

# HDFC Bank Investment Services Account



We understand your world

Application No.: \_\_\_\_\_

I/We request you to open an investment services account to transact in Mutual Funds and link the same to the existing / new Bank account mentioned below: (The holding pattern of Investment Service Account should be similar to the Bank Holding pattern and cannot be changed later)

## Name of the bank account holder

1st / sole holder

2nd holder

3rd holder

Guardian Name

(in case the first Applicant is a Minor)

Karta Name

(in case the first Applicant is a HUF)

PAN No\*

Cust ID\*

1st / sole holder

2nd holder

3rd holder

Guardian

Karta

Email Id\*:

(The product offering covers, product information, research reports / statement (if any) which would be sent regularly to this ID)

Contact Number\* (R)

(O)

(Mobile)

HDFC Bank Account Number (in case of existing customer):

AOF Application Number (in case of new account)

Nomination : I/We

do hereby nominate the person on the

day of

in respect of units held by me/ us.

Name and Address of Nominee

Date of Birth (in case nominee is a minor)

Relationship with Applicant:

### Declaration

I/ We have read and understood the Terms and Conditions (a copy of which is in my/ our possession) applicable to Investment Services Account. I/ We agree to abide by the same. I/ We declare that the particulars given above are true to the best of my/ our knowledge as on the date of making such applications. I/ We undertake to inform, in writing, of any change in the particulars furnished above. I/ We further agree that any false/ misleading information given by me/ us or suppression of any material fact will render my/ our account liable for termination. I/ We declare that all the details in my/ our relationship record are true and correct and any instruction given to you to transact business on my/ our behalf shall be in due conformity with the applicable laws as may for the time being be in force. Any tax implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I/ We agree and declare that any and all tax liability will be my/ our sole responsibility. I/ We shall execute and deliver to the Bank, form time to time such other documents as may be specified by the Bank for compliance or updating of records if any. I/ We have read and understand the terms and conditions applicable to the bank's Investment Services Account and agreed to be bound by the said terms and conditions and including those excluding/limiting your Liability. I/We agree that the Bank A/c linked to the Investment Services Account will not be closed till the time all my investment holdings are either redeemed or transferred to physical form method. I/ We undertake to make the applicants to the investments aware of the provisions of the terms and conditions and the same will be binding on the applicants by use of the facility provided herein. I/ We will be jointly and severally bound by the terms and conditions of the Bank's Investment Services Account.

**I/We agree to pay the quarterly maintenance charge for Investment Services Account**

### Mandate for Investment Service Account

I/ We authorize HDFC Bank Ltd to link the above mentioned HDFC Bank Account/ New account maintained/ being opened by me/ us to the Investment services account and to transfer funds in any form and manner including but not limited to by way of debit/ credit of my/ our account and issue pay-orders/ demand drafts/ bankers cheque, from my/ our account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund units in pursuance of the Instructions given by me/ us from time to time. I/ We hereby state that all the acts, deeds and things done by the Bank based on such instructions shall be binding on me/ us. This mandate by me/ us is to be adhered to by the Bank in respect of actions permitted by the RBI and/ or relevant regulations as applicable train time to time.

I/ We, the second and third holders, irrevocably constitute the first holder as my/ our agent.

I/ We, the second and third holders agree that the instructions given by the first holder to purchase mutual funds will be funded through the Bank account mentioned herein.

I/ We, the second and third holders agree that the instructions may be given by the first holder in name of the first holder only or first jointly with any other persons to the exclusion of second & third holders.

The second and the third holders will not raise any objections to the bank acting on such Instructions

Signature of the  
Sole/ first Bank account holder

Signature of the  
Second Bank account holder

Signature of the  
Third Bank account holder

\*Mandatory

All applicants needs to be KYC compliant for opening Investment Services Account.



## CLIENT RISK PROFILE AND SUITABILITY FORM

(For Offline Mutual Fund transactions )

Customer ID : Attach Barcode sticker (FTS)->

Customer Name : 1st Holder  
2nd Holder  
3rd Holder

Bank Account Number :

Pan No :

### CLIENT RISK PROFILE QUESTIONNAIRE

1. What would you do if your investment falls 10%? (Please tick on any one option)

Sell Off		Hold On		Buy More	
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2. What shall be your priority for investments? (Please tick on any one option)

Preserve Money		Grow Money		Maximise Money	
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Your Risk Profile is \_\_\_\_\_ (Please turn Overleaf to identify the same)

(Lumpsum \ SIP)

Sr No	I/We would like to invest in the following scheme/s	Plan/Option	Investment Amt	Recommended \ Non - Recommended	Product Risk Rating	Permissible Risk Rating
1						
2						
3						

(Switch)

Sr No	I/We would like to Switch from	Plan/Option	I/We would like to Switch in	Plan/Option	Switch Amt	Switch Units	Product Risk Rating	Permissible Risk Rating
1								
2								
3								

### Declaration:

I/We agree with my/our risk profile as above and after taking into account the recommended asset allocation relevant to my risk profile, SEBI Risk-O-Meter of the fund and other suggestions mentioned overleaf I/We confirm that:

(Tick any one)

- The fund is appropriate for My/Our risk profile (Permissible Risk Rating >= Product Risk Rating)
- The fund is not appropriate for My/Our risk profile but I would like to still invest on "execution only basis"  
(Permissible Risk Rating < Product Risk Rating OR  
No Product Risk Rating assigned as the fund is not part of current Recommended list of HDFC Bank)

-----  
1<sup>st</sup>/Sole Holders Signature

-----  
2<sup>nd</sup> Holders Signature

-----  
3<sup>rd</sup> Holders Signature

(For Bank Use Only)

Signature Verified:  Bank Account E/S Account or Single:  Customer Details Verified:

Is the client Risk profile matching with the Investment (Yes / No) \_\_\_\_\_

RM Name: \_\_\_\_\_ RM Signature \_\_\_\_\_ RM Emp Code \_\_\_\_\_

(Only AMFI certified RMs with valid EUIN can fill the same)

Application Receipt Date: DD /MM/YYYY

Time of Receipt: HH/MM

Primary RM Name		Primary RM CamsCode	
Shadow RM Name		Shadow RM CamsCode	
Branch Name		Branch Code	

Any offline transaction done without submission of this form to TPP Operations shall be highlighted as an exception

### INSTRUCTIONS

1. This form needs to be filled up to complete the client profiling and suitability as required by SEBI guidelines.
2. This form should not to be submitted to the AMC.
3. To identify customer's Risk Profile basis the response to questionnaire use below table:

Action	Priority	Risk Profile
Sell Off	Preserve money	Conservative
Sell Off	Grow Money	Conservative
Sell Off	Maximise Money	Moderate
Hold On	Preserve money	Conservative
Hold On	Grow Money	Moderate
Hold On	Maximise Money	Aggressive
Buy More	Preserve money	Moderate
Buy More	Grow Money	Aggressive
Buy More	Maximise Money	Aggressive

### 4. Product Risk Rating and Recommendations

Scoring of Recommended Funds		SEBI Riskometer					
No	SEBI Fund category	Low Risk	Low to Moderate Risk	Moderate Risk	Moderately High Risk	High Risk	Very High Risk
1	Overnight funds	1	2	3	4	5	6
2	Liquid funds	1	2	3	4	5	6
3	Ultra Short duration		2	3	4	5	6
4	Low duration		2	3	4	5	6
5	Money market		2	3	4	5	6
6	Floater fund		2	3	4	5	6
7	Short duration		2	3	4	5	6
8	Banking & PSU fund		2	3	4	5	6
9	Arbitrage fund		2	3	4	5	6
10	Medium duration fund			3	4	5	6
11	Medium to Long duration fund			3	4	5	6
12	Long duration fund			3	4	5	6
13	Dynamic Bond			3	4	5	6
14	Gilt funds			3	4	5	6
15	FMP's			3	4	5	6
16	Corporate Bond fund			3	4	5	6
17	Conservative Hybrid fund			3	4	5	6
18	Aggressive Hybrid fund				4	5	6
19	Gilt with 10 year constant duration				4	5	6
20	Dynamic Asset Allocation or Balanced Advantage fund				4	5	6
21	Equity Savings fund				4	5	6
22	Multi-Asset Allocation				4	5	6
23	Index funds				4	5	6
24	Large cap funds				4	5	6
25	Gold funds				4	5	6
26	ELSS				4	5	6
27	Multi Cap funds					5	6
28	Dividend Yield funds					5	6
29	Large & Mid cap funds					5	6
30	Value & Contra fund					5	6
31	Focussed funds					5	6
32	Credit Risk Funds						6
33	Mid cap funds						6
34	Small Cap funds						6
35	Sectoral/Thematic funds						6
36	FOF- Overseas funds						6

Client Profile	Permissible Fund Score	Asset Allocation			Other Conditions	Suitability
		Debt	Equity	Gold		
Conservative	Upto 4	70%	25%	5%	Non Recommended Funds	Not suitable
Moderate	Upto 5	40%	55%	5%	Closed Ended funds / FMPs	Upto 15% of client portfolio
					Single Fund exposure	Upto 10% of client portfolio
Aggressive	All	20%	75%	5%	Single AMC exposure	Upto 25% of client portfolio

**Application Form (Except for ETFs, HDFC Retirement Savings Fund and HDFC Children's Gift Fund)**

Investors must read the Key Information Memorandum, the instructions and Product Labeling on page 83 & 84 before completing this Form. The Application Form should be completed in English and in **BLOCK LETTERS** only.

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.) (Refer Instruction 1)						FOR OFFICE USE ONLY (TIME STAMP)	CAMS bar code
ARN/RIA Code/Stock Broker/Portfolio Manager Registration Number (PMRN)	ARN/RIA/Portfolio Managers/ Stock Broker's Name	Sub Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/Employee	Employee Unique Identification Number (EUIN)		
ARN-0005							

**EUIN Declaration (only where EUIN box is left blank) (Refer Instruction 1)**  
I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

<b>SIGN</b>	First/ Sole Applicant/ Guardian/ PoA Holder	Second Applicant	Third Applicant

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

I confirm that I am a first time investor across Mutual Funds. **OR**  I confirm that I am an existing investor across Mutual Funds.  
In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

**1. EXISTING UNIT HOLDER INFORMATION (IF YOU HAVE EXISTING FOLIO, PLEASE FILL IN SECTIONS viz. 1, 5, 7, 10 AND 13 ONLY. Refer instruction 3).**

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

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

**3. UNIT HOLDER INFORMATION (Refer instruction 4) DATE OF BIRTH@** [D][D][M][M][Y][Y][Y][Y] Proof of date of birth@ **Please (✓)**

**NAME OF FIRST / SOLE APPLICANT (In case of Minor, there shall be no joint holders)**  Attached

Mr. Ms. M/s. \_\_\_\_\_  
Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_  
KYC Number \_\_\_\_\_ KYC # [Please tick (✓)] (Mandatory)  Proof Attached

**Status of First/ Sole Applicant [Please tick (✓)]**  Individual  Non - Individual [Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Mandatory) (Refer Instruction 4 & 19)]

Resident Individual  Partnership  Trust  HUF  AOP  PIO  Pvt. Ltd. Company  Public Ltd. Company  Minor through guardian  BOI  OCI  Body Corporate  LLP  
 Society/Club  NRI-Repatriation  NRI-Non Repatriation  Foreign National Resident in India  FPI  Sole Proprietorship  Non Profit Organisation  Others (please specify)

LEI No. \_\_\_\_\_ Expiry Date: [D][D][M][M][Y][Y][Y][Y]

(Mandatory for Non - Individuals transacting / proposing to transact for an amount of Rs. 50 crores or more)

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

Relationship with Minor@ Please (✓)  Father  Mother  Court appointed Legal Guardian Proof of relationship with minor@ Please (✓)  Attached @ Mandatory

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

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

**CONTACT DETAILS OF FIRST / SOLE APPLICANT**

Country Code \_\_\_\_\_ STD Code \_\_\_\_\_  
Telephone : Off. \_\_\_\_\_ Res. \_\_\_\_\_ Fax \_\_\_\_\_  
eAlerts Mobile \_\_\_\_\_ eDocs Email of First / Sole holder ^ \_\_\_\_\_ IN CAPITALS

This email id belongs to (Mandatory Please ✓):  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPIs only)  PMS  
This mobile number belongs to (Mandatory Please ✓):  Self  Spouse  Dependent Children  Dependent Siblings  Dependent Parents  Guardian  POA  Custodian (for FPIs only)  PMS  
 I hereby declare that I shall immediately notify any change to the mobile number/ email id. (Refer instruction 10)  
 I/ We would like to register for online access to transact on HDFCFMOnline Investors as per the terms & conditions displayed on website: www.hdfcfund.com (Email id mandatory) (only for non individuals and individuals with mode of holding as 'Joint'). Refer Instruction 12.

^ On providing email-id investors shall receive the scheme wise annual report or an abridged summary thereof/ account statements/ statutory and other documents by email. However, if the investors wish to receive physical copy of the scheme wise annual report or an abridged summary thereof [Please tick (✓)] Opt-in  (Refer Instruction 10 & 12)

**4. JOINT APPLICANT DETAILS, If any (Refer instruction 4) (In case of Minor, there shall be no joint holders)**

**1. NAME OF SECOND APPLICANT**  
Mr. Ms. M/s. \_\_\_\_\_  
Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_  
KYC Number \_\_\_\_\_ KYC # [Please tick (✓)] (Mandatory)  Proof Attached

**2. NAME OF THIRD APPLICANT**  
Mr. Ms. M/s. \_\_\_\_\_  
Nationality \_\_\_\_\_ PAN#/ PEKRN# \_\_\_\_\_  
KYC Number \_\_\_\_\_ KYC # [Please tick (✓)] (Mandatory)  Proof Attached

**ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]**

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

Received from Mr. / Ms. / M/s. \_\_\_\_\_  
an application for Purchase of Units of the Scheme(s) alongwith Cheque / DD / Payment Instrument as detailed overleaf.

ISC Stamp & Signature

**5. ADDITIONAL KYC DETAILS (Refer instruction 4b)**

Occupation details for	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Politically Exposed Person (PEP) details:	Is a PEP	Related to PEP	Not Applicable
Private Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Sector Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Government Service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Authorised Signatories	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agriculturist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Promoters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Partners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housewife	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Karta	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Whole-time Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proprietorship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trustee	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)								

**Non-Individual Investors involved/ providing any of the mentioned services**  Foreign Exchange / Money Changer Services  Gaming / Gambling / Lottery / Casino Services  
 Money Lending / Pawning  None of the above

Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian	Gross Annual Income Range (in Rs.)	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant	Guardian
Below 1 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10-25 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-5 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25 lac- 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5-10 lac	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	> 1 cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OR Networth in Rs. (Mandatory for Non Individual) (not older than 1 year) \_\_\_\_\_ as on DD MM YYYY

# Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18a for KYC (KRA). Refer instruction No 18b for KYC Identification Number issued by CKYCR.

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

Name of PoA Mr. Ms. M/s. \_\_\_\_\_  
 PAN#/ PEKRN# \_\_\_\_\_  
 KYC Number \_\_\_\_\_ KYC # [Please tick (✓)] (Mandatory)  Proof Attached

# Please attach Proof. Refer instruction No 16 for PAN/PEKRN and No 18a for KYC (KRA). Refer instruction No 18b for KYC Identification Number issued by CKYCR.

**7. FATCA AND CRS INFORMATION (for Individual including Sole Proprietor) (Self Certification) (Refer instruction 4)**

The below information is required for all applicant(s)/ guardian

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

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency#			
Is the applicant(s)/guardian's Country of Birth/Citizenship/ Nationality/Tax Residency other than India? Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below*.	First Applicant/Guardian in case of Minor <input type="checkbox"/> Yes <input type="checkbox"/> No	Second Applicant/ Guardian <input type="checkbox"/> Yes <input type="checkbox"/> No	Third Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No

If Yes, please provide the following information [mandatory]

Category	First Applicant/Guardian in case of Minor	Second Applicant/ Guardian	Third Applicant
Tax Payer Ref. ID No ^			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No. 3			
Identification Type [TIN or other, please specify]			

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

**8. MODE OF PAYMENT OF REDEMPTION / IDCW PROCEEDS (refer instruction 11)**

I / We would like to receive redemption / IDCW proceeds :  
 directly into my / our bank account (as per Section 8) (Default mode) OR  via cheque / demand draft

**9. UNIT HOLDING OPTION  DEMAT MODE\*  PHYSICAL MODE (Default) ( refer instruction 13)**

\*Demat Account details are mandatory for (i) FPIs and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL DP Name \_\_\_\_\_ DP ID I N \_\_\_\_\_ Beneficiary Account No. \_\_\_\_\_  
 CDSL DP Name \_\_\_\_\_ Beneficiary Account No. \_\_\_\_\_

\*Investor opting to hold units in demat form, may provide a copy of the DP statement for us to match the demat details as stated in the application form.

**Particulars**

Scheme Name / Plan / Option / Sub-option / Payout Option	Cheque / DD / Payment Instrument / UTR No. / Date	Drawn on (Name of Bank and Branch)	Amount in figures (Rs.)

Please Note: All Purchases are subject to realisation of cheques / demand drafts / Payment Instrument.

**10. INVESTMENTS & PAYMENT DETAILS** [Please (✓)] (refer instruction 6 & 7 for Scheme details and instruction 8 & 9 for Payment Details) The name of the first/ sole applicant must be pre-printed on the cheque.

<input type="checkbox"/> <b>Regular Plan</b> (Purchase/ Subscription routed through Distributor) Mention valid ARN in Key Partner/ Agent Information		<input type="checkbox"/> <b>Direct Plan</b> (Purchase/ Subscription made directly with the Fund) Mention <b>DIRECT</b> in Key Partner/ Agent Information				
<b>Scheme/Plan/Sub Option/ Frequency</b>						
<input type="checkbox"/> <b>Growth Option</b> <input type="checkbox"/> <b>Income Distribution cum Capital Withdrawal (IDCW) Option</b> (The amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.)			<input type="checkbox"/> <b>Payout</b> <input type="checkbox"/> <b>Reinvestment</b>			
<b>Mode of Payment</b>		<input type="checkbox"/> <b>Cheque</b> <input type="checkbox"/> <b>Demand Draft</b> <input type="checkbox"/> <b>NEFT/ RTGS/ Fund Transfer</b> <input type="checkbox"/> <b>One Time Mandate (OTM)</b>				
<b>Please note that OTM can be selected as mode of payment provided OTM is already registered. In case OTM is not registered please fill in the attached OTM Debit Mandate to make future transactions via OTM</b>						
<b>Payment Type</b> [Please (✓)]		<input type="checkbox"/> <b>Non-Third Party Payment</b> <input type="checkbox"/> <b>Third Party Payment</b> (Please attach 'Third Party Payment Declaration Form')				
<b>Drawn on Bank / Branch</b>	<b>Pay-In Bank Account No.</b> (For Cheque Only)	<b>Cheque/ DD/ Payment Instrument/ UTR No.</b>	<b>Cheque/ DD/ Payment Instrument/ UTR Date</b>	<b>Amount of Cheque / DD / Payment Instrument / RTGS/ NEFT in figures (Rs.)</b>	<b>DD Charges, if any</b>	<b>Net Cheque/ DD Amount</b>
Cheque/ DD Amount (in words):						

**11. BANK ACCOUNT DETAILS OF THE FIRST / SOLE APPLICANT (For redemption/ IDCW Payments if any) (refer instruction 5)**

**(Mandatory to attach proof, in case the pay-out bank account is different from the bank account mentioned under Section 10 below.)**  
For unit holders opting to hold units in demat form, please ensure that the bank account linked with the demat account is mentioned here.

<b>Bank Name</b>		<b>Bank City</b>	
<b>Branch Name</b>			
<b>Account Number</b>			
<b>MICR Code</b>		(The 9 digit code appears on your cheque next to the cheque number)	
<b>Account Type</b> (Please ✓)	<input type="checkbox"/> <b>Savings</b> <input type="checkbox"/> <b>Current</b> <input type="checkbox"/> <b>NRO</b> <input type="checkbox"/> <b>NRE</b> <input type="checkbox"/> <b>FCNR</b> <input type="checkbox"/> <b>Others</b> (please specify) _____	*** Refer Instruction 5C (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank)	
<b>IFSC Code</b> ***			

**12. NOMINATION FOR UNITS IN NON-DEMAT MODE (Mandatory for new folios. For existing folios, mandatory to follow instruction no. 15)**

I/We wish to nominate as under: **OR**  I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the implications / issues involved in non-appointment of any nominee(s) and am/ are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

Name and Address of Nominee(s) (IN CAPITALS) (Mandatory)	PAN	Nominee Relationship (Mandatory)* (Proof to be attached)	Date of Birth (Mandatory to be furnished in case the Nominee is a minor)	Name of the Guardian (Mandatory) PAN and Address of Guardian (Optional)	Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%) (Mandatory)
Nominee 2					PAN: _____	
Nominee 3					PAN: _____	

\*Guardian's Relationship with Nominee (Mandatory):  Mother  Father  Legal Guardian

**Proof of Relationship of Guardian with Minor:**  Birth Certificate  School Leaving Certificate  Passport  Others \_\_\_\_\_

I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. The instructions contained herein supercedes all previous nominations made by me/us in respect of the folio(s) mentioned above.

To be signed by ALL holders, irrespective of Mode of Holding or Mode of Operation

POA holder cannot nominate.	_____ First / Sole Applicant	_____ Second Applicant	_____ Third Applicant
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**13. DECLARATION & SIGNATURE/S (refer instruction 14)**

I / We have read, understood the terms and conditions of the scheme related documents and the addendum issued therein till date, Key Information Memorandum of the Schemes as well as the regulations and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002 and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I / We hereby apply to the Trustees for allotment of Units of the Scheme(s) of HDFC Mutual Fund (Fund) and confirm and declare as under:

- (a) I/We are eligible investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling / judgment etc. passed by SEBI/ Statutory Authority or Courts in India and Foreign laws. I am/We are authorised to make this investment as per the Constitutive documents/ authorization(s). The amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India.
- (b) I / We will be bound by the Fund's terms and conditions as amended from time to time.
- (c) The information given by me / us in or along with this application form is true and correct and I/We shall furnish such other further/additional information as may be required by the HDFC Asset Management Company Limited (AMC) / Fund. I/We undertake to promptly inform the AMC / Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished by me/us from time to time.
- (d) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation/ submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (e) I/We hereby consent for providing transactions data feed, portfolio holdings, NAV etc. in respect of my/our transactions under Direct Plan to the RTA/Portfolio Managers/ Stock Broker registered in the concerned folio, if applicable.
- (f) I/We shall be liable and responsible for any loss, claims suffered, directly or indirectly by AMC/ Fund/ RTA/ SEBI intermediaries, arising out of any false, misleading, inaccurate and incomplete information furnished by me/us at the time of investing/redeeming the units. I/We hereby unconditionally and irrevocably indemnify and at all time keep indemnified, save and harmless AMC/Fund/Trustee and their officers, directors and employees against all actions, proceedings, claims, losses, damages, charges and expenses incurred or suffered /paid by AMC/Fund in this regard and in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (g) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- (h) **I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND/AMC/ITS DISTRIBUTOR FOR THIS INVESTMENT.**

**Consent for Telemarketing (Refer Instruction 20):**

I/We hereby accord my/our consent to HDFC AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

**Consent for disclosure of Personal Information in terms of Privacy Policy**

I/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on <https://www.hdfcfund.com>) ("Policy") of HDFC AMC/ Fund.

I/We hereby accord my/our consent to HDFC AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my / our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with HDFC AMC, in accordance with the Privacy Policy.

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

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

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

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

For NRIs/ PIO/OCIs Please (✓)  Repatriation basis  Non-repatriation basis

**SIGN HERE**

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

<b>SIGNATURE(S)</b>	First / Sole Applicant / Guardian	<b>SIGN</b> →	
	Second Applicant	<b>SIGN</b> →	
	Third Applicant	<b>SIGN</b> →	

## CHECKLIST

☞ Please ensure that your Application Form is complete in all respect and signed by all applicants:

- Name, Address and Contact Details are mentioned in full. • Status of First/Sole Applicant is correctly indicated. • Bank Account Details are entered completely and correctly.
- Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment.
- Please attach proof of KYC Compliance status if not already validated. • Appropriate Plan / Option is selected.
- If units are applied by more than one applicant, Mode of Operation of account is indicated.

☞ Your investment Cheque / DD is drawn in favour of **'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'** dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.

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

	Documents	Individuals/ HUF/ Sole Proprietary Firms	Companies/ Trusts/ Societies/ Partnership Firms/ LLP	FPI <sup>®</sup>	NRI/ OCI/ PIO	Minor	Investments through Constituted Attorney
1.	Board/ Committee Resolution/ Authority Letter		✓				
2.	List of Authorised Signatories with Specimen Signature(s) @		✓	✓			✓
3.	Notarised Power of Attorney						✓
4.	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable				✓		
5.	PAN Proof	✓	✓	✓	✓	✓ <sup>#</sup>	✓
6.	KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvindia.com)	✓	✓	✓	✓	✓ <sup>#</sup>	✓
7.	Proof of Date of Birth					✓	
8.	Proof of Relationship with Guardian (where Minor is Investor or Nominee)					✓	
9.	PIO / OCI Card (as applicable)				✓		
10.	Certificate of registration granted by Designated Depository Participant on behalf of SEBI			✓			
11.	Ultimate Beneficial Owner		✓	✓			✓
12.	FATCA & CRS	✓	✓	✓	✓	✓	✓

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

<sup>®</sup> As per prevailing SEBI (FPI) Regulations, 2019, FPIs can invest in Indian Securities only through Stock Broker and in demat mode only. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.



## INSTRUCTIONS

### 1. General Instructions

Please read the Key Information Memorandum/ Scheme Information Document(s) of the Scheme and Statement of Additional Information and addenda issued from time to time (Scheme Documents) carefully before investing in the Scheme. Investors are requested to read and acquaint themselves about the prevailing Load structure on the date of submitting the Application Form.

Upon signing and submitting the Application Form and tendering payment it will be deemed that the investors have accepted, agreed to and shall comply with the terms and conditions detailed in the Scheme Documents. Applications complete in all respects, may be submitted at the Official Points of Acceptance of HDFC Mutual Fund (the Fund).

New investors wishing to make SIP investment will need to complete and submit both the Application Form and the SIP Enrolment Form (for Post Dated Cheques or for Auto Debit/ Standing Instruction as applicable).

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Do not overwrite. For any correction / changes if made in the Application Form, the Applicant(s) shall enter the correct details pursuant to cancellation of incorrect details and authenticate the corrected details by counter-signing against the changes.

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

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

#### Investments through distributors

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

In case SEBI Registered stock brokers/non-individual Investment Advisors (IA)/Portfolio Managers are offering distributor services to their clients, they can offer only Regular Plans for that client using their distributor code/AMFI Registration Number (ARN). Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Investment in direct plan through stock broker/non-individual IA/PMS:

In case SEBI Registered stock brokers/non-individual Investment Advisors/Portfolio Managers are offering advisory service to their clients, they can execute/invest only in direct plans of Mutual Funds for that client using their SEBI Registration Numbers as Broker/RIA/PMS code. Accordingly, they will have visibility of their client's transaction data feeds only for such plans.

#### Employee Unique Identification Number (EUIIN)

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

#### New cadre distributors

Postal agents, retired government and semi-government officials (class III and above or equivalent), retired teachers and retired bank officers (all such retired persons with at least 10 years of service) and other similar persons (such as Bank correspondents) as may be notified by AMFI/ the AMC from time to time as new cadre distributors are permitted to sell eligible schemes of the Fund ( details of eligible scheme is available on www.hdfcfund.com). They also hold an EUIIN which must be quoted in the application form. In case your application for subscription through such distributor is not for an eligible scheme, it is liable to be rejected.

These requirements do not apply to Overseas Distributors.

#### Overseas Distributors

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

### 2. Transaction Charges

**In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, as amended from time to time the AMC/ the Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor including transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform ("NMF II") and BSE Mutual Fund Platform ("BSE STAR MF") (provided the Distributor has opted-in to receive the Transaction Charges). The Distributor may opt to receive transaction charges based on the type of product.**

**Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs. 100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested.**

#### TRANSACTION CHARGES IN CASE OF INVESTMENTS THROUGH SIP:

**Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments.**

#### Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- for transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Transfer of IDCW Plan ("TIP Facility")/ Reinvestment of IDCW, etc.; and

(d) for purchases / subscriptions made directly with the Fund (i.e. not through any Distributor)

(e) for purchases / subscriptions routed through Stock Exchange(s) through stock brokers.

First / Sole Applicant / Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose in the application form. The AMC/ Fund will endeavor to identify the investor as "first time" or "existing" based on the Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. If the PAN/PEKRN details are available, then the First / Sole Applicant / Guardian will be treated as existing investor (i.e. Rs. 100 will be deducted as Transaction Charge) else the declaration in the application form will be considered (i.e. Rs. 150 for first time investors or Rs. 100 for other than first time investors will be deducted as Transaction Charge, as applicable). However, if an investor has not provided any declaration, he will be considered as an "existing" investor.

### 3. Existing Unit holder information

Investors/Unit holders already having a folio with the Fund should fill in **section 1, section 5, section 6, section 10 and section 13 only**. The personal and the Bank Account details as they feature in the existing folio would apply to this investment and would prevail over any conflicting information, if any, furnished in this form. In case the name of the Unit holder as provided in this application does not correspond with the name appearing in the existing folio, the application form may be rejected, at the discretion of the AMC/ Fund.

### 4. Unit holder Information

a. Name, address and contact details like telephone, mobile and email address must be written in full. On successful validation of the contact details (mobile number and email id), as per AMFI Guidelines, the same will be registered in the folio. On successful validation of the investor's PAN for KYC, the address provided in the KYC form will override the address mentioned in this form.

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

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

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

b. **In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details** viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 5 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

#### The said details are mandatory for both Individual and Non Individual applicants.

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

### c. Accounts of Minors

The minor shall only be the sole Unit holder in a folio. Joint holding is not allowed. Details of the natural parent viz., father or mother or court appointed legal Guardian must be mentioned for investments made on behalf of a minor.

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

Further, in case of SIP/STP/SWAP registration requests received on/after April 1, 2011, the Mutual Fund/ the AMC will register SIP/STP/SWAP in the folio held by a minor only till the date of the minor attaining majority, even though the instructions may be for a period beyond that date.

The folio(s) held on behalf of a minor Unit holder shall be frozen for operation by the natural parent/legal guardian on the day the minor attains majority and no transactions henceforth shall be permitted till requisite documents evidencing change of status from 'minor' Unit holder are received.

d. **Details under FATCA & CRS:** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the folio(s) or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. Further if you are a Citizen or resident or green card holder or tax resident other than India, please include all such countries in the tax resident country information field along with your Tax Identification Number or any other relevant reference ID/ Number. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

## INSTRUCTIONS (Contd.)

### e. Who cannot invest?

1. United States Person (U.S. person\*) as defined under the extant laws of the United States of America, except the following:
  - a. NRIs/ PIOs may invest/ transact, in the Scheme, when present in India, as lump sum subscription, redemption and/ or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/ undertakings, etc., as may be stipulated by AMC/ Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.
  - b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.

The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.

The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of HDFC Asset Management Company Limited (HDFC AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/ Trustee from time to time from the Distributors/Investors.

2. Residents of Canada;
3. NRIs residing in any Financial Action Task Force (FATF) declared non-compliant country or territory
 

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

### f. Investments by FPIs:

Foreign Portfolio Investors (FPIs) may invest in mutual fund units as per the regulations / laws applicable to them from time to time. As per the extant regulations, FPIs must hold and deal in securities only in demat mode and only through SEBI registered stock brokers.

### 5. Bank Details

#### A. Bank Account Details (For redemption/ IDCW if any):

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

In case pay-out bank account is **different** from pay-in bank account mentioned under **Section 10** in the Application Form, the investor subscribing under a new folio is required to

submit **any one** of following as a documentary proof alongwith the application form validating that **pay-out bank account** pertain to the sole / first Applicant. In case of folios held on behalf of a minor, the pay out bank account should be held in the name of the minor or minor with guardian in the folio. Once the bank account is registered in the folio, it can be used for both pay-out and pay-in purposes.

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

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

Further, in exceptional cases where Third Party Payments [as stated under Section 9 (2a) below] are accepted, the investor is required to submit any one of the documentary proofs as stated in (i), (ii) and (iii) above for the pay-out bank account. Investors are requested to note that applications for new folio creation submitted (wherein pay-out bank details is different from pay-in bank details) without any of the above mentioned documents relating to pay-out bank account details will be treated as invalid and liable to be rejected.

#### B. Multiple Bank Account Registration:

An investor may register multiple bank accounts (currently upto 5 for Individuals and 10 for Non – Individuals) for receiving redemption/ IDCW proceeds etc. by providing necessary documents and filing up of Multiple Bank Accounts Registration form.

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

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

### 6. Investment Details

Investors are required to indicate their choice of Scheme, Plan, Option and Payout option for which subscription is made at the time of filling up the Application Form. Please note that if the same is not mentioned, the Plans/Options mentioned under Instruction 7 - Default Plan/Option shall apply. Investors subscribing under Direct Plan of a Scheme/Plan will have to indicate "Direct Plan" against the Scheme/ Plan name in the application form. Eg. "HDFC Top 100 Fund – Direct Plan".

### 7. Plans/ Options Offered (For Product label, refer Page 105 & 106)

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Flexi Cap Fund (Erstwhile HDFC Equity Fund) • Regular Plan • Direct Plan	Growth  IDCW <sup>S</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated.  Payout in case Payout or Reinvestment is not indicated.	-
HDFC Top 100 Fund • Regular Plan • Direct Plan			
HDFC Capital Builder Value Fund • Regular Plan • Direct Plan			
HDFC Focused 30 Fund • Regular Plan • Direct Plan			
HDFC Mid-Cap Opportunities Fund • Regular Plan • Direct Plan			
HDFC Infrastructure Fund • Regular Plan • Direct Plan			
HDFC Large and Mid Cap Fund (erstwhile HDFC Growth Opportunities Fund) • Regular Plan • Direct Plan			
HDFC Small Cap Fund • Regular Plan • Direct Plan			
HDFC Dynamic PE Ratio Fund of Fund • Regular Plan • Direct Plan			
HDFC Equity Savings Fund • Regular Plan • Direct Plan			
HDFC Multi Asset Fund • Regular Plan • Direct Plan			
HDFC Hybrid Equity Fund • Regular Plan • Direct Plan			
HDFC Balanced Advantage Fund • Regular Plan • Direct Plan			
HDFC TaxSaver <sup>^</sup> • Regular Plan • Direct Plan	Growth IDCW <sup>S</sup> (Payout)	Growth Option in case Growth Option or IDCW Option is not indicated	-

\* or immediately succeeding Business Day if that is not a Business Day. The Trustee reserves the right to change the frequency/ record date from time to time.

<sup>^</sup> Units purchased cannot be assigned / transferred / pledged / redeemed / switched out until completion of 3 years from the date of allotment of the respective Units. The AMC reserves the right to change the Lock-in Period prospectively from time to time to the extent permitted under the Equity Linked Savings Scheme, 1992 as amended from time to time.

<sup>S</sup>IDCW shall be declared subject to availability of distributable surplus.

**INSTRUCTIONS (Contd.)**

Scheme/ Plan	Option	Default Plan/ Option#	Frequency*
HDFC Arbitrage Fund- Wholesale Plan • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and - Reinvestment) • Monthly • Normal	Growth Option in case Growth Option or IDCW Option is not indicated. Normal Option in case Monthly Option or Normal Option is not indicated Re-investment in case Payout or Re-investment is not indicated.	-
HDFC Index Fund - NIFTY 50 Plan • Regular Plan • Direct Plan	Growth	-	-
HDFC Index Fund - SENSEX Plan • Regular Plan • Direct Plan			
HDFC Gold Fund • Regular Plan • Direct Plan			
HDFC Hybrid Debt Fund • Regular Plan • Direct Plan	Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-
	IDCW <sup>§</sup> (Payout and Reinvestment) • Monthly • Quarterly	Quarterly Option in case Quarterly/ Monthly Option is not indicated Payout in case Payout or Reinvestment is not indicated under Monthly Option or Quarterly Option.	Monthly Quarterly
	IDCW <sup>§</sup> (Payout and Reinvestment)	Payout in case Payout or Reinvestment is not indicated.	As may be decided by the Trustee from time to time
HDFC Dividend Yield Fund • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	-
HDFC Housing Opportunities Fund • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	-
HDFC Asset Allocator Fund of Funds • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	-
HDFC Banking and Financial Services Fund • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	-
HDFC Developed World Indexes Fund of Funds • Regular Plan • Direct Plan	Growth	-	-
HDFC NIFTY50 Equal Weight Index Fund • Regular Plan • Direct Plan	Growth	-	-
HDFC NIFTY Next 50 Index Fund • Regular Plan • Direct Plan	Growth	-	-
HDFC NIFTY100 Index Fund • Regular Plan • Direct Plan	Growth	-	-
HDFC NIFTY100 Equal Weight Index Fund • Regular Plan • Direct Plan	Growth	-	-
HDFC Multi Cap Fund • Regular Plan • Direct Plan	Growth IDCW <sup>§</sup> (Payout and Reinvestment)	Growth Option in case Growth Option or IDCW Option is not indicated. Payout in case Payout or Reinvestment is not indicated.	-

\* or immediately succeeding Business Day if that is not a Business Day. The Trustee reserves the right to change the frequency/ record date from time to time.

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

§IDCW shall be declared subject to availability of distributable surplus.

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

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

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

The financial transactions# of an investor where his distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently received during the suspension period shall be processed under "Direct Plan" and continue to be processed under "Direct Plan" perpetually unless after suspension of ARN is revoked, unitholder makes a written request to process the future installments / investments under "Regular Plan". Any financial transactions requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

# Financial Transactions shall include all Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan ("SIP") / Systematic Transfer Plan ("STP") or under SIPs / STPs registered prior to the suspension period).

**8. Mode of Payment :**

■ **Pay-In Bank Account**

An investor at the time of his/her purchase of units must provide the details of his / her pay-in bank account (i.e. account from which a subscription payment is being made) in Section 10 in the Application Form. In case of minors, subscription payment must be made from a bank account of the minor / minor with guardian in the folio. Please write Cheque/ DD/ Payment Instrument in favour of 'the Specific Scheme A/c PAN' or 'the Specific Scheme A/c Investor Name'.

■ **Resident Investors**

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

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

## INSTRUCTIONS (Contd.)

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

Payment may be made by cheque or bank draft drawn on any bank, which is a member of the Bankers' Clearing House and is located at the place where the application is submitted. No money orders, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted. Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges stipulated by the State Bank of India. Outstation Demand Draft has been defined as a demand draft issued by a bank where there is no ISC available for Investors.

The AMC will not accept any request for refund of demand draft charges

### ■ NRIs, PIOs, OCIs, FPI

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in the NRE / FCNR in the case of Purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of Purchases on a non-repatriation basis
- FPIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Special Non-Resident Rupee Account maintained by the FPI with a designated branch of an authorised dealer.

### ■ Subscription through RTGS/NEFT:

Subscription through RTGS/NEFT can be done **ONLY** into the account maintained with HDFC Bank Ltd as per the details provided below:

**Branch:** Manekji Wadia Building, Ground Floor, Nanik Motwani Marg, Fort, Mumbai

**RTGS IFSC Code:** HDFC0000060

**NEFT IFSC Code:** HDFC0000060

Scheme Name	Beneficiary Account Name	Scheme Account No.
HDFC Balanced Advantage Fund	HDFC BALANCED ADVANTAGE FUND-POST IPO COLL AC	00600350000696
HDFC Flexi Cap Fund (Erstwhile HDFC Equity Fund)	HDFC EQUITY FUND-POST IPO COLLECTION A/C	00600350008148
HDFC Top 100 Fund	HDFC TOP 100 FUND - POST IPO COLLECTION A/C	00600350008227
HDFC Capital Builder Value Fund	HDFC CAPITAL BUILDER VALUE FUND -POST IPO COLLECTION A/C	00600350008182
HDFC Focused 30 Fund	HDFC FOCUSED 30 FUND - POST IPO COLLECTION ACCOUNT	00600350013552
HDFC Hybrid Equity Fund	HDFC HYBRID EQUITY FUND - POST IPO COLLECTION ACCOUNT	00600350017672
HDFC Mid-Cap Opportunities Fund	HDFC MIDCAP OPPORTUNITIES FUND POST NFO COLLECTION A/C	00600350085857
HDFC Infrastructure Fund	HDFC INFRASTRUCTURE FUND- POST NFO COLLE	00600350093955
HDFC TaxSaver	HDFC TAX SAVER - POST IPO COLLECTION A/C	00600350008200
HDFC Large and Mid Cap Fund (Erstwhile HDFC Growth Opportunities Fund)	HDFC (M) GROWTH OPPORTUNITIES FUND COLL A/c	00600350066586
HDFC Small Cap Fund	HDFC MF (M) Small Cap Coll A/c.	00600350047944
HDFC Dynamic PE Ratio Fund of Funds	HDFC (M) Dynamic PE Ratio FOF A/c	00600350102078
HDFC Arbitrage Fund	HDFC ARBITRAGE FUND COLLECTION A/C	00600350042813
HDFC Index Fund – NIFTY 50 Plan	HDFC INDEX FUND-NIFTY 50 PLAN-POST IPO COLL	00600350005299
HDFC Index Fund – SENSEX Plan	HDFC INDEX FUND-SENSEX PLAN-POST IPO COL	00600350005282
HDFC Hybrid Debt Fund	HDFC HYBRID DEBT FUND POST IPO COLLECTION A/C	00600350010200
HDFC Multi Asset Fund	HDFC MULTI ASSET FUND- POST IPO COLLECTION A/C	00600350020381
HDFC Equity Savings Fund	HDFC EQUITY SAVINGS FUND COLLECTION A/C	00600350013940
HDFC Gold Fund	HDFC MF Gold Fund - Post NFO collection A/c	00600350100049
HDFC Dividend Yield Fund	HDFC DIVIDEND YIELD FUND - POST NFO COLLECTION A/C	00600350151363
HDFC Housing Opportunities Fund	HDFC HOUSING OPPORTUNITIES FUND - COLLECTION A/C	57500000100722
HDFC Asset Allocator Fund of Funds	HDFC ASSET ALLOCATOR FUND OF FUNDS - COLLECTION A/C	57500000635274
HDFC Banking & Financial Services Fund	HDFC BANKING & FINANCIAL SERVICES FUND - COLLECTION A/C	57500000660522
HDFC Developed World Indexes Fund of Funds	HDFC DEVELOPED WORLD INDEXES FUND OF FUNDS - COLLECTION A/C	57500000738412
HDFC NIFTY50 Equal Weight Index Fund	HDFC NIFTY50 EQUAL WEIGHT INDEX FUND - COLLECTION A/C	57500000689856
HDFC NIFTY Next 50 Index Fund	HDFC NIFTY NEXT 50 INDEX FUND - COLLECTION A/C	57500000689116
HDFC NIFTY100 Index Fund	HDFC NIFTY100 INDEX FUND - COLLECTION A/C	57500000853914
HDFC NIFTY100 Equal Weight Index Fund	HDFC NIFTY100 EQUAL WEIGHT INDEX FUND - COLLECTION A/C	57500000854271
HDFC Multi Cap Fund	HDFC MULTI CAP FUND - COLLECTION A/C	57500000806238

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

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

- In case, the Indian rupee drafts are purchased abroad or payment instrument does not indicate the type of account viz. FCNR or NRE accounts from which the same is issued, an account debit certificate from the Bank issuing the Indian rupee draft confirming the debit and/or foreign inward remittance certificate (FIRC) by Investor's banker, as the case may be, shall also be enclosed.

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

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

e.g. The cheque should be drawn in favour of "HDFC Top 100 Fund A/c ABCDE1234F" OR "HDFC Top 100 Fund A/c Bhavesh Shah". A separate cheque or bank draft must accompany each Scheme / each Plan. Returned cheque(s) are liable not to be presented again for collection, and the accompanying Application Form is liable to be rejected. In case the returned cheque(s) are presented again, the necessary charges are liable to be debited to the Investor.

## 9. Third Party Payments

- The AMC/Fund shall not accept applications for subscriptions of units accompanied with Third Party Payments except in cases as enumerated in para 9.2a below.

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

- As referred to in para 9.1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation/ declarations.
  - Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
  - Custodian on behalf of an FPI or a Client.
  - Payment by the AMC to an empanelled Distributor on account of commission/ incentive etc. in the form of the Mutual Fund units of the schemes managed by the AMC through SIP or lump sum / one-time subscription.
  - Payment by a Corporate to its Agen/ Distributor/ Dealer (similar arrangement with Principal agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.

- For investments through third party payments, Investors must attach the 'Third Party Payment Declaration Form' (available at any of our ISCs or on our website [www.hdfcfund.com](http://www.hdfcfund.com)) along with the Application Form for subscription of units.

## 10. E-mail Communication

Investors should ensure that the email id provided is that of First /Sole holder or of their Family member. Family means spouse, dependent children, Dependant Sibling or dependent parents. This email address and mobile no. provided shall be registered in the folio for all communications. In case, this section is left blank, the email id and mobile no. of the First / Sole Holder available in the KYC records shall be registered in the folio.

If the AMC / RTA finds that the email address / mobile number provided may not be of the actual investor or the same appears incorrect / doubtful, the AMC / RTA may not capture / update such email address / mobile number in the folio. In such case they will intimate the investor to provide the correct email address / mobile number through a KYC change request form or other permissible mode.

Provision of email address, will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. Should the Unit holder experience any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly intimate the Fund about the same to enable the Fund to make the delivery through alternate means. It is deemed that the Investor is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

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

**11. Mode of Payment of Redemption / IDCW Proceeds-via Direct Credit / NEFT / RTGS / etc.****• Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT)**

The AMC provides the facility of 'Real Time Gross Settlement (RTGS)' and 'National Electronic Funds Transfer (NEFT)' offered by Reserve Bank of India (RBI), which aims to provide credit of redemption and Payout of IDCW (if any) directly into the bank account of the Unit holder maintained with the banks (participating in the RTGS/ NEFT System).

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

Unit holders can check the list of banks participating in the RTGS / NEFT System from the RBI website i.e. www.rbi.org.in or contact any of our Investor Service Centres. However, in the event of the name of Unit holder's bank not appearing in the 'List of Banks participating in RTGS/ NEFT updated on RBI website www.rbi.org.in, from time to time, the instructions of the Unit holder for remittance of redemption/ IDCW (if any) proceeds via RTGS / NEFT System will be discontinued by Fund / AMC without prior notice to the Unit holder and the payouts of redemption / IDCW (if any) proceeds shall be effected by sending the Unit holder(s) a cheque/ demand draft.

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

**• Direct Credit**

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

In the absence of a specific request from the Unit holder exercising their choice of the mode of payment offered by the Fund from time to time, the payment of redemption / IDCW proceeds shall be effected via the RTGS / NEFT mechanism only.

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

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

The AMC / Fund shall not be held liable for any losses/ claims, etc. arising on account of processing the direct credit or credit via RTGS/NEFT of redemption/ IDCW proceeds on the basis of Bank Account details as provided by the Unit holder in the Application Form.

In case of unforeseen circumstances, the AMC/Fund reserves the right to issue a demand draft/ remit monies through electronic modes, if relevant details are available in investor's folio / KYC records.

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

AMC reserves the rights to change the payout mode from cheque/ demand draft to electronic credit OR vice versa in case such a situation arises requiring the need for this conversion in payout mode to ensure faster payment.

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

Investors will receive their redemption payout/ IDCW proceeds directly into their bank accounts linked to the demat accounts. Please ensure to furnish the Bank Account details under **Section 8**. For investors, who have invested through the offline mode and subsequently dematerialized the units, Investors will receive their redemption/Payout of IDCW directly into the bank account registered with their demat account ONLY irrespective of the account registered with us at the time of offline application.

**12. ELECTRONIC SERVICES (eServices)**

In order to transact online, all investors must create User ID and password themselves. For individuals (sole holders), the online access will automatically be enabled once folio is created. However, non individuals and individuals with mode of holding as Joint, investors will be able to create User id and Password only if they have applied for online access in the application form and the same has been enabled after folio creation upon receipt of all required valid documents.

The eServices facility includes **HDFCFMF Online Investors**, a Unitholder's transaction portal. The AMC/Fund may at its sole discretion offer/discontinue any and/or all of the eServices facilities offered to any Unitholder in the event the facility is restricted under the applicable jurisdictional laws of such Unitholder.

**HDFCFMF Online Investors**

The Fund's website www.hdfcfund.com offers this facility to enable Unitholders to execute purchases, redemptions, switches, Systematic transactions, Rollover, Change IDCW option, Transfer IDCW plan, add/update Nominee details, add/delete bank details, update contact details. In addition, a Unitholder can seek account details, view his portfolio's valuation, download various account statements, request for documents and avail such other services as may be introduced by the Fund from time to time. **HDFCFMF Online Investors** is also available as an app on mobile devices. Unitholders can have access by downloading the app.

**eAlerts**

This facility enables the Unit holder to receive SMS/ email / WhatsApp/ other electronic / notifications/ confirmations for purchase, redemption, SIP, switch, IDCW declaration details and other alerts.

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

**13. Unit Holding Option**

Investors' are provided two options to hold their Units viz. Physical mode and Demat mode. For units in Physical mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement. Demat facility is not available in case of units offered under the Daily/Weekly/Fortnightly IDCW Option(s). Please refer to the list of all the schemes/ plans/ options on the website of the Fund, viz. www.hdfcfund.com which offer the

facility of holding the units in demat mode.

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

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

Names, mode of holding, PAN details, etc. of the Investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

All details such as address, bank details, nomination etc. will be applicable as available in the depositories' records. For effecting any subsequent changes to such information, Investors should approach their DP Redemption requests for units held in demat mode must be submitted to DP or through Stock Exchange Platform, as applicable. **Account statement (CAS) for units held in demat mode will be issued only by NSDL / CDSL.**

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

**14. Signatures**

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

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

**15. Nomination**

- The nomination should be made by all individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder **cannot nominate**.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- 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 may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation/ claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s:** In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).**
- Cancellation of Nomination:** Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
- Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- In case of existing Folio(s) where individual unit holder(s) holding mutual fund units either solely or jointly who have not registered nomination, the folio(s) shall be frozen for debit(s) after September 30, 2023 or such other timeline that may be notified by SEBI from time to time.
- In case of investors subscribing to mutual fund units on or after October 1, 2022 under new folios, applications where details of nomination/intention to opt out of nomination, has not been provided, are liable to be rejected.

The above instructions may stand modified as may be specified by SEBI from time to time.

**16. Permanent Account Number**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment [Except as given below]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. PAN card copy is not required separately if KYC acknowledgement letter is made available with PAN number. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

No Redemption and related transaction(s) will be processed, in case PAN is not updated in the folios. Accordingly, such unitholders will have to submit the redemption and related transactions along with a self-attested copy of PAN, for all the jointholders. Such request will be processed only after successful validation of the PAN with the Income Tax Department's portal. If the PAN validation fails, or if the request is not accompanied with a copy of the PAN card, such request will not be processed. Such Unitholders will have to resubmit the transaction request along with self-attested copy of valid PAN card.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

**• PAN Exempt Investments**

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

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

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

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

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

**17. Prevention of Money Laundering**

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

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

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

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

For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website [www.hdfcfund.com](http://www.hdfcfund.com)

**18. Know Your Customer (KYC) Compliance****a. KYC registered under KYC Registration Agency (KRA):****Units held in account statement (non-demat) form**

It is mandatory for the Investors to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application and attach proof of KYC Compliance viz. KYC Acknowledgement Letter for all purchases/ switches/ redemptions/ registrations for Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/Flex STP/ Flexindex Plan/ Transfer of IDCW Plan ("TIP Facility"). 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. For cases where the KYC status is 'Under Process' / 'In-Progress', AMC may accept the subscription/switch transactions and process the same, but keep the units 'on hold' from any further transactions till KYC status is 'Verified'.

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries. New investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In-Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website [www.hdfcfund.com](http://www.hdfcfund.com). Existing KYC compliant investors of the Fund can continue the practice of providing KYC Acknowledgement Letter/ Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd. (CVL) website ([www.cvlindia.com](http://www.cvlindia.com)) using the PAN at the time of investment.

Once the investor has done KYC with any SEBI registered intermediary, the investor need not undergo the same process again with the Fund. However, the Fund reserves the right to carry out fresh KYC of the investor in its discretion.

**Units held in electronic (demat) form**

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

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

**b. Central KYC Records Registry (CKYCR):**

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money-Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the **new customer/investors (not KYC-KRA compliant)** on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers/investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor wanting to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR.

In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

**19. Ultimate Beneficial Owners(s)**

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

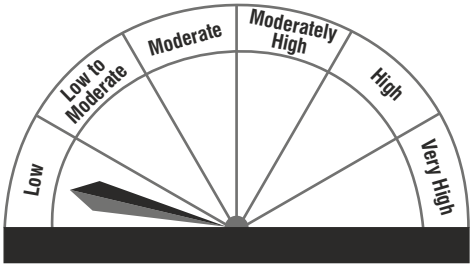
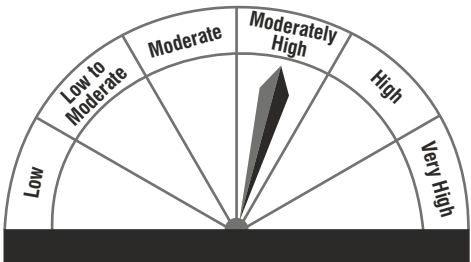
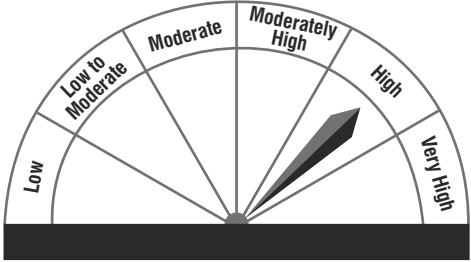
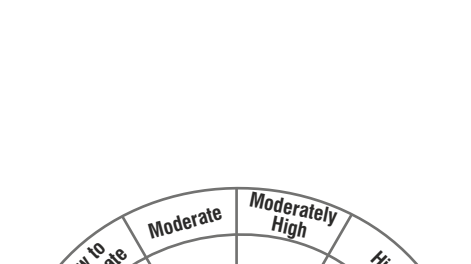
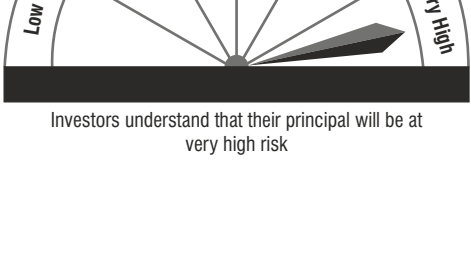
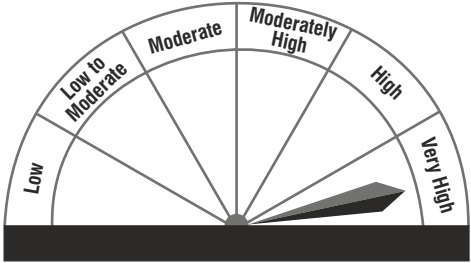
Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or log on to 'Investor Corner' section on our website [www.hdfcfund.com](http://www.hdfcfund.com) for the Declaration Form

**20. CONSENT FOR TELEMARKETING**

HDFC AMC shall treat this as an explicit consent by the Unit Holder(s) to send promotional information/ material to the mobile number(s)/ email id provided by the Unit Holder(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio number(s) while communicating with us to help you serve better.

**PRODUCT LABELING:**

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKMETER#
<b>HDFC Arbitrage Fund</b> An open ended scheme investing in arbitrage opportunities	<ul style="list-style-type: none"> <li>income over short term.</li> <li>income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
<b>HDFC Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	<ul style="list-style-type: none"> <li>Capital appreciation while generating income over medium to long term</li> <li>Provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<b>HDFC Hybrid Debt Fund</b> An open-ended hybrid scheme investing predominantly in debt instruments	<ul style="list-style-type: none"> <li>to generate long-term income /capital appreciation</li> <li>investments primarily in debt securities, money market instruments and moderate exposure to equities</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<b>HDFC Dynamic PE Ratio Fund of Funds</b> An open ended Fund of Fund scheme investing in equity and debt schemes of HDFC Mutual Fund	<ul style="list-style-type: none"> <li>capital appreciation over long term.</li> <li>investment in specified equity and debt schemes of HDFC Mutual Fund based on PE Ratios</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>
<b>HDFC Asset Allocator Fund of Funds</b> An open ended Fund of Funds scheme investing in equity oriented, debt oriented and gold ETFs schemes	<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity oriented, debt oriented and Gold ETF schemes.</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>
<b>HDFC Gold Fund</b> An Open-ended Fund of Fund Scheme Investing in HDFC Gold Exchange Traded Fund	<ul style="list-style-type: none"> <li>capital appreciation over long term.</li> <li>investment in Units of HDFC Gold Exchange Traded Fund (HGETF). HGETF invests in gold bullion of 0.995 fineness.</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>
<b>HDFC Multi-Asset Fund</b> An open ended scheme investing in Equity and Equity related instruments, Debt & Money Market Instruments and Gold related instruments	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/income</li> <li>Investments in a diversified portfolio of equity &amp; equity related instruments, debt &amp; money market instruments and Gold related instruments</li> </ul>	
<b>HDFC Dividend Yield Fund</b> An open ended equity scheme predominantly investing in Dividend Yielding Stocks	<ul style="list-style-type: none"> <li>Capital appreciation over long term/regular income.</li> <li>investment predominantly in equity and equity related Instruments of dividend yielding companies.</li> </ul>	
<b>HDFC Balanced Advantage Fund</b> An open ended Balanced Advantage Fund	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments in a mix of equity and debt instruments</li> </ul>	
<b>HDFC Capital Builder Value Fund</b> An open ended equity scheme following a value investment strategy	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income in the long term</li> <li>investment primarily in undervalued stocks</li> </ul>	
<b>HDFC Flexi Cap Fund</b> An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation / income.</li> <li>Investment predominantly in equity &amp; equity related instruments.</li> </ul>	
<b>HDFC Focused 30 Fund</b> An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category (i.e. Multi-Cap)	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation/income</li> <li>investments in equity &amp; equity related instruments of up to 30 companies</li> </ul>	
<b>HDFC Large and Mid Cap Fund</b> An open ended equity scheme investing in both large cap and mid cap stocks	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation/income</li> <li>investments predominantly in Large Cap and Mid Cap companies</li> </ul>	

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

# For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)

**PRODUCT LABELING:**

To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling for the following schemes is as under:

NAME OF SCHEME	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKMETER#
<b>HDFC Hybrid Equity Fund</b> An open ended hybrid scheme investing predominantly in equity and equity related instruments.	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments predominantly in equity &amp; equity related instruments. The Scheme will also invest in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>
<b>HDFC Index Fund - NIFTY 50 Plan</b> An open ended scheme replicating/tracking NIFTY 50 Index	<ul style="list-style-type: none"> <li>returns that are commensurate with the performance of the NIFTY 50, subject to tracking errors over long term</li> <li>investment in equity securities covered by the NIFTY 50</li> </ul>	
<b>HDFC Index Fund - S&amp;P BSE SENSEX Plan</b> An open ended scheme replicating/tracking S&P BSE SENSEX Index	<ul style="list-style-type: none"> <li>returns that are commensurate with the performance of the S&amp;P BSE SENSEX, subject to tracking errors over long term</li> <li>investment in equity securities covered by the S&amp;P BSE SENSEX</li> </ul>	
<b>HDFC Infrastructure Fund</b> An open-ended equity scheme following infrastructure theme	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investment predominantly in equity and equity related securities of companies engaged in or expected to benefit from the growth and development of infrastructure</li> </ul>	
<b>HDFC Mid-Cap Opportunities Fund</b> An open ended equity scheme predominantly investing in mid cap stocks	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments predominantly in Mid-Cap companies</li> </ul>	
<b>HDFC Small Cap Fund</b> An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investments predominantly in Small-Cap companies</li> </ul>	
<b>HDFC TaxSaver</b> An Open-ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation / income</li> <li>investment predominantly of equity &amp; equity related instruments</li> </ul>	
<b>HDFC Top 100 Fund</b> An open ended equity scheme predominantly investing in large cap stocks	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/ income</li> <li>Investment predominantly in Large-Cap companies</li> </ul>	
<b>HDFC Housing Opportunities Fund</b> An open ended equity scheme following housing and allied activities theme	<ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment predominantly in equity and equity related instruments of entities engaged in and/ or expected to benefit from the growth in housing and its allied business activities</li> </ul>	
<b>HDFC Banking &amp; Financial Services Fund</b> An Open Ended Equity Scheme Investing In Banking and Financial Services Sector	<ul style="list-style-type: none"> <li>To generate long-term capital appreciation/ income.</li> <li>Investment predominantly in equity &amp; equity related instruments of banking and financial services companies.</li> </ul>	
<b>HDFC Developed World Indexes Fund of Funds</b> An open ended fund of funds scheme investing in units/shares of overseas Index Funds and/or ETFs which will in aggregate track the MSCI World Index	<ul style="list-style-type: none"> <li>Returns that closely correspond to the performance of the MSCI World Index, subject to tracking errors, over long term</li> <li>Investments in units/shares of overseas equity Index Funds and/ or ETFs</li> </ul>	
<b>HDFC Multi Cap Fund</b> An open ended equity scheme investing across large cap, mid cap & small cap stocks	<ul style="list-style-type: none"> <li>to generate long-term capital appreciation/ income</li> <li>investment in equity and equity related securities of large cap, mid cap and small cap companies.</li> </ul>	
<b>HDFC NIFTY Next 50 Index Fund</b> An open ended scheme replicating/tracking NIFTY Next 50 Index (TRI)	<ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY Next 50 Index (TRI) over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY Next 50 Index</li> </ul>	
<b>HDFC NIFTY50 Equal Weight Index Fund</b> An open ended scheme replicating/tracking NIFTY50 Equal Weight Index(TRI)	<ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY50 Equal Weight Index over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY50 Equal Weight Index</li> </ul>	
<b>HDFC NIFTY100 Index Fund</b> An open ended scheme replicating/tracking NIFTY100 Index (TRI)	<ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Index (TRI) over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY100 Index</li> </ul>	
<b>HDFC NIFTY100 Equal Weight Index Fund</b> An open ended scheme replicating/tracking NIFTY100 Equal Weight Index (TRI)	<ul style="list-style-type: none"> <li>Returns that are commensurate (before fees and expenses) with the performance of the NIFTY100 Equal Weight Index (TRI) over long term, subject to tracking error.</li> <li>Investment in equity securities covered by the NIFTY100 Equal Weight Index</li> </ul>	

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

# For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.hdfcfund.com](http://www.hdfcfund.com)





# FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Name of the entity																								
Type of address given at KRA	<input type="checkbox"/> Residential or Business						<input type="checkbox"/> Residential						<input type="checkbox"/> Business						<input type="checkbox"/> Registered Office					
PAN													Date of Incorporation				D	D	M	M	Y	Y	Y	Y
City of incorporation																								
Country of incorporation																								

## FATCA & CRS Declaration

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India  Yes  No  
 (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			

\* In case Tax Identification Number is not available, kindly provide its functional equivalent.  
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Intermediary Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. (United States) but Entity is not a Specified U.S. Person, mention Entity's exemption code here

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1.	We are a, Financial institution <input type="checkbox"/> (Refer 1 of Part C) or Direct reporting NFE <input type="checkbox"/> (Refer 3(vii) of Part C) (please tick as appropriate)	<b>GIIN</b> <input type="text"/>	Name of sponsoring entity _____
	<b>GIIN not available</b> (please tick as applicable)	<input type="checkbox"/> <b>Applied for</b> <input type="checkbox"/> Not obtained – Non-participating FI	<b>GIIN (of sponsoring Entity, if any)</b> <input type="text"/>
		<input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> (Refer 1 A of Part C)	

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> (Mention code – refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

**Category** (Please tick applicable category):

<input type="checkbox"/> Unincorporated association / body of individuals	<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Limited Liability Partnership Company
<input type="checkbox"/> Others (please specify _____)	<input type="checkbox"/> Public Charitable Trust	<input type="checkbox"/> Religious Trust	<input type="checkbox"/> Private Trust

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)  
 Owner-documented FI's should provide FI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN#			
Address	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office
Tax ID <sup>§</sup>			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) <sup>§</sup>			

\* To include US, where controlling person is a US citizen or green card holder  
 #If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.  
 §In case Tax Identification Number is not available, kindly provide functional equivalent  
 §Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.  
 Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.  
 Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.  
 If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.  
 It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**Certification**

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform HDFC Asset Management Company Limited/HDFC Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name	<input type="text"/>
Designation	<input type="text"/>
<input type="text"/>	Signature _____ Place _____ Date ____/____/____

## PART C FATCA Definitions

### 1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
  - (i) The three financial years preceding the year in which determination is made; or
  - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
  - ✓ That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or
    - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

  - ✓ The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

  - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 (refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

### 2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation. - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

### 3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
- or
- (2) an investment entity defined in clause (1) of these instructions
- (3) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- (1) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- (2) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- (3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institutions shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

*(A) Controlling Person Type (UBO):*

UBO Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent

*(v) Specified U.S. person – A U.S. person other than the following:*

- (1) a corporation the stock of which is regularly traded on one or more established securities markets;
- (2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (3) the United States or any wholly owned agency or instrumentality thereof;
- (4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

*(vi) Owner documented FI*

An FI meets the following requirements:

- (a) The FI is an FI solely because it is an investment entity;
- (b) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FI does not maintain a financial account for any non participating FI;
- (d) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

*(vii) Direct reporting NFE*

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

*(viii) Exemption code for U.S. persons*

Code	Sub-category
A	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701 (a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

# Application Form for Equity and Debt Systematic Investment Plan (SIP)

## [For Investments through NACH/ Direct Clearing/ Direct Debit Facility/ Standing Instruction]

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



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

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

Sign Here _____ First/ Sole Applicant/ Guardian/ PoA Holder	Sign Here _____ Second Applicant	Sign Here _____ Third Applicant
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**Transaction Charges for Applications through Distributors only**

Date:  D  D  M  M  Y  Y  Y  Y

I confirm that I am a first time investor across Mutual Funds. **OR**  I confirm that I am an existing investor across Mutual Funds.

If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.  **NEW REGISTRATION**  **CANCELLATION**

**1) INVESTOR DETAILS** Application No. (For new investor)/ Folio No. (For existing Unitholder)

Applicant	Name	PAN/ PEKRN* (Mandatory)
Sole / First Applicant		
Second Applicant		
Third Applicant		
Guardian/POA Holder		

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP.

**I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓))**

Purchase of Residence  Children's Education  Children's Marriage  Retirement  Others *Please Specify* \_\_\_\_\_

Target Amount

**2) INVESTMENT DETAILS FOR SIP [Please tick (✓)]**

Scheme Name	1.	2.	3.
Plan / Option	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Frequency	<input type="checkbox"/> Daily** <input type="checkbox"/> Weekly** <input type="checkbox"/> Monthly+ <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly	<input type="checkbox"/> Daily** <input type="checkbox"/> Weekly** <input type="checkbox"/> Monthly+ <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly	<input type="checkbox"/> Daily** <input type="checkbox"/> Weekly** <input type="checkbox"/> Monthly+ <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly
SIP Date+ or Weekly SIP Day+ (Not for daily frequency)	<input type="text"/> D <input type="text"/> D or _____	<input type="text"/> D <input type="text"/> D or _____	<input type="text"/> D <input type="text"/> D or _____
Enrolment Period* (MM/YY)	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	From <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y To <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y
SIP Amount			
<b>SIP TOP-UP (✓) Not available for Daily and Weekly SIP</b>			
Frequency	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly+	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly+	<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly+
Amount			
Percentage <sup>§</sup> (%) & Frequency	_____ Yearly	_____ Yearly	_____ Yearly
SIP Top-Up Cap Amount or CAP Month-Year <sup>#</sup> :	_____ <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	_____ <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y	_____ <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y

+ Default, if not selected. + + Triggered and processed only on all Business Days and SIP TOP UP facility shall not be available. + + + Triggered and processed on the day opted by the investor. If the day opted falls on non-business day, it will be triggered and processed on the next business day and SIP TOP UP facility shall not be available. • In case of Quarterly SIP, only the Yearly option is available as SIP Top-Up frequency. • ^ TOP UP amount has to be in multiples of Rs. 100 only. • \$The minimum TOP UP Percentage has to be 10% and in multiples of 1% thereafter, of the existing SIP installment. Investors/unit holders subscribing for this facility are required to submit the request at least 30 days prior to the SIP date. Top-up will be applicable from next effective SIP installment. • \*TOP-UP CAP amount • # TOP-UP CAP Month-Year

**ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the Investor)**

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

DATE  D  D  M  M  Y  Y  Y  Y FOLIO NO.

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

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]

e-mail us at: [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or visit our website: [www.hdfcfund.com](http://www.hdfcfund.com) Missed Call Number - +91 85069 36767

## 2) INVESTMENT DETAILS FOR SIP [Please tick (✓)]

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

First SIP Transaction via Cheque No.  Cheque Dated           Amount@ (Rs.)

Mandatory Enclosure (if 1st Installment is not by cheque)  Blank cancelled cheque  Copy of cheque  @The first cheque amount should be same as each/total SIP Amount.

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

## 3) BANK DETAILS

OTM Bank Details to be debited for the SIP (OTM already Registered)

Bank Name:  Account Number:

NOTE: In case the OTM is not registered, please fill in the attached OTM Debit Mandate.

## 4) UNIT HOLDING OPTION DEMAT MODE\* PHYSICAL MODE (Default)

\*Demat Account details are mandatory for (i) Foreign Portfolio Investors and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL	Depository Participant (DP) Name <input type="text"/>	DP ID	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Beneficiary Account No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
CDSL	Depository Participant (DP) Name <input type="text"/>	Beneficiary Account No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\*Investor opting to hold units in demat form, may provide a copy of the DP statement for us to match the demat details as stated in the application form.

## 5) DECLARATION AND SIGNATURE(S)

I/ We hereby confirm and declare as under:-

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGNATURE (S)

First/ Sole Unit holder/ Guardian/ POA Holder

Second Unit holder

Third Unit holder

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

## Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility, please visit our website [www.hdfcfund.com](http://www.hdfcfund.com) and also refer to scheme related documents.

- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
  - The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.
  - Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s) bank.
  - In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
  - While the Fund and RTA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
  - If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered. If end date is not specified or is opted as 'Perpetual', SIP will be registered till December 2099 or end date of mandate, whichever is earlier.
  - If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
  - In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with HDFC Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
  - In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/date.
  - For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 5 lakhs or the maximum amount mentioned in OTM form, whichever is less.
  - The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
  - HDFC Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
  - Investors are deemed to have read and understood the terms and conditions of OTM Facility and SIP facility in the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
  - The Enrolment Form should be submitted atleast 30 days before the first date ^ for NACH/ Direct Clearing/ Direct Debit/ Standing Instruction.
- If the start period is not mentioned, the chosen/Default date falling 15 days from submission date will be considered as the start date and will be registered from that date (eg. If the application is submitted on June 1 without indicating the start period then the SIP start date would be July 1).
- In cases where D-SIP/W-SIP application is accompanied with fresh OTM mandates, the start date/day for D-SIP/W-SIP shall be 10 days after receipt of confirmation for registration of OTM from destination banks.**
- Investors enrolling for D-SIP/W-SIP should select "As & when presented" as payment frequency in the OTM.**
- In case the D-SIP/W-SIP instalment is not debited on a particular day on account of system constraints, technical/operational issues/actions of other parties or any other circumstances beyond the control of HDFC AMC/Fund, such missed debits will not be re-initiated.**
- ^ In case the auto debit start date/day as mentioned in the form does not satisfy this condition, the first date/day shall be rolled over to begin from the immediately following month (provided the roll over date/day does not exceed the maximum time gap of 90 days between the SIP submission date and first installment of SIP through NACH/Direct Clearing or Direct Debit/ Standing Instruction) and the end date/day shall accordingly get extended.
- The SIP registrations will be discontinued in cases where six (6) consecutive installments are not honored.

## ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the Investor)

Scheme / Plan / Option	<input type="text"/>	Scheme 1
	<input type="text"/>	Scheme 2
	<input type="text"/>	Scheme 3

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]

 e-mail us at: [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or  visit our website: [www.hdfcfund.com](http://www.hdfcfund.com)  Missed Call Number - +91 85069 36767



# Application Form for Equity and Debt Flex Systematic Investment Plan (Flex SIP) [For Investments through NACH/ Direct Clearing/ Direct Debit Facility/ Standing Instruction]

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



Enrolment Form no. \_\_\_\_\_

KEY PARTNER / AGENT INFORMATION (Investors applying under Direct Plan must mention "Direct" in ARN column.)						FOR OFFICE USE ONLY (TIME STAMP)
ARN/RIA Code/Stock Broker/ Portfolio Manager Registration Number (PMRN)	ARN/RIA/Stock Broker/ Portfolio Manager's Name	Sub-Agent's ARN	Bank Branch Code	Internal Code for Sub-Agent/ Employee	Employee Unique Identification Number (EUIIN)	
ARN-						

**EUIIN Declaration (only where EUIIN box is left blank)**

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

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

**Transaction Charges for Applications through Distributors only**

Date:  D  D  M  M  Y  Y  Y  Y

I confirm that I am a first time investor across Mutual Funds. **OR**  I confirm that I am an existing investor across Mutual Funds.

If the total commitment of investment through SIP (i.e. amount per SIP installment X no. of installments) amounts to Rs.10,000 or more and your Distributor has opted to receive transaction Charges, the same are deductible as applicable from the installment amount and payable to the Distributor. In such cases Transaction Charge will be recoverable in 3-4 installments. Units will be issued against the balance of the installment amounts invested.

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.  **NEW REGISTRATION**  **CANCELLATION**

**1) INVESTOR DETAILS**

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

Applicant	Name	PAN/ PEKRN* (Mandatory)
Sole / First Applicant		
Second Applicant		
Third Applicant		
Guardian/POA Holder		

# Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof. PEKRN mandatory for Micro SIP.

**I/WE WOULD LIKE TO INVEST TO MEET MY/OUR FINANCIAL GOALS (choose anyone (✓))**

Purchase of Residence  Children's Education  Children's Marriage  Retirement  Others \_\_\_\_\_ *Please Specify*

Target Amount

**2) INVESTMENT DETAILS FOR SIP [Please tick (✓)]**

Scheme Name	1.	2.	3.
Plan / Option	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Regular <input type="checkbox"/> Direct
Frequency	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly
Start Month/Year	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
First SIP Transaction via Cheque No.			
Cheque Dated	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Amount			

\*Default, if not selected. • Investors/unit holders subscribing for this facility are required to submit the request at least 30 days prior to the SIP date.

**Mandatory Enclosure** (if 1st Installment is not by cheque)  Blank cancelled cheque  Copy of cheque

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

**3) BANK DETAILS**

**OTM Bank Details to be debited for the SIP (OTM already Registered)**

Bank Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

**NOTE:** In case the OTM is not registered, please fill in the attached OTM Debit Mandate.

**ACKNOWLEDGEMENT SLIP FOR Flex SIP (To be filled in by the Investor)**

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

DATE  D  D  M  M  Y  Y  Y  Y FOLIO NO. \_\_\_\_\_

Received from Mr. / Ms. \_\_\_\_\_

ISC Stamp & Signature

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]

e-mail us at: [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or visit our website: [www.hdfcfund.com](http://www.hdfcfund.com) Missed Call Number - +91 85069 36767

**4) UNIT HOLDING OPTION**  **DEMAT MODE\***  **PHYSICAL MODE (Default)** (refer instruction 6)

\*Demat Account details are mandatory for (i) Foreign Portfolio Investors and (ii) investors who wish to hold the units in Demat Mode (Account statement (CAS) for units held in demat mode will be issued only by NSDL/CDSL)

NSDL	Depository Participant (DP) Name _____	DP ID	I	N							Beneficiary Account No.							
CDSL	Depository Participant (DP) Name _____	Beneficiary Account No.																

\*Investor opting to hold units in demat form, may provide a copy of the DP statement for us to match the demat details as stated in the application form.

**5) DECLARATION AND SIGNATURE(S)**

I/We hereby confirm and declare as under:-

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various mutual Funds from amongst which the Scheme is being recommended to me/us.

**SIGNATURE (S)**

\_\_\_\_\_  
First/ Sole Unit holder/ Guardian/ POA Holder

\_\_\_\_\_  
Second Unit holder

\_\_\_\_\_  
Third Unit holder

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

**Terms and Conditions and Instructions**

For detailed terms and conditions on Flex SIP, including for OTM facility, please visit our website [www.hdfcfund.com](http://www.hdfcfund.com) and also refer to scheme related documents.

HDFC Flex Systematic Investment Plan ("Flex SIP"), a facility whereby investors can invest at predetermined intervals in the eligible schemes of the Fund, higher amount(s) determined by a formula linked to value of investments, to take advantage of market movements.

A. Flex SIP facility is currently available under growth option of open ended equity schemes and open ended hybrid schemes of the Fund (eligible schemes). The eligible schemes for Flex SIP investments are subject to change from time to time. Investors are requested to email us at [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or visit our website [www.hdfcfund.com](http://www.hdfcfund.com) or contact nearest Investor Service Centre (ISC) of the Fund for the updated list of eligible schemes.

B. a. The first Flex SIP installment will be processed for the fixed amount specified by the Unitholder in the enrolment form. The installment amount mentioned shall not exceed Rs. 1 Lakh. From the second installment onwards, the investment amount shall be computed as per the formula stated below:

- b. For installments under Flex SIP, the amount to be invested in the Scheme as on the date of SIP shall be higher of:
- o Fixed amount to be invested per installment; or
  - o The amount determined by the formula: (fixed amount to be invested per installment X number of installments including the current installment) – market value of the investments through Flex SIP 2 business days prior to the SIP date.

c. At any given point in time, the subsequent Flex SIP installment amount determined by the above formula shall be capped at 2 times the first Flex SIP installment amount or Rs. 1,99,999/- whichever is lower. The installment amount shall be rounded off to nearest multiple of Re. 1/-.

d. The total amount invested during the tenure of the Flex SIP shall not exceed the total enrolment amount i.e. fixed amount per installment X total number of installments under the Flex SIP registration. Thus, the last installment will be adjusted accordingly.

C. **Illustration 1:** How would the Flex SIP installment be calculated?

Flex SIP Enrolment Details:

Scheme Name	: HDFC Top 100 Fund - Growth Option ("the Scheme")
Installment Date & Frequency of Flex SIP	: 15th of every month (T)
Fixed Installment Amount	: Rs. 5000/-
Number of Installments	: 36
Total Enrolment Amount	: Rs 5000 X 36 = Rs 1,80,000
Period	: January 2018 to December 2020

Calculation of Flex SIP installment amount for instance on the date of the fourth installment i.e. April 15, 2018 (T):

- Total units allotted upto the date of previous installment i.e. March 15, 2018 is assumed as 685.50;
- The NAV of the Scheme on April 13, 2018 (T-2) is assumed as Rs. 18/- per unit;
- Hence the market value of the investment in the Scheme on April 13, 2018 is Rs. 12,339 [685.50 X 18].

The installment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	: Rs. 5,000/-
or	
As determined by the formula	: [(5,000 X 4) – 12,339.00] = Rs. 7,661.00
whichever is higher	

Hence, the installment amount on April 15, 2018 will be Rs. 7,661.00

**Illustration 2:** How would maximum Flex SIP installment be calculated?

Calculation of Flex SIP installment amount for instance on the date of the seventh installment i.e. July 15, 2018 (T):

- Total units allotted upto the date of previous installment i.e. June 15, 2018 is assumed as 1,558.675;
- NAV of the Scheme on July 13, 2018 (T-2) is assumed as Rs. 14/- per unit;
- Hence the market value of the investment as on July 13, 2018 is Rs. 21,821 [1558.675 X 14].

The installment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	: Rs. 5,000/-
or	
As determined by the formula	: [(5,000 X 7) – 21,821.00] = Rs. 13,179.00
whichever is higher; subject to 2 times the initial installment amount	

Hence, the installment amount on July 15, 2018 amount will be Rs. 10,000/-

Thus this Flex SIP facility helps to buy more units when the NAVs are lower. HDFC Flex SIP in any manner whatsoever is not an assurance or promise or guarantee on part of HDFC Mutual Fund/ HDFC Asset Management Company Limited to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise.

**Illustration 3:** How would the total enrolment amount under Flex SIP be calculated?

As per the details of Flex SIP provided in the above illustration, the total enrolment amount for Flex SIP will be equal to Rs 1,80,000 (5000 X 36 months).

If the total amount invested in Flex SIP till the 34th month is Rs 1,77,000, then the 35th installment will be Rs. 3000 (Rs. 1,80,000 – Rs. 1,77,000) and the Flex SIP will cease.

**Note: The dates in the illustrations above are assumed to be Business Days. The above illustrations are for understanding purpose only. The amount for subsequent installments (i.e. installments after the 1st installment) will be calculated based on the market value of the investment 2 days before the Installment date (T). However, the installment will be processed on SIP debit date subject to applicable NAV as per cut-off timing guidelines.**

D. An investor has an option to choose from 5 Flex SIP tenures viz. 3 years, 5 years, 10 years, 15 years and 20 years. If a tenure is not chosen, 5 years shall be the default Flex SIP tenure.

E. The facility offers Monthly Flex Systematic Investment Plan (MFLEX) and Quarterly Flex Systematic Investment Plan (QFLEX) frequencies. In case the frequency is not indicated, Monthly frequency shall be treated as the Default Frequency.

	Schemes other than HDFC TaxSaver*	HDFC TaxSaver*
i) Minimum Amount per Installments		
MFLEX	Rs. 500/- and in multiples of Rs. 100/-	Rs. 500/- and in multiples of Rs. 500/-
QFLEX	Rs. 1,500/- and in multiples of Rs. 100/-	Rs. 1,500/- and in multiples of Rs. 500/-

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

F. SIP Top-Up is not available under Flex SIP.

G. Mode of Payment: Flex SIP shall be processed only through NACH mode.

Unitholders are requested to ensure that the amount mentioned in the OTM mandate shall be atleast 2 times the amount of fixed installment to be invested per installment.

H. In case, there is a reversal of any SIP installment due to insufficient balance or technical reasons, the balance installments under Flex SIP will be processed for the fixed installment amount specified by the unitholder at the time of enrolment.

I. In case there is a redemption/ switch-out of any units allotted under Flex SIP, the balance installments under Flex SIP will be processed for the fixed installment amount specified by the unitholder at the time of enrolment. However, in case of any errors in processing, particularly redemptions, by the Registrar and Transfer Agent, the same may be rectified and Flex-SIP may continue.

**ACKNOWLEDGEMENT SLIP FOR SIP (To be filled in by the Investor)**

Scheme / Plan / Option	_____	Scheme 1
	_____	Scheme 2
	_____	Scheme 3

[For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 1800 3010 6767 / 1800 419 7676 (Toll Free)]

e-mail us at: [hello@hdfcfund.com](mailto:hello@hdfcfund.com) or visit our website: [www.hdfcfund.com](http://www.hdfcfund.com) Missed Call Number - +91 85069 36767

# OTM Debit Mandate Form NACH/DIRECT DEBIT/SI

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations received through various modes]



UMRN  OFFICE USE ONLY  Date

Utility Code  OFFICE USE ONLY   Create  Modify  Cancel

Sponsor Bank Code  OFFICE USE ONLY  I/We authorize  HDFC Mutual Fund

To debit (tick✓)  SB/CA/CC/SB-NRE/SB-NRO/OTHER  Bank A/c number

With Bank  IFSC/MICR

an amount of Rupees  ₹

**Debit Type**  Fixed Amount  Maximum Amount **Frequency**  Monthly  Quarterly  Half Yearly  Yearly  As & when presented

PAN/PEKRN  Reference 2

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity/ corporate or the bank where I have authorized the debit.

From

To         Signature of Primary Account Holder Signature of Account Holder Signature of Account Holder

Or  Until Cancelled  1. Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records

Phone No.



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

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



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

- Investor may register for the One Time Mandate (OTM) for NACH/DIRECT DEBIT/Standing Instruction (SI), as applicable, for payment towards any future purchase transactions (eg lumpsum, SIP) received through any mode i.e. physical or electronic ("OTM facility"). Investors who have already submitted a One Time Mandate (OTM) form i.e. already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number: Unit holder(s) should mandatorily provide their mobile number on the mandate form.
- Where the mode of holding in the bank account is "Joint", the OTM mandate is to be signed by all Jointholders. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- PAN/PEKRN:** Investors should provide the PAN/PEKRN of the First Holder in the space provided.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of HDFC Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by HDFC Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code.
- The maximum amount per transaction that can be processed must be mentioned in words. The amount in figures should be same as the amount mentioned in words. In case of ambiguity, the mandate will be rejected.
- If the investor wishes to opt for more than one dates / frequencies for debit from the bank account as in case of Systematic Investment Plan, it is advisable to select - "As & when presented".
- There is no maximum duration for enrolment.  
An investor has an option to choose the 'End Date' of the mandate by filling the date or the Default Date i.e. December 2040 will be the end date.
- Please affix the Names of investors and signature/s as well as seal of Company (where required) and sign the undertaking.
- Investors enrolling for Daily/ Weekly SIP should select "As & when presented" as payment frequency in the OTM.

**S** SYSTEMATIC  
**W** WITHDRAWAL  
**A** ADVANTAGE  
**P** PLAN



## Enrolment Form

(Please refer Product labeling available on page 105 & 106 and terms and conditions overleaf)

Date : 

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

I/ We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms and conditions mentioned overleaf of Systematic Withdrawal Advantage Plan (SWAP) and of the relevant Scheme(s) and hereby apply to the Trustees for enrolment under the SWAP of the following Scheme(s)/ Plan(s)/ Options(s). **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

<input type="checkbox"/> <b>New Registration:</b> For enrolment under SWAP facility	<input type="checkbox"/> <b>Change in withdrawal amount:</b> For Change in withdrawal amount under SWAP facility	<input type="checkbox"/> <b>Cancellation:</b> For cancellation of SWAP facility
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<b>FOLIO NO. OF EXISTING UNIT HOLDER / APPLICATION NO. (New Investor)</b>	
---	--

**1) UNIT HOLDER INFORMATION**

<b>First / Sole Unit holder</b>	PAN# or PEKRN# <input style="width: 100%;" type="text"/> KYC Number <input style="width: 100%;" type="text"/>
<b>Guardian</b> <small>(in case of First / Sole Unit holder is a minor)</small>	PAN# or PEKRN# <input style="width: 100%;" type="text"/> KYC Number <input style="width: 100%;" type="text"/>

**2) SCHEME DETAILS** (If the SWAP is to be registered from Direct Plan of the Scheme, please mention so clearly.)

<b>SCHEME NAME #</b>	
<b>PLAN</b>	
<b>OPTION</b>	

# Please note that one SWAP Form must be used for one Scheme / Plan / Option only. Unit holder(s) need to fill in Separate SWAP Form for each Scheme / Plan / Option.

**3) WITHDRAWAL DETAILS** (Please ✓ choice of Plan)

<input type="checkbox"/> <b>Fixed Plan</b> (Refer item 8(ii) & (iii) overleaf) <input type="radio"/> MONTHLY@ <input type="radio"/> QUARTERLY <input type="radio"/> HALF-YEARLY <input type="radio"/> YEARLY (@ Default Frequency)	<input type="checkbox"/> <b>Variable Plan</b> (Capital Appreciation, if any) (Refer item 9(ii) overleaf) <input type="radio"/> QUARTERLY® <input type="radio"/> HALF-YEARLY <input type="radio"/> YEARLY (@ Default Frequency)
Rs. (in figures) <input style="width: 100%;" type="text"/>	
Rs. (in words) <input style="width: 100%;" type="text"/>	

**4) ENROLMENT DETAILS** (refer item 7, 8, 9 & 10 overleaf)

Commencement Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table> <small>(Refer Item 8(v), 9(iii) &amp; 10 overleaf)</small>	M	M	Y	Y	Y	Y	Withdrawal Date <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd <input type="checkbox"/> 4th <input type="checkbox"/> 5th <input type="checkbox"/> 6th <input type="checkbox"/> 7th <input type="checkbox"/> 8th <input type="checkbox"/> 9th <input type="checkbox"/> 10th <input type="checkbox"/> 11th <input type="checkbox"/> 12th <input type="checkbox"/> 13th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 16th <input type="checkbox"/> 17th <input type="checkbox"/> 18th <input type="checkbox"/> 19th <input type="checkbox"/> 20th <input type="checkbox"/> 21st <input type="checkbox"/> 22nd <input type="checkbox"/> 23rd <input type="checkbox"/> 24th <input type="checkbox"/> 25th® <input type="checkbox"/> 26th <input type="checkbox"/> 27th <input type="checkbox"/> 28th <input type="checkbox"/> 29th <input type="checkbox"/> 30th <input type="checkbox"/> 31st (@ Default Date)
M	M	Y	Y	Y	Y		
Last Withdrawal Date : <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	M	M	Y	Y	Y	Y	
M	M	Y	Y	Y	Y		

**5) PAYMENT OF SWAP PROCEEDS** (refer item 14)

Redemption proceeds through SWAP will be credited to the default bank account registered in the Folio. If you wish to receive the redemption proceeds into any other bank account registered in the Folio, please mention the Bank Account No. and Name below:

ACCOUNT NO. <input style="width: 100%;" type="text"/>
BANK NAME <input style="width: 100%;" type="text"/>

(If the above mentioned bank details do not match with the registered bank account in your the Folio, proceeds will be credited to the default bank account registered in the Folio.)

**6) SIGNATURES ^**

\_\_\_\_\_  
 First / Sole Unit holder / Guardian                      Second Unit holder                      Third Unit holder

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

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

Date :	<b>HDFC MUTUAL FUND</b> Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	ISC Stamp & Signature
Received from Mr. / Ms. / M/s. _____		<div style="border: 1px solid black; width: 100%; height: 100%;"></div>
a 'SWAP' application for redemption of Units of Scheme / Plan / Option _____		

## TERMS AND CONDITIONS FOR SWAP

1. Systematic Withdrawal Advantage Plan (SWAP) is available to investors in the following Scheme(s) of HDFC Mutual Fund. The SWAP Facility is available only for units held / to be held in Non - demat Mode in the eligible Scheme(s).  
Currently all open ended schemes (including Direct Plan thereunder) except ETFs are eligible for this facility.  
**The above Scheme(s) are subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.**
2. This enrolment form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made on the application form, the sole/all applicants are requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. This enrolment form, complete in all respects, should be submitted at any of the Official Points of Acceptance of HDFC Mutual Fund. Incomplete enrolment form is liable to be rejected. **Redemption and related transaction(s) will not be allowed if PAN is not updated in the folios.**
3. Unitholders are advised to read the Scheme information Document of the respective Scheme(s) and Statement of Additional Information carefully.
4. New Investors who wish to enroll for SWAP are required to fill the SWAP enrolment form along with the Scheme Application Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number details and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio, failing which this application form is liable to be rejected.
5. **Unitholders must use separate 'SWAP' enrolment forms for different Schemes/Plans/Options.**
6. **In respect of amount withdrawn under SWAP, the Exit Load, if any, applicable to the Scheme/Plan as on the date of allotment of units in case of lumpsum investments and date of registration in case of units allotted under all Systematic Investment facilities i.e. all types of SIPs / STPs, shall be levied.**
7. Unit holder can avail of this facility by choosing any date of his/her preference as SWAP withdrawal date. In case the chosen date falls on a holiday or during a Book Closure period or on a date which is not available in a particular month, the immediate next Business Day will be deemed as the SWAP withdrawal date. In case no date is mentioned 25th will be considered as the Default Date. The amount withdrawn (subject to deduction of tax at source, if any) under SWAP by Redemption shall be converted into the specific Scheme / Plan Units at the NAV based prices as on the SWAP withdrawal date of month/quarter/ half-year/year, as applicable, and such Units will be subtracted from the Unit Balance of the Unit holders.
8. **Fixed Plan:**
  - i. Fixed Plan is available for Growth and Dividend Option.
  - ii. Fixed Plan is available for Monthly/ Quarterly /Half yearly / Yearly intervals. If the frequency is not mentioned Monthly Frequency will be considered as the default frequency.
  - iii. Unitholders under the Fixed Plan can redeem (subject to completion of lock-in/pledge period, if any), under each Scheme / Plan / Option a minimum of Rs. 500 and in multiples of Rs. 100 thereafter.
- iv. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWAP. e.g. the minimum redemption amount for HDFC MF Monthly Income Plan is Rs. 1,000. However, in case of SWAP, an investor may redeem his investments with the Scheme with minimum amount of Rs. 500.
- v. **Commencement date for Fixed Plan under SWAP is the date from which the first withdrawal will commence.**
- vi. The amount withdrawn under SWAP by Redemption shall be converted into the specific Scheme/Plan Units at the NAV based prices as on the SWAP withdrawal date and such Units will be subtracted from the Unit Balance of the Unitholders. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose. If there is inadequate balance on the SWAP date, the SWAP will be processed for the balance units and SWAP will continue. If there is nil balance on the SWAP date, the SWAP will be automatically terminated and there will not be any further trigger.  
  
If you decide to opt for this facility, you should be aware that the withdrawals may take place from the principal amount invested.  
  
**Example:** If the Unitholder decides to withdraw Rs. 3,000 every quarter and the appreciation is Rs. 2,500, then such redemption proceeds will comprise of Rs. 2,500 from the capital appreciation and Rs. 500 from the Unitholder's capital amount.
9. **Variable Plan:**
  - i. **Variable Plan is available for Growth Option only.**
  - ii. Variable Plan is available for Quarterly/ Half Yearly / Yearly intervals only. If frequency of Plan is not indicated Quarterly will be the Default Frequency.
  - iii. **Commencement date for variable Plan under SWAP is the date from which capital appreciation, if any, will be calculated till the first SWAP withdrawal date.** The capital appreciation, if any, will be calculated (subject to completion of lock-in/pledge period, if any), from the commencement date of SWAP under the folio, till the first SWAP withdrawal date. Subsequent capital appreciation, if any, will be the capital appreciation\* between the previous SWAP date\*\* (where redemption has been processed and paid) and the next SWAP withdrawal date. Provided such capital appreciation is at least Rs. 300, on each withdrawal date. In case these dates fall on a holiday or fall during a Book Closure period, the next Business Day will be deemed as the SWAP withdrawal date. Capital appreciation, if any, in such cases will be calculated upto such deemed withdrawal date.  
  
\* In case of redemption, capital appreciation will be computed on the balance units post redemption.  
  
\*\* Date of additional purchase to calculate capital appreciation of units additionally purchased between two SWAP dates.
  - iv. Unitholders should note that in the event of there being no capital appreciation, no withdrawal / payment will be effected.  
  
**Example:** If the appreciation is Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter, the Unitholder will receive only the appreciation i.e. Rs. 3,500 in the first quarter and Rs. 3,000 in the second quarter.
- v. If there is nil balance on the SWAP date, the system will automatically cease the SWAP and there will not be any further trigger.
10. The Unitholder should submit the duly filled in SWAP Enrolment Form atleast 10 days before the first withdrawal date.  
^ In case the SWAP start date as mentioned in the SWAP Enrolment Form above does not satisfy this condition, the first SWAP date shall be rolled over to begin from the immediately following Month /Quarter / Half Year / Year, as applicable.
11. Unitholders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 10 days prior to the next withdrawal date. All details except the amount should match with existing registration.
12. SWAP facility may be terminated on receipt of a written notice from the Unitholder. Notice of such discontinuation should be received at least 10 days prior to the due date of the next withdrawal. SWAP will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unitholder.
13. The AMC at its sole discretion retains the right to close a folio if the outstanding balance, based on the Net Asset Value (NAV), falls below Rs. 500 due to Redemption or use of SWAP and the investor fails to invest sufficient funds to bring the value of the account upto Rs. 500 within 30 days after a written intimation in this regard is sent to the Unitholder.
14. **Bank Account for Payout:**  
In order to protect the interest of Unitholders from fraudulent encashment of redemption / dividend cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. **Unitholders should note that redemption / withdrawal proceeds under the SWAP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme or as indicated in Section 5 of this form (depending on the mode of receipt of redemption/ dividend proceeds chosen by the unitholders & registered in the Scheme) on the date of each withdrawal.** In case the Unitholder wishes to receive the redemption amount in a bank account which is not registered in the folio, then it is mandatory to first register the bank account by filling in the Multiple Bank Account Registration Form. Upon receipt of confirmation of registration of bank details in the folio, the investor needs to submit the SWAP enrolment form with the required bank details mentioned under Section 5. For further details, please contact any of the Investor Service Centres or visit our website [www.hdfcfund.com](http://www.hdfcfund.com)
15. Units of HDFC TaxSaver cannot be redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund and HDFC Retirement Savings Fund cannot be redeemed / switched - out till completion of lock-in period..
16. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to change / modify the terms and conditions of SWAP.

<b>SMART</b>	
<b>S</b>	<b>SYSTEMATIC</b>
<b>W</b>	<b>WITHDRAWAL</b>
<b>A</b>	<b>ADVANTAGE</b>
<b>P</b>	<b>PLAN</b>



## Simple Model of Automatic Redemption for a Term - Systematic Withdrawal Advantage Plan (SMART SWAP) Enrolment Form

Date : 

D	D	M	M	Y	Y	Y	Y
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I/ We hereby declare and confirm that I/we have read and agree to abide by the terms and conditions of the scheme related documents and the terms and conditions mentioned overleaf of Simple Model of Automatic Redemption for a Term - Systematic Withdrawal Advantage Plan ("SMART SWAP") or "the facility" and hereby apply to the Trustees for enrolment under the SMART SWAP.

Please (✓) any one. In case no option or both the options are selected the application will be considered for REGISTRATION by default.

<input type="checkbox"/> <b>New Registration:</b> For enrolment under SMART SWAP Facility		<input type="checkbox"/> <b>Cancellation:</b> For cancellation of SMART SWAP Facility													
<b>FOLIO NO. OF EXISTING UNIT HOLDER / APPLICATION NO. (New Investor)</b>															
<b>1) UNIT HOLDER INFORMATION</b>															
<b>First / Sole Unit holder</b>		PAN# or PEKRN# <input style="width: 100%;" type="text"/>													
		KYC Number <input style="width: 100%;" type="text"/>													
<b>Guardian</b> (in case of First / Sole Unit holder is a minor)		PAN# or PEKRN# <input style="width: 100%;" type="text"/>													
		KYC Number <input style="width: 100%;" type="text"/>													
<small># Please attach Proof. If PAN/PEKRN/KYC is already validated please don't attach any proof.</small>															
<b>2) SCHEME DETAILS</b>															
<b>SCHEME NAME</b> (Please ✓ choice of Scheme)		<input type="checkbox"/> <b>HDFC Hybrid Equity Fund</b> <input type="checkbox"/> <b>HDFC Balanced Advantage Fund</b> <input type="checkbox"/> <b>HDFC Equity Savings Fund</b> <input type="checkbox"/> <b>HDFC Hybrid Debt Fund</b> <input type="checkbox"/> <b>HDFC Asset Allocator Fund of Funds</b> <input type="checkbox"/> <b>HDFC Multi - Asset Fund</b>													
<b>PLAN</b> (Please ✓ choice of Plan)		<input type="checkbox"/> <b>Regular Plan</b> <input type="checkbox"/> <b>Direct Plan</b> <b>OPTION</b> <b>Growth Option</b>													
<b>3) WITHDRAWAL DETAILS</b>															
<b>Percentage Withdrawal of Specified Amount</b>		<b>Frequency</b>													
<input type="checkbox"/> 6% p.a. <input type="checkbox"/> 7% p.a.\$ <input type="checkbox"/> 8% p.a.@ <input type="checkbox"/> 9% p.a. <small>(\$ Default Percentage Withdrawal for HDFC Equity Savings Fund, HDFC Hybrid Debt Fund, HDFC Multi- Asset Fund and HDFC Asset Allocator Fund of Funds)</small> <small>(@ Default Percentage Withdrawal for HDFC Hybrid Equity Fund and HDFC Balanced Advantage Fund)</small>		<input type="checkbox"/> MONTHLY@ <input type="checkbox"/> QUARTERLY  (@ Default Frequency)													
<b>Specified Amount</b>	Rs. (in figures) <input style="width: 100%;" type="text"/>	(Minimum Rs. 25,000/-)													
	Rs. (in words) <input style="width: 100%;" type="text"/>	(Minimum Rs. 25,000/-)													
<b>4) ENROLMENT DETAILS</b>															
<b>Commencement Date:</b>		<b>Last Withdrawal Date#:</b>													
<input type="checkbox"/> Next Month@ (from the date of request)  <input type="checkbox"/> <table border="1" style="display: inline-table;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Please specify the month to start) (@ Default)		M	M	Y	Y	Y	Y	<input type="checkbox"/> <table border="1" style="display: inline-table;"><tr><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table> (Please specify the month to end)  <input type="checkbox"/> Till Further Notice # Recommended minimum 5 years from the commencement date (31st December 2099 will be considered as default end date, if investor opts for 'Till Further notice')		M	M	Y	Y	Y	Y
M	M	Y	Y	Y	Y										
M	M	Y	Y	Y	Y										
		<b>Withdrawal Date:</b> <input type="checkbox"/> 1st <input type="checkbox"/> 5th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th@    (@ Default Date) <input type="checkbox"/> <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td></tr></table> (Please specify the Withdrawal Date)		D	D										
D	D														
<b>5) PAYMENT OF SMART SWAP PROCEEDS</b>															
Redemption proceeds through SMART SWAP will be credited to the default bank account registered in the Folio. If you wish to receive the redemption proceeds into any other bank account registered in the Folio, please mention the Bank Account No. and Name below:															
<b>ACCOUNT NO.</b> <input style="width: 100%;" type="text"/>		<b>BANK NAME</b> <input style="width: 100%;" type="text"/>													
<small>(If the above mentioned bank details do not match with the registered bank account(s) in your the Scheme/Folio, proceeds will be credited to the default bank account registered in the the Scheme/Folio.)</small>															
<b>6) SIGNATURES ^</b>															
_____		_____													
First / Sole Unit holder / Guardian		Second Unit holder													
		_____													
		Third Unit holder													

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)		
Date :	<b>HDFC MUTUAL FUND</b> Head Office : HDFC House, 2nd Floor, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai - 400 020.	ISC Stamp & Signature
Received from Mr. / Ms. / M/s. _____		
a 'SMART SWAP' application for redemption of Units of Growth Option of <input type="checkbox"/> HDFC Hybrid Equity Fund <input type="checkbox"/> HDFC Balanced Advantage Fund		
<input type="checkbox"/> HDFC Equity Savings Fund <input type="checkbox"/> HDFC Hybrid Debt Fund <input type="checkbox"/> HDFC Multi - Asset Fund <input type="checkbox"/> HDFC Asset Allocator Fund of Funds		
<input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan (Please ✓ choice of Plan) <span style="float: right;">(Please ✓ choice of Scheme)</span>		