

## ADDENDUM

- **HDFC Annual Interval Fund- Series I, an Interval Income Scheme**  
 Investment Objective : The investment objective of the Plan(s) under the Scheme is to generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the opening of the immediately following Specified Transaction Period.
- **HDFC Arbitrage Fund, an Open - ended Equity Fund**  
 Investment Objective : To generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.
- **HDFC Balanced Fund, an Open - ended Balanced Scheme**  
 Investment Objective : To generate capital appreciation along with current income from a combined portfolio of equity & equity-related instruments and debt & money market instruments.
- **HDFC Banking and PSU Debt Fund, an Open - ended income scheme**  
 Investment Objective: To generate regular income through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks and Public Sector undertakings. There is no assurance that the investment objective of the Scheme will be realized.
- **HDFC Capital Builder Fund, an Open - ended Growth Scheme**  
 Investment Objective : To achieve capital appreciation in the long term.
- **HDFC Capital Protection Oriented Fund, a Close - ended Capital Protection Oriented Income Scheme**  
 Investment Objective : To generate returns by investing in a portfolio of debt and money market instruments which mature on or before the date of maturity of the Scheme. The Scheme also seeks to invest a portion of the portfolio in equity and equity related instruments to achieve capital appreciation. There is no assurance that the investment objective of the Scheme will be realized.
- **HDFC Cash Management Fund**  
**Treasury Advantage Plan, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income through investment in debt securities and money market instruments.
- **Savings Plan & Call Plan, an Open - ended High Liquidity Income Scheme**  
 Investment Objective : To generate optimal returns while maintaining safety and high liquidity. The specific objective of the Call Plan is to generate returns that would endeavor to be in line with the overnight call rates. The interest rate risk in this Plan will be almost nil.
- **HDFC Children's Gift Fund, an Open - ended Balanced Scheme**  
 Investment Objective of Savings Plan & Investment Plan: To generate long-term capital appreciation.
- **HDFC Core & Satellite Fund, an Open - ended Growth Scheme**  
 Investment Objective : To generate capital appreciation through equity investment in companies whose shares are quoting at prices below their true value.
- **HDFC Corporate Debt Opportunities Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income and capital appreciation by investing predominantly in corporate debt.
- **HDFC Debt Fund For Cancer Cure 2014, A 3 Year Close - ended Capital Protection Oriented Income Scheme**  
 Investment Objective : To protect the capital and generate income through investments in high quality fixed income securities like Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the Scheme.
- **HDFC Dynamic PE Ratio Fund of Funds, An Open - ended fund of funds scheme**  
 Investment Objective: To seek capital appreciation by managing the asset allocation between specified equity and debt schemes of HDFC Mutual Fund
- **HDFC Equity Fund, an Open - ended Growth Scheme**  
 Investment Objective : To achieve capital appreciation.
- **HDFC Fixed Maturity Plans - Series XIX, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series XX, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 24, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 25, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 26, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 27, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 28, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 29, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 30, a Close - ended Income Scheme**  
**HDFC Fixed Maturity Plans - Series 31, a Close - ended Income Scheme**  
 Investment Objective : To generate income through investments in Debt / Money Market Instruments and Government Securities maturing on or before the maturity date of the respective Plan(s).
- **HDFC Floating Rate Income Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.
- **HDFC Gilt Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.
- **HDFC Gold Exchange Traded Fund, an Open - ended Exchange Traded Fund**  
 Investment Objective : To generate returns that are in line with the performance of gold, subject to tracking errors.
- **HDFC Gold Fund, Open - ended Fund of Fund Scheme Investing in HDFC Gold Exchange Traded Fund**  
 Investment Objective : To seek capital appreciation by investing in units of HDFC Gold Exchange Traded Fund.
- **HDFC Growth Fund, an Open - ended Growth Scheme**  
 Investment Objective : To generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related instruments.
- **HDFC High Interest Fund-Dynamic Plan, an Open - ended Income Scheme**  
 Investment Objective : To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.
- **HDFC High Interest Fund- Short Term Plan:** To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximising income while maintaining the optimum balance of yield, safety and liquidity. The objective is to cater to the needs of investors with shorter term investment horizons and to provide stable returns over shorter periods.
- **HDFC Income Fund, an Open - ended Income Scheme**  
 Investment Objective : To optimise returns while maintaining a balance of safety, yield and liquidity.
- **HDFC Index Fund, an Open - ended Index Linked Scheme**  
 Investment Objective : Nifty Plan (Face Value per Unit is ₹ 10.326) : To generate returns that are commensurate with the performance of the Nifty, subject to tracking errors. SENSEX Plan (Face Value per Unit is ₹ 32.161) : To generate returns that are commensurate with the performance of the SENSEX, subject to tracking errors. SENSEX Plus Plan (Face Value per Unit is ₹ 32.161) : To invest 80 to 90% of the net assets of the Plan in companies whose securities are included in SENSEX and between 10% & 20% of the net assets in companies whose securities are not included in the SENSEX.
- **HDFC Inflation Indexed Bond Fund, an Open - ended income scheme**  
 Investment Objective: To generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.
- **HDFC Infrastructure Fund, an Open - ended Equity Scheme**  
 Investment Objective : To seek long-term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure.
- **HDFC Large Cap Fund, an Open - ended Equity Scheme**  
 Investment Objective : To provide long-term capital appreciation by investing predominantly in large cap companies.
- **HDFC Liquid Fund, an Open - ended Liquid Income Scheme**  
 Investment Objective : To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments
- **HDFC Long Term Advantage Fund, an Open - ended Equity Linked Savings Scheme with a lock-in period of 3 years**  
 Investment Objective : To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity-related instruments.
- **HDFC Medium Term Opportunities Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.
- **HDFC MF Monthly Income Plan, an Open - ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus.**  
 Investment Objective : To generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.
- **HDFC Mid-Cap Opportunities Fund, an Open - ended Equity Scheme**  
 Investment Objective : To generate long-term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of Small and Mid-Cap companies.
- **HDFC Multiple Yield Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate positive returns over medium time frame with low risk of capital loss over medium time frame.
- **HDFC Multiple Yield Fund - Plan 2005, an Open - ended Income Scheme**  
 Investment Objective : To generate positive returns over medium time frame with low risk of capital loss over medium time frame.
- **HDFC Premier Multi-Cap Fund, an Open - ended Growth Scheme**  
 Investment Objective : To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Mid Cap and Large Cap 'blue chip' companies.
- **HDFC Prudence Fund, an Open - ended Balanced Scheme**  
 Investment Objective : To provide periodic returns and capital appreciation over a long period of time from a judicious mix of equity and debt investments with an aim to prevent/minimise any capital erosion.
- **HDFC Quarterly Interval Fund, an Interval Income Scheme**  
 Investment Objective : To generate regular income through investments in Debt / Money Market Instruments and Government Securities.
- **HDFC Rajiv Gandhi Equity Savings Scheme, a Close - ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2012**  
 Investment Objective : To generate long term capital appreciation from a portfolio of Eligible Securities as specified in Rajiv Gandhi Equity Savings Scheme. There is no assurance that the investment objective of the Scheme will be realized.
- **HDFC Short Term Opportunities Fund, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months.
- **HDFC Short Term Plan, an Open - ended Income Scheme**  
 Investment Objective : To generate regular income through investment in debt securities and money market instruments.
- **HDFC Small and Mid Cap Fund, an Open - ended equity scheme**  
 Investment Objective : To provide long-term capital appreciation by investing predominantly in Small-Cap and Mid-Cap companies
- **HDFC Tax Saver, an Open - ended Equity Linked Savings Scheme with a lock-in period of 3 years**  
 Investment Objective : To achieve long term growth of capital.
- **HDFC Top 200 Fund, an Open - ended Growth Scheme**  
 Investment Objective : To generate long-term capital appreciation from a portfolio of equity and equity-linked instruments primarily drawn from the companies in BSE 200 index.

**PERSON NOT ELIGIBLE TO SUBSCRIBE FOR THE UNITS IN THE SCHEMES  
OF THE FUND AND PROVISION RELATING TO FATCA**

**NOTICE** is hereby given that HDFC Trustee Company Limited, the Trustee to HDFC Mutual Fund (Fund) has decided to incorporate the following provisions in the SID and SAI respectively as detailed below:

**I. Persons not eligible to subscribe for the units in the Schemes of the Fund:**

On account of limitations / restrictions imposed by the jurisdictional laws / regulations with respect to marketing or offering of units of Schemes of the Fund, the persons stated under the below provision titled '**Who Cannot Invest?**' shall not be eligible to invest in the Schemes of the Fund.

**'Who Cannot Invest'**

The following persons / entities cannot invest in the Scheme:

1. United States Person (U.S. person\*) as defined under the extant laws of the United States of America;
2. Residents of Canada;
3. NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory

*\*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time."*

In view of the above, the said persons will not be permitted to undertake the following transactions in the units of any of the Schemes of the Fund with effect from **July 21, 2014 ('Effective Date')**:

- a. Fresh purchases / additional purchases / switches in any Schemes of the Fund. However, existing Unit holder(s) are permitted to redeem the units from the Schemes of the Fund.
- b. If the said persons have opted for reinvestment of dividend, the dividend will be paid out to them.
- c. For existing Unit holder subsequently becoming a U.S. person or Resident of Canada, fresh purchases / additional purchases / switches in any Schemes of the Fund will not be permitted.
- d. All existing registered systematic investment facilities such as Systematic Investment Plan (SIP), Micro Systematic Investment Plan, Group Systematic Investment Plan, Systematic Transfer Plan (STP), HDFC Flex Systematic Transfer Plan, HDFC Swing Systematic Transfer Plan, Dividend Transfer Facility, Systematic Withdrawal Advantage Plan (SWAP) would be ceased. However, existing SIP / Micro SIP transactions falling due upto 10 days from the Effective Date will be processed.
- e. For transactions undertaken after the Effective Date, in case the Fund / HDFC Asset Management Company Ltd. (AMC) identifies that the subscription amount has been received from the said persons, the AMC / Fund at its discretion shall redeem all the units held by such person from the Scheme at applicable Net Asset Value.

**II. Foreign Account Tax Compliance Act (FATCA):**

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC / Fund are likely to be classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and / or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA. FATCA due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor /

Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA requirements with respect to their own situation.

The Trustee / AMC reserves the right to change / modify the provisions mentioned under I and II above at a later date.

All other terms & conditions of the Schemes will remain unchanged.

This addendum shall form an integral part of the SID / KIM of the Schemes of the Fund and SAI respectively as amended from time to time.

*This Addendum is dated July 16, 2014*

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

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