



PERSONAL FINANCE INSIGHT
HDFC Multi Cap Fund

HDFC Mutual Fund has launched an open-ended Fund, HDFC Multi Cap Fund with an aim to generate long term capital appreciation by investing in equity and equity related securities of large cap, mid cap and small cap companies.

This product is suitable for investors who are seeking*
- to generate long-term capital appreciation.
- income investment in equity and equity related securities of large cap, mid cap and small cap companies.
Riskometer#
Low, Low to Moderate, Moderate, Moderately High, High, Very High
RISKOMETER
Investors understand that their principal will be at very high risk

Investment Rationale

Why Multi Cap Fund?

History shows that how the returns and risks associated with large, mid and small cap stocks keep changing over time. Therefore, it is appropriate to diversify allocation across large, mid and small cap stocks.

Minimum 25% of Total Assets in Large Caps
- Top 100 companies by market cap
- Well established businesses
Minimum 25% of Total Assets in Mid Caps
- 101st to 250th company by market cap
- Future Large Caps
Minimum 25% of Total Assets in Small Caps
- 251st company onwards
- Niche businesses with high potential for growth
Up to 25% Flexible Portfolio*

* Maximum 25% of total assets invested across Market Segments or Debt & Money Market Instruments OR Up to 10% of total assets in REIT/InvITs OR Upto 20% of total assets in Units of Mutual Fund. All investments are subject to permissible limits mentioned in the Scheme Information Document. REIT - Real Estate Investment Trust; InvIT - Infrastructure Investment Trust

Source of the above graph and note is HDFC Mutual Fund

>> Different Segment outperform each other at different times

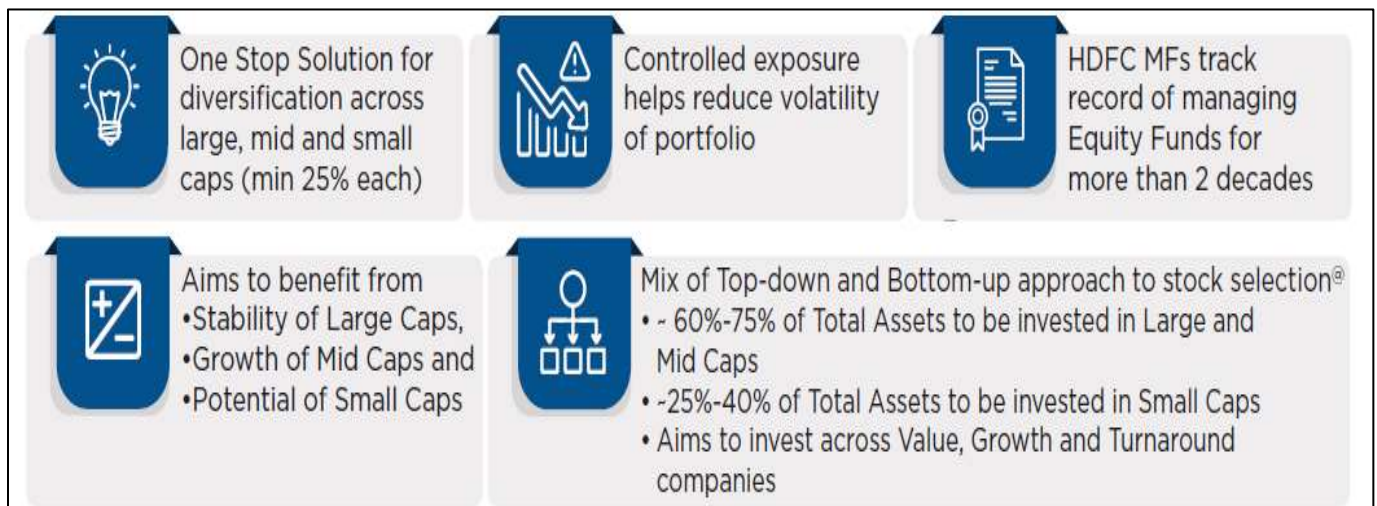
Table with 4 columns: FY Returns, Nifty 100 TRI, Nifty Midcap 150 TRI, Nifty Smallcap 250 TRI. Rows from Mar-21 to Mar-06. Includes a summary table with Rank 1, Rank 2, Rank 3, and Total for Large, Mid, and Small segments. A callout box states: Diversification across market cap segments is important as different market segments outperform each other at different times.

Source: MFI Explorer – HDFC Mutual Fund

Investment Strategy

- The fund is an open ended Multi-Cap equity fund that would invest across Large cap, Mid cap and Small cap stocks in a disciplined manner.
- The fund manager would invest minimum 25% each in Large, Mid and Small Cap stocks, whereas for the balance 25% he has flexibility to invest across market capitalization depending upon prevailing market condition.
- The fund manager would follow a mix of top-down and bottom-up investment approach for stocks selection and aim to capture opportunities across growth, value and turnaround theme. The fund manager would aim to be benchmark aware with respect to sector weights in benchmark index.
- The fund manager would focus on companies which are likely to witness steady and secular growth, expect turnaround in profitability and have potential of being re-rated. The fund manager would also look for companies which are leaders and/or gaining market share due to superior execution ability of the management, enjoys economy of scale and have better adoption of technology.

Investment Strategy



[@] The current investment strategy/proposed allocation are subject to change depending on the market conditions, within the permissible limits mentioned in the Scheme Information Document.

Source of the above graph is HDFC Mutual Fund

Investment Objective

To generate long term capital appreciation by investing in equity and equity related securities of large cap, mid cap and small cap companies. There is no assurance that the investment objective of the scheme will be realized.

Scheme Features	
<p>Indicative allocations:</p> <ul style="list-style-type: none"> Equity and Equity related instruments of Large, Mid and Small cap companies of which: (Risk Profile Medium to High): 75%-100% <ul style="list-style-type: none"> Large Cap companies (Risk Profile Medium to High): 25%-50% Mid Cap companies (Risk Profile Medium to High): 25%-50% Small Cap companies (Risk Profile Medium to High): 25%-50% Units of REITs and InvITs (Risk Profile – Medium to High): 0%-10% Debt securities*, money market instruments and Fixed Income Derivatives (Risk Profile Low to Medium): 0%-25% Units of Mutual Fund@ : (Risk Profile Low to High): 0%-20% <p><small>*including securitised debt, other structured obligations (SO), credit enhanced debt (CE), debt instruments with special features such as subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a prespecified event for loss absorption (also referred to as "perpetual debt instruments").</small></p> <p><small>@ 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.</small></p> <p><small>^ Investment universe of "Large Cap", "Mid Cap" and "Small Cap" shall comprise companies as defined by SEBI from time to time.</small></p>	<p>Entry Load: N.A.</p> <p>Exit Load:</p> <ul style="list-style-type: none"> In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/ switched-out within 1 year from the date of allotment. No Exit Load is payable if units are redeemed / switched-out after 1 year from the date of allotment. No Entry / Exit Load shall be levied on bonus units and Units allotted on Re-investment of Income Distribution cum Capital Withdrawal.
<p>Investment Option: Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option</p> <p>Minimum Application Amount During NFO Period: Minimum of Rs. 5,000/- and any amount thereafter</p>	
<p>Tenure: Open-Ended Scheme</p>	<p>Benchmark Index: Nifty 500 Multicap 50:25:25 Total Returns Index</p>
<p>SEBI Categorisation: Multi Cap Fund</p>	<p>Fund Manager: Mr. Gopal Agrawal Mr. Sankalp Baid (for overseas Investments)</p>

Performance of some of the Equity Funds managed by HDFC Mutual Fund

Data as on 16 Nov 2021				Absolute Returns %			CAGR Returns %	
Scheme Name	Launch Date	Corpus (In crs.) (Oct 2021)	Fund Manager	3 Months	6 Months	1 Year	3 Years	5 Years
HDFC Large and Mid Cap Fund - Growth	18-Feb-94	3499	Gopal Agrawal	13.97	30.00	68.34	22.20	17.35
HDFC Focused 30 Fund - Growth	17-Sep-04	920	Gopal Agrawal	13.70	28.55	60.66	16.33	13.67
HDFC Dividend Yield Fund - Reg - Growth	18-Dec-20	2750	Gopal Agrawal	11.83	28.94	--	--	--
HDFC Equity Savings Fund - Growth	17-Sep-04	2516	Anil Bamboli, Gopal Agrawal, Krishan Daga, Arun Agarwal	3.31	11.01	25.10	10.91	9.88
HDFC Balanced Advantage Fund - Growth	11-Sep-00	42776	Prashant Jain	7.71	16.52	44.61	14.97	14.97
HDFC Capital Builder Value Fund - Growth	01-Feb-94	5429	Amit Ganatra	10.46	27.26	52.17	17.16	16.12
HDFC Flexi Cap Fund - Growth	01-Jan-95	27105	Prashant Jain	10.88	21.89	58.41	17.54	15.81
HDFC Infrastructure Fund - Growth	10-Mar-08	604	Rakesh Vyas	8.89	27.61	76.97	9.46	5.40
HDFC Mid-Cap Opportunities Fund - Growth	25-Jun-07	31629	Chirag Setalvad	11.03	25.13	61.54	22.36	17.06
HDFC Small Cap Fund - Growth	03-Apr-08	13182	Chirag Setalvad	9.14	32.84	87.43	21.72	21.38
HDFC Tax saver - Growth	31-Mar-96	9449	Amit Ganatra	11.40	28.76	52.73	15.30	13.12
HDFC Top 100 Fund - Growth	11-Oct-96	21596	Prashant Jain	9.24	20.88	47.07	15.33	14.83
Indices								
Nifty 50 TRI				8.90	23.42	42.22	20.39	18.73
S&P BSE SENSEX 50 TRI				8.67	23.30	42.19	20.52	19.20
Nifty Dividend Opportunities 50 TRI				8.45	23.09	51.30	17.57	16.75

Source for entire data stated above is ICRA Analytics Ltd. (For Disclaimer of ICRA Analytics Ltd, refer <https://icraanalytics.com/home/disclaimer>). Data as on 16 November 2021. Returns figures are absolute for <= 1 year and compounded annualized for > 1 year.

Recommendations:

As the fund is a Multi Cap fund, it would invest a minimum of 25% each in Large, Mid and Small Cap stocks, whereas for the balance 25%, the fund has flexibility to invest across market capitalization. The fund is recommended for investors who are looking to invest in Multi-Cap category of fund with an investment horizon of 2-3 years period, in line with their risk profile and product suitability. The returns of the fund would be dependent on the potential equity market upside.

NFO Period: 23 November 2021 – 7 December 2021

Standard Risk Factors: • Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. • As the price/ value/ interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets. • Past performance of the Sponsors and their associates / AMC / Mutual Fund does not guarantee future performance of the Scheme of the Mutual Fund. • The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns. • The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh each made by them towards setting up the Fund. • The present Scheme is not a guaranteed or assured return Scheme.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.