

## 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 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.
- **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  
HDFC Fixed Maturity Plans - Series 32, a Close - ended Income Scheme  
HDFC Fixed Maturity Plans - Series 33, 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 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 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.

**ADDITIONAL OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY ('MFU') PURSUANT TO APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED**

HDFC Asset Management Company Limited (“HDFC AMC”) has entered into an Agreement with **MF Utilities India Private Limited (“MFUI”)**, a “Category II - Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of **MF Utility (“MFU”)** a “Shared Services” initiative formed by the Asset Management Companies (AMCs) of SEBI registered Mutual Funds under the aegis of Association of Mutual Funds in India (AMFI). MFU acts as a transaction aggregation portal for enabling transaction in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Both financial and non-financial transactions pertaining to Scheme(s) of HDFC Mutual Fund ('the Fund') can be done through MFU at the authorized Points of Service (“POS”) of MFUI. The details of POS with effect from the respective dates published on MFU website at [www.mfuindia.com](http://www.mfuindia.com) will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund.

Additionally, such transactions can also be carried out electronically on the online transaction portal of MFU at [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI and that the same will be considered OPA for transactions in the Scheme(s) of the Fund.

**A) The key features of MFU are:**

1. Investors will be required to obtain Common Account Number (“CAN”) for transacting through MFU.
2. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the Point of Service (POS) of MFUI. HDFC AMC and / or CAMS, Registrar and Transfer Agent (RTA) of the Fund shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.
3. Investors will be allotted a CAN, a single reference number for all investments across Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any.
4. Currently, the transactions facilitated through MFU for the investors are:
  - (i) Common Account Number (CAN) registration;
  - (ii) Submission of documents to KRAs for KYC Registration;
  - (iii) Financial transactions like Purchases, Redemptions and Switches, Registration of Systematic Transactions like Systematic Investments (SIP) using a single Mandate, Systematic Withdrawals (SWP) and Systematic Transfers (STP);
  - (iv) Non-financial transactions (NFT) like Bank Account changes, facilitating change of address through KRAs etc. based on duly signed written requests from the Investors.
5. The CRF and other relevant forms for transacting through MFU can be downloaded from MFUI website at [www.mfuindia.com](http://www.mfuindia.com) or can be obtained from MFUI POS.
6. Investors transacting through MFU shall be deemed to have consented to exchange of information viz. personal and / or financial (including the changes, if any) between the Fund /HDFC AMC and MFUI and / or its authorized service providers for validation and processing of transactions carried out through MFU.
7. For details on carrying out the transactions through MFU or any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfuindia.com](mailto:clientservices@mfuindia.com). Investors of the Fund can also get in touch with Investor Service Centres (ISCs) of HDFC AMC to know more about MFU.
8. For any escalations and post-transaction queries pertaining to Scheme(s) of the Fund, the Investors are requested to get in touch with the ISCs of HDFC AMC.

B) The transactions carried out through MFU shall be subject to the terms & conditions as may be stipulated by MFUI / Fund / HDFC AMC from time to time. However, the terms & conditions of offering of the Scheme(s) of the Fund as specified in the Scheme Information Document (SID), Key Information Memorandum ('KIM') and Statement of Additional Information ('SAI') shall be applicable to transactions through MFU.

This addendum forms an integral part of the SID / KIM and SAI of the Scheme(s) of the Fund.

*This Addendum is dated February 13, 2015*