

Free Personal Accident Insurance cover of up to ₹ 10 lakhs*.



Gift your child a bright future. Consider HDFC Children's Gift Fund.

Toll Free No.: 1800 3010 6767/1800 419 7676

#Subject to the terms and conditions of the Scheme & the Group Personal Accident Insurance Policy.

Name of Scheme / Plan	This product is suitable for investors who are seeking*:	Riskometer
HDFC Children's Gift Fund - Investment Plan (Equity Oriented)	<ul style="list-style-type: none"> capital appreciation over long term investment in equity and equity-related instruments as well as debt and money market instruments. 	<p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>
HDFC Children's Gift Fund - Savings Plan (Debt Oriented)	<ul style="list-style-type: none"> capital appreciation over medium to long term investment in debt and money market instruments as well as equity and equity-related instruments 	<p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>

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

HDFC
CHILDREN'S GIFT FUND
(An Open-ended Balanced Scheme)

HDFC
MUTUAL FUND
www.hdfcfund.com

HDFC CHILDREN'S GIFT FUND

(An Open-ended Balanced Scheme)

HDFC Children's Gift Fund (CGF)

An open-ended long-term investment scheme designed to help in saving for your child's needs as he/she grows up. The fund is specifically meant for goal based investing for a child's future be it education, marriage or just an investment for a rainy day.

Scheme benefits

- Meant for all children below the age of 18 years of age.
- Since the fund is a balanced fund, returns are based on market performance. Healthy allocation towards equities which is an ideal long-term asset class coupled with debt allocation which provides stable returns.
- Personal accident insurance for parent/guardian of up to Rs 10 lakhs*.
- Investments can be made on a lump sum or SIP basis and there is no limit on the number of transactions in any given year. No maximum limit on investment.

Investment Objective:

The primary objective of both the Plans (viz. Savings Plan & Investment Plan) offered under the Scheme is to generate long-term capital appreciation.

Asset Allocation: HDFC Children's Gift Fund-Savings Plan

Instruments	Minimum Allocation	Maximum Allocation	Risk Profile
	(% of net assets)		
Equity and Equity linked instruments	0	20	High
Debt securities and money market instruments (including cash/CBLO/Reverse Repo and securitised debt)	80	100	Low to Medium

Asset Allocation: HDFC Children's Gift Fund-Investment Plan

Instruments	Minimum Allocation	Maximum Allocation	Risk Profile
	(% of net assets)		
Equity and Equity linked instruments	40	75	High
Debt securities and money market instruments*	25	60	Low to Medium

*Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme.

Eligibility (of Unit holder):

Children less than 18 years of age as on the date of investment by the Investor/Applicant.

Gift of Units:

The Investor/Applicant makes a gift of the Units to the beneficiary child, i.e. the Unit holder. The gift vests upon the Beneficiary Child on completion of the lock-in period, if opted.

Fund Manager:

The scheme is managed by Mr. Chirag Setalvad.

Lock-in Period (if opted):

Until the Unit holder (being the beneficiary child) attains the age of 18 years or until completion of 3 years from date of allotment, whichever is later.

Scheme Features:

Plans/Options:	Investment Plan-Regular Option, Investment Plan - Direct Option Savings Plan-Regular Option, Savings Plan - Direct Option
Minimum Application Amount	Purchase: ₹ 5,000 and any amount thereafter Additional Purchase: ₹ 1,000 and any amount thereafter
Entry Load	Not Applicable.
Exit Load	<ul style="list-style-type: none">• For Units subject to Lock-in Period: NIL• For Units not subject to Lock-in Period:<ul style="list-style-type: none">• 3% if the Units are redeemed/switched out within one year from the date of allotment• 2% if the Units are redeemed/switched out between the first and second year of the date of allotment• 1% if the Units are redeemed/switched out between the second and third year of the date of allotment• Nil if the Units are redeemed/switched out after third year from the date of allotment• No entry/exit load shall be levied on bonus units For further details on load structure, please refer to the Scheme Information Document/Key Information Memorandum of the Scheme.

*Personal Accident Insurance Cover:

Personal Accident Insurance Cover for Parent/Legal Guardian (up to the age of 80 years) of the Unit holder, equivalent to 10 times the cost value of the outstanding Units held by the Unit holder under all the applications/account statements/folios, subject to a maximum amount of ₹ 10 lakhs per Unit holder.

The Insurance cover will commence from the date of allotment of Units till the Unit holder attains 18 years of age or till such date as the Units are redeemed in accordance with the terms and conditions stated in the Scheme Information Document, whichever is earlier.

The insurance premium in respect of the personal accident insurance cover will be borne by the AMC. This accident insurance cover is subject to conditions of the group personal accident insurance policy.

For further details, please refer to the Scheme Information Document.

An SIP to Financial Security

Regular investments are important to build a reasonable corpus over a long term period. Whether it is birthdays, naming ceremonies or your child's first day at school, an investment in CGF can go a long way in fulfilling the child's future requirements. Better yet, a small regular SIP would help you increase your allocation steadily and take a step in the right direction today.

HDFC CHILDREN'S GIFT FUND

(An Open-ended Balanced Scheme)

HDFC Children's Gift Fund – Investment Plan (Equity-oriented)

SIP Investment Returns	Since Inception	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ '000)	1,810.00	1,800.00	1,200.00	600.00	360.00	120.00
Mkt Value as on March 31, 2016 (₹ '000) \$	7,192.73	7,086.35	2,693.38	876.28	439.91	118.73
Returns (Annualised) (%) \$	16.60	16.60	15.44	15.14	13.47	-1.96
Benchmark Returns (Annualised) (%) #	N.A.	N.A.	8.59	8.75	7.10	-1.47
Addl. Benchmark Ret. (Annualised) (%) ##	13.00	13.01	8.14	8.05	5.19	-7.07

Past performance may or may not be sustained in the future. # CRISIL Balanced Fund Index ## Nifty 50 Index. N.A. Not Available. Assuming ₹ 10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Option-Growth Option. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

HDFC Children's Gift Fund – Savings Plan (Debt-oriented)

SIP Investment Returns	Since Inception	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ '000)	1,810.00	1,800.00	1,200.00	600.00	360.00	120.00
Mkt Value as on March 31, 2016 (₹ '000) \$	4,242.44	4,194.31	2,090.02	786.88	424.59	123.42
Returns (Annualised) (%) \$	10.52	10.51	10.69	10.79	11.02	5.33
Benchmark Returns (Annualised) (%) #	N.A.	N.A.	8.35	9.26	9.41	6.62
Addl. Benchmark Ret. (Annualised) (%) ##	N.A.	N.A.	6.93	8.17	9.30	9.71

Past performance may or may not be sustained in the future. CRISIL MIP Blended Index ## CRISIL 10 year Gilt Index. N.A. not Available. Assuming ₹ 10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Option- Growth Option. load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

Performance

Scheme	NAV as on 31 st March, 16	Discrete Returns in %				Value of investment of Rs. 10,000 since inception (Rs.)
		31 st Mar, 2015 to 31 st Mar, 2016	31 st Mar, 2014 to 31 st Mar, 2015	28 th Mar, 2013 to 31 st Mar, 2014	Since inception CAGR (In %)	
HDFC Children's Gift Fund – Investment Plan \$@	81.827	-2.09	37.36	25.83	16.96	106,375
CRISIL Balanced Fund Index ¹		-2.90	22.53	13.29	N.A.	N.A.
Nifty 50 Index ²		-8.86	26.65	17.82	12.51	59,237
HDFC Children's Gift Fund – Savings Plan \$^	37.0177	4.23	23.31	9.00	10.97	48,123
CRISIL MIP Blended Index ¹		5.67	16.45	6.46	N.A.	N.A.
CRISIL 10 Year Gilt Index ²		7.97	14.57	-0.95	N.A.	N.A.
Other funds managed by Chirag Setalvad, Fund Manager of HDFC Children's Gift Fund Investment Plan & Savings Plan						
HDFC Mid- Cap Opportunities Fund	36.250	-1.36	63.36	30.24	15.81	36,250
Nifty Midcap 100 Index ¹		-1.91	50.96	16.22	9.34	21,885
Nifty 50 Index ²		-8.86	26.65	17.82	7.04	18,168
HDFC Capital Builder Fund#	194.378	-2.55	43.20	23.22	14.32	194,378
Nifty 500 Index ¹		-7.54	33.56	17.56	8.47	60,708
Nifty 50 Index ²		-8.86	26.65	17.82	8.65	62,917
HDFC Long Term Advantage Fund ~	227.114	-4.92	34.36	23.83	22.72	227,114
S&P BSE SENSEX ¹		-9.36	24.89	18.68	12.83	63,057
Nifty 50 Index ²		-8.86	26.65	17.82	12.57	60,846
HDFC Balanced Fund @	106.336	-1.04	45.00	22.00	16.41	106,336
CRISIL Balanced Fund Index ¹		-2.90	22.53	13.29	N.A.	N.A.
Nifty 50 Index ²		-8.86	26.65	17.82	11.33	53,136
HDFC Small and Mid Cap Fund	25.244	-0.93	40.92	22.55	12.28	25,244
Nifty Smallcap 100 Index ¹		-13.13	52.27	17.69	3.57	13,236
Nifty 50 Index ²		-8.86	26.65	17.82	6.23	16,218
HDFC Multiple Yield Fund- Plan 2005 + ^	25.7655	4.42	16.85	11.37	9.31	25,766
CRISIL MIP Blended Index ¹		5.67	16.45	6.46	8.12	22,915
CRISIL 1 Year T - Bill Index ²		7.69	8.74	5.79	6.13	18,824

Past performance may or may not be sustained in the future. Returns greater than 1 year period are compounded annualized (CAGR). The above returns are of Regular Option - growth option. \$ Adjusted for bonus units declared under the scheme. # The Scheme is co-managed by Chirag Setalvad and Miten Lathia. + The Scheme is co-managed by Chirag Setalvad (Equities) and Anil Bamboli (Debt). @Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of balanced nature of the scheme where a portion of scheme's investments are made in debt instruments. ^Scheme performance may not strictly be comparable with that of its Additional Benchmark in view of hybrid nature of the scheme where a portion of scheme's investments are made in equity instruments. ~Open Ended Equity Linked Savings Scheme with a lock-in period of 3 years. Load is not taken into consideration for computation of performance. 1. Benchmark. 2. Additional Benchmark. NAV at Inception for all the above schemes was Rs. 10.

HDFC CHILDREN'S GIFT FUND

(An Open-ended Balanced Scheme)

Comparative analysis of HDFC Children's Gift Fund v/s others

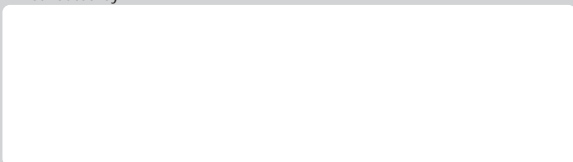
Criteria	Sukanya Samridhi Account [^]	Physical Gold [^]	HDFC Children's Fund-Investment Plan	HDFC Children's Fund- Savings Plan
Account Holder	Only a Girl Child	Anyone can buy Gold	Any minor child	Any minor child
Age Eligibility	0-10 Years	Any Age	Any age up to 18 years	Any age up to 18 years
Where can you buy?	Post office / Public Sector Bank	Any Gold Shop	Any Investor Service Center of HDFC Mutual Fund	Any Investor Service Center of HDFC Mutual Fund
Number of accounts	One Account per child (Maximum 2 girls)	No Restriction	No Restriction	No Restriction
Rate of Returns	As per Government Declarations	Market Linked Returns	Market Linked Returns	Market Linked Returns
Limitations on Contributions	Min: Rs. 1000/Year Max: Rs. 150,000/Year	No Limits	No Limits	No Limits
Penalties for not investing regularly	Yes-Rs. 50 for each year of non contribution	No	No	No
Nature of Holding	Intangible	Physical	Intangible	Intangible
Storage & Safety Risk	Low	High	Low	Low
Taxation	Interest earned is tax free	Returns are treated as capital gains and taxed accordingly	No Capital Gains Tax if units are held in excess of 12 months	Returns are treated as short term capital gains if units are held for less than 36 months. If held for a longer period then they are treated as long term capital gains and taxed accordingly
Tax Benefit U/S 80 C	Yes	No	No	No
Is there any risk cover given to Guardian	No	No	Yes. Personal accident insurance of upto Rs.10 lakhs.	Yes. Personal accident insurance of upto Rs.10 lakhs.
Partial Withdrawal	Yes-50% when girl reaches the age of 18 years or passes 10 th std, whichever is earlier	No Restriction	No Restriction (Unless voluntarily locked-in)	No Restriction (Unless voluntarily locked-in)
Online Purchase	No	Yes	Yes	Yes
Liquidity	Very Low	Depends on the type of gold. (Eg. Gold jewellery will not fetch the same value as a gold coin on a per unit basis)	Very high	Very high
Maturity Tenure	Account can be closed when the child completes 21 years	No Limits	No Limits	No Limits
Can It be extended	No	Yes, till asset is sold	Yes, upto withdrawal	Yes, upto withdrawal
Effect on becoming NRI/Non-citizen	Account shall close promptly	Investment can continue	Investment can continue	Investment can continue

Unlike investments in Sukanya Samridhi scheme, investments in Mutual Funds are subject to market risks. Hence, the returns are not strictly comparable. In view of individual nature of tax consequences, investors should consult their professional tax advisor.

[^]Source: Publicly available information

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

Distributed by:



www.hdfcfund.com