falls to Rs. 11. As a result the market value for the 166.67 units falls to Rs.1833 (166.67 X 11). Since the Target Market Value after March Swing STP should be Rs. 3,000, the transfer amount will be Rs. 1,167. This will give an additional 106 units @ Rs. 11 to the Transferee Scheme, raising the total number of units to 272.73 units.

ii. Reverse Transfer: When the Market Value of the Transferee Scheme exceeds the Target Market Value (For eg. Market Value is Rs. 7,500 in July prior to the transfer) then a Reverse Transfer will be effected to transfer units from Transferee Scheme to Transferor Scheme for the excess value rather than a transfer from Transferor Scheme to Transferee Scheme. Thus, when the NAV of the Transferee Scheme increased in July, units were taken out (as indicated by the negative sign) worth Rs. 500 (i.e. in excess of Rs. 7,000) thereby reducing the number of units held in the Transferee Scheme. However, it may be noted that the Total Amount invested through Swing STP could be more than the Total Target Market Value as illustrated below:

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)=(5) / (2)	(7)=(3)/(2)	(8)
1-Jan	21	1,000	0	1,000	47.62	47.62	1,000
1-Feb	18	2,000	857	1,143	63.49	111.11	2,143
1-Mar	20	3,000	2,222	778	38.89	150.00	2,921
1-Apr	19	4,000	2,850	1,150	60.53	210.53	4,071
1-May	16	5,000	3,368	1,632	101.97	312.50	5,702
1-Jun	17	6,000	5,313	688	40.44	352.94	6,390
1-Jul	15	7,000	5,294	1,706	113.73	466.67	8,096
1-Aug	14	8,000	6,533	1,467	104.76	571.43	9,562
1-Sep	16	9,000	9,143	-143	-8.93	562.50	9,419
1-Oct	15	10,000	8,438	1,563	104.17	666.67	10,982
1-Nov	13	11,000	8,667	2,333	179.49	846.15	13,315
1-Dec	11	12,000	9,308	2,692	244.76	1,090.91	16,008

\* Reverse Transfer.

(-ve) units indicate Reverse Transfer

# Total units before current investment X current NAV

**Disclaimer:** The above are only illustrations explaining the concept of Swing STP using assumed figures. The illustrations are merely indicative in nature and should not be construed as investment advice. They do not in any manner imply or suggest performance of any HDFC Mutual Fund Schemes(s). Swing STP neither assures a profit nor guarantees protection against a loss in declining market.

- 14. a. The minimum amount per Swing STP installment shall be as follows:
  - Swing STP Weekly Interval: Minimum Rs. 500 and any amount thereafter for schemes other than HDFC ELSS Tax saver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC ELSS Tax saver\*.
  - Swing STP Monthly Interval: Rs. 1,000 and any amount thereafter.
  - Swing STP Quarterly Interval: Rs. 3,000 and any amount thereafter.

The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Scheme(s) (Transferee Scheme(s) in case of Reverse Transfer) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Scheme(s) (Transferor Scheme(s) in case of Reverse Transfer) will not be applicable for Swing STP except for HDFC ELSS Tax saver\*.

- b. The minimum number of installments for enrollment under Weekly SWING STP:
  - For schemes other than HDFC ELSS Tax saver\*:
    - where installment amount is less than Rs. 1,000/-: 12
    - where installment amount is equal to or greater than Rs. 1,000/- : 6

# TERMS AND CONDITIONS FOR SWING STP (Contd.)

- For HDFC ELSS Tax saver\*: 6
  - \* an open-ended equity linked savings scheme with a lock-in period of 3 years.

There should be a minimum of 6 installments for enrolment under Monthly Swing STP and 2 installments for Quarterly Swing STP.

- c. There is no maximum duration for Swing STP enrollment. However, Swing STP will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Swing STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- d. The minimum unit holder's account balance or a minimum amount of application at the time of Swing STP enrolment should be Rs. 12,000.

#### Swing STP is only a disciplined way of investing and units may not be allotted on the selected date if the amount is not available for utilization by the Scheme.

- e. Unitholders are required to fill in the number of installments in case of Weekly Interval and the enrollment period in case of Monthly/ Quarterly Interval in the Enrollment Form, failing which the Form is liable to be rejected.
- f. In case of Swing STP Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- g. The application for enrollment for Swing STP Monthly and Quarterly Intervals should be submitted at least 10 days and not more than 90 days before the desired commencement date.

In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day).

In case the End Date is not mentioned, the application will be registered for the minimum number of installments applicable.

15. In respect of units created under Swing STP enrollments made in the above-mentioned Transferor and Transferee Scheme(s) (and in Transferor Scheme for instances of Reverse Transfer), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Swing STP.

For Scheme load structure, please refer to Scheme Information Document/ Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com

- 16. Swing STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- 17. Unitholders have a right to discontinue the Swing STP facility at any time by sending a written request to the ISC. On receipt of such request, the Swing STP facility will be terminated within 15 days.

Investors with existing Swing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

18. HDFC Swing STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

#### 19. Taxation:

The redemption of units under Swing STP by way of Transfer/ Reverse transfer would be subject to applicable taxes, if any. For details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in 'Statement of Additional Information ('SAI')'.

In view of individual nature of tax consequences, each client is advised to consult their professional tax advisor in regard to tax treatment for their investments / redemption.

20. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change/modify the terms and conditions of Swing STP or withdraw the Swing STP at a later date.

For the updated terms and conditions of Swing STP, contact the nearest ISC or visit our website www.hdfcfund.com

#### 21 Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number.

#### Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

#### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

22. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Swing STP to quote the KYC Compliance Status/ KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.hdfcfund.com

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3) WITHDRAWAL DETAIL	Form must be used for one Sche S (Please ✓ choice of Plan) ed Plan (Refer item 8(ii) & (iii) ARTERLY HALF-YEARLY	overleaf)	Default Frequenc	T	Variable Pla		preciation, if an	y) (Refer item 9(ii) ove	rleaf)
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in the Folio, please mention the ACCOUNT NO. BANK NAME	ROCEEDS (refer item 14) n SWAP will be credited to the def e Bank Account No. and Name be details do not match with the reg	iault bank account register	red in the Folio. If y	ou wish	to receive the red	emption proce	eeds into any o	ther bank account regis	,
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Date :			MUTUAL FUND buse, 2nd Floor, H. <sup>-</sup>	r. Parek	h Marg,			ISC Stamp & Signa	ature
Received from Mr. / Ms. / I a 'SWAP' application for re	M/s demption of Units of Scheme	/ Plan / Option							

# **TERMS AND CONDITIONS FOR SWAP**

 Systematic Withdrawal Advantage Plan (SWAP) is available to investors all open ended schemes (including Direct Plan thereunder) except ETFs. The SWAP Facility is available only for units held / to be held in Non - demat Mode in the eligible Scheme(s).

The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- 2. This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund. Incomplete enrolment form is liable to be rejected. Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.
- Unitholders are advised to read the Scheme information Document of the respective Scheme(s) and Statement of Additional Information carefully.
- 4. New Investors who wish to enroll for SWAP are required to fill the SWAP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number details and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio, failing which this application form is liable to be rejected.
- 5. Unitholders must use separate 'SWAP' enrolment forms for different Schemes/Plans/Options.
- 6. In respect of amount withdrawn under SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units in case of lumpsum investments and date of registration in case of units allotted under all Systematic Investment facilities i.e. all types of SIPs / STPs, shall be levied.
- 7. Unit holder can avail of this facility by choosing any date of his/her preference as SWAP withdrawal date. In case the chosen date falls on a holiday or during a Book Closure period or on a date which is not available in a particular month, the immediate next Business Day will be deemed as the SWAP withdrawal date. In case no date is mentioned 25th will be considered as the Default Date. The amount withdrawn (subject to deduction of tax at source, if any) under SWAP by Redemption shall be converted into the specific Scheme / Plan Units at the NAV based prices as on the SWAP withdrawal date of month/quarter/ half-year/year, as applicable, and such Units will be subtracted from the Unit Balance of the Unit holders.

#### 8. Fixed Plan:

- i. Fixed Plan is available for Growth and IDCW Option.
- Fixed Plan is available for Monthly/ Quarterly /Half yearly / Yearly intervals. If the frequency is not mentioned Monthly Frequency will be considered as the default frequency.
- Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option as under:

For all schemes except HDFC ELSS Tax saver, HDFC Liquid Fund and HDFC Overnight Fund - Rs. 100 and in multiples of Re.1 thereafter.

For HDFC ELSS Tax saver, HDFC Liquid Fund and HDFC Overnight Fund - Rs. 500 and in multiples of Rs.100 thereafter.

- iv. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWAP. e.g. the minimum redemption amount for HDFC MF Monthly Income Plan is Rs. 1,000. However, in case of SWAP, an investor may redeem his investments with the Scheme with minimum amount as specified in point no iii above.
- Commencement date for Fixed Plan under SWAP is the date from which the first withdrawal will commence.
- vi. The amount withdrawn under SWAP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWAP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose. If there is inadequate balance on the SWAP date, the SWAP will be processed for the balance units and SWAP will continue. If there is nil balance on the SWAP date, the SWAP will be automatically terminated and there will not be any further trigger.

If you decide to opt for this facility, you should be aware that the withdrawals may take place from the principal amount invested.

**Example:** If the Unitholder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the Unitholder's capital amount.

#### 9. Variable Plan:

- i. Variable Plan is available for Growth Option only.
- Variable Plan is available for Quarterly/ Half Yearly / Yearly intervals only. If frequency of Plan is not indicated Quarterly will be the Default Frequency.
- iii. Commencement date for variable Plan under SWAP is the date from which capital appreciation, if any, will be calculated till the first SWAP withdrawal date. The capital appreciation, if any, will be calculated (subject to completion of lock-in/ pledge period, if any), from the commencement date of SWAP under the folio, till the first SWAP withdrawal date. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWAP date\*\* (where redemption has been processed and paid) and the next SWAP withdrawal date. Provided such capital appreciation is at least Rs. 300. on each withdrawal date. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWAP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date

\* In case of redemption, capital appreciation will be computed on the balance units post redemption.

\*\* Date of additional purchase to calculate capital appreciation of units additionally purchased between two SWAP dates.

Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected.

Example: If the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the Unitholder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.

- If there is nil balance on the SWAP date, the system will automatically cease the SWAP and there will not be any further trigger.
- The Unitholder should submit the duly filled in SWAP Enrolment Form atleast 10 days before the first withdrawal date ^.

^ In case the SWAP start date as mentioned in the SWAP Enrolment Form above does not satisfy this condition, the first SWAP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.

- 11. Unitholders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 10 days prior to the next withdrawal date. All details except the amount should match with existing registration.
- 12. SWAP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWAP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
- 13. The AMC at its sole discretion retains the right to close a folio if the outstanding balance, based on the Net Asset Value (NAV), falls below Rs. 500 due to Redemption or use of SWAP and the investor fails to invest sufficient funds to bring the value of the account upto Rs. 500 within 30 days after a written intimation in this regard is sent to the Unitholder.

#### 14. Bank Account for Payout:

In order to protect the interest of Unitholders from fraudulent encashment of redemption / IDCW payment cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund, Unitholders should note that redemption / withdrawal proceeds under the SWAP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme or as indicated in Section 5 of this form (depending on the mode of receipt of redemption/ IDCW proceeds chosen by the unitholders & registered in the Scheme) on the date of each withdrawal. In case the Unitholder wishes to receive the redemption amount in a bank account which is not registered in the folio, then it is mandatory to first register the bank account by filling in the Multiple Bank Account Registration Form. Upon receipt of confirmation of registration of bank details in the folio, the investor needs to submit the SWAP enrolment form with the required bank details mentioned under Section 5. For further details, please contact any of the Investor Service Centres or visit our website www.hdfcfund.com

- 15. Units of HDFC ELSS Tax saver cannot be redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund and HDFC Retirement Savings Fund cannot be redeemed/switched - out till completion of lock-in period.
- 16. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change / modify the terms and conditions of SWAP.

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# TERMS & CONDITIONS FOR TRANSFER OF IDCW PLAN (TIP FACILITY)

- Transfer of IDCW Plan (TIP Facility) is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] of HDFC Mutual Fund can opt to automatically invest the amount distributed under IDCW Option (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "Target Scheme(s)"] of HDFC Mutual Fund. The TIP Facility is available only for units held / to be held in Non - demat Mode in the Source and the Target Scheme.
- Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible Source/ Target Schemes for this facility.

#### TIP is only a disciplined way of investing and units may not be allotted on the selected date if the amount is not available for utilization by the Scheme.

# The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list of the Source Scheme and the Target Scheme.

- 3. TIP facility is available to unit holder(s) only under the IDCW Plan / Option of the Source Scheme(s). However, the TIP facility will not be available to unit holder(s) under the Daily IDCW Option in the Source Scheme(s). Unit holder(s)' enrolment under the TIP facility will automatically override any previous instructions for 'Payout' or 'Reinvestment' facility in the Source Scheme.
- 4. The enrolment for TIP facility should be for all units under the respective IDCW Option of the Source Scheme. Instructions for part Transfer and part Payout / Reinvestment will not be accepted. The amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
- The enrolment to avail of TIP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
- 6. Under TIP Facility, amount distributed under IDCW Option of the Source scheme (subject to minimum of Rs. 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

For example: If the Record Date for distribution under the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).

- 7. The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under TIP Facility. e.g. the minimum application amount for new investors in HDFC Top 100 Fund - Growth Plan is Rs.5,000/-. However in case of TIP Facility, an Unit Holder can avail of the facility irrespective of the amount (subject to a minimum of Rs. 500/-).
- 8. The Minimum amount eligible for transfer under TIP Facility is Rs. 500/- (Rupees Five Hundred Only). If the amount is less

than Rs. 500/- it will be automatically reinvested in the Source Scheme.

#### 9. Load Structure (Target Scheme):

The amount to be invested under the TIP Facility from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV. No Exit Load will be levied on units allotted in the Target Scheme under the TIP Facility.

- 10. Unitholders who wish to enroll for TIP Facility are required to fill TIP Facility Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.hdfcfund.com. The TIP Facility Enrolment Form should be completed in English in Block Letters only. Please tick (</) in the appropriate box (□), where boxes have been provided. The TIP Facility Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.</p>
- 11. The request for enrolment for TIP Facility must be submitted at least 10 days prior to the Record Date for the distribution under IDCW Option. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date, provided the difference between the date of receipt of a valid application for enrolment under TIP Facility and the next Record Date is not less than 10 days.
- 12. Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers / distributors and also displayed on the HDFC Mutual Fund website i.e. www.hdfcfund.com
- 13. Unit holders will have the right to discontinue the TIP Facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Record Date. On receipt of such request, the TIP facility will be terminated. At the time of discontinuation of TIP facility, the Unit holders should indicate their choice of option i.e. reinvestment or payout. In the event the Unitholder does not indicate his choice, the amount, if any, will be reinvested (compulsory payout if reinvestment option is not available) in the Source Scheme. Once the request for TIP Facility is registered, then it shall remain in force unless it is terminated as aforesaid.

#### 14. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) {Except as mentioned below} irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

# Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

#### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

#### 15. Know Your Customer (KYC) Compliance:

Investors should note that it is mandatory for all registrations for DTP to quote the KYC Compliance Status/KYC Number, as applicable for each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.hdfcfund.com

#### 16. Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their application forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by Association of Mutual Funds in India (AMFI). Further, no agents / distributors are entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

#### **Employee Unique Identification Number (EUIN)**

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### New cadre distributors

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund ( details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

#### **Overseas Distributors**

For, overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

EHDFC MUTUAL FUND BHAROSA APNO KA	HDFC L (Please r	OW DURATI	eling available on page	Units At Applicable 79-81)	,	leting this Form. This Form sh	CIG ould be complete	ed in English and in	BLOCK LETTERS only.
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KYC Details									
Status of First/ Sole Ap	artnership Trus patriation NRI-N  luals transacting / p companies to give	Non Repatriation	AOP PIO Pvt. L n Foreign National ansact for an amount ion	(Ma td. Company Publ Resident in India of Rs. 50 crores or m	ndatory) (Refer II ic Ltd. Company   FPI Sole Propr  hore)	rietorship Non Profit C Expiry Date: DD	n BOI C Organisation M MM	)CI Body Corp	
We are a <u>"Non-Profit Orga</u> Income-tax Act, 1961 (43 legislation or a Company re If yes, please quote Registr ( <i>If not registered already, p</i>	ation No. of Darpar	n portal of Niti	Aayog.		poses referred to stration Act, 1860	in clause (15) of section (21 of 1860) or any sim	2 of the ilar State	YES	NO
Occupation Details [Please	e tick (√)] □ Priv		rvice Public Sec		rnment Service [	Business Profess	ional 🗌 Agr	iculturist 🗌 Re	tired Housewife
Gross Annual Income in Rs	. [Please tick (√)]	Below	l lac 🗌 1-5 lac	5-10 lac 10-	25 lac 🗌 25 la	ic-1 cr			
OR Networth in Rs. (Manda	tory for Non Individ	dual)				as on DD	M M Y	Y Y Y (	not older than 1 yea
For Individual [Please tick # Please attach Proof. Refer i				am Related to Political Refer instruction No 17					
ACKNOWLEDGEMENT SLIF HDFC MUTUAL FUND H								80030106767 (Tol	l Free)]
Date : Received from Mr. / Ms. / M/s. an application for Purchase of		lan Name	HDFC	LOW DURATION FUN				ISC Stam	p & Signature
Option / Sub-option: alongwith Cheque / Payment Ir	nstrument as detailed	d overleaf.	Please Note: All Purch	Payout ( ases are subject to real		/ Payment Instrument			
alongman onoque / r aymont li			All I ul Ul		sation of oneques	, . aymont mot unfollt.			

... continued overleaf

OINT APPLICANT DETAILS,	If any (Refer instruction 4) (	In case of	Minor, there s	shall be no joint h	olders)										
1. NAME OF SECOND APPLICA	π	1 1	[	DATE OF BIRTH	DD	М	MY	YY	( Y				1		
Mr. Ms. M/s.															
Nationality KYC Number			P	PAN#/ PEKRN#	ana tiek	( /)] ()	Mondoton	۵ ۵	Proof	Attached					
Occupation Details (Please tick	(V)] Drivata Santar Santi		ublic Sector Ser	KYC # [PI vice Governn			-				rioult	uriet	Potiro	d 🗌	Hour
Student Proprietorship	Others (Please specify)		IDIIC SECIOI SEI	vice Governin	IEIII SEIVI		Business		Profession	ai 🔄 Ay	ncuit	unst	_ neure	u	nous
Gross Annual Income in Rs. [PI		ac 1.	-5 lac 5-	10 lac 10-25	lac 1	25 lac-	1 cr	> 1	cr						
For Individual [Please tick (√)]	I am Politically Exposed P	erson	I am Rela	ated to Politically E	xposed Pe	erson		Not	Applicable						
CONTACT DETAILS OF SECOND	APPLICANT														
eAlerts Mobile				irst / Sole holder ^					IN CAPIT						
-	(Mandatory Please $\checkmark$ ): Self atory Please $\checkmark$ ): Self	· ·	· ·	· · ·		-			lana di kacamatan di				· ·		
- · ·		pouseL	· _	·							JUSIO	ulali (lui	1115 011	iy) i	WIG
2. NAME OF THIRD APPLICANT				DATE OF BIRTH		IVI	MY	T T			1	1 1			1
Mr. Ms. M/s. Nationality			P	PAN#/ PEKRN#											
KYC Number				KYC # [PI	ease tick	(√)] (I	Mandatory	()	Proof	Attached					
Occupation Details [Please tick	(✓)] □ Private Sector Servic	ce 🗌 Pu	ublic Sector Ser	vice Governn			Business		Profession	al 🗌 Ag	ricult	urist	Retire	d	Hous
Student Proprietorship	Others (Please specify)														
Gross Annual Income in Rs. [Pl			-5 lac 🗌 5-	10 lac 📃 10-25	lac 🗌	25 lac-	1 cr	> 1	cr						
For Individual [Please tick (√)]		erson	I am Rela	ated to Politically E	xposed Pe	erson		Not	Applicable						
CONTACT DETAILS OF THIRD A	PPLICANT														
eAlerts Mobile	(Mandatory Please √): Sel			irst / Sole holder ^ ht Children - Done		nac	Dopondor	t Daror			0.4	Custod	ian (for	EDIc or	h.)
•	atory Please √): Self S					•							,		
OWER OF ATTORNEY (PoA					- J*									,,	
Name of PoA Mr. Ms. M/s.															
PAN#/ PEKRN#															
KYC Number				KYC # [PI	ease tick	(✓)] (I	Mandatory	y)	Proof	Attached					
eAlerts Mobile		e	Docs Email of P	oA holder ^					IN CAPIT	ALS					
# Please attach Proof. Refer instru	ction No 15 for PAN/PEKRN and N	lo 17a for K	(YC (KRA). Refer	instruction No 17b f	or KYC Idei	ntificati	on Number	issued	by CKYCR						
ATCA AND CRS INFORMAT	ON (for Individual includin	ng Sole P	Proprietor) (S	elf Certification	) (Refer i	nstruc	tion 4)								
The below information is re	quired for all applicant(s)/	/ quardia	n												
Address Type: 📃 Residen	• •• ••	-		Registered Offic	e (for ad	dress	mentior	ned in	form/ex	isting ad	dres	s appe	aring i	n Foli	D)
Category	First Applicant/Guardi	ian in ca	se of Minor	Seco	nd Annlia	:ant/	Guardiar	1			Th	nird Ap	olicant		
Place/ City of Birth								•							
Country of Birth															
	,														
Country of Tax Residency#					_			-							
	I's Country of Birth/Citizensl	hip/	First App	licant/Guardian	in case	ot Mi	nor	Sec	ond App	icant/ Gi	lardi	an	Th	ird Ap	plica
Nationality/Tax Residency of Please indicate all countries	other than India? s in which you are resident f	for tax		Yes	No				Ye	s 🗌 No	)			Yes	N
	ed Tax Reference Numbers t														
If Vec, please provide the fo	ollowing information [manda	atoryl													
· · ·			ee of Minor	0	الممالية		0	_			TL	tud An.			
Category	First Applicant/Guardi	ian in ca	se of Minor	Seco	na Appilo	cant/	Guardiar	1			In	nird Ap	plicant		
Tax Payer Ref. ID No ^															
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	ere the individual is a citizen/	/ areen ca	ard holder of I	USA. ^ In case	Tax Ider	tificat	tion Num	ber is	not avail	able, kind	llv pr	ovide it	s func	tional	eaniv
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Drawn on (Name of Bank and
Amount in figures (Rs.)

November 2024

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				an be d estment		out of investor's		equalization	neserve),	which is	s part of sale pric O Mon	ce that represent: http://www.commonstation.com/	s realized gai	ns.)
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For unit holders optin	• '										,			
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FSC Code***			DTION	(15.01)							, ,	e leaf, please check fo		·
MODE OF PAYME						•				W procee	eds will be directly	credited to the in	vestor's bank a	account.
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Scheme/Plan/Optic													(ONLY G	ROWTH (
Amount and Freque		ex	Amou	nt of Tra	unsfer per ir	istallment: Rs.		(The trans	fer amount	shall be o	determined by form	nula in instruction 8	3(a) on page 96	5)
<b>STP</b> [Please (✓) an	iy one]		⊖Da					(		N	o. of installments	··*	() 10	,
					[Date of Transfer [Please ( $\checkmark$ ) any one]									
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#### 13. RESOLUTION OF DISPUTES (For Institutional or corporate clients) (Refer instruction 20)

🗌 Smart ODR 🛛 OR 🔄 by harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India

#### 14. DECLARATION & SIGNATURE/S (refer instruction 13)

- DECLARATION & SIGNATURE/S (refer instruction 13)
   I / We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein till date, Key Information Memorandum of the Schemes as well as the rules and regulations of SEBI, AMFL, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I /We hereby apply to the Trustees for Alloment of Units of the Scheme (s) of HDPC Mutual Hund (Fund) and confirm and declare as under:
   (a) We anyare eligible Investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling / judgment etc. passed by SEBI/ Statutory Authority or Courts in India and Foreign laws. I anyWe are authorised to make this investment as per the Constitutive documents authorization(s). The amount invested in the Scheme(s) is through legtimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
   (b) I / We will be bound by the Fund's terms and conditions as amended from time.
   (c) The information given by me / us in or along with this application form is true and correct and I/We shall furnish such other further/additional information given by me / us in or along with this application form is true and correct on the purpose of company Limited (AMCI/ Fund, IWe underlake to promptly inform the AMC / Fund/ Registrars and Transfer Agent (RTA) in writing about any change in the information given by me / us in form and declare as under:
   (d) We hereby authorize you to disclose, share, remit in any forn/manner/mode the above information and/or any part of interrudianes for single updation/ submission, any indian or foreign statutory, regulatory, uddical, quasijudicial authorities/agencies including but not limited to

#### Consent for Telemarketing (Refer Instruction 19):

I/We hereby accord my/our consent to HDFC AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

Consent for disclosure of Personal Information in terms of Privacy Policy

I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on https://www.hdfcfund.com) ("Policy") of HDFC AMC/ Fund. I/We hereby accord my/our consent to HDFC AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy.

### For Foreign Nationals Resident in India only:

I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

#### For NRIs/ PIO/ OCIs/ FPIs only:

November 202

I/We confirm that my application is in compliance with applicable Indian and foreign laws. 

SIGN HERE 🍮			
(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft /			
Payment Instrument.)	First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

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# HDFC ASSET MANAGEMENT COMPANY LIMITED

**Registered Office :** 

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Tel.: 022-66316333 I Toll Free no. 1800 3010 6767/ 1800 419 7676 e-mail for Investors: hello@hdfcfund.com I e-mail for Distributors: partners@hdfcfund.com website : www.hdfcfund.com