

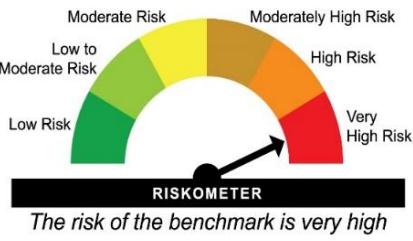
## SCHEME INFORMATION DOCUMENT

|  |  |
|--|--|
| <b>Name of Mutual Fund:</b>              | HDFC Mutual Fund ( <b>Fund</b> )   |
| <b>Name of Asset Management Company:</b> | HDFC Asset Management Company Limited ( <b>AMC</b> )   |
| <b>Address of AMC</b>                    | HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. CIN No: L65991MH1999PLC123027 |
| <b>Website of AMC</b>                    | <a href="http://www.hdfcfund.com">www.hdfcfund.com</a>   |
| <b>Name of Trustee Company</b>           | HDFC Trustee Company Limited   |
| <b>Address of Trustee Company</b>        | HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. CIN No. U65991MH1999PLC123026 |
| <b>Name of the Scheme</b>                | <b>HDFC Nifty India Consumption Index Fund</b>   |
| <b>Category of Scheme</b>                | Index Fund   |
| <b>Scheme Code</b>                       | HDFC/O/O/EIN/25/11/0145  |

|                                  |   |
|----------------------------------|---|
| New Fund Offer (NFO) open date:  | <b>February 04, 2026</b>  |
| New Fund Offer (NFO) close date: | <b>February 13, 2026</b>  |
| Scheme re-opens on:              | Scheme will re-open for continuous Sale and Repurchase within 5 business days from the date of allotment of units under NFO |

(Any modification to the New Fund Offer Period shall be announced by way of an Addendum uploaded on website of the AMC.)

### **Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices.**

| Investment objective  | Scheme Risk-o-meter#   | Benchmark Risk-o-meter#   |
|---|--|---|
| <p><b>HDFC Nifty India Consumption Index Fund:</b></p> <p>Passive investment in equity and equity related securities replicating the composition of the Nifty India Consumption Index (TRI), subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark is very high</p> |

Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. 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](http://www.hdfcfund.com)

**Investors are advised to refer to the Statement of Additional Information (SAI) for details of HDFC Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on [www.hdfcfund.com](http://www.hdfcfund.com).**

**The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres (ISCs) / Website / Distributors or Brokers.

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website - [www.hdfcfund.com](http://www.hdfcfund.com)**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated January 20, 2026.

## HIGHLIGHTS / SUMMARY OF THE SCHEME

| <b>Sr. No</b> | <b>Title</b>   | <b>Description</b>  |
|---------------|--|---|
| <b>I.</b>     | <b>Benchmark (TRI)</b>   | Nifty India Consumption Index (TRI)   |
| <b>II.</b>    | <b>Plans/Options</b><br><br>Plans/Options and sub options under the Scheme | <p><b>Plans:</b> Regular Plan &amp; Direct Plan</p> <p>Each Plan offers Growth Option Only</p> <p>The Plans under the Scheme will have common portfolio.</p> <p>The AMC reserves the right to introduce further Options as and when deemed fit.</p> <p>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.</p> <p><b>Growth Option</b><br/>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.</p> <p><b>Default Plan/Option</b><br/>Each Plan offers Growth Option only.</p>  |
| <b>III.</b>   | <b>Load Structure</b>  | <p>No Entry Load shall be charged.</p> <p><b>Exit Load:</b> Nil</p> <ul style="list-style-type: none"> <li>(i) No Exit Load shall be levied for switching between Plans / Options within the Scheme. However, exit load will be applicable if the units are switched-out / redeemed from the Scheme within the exit load period from the initial date of purchase.</li> <li>(ii) No Exit load will be levied on bonus units and on units allotted on Re-investment of Income Distribution cum Capital Withdrawal.</li> <li>(iii) No Exit load will be levied on Units allotted in the Target Scheme under the Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan Facility (TIP Facility).</li> <li>(iv) <b>In case of Systematic Transactions such as Systematic Investment Plan (SIP), Flex Systematic Investment Plan (Flex SIP), Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan (Flex STP), HDFC Swing Systematic Transfer Plan (Swing STP), etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.</b></li> </ul> <p>The AMC/ Trustee if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund reserves the right to introduce/modify the Load Structure depending upon the circumstances prevailing at that time subject to</p> |

| Sr. No                                  | Title   | Description   |  |                     |                    |   |  |
|---|---|---|--|---------------------|--------------------|---|--|
|   |   | maximum limits as prescribed under the SEBI (MF) Regulations. While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value. Exit load (net of GST) charged, if any, shall be credited to the Scheme. The investor is requested to check the prevailing load structure of the Scheme before investing.  |  |                     |                    |   |  |
| IV.                                     | <b>Minimum Application Amount/switch in</b>         | During NFO Period and on continuous basis: Rs. 100/- and any amount thereafter.   |  |                     |                    |   |  |
| V.                                      | <b>Minimum Additional Purchase Amount</b>           | On continuous basis: Rs.100/- and any amount thereafter.  |  |                     |                    |   |  |
| VI.                                     | <b>Minimum Redemption Amount/ Switch Out Amount</b> | On continuous basis: Rs.100/- and multiples of Re. 1/- thereafter.  |  |                     |                    |   |  |
| VII.                                    | <b>Tracking Error</b>                               | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;"><b>Regular Plan</b></td> <td style="width: 50%; padding: 2px;"><b>Direct Plan</b></td> </tr> <tr> <td colspan="2" style="padding: 2px;">Not Applicable as this is a new scheme.</td> </tr> </table>   |  | <b>Regular Plan</b> | <b>Direct Plan</b> | Not Applicable as this is a new scheme. |  |
| <b>Regular Plan</b>                     | <b>Direct Plan</b>                                  |   |  |                     |                    |   |  |
| Not Applicable as this is a new scheme. |   |   |  |                     |                    |   |  |
| VIII.                                   | <b>Tracking Difference</b>                          | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;"><b>Regular Plan</b></td> <td style="width: 50%; padding: 2px;"><b>Direct Plan</b></td> </tr> <tr> <td colspan="2" style="padding: 2px;">Not Applicable as this is a new scheme.</td> </tr> </table>   |  | <b>Regular Plan</b> | <b>Direct Plan</b> | Not Applicable as this is a new scheme. |  |
| <b>Regular Plan</b>                     | <b>Direct Plan</b>                                  |   |  |                     |                    |   |  |
| Not Applicable as this is a new scheme. |   |   |  |                     |                    |   |  |
| IX.                                     | <b>Computation of NAV</b>                           | <p>NAV of Units of under the Scheme shall be calculated as shown below:</p> $\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of the Scheme's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under each Scheme}}$ <p>The NAV of the Scheme will be calculated and disclosed at the close of every Business Day.</p> <p>The NAV of the Scheme will be calculated up to 4 decimals. Units will be allotted up to 3 decimals.</p> <p>Detailed disclosure on computation of NAV is provided on <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> |  |                     |                    |   |  |
| X.                                      | <b>Asset Allocation</b>                             | This Scheme tracks Nifty India Consumption Index (TRI).   |  |                     |                    |   |  |

| Sr. No | Title  | Description |         |  |        |                      |    |                          |
|--------|--|-------------|---------|--|--------|----------------------|----|--------------------------|
|        |  | Instruments |         | Indicative allocations (% of total assets) |        |                      |    |                          |
|        |  | Minimum     | Maximum |  |        |                      |    |                          |
|        | Constituents of Nifty India Consumption Index (TRI)  | 95          | 100     |  |        |                      |    |                          |
|        | Plain Vanilla Debt Securities, Government Securities, T-Bills and Money Market Instruments, Repo on Government Securities, Units of Liquid and Overnight schemes of Mutual Fund  | 0           | 5       |  |        |                      |    |                          |
|        | <p>Exposure to Equity derivatives of underlying securities forming part of the index may also be taken up to 20% of the net assets in case the underlying security is not available, portfolio rebalancing, generating returns on Idle Cash &amp; Cash Equivalent pending its investment in equities etc.</p> <p>Stock futures / index futures and such other permitted derivative instruments may be undertaken mainly for portfolio rebalancing purpose.</p> <p>As per clause 12.24.1 of Master Circular, the cumulative gross exposure through equity and equity related instruments, debt securities &amp; money market instruments, units of Debt schemes of Mutual Fund and derivative positions, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme. As per SEBI letter to AMFI dated November 3, 2021, Cash or cash equivalents i.e. Government Securities, T-Bills and Repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p>Further, the Scheme may also invest in Securities Lending and Short-Term deposits as per regulatory limits.</p> <p>The Scheme will not make any investment in -</p> |             |         |  |        |                      |    |                          |
|        | <table border="1"> <thead> <tr> <th>Sr No.</th><th>Types of Instruments</th></tr> </thead> <tbody> <tr> <td>1.</td><td>Unlisted debt instrument</td></tr> </tbody> </table>  |             |         |  | Sr No. | Types of Instruments | 1. | Unlisted debt instrument |
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| 1.     | Unlisted debt instrument   |             |         |  |        |                      |    |                          |

| Sr. No | Title | Description  |
|--------|-------|--|
|        |       | <p>2. 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</p> <p>3. Inter scheme transactions i.e. Transfers</p> <p>4. Short Selling</p> <p>5. Unrated debt and money market instruments (except G-Secs, T-Bills, TREPS, Repo and Reverse Repo in Government Securities)</p> <p>6. Repo/ Reverse Repo in corporate debt securities</p> <p>7. Debt Derivatives</p> <p>8. Credit Default Swaps</p> <p>9. ADR/GDR/Foreign Securities and Units Infrastructure Investment Trusts (InvITs) unless received as corporate action or the instrument/security is added in the benchmark Index as a constituent</p> <p>The strategies below are given for illustration purposes only. Illustrations for strategies involving derivatives that may be used by the Investment Manager, include:</p> <p><b>Derivative Strategies</b></p> <p><b>Basic Structure of an Index Future:</b></p> <p>Index Futures are instruments designed to give exposure to the equity market indices. BSE Limited and the National Stock Exchange of India Limited have started trading in index futures of 1, 2- and 3-month maturities. The pricing of an index future is the function of the Underlying Index and short-term interest rates.</p> <p><b>Example:</b></p> <p><b>Assumptions:</b></p> <p>a) 1-month BSE 30 Future</p> <p>Spot Index: 4900</p> <p>Future Price on day 1: 4920</p> <p>Fund buys 10,000 futures contracts On Date of settlement Future price = Closing spot price = 4950</p> <p>Profits for the Fund = (4950-4920) *10000 = Rs. 300,000 + interest for the 1-month period.</p> <p>b) 1-month BSE 30 Future</p> |

| Sr. No                       | Title                     | Description  |                                      |  |  |  |           |       |   |                                      |  |                              |                           |   |     |   |
|------------------------------|---------------------------|--|--------------------------------------|--|--|--|-----------|-------|---|--------------------------------------|--|------------------------------|---------------------------|---|-----|---|
|                              |                           | <p>Spot Index: 4900</p> <p>Future Price on day 1: 4920</p> <p>Fund buys 10,000 futures contracts On Date of settlement Future price = Closing spot price = 4890</p> <p>Losses for the Fund = <math>(4890-4920) *10000 = (\text{Rs. } -300,000)</math> + interest for the 1-month period.</p> <p>Please note that the above example is given for illustration purposes only.</p> <p>The net impact for the Fund will be in terms of the difference between the closing price of the index and cost price (ignoring margins for the sake of simplicity) plus interest costs on funds that would otherwise be invested in stocks comprising the index. The risks associated with index futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and/or mispricing of the future at any time during the life of the contract.</p> <p><b>Using Index Futures to increase percentage investment in equities</b></p> <p>This strategy will be used for the purpose of generating returns on idle cash, pending its investment in equities. The Scheme is subject to daily flows. There may be a time lag between the inflow of funds and their deployment in stocks. If so desired, the scheme would be able to take immediate exposure to equities via index futures. The position in index futures may be reversed in a phased manner, as the funds are deployed in the equity markets.</p> <p>Example: The scheme has a corpus of Rs. 50 crore and there is an inflow of Rs. 5 crores in a day. The AMC may buy index futures contracts of a value of Rs. 5 crores. Later as the money is deployed in the underlying equities, the value of the index futures contracts can be suitably reduced.</p> <table border="1" data-bbox="462 1410 1394 1785"> <thead> <tr> <th data-bbox="462 1410 636 1619">Portfolio</th><th data-bbox="636 1410 795 1619">Event</th><th data-bbox="795 1410 1002 1619">Equity Portfolio gain/(Loss) (Rs. in crore)</th><th data-bbox="1002 1410 1176 1619">Derivative gain/(Loss) (Rs.in crore)</th><th data-bbox="1176 1410 1394 1619">Total Portfolio gain/(Loss) (Rs. in crore)</th></tr> </thead> <tbody> <tr> <td data-bbox="462 1619 636 1785">Rs. 50 Crore equity exposure</td><td data-bbox="636 1619 795 1785">10% rise in equity prices</td><td data-bbox="795 1619 1002 1785">5</td><td data-bbox="1002 1619 1176 1785">Nil</td><td data-bbox="1176 1619 1394 1785">5</td></tr> </tbody> </table> |                                      |  |  |  | Portfolio | Event | Equity Portfolio gain/(Loss) (Rs. in crore) | Derivative gain/(Loss) (Rs.in crore) | Total Portfolio gain/(Loss) (Rs. in crore) | Rs. 50 Crore equity exposure | 10% rise in equity prices | 5 | Nil | 5 |
| Portfolio                    | Event                     | Equity Portfolio gain/(Loss) (Rs. in crore)  | Derivative gain/(Loss) (Rs.in crore) | Total Portfolio gain/(Loss) (Rs. in crore) |  |  |           |       |   |                                      |  |                              |                           |   |     |   |
| Rs. 50 Crore equity exposure | 10% rise in equity prices | 5  | Nil                                  | 5  |  |  |           |       |   |                                      |  |                              |                           |   |     |   |

| Sr. No | Title  | Description               |     |       |       |  |
|--------|--|---------------------------|-----|-------|-------|--|
|        | Rs. 50 Crore equity exposure + Rs. 5 Crore long position index futures   | 10% rise in equity prices | 5   | 0.5   | 5.5   |  |
|        | Rs. 50 Crore equity exposure   | 10% fall in equity prices | (5) | Nil   | (5)   |  |
|        | Rs. 50 Crore equity exposure + Rs. 5 Crore long position index futures   | 10% fall in equity prices | (5) | (0.5) | (5.5) |  |
|        | <b>Basic Structure of a Stock Future:</b><br><br>Stock Futures are instruments designed to give exposure to stocks in the futures market. Stock futures have 1, 2- and 3-month maturities. The pricing of a stock future is the function of the stock price and short-term interest rates.<br><b>Example:</b><br><b>Assumptions:</b><br>a) 1-month Stock Future<br>Spot Stock Price: 4900<br>Future Price on day 1: 4920<br>Fund buys 10,000 futures contracts On Date of settlement Future price = Closing spot stock price = 4950<br>Profits for the Fund = (4950-4920) *10000 = Rs. 300,000 + interest for the 1-month period.<br>b) 1-month Stock Future |                           |     |       |       |  |

| Sr. No | Title | Description  |  |  |  |  |
|--------|-------|--|--|--|--|--|
|        |       | <p>Spot Stock Price: 4900</p> <p>Future Price on day 1: 4920</p> <p>Fund buys 10,000 futures contracts On Date of settlement Future price = Closing spot stock price = 4890</p> <p>Losses for the Fund = <math>(4890-4920) *10000 = (\text{Rs. } -300,000)</math> + interest for the 1-month period.</p> <p>Please note that the above example is given for illustration purposes only.</p> <p>The net impact for the Fund will be in terms of the difference between the closing price of the stock and cost price (ignoring margins for the sake of simplicity) plus interest costs on funds that would otherwise be invested in stocks comprising the index. The risks associated with stock futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and/or mispricing of the future at any time during the life of the contract.</p> <p><b>Using Stock Futures in case underlying security is not available for purchase</b></p> <p>This strategy will be used in situations where the underlying security is not available for purchase. In case the stock is unavailable for purchase, the scheme would be able to take exposure to the stock via stock futures. The position in the stock futures may be reversed in a phased manner, as the funds are deployed in the corresponding stock.</p> <p>Example: The scheme has holdings of Rs. 50 crore of a stock and needs to purchase an addition Rs. 5 crores of the stock due to inflows. In case the stock is not available for purchase, the scheme may buy stock futures contracts of a value of Rs. 5 crores. Later as the money is deployed in the underlying stock, the value of the stock futures contracts can be suitably reduced.</p> |  |  |  |  |

| Sr. No   | Title                                      | Description   |                         |     |       |                |                             |                     |  |   |  |  |
|--|--|---|-------------------------|-----|-------|----------------|-----------------------------|---------------------|--|---|--|--|
|  |  | Rs. 5 Crore long position stock futures   |                         |     |       |                |                             |                     |  |   |  |  |
|  |  | Rs. 50 Crore stock exposure   | 10% fall in stock price | (5) | Nil   | (5)            |                             |                     |  |   |  |  |
|  |  | Rs. 50 Crore stock exposure +<br>Rs. 5 Crore long position stock futures  | 10% fall in stock price | (5) | (0.5) | (5.5)          |                             |                     |  |   |  |  |
| <b>For detailed position and exposure limits, refer SAI.</b> |  |   |                         |     |       |                |                             |                     |  |   |  |  |
| XI.  | <b>Fund manager details</b>                | The details of Fund Manager of the Scheme are as follows:   |                         |     |       |                |                             |                     |  |   |  |  |
|  |  | <table border="1"> <thead> <tr> <th>Name</th> <th>Managing since</th> <th>Total experience (in years)</th> </tr> </thead> <tbody> <tr> <td>Ms. Nandita Menezes</td> <td>This is a new scheme hence not applicable.</td> <td>Collectively over 3 years of experience in Equity Dealing.</td> </tr> </tbody> </table>   |                         |     | Name  | Managing since | Total experience (in years) | Ms. Nandita Menezes | This is a new scheme hence not applicable. | Collectively over 3 years of experience in Equity Dealing.  |  |  |
| Name   | Managing since                             | Total experience (in years)   |                         |     |       |                |                             |                     |  |   |  |  |
| Ms. Nandita Menezes  | This is a new scheme hence not applicable. | Collectively over 3 years of experience in Equity Dealing.  |                         |     |       |                |                             |                     |  |   |  |  |
|  |  | <b>CO-FUND MANAGER:</b>   |                         |     |       |                |                             |                     |  |   |  |  |
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| Name   | Managing since                             | Total experience (in years)   |                         |     |       |                |                             |                     |  |   |  |  |
| Mr. Arun Agarwal   | This is a new scheme hence not applicable. | Collectively over 27 years of experience in equity, debt and derivative dealing, fund management, internal audit and treasury operations.   |                         |     |       |                |                             |                     |  |   |  |  |
| XII.   | <b>Annual Scheme Recurring Expenses</b>    | <b>Actual TER %</b> - This is a new scheme hence Actual TER% is not available.  |                         |     |       |                |                             |                     |  |   |  |  |
|  |  | For detailed disclosure, kindly refer SAI.  |                         |     |       |                |                             |                     |  |   |  |  |
| XIII.  | <b>Transaction charges and stamp duty</b>  | <p><b>Transaction Charges:</b><br/>No transaction charges shall be deducted from the subscription amount for transactions /applications received through the distributors (i.e. in Regular Plan).</p> <p><b>Stamp Duty on Allotment/Transfer of Units:</b></p>  |                         |     |       |                |                             |                     |  |   |  |  |

| Sr. No   | Title   | Description   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
|--|---|---|-------------|------|----------------------------------|---|-----------------------|---|--|---|--|---|--|--|
|  |   | <p>Mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switch-ins or reinvestment under IDCW Option) would be subject to levy of stamp duty @ 0.005% of the amount invested.</p> <p>Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%.</p> <p>Stamp duty is charged pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, and subsequent Notification dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India. The rate and levy of stamp duty may vary as amended from time to time.</p> <p>For further details, refer SAI.</p>   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
| XIV.   | Information available through weblink   | <p>For following information, kindly refer the weblink as under:</p> <table border="1" data-bbox="462 1028 1457 1942"> <thead> <tr> <th data-bbox="462 1028 732 1073">Particulars</th><th data-bbox="732 1028 1457 1073">Link</th></tr> </thead> <tbody> <tr> <td data-bbox="462 1073 732 1163"><b>Liquidity/listing details</b></td><td data-bbox="732 1073 1457 1163"><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></td></tr> <tr> <td data-bbox="462 1163 732 1253"><b>NAV disclosure</b></td><td data-bbox="732 1163 1457 1253"><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></td></tr> <tr> <td data-bbox="462 1253 732 1462"><b>Applicable timelines for dispatch of redemption proceeds etc.</b></td><td data-bbox="732 1253 1457 1462"><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></td></tr> <tr> <td data-bbox="462 1462 732 1859"><b>Breakup of Annual Scheme Recurring expenses</b></td><td data-bbox="732 1462 1457 1859"> <ul style="list-style-type: none"> <li><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></li> <li>Click here for Total Expense Ratio (TER) - <a href="https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports">https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports</a></li> <li>Click here for factsheet - <a href="https://www.hdfcfund.com/investor-services/factsheets">https://www.hdfcfund.com/investor-services/factsheets</a></li> </ul> </td></tr> <tr> <td data-bbox="462 1859 732 1942"></td><td data-bbox="732 1859 1457 1942"><b>Definitions</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></td></tr> </tbody> </table> | Particulars | Link | <b>Liquidity/listing details</b> | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> | <b>NAV disclosure</b> | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> | <b>Applicable timelines for dispatch of redemption proceeds etc.</b> | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> | <b>Breakup of Annual Scheme Recurring expenses</b> | <ul style="list-style-type: none"> <li><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></li> <li>Click here for Total Expense Ratio (TER) - <a href="https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports">https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports</a></li> <li>Click here for factsheet - <a href="https://www.hdfcfund.com/investor-services/factsheets">https://www.hdfcfund.com/investor-services/factsheets</a></li> </ul> |  | <b>Definitions</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> |
| Particulars  | Link  |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
| <b>Liquidity/listing details</b>                                     | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>   |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
| <b>NAV disclosure</b>  | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>   |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
| <b>Applicable timelines for dispatch of redemption proceeds etc.</b> | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>   |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
| <b>Breakup of Annual Scheme Recurring expenses</b>                   | <ul style="list-style-type: none"> <li><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></li> <li>Click here for Total Expense Ratio (TER) - <a href="https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports">https://www.hdfcfund.com/statutory-disclosure/total-expense-ratio-of-mutual-fund-schemes/reports</a></li> <li>Click here for factsheet - <a href="https://www.hdfcfund.com/investor-services/factsheets">https://www.hdfcfund.com/investor-services/factsheets</a></li> </ul> |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |
|  | <b>Definitions</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>  |   |             |      |                                  |   |                       |   |  |   |  |   |  |  |

| Sr. No | Title   | Description  |
|--------|---|--|
|        | <b>Applicable risk factors</b><br><b>Detailed disclosures</b><br><b>regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents</b> | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a><br><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>                       |
|        | <b>List of official points of acceptance</b>  | AMC/ RTA offices -<br><a href="https://www.hdfcfund.com/contact-us/visit-us">https://www.hdfcfund.com/contact-us/visit-us</a><br>Other OPAs - <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>  |
|        | <b>Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations</b>  | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>  |
|        | <b>Investor services</b>  | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>  |
|        | <b>Portfolio Disclosure</b>   | <b>Monthly</b> - <a href="https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio">https://www.hdfcfund.com/statutory-disclosure/portfolio/monthly-portfolio</a><br><b>Half yearly</b> - <a href="https://www.hdfcfund.com/statutory-disclosure/scheme-financials">https://www.hdfcfund.com/statutory-disclosure/scheme-financials</a> |
|        | <b>Detailed comparative table of the existing schemes of AMC</b>  | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a>  |
|        | <b>Scheme performance</b>   | Not applicable as this is a new scheme and it has not completed 6 months. Thereafter, is shall be available on <a href="https://www.hdfcfund.com/statutory-disclosure/scheme-performance">https://www.hdfcfund.com/statutory-disclosure/scheme-performance</a>   |
|        | <b>Scheme Factsheet</b>   | <a href="https://www.hdfcfund.com/investor-services/factsheets">https://www.hdfcfund.com/investor-services/factsheets</a>  |

| Sr. No | Title  | Description |
|--------|--|-------------|
|        | <p><b><u>Periodic Disclosures:</u></b></p> <p>1. <b>Half Yearly Results (Unaudited)</b></p> <p>AMC website - <a href="https://www.hdfcfund.com/statutory-disclosure/scheme-financials">https://www.hdfcfund.com/statutory-disclosure/scheme-financials</a></p> <p>AMFI website - <a href="https://www.amfiindia.com/otherdata/accounts">https://www.amfiindia.com/otherdata/accounts</a> -</p> <p>2. <b>Annual Report</b></p> <p>AMC website - <a href="https://www.hdfcfund.com/statutory-disclosure/annual-reports">https://www.hdfcfund.com/statutory-disclosure/annual-reports</a></p> <p>AMFI website - <a href="https://www.amfiindia.com/otherdata/accounts">https://www.amfiindia.com/otherdata/accounts</a></p> <p>3. <b>Daily Performance Disclosure (after scheme completes six months of existence)</b></p> <p>AMFI website - <a href="https://www.amfiindia.com/otherdata/fund-performance">https://www.amfiindia.com/otherdata/fund-performance</a> -</p> <p>4. <b>Portfolio Disclosure</b></p> <p>AMC website<br/><a href="https://www.hdfcfund.com/statutory-disclosure/portfolio">https://www.hdfcfund.com/statutory-disclosure/portfolio</a></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/scheme-financials">https://www.hdfcfund.com/statutory-disclosure/scheme-financials</a></p> <p>AMFI website<br/><a href="https://www.amfiindia.com/online-center/portfolio-disclosure">https://www.amfiindia.com/online-center/portfolio-disclosure</a></p> <p>5. <b>Monthly Average Asset under Management (Monthly AAUM) Disclosure</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/aum">https://www.hdfcfund.com/statutory-disclosure/aum</a></p> <p>6. <b>Scheme and Benchmark Risk-o-meter</b></p> <p>AMC website - <a href="https://www.hdfcfund.com/statutory-disclosure/portfolio">https://www.hdfcfund.com/statutory-disclosure/portfolio</a></p> |             |

| Sr. No | Title | Description   |
|--------|-------|---|
|        |       | <p>AMFI website - <a href="https://www.amfiindia.com/online-center/risk-o-meter">https://www.amfiindia.com/online-center/risk-o-meter</a></p> <p><b>7. Tracking Error</b> <a href="https://www.hdfcfund.com/statutory-disclosure/tracking-error">https://www.hdfcfund.com/statutory-disclosure/tracking-error</a><br/><a href="https://www.amfiindia.com/otherdata/tracking-error">https://www.amfiindia.com/otherdata/tracking-error</a></p> <p><b>8. Tracking Difference</b> <a href="https://www.hdfcfund.com/statutory-disclosure/tracking-error">AMC website- https://www.hdfcfund.com/statutory-disclosure/tracking-error</a><br/>(Upon completion of 1 year of the Scheme, tracking difference shall be disclosed on the website of the AMC and AMFI, on a monthly basis) AMFI website - <a href="https://www.amfiindia.com/otherdata/tracking-error">https://www.amfiindia.com/otherdata/tracking-error</a></p> <p><b>9. Change in constituents of the index, if any</b> Refer respective product pages on our website i.e. <a href="http://www.hdfcfund.com">www.hdfcfund.com</a></p> <p><b>10. For Debt and Equity ETFs / Index Funds</b> <a href="https://www.hdfcfund.com/investor-services/factsheets">https://www.hdfcfund.com/investor-services/factsheets</a><br/> <b>1.</b> Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme<br/> <b>2.</b> Name and exposure to top 7 groups as a percentage</p> |

| Sr. No | Title   | Description  |
|--------|---|--|
|        | <p>of NAV of the scheme.</p> <p>3. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</p> |  |
|        | <p><b>11. Scheme Summary Documents</b></p>  | <p>AMC website - <a href="https://www.hdfcfund.com/investor-services/fund-documents/scheme-summary">https://www.hdfcfund.com/investor-services/fund-documents/scheme-summary</a></p> <p>AMFI website - <a href="https://www.amfiindia.com/otherdata/scheme-details">https://www.amfiindia.com/otherdata/scheme-details</a></p> <p>BSE website - <a href="https://www.bseindia.com/Static/Markets/MutualFundS/listOfAmc.aspx">https://www.bseindia.com/Static/Markets/MutualFundS/listOfAmc.aspx</a></p> <p>NSE website - <a href="https://www.nseindia.com">https://www.nseindia.com</a></p> |
|        | <p><b>12. Investor Charter</b></p>  | <p><a href="#">Microsoft Word - Final- Investor Charter - MF</a></p>   |
|        | <p><b>Scheme Specific Disclosures:</b></p>  |  |
|        | <p><b>1. Timelines for deployment of Funds collected during New Fund Offer (NFO) period</b></p>                 | <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p>   |
|        | <p><b>2. Portfolio rebalancing</b></p>  | <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p>   |
|        | <p><b>3. Disclosure w.r.t investments by key</b></p>  | <p>Not applicable as this is a New Scheme. Thereafter, it shall be available on <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p>  |

| Sr. No | Title   | Description |
|--------|---|-------------|
|        | <p>personnel and AMC directors including regulatory provisions</p> <p><b>4. Investments of AMC in the Schemes</b> <a href="#">Mandatory AMC Investments Disclosure - HDFC MF</a></p> <p><b>5. Taxation</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>6. Associate Transactions</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>7. Listing and transfer of units</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>8. Dematerialization of units</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>9. Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested)</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> |             |

| Sr. No | Title  | Description |
|--------|--|-------------|
|        | <p>without any return.)</p> <p><b>10. Maximum Amount to be raised (if any)</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>11. Dividend Policy (IDCW)</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>12. Allotment (Detailed procedure)</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>13. Refund</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>14. Who can invest</b></p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</p> <p><b>15. Who cannot invest</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>16. The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the</b></p> <p><a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> |             |

| Sr. No | Title  | Description   |
|--------|--|---|
|        |  | entity (the scheme or the AMC) involved in the same.  |
|        | 17. Restrictions, if any, on the right to freely retain or dispose of units being offered.   | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> |
|        | 18. Cut off timing for subscription s/ redemptions/ switches<br>This is the time before which your application (complete in all respects) should reach the official points of acceptance | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> |
|        | 19. Minimum balance to be maintained and consequences of non-maintenance   | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> |
|        | 20. Accounts Statements  | <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a> |

| Sr. No | Title               | Description  |
|--------|---------------------|--|
|        |                     | <p><b>21. Dividend/ IDCW</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>22. Redemption</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>23. Bank Mandate</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>24. Delay in payment of redemption/ repurchase proceeds/dividend</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>25. Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>26. Disclosure w.r.t investment by minors</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>27. Investment Strategy</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>28. Where will the Scheme invest</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> <p><b>29. Fundamental Attributes</b> <a href="https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures">https://www.hdfcfund.com/statutory-disclosure/offer-document-disclosures</a></p> |
| XV.    | <b>How to Apply</b> | Investors can apply for their transactions requests either offline or electronically using the relevant application / transaction request forms available on our website <a href="http://www.hdfcfund.com">www.hdfcfund.com</a> or at any of our Officials Points of Acceptance (OPAs).  |

| Sr. No | Title  | Description   |
|--------|--|---|
|        |  | <p>Investors may also apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein.</p> <p>For detailed disclosure, kindly refer SAI.</p>  |
| XVI    | <b>Where can applications for subscription/redemption/ switches be submitted</b> | <p>The application form/transaction slip for subscription/ redemption/ switches can be submitted at our Official Points of Acceptances whose addresses are available on the website of the AMC. These include:</p> <ol style="list-style-type: none"> <li>1. AMC / RTA's (CAMS) branches i.e. Investor Services Centres*</li> <li>2. HDFC MF website and App/ RTA website for investors to transact</li> <li>3. MFSS/BSE StAR MF/NMF II platforms of the Stock Exchanges(s)</li> <li>4. Authorized Points of Service of MF Utilities India Private Limited (MFUI)</li> <li>5. Channel partners/ Distributors/ RIAs/ Portfolio Managers who have tied up with the AMC</li> <li>6. MF Central</li> </ol> <p>* Note: Business Centres i.e. Sales offices of HDFC AMC are not Official Points of Acceptance of transactions.</p> <p>The above list is indicative.</p> <p>It is mandatory for investors to mention bank account numbers in their applications/requests for redemption.</p> <p>For detailed disclosure, kindly refer SAI.</p>   |
| XVII   | <b>Specific attribute of the scheme</b>  | Not Applicable  |
| XVIII  | <b>Special Product/facility available during the NFO and on Ongoing basis</b>    | <p><b>SWITCHING OPTIONS DURING NFO</b></p> <p>During the NFO period, the Unit holders holding Units in non-demat form will be able to invest in the NFO of the Scheme by switching part or all of their Unit holdings held in the respective option(s) /plan(s) of the existing scheme(s) established by the Mutual Fund. Switch request will be accepted upto 3.00 p.m. (or such other applicable cut-off time as notified by SEBI from time to time) on the last day of the NFO. However, investors should ensure to submit the switch-out request sufficiently in time before close of NFO, keeping in view the pay-out cycle of the switch-out scheme so that the monies are realized by the switch-in Scheme on or before the NFO allotment date. However, if application monies (including for switch-in) are not received before the allotment date, the application shall be liable to be rejected.</p> <p>This Option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (<b>subject to completion of lock-in period, if any, of the Units of the scheme(s) from</b></p> |

| Sr. No | Title | Description  |
|--------|-------|--|
|        |       | <p><b>where the Units are being switched)</b> in order to meet their changed investment needs.</p> <p>The Switch will be effected by way of a Redemption of Units from the Scheme/ Plan and a reinvestment of the Redemption proceeds in the Scheme and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme/ Plan and the issue rules of the Scheme (e.g. as to the minimum number of Units that may be redeemed or subscribed, Exit Load etc). The price at which the Units will be Switched-out of the Scheme/ Plan will be based on the Redemption Price, and the proceeds will be invested in the Scheme at the prevailing sale price. If the amount of switch- in is in odd multiples, the application will be processed for the eligible amount and the balance amount will be refunded.</p> <p>The Switch request can be made on a Transaction Slip, which should be submitted at / sent by mail to any of the Official Points of Acceptance.</p> <p>During NFO, unitholders may purchase units of the Scheme through stock exchange platforms, channel distributors, MFU, electronic modes.</p> <p><b>SYSTEMATIC INVESTMENT PLAN (SIP) FACILITY DURING NFO</b><br/>Investors can enroll for SIP facility during the NFO period by submitting duly completed SIP Enrolment Form available for Investments at the Official Point(s) of Acceptance. The first SIP installment through National Automated Clearing House (NACH) / Direct Debit / Standing Instruction will commence after 15 days from the closure of NFO. Where SIP application is accompanied with first cheque / payment, allotment shall be done under NFO for the same and the next SIP installment will commence after 25 days from the closure of the NFO. Provided that SIP will commence only after and as per successful registration, for which a confirmation containing SIP details (viz., start date, end date amount etc) will be sent to the investor.</p> <p><b>OTHER FACILITIES DURING NFO</b><br/>The AMC may offer any other facility to invest during the NFO such as registration of Systematic Transfer Plan (STP), switches etc. from existing schemes into the NFO of this Scheme, subject to applicable terms and conditions.</p> <p><b>The following facilities are available during Continuous Offer Period:</b></p> <p><b>SYSTEMATIC INVESTMENT PLAN (SIP)</b><br/>The Unit holders under the eligible Scheme(s) can benefit by investing specified Rupee amounts at regular intervals for a continuous period. Under the SIP, Investors can invest a fixed amount of Rupees at regular intervals for purchasing additional Units of the Scheme(s) at Applicable NAV.</p> <p><b>SIP TOP UP FACILITY</b></p> <p><b>Top up in Amount</b></p> |

| Sr. No | Title | Description   |
|--------|-------|---|
|        |       | <p>Investors may avail SIP Top-up facility where they have an option to increase the amount of the SIP Installment by a fixed amount at pre-defined intervals. This will enhance the flexibility of the investor to invest higher amounts during the tenure of the SIP.</p> <p><b>MICRO SYSTEMATIC INVESTMENT PLAN ("MICRO SIP")/ PAN EXEMPT INVESTMENTS</b></p> <p>Investor i.e. either all joint holders or the first holder who do not hold PAN or are PAN exempt investors may invest (via lumpsum/SIP) up to Rs. 50,000 per year per investor. Such PAN exempt SIPs are referred to as Micro SIP.</p> <p><b>SIP PAUSE FACILITY</b></p> <p>The Fund offers Systematic Investment Plan ("SIP") Pause facility for investors who wish to temporarily pause their SIP in the Schemes of the Fund.</p> <p><b>FLEX SYSTEMATIC INVESTMENT PLAN (FLEXSIP)</b></p> <p>Flex SIP is a facility whereby investors can invest at predetermined intervals in Growth Option of open ended equity and hybrid schemes (the eligible schemes) of the Fund, higher amount(s) determined by a formula linked to value of investments, to take advantage of market movements.</p> <p><b>OTM - ONE TIME MANDATE ('FACILITY')</b></p> <p>OTM is a simple and convenient facility that enables the Unit holders to transact in the Schemes of the Fund by submitting OTM - One Time Mandate registration form to the Fund. Through OTM, investor authorizes the bank to debit their account upto a certain specified limit per transaction, on request received from the Fund, as and when the transaction is to be undertaken by the Unit holder, without the need of submitting cheque or fund transfer letter with every transaction thereafter.</p> <p><b>SYSTEMATIC TRANSFER PLAN (STP)</b></p> <p>A Unit holder holding units in non-demat form may enroll for the Systematic Transfer Plan and choose to Switch on a daily, weekly, monthly or quarterly basis from one HDFC Mutual Fund scheme to another scheme, which is available for investment at that time.</p> <p><b>HDFC FLEX SYSTEMATIC TRANSFER PLAN</b></p> <p>HDFC Flex Systematic Transfer Plan (Flex STP) is a facility wherein unit holder(s) holding units in non-demat form can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of HDFC Mutual Fund i.e. <b>Transferor Scheme</b> to the <b>Growth Option</b> of designated open-ended Scheme(s) of HDFC Mutual Fund i.e. <b>Transferee Scheme</b>.</p> <p><b>HDFC SWING SYSTEMATIC TRANSFER PLAN</b></p> <p>HDFC Swing Systematic Transfer Plan (Swing STP) is a facility wherein unit holder(s) holding units in non-demat form can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of HDFC Mutual Fund i.e. <b>Transferor Scheme</b> to the <b>Growth Option</b> of designated open-</p> |

| Sr. No | Title | Description  |
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|        |       | <p>ended Scheme(s) of HDFC Mutual Fund i.e. <b>Transferee Scheme</b> including a feature of Reverse Transfer from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme.</p> <p><b>TRANSFER OF INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) PLAN FACILITY: - "TIP FACILITY"</b></p> <p>Transfer of IDCW Plan (TIP) is a facility wherein unit holder(s) of "Source Scheme" of HDFC Mutual Fund can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme into the "Target Scheme" of HDFC Mutual Fund.</p> <p>Open ended schemes which Offer IDCW option, can act as Source and / or Target Schemes. However, Schemes which do not offer IDCW Option, can act as only Target Schemes.</p> <p><b>SYSTEMATIC WITHDRAWAL ADVANTAGE PLAN (SWAP)</b></p> <p>This facility, available to the Unit holders of the Scheme holding units in non-dematerialized form, enables them to withdraw (subject to deduction of tax at source, if any) fixed sum (Fixed Plan) or a variable amount (Variable Plan) from their Unit balance at periodic intervals (<b>subject to completion of lock-in period, if any</b>). Fixed Plan is available for Growth as well as IDCW Option and Variable Plan is available for Growth Option only for eligible Scheme(s)/Plan(s) under SWAP facility.</p> <p><b>AUTOMATIC TRIGGER FACILITY</b></p> <p>Under this facility, a Unit holder holding units in non-dematerialized form may opt for withdrawal and / or switch based on the Unit balance attaining a minimum capital appreciation / gains, events, dates etc (subject to deduction of tax at source, if any). The Units will be redeemed as and when the balance reaches a desired value or after certain period of time etc.</p> <p><b>SWITCHING OPTIONS</b></p> <p>Unit holders under the Scheme holding units in non-dematerialized form have the option to Switch part or all of their Unit holdings in the Scheme to another scheme established by the Mutual Fund, or within the Scheme from one Plan / Option to another Plan / Option (<b>subject to completion of lock-in period, if any</b>) which is available for investment at that time, subject to applicable exit load. This Option will be useful to Unit holders who wish to alter the allocation of their investment among the Scheme(s) / Plan(s) / Option(s) of the Mutual Fund in order to meet their changed investment needs.</p> <p>The Switch will be effected by way of a Redemption of Units [On a First In First Out (FIFO) basis] from the Scheme / Plan and a reinvestment of the Redemption proceeds in the other Scheme / Plan and accordingly, to be effective, the Switch must comply with the Redemption rules of the Scheme and the issue rules of the other scheme (e.g. as to the minimum number of Units that may be redeemed or issued, Exit / Entry Load etc).</p> <p>For further details of above special products / facilities, kindly refer SAI.</p> |

| Sr. No | Title                                      | Description  |
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| XIX    | <b>INVESTMENT BY THE AMC IN THE SCHEME</b> | <p>The AMC may invest in the Scheme during the continuous offer period subject to the SEBI (MF) Regulations. The AMC may also invest in other existing Schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations and circulars issued thereunder, the AMC will not charge Investment Management and Advisory fee on the investment made by it in this Scheme or other existing Schemes of the Mutual Fund.</p> <p>For details of existing mandatory investments by AMC in various schemes, visit - <a href="https://www.hdfcfund.com/statutory-disclosure/mandatory-investment-amc">https://www.hdfcfund.com/statutory-disclosure/mandatory-investment-amc</a></p> |
| XX     | <b>Segregated Portfolio</b>                | <p>The Scheme has enabling provisions to create a segregated portfolio(s) under certain circumstances.</p> <p>For details, kindly refer SAI.</p>   |
| XXI    | <b>Stock Lending</b>                       | <p>The Scheme may engage in Stock Lending.</p> <p>For details, kindly refer SAI.</p>   |

**Notes:**

1. Any amendments / replacement / re-enactment of SEBI (MF) Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
2. The Scheme under this Scheme Information Document was approved by the Trustee vide its resolution dated October 16, 2025.
3. The Scheme Information Document is an updated version of the same in line with the current laws/ regulations and other developments.
4. **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and circulars and the guidelines there under shall be applicable.**

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|--|--|
| For and on behalf of the Board of Directors of<br><b>HDFC Asset Management Company Limited</b> |  |
| Place: Mumbai<br>Date: January 20, 2026  | <b>NAVNEET MUNOT</b><br>Managing Director and<br>Chief Executive Officer |



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