

Continuous Offer of Units at Applicable NAV

Key Information Memorandum and Application Forms

- Open-ended Income Schemes
- Open-ended Gilt Schemes
- Open-ended Liquid Income Schemes
- Interval Income Scheme



Sponsors :

Housing Development Finance Corporation Limited

Registered Office :

Ramon House, H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

Standard Life Investments Limited

Registered Office :

1 George Street, Edinburgh, EH2 2LL
United Kingdom.

Asset Management Company :

HDFC Asset Management Company Limited

A Joint Venture with Standard Life Investments Limited

Registered Office :

Ramon House, 3rd Floor,
H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

Trustee :

HDFC Trustee Company Limited

Registered Office :

Ramon House, 3rd Floor,
H. T. Parekh Marg,
169, Backbay Reclamation,
Churchgate, Mumbai 400 020.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, etc. investors should, before investment, refer to the Scheme Information Document(s) (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.hdfcfund.com

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is April 30, 2012.

SCHEMES OFFERED

Open-ended Income & Gilt Schemes

- HDFC Income Fund (HIF)**
- HDFC High Interest Fund (HHIF)**
- HDFC Short Term Plan (HSTP)**
- HDFC Short Term Opportunities Fund (HSTOF)**
- HDFC Medium Term Opportunities Fund (HMTOF)**
- HDFC Gilt Fund (HGILT)**
- HDFC Floating Rate Income Fund**
 - Long Term Plan (HFRIF-LTP)**
 - Short Term Plan (HFRIF-STP)**
- HDFC Cash Management Fund**
 - Treasury Advantage Plan (HCMF-TAP)**

Open-ended Liquid Income Schemes

- HDFC Liquid Fund (HLF)**
(Open-ended Liquid Income Scheme)
- HDFC Cash Management Fund**
 - Savings Plan (HCMF-SP)**
(Open-ended High Liquidity Income Scheme)
- HDFC Cash Management Fund**
 - Call Plan (HCMF-CP)**
(Open-ended High Liquidity Income Scheme)

Interval Income Scheme

- HDFC Quarterly Interval Fund (HQIF)**

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Name & Type of Scheme	HDFC Income Fund (HIF) (An Open-ended Income Scheme)																				
Investment Objective	To optimise returns while maintaining a balance of safety, yield and liquidity.																				
Asset Allocation	Types of Instruments		Normal Allocation (% of Net Assets)																		
Pattern of the Scheme	Debt instruments (including securitised debt)		80 - 100																		
	Money Market instruments (including cash / CBLO / Reverse Repo)		0 - 20																		
	The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt.																				
Investment Strategy	<p>The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The AMC will strive to assess risk of the potential investment in terms of credit risk, interest rate risk and liquidity risk.</p> <p>Based on this analysis, the AMC would manage the investments of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time. The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in structured securities that provide easy liquidity and securities that have reasonable secondary market activity.</p> <p>Consistent with the investment objectives of the scheme, the AMC aims to identify securities which offer superior levels of yield at low levels of risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>																				
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.																				
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.																				
Plans and Options	Plans : • Nil	Options : • Growth Option	• Dividend Option (Quarterly) Dividend Option offers Payout and Reinvestment facility.																		
Applicable NAV	Please refer to point 3 on page 22 for details.																				
Minimum Application Amount / Number of Units (Under each Option)	Purchase	Additional Purchase	Repurchase																		
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units																		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																				
Benchmark Index	CRISIL Composite Bond Fund Index																				
Dividend Policy	Please refer to point 4 on page 23 for details.																				
Name of the Fund Manager	Mr. Shobhit Mehrotra Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)																				
Name of the Trustee Company	HDFC Trustee Company Limited																				
Performance of the Scheme (as at March 30, 2012)	HIF – Growth Option		Absolute Returns for each Financial Year for last 5 years[^]																		
	Period	Returns (%)[^]	Benchmark Returns (%)[#]																		
	Last 1 Year (366 days)	6.78	7.69																		
	Last 3 Years (1096 days)	6.79	6.08																		
	Last 5 Years (1827 days)	7.98	6.74																		
	Since Inception* (4218 days)	7.99	N.A.																		
	[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date : September 11, '00 # CRISIL Composite Bond Fund Index N.A. Not Available																				
	<table border="1"> <caption>Absolute Returns for each Financial Year for last 5 years[^]</caption> <thead> <tr> <th>Financial Year</th> <th>HDFC Income Fund</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td>9.11%</td> <td>8.20%</td> </tr> <tr> <td>08-09</td> <td>11.09%</td> <td>7.35%</td> </tr> <tr> <td>09-10</td> <td>6.95%</td> <td>5.41%</td> </tr> <tr> <td>10-11</td> <td>6.18%</td> <td>5.06%</td> </tr> <tr> <td>11-12</td> <td>6.78%</td> <td>7.69%</td> </tr> </tbody> </table>			Financial Year	HDFC Income Fund	CRISIL Composite Bond Fund Index	07-08	9.11%	8.20%	08-09	11.09%	7.35%	09-10	6.95%	5.41%	10-11	6.18%	5.06%	11-12	6.78%	7.69%
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11-12	6.78%	7.69%																			
Expenses of the Scheme	Continuous Offer Period																				
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	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 :																				
	<ul style="list-style-type: none"> In respect of each purchase / switch-in of units, an Exit Load of 0.50% is payable if Units are redeemed / switched out within 6 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment. 																				
	Also refer to point 5 on page 24 for further details on load structure.																				
	The Trustee reserves the right to change / modify the load structure from a prospective date.																				
(ii) Recurring Expenses (% of daily Net Assets)	First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : 1.50% p.a.																		
	Next Rs. 300 crores	2.00																			
	Next Rs. 300 crores	1.75																			
	Balance	1.50																			
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																				
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.																				
Unit holder's Information	Please refer to point 8 on page 24 for details.																				

Name & Type of Scheme	HDFC High Interest Fund (HHIF) (An Open-ended Income Scheme)																				
Investment Objective	To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.																				
Asset Allocation Pattern of the Scheme	HDFC High Interest Fund (HHIF)																				
	Types of Instruments	Normal Allocation (% of Net Assets)																			
	Debt and Money market instruments*	100																			
	*Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the Scheme.																				
	HDFC High Interest Fund - Short Term Plan (HHIF-STP)																				
	Types of Instruments	Normal Allocation (% of Net Assets)																			
	Debt, money market and related instruments with a maturity more than two years*	Upto 50																			
	Debt, money market and related instruments with a maturity less than two years*	Upto 100																			
	*Investment in Securitised debt, if undertaken, would not exceed 25% of the net assets of the Scheme.																				
	The Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.																				
Investment Strategy	<p>HHIF: The net assets of the Scheme will be invested in debt securities and money market instruments. The Investment strategy of restricting the portfolio largely to debt securities, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies/industries that have been researched by the Investment Manager's research team supported by information from credit rating agencies. Risk will also be reduced through diversification of the portfolio. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>HHIF – STP: As per the normal asset allocation of HHIF - STP, investments in debt securities and money market and related instruments with a maturity of more than two years will be in the range of 0-50% of net assets and investments in debt securities and money market and related instruments with a maturity of less than two years will be in the range of 0-100% of net assets. HDFC High Interest Fund - Short Term Plan has been designed to provide more stable returns to shorter-term investors with lower interest rate risk than HDFC High Interest Fund (the main scheme). Except for this, the investment strategy for HHIF-STP would be in line with that of the main Scheme.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>																				
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.																				
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.																				
Plans and Options	<p>Plans : NIL</p> <p>Options: • HHIF-Growth Option • HHIF-Dividend Option:</p> <ul style="list-style-type: none"> • Quarterly • Half Yearly • Yearly <p>Quarterly, Half Yearly and Yearly Dividend Options offers Payout and Reinvestment facility.</p>	<p>Plans : • HHIF-STP</p> <p>Options : • Growth Option</p> <ul style="list-style-type: none"> • Dividend Option (Fortnightly*) <p>Dividend Option offers Payout and Reinvestment facility.</p> <p>* 10th & 25th of every month (or immediately succeeding Business Day if that day is not a Business Day)</p>																			
Applicable NAV	Please refer to point 3 on page 22 for details.																				
Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase	Additional Purchase	Repurchase																		
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units																		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																				
Benchmark Index	HHIF: CRISIL Composite Bond Fund Index HHIF - STP: CRISIL Short Term Bond Fund Index																				
Dividend Policy	Please refer to point 4 on page 23 for details.																				
Name of the Fund Managers	Mr. Anil Bamboli (HHIF), Shobhit Mehrotra (HHIF-STP) Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments) (HHIF & HHIF-STP)																				
Name of the Trustee Company	HDFC Trustee Company Limited																				
Performance of the Scheme (as at March 30, 2012)	HHIF – Growth Option		Absolute Returns for each Financial Year for last 5 years[^]																		
	Period	Returns (%)[^]	Benchmark Returns (%)[#]																		
	Last 1 Year (366 days)	6.62	7.69																		
	Last 3 Years (1096 days)	6.66	6.08																		
	Last 5 Years (1827 days)	7.71	6.74																		
	Since Inception* (5450 days)	8.81	N.A.																		
	[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date: April 28, '97 # CRISIL Composite Bond Fund Index N.A. Not Available																				
	<table border="1"> <caption>Absolute Returns for each Financial Year for last 5 years[^]</caption> <thead> <tr> <th>Financial Year</th> <th>HDFC High Interest Fund</th> <th>CRISIL Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td>8.85%</td> <td>8.20%</td> </tr> <tr> <td>08-09</td> <td>10.32%</td> <td>7.35%</td> </tr> <tr> <td>09-10</td> <td>6.67%</td> <td>5.41%</td> </tr> <tr> <td>10-11</td> <td>6.27%</td> <td>5.06%</td> </tr> <tr> <td>11-12</td> <td>6.62%</td> <td>7.69%</td> </tr> </tbody> </table>			Financial Year	HDFC High Interest Fund	CRISIL Composite Bond Fund Index	07-08	8.85%	8.20%	08-09	10.32%	7.35%	09-10	6.67%	5.41%	10-11	6.27%	5.06%	11-12	6.62%	7.69%
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HDFC High Interest Fund (HHIF) (An Open-ended Income Scheme) (contd...)

Performance of the Scheme (as at March 30, 2012)	HHIF-STP Growth Option	Absolute Returns for each Financial Year for last 5 years [^]																																	
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Period</th> <th style="width: 30%;">Returns (%)[^]</th> <th style="width: 40%;">Benchmark Returns (%)[#]</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td style="text-align: center;">8.86</td> <td style="text-align: center;">8.33</td> </tr> <tr> <td>Last 3 Years (1096 days)</td> <td style="text-align: center;">7.53</td> <td style="text-align: center;">6.45</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td style="text-align: center;">9.10</td> <td style="text-align: center;">7.56</td> </tr> <tr> <td>Since Inception* (3705 days)</td> <td style="text-align: center;">7.60</td> <td style="text-align: center;">N.A.</td> </tr> </tbody> </table> <p>[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date : February 6, '02 # CRISIL Short Term Bond Fund Index N.A. Not Available</p>	Period	Returns (%) [^]	Benchmark Returns (%) [#]	Last 1 Year (366 days)	8.86	8.33	Last 3 Years (1096 days)	7.53	6.45	Last 5 Years (1827 days)	9.10	7.56	Since Inception* (3705 days)	7.60	N.A.	<table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <caption>Absolute Returns for each Financial Year for last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>HDFC High Interest Fund - Short Term Plan (%)</th> <th>CRISIL Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td style="text-align: center;">10.65%</td> <td style="text-align: center;">8.79%</td> </tr> <tr> <td>08-09</td> <td style="text-align: center;">12.48%[‡]</td> <td style="text-align: center;">9.79%</td> </tr> <tr> <td>09-10</td> <td style="text-align: center;">8.71%</td> <td style="text-align: center;">5.88%</td> </tr> <tr> <td>10-11</td> <td style="text-align: center;">5.02%</td> <td style="text-align: center;">5.12%</td> </tr> <tr> <td>11-12</td> <td style="text-align: center;">8.86%</td> <td style="text-align: center;">8.33%</td> </tr> </tbody> </table> <p>[‡] Due to an overall sharp rise in the stock prices</p>	Financial Year	HDFC High Interest Fund - Short Term Plan (%)	CRISIL Short Term Bond Fund Index (%)	07-08	10.65%	8.79%	08-09	12.48% [‡]	9.79%	09-10	8.71%	5.88%	10-11	5.02%	5.12%	11-12	8.86%	8.33%
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Expenses of the Scheme	Continuous Offer Period																																		
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	<p>Entry Load : Not Applicable</p> <p>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.</p> <p>Exit Load :</p> <p>HHIF :</p> <ul style="list-style-type: none"> ● In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment. ● No Exit Load is payable if Units are redeemed / switched-out after 3 months from the date of allotment. <p>HHIF-STP :</p> <p>In respect of each purchase / switch-in of units, an Exit Load of 0.25% is payable if units are redeemed / switched-out within 1 month from the date of allotment.</p> <p>Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.</p>																																		
(ii) Recurring Expenses (% of daily Net Assets)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 50%;">First Rs. 100 crores</td> <td style="width: 20%; text-align: center;">2.25</td> <td rowspan="4" style="width: 30%; vertical-align: top;">Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : HHIF : 1.50% p.a., HHIF-STP : 1.00% p.a.</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">2.00</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">1.75</td> </tr> <tr> <td>Balance</td> <td style="text-align: center;">1.50</td> </tr> </tbody> </table>	First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : HHIF : 1.50% p.a., HHIF-STP : 1.00% p.a.	Next Rs. 300 crores	2.00	Next Rs. 300 crores	1.75	Balance	1.50																									
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Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																																		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on ' Taxation on investing in Mutual Funds ' in the ' Statement of Additional Information ' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																																		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																																		
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Unit holder's Information	Please refer to point 8 on page 24 for details.																																		

Name & Type of Scheme	HDFC Short Term Plan (HSTP) (An Open-ended Income Scheme)																
Investment Objective	To generate regular income through investment in Debt Securities and Money Market Instruments.																
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)															
	Debt Securities	60															
	Money Market Instruments	40															
	It is the intention of the Scheme that the investments in securitised debts will not, normally, exceed 60% of the Net Assets of the Scheme. In addition to the securities stated in the table above, the Scheme may enter into repos/reverse repos in the securities that it will invest in as may be permitted by the RBI. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 50% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.																
Investment Strategy	The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. Please refer to Scheme Information Document (SID) of the Scheme for complete details.																
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Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.																
Plans and Options	Plans : • Nil Options : • Growth Option • Dividend Option (Monthly*) Dividend Option offers Payout and Reinvestment facility. * 25th of every month (or immediately succeeding Business Day if that day is not a Business Day)																
Applicable NAV	Please refer to point 3 on page 22 for details.																
Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase	Additional Purchase	Repurchase														
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units														
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.																
Benchmark Index	CRISIL Short Term Bond Fund Index																
Dividend Policy	Please refer to point 4 on page 23 for details.																
Name of the Fund Manager	Mr. Anil Bamboli Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)																
Name of the Trustee Company	HDFC Trustee Company Limited																
Performance of the Scheme (as at March 30, 2012)	HSTP – Growth Option		Absolute Returns for each Financial Year for last 5 years[^]														
	<table border="1"> <thead> <tr> <th>Period</th> <th>Returns (%)[^]</th> <th>Benchmark Returns (%)[#]</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td>8.84</td> <td>8.33</td> </tr> <tr> <td>Last 3 Years (1096 days)</td> <td>7.27</td> <td>6.45</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td>9.02</td> <td>7.56</td> </tr> <tr> <td>Since Inception* (3683 days)</td> <td>7.43</td> <td>N.A.</td> </tr> </tbody> </table>	Period	Returns (%) [^]	Benchmark Returns (%) [#]	Last 1 Year (366 days)	8.84	8.33	Last 3 Years (1096 days)	7.27	6.45	Last 5 Years (1827 days)	9.02	7.56	Since Inception* (3683 days)	7.43	N.A.	
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[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date : February 28, '02 # CRISIL Short Term Bond Fund Index N.A. Not Available		[‡] Due to an overall sharp rise in the stock prices															
Expenses of the Scheme	Continuous Offer Period																
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	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 : <ul style="list-style-type: none"> In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 6 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 6 months from the date of allotment. Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.																
(ii) Recurring Expenses (% of daily Net Assets)	<table border="1"> <tbody> <tr> <td>First Rs. 100 crores</td> <td>2.25</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>2.00</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td>1.75</td> </tr> <tr> <td>Balance</td> <td>1.50</td> </tr> </tbody> </table>	First Rs. 100 crores	2.25	Next Rs. 300 crores	2.00	Next Rs. 300 crores	1.75	Balance	1.50	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : 1.04% p.a.							
First Rs. 100 crores	2.25																
Next Rs. 300 crores	2.00																
Next Rs. 300 crores	1.75																
Balance	1.50																
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on ' Taxation on investing in Mutual Funds ' in the ' Statement of Additional Information ' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.																
Unit holder's Information	Please refer to point 8 on page 24 for details.																

Name & Type of Scheme	HDFC Short Term Opportunities Fund (HSTOF) (An Open-Ended Income Scheme)		
Investment Objective	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months.		
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Debt and Money Market Instruments (including securitised debt #)	60 - 100	
	Government Securities	0 - 40	
	# Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets, including cash) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.		
Investment Strategy	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk. Please refer to Scheme Information Document (SID) of the Scheme for complete details.		
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.		
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.		
Plans and Options	Plans : • Nil Options : • Growth Option • Dividend Option (Fortnightly*) Dividend Option offers Payout and Reinvestment facility. * 10th & 25th of every month (or immediately succeeding Business Day if that day is not a Business Day)		
Applicable NAV	Please refer to point 3 on page 22 for details.		
Minimum Application Amount / Number of Units (Under each Option)	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
Benchmark Index	CRISIL Short-Term Bond Fund Index		
Dividend Policy	Please refer to point 4 on page 23 for details.		
Name of the Fund Manager	Mr. Anil Bamboli. Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)		
Name of the Trustee Company	HDFC Trustee Company Limited		
Performance of the Scheme (as at March 30, 2012)	HDFC Short Term Opportunities Fund – Growth Option		Absolute returns for each financial year for last 1 year[^] No graph provided for Financial Year 2010-11 as the Scheme was not in existence for the full financial year
	Period	Returns (%)[^]	
	Last 1 Year (366 days)	9.65	8.33
	Since Inception* (644 days)	8.64	6.86
	[^] Past performance may or may not be sustained in the future Above returns are Compounded Annualized (CAGR). * Inception Date: June 25, '10 [#] CRISIL Short Term Bond Fund Index		
Expenses of the Scheme	Continuous Offer Period		
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	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, an Exit load of 0.25% is payable if units are redeemed/ switched out within 1 month from the date of allotment. • No Exit Load is payable if units are redeemed/ switched-out after 1 month from the date of allotment. Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.		
(ii) Recurring Expenses (% of daily Net Assets)	First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : 0.30% p.a.
	Next Rs. 300 crores	2.00	
Next Rs. 300 crores	1.75		
Balance	1.50		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.		
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.		
Unit holder's Information	Please refer to point 8 on page 24 for details.		

Name & Type of Scheme	HDFC Medium Term Opportunities Fund (HMTOF) (An Open-Ended Income Scheme)		
Investment Objective	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.		
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Debt and Money Market Instruments (including securitised debt #)	60 - 100	
	Government Securities	0 - 40	
	# Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme. The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets, including cash) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.		
Investment Strategy	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk. Please refer to Scheme Information Document (SID) of the Scheme for complete details.		
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.		
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.		
Plans and Options	Plans : • Nil	• Dividend Option	
	Options : • Growth Option	Dividend Option offers Payout and Reinvestment facility.	
Applicable NAV	Please refer to point 3 on page 22 for details.		
Minimum Application Amount / Number of Units (Under each Option)	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
Benchmark Index	CRISIL Composite Bond Fund Index		
Dividend Policy	Please refer to point 4 on page 23 for details.		
Name of the Fund Manager	Mr. Shobhit Mehrotra Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)		
Name of the Trustee Company	HDFC Trustee Company Limited		
Performance of the Scheme (as at March 30, 2012)	HDFC Medium Term Opportunities Fund – Growth Option		Absolute returns for each financial year for last 1 year[^] No graph provided for Financial Year 2010-11 as the Scheme was not in existence for the full financial year
	Period	Returns (%)[^]	
	Last 1 Year (366 days)	8.49	7.69
	Since Inception* (640 days)	8.07	6.28
	[^]Past performance may or may not be sustained in the future Above returns are Compounded Annualized (CAGR). * Inception Date: June 29, '10 # CRISIL Composite Bond Fund Index		
Expenses of the Scheme	Continuous Offer Period		
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	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, an exit load of 2% is payable if units are redeemed / switched out within 12 months from the date of allotment. • In respect of each purchase / switch - in of units, an exit load of 1% is payable if units are redeemed / switched out after 12 months but within 18 months from the date of allotment. • No exit load is payable if units are redeemed / switched - out after 18 months from the date of allotment. Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.		
(ii) Recurring Expenses (% of daily Net Assets)	First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : 0.25% p.a.
	Next Rs. 300 crores	2.00	
	Next Rs. 300 crores	1.75	
	Balance	1.50	
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.		
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.		
Unit holder's Information	Please refer to point 8 on page 24 for details.		

Name & Type of Scheme	HDFC Gilt Fund (HGILT) (An Open-ended Gilt Scheme)		
Investment Objective	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.		
Asset Allocation Pattern of the Scheme	Types of Instruments	Short Term Plan	Long Term Plan
		Normal Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)
	Government of India Dated Securities	75	75
	State Governments Dated Securities	0	15
	Government of India Treasury Bills	25	10
	In addition to the securities stated in the table above, the respective Plans may enter into repos/reverse repos in the securities that it will invest in or as may be permitted by the RBI.		
Investment Strategy	<p>The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.</p> <ul style="list-style-type: none"> • Short Term Plan : It is proposed to invest the proceeds of the Short Term Plan in sovereign securities issued by the Central Government and/or a State Government with short to medium term residual maturities. • Long Term Plan : It is proposed to invest the proceeds of the Long Term Plan in sovereign securities issued by the Central Government and/or a State Government with medium to long term maturities. <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities.</p> <p>Being a dedicated Gilt Scheme, Investments will be restricted to Government of India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>		
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.		
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.		
Plans and Options	<p>Plans : • Short Term Plan (for investors who wish to invest for short time period)</p> <p>Options : • Growth Option • Dividend Option (Quarterly) Dividend Option offers Payout and Reinvestment facility.</p>	<p>Plans : • Long Term Plan (for investors who wish to invest for relatively longer time period)</p> <p>Options : • Growth Option • Dividend Option (Quarterly) Dividend Option offers Payout and Reinvestment facility.</p>	
Applicable NAV	Please refer to point 3 on page 22 for details.		
Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
Benchmark Index	Short Term Plan : I-Sec Si-Bex	Long Term Plan : I-Sec Li-Bex	
Dividend Policy	Please refer to point 4 on page 23 for details.		
Name of the Fund Manager	Mr. Anil Bamboli Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)		
Name of the Trustee Company	HDFC Trustee Company Limited		

Performance of the Scheme (as at March 30, 2012)	HGILT - Short Term Plan – Growth Option		Absolute Returns for each Financial Year for last 5 years[^]																		
	Period	Returns (%)[^]		Benchmark Returns (%)[#]																	
	Last 1 Year (366 days)	6.55		7.43																	
	Last 3 Years (1096 days)	4.86		6.12																	
	Last 5 Years (1827 days)	5.32		7.89																	
Since Inception* (3901 days)	5.51	N.A.																			
[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). [#] I-Sec Si-Bex N.A. Not Available *Inception Date: July 25, '01																					
			<table border="1"> <caption>Absolute Returns for each Financial Year for last 5 years[^]</caption> <thead> <tr> <th>Financial Year</th> <th>HDFC Gilt Fund - Short Term Plan</th> <th>I-Sec Si-Bex</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td>6.18%</td> <td>8.93%</td> </tr> <tr> <td>08-09</td> <td>5.91%</td> <td>12.27%[‡]</td> </tr> <tr> <td>09-10</td> <td>2.77%</td> <td>6.10%</td> </tr> <tr> <td>10-11</td> <td>5.31%</td> <td>4.90%</td> </tr> <tr> <td>11-12</td> <td>6.55%</td> <td>7.43%</td> </tr> </tbody> </table> <p>[‡] Due to an overall sharp rise in the stock prices</p>	Financial Year	HDFC Gilt Fund - Short Term Plan	I-Sec Si-Bex	07-08	6.18%	8.93%	08-09	5.91%	12.27% [‡]	09-10	2.77%	6.10%	10-11	5.31%	4.90%	11-12	6.55%	7.43%
Financial Year	HDFC Gilt Fund - Short Term Plan	I-Sec Si-Bex																			
07-08	6.18%	8.93%																			
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10-11	5.31%	4.90%																			
11-12	6.55%	7.43%																			

HDFC Gilt Fund (HGILT) (An Open-ended Gilt Scheme) (contd...)

Performance of the Scheme (as at March 30, 2012)	HGILT - Long Term Plan – Growth Option	Absolute Returns for each Financial Year for last 5 years [^]															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Period</th> <th style="width: 30%;">Returns (%)[^]</th> <th style="width: 40%;">Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td style="text-align: center;">4.87</td> <td style="text-align: center;">6.29</td> </tr> <tr> <td>Last 3 Years (1096 days)</td> <td style="text-align: center;">5.21</td> <td style="text-align: center;">5.47</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td style="text-align: center;">5.94</td> <td style="text-align: center;">8.06</td> </tr> <tr> <td>Since Inception* (3901 days)</td> <td style="text-align: center;">7.12</td> <td style="text-align: center;">N.A.</td> </tr> </tbody> </table>	Period	Returns (%) [^]	Benchmark Returns (%)#	Last 1 Year (366 days)	4.87	6.29	Last 3 Years (1096 days)	5.21	5.47	Last 5 Years (1827 days)	5.94	8.06	Since Inception* (3901 days)	7.12	N.A.	<p style="text-align: center; font-size: small;">‡ Due to an overall sharp rise in the stock prices</p>
Period	Returns (%) [^]	Benchmark Returns (%)#															
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Since Inception* (3901 days)	7.12	N.A.															
	<p>[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). # I-Sec Li-Bex N.A. Not Available * Inception Date: July 25, '01</p>																
Expenses of the Scheme	Continuous Offer Period																
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	<p>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.</p> <p>Exit Load :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Short Term Plan</th> <th style="width: 50%;">Long Term Plan</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Nil</td> <td> <ul style="list-style-type: none"> In respect of each purchase / switch - in of units, an exit load of 0.25% is payable if units are redeemed / switched out within 3 months from the date of allotment. No exit load is payable if units are redeemed / switched - out after 3 months from the date of allotment. </td> </tr> </tbody> </table>		Short Term Plan	Long Term Plan	Nil	<ul style="list-style-type: none"> In respect of each purchase / switch - in of units, an exit load of 0.25% is payable if units are redeemed / switched out within 3 months from the date of allotment. No exit load is payable if units are redeemed / switched - out after 3 months from the date of allotment. 											
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	<p>Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.</p>																
(ii) Recurring Expenses (% of daily Net Assets)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 50%;">First Rs. 100 crores</td> <td style="width: 50%; text-align: center;">2.25</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">2.00</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">1.75</td> </tr> <tr> <td>Balance</td> <td style="text-align: center;">1.50</td> </tr> </tbody> </table>	First Rs. 100 crores	2.25	Next Rs. 300 crores	2.00	Next Rs. 300 crores	1.75	Balance	1.50	<p>Actual expenses for the previous financial year ended March 31, 2012 (unaudited) :</p> <p>Short Term Plan : 0.50% p.a., Long Term Plan : 0.50% p.a.</p>							
First Rs. 100 crores	2.25																
Next Rs. 300 crores	2.00																
Next Rs. 300 crores	1.75																
Balance	1.50																
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																
Tax treatment for the Additional Investors (Unit holders)	<p>Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.</p>																
Daily Net Asset Value (NAV) Publication	<p>The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.</p>																
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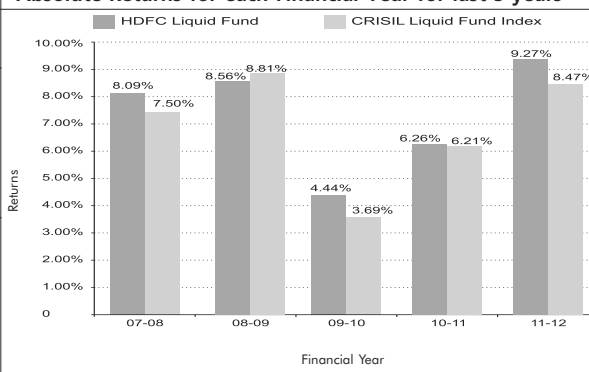
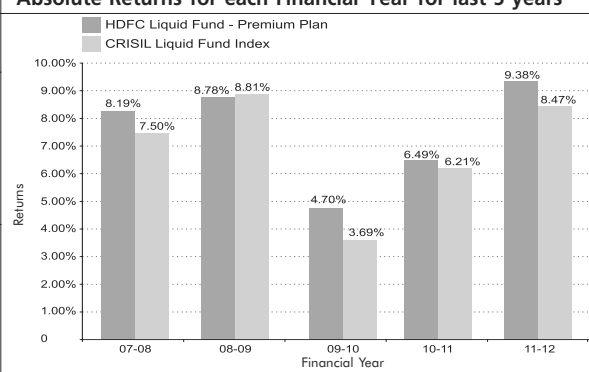
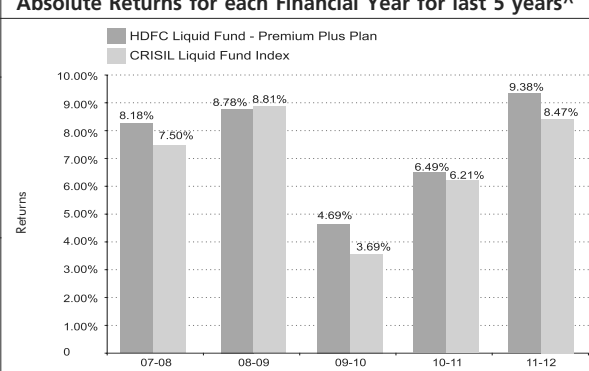
Name & Type of Scheme	HDFC Floating Rate Income Fund (HFRIF) (An Open-ended Income Scheme)			
Investment Objective	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt securities and money market instruments.			
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)		
	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0 - 25		
	Floating Rate Debt Securities (including securitised debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	75 - 100		
	The investment in securitised debt will not exceed 60% of the net assets of the respective Plans under the Scheme. The respective Plans under the Scheme may seek investment opportunity in Foreign Debt Securities (max. 60% of net assets of respective Plans) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 75% of net assets of respective Plans) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.			
Investment Strategy	<p>The net assets of the Scheme will be invested in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt instruments swapped for floating rate returns, and fixed rate debt instruments and money market instruments.</p> <p>The primary objective of this Scheme is to substantially minimise the interest rate risk for the investors. The fixed income derivative market has made considerable progress and has evolved into an excellent tool for risk management. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Scheme will invest directly in floating rate debt instruments or will swap the returns from fixed rate instruments into floating rate returns or vice versa by the use of derivatives.</p> <p>The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>			
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.			
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.			
Plans and Options	<p>Plans : ● Short Term Plan (for investors who wish to invest for short time period) – Wholesale Option & Retail Option</p> <p>Options : ● Growth Option ● Dividend Option</p> <p>Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly* and Monthly** Dividend Option with Payout and Reinvestment facility.</p> <p>* Every Monday (or immediately succeeding Business Day if that day is not a Business Day)</p> <p>** Last Monday of the Month (or immediately succeeding Business Day if that day is not a Business Day)</p>	<p>Plans : ● Long Term Plan (for investors who wish to invest for relatively longer time period)</p> <p>Options : ● Growth Option ● Dividend Option (Weekly*)</p> <p>Dividend Option offers Reinvestment facility only.</p> <p>* Every Monday (or immediately succeeding Business Day if that day is not a Business Day)</p>		
Applicable NAV	Please refer to point 3 on page 22 for details.			
Minimum Application Amount / Number of Units (Under each Plan / Option)	Short Term Plan	Purchase	Additional Purchase	Repurchase
	Retail Option			
	Growth Option, Weekly Dividend Option and Monthly Dividend Option	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 1,000 or minimum of 100 units
	Daily Dividend Option	Rs. 10,000 and any amount thereafter.	Rs. 5,000 and any amount thereafter.	Rs. 5,000 or minimum of 500 units
	Wholesale Option (Under each Option)	Rs. 10 Lakhs and any amount thereafter.	Rs. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
	Long Term Plan (Under each Option)	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.			
Benchmark Index	CRISIL Liquid Fund Index			
Dividend Policy	Please refer to point 4 on page 23 for details.			
Name of the Fund Manager	Mr. Shobhit Mehrotra Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)			
Name of the Trustee Company	HDFC Trustee Company Limited			

HDFC Floating Rate Income Fund (HFRIF) (An Open-ended Income Scheme) (contd...)

Performance of the Scheme (as at March 30, 2012)	HFRIF – Short Term Plan – Retail Option Growth Option <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Period</th> <th style="width: 35%;">Returns (%)[^]</th> <th style="width: 35%;">Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year (366 days)</td> <td style="text-align: center;">9.04</td> <td style="text-align: center;">8.47</td> </tr> <tr> <td>Last 3 Years (1096 days)</td> <td style="text-align: center;">6.68</td> <td style="text-align: center;">6.10</td> </tr> <tr> <td>Last 5 Years (1827 days)</td> <td style="text-align: center;">7.43</td> <td style="text-align: center;">6.91</td> </tr> <tr> <td>Since Inception* (3361 days)</td> <td style="text-align: center;">6.60</td> <td style="text-align: center;">6.00</td> </tr> </tbody> </table> <p>[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date: January 16, '03 # CRISIL Liquid Fund Index</p>	Period	Returns (%) [^]	Benchmark Returns (%)#	Last 1 Year (366 days)	9.04	8.47	Last 3 Years (1096 days)	6.68	6.10	Last 5 Years (1827 days)	7.43	6.91	Since Inception* (3361 days)	6.60	6.00	Absolute Returns for each Financial Year for last 5 years[^] <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Financial Year</th> <th>HDFC Floating Rate Income Fund - Short Term Plan - Retail Option</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td style="text-align: center;">8.36%</td> <td style="text-align: center;">7.50%</td> </tr> <tr> <td>08-09</td> <td style="text-align: center;">8.79%</td> <td style="text-align: center;">8.81%</td> </tr> <tr> <td>09-10</td> <td style="text-align: center;">4.78%</td> <td style="text-align: center;">3.69%</td> </tr> <tr> <td>10-11</td> <td style="text-align: center;">6.27%</td> <td style="text-align: center;">6.21%</td> </tr> <tr> <td>11-12</td> <td style="text-align: center;">9.04%</td> <td style="text-align: center;">8.47%</td> </tr> </tbody> </table>	Financial Year	HDFC Floating Rate Income Fund - Short Term Plan - Retail Option	CRISIL Liquid Fund Index	07-08	8.36%	7.50%	08-09	8.79%	8.81%	09-10	4.78%	3.69%	10-11	6.27%	6.21%	11-12	9.04%	8.47%
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Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	Continuous Offer Period 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 : <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Short Term Plan</th> <th style="width: 50%;">Long Term Plan</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Nil</td> <td> <ul style="list-style-type: none"> In respect of each purchase / switch-in of Units, an Exit Load of 2.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 12 months from the date of allotment. </td> </tr> </tbody> </table> <p>Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.</p>		Short Term Plan	Long Term Plan	Nil	<ul style="list-style-type: none"> In respect of each purchase / switch-in of Units, an Exit Load of 2.00% is payable if Units are redeemed / switched-out within 12 months from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 12 months from the date of allotment. 																													
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(ii) Recurring Expenses (% of daily Net Assets)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 50%;">First Rs. 100 crores</td> <td style="width: 25%; text-align: center;">2.25</td> <td rowspan="4" style="width: 25%; vertical-align: top;"> Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : Short Term Plan : 0.60% p.a., Long Term Plan : 0.04% p.a. </td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">2.00</td> </tr> <tr> <td>Next Rs. 300 crores</td> <td style="text-align: center;">1.75</td> </tr> <tr> <td>Balance</td> <td style="text-align: center;">1.50</td> </tr> </tbody> </table>	First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : Short Term Plan : 0.60% p.a., Long Term Plan : 0.04% p.a.	Next Rs. 300 crores	2.00	Next Rs. 300 crores	1.75	Balance	1.50																									
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Next Rs. 300 crores	1.75																																		
Balance	1.50																																		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																																		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																																		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																																		
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.																																		
Unit holder's Information	Please refer to point 8 on page 24 for details.																																		

Name & Type of Scheme	HDFC Liquid Fund (HLF) (An Open-ended Liquid Income Scheme)		
Investment Objective	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.		
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation* (% of Net Assets)	
	Money Market Instruments (including cash / CBLO / Reverse Repo)	50 - 90	
	Debt Instruments (including securitised debt)	10 - 50	
	The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. * On introduction of cheque writing facility a minimum of 80% of the net assets (as prescribed by RBI) or such other minimum asset allocation as may be prescribed by RBI from time to time will be invested in money market instruments.		
Investment Strategy	The net assets of the Scheme will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Consistent with the investment objectives of the Scheme, the AMC aims to identify securities which offer superior returns at lower level of risk while maintaining the liquidity profile. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. Please refer to Scheme Information Document (SID) of the Scheme for complete details.		
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.		
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.		
Plans and Options	<p>Plans : • Nil</p> <p>Options : • Growth Option • Dividend Option</p> <p>Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly* Dividend Option and Monthly** Dividend Option with Payout and Reinvestment facility</p> <p>* Every Monday (or immediately succeeding Business Day if that day is not a Business Day)</p> <p>** Last Monday of the Month (or immediately succeeding Business Day if that day is not a Business Day)</p> <p>• HLF – Premium Plan • HLF – Premium Plus Plan</p> <p>• Each Plan offers Growth and Dividend Option. Dividend Option under HLF – Premium Plan offers Daily Dividend Option with Reinvestment facility only and Weekly* Dividend Option with Payout and Reinvestment facility</p> <p>Dividend Option under HLF-Premium Plus Plan offer Weekly* Dividend Option with Payout and Reinvestment facility</p> <p>* Every Monday (or immediately succeeding Business Day if that day is not a Business Day)</p>		
Applicable NAV	<p>a) For Purchases :</p> <p>i) In respect of valid application received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</p> <p>ii) In respect of valid application received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</p> <p>iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Liquid Schemes/Plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</p> <p>b) For Switch-in:</p> <p>i) Application for switch-in must be received before the applicable cut-off time.</p> <p>ii) Funds for the entire amount of subscription/purchase as per the switch-in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time.</p> <p>iii) The funds must be available for utilization before the cut-off time, by the respective switch-in schemes.</p> <p>c) Redemptions and Switch-outs :</p> <p>i) In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and</p> <p>ii) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable.</p>		
Minimum Application Amount / Number of Units (Under each Plan / Option)		Purchase	Additional Purchase
	HLF - Growth Option	Rs. 10,000 and any amount thereafter.	Rs. 5,000 and any amount thereafter.
	HLF - Dividend Option	Rs. 10,000 and any amount thereafter.	Rs. 5,000 and any amount thereafter.
	HLF - Premium Plan - Growth Option	Rs. 5 Crores and any amount thereafter.	Re. 1 and any amount thereafter.
	HLF - Premium Plan - Dividend Option	Rs. 5 Crores and any amount thereafter.	Re. 1 and any amount thereafter.
	HLF - Premium Plus Plan - Growth Option	Rs. 20 Crores and any amount thereafter.	Re. 1 and any amount thereafter.
	HLF - Premium Plus Plan - Dividend Option	Rs. 20 Crores and any amount thereafter.	Re. 1 and any amount thereafter.
			Repurchase
			Rs. 5,000 or minimum of 500 Units
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Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.		
Benchmark Index	CRISIL Liquid Fund Index		
Dividend Policy	Please refer to point 4 on page 23 for details.		
Name of the Fund Manager	Mr. Shobhit Mehrotra Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)		
Name of the Trustee Company	HDFC Trustee Company Limited		

HDFC Liquid Fund (HLF) (An Open-ended Liquid Income Scheme) (contd...)

Performance of the Scheme (as at March 30, 2012)	HLF – Growth Option	Absolute Returns for each Financial Year for last 5 years [^]																																	
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(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	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 : Nil Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.																																		
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Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																																		
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																																		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																																		
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Name & Type of Scheme	HDFC Cash Management Fund (HCMF)-Savings Plan & Call Plan <i>(An Open-ended High Liquidity Income Scheme)</i> HDFC Cash Management Fund (HCMF)-Treasury Advantage Plan <i>(An Open-ended Income Scheme)</i>		
Investment Objective	Savings Plan & Call Plan : To generate optimal returns while maintaining safety and high liquidity. Treasury Advantage Plan : To generate regular income through investment in debt securities and money market instruments.		
Asset Allocation Pattern of the Scheme	Type of Instruments		Normal Allocation (% of Net Assets)
	Savings Plan		
	Debt instruments (Including Securitised Debt**)		Upto 100
	Money Market Instruments		Upto 100
	**Investment in Securitised debt, if undertaken, can be undertaken upto 100% of the net assets of the Scheme.		
	Call Plan		
	Debt and Money Market instruments (including MIBOR linked instruments with daily put and call option)		Upto 100
	Treasury Advantage Plan		
	Fixed Rate Debt Securities & Money Market Instruments		50
	Floating Rate Debt & Money Market Instruments		50
It is the intention of the Scheme that the investments in securitised debts will not normally exceed 50% of the net assets of the Scheme.			
The respective Plan(s) under Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets / 25% of net assets in case of Treasury Advantage Plan) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets / 50% of net assets in case of Treasury Advantage Plan) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.			
Investment Strategy	<p>Savings Plan: The Savings Plan is suitable for investors' especially institutional investors who have short-term savings/investment horizon and seek liquidity of their investment at short notice.</p> <p>The net assets of the Savings Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Call Plan: The net assets of the Call Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Investments under the Call Plan would be made predominantly in Collateralised Borrowing & Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income securities with overnight maturity/ liquidity. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Treasury Advantage Plan: The net assets of the Treasury Advantage Plan will be invested in debt securities and money market instruments. This Scheme is suitable for investors having a short-term investment horizon and seek high levels of liquidity for their investments. This Scheme would endeavour to generate regular returns commensurate with low levels of interest rate risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Please refer to Scheme Information Document (SID) of the Scheme for complete details.</p>		
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.		
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.		
Plans and Options	Plans : ● Savings Plan Options : ● Growth Option ● Dividend Option Dividend Option offers Daily Dividend Option with reinvestment facility only and Weekly* Dividend Option with Payout and Reinvestment facility. * Every Friday (or immediately succeeding Business Day if that day is not a Business Day)	● Call Plan ● Growth Option ● Daily Dividend Option The Dividend Option offers Reinvestment facility only	● Treasury Advantage Plan – Retail Option & Wholesale Option ● Growth Option ● Dividend Option Dividend Option offers Daily Dividend Option with reinvestment facility only and Weekly* and Monthly** Dividend Option with payout and reinvestment facility. * Every Monday (or immediately succeeding Business Day if that day is not a Business Day) ** Last Monday of the Month (or immediately succeeding Business Day if that day is not a Business Day)
Applicable NAV	<p>Savings Plan & Call Plan :</p> <p>a) For Purchases :</p> <p>i) In respect of valid applications received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</p> <p>ii) In respect of valid applications received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Liquid Schemes/Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</p> <p>iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Liquid Schemes/Plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</p> <p>b) For Switch-in:</p> <p>i) Application for switch-in must be received before the applicable cut-off time.</p> <p>ii) Funds for the entire amount of subscription/purchase as per the switch-in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time.</p> <p>iii) The funds must be available for utilization before the cut-off time, by the respective switch-in schemes.</p> <p>c) Redemptions and Switch-outs :</p> <p>i) In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and</p> <p>ii) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable.</p> <p>Treasury Advantage Plan : Please refer to point 3 on page 22 for details.</p>		

HDFC Cash Management Fund (HCMF)-Savings Plan & Call Plan (An Open-ended High Liquidity Income Scheme)
HDFC Cash Management Fund (HCMF)-Treasury Advantage Plan (An Open-ended Income Scheme) (Contd...)

Minimum Application Amount / Number of Units (Under each Plan / Option)	Savings Plan and Call Plan Growth & Dividend Option	Purchase	Additional Purchase	Repurchase
		Rs. 10,000 and any amount thereafter.	Rs. 5,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Treasury Advantage Plan - Retail Option Growth, Weekly and Monthly Dividend Option	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 1,000 or minimum of 100 units	
Daily Dividend Option	Rs. 10,000 and any amount thereafter.	Rs. 5,000 and any amount thereafter.	Rs. 5,000 or minimum of 500 units	
Treasury Advantage Plan - Wholesale Option (Under each Option)	Rs. 1 Crore and any amount thereafter.	Rs. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units	

Despatch of Repurchase (Redemption) Request Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.

Benchmark Index CRISIL Liquid Fund Index

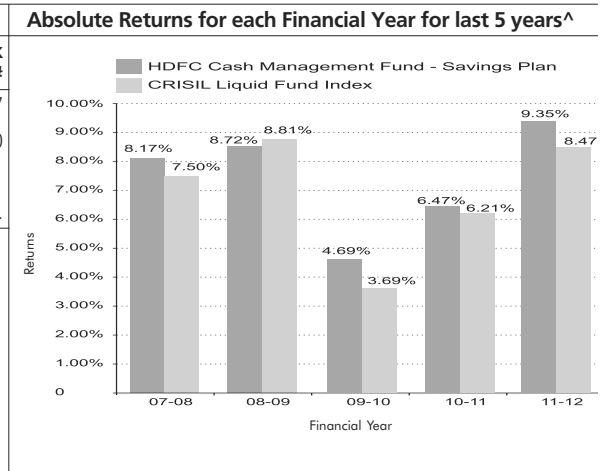
Dividend Policy Please refer to point 4 on page 23 for details.

Name of the Fund Manager Mr. Anil Bamboli: Treasury Advantage Plan. Mr. Bharat Pareek: Savings Plan & Call Plan
 Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments) : Savings Plan, Treasury Advantage Plan & Call Plan

Name of the Trustee Company HDFC Trustee Company Limited

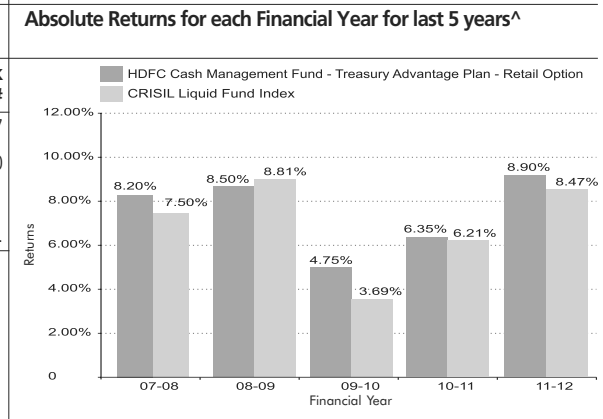
Performance of the Scheme (as at March 30, 2012)			HCMF – Savings Plan – Growth Option	
Period	Returns (%) [@]	Benchmark Returns (%) [#]		
Last 1 Year (366 days)	9.35	8.47		
Last 3 Years (1096 days)	6.81	6.10		
Last 5 Years (1827 days)	7.46	6.91		
Since Inception* (4516 days)	6.77	N.A.		

[^] Past performance may or may not be sustained in the future
 Above returns are compounded annualized (CAGR).
 * Inception Date: November 18, '99
[#] CRISIL Liquid Fund Index N.A. Not Available
[@] All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV).



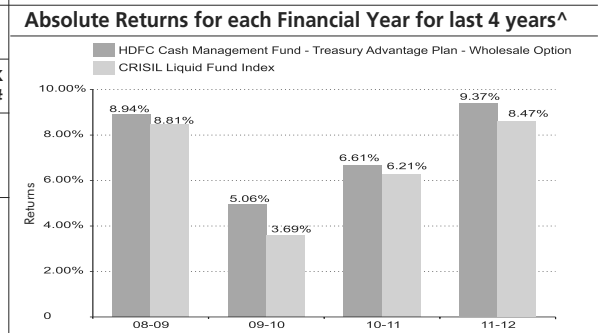
Performance of the Scheme (as at March 30, 2012)			HCMF - Treasury Advantage Plan Retail Option - Growth Option	
Period	Returns (%) [^]	Benchmark Returns (%) [#]		
Last 1 Year (366 days)	8.90	8.47		
Last 3 Years (1096 days)	6.64	6.10		
Last 5 Years (1827 days)	7.32	6.91		
Since Inception* (4516 days)	7.02	N.A.		

[^] Past performance may or may not be sustained in the future
 Above returns are compounded annualized (CAGR).
 * Inception Date: November 18, '99
[#] CRISIL Liquid Fund Index N.A. Not Available



Performance of the Scheme (as at March 30, 2012)			HCMF - Treasury Advantage Plan Wholesale Option - Growth Option	
Period	Returns (%) [^]	Benchmark Returns (%) [#]		
Last 1 Year (366 days)	9.37	8.47		
Last 3 Years (1096 days)	6.99	6.10		
Since Inception (1803 days)	7.66	6.82		

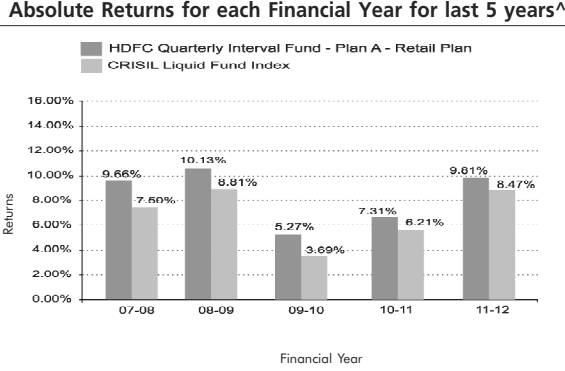
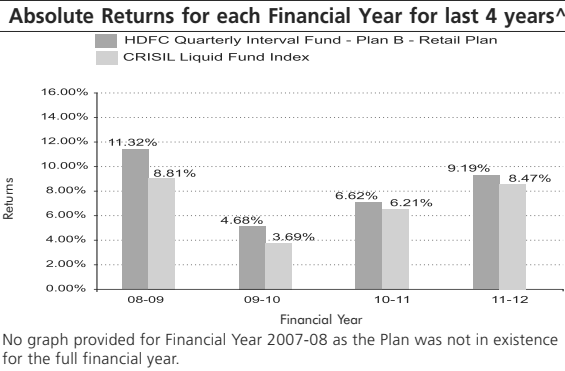
[^] Past performance may or may not be sustained in the future
 Above returns are compounded annualized (CAGR).
 * Inception Date: April 23, '07
[#] CRISIL Liquid Fund Index



No graph provided for Financial Year 2007-08 as the Plan was not in existence for the full financial year.

HDFC Cash Management Fund (HCMF)-Savings Plan & Call Plan (An Open-ended High Liquidity Income Scheme)
HDFC Cash Management Fund (HCMF)-Treasury Advantage Plan (An Open-ended Income Scheme) (Contd...)

Performance of the Scheme (as at March 30, 2012)	HCMF - Call Plan – Growth Option		Absolute Returns for each Financial Year for last 5 years [^]																		
	Period	Returns (%) [^]		Benchmark Returns (%)#																	
	Last 1 Year (366 days)	8.06	8.47																		
	Last 3 Years (1096 days)	5.54	6.10																		
	Last 5 Years (1827 days)	6.09	6.91																		
	Since Inception* (3705 days)	5.61	N.A.																		
[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date: February 6, '02 # CRISIL Liquid Fund Index N.A. Not Available			<table border="1"> <caption>Annual Returns (%)</caption> <thead> <tr> <th>Financial Year</th> <th>HDFC Cash Management Fund - Call Plan</th> <th>CRISIL Liquid Fund Index</th> </tr> </thead> <tbody> <tr> <td>07-08</td> <td>6.91%</td> <td>7.50%</td> </tr> <tr> <td>08-09</td> <td>6.91%</td> <td>8.81%</td> </tr> <tr> <td>09-10</td> <td>3.11%</td> <td>3.69%</td> </tr> <tr> <td>10-11</td> <td>5.53%</td> <td>6.21%</td> </tr> <tr> <td>11-12</td> <td>8.06%</td> <td>8.47%</td> </tr> </tbody> </table>	Financial Year	HDFC Cash Management Fund - Call Plan	CRISIL Liquid Fund Index	07-08	6.91%	7.50%	08-09	6.91%	8.81%	09-10	3.11%	3.69%	10-11	5.53%	6.21%	11-12	8.06%	8.47%
Financial Year	HDFC Cash Management Fund - Call Plan	CRISIL Liquid Fund Index																			
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11-12	8.06%	8.47%																			
Expenses of the Scheme	Continuous Offer Period																				
(i) Load Structure (For Lumpsum Purchases and Investments through SIP/STP)	Savings Plan, Treasury Advantage Plan and Call Plan : 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: Savings Plan, Treasury Advantage Plan & Call Plan : Nil Also refer to point 5 on page 24 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.																				
(ii) Recurring Expenses (% of daily Net Assets)	First Rs. 100 crores 2.25 Next Rs. 300 crores 2.00 Next Rs. 300 crores 1.75 Balance 1.50	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : Savings Plan : 0.33% p.a., Treasury Advantage Plan : 0.63% p.a., Call Plan : 0.20% p.a.																			
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 6 on page 24 for details.																				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.																				
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.																				
For Investor Grievances, Please contact	Please refer to point 7 on page 24 for details.																				
Unit holder's Information	Please refer to point 8 on page 24 for details.																				

Name & Type of Scheme	HDFC Quarterly Interval Fund - (Plan A / Plan B / Plan C) (An Interval Income Scheme)			
Investment Objective	The investment objective of the Plans under the Scheme is to generate regular income through investments in Debt / Money Market Instruments and Government Securities.			
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)		
	Debt and Money Market Instruments (including securitised debt)	60 - 100		
	Government Securities	0 - 40		
	The respective Plan(s) under the Scheme will invest in securitised debt upto 75% of net assets. The respective Plan(s) under the Scheme may take debt derivative position (maximum 20% of the net assets of the Plan), for Hedging and Portfolio Balancing, based on opportunities available subject to SEBI Regulations. The respective Plan(s) under the Scheme may seek investment opportunity in Foreign Debt Securities (maximum 75% of Net Assets) in accordance with the guidelines stipulated in this regard by SEBI and RBI from time to time. Investments shall be made only in such securities which mature on or before the opening of the immediately following Specified Transaction Period.			
Investment Strategy	The net assets of the Plans will be invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. Please refer to Scheme Information Document (SID) of the Scheme for complete details.			
Comparison of Existing Schemes & Risk Mitigation Strategy	For comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on page 18 to 20 for details.			
Risk Profile of the Scheme	Please refer to point 2 on page 21 to 22 for details.			
Plans and Options	Plans : • Nil Options : • Growth Option • Dividend Option (Monthly*) Dividend Option offers Payout and Reinvestment facility. * 25th of every month (or immediately succeeding Business Day, if that day is not a Business Day)			
Applicable NAV	Please refer to point 3 on page 22 for details.			
Minimum Application Amount / Number of Units (Under each Plan / Option)	Plan	Purchase	Additional Purchase	Repurchase
	Wholesale Plan	Rs. 1,00,00,000	Any amount thereafter.	Rs. 50,000 or minimum of 5000 units
	Retail Plan	Rs. 5,000	Any amount thereafter.	Rs. 1,000 or minimum of 100 units.
	Other than Specified Transaction Period: The Units of the Plan(s) under the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India Ltd. (NSE) or such other recognized stock exchange(s). The price of the Units in the market may be at a premium/ discount to the NAV of the Plan(s) under the Scheme, depending upon demand and supply at that point of time. Subscriptions made through Stock Exchanges / demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested. The trading of units on the Stock Exchange(s) will be in round lots of 1 i.e. the minimum number of units that can be bought or sold on the Exchange(s) is 1 (one) unit.			
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.			
Benchmark Index	CRISIL Liquid Fund Index			
Dividend Policy	Please refer to point 4 on page 23 for details.			
Name of the Fund Manager	Mr. Bharat Pareek Mr. Miten Lathia (Dedicated Fund Manager for Overseas Investments)			
Name of the Trustee Company	HDFC Trustee Company Limited			
Performance of the Scheme (as at March 30, 2012)	HDFC Quarterly Interval Fund - Plan A Retail Plan - Growth Option			Absolute Returns for each Financial Year for last 5 years[^] 
	Period	Returns (%)[^]	Benchmark Returns (%)[#]	
	Last 1 Year (366 days)	9.81	8.47	
	Last 3 Years (1096 days)	7.44	6.10	
	Last 5 Year (1827 days)	8.42	6.91	
	Since Inception* (1827 days)	8.42	6.91	
	[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date: March 30, '07 [#] CRISIL Liquid Fund Index			
Performance of the Scheme (as at March 30, 2012)	HDFC Quarterly Interval Fund - Plan B Retail Plan - Growth Option			Absolute Returns for each Financial Year for last 4 years[^] 
	Period	Returns (%)[^]	Benchmark Returns (%)[#]	
	Last 1 Year (366 days)	9.19	8.47	
	Last 3 Years (1096 days)	6.81	6.10	
	Since Inception* (1808 days)	8.00	6.82	
	[^] Past performance may or may not be sustained in the future Above returns are compounded annualized (CAGR). * Inception Date: April 18, '07 [#] CRISIL Liquid Fund Index			
	No graph provided for Financial Year 2007-08 as the Plan was not in existence for the full financial year.			

**HDFC Quarterly Interval Fund - Plan C
Retail Plan - Growth Option**

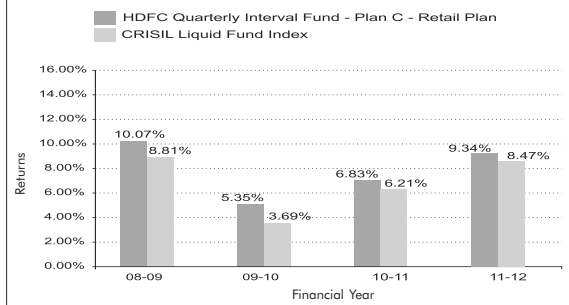
Period	Returns (%) [^]	Benchmark Returns (%) [#]
Last 1 Year (366 days)	9.34	8.47
Last 3 Years (1096 days)	7.16	6.10
Since Inception* (1781 days)	8.06	6.78

[^] Past performance may or may not be sustained in the future

Above returns are compounded annualized (CAGR).

*Inception Date: May 15, '07

[#] CRISIL Liquid Fund Index

Absolute Returns for each Financial Year for last 4 years[^]


No graph provided for Financial Year 2007-08 as the Plan was not in existence for the full financial year.

Returns of the Wholesale Plans under HDFC Quarterly Interval Fund - Plans A, B & C cannot be computed, as there have been periods since the launch of the Scheme / Plans where there were no units/ Unitholders under the Plans.

Expenses of the Scheme
(i) Load Structure

(For Lumpsum Purchases and Investments through SIP/STP)

Continuous Offer Period
Entry Load : Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. 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/ Redemption Load:

- During the Specified Transaction Period: Nil.
- Other than Specified Transaction Period: Not Applicable. The Units under the respective Plan(s) cannot be directly redeemed with the Fund as the Units are listed on the stock exchange(s). These units can be sold on a continuous basis on the stock exchange(s) where the units are listed during the trading hours on all trading days.

Also refer to point 5 on page 24 for further details on load structure.

The Trustee / AMC reserve the right to change / modify the load on a future date on prospective basis.

(ii) Recurring Expenses (% of daily Net Assets)

First Rs. 100 crores	2.25	Actual expenses for the previous financial year ended March 31, 2012 (unaudited) : Plan A : 0.22% p.a. Plan B : 0.27% p.a. Plan C : 0.27% p.a.
Next Rs. 300 crores	2.00	
Next Rs. 300 crores	1.75	
Balance	1.50	

Waiver of Load for Direct Applications

Not Applicable. Please refer to point 6 on page 24 for details.

Tax treatment for the Investors (Unit holders)

Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com. Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.

For Investor Grievances, Please contact

Please refer to point 7 on page 24 for details.

Unit holder's Information

Please refer to point 8 on page 24 for details.

Information Common to Schemes (as applicable)

1) Comparison of Existing Debt Schemes

Name of the Scheme	HDFC Income Fund	HDFC Short Term Plan	HDFC High Interest Fund	HDFC Short Term Opportunities Fund	HDFC Medium Term Opportunities Fund	HDFC Floating Rate Income Fund
Type of Scheme	Open-ended Income Scheme	Open-ended Income Scheme	Open-ended Income Scheme	Open-ended Income Scheme	Open-ended Income Scheme	Open-ended Income Scheme
Investment Objective	To optimise returns while maintaining a balance of safety, yield and liquidity.	To generate regular income through investment in debt securities and money market instruments.	To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months.	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.
Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The AMC will strive to assess risk of the potential investment in terms of credit risk, interest rate risk and liquidity risk. Based on this analysis, the AMC would manage the investments of the Scheme on a dynamic basis to exploit emerging opportunities in investment universe and manage risks at all points in time. The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in structured securities that provide easy liquidity and securities that have reasonable secondary market activity. Consistent with the investment objectives of the scheme, the AMC aims to identify securities which offer superior levels of yield at low levels of risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.	The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.	HHIF - The net assets of the Scheme will be invested in debt securities and money market instruments. The investment strategy of restricting the portfolio largely to debt securities, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies/industries that have been researched by the Investment Manager's research team supported by information from credit rating agencies. Risk will also be reduced through diversification of the portfolio. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. HHIF - STP: As per the normal asset allocation of HHIF - STP investments in debt securities and money market and related instruments with a maturity of more than two years will be in the range of 0-50% of net assets and investments in debt securities and money market and related instruments with a maturity of less than two years will be in the range of 0-100% of net assets. HDFC High Interest Fund - Short Term Plan has been designed to provide more stable returns to shorter-term investors with lower interest rate risk than HDFC High Interest Fund (the main scheme). Except for this, the investment strategy for HHIF-STP would be in line with that of the main Scheme.	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 30 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well-diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.	The net assets of the Scheme will be invested in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt instruments swapped for floating rate returns, and fixed rate debt instruments and money market instruments. The primary objective of this Scheme is to substantially minimise the interest rate risk for the investors. The fixed income derivative market has made considerable progress and has evolved into an excellent tool for risk management. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Scheme will invest directly in floating rate debt instruments or will swap the returns from fixed rate instruments into floating rate returns or vice versa by the use of derivatives. The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.
Risk Mitigation Strategy	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash / money market component. Fixed income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 30 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 30 months. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash / money market component. Fixed income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 30 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 60 months. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies.

Information Common to Schemes (as applicable) (contd...)

1) Comparison of Existing Debt Schemes (contd...)

Name of the Scheme	HDFC Income Fund	HDFC Short Term Plan	HDFC High Interest Fund	HDFC Short Term Opportunities Fund	HDFC Medium Term Opportunities Fund	HDFC Floating Rate Income Fund
Risk Mitigation Strategy (Contd.)	<p>securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</p> <ul style="list-style-type: none"> For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity. 	<p>rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</p> <ul style="list-style-type: none"> For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity. 	<p>rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</p> <ul style="list-style-type: none"> For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity. 	<p>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</p> <ul style="list-style-type: none"> A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity. 	<p>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</p> <ul style="list-style-type: none"> A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity. 	<p>given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.</p> <ul style="list-style-type: none"> For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.
Asset Under Management (AUM) (Rs. in Crore) as on March 31, 2012 (Unaudited)	586.02	1,225.72	HHIF : 94.57 HHIF-STP : 1,298.98	55.12	917.60	LTP : 1,184.29 STP : 974.71
Number of Folios (Live Accounts) as on March 31, 2012	23,096	8,226	HHIF : 4,855 HHIF-STP : 7,258	1248	510	LTP : 3,283 STP : 15,490
Name of the Scheme	HDFC Gilt Fund	HDFC Liquid Fund	HDFC Cash Management Fund	HDFC Quarterly Interval Fund	HDFC Quarterly Interval Fund	HDFC Quarterly Interval Fund
Type of Scheme	Open-ended Income Scheme	Open-ended Liquid Income Scheme	Savings & Call Plan: Open ended High Liquidity Income Scheme. Treasury Advantage Plan: Open-ended Income Scheme.	Savings & Call Plan: Open ended High Liquidity Income Scheme. Treasury Advantage Plan: Open-ended Income Scheme.	An Interval Income Scheme	An Interval Income Scheme
Investment Objective	To generate credit risk free returns through investments in sovereign securities issued by Central Government and/or State Governments.	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.	To generate optimal returns while maintaining safety and high liquidity. Treasury Advantage Plan - To generate regular income through investment in debt securities and money market instruments.	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities.	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities.	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities.
Investment Strategy (Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.)	<p>The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.</p> <ul style="list-style-type: none"> Short Term Plan: It is proposed to invest the proceeds of the Short Term Plan in sovereign securities issued by the Central Government and/or a State Government with short to medium term residual maturities. Long Term Plan: It is proposed to invest the proceeds of the Long Term Plan in sovereign securities issued by the Central Government and/or a State Government with medium to long term maturities. <p>The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities.</p> <p>Being a dedicated Gilt Scheme, Investments will be restricted to Government of India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.</p>	<p>The net assets of the Scheme will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Consistent with the investment objectives of the Scheme, the AMC aims to identify securities which offer superior returns at lower level of risk while maintaining the liquidity profile. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	<p>Savings Plan: The Savings Plan is suitable for investors' especially institutional investors who have short-term savings/investment horizon and seek liquidity of their investment at short notice. The net assets of the Savings Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Call Plan: The net assets of the Call Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Investments under the Call Plan would be made predominantly in Collateralised Borrowing & Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income securities with overnight maturity/liquidity. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p> <p>Treasury Advantage Plan: The net assets of the Treasury Advantage Plan will be invested in debt securities and money market instruments. This Scheme is suitable for investors having a short-term investment horizon and seek high levels of liquidity for their investments. This Scheme would endeavour to generate regular returns commensurate with low levels of interest rate risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.</p>	<p>The net assets of the Plans are invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. However, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following Specified Transaction Period.</p>	<p>The net assets of the Plans are invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. However, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following Specified Transaction Period.</p>	<p>The net assets of the Plans are invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. However, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following Specified Transaction Period.</p>

Information Common to Schemes (as applicable) (contd...)

1) Comparison of Existing Debt Schemes (contd...)

Name of the Scheme	HDFC Gilt Fund	HDFC Liquid Fund	HDFC Cash Management Fund	HDFC Quarterly Interval Fund
Risk Mitigation Strategy <ul style="list-style-type: none"> Investments in Government Securities and Treasury Bills would be undertaken after assessing the associated interest rate risk and liquidity risk in various maturity segments. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. For mitigating liquidity risk, the Scheme will strive to have within the identified maturity buckets, those Government securities having a reasonable secondary market activity. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk. Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk. Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks. Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk. Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. 	<ul style="list-style-type: none"> Exposure to debt securities, other than Sovereign exposures, would be diversified to manage concentration risk. Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose. The Scheme would keep the maturity of its debt assets within the next specified transaction period. This would limit the market risk of the portfolio. Since investors can subscribe/ redeem/ Switch units of the Plan(s) under the Scheme only during the Specified Transaction Period (STP) and the assets would also mature on or before the STP, the liquidity risk would be minimised.
Asset Under Management (AUM) (Rs. in Crore) as on March 31, 2012 (Unaudited)	Short Term Plan : 9.25 Long Term Plan : 230.70	3,629.19	Savings Plan : 2,106.48 Treasury Advantage Plan : 12,835.42 Call Plan : 12.27	Plan A : 30.45 Plan B : 44.76 Plan C : 38.02
Number of Folios (Live Accounts) as on March 31, 2012	Short Term Plan : 654 Long Term Plan : 1,960	HLF: 11469 HLF - Premium Plan: 105 HLF - Premium Plus Plan: 22	Savings Plan : 12,917 Treasury Advantage Plan : 71,500 Call Plan : 180	Plan A : 186 Plan B : 217 Plan C : 194

2) Risk Profile of the Scheme(s)

Scheme(s) specific Risk factors

Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market securities, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme(s) and may lead to the Scheme(s) incurring losses till the security is finally sold.
- Investment in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme(s) risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- The Scheme(s) at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

General Risk factors

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme(s). Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme(s) can go up or down because of various factors that affect the capital markets in general.
- As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of a inordinately large number of redemption requests or restructuring of the Scheme(s). In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described in the SID under "Right to Limit Redemptions" in Section 'Restrictions, if any, on the right to freely retain or dispose of units being offered'.
- At times, due to the forces and factors affecting the capital market, the Scheme(s) may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities/investments amounting to substantial reduction in the earning capability of the Scheme(s).
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.

The Risks involved in Securitised Papers described below are the principal ones and does not represent that the statement of risks set out hereunder is exhaustive.

Risk factors associated with investing in Securitised Debt

Risk factors associated with investing in Securitised Debt summarized below.

- Limited Liquidity & Price Risk
- Limited Recourse, Delinquency and Credit Risk
- Risks due to possible prepayments and Charge Offs
- Bankruptcy of the Swap Bank
- Risk of Co-mingling

Risk factors associated with investing in Foreign Securities (Except HDFC Gilt Fund)

• Currency Risk:

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Scheme(s) will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee.

• Interest Rate Risk:

The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme(s) stand exposed to their interest rate cycles.

• Credit Risk:

Investment in Foreign Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. This is substantially reduced since the SEBI (Mutual Funds) Regulations, 1996 stipulate investments only in debt instruments with rating not below investment grade by accredited/registered credit rating agency.

To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time.

Risk factors associated with investing in Derivatives (Except HDFC Gilt Fund)

- The AMC, on behalf of the Scheme(s) may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Information Common to Schemes (as applicable) (contd...)

- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risk Factors Specific to HDFC Floating Rate Income Fund

Basis Risk: As the Scheme will invest in floating rate instruments, the Scheme could be exposed to the interest rate risk (a) to the extent of time gap in resetting of the benchmark rates and (b) to the extent the benchmark index fails to capture the interest rate movement.

Settlement Risk: In the case of swapping a fixed rate return for a floating return, there may be an additional risk of counter party who will pay floating rate return and receive fixed rate return.

Liquidity Risk: Due to the evolving nature of floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.

Benchmark Risk: The floating rate segment of the domestic debt market is in a nascent stage. As the floating rate segment develops further, more benchmarks for floating papers may be available in future. The fewer number of benchmarks currently present could reduce the choice of an appropriate benchmark for certain instruments.

Interest Rate Risk: Floating rate debt instruments, on account of periodical interest rate reset, carry a lower interest rate risk as compared to fixed rate debt instruments. Consequently, in a downward interest rate scenario the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

Risk Factors specific to HDFC Quarterly Interval Fund

Risk Factors associated with Market Trading

- Although Units of the respective Plan(s) are listed on the Exchange, there can be no assurance that an active secondary market will develop or be maintained.
- No trading of units shall be allowed during the temporary suspension period for units held in demat form. This could lead to inability on the part of investors to trade in the Units during the aforesaid period.
- Trading in Units of the respective Plan(s) on the Exchange may be halted because of market conditions or for reasons that in view of Exchange Authorities or SEBI, trading in Units of the respective Plan(s) is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the respective Plan(s) will continue to be met or will remain unchanged.
- Any changes in trading regulations by the Stock Exchange(s) or SEBI may inter-alia result in wider premium/ discount to NAV.
- The Units of the respective Plan(s) may trade above or below their NAV. The NAV of the respective Plan(s) will fluctuate with changes in the market value of Plan's holdings. The trading prices of Units of the respective Plan(s) will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the respective Plan(s).
- The Units may be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unitholder. Settlement of trades, repurchase of Units by the Mutual Fund during the Specified Transaction Period (STP) will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.
- As the Units allotted under respective Plan(s) of the Scheme will be listed on the Exchange, the Mutual Fund shall not provide for redemption / repurchase of Units other than during the STP.

3) a. Applicable NAV [For Income / Debt Oriented Schemes / Plans (Other than Liquid Schemes/ Plans and HDFC Quarterly Interval fund)]:

■ Applicable NAV for Purchases including switch-ins:

● Applications for amount less than Rs. 1 crore

(i) For Purchases including switch-ins:

- In respect of valid applications received upto 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business Day shall be applicable
- However, in respect of valid applications, with outstation cheques / demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited shall be applicable.

● Applications for amount equal to or greater than Rs. 1 crore

(i) For Purchases:

- In respect of valid applications received for an amount equal to or more than Rs. 1 crore upto 3.00 p.m. at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable;
- In respect of valid applications received for an amount equal to or more than Rs. 1 crore after 3.00 p.m. at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 1 crore at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans under the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

(ii) For Switch-ins:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.

All multiple applications for investment (at the first holder's PAN level) in a particular scheme (irrespective of the plan/option/ sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 1 crore or more and to determine the applicable Net Asset Value.

Information Common to Schemes (as applicable) (contd...)

■ Applicable NAV for Redemptions including Switch-Outs:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.
- In respect of each purchase / switch - in of units, an exit load of 2% is payable if units are redeemed / switched out within 12 months from the date of allotment.
- In respect of each purchase / switch - in of units, an exit load of 1% is payable if units are redeemed / switched out after 12 months but within 18 months from the date of allotment.
- No exit load is payable if units are redeemed / switched - out after 18 months from the date of allotment.

b. Applicable NAV for HDFC Quarterly Interval fund:

The Scheme will offer for subscription/redemption of units during the Specified Transaction Period. Specified Transaction Period (STP) is the period during which units of the Plan under the Scheme are available for Subscription/Redemption / Switch-in / switch-outs, without payment of any entry / exit load. The Specified Transaction Period shall be for 2 Business Days. The Specified Transaction Period shall be the 90th day (or immediately following Business Day if that day is not a Business Day) and 91st day (or immediately following Business Day if that day is not a Business Day) from the close of the immediately preceding Specified Transaction Period of the respective Plan(s). The subscription/ redemption / switch requests will be accepted by the Mutual Fund during normal business hours on the first day of the STP and upto 3.00 p.m. on the second day of the Specified Transaction Period. No redemption/ switch-out will be allowed during them second day of STP for purchase/switch-ins made during the first day of the STP.

(i) For Purchases including switch-ins:

● Applications for amount less than Rs. 1 crore

- In respect of valid applications received upto 3.00 p.m. on the STP by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on the STP by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business Day shall be applicable
- However, in respect of valid applications, with outstation cheques / demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited shall be applicable.

● Applications for amount equal to or greater than Rs. 1 crore

(i) For Purchases:

- In respect of valid application received for an amount equal to or more than Rs. 1 crore upto 3.00 p.m. on the STP at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time- the closing NAV of the day shall be applicable;
- In respect of valid application received for an amount equal to or more than Rs.1 crore after 3.00 p.m. on the STP at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans under the Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 1 crore on the STP at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans under the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cutoff time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

(ii) For Switch-ins:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time during the STP.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.

Further, the Applicable NAV in respect of Unitholders under the Dividend Option will be as under:

In respect of valid purchase/switch-in applications received till 3.00 p.m. on the first day of the STP, the ex - dividend NAV** of the day of receipt of application will be applicable and the eligible investors will be entitled for dividends declared, if any, on the next Record Date by the Trustee.

** In respect of applications for an amount equal to or more than Rs. 1 crore, the applicable NAV shall be subject to the provisions of SEBI Circular Cir/IMD / DF / 19 / 2010 dated November 26, 2010 on uniform cut-off timings for applicability of NAV.

All multiple applications for investment (at the first holder's PAN level) in a particular scheme (irrespective of the plan/option/ sub-option) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 1 crore or more and to determine the applicable Net Asset Value.

For Redemptions including switch-outs:

- In respect of valid applications received upto 3.00 p.m. on the STP by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. on the STP by the Fund, the closing NAV of the next Business Day shall be applicable. Further, the applicable NAV in respect of Unitholders under the Dividend Option will be as under:
- In respect of valid redemptions/switch-out requests received till 3.00 p.m on the first day of STP, the ex - dividend NAV of the day of receipt of application will be applicable and the investors will be eligible to receive the dividends declared.

Transactions through online facilities / electronic modes:

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/RTA.

The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme(s).

4) Dividend Policy

It is proposed to declare dividends subject to availability of distributable profits, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996.

Dividends, if declared, will be paid (subject of deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, under the Dividend option as on the Record Date. The Dividend Warrants shall be despatched within 30 days of the declaration of the dividend. In the event of failure of dispatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. The AMC reserves the right to change the record date from time to time. However, it must be distinctly understood that the actual declaration of dividend and the frequency thereof will inter alia, depend on the availability of distributable profits as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. The decision of the Trustee in this regard shall be final.

There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. On payment of dividends, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid.

5A) Load Structure (Except HDFC Quarterly Interval Fund)

- (i) No Loads shall be imposed for switching between Plans / Options within the Scheme (except HDFC Floating Rate Income Fund, HDFC Gilt Fund, and HDFC Cash Management Fund and HDFC High Interest Fund). No Loads shall be imposed for switching between the options within the respective Plans of HDFC Floating Rate Income Fund, HDFC Gilt Fund, HDFC Cash Management Fund and HDFC High Interest Fund.
- (ii) No Entry / Exit Load will be levied on Bonus units and units allotted on Dividend Reinvestment.

5B) Load Structure for HDFC Quarterly Interval Fund

- (i) No Exit Load shall be imposed for switching between Options within the Scheme.
- (ii) No Exit Load will be levied on units allotted in the Target Scheme under the Dividend Transfer Plan.
- (iii) No Entry / Exit Load will be levied on the dividend reinvested.
- (iv) No Entry / Exit Load will be levied on the issue / redemption of Bonus Units.

6) Waiver of Load for Direct Applications

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

7) For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not Prefix STD Code) or 1800 233 6767 (toll free), Fax number: (022) 22821144, e-mail: cliser@hdfcfund.com. Investors can also post their grievances/feedback/suggestions on our website www.hdfcfund.com under the section 'Feedback or Queries' appearing under 'Contact Us'. The Head Office of the AMC will follow up with the respective ISCs to ensure timely redressal and prompt investor services. Mr. John Mathews, Head - Client Services can be contacted at Mistry Bhavan, 2nd Floor, 122, Dinsha Vachha Road, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: jmathews@hdfcfund.com

Registrar and Transfer Agent :

Computer Age Management Services Pvt. Ltd,
Unit: HDFC Mutual Fund
5th Floor, Rayala Tower, 158, Anna Salai,
Chennai - 600 002.
Telephone No: 044-30212816
Fax No: 044-42032955
Email: enq_h@camsonline.com

8) Unit holder's Information

Account Statements:

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/or mobile number.
- Thereafter, a Consolidated Account Statement (CAS), generated based on PAN, containing details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month shall be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month by mail/email.
- In case of non-availability of PAN, AMC will send monthly account statement for any financial transactions undertaken during the month on or before 10th day of the succeeding month by mail/email.
- In case of a specific request received from the Unit holders, the AMC/Fund will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request by mail/email.
- The Unit holder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical form.
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted / requested for the same.

The scheme wise annual report or an abridged summary shall be sent by mail/e-mail not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year).

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the AMC.

A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).

Half Yearly Unaudited Financial Results: Half Yearly Unaudited Financial Results shall be published in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated before expiry one month from the close of each half-year, that is on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.hdfcfund.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com

Half Yearly Portfolio Disclosure: Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.hdfcfund.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com



MUTUAL FUND

Continuing a tradition of trust.

Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY (TIME STAMP)

ARN No. ARN- 28933, Name, Sub Agent's name and Code/Bank Branch Code, M O Code

Upon 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.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2 and please tick (✓) any one)

I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1 and proceed to section 5. Refer instruction 4).

Folio No. The details in our records under the folio number mentioned alongside will apply for this application.

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.

2. STATUS (of First/Sole Applicant) (Please tick (✓))

Resident Individual, NRI-Repatriation, NRI-Non Repatriation, Partnership, Trust, HUF, AOP, PIO, Company, FILS, Joint, Single, Anyone or Survivor, Occupation: Service, Student, Professional, Housewife, Business, Retired, Agriculture, Proprietorship, Others

3a. UNIT HOLDER INFORMATION (refer instruction 5)

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) Mr. Ms. M/s. DATE OF BIRTH@ DD MM YYYY Proof of date of birth@ Please (✓) Attached

Nationality PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors) Mr. Ms. KYC# (Please tick (✓)) Proof Attached (Mandatory)

Nationality Designation Contact No. Relationship with Minor@ (Please (✓)) Father Mother Court appointed Legal Guardian Proof of relationship with minor@ Please (✓) Attached @ M andatory

NAME OF THE SECOND APPLICANT (Mandatory) (Please tick (✓)) Resident Individual NRI (Second Applicant not allowed in case of minor as first/sole applicant) Mr. Ms. M/s. PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

NAME OF THE THIRD APPLICANT (Mandatory) (Please tick (✓)) Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant) Mr. Ms. M/s. PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 5) CITY STATE PIN CODE

OVERSEAS ADDRESS (Mandatory in case of NRIs /FILs/PIOs) (P. O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT STD Code Telephone : Off. Res. Fax Alerts Mobile Docs Email^

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email.

3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA Mr. Ms. M/s. PAN KYC (Please tick (✓)) Proof Attached # Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN and No 18 for KYC.

4. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST / SOLE APPLICANT (refer instruction 6) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account No. Name of the Bank Branch Bank City Account Type (Please tick (✓)) SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify)

IFSC Code*** MICR Code** *** Refer Instruction 6C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) (** Refer Instruction 11) (The 9 digit code appears on your cheque next to the cheque number)

5. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 11)

Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility

I/We want to receive the redemption / dividend proceeds (if any) by way of a cheque / demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) (Please tick (✓)) (refer instruction 12)

HDFCFMOnline & HDFCFM Mobile - I/ We would like to register for my/our HDFCFM Personal Identification Number (HPIN) to transact online

Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(a) will be considered during registration for HPIN).

b) Mother's maiden name: I/ We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our website)

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]

HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Date : Received from Mr. / Ms. / M/s. an application for Purchase of Units of Scheme / Plan Name Payout Option: alongwith Cheque / DD as detailed overleaf. Please Note: All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

7. INVESTMENT DETAILS (refer instruction 3 & 7)

	SCHEME 1	SCHEME 2	SCHEME 3
Name of the Scheme / Plan			
Option / Sub-option			
Payout Option			

Refer Instruction No. 3

8. PAYMENT DETAILS (refer instruction 8 & 9) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.) Please attach a separate Cheque/ Demand Draft for each Scheme. Please write Cheque/ DD in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'.

Payment Type [Please (✓)]	<input type="checkbox"/> Non-Third Party Payment	<input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')
	SCHEME 1	SCHEME 2
Cheque / DD No.		
Cheque / DD Date		
Amount of Cheque/DD/RTGS in figures (Rs.) (i)		
DD charges, if any, in figures (Rs.) (ii)		
Total Amount (i) + (ii)	in figures (Rs.) in words	
Drawn on Bank / Branch Name		
Pay-In Bank Account No. (For Cheque Only)		
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)

9. DEMAT ACCOUNT DETAILS* - (Optional - refer instruction 13)

NSDL	CDSL
DP Name	_____
DP ID	_____
Beneficiary Account No.	_____

*Investor opting to hold units in demat form, may provide a copy of the DP statement enable us to match the demat details as stated in the application form.

10. NOMINATION (refer instruction 15) (Mandatory for new folios of Individuals where mode of holding is single)

This section is to be filled in only by investors who opt to hold the Units in non-demat form.

[Please (✓) and sign] I/We do not wish to Nominate

First / Sole Applicant

Second Applicant
OR

Third Applicant

I/We wish to nominate as under:

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	Signature of Nominee / Guardian of Nominee (Optional)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
	(to be furnished in case the Nominee is a minor)			
Nominee 1				
Nominee 2				
Nominee 3				

SIGN HERE

I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Scheme(s) of HDFC Mutual Fund indicated above. I / We agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We hereby declare as under:

- I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.
- The information given in / with this application form is correct, complete and truly stated. I / We agree to furnish such other information as may be required by HDFC Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. I/We hereby indemnify HDFC Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my /our behalf.
- I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Applicable to NRIs only :

I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓) Yes No
If Yes, (✓) Repatriation basis
 Non-repatriation basis

DD	MM	YYYY

First / Sole Applicant / Guardian	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
Second Applicant	
Third Applicant	

Particulars	SCHEME 1	SCHEME 2	SCHEME 3
Scheme Name / Plan / Option / Sub-option / Payout Option			
Cheque / DD No. / Date			
Drawn on (Name of Bank and Branch)			
Amount in figures (₹)			



MUTUAL FUND

Continuing a tradition of trust.

Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY (TIME STAMP)

ARN No. ARN- 28933, Name, Sub Agent's name and Code/Bank Branch Code, M O Code

Uprant 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.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2 and please tick (✓) any one)

I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1 and proceed to section 5. Refer instruction 4).

Folio No. The details in our records under the folio number mentioned alongside will apply for this application.

NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s.

2. STATUS (of First/Sole Applicant) (Please tick (✓))

Resident Individual, NRI-Repatriation, NRI-Non Repatriation, Partnership, Trust, HUF, AOP, PIO, Company, FILS, Joint, Single, Anyone or Survivor, Occupation: Service, Student, Professional, Housewife, Business, Retired, Agriculture, Proprietorship, Others

3a. UNIT HOLDER INFORMATION (refer instruction 5)

NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) Mr. Ms. M/s. DATE OF BIRTH@ DD MM YYYY Proof of date of birth@ Please (✓) Attached

Nationality PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors) Mr. Ms. KYC# (Please tick (✓)) Proof Attached (Mandatory)

Nationality Designation Contact No.

PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

Relationship with Minor@ (Please (✓)) Father Mother Court appointed Legal Guardian Proof of relationship with minor@ Please (✓) Attached @ M andatory

NAME OF THE SECOND APPLICANT (Mandatory) (Please tick (✓)) Resident Individual NRI (Second Applicant not allowed in case of minor as first/sole applicant)

Mr. Ms. M/s. PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

Nationality

NAME OF THE THIRD APPLICANT (Mandatory) (Please tick (✓)) Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)

Mr. Ms. M/s. PAN# KYC# (Please tick (✓)) Proof Attached (Mandatory)

Nationality

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 5)

CITY STATE PIN CODE

OVERSEAS ADDRESS (Mandatory in case of NRIs /FILs/PIOs) (P. O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT STD Code

Telephone : Off. Res. Fax

eAlerts Mobile eDocs Email^

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email.

3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Name of PoA Mr. Ms. M/s. PAN KYC (Please tick (✓)) Proof Attached # Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN and No 18 for KYC.

4. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST / SOLE APPLICANT (refer instruction 6) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

Account No. Name of the Bank

Branch Bank City

Account Type (Please tick (✓)) SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify)

IFSC Code*** MICR Code**

*** Refer Instruction 6C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) (** Refer Instruction 11) (The 9 digit code appears on your cheque next to the cheque number)

5. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 11)

Unit holders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility

I/We want to receive the redemption / dividend proceeds (if any) by way of a cheque / demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) (Please tick (✓)) (refer instruction 12)

HDFCFMOnline & HDFCFM Mobile - I/ We would like to register for my/our HDFCFM Personal Identification Number (HPIN) to transact online

Mandatory information to be provided:

a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(a) will be considered during registration for HPIN).

b) Mother's maiden name: I/ We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our website)

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]

HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Date : Received from Mr. / Ms. / M/s.

an application for Purchase of Units of Scheme / Plan Name Payout Option:

alongwith Cheque / DD as detailed overleaf. Please Note: All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

7. INVESTMENT DETAILS (refer instruction 3 & 7)

	SCHEME 1	SCHEME 2	SCHEME 3
Name of the Scheme / Plan			
Option / Sub-option			
Payout Option			

Refer Instruction No. 3

8. PAYMENT DETAILS (refer instruction 8 & 9) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.) Please attach a separate Cheque/ Demand Draft for each Scheme. Please write Cheque/ DD in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'.

Payment Type [Please (✓)]	<input type="checkbox"/> Non-Third Party Payment	<input type="checkbox"/> Third Party Payment (Please attach 'Third Party Payment Declaration Form')
	SCHEME 1	SCHEME 2
Cheque / DD No.		
Cheque / DD Date		
Amount of Cheque/DD/RTGS in figures (Rs.) (i)		
DD charges, if any, in figures (Rs.) (ii)		
Total Amount (i) + (ii)	in figures (Rs.) in words	
Drawn on Bank / Branch Name		
Pay-In Bank Account No. (For Cheque Only)		
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)

9. DEMAT ACCOUNT DETAILS* - (Optional - refer instruction 13)

NSDL	CDSL
DP Name	_____
DP ID	_____
Beneficiary Account No.	_____

*Investor opting to hold units in demat form, may provide a copy of the DP statement enable us to match the demat details as stated in the application form.

10. NOMINATION (refer instruction 15) (Mandatory for new folios of Individuals where mode of holding is single)

This section is to be filled in only by investors who opt to hold the Units in non-demat form.

[Please (✓) and sign] I/We do not wish to Nominate

First / Sole Applicant

Second Applicant
OR

Third Applicant

I/We wish to nominate as under:

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	Signature of Nominee / Guardian of Nominee (Optional)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
	(to be furnished in case the Nominee is a minor)			
Nominee 1				
Nominee 2				
Nominee 3				

SIGN HERE

I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Scheme(s) of HDFC Mutual Fund indicated above. I / We agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We hereby declare as under:

- I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.
- The information given in / with this application form is correct, complete and truly stated. I / We agree to furnish such other information as may be required by HDFC Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. I/We hereby indemnify HDFC Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my /our behalf.
- I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Applicable to NRIs only :

I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓) Yes No
If Yes, (✓) Repatriation basis
 Non-repatriation basis

DD	MM	YYYY

	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
First / Sole Applicant / Guardian	
Second Applicant	
Third Applicant	

Particulars	SCHEME 1	SCHEME 2	SCHEME 3
Scheme Name / Plan / Option / Sub-option / Payout Option			
Cheque / DD No. / Date			
Drawn on (Name of Bank and Branch)			
Amount in figures (₹)			

INSTRUCTIONS

1. General Instructions

Please read the Key Information Memorandum and the terms of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before filling the Application Form. Investors should apprise themselves of the prevailing Load structure on the date of submitting the Application Form.

Investors are deemed to have accepted the terms subject to which these offers are being made and bind themselves to the terms upon signing the Application Form and tendering payment.

New investors wishing to make an Systematic Investment Plan (SIP) investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for post dated cheque or for ECS / Direct Debit Facility/ Standing Instruction as applicable).

The Application Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite.

For any correction / changes (if any) made on the application form, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same.

Applications complete in all respects, may be submitted at the designated Investor Service Centres (ISCs) / Official Points of Acceptance.

Investors must write the Application Form number / Folio number on the reverse of the cheques and bank drafts accompanying the Application Form.

Applications incomplete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application.

It may be noted that the Securities and Exchange Board of India (SEBI) vide its Notification dated May 31, 2010 read with Circular dated June 24, 2010 states that with effect from June 01, 2010, the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products shall be required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination.

Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

2. Transaction Charges

In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction charges in case of investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers / Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s). First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. HDFC AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

3. Investment Details

- Only following investors can subscribe to HDFC Liquid Fund – Premium Plan / HDFC Liquid Fund – Premium Plus Plan.

- Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
- Banks & Financial Institutions;

- Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;

- Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis.

- Investors are required to indicate their choice of Scheme, Plan and Option for which subscription is made, at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans / Options mentioned under Instruction 7 - Default Plan / Option shall apply.

Scheme	Plan	Option	Sub-Option	Payout Option
HDFC Income Fund	–	● Growth	–	–
		● Dividend (Quarterly)	–	● Payout ● Reinvestment
HDFC High Interest Fund	–	● Growth	–	–
		● Dividend	● Quarterly ● Half-Yearly ● Yearly	● Payout ● Reinvestment
HDFC High Interest Fund - Short Term Plan	–	● Growth	–	–
		● Dividend (Fortnightly)	–	● Payout ● Reinvestment
HDFC Short Term Plan	–	● Growth	–	–
		● Dividend	–	● Payout ● Reinvestment
HDFC Gilt Fund	● Short Term Plan ● Long Term Plan	● Growth	–	–
		● Dividend (Quarterly)	–	● Payout ● Reinvestment
HDFC Short Term Opportunities Fund	–	● Growth	–	–
		● Dividend (Fortnightly)	–	● Payout ● Reinvestment
HDFC Medium Term Opportunities Fund	–	● Growth	–	–
		● Dividend	–	● Payout ● Reinvestment
HDFC Floating Rate Income Fund	● Short Term Plan	● Wholesale	● Growth	–
		● Retail	● Daily Dividend ● Weekly Dividend ● Monthly Dividend	● Reinvestment ● Payout ● Reinvestment
	● Long Term Plan	● Growth	–	–
		● Dividend	● Weekly	● Reinvestment
HDFC Liquid Fund	–	● Growth	–	–
		● Dividend	● Daily ● Weekly ● Monthly	● Reinvestment ● Payout ● Reinvestment
	● HDFC Liquid Fund - Premium Plan	● Growth	–	–
		● Dividend	● Daily ● Weekly	● Reinvestment ● Payout ● Reinvestment
● HDFC Liquid Fund - Premium Plus Plan	● Growth	–	–	
	● Dividend	● Weekly	● Payout ● Reinvestment	
HDFC Cash Management Fund	● Savings Plan	● Growth	–	–
		● Dividend	● Daily ● Weekly	● Reinvestment ● Payout ● Reinvestment
	● Call Plan	● Growth	–	–
		● Dividend	● Daily	● Reinvestment
● Treasury Advantage Plan	● Wholesale	● Growth	–	
	● Retail	● Daily Dividend ● Weekly Dividend ● Monthly Dividend	● Reinvestment ● Payout ● Reinvestment	
		–	–	
HDFC Quarterly Interval Fund	● Plan A ● Plan B ● Plan C	● Wholesale	● Growth	–
		● Retail	● Dividend	● Payout ● Reinvestment

4. Existing Unit holder information

Investors already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number & Name of First Unit Holder in section 1 and proceed to section 5. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. **Unitholders' name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled in section 2, 3 and 4, the same shall be ignored.**

5. Unit holder Information

Name and address must be written in full. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form. In case the Investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised). Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form.

Unit holders are advised to provide their contact details like telephone numbers, mobile numbers and email IDs to HDFC Mutual Fund in writing.

All communication and payments shall be made by the Mutual Fund in the name of and favouring the first/sole applicant. In case of applications made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Joint' and processed accordingly.

In case an investor opts to hold the Units in demat form, the applicant(s) details mentioned in Section 3a, should be the same as appearing in demat account held with a Depository Participant.

INSTRUCTIONS (contd...)

Accounts of Minors

The minor shall only be the first and the sole holder in an account (folio). There shall not be any joint accounts with minor as the first or joint holder. Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor. Guardian in the folio should either be a natural guardian (i.e. father or mother, as the case may be) or a court appointed legal guardian.

Date of birth of the minor along with photocopy of supporting documents (i.e. Birth certificate, School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport, or any other suitable proof evidencing the date of birth of the minor) should be provided while opening the folio. In case of a natural guardian, document evidencing the relationship of the Guardian with the minor, if the same is not available as part of the documents mentioned above should be submitted. In case of court appointed legal guardian, supporting documentary evidence should be provided.

Further, in case of enrolment forms received on or after April 1, 2011 for investments through systematic facilities such as various SIPs, STPs, SWAP etc. in minor's folios, the Mutual Fund / AMC will register such facility only till the date of minor attaining majority, even though the instruction in the form is beyond that date.

For folios where the units are held on behalf of the minor, the account shall be frozen for operation by the guardian on the day the minor attains majority and no transactions shall be permitted till the documents for changing the status of the account from 'minor' to 'major' as prescribed are received.

6. Bank Details

A. Pay -Out Bank Account Details:

An investor at the time of purchase of units must provide the details of his / her pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid) in Section 4 in the Application Form.

B. Multiple Bank Account Registration:

The AMC/ Mutual Fund provides a facility to the investors to register multiple bank account (currently upto 5 for Individuals and 10 for Non - Individuals) for receiving redemption/ dividend proceeds etc. by providing necessary documents. Investors must specify any one account as the "Default Bank Account". The investor, may however, specify any other registered bank account for credit of redemption proceeds at the time of requesting for the redemption.

Investors holding Units in non-demat form are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.hdfcfund.com.

C. Indian Financial System Code (IFSC)

IFSC is a 11 digit number given by some of the banks on the cheques. IFSC will help to secure transfer of redemption and dividend payouts via the various electronic mode of transfers that are available with the banks.

7. Default Plan / Option

In case of valid applications received without indicating any choice of Plan/ Option, the following Default Plan/ Option will be considered:

Scheme Name	Default Plan / Option
<ul style="list-style-type: none"> ● HDFC Income Fund ● HDFC Gilt Fund ● HDFC Short Term Plan ● HDFC Short Term Opportunities Fund ● HDFC Medium Term Opportunities Fund 	<ul style="list-style-type: none"> ● Growth Option in case Growth Option or Dividend Option is not indicated. ● Dividend Payout in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Liquid Fund 	<ul style="list-style-type: none"> ● Growth Option in case Growth Option or Dividend Option is not indicated. ● Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated under the Dividend Option. ● Dividend Reinvestment in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Liquid Fund – Premium Plan and Premium Plus Plan 	<ul style="list-style-type: none"> ● Growth Option in case Growth Option or Dividend Option is not indicated. ● Daily Dividend Reinvestment Option in case Daily Dividend Option or Weekly Dividend Option is not indicated under the Dividend Option of HDFC Liquid Fund – Premium Plan ● Dividend Reinvestment in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Cash Management Fund Savings Plan, Treasury Advantage Plan – Retail Option & Wholesale Option and Call Plan 	<ul style="list-style-type: none"> ● Treasury Advantage Plan – Retail Option with Weekly Dividend Reinvestment Option in case Savings Plan, Treasury Advantage Plan or Call Plan is not indicated.

Scheme Name	Default Plan / Option
<ul style="list-style-type: none"> ● HDFC Cash Management Fund – Savings Plan 	<ul style="list-style-type: none"> ● Growth Option in case Dividend Option or Growth Option is not indicated. ● Daily Dividend Reinvestment in case Daily or Weekly, Dividend Option is not indicated. ● Dividend Reinvestment in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Cash Management Fund– Treasury Advantage Plan – Retail Option & Wholesale Option 	<ul style="list-style-type: none"> ● Retail Option in case Retail Option or Wholesale Option is not indicated. ● Growth Option in case Dividend Option or Growth Option is not indicated. ● Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. ● Dividend Reinvestment in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Cash Management Fund– Call Plan 	<ul style="list-style-type: none"> ● Growth Option in case Daily Dividend Option or Growth Option is not indicated.
<ul style="list-style-type: none"> ● HDFC High Interest Fund 	<ul style="list-style-type: none"> ● Growth Option in case Dividend Option or Growth Plan is not indicated. ● Quarterly Dividend Payout in case Quarterly Dividend Option, Half Yearly Dividend Option and Yearly Dividend Option is not indicated. ● Dividend Payout in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC High Interest Fund - Short Term Plan 	<ul style="list-style-type: none"> ● Growth Option in case Dividend Option or Growth Option is not indicated. ● Dividend Payout in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Floating Rate Income Fund – Short Term Plan & Long Term Plan 	<ul style="list-style-type: none"> ● Short Term Plan with Growth Option in case Short Term or Long Term Plan is not indicated. ● Growth Option in case Growth or Dividend Option is not indicated for Long Term Plan.
<ul style="list-style-type: none"> ● HDFC Floating Rate Income Fund – Short Term Plan – Retail Option & Wholesale Option 	<ul style="list-style-type: none"> ● Retail Option in case Retail Option or Wholesale Option is not indicated. ● Growth Option in case Dividend Option or Growth Option is not indicated. ● Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. ● Dividend Reinvestment in case Payout or Reinvestment is not indicated.
<ul style="list-style-type: none"> ● HDFC Quarterly Interval Fund 	<ul style="list-style-type: none"> ● The plan having the Specified Transaction Period in case Plan A / Plan B / Plan C is not indicated. ● Retail Plan in case Wholesale Plan or Retail Plan is not indicated. ● Growth Option in case Growth Option or Dividend Option is not indicated. ● Dividend Payout in case Payout or Reinvestment is not indicated.

8. Mode of Payment :

■ Pay-In Bank Account

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 8 in the Application Form.

■ Resident Investors

(a) For Investors having a bank account with HDFC Bank Limited or such banks with whom the AMC would have an arrangement from time to time:

Payment may be made for subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with a branch of HDFC Bank Limited situated at the same location as the ISC or such other banks with whom the AMC would have an arrangement from time to time.

(b) For other Investors not covered by (a) above:

Payment may be made by cheque or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted. **No cash, money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted.** Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors. The AMC will not accept any request for refund of demand draft charges, in such cases.

■ NRIs, Fls

■ Repatriation Basis

● In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

● Fls shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FI with a designated branch of an authorised dealer.

■ Non-repatriation Basis

● In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO). In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

In order to prevent frauds and misuse of payment instruments, the investors are mandated to make the payment instrument i.e. cheque, demand draft, pay order, etc. favouring either of the following given below and crossed "Account Payee only". Investors are urged to follow the order of preference in making the payment instrument favouring as under:

1. "the Specific Scheme A/c Permanent Account Number" or
2. "the Specific Scheme A/c First Investor Name"

E.g. In case of HIF the cheque should be drawn in favour of "HDFC Income Fund A/c ABCDE1234F" OR "HDFC Income Fund A/c Bhavesh Shah"; in case of HGILT, HCMF, HHF, HFRIF the name of the respective Plan should also be mentioned. A separate cheque or bank draft must accompany each Scheme / each Plan. Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

9. Third Party Payments

1. HDFC Asset Management Company Limited ("AMC") / HDFC Mutual Fund ("Mutual Fund"), shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 9.2a below.

"Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant/ investor must be one of the joint holders of the bank account from which the payment instrument is issued.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application and will not be considered as Third Party Payment.

Illustration 2: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This is a valid application and will not be considered as Third Party Payment.

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party Payment.

2a. As referred to in para 9.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment. However this restriction of Rs. 50,000 will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. Father / Mother / court appointed Legal Guardian).
- ii) Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum/ one-time subscription, through Payroll deductions.
- iii) Custodian on behalf of an FI or a Client.

* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

2b. For investments through third party payments, Investors must accompany the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along

INSTRUCTIONS (contd...)

with the Application Form for subscription of units.

3. The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified hereinbelow.

(i) Source of funds - if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

- (a) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- (b) a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/ Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund/ R&TA. The original documents will be returned across the counter to the investor after due verification.

* In respect of (b) above, it should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units. However, for updation of the changed bank details in the folio, the investor should follow the change of bank details process.

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts, as detailed in Instruction No. 6B. Investors are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.hdfcfund.com

(ii) Source of funds - if funded by pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc.

Investors should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as/ one of the registered bank account or the bank details mentioned in the application form.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund /R&TA will not accept any purchase applications from investors if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The investor should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund /R&TA will check that the name mentioned in the Certificate matches with the first named investor.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

HDFC Mutual Fund/HDFC AMC reserves the right to seek information and /or obtain such other additional documents/information from the investors for identifying whether it is a third party payment.

10. E-mail Communication

If the investor has provided an email address, the same will be registered in our records for eDocs. Thus, Allotment confirmations, Consolidated Account Statement / Account Statement, annual report / abridged summary and any statutory / other information as permitted would be sent by email. If Unit holder does not wish to receive these documents / information via email confirmation, a specific request may be sent to the Fund / AMC to send the documents / information by post.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

The AMC / Fund reserve the right to send any communication in physical mode.

11. Mode of Payment of Redemption / Dividend Proceeds-via Direct Credit / Neft / ECS

• Direct Credit

The AMC has entered into arrangements with eleven banks to facilitate direct credit of redemption and dividend proceeds (if any) into the bank account of the respective Unit holders maintained with any of these banks. These banks are: Axis Bank Ltd., Citibank N.A., Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Royal Bank of Scotland N.V., Standard Chartered Bank and YES Bank Limited. The list of banks is subject to change from time to time.

• National Electronic Funds Transfer (NEFT)

The AMC provides the facility of 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and dividend payouts (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the NEFT System). Unit holders can check the list of banks participating in the NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres.

However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in NEFT' updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via NEFT System will be discontinued by HDFC Mutual Fund / HDFC Asset Management Company Limited without prior notice to the Unit holder and the payouts of redemption / dividend (if any) proceeds shall be effected by sending the Unit holder(s) a cheque / demand draft.

For more details on NEFT or for frequently asked questions (FAQs) on NEFT, Unit holders are advised to visit the RBI website www.rbi.org.in / HDFC Mutual Fund website www.hdfcfund.com

• Electronic Clearing Service (ECS)

Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the amount due to them in their mandated account whenever the payment is made through ECS. A separate advice regarding credit of amount(s) via ECS will be sent to the unit holder. It should be noted that while the Mutual Fund will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

Applicants in cities not covered under ECS facility will receive dividend payments, if any by cheques or demand drafts and the same will be mailed to the Unit holders. Please note that the ECS Facility is available only in respect of dividend payments and not in the case of Redemption of Units.

Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into their bank accounts in the following order:

- (i) In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS*
- (ii) In case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via NEFT mechanism only.
- (iii) The facility for payment of dividend proceeds, if any via ECS* shall be affected only in case the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

* available only in respect of dividend payments.

Each of the above facilities aims to provide direct credit of the redemption proceeds and dividend payouts (if any) into the bank account (as furnished in Section 4 of the Application Form) of the Unit holder and eliminates the time lag between despatch of the cheque, its receipt by the Unit holders and the need to personally bank the instrument and await subsequent credit to the Unit holders account. Further, the potential risk of loss of instruments in transit through courier / post is also eliminated. Each of the said facility as a mode of payment, is faster, safer and reliable.

In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in

the NEFT System offered by RBI, the AMC shall automatically extend this facility to the Unit holders.

HDFC Asset Management Company Limited / HDFC Mutual Fund shall not be held liable for any losses / claims, etc. arising on account of processing the direct credit or credit via NEFT / ECS of redemption / dividend proceeds on the basis of Bank Account details as provided by the unit holder in the Application Form.

However, if the Unit holders are not keen on availing of any of the said facilities and prefer receiving cheques / demand drafts, Unit holders may indicate their intention in the Application Form in the space provided specifically. The AMC would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC reserves the right to issue a cheque / demand draft.

• Mode of Payment for Unit holders holding Units in Demat form

Investors will receive their maturity / dividend proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under Section 4.

12. eServices facility

The eServices facility includes **HDFCFMOnline**, **HDFCFMInvestOnline**, **HDFCFMMobile**, **eAlerts** and **ePayouts**.

HDFCFMOnline

This facility enables investors to transact online on www.hdfcfund.com using **HDFCFMOnline**. On **HDFCFMOnline**, Unitholders can execute transactions online for purchase*, redemption, switch and also register for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) of units of schemes of HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

* facility available with select banks and subject to submission of Permanent Account Number (PAN) and Know Your Customer (KYC) compliance proof by all Unitholder(s). Please refer to paragraphs on Permanent Account Number (PAN) and Know Your Customer (KYC) for further details.

HDFCFMInvestOnline

his facility enables existing Unitholders not having a HDFC Personal Identification Number (HPIN) to transact online on the Fund's website www.hdfcfund.com using **HDFCFMInvestOnline**. Unitholders can execute purchase transactions or register for Systematic Investment Plan and avail such other services as may be introduced by the Fund from time to time.

Unitholders must possess a Folio Number (KYC validated), valid PAN, KYC, Bank Account Number registered in the folio and Net banking facility with any of the select banks to avail the **HDFCFMInvestOnline** facility.

HDFCFMMobile

This facility enables invtors to transact on their mobile handsets. On **HDFCFMMobile**, Unitholders can execute transactions on their mobile phone for purchase*, redemption or switching of units of schemes of HDFC Mutual Fund and other services as may be introduced by HDFC Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation on their mobile phone, request for account statements, besides other options.

* Payment arrangement for purchase of units is available at present with HDFC Bank only. Please visit our website from time to time for an updated list of banks. You also need to have opted for the mobile-banking facility with your Bank. The transaction limits as specified by your bank shall be applicable.

eAlerts

This facility enables the Unit holder to receive SMS confirmation for purchase, redemption or switch, dividend declaration details and other alerts.

Apart from above mentioned facilities, the facility of **ePayouts** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under eServices facility. For further details, please refer **eServices** booklet available at all Investor Service Centres (ISCs) as well as on our website on www.hdfcfund.com.

13. Dematerialization

Investors have an option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/ Fortnightly Dividend Option(s). Please refer to the list of all the schemes/ plans/options on the website of the Fund, viz. www.hdfcfund.com which offer the facility of holding the units in demat mode.

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL).

If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification.

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

INSTRUCTIONS (contd...)

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. Holding /transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996.

14. Signatures

Signature(s) should be in English or in any Indian Language. Applications on behalf of minors should be signed by their Guardian. In case of a HUF, the Karta should sign the Application Form on behalf of the HUF.

If you are investing through your Constituted Attorney, please ensure that the Power of Attorney is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.

15. Nomination

- i. Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of HDFC Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- ii. Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
- iii. Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document.
- iv. Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.
- v. The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.
- vi. Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- vii. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unit holder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- viii. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

- ix. Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- x. Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- xi. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- xii. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- xiii. In the event of the Unitholders not indicating the percentage of allocation/ share for each of the nominees, HDFC Mutual Fund/ HDFC Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees.
- xiv. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

16. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.

17. Prevention of Money Laundering

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Investor(s) should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, HDFC AMC/ HDFC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

HDFC Mutual Fund, HDFC AMC, HDFC Trustee Company Limited ("HDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the PMLA and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.hdfcfund.com.

18. Know Your Customer (KYC) Compliance

Units held in account statement (non-demat) form

Investors should note that it is mandatory for all purchases/switches/registrations for Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Dividend Transfer Plan (DTP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter.

Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment.

With effect from January 1, 2012, SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.hdfcfund.com. Existing KYC compliant investors can continue the practice of providing KYC Acknowledgement Letter/Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvllindia.com) using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with HDFC Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under Statement of Additional Information available on our website www.hdfcfund.com.

CHECKLIST

<p>☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:</p> <ul style="list-style-type: none"> • Name, Address and Contact Details are mentioned in full. • Status of First/Sole Applicant is correctly indicated. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated). • Please attach proof of KYC Compliance status (if not already validated). • Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated. • If units are applied by more than one applicant, Mode of Operation of account is indicated. <p>Your investment Cheque / DD is drawn in favour of 'The Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name' ated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.</p>					
☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).					
Documents	Companies / Trusts / Societies/ Partnership Firms / LLP / FIs*	NRI	Minor	Investments through Constituted Attorney	
1. List of Authorised Signatories with Specimen Signature(s) @	✓			✓	
2. Notarised Power of Attorney				✓	
3. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable		✓			
4. PAN Proof	✓	✓	✓#	✓	
5. KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvllindia.com) using PAN Number	✓	✓	✓#	✓	
6. Proof of Date of Birth			✓		
7. Proof of Relationship with Guardian			✓		

@ Should be original or true copy certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIs, copy of SEBI registration certificate should be provided. # If PANKYC proof of Minor is not available, PANKYC proof of Guardian should be provided.

Third Party Payment Declaration Form



Continuing a tradition of trust.

Declaration Form No. _____

Third Party Payment Declaration Form should be completed in **English** and in **BLOCK LETTERS** only.
(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor) _____ Application No. _____

NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

Mr. Ms. M/s. _____

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

Mr. Ms. M/s. _____

Nationality _____ PAN# _____

KYC** [Please tick (✓)] Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Mr. Ms. _____

Designation _____

MAILING ADDRESS (P.O. Box Address may not be sufficient)

CITY _____ STATE _____ PIN CODE _____

CONTACT DETAILS

STD Code _____ Tel. : Off. _____ Tel. : Res. _____ Mobile _____

Fax _____ Email _____

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FI/ Client	<input type="checkbox"/> Employee(s)								
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Father/Mother/Court appointed Legal Guardian (Please attach proof of relationship, if not already submitted@) <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person (Please specify relationship) _____ (Maximum investment - Rs. 50,000/- per transaction@) @ Not Applicable for investment in HDFC Children's Gift Fund	Custodian - SEBI Registration No. of Custodian _____ Registration Valid Till <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Employer
D	D	M	M	Y	Y	Y	Y				
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FI/ Client and the source of this payment is from funds provided to us by FI/Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll Deductions.								

3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Banker's Cheque <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument or Copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument.
RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

* HDFC Mutual Fund/HDFC Asset Management Company Limited ("HDFC AMC") reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#

in figures (Rs.)	_____
in words	_____

Cheque/DD/PO/UTR No. _____ Cheque/DD/PO/RTGS Date

DD	MM	YYYY
----	----	------

Pay- in Bank A/C No. _____

Name of the Bank _____

Branch _____ Bank City _____

Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS _____ (please specify)

including Demand Draft charges, if any.

4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same.

I/We declare that the information declared herein is true and correct, which HDFC Mutual Fund is entitled to verify directly or indirectly. I agree to furnish such further information as HDFC Mutual Fund may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, HDFC Mutual Fund/HDFC AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies.

I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/ or damage of whatsoever nature that HDFC Mutual Fund/HDFC AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form.

Applicable to NRIs only :

I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account.

Please (✓) Yes No

If yes, (✓) Repatriation basis

Non-repatriation basis

DD	MM	YYYY

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct.

I/We acknowledge that HDFC Mutual Fund reserves the right in its sole discretion to reject/ not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. HDFC Mutual Fund/ HDFC AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of HDFC Mutual Fund/HDFC AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor.

DD	MM	YYYY

SIGNATURE/S

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

THIRD PARTY PAYMENT RULES

- In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions

- The following words and expressions shall have the meaning specified herein:

- "Beneficial Investor"** is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
- "Third Party"** means any person making payment towards subscription of Units in the name of the Beneficial Investor.
- "Third Party payment"** is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

Illustrations

Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.

Illustration 2: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.

Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.

- HDFC Mutual Fund/HDFC Asset Management Company Limited ('HDFC AMC') will not accept subscriptions with Third Party payments except

in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:

- Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- for each regular Purchase or per SIP installment. However, this restriction of Rs. 50,000/- will not be applicable for payment made by a Guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father, mother or court appointed Legal Guardian).
(This limit of Rs. 50,000 shall not be applicable for investments in HDFC Children's Gift Fund. However, the Donors will have to comply with all the requirements specified in 2c below)
 - Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions.
 - Custodian on behalf of an FII or a Client.
- * 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed/ refunded.
 - Mandatory KYC for all investors (guardian in case of minor) and the person making the payment i.e. third party.
 - Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
 - Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of HDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of HDFC AMC or visit our website www.hdfcfund.com for any further information or updates on the same.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. **Please tick in the appropriate box for relevant declarations wherever applicable.** Please do not overwrite. Any correction / changes (if any) made in the Declaration Form, shall be authenticated by canceling and re-writing the correct details and counter signature of the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of HDFC Mutual Fund.

In case the Declaration Form does not comply with the above requirements, HDFC Mutual Fund /HDFC Asset Management Company Limited (HDFC AMC) retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the HDFC Mutual Fund Schemes in Section 1. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian of FII/Client, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s).

Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/Grand Parents/ Related Persons. However this restriction of Rs. 50,000/- will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio (i.e. father or mother or court appointed legal guardian). (This limit of Rs. 50,000 shall not be applicable for investments in HDFC Children's Gift Fund); or
- On behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions made by employer; or
- On behalf of an FII or a Client made by the Custodian.

Mailing address and contact details of Third Party must be written in full.

4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s).

The Declaration Form with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

(i) Source of funds - if paid by cheque

In case the account number and account holder name of the third party is not pre-printed on the cheque, then the third party should provide any one of the following documents:

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
- a letter (in original) from the bank on its letterhead certifying that the

third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

- # the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the HDFC AMC/ HDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

(ii) Source of funds - if funded by pre-funded investments such as Pay Order, Demand Draft, Banker's cheque etc.

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

The account number mentioned in the above supporting documents should be the same as the bank details mentioned in the application form.

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Acknowledged copy of the instruction to the bank stating the account number debited.

(iv) Source of funds - if paid by a pre-funded instrument issued by the Bank against Cash

The AMC/Mutual Fund /R&TA will not accept any purchase applications from third party if accompanied by a pre-funded instrument issued by a bank (such as Pay Order, Demand Draft, Banker's cheque) against cash for investments of Rs. 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party.

The account number mentioned in the Certificate should be the same as / one of the registered bank account or the bank details mentioned in the application form.

5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Statement of Additional Information available on our website www.hdfcfund.com.

7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM (Contd.)

18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, HDFC AMC/HDFC Mutual Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

HDFC Mutual Fund, HDFC AMC, HDFC Trustee Company Limited ("HDFC Trustee") and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption

of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND.

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.hdfcfund.com.

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, HDFC Trustee/HDFC AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Statement of Additional Information available on our website www.hdfcfund.com.

(Please read terms & conditions overleaf)

IMPORTANT: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use

Enrolment Form No. _____

SIP via **ECS (Debit Clearing)** in select cities or via **Direct Debit/Standing Instruction** in select banks / branches only.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY (TIME STAMP)
ARN No.	Name	Sub Agent's name and Code/Bank Branch Code	M O Code	
ARN- 28933				

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.

Transaction Charges for Applications through Distributors only (Refer Item No. 15 and please tick (✓) any one) Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

I confirm that I am a **First time** investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
 I confirm that I am an **existing** investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

If the total commitment of investment through SIP (i.e. amount per SIP installment X No. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

I/ We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction and agree to abide by the same. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.** I/ We hereby apply to the Trustee of HDFC Mutual Fund:

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

NEW REGISTRATION
 CHANGE IN BANK ACCOUNT
 CANCELLATION (Refer Item No. 11)

INVESTOR AND SIP DETAILS

Application No. (For new investor)/Folio No. (For existing Unitholder)

SIGNATURE (Refer Item No. 3(b))

Sole/1st Applicant

PAN#

KYC# (Mandatory) [Please tick (✓)] Attached

Name of Guardian (In case Applicant is minor)

PAN#

KYC# (Mandatory) [Please tick (✓)] Attached

Second Applicant

PAN#

KYC# (Mandatory) [Please tick (✓)] Attached

Third Applicant

PAN#

KYC# (Mandatory) [Please tick (✓)] Attached

Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer Item No. 14 and 15.

Scheme

Plan

 Option

Each SIP Amount (Rs.)

 SIP Frequency Monthly⁺ Quarterly (+Default Frequency) [Refer Item No. 6(iv)]

SIP Top-up (Optional) (Please ✓ to avail this facility) (Refer Item No. 7 e)
 Top-up Amount (Rs.)

 (The amount should be in multiples of Rs. 500 only)

SIP Top-up Frequency: Half-yearly Yearly (Quarterly SIP offers top-up frequency at yearly intervals only.)

SIP Date 1st 5th 10th⁺ 15th 20th 25th **(+ Default Date)** [Refer Item No. 6(iv)]

SIP Period Start From

 End On**

 OR Default Date (December 2032) **Please refer Item No. 6(ii) and 6(iii)

First SIP Transaction via Cheque No.

Cheque Dated

Amount@ (Rs.)

Mandatory Enclosure (if 1st Installment is not by cheque) Blank cancelled cheque Copy of cheque @The first cheque amount should be same as each SIP Amount.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date:	HDFC MUTUAL FUND Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No.	
Received from Mr./Ms./M/s. <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>	'SIP' application for		ISC Stamp & Signature <table border="1" style="display: inline-table; width: 100%; height: 50px;"></table>
Scheme / Plan / Option <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>			
Total Amount (Rs.) <table border="1" style="display: inline-table; width: 100%; height: 15px;"></table>	Please Note: All purchases are subject to realisation of cheques		

DEMAT ACCOUNT DETAILS*

(Optional - refer instruction 10)

*Investor opting to hold units in demat form may provide a copy of the DP statement to match the demat details as stated in the application form.

NSDL		CDSL
DP Name	<input type="text"/>	<input type="text"/>
DP ID	<input type="text"/>	<input type="text"/>
Beneficiary Account No.	<input type="text"/>	<input type="text"/>

I/We hereby authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

BANK DETAILS

Bank Name

Branch Name Bank City

Account Number

9 Digit MICR Code ◀ (Please enter the 9 digit number that appears after the cheque number)

Account Type (Please ✓) Savings Current NRO NRE FCNR Others (please specify) _____

Accountholder Name as in Bank Account

Authorisation of the Bank Account Holder (to be signed by the Investor)* *

** To, The Branch Manager, _____ (Name of the Bank)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed.

Bank Account Number

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit/ Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/ We would not hold the user institution responsible. I / We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/ We have read and agreed to the terms and conditions mentioned overleaf.

Applicable to SIP Top-up facility:

I/We hereby agree to avail the top-up facility for SIP and authorize my bank to execute the ECS/Direct Debit/Standing Instruction for a further increase in installment from my designated account.

Please write SIP Enrolment Form No. / Folio No. on the reverse of the cheque.

1st Account Holder's Signature (As in Bank Records)	<input type="text"/>	2nd Account Holder's Signature (As in Bank Records)	<input type="text"/>	3rd Account Holder's Signature (As in Bank Records)	<input type="text"/>
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BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date)

Bank Account Number

For Office Use only (Not to be filled in by Investor)

Recorded on Scheme Code

Recorded by Credit Account Number

SIP TERMS & CONDITIONS FOR ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Gold Fund**, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.

*an open-ended equity linked savings scheme with a lock-in period of 3 years

** an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transactions of Computer Age Management Services Pvt Ltd. (CAMS).

In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the SIP Enrolment Form.

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

3. a. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form/ Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
4. a. New investors who wish to enroll for SIP are required to fill the (i) SIP Enrolment Form Investments through ECS/ Direct Debit Facility / Standing Instruction (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with/ without the initial investment instrument. New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
- b. New investors can apply for SIP in to respective Scheme / Plans / Options without any existing investment / folio.

The provision for '**Minimum Application Amount**' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

5. SIP offers investors the following two Plans (Frequency):
- Monthly Systematic Investment Plan (MSIP)**
 - Quarterly Systematic Investment Plan (QSIP)**
6. (i) The details of minimum amount per cheque, minimum number of installment, duration, entry load, exit load, etc. are given below:

	Schemes other than HDFC TaxSaver* HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Installments		
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
ii) Total Minimum Number of Installments		
MSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques • In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques 	6 Installments
QSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques • In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques 	2 Installments

*open-ended equity linked savings scheme with a lock-in period of 3 years

- (ii) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2032.
- (iii) In respect of SIP enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.
- The Load Structure for investments through SIP is as follows:
- Entry Load: Not Applicable.** The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
 - Exit Load:** Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied. For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.
- (iv) In case the Frequency (Monthly/Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.
7. All SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP installments under MSIP and QSIP should be of the same amount and same date. For example,

if an investor is enrolling for MSIP for the period July- December for total amount of Rs. 30,000/-, there shall be a minimum of six installments (except for first SIP cheque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrollment provided the SIP Enrolment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.

a. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing)/ Direct Debit / Standing Instruction should be of the same amount.

b. The SIP Enrolment Form should be submitted atleast 30 days before the first SIP date^ for ECS (Debit Clearing) / Direct Debit / Standing Instruction.

If the SIP start period is not mentioned, the chosen/Default date falling 30 days from SIP submission date will be considered as the SIP start date and SIP will be registered from that date (eg. If the application is submitted on June 1 without indicating the SIP start period then the SIP start date would be July 1).

^ In case the auto debit start date as mentioned in the form does not satisfy this condition, the first SIP date shall be rolled over to begin from the immediately following month (provided the roll over SIP date does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction) and the end date shall accordingly get extended.

c. Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. No cash, money orders or postal orders will be accepted.

d. In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/ investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For other mode of payment for SIP and further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdfcfund.com.

e. SIP Top-up Facility:

- SIP Top-up is a facility wherein an investor who wishes to enrol for SIP, has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. The SIP Top-up amount should be filled in the SIP Enrolment Form itself.
- The SIP Top-up amount should be in multiples of Rs. 500/- only.
- Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.

f. (i) **SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors / Unit holders may also enroll for SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) should conform to the ECS Debit locations approved by RBI. The same is available on www.rbi.org.in and on our website www.hdfcfund.com

- This facility is offered only to the investors having bank accounts in select cities.

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit facility is available only on specific dates of the month as under :

Cities	SIP Dates
Pondicherry	5th / 10th / 15th / 25th

The investor agrees to abide by the terms and conditions of ECS facility of RBI.

(ii) SIP payment through Direct Debit Facility

Investors / Unit holders may enroll for SIP Direct Debit Facility available with the following banks / branches

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India and Union Bank of India	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

- This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- This facility is available on all SIP dates of a month / quarter.

(iii) SIP payment through Standing Instruction

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with:

- Axis Bank • Dhanlaxmi Bank Ltd. • HDFC Bank • ICICI Bank • ING Vysya Bank • Royal Bank of Scotland NV • South Indian Bank
- This facility is offered only to the investors having bank accounts in the above mentioned Banks.
- This facility is available on all SIP dates of a month / quarter.

The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. **Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.**

- Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
- The first SIP cheque should be drawn in favour of 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name' (e.g. In case of HGF the cheque should be drawn in favour of "HDFC Growth Fund A/c ABCDE1234F" OR "HDFC Growth Fund A/c Bhavesh Shah"; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed "Account Payee only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.
- Investors have an option to hold the Units in dematerialized form (except units of HDFC Children's Gift Fund). However, this facility is not available in case of units offered under the Daily/

Weekly/Fortnightly Dividend Option(s).

The units will be allotted in demat form based on the applicable NAV as per the terms of the respective Scheme Information Document(s) and will be credited to investor's Demat Account on weekly basis on realisation of funds. For e.g. Units will be credited to investor's Demat account every Monday on the basis of realization status received during the last week (Monday to Friday).

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

- You can choose to change your bank account or discontinue the SIP facility by giving thirty days written notice to any of our Investor Service Centres. For SIP cancellation request, please mention the SIP start date as mentioned at the time of registration.
- The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit / Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.
- Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned/ transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
- Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available. For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.
- Know Your Customer (KYC) Compliance**
Units held in account statement (non-demat) form
Investors should note that it is mandatory for all registrations for Systematic Investment Plan (SIP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

For further details, please refer Section 'Know Your Customer (KYC) Compliance under Statement of Additional Information available on our website www.hdfcfund.com.

16. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/- (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000/- and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges in case of investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. HDFC AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) **at the First/ Sole Applicant/ Guardian level.** If the PAN details are available, then the First/ Sole Applicant/ Guardian will be treated as existing investor (i.e. Rs. 100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150/- for first time investors or Rs. 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

- Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- HDFC Mutual Fund / HDFC AMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
- The SIP Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.
- The Trustee reserves the right to change/modify the terms and conditions of the SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website www.hdfcfund.com

(Please read terms & conditions overleaf)

Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION

ARN No.	Name	Sub Agent's name and Code/Bank Branch Code	M O Code
ARN- 28933			

FOR OFFICE USE ONLY (TIME STAMP)

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.

Transaction Charges for Applications through Distributors only (Refer Item No. 16 and please tick (✓) any one) Date:

D	D	M	M	Y	Y	Y	Y
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I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
 I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

If the total commitment of investment through SIP (i.e. amount per SIP installment X No. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

I/We have read and understood the contents of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information and the terms & conditions overleaf. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. 3(a) overleaf)
Folio No.

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 The details in our records under the folio number mentioned alongside will apply for this application.

2. PAN and KYC Compliance Status details (Mandatory)		PAN #		KYC # (Mandatory) [Please tick (✓)]	
First / Sole Applicant				<input type="checkbox"/> Attached	
Guardian (In case of First/Sole Applicant is a minor)				<input type="checkbox"/> Attached	
Second Applicant				<input type="checkbox"/> Attached	
Third Applicant				<input type="checkbox"/> Attached	

Please attach proof. If PAN/KYC is already validated, please don't attach any proof. Refer item no. 14 and 15 overleaf

3. Application No. (for new investor)	
4. Unitholder Information	
Name of the First / Sole Applicant	
Name of the Guardian (in case of First / Sole Applicant is a minor)	
Name of the Second Applicant	
Name of the Third Applicant	

5. Name of Scheme / Plan / Option	
6. Frequency (Please ✓ any one only)	<input type="checkbox"/> Monthly SIP <input type="checkbox"/> Quarterly SIP

7. Enrolment Period	From <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Please refer item no. 6 (iii) overleaf)	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y								
M	M	Y	Y	Y	Y								

8. Cheque(s) Details (Refer Item No. 7 overleaf)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)
	1.			7.		
	2.			8.		
	3.			9.		
	4.			10.		
	5.			11.		
	6.			12.		

(All cheques should be of same amount)		Total (Rs.)	
Cheques drawn on	Name of Bank	Branch	
Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify) _____			

9. DEMAT ACCOUNT DETAILS* (Optional - refer instruction 10)	NSDL		CDSL																																									
	DP Name																																											
	DP ID	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																						<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				

*Investor opting to hold units in demat form may provide a copy of the DP statement to match the demat details as stated in the application form.

SIGNATURE(S)	<table border="1"><tr><td></td></tr></table> Please write SIP Enrolment form No. / folio No. on the reverse of the Cheque		<table border="1"><tr><td></td></tr></table>		<table border="1"><tr><td></td></tr></table>	
First / Sole Unit Holder / Guardian	Second Unit Holder	Third Unit Holder				
Please note : Signature(s) should be as it appears on the Application Form/Folio and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.						

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date:	HDFC MUTUAL FUND	Enrolment Form No.
	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	

Received from Mr./Ms./M/s. <table border="1"><tr><td></td></tr></table>		'SIP' (PDC) application for	ISC Stamp & Signature
Scheme / Plan / Option <table border="1"><tr><td></td></tr></table>			
No of Cheques <table border="1"><tr><td></td></tr></table>			
Total Amount (Rs.) <table border="1"><tr><td></td></tr></table>		Please Note: All purchases are subject to realisation of cheques	

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1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Gold Fund**, HDFC Long Term Equity Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.

*an open-ended equity linked savings scheme with a lock-in period of 3 years.

** an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt Ltd. (CAMS).

In case SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the SIP Enrolment Form.

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

3. a. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide Folio Number and complete details in section 2 and proceed to Section 5. Unitholders' details and mode of holding (single, joint, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form/Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
4. a. New investors who wish to enroll for SIP are required to fill the (i) SIP Enrolment Form (Investments through Post Dated Cheques) (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investors are advised to read

the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

- b. New investors can apply for SIP in to respective Scheme / Plans/ Options without any existing investment / folio.

The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund-Growth Option is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

5. SIP offers investors the following two Plans (Frequency):

- i) Monthly Systematic Investment Plan (MSIP)
ii) Quarterly Systematic Investment Plan (QSIP)

6. The details of minimum amount per cheque, minimum number of cheques, duration, entry load, exit load, etc. are given below:

	Schemes other than HDFC TaxSaver* HDFC Long Term Advantage Fund*	HDFC TaxSaver* and and HDFC Long Term Advantage Fund*
i) Minimum Amount per Cheque		
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
ii) Total Minimum Number of Cheques		
MSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques • In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques 	6 Cheques
QSIP	<ul style="list-style-type: none"> • In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques • In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques 	2 Cheques

*open-ended equity linked savings scheme with a lock-in period of 3 years

- iii) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- iv) In respect of SIP enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.
The Load Structure for investments through SIP is as follows:
- (a) Entry Load: Not Applicable.
The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- (b) Exit Load: Applicable Exit Load, if any, in

the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

7. a. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrolment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrolment Form must be filled for MSIP and QSIP.
- b. All SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July-December for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
- c. In case the name is not pre-printed on the first SIP cheque or signature on the first SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available at our website www.hdfcfund.com.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. a. The cheques should be drawn in favour of 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name' (e.g. In case of HGF the cheque should be drawn in favour of "HDFC Growth Fund A/c ABCDE1234F"

OR "HDFC Growth Fund A/c Bhavesh Shah"; in case of HDFC Index Fund, HDFC Gilt Fund, HDFC Children's Gift Fund, HDFC Floating Rate Income Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed "Account Payee only". Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque accompanying the SIP Enrolment Form.

- b. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. No cash, money orders or postal orders will be accepted.
- c. Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

10. Investors have an option to hold the Units in dematerialized form (except units of HDFC Children's Gift Fund). However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s). The units will be allotted in demat form based on the applicable NAV as per the terms of the respective Scheme Information Document(s) and will be credited to investor's Demat Account on weekly basis on realisation of funds. For e.g. Units will be credited to investor's Demat account every Monday on the basis of realization status received during the last week (Monday to Friday).

Investors desiring to get allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application is liable to be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for verification. Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP. Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable.

Holding / transacting of units held in demat mode shall be in accordance with the procedures / requirements laid down by the Depositories, viz. NSDL/ CDSL in accordance with the provisions under the Depositories Act, 1996 and the regulations thereunder.

11. Unitholders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.

12. The SIP enrolment will be discontinued and the balance cheques, if any will be returned to the unit holder in cases where three consecutive SIP Cheques(s) are not honored.

13. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed /switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

14. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

15. Know Your Customer (KYC) Compliance Units held in account statement (non-demat) form

Investors should note that it is mandatory for all registrations for Systematic Investment Plan (SIP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter.

Units held in electronic (demat) form

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

For further details, please refer Section 'Know Your Customer (KYC) Compliance under Statement of Additional Information available on our website www.hdfcfund.com.

16. Transaction Charges

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/-

(for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000/- and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges in case of investments through SIP:

Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- (e) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. HDFC AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) **at the First/ Sole Applicant/ Guardian level**. If the PAN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100/- will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150/- for first time investors or Rs. 100/- for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

- 17. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
 - b. HDFC Mutual Fund/HDFCAMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
 - c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
18. The Trustee reserves the right to change/modify the terms and conditions of the SIP. For the updated terms and conditions of SIP, contact the nearest ISC or visit our website www.hdfcfund.com



MICRO SIP ENROLMENT FORM

[For Investments through ECS (Debit Clearing) / Direct Debit Facility/Standing Instruction

(Please read terms & conditions overleaf)

Enrolment Form No.

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY/STANDING INSTRUCTION

Micro SIP via ECS (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY
ARN No.	Name	Sub Agent's name and Code/ Bank Branch Code	M O Code	
ARN 28933				

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.

Transaction Charges for Applications through Distributors only
(Refer Item No. 18 and please tick (✓) any one)

Date:

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
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If the total commitment of investment through Micro SIP (i.e. amount per Micro SIP installment X No. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

I / We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information of the following Scheme and the terms & conditions of Micro SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction. I / We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the Micro SIP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). I / We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/ them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that there have not been any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year. I do not hold a Permanent Account Number (PAN).**

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

<input type="checkbox"/> NEW REGISTRATION	<input type="checkbox"/> CHANGE IN BANK ACCOUNT	<input type="checkbox"/> CANCELLATION
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INVESTOR AND MICRO SIP DETAILS

Name of Sole/1st Applicant		Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Photo ID Document*		Doc. ID No.*	
Proof of Address Document*		Doc. ID No.*	
Name of Guardian (in case first applicant is minor)		Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Photo ID Document*		Doc. ID No.*	
Proof of Address Document*		Doc. ID No.*	
Name of 2nd Applicant		Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Photo ID Document*		Doc. ID No.*	
Proof of Address Document*		Doc. ID No.*	
Name of 3rd Applicant		Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Photo ID Document*		Doc. ID No.*	
Proof of Address Document*		Doc. ID No.*	

*Please specify (Refer Item No. 5 overleaf)

Signature [(Refer Item No. 6(b))]

Sole/1st Applicant/Guardian	2nd Applicant	3rd Applicant
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ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date:	HDFC MUTUAL FUND Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No.
Received from Mr./Ms./M/s. <input type="text"/>	'Micro SIP' application for	
Scheme / Plan / Option <input type="text"/>		
Total Amount (Rs.) <input type="text"/>	Please Note: All purchases are subject to realisation of cheques	
ISC Stamp & Signature		

TERMS & CONDITIONS OF MICRO SIPs - ECS (Debit Clearing)/DIRECT DEBIT FACILITY/STANDING INSTRUCTION

- Micro Systematic Investment Plans (Micro SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (hereinafter referred to as "Micro SIP") shall be exempt from the requirement of PAN, subject to submission of any one of the necessary Photo Identification documents as detailed in clause 5 below.
- This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals), NRIs but not PIOs, Minors and Sole proprietary firms **who do not possess a Permanent Account Number (PAN)**. HUFs and other categories will not be eligible for the exemption. The Micro SIP Facility is available only for units held/to be held in Non - demat Mode.
- Micro SIP is available to the eligible investors in the following Scheme(s) of HDFC Mutual Fund:
HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open - ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund - Plan 2005 and HDFC Gold Fund.**

* an open-ended equity linked savings scheme with a lock-in period of 3 years

** an open-ended fund of fund scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- The Micro SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The Micro SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt. Ltd. (CAMS).

In case Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the Micro SIP Enrolment Form.

- Eligible Investors (including joint holders) should submit the following documents along with the Enrolment Form:
 - a photocopy of any one of the (current and valid) Photo Identification (ID) documents:
 - Voter Identity Card; • Driving License; • Government / Defense identification card; • Passport; • Photo Ration Card; • Photo Debit Card (Credit card not included); • Employee ID cards issued by companies registered with Registrar of Companies; • Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer/ Elected Representatives to the Legislative Assembly / Parliament; • ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; • Senior Citizen / Freedom Fighter ID card issued by Government; • Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; • Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); • Any other photo ID card issued by Central Government/ State Governments /Municipal authorities / Government organizations like ESIC / EPFO; • Permanent Account Number (PAN) (can be given only for second and third account holder).

Alongwith the Photo ID document, Investors are required to specify the Document ID number i.e. the unique reference no., if any, of the Photo ID document.

- Proof of address copy. However, where photo identification documents contains the address of the investor, a separate proof of address is not required.
Supporting documents copy shall be self attested by the investor / attested by the ARN Holder/AMFI registered Distributor mentioning the ARN number or attested by any competent authority
- Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the Micro SIP Enrolment Form investments through Auto Debit/ ECS/Standing Instruction. Existing unitholders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which the enrolment form is liable to be rejected.
 - Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
 - While making subsequent Micro SIP applications with the Mutual Fund, the existing Unitholder may quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the Photo Identification document.
- New investors who wish to enroll for Micro SIP are required to fill the (i) Micro SIP Enrolment Form for Investments through ECS/Direct Debit Facility/Standing Instruction (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
 - New investors can apply for Micro SIP into respective schemes / plans / options without any existing investment / folio.
New investors should take a note of the following requirements:
The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for Micro SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of Micro SIP investments, an investor can enter the Scheme with minimum amount of ₹ 500/-.
- Micro SIP offers investors the following two Plans (Frequency):
 - Monthly Systematic Investment Plan (MSIP)
 - Quarterly Systematic Investment Plan (QSIP)
- The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
	i) Minimum Amount per Installment	
MSIP	Rs. 500/- and in multiples of Rs. 100/- thereafter	Rs. 500/- and in multiples of Rs. 500/- thereafter
QSIP	Rs. 1,500/- and in multiples of Rs. 100/- thereafter.	Rs. 1,500/- and in multiples of Rs. 500/- thereafter.
	ii) Total Minimum Number of Installments	
MSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than Rs. 1,000/- in value: 12 Installments • In respect of each Micro SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Installments 	6 Installments

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
QSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than Rs. 3,000/- in value: 4 Installments • In respect of each Micro SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Installments 	2 Installments

*an open-ended equity linked savings scheme with a lock-in period of 3 years

- There is no maximum duration for Micro SIP enrolment. However, Micro SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Micro SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

An investor has an option to choose the 'End Date' of the Micro SIP by filling the date or by selecting the Default Date i.e. December 2032.

- In respect of Micro SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Micro SIP.

The Load Structure for investments through Micro SIP is as follows:

(a) **Entry Load: Not Applicable.**

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) **Exit Load**

Applicable Exit Load, if any, in the Scheme/Plan/ Option as on the date of enrollment of the Micro SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com

- In case the Frequency (Monthly/Quarterly) and Micro SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.

- Micro SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. For example, if an investor is enrolling for MSIP for the period July - December for total amount of Rs. 9,000/-, there should be a minimum of six installments (except for first Micro SIP cheque which could be of any date) and same amount.

The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit/ Standing Instruction is to be registered. However, investors need not submit the First Cheque for Micro SIP enrollment provided the Micro SIP Enrolment Form is attested by the Bank from which Micro SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the Micro SIP installment will be debited is attached to the form.

- First Micro SIP Cheque and subsequent Micro SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
- The Micro SIP Enrolment Form should be submitted atleast 30 days before the first Micro SIP date^A for ECS (Debit Clearing) / Direct Debit/ Standing Instruction.

^ In case the auto debit start date as mentioned in the form does not satisfy this condition the first Micro SIP date shall be rolled over to begin from the immediately following month (provided the roll over Micro SIP date does exceed the maximum time gap of 90 days between the first cheque for Micro SIP investment and first installment of Micro SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction and also the end date shall accordingly get extended.

d. Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the Micro SIP application is submitted. No cash, money orders or postal orders will be accepted.

e. In case the name is not pre-printed on the first Micro SIP cheque or signature on the first Micro SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying that the details of the investor. For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdfcfund.com.

f. (i) **Micro SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors/ Unit holders may also enroll for Micro SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

List of Cities for Micro SIP Auto Debit Facility via ECS (Debit Clearing) should confirm to the ECS Debit Locations approved by RBI. The same is available on www.rbi.org.in and on our website www.hdfcfund.com.

- This facility is offered only to the investors having bank accounts in select cities.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- Micro SIP auto debit facility is available only on specific dates of the month as under:

Cities	Micro SIP Dates
Pondicherry	5th / 10th / 15th / 25th

The investor agrees to abide by the terms and conditions of ECS facility of RBI.

(ii) **Micro SIP payment through Direct Debit Facility**

Investors / Unit holders may also enroll for Micro SIP Direct Debit Facility available with the following banks / branches

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, Union Bank of India and State Bank of India	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

- This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- This facility is available on all Micro SIP dates of a month / quarter.

(iii) **Micro SIP payment through Standing Instruction**

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instruction to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit

their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with • HDFC Bank • ICICI Bank • ING Vysya Bank • Axis Bank • South Indian Bank • Dhanlaxmi Bank • Royal Bank of N.V.

- This facility is offered only to the investors having bank accounts in the above mentioned Banks.
- This facility is available on all Micro SIP dates of a month / quarter.

The cities / banks / branches in the list may be modified/ updated/changed/ removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, Micro SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. **Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.**

11. Units will be allotted on the applicable dates. In case the date falls on a Non- Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds.

Further, in case of first Micro SIP investment accepted through cheque drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

12. The first Micro SIP cheque should be drawn in favour of 'the Specific Scheme A/c First Investor Name' (e.g. In case of HDFC Growth Fund the cheque should be drawn in favour of "HDFC Growth Fund A/c Bhavesh Shah"; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed "Account Payee only". Unit holders must write the Micro SIP Enrolment Form number, if any, on the reverse of the cheque accompanying the Micro SIP Enrolment Form.

13. In case it is found that the aggregate of Micro SIP installments in a rolling 12 months period or in a financial year exceed Rs. 50,000 or where there are deficiencies in the Photo Identification documents and/or proof of address or that the first applicant possesses a PAN, the Micro SIP registration application shall be rejected and the Investor will be sent a communication to this effect.

14. In case the first Micro SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the Micro SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/switch-outs shall be allowed.

15. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres. For Micro SIP cancellation request, please mention the Micro SIP start date as mentioned at the time of registration.

16. The Micro SIP enrollment will be discontinued in cases where three consecutive Micro SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit / Standing Instruction] is not submitted at least 30 days before the next Micro SIP Auto Debit.

17. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

18. **Transaction Charges**

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.

Transaction Charges in case of investments through Micro SIP:

Transaction Charges in case of investments through Micro SIP are deductible only if the total commitment of investment (i.e. amount per Micro SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of Micro SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form to enable deduction of appropriate Transaction Charges. However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

- Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
 - HDFC Mutual Fund / HDFC AMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
 - HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
 - The Micro SIP Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.
20. The Trustee reserves the right to change/modify the terms and conditions of the Micro SIP. Investor would be bound by the terms and conditions as amended from time to time. For the terms and conditions of Micro SIP, contact the nearest ISC or visit our website www.hdfcfund.com

MICRO SIP ENROLMENT FORM

(For Investments through Post Dated Cheques)

(Please read terms & conditions overleaf)

Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY
ARN No.	Name	Sub Agent's Name and Code / Bank Branch Code	M O Code	
ARN-28933				

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. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)

Transaction Charges for Applications through Distributors/Agents only (Refer Instruction 17 and please tick (✓) any one) Date : D D M M Y Y Y Y

I confirm that I am a **First time** investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)
 I confirm that I am an **existing** investor in Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

If the total commitment of investment through Micro SIP (i.e. amount per Micro SIP installment X No. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

I/We have read and understood the contents of the Scheme Information Document(s) of the following Scheme and Statement of Additional Information and the terms & conditions overleaf. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the Micro SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that there have not been any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000/- in a rolling 12 months period or in a financial year. I do not hold a Permanent Account Number (PAN).**

1. **Existing Unit holder Information** (If you have existing folio, please fill in your folio number, complete details in section 2 and section 3 and proceed to section 6. Refer item No. 6 (a) overleaf)

Folio No. / *The details in our records under the folio number mentioned alongside will apply for this application.*
2. **Photo Identification Document***

Doc. ID No.* Date of Birth

FIRST APPLICANT		<input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y
SECOND APPLICANT / GUARDIAN IN CASE FIRST APPLICANT IS A MINOR		<input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y
THIRD APPLICANT		<input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y

*Please specify (Refer Item No. 5 overleaf)
3. **Proof of Address***

Doc. ID No.*

FIRST APPLICANT / GUARDIAN	
SECOND APPLICANT	
THIRD APPLICANT	

*Please specify (Refer Item No. 5 overleaf)
4. **Application No.** (for new investor)
5. **Unitholder Information**

Name of the First / Sole Applicant

Name of the Guardian (in case of First / Sole Applicant is a minor)

Name of the Second Applicant

Name of the Third Applicant
6. Name of Scheme / Plan / Option
7. Frequency (Please ✓ any one only)

Monthly Micro SIP Quarterly Micro SIP
8. Enrolment Period

From M M Y Y Y Y To M M Y Y Y Y (Please refer item no. 9 (iii) overleaf)
9. **Cheque(s) Details** (Refer Item No. 10 overleaf)

Cheque Number(s)	Dated (DD/MM/YYYY)	Amount (₹)	Cheque Number(s)	Dated (DD/MM/YYYY)	Amount (₹)
1.			7.		
2.			8.		
3.			9.		
4.			10.		
5.			11.		
6.			12.		
Total (₹)					

Cheques drawn on

Name of Bank Branch

Account Type (✓) Savings Current NRO NRE FCNR Others (Please specify) _____

SIGNATURE(S)

Please write Micro SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.

First/Sole Unit holder / Guardian

Second Unit holder

Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date : <input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> D <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> M <input style="width: 15px;" type="text"/> Y <input style="width: 15px;" type="text"/> Y	Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No.
Received from Mr./Ms./M/s. <input style="width: 150px;" type="text"/>	'Micro SIP' (PDC) application for	<div style="border: 1px solid black; padding: 10px; height: 100px; display: flex; align-items: center; justify-content: center; font-size: 0.8em;"> ISC Stamp & Signature </div>
Scheme / Plan / Option <input style="width: 150px;" type="text"/>		
No. of Cheques <input style="width: 150px;" type="text"/>		
Total Amount (₹) <input style="width: 150px;" type="text"/>		

Please Note : All purchases are subject to realisation of cheques

TERMS & CONDITIONS OF MICRO SIPs - POST DATED CHEQUES

1. Micro Systematic Investment Plans (Micro SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (hereinafter referred as "Micro SIP") shall be exempt from the requirement of PAN, subject to submission of any one of the necessary Photo Identification documents as detailed in clause 5 below.

2. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals), NRIs but not PIOs, Minors and Sole proprietary firms **who do not possess a Permanent Account Number (PAN)**. HUFs and other categories will not be eligible for the exemption. The Micro SIP Facility is available only for units held/to be held in Non - demat Mode.

3. Micro SIP is available to the eligible investors in the following Scheme(s) of HDFC Mutual Fund:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open - ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund - Plan 2005 and HDFC Gold Fund.**

* an open-ended equity linked savings scheme with a lock-in period of 3 years

** an open-ended fund of fund scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

4. The Micro SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (P) in the appropriate box (E), where boxes have been provided. The Micro SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt. Ltd. (CAMS).

In case Micro SIP investments are made through 'Third Party Payments' i.e. payment made through an instrument issued from a bank account other than that of the first named applicant/ investor mentioned in the application form, Investors are required to additionally fill up & submit the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the Micro SIP Enrolment Form.

5. Eligible Investors (including joint holders) should submit the following documents along with the Enrolment Form:

(i) **a photocopy of any one of the (current and valid) Photo Identification (ID) documents :**

- Voter Identity Card; • Driving License; • Government / Defense identification card; • Passport; • Photo Ration Card; • Photo Debit Card (Credit card not included); • Employee ID cards issued by companies registered with Registrar of Companies; • Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer/ Elected Representatives to the Legislative Assembly / Parliament; • ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; • Senior Citizen / Freedom Fighter ID card issued by Government;

- Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI;
- Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL);
- Any other photo ID card issued by Central Government/ State Governments /Municipal authorities / Government organizations like ESIC/ EPFO; • Permanent Account Number (PAN) (can be given only for second and third account holder).

Alongwith the Photo ID document, Investors are required to specify the Document ID number i.e. the unique reference no., if any, of the Photo ID document.

(ii) Proof of address copy. However, where photo identification documents contains the address of the investor, a separate proof of address is not required.

Supporting documents copy shall be self attested by the investor / attested by the ARN Holder/AMFI registered Distributor mentioning the ARN number or attested by any competent authority

6. a. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the Micro SIP Enrolment Form (investments through Post Dated Cheques). Existing unitholders should provide their Folio Number, complete details in section 2 and 3 and proceed to section 6. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which, the application is liable to be rejected.

b. Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all unitholders are required to sign.

c. While making subsequent Micro SIP applications with the Mutual Fund, the existing Unitholder may quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the Photo Identification document.

7. a. New investors who wish to enroll for Micro SIP are required to fill the (i) Micro SIP Enrolment Form (Investments through Post Dated Cheques) (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

b. New investors need not have an existing folio for investments into respective schemes / plans / options. Such investors can start a folio with a Micro SIP.

New investors should take a note of the following requirements:

The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for Micro SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of Micro SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

8. Micro SIP offers investors the following two Plans:

i) Monthly Systematic Investment Plan (MSIP)

ii) Quarterly Systematic Investment Plan (QSIP)

9. The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Cheque		
MSIP	N 500/- and in multiples of N 100/- thereafter	N 500/- and in multiples of N 500/- thereafter
QSIP	N 1,500/- and in multiples of N 100/- thereafter.	N 1,500/- and in multiples of N 500/- thereafter.
ii) Total Minimum Number of Cheques		
MSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than N 1,000/- in value: 12 Cheques • In respect of each Micro SIP Installment equal to or greater than N 1,000/- in value: 6 Cheques 	6 Cheques
QSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than N 3,000/- in value: 4 Cheques • In respect of each Micro SIP Installment equal to or greater than N 3,000/- in value: 2 Cheques 	2 Cheques

*an open-ended equity linked savings scheme with a lock-in period of 3 years

iii) There is no maximum duration for Micro SIP enrolment. However, Micro SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Micro SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

An investor has an option to choose the 'End Date' of the Micro SIP by filling the date or by selecting the Default Date i.e. December 2032.

iv) In respect of Micro SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Micro SIP.

The Load Structure for investments through Micro SIP is as follows:

(a) **Entry Load: Not Applicable.**

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) **Exit Load**

Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the Micro SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum of the relevant Scheme or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

10. a. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same Micro SIP Enrolment Form. Under the QSIP,

the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same Micro SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate Micro SIP Enrolment Form must be filled for MSIP and QSIP.

- b. All Micro Micro SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All Micro SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2011 for total amount of N 9,000/-, he will be required to issue six cheques all bearing the same date (except for first Micro SIP cheque which could be of any date) and same amount. It may, however, be noted that the first Micro SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first Micro SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
 - c. In case if the name is not pre-printed on the first Micro SIP cheque or signature on the first Micro SIP cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the details of the investor. For further details, please refer to the section 'Third Party Payments' under the Instructions in the Key Information Memorandum and section 'How to Apply' under Statement of Additional Information available at our website www.hdfcfund.com.
11. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of Micro SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
 - a. The cheques should be drawn in favour of 'the Specific Scheme A/c First Investor Name' (e.g. In case of HDFC Growth Fund the cheque should be drawn in favour of "HDFC Growth Fund A/c Bhavesh Shah"; in case of HDFC Index Fund and HDFC MF Monthly Income Plan, the name of the respective Plan should also be mentioned) and crossed "Account Payee only". Unit holders must write the Micro SIP Enrolment Form number, if any, on the reverse of the cheque accompanying the Micro SIP Enrolment Form.

- b. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the Micro SIP application is submitted. No cash, money orders or postal orders will be accepted.
- c. Returned cheque(s) may not be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

12. In case it is found that the aggregate of Micro SIP installments in a rolling 12 months period or in a financial year exceed u 50,000 or where there are deficiencies in the Photo Identification documents and/or proof of address or that the first applicant possesses a PAN, the Micro SIP registration application shall be rejected and the Investor will be sent a communication to this effect.
13. In case the first Micro SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the Micro SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/switch-outs shall be allowed.
14. Unit holders will have the right to discontinue the Micro SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the Micro SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder. For Micro SIP cancellation request, please mention the Micro SIP start date as mentioned at the time of registration.
15. The Micro SIP enrolment will be discontinued and the balance cheques, if any, will be returned to the unit holder in cases where three consecutive Micro SIP Cheques are not honored.
16. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned /transferred / pledged / redeemed /switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
17. **Transaction Charges**

In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges).

Transaction Charge of N 150 (for a first time investor across mutual funds) or N 100 (for investor other than first time mutual fund investor) per purchase / subscription of N 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The

balance amount shall be invested.

Transaction Charges in case of investments through Micro SIP:

Transaction Charges in case of investments through Micro SIP are deductible only if the total commitment of investment (i.e. amount per Micro SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted for:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges
- (b) for purchases / subscriptions / total commitment amount in case of Micro SIP of an amount less than Rs. 10,000/-;
- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor); and
- (e) for purchases / subscriptions routed through Stock Exchange(s).

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form to enable deduction of appropriate Transaction Charges. However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

18. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific Micro SIP date due to local holidays or any other reason.
- b. HDFC Mutual Fund / HDFC AMC, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.

19. The Trustee reserves the right to change/modify the terms and conditions of the Micro SIP. Investor would be bound by the terms and conditions as amended from time to time. For the terms and conditions of Micro SIP, contact the nearest ISC or visit our website www.hdfcfund.com

Enrolment Form

(Please read terms & conditions / instructions overleaf)



Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY (TIME STAMP)
ARN No.	Name	Sub Agent's name and Code/ Bank Branch Code	M O Code	
ARN-28933				

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.

Date:

D	D	M	M	Y	Y	Y	Y
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I / We have read and understood the contents of the Key Information Memorandum(s), Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information and the terms & conditions overleaf. I / We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Please (✓) any one. NEW REGISTRATION CANCELLATION

Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)										
Name of the Applicant	PAN#	KYC is mandatory# Please (✓)								
First / Sole Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									Proof Attached <input type="checkbox"/>
Guardian (in case the First / Sole Applicant is a minor)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									Proof Attached <input type="checkbox"/>
Second Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									Proof Attached <input type="checkbox"/>
Third Applicant	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									Proof Attached <input type="checkbox"/>

Please attach Proof. If PAN/KYC is already validated, please don't attach any proof. Refer Instruction 15 and 16

Name of 'Transferor' Scheme/Plan/Option														
Name of 'Transferee' Scheme/Plan/Option														
For Fixed Systematic Transfer Plan (FSTP) (Please ✓ any one) (Refer Instruction No. 7)	Amount of Transfer per Installment: Rs. _____													
	<input type="radio"/> Daily#	No. of Installments: * _____												
	<input type="radio"/> Weekly\$ [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday+	No. of Installments: * _____												
	<input type="radio"/> Monthly+ <input type="radio"/> Quarterly Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th+ <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y									
M	M	Y	Y	Y	Y									
For Capital Appreciation Systematic Transfer Plan (CASTP) (Please ✓ any one) (Refer Instruction No. 8)	OR													
	<input type="radio"/> Monthly+ <input type="radio"/> Quarterly Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th+ <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	Enrolment Period*: From: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> To: <table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y	Y
	M	M	Y	Y	Y	Y								
	M	M	Y	Y	Y	Y								

In case of multiple registrations, please fill up separate Enrolment Forms.

#Refer Instruction No. 7 (a) \$Refer Instruction No. 7 (b) * Refer Instruction No. 9 overleaf + Default Frequency/Date/Day [Refer Instruction 9(a)(v)&(vi)]

SIGNATURE(S)

First / Sole Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order.
In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND

Date:

Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg,
169, Backbay Reclamation, Churchgate, Mumbai 400020

Enrolment
Form No./Folio No.

Received from Mr./Ms./M/s. _____ 'STP' application for transfer of Units;
from Scheme / Plan / Option _____
to Scheme / Plan / Option _____

ISC Stamp & Signature

--

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended schemes) of HDFC Mutual Fund (Transferee Scheme). The STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

Currently, the schemes eligible for this facility are as follows:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open - ended income scheme, Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Multiple Yield Fund, HDFC Multiple Yield Fund - Plan 2005, HDFC Arbitrage Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Gold Fund**, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Liquid Fund.

* open-ended equity linked savings schemes with a lock-in period of 3 years. These schemes shall not be eligible for Capital Appreciation Systematic Transfer Plan (CASTP).

** an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.

3. One STP Enrolment Form can be filled for one Scheme/ Plan/ Option only.

4. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

5. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.

6. STP offers unit holders the following two Plans:
i. Fixed Systematic Transfer Plan (FSTP)
ii. Capital Appreciation Systematic Transfer Plan (CASTP)

FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

7. a. Under the FSTP -Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Business Day.

b. Under the FSTP - Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday.

c. Under the FSTP - Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month.

d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc.

*an open-ended equity linked savings scheme with a lock-in period of 3 years.

In case there is no minimum amount (as specified above under each Option) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account closed.

If STP date/day is a non-Business Day, then the next Business Day shall be the STP Date/Day and the same will be considered for the purpose of determining the applicability of NAV.

Unit holders should be aware that if they decide to take up this facility, there is possibility of erosion of capital e.g. If the unit holder decides to transfer Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such transfer proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

8. Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.

9. a. i) The minimum number of installments under Daily FSTP is as follows:

- For schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*:
 - ◆ where installment amount is less than Rs. 1,000/- : 12
 - ◆ where installment amount is equal to or greater than Rs. 1,000/- : 6
- For HDFC TaxSaver* and HDFC Long Term Advantage Fund*: 6

* an open-ended equity linked savings scheme with a lock-in period of 3 years.

(ii) There should be a minimum of 6 Installments for enrolment under Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP.

(iii) Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12,000.

(iv) In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrolment period respectively in the Enrollment Form, failing which the Form is liable to be rejected.

(v) In case Day of Transfer has not been indicated under FSTP- Weekly frequency, Friday shall be treated as Default day of transfer.

(vi) In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.

b. In case of FSTP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.

c. The application for enrollment for FSTP - Monthly & Quarterly Interval and CASTP - Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for

the minimum number of installments.

In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.

d. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

10. In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the STP.

Load structure for investments through STP to the Schemes eligible for this facility:

• Exit Load of the Transferor Scheme(s):

The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme at applicable NAV, after payment of any Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

• Exit Load of the Transferee Scheme(s):

Applicable Exit Load, if any, in the Transferee Scheme/ Plan / Option as on the date of enrollment will also be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.

12. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.

13. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.

14. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver (open-ended equity linked savings schemes with a lock-in period of 3 years) cannot be assigned / transferred / pledged/ redeemed / switched - out until completion of 3 years from the date of allotment of the respective units.

15. **Permanent Account Number**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.

16. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com

17. The Trustee reserves the right to change/modify the terms and conditions of the STP. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.hdfcfund.com

F	FLEX
S	SYSTEMATIC
T	TRANSFER
P	PLAN

HDFC FLEX SYSTEMATIC TRANSFER PLAN Enrolment Form



(Please read terms & conditions / instructions overleaf)

Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY (TIME STAMP)
ARN No.	Name	Sub Agent's Name and Code/ Bank Branch Code	M O Code	
ARN-28933				

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.

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

I / We have read and understood the contents of the Key Information Memorandum(s), Scheme Information Document(s) of the respective Scheme(s) and the Statement of Additional Information and the terms & conditions overleaf. I / We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the Flex STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Please (✓) any one NEW REGISTRATION CANCELLATION

Name of the Applicant	PAN #	KYC is Mandatory # Please (✓)								
First / Sole Applicant	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>
Guardian (in case the First / Sole Applicant is a minor)	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>
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Third Applicant	<table border="1" style="width: 100%; height: 20px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>

Please attach Proof. If PAN/KYC is already validated, please don't attach any proof. Refer Instruction 15 and 16.

1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)												
2. Name of 'Transferor' Scheme/Plan/Option												
3. Name of 'Transferee' Scheme/Plan	(ONLY GROWTH OPTION)											
4. Amount and Frequency of Flex STP (please ✓ any one)	Amount of Transfer per Installment: Rs. _____ (The transfer amount shall be determined by formula in Instruction 8(a) overleaf.)											
	<input type="radio"/> Daily No. of Installments:* _____											
	<input type="radio"/> Weekly [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday ⁺ No. of Installments:* _____											
	<input type="radio"/> Monthly ⁺ <input type="radio"/> Quarterly Enrolment Period*: Date of Transfer (Please ✓ any one) <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th ⁺ <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th From : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table> To : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	M	M	Y	Y	Y	Y	M	M	Y	Y	Y
M	M	Y	Y	Y	Y							
M	M	Y	Y	Y	Y							

In case of multiple registrations, please fill up separate Enrolment Forms.

* Refer Instruction No.9(b) and 9(c) ⁺ Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]

SIGNATURE(S)

First/Sole Unit holder / Guardian

Second Unit holder

Third Unit holder

**Please note: Signature(s) should be as it appears on the Application Form and in the same order.
In case the mode of holding is joint, all Unit holders are required to sign.**

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

Date :	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai-400 020	Enrolment Form No.
Received from Mr./Ms.M/s _____	'Flex STP' application for transfer of Units;	
From Scheme / Plan / Option _____		
To Scheme / Plan _____	- Growth Option	
		ISC Stamp & Signature <div style="border: 1px solid black; width: 100%; height: 50px;"></div>

TERMS & CONDITIONS / INSTRUCTIONS FOR FLEX STP

1. HDFC Flex Systematic Transfer Plan ("Flex STP") is a facility wherein unit holder(s) of designated open-ended Scheme(s) of HDFC Mutual Fund can opt to transfer variable amount(s) linked to value of investments under Flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferor Scheme"] to the Growth Option of designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferee Scheme"]. The Flex STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

Currently, the Scheme(s) eligible for this facility are as follows: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC MF Monthly Income Plan (an open - ended income scheme. *Monthly income is not assured and is subject to availability of distributable surplus*), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Gold Fund**, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Liquid Fund.

** an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. Flex STP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The Flex STP Enrollment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.

3. One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only.

4. In case of valid enrollment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.

5. Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.

6. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.

7. Flex STP offers transfer facility at daily, weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.

8.a. Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer shall be higher of:

- Fixed amount to be transferred per installment; or
- The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) – market value of the investments through Flex STP.

In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

b. The Dates of transfers shall be as under:

Daily Interval	Every Business Day
Weekly Interval	Monday, Tuesday, Wednesday, Thursday or Friday
Monthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month
Quarterly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.

In case the day/date of transfer falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.

c. The first Flex STP installment will be processed for the fixed installment amount specified by the unitholder at the time of enrollment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.

d. The total Flex STP amount invested in the Transferee Scheme shall not exceed the total enrollment amount i.e. amount per installment X number of installments.

e. The redemption/ switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/ switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for

the fixed installment amount specified by the unitholder at the time of enrollment subject to clause 8(d) above.

f. **Illustration 1: How to calculate the transfer amount?**

Flex STP Enrollment Details :

Transferor Scheme	: HDFC Income Fund
Transferee Scheme	: HDFC Equity Fund - Growth Option
Date & Frequency of Flex STP	: 15 th date - Monthly Interval
Amount of Transfer per Installment	: Rs. 5,000/-
Number of Installments	: 12
Enrollment Period	: January - December

Calculation of Flex STP installment amount on the date of the fourth installment i.e. April 15:

- Total units allotted upto the date of last installment i.e. March 15 is assumed as 1,371.22;
- The NAV of HDFC Equity Fund - Growth Option on April 15 is assumed as Rs. 9/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 12,340.91 [1,371.22 X 9].

The installment amount will be calculated as follows:

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $[(5,000 \times 4) - 12,340.91] = Rs. 7,659.09$
	whichever is higher

Hence, on April 15, the installment amount transferred to the Transferee Scheme will be Rs. 7,659.09

Illustration 2: How to calculate the transfer amount?

FLEX STP Enrollment Details :

Transferor Scheme	: HDFC Floating Rate Income Fund - Short Term Plan
Transferee Scheme	: HDFC MF Monthly Income Plan - Long Term Plan - Growth Option
Date & Frequency of Flex STP	: 1 st date - Monthly Interval
Amount of Transfer per Installment	: Rs. 5,000/-
Number of Installments	: 12
Enrollment Period	: January - December

Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1:

- Total units allotted upto the date of last installment i.e. June 1 is assumed as 4,196.43;
- NAV of HDFC MF Monthly Income Plan - Long Term Plan - Growth Option on July 1 is assumed as Rs. 10/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows :

Fixed amount specified at the time of enrollment	: Rs. 5,000/-
or	
As determined by the formula	: $[(5,000 \times 7) - 41,964.29] = Rs. - 6,964.29$
	whichever is higher.

Hence, on July 1, the installment amount transferred to the Transferee Scheme will be Rs. 5,000/-.

Note : The Flex STP installment dates in the illustrations above are assumed to be Business Days.

9.a. The minimum amount per Flex STP installment is as follows:

- Flex STP - Daily Interval : Rs. 500/- and any amount thereafter.
- Flex STP - Weekly & Monthly Interval: Rs. 1,000/- and any amount thereafter.
- Flex STP - Quarterly Interval: Rs. 3,000/- and any amount thereafter.

b. The minimum number of installments for enrollment under Daily Flex STP:

- minimum of 12 installments where installment amount is less than Rs. 1,000/-.
- minimum of 6 installments where installment amount is equal to or greater than Rs. 1,000/-.

c. There should be a minimum of 6 installments for enrollment under Weekly and Monthly Flex STP and 2 installments for Quarterly Flex STP.

d. The minimum unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000.

e. In case of Flex STP - Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.

f. The application for enrollment for Flex STP - Monthly & Quarterly Interval should be submitted at least 10 Days and not

more than 90 days before the desired commencement date.

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

In case the End Date is mentioned but Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day), provided the minimum number of installments are met.

g. In case of Daily / Weekly Interval and Monthly / Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected.

h. In case Day of Transfer has not been indicated under the Weekly frequency, Friday shall be treated as Default day of transfer.

i. In case, the Enrollment Period has been filled, but the Flex STP Date and/or Frequency (Monthly/Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.

j. There is no maximum duration for Flex STP enrollment. Flex STPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Flex STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

10. In respect of Flex STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Flex STP.

Load structure for investments through Flex STP to the Schemes eligible for this facility:

• Exit Load of the Transferor Scheme(s)

The amount transferred under the Flex STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme at applicable NAV, after payment of any Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

• Exit Load of the Transferee Scheme(s)

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrollment will also be levied.

For Scheme load structure please refer to KIM or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

11. Flex STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.

12. The provision of 'Minimum Redemption Amount' as specified in the SIDs of the respective designated Transferor Scheme(s) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Scheme(s) will not be applicable for Flex STP.

13. Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP - Daily Interval, termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request.

14. **HDFC Flex STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.**

15. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.

16. **Know Your Customer (KYC) Compliance:** Investors should note that it is mandatory for all registrations for Flex STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the SAI available on our website www.hdfcfund.com

17. The Trustee reserve the right to change/modify the terms and conditions of the Flex STP. The Trustee reserves the right to withdraw the Flex STP. For the updated terms and conditions of Flex STP, contact the nearest ISC or visit our website www.hdfcfund.com

S	SWING
S	SYSTEMATIC
T	TRANSFER
P	PLAN

HDFC SWING SYSTEMATIC TRANSFER PLAN Enrolment Form



(Please read terms & conditions overleaf)

Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION				FOR OFFICE USE ONLY (TIME STAMP)
ARN No.	Name	Sub Agent's Name and Code/ Bank Branch Code	M O Code	
ARN- 28933				

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.

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

I/ We have read and understood the contents of the Key Information Memorandum(s), Scheme Information Document(s) of the respective Scheme(s) and the Statement of Additional Information and the terms & conditions overleaf. I/ We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the Swing STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Please (✓) any one NEW ENROLMENT CANCELLATION

	PAN #	KYC is Mandatory # Please (✓)								
Name of the First / Sole Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>
Name of the Guardian <small>(in case of First / Sole Applicant is a minor)</small>	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>
Name of the Second Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>
Name of the Third Applicant	<table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>									Proof Attached <input type="checkbox"/>

Please attach Proof. If PAN/KYC is already validated, please don't attach any proof. Refer item no. 21 and 22.

Particulars															
1. Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor)															
2. Name of 'Transferor' Scheme/Plan/Option															
3. Name of 'Transferee' Scheme/Plan	(ONLY GROWTH OPTION)														
4. Frequency of Swing STP @ <small>(please ✓ any one Plan/Frequency only)</small>	<input type="radio"/> Weekly <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday*	<input type="radio"/> Monthly*	<input type="radio"/> Quarterly												
5. No. of Installments (for Weekly interval only) [please refer item no. 14(b)]	_____														
6. Date of Transfer for (for Monthly & Quarterly Interval only) (please 3 any one only)	<input type="checkbox"/> 1st	<input type="checkbox"/> 5th	<input type="checkbox"/> 10th* <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th												
7. Enrolment Period <small>[please refer item no. 14]</small>	From : <table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> To : <table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> (Not applicable for Weekly Interval) There should be a minimum time gap of 10 days and maximum time gap of 90 days between the date of submission of SWING STP enrolment form and the commencement of the SWING STP facility.														
8. First Installment Amount <small>[please refer item no. 14(a)]</small>	Rs. <table border="1"><tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>						From the 2nd installment onwards, the transfer amount shall be determined by formula in item no. 9 overleaf.								

* Default Frequency / Date / Day

@ Or immediate next Business Day, if the indicated day is a non Business Day.

SIGNATURE(S)

First/Sole Unit holder / Guardian

Second Unit holder

Third Unit holder

Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND			
Date :	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai-400 020	Enrolment Form No.	
Received from Mr./Ms./M/s _____	'Swing STP' application for transfer of Units;		
From Scheme / Plan / Option _____			
To Scheme / Plan / Option _____			
		ISC Stamp & Signature <table border="1"><tr><td> </td></tr></table>	

Terms and Conditions for Swing STP

- Swing STP is a facility wherein unit holder(s) can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferor Scheme") to the Growth Option of designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferee Scheme") including a feature of Reverse Transfer from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Swing STP. The Swing STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.
- In Swing STP, transfers in Transferee Scheme from the Transferor Scheme are made to achieve the Total Target Market Value in the Transferee Scheme by transferring an amount at regular intervals in such a way so as to increase the Target Market Value of units in the Transferee Scheme systematically by a fixed amount (i.e. the first installment amount specified by the Unitholder) on the date of each transfer till the tenure of the Swing STP. The amount to be transferred will be arrived at on the basis of the difference between the Target Market Value and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.

Currently, the Scheme(s) eligible for this facility are as follows:

HDFC Liquid Fund, HDFC Cash Management Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Floating Rate Income Fund, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Gilt Fund, HDFC MF Monthly Income Plan (an open - ended income scheme. *Monthly income is not assured and is subject to availability of distributable surplus*), HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund and HDFC Gold Fund (an open-ended fund of fund scheme investing in HDFC Gold Exchange Traded Fund).

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for an updated list.

- Swing STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The Swing STP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.
- A single Swing STP Enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
- In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.
- Investors are advised to read the relevant Key Information Memorandum(s) (KIMs), Scheme Information Document(s) (SIDs) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name(s) should match with the details in the existing folio number, failing which the Enrolment Form is liable to be rejected.
- Swing STP offers transfer facility at weekly, monthly and quarterly intervals. In case the Frequency (Weekly/Monthly/Quarterly) and Swing STP date is not indicated, Monthly frequency shall be treated as the Default Frequency. Unit holder is free to choose the frequency of such transfers. The dates of transfers/ default dates shall be as under:
- The first Swing STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrollment. From the second Swing STP installment onwards, the transfer amount may be higher/lower than the first installment amount, as derived by the formula stated below:
(First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the Transferee Scheme on the date of transfer
In case the amounts (as specified above) to be transferred are not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Swing STP will be closed.
- Reverse Transfer:** On the date of transfer, if the market value of the investments in the Transferee Scheme through Swing STP is higher than the first installment amount X number of installments (including the current installment), then a reverse transfer will be effected from the Transferee Scheme to the Transferor Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.
- The total amount invested through Swing STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first installment amount X total number of installments specified by the Unitholder). This may be on account of fluctuations in the market value of the Transferee Scheme. **If you decide to take up this facility, you should be aware of the possibility, that the total amount invested through Swing STP could be higher or lower than the Total Target Market Value of the investment.**
- The redemption/switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. **In case there is a redemption/switch-out of any units allotted under Swing STP in the Transferee Scheme by the unit holder, the balance installments under Swing STP will be processed as a normal STP for the remaining installments by investing the amount indicated as first installment amount, on the date of each transfer over the balance tenure of the Swing STP, subject to availability of unit balance in the Transferor Scheme.**
- How does the Swing STP work?
The following example illustrates how Swing STP – Monthly Interval will work in the Transferee Scheme, if the Target Market Value is to be increased by an amount of Rs. 1,000 every month by way of 12 installments from January to December:

Frequency	Dates of Tranfers	Default Date
Weekly Interval	Monday, Tuesday, Wednesday, Thursday, or Friday	Friday
Monthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month	10th of each month
Quarterly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.	10th of the first month of each quarter

In case the day/date of transfer falls on a non-Business Day or falls during a book closure period, the immediate next Business day will be considered for the purpose of determining the applicability of NAV and processing the Application.

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5) = (3)-(4)	(6) = (5) / (2)	(7)=(3)/(2)	(8)
1-Jan	10	1,000	0	1,000	100.00	100.00	1,000
1-Feb	12	2,000	1,200	800	66.67	166.67	1,800
1-Mar	11	3,000	1,833	1,167	106.06	272.73	2,967
1-Apr	9	4,000	2,455	1,545	171.72	444.44	4,512
1-May	7	5,000	3,111	1,889	269.84	714.29	6,401
1-Jun	8	6,000	5,714	286	35.71	750.00	6,687
1-Jul	10	7,000	7,500	-500	-50.00	700.00	6,187
1-Aug	12	8,000	8,400	-400	-33.33	666.67	5,787
1-Sep	13	9,000	8,667	333	25.64	692.31	6,120
1-Oct	14	10,000	9,692	308	21.98	714.29	6,428
1-Nov	15	11,000	10,714	286	19.05	733.33	6,713
1-Dec	16	12,000	11,733	267	16.67	750.00	6,980

* Reverse Transfer. (-ve) units indicate Reverse Transfer

Total units before current investment X current NAV

Terms and Conditions for Swing STP (cont'd)

Swing STP consists of two parts (the same is explained in the above table):

- i. **Transfer:** The transfers are made in a way to increase the market value systematically by Rs. 1,000 every month. Therefore, in January, there is a transfer worth Rs. 1,000 (100 units @ NAV Rs. 10).
 - **Case 1: If NAV Increases**
In the month of February, the NAV of Transferee Scheme rises to Rs. 12. As a result, the market value of the existing 100 units rises to Rs. 1,200. As the target market value after February Swing STP should not exceed Rs. 2,000 the transfer amount will be Rs. 800, this will give an additional 66.67 units @ Rs. 12 to the Transferee Scheme, raising total number of units to 166.67 units.
 - **Case 2: If NAV Decreases**
In the month of March, the NAV of Transferee Scheme falls to Rs. 11. As a result the market value for the 166.67 units falls to Rs.1833 (166.67 X 11). Since the Target Market Value after March Swing STP should be Rs. 3,000, the transfer amount will be Rs. 1,167. This will give an additional 106 units @ Rs. 11 to the Transferee Scheme, raising the total number of units to 272.73 units.
- ii. **Reverse Transfer:** When the Market Value of the Transferee Scheme exceeds the Target Market Value (For eg. Market Value is Rs. 7,500 in July prior to the transfer) then a Reverse Transfer will be effected to transfer units from Transferee Scheme to Transferor Scheme for the excess value rather than a transfer from Transferor Scheme to Transferee Scheme. Thus, when the NAV of the Transferee Scheme increased in July, units were taken out (as indicated by the negative sign) worth Rs. 500 (i.e. in excess of Rs. 7,000) thereby reducing the number of units held in the Transferee Scheme.

However, it may be noted that the Total Amount invested through Swing STP could be more than the Total Target Market Value as illustrated below:

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5) = (3)-(4)	(6) = (5) / (2)	(7)=(3)/(2)	(8)
1-Jan	21	1,000	0	1,000	47.62	47.62	1,000
1-Feb	18	2,000	857	1,143	63.49	111.11	2,143
1-Mar	20	3,000	2,222	778	38.89	150.00	2,921
1-Apr	19	4,000	2,850	1,150	60.53	210.53	4,071
1-May	16	5,000	3,368	1,632	101.97	312.50	5,702
1-Jun	17	6,000	5,313	688	40.44	352.94	6,390
1-Jul	15	7,000	5,294	1,706	113.73	466.67	8,096
1-Aug	14	8,000	6,533	1,467	104.76	571.43	9,562
1-Sep	16	9,000	9,143	-143	-8.93	562.50	9,419
1-Oct	15	10,000	8,438	1,563	104.17	666.67	10,982
1-Nov	13	11,000	8,667	2,333	179.49	846.15	13,315
1-Dec	11	12,000	9,308	2,692	244.76	1,090.91	16,008

* Reverse Transfer. (-ve) units indicate Reverse Transfer

Total units before current investment X current NAV

Disclaimer: The above are only illustrations explaining the concept of Swing STP using assumed figures. The illustrations are merely indicative in nature and should not be construed as investment advice. They do not in any manner imply or suggest performance of any HDFC Mutual Fund Schemes(s). Swing STP neither assures a profit nor guarantees protection against a loss in declining market.

14. a. The minimum amount per Swing STP installment shall be as follows:
 - Swing STP - Weekly & Monthly Interval: Rs. 1,000 and any amount thereafter.
 - Swing STP - Quarterly Interval: Rs. 3,000 and any amount thereafter.

The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Scheme(s) (Transferee Scheme(s) in case of Reverse Transfer) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Scheme(s) (Transferor Scheme(s) in case of Reverse Transfer) will not be applicable for Swing STP.

- b. There should be a minimum of 6 installments for enrolment under Weekly and Monthly Swing STP and 2 installments for Quarterly Swing STP.
- c. There is no maximum duration for Swing STP enrollment. However, Swing STP will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Swing STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- d. The minimum unit holder's account balance or a minimum amount of application at the time of Swing STP enrolment should be Rs. 12,000.
- e. Unitholders are required to fill in the number of installments in case of Weekly Interval and the enrollment period in case of Monthly/ Quarterly Interval in the Enrollment Form, failing which the Form is liable to be rejected.
- f. In case of Swing STP - Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- g. The application for enrollment for Swing STP - Monthly and Quarterly Intervals should be submitted at least 10 days and not more than 90 days before the desired commencement date.

In case the Start Date is not mentioned, the application will be registered after expiry of 10 days from submission of the application from the default date i.e. 10th of each month / quarter (or the immediately succeeding Business Day).

In case the End Date is not mentioned, the application will be registered for the minimum number of instalments applicable.

15. In respect of units created under Swing STP enrollments made in the above-mentioned Transferor and Transferee Scheme(s) (and in Transferor Scheme for instances of Reverse Transfer), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Swing STP as under:
 - **Exit Load for Transferor Scheme**
The transfer under the Swing STP from the Transferor Scheme to the Transferee Scheme will be effected by redeeming units of Transferor Scheme / Plan / Option at the Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.
 - **Exit Load for Transferee Scheme**
Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrolment for Swing STP will be levied.
 - **Exit Load for Transferor Scheme (for units purchased through Reverse Transfer)**
Applicable Exit Load, if any, in the Transferor Scheme / Plan / Option as on the date of enrolment for Swing STP will be levied.
- For Scheme load structure, please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.
16. Swing STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
17. Unitholders have a right to discontinue the Swing STP facility at any time by sending a written request to the ISC. On receipt of such request, the Swing STP facility will be terminated within 15 days.
18. **HDFC Swing STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/HDFC Asset Management Company Limited to the Unit holders in terms of**

returns or capital appreciation or minimization of loss of capital or otherwise.

19. Taxation:

The redemption of units under Swing STP by way of Transfer/ Reverse transfer would be subject to applicable taxes, if any. For details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in 'Statement of Additional Information ('SAI')'.

In view of individual nature of tax consequences, each client is advised to consult their professional tax advisor in regard to tax treatment for their investments / redemption.

20. The Trustee reserves the right to change/modify the terms and conditions of Swing STP or withdraw the Swing STP at a later date.

For the updated terms and conditions of Swing STP, contact the nearest ISC or visit our website www.hdfcfund.com

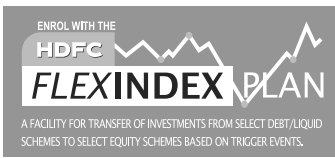
21 Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the

amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.

22. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Swing STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.hdfcfund.com



Enrolment Form

(Please read terms & conditions overleaf)



Enrolment Form No. _____

Date : _____

KEY PARTNER / AGENT INFORMATION

ARN No.	Name	Sub Agent's name and Code / Bank Branch Code	M O Code
ARN- 28933			

FOR OFFICE USE ONLY (TIME STAMP)

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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.

I / We have read and understood the contents of the Scheme Information Documents (SID) of the respective Scheme(s) & Statement of Additional Information and the terms & conditions overleaf. I / We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the HDFC FLEXINDEX PLAN of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions mentioned overleaf. I / We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Please (✓) any one NEW REGISTRATION CANCELLATION

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. b overleaf)

Folio No.

 /

The details in our records under the folio number mentioned alongside will apply for this application.

2. PAN and KYC Compliance Status details (Mandatory)

	PAN #	KYC# (Mandatory for any amount) [Please tick (✓)]
First / Sole Applicant / Guardian	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>	<input type="checkbox"/> Attached
Second Applicant	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>	<input type="checkbox"/> Attached
Third Applicant	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>	<input type="checkbox"/> Attached

Please attach Proof. If PANKYC is already validated please don't attach any proof. **Refer Item No. g and h overleaf**

3. Application No. (for new investor)

(New investors who wish to enroll for HDFC Flexindex Plan are required to fill the Enrolment Form along with the respective scheme Application Form)

4. Unitholder Information

Name of the First / Sole Applicant	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>
Name of the Guardian <small>(in case of First / Sole Applicant is a minor)</small>	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>
Name of the Second Applicant	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>
Name of the Third Applicant	<table style="border: 1px solid black; width: 100%; height: 20px;"></table>

5. INVESTMENT DETAILS

Source Scheme/Plan/Option	HDFC Liquid Fund	HDFC Liquid Fund - Premium Plan	HDFC Floating Rate Income Fund - Short Term Plan
	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> @ Daily <input type="radio"/> Weekly <input type="radio"/> Monthly (@ Reinvestment Only)	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> @ Daily <input type="radio"/> Weekly (@ Reinvestment Only)	<input type="checkbox"/> Wholesale Option <input type="checkbox"/> Retail Option <input type="radio"/> Growth Option <input type="radio"/> Dividend Option <input type="radio"/> @ Daily <input type="radio"/> Weekly <input type="radio"/> Monthly (@ Reinvestment Only)
	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> @ Daily <input type="radio"/> Weekly (@ Reinvestment only)	<input type="checkbox"/> Growth Option <input type="checkbox"/> Daily (Reinvestment Only)	<input type="checkbox"/> Wholesale Option <input type="checkbox"/> Retail Option <input type="radio"/> Growth Option <input type="radio"/> Dividend Option <input type="radio"/> @ Daily <input type="radio"/> Weekly <input type="radio"/> Monthly (@ Reinvestment Only)
	<input type="radio"/> HDFC Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option		<input type="radio"/> HDFC High Interest Fund-Short Term Plan <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option (Fortnightly)

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND

Date :	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No. _____
Received from Mr./Ms./M/s. _____	an application under 'HDFC FLEXINDEX PLAN' for Transfer of Units;	
from Source Scheme / Plan / Option _____	ISC Stamp & Signature	
to Target Scheme / Plan / Option _____		
Amount Registered (₹) _____		

Target Scheme/Plan/Option ⁵		Scheme / Plan Name _____ (Please ✓ Choice of Option) <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option* <input type="radio"/> Payout <input type="radio"/> Reinvestment (* HDFC Index Fund has Growth Option only.)		
Amount Registered (₹) (Minimum ₹ 20,000) (refer item no. 1 overleaf)		(Amount in words)	(Minimum ₹ 20,000)	
Four stages of switch execution	BSE SENSEX Levels (please indicate at what levels you wish the transfer to happen) (refer item no. 5 overleaf)	Illustration	(Please ✓ any one only) (refer item no. 6 & 7 overleaf) <input type="checkbox"/> Flexible Instalment Option** <input type="checkbox"/> Fixed Instalment Option	
I		Please indicate BSE SENSEX levels such as 9600, 10300, 8900, 11700 etc. in multiples of 100 points.	Minimum 10%	25%
II			Minimum 10%	25%
III			Minimum 10%	25%
IV			Minimum 10%	25%
			Total	100%
** Please note that under flexible instalment option the total of percentages should be 100.				
In case Nil Triggers or few Triggers are activated, then the balance of the amount registered under the Plan will be automatically transferred into the Target scheme in 6 equal monthly instalments on 1st of every month (or immediately following Business Day, if that day is not a Business Day), provided the balance amount is not less than the minimum amount of transfer per instalment under Systematic Transfer Plan (STP) the respective Target schemes. Please let-us know if you do not receive a confirmation about the STP registration request.				
⁵ Target Scheme(s): HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund-Nifty Plan, SENSEX Plan & SENSEX Plus Plan, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Prudence Fund, HDFC Balanced Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund and HDFC Infrastructure Fund.				
SIGNATURE(S) Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.				
_____		_____		_____
First / Sole Unit holder / Guardian		Second Unit holder		Third Unit holder

TERMS & CONDITIONS FOR FLEX INDEX PLAN

The following words and expressions shall have the following meaning specified herein:

- **HDFC FLEXINDEX PLAN:** HDFC FLEXINDEX PLAN (hereinafter referred to as the 'Plan') is a facility provided to the Unit holders of Source scheme(s) to set triggers based on the predetermined event to enable HDFC Mutual Fund (hereinafter referred to as the 'Fund') to automatically transfer on behalf of the Unit holder(s) the specified percentage of the amount registered in the Source scheme(s) to select Target scheme(s) on the trigger date(s) occurring during the period of 1 year from the date of registration under the Plan. The Flex Index Plan is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

- **Source Scheme(s):** Source Scheme(s) are the following scheme(s) offered by HDFC Mutual Fund, eligible under the Plan:

HDFC Cash Management Fund- Call Plan, Savings Plan and Treasury Advantage Plan, HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan, HDFC Floating Rate Income Fund- Short Term Plan, HDFC Short Term Plan and HDFC High Interest Fund - Short Term Plan.

- **Target Scheme(s):** Target Scheme(s) are the following scheme(s) offered by HDFC Mutual Fund:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund - Nifty Plan, SENSEX Plan & SENSEX Plus Plan, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Prudence Fund and HDFC Balanced Fund.

The above list i.e. Source Scheme(s) and Target Scheme(s) is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- **Trigger:** Trigger means the predetermined event set by the Unit holder(s) of the Source scheme.
- **Amount Registered:** The amount registered is the amount specified by the Unit holder in the enrolment form to avail the Plan.
- **Index:** "BSE SENSEX"
- **Trigger Date:** The trigger date is the date on which the closing value of Index reaches or crosses the Index level(s) as indicated by the Unit holder(s) in the enrolment form.
- **Predetermined event:** Predetermined event is the reaching or crossing of closing Index level(s) as specified by the Unit holder during the period of 1 year from the date of registration under the Plan.
- **Plan period:** Plan period is the period of 1 year from the date of registration of the Unit holder under the Plan.

General Terms and Conditions:

- The Enrolment Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. The Enrolment Form complete in all respects should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.
- Existing Unit holders in the Source scheme(s) are required to submit only the HDFCFLEXINDEX PLAN Enrolment Form. Existing Unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which, the application is liable to be rejected.
- Enrolment forms incomplete in any respect are liable to be rejected.** The AMC / Trustee retains the sole and absolute discretion to reject any enrolment form.
- Investors must use separate Enrolment Forms for investing simultaneously in different Source schemes / Plans / Options. Investors can indicate only one Target Scheme in each Enrolment Form.
- Investors are advised to read the Scheme Information Document(s) of the Scheme(s) and Statment of Additional Information Document(s) / Key Information Memorandum(s) of the respective Scheme(s) and Statment of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com
- Load structure:**
The amount transferred from the Source Scheme to the Target Scheme shall be effected by redeeming units of Source Scheme at Applicable NAV, **after payment of Exit Load**, if any, and subscribing to the units of the Target Scheme at Applicable NAV.

Exit Load [For Target Scheme(s)]:

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrollment will also be levied.

- Permanent Account Number (PAN)**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, as the case

may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com

h. Know Your Customer (KYC) Compliance

Investors should note that it is mandatory for all registrations for Swing STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.hdfcfund.com

TERMS AND CONDITIONS FOR HDFC FLEXINDEX PLAN:

- The minimum Unit holder's account balance or a minimum amount of investment in the Source scheme at the time of enrolment under the Plan should be ₹ 20,000/- and in multiples of ₹ 1,000/- thereafter.

However, the Unit holder has to comply with the provision of Minimum Application Amount in the Source scheme as mentioned in the Scheme Information Document(s) / Key Information Memorandum(s).

- The Unit holders of the Source scheme(s) have to set triggers based on the predetermined event.
- On occurrence of predetermined events, the Fund on behalf of the Unit holders will automatically transfer the specified percentage of the amount registered in the Source scheme(s) to select Target scheme(s) on the trigger date(s).
- The trigger date(s) occurring during the period of 1 year from the date of registration of the Unit holder under the Plan shall only be covered.
- In respect of the enrolments made in the above-mentioned Scheme(s) under the Plan, the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Plan.
- There will be four blank spaces in the form for the Unit holder to indicate the closing Index levels of his choice. **Investors are compulsorily required to fill all four Index levels otherwise the form would be rejected. The index levels filled in by the Unit holder must be in multiples of 100 points, e.g. 9,600, 10300, 8900, 11700, etc.** Index levels in ascending order or descending order or vice-a- versa or combination of both may be indicated.
- Unit holders under the Plan are offered two enrolment options viz. Flexible Instalment option and Fixed Instalment option. Unit holders will use separate form for enrolling under each option. In case valid enrolment forms are received without indicating any choice of option, the default option considered for processing the form will be Fixed Instalment option.
- Under Flexible Instalment option the minimum percentage to be indicated against each Index level trigger is 10% and in multiples of 1% thereafter and under Fixed Instalment option the percentage indicated against each Index level trigger is fixed at 25%. **The cumulative percentage under each option must be equal to 100.**
- The amount registered under the Plan as indicated in (1) above will be considered for calculating either flexible or fixed percentage (as opted by the Unit holders).
- On the trigger date, the specified percentage of the amount registered will be transferred in the Target Scheme.
- Upon transfer of the registered amount into the Target scheme, the transaction will be processed by creation of units at the closing NAV of the same day i.e. the trigger date. **Once a transaction is processed, the same will not be reversed and it will be final and binding upon the Unit holder.**
- The AMC will require atleast 7 calendar days from the date of submission of valid enrolment forms to register the Unit holder under the Plan. Therefore, in the intervening period i.e. between the date of submission of the enrolment form and the date of registration, if any of the triggers (i.e. closing Index levels) as indicated by the unit holder is reached or crossed, the same will not be taken into consideration for activation of the Plan. Upon registration the Unit holders will be sent a confirmation by mail or email or SMS (as opted by the Unit holder). **The amount registered as mentioned in (1) above, must be available in the Source scheme at the time of registration.**
- The trigger once activated and processed, becomes inactive. For e.g. if the Trigger is activated at Index level of 8200 on the Trigger date and the specified percentage of the registered amount is transferred to the Target scheme and the said trigger becomes inactive, and subsequently, in case the Index level again touches 8200 at a later date during the period of the Plan, the Trigger being inactive, will not be processed.
- If on a particular Business Day the trigger gets activated in such a manner that two or more Index levels are reached or crossed, the transactions will be processed by transferring the cumulative percentages of the amount registered against each of the triggered levels into the Target scheme. For e.g. if the Unit holder has enrolled in the following option:

Serial no.	Index Levels	% to be switched
1	9600	25
2	9300	25
3	10400	25
4	11200	25

Assume the following scenarios:

Opening Index Level on April 1, 2011: 9700 points. The closing Index Level touches 9250 points. As a result 2 Index levels are triggered, one at 9600 and second at 9300, which means 50% of the registered amount will be switched into the select Target scheme. In the above example if ₹ 1 lac has been enrolled for the trigger plan, then ₹ 50,000 will be switched into the select Target scheme and the units will be allotted at the closing NAV of April 1, 2011.

- For all predetermined events the amount registered under the Plan shall be computed based on the value of the unit balance in the Source scheme, prevailing on the respective trigger date(s). The transactions will be processed by the Fund only after verifying that the registered amount on each trigger date is equal to or more than the percentage value of the flexible / fixed trigger options (as indicated by the Unit holders). In case the value of the unit balance in the Source scheme on the trigger date is less than the percentage value of the flexible/fixed trigger options or the balance is nil, then the said trigger will not be processed.
For e.g. The trigger gets activated. Assuming that flexible / fixed trigger option indicated by the Unit holder against the trigger is 25%. On the trigger date the balance in the Source scheme is ₹ 23,000/-, whereas the amount registered for the facility is ₹ 1,00,000/-, the trigger will not be processed as the balance in the Source Scheme is less than the percentage value of the flexible / fixed trigger options (i.e. ₹ 25,000, being 25% of ₹ 1,00,000). Subsequently, at a later date, in case the trigger gets activated again and the balance available in the Source scheme is equal to or more than the registered amount, the trigger will be processed.
- Whenever, redemption request is received from the Unit holder in the Source scheme and the event also gets triggered on the same date (i.e. the date of redemption request and the trigger date coincide), then, redemption transaction will always be processed first.
- In case there is an all unit redemption and Unit balance in the Source scheme is reduced to Nil even then the Plan will continue for a period of 1 year from the date of registration.
- On completion of 1 year from the date of registration, in case Nil Triggers or few Triggers are activated, then the balance of the amount registered under the Plan will be automatically transferred into the Target scheme in 6 equal monthly instalments on 1st of every month (or immediately following Business Day, if that day is not a Business Day), provided the balance amount is not less than the minimum amount of transfer per instalment under Systematic Transfer Plan (STP) of the respective Target schemes. Load Structure as prevailing under STP will be applicable and the transfers will be subject to STP terms and conditions.
- In case, the balance amount registered under the Plan falls below the minimum amount of transfer per instalment under STP as indicated in (17) above, the same shall continue to remain invested in the Source scheme.
- The Unit holders will have an option of multiple registrations in the Plan. Separate forms must be used for each registration.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the Source schemes will not be applicable for HDFC FLEXINDEX PLAN. Whereas, the provision of 'Minimum Application Amount' specified in the Scheme Information Documents of the Target schemes will be applicable for HDFC FLEXINDEX PLAN.
- HDFC FLEXINDEX PLAN will be automatically terminated if all units of Source Scheme are pledged or upon receipt of intimation of death of the Unit holder.
- Unit holders will have the right to discontinue the Plan at any time by sending a written request to the ISC. Notice of such discontinuance shall be made effective within 7 calendar days from the date of receipt of the said request. Triggers, which may get activated until the effective date of discontinuance shall be processed in accordance with the terms, laid hereinabove.
- The Trustee reserves the right to change the indices under the Plan on a prospective basis.
- The Trustee reserves the right to change the terms and conditions of HDFC FLEXINDEX PLAN. The Trustee also reserves the right to withdraw the Plan.
- If a Trigger is not achieved and/or implemented due to reasons which are beyond the control of HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC), HDFC Mutual Fund / HDFC AMC shall not be held responsible. HDFC FLEXINDEX PLAN is only a facility extended by HDFC Mutual Fund for the convenience of the Unit holders and does not form part of any Scheme objective.
- HDFC FLEXINDEX PLAN in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC AMC to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.**
- All rights in the SENSEX vest in Bombay Stock Exchange Limited ("BSE"). BSE shall not be held liable or responsible in any manner whatsoever for any loss arising to any investor under this Plan. The Plan is not sponsored, endorsed, sold or promoted by BSE.

TERMS AND CONDITIONS FOR SWAP

1. Systematic Withdrawal Advantage Plan (SWAP) is available to investors in the following Scheme(s) of HDFC Mutual Fund. The SWAP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

Currently, the Scheme(s) eligible for this facility are as follows:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Index Fund, HDFC Arbitrage Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Long Term Equity Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund#, HDFC TaxSaver#, HDFC MF Monthly Income Plan (an open - ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Multiple Yield Fund, HDFC Multiple Yield Fund - Plan 2005, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Liquid Fund, HDFC Cash Management Fund, HDFC Floating Rate Income Fund, HDFC Gilt Fund and HDFC Gold Fund.**

an open-ended equity linked savings scheme with a lock-in period of 3 years.

** *An open-ended fund of fund scheme investing in HDFC Gold Exchange Traded Fund*

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. This enrolment form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Investor Service Centres (ISCs). Incomplete enrolment form is liable to be rejected.

3. Unitholders are advised to read the Scheme information Document of the respective Scheme(s) and Statement of Additional Information carefully.

4. New Investors who wish to enroll for SWAP are required to fill the SWAP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.

5. **Unitholders must use separate 'SWAP' enrolment forms for different Schemes/ Plans/Options.**

6. **Exit Load:** In respect of amount withdrawn under SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units shall be levied.

7. Unitholder has an option to select any one of the following SWAP withdrawal date i.e. 1st, 5th, 10th, 15th, 20th, 25th. If no date is mentioned 10th will be considered as the Default Date.

8. **Fixed Plan:**

- i. Fixed Plan is available for Growth and Dividend Option.
- ii. Fixed Plan is available for Monthly/ Quarterly /Half yearly /Yearly intervals. If the frequency is not mentioned Monthly Frequency will be considered as the default frequency.

iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option a minimum of ₹ 500 and in multiples of ₹ 100 thereafter.

iv. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWAP. e.g. the minimum redemption amount for HDFC MF Monthly Income Plan is ₹ 1,000. However, in case of SWAP, an investor may redeem his investments with the Scheme with minimum amount of ₹ 500.

v. **Commencement date for Fixed Plan under SWAP is the date from which the first withdrawal will commence.**

vi. The amount withdrawn under SWAP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWAP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose. If there is inadequate balance on the SWAP date, the SWAP will be processed for the balance units and SWAP will continue. If there is nil balance on the SWAP date, the SWAP will be automatically terminated and there will not be any further trigger.

If you decide to opt for this facility, you should be aware of the possibility that you could erode your capital.

Example: If the Unitholder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the Unitholder's capital amount.

9. **Variable Plan:**

i. **Variable Plan is available for Growth Option only.**

ii. Variable Plan is available for Quarterly/ Half Yearly / Yearly intervals only. If frequency of Plan is not indicated Quarterly will be the Default Frequency.

iii. **Commencement date for variable Plan under SWAP is the date from which capital appreciation, if any, will be calculated till the first SWAP withdrawal date.** The capital appreciation, if any, will be calculated (subject to completion of lock-in/pledge period, if any), from the commencement date of SWAP under the folio, till the first SWAP withdrawal date. Subsequent capital appreciation, if any, will be the capital appreciation* between the previous SWAP date** (where redemption has been processed and paid) and the next SWAP withdrawal date. Provided such capital appreciation is at least ₹ 300, on each withdrawal date. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWAP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.

* In case of redemption, capital appreciation will be computed on the balance units post redemption.

** Date of additional purchase to calculate capital appreciation of units additionally purchased between two SWAP dates.

iv. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected.

Example: If the appreciation is ₹ 3,500 in the first quarter and ₹ 3,000 in the second

quarter, the Unitholder will receive only the appreciation i.e. ₹ 3,500 in the first quarter and ₹ 3,000 in the second quarter.

v. If there is nil balance on the SWAP date, the system will automatically cease the SWAP and there will not be any further trigger.

10. The Unitholder should submit the duly filled in SWAP Enrolment Form atleast 10 days & maximum 30 days before the first withdrawal date^.

^ In case the SWAP start date as mentioned in the SWAP Enrolment Form above does not satisfy this condition, the first SWAP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.

11. Unitholders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 10 days prior to the next withdrawal date. All details except the amount should match with existing registration.

12. SWAP facility may be terminated on receipt of a notice from the Unitholder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWAP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.

13. The AMC at its sole discretion retains the right to close an account if the outstanding balance, based on the Net Asset Value (NAV), falls below ₹ 500 due to Redemption or use of SWAP and the investor fails to invest sufficient funds to bring the value of the account upto ₹ 500 within 30 days after a written intimation in this regard is sent to the Unitholder.

14. **Bank Account for Payout:**

In order to protect the interest of Unitholders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. **Unitholders should note that redemption / withdrawal proceeds under the SWAP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme or indicated in Section 5 of this form (depending on the mode of receipt of redemption / dividend proceeds chosen by the unitholders & registered in the Scheme) on the date of each withdrawal.** In case the Unitholder wishes to receive the redemption amount in a bank account which is not registered in the folio, then it is mandatory to first register the bank account by filling in the Multiple Bank Account Registration Form. Upon receipt of confirmation of registration of bank details in the Scheme / folio, the investor needs to submit the SWAP enrolment form with the required bank details mentioned under Section 5. For further details, please contact any of the Investor Service Centres or visit our website www.hdfcfund.com.

15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

16. The Trustee reserves the right to change / modify the terms and conditions of SWAP.

D	DIVIDEND
T	TRANSFER
P	PLAN

Enrolment Form

(Please read terms & conditions overleaf)



Enrolment
Form No.

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

FOR OFFICE USE ONLY

Date of Receipt	Folio No. of Source Scheme	ISC Name & Stamp

The Trustee

HDFC Mutual Fund

Date :

Please (✓) any one only

I / We have read and understood the contents of the Scheme Information Documents of the respective target Scheme(s) and the Statement of Additional Information and the terms & conditions overleaf.

I / We hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). **(New Registration)**. I / We hereby agree that if the dividend in the Source Scheme is less than ₹ 500/- the dividend will be automatically reinvested in the Source Scheme. Please fill up items appearing under (A) and (B) below.

I / We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s) / Plan(s) / Option(s). **(Cancellation)**. Please fill up items appearing under (A) [Except PAN details] and (C) below.

(A) Name of the Applicant	PAN #	KYC is Mandatory # Please (✓)
First / Sole Applicant	<input type="text"/>	Proof Attached <input type="checkbox"/>
Guardian (in case First / Sole Applicant is a minor)	<input type="text"/>	Proof Attached <input type="checkbox"/>
Second Applicant	<input type="text"/>	Proof Attached <input type="checkbox"/>
Third Applicant	<input type="text"/>	Proof Attached <input type="checkbox"/>

Please attach proof. If PAN / KYC is already validated, please don't attach any proof. Refer item No. 14 and 15.

(B) Particulars	
1. Folio No. of 'Source' Scheme / Plan / Option (for existing Unit holder) / Application No. (for new investor)	<input type="text"/>
2. Name of 'Source' Scheme/Plan/Option	<input type="text"/>
3. Name of 'Target' Scheme/Plan/Option	<input type="text"/>

(C) CANCELLATION OF DTP

Folio No. of 'Source' Scheme / Plan / Option	<input type="text"/>
Name of 'Source' Scheme/Plan/Option	<input type="text"/>
Dividend Payment Details (Refer Item No. 14 overleaf)	<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Re-investment

In case of insufficient space, please fill up separate Enrolment Forms.

SIGNATURE(S)

 First/Sole Unit holder / Guardian Second Unit holder Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order.
In case the mode of holding is joint, all Unit holders are required to sign.



ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

	HDFC MUTUAL FUND	
Date :	Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020	Enrolment Form No.
Received from Mr./Ms./M/s. _____ 'DTP' application for transfer and investment		ISC Stamp & Signature
of Dividend; from Scheme / Plan / Option _____		
to Scheme / Plan / Option _____		

TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN

1. Dividend Transfer Plan (DTP) is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "**Source Scheme(s)**"] of HDFC Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "**Target Scheme(s)**"] of HDFC Mutual Fund. The DTP Facility is available only for units held / to be held in Non - demat Mode in the source and the target Scheme.

2. The following is the list of eligible Source Schemes and Target Schemes of HDFC Mutual Fund for DTP facility:

Source Schemes:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Long Term Equity Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Liquid Fund, HDFC Cash Management Fund-Savings Plan, HDFC Cash Management Fund-Call Plan, HDFC Quarterly Interval Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund-Plan 2005.

Target Schemes:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Infrastructure Fund, HDFC Long Term Equity Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Multiple Yield Fund- Plan 2005 and HDFC Gold Fund**.

* an open-ended equity linked savings scheme with lock in period of 3 years

** An open-ended fund of fund scheme investing in units of HDFC Gold Exchange Traded Fund.

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list of the Source Scheme and the Target Scheme.

3. DTP facility is available to unit holder(s) only under the Dividend Plan / Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit

holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.

4. The enrolment for DTP facility should be for all units under the respective Dividend Plan / Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.

5. The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.

6. Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of ₹ 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

For example: If the Dividend Record Date of the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).

7. The provision for '**Minimum Application Amount**' specified in the respective Target Scheme's Offer Document *will not be applicable* under DTP. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs.5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of ₹ 500/-).

8. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is ₹ 500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than ₹ 500/- the dividend will be automatically reinvested in the Source Scheme.

9. Load Structure (Target Scheme):

The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of **Entry/Exit Load** as under:

Entry Load:

Direct Applications & Applications routed through any distributor/agent/broker : Not applicable.

Exit Load: Nil.

The Trustee reserves the right to change the load structure under the DTP facility at any time in future on a prospective basis.

10. Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.hdfcfund.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (✓)

in the appropriate box (☐), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.

11. The request for enrolment for DTP must be submitted at least 10 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.

12. Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers / distributors and also displayed on the HDFC Mutual Fund website i.e. - www.hdfcfund.com.

13. Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.

14. Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of investment. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. Applications not complying with the above requirement may not be accepted/ processed. PAN card copy is not required separately if KYC acknowledgement letter is made available.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.hdfcfund.com.

15. Know Your Customer (KYC) Compliance:

Investors should note that it is mandatory for all registrations for Swing STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Statement of Additional Information ('SAI') available on our website www.hdfcfund.com

16. The Trustee reserves the right to change/modify the terms and conditions of the DTP. For the updated terms and conditions of DTP, contact the nearest ISC or visit our website www.hdfcfund.com



Application cum Flex STP Form For Instructions refer page 29 to 32

HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN
Offer of Units At Applicable NAV

CIG

Continuing a tradition of trust.

Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY (TIME STAMP)

Form fields for Key Partner / Agent Information including ARN No., Name, Sub Agent's name and Code/Bank Branch Code, and M O Code.

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.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Refer Instruction 2 and please tick (✓) any one)

Confirmation checkboxes for first time investor (Rs. 150 deductible) and existing investor (Rs. 100 deductible).

In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in section 1 and proceed to section 5. Refer instruction 4).

Folio No. The details in our records under the folio number mentioned alongside will apply for this application.

Form for Existing Unit Holder Information including Name of First / Sole Applicant, Status, Mode of Holding, and Occupation.

3a. UNIT HOLDER INFORMATION (refer instruction 5)

DATE OF BIRTH@ and Proof of date of birth@ fields.

Form for Unit Holder Information including Name of First / Sole Applicant, Nationality, PAN#, and KYC#.

Form for Name of the Second Applicant and Name of the Third Applicant, including KYC# and Proof Attached checkboxes.

MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory Refer Instruction No. 5) including City, State, and PIN Code.

OVERSEAS ADDRESS (Mandatory in case of NRIs /FIIs/PIOs) (P. O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT including Telephone, eAlerts Mobile, and eDocs Email.

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof / account statements / statutory and other documents by email.

3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

Form for Power of Attorney Holder Details including Name of PoA, PAN#, and KYC#.

4. BANK ACCOUNT (PAY-OUT) DETAILS OF THE FIRST / SOLE APPLICANT (refer instruction 6) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

Form for Bank Account Details including Account No., Name of the Bank, Bank City, and Account Type.

5. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 11)

Form for Mode of Payment of Redemption / Dividend Proceeds via Direct Credit / NEFT / ECS.

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (refer instruction 12)

Form for eServices Options including HDFCFM Online & HDFCFM Mobile registration details.

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]

ACKNOWLEDGEMENT SLIP form including fields for Date, Received from, Application Name, Payout Option, and ISC Stamp & Signature.

7. INVESTMENT DETAILS (refer instruction 7) (This Scheme shall be the Transferor Scheme for Flex STP – Please (✓) Choice of Scheme / Plan / Option)

HDFC Cash Management Fund - Treasury Advantage Plan

<input type="checkbox"/> Wholesale Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	<input type="radio"/> Daily (Reinvestment only)	<input type="radio"/> Weekly	<input type="radio"/> Monthly
<input type="checkbox"/> Retail Option			<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvestment	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment

8. Payment Details (Cheque / DD should be drawn in favour of "HDFC Cash Management Fund - Treasury Advantage Plan A/c PAN" or "HDFC Cash Management Fund - Treasury Advantage Plan A/c Investor Name" (refer instruction 8 & 9) – Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.

(i) Payment for [Please (✓)]	<input type="checkbox"/> Lump sum Investment	<input type="checkbox"/> Systematic Investment Plan (SIP)	(Please attach duly filled and signed SIP Enrolment Form (For Investments through Auto Debit/ECS/ Standing Instruction))
(ii) Payment Type [Please (✓)]	<input type="checkbox"/> Non-Third Party Payment	<input type="checkbox"/> Third Party Payment	(Please attach 'Third Party Payment Declaration Form')
Cheque/ DD No.		Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (Rs.) (i)		Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (Rs.) (ii)		Pay-in Bank Account No. (For Cheque only)	
Total Amount (i) + (ii)	in figures (Rs.)		
	in words		
Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)		

9. FLEX SYSTEMATIC TRANSFER PLAN DETAILS - (Refer Terms & Conditions for Flex STP on page 56)

Name of 'Transferee' Scheme/Plan/Option	(ONLY GROWTH OPTION)								
Amount and Frequency of Flex STP [Please (✓) any one]	Amount of Transfer per installment: Rs. _____ (The transfer amount shall be determined by formula in Instruction 8(a) on page 56)								
	<input type="radio"/> Daily	No. of installments:* _____							
	<input type="radio"/> Weekly [Date of Transfer [Please (✓) any one]	No. of installments:* _____							
	<input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <input type="checkbox"/> Thursday <input type="checkbox"/> Friday*								
<input type="radio"/> Monthly* <input type="radio"/> Quarterly	Enrolment Period*:								
[Date of Transfer [Please (✓) any one]	From :	<table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	
M	M	Y	Y	Y	Y				
<input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th+ <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th	To :	<table border="1"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	Y	Y	Y	Y	
M	M	Y	Y	Y	Y				

* Refer Instruction No.9(b) and 9(c)+ Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)] on page 56

10. NOMINATION (refer instruction 15) (Mandatory for new folios of Individuals where mode of holding is single)

This section is to be filled in only by investors who opt to hold the Units in non-demat form.

[Please (✓) and sign] I/We do not wish to Nominate

_____ First / Sole Applicant	_____ Second Applicant	_____ Third Applicant		
<input type="checkbox"/> I/We wish to nominate as under:				
Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Nominee / Guardian of Nominee (Optional)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

11. DECLARATION & SIGNATURE/S (refer instruction 14)

I / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Scheme(s) of HDFC Mutual Fund indicated above. I / We agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We hereby declare as under:

- I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.
- The information given in / with this application form is correct, complete and truly stated. I/We agree to furnish such other information as may be required by HDFC Mutual Fund and undertake to inform the AMC / Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time. I/We hereby indemnify HDFC Mutual Fund and its AMC, Trustee, RTA, other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions and/or the applicant who applied on my /our behalf.
- I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Applicable to NRIs only :

I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Please (✓) Yes No

If Yes, (✓) Repatriation basis Non-repatriation basis

DD	MM	YYYY

SIGN HERE ↻

First / Sole Applicant / Guardian	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
Second Applicant	
Third Applicant	

Particulars	
Scheme Name / Plan / Option / Sub-option / Payout Option	HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN Option
Cheque / DD No. / Date	
Drawn on (Name of Bank and Branch)	
Amount in figures (Rs.)	

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.)
- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND
(For Ongoing Transactions)

ANDHRA PRADESH : HDFC AMC Ltd., 6-3-883/7, IInd Floor, Sapphire Square, Somajiguda, **Hyderabad - 500 282.** Tel.: 040 - 23417401 / 02 / 03 / 04 / 05, Fax: 040 -23417407. HDFC AMC Ltd., 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, **Tirupati - 517 507.** Tel: (0877) 2222 871 / 872 / 873 / 874, Fax: (0877) 2222689. HDFC AMC Ltd., 2nd Floor, Centurion Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada-520 010.** Tel. No: (0866)-3988029. HDFC AMC Ltd., First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003.** Tel: (0891) 2769636, 6450306 / 9685 / 7584, Fax. No.: (0891) 2738728. HDFC AMC Ltd., 2-5-83/84 1st Floor, Mitralaxmi Narayana Arcade, Nakkala Gutta, Hanmakonda, **Warangal - 506 002.** Tel: (0870) 2566 005 / 006/ 007 / 008/ 009, Fax: (0870) 2566010. **ASSAM :** HDFC AMC Ltd., Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, **Guwahati-781 007.** Tel: (0361)-2464759/60. Fax: (0361)-2464758. **BIHAR :** HDFC AMC Ltd., Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, **Bhagalpur - 812 002.** Tel: (0641) 2300 390, Fax: (0641) 2300391. HDFC AMC Ltd., C/o Hera Enclave (Adjacent to Sahara Unique Showroom), Mezzanine Floor, New Dak Bunglow Road, **Patna - 800 001.** Tel: 0612 - 2230540/3201439, Telefax: 0612 - 2200747. **CHHATTISGARH :** Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijya Bhawan, Near Indhira Gandhi Square, **Raipur - 492 001.** Tel: (0771) 4020 167 / 168. **DELHI :** HDFC AMC Ltd., Ground Floor - 2 & 3 and First Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, **New Delhi - 110 001.** Tel: (011) 6632 4000, Fax: (011) 23351317 /18. **GOA :** HDFC AMC Ltd., Ground Floor, G3 & G4, Jivottam, Minguel Miranda Road, Off. Abade Faria Road, **Margao - 403 601.** Salcete. Tel: (0832) 2737410 / 11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, **Mapusa - 403 507,** Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465. HDFC AMC Ltd., A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001.** Tel: 0832 - 2425609, 2425610, Fax: 0832 - 2425614. HDFC AMC Ltd., 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, **Vasco - 403 802,** Mormugao. Tel: (0832) 2513 402 / 406, Fax: (0832) 2513448. **GUJARAT :** HDFC AMC Ltd., 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, **Ahmedabad - 380 009.** Tel.: 079 - 40050055 / 66, Fax: 079 - 40050506. HDFC AMC Ltd., Maruti Sharanam, No.117, 1st Floor, Anand-Vidhyanagar Road, Opposite Nandbhumi Party Plot, **Anand - 388 001.** Tel: (02692) - 398200, Fax: (02692) - 398222. HDFC AMC Ltd., 3rd Floor, Shreemangalam Complex, Above IDBI Bank, Patel Society Road, Ward No. 1, Kasak Circle, **Bharuch - 392 012.** Tel: (0264) 2227205, Fax: (0264) 2227206. HDFC AMC Ltd., 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, **Bhavnagar - 364 001.** Tel: (0278) - 3988029, Fax: (0278) - 3984039. HDFC AMC Ltd., 1st Floor, B Wing, Katira Complex, RTO Circle, **Bhuj - 370 001.** Tel: (02832) 223 223, Fax: (02832) 251. 946 HDFC AMC Ltd., 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, **Jamnagar - 361 001.** Tel: (0288) - 3988029, Fax: (0288) - 3982426. HDFC AMC Ltd., 2nd Floor, Rajendra Estate, State Highway, **Mehsana - 384 002.** Tel: (02762) 302000. Fax: (02762) 302020. HDFC AMC Ltd., 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnath, Plot Corner, **Rajkot - 360 001.** Tel: 0281-6624881 / 82, Fax: 0281 - 6624883. HDFC AMC Ltd., U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, **Surat - 395 001.** Tel: 0261 - 2460082 / 83, Fax: 0261 - 2460091. HDFC AMC Ltd., Upper Ground Floor, Gokulesh, R. C. Dutt Road, **Vadodara - 390 007.** Tel: 0265 - 6621110 / 20, Fax: 0265 - 6621150. HDFC AMC Ltd., 5-B, 2nd Floor, Sapphire Building, Daulatnagar, Chala-Vapi Road, **Vapi - 396 191.** Tel: (0260) 3983900, Fax: (0260) 3983908 **HARYANA :** HDFC AMC Ltd., 1st Floor, Sudarshan Tower, Cross Road # 1, Nicholson Road, **Ambala Cantt -133 001.** Tel: (0171) 2631995/6 Fax: (0171) 2631994. HDFC AMC Ltd., TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001.** Tel: (0124) 2221 338 / 339 / 341 / 342 / 343, Fax: (0129) 2221340. HDFC AMC Ltd., Premises 102, 1st Floor, Vipul Agora, MG Road, **Gurgaon - 122 002.** Tel: (0124) 2560 450 - 54 Fax: (0124) 2560455. HDFC AMC Ltd., 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T Road, **Panipat - 132 103.** Tel: (0180) 3985400/ 01, Fax: (0180) 3985403. **HIMACHAL PRADESH:** 2nd Floor, Opposite Town Hall, 30, The Mall. **Shimla - 171 001.** Tel: (0177) 2816861. **JAMMU & KASHMIR :** HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012.** Tel: (0191)-2477911/12/13 / (0191) 2474297/98/99. **JHARKHAND :** HDFC AMC Ltd., Vardhan Complex, 1st Floor, Opp. Sreeleathers Showroom, Bank More, **Dhanbad- 826 001.** Tel: (0326) 3205352, 2301756. Fax: (0326) 2300552. HDFC AMC Ltd., Gayatri Enclave, 2nd Floor, "K Road", Bistupur, **Jamshedpur - 831 001.** Telefax: 0657 - 2426730. HDFC AMC Ltd., Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi- 834 001.** Tel: (0651) 6003358. Fax: (0651) 3242077. **KARNATAKA :** HDFC AMC Ltd., Nitesh Broadway, No. 9/3, 1-A, Ground Floor, M. G. Road, Opposite Trinity Metro Station, **Bangalore - 560001.** Tel: 080-66205300, Fax: 080-41125255. HDFC AMC Ltd., # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, **Bangalore - 560 034.** HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, **Bangalore - 560 003.** HDFC AMC Ltd., Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, **Belgaum - 590 002.** Tel: (0831) 4206 915 / 916 / 918, Fax: (0831) 4206919. HDFC AMC Ltd., # 63, Upper Ground Floor, Opposite Bellary Gas Agency, Anantapura Cross Road, **Bellary - 583 103.** Tel: (08392) 276576, Fax: (08392) 276580. HDFC AMC Ltd., 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, **Davangere - 577 002.** Tel: (08192) 250 240 / 241 / 242, Fax: (08192) 250243. HDFC AMC Ltd., No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, **Hubli - 580 029.** Tel: (0836) 4252 294 / 95. Fax: (0836) 4252 290 HDFC AMC Ltd., UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, **Mangalore - 575 001.** Tel. 0824 - 4285337 / 33, Fax: 0824 - 4285336. No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharaj Urs Road, Saraswathipuram, **Mysore - 570 009.** Tel: (0821) 4000 530 Fax: (0821) 4000 535. **KERALA :** HDFC AMC Ltd., 3rd Floor, City Mall, Opposite YMCA, Kannur Road, **Calicut - 673 001.** Tel: (0495) - 4099222 / 333, 3982310, Fax: (0495) - 3982330. HDFC AMC Ltd., Ground Floor, Cinema cum Commercial Complex, Behind Ravipuram Bus Stop, M. G. Road, **Kochi - 682 016.** Tel: 0484 - 2357707 / 8, 3243058 / 59, Fax: 0484 - 2358462. HDFC AMC Ltd., 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, **Palghat - 678 001.** Tel: (0491) 2548 302 / 6452 185 / 186 / 188, Fax: (0491) 2548303. HDFC AMC Ltd., 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005.** Tel: (0487) 2441976. Fax: (0487) 2441976. HDFC AMC Ltd., 1st Floor, Kaniamparambil Arcade, G S Junction, Shastrri Road, **Kottayam - 686 001.** Tel: (0481) 2309 759 / 760 / 761. Fax: (0481) 3018397. HDFC AMC Ltd., Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycaud P.O., **Trivandrum - 695 014.** Tel: (0471) 3983 730 / 731 / 732 Fax: (0471) 3983738. **MADHYA PRADESH :** HDFC AMC Ltd., 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, **Bhopal - 462 011.** Tel: 0755 - 4285385, 4246995, Fax: 0755 - 4058890. HDFC AMC Ltd., M1, M2 & M3, Mezzanine Floor, Sterling Arcade, 15 / 3, Race Course Road, **Indore - 452 001.** Tel: 0731 - 4022241 / 42. Fax: 0731 - 4245436. HDFC AMC Ltd., First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, **Jabalpur - 482 002.** Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, **Gwalior - 474 001.** Tel: (0751) - 4066060, 3988029 Fax: (0751) - 3982803 **MAHARASHTRA :** HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, **Amravati - 444 601.** Tel: (0721) 2562 112 / 113 Fax: (0721) 2564115. HDFC AMC Ltd., 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, **Aurangabad - 431 001.** Tel: (0240) - 3988029, Fax: (0240) - 3982068. HDFC AMC Ltd., 138, Ground Floor, Kavya Ratnavali Chowk, Omkareshwar Road, **Jalgaon - 425 002.** Tel: (0257) 3982100/ 01. Fax: (0257) 3982114. HDFC AMC Ltd., Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, **Kolhapur - 416 008.** Tel: (0231) - 3988029, Fax: (0231) - 3982060. HDFC AMC Ltd.**, Premises Nos.. F1, 2, 3 & 4, 1st Floor, "Center Square", S.V. Road, Andheri (W), **Mumbai - 400 058.** Tel: (022) 26708239/26285389. Fax: (022) 26241131. HDFC AMC Ltd.** Shop # 7, Abhilasha Building, Punjabi Lane, Borivali (W), **Mumbai - 400 092** Tel: (022) 32157268 / 342, Fax: (022) 32719222. HDFC AMC Ltd.,* Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400 020.** Tel: 022 - 66316333, Fax: 022 -

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.)
- INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND
(For Ongoing Transactions) Contd.

66580200. HDFC AMC Ltd., Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 020**. Tel: 022 - 60006767, Fax: 022 - 66580211. HDFC AMC Ltd.**, Shop No. 1 & 2, Ground Floor, Atlantic Tower, R B Mehta Road, Near Railway Station, Ghatkopar (East), **Mumbai - 400 077**. Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Ltd.**, Unit No. 101, 1st Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), **Mumbai - 400 050**. Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC AMC Ltd.**, Shop No. 21/22, Ground Floor, Rajdeep CHS, Near Malhar Cinema, Gokhale Road, **Thane (West) - 400 602**. Tel: (022) 67124172/73/74/75/76, Fax: (022) 67124177. HDFC AMC Ltd., 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, **Nagpur - 440 001**. Tel: 0712 - 6630301/02/04, Fax: 0712 - 6630206. HDFC AMC Ltd. G-1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhavan, Sharanpur Road, **Nashik - 422 002**. Tel: 0253 - 6611831 / 32. Fax: 0253 - 6611836. HDFC AMC Ltd., 6, Chetana Apartment, 2423, East Street, Pune Camp, **Pune - 411 001**. Tel.: (020) 41223301/02, Fax: (020) 41223310. HDFC AMC Ltd., Ground Floor, City Mall, University Circle, Ganeshkhind Road, **Pune - 411 007**. Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Ltd., Praful Tower, 1st Floor, Panposh Road, **Rourkela - 769 004**. Tel: (0661) - 3988029, 3982060/70. Fax: (0661) -3982068. HDFC AMC Ltd., Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, **Sambalpur - 768 001**. Tel: (0663) 2400 323 / 339, Fax: (0663) 2400324. **PONDICHERY** : HDFC AMC Ltd., No.17, I Floor, Sree Velayudham Complex, Near Indhira Gandhi Square, Natesan Nagar, **Pondicherry - 605 005**. Tel: (0413) 3043 293 / 500 / 600. Fax: (0413) 2206776. **PUNJAB** : HDFC AMC Ltd., SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, **Amritsar-143 001**. Tel: (0183) 3988028 /29/ 2570, Fax: (0183) 3982599. HDFC AMC Ltd., Ground Floor, Liberty Chowk, Corner Building, Municipal No. 83 - B, 3A, **Bhatinda - 151 001**. Tel: (0164) 5001982, Fax: (0164) 5191283. HDFC AMC Ltd., SCO 375-376, Ground Floor, Sector 35-B, Chandigarh - 160 022. Tel: 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. HDFC AMC Ltd., 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, G T Road, **Jalandhar City - 144 001**. Tel: (0181) 3988029 / 970, Fax: (0181) 3982966. HDFC AMC Ltd., SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel: 0161 - 2774321 / 5014321. Fax: 0161 - 3013838. **RAJASTHAN** : HDFC AMC Ltd., 4th Floor, K.C. Complex, Opp. Daulat Bagh, **Ajmer - 305 001**. Tel: (0145) 3099000. Fax: (0145) 3099001. HDFC AMC Ltd., "Moondhra Bhavan", 3-Ajmer Road, **Jaipur - 302 001**. Tel: 0141 - 5111125, 2374968, Fax: 0141 - 5111126. Gulab Singh Bhavan, 11, Chopasni Road, **Jodhpur - 342 003**. Tel: 0291 - 5101927, 5101937, Fax: 0291 - 5105919. HDFC AMC Ltd., 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, **Udaipur - 313 001**. Tel: (0294) 3988029, Fax: (0294) 3982000. **TAMIL NADU** : HDFC AMC Ltd., ITC Centre, First Floor, 760, Anna Salai, **Chennai - 600 002**. Tel: 044 - 43979797 / 43979716, Fax: 044 - 28415855. HDFC AMC Ltd., 1371A, Ground Floor, Nadar Building, Trichy Road, **Coimbatore - 641 018**. Tel: 0422 - 4391861/62/63. Fax: 0422 - 4391714. HDFC AMC Ltd., 127 C/3 East Veli Street, **Madurai - 625 001**. TeleFax: (0452) - 3988029. HDFC AMC Ltd., 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, **Mylapore, Chennai - 600 004**. Tel: (044) 30913060, Fax: (044) 30913082. HDFC AMC Ltd., First floor, Ram Complex, No. 454/3, Meyanoor Main Road, **Salem - 636 009**. HDFC AMC Ltd., 1st floor, No. 142/7, Sri Balaji Arcade, Opp to Alagar Jewellery, Trivandrum Road, Palayamkottai, Tirunelveli - 627 002. Tel.: (0462) 2576174, Fax: (0462) 2576173. Tel: (0427) 3982680/700. Fax: (0427) 2333617. HDFC AMC Ltd., No. 60, Sri Krishna Arcade, First Floor, Tennur High Road, Tennur, **Trichy - 620 017**. Tel: (0431) 3982830, Fax: (0431) 3982835. HDFC AMC Ltd., Premises No.73, First Floor Door No. 73/19, Thiyagarajapuram Officer's Line Officer's Line, **Vellore - 632 001**, Tel: (0416) 2214670/2. Fax: (0416) 2214671. **UTTARAKHAND** : HDFC AMC Ltd., 76, Rajpur Road, Near RTO, **Dehradun - 248 001**. Tel: (0135) 3988029/ 7434, Fax: (0135) 3987444. HDFC AMC Ltd., Plot No. 1, 1st Floor, Durga City Centre, Bhotia Parao, Nainital Road, **Haldwani - 263 139**. Tel: (05946) 285286 Fax: (05946) 285290. HDFC AMC Ltd., 1st Floor, Kumar Complex, Chandracharya Chowk, **Haridwar - 249407** Tel: (01334) 222406/7 Fax: (01334) 222410. **UTTAR PRADESH** : HDFC AMC Ltd., B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, **Agra - 282 002**. Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Ltd., 3/260-A, Arena Complex, Laxmibai Marg, Marris Road, **Aligarh - 202 001**. Tel: (0571) 2740 770 / 771 / 772 / 773, 2743 970 / 971, Fax: (0571) 2740772. HDFC AMC Ltd., 3rd Floor, Agarwal Arcade, Hyundai Motors Showroom, 4 Sardar Patel Marg, Civil Lines, **Allahabad - 211 001**. Tel: (0532) 2561 035/036/038/041/042/043, Fax: (0532) 2561035. HDFC AMC Ltd., 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, **Bareilly - 243 001**. Tel: (0581) 2510 749 / 759, Fax: (0581) 2510709. HDFC AMC Ltd., D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Ghaziabad - 201 010**. Tel: (0120) 301 0635 Fax: (0120) 3010636. HDFC AMC Ltd., 4th Floor, A.D. Tower Compound, Bank Road, **Gorakhpur - 273 001**, Tel. No: (0551) 6060011/2/3. HDFC AMC Ltd., 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, **Kanpur - 208 001**. Tel: 0512 - 2331484-87, Fax: 0512 - 2331487. HDFC AMC Ltd., 4 Shahnajaf Road, **Lucknow - 226 001**. Tel: 0522 -2207591, 2200163, Fax: 0522 - 2230408. HDFC AMC Ltd., 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel: (0121) 2602 380 / 2601 964 / 965, Fax: (0121) 2602380. HDFC AMC Ltd., Parsvnath Plaza-II, UGF Hall No.4, Delhi Road, **Moradabad - 244 001**. Tel: (0591) 3988029 / 3982131. Fax: (0591) 3982137. HDFC AMC Ltd., K-24/25, Premises No. 36 & 37, Pearl Plaza, Sector-18, **Noida - 201 301**. Tel: (0120) 3988029. Fax: (0120) 3980610. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Sigra, **Varanasi - 221 010**. Tel: 9935177068, 9935147068. **WEST BENGAL** : HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhutala, Asansol - 713 303. Tel: (0341) 2221220, Fax: (0341) 2221219. HDFC AMC Ltd., City Plaza, City Centre, 1st Floor, **Durgapur - 713 216**. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Ltd., MS Towers, 2nd Floor, O.T. Road, Inda, **Kharagpur - 721 305**. Tel: (03222) 227 627 / 657. Fax: (03222) 227683. HDFC AMC Ltd., Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel: 033 - 22427849 / 53 / 56 / 59, Fax: 033 - 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel: (0353) - 6453474. Fax: (0353) 2545270.

*This is not an Investor Service Centre for HDFC Mutual Fund. However, this is an official point of acceptance for acceptance of all ongoing transactions from Institutional Investors only, i.e. broadly covering all entities other than resident / non resident individuals. Institutional Investors are free to lodge their applications at any other official points of acceptance also.

**Official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For Ongoing Transactions)

A. List of Investor Service Centres (ISCs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These ISCs will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These ISCs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

ANDHRA PRADESH : 208, II Floor, Jade Arcade, Paradise Circle, **Secunderabad - 500 003.** 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, **Visakhapatnam - 530 016.** **ASSAM :** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, **Tinsukia - 786 125.** **BIHAR :** G-3, Ground Floor, Om Vihar Complex, SP Verma Road **Patna - 800 001.** **GOA :** No. 108, 1st Floor, Gurudutta Bldg, Above Weekender, M.G. Road, **Panaji, Goa - 403 001.** **GUJARAT :** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalov, Ellis Bridge, **Ahmedabad - 380 006.** Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk, **Rajkot - 360 001.** Plot No-629, 2nd Floor, Office No. 2-C / 2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, **Surat - 395 001.** 103, Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, **Vadodra - 390 007.** **JHARKHAND :** Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, **Jamshedpur - 831 001.** **KARNATAKA :** Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), **Bangalore - 560 042.** G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, **Mangalore - 575 003.** **KERALA :** Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Center, M. G. Road (North), **Kochi - 682 035.** **MAHARASHTRA :** Ground Floor, Rajabahadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, **Mumbai - 400 023.** 145 Lendra Park, Behind Shabari, New Ramdaspath, **Nagpur - 440 010.** Nirmiti Eminence, Off No. 6, 1st Floor, Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, **Pune - 411 004.** **MADHYA PRADESH :** Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M. P. Nagar, Zone II, **Bhopal - 462 011.** 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, **Indore - 452 001.** **NEW DELHI :** 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, **New Delhi - 110 001.** **ORISSA :** Plot No. - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, **Bhubaneswar - 751 001.** **PUNJAB :** Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, **Chandigarh - 160 017.** Shop no. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O: Model Town, **Ludhiana - 141 002.** • **RAJASTHAN :** G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, **Jaipur - 302 001.** 1/5, Nirmal Tower, 1st Chopasani Road, **Jodhpur - 342 003.** **TAMIL NADU :** 66, Lokmanya Street (West), Ground Floor, R. S. Puram, **Coimbatore - 641 002.** 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, **Chennai - 600 034.** **UTTAR PRADESH :** 106 - 107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, **Kanpur - 208 001.** C-81, 1st floor, Sector - 2, **Noida - 201 301.** Off# 4, 1st Floor, Centre Court, 5, Park Road, Hazratganj, **Lucknow - 226 001.** **WEST BENGAL :** 2nd Floor, Saket Building, 44 Park Street, **Kolkata - 700 016**

B. List of Transaction Points of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These Transaction Points will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund)

ANDHRA PRADESH : 15-570-33, I Floor, Pallavi Towers, **Ananthapur - 515 001.** D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, **Guntur - 522 002.** Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, **Kadapa - 516 001.** No.33-1, 44 Sri Sathya Complex, Main Road, **Kakinada - 533 001.** H. No. 7-1-257, Upstairs S.B.H, Mankamathota, **Karimnagar - 505 001.** H. No. 43/8, Upstairs, Uppini Arcade, N R Peta, **Kurnool - 518 004.** 9/756, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001.** D. No. 7-27-4, Krishna Complex, Baruvuri Street, T. Nagar, **Rajahmundry - 533 101.** Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bye Pass Road, **Tirupathi - 517 501.** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada - 520 010.** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, **Warangal - 506 001.** **ASSAM :** Old Post Office Lane, Bye Lane No 1, Rehabari, **Guwahati - 781 008.** **BIHAR :** Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, **Bhagalpur - 812 002.** Brahman Toil, Durga Asthan, Gola Road, **Muzaffarpur - 842 001.** **CHHATTISGARH :** 209, Khichariya Complex, Near Nehru Nagar SQ, **Bhilai - 490 020.** Beside HDFC Bank, Link Road, **Bilaspur - 495 001.** Tel: (7752) 327 886 / 887. C-23, Sector 1, Devendra Nagar, **Raipur - 492 004.** **GOA :** Virginkar Chambers, 1st floor, Near Kamat Milan Hotel, New Market, Near Lily Garments, Old. Station Road, **Margao - 403 601.** **GUJARAT :** No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, **Anand - 388 001.** Shop No - F -56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, **Ankleshwar - 393002.** 305-306, Sterling Point, Waghawadi, Opp. HDFC Bank, **Bhavnagar - 364 002.** Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, **Bhuj - 370 001.** Kailash Complex, Opp. Khedut Decor, **Gondal - 360 311.** 217/218, Manek Centre, P. N. Marg, **Jamnagar - 361 001.** Circle Chowk, Near Choksi Bazar Kaman, **Junagadh - 362 001.** 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002.** Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chimmabai Road, **Navasari - 396 445.** . Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001.** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195.** **HARYANA :** Opposite PEEER, Bal Bhawan Road, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweets Near House, NIT, **Faridabad - 121 001.** SCO - 16, First Floor, Sector - 14, **Gurgaon - 122 001.** 12, Opp. Bank of Baroda, Red Square Market, **Hisar - 125 001.** 83, Devi Lal Shopping Complex, Opp ABN AMRO Bank, G. T. Road, **Panipat - 132 103.** 205, 2nd Floor, Bldg No. 2, Munjal Complex, Delhi Road, **Rohtak - 124 001.** 124 - B / R, Model Town, **Yamuna Nagar - 135 001.** **HIMACHAL PRADESH :** 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla - 171 001.** **JAMMU & KASHMIR :** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, , **Jammu - 180 004.** **JHARKHAND :** Mazzanine Floor, F-4, City Centre Sector 4, Bokaro Steel City, **Bokaro - 827 004.** S. S. M. Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, **Deoghar - 814 112.** Urmila Towers, Room No. 111, 1st Floor, Bank More, **Dhanbad - 826 001.** Municipal Market, Annanda Chowk, **Hazaribagh - 825 301.** 4, HB Road No. 206, 2nd Floor, Shri Lok Complex, **Ranchi - 834 001.** **KARNATAKA :** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, **Belgaum - 590 006.** # 60/5, Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road), **Bellary - 583 101.** #13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, **Davangere - 577 002.** No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road, **Hubli - 580 029.** No.3, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, **Mysore - 570 009.** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, **Shimoga - 577 201.** **KERALA :** Doctor's Tower Building, 1st Floor, Door No. 14/2562, North of Iorn Bridge, Near Hotel Arcadia Regency, **Alleppey - 688 001.** Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004.** Kochupilamoodu Junction, Near VLC, Beach Road, **Kollam - 691 001.** Building No.: KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, **Kottayam - 686 001.** 29/97G, 2nd Floor, Gulf Air Building, rayidathupalam, Mavoor Road, **Kozhikode - 673 016.** 10 / 688, Sreedevi Residency, Mettupalayam Street, **Palakkad - 678 001.** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, **Thrissur - 680 001.** R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum - 695 004.** Central Tower, Above Indian Bank, Cross Junction, **Thiruvalla - 689 101.** **MADHYA PRADESH :** G-6, Global Apartment, Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, **Gwalior - 474 011.** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, **Jabalpur - 482 001.** **MAHARASHTRA :** Opp. RLT Science College, Civil Lines, **Akola - 444 001.** 81, Gulsham Tower, Near Panchsheel, **Amaravati - 444 601.** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, **Aurangabad - 431 001.** 70, Navipeth, Opp. Old Bus Stand, **Jalgaon - 425 001.** 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur - 416 001.** Ruturang Bungalov, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik - 422 005.** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, **Satara - 415 002.** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, **Solapur - 413 001.** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, **Thane (W) - 400 602.** **ORISSA :** B. C. Sen Road, **Balasore - 756 001.** Gandhi Nagar Main Road, 1st Floor, Upstairs of Aroon Printers, **Berhampur - 760 001.** Near Indian Overseas Bank, Cantonment Road, Mala Math, **Cuttack - 753 001.** 1st Floor, Mangal Bhawan, Phase II, Power House Road, **Rourkela - 769 001.** Opp. Town High School, Sansarak, **Sambalpur - 768 001.** **PONDICHERY :** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry - 605 001.** **PUNJAB :** SCO - 18J, 'C' Block Ranjit Avenue **Amritsar - 143 001.** 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001.** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar - 144 001.** 35, New Lal Bagh Colony, **Patiala - 147 001.** **RAJASTHAN :** AMC No. 423/30, Near Church, Brahampuri, Opposite T B Hospital, Jaipur Road, **Ajmer - 305 001.** 256 - A, Scheme No. 1, Arya Nagar, **Alwar - 301 001.** Indraparshta Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, **Bhilwara - 311 001.** F.4, 5, Bothra Complex, Modern Market, **Bikaner - 334 001.** B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, **Kota - 324 007.** 18 L Block, **Sri Ganganagar - 335 001.** 32, Ahinsapuri, Fatehpura Circle, **Udaipur - 313 004.** **TAMILNADU :** Ground Floor, 148, Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, **Chennai - 600 097.** 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, **Erode - 638 001.** 126 GVP Towers, Kovai Road, Basement of Axis Bank, **Karur - 639 002.** Jailani Complex, 47, Mutt Street, **Kumbakonam - 612 001.** 86/71-A, Tamil Sangam Road, **Madurai - 625 001.** No. 2, 1st Floor, Vivekanand Street, New Fairland, **Salem - 636 016.** 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, **Tirunelveli - 627 001.** No. 1 (1), Binny Compound, 2nd Street, Kumaran Road, **Tiruppur - 641 601.** No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018.** No.54, 1st Floor, Pillaiyar Koil Street, Thottapalayam, **Vellore - 632 004.** **TRIPURA :** Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001.** **UTTAR PRADESH :** No. 8, II Floor, Maruti

CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For Ongoing Transactions) Contd.

Tower, Sanjay Place, **Agra - 282 002**. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001**. 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, **Allahabad - 211 001**. F-62, 63, 11nd Floor, Butler Plaza Commercial Complex, Civil Lines, **Bareilly - 243 001**. 113/6 I Floor, Navyug Market, **Ghaziabad - 201 002**. Shop No. 3, 2nd Floor, Cross Road, A. D. Chowk Bank Road, **Gorakhpur - 273001**. Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi - 284 001**. B-612 'Sudhakar', Lajpat Nagar, **Moradabad - 244 001**. 108, 1st Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut - 250 002**. I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, **Saharanpur - 247 001**. C-28/142 - 2A, Near Teliya Bagh Crossing, Teliya Bagh, **Varanasi - 221 002**. **UTTARANCHAL** : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, **Dehradun - 248 001**. **WEST BENGAL** : Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, **Asansol - 713 303**. 399, G T Road, Opposite of Talk of the Town, **Burdwan - 713 101**. City Plaza Building, 3rd Floor, City Centre, **Durgapur - 713 216 A - 1/50**, Block - A, **Kalyani - 741 235**. Shivhare Niketan, H. No. 29/11, Ward No. 15, Malancha Main Road, Opposite UCO Bank, **Kharagpur - 721 301**. No.7, Swamiji Sarani, Ground Floor, Hakimpura, **Siliguri - 734 001**.

C. List of Limited Transaction Points (LTPs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These LTPs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan. These LTPs will accept transaction / service requests from Monday to Friday between 12 p.m. and 3 p.m. only.

ANDHRA PRADESH : Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, **Khammam - 507 001**. No. 5-6-208, Saraswathi Nagar, **Nizamabad - 503 001**. "Dwarakamayee", D. No. 8/239, Opp. Saraswathi Type Institute, Sreeramula Peta, **Proddatur - 516 360**. Door No. 4 - 1 - 62, Adjacent to Idea Show Room, Palakonda Road, **Srikakulam - 532 001**. **BIHAR** : Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I. P. Road, Benta, Laheriasarai, **Darbhanga - 846 001**. **GOA** : Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, **Mapusa - 403 507**. No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex, Near ICICI Bank, Vasco da Gama - 403 802. Tel. No : (0832) 3251755 / 640. **GUJARAT** : F-108, Rangoli Complex, Station Road, Bharuch - 392 001. Tel: 9825304183. Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, **Gandhidham - 370 201**. D-78, First Floor, New Durga Bazar, Near Railway Crossing, **Himmatnagar - 383 001**. 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, **Nadiad - 387 001**. Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, **Palanpur - 385 001**. II Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, **Porbandar - 360 575**. Tel: (02692) 325071/320704. 2 M I Park, Near Commerce College, Wadhwan City, **Surendranagar - 363 035**. 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, **Unjha - 384 170**. Tel: (02762) 323 985 / 117. **HARYANA** : 7, 1st Floor, Kunjapura Road, Opp. Bata Showroom, **Karnal - 132 001**. Tel: 09813999809. Gali No.1, Old Court Road, Near Railway Station Crossing, **Sirsa - 125 055**. Shop No. 5, PP Tower, Ground Floor, Opp. Income Tax Office, **Sonepat - 131 001**. **HIMACHAL PRADESH** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, **Solan - 173 212**. **KARNATAKA** : Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, **Gulbarga - 585 101**. Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, **Manipal - 576 104**. **MADHYA PRADESH** : Office No. 1, Parasia Road, Near Mehta Colony, **Chhindwara - 480 001**. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, **Katni - 483501**. 18, Ram Bagh, Near Scholar's School, **Ratlam - 457 001**. Opp. Somani Automobilies, Bhagwananj, **Sagar - 470 002**. 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, **Satna - 485 001**. 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, **Ujjain - 456 010**. **MAHARASHTRA** : 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, **Ahmednagar - 414 001**. 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, **Bhusawal - 425 201**. Above Mustafa Décor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, **Chandrapur - 422 402**. H. No. 1793 / A, J.B. Road, Near Tower Garden, **Dhule - 424 001**. Shop No.6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, **Jalna - 431 203**. 12/178 Behind Congress Committee Office, Ichalkaranji, **Kolhapur District - 416 115**. Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump, Main Road, **Latur - 413 531**. CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (E), Mumbai - 400 069. Andheri (E), **Mumbai - 400 069**. Tel: (022) 25261431. Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, **Nanded - 431 605**. Kohinoor Complex, Near Natya Theatre, Nachane Road, **Ratnagiri - 415 639**. Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, **Sangli - 416 416**. Tel: 09326016616. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, **Yavatmal - 445 001**. **ORISSA** : Similipada, **Angul - 759 122**. **PUNJAB** : Near Archies Gallery, Shimla Pahari Chowk, **Hoshiarpur - 146 001**. Shop No 3, Bank of India Building, Guru Amar Dass Market, **Khanna - 141 401**. Ground Floor, Adjoining TATA Indicom Office, Dutta Road, **Moga - 142 001**. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, **Pathankot - 145 001**. **RAJASTHAN** : 3 Ashok Nagar, Near Heera Vatika, **Chittorgarh - 312 001**. **TAMIL NADU** : 16A/63A, Pidamaneri Road, Near Indoor Stadium, **Dharmapuri - 636 701**. Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, **Hosur - 635 109** (Outstation Cheques will be accepted). New No. 38, Vallal Pachayappan Street, Near Pachayappas High School, **Kanchipuram - 631 501**. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, **Namakkal - 637 001**. D. No. 59A/1, Railway Feeder Road, (Near Railway Station), **Rajapalayam - 626 117**. 1112, West Main Street, **Tanjore - 613 009**. 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, **Tuticorin - 628 008**. **UTTARAKHAND** : Durga City Centre, Nainital Road, **Haldwani - 263 139**. 22 Civil Lines, Ground Floor, Hotel Krish Residency, **Roorkee - 247 667**. **UTTAR PRADESH** : Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, **Basti - 272 002**. 64, Cantonment, Near GPO, **Faizabad - 224 001**. Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, **Firozabad - 283 203**. 248, Fort Road, Near Amber Hotel, **Jaunpur - 222 001**. 159 / 160, Vikas Bazar, **Mathura - 281 001**. 17, Anand Nagar Complex, **Rae Bareli - 229 001**. Bijlipura, Near Old District Hospital, Jail Road, **Shahjahanpur - 242 001**. Arya Nagar, Near Arya Kanya School, **Sitapur - 261 001**. 967, Civil Lines, Near Pant Stadium, **Sultanpur - 228 001**. **WEST BENGAL** : 2nd Floor, New Market Complex, Durgachak Post Office, Purbha Medinipur District, **Haldia - 721 602**. 33, C. R Avenue, 2nd floor, Room No.13, Kolkata - 700 012. 148, Jessore Road, Block -B, 2nd Floor, Kestopur, **Kolkata - 700 074**. Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, **Malda - 732 101**.

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Investors can undertake any transaction, including purchase / redemption / switch and avail of any services as may be provided by AMC from time to time through the online/electronic modes/ sources like its official website - www.hdfcfund.com, mobile handsets, etc. Additionally, this will also cover transactions submitted in electronic mode including through secured internet sites operated by CAMS by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter into specific arrangements. The servers (maintained at various locations) of HDFC Asset Management Company Limited (AMC) and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS /DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF HDFC MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE

For Processing only Redemption Request of Units Held in Demat Form.

The eligible AMFI certified stock exchange Brokers/ Clearing Members/ Depository Participants who have complied with the conditions stipulated in SEBI Circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI/ NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund



Continuing a tradition of trust

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A Joint Venture with Standard Life Investments Limited

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