

March 16, 2022

Dear Unit holder,

**Subject: Merger of HDFC FMP 1120D March 2019 (1)-Series 44 on maturity into HDFC Corporate Bond Fund**

Thank you for your investment with HDFC Mutual Fund.

**I. Proposals:**

We would like to inform that HDFC Trustee Company Limited (“the Trustees”), Trustee to HDFC Mutual Fund (“the Fund”) has decided to merge **HDFC FMP 1120D March 2019 (1)-Series 44 (Merging Scheme)** on maturity date into **HDFC Corporate Bond Fund** (“the Transferee Scheme”) with effect from close of Business Hours on **April 18, 2022\*** (“Effective Date”).

*\* or next Business Day, if the Effective Date happens to be declared as a non-Business Day.*

**Rationale for Merger:**

The merger will help investors in the Merging Schemes to continue with their investments in a portfolio of high quality Corporate Bonds. Additionally, the merger will be more tax efficient as it will not force capital gains on them on maturity and investors can continue to avail of the indexation benefits till the time they choose to remain invested. Further, the unit holders are free to choose their date of redemption anytime after merger to meet their liquidity requirements.

The merger will not result in emergence of any new scheme as the Merging Scheme on maturity will be merged in the Transferee Scheme. Post-merger, there will be no change in features of the Transferee Scheme and the investments under the Transferee Scheme will be in accordance with the investment objective and asset allocation of the Transferee Scheme.

Please refer enclosed **Annexure 1** for details pertaining to merger to be provided as per SEBI Circular no. SEBI/MFD/CIR No. 05 / 12031 /03 dated June 23, 2003 as amended from time to time.

**II. Public Notice:**

Notice-cum-addendum informing the unitholders about the proposed merger has also been published in March 16, 2022 issues of The Financial Express and Navshakti newspapers for the benefit of the Unit holders.

**III. NOC from SEBI:**

The proposed merger of scheme tantamounts to a change in fundamental attribute of the Merging Scheme and have accordingly been approved by the respective Board of Directors of the HDFC Asset Management Company Limited (“the AMC”) and the Trustees to the Fund. The Securities and Exchange Board of India (“SEBI”) has also vide its communication dated March 15, 2022 noted the proposed merger.

**IV. Consequences of Merger:**

Unit holders of the Merging Scheme who have provided consent for the merger will be allotted units under the corresponding Plan / Option of the Transferee Scheme at the Net Asset Value (“NAV”) of the Effective Date of the merger. Provided that, where units are held without distributor code in the Option / Plan of the Merging Scheme or where ARN is invalid, units of equivalent value in the Direct Plan of the Transferee Scheme under the corresponding Option will be allotted. Accordingly the assets and liabilities of the Merging Scheme will be taken over by the Transferee Scheme upon Merger and the Merging Scheme shall cease to exist.

Illustration on Basis of Allotment of units upon Merger for a consenting unitholder:

|  |                    |            |
|--|--------------------|------------|
| Effective Date of Merger   |                    | 15.04.2022 |
| NAV per unit of the Plan / Option of the Merging Scheme as on 15.04.2022                 | (A)                | ₹20.000    |
| Units outstanding in Merging Option as on 15.04.2022                                     | (B)                | 50.000     |
| Outstanding value in Merging Scheme 15.04.2022 before merger                             | (A) X (B)<br>= (C) | ₹1000.00   |
| NAV of the corresponding Plan / Option of the Transferee Scheme as on 15.04.2022         | (D)                | ₹25.000    |
| Units allotted in the corresponding Plan / Option of the Transferee Scheme on 15.04.2022 | (C) / (D)<br>= (E) | 40.000     |
| Value of the units allotted in the Transferee Scheme on 15.04.2022 post merger           | (D) X (E)<br>= (F) | ₹1000.00   |

As can be seen above, the value of units held by an Investor before and after the merger will be the same.

Please note that the aforesaid is only an illustration and the actual number of units to be allotted under the Transferee Scheme will be determined by the value of units held in Merging Scheme and the NAVs of Merging Scheme and Transferee Scheme on the Effective Date of Merger.

- (i) In case of any pledge / lien / other encumbrance marked on any units held in physical mode in the Merging Scheme, the same shall be marked on the corresponding number of units allotted in the Transferee Scheme. In case of units held in demat mode, debit / credit of units under merger and release / re-marking of pledge/ lien / other encumbrance on any units shall be dealt with in accordance with the concerned depository's rules and procedures.
- (ii) A fresh account statement reflecting the new units allotted under the Transferee Scheme, will be sent to the Unit holders of the Merging Scheme by the Fund. Upon allotment of units in the Transferee Scheme, all provisions under the Transferee Scheme will apply. However, the period of holding for the purpose of exit load, if any, will be computed from the date of allotment of corresponding original units in the Merging Scheme.

#### **V. Manner of providing consent for merger:**

Unit holders having no objection to the proposed merger in Transferee Scheme and wishing to remain invested need to provide consent in the following manner:

- (i) The consent form for merger is enclosed as **Annexure 2**. Consent form is also made available on our website [www.hdfcfund.com](http://www.hdfcfund.com) . Investors may submit their consent latest by **3.00 p.m. on Monday, April 18, 2022** through any of the following modes:
  - (a) Submitting original signed consent form at any of the operational Official Points of Acceptance.
  - (b) By way of an email from email id registered in the folio to [fmpmerger@hdfcfund.com](mailto:fmpmerger@hdfcfund.com) as follows:
    - Investors who are **Sole holders and Jointholders with mode of holding as "Any one or Survivor"** may either paste the consent form in the body of the email OR fill the Annexure 2 and send it by way of an attachment via an email from their email id registered in the folio. The attachment need not be signed.
    - Investors who are **joint holders with mode of holding as "joint"** may either take a print out of the consent form or handwrite the consent form. Here, **ALL joint holders have to sign the consent form**. The scanned copy of the signed form must be sent via the email id registered in the folio.
  - (c) Submitting through any of our online transaction facilities such as through investor portal on website, app, or any other mode made available by the Fund from time to time to submit the consent.

Units lien marked/pledged can be merged subject to no objection from lien holder/pledgee and that the consent is submitted within the time specified herein. If the lien/pledge is invoked by the financier (i.e. bank/financial institution/NBFC) as on the maturity date, the maturity proceeds will be paid to the financier and the consent for merger in such cases will be deemed as invalid.

Note: Once consent is provided, investors are deemed to have read and provided the confirmations and declarations as per the consent form.

(ii) In case you do not wish to consent to the merger your units will be redeemed at applicable NAV on the Existing Maturity Date.

#### **VI. Tax consequences:**

Pursuant to merger, the units allotted in the Transferee Scheme to the Unit holders of the Merging Scheme who decide to continue their investments, will not be considered as redemption of Units in Merging Scheme and will not result in short term / long term capital gain / loss in the hands of the Unit holders. Furthermore, the period for which the units in the Merging Scheme were held by the Unit holder will be included in determining the period for which corresponding units were held in the Transferee Scheme by the Unit holder and the cost of acquisition of units allotted in the Transferee Scheme\*\* pursuant to merger will be the cost of acquisition of original units in Merging Scheme.

*\*\* Finance Act, 2018 has enacted certain amendments for determination of cost of acquisition of the units for the purpose of computing long term capital gains.*

**Please note that the aforesaid tax neutrality on consolidation/ merger of similar mutual fund schemes or of plans/options of similar mutual fund schemes is subject to compliance of SEBI (Mutual Funds) Regulations, 1996 and Units being held as 'Capital assets' as defined under the Income Tax Act, 1961.**

**The above tax consequences are as per prevailing tax laws. In view of individual nature of tax consequences, Unit holders are advised to consult their financial and tax advisors with respect to tax and other financial implications arising out of their participation in merger of schemes.**

#### **VII. Unclaimed Redemptions and Dividends:**

**Details of unclaimed dividend and redemption amounts in the Merging Scheme and the Transferee Scheme as on February 28 2022**

| <b>Scheme</b>                 | <b>Unclaimed IDCW (Rs.)</b> | <b>Unclaimed Redemption (Rs.)</b> |
|-------------------------------|-----------------------------|-----------------------------------|
| HDFC FMP 1120D March 2019 (1) | NIL                         | NIL                               |
| HDFC Corporate Bond Fund      | 14,236.96                   | NIL                               |

The request for reissue / revalidation of instruments towards unclaimed redemption / dividend should be made by the Unit holder to Computer Age Management Services Limited (CAMS), the registrar to the Scheme(s) of the Fund, or to the offices of the AMC.

For any queries or clarifications in this regard, please call us on 1800 3010 6767/ 1800 419 7676 or email us on [hello@hdfcfund.com](mailto:hello@hdfcfund.com). You may also visit any of the Investor Service Centres (ISC) of the Fund. Visit [www.hdfcfund.com](http://www.hdfcfund.com) for any other information.

We look forward to your continued support.

Sincerely,

**Sameer Seksaria**  
Head – Client Services

### A. Details of the Merging Scheme and Transferee Scheme

| <b>Provision</b>                                     | <b>Merging Scheme viz. HDFC FMP 1120D March 2019 (1)-Series 43</b>  |                    |                             |  | <b>Transferee Scheme viz. HDFC Corporate Bond Fund</b>   |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
|--|---|--------------------|-----------------------------|--|--|---|--|--------------|---------------|--------------------------|---|---------------------------|----------------------|--------|--------------------------|---|--------------------------|-----|--|--------------------|----------------------|--------------------|--------------|---------------------|-----------------------------|---|----|-----|---|--|---|----|-----|---------------|----------------------------|--------------------|-----------------------------|----------------------|--|--|--|--------------------------|--|--|--|---------------------|--|--|--|-----------------------------|--|--------------|--|
| <b>Category of Scheme</b>                            | Close-Ended   |                    |                             |  | Open ended - Corporate Bond Fund   |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| <b>Type of the Scheme</b>                            | Close Ended Income 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.   |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| <b>Potential Risk Class Matrix</b>                   | B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk  |                    |                             |  | B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.   |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
|  | <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td><b>B-I</b></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>   |                    |                             |  | Potential Risk Class   |   |  |              | Credit Risk → | Relatively Low (Class A) | Moderate (Class B)                            | Relatively High (Class C) | Interest Rate Risk ↓ |        |                          |   | Relatively Low (Class I) |     | <b>B-I</b>   |                    | Moderate (Class II)  |                    |              |                     | Relatively High (Class III) |   |    |     | <table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class</th> </tr> <tr> <th>Credit Risk →</th> <th>Relative- ly Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relative- ly High (Class C)</th> </tr> </thead> <tbody> <tr> <td>Interest Rate Risk ↓</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively Low (Class I)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> <td><b>B-III</b></td> <td></td> </tr> </tbody> </table> | Potential Risk Class                                 |   |    |     | Credit Risk → | Relative- ly Low (Class A) | Moderate (Class B) | Relative- ly High (Class C) | Interest Rate Risk ↓ |  |  |  | Relatively Low (Class I) |  |  |  | Moderate (Class II) |  |  |  | Relatively High (Class III) |  | <b>B-III</b> |  |
| Potential Risk Class                                 |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Credit Risk →  | Relatively Low (Class A)  | Moderate (Class B) | Relatively High (Class C)   |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Interest Rate Risk ↓                                 |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Relatively Low (Class I)                             |   | <b>B-I</b>         |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Moderate (Class II)                                  |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Relatively High (Class III)                          |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Potential Risk Class                                 |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Credit Risk →  | Relative- ly Low (Class A)  | Moderate (Class B) | Relative- ly High (Class C) |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Interest Rate Risk ↓                                 |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Relatively Low (Class I)                             |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Moderate (Class II)                                  |   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Relatively High (Class III)                          |   | <b>B-III</b>       |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| <b>Investment Objective</b>                          | <p>The investment objective of the Plan(s) under the Scheme is to generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the respective Plan(s).</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>  |                    |                             |  | <p>To generate income/capital appreciation through investments predominantly in AA+ and above rated corporate bond.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p> |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| <b>Asset allocation pattern</b>                      | <p>Broad asset allocation of the portfolio of respective Plan(s) to be followed:</p> <p>For Plans having tenure from 36 months to 132 months</p> <table border="1"> <thead> <tr> <th rowspan="2">Type of Instruments*</th> <th colspan="2">Indicative allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments @, and Government Securities</td> <td>80</td> <td>100</td> <td>Medium</td> </tr> <tr> <td>Money market Instruments</td> <td>0</td> <td>20</td> <td>Low</td> </tr> </tbody> </table> |                    |                             |  | Type of Instruments*   | Indicative allocation (% of total assets) |  | Risk Profile | Minimum       | Maximum                  | Debt Instruments @, and Government Securities | 80                        | 100                  | Medium | Money market Instruments | 0 | 20                       | Low | <p>Under normal circumstances the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Type of Instrument</th> <th>Minimu m Allocati on</th> <th>Maximum Allocation</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>(% of total assets)</th> <th></th> </tr> </thead> <tbody> <tr> <td>Corporate Bonds (including Securitised debt) #@</td> <td>80</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Government Securities and Money Market Instruments @</td> <td>0</td> <td>20</td> <td>Low</td> </tr> </tbody> </table> | Type of Instrument | Minimu m Allocati on | Maximum Allocation | Risk Profile | (% of total assets) |                             | Corporate Bonds (including Securitised debt) #@ | 80 | 100 | Low to Medium   | Government Securities and Money Market Instruments @ | 0 | 20 | Low |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Type of Instruments*                                 | Indicative allocation (% of total assets)   |                    | Risk Profile                |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
|  | Minimum   | Maximum            |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Debt Instruments @, and Government Securities        | 80  | 100                | Medium                      |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Money market Instruments                             | 0   | 20                 | Low                         |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Type of Instrument                                   | Minimu m Allocati on  | Maximum Allocation | Risk Profile                |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
|  | (% of total assets)   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Corporate Bonds (including Securitised debt) #@      | 80  | 100                | Low to Medium               |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
| Government Securities and Money Market Instruments @ | 0   | 20                 | Low                         |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |
|  | @Includes CDs issued by All-India Financial   |                    |                             |  |  |   |  |              |               |                          |   |                           |                      |        |                          |   |                          |     |  |                    |                      |                    |              |                     |                             |   |    |     |   |  |   |    |     |               |                            |                    |                             |                      |  |  |  |                          |  |  |  |                     |  |  |  |                             |  |              |  |

|                                   |   |   |
|-----------------------------------|---|---|
|                                   | <p>Institutions permitted by RBI from time to time.</p> <p>*The respective Plan(s) may seek investment opportunity in the Foreign Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. The respective Plan(s) shall not have an exposure of more than 35% of its assets in foreign debt securities, subject to regulatory limits. However, the Plan(s) under the Scheme shall not invest in Units/securities issued by overseas mutual funds.</p> <p>*Investment in Securitised debt, if undertaken, would not exceed 75% of the net assets of the Plan(s) under the Scheme.</p>   | <p>Units issued REIT's and InvITs</p> <p>0</p> <p>10</p> <p>Medium to High</p>  |
| <p><b>Investment Strategy</b></p> | <p>The primary objective of the Plan(s) under the Scheme is to generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the respective Plan(s). The Scheme has the flexibility to invest in the entire range of debt instruments and would seek to minimise interest rate risk while avoiding credit risks.</p> <p>The Scheme may also seek investment opportunity in the Foreign Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time.</p> <p>The Scheme would make investment in securities in the investment universe based on market spreads and liquidity, so as to match the investment horizon with the scheme maturity. The investments would be based on interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply growth, fiscal numbers and the global interest environment.</p> <p>Though every endeavor will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No</p> | <p>The Scheme aims to generate income by predominantly investing in AA+ and above rated bonds.</p> <p>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.</p> <p>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.</p> <p>Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> |

|                            |  |   |
|----------------------------|--|---|
|                            | guaranteed returns are being offered under the Scheme.   |   |
| <b>Benchmark</b>           | Crisil Composite Bond Fund Index   | NIFTY Corporate Bond Index  |
| <b>Fund Manager</b>        | Mr. Shobhit Mehrotra<br><br>Dedicated Fund Manager for Overseas Investments: Mr Sankalp Baid   | Mr. Anupam Joshi<br><br>Dedicated Fund Manager for Overseas Investments: Mr Sankalp Baid  |
| <b>Exit Load</b>           | Exit Load: Not Applicable.<br><br>The Units under the Plan cannot be directly redeemed with the Fund as the Units are listed on the stock exchange(s).     | Exit Load: Nil<br><br>No Entry/Exit Load shall be levied on bonus units and units allotted on reinvestment of IDCW.<br><br>In respect of Systematic Transactions such as SIP, GSIP, STP, Flex STP, Swing STP, Flexindex, Exit Load, if any, prevailing on the date of registration/enrolment shall be levied.   |
| <b>Plans &amp; Options</b> | Regular and Direct Plans<br>Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Options -Normal and Quarterly (with Payout facility only). | Regular and Direct Plans<br>Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Options – Normal and Quarterly (with Payout and Reinvestment facilities)  |
| <b>Expense Ratio</b>       | <b>Maximum Total Expense Ratio under Regulation 52 (6):</b><br>1.00% p.a. of the daily net assets.   | <b>Maximum Total Expense Ratio under Regulation 52 (6):</b><br>On the first Rs.500 crores of the daily net assets - 2.00% p.a.<br>On the next Rs.250 crores of the daily net assets - 1.75% p.a.<br>On the next Rs.1,250 crores of the daily net assets -1.50% p.a.<br>On the next Rs.3,000 crores of the daily net assets -1.35% p.a.<br>On the next Rs.5,000 crores of the daily net assets -1.25% p.a.<br>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.<br>On balance of the assets - 0.80% p.a. |

**B. Percentage of Total non-performing assets to total assets and percentage of total illiquid assets viz. Equity shares to total assets as at February 28, 2022**

| <b>Scheme Name</b>            | <b>Total non-performing assets as % to total assets</b> | <b>Percentage of total illiquid assets viz. Equity Shares to Total Assets</b> |
|-------------------------------|---|---|
| HDFC FMP 1120D March 2019 (1) |   | NIL   |
| HDFC Corporate Bond Fund      |   |   |

**C. Total expense ratio as on February 28, 2022**

| Name of Scheme / Plan / Option/             | Actual charged ^ |
|---|------------------|
| HDFC FMP 1120D March 2019 (1) -Regular Plan | 0.12             |
| HDFC FMP 1120D March 2019 (1) -Direct Plan  | 0.1              |
| HDFC Corporate Bond Fund-Regular Plan       | 0.6              |
| HDFC Corporate Bond Fund-Direct Plan        | 0.3              |

^ 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.

**D. Details of No. of Folios and Asset under Management (AUM) of Merging Scheme and Transferee Scheme as on February 28, 2022**

| Scheme Name                   | Plan    | Option         | No. of Folio | AUM (INR in Crs) |
|-------------------------------|---------|----------------|--------------|------------------|
| HDFC FMP 1120D March 2019 (1) | Regular | IDCW           | 2            | 0.01             |
| HDFC FMP 1120D March 2019 (1) | Direct  | IDCW           | 3            | 0.01             |
| HDFC FMP 1120D March 2019 (1) | Regular | Growth         | 153          | 39.34            |
| HDFC FMP 1120D March 2019 (1) | Direct  | Growth         | 144          | 142.22           |
| HDFC FMP 1120D March 2019 (1) | Regular | Quarterly IDCW | 3            | 0.04             |
| HDFC FMP 1120D March 2019 (1) | Direct  | Quarterly IDCW | 4            | 0.01             |
| HDFC Corporate Bond Fund      | Regular | IDCW           | 540          | 16.20            |
| HDFC Corporate Bond Fund      | Regular | Reinvestment   | 19           | 0.81             |
| HDFC Corporate Bond Fund      | Direct  | IDCW           | 393          | 6.88             |
| HDFC Corporate Bond Fund      | Direct  | Reinvestment   | 2            | 0.01             |
| HDFC Corporate Bond Fund      | Regular | Quarterly IDCW | 736          | 56.75            |
| HDFC Corporate Bond Fund      | Regular | Reinvestment   | 37           | 0.20             |
| HDFC Corporate Bond Fund      | Direct  | Quarterly IDCW | 416          | 19.04            |
| HDFC Corporate Bond Fund      | Regular | Growth         | 52315        | 13,191.03        |
| HDFC Corporate Bond Fund      | Direct  | Growth         | 29495        | 12,825.04        |
| HDFC Corporate Bond Fund      | Direct  | Reinvestment   | 1            | 0.00             |

**E. (i) Portfolio of HDFC FMP 1120D March 2019 (1) as on February 28, 2022**

|   | ISIN   | Coupon (%) | Name Of the Instrument                   | Industry+ /Rating | Quantity | Market/ Fair Value (Rs. in Lacs.) | % to NAV | Yield  | ~YT C (AT1/ Tier 2 bond s) |
|---|--|------------|--|-------------------|----------|-----------------------------------|----------|--------|----------------------------|
|   | <b>DEBT INSTRUMENTS</b>                          |            |  |                   |          |                                   |          |        |                            |
|   | (a) Listed / awaiting listing on Stock Exchanges |            |  |                   |          |                                   |          |        |                            |
|   | Government Securities (Central/State)            |            |  |                   |          |                                   |          |        |                            |
| ● | IN1520110124                                     | 8.94       | 8.94% Gujarat SDL - Mat 070322^          | Sovereign         | 930,000  | 930.81                            | 5.12     | 3.6150 |                            |
| ● | IN2920150413                                     | 8.21       | 8.21% Rajasthan (UDAY) SDL - Mat 310322^ | Sovereign         | 360,000  | 361.20                            | 1.99     | 3.8550 |                            |

|  |      |   |                |     |                  |               |        |  |
|--|------|---|----------------|-----|------------------|---------------|--------|--|
| <b>Non-Convertible debentures / Bonds</b>      |      |   |                |     |                  |               |        |  |
| ● INE020B08BF0                                 | 8.45 | REC Limited.^   | CRISIL - AAA   | 143 | 1,433.79         | 7.89          | 3.7000 |  |
| ● INE031A08640                                 | 8.4  | Housing and Urban Development Corporation Ltd.^                     | IND - AAA      | 140 | 1,406.84         | 7.75          | 3.9600 |  |
| ● INE906B07FG1                                 | 7.6  | National Highways Authority of India^                               | CRISIL - AAA   | 140 | 1,402.38         | 7.72          | 3.6850 |  |
| ● INE001A07RS3                                 | 8.58 | Housing Development Fin. Corp. Ltd.£^                               | CRISIL - AAA   | 138 | 1,382.93         | 7.61          | 3.7100 |  |
| ● INE134E08JW1                                 | 8.18 | Power Finance Corporation Ltd.^                                     | CRISIL - AAA   | 136 | 1,362.82         | 7.50          | 3.6850 |  |
| ● INE861G08035                                 | 9.95 | Food Corporation of India (Corporate guarantee from Govt of India)^ | CARE - AAA(CE) | 135 | 1,351.34         | 7.44          | 3.5850 |  |
| ● INE002A08575                                 | 8.3  | Reliance Industries Ltd.^   | CRISIL - AAA   | 107 | 1,070.89         | 5.90          | 3.6700 |  |
| <b>Zero Coupon Bonds / Deep Discount Bonds</b> |      |   |                |     |                  |               |        |  |
| ● INE296A07QQ5                                 |      | Bajaj Finance Ltd.^   | CRISIL - AAA   | 136 | 1,818.78         | 10.01         | 4.1500 |  |
| <b>Sub Total</b>                               |      |   |                |     | <b>12,521.78</b> | <b>68.93</b>  |        |  |
| <b>Total</b>                                   |      |   |                |     | <b>12,521.78</b> | <b>68.93</b>  |        |  |
| <b>MONEY MARKET INSTRUMENTS</b>                |      |   |                |     |                  |               |        |  |
| <b>TREPS - Tri-party Repo</b>                  |      |   |                |     |                  |               |        |  |
|  |      | TREPS - Tri-party Repo  |                |     | 4,001.26         | 22.03         |        |  |
| <b>Reverse Repo</b>                            |      |   |                |     |                  |               |        |  |
|  |      | Reverse Repo  |                |     | 854.11           | 4.70          |        |  |
| <b>Sub Total</b>                               |      |   |                |     | <b>4,855.37</b>  | <b>26.73</b>  |        |  |
| <b>Total</b>                                   |      |   |                |     | <b>4,855.37</b>  | <b>26.73</b>  |        |  |
| <b>OTHERS</b>                                  |      |   |                |     |                  |               |        |  |
| <b>Net Current Assets</b>                      |      |   |                |     |                  |               |        |  |
|  |      | Net Current Assets  |                |     | 786.21           | 4.34          |        |  |
| <b>Sub Total</b>                               |      |   |                |     | <b>786.21</b>    | <b>4.34</b>   |        |  |
| <b>Total</b>                                   |      |   |                |     | <b>786.21</b>    | <b>4.34</b>   |        |  |
| <b>Grand Total</b>                             |      |   |                |     | <b>18,163.36</b> | <b>100.00</b> |        |  |

● Top Ten Holdings

+ Industry Classification as recommended by AMFI

£ Sponsor

\*\* Thinly Traded/ Non-Traded Securities (Equity) as on February 28, 2022

^ Non-Traded Securities (Debt) as on February 28, 2022

# Non Sensex Scrips

@ Less than 0.01%.

~ YTC i.e. Yield to Call is disclosed at security level only for Additional Tier 1 Bonds and Tier 2 Bonds issued by Banks as per AMFI Best Practices Notification 135/BP/91/2020-21 read with SEBI circular SEBI/HO/IMD/DF4/CIR/P/2021/034

#### Portfolio Classification by Asset Class(%)

|  |       |
|--|-------|
| SDL  | 7.11  |
| Credit Exposure                                    | 61.82 |
| Cash, Cash Equivalents and                         |       |
| Net Current Assets                                 | 31.07 |
| <b>Portfolio Classification by Rating Class(%)</b> |       |
| Sovereign  | 7.11  |
| AAA/AAA(SO)/A1+/A1+(SO) & Equivalent               | 61.82 |
| Cash, Cash Equivalents and                         |       |
| Net Current Assets                                 | 31.07 |

Notes :

1) NAV History

| NAVs per unit (Rs.) | February 28, 2022 | January 31, 2022 |
|---------------------|-------------------|------------------|
| IDCW Option         | 12.2971           | 12.2633          |
| IDCW Option -       |                   |                  |
| Direct Plan         | 12.3944           | 12.3602          |
| Quarterly IDCW      |                   |                  |
| Option              | 10.0711           | 10.0434          |
| Quarterly IDCW      |                   |                  |
| Option - Direct     |                   |                  |
| Plan                | 10.0713           | 10.0435          |
| Growth Option       | 12.2971           | 12.2633          |
| Growth Option -     |                   |                  |
| Direct Plan         | 12.3944           | 12.3602          |

Dividend History - Dividend declared during the month ended February 28, 2022 : Nil

2) Total below investment grade or default provided for and its percentage to NAV : Nil

3) Total investments in Foreign Securities / Overseas ETFs / ADRs / GDRs : Nil

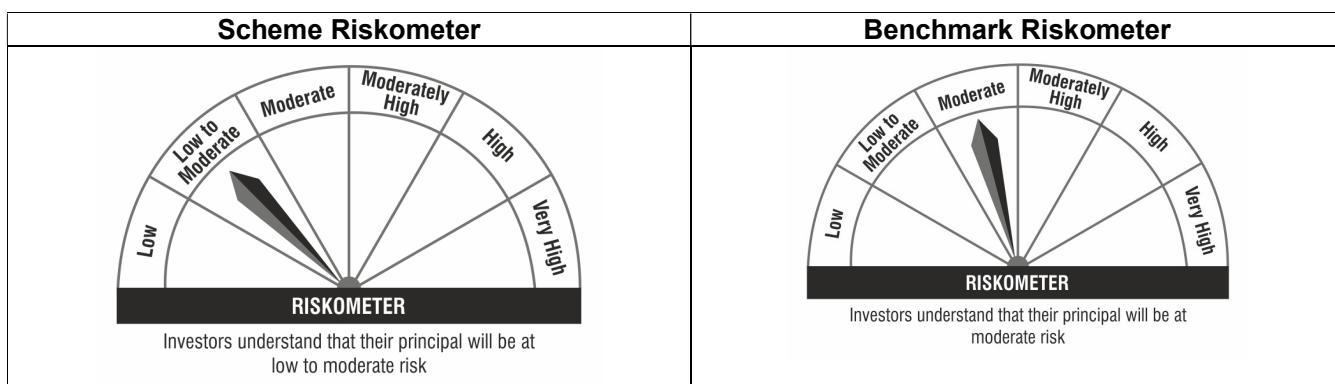
4) Repo in Corporate Debt : Nil

5) Total outstanding exposure in Derivative Instruments as on Feb 28, 2022 : Nil

6) Debt instruments having structured obligations or credit enhancement features have been denoted with suffix as (SO) or (CE) respectively against the ratings of the instrument

7) Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, name of all the existing dividend plan / option of all mutual fund schemes has been renamed as IDCW (Income Distribution cum Capital Withdrawal) Plan / Option with effect from April 01, 2021

8) Riskometer based on Scheme Portfolio and Portfolio Benchmark "Crisil Composite Bond Fund Index" as on Feb 28, 2022



**(ii) Portfolio of HDFC Corporate Bond Fund as on February 28, 2022**

|   | ISIN  | Coupon (%) | Name Of the Instrument                   | Industry+ /Rating | Quantity    | Market/ Fair Value (Rs. in Lacs.) | % to NAV | Yield  | ~YTC (AT 1/Tier 2 bonds) |
|---|---|------------|--|-------------------|-------------|-----------------------------------|----------|--------|--------------------------|
|   | <b>DEBT INSTRUMENTS</b>                                 |            |  |                   |             |                                   |          |        |                          |
|   | <b>(a) Listed / awaiting listing on Stock Exchanges</b> |            |  |                   |             |                                   |          |        |                          |
|   | <b>Government Securities (Central/State)</b>            |            |  |                   |             |                                   |          |        |                          |
| ● | IN0020160035  | 6.97       | 6.97 GOI 2026^                           | Sovereign         | 135,000,000 | 139,321.89                        | 5.36     | 6.1500 |                          |
| ● | IN0020170026  | 6.79       | 6.79 GOI 2027^                           | Sovereign         | 125,000,000 | 127,632.50                        | 4.91     | 6.3100 |                          |
| ● | IN0020200120  |            | Floating Rate GOI 2033^                  | Sovereign         | 113,000,000 | 112,151.82                        | 4.31     | 4.7106 |                          |
| ● | IN0020210137  |            | Floating Rate GOI 2034^                  | Sovereign         | 65,000,000  | 62,918.44                         | 2.42     | 4.9490 |                          |
|   | IN0020210160  |            | Floating Rate GOI 2028^                  | Sovereign         | 25,000,000  | 24,562.63                         | 0.94     | 4.3115 |                          |
|   | IN000626C035  |            | GOI STRIPS - Mat 170626^                 | Sovereign         | 15,500,000  | 11,987.27                         | 0.46     | 6.0750 |                          |
|   | IN1320210041  | 6.82       | 6.82% Bihar SDL - ISD 140721 Mat 140728^ | Sovereign         | 9,000,000   | 9,003.20                          | 0.35     | 6.8100 |                          |
|   | IN000326C024  |            | GOI STRIPS - Mat 150326^                 | Sovereign         | 10,000,000  | 7,855.71                          | 0.30     | 6.0650 |                          |
|   | IN000926C021  |            | GOI STRIPS - Mat 150926^                 | Sovereign         | 10,000,000  | 7,592.65                          | 0.29     | 6.1600 |                          |
|   | IN000426C014  |            | GOI STRIPS - Mat 260426^                 | Sovereign         | 5,000,000   | 3,900.58                          | 0.15     | 6.0700 |                          |
|   | IN000427C012  |            | GOI STRIPS - Mat 260427^                 | Sovereign         | 5,000,000   | 3,633.11                          | 0.14     | 6.2950 |                          |
|   | IN001026C011  |            | GOI STRIPS - Mat 261026^                 | Sovereign         | 5,000,000   | 3,769.49                          | 0.14     | 6.1650 |                          |
|   | IN001027C019  |            | GOI STRIPS - Mat 261027^                 | Sovereign         | 5,000,000   | 3,482.17                          | 0.13     | 6.5050 |                          |
|   | IN1620150152  | 8.21       | 8.21% Haryana SDL (UDAY) - Mat 310323^   | Sovereign         | 3,000,000   | 3,102.88                          | 0.12     | 4.9050 |                          |
|   | IN001227C049  |            | GOI STRIPS - Mat 121227^                 | Sovereign         | 3,500,000   | 2,413.20                          | 0.09     | 6.5350 |                          |
|   | IN000627C041  |            | GOI STRIPS - Mat 120627^                 | Sovereign         | 2,500,000   | 1,799.18                          | 0.07     | 6.3250 |                          |
|   | IN000126C010  |            | GOI STRIPS - Mat 020126^                 | Sovereign         | 2,000,000   | 1,592.38                          | 0.06     | 6.0300 |                          |
|   | IN000127C018  |            | GOI STRIPS - Mat 020127^                 | Sovereign         | 2,000,000   | 1,485.17                          | 0.06     | 6.2500 |                          |
|   | IN000726C017  |            | GOI STRIPS - Mat 020726^                 | Sovereign         | 2,000,000   | 1,542.79                          | 0.06     | 6.0750 |                          |
|   | IN000727C015  |            | GOI STRIPS - Mat 020727^                 | Sovereign         | 2,000,000   | 1,427.42                          | 0.05     | 6.4200 |                          |
|   | IN000628C031  |            | GOI STRIPS - Mat 170628^                 | Sovereign         | 1,500,000   | 988.59                            | 0.04     | 6.7350 |                          |
|   | IN001227C031  |            | GOI STRIPS - Mat 171227^                 | Sovereign         | 1,500,000   | 1,033.10                          | 0.04     | 6.5400 |                          |
|   | IN001228C039  |            | GOI STRIPS - Mat 171228^                 | Sovereign         | 1,500,000   | 953.83                            | 0.04     | 6.7800 |                          |

|   |   |        |  |              |           |           |      |        |         |
|---|---|--------|--|--------------|-----------|-----------|------|--------|---------|
|   | IN000228C022                              |        | GOI STRIPS - Mat 220228^                                 | Sovereign    | 1,500,000 | 1,011.55  | 0.04 | 6.7050 |         |
|   | <b>Non-Convertible debentures / Bonds</b> |        |  |              |           |           |      |        |         |
| ● | INE261F08CK9                              | 5.14   | National Bank for Agri & Rural Dev.^                     | ICRA - AAA   | 7,650     | 76,150.78 | 2.93 | 5.3900 |         |
| ● | INE481G08099                              | 4.57   | UltraTech Cement Limited^                                | CRISIL - AAA | 7,500     | 74,246.25 | 2.86 | 5.1500 |         |
| ● | INE296A07RR1                              | 5.95   | Bajaj Finance Ltd.^                                      | CRISIL - AAA | 7,300     | 73,056.94 | 2.81 | 5.9000 |         |
| ● | INE062A08207                              | 7.99   | State Bank of India^                                     | CRISIL - AAA | 6,500     | 67,733.84 | 2.61 | 7.2200 | 5.97 56 |
| ● | INE001A07RS3                              | 8.58   | Housing Development Fin. Corp. Ltd.^                     | CRISIL - AAA | 5,693     | 57,050.75 | 2.19 | 3.7100 |         |
| ● | INE103A08043                              | 6.18   | MANGALORE REFINERY AND PETROCHEMICA^                     | CARE - AAA   | 5,720     | 57,023.82 | 2.19 | 6.2650 |         |
|   | INE002A08542                              | 8.95   | Reliance Industries Ltd.^                                | CRISIL - AAA | 5,000     | 55,389.10 | 2.13 | 6.8750 |         |
|   | INE062A08264                              | 5.83   | State Bank of India^                                     | CRISIL - AAA | 5,500     | 54,031.40 | 2.08 | 6.0900 | 6.37 36 |
|   | INE115A07NY8                              | 8.79   | LIC Housing Finance Ltd.^                                | CRISIL - AAA | 5,000     | 52,906.30 | 2.03 | 5.6500 |         |
|   | INE261F08CS2                              | 4.6    | National Bank for Agri & Rural Dev.^                     | ICRA - AAA   | 5,250     | 52,467.08 | 2.02 | 4.6300 |         |
|   | INE020B08BH6                              | 8.37   | REC Limited.^  | CRISIL - AAA | 4,500     | 48,495.69 | 1.87 | 7.0300 |         |
|   | INE906B07GP0                              | 8.27   | National Highways Authority of India^                    | CRISIL - AAA | 4,100     | 44,090.25 | 1.70 | 6.8850 |         |
|   | INE115A07OE8                              | 8.33   | LIC Housing Finance Ltd.^                                | CRISIL - AAA | 4,000     | 42,099.08 | 1.62 | 5.7550 |         |
|   | INE134E07AN1                              | 7      | Power Finance Corporation Ltd.^                          | CRISIL - AAA | 4,200,000 | 41,546.11 | 1.60 | 7.1650 |         |
|   | INE178A08029                              | 5.78   | Chennai Petroleum Corp Ltd.^                             | CRISIL - AAA | 4,000     | 39,532.64 | 1.52 | 6.1600 |         |
|   | INE134E08KN8                              | 6.98   | Power Finance Corporation Ltd.^                          | CRISIL - AAA | 3,500     | 35,725.41 | 1.37 | 5.0400 |         |
|   | INE115A07OD0                              | 8.5    | LIC Housing Finance Ltd.^                                | CRISIL - AAA | 3,000     | 30,340.86 | 1.17 | 4.4500 |         |
|   | INE296A07QU7                              | 8.5383 | Bajaj Finance Ltd.^                                      | CRISIL - AAA | 2,950     | 29,797.01 | 1.15 | 4.4650 |         |
|   | INE134E08JY7                              | 9.25   | Power Finance Corporation Ltd.^                          | CRISIL - AAA | 2,750     | 29,673.63 | 1.14 | 5.8650 |         |
|   | INE261F08BJ3                              | 7.85   | National Bank for Agri & Rural Dev.^                     | CRISIL - AAA | 2,850     | 28,730.31 | 1.11 | 4.0200 |         |
|   | INE115A07OX8                              | 5.5315 | LIC Housing Finance Ltd.^                                | CRISIL - AAA | 2,750     | 27,238.04 | 1.05 | 5.9000 |         |
|   | INE752E08551                              | 8.24   | Power Grid Corporation of India Ltd.^                    | CRISIL - AAA | 2,500     | 27,269.80 | 1.05 | 6.7000 |         |
|   | INE062A08165                              | 8.9    | State Bank of India^                                     | CRISIL - AAA | 2,500     | 26,359.33 | 1.01 | 7.8100 | 5.38 41 |
|   | INE053F07AY7                              | 8.45   | Indian Railways Finance Corp. Ltd.^                      | CRISIL - AAA | 2,350     | 25,560.83 | 0.98 | 6.7800 |         |
|   | INE103A08035                              | 7.75   | MANGALORE REFINERY AND PETROCHEMICA^                     | CRISIL - AAA | 2,450     | 25,494.97 | 0.98 | 7.0600 |         |
|   | INE002A08476                              | 7      | Reliance Industries Ltd.^                                | ICRA - AAA   | 2,500     | 25,281.43 | 0.97 | 4.5450 |         |
|   | INE936D07174                              | 6.4    | Jamnagar Utilities & Power Pvt. Ltd. (erstwhile Reliance | CRISIL - AAA | 2,500     | 24,571.40 | 0.95 | 6.8350 |         |

|              |        |  |                               |            |           |      |        |        |
|--------------|--------|--|-------------------------------|------------|-----------|------|--------|--------|
|              |        |  | Utilities & Power Pvt. Ltd.)^ |            |           |      |        |        |
| INE163N08123 | 7.98   | ONGC Petro additions Ltd. (OPAL) (Put on ONGC Ltd.)^                                   | CARE - AAA(CE)                | 2,384      | 24,386.79 | 0.94 | 5.4150 |        |
| INE01XX07026 | 8.9508 | Pipeline Infrastructure Pvt. Ltd.^   | CRISIL - AAA                  | 2,250      | 23,895.52 | 0.92 | 5.8600 |        |
| INE134E08JW1 | 8.18   | Power Finance Corporation Ltd.^  | CRISIL - AAA                  | 2,360      | 23,648.90 | 0.91 | 3.6850 |        |
| INE134E08KQ1 | 7.4    | Power Finance Corporation Ltd.^  | CRISIL - AAA                  | 2,250      | 22,885.99 | 0.88 | 7.1100 |        |
| INE028A08158 | 8.55   | Bank of Baroda^  | CARE - AAA                    | 2,000      | 20,992.12 | 0.81 | 7.6050 | 5.7936 |
| INE062A08256 | 6.24   | State Bank of India^   | CRISIL - AAA                  | 2,050      | 20,436.10 | 0.79 | 6.2800 | 6.3258 |
| INE020B08DC3 | 5.69   | REC Limited.^  | CRISIL - AAA                  | 2,000      | 20,133.88 | 0.77 | 5.2150 |        |
| INE031A08822 | 4.78   | Housing and Urban Development Corporation Ltd.^  | CARE - AAA                    | 2,000      | 19,798.46 | 0.76 | 5.3250 |        |
| INE001A07ST9 | 5.78   | Housing Development Fin. Corp. Ltd.^   | CRISIL - AAA                  | 2,000      | 19,756.04 | 0.76 | 6.1450 |        |
| INE053F07BA5 | 8.55   | Indian Railways Finance Corp. Ltd.^  | CRISIL - AAA                  | 1,500      | 16,374.26 | 0.63 | 6.8500 |        |
| INE001A07SD3 | 7.21   | Housing Development Fin. Corp. Ltd.^   | CRISIL - AAA                  | 1,500      | 15,264.33 | 0.59 | 4.9500 |        |
| INE514E08AX1 | 9.3    | Export - Import Bank of India^   | CRISIL - AAA                  | 1,483      | 14,975.62 | 0.58 | 3.9200 |        |
| INE261F08CU8 | 5.44   | National Bank for Agri & Rural Dev.^   | ICRA - AAA                    | 1,500      | 15,011.54 | 0.58 | 5.3900 |        |
| INE020B08BO2 | 8.3    | REC Limited.^  | CRISIL - AAA                  | 1,400      | 15,181.12 | 0.58 | 6.8900 |        |
| INE941D07208 | 6.75   | Sikka Port and Terminal Ltd. (erstwhile Reliance Ports and Terminals Ltd.)^            | CRISIL - AAA                  | 1,500      | 15,035.57 | 0.58 | 6.6750 |        |
| INE941D07133 | 8.45   | Sikka Port and Terminal Ltd. (erstwhile Reliance Ports and Terminals Ltd.)^            | CARE - AAA                    | 1,430      | 14,856.23 | 0.57 | 5.2000 |        |
| INE216A07052 | 8      | Britannia Industries Ltd.^   | CRISIL - AAA                  | 48,069,073 | 14,637.56 | 0.56 | 4.6900 |        |
| INE040A08401 | 6.44   | HDFC Bank Ltd.^  | CRISIL - AAA                  | 1,500      | 14,587.67 | 0.56 | 6.9650 |        |
| INE020B08BG8 | 8.56   | REC Limited.^  | IND - AAA                     | 1,300      | 14,138.67 | 0.54 | 7.0300 |        |
| INE936D07067 | 8.95   | Jamnagar Utilities & Power Pvt. Ltd. (erstwhile Reliance Utilities & Power Pvt. Ltd.)^ | CRISIL - AAA                  | 1,300      | 13,514.54 | 0.52 | 5.2950 |        |
| INE134E08JD1 | 7.1    | Power Finance Corporation Ltd.^  | ICRA - AAA                    | 1,350      | 13,636.51 | 0.52 | 4.5650 |        |
| INE020B08CH4 | 7.12   | REC Limited.^  | CRISIL - AAA                  | 1,250      | 12,765.03 | 0.49 | 5.0450 |        |
| INE020B08898 | 8.23   | REC Limited.^  | CRISIL - AAA                  | 1,050      | 11,150.86 | 0.43 | 5.8450 |        |
| INE001A07RK0 | 9      | Housing Development Fin.   | CRISIL - AAA                  | 1,000      | 11,013.60 | 0.42 | 7.0500 |        |

|              |       |  |                |       |           |      |        |        |
|--------------|-------|--|----------------|-------|-----------|------|--------|--------|
|              |       |  | Corp. Ltd.£^   |       |           |      |        |        |
| INE020B08BE3 | 8.54  | REC Limited.^  | CRISIL - AAA   | 1,000 | 10,970.00 | 0.42 | 6.8300 |        |
| INE020B08BU9 | 8.3   | REC Limited.^  | CRISIL - AAA   | 1,000 | 10,684.08 | 0.41 | 7.0600 |        |
| INE028A08133 | 8.4   | Bank of Baroda^  | CARE - AAA     | 1,000 | 10,434.16 | 0.40 | 7.5500 | 5.7772 |
| INE906B07HG7 | 7.49  | National Highways Authority of India^  | CRISIL - AAA   | 1,000 | 10,336.46 | 0.40 | 6.8850 |        |
| INE163N08107 | 8.45  | ONGC Petro additions Ltd. (OPAL) (Put on ONGC Ltd.)^                                   | CARE - AAA(CE) | 1,000 | 10,292.40 | 0.40 | 5.4400 |        |
| INE134E08KR9 | 7.68  | Power Finance Corporation Ltd.^  | CRISIL - AAA   | 1,000 | 10,348.33 | 0.40 | 7.1100 |        |
| INE134E08KV1 | 7.75  | Power Finance Corporation Ltd.^  | CRISIL - AAA   | 1,000 | 10,385.04 | 0.40 | 7.1100 |        |
| INE242A08445 | 6.44  | Indian Oil Corporation Ltd.^   | CRISIL - AAA   | 1,000 | 10,166.67 | 0.39 | 4.8850 |        |
| INE115A07OH1 | 7.6   | LIC Housing Finance Ltd.^  | CRISIL - AAA   | 1,000 | 10,179.04 | 0.39 | 4.9550 |        |
| INE020B08CV5 | 6.6   | REC Limited.^  | CRISIL - AAA   | 1,000 | 10,014.71 | 0.39 | 3.6800 |        |
| INE115A07PE5 | 4.545 | LIC Housing Finance Ltd.^  | CARE - AAA     | 1,000 | 10,004.80 | 0.38 | 3.7400 |        |
| INE733E07KK5 | 7.93  | NTPC Limited^  | CRISIL - AAA   | 931   | 9,369.90  | 0.36 | 3.9200 |        |
| INE020B08CK8 | 6.88  | REC Limited.^  | CRISIL - AAA   | 900   | 9,254.39  | 0.36 | 5.8450 |        |
| INE033L07HP0 | 5.86  | TATA Capital Housing Finance Ltd.^   | CRISIL - AAA   | 900   | 8,992.42  | 0.35 | 5.9050 |        |
| INE020B08BQ7 | 8.85  | REC Limited.^  | CRISIL - AAA   | 750   | 8,229.59  | 0.32 | 7.0600 |        |
| INE936D07075 | 9.75  | Jamnagar Utilities & Power Pvt. Ltd. (erstwhile Reliance Utilities & Power Pvt. Ltd.)^ | CRISIL - AAA   | 750   | 8,150.54  | 0.31 | 5.7800 |        |
| INE001A07SG6 | 7.35  | Housing Development Fin. Corp. Ltd.£^  | CRISIL - AAA   | 750   | 7,777.70  | 0.30 | 5.9400 |        |
| INE001A07RU9 | 8.05  | Housing Development Fin. Corp. Ltd.£^  | CRISIL - AAA   | 750   | 7,575.53  | 0.29 | 4.4450 |        |
| INE001A07RZ8 | 7.28  | Housing Development Fin. Corp. Ltd.£^  | CRISIL - AAA   | 750   | 7,600.25  | 0.29 | 4.7350 |        |
| INE261F08AX6 | 8.18  | National Bank for Agri & Rural Dev.^   | CRISIL - AAA   | 700   | 7,548.18  | 0.29 | 6.8400 |        |
| INE557F08FJ5 | 5.8   | National Housing Bank^   | CRISIL - AAA   | 750   | 7,573.30  | 0.29 | 4.9250 |        |
| INE020B08AP1 | 7.45  | REC Limited.^  | CARE - AAA     | 750   | 7,641.14  | 0.29 | 4.7650 |        |
| INE261F08AP2 | 8.77  | National Bank for Agri & Rural Dev.^   | CRISIL - AAA   | 500   | 5,536.51  | 0.21 | 6.8400 |        |
| INE261F08BI5 | 7.9   | National Bank for Agri & Rural Dev.^   | CRISIL - AAA   | 550   | 5,526.82  | 0.21 | 3.9050 |        |
| INE261F08BA2 | 8.42  | National Bank for Agri & Rural Dev.^   | CRISIL - AAA   | 500   | 5,456.88  | 0.21 | 6.8650 |        |
| INE261F08BH7 | 8.15  | National Bank for Agri & Rural Dev.^   | CRISIL - AAA   | 500   | 5,387.90  | 0.21 | 6.8650 |        |
| INE296A07QH4 | 7.7   | Bajaj Finance Ltd.^  | CRISIL - AAA   | 500   | 5,105.86  | 0.20 | 4.9700 |        |

|  |              |      |  |                  |       |          |      |        |
|--|--------------|------|--|------------------|-------|----------|------|--------|
|  | INE018A08AU7 | 6.72 | Larsen and Toubro Ltd.^  | CRISIL - AAA     | 500   | 5,091.83 | 0.20 | 5.0150 |
|  | INE115A07OQ2 | 7.45 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 500   | 5,106.75 | 0.20 | 5.0700 |
|  | INE153A08022 | 9.38 | Mahanagar Telephone Nigam Ltd. (Corporate guarantee from Govt of India)^ | CARE - AAA(CE)   | 500   | 5,305.77 | 0.20 | 5.7600 |
|  | INE848E07AN6 | 8.65 | NHPC Ltd.^   | CARE - AAA       | 500   | 5,299.10 | 0.20 | 6.8100 |
|  | INE163N08131 | 8    | ONGC Petro additions Ltd. (OPAL) (Put on ONGC Ltd.)^                     | CARE - AAA(CE)   | 500   | 5,189.34 | 0.20 | 6.6200 |
|  | INE020B08AH8 | 7.95 | REC Limited.^  | CRISIL - AAA     | 500   | 5,310.48 | 0.20 | 6.4650 |
|  | INE020B08CX1 | 7.96 | REC Limited.^  | CRISIL - AAA     | 500   | 5,233.07 | 0.20 | 7.1850 |
|  | INE002A08609 | 7.2  | Reliance Industries Ltd.^  | CRISIL - AAA     | 500   | 5,110.04 | 0.20 | 5.1250 |
|  | INE090A08UF5 | 6.67 | ICICI Bank Ltd.^   | CARE - AAA       | 500   | 4,903.73 | 0.19 | 7.0350 |
|  | INE242A08460 | 5.05 | Indian Oil Corporation Ltd.^   | CRISIL - AAA     | 500   | 5,016.11 | 0.19 | 4.6050 |
|  | INE261F08BL9 | 7.7  | National Bank for Agri & Rural Dev.^                                     | CRISIL - AAA     | 500   | 5,046.91 | 0.19 | 4.1400 |
|  | INE020B08DH2 | 5.81 | REC Limited.^  | CRISIL - AAA     | 500   | 4,958.83 | 0.19 | 6.0500 |
|  | INE020B08849 | 8.06 | REC Limited.^  | CRISIL - AAA     | 461   | 4,749.77 | 0.18 | 5.4500 |
|  | INE861G08019 | 8.62 | Food Corporation of India (Corporate guarantee from Govt of India)^      | CRISIL - AAA(CE) | 400   | 4,145.24 | 0.16 | 5.0000 |
|  | INE115A07NF7 | 9.17 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 400   | 4,013.32 | 0.15 | 3.7550 |
|  | INE134E08LG0 | 6.35 | Power Finance Corporation Ltd.^  | CRISIL - AAA     | 1,000 | 4,024.22 | 0.15 | 6.1750 |
|  | INE163N08115 | 8.83 | ONGC Petro additions Ltd. (OPAL) (Put on ONGC Ltd.)^                     | CARE - AAA(CE)   | 350   | 3,713.03 | 0.14 | 6.5450 |
|  | INE134E08IE1 | 8.03 | Power Finance Corporation Ltd.^  | CRISIL - AAA     | 350   | 3,731.92 | 0.14 | 6.1700 |
|  | INE115A07MG7 | 7.42 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 300   | 3,027.95 | 0.12 | 4.6650 |
|  | INE296A07QX1 | 7.35 | Bajaj Finance Ltd.^  | CRISIL - AAA     | 250   | 2,538.22 | 0.10 | 4.9700 |
|  | INE514E08EU9 | 8.18 | Export - Import Bank of India^   | CRISIL - AAA     | 250   | 2,685.43 | 0.10 | 5.9150 |
|  | INE031A08723 | 7.62 | Housing and Urban Development Corporation Ltd.^                          | CARE - AAA       | 250   | 2,526.62 | 0.10 | 4.5000 |
|  | INE053F07CC9 | 6.19 | Indian Railways Finance Corp. Ltd.^                                      | CRISIL - AAA     | 250   | 2,535.77 | 0.10 | 4.8800 |
|  | INE115A07NP6 | 8.75 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 250   | 2,717.91 | 0.10 | 7.0750 |
|  | INE115A07NI1 | 9.19 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 250   | 2,615.29 | 0.10 | 5.3300 |
|  | INE115A07OG3 | 7.85 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 250   | 2,540.51 | 0.10 | 4.7400 |
|  | INE103A08027 | 6.64 | MANGALORE REFINERY AND PETROCHEMICA^                                     | CRISIL - AAA     | 250   | 2,539.85 | 0.10 | 5.1500 |

|  |  |      |  |                  |         |                    |          |              |
|--|--|------|--|------------------|---------|--------------------|----------|--------------|
|  | INE906B07HF9                                   | 7.8  | National Highways Authority of India^                                    | CRISIL - AAA     | 250     | 2,626.76           | 0.10     | 6.8850       |
|  | INE206D08154                                   | 8.56 | Nuclear Power Corporation^   | CRISIL - AAA     | 250     | 2,594.20           | 0.10     | 4.8850       |
|  | INE134E08JP5                                   | 7.85 | Power Finance Corporation Ltd.^  | CRISIL - AAA     | 250     | 2,636.85           | 0.10     | 6.8500       |
|  | INE134E08JO8                                   | 7.99 | Power Finance Corporation Ltd.^  | CARE - AAA       | 250     | 2,559.90           | 0.10     | 4.8250       |
|  | INE020B08AK2                                   | 7.03 | REC Limited.^  | CRISIL - AAA     | 250     | 2,528.58           | 0.10     | 4.6250       |
|  | INE020B08CU7                                   | 7.55 | REC Limited.^  | CRISIL - AAA     | 250     | 2,565.56           | 0.10     | 7.1100       |
|  | INE020B08BM6                                   | 8.35 | REC Limited.^  | CRISIL - AAA     | 250     | 2,503.03           | 0.10     | 3.6350       |
|  | INE020B08CG6                                   | 7.24 | REC Limited.^  | CRISIL - AAA     | 250     | 2,547.34           | 0.10     | 4.8250       |
|  | INE153A08048                                   | 8.24 | Mahanagar Telephone Nigam Ltd. (Corporate guarantee from Govt of India)^ | CRISIL - AAA(CE) | 200     | 2,106.16           | 0.08     | 6.1800       |
|  | INE906B07FG1                                   | 7.6  | National Highways Authority of India^                                    | CRISIL - AAA     | 197     | 1,973.34           | 0.08     | 3.6850       |
|  | INE110L08037                                   | 9.25 | Reliance Industries Ltd.^  | CRISIL - AAA     | 200     | 2,151.78           | 0.08     | 5.6100       |
|  | INE354H07080                                   | 9    | Gujarat Road and Infra Co Ltd.^  | CARE - AAA       | 250     | 1,253.34           | 0.05     | 5.6500       |
|  | INE861G08035                                   | 9.95 | Food Corporation of India (Corporate guarantee from Govt of India)^      | CARE - AAA(CE)   | 100     | 1,000.99           | 0.04     | 3.5850       |
|  | INE090A08TO9                                   | 9.25 | ICICI Bank Ltd.^   | CARE - AAA       | 100     | 1,082.50           | 0.04     | 5.7600       |
|  | INE027E07AB2                                   | 8.9  | L&T Finance Limited^   | CARE - AAA       | 100,000 | 1,005.26           | 0.04     | 4.2750       |
|  | INE027E07899                                   | 9.1  | L&T Finance Limited^   | CARE - AAA       | 100,000 | 1,005.64           | 0.04     | 4.2750       |
|  | INE153A08014                                   | 8.57 | Mahanagar Telephone Nigam Ltd. (Corporate guarantee from Govt of India)^ | CRISIL - AAA(CE) | 100     | 1,032.80           | 0.04     | 5.4850       |
|  | INE115A07DX1                                   | 8.37 | LIC Housing Finance Ltd.^  | CRISIL - AAA     | 50      | 517.35             | 0.02     | 5.3300       |
|  | INE020B08922                                   | 8.27 | REC Limited.^  | CARE - AAA       | 50      | 500.48             | 0.02     | 3.6350       |
|  | INE134E08JB5                                   | 7.28 | Power Finance Corporation Ltd.^  | CARE - AAA       | 21      | 211.65             | 0.01     | 4.1950       |
|  | INE002A08575                                   | 8.3  | Reliance Industries Ltd.^  | CRISIL - AAA     | 19      | 190.16             | 0.01     | 3.6700       |
|  | <b>Zero Coupon Bonds / Deep Discount Bonds</b> |      |  |                  |         |                    |          |              |
|  | INE660A07PR2                                   |      | Sundaram Finance Ltd.^   | ICRA - AAA       | 2,000   | 19,758.88          | 0.76     | 4.4100       |
|  | INE400K07051                                   |      | Andhra Pradesh Expressway Ltd. (NHAI Annuity)^                           | ICRA - AAA       | 331     | 1,729.48           | 0.07     | 6.7400       |
|  | INE296A07QQ5                                   |      | Bajaj Finance Ltd.^  | CRISIL - AAA     | 26      | 347.71             | 0.01     | 4.1500       |
|  | <b>Sub Total</b>                               |      |  |                  |         | <b>2,511,750.8</b> | <b>6</b> | <b>96.61</b> |
|  | <b>(c) Securitized Debt Instruments</b>        |      |  |                  |         |                    |          |              |

| <b>Securitized Debt Instruments</b> |  |   |                  |    |                     |               |        |  |
|-------------------------------------|--|---|------------------|----|---------------------|---------------|--------|--|
| INE0BTV15162                        |  | First Business Receivables Trust (PTC banked by receivables from Reliance Corporate IT Park Limited)^ | CRISIL - AAA(SO) | 8  | 716.50              | 0.03          | 6.1800 |  |
| INE0BTV15170                        |  | First Business Receivables Trust (PTC banked by receivables from Reliance Corporate IT Park Limited)^ | CRISIL - AAA(SO) | 9  | 792.07              | 0.03          | 6.3200 |  |
| INE0BTV15188                        |  | First Business Receivables Trust (PTC banked by receivables from Reliance Corporate IT Park Limited)^ | CRISIL - AAA(SO) | 9  | 779.07              | 0.03          | 6.3800 |  |
| INE0BTV15196                        |  | First Business Receivables Trust (PTC banked by receivables from Reliance Corporate IT Park Limited)^ | CRISIL - AAA(SO) | 9  | 766.31              | 0.03          | 6.4200 |  |
| INE0BTV15204                        |  | First Business Receivables Trust (PTC banked by receivables from Reliance Corporate IT Park Limited)^ | CRISIL - AAA(SO) | 10 | 832.51              | 0.03          | 6.6750 |  |
| <b>Sub Total</b>                    |  |   |                  |    | <b>3,886.46</b>     | <b>0.15</b>   |        |  |
| <b>Total</b>                        |  |   |                  |    | <b>2,515,637.32</b> | <b>96.76</b>  |        |  |
| <b>MONEY MARKET INSTRUMENTS</b>     |  |   |                  |    |                     |               |        |  |
| <b>TREPS - Tri-party Repo</b>       |  | TREPS - Tri-party Repo  |                  |    | 11,534.06           | 0.44          |        |  |
| <b>Reverse Repo</b>                 |  |   |                  |    |                     |               |        |  |
|                                     |  | Reverse Repo  |                  |    | 2,462.05            | 0.09          |        |  |
| <b>Sub Total</b>                    |  |   |                  |    | <b>13,996.11</b>    | <b>0.53</b>   |        |  |
| <b>Total</b>                        |  |   |                  |    | <b>13,996.11</b>    | <b>0.53</b>   |        |  |
| <b>OTHERS</b>                       |  |   |                  |    |                     |               |        |  |
| <b>Net Current Assets</b>           |  |   |                  |    |                     |               |        |  |
|                                     |  | Net Current Assets  |                  |    | 70,229.85           | 2.71          |        |  |
| <b>Sub Total</b>                    |  |   |                  |    | <b>70,229.85</b>    | <b>2.71</b>   |        |  |
| <b>Total</b>                        |  |   |                  |    | <b>70,229.85</b>    | <b>2.71</b>   |        |  |
| <b>Grand Total</b>                  |  |   |                  |    | <b>2,599,863.28</b> | <b>100.00</b> |        |  |

✿ Top Ten Holdings

+ Industry Classification as recommended by AMFI

£ Sponsor

\*\* Thinly Traded/ Non-Traded Securities (Equity) as on February 28, 2022

<sup>^</sup> Non-Traded Securities (Debt) as on February 28, 2022

# Non Sensex Scrips

@ Less than 0.01%.

~ YTC i.e. Yield to Call is disclosed at security level only for Additional Tier 1 Bonds and Tier 2 Bonds issued by Banks as per AMFI Best Practices Notification 135/BP/91/2020-21 read with SEBI circular SEBI/HO/IMD/DF4/CIR/P/2021/034

### Portfolio Classification by

#### Asset Class(%)

|                            |       |
|----------------------------|-------|
| G-Sec, G-Sec               | 20.57 |
| STRIPS, SDL                |       |
| Securitized Debt           |       |
| Instruments                | 0.15  |
| Credit Exposure            | 76.04 |
| Cash, Cash Equivalents and |       |
| Net Current Assets         | 3.24  |

### Portfolio Classification by

#### Rating Class(%)

|                            |       |
|----------------------------|-------|
| Sovereign                  | 20.57 |
| AAA/AAA(SO)/A1+/A1+(SO)    |       |
| & Equivalent               | 76.19 |
| Cash, Cash Equivalents and |       |
| Net Current Assets         | 3.24  |

Notes :

1) NAV History

| NAVs per unit<br>(Rs.) | February<br>28, 2022 | January 31, 2022 |
|------------------------|----------------------|------------------|
| Quarterly IDCW         |                      |                  |
| Option                 | 10.4091              | 10.3738          |
| Quarterly IDCW         |                      |                  |
| Option - Direct        |                      |                  |
| Plan                   | 10.3040              | 10.2667          |
| Growth Option          | 26.0192              | 25.9309          |
| Growth Option -        |                      |                  |
| Direct Plan            | 26.3594              | 26.2639          |
| IDCW Option            | 17.6970              | 17.6369          |
| IDCW Option -          |                      |                  |
| Direct Plan            | 18.0914              | 18.0259          |

Dividend History - Dividend declared during the month ended February 28, 2022 : Nil

2) Total below investment grade or default provided for and its percentage to NAV : Nil

3) Total investments in Foreign Securities / Overseas ETFs / ADRs / GDRs : Nil

4) Repo in Corporate Debt : Nil

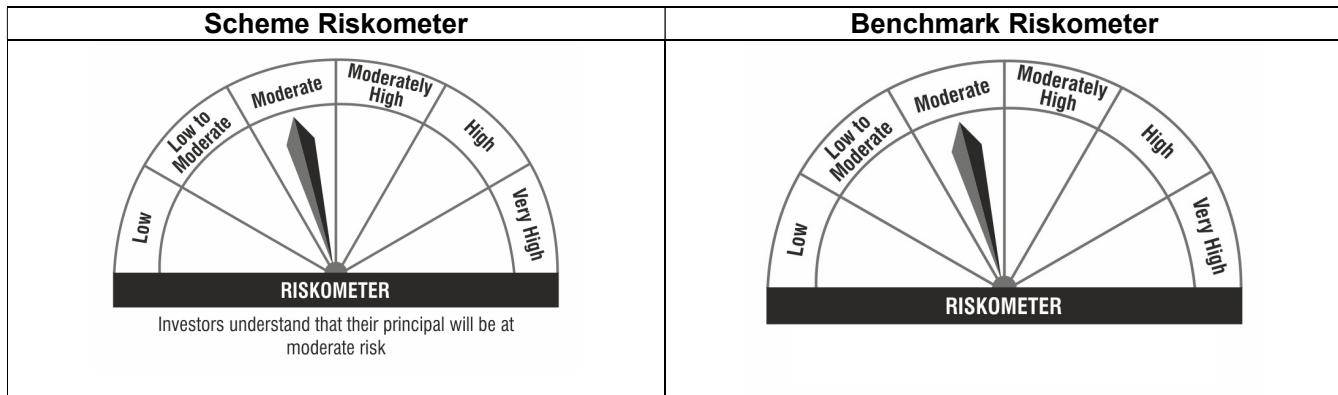
5) Total outstanding exposure in Derivative Instruments as on Feb 28, 2022 : Rs. 460000 Lacs

6) Average Portfolio Maturity (other than equity investments): 1582.03 Days

7) Debt instruments having structured obligations or credit enhancement features have been denoted with suffix as (SO) or (CE) respectively against the ratings of the instrument

8) Pursuant to SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, name of all the existing dividend plan / option of all mutual fund schemes has been renamed as IDCW (Income Distribution cum Capital Withdrawal) Plan / Option with effect from April 01, 2021

9) Riskometer based on Scheme Portfolio and Portfolio Benchmark "NIFTY Corporate Bond Index" as on Feb 28, 2022



#### F. Financial Performance ^ (As At February 28, 2022)

##### ❖ HDFC FMP 1120D March 2019 (1) Series 44

Compounded Annualised Returns

| Regular Plan – Growth Option |                     |                        | Direct Plan – Growth Option |                     |                      |
|------------------------------|---------------------|------------------------|-----------------------------|---------------------|----------------------|
| Period                       | Scheme Returns (%)^ | Benchmark Returns (%)# | Period                      | Scheme Returns (%)^ | Benchmark Returns %# |
| Last 1 Year                  | 4.28                | 5.76                   | Last 1 Year                 | 4.30                | 5.76                 |
| Since Inception@             | 7.31                | 8.43                   | Since Inception@            | 7.60                | 8.43                 |

**^Past performance may or may not be sustained in the future.**

@Inception Date: March 26, 2019; # CRISIL Composite Bond Fund Index.

##### ❖ HDFC Corporate Bond Fund

Compounded Annualised Returns

| Regular Plan – Growth Option |                     |                        | Direct Plan – Growth Option |                     |                        |
|------------------------------|---------------------|------------------------|-----------------------------|---------------------|------------------------|
| Period                       | Scheme Returns (%)^ | Benchmark Returns (%)# | Period                      | Scheme Returns (%)^ | Benchmark Returns (%)# |
| Last 1 Year                  | 5.32                | 6.13                   | Last 1 Year                 | 5.64                | 6.13                   |
| Last 3 Year                  | 8.33                | 8.63                   | Last 3 Year                 | 8.59                | 8.63                   |
| Last 5 Year                  | 7.63                | 7.76                   | Last 5 Year                 | 7.82                | 7.76                   |
| Since Inception@             | 8.53                | 8.44                   | Since Inception@            | 8.53                | 8.48                   |

**^Past performance may or may not be sustained in the future.**

@Inception Date: June 29, 2010; # CRISIL Composite Bond Fund Index.

**^Past performance may or may not be sustained in the future.**

@Inception Date: January 01, 2013; # CRISIL Composite Bond Fund Index.

|                           |
|---------------------------|
| <b>Consent For Merger</b> |
|---------------------------|

Date: \_\_\_\_\_

To,  
**The Trustees**  
**HDFC Mutual Fund,**

**Sub: Merger of HDFC Fixed Maturity Plan (the Plan) into HDFC Corporate Bond Fund (Transferee Scheme)**

I/We hereby express my consent to merge the Plan into HDFC Corporate Bond Fund with effect from close of Business Hours on the Maturity Date of the Plan and consequently receive the corresponding number of units in the Transferee Scheme:

|   |   |  |
|---|---|--|
| <b>Name of the Fixed Maturity Plan</b>  | : |  |
| <b>Folio No.</b>  | : |  |
| <i>(The details in our records under the folio number mentioned will apply)</i> |   |  |
| <b>OR</b>   |   |  |
| <b>Demat Account Details</b>  | : |  |
| NSDL/CDSL   | : |  |
| DP Name   | : |  |
| DP ID   | : |  |
| Beneficiary Account No  | : |  |

I / We hereby confirm and declare as under:-

- i. I / We hereby agree and confirm having read and understood the contents of the letter intimating about the said merger.
- ii. I / We are authorized to provide the Consent and have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents of Transferee Scheme.

**Signature(s)**

First/Sole Unit holder/Guardian      Second Unit holder      Third Unit holder

Where **the mode of holding is “joint”, all Unit holders are required to sign.** Signature(s) should be as it appears on the Application form and in the same order.

## **Instructions**

1. Unless consent is provided for merger, maturity proceeds shall be dispatched to / credited in the bank account of the Unit holder within 10 Business Days of the Maturity Date.
  
2. **Manner of providing consent:**

Investors must submit their consent to the merger latest by **3.00 p.m. on the maturity date of the respective FMP** in any of the following modes:

- (i) Submit original signed consent at any of the operational Official Points of Acceptance.
- (ii) Send email from the email id registered in the folio to **fmpmerger@hdfcfund.com** as follows:
  - (a) Investors who are **Sole holders and Jointholders with mode of holding as "Any one or Survivor"** may either paste the consent form in the body of the email OR fill the Annexure 2 and send it by way of an attachment via an email from their email id registered in the folio. The attachment need not be signed.
  - (b) Investors who are **joint holders with mode of holding as "joint"** may either take a print out of the consent form or handwrite the consent form. Here, **ALL joint holders have to sign the consent form**. The scanned copy of the signed form must be sent via the email id registered in the folio.
- (iii) Submit through any of our online transaction facilities such as through investor portal on website, app, or any other mode made available by the Fund from time to time to submit the consent..

Units lien marked/pledged can be merged subject to no objection from lien holder/pledgee and that the consent is submitted within the time specified herein. If the lien/pledge is invoked by the financier (i.e. bank/financial institution/NBFC) as on the maturity date, the maturity proceeds will be paid to the financier and the consent for merger in such cases will be deemed as invalid.

### **List of FMPs merging on their respective maturity dates into HDFC Corporate Bond Fund -**

| <b>S. No.</b> | <b>Name of the Merging Scheme(s)</b> | <b>Series</b> | <b>Maturity Date(s)</b> |
|---------------|--------------------------------------|---------------|-------------------------|
| 1             | HDFC FMP 1265D October 2018 (1)      | 43            | April 18, 2022          |
| 2             | HDFC FMP 1246D November 2018 (1)     |               |                         |
| 3             | HDFC FMP 1127D March 2019 (1)        | 44            | May 11, 2022            |
| 4             | HDFC FMP 1120D March 2019 (1)        |               |                         |
| 5             | HDFC FMP 1118D March 2019 (1)        | 44            | May 11, 2022            |
| 6             | HDFC FMP 1100D April 2019 (1)        |               |                         |