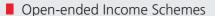
SMS HDFCMF to 56767



# Continuous Offer of Units at Applicable NAV Key Information Memorandum and Application Forms



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



### **Sponsors:**

United Kingdom.

**Housing Development Finance Corporation Limited** Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. **Standard Life Investments Limited** Registered Office: 1 George Street, Edinburgh, EH2 2LL

**Asset Management Company: HDFC Asset Management Company Limited** A Joint Venture with Standard Life Investments Limited Registered Office: Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Trustee: **HDFC Trustee Company Limited** Registered Office: Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is April 29, 2013.

Product Labeling

SMS HDFCMF to 56767



# **Continuous Offer of Units at Applicable NAV Key Information Memorandum and Application Forms**

www.hdfcfund.com

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*
HDFC Income Fund	regular income over medium to long term.
Open-ended Income Scheme	to optimise returns while maintaining a balance of safety, yield and liquidity by investment in debt and money market instruments.
	low risk. (BLUE)
HDFC High Interest Fund	stable returns over medium to long term.
Open-ended Income Scheme	to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of
(w.e.f June 04, 2013 shall be renamed as	debt and money market instruments of various maturity dates.
HDFC High Interest Fund – Dynamic Plan)	low risk. (BLUE)
HDFC High Interest Fund – Short Term Plan	stable returns over short to medium term.
Open-ended Income Scheme	to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of det money market instruments of various maturity dates.
	low risk. (BLUE)
HDFC Short Term Plan	regular income over short to medium term.
Open-ended Income Scheme	• investment in debt and money market instruments with a short to medium term maturity (average maturity profile of 9 months).
	low risk. (BLUE)
HDFC Short Term Opportunities Fund	regular income over short to medium term.
Open-ended Income Scheme	investment in debt and money market instruments and government securities with maturities not exceeding 36 month
	low risk. (BLUE)
HDFC Medium Term Opportunities Fund	regular income over medium to long term.
Open-ended Income Scheme	• investment in debt, money market instruments and government securities with maturities not exceeding 60 months.
	low risk. (BLUE)
HDFC Floating Rate Income Fund -	regular income over short term.
Short Term Plan	investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped
Open-ended Income Scheme	for floating rate returns, and fixed rate debt and money market instruments of short term maturities with higher liquidity.
UDF0 FL 11 D 1 L 1	• low risk. (BLUE)
HDFC Floating Rate Income Fund -	regular income over short to medium term.
Long Term Plan	investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped
Open-ended Income Scheme	for floating rate returns, and fixed rate debt and money market instruments of longer term maturities.  • low risk. (BLUE)
HDFC Gilt Fund – Short Term Plan	credit risk free returns over short to medium term.
Open-ended Income Scheme	investment in sovereign securities issued by Central/ State Government with short to medium term maturities.
	low risk. (BLUE)
HDFC Gilt Fund – Long Term Plan	credit risk free returns over medium to long term.
Open-ended Income Scheme	investment in sovereign securities issued by Central/ State Government with medium to long term maturities.
	low risk. (BLUE)
HDFC Cash Management Fund-Savings Plan	optimal returns over short term.
Open-ended High Liquidity Income Scheme	investment in debt and money market instruments with maturity of upto 91 days only.
shada high Eigendig modilio odilomo	low risk. (BLUE)
HDFC Cash Management Fund - Call Plan	optimal returns over short term that may be in line with the overnight call rates.
Open-ended High Liquidity Income Scheme	<ul> <li>investment typically in Collateralised Borrowing &amp; Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income instruments with overnight maturity/ liquidity.</li> </ul>
	low risk. (BLUE)
HDFC Cash Management Fund -	regular income over short term.
Treasury Advantage Plan	investment in debt and money market instruments.
Open-ended Income Scheme	low risk. (BLUE)
HDFC Liquid Fund	income over short term.
Open-ended Liquid Income Scheme	investment in debt and money market instruments.     low risk. (BLUE)
HDFC Quarterly Interval Fund	regular income over short term.
An Interval Income Scheme	investment in debt and money market instruments and government securities.
יווי ווונטי זעו וווטטוווט טטווטוווס	ווייסטניוסוג ווי מטטג מווע ווויסווטץ ווומוגעני ווויסניוט מווע טטיסווווויסוג סטעוועדט.

(YELLOW) investors understand that their principal will be at medium risk (BROWN) investors understand that their principal will be at high risk

<sup>\*</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as: (BLUE) investors understand that their principal will be at low risk

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NAME OF SCHEME			HDFC Incom	ne Fund (HIF)				
Type of Scheme	An Open-ended Income Scheme							
Investment Objective	To optimise returns while maintaining a ba	alance of safety.	vield and liquidity.					
Asset Allocation	Types of Instruments		,		Normal Allocation (% of Net Assets)			
Pattern of the Scheme	Debt instruments (including securitised de	ebt)			80 - 100			
	Money Market instruments (including cash / CBLO / Reverse Repo) 0 - 20							
					ubject to SEBI (Mutual Funds) Regulations, 1996. The			
	SEBI (Mutual Funds) Regulations, 1996. Th				assets) based on the opportunities available subject to			
Comparison of Existing Schemes,	For comparison of Existing Schemes, Investment Strategy, Risk Mitigation Strategy, Asset Under Management and Number of Folios, please refer to point 1							
Investment Strategy & Risk Mitigation Strategy	page 15 to 18 for details. <b>Please refer to po</b>							
Risk Profile of the Scheme	Please refer to point 2 on page 19 for deta	ails.						
Plans/ Options	Plans Options under each Plan							
	<ul> <li>HDFC Income Fund</li> <li>HDFC Income Fund - Direct Plan</li> </ul>			<ul><li>Growth Option</li><li>Dividend Option</li></ul>	(Quarterly)			
	(Portfolio will be common for the above P	Plans)			offers Payout and Reinvestment facility.			
		,	Units in a Scheme di		s not available for investors who route their investment nission, etc and no commission for distribution of Unit			
	through a Distributor. Direct Plan shall have will be paid / charged under the Direct Plan.	e a lower expens	e ratio excluding dist	tribution expenses, comm	nission, etc and no commission for distribution of Unit			
A	, , ,							
Applicable NAV	Please refer to point 3 on page 20 for deta	alis.						
Minimum Application Amount / Number of Units (Under each	Purchase		Additiona	l Purchase	Repurchase			
Option)	Rs. 5,000 and any amount thereafted	er.	Rs. 1,000 and an	y amount thereafter.	Rs. 500 or minimum of 50 units			
Despatch of Repurchase	Within 10 Business Days of the receipt of th	ne redemption re	quest at the Official P	oints of Acceptance of HD	PFC Mutual Fund.			
(Redemption) Request								
Benchmark Index	CRISIL Composite Bond Fund Index							
Dividend Policy	Please refer to point 4 on page 20 for deta	ails.						
Name of the Fund Manager	Mr. Shobhit Mehrotra							
	Mr. Rakesh Vyas (Dedicated Fund Manage	er for Overseas	Investments)					
Name of the Trustee Company	HDFC Trustee Company Limited							
Performance of the Scheme	HIF - Growth Option			Absolute Returns for	each Financial Year for last 5 years ^			
as at March 28, 2013)	Period	Returns	Benchmark	HDFC Income	Fund CRISIL Composite Bond Fund Inde			
		(%) ^	Returns (%)#	12.00% 11.09%	10.98%			
	Last 1 Year (365 days)	10.98	9.30	11.00%				
	Last 3 Years (1098 days) Last 5 Years (1826 days)	7.99 8.32	7.36 6.94	9.00%	9.305			
	Since Inception* (4581 days)	8.23	N.A.	0.000/	7.69%			
	^ Past performance may or may not be s			7.35%	6.95%			
	Above returns are compounded annualized			6.00%	6.18% 5.41% 5.06%			
	* Inception Date : September 11, '00			5.00%	3.00%			
	# CRISIL Composite Bond Fund Index			4.00%				
	N.A. Not Available	- 40 (-11-+	!>	3.00%				
	Since inception returns are calculated on R	s. 10 (allourielle)	urice)	1.00%				
				1.00%				
				08-09	09-10 10-11 11-12 12-13			
					Financial Year			
	HIF - Direct Plan - Growth Option							
	Period	Absolute						
		Returns (%) ^						
	Since Incention* (86 days)		Returns (%)#		e as the Plan was launched on January 1, 2013			
	Since Inception* (86 days)	2.03	1.80		e as the Plan was launched on January 1, 2013 ompleted any full financial year.			
	^ Past performance may or may not be s	2.03 sustained in the	1.80					
	^ Past performance may or may not be s	2.03 sustained in the f RISIL Composite	1.80 future Bond Fund Index					
Fynenses of the Scheme	^ Past performance may or may not be s *Inception Date: January 1, '13 # C Since inception returns are calculated on R	2.03 sustained in the f RISIL Composite	1.80 future Bond Fund Index					
•	^ Past performance may or may not be s *Inception Date: January 1, '13 # C	2.03 sustained in the f RISIL Composite	1.80 future Bond Fund Index					
i) Load Structure (For Lumpsum Purchases	^ Past performance may or may not be s *Inception Date: January 1, '13 # C Since inception returns are calculated on R  Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly l	2.03 sustained in the t RISIL Composite s. 26.4718 (allot	1.80 future e Bond Fund Index ement price)	and has not co	ompleted any full financial year.			
(i) Load Structure For Lumpsum Purchases & Investments through	^ Past performance may or may not be s *Inception Date: January 1, '13 # C Since inception returns are calculated on R  Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly I including the service rendered by the ARN I	2.03 sustained in the t RISIL Composite s. 26.4718 (allot	1.80 future e Bond Fund Index ement price)	and has not co	ompleted any full financial year.			
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(i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)  (ii) Recurring Expenses (% p.a. of daily Net Assets)  Waiver of Load for Direct Applications Tax treatment for the Investors	*Next Performance may or may not be sa *Inception Date: January 1, '13 # C Since inception returns are calculated on R Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly lincluding the service rendered by the ARN Fexit Load: In respect of each purchase / switch allotment. No Exit Load is payable if Units are red Also refer to point 5 on page 20 for further of The Trustee reserves the right to change / m First Rs. 100 crores 2.25 Actual Next Rs. 300 crores 2.00 March Next Rs. 300 crores 1.75 + HDF Balance 1.50 * The Please refer point no 6 on page 20 for addi in the non-Direct Plan. The TER of the Direct charged in the non-Direct Plan. For example, Not Applicable. Please refer to point 7 on	2.03 sustained in the let RISIL Composite s. 26.4718 (allot by the investor to Holder.  -in of units, an Eleemed / switched details on load strenodify the load stexpenses (including 131, 2013 (unaud C Income Fund expenses for the tional expenses. It Plan will be lowed, in the event that page 20 for details on 'Taxation on 'Taxation on 'Taxation on Its RISIL Composite strength of the second that the second in the expenses of the second that th	1.80  Luture  Be Bond Fund Index ment price)  The ARN Holder (And index ment price)  The ARN Holder (And index ment price)  Living the ARN Holder (And index men	and has not contained	based on the investors' assessment of various factors emed / switched out within 6 months from the date of t.  additional TER) for the previous financial year* ended Direct Plan: 1.30% p.a. a to March 31, 2013. Il be charged towards distribution expenses/ commission ion expenses/ commission (at least 5% of TER) which is R of the Direct Plan would not exceed 0.95% p.a.			
(i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)  (ii) Recurring Expenses (% p.a. of daily Net Assets)	* Past performance may or may not be s *Inception Date: January 1, '13 # C Since inception returns are calculated on R  Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly lincluding the service rendered by the ARN H Exit Load: In respect of each purchase / switch allotment. No Exit Load is payable if Units are red Also refer to point 5 on page 20 for further of The Trustee reserves the right to change / m First Rs. 100 crores 2.25 Actual Next Rs. 300 crores 2.00 March Next Rs. 300 crores 1.75 HDF Balance 1.50 * The Please refer point no 6 on page 20 for addi in the non-Direct Plan. The TER of the Direct charged in the non-Direct Plan. For example, Not Applicable. Please refer to point 7 on Investors are advised to refer to the Section advisors with respect to the specific amount	2.03 sustained in the let RISIL Composite s. 26.4718 (allot by the investor to Holder.  -in of units, an Eleemed/switched details on load strondify the load strondify the load strong expenses (including the low composite to the low in the event that it page 20 for detail on 'Taxation on tof tax and other	1.80  uture Bond Fund Index ment price)  the ARN Holder (AN exist Load of 0.50% is d-out after 6 months ructure. ructure from a prosp sive of Service tax of dited): 1.79% p.a. Direct Plan are fror At least 5% of the Tot er to the extent of the the TER of the non-Di alls. investing in Mutual rimplications arising	and has not construction.  AFI registered Distributor)  Expayable if Units are redefered and the ective date.  In Management fees and the date of its inception and the expense Ratio (TER) will above mentioned distribut rect Plan is 1% p.a., the TE  Funds' in the 'Statement out of their participation in the statement of the statem	based on the investors' assessment of various factors emed / switched out within 6 months from the date of t.  additional TER) for the previous financial year* ended Direct Plan: 1.30% p.a. a to March 31, 2013. Il be charged towards distribution expenses/ commission ion expenses/ commission (at least 5% of TER) which is R of the Direct Plan would not exceed 0.95% p.a.			
i) Load Structure For Lumpsum Purchases I Investments through IIP / STP)  ii) Recurring Expenses % p.a. of daily Net Assets)  Vaiver of Load for Direct Applications ax treatment for the Investors Unit holders)	* Past performance may or may not be s *Inception Date: January 1, '13 # C Since inception returns are calculated on R  Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly lincluding the service rendered by the ARN H Exit Load: In respect of each purchase / switch allotment. No Exit Load is payable if Units are red Also refer to point 5 on page 20 for further of the Trustee reserves the right to change / m First Rs. 100 crores 2.25 Actual Next Rs. 300 crores 2.00 March Next Rs. 300 crores 1.75 + HDF Balance 1.50 + The Please refer point no 6 on page 20 for addi in the non-Direct Plan. The TER of the Direct charged in the non-Direct Plan. For example, Not Applicable. Please refer to point 7 on Investors are advised to refer to the Section advisors with respect to the specific amour	2.03 sustained in the filter of the sustained in the filter of the sustained in the filter of the sustained in the sustained	1.80  Future  Bond Fund Index ment price)  Othe ARN Holder (AN  Exit Load of 0.50% is d-out after 6 months ructure.  Fucture from a prosp sive of Service tax of dited): 1.79% p.a. Direct Plan are fror At least 5% of the Tot er to the extent of the the TER of the non-Di dils.  Investing in Mutual r implications arising NAV at the close of did (www.hdfcfund.i	and has not complete the strict of the stric	based on the investors' assessment of various factor berned / switched out within 6 months from the date of t.  additional TER) for the previous financial year* ende Direct Plan: 1.30% p.a. In to March 31, 2013. Il be charged towards distribution expenses/ commission ion expenses/ commission (at least 5% of TER) which R of the Direct Plan would not exceed 0.95% p.a.  of Additional Information' and to consult their own tan the Scheme.  send for publication to atleast 2 daily newspapers. NA te of Association of Mutual Funds in India - AM			

NAME OF SCHEME	HDFC Income Fu	ind (HIF) (Contd.)
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for details.	, ,,
Unit holder's Information	Please refer to point 9 on page 21 for details.	
NAME OF SCHEME	HDFC High Interest Fund (HHIF) (w.e.f June 04, 2013 - HDFC I	High Interest Fund – Dynamic Plan) and HHIF - Short Term Plan
Type of Scheme	An Open-ended Income Scheme	
Investment Objective	<ul> <li>HHIF: To generate income by investing in a range of debt and money market maintaining the optimum balance of yield, safety and liquidity.</li> <li>HHIF - STP: To generate income by investing in a range of debt and money mark maintaining the optimum balance of yield, safety and liquidity. The objective is provide stable returns over shorter periods.</li> </ul>	et instruments of various maturity dates with a viewto maximising income while
Asset Allocation Pattern of the Scheme	HDFC High Interest Fund (HHIF) Types of Instruments Debt and Money market instruments* *Investment in Securitised debt, if undertaken, would not exceed 30% of the	Normal Allocation (% of Net Assets) 100 net assets of the Scheme.
		* Upto 100
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996	tegy, Asset Under Management and Number of Folios, please refer to point 1 on
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.	
Plans/ Options	Plans : HHIF" : HHIF" - Direct Plan  Options : Growth Option	Plans : • HHIF-STP : • HHIF-STP : • HHIF-STP - Direct Plan  Options : • Growth Option   • Dividend Option (Fortnightly*)   Dividend Option offers Payout and Reinvestment facility.  * 10th & 25th of every month (or immediately succeeding Business Day, if that day is not a Business Day)   HDFC High Interest Fund – Dynamic Plan and HDFC High Interest Fund – Direct rectly with the Fund and is not available for investors who route their investments tribution expenses, commission, etc and no commission for distribution of Units
Applicable NAV	Please refer to point 3 on page 20 for details.	
Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase Additiona	al Purchase Repurchase y amount thereafter. Rs. 500 or minimum of 50 units
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official P	oints of Acceptance of HDFC Mutual Fund.
Benchmark Index	HHIF: CRISIL Composite Bond Fund Index HHIF - STP: CRISIL Short Term	Bond Fund Index
Dividend Policy	Please refer to point 4 on page 20 for details.	
Name of the Fund Manager	Mr. Anil Bamboli (HHIF), Shobhit Mehrotra (HHIF-STP) Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) (HHIF-	& HHIF-STP)
Name of the Trustee Company	HDFC Trustee Company Limited	
Performance of the Scheme (as at March 28, 2013)	HHIF - Growth Option  Period Returns (%) ^ Benchmark Returns (%)#  Last 1 Year (365 days) 11.30 9.30  Last 3 Years (1098 days) 8.00 7.36  Last 5 Years (1826 days) 8.15 6.94  Since Inception* (5813 days) 8.96 N.A.  ^ Past performance may or may not be sustained in the future  Above returns are compounded annualized (CAGR).  * Inception Date: April 28, '97  # CRISIL Composite Bond Fund Index  N.A. Not Available Since inception returns are calculated on Rs. 10 (allotment price)	Absolute Returns for each Financial Year for last 5 years ^
	HHIF - Direct Plan - Growth Option  Period  Returns (%) ^ Returns (%)#  Since Inception* (86 days)  Past performance may or may not be sustained in the future *Inception Date: January 1, '13 # CRISIL Composite Bond Fund Index Since inception returns are calculated on Rs. 38.4715 (allotment price)	Not Applicable as the Plan was launched on January 1, 2013 and has not completed any full financial year.
	HHIF-STP Growth Option  Period Returns (%) Benchmark Returns (%)#  Last 1 Year (365 days) 9.88 9.10  Last 3 Years (1098 days) 7.91 7.49  Last 5 Years (1826 days) 8.95 7.63  Since Inception* (4068 days) 7.81 N.A.  Past performance may or may not be sustained in the future  Above returns are compounded annualized (CAGR).  * Inception Date : February 6, '02  # CRISIL Short Term Bond Fund Index N.A. Not Available  Since inception returns are calculated on Rs. 10 (allotment price)	Absolute Returns for each Financial Year for last 5 years   HDFC High Interest Fund - Short Term Plan  14.00% 12.48% 12.00% 10.00% 8.00% 6.00% 0.8.00% 0.8.00% 0.8.00% 0.8.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10

NAME OF SCHEME	HDFC High Interest Fund (HHIF) (	w.e.f June 04	, 2013 - HDFC H	ligh Interest Fund – Dynamic Plan) and HHIF - Short Term Plan		
	HHIF - Direct Plan - STP Growth Option					
	Period	Absolute Returns (%) ^	Benchmark Returns (%)#	Not Applicable as the Plan was launched on January 1, 2013		
	Since Inception* (86 days)	2.00	1.92	and has not completed any full financial year.		
	^ Past performance may or may not be					
		RISIL Short Term B				
	Since inception returns are calculated on F	ks. 22.6787 (allotr	ment price)			
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	including the service rendered by the ARŃ <b>Exit Load</b> :		the ARN Holder (AN	1FI registered Distributor) based on the investors' assessment of various factors		
	<ul> <li>HHIF</li> <li>In respect of each purchase / switch-in of Units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment.</li> <li>No Exit Load is payable if Units are redeemed / switched-out after 3 months from the date of allotment.</li> <li>HHIF-STP:</li> <li>In respect of each purchase / switch-in of units, an Exit Load of 0.25% is payable if units are redeemed / switched-out within 1 month from the date of</li> </ul>					
	allotment. Also refer to point 5 on page 20 for furthe. The Trustee reserves the right to change.	er details on load / modify the load	structure. structure from a pro	ospective date.		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	First Rs. 100 crores					
	in the non-Direct Plan. The TER of the Direc	t Plan will be lowe	r to the extent of the a	al Expense Ratio (TER) will be charged towards distribution expenses/commission above mentioned distribution expenses/commission (at least 5% of TER) which is ect Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on	1 0				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section advisors with respect to the specific amou			Funds' in the 'Statement of Additional Information' and to consult their own tax out of their participation in the Scheme.		
Daily Net Asset Value (NAV) Publication	can also be viewed on the website of	the Mutual Fund	d (www.hdfcfund.c	every Business Day and send for publication to atleast 2 daily newspapers. NAV <b>com)</b> and on the website of Association of Mutual Funds in India - AMFI entres (ISCs) of HDFC Mutual Fund for the same.		
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for det	ails.				
Unit holder's Information	Please refer to point 9 on page 21 for det	ails.				

NAME OF SCHEME		HDFC Short Te	rm Plan (HSTP)			
Type of Scheme	An Open-ended Income Scheme					
Investment Objective	To generate regular income through investment in D	ebt Securities and Money	Market Instruments.			
Asset Allocation Pattern of the Scheme	Types of Instruments  Debt Securities  Money Market Instruments  It is the intention of the Scheme that the investments in securitised debts will not, normally, exceed 60% of the Net Assets of the Scheme.  In addition to the securities stated in the table above, the Scheme may enter into repos/reverse repos in the securities that it will invest in as may be permit the RBI.  The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996 Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 50% of net assets) based on the opportunities available sub SEBI (Mutual Funds) Regulations, 1996.					
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Str page 15 to 18 for details. <b>Please refer to point 10 on F</b>					
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.					
Plans/ Options	Plans HDFC Short Term Plan HDFC Short Term Plan - Direct Plan (Portfolio will be common for the above Plans)  Note: Direct Plan is for investors who purchase/substhrough a Distributor. Direct Plan shall have a lower e will be paid / charged under the Direct Plan.	scribe Units in a Scheme di xpense ratio excluding dis	* 25th of every mont that day is not a Busi	nthly*) 's Payout and Reinvestment facility. th (or immediately succeeding Business Day, if iness Day)		
Applicable NAV	Please refer to point 3 on page 20 for details.					
Minimum Application Amount / Number of Units (Under each Option)	Purchase  Rs. 5,000 and any amount thereafter.		al Purchase y amount thereafter.	Repurchase Rs. 500 or minimum of 50 units		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redempt	ion request at the Official P	Points of Acceptance of HDFC I	Mutual Fund.		
Benchmark Index	CRISIL Short Term Bond Fund Index					
Dividend Policy	Please refer to point 4 on page 20 for details.					
Name of the Fund Manager	Mr. Anil Bamboli Mr. Rakesh Vyas (Dedicated Fund Manager for Over	rseas Investments)				
Name of the Trustee Company	HDFC Trustee Company Limited					

NAME OF SCHEME		HDFC	Short Term P	lan (HSTP) <i>(Contd.)</i>		
Performance of the Scheme	HSTP – Growth Option			Absolute Returns for each Financial Year for last 5 years ^		
(as at March 28, 2013)	Period	Returns (%) ^	Benchmark Returns (%)#	HDFC Short Term Plan CRISIL Short Term Bond Fund Index		
	Last 1 Year (365 days)	9.70	9.10	13.50%		
	Last 3 Years (1098 days)	7.94	7.49	12.00% 9.70% 9.70% 9.70%		
	Last 5 Years (1826 days)	9.05	7.63	8 84% - 224 9.10%		
	Since Inception* (4046 days)	7.63	N.A.	7.50%		
	^ Past performance may or may not be Above returns are compounded annualize * Inception Date: February 28, '02 # CRISIL Short Term Bond Fund Index N.A. Not Available Since inception returns are calculated on I	ed (CAGR).		6.00% 4.50% 3.00% 1.50% 0 08-09 09-10 10-11 11-12 12-13 Financial Year ‡ Due to an overall sharp rise in the stock prices		
	HSTP - Direct Plan - STP Growth Optio	n				
	Period	Absolute Returns (%) ^	Benchmark Returns (%)#	Not Applicable as the Plan was launched on January 1, 2013		
	Since Inception* (86 days)	1.94	1.92	and has not completed any full financial year.		
	^ Past performance may or may not be *Inception Date: January 1, '13 # C Since inception returns are calculated on	RISIL Short Term E	Bond Fund Index			
(i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	including the service rendered by the ARN Exit Load :	Holder. h-in of Units, an E deemed/switche details on load str	ixit Load of 0.75% is d-out after 9 months ucture.			
(ii) Recurring Expenses % p.a. of daily Net Assets)	Next Rs. 300 crores   2.00   Marc	ch 31, 2013 (unaud) DFC Short Term Plue expenses for the ditional expenses.	dited): lan: 1.25% p.a. e Direct Plan are fro At least 5% of the Tot	on Management fees and additional TER) for the previous financial year* ended  • HDFC Short Term Plan - Direct Plan : 1.16% p.a.  m the date of its inception to March 31, 2013.  al Expense Ratio (TER) will be charged towards distribution expenses/ commission above mentioned distribution expenses/ commission (at least 5% of TER) which is		
	charged in the non-Direct Plan. For example	e, in the event that t	he TER of the non-Di	eet Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.		
Valver of Load for Direct Applications	Not Applicable. Please refer to point 7 or	1 0		Funda' in the (Ctatement of Additional Information) and to account the inventor		
ax treatment for the Investors Unit holders)	advisors with respect to the specific amou	unt of tax and other	implications arising			
Daily Net Asset Value (NAV) Publication	can also be viewed on the website o	f the Mutual Fun	d (www.hdfcfund.d	every Business Day and send for publication to atleast 2 daily newspapers. NA\ om) and on the website of Association of Mutual Funds in India - AMF entres (ISCs) of HDFC Mutual Fund for the same.		
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for de	etails.				
Unit holder's Information	Please refer to point 9 on page 21 for de	taile				

NAME OF SCHEME	HDFC	Short Term Oppo	rtunities Fund (HST	OF)			
Type of Scheme	An Open-Ended Income Scheme	An Open-Ended Income Scheme					
Investment Objective	To generate regular income through investments in D	ebt/Money Market Instrume	ents and Government Securities	s with maturities not exceeding 36 months.			
Asset Allocation Pattern of the Scheme	Types of Instruments  Debt and Money Market Instruments (including sec	uritised debt #\		Normal Allocation (% of Net Assets)			
raterii or the Scheme	Government Securities	uniiscu ucbi # j		0 - 40			
	# Investments in securitised debt, if undertaken, shall not normally exceed 75% of the net assets of the Scheme.						
	Scheme may use debt derivatives mainly for the purp	The Scheme may seek investment opportunity in Foreign Debt Securities (max. 75% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996 Scheme may use debt derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets, including cash) based on the opportuavailable subject to SEBI (Mutual Funds) Regulations, 1996.					
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment St page 15 to 18 for details. <b>Please refer to point 10 on I</b>			it and Number of Folios, please refer to point 1 on			
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.						
Plans/ Options	Plans		Options under each Plan				
	HDFC Short Term Opportunities Fund	D.	Growth Option				
	HDFC Short Term Opportunities Fund - Direct	Plan	Dividend Option (Fortnightly*)				
	(Portfolio will be common for the above Plans)		'	Payout and Reinvestment facility. month (or immediately succeeding Business			
			Day, if that day is not a	a Business Day)			
	Note: Direct Plan is for investors who purchase/substhrough a Distributor. Direct Plan shall have a lower ewill be paid/charged under the Direct Plan.	scribe Units in a Scheme dir expense ratio excluding dist	rectly with the Fund and is not a ribution expenses, commission	vailable for investors who route their investments n, etc and no commission for distribution of Units			
Applicable NAV	Please refer to point 3 on page 20 for details.						
Minimum Application Amount /	Purchase	Additiona	I Purchase	Repurchase			
Number of Units (Under each Option)	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any	amount thereafter.	Rs. 500 or minimum of 50 units			
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemp	tion request at the Official Po	oints of Acceptance of HDFC M	utual Fund.			
Benchmark Index	CRISIL Short-Term Bond Fund Index		<u> </u>				
Dividend Policy	Please refer to point 4 on page 20 for details.						

NAME OF SCHEME	HD	FC Short T	erm Opportun	ities Fund (HSTOF) (Contd.)			
Name of the Fund Manager	Mr. Anil Bamboli.						
	Mr. Rakesh Vyas (Dedicated Fund Manag	er for Overseas	Investments)				
Name of the Trustee Company	HDFC Trustee Company Limited						
Performance of the Scheme	HDFC Short Term Opportunities Fund –	Growth Option		Absolute Returns for each Financial Year for last 5 years ^ \$			
(as at March 28, 2013)	Period	Returns (%) ^	Benchmark Returns (%)#	HDFC Short Term Opportunities Fund CRISIL Short Term Bond Fund Index			
	Last 1 Year (365 days)	9.84	9.10	9.65% 9.84%			
	Since Inception* (1007 days)	9.06	7.66	9.00%			
	^ Past performance may or may not be s	sustained in the	future	7.50%			
	Above returns are Compounded Annualize	d (CAGR).		6.00%			
	* Inception Date: June 25, '10			4.50%			
	# CRISIL Short Term Bond Fund Index			3.00%			
	Since inception returns are calculated on R	s. 10 (allotment	price)	1.50%			
				11-12 12-13			
				Financial Year  S No graph provided for Financial Year 2010-11 as the Plan was not in existence for the full financial year.			
	HDFC Short Term Opportunities Fund - I	Direct Plan - Gr	owth Option				
	Period	Absolute Returns (%) ^		Not Applicable as the Plan was launched on January 1, 2013			
	Since Inception* (86 days)	2.08		and has not completed any full financial year.			
	^ Past performance may or may not be sustained in the future *Inception Date: January 1, '13 # CRISIL Short Term Bond Fund Index						
	*Inception Date: January 1, '13 # CF Since inception returns are calculated on R						
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	including the service rendered by the ARN Exit Load:	Entry Load: Not Applicable Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various facto including the service rendered by the ARN Holder.  Exit Load:  In respect of each purchase/switch-in of units, an Exit load of 0.50% is payable if units are redeemed/ switched out within 3 months from the date allotment.					
	Also refer to point 5 on page 20 for further						
	The Trustee reserves the right to change / r						
(ii) Recurring Expenses (% p.a. of daily Net Assets)	Next Rs. 300 crores 2.00 March Next Rs. 300 crores 1.75 • HDI	131, 2013 (ùnau FC Short Term O	dited) : pportunities Fund : (	on Management fees and additional TER) for the previous financial year* ended 0.33% p.a. • HDFC Short Term Opportunities Fund - Direct Plan : 0.24% p.a. m the date of its inception to March 31, 2013.			
	in the non-Direct Plan. The TER of the Direc	t Plan will be low	er to the extent of the	tal Expense Ratio (TER) will be charged towards distribution expenses/commission above mentioned distribution expenses/commission (at least 5% of TER) which is rect Plan is $1\%$ p.a., the TER of the Direct Plan would not exceed $0.95\%$ p.a.			
<b>Waiver of Load for Direct Applications</b>	Not Applicable. Please refer to point 7 on	<u> </u>					
Tax treatment for the Investors (Unit holders)	advisors with respect to the specific amou	nt of tax and othe	r implications arising	, ,			
Daily Net Asset Value (NAV) Publication	can also be viewed on the website of	the Mutual Fur	nd (www.hdfcfund.d	every Business Day and send for publication to atleast 2 daily newspapers. NAV com) and on the website of Association of Mutual Funds in India - AMFI entres (ISCs) of HDFC Mutual Fund for the same.			
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for det	ails.					
Unit holder's Information	Please refer to point 9 on page 21 for det	ails.					

NAME OF SCHEME	HDFC	Medium Term Opp	ortunities Fund (HN	MTOF)	
Type of Scheme	An Open-Ended Income Scheme				
Investment Objective	To generate regular income through investments in	Debt/Money Market Instru	ments and Government Secu	rities with maturities not exceeding 60 months.	
Asset Allocation	Types of Instruments			Normal Allocation (% of Net Assets)	
Pattern of the Scheme	Debt and Money Market Instruments (including sec		60 - 100		
	Government Securities			0 - 40	
	# Investments in securitised debt, if undertaken, sha	•			
	The Scheme may seek investment opportunity in F Scheme may use debt derivatives mainly for the purp available subject to SEBI (Mutual Funds) Regulations	ose of hedging and portfoli			
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment St page 15 to 18 for details. <b>Please refer to point 10 on I</b>	rategy, Risk Mitigation Stra Page 21 for prudential limi	tegy, Asset Under Manageme ts on portfolio concentration	ent and Number of Folios, please refer to point 1 on .	
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.				
Plans/ Options	Plans		Options under each Plan		
-	HDFC Medium Term Opportunities Fund		<ul> <li>Growth Option</li> </ul>		
	HDFC Medium Term Opportunities Fund - Dire	ct Plan	<ul> <li>Dividend Option</li> </ul>		
	(Portfolio will be common for the above Plans)		Dividend Option offers Payout and Reinvestment facility.		
	Note: Direct Plan is for investors who purchase/sub: through a Distributor. Direct Plan shall have a lower e will be paid/charged under the Direct Plan.	scribe Units in a Scheme dii expense ratio excluding dist	rectly with the Fund and is not ribution expenses, commissi	available for investors who route their investments on, etc and no commission for distribution of Units	
Applicable NAV	Please refer to point 3 on page 20 for details.				
Minimum Application Amount /	Purchase	Additiona	l Purchase	Repurchase	
Number of Units (Under each Option)	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.		Rs. 500 or minimum of 50 units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemp	tion request at the Official Po	oints of Acceptance of HDFC N	Mutual Fund.	
Benchmark Index	CRISIL Composite Bond Fund Index				

NAME OF SCHEME	HDF	C Medium 1	Term Opportu	nities F	und (HMTOF) <i>(Contd.)</i>	
Dividend Policy	Please refer to point 4 on page 20 for details.					
Name of the Fund Manager	Mr. Shobhit Mehrotra					
_	Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments)					
Name of the Trustee Company	HDFC Trustee Company Limited					
Performance of the Scheme	HDFC Medium Term Opportunities Fund	- Growth Option	n	Absolute	e Returns for each Financial Year for last 5 years ^ s	
(as at March 28, 2013)	Period	Returns	Benchmark	_	Medium Term Opportunities Fund CRISIL Composite Bond Fund Index	
	Last 1 Year (365 days)	(%) ^ 10.93	Returns (%)# 9.30	12.00% 10.50%	10.93%	
	Since Inception* (1003 days)	9.10	7.36	9.00% -	8.49%	
	^ Past performance may or may not be			7.50% -	7.69%	
	Above returns are Compounded Annualize	d (CAGR).		6.00% -		
	* Inception Date: June 29, '10			4.50% -		
	# CRISIL Composite Bond Fund Index	40/11/		3.00% -		
	Since inception returns are calculated on F	is. 10 (allotment p	orice)	1.50% -		
				0.1	11-12 12-13	
					Financial Year  No graph provided for Financial Year 2010-11 as the Plan	
					was not in existence for the full financial year.	
	HDFC Medium Term Opportunities Fund	- Direct Plan -	Growth Option			
	Period	Absolute		Not Applicable as the Plan was launched on January 1, 2013 and has not completed any full financial year.		
	Since Inception* (86 days)	Returns (%) ^ 2.06	Returns (%)#			
	^ Past performance may or may not be sustained in the future				and not completed any run manoral year.	
		RISIL Composite E	Bond Fund Index			
Expenses of the Scheme	Continuous Offer Period					
(i) Load Structure	Entry Load: Not Applicable	htha inaatauta	the ADNI Helder (AN	MEI vo mintov	ad Distributes) beared on the investors!	
(For Lumpsum Purchases & Investments through	including the service rendered by the ARN		IIIE ANN HOIGEI (AIV	iri registere	ed Distributor) based on the investors' assessment of various factors	
SIP / STP)	Exit Load :					
	allotment.			•	its are redeemed / switched out within 12 months from the date of	
	from the date of allotment.				s are redeemed / switched out after 12 months but within 18 months	
	<ul> <li>No exit load is payable if units are rede</li> <li>Also refer to point 5 on page 20 for fur</li> </ul>			s from the d	ate of allotment.	
	The Trustee reserves the right to char			rospective	date.	
(ii) Recurring Expenses	First Rs. 100 crores 2.25 Actual	expenses (inclus	sive of Service tax o		nent fees and additional TER) for the previous financial year* ended	
(% p.a. of daily Net Assets)		31, 2013 (unaud		0.26% n.a	HDFC Medium Term Opportunities Fund - Direct Plan : 0.20% p.a.	
					of its inception to March 31, 2013.	
					Ratio (TER) will be charged towards distribution expenses/ commission	
	in the non-Direct Plan. The TER of the Direc charged in the non-Direct Plan. For example	t Plan will be lowe , in the event that t	er to the extent of the a he TER of the non-Dir	above ment ect Plan is 1	ioned distribution expenses/ commission (at least 5% of TER) which is % p.a., the TER of the Direct Plan would not exceed 0.95% p.a.	
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 on					
Tax treatment for the Investors	Investors are advised to refer to the Section advisors with respect to the specific amou				ne 'Statement of Additional Information' and to consult their own tax	
(Unit holders) Daily Net Asset Value (NAV)	· · · · · · · · · · · · · · · · · · ·				participation in the scrieme. less Day and send for publication to atleast 2 daily newspapers. NAV	
Publication		the Mutual Fun	d (www.hdfcfund.c	om) and o	on the website of Association of Mutual Funds in India - AMFI	
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for det	ails.				
Unit holder's Information	Please refer to point 9 on page 21 for det	ails.				

	HDFC Gilt Fund (HGILT)						
Type of Scheme	An Open-ended Gilt Scheme						
nvestment Objective	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.						
Asset Allocation	Types of Instruments	Short Term Plan		Long Term Plan			
Pattern of the Scheme		Normal Allocation (% of Net A	Assets)	Normal Allocation (% of Net Assets)			
	Government of India Dated Securities	75		75			
	State Governments Dated Securities	0		15			
	Government of India Treasury Bills	25		10			
	In addition to the securities stated in the table above, the respective Plans may enter into repos/reverse repos in these curities that it will invest in or as may be permitted by the RBI.						
Comparison of Existing Schemes, nvestment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment St page 15 to 18 for details.	rategy, Risk Mitigation Strategy, Asse	et Under Manage	ment and Number of Folios, please refer to point 1 o			
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.						
Plans/ Options	Plans		Options unde	r each Plan			
	HDFC Gilt Fund - Short Term Plan		Growth Option				
	HDFC Gilt Fund - Short Term Plan - Direct Plan	n	Dividend Option (Quarterly)				
	Short Term Plan is for investors who wish to invest	for short time period	Dividend	Option offers Payout and Reinvestment facility			
	(Portfolio will be common for the above Plans)						
	HDFC Gilt Fund - Long Term Plan		<ul> <li>Growth 0</li> </ul>	ntion			
	HDFC Gilt Fund - Long Term Plan - Direct Plan			•			
	· ·		<ul> <li>Dividend</li> </ul>	Option			
	HDFC Gift Fund - Long Term Plan - Direct Plan Long Term Plan is for investors who wish to invest (Portfolio will be common for the above Plans)			•			

will be paid/charged under the Direct Plan.

HDFC Mutual Fund.

NAME OF SCHEME		HD	FC Gilt Fund (	(HGILT) (Contd.)	
Applicable NAV	Please refer to point 3 on page 20 for	details.			
Minimum Application Amount /	Purchase		Additiona	l Purchase	Repurchase
Number of Units (Under each Option)	Rs. 5,000 and any amount there	eafter.		amount thereafter.	Rs. 500 or minimum of 50 units
Despatch of Repurchase Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.				
Benchmark Index	Short Term Plan : I-Sec Si-Bex Long Term Plan : I-Sec Li-Bex				
Dividend Policy	Please refer to point 4 on page 20 for	details.			
lame of the Fund Manager	Mr. Anil Bamboli				
Name of the Trustee Company	HDFC Trustee Company Limited				
Performance of the Scheme	HGILT - Short Term Plan – Growth O	ption		Absolute Returns for ea	ich Financial Year for last 5 years ^
(as at March 28, 2013)	Last 1 Year (365 days)   10.02   9.67     Last 3 Years (1098 days)   7.10   7.27     Last 5 Years (1826 days)   5.99   8.02     Since Inception* (4264 days)   5.87   N.A.     ^ Past performance may or may not be sustained in the future     Above returns are compounded annualized (CAGR).     # I-Sec Si-Bex   N.A. Not Available     *Inception Date: July 25, '01     Since inception returns are calculated on Rs. 10 (allotment price)     HGILT - Short Term Plan - Direct Plan - Growth Option     Period   Absolute   Benchmark   Returns (%) /* Returns (%) /#     Since Inception* (86 days)   2.13   2.31     ^ Past performance may or may not be sustained in the future     *Inception Date: January 1, '13   # I-Sec Si-Bex   Since inception returns are calculated on Rs. 19.0767 (allotment price)     HGILT - Long Term Plan - Growth Option     Period   Returns (%) /* Benchmark Returns (%) /#     Last 1 Year (365 days)   12.30   13.57     Last 3 Years (1098 days)   7.75   9.08     Last 5 Years (1826 days)   7.01   8.89     Since Inception* (4264 days)   7.55   N.A.     ^ Past performance may or may not be sustained in the future		13.50% 12.00% 10.50% 9.00% 7.50% 6.00% 4.50% 3.00% 1.50% 08-09 Not Applicable as the and has not comple	09-10 10-11 11-12 12-13  Financial Year  The Plan was launched on January 1, 2013 sted any full financial year.  This for each Financial Year for last 5 years  Long Term Plan I-Sec Li-Bex  12.30% # 13.57% 6.33% 7.41% 6.29%	
	Above returns are compounded annualized (CAGR). # I-Sec Li-Bex N.A. Not Available * Inception Date: July 25, '01 Since inception returns are calculated on Rs. 10 (allotment price)  HGILT - Long Term Plan - Direct Plan - Growth Option  Period  Absolute Returns (%) ^ Returns (%)#			Not Applicable as t	09-10 10-11 11-12 12-13 Financial Year overall sharp rise in the stock prices  ne Plan was launched on January 1, 2013
	Since Inception* (86 days)  Past performance may or may not be sustained in the future  *Inception Date: January 1, '13 #I-Sec Li-Bex Since inception returns are calculated on Rs. 22.9789 (allotment price)			and has not comple	eted any full financial year.
Expenses of the Scheme (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP)	Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessmincluding the service rendered by the ARN Holder. Exit Load:				d on the investors' assessment of various factor
	Short Term Plan   Nil   • In respect of each purchase / switch - in of units, an exit load of 0.25% is payable if units redeemed/switched out within 3 months from the date of allotment.   No exit load is payable if units are redeemed/switched - out after 3 months from the date of allotment.				
	Also refer to point 5 on page 20 for furth The Trustee reserves the right to change			ective date.	
(ii) Recurring Expenses (% p.a. of daily Net Assets)	The Trustee reserves the right to change / modify the load structure from a prospective date.  First Rs. 100 crores 2.25  Next Rs. 300 crores 2.00  Next Rs. 300 crores 1.75  Balance 1.50  Please refer point no 6 on page 20 for additional expenses for the Direct Plan are from the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/ commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.				
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7			/v p.u., alo i Litol a	550
Tax treatment for the Investors				Funds' in the 'Statement of Ad	Iditional Information' and to consult their own ta
(Unit holders) Daily Net Asset Value (NAV) Publication	advisors with respect to the specific am The AMC will calculate NAV on daily be can also be viewed on the website (www.amfiindia.com). Investors may	nount of tax and other asis and disclose the of the Mutual Fun also contact any of th	implications arising NAV at the close of e d (www.hdfcfund.c	out of their participation in the every Business Day and send t om) and on the website of	Scheme. for publication to atleast 2 daily newspapers. NA Association of Mutual Funds in India - AMI
For Investor Crievanese	(www.amfiindia.com). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.  Please refer to point 8 on page 21 for details.				
For Investor Grievances, Please contact	Please refer to point 9 on page 21 for details.				

NAME OF SCHEME	HDFC Floating Rate Income Fund (HFRIF)					
Type of Scheme	An Open-ended Income Scheme	An Open-ended Income Scheme				
Investment Objective	· ·	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt securities and money market instruments.				
Asset Allocation Pattern of the Scheme	Types of Instruments Fixed Rate Debt Securities (including	securitised debt, M	oney Market Instrum	ents & Floating Rate	Normal Allocation (% of Net Assets) 0-25	
	Debt Instruments swapped for fixed r Floating Rate Debt Securities (including	ng securitised debt,	Money Market Instru	ıments & Fixed Rate	75-100	
	The investment in securitised debt will seek investment opportunity in Foreig	Debt Instruments swapped for floating rate returns)  The investment in securitised debt will not exceed 60% of the net assets of the respective Plans under the Scheme. Therespective Plans under the Scheme may seek investment opportunity in Foreign Debt Securities (max. 60% of net assets of respective Plans) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 75% of net assets of respective Plans) based on the opportunities				
	available subject to SEBI (Mutual Fund	s) Regulations, 199	δ. 			
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, page 15 to 18 for details. Please refer				gement and Number of Folios, please refer to point 1 on ation.	
Risk Profile of the Scheme	Please refer to point 2 on page 19 for	r details.				
Plans/ Options	Plans : • HDFC Floating Rate Inco Wholesale Option • HDFC Floating Rate Inco Wholesale Option - Direc	me Fund - Short Te ct Plan	rm Plan -	• HDFC Floa (for invest <b>Options:</b> • Growth	ting Rate Income Fund - Long Term Plan ting Rate Income Fund - Long Term Plan - Direct Plan ors who wish to invest for relatively longer time period) Option • Dividend Option (Weekly*)	
	(for investors who wish to invest for short time period)  Options: • Growth Option • Dividend Option under each Plan (Portfolio will be common for the above Plans) Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly* and Monthly** Dividend Option with Payout and Reinvestment facility.  * Every Monday (or immediately succeeding Business Day, if that day is not a Business Day)  ** Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day)  Note: Direct Plan is for investors who purchase/subscribe Units in a Scheme dir			* Every Monday (or in Business Day)	nmon for the above Plans) nmediately succeeding Business Day, if that day is not a	
	will be paid / charged under the Direct F	Plan.	se ratio excluding dist	indution expenses, com	nission, etc and no commission for distribution of Units	
Applicable NAV	Please refer to point 3 on page 20 for	r details.				
Minimum Application Amount / Number of Units (Under each		Purc	hase	Additional Pure	chase Repurchase	
Option)	Short Term Plan - Wholesale Option -Under each Option Long Term Plan (Under each Option)	Rs. 10		Re. 1 and any amour		
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the recei	pt of the redemption	request at the Offici	al Points of Acceptance	of HDFC Mutual Fund.	
Benchmark Index	CRISIL Liquid Fund Index					
Dividend Policy	Please refer to point 4 on page 20 for Mr. Shobhit Mehrotra	r details.				
Name of the Fund Manager	Mr. Rakesh Vyas (Dedicated Fund Ma	anager for Overseas	Invactmente)			
Name of the Trustee Company			iiivesiiiieiiis)			
	HDFC Trustee Company Limited		invesurients)			
Performance of the Scheme	HDFC Trustee Company Limited  HFRIF – Short Term Plan – Wholesa	ale Option - Growth	,	Absolute Ret	urns for each Financial Year for last 5 years ^	
	HFRIF – Short Term Plan – Wholesa Period	Returns (%) ^	Option  Benchmark Returns (%)#	HDFC Floating I	Rate Income Fund - Short Term Plan - Wholesale Option	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period Last 1 Year (365 days)	Returns (%) ^ 9.44	Option  Benchmark Returns (%)#  8.23	HDFC Floating I CRISIL Liquid F	Rate Income Fund - Short Term Plan - Wholesale Option und Index	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days)	Returns (%) ^ 9.44 8.47	Option  Benchmark Returns (%)#  8.23  7.61	HDFC Floating I CRISIL Liquid F 11.00% 10.00% 9.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)	Returns (%) ^ 9.44 8.47 7.92	Option  Benchmark Returns (%)#  8.23  7.61  7.06	HDFC Floating I CRISIL Liquid F  11.00% 10.00% 9.09% 9.09% 8.00% 7.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (1983 days)	Returns (%) ^ 9.44 8.47 7.92 7.99	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03	HDFC Floating CRISIL Liquid F  11.00% 10.00% 9.00% -9.093 8.00% 7.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.23%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03	#HDFC Floating I CRISIL Liquid F 11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.47% 8.23%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (1983 days)  Past performance may or may not	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03	## HDFC Floating I CRISIL Liquid F  11.00%   10.00%   9.099  8.00%   7.00%   6.00%   5.00%   4.00%   3.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1.00%   1	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.23% 6.67% 6.21%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annual	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03	#HDFC Floating I CRISIL Liquid F 11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.23% 6.67% 6.21%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  ^ Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03  future	### HDFC Floating   CRISIL Liquid F   11.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23% 6.67% 6.21% 8.23% 5.11% 8.23%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  ^ Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index	Returns (%) ^ 9.44 8.47 7.92 7.99 I be sustained in the dized (CAGR).	### Option    Benchmark   Returns (%) #   8.23   7.61   7.06   7.03	#HDFC Floating I CRISIL Liquid F  11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 2.00% 1.00%	8.81% 9.44% 8.23% 8.23% 5.11% 8.69%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  ^ Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated	Returns (%) ^ 9.44 8.47 7.92 7.99 I be sustained in the dized (CAGR).	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03  future  otment price)  lan - Growth Option e   Benchmark	## HDFC Floating I CRISIL Liquid F  11.00%   9.09%   9.09%   8.00%   7.00%   6.00%   5.00%   4.00%   2.00%   1.00%   0.08	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23% 6.67% 6.21% 8.23% 5.11% 8.23%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesa	Returns (%) ^ 9.44 8.47 7.92 7.99 I be sustained in the dized (CAGR).  on Rs. 13.1821 (allo	Option  Benchmark Returns (%)#  8.23  7.61  7.06  7.03  future  otment price)  lan - Growth Option Benchmark Returns (%)#	# HDFC Floating I CRISIL Liquid F  11.00% 10.00% 9.00% 9.00% 7.00% 6.00% 5.00% 4.00% 2.00% 1.00% 0  Not Applicabl	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23%  6.67% 6.21% 8.47% 8.23%  5.11% 11-12 12-13  Financial Year	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the lized (CAGR).  on Rs. 13.1821 (allo le Option - Direct P Absolut Returns (%) ^ 1.9 t be sustained in the le CRISIL Liquid Funce	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  strment price)  lan - Growth Option Benchmark Returns (%)# 6 1.88 future	# HDFC Floating I CRISIL Liquid F  11.00% 10.00% 9.00% 9.00% 7.00% 6.00% 5.00% 4.00% 2.00% 1.00% 0  Not Applicabl	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.23% 6.67% 6.21% 5.11% 11-12 12-13 Financial Year  e as the Plan was launched on January 1, 2013	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 Since inception returns are calculated	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the dized (CAGR).  on Rs. 13.1821 (allow the diversity of the sustained in the dized (CAGR).  le Option - Direct P Absolut Returns (%) ^ 1.9 t be sustained in the # CRISIL Liquid Function Rs. 19.6301 (allow on Rs. 19.6301)	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  strment price)  lan - Growth Option Benchmark Returns (%)# 6 1.88 future	## HDFC Floating I CRISIL Liquid F  11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 1.00% 0   Not Applicabl and has not company to the second comp	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.47% 8.23%  6.67% 6.21% 5.11% 11-12 12-13  Financial Year  e as the Plan was launched on January 1, 2013 completed any full financial year.	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the dized (CAGR).  on Rs. 13.1821 (allow the diversity of the sustained in the dized (CAGR).  le Option - Direct P Absolut Returns (%) ^ 1.9 t be sustained in the # CRISIL Liquid Function Rs. 19.6301 (allow on Rs. 19.6301)	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  strment price)  lan - Growth Option Benchmark Returns (%)# 6 1.88 future	## HDFC Floating I CRISIL Liquid F 11.00% 9.00% 9.00% 8.00% 7.00% 6.00% 5.00% 1.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 8.23% 6.67% 6.21% 5.11% 11-12 12-13 Financial Year  e as the Plan was launched on January 1, 2013	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  ^ Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  ^ Past performance may or may not * Inception Date: January 1, '13 * Since inception returns are calculated HFRIF - Long Term Plan – Growth O	Returns (%) ^   9.44   8.47   7.92   7.99     the sustained in the alized (CAGR).	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  ottment price)  lan - Growth Option Benchmark Returns (%)# 6 1.88 future d Index strment price)  Benchmark	## HDFC Floating I CRISIL Liquid F  11.00%   10.00%   9.09%   8.00%   7.00%   6.00%   5.00%   1.00%   1.00%   1.00%    **Not Applicable and has not compared to the compared t	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 9.44% 8.823% 6.67% 6.21% 5.11% 11-12 12-13  Financial Year  e as the Plan was launched on January 1, 2013 completed any full financial year.  urns for each Financial Year for last 5 years ^ valing Rate Income Fund - Long Term Plan iquid Fund Index 10.35% 10.22%	
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Absolut Returns (%) ^   1.9   t be sustained in the # CRISIL Liquid Funcon Rs. 19.6301 (alic ption   Returns (%) ^   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  Street Price  Benchmark Returns (%)# 6 1.88 future d Index street Price)  Benchmark Returns (%)# 8.23 7.61	## HDFC Floating I CRISIL Liquid F 11.00% 9.00% 9.00% 8.00% 7.00% 6.00% 5.00% 1.00% 1.00% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 9.44% 8.23% 6.67% 6.21% 9.369% 9.42% 11-12 12-13  Financial Year  e as the Plan was launched on January 1, 2013 completed any full financial year.  urns for each Financial Year for last 5 years ^ bating Rate Income Fund - Long Term Plan iquid Fund Index	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 Since inception returns are calculated  HFRIF - Long Term Plan – Growth O Period  Last 1 Year (365 days)	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the lilized (CAGR).  on Rs. 13.1821 (allo le Option - Direct P Absolut Returns (%) ^ 1.9 t be sustained in the # CRISIL Liquid Funcon Rs. 19.6301 (allo le option Returns (%) ^ 10.22 8.95 8.79	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  Street Price  Benchmark Returns (%)# 6 1.88 future d Index street Price)  Benchmark Returns (%)# 8.23 7.61 7.06	HDFC Floating I CRISIL Liquid F 11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 9.093 8.00% 1.00% 1.00% 9.093 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 9.42% 9.44% 8.23% 6.67% 6.21% 5.11% 11-12 12-13  Pinancial Year  e as the Plan was launched on January 1, 2013 completed any full financial year.  urns for each Financial Year for last 5 years ^ pating Rate Income Fund - Long Term Plan iquid Fund Index  10.35% 10.22% 1% 8.47% 8.23%	
Performance of the Scheme	HFRIF – Short Term Plan – Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 Since inception returns are calculated  HFRIF - Long Term Plan – Growth O Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days) Since Inception* (3724 days)	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the lilized (CAGR).  on Rs. 13.1821 (allo le Option - Direct P Absolut Returns (%) ^ 1.9 t be sustained in the # CRISIL Liquid Funcon Rs. 19.6301 (allo le Option - Direct P 4	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  Street Price  Benchmark Returns (%)# 6 1.88 future d Index street Price)  Benchmark Returns (%)# 8.23 7.61 7.06 6.22	## HDFC Floating I CRISIL Liquid F 11.00% 9.00% 9.00% 9.00% 8.00% 7.00% 6.00% 1.00% 1.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.76% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00% 9.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23% 6.67% 6.21% 5.11% 11-12 12-13  e as the Plan was launched on January 1, 2013 completed any full financial year.  parting For each Financial Year for last 5 years acting Rate Income Fund - Long Term Plan iquid Fund Index  10.35% 10.22% 196 8.47% 8.23%	
Performance of the Scheme	HFRIF - Short Term Plan - Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 * 3 Since inception returns are calculated HFRIF - Long Term Plan - Growth O Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (3724 days)  Past performance may or may not Above returns are compounded annual forms of the state of the sta	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the elized (CAGR).  on Rs. 13.1821 (allow Returns (%) ^ 1.90 t be sustained in the elized (CAGR).  returns (%) ^ 10.22 8.95 8.79 7.25 t be sustained in the	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  Street Price  Benchmark Returns (%)# 6 1.88 future d Index street Price)  Benchmark Returns (%)# 8.23 7.61 7.06 6.22	## HDFC Floating I CRISIL Liquid F 11.00% 9.00% 9.09% 8.00% 7.00% 6.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23% 6.67% 6.21% 5.11% 11-12 12-13  e as the Plan was launched on January 1, 2013 completed any full financial year.  urns for each Financial Year for last 5 years ^ pating Rate Income Fund - Long Term Plan iquid Fund Index  10.35% 10.22% 18.47% 8.23%	
Performance of the Scheme	HFRIF - Short Term Plan - Wholesa Period  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 # Since inception returns are calculated HFRIF - Long Term Plan - Growth OPeriod  Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (3724 days)  Past performance may or may not Above returns are compounded annua * Inception Date: January 16, '03	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the elized (CAGR).  on Rs. 13.1821 (allow Returns (%) ^ 1.90 t be sustained in the elized (CAGR).  returns (%) ^ 10.22 8.95 8.79 7.25 t be sustained in the	Option  Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  Street Price  Benchmark Returns (%)# 6 1.88 future d Index street Price)  Benchmark Returns (%)# 8.23 7.61 7.06 6.22	HDFC Floating I CRISIL Liquid F 11.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.81% 9.44% 8.23% 6.67% 6.21%  e as the Plan was launched on January 1, 2013 completed any full financial year.  parting Rate Income Fund - Long Term Plan iquid Fund Index  10.35% 10.22% 1% 8.47% 8.23%	
Performance of the Scheme	HFRIF - Short Term Plan - Wholesa Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (1983 days)  Past performance may or may not Above returns are compounded annua * Inception Date: October 23, '07 # CRISIL Liquid Fund Index Since inception returns are calculated  HFRIF - Short Term Plan - Wholesal Period  Since Inception* (86 days)  Past performance may or may not *Inception Date: January 1, '13 * 3 Since inception returns are calculated HFRIF - Long Term Plan - Growth O Period  Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (3724 days)  Past performance may or may not Above returns are compounded annual forms of the state of the sta	Returns (%) ^ 9.44 8.47 7.92 7.99 t be sustained in the lilized (CAGR).  on Rs. 13.1821 (allot Returns (%) ^ 1.99 t be sustained in the Returns (%) ^ 1.90 t be sustained in the # CRISIL Liquid Funcon Rs. 19.6301 (allot ption  Returns (%) ^ 10.22 8.95 8.79 7.25 t be sustained in the lilized (CAGR).	Benchmark Returns (%)#  8.23 7.61 7.06 7.03 future  strment price)  lan - Growth Option Benchmark Returns (%)# 6 1.88 future d Index strment price)  Benchmark Returns (%)# 8.23 7.61 7.06 6.22 future	## HDFC Floating I CRISIL Liquid F 11.00% 9.00% 9.00% 8.00% 7.00% 6.00% 1.00% 2.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00%	Rate Income Fund - Short Term Plan - Wholesale Option und Index  9.42% 9.44% 8.23% 6.67% 6.21% 9.44% 8.23% 6.67% 6.21%  e as the Plan was launched on January 1, 2013 completed any full financial year.  urns for each Financial Year for last 5 years ^ total grade and iquid Fund Index  10.35% 10.22% 1% 8.47% 8.23% 7.32% 6.74% 6.21% 3.69%	

NAME OF SCHEME	HDFC Floating Rate Income Fund (HFRIF) (Contd.)					
	HFRIF - Long Term Plan - D					
	Period		Absolute Returns (%) ^	Benchmark Returns (%)#	Not Applicable as the Plan was launched on January 1, 2013	
	Since Inception* (86 days)		1.93	1.88	and has not completed any full financial year.	
	Past performance may or *Inception Date: January 1, ' Since inception returns are ca	13 <i>#</i> CF	RISIL Liquid Fund I	ndex		
Expenses of the Scheme	Continuous Offer Period					
(i) Load Structure (For Lumpsum Purchases & Investments through	including the service rendered	paid directly d by the ARN	by the investor to Holder.	the ARN Holder (AN	IFI registered Distributor) based on the investors' assessment of various factors	
SIP / STP)	Exit Load : Short Term Plan	Long Terr	m Dian			
	Nil	In res	spect of each purch		nits, an Exit Load of 2.00% is payable if Units are redeemed / switched-out within	
	12 months from the date of allotment.  No Exit Load is payable if Units are redeemed / switched-out after 12 months from the date of allotment.					
	Also refer to point 5 on page 2 The Trustee reserves the right	0 for further	details on load stru	ucture.		
(ii) Recurring Expenses (% p.a. of daily Net Assets)	First Rs. 100 crores Next Rs. 300 crores Next					
Waiver of Load for Direct Applications	Not Applicable. Please refer	to point 7 on	page 20 for detai	ls.		
Tax treatment for the Investors (Unit holders)					<b>Funds</b> ' in the <b>'Statement of Additional Information'</b> and to consult their own tax out of their participation in the Scheme.	
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily basis and disclose the NAV at the close of every Business Day and send for publication to atleast 2 daily newspapers. NAV can also be viewed on the website of the Mutual Fund (www.hdfcfund.com) and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same.					
For Investor Grievances, Please contact	Please refer to point 8 on page	21 for detail	ls.			
Unit holder's Information	Please refer to point 9 on page	21 for detail	ls.			

	1.0				
NAME OF SCHEME		HDFC Liquid Fund (HLF)			
Type of Scheme	An Open-ended Liquid Income Scheme				
Investment Objective	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.				
Asset Allocation	Types of Instruments Normal Allocation (% of Net Assets)				
Pattern of the Scheme	Money Market Instruments (including cash / CBLO / Reverse Repo) 50 - 90				
	Debt Instruments (including securitised debt)		10 - 50		
	The Scheme may seek investment opportunity in Fore Scheme may use derivatives mainly for the purpose of SEBI (Mutual Funds) Regulations, 1996.				
	* On introduction of cheque writing facility a minimul prescribed by RBI from time to time will be invested in		BI) or such other minimum asset allocation as may b		
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Investment Strat page 15 to 18 for details. Please refer to point 10 on Page 15 to 18 for details.				
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.				
Plans/ Options	Plans	Options under each Plan			
	HDFC Liquid Fund	Growth Option			
	HDFC Liquid Fund - Direct Plan	Dividend Option			
	(Portfolio will be common for the above Plans)	Dividend Option offers Daily Dividend Option (Reinvestment facility only) and Weekly Monthly** Dividend Options (Payout and Reinvestment facility).			
	* Every Monday (or immediately succeeding Business Day, if that day is not a Business Day)				
	** Last Monday of the Month (or immediately succeeding	ng Business Day, if that day is not a Business Day	r)		
	Note: Direct Plan is for investors who purchase/subscr through a Distributor. Direct Plan shall have a lower exp will be paid/charged under the Direct Plan.				
Applicable NAV	<ul> <li>a) For Purchases: <ol> <li>i) In respect of valid application received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amon subscription/purchase as per the application are credited to the Scheme before the cut-off time i.e. available for utilization before the cut-off time closing NAV of the day immediately preceding the day of receipt of application shall be applicable;</li> <li>ii) In respect of valid application received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amon subscription/purchase as per the application are credited to the bank account of the Scheme on the same day i.e. available for utilization on the same. the closing NAV of the day immediately preceding the next Business Day shall be applicable; and</li> <li>iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchaper the application are not credited to the bank account of the Scheme before the cut-off time i.e. not available for utilization before the cut-off time</li> </ol> </li> </ul>				
	closing NAV of the day immediately preceding b) For Switch-in: i) Application for switch-in must be received beforii) Funds for the entire amount of subscription/puschemes before the cut-off time. iii) The funds must be available for utilization before the cut-off time. ii) In respect of valid applications received upto subscriptions and Switch-outs: ii) In respect of valid applications received upto subscriptions and subscriptions are ceived upto subscriptions.	the day on which the funds are available for utilizative the applicable cut-off time. In the switch-in request must be created the cut-off time, by the respective switch-in scilon p.m. at the Official Points of Acceptance, the	ation shall be applicable. dited to the bank account of the respective switch-in liqu		

NAME OF SCHEME		Н	OFC Liquid Fun	d (HLF)	Contd.)		
Minimum Application Amount /	Particulars	Pur	chase	A	dditional Purchase	Repurchase	
Number of Units (Under each Option)	HLF – Under Each Option	Rs.10,000 and an	y amount thereafter	Rs.5,000	and any amount thereafter	Rs.5,000 or 500 Units	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund.						
Benchmark Index	CRISIL Liquid Fund Index						
Dividend Policy	Please refer to point 4 on page 20 fo	r details.					
Name of the Fund Manager	Mr. Shobhit Mehrotra Mr. Rakesh Vyas (Dedicated Fund Ma	anager for Overseas	Investments)				
Name of the Trustee Company	HDFC Trustee Company Limited						
Performance of the Scheme	HLF – Growth Option			Ab	solute Returns for each Fin	ancial Year for last 5 years ^	
(as at March 28, 2013)	Period	Returns (%) ^	Benchmark Returns (%)#	10.00% 7	HDFC Liquid Fund	CRISIL Liquid Fund Index 9.27% 9.22%	
	Last 1 Year (365 days)	9.22	8.23	9.00%	8.81%	8.47% 8.23%	
	Last 3 Years (1098 days)	8.21	7.61	7.00%			
	Last 5 Years (1826 days)	7.52	7.06	6.00%	6.26	6.21%	
	Since Inception* (4545 days)	6.96	N.A.	5.00%	4.44%		
	^ Past performance may or may not	ruture	3.00%	3.69%			
	* Inception Date: October 17, '00	Above returns are compounded annualized (CAGR).					
	# CRISIL Liquid Fund Index			1.00%			
	N.A. Not Available				10-11 11-12 12-13		
	Since inception returns are calculated on Rs. 10 (allotment price)				Financ	cial Year	
	HLF - Direct Plan - Growth Option				Tillane	Jul 10ul	
	Period Absolute Benchmark						
		Returns (%) ^	· · · ·	Not Applicable as the Plan was launched on January 1, 2013			
	Since Inception* (87 days)	2.05		and has not completed any full financial year.			
	^ Past performance may or may no						
	*Inception Date: January 1, '13 = Since inception returns are calculated	# CRISIL Liquid Fund on Rs. 22.6510 (allo					
Expenses of the Scheme	Continuous Offer Period						
(i) Load Structure (For Lumpsum Purchases	Entry Load: Not Applicable						
& Investments through	Upfront commission shall be paid dire including the service rendered by the A		o the ARN Holder (Alv	IFI registered L	distributor) based on the inves	stors" assessment of various factors	
SIP / STP)	Exit Load : Nil	WWW.					
	Also refer to point 5 on page 20 for furt	ther details on load st	ructure.				
	The Trustee reserves the right to change			ective date.			
(ii) Recurring Expenses	1			n Managemen	t fees and additional TER) fo	r the previous financial year* ended	
(% p.a. of daily Net Assets)		March 31, 2013 (unau HDEC Liquid Fund		HDEC Liqui	d Fund - Direct Plan : 0 04%	n a	
	Next Rs. 300 crores 1.75 Balance 1.75 Balance 1.75 Balance 1.50 • HDFC Liquid Fund : 0.09% p.a. • HDFC Liquid Fund - Direct Plan : 0.04% p.a.  * The expenses for the Direct Plan are from the date of its inception to March 31, 2013.						
	Please refer point no 6 on page 20 for in the non-Direct Plan. The TER of the I	n.50   The expenses for the Direct han are norm the date of its integration to water 57, 2013.  on page 20 for additional expenses. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission (at least 5% of TER) while the TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) while the Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.					
Waiver of Load for Direct Applications	Not Applicable. Please refer to point	7 on page 20 for det	ails.				
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Se advisors with respect to the specific at					rmation' and to consult their own tax	
Daily Net Asset Value (NAV) Publication	The AMC will calculate NAV on daily be can also be viewed on the websit	e of the Mutual Fu	nd (www.hdfcfund.c	om) and on	the website of Association	of Mutual Funds in India - AMFI	
	(www.amfiindia.com). Investors may	·	the Investor Service Co	entres (ISCs) o	f HDFC Mutual Fund for the sa	ame.	
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for d	letails.					
Unit holder's Information	Please refer to point 9 on page 21 for d	letails.					
	1						

NAME OF SCHEME	HDFC Cash Management Fund (HCMF)-Savings Plan, Call Plan & Treasury Advantage Plan				
Type of Scheme	HCMF Savings Plan & Call Plan - An Open-ended High Liquidity Income Scheme / HCMF Treasury Advantage Plan	n - An Open-ended Income Scheme			
Investment Objective	Savings Plan & Call Plan: To generate optimal returns while maintaining safety and high liquidity.  Treasury Advantage Plan: To generate regular income through investment in debt securities and money market in	nstruments.			
Asset Allocation	Types of Instruments	Normal Allocation (% of Net Assets)			
Pattern of the Scheme	Savings Plan				
	Debt instruments (Including Securitised Debt**)	Upto 100			
	Money Market Instruments	Upto 100			
	**Investment in Securitised debt, if undertaken, can be undertaken upto 100% of the net assets of the Scheme.				
	Call Plan				
	Debt and Money Market instruments (including MIBOR linked instruments with daily put and call option)	Upto 100			
	Treasury Advantage Plan				
	Fixed Rate Debt Securities & Money Market Instruments	50			
	Floating Rate Debt & Money Market Instruments	50			
	It is the intention of the Scheme that the investments in securitised debts will not normally exceed 50% of the net assets of the Scheme.				
	The respective Plan(s) under Scheme may seek investment opportunity in overseas markets in Foreign Debt Sec assets / 25% of net assets in case of Treasury Advantage Plan) subject to SEBI (Mutual Funds) Regulations, 1996. The purpose of hedging and portfolio balancing (max. 25% of net assets / 50% of net assets in case of Treasury A available subject to SEBI (Mutual Funds) Regulations, 1996.	The Scheme may use derivatives mainly for			

#### HDFC Cash Management Fund (HCMF)-Savings Plan, Call Plan & Treasury Advantage Plan (Contd.) NAME OF SCHEME For comparison of Existing Schemes, Investment Strategy, Risk Mitigation Strategy, Asset Under Management and Number of Folios, please refer to point 1 on Comparison of Existing Schemes, page 15 to 18 for details. Please refer to point 10 on Page 21 for prudential limits on portfolio concentration. Investment Strategy & Risk Mitigation Strategy Risk Profile of the Scheme Please refer to point 2 on page 19 for details. Savings Plan Call Plan • Treasury Advantage Plan - Retail Option Plans/ Options · Savings Plan - Direct Plan · Call Plan - Direct Plan • Treasury Advantage Plan - Retail Option - Direct Plan (Portfolio will be common for the above Plans) (Portfolio will be common for (Portfolio will be common for the above Plans) the above Plans) Growth Option · Growth Option · Growth Option Options: Dividend Ontion . Daily Dividend Option Dividend Ontion under each Dividend Option offers The Dividend Option Dividend Option offers Daily Dividend Option with Daily Dividend Option with reinvestment offers Reinvestment reinvestment facility only and Weekly\* and Monthly\*\* Plan facility only and Weekly\* Dividend Option facility only Dividend Option with payout and reinvestment facility. with Payout and Reinvestment facility. \*Every Friday (or immediately succeeding \*Every Monday (or immediately succeeding Business Day, if Business Day, if that day is not a Business that day is not a Business Day) \*\*Last Monday of the Month (or immediately succeeding Business Day, if that day is not a Business Day) Note: Direct Plan is for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Direct 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 Plan. Savings Plan & Call Plan: Applicable NAV For Purchases : i) In respect of valid applications received upto 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day of receipt of application shall be applicable; In respect of valid applications received after 2.00 p.m. on a day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Plans on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and iii) Irrespective of the time of receipt of application at the official point(s) of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the respective Plans before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable. b) For Switch-in: i) Application for switch-in must be received before the applicable cut-off time. ii) Funds for the entire amount of subscription/purchase as per the switch-in request must be credited to the bank account of the respective switch-in liquid schemes before the cut-off time. iii) The funds must be available for utilization before the cut-off time, by the respective switch-in schemes. Redemptions and Switch-outs: In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and ii) In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable. Treasury Advantage Plan: Please refer to point 3 on page 20 for details. Minimum Application Amount / Savings Plan and Call Plan Purchase Additional Purchase Repurchase **Number of Units** - Growth & Dividend Option Rs. 10.000 and any amount thereafter. Bs 5 000 and any amount thereafter Rs. 5.000 or minimum of 500 units (Under each Plan / Option) Treasury Advantage Plan Rs 1 000 or minimum of 100 units Rs. 5.000 and any amount thereafter. Rs 1 000 and any amount thereafter - Retail Option Growth. Weekly and **Monthly Dividend Option** Rs. 5.000 or minimum of 500 units Daily Dividend Ontion Rs. 10,000 and any amount thereafter. Rs. 5,000 and any amount thereafter. Despatch of Repurchase Within 10 Business Days of the receipt of the redemption request at the Official Points of Acceptance of HDFC Mutual Fund. (Redemption) Request Benchmark Index CRISIL Liquid Fund Index **Dividend Policy** Please refer to point 4 on page 20 for details Name of the Fund Manager Mr Anil Ramboli Mr. Rakesh Vyas (Dedicated Fund Manager for Overseas Investments) Name of the Trustee Company HDFC Trustee Company Limited Performance of the Scheme HCMF - Savings Plan - Growth Option Absolute Returns for each Financial Year for last 5 years ^ (as at March 28, 2013) Period Returns (%)\$\$ | Benchmark Returns (%)# HDFC Cash Management Fund - Savings Plan CRISIL Liquid Fund Index Last 1 Year (365 days) 9.33 8.23 10.00% 9.33% 8 81% Last 3 Years (1098 days) 8.34 7.61 9.00% 8.23% 8.00% Last 5 Years (1826 days) 7.69 7.06 7.00% .47% 6.21% Since Inception\* (4879 days) 6.95 N.A. 6.00% ^ Past performance may or may not be sustained in the future 5.00% Above returns are compounded annualized (CAGR). \* Inception Date: November 18, '99 4.00% 3.69% 3.00% 2.00% # CRISIL Liquid Fund Index N.A. Not Available \$\$ All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV). 1.00% Financial Year Since inception returns are calculated on Rs. 10 (allotment price) HCMF - Savings Plan - Direct Plan - Growth Option Period Absolute **Benchmark** Returns (%) ^ Not Applicable as the Plan was launched on January 1, 2013 Returns (%)# and has not completed any full financial year. Since Inception\* (87 days) 2.03 1.89 ^ Past performance may or may not be sustained in the future \*Inception Date: January 1, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 23.9920 (allotment price)

#### HDFC Cash Management Fund (HCMF)-Savings Plan, Call Plan & Treasury Advantage Plan (Contd.) NAME OF SCHEME Performance of the Scheme HCMF - Call Plan - Growth Option Absolute Returns for each Financial Year for last 5 years (as at March 28, 2013) HDFC Cash Management Fund - Call Plan Returns (%) ^ | Benchmark Returns (%)# Period CRISIL Liquid Fund Index Last 1 Year (365 days) 8.01 8.23 10.00% Last 3 Years (1098 days) 7.17 7.61 8.47% 8 81% 8.01% 8.23% 8 06% Last 5 Years (1826 days) 7.06 6.30 8.00% 6 01% Since Inception\* (4068 days) 5.82 N.A. 6.21% ^ Past performance may or may not be sustained in the future 6.00% Above returns are compounded annualized (CAGR). 4.00% \* Inception Date: February 6, '02 # CRISIL Liquid Fund Index 2.00% N.A. Not Available Since inception returns are calculated on Rs. 10 (allotment price) n 08-09 10-11 11-12 11-12 09-10 Financial Year HCMF - Call Plan - Direct Plan - Growth Option Period Absolute Benchmark Returns (%) ^ Returns (%)# Not Applicable as the Plan was launched on January 1, 2013 Since Inception\* (87 days) 1.83 and has not completed any full financial year. ^ Past performance may or may not be sustained in the future \*Inception Date: January 1, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 18,4446 (allotment price) Absolute Returns for each Financial Year for last 5 years ^ HCMF - Treasury Advantage Plan - Retail Option - Growth Option HDFC Cash Management Fund - Treasury Advantage Plan - Retail Option Period Returns (%) ^ | Benchmark Returns (%)# Last 1 Year (365 days) 8 23 8 56 12.00% Last 3 Years (1098 days) 7 90 7 61 10.00% 8.81% 8.47% 8.56% 8.23% Last 5 Years (1826 days) 7.39 7.06 8 50% 8.00% 7.13 Since Inception\* (4879 days) N.A. 6.35% 6.21% ^ Past performance may or may not be sustained in the future 6.00% 4.75% Above returns are compounded annualized (CAGR) 4.00% 3.69% \* Inception Date: November 18, '99 2 00% # CRISIL Liquid Fund Index N A Not Available 08-09 09-10 10-11 11-12 12-13 Since inception returns are calculated on Rs. 10 (allotment price) Financial Year HCMF - Treasury Advantage Plan - Retail Option - Direct Plan - Growth Option Period Absolute Renchmark Returns (%) ^ Returns (%)# Not Applicable as the Plan was launched on January 1, 2013 Since Inception\* (86 days) 2.01 1 88 and has not completed any full financial year. ^ Past performance may or may not be sustained in the future \*Inception Date: January 1, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 24.6535 (allotment price) **Expenses of the Scheme** Continuous Offer Period (i) Load Structure Savings Plan, Treasury Advantage Plan and Call Plan: (For Lumpsum Purchases Entry Load: Not Applicable & Investments through Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors SIP / STP) including the service rendered by the ARN Holder Exit Load: Savings Plan, Treasury Advantage Plan & Call Plan: Nil Also refer to point 5 on page 20 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date. Actual expenses (inclusive of Service tax on Management fees and additional TER) for the previous financial year\* ended First Rs. 100 crores 2.25 (ii) Recurring Expenses March 31, 2013 (unaudited): Next Rs. 300 crores 2 00 (% p.a. of daily Net Assets) • HDFC Cash Management Fund - Savings Plan: 0.10% p.a. Next Rs 300 crores 1 75 • HDFC Cash Management Fund - Savings Plan - Direct Plan: 0.05% p.a. Ralance 1 50 • HDFC Cash Management Fund - Call Plan : 0.21% p.a. • HDFC Cash Management Fund - Call Plan - Direct Plan : 0.18% p.a. • HDFC Cash Management Fund - Treasury Advantage Plan - Retail Option: 0.86% p.a. • HDFC Cash Management Fund - Treasury Advantage Plan - Retail Option - Direct Plan : 0.42% p.a. \* The expenses for the Direct Plan are from the date of its inception to March 31, 2013. Please refer point no 6 on page 20 for additional expenses. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the non-Direct Plan. For example, in the event that the TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a. Waiver of Load for Direct Applications Not Applicable. Please refer to point 7 on page 20 for details. Tax treatment for the Investors Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their own tax (Unit holders) advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme. Daily Net Asset Value (NAV) The AMC will calculate NAV on daily basis and disclose the NAV at the close of every Business Day and sent for publication to atleast 2 daily newspapers. NAV Publication can also be viewed on the website of the Mutual Fund (www.hdfcfund.com) and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com). Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund for the same. For Investor Grievances, Please refer to point 8 on page 21 for details Please contact Unit holder's Information Please refer to point 9 on page 21 for details HDFC Quarterly Interval Fund (HQIF) - (Plan A / Plan B / Plan C) NAME OF SCHEME Type of Scheme An Interval Income Scheme The investment objective of the Plans A, B & C under the Scheme is to generate regular income through investments in Debt / Money Market Instruments and Government Securities. The portfolios of Plan A, B & C are separate. **Investment Objective** Asset Allocation Normal Allocation (% of Net Assets) Pattern of the Scheme Debt and Money Market Instruments (including securitised debt) 60 - 100 Government Securities 0 - 40

The respective Plan(s) under the Scheme will invest in securitised debt upto 75% of net assets. The respective Plan(s) under the Scheme may take debt derivative position (maximum 20% of the net assets of the Plan), for Hedging and Portfolio Balancing, based on opportunities available subject to SEBI Regulations. The respective Plan(s) under the Scheme may seek investment opportunity in Foreign Debt Securities (maximum 75% of Net Assets) in accordance with the guidelines stipulated in this regard by SEBI and RBI from time to time.

Investments shall be made only in such securities which mature on or before the opening of the immediately following Specified Transaction Period

NAME OF SCHEME	HDFC Quar	terly Interval Fu	ınd (HQIF	i) - (Plan A / Plan B / Plan C) <i>(Contd.)</i>	
Comparison of Existing Schemes, Investment Strategy & Risk Mitigation Strategy	For comparison of Existing Schemes, Inv page 15 to 18 for details. <b>Please refer to p</b>			ategy, Asset Under Management and Number of Folios, please refer to point 1 on its on portfolio concentration.	
Risk Profile of the Scheme	Please refer to point 2 on page 19 for details.				
Plans/ Options	Plans  HDFC Quarterly Interval Fund - Plan A - Retail Plan  HDFC Quarterly Interval Fund - Plan A - Retail Plan - Direct Plan (Portfolio will be common for the above Plans)  HDFC Quarterly Interval Fund - Plan B - Retail Plan  HDFC Quarterly Interval Fund - Plan B - Retail Plan - Direct Plan		Options under each Plan  Growth Option Dividend Option Dividend Option offers Payout and Reinvestment facility. Growth Option Dividend Option Dividend Option		
		n C - Retail Plan n C - Retail Plan - Direc Plans) chase/subscribe Units i ve a lower expense ratio	n a Scheme di	Dividend Option offers Payout and Reinvestment facility.     Growth OPtion     Dividend Option     Dividend Option offers Payout and Reinvestment facility.  Irectly with the Fund and is not available for investors who route their investments tribution expenses, commission, etc and no commission for distribution of Units	
Applicable NAV	Please refer to point 3 on page 20 for detai	ils.			
Minimum Application Amount / Number of Units (Under each Option)	During Specified Transaction Period:  Plan Purchase Retail Plan Rs. 5,000  Other than Specified Transaction Period: The Units of the Plan(s) under the Scheme are listed on the Capital Market Seg stock exchange(s). The price of the Units in the market may be at a premium/ d			Additional Purchase Repurchase Any amount thereafter. Rs. 1,000 or minimum of 100 units.  ment of the National Stock Exchange of India Ltd. (NSE) or such other recognized secount to the NAV of the Plan(s) under the Scheme, depending upon demand and e in round lots of 1 i.e. the minimum number of units that can be bought or sold on	
Despatch of Repurchase (Redemption) Request	Within 10 Business Days of the receipt of	of the redemption reque	st at the Offici	ial Points of Acceptance of HDFC Mutual Fund.	
Benchmark Index	CRISIL Liquid Fund Index				
Dividend Policy	Please refer to point 4 on page 20 for de	tails.			
Name of the Fund Manager	Mr. Anil Bamboli Mr. Rakesh Vyas (Dedicated Fund Manag	ger for Overseas Invest	ments)		
Name of the Trustee Company  Performance of the Scheme	HDFC Trustee Company Limited  HDFC Quarterly Interval Fund - Plan A			Absolute Returns for each Financial Year for last 5 years ^	
	Last 1 Year (365 days) Last 3 Years (1098 days) Last 5 Years (1826 days) Since Inception* (2190 days)  Past performance may or may not be Above returns are compounded annualize * Inception Date: March 30, '07 # CRISIL Liquid Fund Index Since inception returns are calculated on form	(%) ^ Ret 9.28 8.75 8.33 8.55 sustained in the future ed (CAGR).	8enchmark urns (%)# 8.23 7.61 7.06 7.13	CRISIL Liquid Fund Index  12.00% 10.00% 10.00% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.13% 10.1	
	HDFC Quarterly Interval Fund - Plan A	- Direct Plan - Growth	Option		
	Period Absolute Returns (%) Absolute Returns (%) Returns (%) Returns (%) Past performance may or may not be sustained in the future  *Inception Date: March 18, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 16.3297 (allotment price)		Not Applicable as the Plan was launched on January 1, 2013 and has not completed any full financial year.		
	HDFC Quarterly Interval Fund - Plan B			Absolute Returns for each Financial Year for last 5 years ^ \$	
	Retail Plan - Growth Option Period	(%) ^ Ret	Benchmark urns (%)#	HDFC Quarterly Interval Fund - Plan B - Retail Plan CRISIL Liquid Fund Index	
	Last 1 Year (365 days)  Last 3 Years (1098 days)  Last 5 Years (1826 days)  Since Inception* (2171 days)	9.23 8.30 8.18 8.20	8.23 7.61 7.06 7.05	16.00% 14.00% 12.00% - 11.32%	
	^ Past performance may or may not be Above returns are compounded annualize * Inception Date: April 18, '07 # CRISIL Liquid Fund Index Since inception returns are calculated on f	ed (CAGR).		10.00% 8.81% 9.19% 9.23% 8.23% 6.62% 6.21% 4.68% 3.69% 3.69%	

NAME OF SCHEME	HDFC O	uarterly in	terval Fund -	(Plan A / Plan B / Plan C) <i>(Contd.)</i>		
Performance of the Scheme	HDFC Quarterly Interval Fund - Plan B					
(as at March 28, 2013)	Period Period	Absolut	e   Benchmark	Not Applicable on the Discourse bounded on Joseph 4 0040		
	Since Inception* (80 days)	Returns (%) 1.8		Not Applicable as the Plan was launched on January 1, 2013 and has not completed any full financial year.		
	^ Past performance may or may not be sustained in the future					
	*Inception Date: January 7, '13 # CRISIL Liquid Fund Index					
	Since inception returns are calculated on Rs. 15.6894 (allotment price)  HDFC Quarterly Interval Fund - Plan C					
				Absolute Returns for each Financial Year for last 5 years ^		
	Retail Plan - Growth Option			HDFC Quarterly Interval Fund - Plan C - Retail Plan		
	Period	Returns (%) ^	Benchmark Returns (%)#	CRISIL Liquid Fund Index		
	Last 1 Year (365 days)	9.17	8.23			
	Last 3 Years (1998 days)	8.42 8.14	7.61	14.00%		
	Last 5 Years (1826 days) Since Inception* (2144 days)	8.24	7.06	12.00%		
	^ Past performance may or may not be			10.00% 9.34% 9.17%		
	Above returns are compounded annualize			8.81% 9.34% 8.47% 9.17% 8.23% 8.00% - 6.83%		
	# CRISIL Liquid Fund Index			6.21%		
	Since inception returns are calculated on F	Rs. 10 (allotment	t price)	5.35%		
		ior ro (anourion	(2000)	4.00% 3.69%		
				2.00%		
				0.00%		
				08-09 09-10 10-11 11-12 12-13 Financial Year		
	HDFC Quarterly Interval Fund - Plan C - Direct Plan - Growth Option					
	Period Absolute Benchmark Returns (%) Absolute Returns (%) Returns (%) Returns (%) Benchmark			Not Applicable as the Plan was launched on January 1, 2013		
	Since Inception* (52 days) 1.20 1.16			and has not completed any full financial year.		
	^ Past performance may or may not be sustained in the future					
	*Inception Date: February 4, '13 # CRISIL Liquid Fund Index Since inception returns are calculated on Rs. 15.7348 (allotment price)					
	Continuous Offer Period	15. 13.7340 (alli	Juneni price)			
Expenses of the Scheme (i) Load Structure	Entry Load: Not Applicable					
(For Lumpsum Purchases &		by the investor	to the ARN Holder (A	MFI registeredDistributor) based on the investors' assessment of various factors		
Investments through SIP / STP)	including the service rendered by the ARN		`	,		
	Exit/ Redemption Load:					
	During the Specified Transaction Period: Nil.  Other than Consider Transaction Period: Net Applicable. The Unite under the respective Plants.  Other than Consider Transaction Period: Net Applicable. The Unite under the respective Plants.					
	Other than Specified Transaction Period: Not Applicable. The Units under the respective Plan(s) cannot be directly redeemed with the Fund as the Units are listed on the stock exchange(s). These units can be sold on a continuous basis on the stock exchange(s) where the units are listed during the trading hours on all trading days.					
	Also refer to point 5 on page 20 for further					
	The Trustee / AMC reserve the right to cha	, ,		• •		
(ii) Recurring Expenses (% p.a. of daily Net Assets)		al expenses (inc :h31,2013 (una		on Management fees and additional TER) for the previous financial year* ended		
( /o p.a. vi uany NGI MSSGIS)	Next Rs. 300 crores 1.75 • HE	FC Quarterly Int	terval Fund - Plan A -	- Retail Plan : 0.21% p.a.		
				- Retail Plan - Direct Plan : 0.18% p.a. - Retail Plan : 0.21% p.a.		
	HDFC Quarterly Interval Fund - Plan B - Retail Plan : 0.21% p.a.     HDFC Quarterly Interval Fund - Plan B - Retail Plan - Direct Plan : 0.17% p.a.					
				- Retail Plan : 0.21% p.a. - Retail Plan - Direct Plan : 0.17% p.a.		
	<ul> <li>HDFC Quarterly Interval Fund - Plan C - Retail Plan - Direct Plan : 0.17% p.a.</li> <li>* The expenses for the Direct Plan are from the date of its inception to March 31, 2013.</li> </ul>					
	Please refer point no 6 on page 20 for additional expenses. At least 5% of the Total Expense Ratio (TER) will be charged towards distribution expenses/commission in the non-Direct Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of					
				e extent of the above menuoned distribution expenses/ commission (at least 5% of TER of the non-Direct Plan is 1% p.a., the TER of the Direct Plan would not exceed		
Waiver of Load for Direct Applications	Not Applicable. Please refer to point 7 or	page 20 for de	tails.			
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section advisors with respect to the specific amou			I Funds' in the 'Statement of Additional Information' and to consult their own tax g out of their participation in the Scheme.		
Daily Net Asset Value (NAV) Publication	can also be viewed on the website of	f the Mutual Fu	ind (www.hdfcfund.	every Business Day and send for publication to atleast 2 daily newspapers. NAV com) and on the website of Association of Mutual Funds in India - AMFI Centres (ISCs) of HDFC Mutual Fund for the same.		
For Investor Grievances, Please contact	Please refer to point 8 on page 21 for detai			• •		
Unit holder's Information	Please refer to point 9 on page 21 for detai	ls.				
	- 1.1.00 .0.0. to point o on page 2.1 for dotal					

# 1. Comparison of Existing Debt Schemes

Name of the Scheme	HDFC Income Fund	HDFC Short Term Plan	HDFC High Interest Fund (HHIF)
Type of Scheme	Open-ended Income Scheme	Open-ended Income Scheme	Open-ended Income Scheme
Investment Objective	To optimise returns while maintaining a balance of safety, yield and liquidity.	To generate regular income through investment in debt securities and money market instruments.	To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.
[Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The AMC will strive to assess risk of the potential investment in terms of credit risk, interest rate risk and liquidity risk.  Based on this analysis, the AMC would manage the investments of the Scheme on a dynamic basis to exploit emerging opportunities in the investment universe and manage risks at all points in time. The AMC will attempt to reduce liquidity risk by investing in securities that would result in a staggered maturity profile of the portfolio, investment in structured securities that provide easy liquidity and securities that have reasonable secondary market activity.  Consistent with the investment objectives of the scheme, the AMC aims to identify securities which offer superior levels of yield at low levels of risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.	The net assets of the Scheme will be invested in Debt Securities and Money Market Instruments. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI/SEBI from time to time.	Upto June 03, 2013  The Investment strategy of restricting the portfolio largely to debt, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies /industries that have been researched by the Investment Manager's research team supported by information from credit rating agencies authorised to carry out such activity under the SEBI Act. Risk will also be reduced through diversification of the portfolio. Monies collected shall be invested in transferable securities in the money market or in the capital market or in privately placed debentures as per the SEBI (MF) Regulations. The portfolio would be reviewed and rebalanced on a continual basis.  With effect from June 04, 2013, HDFC High Interest Fund shall be renamed as HDFC High Interest Fund and Its Investment strategy shall stand revised as under:  The Investment strategy involves investing in debt, money market and related instruments of various maturities on the basis of the expected interest rate scenarios over the short as well as medium term. The Plan shall follow an active duration management strategy by keeping a close watch on various domestic and global macro economic variables. It would take a tactical view on the interest rate outlook and accordingly change the allocation between gilt and other debt, money market instruments. Further, the Plan may look for opportunities across the curve both on the gilt as well as the corporate bond markets in order to capture spread movements. Such active strategy may result in higher portfolio turnover compared to other long-term debt funds.  HHIF - Short Term Plan: The Investment strategy of restricting the portfolio largely to debt, money market and related instruments is intended to reduce risk while maintaining steady income. Credit risk will be minimised by investing only in those companies/industries that have been researched by the Investment Manager's research team supported by information from credit
Risk Mitigation Strategy	Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.      Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.      The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns.      A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. 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	<ul> <li>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.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk, interestrate 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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising</li> </ul>	<ul> <li>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.</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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in</li> </ul>
Asset Under Management (Rs. in Crore) as on March 31, 2013 (Unaudited)	investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.  4,675.71	investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.	securities providing relatively easy liquidity, securities having a reasonable secondary market activity.  HHIF: 167.15  HHIF-STP: 2,422.88
Number of Folios (Live Accounts) as on March 31, 2013	38,995	11,516	HHIF: 5,163 HHIF - STP: 7,764

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

Name of the Scheme	HDFC Short Term Opportunities Fund	HDFC Medium Term Opportunities Fund	HDFC Floating Rate Income Fund
Type of Scheme	Open-Ended Income Scheme	Open-Ended Income Scheme	Open-ended Income Scheme
Investment Objective	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities with maturities not exceeding 36 months.	To generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months.	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.
Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 36 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well- diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.	The investment objective of the Scheme is to generate regular income through investments in Debt/Money Market Instruments and Government Securities with maturities not exceeding 60 months. The Scheme seeks to generate income through investments in a range of debt and money market instruments of various credit ratings (above investment grade) with a view to maximizing income while maintaining an optimum balance of yield, safety and liquidity. The Scheme shall endeavour to develop a well- diversified, high credit portfolio of debt (including Securitised debt) and other securities that minimizes liquidity and credit risk.	The net assets of the Scheme will be invested in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt instruments swapped for floating rate returns, and fixed rate debt instruments and money market instruments.  The primary objective of this Scheme is to substantially minimise the interest rate risk for the investors. The fixed income derivative market has made considerable progress and has evolved into an excellent tool for risk management. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. The Scheme will invest directly in floating rate debt instruments into floating rate returns or vice versa by the use of derivatives.  The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.
Risk Mitigation Strategy	<ul> <li>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.</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>As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash/money market component.</li> <li>Fixed Income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 36 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 36 months.</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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul> <li>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.</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>As the Scheme has a cap on maturity of a security, it shall anchor investors with a similar investment horizon. However to mitigate liquidity risk, the Scheme shall invest in marketable securities, which shall be used to meet redemption. On expectation of redemption in future, the Scheme may suitably increase cash/money market component.</li> <li>Fixed Income schemes/portfolios having predominant or higher proportion in securities with maturities of more than 60 months bucket are likely to have more volatility. This Scheme may have relatively lower volatility since interest rate risk has been capped by limiting the maturity of the securities to a period not exceeding 60 months.</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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>	<ul> <li>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.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk as well as assessing the interest rate outlook.</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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities, investing in securities providing relatively easy liquidity, securities having a reasonable secondary market activity.</li> </ul>
Asset Under Management (Rs. in Crore) as on March 31, 2013 (Unaudited)	1,956.20	1,825.77	Long Term Plan: 1,974.74 Short Term Plan: 5,837.55
Number of Folios (Live Accounts) as on March 31, 2013	5,329	1,167	Long Term Plan: 3,338 Short Term Plan: 14,161

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

Name of the Scheme	HDFC Gilt Fund	HDFC Liquid Fund
Type of Scheme	Open-ended Income Scheme	Open-ended Liquid Income Scheme
Investment Objective	To generate credit risk free returns through investments in sovereign securities issued by the Central Government and/or State Governments.	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.
Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	The Scheme offers investors two separate Plans (i.e. Short Term Plan and Long Term Plan) representing investments made and held in two separate investment portfolios. The portfolios may differ in the portfolio allocation to a particular asset class and the issue held as well as in the average maturity of each portfolio.  • Short Term Plan: It is proposed to invest the proceeds of the Short Term Plan in sovereign securities issued by the Central Government and/or a State Government with short to medium term residual maturities.  • Long Term Plan: It is proposed to invest the proceeds of the Long Term Plan in sovereign securities issued by the Central Government and/or a State Government with medium to long term maturities.  The Scheme will purchase securities in the public offerings, as well as those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may also participate in auction of Government Securities.  Being a dedicated Gilt Scheme, Investments will be restricted to Government of India Dated Securities, Treasury Bills and State Government Dated Securities. Yields on these instruments are dynamic and change from time to time. Factors affecting the yields include the prevalent liquidity conditions, expectations on supply of these instruments from the issuers and the economic scenario.	The net assets of the Scheme will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Consistent with the investment objectives of the Scheme, the AMC aims to identify securities which offer superior returns at lower level of risk while maintaining the liquidity profile. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.
Risk Mitigation Strategy	<ul> <li>Investments in Government Securities and Treasury Bills would be undertaken after assessing the associated interest rate risk and liquidity risk in various maturity segments.</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>For mitigating liquidity risk, the Scheme will strive to have within the identified maturity buckets, those Government securities having a reasonable secondary market activity.</li> </ul>	Exposure to debt securities, other than Sovereign exposures, would be diversified, comprising a number of issuers across the financial and manufacturing / services sectors. This shall aid in managing concentration risk and sector-specific risks.  Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk.  Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days.  A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings given to the instrument by recognised rating agencies. Investments in debt / money market securities would normally be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating agencies. Unrated investments, if any, would require specific approval from a committee constituted for the purpose.  For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities within 91 days, investing in securities providing relatively higher liquidity and securities having a reasonable secondary market activity.
Asset Under Management (Rs. in Crore) as on March 31, 2013 (Unaudited)	Short Term Plan : 8.51 Long Term Plan : 337.73	3,793.66
Number of Folios (Live Accounts) as on March 31, 2013	Short Term Plan: 647 Long Term Plan: 2,421	HLF: 12,048

Name of the Scheme	HDFC Cash Management Fund	HDFC Quarterly Interval Fund
Type of Scheme	Savings & Call Plan: Open ended High Liquidity Income Scheme.	An Interval Income Scheme
	Treasury Advantage Plan: Open-ended Income Scheme.	
Investment Objective	Savings & Call Plan - To generate optimal returns while maintaining safety and high liquidity.  Treasury Advantage Plan - To generate regular income through investment in debt securities and money market instruments.	To generate regular income through investments in Debt/ Money Market Instruments and Government Securities.
Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details.]	Savings Plan: The Savings Plan is suitable for investors' especially institutional investors who have short-term savings/investment horizon and seek liquidity of their investment at short notice.  The net assets of the Savings Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.  Call Plan: The net assets of the Call Plan will be invested in debt securities and money market instruments with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days. Investments under the Call Plan would be made predominantly in Collateralised Borrowing & Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income securities with overnight maturity/ liquidity. The Plan may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.  Treasury Advantage Plan: The net assets of the Treasury Advantage Plan will be invested in debt securities and money market instruments. This Scheme is suitable for investors having a short-term investment horizon and seek high levels of liquidity for their investments. This Scheme would endeavour to generate regular returns commensurate with low levels of interest rate risk. The Scheme may use derivative instruments such as interest rate swaps (IRS), forward rate agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time.	The net assets of the Plans are invested in Debt, Money market instruments and Government Securities which mature on or before the opening of the immediately following Specified Transaction Period. However, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following Specified Transaction Period.

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

Name of the		
Scheme	HDFC Cash Management Fund	HDFC Quarterly Interval Fund
Risk Mitigation Strategy	<ul> <li>Savings Plan:</li> <li>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.</li> <li>Investments in debt / money market securities would be undertaken after assessing the associated credit risk and liquidity risk.</li> <li>Being a Liquid Scheme, the Scheme's investments are restricted to securities maturing within 91 days.</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> <li>For mitigating liquidity risk, the Scheme will adopt a three-pronged mix of strategies comprising investment in various maturities within 91 days, investing in securities providing relatively higher liquidity and securities having a reasonable secondary market activity.</li> <li>Treasury Advantage Plan:</li> <li>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.</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 r</li></ul>	<ul> <li>Exposure to debt securities, other than Sovereign exposures, would be diversified to manage concentration risk.</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>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> <li>The Scheme would keep the maturity of its debt assets within the next specified transaction period. This would limit the market risk of the portfolio.</li> <li>Since investors can subscribe/ redeem/ Switch units of the Plan(s) under the Scheme only during the Specified Transaction Period (STP) and the assets would also mature on or before the STP, the liquidity risk would be minimised.</li> </ul>
Asset Under Management (Rs. in Crore) as on March 31, 2013 (Unaudited)	Savings Plan: 1,827.93 Treasury Advantage Plan: 8,076.73 Call Plan: 12.75	Plan A: 18.71 Plan B: 14.10 Plan C: 13.04
Number of Folios (Live Accounts) as on March 31, 2013	Savings Plan: 14,888 Treasury Advantage Plan: 86,864 Call Plan: 213	Plan A : 123 Plan B : 191 Plan C : 113

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#### 2) Risk Profile of the Scheme(s)

#### Scheme(s) specific Risk factors

#### Risk factors associated with investing in Fixed Income Securities

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

#### **General Risk factors**

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

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

### Risk factors associated with investing in Securitised Debt

 $Risk factors \ associated \ with investing \ in \ Securitised \ Debt \ summarized \ below.$ 

- Limited Liquidity & Price Risk
- Limited Recourse, Delinquency and Credit Risk

- Risks due to possible prepayments and Charge Offs
- Bankruptcy of the Swap Bank
- · Risk of Co-mingling

#### Risk factors associated with 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.

#### Risks Associated 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).

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

#### Currency Risk:

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

#### Interest Rate Risk:

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

#### Credit Risk:

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

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

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

- The AMC, on behalf of the Scheme(s) may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as
  disproportionate losses to the investor. Execution of such strategies depends upon the ability of
  the fund manager to identify such opportunities. Identification and execution of the strategies to
  be pursued by the fund manager involve uncertainty and decision of fund manager may not
  always be profitable. No assurance can be given that the fund manager will be able to identify or
  execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the
  risks associated with investing directly in securities and other traditional investments.

#### Risk Factors Specific to HDFC Floating Rate Income Fund

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

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

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

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

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

#### Risk Factors specific to HDFC Quarterly Interval Fund

#### Risk Factors associated with Market Trading

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

#### Applicable NAV for Purchases (including Switch-ins) of less than Rs. 2 Lakh

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

#### Applicable NAV for Purchases (including Switch-ins) amounting to Rs. 2 Lakh or more

In respect of applications for purchase / switch-in of units of an amount equal to or more than Rs.2 lakh, the closing Net Asset Value (NAV) of the Business Day on which the funds are available for utilization shall be applicable provided that:

- (i) Application for purchase / switch-in is received before the applicable cut-off time i.e. 3.00 p.m.
- (iii) Funds for the entire amount of subscription / purchase / switch-in as per the application are credited to the bank account of the respective schemes before the cut-off time.
- (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise.

Where application is received after the cut-off time on a Business 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.

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

All multiple applications for investment at the Unit holders' PAN and holding pattern level in a Scheme (irrespective of amount or the plan/option/sub-option) 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.

#### For Redemptions including switch-outs:

- In respect of valid applications received upto 3.00 p.m. on a Business Day (STP in case of HQIF) by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day (STP in case of HQIF) by the Fund, the closing NAV of the next Business Day shall be applicable.

Further, in case of HQIF, for valid redemptions/switch-out requests received till 3.00 p.m on the first day of STP, the ex - dividend NAV of the day of receipt of application will be applicable and the investors will be eliqible to receive the dividends declared.

#### Transactions through online facilities / electronic modes:

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

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

#### 4) Dividend Policy

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

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

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

#### 5) Load Structure

- (i) No exit load shall be levied for switching between Options under the same Plan within a Scheme.
- (ii) Switch of investments to Direct Plan within the same Scheme shall be subject to applicable exit load, unless the investment was made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from the Direct Plan will not be subject to any exit load.
- (iii) No exit load shall be levied for switch-out from Direct Plan to the non-Direct Plan within the same Scheme. However, any subsequent switch-out or redemption of such investment from the non-Direct Plan shall be subject to exit load based on the original date of investment in the Direct Plan.
- (iv) Switch of investments between Plans under a Scheme having separate portfolios, will be subject to applicable exit load.
- (v) No exit load will be levied on Bonus Units and Units allotted on Dividend Re-investment.
- $\hbox{(vi) No exit load will be levied on Units allotted in the Target Scheme under the Dividend Transfer Plan. } \\$

**Note:** Switches/Redemptions are subject to completion of lock-in period, if any, under the Scheme(s).

#### 6) Recurring Expenses

In addition to the recurring expenses specified for the Scheme(s), the following expenses may also be charged under the Scheme(s)-

- (a) 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;
- (b) 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 (2) and (4) of SEBI (MF) Regulations respectively;
- (c) 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
- (d) Service Tax on Investment Management and Advisory Fees.

### 7) 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.

#### 8) For Investor Grievances, Please contact

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

### Registrar and Transfer Agent: Computer Age Management Services Pvt. Ltd..

Unit: HDFC Mutual Fund

5th Floor, Rayala Tower, 158, Anna Salai. Chennai - 600 002.

Telephone No: 044-30212816

Fax No: 044-42032955

Email: enq\_h@camsonline.com

#### 9) Unit holder's Information

#### **Account Statement:**

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

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

**Monthly Portfolio Disclosures:** Portfolio of the Scheme(s) 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.

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

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 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).

#### 10) Prudential limits on portfolio concentration in debt-oriented schemes

In accordance with Circular no.CIR/IMD/DF/21/2012 dated September 13, 2012 and Circular no.CIR/IMD/DF/24/2012 dated November 19, 2012 issued by Securities and Exchange Board of India (SEBI), the total exposure in a particular sector (excluding investments in Bank CDs, CBLO, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of debt scheme(s) of the Fund and this requirement shall be complied with on or before September 12, 2013.

However, the scheme(s) may have an additional exposure to financial services sector (over and above the sectoral 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 the scheme(s).

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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.

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NAME OF THE TYPICANT (in case of Minor, there shall be no joint holders)    Mr.   Ms.   Ms	3a. UNIT	HOLDER INFORM	MATION (refer instruction 4)	D	ATE OF BIRTH	<u>a</u>		Proof o	of date of birth@	Please (√)
NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)  Mit. Mis.  Nationality  Designation  Ondact No.  PRAN#  Proof Attached  Mandatory)  Proof Attached  Mandatory  Mr. Ms. M/s.  Nationality  Proof Attached  Mandatory  Proof Attached  Proof Attached  Mandatory  Proof Attached  Mandatory  Proof Attached  Mandatory  Proof Attached  Proof Attached  Mandatory  Proof Attached  Proof Attached  Mandatory  Proof Attached  Proof Attached  Mandatory  P			PPLICANT (In case of Minor, there	shall be no joint holders)		DD MM	YYYY			Attached
Minorality Designation Contact No.  Nationality PAN# Or PERRN# Or PERRN# Relationship with Minor@ Please (*) Father Mother Court appointed Legal Guardian Proof of relationship with minor@ Please (*) Attached @ Mandatory)  NAME OF THE SECOND APPLICANT (Mandatory) [Please tick (*)] Resident Individual NRI (Second Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PAN# KYC# (Please tick (*)] Proof Attache  NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (*)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PAN# KYC# (Please tick (*)] Proof Attache  PERRN# KYC# (Please tick (*)] Proof Attache  Mandatory)  # Please attach Proof. If PAN/PERRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PERRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  ACKNOWLEDGEMENT SLIP (To be filed in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002335767 (Toll Free)]  HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  ISC Stamp & Signature										)]  Proof Attach
Nationality   Designation   Contact No.   Please tick (*)]   Proof Attached (Mandatory)   Relationship with Minor@ Please (*)   Father   Mother   Court appointed Legal Guardian   Proof of relationship with minor@ Please (*)   Attached (@ Mandatory)   NAME OF THE SECOND APPLICANT (Mandatory)   Please tick (*)]   Resident Individual   NRI (Second Applicant not allowed in case of minor as first/sole applicant)   NAME OF THE THIRD APPLICANT (Mandatory)   Please tick (*)]   Proof Attached (Mandatory)   Please tick (*)]   Please tick (*)]   Proof Attached (Mandatory)   Please tick (*)]   Proof Attached (M			ase of First / Sole Applicant is a Min	or) / NAME OF CONTACT F	PERSON – DESIGN	IATION (in case of non-	individual Investor	s)	1 1 1	
PAN#   Court appointed Legal Guardian   Proof of relationship with Minor@ Please (*)   Father   Mother   Court appointed Legal Guardian   Proof of relationship with minor@ Please (*)   Attached @ Mandatory   NAME OF THE SECOND APPLICANT   (Mandatory)   Please tick (*)   Resident Individual   NRI   (Second Applicant not allowed in case of minor as first/sole applicant)   Mr.   Ms.   M/s.   Nationality   PAN#				Designation			Contact No			
Relationship with Minor@ Please (*) Father Mother Court appointed Legal Guardian Proof of relationship with minor@ Please (*) Attached @ Mandatory  NAME OF THE SECOND APPLICANT (Mandatory) [Please tick (*)] Resident Individual NRI (Second Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PRINE DAPPLICANT (Mandatory) [Please tick (*)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PRINE M/s.  Nationality PRINE M/s.  Nationality PRINE M/s.  WYC # [Please tick (*)] Proof Attache (Mandatory) (Please tick (*)] PRINE M/s.  PEKRN#  # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  **CITY**  STATE**  PIN CODE**  ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date :  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  ISC Stamp & Signature							KVC # [Ple		Proof Atta	ached
NAME OF THE SECOND APPLICANT (Mandatory) [Please tick (*/*)] Resident Individual NRI (Second Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PAN#  NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (*/*)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (*/*)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  NAI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  NAI (Third Applicant not allowed in case of minor as first/sole applicant)  KYC# [Please tick (*/*)] Proof Attache (Mandatory) (Please tic	Relatio	onship with Minor@ <b>P</b>	lease (<) Father Mother	Court appointed Legal Gua	rdian	Proof of relationship	,	• /	ched @ Mar	ndatory
NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (*/)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality PAN#  # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  CITY STATE  PIN CODE  ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature	NAME	OF THE SECOND APP	PLICANT (Mandatory) [Please tick (🗸)]	Resident Individual	NRI (Second Ap					
NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (*)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. W/s.  Nationality PAN#  # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  CITY STATE  PIN CODE  ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.									N # / /	Na Droof Attach
NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (~)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant)  Mr. Ms. M/s.  Nationality  PAN# OF OF EKRN#  # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  CITY  STATE  PIN CODE  ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date :  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.	Natio	onality		Pi	PAN# or ekrn#			KYC# (	viease tick (* Viandatory)	)] 🔛 Proof Attach
Mr. Ms. M/s.  Nationality  PAN# OF PEKRN#  # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  CITY  STATE  PIN CODE  ACKNOWLEDGEMENT SLIP (To be filed in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date :  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.	NAME	UE THE THIBD YOU	LICANT (Mandatory) [Please tick (./)]			icant not allowed in cas	e of minor as firet/s	sole annlicant	)	
Nationality  PAN# Of OF PAN/# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC.  MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory) (Refer Instruction 4)  CITY  STATE  PIN CODE  ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]  HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.			LIGANT (manuatory) [ricase tick (* )]	nesiueiii iiiuiviuuai					, 	
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HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.	CIT	Υ		STATE				PIN CO	DE	
HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Date:  Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.							. — — — .		- — — -	
Received from Mr. / Ms. / M/s.  ISC Stamp & Signature  an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.	HDFC							rice number 60	UU6767 OF 18UI	J2336767 (1011 Free)
an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.								_		
	Receiv	ed from Mr. / Ms. / M/s	S					-	ISC Stam	np & Signature
Please Note: All Purchases are subject to realisation of cheques / demand drafts / Payment Instrument.	an app	lication for Purchase o	of Units of the Scheme(s) alongwith Che	que / DD / Payment Instrume	nt as detailed overl	eaf.				
	Please	Note: All Purchases a	are subject to realisation of cheques / c	emand drafts / Payment Inst	rument.					

OVERSEAS ADDRESS (Mandatory in case of I			
CONTACT DETAILS OF FIRST / SOLE APPLICA	NT STD Code		
Telephone : Off.	Res.	Fax	
eAlerts Mobile	eDocs Email ^		
^ On providing email-id investors shall rece	eive scheme wise annual report or an abridged	summary thereof / account statements / statuto	ory and other documents by email.
. POWER OF ATTORNEY (PoA) HOLDER I	DETAILS		
Name of PoA   Mr.   Ms.   M/s.			
PAN# or	KYC# [Please tick ( (Mandatory)	)] Proof Attached	
PEKRN#			
# Please attach Proof. If PAN/PEKRN/KYC is al-	ready validated please don't attach any proof. Refer i	nstruction No 16 for PAN/PEKRN and No 18 for KYC.	
BANK ACCOUNT (PAY-OUT) DETAILS OF	THE FIRST / SOLE APPLICANT (refer ins	struction 5) Please note that as per SEBI Regulations it	t is mandatory for investors to provide their bank account details
	t form, please ensure that the bank account linke	d with the demat account is mentioned here.	
Account No.	Name of the E		
Branch		Bank City	
Account Type [Please tick (✓) SAVINO	GS CURRENT NRE	NRO FCNR OTHERS	(please specify)
IFSC Code***	MICR Code**		
*** Refer Instruction 5C (Mandatory for Credit vi- leaf. If you do not find this on your cheque leaf, pl	a NEFT / RTGS) (11 Character code appearing on you lease check for the same with your bank)	r cheque (** Refer Instruction 11) (The 9 digit co	ode appears on your cheque next to the cheque numbe
eservices options (save paper, sa	VE TREES) [Please tick (✓)] (refer instru	ction 12)	
	would like to register for my/our HDFCMF Person	al Identification Number (HPIN) to transact online as	s per the terms & conditions displayed on website:
www.hdfcfund.com.			
Mandatory information to be provided:  a) Email address:			
	from the email address under section 3(a), the e	mail address herein will be considered during reg	istration for HPIN).
b) Mother's maiden name:	rms and conditions and confirm that I/ we shall h	e bound by them (Terms & Conditions available o	n our waheita)
	DIVIDEND PROCEEDS VIA DIRECT CREDI	•	ii oui website)
		rnished in Section 4) via Direct credit/ NEFT/ECS 1 aft instead of direct credit / credit through NEFT syst	facility em / credit through ECS into my / our bank account 🏻
I/We want to receive the redemption / dividend	proceeds (if any) by way of a cheque / demand dr		em / credit through ECS into my / our bank account
I/We want to receive the redemption / dividend	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
I/We want to receive the redemption / dividend  INVESTMENT DETAILS (refer instruction	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
I/We want to receive the redemption / dividend	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
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Name of the Scheme / Plan  Option /	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
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Name of the Scheme / Plan  Option /	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option  DEMAT ACCOUNT DETAILS* - (Option / Sub-option)	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3
Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option  DEMAT ACCOUNT DETAILS* - (Option / Sub-option)	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option  DEMAT ACCOUNT DETAILS* - (Option / Sub-option)	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3
Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option  DEMAT ACCOUNT DETAILS* - (Option / Sub-option / S	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3
Name of the Scheme / Plan  Note of the Scheme / Plan  Pividend Payout/Reinvestment option  DEMAT ACCOUNT DETAILS* - (Option / Sub-option / Sub-optio	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3
Name of the Scheme / Plan  Name of the Scheme / Plan  Pividend Payout/ Reinvestment option  DP Name  DP ID  Beneficiary Account No.	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1  tional - refer instruction 13)  NSDL	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3  CDSL
Name of the Scheme / Plan  Name of the Scheme / Plan  Pividend Payout/ Reinvestment option  DP Name  DP ID  Beneficiary Account No.	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details  SCHEME 1  tional - refer instruction 13)  NSDL	aft instead of direct credit / credit through NEFT syst  s) (Investors applying under Direct Plan must men  SCHEME 2	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3  CDSL
INVESTMENT DETAILS (refer instruction  Name of the Scheme / Plan  Option / Sub-option  Dividend Payout/ Reinvestment option  DP Name  DP ID  Beneficiary Account No.  *Investor opting to hold units in demat form, no.	tional - refer instruction 13)  NSDL  nay provide a copy of the DP statement enable uses the sta	aft instead of direct credit / credit through NEFT syst  s) (Investors applying under Direct Plan must men  SCHEME 2  s to match the demat details as stated in the applie	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3  CDSL  cation form.
INVESTMENT DETAILS (refer instruction  Name of the Scheme / Plan  Particulars  Name of the Scheme / Plan  Refer Instruction  No. 6  Particulars  No. 6  Refer Instruction  No. 6  Particulars  Cheme Name / Plan / Option / Sub-option /	tional - refer instruction 13)  NSDL  nay provide a copy of the DP statement enable uses the sta	aft instead of direct credit / credit through NEFT syst  s) (Investors applying under Direct Plan must men  SCHEME 2  s to match the demat details as stated in the applie	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)  SCHEME 3  CDSL  cation form.
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Amount of Chequ RTGS in figures (I	e / DD / Payment Instrument / Rs.) (i)										
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	in figures (Rs.)										
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Orawn on Bank /											
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Account Type [Ple	ease (√)]	Savings				vings □ E □ NRC				vings 🗌 C RE 🗆 NRO	urrent
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Name and Addre	ss of Nominee(s)			e and Address of Guard se the Nominee is a mir		Signature		ee (Optional)/ Gu e (Mandatory)	uardian of	units wil	ion (%) in which t Il be shared by ea ould aggregate to
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We hereby dec  I/We am/are sources only an egulatory autho equired by HDF /We hereby ind ransactions an nvestment. The him/them for th	authorised to make this invided does not involve and is not ority in India. 2. The information of Mutual Fund and undertake lemnify HDFC Mutual Fund and/or the applicant who applies ARN holder (AMFI registente different competing Scheins BEEN OFFERED/ COMMUNITED/ITS DISTRIBUTOR FO er and hold only a single PAI ion will not result in aggregate in the single particular and	estment as pe designed for the tion given in / we to inform the / nd its AMC, Trailed on my /our red Distributor mes of various IICATED ANY II IR THIS INVES N Exempt KYC e investments 6	r the Corne purposith this apamer AMC / Reustee, RT behalf. bhas dis Mutual INDICATIVE TMENT. Referencexceeding	nstitutive documents se of any contraventi pplication form is cor gistrars and Transfer A, other intermediar 3. I/we have not re sclosed to me/us all Funds from amongs VE PORTFOLIO AND, 4. Applicable to PEK 20 No. (PEKRN) issug Rs. 50,000/- in a rog	s/ author on or eva rect, cor Agent (F ies in ca ceived n I the con t which t / OR ANY RN Hold ied by K' Illing 12 r	ization(s) is assion of an anplete and itTA) in write see of any cor been in immissions the Schemy INDICATI ers: I, the I/C Registr. months per	and that y Act, Ri truly sta ing abou dispute ri duced b (in the f e is bein VE YIEL first / sol ation Au riod or in	ules, Regulati ted. I/We aground t any change egarding the y any rebate iorm of trail g recommen D BY HDFC N e holder, also thority and th a financial ye	ons, Notifica ee to furnish in the inform eligibility, va or gifts, dir commissior ded to me/u IUTUAL FUI hereby decl at my existi ar. 5. Appli	ations or Dire such other in nation furnish lidity and aut ectly or indire or any othe iss. I/WE HERI MD/ HDFC AS are that I do no in your one of the long investment apple to apple to apple such as the cable to apple and the such as the cable to apple and the such as the cable to apple and the such as the	actions issued by aformation as maned from time to thorization of my ectly, in making or mode), payab as EBY CONFIRM TO THE MANAGEM TO THE TO
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Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INF	FORMATION (Investors applying	under Direct Plan must mentio	n "Direct" in ARN colum	n.) (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 (EUIN)		
ARN-						
I / We hereby confirm tha employee/ relationship ma	only" transaction (only whe t the EUIN box has been in anager/ sales person of the the distributor and the distri	tentionally left blank by above distributor or notv	me / us as this is vithstanding the ad	, an "execution-only" tra vice of in-appropriaten	ansaction without a ess, if any, provided	ny interaction or advice by the by the employee / relationship
	n Here		Sign Here			iign Here
First/ Sole App	olicant/ Guardian		Second Applicant		Thir	d Applicant
	OR APPLICATIONS THROU			1 2 and please tick (✓) any	,	
	time investor across Mutual Fun oction Charge and payable to th			n that I am an <mark>existing</mark> invest ductible as Transaction Ch		e Distributor)
the purchase/subscription	amount and payable to the begin to the begin and arrestly by the investigation.	Distributor. Units will be is	ssued against the b	alance amount invested	l. •	e deductible as applicable fron of various factors including the
1. EXISTING UNIT HOLDER Folio No.	R INFORMATION (If you have	e existing folio, please fll in				ngside will apply for this applicatio
NAME OF FIRST / SOLE AP						
2.	STATUS (of First/Sole / [Please tick (			MODE OF HOLDING [Please tick (✓)]		ON (of First/Sole Applicant) ease tick (✓)]
Resident Individual HUF Minor through guardian Society / Club Others	AOP PIO	Non Repatriation Partne Comp. Body Corpora in India QFI (please specify)	any FIIs	Single Joint Anyone or Survivor	Service Housewife Agriculture Others	Student Professional Business Retired Proprietorship (please specify)
a. UNIT HOLDER INFORMA	ATION (refer instruction 4)	l	DATE OF BIRTH@		Proc	of of date of birth@ Please (✓)
NAME OF FIRST / SOLE API	PLICANT (In case of Minor, the	re shall be no joint holders)		DD MM	YYYY	Attached
Nationality			PAN# Or PEKRN#		KYC#	[Please tick (✓)] ☐ Proof Attache (Mandatory)
NAME OF GUARDIAN (in cas	se of First / Sole Applicant is a N	/linor) / NAME OF CONTACT	PERSON – DESIGNAT	ION (in case of non-individu	ual Investors)	
Nationality		Designation		Contact	No.	
PAN#		or PEKRN#			KYC# [Please tick (√ (Mandatory)	)] Proof Attached
Relationship with Minor@ Ple	ase ( ) Father Mother  ICANT (Mandatory) [Please tick (</p	Court appointed Legal Gua  (i) Resident Individual		Proof of relationship with mi ant not allowed in case of r	- , , —	
Mr. Ms. M/s.	ITOMAT (Manualory) [Frease lick (*	)j Nesidelit ilidividual	NAI (Second Applic	ant not anowed in case of t	Illiloi as ilisysole applii	Jane,
Nationality			PAN# or PEKRN#		KYC#	[Please tick ( $\checkmark$ )] $\square$ Proof Attache (Mandatory)
NAME OF THE THIRD APPL	ICANT (Mandatory) [Please tick (			nt not allowed in case of mi	nor as first/sole applica	nt)
Mr. Ms. M/s.						<u> </u>
Nationality			PAN# or PEKRN#		KYC#	[Please tick ( $\checkmark$ )] $\square$ Proof Attache (Mandatory)
	PEKRN/KYC is already validated ple ST / SOLE APPLICANT (Mandat	ase don't attach any proof. Refe		AN/PEKRN and No 18 for KYC		
CITY		STATE			PIN (	CODE
	(To be filled in by the Investor) [E		ur noaroat Invoctor Cari	ion Contro or call up at our Cu	uotomor Coruino Numbor	
HDFC MUTUAL FUND H	ead office : Ramon House, 3rd F					00000707 01 10002330707 (1011 F188)
Date :  Received from Mr. / Ms. / M/s.						ISC Stamp & Signature
an application for Purchase of	Units of the Scheme(s) alongwith (	Cheque / DD / Payment Instrum	ent as detailed overleaf.			
	e subject to realisation of cheques					

OVERSEAS ADDRESS (Mandatory in case of I			
CONTACT DETAILS OF FIRST / SOLE APPLICA	NT STD Code		
Telephone : Off.	Res.	Fax	
eAlerts Mobile	eDocs Email ^		
^ On providing email-id investors shall rece	eive scheme wise annual report or an abridged	summary thereof / account statements / statuto	ory and other documents by email.
. POWER OF ATTORNEY (PoA) HOLDER I	DETAILS		
Name of PoA   Mr.   Ms.   M/s.			
PAN# or	KYC# [Please tick ( (Mandatory)	)] Proof Attached	
PEKRN#			
# Please attach Proof. If PAN/PEKRN/KYC is al-	ready validated please don't attach any proof. Refer i	nstruction No 16 for PAN/PEKRN and No 18 for KYC.	
BANK ACCOUNT (PAY-OUT) DETAILS OF	THE FIRST / SOLE APPLICANT (refer ins	struction 5) Please note that as per SEBI Regulations it	t is mandatory for investors to provide their bank account details
	t form, please ensure that the bank account linke	d with the demat account is mentioned here.	
Account No.	Name of the E		
Branch		Bank City	
Account Type [Please tick (✓) SAVINO	GS CURRENT NRE	NRO FCNR OTHERS	(please specify)
IFSC Code***	MICR Code**		
*** Refer Instruction 5C (Mandatory for Credit vi- leaf. If you do not find this on your cheque leaf, pl	a NEFT / RTGS) (11 Character code appearing on you lease check for the same with your bank)	r cheque (** Refer Instruction 11) (The 9 digit co	ode appears on your cheque next to the cheque numbe
eservices options (save paper, sa	VE TREES) [Please tick (✓)] (refer instru	ction 12)	
	would like to register for my/our HDFCMF Person	al Identification Number (HPIN) to transact online as	s per the terms & conditions displayed on website:
www.hdfcfund.com.			
Mandatory information to be provided:  a) Email address:			
	from the email address under section 3(a), the e	mail address herein will be considered during reg	istration for HPIN).
b) Mother's maiden name:	rms and conditions and confirm that I/ we shall h	e bound by them (Terms & Conditions available o	n our waheita)
	DIVIDEND PROCEEDS VIA DIRECT CREDI	•	ii oui website)
		rnished in Section 4) via Direct credit/ NEFT/ECS 1 aft instead of direct credit / credit through NEFT syst	facility em / credit through ECS into my / our bank account 🏻
I/We want to receive the redemption / dividend	proceeds (if any) by way of a cheque / demand dr		em / credit through ECS into my / our bank account
I/We want to receive the redemption / dividend	proceeds (if any) by way of a cheque / demand dr  6 & 7 for Product Labeling and Scheme details	aft instead of direct credit / credit through NEFT syst  (Investors applying under Direct Plan must men	em / credit through ECS into my / our bank account tion "Direct" against the Scheme name.)
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	in figures (Rs.)										
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CLARATION 8	& SIGNATURE/S (refer instri	uction 14)									
We hereby dec  I/We am/are sources only an egulatory autho equired by HDF /We hereby ind ransactions an nvestment. The him/them for th	authorised to make this invided does not involve and is not ority in India. 2. The information of Mutual Fund and undertake lemnify HDFC Mutual Fund and/or the applicant who applies ARN holder (AMFI registente different competing Scheins BEEN OFFERED/ COMMUNITED/ITS DISTRIBUTOR FO er and hold only a single PAI ion will not result in aggregate in the single particular and	estment as pe designed for the tion given in / we to inform the / nd its AMC, Trailed on my /our red Distributor mes of various IICATED ANY II IR THIS INVES N Exempt KYC e investments 6	r the Corne purposith this apamer AMC / Reustee, RT behalf. bhas dis Mutual INDICATIVE TMENT. Referencexceeding	nstitutive documents se of any contraventi pplication form is cor gistrars and Transfer A, other intermediar 3. I/we have not re sclosed to me/us all Funds from amongs VE PORTFOLIO AND, 4. Applicable to PEK 20 No. (PEKRN) issug Rs. 50,000/- in a rog	s/ author on or eva rect, cor Agent (F ies in ca ceived n I the con t which t / OR ANY RN Hold ied by K' Illing 12 r	ization(s) is assion of an anplete and itTA) in write see of any cor been in immissions the Schemy INDICATI ers: I, the I/C Registr. months per	and that y Act, Ri truly sta ing abou dispute ri duced b (in the f e is bein VE YIEL first / sol ation Au riod or in	ules, Regulati ted. I/We aground t any change egarding the y any rebate iorm of trail g recommen D BY HDFC N e holder, also thority and th a financial ye	ons, Notifica ee to furnish in the inform eligibility, va or gifts, dir commissior ded to me/u IUTUAL FUI hereby decl at my existi ar. 5. Appli	ations or Dire such other in nation furnish lidity and aut ectly or indire or any othe iss. I/WE HERI MD/ HDFC AS are that I do no in your one of the long investment apple to apple to apple such as the cable to apple and the such as the cable to apple and the such as the cable to apple and the such as the	actions issued by aformation as maned from time to thorization of my ectly, in making or mode), payab as EBY CONFIRM TO THE MANAGEM TO THE TO
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OMPANY LIM	ion will not result in aggregate	e investments e We have read a	exceeding nd under	g Rs. 50,000/- in a ro stood the Scheme re	lling 12 r	nonths per cuments pe	riod or in ertaining	a financial ye to the "Direct	ar. 5. <b>Appli</b> Plan" and al	cable to appl so confirm th	lication unated

#### 1. General Instructions

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

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

New investors wishing to make 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. Please do not overwrite. For any correction / changes (if any) made, the sole / all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same.

Applications complete in all respects, may be submitted at the designated Official Points of Acceptance of HDFC Mutual Fund.

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

#### Applications incomplete in any respect are liable to be rejected.

The AMC/Trustee retains the sole and absolute discretion to reject any application.

#### Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), the distributors, agents or any persons employed or engaged or to be employed or engaged in the sale and/or distribution of mutual fund products are required to have a valid certification from the National Institute of Securities Markets (NISM) by passing the certification examination. 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).

New cadre distributors: SEBI has introduced a new cadre of distributors such as postal agents; retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/AMC from time to time. Such New Cadre distributor can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form.

The list of eligible schemes which may be sold by new cadre distributors is available on www.hdfcfund.com. In case your application for subscription is through such distributor is not for an eligible scheme, it is liable to be rejected.

Employee Unique Identification Number (EUIN): SEBI has made it compulsory for 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. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect as given in the Form.

Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration. However, such Overseas Distributors are required to comply with the guidelines/requirements as may be issued by AMFI/SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

#### **Direct Investments**

Investors applying under Direct Plan 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 HDFC Asset Management Company Limited ("the AMC")/Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted-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:

- (a) where the Distributor of the investor has not opted to receive any Transaction Charges
- (b) for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;

- (c) for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers / Dividend Reinvestment, etc.;
- (d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor);
- (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)/PAN Exempt KYC Reference Number (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.

#### 3. Existing Unit holder information

Investors already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number & Name of the First Unit Holder in section 1 and proceed to section 6. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected. In such case, if any other details are filled in section 2 - 5, the same shall be ignored.

#### 4. Unit holder Information

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

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

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

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

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

#### **Accounts of Minors**

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

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

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/AMC will register SIP/STP/SWAP in the 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.

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

#### 5. Bank Details

#### A. Pay - Out Bank Account Details:

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

#### B. Multiple Bank Account Registration:

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

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

#### C. Indian Financial System Code (IFSC)

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

## 6. Investment Details

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

Name of Scheme/ Plan	This product is suitable for investors who are seeking*	Option	Sub-Option	Pay-out Option
HDFC Income Fund	regular income over medium to long term.	Growth	-	-
HDFC Income Fund - Direct Plan	to optimise returns while maintaining a balance of safety, yield and liquidity by investment in debt and money market instruments.     low risk. (BLUE)	Dividend (Quarterly)	-	Payout Reinvestment
HDFC High Interest Fund HDFC High Interest Fund - Direct Plan	stable returns over medium to long term.     to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates.     low risk. (BLUE)	Growth Dividend	- Quarterly Half-Yearly Yearly	Payout Reinvestment
HDFC High Interest Fund - Short Term Plan	stable returns over short to medium term.	Growth	-	-
HDFC High Interest Fund - Short Term Plan - Direct Plan	to maximize income while maintaining the optimum balance of yield, safety and liquidity by investing in a range of debt and money market instruments of various maturity dates.     low risk. (BLUE)	Dividend (Fortnightly)	-	Payout Reinvestment
HDFC Short Term Plan HDFC Short Term Plan - Direct Plan	<ul> <li>regular income over short to medium term.</li> <li>investment in debt and money market instruments with a short to medium term maturity (average maturity profile of 9-18 months).</li> <li>low risk. (BLUE)</li> </ul>	Growth Dividend (Monthly)	-	Payout Reinvestment
HDFC Gilt Fund - Long Term Plan HDFC Gilt Fund - Long Term Plan - Direct Plan HDFC Gilt Fund - Short Term Plan HDFC Gilt Fund - Short Term Plan - Direct Plan	credit risk free returns over medium to long term. investment in sovereign securities issued by Central/ State Government with medium to long term maturities. low risk. (BLUE) credit risk free returns over short to medium term. investment in sovereign securities issued by Central/ State Government with short to medium term maturities.	Growth  Dividend (Quarterly)	-	- Payout Reinvestment
	• low risk. (BLUE)			
HDFC Short Term Opportunities Fund	regular income over short to medium term.	Growth	-	-
HDFC Short Term Opportunities Fund - Direct Plan	investment in debt and money market instruments and government securities with maturities not exceeding 36 months.     low risk.	Dividend (Fortnightly)	-	Payout Reinvestment
HDFC Medium Term Opportunities Fund	regular income over medium to long term.	Growth	-	-
HDFC Medium Term Opportunities Fund - Direct Plan	investment in debt, money market instruments and government securities with maturities not exceeding 60 months.     low risk. (BLUE)	Dividend	-	Payout Reinvestment
HDFC Floating Rate Income Fund - Short Term Plan (Wholesale Option)	regular income over short term.     investment in floating rate debt / money market instruments, fixed rate debt / money	Growth	-	-
HDFC Floating Rate Income Fund - Short Term Plan (Wholesale Option) - Direct Plan	market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of short term maturities with higher liquidity.  • low risk. (BLUE)	Dividend	Daily Weekly Monthly	Reinvestment Payout Reinvestment
HDFC Floating Rate Income Fund - Long Term Plan HDFC Floating Rate Income Fund - Long Term Plan - Direct Plan	regular income over short to medium term.     investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt and money market instruments of longer term maturities.     low risk. (BLUE)	Growth Dividend (Weekly)	-	- Reinvestment
HDFC Liquid Fund	income over short term.	Growth	-	-
HDFC Liquid Fund - Direct Plan	investment in debt and money market instruments.	Dividend	Daily	Reinvestment
	• low risk. (BLUE)		Weekly Monthly	Payout Reinvestment
HDFC Cash Management Fund - Savings Plan	optimal returns over short term.	Growth	-	-
HDFC Cash Management Fund - Savings Plan - Direct Plan	investment in debt and money market instruments with maturity of upto 91 days only.     low risk.	Dividend	Daily Weekly	Reinvestment Payout Reinvestment
HDFC Cash Management Fund - Call Plan	optimal returns over short term that may be in line with the overnight call rates.	Growth	-	
HDFC Cash Management Fund - Call Plan - Direct Plan	investment typically in Collateralised Borrowing & Lending Obligations (CBLO), overnight reverse repos in Government securities and fixed income instruments with overnight maturity/ liquidity.      low risk. (BLUE)	Dividend (Daily)	-	Reinvestment
HDFC Cash Management Fund - Treasury Advantage Plan (Retail Option)	regular income over short term.     investment in debt and money market instruments.	Growth	-	-
HDFC Cash Management Fund - Treasury Advantage	• low risk. BLUE)	Dividend	Daily	Reinvestment
Plan (Retail Option) - Direct Plan			Weekly Monthly	Payout Reinvestment
HDFC Quarterly Interval Fund	• regular income over short term.	Growth	-	-
Plan A     Plan B	investment in debt and money market instruments and government securities.     low risk. (BLUE)	Dividend	-	Payout Reinvestment

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

Note: Risk is represented as:

**HDFC Mutual Fund** 

(BLUE) investors understand that their principal will be at low risk (BROWN) investors understand that their principal will be at high risk (YELLOW) investors understand that their principal will be at medium risk

#### Default Plan / Option

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". Further, in case of valid application received without indicating any choice of

Plan / Option, the following Default Plan / O	.•
Scheme Name	Default Plan / Option
HDFC Income Fund     HDFC Gilt Fund     HDFC Short Term Plan     HDFC Short Term Opportunities Fund     HDFC Medium Term Opportunities Fund	Growth Option in case Dividend Option or Growth Option is not indicated.     Dividend Payout in case Payout or Reinvestment is not indicated.
HDFC Liquid Fund	Growth Option in case Dividend Option or Growth Option is not indicated. Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated under the Dividend Option. Dividend Reinvestment in case Payout or Reinvestment is not indicated.
HDFC Cash Management Fund Savings Plan, Treasury Advantage Plan – Retail Option and Call Plan	Treasury Advantage Plan - Retail Option with Weekly Dividend Reinvestment Option in case Savings Plan, Treasury Advantage Plan or Call Plan is not indicated.
HDFC Cash Management Fund –     Savings Plan	Growth Option in case Dividend Option or Growth Option is not indicated. Daily Dividend Reinvestment in case Daily or Weekly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.
HDFC Cash Management Fund-Treasury Advantage Plan – Retail Option	Growth Option in case Dividend Option or Growth Option is not indicated. Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.
HDFC Cash Management Fund-Call Plan	Growth Option in case Daily Dividend Option or Growth Option is not indicated.
HDFC High Interest Fund	Growth Option in case Dividend Option or Growth Option is not indicated.     Quarterly Dividend Payout in case Quarterly Dividend Option, Half Yearly Dividend Option and Yearly Dividend Option is not indicated.     Dividend Payout in case Payout or Reinvestment is not indicated.
HDFC High Interest Fund - Short Term Plan	Growth Option in case Dividend Option or Growth Option is not indicated.     Dividend Payout in case Payout or Reinvestment is not indicated.
HDFC Floating Rate Income Fund — Short Term Plan (Wholesale Option) & Long Term Plan	If Short Term Plan (Wholesale)/Long Term Plan is not mentioned, the default would be Short Term Plan (Wholesale) with Growth Option, provided the application meets the minimum application criteria, failing which the application will be rejected.
HDFC Floating Rate Income Fund – Long Term Plan	Growth Option in case Growth or Dividend Option is not indicated.
HDFC Floating Rate Income Fund — Short Term Plan — Wholesale Option	Growth Option in case Dividend Option or Growth Option is not indicated. Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. Dividend Reinvestment in case Payout or Reinvestment is not indicated.
HDFC Quarterly Interval Fund	The Plan having the Specified Transaction Period, in case Plan A / Plan B / Plan C is not indicated. Growth Option in case Growth Option or Dividend Option is not indicated. Dividend Payout in case Payout or Reinvestment is not indicated.

### 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 9 in the Application Form.

#### Resident Investors

For Investors having a bank account with HDFC Bank Limited or such banks with whom the

AMC would have an arrangement from time to time:

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

For other Investors not covered by (a) above:

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

The AMC will not accept any request for refund of demand draft charges, in such cases

#### NRIs. FIIs. OCIS

#### Repatriation Basis

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

#### Non-repatriation Basis

Non-repatriation Basis

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

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

 the Specific Schema A/P Barmapet Account Number! or

'the Specific Scheme A/c Permanent Account Number' or

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

#### Cash

In accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the Fund shall accept applications for subscription with payment mode as 'Cash' ("Cash Investments") at select Investor Service Centres (ISCs) to the extent of Rs.20,000 per investor, per financial year as follows:

stor, per financial year as follows:

Only resident individuals, sole proprietorships and minors (through 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.

Currently, the Fund has made arrangement 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

Procedure to undertake Cash Investments:

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.

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.

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.

Applicability of NAV for all schemes other than liquid scheme(s) will be based on the time stamping of the application by the relevant ISC. Applicable NAV for Cash Investments in liquid scheme(s) will be based on the time when the cash is received by the liquid scheme from the Bank (and not the time of deposit of cash at the Bank branch) as the Bank merely collects cash and will remit the funds to the scheme(s) usually by next business day only.

If the amount of subscription (together with the investments already made through cash in the same financial year) exceeds Rs.20,000/-, the application will be rejected. 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.

Application for Cash Investment not satisfying the above conditions is liable to be rejected.

For further details on Cash Investments, please refer to the Notice dated February 18, 2013 uploaded on the website of the Fund viz. www.hdfcfund.com

### Third Party Payments

HDFC Asset Management Company Limited ("HDFC AMC") / HDFC Mutual Fund ("Mutual Fund"), shall not accept applications for subscriptions of units accompanied with Third Party

Payments except in cases as enumerated in para 9.2a below.

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

#### Illustrations

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

considered as initid Party Payment.

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

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

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

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

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

- in) Custodian on behalf of a client.

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

  For investments through third party payments, Investors must attach the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the Application Form for subscription of units.
- The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified herein below.

Source of funds-if paid by cheque

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

(a) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

(b) a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

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

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

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts, as detailed in Instruction No. 5B. Investors are requested to avail the facility of registering multiple bank accounts by filling in the 'Multiple Bank Accounts Registration Form' available at our Investor Service Centres (ISCs) or on our website www.hdfofund.com

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

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

debit for issuance of the instrument.

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

(iii) Source of funds - if paid by RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc. Investors should attach to the purchase application form, an acknowledged copy of the instruction to the bank also stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant/ investor should be one of the account holders to the bank account debited for such electronic transfer of funds. for such electronic transfer of funds.

for such electronic transfer of funds.

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

The account number mentioned in the Certificate should be the same as / one of the

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

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

In case the Third Party Declaration Form is not attached and the source of payment is not identified, HDFC Mutual Fund / HDFC AMC retains the sole and absolute discretion to reject / not process such Application and refund the subscription money to the bank account from which the subscription amount was received and shall not be liable for any such rejection.

#### 10. E-mail Communication

If the investor has provided an email address, the same will be registered in our records for eDocs. Thus, Allotment confirmations, Consolidated Account Statement/Account Statement, annual report/abridged summary and any statutory / other information as permitted would be sent by email. These documents shall be sent physically in case the Unit holder opts/request for the

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

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

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

#### Direct Credit

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

#### National Electronic Funds Transfer (NEFT)

NATIONAL ELECTRONIC FUNDS Transfer (NEFT)

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

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

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

#### Electronic Clearing Service (ECS)

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

notice: It should be noted that While the Mutual Fund Will make all efforts, there is no commitment that this facility will be made available to all desirous investors.

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

Therefore, the Investors will receive their redemption / dividend proceeds (if any) directly into

- their bank accounts in the following order: In case the bank account of an investor is covered under Direct Credit facility then the payment of redemption / dividend proceeds (if any) will happen via direct credit payout mode only. Investors having these bank accounts will not receive payouts via NEFT/ECS\*
- only. Investors having these bank accounts will not receive payous waver-1/E/S in case the bank account of an investor is not covered under Direct Credit facility but covered under NEFT system offered by the RBI then the payment of redemption / dividend proceeds (if any) shall be effected via NEFT mechanism only.

  The facility for payment of dividend proceeds, if any via ECS\* shall be affected only in case
- the bank account of an investor is not covered under the Direct Credit facility or NEFT system.

  \* available only in respect of dividend payments.

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

In case the bank account as communicated by the Unit holder is with any of the said banks with whom the AMC has entered into arrangements to facilitate such direct credits or with any of the banks participating in the NEFT System offered by RBI, the AMC shall automatically extend this facility to the

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

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

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

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

#### 12. Electronic Services

The eServices facility includes HDFCMFOuline, HDFCMFOucine, HDFCMFMobile. 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. HDFCMFO aline

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 using HDFCMFOuline.

### HDFCMF?westOuline

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 using HDFCMF?westOnline.

### **HDFCMF***Mobile*

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.

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.

#### Alerts

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 further details and the terms and conditions applicable for availing eServices, please visit our website www.hdfcfund.com

#### 13. Dematerialization

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

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

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

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details

mentioned in the application are incomplete/incorrect or do not match with the depository data the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise

All details such as address, bank details, nomination etc. will be applicable as available in the An details such as address, bank details, nonlinitation 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.

#### **Signatures**

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

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

#### 15. Nomination

- Nomination ensures all rights and/or amount(s) payable in respect of the holdings in Schemes of HDFC Mutual Fund would vest in and be transferred to the nominee upon death of the Unit holder. The nominee receives the units only as agent and trustee for the legal heirs or legatees as the case may be. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a unit holder shall be applicable for investments in all schemes in the folio or
- Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the Scheme Information Document.
- Nomination shall be mandatory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for Individuals (with sole holding) would be opened without nomination. However, investors who do not wish to nominate must sign separately confirming their non-intention to nominate. In case nomination/non-intention to nominate is not provided by Individual (with sole holding), the application is liable to be rejected.
- The nomination can be made only by individuals applying for/ holding units on their own behalf singly or jointly. Karta of Hindu undivided family, holder of Power of Attorney cannot nominate.
- Nomination shall not be allowed in a folio held on behalf of a minor. In case a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".

  Minor(s) can be nominated and in that event, the name, address and signature of the guardian of
- the minor nominee(s) shall be provided by the unitholder. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his
- office or a religious or charitable trust.

  The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of Hindu undivided family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
- Nomination in respect of the units stands rescinded upon the transfer of units. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs.
- Cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share in favour of each of the nominees should be indicated against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent.
- In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, HDFC Mutual Fund/ HDFC Asset Management Company Limited (AMC), by invoking default option shall settle the claim equally amongst all the nominees. In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable.

### 16. Permanent Account Number

Permanent Account Number
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except 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 father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

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

PAN Exempt Investments

#### 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.

#### 17. Prevention of Money Laundering

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

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

To ensure appropriate identification of the Investor(s) and with a view to monitor transactions for the prevention of money laundering, HDFC Asset Management Company Limited (HDFC AMC)/HDFC Mutual Fund reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the Investor(s), 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.

Incomplete or additional information for this purpose.

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

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

#### 18. Know Your Customer (KYC) Compliance

Units held in account statement (non-demat) form

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

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

proof of KYC Compliance at the time of investment.

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

# Units held in electronic (demat) form

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

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

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

#### CHECKLIST

- 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 Number (PEKRN) in case of PAN exempt investment.
  - 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 is drawn in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name' dated, signed and crossed 'A/c Payee only' . Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.

B:18	bocuments as listed below are submitted along with the Application Form (as applicable to your specific case).				
	Documents	Companies / Trusts / Societies/	NRI/	Minor	Investments through
		Partnership Firms / LLP / FIIs*	OCI/		Constituted Attorney
		Taranoremp	PIO		
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	✓	1	<b>√</b> #	✓
5.	KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd.				
	website (www.cvlindia.com)	✓	1	<b>√</b> #	✓
6.	Proof of Date of Birth			1	
7.	Proof of Relationship with Guardian			1	
8.	PIO / OCI Card (as applicable)		1		

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

# If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided. \* For FIIs, copy of SEBI registration certificate should be provided.

# Third Party Payment Declaration Form



Declaration Form No.

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

OR OFFICE USE ONL	.Y																										
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NAME OF FIRST/SOL	E APPLI	CANT (B	ENEFIC	IAL INVE	STOR)								1														
Mr. Ms. M/s.																											
2. THIRD PARTY INFO	RMATI	ON (Re	fer Inst	ruction N	0.3)																						
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Mr. Ms. M/s.																											
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RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (<) as applicable]  Status of the Minor   FII   Employee(s)																											
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# including Demand Draft charges, if any.

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

#### THIRD PARTY DECLARATION

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

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

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

#### Applicable to NRIs/OCIs only :

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

Signature of the Third Party	_

# BENEFICIAL INVESTOR(S) DECLARATION

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

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

#### Applicable to Guardian receiving funds on behalf of Minor only:

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

DD	MM	YYYY

	First / Sole Applicant / Guardian
SIGNAI URE/S	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
- 2a. The following words and expressions shall have the meaning specified herein:
  - (a) "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) "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

<u>Illustration 1:</u> 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 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.

2b. HDFC Mutual Fund/ HDFC Asset Management Company Limited ('HDFC AMC') will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/

declarations:

(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).

(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)

- (ii) Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions.
- (iii) Custodian on behalf of an FII or a Client.
- \* 'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- 2c. 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.
  - (ii) 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.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of HDFC Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

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

# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

#### 1. GENERAL INSTRUCTIONS

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

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

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance of HDFC Mutual Fund.

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

#### 2. BENEFICIAL INVESTOR INFORMATION

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

#### 3. THIRD PARTY INFORMATION

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

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

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

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

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

#### 4. THIRD PARTY PAYMENT DETAILS

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

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

#### (i) Source of funds - if paid by cheque

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

- a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number:
- a letter (in original) from the bank on its letterhead certifying that the third party
  maintains an account with the bank, along with information like bank account
  number, bank branch, account type, the MICR code of the branch & IFSC Code
  (where available). The said letter should be certified by the bank manager with
  his/herfull signature, name, employee code, bank seal and contact number.
  - # the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of HDFC Mutual Fund. The

copy of such documents will be verified with the original documents to the satisfaction of the HDFC AMC/HDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

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

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

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

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

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

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

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

#### 5. SIGNATURE(S)

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

#### 6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase\*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified.

\*includes fresh/additional purchase, Systematic Investment Plan.

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

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

#### 7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 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 Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, HDFC AMC/ HDFC Mutual Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain

# INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM (Contd.)

documentation for establishing the identity of the third party, 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.

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

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

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

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

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

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

# **Enrolment Form for SIP/ Micro SIP**

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



(Please read terms & conditions overleaf)

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

Enrolment Form no SIP/ Micro SIP via ECS (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only. FOR OFFICE USE ONLY (TIME STAMP) KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) Internal Code for Sub-Agent/ Employee Employee Unique Identification Number (EUIN) Sub-Agent's ARN/ ARN-Declaration for "execution-only" transaction (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 is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager / sales person of the distributor and the distributor has not charged any advisory fees on this transaction. First/ Sole Applicant/ Guardian Second Applicant Third Applicant Transaction Charges for Applications through Distributors only (Refer Item No. 17 and please tick (✓) any one) I confirm that I am a **First time** investor across Mutual Funds. I confirm that I am an existing investor in Mutual Funds (Rs. 150 deductible as Transaction Charge and payable to the Distributor) (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 have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of enrolment for Systematic investment Plan (SIP) and of ECS (Debit Clearing) / Direct Debit / Standing Instruction facilities and agree to abide by the same. I/We hereby apply to the Trustee of HDFC Mutual Fund for SIP application under of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/ We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us. Applicable to PEKRN Holders: I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs.50,000/- in a rolling 12 months period or in a financial year. Applicable to application under Direct Plan: I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Plan" and also confirm that the investments in Scheme through "Direct Plan" is/are made at my own discretion. HDFC Mutual Fund/HDFCAMC/Trustee shall not be liable for any consequences arising out of such investments. Please ( $\checkmark$ ) any one. In the absence of indication of the option the form is liable to be rejected. CANCELLATION (Refer Item No. 11) ■ NEW REGISTRATION ☐ CHANGE IN BANK ACCOUNT **INVESTOR DETAILS** Application No. (For new investor)/ Folio No. (For existing Unitholder) (Refer Item No. 3(c)) SIGNATURE Sole/1st applicant PAN# KYC# (Mandatory) Proof Attached or PEKRN# [Please tick (✓)] Name of Guardian (In case Applicant is minor) PAN# KYC# (Mandatory) Proof Attached [Please tick (✓)] PEKRN# **Second Applicant** PAN# KYC# (Mandatory) Proof Attached [Please tick (✓)] PEKRN# Third Applicant PAN# KYC# (Mandatory) Proof Attached or PEKRN# [Please tick (✓)] # Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. Refer Item No. 15 and 16 Scheme (Investors applying under Direct Plan must mention "Direct" against the Scheme name) Option Each SIP/ Micro SIP Amount (Rs.) Frequency Monthly 7 Quarterly (\*Default Frequency) [Refer Item No. 6(iv)] ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder) HDFC MUTUAL FUND **Enrolment** Date: Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, Form No. 169, Backbay Reclamation, Churchgate, Mumbai 400020 ISC Stamp & Signature Received from Mr./Ms./M/s. 'SIP/ Micro SIP' application for Scheme / Plan / Option

Please Note: All purchases are subject to realisation of cheques

Total Amount (Rs.)

SIP Top-up (Optional) (Refer Item No. 7 e)		(Ple	ase 🗸	/ to	avail tl	his fa	cility	´	p-up /		,	· ′															les of			,	
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# 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. However, Investors shall submit seperate forms in case they wish to enroll for both SIP and Micro SIP 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 Focused Large-Cap 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 Gilt Fund + Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund Plan 2005.
  - $\mbox{*an}$  open-ended equity linked savings scheme with a lock-in period of 3 years
  - \*\* an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

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

 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

Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Further, SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

These requirements do not apply to Overseas Distributors.

New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. The list of eligible schemes which may be sold by such distributors is available on www.hdfcfund.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

#### **Direct Investments**

Investors applying under Direct Plan 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.

b. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the Enrolment Form. Existing unit holders 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 / Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
- a. 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 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/-.

- 5. The facility is offered to investors the following two Plans (Frequency):
  - i) Monthly Systematic Investment Plan (MSIP)
  - ii) 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:

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	Schemes other than HDFC	HDFC TaxSaver* and						
	TaxSaver* and HDFC Long	HDFC Long Term						
	Term Advantage Fund*	Advantage Fund*						
	i) Minimum Amount per Inst	allments						
MSIP	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-						
QSIP	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-						
	ii) Total Minimum Number o	Installments						
MSIP	<ul> <li>In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques</li> </ul>	6 Installments						
	• In respect of each SIP Installment equal to or greater than Rs. 1,000/ - in value: 6 Cheques							
QSIP	• In respect of each SIP Installment less than Rs. 3,000/ - in value: 4 Cheques	2 Installments						
	• In respect of each SIP Installment equal to or greater than Rs. 3,000/ - in value: 2 Cheques							

\*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.

 In case the Frequency (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. All 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.
  - 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.

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

SIP Top-up Facility is not available under Micro SIPs

- 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.
- 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 topup 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 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
	o abide by the terms and
conditions of ECS facil	ity of RBI.

#### ii) Payment through Direct Debit Facility

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

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

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 / guarter.

#### (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 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.
- Investors have an option to hold the Units in dematerialized form (except units of HDFC Children's Gift Fund). However, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s).

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

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

depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

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

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

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

#### (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.

## 6. 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.

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



# **Enrolment Form**

(Please read terms & conditions / instructions overleaf)



Enrolment Form No.

KEY PARTNER / AGENT INFORMATIO	N (Investors applying u	ınder Direct Plan mı	ust mention "	Direct" i	n ARN c	olumn.)			FOR O	FFICE (	JSE (	ONLY	(TIME S	STAMP)		
ARN ARN Na	me	Sub-Agent's ARN/ Bank Branch Code	for S	rnal Code Sub-Agen nployee	/	dentificat	ree Uniq tion Nun :UIN)	ue nber								
ARN-																
Upfront commission shall be paid directly assessment of various factors including the Declaration for "execution-only" trans I / We hereby confirm that the EUIN temployee / relationship manager/s relationship manager/s	service rendered by the saction (only where l ox has been intentionales person of the	e ARN Holder. EUIN box is left bl onally left blank l above distributo	lank) (Refe by me / us a r or notwitl	r Instru s this i	ction N s an "e na the	o. 18) xecution	on-oni	ly" tra	Date: Insaction Opriate Isaction	n with	out a	any int y, pro	M eractio vided b		y ice b	by the
Sign Here			Sign H									Sign H				
First / Sole Unit Holder / Gua			Second Uni	t Holder							Thi	rd Unit	Holder			
/ We have read and understood the contents of conditions overleaf. I / We hereby apply to the respective Scheme(s) / Plan(s) / Option(s) im/them for the different competing Scheme: upplicable to PEKRN Holders: I, the first / s kegistration Authority and that my existing invupplicable to application under Direct Plan: twestments in Scheme through "Direct Plan" in the property of t	ole holder, also hereby o estments together with th	declare that I do not ne current applicatio	: hold a Perma n will not resul	ınent Ac t in aggr	count N egate inv	umber a estmen	ınd hol ts exce	d only eding F	a single Rs.50,00	PAN Exe 0/-in a r	empt F colling	Referer 12 mo	ice No. ( nths peri	PEKRN) is od or in a f	suec nanc	d by k cial ye
Please (✓) any one.	NEW REGISTRATION	V		[	CA	NCELL	ATION	I								
Folio No. of 'Transferor' Scheme (for	existing Unit holder)	/ Application No	. (for new ir	vestor									10.00		1	"
Name of the Applicant														is manda Please (\		#
Name of First/Sol	e Applicant		PAN# or PEKRN#										Proo	f Attache	d [	
Name of Guardian in case First/	Sole Applicant is a m	ninor	PAN# or PEKRN#										Proo	f Attache	d [	
Name of Second	Applicant		PAN# or PEKRN#										Proo	f Attache	d [	
Name of Third			PAN# or PEKRN#										Proo	f Attache	d [	]
# Please attach Proof. If PAN/PEKRN/h Name of 'Transferor' Scheme/Plan/O			attach any portang							et the S	Cham	no nam	۵)			
Name of 'Transferee' Scheme/Plan/0			ors applying													
For Fixed Systematic Transfer Plan		nsfer per Installmen														
(FSIP)	O Daily#									N	lo. of	Installı	nents:*			
(Please ✓ any one) (Refer Instruction No. 7)	○ Weekly\$		nsfer (Please			у 🗆	Thurso	day [	] Friday <sup>†</sup>		lo. of	Installı	ments:*			
		Ouarterly fer (Please ✓ any o		□ 25th				ı	Enrolmer From: To:	nt Period	1	M M	Y	Y Y Y Y		Y
For Capital Appreciation Systematic	○ Monthly <sup>+</sup>	Quarterly							Enrolmer	nt Perio	d*:					
Transfer Plan (CASTP) (Please ✓ any one)		fer (Please ✓ any o n □ 10th  □ 15		□ 0E#				I	From:	IV	1	M	Υ	Y		Υ
(Refer Instruction No. 8)  a case of multiple registrations, please			oui 🔲 20ui	<u> </u>				•	To:	IV	1	M	Υ	Y		Υ
FRefer Instruction No. 7 (a) \$Refer	Instruction No. 7 (b)  Holder / Guardian lease note : Signatur	*Refer Instruc	Seco s it appears	nd Uni	Holde Applica	ution Fc	orm ar	nd in ti			Th		&(vi)] nit Holde	er		
	ACKNO	)WLEDGEMEN	T SLIP (To	be <u>fill</u> e	d in b	y th <u>e l</u>	Jni <u>t h</u>	older	)						_	
Date:	HDFC MUTUAL FUND  Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020  Enrolment Form No./Folio No.  ISC Stamp & Signature															
Received from Mr./Ms./M/s. from Scheme / Plan / Option				_ '5	TP' ap	olicatio	n for t	transfe	er of Un	its;						
to Scheme / Plan / Option																

# TERMS & CONDITIONS / INSTRUCTIONS FOR STP

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

Currently, the schemes (including Direct Plan thereunder) eligible for this facility are as follows:

eligible for this facility are as follows:

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

\* open-ended equity linked savings schemes with a lock-in

- \* open-ended equity linked savings schemes with a lock-in period of 3 years. These schemes shall not be eligible for Capital Appreciation Systematic Transfer Plan (CASTP).
- \* an open-ended fund of funds scheme investing in HDFC Gold Exchange Traded Fund

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

- The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (\*/) in the appropriate box (□), where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
- One STP Enrolment Form can be filled for one Scheme/Plan/
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf that the SCs of HDFC Mutual Fund website is a waywelf website is waywelf website is waywelf website is a waywelf website is w Fund website i.e. www.hdfdund.com.
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.
- STP offers unit holders the following two Plans:
  - Fixed Systematic Transfer Plan (FSTP)

Capital Appreciation Systematic Transfer Plan (CASTP) capital Application systematic inaister Flat (CASTF)

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

- eated as the Default Frequency.

  Under the FSTP -Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 500 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund\* and HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on every Business Day.
  - Under the FSTP Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 eligible to transfer a fixed amount (minimum Hs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund\* and HDFC TaxSaver\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on any Business Day of the week i.e. Monday, Tuesday, Wednesday, Thursday or Friday.
  - Under the FSTP Monthly Interval, unit holders will be Under the FSTP - Monthly interval, unit nouvers will use eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver\* and HDFC Long Term Advantage Fund\* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*) on the 1st, 5th, 10th, 15th, 20th or 25th faceth month 20th or 25th of each month.
  - 20th or 25th of each month.

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

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

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

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

- Under the CASTP- Monthly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of each month. Under the CASTP-Quarterly Interval, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers Adjust, October, November, etc. Please note that no translets will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, wil be the capital appreciation between the previous CASTP date (where CASTP has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first guarter and Rs. 3,000 in the second guarter.
- The minimum number of installments under Daily i) FSTP is as follows:
  - For schemes other than HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*:
    - where installment amount is less than Rs. 1,000/-:12
    - where installment amount is equal to or greater than Rs. 1,000/-:6
    - For HDFC TaxSaver\* and HDFC Long Term Advantage Fund\*: 6
  - \* an open-ended equity linked savings scheme with a lock-in period of 3 years.
  - There should be a minimum of 6 Installments for enrolment under Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and
  - Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment in the Transferor Scheme should be Rs. 12.000.
  - In case of FSTP Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrolment period respectively in the Enrollment Form, failing which the Form is liable to be rejected
  - In case Day of Transfer has not been indicated under FSTP- Weekly frequency, Friday shall be treated as Default day of transfer.
  - In case, the Enrolment Period has been filled, but the STP Date and/or Frequency (Monthly/ Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency
  - and 10th shall be treated as Default Date.

    In case of FSTP Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
  - The application for enrollment for FSTP Monthly & Quarterly Interval and CASTP Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

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

- There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18
- In respect of STP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the

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

· Exit Load of the Transferor Scheme(s):

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

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

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

- STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
- Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated.
- Units of HDFC Long Term Advantage Fund and HDFC TaxSaver (open-ended equity linked savings schemes with a lock-in period of 3 years) cannot be assigned / transferred / pledged/ redeemed / switched out until completion of 3 years from the date of allotment of the respective units.

#### Permanent Account Number

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

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

#### PAN Exempt Investments

PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment 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.

- furnish a copy of PAN to the Mutual Fund.

  Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the Status of Additional Information available on our website. Statement of Additional Information available on our website www.hdfcfund.com
- Investors with existing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

#### **Investment through Distributors**

Agents / distributors are not entitled to sell units of mutual Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual funds in India (AMFI). Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her form AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are muted through a distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

These requirements do not apply to Overseas Distributors

New cadre distributors: SEBI has introduced a new cadre of New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. The list of eligible schemes which may be seld by such distributors is available on which may be sold by such distributors is available on www.hdfcfund.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

#### Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

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



# HDFC FLEX SYSTEMATIC TRANSFER PLAN Enrolment Form

(Please read terms & conditions / instructions overleaf)



Enrolmen Form No.

Application   PEKRN   Holders:   the first, sole holder, also hereby declare that   do not hold a Permanent Account Number and hold only a single PAK   Beengt Reference No. (PEKRN) is used by NYC	Decision Commission that the paid directly by the awarder to the ARIN Holder AMARI replanted Destination (Commission of the Commission o		MATION (Investors applyin	ng under Direct Pl	an must mention	"Direct" in AR	N column.)	FOR	OFFICE	USE ONLY (	TIME STAMP)		
Uption commissions tabilities paid effectify by the investor to the ARM Holder (AMP registered Distributor) based on the investor to sessement of various besterior including the service research by the ARM Holder (AMP registered Distributor) based on the Date:     Date:   Date:   No. 16   No. 16   V.	Uptone commission shall be paid directly by the anvestor to the ARM index (AMT registered Distributor) based on the Date:    Date:	ARN A			Internal C	ode Em							
Declaration for "xecution-only" transaction (only where EUN box is let thank). (Refer instruction 18)	Deciaration for "execution only "transaction (only where EUN box is let blank) (Refer instruction 18)  1. We have by commander 5 as the season of the shower distributor or notwithstanding the advice of in-appropriateness, if am, provided by the employee / relationship manager / sales person of the shower distributor and the	ADM		ank Branon Code	Employ	ee	(EUIN)						
Declaration for "xecution-only" transaction (only where EUN box is let thank). (Refer instruction 18)	Deciaration for "execution only "transaction (only where EUN box is let blank) (Refer instruction 18)  1. We have by commander 5 as the season of the shower distributor or notwithstanding the advice of in-appropriateness, if am, provided by the employee / relationship manager / sales person of the shower distributor and the	Infront commission shall be naid	directly by the investor to	n the ARN Holde	er (AMFI register	ed Distributo	r) hased on the	-				<del></del>	
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Please (-/) any one   NEW REGISTRATION   CANCELLATION   Proof Attached	Please (	Applicable to application under Direct the investments in Scheme through "D	<b>ct Plan:</b> I/We hereby declare birect Plan" is/are made at m	e and confirm than	t I/We have read a . HDFC Mutual Fur	nd understood d/HDFCAMC	d the Scheme rela Trustee shall not	ated doci t be liable	uments per	ertaining to the onsequences	e "Direct Plan" ar arising out of su	d also co ch investr	onfirm that ments.
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Pan #	Pan #   Proof Attached   Proof Attache	Name of the Applicant	_										#
Guardian (in case the First / Sole Applicant is a minor)  PERRN #	Guardian (in case the First / Sole Applicant is a minor)  PAN #	First / Sole Applicant											
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Third Applicant  Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer Instruction 15 and 16.  1. Folio No. of Transferor' Scheme (Proof existing Unit holder) / Application No. (for new investor)  2. Name of Transferor' Scheme/Plan (Investors applying under Direct Plan must mention "Direct" against the Scheme name).  3. Name of Transferee' Scheme/Plan (Investors applying under Direct Plan must mention "Direct" against the Scheme name).  4. Amount and Frequency of Flex STP (Please Y any one)	Third Applicant    PAN #				PENNIN #								
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Second Unit holder   Third Unit holder	In case of multiple registrations, please fill up separate Enrolment Forms.  * Refer Instruction 9(b) and 9(c)  * Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]  First/Sole Unit holder / Guardian  Second Unit holder  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)  HDFC MUTUAL FUND  Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020  Form No.  ISC Stamp & Signature  ISC Stamp & Signature  From Scheme / Plan / Option	Folio No. of 'Transferor' So Application No. (for new in 2. Name of 'Transferor' Sche     Name of 'Transferee' Sche     Amount and Frequency of	cheme (for existing Unit westor) cme/Plan/Option cme/Plan Flex STP Ame  Unit Westor)  When the content of the c	(Investors app (Investors app ount of Transfer po Daily Veekly [Day of ] MondayT	llying under Directer Installment: Rs.	Plan must m Plan must m	ention "Direct" a ention "Direct" a (The	gainst the	e Scheme e Scheme amount s No. of	hall be determi	ned by formula in		
Third Unit holder  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)  Plate:  Received from Mr./Ms.M/s  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)  Form No.  ISC Stamp & Signature  Flex STP' application for transfer of Units;	In case of multiple registrations, please fill up separate Enrolment Forms.  * Refer Instruction 9(b) and 9(c)  * Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]  First/Sole Unit holder / Guardian Second Unit holder Third Unit holder  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)  HDFC MUTUAL FUND  Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, Enrolment 169, Backbay Reclamation, Churchgate, Mumbal - 400 020 Form No.  ISC Stamp & Signature  Received from Mr./Ms.M/s  From Scheme / Plan / Option	Folio No. of 'Transferor' So Application No. (for new in 2. Name of 'Transferor' Sche     Name of 'Transferee' Sche     Amount and Frequency of	cheme (for existing Unit westor) cme/Plan/Option cme/Plan Flex STP Ame  Unit Westor)  When the content of the c	(Investors app (Investors app ount of Transfer po Daily Veekly [Day of ] MondayT	lying under Directer Installment: Rs.  Transfer (Please uesday   Wed	Plan must m Plan must m  V any one; nesday	ention "Direct" a ention "Direct" a (The	gainst the	e Scheme e Scheme amount s No. of	hall be determi Installments Installments	ned by formula in		
*Refer Instruction 9(b) and 9(c) *Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]  First/Sole Unit holder / Guardian Second Unit holder Third Unit holder  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  ACKNOWLEDGEMENT SLIP ( To be filled in by the Unit holder)  **POPE MUTUAL FUND**  Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020  **ISC Stamp & Signature**  ISC Stamp & Signature*  **ISC Stamp & Signature**	* Refer Instruction 9(b) and 9(c)  * Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]  First/Sole Unit holder / Guardian Second Unit holder Third Unit holder  Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.  **ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)  **HDFC MUTUAL FUND  **Default Frequency/Date/Day [Refer Instruction 7, 9(h) and 9(i)]  **Please note: Signature to sign.  **ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)  **HDFC MUTUAL FUND  **Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, Enrolment 169, Backbay Reclamation, Churchgate, Mumbai - 400 020 Form No.  **ISC Stamp & Signature**  **ISC Stamp & Signature**  **From Scheme / Plan / Option  **ISC Stamp & Signature**  **ISC Stamp & Signature**  **From Scheme / Plan / Option  **ISC Stamp & Signature**  **ISC Stamp & Signature	Folio No. of 'Transferor' So Application No. (for new in 2. Name of 'Transferor' Sche     Name of 'Transferee' Sche     Amount and Frequency of	cheme (for existing Unit vestor) cme/Plan/Option cme/Plan Flex STP Amo	(Investors app (Investors app ount of Transfer po Daily Veekly [Day of Thomas Investors Investors Investors app Monday Thomas Investors Investors Investors app	Ilying under Direct Ilying under Direct er Installment: Rs.  Transfer (Please uesday  Wed Quarter (Please ✓ any	Plan must m Plan must m  V any one; nesday   Tly one)	ention "Direct" a ention "Direct" a (The	gainst the gainst the e transfer iday +	e Scheme e Scheme amount s No. of No. of	hall be determined installments Installments Installments Int Period*:	ned by formula in		
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To Scheme / Plan Growth Option		1. Folio No. of 'Transferor' Sc Application No. (for new in 2. Name of 'Transferor' Sche 3. Name of 'Transferee' Sche 4. Amount and Frequency of (please ✓ any one)  In case of multiple registrations. * Refer Instruction 9(b) and 9(c)  First/Sole  Date:  Received from Mr./Ms.M/s	cheme (for existing Unit vestor)  cme/Plan/Option  cme/Plan  Flex STP  Am	(Investors app (Investors app (Investors app ount of Transfer po Daily  Veekly [Day of The content of Transfer po Monthly The content of Transfer po Daily T	Ilying under Direct Ilying under Direct er Installment: Rs.  Transfer (Please uesday □ Wed □ Quartet (Please ✓ any □ 10th + □ 15  rms. Itefer Instruction  Sec Chould be as it a de of holding is ENT SLIP ( To	Plan must m Plan must m Plan must m  a v any one; nesday  ty one) th 20th  a 7, 9(h) an  ond Unit hol appears on t joint, all Un  be filled in  L FUND  Floor, H.T. Pa	ention "Direct" a ention "Direct" a  (The  (The  1)  Thursday   Fri  25th  d 9(i)]  der  the Application  nit holders are  1 by the Unit  rekh Marg, ai - 400 020	gainst the gainst the etransfer iday + iday + T	e Scheme e Scheme amount s  No. of  No. of  From:  To:  To:  To:  The design of the sign o	hall be determined installments Installments Installments Installments In Market Market In Market Market In Market Market Market In Market Mar	ined by formula in the state of	Y Y	Y Y

# TERMS & CONDITIONS / INSTRUCTIONS FOR FLEX STP

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

Currently, the Scheme(s) (including Direct Plan thereunder) eligible for this facility are as follows:

eligible för this facility are as föllows:

HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Growth Fund, HDFC Equity Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC MF 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 Focused Large-Cap Fund, HDFC Infrastructure Fund, HDFC Gold Fund\*\* HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Gold Fund HDFC Gilt Fund, HDFC Rotting Rate Income Fund and HDFC Liquid Fund.

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

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

- Flex STP Enrollment Form should be completed in English and in Block Letters only. Please tick (🗸) in the appropriate box (□), where boxes have been provided. The Flex STP Enrollment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
- One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan only.
- In case of valid enrollment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.
- and processed accordingly.

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

  Unit holders should note that unit holders' details and mode of backling (single light anyone or survivor) in the Transferee.
- unit niouers snound note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme Will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name should match with the details in the existing folio number, failing which the enrollment form is liable to be rejected.
- Flex STP offers transfer facility at daily, weekly, monthly and quarterly intervals. Unit holder is free to choose the frequency of such transfers. If no frequency is chosen, Monthly frequency shall be treated as the Default Frequency.
- Under Flex STP, the amount to be transferred in the Transferee Scheme on the date of transfer **shall be higher** of: 8
  - Fixed amount to be transferred per installment; or
  - The amount determined by the formula: (fixed amount to be transferred per installment X number of installments including the current installment) market value of the investments through Flex STP.

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

_ !!	THE Dates of transiers shall be as under.								
D	aily Interval	Every Business Day							
W	•	Monday, Tuesday, Wednesday, Thursday or Friday							
N	Ionthly Interval	On the 1st, 5th, 10th, 15th, 20th or 25th of each month							
Q	uarterly Interval	On the 1st, 5th, 10th 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be any month e.g. April, August, October, November, etc.							

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

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

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

  The redemption/ switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/ switch-out of any units allotted under Flex STP, the balance installments under Flex STP will be processed for the fixed installment amount specified by the unitholder at the time of enrollment subject to clause 8(d) above.
- Illustration 1: How to calculate the transfer amount? Flex STP Enrollment Details:

Transferor Scheme	:	HDFC Income Fund
Transferee Scheme	:	HDFC Equity Fund - Growth Option
Date & Frequency of Flex STP	:	15th - Monthly Interval

Amount of Transfer per Installment Number of Installments	:	Rs. 5,000/- 12
Enrollment Period	:	January - December

Calculation of Flex STP installment amount on the date of the fourth installment i.e. April 15:

- Tristalment i.e. April 15.

  Total units allotted upto the date of last installment i.e. March 15 is assumed as 1,371.22;

  The NAV of HDFC Equity Fund Growth Option on April 15 is assumed as Rs. 9/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs.12,340.91 [1,371.22 X 9].

The installment amount will be calculated as follows:										
Fixed amount specified at the time of enrollment	:	Rs. 5,000/-								
	or									
As determined by the formula	:	[(5,000 X 4) – 12,340.91] = Rs. 7,659.09								
whichever i	s h	ijaher								

Hence, on April 15, the installment amount transferred to the Transferee Scheme will be Rs. 7,659.09

# Illustration 2: How to calculate the transfer amount?

FLEX STP Enrollment Details	:
Transferor Scheme	: HDFC Floating Rate Income Fund - Short Term Plan
Transferee Scheme	: HDFC MF Monthly Income Plan - Long Term Plan - Growth Option
Date & Frequency of Flex STP	: 1st - Monthly Interval
Amount of Transfer per Installment	: Rs. 5,000/-
Number of Installments	: 12
Enrollment Period	: January - December
Coloulation of Floy CTD inotally	mont amount on the date of the

Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1:

- Total units allotted upto the date of last installment i.e. June 1 is assumed as 4.196.43:
- NAV of HDFC MF Monthly Income Plan Long Term Plan Growth Option on July 1 is assumed as Rs.10/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is Rs. 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows

Fixed amount specified at the time of enrollment	:	Rs. 5,000/-								
	or									
As determined by the formula	:	[(5,000 X 7) - 41,964.29] = Rs 6,964.29								
whichever is higher.										

Hence, on July 1, the installment amount transferred to the Transferee Scheme will be Rs. 5,000/-.

Note: The Flex STP installment dates in the illustrations above are assumed to be Business Days.

- The minimum amount per Flex STP installment is as а
- Flex STP Daily Interval : Rs. 500/- and any amount
- Flex STP Weekly & Monthly Interval: Rs. 1,000/- and any amount thereafter
- Flex STP Quarterly Interval: Rs. 3,000/- and any amount
- The minimum number of installments for enrollment under Daily Flex STP: b.
- minimum of 12 installments where installment amount is less than Rs. 1,000/-.
- minimum of 6 installments where installment amount is equal to or greater than Rs. 1,000/-. c.
- There should be a minimum of 6 installments for enrollment under Weekly and Monthly Flex STP and 2 installments for Quarterly Flex STP. d
- The minimum unit holder's account balance or a minimum amount of application at the time of Flex STP enrollment in the Transferor Scheme should be Rs. 12,000.
- In case of Flex STP Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- The application for enrollment for Flex STP Monthly & Quarterly Interval should be submitted at least 10 Days and not more than 90 days before the desired commencement date.

In case the Start Date is mentioned but End Date is not mentioned, the application will be registered for the minimum number of installments.

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

- In case of Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected. In case Day of Transfer has not been indicated under the
- Weekly frequency, Friday shall be treated as Default day of
- In case, the Enrolment Period has been filled, but the Flex STP Date and/or Frequency (Monthly/Quarterly) has not been indicated, Monthly frequency shall be treated as Default frequency and 10th shall be treated as Default Date.
- There is no maximum duration for Flex STP enrollment. Flex STPs will be registered in a folio held by a minor only till the

date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Flex STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

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

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

Exit Load of the Transferor Scheme(s)

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

### Exit Load of the Transferee Scheme(s)

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

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

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

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

  Unit holders will have the right to discontinue the Flex STP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 7 days prior to the due date of the next transfer date. On receipt of such request, the Flex STP facility will be terminated. In case of Flex STP Daily Interval termination of Flex STP will be effective not later than the 7th Business Day from the date of receipt of written request.
- HDFC Flex STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

#### Permanent Account Number

Permanent Account Number

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

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

#### **PAN Exempt Investments**

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment 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.

- Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Flex STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. For more details, please refer to the SAI available on our website www.hdfcfund.com
- Investors with existing Flex STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

# **Investment through Distributors**

Investment through Distributors

Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/ relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

These requirements do not apply to Overseas Distributors.

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New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. The list of eligible schemes which may be sold by such distributors is available on www.hoftfund.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

#### **Direct Investments**

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

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



# HDFC SWING SYSTEMATIC TRANSFER PLAN **Enrolment Form**



(Please read terms & conditions overleaf)

www.hdfcfund.com

Enrolment Form No. KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) FOR OFFICE USE ONLY (TIME STAMP) Internal Code for\_Sub-Agent/ Employee Unique Identification Number (EUIN) Sub-Agent's ARN/ ARN ARN Name Bank Branch Code Employee Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors Date: assessment of various factors including the service rendered by the ARN Holder. Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer item no. 2) I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee / relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. First/Sole Unit holder / Guardian Second Unit holder First/Sole of the Roy Information Memorandum(s), Scheme Information Document(s) of the respective Scheme(s) and the Statement of Additional Information and the terms & conditions overleaf. I/ We hereby apply to the Trustee of HDFC Mutual Fund for enrollment under the Swing STP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to PEKRN Holders: I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs.50,000/- in a rolling 12 months period or in a financial year.

Applicable to application under Direct Plan" We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Plan" and also confirm that the investments in Scheme through "Direct Plan" is/are made at my own discretion. HDFC Mutual Fund/HDFCAMC/Trustee shall not be liable for any consequences arising out of such investments. KYC is Mandatory # NEW ENROLMENT CANCELLATION Please (✓) any one Please (√) PAN # Proof Attached Name of the First / Sole Applicant PEKRN # Proof Attached Name of the Guardian PAN # (in case of First / Sole Applicant is a minor) PEKRN # Proof Attached Name of the Second Applicant PAN # PEKRN # Proof Attached □ Name of the Third Applicant PAN # PEKRN # # Please attach Proof. If PAN/PEKRN/KYC is already validated, please don't attach any proof. Refer item no. 21 and 22 Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor) Name of 'Transferor' Scheme/Plan/Option (Investors applying under Direct Plan must mention "Direct" against the Scheme name) (Investors applying under Direct Plan must mention "Direct" against the Scheme name). Name of 'Transferee' Scheme/Plan (ONLY GROWTH OPTION) Frequency of Swing STP @ Weekly Quarterly (please ✓ any one Plan/Frequency only) ■ Monday ■ Tuesday ■ Wednesday ■ Thursday ■ Friday No. of Installments (for Weekly interval only) [please refer item no. 14(b)] Date of Transfer for (for Monthly & □ 1st \_\_\_ 5th 10th\* 15th 20th 25th Quarterly Interval only) (please > any one only) **Enrolment Period** From: To: [please refer item no. 14(b) & (g)] (Not applicable for Weekly Interval) There should be a minimum time gap of 10 days and maximum time gap of 90 days between the date of submission of SWING STP enrolment form and the commencement of the SWING STP facility. First Installment Amount From the 2nd installment onwards, the transfer amount shall Rs [please refer item no. 14(a)] be determined by formula in item no. 9 overleaf Default Frequency / Date / Day @ Or immediate next Business Day, if the indicated day is a non Business Day. S SIGNATURE First/Sole Unit holder / Guardian Second Unit holder Third Unit holder Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign. ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder) **HDFC MUTUAL FUND Enrolment** Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, Date: 169, Backbay Reclamation, Churchgate, Mumbai - 400 020 Form No. ISC Stamp & Signature Received from Mr./Ms.M/s 'Swing STP' application for transfer of Units: From Scheme / Plan / Option To Scheme / Plan / Option

# TERMS AND CONDITIONS FOR SWING STP

1. Swing STP is a facility wherein unit holder(s) can opt to transfer an amount at regular intervals from designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferor Scheme") to the Growth Option of designated open-ended Scheme(s) of HDFC Mutual Fund ("Transferee Scheme") including a feature of Reverse Transfer from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Swing STP. The Swing STP Facility is available only for units held / to be held in Non - demat Mode in the Transferor and the Transferee Scheme.

Currently the Schemes (including Direct Plan thereunder) eligible for this facility are as follows:

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

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

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

#### **Investment through Distributors**

Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. as given in the Form.

These requirements do not apply to Overseas Distributors.

New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. The list of eligible schemes which may be sold by such distributors is available on www.hdfcfund.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

#### Direct Investments

Investors applying under Direct Plan must mention "Direct" in ARN column. In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Transferee Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.

- A single Swing STP Enrolment Form can be submitted for transfer into one Scheme/Plan/Option only.
- 4. In case of valid enrolment forms received, indicating choice of option other than the Growth Option in the Transferee Scheme, it will be deemed as the Growth Option in the Transferee Scheme and processed accordingly.

- 5. Investors are advised to read the relevant Key Information Memorandum(s) (KIMs), Scheme Information Document(s) (SIDs) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
- 6. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' name(s) should match with the details in the existing folio number, failing which the Enrolment Form is liable to be rejected.
- 7. Swing STP offers transfer facility at weekly, monthly and quarterly intervals. In case the Frequency (Weekly/ Monthly/Quarterly) and Swing STP date is not indicated, Monthly frequency shall be treated as the Default Frequency. Unit holder is free to choose the frequency of such transfers. The dates of transfers/ default dates shall be as under:

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

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

- 8. In Swing STP, transfers in Transferee Scheme from the Transferor Scheme are made to achieve the Total Target Market Value in the Transferee Scheme by transferring an amount at regular intervals in such a way so as to increase the Target Market Value of units in the Transferee Scheme systematically by a fixed amount (i.e. the first installment amount specified by the Unitholder) on the date of each transfer till the tenure of the Swing STP. The amount to be transferred will be arrived at on the basis of the difference between the Target Market Value and the actual Market Value of the holdings in the Transferee Scheme on the date of transfer.
- 9. The first Swing STP installment will be processed for the first installment amount specified by the Unitholder at the time of enrollment. From the second Swing STP installment onwards, the transfer amount may be higher/lower than the first installment amount, as derived by the formula stated below.

(First installment amount X Number of installments including the current installment) – Market Value of the investments through Swing STP in the Transferee Scheme on the date of transfer

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

- 10. Reverse Transfer: On the date of transfer, if the market value of the investments in the Transferee Scheme through Swing STP is higher than the first installment amount X number of installments (including the current installment), then a reverse transfer will be effected from the Transferee Scheme to the Transferor Scheme to the extent of the difference in the amount, in order to arrive at the Target Market Value.
- 11. The total amount invested through Swing STP over its tenure in the Transferee Scheme, may be higher or lower than the Total Target Market Value of the investment (i.e. the first installment amount X total number of installments specified by the Unitholder). This may be on account of fluctuations in the market value of the Transferee Scheme. If you decide to take up this facility, you should be aware of the possibility, that the total amount invested through Swing STP could be higher or lower than the Total Target Market Value of the investment.

## TERMS AND CONDITIONS FOR SWING STP (Contd.)

12. The redemption/switch-out of units allotted in the Transferee Scheme shall be processed on First In First Out (FIFO) basis. In case there is a redemption/switch-out of any units allotted under Swing STP in the Transferee Scheme by the unit holder, the balance installments under Swing STP will be processed as a normal STP for the remaining installments by investing the amount indicated as first installment amount, on the date of each transfer over the balance tenure of the Swing STP, subject to availability of unit balance in the Transferor Scheme.

#### 13. How does the Swing STP wok?

The following example illustrates how Swing STP – Monthly Interval will work in the Transferee Scheme, if the Target Market Value is to be increased by an amount of Rs. 1,000 every month by way of 12 installments from January to December:

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5) = (3)-(4)	(6) = (5) / (2)	(7) = (3)/(2)	(8)
1-Jan	10	1,000	0	1,000	100.00	100.00	1,000
1-Feb	12	2,000	1,200	800	66.67	166.67	1,800
1-Mar	11	3,000	1,833	1,167	106.06	272.73	2,967
1-Apr	9	4,000	2,455	1,545	171.72	444.44	4,512
1-May	7	5,000	3,111	1,889	269.84	714.29	6,401
1-Jun	8	6,000	5,714	286	35.71	750.00	6,687
1-Jul	10	7,000	7,500	-500	-50.00	700.00	6,187
1-Aug	12	8,000	8,400	-400	-33.33	666.67	5,787
1-Sep	13	9,000	8,667	333	25.64	692.31	6,120
1-0ct	14	10,000	9,692	308	21.98	714.29	6,428
1-Nov	15	11,000	10,714	286	19.05	733.33	6,713
1-Dec	16	12,000	11,733	267	16.67	750.00	6,980

<sup>\*</sup> Reverse Transfer.

# Total units before current investment X current NAV

Swing STP consists of two parts (the same is explained in the above table):

i. Transfer: The transfers are made in a way to increase the market value systematically by Rs.
 1,000 every month. Therefore, in January, there is a transfer worth Rs. 1,000(100 units @ NAV Rs. 10).

## Case 1: If NAV Increases

In the month of February, the NAV of Transferee Scheme rises to Rs. 12. As a result, the market value of the existing 100 units rises to Rs. 1,200. As the target market value after February Swing STP should not exceed Rs. 2,000 the transfer amount will be Rs. 800, this will give an additional 66.67 units @ Rs. 12 to the Transferee Scheme, raising total number of units to 166.67 units.

#### Case 2: If NAV Decreases

In the month of March, the NAV of Transferee Scheme falls to Rs. 11. As a result the market value for the 166.67 units falls to Rs. 1833 (166.67 X 11). Since the Target Market Value after

March Swing STP should be Rs. 3,000, the transfer amount will be Rs. 1,167. This will give an additional 106 units @ Rs. 11 to the Transferee Scheme, raising the total number of units to 272.73 units.

ii. Reverse Transfer: When the Market Value of the Transferee Scheme exceeds the Target Market Value (For eg. Market Value is Rs. 7,500 in July prior to the transfer) then a Reverse Transfer will be effected to transfer units from Transferee Scheme to Transferor Scheme for the excess value rather than a transfer from Transferor Scheme to Transferee Scheme. Thus, when the NAV of the Transferee Scheme increased in July, units were taken out (as indicated by the negative sign) worth Rs. 500 (i.e. in excess of Rs. 7,000) thereby reducing the number of units held in the Transferee Scheme.

However, it may be noted that the Total Amount invested through Swing STP could be more than the Total Target Market Value as illustrated below:

Transfer Date	NAV per unit (Rs.)	Target Market Value of holdings (Rs.)	Market Value of holdings before investment (Rs.)#	Amount Transferred (Rs.)	Units Purchased/ Redeemed*	Total Units held	Total Amount Invested (Rs.)
(1)	(2)	(3)	(4)	(5) = (3)-(4)	(6) = (5) / (2)	(7) = (3)/(2)	(8)
1-Jan	21	1,000	0	1,000	47.62	47.62	1,000
1-Feb	18	2,000	857	1,143	63.49	111.11	2,143
1-Mar	20	3,000	2,222	778	38.89	150.00	2,921
1-Apr	19	4,000	2,850	1,150	60.53	210.53	4,071
1-May	16	5,000	3,368	1,632	101.97	312.50	5,702
1-Jun	17	6,000	5,313	688	40.44	352.94	6,390
1-Jul	15	7,000	5,294	1,706	113.73	466.67	8,096
1-Aug	14	8,000	6,533	1,467	104.76	571.43	9,562
1-Sep	16	9,000	9,143	-143	-8.93	562.50	9,419
1-0ct	15	10,000	8,438	1,563	104.17	666.67	10,982
1-Nov	13	11,000	8,667	2,333	179.49	846.15	13,315
1-Dec	11	12,000	9,308	2,692	244.76	1,090.91	16,008

<sup>\*</sup> Reverse Transfer.

# Total units before current investment X current NAV

**Disclaimer:** The above are only illustrations explaining the concept of Swing STP using assumed figures. The illustrations are merely indicative in nature and should not be construed as investment advice. They do not in any manner imply or suggest performance of any HDFC Mutual Fund Schemes(s). Swing STP neither assures a profit nor guarantees protection against a loss in declining market.

- 14. a. The minimum amount per Swing STP installment shall be as follows:
  - Swing STP Weekly & Monthly Interval: Rs. 1,000 and any amount thereafter.
  - Swing STP Quarterly Interval: Rs. 3,000 and any amount thereafter.

The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Scheme(s) (Transferee Scheme(s) in case of Reverse Transfer) and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferoe Scheme(s) (Transferor

<sup>(-</sup>ve) units indicate Reverse Transfer

<sup>(-</sup>ve) units indicate Reverse Transfer

# TERMS AND CONDITIONS FOR SWING STP (Contd.)

Scheme(s) in case of Reverse Transfer) will not be applicable for Swing STP.

- b. There should be a minimum of 6 installments for enrolment under Weekly and Monthly Swing STP and 2 installments for Quarterly Swing STP.
- c. There is no maximum duration for Swing STP enrollment. However, Swing STP will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The Swing STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- d. The minimum unit holder's account balance or a minimum amount of application at the time of Swing STP enrolment should be Rs. 12,000.
- e. Unitholders are required to fill in the number of installments in case of Weekly Interval and the enrollment period in case of Monthly/ Quarterly Interval in the Enrollment Form, failing which the Form is liable to be rejected.
- f. In case of Swing STP Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- g. The application for enrollment for Swing STP Monthly and Quarterly Intervals should be submitted at least 10 days and not more than 90 days before the desired commencement date

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

In case the End Date is not mentioned, the application will be registered for the minimum number of instalments applicable.

15. In respect of units created under Swing STP enrollments made in the above-mentioned Transferor and Transferee Scheme(s) (and in Transferor Scheme for instances of Reverse Transfer), the Load Structure prevalent at the time of enrolment shall govern the investors during the tenure of the Swing STP as under:

#### • Exit Load for Transferor Scheme

The transfer under the Swing STP from the Transferor Scheme to the Transferee Scheme will be effected by redeeming units of Transferor Scheme / Plan / Option at the Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV.

#### Exit Load for Transferee Scheme

Applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of enrolment for Swing STP will be levied.

#### • Exit Load for Transferor Scheme (for units purchased through Reverse Transfer)

Applicable Exit Load, if any, in the Transferor Scheme / Plan / Option as on the date of enrolment for Swing STP will be levied.

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

- 16. Swing STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- 17. Unitholders have a right to discontinue the Swing STP facility at any time by sending a written request to the ISC. On receipt of such request, the Swing STP facility will be terminated within 15 days.

Investors with existing Swing STP enrolment, who wish to invest under the Direct Plan of the Transferee Scheme must cancel their existing enrollment and register afresh for the facility.

18. HDFC Swing STP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

#### 19. Taxation:

The redemption of units under Swing STP by way of Transfer/Reverse transfer would be subject to applicable taxes, if any. For details on taxation, please refer to the Section on 'Taxation on investing in Mutual Funds' in 'Statement of Additional Information ('SAI')'.

In view of individual nature of tax consequences, each client is advised to consult their professional tax advisor in regard to tax treatment for their investments / redemption.

20. The Trustee reserves the right to change/modify the terms and conditions of Swing STP or withdraw the Swing STP at a later date.

For the updated terms and conditions of Swing STP, contact the nearest ISC or visit our website www.hdfcfund.com

#### 21 Permanent Account Number

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

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

#### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per installment 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.

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



# **Enrolment Form**



Unit holders must read the terms and conditions overleaf before completing this Form.

Date :	D	D	M	M	Υ	Υ	Υ	Υ

The Trustee HDFC Mutual Fund

I/We have read and understood the contents of the Scheme Information Document of the respective Scheme(s) & Statement of Additional Information and the terms and

conditions overleaf and agree to abide by the terms and conditions of the respective Scheme / Plan. Please  $(\checkmark)$  any one. In the absence of indication of the option the form is liable to be rejected. New Registration: Change in withdrawal amount: Cancellation: For enrolment under SWAP facility For Change in withdrawal amount under SWAP facility For cancellation of SWAP facility FOLIO NO. OF EXISTING UNIT HOLDER / **APPLICATION NO. (New Investor)** 1) UNIT HOLDER INFORMATION Name First / Sole Unit holder PAN or PEKRN Name Guardian (in case of First / Sole Unit holder is a minor) or PEKRN PAN 2) SCHEME DETAILS (If the SWAP is to be registered from Direct Plan of the Scheme, please mention so clearly.) **SCHEME NAME # PLAN** OPTION # Please note that one SWAP Form must be used for one Scheme / Plan / Option only. Unit holder(s) need to fill in Separate SWAP Form for each Scheme / Plan / Option. 3) WITHDRAWAL DETAILS (Please ✓ choice of Plan) Fixed Plan (Refer item 8(ii) & (iii) overleaf) Variable Plan (Capital Appreciation, if any) (Refer item 9(ii) overleaf) O MONTHLY@ QUARTERLY QUARTERLY@ ○ HALF-YEARLY YEARLY (@ Default Frequency) Rs. (in figures) HALF-YEARLY Rs. (in words) YEARLY (@ Default Frequency) 4) ENROLMENT DETAILS (refer item 7, 8, 9 & 10 overleaf) Commencement Date Withdrawal Date ☐ 1st \_\_\_ 5th □ 10th @ (Refer Item 8(v), 9(iii) & 10 overleaf) \_\_ 15th 20th 25th M M Last Withdrawal Date (@ Default Date) 5) PAYMENT OF SWAP PROCEEDS (refer item 14) Redemption proceeds through SWAP will be credited to the default bank account registered in the Scheme/Folio. If you wish to receive the redemption proceeds into any other bank account registered in the Scheme/Folio, please mention the Bank Account No. and Name below: ACCOUNT NO. **BANK NAME** (If the above mentioned bank details do not match with the registered bank account in your the Scheme/Folio, proceeds will be credited to the default bank account registered in the the Scheme/Folio.) 6) SIGNATURES ^ First / Sole Unit holder / Guardian Second Unit holder Third Unit holder Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign. ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder) HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, ISC Stamp & Signature Date: 169, Backbay Reclamation, Churchgate, Mumbai - 400 020. Received from Mr. / Ms. / M/s. a 'SWAP' application for redemption of Units of Scheme / Plan / Option

# TERMS AND CONDITIONS FOR SWAP

Systematic Withdrawal Advantage Plan (SWAP) is available
to investors in the following Scheme(s) of HDFC Mutual Fund.
The SWAP Facility is available only for units held/to be held in
Non - demat Mode in the Transferor and the Transferee
Scheme

Currently, the Scheme(s) (including Direct Plan thereunder) eligible for this facility are as follows:

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

 $\ensuremath{\textit{\#}}$  an open-ended equity linked savings scheme with a lock-in period of 3 years.

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

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

- 2. This enrolment form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund. Incomplete enrolment form is liable to be rejected.
- Unitholders are advised to read the Scheme information
   Document of the respective Scheme(s) and Statement of
   Additional Information carefully.
- 4. New Investors who wish to enroll for SWAP are required to fill the SWAP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- Unitholders must use separate 'SWAP' enrolment forms for different Schemes/Plans/Options.
- Exit Load: In respect of amount withdrawn under SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units shall be levied.
- Unitholder has an option to select any one of the following SWAP withdrawal date i e 1st, 5th, 10th, 15th, 20th, 25th. If no date is mentioned 10th will be considered as the Default Date.

#### 8. Fixed Plan:

- i. Fixed Plan is available for Growth and Dividend Option.
- Fixed Plan is available for Monthly/ Quarterly /Half yearly / Yearly intervals. If the frequency is not mentioned Monthly Frequency will be considered as the

default frequency.

- iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/ pledge period, if any), under each Scheme / Plan / Option a minimum of Rs. 500 and in multiples of Rs. 100 thereafter.
- iv. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWAP. e.g. the minimum redemption amount for HDFC MF Monthly Income Plan is Rs. 1,000. However, in case of SWAP, an investor may redeem his investments with the Scheme with minimum amount of Rs. 500
- Commencement date for Fixed Plan under SWAP is the date from which the first withdrawal will commence.
- The amount withdrawn under SWAP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWAP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose. If there is inadequate balance on the SWAP date, the SWAP will be processed for the balance units and SWAP will continue. If there is nil balance on the SWAP date, the SWAP will be automatically terminated and there will not be any further trigger.

If you decide to opt for this facility, you should be aware of the possibility that you could erode your canital.

**Example:** If the Unitholder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the Unitholder's capital amount.

#### 9. Variable Plan:

- i. Variable Plan is available for Growth Option only.
- Variable Plan is available for Quarterly/ Half Yearly / Yearly intervals only. If frequency of Plan is not indicated Quarterly will be the Default Frequency.
- Commencement date for variable Plan under SWAP is the date from which capital appreciation, if any, will be calculated till the first SWAP withdrawal date. The capital appreciation, if any, will be calculated (subject to completion of lock-in/pledge period, if any), from the commencement date of SWAP under the folio, till the first SWAP withdrawal date. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWAP date\*\* (where redemption has been processed and paid) and the next SWAP withdrawal date. Provided such capital appreciation is at least Rs. 300, on each withdrawal date. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWAP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.
  - \* In case of redemption, capital appreciation will be computed on the balance units post redemption.
  - \*\* Date of additional purchase to calculate capital appreciation of units additionally purchased between two SWAP dates.
- Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected.

**Example:** If the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the Unitholder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.

- If there is nil balance on the SWAP date, the system will automatically cease the SWAP and there will not be any further trigger.
- The Unitholder should submit the duly filled in SWAP Enrolment Form atleast 10 days & maximum 30 days before the first withdrawal date ^.
- In case the SWAP start date as mentioned in the SWAP Enrolment Form above does not satisfy this condition, the first SWAP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.
- 11. Unitholders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 10 days prior to the next withdrawal date. All details except the amount should match with existing registration.
- 12. SWAP facility may be terminated on receipt of a notice from the Unitholder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWAP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
- 13. The AMC at its sole discretion retains the right to close an account if the outstanding balance, based on the Net Asset Value (NAV), falls below Rs. 500 due to Redemption or use of SWAP and the investor fails to invest sufficient funds to bring the value of the account upto Rs. 500 within 30 days after a written intimation in this regard is sent to the Unitholder.

#### 14. Bank Account for Payout:

In order to protect the interest of Unitholders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Unitholders should note that redemption / withdrawal proceeds under the SWAP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme or indicated in Section 5 of this form (depending on the mode of receipt of redemption / dividend proceeds chosen by the unitholders & registered in the Scheme) on the date of each withdrawal. In case the Unitholder wishes to receive the redemption amount in a bank account which is not registered in the folio, then it is mandatory to first register the bank account by filling in the Multiple Bank Account Registration Form. Upon receipt of confirmation of registration of bank details in the Scheme / folio, the investor needs to submit the SWAP enrolment form with the required bank details mentioned under Section 5. For further details, please contact any of the Investor Service Centres or visit our website www.hdfcfund.com.

- 15. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be redeemed / switched out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
- The Trustee reserves the right to change / modify the terms and conditions of SWAP.

# DIVIDEND TRANSFER **PLAN**

# **Enrolment Form**

(Please read terms & conditions overleaf)



www.hdfcfund.com

#### **Enrolment Form No.**

The Application Form should be completed in <b>ENGLISH</b> and in <b>BLOCK LETTERS</b> only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use													
KEY PARTNER / AGEN	T INFORMATION (Inves	stors applying under Direct Plar	n must mention "Direc	ct" in ARN column.)	FOR OFFICE USE ON	LY							
ARN	ARN Name	Sub-Agent's ARN/	Internal Code	Employee Unique	Date of Receipt	Folio No. of Source	ISC Name & Stamn						

Employee Unique Identification Number for Sub-Agent/ Bank Branch Code Scheme Employee (EUIN) 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 Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Item No. 16) I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee / relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction. First/Sole Unit holder / Guardian Second Unit holder Third Unit holder The Trustee Date **HDFC Mutual Fund** Please (√) any one only 1/We have read and understood the contents of the Scheme Information Documents of the respective target Scheme(s) and the Statement of Additional Information and the terms & conditions overleaf. L/We hereby apply for enrolment under the DTP of the following Scheme(s) / Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). (New Registration). I / We hereby agree that if the dividend in the Source Scheme is less than Rs. 500/- the dividend will be automatically reinvested in the Source Scheme. Please fill up items appearing under (A) and (B) below.

I/We hereby apply for cancellation of Enrolment of DTP under the following Scheme(s) / Plan(s) / Option(s). (Cancellation). Please fill up items appearing under (A) [Except PAN details] and (C) below. Applicable to PEKRN Holders: I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt Reference No. (PEKRN) issued by KYC Registration Authority and that my existing investments together with the current application will not result in aggregate investments exceeding Rs.50,000/- in a rolling 12 months period or in a financial year. Applicable to application under Direct Plan: I/We hereby declare and confirm that I/We have read and understood the Scheme related documents pertaining to the "Direct Plan" and also confirm that the investments in Scheme through "Direct Plan" is/are made at my own discretion. HDFC Mutual Fund/HDFCAMC/Trustee shall not be liable for any consequences arising out of such investments KYC is Mandatory #
Please (√) Name of the Applicant (A) First / Sole Applicant PAN # Proof Attached PEKRN # Proof Attached **Guardian** (in case First / Sole Applicant is a minor) PAN # PEKRN # Second Applicant PAN # **Proof Attached** PEKRN # **Third Applicant** PAN # Proof Attached PEKRN # # Please attach proof. If PAN / PEKRN / KYC is already validated, please don't attach any proof. Refer Item No. 14 and 15. Particulars (If your investment is to or from Direct Plan of the Scheme(s), please mention so clearly.) 1. Folio No. of 'Source' Scheme / Plan / Option (for existing Unit holder) / Application No. (for new investor) 2. Name of 'Source' Scheme/Plan/Option 3. Name of 'Target' Scheme/Plan/Option **CANCELLATION OF DTP** Folio No. of 'Source' Scheme / Plan / Option Name of 'Source' Scheme/Plan/Option Dividend Payment Details (Refer Item No. 13 overleaf) Dividend Payout Dividend Re-investment In case of insufficient space, please fill up separate Enrolment Forms. SIGNATURE(S) Second Unit holder First/Sole Unit holder / Guardian Third Unit holder

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder) HDFC MUTUAL FUND Regd. office: Ramon House, 3rd Floor, H.T. Parekh Marg, Enrolment Date: 169, Backbay Reclamation, Churchgate, Mumbai 400020 Form No. ISC Stamp & Signature 'DTP' application for transfer and investment Received from Mr./Ms./M/s. of Dividend; from Scheme / Plan / Option to Scheme / Plan / Option

# **TERMS & CONDITIONS FOR DIVIDEND TRANSFER PLAN**

- I. Dividend Transfer Plan (DTP) is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] of HDFC Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "Target Scheme(s)"] of HDFC Mutual Fund. The DTP Facility is available only for units held / to be held in Nondemat Mode in the source and the target Scheme.
- The following is the list of eligible Source Schemes and Target Schemes of HDFC Mutual Fund for DTP facility:

Source Scheme(s) and Target Scheme(s) includes Direct Plan offered under the respective Scheme(s).

#### Source Schemes:

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

#### Target Schemes:

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

- \* an open-ended equity linked savings scheme with lock in period of 3 years
- \*\* An open-ended fund of fund scheme investing in units of HDFC Gold Exchange Traded Fund.

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

- 3. DTP facility is available to unit holder(s) only under the Dividend Plan / Option of the Source Scheme(s). However, the DTP facility will not be available to unit holder(s) under the Daily Dividend Option in the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme.
- 4. The enrolment for DTP facility should be for all units under the respective Dividend Plan / Option of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
- The enrolment to avail of DTP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level
- Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to

minimum of Rs. 500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under point 9 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

For example: If the Dividend Record Date of the Source Scheme is December 21 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is December 24 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of December 24 (Monday).

- The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Offer Document will not be applicable under DTP. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs.5,000/-. However in case of DTP, an Unit Holder can avail of the facility irrespective of the amount of dividend (subject to a minimum of Rs. 500/-).
- The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs. 500/- (Rupees Five Hundred Only). If the dividend in the Source Scheme is less than Rs. 500/- the dividend will be automatically reinvested in the Source Scheme

#### 9. Load Structure (Target Scheme):

The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of **Entry/Exit Load** as under:

#### **Entry Load**

Direct Applications & Applications routed through any distributor/agent/broker: Not applicable.

#### Exit Load: Nil.

The Trustee reserves the right to change the load structure under the DTP facility at any time in future on a prospective basis.

- 10. Unitholders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the ISCs, distributors/agents and also displayed on the website www.hdfcfund.com. The DTP Enrolment Form should be completed in English in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The DTP Enrolment Form complete in all respects should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund.
- 11. The request for enrolment for DTP must be submitted at least 10 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
- 12. Unitholder(s) are advised to read the Scheme Information Documents of Target Scheme(s) carefully before investing. The Scheme Information Documents / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of HDFC Mutual Fund, brokers / distributors and also displayed on the HDFC Mutual Fund website i.e. www.hdfcfund.com.
- 13. Unit holders will have the right to discontinue the DTP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Dividend Record Date. On receipt of such request, the DTP facility will be terminated. At the time of discontinuation of DTP facility, the Unit holders should indicate their choice of option i.e. dividend reinvestment or dividend payout. In the event the Unitholder does not indicate his choice of dividend option, the dividend, if any, will be reinvested (compulsory payout if dividend reinvestment option is not available) in the Source Scheme. Once the request for DTP is registered, then it shall remain in force unless it is terminated as aforesaid.

#### 14. Permanent Account Number (PAN)

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

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

#### **PAN Exempt Investments**

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the amount per transfer 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.

#### 15. Know Your Customer (KYC) Compliance:

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

#### 16. Investment through Distributors

Agents / distributors are not entitled to sell units of mutual funds unless they are registered with Association of Mutual Funds in India (AMFI). Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the Employee Unique Identification Number (EUIN) obtained by him/her from AMFI in the Application Form. EUIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor, please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect, as given in the Form.

These requirements do not apply to Overseas Distributors.

New cadre distributors: SEBI has introduced a new cadre of distributors who can sell only 'simple and performing' diversified equity schemes, index funds and fixed maturity plans. There is a pre-fix of "SD" before the ARN number of such distributors. They also hold an EUIN which must be quoted in the application form. The list of eligible schemes which may be sold by such distributors is available on www.hdfcfund.com. In case your application through such distributor is not for an eligible scheme, it is liable to be rejected.

#### **Direct Investments**

Investors applying under Direct Plan 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.

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



www.hdfcfund.com

# Application cum Flex STP Form For Instructions refer page 30-34

HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN

Offer of Units At Applicable NAV

CIG Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only. KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 1) FOR OFFICE USE ONLY (TIME STAMP) Employee Unique Identification Number (EUIN) Internal Code for Sub-Agent/ Employee Sub-Agent's ARN/ Bank Branch Code Declaration for "execution-only" transaction (only where EUIN box is left blank) (Refer Instruction 1) 1/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this is an "execution-only" transaction without any interaction or advice by the relationship manager/ sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager/ sales person of the distributor has not charged any advisory fees on this transaction. First/ Sole Applicant/ Guardian Second Applicant Third Applicant TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY ((Refer Instruction 2 and please tick (<) any one) I confirm that I am a First time investor across Mutual Funds. I confirm that I am an existing investor in Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor) (Rs. 100 deductible as Transaction Charge and payable to the Distributor) In case the purchase / subscription amount is Rs. 10,000 or more and your Distributor has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested. 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 fll in section 1 and proceed to section 6. Refer instruction 3). The details in our records under the folio number mentioned alongside will apply for this application. NAME OF FIRST / SOLE APPLICANT Mr. Ms. M/s. OCCUPATION (of First/Sole Applicant) 2. STATUS (of First/Sole Applicant) MODE OF HOLDING [Please tick (✓)] [Please tick (✓)] [Please tick (<)] Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust Single Service Student Professional A0P PI0 Company FIIs Joint Housewife Business Retired Minor through guardian RΩI OCI Body Corporate LLP Anyone or Survivor Agriculture Proprietorship Foreign National Resident in India (please specify) Society / Club OFI Others (please specify) 3a. UNIT HOLDER INFORMATION (refer instruction 4) Proof of date of birth@ Please (</) DATE OF BIRTH@ Attached חח NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders) [Please tick (√)] (Mandatory) Nationality PAN# Proof Attached PEKRN# NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAM OF CONTACT PERSON - DESIGNATION (in case of non-individual Investors) Ms Nationality [Please tick ( $\checkmark$ )]  $\square$  Proof Attached (Mandatory) PAN# PEKRN# Mother Court appointed Legal Guardian Proof of relationship with minor@ Please (<) Attached @ Mandatory NAME OF THE SECOND APPLICANT (Second Applicant not allowed in case of minor as first/sole applicant) Mr. Ms. [Please tick ( $\checkmark$ )]  $\square$  Proof Attached (Mandatory) PAN# Nationality PEKRN# NAME OF THE THIRD APPLICANT (Mandatory) [Please tick (<)] Resident Individual NRI (Third Applicant not allowed in case of minor as first/sole applicant) KYC# [Please tick (√)] ☐ Proof Attached PAN# Nationality (Mandatory) or PEKRN# # Please attach Proof. If PAN/PEKRN/ KYC is already validated please don't attach any proof. Refer instruction No 16 for PAN/PEKRN and No 18 for KYC. MAILING ADDRESS OF FIRST / SOLE APPLICANT (Mandatory Refer Instruction No. 4) ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Ser vice Centre or call us at our Customer Ser vice Number 60006767 or 18002336767 (Toll Free)] HDFC MUTUAL FUND Head office: Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020 CIG Date : Received from Mr. / Ms. / M/s. ISC Stamp & Signature an application for Purchase of Units of Scheme / Plan Name HDFC CASH MANAGEMENT FUND – TREASURY ADVANTAGE PLAN Payout Option:

alongwith Cheque / DD / Payment Instrument as detailed overleaf. Please Note: All Purchases are subject to realisation of Cheques / Demand Drafts / Payment Instrument.

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Scheme, Privacy (1) and you!    Date   Date of Transfer   Piesse (*) any one	LEX SYSTEMATIC TRANSFER I	PLAN DETAILS - (Refer Term	ns & Condition	s for Flex STP on page 46)			
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ECLARATION & SIGNATURE/S (refer instruction 14)  1 / We have read and understood the terms and contents of the scheme related documents and hereby apply for allotment of Units of the Scheme(s) of HDFC Mutual Fun indicated above. I./We agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). We hereby declare as under:  1. Whe anniver authorised to make this investment as per the Constitutive documents/ authorization(s) and that the amount invested in the Scheme is through legitimat sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any required by HDFC Mutual Fund and undertake to inform the Moff / Registers and Transfer Agnet (RTA) in writing about any change in the information turnished from time to time. I./We hereby indemnity HDFC Mutual Fund and its AMC, Trustee, RTA, Other intermedianies in case of any dispute regarding the eligibility, validity and authorization of my/our brains.  3. I/we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder (AMFI registered distributor) has disclose to make use the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Fund from amongst which the Scheme is being recommended to me/us.  4. Applicable to PEXRN Holders: I, the first / sole holder, also hereby declare that I do not hold a Permanent Account Number and hold only a single PAN Exempt KYC Reference No. (PEXRN) issued by KYC Rejecteral and that my existing investments together with the current application will not result in aggregate investments exceeding Rs. 50,000-in a rolling 12 months period or in a financial year.  4. Applicable to Pexrn Holders: I, the first / sole holder, also hereby declare and confirm that I/We have read and understood the Scheme related documents periating to the "Direct Plant Vis Agr	Traine and read out of training (c)	(to be	furnished in c	ase the Nominee is a minor)			
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Applicable to Foreign Nationals Resident in India only:  I/ We confirm that I am / We are foreign national(s) presently resident in India. I/We undertake to redeem my/our entire investment / encash all other proceeds including dividen due to me / us before I/We change my/our residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem/encash of account of change in residential status.  Applicable to NRIs only:  I/ We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.  Please (*/)	indicated above. I/We agree to a 1. I/We am/are authorised to a sources only and does not in any regulatory authority in In 2. The information given in / w Fund and undertake to info indemnify HDFC Mutual Fun and/or the applicant who app 3. I/we have not received nor but o me/us all the commission from amongst which the Sc 4. Applicable to PEKRN Holde No. (PEKRN) issued by KYC Rs. 50,000/- in a rolling 12 n 5. Applicable to application u Plan" and also confirm that the	abide by the terms, condition make this investment as per nvolve and is not designed for dia.  If this application form is common the AMC / Registrars and and its AMC, Trustee, RTA, plied on my /our behalf. een induced by any rebate or the form of trail common them is being recommenders: I, the first / sole holder, all controls here is defined and the norths period or in a financial ander Direct Plan: I/We here the investments in Scheme to the service of the service	ns, rules and a r the Constit or the purpos orrect, comp and Transfer A to the interm of gifts, direct mission or an ed to me/us. so hereby de that my existilyear.	regulations of the relevant Scheme (solutive documents/ authorization(s) are of any contravention or evasion of lete and truly stated. I /We agree to figent (RTA) in writing about any chediaries in case of any dispute regar by or indirectly, in making this investment of that I do not hold a Permanent of the clare that I do not hold a Permanent of investments together with the cuild confirm that I/We have read and under the first that I/	). I/We hereby declar and that the amount f any Act, Rules, Reg furnish such other inf ange in the informat rding the eligibility, va ment. The ARN holder arm for the different c Account Number and rrent application will understood the Scher	e as under invested in ulations, Normation of furnish lidity and a (AMFI reacompeting hold only not result in related	n the Scheme is through legitimate Notifications or Directions issued by the same of the s
I/We confirm that I am/We are foreign national(s) presently resident in India. I/We undertake to redeem my/our entire investment / encash all other proceeds including dividendue to me / us before I/We change my/our residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem/encash of account of change in residential status.  Applicable to NRIs only:  I/We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad throug normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.  Please (*/)	, ,						
I/ We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.  Please (*)	I/We confirm that I am / We are due to me / us before I/We cha	foreign national(s) presently inge my/our residency statu	y resident in I s. I/We shall	ndia. I/We undertake to redeem my/ be fully liable for all consequences	our entire investment (including taxation)	/ encash arising ou	all other proceeds including dividen t of the failure to redeem/encash o
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.)  First / Sole Applicant / Second Annilicant	I / We confirm that I am / We ar					otion have	been remitted from abroad throug
First / Sole Applicant / Second Applicant Applicant	If Yes, (✓) ☐ Repatriation basi					DD	MM YYYY
First / Sole Applicant / Second Third Applicant Applicant		Application Form No. / Folio	No. on the re		ft / Payment Instrum		
Applicant / Second Filled Applicant Applicant			Correct	O	71	O	
Guardian			Second Applicant			nt	

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# HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.) - INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND (For Ongoing Transactions)

ANDHRA PRADESH: HDFC AMC Ltd., 6-3-883/7, Ilnd 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, Centurion Bank Complex, Near Benz Circle, M. G. Road, Vijayawada-520 010. Tel. No: (0866) 3988029. HDFC AMC Ltd., First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, Visakhapatnam - 530 003. Tel: (0891) 2769636, 6450306 / 9685 / 7584. Fax. No.: (0891) 2738728. HDFC AMC Ltd., 2-5-83/84, 1st Floor, Mitralaxmi Narayana Arcade, Nakkala Gutta, Hanmakonda, Warangal - 506 002. Tel: (0870) 2566 005 / 006 / 007 / 008 / 009 , Fax: (0870) 2566010. ASSAM: HDFC AMC Ltd., Premises-1C. 1st Floor, Ganpati Enclave, G.S.Road, Guwahati-781 007, Tel: (0361) 2464759/60, Fax: (0361) 2464758, BIHAR: HDFC AMC Ltd., Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, Bhagalpur - 812 002. Tel: (0641) 2300 390, Fax: (0641) 2300391. HDFC AMC Ltd., 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 Bunglow 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 Vaniiva Bhawan, Near Indhira Gandhi Square, Raipur - 492 001, Tel: (0771) 4020 167 / 168, DELHI: HDFC AMC Ltd., Ground Floor - 2 & 3 and First Floor, Prakashdeep Building, 7, Tolstoy Marg, Connaught Place, New Delhi - 110 001. Tel: (011) 6632 4000, Fax: (011) 23351317 / 18. GOA: HDFC AMC Ltd., Ground Floor, G3 & G4, Jivottam, Minguel Miranda Road, Off. Abade Faria Road, Margao - 403 601. Salcete. Tel: (0832) 2737410 / 11. Fax: (0832) 2736477. HDFC AMC Ltd., S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, Mapusa - 403 507, Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465 HDFC AMC Ltd., A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, Panaji - 403 001. Tel: 0832 - 2425619, 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 Daxinamurty School, Waghawadi Road, Bhavnagar - 364 001. Tel: (0278) - 3988029, Fax: (0278) -3984039. HDFC AMC Ltd., 1st Floor, B Wing, Katira Complex, RTO Circle, Bhuj - 370 001. Tel: (02832) 223, 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, Mary Gold-2 Complex, Opp. Bahhaudin College, College Road, Junagadh - 362001. Tel: (0285) 2670622/23, Fax: (0285) 2670624. HDFC AMC Ltd., 2nd Floor, Rajendra Estate, State Highway, Mehsana - 384 002. Tel: (02762) 302000. Fax: (02762) 302020. 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., 1st Floor, Sudarshan Tower, Cross Road #1, Nicholson Road, Ambala Cantt -133 001. Tel: (0171) 2631995/6, Fax: (0171) 2631994. HDFC AMC Ltd., TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, Faridabad - 121 001. Tel: (0124) 2221 338 / 339 / 341 / 342 / 343, Fax: (0129) 2221340. HDFC AMC Ltd., Premises 105, 106 & 107, 1st Floor, Vipul Agora Building, MG Road, Gurgaon - 122 002. Tel: (0124) 2560 450/51, Fax: (0124) 2560 455. HDFC AMC Ltd., 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T Road, Panipat - 132 103. Tel: (0180) 3985400/01, Fax: (0180) 3985403. HIMACHAL PRADESH: 2nd Floor, Opposite Town Hall, 30, The Mall, Shimla - 171 001. Tel: (0177) 2816861. JAMMU & KASHMIR: HDFC AMC Ltd., Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180 012. Tel: (0191)-2477911/12/13 / (0191) 2474297/98/99. JHARKHAND: HDFC AMC Ltd., Vardhan Complex, 1st Floor, Opp. Woodland Showroom, Bank More, 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, Fax: 080-41125255. HDFC AMC Ltd., # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, Bangalore - 560 003. HDFC AMC Ltd., Garla Garnet No. 119/A/36, 9" Main, 4" Block, Jayanagar, Bangalore - 560011. Tel No: (080) 41460260/61/62, Fax No. (080) 41460263. HDFC AMC Ltd., #145, 1st Floor, 60 ft Road, 5th Block, Koramangala, Bangalore - 560 034. HDFC AMC Ltd., Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, Belgaum - 590 002. Tel: (0831) 4206 915 / 916 / 918, Fax: (0831) 4206919. HDFC AMC Ltd., # 63, Upper Ground Floor, Opposite Bellary Gas Agency, Anantapura Cross Road, Bellary - 583 103. Tel: (08392) 276576, Fax: (08392) 276580. HDFC AMC Ltd., 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, Davangere - 577 002. Tel: (08192) 250 240 / 241 / 242, Fax: (08192) 250243. HDFC AMC Ltd., No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, Hubli - 580 029. Tel: (0836) 4252 294 / 95. Fax: (0836) 4252 290 HDFC AMC Ltd., UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, Mangalore - 575 001. Tel. 0824 – 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) 2441976. Telefax: (0487) 2422925. 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, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, Jabalpur - 482 002, Tel: (0761) - 4049800, 3988029 Fax: (0761) - 4068814 HDFC AMC Ltd., First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, Gwalior - 474 001. Tel: (0751) - 4066060, 3988029 Fax: (0751) – 3982803. MAHARASHTRA: HDFC AMC Ltd., 1st Floor, Amar Arcade - 2, Opp. Rajapeth Police Station, Raja Peth, Amravati - 444 601. Tel: (0721) 2562 112 / 113 Fax: (0721) 2564115. HDFC AMC Ltd., 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, Aurangabad - 431 001. Tel: (0240) 3988029, Fax: (0240) 3982068. HDFC AMC Ltd., 138, Ground Floor, Kavya Ratnavali Chowk, Omkareshwar Road, Jalgaon - 425 002. Tel: (0257) 3982100/ 01. Fax: (0257) 3982114. HDFC AMC Ltd., Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, Kolhapur - 416 008, Tel: (0231) - 3988029, Fax: (0231) - 3982060, HDFC AMC Ltd. \*\*, Premises Nos., F1, 2, 3 & 4, 1st Floor, "Center Square", S.V. Road, Andheri (W), Mumbai - 400 058. Tel: (022) 26708239/26285389. Fax: (022) 26241131. HDFC AMC Ltd. \*\* Shop # 7, Abhilasha Building, Puniabi Lane, Borivali (W), Mumbai - 400 092 Tel: (022) 28952702/ 28901497, Fax: (022) 28949392. HDFC AMC Ltd., \* Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020. Tel: (022) 66316333, Fax: (022) 66580200. HDFC AMC Ltd., Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, Mumbai - 400 020. Tel: (022) 60006767, Fax: (022) 66580211 HDFC AMC Ltd.\*\*, Shop No. 1 & 2, Ground Floor, Atlantic Tower, R B Mehta Road, Near Railway Station, Ghatkopar (East), Mumbai - 400 077. Tel: (022) 65253409/08/06/21, Fax: (022) 25116805. HDFC AMC Ltd. \*\*, Unit No. 101, 1st Floor, Landmark Building, 136 Hill Road, Opp. St. Peters Church, Bandra (West), Mumbai - 400 050. Tel: (022) 26434 760 / 762 / 763 / 764, Fax: (022) 26434768. HDFC AMC Ltd. \*\* Shop no. 1 & 2, Ground floor, Gurangi Chambers, Opp. Damani Chambers, Near Teen Haath Naka, LBS Marg, Thane (West) - 400 602. Tel: (022) 25391125, Fax: (022) 25301125. HDFC AMC Ltd., 106-110, 2nd Floor, Shriram Shyam Towers, Near NIT Building, Kingsway, Sadar, Nagpur - 440 001. Tel: (0712) 6630301/02/04, Fax: (0712) 6630206. HDFC AMC Ltd. G-1 & G-2, "Suyojit Heights", Opp. Rajiv Gandhi Bhavan, Sharanpur Road, Nashik - 422 002. Tel: (0253) 6611831/32. Fax: (0253) 6611836. HDFC AMC Ltd., 6, Chetana Apartment, 2423, East Street, Pune Camp, Pune - 411 001. Tel.: (020) 41223301/02 Fax: (020) 41223310. HDFC AMC Ltd., Ground Floor, City Mall, University Circle, Ganeshkhind Road, Pune - 411 007. Tel: (020) 66073301, Fax: (020) 66073310. HDFC AMC Ltd.\*\*, BSE 1, Tech Building, 109, A Wing, 1st Floor, Opposite Vashi Railway Station, Sector 30, Vashi - 400 703. Tel: (022) 39880299. HDFC AMC Ltd.\*\*, 1st Floor, Anant Kuti (Bibikar Bldg.), Manpada Road, Opp. Muncipal 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., Ground Floor, Liberty Chowk, Corner Building, Municipal No. 83 - B, 3A, Bhatinda - 151 001. Tel.: (0164) 5001982, Fax: (0164) 5191283. 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., 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, GT Road, Jalandhar City - 144 001. Tel: (0181) 3988029/970, Fax: (0181) 3982966. HDFC AMC Ltd., SCO 122, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: (0161) 2774321/5014321. Fax: (0161) 3013838. RAJASTHAN: HDFC AMC Ltd., 4th Floor, K.C. Complex, Opp. Daulat Bagh, Ajmer - 305 001. Tel: (0145) 3099000. Fax: (0145) 3099001. HDFC AMC Ltd., "Moondhra Bhavan", 3-Ajmer Road, Jaipur - 302 001. Tel: (0141) 5116681/82, 2374968, Fax: (0141) 5111126. Gulab Singh Bhavan, 11, Chopasni Road, Jodhpur - 342 003. Tel: (0291) 5101927, 5101937, Fax: (0291) 5105919. HDFC AMC Ltd., 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, Udaipur - 313 001. Tel: (0294) 3988029, Fax: (0294) 3982000. TAMIL NADU: HDFC AMC Ltd., ITC Centre, 1st Floor, 760, Anna Salai, Chennai - 600 002. Tel: (044) 43979797 / 43979716, Fax: (044) 28415855. HDFC AMC Ltd., 1371A, Ground Floor, Nadar Building, Trichy Road, Coimbatore - 641 018. Tel: (0422) 4391861/62/63. Fax: (0422) 4391714. HDFC AMC Ltd., 127 C/3 East Veli Street, Madurai - 625 001. TeleFax: (0452) 3988029. HDFC AMC Ltd., 1st Floor, No 1 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. 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. Tel: (0462) 2576170, Tel.: (0462) 2576173. Tel.: (0 Tennur, Trichy - 620 017. Tel: (0431) 3982830, Fax: (0431) 3982835. HDFC AMC Ltd., Premises No.73, 1st Floor Door No. 73/19, Thiyagarjapuram Officer's Line Officer's Line, Vellore - 632 001, Tel: (0416) 2214670/2. Fax: (0416) 2214671. UTTARAKHAND: HDFC AMC Ltd., 76, Rajpur Road, Near RTO, Dehradun - 248 001. Tel: (0135) 3988029/7434, Fax: (0135) 3987444. HDFC AMC Ltd., Plot No. 1, 1st Floor, Durga City Centre, Bhotia Parao, Nainital Road, Haldwani - 263 139. Tel: (05946) 285286 Fax: (05946) 285290.HDFC AMC Ltd., 1st Floor, Kumar Complex, Chandracharya Chowk, Haridwar - 249407 Tel: (01334) 222406/7 Fax: (01334) 222410. UTTAR PRADESH: HDFC AMC Ltd., B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, Agra- 282 002. Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Ltd., 3/260-Á, Arena Complex, Laxmibai Marg, Marris Road, Aligarh - 202 001. Tel: (0571) 2740 770 / 771 / 772 , Fax: (0571) 2740 772. 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

# HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LTD.) - INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND (For Ongoing Transactions) Contd.

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) 432 4349. HDFC AMC Ltd., D-64/127, 4th Floor, Arihant Complex, Sigra, Varanasi - 221 010. Tel: (0542) 6450711/6450712. WEST BENGAL : HDFC AMC Ltd., 2nd Floor, Chatterjee Plaza, 69/101, GT Road, Rambandhutala, Asansol - 713 303. Tel: (0341) 2221220, Fax: (0341) 2221219. HDFC AMC Ltd., City Plaza, City Centre, 1st Floor, Durgapur - 713 216. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Ltd., 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, 330 Red Cross Place, Kolkata - 700 001. Tel: (033) 22312875, 22312876, Fax: (033) 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, Siliguri - 734 001. Tel: (0353) 6453474. Fax: (0353) 2545270.

\*This is not an Investor Service Centre for HDFC Mutual Fund. However, this is an official point of acceptance for acceptance of all 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.

\*\*Official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

# CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For Ongoing Transactions)

A. List of Investor Service Centres (ISCs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These ISCs will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These ISCs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

ANDHRA PRADESH: 208, 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. GOA: No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M.G. Road, Panaji, Goa - 403 001. GUJARAT: 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. Office 207 - 210, Everest Building, Opp. Shastri Madan, 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, House Boad (Next to Manipal Centre), Bangalore - 560 042. G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. KERALA: Door No. 64/5871 – D, 3rd Floor, Ittoop's Imperial Trade Center, M. G. Road (North), Kochi - 682 035. MAHARASHTRA: Ground Floor, Rajabahadur Compound, Opp. Allahabad Bank, Behind IclCl Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. 145 Lendra Park, New Ramdaspeth, 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 IclCl 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, 4<sup>th</sup> Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110 055 ORISSA: Plot No. - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. PUNJA

B. List of Transaction Points of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These Transaction Points will be in addition to the existing points of acceptance at the offices of HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund)

ANDHRA PRADESH: 15-570-33, I Floor, Pallavi Towers, Ananthapur - 515 001.. D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522 002. Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No: 8, Raja Reddy Street, 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. Door No: 18-1-597, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirupathi - 517 501. 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520 010. F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506 001. ASSAM: Alncomplete address. 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 : 209, Khichanya Complex, Near Nehru Nagar SQ, Bhilai - 490 020. Beside HDFC Bank, Link Road, Bilaspur - 495 001. C-23, Sector 1, Devendra Nagar, Raipur - 492 004. GOA: Virginkar Chambers, 1st floor, Near Kamat Milan Hotel, New Market, Near Lily Garments, Old. Station Road, Margao -403 601. GUJARAT: No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, Anand - 388 001. Shop No - F - 56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar - 393002. 305-306, Sterling Point, Waghawadi, Opp. HDFC Bank, Bhavnagar - 364 002. Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, Bhuj - 370 001. A/177, Kailash Complex, Opp. Khedut Decor, Gondal - 360 311. 217/218, Manek Centre, P. N. Marg, Jamnagar - 361 001. Circle Chowk, Near Choksi Bazar Kaman, Junagadh - 362 001. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chimnabai Road, Navasari - 396 445. Gita Nivas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396 001. 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396 195. HARYANA: Opposite 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 & KASHIMIR: 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: No. 45, 1st floor, E Block, Melligeri Towers, Station Road, 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. Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577 201. KERALA: Doctor's Tower Building, 1st Floor, Door No. 14/2562, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688 001. Room No. 14/435, Casa Marina Shopping Centre, Talap, Kannur - 670 004. Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691 001. Building No.: KMC IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686 001. 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Kozhikode - 673 016. 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678 001. Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Thrissur - 680 001. R. S. Complex, Opp. LIC Building, Pattom, P.O., Trivandrum - 695 004. Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689 101. MADHYA PRADESH: G-6, Global Apartment, Phase-II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior - 474 011. 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482 001, MAHARASHTRA: Opp. RLT Science College, Civil Lines, Akola - 444 001, 81, Gulsham Tower, Near Panchsheel, Amaravati - 444 601. Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431 001. Above Mustafa décor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402. 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. Shop No.303, 1st floor, Rajmohd Complex, Mani Road, Sree Nagar, Nanded - 431 605. Ruturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422 005. Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, 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. Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442 001. MEGHALAYA: D'MAR Shopping Complex, Lakari Building 2nd Floor, Police Bazar, 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. PONDICHERRY: 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. 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot – 145001. 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 TB Hospital, Jaipur Road, Aimer - 305 001, 256 - A, Scheme No. 1, Arya Nagar, Alwar - 301 001, Indraparshta Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, Bhilwara - 311 001, F 4, 5, Bothra Complex,

# CAMS – OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS (For Ongoing Transactions) Contd.

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, Thuraipakkam, 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. 4th Floor, Kalluveetii Shyras Center, 47, Court Road, Nagercoil - 629 001. 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, Tirunpur - 641 601. No. 8, 1st Floor, 8th Cross West Exhr. Thillainagar, Trichy - 620 018. No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore 632 001. TRIPURA: Krishnanagar, Advisor Chowmuhani (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. B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244 001. 108, Ist Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001. C-28/142 - 2A, Near Teliya B

C. List of Limited Transaction Points (LTPs) of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These LTPs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except purchase transactions of Liquid Schemes / Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan. These LTPs will accept transaction / service requests from Monday to Friday between 12 p.m. and 3 p.m. only.

ANDHRA PRADESH: Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507 001.. Door No. 4-1-62, Beside Idea Show Room, Pedda Relli Veedhi Palakonda Road, Srikakulam - 532 001. BIHAR: Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I. P. Road, Benta, Laheriasarai, Darbhanga - 846 001. GOA: Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, Mapusa - 403 507. No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco da Gama - 403 802 GUJARAT : F-108, Rangoli Complex, Station Road, Bharuch - 392 001. Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370 201. D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001. 8, Ravi Kiran Complex, Ground Floor, Nanakumbhnath Road, Nadiad - 387 001. Tirupati Plaza, 3<sup>rd</sup> 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, 1st 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. KARNATAKA: Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576 104. MADHYA PRADESH: Office No. 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001. 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. 18, Ram Bagh, Near Scholar's School, Ratlam - 457 001. Opp. Somani Automobiles, Bhagwangani, Sagar - 470 002. 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain - 456 010. MAHARASHTRA: 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414 001. 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule - 424 001. CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (E), Mumbai - 400 069. Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001. PUNJAB: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001. Gandhi Road Incomplete Address, Opp. Union Bank of India, Moga - 142 001. RAJASTHAN: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh-312 001. TAMIL NADU: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, Hosur - 635 109 (Outstation Cheques will be accepted). 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: Durga City Centre, Nainital Road, Haldwani - 263 139. 22 Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247 667. UTTAR PRADESH: Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, Basti - 272 002. 64, Cantonment, Near GPO, Faizabad - 224 001. 248, Fort Road, Near Amber Hotel, Jaunpur - 222 001. 159 / 160, Vikas Bazar, Mathura - 281 001. 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: 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602. 148, Jessore Road, Block -B, 2nd Floor, Kestopur, Kolkata - 700 074. Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101.

# OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Investors can undertake any transaction, including purchase / redemption / switch and avail of any services as may be provided by AMC from time to time through the online/electronic modes/ sources like its official website - www.hdfcfund.com, mobile handsets, etc. Additionally, this will also cover transactions submitted in electronic mode including through secured internet sites operated by CAMS by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter into specific arrangements. The servers (maintained at various locations) of HDFC Asset Management Company Limited (AMC) and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.

AMFI CERTIFIED STOCK EXCHANGE BROKERS/ CLEARING MEMBERS /DEPOSITORY PARTICIPANTS# AS OFFICIAL POINTS OF ACCEPTANCE FOR TRANSACTIONS (PURCHASE/ REDEMPTION) OF UNITS OF HDFC MUTUAL FUND SCHEMES THROUGH THE STOCK EXCHANGE(S) INFRASTRUCTURE

 $\hbox{\it\#} For Processing only Redemption Request of Units Held in Demat Form.}$ 

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.



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

# **Registered Office:**