

Aim to build Yield Potential with Lower Volatility

HDFC Income Plus Arbitrage Omni FOF

NFO Period: 27th Feb to 11th Mar 2026

With HDFC Income Plus Arbitrage Omni FOF, we aim to offer dynamic allocation across Debt-oriented Schemes and Arbitrage Scheme(s)

HDFC Income Plus Arbitrage Omni FOF = Active Debt-oriented Schemes + Passive Debt-oriented Schemes + Arbitrage Scheme(s)

Active Debt-oriented Schemes	Passive Debt-oriented Schemes	Arbitrage Scheme(s)
<ul style="list-style-type: none"> Allocation* to Active debt-oriented schemes in a dynamic manner Scheme will actively manage allocation by adjusting the portfolio duration and credit risk based on the interest rate outlook, decisions made during RBI monetary policy, shape of the yield curve, and other factors as deemed suitable by the Fund Manager Aims to invest in active debt mutual fund schemes, which predominantly invest in non-AAA securities 	<ul style="list-style-type: none"> Allocation* to Passive debt-oriented schemes Wide Product Range spanning across different maturity segments at HDFC Mutual Fund: 9 Debt Index Funds and 1 Debt ETF 	At least 35% of the portfolio allocated to Arbitrage Fund
<p>*Exposure to units of Debt Mutual Fund Schemes, Debt Securities and Money Market Instruments[®] shall be below 65%</p>		

®Investments will be made Cash or cash equivalents i.e. Government Securities, T-Bills and Repo on Government Securities, units of Liquid and Overnight Mutual Fund Schemes for liquidity purposes. For complete disclosure on the Asset Allocation of the FOF, please refer to slide 20 titled "Asset Allocation" or refer to the SID at www.hdfcfund.com

Why invest in HDFC Income Plus Arbitrage Omni FOF?

Particulars	Debt Mutual Fund Schemes	HDFC Income Plus Arbitrage Omni FOF
Dynamism in Asset Allocation	Investments are made in debt schemes based on the categorization / investment objective	Invests dynamically in units of Arbitrage Scheme and Active / Passive Debt-oriented Schemes after evaluating various parameters like arbitrage spreads between the cash market and Future & Options market, credit risk, interest rate risk, RBI monetary policy outlook, shape of the yield curve, liquidity risk, and others as found suitable by the Fund Manager
Decision of switching between the Schemes	Decision lies on the Investor	Decision is taken by an experienced Fund Manager
Taxation on Switching between Schemes	Changes in interest rate outlook, inflation pattern, economic environment and other factors could lead to incurrence of taxation on switching between schemes	No taxation incurred when switching between schemes
Taxation of Capital Gains	Investor's Income Tax Slab Rate irrespective of any holding period	12.5% [^] tax rate for holding period exceeding 24 months → Makes HDFC Income Plus Arbitrage Omni FOF more tax-efficient

[^]Surcharge as applicable + Health and Education Cess applicable at 4% on aggregate of base tax + surcharge. Investors are requested to take professional advice while making investment decisions.

Product Labelling & Riskometer

<p>HDFC Income Plus Arbitrage Omni FOF (An open-ended Fund of Fund Scheme investing in units of Domestic Arbitrage Schemes and Active / Passive Debt-oriented Schemes) is suitable for investors who are seeking*:</p>	<p style="text-align: center;">Scheme Riskometer#</p> <p style="text-align: center;">RISKOMETER <i>The risk of the scheme is high</i></p>
<ul style="list-style-type: none"> • Capital appreciation / generate income over long term • Investments in units of Domestic Arbitrage Schemes and Active / Passive Debt-oriented Schemes 	
<p>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them.</p> <p>#The product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com</p>	

Investors in the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of other schemes in which this Fund of Funds scheme makes investment (subject to regulatory limits)

Date of Release: 27th February 2026

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

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Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world