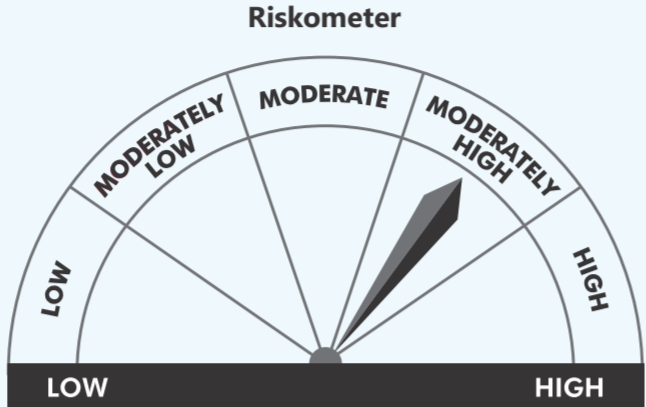
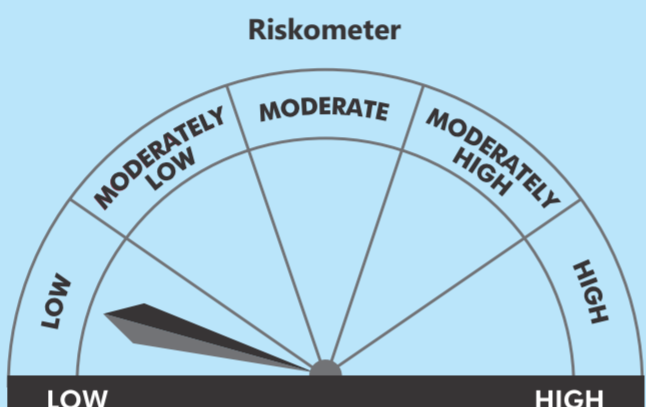
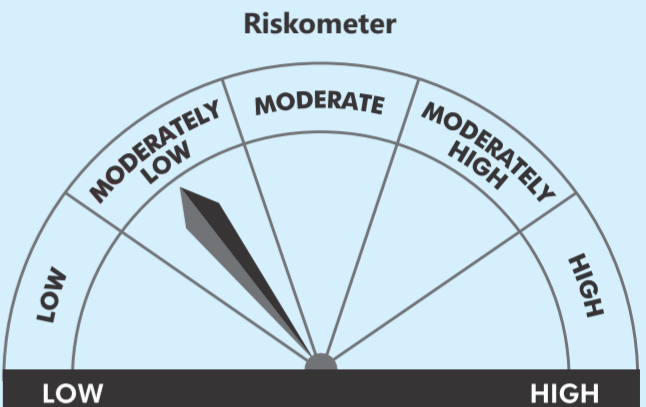
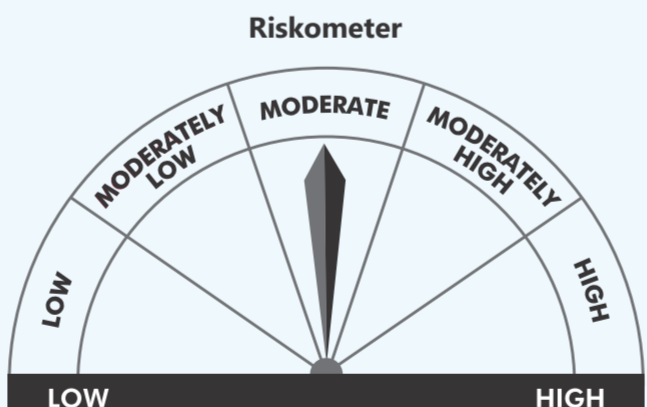


# Open-Ended Debt Schemes Reckoner as at 28<sup>th</sup> February 2017

Name of Scheme	This product is suitable for investors who are seeking *	Name of Scheme	This product is suitable for investors who are seeking *
<p><b>HDFC MF Monthly Income Plan (Short Term Plan# and Long Term Plan#)</b> Open-ended Income Scheme # Monthly Income is not assured and is subject to availability of distributable surplus</p>	<ul style="list-style-type: none"> <li>regular income over medium to long term</li> <li>investment in debt and money market instruments as well as equity and equity related instruments</li> </ul>  <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	<p><b>HDFC Cash Management Fund - Treasury Advantage Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Short Term Opportunities Fund</b> Open-ended Income Scheme</p>	<ul style="list-style-type: none"> <li>regular income over short term</li> <li>investment in debt and money market instruments</li> <li>regular income over short to medium term</li> <li>investment in debt and money market instruments and government securities with maturities not exceeding 36 months</li> </ul>
<p><b>HDFC Cash Management Fund - Savings Plan</b> Open-ended High Liquidity Income Scheme</p> <p><b>HDFC Cash Management Fund - Call Plan</b> Open-ended High Liquidity Income Scheme</p> <p><b>HDFC Liquid Fund</b> Open-ended Liquid Income Scheme</p>	<ul style="list-style-type: none"> <li>optimal returns over short term</li> <li>investment in debt and money market instruments with maturity of up to 91 days only</li> <li>optimal returns over short term that may be in line with the overnight call rates</li> <li>investment typically in Collateralised Borrowing &amp; Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income instruments with overnight maturity/liquidity</li> <li>income over short term</li> <li>investment in debt and money market instruments</li> </ul>  <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p>	<p><b>HDFC Medium Term Opportunities Fund</b> Open-ended Income Scheme</p> <p><b>HDFC Floating Rate Income Fund - Short Term Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Banking and PSU Debt Fund</b> Open-ended Income Scheme</p>	<ul style="list-style-type: none"> <li>regular income over medium to long term</li> <li>investment in debt, money market instruments and government securities with maturities not exceeding 60 months</li> <li>regular income over short term</li> <li>investment in floating rate debt/money market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of short term maturities with higher liquidity</li> <li>regular income over medium to long term</li> <li>investments in debt and money market instruments consisting predominantly of securities issued by Scheduled Commercial Banks and Public Sector undertakings</li> </ul>  <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY LOW RISK</p>
<p><b>HDFC Gilt Fund - Long Term Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Gilt Fund - Short Term Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Short Term Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Corporate Debt Opportunities Fund</b> Open-ended Income Scheme</p> <p><b>HDFC Floating Rate Income Fund - Long Term Plan</b> Open-ended Income Scheme</p>	<ul style="list-style-type: none"> <li>credit risk free returns over medium to long term</li> <li>investment in sovereign securities issued by Central/State Government with medium to long term maturities</li> <li>credit risk free returns over short to medium term</li> <li>investment in sovereign securities issued by Central/State Government with short to medium term maturities</li> <li>regular income over short to medium term</li> <li>investment in debt and money market instruments with a short to medium term maturity (average maturity profile of 1-3 years)</li> <li>regular income over medium to long term</li> <li>generate regular income and capital appreciation by investing in corporate debt</li> <li>regular income over short to medium term</li> <li>investment in floating rate debt/money market instruments, fixed rate debt/money market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of longer term maturities</li> </ul>  <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>	<p><b>HDFC Multiple Yield Fund - Plan 2005</b> Open-ended Income Scheme</p> <p><b>HDFC High Interest Fund - Dynamic Plan</b> Open-ended Income Scheme</p> <p><b>HDFC High Interest Fund - Short Term Plan</b> Open-ended Income Scheme</p> <p><b>HDFC Income Fund</b> Open-ended Income Scheme</p>	<ul style="list-style-type: none"> <li>positive returns over medium term with low risk of capital loss over medium term</li> <li>investment in debt and money market instruments with maturity of 15 months (85%) as well as equity and equity related instruments (15%)</li> <li>stable returns over medium to long term</li> <li>to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates</li> <li>stable returns over short to medium term</li> <li>to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates</li> <li>regular income over medium to long term</li> <li>to optimise returns while maintaining a balance of safety, yield and liquidity by investment in debt and money market instruments</li> </ul>

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

# Open-Ended Debt Schemes Reckoner as at 28<sup>th</sup> February 2017

Sr. No.	Scheme Name / Plan	Options & Sub Options	Minimum Application Amount	Minimum Additional Application Amount	Monthly AAUM* for February 2017 (Rs. in Crores)	Exit Load @	Average Portfolio Maturity @@	Modified Duration @@	Yield to Maturity @@	Recommended Investment Horizon #	Portfolio Classification By Rating Profile (%)	Portfolio Classification By Asset Class (%)
1	HDFC MF Monthly Income Plan - Short Term Plan HDFC MF Monthly Income Plan - Short Term Plan - Direct Plan	Growth, Monthly Dividend & Quarterly Dividend (Dividend Payout & Reinvestment facility)	Growth Option & Quarterly Dividend Option: Rs. 5,000. Monthly Dividend Option: Rs. 25,000	Rs. 1,000 and any amount thereafter	302.12	In respect of each purchase / switch-in of Units, 15% of the units ("the limit") may be redeemed without any exit load from the date of allotment. Any redemption in excess of the limit shall be subject to the following exit load:  • Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.	6.40 years	4.23 years	7.69%	18 - 36 months	AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 14.53; AA+ & Below: 22.59; Equity : 19.32 Sovereign : 39.14; Cash, Cash Equivalents & Net Current Assets : 4.42	Equity : 19.32; G-Sec, SDL : 39.14; Credit Exposure : 37.12; Cash, Cash Equivalents & Net Current Assets : 4.42
	HDFC MF Monthly Income Plan - Long Term Plan HDFC MF Monthly Income Plan - Long Term Plan - Direct Plan				3,741.70		10.61 years	5.94 years	8.03%	18 - 36 months	Sovereign : 38.26; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 8.58; AA+ & Below: 23.31; Equity : 24.97; Cash, Cash Equivalents & Net Current Assets : 4.88	G-Sec : 38.26; Credit Exposure : 31.89; Equity : 19.30; Cash, Cash Equivalents & Net Current Assets : 4.88
2	HDFC Multiple Yield Fund - Plan 2005 HDFC Multiple Yield Fund - Plan 2005 - Direct Plan	Growth & Dividend (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	171.92	1% up to 15 months. No exit load after 15 months	163 days	151 days	6.76%	> 18 months	AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 61.85; Equity : 19.30; AA+ & Below : 14.43; Cash, Cash Equivalents & Net Current Assets : 4.42	CD/CP : 31.57; Credit Exposure : 44.71; Equity : 19.30; Cash, Cash Equivalents & Net Current Assets : 4.42
3	HDFC Income Fund HDFC Income Fund - Direct Plan	Growth, Normal Dividend, Quarterly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	2,121.72	NIL	14.17 years	6.84 years	7.41%	12-18 months	Sovereign : 65.67; AAA / AAA(SO) / A1 / A1+(SO) & Equivalent: 3.20; AA+ & Below : 13.14; Cash, Cash Equivalents & Net Current Assets : 17.99	G-Sec : 65.67; Credit Exposure : 16.34; Cash, Cash Equivalents & Net Current Assets : 17.99
4	HDFC High Interest Fund (HHIF) - Dynamic Plan HHIF - Dynamic Plan - Direct Plan	Growth, Normal Dividend, Quarterly Dividend, Half Yearly Dividend, Yearly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	2,484.92	0.50% up to 6 months. No exit load after 6 months	10.54 years	5.97 years	7.55%	12-18 months	Sovereign : 68.30; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent: 3.80; AA+ & Below: 15.47; Cash, Cash Equivalents & Net Current Assets : 12.43	G-Sec, SDL : 68.30; Credit Exposure : 19.27; Cash, Cash Equivalents & Net Current Assets : 12.43
	HHIF - Short Term Plan HHIF - Short Term Plan - Direct Plan	Growth, Normal Dividend & Fortnightly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	2,277.43	NIL	3.75 years	2.65 years	7.65%	6-12 months	Sovereign : 19.53; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent: 31.78; AA+ & Below: 36.17; Cash, Cash Equivalents & Net Current Assets : 12.52	G-Sec, SDL : 19.53; CD/CP : 1.09; Credit Exposure : 66.86; Cash, Cash Equivalents & Net Current Assets : 12.52
5	HDFC Short Term Plan HDFC Short Term Plan - Direct Plan	Growth, Normal Dividend & Monthly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	4,195.28	In respect of each purchase / switch-in of units, 15% of the units ("the limit") may be redeemed without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: 0.75% within 12 months. No exit load after 12 months	1.73 years	1.48 years	8.35%	12 months	AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 19.71; Sovereign : 0.02; AA+ & Below : 70.28; Unrated : 2.16; Cash, Cash Equivalents & Net Current Assets : 7.83	G-Sec : 0.02; CD/CP : 6.96; Credit Exposure : 85.19; Cash, Cash Equivalents & Net Current Assets : 7.83
6	HDFC Short Term Opportunities Fund HDFC Short Term Opportunities Fund - Direct Plan	Growth, Normal Dividend, Fortnightly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	9,778.71	NIL	1.44 years	1.24 years	7.15%	6-12 months	Sovereign : 10.14; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 70.21; AA+ & Below : 10.49; Cash, Cash Equivalents & Net Current Assets : 9.16	G-Sec, SDL : 10.14; CD/CP : 3.08; Credit Exposure : 77.62; Cash, Cash Equivalents & Net Current Assets : 9.16
7	HDFC Medium Term Opportunities Fund HDFC Medium Term Opportunities Fund - Direct Plan	Growth, Normal Dividend & Quarterly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	9,719.61	NIL	3.44 years	2.77 years	7.41%	18-24 months	Sovereign : 23.83 AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 73.16; Cash, Cash Equivalents & Net Current Assets : 3.01	SDL : 23.83; Credit Exposure : 73.16; Cash, Cash Equivalents & Net Current Assets : 3.01

Sr. No.	Scheme Name / Plan	Options & Sub Options	Minimum Application Amount	Minimum Additional Application Amount	Monthly AAUM* for February 2017 (Rs. in Crores)	Exit Load @	Average Portfolio Maturity @@	Modified Duration @@	Yield to Maturity @@	Recommended Investment Horizon #	Portfolio Classification By Rating Profile (%)	Portfolio Classification By Asset Class (%)
8	HDFC Corporate Debt Opportunities Fund - Regular Plan HDFC Corporate Debt Opportunities Fund - Direct Plan	Growth, Normal Dividend & Half-Yearly Dividend Options (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	10,626.98	In respect of each purchase / switch-in of units, 15% of the units ("the limit") may be redeemed without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: To the following exit load: 2% up to 12 months, 1% after 12 months but up to 24 months, 0.5% after 24 months but up to 36 months. No Exit Load after 36 months	3.57 years	2.75 years	8.83%	> 36 months	AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 16.89; AA+ & Below : 74.88; Unrated : 1.29; Cash, Cash Equivalents & Net Current Assets : 6.94	CD/CP : 1.04; Credit Exposure : 92.02; Cash, Cash Equivalents & Net Current Assets : 6.94
9	HDFC Gilt Fund Short Term Plan HDFC Gilt Fund Short Term Plan - Direct Plan	Growth & Dividend (Dividend Payout and Reinvestment)	Rs. 5,000	Rs. 1,000 and any amount thereafter	466.66	NIL	5.47 years	4.16 years	6.92%	6 - 12 months	Sovereign : 95.99; Cash, Cash Equivalents & Net Current Assets : 4.01	G-Sec, SDL : 95.99; Cash, Cash Equivalents & Net Current Assets : 4.01
	HDFC Gilt Fund - Long Term Plan HDFC Gilt Fund - Long Term Plan - Direct Plan				2,655.35	NIL	16.39 years	8.03 years	7.35%	12-18 months	Sovereign : 87.79; Cash, Cash Equivalents & Net Current Assets : 12.21	G-Sec, SDL : 87.79; Cash, Cash Equivalents & Net Current Assets : 12.21
10	HDFC Floating Rate Income Fund - Short Term Plan (Wholesale Option) HDFC Floating Rate Income Fund - Short Term Plan (Wholesale Option) - Direct Plan	Growth & Dividend (Daily Dividend Option (with Reinvestment facility only) and Weekly and Monthly Dividend Option (with Payout and Reinvestment facility))	Rs. 10 lakh	Rs. 1 and any amount thereafter	13,914.21	NIL	1.35 years	1.05 years	7.23%	up to 3 months	Sovereign : 4.92; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 69.49; AA+ & Below : 21.30; Cash, Cash Equivalents & Net Current Assets : 4.29	G-Sec, SDL, T-bills : 4.92; CD/CP : 19.36; Credit Exposure : 71.43; Cash, Cash Equivalents & Net Current Assets : 4.29
	HDFC Floating Rate Income Fund - Long Term Plan HDFC Floating Rate Income Fund - Long Term Plan - Direct Plan	Growth, Normal Dividend (with payout facility only) and Weekly Dividend Reinvestment Option. (With effect from March 16, 2015)	Rs. 5,000	Rs. 1,000 and any amount thereafter	1,895.33	0.50% up to 3 months. No exit load after 3 months	3.78 years	2.50 years	6.90%	12-18 months	Sovereign : 36.47; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 60.71; Cash, Cash Equivalents & Net Current Assets : 2.82	G-Sec : 36.47; CD/CP : 21.24; Credit Exposure : 39.47; Cash, Cash Equivalents & Net Current Assets : 2.82
11	HDFC Liquid Fund HDFC Liquid Fund - Direct Plan	Growth & Dividend. Daily Dividend Option (Reinvestment facility only) and Weekly and Monthly Dividend Option (with Payout and Reinvestment facility)	Rs. 5,000 and any amount thereafter	Rs. 1,000 and any amount thereafter	31,564.48	NIL	46 days	43 days	6.39%	up to 2 months	Sovereign : 42.72; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 64.90; AA+ & Below : 2.69; Cash, Cash Equivalents & Net Current Assets : -10.31	T-bills : 42.72; CD/CP : 61.52; Credit Exposure : 6.07; Cash, Cash Equivalents & Net Current Assets : -10.31
12	HDFC Cash Management Fund - Savings Plan HDFC Cash Management Fund - Savings Plan - Direct Plan	Growth & Dividend. (Daily Dividend Option with Reinvestment facility only and Weekly Dividend with Payout and Reinvestment facility)	Growth and Weekly Dividend Option: Rs. 5,000. Daily Dividend Option: Rs. 10,000	Rs. 1,000 and any amount thereafter. Daily Dividend Option: Rs. 5,000 and any amount thereafter	8,607.97	NIL	34 days	32 days	6.46%	up to 2 months	Sovereign : 16.98; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 78.42; AA+ & Below : 0.82; Cash, Cash Equivalents & Net Current Assets : 3.78	T-bills : 16.98; CD/CP : 71.45; Credit Exposure : 7.79; Cash, Cash Equivalents & Net Current Assets : 3.78
	HDFC Cash Management Fund - Call Plan HDFC Cash Management Fund - Call Plan - Direct Plan	Growth & Daily Dividend (with Dividend Reinvestment facility only)	Growth and Weekly Dividend Option: Rs. 5,000. Daily Dividend Option: Rs. 10,000	Rs. 1,000 and any amount thereafter. Daily Dividend Option: Rs. 5,000 and any amount thereafter	98.16	NIL	1 day	1 day	5.65%	up to 2 months	Cash, Cash Equivalents & Net Current Assets: 100.00	Cash, Cash Equivalents & Net Current Assets : 100.00
	HDFC Cash Management Fund - Treasury Advantage Plan (Retail Option) HDFC Cash Management Fund - Treasury Advantage Plan (Retail Option) - Direct Plan	Growth & Dividend (Daily Dividend Option with Reinvestment facility only and Weekly and Monthly Dividend Option with Payout and Reinvestment facility)	Growth, Weekly and Monthly Dividend Option: Rs. 5,000. Daily Dividend Option: Rs. 10,000	Rs. 1,000 and any amount thereafter. Daily Dividend Option: Rs. 5,000 and any amount thereafter	12,572.84	NIL	1.68 years	1.34 years	7.50%	Short Term Surplus	Sovereign : 3.28; AAA / AAA(SO) / A1+ / A1+(SO) & Equivalent : 44.85; AA+ & Below : 41.15; Unrated : 0.18; Cash, Cash Equivalents & Net Current Assets : 10.54	G-Sec, SDL : 3.28; CD/CP : 3.27; Credit Exposure : 82.91; Cash, Cash Equivalents & Net Current Assets : 10.54
13	HDFC Banking and PSU Debt Fund - Regular Plan HDFC Banking and PSU Debt Fund - Direct Plan	Growth & Dividend (Dividend Payout and Reinvestment)	Rs. 5000	Rs. 1,000 and any amount thereafter	3,320.25	NIL	4.56 years	3.22 years	8.18%	6-12 months	Sovereign : 2.05; AAA/AAA(SO)/A1+/A1+(SO) & Equivalent : 58.04; AA+ & Below : 36.40; Cash, Cash Equivalents & Net Current Assets : 3.51	G-Sec, SDL : 2.05; CD/CP : 4.62; Credit Exposure : 89.82; Cash, Cash Equivalents & Net Current Assets : 3.51

Portfolio as on February 28, 2017 is available on [www.hdfcfund.com](http://www.hdfcfund.com)

CD - Certificate of Deposit CP - Commercial Papers BRDS - Bills Rediscounting (not rated) SDL - State Development Loans

\* Monthly AAUM means Average Assets Under Management for the month of February 2017 at a Portfolio level.

Exit load is indicated for the period of investment from the date of allotment of units.

@ Exit Load : (i) No exit load shall be levied for switching between Options under the same Plan within a Scheme. (ii) Switch of investments to Direct Plan within the same Scheme shall be subject to applicable exit load, unless the investments were made without any distributor code. However any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load. (iii) No exit load shall be levied for switch-out from Direct Plan to other Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from the other Plan shall be subject to exit load based on the original date of investment in the Direct Plan. (iv) Switch of investments between Plans under a Scheme having separate portfolios, will be subject to applicable exit load. (v) No exit load will be levied on Bonus Units and Units allotted on Dividend Re-investment. (vi) In case of Systematic Transactions such as SIP, GSIP, STP, Flex STP, Swing STP, Flexindex; Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

@@ Average Maturity, Modified Duration and Yield to Maturity are for Debt Portfolios and have been computed on the invested amount.

# Disclaimer: The information/data herein alone are not sufficient and should not be used for the development or implementation of an investment strategy. The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible/liable for any decision taken on the basis of information contained herein.

The details mentioned above are as on February 28, 2017 unless otherwise specified.