

# Key Information Memorandum & Application Form

Investors must read the Key Information Memorandum and Instructions before completing this Form.

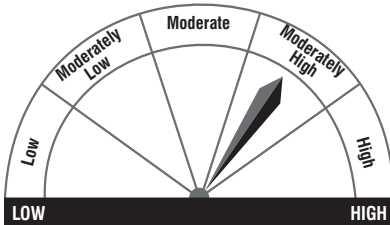
## HDFC RETIREMENT SAVINGS FUND

AN OPEN ENDED NOTIFIED TAX SAVINGS CUM PENSION SCHEME  
WITH NO ASSURED RETURNS

Units shall be subject to a lock-in of 5 years from the date of allotment.

<p><b>New Fund Offer Opens on: February 5, 2016</b></p> <p><b>New Fund Offer Closes on: February 19, 2016</b></p> <p><b>Scheme re-opens on: Within 5 Business Days from the date of allotment</b></p>
---

**Offer of Units of Rs. 10/- each during New Fund Offer (NFO) and  
Continuous Offer of Units at NAV based prices**

Name of Scheme/ Investment Plan	This product is suitable for investors who are seeking*:	RISKOMETER
<b>HDFC Retirement Savings Fund – Equity Plan</b>	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in equity and equity related instruments</li> </ul>	 <p style="text-align: center;">Investors understand that their principal will be at moderately high risk</p>
<b>HDFC Retirement Savings Fund – Hybrid-Equity Plan</b>	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in equity and equity related instruments &amp; balance in debt and money market instruments.</li> </ul>	
<b>HDFC Retirement Savings Fund – Hybrid-Debt Plan</b>	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in debt and money market instruments &amp; balance in equity and equity related instruments.</li> </ul>	

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

**The Trustee may close the New Fund Offer before the above mentioned date by giving at least one day notice in one daily Newspaper.**

**Name of the AMC :**  
**HDFC Asset Management Company Limited**  
CIN No: U65991MH1999PLC123027



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 (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](http://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 January 6, 2016.

## 1. Investment Objective

The investment objective of the Investment Plans offered under the Scheme is to generate a corpus to provide for pension to an investor in the form of income to the extent of the redemption value of their holding after the age of 60 years by investing in a mix of securities comprising of equity, equity related instruments and/or Debt/Money Market Instruments.

**There is no assurance that the investment objective of the Scheme will be realized.**

## 2. Asset Allocation Pattern of the Scheme

The table below provides the broad asset allocation of the Portfolio of the respective Investment Plans offered under the Scheme to be followed under normal circumstances:

### Equity Plan

Type of Instruments#	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
Equity and Equity related Instruments	80	100	Medium to High
Debt and Money Market instruments	0	20	Low to Medium

### Hybrid-Equity Plan

Type of Instruments#	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
Equity and Equity related instruments	60	80	Medium to High
Debt and money market instruments	20	40	Low to Medium

### Hybrid-Debt Plan

Type of Instruments#	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
Debt and money market instruments	70	95	Low to Medium
Equity and Equity related instruments	5	30	Medium to High

#Each of the Investment Plan(s) intends to seek investment opportunity in the Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, each Investment Plan shall not have an exposure of more than 35% of its net assets in ADRs/GDRs/Foreign Securities respectively subject to regulatory limits.

The maximum derivative position will be restricted to 20% of the Net Assets (i.e. Net Assets including cash) of the respective Investment Plan(s).

The total gross exposure investment in equity and equity related instruments, debt instruments + money market instruments + derivatives shall not exceed 100% of net assets of the respective Investment Plan(s). Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.

The Investment Plan(s) will not (i) undertake repo/reverse repo in Corporate debt securities, (ii) invest in securitised debt and (iii) engage in short selling.

For further details, please refer to the SID.

## 3. Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors include but are not limited to the following:

### (i) Risk factors associated with investing in equities and equity related instruments

- Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity

shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.

- 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. Investment in such securities may lead to increase in the scheme portfolio risk.
  - While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
- (ii) Risk factors associated with investing in Fixed Income Securities
- The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme 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 instruments, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme 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. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.
  - 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 would invest as given in the SID carry different levels and types of risk. Accordingly, the Scheme 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, AAA rated bonds, are comparatively less risky than AA rated bonds.
  - 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. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.

- 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 Scheme may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- Scheme's performance may differ from the benchmark index to the extent of the investments held in the equity segment under Hybrid- Debt Plan and Hybrid-Equity Plan, as per the investment pattern indicated under normal circumstances.
- The Scheme 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.
- **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- **Settlement Risk:** Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.

### (iii) General Risk Factors

- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. 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 can go up or down because of various factors that affect the capital markets in general.
- Investment strategy to be adopted by the Scheme may carry the risk of significant variance between the portfolio allocation of the Scheme and the Benchmark particularly over a short to medium term period.
- As the liquidity of the investments made by the Scheme 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 an inordinately large number of redemption requests or restructuring of the Scheme. 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.
- At times, due to the forces and factors affecting the capital market, the Scheme 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. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
- The Scheme 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.

- 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.

### (iv) Risk factors associated with investing in Foreign Securities

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. Following are the risk factors pertaining to investing in Foreign Securities:

#### • **Currency Risk:**

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the Scheme 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 stand exposed to their interest rate cycles.

#### • **Credit Risk:**

- 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.

- This is substantially reduced since the SEBI (MF) Regulations 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.

- **Country Risk:** The Country risk arises from the inability of a country, to meet its financial obligations.

It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

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.

### (v) Risk factors associated with investing in Derivatives

- The AMC, on behalf of the respective Investment Plan(s) under the Scheme 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.

- 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.
- Credit Risk: The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.
- Illiquidity risk: This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

#### (vi) Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

#### (vii) Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

#### (viii) Disclaimer of indices

Nifty 500 Index ("the Index"): The Scheme of HDFC Mutual Fund (the "Product(s)") are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Index to track general stock market performance in India. The relationship of IISL with HDFC Asset Management Company Limited ("the Issuer/Licensee") is only in respect of the licensing of the Index and certain trademarks and trade names associated with such Index which is determined, composed and calculated by IISL without regard to the Issuer/ Licensee or the Product(s). IISL does not have any obligation to take the needs of the Issuer/ Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Index. IISL is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

IISL is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices. The relationship of IISL to HDFC AMC is only in respect of the rights granted to use certain trademarks and trade names of the Index in connection with the utilisation of the Index data relating to such Index. The Index is determined, composed and calculated by IISL without regard to HDFC AMC. IISL has no obligation to take the needs of HDFC AMC into consideration in determining, composing or calculating the Index.

IISL do not guarantee the accuracy and/or the completeness of the Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL make no warranty, express or implied, as to results to be obtained by HDFC AMC or any other person or entity from the use of the Index or any data included therein.

IISL make no express or implied warranties, and expressly

disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, IISL expressly disclaim any and all liability for any damages or losses arising out of the use of the Index or any data included therein by any third party, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

#### 4. Risk Mitigation factors

- The Investment Plans eligible to invest in equities have a well diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.
- The Investment Plans eligible to invest in equities have equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.
- Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.
- 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.
- 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 and securities having a reasonable secondary market activity.

#### • Derivatives Risk:

The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis.

Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.

#### • Concentration Risk:

The AMC will mitigate this risk by investing in sufficiently large number of issuers spread across the financial and manufacturing/ services sectors so as to maintain optimum diversification and keep issuer/sector specific concentration risk relatively low.

#### 5. Plans and Options

The Scheme offers investors three Investment Plans:

- (i) Equity Plan,
- (ii) Hybrid- Equity Plan, and
- (iii) Hybrid-Debt Plan.

Each of the Investment Plans will be managed as separate portfolios.

Each Investment Plan offers **Regular Plan** and **Direct Plan**.

Regular Plan is for investors who wish to route their investment through any distributor.

Direct Plan is for investors who wish to invest directly with the Fund without routing the investment through any distributor.

Regular Plan and Direct Plan shall have Growth Option only.

## 6. Applicable NAV (after the scheme opens for repurchase)

### A] Applications for amount less than Rs. 2 Lakhs

#### For Purchases including switch-ins:

- In respect of valid applications received upto 3 p.m. on a Business Day 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 p.m. on a Business Day by the Fund alongwith 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 cheque/demand draft is credited shall be applicable.

### B] Applications for amount equal to or more than Rs. 2 lakhs

#### (i) For Purchases:

- In respect of valid application received for an amount equal to or more than Rs. 2 Lakhs upto 3.00 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 Investment Plan under 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. 2 Lakhs after 3.00 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 Investment Plan 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; and
- Irrespective of the time of receipt of application for an amount equal to or more than Rs. 2 Lakhs 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 Investment Plan 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:

The following shall be ensured for determining the Applicable NAV:

- 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 Investment Plan before the cut-off time.
- The funds are available for utilization before the cut-off time.

Where application is received after the cut-off time on a day but the funds are cleared on the same day, the closing NAV of the next Business Day shall be applicable.

For investments of an amount equal to or more than Rs. 2 lakh through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Flex-STP, Swing STP, FLEXINDEX Plan, the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme.

All multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the Investment plan/ plan/ option/ suboption) received on the same Business Day, will be aggregated to ascertain whether the total amount equals to Rs. 2 lakh or more and to determine the applicable Net Asset Value. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. The AMC may have additional criteria for aggregation of multiple transactions. The criteria for aggregation of multiple

transactions shall be as decided by the AMC at its sole discretion from time to time.

### C] For Redemptions including switch-outs

- In respect of valid applications received upto 3 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 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.

#### 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.

In case of transactions through online facilities / electronic modes, there may be a time lag of upto 5-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme.

Under no circumstances will HDFC Asset Management Company Limited or its bankers or its service providers be liable.

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

## 7. Minimum Application Amount/Number of Units

#### During NFO Period:

**Purchase:** Rs. 5,000 and any amount thereafter.

#### During Ongoing Offer Period:

Purchase	Additional Purchase	Repurchase
Rs. 5,000 and any amount thereafter	Rs. 1,000 and any amount thereafter	Rs. 500 or a minimum of 50 Units

## 8. 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.

## 9. Benchmark Index

The Benchmark for Investment Plan(s) offered under the Scheme is as follows:

Equity Plan - Nifty 500 Index

Hybrid- Equity Plan - CRISIL Balanced Fund Index

Hybrid-Debt Plan - CRISIL MIP Blended Index

## 10. Name of the Fund Manager

Mr. Chirag Setalvad (For Equity Portfolio)

Mr. Shobhit Mehrotra (For Debt Portfolio)

Mr. Rakesh Vyas (Dedicated Fund manager for Overseas Investments)

## 11. Name of the Trustee Company

HDFC Trustee Company Limited

## 12. Performance of the Scheme / Plan

This Scheme is a new scheme and does not have any performance track record.

## 13. Expenses of the Scheme

### (A) Load Structure

#### New Fund Offer Period and Ongoing 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 Load (Upon completion of lock-in period of 5 years)

(i) Details of load structure is as follows:

In respect of each purchase/switch-in of units offered under the respective Investment Plan(s):-

- An Exit Load of 1% is payable if Units are redeemed/switched-out before completion of 60 years of age
- No Exit Load is payable if Units are redeemed /switched-out on or after attainment of 60 years of age.

(ii) No Exit Load shall be imposed for switching between Investment Plans and Plans/Options within the Investment Plans.

Investors are requested to note that on exercise of switch-option between Investment Plan(s) and Plans/Options within the Investment Plan(s), the amount which is switched-out shall be treated as redemption and shall be subject to Income-tax provisions as applicable on such redemption. This may result in capital gain / capital loss to the investors, entailing tax consequences. For Income tax purposes, holding period shall be calculated from the date of investment in respective Investment Plan(s) and not the date of original investment in the Scheme. Hence, investors should consult their financial and tax advisors in this regard

(iii) No Entry / Exit Load will be levied on Bonus Units.

**New Fund Offer Expenses :** New Fund Offer Expenses shall be borne by HDFC Asset Management Company Limited / HDFC Trustee Company Limited.

## (B) Recurring Expenses (% p.a. of daily Net Assets)

### For Equity Plan and Hybrid-Equity Plan

First Rs. 100 crores	-	2.50% p.a.
Next Rs. 300 crores	-	2.25% p.a.
Next Rs. 300 crores	-	2.00% p.a.
Balance	-	1.75% p.a.

### For Hybrid-Debt Plan

First Rs. 100 crores	-	2.25% p.a.
Next Rs. 300 crores	-	2.00% p.a.
Next Rs. 300 crores	-	1.75% p.a.
Balance	-	1.50% p.a.

In addition to the above recurring expenses, the following expenses may also be charged to the Scheme.

- Expenses in respect of inflows from beyond top 15 cities- a maximum charge of 0.30% on the daily net assets computed as per the guidelines issued by SEBI for meeting distribution expenses incurred for bringing inflows from such cities;
- Expenses not exceeding 0.20% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations;
- Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions; and
- Service Tax on Investment Management and Advisory Fees.

The TER of the Direct Plan under the respective Investment Plan(s) will be lower to the extent of the above mentioned distribution expenses/ commission which is charged in the Regular Plan.

For further details, please refer to the SID.

## 14. 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.

## 15. Tax treatment for the Investors (Unit Holders)

The Scheme is a Notified Pension Fund approved by Central Board of Direct Taxes, Ministry of Finance under Section 80C(2)(xiv) of the Income-tax Act, 1961 vide Notification No. 91/2015/F. No. 178/21/2014-ITA-I dated December 08, 2015. The investments made in the

Scheme will be eligible for tax benefit under Section 80C of the Income-tax Act, 1961.

Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the **Statement of Additional Information** and also independently refer to their tax advisor.

## 16. Daily Net Asset Value (NAV) Publication

The AMC will calculate and disclose the first NAV of the Plans/ Options of the respective Investment Plans under the Scheme not later than 5 Business Days from the date of allotment of Units under the NFO. Subsequently, the NAV of the different Options/ Plans of the respective Investment Plans will be calculated and disclosed at the close of every Business Day.

## 17. 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 3010 6767 (toll free), Fax number. (022) 22821144, e-mail: [cliser@hdfcfund.com](mailto:cliser@hdfcfund.com). Investors can also post their grievances/feedback/suggestions on our website [www.hdfcfund.com](http://www.hdfcfund.com) under the section 'Feedback or Queries'. 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 "HDFC House", 3rd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: [jmathews@hdfcfund.com](mailto: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

## 18. Unit holder's Information

**Allotment / Refund:** The AMC shall allot units / refund money within 5 days from the closure of the NFO.

### Account Statement:

- An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of closure of the NFO/ receipt of valid application/ transaction to the Unit holder's registered e-mail address and/or mobile number.
- 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/ RTA. 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.

## FOR INVESTORS WHO OPT TO HOLD UNITS IN NON-DEMAT FORM

- 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 by the Mutual Fund Industry 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.
- **For non-transacted folios:** For folios eligible to receive CAS, a consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e- mail.

## FOR INVESTORS WHO HAVE A DEMAT ACCOUNT AND OPT TO HOLD UNITS IN NON-DEMAT FORM:

- Investors who have a demat account and opt to hold units in non-demat form, a single Securities Consolidated Account Statement ('SCAS') generated based on PAN for each calendar month, shall be sent by mail/ email in whose folio(s) transaction(s) has/have

taken place during the month on or before 10th of the succeeding month. The SCAS will be sent by email to the investor(s) whose e-mail address is registered with the Depositories. In case an investor does not wish to receive SCAS through e-mail, an option shall be given by the Depository to receive SCAS in physical.

- **For non-transacted folios:** In case there is no transaction in the folio, a half yearly SCAS detailing holding across all schemes of mutual funds and securities held in dematerialized form across demat accounts shall be sent by Depositories to investors at the end of every six months (i.e. September/March), on or before 10th day of succeeding month. The half yearly SCAS will be sent by mail/e-mail as per the mode of receipt opted by the investors to receive monthly SCAS.

#### **WHERE PAN IS NOT AVAILABLE:**

Where PAN is not available, the monthly transaction statement / half yearly holding statement (for non-transacted folios) shall be sent to the Unit holder by the AMC (reflecting transactions of the Fund) on or before 10th day of the succeeding month by mail/ email.

#### **FOR UNITS HELD IN DEMAT MODE:**

- 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 to the SID and SAI.

#### **Periodic Disclosures**

- **Monthly Portfolio Disclosures:** Portfolio as on the last day of the month shall be disclosed on or before the tenth day of the succeeding month on the website of the Mutual Fund viz. www.hdfcfund.com in the prescribed format.
- **Monthly Average Asset under Management (Monthly AAUM) Disclosure:** The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.hdfcfund.com and forward to AMFI within 7 working days from the end of the month.
- **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 shall also be 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 Unaudited Financial Results:** Half yearly unaudited financial results shall be hosted in the prescribed format on the website of the Mutual Fund on www.hdfcfund.com within one month from the close of each half year i.e. on March 31 and on September 30 and an advertisement in this regard shall be published in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. A link for the half yearly unaudited financial results shall also be provided on website of Association of Mutual Funds in India (AMFI) on www.amfiindia.com

- **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 thereof 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 wise 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).

#### **19. Prudential limits on portfolio concentration in debt oriented schemes**

The Hybrid-Debt Plan offered under the scheme shall not invest more than 30% of its net assets in debt securities issued by issuers belonging to one sector. AMC shall utilize the "Sector" classification prescribed by AMFI for this purpose. However, this limit will not apply to investments in Government Securities, Treasury Bills, CBLOs, Certificates of Deposit issued by Banks and AAA rated debt instruments of Public Financial Institutions (PFIs).

The Hybrid-Debt Plan may have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of its net assets by way of increase in exposure to Housing Finance Companies (HFCs) registered with National Housing Bank. Such additional exposure shall be to securities issued by HFCs which are rated AA and above. The total investment / exposure in HFCs shall not exceed 30% of the net assets of Hybrid-Debt Plan.

## 20. Comparison with Existing Schemes

### A. Existing Equity Schemes

Name of the Scheme	HDFC Growth Fund	HDFC Equity Fund	HDFC Top 200 Fund	HDFC Capital Builder Fund
<b>Type of Scheme</b>	Open-ended Growth Scheme	Open-ended Growth Scheme	Open-ended Growth Scheme	Open-ended Growth Scheme
<b>Investment Objective</b>	To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.	To achieve capital appreciation.	To generate long term capital appreciation from a portfolio of equity and equity linked instruments primarily drawn from the companies in BSE 200 index.	To achieve capital appreciation in the long term.
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	<p>The Scheme is an open-ended equity scheme that invests predominantly in equity and equity related instruments. The following are the five basic principles that serve as the foundation for this investment approach :</p> <p>i) Focus on the long term;                      ii) Investments confer proportionate ownership;                      iii) Maintain a margin of safety;                      iv) Maintain a balanced outlook on the market;                      v) Disciplined approach to selling</p> <p>A part of the net assets of the Scheme may be invested in debt securities and money market instruments.</p>	<p>The Scheme is an open-ended equity scheme that invests predominantly in equity and equity related instruments. The Scheme invests predominantly in growth companies. Companies selected under this portfolio would as far as practicable consist of medium to large sized companies which :</p> <p>a) are likely to achieve above average growth than the industry;                      b) enjoy distinct competitive advantages; and                      c) have superior financial strengths.</p> <p>A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.</p>	<p>This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments. The net assets of the Scheme's portfolio consist of equity and equity-linked instruments primarily drawn from the companies in BSE 200 index. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.</p>	<p>This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments. The net assets of the Scheme's portfolio consist of strong companies at prices which are quoting below fair value, in the opinion of the Fund Manager. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.</p>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme's investment universe comprises stocks in the BSE 200 Index or those drawn from the 200 largest capitalised companies on the BSE. Hence, the Scheme's portfolio comprises a large number of large cap stocks. These stocks are characterised by a high level of trading volumes imparting relatively high liquidity to the portfolio.</li> <li>Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments -- i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	1,138.20	16,853.20	12,475.04	1,034.40
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	96,150	7,14,849	10,34,142	93,993



**A. Existing Equity Schemes (Contd.)**

<b>Name of the Scheme</b>	<b>HDFC Core &amp; Satellite Fund</b>	<b>HDFC Premier Multi-Cap Fund</b>	<b>HDFC Arbitrage Fund</b>	<b>HDFC Long Term Advantage Fund</b>
<b>Type of Scheme</b>	Open-ended Growth Scheme	Open-ended Growth Scheme	Open-ended Equity Fund	Open-ended Equity Linked Savings Scheme with a lock-in-period of 3 years
<b>Investment Objective</b>	To generate capital appreciation through equity investment in companies whose shares are quoting at prices below their true value.	To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Mid Cap & Large Cap 'blue chip' companies	To generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.	To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments comprising of 'Core' group of companies and 'Satellite' group of companies. 'Core' group will comprise of well established and predominantly large cap companies. The 'Satellite' group will comprise of predominantly small-mid cap companies that offer higher potential returns with higher risk. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.	This Scheme predominantly invests in equity and equity related instruments by taking advantage of the opportunities in terms of asset allocation between Mid and Large Caps. The Scheme will invest predominantly in 'premier' or 'blue chip' companies. The Scheme will invest a minimum of 35% of the portfolio each in Large Caps and Mid Caps. The balance will be a 'SWING' portfolio that can invest in either Mid or Large Cap companies based on their relative valuations. This provides an opportunity in terms of asset allocation between Mid Caps and Large Caps. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments.	This Scheme aims to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment. The Scheme may adopt simple derivative strategies, which would be to take offsetting positions on various markets simultaneously. In the absence of adequate arbitrage opportunities, the Scheme may invest in short term debt securities (including securitised debt) or money market instruments.	This Scheme is launched as an open-ended Equity Linked Savings Scheme having a lock-in period of 3 years in accordance with the Equity Linked Savings Scheme, 1992 as amended in 1998. The net assets of the Scheme will be invested predominantly in equity and equity related instruments. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. Investment made in this Scheme is eligible for tax benefit under section 80C of the Income-tax Act, 1961.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises equity holdings across large cap as well as mid cap stocks with each of these segments constituting at least 35% of the portfolio. This balance shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>In the event of inadequate arbitrage opportunities or inadequate liquidity in those securities, the Scheme provides for allocating upto 100% of assets in debt and money/market securities for generating regular income.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments -- i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	363.02	304.32	2,702.53	1,126.83
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	31,233	46,065	3,168	1,75,514

A. Existing Equity Schemes (Contd.)

Name of the Scheme	HDFC TaxSaver	HDFC Index Fund	HDFC Mid-Cap Opportunities Fund
<b>Type of Scheme</b>	Open-ended Equity Linked Savings Scheme with a lock-in-period of 3 years	Open-ended Index Linked Scheme	Open-ended Equity Scheme
<b>Investment Objective</b>	To achieve long term growth of capital.	<ul style="list-style-type: none"> <li>• <b>SENSEX Plan</b> - To generate returns that are commensurate with the performance of the SENSEX, subject to tracking error.</li> <li>• <b>Nifty Plan</b> - To generate returns that are commensurate with the performance of the Nifty, subject to tracking error.</li> <li>• <b>SENSEX Plus Plan</b> - To invest 80 to 90% of the net assets of the Plan in companies whose securities are included in SENSEX and between 10% &amp; 20% of the net assets in companies whose securities are not included in the SENSEX.</li> </ul>	To generate long-term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of Small and Mid-Cap companies.
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	This Scheme is launched as an open-ended Equity Linked Savings Scheme having a lock-in period of 3 years in accordance with the Equity Linked Savings Scheme, 1992 as amended in 1998. The net assets of the Scheme will be invested predominantly in equity and equity related instruments. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. Investment made in this Scheme is eligible for tax benefit under section 80C of the Income-tax Act, 1961.	<ul style="list-style-type: none"> <li>• <b>SENSEX Plan:</b> This Plan under the Scheme will generate returns by investing predominantly in stocks constituting the SENSEX and / or in exchange traded derivatives on SENSEX. The returns of the Plan shall be commensurate with the performance of the SENSEX, subject to tracking errors. A small portion of the net assets may be invested in money market instruments.</li> <li>• <b>Nifty Plan:</b> This Plan under the Scheme will generate returns by investing predominantly in stocks constituting the Nifty 50 and / or in exchange traded derivatives on the Nifty 50. The returns of the Plan shall be commensurate with the performance of the Nifty 50, subject to tracking errors. A small portion of the net assets may be invested in money market instruments.</li> <li>• <b>SENSEX Plus Plan:</b> This Plan under the Scheme will generate returns by investing 80 to 90% of the net assets in companies whose securities are included in SENSEX and between 10% &amp; 20% of the net assets in companies whose securities are not included in the SENSEX. A small portion of the net assets may be invested in money market instruments.</li> </ul>	The Scheme is an open-ended equity scheme wherein the net assets of the Scheme shall be mainly invested in a combined portfolio of equity and equity related securities of Small and Mid-Cap companies. The Fund Manager shall also invest in other equity and equity related securities to achieve optimal portfolio construction. The Scheme may also invest a certain portion of its corpus in debt and money market securities. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>• Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>SENSEX Plan:</b> The Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan.</li> <li>• <b>Nifty Plan:</b> The Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan.</li> <li>• <b>SENSEX Plus Plan:</b> For the portion of the Scheme invested in Sensex stocks, the Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan. Investment in stocks not included in the SENSEX is limited to 20% of Net Assets. This would be a diversified portfolio comprising stocks across various companies. This shall aid in managing concentration risk and company / sector-specific risks.</li> </ul>	<ul style="list-style-type: none"> <li>• The Fund's portfolio comprises equity holdings mainly mid cap stocks (at least 75% of the portfolio). The portfolio can also comprise of large cap stocks upto 25% of the portfolio. This combination of mid-cap and large-cap stocks shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>• Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	4,792.18	<b>Sensex Plan:</b> 88.52 <b>Nifty Plan:</b> 147.79 <b>Sensex Plus Plan:</b> 120.88	10,913.63
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	7,09,969	<b>Sensex Plan:</b> 3,581 <b>Nifty Plan:</b> 4,877 <b>Sensex Plus Plan:</b> 5,986	7,59,926

**A. Existing Equity Schemes (Contd.)**

<b>Name of the Scheme</b>	<b>HDFC Infrastructure Fund</b>	<b>HDFC Large Cap Fund</b>	<b>HDFC Small and Mid Cap Fund</b>
<b>Type of Scheme</b>	An Open-ended Equity Scheme	An open ended equity scheme	An open ended equity scheme
<b>Investment Objective</b>	To seek long-term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from growth and development of infrastructure.	To provide long-term capital appreciation by investing predominantly in large cap companies.	To provide long-term capital appreciation by investing predominantly in Small-Cap and Mid-Cap companies
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	The net assets of the Scheme shall be predominantly invested in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure. The Scheme shall invest in the indicative list of sectors / industries. The Scheme shall invest across the above-mentioned sectors or other areas of infrastructure as identified by the Fund Manager. The Fund Manager may add such other sector/group of industries, which broadly satisfy the category of services, and infrastructure industries. A portion of the net assets may be invested in non infrastructure related companies. The Scheme shall invest across all market capitalization. The balance, if any, will be invested in Debt or Money Market Instruments and Fixed Income Derivative, including Securitised Debt.	The Scheme will invest in Large Cap stocks. Large Cap stocks would be defined as Stocks having a market capitalization equal to or above that of the bottom 25th percentile stock in the Nifty 50 Index. Companies identified for selection in the portfolio will have demonstrated a potential to grow at a reasonable rate for the medium to long term. The aim will be to build a portfolio that adequately reflects a cross section of the growth areas of the economy from time to time. While the portfolio focuses predominantly on a buy and hold strategy, the strategy will also be to balance the same with a rational approach to selling upon anticipated price appreciation being achieved or due to a change in fundamental factors affecting the company or due to availability of alternative investment offering superior returns.	The Fund seeks to provide long-term capital appreciation by investing in Small-Cap and Mid-Cap companies. Small-Cap companies would be defined as those companies whose market cap is equal to or lower than that of the stock with the largest market cap in the Nifty Smallcap 100 Index. Mid-Cap companies would be defined as companies having a market capitalization equal to or lower than that of the stock with the largest market cap in the Nifty Midcap 100 Index. The Fund shall follow predominantly a small cap strategy with a minimum exposure of 50% to Small-Cap stocks.
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>The Fund is mandated to construct a portfolio comprising largely of stocks of companies engaged in the growth and development of infrastructure or expected to benefit from the same.</li> <li>However, the Fund also provides for investment upto 35% in sectors other than Infrastructure. This will help mitigate the risk associated with investments in the Infrastructure sector.</li> <li>Stocks in the Infrastructure sector and related sectors have a presence across all market cap segments i.e. very large, large, midcap and small cap. The portfolio comprising stocks across market cap segments shall help in managing volatility and ensuring adequate liquidity at all times.</li> <li>The Fund shall use derivatives only for the purpose of hedging / portfolio rebalancing. Derivatives shall not be used to leverage the portfolio or to undertake naked short sell positions. Further, use of derivatives in the Fund would be limited to 20% of Net Assets.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme's equity portfolio comprises only of Large Cap stocks. These stocks are characterised by a high level of trading volumes imparting relatively high liquidity to the portfolio.</li> <li>Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>	<ul style="list-style-type: none"> <li>The Fund's portfolio shall comprise of mainly stocks of Small-Cap and Mid-Cap companies (at least 50% of the portfolio shall be in Small-Cap stocks and upto 25% of the portfolio in Mid-Cap stocks). The portfolio can also comprise of large cap stocks upto 25% of the portfolio. This combination of Small-Cap, Mid-Cap and large cap stocks shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	1,661.76	1,139.03	990.64
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	1,33,861	3,25,093	45,620

A. Existing Equity Schemes (Contd.)

<b>Name of the Scheme</b>	<b>HDFC Equity Savings Fund</b>
<b>Type of Scheme</b>	Open-ended Equity Scheme
<b>Investment Objective</b>	To provide capital appreciation and income distribution to the investors using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments.
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	<p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets along with pure equity investments and investments in debt and money market instruments.</p> <p><b>Arbitrage Opportunities:</b> The market provides opportunities to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot and futures markets can potentially lead to profitable arbitrage opportunities.</p> <p><b>Pure equity investments:</b> In order to provide long term capital appreciation, the Scheme will invest predominantly in growth companies. Companies selected under this portfolio would be across market capitalizations. The aim will be to build a portfolio, which represents a cross-section of the strong growth companies in the prevailing market. In order to reduce the risk of volatility, the Scheme will diversify across major industries and economic sectors.</p> <p><b>Debt/Money market instruments:</b> The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments (including securitised debt). Investment in Debt securities and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.</p>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• The Scheme has a well diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sectorspecific risks.</li> <li>• The Scheme has equity holdings across all market cap segments i. e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times.</li> <li>• Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• Any investment in derivative would be undertaken after assessing the associated market risk, liquidity risk, basis risk, concentration risk and sector specific risk.</li> <li>• Exposure to Derivatives may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	78.35
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	3,267

**B. Existing Balanced Schemes (Equity Oriented)**

Name of the Scheme	HDFC Balanced Fund	HDFC Prudence Fund	HDFC Children's Gift Fund - Investment Plan
Type of Scheme	Open-ended Balanced Scheme	Open-ended Balanced Scheme	Open-ended Balanced Scheme
Investment Objective	To generate capital appreciation along with current income from a combined portfolio of equity and equity related and debt and money market instruments.	To provide periodic returns and capital appreciation over a long period of time from a judicious mix of equity and debt instruments with an aim to prevent/minimise any capital erosion.	To generate long term capital appreciation.
Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]	The Scheme is an open-ended balanced scheme. The net assets of the Scheme shall be invested in a combined portfolio of equity and equity related instruments : debt securities (including securitised debt) and money market instruments in the range of 60 : 40 respectively (normal asset allocation). The Fund Manager would continuously monitor the potential for both debt and equities to arrive at a dynamic allocation between the asset classes. The exact portfolio mix will be a function of interest rates, equity valuations, reserves position and risk taking capacity of the portfolio.	The Scheme is an open-ended balanced scheme. This Scheme provides a judicious mix of equity and debt investments. The net assets of the Scheme shall be invested in equity and equity related instruments between the range of 40:75 and in debt securities (including securitised debt) and money market instruments between the range of 25:60. The Fund Manager would continuously monitor the potential for both debt and equities to arrive at a dynamic allocation between the asset classes. The exact portfolio mix will be a function of interest rates, equity valuations, reserves position and risk taking capacity of the portfolio.	<b>Investment Plan:</b> The Plan under the Scheme is an open-ended balanced scheme. The net assets of the Plan will be primarily invested in Equities and Equity related instruments. The net assets of the Plan may also be invested in debt securities (including securitised debt) and money market instruments with an objective of generating long term returns and maintaining risk under control.
Risk Mitigation Strategy	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 72% to 48%.</li> <li>The Scheme's equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity : debt mix from 75 : 25 to 40 : 60.</li> <li>The Scheme's equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 40% to 75% in the Investment Plan.</li> <li>The equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>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.</li> </ul>
Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)	4,915.44	8,482.61	945.04
Number of Folios (Live Accounts) as on December 31, 2015	2,15,677	3,37,813	99,539

### C. Existing Hybrid Debt Schemes

Name of the Scheme	HDFC MF Monthly Income Plan	HDFC Multiple Yield Fund - Plan 2005
<b>Type of Scheme</b>	Open-ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus.	Open-ended income scheme
<b>Investment Objective</b>	The primary objective of Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.	To generate positive returns over medium time frame with low risk of capital loss over medium time frame.
<b>Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details]</b>	<p>The net assets of the Scheme will be invested primarily in debt securities and money market instruments and balance in equity and equity related instruments.</p> <ul style="list-style-type: none"> <li>• Equity Investments : The following are the five basic principles that serve as the foundation for this investment approach : <ul style="list-style-type: none"> <li>i) Focus on the long term;</li> <li>ii) Investments confer proportionate ownership;</li> <li>iii) Maintain a margin of safety;</li> <li>iv) Maintain a balanced outlook on the market;</li> <li>v) Disciplined approach to selling</li> </ul> </li> <li>• Debt Investments : The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. Investment in Debt securities and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.</li> </ul>	<p>The Scheme target positive returns over medium time frame and aims to reduce the chances and extent of a capital depreciation over medium term holding period for the unit holder. The Scheme aims to achieve this by adopting the following investment strategy:</p> <ol style="list-style-type: none"> <li>a. Invest around 85% of the net assets of the Scheme in fixed income securities of roughly 15 months maturity and adopt a predominantly buy and hold strategy. This will mean that over medium term irrespective of the interest rate movements, the Scheme will earn returns that are nearly equal to the underlying yield on the bonds.</li> <li>b. Invest the balance nearly 15% of the net assets of the Scheme in equities where the dividend yields are moderate to high. The investment focus will be on dividend yield stocks.</li> </ol> <p>Both a) and b) combined together represent two sources of yield on the entire portfolio. These two yields combined together are expected to reduce the chances and extent of a capital loss.</p> <p>The Scheme intend to use derivative instruments such as Futures, Options, 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>
<b>Risk Mitigation Strategy</b>	<ul style="list-style-type: none"> <li>• The Scheme's portfolio comprises a judicious mix of equity and debt investments.</li> <li>• The equity portfolio of each of the Plans is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>• Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 5% to 20%.</li> <li>• The equity portfolio of the Scheme is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks.</li> <li>• The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity.</li> <li>• Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.</li> <li>• The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.</li> <li>• 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.</li> </ul>
<b>Assets Under Management as on December 31, 2015 (Rs. in crore) (Unaudited)</b>	<b>Long Term Plan:</b> 3,747.74 <b>Short Term Plan:</b> 300.37	176.92
<b>Number of Folios (Live Accounts) as on December 31, 2015</b>	<b>Long Term Plan:</b> 90,575 <b>Short Term Plan:</b> 7,833	4,536

## CHECKLIST

- ☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:
- 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) or PAN Exempt KYC Reference No. (PEKRN) in case of PAN exempt investment is mentioned.
  - Please attach proof of KYC Compliance status if not already validated.
  - Appropriate Plan / Option is selected.
  - If units are applied by more than one applicant, Mode of Operation of account is indicated.
- ☞ Your investment Cheque / DD should be drawn in favour of **“Name of the Plan A/c PAN” or “Name of the Plan A/c Investor Name”** dated, signed and crossed ‘A/c Payee only’. Application Number is mentioned on the reverse of the Cheque/DD.
- ☞ Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

	Documents	NRI/ OCI/ PIO	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.cvindia.com)	✓	✓
6.	Proof of Date of Birth	✓	✓
7.	PIO / OCI Card (as applicable)	✓	

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

## INSTRUCTIONS FOR APPLICATION FORM(S)

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum/ Scheme Information Document (SID)/ Statement of Additional Information (Scheme Documents) carefully before investing in the Scheme. Also refer to **instruction 18** for ASBA application.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Document.

**Individual investor having completed 18 years of age is eligible to invest in the Scheme. Along with the Application Form, investors should mandatorily submit a copy of birth certificate, passport copy, etc evidencing date of birth of the all Unit holders. Minor through a natural guardian or a court appointed legal guardian would not be eligible to invest. Age shall be computed with reference to years completed on the date of allotment.** Applications complete in all respects, may be submitted at the Official Points of Acceptance of HDFC Mutual Fund (the Fund).

Investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ ECS/ 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. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

Investors can also subscribe to the Units of the Regular Option of the respective Plan(s) under the Scheme during NFO period through the mutual fund trading platforms viz. BSE STAR MF of Bombay Stock Exchange Limited and Mutual Fund Service System (MFSS) of National Stock Exchange of India Limited. For further details, investors are advised to contact ISCs of HDFC Mutual Fund or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)

The Application Form number / Folio number should be written by the Investors on the reverse of the cheques and bank drafts accompanying the Application Form. Applications incomplete in any respect are liable to be rejected. HDFC Asset Management Company Limited (the AMC) / HDFC Trustee Company Limited (Trustee) have absolute discretion to reject any such Application Forms.

Copies of the supporting documents submitted should be accompanied by originals for verification. In case the original of any document is not produced for verification, Mutual Fund/ AMC reserves the right to seek attested copies of the supporting documents.

**No request for withdrawal of application will be allowed after the closure of New Fund Offer Period.**

### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their Application Forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

### Employee Unique Identification Number (EUIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in case of any exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

### Overseas Distributors

For Overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they

## INSTRUCTIONS (Contd.)

carry out their operations in the capacity of distributors.

### Direct Investments

Investors applying Directly must mention "Direct" in ARN column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

## 2. TRANSACTION CHARGES

**In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, as amended from time to time the AMC/ the 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-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.**

**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 of an amount less than Rs.10,000/-;
- for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches etc.;
- for purchases / subscriptions made directly with the Fund (i.e. not through any distributor).
- for purchases / subscriptions routed through Stock Exchange(s) as applicable.

First / Sole Applicant 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. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN) / PAN

Exempt KYC Reference No. (PEKRN) at the First / Sole Applicant level. If the PAN/ PEKRN details are available, then the First/ Sole Applicant 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. EXISTING UNIT HOLDER INFORMATION

Investors/Unitholders already having a folio with the Fund should fill in **section 1, section 4, section 6, section 10 and section 13** only. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

## 4. UNIT HOLDER INFORMATION

**A.** Name, address and contact details like telephone, mobile and email 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 the Application Form.

Applications under a Power of Attorney must be accompanied by the original Power of Attorney or a certified true copy/duly notarized copy of the same. 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.

All communication and payments shall be made by the 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 3**, should be the same as appearing in demat account held with a Depository Participant.

**B. In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/ networth and Politically Exposed Person (PEP)\* status mentioned under **section 4 & 5** which was forming part of uniform KYC form will now be captured in the Application Form of the Fund. Also, the detail of nature of services viz.**

Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for all investors.

*\*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.*

## C. Details under FATCA / Foreign laws:

Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with the relevant tax authority. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If there is any change in the information provided, promptly intimate the same to us within 30 days.

## D. Who cannot invest?

The following persons/entities cannot invest in the Scheme:

- United States Person (US Person\*) as defined under the extant laws of the United States of America;
- Residents of Canada;
- NRIs residing in any Financial Action Task Force (FATF) declared noncompliant country or territory.

*\*The term "U.S. person" means any person that is a U.S. person within the meaning of Regulation S under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc, as may be in force from time to time."*

## 5. BANK DETAILS

### A. Pay-Out Bank Account Details (For redemption only):

An investor at the time of purchase of units must provide the details of the pay-out bank account (i.e. account into which redemption proceeds are to be paid) in **Section 8** in the Application Form. The same is mandated to be provided under SEBI Regulations.



## INSTRUCTIONS (Contd.)

In case pay-out bank account is **different** from pay-in bank account mentioned under **Section 10** in the Application Form, the investor subscribing under a new folio is required to submit **any one** of following as a documentary proof alongwith the Application Form validating that **pay-out bank account** pertain to the sole / first Applicant.

- (i) Cancelled **original** cheque leaf of the pay-out bank account (where the account number and first applicant name is printed on the face of the cheque). Applicants should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse;
- (ii) Self attested copy of the bank pass book or a statement of bank account with current entries not older than 3 months having the name and address of the first applicant and account number;
- (iii) A letter from the bank on its letterhead certifying that the

applicant maintains an account with the bank, the bank account information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*Note: The above documents shall be submitted in Original. If copies are furnished, the same must be submitted at the Official Point of Acceptance (OPAs) of the Fund where they will be verified with the original documents to the satisfaction of the Fund. The original documents will be returned across the counter to the applicant after due verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his / her full signature, name, employee code, bank seal and contact number.*

Further, in exceptional cases where Third Party Payments [as stated under **Instruction 8 (2a)** below] are accepted, the investor is required to submit any one of the documentary

proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

### **B. Multiple Bank Account Registration:**

An investor may register multiple bank accounts (currently upto 5 for Individuals) for receiving redemption proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

### **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 via the various electronic mode of transfers that are available with the banks.

## **6. INVESTMENT DETAILS**

The Scheme offers investors three Investment Plans:

- (i) Equity Plan,
- (ii) Hybrid- Equity Plan, and
- (iii) Hybrid-Debt Plan.

Each Investment Plan offers Regular Plan and Direct Plan.

**1. Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**2. Direct Plan:** This Plan is for investors who wish to invest directly without routing the investment through any distributor. This Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Option.

Investors should mention the Investment Plan for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form.

In case of valid applications received without indicating any choice of Investment Plan, the application shall be rejected. Investors may also opt to invest in all the Investment Plans of the Scheme subject to minimum subscription requirements under each Investment Plan.

Note: Investors should indicate the Plan (viz. Direct Plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

In the event of a discrepancy between the Investment Plan/Plan/Option mentioned in the Application Form by the Applicant and the Plan mentioned on the cheque/ demand draft/ any other instrument accompanying the Application Form, then the application shall be rejected and amount will be refunded to the applicant.

The Trustee reserves the right to introduce or discontinue / withdraw any Investment Plan/ Plan/ Option, if deemed fit at later date.

The AMC reserves the right to introduce a new Investment Plan/ Plan/ Option at a later date, subject to the SEBI (MF) Regulations. The trustee reserves the right to revise the default plan / option at a later date on prospective basis. The AMC also reserves the right to discontinue / withdraw any Investment Plan/ Plan/ Option, if deemed fit, after taking approval of the Board of Directors of AMC and Trustee.

## 7. 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 10** 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 may 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 a member of the Bankers' Clearing House, located at the place where the application is submitted. **No money orders, outstation cheques, post dated cheques 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.

■ **NRIs, PIOs, OCIs**

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR/ NRO account, in the case of Purchases on a non-repatriation basis. In case Indian rupee drafts are purchased abroad or payments from FCNR or NRE accounts, an account debit certificate from the Bank issuing the draft confirming the debit and/ or foreign inward remittance certificate (FIRC) by Investor's banker shall also be enclosed.
- The Cheque / DD should be drawn in favour of "**Name of the**

**Plan - A/c PAN" or "Name of the Plan - A/c Investor Name" and crossed "A/c Payee only".**

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.

■ **Cash**

Pursuant to SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("Cash Investments") at select Investor Service Centres (ISCs) to the extent of Rs.50,000 per investor, per financial year as follows:

1. Only resident individuals, sole proprietorships and minors (through natural parent/legal guardians), who are KYC compliant (with or without PAN), have a bank account and who submit applications in physical mode at select ISCs can avail this facility.
2. Currently, the Fund has made arrangements with HDFC Bank Limited ("the Bank") to collect Cash from the investors of the Fund at designated branches of the Bank. For an updated list of the ISCs / the designated bank branches accepting Cash Investments, investors may contact any of our ISCs or visit the website [www.hdfcfund.com](http://www.hdfcfund.com)
3. **Procedure to undertake Cash Investments:**
  - a. Deposit slips for making Cash Investments may be obtained from ISCs which accept Cash Investment applications. The deposit slip must be filled with the scheme name and the amount of cash to be deposited. The deposit slip will be verified by the ISC officials.
  - b. Investors must then deposit the cash along with the verified deposit slip at any of the nearest designated branches of the Bank accepting cash under this facility.
  - c. Acknowledged copy of the deposit slip received from the Bank along with the Scheme Application Form / transaction slip must be submitted at the same ISC (i.e. from where the deposit slip was obtained) for time stamping. Investors must mention their name and folio number/ application number on the reverse of the Bank-acknowledged deposit

slip. The pay-out bank account details are also required to be specified in the Application Form by the investors.

4. If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.50,000/-, the application will be rejected.
5. Payment of proceeds towards redemptions, dividend, etc. with respect to Cash Investments shall be made only through the pay-out bank account mentioned in the Application Form or as registered in the folio (as applicable) as Bank mandate.
6. Acceptance of Cash Investments will be subject to compliance with applicable laws pertaining to prevention of money laundering.
7. Application for Cash Investment not satisfying the above conditions may be rejected.

**For details on procedure and conditions for making 'Cash Investments', refer section 'How to Apply' appearing in SAI or contact any of our ISCs or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)**

■ **Subscription through RTGS/NEFT:**

Subscription through RTGS/NEFT can be done ONLY into the account maintained with HDFC Bank Ltd. Please contact the nearest ISC of HDFC Mutual Fund for bank details.

The investor has to place a RTGS / NEFT request with his bank from where the funds are to be paid and submit the bank acknowledged copy of request letter with the application form and mention on the application form the UTR (Unique Transaction Reference) Number which is generated for their request by the bank.

RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same. The AMC/Fund shall not be liable for any loss arising or resulting from delay in credit of funds in the Fund/Scheme collection account.

**8. THIRD PARTY PAYMENTS**

- 1 The AMC / Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 8.2a 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 to consider the payment as a non- Third Party Payment.

**2a.** As referred to in para 8.1 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 or court appointed Legal Guardian).

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

(ii) Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.

(iii) Custodian on behalf of an FII or a Client.

(iv) Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum/ one-time subscription.

(v) Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / onetime subscription.

**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](http://www.hdfcfund.com)) along with the Application Form for subscription of units.

**9. E-MAIL COMMUNICATION**

If the investor has provided an email address, the same will be registered in our records for **Docs** and will be treated as your consent to receive, Allotment confirmations, Consolidated Account Statement/Account Statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in

case the Unit holder opts/request for the same.

Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Mutual Fund about the same 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/Trustee reserve the right to send any communication in physical mode.

**10. MODE OF PAYMENT OF REDEMPTION PROCEEDS - VIA DIRECT CREDIT / NEFT / ECS**

**• Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)**

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and '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 RTGS/ NEFT System).

NEFT is electronic fund transfer modes that operate on a deferred net settlement (DNS) basis which settles transactions in batches. Contrary to this, in RTGS, transactions are processed continuously throughout the RTGS business hours. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions. No minimum or maximum stipulation has been fixed for NEFT transactions.

Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. [www.rbi.org.in](http://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 RTGS/ NEFT updated on RBI website [www.rbi.org.in](http://www.rbi.org.in), from time to time, the instructions of the Unit holder for remittance of redemption/ dividend (if any) proceeds via RTGS / NEFT System will be discontinued by Fund/ AMC 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 RTGS / NEFT or for frequently asked questions (FAQs) on RTGS / NEFT, Unit holders are advised to visit the RBI website [www.rbi.org.in](http://www.rbi.org.in)/Fund website [www.hdfcfund.com](http://www.hdfcfund.com)

**• Direct Credit**

The AMC has entered into arrangements with eleven banks to facilitate direct credit of redemption (maturity) 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.

**• Electronic Clearing Service (ECS)**

Investors who have opted for the ECS facility of RBI for dividend payment will receive a direct credit of the due amount in their mandated bank 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 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, in the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption proceeds shall be effected via the RTGS / NEFT mechanism only.

Where this payment mode is not feasible / available, the payment of such proceeds will be made by DC / DD as may be feasible.

Unit holders are advised to opt for the NEFT / RTGS, as it helps in avoiding loss of redemption warrant in transit or fraudulent encashment. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/ NEFT/ ECS of redemption 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/Fund would then ensure that the payouts are effected by sending the Unit holders a cheque / demand draft. In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a cheque / demand draft.

Any charges levied by the investor's bank for receiving payment through electronic mode will be borne by the investor. The Mutual Fund / AMC will not accept any request for refund of such bank charges.

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

Investors will receive their redemption proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under **Section 8**.

**11. ELECTRONIC SERVICES**

The **eServices** facility includes **HDFCFMFOne, HDFCFMFIvestOnline, HDFCFMFMobile, eDocs, eAlerts** and **ePayouts**. The AMC/Fund may at its sole discretion offer/ discontinue any and/or all of the **eServices** facilities offered to any Unitholder in the event the offer of the same is restricted under the applicable jurisdictional laws of such Unitholder or for any other reason:

**HDFCFMFOne**

This facility enables Unitholders to execute purchases, redemptions, switches, view account details, portfolio valuation online, download account statements, request for documents via email and avail such other services as may be introduced by the Fund from time to time on the Fund's website [www.hdfcfund.com](http://www.hdfcfund.com) using **HDFCFMFOne**.

**HDFCFMFIvestOnline**

This facility enables existing Unitholders not having a HDFC Personal Identification Number (HPIN) to execute purchases / avail such other services as may be introduced by the Fund from time to time on the Fund's website [www.hdfcfund.com](http://www.hdfcfund.com) using **HDFCFMFIvestOnline**.

**HDFCFMFMobile**

This facility enables Unitholders to execute purchases, redemptions, switches, view account details and portfolio valuation, request for account statements and avail such other services as may be introduced by the Fund from time to time on their mobile handsets.

**eDocs**

This facility enables the Unitholder to register an email address with the AMC for receiving allotment confirmations, consolidated account statement / account statement, annual report/ abridged summary thereof and/or any statutory / other information as permitted by email.

**eAlerts**

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

Apart from above mentioned facilities, the facility of **ePayouts** comprising mode of payment of Redemption/ Dividend Proceeds if any, via Direct Credit / NEFT/ ECS is covered under eServices facility.

For availing **eServices** facility, investors are requested to fill **HDFCFMFIvestOnline** Request Form, available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

**12. UNIT HOLDING OPTION**

Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.

Investors desiring to get allotment of units in demat form 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. Holding/ transacting of units held in demat form 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.

**13. SIGNATURE(S)**

Signature(s) should be in English or in any Indian Language.

In case of an application through constituted Attorney, the Power of Attorney should be signed by the investor and the constituted Attorney. The Application Form should be signed in such cases by such constituted Attorney.

**14. NOMINATION**

Investors should opt for the nomination

facility to avoid hassles and inconveniences in case of unforeseen events in future. Through this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee(s). A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee(s) shall receive the Units only as an agent and trustee for the legal heirs or legatees of the deceased Unitholder as the case may be.

Minor(s) can be nominated and in such cases, the name, address and signature of the parent/ legal guardian representing such minor nominee(s) shall be provided by the Unit holder.

Nomination can also be made in favour of the Central Government, State Government, local authority, any person designated by virtue of his office or a religious or charitable trust.

The terms and conditions for registration of nominee(s) are as under-

- i Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- ii 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 'either or survivor'.
- iii Every new nomination for a folio will overwrite the existing nomination. Nomination will be subject to the provisions of the respective Scheme Information Document.
- iv Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- v Nomination shall be mandatory for all new singly held folios of individual investors. Investors who do not wish to nominate are required to sign a declaration separately, confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by sole holder, the application is liable to be rejected.
- vi Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the nominees. Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- vii In case of multiple nominees, on the death of one or more nominee, the transmission of units shall be made in favour of the remaining nominee(s).
- viii Cancellation of nomination can be

## INSTRUCTIONS (Contd.)

made only by those Unit holder(s) who hold Units on their own behalf either singly or jointly and who made the original nomination. On cancellation of nomination, the nomination shall stand rescinded and the Fund/ AMC shall not be under any obligation to transmit the Units in favour of the nominee(s).

- ix 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.
- x Transmission of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.

### 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 the permanent account number (PAN) irrespective of the amount of investment (except as given below). Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/her natural parent/legal 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. The 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](http://www.hdfcfund.com)

#### PAN Exempt Investments

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs. 50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000/- in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the Application Form and submit a copy thereof along with the Application Form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall

be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of Application Form.

Eligible investors must hold only one PEKRN issued by any one of the KRAs. If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000/-, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000/-. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000/- or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC / Trustee from time to time and their decision in this behalf will be final and binding.

*\*HUFs and other categories are not eligible for such investments.*

### 16. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/ RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, 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, the Fund / AMC 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), their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Fund, AMC, HDFC Trustee Company Limited ("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 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 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](http://www.hdfcfund.com)

### 17. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

#### Units held in account statement (non-demat) form

It is mandatory for the Investors 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 all purchases/ switches/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Dividend Transfer Plan (DTP) 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.

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](http://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.cvlindia.com](http://www.cvlindia.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 the Mutual Fund. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor in its discretion.

#### 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](http://www.hdfcfund.com)

## 18. ADDITIONAL INSTRUCTIONS FOR APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA)

**A. HDFC Mutual Fund extends ASBA facility to the Investors subscribing for the Units under this New Fund Offer ("NFO") in addition to its existing mode of subscriptions, subject to the same being extended by all the concerned intermediaries involved in the ASBA process. For availing this facility, Investors are requested to check with the Designated Branches ("DBs") of the Self Certified Syndicate Banks ("SCSBs"). The list of SCSBs is available at the back cover page of the KIM and on the websites of SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)), HDFC Mutual Fund ([www.hdfcfund.com](http://www.hdfcfund.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and BSE ([www.bseindia.com](http://www.bseindia.com)).**

Investors shall use the ASBA Application Form bearing the stamp of the Syndicate Members and/or the DBs of SCSB, as the case may be, for the purpose of making an application for Subscription of Units of Plan(s) under the Scheme. Investors are required to submit their applications, either in physical or electronic mode. In case of application in physical mode, the Investor shall submit the application at the DBs of the SCSB. In case of application in electronic form, the Investor shall submit the application either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for blocking funds in the ASBA account held with SCSB, and accordingly registering such Applications. On

submission of the application, the Investors are deemed to have authorised (i) the SCSB to do all acts as are necessary to make the application including, blocking or unblocking of funds in the bank account maintained with the SCSB specified in the application, transfer of funds to the Bank Account of the Scheme/HDFC Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment is made; and (ii) the Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application ("ASBA Account"), upon rejection of the application/ winding up of the Scheme, as the case may be.

Applications completed in all respects, must be submitted at the SCSBs with whom the bank account is maintained.

In case the ASBA application form is erroneously submitted at any of the official points of acceptance of the Fund, the same shall be rejected.

The SCSB shall block amount equivalent to the application amount mentioned in the Form, after verifying that sufficient funds are available in the bank account ("ASBA Account") till the date of allotment of Units or upon rejection of the application/ winding up of the Scheme, as the case may be.

**No request for withdrawal of ASBA application form will be allowed after the closure of New Fund Offer Period.**

### **B. SCSB DETAILS**

Investors shall correctly mention the bank account number in the application and should ensure that funds equal to the application amount towards the Subscription of Units are available in the ASBA Account before submitting the application to the respective DBs.

In case the amount available in the ASBA Account specified in the applications is insufficient, the SCSB shall reject the application.

### **C. DEMATERIALIZATION**

Investors desiring to get allotment of units through ASBA process must have an active beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). Investors may note that if the DP-ID, beneficiary account and the PAN provided in the form are incomplete, incorrect or do not match with the Depository records, the application shall be rejected.

### **D. REDRESSAL OF COMPLAINTS**

All grievances related to ASBA facility shall be addressed to the SCSB, where the application form was submitted or to the RTA viz. Computer Age Management Services Pvt. Ltd (CAMS).

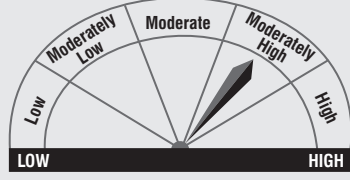
# HDFC Retirement Savings Fund

Application No.:

(AN OPEN ENDED NOTIFIED TAX SAVINGS CUM PENSION SCHEME WITH NO ASSURED RETURNS)  
Units shall be subject to a lock-in of 5 years from the date of allotment.

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.

Offer of Units of Rs. 10/- each during New Fund Offer (NFO) and Continuous Offer of Units at NAV based prices

Name of Scheme/ Investment Plan	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
HDFC Retirement Savings Fund - Equity Plan	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in equity and equity related instruments</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
HDFC Retirement Savings Fund - Hybrid - Equity Plan	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in equity and equity related instruments &amp; balance in debt and money market instruments.</li> </ul>	
HDFC Retirement Savings Fund - Hybrid - Debt Plan	<ul style="list-style-type: none"> <li>a corpus to provide for pension in the form of income to the extent of the redemption value of their holding after the age of 60 years.</li> <li>investment predominantly in debt and money market instruments &amp; balance in equity and equity related instruments.</li> </ul>	
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.		

**KEY PARTNER / AGENT INFORMATION** (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 1)

**FOR OFFICE USE ONLY (TIME STAMP)**

ARN	ARN Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIIN)
ARN- <b>48012</b>					<b>E053085</b>

**EUIIN Declaration (only where EUIIN box is left blank) (Refer Instruction 1)**

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here _____ First/ Sole Applicant/ PoA Holder	Sign Here _____ Second Applicant	Sign Here _____ Third Applicant
---	--	---------------------------------------

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer Instruction 2)**

In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in 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. 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.

**1. EXISTING UNIT HOLDER INFORMATION**

If you have existing Folio, please fill in folio no. and date of birth in this section and proceed to section 4, 6, 10 and 13. (Refer Instruction 3).

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

**DATE OF BIRTH@ Mandatory** | D D | M M | Y Y | Y Y | Proof of date of birth@ Mandatory Please (✓)  Attached

@Date of birth is mandatory for subscribing to the units of the Scheme. Investors are required to provide the date of birth in application form. Refer Instruction No. 1. If date of birth is available in KRA records the same shall be updated for this folio / investment. Applications shall be liable for rejection if the date of birth is not mentioned in the application form or not available in KRA records or in case of mismatch of date of birth.

**2. MODE OF HOLDING [Please tick (✓)]**  Single  Joint  Anyone or Survivor

**3. UNIT HOLDER INFORMATION (Refer Instruction 4) (Individual investor having completed 18 years of age is eligible to invest in the Scheme.)**

**NAME OF FIRST / SOLE APPLICANT**

Mr. Ms. M/s. \_\_\_\_\_

Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)]  Proof Attached (Mandatory)

**DATE OF BIRTH@ Mandatory** | D D | M M | Y Y | Y Y | Proof of date of birth@ Mandatory Please (✓)  Attached

@Date of birth is mandatory for subscribing to the units of the Scheme. Investors are required to provide the date of birth in application form. Refer Instruction No. 1. If date of birth is available in KRA records the same shall be updated for this folio / investment. Applications shall be liable for rejection if the date of birth is not mentioned in the application form or not available in KRA records or in case of mismatch of date of birth.

**MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4a)**

\_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ PIN CODE \_\_\_\_\_

**CONTACT DETAILS OF FIRST / SOLE APPLICANT**

Country Code \_\_\_\_\_ Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Fax \_\_\_\_\_

eAlerts Mobile \_\_\_\_\_ eDocs Email ^ \_\_\_\_\_

I/ We would like to register for my/our HDFCFM Personal Identification Number (HPIN) to transact online as per the terms & conditions displayed on website:www.hdfcfund.com (Email id mandatory).

^ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. (Refer Instruction 9 & 11)

# Please attach Proof. Refer instruction No 15 for PAN/PEKRN and No 17 for KYC.

**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 1800 3010 6767 / 1800 419 7676 (Toll Free)]**

Date : \_\_\_\_\_ Head Office : HDFC Mutual Fund, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020. Application No: \_\_\_\_\_

Received from Mr./Ms./M/s. \_\_\_\_\_ ISC Stamp & Signature \_\_\_\_\_

an application for allotment of Units of the Plan (as mentioned overleaf) of the HDFC Retirement Savings Fund - \_\_\_\_\_

along with Cheque / Demand Draft / Payment Instrument as detailed overleaf.

**Please Note** : All Purchases are subject to realisation of Cheques / Demand Drafts / Payment Instrument.

... continued overleaf

**4. FIRST/ SOLE APPLICANT OTHER DETAILS (Mandatory) (Refer Instruction 4) (Individual investor having completed 18 years of age is eligible to invest in the Scheme.)**

**4a. Status of First/ Sole Applicant (Refer Instruction 4D)**

Resident Individual  NRI-Repatriation  NRI-Non Repatriation  PIO  OCI  Foreign National Resident in India

**4b. Occupation Details [Please tick (✓)]**  Service  Private Sector  Public Sector  Government Service  Student  Professional  Housewife  Business

Retired  Agriculture  Proprietorship  Others \_\_\_\_\_ (please specify)

**4c. Gross Annual Income (Rs.) [Please tick (✓)]**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**c. Net-worth** Rs. \_\_\_\_\_ as on DD MM YYYY (Not older than 1 year)

**4d. Politically Exposed Person (PEP) Status**  I am PEP  I am Related to PEP  Not Applicable

**5. JOINT APPLICANT DETAILS, If any (Refer Instruction 4) (Individual investor having completed 18 years of age is eligible to invest in the Scheme.)**

**1. NAME OF SECOND APPLICANT**

Mr. Ms. M/s.

Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)]  Proof Attached (Mandatory)

**DATE OF BIRTH@ Mandatory** DD MM YYYY Proof of date of birth@ Please (✓)  Attached

**a. Occupation Details [Please tick (✓)]**  Service  Private Sector  Public Sector  Government Service  Student  Professional  Housewife  Business

Retired  Agriculture  Proprietorship  Others \_\_\_\_\_ (please specify)

**b. Gross Annual Income (Rs.) [Please tick (✓)]**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**b. Net-worth** Rs. \_\_\_\_\_ as on DD MM YYYY (Not older than 1 year)

**c. Politically Exposed Person (PEP) Status**  I am PEP  I am Related to PEP  Not Applicable

**2. NAME OF THIRD APPLICANT**

Mr. Ms. M/s.

Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)]  Proof Attached (Mandatory)

**DATE OF BIRTH@ Mandatory** DD MM YYYY Proof of date of birth@ Please (✓)  Attached

**a. Occupation Details [Please tick (✓)]**  Service  Private Sector  Public Sector  Government Service  Student  Professional  Housewife  Business

Retired  Agriculture  Proprietorship  Others \_\_\_\_\_ (please specify)

**b. Gross Annual Income (Rs.) [Please tick (✓)]**  Below 1 Lac  1 - 5 Lacs  5 - 10 Lacs  10 - 25 Lacs  >25 Lacs - 1 Crore  >1 Crore

**b. Net-worth** Rs. \_\_\_\_\_ as on DD MM YYYY (Not older than 1 year)

**c. Politically Exposed Person (PEP) Status**  I am PEP  I am Related to PEP  Not Applicable

# Please attach Proof. Refer instruction No 15 for PAN/PEKRN and No 17 for KYC.

@Date of birth is mandatory for subscribing to the units of the Scheme. Investors are required to provide the date of birth in application form. Refer Instruction No. 1. If date of birth is available in KRA records the same shall be updated for this folio / investment. Applications shall be liable for rejection if the date of birth is not mentioned in the application form or not available in KRA records or in case of mismatch of date of birth.

**6. FATCA & CRS INFORMATION (for Individual) (Self Certification) (Refer Instruction 4D)**

The below information is required for all applicant(s)

**Address Type:**  Residential or Business  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

**Is the applicant(s) Country of Birth / Citizenship / Nationality / Tax Residency other than India?**  Yes  No

If Yes, please provide the following information [mandatory]

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant	Second Applicant	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Tax Payer Ref. ID No ^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

#To also include USA, where the individual is a citizen/ green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

Particulars	HDFC RETIREMENT SAVINGS FUND		
<input type="checkbox"/> HDFC Retirement Savings Fund - Equity Plan	<input type="checkbox"/> Regular Plan	Currently, the Scheme offers only Growth Option.	
<input type="checkbox"/> HDFC Retirement Savings Fund - Hybrid - Equity Plan	<input type="checkbox"/> Regular Plan		
<input type="checkbox"/> HDFC Retirement Savings Fund - Hybrid - Debt Plan	<input type="checkbox"/> Regular Plan		
Cheque / DD / Payment Instrument No.	Cheque / DD / Payment Instrument Date	Amount in Figures (Rs.)	
Drawn on (Name of Bank and Branch)			

Separate Application Form is required for subscribing the units of the Plan(s)/Option(s) of the Investment Plan(s) offered under the Scheme. Multiple cheques not permitted with single application form.

... continued overleaf



**7. POWER OF ATTORNEY (PoA) HOLDER DETAILS**

Name of PoA Mr | Ms. | M/s. \_\_\_\_\_  
 PAN# / PEKRN# \_\_\_\_\_ KYC# [Please tick (✓)] (Mandatory)  Proof Attached  
 # Please attach Proof. Refer instruction No 15 for PAN/PEKRN and No 17 for KYC.

**8. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption purpose) (Refer Instruction 5)**  
 (Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 10 below.)

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

Bank Name \_\_\_\_\_  
 Branch Name \_\_\_\_\_ Bank City \_\_\_\_\_  
 Account Number \_\_\_\_\_  
 MICR Code \_\_\_\_\_ (The 9 digit code appears on your cheque next to the cheque number)  
 Account Type (Please ✓)  Savings  Current  NRO  NRE  FCNR  Others (please specify) \_\_\_\_\_  
 IFSC Code\*\*\* \_\_\_\_\_ \*\*\* Refer Instruction 5C (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)

**9. MODE OF PAYMENT OF REDEMPTION VIA NEFT / ECS / DIRECT CREDIT (Refer Instruction 10)**

Unit holders will receive redemption proceeds directly into their bank account (as furnished in Section 8) via Direct credit/ NEFT/ECS facility  
 I/We want to receive the redemption proceeds (if any) by way of a demand draft instead of direct credit / credit through NEFT system / credit through ECS into my / our bank account

**10. INVESTMENTS & PAYMENT DETAILS** [Please (✓)] (Refer Instruction 6 for Scheme details and Instruction 7 & 8 for Payment and Third Party Payment Details)  
 The name of the first/ sole applicant must be pre-printed on the cheque.

**HDFC RETIREMENT SAVINGS FUND**

<input type="checkbox"/> <b>HDFC Retirement Savings Fund - Equity Plan</b>	<input type="checkbox"/> <b>Regular Plan</b>	Currently, the Scheme offers only Growth Option.
<input type="checkbox"/> <b>HDFC Retirement Savings Fund - Hybrid - Equity Plan</b>	<input type="checkbox"/> <b>Regular Plan</b>	
<input type="checkbox"/> <b>HDFC Retirement Savings Fund - Hybrid - Debt Plan</b>	<input type="checkbox"/> <b>Regular Plan</b>	

Separate Application Form is required for subscribing the units of the Plan(s)/Option(s) of the Investment Plan(s) offered under the Scheme. Multiple cheques not permitted with single application form.

Payment For [Please (✓)]  **Lump sum Investment**  **Systematic Investment Plan (SIP)**  
 Please attach duly filled and signed SIP Enrolment Form  
 The first SIP monthly/ quarterly installment through ECS (Debit Clearing) or Direct Debit / Standing Instruction will commence on or after March 26, 2016.

Payment Type [Please (✓)]  **Non-Third Party Payment**  **Third Party Payment** (Please attach 'Third Party Payment Declaration Form')

Cheque/ DD/ Payment Instrument/ UTR No.	Cheque/ DD/ Payment Instrument/ UTR Date	Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (Rs.)	DD Charges, if any	Net Cheque/ DD Amount	Drawn on Bank / Branch	Pay-In Bank Account No. (For Cheque Only)

**11. UNIT HOLDING OPTION**  **DEMAT MODE\***  **PHYSICAL MODE (Default)** (Refer Instruction 12)

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of the name as mentioned in the application form matches with that of the demat account. 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.

<b>NSDL</b>	DP Name _____	DP ID	I   N	Beneficiary Account No. _____
<b>CDSL</b>	DP Name _____	Beneficiary Account No. _____		

**12. NOMINATION (Refer Instruction 14) (Mandatory for new folios of Individuals where mode of holding is single) (For Units in Non-Demat Form)**

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

\_\_\_\_\_  
First / Sole Applicant

\_\_\_\_\_  
Second Applicant

\_\_\_\_\_  
Third Applicant

OR

I/We wish to nominate as under:

Name and Address of Nominee(s)	Relationship with Applicant	Date of Birth	Name and Address of Guardian	Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)	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					

**13. DECLARATION & SIGNATURE/S (Refer Instruction 13)**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/ We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents and apply for allotment of Units of the HDFC Retirement Savings Fund ("the Scheme") of HDFC Mutual Fund ("Fund") indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- (3) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC)/ Fund and undertake to inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (4) That in the event, the above information and/or any part of it is/are found to be false/ untrue/ misleading, I/We will be liable for the consequences arising therefrom.
- (5) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Mutual Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi- judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (6) I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (7) 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.
- (8) I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

**For Foreign Nationals Resident in India only:**

I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

**For NRIs/ PIO/OCIs only:**

I/We confirm that my application is in compliance with applicable Indian and foreign laws.

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

**SIGN HERE** ↻

(Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft / Payment Instrument.)

**SIGNATURE(S)**

First/ Sole Applicant/ PoA Holder	
Second Applicant	
Third Applicant	

**OTM Debit Mandate Form NACH/ECS/DIRECT DEBIT/SI**

Date 

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

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

(tick✓)

UMRN

- CREATE
- MODIFY
- CANCEL

Sponsor Bank Code  Utility Code

I/We hereby authorize:  to debit (tick✓)

Bank A/c No.:

With Bank:  IFSC  OR MICR

an amount of Rupees  ₹

FREQUENCY  Monthly  Quarterly  Half Yearly  Yearly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1 Folio No:  Phone No:

Reference 2 Appln No:  Email ID:

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD  
From 

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

 Signature of Primary Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_ Signature of Account Holder \_\_\_\_\_  
to 

3	1	1	2	2	0	3	2
---	---	---	---	---	---	---	---

 or  Until Cancelled  
1. \_\_\_\_\_ Name as in Bank Records 2. \_\_\_\_\_ Name as in Bank Records 3. \_\_\_\_\_ Name as in Bank Records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorized the debit.

**SIP Registration/Renewal Form (for OTM registered investors only)**

Please tick ✓ as applicable:

- OTM Debit Mandate is already registered in the folio. [No need to submit again]. SIP Auto debit can start in TEN Days i.e. for debit date 15th, form can be submitted till 4th of the month.
- OTM Debit Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes Ten to Thirty days depending on NACH or ECS modalities.

The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)	
ARN	ARN Name	Sub-Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUN)		
ARN- 48012					E053085		

**EUN Declaration (only where EUN box is left blank)**  
I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here \_\_\_\_\_ Sign Here \_\_\_\_\_ Sign Here \_\_\_\_\_  
First/ Sole Applicant/ Guardian Second Applicant Third Applicant

Transaction Charges for Applications through Distributors only (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. 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.

Investor Name:

Existing Investor Folio No.  OR New Investor Application no.

PAN/PEKRN & KYC# (Mandatory)

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. \*Default

Sr. No.	Scheme/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Date	Frequency	Start Month/Year	End Month/Year (Default Dec 2032)*												
1.			<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<table border="1" style="display: inline-table;"><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	<table border="1" style="display: inline-table;"><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													

**SIP Top-up (Optional)** (Please ✓ to avail this facility) 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)

Maximum amount of debit (SIP+ Top-up) under direct debit facility for investors with bank accounts with State Bank of India shall not exceed Rs. 5,00,000/- per installment.

**UNIT HOLDING OPTION**  DEMAT MODE\*  PHYSICAL MODE (Default) (refer instruction 10)

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

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

**I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓))**  
 Marriage  Dream Home  Dream Car  Children's Education  Children's Marriage  World Tour  Retirement | Target Amount

I/ We hereby confirm and declare as under:-

I/ We have read, understood and agree to comply with the terms and conditions of OTM Facility, Scheme related documents of the Scheme and the terms & conditions of enrolment for Systematic Investment Plan (SIP). 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.

First Unit Holder's Signature \_\_\_\_\_

Second Unit Holder's Signature \_\_\_\_\_

Third Unit Holder's Signature \_\_\_\_\_

**ACKNOWLEDGEMENT SLIP (To be filled in by the Distributor (ARN Holder))**

**HDFC MUTUAL FUND**

Date:  Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.

Folio No. \_\_\_\_\_ Received from: \_\_\_\_\_

OTM DEBIT MANADATE FORM  SIP FORM

ISC Stamp & Signature

**Declaration:** I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/ECS/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the AMC/Bank with respect to the NACH/ECS/Direct Debit/SI from time to time.

**Authorisation to Bank:** This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of HDFC Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of HDFC Asset Management Company Limited, Investment Manager to HDFC Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/ECS/Direct Debit/SI.



### INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

1. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
3. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
4. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
5. Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
6. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
7. Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
8. Tick on the respective option to select your choice of action and instruction.
9. The numeric data like Bank account number, Investors account number should be left padded with zeroes.
10. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
11. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
12. For the convenience of the investors the frequency of the mandate will be "As and When Presented"
13. The mandate will be valid till 31/12/2032
14. Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.



The form can be used by investors who wish to enroll for SIP or Micro SIP (PAN exempt investments) facility with OTM Facility.

Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lumpsum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 15 below.

1. SIP (includes reference to Micro SIP) is available to investors in the following Scheme(s) (including Direct Plan thereunder) 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 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, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund, HDFC Corporate Debt Opportunities Fund and HDFC Retirement Savings Fund\*\*\*.

\*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

\*\*\*An open-ended notified tax savings cum pension scheme with no assured returns. Units shall be subject to a lock-in of 5 years from the date of allotment.

**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. Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.

**In case SIP/ 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 SIP Enrolment Form.**

3. a. **Investment through Distributors**  
Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIIN) obtained by him/her from AMFI in the Application Form.. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUIIN is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the

form. For further details on EUIIN you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIIN which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

- b. Existing unitholders in Scheme(s) of HDFC Mutual Fund are required to submit only the Enrolment Form. Existing unitholders should provide their Folio Number. 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.
- c. Signature(s) should be as it appears on the Application Form / existing Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.
4. a. New investors who wish to enroll are required to fill the (i) OTM Mandate Form (ii) Enrolment Form (iii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. Investors are advised to read and understand and agree to abide by the Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information 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 into 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/-.
- c. Investors should indicate the Plan (viz. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

5. The facility is offered to investors the following two Plans (Frequency):
  - i) **Monthly Systematic Investment Plan (MSIP)**
  - ii) **Quarterly Systematic Investment Plan (QSIP)**
6. (i) 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*
<b>i) Minimum Amount per Installments</b>		
<b>MSIP</b>	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
<b>QSIP</b>	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
<b>ii) Total Minimum Number of Installments</b>		
<b>MSIP</b>	<ul style="list-style-type: none"> <li>• In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques</li> <li>• In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques</li> </ul>	6 Installments
<b>QSIP</b>	<ul style="list-style-type: none"> <li>• In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques</li> <li>• In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques</li> </ul>	2 Installments

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

- (ii) There is no maximum duration for enrolment.  
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.  
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 facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- (iii) In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.  
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

(iv) In case the frequency of debit/installment (Monthly/ Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.

7. Installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for the period July- December for total amount of Rs. 30,000/-, there shall be a minimum of six installments, the payment will be as per the OTM. 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 enrollment provided the Enrolment Form is attested by the Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.

- a. Installments via ECS (Debit Clearing)/ Direct Debit/ Standing Instruction should be of the same amount.
- b. The Enrolment Form should be submitted atleast 30 days before the first date ^ for ECS (Debit Clearing)/ Direct Debit/ Standing Instruction.

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the 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 date shall be rolled over to begin from the immediately following month (provided the roll over 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.

For other mode of payment 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

**c. SIP Top-up Facility:**

SIP Top-up Facility is not available under Micro SIPs

1. 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.
2. The SIP Top-up amount should be in multiples of Rs. 500/- only.
3. 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.

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

List of Cities for 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.
- Auto debit facility is available only on specific dates of the month as under :

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

**(ii) Payment through Direct Debit Facility**

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

Banks	Branches
Allahabad Bank, Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India, and Union Bank of India	All Branches
Banks	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) 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 designated 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 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.

8. Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to Rs. 2 lakh or more. 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.

9. Investors' are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement (except units of HDFC Children's Gift Fund). However, Demat facility is not available for HDFC Children's Gift Fund and 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 may 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 details mentioned in the application do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore will be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid in all respects.

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.

10. The enrollment will be discontinued in cases where three consecutive 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.
11. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be 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.
12. In case the first SIP installment is processed and the application is found to be defective, the 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.
13. **Permanent Account Number (PAN)**
  - (a) 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) except as mentioned in point (b) below. 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 legal 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](http://www.hdfcfund.com)

**(b) PAN Exempt Investments**

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

*\* HUFs and other categories are not eligible for such investments.*

**14. Know Your Customer (KYC) Compliance**

**Units held in account statement (non-demat) form**

Investors should note that it is mandatory for all registrations 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](http://www.hdfcfund.com)

**15. Transaction Charges**

**In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time HDFC Asset Management Company Limited ("the AMC")/ HDFC 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-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.**

**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 will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.**

**Transaction Charges in case of investments through SIP/ Micro SIP:**

**Transaction Charges are deductible only if the total commitment of investment (i.e. amount per SIP/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 for your Scheme type
- (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)/ PEKRN at the First/ Sole Applicant/ Guardian level. If the PAN/ PEKRN 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.

- 16. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC)/HDFC Trustee Company Limited (HDFC Trustee) / its registrars and other service providers responsible and/or liable, 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/fault not attributable to HDFC Mutual Fund/HDFC AMC.
- b. HDFC Mutual Fund / HDFC AMC, HDFC Trustee, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. that may be suffered and/or incurred by the investor while availing this facility. The investor is solely responsible for all the risks attendant with using this facility.
- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.
- 17. HDFC Mutual Fund / HDFC AMC 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](http://www.hdfcfund.com)

**18. Financial Goals**

We help you to record the financial goal you are investing for. Investors can now record the specific financial goal the investor is endeavoring to achieve using the investment in specific scheme/plan.

Unit holders are requested to note that:

- i.) Only one financial goal can be indicated per scheme/plan.
- ii.) In case a different financial goal is indicated for a subsequent investment in the same scheme/Plan within the same folio, the earlier financial goal would be over written.

**Investors should consult their financial advisers if in doubt about whether the Scheme is suitable to meet their Financial Goals.**

THIS PAGE IS INTENTIONALLY LEFT BLANK



# Enrolment Form for SIP/ Micro SIP

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



(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)  
**Important: Please strike out the Section(s) that is/are not used by you to avoid any unauthorised use**

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

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)
ARN	ARN Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIIN)	
ARN- <b>48012</b>					<b>E053085</b>	

**EUIN Declaration (only where EUIN box is left blank) (Refer Item No. 3a)**

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Sign Here _____ First/ Sole Applicant/ Guardian	Sign Here _____ Second Applicant	Sign Here _____ Third Applicant
---	--	---------------------------------------

Transaction Charges for Applications through Distributors only (Refer Item No. 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 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.**

**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 hereby confirm and declare as under:-

I/We have read, understood and agree to comply with the terms and conditions of the scheme related documents of the Scheme and the terms & conditions of enrolment for Systematic Investment Plan (SIP) and of ECS (Debit Clearing) / Direct Debit / Standing Instruction facilities.

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.

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 & INVESTMENT DETAILS

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

**SIGNATURE** (Refer Item No. 3(c))

<b>Sole/1st applicant</b>			
PAN# or PEKRN#		<b>KYC# (Mandatory)</b> [Please tick (✓)]	<input type="checkbox"/> Proof Attached
<b>Name of Guardian</b> (In case Applicant is minor)			
PAN# or PEKRN#		<b>KYC# (Mandatory)</b> [Please tick (✓)]	<input type="checkbox"/> Proof Attached
<b>Second Applicant</b>			
PAN# or PEKRN#		<b>KYC# (Mandatory)</b> [Please tick (✓)]	<input type="checkbox"/> Proof Attached
<b>Third Applicant</b>			
PAN# or PEKRN#		<b>KYC# (Mandatory)</b> [Please tick (✓)]	<input type="checkbox"/> Proof Attached

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer Item No. 15 and 16.

**Regular Plan** (Purchase/ Subscription routed through Distributor)  
 Mention valid ARN in Key Partner/ Agent Information

---

**Scheme/Plan Option**

**Lock-in Period (Applicable to HDFC Children's Gift Fund)**       **Yes**       **No (Default)**

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

HDFC MUTUAL FUND

Date: <span style="border: 1px solid black; padding: 2px 10px;"></span>	Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	
Application/ Folio No. <span style="border: 1px solid black; padding: 2px 20px;"></span>		ISC Stamp & Signature <div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div>
Received from Mr./Ms./M/s. <span style="border: 1px solid black; padding: 2px 20px;"></span>	'SIP/ Micro SIP' application for	
Scheme / Plan / Option <span style="border: 1px solid black; padding: 2px 20px;"></span>		
instalment Amount (Rs.) <span style="border: 1px solid black; padding: 2px 20px;"></span>	Please Note: All purchases are subject to realisation of cheques	

**I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓) (Refer Item No. 20))**

Marriage     Dream Home     Dream Car     Children's Education     Children's Marriage     World Tour     Retirement

Target Amount

**SIP & DEBIT DETAILS** (Please note that a minimum of 30 days is required to set up the ECS/ Direct Debit)

Each SIP/ Micro SIP Amount (Rs.)  Frequency  Monthly\*     Quarterly (\*Default Frequency) [Refer Item No. 6(iv)]

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

SIP/ Micro SIP Period Start From  End On\*\*  OR Default Date (December 2032) **\*\*Please refer Item No. 6(ii) and 7(b)**

First SIP/ Micro 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.

The name of the first/ sole applicant must be pre-printed on the cheque.

**SIP Top-up (Optional)** (Please ✓ to avail this facility) Top-up Amount (Rs.)  (The amount should be in multiples of Rs. 500 only)  
 (Refer Item No. 7 e) SIP Top-up Frequency:  Half-yearly     Yearly (Quarterly SIP offers top-up frequency at yearly intervals only.)

**Maximum amount of debit (SIP + Top-up) under direct debit facility for investors with bank accounts with State Bank of India shall not exceed Rs. 5,00,000/- per installment.**

**UNIT HOLDING OPTION**     **DEMAT MODE\***     **PHYSICAL MODE (Default)** (refer instruction 10)

\*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode

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

\*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.

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/ Micro 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) \_\_\_\_\_

Account holder 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/our payment towards my/our investment in the Scheme of HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We hereby authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed.

<b>Bank Account Number</b>
----------------------------

I/We have read and agree to comply with the terms and conditions mentioned overleaf and be bound by the same. I/We hereby declare that the particulars given above are true and correct and agree to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction.. I / We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account.

Applicable to SIP Top-up facility (not available under Micro SIP):

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 Folio no. on the reverse of the cheque. (MANDATORY)**

<b>1st Account Holder's Signature</b> (As in Bank Records)	<b>2nd Account Holder's Signature</b> (As in Bank Records)	<b>3rd Account Holder's Signature</b> (As in Bank Records)	
---	---	---	--

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

The form can be used by investors who wish to enroll for SIP or Micro SIP (PAN exempt investments) facility.

Micro Systematic Investment Plans (Micro SIPs) where aggregate of investments (Lumpsum plus SIP) in a rolling 12 month period or in a financial year i.e. April to March do not exceed Rs. 50,000 shall be exempt from the requirement of PAN. However, such investors shall be required to quote PAN Exempt KYC Reference Number (PEKRN) details of which are given in PAN Exempt Investments in point no. 15 below.

- SIP (includes reference to Micro SIP) is available to investors in the following Scheme(s) (including Direct Plan thereunder) 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 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, HDFC Large Cap Fund, HDFC Small and Mid Cap Fund, HDFC Inflation Indexed Bond Fund, HDFC Dynamic PE Ratio Fund of Funds, HDFC Banking and PSU Debt Fund, HDFC Corporate Debt Opportunities Fund and HDFC Retirement Savings Fund\*\*\*.

\*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

\*\*\*An open-ended notified tax savings cum pension scheme with no assured returns. Units shall be subject to a lock-in of 5 years from the date of allotment.

**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.**

- Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.

**In case SIP/ 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 SIP Enrolment Form.**

- Investment through Distributors**  
Distributors / Agents are not entitled to distribute units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUID) obtained by him/her from AMFI in the Application Form.. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUID in the Application Form. Hence, if your investments are routed through a distributor, please ensure that the EUID is correctly filled up in the Application Form. However, in case of any exceptional cases where there is no interaction by the employee/ sales person/relationship manager of the distributor/ sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form. For further

details on EUID you may kindly refer to the instructions of the Scheme Application Form or Statement of Additional Information.

These requirements do not apply to Overseas Distributors.

**New cadre distributors:** New cadre distributors are permitted to sell eligible schemes of the Fund (details of eligible scheme is available on www.hdfcfund.com). They also hold an EUID which must be quoted in the application form. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

- Existing unitholders in Scheme(s) of HDFC Mutual Fund are required to submit only the Enrolment Form. Existing unitholders should provide their Folio Number. 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.
  - Signature(s) should be as it appears on the Application Form / existing Folio and in the same order. In case the mode of holding is joint, all unit holders are required to sign.
- New investors who wish to enroll are required to fill the (i) Enrolment Form (ii) the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. Investors are advised to read and understand and agree to abide by the Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional information 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 SIP into 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/-.
    - Investors should indicate the Plan (viz. Direct plan/ Regular Plan) for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan, the application will be processed for the Plan as under:

Scenario	ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes are mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

- The facility is offered to investors the following two Plans (Frequency):
  - Monthly Systematic Investment Plan (MSIP)**
  - Quarterly Systematic Investment Plan (QSIP)**
- (i) 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*
<b>i) Minimum Amount per Installments</b>		
<b>MSIP</b>	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
<b>QSIP</b>	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-
<b>ii) Total Minimum Number of Installments</b>		
<b>MSIP</b>	<ul style="list-style-type: none"> <li>In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques</li> <li>In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques</li> </ul>	6 Installments
<b>QSIP</b>	<ul style="list-style-type: none"> <li>In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques</li> <li>In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques</li> </ul>	2 Installments

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

- There is no maximum duration for enrolment.  
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.  
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 facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- In respect of enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure.  
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](http://www.hdfcfund.com)

- (iv) In case the frequency of debit/installment (Monthly/Quarterly) and date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.
7. Installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for the period July- December for total amount of Rs. 30,000/-, there shall be a minimum of six installments (except for first 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 enrollment provided the Enrolment Form is attested by the Bank from which installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the installment will be debited is attached to the form.

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

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

If the start period is not mentioned, the chosen/Default date falling 30 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the 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 date shall be rolled over to begin from the immediately following month (provided the roll over 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 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](http://www.hdfcfund.com)

**e. SIP Top-up Facility:**

SIP Top-up Facility is not available under Micro SIPs

1. 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.

2. The SIP Top-up amount should be in multiples of Rs. 500/- only.
3. 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) Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI) - Investors/ Unit holders may also enroll for Auto Debit facility through ECS (Debit Clearing) of the RBI.**

List of Cities for 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](http://www.rbi.org.in) and on our website [www.hdfcfund.com](http://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.
- Auto debit facility is available only on specific dates of the month as under :

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

**(ii) Payment through Direct Debit Facility**

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

Banks	Branches
Allahabad Bank, Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India, and Union Bank of India	All Branches

Banks	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) 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 designated 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 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.

8. Units will be allotted on the applicable dates subject to realization of funds where total SIP investments on a date amount to Rs. 2 lakh or more. 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.
9. The first 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.

10. Investors' are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement (except units of HDFC Children's Gift Fund). However, Demat facility is not available for HDFC Children's Gift Fund and 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 may 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 details mentioned in the application do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore will be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid in all respects.

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. You can choose to change your bank account or discontinue the facility by giving thirty days written notice to any of our Investor Service Centres. For cancellation request, please

mention the start date as mentioned at the time of registration.

12. The enrollment will be discontinued in cases where three consecutive 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.

13. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be 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. In case the first SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the 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. Permanent Account Number (PAN)**

- (a) 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) except as mentioned in point (b) below. 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 legal 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](http://www.hdfcfund.com)

**(b) PAN Exempt Investments**

SEBI vide its circular dated July 24, 2012 has clarified that investments in mutual funds schemes (including investments in SIPs) of upto Rs.50,000 per investor per year across all schemes of the Fund shall be exempt from the requirement of PAN. Accordingly, individuals (including Joint Holders who are individuals, NRIs but not PIOs, Minors) and Sole proprietary firms who do not possess a PAN ("Eligible Investors")\* are exempt from submission of PAN for investments upto Rs.50,000 in a rolling 12 month period or in a financial year i.e. April to March. However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with any of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN/PEKRN details of the Guardian shall be submitted, as applicable. Eligible Investors (i.e. the First Holder) must not possess a PAN at the time of submission of application form. Eligible investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

Fresh / Additional Purchase and Systematic Investment Plans will be covered in the limit of Rs.50,000. Investors may switch their investments to other Schemes. However, if the amount per switch transaction is Rs.50,000 or more, in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

\* HUFs and other categories are not eligible for such investments.

**16. Know Your Customer (KYC) Compliance**

**Units held in account statement (non-demat) form**

Investors should note that it is mandatory for all registrations 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](http://www.hdfcfund.com)

**17. Transaction Charges**

**In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time HDFC Asset Management Company Limited ("the AMC")/ HDFC 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-in to receive the Transaction Charges). The Distributor may opt to receive Transaction Charges based on the type of product.**

**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 will be deducted from the purchase / subscription amount and paid to the Distributor. The balance amount shall be invested.**

**Transaction Charges in case of investments through SIP/ Micro SIP:**

**Transaction Charges are deductible only if the total commitment of investment (i.e. amount per SIP/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 for your Scheme type
- (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)/ PEKRN at the First/ Sole Applicant/ Guardian level. If the PAN/ PEKRN 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.

18. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AMC)/HDFC Trustee Company Limited (HDFC Trustee) / its registrars and other service providers responsible and/or liable, 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/fault not attributable to HDFC Mutual Fund/HDFC AMC.

- b. HDFC Mutual Fund / HDFC AMC, HDFC Trustee, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. that may be suffered and/or incurred by the investor while availing this facility. The investor is solely responsible for all the risks attendant with using this facility.

- c. HDFC Mutual Fund / HDFC AMC reserves the right to reject any application without assigning any reason thereof.

- d. 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.

19. HDFC Mutual Fund / HDFC AMC 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](http://www.hdfcfund.com)

**20. Financial Goals**

We help you to record the financial goal you are investing for. Investors can now record the specific financial goal the investor is endeavoring to achieve using the investment in specific scheme/plan.

Unit holders are requested to note that:

- i.) Only one financial goal can be indicated per scheme/plan.
- ii.) In case a different financial goal is indicated for a subsequent investment in the same scheme/Plan within the same folio, the earlier financial goal would be over written.

**Investors should consult their financial advisers if in doubt about whether the Scheme is suitable to meet their Financial Goals.**

THIS PAGE IS INTENTIONALLY LEFT BLANK

# Third Party Payment Declaration Form



**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)

Declaration Form No. \_\_\_\_\_

## 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"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Agent/ Distributor/ Dealer
<b>Relationship of Third Party with the Beneficial Investor</b>	<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 _____ D   D   M   M   Y   Y   Y   Y	Employer	Principal
<b>Declaration by Third Party</b>	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 FII/ Client and the source of this payment is from funds provided to us by FII/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.	I/We declare that the payment is made on behalf of Agent/ Distributor/ Dealer under Systematic Investment Plans or as lump sum/ one-time subscription, in lieu of commission or incentive payable for sale of goods/ services.

### 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 a 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 hereby confirm and declare as under:-

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

The information provided is true and correct and HDFC Mutual Fund ('Fund')/the HDFC Asset Management Company Limited ('AMC') is entitled to verify the same directly or indirectly. I/We agree to furnish such further information as Fund/AMC may require from me/us. I/We agree that if any of the declarations furnished by me/us are found to be incorrect or incomplete, the Fund/AMC shall have the absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies accordingly.

I/We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor(s) as detailed in the Application Form.

**Applicable to NRIs/ PIO/OCIs only:**

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc. of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws.

Please (✓)  Yes  No

If yes, (✓)  Repatriation basis

Non-repatriation basis

DD	MM	YYYY

\_\_\_\_\_  
Signature of the Third Party

**BENEFICIAL INVESTOR(S) DECLARATION**

I/We hereby confirm that the information provided herein by the Third Party is true and correct.

**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(s) on behalf of the minor.

DD	MM	YYYY

<b>SIGNATURE/S</b>	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.

- The Fund/ 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).

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

**(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 an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
  - Custodian on behalf of an FII or a Client.
  - Payment by a Corporate to its Agent/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.
- 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.
    - Verifying the source of funds to ensure that funds have come from the drawer's account only.

- 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](http://www.hdfcfund.com) for any further information or updates on the same.**



**HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)**  
**– INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND**  
**(During NFO Period and Post NFO Period) Contd.**

**ANDHRA PRADESH** : HDFC AMC Ltd-3-885/7, IInd Floor, Saphire 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, HDFC Bank Complex, Near Benz Circle, M. G. Road, **Vijayawada- 5220 010**. TeleFax: (0866) 3988029. HDFC AMC Ltd., First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, **Visakhapatnam - 530 003**. Tel: (0891) 3263457/, 6634001, Fax. No.: (0891) 6634004 . 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., Ravi Market, 1st Floor, Jawaharlal Road, **Muzaffarpur – 842001**.Tel: (0621) 2245036/37, Fax: (0621) 2245037. HDFC AMC Ltd., C/o Hera Enclave (Above TATA Docomo Office), 1st Floor, New Dak Bungalow Road, **Patna - 800 001**. Tel: (0612) 6457554/6457557/3201439, Telefax: (0612) 2200747. **CHHATTISGARH** : HDFC AMC Ltd., Shop No 1, Ground Floor, Old Sada Office Block, Nehru Nagar East, **Bhilai-492020**. Tel: (0788) 4092948, 4092846, Fax: (0788) 4092901. HDFC AMC Ltd., 2nd Floor, Rama Trade Centre, Opposite Rajiv Plaza, Near Bus stand, **Bilaspur – 495 001**. Tel: (07752) 400305/ 06. Fax: (07752) 400307. HDFC AMC Ltd., 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 4082, Fax: (011) 23351317 /18. HDFC AMC Ltd; 402, 4th Floor, Mahatta Tower, 54 B1 Block, Community Centre, Janakpuri, **New Delhi -110058**. Tel : 011-41082129/30, Fax : 011-41082131. HDFC AMC Ltd; 134/4 , Bhandari House, Lala Lajpat Rai Marg, Kailash Colony - Main Road, Near Kailash Colony Metro Station, South Delhi, **New Delhi – 110 048**. Tel : 011-29244801/02 Fax : 011-29244805 **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 – 40220099/00, 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 Daxinamurthy 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., 1st Floor, Nos. 104 – 105, MaryGold-2 Complex, Opp. Bahaudin College, College Road, **Junagadh- 362001**. Tel: (0285) 2670622/23, Fax: (0285) 2670624. HDFC AMC Ltd., F-2, First Floor, Sigma Oasis Complex, Near HDFC Bank, State Highway Road, **Mehsana - 384002**. Tel: 02762-230121. HDFC AMC Ltd., 1st Floor, Nandini Complex, Above HDFC Bank, Opp. Daboo Hospital, Station Road, **Navsari- 396445**. Tel: (02637) 252681/82/83, Fax: (02637) 252684. 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., 3rd Floor, Shanti Complex, Jagadhri Road Opp.Civil Hospital, **Ambala Cantt - 133001**. Tel: (0171) 2631995. 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 105, 106 & 107, 1st Floor, Vipul Agora Building, MG Road, **Gurgaon - 122 002**. Tel: (0124) 2560 450/ 51, 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**: HDFC AMC Ltd, 2nd Floor, Opposite Town Hall, 30, The Mall, **Shimla – 171 001**. Tel: (0177) 2816860. Fax: (0177) 2816861. **JAMMU & KASHMIR** : HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, **Jammu - 180 012**. Tel: (0191) 2477911/13 / (0191) 2474298/99. \*\*2nd Floor, Aksa Mall,IG Road, Opposite Exhibition Ground, **Srinagar – 190001**. \*\* This is not an Official Point of Acceptance (OPA) of transactions for the Schemes of HDFC Mutual Fund. **JHARKHAND** : Office Unit No. 105 & 106, 1st Floor,Ozone Plaza, Bankmore, Dhanbad Jharlia Road, **Dhanbad - 826 001**. Tel: (0326) 3205352, 2300552, Fax: (0326) 2301756. HDFC AMC Ltd., Gayatri Enclave, 2nd Floor, “K Road”, Bistupur, **Jamshedpur - 831 001**. Tel: (0657) 2249691, Telefax: (0657) 2249730. HDFC AMC Ltd., Pradhan Towers, 1st Floor, 5, Main Road, **Ranchi- 834 001**. Tel: (0651) 6003358, 3242077. Fax: (0651) 3988029. **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, Tel: (080) 66205300 Fax: (080)-41125255. HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleswaram, **Bangalore - 560 003**. HDFC AMC Ltd., Garla Garnet No. 119/A/36, 9th Main, 4th Block, Jayanagar, **Bangalore – 560011**. Tel: (080) 30922750, Fax: (080) 30922753. HDFC AMC Ltd., # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, **Bangalore - 560 034**. Tel: (080) 30922726, Fax: (080) 30922728. 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, Office No. 39 (Old No - 41), Ground Floor, Behind Maremma Temple, Opposite HDFC Bank, Kappagal Road, **Bellary – 583103** Ph: 08392-256577 Fax: 08392-256575. 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 – 6620667/668, Fax: 0824 – 6620666. HDFC AMC Ltd., 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) 2548300/302, 6452188, Fax: (0491) 2548303. HDFC AMC Ltd., 2nd Floor, E-Town Shopping, College Road, East Fort, **Thrissur - 680 005**. Tel: (0487) 2422925. Telefax: (0487) 2441976.. HDFC AMC Ltd., 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, **Kottayam - 686 001**. Tel: (0481) 3018392/93. 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, Muthy 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., Near Samarath Cyber Cafe, 3419-Khist Galli, **Ahmednagar - 414 001**. Tel: (0241) 2345800, Fax: (0241) 2345801. 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 ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED)**  
**– INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND**  
**(During NFO Period and Post NFO Period) Contd.**

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, **Jaigaon – 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) 28952702/ 28901497, Fax: (022) 28949392. HDFC AMC Ltd., \* "HDFC House", 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, **Mumbai - 400 020**. Tel: (022) 66316333, Fax: (022) 66580200. HDFC AMC Ltd., Ramon House, 1st Floor, H.T Parekh Marg, 169, Backbay Reclamation, Churchgate, **Mumbai - 400020**. HDFC AMC Ltd., 119, First Floor, Zest Business Space, M.G Road, Ghatkopar East, **Mumbai - 400 077**. Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Ltd., Limited# 201, Durga Centre, 2nd Floor, Water Field Road, Bandra (West), **Mumbai – 400 050**. Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC AMC Ltd., 159, 1st floor, Galleria Shopping Mall, Hiranandani Garden, Powai, **Mumbai – 400 076**. HDFC AMC Ltd., Shop no. 1 & 2, Ground floor, Gurangi Chambers, Opp. Damani Chambers, Near Teen Haath Naka, LBS Marg, **Thane (West) - 400 602**. Tel: (022) 25391125, 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., Shop no.127, Bahirwade Chambers, Opp. Hotel Hilton(erstwhile Panchsil), Telco road, Chinchwad, **Pune-411019**. Tel: 020-27477772/3, Fax: 020-27477774. 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: (020) 66073301, Fax: (020) 66073310. HDFC AMC Ltd., Office No.13 , Shanti Center Premises, Plot No. 8, Sector 17, Vashi, **Navi Mumbai - 400 703**. Tel: (022) 39880299; Fax: (022) 39855612.. HDFC AMC Ltd., 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Municipal Corporation Bldg., Dombivli (East), **Mumbai - 421 201**. Tel: (0251) 2860 648 / 649 / 645 / 656, Fax: (0251) 2863953. **ORISSA** : HDFC AMC Ltd., Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, **Barbil - 758 035**. Tel: 09238106515 / 09238106525, Fax: (06767) 275565. HDFC AMC Ltd., Vinayak, 2nd Floor, 96, Janpath, **Bhubaneswar - 751 001**. Tel: (0674) 6450502/1502, Fax: 0674 - 2531483. HDFC AMC Ltd., 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, **Cuttack – 753 001**. 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. **PONDICHERRY** : 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 Municipal No. 83 - B, 3A, Ground Floor, Corner Building, Liberty Chowk, **Bhatinda - 151 001**. Tel.: (0164) 5001982 / 83, 5011980 Fax: (0164) 5011981. HDFC AMC Ltd., 1st Floor, SCO- 2909- 2910, Sector - 22-C, Opp. Hotel J W Marriot, **Chandigarh - 160 022**. Tel: (0172) 5050888, Fax: (0172) 2771219. HDFC AMC Ltd., Office No. 31, 1st Floor, City Square Building, Civil Lines, GT Road, **Jalandhar - 144001**. Tel: (0181) 5004028. Fax: (0181) 5004029. HDFC AMC Ltd., SCO 122, Feroze Gandhi Market, **Ludhiana - 141 001**. Tel.: (0161) 2774321 / 5014321. Fax: (0161) 3013838. SCO no - 70 , Ground Floor, New Leela Bhawan Market, **Patiala -147 001**. Tel: 0175 – 5010082. Fax : 0175 – 5010084. **RAJASTHAN** : HDFC AMC Ltd., 2nd Floor, Above ICICI Bank, India Heights Building, India Motor Circle, **Ajmer - 305001**. Tel: (0145) 262066. Fax: (0145) 2420660. HDFC AMC Ltd., "Moondhra Bhavan", 3-Ajmer Road, **Jaipur - 302 001**. Tel: (0141) 5116681/ 82 , 2374968, Fax: (0141) 5111126. Plot No. 654 A/B, 1st Floor, Shree Pratap Tower, Jaljog Circle, **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, 1st Floor, 760, Anna Salai, **Chennai - 600 002**. Tel: (044) 43979797 / 43979719, Fax: (044) 43979740 . 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., 1st floor, Ram Complex, No. 454/3, Meyanoor Main Road, **Salem - 636 009**. Tel: (0427) 3982680/700. Fax: (0427) 2333617 HDFC AMC Ltd., 1st floor, No. 142/7, Sri Balaji Arcade, Opp. Alagar Jewellery, Trivandrum Road, Palayamkottai, **Tirunelveli - 627 002**. Tel.: (0462) 2576174, Fax: (0462) 2576173.. 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, 1st 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., 1-C, First Floor, Block no 10/8, Padamdeep Building, Sanjay Place, **Agra - 282002**. 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 , 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, 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, **Gaziabad - 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., 101 & 201, Sai Arcade, 16/34 Bhargava Estate, Civil Lines, **Kanpur - 208 001**. Tel: (0512) 3935592/93/94, Fax: (0512) 3935596. HDFC AMC Ltd., 1st Floor, Narain Ford Building, 4 Shah Najaf Road, Hazratganj, **Lucknow - 226 001**. Tel: (0522) 4155500/ 01, Fax: (0522) 4155555. HDFC AMC Ltd., 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, **Meerut - 250 005**. Tel: (0121) 2602 380 / 2601 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, First Floor, Pearl Plaza Building, Sector-18, **Noida - 204 301**. Tel: (0120) 432 5757/ 5959. Fax: (0120) 423 4349. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Sibra, **Varanasi - 221 010**. Tel: (0542) 6450711/ 6450712. **WEST BENGAL** : HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhatala, **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., Krishna Enclave, 2nd Floor, 2/1, Bhajanlal Lohia Lane, Opposite Howrah A.C. Market, **Howrah - 711 101**, Phone: (033) 33546150/163, Fax: (033) 33546157. HDFC AMC Ltd., Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel: (033) 22312875, 22312876, Fax: (033) 22439582. HDFC AMC Ltd., 2nd Floor, 209A, Sarat Bose Road, Besides Sarat Bose Road post office, **Kolkata-700 029**. Tel: 033-33541166/67/68/69/70/71. Fax: 033-33541172, 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 on-going 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.

## **CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (During NFO Period and Post NFO Period)**

**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 HDFC Cash Management Fund - Savings Plan & Call Plan.**

**ANDHRA PRADESH** : 208, 2nd 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.** 69, Gandhi Chowk (Ground Floor), K.P Road, **Gaya – 823 001.** **GOA**: No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M.G. Road, Panaji, **Goa - 403 001.** **GUJARAT**: 111- 113, 1st Floor - Devpath, Building, Off C G Road,, Behind Lal Bungalow,, 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, **Vadodara - 390 007.** **JHARKAND** : Millennium Tower, Room No:15, First 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**: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, **Cochin - 682 018.** **MAHARASHTRA** : Ground Floor, Rajabhadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, **Mumbai – 400 023.** 145 Lendra Park, New Ramdaspath, Behind IndusInd Bank, **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** : 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, **New Delhi – 110 055.** Ground floor, Unit no. 5/6/8, Pearls Best Heights I, Plot no. A-5, Nr. Max Hospital, Netaji Subhash Place, Pitampura North Delhi. **New Delhi - 110 034.** **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.** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, **Ludhiana - 141 002.** **RAJASTHAN**: G-III, Park Saroj, R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, **Jaipur – 302 001.** 1/5, Nirmal Tower, 1st Chopasani Road, **Jodhpur – 342 003.** **TAMIL NADU** : Old#66 New#86, Lokamanya 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 Building, 3/c, 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) except Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.**

**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, **Kadapa - 516 001.** No.33-1, 44 Sri Sathya Complex, Main Road, **Kakinada – 533 001.** H. No.7-1-257, Upstairs S.B.H, Mankammathota, **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 34-1-76, Old Govt Hospital Road, Opp. Konigeti Guptha Apartments, **Ongole - 523 001.** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, **Rajahmundry – 533 101.** Shop No. 6, Door No. 19-10-8, (Opp. to Passport Office), AIR Bypass Road, **Tirupathi - 517 501.** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada – 520 010.** A.B.K. Mall, Near Old Bus Depot Road, F-7, 1st Floor, Ramnagar, Hanamkonda, **Warangal - 506 001.** **ASSAM** : A.K. Azad Road, Rehabari, Tinali, **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** : Shop No. 117, Ground Floor, Khicharia Complex, Opposite IDBI Bank, Nehru Nagar Square, **Bhilai - 490 020.** 2nd Floor, Gwalani Chambers, St Xavier School Road, In Front of CIT (Income Tax) Office, Vyapar Vihar, **Bilaspur - 495 001.** Shop No 6, Shriram Commercial Complex in front of Hotel Blue Diamond, Ground Floor, T.P. Nagar, **Korba - 495677.** C-23, Sector 1, Devendra Nagar, **Raipur - 492 004.** **DELHI** : Flat no.512, Narian Manzil, 23, Barakhamba Road, Connaught Place, **New Delhi - 110 001.** **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.** A/177, Kailash Complex, Opp. Khedut Decor, **Gondal – 360 311.** 207, Manek Centre, P N Marg, **Jamnagar - 361 001.** Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Near. Alkapuri, Opp. Zansi Rani Statue, **Junagadh - 362 001.** 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002.** 16, 1st Floor, Shivani Park, Opp. Shankeswar Complex, Kaliawadi, **Navsari - 396 445.** Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, **Valsad - 396 001.** 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195.** **HARYANA** : Opposite PEER, Bal Bhawan Road, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet 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** : Shop No. 2, 1st floor, Shreyas Complex, Near Old Bus Stand **Bagalkot – 587 101.** 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.** No. 9, 1st floor, Gajanan Complex, Azad Road, **Bijapur - 586 101.** #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. 1, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, **Mysore – 570 009.** No.65 1st Floor, Kishnappa, Compound 1st Cross, Hosmane Extn, **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.** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, **Kottayam - 686001.** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, **Kozhikode - 673 016.** 10 / 688, Sreedevi Residency, Mettupalayam Street, **Palakkad - 678 001.** Room No. 26 & 27, Dee

**CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS  
(During NFO Period and Post NFO Period) Contd.**

Pee Plaza, Kokkalai, **Thrissur – 680 001**. R. S. Complex, Opp. LIC Building, Pattom, P.O., **Trivandrum – 695 004**. 24/590-14, C. V. P Parliament Square Building, 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**. Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, **Jalna – 431 203**. 2 B, 3rd Floor, Ayodhya Towers, Station Road, **Kolhapur – 416 001**. Raturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik – 422 005**. Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, **Sangli – 416 416**. 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**. **MEGHALAYA** : 3rd Floor, RPG Complex, Keating Road, **Shillong – 793 001**. **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**. Indraparshtha 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**. Shop No 1 & 2, Saradaram Complex, Door No. 6-7, Theradi Kadai Street, **Chidambaram – 608 001**. 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**. 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), **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.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, **Vellore 632 001**. **TRIPURA** : Krishnanagar, Advisor Chowmuhan (Ground Floor), **Agartala – 799 001**. **UTTAR PRADESH**: No. 8, II Floor, Maruti 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, IInd 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**. 1st Floor, Canara Bank Building, Dhundhi Katra, **Mirzapur – 231 001**. H 21-22, 1st Floor Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, **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**. Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, **Varanasi – 221 010**. **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**. 47/5/1, Raja Rammohan Roy Sarani, P.O. Mallickpara, Dist. Hoogly, **Seerampur – 712 203**. 17B Swamiji Sarani, **Siliguri – 734 001**.

\* accepts transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

**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 transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium 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**. Door No 4-4-96, 1st Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, **Srikakulam – 532 001**. **ASSAM**: Shyamaprasad Road, Shillongpatty, 2nd Floor, Opp. Hindi School, **Silchar – 788 001**. **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, Suvidha Complex, Near ICICI Bank, **Vasco da Gama – 403 802**. **GUJARAT** : F-108, Rangoli Complex, Station Road, **Bharuch – 392 001**. S-7, Ratnakala Arcade, Plot No. 231, Ward – 12/B, **Gandhidham – 370 201**. M-12 Mezzanine Floor, Suman Tower, Sector 11, **Gandhinagar – 382011**. D-78, First Floor, New Durga Bazar, Near Railway Crossing, **Himmatnagar – 383 001**. F 142, First Floor, Ghantakarana Complex, Gunj Bazar, **Nadiad – 387 001**. Tirupati Plaza, 3rd Floor, T – 11, Opp. Government Quarter, College Road, **Palanpur – 385 001**. 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**. **HARYANA** : 7, IInd Floor, Kunjapura Road, Opp Bata Showroom, **Karnal – 132 001**. Bansal Cinema Market, Hissar Road, Besides Overbridge, Next to Nissan car showroom, **Sirsa -125 055**. **HIMACHAL PRADESH**: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, **Solan – 173 212**. **JAMMU AND KASHMIR** : Anil Nirmal & Associates, Near New Era Public School, Rajbagh, **Srinagar – 190 008**. Seven Square Shopping Plaza, 2nd Floor, Near New Airport Road Crossing, Hyderpora Bypass, **Srinagar-190014**. **KARNATAKA**: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, **Gulbarga – 585 101**. Basement floor, Academy Tower, Opposite Corporation Bank, **Manipal – 576 104**. Guru Nanak institute, NH-1A, **Udhampur – 182 101**. **MADHYA PRADESH** : Shop No. 01, Near Puja Lawn, Parasia Road, **Chhindwara – 480 001**. Tarani Colony, Near Pushp Tent House, **Dewas – 455 001**. 1st' Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, **Katni – 483 501**. 18, Ram Bagh, Near Scholar's School, **Ratlam – 457 001**. Opp. Somani Automobiles, Bhagwananj, **Sagar – 470 002**. 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, **Ujjain – 456 010**. **MAHARASHTRA** : B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, **Ahmednagar\* – 414 001**. 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, **Bhusawal – 425 201**. Hakimi Manson, Behind Bangalore Bakery, Kasturba Road, **Chandrapur – 442 402**. House No.3140, Opp. Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, **Dhule – 424 001**. CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (E), **Mumbai – 400 069**. Shop No.303, 1st floor, Raj Mohd. Complex, Mani Road, Srinagar, **Nanded – 431 605**. Kohinoor Complex, Near Natya Theatre, Nachane Road, **Ratnagiri – 415 639**. Opp. Raman Cycle Industries, Krishna Nagar, **Wardha – 442 001**. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, **Yavatmal – 445 001**. **PUNJAB** : Near Archies Gallery, Shimla Pahari Chowk, **Hoshiarpur – 146 001**. Gandhi Road, Opp. Union Bank of India, **Moga – 142 001**. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road,

## **CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (During NFO Period and Post NFO Period) Contd.**

**Pathankot – 145001.** 152-C, Model Town, District Kapurthala, **Phagwara - 144 401. RAJASTHAN :** 3 Ashok Nagar, Near Heera Vatika, **Chittorgarh-312 001. TAMIL NADU :** 16A/63A, Pidamaneri Road, Near Indoor Stadium, **Dharmapuri - 636 701.** 104/6, Pensioner Street, Opp. Gomath Towers, **Dindugal - 624 001.** No.9/2, 1st Floor Attibele Road, HCF Post, Behind RTO office. Mathigiri, **Hosur - 635 110.** 4th Floor, Kalluveetil Shyras Center, 47, Court Road, **Nagercoil - 629 001.** 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.** 4B / A-16 Mangal Mall Complex, Ground Floor, Mani Nagar, **Tuticorin - 628 003. UTTARAKHAND :** No 7, Kanya Gurukul Road, Krishna Nagar, **Haridwar - 249 404.** 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.** Amar Deep Building, 3/20/14, IInd Floor, Niyawan, **Faizabad - 224 001.** 53, 1st Floor, Shastri Market, Sadar Bazar, **Firozabad – 283203. 248.** Fort Road, Near Amber Hotel, **Jaunpur - 222 001.** 159 / 160, Vikas Bazar, **Mathura - 281 001.** F26/27-Kamadhenu Market, Opp. LIC Building, Ansari Road, **Muzaffarnagar - 251 001.** Opposite Dutta Traders, Near Durga Mandir Balipur, **Pratapgarh - 230 001.** 17, Anand Nagar Complex, **Rae Bareli - 229 001.** Mohd. Bijlipura, Old Distt 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 :** Ward No.5, Basantapur More, PO Arambag, Hoogly, **Arambagh - 712 601.** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, **Bankura - 722 101.** N. N. Road, Power House Choupathi, **Coochbehar - 736 101.** 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, **Haldia - 721 602.** Babu Para Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, **Jalpaiguri - 735 101.** S.D.Tower, Sreeparna Apartment AA-101, Prafulla Kannan (West) Shop No. 1M, Block - C (Ground Floor), Kestopur, **Kolkata -700 101.** 2A, Ganesh Chandra Avenue, Room No.3A 4th Floor, "Commerce House" **Kolkata - 700 013.** Babu Para Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, **Jalpaiguri - 735 101.** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, **Malda - 732 101.**

\* accepts transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

### **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.

### **POINTS OF SERVICE ("POS") OF MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MF UTILITY ("MFU")**

Both financial and non-financial transactions pertaining to Scheme(s) of HDFC Mutual Fund ('the Fund') can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuiindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.

### **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 (DURING NFO PERIOD)**

# 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.

### **LIST OF SELF CERTIFIED SYNDICATE BANKS (SCSBS) TO ACCEPT ASBA APPLICATION FORMS (DURING NFO PERIOD)**

#### **Name of the Bank (SCSB)**

Allahabad Bank, Andhra Bank, Axis Bank Ltd, Bank of America N. A., Bank of Baroda, Bank of India, Bank of Maharashtra, Barclays Bank PLC, BNP Paribas, Canara Bank, Central Bank of India, CITI Bank, City Union Bank Ltd., Corporation Bank, DBS Bank Ltd., Dena Bank, Deutsche Bank, Dhanlaxmi Bank Limited, HDFC Bank Ltd., HSBC Ltd., ICICI Bank Ltd, IDBI Bank Ltd., Indian Bank, Indian Overseas Bank, IndusInd Bank, ING Vysya Bank, J P Morgan Chase Bank N.A., Janata Sahakari Bank Ltd., Karnataka Bank Ltd., Karur Vysya Bank Ltd., Kotak Mahindra Bank Ltd., Nutan Nagarik Sahakari Bank Ltd., Oriental Bank of Commerce, Punjab National Bank, South Indian Bank, Standard Chartered Bank, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of India, State Bank of Mysore, State Bank of Patiala, State Bank of Travencore, Syndicate Bank, Tamilnad Mercantile Bank Ltd., The Ahmedabad Mercantile Co-Op. Bank Ltd., The Federal Bank, The Kalupur Commercial Co-operative Bank Ltd., The Lakshmi Vilas Bank Ltd., The Saraswat Co-Opeparative Bank Ltd, The Surat Peoples Co-op Bank Ltd, UCO Bank, Union Bank of India, United Bank of India, Vijaya Bank, YES Bank Ltd.

Investor may approach any of the above banks for submitting their ASBA Application forms during this NFO. The above list is subject to change from time to time. For the updated list of Self Certified Syndicate Banks (SCSBS) and their Designated Branches (DBs) and their details, please refer to the website of SEBI, BSE, NSE or HDFC Mutual Fund.



[www.hdfcfund.com](http://www.hdfcfund.com)

**HDFC ASSET MANAGEMENT COMPANY LIMITED**  
A Joint Venture with Standard Life Investments Limited

**Registered Office :**

HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400020  
Tel.: 022-66316333 | Toll Free no. 1800 3010 6767 / 1800 419 7676  
Fax : 022-22821144  
e-mail for Investors: [cliser@hdfcfund.com](mailto:cliser@hdfcfund.com) | e-mail for Distributors: [broser@hdfcfund.com](mailto:broser@hdfcfund.com)  
website : [www.hdfcfund.com](http://www.hdfcfund.com)