

| Fields | SCHEME SUMMARY DOCUMENT | |
|--------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Fund Name | HDFC Income Fund |
| 2 | Option Names (Regular & Direct) | Plans:Regular and Direct. Each Plan offers the following sub-options: a)Growth Option. b)Normal & Quarterly (Payout of Income Distribution Cum Capital Withdrawal option/ Facility and Re-investment of Income Distribution Cum Capital Withdrawal Option/ Facility) |
| 3 | Fund Type | An open ended medium term debt scheme investing in instruments such that the Macaulay Duration of the Portfolio is between 4 years and 7 years. A scheme with Relatively High Interest Rate Risk and Moderate Credit Risk. |
| 4 | Riskometer (At the time of Launch) | Not Available |
| 5 | Riskometer (as on Date) | Moderate Risk Investors understand that their principal will be at Moderate Risk |
| 6 | Category as Per SEBI Categorization Circular | Medium to Long Duration Fund |
| 7 | Potential Risk Class (as on date) | B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk. |
| 8 | Description, Objective of the scheme | To generate income/capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be realized. |
| 9 | Stated Asset Allocation | Debt (including securitised debt) and Money Market Instruments [^] : Upto 100% : Low to Medium; Units issued by REITs and InvITs : 0% - 10% : Medium to High; [^] Portfolio Macaulay Duration shall be between 4 years to 7 years in normal circumstances and 1 year to 7 years in anticipated adverse situation. The Scheme may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. The Scheme may invest upto a maximum 75% of the total assets in Foreign Debt Securities and upto 100% of its total assets in Derivatives. |
| 10 | Face Value | Rs. 10 |
| 11 | NFO Open Date | July 20, 2000 |
| 12 | NFO Close date | August 10, 2000 |
| 13 | Allotment Date | September 11, 2000 |
| 14 | Reopen Date | Not Available |
| 15 | Maturity Date (For closed-end funds) | Not Applicable |
| 16 | Benchmark (Tier 1) | NIFTY Medium to Long Duration Debt Index B-III |
| 17 | Benchmark (Tier 2) | Not Applicable |
| 18 | Fund Manager Name | FM 1 - Mr.Shobhit Mehrotra, FM 2 - Mr.Priya Ranjan |
| 19 | Fund Manager Type (Primary/Comanage/Description) | FM 1 - Fund Manager of the Scheme, FM 2 - Dedicated Overseas Fund Manager |
| 20 | Fund Manager From Date | FM 1 - Managing Since September 11, 2007; FM 2 - Managing Since May 01, 2022 |
| 21 | Annual Expense (Stated maximum) | Regular 2.0300, Direct 0.5100 |
| 22 | Exit Load (if applicable) | NIL |
| 23 | Custodian | HDFC Bank Limited |
| 24 | Auditor | S.R. Batliboi & Co. LLP – Chartered Accountants |
| 25 | Registrar | Computer Age Management Services Limited |
| 26 | RTA Code (To be phased out) | HDFCIN |
| 27 | Listing Details | Not Applicable |
| 28 | ISINs | HDFC INCOME FUND - REGULAR PLAN - QUARTERLY IDCW PAYOUT -INF179K01947 HDFC INCOME FUND - REGULAR PLAN - QUARTERLY IDCW REINVESTMENT-INF179K01954 HDFC INCOME FUND - GROWTH OPTION- INF179K01962 HDFC INCOME FUND - DIRECT PLAN - QUARTERLY IDCW REINVESTMENT -INF179K01WK5 HDFC INCOME FUND - DIRECT PLAN - QUARTERLY IDCW PAYOUT - INF179K01WJ7 HDFC INCOME FUND - DIRECT PLAN - GROWTH OPTION- INF179K01WL3 HDFC INCOME FUND-DIRECT PLAN-NORMAL IDCW PAYOUT -INF179KA1Q12 HDFC INCOME FUND-DIRECT PLAN-NORMAL IDCW REINVESTMENT-INF179KA1Q04 HDFC INCOME FUND-NORMAL IDCW PAYOUT- INF179KA1Q38 HDFC INCOME FUND-NORMAL IDCW REINVESTMENT - INF179KA1Q20 |
| 29 | AMFI Codes (To be phased out) | 100123- HDFC Income Fund - Quarterly IDCW Option 119068- HDFC Income Fund - Quarterly IDCW- Direct Plan 100124- HDFC Income Fund - Growth Option 119069- HDFC Income Fund - Growth Option - Direct Plan 133366- HDFC Income Fund - Normal IDCW Option 133365- HDFC Income Fund - Normal IDCW - Direct Plan |
| 30 | SEBI Codes | HDFC/O/D/MLD/00/07/0005 |
| 31 | Minimum Application Amount | Rs.100 |
| 32 | Minimum Application Amount in multiples of Rs. | Any amount |
| 33 | Minimum Additional Amount | Rs.100 |
| 34 | Minimum Additional Amount in multiples of Rs. | Any amount |
| 35 | Minimum Redemption Amount in Rs. | Rs.100 and and multiples of Rs.1 thereafter |
| 36 | Minimum Redemption Amount in Units | No minimum redemption criterion for Unit based redemption |
| 37 | Minimum Balance Amount (if applicable) | There is no minimum balance amount requirement. |
| 38 | Minimum Balance Amount in Units (if applicable) | There is no minimum balance amount in units requirement. |
| 39 | Max Investment Amount | Not Applicable |
| 40 | Minimum Switch Amount (if applicable) | Switch - in: Rs.100 and any amount thereafter. Additional Amount: Rs. 100 Switch-out :Rs. 100 and multiples of Rs. 1/- thereafter |
| 41 | Minimum Switch Units | Not applicable |
| 42 | Switch Multiple Amount (if applicable) | Any amount |
| 43 | Switch Multiple Units (if applicable) | Any amount |
| 44 | Max Switch Amount | Switch in: Not Applicable Switch out: Not applicable. |
| 45 | Max Switch Units (if applicable) | Switch in: Not Applicable. Switch out: Not applicable. |
| 46 | Swing Pricing (if applicable) | Not applicable |

SCHEME SUMMARY DOCUMENT

| Fields | SCHEME SUMMARY DOCUMENT | |
|--------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 47 | Side-pocketing (if applicable) | Not Applicable |
| 48 | SIP SWP & STP Details: Frequency | SIP For SIP - Daily,Weekly,Monthly,Quarterly,Half Yearly and Yearly SWP Fixed SWP- Monthly,Quarterly,Half Yearly,Yearly Variable SWP- Quarterly,Half Yearly,Yearly STP Fixed Systematic Transfer Plan(FSTP)- Daily,Weekly,Monthly,Quarterly Capital Appreciation Systematic Transfer Plan(CASTP)- Monthly,Quarterly |
| 49 | SIP SWP & STP Details: Minimum amount | SIP For DSIP, WSIP and MSIP : Rs. 100 and in multiples of Re. 1 thereafter; For QSIP: Rs. 1,500- Rs.2,999 and in multiples of Re. 1 thereafter; Rs 3,000 and above in multiples of Re. 1 thereafter; For HYSIP: Rs. 2,500 and above in multiples of Re. 1 thereafter. For YSIP - Rs. 5,000 and above in multiples of Re.1 therefater SWP Fixed SWP- Rs.500; Variable SWP- Rs.300; STP Under Daily FSTP: Rs 500; Under Weekly FSTP : Rs 500; Under Monthly FSTP : Rs 1,000 ; Under Quarterly FSTP : Rs 3,000; Under Monthly CASTP: Rs 300 Under Quarterly CASTP: Rs 1,000 |
| 50 | SIP SWP & STP Details: In multiple of | SIP : Re. 1 SWP: For Fixed SWP: In multiples of Rs.100 therefater, Variable SWP : Not Applicable, STP: Under Daily FSTP :In Multiples of Rs 100 therefater Under Weekly FSTP : Any amount Under Monthly FSTP : In Multiples of Rs 100 therefater Under Quarterly FSTP: In Multiples of Rs 100 therefater |
| 51 | SIP SWP & STP Details: Minimum Instalments | SIP: Minimum number of installments under DSIP, WSIP and MSIP - 6 Minimum number of installments under QSIP : - In respect of each SIP Installment between Rs.1,500 to Rs.2,999 in value- 4 - In respect of each SIP Installment equal to or greater than Rs. 3,000 in value- 2 Minimum number of installments under HYSIP: - In respect of each SIP Installment equal to or greater than Rs. 2,500 in value- 2 Minimum number of installments under YSIP: - In respect of each SIP Installment equal to or greater than Rs. 5,000 in value- 1 SWP: For Fixed and Variable SWP- 2 STP: Under Daily FSTP: -where installment amount is less than Rs. 1,000 : 12 - where installment amount is equal to or greater than Rs. 1,000: 6 Under Weekly STP : - Where installment amount is less than Rs. 1,000: 12 installments - Where installment amount is equal to or greater than Rs. 1,000: 6 installments However, for weekly STP in equity linked savings schemes, there should be a minimum of 6 installments for enrollment. Under Monthly FSTP & Monthly CASTP : - Minimum 6 installments, Under Quarterly FSTP & Quarterly CASTP : - Minimum 2 installments.Further, the minimum balance in the Unit holders account or the minimum amount of application at the time of enrolment for STP in the Transferor Scheme should be Rs. 12,000. There will be no maximum duration for STP enrolment. |
| 52 | SIP SWP & STP Details: Dates | SIP: For Daily SIP- All Business Days For Weekly SIP- Any business day between Monday to Friday, (Default date is Wednesday) For all other frequencies - Any date fo the month. If it happens to be a non-Business Day, SIP will be processed on the next Business Day (Default date = 10th of the month) SWP: For Fixed and Variable SWP- Any date. Default Date: 25th STP For Daily FSTP- All Business days For Weekly FSTP-Monday,Tuesday,Wednesday,Thursday,Friday (Default Day) For Monthly FSTP and CASTP - 1,5,10#,15,20,25 For Quarterly FSTP and CASTP - 1,5,10#,15,20,25 #Default Date |
| 53 | SIP SWP & STP Details: Maximum Amount (if any) | Not Applicable |