



The growth of equity with the foundation of debt.

Presenting HDFC Balanced Fund which aims to generate capital appreciation along with current income from a combined portfolio of equity and debt instruments. Thus this fund provides the growth of equity and stability of debt.

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INVEST IN

HDFC

BALANCED FUND

(An Open-ended Balanced Scheme)

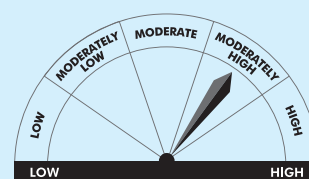


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This product is suitable for investors who are seeking*:

- capital appreciation along with current income over long term
- investment predominantly in equity and equity-related instruments with balance exposure to debt and money market instruments

Riskometer



INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK

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

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

HDFC Balanced Fund

(An Open - ended Balanced Scheme)

HDFC Balanced Fund("The Scheme"), launched in the year 2000, now has a track record of over fifteen years.

Investment objective: To generate capital appreciation along with current income from a combined portfolio of equity and equity-related and debt & money market instruments.

The Scheme is ideal for investors with an appetite for average risk looking for a unique proposition of spreading the investment into two broad divisions and it also helps to maintain the asset allocation in a convenient, tax efficient and timely manner. The asset allocation under the Scheme is as follows:

Sr. No.	Type of Instruments	Normal Allocation (% of Net Assets)	Normal Deviation (% of Normal Allocation)	Risk Profile of the Instrument
1	Equities and Equity Related Instruments	60	20	Medium to High
2	Debt Securities (including securitised debt) and Money Market instruments	40	30	Low to Medium

Currently, the scheme has been investing over 65% of its corpus in equity and the balance in debt/ money market securities. A scheme having an equity corpus of 65% and above is treated as an equity oriented fund and is subject to tax accordingly

Investment Strategy

Equities - The fund aims to maintain an effectively diversified portfolio. There is no cap / style bias. The portfolio comprises of Large & Mid-cap Stocks.

While selecting stocks, the focus is on:

- Sound quality companies
- Companies that enjoy Leadership / near leadership position
- Companies / businesses with superior growth prospects available at a reasonable price

Fixed income: The debt portfolio is actively managed based on the interest rate outlook. Securities are selected after assessing credit, interest rate and liquidity risk. The scheme invests in debt instruments such as government securities, securitized debts, corporate debentures and bonds, quasi-government bonds and money market instruments. There is a preference for high-quality assets of short-term maturities.

The Scheme proposes to continuously monitor the potential for both debt and equities to arrive at a dynamic allocation between the asset classes.

Performance

Scheme	Inception Date	NAV as on 30 th Jun 2016	Discrete Returns in %				Value of investment of Rs. 10,000 since inception (Rs.)
			30 th Jun 2015 to 30 th Jun 2016	30 th Jun 2014 to 30 th Jun 2015	28 th Jun 2013 to 30 th Jun 2014	Since inception	
HDFC Balanced Fund@	11-Sept-2000	113.572	5.97	18.07	49.27	16.61	113,572
CRISIL Balanced Fund Aggressive Index ¹			4.82	8.78	20.88	N.A.	N.A.
Nifty 50 Index ²			-0.96	9.95	30.09	11.63	56,908
Other funds managed by Chirag Setalvad, Fund Manager of HDFC Balanced Fund							
HDFC Mid-Cap Opportunities Fund	25-Jun-2007	40.224	8.60	26.72	69.61	16.68	40,224
Nifty Midcap 100 Index ¹			6.20	17.24	50.79	10.04	23,711
Nifty 50 Index ²			-0.96	9.95	30.09	7.66	19,458
HDFC Capital Builder Fund#	1-Feb-1994	208.452	4.80	17.97	48.39	14.50	2,08,452
Nifty 500 Index ¹			1.21	11.71	36.64	8.76	65,682
Nifty 50 Index ²			-0.96	9.95	30.09	8.88	67,384
HDFC Long Term Advantage Fund @@	2-Jan-2001	247.121	4.53	11.08	48.27	22.99	2,47,121
S&P BSE SENSEX ¹			-2.81	9.31	30.83	13.07	67,182
Nifty 50 Index ²			-0.96	9.95	30.09	12.85	65,166
HDFC Small and Mid Cap Fund	3-Apr-2008	27.979	10.10	20.32	40.32	13.29	27,979
Nifty Smallcap 100 Index ¹			9.20	-1.21	84.78	5.66	15,752
Nifty 50 Index ²			-0.96	9.95	30.09	6.92	17,369
HDFC Children's Gift Fund-Investment Plan \$ @	2-Mar-2001	87.771	5.19	17.28	43.25	17.20	114,102
CRISIL Balanced Fund Index ¹			4.82	8.78	20.88	N.A.	N.A.
Nifty 50 Index ²			-0.96	9.95	30.09	12.80	63,442
HDFC Children's Gift Fund-Savings Plan \$ ^	2-Mar-2001	38.5485	9.26	11.53	17.81	11.08	50,113
CRISIL MIP Blended Index ¹			8.63	11.05	8.24	N.A.	N.A.
CRISIL 10 Year Gilt Index ²			10.03	11.76	-2.46	N.A.	N.A.
HDFC Multiple Yield Fund-Plan 2005 + ^	17-Aug-2005	26.7589	7.81	7.59	20.47	9.47	26,759
CRISIL MIP Blended Index ¹			8.63	11.05	8.24	8.23	23,638
CRISIL 1 Year T-Bill Index ²			7.67	8.54	5.89	6.16	19,166

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 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.

Features

Plans: Regular Plan and Direct Plan

Options (Under Both Plans): Growth and Dividend - The Dividend Option offers Dividend Payout and Reinvestment facility.

Minimum Application Amount (Under Each Plan/Option):

Purchase: ₹ 5,000 and any amount thereafter. Additional Purchase: ₹ 1,000 and any amount thereafter.

Fund Manager: The scheme is managed by Chirag Setalvad.

Dividend History: The scheme has an uninterrupted* dividend record since financial year 2005-06. With effect from September 7, 2015, a quarterly frequency for dividend distribution in the existing Dividend Options of the Regular and Direct Plan of HDFC Balanced Fund has been fixed and the dividends announced since September 2015 is as under:

Record Date	NAV/Unit (cum dividend)*	Dividend/unit (Rs.)
September 28, 2015	27.109	0.5
December 28, 2015	27.261	0.5
March 28, 2016	25.730	0.6
June 27, 2016	26.820	0.5

*Past performance may or may not be sustained in the future. All dividends are on face value of Rs. 10 per unit. After payment of the dividend, the per Unit NAV falls to the extent of the payout and statutory levy (if applicable). There is no guarantee or assurance to the unitholders as to the rate/quantum of neither dividend distribution nor that the dividends be paid regularly.

Load Structure:

Entry Load: Not Applicable. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI Registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Exit Load:

- In respect of each purchase / switch-in of units, upto 15% of the units 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:
 - 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.

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