

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

- Open-ended Growth Schemes
- Open-ended Equity Schemes
- Open-ended Balanced Schemes
- Open-ended Equity Linked Savings Schemes
- Open-ended Index Linked Scheme
- Open-ended Monthly Income Scheme

Sponsors :

Housing Development Finance Corporation Limited Registered Office : Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Standard Life Investments Limited Registered Office : 1 George Street, Edinburgh, EH2 2LL United Kingdom.

Asset Management Company :

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

Trustee :

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. The date of this Key Information Memorandum is April 27, 2011.

SCHEMES OFFERED

Open-Ended Growth Schemes

HDFC Growth Fund (HGF) HDFC Equity Fund (HEF) HDFC Top 200 Fund (HT200) HDFC Capital Builder Fund (HCBF) HDFC Core & Satellite Fund (HCSF) HDFC Premier Multi-Cap Fund (HPMCF)

Open-Ended Equity Schemes

HDFC Mid-Cap Opportunities Fund (HMCOF) HDFC Long Term Equity Fund (HLTEF) HDFC Infrastructure Fund (HINF) HDFC Arbitrage Fund (HAF)

Open-Ended Balanced Schemes

HDFC Balanced Fund (HBF) HDFC Prudence Fund (HPF)

Open-Ended Equity Linked Savings Schemes (Lock-in period : 3 years)

HDFC Long Term Advantage Fund (HLTAF) HDFC TaxSaver (HTS)

Open-Ended Index Linked Scheme

HDFC Index Fund (HIF)

Open-Ended Monthly Income Scheme

HDFC MF Monthly Income Plan (HMIP)

(An open-ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus)

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| Investment Objective | To generate long term capital related instruments. | appreciatio | on from a poi | tfolio that is invested pre | dominantly in equity and equity | |
|---|--|---|--|--|--|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | Normal Allocation (% of Net Assets) | |
| | Equities & Equity related ins | truments | | | 80 - 100 | |
| | Debt Securities, Money Market | | | | | |
| | to SEBI (Mutual Funds) Regul restricted to 20% of the net | ations, 199 assets. The of net asse | 6. Maximum Scheme ma ets) based on | exposure to investment in y use derivatives mainly the opportunities available | uity and Debt Securities subject n Foreign Debt Securities will b for the purpose of hedging an e subject to SEBI (Mutual Funds | |
| nvestment Strategy | 0 | equity sch | eme that inve | sts predominantly in equit | y and equity related instruments | |
| | i) Focus on the long term ii) Investments confer pro iii) Maintain a margin of s iv) Maintain a balanced o v) Disciplined approach t A part of the net assets of the | n; oportionate safety; utlook on t o selling e Scheme | ownership; he market; may be inves | sted in debt securities and | d money market instruments. | |
| Comparison of Existing Schemes & Risk | Please refer to Scheme Information Document (SID) of the Scheme for complete details. For Comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on pages 24 - 30 for details. | | | | | |
| Aitigation Strategy | | | f | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pag | jes 31 - 33 | ior details. | | | |
| Plans and Options | less than the threshold limit of the Scheme. Please refer to Sc | Payout* and Reinvestment facility otion of the Scheme is equal to c orily & automatically reinvested i for complete details. | | | | |
| Applicable NAV | Please refer to point 3 on pag | le 32 - 33 f | | | | |
| Minimum Application | Purchase | | Addi | tional Purchase | Repurchase | |
| Amount / Number of Units Under each Plan / Option) | ₹ 5,000 and any amount th | oroaftor | ₹ 1,000 and | any amount thereafter. | ₹ 500 or minimum of 50 unit | |
| Despatch of Repurchase | · · · · | | | | nts of acceptance of HDFC Mutu | |
| Redemption) Request | Fund. | e receipt of i | ine redemptio | n request at the official poir | its of acceptance of HDFC Mutu | |
| Benchmark Index | SENSEX. Please refer point 9 | on page 3 | 3 for further | details | | |
| Dividend Policy | Please refer to point 4 on page | 1 0 | | | | |
| Name of the Fund Manager | Mr. Srinivas Rao Ravuri | · | | | | |
| | Mr. Miten Lathia (Dedicated I | | ger for Overs | seas Investments) | | |
| | HDFC Trustee Company Limi | | | | | |
| Performance of the Scheme as at March 31, 2011) | HDFC Growth Fund - Growth | | | Absolute Returns for eac | ch Financial Year for last 5 years | |
| | Period | | Benchmark | HDFC Growth Fun SENSEX | d | |
| | Leat 1 Veer (26E deve) | | Returns (%)# | 100.00% | 92.38%‡ 80.54% | |
| | Last 1 Year (365 days) Last 3 Years (1095 days) | 18.04 12.27 | 10.94 7.52 | 80.00% | 00.3470 | |
| | Last 5 Years (1826 days) | 16.35 | 11.50 | 60.00% | | |
| | Last 10 Years (3653 days) | 27.95 | 18.34 | 40.00% | | |
| | Since Inception* (3853 days) | 22.87 | 14.41 | 2 | .56% 18.04% | |
| | ^ Past performance may or i | may not be | sustained | 튍 20.00% 10.83% | 10.94% | |
| | in the future | | | 0 | | |
| | Above returns are compound *Inception Date: September | | zed (CAGR). | -20.00% | | |
| | # SENSEX | 11, 00 | | -40.00% | -37.68% _37.94% 8 08-09 09-10 10-11 | |
| | | | | | Financial Year | |
| | | | | ‡ Due to an overall s | harp rise in the stock prices | |
| Expenses of the Scheme | Continuous Offer Period | | | | | |
| i) Load Structure | Entry Load: Not Applicable | | | | | |
| (For Lumpsum Purchases | Upfront commission shall be pa | id directlv b | v the investor | to the ARN Holder (AMFI r | egistered Distributor) based on | |
| & Investments through | the investors' assessment of val | rious factors | including the | e service rendered by the A | RN Holder. | |
| SIP / STP) | Exit Load : • In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / | | | | | |
| | In respect of each purchase switched-out within 1 year | | | | able if Units are redeemed / | |
| | No Exit Load is payable if L | | | | m the date of allotment | |
| | Please refer point no 5 on pag | | | , | | |
| | The Trustee reserves the right | | | | spective date. | |
| ii) Recurring Expenses | First ₹ 100 crores | | 2.50 | | | |
| (% of weekly average Net Assets) | Next ₹ 300 crores Next ₹ 300 crores | | 2.25 2.00 | Actual expenses for t March 31, 2011 (Una | the previous financial year ende audited) :1.97% p.a. | |
| Vaiver of Load for Direct | Balance | noint 6 or | 1.75 | dataila | | |
| Applications | Not Applicable. Please refer to | point o or | i page 33 tor | details. | | |
| ax treatment for the nvestors (Unit holders) | | o consult th | eir own tax a | dvisors with respect to the | ual Funds' in the 'Statement of specific amount of tax and other | |
| Daily Net Asset Value (NAV) Publication | The NAV will be declared on a | Il Business | Days and will | be published in 2 newspa | pers NAV can also be viewed o of the Investor Service Centre | |
| For Investor Grievances, Please contact | Please refer to point 7 on pag | je 33 for de | etails. | | | |
| Jnit holder's Information | Please refer to point 8 on page | je 33 for de | etails. | | | |
| | i ioase reier to point o on pag | io oo ioi ut | cano. | | | |

| Name & Type of Scheme Investment Objective | HDFC Equity Fund (HE To achieve capital appreciat | | | , | | | |
|---|---|--|---|--|---|--|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | Normal Allocation (% of Net Assets) | | |
| | Equities & Equity related in | etrumonte | <u> </u> | | 80 - 100 | | |
| - | Equities & Equity related instruments80 - 100Debt and Money Market instruments*0 - 20 | | | | | | |
| - | Debt and Money Market instruments* 0 - 20 *Investment in Securitised debt, if undertaken, would not exceed 20% of the net assets of the Scheme. | | | | | | |
| | The Scheme may seek invest | tment opp | ortunity in the | ADR / GDR / Foreign Equit | y and Debt Securities (max. 40° | | |
| | of net assets) subject to SEB | I (Mutual | Funds) Regulat | ions, 1996. The Scheme m | ay use derivatives mainly for th | | |
| | | | | 6 of net assets) based on th | ne opportunities available subje | | |
| nvestment Strategy | to SEBI (Mutual Funds) Regulations, 1996. The Scheme is an open-ended equity scheme that invests predominantly in equity and equity related instrum | | | | | | |
| investment ettategy | | | | | portfolio would as far as practicab | | |
| | consist of medium to large siz | | | | | | |
| | a) are likely to achieve at | | | the industry; | | | |
| | b) enjoy distinct competition c) have superior financial | | | | | | |
| | A part of the net assets of the | | | d in debt securities and mor | ney market instruments. | | |
| | Please refer to Scheme Inf | | | | | | |
| Comparison of Existing | For Comparison of Existing | | | | lanagement (AUM) and | | |
| Schemes & Risk Aitigation Strategy | Number of Folios, please ref | er to poin | t 1 on pages 24 | 4 - 30 for details. | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pa | acc 31 (| 22 for dotails | | | | |
| Plans and Options | Plans : • Nil | iges 51 | | | | | |
| | Options: • Growth Option | | | Dividend Option | | | |
| | | | | Dividend Option offers P | ayout* and Reinvestment facili | | |
| | * If the dividend amount paya | able to the | Unitholders un | der the Dividend Payout Op | tion of the Scheme is equal to | | |
| | less than the threshold limit of the Scheme. Please refer to \$ | ot t 500, th Schomo In | ten such divide | nd amount will be compulse | orily & automatically reinvested | | |
| | | | | intent (SID) of the Scheme | Tor complete details. | | |
| Applicable NAV Minimum Application | Please refer to point 3 on pa Purchase | iye 3∠ - 3 | | itional Purchase | Donumbere | | |
| Amount / Number of Units | Purchase | | Add | Itional Purchase | Repurchase | | |
| Under each Plan/ Option) | ₹ 5,000 and any amount t | hereafter. | ₹ 1,000 and | d any amount thereafter. | ₹ 500 or minimum of 50 un | | |
| Despatch of Repurchase | Within 10 Business Days of th | ne receipt o | of the redemptic | on request at the official poir | ts of acceptance of HDFC Mutu | | |
| Redemption) Request | Fund. | | | | | | |
| Benchmark Index | S&P CNX 500. Please refer po | pint 9 on p | age 33 for furth | her details. | | | |
| Dividend Policy | Please refer to point 4 on pa | age 33 for | details. | | | | |
| Name of the Fund Manager | | | () | | | | |
| | Mr. Miten Lathia (Dedicated | | nager for Over | seas Investments) | | | |
| | HDFC Trustee Company Lim | | | | | | |
| Performance of the Scheme as at March 31, 2011) | HDFC Equity Fund - Growth | | Demekansenle | | h Financial Year for last 5 years | | |
| | Period | Returns (%)^ | Benchmark Returns (%)# | HDFC Equity Fi S&P CNX 500 | ind | | |
| - | Last 1 Year (365 days) | 19.89 | 7.26 | 140.00% | | | |
| | Last 3 Years (1095 days) | 19.55 | 6.54 | 120.00% | 117.06%‡ | | |
| | Last 5 Years (1826 days) | 17.37 | 9.71 | 100.00% | 87.95% | | |
| | Last 10 Years (3653 days) | 32.90 | 19.87 | 60.00% | | | |
| | Last 15 Years (5480 days) Since Inception* (5933 days) | 27.88 22.84 | 13.40 10.06 | ≌ 40.00% | | | |
| - | Past performance may or | | | - 20.00% 12.24% 8.42% 16.16% | 21.51% 19.89% 7.26 | | |
| | in the future | may not | be sustained | 0 | | | |
| | Above returns are compoun | | alized (CAGR). | -20.00% | 24.240 | | |
| | *Inception Date: January 01, | , '95 | | -60.00% | -34.34% -40.02% | | |
| | # S&P CNX 500 | | | 06 - 07 07 - | 08 08 - 09 09 - 10 10 - 11 Financial Year | | |
| | | | | ‡ Due to an overall s | harp rise in the stock prices | | |
| xpenses of the Scheme | Continuous Offer Period | | | | | | |
| i) Load Structure | Entry Load: Not Applicable |) | | | | | |
| For Lumpsum Purchases | | | y by the investo | r to the ARN Holder (AMFI r | egistered Distributor) based on tl | | |
| & Investments through | investors' assessment of vario | ous factors | including the se | ervice rendered by the ARN | Holder. | | |
| SIP / STP) | Exit Load : | | | | | | |
| | • In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / | | | | | | |
| | switched-out within 1 year from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment. | | | | | | |
| | | I Inite are | radaamad / sw | | | | |
| | • No Exit Load is payable if | | | 1 | | | |
| | • No Exit Load is payable if Please refer point no 5 on pa | nge 33 for | further details (| on load structure. | pective date | | |
| ii) Recurring Expenses | • No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ | nge 33 for | further details o ge / modify the | on load structure. | spective date. | | |
| | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores | nge 33 for | further details o ge / modify the 2.50 | on load structure. load structure from a pros | · | | |
| ii) Recurring Expenses (% of weekly average Net Assets) | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | nge 33 for | further details of ge / modify the 2.50 2.25 2.00 | on load structure. load structure from a pros | he previous financial year end | | |
| (% of weekly average Net Assets) | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | age 33 for It to chang | further details o ge / modify the 2.50 2.25 2.00 1.75 | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una | he previous financial year ende | | |
| (% of weekly average Net Assets) Vaiver of Load for Direct | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | age 33 for It to chang | further details o ge / modify the 2.50 2.25 2.00 1.75 | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una | he previous financial year end | | |
| (% of weekly average Net Assets) Vaiver of Load for Direct Applications | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to | age 33 for <u>at to chang</u> to point 6 | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. | he previous financial year ende udited) : 1.79% p.a. | | |
| | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer Investors are advised to refe | age 33 for to chang to point 6 r to the S to consult | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for ection on 'Taxa their own tax a | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. | he previous financial year ende | | |
| (% of weekly average Net Assets) Naiver of Load for Direct Applications fax treatment for the nvestors (Unit holders) Daily Net Asset Value (NAV) | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refe Additional Information' and implications arising out of the The NAV will be declared on | age 33 for at to chang to point 6 r to the S to consult eir particip all Busine: | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for ection on 'Taxa their own tax a tation in the Sc ss Days and wil | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. tion on investing in Mutu advisors with respect to the heme. I be published in 2 newspa | he previous financial year ende udited) : 1.79% p.a. Jal Funds' in the 'Statement specific amount of tax and oth pers NAV can also be viewed of | | |
| (% of weekly average Net Assets) Naiver of Load for Direct Applications Tax treatment for the nvestors (Unit holders) | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refe Additional Information' and implications arising out of the The NAV will be declared on www.hdfcfund.com and www | to point 6 r to the S to consult eir particip all Busine: rw.amfiind | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for ection on 'Taxa their own tax a tation in the Sc ss Days and wil | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. tion on investing in Mutu advisors with respect to the heme. I be published in 2 newspa | he previous financial year ende udited) : 1.79% p.a. ual Funds' in the 'Statement specific amount of tax and oth | | |
| (% of weekly average Net Assets) Vaiver of Load for Direct Applications ax treatment for the nvestors (Unit holders) Daily Net Asset Value (NAV) Publication | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refe Additional Information' and implications arising out of the The NAV will be declared on www.hdfcfund.com and www (ISCs) of HDFC Mutual Fund. | to point 6 r to the S to consult eir particip all Busine: rw.amfiind | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for ection on 'Taxa their own tax a ation in the Sc ss Days and wil dia.com . Invest | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. tion on investing in Mutu advisors with respect to the heme. I be published in 2 newspa | he previous financial year end udited) : 1.79% p.a. Jal Funds' in the 'Statement specific amount of tax and oth pers NAV can also be viewed of | | |
| (% of weekly average Net Assets) Vaiver of Load for Direct opplications ax treatment for the nvestors (Unit holders) Daily Net Asset Value (NAV) | No Exit Load is payable if Please refer point no 5 on pa The Trustee reserves the righ First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refe Additional Information' and implications arising out of the The NAV will be declared on www.hdfcfund.com and www | to point 6 r to the S to consult eir particip all Busine: rw.amfiind | further details of ge / modify the 2.50 2.25 2.00 1.75 on page 33 for ection on 'Taxa their own tax a ation in the Sc ss Days and wil dia.com . Invest | on load structure. load structure from a pros Actual expenses for t March 31, 2011 (Una details. tion on investing in Mutu advisors with respect to the heme. I be published in 2 newspa | he previous financial year end udited) : 1.79% p.a. Jal Funds' in the 'Statement specific amount of tax and oth pers NAV can also be viewed | | |

| nvestment Objective | To generate long term capital drawn from the companies in | | | ortfolio of equity and | tfolio of equity and equity-linked instruments primaril | | | |
|--|---|--|--|---|--|--|--|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | Normal Allocation (% of Net Assets) | | | |
| | Equity & Equity linked instrum | nents | | Upto 100% (includ | Upto 100% (including use of derivatives for hedging a other uses as permitted by prevailing SEBI Regulatio | | | |
| | Debt and money market instru | | | | nd money market instruments | | | |
| | *Investment in Securitised deb | | | | he net assets of the Scheme. In Equity and Debt Securities (ma: | | | |
| | 40% of net assets) subject to for the purpose of hedging and | SEBI (Mi d portfoli | utual Funds) Re o balancing (ma | egulations, 1996. The S | Scheme may use derivatives main based on the opportunities availab | | | |
| nvestment Strategy | subject to SEBI (Mutual Funds) Regulations, 1996. This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instru | | | | | | | |
| | assets of the Scheme's portfolio consist of equity and equity-linked instruments primarily drawn from the compare BSE 200 index. A part of the net assets of the Scheme may be invested in debt securities and money market instrum Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | | |
| Comparison of Existing | For Comparison of Existing So | | · · · · | · | • | | | |
| Schemes & Risk Mitigation Strategy | Number of Folios, please refer | to point | 1 on pages 24 | | | | | |
| lisk Profile of the Scheme lans and Options | Please refer to point 2 on page Plans : • Nil | es 31-33 | for details. | | | | | |
| ans and options | Options: • Growth Option | | • | Dividend Option | | | | |
| Applicable NAV | | ₹ 500, th heme Inf | en such dividen ormation Docu | der the Dividend Payout ad amount will be comp | rs Payout* and Reinvestment facilit t Option of the Scheme is equal to o pulsorily & automatically reinvested i eme for complete details. | | | |
| Application Application | Purchase | e 32 - 33 | | tional Purchase | Repurchase | | | |
| Amount / Number of Units Under each Plan/ Option) | ₹ 5,000 and any amount the | | ₹ 1,000 and | any amount thereafte | er. ₹ 500 or minimum of 50 unit | | | |
| Despatch of Repurchase Redemption) Request | Within 10 Business Days of the Fund. | receipt o | f the redemption | n request at the official | points of acceptance of HDFC Mutu- | | | |
| enchmark Index | BSE 200 | | | | | | | |
| Dividend Policy | Please refer to point 4 on page | e 33 for | details. | | | | | |
| lame of the Fund Manager | Mr. Prashant Jain Mr. Miten Lathia (Dedicated F | und Mar | nager for Overs | seas Investments) | | | | |
| | HDFC Trustee Company Limit | | | | | | | |
| erformance of the Scheme as at March 31, 2011) | | Returns | Benchmark Returns (%)# | Absolute Returns for | each Financial Year for last 5 years | | | |
| | Last 1 Year (365 days) | 17.14 | 8.15 | HDFC Top 2 BSE 200 | | | | |
| | Last 3 Years (1095 days) Last 5 Years (1826 days) | 17.84 17.45 | 7.17 10.98 | 100.00% | 98.51%‡ 92.87% | | | |
| | Last 10 Years (3653 days) | 31.63 | 20.54 | 75.00% | | | | |
| | Since Inception* (5284 days) ^ Past performance may or n | 25.32 | 15.02 ne sustained | ي 25 م0% - 25. 25 م0% - 25. | | | | |
| | in the future | | | 25.00% 25. 8.36% 10.58% | .72% 23.99% 17.14% 8.15% | | | |
| | Above returns are compounded annualized (CAGR). *Inception Date: October 11, '96 | | | 0 | 6.1370 | | | |
| | # BSĖ 200 | | | 25.00% | -29.64% | | | |
| | \$\$ All dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are | | | 50.00% | -40.98% | | | |
| | assumed to be reinvested in the units of the Scheme at the then prevailing NAV (ex-dividend NAV). | | | 06 - 07 | 07 - 08 08 - 09 09 - 10 10 - 11 Financial Year | | | |
| | | a an aon | a 10/07. | | | | | |
| xpenses of the Scheme | Continuous Offer Period | | | ‡ Due to an overa | all sharp rise in the stock prices | | | |
| i) Load Structure | Entry Load: Not Applicable | d directly | by the investor | to the ADN Helder (AN | AFL registered Distributer) based on th | | | |
| For Lumpsum Purchases & Investments through | investors' assessment of various | | | | 1FI registered Distributor) based on th ARN Holder. | | | |
| SIP / STP) | Exit Load : | / | : | | | | | |
| | switched-out within 1 year f | rom the | date of allotme | ent. | payable if Units are redeemed / | | | |
| | No Exit Load is payable if U | | | 1 | from the date of allotment. | | | |
| | Please refer point no 5 on page The Trustee reserves the right | | | | prospective date. | | | |
| ii) Recurring Expenses | First ₹ 100 crores | | 2.50 | | | | | |
| (% of weekly average Net Assets) | Next ₹ 300 crores Next ₹ 300 crores Balance | | 2.25 2.00 1.75 | | for the previous financial year ende Unaudited) : 1.78% p.a. | | | |
| Net Assets) | | | | | | | | |
| Vaiver of Load for Direct | Not Applicable. Please refer to | point o d | Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement Additional Information' and to consult their own tax advisors with respect to the specific amount of tax and oth | | | | | |
| Waiver of Load for Direct Applications Fax treatment for the nvestors (Unit holders) | Investors are advised to refer t | to the Se consult | their own tax a | dvisors with respect to | | | | |
| Vaiver of Load for Direct Applications ax treatment for the nvestors (Unit holders) Daily Net Asset Value (NAV) Publication | Investors are advised to refer t Additional Information' and to implications arising out of their The NAV will be declared on all | to the Se consult participa I Busines | their own tax ag ation in the Sch s Days and will | dvisors with respect to neme. be published in 2 new | | | | |
| Vaiver of Load for Direct opplications ax treatment for the ovestors (Unit holders) Daily Net Asset Value (NAV) | Investors are advised to refer t Additional Information' and to implications arising out of their The NAV will be declared on al www.hdfcfund.com and www | to the Se consult participa I Busines .amfiind | their own tax ad ation in the Sch s Days and will ia.com . Investo | dvisors with respect to neme. be published in 2 new | the specific amount of tax and other vspapers NAV can also be viewed of | | | |

| Investment Objective | HDFC Capital Builder F To achieve capital appreciation | | | | | | |
|---|---|---|---|---|---|--|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | Normal Allocation (% of Net Assets) | | |
| - | Equities & Equity related ins | struments | 5 | | Upto 100 | | |
| - | Debt and Money Market instruments* Not more than 20 | | | | | | |
| - | *Investment in Securitised de | bt, if und | ertaken, would | not exceed 20% of the r | net assets of the Scheme. | | |
| | The Scheme may seek investment opportunity in the ADR / GDR / Foreign Equity and Debt Securities (max. 40% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. | | | | | | |
| nvestment Strategy | This Scheme is an open-ended assets of the Scheme's portfolio Fund Manager. A part of the ne | equity sch consist of s t assets of | at prices which are quoting y be invested in debt secur | d equity related instruments. The n g below fair value, in the opinion of the ities and money market instrument | | | |
| Comparison of Existing | Please refer to Scheme Infe For Comparison of Existing S | | | | | | |
| Schemes & Risk Mitigation Strategy | Number of Folios, please refe | er to poin | t 1 on pages 24 | | | | |
| lisk Profile of the Scheme | Please refer to point 2 on pa | ges 31 - 3 | 33 for details. | | | | |
| lans and Options | Plans : • Nil Options: • Growth Option | bla ta tha | | | Payout* and Reinvestment facili Option of the Scheme is equal to | | |
| | less than the threshold limit of the Scheme. Please refer to S | f₹500, tł Scheme In | nen such divider formation Docu | nd amount will be compu | isorily & automatically reinvested | | |
| Applicable NAV | Please refer to point 3 on pa | ge 32 - 33 | | | | | |
| Minimum Application Amount / Number of Units | Purchase | | Addi | tional Purchase | Repurchase | | |
| Under each Plan / Option) Despatch of Repurchase | ₹ 5,000 and any amount the Within 10 Business Days of the | | | any amount thereafter. | ₹ 500 or minimum of 50 un of acceptance of HDFC Mutual Fur | | |
| Redemption) Request | , | | | | • | | |
| Benchmark Index | S&P CNX 500. Please refer pc | | | ner details. | | | |
| Dividend Policy | Please refer to point 4 on page 33 for details. | | | | | | |
| Name of the Fund Manager | Mr. Miten Lathia (Dedicated | | nager for Overs | seas Investments) | | | |
| Performance of the Scheme | HDFC Trustee Company Lim | | Ontion | Absolute Returns for a | ach Financial Year for last 5 years | | |
| | Period | Returns | Benchmark | | acti Filianciai feat foi last 5 years | | |
| · · · | renoa | | Returns (%)# | 140.00% HDFC Capital | | | |
| | Last 1 Year (365 days) | 14.94 | 7.26 | 120.00% S&P CNX 500 | | | |
| | Last 3 Years (1095 days) | 13.73 | 6.54 | 80.00% | 87.95% | | |
| | Last 5 Years (1826 days) Last 10 Years (3653 days) | 13.17 27.01 | 9.71 19.87 | 60.00% | | | |
| | Last 15 Years (5480 days) | 19.54 | 13.40 | | | | |
| | Since Inception* (6267 days) | 15.09 | 8.94 | 월 40.00% 25.82% 월 20.00% 8.47% | 21.51% | | |
| | ^ Past performance may or may not be sustained | | | ₩ 20.00% 1.35% 8.42% | 7.26% | | |
| | in the future Above returns are compounde | ad annual | lized (CAGB) | -20.00% | | | |
| | *Inception Date: February 1, ' | | lizeu (CAUN). | -40.00% | -38.65%_40.02% | | |
| | # S&P CNX 500 | | | -60.00% 06 - 07 07 - | | | |
| | | | | I | Financial Year | | |
| | | | | ‡ Due to an overall | sharp rise in the stock prices | | |
| xpenses of the Scheme | Continuous Offer Period | | | | | | |
| i) Load Structure For Lumpsum Purchases & Investments through SIP / STP) | the investors' assessment of Exit Load : | paid direct various fac | ctors including t | he service rendered by the | | | |
| | In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment. Please refer point no 5 on page 33 for further details on load structure. | | | | | | |
| | The Trustee reserves the right | 0 | | | ospective date. | | |
| ii) Recurring Expenses | First ₹ 100 crores | | 2.50 | p | · · · · · · · · · · · · · · · · · · · | | |
| (% of weekly average Net Assets) | Next ₹ 300 crores Next ₹ 300 crores Balance | | 2.25 2.00 1.75 | | r the previous financial year endenaudited) : 2.20% p.a. | | |
| | | | | details. | | | |
| Applications | | Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statem | | | | | |
| Waiver of Load for Direct Applications Tax treatment for the nvestors (Unit holders) | Investors are advised to refer Additional Information' and t | Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Stater Additional Information' and to consult their own tax advisors with respect to the specific amount of tax ar implications arising out of their participation in the Scheme. | | | | | |
| Applications Tax treatment for the | Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on | o consult ir particip all Busines | their own tax a ation in the Sch ss Days and will | dvisors with respect to the neme. be published in 2 newsp | | | |
| Applications Tax treatment for the nvestors (Unit holders) Daily Net Asset Value (NAV) | Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on www.hdfcfund.com and ww | o consult ir particip all Busines w.amfiino | their own tax a bation in the Sch ss Days and will dia.com . Invest | dvisors with respect to the neme. be published in 2 newsp | e specific amount of tax and oth papers NAV can also be viewed | | |

| Name & Type of Scheme Investment Objective | HDFC Core & Satellite I To generate capital apprecia | | | | | | | |
|--|---|--|---|--|--|---|--|--|
| investment Objective | below their true value. | ιοπ ιπουξ | gn equity inves | stment in comp | anies whose s | nales are quoting at prices | | |
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | | Normal Allocation (% of Net Assets) | | |
| | Equities & Equity related ins Fixed Income Securities (include | | ed debt of unit | 10% of pet ass | ate & | 90 - 95 5 - 10 | | |
| | Money Market instruments) | ng securita | | 0 1070 OF Het asse | 713 Q | 5 - 10 | | |
| | The Scheme may seek invest of net assets) subject to SEBI | ment oppo | rtunity in the A | ADR / GDR / For | eign Equity and | Debt Securities (max. 25% | | |
| | purpose of hedging and portf to SEBI (Mutual Funds) Regu | olio balanc | ing (max. 50% | of net assets) b | ased on the op | portunities available subject | | |
| nvestment Strategy | This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related in comprising of 'Core' group of companies and 'Satellite' group of companies. 'Core' group will comprise of well of the state | | | | | | | |
| | and predominantly large cap of | Core' group wi e of predominar | Il comprise of well established htly small-mid cap companies | | | | | |
| | that offer higher potential return and money market instrument | | er risk. A part of | the net assets of | the Scheme may | / be invested in debt securities | | |
| | Please refer to Scheme Infe | | Document (SI | D) of the Sche | me for comple | ete details. | | |
| Comparison of Existing | For Comparison of Existing S | Schemes, | Risk Mitigatior | Strategy, Asse | t Under Manag | | | |
| Schemes & Risk Mitigation Strategy | Number of Folios, please refe | er to point | 1 on pages 24 | - 30 for details | | | | |
| Risk Profile of the Scheme | Please refer to point 2 on page | ges 31 - 33 | 3 for details. | | | | | |
| Plans and Options | Plans : • Nil | - | | | | | | |
| | Options: • Growth Option | | • | Dividend Option | | t* and Reinvestment facility. | | |
| | * If the dividend amount paya | | | ler the Dividend | Payout Option | of the Scheme is equal to or | | |
| | less than the threshold limit of the Scheme. Please refer to S | | | | | | | |
| Applicable NAV | Please refer to point 3 on page | | | | | | | |
| Minimum Application | Purchase | 5 | | onal Purchase | | Repurchase | | |
| Amount / Number of Units (Under each Plan / Option) | ₹ 5,000 and any amount the | reafter. | ₹ 1,000 and | any amount ther | eafter. ₹1, | 000 or minimum of 100 units | | |
| Despatch of Repurchase (Redemption) Request | Within 10 Business Days of the | receipt of th | ne redemption re | equest at the offici | al points of acce | ptance of HDFC Mutual Fund. | | |
| Benchmark Index | BSE 200 | | | | | | | |
| Dividend Policy | Please refer to point 4 on page 33 for details. | | | | | | | |
| Name of the Fund Manager | Mr. Vinay Kulkarni Mr. Miten Lathia (Dedicated | Fund Mar | ager for Overs | seas Investment | s) | | | |
| Name of the Trustee Company | HDFC Trustee Company Limi | ted | | | | | | |
| Performance of the Scheme as at March 31, 2011) | HDFC Core & Satellite Fund | | • | Absolute Retu | rns for each Fin | ancial Year for last 5 years ^ | | |
| as at March 31, 2011) | Period | Returns (%)^ | Benchmark Returns (%)# | | HDFC Core & Satellite Fur BSE 200 | nd 124.91%‡ | | |
| | Last 1 Year (365 days) | 13.53 | 8.15 | 100.00% - | | 92.87% | | |
| | Last 3 Years (1095 days) Last 5 Years (1826 days) | 14.08 11.27 | 7.17 10.98 | 80.00% - | | | | |
| | Since Inception* (2386 days) | 23.92 | 19.94 | 60.00% - | | | | |
| | ^ Past performance may or n | nay not be | sustained in | S 40.00% | 23.99% 10.58% ^{14.26%} | 13 53% | | |
| | the future Above returns are compound | led annua | lized (CAGB) | 0 1.250 | 6 | 13.53% | | |
| | *Inception Date: September 2 | | | -20.00% - | | | | |
| | # BSE 200 | | | -40.00% - | -4 | 1.85% -40.98% | | |
| | | | | -60.00% - 0 | 6 - 07 07 - 08 | 08 - 09 09 - 10 10 - 11 | | |
| | | | | | Final | ncial Year | | |
| | | | | ‡ Due to a | n overall sharp | rise in the stock prices | | |
| Expenses of the Scheme | Continuous Offer Period | | | | | | | |
| (i) Load Structure (For Lumpsum Purchases | Entry Load: Not Applicable | paid direct | tly by the inves | stor to the ARN | Holder (AMEL r | egistered Distributor) based | | |
| | Upfront commission shall be paid directly by the investor to the ARN Hole on the investors' assessment of various factors including the service rend | | | | | | | |
| & Investments through | on the investors assessment | Exit Load : • In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / | | | | | | |
| | Exit Load : | o / switch- | in of units an | Exit Load of 1 0 |)% is navable i | f Units are redeemed / | | |
| | Exit Load : In respect of each purchas switched-out within 1 year | from the | date of allotme | ent. | . , | | | |
| | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if | from the Units are r | date of allotme edeemed / swi | ent. tched-out after | 1 year from the | | | |
| | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on page | from the Units are r ge 33 for f | date of allotme edeemed / swi urther details o | ent. tched-out after on load structure | l year from the | e date of allotment. | | |
| SIP / STP) | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if | from the Units are r ge 33 for f | date of allotme edeemed / swi urther details o | ent. tched-out after on load structure | l year from the | e date of allotment. | | |
| (ii) Recurring Expenses (% of weekly average | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores | from the Units are r ge 33 for f | date of allotme edeemed / swi urther details o e / modify the 2.50 2.25 | ent. tched-out after in load structure load structure fr Actual expe | l year from the om a prospect | e date of allotment. ive date. revious financial year ended | | |
| SIP / STP) | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores | from the Units are r ge 33 for f | date of allotme edeemed / swi urther details o e / modify the 2.50 | ent. tched-out after in load structure load structure fr Actual expe | l year from the om a prospect | e date of allotment. | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | from the Units are r ge 33 for f to change | date of allotme edeemed / swi urther details o e / modify the 2.50 2.25 2.00 1.75 | ent. tched-out after on load structure load structure fr Actual expe March 31, 1 | l year from the om a prospect | e date of allotment. ive date. revious financial year ended | | |
| SIP / STP) (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer t | from the Units are r ge 33 for f t to change o point 6 c | date of allotme edeemed / swi urther details o e / modify the 2.50 2.25 2.00 1.75 on page 33 for | ent. tched-out after in load structure load structure fr Actual expe March 31, 5 details. | 1 year from the om a prospect enses for the p 2011 (Unaudite | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. | | |
| SIP / STP) (ii) Recurring Expenses (% of weekly average | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Balance Not Applicable. Please refer t Investors are advised to refer Additional Information' and t | from the Units are r ge 33 for f t to change o point 6 c to the Se o consult t | date of allotme edeemed / swi urther details of 2.50 2.25 2.00 1.75 on page 33 for ction on 'Taxa heir own tax ad | ent. tched-out after in load structure load structure fr Actual expe March 31, 1 details. tion on investin dvisors with resp | 1 year from the om a prospect enses for the p 2011 (Unaudite g in Mutual F | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. unds' in the 'Statement of | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer t Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on a statement of the NAV will be declared on a statement of the NAV will be declared on a statement of the NAV will be declared on a statement of the NAV will be declared on a statement of the the test of test of the test of the test of tes | from the Units are r ge 33 for f t to change to point 6 c to the Se o consult t ir participa all Business | date of allotme edeemed / swi urther details of 2.50 2.25 2.00 1.75 on page 33 for ction on 'Taxa heir own tax ac tion in the Sch s Days and will | ent. tched-out after in load structure load structure fr Actual expr March 31, 1 details. tion on investin dvisors with resp neme. be published in | I year from the om a prospect enses for the p 2011 (Unaudite g in Mutual F eect to the spec 2 newspapers | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. unds' in the 'Statement of ific amount of tax and other NAV can also be viewed on | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) Publication | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer t Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on a www.hdfcfund.com and ww (ISCs) of HDFC Mutual Fund. | from the Units are r ge 33 for f t to change to point 6 c to the Se o consult t ir participa all Business w.amfiind | date of allotme edeemed / swi urther details o e / modify the 2.50 2.25 2.00 1.75 on page 33 for ction on 'Taxa heir own tax a tion in the Sch s Days and will a.com . Investo | ent. tched-out after in load structure load structure fr Actual expr March 31, 1 details. tion on investin dvisors with resp neme. be published in | I year from the om a prospect enses for the p 2011 (Unaudite g in Mutual F eect to the spec 2 newspapers | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. unds' in the 'Statement of ific amount of tax and other NAV can also be viewed on | | |
| SIP / STP) (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) Publication For Investor Grievances, Please contact | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer t Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on a www.hdfcfund.com and ww (ISCs) of HDFC Mutual Fund. | from the Units are r ge 33 for f to change to change to the Se o consult t ir participa all Business w.amfiindi | date of allotme edeemed / swi urther details o 2.50 2.25 2.00 1.75 on page 33 for ction on 'Taxa heir own tax a tion in the Sch bays and will a.com. Investo details. | ent. tched-out after in load structure load structure fr Actual expr March 31, 1 details. tion on investin dvisors with resp neme. be published in | I year from the om a prospect enses for the p 2011 (Unaudite g in Mutual F eect to the spec 2 newspapers | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. unds' in the 'Statement of ific amount of tax and other NAV can also be viewed on | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) Publication For Investor Grievances, | Exit Load : In respect of each purchas switched-out within 1 year No Exit Load is payable if Please refer point no 5 on pay The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer t Investors are advised to refer Additional Information' and t implications arising out of the The NAV will be declared on a www.hdfcfund.com and ww (ISCs) of HDFC Mutual Fund. | from the Units are r ge 33 for f to change to change to the Se o consult t ir participa all Business w.amfiindi | date of allotme edeemed / swi urther details o 2.50 2.25 2.00 1.75 on page 33 for ction on 'Taxa heir own tax a tion in the Sch bays and will a.com. Investo details. | ent. tched-out after in load structure load structure fr Actual expr March 31, 1 details. tion on investin dvisors with resp neme. be published in | I year from the om a prospect enses for the p 2011 (Unaudite g in Mutual F eect to the spec 2 newspapers | e date of allotment. ive date. revious financial year ended d) : 2.28% p.a. unds' in the 'Statement of ific amount of tax and other NAV can also be viewed on | | |

| All+ | To generate capital appreciation in the long term through equity investments by investing in a diversified portf of Mid Cap and Large Cap 'blue chip' companies. | | | | | | | |
|--|--|--|--|---|--|---|------------------------------------|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | | Normal Allocation (% of Net Assets) | | |
| | Equity & Equity related instru | ments out | t of which | | | 85 - 100 | | |
| | Large Cap | | | | | 35 - 65 | | |
| | Mid Cap | | | | | 35 - 65 | | |
| | Debt Securities (including securitised debt of upto 10% | | | | assets) | 0 - 15 | | |
| | Money Market Instruments | | | | | 0 - 15 | | |
| | The Scheme may seek investi of net assets in ADR / GDR at subject to SEBI (Mutual Fund hedging and portfolio balanci (Mutual Funds) Regulations, 2 | nd Foreign Is) Regula ng (max. | Equity Securit tions, 1996. Th 50% of net as | ties and ma ne Scheme sets) basec | ix. 10% of ne may use de l on the oppo | t assets in Foreign E rivatives mainly for prtunities available s | Debt Securities the purpose c | |
| nvestment Strategy | This Scheme predominantly invests in equity and equity related instruments by taking advantage of the opportunities in terms of asset allocation between Mid and Large Caps. The Scheme will invest predominantly in 'premier' or 'blue chip' companies. The Scheme will invest a minimum of 35% of the portfolio each in Large Caps and Mid Caps. The balance will be a 'SWING' portfolio that can invest in either Mid or Large Cap companies based on their relative valuations. This provides an opportunity in terms of asset allocation between Mid Caps. A part of the ne assets of the Scheme may be invested in debt securities and money market instruments. | | | | | | | |
| | Please refer to Scheme Info | ormation | Document (SI | D) of the | Scheme for | complete details. | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing S Number of Folios, please refe | | | | | Management (AUN | /I) and | |
| Risk Profile of the Scheme | Please refer to point 2 on page | ges 31 - 3 | 3 for details. | | | | | |
| Plans and Options | Plans : • Nil Options: • Growth Option | | • | Dividend | | Payout* and Reinve | estment facilit | |
| | * If the dividend amount payable to the Unitholders under the Dividend Payout Option of the less than the threshold limit of ₹ 500, then such dividend amount will be compulsorily & at the Scheme. Please refer to Scheme Information Document (SID) of the Scheme for com | | | | | Option of the Schem Ilsorily & automatical | e is equal to c ly reinvested i | |
| Applicable NAV | Please refer to point 3 on page 32 - 33 for details. | | | | | | | |
| Minimum Application Amount / Number of Units Under each Plan / Option) | Purchase ₹ 5,000 and any amount the | ional Purchase Repurchase any amount thereafter. ₹ 1,000 or minimu | | | | | | |
| Despatch of Repurchase Redemption) Request | Within 10 Business Days of 1 Mutual Fund. | | | , | | | | |
| Benchmark Index | S&P CNX 500. Please refer po | int 9 on pa | age 33 for furth | ner details. | | | | |
| Dividend Policy | Please refer to point 4 on page | | 0 | | | | | |
| Name of the Fund Manager | 1 1 1 | , | | seas Invest | ments) | | | |
| Name of the Trustee Company | HDFC Trustee Company Limi | | • | | | | | |
| Performance of the Scheme | HDFC Premier Multi-Cap Fund | d - Growth | Option | Absolute | Returns for e | ach Financial Year fo | or last 5 years | |
| as at March 31, 2011) | Period | | Benchmark Returns (%)# | 120.00% | HDFC Premie S&P CNX 500 | r Multi-Cap Fund 115.28 | %‡ 87.95% | |
| | Last 1 Year (365 days) | 12.26 | 7.26 | 90.00% - | | | 07.3570 | |
| | Last 3 Years (1095 days) | 13.52 | 6.54 | 60.00% - | | | | |
| | Last 5 Years (1826 days) Since Inception* (2185 days) | 11.59 19.46 | 9.71 17.00 | - %00.08 getrinus 0 - | 12.369 5.34% 8.42% | % 21.51% | 12.26%7.26% | |
| | A Past performance may or m | | | · 0 Retu | 5.54 % 61 12 / 5 | | | |
| | the future | ay not be | sustamed in | -30.00% - | | | | |
| | Above returns are compound | ed annuali | ized (CAGR). | -60.00% - | | -39.47% -40.02% | | |
| | *Inception Date: April 06, '05 # S&P CNX 500 | | | -00.00% | | | 10 10 - 11 | |
| | | | | ‡ Due | | I sharp rise in the s | tock prices | |
| Expenses of the Scheme | Continuous Offer Period | | | I | | | | |
|) Load Structure For Lumpsum Purchases & Investments through SIP / STP) | Entry Load: Not Applicable Upfront commission shall be p the investors' assessment of v | | | | | | outor) based o | |
| DIF / SIF) | Exit Load : | | h-in of units, a | | | | | |

• No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.

Please refer point no 5 on page 33 for further details on load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.

| | HDFC Premier Multi-Cap | Fund (HPMCF) (A | An Open-ended Growth Scheme) (Contd) |
|--|---|------------------------------|---|
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | 2.50 2.25 2.00 1.75 | Actual expenses for the previous financial year ended March 31, 2011 (Unaudited) : 2.25% p.a. |
| Waiver of Load for Direct Applications | Not Applicable. Please refer to p | point 6 on page 33 for | details. |
| Tax treatment for the Investors (Unit holders) | | consult their own tax a | tion on investing in Mutual Funds' in the 'Statement of advisors with respect to the specific amount of tax and other heme. |
| Daily Net Asset Value (NAV) Publication | | | I be published in 2 newspapers NAV can also be viewed on tors may also contact any of the Investor Service Centres |
| For Investor Grievances, Please contact | Please refer to point 7 on page | 33 for details. | |
| Unit holder's Information | Please refer to point 8 on page | 33 for details. | |

. C - I--~ - \

| | The investment objective of the scheme is to generate long-term capital appreciation from a portfolio t substantially constituted of equity and equity related securities of Small and Mid-Cap companies. | | | | | | | | |
|--|---|---|---|--|--|---|--|--|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | Minimum Allocation | Maximum Allocation | | | | | | |
| | | (% of N | et Assets) | | | | | | |
| | Equity and equity related sec Small and Mid-Cap compa | | hich | | 75 | 100 | | | |
| | Small-Cap companies | | men | | 5 | 15 | | | |
| | Mid-Cap companies | | | | 70 | 95 | | | |
| | Equity and equity related sec Debt and Money Market Sec (including investments in sec | curities | | Ve | 0 | 25 25 | | | |
| | # The Investment in Securitis | | | vexceed 25% of the ne | t assets of the Scher | ne. | | | |
| | The Scheme may take deriva subject to the guidelines iss Scheme. These may be taken permitted under SEBI (MF) R 20% of the Net Assets (inclu Foreign Securities, in accord Under normal circumstances 25% of the Scheme's net ass | sued by SI n to hedge egulations uding cash ance with , exposure | EBI from time the portfolio, from time to t of the Scher guidelines stip | to time and in line wit rebalance the same or time. The maximum deri ne. The Scheme may s pulated in this regard by | h the investment ob to undertake any oth vative position will b eek investment opp v SEBI and RBI from | pjective of the ner strategy as be restricted to ortunity in the time to time | | | |
| nvestment Strategy | The Scheme is an open-ended equity scheme wherein the net assets of the Scheme shall be mainly invested in combined portfolio of equity and equity related securities of Small and Mid-Cap companies. The Fund Manager shall also invest in other equity and equity related securities to achieve optimal portfolio construction. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a ration approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in t long run. Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on pages 24 - 30 for details. | | | | | | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pa | ges 31 - 3 | 3 for details. | | | | | | |
| Plans and Options | Plans : • Nil Options: • Growth Option * If the dividend amount paya | bla ta tha | | Dividend Option Dividend Option offers | | | | | |
| | less than the threshold limit of the Scheme. Please refer to S | f ₹ 500, th Scheme Inf | en such divider formation Docu | nd amount will be compu | ilsorily & automaticall | y reinvested in | | | |
| Applicable NAV | Please refer to point 3 on pa | ge 32 - 33 | for details. | | | | | | |
| Minimum Application Amount / Number of Units (Under each Plan / Option) | Purchase ₹ 5,000 and any amount th | oroaftor | | onal Purchase any amount thereafter. | Repur ₹ 1,000 or minim | | | | |
| Despatch of Repurchase (Redemption) Request | Within 10 Business Days of Mutual Fund. | | | | | | | | |
| Benchmark Index | CNX Midcap. Please refer poi | nt 9 on pa | 00 (()) | | | | | | |
| | | 1 | ige 33 for furth | er details. | | | | | |
| | Please refer to point 4 on pa | ae 33 for | | er details. | | | | | |
| Dividend Policy Name of the Fund Manager | Please refer to point 4 on pa r Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated | 0 | details. | | | | | | |
| Dividend Policy | r Mr. Chirag Setalvad | Fund Mar | details. | | | | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | r Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated | Fund Mar ited | details. nager for Overs | | ach Financial Year fo | r last 3 years: | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | r Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim | Fund Mar ited | details. hager for Overs rowth Option Benchmark | Seas Investments) Absolute Returns for e | ach Financial Year fo Opportunities Fund | r last 3 years/ | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim HDFC Mid-Cap Opportunities | Fund Mar ited Fund - Gr Returns | details. hager for Overs rowth Option Benchmark | Seas Investments) Absolute Returns for e HDFC Mid-Cap CNX Midcap 160.00% 120.00% | | r last 3 years | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | r Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim HDFC Mid-Cap Opportunities Period Last 1 Year (365 days) Last 3 Years (1095 days) | Fund Mar ited Fund - Gr Returns (%)^ 15.33 16.74 11.55 nay not be | oversise to the second | Seas Investments) Absolute Returns for e HDFC Mid-Cap CNX Midcap 160.00% 40.00% -40.00% -38.07% -45.40% 08 - 09 | Opportunities Fund 122.75% 126.12% 15.339 15.339 09 - 10 1 Financial Year | 6 <u>4.35%</u> 0 - 11 | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme (as at March 31, 2011) | Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim HDFC Mid-Cap Opportunities Period Last 1 Year (365 days) Last 3 Years (1095 days) Since Inception* (1375 days) A Past performance may or m the future Above returns are compound *Inception Date: June 25, '07 # CNX Midcap | Fund Mar ited Fund - Gr Returns (%)^ 15.33 16.74 11.55 nay not be | oversise to the second | Seas Investments) Absolute Returns for e HDFC Mid-Cap CNX Midcap 160.00% 40.00% -40.00% -38.07% -45.40% 08 - 09 | Opportunities Fund 122.75% | 6 <u>4.35%</u> 0 - 11 | | | |
| Dividend Policy Name of the Fund Manager Name of the Trustee | Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim HDFC Mid-Cap Opportunities Period Last 1 Year (365 days) Last 3 Years (1095 days) Since Inception* (1375 days) A Past performance may or m the future Above returns are compound *Inception Date: June 25, '07 | Fund Mar ited Fund - Gr Returns (%)^ 15.33 16.74 11.55 nay not be | oversise to the second | Seas Investments) Absolute Returns for e HDFC Mid-Cap CNX Midcap 160.00% 40.00% -40.00% -38.07% -45.40% 08 - 09 | Opportunities Fund 122.75% 126.12% 15.339 15.339 09 - 10 1 Financial Year | 6 <u>4.35%</u> 0 - 11 | | | |

| | HDFC Mid-Cap Opportun | nities Fund (HMC | COF) (An Open-ended Equity Scheme) (Contd) |
|--|---|------------------------------|---|
| | switched-out within 1 year fro | om the date of allotm | an Exit Load of 1.00% is payable if Units are redeemed / nent. vitched-out after 1 year from the date of allotment. |
| | Please refer point no 5 on page The Trustee reserves the right to | | on load structure. load structure from a prospective date. |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | 2.50 2.25 2.00 1.75 | Actual expenses for the previous financial year ended March 31, 2011 (Unaudited) : 2.00% p.a. |
| Waiver of Load for Direct Applications | Not Applicable. Please refer to p | point 6 on page 33 fo | r details. |
| Tax treatment for the Investors (Unit holders) | | consult their own tax a | ation on investing in Mutual Funds' in the 'Statement of advisors with respect to the specific amount of tax and other theme. |
| Daily Net Asset Value (NAV) Publication | | | II be published in 2 newspapers NAV can also be viewed on tors may also contact any of the Investor Service Centres |
| For Investor Grievances, Please contact | Please refer to point 7 on page | 33 for details. | |
| Unit holder's Information | Please refer to point 8 on page | 33 for details. | |

| Investment Objective | To achieve long term capital appreciation. The following table provides the asset allocation of the Scheme's portfolio under normal circumstances. | | | | | | |
|---|---|--|--|--|--|---|--|
| Asset Allocation | The following table provides | the asset a | allocation of th | e Scheme' | s portfolio ur | nder normal circums | tances. |
| Pattern of the Scheme | Types of Instruments | | | | | Minimum Allocation | Maximum Allocation |
| | | | | | | (% of I | Vet Assets) |
| | Equity and Equity Related In | | | | | 70 | 100 |
| | Fixed Income Securities (incl market instruments) | luding mor | ney | | | 0 | 30 |
| | The Scheme will not invest i | n securitise | ed debt. | | | | |
| | The Scheme may take deriva subject to the guidelines iss Scheme. These may be taken permitted under SEBI (MF) R 20% of the Net Assets (includ The Scheme may seek invest | ued by SE n to hedge egulations ding cash) | EBI from time the portfolio, from time to t of the Scheme | to time ar rebalance ime. The r | nd in line wit the same or naximum der | th the investment o to undertake any ot ivative position will | bjective of the her strategy as be restricted to |
| | in this regard by SEBI and F subject to regulatory limits sh | | | | | | reign securities |
| nvestment Strategy | The Scheme is an open-en invested in equity and equi assets in Fixed Income Se The aim will be to build a economy from time to tim times, it will balance the | ty related curities ar portfolio e. While t | instruments. nd money- m that adequate the portfolio f | The Schen arket instr ely reflects focuses pr | ne shall also ruments. s a cross-se rimarily on a | o invest a small por ction of the growth a buy and hold str | tion of the net n areas of the ategy at most |
| | demanding even in the fac | e of reaso | nable growth | prospects | in the long | run. | s become too |
| Comparison of Existing Schemes & Risk Mitigation Strategy | Please refer to Scheme Inf For Comparison of Existing Number of Folios, please refe | Schemes, | Risk Mitigatior | n Strategy, | Asset Under | • | M) and |
| Risk Profile of the Scheme | Please refer to point 2 on pa | ges 31 - 33 | 3 for details. | | | | |
| Plans and Options | Plans : • Nil Options: • Growth Option • Dividend Option Dividend Option offers Payout* and Reinvestment facility. | | | | | | |
| | * If the dividend amount paya less than the threshold limit o the Scheme. Please refer to S | f ₹ 500, the | en such divider | ler the Divi nd amount | dend Payout (will be comp | Option of the Schem ulsorily & automatica | e, is equal to or Ily reinvested in |
| Applicable NAV | Please refer to point 3 on pa | ge 32 - 33 | for details. | | | 1 | |
| Minimum Application Amount / Number of Units (Under each Plan / Option) | Purchase ₹ 5,000 and any amount th | oreafter | Additi ₹ 1,000 and | onal Purc | | Reput ₹ 1.000 or minin | rchase |
| Despatch of Repurchase (Redemption) Request | Within 10 Business Days of Mutual Fund. | | | , | | , | |
| Benchmark Index | S&P CNX Nifty. Please refer p | oint 9 on p | bage 33 for fur | ther details | | | |
| Dividend Policy | Please refer to point 4 on pa | ge 33 for a | details. | | | | |
| Name of the Fund Manager | Mr. Srinivas Rao Raouri Mr. Miten Lathia (Dedicated | Fund Mana | ager for Overse | eas Investr | nents) | | |
| Name of the Trustee Company | HDFC Trustee Company Lim | ited | | | | | |
| Performance of the Scheme | HDFC Long Term Equity Fund | - Growth | Option | Absolute | Returns for e | each Financial Year fo | or last 5 years^ |
| (as at March 31, 2011) | Period | Returns (%)^ | Benchmark Returns (%)# | | HDFC Long T S&P CNX Nif | | |
| | Last 1 Year (365 days) | 18.48 | 11.14 | 120.00% | | | |
| | Last 3 Years (1095 days) | 11.89 | 7.21 | 100.00% 80.00% | | 87.8 | 9%‡ 73.76% |
| | Last 5 Years (1826 days) Since Inception* (1875 days) | 9.62 10.53 | 11.38 13.62 | 40.00% getruus 40.00% | | | |
| | Past performance may or m | | | 윤 40.00% 20.00% | 2.36%11.78% 1 | 5.30% | .18.48% 11.14 |
| | Above returns are compound *Inception Date: February 10, # S&P CNX Nifty | ed annuali | | 0 -20.00% -40.00% | 06 - 07 | -37.06% -36.19% | |
| | | | | ‡ Due | to an overal | Il sharp rise in the s | tock prices |
| Expenses of the Scheme | Continuous Offer Period | | | | | | |
| (i) Load Structure (For Lumpsum Purchases | a) Entry Load: Not Applicat | | why the invest | or to the A | PN Holdor (A | MEL registered Distri | outor) based on |

| | HDFC Long Term Equity F | und (An Open-ende | ed Equity Scheme) (Contd) | | |
|--|---|------------------------------|---|--|--|
| | switched-out within 1 year from | om the date of allotm | an Exit Load of 1.00% is payable if Units are redeemed / ient. <i>v</i> itched-out after 1 year from the date of allotment. | | |
| | Please refer point no 5 on page The Trustee reserves the right to | | on load structure. I load structure from a prospective date. | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | 2.50 2.05 1.75 1.50 | Actual expenses for the previous financial year ended March 31, 2011 (Unaudited) : 2.03% p.a. | | |
| Waiver of Load for Direct Applications | Not Applicable. Please refer to p | point 6 on page 33 fo | r details. | | |
| Tax treatment for the Investors (Unit holders) | | consult their own tax a | ation on investing in Mutual Funds' in the 'Statement of advisors with respect to the specific amount of tax and other heme. | | |
| Daily Net Asset Value (NAV) Publication | The NAV will be declared on all Business Days and will be published in 2 newspapers NAV can also be viewed on www.hdfcfund.com and www.amfiindia.com . Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund. | | | | |
| For Investor Grievances, Please contact | Please refer to point 7 on page | 33 for details. | | | |
| Unit holder's Information | Please refer to point 8 on page | 33 for details. | | | |

| Investment Objective | To seek long-term capital a companies engaged in or exp | | | | | d securities o | |
|--|---|-------------|------------------|---|---|-----------------------|--|
| Asset Allocation Pattern of the Scheme | Types of Instruments | - | | | Minimum Allocation | Maximum Allocation | |
| | | | | | (% of N | let Assets) | |
| | Equity and Equity Related In infrastructure related compa | | of infrastructu | re/ | 65% | 100% | |
| | Equity and Equity Related Instruments of companies other than mentioned above | | | | 0 | 35% | |
| | Debt Securities and Money I Fixed Income Derivative | | | | 0 | 35% | |
| | * Investments in securitised of | | , | | | | |
| | The Scheme may seek invest take derivatives position for SEBI Regulations from time t SEBI Regulations. | hedging, p | ortfolio balanci | ing or to undertake any | other strategy as p | ermitted unde | |
| nvestment Strategy | The net assets of the Scheme shall be predominantly invested in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure. The Scheme shall invest in the indicative list of sectors / industries. The Scheme shall invest across the above-mentioned sectors or other areas of infrastructure as identified by the Fund Manager. The Fund Manager may add such other sector/group of industries, which broadly satisfy the category of services, and infrastructure industries. A portion of the net assets may be invested in non infrastructure related companies. The Scheme shall invest across all market capitalization. The balance, if any, will be invested in Debt or Money Market Instruments and Fixed Income Derivative, including Securitised Debt. Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Number of Folios, please ref | | | | Management (AUN | /I) and | |
| Risk Profile of the Scheme | Please refer to point 2 on pa | iges 31 - 3 | 3 for details. | | | | |
| Plans and Options | Plans : • Nil Options : • Growth Option • Dividend Option Dividend Option offers Payout* and Reinvestment facility. | | | | | | |
| | * If the dividend amount payable to the Unitholders under the Dividend Payout Option of the Scheme, is equal to on less than the threshold limit of ₹ 500, then such dividend amount will be compulsorily & automatically reinvested in the Scheme. Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | |
| Applicable NAV | Please refer to point 3 on pa | ige 32 - 33 | for details. | | | | |
| Minimum Application Amount / Number of Units | Purchase | | | onal Purchase | | chase | |
| (Under each Plan / Option) Despatch of Repurchase (Redemption) Request | ₹ 5,000 and any amount th Within 10 Business Days of Mutual Fund. | | | any amount thereafter. ption request at the offi | ₹ 1,000 or minim cial points of accept | | |
| Benchmark Index | S&P CNX 500. Please refer po | oint 9 on n | and 33 for furt | har datails | | | |
| Dividend Policy | | | 0 | | | | |
| • | Please refer to point 4 on pa | 0 | | | | | |
| Name of the Trustee | Mr. Prashant Jain & Mr. Srini HDFC Trustee Company Lim | | lavun | | | | |
| Company Performance of the Scheme | HDFC Infrastructure Fund - G | rowth Ont | ion | Absolute Returns for e | ach Financial Year fo | or last 3 years | |
| as at March 31, 2011) | Period | Returns | Benchmark | HDFC Infrastr | | | |
| | 1 chica | (%)^ | Returns (%)# | S&P CNX 500 | I | | |
| | Last 1 Year (365 days) | 6.31 | 7.26 | 120.00% | 115.96% 87.95% | | |
| | Last 3 Years (1095 days) | 8.35 | 6.54 | 80.00% | | | |
| | Since Inception* (1116 days) | 5.85 | 5.50 | ي پي پي پي | | | |
| | A Past performance may or m the future Above returns are compound | • | | -40.00% | | 1% 7.26% | |
| | *Inception Date: March 10, 20 # S&P CNX 500 | 008 | | -80.00% -44.60% -40.02 08 - 09 | % 09 - 10 Financial Year | 10-11 | |
| | | | | ‡ Due to an overal | I sharp rise in the st | tock prices | |
| | | | | | | | |
| Expenses of the Scheme | Continuous Offer Period | | | | | | |

@ Converted into an Open-ended Equity Scheme effective March 10, 2011

| | HDFC Infrastructure Fund (| An Open-ended | Equity Scheme)(Contd) |
|---|---|------------------------------|---|
| | switched-out within 1 year from | n the date of allotm | an Exit Load of 1.00% is payable if Units are redeemed / ient. <i>v</i> itched-out after 1 year from the date of allotment. |
| | Please refer point no 5 on page 33 The Trustee reserves the right to c | | on load structure. I load structure from a prospective date. |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | 2.50 2.25 2.00 1.75 | Actual expenses for the previous financial year ended March 31, 2011 (Unaudited) : 1.95% p.a. |
| Waiver of Load for Direct Applications | Not Applicable. Please refer to po | int 6 on page 33 fo | r details. |
| Tax treatment for the Investors (Unit holders) | | nsult their own tax a | ation on investing in Mutual Funds' in the 'Statement of advisors with respect to the specific amount of tax and other heme. |
| Daily Net Asset Value (NAV) Publication | | | Il be published in 2 newspapers NAV can also be viewed on tors may also contact any of the Investor Service Centres |
| For Investor Grievances, Please contact | Please refer to point 7 on page 33 | 3 for details. | |
| Unit holder's Information | Please refer to point 8 on page 33 | 3 for details. | |

| Name & Type of Scheme | HDFC Arbitrage Fund (HAF) (An Open-ended Equity Fund) | | | | | | | |
|---|---|--|---|---|---|---|--|--|
| Investment Objective | To generate income through a within the derivative segment a | | | | | | | |
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | | Normal Allocation (% of Net Assets) | | |
| | Equity & Equity related instruments | | | | | 65 - 90 | | |
| | Derivative including index fut Index Options and Stock Opti | | k futures, | | | 65 - 90 | | |
| | Debt Securities and Money Mar | rket Instrun | nents* and Fixed | d Incom | e Derivative | 10 - 35 | | |
| | When adequate arbitrage o allocation of the scheme's p | pportuniti portfolio w | es are not ava vill be as follo | ailable ws : | in the Derivative and | equity markets, the asset | | |
| | Types of Instruments | | | | | Normal Allocation (% of Net Assets) | | |
| | Equity & Equity related instruments | | | | | 0 - 65 | | |
| | Derivative including index fut Index Options and Stock Opti | | k futures, | | | 0 - 65 | | |
| | Debt Securities and Money Mar | rket Instrum | nents* and Fixed | d Incom | e Derivative | 35 - 100 | | |
| | | hown in th be conside e of derive ment oppo Bl from tir of its assets | e above asset a ered for calculat ative. The marg ortunity in the me to time. Un s in foreign sec | allocation ting the in more Foreign Ider no | In table is exposure taker total asset allocation. Th ey deployed on these p in Securities in accordan rmal circumstances, the | against the underlying equit e idea is not to take additional ositions would be included in ce with guidelines stiulated Scheme shall not have an | | |
| Investment Strategy | opportunities within the derivative offsetting positions on various ma | This Scheme aims to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment. The Scheme may adopt simple derivative strategies, which would be to take offsetting positions on various markets simultaneously. In the absence of adequate arbitrage opportunities, the Scheme may invest in short term debt securities or money market instruments. | | | | | | |
| | Please refer to Scheme Info | ormation I | Document (SI | D) of t | he Scheme for comple | te details. | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing S Number of Folios, please refe | | | | | ement (AUM) and | | |
| Risk Profile of the Scheme | Please refer to point 2 on pag | ges 31 - 33 | 3 for details. | | | | | |
| | Options: • Growth Option Dividend Option offers * If the dividend amount payak less than the threshold limit of the Scheme. Please refer to S | Quarterly ble to the U ₹ 500, the cheme Info | / Dividend Jnitholders und en such dividen ormation Docu | er the l d amou | Dividend Payout Option of ant will be compulsorily & | f the Scheme, is equal to or & automatically reinvested in | | |
| Applicable NAV | Please refer to point 3 on page | ge 32 - 33 | | | | | | |
| Minimum Application Amount / Number of | | | Purchas | e | Additional Purchase | Repurchase | | |
| Units (Under each Plan / Option) | Wholesale Plan: Growth / Quarterly Dividend (| Option | ₹ 1 crore and any amount thereafter. | | ₹ 1 crore and any amount thereafter. | ₹ 50.000 or minimum of | | |
| | Retail Plan: | | | Janoi. | any amount thereafter. | 5,000 units | | |
| | Crowth / Quartarly Dividand (| Ontion | ₹ E 000 a | | | 5,000 units | | |
| | Growth / Quarterly Dividend (| Option | ₹ 5,000 a any amou thereafte | nd Int | ₹ 5,000 and any amount thereafter. | | | |
| | Within 10 Business Days of the r | | any amou thereafte | nd Int er. | ₹ 5,000 and any amount thereafter. | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index | Within 10 Business Days of the r CRISIL Liquid Fund Index | eceipt of th | any amou thereafte e redemption re | nd Int er. | ₹ 5,000 and any amount thereafter. | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index Dividend Policy | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on page | eceipt of th | any amou thereafte e redemption re | nd Int er. | ₹ 5,000 and any amount thereafter. | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index Dividend Policy | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli | receipt of th | any amou thereafte e redemption re details. | nd Int er. quest a | ₹ 5,000 and any amount thereafter. | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on page | receipt of th ge 33 for c Fund Man | any amou thereafte e redemption re details. | nd Int er. quest a | ₹ 5,000 and any amount thereafter. | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli Mr. Miten Lathia (Dedicated | receipt of th ge 33 for c Fund Man ted | any amou thereafte e redemption re details. | nd ınt quest at seas In | ₹ 5,000 and any amount thereafter. the Official Points of Acce vestments) | 5,000 units ₹ 1,000 or minimum of 100 units | | |
| (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli Mr. Miten Lathia (Dedicated HDFC Trustee Company Limit | receipt of th ge 33 for o Fund Man ted ale Plan – (Returns | any amou thereafte e redemption re details. | nd ınt quest at seas In | ₹ 5,000 and any amount thereafter. the Official Points of Acce vestments) ute Returns for each Fin HDFC Arbitrage Fund - W | 5,000 units ₹ 1,000 or minimum of 100 units ptance of HDFC Mutual Fund. | | |
| (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli Mr. Miten Lathia (Dedicated HDFC Trustee Company Limit HDFC Arbitrage Fund - Wholes | receipt of th ge 33 for o Fund Man ted ale Plan – (Returns | any amou thereafte e redemption re details. hager for Overs Growth Option Benchmark | nd ınt quest at seas In | ₹ 5,000 and any amount thereafter. the Official Points of Acce vestments) ute Returns for each Fin HDFC Arbitrage Fund - W CRISIL Liquid Fund Index 8.81% | 5,000 units ₹ 1,000 or minimum of 100 units ptance of HDFC Mutual Fund. ancial Year for last 3 years^ nolesale Plan .7.80% | | |
| Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme (as at March 31, 2011) | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli Mr. Miten Lathia (Dedicated HDFC Trustee Company Limit HDFC Arbitrage Fund - Wholess Period Last 1 Year (365 days) Last 3 Years (1095 days) Since Inception* (1255 days) A Past performance may or m | receipt of th ge 33 for c Fund Man ted ale Plan – (Returns (%)^ 7.80 6.48 6.89 | any amou thereafter redemption re details. ager for Overs Growth Option Benchmark Returns (%)# 6.21 6.22 6.28 | nd int er. guest af seas In Absol 10.00 8.00 | ₹ 5,000 and any amount thereafter. The Official Points of Acce vestments) ute Returns for each Fin HDFC Arbitrage Fund - W CRISIL Liquid Fund Index 8.81% % 7.56% | 5,000 units ₹ 1,000 or minimum of 100 units ptance of HDFC Mutual Fund. ancial Year for last 3 years^ tolesale Plan 7.80% 6.21% | | |
| (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the Scheme | Within 10 Business Days of the r CRISIL Liquid Fund Index Please refer to point 4 on pag Mr. Anil Bamboli Mr. Miten Lathia (Dedicated HDFC Trustee Company Limit HDFC Arbitrage Fund - Wholess Period Last 1 Year (365 days) Last 3 Years (1095 days) Since Inception* (1255 days) | eccipt of the ge 33 for c Fund Man ted ale Plan – (Returns (%)^ 7.80 6.48 6.89 nay not be ed annuali | any amou thereafter redemption re details. ager for Overs Growth Option Benchmark Returns (%)# 6.21 6.22 6.28 a sustained in | nd unt er. quest af seas In Absol | ₹ 5,000 and any amount thereafter. the Official Points of Acce vestments) ute Returns for each Fin HDFC Arbitrage Fund -W CRISIL Liquid Fund Index 8.81% % % % 4.1 | 5,000 units ₹ 1,000 or minimum of 100 units ptance of HDFC Mutual Fund. ancial Year for last 3 years^ nolesale Plan .7.80% | | |

| | HDFC Arbitrage Fund - Retai | l Plan - Gro | owth Option | Absolute | Returns for ea | ch Financial Year f | or last 3 years^ | |
|---|---|--|--|---------------------------|---|--|-------------------------------------|--|
| | Period | Returns | Benchmark Returns (%)# | 10.00% | HDFC Arbitra | age Fund - Retail Plan d Fund Index | | |
| | Last 1 Year (365 days) | 7.55 | 6.21 | 1 | 8.81% | | 7.55% | |
| | Last 3 Years (1095 days) | 6.22 | 6.22 | 8.00% | 7.29% | | 6,21% | |
| | Since Inception* (1255 days) | 6.62 | 6.28 | %00.6 Ketrrus | | | | |
| | ^ Past performance may or r the future | | | 4.00% 2.00% | • | 3.86% 3.69% | | |
| | Above returns are compound | | ized (CAGR). | 0 | | | | |
| | *Inception Date: October 23, | 07 | | | 08 - 09 | 09-10 | 10 - 11 | |
| | # CRISIL Liquid Fund Index | | | | | Financial Year | | |
| Expenses of the Scheme | Continuous Offer Period | | | | | | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) | Entry Load: Not Applicable Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. | | | | | | | |
| | Retail Plan & Wholesale Pla In respect of each purchas out within 6 months from No exit load is payable if Please refer point no 5 on pather Trustee reserves the right | e / switch - the date o units are re age 33 for f | of allotment. edeemed / swit further details c | ched - out on load str | after 6 monthaucture. | s from the date o | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | | 2.50 2.25 2.00 | | | the previous fina audited) : 0.84% | , | |
| Net Assets) | Balance | | 1.75 | IVIAIC | II 31, 2011 (OII | iauuiteu) . 0.04% | p.a. | |
| Waiver of Load for Direct Applications | Not Applicable. Please refer | to point 6 | on page 33 for | details. | | | | |
| Tax treatment for the Investors (Unit holders) | Investors are advised to refe Additional Information' and implications arising out of th | to consult | their own tax a | dvisors wi | | | | |
| Daily Net Asset Value (NAV) Publication | The NAV will be declared on www.hdfcfund.com and ww (ISCs) of HDFC Mutual Fund. | w.amfiind | s Days and wil ia.com . Invest | l be publis ors may a | hed in 2 newsp Ilso contact an | papers NAV can a by of the Investor | lso be viewed on Service Centres | |
| For Investor Grievances, | Please refer to point 7 on pa | age 33 for | details. | | | | | |
| Please contact | | | | | | | | |

Name & Type of Scheme HDFC Balanced Fund (HBF) (An Open-ended Balanced Scheme)

| Name & Type of Scheme | HDFC Balanced Fund (I | HBF) (/ | An Open-ende | ed Balanced Scl | heme) | |
|---|---|------------------------|---|---|--|--|
| Investment Objective | To generate capital appreciation and debt & money market inst | | | come from a com | nbined portfolio c | of equity & equity-related |
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | | ormal Allocation of Net Assets) |
| | Equities & Equity related inst | ruments | | | | 60 |
| | Debt Securities (including sec and Money Market instrumen | uritised | debt) | | | 40 |
| | The Scheme may seek investmer Funds) Regulations, 1996. Maxin assets. The Scheme may use der based on the opportunities availal Securitised Debt. | num expo ivatives n | sure to investme nainly for the pur | ent in Foreign Debt pose of hedging an | Securities will be r d portfolio balancir | estricted to 40% of the net ig (max. 20% of net assets) |
| Investment Strategy | The Scheme is an open-ended balanced scheme. The net assets of the Scheme shall be invested in a combined portfol of equity and equity related instruments : debt securities and money market instruments in the range of 60 : 4 respectively (normal asset allocation). The Fund Manager would continuously monitor the potential for both debt ar equities to arrive at a dynamic allocation between the asset classes. The exact portfolio mix will be a function interest rates, equity valuations, reserves position and risk taking capacity of the portfolio. Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on pages 24 - 30 for details. | | | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pag | jes 31 - 3 | 33 for details. | | | |
| Plans and Options | Plan : • Nil | | | | | |
| | Options: • Growth Option * If the dividend amount payab less than the threshold limit of the Scheme. Please refer to Sc | ₹ 500, tł cheme In | Unitholders und nen such divider formation Docu | der the Dividend P nd amount will be | n offers Payout* a ayout Option of tl compulsorily & a | utomatically reinvested in |
| Applicable NAV | Please refer to point 3 on pag | je 32 - 33 | | | | Desurations |
| Minimum Application Amount / Number of Units - | Purchase | | | ional Purchase | | Repurchase |
| (Under each Plan / Option) Despatch of Repurchase | ₹ 5,000 and any amount the Within 10 Business Days of the r | | | any amount there equest at the officia | |) or minimum of 50 units nce of HDFC Mutual Fund. |
| (Redemption) Request | | | | | | |
| Benchmark Index | CRISIL Balanced Fund Index | 00.0 | 1.4.11 | | | |
| Dividend Policy Name of the Fund Manager | Please refer to point 4 on pag Mr. Chirag Setalvad Mr. Miten Lathia (Dedicated I | | | seas Investments |) | |
| Name of the Trustee Company | HDFC Trustee Company Limit | | | | , | |
| Performance of the Scheme | HDFC Balanced Fund - Grow | th Option | n | Absolute Return | ns for each Finand | cial Year for last 5 years^ |
| (as at March 31, 2011) | Period | Returns | | | HDFC Balanced Fund | 81.96%‡ |
| | Last 1 Year (365 days) | (%)^ 16.17 | | 70.00% | CRISIL Balanced Fund Inde | x |
| | Last 3 Years (1095 days) | 16.87 | 8.13 | 60.00% 50.00% | | 47.31% |
| | Last 5 Years (1826 days) Last 10 Years (3653 days) | 13.68 19.47 | | 40.000 | | |
| | Since Inception* (3853 days) | 17.49 | | 30.00% 20.00% | 0.40% ^{17.58%} ^{19.43%} | 46 470/ |
| | ^ Past performance may or m | ay not b | e sustained in | 10.00% | 0.40%17.58% | 16.17% |
| | the future Above returns are compound | od annu | alized (CAGB) | 0 | | |
| | *Inception Date: September 1 | 1, '00 | | -10.00% | | |
| | # CRISIL Balanced Fund Index N.A Not available. | [| | -30.00% | -24.48% | -21.53% 09 09-10 10-11 |
| | N.A Not available. | | | | Financial Y | |
| | | | | ‡ Due to an | overall sharp rise | e in the stock prices |
| Expenses of the Scheme | Continuous Offer Period | | | | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through | Entry Load: Not Applicable Upfront commission shall be pa investors' assessment of variou | | | | | l Distributor) based on the |
| SIP / STP) | investors' assessment of various factors including the service rendered by the ARN Holder. Exit Load : In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment. | | | | | |
| | Please refer point no 5 on pag | | | | | |
| | The Trustee reserves the right | to chang | ge / modify the | load structure fro | om a prospective | date. |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | | 2.25 2.00 1.75 1.50 | | nses for the previ 011 (Unaudited) : | ous financial year ended 2.12% p.a. |
| Waiver of Load for Direct Applications | Not Applicable. Please refer to | point 6 | | details. | | |
| Tax treatment for the Investors (Unit holders) | Investors are advised to refer Additional Information' and to implications arising out of their | o consult | their own tax a | dvisors with respe | | |
| Daily Net Asset Value (NAV) Publication | The NAV will be declared on a www.hdfcfund.com and www (ISCs) of HDFC Mutual Fund. | | | | | |
| For Investor Grievances, Please contact | Please refer to point 7 on pag | je 33 for | details. | | | |
| Unit holder's Information | Please refer to point 8 on pag | je 33 for | details. | | | |
| | | | | | | |

| Name & Type of Scheme Investment Objective | To provide periodic returns and | HDFC Prudence Fund (HPF) (An Open-ended Balanced Scheme) To provide periodic returns and capital appreciation over a long period of time from a judicious mix of eq | | | | | | |
|--|---|--|---|---|---|---|--|--|
| Asset Allocation Pattern of the Scheme | debt investments with an aim Types of Instruments | to prever | it / minimise a | any capita | l erosion. | Normal Allocation (% of Net Assets) | | |
| | Equity & Equity linked instrun | nents | | | 40 - 75 | | | |
| - | Debt Securities and Money Market Instruments* 25 - 60 | | | | | | | |
| | *Investment in Securitised debt, | | | | | ets of the Scheme. urities (max. 40% of net assets) subject | | |
| | to SEBI (Mutual Funds) Regulation | ns, 1996. T | he Scheme ma | ay use deriv | atives mainly for t | he purpose of hedging and portfolio | | |
| | balancing (max. 25% of net assets | | | | , , | utual Funds) Regulations, 1996. hix of equity and debt investments. | | |
| nvestment Strategy | | | | | | between the range of 40-75% and | | |
| | | | | | | Fund Manager would continuously ween the asset classes. The exact | | |
| | | risk taking capacity of the portfolio. | | | | | | |
| | Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | | |
| Comparison of Existing Schemes & Risk | For Comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on pages 24 - 30 for details. | | | | | | | |
| Mitigation Strategy | | | | | | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pag | es 31 - 33 | for details. | | | | | |
| Plans and Options | Plans : • Nil Options: • Growth Option | | | Dividend | d Option | | | |
| | | | | Dividend | l Option offers P | ayout* and Reinvestment facility. | | |
| | | | | | | tion of the Scheme, is equal to or orily & automatically reinvested in | | |
| | the Scheme. Please refer to Sc | | | | | | | |
| Applicable NAV | Please refer to point 3 on pag | e 32 - 33 | for details. | | | | | |
| Minimum Application Amount / Number of Units | Purchase | | Add | itional Pu | rchase | Repurchase | | |
| (Under each Plan / Option) | ₹ 5,000 and any amount the | ereafter. | ₹ 1,000 and | d any amo | unt thereafter. | ₹ 500 or minimum of 50 units | | |
| Despatch of Repurchase | Within 10 Business Days of the re | eceipt of th | e redemption re | equest at th | ne official points of | acceptance of HDFC Mutual Fund. | | |
| (Redemption) Request Benchmark Index | CRISIL Balanced Fund Index | | | | | | | |
| Dividend Policy | Please refer to point 4 on pag | e 33 for d | etails. | | | | | |
| Name of the Fund Manager | Mr. Prashant Jain | | | | | | | |
| Name of the Trustee Company | Mr. Miten Lathia (Dedicated F | | ager for Over | seas Inve | stments) | | | |
| Performance of the Scheme | HDFC Trustee Company Limit HDFC Prudence Fund - Grow | | | Absolut | e Returns for eac | h Financial Year for last 5 years | | |
| (as at March 31, 2011) | 1 | Returns | Benchmark | | | 99.02%‡ | | |
| - | | | Returns (%)# | 100.00% | HDFC Prudence | Fund | | |
| | Last 1 Year (365 days) Last 3 Years (1095 days) | 17.49 18.75 | 9.37 8.13 | 80.00% | CRISIL Balance | d Fund Index | | |
| | Last 5 Years (1826 days) | 17.53 | 10.59 | 60.00% | | 47,210/ | | |
| | Last 10 Years (3653 days) Last 15 Years (5480 days) | 28.48 24.75 | N.A. N.A. | | | 47.31% | | |
| - | Since Inception* (6267 days) | 21.33 | N.A. | 40.00% 20.00% | | 9.43% 17.49% | | |
| | Past performance may or m the future | nay not be | sustained in | 20.00% | 15.82% 10.40% | 9.37 | | |
| | Above returns are compounded | | ized (CAGR). | 0 | | | | |
| | *Inception Date: February 1, 1 # CRISIL Balanced Fund Index | | | -20.00% | | -21.53% | | |
| | \$\$ All dividends declared prior to the splitting of the | | | | 00 07 07 07 | -28.39% | | |
| | Shall dividends declared prior to the splitting of the Scheme into Dividend & Growth Options are assumed to be reinvested in the units of the Scheme | | | | 06 - 07 07 - 08 08 - 09 09 - 10 10 - 11 Financial Year | | | |
| | at the then prevailing NAV (ex-dividend NAV). | | | | e to an overall s | harp rise in the stock prices | | |
| Expenses of the Scheme | N.A Not available. Continuous Offer Period | | | | | | | |
| (i) Load Structure | Entry Load: Not Applicable | | | | | | | |
| (For Lumpsum Purchases & Investments through | Upfront commission shall be pa | | | | | egistered Distributor) based on the | | |
| SIP / STP) | investors' assessment of various factors including the service rendered by the ARN Holder. Exit Load : | | | | | | | |
| | • In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / | | | | | | | |
| | switched-out within 1 year from the date of allotment.No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment. | | | | | | | |
| | | | urther details o | on load str | ucture. | | | |
| | Please refer point no 5 on pag | | | | turo from a prog | spective date. | | |
| | The Trustee reserves the right | | , | load struc | | | | |
| (ii) Recurring Expenses (% of weekly average | | | 2.50 2.25 2.25 | | · | he previous financial year ended | | |
| | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | | 2.50 2.25 2.00 | Actu | al expenses for t | | | |
| (% of weekly average Net Assets) | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores | to change | 2.50 2.25 2.00 1.75 | Actu Marc | al expenses for t | he previous financial year ended | | |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to | to change | 2.50 2.25 2.00 1.75 n page 33 for | Actu Marc details. | al expenses for t h 31, 2011 (Una | he previous financial year ended udited) : 1.81% p.a. | | |
| | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refer | to change point 6 o to the Sec consult tl | 2.50 2.25 2.00 1.75 n page 33 for etion on 'Taxa neir own tax a | Actu Marc details. tion on ir dvisors wi | al expenses for t h 31, 2011 (Una westing in Mutu | he previous financial year ended | | |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refer Additional Information' and to implications arising out of theil The NAV will be declared on al | to change o point 6 o to the Sec o consult ti r participat II Business | 2.50 2.25 2.00 1.75 n page 33 for etion on 'Taxa heir own tax a tion in the Sch Days and wil | Actu Marc details. tion on ir dvisors wi heme. I be publis | al expenses for t th 31, 2011 (Una evesting in Mut t th respect to the hed in 2 newspa | he previous financial year ended udited) : 1.81% p.a. ual Funds' in the 'Statement of | | |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) | The Trustee reserves the right First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to Investors are advised to refer Additional Information' and to implications arising out of their The NAV will be declared on al www.hdfcfund.com and www | to change point 6 o to the Sec consult the r participat Il Business v.amfiindia | 2.50 2.25 2.00 1.75 n page 33 for tetion on 'Taxa heir own tax a tion in the Sch Days and wil a.com . Invest | Actu Marc details. tion on ir dvisors wi heme. I be publis | al expenses for t th 31, 2011 (Una evesting in Mut t th respect to the hed in 2 newspa | he previous financial year ended udited) : 1.81% p.a. Jal Funds' in the 'Statement of specific amount of tax and other pers NAV can also be viewed on | | |

_

| Name & Type of Scheme Investment Objective | HDFC Long Term Adva (An Open-ended Equity Lin To generate long term capita | nked Savii | ngs Scheme w | ith a lock-in period of | | tly in equity and equity- |
|---|--|---|---|--|---|--|
| | related instruments. Note : Units purchased (inc pledged / redeemed / switch The AMC reserves the right t under the Equity Linked Savi | ed out unt to change | il completion of the Lock-in Per | f 3 years from the date or iod prospectively from tir | f allotmen me to time | t of the respective Units. |
| Asset Allocation Pattern of the Scheme | Types of Instruments | | | | | Normal Allocation (% of Net Assets) |
| | Equities & Equity linked inst | ruments | | | | 80 |
| | Debt securities, Money mark | | | | 1 1 | 20 |
| | The Scheme may seek investme Funds) Regulations, 1996. The So 20% of net assets) based on the not invest in Foreign Securitise | cheme may e opportuni ed Debt. | y use derivatives ties available sub | mainly for the purpose of h bject to SEBI (Mutual Funds | nedging an) Regulatio | d portfolio balancing (max. ns, 1996. The Scheme will |
| Investment Strategy | This Scheme is launched as a accordance with the Equity Lii invested predom-inantly in ec invested in debt securities and under section 80C of the Inco Please refer to Scheme Inf | nked Savin quity and e money m me-tax Act | gs Scheme, 199 equity related in arket instrumen t, 1961. | 22 as amended in 1998. This struments. A part of the ts. Invest-ment made in the | he net ass net assets his Scheme | ets of the Scheme will be s of the Scheme may be e is eligible for tax benefit |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Number of Folios, please ref | Schemes, er to point | Risk Mitigation t 1 on pages 24 | n Strategy, Asset Under 4 - 30 for details. | Managem | nent (AUM) and |
| Risk Profile of the Scheme | Please refer to point 2 on pa | nges 31 - 3 | 33 for details. | | | |
| Plans and Options | Plans : • Nil Options: • Growth Option | | • | Dividend Option Dividend Option offers | Payout a | nd Reinvestment facility. |
| Applicable NAV | Please refer to point 3 on pa | nge 32 - 33 | | | | |
| Minimum Application Amount / Number of Units (Under each Plan / Option) | Purchase ₹ 500 and in multiple of ₹ 500 thereafter | | ₹ 500 of ₹ | ional Purchase and in multiples 500 thereafter | | Repurchase or minimum of 50 units |
| Despatch of Repurchase (Redemption) Request | Within 10 Business Days of the | receipt of t | he redemption re | equest at the official points | of accepta | nce of HDFC Mutual Fund. |
| Benchmark Index | SENSEX. Please refer point 9 | 1 0 | | letails. | | |
| Dividend Policy Name of the Fund Manager | Please refer to point 4 on pa Mr. Chirag Setalvad | age 33 tor | details. | | | |
| Name of the Trustee | Mr. Miten Lathia (Dedicated HDFC Trustee Company Lim | | nager for Over | seas Investments) | | |
| Company | | | | | | |
| Performance of the Scheme (as at March 31, 2011) | HDFC Long Term Advantage I Period | Fund - Gro⊓ Returns | • | Absolute Returns for ea | ich Hnand | ial Year for last 5 years^ |
| | | (%)^ | Returns (%)# | SENSEX | ferm Advantage Fu | ıd |
| | Last 1 Year (365 days) Last 3 Years (1095 days) | 16.76 | 10.94 7.52 | 140.00% 120.00% | | |
| | Last 5 Years (1826 days) Last 10 Years (3653 days) | 10.07 31.06 | 11.50 | 100.00% | | 101.09%‡ 80.54% |
| | Since Inception* (3740 days) | | | 80.00% | | |
| | ^ Past performance may or r the future | may not be | e sustained in | 60.00% 40.00% | 19.56% | 10.700 |
| | the future Above returns are compoun | | alized (CAGR). | 20.00% 1.22% 0 | | |
| | *Inception Date: January 2, ' # SENSEX | 01 | | -20.00%- | | |
| | | | | -40.00%- 06 - 07 07 | 38.39% -3 -08 08 | |
| | | | | ‡ Due to an overall | Financial Year sharp rise | e in the stock prices |
| Expenses of the Scheme | Continuous Offer Period | | | - | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) | Entry Load: Not Applicable Upfront commission shall be the investors' assessment of Exit Load : Nil | paid direct | | | | |
| | Please refer point no 5 on pa The Trustee reserves the righ | | ge / modify the | | ospective | date. |
| | | | 2.50 | | the provi | <i>с</i> |
| (ii) Recurring Expenses (% of weekly average Net Assets) | First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance | | 2.25 2.00 1.75 | Actual expenses for March 31, 2011 (Ur | | |
| (% of weekly average | Next ₹ 300 crores Next ₹ 300 crores | to point 6 | 2.00 1.75 | March 31, 2011 (Ur | | |
| (% of weekly average Net Assets) Waiver of Load for Direct | Next ₹ 300 crores Next ₹ 300 crores Balance | r to the Se to consult | 2.00 1.75 on page 33 for ection on 'Taxa their own tax a | March 31, 2011 (Ur details. tion on investing in Mu dvisors with respect to th | naudited) : Itual Func | 2.06% p.a. |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the | Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer Investors are advised to refe Additional Information' and | r to the Se to consult eir particip all Busines wamfiing | 2.00 1.75 on page 33 for ection on 'Taxa their own tax a ation in the Scl as Days and wil | March 31, 2011 (Ur details. tion on investing in Mu dvisors with respect to th neme. I be published in 2 newsp | naudited) : Itual Fund ne specific Dapers NA | 2.06% p.a. Is' in the 'Statement of amount of tax and other V can also be viewed on |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) Publication For Investor Grievances, | Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer Investors are advised to refe Additional Information' and implications arising out of the The NAV will be declared on www.hdfcfund.com and ww | r to the Se to consult eir particip all Busines w.amfiinc | 2.00 1.75 on page 33 for ection on 'Taxa their own tax a ation in the Sch as Days and wil lia.com . Invest | March 31, 2011 (Ur details. tion on investing in Mu dvisors with respect to th neme. I be published in 2 newsp | naudited) : Itual Fund ne specific Dapers NA | 2.06% p.a. Is' in the 'Statement of amount of tax and other V can also be viewed on |
| (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) Publication | Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer Additional Information' and implications arising out of the The NAV will be declared on www.hdfcfund.com and ww (ISCs) of HDFC Mutual Fund. | r to the Se to consult eir particip all Busines w.amfiinc age 33 for | 2.00 1.75 on page 33 for ection on 'Taxa their own tax a ation in the Scl as Days and wil lia.com . Invest details. | March 31, 2011 (Ur details. tion on investing in Mu dvisors with respect to th neme. I be published in 2 newsp | naudited) : Itual Fund ne specific Dapers NA | 2.06% p.a. Is' in the 'Statement of amount of tax and other V can also be viewed on |

| Name & Type of Scheme | HDFC TaxSaver (HTS) (An Open-ended Equity Linked Savings Scheme with a lock-in period of 3 years | | | | | |
|--|---|---|---|--|--|--|
| Investment Objective | redeemed / switched out until com | units allotted on divid pletion of 3 years from the prospectively from time | hedate of allotment of the res | be assigned / transferred / pledged / pective Units. The AMC reserves the ted under the Equity Linked Savings | | |
| Asset Allocation | Types of Instruments | | Normal | Allocation (% of Net Assets) | | |
| Pattern of the Scheme | Equities & related instruments | | | Minimum 80 | | |
| - | Debt and money market instru | nents* | | Maximum 20 | | |
| | The Scheme may seek investment of subject to SEBI (Mutual Funds) Regu balancing (max. 25% of net assets | opportunity in the ADR / lations, 1996. The Scheme) based on the opportun | GDR / Foreign Equity and Del e may use derivatives mainly fo ities available subject to SEB | the net assets of the Scheme. bt Securities (max. 40% of net assets) or the purpose of hedging and portfolio II (Mutual Funds) Regulations, 1996. | | |
| Investment Strategy | accordance with the Equity Linke invested predom-inantly in equit invested in debt securities and m under section 80C of the Income | d Savings Scheme, 199 y and equity related in oney market instrumen -tax Act, 1961. | 92 as amended in 1998. Th hstruments. A part of the r hts. Invest-ment made in thi | ving a lock-in period of 3 years in e net assets of the Scheme will be net assets of the Scheme may be s Scheme is eligible for tax benefit | | |
| | Please refer to Scheme Inform | nation Document (SI | ID) of the Scheme for co | omplete details. | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Scl Number of Folios, please refer | | | Management (AUM) and | | |
| Risk Profile of the Scheme | Please refer to point 2 on pages | s 31 - 33 for details. | | | | |
| Plans and Options | Plans : • Nil Options : • Growth Option | | ividend Option ividend Option offers Paye | out and Reinvestment facility. | | |
| Applicable NAV | Please refer to point 3 on page | 32 - 33 for details. | | | | |
| Minimum Application Amount / Number of Units | Purchase ₹ 500 and in multiplag | | itional Purchase | Repurchase | | |
| (Under each Plan / Option) | ₹ 500 and in multiples of ₹ 500 thereafter. | | 0 and in multiples ₹ 500 thereafter. | ₹ 500 or minimum of 50 units | | |
| Despatch of Repurchase (Redemption) Request | | | | f acceptance of HDFC Mutual Fund. | | |
| Benchmark Index | S&P CNX 500. Please refer point | 9 on page 33 for furth | ner details. | | | |
| Dividend Policy | Please refer to point 4 on page | 33 for details. | | | | |
| Name of the Fund Manager | Mr. Vinay Kulkarni Mr. Miten Lathia (Dedicated Fu | 0 | rseas Investments) | | | |
| Name of the Trustee Company Performance of the Scheme | HDFC Trustee Company Limited | | Absolute Returns for ea | ch Financial Year for last 5 years^ | | |
| (as at March 31, 2011) | | Returns Benchmark | | | | |
| | | (%)\$\$^ Returns (%)# | | | | |
| - | Last 1 Year (365 days) | 13.24 7.26 | 120.00% | 111.90%‡ | | |
| | Last 3 Years (1095 days) Last 5 Years (1826 days) | 15.28 6.54 | | 87.95% | | |
| | Last 10 Years (3653 days) | 12.15 9.71 30.91 19.87 | 30.00 // | 07.95% | | |
| | Since Inception* (5478 days) | 31.18 13.41 | 60.00% | | | |
| | | 01.10 | | | | |
| - | ^ Past performance may or may | | | | | |
| | A Past performance may or may the future Above returns are compounded *Inception Date: March 31, '96 | y not be sustained in | 30.00% 0 <u>3.55% 8.42% 13.47%</u> | 13.24%7.26% | | |
| | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior | y not be sustained in d annualized (CAGR). to the splitting of the | 0 3.55% 8.42% 13.47% | | | |
| | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme | -30.00% -60.00% 06 - 07 07 - | -36.15% _{-40.02%} | | |
| | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme | -30.00% -60.00% -60.007 07 - Fi | -36.15% _{-40.02%} 08 08 - 09 09 - 10 10 - 11 | | |
| Expenses of the Scheme | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme | -30.00% -60.00% -60.007 07 - Fi | -36.15% - _{40.02%} .08 08 - 09 09 - 10 10 - 11 nancial Year | | |
| | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the at the then prevailing NAV (ex- | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme | -30.00% -60.00% -60.007 07 - Fi | -36.15% - _{40.02%} 08 08 - 09 09 - 10 10 - 11 nancial Year | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid investors' assessment of various | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). | -30.00% -60.00 | -36.15% -40.02% 08 08 - 09 09 - 10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). | -30.00% -60 | -36.15% -40.02% 08 08 - 09 09 - 10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Grown assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid investors' assessment of various Exit Load: Nil Please refer point no 5 on page The Trustee reserves the right to First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). | -30.00% -60 | -36.15% -40.02% 08 08 -09 09 - 10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. spective date. the previous financial year ended | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Grown assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid investors' assessment of various Exit Load: Nil Please refer point no 5 on page The Trustee reserves the right to First ₹ 100 crores Next ₹ 300 crores | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). d directly by the investor factors including the se 33 for further details of change / modify the 2.50 2.25 2.00 1.75 | -30.00% -30.00% -60 | -36.15% -40.02% 08 08 - 09 09 - 10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. spective date. the previous financial year ended | | |
| & Investments through SIP / STP) (ii) Recurring Expenses (% of weekly average | the future Above returns are compounder *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Grown assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid investors' assessment of various Exit Load: Nil Please refer point no 5 on page The Trustee reserves the right to First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to p Investors are advised to refer to | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). d directly by the investor factors including the se 33 for further details of change / modify the 2.50 2.25 2.00 1.75 point 6 on page 33 for the Section on 'Taxa consult their own tax a | -30.00% -30.00% -60 | -36.15% -40.02% 08 08 - 09 09 - 10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. spective date. the previous financial year ended | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Growt assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfront commission shall be paid investors' assessment of various Exit Load: Nil Please refer point no 5 on page The Trustee reserves the right to First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to p Investors are advised to refer to Additional Information' and to o implications arising out of their The NAV will be declared on all www.hdfcfund.com and www.a | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). d directly by the investor factors including the se 33 for further details of change / modify the 2.50 2.25 2.00 1.75 point 6 on page 33 for the Section on 'Taxa consult their own tax a participation in the Scl Business Days and wil | -30.00% -30.00% -60 | -36.15% -40.02% 08 08 -09 09 -10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. spective date. the previous financial year ended audited) : 1.86% p.a. ual Funds' in the 'Statement of | | |
| (i) Load Structure (For Lumpsum Purchases & Investments through SIP / STP) (ii) Recurring Expenses (% of weekly average Net Assets) Waiver of Load for Direct Applications Tax treatment for the Investors (Unit holders) Daily Net Asset Value (NAV) | the future Above returns are compounded *Inception Date: March 31, '96 # S&P CNX 500 \$\$ All dividends declared prior Scheme into Dividend & Grown assumed to be reinvested in the at the then prevailing NAV (ex- Continuous Offer Period Entry Load: Not Applicable Upfont commission shall be paid investors' assessment of various Exit Load: Nil Please refer point no 5 on page The Trustee reserves the right to First ₹ 100 crores Next ₹ 300 crores Next ₹ 300 crores Balance Not Applicable. Please refer to p Investors are advised to refer to Additional Information' and to a implications arising out of their The NAV will be declared on all | y not be sustained in d annualized (CAGR). to the splitting of the th Options are units of the Scheme dividend NAV). d directly by the investor factors including the se 33 for further details of change / modify the 2.50 2.25 2.00 1.75 boint 6 on page 33 for the Section on 'Taxa consult their own tax a participation in the Scl Business Days and wil amfiindia.com. Invest | -30.00% -30.00% -60 | -36.15% -40.02% 108 08 -09 09 -10 10 - 11 nancial Year sharp rise in the stock prices registered Distributor) based on the I Holder. spective date. the previous financial year ended audited) : 1.86% p.a. ual Funds' in the 'Statement of a specific amount of tax and other appers NAV can also be viewed on | | |

| Investment Objective | SENSEX Plan : To generate returns that are commensurate with the performance of the SENSEX, subject to tracking errors Nifty Plan : To generate returns that are commensurate with the performance of the Nifty, subject to tracking errors SENSEX Plus Plan : To invest 80 to 90% of the net assets of the Plan in companies whose securities are included in SENSEX and between 10% & 20% of the net assets in companies whose securities are not included in the SENSEX. | | | | | | | |
|--|---|--|--|--|--|--|--|--|
| | | | | | | | | |
| Asset Allocation Pattern of the Scheme | Types of Instruments | Normal Allocation (% of Net Assets) | | | | | | |
| | SENSEX Plan | | | | | | | |
| | Securities covered by the SENSEX 95 - 100 | | | | | | | |
| | Cash & Money Market instruments, including CBLO/Reverse Repos but excluding Subscription and Redemption Cash Flow | 0 - 5 | | | | | | |
| | Nifty Plan | 05 100 | | | | | | |
| | Securities covered by the Nifty Cash & Money Market Instruments, including CBLO/Reverse Repos but excluding subscription and Redemption Cash Flow | 95 - 100 0 - 5 | | | | | | |
| | SENSEX Plus Plan | | | | | | | |
| | Securities covered by the SENSEX | 80 - 90 | | | | | | |
| | Securities other than covered by SENSEX | 10 - 20 | | | | | | |
| | Money Market instruments, convertible bonds & cash including CBLO/Reverse Repos but excluding Subscription and Redemption Cash Flow | 0 - 5 | | | | | | |
| | Subscription Cash Flow is the subscription money in transit before deployment money kept aside for meeting redemptions. | t and Redemption Cash Flow is th | | | | | | |
| | The respective Plans under the Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 50% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt. | | | | | | | |
| | Nifty Plan: This Plan under the Scheme will generate returns by investing predominantly in stocks constituting the S&P CNX Nifty and / or in exchange traded derivatives on the S&P CNX Nifty. The returns of the Plan shall be commensurate with the performance of the Nifty, subject to tracking errors. A small portion of the net assets may be invested in money market instruments. SENSEX Plus Plan: This Plan under the Scheme will generate returns by investing 80 to 90% of the net assets in companies whose securities are included in SENSEX and between 10% & 20% of the net assets in companies whose securities are not included in the SENSEX. A small portion of the net assets may be invested in money market instruments. Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | | |
| Comparison of Existing | For Comparison of Existing Schemes, Risk Mitigation Strategy, Asset Under Management (AUM) and Number of Folios, please refer to point 1 on pages 24 - 30 for details. | | | | | | | |
| Schemes & Risk | | • | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme | | • | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan Options : Each Plan offers Growth Option only | Management (AUM) and | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans • SENSEX Plan • Nifty Plan • SENSEX Plus Pla | Management (AUM) and | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase | n Repurchase | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. | n | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above w onal Electronic Funds Transfer (NEFT on account. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above wignal Electronic Funds Transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase Redemption) Request | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collectio Any application for an amount of ₹ 5 Lakhs and above with payment mode other the scheme has a collection. | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked the transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection Any application for an amount of ₹ 5 Lakhs and above with payment mode other th Within 10 Business Days of the receipt of the redemption request at the official points | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked the transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase Redemption) Request | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection Any application for an amount of ₹ 5 Lakhs and above with payment mode other the Within 10 Business Days of the receipt of the redemption request at the official points • SENSEX Plan : SENSEX (Total Returns Index) | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked Electronic Funds Transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase Redemption) Request | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an arbe accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collectic Any application for an amount of ₹ 5 Lakhs and above with payment mode other the Within 10 Business Days of the receipt of the redemption request at the official points • SENSEX Plan : SENSEX (Total Returns Index) • Nifty Plan : S&P CNX Nifty (Total Returns Index) | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked Electronic Funds Transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase Redemption) Request | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection Any application for an amount of ₹ 5 Lakhs and above with payment mode other the Within 10 Business Days of the receipt of the redemption request at the official points • SENSEX Plan : SENSEX (Total Returns Index) • Nifty Plan : SENSEX (Total Returns Index) • SENSEX Plus Plan : SENSEX (Total Returns Index) | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked Electronic Funds Transfer (NEFT on account. nan the above will be rejected. | | | | | | |
| Schemes & Risk Mitigation Strategy Risk Profile of the Scheme Plans and Options Applicable NAV Minimum Application Amount / Number of Units Under each Plan / Option) Mode of Payment for Purchase transactions Despatch of Repurchase Redemption) Request Benchmark Index | Number of Folios, please refer to point 1 on pages 24 - 30 for details. Please refer to point 2 on pages 31 - 33 for details. Plans : • SENSEX Plan • Nifty Plan • SENSEX Plus Pla Options : Each Plan offers Growth Option only Please refer to point 3 on page 32 - 33 for details. Purchase Additional Purchase ₹ 5,000 and any amount thereafter.# ₹ 1,000 and any amount thereafter.# # All applications for purchase of units including additional purchases for an ar be accepted with payment mode only as Real Time Gross Settlement (RTGS) /Natic Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection Any application for an amount of ₹ 5 Lakhs and above with payment mode other the Within 10 Business Days of the receipt of the redemption request at the official points • SENSEX Plan : SENSEX (Total Returns Index) • Nifty Plan : SENSEX (Total Returns Index) • SENSEX Plus Plan : SENSEX (Total Returns Index) • Please refer point 9 on page 33 for further details. | Management (AUM) and n Repurchase ₹ 500 mount of ₹ 5 Lakhs and above worked Electronic Funds Transfer (NEF) on account. an the above will be rejected. | | | | | | |

HDFC Index Fund (HIF) (An Open-ended Index Linked Scheme) (Contd....)

Please contact

Unit holder's Information

Please refer to point 8 on page 33 for details.

| | HDFC Index Fund (HIF) | (An Ope | n-enaea inae | x Linkea Scheme) (Conta) | | |
|--|--|-----------------|---------------------------|---|--|--|
| Performance of the Scheme | SENSEX Plan - Growth Opti | on | | Absolute Returns for each Financial Year for last 5 years^ | | |
| (as at March 31, 2011) | Period | Returns | Benchmark | HDFC Index Fund - SENSEX Plan | | |
| | | (%)^ | Returns (%)# | SENSEX (Total Returns Index) | | |
| | Last 1 Year (365 days) | 10.46 | 12.14 | 80.00% 80.00% 76.16% ‡ | | |
| | Last 3 Years (1095 days) | 5.68 | 8.78 | 70.00% | | |
| | Last 5 Years (1826 days) | 8.95 | 13.29 | 50.00% | | |
| | Since Inception* (3179 days) | | 25.52 | 40.00% | | |
| | Past performance may or the future | may not b | e sustained in | g 30.00% 18.88% 21.57% 20.00% 14.59% 13.19% 10.46% 12.14% | | |
| | Above returns are compoun | ided annua | alized (CAGR). | 10.46% 12.14% | | |
| | *Inception Date: July 17, '02 | | | | | |
| | # SENSEX (Total Returns Inc | , | | -10.00% | | |
| | Face value per unit: ₹ 32.16 | 510 | | -30.00% | | |
| | | | | -40.00% | | |
| | | | | Financial Year | | |
| | | | | to an overall sharp rise in the stock prices | | |
| | Nifty Plan - Growth Option | | | Absolute Returns for each Financial Year for last 5 years^ | | |
| | Period | Returns (%)^ | Benchmark Returns (%)# | HDFC Index Fund - NIFTY Plan 80.00% 1 | | |
| | Last 1 Year (365 days) | 10.46 | 12.36 | 70.00% | | |
| | Last 3 Years (1095 days) | 5.98 | 8.34 | 60.00% - | | |
| | Last 5 Years (1826 days) | 8.47 | 12.70 | 50.00% | | |
| | Since Inception* (3179 days) | 19.98 | 23.79 | | | |
| | ^ Past performance may or | may not be | sustained in | 24.97% 20.00% 10.44% 13.78% 13.61% 10.46% 12.36% | | |
| | the future | - | | | | |
| | Above returns are compoun | | lized (CAGR). | -10.00% | | |
| | *Inception Date: July 17, '02 # S&P CNX Nifty (Total Returns Index) | | | -20.00% | | |
| | Face value per unit: ₹ 10.32 | | | -30.00% -40.00% | | |
| | | | | 06 - 07 07 - 08 08 - 09 - 10 10 - 11 Financial Year | | |
| | | | | ‡ Due to an overall sharp rise in the stock prices | | |
| | SENSEX Plus Plan - Growth | - | | Absolute Returns for each Financial Year for last 5 years^ | | |
| | Period | Returns (%)^ | Benchmark Returns (%)# | HDFC Index Fund - SENSEX Plus Plan 90.00% | | |
| | | | | 80.00% | | |
| | Last 1 Year (365 days) | 14.63 | 12.14 | 70.00% | | |
| | Last 3 Years (1095 days) Last 5 Years (1826 days) | 12.06 14.06 | 8.78 13.29 | 50.00% | | |
| | Since Inception* (3179 days) | | 25.52 | g 40.00% J 30.00% | | |
| | ^ Past performance may or it | | | | | |
| | the future | | sustained in | 20.00% 14.39% 19.61% 21.77% 14.63% 12.14% | | |
| | Above returns are compoun | ided annua | alized (CAGR). | -10.00% | | |
| | *Inception Date: July 17, '02 | | | -20.00% | | |
| | # SENSEX (Total Returns Inc | , | | -30.00% | | |
| | Face value per unit: ₹ 32.16 | 510 | | -40.00% -33.23% -37.02% -06 - 07 07 - 08 08 - 09 09 - 10 10 - 11 | | |
| | | | | Financial Year ‡ Due to an overall sharp rise in the stock prices | | |
| Expenses of the Scheme | Continuous Offer Period | | | | | |
| (i) Load Structure | Entry Load: Not Applicable | • | | | | |
| (For Lumpsum Purchases & Investments through | Upfront commission shall be | paid direc | | stor to the ARN Holder (AMFI registered Distributor) based ing the service rendered by the ARN Holder. | | |
| SIP / STP) | Exit Load: Nil | | | ing the service rendered by the Artis Holdel. | | |
| | | 20 20 fc - f | rthar datail ! | and attracture. The Trustee recent ice the visit to share the life | | |
| | the load structure from a pros | spective da | te. | oad structure. The Trustee reserves the right to change / modify | | |
| (ii) Recurring Expenses (% of weekly average Net Assets) | The total recurring expenses shall not exceed 1.50%. | of the Sch | neme | Actual expenses for the previous financial year ended March 31, 2011 (Unaudited) : SENSEX Plan : 1.00% p.a., Nifty Plan : 1.00% p.a., SENSEX Plus Plan : 1.00% p.a. | | |
| Waiver of Load for Direct Applications | Not Applicable. Please refer | to point 6 | on page 33 for | | | |
| Tax treatment for the Investors (Unit holders) | | to consult | their own tax a | tion on investing in Mutual Funds' in the 'Statement of dvisors with respect to the specific amount of tax and other neme. | | |
| Daily Net Asset Value (NAV) Publication | | | | I be published in 2 newspapers NAV can also be viewed on ors may also contact any of the Investor Service Centres | | |
| For Investor Grievances, | Please refer to point 7 on pa | age 33 for | details. | | | |

| Name & Type of Scheme | HDFC MF Monthly Income Plan (HMIP) (An Open-ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus) | | | | | | |
|---|---|--|---|--|--|--|--|
| Investment Objective | The primary objective of Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by nvesting a portion of the Scheme's assets in equity and equity related instruments. | | | | | | |
| Asset Allocation Pattern of the Scheme | Types of Instruments | | Normal Allocation (% of Net Assets) | | | | |
| | Debt instruments (including securitised deb (including cash / CBLO/Reverse Repos) | ot) & Money Market instruments | 75 | | | | |
| | Equities & Equity related instruments | | 25 | | | | |
| | The investments in central and state gover | mment securities will not exceed 75% of t | the net assets of the respective Plans. | | | | |
| | It is the intention of the Scheme that the assets of the respective Plans. | e investments in securitised debt will n | ot, normally exceed 75% of the net | | | | |
| | The Scheme may seek investment opport net assets in ADR / GDR and Foreign Equ to SEBI (Mutual Funds) Regulations, 199 portfolio balancing based on the opport | uity Securities and max. 50% of net asset 16. The Scheme may use derivatives ma | ts in Foreign Debt Securities) subject inly for the purpose of hedging and | | | | |
| Investment Strategy | The Scheme offers investors two plans a separate investment portfolio. The net market instruments and balance in equit | t assets of the Scheme will be invested p | | | | | |
| | Equity Investments and balance in equity and equity reaced instruments. Equity Investments : The following are the five basic principles that serve as the foundation for this investment approach: Focus on the long term; Investments confer proportionate ownership; Maintain a margin of safety; Maintain a balanced outlook on the market; Disciplined approach to selling | | | | | | |
| | • Debt Investments : The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. Investment in Debt securities and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. | | | | | | |
| | Please refer to Scheme Information Document (SID) of the Scheme for complete details. | | | | | | |
| Comparison of Existing Schemes & Risk Mitigation Strategy | For Comparison of Existing Schemes, Number of Folios, please refer to point | | Management (AUM) and | | | | |
| Risk Profile of the Scheme | Please refer to point 2 on pages 31 - 3 | 3 for details. | | | | | |
| Plans and Options | Plans : • Short Term Plan Options: • Each Plan offers Growth, Each of the Dividend Opti | Long Term Plan Monthly Dividend & Quarterly Dividend on offers Payout and Reinvestment factor | • | | | | |
| Applicable NAV | Please refer to point 3 on page 32 - 33 | for details. | | | | | |
| Minimum Application | | Growth & Quarterly Dividend | | | | | |
| Amount / Number of Units | Purchase | Additional Purchase | Repurchase | | | | |
| (Under each Plan / Option) | ₹ 5,000 and any amount thereafter. | ₹ 1,000 and any amount thereafter. Monthly Dividend Option | ₹ 1,000 or minimum of 100 units | | | | |
| | Purchase | Additional Purchase | Repurchase | | | | |
| | ₹ 25,000 and any amount thereafter. | ₹ 1,000 and any amount thereafter. | ₹ 1,000 or minimum of 100 units | | | | |
| Despatch of Repurchase (Redemption) Request | Within 10 Business Days of the receipt of the | ne redemption request at the official points | of acceptance of HDFC Mutual Fund. | | | | |
| Benchmark Index | Short Term Plan : CRISIL MIP Blended | Index Long Term Plan : CRISIL MIP BI | ended Index | | | | |
| Dividend Policy | Please refer to point 4 on page 33 for | details. | | | | | |
| Name of the Fund Manager | Short Term Plan : Mr. Vinay Kulkarni (E Mr. Miten Lathia (Dedicated Fund Mar | | | | | | |
| | Long Term Plan : Mr. Prashant Jain (Ed Mr. Miten Lathia (Dedicated Fund Mar | · · · · · · · · · · · · · · · · · · · | | | | | |
| | | | | | | | |

HDFC MF Monthly Income Plan (HMIP) (An Open-ended Income Scheme. Monthly Income is not assured and is subject to availability of distributable surplus) (Contd...)

| | distributable surplus) (Co | ntd) | | | | | |
|--|--|-----------------|---------------------------|--|------------------------|--|--|
| Performance of the Scheme | HMIP - Short Term Plan - Grow | wth Optior | ı | Absolute Returns for each Financial Y | 'ear for last 5 years^ | | |
| (as at March 31, 2011) | Period | Returns (%)^ | Benchmark Returns (%)# | HDFC MF Monthly Income Plan - Shor CRISIL MIP Blended Index 24.00% | rt Term Plan | | |
| | Last 1 Year (365 days) | 4.84 | 6.17 | 22.00% - | | | |
| | Last 3 Years (1095 days) | 8.05 | 6.82 | 20.00% | 18.86%‡ | | |
| | Last 5 Years (1826 days) | 6.54 | 7.41 | 18.00% - 16.00% - | | | |
| | Since Inception* (2652 days) | 7.63 | 7.09 | | 14.25% | | |
| | ^ Past performance may or r | nay not be | sustained in | 을 14.00% - 12.00% - 11.12% | | | |
| | the future | | | 10.00% | | | |
| | Above returns are compound *Inception Date: December 2 | | zed (CAGR). | 6.00% 5.69% | 4.84% | | |
| | # CRISIL MIP Blended Index | 0, 03 | | 4.00% - 3.03% | | | |
| | | | | 2.00% - 1.23% 0.5 | % | | |
| | | | | 06 - 07 07 - 08 08 - 09 Financial Year | 09-10 10-11 | | |
| | | | | + Due to an overall sharp rise in | the stock prices | | |
| | | | | • | • | | |
| | HMIP - Long Term Plan - Gr | 1 | | Absolute Returns for each Financial Y | • | | |
| | Period | Returns (%) | Benchmark Returns (%)# | HDFC MF Monthly Income Plan - Long To CRISIL MIP Blended Index | | | |
| | Last 1 Year (365 days) | 9.11 | 6.17 | 33.00% | | | |
| | Last 3 Years (1095 days) | 12.60 | 6.82 | 30.00% | | | |
| | Last 5 Years (1826 days) | 11.08 | 7.41 | 24.00% | | | |
| - | Since Inception* (2652 days) | 12.16 | 7.09 | 21.00% | | | |
| | Past performance may or r | | | 딸 18.00% | .14.25% | | |
| | the future | | s sustained in | 12.00% | 9.11% | | |
| | Above returns are compound | | alized (CAGR). | 9.00% - 8.34% 9.33% | 6.17% | | |
| | *Inception Date: December 2 # CRISIL MIP Blended Index | 6, '03 | | 6.00% - 5.69% · · · · · · · · · · · · · · · · · · · | | | |
| | # Chisil Wir Diendeu Index | | | 0.5 % | | | |
| | | | | -3.00% - 06 - 07 07 - 08 08 - 09 Financial Year | 09 - 10 10 - 11 | | |
| | | | | ‡ Due to an overall sharp rise in | the stock prices | | |
| Expenses of the Scheme | Continuous Offer Period | | | | | | |
| (i) Load Structure | Entry Load: Not Applicable | | | | | | |
| (For Lumpsum Purchases & Investments through SIP / STP) | Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. | | | | | | |
| | Exit Load : Short Term Plan & Long Term Plan In respect of each purchase / switch-in of units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment. No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment. | | | | | | |
| | | | | | i anotment. | | |
| | Please refer point no 5 on pa | 0 | | on load structure. load structure from a prospective date. | | | |
| | | | | | | | |
| (ii) Recurring Expenses(% of weekly average | First ₹ 100 crores Next ₹ 300 crores | | 2.25 2.00 | Actual expenses for the previous March 31, 2011 (Unaudited) : Short T | | | |
| Net Assets) | Next ₹ 300 crores | | 1.75 | Long Term Plan : 1.49% p.a. | enninan. 1.7570 p.a., | | |
| | Balance | | 1.50 | | | | |
| Waiver of Load for Direct Applications | Not Applicable. Please refer t | o point 6 | on page 33 for | details. | | | |
| Tax treatment for the Investors (Unit holders) | | o consult | their own tax a | on on investing in Mutual Funds' in visors with respect to the specific amo eme. | | | |
| Daily Net Asset Value (NAV) Publication | | | | be published in 2 newspapers NAV ca rs may also contact any of the Inves | | | |
| For Investor Grievances, Please contact | Please refer to point 7 on pa | ge 33 for | details. | | | | |
| Unit holder's Information | Please refer to point 8 on pa | ge 33 for | details. | | | | |
| | | | - | | | | |

1. Comparision of Existing Schemes

A. Existing Equity Schemes

| Name of the Scheme | HDFC Growth Fund | HDFC Equity Fund | HDFC Top 200 Fund | HDFC Capital Builder Fund |
|--|---|--|--|--|
| Type of Scheme | Open-ended Growth Scheme | Open-ended Growth Scheme | Open-ended Growth Scheme | Open-ended Growth Scheme |
| nvestment Objective | To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. | To achieve capital appreciation. | To generate long term capital appreciation from a portfolio of equity and equity linked instruments primarily drawn from the companies in BSE 200 index. | To achieve capital appreciation in the long term. |
| nvestment Strategy Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details] | The Scheme is an open-ended equity scheme that invests predominantly in equity and equity related instruments. The following are the five basic principles that serve as the foundation for this investment approach : Focus on the long term; Investments confer proportionate ownership; Naintain a margin of safety; Maintain a balanced outlook on the market; Disciplined approach to selling A part of the net assets of the Scheme may be invested in debt securities and money market instruments. | The Scheme is an open-ended equity scheme that invests predominantly in equity and equity related instruments. The Scheme invests predominantly in growth companies. Companies selected under this portfolio would as far as practicable consist of medium to large sized companies which : a) are likely to achieve above average growth than the industry; b) enjoy distinct competitive advantages; and c) have superior financial strengths. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. | This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments. The net assets of the Scheme's portfolio consist of equity and equity-linked instruments primarily drawn from the companies in BSE 200 index. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. | This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments. The net assets of the Scheme's portfolio consist of strong companies at prices which are quoting below fair value, in the opinion of the Fund Manager. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. |
| Risk Mitigation Strategy | The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | The Scheme's investment universe comprises stocks in the BSE200 Index or those drawn from the 200 largest capitalised companies on the BSE. Hence, the Scheme's portfolio comprises a large number of large cap stocks. These stocks are characterised by a high level of trading volumes imparting relatively high liquidity to the portfolio. Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. |
| Asset Under Management (AUM) (₹ in crores) (as on March 31, 2011) (Unaudited) | 1,312.80 | 8,946.62 | 10,369.22 | 564.80 |
| Number of Folios (Live Accounts) (as on March 31, 2011) | 1,59,938 | 6,18,989 | 12,26,362 | 85,897 |

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25 Fauity Schemes (Contd.) Δ

HDFC Mutual Fund

1. Comparision of Existing Schemes (Contd...)

| Name of the Scheme | HDFC Core & Satellite Fund | HDFC Premier Multi-Cap Fund | HDFC Arbitrage Fund | HDFC Long Term Advantage Fund |
|--|---|---|---|--|
| ype of cheme | Open-ended Growth Scheme | Open-ended Growth Scheme | Open-ended Equity Fund | Open-ended Equity Linked Savings Scheme with a lock-in-period of 3 years |
| nvestment Dbjective | To generate capital appreciation through equity investment in companies whose shares are quoting at prices below their true value. | To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Mid Cap & Large Cap 'blue chip' companies. | To generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. | To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. |
| Please refer to cheme formation bocument (SID) f the cheme(s) for omplete etails] | This Scheme is an open-ended equity scheme that predominantly invests in equity and equity related instruments comprising of 'Core' group of companies and 'Satellite' group of companies. 'Core' group will comprise of well established and predominantly large cap companies. The 'Satellite' group will comprise of predominantly small-mid cap companies that offer higher potential returns with higher risk. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. | This Scheme predominantly invests in equity and equity related instruments by taking advantage of the opportunities in terms of asset allocation between Mid and Large Caps. The Scheme will invest predominantly in 'premier' or 'blue chip' companies. The Scheme will invest a minimum of 35% of the portfolio each in Large Caps and Mid Caps. The balance will be a 'SWING' portfolio that can invest in either Mid or Large Cap companies based on their relative valuations. This provides an opportunity in terms of asset allocation between Mid Caps and Large Caps. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. | This Scheme aims to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment. The Scheme may adopt simple derivative strategies, which would be to take offsetting positions on various markets simultan-eously. In the absence of adequate arbitrage opportunities, the Scheme may invest in short term debt securities (including securitised debt) or money market instruments. | This Scheme is launched as an open-ended Equity Linked Savings Scheme having a lock-in period of 3 years in accordance with the Equity Linked Savings Scheme, 1992 as amended in 1998. The net assets of the Scheme will be invested predom-inantly in equity and equity related instruments. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. Investment made in this Scheme is eligible for tax benefit under section 80C of the Income-tax Act, 1961. |
| isk Mitigation trategy | The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | The Scheme's portfolio comprises equity holdings across large cap as well as mid cap stocks with each of these segments constituting at least 35% of the portfolio. This balance shall aid in managing volatility and also ensure adequate liquidity at all times. The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | In the event of inadequate arbitrage opportunities or inadequate liquidity in those securities, the Scheme provides for allocating upto 100% of assets in debt and money/market securities for generating regular income. 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. | The Scheme has a well-diversified equity portfolic comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all marke cap segments i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk interest rate risk and liquidity risk. |
| Asset Under Management AUM) (₹ in crores) (as on March 31, 2011) Unaudited) | 431.67 | 470.80 | 78.69 | 949.56 |
| Number of Folios (Live Accounts) (as on March 31, 2011) | 60,698 | 82,023 | 2,031 | 2,27,468 |

1. Comparision of Existing Schemes (Contd...)

A. Equity Schemes (Contd...)

| Name of the Scheme | HDFC TaxSaver | HDFC Index Fund | HDFC Mid-Cap Opportunities Fund |
|--|---|---|---|
| Type of Scheme | Open-ended Equity Linked Savings Scheme with a lock-in-period of 3 years | Open-ended Index Linked Scheme | Open-ended Equity Scheme |
| Investment Objective | To achieve long term growth of capital. | SENSEX Plan - To generate returns that are commensurate with the performance of the SENSEX, subject to tracking error. Nifty Plan - To generate returns that are commensurate with the performance of the Nifty, subject to tracking error. SENSEX Plus Plan - To invest 80 to 90% of the net assets of the Plan in companies whose securities are included in SENSEX and between 10% & 20% of the net assets in companies whose securities are not included in the SENSEX. | To generate long-term capital appreciation from a portfolio tha is substantially constituted of equity and equity related securities of Small and Mid-Cap companies. |
| Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details] | This Scheme is launched as an open-ended Equity Linked Savings Scheme having a lock-in period of 3 years in accordance with the Equity Linked Savings Scheme, 1992 as amended in 1998. The net assets of the Scheme will be invested predominantly in equity and equity related instruments. A part of the net assets of the Scheme may be invested in debt securities (including securitised debt) and money market instruments. Investment made in this Scheme is eligible for tax benefit under section 80C of the Income-tax Act, 1961. | SENSEX Plan: This Plan under the Scheme will generate returns by investing predominantly in stocks constituting the SENSEX and / or in exchange traded derivatives on SENSEX. The returns of the Plan shall be commensurate with the performance of the SENSEX, subject to tracking errors. A small portion of the net assets may be invested in money market instruments. Nifty Plan: This Plan under the Scheme will generate returns by investing predominantly in stocks constituting the S&P CNX Nifty and / or in exchange traded derivatives on the S&P CNX Nifty. The returns of the Plan shall be commensurate with the performance of the Nifty, subject to tracking errors. A small portion of the net assets may be invested in money market instruments. SENSEX Plus Plan: This Plan under the Scheme will generate returns by investing 80 to 90% of the net assets in companies whose securities are not included in the SENSEX. A small portion of the net assets may be invested in money market instruments. | The Scheme is an open-ended equity scheme wherein the ner assets of the Scheme shall be mainly invested in a combined portfolio of equity and equity related securities of Small and Mid-Cap companies. The Fund Manager shall also invest in other equity and equity related securities to achieve optimal portfolio construction. The Scheme may also invest a certain portion of its corpus in debi and money market securities. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run. |
| Risk Mitigation Strategy | The Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | SENSEX Plan: The Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan. Nifty Plan: The Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan. Nifty Plan: The Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan. SENSEX Plus Plan: For the portion of the Scheme invested in Sensex stocks, the Risk Mitigation strategy revolves around reducing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental inflows into / redemptions from the Plan. Investment in stocks not included in the Sensex is limited to 20% of Net Assets. This would be a diversified portfolio comprising stocks across various companies. This shall aid in managing concentration risk and company / sector-specific risks. | The Fund's portfolio comprises equity holdings mainly mic cap stocks (at least 70% of the portfolio). The portfolio can also comprise of large cap stocks upto 25% of the portfolio. This combination of mid-cap and large-cap stocks shall aid ir managing volatility and also ensure adequate liquidity at al times. Within its investment universe, the Scheme has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk |
| Asset Under Management (AUM) (₹ in crores) (as on March 31, 2011) (Unaudited) | 3,093.16 | Sensex Plan: 48.71 Nifty Plan: 53.53 Sensex Plus Plan: 62.58 | 1,221.22 |
| Number of Folios (Live Accounts) (as on March 31, 2011) | 7,66,236 | Sensex Plan: 3,698 Nifty Plan: 3,638 Sensex Plus Plan: 5,115 | 2,31,341 |

A. Equity Schemes (Contd...)

1. Comparision of Existing Schemes (Contd...)

| Name of the Scheme | HDFC Long Term Equity Fund | HDFC Infrastructure Fund | |
|--|---|--|--|
| ype of cheme | Open-ended Equity Scheme. | An Open-ended Equity Scheme | |
| nvestment Ibjective | To achieve long term capital appreciation | To seek long-term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in or expected to benefit from growth and development of infrastructure. | |
| nvestment trategy | The Scheme is an open-ended equity scheme wherein the net assets of the Scheme shall be mainly invested in equity and equity related instruments. The Scheme shall also invest a small portion of the net assets in Fixed Income Securities and money- market instruments. | The net assets of the Scheme shall be predominantly invested in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure. The Scheme shall invest in the indicative list of sectors / industries. | |
| Please refer to cheme nformation Document | The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of | The Scheme shall invest across the above-mentioned sectors or other areas of infrastructure as identified by the Fund Manager. The Fund Manager may add such other sector/group of industries, which broadly satisfy the category of services, and infrastructure industries. | |
| SID) of the cheme(s) for | reasonable growth prospects in the long run. | A portion of the net assets may be invested in non infrastructure related companies. The Scheme shall invest across all market capitalization. | |
| omplete letails] | | The balance, if any, will be invested in Debt or Money Market Instruments and Fixed Income Derivative, including Securitised Debt. | |
| isk Mitigation trategy | • The Fund has a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific uncertainties. | • The Fund is mandated to construct a portfolio comprising largely of stocks of companies engage in the growth and development of infrastructure or expected to benefit from the same. | |
| | • The Fund has equity holdings across all market cap segments - i.e. very large, large, mid-cap and small cap. This shall aid in managing volatility and also ensure adequate liquidity at all times. | This will help mitigate the risk associated with investments in the Infrastructure sector. | |
| | • The Fund shall use derivatives only for the purpose of hedging / portfolio rebalancing. Derivatives shall not be used to leverage the portfolio or to undertake naked short sell positions. Further, use of derivatives in the Fund would be limited to 20% of Net Assets. | • Stocks in the Infrastructure sector and related sectors have a presence across all market ca segments i.e. very large, large, midcap and small cap. The portfolio comprising stocks acros market cap segments shall help in managing volatility and ensuring adequate liquidity at all times | |
| | • Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | • The Fund shall use derivatives only for the purpose of hedging / portfolio rebalancing. Derivative shall not be used to leverage the portfolio or to undertake naked short sell positions. Further, us of derivatives in the Fund would be limited to 20% of Net Assets. | |
| | | • Any investments in debt securities would be undertaken after assessing the associated credit risk interest rate risk and liquidity risk. | |
| sset Under Aanagement AUM) (₹ in rores) (as on Aarch 31, 2011) Unaudited) | 815.36 | 1,159.45 | |
| lumber of olios (Live Accounts) (as on March 31, 2011) | 1,16,286 | 2,67,823 | |

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HDFC Mutual Fund

1. Comparison of Existing Schemes (Contd...)

B. Balanced Schemes (Equity-oriented)

| B. Balanced | Schemes (Equity-oriented) | | |
|--|--|--|--|
| Name of the Scheme | HDFC Balanced Fund | HDFC Prudence Fund | HDFC Children's Gift Fund - Investment Plan |
| Type of Scheme | Open-ended Balanced Scheme | Open-ended Balanced Scheme | Open-ended Balanced Scheme |
| Investment Objective | To generate capital appreciation along with current income from a combined portfolio of equity and equity related and debt and money market instruments. | To provide periodic returns and capital appreciation over a long period of time from a judicious mix of equity and debt instruments with an aim to prevent / minimise any capital erosion. | To generate long term capital appreciation. |
| Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details] | money market instruments in the range of 60 : 40 respectively (normal | Scheme shall be invested in equity and equity related instruments between | Investment Plan: The Plan under the Scheme is an open-ended balanced scheme. The net assets of the Plan will be primarily invested in Equities and Equity related instruments. The net assets of the Plan may also be invested in debt securities (including securitised debt) and money market instruments with an objective of generating long term returns and maintaining risk under control. |
| Risk Mitigation Strategy | • The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 72% to 48%. | • The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity : debt mix from 75 : 25 to 40 : 60. | • The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 40% to 75% in the Investment Plan. |
| | • The Scheme's equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. | • The Scheme's equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. | • The equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. |
| | • The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity. | also ensure adequate liquidity at all times. The debt and money market | • The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity. |
| | • Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | • Investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. | • Investments in debt 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. | • The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. | • The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risks and to optimise returns. |
| | normally be undertaken in instruments that have been assigned high | | • 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. |
| Asset Under Management (AUM) (₹ in crores) (as on March 31, 2011) (Unaudited) | 244.71 | 5,969.89 | 280.17 |
| Number of Folios (Live Accounts) (as on March 31, 2011) | 30,158 | 3,17,237 | 47,313 |

28

Hybrid Schemes (Debt-oriented)

1. Comparison of Existing Schemes (Contd...)

| Name of the Scheme | HDFC Children's Gift Fund - Savings Plan | HDFC MF Monthly Income Plan | |
|--|---|--|--|
| Type of Scheme | Open-ended Balanced Scheme | Open-ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus | |
| Investment Objective | To generate long term capital appreciation. | The primary objective of Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. | |
| Investment Strategy | Savings Plan: The Plan under the Scheme is an open-ended balanced scheme. The net assets of the Plan will be primarily invested in debt securities and money market instruments. The | The net assets of the Scheme will be invested primarily in debt securities and money market instruments and balance in equity and equity related instruments. | |
| [Please refer to Scheme | | • Equity Investments : The following are the five basic principles that serve as the foundation for this investmer approach : | |
| Information | | i) Focus on the long term; | |
| Document (SID) of | | ii) Investments confer proportionate ownership; | |
| the Scheme(s) for complete details] | | iii) Maintain a margin of safety; iv) Maintain a balanced outlook on the market; | |
| | | v) Disciplined approach to selling | |
| | | • Debt Investments : The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. Investment in Debt securities and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. | |
| Risk Mitigation Strategy | The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 0% to 20% in the Savings Plan. The equity portfolio is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity. Investments in debt 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 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. | to vary the equity component from 0% to 50%. The equity portfolio of each of the Plans is well-diversified comprising stocks across various sectors economy. This shall aid in managing concentration risk and sector-specific risks. The Scheme has equity holdings across all market cap segments i.e. large, mid and small cap stocks. Thi aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market invest of the scheme also help in maintaining the necessary portfolio liquidity. Investments in debt securities would be undertaken after assessing the associated credit risk, interest ra and liquidity risk. The Scheme seeks to manage the duration of debt assets on a proactive basis to manage interest rate risk to optimise returns. A credit evaluation of each debt exposure would be undertaken. This would also consider the credit ratings to the instrument by recognised rating agencies. Investments in debt / money market securities would no be undertaken in instruments that have been assigned high investment grade ratings by any of the recognised rating securities. | |
| Asset Under Management (AUM) (₹ in crores) (as on March 31, 2011) (Unaudited) | 64.43 | Short Term Plan: 537.98 Long Term Plan: 9,902.95 | |
| Number of Folios (Live Accounts) (as on March 31, 2011) | 15,783 | Short Term Plan: 16,239 Long Term Plan: 211,308 | |

29 HDFC Mutual Fund C.

1. Comparison of Existing Schemes (Contd...)

C. Hybrid Schemes (Debt-oriented) (Contd...)

| Name of the Scheme | HDFC Multiple Yield Fund | HDFC Multiple Yield Fund - Plan 2005 | | |
|--|--|---|--|--|
| Type of Scheme | Open-ended income scheme | Open-ended income scheme | | |
| Investment Objective | To generate positive returns over medium time frame with low risk of capital loss over medium time frame. | To generate positive returns over medium time frame with low risk of capital loss over medium time frame. | | |
| Investment Strategy [Please refer to Scheme Information Document (SID) of the Scheme(s) for complete details] | aims to achieve this by adopting the following investment strategy: a. Invest around 85% of the net assets of the Scheme in fixed income securities of roughly one year maturity and adopt a predominantly buy and hold strategy. This will mean that over medium term irrespective of the interest rate movements, the Scheme will earn returns that | depreciation over medium term holding period for the unit holder. The Scheme aims to achieve this by adopting the following investment strategy: a. Invest around 85% of the net assets of the Scheme in fixed income securities of roughly 15 months maturity and adopt a predominantly buy and hold strategy. This will mean that over medium term irrespective of the interess rate movements, the Scheme will earn returns that are nearly equal to the underlying yield on the bonds. b. Invest the balance nearly 15% of the net assets of the Scheme in equities where the dividend yields are moderate to high. The investment focus will be on dividend yield stocks. Both a) and b) combined together represent two sources of yield on the entire portfolio. These two yields combined together are expected to reduce the chances and extent of a capital loss. The Scheme intend to use derivative instruments such as Futures, Options, interest rate swaps (IRS), forward rates agreements (FRA) and any other derivative instruments as may be permitted by RBI / SEBI from time to time. | | |
| Risk Mitigation Strategy | • The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 15% to 25%. | • The Scheme's portfolio comprises a judicious mix of equity and debt investments. The Scheme has the flexibility to vary the equity component from 5% to 20%. | | |
| | • The equity portfolio of the Scheme is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. | • The equity portfolio of the Scheme is well-diversified comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector-specific risks. | | |
| | • The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity. | • The Scheme has equity holdings across all market cap segments - i.e. large, mid and small cap stocks. This shall aid in managing volatility and also ensure adequate liquidity at all times. The debt and money market investments of the scheme also help in maintaining the necessary portfolio liquidity. | | |
| | Investments in debt 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. | • 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. | • 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. | | |
| Asset Under Management (AUM) (₹ in crores) (as on March 31, 2011) (Unaudited) | 44.60 | 64.93 | | |
| Number of Folios (Live Accounts) (ason March 31, 2011) | 2,893 | 3,119 | | |

2) Risk Profile of the Scheme

Scheme Specific Risk Factors

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

Risk factors associated with investing in equities and equity related instruments

- Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme(s) unless they can afford to take the risks.
- Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges. Investment in such securities may lead to increase in the scheme portfolio risk.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead
 to the Scheme(s) incurring losses till the security is finally sold.
- Investment strategy to be adopted by the Scheme(s) may carry the risk of significant variance between the portfolio allocation of the Scheme(s) and the Benchmark particularly over a short to
 medium term period.

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 on Page ----- 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 amounting to substantial reduction in the earning capability of the Scheme(s).

Risk factors associated with investing in Fixed Income Securities

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

Risk factors associated with investing in Foreign Securities summarized below.

Currency Risk

- Interest Rate Risk
- Credit Risk

Please read the Scheme Information Document (SID) of the respective Scheme(s) for complete details.

Risk factors associated with investing in Derivatives

- 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 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

Please read the Scheme Information Document (SID) of the respective Scheme(s) for complete details.

Risk Factors specific to HDFC Arbitrage Fund

- The primary objective of the Fund Manager is to identify investment opportunities and to exploit price discrepancies in various markets. Identification and exploitation of the strategies to be pursued by the Fund Manager involve uncertainty. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price discrepancies in the capital markets. Reduction in mis-pricing opportunities between the cash market and Future and Options market may lead to lower level of activity affecting the returns. As the Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and, consequently, high transaction cost.
- There may be instances, where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the fund manager due to lack of opportunities in the derivative market may not be able to outperform liquid / money market funds.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stock. Due to heterogeneity in liquidity in the capital market segment, trades on this segment do not
 get implemented instantly. This often makes arbitrage expensive, risky and difficult to implement.

Risk Factors Specific to HDFC Premier Multi-Cap Fund

While mid cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that mid cap stocks can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in mid cap stocks is more than investing in stocks of large well-established companies. It should be noted that over a time, mid cap and large cap stocks have demonstrated different levels of volatility and investment returns. And it is important to note that generally, no one class consistently outperforms the others.

Risk Factors Specific to HDFC Mid-Cap Opportunities Fund

- While Small & Mid-cap stocks give one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation, it is important to note that Small & Mid-cap stocks can be riskier and more volatile on a relative basis. Therefore, the risk levels of investing in Small & Mid-cap stocks are more than investing in stocks of large well-established companies. It should be noted that over a period of time, Small, Mid and Large cap stocks have demonstrated different levels of volatility and investment returns. And it is important to note that generally, no one class consistently outperforms the others.
- HDFC Mid-Cap Opportunities Fund benchmarked to CNX Midcap is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL makes no representation
 or warranty, express or implied to the owners of HDFC Mid-Cap Opportunities Fund or any member of the public regarding the advisability of investing in securities generally or in HDFC Mid-Cap Opportunities Fund particularly or the ability of the CNX Midcap Index to track general stock market performance in India. The relationship of IISL to HDFC Asset Management Company Limited
 is in respect of the using of the trademark and trade name of CNX Midcap Index which is determined, composed and calculated by IISL without regard to HDFC Asset Management Company
 Limited or HDFC Mid-Cap Opportunities Fund. IISL has no obligation to take the needs of HDFC Asset Management Company Limited or the owners of HDFC Mid-Cap Opportunities Fund into
 consideration in determining, composing or calculating the CNX Midcap Index. IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of
 HDFC Mid-Cap Opportunities Fund to be issued or in the determination or calculation of the equation by which HDFC Mid-Cap Opportunities Fund into
 consideration in determining, composing or calculating the CNX Midcap Index. IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of
 HDFC Mid-Cap Opportunities Fund to be issued or in the determination or calculation of the equation by which HDFC Mid-Cap Opportunities Fund into
 consideration in determining is not prices at, or quantities of
 HDFC Mid-Cap Opportunities Fund is to be converted into cash. IISL has no
 obligation or liability in connection with the administration, marketing or trading of HDFC Mid-Cap Opportunities Fund.

Information common to Schemes (as applicable) (Contd...)

IISL does not guarantee the accuracy and/or the completeness of the CNX Midcap Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. IISL makes no warranty, express or implied, as to the results to be obtained by HDFC Asset Management Company Limited, owners of HDFC Mid-Cap Opportunities Fund, or any other persons or entities from the use of the CNX Midcap Index or any data included therein. IISL makes no express or implied warranties and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the CNX Midcap Index or any data included therein. Without limiting any of the foregoing, in no event shall IISL have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages

Risk Factors Specific to HDFC Long Term Equity Fund

HDFC Long Term Equity Fund benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

Risk Factors Specific to HDFC Infrastructure Fund

- The investments under the Scheme are predominantly oriented towards equity/equity related securities of Companies engaged in the area of growth and development of infrastructure and hence will be affected by risks associated with such companies. Further, amongst the infrastructure sector as defined under the investment strategy, the majority of the equity/ equity oriented investments could be under a single sector. Hence if the said sector does not perform positively as expected by the Fund Manager of the Scheme, the Scheme's performance may be adversely affected due to a risk associated with non-diversification and thus could affect the value of investments.
- Given that the Scheme seeks to invest in equity/ equity related securities of the Companies belonging to the infrastructure sector and that the investment concentration may be high in certain companies belonging to the said sector, the volatility and/or performance of the said sector and/or of the scrips belonging to this sector can have a material adverse bearing on the performance of the Scheme
- Although the Scheme seeks to make investments in equity and equity related securities of the Infrastructure sector, this scheme will not be a sector specific scheme for the purpose of monitoring the investment restrictions applicable to the Scheme and hence investments per issuer under the Scheme will not exceed 10% (at the time of investment) of the net assets of the Scheme.
- As the Scheme may hold securities that are not in the S&P CNX 500 Index and may invest in limited number of sectors with higher concentration to certain sectors and industries, it may perform differently from the general stock market. Further Scheme's performance may differ from the benchmark index to the extent of the investments held in the debt segment, as per the investment pattern indicated under normal circumstances. Standard & Poor's ("S&P") is a division of The McGraw-Hill Companies, Inc., a New York corporation. Among other things, S&P is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices that are recognized worldwide as benchmarks for U.S. stock market performance.
- "Standard & Poor'se" and "S&Pe" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX 500 Index. The S&P CNX 500 Index is not compiled, calculated or distributed by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in products that utilize S&P CNX 500 Index as a component thereof, including HDFC Infrastructure Fund ("the Product").
- HDFC Infrastructure Fund benchmarked to S&P CNX 500 is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P"). Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of HDFC Infrastructure Fund or any member of the public regarding the advisability of investing in securities generally or in HDFC Infrastructure Fund particularly or the ability of the S&P CNX 500 Index to track general stock market performance in India. The relationship of S&P and IISL to HDFC Asset Management Company Ltd. Is only in respect of usage of the trademark and trade name of the S&P CNX 500 Index for benchmarking purposes which is determined, composed and calculated by IISL without regard to HDFC Asset Management Company Limited or the Product. Neither S&P nor IISL has any obligation to take the needs of HDFC Asset Management Company Limited or the Product. Neither S&P nor IISL has any obligation of the timing of, prices at, or quantities of HDFC Infrastructure Fund is to be converted into cash. Neither ISC nor S&P nor IISL is responsible for or has participated in the determination of the timing of, prices at, or quantities of HDFC Infrastructure Fund to be issued or in the determination or calculation of the equation by which HDFC Infrastructure Fund is to be converted into cash. Neither IISL nor S&P nor IISL is responsible for or has participated in the determination of the timing of, prices at, or quantities of HDFC Infrastructure Fund to be issued or in the determination or calculation of the equation by which HDFC Infrastructure Fund is to be converted into cash. Neither IISL nor S&P nor IISL is not prices at the needs of the Product.
- S&P and IISL does not guarantee the accuracy and/or the completeness of the S&P CNX 500 Index or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. Neither S&P nor IISL makes any warranty, express or implied, as to the results to be obtained by HDFC Asset Management Company Ltd., owners of the Product, or any other person or entity from the use of the S&P CNX 500 Index or any data included therein. IISL and S&P make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, IISL and S&P expressly disclaim any and all liability for any damages or losses arising out of or related to the Product, including any and all direct, special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages.

Risk Factors Specific to HDFC Index Fund

- Except for the actively managed part of the SENSEX Plus Plan, the Scheme attempts to track the respective indices and it would primarily invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- The performance of the SENSEX Plus Plan may not be in line with BSE SENSEX as 10-20% of the net assets will be invested in non-index scrips. Performance of the BSE SENSEX / S&P CNX Nifty Index will have a direct bearing on the performance of the respective Plans. In the event the BSE SENSEX/S&P CNX Nifty, as the case may be, is dissolved on is withdrawn by Bombay Stock Exchange Limited (BSE) / India Index Services & Products Ltd. (IISL) respectively or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective Plans so as track a different and suitable index or to suspend tracking the BSE SENSEX / Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the respective Plans. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the respective Plans will be subject to tracking errors during the intervening period.
- Tracking errors are inherent in any index fund and such errors may cause the respective Plans to generate returns which are not in line with the performance of the BSE SENSEX/S&P CNX Nifty or one or more securities covered by / included in the BSE SENSEX/S&P CNX Nifty and may arise from a variety of factors including but not limited to:
- Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc
- The Indices reflect the prices of securities at a point in time, which is the price at close of business day on Bombay Stock Exchange Limited (BSE) / National Stock Exchange of India Limited (NSE). The respective Plans, however, may trade these securities at different points in time during the trading session and therefore the prices at which the respective Plans trade may not be identical to the closing price of each scrip on that day on the BSE/NSE. In addition, the respective Plans may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from BSE / NSE closing prices
- IISL undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. Similarly, the BSE may exclude existing securities or include new ones. In such an event, the respective Plans will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the BSE SENSEX / Nifty during this period.
- The potential of trades to fail may result in the respective Plans not having acquired the security at the price necessary to mirror the index.
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the respective Plans may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. .
- The respective Plans may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to: circuit filters in the securities, liquidity and volatility in security prices
- Due to the reasons mentioned above and other reasons that may arise, it is expected that the Nifty Plan and the SENSEX Plan may have a tracking error in the range of 2-3% per annum from their respective Benchmarks. However, it needs to be clearly understood that the actual tracking error can be higher or lower than the range given
- In case of investments in derivatives like index futures, the risk reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market. Please refer the Scheme Information Document (SID) of the respective Scheme(s) for complete details

Risk Factors Specific to HDFC Long Term Advantage Fund and HDFC TaxSaver

Units purchased (including units allotted on dividend reinvestment) cannot be assigned / transferred / pledged / redeemed / switched out until completion of 3 years from the date of allotment of the respective Units. The AMC reserves the right to change the Lock-in Period prospectively from time to time to the extent permitted under the Equity Linked Savings Scheme (ELSS), 1992 as amended from time to time

3) Applicable NAV

- All Schemes (Except HDFC MF Monthly Income Plan)
- Applicable NAV for Purchases including Switch Ins
- In respect of valid applications received up to 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official Point(s) of acceptance where the applications received, the closing NAV of the day on which application is received, the closing NAV of the day on which application is received applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official Point(s) of acceptance where the application is received, the closing NAV of the 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 Redemptions including Switch - Outs:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.
- For HDFC MF Monthly Income Plan

Applicable NAV for Purchases including Switch - Ins

Applications for amount less than ₹ 1 crore

(i) For Purchases including switch-ins:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the official point(s) of acceptance where the application is received, the closing NAV of the next Business Day shall be applicable.

However, in respect of valid applications, with outstation cheques / demand drafts not payable at par at the official point(s) of acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited shall be applicable.

Applications for amount equal to or greater than ₹ 1 crore

(i) For Purchases:

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

(ii)For Switch-ins:

- For determining the applicable NAV, the following shall be ensured:
- Application for switch-in is received before the applicable cut-off time during a Business Day.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. ii)

The funds are available for utilization before the cut-off time Applicable NAV for Redemptions including switch-outs:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund, same day's closing NAV shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business Day shall be applicable.
- The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme(s).

4) Dividend Policy

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

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

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

5) Load Structure

(i) No Loads shall be imposed for switching between Plans / Options within the Scheme (Except HDFC Index Fund and HDFC MF Monthly Income Plan). No Loads shall be imposed for switching between the options within the respective Plans of HDFC MF Monthly Income Plan. (ii) No Entry / Exit Load will be levied on Bonus units and units allotted on Dividend Reinvestment.

6) Waiver of Load for Direct Application

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

7) For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not Prefix STD Code) or 1800 233 6767 (toll free), Fax number. (022) 22821144, e-mail: cliser@hdfcfund.com. Investors can also post their grievances/feedback/suggestions on our website www.hdfofund.com under the section 'Customer Care' 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: eng h@camsonline.com

8) Unit holder's Information

Account Statements: Account Statement stating the number of Units will be sent by ordinary post and /or electronic mail (if so mandated) to Unit Holder's within the following periods: • New or additional subscription as well as Redemption / Switch of Units: The Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be despatched to the Unit holder within 5 Business Days from the date of receipt of request from the Unit holder.

• For SIP/STP:

The first Account Statement under SIP/STP shall be issued within 10 Business Days of the initial investment / transfer. Subsequently, the Account Statement will be despatched once every quarter ending March, June, September and December within 10 Business Days of the end of the respective quarter.

• Annual Account Statement: The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

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

Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be mailed (e-mailed if opted / requested) to all Unit holders not later than four months from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. These results shall also be displayed on the website of the Mutual Fund on www.hdfcfund.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com

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

Half yearly Portfolio Disclosure: Full portfolio in the Prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It is also displayed on the website of the Mutual Fund on www.hdfcfund.com and Association of Mutual Funds in India (AMFI) on www.amfiindia.com 9) S&P CNX 500 / CNX MIDCAP / S&P CNX NIFTY / SENSEX

HDFC Equity Fund, HDFC Capital Builder Fund, HDFC TaxSaver, HDFC Premier Multi-Cap Fund and HDFC Infrastructure Fund benchmarked to S&P CNX 500 Index, HDFC Mid-Cap Opportunities Fund benchmarked to CNX Midcap Index and HDFC Long Term Equity Fund benchmarked to S&P CNX Nifty, are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index

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INSTRUCTIONS

1. General Instructions

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

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

Investors have been provided the following Application Forms:

- Two Common Application Forms for Equity, Balanced, ELSS and MIP Schemes with Nomination Facility. (HGF/HEF/HT200/HCBF/HAF/HBF/HPF/HLTAF/HTS/HMCOF/ HLTEF/HINF//HDFC Index Fund/HCSF/HPMCF/HMIP.)
- Two Systematic Investment Plan (SIP) Enrolment Forms (for ECS (Debit Clearing) / Direct Debit Facility / Standing Instruction)
- One Systematic Transfer Plan (STP) Form
- One Flex Systematic Transfer Plan (Flex STP) Form
- One Third Party Payment Declaration Form.

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 Investor Service Centres (ISCs) / Official points of Acceptance.

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

Applications incomplete in any respect are liable to be rejected.

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

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

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

2. 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 6 - Default Plan/Option shall apply.

| Name of Scheme | Plan | Option | Payout Option |
|----------------------------------|------|-----------|--------------------------|
| •HDFC Growth Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Equity Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Top 200 Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Capital Builder Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Core & Satellite Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Premier Multi-Cap Fund | - | • Growth | - |
| | | •Dividend | Payout Reinvestment |
| •HDFC Mid-Cap Opportunities Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Long Term Equity Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Infrastructure Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |

| Name of Scheme | Plan | Option | Payout Option |
|--------------------------------|--|--|--|
| •HDFC Arbitrage Fund | •Wholesale Plan | •Growth | - |
| | •Retail Plan | •Quarterly Dividend | Payout Reinvestment |
| •HDFC Balanced Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Prudence Fund | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Long Term Advantage Fund | - | •Growth | - |
| | | •Dividend | Payout Reinvestment |
| •HDFC TaxSaver | - | •Growth | - |
| | | •Dividend | •Payout •Reinvestment |
| •HDFC Index Fund | •SENSEX Plan •SENSEX Plus Plan •Nifty Plan | •Growth | - |
| •HDFC MF Monthly Income Plan | •Short Term Plan | •Growth | - |
| | •Long Term Plan | • Monthly Dividend • Quarterly Dividend | •Payout •Reinvestment |

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 5. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form. Unitholder's name should match with the details in the existing folio number, failing which the application form is liable to be rejected.

4. Unit holder Information

Name and address must be written in full. In case the Investor is an NRI/FII, an overseas address must be provided. A local address if available may also be mentioned in the Application Form.

Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a certified true copy of the same duly notarised) or the relevant resolution or authority to make the application (or certified true copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust/Fund a resolution from the Trustee(s) authorising such purchase must be submitted.

Applications not complying with the above are liable to be rejected.

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.

Accounts of Minors

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

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

Further, in case of 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

INSTRUCTIONS (Contd...)

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. Default Plan / Option

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

| Scheme Name | Default Plan / Option |
|--|---|
| HDFC Growth Fund HDFC Equity Fund HDFC Top 200 Fund HDFC Capital Builder Fund HDFC Cree & Satellite Fund HDFC Premier Multi-Cap Fund HDFC Mid-Cap Opportunities Fund HDFC Long Term Equity Fund HDFC Infrastructure Fund HDFC Infrastructure Fund HDFC Prudence Fund HDFC Prudence Fund HDFC Long Term Advantage Fund HDFC TaxSaver | Growth Option in case Growth Option or Dividend Option is not indicated. Dividend Payout in case Dividend Payout or Dividend Re-investment is not indicated under the Dividend Option. |
| HDFC Arbitrage Fund | Retail Plan in case Retail Plan or Wholesale Plan is not indicated. Growth Option in case Growth Option or Quarterly Dividend Option is not indicated. Dividend Re-investment in case Dividend Payout or Dividend Re-investment is not indicated. |
| HDFC MF Monthly Income Plan | Long Term Plan in case Long Term Plan or Short Term Plan is not indicated. Growth Option in case Growth Option or Dividend Option is not indicated. Quarterly Dividend Option in case Quarterly/ Monthly dividend is not indicated. Dividend Payout in case Dividend Payout or Dividend Re-investment is not indicated under Monthly Dividend Option or Quarterly Dividend Option. |

Units of HDFC Long Term Advantage Fund and HDFC TaxSaver (including units allotted on dividend reinvestment) cannot be assigned/transferred/pledged/redeemed/switched out until completion of three years from the date of allotment of the respective Units.

7. Mode of Payment :

Pay-In Bank Account

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

Resident Investors

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

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

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

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

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

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

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

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

e.g. In case of HGF the cheque should be drawn in favour of "HDFC Equity 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. 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.

8. 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 8.2a below.

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

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 C, A & B. This is a valid application and will not be considered as Third Party Payment.

<u>Illustration 2:</u> 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.

<u>Illustration 3:</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.

2a. As referred to in para 8.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.

- i) Payment by Parents/Grand-Parents/Related Persons* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000 for each regular purchase or per SIP installment. However this restriction of ₹ 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).
- 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.

- 2b. For investments through third party payments, Investors must accompany the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website www.hdfcfund.com) along with the Application Form for subscription of units.
- 3 The Mutual Fund shall adopt the following procedures to ascertain whether payments are Third Party Payments and investors are therefore required to comply with the requirements specified hereinbelow.

(i) Source of funds - if paid by cheque

Identification of third party cheques by the AMC/Mutual Fund/ Registrar & Transfer Agent (R&TA) will be on the basis of matching the name / signature on the investment cheque with the name/ signature of the first named applicant available on the application or in our records for the said folio. If the name of the bank account holder is not pre-printed on the investment cheque or the signature on the said cheque does

not match with that of the first named applicant mentioned on the application / available in our records for the said folio, then the investor should submit any one of the following documents at the time of investment:

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

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

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

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

The Mutual Fund has also provided a facility to the investors to register multiple bank accounts, as detailed in Instruction No. 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.hdfcfund.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 bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available (iii) a copy of the passbook/bank statement evidencing the debit for issuance of the instrument.

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

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

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

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

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

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

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

9. E-mail Communication

Account Statements / Newsletters / Annual Reports / Other statutory information (as may be permitted under SEBI (Mutual Funds) Regulations, 1996) can be sent to each Unit holder by courier / post / e-mail.

Unit holders who have opted to receive these documents by email will be required to download and print the documents after receiving e-mail from the Mutual Fund. 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 Newsletter, shall be displayed at the website of the Mutual Fund. The Unit holders can request for a copy of the Newsletter by post / e-mail. The AMC would arrange to dispatch these documents to the concerned Unit holder.

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

Direct Credit

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

• National Electronic Funds Transfer (NEFT)

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

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

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

• Electronic Clearing Service (ECS)

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

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

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

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

* available only in respect of dividend payments.

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

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

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

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

11.eServices facility

The eServices facility includes HDFCMF0nline, HDFCMFInvest0nline, HDFCMFMsbile, eDocs, eAlerts and ePayouts.

HDFCMFOnline

This facility enables investors to transact online on www.hdfcfund.com using **HDFCMFO**utine. On **HDFCMFO**utine, Unitholders can execute transactions online for purchase*, redemption, switch and also register for Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) of units of schemes of HDFC Mutual Fund and other services

as may be introduced by HDFC Mutual Fund from time to time. Unitholders can also view account details and portfolio valuation online, download account statements and request for documents via email, besides other options.

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

HDFCMFInvestOuline

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

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

HDFCMFMobile

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

* Payment arrangement for purchase of units is available at present with HDFC Bank only. Please visit our website from time to time for an updated list of banks. You also need to have opted for the mobile-banking facility with your Bank. As per RBI's operative guidelines on Mobile banking dated December 24, 2009, presently there is a restriction of ₹ 50,000 per customer per day for transactions.

eDocs

This facility enables the Unit holder to receive documents viz. account statements, etc. by email to the email address provided by the Unit holder in HDFCMF & Services Request Form.

eAlerts

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

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

12. 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.

13. 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 account.

Every new nomination for a folio/account will overwrite the existing nomination. Nomination will be subject to the provisions of the respective 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. Non-individuals including society, trust, body corporate, partnership firm, 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.

14. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto ₹50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement issued by CVL 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.

15. Prevention of Money Laundering

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

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

16. 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) made on or after January 1, 2011 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 / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN.

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.

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.

INSTRUCTIONS (Contd...)

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).
 Please attach proof of KYC Compliance status (if not already validated)
 Appropriate Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
 If units are applied by more than one applicant, Mode of Operation of account is indicated.

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.

Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

| Documents | Companies | Trusts | Societies | Partnership Firms | LLP | FIIs* | NRI | Minor | Investments through Constituted Attorney |
|--|-----------|--------|-----------|----------------------|-----|-------|-----|-------|---|
| 1. Resolution / Authorisation to invest | ✓ | ✓ | √ | √ | ✓ | ✓ | | | |
| 2. List of Authorised Signatories with Specimen Signature(s) | √ | ~ | √ | √ | ✓ | ✓ | | | 1 |
| 3. Memorandum & Articles of Association | √ | | | | | | | | |
| 4. Trust Deed | | ~ | | | | | | | |
| 5. Bye-Laws | | | √ | | | | | | |
| 6. Partnership Deed / LLP Agreement (as applicable) | | | | √ | ✓ | | | | |
| 7. Certificate of Incorporation | | | | | ✓ | | | | |
| 8. Notarised Power of Attorney | | | | | | | | | ✓ |
| 9. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable | | | | | | | ~ | | |
| 10. PAN Proof | √ | ✓ | √ | √ | ✓ | ✓ | √ | √# | ✓ |
| 11. KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvlindia.com) using PAN Number | × | ~ | √ | ✓ | ~ | ~ | ~ | √# | ✓ |
| 12. Proof of Date of Birth | | | | | | | | ✓ | |
| 13. Proof of Relationship with Guardian | | | | | | | | ✓ | |

All documents in 1 to 7 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIIs, copy of SEBI registration certificate should be provided.

If PAN/KYC proof of Minor is not available, PAN/KYC proof of Guardian should be provided.

| HDFC | Applicatio | DFC EQUITY FUN | ND • HDFC TOP | P 200 FUND | • HDFC | CAPITAL BU | ILDER FUND • H | DFC CORE | & SATELLIT | E FUND | • HDFC F | PREMIER | MULTI-C | AP FUI |
|--|--|-----------------------------|--------------------------------|-----------------|-------------------------|----------------|-------------------------------------|----------------------------|---|---------------------|--------------------------|-----------|---|----------------|
| MUTUAL FUND | HDFC MID-CAP OPPOR HDFC PRUDENCE FUND #(open-ended incom | • HDFC LONG TI | ERM ADVANTA | AGE FUND* | • HDFC ot assui | TAXSAVER* | HDFC INDEX Fill subject to a | UND • HDF | C MF MON | THLY IN | COME PL | AN# | ANCED FU | JND |
| ontinuing a tradition of trust. | * (open -ended equ Offer of Units A | t Applicab | le NAV | | | | - | uld be cor | - | EQ | and in F | | ETTERS | only |
| restors must read the Key Informati | | ne instructions | s before com | ipleting th | | | E USE ONL | | npieteu in | Englisi | | SLOCK I | LETTENS | Uniy. |
| Name and AMFI Reg. No. (ARN) | Sub Agent's name | | MOO | Code | - | of Receipt | | | anch Trans | s. No. | | ISC Na | me & Stai | mp |
| ARN- 18500 | Bank Branch | n Code | | | | | | | | | | | | |
| Upfront commission shall be paid dire | • • | | • | | | | | | | uding ti | he service | rendere | d by the A | RN Ho |
| Folio No. | NIVIATION (IT you have | existing iono, | piease iii ii | | | | s under the fol | | | ed alon | naside wi | ill annly | for this : | annlic |
| NAME OF FIRST / SOLE APPLICAN | T Mr. Ms. M/s. | | | | | | | | | | | | | |
| | ATUS (of First/Sole A | pplicant) | | | | MODE | OF HOLDIN | G | 0000 | PATIO | N (of Fi | irst/So | le Applie | cant) |
| | [Please tick (✓ | | | | _ | | se tick (√)] | | | [| Please 1 | | | |
| HUF A | OP PIO | on Repatriatio Corporate | Compa LLP | | Trust FIIs ecify) | Joint Anyor | e ne or Survivo | r | Service Housew Agricult Others _ | | Stude Busin Propri | | Retire | |
| UNIT HOLDER INFORMATION NAME OF FIRST / SOLE APPLICAN Mr. Ms. M/s. | | | it holders) | DAT | 'E OF BI | RTH@ | DD MM | | YYYY | | Proof of Date of E | | [Please ti Attac | |
| Nationality | | | | AN# | | | | | K | YC# [] | Please ti | ick (🗸)) | | of Atta |
| NAME OF GUARDIAN (in case of First | st / Sole Applicant is a Mir | nor) / NAME OF | F CONTACT P | 'ERSON – | DESIGN | IATION (in | case of non-ind | ividual Inv | /estors) | () | Mandato | ry tor a | ny amou | unt) |
| Nationality | | Designatio | on | | | | Cor | ntact No. | | | | | | |
| PAN# | | KYC [PI | lease tick (v landatory foi | /)] 🗌 Pro | oof Atta | ched | | | | | | | | |
| Relationship with Minor@ [Pleas | se tick (🖌)]: 🔤 Father | | Court appoint | | | | Proof of Rela | tionship | with Mi | nor@ | (Please t | tick (🗸)j | Attac | hed |
| NAME OF THE SECOND APPLICAI Mr. Ms. M/s. | NT (Mandatory Please t | tick (✓)] | Resident Ind | lividual | N | RI (Se | cond Applicant | not allowe | ed in case (| of mino | or as first/s | sole app | licant) | |
| Nationality | | | P | AN# | | | | | KY | C# [P | lease tic Iandator | k (1)] | Proof | Attache |
| NAME OF THE THIRD APPLICANT Mr. Ms. M/s. Nationality MAILING ADDRESS OF FIRST / SOL | | | | AN# | NRI | | Applicant not al | | | | llease tic fandator | | | Attache nt) |
| CITY OVERSEAS ADDRESS (Mandatory in | case of NRIs /FIIs/PIOs) | (P. O. Box Addr | STATE ess may not b | pe sufficier | nt) | | | | | PIN (| CODE | | | |
| | | | | | | | | | | | | | | |
| CONTACT DETAILS OF FIRST / SOLE Telephone : Off. | APPLICANI | STD Code Res. | e | | | | Mol | hile | | | | | | |
| Fax | F | E-mail | | | | | | | | | | | | |
| # Please attach Proof. If PAN/KYC is | already validated please | | ıy proof. Refe | r instructio | on No 14 | l for PAN a | nd No 16 for K | YC. @Mar | idatory in i | case of | Minor. | | | |
| POWER OF ATTORNEY (PoA | | | | | | | | | | | | | | |
| NAME OF PoA Mr. Ms. PAN# | IVI/S. | KVC**/ | Please tick (| √)] Prc | of Attac | hed | | # Refer | instructio | n no. 1 | // ** Ro | foringt | ruction N | 10 16 |
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| Branch | | | | | | | Ban | k City | | | | | | |
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| heque leaf. If you do not find this on MODE OF PAYMENT OF REDI | | | | | EDIT / | | s on your cheq CS (refer in | | | | |)] | | |
| Jnitholders will receive redemption/ o | dividend proceeds directly | into their bank | c account (as | furnished i | in Sectio | on 4) via Dir | ect credit/ NEF | T/ECS faci | ility. | | | | | |
| We want to receive the redemption | | | | | | | dit/credit throug | h NEFT sy | /stem/credi | t throu | gh ECS ir | nto my/o | our bank | ассоц |
| SERVICES OPTIONS (SAVE I HDFCMFOntime & HDFCMI i) Mandatory information | Mobile - I/ We would | | | | | | dentification | Number | (HPIN) t | o tran | isact on | line | | |
| a) Email address: | rein is different from th | ne email addr | ess under se | ection 3(a | a), the e | email addr | ess under see | ction 6(i) | will be co | onside | red duri | ng regi | stration | for H |
| ii) cAlerts: I/ We would like | stood the terms and conversion of the terms and conversion of the terms and converse terms and the terms and the terms are the terms and the terms are terms and the terms are terms and the terms are terms a | ewsletters, anni | ual reports an | nd other sta | atutory ir | nformation | documents by | ons availa email in lie | ible in the e eu of physic | eServic cal doci | uments (l | Email ac | ell as on c ddress is r tinued | manda |
| KNOWLEDGEMENT SLIP (To be find the second se | | r any queries plo | ease contact o | our nearest | Investor | Service Cen | | | | | | | | |
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| 7. INVESTMENT DETAILS (refer instruction 2 & | • | | | | | |
|--|--|-------------------|--------------------------|--|----------------|---|
| | SCHEME 1 | | SCHEMI | E 2 | | SCHEME 3 |
| Name of the Scheme / Plan | | | | | | |
| Option / Refer Instruction No. | . 2 | | | | | |
| Sub-option | | | | | | |
| Payout Option | | (0.10.6 | | | 10.6 | |
| | e write Application Form No. / Folio No. on the reverse of the Che Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investo | | .) Please attac | h a separate Cheque/ Dei | mand Draft | t for each Scheme. Please write |
| Payment Type [Please (✔)] | NON- THIRD PARTY PAYMENT | | | THIRD PAR | ΓΥ ΡΔΥΝ | 1 FNT |
| rayment type [riease (•)] | | | (Please at | tach 'Third Party Pa | | |
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| Cheque / DD No. | | | | | | |
| Cheque / DD Date | | | | | | |
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| DD charges, if any, in figures (₹) (ii) | | | | | | |
| Total Amount in figures (₹) | | | | | | |
| (i) + (ii) in words | | | | | | |
| Drawn on Bank /Branch Name | | | | | | |
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| Pay - In Bank Account No. (For Cheque Or | | | | | | |
| | | | | | | |
| Account Type [Please (✔)] | NRE NRO FCNR OTHERS(please specify) | | | | | E NRO FCNR |
| | | | | | 01 | IILNS(please specify |
| NUMINATION (refer instruction 13) (M | Mandatory for new folios of Individuals wh | nere mode of | holding is | s single) | | |
| | Unit holder 1) | | | (Unit ho | <u>Ider 2)</u> | anc |
| (Unit holder 3) | 001 | | | | | |
| made by me/ us on the day of | of in respect of the Uni | its under Folio N | 0 | | | (* strike out which is not applicable) |
| Name and Address of Nominee(s) | Date of Birth Name and Addre | ess of Guardian | | Signature of Nom Guardian of Nom | | Proportion (%) in which the units will be shared by each |
| | (to be furnished in case the Nominee | is a minor) | | (Optional) | | Nominee (should aggregate to 100% |
| Nominee 1 | | | | | | |
| Nominee 2 | | | | | | |
| Nominee 3 | | | | | | |
| | OR | - | | | | |
| | andatory for new folios of Individuals whe | | - | - | | |
| [Please (✔)] _ I/We her | reby confirm that I/We do not wish to exercise the | right of nomina | tion in resp | ect of units subscri | bed/purc | hased by me/us. |
| (Please (✓)] ☐ I/We here I/We here First /Sole Appli | | | | | | |
| First /Sole Appli | icant Second Applica | ant | | Third Appli | cant | |
| 0. DOCUMENTS ENCLOSED (Please 🗸) | | | APPLIC | CATIONS ENCLOS | SED (PI | ease √) |
| Memorandum & Articles of Associat | | | | | | through Post Dated Cheques) |
| Partnership Deed PAN Proof | Resolution / Authorisation to invest Bye-Laws | | | nrolment Form (For Inv Enrolment Form | /estments th | nrough Auto Debit/ECS/Standing Instruction) |
| Power of Attorney | Certificate of Incorporation | | NA. Ja | l Party Payment Dec iple Bank Account F | | |
| LLP Agreement | List of Authorised Signatories with Specim | nen Signature(s) | IVIUI | Ipie Bank Account P | ายฐารแลเ | |
| 1. DECLARATION & SIGNATURE/S (reference) | r instruction 12) | | F: (0.) | Please write Ap | | Form No. / Folio No. on the reverse of que / Demand Draft. |
| | nd contents of the Document(s) of the respective Sch HDFC Mutual Fund. I / We hereby apply to the Trus | | First/Sole Applicant/ | | | |
| HDFC Mutual Fund for allotment of Units of | the Scheme(s) of HDFC Mutual Fund, as indicated | above | Guardian | | | |
| understood the details of the Scheme(s) and | rules and regulations of the relevant Scheme(s). I / We I / we have not received nor been induced by any | rebate | | | | |
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| ADF A | HDFC | Application For HDFC GROWTH FUND • HDFC EQUITY F | UND • HDFC TOP 200 FUND | HDFC CAPITAL BUILDI | ER FUND • HDFC CORI | E & SATELLITE FUND | HDFC PREMIER | MULTI-CAP FUND |
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| Offer of Units AL Applicable NAV Offer | | • HDFC PRUDENCE FUND • HDFC LONG | TERM ADVANTAGE FUND* | HDFC TAXSAVER* • HI | DFC INDEX FUND • HD | FC MF MONTHLY IN | COME PLAN# | NCED FUND |
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| Telephone: Off. Res. Mobile # Please attach Proof. II PAN/KVC is already validated please don't attach any proof. Refer instruction No 14 for PAN and No 16 for KVC. @Mandatory in case of Minor. Development of ATTORNEY (PoA) HOLDER DETAILS NAME OF POA Mr. Ms. M/s. Mr. Ms. M/s. PAN# KYC** (Please tick (~)] Proof Attached # Refer instruction no. 14. ** Refer instruction No 16. BANK ACCOUNT (PAY – OUT) DETAILS OF THE FIRST/ SOLE APPLICANT (refer instruction 5) Please note that as per SEBI Regulations it is mendatory for investors to provide their bank account of Account No. Name of the Bank Bank City Banch Banc (*) SAVINGS CURRENT NRE NRO FCNR OTHERS(please specify) IFSC Code** The 9 digit MICR Code number of myour induction on Cour charge bank of the the same with your bank? De digit MICR Code number of myour league tak to base check for the same with your bank? The 9 digit MICR Code number of myour league tak to base check for the same with your bank? Mobile Mobile NODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 10) (Please tick (~)] Unitholders will receive the redemption dividend proceeds (far of myour bank account tas the origit eradit Missed of dives residue tradity myour bank account setter to rediver at through NEFT system/credit through NEFT system/credit through NEFT system/credit through NEFT system/credit durough NEFT system/credit durough NEFT system/credit durough PES sinc | CONTACT DETAILS OF FIRST / SOLE | | nde | | | | | |
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| NAME OF PoA Mr. Ms. Ms. Mr. Ms. | | | any proof. Refer instructio | n No 14 for PAN and | No 16 for KYC. @Ma | indatory in case of | Minor. | |
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| Branch Bank City Account Type [Please tick (*)] SAVINGS CURRENT NRE NRO FCNR OTHERS | BANK ACCOUNT (PAY - OUT) D | | | | er SEBI Regulations it is | s mandatory for invest | tors to provide their | bank account deta |
| Account Type [Please tick (SAVINGS CURRENT NRE NRO FCNR OTHERS | Account No. | | | | Name of the Bank | < | | |
| IFSC Code*** The 9 digit MICR Code number of my/our Bank & Branch is** *** Refer Instruction 5C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) The 9 digit MICR Code number of my/our Bank & Branch is** MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 10) [Please tick (~/)] Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility. We want to receive the redemption / dividend proceeds (if any) by way of a cheque/demand draft instead of direct credit/credit through NEFT system/credit through ECS into my/our bank accour eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (~/)] (refer instruction 11) Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HI b) Mother's maiden name: // We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our well iii) | | | | | , | | | |
| In Soc Code of my/our Bank & Branch is** ext* Refer Instruction SC (Mandatory for Credit via NEFT / FIGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) of my/our Bank & Branch is** MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 10) (Mandatory for Dividend Proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility. We want to receive redemption / dividend proceeds (if any) by way of a cheque/demand draft instead of direct credit/redit through NEFT system/credit through ECS into my/our bank accourt estERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (B HDFCMFoduce & HDFCMFModule - I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HI b) Mother's maiden name: VWe have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Ferms & Conditions available in the eServices booklet as well as on our well iii) Jocs: I/We wish to receive SMS updates (Mobile number in section 3(a) is mandatory). continued over/ KNOWLEDGEEMENT 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 60005767 or 18002335767 (Toll II) HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg | | SAVINGS CURRENT | NRE NRO | | | | | |
| cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank) appears on your cheque next to the cheque number) MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 10) [Please tick (<)] Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility. We want to receive the redemption / dividend proceeds (if any) by way of a cheque/demand draft instead of direct credit/aredit through NEFT system/credit through ECS into my/our bank account eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (<)] (refer instruction 11) I HDFCMFortice & HDFCMFortice - I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online a) Email address: | | Credit via NEET / BTGS) (11 Character | r code appearing on your | of mv/our | Bank & Branch is** | | Pavout via ECS) (Th | e 9 digit code |
| Unitholders will receive redemption/ dividend proceeds directly into their bank account (as furnished in Section 4) via Direct credit/ NEFT/ECS facility. We want to receive the redemption / dividend proceeds (if any) by way of a cheque/demand draft instead of direct credit/credit through NEFT system/credit through ECS into my/our bank accour eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (~)] (refer instruction 11) HDFCMF@#ddee & HDFCMF@#ddee - I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HI b) Mother's maiden name: //We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our well ii) | cheque leaf. If you do not find this on | your cheque leaf, please check for the | same with your bank) | appears or | n your cheque next t | o the cheque numb | per) | ie e uigit eeue |
| IWe want to receive the redemption / dividend proceeds (if any) by way of a cheque/demand draft instead of direct credit/credit through NEFT system/credit through ECS into my/our bank accour eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick () [refer instruction 11) Image: HDFCMF0/million HDFCMF0/million i) HDFCMF0/million & HDFCMF0/million ii) Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HI b) Mother's maiden name: //We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our well iii) iii) continued over/ continued over/ continued over/ continued over/ continued over/ continued over/ continued over/ continued over/ continued over/ continued office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020 Date : ISC Stamp & Signature | | | | | • | | lick (*)] | |
| HDFCMF0ndure & HDFCMPMode - I/ We would like to register for my/our HDFCMF Personal Identification Number (HPIN) to transact online Mandatory information to be provided: a) Email address: (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HI b) Mother's maiden name: //We have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our well ii) | | | | | redit through NEFT s | system/credit throug | gh ECS into my/ou | ur bank account |
| i) Mandatory information to be provided: a) Email address: | | · · · | | • | tification Numbe | r (HPIN) to tran | sact online | |
| (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for Hi b) Mother's maiden name: | Mandatory information a) Email address: | to be provided: | , | | | . , | | |
| IVWe have read and understood the terms and conditions and confirm that I/ we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our well and the statutory information documents by email in lieu of physical documents (Email address is mandating). Docs: I/ We wish to receive account statements, newsletters, annual reports and other statutory information documents by email in lieu of physical documents (Email address is mandating). CKNOWLEDGEMENT 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 I HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020 Date : | (if the address given here | ein is different from the email add | dress under section 3(a |), the email address | s under section 6(i |) will be consider | red during regis | tration for HPI |
| iii) cAlerts: I/ We would like to receive SMS updates (Mobile number in section 3(a) is mandatory). continued over/ CKNOWLEDGEMENT 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 I HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020 ISC Stamp & Signature Date : ISC Stamp & Signature | I/ We have read and unders | stood the terms and conditions and co | | | | | | |
| CKNOWLEDGEMENT 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 I HDFC MUTUAL FUND Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020 Date : | iii)eAlerts: I/ We would lik | e to receive SMS updates (Mob | bile number in section | 3(a) is mandatory) | | | | |
| Date : | KNOWLEDGEMENT SLIP (To be fil | lled in by the Investor) [For any queries | please contact our nearest l | nvestor Service Centre | | | r 60006767 or 1800 | 2336767 (Toll Fr |
| | | , | 5. · · · · · - · | | U , | | ISC Stamp | & Signature |
| Received from Mr. / Ms. / M/s | | | | | | | | |
| an application for Purchase of Units of Scheme/Plan Name | | | | | | | | |
| Option / Sub-option: Payout Option: alongwith Cheque / DD as detailed overleaf. Please Note: All Purchases are subject to realisation of cheques / demand drafts. | | | | | | | | |

| 7. INVESTMENT DETAILS (refer instruction 2 & | • | | | | | |
|--|--|-----------------------|--------------------------|--|----------------|---|
| | SCHEME 1 | | SCHEMI | E 2 | | SCHEME 3 |
| Name of the Scheme / Plan | | | | | | |
| Option / Refer Instruction No. | . 2 | | | | | |
| Sub-option | | | | | | |
| | | (0.10.6 | | | 10.6 | |
| | e write Application Form No. / Folio No. on the reverse of the Che Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investo | | .) Please attac | h a separate Cheque/ Dei | mand Draft | t for each Scheme. Please write |
| Payment Type [Please (✔)] | NON- THIRD PARTY PAYMENT | | | THIRD PAR | ΓΥ ΡΔΥΝ | 1 FNT |
| rayment type [riease (•)] | | | (Please at | tach 'Third Party Pa | | |
| | SCHEME 1 | | SCHEMI | E 2 | | SCHEME 3 |
| Cheque / DD No. | | | | | | |
| Cheque / DD Date | | | | | | |
| Amount of Cheque/DD/RTGS in figures (₹) | i) | | | | | |
| DD charges, if any, in figures (₹) (ii) | | | | | | |
| Total Amount in figures (₹) | | | | | | |
| (i) + (ii) in words | | | | | | |
| Drawn on Bank /Branch Name | | | | | | |
| | | | | | | |
| Pay - In Bank Account No. (For Cheque Or | | | | | | |
| | | | | | | |
| Account Type [Please (✔)] | NRE NRO FCNR OTHERS(please specify) | | | | | E NRO FCNR |
| | | | | | 01 | IILNS(please specify |
| NUMINATION (refer instruction 13) (M | Mandatory for new folios of Individuals wh | nere mode of l | holding is | s single) | | |
| | Unit holder 1) | | | (Unit ho | <u>Ider 2)</u> | anc |
| (Unit holder 3) | 001 | | | | | |
| made by me/ us on the day of | of in respect of the Uni | its under Folio N | 0 | | | (* strike out which is not applicable) |
| Name and Address of Nominee(s) | Date of Birth Name and Addre | ess of Guardian | | Signature of Nom Guardian of Nom | | Proportion (%) in which the units will be shared by each |
| | (to be furnished in case the Nominee | is a minor) | | (Optional) | | Nominee (should aggregate to 100% |
| Nominee 1 | | | | | | |
| Nominee 2 | | | | | | |
| Nominee 3 | | | | | | |
| | OR | - | | | | |
| | andatory for new folios of Individuals whe | | - | - | | |
| [Please (✔)] _ I/We her | reby confirm that I/We do not wish to exercise the | right of nomina | tion in resp | ect of units subscri | bed/purc | hased by me/us. |
| (Please (✓)] ☐ I/We here I/We here First /Sole Appli | | | | | | |
| First /Sole Appli | icant Second Applica | ant | | Third Appli | cant | |
| 0. DOCUMENTS ENCLOSED (Please 🗸) | | | APPLIC | CATIONS ENCLOS | SED (PI | ease √) |
| Memorandum & Articles of Associat | | | | | | through Post Dated Cheques) |
| Partnership Deed PAN Proof | Resolution / Authorisation to invest Bye-Laws | | | nrolment Form (For Inv Enrolment Form | /estments th | nrough Auto Debit/ECS/Standing Instruction) |
| Power of Attorney | Certificate of Incorporation | | NA. Ja | l Party Payment Dec iple Bank Account F | | |
| LLP Agreement | List of Authorised Signatories with Specim | nen Signature(s) | IVIUI | Ipie Bank Account P | ายฐารแลเ | |
| 1. DECLARATION & SIGNATURE/S (reference) | r instruction 12) | | F: (0.) | Please write Ap | | Form No. / Folio No. on the reverse of que / Demand Draft. |
| | nd contents of the Document(s) of the respective Sch HDFC Mutual Fund. I / We hereby apply to the Trus | | First/Sole Applicant/ | | | |
| HDFC Mutual Fund for allotment of Units of | the Scheme(s) of HDFC Mutual Fund, as indicated | above | Guardian | | | |
| understood the details of the Scheme(s) and | rules and regulations of the relevant Scheme(s). I / We I / we have not received nor been induced by any | rebate | | | | |
| | vestment. The ARN holder (AMFI registered Distring in the form of trail commission or any other n | ibutor) S mode), H | | | | |
| payable to him/them for the different com | peting Schemes of various Mutual Funds from am | nongst | Constant | | | |
| to make this investment and that the amou | in making this investment. The ARN holder (AMFI registered Distributor) I the commissions (in the form of trail commission or any other mode), he different competing Schemes of various Mutual Funds from amongst ig recommended to me/us. I/We hereby declare that I/We am/are authorised ind that the amount invested in the Scheme is through legitimate sources and is not designed for the purpose of any contravention or evasion of any otifications or Directions issued by any regulatory authority in India. I/We | | | | | |
| | ed for the purpose of any contravention or evasion rections issued by any regulatory authority in India | of any | / ppiloune | | | |
| ° | pplication form is correct, complete and truly state | | | | | |
| Applicable to NRIs only : | ent of Indian Nationality / Origin and I / We hereby c | oonfirm | | | | |
| | emitted from abroad through normal banking chánn | | Third | | | |
| Please (✓) Yes No | D D M M Y Y Y Y | | Applicant | | | |
| If Yes, (🖌) 🗌 Repatriation basis | | | | | | |
| Non-repatriation basis | | | | | | |
| | | | CONCHE | | | |
| Particulars | SCHEME 1 | | SCHEME | 2 | | SCHEME 3 |
| Scheme Name / Plan / Option / Sub-option Payout Option | | | | | | |
| Cheque / DD No. / Date | | | | | | |
| Drawn on (Name of Bank and Branch) | | | | | | |

| S SYSTEMATIC | [For Inv | estments thr | | olment F | | Direct | Dobit | Esoility | | 5 F | | _ |
|---|---|---|---|--|--|---|--|---|---|--|--|--|
| I INVESTMENT | | | | g Instruct | | Jirect | Debit | raciiity | | | AL F | UND |
| P PLAN | |) lease strike out t | Please read term | | | | | nent Fori | | | | |
| SIP via ECS (De | | | | | | | | | | ches o | nly. | |
| KEY PARTNER / AGENT IN | | | | | FICE US | | | | | | | |
| Name and AMFI Reg. No. (ARN) | Sub Agent's Bank B | aname and Code/ Branch Code | M O Code | Date of Rec | ceipt Fo | lio No. | Branch | Trans. No. | | ISC Nam | ie & Sta | mp |
| ARN: 18500 | | | | | | | | | | | | |
| Upfront commission shall be pai investors' assessment of various | s factors includi | ing the service ren | dered by the ARN | Holder. | | | Date: D | DN | им | Y | Y | YY |
| I/ We have read and understood the ECS (Debit Clearing) / Direct Debi | t / Standing Inst | truction and agree [.] | to abide by the sar | ne. I /We hereb | y apply to th | ne Trustee | of HDFC | Mutual Fur | nd for er | nrolmen | t unde | r the SIP o |
| the following Scheme(s)/ Plan(s) / or indirectly, in making this investm | ent. The ARN h | older has disclosed | d to me/us all the o | ommissions (in | the form o | f trail com | mission o | r any othei | mode), | , payabl | e to hii | m/them fo |
| the different competing Schemes Fund: | s of various Mu | tual Funds from an | nongst which the | Scheme is being | g recomme | nded to m | 1 e/us. 1/ VV | e hereby ap | ply to th | ie Iruste | e of HL | JFC Mutua |
| Please (√) any one. In the absence | ce of indication | | orm is liable to be ANGE IN BANK A | • | | | | LATION (R | oforlton | o No. 11 | 1 | |
| INVESTOR AND SIP I | DETAILS | | | | | | CANCELI | | eleriten | |) | |
| Application No. (For new investor) | /Folio No. (For e | xisting Unitholder) | | | | | | | | | | |
| Sole/1st Applicant | | | | | | | | SIGNAT | URE | (Refer | Item | No. 3(b) |
| PAN# Name of Guardian | | KYC# (| Mandatory for an | / amount) [Plea | ise tick (1/)] | Atta | ched | | | | | |
| (In case first/sole holder is minor) | | 10/01/1 | M 1. C | 0.101 | C. 1. (A) | A | | | | | | |
| PAN# | | KYC# (| Mandatory for an | y amount) (Plea | ise tick (🖌)] | | cnea | | | | | |
| Second Applicant | | 101011 | | | | A | | | | | | |
| PAN# | | KYC# (| Mandatory for an | / amount) [Plea | ise tick (🖌)] | Atta | ched | | | | | |
| Third Applicant | | | | | | | | | | | | |
| PAN# | N | | Mandatory for an | | | Atta | ched | | | | | |
| # Please attach Proof. If PAN/KYC Scheme | , is already valid | ated please don t | attach any proot. P | teter Item INO 14 | 4 and 15. | | | | | | | |
| Plan | | | | Option | | | | | | | | |
| Each SIP Amount (₹) | | SIP F | requency | Monthly ⁺ | C |) uarterly | (*Defau | It Freque | ncv) (F | Refer Ite | em N | o. 6(iv)] |
| SIP Top-up (Optional) | (Dianaa (to o) | | . , | , | | , | (= = = = = | | | | | |
| | | vail this facility) | IOD-UD AMOUNT | (₹) | | (The | amount | should be | e in mu | Iltiples | of ₹ 5 | 500 only |
| (Refer Item No. 7 e) | (Flease ¥ to av | | Top-up Amount SIP Top-up Free | | alf-yearly | | | should be SIP offers to | | - 1 | | |
| | 10 av | | SIP Top-up Free | | | Year | ly (Quarterly | | | - 1 | | |
| (Refer Item No. 7 e) | 10th+ | | SIP Top-up Free th 25th | quency: H | e) [Refer | Year | ly (Quarterly o. 6(iv)] | | p-up frequ | uency at γ | yearly int | tervals only.) |
| (Refer Item No. 7 e) SIP Date 1st 5th | 10th ⁺ | 15th 20 ⁻ | SIP Top-up Free th 25th | quency: Ha | e) [Refer | Year Item No | ly (Quarterly o. 6(iv)] | **Please | p-up frequ refer It nt@ (₹ | tem Nc | yearly int | tervals only.) and 6(iii |
| (Refer Item No. 7 e) SIP Date 1st 5th SIP Period Start From M | 10th ⁺ MYYY heque No. | 15th 20 ⁻ End On** M | SIP Top-up Free th 25th M Y Y Che | quency: H. I ⁺ Default Dat | e) [Refer Ilt Date (D | Year Item No ecembe M M | ly (Quarterly o. 6(iv)] | **Please | p-up frequ refer It nt@ (₹ | tem Nc | yearly int | tervals only.) |
| (Refer Item No. 7 e) SIP Date 1st 5th SIP Period Start From M First SIP Transaction via Cl Mandatory Enclosure (if 1st IWe hereby authorise HDFC Mu | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | th 25th M Y Y Che Blank car | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | e) [Refer | Year | ly (Quarterly b. 6(iv)] r 2031) Y Y of chequ | **Please **Please Amou @The be sa | np-up frequ refer It nt@ (₹ e first cl anne as | tem No tem No t heque a each S | yearly int b. 6(ii) amou SIP An | and 6(iii nt should nount. |
| (Refer Item No. 7 e) SIP Date 1 1st 5th SIP Period Start From M First SIP Transaction via Cl Mandatory Enclosure (if 1st | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | th 25th M Y Y Che Blank car | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | e) [Refer | Year | ly (Quarterly b. 6(iv)] r 2031) Y Y of chequ | **Please **Please Amou @The be sa | np-up frequ refer It nt@ (₹ e first cl anne as | tem No tem No t heque a each S | yearly int b. 6(ii) amou SIP An | and 6(iii nt should nount. |
| (Refer Item No. 7 e) SIP Date 1 1st 5th SIP Period Start From M First SIP Transaction via Cl Mandatory Enclosure (if 1st I/We hereby authorise HDFC Mu (Debit Clearing) / Direct Debit / S | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | th 25th M Y Y Che Blank car | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | e) [Refer | Year | ly (Quarterly b. 6(iv)] r 2031) Y Y of chequ | **Please **Please Amou @The be sa | np-up frequ refer It nt@ (₹ e first cl anne as | tem No tem No t heque a each S | yearly int b. 6(ii) amou SIP An | and 6(iii nt should nount. |
| (Refer Item No. 7 e) SIP Date 1 1st 5th SIP Period Start From M First SIP Transaction via CI Mandatory Enclosure (if 1st IWe hereby authorise HDFC Mu (Debit Clearing) / Direct Debit / S BANK DETAILS | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | th 25th M Y Y Che Blank car | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | thorised ser | Year | ly (Quarterly b. 6(iv)] r 2031) Y Y of chequ | **Please **Please Amou @The be sa | np-up frequ refer It nt@ (₹ e first cl anne as | tem No tem No t heque a each S | yearly int b. 6(ii) amou SIP An | and 6(iii nt should nount. |
| (Refer Item No. 7 e) SIP Date 1 1st 5th SIP Period Start From M First SIP Transaction via Cl Mandatory Enclosure (if 1st I/We hereby authorise HDFC Mu (Debit Clearing) / Direct Debit / S BANK DETAILS Bank Name | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | th 25th M Y Y Che Blank car | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | thorised ser | Year Item No eccembe M M Copy Vice provi | ly (Quarterly b. 6(iv)] r 2031) Y Y of chequ | **Please **Please Amou @The be sa | np-up frequ refer It nt@ (₹ e first cl anne as | tem No tem No t heque a each S | yearly int b. 6(ii) amou SIP An | and 6(iii nt should nount. |
| (Refer Item No. 7 e) SIP Date 1st 5th SIP Period Start From M First SIP Transaction via Cl Mandatory Enclosure (if 1st IWe hereby authorise HDFC Mu (Debit Clearing) / Direct Debit / S BANK DETAILS Bank Name Branch Name | 10th ⁺ MYYY heque No. Installment is tual Fund/HDF0 | 15th 20 End On** M not by cheque) C Asset Manageme | SIP Top-up Free th 25th M Y Y Che Blank car ent Company Limi of SIP payments. | quency: Harder Harder (*Default Date OR Defau eque Dated celled cheque | thorised ser | Year Item No eccembe M M Copy o vice provi | ly (Quarterly o. 6(iv)] r 2031) Y Y of chequ iders, to de | **Please Amou @The e be sa ebit my/out | np-up frequ refer It nt@ (₹ e first cl ime as r followi | tem No tem No tem No teach S ng bank | yearly inf b. 6(ii) amou SIP An | and 6(iii nt should nount. |
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SIP TERMS & CONDITIONS FOR ECS (DIRECT CLEARING) / DIRECT DEBIT FACILITY / STANDING INSTRUCTION

SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balaneed Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Pan (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 Chong Term Equity, Fund, HDFC Infrastructure Fund, HDFC Multiple Yeld Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC Multiple Yeld Fund, HDFC Short Term Pan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Pan, HDFC Git Fund, HDFC Roating Rate Income Fund and HDFC Multiple Yeld Fund- Pan 2005. *an open-ended equity linked savings scheme with a lock-in period of 3 years

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.

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

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto 7 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

- 3 a Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form / Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
- 4 a New investors who wish to enrol for SIP are required to fill the () SIP Enrolment Form Investments through ECS/ Direct Debit Facility/Standing Instruction () the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investorsareadvised/oread/the Scheme Information Dooument(s) and Statement of Additional Information carefully before investing. The Scheme Information Dooument(s) / Key Information Memorandum(s) and Statement of Additional information are available with the ISCs of HDFC Mutual Fund, brokes/distributors and also displayed at the HDFC Mutual Fund versite is e. www.hdfdfurd.com
 - b. New investors can apply for SIP in to respective Scheme / Plans / Options without any existing investment / folio. The provision for **'Unimum 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 ₹ 5,000^o. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of ₹ 500^o.
- ā SIP offers investors the following two Plans (Frequency):
- i) Monthly Systematic Investment Plan (MSIP)
- ii) Quarterly Systematic Investment Plan (QSIP)
- Cuartery System ratio investment rean (CS)ry
 The details of minimum amount per cheque, minimum number of

cheques, duration, entry load, exit load, etc. are given below:

| | Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* | HDFC TaxSaver* and HDFC Long Term Advantage Fund* |
|------|--|---|
| i) | Minimum Amount per Installment | |
| MSIP | ₹ 500/- and in multiples of ₹ 100/- | ₹ 500/- and in multiples of ₹ 500/- thereafter |
| QSIP | ₹ 1,500/- and in multiples of ₹ 100/- | ₹ 1,500/- and in multiples of ₹ 500/- thereafter. |
| ii) | Total Minimum Number of Installment | S |
| MSIP | In respect of each SIP Installment less than ₹ 1,000- in value: 12 Installments In respect of each SIP Installment equal to or greater than ₹ 1,000/ - in value: 6 Installments | 6 Installments |
| QSIP | In respect of each SIP Installment less than ₹ 3,000/- in value: 4 Installments In respect of each SIP Installment equal to or greater than ₹ 3,000/- in value: 2 Installments | 2 Installments |

- *open-ended equity linked savings scheme with a lock-in period of 3 years (i) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2031.
- (iii) In respect of SIP enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP. The Load Structure for investments through SIP is as follows

- (a) Entry Load: Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- (b) Exit Load: Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied. For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.
- (iv) In case the Frequency (Monthly/Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.
- 7. All SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP installments under MSIP and OSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July- December 2009 for total amount of ₹ 60,000/, there shall be a minimum of six installments (except for first SIP chaque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrolment provided the SIP Enrolment Form sattested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP Installment will be debited or copy of the cheque of bank account form which the SIP installment will be debited or copy of the cheque or bank account form.
 - a First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
 - b. The SIP Enrolment Form should be submitted atleast 30 days before the first SIP date^ for ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the SIP start period is not mentioned, the chosen/Default date failing 30 days from SIP submission date will be considered as the SIP start date and SIP will be registered from that date (eg, If the application is submitted on June 1 without indicating the SIP start period then the SIP start date would be July 1).

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

- c Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For other mode of payment for SIP and further details, please refer to the section Third Party Payments' under the Instructions in the Kay Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdifcfund.com.
 e SIP Top-up Facility:
 - SP Topup 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 ₹ 500 only.
 - 3 Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.
- f (i) SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI) - Investors/Unitholders may also enroll for SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

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

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

| SIPDates |
|---|
| 5th/10th/15th/25th |
| s to abide by the terms and conditions of ECS |
| |
| gh Direct Debit Facility |
| |

(ii

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

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

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

(iii) SIP payment through Standing Instruction

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

AxisBank • DhanlaxmiBankLtd. • HDFCBank • ICICI Bank • ING Vysya Bank • Royal Bank of Scotland NV • South Indian Bank

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

The oties/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 priornotice. Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.

- 8 Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of firstSIP 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 SIP cheque should be drawn in favour of 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name' (e.g. In case of HGF the cheque should be drawn in favour of 'HDFC Growth Fund A/c ABCDE1234F' OR 'HDFC Growth Fund A/c Bhavesh Shah'; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed ''Account Payee only'. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.
- 10 An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 Business Days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 Business Days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request without any charges.
- 11. You can choose to change your bank account or discontinue the SIP facility by giving thirty days written notice to any of our Investor Service Centres. For SIP cancellation request, please mention the SIP start date as mentioned at the time of registration.
- 12. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.
- 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 Gilf Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

14 Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) inrespective of the annount [Except for SIP upto ₹ 50,000 / per year per investor (Micro SIP)]. Where the applicant is a minor, and does not posses 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 issued by CVL is made available.

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

- 15 Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Investment Plan (SIP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.volindia.com) using the PAN. For more details, please refer to the Statement of Additional Information available on our website www.hdifcfund.com
- 16 a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AM/C), 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. The SIP Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.
- 17. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

| S SYSTEMATIC | | | ment Form | | | | BH | DFC | |
|--|---|---|--|------------------------------------|------------------------------------|------------------------------------|-----------------------------------|--|--|
| I INVESTMENT | [For Investments th | | bit Clearing) |) / Direct | Debit I | Facility/ | MUTU | AL FUND | |
| P PLAN | | Please read terms | & conditions ove | | | nent Form | | | |
| SIP via ECS (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only. | | | | | | | | | |
| KEY PARTNER / AGENT IN | - | | FOR OFFICE | | 111 00100 | | | iny. | |
| Name and AMFI Reg. No. (ARN) | Sub Agent's name and Code/ Bank Branch Code | M O Code | Date of Receipt | Folio No. | Branch | Trans. No. | ISC Nam | e & Stamp | |
| ARN- 18500 | | | | | | | | | |
| Upfront commission shall be paid investors' assessment of various | d directly by the investor to the A factors including the service ren | RN Holder (AMFI reg dered by the ARN Ho | istered Distributor) older. | based on the | Date: D | D M | MY | YYY | |
| I/ We have read and understood th ECS (Debit Clearing) / Direct Debit | / Standing Instruction and agree | to abide by the same. | I /We hereby apply | / to the Trustee | of HDFC | Mutual Fund | for enrolmen ⁻ | t under the SIP of | |
| the following Scheme(s)/ Plan(s) / or indirectly, in making this investme | ent. The ARN holder has disclose | d to me/us all the com | missions (in the fo | orm of trail con | nmission o | r any other m | ode), payabl | e to him/them for | |
| the different competing Schemes Fund: | of various Mutual Funds from ar | nongst which the Sch | ieme is being reco | mmended to r | ne/us. I/ VVe | e hereby apply | / to the Iruste | e of HDFC Mutual | |
| Please (√) any one. In the absence | | form is liable to be rej HANGE IN BANK ACC | | | | ATION (Befe | er Item No. 11 |) | |
| INVESTOR AND SIP E | | | | | CANCLE | | antennio. In | , | |
| Application No. (For new investor)/ | Folio No. (For existing Unitholder) | | | | | | | | |
| Sole/1st Applicant | | | | (a) | | SIGNAL | IRE (Refer | Item No. 3(b) | |
| PAN# Name of Guardian | KYC# | (Mandatory for any a | mount) (Please tick | (√)] ∐ Atta | iched | | | | |
| (In case first/sole holder is minor) PAN# | KYC# | (Mandatory for any a | mount) (Please tick | | ched | | | | |
| | | | | | ichica | | | | |
| PAN# | KYC# | (Mandatory for any a | mount) (Please tick | (| ched | | | | |
| Third Applicant | | | | | | | | | |
| PAN# | KYC# | (Mandatory for any a | mount) (Please tick | (⁄) 🗌 Atta | ched | | | | |
| # Please attach Proof. If PAN/KYC | | | | | lonou | | | | |
| Scheme | | | | | | | | | |
| Plan | | | Option | | | | | | |
| Each SIP Amount (₹) | SIP F | requency | Monthly ⁺ | Quarterly | (⁺ Defau | It Frequenc | y) [Refer Ite | em No. 6(iv)] | |
| SIP Top-up (Optional) (| Please ✓ to avail this facility) | Top-up Amount (₹) | | (The | amount | should be i | n multiples | of ₹ 500 only) | |
| (Refer Item No. 7 e) | | SIP Top-up Freque | ency: Half-yea | arly Year | Iy (Quarterly | SIP offers top-u | p frequency at y | vearly intervals only.) | |
| SIP Date 1st 5th | 10th ⁺ 15th 20 | th 25th (+C | efault Date) [R | lefer Item N | o. 6(iv)] | | | | |
| SIP Period Start From M | M Y Y End On** M | M Y Y OF | Default Dat | te (Decembe | r 2031) | **Please re | fer Item No | o. 6(ii) and 6(iii) | |
| First SIP Transaction via Ch | neque No. | Chequ | e Dated | D M M | YY | Amount @The fi | | amount should | |
| Mandatory Enclosure (if 1st | · · · · | | • | | of cheque | e be sam | e as each S | SIP Amount. | |
| I/We hereby authorise HDFC Mut (Debit Clearing) / Direct Debit / St | | | and their authorise | a service prov | iders, to de | ebit my/our to | bliowing bank | account by ECS | |
| BANK DETAILS | | | | | | | | | |
| Bank Name | | | | | | | | | |
| Branch Name | | | | Bank City | | | | | |
| Account Number | | | | | | | | | |
| 9 Digit MICR Code | | | ase enter the 9 | 0 | | | er the che | que number) | |
| Accountholder Name | Savings Current | | FCNR | _ Others (p | ease spe | спу) | | | |
| as in Bank Account | Bank Account Holder (1 | to be signed by | the Investor | r)** | | | | | |
| ** To, The Branch Manager, | i de la companya de l | (Na | ame of the Bank) | | | | | _ | |
| This is to inform that I/We have reg Standing Instruction and that my pay below mentioned bank account with / Direct Debit / Standing Instruction | istered for the RBI's Electronic Clearin ment towards my investment in HDF | ng Service (Debit Clearin C Mutual Fund shall be r | g) / Direct Debit / nade from my/our `S (Debit Clearing) | | Ban | k Accoun | t Number | | |
| I/We hereby declare that the particu | lars given above are correct and ex | press my willingness to | make payments ref | ferred above th | ough partic | cipation in ECS | 6 (Debit Clearir | ng) / Direct Debit / | |
| Standing Instruction. If the transact also inform HDFC Mutual Fund/HDF | tion is delayed or not effected at all t C Asset Management Company Lim | for reasons of incomple ited, about any changes | ete or incorrect infor in my bank account. | mation, I/ We v I/ We have read | vould not he and agreed | old the user in to the terms ar | stitution respo d conditions m | nsible. I / We will nentioned overleaf. | |
| Applicable to SIP Top-up fa | signated account. | | P and authorize my | bank to execut | e the ECS/[| Direct Debit/S | tanding Instru | ction for a further | |
| Please write SIP Enrolment Form 1st Account | | ne cheque. Account | | 3 | dAccount | | | | |
| Holder's Signature (As in Bank Records) | | <mark>: Signature</mark> hk Records) | | | er's Signatu Bank Record | | | | |
| | N (FOR BANK USE ONL) | | | v | | | | | |
| | ount holder and the details of Bar | nk | | | | | | | |
| | Sindol do por dur records | Signature of Authoris | ed Official from Banl | K (Bank Stamp a | nd Date) | Bank | Account Nu | Imber | |
| | lot to be filled in by Inv | | | k (Dank Stamp a | | | | | |
| Recorded on | lot to be filled in by Inv | vestor) | eme Code | | | | | | |
| | lot to be filled in by Inv | vestor) | | | | | | | |

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

SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balaneed Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Pan (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 Chong Term Equity, Fund, HDFC Infrastructure Fund, HDFC Multiple Yeld Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC Multiple Yeld Fund, HDFC Short Term Pan, HDFC Short Term Opportunities Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund - Treasury Advantage Pan, HDFC Git Fund, HDFC Roating Rate Income Fund and HDFC Multiple Yeld Fund- Pan 2005. *an open-ended equity linked savings scheme with a lock-in period of 3 years

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.

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

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto 7 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

- 3 a Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form / Folio and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
- 4 a New investors who wish to enrol for SIP are required to fill the () SIP Enrolment Form Investments through ECS/ Direct Debit Facility/Standing Instruction () the respective Scheme Application Form (included in the Key Information Memorandum) along with / without the initial investment instrument. New investorsareadvised/oread/the Scheme Information Dooument(s) and Statement of Additional Information carefully before investing. The Scheme Information Dooument(s) / Key Information Memorandum(s) and Statement of Additional information are available with the ISCs of HDFC Mutual Fund, brokes/distributors and also displayed at the HDFC Mutual Fund versite is e. www.hdfdfurd.com
 - b. New investors can apply for SIP in to respective Scheme / Plans / Options without any existing investment / folio. The provision for **'Unimum 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 ₹ 5,000^o. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of ₹ 500^o.
- ā SIP offers investors the following two Plans (Frequency):
- i) Monthly Systematic Investment Plan (MSIP)
- ii) Quarterly Systematic Investment Plan (QSIP)
- Cuartery System ratio investment rean (CS)ry
 The details of minimum amount per cheque, minimum number of

cheques, duration, entry load, exit load, etc. are given below:

| | Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* | HDFC TaxSaver* and HDFC Long Term Advantage Fund* |
|------|--|---|
| i) | Minimum Amount per Installment | |
| MSIP | ₹ 500/- and in multiples of ₹ 100/- | ₹ 500/- and in multiples of ₹ 500/- thereafter |
| QSIP | ₹ 1,500/- and in multiples of ₹ 100/- | ₹ 1,500/- and in multiples of ₹ 500/- thereafter. |
| ii) | Total Minimum Number of Installment | S |
| MSIP | In respect of each SIP Installment less than ₹ 1,000- in value: 12 Installments In respect of each SIP Installment equal to or greater than ₹ 1,000/ - in value: 6 Installments | 6 Installments |
| QSIP | In respect of each SIP Installment less than ₹ 3,000/- in value: 4 Installments In respect of each SIP Installment equal to or greater than ₹ 3,000/- in value: 2 Installments | 2 Installments |

- *open-ended equity linked savings scheme with a lock-in period of 3 years (i) There is no maximum duration for SIP enrolment. However, SIPs will be registered in a folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The SIP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2031.
- (iii) In respect of SIP enrollments, the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP. The Load Structure for investments through SIP is as follows

- (a) Entry Load: Not Applicable. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
- (b) Exit Load: Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the SIP will be levied. For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.
- (iv) In case the Frequency (Monthly/Quarterly) and SIP date is not indicated, Monthly frequency shall be treated as the Default Frequency and 10th shall be treated as the Default date.
- 7. All SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP installments under MSIP and OSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July- December 2009 for total amount of ₹ 60,000/, there shall be a minimum of six installments (except for first SIP chaque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but investor should provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrolment provided the SIP Enrolment Form sattested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP Installment will be debited or copy of the cheque of bank account form which the SIP installment will be debited or copy of the cheque or bank account form.
 - a First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
 - b. The SIP Enrolment Form should be submitted atleast 30 days before the first SIP date^ for ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the SIP start period is not mentioned, the chosen/Default date failing 30 days from SIP submission date will be considered as the SIP start date and SIP will be registered from that date (eg, If the application is submitted on June 1 without indicating the SIP start period then the SIP start date would be July 1).

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

- c Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- In case, the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant/investor should submit any one of the following documents i.e. a copy of the bank passbook or a statement of bank account or a letter from the bank on its letterhead certifying the investors bank account details (Account Number, Type, Branch, MICR Code). For other mode of payment for SIP and further details, please refer to the section Third Party Payments' under the Instructions in the Kay Information Memorandum and section 'How to Apply' under Statement of Additional Information available on our website www.hdifcfund.com.
 e SIP Top-up Facility:
 - SP Topup 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 ₹ 500 only.
 - 3 Monthly SIP offers top-up frequency at half yearly and yearly intervals. Quarterly SIP offers top-up frequency at yearly intervals only. In case the top-up frequency is not indicated under Monthly SIP, it will be considered as yearly interval.
- f (i) SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI) - Investors/Unitholders may also enroll for SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

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

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

| SIPDates | | | | | | |
|---|--|--|--|--|--|--|
| 5th/10th/15th/25th | | | | | | |
| The investor agrees to abide by the terms and conditions of ECS | | | | | | |
| facility of RBI. | | | | | | |
| SIP payment through Direct Debit Facility | | | | | | |
| | | | | | | |

(ii

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

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

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

(iii) SIP payment through Standing Instruction

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

AxisBank • DhanlaxmiBankLtd. • HDFCBank • ICICI Bank • ING Vysya Bank • Royal Bank of Scotland NV • South Indian Bank

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

The oties/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 priornotice. Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.

- 8 Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of firstSIP 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 SIP cheque should be drawn in favour of 'the Specific Scheme A/c Permanent Account Number' or 'the Specific Scheme A/c First Investor Name' (e.g. In case of HGF the cheque should be drawn in favour of 'HDFC Growth Fund A/c ABCDE1234F' OR 'HDFC Growth Fund A/c Bhavesh Shah'; in case of HDFC Index Fund, HDFC MF Monthly Income Plan the name of the respective Plan should also be mentioned) and crossed ''Account Payee only'. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheque.
- 10 An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 Business Days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 Business Days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request without any charges.
- 11. You can choose to change your bank account or discontinue the SIP facility by giving thirty days written notice to any of our Investor Service Centres. For SIP cancellation request, please mention the SIP start date as mentioned at the time of registration.
- 12. The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is not submitted at least 30 days before the next SIP Auto Debit.
- 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 Gilf Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

14 Permanent Account Number (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) inrespective of the annount [Except for SIP upto ₹ 50,000 / per year per investor (Micro SIP)]. Where the applicant is a minor, and does not posses 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 issued by CVL is made available.

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

- 15 Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Investment Plan (SIP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.volindia.com) using the PAN. For more details, please refer to the Statement of Additional Information available on our website www.hdifcfund.com
- 16 a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited (HDFC AM/C), 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. The SIP Auto Debit facility is subject to the terms and conditions of the Banks offering the said facility and the Investors will not hold HDFC Mutual Fund / HDFC AMC responsible for any rejection.
- 17. The Trustee reserves the right to change/modify the terms and conditions of the SIP.



Enrolment Form

(Please read terms & conditions / instructions overleaf)



Enrolment Form No.

| KEY PARTNER / AGENT INFORMATION FOR OFFICE USE ONL | | | | | | | | | | | | | |
|---|----------------------------|----------|---------------------------|--|-------------------|--|--|---|------------------|---|---|---|---|
| Name and AMFI Reg. No. (ARN) | Sub Agent's name and Code/ | M O Code | Date of Receipt Folio No. | | Branch Trans. No. | | | | ISC Name & Stamp | | | | |
| | Bank Branch Code | | | | | | | | | | | | |
| ARI-18500 | | | | | | | | | | | | | |
| 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. | | | | | | | | М | М | Y | Y | Y | Y |

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

| Please (✓) any one. NEW REGISTRATION | CANCELLATION | |
|--|--------------|---------------------------------|
| Folio No. of 'Transferor' Scheme (for existing Unit holder) / Application No. (for new investor) | | |
| Name of the Applicant | PAN | KYC is mandatory# Please (√) |
| First / Sole Applicant | | Proof Attached |
| Guardian (in case the First / Sole Applicant is a minor) | | Proof Attached |
| Second Applicant | | Proof Attached |
| Third Applicant | | Proof Attached |

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

| Particulars | | | | | | | |
|--|-------------------------|--|--|--|--|--|--|
| 1. Name of 'Transferor' Scheme/Plan/Option | | | | | | | |
| 2. Name of 'Transferee' Scheme/Plan/Option | | | | | | | |
| 3. Type of STP Plan/Frequency (Please ✓ any one) | | t of Transfer per Installment: ₹ | | | | | |
| (Refer Instruction No. 7 & 8) | Daily# | Monthly ⁺ Quarterly | Monthly ⁺ Quarterly | | | | |
| | Weekly\$ | Date of Transfer (Please \checkmark any one) | Date of Transfer (Please 🗸 any one) | | | | |
| | | □ 1st □ 5th □ 10th ⁺ □ 15th □ 20th □ 25th | □ 1st □ 5th □ 10th+ □ 15th □ 20th □ 25th | | | | |
| | No. of Installments: | Enrolment Period*: | Enrolment Period*: | | | | |
| | | From: M M Y Y Y Y | From: M M Y Y Y Y | | | | |
| | | To: M M Y Y Y Y | To: M M Y Y Y Y | | | | |

In case of insufficient space, please fill up separate Enrolment Forms. #Refer Instruction No. 7 (a) \$Refer Instruction No. 7 (b) * Refer Instruction No. 9 overleaf + Default Frequency/Date [Refer Instruction 9(a)(v)]

SIGNATURE(S)

First / Sole Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

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

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

TERMS & CONDITIONS / INSTRUCTIONS

 STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund (Transferor Scheme) can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended schemes) of HDFC Mutual Fund (Transferee Scheme). Currently, the schemes eligible for this facility are as follows,

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

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

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 Investor Service Centres (ISCs) of HDFC Mutual Fund.
- 3. One STP Enrolment Form can be filled for one Scheme/Plan/ Option only.
- 4. Investors are advised to read the Scheme Information Document(s) and Statement of Additional Information of the Transferee Scheme(s) carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) of the respective Scheme(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfund.com. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.
- 5. Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme, Units will be allotted under the same folio number.
- 6. STP offers unit holders the following two Plans:
 - i. Fixed Systematic Transfer Plan (FSTP)

ii Capital Appreciation Systematic Transfer Plan (CASTP)

FSTP offers transfer facility at daily, weekly, monthly and quarterly intervals and CASTP offers transfer facility at monthly and quarterly intervals. Unit holder is free to opt for any of the Plans and also choose the frequency of such transfers.

- a. Under the FSTP -Daily Interval, unit holders will be eligible to transfer a fixed amount (minimum ₹ 500 and in multiples of ₹ 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum ₹ 500 and in multiples of ₹ 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Business Day.
 - b. Under the FSTP Weekly Interval, unit holders will be eligible to transfer a fixed amount (minimum ₹ 1,000 and in multiples of ₹ 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum ₹ 500 and in multiples of ₹ 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Friday (If Friday is a Non-Business Day, then the immediate next Business Day).
 - c. Under the FSTP Monthly Interval, unit holders will be eligible to transfer a fixed amount (minimum ₹ 1,000 and in multiples of ₹ 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*

and minimum ₹ 500 and in multiples of ₹ 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month.

d. Under the FSTP - Quarterly Interval, unit holders will be eligible to transfer a fixed amount (minimum ₹ 3,000 and in multiples of ₹ 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum ₹ 500 and in multiples of ₹ 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. In case there is no minimum amount (as specified above under each Option) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account closed.

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

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

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

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

- b. In case of FSTP Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request. FSTP - Weekly will be registered effective from first Friday (if Friday is not a Business Day, then immediately succeeding Business Day) after 10 days from the date of receipt of the valid STP Enrolment Form.
- c. The application for enrollment for FSTP Monthly & Quarterly Interval and CASTP Monthly & Quarterly Interval should be submitted at least 10 Days before the commencement date of the same. However, there should be a maximum gap of 30 days between the submission of a valid STP request and commencement date of the same.
- d. There will be no maximum duration for STP enrolment. However, STPs will be registered in a folio held by a minor, only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date. The STP facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- 10. In respect of STP enrollments made in the abovementioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the STP.

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

• Exit Load of the Transferor Scheme(s):

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

Exit Load of the Transferee Scheme(s):

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

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

- 11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
- 12. The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) of the respective designated Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document(s) of the respective designated Transferee Schemes will not be applicable for STP.
- 13. An Account Statement will be issued by mail or by email (if opted by the unit holder) to the unit holder within 10 Business Days for the first investment through STP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 Business Days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request without any charges.
- 14. 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.
- 15. 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.
- 16. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Systematic Transfer Plan (STP) to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
- 17. The Trustee reserves the right to change/modify the terms and conditions of the STP.

| F | FLEX |
|---|------------|
| S | SYSTEMATIC |
| Т | TRANSFER |
| Ρ | PLAN |

Received from Mr./Ms.M/s

From Scheme / Plan / Option

HDFC FLEX SYSTEMATIC TRANSFER PLAN Enrolment Form

(Please read terms & conditions / instructions overleaf)



| Ρ | PLAN | | | | | | | | | | | olment m No. | | |
|-----------------|--|---|---|---|--------------------------|------------------------|-------------------|-------------------|---------------------|--------------------|---------------------------------|--|-------------------|-----------------------|
| KE | Y PARTNER / AGENT | INFORMATIC | N | | F | For o | FFICE | USE | ONLY | 1 | | | | |
| Nam | e and AMFI Reg. No. (ARN) | | ame and Code/ Inch Code | M O Code | | | | | | | | | | |
| | N- 18500 | | | | | | | | | | | | | |
| | ont commission shall be pa nvestors' assessment of va | | | | | | Distrib | utor) b | ased o | n | Date: | D D | M M Y | (YYYY |
| overle he re | e have read and understood th af. I / We hereby apply to the Tr spective Scheme(s) / Plan(s) / O le to him/them for the differer | rustee of HDFC Mut Option(s). The ARN | ual Fund for enrolm holder (AMFI regis | ent under the Flei tered Distributor | x STP of t) has disc | he follow closed to | /ing Sch me/us | eme(s) all the | / Plan(s) commis | / Optio sions (| on(s) and (in the fo | agree to abio r m of trail c o | de by the tern | ns and conditions o |
| Pleas | ie (🖌) any one | □ NEW REC | GISTRATION | | | | CAN | ICELL/ | ATION | | | | | |
| Na | me of the Applicant | | | | | | | l | PAN | | | | KYC is Ma Plea | andatory # ise (⁄) |
| Fir | st / Sole Applicant | | | | | | | | | | | | Proof At | ttached 🗌 |
| Gu | ardian (in case the Firs | st / Sole Appli | cant is a minor |) | | | | | | | | | Proof At | ttached 🗌 |
| Se | cond Applicant | | | | | | | | | | | | Proof At | ttached 🗌 |
| Th | ird Applicant | | | | | | | | | | | | Proof At | ttached 🗌 |
| ₿ Ple | ease attach Proof. If KYC i | is already validat | ed, please don't | attach any pro | oof. Refe | er Instru | uction | 16 | | | | | | |
| Pa | rticulars | | | | | | | | | | | | | |
| 1. | Folio No. of 'Transfero Application No. (for new inve | | existing Unit holder |)/ | | | | | | | | | | |
| 2. | Name of 'Transferor' Scheme/Plan/Option | | | | | | | | | | | | | |
| 3. | Name of 'Transferee' Scheme/Plan/Option | | | | | | | | | | | | (ONLY GRO) | WTH OPTION) |
| 4. | Amount and Frequence (please V any one) | y of Flex STP | Amount of Tra | nsfer per Installm | nent: Rs | | | | | | | | | |
| | (piedse 🖌 any one) | | O Daily# | - | O Mont | | | | uarterly | | | | | |
| | | | | | Date of 1 | | (Please 5th | - | one) 10th+ | Г | 15th | 20 |)th | 25th |
| | | | No. of | | Enrolmer | | | | Tourr | | 1541 | | | 2501 |
| | | | Installments:* | | From : | Μ | Μ | Y | Y | Y | Y | | | |
| | | | | | To : | Μ | Μ | Y | Y | Y | Y | | | |
| | se of insufficient space, pla fer Instruction No.8(a) \$ F | | | | Vo.9 | + Defa | ult Fre | quenc | y/Date | [Refe | r Instrue | ction 9(h)] | | |
| SIGNATURE(S) | | | | | | | | | - | | | | | |
| INAT | First/Sol | e Unit holder / (| | | | d Unit ł | | | | | | | Jnit holder | |
| SIG | | Please | note: Signature(In case the | s) should be as mode of hold | | | | | | | | same orde | r. | |
| | % | | | | | | | | | | | | -> | |
| | | ACK | NOWLEDGEN | HDFC MU | | | by th | e Uni | if hold | ler) | | | | |
| Date | e : | | | Ramon House Reclamation, (| e, 3rd Fl | oor, H.1 | | | | | | olment n No. | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | ISC Star | np & Signature |

-'Flex STP' application(s) for transfer of Units;

TERMS & CONDITIONS / INSTRUCTIONS

 HDFC Flex Systematic Transfer Plan ("Flex STP") is a facility wherein unit holder(s) of designated open-ended Scheme(s) of HDFC Mutual Fund can opt to transfer variable amount(s) linked to value of investments under flex STP on the date of transfer at pre-determined intervals from designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferor Scheme"] to the growth option of designated open-ended Scheme(s) of HDFC Mutual Fund [hereinafter referred to as "Transferee Scheme"]. Currently, the Scheme(s) eligible for this facility are as follows: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC MF Monthly Income Is not assured and is subject to availability of distributable suplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Income Fund, HDFC Short Term Opportunities Fund, HDFC Nedium Term Opportunities Fund, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Gilt Fund, HDFC Medium Term Opportunities Fund, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floring Rate Income Fund and HDFC Ciquid Fund, HDFC Floring Rate Income Fund and HDFC Short Term

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.

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

HDFC Mutual Fund.One Flex STP Enrollment Form can be filled for transfer into one Scheme/Plan/Option 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.
- 5. Investors are advised to read the Scheme Information Document(s) of the Transferee Scheme(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s)/Statement of Additional Information / Key Information Memorandum(s) of the respective Scheme(s) 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, jointly, 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.
- 8.a. Under the Flex STP Daily Interval, unit holders will be eligible to transfer (fixed amount to be transferred per installment or the amount as determined by the following 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 the Transferee Scheme on the date of transfer] whichever is higher} on every Business Day. In case the amount (as specified above) to be transferred is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.
- b. Under the Flex STP Weekly Interval, unit holders will be eligible to transfer {fixed amount to be transferred per installment or the amount as determined by the following formula [(fixed amount to be transferred per installment, number of installments including the current installment)-market value of the investments through Flex STP in the Transferee Scheme on the date of transfer] whichever is higher} on every Friday. In case the amount (as specified above) to be transferred is not available in the Transfere Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP
- c. Under the Flex STP Monthly Interval, unit holders will be eligible to transfer (fixed amount to be transferred per installment or the amount as determined by the following 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 the Transferee Scheme on the date of transfer] whichever is higher} on the 1^s, 5th, 10th, 15th, 20th or 25th of each month. In case the amount (as specified above) to be transferred is not available in the Transferre Scheme in the unit holder's account, the residual amount will be transferred to the Transferred Scheme and Flex STP will be closed.
- d. Under the Flex STP Quarterly Interval, unit holders will be eligible to transfer {fixed amount to be transferred per installment or the amount as determined by the following 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 the

Transferee Scheme on the date of transfer] **whichever is higher**) 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. In case the amount (as specified above) to be transferred is not available in the Transferror Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.

- e. In case the 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.
- f. 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.
- g. 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.
- h. 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 dause 8(g) 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 | : | 15 th date - Monthly Interval |
| Amount of Transfer per Installment | : | ₹5,000/- |
| Number of Installments | : | 12 |
| Enrollment Period | : | January - December 2009 |

Calculation of Flex STP installment amount on the date of the fourth installment i.e. April 15, 2009:

- Total units allotted up to the date of last installment i.e. March 15, 2009 is assumed as 1,371.22;
- The NAV of HDFC Equity Fund Growth Option on April 15, 2009 is assumed as ₹ 9/- per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transferis ₹12,340.91 [1,371.22 X 9].

The installment amount will be calculated as follows:

| The install the fit all found will be calculated as follows. | | | | | | | | |
|---|-------------|----|---|--|--|--|--|--|
| Fixed amounts the time of enro | | : | ₹5,000/- | | | | | |
| | | or | | | | | | |
| As determined b | ytheformula | : | [(5,000 × 4) – 12,340.91] =₹7,659.09 | | | | | |
| whicheverishigher | | | | | | | | |
| the second se | | | | | | | | |

Hence, on April 15, 2009, the installment amount transferred to the Transferee Scheme will be ₹ 7,659.09 **Note 1**: The Flex STP installment dates above are assumed to be Business Days.

Illustration 2: How to calculate the transfer amount? FLEX STP Enrollment Details :

| Transferor Scheme | | HDFC Floating Rate Income Fund-Short Term Plan |
|---------------------------------------|---|---|
| Transferee Scheme | | HDFCMFMonthlyIncome Plan-LongTermPlan -GrowthOption |
| Date & Frequency of Flex STP | : | 1st date - Monthly Interval |
| Amount of Transfer per Installment | : | ₹5,000/- |
| NumberofInstallments | : | 12 |
| EnrollmentPeriod | : | January - December 2009 |

Calculation of Flex STP installment amount on the date of the seventh installment i.e. July 1, 2009:

- Total units allotted upto the date of last installment i.e. June 1, 2009 is assumed as 4, 196.43;
- NAV of HDFC MF Monthly Income Plan Long Term Plan - Growth Option on July 1, 2009 is assumed as ₹ 10/ - per unit;
- Hence the market value of the investment in the Transferee Scheme on the date of transfer is ₹ 41,964.29 [4,196.43 X 10].

The installment amount will be calculated as follows :

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

Hence, on July 1, 2009, the installment amount transferred to the Transferree Scheme will be ₹ 5,000/-. Note 1: The Flex STP installment dates above are assumed to be Business Days.

- to be Business Days. 9.a. The minimum amount per Flex STP installment is as follows:
 - Flex STP Daily Interval : ₹ 500/- and any amount

thereafter. • Flex STP - Weekly & Monthly Interval: ₹ 1,000/- and

- any amount thereafter. • Flex STP - Quarterly Interval: ₹3,000/- and any amount
- thereafter. b. The minimum number of installments for enrollment under Daily Flex STP:
 - minimum of 12 installments where installment amount is less than ₹ 1,000/-.
 - minimum of 6 installments where installment amount is equal to or greater than ₹ 1,000/-.
- 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 ₹ 12,000.
 e. In case of Flex STP Daily and Weekly Interval, the
- In case of Flex STP Daily and Weekly Interval, the commencement date shall be within 15 days from the date of receipt of a valid request.
- f. The application for enrollment for Flex STP Monthly & Quarterly Interval should be submitted at least 10 Days before the commencement date of the same.
 g. In case of Daily / Weekly Interval and Monthly/ Quarterly
- g. In case of Daily / Weekly Interval and Monthly/ Quarterly Interval, Unitholders are required to fill in the number of installments and the enrollment period respectively in the Enrollment Form, failing which the form is liable to be rejected.
- h. In case, 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.
- Unit Holder attaining 18 years of age.
 In respect of Flex STP enrollments made in the abovementioned 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 Transferred under the Flex STP from the

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 Key Information Memorandum 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.
- The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) 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.
 An Account Statement will be issued by mail or by e-mail
- 3. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 Business Days for the first investment through Flex STP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 Business Days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request without any charges.
- request without any charges. 14. 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.
- returns or capital appreciation or minimization of loss of capital or otherwise.
 16. Know Your Customer (KYC) Compliance: Investors should note that it is mandatory for all registrations for Flex STP to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website (www.cvlindia.com) using the PAN. For more details, please refer to the Statement of Additional Information available on our website www.hdfcfund.com
- 17. The Trustee reserve the right to change/modify the terms and conditions of the Flex STP. The Trustee reserves the right to withdraw the Flex STP.



Declaration Form No.

Third Party Payment Declaration Form should be completed in English and in BLOCK LETTERS only.

| Date of Receipt | | | | F | olio No. | | Branch Trans. No. | | | | | | |
|--|--|---------------------------------|---|-------------------|---|----------------------|-------------------|---|--------------------|------------|----------|-----------|----------|
| L | Date of necelpt | | | | | | | | Dianuti fians. NU. | | | | |
| | | | | | | | | | | | | | |
| BENEFICIAL IN | VESTOR INFORMATION | N (Refer Instr | uction I | No. 2) | | | | | | | | | |
| Folio No. (For exis | sting investor) | | | | | F | Application | No. | | | | | |
| NAME OF FIRST/S | SOLE APPLICANT (BENEF | ICIAL INVEST | FOR) | | | | | | | | | | |
| Mr. Ms. M/s. | | | | | | | | | | | | | |
| | NFORMATION (Refer Ins | truction No. 3 | 3) | | | | | | | | | | |
| | PARTY (PERSON MAKING | | | | | | | | | | | | |
| Mr. Ms. M/s. | | | | | | | | | | | | | |
| Nationality | | | | PAN# | | | | | C** [Pleas | se tick (🗸 |)] 🗌 At | tached | |
| , | ny amayınt. Diasaa attaab E | AN Broof Bo | foringt | | o 6 ** Pofo | instruction | No 9 | N | (Man | datory for | r any am | ount) | |
| | ny amount. Please attach P ACT PERSON & DESIGNAT | | | | | Instruction | 1 NO. 8. | | | | | | |
| Mr. Ms. | ICT PERSON & DESIGNAL | ION (in case o | DI NON-I | naividuai | mira Party) | | | | | | | | |
| 1011. 1015. | | | | | | | | | | | | | |
| Designation | | | | | | | | | | | | | |
| MAILING ADDRE | SS (P.O. Box Address may | not be suffici | ient) | | | | | | | | | | |
| | | | | | | | | | | | | | |
| CITY | | | | STATE | | | | | PIN CO | ארב | | | |
| | s | STD (| | STATE | | | | | PIN CO | JDE | | | |
| Tel. : Off. | | Tel. : | | | | | Mobile | | | | | | |
| Fax | | Em | | | | | WOBIIC | | | | | | |
| | F THIRD PARTY WITH TH | | | STOR (Re | efer Instructio | on No. 3) [P | lease tick (| ✓) as applica | able] | | | | |
| Status of the | | Vinor | | | | FII | | | | | Emplo | yee(s) | |
| Beneficial Investor Relationship of | r Father/Mother/Court | Grand Par | ent | | Custodian - | Clie SEBI Registr | | Custodian | | F | mploye | or . | |
| Third Party with | with appointed Legal Related | | erson (Please specify | | | | | | Employer | | | | |
| the Beneficial Investor | Guardian (Please attach proof of | relationship) _ | | | Registration Valid Till D D M M Y Y Y Y | | D M M Y | | | | | | |
| | relationship, if not already submitted@) | (Maximum in | | | | | | | | | | | |
| | @ Not Applicable for investm | ≷ 50,000/- pei ent in HDFC C | | | | | | | | | | | |
| Declaration by | I/We declare that the payment ma | de on behalf of m | ninor is in | Girt Fund | I/We declare t | | | | | | | ayment is | |
| Third Party consideration of natural love and affection or as a gift. | | gift. | behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client. | | | | | behalf of employee(s) under Systema Investment Plans or as lump sum / one-ti | | | | | |
| | | | | | | | | | subscr | ption, th | rough | Payroll D | Deductio |
| HIRD PARTY P | AYMENT DETAILS (Refe | er Instruction | No. 4) | | | | | | | | | | |
| Mode of Paym | nent [Please tick (√)] | | | | Enclosure(s | | | | | | | | |
| Cheque | | | In case the account number and account holder name of the third party is not pre-printed or cheque then a copy of the bank passbook / statement of bank account or letter from the | | | | | | | | | | |
| | | | | | the third part | | | | 110 0000 | | 101101 | nom | |
| Pay Order | | | | | the Issuing Ba | | | | | | | | |
| Demand Draft Banker's Chequ | 10 | | debited for issue of the instrument or Copy of the acknowledgement from the bank, whereir instructions to debit carry the bank account details and name of the third party as an account holde available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument evidencing the debit for issuance evidencing the debit for evidencing | | | | | | nolder | | | | |
| • | *• | | availab | ole or Cop | y of the passb | ook/bank st | atement ev | dencing the | debit for | ' issuar | ice of | the inst | trume |
| RTGS | | | Сору | of the Ins | struction to th | ie Bank sta | ting the Ba | nk Account | t Numbe | er whic | ch has | been | debit |
| NEFT | | | | | | | | | | | | | |
| NEFI Fund Transfer | Fund/HDFC Asset Mana | | | | | | | | | nation | and | /or ob | tain : |
| Fund Transfer * HDFC Mutual | | с <u>н</u> т | hird Pa | arty for e | establishing | the identi | ty of the | Third Party | /. | | | | |
| Fund Transfer * HDFC Mutual | documents/information | from the I | | | | | | | | | | | |
| Fund Transfer * HDFC Mutual other additional | | from the I | | | | | | | | | | | |
| Fund Transfer * HDFC Mutual other additional Amount# | documents/information | from the I | | | | | | | | | | | |
| Fund Transfer * HDFC Mutual other additional Amount# | documents/information gures (₹) vords | from the I | | | Ch | eque/DD/F | PO/RTGS | | | | | | |
| Fund Transfer * HDFC Mutual other additional Amount# in fig in w | documents/information gures (₹) vords JTR No. | Trom the I | | | Ch | eque/DD/F | PO/RTGS | | DD N | 1 M | YY | (YY | |

Bank City

NRO

FCNR

OTHERS.

(please specify)

NRE

CURRENT

Account Type [Please tick (🗸)] # including Demand Draft charges, if any.

SAVINGS

Branch

| IHIRD PARTY DECLARATION | | | | | | |
|---|---|--|--|--|--|--|
| I/We confirm having read and understood the Third Party Payment rules, as given below and I/We declare that the information declared herein is true and correct, which HDFC Mutual Fund information as HDFC Mutual Fund may require from me/us. I/We agree that, if any such declare Mutual Fund/HDFC AMC is not bound to pay any interest or compensation of whatsoever na discretion to reject / not process the Application Form received from the Beneficial Investor(s) I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory and/or damage of whatsoever nature that HDFC Mutual Fund/HDFC AMC may suffer as a rest of the transaction in favour of the beneficial investor(s) as detailed in the Application Form. Applicable to NRIs only : I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm normal banking channels or from funds in my / our Non-Resident External / Ordinary Account Please (| d is ent trations ture on and re I does r author ult of a | itled to verify directly or indirectly. I agree to furnish such further made by me/us are found to be incorrect or incomplete, HDFC the said payment received from me/us and shall have absolute fund the subscription monies. not involve and is not designed for the purpose of any contravention ty in India. I/We will assume personal liability for any claim, loss ccepting the aforesaid payment from me/us towards processing the funds for subscription have been remitted from abroad through | | | | |
| If yes, (Ites Into If yes, (Repatriation basis Non-repatriation basis | | | | | | |
| DD MM YYYY | | Signature of the Third Party | | | | |
| | | | | | | |
| BENEFICIAL INVESTOR(S) DE | CLAR | ATION | | | | |
| 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 | SIGNATURE/S | First / Sole Applicant / Guardian | | | | |
| 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. | | Second Applicant | | | | |
| Applicable to Guardian receiving funds on behalf of Minor only: I/We confirm that I/We are the guardian of the Minor registered in folio and have no objection to the funds received towards Subscription of Units in this Scheme on behalf of the minor. | SIGNA | | | | | |
| · · · · · · · · · · · · · · · · · · · | | Third Applicant | | | | |
| DD MM YYYY | | | | | | |

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

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

- 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.

<u>Illustration 2:</u> An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment. <u>Illustration 3:</u> 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 ₹ 50,000/- for each regular Purchase or per SIP installment. However, this restriction of ₹ 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 ₹ 50,000 shall not be applicable for investments in HDFC Children's Gift Fund. However, the Donors will have to comply with all the requirements specified in 2c below)

- Payment by Employer on behalf of employee under Systematic Investment Plans or as lump sum/one-time subscription, through Payroll deductions.
- (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.
 - (i) 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 / Investor Service Centres (ISCs) of HDFC Mutual Fund.

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

2. BENEFICIAL INVESTOR INFORMATION

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

3. THIRD PARTY INFORMATION

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

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

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

- a. On behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment) made by Parents/ Grand Parents/ Related Persons. However this restriction of ₹ 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 ₹ 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 pre-printed on the cheque, then the third party should provide any one of the following documents:

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

- 2. a letter (in original) from the bank on its letterhead certifying that the third party maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). The said letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.
- # the original documents along with the documents mentioned above should be submitted to the ISCs / Official Points of Acceptance of HDFC Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the HDFC AMC/ HDFC Mutual Fund / Registrar and Transfer Agent. The original documents will be returned across the counter after due verification.

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

The Third Party should attach any one of the following supporting documents with the purchase application where subscription for units is vide a pre - funded instrument issued by way of debit to his / her bank account: (i) a Certificate (in original) from the issuing banker duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number, stating the Account holder's name, the Bank Account Number which has been debited for issue of the instrument and PAN as per bank records, if available (ii) a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available (iii) a copy of the instrument 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 ₹ 50,000 or more. The third party should submit a Certificate (in original) obtained from the bank giving name, bank account number and PAN as per the bank records (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the name of the third party.

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

5. SIGNATURE(S)

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

6. PERMANENT ACCOUNT NUMBER

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

*includes fresh/additional purchase, Systematic Investment Plan.

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM (Contd.)

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

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

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

HDFC Mutual Fund, HDFC AMC, HDFC Trustee Company Limited

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

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

8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

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

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

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

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 Limited / HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These ISCs of CAMS will be the official points of acceptance of transactions for schemes of HDFC Mutual Fund except Liquid Schemes/ Plans viz. HDFC Liquid Fund, HDFC Liquid Fund - Premium Plan and Premium Plus Plan and HDFC Cash Management Fund - Savings Plan & Call Plan.

ANDHRA PRADESH : 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. 47/ 9 / 17, 1st Floor, 3rd Lane , Dwaraka Nagar, Visakhapatnam - 530 016. • BIHAR: Kamlalaye Shobha Plaza (1st Floor), Behind RBI, Near Ashiana Tower, Exhibition 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. 1st Floor, B Wing, Katira Complex, RTO Circle, Bhuj - 370 001. Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360 001. Plot No-629, 2nd Floor, Office No. 2-C / 2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat - 395 001. 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390 007. • JHARKAND : Millennium Tower, S-4 Ground Floor, R- Road, Bistupur, Jamshedpur - 831 001. • KARNATAKA : Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore - 560 042. # 145, 1st Floor, 60 ft Road, 5th Block, Koramangala, Bangalore - 560 034. # 493, 1st Floor, 4th Cross, 2nd Main, Sampige Road, Malleshwaram, Bangalore - 560 003. G 4 & 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. • KERALA : 40 / 9633 D, Veekshanam Road, Near International Hotel, Kochi - 682 035. • MAHARASHTRA : Ground Floor, Rajabahadur Compound, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. 145 Lendra Park, Behind Shabari, New Ramdaspeth, Nagpur - 440 010. Nirmiti Eminence, Off No. 6, 1st Floor, Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, Pune - 411 004. • MADHYA PRADESH: Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M. P. Nagar, Zone II, Bhopal - 462 011. 101, Shalimar Corporate Centre, 8-B, South Tukoganj, Opp. Green Park, Indore - 452 001 • NEW DELHI : 304-305, III Floor, Kanchenjunga Building,18, Barakhamba Road, New Delhi – 110 001. • ORISSA : Plot No. - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. • PUNJAB : Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh -160 017. Shop no. 20-21 (Ground Floor), Prince Market, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O: Model Town, Ludhiana - 141 002. • RAJASTHAN: G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur – 302 001. 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur – 342 003. • TAMIL NADU : 66, Lokmanya Street (West), Ground Floor, R. S. Puram, Coimbatore - 641 002. 178/10, Kodambakkam High Road, Opp. Hotel Palm Grove, Nungambakkam, Chennai - 600 034. • UTTAR PRADESH: 106 - 107 - 108, 1st Floor, IInd Phase, City Centre, 63/2, The Mall, Kanpur - 208 001. B-20, Sector -16, Near Metro Station, Noida - 201 301. Off# 4, 1st Floor, Centre Court, 5, Park Road, Hazratganj, Lucknow - 226 001. • WEST BENGAL : Lords Building, 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071.

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 Limited / HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund) ANDHRA PRADESH : 15-570-33, I Floor, Pallavi Towers, Ananthapur - 515 001. Door No.: 23 B - 4 - 73, Andhra Bank Lane, Opp. Srinivasa Theatre, Ramachandra Rao Peta, Eluru - 534 002. D. No. 5-20 44 - 54. File Budde Grant Service Centres for HDFC Mutual Fund.

38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522 002. Bandi Subbaramaiah Complex, Door No: 3/1718, Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa - 516 001. No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada – 533 001. H. No.7-1-257, Upstairs S.B.H, Mankammathota, Karimnagar – 505 001. Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507 001. H. No. 43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004. House No : 6 - 2 - 1477, Samadhana Nagar, Besides HDFC Standard, Life Office Lane, Ramagiri, Nalgonda - 508 001. Shop No.: 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal - 518 501. 9/756, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524 001. No. 5-6-209, Saraswathi Nagar, Nizamabad - 503 001. Shop No.1, ARN Complex, Kurnool Road, Ongole - 523 001. "Dwarakamayee", D. No. 8 / 239, Opp. Saraswathi Type Institute, Sreeramula Peta, Proddatur - 516 360. Prakasam District. Tel. No.(08592) 322707/08D. No. 7-27-4, Krishna Complex, Baruvari Street, T. Nagar, Rajahmundry - 533 101. Door No. 4 - 1 -62, Adjacent to Idea Show Room, Palakonda Road, Srikakulam - 532 001. Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bye Pass Road, Tirupathi - 517 501. 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada – 520 010. F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506 001. • ASSAM : Old Post Office Lane, Bye Lane No 1, Rehabari, Guwahati - 781 008. Sanairan Lohia Road, 1st Floor, Tinsukia - 786 125. • BIHAR : Krishna, 1st Floor, Near Mahadev Cinema, Dr. R. P. Road, Bhagalpur - 812 002. Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I. P. Road, Benta, Laheriasarai, Darbhanga - 846 001. Brahman Toil, Durga Asthan, Gola Road, Muzaffarpur - 842 001. • CHHATTISGARH : 209, Khichariya Complex, Near Nehru Nagar SQ, Bhilai - 490 020. Beside HDFC Bank, Link Road, Bilaspur - 495 001. Tel: (7752) 327 886 / 887. C-23, Sector 1, Devendra Nagar, Raipur - 492 004. • GOA : Virginkar Chambers, 1st floor, Near Kamat Milan Hotel, New Market, Near Lily Garments, Old. Station Road, Margao - 403 601. • GUJARAT : No. 101, A P Towers, B/H Sardar Gunj, Next to Nathwani Chambers, Anand - 388 001. 305-306, Sterling Point, Waghawadi, Opp. HDFC Bank, Bhavnagar - 364 002. Shop No - F -56, 1st Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar - 393002. Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, Bhuj - 370 001. Grain Merchants Association Building, Office No. 70, 2nd Floor, Near Old Court, Gandhidham - 370 201. Kailash Complex, Wing-A, Office No. 52, Bus Stand Road, Near Gundala Gate, Gondal - 360 311. 217/218, Manek Centre, P. N. Marg, Jamnagar - 361 001. Circle Chowk, Near Choksi Bazar Kaman, Junagadh - 362 001. D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001. 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. 108, Galaxy Complex, Opp. K.K. Steel, Sanala Road, Morbi - 363 641. Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chimnabai Road, Navasari - 396 445. Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385 001. 1st Floor, Silver Complex, S.T. Road, Porbandar - 360 575. 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363 035. 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. Opp. to Lohanan Mahajan Wadi, Satta Bazar, Veraval - 362 265, Junagadh District. • HARYANA : Opposite PEER, Bal Bhawan Road, Ambala City - 134 003. 24-25, 1st Floor, City Mall, Hansi Gate, Bhiwani - 127 021. 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, Munial Complex, Delhi Road, Rohtak -124 001. Shop No. 5, PP Tower, Ground Floor, Opp. Income Tax Office, Sonepat - 131 001. Yamuna Nagar - 135 001. • HIMACHAL PRADESH : 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171 001. • JAMMU & KASHIMIR : 660 - A, Near Digital Wares Lane, Opposite Dushara Ground, Front Gate Gandhi 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. 6, Ground Floor, Pushpak Plaza, TP No.: 52, Ward No. 10, Next to Kumatagi Motors, Station Road, Near Basaveshwar Circle, Bagalkot - 587 101. 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590 006. No. 18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvati Nagar Main Road, Bellary - 583 101. # 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davangere - 577 002. Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. No. 206 & 207, 'A' Block, 1st Floor, Kundagol Complex, Opp. Court, Club Road, Hubli - 580 029. Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576 104. No.3, 1st Floor, CH.26, 7th Main, 5th Cross (Above Trishakthi Medicals) Saraswati Puram, Mysore - 570 009. # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur - 584 101. Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577 201. • KERALA : Building No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, 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, Kozhikode - 673 016. 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678 001. Adam Bazar, Room No. 49, Ground Floor, Rice Bazar (East), 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 : Office No. 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001. 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. 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi - 461 111. 18, Ram Bagh, Near Scholar's School, Ratlam - 457 001. Opp. Somani Automobiles, Bhagwanganj, Sagar - 470 002. 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna - 485 001. 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. 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, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur - 422 402. H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule - 424 001. Shri Talkies Road, Gondia - 441 601. 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425 001. Shop No: 11, 1st Floor, Ashok Plaza, Opp. Magistic Talkies, Subhash Road, Jalna - 431 203. AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416 001. Kore Complex, 2nd Cross Kapad Line, Near Shegau Patsanstha, Latur - 413 512. Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded - 431 605. Ruturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422 005. Mahavir Centre, Office No. 17, Plot

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

No. 77, Sector - 17, Vashi, Navi Mumbai - 400 703. Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. 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. Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001. • MEGHALAYA : LDB Building, 1st Floor, G. S. Road, Shillong - 793 001. • ORISSA : Similipada, Angul - 759 122. B. C. Sen Road, Balasore - 756 001. Gandhi Nagar Main Road, 1st Floor, Upstairs of Aroon Printers, Berhampur - 760 001. Cantonment Road, Cuttack - 753 001. Room No- 1, First Floor, Sulaikha Complex, Chorda By pass, Jajpur Road - 755 019. 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 : 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar - 143 001. 1st Floor, R. K. Marble House, Court Road, Barnala - 148 101. 2907 GH, GT Road, Near Zilla Parishad, Bhatinda - 151 001. Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001. 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144 001. Shop No 3, Bank of India Building, Guru Amar Dass Market, Khanna -141 401. Ground Floor, Adjoining TATA Indicom Office, Dutta Road, Moga - 142 001. 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145 001. 35, New Lal Bagh Colony, Patiala - 147 001. SCF 17, Zail Singh Nagar, Ropar - 140 001. • RAJASTHAN : AMC No. 423/30, Near Church, Brahampuri, Opposite T B Hospital, Jaipur Road, Ajmer - 305 001. 256 - A, Scheme No. 1, Arya Nagar, Alwar - 301 001. C/o. Kodwani & Associates, F-20-21 Apsara Complex, Azad Market, Bhilwara-311 001. F 4, 5, Bothra Complex, Modern Market, Bikaner - 334 001. 187 Rana Sanga Market, Chittorgarh -312 001. 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, Chennai - 600 097. 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, Erode - 638 001. Shop No. 8, J. D. Plaza, Opp. TNEB Office, Royakotta Road, Hosur - 635 109. 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639 002. Jailani Complex, 47, Mutt Street, Kumbakonam - 612 001. 156A / 1, First Floor, Lakshmi Vilas Building, Opp. to District Registrar Office, Trichy Road, Namakkal - 637 001. 86/71-A, Tamil Sangam Road, Madurai - 625 001. No. 2, 1st Floor, Vivekanand Street, New Fairland, Salem - 636 016. 1112, West Main Street, Tanjore - 613 009. 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, Tirunelveli - 627 001. No. 1 (1), Binny Compound, 2nd Street, Kumaran Road, Tiruppur - 641 601. No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, Trichy - 620 018. No.54, 1st Floor, Pillaiyar Koil Street, Thottapalayam, Vellore - 632 004. 1-A/25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628 008. D. No. 59A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam - 626 117. • TRIPURA : Krishnanagar, Advisor Chowmuhani (Ground Floor), Agartala - 799 001. • UTTAR PRADESH : F-39/203, Sky 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, Ilnd Floor, Butler Plaza Commercial Complex, Civil Lines, Bareilly - 243 001. Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, Basti - 272 002. 64, Cantonment, Near GPO, Faizabad - 224 001. Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad - 283 203. 207/A - 14, 2nd Floor, Devika Chamber RDC Rajnagar, Ghaziabad - 201 002. Shop No. 3, 2nd Floor, Cross Road, A. D. Chowk Bank Road, Gorakhpur - 273001. 248, Fort Road, Near Amber Hotel, Jaunpur-222 001. Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, Jhansi - 284 001. 159 / 160, Vikas Bazar, Mathura - 281 001. B-612 'Sudhakar', Laipat Nagar, Moradabad - 244 001. 108, Ist Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250 002. 17, Anand Nagar Complex, Rae Bareli - 229 001. I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001. 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001. C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221 002. • UTTARAKHAND : 399/1 Jadugar Road, 33 Civil Lines, Roorkee - 247 667. Durga City Centre, Nainital Road, Haldwani - 263 139. Arya Nagar, Near Arya Kanya School, Sitapur - 261 001. • UTTARANCHAL : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248 001. • WEST BENGAL : Block - G, 1st Floor, P C Chatterige Market Complex, Rambandhu Talab, P. O. Ushagram, Asansol - 713 303. 399, G T Road, Opposite of Talk of the Town, Burdwan - 713 101. City Plaza Building, 3rd Floor, City Centre, Durgapur - 713 216. 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602. A - 1/50, Block - A, Kalyani - 741 235. Shivhare Niketan, H. No. 29/11, Ward No. 15, Malancha Main Road, Opposite UCO Bank, Kharagpur - 721 301. AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kestopur, Kolkata - 700 101. 33, C.R. Avenue, 2nd Floor, Room No. 13, Kolkata - 700 012. Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101. No. 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734 401.

C. List of Collection Centres of Computer Age Management Services Pvt. Ltd. (CAMS), Registrar & Transfer Agents of HDFC Mutual Fund. These Collection Centres will be in addition to the existing points of acceptance at the offices of HDFC Limited / HDFC Asset Management Company Ltd. (Investor Service Centres for HDFC Mutual Fund). These Collection Centres will not accept purchase transactions vide high value cheques. These CCs will accept Applications from Monday to Friday between 12 p.m. to 3 p.m. only.

GOA : Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, Mapusa - 403 507. Tel No: 09326126122 • GUJARAT : F-108, Rangoli Complex, Station Road, Bharuch -392 001. Tel No: 9825304183. 8, Ravi Kiran Complex, Ground Floor, Nanakumbhnath Road, Nadiad - 387 001. Tel No: (02692) 325071/320704. 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384 170. Tel No: (02762) 323 985 / 117. • HARYANA : 7, 1st Floor, Kunjapura Road, Opp Bata Showroom, Karnal - 132 001. Tel. No.: 09813999809 • MAHARASHTRA : 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. Shop No.6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. 12/178 Behind Congress Committee Office, Ichalkaranji, Kolhapur District - 416 115. 1, Skylark Ground Floor, Near Kargar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Mumbai - 400 069. Tel No: (022) 25261431. Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416 416. Tel No: 09326016616. • WEST BENGAL : Gagananchal Shopping Complex, Shop No. 36 (Basement), 37, Dr. Abani Dutta Road, Salkia, Howrah - 711 106. Tel No.: 9331737444. 33, C.R Avenue, 2nd floor, Room No.13, Kolkata - 700 012. Tel No:: 09339746915.

CAMS AS THE OFFICIAL POINT OF ACCEPTANCE FOR ELECTRONIC TRANSACTIONS : CAMS, Registrar & Transfer Agents to HDFC Mutual Fund having its office at Rayala Tower, 158, Anna Salai, Chennai - 600 002, will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, etc. (mobilized on behalf of their clients) with whom HDFC Asset Management

Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the scheme's objectives will be achieved and the NAV of the schemes may go up or down depending upon the factors and forces affecting the securities market. Past performance of the Sponsors and their affiliates / AMC / Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. There is no assurance or guarantee to unit holders as to the rate of dividend distribution nor that dividends will be paid regularly. Investors in the Scheme are not being offered any guaranteed / assured returns. The NAV of the units issued under the Scheme may be affected, inter-alia by changes in the interest rates, trading volumes, settlement periods, transfer procedures and performance of individual securities. The NAV will inter-alia be exposed to Price / Interest Rate Risk and Credit Risk. HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Mid-Cap Opportunities Fund, HDFC Long Term Equity Fund, HDFC Infrastructure Fund, HDFC Arbitrage Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund, HDFC TaxSaver , HDFC Index Fund and HDFC MF Monthly Income Plan are only the names of the Schemes and do not in any manner indicate either the quality of the Schemes, their future prospects and returns. Please read the Scheme Information Document and Statement of Additional Information before investing. Applications would be accepted at official points of acceptance and on-going redemptions can be made at the official points of acceptance on all Business Days at NAV based prices. The AMC will calculate and publish NAVs on all Business Days.

Statutory Details: HDFC Mutual Fund has been set up as a trust sponsored by Housing Development Finance Corporation Limited and Standard Life Investments Limited (liability restricted to their contribution of ₹ 1 lakh each to the corpus) with HDFC Trustee Company Limited as the Trustee (Trustee under the Indian Trusts Act, 1882) and with HDFC Asset Management Company Limited as the Investment Manager.

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED) – INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND

ANDHRA PRADESH : HDFC AMC Limited, 6-3-883/7, IInd Floor, Saphire Square, Somajiguda, Hyderabad - 500 282. Tel. : 040 - 23417401 / 02 / 03 / 04 / 05, Fax : 040 - 23417407. HDFC AMC Limited, 18-2-299/B, 1st Floor, Leela Mahal Circle, Tirumala Bypass Road, Tirupati - 517 507. Tel. : (0877) 2222 871 / 872 / 873 / 874, Fax No.: (0877) 2222689. HDFC AMC Limited, 2nd Floor, Centurion Bank Complex, Near Benz Circle, M. G. Road, Vijayawada-520 010. Tel. No: (0866)-3988029. HDFC AMC Limited, First Floor, Saigopal Arcade, Waltair Main Road, Siripuram, Visakhapatnam - 530 003. Tel. No.: (0891) 2769636, 6450306 / 9685 / 7584, Fax. No.: (0891) 2738728. HDFC AMC Limited, 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 Limited, Premises- 1C, 1st Floor, Ganpati Enclave, G.S.Road, Guwahati-781 007. Tel No.: (0361)-2464759/60. Fax No.: (0361)-2464758. BIHAR : HDFC AMC Limited, Ishwari Complex, 1st Floor, Dr. Rajendra Prasad Road, Bhagalpur - 812 002. Tel No: (0641) 2300 390, Fax No: (0641) 2300391. HDFC AMC Limited, C/o Hera Enclave (Adjacent to Sahara Unique Showroom), Mezzanine Floor, New Dak Bunglow Road, Patna - 800 001. Tel: 0612 - 2230540/3201439, Telefax: 0612 - 2200747. CHHATTISGARH : Ground Floor, Chawla Complex, Devendra Nagar, Sai Nagar Road, Near Vanijya Bhawan, Near Indhira Gandhi Square, Raipur - 492 001. Tel: (0771) 4020 167 / 168. DELHI : HDFC AMC Limited, 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 Limited, 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 Limited, S1, Second Floor, Above Axis Bank, Edcon Centre, Angod, Mapusa - 403 507, Bardez, Goa. Tel: (0832) 2253 460 / 461, Fax: (0832) 2253465 HDFC AMC Limited, A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, Panaji - 403 001. Tel. : 0832 - 2425610, Fax : 0832 - 2425614. HDFC AMC Limited, 6, Ground Floor, Pereira Chambers, Padre Jose Vaz Road, Vasco - 403 802, Mormugao. Tel No: (0832) 2513 402 / 406, Fax No: (0832) 2513448. GUJARAT : HDFC AMC Limited, 2nd Floor, Megha House, Besides GRUH House, Mithakhali Six Roads, Ahmedabad - 380 009. Tel. : 079 - 40050055 / 66, Fax : 079 - 40050506. HDFC AMC Limited, Maruti Sharanam, No.117, 1st Floor, Anand-Vidhyanagar Road, Opposite Nandbhumi Party Plot, Anand - 388 001. Tel : (02692) - 398200, Fax : (02692) - 398222. HDFC AMC Limited, 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 Limited, 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, Bhavnagar - 364 001. Tel : (0278) - 3988029, Fax : (0278) - 3984039. HDFC AMC Limited, 1st Floor, B Wing, Katira Complex, RTO Circle, Bhuj - 370 001. Tel No: (02832) 223 223, Fax No: (02832) 251. 946 HDFC AMC Limited, 2nd Floor, Keshav Complex, P N Marg, Opposite Dhanvantry, Jamnagar - 361 001. Tel : (0288) - 3988029, Fax : (0288) - 3982426. HDFC AMC Limited, 2nd Floor, Rajendra Estate, State Highway, Mehsana - 384 002. Tel: (02762) 302000. Fax: (02762) 302020. HDFC AMC Limited, 2nd Floor, Shiv Darshan, Dr. Radha Krishnan Road, 5, Jagnath, Plot Corner, Rajkot - 360 001. Tel. : 0281- 6624881 / 82, Fax : 0281 - 6624883. HDFC AMC Limited, U1 - U3, Jolly Plaza, Opp. Athwa Gate Police Station, Athwa Gate, Surat - 395 001. Tel. : 0261 - 2460082 / 83, Fax : 0261 - 2460091. HDFC AMC Limited, Upper Ground Floor, Gokulesh, R. C. Dutt Road, Vadodara - 390 007. Tel. : 0265 - 6621110 / 20, Fax : 0265 - 6621150. HDFC AMC Limited, 5-B, 2nd Floor, Sapphire Building, Daulatnagar, Chala-Vapi Road, Vapi - 396 191. Tel No: (0260) 3983900, Fax : (0260) 3983908 HARYANA : HDFC AMC Limited, 1st Floor, Sudarshan Tower, Cross Road # 1, Nicholson Road, Ambala Cantt -133 001. Tel: (0171) 2631995/6, Fax: (0171) 2631994. HDFC AMC Limited, TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, Faridabad - 121 001. Tel. : (0129) 2221 338 / 339 / 341 / 342 / 343, Fax No.: (0129) 2221340. HDFC AMC Limited, Premises 102, 1st Floor, Vipul Agora, MG Road, Gurgaon - 122 002. Tel No: (0124) 2560 450 - 54 Fax : (0124) 2560455 HDFC AMC Limited, 1175 B Royal 1, 1st Floor, Adjoining Gurudawara, G.T. Road, Panipat - 132 103. Tel: (0180) 3985400 (01, Fax: (0180) 3985403. JAMMU & KASHMIR : HDFC AMC Limited, Hall No-102 A/2, South Block, Bahu Plaza, Gandhi Nagar, Jammu - 180 012. Tel No.: (0191)-2477911/12/13 / (0191) 2474297/98/99. JHARKHAND : HDFC AMC Limited, Vardhan Complex, 1st Floor, Opp. Sreeleathers Showroom, Bank More, Dhanbad- 826 001. Tel No.: (0326) 3205352, 2301756. Fax No.: (0326) 2300552. HDFC AMC Limited, Gayatri Enclave, 2nd Floor, "K Road", Bistupur, Jamshedpur - 831 001. Telefax: 0657 - 2426730 / 2435791. HDFC AMC Limited, Pradhan Towers, 1st Floor, 5, Main Road, Ranchi - 834 001. Tel No.: (0651) 6003358. Fax No.: (0651) 3242077. KARNATAKA : HDFC AMC Limited, No. 114, 1st Floor, Prestige Towers, 99 & 100, Residency Road, Bangalore - 560 025. Tel. : 080 - 66205300, Fax : 080 - 51125255. HDFC AMC Limited, Premises No. 4830 / B, First Floor, Dr. Ambedkar Road, Opp. Civil Medical College, Belgaum - 590 002. Tel No: (0831) 4206 915 / 916 / 918, Fax No: (0831) 4206919. HDFC AMC Limited, # 63, Upper Ground Floor, Opposite Bellary Gas Agency, Anantapura Cross Road, Bellary - 583 103. Tel: (08392) 276576, Fax: (08392) 276580. HDFC AMC Limited, 190/3, 1st Floor, S.V.C. Plaza, Opposite Mothi Talkies, Gandhi Circle, Davangere -577 002. Tel No: (08192) 250 240 / 241 / 242, Fax No: (08192) 250243. HDFC AMC Limited, Plot # 8 & 73, 3rd Floor, Rajesh Building, Super Market, Main Road, Gulbarga - 585 101. Tel: (08472) 399910 Fax: (08472) 271041. HDFC AMC Limited, No. 1, First Floor, Revankar Comforts, Vivekanand Road, Court Circle, Hubli - 580 029. Tel No.: (0836) 4252 294 / 95. Fax No: (0836) 4252 290 HDFC AMC Limited, UG-II, 6 & 7, Upper Ground Floor, Maximus Commercial Complex, Light House Hill Road, Opp. KMC, Mangalore - 575 001. Tel. 0824 - 4285337 / 33, Fax : 0824 - 4285336. No. 2918, CH 51 / 1 B, 1st Floor, Patel Mansion, Kantharai Urs Road, Saraswathipuram, Mysore - 570 009. Tel No.: (0821) 4000 530 Fax No: (0821) 4000 535. KERALA : HDFC AMC Limited, 3rd Floor, City Mall, Opposite YMCA, Kannur Road, Calicut - 673 001. Tel: (0495) - 4099222 / 333, 3982310, Fax: (0495) - 3982330. HDFC AMC Limited Second Floor, Down Town Complex, Near Koyili Hospital, Kannur - 670 004. Tel: (0497) 645 0489 / 276 2044 / 2045 Fax: (0497) 2762046. HDFC AMC Limited, 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 Limited, Sofia Complex, Near Andamukkam Bus Stand, Beach Road, Kollam - 691 001. Tel No: (0474) 2752 070 / 071/ 072 / 074, Fax No: (0474) 2752073. HDFC AMC Limited, 14/868, Ground Floor, Sri Krishna Complex, Coimbatore Road, Palghat - 678 001. Tel No.: (0491) 2548 302 / 6452 185 / 186 / 188, Fax No: (0491) 2548303. HDFC AMC Limited, 2nd Floor, E-Town Shopping, College Road, East Fort, Thrissur - 680 005. Tel: (0487) 2441976. Fax: (0487) 2441976. HDFC AMC Limited, 1st Floor, Kaniamparambil Arcade, G S Junction, Shastri Road, Kottayam - 686 001. Tel No: (0481) 2309 759 / 760 / 761. Fax No: (0481) 3018397. HDFC AMC Limited, Ground Floor, Bhadra Tower, Cotton Hill Road, Vazhuthacaud, Thycaud P.O., Trivandrum - 695 014. Tel No.: (0471) 3983 730 / 731 / 732 Fax No.: (0471) 3983738. MADHYA PRADESH : HDFC AMC Limited, 1st Floor, Ranjeet Tower, 8, Zone-II, M. P. Nagar, Bhopal - 462 011. Tel. : 0755 - 4285385, 4246995, Fax : 0755 - 4058890. HDFC AMC Limited, M1, M2 & M3, Mezzanine Floor, Sterling Arcade,15 / 3, Race Course Road, Indore - 452 001. Tel No.: 0731 - 4022241 / 42. Fax No.: 0731 - 4245436. HDFC AMC Limited, First Floor, Muthye Udyog Bhawan, 1039, Wright Town, Opp. Telephone Exchange, Jabalpur -482 002. Tel No.: (0761) - 4049800, 3988029 Fax No.: (0761) - 4068814 HDFC AMC Limited, First Floor, Alakhnanda Towers, Shrimant Madhav Rao Scindia Marg, City Centre, Gwalior - 474 001. Tel No.: (0751) -4066060, 3988029 Fax No.: (0751) - 3982803 MAHARASHTRA : HDFC AMC Limited, 1st Floor, Amar Arcade - 2, Opp. Raja peth Police Station, Raja Peth, Amravati - 444 601. Tel No: (0721) 2562 112 / 113 Fax No: (0721) 2564115 HDFC AMC Limited, 2nd Floor, Renuka Commercial Complex, Samarth Nagar, Nirala Bazar, Nageshwar Wadi Road, Aurangabad - 431 001. Tel: (0240) - 3988029, Fax: (0240) - 3982068. HDFC AMC Limited, 138, Ground Floor, Kavya Ratnavali Chowk, Omkareshwar Road, Jalgaon - 425 002. Tel. No.: (0257) 3982100/ 01. Fax: (0257) 3982114. HDFC AMC Limited, Royal Prestige, C1/C9, 1st Floor, E - Ward, Sykes Extension, Rajarampuri Road, Kolhapur - 416 008. Tel : (0231) - 3988029, Fax : (0231) - 3982060. HDFC AMC Limited**, Shop No. 3, Ground Floor, Abhishek Building, Irla Bridge, S.V. Road, Andheri (W), Mumbai - 400 058. Tel No.: (022) 32157352 / 34. Fax: (022) 26241131. HDFC AMC Limited** Shop # 7, Abhilasha Building, Punjabi Lane, Borivali (W), Mumbai - 400 092 Tel: (022) 32157268 / 342, Fax: (022) 32719222. HDFC AMC Limited,* Ramon House, 3rd Floor, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai - 400 020. Tel. : 022 - 66316333, Fax : 022 - 66580200. HDFC AMC Limited, Mistry Bhavan, 2nd Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, Mumbai - 400 020. Tel. : 022 - 60006767, Fax : 022 - 66580211. HDFC AMC Limited**, 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 Limited**, Unit No. 101, First 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 Limited**, Shop No. 21/22, Ground Floor, Rajdeep CHS, Near Malhar Cinema, Gokhale Road, Thane (West) - 400 602. Tel: (022) 67124172/73/74/75/76, Fax: (022) 67124177. HDFC AMC Limited, 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. No.: 0253 - 6611831 / 32. Fax No.: 0253 - 6611836. HDFC AMC Limited, HDFC House, 2nd Floor, Shivaji Nagar, University Road, Pune - 411 005. Tel. : 020 - 25521680 / 81, Fax : 020 - 25521683. HDFC AMC Limited**, BSE 1, Tech Building, 109, A Wing, 1st Floor, Opposite Vashi railway station, Sector 30, Vashi - 400 703. Tel: (022) - 39880299. HDFC AMC Limited**, 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 Limited, Sri Jagannath Complex, 1st Floor, Opposite Hari - Omm Bhawan, Barbil -758 035. Tel No: 09238106515 / 09238106525, Fax No: (06767) 277565. HDFC AMC Limited, Vinavak, 2nd Floor, 96, Janpath, Bhubaneswar - 751 001. Tel. : 0674 - 6450502/1502, Fax : 0674 - 2531483. HDFC AMC Limited, 1st Floor, Plot No. 2690 (P), Bajrakabati Road, Ranihat, Cuttack - 753 001. Tel: (0671) 2323724/ 725, Fax: (0671) 2324741. HDFC AMC Limited, Praful Tower, 1st Floor, Panposh Road, Rourkela -769 004. Tel No.: (0661) - 3988029,3982060/70. Fax No.: (0661) -3982068. HDFC AMC Limited, Kadambari Complex, 1st Floor, Unit - 4, Nayapara, Golbazar, Sambalpur - 768 001. Tel No.: (0663) 2400 323 / 339, Fax No: (0663) 2400324. PONDICHERRY : HDFC AMC Limited, 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 Limited, SCO-28, 1st Floor, Taneja Towers, District Shopping Complex, Ranjit Avenue, Amritsar-143 001. Tel: (0183) 3988028 / 2570, Fax: (0183) 3982599. HDFC AMC Limited, SCO 375-376, Ground Floor, Sector 35-B, Chandigarh - 160 022. Tel. : 0172 - 5050887 / 5050888 / 2771218 Telfax: 0172 - 5050886. HDFC AMC Limited, 2nd Floor, Above ING Vysya Bank, Adjacent to Sekhon Grand Hotel, Namdev Chowk, G T Road, Jalandhar City - 144 001. Tel: (0181) 3988029 / 970, Fax: (0181) 3982966. HDFC AMC Limited, SCO 122, Feroze Gandhi Market, Ludhiana - 141 001. Tel.: 0161 - 2774321 / 5014321. Fax : 0161 - 3013838. RAJASTHAN : HDFC AMC Limited, 4th Floor, K.C. Complex, Opp. Daulat Bagh, Aimer - 305 001. Tel: (0145) 3099000. Fax: (0145) 3099001. Indraparshta Tower, Shop Nos. 209 - 213, Second Floor, Shyam Ki Sabji Mandi, Near Mukharji Garden, Bhilwara - 311 001. HDFC AMC Limited, "Moondhra Bhavan", 3-Ajmer Road, Jaipur - 302 001. Tel. : 0141 - 5111125, 2374968, Fax: 0141 - 5111126. Gulab Singh Bhavan, 11, Chopasni Road, Jodhpur - 342 003. Tel.: 0291 - 5101927, 5101937, Fax: 0291 - 5105919. HDFC AMC Limited, 1st Floor, Gowardhan Plaza, 25, Trench Colony, Opposite Lok Kalamandal, Udaipur - 313 001. Tel: (0294) 3988029, Fax: (0294) 3982000. TAMIL NADU : HDFC AMC Limited, ITC Centre, First Floor, 760, Anna Salai, Chennai - 600 002. Tel. : 044 - 43979797 / 43979716, Fax : 044 - 28415855. HDFC AMC Limited, 1371A, Ground Floor, Nadar Building, Trichy Road, Coimbatore - 641 018. Tel: 0422 - 4391861/62/63. Fax: 0422 - 4391714. HDFC AMC Limited, 127 C/3 East Veli Street, Madurai - 625 001. Telefax : (0452) - 3988029. HDFC AMC Limited, 1st Floor, No1 Bhimsena Garden Street, Royapettah High Road, Mylapore, Chennai - 600 004. Tel: (044) 30913060, Fax: (044) 30913082 HDFC AMC Limited, First floor, Ram Complex, No. 454/3, Meyanoor Main Road, Salem - 636 009. Tel : (0427) 3982680/700. Fax : (0427) 2333617. HDFC AMC Limited, No. 60, Sri Krishna Arcade, First Floor, Tennur

HDFC ASSET MANAGEMENT COMPANY LIMITED (HDFC AMC LIMITED) – INVESTOR SERVICE CENTRES / OFFICIAL POINTS OF ACCEPTANCE FOR HDFC MUTUAL FUND (CONTD.)

High Road, Tennur, Trichy - 620 017. Tel: (0431) 3982830, Fax: (0431) 3982835. UTTARAKHAND : HDFC AMC Limited, 76, Rajpur Road, Near RTO, Dehradun - 248 001. Tel: (0135) 3988029/ 7434, Fax: (0135) 3987444. HDFC AMC Limited, Plot No. 1, 1st Floor, Durga City Centre, Bhotia Parao, Nainital Road, Haldwani - 263139. Tel: No: (05946), 285286 Fax: (05946) 285290. HDFC AMC Limited, 1st Floor, Kumar Complex, Chandracharya Chowk, Haridwar - 249407. Tel No: (01334) 222406/7 Fax: (01334) 222410. UTTAR PRADESH : HDFC AMC Limited, B2, 1st Floor, 9/4, Shankar Point, Sanjay Place, Agra- 282 002. Tel: (0562) 3984761-73, Fax: (0562) 3984777. HDFC AMC Limited, 3/260-A, Arena Complex, Laxmibai Marg, Marris Road, Aligarh - 202 001. Tel No: (0571) 2740 770 / 771 / 772 / 773, 2743 970 / 971, Fax No: (0571) 2740772. HDFC AMC Limited, 3rd Floor, Agarwal Arcade, Hyundai Motors Showroom, 4 Sardar Patel Marg, Civil Lines, Allahabad - 211 001. Tel No: (0532) 2561 035/036/038/041/042/043, Fax: No: (0552) 2561035. HDFC AMC Limited, 146 Civil Lines, 1st Floor, Gupta Complex, Near Circuit House Chouraha, Bareilly - 243 001. Tel: (0581) 2510 749 / 759, Fax: (0581) 2510709. HDFC AMC Limited, D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, Gaziabad - 201 010. Tel: (0120) 301 0635 Fax: (0120) 3010636. HDFC AMC Limited, 1st Floor, 16/80 D, Behind SBI Main, Civil Lines, Kanpur - 208 001. Tel. : 0512 - 2331484-87, Fax : 0512 - 2331487. HDFC AMC Limited, 4 Shahnajaf Road, Lucknow - 226 001. Tel. : 0522 -2207591, 2200163, Fax : 0522 - 2230408. HDFC AMC Limited, 143/145/1, Ganpati Plaza, Ground Floor, Magal Pandey Nagar, Meerut - 250 005. Tel No: (0121) 2602 380 / 2601 964 / 965, Fax No: (0121) 2602380. HDFC AMC Limited, Parsvnath Plaza-II, UGF Hall No.4, Delhi Road, Moradabad - 244 001. Tel No.: (0591) 3988029 / 3982131. Fax No.: (0591) 3988029. Fax No.: (0120) 3988010. HDFC AMC Limited, L-64/127, 4th Floor, Arihant Complex, Sigra, Varanasi - 221 010. Tel. : 9335147068. WEST BENGAL : HDFC AMC Limited, City Plaza, City Centre, 1st Floor, Durgapur

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

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

For Processing only Redemption Request of Units Held in Demat Form

The eligible AMFI certified stock exchange Brokers/Clearing Members/Depository Participants who have complied with the conditions stipulated in SEBI Circular No. SEBI /IMD / CIR No.11/183204/2009 dated November 13, 2009 for stock brokers viz. AMFI /NISM certification, code of conduct prescribed by SEBI for Intermediaries of Mutual Fund will be considered as Official Points of Acceptance (OPA) of the Mutual Fund.



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 Tel.: 022-66316333 Toll Free no. 1800 233 6767 • Fax : 022-22821144 e-mail for Investors: cliser@hdfcfund.com • e-mail for Distributors: broser@hdfcfund.com website : www.hdfcfund.com