SMS HDFCMF to 56767

HDFC MUTUAL FUND

Continuous Offer
Offer of Units at NAV based prices

Key Information Memorandum and Application Forms

- Open-ended Income Schemes
- Open-ended Gilt Schemes
- Open-ended Liquid Income Schemes

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 Offer Document(s) / 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 December 26, 2008.

^ The offer document(s) of Scheme(s) covered in this Key Information Memorandum (KIM) shall be recast in the format of SID on or before May 22, 2009.

SCHEMES OFFERED

Open-ended Income & Gilt Schemes

HDFC Income Fund (HIF)

HDFC High Interest Fund (HHIF)

HDFC Short Term Plan (HSTP)

HDFC Gilt Fund (HGILT)

HDFC Floating Rate Income Fund
– Long Term Plan (HFRIF-LTP)
– Short Term Plan (HFRIF-STP)

HDFC Cash Management Fund
– Savings Plus Plan (HCMF-SPP)

Open-ended Liquid Income Schemes

HDFC Liquid Fund (HLF)
(Open-ended Liquid Income Scheme)

HDFC Cash Management Fund
– Savings Plan (HCMF-SP)
(Open-ended High Liquidity Income Scheme)

HDFC Cash Management Fund
– Call Plan (HCMF-CP)
(Open-ended High Liquidity Income Scheme)

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HDFC High Interest Fund (HHIF) 2

HDFC Short Term Plan (HSTP) 4

HDFC Gilt Fund (HGILT) 5

HDFC Floating Rate Income Fund (HFRIF) 6

HDFC Liquid Fund (HLF) 8

HDFC Cash Management Fund (HCMF) 10

Information Common to Schemes 14

Name & Type of Scheme	**HDFC Income Fund (HIF)** *(An Open-ended Income Scheme)*
Investment Objective	To optimise returns while maintaining a balance of safety, yield and liquidity.

Asset Allocation Pattern of the Scheme

Types of Instruments	Normal Allocation (% of Net Assets)
Debt instruments (including securitised debt)	80 - 100
Money Market instruments (including cash / call money)	0 - 20

The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme will not invest in Foreign Securitised Debt.

Risk Profile of the Scheme: Please refer page 12 for details.

Plans and Options

Plans : • Nil

Options • Growth Option • Dividend Option

Dividend Option offers Payout and Reinvestment facility.

Applicable NAV: The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)

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

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

Benchmark Index: CRISIL Composite Bond Fund Index

Dividend Policy: Please refer to page 12 for details.

Name of the Fund Manager: Shobhit Mehrotra

Name of the Trustee Company: HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

HIF – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	4.70**	3.92**
Last 3 years (1096 days)	4.47**	4.50**
Last 5 years (1827 days)	3.69**	3.82**
Since Inception (3000 days)***	7.79**	N.A.

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

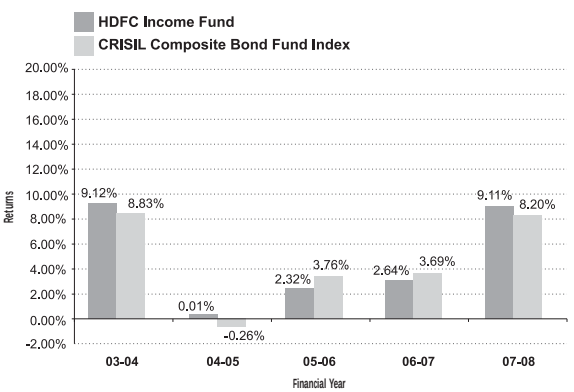
***Compounded Annualised Returns*

****Inception Date September 11, '00*

 # CRISIL Composite Bond Fund Index

N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

Continuous Offer Period

(i) Load Structure (non SIP / STP)

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.

Exit Load :

- In respect of each purchase / switch-in of Units less than Rs. 1 crore in value:
  - an Exit Load of 2.00% is payable if Units are redeemed / switched-out within 6 months from the date of allotment.
  - an Exit Load of 1.00% is payable if Units are redeemed / switched-out after 6 months but within 1 year from the date of allotment.
- In respect of each purchase / switch-in of Units equal to or greater than Rs. 1 crore in value:
  - an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment.
  - an Exit Load of 0.25% is payable if Units are redeemed / switched-out after 3 months but within 6 months from the date of allotment

Also refer to page 12 for details. Please refer SIP / STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : 1.73% p.a.

Waiver of Load for Direct Applications: Please refer to page 12 for details.

Tax treatment for the Investors (Unit holders): Investors are advised to refer to the Section on **'Taxation on investing in Mutual Funds'** in the **'Statement of Additional Information'** and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

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

For Investor Grievances, Please contact: Please refer to page 12 for details.

Unit holder's Information: Please refer to page 12 for details.

Name & Type of Scheme	**HDFC High Interest Fund (HHIF)** *(An Open-ended Income Scheme)*
Investment Objective	To generate income by investing in a range of debt and money market instruments of various maturity dates with a view to maximise income while maintaining the optimum balance of yield, safety and liquidity.

Asset Allocation Pattern of the Scheme

HDFC High Interest Fund (HHIF)

Types of Instruments	Normal Allocation (% of Net Assets)
Debt and Money market instruments*	100

*Investment in Securitised debt, if undertaken, would not exceed 30% of the net assets of the Scheme.

HDFC High Interest Fund - Short Term Plan (HHIF-STP)

Types of Instruments	Normal Allocation (% of Net Assets)
Debt, money market and related instruments with a maturity more than two years*	Upto 50
Debt, money market and related instruments with a maturity less than two years*	Upto 100

*Investment in Securitised debt, if undertaken, would not exceed 25% of the net assets of the Scheme.

The Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

Risk Profile of the Scheme Please refer to page 12 for details.

Plans and Options

Plans : ● HHIF-Growth Plan ● HHIF-Dividend Plan:
Options :
- Quarterly
- Half Yearly
- Yearly

Quarterly, Half Yearly and Yearly Dividend Options offers Payout and Reinvestment facility.

Plans : ● HHIF-STP
Options : ● Growth Option ● Dividend Option (1st & 16th of every month*)
Dividend Option offers Payout and Reinvestment facility.
* (or immediately succeeding Business Day if that day is not a Business Day)

Applicable NAV The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)	Purchase	Additional Purchase	Repurchase
	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units

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

Benchmark Index CRISIL Composite Bond Fund Index

Dividend Policy Please refer to page 12 for details.

Name of the Fund Managers Anil Bamboli (HHIF), Shobhit Mehrotra (HHIF-STP)

Name of the Trustee Company HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

HHIF - Growth Plan

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	6.54**	3.92**
Last 3 years (1096 days)	4.84**	4.50**
Last 5 years (1827 days)	3.88**	3.82**
Last 10 years (3654 days)	8.40**	N.A.
Since Inception (4232 days)***	9.10**	N.A.

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

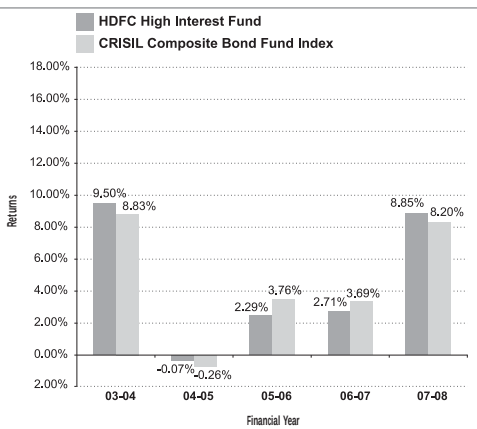
***Compounded Annualised Returns*

****Inception Date April 28, '97*

 # CRISIL Composite Bond Fund Index

N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Performance of the Scheme (as at November 28, 2008)

HHIF-STP - Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	9.02**	3.92**
Last 3 years (1096 days)	8.21**	4.50**
Last 5 years (1827 days)	6.74**	3.82**
Since Inception (2487 days)***	7.06**	N.A.

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

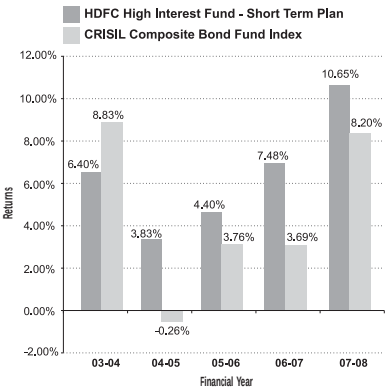
***Compounded Annualised Returns*

****Inception Date February 6, '02*

 # CRISIL Composite Bond Fund Index

N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

Continuous Offer Period

(i) Load Structure (non SIP / STP)

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.

Exit Load :

HHIF :

- In respect of **each** purchase / switch-in of Units, up to and including Rs. 10 lakh in value, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 6 months from the date of allotment.
- In respect of **each** purchase / switch-in of Units greater than Rs. 10 lakh in value, no Exit Load is payable.

HHIF-STP : In respect of each purchase / switch-in of units, an Exit Load of 0.25% is payable if units are redeemed / switched-out within 1 month from the date of allotment.

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : **HHIF** : 1.54% p.a., **HHIF-STP** : 0.40% p.a.

Waiver of Load for Direct Applications

Please refer to page 12 for details.

Tax treatment for the Investors (Unit holders)

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

Daily Net Asset Value (NAV) Publication

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

For Investor Grievances, Please contact

Please refer to page 12 for details.

Unit holder's Information

Please refer to page 12 for details.

Name & Type of Scheme	**HDFC Short Term Plan (HSTP)** *(An Open-ended Income Scheme)*
Investment Objective	To generate regular income through investment in Debt Securities and Money Market Instruments.

Asset Allocation Pattern of the Scheme

Types of Instruments	Normal Allocation (% of Net Assets)
Debt Securities	60
Money Market Instruments	40

It is the intention of the Scheme that the investments in securitised debts will not, normally, exceed 60% of the Net Assets of the Scheme.

In addition to the securities stated in the table above, the Scheme may enter into repos/reverse repos in the securities that it will invest in as may be permitted by the RBI.

The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 50% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

Risk Profile of the Scheme Please refer to page 12 for details.

Plans and Options

Plans : ● Nil

Options : ● Growth Option ● Dividend Option

Dividend Option offers Reinvestment facility only.

Applicable NAV The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)

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

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

Benchmark Index CRISIL Liquid Fund Index

Dividend Policy Please refer to page 12 for details.

Name of the Fund Manager Anil Bamboli

Name of the Trustee Company HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

HSTP – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	8.29**	8.15**
Last 3 years (1096 days)	7.63**	7.14**
Last 5 years (1827 days)	6.37**	5.98**
Since Inception (2465 days)***	6.66**	N.A.

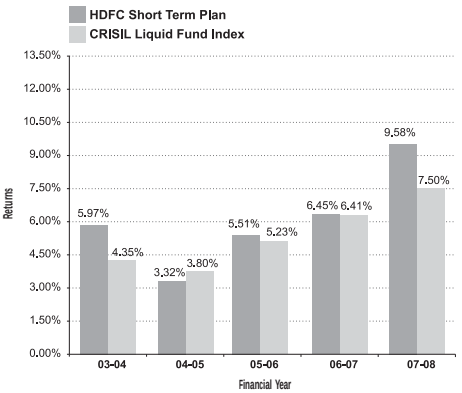
^ Past performance may or may not be sustained in the future

***Compounded Annualised Returns*

****Inception Date February 28, '02*

 # CRISIL Liquid Fund Index N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

Continuous Offer Period

(i) Load Structure (non SIP / STP)

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.

Exit Load :

- In respect of **each** purchase / switch-in of Units, upto and including Rs. 25 crore in value, no Exit Load is payable.
- In respect of **each** purchase / switch-in (per Investor, per day), of Units, greater than Rs. 25 crore in value, an Exit Load of 0.25% is payable if Units are redeemed / switched-out within 15 days from the date of allotment.

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : 0.40% p.a.

Waiver of Load for Direct Applications Please refer to page 12 for details.

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

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

For Investor Grievances, Please contact Please refer to page 12 for details.

Unit holder's Information Please refer to page 12 for details.

Name & Type of Scheme	**HDFC Gilt Fund (HGILT)** *(An Open-ended Gilt Scheme)*
Investment Objective	To generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or a State Government.

Asset Allocation Pattern of the Scheme

Types of Instruments	Short Term Plan	Long Term Plan
	Normal Allocation (% of Net Assets)	Normal Allocation (% of Net Assets)
Government of India Dated Securities	75	75
State Governments Dated Securities	0	15
Government of India Treasury Bills	25	10

In addition to the securities stated in the table above, the respective Plans may enter into repos/reverse repos in the securities that it will invest in or as may be permitted by the RBI.

Risk Profile of the Scheme: Please refer to page 12 for details.

Plans and Options

Plans : ● Short Term Plan
Options : ● Growth Option ● Dividend Option
Dividend Option offers Payout and Reinvestment facility.

Plans : ● Long Term Plan
Options : ● Growth Option ● Dividend Option
Dividend Option offers Payout and Reinvestment facility.

Applicable NAV: The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)

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

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

Benchmark Index: **Short Term Plan :** I-Sec Si-BEX **Long Term Plan :** I-Sec LI-BEX

Dividend Policy: Please refer to page 12 for details.

Name of the Fund Managers: Anil Bamboli

Name of the Trustee Company: HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

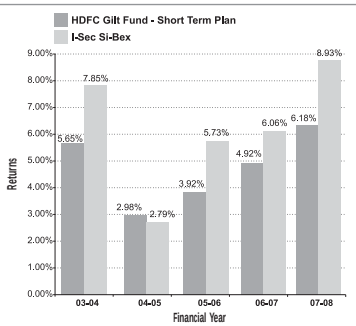
Short Term Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	6.64**	N.A.
Last 3 years (1096 days)	5.42**	8.02**
Last 5 years (1827 days)	4.63**	6.53**
Since Inception (2683 days)***	5.80**	N.A.

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

***Compounded Annualised Returns*
**** Inception Date July 25, '01*
 # I-Sec Si-Bex
N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



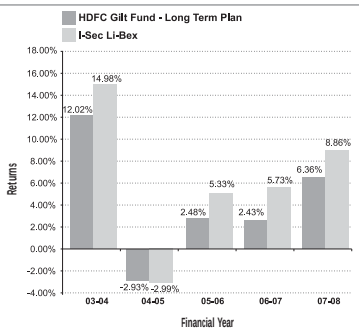
Long Term Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	9.58**	N.A.
Last 3 years (1096 days)	5.39**	8.79**
Last 5 years (1827 days)	3.57**	6.20**
Since Inception (2683 days)***	8.19**	N.A.

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

***Compounded Annualised Returns*
**** Inception Date July 25, '01*
 # I-Sec Li-Bex
N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

(i) Load Structure (non SIP / STP)

Continuous Offer Period

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.
Exit Load : Nil

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure. The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : **Short Term Plan** : 0.94% p.a., **Long Term Plan** : 1.11% p.a.

Waiver of Load for Direct Applications: Please refer to page 12 for details.

Tax treatment for the Investors (Unit holders): Investors are advised to refer to the Section on **'Taxation on investing in Mutual Funds'** in the **'Statement of Additional Information'** and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

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

For Investor Grievances, Please contact: Please refer to page 12 for details.

Unit holder's Information: Please refer to page 12 for details.

Name & Type of Scheme	**HDFC Floating Rate Income Fund (HFRIF)** *(An Open-ended Income Scheme)*
Investment Objective	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns, and fixed rate debt securities and money market instruments.

Asset Allocation Pattern of the Scheme

Types of Instruments	Normal Allocation (% of Net Assets)
Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0 - 25
Floating Rate Debt Securities (including securitised debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	75 - 100

The investment in securitised debt will not exceed 60% of the net assets of the respective Plans under the Scheme. The respective Plans under the Scheme may seek investment opportunity in Foreign Debt Securities (max. 60% of net assets of respective Plans) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 75% of net assets of respective Plans) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

Risk Profile of the Scheme Please refer to page 12 for details.

Plans and Options

Plans : ● Short Term Plan – Wholesale Option & Retail Option

Options : ● Growth Option ● Dividend Option

Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly and Monthly Dividend Option with Payout and Reinvestment facility.

Plans : ● Long Term Plan

Options : ● Growth Option ● Dividend Option (Weekly*)

Dividend Option offers Reinvestment facility only.

* Every Monday (or immediately succeeding Business Day if that day is not a Business Day)

Applicable NAV The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)

Short Term Plan	Purchase	Additional Purchase	Repurchase
Retail Option			
Growth Option, Weekly Dividend Option and Monthly Dividend Option	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 1,000 or minimum of 100 units
Daily Dividend Option	Rs. 1,00,000 and any amount thereafter.	Rs. 1,00,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Wholesale Option (Under each Option)	Rs. 1 Crore and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Long Term Plan (Under each Option)	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 500 or minimum of 50 units

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

Benchmark Index CRISIL Liquid Fund Index

Dividend Policy Please refer to page 12 for details.

Name of the Fund Manager Shobhit Mehrotra

Name of the Trustee Company HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

Short Term Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	8.96**	8.15**
Last 3 years (1096 days)	7.87**	7.14**
Last 5 years (1827 days)	6.72**	5.98**
Since Inception (2143 days)***	6.49**	5.78**

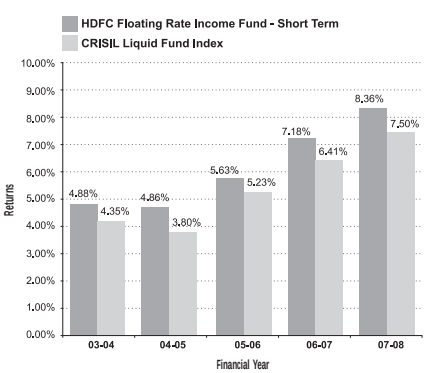
^ Past performance may or may not be sustained in the future

***Compounded Annualised Returns*

**** Inception Date January 16, '03*

 # CRISIL Liquid Fund Index

Absolute Returns for each Financial Year for last 5 years^



Performance of the Scheme (as at November 28, 2008)

Long Term Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	9.90**	8.15**
Last 3 years (1096 days)	7.77**	7.14**
Last 5 years (1827 days)	6.56**	5.98**
Since Inception (2143 days)***	6.28**	5.78**

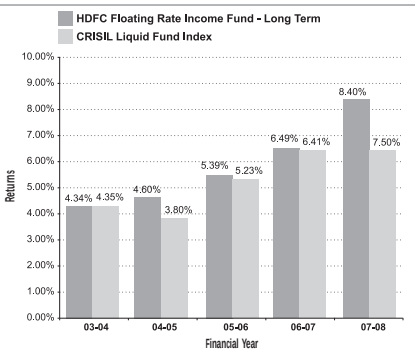
^ Past performance may or may not be sustained in the future

***Compounded Annualised Returns*

**** Inception Date January 16, '03*

 # CRISIL Liquid Fund Index

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme	**Continuous Offer Period**	**Short Term Plan**	**Long Term Plan**
(i) Load Structure (non SIP / STP)	**Entry Load**	Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.	
	Exit Load	Nil	• In respect of **each** purchase/switch-in of units, upto and including Rs. 10 lakhs in value, an Exit Load of 0.50% is payable if units are redeemed / switched-out within 6 months from the date of allotment. • In respect of **each** purchase / switch-in of Units greater than Rs. 10 lakhs in value, an Exit Load of 1% is payable if Units are redeemed / switched-out within 6 months from the date of allotment.

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : **Short Term Plan** : 0.36% p.a., **Long Term Plan** : 0.25% p.a.

Waiver of Load for Direct Applications

Please refer to page 12 for details.

Tax treatment for the Investors (Unit holders)

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

Daily Net Asset Value (NAV) Publication

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

For Investor Grievances, Please contact

Please refer to page 12 for details.

Unit holder's Information

Please refer to page 12 for details.

Name & Type of Scheme	**HDFC Liquid Fund (HLF)** *(An Open-ended Liquid Income Scheme)*
Investment Objective	To enhance income consistent with a high level of liquidity, through a judicious portfolio mix comprising of money market and debt instruments.

Asset Allocation Pattern of the Scheme

Types of Instruments	Normal Allocation* (% of Net Assets)
Money Market Instruments (including cash / call money)	50 - 90
Debt Instruments (including securitised debt)	10 - 50

The Scheme may seek investment opportunity in Foreign Debt Securities (max. 50% of net assets) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 20% of net assets) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

*** On introduction of cheque writing facility a minimum of 80% of the net assets (as prescribed by RBI) or such other minimum asset allocation as may be prescribed by RBI from time to time will be invested in money market instruments.**

Risk Profile of the Scheme: Please refer to page 12 for details.

Plans and Options

Plans :
- HLF
- HLF – Premium Plan
- HLF – Premium Plus Plan

Options :
- Growth Option
- Dividend Option

Dividend Option offers Daily Dividend Option with Reinvestment facility only and Weekly Dividend Option and Monthly Dividend Option with Payout and Reinvestment facility

- Each Plan offers Growth and Dividend Option. Dividend Option under HLF – Premium Plan offers Daily Dividend Option with Reinvestment facility only and Weekly Dividend Option with Payout and Reinvestment facility

Dividend Option under HLF-Premium Plus Plan offer Weekly Dividend Option with Payout and Reinvestment facility

Applicable NAV

a) **Purchases and Switch-ins :**

i. In respect of valid application received upto 12.00 noon on a day at the Official Points of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;

ii. In respect of valid application received after 12.00 noon on a day at the Official Points of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day shall be applicable; and

iii. Irrespective of the time of receipt of application at the Official Points of Acceptance, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

b) **Redemptions and Switch-outs :**

i. In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and

ii. In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable.

Minimum Application Amount / Number of Units (Under each Plan / Option)

	Purchase	Additional Purchase	Repurchase
HLF - Growth Option	Rs. 10,000 and any amount thereafter.	Rs. 10,000 and any amount thereafter.	Rs. 5,000 or minimum of 500 Units
HLF - Dividend Option	Rs. 1,00,000 and any amount thereafter.	Rs. 1,00,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 Units
HLF - Premium Plan - Growth Option	Rs. 5,00,00,000 and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 5,000 or minimum of 500 Units
HLF - Premium Plan - Dividend Option	Rs. 5,00,00,000 and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 Units
HLF - Premium Plus Plan - Growth Option	Rs. 20,00,00,000 and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 5,000 or minimum of 500 Units
HLF - Premium Plus Plan - Dividend Option	Rs. 20,00,00,000 and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 Units

Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of HDFC Mutual Fund.
Benchmark Index	CRISIL Liquid Fund Index
Dividend Policy	Please refer to page 12 for details.
Name of the Fund Managers	Shobhit Mehrotra
Name of the Trustee Company	HDFC Trustee Company Limited

Performance of the Scheme (as at November 28, 2008)

HLF – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	8.89**	8.15**
Last 3 years (1096 days)	7.74**	7.14**
Last 5 years (1827 days)	6.54**	5.98**
Since Inception (2964 days)***	6.78**	N.A.

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

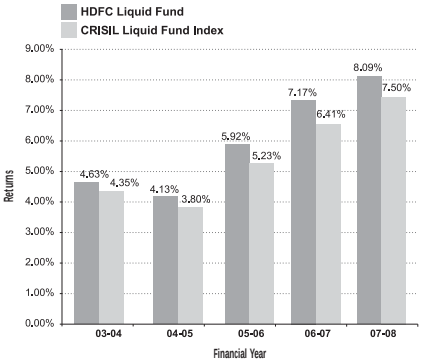
*** Compounded Annualised Returns*

**** Inception Date October 17, '00*

 # CRISIL Liquid Fund Index

N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



HLF – Premium Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	9.05**	8.15**
Last 3 years (1096 days)	7.87**	7.14**
Last 5 years (1827 days)	6.68**	5.98**
Since Inception (2104 days)***	6.48**	5.80**

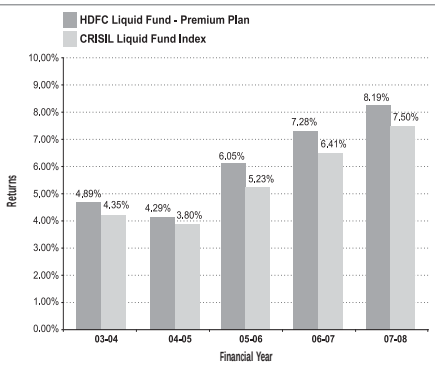
^Past performance may or may not be sustained in the future

***Compounded Annualised Returns*

**** Inception Date February 24, '03*

 # CRISIL Liquid Fund Index

Absolute Returns for each Financial Year for last 5 years^



HLF – Premium Plus Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	9.04**	8.15**
Last 3 years (1096 days)	7.87**	7.14**
Last 5 years (1827 days)	6.71**	5.98**
Since Inception (2104 days)***	6.52**	5.80**

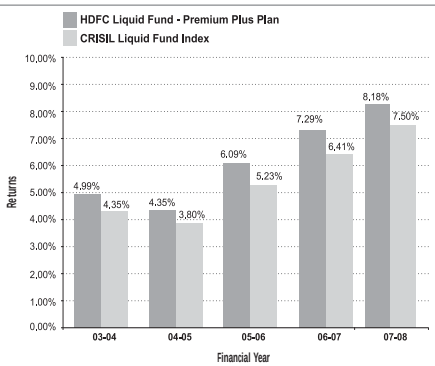
^ Past performance may or may not be sustained in the future

*** Compounded Annualised Returns*

**** Inception Date February 24, '03*

 # CRISIL Liquid Fund Index

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

Continuous Offer Period

(i) Load Structure (non SIP / STP)

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.

Exit Load : Nil

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : 0.59% p.a.

Waiver of Load for Direct Applications

Please refer to page 12 for details.

Tax treatment for the Investors (Unit holders)

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

Daily Net Asset Value (NAV) Publication

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

For Investor Grievances, Please contact

Please refer to page no. 12 for details.

Unit holder's Information

Please refer to page no. 12 for details.

Name & Type of Scheme	**HDFC Cash Management Fund (HCMF)-Saving Plan & Call Plan** *(An Open-ended High Liquidity Income Scheme)* **HDFC Cash Management Fund (HCMF)-Saving Plus Plan***(An Open-ended Income Scheme)*
Investment Objective	**Savings & Call Plan :** To generate optimal returns while maintaining safety and high liquidity. **Savings Plus Plan :** To generate regular income through investment in debt securities and money market instruments.

Asset Allocation Pattern of the Scheme

Types of Instruments		Normal Allocation (% of Net Assets)
Savings Plan		
Debt instruments (Including Securitised Debt**)		Upto 100
Money Market Instruments		Upto 100
**Investment in Securitised debt, if undertaken, can be undertaken upto 100% of the net assets of the Scheme.		
Call Plan		
Debt and Money Market instruments (including MIBOR linked instruments with daily put and call option)		Upto 100
Savings Plus Plan		
Fixed Rate Debt Securities & Money Market Instruments		50
Floating Rate Debt & Money Market Instruments		50

It is the intention of the Scheme that the investments in securitised debts will not normally exceed 50% of the net assets of the Scheme.

The respective Plan(s) under Scheme may seek investment opportunity in overseas markets in Foreign Debt Securities and Mutual Funds (max. 20% of net assets / 25% of net assets in case of Savings Plus Plan) subject to SEBI (Mutual Funds) Regulations, 1996. The Scheme may use derivatives mainly for the purpose of hedging and portfolio balancing (max. 25% of net assets / 50% of net assets in case of Savings Plus Plan) based on the opportunities available subject to SEBI (Mutual Funds) Regulations, 1996.

Risk Profile of the Scheme Please refer to page 12 for details.

Plans and Options

Plans :
- Savings Plan
- Call Plan
- Savings Plus Plan – Retail Option & Wholesale Option

Options :

- Growth Option
- Dividend Option
  Dividend Option offers Daily Dividend Option with reinvestment facility only and Weekly Dividend Option with Payout and Reinvestment facility.

- Growth Option
- Daily Dividend Option
  The Dividend Option offers Reinvestment facility only

- Growth and Dividend Option
  Dividend Option offers Daily Dividend Option with reinvestment facility only and Weekly and Monthly Dividend Option with payout and reinvestment facility.

Applicable NAV

Savings Plan & Call Plan :

a) **Purchases and Switch-ins :**

i. In respect of valid application received upto 12.00 noon on a day at the Official Points of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;

ii. In respect of valid application received after 12.00 noon on a day at the Official Points of Acceptance and funds are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day shall be applicable; and

iii. Irrespective of the time of receipt of application at the Official Points of Acceptance, where the funds are not available for utilization on the day of the application, the closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.

b) **Redemptions and Switch-outs :**

i. In respect of valid applications received upto 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the day immediately preceding the next business day shall be applicable; and

ii. In respect of valid applications received after 3.00 p.m. at the Official Points of Acceptance, the closing NAV of the next business day shall be applicable.

Savings Plus Plan :

The NAV applicable for purchase or redemption or switching of units will be based on the time of the Business Day on which the application is accepted. Please refer to page 12 for further details.

Minimum Application Amount / Number of Units (Under each Plan / Option)

Savings Plan	Purchase	Additional Purchase	Repurchase
Growth Option	Rs. 10,000 and any amount thereafter.	Rs. 10,000 and any amount thereafter.	Rs. 5,000 or minimum of 500 units
Dividend Option	Rs. 1,00,000 and any amount thereafter.	Rs. 1,00,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Call Plan **Growth & Dividend Option**	Rs. 1,00,000 and any amount thereafter.	Rs. 1,00,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Savings Plus Plan – Retail Option Growth, Weekly and Monthly Dividend Option	Rs. 5,000 and any amount thereafter.	Rs. 1,000 and any amount thereafter.	Rs. 1,000 or minimum of 100 units
Daily Dividend Option	Rs. 1,00,000 and any amount thereafter.	Rs. 1,00,000 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units
Savings Plus Plan – Wholesale Option (Under each Option)	Rs. 1 Crore and any amount thereafter.	Re. 1 and any amount thereafter.	Rs. 50,000 or minimum of 5,000 units

Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of HDFC Mutual Fund.
Benchmark Index	CRISIL Liquid Fund Index

HDFC Cash Management Fund (HCMF)-Saving Plan & Call Plan *(An Open-ended High Liquidity Income Scheme)*
HDFC Cash Management Fund (HCMF)-Saving Plus Plan *(An Open-ended Income Scheme)*

Dividend Policy	Please refer to page 12 for details.
Name of the Fund Managers	Anil Bamboli: Saving Plan & Saving Plus Plan. Bharat Pareek: Call Plan
Name of the Trustee Company	HDFC Trustee Company Limited

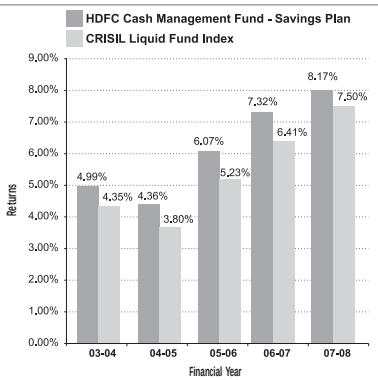
Performance of the Scheme (as at November 28, 2008)

Savings Plan – Growth Option

	Returns (%)^$	Benchmark Returns (%)#
Last 1 year (366 days)	8.96**	8.15**
Last 3 years (1096 days)	7.86**	7.14**
Last 5 years (1827 days)	6.70**	5.98**
Since Inception (3298 days)***	6.71**	N.A.

^ Past performance may or may not be sustained in the future
***Compounded Annualised Returns*
**** Inception Date November 18, '99*
 # CRISIL Liquid Fund Index N.A. Not Available
$ Adjusted for the dividends declared under the scheme prior to its splitting into the Dividend and Growth Plans

Absolute Returns for each Financial Year for last 5 years^

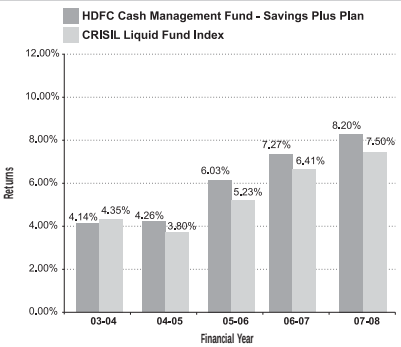


Savings Plus Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	8.73**	8.15**
Last 3 years (1096 days)	7.73**	7.14**
Last 5 years (1827 days)	6.54**	5.98**
Since Inception*** (3298 days)	7.12**	N.A.

^Past performance may or may not be sustained in the future
***Compounded Annualised Returns*
**** Inception Date November 18, '99*
 # CRISIL Liquid Fund Index
N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^

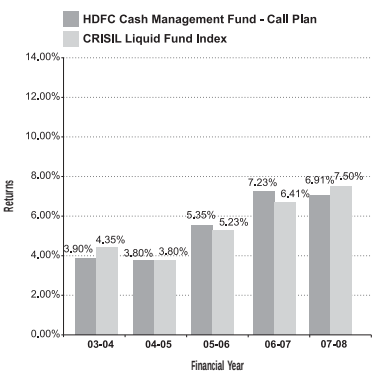


Call Plan – Growth Option

	Returns (%)^	Benchmark Returns (%)#
Last 1 year (366 days)	7.74**	8.15**
Last 3 years (1096 days)	7.17**	7.14**
Last 5 years (1827 days)	5.97**	5.98**
Since Inception*** (2487 days)	5.69**	N.A.

^ Past performance may or may not be sustained in the future
*** Compounded Annualised Returns*
**** Inception Date February 6, '02*
 # CRISIL Liquid Fund Index
N.A. Not Available

Absolute Returns for each Financial Year for last 5 years^



Expenses of the Scheme

Continuous Offer Period

(i) Load Structure (non SIP / STP)

Savings Plan, Savings Plus Plan and Call Plan :

Entry Load : Direct Applications and Applications routed through any Agent / Distributor / Broker : Nil.

Exit Load : Nil.

Also refer to page 12 for details. Please refer SIP/STP enrolment form or contact nearest Investor Service Centres (ISCs) for SIP/STP load structure.

The Trustee reserves the right to change / modify the load structure from a prospective date.

(ii) Recurring Expenses (% of weekly average Net Assets)

First Rs. 100 crores	2.25
Next Rs. 300 crores	2.00
Next Rs. 300 crores	1.75
Balance	1.50

Actual expenses for the previous financial year ended March 31, 2008 (Audited) : **Savings Plan** : 0.65% p.a., **Call Plan** : 0.35% p.a., **Savings Plus Plan** : 0.63% p.a.

Waiver of Load for Direct Applications	Please refer to page 12 for details.
Tax treatment for the Investors (Unit holders)	Investors are advised to refer to the Section on **'Taxation on investing in Mutual Funds'** in the **'Statement of Additional Information'** and to consult their own tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all Business Days and will be published in 2 newspapers. NAV can also be viewed on **www.hdfcfund.com** and **www.amfiindia.com**. Investors may also contact any of the Investor Service Centres (ISCs) of HDFC Mutual Fund.
For Investor Grievances, Please contact	Please refer to page no. 12 for details.
Unit holder's Information	Please refer to page no. 12 for details.

Information Common to Schemes (as applicable)

Applicable NAV (for non-Liquid Schemes)

In respect of valid applications for purchase of units in Income/ Debt Oriented Schemes/Plans (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.

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. 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.

Load Structure (Non SIP/STP)

(i) No Loads shall be imposed for switching between Plans/Options within the Scheme. **(Except HDFC Floating Rate Income Fund)**. No Loads shall be imposed for switching between the options with the respective Plans of HDFC Floating Rate Income Fund. (ii) No Entry / Exit Load will be levied on Bonus units and units allotted on Dividend Reinvestment. (iii) No Entry / Exit Load will be levied for investments by Fund of Fund scheme(s) launched under SEBI (Mutual Funds) Regulations, 1996 in the Scheme. However, the waiver of Entry / Exit Load will be at the sole discretion of the Trustee and the Trustee reserves the right to impose Entry / Exit Load (as applicable) on investments made by any Fund of Fund scheme.

For Investor Grievances, Please contact

Investors may contact any of the Investor Service Centres (ISCs) of the AMC for any queries / clarifications at telephone number 60006767 (Do not Prefix STD Code) or 1800 233 6767 (toll free), Fax number. (022) 22821144, e-mail: cliser@hdfcfund.com. Investors can also post their grievances/feedback/suggestions on our website www.hdfcfund.com under the section '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, 1st Floor, 122, Dinsha Vachha Road, Churchgate, Mumbai - 400 020 at telephone number (Direct) (022) 66316301 or telephone number (Board) (022) 66316333. His e-mail contact is: jmathews@hdfcfund.com

Registrar and Transfer Agent :

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

Waiver of Load for Direct Applications

Pursuant to SEBI Circular number SEBI/IMD/ CIR No.10/112153/07 dated December 31, 2007, no entry load will be levied where application for investment in the Scheme(s) is not routed through any distributor /agent / broker.

1. Investors should ensure to write the word 'DIRECT' in the column 'Key Partner/Agent Information' or 'Broker Code' in their applications for purchases/additional purchases/switches in cases where such applications are not routed through any distributor/ agent/broker. Further, investors should ensure to select the 'Direct' option (in cases where such applications are not routed through any distributor/agent/broker) for transactions on HDFCMFOnline on its website www.hdfcfund.com.
2. Compliance with the above mentioned procedure would ensure allotment of units without levy of entry load, if any.
3. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'Key Partner/Agent Information' or 'Broker Code' is already printed, alterations, if any, in the column 'Key Partner/Agent Information' or 'Broker Code' should be counter signed by all the unit holders. If the alterations on the pre-printed transaction slip/ application form are not countersigned by the unit holder(s), the application will be processed as if no alterations were made.
4. Transactions slips/application forms where the column under 'Key Partner/Agent Information' or 'Broker Code' is left blank, the same will be processed as 'Direct' applications.
5. Investors can submit their applications for purchases / additional purchases/ switches at any of the Official Point(s) Acceptance of HDFC Mutual Fund. The list of Official Point(s) of Acceptance is available on the website of HDFC Mutual Fund www.hdfcfund.com.

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: Under normal circumstances, the Mutual Fund shall endeavour to dispatch the Account Statement within 3 Business Days from the date of the receipt of request from the unit holder.
- For SIP/STP: Within 10 working days from the end of quarter (March, June, September, December)
- Annual Account Statement: Annually, preferably along with the Portfolio Statement or Abridged Annual Report of the Scheme.

For more details, please refer the Offer Document / 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 six months (four months from F.Y. 2008 - 09) 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 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 www.hdfcfund.com.

Scheme(s) specific Risk factors

Risk factors associated with investing in Fixed Income Securities

- The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investment in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Plans/Options offered under the respective 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 an inordinately large number of redemption requests or a restructuring of the Scheme(s). In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described in the Offer Document / Scheme Information Document of the respective Scheme(s).
- 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 Offer Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, 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.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.

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

Risk factors associated with investing in Securitised Debt

Risk factors associated with investing in Securitised Debt summarized below.

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

Please refer the Offer Document / Scheme Information Document(s) (SID) of the respective Schemes for details.

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

The AMC, on behalf of the Scheme(s) may also invest in overseas financial assets subject to obtaining approvals from the concerned regulatory authorities in India. To the extent that the assets of the Scheme(s) will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income thereon may be adversely affected by changes in the relative value of certain foreign currencies. The repatriation of capital may also be hampered by changes in applicable laws.

Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary.

Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

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

The AMC, on behalf of the Scheme(s) may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself, without the benefit of observing the performance of the derivative under all possible market conditions. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Risk Factors Specific to HDFC Floating Rate Income fund

Basis Risk:

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

Settlement Risk:

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

Liquidity Risk:

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

Benchmark Risk:

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

Interest Rate Risk:

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

INSTRUCTIONS

1. General Instructions

Please read the Key Information Memorandum and the terms of the Offer Document(s)/SID(s) of the respective Scheme(s) 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 :

- Three Common Forms for Debt Oriented Schemes with Nomination Facility :
  HIF / HHIF / HSTP / HFRIF / HLF / HCMF / HGILT.
- Systematic Investment Plan (SIP) Enrolment Form along with Auto Debit Facility Application Form.
- Systematic Transfer Plan (STP) Enrolment Form.

New investors wishing to make an SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form.

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signed by the sole / all applicants.

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) has issued a circular that with effect from November 1, 2001, only those agents / distributors who have passed the Association of Mutual Funds in India (AMFI) certification programme can be empanelled as agents / distributors. In case of firms / companies, the requirement of certification is applicable to persons engaged in sales and marketing.

The existing agents / distributors were required to pass the certification programme by September 30, 2003. Further, no agents / distributors would be entitled to sell units of mutual funds unless the intermediary is registered with AMFI.

2. Existing Unit holder information

Investors already having an account in any of HDFC Mutual Fund Schemes should provide their Folio Number, complete details in section 2 and proceed to section 6. The personal details and Bank Account details as they feature in the existing folio would apply to this investment as well and would prevail over any conflicting information furnished in this form.

3. 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.

Name of the Parent or Guardian must be mentioned if the investments are being made on behalf of a minor.

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 duly notarised 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. Authorised officials should sign the Application Form under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. 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.

All communication and payments shall be made 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.

4a. Bank Account Details

In order to protect the interest of investors from fraudulent encashment of cheques and as per the current SEBI Regulations, it is mandatory for Unit holders to specify their complete bank details in the application for subscription or redemption of units. **Applications without complete bank details shall be rejected**.

4b. 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.

5. Investment Details

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

1. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
2. Banks & Financial Institutions;
3. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;
4. Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis;

b) Investors should indicate the Plan / Option for which the subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid applications received without indicating any choice of Plan / Option, the following default Plan / Option will be considered :

HDFC Income Fund HDFC Gilt Fund	• Growth Option in case Growth Option or Dividend Option is not indicated. • Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated under the Dividend Option.
HDFC Short Term Plan	• Growth Option in case Growth Option or Dividend Option is not indicated.
HDFC Liquid Fund	• Growth Option in case Growth Option or Dividend Option in not indicated. • Daily Dividend Reinvestment Option in case Daily Dividend Option, Weekly Dividend Option or Monthly Dividend Option is not indicated under the Dividend Option
HDFC Liquid Fund – Premium Plan and Premium Plus Plan	• Growth Option in case Growth Option or Dividend Option in not indicated. • Daily Dividend Reinvestment Option in case Daily Dividend Option or Weekly Dividend Option is not indicated under the Dividend Option of HDFC Liquid Fund – Premium Plan
HDFC Cash Management Fund Savings Plan, Savings Plus Plan – Retail Option & Wholesale Option and Call Plan	• Savings Plus Plan – Retail Option with Weekly Dividend Reinvestment Option in case Savings Plan, Savings Plus Plan or Call Plan is not indicated.
HDFC Cash Management Fund – Savings Plan	• Growth Option in case Dividend Option or Growth Option is not indicated. • Daily Dividend Reinvestment in case Daily or Weekly, Dividend Option is not indicated.
HDFC Cash Management Fund – Savings Plus Plan – Retail Option & Wholesale Option	• Retail Option in case Retail Option or Wholesale Option is not indicated. • Growth Option in case Dividend Option or Growth Option is not indicated. • Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. • Dividend reinvestment in case Payout or reinvestment is not indicated.
HDFC Cash Management Fund – Call Plan	• Growth Option in case Daily Dividend Option or Growth Option is not indicated.
HDFC High Interest Fund	• Growth Plan in case Dividend Plan or Growth Plan is not indicated. • Quarterly Dividend Payout in case Quarterly Dividend Option. Half Yearly Dividend Option and Yearly Dividend Option is not indicated under the Dividend Plan.
HDFC High Interest Fund - Short Term Plan	• Growth Option in case Dividend Option or Growth Option is not indicated. • Dividend Payout in case Dividend Payout or Dividend Reinvestment is not indicated under the Dividend Option.
HDFC Floating Rate Income Fund – Short Term Plan & Long Term Plan	• Short Term Plan with Growth Option in case Short Term or Long Term Plan is not indicated. • Growth Option in case Growth or Dividend Option is not indicated.
HDFC Floating Rate Income Fund – Short Term Plan – Retail Option & Wholesale Option	• Retail Option in case Retail Option or Wholesale Option is not indicated. • Growth Option in case Dividend Option or Growth Option is not indicated. • Daily Dividend Reinvestment in case Daily, Weekly or Monthly Dividend Option is not indicated. • Dividend reinvestment in case Payout or reinvestment is not indicated.

6. Mode of Payment :

- **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.

All cheques and bank drafts must be drawn in favour of **"the Specific Scheme"** (e.g. In case of **HIF** the cheque should be drawn in favour of **"HDFC Income Fund"**; in case of **HGILT, HCMF, HHIF** and **HFRIF**, the name of the respective Plan should also be mentioned) and crossed **"Account Payee only"**. A separate cheque or bank draft must accompany each Scheme / 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.

7. 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 e-mail 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.

8. 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: ABN AMRO Bank N.V., 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., 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 5 of the Application Form) of the Unit holderand 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.

9. eServices facility

The eServices facility includes HDFCMFOnline, edocs, Go Mobile and ePayouts.

HDFCMF*Online*

This facility enables investors to transact online on www.hdfcfund.com using **HDFCMF*Online***. On **HDFCMF*Online***, Unitholders can execute transactions online for purchase*, redemption or switching of units of schemes of HDFC Mutual Fund and other services as may be advised 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.

***e*Docs**

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 eService Request Form.

Go Mobil*e*

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

Apart from above mentioned facilities, the facility of ***e*Payout** comprising of mode of payment of Redemption / Dividend Proceeds if any, via Direct Credit / NEFT / ECS is covered under ***e*Service** facility for further details, please refer ***e*Service** booklet available to all Investor Service Centres (ISCs) as well as on our Website on WWW.hdfcfund.com

10. 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.

11. Nomination

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. If the units are held jointly, all joint holders will sign the nomination form.

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.

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.

Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heir.

The 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).

12. Permanent Account Number

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. 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. 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. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, 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.*

Further, as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase^ of its units should provide PAN.

^ includes fresh/additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment/ Dividend Transfer.

Since dividend reinvestment/ transfer of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, PAN is required to process such reinvestment/ transfer, failing which dividend reinvestment/ transfer shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ CAMS/ Distributors or visit our website www.hdfcfund.com for further details.

13. Prevention of Money Laundering

Prevention of Money Laundering Act, 2002 (hereinafter referred to as "Act") came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, Government of India. Further, 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 intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. SEBI also issued another circular reference no. ISD/CIR/RR/AML/2/06 dated March 20, 2006 advising all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India (FIU-IND), New Delhi.

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, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, HDFC Asset Management Company Limited ("the AMC") / HDFC Mutual Fund ("the 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, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/ driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by the AMC/ Mutual Fund. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by the AMC to the investor(s) then the AMC, after applying appropriate due diligence measures, believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard. The KYC documentation shall also be mandatorily complied with by the holders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

The Mutual Fund, HDFC Asset Management Company Limited, HDFC Trustee Company Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the Act, SEBI 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 circular(s) and reporting the same to FIU-IND.

14. Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency [presently CDSL Ventures Limited ("CVL")] which will act as central record keeping agency ('Central Agency'). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number – MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. 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 above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units. HDFC Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

** Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.*

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 ● Appropriate Plan / Option is selected. If the Dividend Plan / 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 **"Name of Scheme / Plan"** 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	FIIs	NRI	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓	✓		
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓		✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed		✓					
5. Bye-Laws			✓				
6. Partnership Deed				✓			
7. Notarised Power of Attorney							✓
8. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable						✓	
9. PAN Proof	✓	✓	✓	✓	✓	✓	✓
10. KYC Acknowledgement Letter (or erstwhile Mutual Fund Identification Number (MIN) allotment letter) / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvlindia.com) using PAN Number	✓	✓	✓	✓	✓	✓	✓

All documents in 1 to 6 above should be originals or true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

HDFC MUTUAL FUND

Continuing a tradition of trust.

Application Form for Debt Schemes

HDFC INCOME FUND • HDFC SHORT TERM PLAN • HDFC LIQUID FUND
HDFC HIGH INTEREST FUND • HDFC FLOATING RATE INCOME FUND
HDFC CASH MANAGEMENT FUND • HDFC GILT FUND

CDQ

Offer of Units At NAV Based Prices

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

The Application Form should be completed in **English** and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6. Refer instruction 2).

Folio No. /

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

2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

	PAN # (refer instruction 12)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
First / Sole Applicant / Guardian		☐ Yes	☐ No
Second Applicant		☐ Yes	☐ No
Third Applicant		☐ Yes	☐ No

Please attach PAN proof. **If PAN is already validated, please don't attach any proof. ** Refer instruction 14**

3.

STATUS (of First/Sole Applicant) **[Please tick (✔)]**

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust
☐ HUF ☐ AOP ☐ PIO ☐ Company ☐ FIIs
☐ Minor through guardian ☐ BOI ☐ Body Corporate
☐ Society / Club ☐ Others _____ *(please specify)*

MODE OF HOLDING **[Please tick (✔)]**

☐ Single
☐ Joint
☐ Anyone or Survivor

OCCUPATION (of First/Sole Applicant) **[Please tick (✔)]**

☐ Service ☐ Student ☐ Professional
☐ Housewife ☐ Business ☐ Retired
☐ Agriculture ☐ Proprietorship
☐ Others _____ *(please specify)*

4a. UNIT HOLDER INFORMATION (refer instruction 3)

DATE OF BIRTH (Mandatory in case of Minor) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

Nationality

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **NAME OF CONTACT PERSON – DESIGNATION** (in case of non-individual Investors)

Mr. Ms.

Nationality Designation Contact No.

NAME OF THE SECOND APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

NAME OF THE THIRD APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

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

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code

Telephone : Off. Res. Mobile

Fax E-Mail

4b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA

Mr. Ms. M/s.

PAN* **[Please tick (✔)]** ☐ KYC Compliance Status Proof** * **Refer Instruction 12** ** **Refer Instruction 14**

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

Account No. Name of the Bank

Branch Bank City

IFSCCode*** Account Type [Please tick (✔)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*

*** **Refer Instruction 4b** (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**:
** **Refer Instruction 8** (Mandatory for Dividend Payout via ECS)

(The 9 digit code appears on your cheque next to the cheque number)

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✔)] (refer instruction 9)

i) ☐ **HDFCMF*Online*** - I/ We would like 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 4a, the email address under section 6(i) will be considered during registration for HPIN).
b) **Mother's maiden name:** _____
I/ We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
ii) ☐ ***e*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 mandatory).
iii) ☐ **Go Mobil*e* :** I/ We would like to receive SMS updates (Mobile number in section 4a is mandatory).

... continued overleaf

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

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

CDQ

Date :

Received from Mr. / Ms. / M/s. _____

an application for Purchase of Units of ☐ HDFC Income Fund ☐ HDFC Short Term Plan ☐ HDFC Liquid Fund ☐ HDFC High Interest Fund
☐ HDFC Floating Rate Income Fund ☐ HDFC Cash Management Fund ☐ HDFC Gilt Fund
alongwith Cheque / DD as detailed overleaf. **Please Note :** All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

7. INVESTMENT DETAILS – Please (✔) Choice of Scheme / Plan / Option (refer instruction 5)

HDFC Income Fund
- ☐ Growth Option
- ☐ Dividend Option ◯ Payout ◯ Reinvestment

HDFC Short Term Plan
- ☐ Growth Option
- ☐ Dividend Option Reinvestment Only

HDFC Liquid Fund
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment
  - ☐ Monthly Dividend Option ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plan
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund-STP
- ☐ Growth Option
- ☐ Dividend Option (Fortnightly) ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plus Plan
- ☐ Growth Option
- ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund
- ☐ Growth Plan
- ☐ Dividend Plan
  - ☐ Quarterly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Half-Yearly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Yearly Dividend ◯ Payout ◯ Reinvestment

HDFC Floating Rate Income Fund
- ☐ Short Term Plan
  - ☐ Wholesale Option ◯ Growth Option
  - ☐ Retail Option ◯ Dividend Option ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option Reinvestment Only

HDFC Cash Management Fund - Savings Plan
- ☐ Growth Option
- ☐ Dividend Option ◯ Daily (Reinvestment only) ◯ Weekly ◯ Payout ◯ Reinvestment

HDFC Cash Management Fund - Call Plan
- ☐ Growth Option
- ☐ Daily Dividend Reinvestment Only

HDFC Cash Management Fund - Savings Plus Plan
- ☐ Wholesale Option ◯ Growth
- ☐ Retail Option ◯ Dividend ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment

HDFC Gilt Fund
- ☐ Short Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment

8. PAYMENT DETAILS (refer instruction 6) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

Cheque / DD No.		Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (Rs.) **(i)**		Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (Rs.) **(ii)**			
Total Amount **(i)** + **(ii)**	in figures (Rs.)	Account No. (For Cheque only)	
	in words		
Account Type [Please (✔)]	☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*		

9. NOMINATION (refer instruction 11)

I/ We _____, _____ and _____
(Unit holder 1) (Unit holder 2) (Unit holder 3)

do hereby nominate the person(s) more particularly described hereunder/ and/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No._____

(strike out which is not applicable)*

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

10. DOCUMENTS ENCLOSED (Please ✔)

- ☐ Memorandum & Articles of Association
- ☐ Trust Deed
- ☐ Bye-Laws
- ☐ Partnership Deed
- ☐ Resolution / Authorisation to invest
- ☐ List of Authorised Signatories with Specimen Signature(s)
- ☐ Power of Attorney
- ☐ PAN Proof
- ☐ KYC Compliance Status Proof

APPLICATIONS ENCLOSED (Please ✔)

- ☐ Systematic Investment Plan
  - ◯ Cheques
  - ◯ SIP Auto Debit Facility
- ☐ STP Enrolment Form

11. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 8)

Unitholders will receive their redemption / dividend proceeds (if any) directly into their bank account (as furnished by them in Section 5) as per the following arrangements:

(i) **Direct Credit** for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, 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., Standard Chartered Bank and YES Bank Limited.

(ii) **Electronic credit through National Electronic Funds Transfer** (NEFT) System of RBI for bank accounts other those mentioned in section no 11 (i).

(iii) **Electronic credit through Electronic Clearing System** (ECS) facility of RBI to receive dividend proceeds, if any, for bank accounts other those mentioned in section no. 11 (i).

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

12. DECLARATIONS & SIGNATURE/S (refer instruction 10)

I / We have read and understood the terms and contents of the Offer Document(s) / SID(s) of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustee of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRIs only :

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

Please (✔) ☐ Yes ☐ No
If yes, (✔) ☐ Repatriation basis ☐ Non-repatriation basis

DD	MM	YYYY

SIGNATURE/S

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

Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
Scheme Name / Plan / Option		
Cheque / DD No. / Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

HDFC MUTUAL FUND

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Application Form for Debt Schemes

HDFC INCOME FUND • HDFC SHORT TERM PLAN • HDFC LIQUID FUND
HDFC HIGH INTEREST FUND • HDFC FLOATING RATE INCOME FUND
HDFC CASH MANAGEMENT FUND • HDFC GILT FUND

CDQ

Offer of Units At NAV Based Prices

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

The Application Form should be completed in **English** and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6. Refer instruction 2).

Folio No. /

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

2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

	PAN # (refer instruction 12)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
First / Sole Applicant / Guardian		☐ Yes	☐ No
Second Applicant		☐ Yes	☐ No
Third Applicant		☐ Yes	☐ No

Please attach PAN proof. **If PAN is already validated, please don't attach any proof. ** Refer instruction 14**

3.

STATUS (of First/Sole Applicant) **[Please tick (✔)]**

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust
☐ HUF ☐ AOP ☐ PIO ☐ Company ☐ FIIs
☐ Minor through guardian ☐ BOI ☐ Body Corporate
☐ Society / Club ☐ Others _____ *(please specify)*

MODE OF HOLDING [Please tick (✔)]

☐ Single
☐ Joint
☐ Anyone or Survivor

OCCUPATION (of First/Sole Applicant) **[Please tick (✔)]**

☐ Service ☐ Student ☐ Professional
☐ Housewife ☐ Business ☐ Retired
☐ Agriculture ☐ Proprietorship
☐ Others _____ *(please specify)*

4a. UNIT HOLDER INFORMATION (refer instruction 3)

DATE OF BIRTH (Mandatory in case of Minor) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

Nationality

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **NAME OF CONTACT PERSON – DESIGNATION** (in case of non-individual Investors)

Mr. Ms.

Nationality Designation Contact No.

NAME OF THE SECOND APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

NAME OF THE THIRD APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

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

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code

Telephone : Off. Res. Mobile

Fax E-Mail

4b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA

Mr. Ms. M/s.

PAN* **[Please tick (✔)]** ☐ KYC Compliance Status Proof** * **Refer Instruction 12** ** **Refer Instruction 14**

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

Account No. Name of the Bank

Branch Bank City

IFSCCode*** Account Type [Please tick (✔)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*

*** **Refer Instruction 4b** (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**:
** **Refer Instruction 8** (Mandatory for Dividend Payout via ECS)

(The 9 digit code appears on your cheque next to the cheque number)

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✔)] (refer instruction 9)

i) ☐ **HDFCMF*Online*** - I/ We would like 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 4a, the email address under section 6(i) will be considered during registration for HPIN).
b) **Mother's maiden name:** _____
I/ We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
ii) ☐ ***e*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 mandatory).
iii) ☐ **Go Mobil*e* :** I/ We would like to receive SMS updates (Mobile number in section 4a is mandatory).

... continued overleaf

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

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

CDQ

Date :

Received from Mr. / Ms. / M/s. _____

an application for Purchase of Units of ☐ HDFC Income Fund ☐ HDFC Short Term Plan ☐ HDFC Liquid Fund ☐ HDFC High Interest Fund
☐ HDFC Floating Rate Income Fund ☐ HDFC Cash Management Fund ☐ HDFC Gilt Fund
alongwith Cheque / DD as detailed overleaf. **Please Note :** All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

7. INVESTMENT DETAILS – Please (✔) Choice of Scheme / Plan / Option (refer instruction 5)

HDFC Income Fund
- ☐ Growth Option
- ☐ Dividend Option ◯ Payout ◯ Reinvestment

HDFC Short Term Plan
- ☐ Growth Option
- ☐ Dividend Option Reinvestment Only

HDFC Liquid Fund
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment
  - ☐ Monthly Dividend Option ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plan
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund-STP
- ☐ Growth Option
- ☐ Dividend Option (Fortnightly) ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plus Plan
- ☐ Growth Option
- ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund
- ☐ Growth Plan
- ☐ Dividend Plan
  - ☐ Quarterly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Half-Yearly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Yearly Dividend ◯ Payout ◯ Reinvestment

HDFC Floating Rate Income Fund
- ☐ Short Term Plan
  - ☐ Wholesale Option ◯ Growth Option
  - ☐ Retail Option ◯ Dividend Option ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option Reinvestment Only

HDFC Cash Management Fund - Savings Plan
- ☐ Growth Option
- ☐ Dividend Option ◯ Daily (Reinvestment only) ◯ Weekly ◯ Payout ◯ Reinvestment

HDFC Cash Management Fund - Call Plan
- ☐ Growth Option
- ☐ Daily Dividend Reinvestment Only

HDFC Cash Management Fund - Savings Plus Plan
- ☐ Wholesale Option ◯ Growth
- ☐ Retail Option ◯ Dividend ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment

HDFC Gilt Fund
- ☐ Short Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment

8. PAYMENT DETAILS (refer instruction 6) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

Cheque / DD No.		Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (Rs.) **(i)**		Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (Rs.) **(ii)**			
Total Amount **(i)** + **(ii)**	in figures (Rs.)	Account No. (For Cheque only)	
	in words		
Account Type [Please (✔)]	☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*		

9. NOMINATION (refer instruction 11)

I/ We _____, _____ and _____
(Unit holder 1) (Unit holder 2) (Unit holder 3)

do hereby nominate the person(s) more particularly described hereunder/ and/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No._____

(strike out which is not applicable)*

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

10. DOCUMENTS ENCLOSED (Please ✔)

- ☐ Memorandum & Articles of Association
- ☐ Trust Deed
- ☐ Bye-Laws
- ☐ Partnership Deed
- ☐ Resolution / Authorisation to invest
- ☐ List of Authorised Signatories with Specimen Signature(s)
- ☐ Power of Attorney
- ☐ PAN Proof
- ☐ KYC Compliance Status Proof

APPLICATIONS ENCLOSED (Please ✔)

- ☐ Systematic Investment Plan
  - ◯ Cheques
  - ◯ SIP Auto Debit Facility
- ☐ STP Enrolment Form

11. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 8)

Unitholders will receive their redemption / dividend proceeds (if any) directly into their bank account (as furnished by them in Section 5) as per the following arrangements:

(i) **Direct Credit** for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, 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., Standard Chartered Bank and YES Bank Limited.

(ii) **Electronic credit through National Electronic Funds Transfer** (NEFT) System of RBI for bank accounts other those mentioned in section no 11 (i).

(iii) **Electronic credit through Electronic Clearing System** (ECS) facility of RBI to receive dividend proceeds, if any, for bank accounts other those mentioned in section no. 11 (i).

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

12. DECLARATIONS & SIGNATURE/S (refer instruction 10)

I / We have read and understood the terms and contents of the Offer Document(s) / SID(s) of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustee of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRIs only :

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

Please (✔) ☐ Yes ☐ No
If yes, (✔) ☐ Repatriation basis ☐ Non-repatriation basis

DD	MM	YYYY

SIGNATURE/S

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

Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
Scheme Name / Plan / Option		
Cheque / DD No. / Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

HDFC MUTUAL FUND

Continuing a tradition of trust.

Application Form for Debt Schemes

HDFC INCOME FUND • HDFC SHORT TERM PLAN • HDFC LIQUID FUND
HDFC HIGH INTEREST FUND • HDFC FLOATING RATE INCOME FUND
HDFC CASH MANAGEMENT FUND • HDFC GILT FUND

CDQ

Offer of Units At NAV Based Prices

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

The Application Form should be completed in **English** and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 6. Refer instruction 2).

Folio No. /

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

2. PAN AND KYC COMPLIANCE STATUS DETAILS (MANDATORY)

	PAN # (refer instruction 12)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
First / Sole Applicant / Guardian		☐ Yes	☐ No
Second Applicant		☐ Yes	☐ No
Third Applicant		☐ Yes	☐ No

Please attach PAN proof. **If PAN is already validated, please don't attach any proof. ** Refer instruction 14**

3.

STATUS (of First/Sole Applicant) **[Please tick (✔)]**

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust
☐ HUF ☐ AOP ☐ PIO ☐ Company ☐ FIIs
☐ Minor through guardian ☐ BOI ☐ Body Corporate
☐ Society / Club ☐ Others _____ *(please specify)*

MODE OF HOLDING [Please tick (✔)]

☐ Single
☐ Joint
☐ Anyone or Survivor

OCCUPATION (of First/Sole Applicant) **[Please tick (✔)]**

☐ Service ☐ Student ☐ Professional
☐ Housewife ☐ Business ☐ Retired
☐ Agriculture ☐ Proprietorship
☐ Others _____ *(please specify)*

4a. UNIT HOLDER INFORMATION (refer instruction 3)

DATE OF BIRTH (Mandatory in case of Minor) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s.

Nationality

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / **NAME OF CONTACT PERSON – DESIGNATION** (in case of non-individual Investors)

Mr. Ms.

Nationality Designation Contact No.

NAME OF THE SECOND APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

NAME OF THE THIRD APPLICANT ☐ Resident Individual ☐ NRI **[Mandatory Please tick (✔)]**

Mr. Ms.

Nationality

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

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

CONTACT DETAILS OF FIRST / SOLE APPLICANT

STD Code

Telephone : Off. Res. Mobile

Fax E-Mail

4b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA

Mr. Ms. M/s.

PAN* **[Please tick (✔)]** ☐ KYC Compliance Status Proof** * **Refer Instruction 12** ** **Refer Instruction 14**

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

Account No. Name of the Bank

Branch Bank City

IFSCCode*** Account Type [Please tick (✔)] ☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*

*** **Refer Instruction 4b** (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**:
** **Refer Instruction 8** (Mandatory for Dividend Payout via ECS)

(The 9 digit code appears on your cheque next to the cheque number)

6. eSERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✔)] (refer instruction 9)

i) ☐ **HDFCMF*Online*** - I/ We would like 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 4a, the email address under section 6(i) will be considered during registration for HPIN).
b) **Mother's maiden name:** _____
I/ We have read and understood the terms and conditions and confirm I/ we shall bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
ii) ☐ ***e*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 mandatory).
iii) ☐ **Go Mobil*e* :** I/ We would like to receive SMS updates (Mobile number in section 4a is mandatory).

... continued overleaf

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

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

CDQ

Date :

Received from Mr. / Ms. / M/s. _____

an application for Purchase of Units of ☐ HDFC Income Fund ☐ HDFC Short Term Plan ☐ HDFC Liquid Fund ☐ HDFC High Interest Fund
☐ HDFC Floating Rate Income Fund ☐ HDFC Cash Management Fund ☐ HDFC Gilt Fund
alongwith Cheque / DD as detailed overleaf. **Please Note :** All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

7. INVESTMENT DETAILS – Please (✔) Choice of Scheme / Plan / Option (refer instruction 5)

HDFC Income Fund
- ☐ Growth Option
- ☐ Dividend Option ◯ Payout ◯ Reinvestment

HDFC Short Term Plan
- ☐ Growth Option
- ☐ Dividend Option Reinvestment Only

HDFC Liquid Fund
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment
  - ☐ Monthly Dividend Option ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plan
- ☐ Growth Option
- ☐ Dividend Option
  - ☐ Daily Dividend Option Reinvestment Only
  - ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund-STP
- ☐ Growth Option
- ☐ Dividend Option (Fortnightly) ◯ Payout ◯ Reinvestment

HDFC Liquid Fund – Premium Plus Plan
- ☐ Growth Option
- ☐ Weekly Dividend Option ◯ Payout ◯ Reinvestment

HDFC High Interest Fund
- ☐ Growth Plan
- ☐ Dividend Plan
  - ☐ Quarterly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Half-Yearly Dividend ◯ Payout ◯ Reinvestment
  - ☐ Yearly Dividend ◯ Payout ◯ Reinvestment

HDFC Floating Rate Income Fund
- ☐ Short Term Plan
  - ☐ Wholesale Option ◯ Growth Option
  - ☐ Retail Option ◯ Dividend Option ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option Reinvestment Only

HDFC Cash Management Fund - Savings Plan
- ☐ Growth Option
- ☐ Dividend Option ◯ Daily (Reinvestment only) ◯ Weekly ◯ Payout ◯ Reinvestment

HDFC Cash Management Fund - Call Plan
- ☐ Growth Option
- ☐ Daily Dividend Reinvestment Only

HDFC Cash Management Fund - Savings Plus Plan
- ☐ Wholesale Option ◯ Growth
- ☐ Retail Option ◯ Dividend ◯ Daily (Reinvestment Only) ◯ Weekly ◯ Monthly ◯ Payout ◯ Reinvestment

HDFC Gilt Fund
- ☐ Short Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment
- ☐ Long Term Plan
  - ☐ Growth Option
  - ☐ Dividend Option ◯ Payout ◯ Reinvestment

8. PAYMENT DETAILS (refer instruction 6) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.)

Cheque / DD No.		Cheque / DD Date	
Amount of Cheque/DD/RTGS in figures (Rs.) **(i)**		Drawn on (Bank / Branch Name)	
DD charges, if any, in figures (Rs.) **(ii)**			
Total Amount **(i)** + **(ii)**	in figures (Rs.)	Account No. (For Cheque only)	
	in words		
Account Type [Please (✔)]	☐ SAVINGS ☐ CURRENT ☐ NRE ☐ NRO ☐ FCNR ☐ OTHERS_____ *(please specify)*		

9. NOMINATION (refer instruction 11)

I/ We _____, _____ and _____
(Unit holder 1) (Unit holder 2) (Unit holder 3)

do hereby nominate the person(s) more particularly described hereunder/ and/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No._____

(strike out which is not applicable)*

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

10. DOCUMENTS ENCLOSED (Please ✔)

- ☐ Memorandum & Articles of Association
- ☐ Trust Deed
- ☐ Bye-Laws
- ☐ Partnership Deed
- ☐ Resolution / Authorisation to invest
- ☐ List of Authorised Signatories with Specimen Signature(s)
- ☐ Power of Attorney
- ☐ PAN Proof
- ☐ KYC Compliance Status Proof

APPLICATIONS ENCLOSED (Please ✔)

- ☐ Systematic Investment Plan
  - ◯ Cheques
  - ◯ SIP Auto Debit Facility
- ☐ STP Enrolment Form

11. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS VIA DIRECT CREDIT / NEFT / ECS (refer instruction 8)

Unitholders will receive their redemption / dividend proceeds (if any) directly into their bank account (as furnished by them in Section 5) as per the following arrangements:

(i) **Direct Credit** for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, 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., Standard Chartered Bank and YES Bank Limited.

(ii) **Electronic credit through National Electronic Funds Transfer** (NEFT) System of RBI for bank accounts other those mentioned in section no 11 (i).

(iii) **Electronic credit through Electronic Clearing System** (ECS) facility of RBI to receive dividend proceeds, if any, for bank accounts other those mentioned in section no. 11 (i).

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

12. DECLARATIONS & SIGNATURE/S (refer instruction 10)

I / We have read and understood the terms and contents of the Offer Document(s) / SID(s) of the respective Scheme(s) of HDFC Mutual Fund. I / We hereby apply to the Trustee of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRIs only :

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

Please (✔) ☐ Yes ☐ No
If yes, (✔) ☐ Repatriation basis ☐ Non-repatriation basis

DD	MM	YYYY

SIGNATURE/S

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

Particulars	SCHEME NAME / PLAN / OPTION	SCHEME NAME / PLAN / OPTION
Scheme Name / Plan / Option		
Cheque / DD No. / Date		
Drawn on (Name of Bank and Branch)		
Amount in figures (Rs.)		

S SYSTEMATIC
I INVESTMENT
P PLAN

Enrolment Form

(Please read terms & conditions overleaf)

HDFC MUTUAL FUND

Enrolment Form No. **B**

KEY PARTNER / AGENT INFORMATION		
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY			
Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

The Trustee
HDFC Mutual Fund

Date : D D M M Y Y

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions overleaf. I / We hereby apply for enrolment under the SIP of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option.

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

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

2. PAN and KYC Compliance Status details (Mandatory)

	PAN # (refer item no. 16 overleaf)	KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)	
First / Sole Applicant / Guardian		☐ **Yes**	☐ **No**
Second Applicant		☐ **Yes**	☐ **No**
Third Applicant		☐ **Yes**	☐ **No**

Please attach PAN proof. **If PAN is already validated, please don't attach any proof. ** Refer item no. 17 overleaf**

3. Application No. (for new investor)	
4. Unitholder Information **Name of the First / Sole Applicant**	
Name of the Guardian (in case of First / Sole Applicant is a minor)	
Name of the Second Applicant	
Name of the Third Applicant	
5. Name of Scheme / Plan / Option	
6. Frequency (Please ✔ any one only)	☐ Monthly SIP ☐ Quarterly SIP
7. Enrolment Period	From M M Y Y To M M Y Y (Please refer item no. 6 (vii) overleaf)
8. Payment Mechanism (Please ✔ any one only)	1. ☐ **Cheques** (Please provide the details in point 9 below) 2. ☐ **SIP Auto Debit Facility#** (Please complete the Application Form for SIP Auto Debit Facility)

9. Cheque(s) Details

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

Total (Rs.)

Cheques drawn on Name of Bank Branch

10. Receipt of Document(s) by E-Mail (Please ✔)
☐ Account Statement ☐ Newsletter ☐ Annual Report
☐ Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996]
E-Mail ID :

ECS (Debit Clearing) is available in select cities and Direct Debit is available in select banks / branches only.

SIGNATURE(S)

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

First/Sole Unit holder / Guardian | Second Unit holder | Third Unit holder

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

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

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

Enrolment Form No. **B**

Date : D D M M Y Y

Received from Mr./Ms./M/s. `SIP' application(s) for

Scheme / Plan / Option

☐ No. of Cheques ☐ **SIP Auto Debit Facility**

Total Amount (Rs.) **Please Note :** All purchases are subject to realisation of cheques

ISC Stamp & Signature

TERMS & CONDITIONS

1. SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund:
HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund *(an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000)*, HDFC TaxSaver *(an open-ended equity linked savings scheme having a lock-in period of 3 years)*, HDFC MF Monthly Income Plan *(an open - ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus)*, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund - Savings Plus Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005
The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.
2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✔) in the appropriate box (❑), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services (Pvt.) Ltd. (CAMS).
3. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. 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.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form along with the respective Scheme Application Form. New investors are advised to read the Offer Document(s) of the respective Scheme(s) carefully before investing. The Offer Document(s)/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**.
   b. New investors need not have an existing folio ***for investments into respective schemes / plans / options***. Such investors can start a folio with a SIP.
   New investors should take a note of the following requirements:
   The provision for **'Minimum Application Amount'** specified in the respective scheme offer document ***will not be applicable*** for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Plan is Rs. 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 1,000/-.
5. SIP offers investors the following two Plans:
   i) Monthly Systematic Investment Plan (MSIP)
   ii) Quarterly Systematic Investment Plan (QSIP)
6. Under the **MSIP**, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrolment Form. Under the **QSIP**, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrolment Form must be filled for MSIP and QSIP.
   The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:
   i. Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 1,000/- and in multiples of Rs. 100/- thereafter.
   ii. Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under MSIP: Rs. 500/- and in multiples of Rs. 500/- thereafter.
   iii. Total minimum number of cheques under MSIP: 6.
   iv. Minimum amount per cheque for schemes other than HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 3,000/- and in multiples of Rs. 100/- thereafter.
   v. Minimum amount per cheque for HDFC TaxSaver and HDFC Long Term Advantage Fund - Under QSIP: Rs. 1,500/- and in multiples of Rs. 500/- thereafter.
   vi. Total minimum number of cheques under QSIP: 2
   vii. There is no maximum duration for SIP enrolment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund. In case of all other Schemes eligible for SIP facility, (except HDFC Children's Gift Fund) if the SIP enrolment period specified by the unit holder is more than 5 years, then the SIP enrolment will be deemed to be for a period of 5 years and processed accordingly.
   In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
   viii. (a) Load Structure for investments through SIP for HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund is as follows:

Entry Load	Applications routed through any Distributor / Agent / Broker: • In respect of each SIP Installment less than Rs. 5 crore in value, an Entry Load of 2.25% is payable. • In respect of each SIP Installment equal to or greater than Rs. 5 crore in value, no Entry Load is payable.
	Applications not routed through any Distributor / Agent / Broker (Direct Applications): Nil
Exit Load	• In respect of each SIP instalment less than Rs.5 crore in value, on Exit Load of 1.00% in payable if Units are redeemed / switched-out within 1 year from the date of allotment. • In respect of each SIP instalment equal to or greater than Rs.5 crore in value, no Exit Load is payable.

   (b) Load Structure for investment through SIP for HDFC Long Term Advantage Fund *(an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000)* and HDFC TaxSaver *(an open-ended equity linked savings scheme having a lock-in period of 3 years)* is as follows:

Entry Load	Applications routed through any Distributor / Agent / Broker: • In respect of each SIP Installment less than Rs. 5 crore in value, an Entry Load of 2.25% is payable. • In respect of each SIP Installment equal to or greater than Rs. 5 crore in value, no Entry Load is payable.
	Applications not routed through any Distributor / Agent / Broker (Direct Applications) : Nil
Exit Load	Nil

   (c) Load Structure for investments through SIP for HDFC Arbitrage Fund is as follows:

Entry Load	Direct Applications and Applications routed through any Distributor / Agent / Broker: No Entry Load for each SIP investment irrespective of the amount (per folio, per due date, per Plan/Option).
Exit Load	In respect of each purchase/ switch-in of units, an Exit Load of 0.50% is payable if Units are redeemed / switched-out within 3 months from the date of allotment. No Exit Load is payable if units are redeemed/ switched-out after 3 months from the date of allotment.

   (d) Load Structure for investments through SIP for HDFC Children's Gift Fund is as follows :

Entry Load	Applications routed through any Distributor / Agent / Broker: **Investment Plan** An Entry Load of 2.25% is payable in respect of each SIP installment.
	Savings Plan An Entry Load of 1.25% is payable in respect of each SIP installment.
	Applications not routed through any Distributor / Agent / Broker (Direct Applications) : Nil
Exit Load	• For units subject to Lock-in Period : NIL • For units not subject to Lock-in Period : ♦ 3% if the units are redeemed / switched – out within one year from the date of allotment; ♦ 2% if the units are redeemed / switched-out between the first and second year of the date of allotment; ♦ 1% if units are redeemed / switched-out between the second and third year of the date of allotment; ♦ NIL if units are redeemed / switched-out after the third year from the date of allotment.

   (e) Load Structure for investments through SIP for HDFC Floating Rate Income Fund – Short Term Plan is as follows:

Entry Load	Direct Applications and Applications routed through any Distributor / Agent Broker : Nil
Exit Load	Nil

   (f) Load Structure for schemes other than those mentioned above in item viii (a) to (e) are as follows :

Entry Load	Applications routed through any Distributor / Agent / Broker: No Entry Load for each SIP investment irrespective of the amount (per folio, per due date, per Scheme/Plan/Option).
	Applications not routed through any Distributor / Agent / Broker (Direct Applications) : Nil
Exit Load	Applicable Entry Load (% wise) originally waived will be levied if units are redeemed on or before 2 years from the date of allotment of units. Further, applicable Exit Load, if any, in the Scheme/Plan/option as on the date of allotment of units will also be levied.

7. All SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July - December 2007 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. The cheques should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of **HDFC MF Monthly Income Plan - Short Term Plan**, the cheque should be drawn in favour of **"HDFC MF Monthly Income Plan - Short Term Plan"**) and crossed **"A/c Payee Only"**. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.
10. Payment may be made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. 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.
    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 HDFC Bank and ABN Amro Bank. Please contact the nearest Investor Service Centre for updated list. Investors / Unit holders may also enroll for SIP Auto Debit facility through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India. Investors / Unit holders may also enroll for SIP Direct Debit Facility available with Axis Bank Ltd., IDBI Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Bank of India and Punjab National Bank and such other Banks / Branches which may be included from time to time. In order to enroll for this facility, please fill-up the Application Form for SIP Auto Debit facility.
11. Returned cheque(s) may not to be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
12. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working 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 working days of the end of respectrive quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.
13. Unit holders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.
14. The SIP enrolment will be discontinued and the balance cheques, if any, will be returned to the unit holder in cases where three consecutive SIP Cheuqes are not honored.
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. **Permanent Account Number (PAN)**
    SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. 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. 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. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents.
    In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, 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.*
    Further, as per the Notification No. 288 dated December 1, 2004, every person who makes payment of an amount of Rs. 50,000 or more to a Mutual Fund for purchase^ of its units should provide PAN.
    ^ includes fresh/additional purchase, switch, Systematic Investment / Transfer and Dividend Reinvestment/ Dividend Transfer.
    Since dividend reinvestment/ transfer of Rs. 50,000 or more qualifies as purchase of units for aforesaid Notification, PAN is required to process such reinvestment/ transfer, failing which dividend reinvestment/ transfer shall be automatically converted into payout option.

Applications not complying with the above requirement may not be accepted/ processed.

Additionally, in the event of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ CAMS/ Distributors or visit our website www.hdfcfund.com for further details.

17. **KNOW YOUR CUSTOMER (KYC) COMPLIANCE**
    In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/ circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.
    In order to make the data capture and document submission easy and convenient for the investors, Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to identity and address of the investor(s) to an independent agency [presently CDSL Ventures Limited ("CVL")] which will act as central record keeping agency ("Central Agency"). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number – MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.
    Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. 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 above the threshold.
    The KYC status will be validated with the records of the Central Agency before allotting units. HDFC Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.
    * *Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.*
18. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

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S	AUTO
I	DEBIT
P	FACILITY

Application Form

(Please read terms & conditions overleaf)

HDFC MUTUAL FUND

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

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

KEY PARTNER / AGENT INFORMATION		
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY			
Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

The Trustee
HDFC Mutual Fund

Date : D D M M Y Y

I / We have read and understood the contents of the Offer Document of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit.

Please (✔) any one.

- ☐ I / We hereby apply for enrolment under the SIP via ECS (Debit Clearing) / Direct Debit of the following Scheme / Plan / Option and agree to abide by the terms and conditions of the following Scheme / Plan / Option. **(New Registration)**
- ☐ Please change my / our bank account for ECS (Debit Clearing) / Direct Debit **(Change in bank account)**.
- ☐ I / We hereby apply for cancellation of ECS (Debit Clearing) / Direct Debit facility for SIP of the following Scheme / Plan / Option **(Cancellation)**.

INVESTOR AND SIP DETAILS

Sole / First Investor Name

PAN (Mandatory)#

Sole/1st Applicant / Guardian | Second Applicant | Third Applicant

#Please attach PAN Proof. If PAN is already validated, please don't attach any proof.

Application No. | Folio No.

Scheme

Plan | Option

Each SIP Amount (Rs.) | Frequency ☐ Monthly ☐ Quarterly

First SIP Transaction via Cheque No. | **Cheque Dated** D D M M Y Y | **Amount (Rs.)**

Mandatory Enclosure (if 1st instalment is not by cheque) ☐ Blank cancelled cheque ☐ Copy of Cheque

SIP Date [for ECS (Debit Clearing) / Direct Debit] ☐ 1st ☐ 5th ☐ 10th ☐ 15th ☐ 20th ☐ 25th

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit.

SIP Period [for ECS (Debit Clearing) / Direct Debit] Start From M M Y Y End On** (please ✓) ☐ Till further Notice ☐ _____ years & _____ months

** Please refer item no. 10 and 11 of Terms and Conditions

Mobile No. | E-mail ID

Preferred messaging medium **SMS** : Yes ☐ No ☐ **E-mail** : Yes ☐ No ☐ ***Note : Please ✓ for your preferred medium of messaging.***

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

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Bank City

Account Number | Account Type ☐ Savings ☐ Current ☐ Cash Credit

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

Accountholder Name as in Bank Account

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

First Account Holder's Signature *(As in Bank Records)*	**Please write application Form No. / Folio No. on the reverse of the Cheque.**
Second Account Holder's Signature *(As in Bank Records)*	
Third Account Holder's Signature *(As in Bank Records)*	

BANKER'S ATTESTATION (FOR BANK USE ONLY)

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

Signature of Authorised Official from Bank (Bank Stamp and Date)	**Bank Account Number**

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

Recorded on | Scheme Code

Recorded by | Credit Account Number

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

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

Bank Account Number

First Account Holder's Signature *(As in Bank Records)*	
Second Account Holder's Signature *(As in Bank Records)*	
Third Account Holder's Signature *(As in Bank Records)*	

TERMS AND CONDITIONS

A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Belgaum, Bhilwara, Bhopal, Bhubaneshwar, Burdhwan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalgiri, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panjim, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tenali, Tirupur, Tirupati, Trichur, Trichy, Trivandrum, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vizag

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

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

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

B) SIP payment through Direct Debit Facility

List of banks / branches for SIP Direct Debit Facility *

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

* Please contact HDFC Mutual Fund Investor Service Centre for updated list of banks / branches eligible for Direct Debit Facility.

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

C) Common Terms & Conditions for above mentioned Facilities

Please read this form in conjunction with the SIP terms and conditions mentioned on the reverse of the SIP Enrolment Form before applying.

1. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, unit holders need not submit the First Cheque for SIP enrollment provided the SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
2. Unit holders need to submit only SIP Auto Debit Facility Enrolment Form in cases where mode of holding is other than **'Joint'**.
3. First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount.
4. Please submit the following documents atleast 30 days before the first SIP date^ for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s)** SIP Auto Debit Facility Form First SIP Cheque	SIP Enrolment Form SIP Auto Debit Facility Form First SIP Cheque

^ 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 /quarter / year, as applicable (provided the roll over SIP date does exceed the maximum time gap of 60 days between the first cheque for SIP investment and first instalment of SIP through ECS (Debit Clearing) or Direct Debit) and also the end date shall accordingly get extended.

** included in the Key Information Memorandum

5. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice.
6. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited, 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.
7. HDFC Mutual Fund / HDFC Asset Management Company Limited, 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.
8. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason thereof.
9. Please refer the Key Information Memorandum / Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
10. 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] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit] is not submitted at least 30 days before the next SIP Auto Debit.
11. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.

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S SYSTEMATIC
T TRANSFER
P PLAN

Enrolment Form

(Please read terms & conditions overleaf)

HDFC MUTUAL FUND

Enrolment Form No.

KEY PARTNER / AGENT INFORMATION		
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code
ARN- 0010		

FOR OFFICE USE ONLY

The Trustee

HDFC Mutual Fund

Date :

I / We have read and understood the contents of the Offer Documents of the respective Scheme(s) and the terms & conditions overleaf. I / We hereby apply 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).

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

Particulars	
1. **Folio No. of 'Transferor' Scheme** (for existing Unit holder) **/ Application No.** (for new investor)	
2. **Name of 'Transferor' Scheme/Plan/Option**	
3. **Name of 'Transferee' Scheme/Plan/Option**	
4. **Type of STP Plan / Frequency** (Please ✔ any one Plan / Frequency only)	☐ FSTP ○ Daily# ○ Weekly$ ○ Monthly ○ Quarterly ☐ CASTP ○ Monthly ○ Quarterly
5. **Date of Transfer** (Please ✔ any one only)	☐ 1st ☐ 5th ☐ 10th ☐ 15th ☐ 20th ☐ 25th (Not applicable for FSTP Daily Interval and FSTP Weekly Interval)
6. **Enrolment Period** (Please refer item no. 9 (c) /9 (d) overleaf)	From : MM YY To : MM YY (Not applicable for FSTP Daily Interval and FSTP Weekly Interval)
7. **No. of Instalment (Mandatory for Daily and Weekly STP only)**	For FSTP – Daily ____ For FSTP – Weekly ____
8. **Amount of Transfer per Instalment**	FSTP Rs.
9. **Receipt of Document(s) by E-Mail** (Please ✔)	☐ Account Statement ☐ Newsletter ☐ Annual Report ☐ Other Statutory Information [as may be permitted under SEBI (Mutual Funds) Regulations, 1996] E-Mail ID : ____

In case of insufficient space, please fill up separate Enrolment Forms.

 # Refer Instruction No. 7 (a) $ Refer Instruction No. 7 (b)

SIGNATURE(S)

First/Sole Unit holder / Guardian | Second Unit holder | Third Unit holder

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

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

HDFC MUTUAL FUND

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

Date :

Enrolment Form No.

ISC Stamp & Signature

Received from Mr./Ms./M/s. ____ `STP' application(s) for transfer of Units;

from Scheme / Plan / Option ____

to Scheme / Plan / Option ____

TERMS & CONDITIONS

1. STP is a facility wherein unit holder(s) of designated open-ended scheme(s) of HDFC Mutual Fund can opt to transfer a fixed amount or capital appreciation amount at regular intervals to designated open-ended scheme(s) of HDFC Mutual Fund. 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 *(an open-ended equity linked savings scheme having a lock-in period of 3 years - formerly HDFC Tax Plan 2000)*, HDFC TaxSaver *(an open-ended equity linked savings scheme having a lock-in period of 3 years)*, 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 Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund, HDFC Gilt Fund, HDFC Floating Rate Income Fund, HDFC Liquid Fund.

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

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

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

4. Investors are advised to read the Offer Document(s) of the Transferee Scheme(s) carefully before investing. The Offer Document(s)/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**.

5. 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.

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.

7. a. Under the **FSTP - Daily Interval,** unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Business Day. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.

   b. Under the **FSTP - Weekly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC Long Term Advantage Fund* and HDFC TaxSaver* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on every Friday (if Friday is a Non-Business Day, then the immediate next Business Day). In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account will be closed.

   c. Under the **FSTP - Monthly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 1,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 5th, 10th, 15th, 20th or 25th of each month. Under the **FSTP - Quarterly Interval**, unit holders will be eligible to transfer a fixed amount (minimum Rs. 3,000 and in multiples of Rs. 100 thereafter for schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund* and minimum Rs. 500 and in multiples of Rs. 500 thereafter for HDFC TaxSaver* and HDFC Long Term Advantage Fund*) on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. In case there is no minimum amount (as specified above) available in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and account closed. 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 withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the unit holder's capital amount.

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

8. Under the **CASTP - Monthly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 300) by way of capital appreciation on the 1st, 5th, 10th, 15th , 20th or 25th of each month. Under the **CASTP - Quarterly Interval**, unit holders will be eligible to transfer the entire capital appreciation amount (minimum Rs. 1,000) by way of capital appreciation on the 1st, 5th, 10th, 15th, 20th or 25th of the first month of each quarter. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the CASTP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTP date (where redemption has been processed and paid) and the next CASTP date e.g. if the appreciation is Rs. 3500 in the first quarter and Rs. 3,000 in the second quarter, the unit holder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.

9. a. There should be a minimum of 6 installments for enrolment under Daily FSTP, Weekly FSTP, Monthly FSTP and CASTP and 2 installments for Quarterly FSTP and CASTP. Also, the minimum unit holder's account balance or a minimum amount of application at the time of STP enrolment should be Rs. 12,000.

   b. The application for enrollment for FSTP - Daily Interval should be submitted at least 10 Days before the commencement date for FSTP - Daily Interval.

   c. FSTP - Weekly will be registered effective from first Friday (if Friday is not a Business ay, then immediately succeeding Business Day) after 10 days from the date of receipt of the valid STP Enrolment Form.

   d. There will be no maximum duration for STP enrolment for HDFC Equity Fund, HDFC Growth Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Balanced Fund and HDFC Prudence Fund ("the Transferee Schemes"). In case of all other eligible Transferee Schemes, if the STP enrolment period specified by the Unit holder is more than 5 years, then the STP enrolment will be deemed to be for 5 years and processed accordingly.

   e. Capital Appreciation Systematic Transfer Plan (CASTP) will be restricted to single enrolment per 'transferor scheme' per folio.

10. a. Load structure for investments through STP to the following Transferee Schemes viz. HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Prudence Fund, HDFC Balanced Fund, HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Long Term Advantage Fund *(an open-ended equity linked saving scheme with a lock-in period of 3 years)* and HDFC TaxSaver *(an open-ended equity linked saving scheme with a lock-in period of 3 years)*. The details of Load Structure are as follows :

    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, **without payment of any Exit Load**, if any, and subscribing to the units of the Transferee Scheme at applicable NAV, **subject to payment of an Entry Load as under :**

    Applications routed through any distributor / agent / broker:

    - 1.00% in respect of each investment through STP less than Rs. 5 crore;
    - Nil in respect of each investment through STP equal to or greater than Rs. 5 crore.

    Applications not routed through any distributor / agent / broker (Direct Applications) : Nil.

    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.

    Exit Load : HDFC Long Term Advantage Fund and HDFC TaxSaver (Transferee Schemes) : **Nil**

    HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Prudence Fund, HDFC Core & Satellite Fund, HDFC Capital Builder Fund, HDFC Premier Multi-Cap Fund and HDFC Balanced Fund (Transferee Schemes): In respect of each investment through STP less than Rs. 5 crore in value, an Exit Load of **1.25%** is payable if units are redeemed / switched-out on or before 2 years from the date of allotment of units; In respect of each investment through STP equal to or greater than Rs. 5 crore in value, no Exit Load is payable.

    b. Load Structure for investments through STP to the Transferee Schemes other than above :-

    The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme will be effected by redeeming units of Transferor Scheme at applicable NAV, **without payment of any Exit Load,** if any, and subscribing to the units of the Transferee Scheme at applicable NAV, **without payment of any Entry Load,** if any, as on the specified date of a month or a quarter. 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.

    The applicable Entry Load (% wise) originally waived will be levied in the Transferee Scheme if units are redeemed on or before expiration of two years from the date of transfer.

    Further, applicable Exit Load, if any, in the Transferee Scheme / Plan / Option as on the date of allotment of units will also be levied.

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 offer document(s) of the respective designated Transferor Schemes and **'Minimum Application Amount'** specified in the offer 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 e-mail (if opted by the unit holder) to the unit holder within 10 working 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 working days of the end of respectrive quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Further, soft copy of the account statement shall be mailed to the investors under STP to their e-mail address on a monthly basis, if so mandated.

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 7 days prior to the due date of the next transfer date. On receipt of such request, the STP facility will be terminated. In case of FSTP - Daily Interval, termination of STP will be effective from 7th Business Day from the date of receipt of written request.

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. As per the directives issued by SEBI, obtaining / quoting UIN under the SEBI (Central Database of Market Participants) Regulations, 2003 has been temporarily suspended. In case it is made applicable in future, applicants who are termed as 'specified investors', will be required to quote Unique Identification Number (UIN) allotted under SEBI (Central Database of Market Participants) Regulations, 2003 in the application form. Any application form without these details will not be accepted by the Mutual Fund.

17. The Trustee reserves the right to change/modify the terms and conditions of the STP.

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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**. Office 207 - 210, Everest Building, Opp. Shastri Maidan, Limda Chowk, **Rajkot -** 360 001. Office No. 2, Ahura - Mazda Complex, First Floor, Sadak Street, Timalyawad, Nanpura, **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. 13, Major Shopping Center, Zone - 01, M.P. Nagar, **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 :** 101/5, Janpath (Near Swosti Hotel), Master Canteen Square, Unit-III, **Bhubaneswar - 751 001**. • **PUNJAB :** SCO 80-81, IIIrd 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**. 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.** D. No. 5-38-44, 5/1, Brodipet, Near Ravi Sankar Hotel, **Guntur - 522 002**. Door No. 1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkapalli, **Kadapa – 516 004**. No.33-1, 44 Sri Sathya Complex, Main Road, **Kakinada – 533 001.** H. No.7-1-257, Upstairs S.B.H, Mankammathota, **Karimnagar – 505 001**. H. No. 43/8, Upstairs, Uppini Arcade, N R Peta, **Kurnool - 518 004**. 9/756, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, **Nellore - 524 001**. D. No. 7-27-4, Krishna Complex, Baruvari Street, T. Nagar, **Rajahmundry – 533 101**. Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bye Pass Road, **Tirupathi - 517 501**. 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, **Vijayawada – 520 010**. F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, **Warangal - 506 001**. • **ASSAM** : Old Post Office Lane, Bye Lane No 1, Rehabari, **Guwahati - 781 008**. • **BIHAR :** Dr. R.P. Road, Khalifabaug Chowk, **Bhagalpur - 812 002**. Tel No: (0641) 3209093/ 94. Fax No: (0641) 2409506. 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.** G – 34, Ravi Complex, Valia Char Rasta, G.I.D.C, Ankleshwar, **Bharuch – 393 002**. Office No. 17, 1st Floor, Municipal Bldg, Opp. Hotel Prince Station Road, **Bhuj – 370 001**. 217/218, Manek Centre, P. N. Marg, **Jamnagar - 361 001**. Circle Chowk, Near Choksi Bazar Kaman, **Junagadh** - 362 001. C-7/8 Upper Level, New Durga Bazar, Near Railway Crossing, **Himmatnagar - 383 001**. 1st Floor, Subhadra Complex, Urban Bank Road, **Mehsana - 384 002**. Dinesh Vasani & Associates, 103-Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chimnabai Road, **Navasari - 396 445.** 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**. Yash Kamal -"B", Ground Floor, Near Dreamland Theatre, Tithal Road, **Valsad - 396 001.** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, **Vapi - 396 195.** • **HARYANA** : Opposite PEER, Bal Bhawan Road, **Ambala City - 134 003.** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad - 121 001**. 2319, 1st Floor, Block No.3, Opp. Air Force Golden Jubilee School, Delhi Road, Sector 14, **Gurgaon - 122 001**. 12, Opp. Bank of Baroda, Red Square Market, **Hisar - 125 001**. 83, Devi Lal Shopping Complex, Opp ABN AMRO Bank, G. T. Road, **Panipat – 132 103**. 205, 2nd Floor, Bldg No. 2, Munjal Complex, Delhi Road, **Rohtak – 124 001**. 124-B/R, Model Town, **Yamuna Nagar – 135 001.** • **HIMACHAL PRADESH** : 1st Floor, Opp. Panchayat Bhawan Main Gate, Bus Stand, **Shimla – 171 001**. • **JAMMU & KASHIMIR** : 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**. 223, 1st Floor, Tirath Mansion, (Near Over Bridge), Main Road, **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**. Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi, **Belgaum - 590 006**. # 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**. Academy Annex, First Floor, Opposite Corporation Bank, Upendra Nagar, **Manipal - 576104**. 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** : Room No. 14/435, Casa Marina Shopping Centre, Talap, **Kannur - 670 004.** Kochupilamoodu Junction, Near VLC, Beach Road, **Kollam - 691 001.** Door No. IX/1276, Amboorans Building, Manorama Junction, **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**. • **MADHYA PRADESH** : 1st Floor, Singhal Bhavan, Behind Royal Plaza, Daji Vitthal Ka Bada, Old High Court Road, **Gwalior - 474 001**. 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, **Jabalpur - 482 001**. 1st Floor, Shiva Complex, Bharat Talkies Road, **Itarsi - 461 111**. 81, Bajaj Khanna, **Ratlam - 457 001**. Opp. Somani Automoblies, Bhagwanganj, **Sagar – 470 002.** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, **Satna - 485 001** • **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**. H. No. 1793 / A, J.B. Road, Near Tower Garden, **Dhule – 424 001**. 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**. Ruturang Bungalow, 2, Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, **Nasik - 422 005**.Mahavir Centre, Office No. 17, Plot 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**. 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P, Opp. Pangal High School, **Solapur – 413 001**. • **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.** Tel: (0680) 3203 933, 3205 855. Cantonment Road, **Cuttack - 753 001**. 1st Floor, Mangal Bhawan, Phase II, Power House Road, **Rourkela – 769 001**. Opp.Town High School, Sansarak, **Sambalpur - 768 001**. • **PONDICHERRY** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), **Pondicherry – 605 001**. • **PUNJAB** : 378-Majithia Complex, 1st Floor, M. M. Malviya Road, **Amritsar – 143 001**. 2907 GH, GT Road, Near Zilla Parishad, **Bhatinda - 151 001**. 367/8, Central Town, Opp. Gurudwara Diwan Asthan, **Jalandhar – 144 001**. Ground Floor, Adjoining TATA Indicom Office, Dutta Road, **Moga - 142 001.** 35, New Lal Bagh Colony, **Patiala – 147 001**. • **RAJASTHAN** : Shop No. S-5, Second Floor, Swami Complex, **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.** 6/7 Yadav Complex, Rani Bazar, **Bikaner – 334 001.** B-33 'Kalyan Bhawan', Triangle Part ,Vallabh Nagar, **Kota – 324 007**. 18 L Block, **Sri Ganganagar - 335 001**. 32, Ahinsapuri, Fatehpura Circle, **Udaipur – 313 004**. • **TAMILNADU** : 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**. # 904, 1st Floor, Jawahar Bazaar, **Karur - 639 001.** 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**. 1st Floor, Mano Prema Complex, 182/6, S.N. High Road, **Tirunelveli - 627 001.** No. 1 (1), Binny Compound, 2nd Street, Kumaran Road, **Tiruppur - 641 601**. No. 8, 1st Floor, 8th Cross West Extn., Thillainagar, **Trichy - 620 018**. No.54, 1st Floor, Pillaiyar Koil Street, Thottapalayam, **Vellore - 632 004**. • **TRIPURA** : Krishnanagar, Advisor Chowmuhani (Ground Floor), **Agartala - 799 001.** • **UTTAR PRADESH** : F-39/203, Sky Tower, Sanjay Place, **Agra - 282 002**. City Enclave, Opp. Kumar Nursing Home, Ramghat Road, **Aligarh - 202 001**. 7, 1st Floor, Bihari Bhawan, 3, S. P. Marg, Civil Lines, **Allahabad – 211 001**. F-62, 63, IInd Floor, Butler Plaza Commercial Complex, Civil Lines, **Bareilly – 243 001**. 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.** Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, **Jhansi – 284 001**. 159 / 160, Vikas Bazar, **Mathura - 281 001**. B-612 'Sudhakar', Lajpat Nagar, **Moradabad - 244 001**. 108, Ist Floor, Shivam Plaza, Opposite Eves Cinema, Hapur Road, **Meerut – 250 002**. C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, **Varanasi – 221 002**. • **UTTARANCHAL** : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, **Dehradun - 248 001**. • **WEST BENGAL** : Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P. O. Ushagram, **Asansol - 713 303**. 399, G T Road, Opposite of Talk of the Town, **Burdwan - 713 101**. SN-10, Ambedkar Sarani, City Centre, **Durgapur – 713 216**. A - 1/50, Block - A, **Kalyani - 741 235.** AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kestopur, **Kolkata – 700 101**. 33, C.R. Avenue,2nd Floor, Room No. 13, **Kolkata - 700 012**. 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.

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.** 1, Skylark Ground Floor, Near Kamgar 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. • **GOA :** Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank Ltd, Angod, **Mapusa - 403 507.** Tel No: 09326126122

** This CC will accept Applications from Monday to Friday between 12 p.m. to 3 p.m. only.

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 Company Limited (AMC) has entered or may enter into specific arrangements for purchase / sale / switch of units. Additionally, secured internet sites operated by CAMS will also be official point of acceptance.

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 Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Liquid Fund, HDFC Cash Management Fund, HDFC Floating Rate Income Fund** and **HDFC Gilt Fund** 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 offer document(s)/SID(s) of the respective Scheme(s) 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 Rs. 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 AMC – 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, 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. **GOA :** 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, 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, A-3, First Floor, Krishna Building, Opp. Education Department, Behind Susheela Building, G. P. Road, **Panaji - 403 001**. Tel. : 0832 - 2425609, 2425610, Fax : 0832 - 2425614. HDFC AMC 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, 2nd Floor, Gangotri Plaza, Opposite Daxinamurty School, Waghawadi Road, **Bhavnagar - 364 001**. Tel : (0278) - 3988029, Fax : (0278) - 3984039. 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. : 0281-5524881 / 2. 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 Asset Management Company 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, TA - 12A, 15-18, Third Floor, Crown Plaza, Sector 15A, Mathura Road, **Faridabad - 121 001**. Tel. : (0124) 2221 338 / 339 / 341 / 342 / 343, Fax No.: (0129) 2221340. HDFC Asset Management Company 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 Asset Management Company 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, Kantharaj 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, 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) 2560128. HDFC AMC Limited, Sofia Complex, Near Andamukkam Bus Stand, Beach Road, **Kollam - 691 001.** Tel No: (0474) 2752 070 / 071/ 072 / 074. 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 Limited, Ranjit Towers, Zone-II, 8, M. P. Nagar, **Bhopal - 462 011**. Tel. : 0754 - 4285385, 4277772, 4273330, Fax : 0755 - 4273331. 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 Asset Management Company 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 Asset Management Company 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, 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, 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. 3, Ground Floor, Abhishek Building, Irla Bridge, S.V. Road, Andheri (W), **Mumbai - 400 058**. Tel No.: (022) 32157352 / 34. Fax: (022) 26241131. HDFC Asset Management Company 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 – 66316300, Fax : 022 – 66580200. HDFC AMC Limited, Mistry Bhavan, 1st Floor, 122, Backbay Reclamation, Dinsha Vachha Road, Churchgate, **Mumbai - 400 020**. Tel. : 022 - 66316300, Fax : 022 - 22821144. HDFC Asset Management Company 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 Asset Management Company 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. **NEW DELHI :** HDFC AMC Limited, 4th Floor, Mohan Dev Building, 13, Tolstoy Marg, Connaught Place, **New Delhi - 110 001**. Tel. : 011 – 66324000, Fax : 011 - 23351317. HDFC Asset Management Company Limited *, 14th Floor, Mohandev Building,13 Tolstoy Marg, **New Delhi - 110 001.** Tel: (011) 6622 0937- 41, 66220934 Fax: (011) 23351318. **ORISSA :** HDFC AMC Limited, Vinayak, 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. **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 Limited, SCO 375-376, Ground Floor, Sector 35-B, **Chandigarh - 160 022.** Tel. : 0172 - 2623397, 2624497 Telfax: 0172 - 3013839. 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, **Ajmer - 305 001**. Tel: (0145) 3099000. Fax: (0145) 3099001. 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 Asset Management Company 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 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. **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, 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: (0532) 2561035. 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, D-2, 1st Floor, Raj Nagar District Centre, Raj Nagar, **Ghaziabad - 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, 2008143/145/1, 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) 3982137. HDFC AMC Limited, K-24/25, Premises No. 36 & 37, Pearl Plaza, Sector-18, **Noida - 201 301**. Tel No.: (0120) 3988029. Fax No.: (0120) 3980610. HDFC AMC Limited, D-64/127, 4th Floor, Arihant Complex, Sigra, **Varanasi - 221 010**. Tel. : 9935177068, 9935147068. **WEST BENGAL :** HDFC AMC Limited, City Plaza, City Centre, 1st Floor, **Durgapur - 713 216**. Tel: (0343) 3982150, Fax: (0343) 3982153. HDFC AMC Limited, Menaka Estate, 1st Floor, 3 Red Cross Place, **Kolkata - 700 001**. Tel. : 033 - 22427849 / 53 / 56 / 59, Fax : 033 - 22439582. Gitanjali Complex, 2nd Floor, Above Corporation Bank, Sevoke Road, **Siliguri - 734 001**. Tel No.: (0353) - 6453474. Fax No.: (0353) 2545270.

* This is not an Investor Service Centre for HDFC Mutual Fund. However, this is an Official Point of acceptance for acceptance of all on-going transactions from Institutional Investors only i.e. broadly covering all entities other than resident/non-resident individuals. Institutional Investors are free to lodge their applications at any other official point of acceptance also. **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.

HDFC MUTUAL FUND

Continuing a tradition of trust.

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.: 022-66316300 • Toll-free No. 1800 233 6767 • Fax : 022-22821144

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