

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.	

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	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		

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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

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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	

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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
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7. INVESTMENT DETAILS (refer instruction 2 &	•					
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Option / Refer Instruction No.	. 2					
Sub-option						
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	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
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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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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
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Nominee 2						
Nominee 3						
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[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.
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Telephone: Off: Res. Mobile Fax E-mail E-mail # Please attach Proof. If PAN/KYC is already validated please don't attach any proof. Refer instruction No 14 for PAN and No 15 for KYC. @Mandatory in case of Minor. POWER OF FOA Mrs. M/s. Mrs. M/s. Mrs. M/s. PAN# Refer instruction No. 14 for PAN and No 15 for KYC. @Mandatory for investors to provide their bank account of Account No. Mane of the Bank Bank ACCOUNT (PAY – OUT) DETAILS OF THE FIRST/ SOLE APPLICANT (refer instruction 5) Please note that as per SEB Regulations it is mandatory for investors to provide their bank account of Account No. Name of the Bank Branch Bank City Name of the Bank Bank City Account Type [Please tick (*)] SAVINGS CURRENT NRE NRO FCNR OTHERS (please specify) TFSC Code*** The 9 digit MICR Code number of mole way our cheque lead, please cleck for the same with your bank? Were the fragmator in the form on your cheque lead on the cheque number of my/our Bank & Branch is*** The 9 digit MICR Code number of my/our deque lead on the cheque number of my/our Bank & Branch is*** The 9 digit MICR Code number of my/our Bank & Branch is*** MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NETY / ECS (refer instruction 10) Please tick (*)! Conditions available in the cheque number of my/our Bank & Branch is****		case of NRIs /FIIs/PIOs) (P. O. Box Add		E)				
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					
Please attach Proof. If PAWKYC is already validated please don't attach any proof. Refer instruction No 14 for PAN and No 16 for KYC. @Mandatary in case of Minor. POWER OF ATTORNEY (PAA) HOLDER DETAILS NAME OF POA Mr. Ms. M/s. PAN# KYC** [Please tick (~)] Proof Attached KYC** [Please tick (~)] # Refer instruction no. 14. ** Refer					Mobile			
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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					
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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 (*)]	
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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						
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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%
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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)						

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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
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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.		
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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									
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-'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.

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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					
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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				
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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