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**Addendum to the Statement of Additional Information (“SAI”) of HDFC Mutual Fund
 (“the Fund”)**

Change in the Information on Key Personnel

Mr. Bhavyesh Divecha, a Key Personnel of HDFC Asset Management Company Limited, who is presently designated as ‘Co-Fund Manager, Credit Analyst and Backup dealer - Fixed Income’ will be re-designated as ‘Fund Manager and Credit Analyst - Fixed Income’ with effect from **February 16, 2026**.

Accordingly, his designation appearing in Section “Information on Key Personnel” of the SAI of HDFC Mutual Fund (“the Fund”) stands modified.

All other contents of the SAI remain unchanged.

This addendum shall form an integral part of the SAI of the Fund as amended from time to time.

This Addendum is dated February 13, 2026.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.
