GIFT CITY | INTERNATIONAL INVESTING

HDFC International Funds

Your Gateway to Global Investing

HDFC International Developed Markets

Equity Fund | Tracks MSCI World Index

HDFC International Emerging Markets

Equity Fund | Tracks MSCI Emerging Markets Index

"Invest beyond India through GIFT City - in a regulated, USD-based framework."

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THE CASE FOR DIVERSIFICATION

Why Should You Invest Outside India?

Most Indian investors keep 100% of their wealth in India - Indian stocks, Indian funds, Indian real estate. That means the entire portfolio depends on one single economy.

The Problem: Single-Country Risk

If your money is invested only in Indian companies and the Indian market falls, your entire portfolio falls with it. There is no cushion from other economies.

The Solution: Own Global Companies

Through international funds, you can own world-leading businesses alongside your Indian investments - reducing dependence on any one country's economy.

COMPANIES YOU CAN OWN THROUGH THESE FUNDS

Apple · **Microsoft** · **Nvidia** · **Amazon** · **Meta** · **Samsung** · **Taiwan Semiconductor** · **Nestle** · **Toyota**

THE PLATFORM

What is GIFT City?

GIFT City (Gujarat International Finance Tec-City) is India's own International Financial Services Centre - a dedicated zone that allows Indian investors to invest globally in a regulated environment, without opening an overseas brokerage account.

International Investing

Access global markets and companies from within India's own financial framework.

USD-Based Investments

Investments are made and held in US Dollars, adding a natural currency dimension.

Regulated by IFSCA

The International Financial Services Centres Authority supervises the entire framework.

Simple Process

No overseas broker, no foreign bank account - a straightforward investment route.

FUND OPTIONS

Two Ways to Invest Globally

1. Developed Markets Fund

TRACKS THE MSCI WORLD INDEX

Invests in mature, wealthy economies through overseas index funds / ETFs.

KEY COUNTRIES

USA | Japan | Germany | UK | France | Canada | Australia

2. Emerging Markets Fund

TRACKS THE MSCI EMERGING MARKETS INDEX

Invests in fast-growing economies through overseas index funds / ETFs.

KEY COUNTRIES

India | China | Brazil | Taiwan | South Korea | Indonesia | Mexico | South Africa

UNDERSTANDING THE OPTIONS

Developed Markets = Mature Economies

Think of developed markets as countries that are already rich and stable. Their companies are global leaders that earn profits from all over the world - not just from their home country.

What Makes Them Attractive

- Strong, established businesses
- Better corporate governance standards
- Predictable, consistent earnings
- Home to world-leading technology companies

Flagship Examples

- **Microsoft**
- **Apple**
- **Alphabet (Google)**
- **Amazon**
- **Nvidia**

These companies generate profits worldwide.

INVESTMENT RATIONALE

Why Developed Markets?

Strong Earnings

Companies deliver consistent, reliable profits year after year.

Innovation

Home of Artificial Intelligence, Cloud Computing, Robotics and cutting-edge technology.

Stability

Stronger governments, institutions and regulatory frameworks.

Diversification

Exposure across many sectors reduces overall portfolio risk.

Currency Diversification

Your investment is held in foreign-currency (USD) assets.

Emerging Markets = Fast-Growing Economies

Emerging markets are countries that are still developing - and growing rapidly. They are where much of the world's future economic growth is expected to come from.

Key Economies

India | China | Brazil | Indonesia | Vietnam | Taiwan

What Drives Their Growth

- Growing, young populations
- Rising middle class
- Increasing consumption
- Expanding industries
- Huge long-term growth potential

INVESTMENT RATIONALE

Why Emerging Markets?

Emerging economies are becoming increasingly important to global growth. Six powerful engines are driving them forward:

01
Manufacturing

02
Digital Economy

03
Infrastructure

04
Consumption

05
Export Growth

06
Supply Chain Diversification

SIDE BY SIDE

Developed vs Emerging Markets

PARAMETER	DEVELOPED MARKETS	EMERGING MARKETS
Risk Level	Lower Risk	Higher Risk
Return Profile	Moderate Returns	Higher Growth Potential
Economies	Stable, Mature Economies	Fast-Growing Economies
Companies	Mature Global Leaders	Young, Growing Companies
Best Suited For	Conservative Investors	Long-Term Growth Investors

Many investors hold both - developed markets for stability, emerging markets for growth.

THE BIG PICTURE

The Power of Global Diversification

Scenario A: Only Indian Stocks

If India's economy slows down, your entire portfolio may slow down with it. All your eggs are in one basket.

Scenario B: Globally Diversified

- US Technology
- Japanese Manufacturing
- European Healthcare
- Asian Semiconductor Companies

Your investments become spread across countries, sectors and currencies - this is the biggest advantage of global investing.

ADDED DIMENSION

Currency Diversification

Normally

Your investments are held in Indian Rupees (INR). Their value depends entirely on the Indian currency.

With These Funds

Your investment is held in USD-based assets, giving your portfolio exposure to the world's principal reserve currency.

How It Can Help

If the US Dollar strengthens against the Rupee, the value of your investment in Rupee terms may also benefit. Please note: exchange rates can move both ways - currency movement can add to returns or reduce them.

KEY FACTS

Fund Features at a Glance

BASE CURRENCY	NAV	MINIMUM INVESTMENT
USD	**Calculated Daily**	**USD 5,000**

ADDITIONAL INVESTMENT	LOCK-IN	TER (REGULAR PLAN, CLASS B)
USD 500	**No Lock-in**	**1.00% p.a.***

EXIT LOAD STRUCTURE

Before 1 Year	1 - 2 Years	After 2 Years
2%	**1%**	**Nil**

**Excluding expenses of underlying funds.*

PERSPECTIVE

Historical Index Returns (Illustrative, USD)

PERIOD	DEVELOPED MARKETS	EMERGING MARKETS
1 Year	21.4%	43.5%
3 Years	19.2%	23.0%
5 Years	11.5%	7.2%
10 Years	13.1%	10.1%

Important: These figures are historical illustrations only (as per fund leaflet, in USD terms) and do not guarantee future performance. Past performance may or may not be sustained in future.

SUITABILITY

Who Should Consider These Funds?

Developed Markets Fund

- Long-term investors
- Conservative global investors
- Investors seeking relative stability
- Those wanting global technology exposure

Emerging Markets Fund

- Young investors
- Aggressive investors
- Wealth-creation focused portfolios
- 10+ year investment horizon

KNOW BEFORE YOU INVEST

Understanding the Risks

Every investment carries risk. These funds are subject to the following key risks:

Market Risk

Global equity markets can fall, reducing the value of your investment.

Currency Risk

INR-USD movements can work for you or against you.

Geopolitical Risk

Wars, sanctions and political events can impact global markets.

Global Economic Risk

Recessions or slowdowns in major economies affect returns.

Foreign Exchange Risk

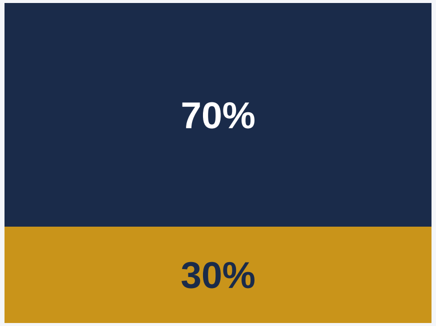
Regulatory or conversion-related factors in cross-border investing.

Returns are not guaranteed, and investors can lose capital. Invest only after understanding these risks.

A STARTING FRAMEWORK

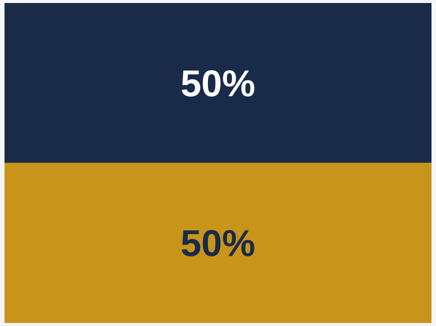
Suggested Allocation (Illustrative)

Conservative Investor



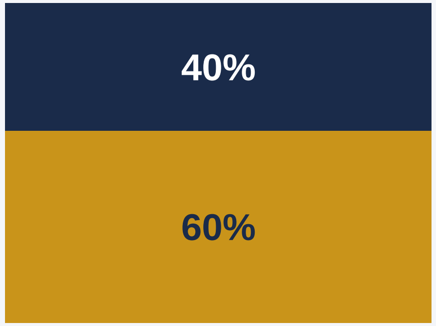
Navy = Developed | Gold = Emerging

Moderate Investor



Navy = Developed | Gold = Emerging

Aggressive Investor



Navy = Developed | Gold = Emerging

This is a general illustration only, not personalised investment advice. Your allocation should depend on your goals, time horizon and risk profile - discuss with your Mutual Fund Distributor before investing.

FINAL TAKEAWAY

Invest Beyond India

- Access world-leading global companies
- Reduce single-country concentration risk
- Diversify across countries and currencies
- Participate in worldwide economic growth
- A long-term wealth creation opportunity

GLOBAL REACH

23 developed markets (1,200+ constituents) + 24 emerging markets (1,100+ constituents), via index-based investments.

NEXT STEPS

Talk to Us Before You Invest

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Serving investors across Delhi NCR for over 20 years

How to Proceed

- Assess your goals and risk profile
- Decide Developed / Emerging / both
- Complete GIFT City investment formalities
- Review your portfolio periodically

DISCLAIMER

Mutual fund investments are subject to market risks. Read all scheme related documents carefully before investing. This presentation is for educational and informational purposes only and does not constitute investment advice or a recommendation. The funds described are offered under the GIFT City (IFSCA) framework; investors should read the scheme offer documents for complete terms, risk factors and eligibility. Historical returns shown are illustrative, sourced from the fund leaflet, and do not guarantee future performance. Currency movements can positively or negatively affect returns. Binod Kumar Shukla (ARN-50844, EUIN E053991) acts as a Mutual Fund Distributor and may receive commission from the AMC for distribution of these products.