



**NFO PERIOD**  
March 10, 2017  
to March 24, 2017

**IS THERE A BETTER RETURN ON  
INVESTMENT THAN SAVING A LIFE?**

**HDFC CHARITY FUND FOR**  
**CANCER** *cure*  
A close-ended scheme



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# HDFC Debt Fund For Cancer Cure Series

## A Close Ended Income Scheme Launched In 2011

- Launched to commemorate 10 years of establishing HDFC Mutual Fund. HDFC Debt Fund for Cancer Cure (2011) matured in 2014.
- Social Responsibility Fund, aims to take care of philanthropic needs.
- Money raised through donation of dividend income by investors has been utilized by the Indian Cancer Society for the treatment costs of needy and underprivileged cancer patients.
- Unique Fund, first of its kind, generating stable flows for a deserving cause.
- A second fund on similar lines was launched in 2014. This is scheduled to mature in March 2017.

Details of the first two launches are as under:

Fund	Year of Inception	Corpus	Contribution to ICS
HDFC Debt Fund For Cancer Cure	2011	Rs. 77 Cr	Rs. 12.77 Cr
HDFC Debt Fund For Cancer Cure 2014	2014	Rs. 175 Cr	Rs. 22.22 Cr <sup>#</sup>
HDFC AMC's Direct Contribution Committed			Rs. 25.25 Cr

**As a commitment to the cause, HDFC AMC has waived all charges towards Investment & Management fees.**

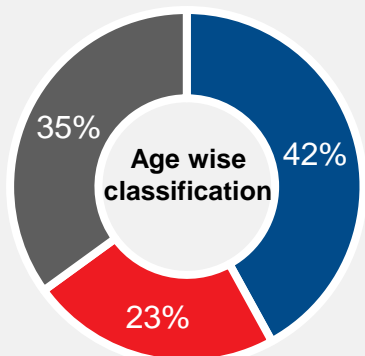
<sup>#</sup>The dividends donated till September 2016. Dividends are declared at a half yearly frequency. The next installment(s) if any, have not been considered.

# HDFC Debt Fund for Cancer Cure Series – Performance

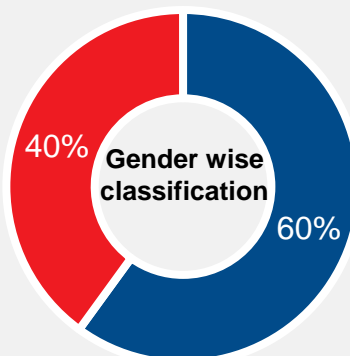
## A Fund With A Different Track Record

Number of Hospitals	16
Fund Amount Sanctioned	Rs. 80.84 Cr
Number of Patients Funded	3,168

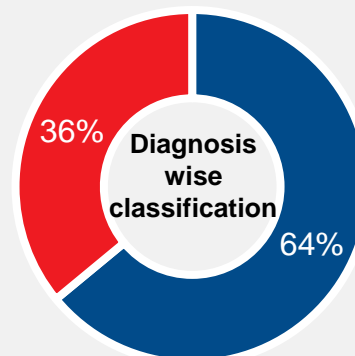
### Demographics of the Project Beneficiaries



- 0-18 years
- 18-30 years
- Above 30 years



- Males
- Females



- \*Hematolymphoid
- \*\*Solid Tumors

Source: Indian Cancer Society. The funds sanctioned are managed by the Indian Cancer Society. Details of the assistance are as mentioned in slide 4. All figures as of January 31, 2017

\***Hematolymphoid**: Tumors that affect bone marrow, lymph and lymphatic system.

\*\***Solid Tumors**: A tumor that does not contain any liquid or cysts. They can occur in several places like bones, muscles or any organs.

# Features of Assistance

- Due Diligence Team (DDT) for the Indian Cancer Society (ICS) meets every week. Governing Advisor Council (GAC) meets fortnightly for identifying genuine cases for financial aid.
- As a result the turnaround time between registration of a patient in the hospital and the disbursement of funds is very short thereby ensuring timely treatment.
- Financial aid was provided to patients whose family annual income was less than Rs. 1 lakh.
- The maximum amount sanctioned per patient at Rs. 4 lakh covers the entire cost of treatment in most cases.
- Currently the Members of GAC are as under:
  - Mrs. Usha Thorat (Chairperson)
  - Mr. Milind Barve
  - Dr. Anita Borges
  - Mr. Keki Dadiseth
  - Mr. Homi Khusrokhhan
  - Mr. Ajit Nimbalkar
  - Dr. Rajendra Badwe
  - Mr. M K Sharma
  - Mr. Hari Mundra
  - Mrs. Smita Aggarwal (Member Secretary)

The financial assistance covers the following costs:



# Indian Cancer Society (ICS)

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Established in 1951 by Dr. D.J. Jussawalla and Mr. Naval Tata as India's first voluntary, non-profit, National Organization for Awareness, Detection, Cure and Survivorship of those affected with this disease.



## Activities of the ICS

- Creating nationwide awareness of cancer, its risk factors, preventive measures, encouraging regular check-ups, treatment options and survivorship.
- Providing for early detection services across India, especially for the underprivileged.
- Providing funds for the treatment of cancer for poor patients across India
- Providing support during and after treatment to patients through accommodation, rehabilitation, and survivor support groups.
- Conducting analytical research and publishing periodic reports on the incidence of cancer.
- Providing a platform for information and research findings to the medical fraternity through the Indian Journal of Cancer.

# Cure Map – Spread Across India

## List of Hospitals Covered

- Tata Memorial Hospital ,Mumbai
- The Regional Cancer Centre, Thiruvananthapuram
- The Gujarat Cancer & Research Institute, Ahmedabad
- Christian Medical College and Hospital, Vellore
- Adyar Cancer Institute, Chennai
- Sher-i-Kashmir Institute of Medical Sciences, Srinagar
- Sawai Man Singh Hospital, Jaipur
- Bhaktshreshtha Kamalakarpant Laxman Walawalkar Hospital, Chiplun
- Patel Hospital, Jalandhar
- Kailash Hospital, Goraj
- Basavatarakam Indo American Cancer Hospital & Research Institute, Hyderabad
- Mazumdar Shaw Medical Centre, Bangalore
- Rajiv Gandhi Cancer Institute & Research Centre, Delhi
- Mahavir Cancer Sansthan, Patna
- Shankara Hospital, Bangalore
- Cachher Hospital, Silchar



**16 hospitals helping patients across 28 states**

 CCF Empanelled Hospitals

# A Look at the Survivors

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- Name: Prajakta
- Age: 20
- Location: Satara, Maharashtra
- Cancer: Acute Lymphoblastic Leukemia
- Amount Sanctioned: Rs. 2.5 Lakh
- About: Was a 3<sup>rd</sup> year student of B.Sc. when diagnosed with cancer. Her father is a farmer and did not have enough money towards treatment. She completed her treatment in May 2013 with help of funding from ICS.



- Name: Paritosh
- Age: 43
- Location: Agartala, Tripura
- Cancer: Acute Myeloid Leukemia
- Amount Sanctioned: Rs. 4 Lakh
- About: A tuition teacher, sole bread winner of the family was diagnosed with cancer in 2002. At that time, his annual income of Rs.42,000. With the help of ICS, he has completed the treatment has committed his life to educating youths in Agartala.



# A Look at the Survivors

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- Name: Paramshivam
- Age: 26
- Location: Namakkal, Tamilnadu
- Cancer: Acute Lymphoblastic Leukemia
- Amount Sanctioned: Rs. 2 Lakh
- About: The sole bread winner of the family with wife and 2 small kids has completed the treatment has started working as a two wheeler mechanic and is now living happily with his family.



- Name: Narshibhai
- Age: 15
- Location: Kalyanpur, Gujarat
- Cancer: Osteogenic Sarcoma
- Amount Sanctioned: Rs. 1.1 Lakh
- About: Narsibhai's father is a daily wage labourer with an annual income of Rs.15,000 when diagnosed with cancer. He completed his treatment in 2015 and now is in his 10th standard.



# Presenting HDFC Charity Fund For Cancer Cure

New Fund Offer Opens on: March 10, 2017  
New Fund Offer Closes on: March 24, 2017

A close ended scheme aimed at generating regular returns. The scheme will have two plans as below:

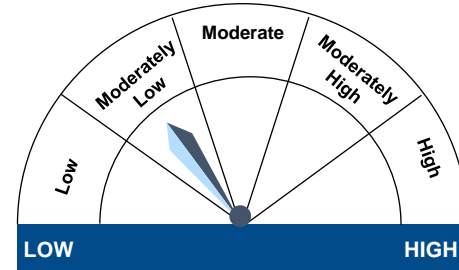
This product is suitable for investors who are seeking\*:

## Riskometer

### HDFC Charity Fund For Cancer Cure – Arbitrage Plan

(A close-ended equity oriented scheme)

- To generate regular income over the tenure of the Scheme (1136 days)
- Income through arbitrage opportunities between cash and derivative market and through investments in debt and money market instruments

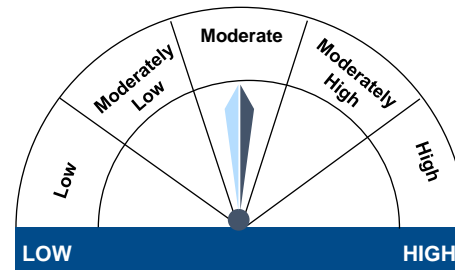


Investors understand that their principal will be at moderately low risk

### HDFC Charity Fund For Cancer Cure – Debt Plan

(A close-ended income scheme)

- To generate regular income over the tenure of the Scheme (1136 days)
- Investments in Debt/Money Market Instruments and Government Securities



Investors understand that their principal will be at moderate risk

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

For further details, refer SID and KIM available on [www.hdfcfund.com](http://www.hdfcfund.com) and at Investor Service Centres of HDFC Mutual Fund

# Scheme Features

<b>Name of Scheme</b>	HDFC Charity Fund For Cancer Cure	
<b>Type of the Scheme</b>	A Close Ended Scheme offering 2 Plans	
<b>Tenure of the Scheme/Plans</b>	The Plans under the Scheme shall have a tenure of 1136 days from the date of allotment of units	
<b>Investment Plans</b>	The Scheme offers 2 Plans having separate portfolios <ul style="list-style-type: none"><li>• Arbitrage Plan - A close ended equity oriented scheme</li><li>• Debt Plan - A close ended income scheme</li></ul>	
<b>Investment Objective</b>	<b>Arbitrage Plan:</b> To generate income through arbitrage opportunities between cash and derivative market and through investments in debt and money market instruments. <b>Debt Plan:</b> To generate income through investments in Debt/Money Market Instruments and Government Securities maturing on or before the maturity date of the Plan.	
<b>Investment Sub-options</b>	Under each Plan there will be Direct Option & Regular Option. Both Plans offer only Dividend Option with Payout facility with the following sub-options: <ul style="list-style-type: none"><li>• 50% Dividend Donation Option</li><li>• 100% Dividend Donation Option</li></ul> Dividends will be declared on a half yearly frequency, subject to availability of distributable surplus. Dividends will be donated to the corpus of ICS or any other eligible institution(s), as applicable.	
<b>Fund Manager<sup>\$</sup></b>	<b>Arbitrage Plan:</b> Krishan Kumar Daga	<b>Debt Plan:</b> Anil Bamboli
<b>Minimum Application Amount (Under Each Plan/Option)</b>	For Purchases/Switch-in: Rs.50,000/- and in multiples of Rs.1,000/- thereafter per application.	
<b>Loads</b>	Entry/Exit 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.	
<b>Benchmark Index</b>	<b>Arbitrage Plan:</b> NIFTY 50 Arbitrage Index	<b>Debt Plan:</b> CRISIL Short Term Bond Fund Index

<sup>\$</sup>Dedicated fund manager for overseas investments Mr. Rakesh Vyas

For further details, refer Scheme Information Document and Key Information Memorandum available on [www.hdfcfund.com](http://www.hdfcfund.com) and at Investor Service Centres of HDFC Mutual Fund

# Plan Benefits

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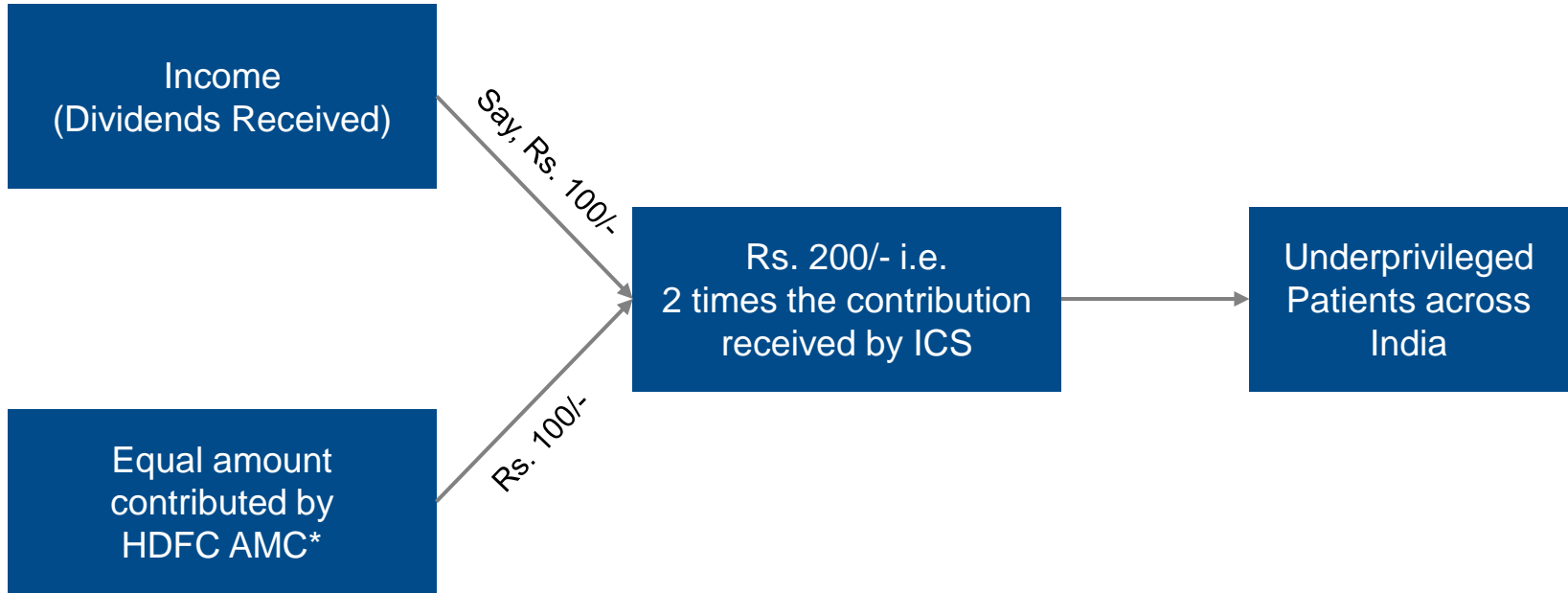
## Arbitrage Plan

- To generate income through arbitrage opportunities between cash and derivative market and through investments in debt and money market instruments.
- The arbitrage concept works off mispricing of assets across different markets due to the underlying inefficiencies in market pricing.
- All positions are completely hedged and hence the strategy mitigates the risk associated with market volatility.
- Equity Taxation (*See Slide 14 for details*)
- Dividend Distribution Tax - Not Applicable

## Debt Plan

- To generate income through investments in Debt/ Money Market Instruments and Government Securities maturing on or before the maturity date of the Plan.
- Investments in Debt/Money Market Instruments and Government Securities.
- Scheme will aim to invest in debt securities in line with the tenure of the scheme.
- Debt Taxation (*See Slide 14 for details*)
- Dividend Distribution Tax - Applicable

# 2x Impact – Enhancement by HDFC AMC



Dividend contribution can be treated as part of corporate investors' Corporate Social Responsibility (CSR) under **'Preventive Healthcare'** under Schedule VII of the Companies Act 2013 in line with respective company's CSR agenda.

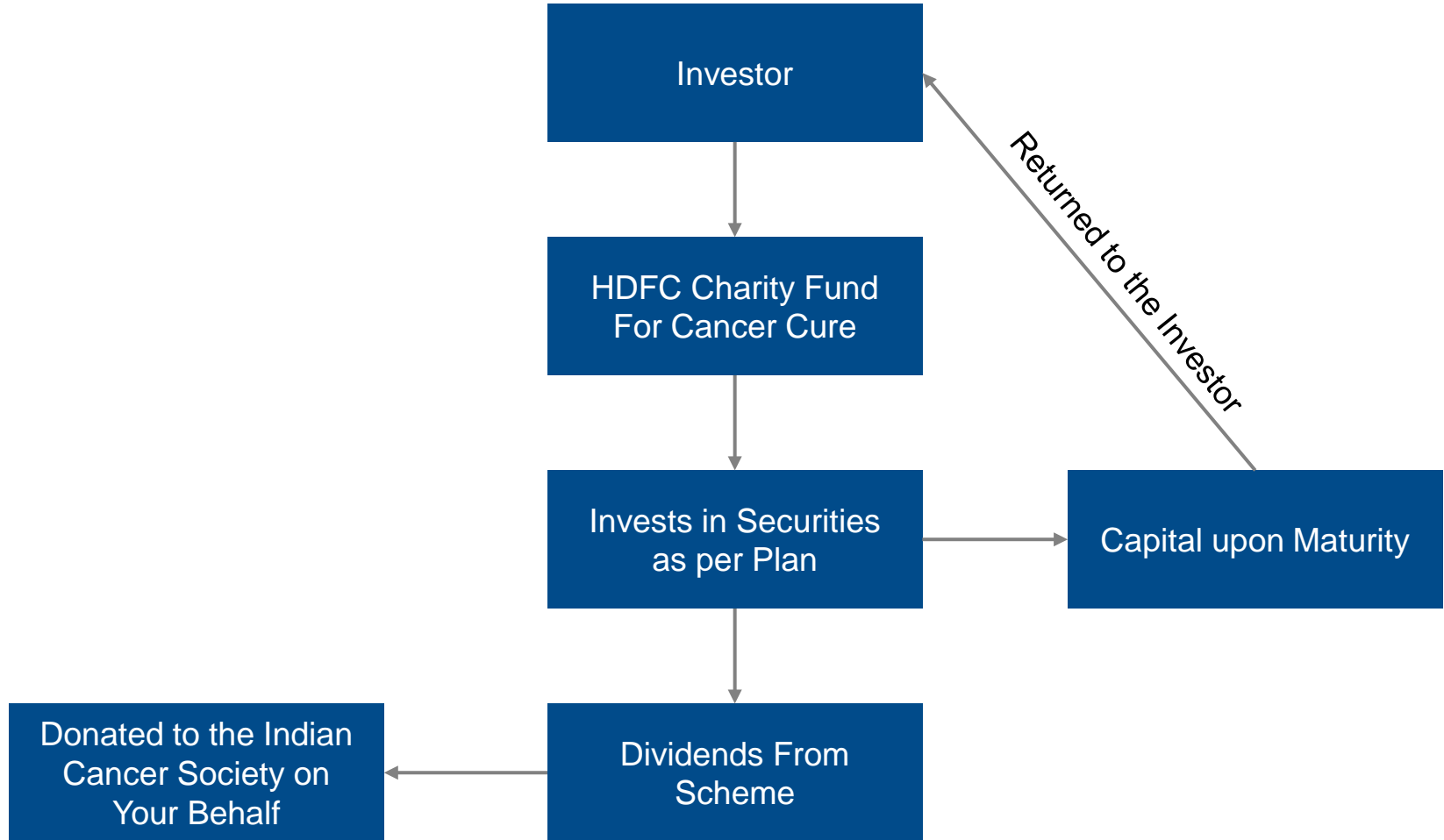
Donation of income to ICS is eligible for deduction U/S 80 G of Income Tax Act, 1961.

\*Subject to a limit of Rs. 15 crore p.a. or such higher limit as may be prescribed by the AMC.

Investors have an option to donate either 50% or 100% of dividends distributed. Upon receipt of donations the Indian Cancer Society will issue 80G certificates to investors based on their respective donations. For further scheme details refer slide 10

# How Does The Scheme Work?

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# Taxation Structure

## For Resident Individuals/HUF<sup>\$</sup>

Taxes Applicable	Arbitrage Funds	Debt Funds
Dividend Distribution Tax	Nil	28.840%
Long Term Capital Gains <sup>@</sup>	Nil	23.690%

## For Domestic Companies<sup>\$\$</sup>

Taxes Applicable	Arbitrage Funds	Debt Funds
Dividend Distribution Tax	Nil	34.608%
Long Term Capital Gains <sup>@</sup>	Nil	22.042%/23.072%^

<sup>@</sup>Short Term Capital Gains will be considered for equity assets held for a period of up to 12 months and up to 36 months in case of debt assets. Assets not falling under short term assets will be treated as long term assets. <sup>\$\$</sup>Surcharge at the rate of 15% is levied in case of individual/HUF unit holders where their income exceeds Rs. 1 Crore. <sup>\$\$\$</sup>Surcharge at the rate of 7% is levied for domestic corporate unit holders where the income exceeds Rs. 1 crore but less than Rs. 10 crores and at the rate of 12% where income exceeds Rs. 10 crores. <sup>^</sup>Assuming the investor falls into highest tax bracket.

The information set out here is as per prevailing tax laws and is neither a complete disclosure of every material fact of Income-tax Act 1961 nor does it constitute tax or legal advice. In view of the individual nature of the tax consequences, each investor is advised to consult his/her own professional tax advisor.

# Disclaimer

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



# Real Returns

