

| SR NO | PARTICULARS   | DETAILS  |
|-------|---|--|
| 1     | Fund Name   | HDFC Retirement Savings- Hybrid Debt Plan - A notified Tax Savings Cum Pension Scheme  |
| 2     | Options(Regular & Direct)                                     | Regular Plan and Direct Plan offered under the Investment Plans shall have Growth Option only.   |
| 3     | Fund Type   | An open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)  |
| 4     | Riskometer(At the time of launch)                             | Moderately High Risk<br>Investors understand that their principal will be at Moderately High Risk  |
| 5     | Riskometer(as on August 31, 2022)                             | Moderately High Risk<br>Investors understand that their principal will be at Moderately High Risk  |
| 6     | Category as per SEBI Categorization Circular                  | Retirement Fund  |
| 7     | Potential Risk Class(if applicable,as on date)                | Not Applicable   |
| 8     | Description-Objective of the Scheme                           | The investment objective of the Investment Plans under the Scheme is to provide long-term capital appreciation / income by investing in a mix of equity and debt instruments to help investors meet their retirement goals. There is no assurance that the investment objective of the Scheme will be realized.  |
| 9     | Stated Asset Allocation                                       | Debt Securities (including securitised debt) and money market instruments : 70% - 95% : Low to Medium;<br>Equity and Equity related Instruments : 5% - 30% : High;<br>Units issued by REITs and InvITs : 0% - 10% : Medium to High;<br>Non convertible preference shares : 0% - 10% : Low to Medium;<br><br>The Plan may invest in the schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.<br>The Plan may undertake (i) repo/reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, (iii) Short Selling and such other transactions in accordance with guidelines issued by SEBI from time to time.<br>The Plan may invest in foreign securities as under: Hybrid -Debt Plan: up to 50% of its total assets. The Plan may invest upto 100% of its total assets in Derivatives. |
| 10    | Face Value  | Rs. 10   |
| 11    | NFO Open Date   | February 5, 2016   |
| 12    | NFO Close Date  | February 19, 2016  |
| 13    | Allotment Date  | February 26, 2016  |
| 14    | Reopen Date   | Not Available  |
| 15    | Maturity Date(For Close Ended Funds)                          | Not Applicable   |
| 16    | Benchmark(Tier-1)   | NIFTY 50 Hybrid Composite Debt 15:85 Index   |
| 17    | Benchmark(Tier-2)   | Not Applicable   |
| 18    | Fund Manager 1-Name (Dedicated Fund Manager wherever)         | Mr.Srinivasan Ramamurthy- Equities<br>Mr.Shobhit Mehrotra -Debt  |
| 19    | Fund Manager 1-Type(To be repeated for all the fund managers) | Fund Managers of the Scheme  |
| 20    | Fund Manager 1-From Date                                      | Mr.Srinivasan Ramamurthy- December 14, 2021<br>Mr.Shobhit Mehrotra - February 26, 2016   |
| 21    | Fund Manager 2-Name (Dedicated Fund Manager wherever)         | Mr.Priya Ranjan  |
| 22    | Fund Manager 2-Type(To be repeated for all the fund managers) | Dedicated Overseas Fund Manager  |
| 23    | Fund Manager 2-From Date                                      | May 01, 2022   |
| 24    | Annual Expenses(Stated Maximum)                               | Regular Plan: 2.3%<br>Direct Plan: 0.99% (as on August 31, 2022)   |
| 25    | Exit Load(If applicable)                                      | NIL  |
| 26    | Custodian   | HDFC Bank Limited  |
| 27    | Auditor   | S.R. Batliboi & Co. LLP – Chartered Accountants  |
| 28    | Registrar   | Computer Age Management Services Limited   |
| 29    | RTA Code(to be phased out)                                    | HDFCRETHDP   |
| 30    | Listing Details   | Not Applicable   |

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| 31   | ISINs  | HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN - DIRECT PLAN- INF179KB1MJ2<br>HDFC RETIREMENT SAVINGS FUND - HYBRID DEBT PLAN - REGULAR PLAN- INF179KB1MK0  |
| 32   | AMFI Codes(to be phased out)                           | 136466- HDFC Retirement Savings Fund - Hybrid-Debt Plan - Growth Option<br>136465- HDFC Retirement Savings Fund - Hybrid-Debt Plan - Growth Option - Direct Plan   |
| 33   | SEBI Codes   | HDFC/O/S/RET/15/08/0026  |
| <b>INVESTMENT AMOUNT DETAILS</b>   |  |  |
| 34   | Minimum Application Amount                             | Rs.100   |
| 35   | Minimum Application Amount in multiples of Rs.         | Any amount   |
| 36   | Minimum Additional Amount                              | Rs.100   |
| 37   | Minimum Additional Amount in multiples of Rs.          | Any amount   |
| 38   | Minimum Redemption Amount in Rs.                       | Rs.100 and and multiples of Rs.1 thereafter  |
| 39   | Minimum Redemption Amount in Units                     | No minimum redemption criterion for Unit based redemption  |
| 40   | Minimum Balance Amount (if applicable)                 | There is no minimum balance amount requirement.  |
| 41   | Minimum Balance Amount in Units(if applicable)         | There is no minimum balance amount in units requirement.   |
| 42   | Maximum Investment Amount                              | Not Applicable   |
| 43   | Minimum Switch Amount (if applicable)                  | Switch - in: Rs.100 and any amount thereafter. Additional Amount:. Rs. 100<br>Switch-out :Rs. 100 and multiples of Rs. 1/- thereafter  |
| 44   | Minimum Switch Units                                   | Not applicable   |
| 45   | Switch Multiple Amount (if applicable)                 | Any amount   |
| 46   | Switch Multiple Units (if applicable)                  | Any amount   |
| 47   | Maximum Switch amount                                  | Switch in: Not Applicable<br>Switch out: Not applicable.   |
| 48   | Maximum Switch Units (if applicable)                   | Switch in: Not Applicable<br>Switch out: Not applicable.   |
| 49   | Swing Pricing (if applicable)                          | Not applicable   |
| 50   | Side Pocketing (if applicable)<br>Segregated Portfolio | Enabled but no segregated portfolio created  |
| <b>SIP (SYSTEMATIC INVESTMENT PLAN)DETAILS, SWP(SYSTEMATIC WITHDRAWALS PLAN) DETAILS,STP(SYSTEMATIC TRANSFER PLAN) DETAILS</b> |  |  |
| 51   | Frequency  | <b>SIP</b><br>For SIP - Daily,Weekly,Monthly,Quarterly,Half Yearly and Yearly<br><b>SWP</b><br>Fixed SWP- Monthly,Quarterly,Half Yearly,Yearly<br>Variable SWP- Quarterly,Half Yearly,Yearly<br><b>STP</b><br>Fixed Systematic Transfer Plan(FSTP)- Daily,Weekly,Monthly,Quarterly<br>Capital Appreciation Systematic Transfer Plan(CASTP)- Monthly,Quarterly  |
| 52   | Minimum Amount   | <b>SIP</b><br>For DSIP, WSIP and MSIP : Rs. 100 and in multiples of Re. 1 thereafter;<br>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;<br>For HYSIP: Rs. 2,500 and above in multiples of Re. 1 thereafter.<br>For YSIP - Rs. 5,000 and above in multiples of Re.1 therefater<br><b>SWP</b><br>Fixed SWP- Rs.500; Variable SWP- Rs.300;<br><b>STP</b><br>Under Daily FSTP: Rs 500; Under Weekly FSTP : Rs 500; Under Monthly FSTP : Rs 1,000 ;<br>Under Quarterly FSTP : Rs 3,000; Under Monthly CASTP: Rs 300 Under Quarterly CASTP: Rs 1,000 |

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| 53 | In Multiple of         | <p><b>SIP</b> : Re. 1</p> <p><b>SWP</b>: For Fixed SWP: In multiples of Rs.100 therefater, Variable SWP : Not Applicable,</p> <p><b>STP</b>:</p> <p>Under Daily FSTP :In Multiples of Rs 100 therefater</p> <p>Under Weekly FSTP : Any amount</p> <p>Under Monthly FSTP : In Multiples of Rs 100 therefater</p> <p>Under Quarterly FSTP: In Multiples of Rs 100 therefater</p>  |
| 54 | Minimum Instalments    | <p><b>SIP</b>:</p> <p>Minimum number of installments under DSIP, WSIP and MSIP - 6</p> <p>Minimum number of installments under QSIP :</p> <ul style="list-style-type: none"> <li>- In respect of each SIP Installment between Rs.1,500 to Rs.2,999 in value- 4</li> <li>- In respect of each SIP Installment equal to or greater than Rs. 3,000 in value- 2</li> </ul> <p>Minimum number of installments under HYSIP:</p> <ul style="list-style-type: none"> <li>- In respect of each SIP Installment equal to or greater than Rs. 2,500 in value- 2</li> </ul> <p>Minimum number of installments under YSIP:</p> <ul style="list-style-type: none"> <li>- In respect of each SIP Installment equal to or greater than Rs. 5,000 in value- 1</li> </ul> <p><b>SWP</b>:</p> <p>For Fixed and Variable SWP- 2</p> <p><b>STP</b>:</p> <p>Under Daily FSTP:</p> <ul style="list-style-type: none"> <li>-where installment amount is less than Rs. 1,000 : 12</li> <li>- where installment amount is equal to or greater than Rs. 1,000: 6</li> </ul> <p>Under Weekly STP :</p> <ul style="list-style-type: none"> <li>- Where installment amount is less than Rs. 1,000: 12 installments</li> <li>- Where installment amount is equal to or greater than Rs. 1,000: 6 installments</li> </ul> <p>However, for weekly STP in equity linked savings schemes, there should be a minimum of 6 installments for enrollment.</p> <p>Under Monthly FSTP &amp; Monthly CASTP : - Minimum 6 installments, Under Quarterly FSTP &amp; 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.</p> |
| 55 | Dates                  | <p><b>SIP</b>:</p> <p>For Daily SIP- All Business Days</p> <p>For Weekly SIP- Any business day between Monday to Friday, (Default date is Wednesday)</p> <p>For all other frequnecies - 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)</p> <p><b>SWP</b>:</p> <p>For Fixed and Variable SWP- Any date. Default Date: 25th</p> <p><b>STP</b></p> <p>For Daily FSTP- All Business days</p> <p>For Weekly FSTP-Monday,Tuesday,Wednesday,Thursday,Friday (Default Day)</p> <p>For Monthly FSTP and CASTP - 1,5,10#,15,20,25</p> <p>For Quarterly FSTP and CASTP - 1,5,10#,15,20,25</p> <p>#Default Date</p>   |
| 56 | Maximum Amount(if any) | Not Applicable  |