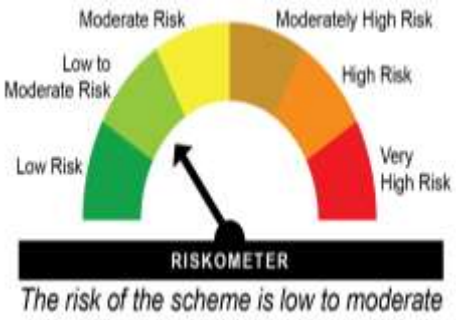
KEY INFORMATION MEMORANDUM

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.

This product is suitable for investors who are seeking*:	Scheme Riskometer#	Benchmark Riskometer#
- 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. - Investment in Government Securities/SDL, TREPS on Government Securities/Treasury bills.	*The risk of the scheme is low to moderate*	**Nifty G-sec Jun 2027 Index** *The risk of the benchmark is low*

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

#As on September 30, 2026. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com

Potential Risk Class (Maximum risk the Scheme can take):

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

Continuous Offer of Units at NAV based prices

Name of Mutual Fund (Fund): **HDFC Mutual Fund**
Name of Asset Management Company (AMC): **HDFC Asset Management Company Limited**
Name of Trustee Company: **HDFC Trustee Company Limited**
Address of the entities:

Asset Management Company (AMC):	**Trustee Company:**
HDFC Asset Management Company Limited Registered Office:	HDFC Trustee Company Limited Registered Office:

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. CIN No: L65991MH1999PLC123027	HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. CIN No. U65991MH1999PLC123026
Website of the entities: 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 2026 ("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 25, 2026.

1. Name of Scheme

HDFC Nifty G-sec Jun 2027 Index Fund

2. Type of Scheme

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.

3. Category of Scheme

Index Fund

4. SEBI Scheme Code

HDFC/O/D/DIN/22/10/0105

5. Investment Objective

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 difference.

There is no assurance that the investment objective of the Scheme will be achieved.

6. Asset Allocation Pattern of the Scheme

Instruments	Indicative allocation (% of total assets)	
	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

[@]investments in other liquid instruments such as Cash, bank deposits with Scheduled Commercial Banks, Government Securities, T-Bills and Repo on Government Securities, Units of liquid and debt mutual fund schemes and any other instruments as specified by SEBI, for liquidity purposes.

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 Securities and Treasury bills, money market instruments, repos, such other securities/assets as may be permitted by SEBI from time to time subject to approval, shall not exceed 100% of the net assets of the Scheme except to the extent of deployment of Subscription cash flow subject to clause 13.18.1 of Master Circular.

The Scheme may invest in Tri-Party Repos, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as 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, the AMC may invest the funds of the Scheme in the liquid & debt schemes (including overnight fund) and / or short term deposits in conformity with the investment objective and prevailing Regulations.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr. no.	Type of Instrument	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)	Clause 13.14.1 of Master Circular
2.	Short Term Deposits	Pending Deployment - As per regulatory limits	Clause 8 of Sixth Schedule of SEBI (MF) Regulations and Clause 13.7 of 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.	Bespoke or complex debt products such as Securitized Debt, Structured obligations (SO rating) and/or credit enhanced debt (CE rating), Securities with special features such as 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.	Unlisted debt instrument
10.	Inter scheme transactions i.e. transfers
11.	Units of 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 1.9.1.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 Rebalancing:

As per clause 4.4.5. of Master circular, the following norms shall apply:

a. In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days.
b. In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.
c. In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with Paragraph 5.5.3 & 5.5.4 of this Master Circular on “Segregated portfolio in mutual fund Schemes.

Portfolio Replication norms:

The Scheme shall replicate the Underlying Index as per clause 4.4.2 of Master Circular.

As per clause 4.4.5 of Master Circular, 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.

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.

Tracking Error and Tracking Difference Risk:

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 notice of trustees with corrective actions taken by the AMC, if any.

Maturity of the Scheme:

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 or the immediately succeeding business day, if that day is a non-business day ("Maturity Date"). However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.

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.

7. 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 4.4.5 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.

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- 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.

Though every endeavour 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.

8. Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the details on risk factors carefully before investment. Scheme specific Risk Factors are summarized below:

- **Scheme Specific Risk Factors**

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:

(i) 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 and 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%.

(ii) Risk factors associated with investing in Fixed Income Securities

The Scheme will invest not less than 95% of its corpus in the security representing the Underlying Index as this Scheme endeavors to earn returns that correspond to the total returns represented by the Underlying Index subject to tracking difference.

- The Net Asset Value (NAV) of the Scheme, 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 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 and may lead to the Scheme incurring losses till the security is finally sold.

- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

- **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.

- 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 securities that offer attractive yields. This may increase the risk of the portfolio. 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 rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.

(iii) 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 Tri-party 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 in case of default by any member in settling transactions routed through 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 being invoked in the event of failure of any settlement obligations. In addition, the 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.

(iv) Risk factors associated for investments in Mutual Fund Schemes

1. Movements in the Net Asset Value (NAV) of these Schemes may impact the performance. Any change in the investment policies or fundamental attributes of these Schemes will affect the performance of the Scheme to the extent of investment in such schemes.

2. Redemptions by in these Schemes would be subject to applicable exit loads.

(v) General Risk Factors

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. 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 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 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. 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 Redemptions' in Section 'Restrictions, if any, on the right to freely retain or dispose of units being offered'.

- At times, due to the forces and factors affecting the capital market, the Scheme 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. The

Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.

- 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 Scheme at times may receive large number of redemption requests, leading to an asset-liability 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.

(vi) Disclaimer of indices

Nifty G-sec Jun 2027 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 Nifty G-sec Jun 2027 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 Nifty G-sec Jun 2027 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).

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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.

For details on risk mitigation measures, please refer SID.

9. Plans/ Options

Plans: Regular & Direct

Each Plan offers Growth Option Only.

The Plans under the Scheme will have common portfolio.

The AMC reserves the right to introduce further Options as and when deemed fit.

Regular Plan is for investors who wish to route their investment through any distributor. Direct Plan is for investors who wish to invest directly without routing the investment through any distributor.

Growth Option

All Income earned and realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.

Default Plan/Option

Each Plan offers Growth Option only.

For detailed disclosure on default plans and options, kindly refer SAI.

10. Applicable NAV (after the scheme opens for subscriptions and redemptions)

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), 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) 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.
- 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.

11. 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 after deduction of applicable stamp duty and other charges, if any.	Rs.100/- and any amount thereafter. **Note:** Allotment of units will be done after deduction of applicable stamp duty and other charges, if any.	Rs. 100 and in multiples of Re. 1/- thereafter. Note: There will be no minimum redemption criterion for Unit based redemption.

12. 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 for this Scheme or within such timelines as may be prescribed by SEBI / AMFI from time to time in case of exceptional circumstances or otherwise.

13. Benchmark Index

Nifty G-sec Jun 2027 Index

14. IDCW (Dividend) Policy

It is proposed to declare IDCW subject to availability of distributable surplus, as computed in accordance with SEBI (Mutual Funds) Regulations, 2026.

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 thereof will inter alia, depend on the availability of distributable surplus as computed in accordance with SEBI (Mutual Funds) Regulations, 2026. 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.

15. Name of the Fund Manager and tenure of managing the Scheme (As on September 30, 2026)

Anupam Joshi	2 years, 1 month
Sankalp Baid	1 year, 7 months

16. Name of the Trustee Company

HDFC Trustee Company Limited

17. Performance of the Scheme (as at September 30, 2026)

(Benchmarked to the Total Returns Index (TRI) Variant of the Index)

HDFC Nifty G-sec Jun 2027 Index Fund - Regular Plan - Growth Option	Absolute returns for each financial year for last 3 years^

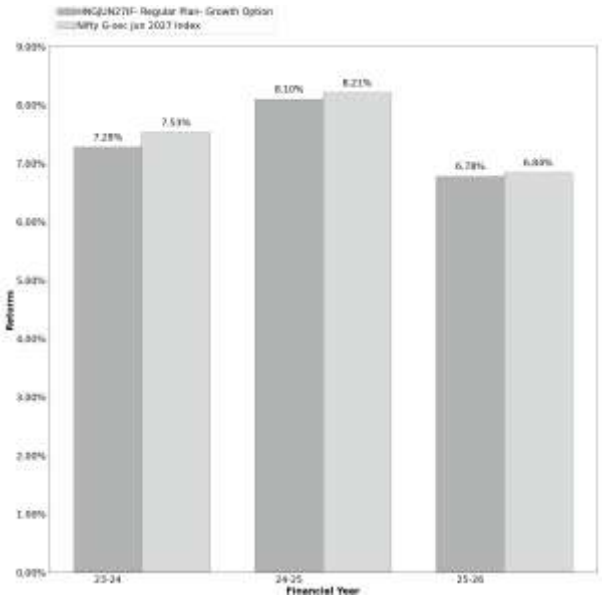
Period	Returns (%)^	Benchmark Returns (%)#
Last 1 Year	5.18	5.49
Last 3 Years	7.14	7.32
Since Inception*	7.06	7.25

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

Returns greater than one year are compounded annualized (CAGR).

** Inception Date: 9/12/2022 # Nifty G-sec Jun 2027 Index*

Since inception returns are calculated on Rs. 10 (allotment price).



HDFC Nifty G-sec Jun 2027 Index Fund - Direct Plan - Growth Option

Absolute returns for each financial year for last 3 years^

Period	Returns (%)^	Benchmark Returns (%)#
Last 1 Year	5.34	5.49
Last 3 Years	7.31	7.32
Since Inception*	7.22	7.25

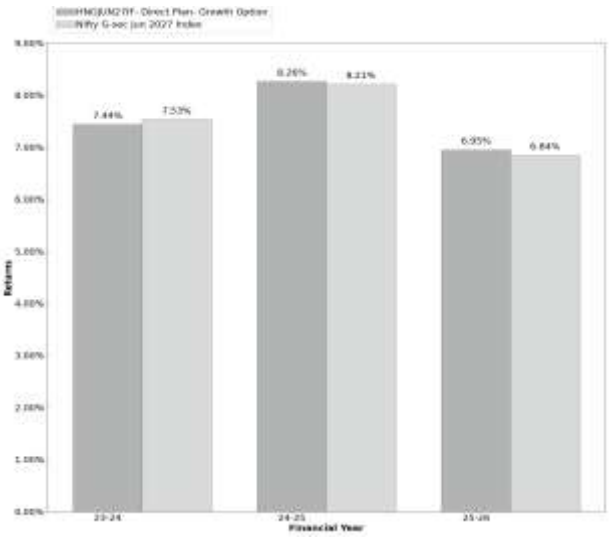
^ Past performance may or may not be sustained in the future

Returns greater than one year are compounded annualized (CAGR).

**Inception Date: 9/12/2022*

 # Nifty G-sec Jun 2027 Index

Since inception returns are calculated on Rs. 10 (allotment price)



For Riskometer of Scheme and Benchmark, kindly refer cover page.

18. 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 –**
- Fund Factsheets – NAV & Portfolio Details | HDFC Mutual Fund

- https://www.hdfcfund.com/statutory-disclosure/portfolio

- https://www.hdfcfund.com/statutory-disclosure/disclosure-of-issuerwise-groupwise-sectorwise-exposure-for-etf-index-funds

- **Portfolio Turnover Ratio (September 30, 2026)**
  Without Derivatives - N.A.
  With Derivatives - N.A.

- **Addendums** - https://www.hdfcfund.com/statutory-disclosure/form-disclosures/addenda-notices

19. Expenses of the Scheme

1. Load Structure

Exit Load: NIL

The Trustee reserves the right to change / modify the load structure from a prospective date.

2. **Recurring Expenses (% p.a. of daily Net Assets)**

Maximum Base Expense Ratio under Regulation 66:

The AMC has estimated that upto 0.90% 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, 2026 (Audited):

- Regular Plan: 0.35% p.a.
- Direct Plan: 0.19% p.a.

Direct Plan under the Scheme shall have a lower expense ratio than Regular Plan, excluding distribution expenses, commission, etc., and no commission shall be paid from Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a 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 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read "**Section- Annual Scheme Recurring Expenses**" in the **SID.**

20. 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.

21. Daily Net Asset Value (NAV) Publication

The AMC shall update the NAVs by 11.00 p.m. on every Business day on the website(s) of AMC and AMFI.

22. 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 Fax No: 044-42032955 Email: enq_h@camsonline.com

23. 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:

1. 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).
2. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings 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 on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy.
3. Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/ March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses.

For further details, refer SAI.

Periodic Disclosures:

Sr. No	Name of the Disclosure	Frequency	Timelines	Disclosed on	Link
1.	**Half Yearly Results (Unaudited)**	Half yearly	within one month from the close of	AMC website	https://www.hdfcfund.com/statutory-disclosure/scheme-financials

			each half year i.e. on 31st March and on 30th September.	AMFI website	https://www.amfiindia.com/otherdata/accounts
2.	**Annual Report**	Annually	not later than four months from the date of closure of the relevant account's year (i.e. 31st March each year).	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/annual-reports https://www.amfiindia.com/otherdata/accounts
3.	**Daily Performance Disclosure (after scheme completes six months of existence)**	Daily	-	AMFI website	https://www.amfiindia.com/otherdata/fund-performance
4.	**Portfolio Disclosure**	Monthly/Fortnightly	**Monthly -** within 10 days from the close of each month **Fortnightly -** within 5 days from the end of fortnight	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio https://www.hdfcfund.com/statutory-disclosure/portfolio/fortnightly-portfolio https://www.amfiindia.com/online-center/portfolio-disclosure
5.	**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
6.	**Scheme and Benchmark Riskometer**	Monthly	within 10 days from the close of each month.	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/portfolio https://www.amfiindia.com/online-center/risk-o-meter
7	**Tracking Error**	Daily	Daily basis	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/tracking-error https://www.amfiindia.com/otherdata/tracking-error
8	**Tracking Difference (Upon completion of 1**	Monthly	within 10 days from the close of each month.	AMC website AMFI website	https://www.hdfcfund.com/statutory-disclosure/tracking-error https://www.amfiindia.com/otherdata/tracking-error

	year of the Scheme, tracking difference shall be disclosed on the website of the AMC and AMFI, on a monthly basis)				
9	**Debt Index Replication Factor (DIRF)**	Monthly	Immediately	AMC website	https://www.hdfcfund.com/statutory-disclosure/tracking-error
10	**Change in constituents of the index, if any**	As and when it is changed	Immediately	AMC website	Refer respective product pages on our website i.e. www.hdfcfund.com
11	**For 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 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.**	Monthly basis	-	Monthly factsheet or in Monthly Portfolio – AMC website	Fund Factsheets – NAV & Portfolio Details | HDFC Mutual Fund https://www.hdfcfund.com/statutory-disclosure/portfolio https://www.hdfcfund.com/statutory-disclosure/disclosure-of-issuerwise-groupwise-sectorwise-exposure-for-etf-index-funds

12	**Scheme Summary Documents**	Monthly	within 15 days from the close of each month or on changes in any of the specified fields, whichever is earlier.	AMC website AMFI website BSE website NSE website	https://www.hdfcfund.com/investor-services/fund-documents/scheme-summary https://www.amfiindia.com/otherdata/scheme-details https://www.bseindia.com/Static/Markets/MutualFunds/listOfAmc.aspx https://www.nseindia.com
13	**Investor Charter**	-	As and when updated	AMC website	Investor Charter

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.